

Impact of YEL income on benefits, pensions and insurance contributions 2025

YEL income	Benefits				Pension		Insurance contributions							
	Kela's sickness allowance	Kela's parental allowance	Self-employed person's earnings-related unemployment allowance	Self-employed person's accident allowance	Pension accrual when age at start of insur.		YEL insurance contribution				New entrepreneur -22% (48 months)			
					25 year	35 year	those aged 18–52 and over 63 24.10%	those aged 53–63 25.60%		those aged 18–52 and over 63 18.80%		those aged 53–63 19.97%		
year	month	month	month	month	month	month	year	month	year	month	year	month	year	month
9,208	800	800	0	767	702	491	2,220	185	2,352	196	1,728	144	1,836	153
13,000	800	800	0	1,083	990	690	3,132	261	3,324	277	2,448	204	2,592	216
15,128	882	882	1,007	1,261	1,150	810	3,648	304	3,876	323	2,844	237	3,024	252
20,000	1,167	1,167	1,190	1,667	1,530	1,070	4,824	402	5,124	427	3,756	313	3,996	333
25,000	1,458	1,458	1,378	2,083	1,910	1,330	6,024	502	6,396	533	4,704	392	4,992	416
30,000	1,642	1,750	1,565	2,500	2,290	1,600	7,236	603	7,680	640	5,640	470	5,988	499
35,000	1,704	2,042	1,753	2,917	2,670	1,870	8,436	703	8,964	747	6,576	548	6,984	582
40,000	1,767	2,333	1,940	3,333	3,050	2,130	9,636	803	10,236	853	7,524	627	7,992	666
45,000	1,829	2,618	2,074	3,750	3,430	2,400	10,848	904	11,520	960	8,460	705	8,988	749
50,000	1,892	2,784	2,157	4,167	3,810	2,670	12,048	1,004	12,804	1,067	9,396	783	9,984	832
60,000	2,017	3,118	2,324	5,000	4,570	3,200	14,460	1,205	15,360	1,280	11,280	940	11,976	998
70,000	2,142	3,436	2,490	5,833	5,340	3,740	16,872	1,406	17,916	1,493	13,164	1,097	13,980	1,165
80,000	2,267	3,644	2,657	6,667	6,100	4,270	19,284	1,607	20,484	1,707	15,036	1,253	15,972	1,331
90,000	2,392	3,852	2,824	7,500	6,860	4,800	21,696	1,808	23,040	1,920	16,920	1,410	17,976	1,498
100,000	2,517	4,061	2,990	8,333	7,630	5,340	24,096	2,008	25,596	2,133	18,804	1,567	19,968	1,664
110,000	2,642	4,269	3,157	9,167	8,390	5,870	26,508	2,209	28,164	2,347	20,676	1,723	21,960	1,830
120,000	2,767	4,477	3,324	10,000	9,150	6,400	28,920	2,410	30,720	2,560	22,560	1,880	23,964	1,997
140,000	3,017	4,894	3,657	11,667	10,680	7,470	33,744	2,812	35,844	2,987	26,316	2,193	27,960	2,330
160,000	3,267	5,311	3,990	13,333	12,200	8,540	38,556	3,213	40,956	3,413	30,072	2,506	31,944	2,662
209,125	3,881	6,334	4,809	17,427	15,950	11,160	50,400	4,200	53,532	4,461	39,312	3,276	41,760	3,480

The number of instalments, the selection of the due month and the insurance contribution interest rate affect the contribution. Kela's allowances are determined based on the self-employed person's annual earnings. Lower limit of belonging to the unemployment cover: YEL income at least 15,128 €/year. The earnings-related allowance presented in the table requires membership in Yrittäjäkassa and fulfilment of the work requirement. To receive the self-employed person's accident allowance, an entrepreneur must have a valid self-employed persons' accident insurance with a non-life insurance company. The table's allowance information is indicative. In the old-age pension estimate, the assumption is annual earnings-level growth of 1.5% in real terms. The pension estimate is based on valid legislation and it takes into account the impact of the life expectancy coefficient.