

A large, teal-colored curved shape that frames the title text on the left side of the page.A series of five overlapping, curved shapes in yellow, purple, dark blue, light green, and blue, arranged in a fan-like pattern on the right side of the page.

# UNEMPLOYMENT FUNDS – MEMBERSHIP AND BENEFITS 2010

Earnings-related unemployment allowance  
Adjusted earnings-related allowance  
Services to promote employment  
Compensation for those on alternation leave  
Effect of other social benefits  
Entrepreneur's unemployment benefits  
Applying for benefits

# Unemployment Funds - membership and benefits 2010

This guide to unemployment benefits is produced by the Federation of Unemployment Funds in Finland. It provides information on the general eligibility prerequisites for receiving benefits paid by unemployment funds. For more details please contact your unemployment fund. Contact information is provided at the back of this brochure.

Benefits paid by unemployment funds include earnings-related unemployment allowance for unemployed people and job alternation compensation paid to those on job alternation leave. From 2010 onwards, unemployment benefits are also paid to people using services promoting employment, such as labour market adult training and self-motivated studies.

Unemployment funds serve a statutory function and the prerequisites for eligibility for all benefits are set in legislation. The Financial Supervisory Authority supervises the operations of the unemployment funds.

The Federation of Unemployment Funds in Finland consists of all unemployment funds operating in Finland, two of which are entrepreneurs' unemployment funds.

## **Wage earners' unemployment funds:**

Construction Industry Unemployment Fund  
Finnish Paper Workers' Unemployment Fund  
General Unemployment Fund YTK  
IAET Fund  
Insurance Employees' Unemployment Fund  
Metalworkers' Unemployment Fund  
Postal and Logistics Employees' Unemployment Fund  
Public and Welfare Employees' Unemployment Fund  
Super Unemployment Fund  
Unemployment Benefit Fund for Business College Graduates  
Unemployment Fund for Aviation and Railway Workers  
Unemployment Fund for Financial and Special Services Employees  
Unemployment Fund for Health and Social Care Professionals  
Unemployment Fund for Higher Educated Employees  
Unemployment Fund for Journalists and Performing Artists  
Unemployment Fund for Land, Sea and Forest Employees  
Unemployment Fund for Lawyers  
Unemployment Fund for Medical Practitioners  
Unemployment Fund for Public Service Employees  
Unemployment Fund for Public and Private Sector Employees  
Unemployment Fund for Salaried Employees  
Unemployment Fund for Sales and Marketing Professionals  
Unemployment Fund for Special Service and Clerical Employees  
Unemployment Fund for State Civil Servants  
Unemployment Fund of Finnish Electrical Workers  
Unemployment Fund of the Service Union United PAM  
Unemployment Fund of the Wood and Allied Workers' Union  
Unemployment Fund of the Finnish Food Workers' Union  
Unemployment Fund of the Finnish Seamen's Union  
Unemployment Fund of the Finnish Transport Workers' Union  
Teachers' Unemployment Fund  
The Unemployment Fund for Industry Workers TEAM

## **Unemployment funds for entrepreneurs:**

Unemployment Fund for Entrepreneurs and Self-Employed  
Unemployment Fund for Finnish Entrepreneurs



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# MEMBERSHIP IN AN UNEMPLOYMENT FUND

The prerequisite for receiving earnings-related unemployment benefits is that the person is a member of an unemployment fund. Employees who have joined trade unions generally also become members of the relevant unemployment fund at the same time.

When applying for membership in an unemployment fund, the applicant must be a wage earner. Several trade unions accept membership applications from students, but membership in an unemployment fund may only take effect once the person is employed and earning wages.

To become a member, applicants must complete a membership application. Often, the membership application also serves as a power of attorney for collecting membership fees. Based on this power of attorney, the employer is entitled to deduct membership fees from wages.

Application forms and instructions are available at unemployment funds, trade unions and shop stewards at workplaces.

Persons who change jobs and begin working in a different industry should join the trade union and unemployment fund of the new industry or sector. When this is done within one month of changing jobs, the membership and employment periods accumulated in the previous unemployment fund can be transferred to the new unemployment fund.

Applicants seeking membership in an unemployment fund for entrepreneurs must be entrepreneurs. There are specific provisions governing situations where a person goes from being a wage earner to an entrepreneur and vice versa, and the implications of these changes on membership in unemployment funds. For more information on these provisions, please refer to page 16.

## MEMBERSHIP AND EMPLOYMENT CONDITIONS

The prerequisite for receiving benefits paid by an unemployment fund is that the person fulfils the membership and employment conditions and has paid the membership fee as specified in the fund's rules.

### Membership condition

The membership condition of a wage earner's unemployment fund is fulfilled when the person has been a member of the fund, i.e. insured, for at least the prior 34 weeks. Membership and employment conditions for entrepreneurs are explained on page 16.

### Employment condition

The wage earner's employment condition is fulfilled when the person has, during the period of membership in the fund, been in paid employment for 34 calendar weeks in which the weekly working hours have amounted to a minimum of 18 hours. The required 34 weeks may be accumulated over a period of 28 months immediately prior to the person's registration as an unemployed job-seeker. In addition, it is required that the wage paid for full-time employment has been in accordance with the relevant collective bargaining agreement. If no collective bargaining agreement exists for the industry in question, the wage paid for full-time employment must be a minimum of EUR 1,052.00 per month. The legislative provision stipulating 34 weeks as the minimum period of employment to fulfil the employment condition entered into force on 1 January 2010.

## Extension to the review period applied to the employment condition

The aforementioned review period of 28 weeks may be extended if the person has had justifiable cause for not being available to the labour market. Justifiable cause includes sickness, military service, full-time study, alternation leave, a period of receiving grants, the birth of a child and caring for a child under three years of age, participating in an employment promoting service referred to by the Employment Office or other corresponding circumstance. The maximum extension applicable to the review period is seven years.

## Validity of the employment condition

The validity of the employment condition expires when the person has been unavailable to the labour market for a period exceeding six months without justifiable cause. This applies to both wage earners and entrepreneurs. An unemployment fund may not pay any benefits until the person is in fulfilment of the employment condition. The validity of the employment condition also expires if a member of a wage earner's unemployment fund is deemed to be a full-time entrepreneur for a period exceeding 18 months.

## Exceptions to the calculation of the employment condition



### **Exceptional sectors**

In sectors with exceptional working time arrangements, fulfilment of requirements on weekly working hours is governed by sector-specific rules. These sectors include teaching, working at home under an employment contract and artistic, creative or exhibitory work.

### **Four week period**

If the applicant so requests, the employment condition may be fulfilled through review of a period of four consecutive calendar weeks during which a total of at least 80 working hours have been accumulated, with at least some working hours accumulated during each of the four weeks.

### **Wage subsidy**

If the employer has received the highest increased wage subsidy granted by an Employment and Economic Development Centre during the review period applied to fulfilment of the employment condition, half of the working hours will count towards fulfilment of the condition. This also applies to labour market support received during the same period as well as subsidised employment as referred to in the legislation on public employment services.

### **Part-time and partial disability pension**

If a person has fulfilled the employment and membership conditions prior to receiving part-time or partial disability pension, the allowance is set on the basis of the wages paid for full-time work prior to receiving a pension, even where the employment condition is fulfilled during the period of receiving part-time or partial disability pension.

### **Partial daily sickness allowance and reduced wages during sickness**

Work done by a person while receiving partial daily sickness allowance does not count towards fulfilment of the employment condition. Periods in which the person has been paid reduced wages during sickness on the basis of the collective bargaining agreement also do not count towards fulfilment of the employment condition. Instead, the review period applied to the employment condition is extended in these cases.

### **Working time bank**

Working hours transferred to a working time bank do not count towards fulfilment of the employment condition. However, periods during which the applicant has been on leave using the hours collected in the working time bank and receiving the corresponding wages do count towards fulfilment of the employment condition.

# EARNINGS-RELATED UNEMPLOYMENT ALLOWANCE

## Right to earnings-related allowance during unemployment

Earnings-related unemployment allowance is paid to persons who reside in Finland, have registered at the Employment Office as unemployed job-seekers and fulfil the membership and employment conditions of the unemployment fund. The persons must also be between 17 and 64 years of age. Earnings-related allowance may also be paid to those aged 65 to 67 who have been laid off.

## Unemployment allowance may be paid to a person who is:

- completely unemployed
- laid off either completely or on a part-time basis
- doing part-time work at the employer's initiative
- a part-time entrepreneur

In order to be eligible for earnings-related allowance, a person must register as a job-seeker at the Employment Office immediately upon becoming unemployed. Registration may not be done retroactively. It is important to follow the Employment Office's instructions and dates concerning registration, as earnings-related allowance can only be paid for the period during which the person is a registered job-seeker.

In fixed-term group layoffs where the number of employees laid off is 10 or more, personal registration at the Employment Office is not required as the employer informs the unemployment fund of the layoffs directly.

The Employment Office submits a statement to the unemployment fund concerning the job-seeker's fulfilment of labour market conditions. The statement is binding on the unemployment fund. The conditions referred to above include e.g. whether or not the person is unemployed and available to the labour market.

Persons who are full-time students or entrepreneurs are not entitled to earnings-related unemployment allowance. Earnings-related allowance does not apply to periods during which the person receives:

- salary during the period of notice or other comparable compensation or other financial benefits paid by the employer as a result of the termination of employment
- annual leave salary
- holiday compensation - for the period to which holiday compensation is allocated at the termination of full-time employment
- sickness allowance or partial sickness allowance
- maternity allowance, paternity allowance, parental allowance or special care allowance
- rehabilitation cash benefits, full disability pension or rehabilitation allowance
- unemployment pension or farm close subsidy
- old-age pension, early old-age pension or individual early retirement pension (with the exception of early retirement ages under Section 8, Paragraph 1 of the State Pensions Act, in which case the pensions are deducted from the unemployment benefits)

**Exception:** If a person in an employment relationship has received sickness allowance for the maximum period allowed, remains disabled and the employer is unable to offer the person work corresponding to his working ability, the person is entitled to unemployment benefits if the application for disability pension has been rejected or is pending and the applicant has registered as a job-seeker at the Employment Office.

## Other restrictions on eligibility for earnings-related unemployment allowance:

### Waiting period

Unemployment allowance is paid for five days per week after deducting the waiting period. The waiting period is seven days of unemployment or a period corresponding to seven days of unemployment during which the person has been registered as an unemployed job-seeker at the Employment Office.

The waiting period is applied every time the calculation of the maximum period of payment (500 days)

begins. While the waiting period does not need to be applied to consecutive days, it must be accrued during eight consecutive calendar weeks.

Days of accruing holiday compensation, days during the qualifying period or days during which the person's working time exceeds 75% of the working time of a full-time employee in the sector in question do not count towards the waiting period.

One calendar week may not count for more than five days of waiting period, unemployment or employment.

The personal liability period applied to daily sickness allowance and rehabilitation allowance as well as days during which the person receives unemployment benefits for the use of services promoting employment count towards the waiting period.

### **Accrual of holiday compensation**

If a person has unused days of annual leave accrued at the time of terminating full-time employment, holiday compensation is paid. Holiday compensation paid at the time of terminating full-time employment or thereafter is accrued on the basis of the calculated daily wage for the person's last employment. Unemployment allowance is not paid for the days on which holiday compensation is accrued.

**Example:** The applicant's daily wage is EUR 100. Upon termination of employment, he receives EUR 1500 in holiday compensation and EUR 500 in holiday pay. Holiday compensation is accrued on the basis of the daily wage:  $1500 : 100 = 15$ . Thereby the applicant is not paid unemployment allowance for 15 days counting from the date on which employment is terminated.

### **Use of working time bank in conjunction with layoffs**

If a person is paid monetary compensation from the working time bank within two months of the commencement of full-time layoffs or during the period in which the person is laid-off full-time, unemployment benefits are not paid for the days on which the monetary compensation is accrued. The accrual follows the same principle as that of holiday compensation.

### **Qualifying periods**

If a person has caused the termination of employment or failure to conclude an employment contract through his own actions, the Employment Office may apply a qualifying period during which no compensation is paid. The qualifying period is applied if the person has:

- refused work allocated to him by the Employment Office without justifiable cause, where said work lasts no longer than 5 days (30-day qualifying period)
- refused work that lasts longer than 5 days or training deemed suitable for the applicant in question, or if the person through his own actions causes the failure to conclude an employment contract, or if the person has been available to the labour market for less than 6 weeks without justifiable cause (60 days)
- refused to participate in the preparation or implementation of an employment plan (60 days)
- resigned from work without justifiable cause or, through his own actions, caused the termination of the employment contract (90 days)

Repeatedly refusing employment or training or otherwise acting in a similar manner may result in termination of the payment of unemployment allowance. In such cases, unemployment allowance is granted again only when the person has been employed or in training for a total of no less than three months.

If the person participates in services promoting employment allocated to him by the Employment Office, such as labour market training or self-motivated studies, refusing work during that period does not lead to a qualifying period for which allowance is not paid.

## Advance payment

Unemployment benefits may be paid in advance based on an application for which a decision has not yet been made if the unemployment fund deems it appropriate. Advance payments are determined on a case-by-case basis by the unemployment fund. Advance is paid on the basis of a sufficiently completed application, with a payment declaration, and generally at an amount corresponding to the basic daily allowance. Advance payment can be made for a period not exceeding two months.

Advance payments may be deducted from subsequently granted unemployment benefits or subsequently collected by the fund. The actual decision, for which an appeal may be lodged, is handed down upon the final processing of the matter.

## Amount of earnings-related allowance

A wage earner's earnings-related unemployment allowance is calculated from regular wages received during a period that fulfils the minimum employment condition preceding unemployment. Holiday pay and holiday compensation is deducted from wages prior to calculation. In addition to these items, further deductions corresponding to the wage earner's employment pension contributions, unemployment insurance contributions and sickness insurance contributions are applied. For employment conditions fulfilled in the year 2010 the deductions amount to 3.5 percent. For persons whose employment is seasonal in nature the wages for the 12 months preceding unemployment are applied in the calculation of allowance. While paid leave based on the working time bank is taken into consideration in determining the amount of allowance, money transferred to the working time bank or withdrawn from it is not taken into consideration.

The benefits paid by the unemployment fund can be determined in three different ways:

Benefit	Basic sum = basic allowance EUR 25.63/day	Earnings-related component up to 105 times the daily allowance = up to EUR 2,691.15	Earnings-related component for the part in excess
Earnings-related allowance	basic allowance	45 %	20 %
Increased earnings-related allowance	basic allowance	57,5 %	35 %
Earnings-related allowance with the earnings-related part of change security	basic allowance	65 %	37,5 %

When a monthly wage is converted to daily wage or vice versa, one month is calculated to have 21.5 days.  
→ Refer to the table at the back of this brochure.

## The earnings-related unemployment allowance consists of a basic allowance, an earnings-related component and child support supplements

- The basic amount is equivalent to the basic daily allowance, which is set for one year at a time.
- The earnings-related component is 45% of the difference between the daily wage and the basic component. If the monthly wage exceeds 105 times the basic allowance, the earnings-related component for the part in excess is 20%.
- Child support supplement are paid for children aged under 18 who are under the unemployed person's care. Child support supplement does not increase beyond three children.
- The full amount of earnings-related unemployment allowance may not exceed 90% of the daily wage used as the basis of the allowance. At a minimum, its amount equals the basic allowance plus child support supplements. If a person is entitled to an increased earnings-related component or the earnings-related component of change security, the full amount of earnings-related unemployment allowance plus child support supplements may not exceed the total amount daily wage used as the basis of the allowance.

## Redetermining earnings-related unemployment allowance and the 80% protection rule

Earnings-related unemployment allowance is redetermined whenever the employment condition of 34 calendar weeks is fulfilled. At the same time, the calculation of the maximum payment period of

500 days starts again from zero. The allowance is redetermined even if there are unpaid days left in the previous 500 day counter.

In redetermining earnings-related allowance, wages for those calendar weeks during which the person worked for at least 18 hours are taken into consideration. If, for instance, the person worked for a total of 18 hours over two days in a particular week, the wages for those two days are counted as the total wages for that week.

The new earnings-related allowance must be at least 80% of the previous earnings-related allowance not including child support supplements if the maximum payment period of 500 days was not exceeded before redetermination.

## Increased earnings-related component

Increased earnings-related allowance may be paid to persons meeting the following criteria:

**Case 1.** The job-seeker has been employed for a minimum of three years prior to being granted the right to receive unemployment allowance. In these cases, earnings-related allowance may be paid at an increased amount at the beginning of the period of unemployment for a maximum of 20 days. If a person applying for earnings-related allowance for the first time is entitled to the increased earnings-related component based on Case 3 (see below), the person is not entitled to an increased earnings-related component based on this case.

**Case 2.** The person participates in a service promoting employment as agreed with the Employment Office in an employment plan or other corresponding plan. Increased earnings-related allowance may be paid for the period during which the service in question is used, but for no longer than 200 days. If a person participates in two separate services with no more than seven calendar days in between, increased earnings-related allowance may also be paid for this time period between the use of the two services.

**Case 3.** Employment is terminated on financial or production-related grounds or the person resigns after being laid off for over 200 consecutive days. In addition, the person has been employed for a minimum of 20 years prior to losing the job and has been a member of the unemployment fund for a minimum of five years. In this case, increased earnings-related allowance may be paid for a maximum of 100 days.

**More information on services promoting employment is available on pages 12–13.**

### Amount of the increased earnings-related component

The amount of the increased earnings-related component is set at 57.5% of the difference between the daily wage and the basic allowance. If the monthly wage exceeds the basic allowance by more than 105 times, the earnings-related component for the part of wages in excess is 35%.

The amount of increased earnings-related allowance including child support supplements may not exceed the daily wage used as the basis of calculating the allowance.

### Earnings-related component of change security

The earnings-related component of change security may be paid as part of earnings-related allowance if the Employment Office has prepared an employment plan related to change security or a corresponding plan for the job-seeker. Job-seekers must request the preparation of the plan themselves at the Employment Office. The request must be made no later than 30 days from the termination of employment, the issuing of a notification of being laid off or the layoff lasting for 180 days.

The earnings-related component of change security can be paid for a period during which the job-seeker uses a service promoting employment that is noted in the job-seeker's employment plan or a corresponding plan. These services include labour market adult education, self-motivated studies, work try-out placement, work experience placement, coaching for working life, integration measures, rehabilitative work and experimental work and education. If a person participates in two separate services with no more than seven calendar days in between, the earnings-related component of change security may also be paid for this time period between the use of the two services. If voluntary job-seeking has been agreed on in an employment programme prior to 1 January 2010,

the earnings-related component of change security is also paid for the period of job-seeking until 31 March 2010. More information on services promoting employment is available on pages 12–13.

### **Conditions for preparing an employment plan or a corresponding plan (employment programme)**

- the employee's employment has been terminated on production-related or financial grounds and the employee has been employed for a minimum of three (3) years by one or more employers, or
- the employee's fixed-term employment with the same employer has lasted a minimum of three (3) consecutive years, or
- the employee has been in fixed-term employment with the same employer for a total of 36 months during the last 42 months, or
- the employee's employment has been terminated due to the fixed-term nature of the employment contract and the employee has been employed by one or more employers for a minimum of five (5) years during the seven (7) years preceding the termination of employment, or
- the employee is laid off for a minimum of 180 days and, at the time of receiving notification of the layoff, the employee has been employed for a minimum of three (3) years, or
- the employee has been laid off for 180 consecutive days and he has been employed prior to the layoff for a minimum of three (3) years, or
- the laid off employee has resigned after the layoff has lasted for a minimum of 200 consecutive days and the employee has been employed prior to the layoff for a minimum of three (3) years.

### **Eligibility for the earnings-related component of change security requires that**

- The job-seeker has a valid employment plan or corresponding plan.
- The job-seeker has been a member of the unemployment fund for a minimum of 34 weeks, during which the job-seeker has met the employment condition stipulated by the Unemployment Allowances Act: 34 calendar weeks of employment during the preceding 28 months.

### **Amount and validity of the earnings-related component of change security**

Förtjänst delen för omställningsskyddets förtjänst del är 65 procent av skillnaden mellan dagslönen The earnings-related component of change security is 65% of the difference between the daily wage and the basic allowance. If the monthly wage exceeds the basic allowance by more than 105 times, the earnings-related component of change security for the part of wages in excess is 37.5%.

The earnings-related component of change security can be paid for a maximum of 200 days.

### **The earnings-related component of change security is not paid if the applicant**

- receives allowance for additional days beyond the 500 day limit
- is a full-time entrepreneur.

### **Maximum payment period**

Earnings-related allowance is paid for five days per week and for a maximum of 500 days of unemployment. The maximum period is reset each time the employment condition of 34 weeks is fulfilled.

A person whose unemployment continues beyond 500 days may apply for the labour market subsidy from the Social Insurance Institution of Finland. In this case, labour market subsidy is paid for 180 days without applying the means test.

In order to be granted a new 500-day period of earnings-related allowance the person must be employed in a manner stipulated by the employment condition for a minimum of 34 weeks. In determining the fulfilment of the employment condition, working weeks from a preceding 500-day payment period may also be counted if they have not been counted towards the person's previous fulfilment of the employment condition.

### **Entitlement to extra days**

Unemployment allowance may also be paid beyond the 500 day maximum period for so-called extra

days in the following cases:

- If a person born in 1949 or earlier turns 57 years of age before the date on which the 500-day maximum payment period expires, the person may be paid earnings-related allowance beyond those 500 days until the end of the calendar month in which the person turns 60 years of age. After that point, the person may apply for unemployment pension. The unemployment fund provides a certificate required for applying for unemployment pension.
- If a person born in 1950-1954 turns 59 years of age before the date on which the 500-day maximum payment period expires, the person may be paid earnings-related allowance beyond those 500 days until the end of the calendar month in which the person turns 65 years of age. In addition, the person must have been employed for a minimum of five years during the preceding 20 years.

## ADJUSTED EARNINGS-RELATED ALLOWANCE

A partially employed person may be paid unemployment allowance in such a way as to take the received income into consideration and pay an additional adjusted unemployment allowance.

Adjusted unemployment allowance may be paid to persons

- who are in part-time employment at the employer's initiative
- whose daily or weekly working hours are reduced due to layoffs
- who have taken on full-time employment with a duration of no more than two weeks
- who have income from part-time entrepreneurial activity or working for themselves

Adjusted unemployment allowance may be paid when working hours amount to no more than 75% of the maximum full-time working hours applicable to the sector in question. Working hours are reviewed by calendar week for those with reduced working days or weeks. For those in part-time employment or full-time employment not exceeding two weeks, working hours are reviewed in periods of four calendar weeks or monthly.

Full-time employment in excess of two weeks does not fall within the sphere of adjusted allowance. In those cases, full earnings-related allowance is paid for days of employment during the period of payment unless there are other circumstances rendering the person ineligible.

In reviewing working hours for adjusted unemployment allowance both the time saved in a working time bank and time taken as paid leave are taken into consideration.

### Amount of adjusted earnings-related allowance

When adjusted earnings-related allowance is paid, 50% of the wage earned during the adjustment period is deducted from the full earnings-related allowance. Income transferred to a working time bank or withdrawn from the working time bank is also taken into consideration in the adjustment.

The total sum of the adjusted allowance and the wages earned may not exceed 90% of the wage used as the basis of calculating the allowance. When increased earnings-related allowance or the earnings-related component of change security is paid, the adjusted earnings-related allowance and the wages earned may not exceed the wage used as the basis of calculating the allowance.

### Applying for and payment of adjusted earnings-related allowance

Adjusted earnings-related allowance is applied for periods of four calendar weeks or one month. The choice of period is determined by the period of wage payment applicable. A wage certificate for the relevant period must be included in the application. When applying for adjusted earnings-related al-

allowance for the first time, it is recommended that the applicant include the contract of employment indicating the relevant terms of employment.

Adjusted earnings-related allowance is paid for each day during the period of adjustment (5 days per calendar week) except for those days for which the person is not entitled to the benefit. Such days include e.g. full-time employment in excess of two weeks during the period in question and the waiting period. In this case the person is paid adjusted earnings-related allowance for the period in which they are entitled to allowance in such a way that the income received during days within the adjustment period is converted to monthly income.

Persons in part-time employment or short-term full-time employment must remain registered job-seekers at the Employment Office. When paying adjusted earnings-related allowance, wages received for work during periods when the person was not a job-seeker are also taken into consideration. However, allowance is only paid for those days on which the person is a registered job-seeker.

Days of receiving adjusted earnings-related allowance count towards the 500-day maximum payment period as follows:

- If the earnings-related allowance payable to a completely unemployed person is EUR 50 per day and the person receives adjusted earnings-related allowance of EUR 200 per month, 4 days are counted towards the 500-day maximum payment period ( $200:50=4$ ).

– **Exception:** Days on which a person receives adjusted increased earnings-related component or the adjusted earnings-related component of change security count towards the maximum payment period regardless of the amount of benefit paid.

### Accrual of days towards fulfilling the employment condition anew

When an applicant is paid adjusted earnings-related allowance during a period of part-time employment, each calendar week in which working hours amount to 18 or more are counted towards fulfilling the employment condition anew. Weeks counted towards the employment condition are taken into consideration in determining the allowance.

### Paying allowance to those on reduced working weeks

Persons who have been laid off in the form of having a reduced working week can be paid allowance when their working hours do not exceed 80% of the maximum weekly working hours: If the person's working hours have been reduced by one or more days due to layoffs, the person is paid unemployment benefit for the days of unemployment. This applies to layoffs in effect from 4 January 2010 - 2 January 2011. This only applies to persons who are laid off in the form of having a reduced working week, not to other persons working reduced hours.

## SERVICES TO PROMOTE EMPLOYMENT

The Employment Office may direct a job-seeker to services promoting employment, during which the person is entitled to unemployment benefits.

### Services to promote employment include:

- Labour market adult education
- Self-motivated studies
- Work try-out placement
- Coaching for working life
- Work experience placement,
- Experimental work and education
- Integration measures for immigrants
- Rehabilitative work

Participants in services to promote employment are paid unemployment benefits at the amount they would be entitled to when unemployed. Unemployment benefits may only be paid for the period during which the person is registered as an unemployed job-seeker at the Employment Office. Employment benefits are paid for the period in which services to promote employment are used regardless of considerations related to the qualification period. Participation in services to promote employment also counts towards the waiting period, i.e. benefits are paid despite the person being in the waiting period.

Unemployment benefits are not paid to persons who are in full-time employment for a period exceeding two weeks. Days during which the job-seeker is participating in services to promote employment also count towards the maximum payment period of 500 days.

Unemployment benefits are not paid for days in which the person is absent from services to promote employment unless the absence is due to disability, sickness of a child under the age of 10 (maximum absence allowed is four days), a job interview or a similar reason related to employment prospects.

- **Exception:** Job-seekers in labour market adult education and self-motivated studies receive unemployment benefits even for days of absence

The Employment Office submits a statement to the unemployment fund specifying what service the job-seeker is participating in. The fund pays the applicant unemployment benefits based on this statement issued by the Employment Office. For more information on the various services, participating in them and education and training prospects, please contact the Employment Office.

## Special provisions concerning labour market adult education

Job-seekers participating in labour market adult education to which they have been directed by the Employment Office may be paid unemployment benefits even if they are deemed to be full-time entrepreneurs or even if they are not unemployed or laid off, but are under the threat of unemployment. Unemployment benefits are paid as follows:

- Full-time entrepreneurs are paid the basic component of the earnings-related unemployment allowance, but not the earnings-related component.
- Employed persons under the threat of unemployment are paid allowance including the earnings-related component.
- Employed persons who are not deemed to be under the threat of unemployment are not paid unemployment allowance.

In addition to unemployment benefits, job-seekers in labour market adult education receive a maintenance allowance. The maintenance allowance is paid for five days per week for the entire period of education, excluding holidays.

Persons participating in education abroad are paid maintenance allowance at 50% of government officers' per diem for seven days per week.

Students participating in education organised by the Arctic Region Foundation of Vocational Training are provided free accommodation and paid a daily maintenance allowance of EUR 16.82.

## MAINTENANCE ALLOWANCE

Maintenance allowance is paid in addition to unemployment benefits to participants in most services to promote employment. Maintenance allowance is paid for measures agreed on with the Employment Office after 1 January 2010. Maintenance allowance is intended to cover meal and travel expenses.

The amount of maintenance allowance is EUR 9 per day. The amount of increased maintenance allowance is EUR 18 per day. Increased maintenance allowance applies when the person participates

in a service to promote employment outside their region of employment or a service outside their municipality of residence and participation in the service results in accommodation expenses. Maintenance allowance is tax free.

Maintenance allowance (EUR 9) and increased maintenance allowance (EUR 18) may be paid for periods during which the job-seeker participates in the following services to promote employment:

- labour market adult education
- self-motivated studies
- work try-out placement
- work experience placement,
- coaching for working life
- corresponding integrative measures for immigrants.

Maintenance allowance is paid for actual days of attendance in the services in question. Job-seekers in labour market adult education and self-motivated studies receive unemployment benefits even for days of absence, but not during holidays.

Maintenance allowance is also paid for periods of rehabilitative work, but the increased maintenance allowance does not apply in these cases. No maintenance allowance is paid for experimental work and education.

In addition, maintenance allowance is paid to those participating in group coaching on job-seeking with duration of no less than 5 and no more than 20 days. This coaching on job-seeking is not, however, considered a service to promote employment, but rather a separate service offered by the Employment Office.

## COMPENSATION FOR THOSE ON ALTERNATION LEAVE

An alternation leave is an arrangement where a full-time employee takes alternation leave as agreed with the employer and the employer hires an unemployed job-seeker registered with the Employment Office for the same period of time.

In order to be eligible for compensation for taking alternation leave, the person must have accrued a minimum of ten years of employment under the terms of pension insurance and the employment with the current employer must have lasted a minimum of 13 consecutive months prior to the alternation leave.

This 13 month period may not include absence without pay of more than 30 days. Absence due to illness or an accident is considered time spent in employment.

A person who has previously been on alternation leave may take alternation leave after working for a period of five years in between.

### **Compensation for taking alternation leave does not apply if the person**

- receives wages from the employer
- is employed full-time by another employer for a period exceeding two weeks
- undertakes full-time entrepreneurial activity
- receives rehabilitation allowance or compensation for loss of earnings based on legislative provisions concerning rehabilitation
- receives allowance or pension based on full disability
- receives maternal, paternal or parental allowance or special care allowance or has been granted leave due to pregnancy, childbirth or caring for a child.

### **Amount of compensation paid for taking alternation leave**

The full amount of compensation for alternation leave is 70% of the earnings-related allowance the person would be entitled to if unemployed. Compensation for taking alternation leave does not include child support supplements, nor are they taken into consideration in calculating the amount of compensation. In calculating the earnings-related allowance to be used as the basis of compensation

for taking alternation leave, wages for a minimum period of 52 weeks preceding the alternation leave are taken into consideration.

Compensation for taking alternation leave is paid at 80% of the unemployment allowance if the person taking alternation leave has a minimum of 25 years of employment under the terms of pension insurance prior to taking alternation leave.

Income received from the employer during alternation leave results in no compensation for alternation leave being paid. If the person earns other income, the amount of compensation for taking alternation leave is calculated on the basis of adjusted earnings-related allowance. Persons in full-time employment for a period exceeding two weeks are not entitled to compensation for alternation leave.

Statutory benefits (such as child care subsidies) are deducted from the compensation for taking alternation leave in the same way they are deducted from earnings-related allowance.

**Duration** The duration of alternation leave must be a minimum of 90 consecutive calendar days and a maximum of 359 calendar days. Alternation leave may be split over several periods, but each period must be a minimum of 90 days in duration. Splitting the alternation leave into several periods must be specified in the alternation leave agreement prior to the employee going on leave. Extending alternation leave may be agreed on during the period of leave, however, such agreements must be made no later than 2 months prior to the conclusion of the alternation leave. The Employment Office issues a binding statement on splitting alternation leave over several periods and extending it.

If the employee on alternation leave returns to work for his employer on a temporary basis during the alternation leave, such days count towards the total days of alternation leave. Alternation leave must be taken in its entirety within two years of its commencement.

The application for compensation for taking alternation leave may be submitted in advance, which gives the applicant the opportunity to confirm whether he meets the eligibility criteria.

## EFFECT OF OTHER SOCIAL BENEFITS

Other social benefits may affect the benefits paid by the unemployment fund. They may prevent, reduce the full amount or have no effect on benefits paid by the unemployment fund. Applications must always include decisions concerning eligibility for other social benefits.

- Benefits that prevent a job-seeker from receiving unemployment allowance include e.g. numerous pensions, sickness allowance or partial sickness allowance, maternity allowance, paternity allowance or parental allowance as well as rehabilitation allowance.
- Benefits with the effect of reducing the amount of unemployment allowance include partial disability pension, farm closure pension or pensions for early retirement under Section 8, Paragraph 1 of the State Pensions Act.
- Another benefit that has the effect of reducing the amount of unemployment allowance is child care subsidy for caring for a child under the age of 3. The effect of that benefit is taken into consideration on a family-specific basis:
  - If an employed spouse receives a child care subsidy, the subsidy is deducted from the unemployed spouse's unemployment benefit.
  - If both spouses are unemployed, the subsidy is deducted from the spouse to whom child care subsidy is paid.
  - Child care subsidy paid to a spouse is not deducted from an unemployed person's unemployment allowance if the unemployed person's spouse is caring for the child and therefore unavailable to the labour market.
- Eligibility or payment of unemployment allowance are not affected by, among other things, child benefit, housing allowance, living allowance or disability allowance. Survivor's pension, disability indemnity payable under the Accident Insurance Act, conscript's allowance or annuity and supplement paid on the basis of the Military Accident Insurance Act also do not affect payment of unemployment benefits.
- Each day of receiving reduced benefits counts towards the maximum payment period as one full day.

More information on the effect of different social benefits is available from unemployment funds or the funds' joint website on unemployment benefits at [www.tyj.fi](http://www.tyj.fi)

# ENTREPRENEURS' UNEMPLOYMENT SECURITY

An unemployed person must notify the Employment Office of being engaged in entrepreneurial activity. The Employment Office determines whether the entrepreneurship is deemed to be full-time or part-time in nature. The unemployment fund must also be notified of entrepreneurship. A person engaged in full-time entrepreneurship may become a member of the entrepreneur's unemployment fund or maintain membership in a wage earners' unemployment fund for a maximum period of 18 months.

## Who is considered an entrepreneur

Under the Unemployment Allowances Act, a person who is obliged to take out insurance under either the Self-Employed Persons' Pension Act or the Farmers' Pension Act is considered an entrepreneur.

A person who works in and is a partial owner of a company and who falls within the scope of statutory employees' pension is considered to be an entrepreneur,

- if the person has an executive position in the company and personally owns at least 15% of the company or who jointly with family members owns at least 30% of the company; or
- if the person, his family or the person and his family together own at least 50% of the company

An executive position is defined as being the company's managing director, chief executive officer, chairman of the board of directors or a member of the board of directors. Family members are defined as a spouse or common-law spouse residing in the same household, children and parents.

## Part-time entrepreneurship

Part-time entrepreneurship imposes no restrictions on membership in a wage earners' unemployment fund. Income from part-time entrepreneurial activity is taken into consideration in the determination of earnings-related unemployment allowance as an adjusting factor. If part-time entrepreneurship continues for a longer period, the income earned from it is indicated by the applicant's latest confirmed tax decision when applying for unemployment benefits.

## Full-time entrepreneurship

A full-time entrepreneur or a self-employed person may not become a member of a wage earners' unemployment fund. The person must join an entrepreneurs' unemployment fund in order to insure himself against unemployment.

A member of a wage earners' unemployment fund who becomes a full-time entrepreneur can, however, maintain his membership in the wage earners' unemployment fund during a so called protection period, which may last no longer than 18 months. However, if a member of a wage earners' unemployment fund joins the entrepreneurs' unemployment fund within one month of commencing entrepreneurial activity, six months of the person's membership and employment condition will be transferred to the entrepreneurs' unemployment fund.

If the employment authorities have deemed a person to be a full-time entrepreneur, the person is not entitled to unemployment benefits until the company is discontinued in a verifiable manner or entrepreneurial activity has been interrupted for a minimum of four consecutive months.

### **This four-month waiting period does not apply in the following cases:**

- The person is considered an entrepreneur whose work is comparable to that of a wage earner (the person primarily works for a single client).
- The person's entrepreneurship is considered seasonal due to natural factors.
- The person's full-time employment has been intermittent (has worked for a company owned by a family member for a maximum of six months).
- The person's employment has ceased due to discontinuation of a sector of production or similar circumstance.
- The person's employment has ceased due to permanent weakening of the preconditions for entrepreneurship and the income from entrepreneurial activity is below what is considered to be a minimum level of livelihood.

- The weakening of a company’s financial standing is determined on the basis of documents reflecting the company’s financial condition.
- The right to unemployment is created if the documents indicate that work in the company has decreased to the extent that income from entrepreneurial activity does not meet the minimum amount set for significant entrepreneurship as defined in the Unemployment Allowances Act.
- The minimum amount in 2010 is EUR 710 per month for those under Self-Employed Persons’ Pension and EUR 400 per month for those under Farmers’ Pension. Review of a company’s financial standing will cover a minimum period of two preceding years.

### Earnings-related unemployment allowance paid out by the entrepreneurs’ unemployment fund

Members of the entrepreneurs’ unemployment fund who have been insured for a minimum of 18 months and have fulfilled the entrepreneurs’ employment criteria during that time are eligible for earnings-related unemployment allowance. The employment condition is fulfilled when the person has been an entrepreneur with a significant extent of entrepreneurial activity for at least 18 months during the preceding 48 months.

Entrepreneurial activity is considered significant for any period during which the entrepreneur has taken out pension insurance corresponding to an annual income of at least EUR 8,520. Periods of employment with a duration of a minimum of four months count towards fulfilment of the employment condition. Each period of employment counts towards fulfilment of the employment condition only once.

The entrepreneur’s earnings-related unemployment allowance consists of a basic allowance, an earnings-related component and child support supplements.

The amount of the earnings-related component is determined on the grounds of the employment income indicated by the entrepreneur as the basis of his unemployment insurance. The employment income may not exceed the entrepreneur’s income under the Self-Employed Persons’ Pension Act (YEL), Farmers’ Pension Act (MYEL) or Employee’s Pension Act (TyEL).

An entrepreneur’s earnings-related unemployment allowance can be paid for a maximum of 500 days. Entrepreneurs do not have the same entitlement to extra days of unemployment allowance as wage earners.

### Protection period

The protection period applied to wage earners and entrepreneurs is designed to facilitate changing over from wage earner status to entrepreneur status and vice versa. When a person changes over from a wage earners’ unemployment fund to an entrepreneurs’ unemployment fund - or vice versa - within one month, membership is not interrupted.

The protection period applied after changing over to another type of unemployment fund is equal to the period required for fulfilment of the wage earner’s or entrepreneur’s employment condition in the new unemployment fund.

If a person becomes unemployed during the protection period, allowance is paid in the same manner as it would have been paid by the previous unemployment fund until the employment condition of the new unemployment fund is fulfilled. The protection period applies in the following cases:

#### Case 1:

- A person who fulfils the employment condition of wage earners becomes an entrepreneur and changes over to the entrepreneurs’ unemployment fund. The right to the protection period is effective from the date on which entrepreneurship is commenced.
- The person becomes unemployed before fulfilling the entrepreneur’s employment condition.
- The person is entitled to the unemployment allowance he would be paid if he remained a member of the wage earners’ unemployment fund.

#### Case 2:

- A person who fulfils the entrepreneur’s employment condition becomes a wage earner and changes

- over to a wage earners' unemployment fund. The person has the right to the protection period.
- The person becomes unemployed before fulfilling the wage earners' employment condition.
  - The person is entitled to the unemployment allowance he would be paid if he remained a member of the entrepreneurs' unemployment fund.

The unemployment allowance is granted and paid by the unemployment fund of which the person is a member.

The protection period applies equally to those who maintain their membership in a wage earners' unemployment fund and those who change over to an entrepreneurs' unemployment fund.

If a member of an entrepreneurs' unemployment fund becomes a member of a wage earners' unemployment fund within one month of becoming a wage earner and resigning from an entrepreneurs' unemployment fund, the person may transfer over a maximum of 10 weeks that count towards the membership and employment conditions.

More information on entrepreneurs' unemployment security is available on the websites of entrepreneurs' unemployment funds.

**Unemployment Fund for Entrepreneurs and the Self-Employed: [www.ayt.fi](http://www.ayt.fi)**

**Unemployment Fund for Finnish Entrepreneurs: [www.syt.fi](http://www.syt.fi)**

## APPLYING FOR BENEFITS

Benefits paid by unemployment funds must be applied for no later than three months from the date on which the right to the benefits is created. Application forms are available at Employment Offices and the unemployment funds. Forms are also available online at [www.tyj.fi](http://www.tyj.fi) under "Forms" and the Suomi.fi portal at <http://suomi.fi> under "E-services and forms".

Applications must be completed carefully and all required documents must be enclosed with them. The application and its enclosures are sent to the person's unemployment fund. Refer to the back of this brochure for your unemployment fund's contact information.

### **Required enclosures include e.g.:**

- An original wage certificate from the employer, at a minimum for the period that fulfils the employment condition, preferably for both the current and previous calendar year. The certificate must include itemised lists of holiday pay and holiday compensation and any other payments such as those of a one-time nature, bonuses, periods of no pay and the reasons for such periods.
- A copy of the notification of termination or layoff.
- A copy of the employment contract, if necessary.
- The unemployment fund receives information on tax at source directly from the Tax Administration, but if the applicant holds a tax card with income scales or a revised tax card, that original document should be enclosed with the application.
- A decision on granting social benefits if the applicant receives e.g. pension, sickness benefits, maternity, paternity or parental allowance or child care subsidies.
- A statement of wages and other income for the application period.
- Copies of receipts of membership fees if necessary.

Earnings-related allowance is always applied for retroactively in periods of four weeks or one month. The first application may be submitted according to the unemployment fund's instructions after two or three weeks of unemployment.

For compensation for taking alternation leave, one application is enough to have the benefit granted for the entire period of compensation. Compensation for taking alternation leave may be applied for in advance.

Due to sector-specific differences or other reasons, unemployment funds may also request other enclosures and statements. An incomplete application and having to request for additional enclosures has the effect of delaying the processing of the application.

Under the Unemployment Security Act, the unemployment fund is entitled to receive information from employers and the authorities specified in legislation concerning matters related to the eligibility for and payment of benefits.

### **Decisions for which appeals can be lodged and the appeal process**

When the first application has been processed, the unemployment fund issues a decision on the basis of payment of the benefit, notification of payment and a follow-up application form. Decisions on benefits are always issued in writing.

If the applicant is not satisfied with the decision, he may lodge an appeal with the Unemployment Security Appeal Board according to the appeal instructions enclosed with the decision. A further appeal concerning the decision of the Unemployment Security Appeal Board may be lodged with the Insurance Court.

### **Returning benefits**

If benefits have been paid in excess or without due grounds, the decisions will be corrected and the benefits paid without due grounds must be returned.

If, when applying for benefits, the person has not provided information on matters affecting eligibility for benefits, e.g. employment, entrepreneurship or the receiving of social security benefits, the person has committed an unemployment security offence. In addition to collecting the benefits paid, the person may be issued a reminder, a caution or, as an ultimate measure, the person may be expelled from membership of the unemployment fund. The unemployment fund must also notify the police of any intentional misuse connected with the application for benefits.

### **Tax at source applied to benefits paid by an unemployment fund**

Unemployment funds receive information on tax at source applied to their members directly from the Tax Administration. If the beneficiary applies for a revision to his tax at source, the original revised tax card must be submitted to the unemployment fund. Rates of tax at source applied to wage income are adjusted as follows:

<b>Benefit</b>	<b>Rate of tax at source applied to wage income is adjusted</b>	<b>By a minimum of</b>
earnings-related unemployment allowance	+ 2 percentage points	20 %
increased benefits: increased earnings-related component and the earnings-related component of change security	+ 4 percentage points	20 %
compensation for taking alternation leave	- 3 percentage points	

### **Payment of unemployment benefits to the social welfare office, the Social Insurance Institution of Finland or the enforcement officer**

- Living allowance paid in advance may be deducted and collected from unemployment benefits at the request of the social welfare office.
- The Social Insurance Institution of Finland may deduct and collect child support supplements if there are unpaid alimony payments.
- Unemployment benefits are considered distrainable income.

# CALCULATION OF EARNINGS-RELATED ALLOWANCE

The earnings-related unemployment allowance consists of a basic sum, an earnings-related component and child support supplements

- The basic sum is equal to the basic allowance. In 2010 the basic allowance is EUR 25.63. The amount of basic allowance is checked annually in accordance with the national pension index.
- Child support supplements in 2010 are EUR 4.86 for one child, EUR 7.13 for two children and EUR 9.19 for three or more children.
- The allowance may not exceed 90% of the daily wage and may not be less than the basic allowance plus child support supplements. If allowance includes an increased earnings-related component or the earnings-related component of change security, the allowance may not exceed 100% of the daily wage.

## Earnings-related components

- The earnings-related component is 45% of the difference between the daily wage and the basic component. If the monthly wage exceeds 105 times the basic allowance (EUR 2,691.15), the earnings-related component for the part in excess is 20%.
- The increased earnings-related component is 57.5% of the difference between the daily wage and the basic allowance and 35% of the part in excess of the limit of 105 times the basic allowance.
- The earnings-related component of change security is 65% of the difference between the daily wage and the basic allowance and 37.5% of the part in excess of the limit of 105 times the basic allowance.
- Prior to calculating the allowance, an amount equal to the wage earner's employment pension, unemployment insurance and sickness benefit contributions is deducted from income. In 2010 the deduction is set at 3.5%.

Indicative examples of calculating earnings-related allowance. The average monthly payment is calculated by multiplying the daily allowance by 21.5, which corresponds with the theoretical number of working days per month in the context of unemployment security.

<b>Monthly wage</b>		<b>1,000 €</b>
- deducted by 3.5 %	<b>965 €</b>	
- daily wage, divided by 21.5	<b>44.88 €</b>	
- daily allowance 25.63 + [0.45 x (44.88 – 25.63)]		<b>34.29 €</b>
		→ x 21.5 = <b>737.32 €</b> per month
<b>Monthly wage</b>		<b>2,788.76 €</b>
- deducted by 3.5 %	<b>2,691.15 €</b>	
- daily wage, divided by 21.5	<b>125.17 €</b>	
- daily allowance 25.63 + [0.45 x (125.17 – 25.63)]		<b>70.42 €</b>
		→ x 21.5 = <b>1514,09 €</b> per month
<b>= the income limit (factor of 105) of the earnings-related component</b>		
<b>Monthly wage</b>		<b>3,000 €</b>
- deducted by 3.5 %	<b>2,895.00 €</b>	
- daily wage, divided by 21.5	<b>134.65 €</b>	
- daily allowance 70.42 + [0.20 x (134.65-125.17)]		<b>72.32 €</b>
		→ x 21.5 = <b>1,554.86 €</b> per month

Table of earnings-related unemployment allowance payable by unemployment funds in 2010

Monthly wage	Wages – 3.5%	Daily wage	Earnings-related allowance EUR / day	Earningsrelated allowance with earningsrelated component EUR / day	Earningsrelated allowance with earnings-related component of change security EUR / day	Compensation for taking alternation leave EUR / day (70%)	Compensation for taking alternation leave EUR / day (80%)
705.00	680.33	31.64	28.34	29.09	29.54	19.84	22.67
800.00	772.00	35.91	30.25	31.54	32.31	21.18	24.20
900.00	868.50	40.40	32.27	34.12	35.23	22.59	25.82
1,000.00	965.00	44.88	34.29	36.70	38.15	24.01	27.44
1,100.00	1,061.50	49.37	36.31	39.28	41.06	25.42	29.05
1,200.00	1,158.00	53.86	38.33	41.86	43.98	26.83	30.67
1,300.00	1,254.50	58.35	40.35	44.44	46.90	28.25	32.28
1,400.00	1,351.00	62.84	42.37	47.02	49.81	29.66	33.90
1,500.00	1,447.50	67.33	44.39	49.61	52.73	31.08	35.51
1,600.00	1,544.00	71.81	46.41	52.19	55.65	32.49	37.13
1,700.00	1,640.50	76.30	48.43	54.77	58.57	33.90	38.75
1,800.00	1,737.00	80.79	50.45	57.35	61.48	35.32	40.36
1,900.00	1,833.50	85.28	52.47	59.93	64.40	36.73	41.98
2,000.00	1,930.00	89.77	54.49	62.51	67.32	38.14	43.59
2,100.00	2,026.50	94.26	56.51	65.09	70.24	39.56	45.21
2,200.00	2,123.00	98.74	58.53	67.67	73.15	40.97	46.83
2,300.00	2,219.50	103.23	60.55	70.25	76.07	42.39	48.44
2,500.00	2,412.50	112.21	64.59	75.41	81.91	45.21	51.67
2,600.00	2,509.00	116.70	66.61	77.99	84.82	46.63	53.29
2,700.00	2,605.50	121.19	68.63	80.57	87.74	48.04	54.90
2,788.76	2,691.15	125.17	70.42	82.87	90.33	49.30	56.34
2,800.00	2,702.00	125.67	70.52	83.04	90.52	49.37	56.42
2,900.00	2,798.50	130.16	71.42	84.61	92.20	50.00	57.14
3,000.00	2,895.00	134.65	72.32	86.18	93.89	50.62	57.86
3,100.00	2,991.50	139.14	73.22	87.75	95.57	51.25	58.57
3,200.00	3,088.00	143.63	74.11	89.33	97.25	51.88	59.29
3,300.00	3,184.50	148.12	75.01	90.90	98.94	52.51	60.01
3,400.00	3,281.00	152.60	75.91	92.47	100.62	53.14	60.73
3,500.00	3,377.50	157.09	76.81	94.04	102.30	53.77	61.45
3,600.00	3,474.00	161.58	77.71	95.61	103.99	54.39	62.16
3,700.00	3,570.50	166.07	78.60	97.18	105.67	55.02	62.88
3,800.00	3,667.00	170.56	79.50	98.75	107.35	55.65	63.60
3,900.00	3,763.50	175.05	80.40	100.32	109.03	56.28	64.32
4,000.00	3,860.00	179.53	81.30	101.89	110.72	56.91	65.04
4,100.00	3,956.50	184.02	82.19	103.46	112.40	57.54	65.76
4,200.00	4,053.00	188.51	83.09	105.04	114.08	58.16	66.47
4,300.00	4,149.50	193.00	83.99	106.61	115.77	58.79	67.19
4,400.00	4,246.00	197.49	84.89	108.18	117.45	59.42	67.91
4,500.00	4,342.50	201.98	85.78	109.75	119.13	60.05	68.63
4,600.00	4,439.00	206.47	86.68	111.32	120.82	60.68	69.35
4,700.00	4,535.50	210.95	87.58	112.89	122.50	61.31	70.06
4,800.00	4,632.00	215.44	88.48	114.46	124.18	61.93	70.78
4,900.00	4,728.50	219.93	89.38	116.03	125.87	62.56	71.50
5,000.00	4,825.00	224.42	90.27	117.60	127.55	63.19	72.22
5,100.00	4,921.50	228.91	91.17	119.17	129.23	63.82	72.94
5,200.00	5,018.00	233.40	92.07	120.74	130.92	64.45	73.65
5,300.00	5,114.50	237.88	92.97	122.32	132.60	65.08	74.37
5,400.00	5,211.00	242.37	93.86	123.89	134.28	65.70	75.09
5,500.00	5,307.50	246.86	94.76	125.46	135.97	66.33	75.81
5,600.00	5,404.00	251.35	95.66	127.03	137.65	66.96	76.53
5,700.00	5,500.50	255.84	96.56	128.60	139.33	67.59	77.25
5,800.00	5,597.00	260.33	97.45	130.17	141.01	68.22	77.96
5,900.00	5,693.50	264.81	98.35	131.74	142.70	68.85	78.68
6,000.00	5,790.00	269.30	99.25	133.31	144.38	69.47	79.40

## Contact information for unemployment funds 2010

<p>Construction Industry Unemployment Fund Rakennusalan tk PL 308, 00531 HELSINKI tel. 020 774 003 fax 020 7743 060 www.rakennusliitto.fi</p>	<p>Unemployment Benefit Fund for Business College Graduates Työttömyyskassa Nomit PL 52, 00521 HELSINKI tel. 09 8689 400 fax 09 86894 040 www.tknomit.fi</p>
<p>Finnish Paper Workers' Unemployment Fund Paperityöväen tk PL 349, 00531 HELSINKI tel. 09 70 891 fax 09 7089 246 www.paperiliitto.fi</p>	<p>Unemployment Fund for Aviation and Railway Workers Ilmailu- ja Rautatiekuljetusalan tk Kaisaniemenkatu 10, 8. krs, 00100 HELSINKI tel. 09 47857 200 fax 09 47857 209 www.irkatk.fi</p>
<p>General Unemployment Fund YTK Yleinen työttömyyskassa YTK Teollisuuskatu 4, 32200 LOIMAA tel. 02 7607 620 fax 02 7624 917 www.ytk.fi</p>	<p>Unemployment Fund for Financial and Special Services Employees Rahoitus ja Erityisalojen tk Ratamestarinkatu 12 A, 00520 HELSINKI tel. 09 22914 400 fax 09 22914 310 www.ammattiliittosuora.fi</p>
<p>IAET Fund IAET-kassa Ratavartijankatu 2, 00520 HELSINKI tel. 09 47637 600 fax 09 47637 690 www.iaet.fi</p>	<p>Unemployment Fund for Health and Social Care Professionals Terveystieteiden alan tk PL 70, 00060 TEHY tel. 09 54227 300 fax 09 1483 384 www.tehy.fi</p>
<p>Insurance Employees' Unemployment Fund Vakuutusväen tk Asemamiehenkatu 2, 00520 HELSINKI tel. 09 85672 450 fax 09 85672 401 www.vvl.fi</p>	<p>Unemployment Fund for Higher Educated Employees Erityiskoulutettujen tk Asemamiehenkatu 2, 00520 HELSINKI tel. 09 72064 343 fax 09 2721 212 www.erko.fi</p>
<p>Metalworkers' Unemployment Fund Metallityöväen tk PL 116, 00531 HELSINKI tel. 020 690 455 fax 020 7741 270 www.metalliliitto.fi</p>	<p>Unemployment Fund for Journalists and Performing Artists Journalistien ja esittävien taiteilijoiden tk PL 334, 00121 HELSINKI tel. 09 612 0280 fax 09 671 330 www.journalistiliitto.fi</p>
<p>Postal and Logistics Employees' Unemployment Fund Posti- ja logistiikka-alan tk PL 189, 00531 HELSINKI tel. 09 61311 780 fax 09 61311 789 www.pau.fi</p>	<p>Unemployment Fund for Land, Sea and Forest Employees Maa- meri ja metsäalojen tk PL 115, 00181 HELSINKI tel. 09 6866 340 fax 09 68663 441 www.mmtk.fi</p>
<p>Public and Welfare Employees' Unemployment Fund Julkisten ja hyvinvointialojen tk PL 100, 00531 HELSINKI tel. 010 190 300 fax 010 7703 235 www.jhl.fi</p>	<p>Unemployment Fund for Lawyers Lakimiesten tk Uudenmaankatu 4-6 B, 00120 HELSINKI tel. 09 6123 087 fax 09 85610 305 www.lakimiesliitto.fi/tyottomyyskassa</p>
<p>Super Unemployment Fund Super työttömyyskassa PL 117, 00521 Helsinki tel. 09 27279 377 fax 09 2786 531 www.supertk.fi</p>	<p>Unemployment Fund for Medical Practitioners Lääkärien tk PL 49, 00501 HELSINKI tel. 09 393 091 fax 09 3930 840 www.laakarientkassa.fi</p>

<p>Unemployment Fund for Public Service Employees Julkisten alojen teknisten tk Pasilanraito 9 B, 00240 HELSINKI tel. 09 7206 820 fax 09 1481 029 www.jattk.fi</p>	<p>Unemployment Fund of the Service Union United PAM Palvelualojen tk PL 93, 00531 HELSINKI tel. 020 690 211 fax 020 7742 203 www.pam.fi/tyottomyyskassa</p>
<p>Unemployment Fund for Public and Private Sector Employees Julkis- ja yksityisalojen toimihenkilöiden tk Asemamiehenkatu 4, 00520 HELSINKI tel. 020 690 069 fax 020 7893 872 www.jytyliitto.fi</p>	<p>Unemployment Fund of the Wood and Allied Workers' Union Puu- ja erityisalojen tk PL 21, 00531 HELSINKI tel. 09 615 161 fax 09 761 160 www.puuliitto.fi</p>
<p>Unemployment Fund for Salaried Employees Toimihenkilöiden tk PL 228, 00181 HELSINKI tel. 09 17273 444 fax 09 17273 335 www.toimihenkilounioni.fi</p>	<p>Unemployment Fund of the Finnish Seamen's Union Suomen Merimies-Unionin tk Siltasaarenkatu 3-5, 00530 Helsinki tel. 09 61520 230 fax 09 8763 366 www.smu.fi</p>
<p>Unemployment Fund for Sales and Marketing Professionals Myynnin ja markkinoinnin ammattilaisten tk PL 720, 00101 HELSINKI tel. 0800 544 322 fax 09 47807 740 www.smkj.fi</p>	<p>Unemployment Fund of the Finnish Transport Workers' Union Auto- ja Kuljetusalan Työntekijäin tk PL 65, 00531 HELSINKI tel. 09 613 111 fax 09 61311 333 www.akt.fi</p>
<p>Unemployment Fund for Special Service and Clerical Employees Erityisalojen Toimihenkilöiden tk Asemamiehenkatu 4, 00520 HELSINKI tel. 09 61323 224 fax 09 61323 201 www.erto.fi</p>	<p>Unemployment Fund of the Finnish Food Workers' Union Suomen Elintarviketyöläisten tk PL 213, 00531 HELSINKI tel. 020 690 321 fax 020 7740 804 www.selry.fi</p>
<p>Unemployment Fund for State Civil Servants Valtion Virkamiesten tk Ratamestarinkatu 11, 00520 HELSINKI tel. 09 1551 fax 09 2787 217 www.valvirtk.fi</p>	<p>Teachers' Unemployment Fund Opettajien tk Pasilankatu 4 B, 00240 HELSINKI tel. 09 22944 100 fax 09 141 549 www.opetk.fi</p>
<p>Unemployment Fund of Finnish Electrical Workers Sähköalojen tk PL 774, 33101 TAMPERE tel. 03 2520 111 fax 03 2520 209 www.sahkoliitto.fi</p>	<p>The Unemployment Fund for Industry Workers TEAM Teollisuusalojen tk TEAM-kassa PL 291, 00531 HELSINKI tel. 09 773 971 fax 09 6165 8333 www.teamliitto.fi</p>

## UNEMPLOYMENT FUNDS FOR ENTREPRENEURS

<p>Unemployment Fund for Entrepreneurs and Self-Employed Ammatinharjoittajien ja yrittäjien tk AYT Ratavartijankatu 2, 00520 HELSINKI tel. 09 25353 100 fax 09 25353 131 www.ayt.fi</p>	<p>Unemployment Fund for Finnish Entrepreneurs Suomen Yrittäjäin tk SYT PL 999, 00101 HELSINKI tel. 09 6224 830 fax 09 6224 840 www.syt.fi</p>
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