

# Impact of YEL income on benefits, pensions and insurance contributions 2026

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.	25 year	35 year	YEL insurance contribution	18–68-years old	New entrepreneur -22 % (48 month)
year	month	month	month	month	month	month	year	month	year	month
9,423	800	800	0	785	702	491	2,304	192	1,788	149
13,000	800	800	0	1,083	990	690	3,168	264	2,472	206
15,481	903	903	1,021	1,290	1,150	810	3,780	315	2,952	246
20,000	1,167	1,167	1,190	1,667	1,530	1,070	4,884	407	3,804	317
25,000	1,458	1,458	1,378	2,083	1,910	1,330	6,096	508	4,764	397
30,000	1,700	1,750	1,565	2,500	2,290	1,600	7,320	610	5,712	476
35,000	1,762	2,042	1,753	2,917	2,670	1,870	8,544	712	6,660	555
40,000	1,825	2,333	1,940	3,333	3,050	2,130	9,756	813	7,608	634
45,000	1,887	2,625	2,074	3,750	3,430	2,400	10,980	915	8,568	714
50,000	1,950	2,810	2,157	4,167	3,810	2,670	12,204	1,017	9,516	793
55,000	2,012	2,977	2,240	4,583	4,190	2,940	13,416	1,118	10,464	872
60,000	2,075	3,144	2,324	5,000	4,570	3,200	14,640	1,220	11,424	952
65,000	2,137	3,310	2,407	5,417	4,960	3,470	15,864	1,322	12,372	1,031
70,000	2,200	3,477	2,490	5,833	5,340	3,740	17,076	1,423	13,320	1,110
75,000	2,262	3,586	2,574	6,250	5,720	4,000	18,300	1,525	14,280	1,190
80,000	2,325	3,690	2,657	6,667	6,100	4,270	19,524	1,627	15,228	1,269
85,000	2,387	3,794	2,740	7,083	6,480	4,540	20,736	1,728	16,176	1,348
90,000	2,450	3,898	2,824	7,500	6,860	4,800	21,960	1,830	17,124	1,427
95,000	2,512	4,003	2,907	7,917	7,240	5,070	23,184	1,932	18,084	1,507
100,000	2,575	4,107	2,990	8,333	7,630	5,340	24,396	2,033	19,032	1,586
110,000	2,700	4,315	3,157	9,167	8,390	5,870	26,844	2,237	20,940	1,745
120,000	2,825	4,523	3,324	10,000	9,150	6,400	29,280	2,440	22,836	1,903
140,000	3,075	4,940	3,657	11,667	10,680	7,470	34,164	2,847	26,640	2,220
160,000	3,325	5,357	3,990	13,333	12,200	8,540	39,036	3,253	30,456	2,538
214,000	4,000	6,482	4,890	17,833	15,950	11,160	52,212	4,351	40,728	3,394

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 15,481 €/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.