

YEL INCOME AND INSURANCE CONTRIBUTIONS IN 2020

Self-employed person's YEL income €/year	Ages 18–52 and over 63				Ages 53–62				Estimate of Kela's daily sickness allowance / month	Estimate of a daily allowance in case of an accident / month
	Contribution 24.1%	Monthly payment	Contribution with beginner's discount 18.798%	Monthly payment with beginner's discount	Contribution 25.6%	Monthly payment	Contribution with beginner's discount 19.968%	Monthly payment with beginner's discount		
7,959	1,918	160	1,496	125	2,038	170	1,589	132	464	663
13,076	3,151	263	2,458	205	3,347	279	2,611	218	763	1,090
15,000	3,615	301	2,820	235	3,840	320	2,995	250	875	1,250
20,000	4,820	402	3,760	313	5,120	427	3,994	333	1,167	1,667
25,000	6,025	502	4,700	392	6,400	533	4,992	416	1,458	2,083
30,000	7,230	603	5,639	470	7,680	640	5,990	499	1,750	2,500
35,000	8,435	703	6,579	548	8,960	747	6,989	582	1,900	2,917
40,000	9,640	803	7,519	627	10,240	853	7,987	666	1,983	3,333
45,000	10,845	904	8,459	705	11,520	960	8,986	749	2,066	3,750
50,000	12,050	1,004	9,399	783	12,800	1,067	9,984	832	2,150	4,167
55,000	13,255	1,105	10,339	862	14,080	1,173	10,982	915	2,233	4,583
60,000	14,460	1,205	11,279	940	15,360	1,280	11,981	998	2,316	5,000
65,000	15,665	1,305	12,219	1,018	16,640	1,387	12,979	1,082	2,400	5,417
70,000	16,870	1,406	13,159	1,097	17,920	1,493	13,978	1,165	2,483	5,833
75,000	18,075	1,506	14,099	1,175	19,200	1,600	14,976	1,248	2,566	6,250
80,000	19,280	1,607	15,038	1,253	20,480	1,707	15,974	1,331	2,650	6,667
85,000	20,485	1,707	15,978	1,332	21,760	1,813	16,973	1,414	2,733	7,083
90,000	21,690	1,808	16,918	1,410	23,040	1,920	17,971	1,498	2,816	7,500
95,000	22,895	1,908	17,858	1,488	24,320	2,027	18,970	1,581	2,900	7,917
100,000	24,100	2,008	18,798	1,567	25,600	2,133	19,968	1,664	2,983	8,333
105,000	25,305	2,109	19,738	1,645	26,880	2,240	20,966	1,747	3,066	8,750
110,000	26,510	2,209	20,678	1,723	28,160	2,347	21,965	1,830	3,150	9,167
115,000	27,715	2,310	21,618	1,801	29,440	2,453	22,963	1,914	3,233	9,583
120,000	28,920	2,410	22,558	1,880	30,720	2,560	23,962	1,997	3,316	10,000
125,000	30,125	2,510	23,498	1,958	32,000	2,667	24,960	2,080	3,400	10,417
130,000	31,330	2,611	24,437	2,036	33,280	2,773	25,958	2,163	3,483	10,833
140,000	33,740	2,812	26,317	2,193	35,840	2,987	27,955	2,330	3,650	11,667
150,000	36,150	3,013	28,197	2,350	38,400	3,200	29,952	2,496	3,816	12,500
160,000	38,560	3,213	30,077	2,506	40,960	3,413	31,949	2,662	3,983	13,333
170,000	40,970	3,414	31,957	2,663	43,520	3,627	33,946	2,829	4,150	14,167
180,750	43,561	3,630	33,977	2,831	46,272	3,856	36,092	3,008	4,329	15,063

The insurance contribution can be paid in 1, 2, 3, 4, 6 or 12 instalments. The selected due dates can affect the payment.

To be eligible for an **unemployment benefit** the YEL income must be at least €13,076/year.

Kela determines the daily sickness allowance. The example is based on income information from 2018 (YEL income has not been modified).

Daily allowance in case of an accident requires a voluntary accident insurance.

The daily allowances presented in the chart are estimates.

ILMARINEN