



It always pays to take a job

11.10.2023
Webinar YTK & Remmi

Finland's largest unemployment fund

520 000 members

1 in every 4 employees in Finland is a member

70% join directly as full members



YTK Unemployment Fund



YTK Working Life

Finland's largest association of individual members:

250 000 members



Services worth of 1000s of euros with an annual fee of only 24 €!



n. 50 000 applications/month

73% of renewal applications are automatically paid



365 000 calls, messages or chat conversations per year



Every year we pay about €700 million in daily allowances

We are the most efficient unemployment fund!



YTK Working Life
LAKIKAVERI®

helps more than 10 000 combined members each year with employment problems



The membership is like Finland in miniature



Men
58%



Women
42%



Average age 43 years.

37% live in the urban and rural areas



FUN FACTS

We send 18 M messages to our members during the year

We work with married couples and mothers and daughters

Grandmothers recommend our membership to their grandchildren

The JRC has been growing every year for 31 years

Membership focuses on construction, trade, transport and transport, health and tourism and catering

Unemployment benefits

- Labour market support
 - 37,21 €/d
 - Needs-based
 - Kela
- Basic allowance
 - 37,21 €/d
 - Same for all
 - 300, 400 or 500 days
 - Kela
- Earnings-related daily allowance
 - Calculated from your pre-unemployment earnings (e.g. 80 €/d)
 - 300, 400, 500 days
 - Unemployment Fund

Full-time job

- Once you are in full-time work, you no longer need unemployment benefits.
- However, if you take a temporary job or a lower-paid job, you may consider how this will affect your UE benefits.
- Two things to consider:
 - Maximum time (How long)
 - Amount of the daily allowance (How much)



Maximum time

- You are entitled to unemployment benefit when you meet the condition of being in work.
- The basic and earnings-related daily allowance has a maximum duration, calculated in days of payment.
- The maximum duration is 300, 400 or 500 days, depending on your situation.
- If you are employed during the maximum period, you will not lose your right to the maximum contribution period.
 - If your job ends before the new employment condition is met, we can continue to pay you the daily allowance where we left off.
 - If you meet a new employment condition, you lose the days you have left from the previous maximum duration, but you will get a new maximum period.

Amount of the daily allowance

- We calculate the amount of the daily allowance from your earnings before you became unemployed.
 - Try <https://en.ytk.fi/if-you-become-unemployed/daily-allowance-calculator>
- Under the main rule, we calculate the amount of the daily allowance whenever the condition of employment is met.
- Is it worth taking on a lower-paid temporary job? Will the amount of the earnings-related allowance fall?
- **Not to worry! The amount of the allowance has been protected!**

Protection for the level of the daily allowance



- If the new maximum period starts within one year of the start of the previous maximum period and the daily allowance was calculated at the start of the previous maximum period, **the daily allowance will not be recalculated.**
- Example:
 - Unemployment starts on 1.1.2023.
 - Duration of fixed-term work 1.3.-31.10.2023.
 - Unemployment continues until 1.11.2023.
 - No recalculation of the daily allowance.

- If you meet the condition of working before the maximum period is reached, your **new daily allowance will be at least 80% of the daily allowance you were previously paid.**
- Example:
 - Your daily allowance is €100/d.
 - The pay for temporary work is lower than the pay for the previous job.
 - The new daily allowance will be at least €80/d.

Part-time work

- When you have earned income from part-time work, you can also receive unemployment benefit.
- The amount of unemployment benefit you receive is reduced by the amount of income you earn; the law refers to adjusted unemployment benefit.
- Adjusted unemployment benefit and part-time wages are always more than what you would get if you were completely unemployed.
- However, the basic principle is that your earnings from part-time work, together with unemployment benefit, cannot be more than you would get from full-time work.



Amount of the adjusted daily allowance

1. Take the income from work
2. Deduct the "suojaosa" (300 €)
3. Split in two
4. Divided by 21.5 (average number of days in on month)
5. Deduct from the full daily allowance

Done!



Example

- Full daily allowance 68,67 €/d
- Part-time salary 500 € per month

Deduct the suojaosa	$500,00 \text{ €} - 300,00 \text{ €} = 200,00 \text{ €}$
Divide by two	$200,00 \text{ €} / 2 = 100,00 \text{ €}$
Divide by 21,5	$100,00 \text{ €} / 21,5 \text{ d} = 4,65 \text{ €/d}$
Deduct	$68,67 \text{ €/d} - 4,65 \text{ €/d} = 64,02 \text{ €/d}$

- Income per month before taxes with 22 working days per month:

Full daily allowance:	$(22 \text{ d} \times 68,67 \text{ €/d}) = 1\,510,74 \text{ €}$
Adjusted daily allowance:	$(22 \text{ d} \times 64,02 \text{ €/d}) = 1\,408,44 \text{ €}$
Salary + adjusted daily allowance	$(500,00 \text{ €} + 1\,408,44 \text{ €}) = \mathbf{1\,908,44 \text{ €}}$

Example (law change 2024)

- Full daily allowance 68,67 €/p
- Part-time salary 500 € per month

Deduct the suojaosa	$500,00 \text{ €} - 300,00 \text{ €} = 200,00 \text{ €}$
Divide by two	$500,00 \text{ €} / 2 = 250,00 \text{ €}$
Divide by 21.5 d	$250,00 \text{ €} / 21,5 \text{ d} = 11,63 \text{ €/d}$
Deduct	$68,67 \text{ €/d} - 11,63 \text{ €/d} = 57,04 \text{ €/d}$

- Income per month before taxes with 22 working days per month:

Full daily allowance:	$(22 \text{ d} \times 68,67 \text{ €/d}) = 1\,510,74 \text{ €}$
Adjusted daily allowance:	$(22 \text{ d} \times 57,04 \text{ €/d}) = 1\,254,88 \text{ €}$
Salary + adjusted daily allowance	$(500,00 \text{ €} + 1\,254,88 \text{ €}) = \mathbf{1\,754,88 \text{ €}}$

Maximum period and adjusted daily allowance

- The maximum duration of unemployment benefit is 300, 400 or 500 days, depending on the situation.
- Each paid day consumes one day of the maximum time.
- Strictly speaking, each *full* daily allowance paid consumes one day of the maximum payment period.

- The adjusted daily allowance is less than the full daily allowance, so it consumes the maximum time in relation to the full daily allowance.
 - Example: a claimant's adjusted daily allowance is half of his full daily allowance. He receives 22 days of adjusted daily allowance, but only half, i.e. 11 days, are included in the maximum daily allowance.

What is the impact if...?

Residence	Helsinki
Date of birth	1975
Spouse	No
Kids	No
Religion	Evlut
Unemployment Fund membership fee	99,00 €
Salary before unemployment month	3 300,00 €
Rent + water + heating per month	800,00 €
Part-time salary per month	300,00 €
New job	2 800,00 €

Paid daily allowance, part-time work

Situation 1: Income support, part-time work with a protection component, housing allowance

Daily allowance	86,50 € ytk.fi/laskuri		
Gross daily subsistence allowance per month	1 859,75 €		
Part-time gross salary per month	300,00 €		
Taxation per year apr	22 490,00 € ytk.fi/laskuri		
Taxation of one year's salary	3 600,00 €		
Withholding tax	20,00 % tax.fi		
Daily allowance net monthly	1 487,80 €		
Part-time salary net month	240,00 €		
Housing allowance per month	102,05 € kela.fi		
Total net month	1 829,85 €		

Paid daily allowance, part-time work

No protective part

Situation 2: Income support, part-time work without protection, housing allowance

Daily allowance	79,52 € ytk.fi/laskuri		
Gross daily subsistence allowance per month	1 709,68 €		
Part-time gross salary per month	300,00 €		
Taxation per year apr	20 675,20 €		
Taxation of one year's salary	3 600,00 €		
Withholding tax	19 % tax.fi		
Daily allowance net monthly	1 384,84 €		
Part-time salary net month	243,00 €		
Housing allowance per month	152,45 € kela.fi		
Total months	1 780,29 €		

New full-time job

Situation 3: New full-time job			
	Salary	2 800,00 €	
	Taxation of one year's salary	33 600,00 €	
	Withholding tax	13,50 % tax.fi	
	Salary net month	2 422,00 €	
	Housing allowance per month	0,00 € kela.fi	
	Total months	2 422,00 €	
The difference			
	Full-time work - Situation 1	592,15 €	
	Full-time work - Situation 2	641,71 €	

Help and advice



On our website ytk.fi you will find a comprehensive database, frequently asked questions and other useful information.



You can also ask general questions in chat or on social media



On our website you can find a daily allowance calculator to estimate the amount of daily allowance you will receive.
ytk.fi/laskuri



[An estimate of processing times](#) can also be found on our website.



If you have any questions, you can send a message via OmaYTK or call 02 760 7620

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