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CONTRIBUTION SYSTEM FOR SELF-EMPLOYEES: NEW BASES FOR 2026

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The contribution system for self-employees established by RDL 13/2022 enters a new stage in 2026. The main changes compared to 2024 are highlighted below:

1. OBJECTIVE

The system continues to be based on declared annual net income, with the aim of guaranteeing a more equitable contribution. In 2026, adjustment and regularization mechanisms are strengthened to better align with real incomes.

2. CONTRIBUTION RATES

In 2026, the monthly contribution rates are updated, including adjustments in quotas and minimum bases, as well as an increase in the Intergenerational Equity Mechanism (MEI) from 0,7% in 2024 to 0,9%. This means slightly higher retention and helps balance the system as the population ages.

The General Treasury of the Social Security (TGSS) has initiated a regularization process to adjust contributions to the real income of the self-employed. The notifications will be issued through the telematic portal and the Single Enabled Electronic Directorate (DEHú), informing employees about their specific situation.

The contribution bases based on monthly net income will be as follows:

NET INCOME	MINIMUM BASE	MAXIMUM BASE	MINIMUM FEE	MAXIMUM FEE
>670	653,59	718,94	205,88 €	226,47 €
670,01 - 900	718,95	900,00	226,47 €	283,50 €
900,01 - 1166,69	849,67	1.166,70	267,65 €	367,51 €
1166,70 - 1300	950,98	1.300,00	299,56 €	409,50 €
1300,01 - 1500	960,78	1.500,00	302,65 €	472,50 €
1500,01 - 1700	960,78	1.700,00	302,65 €	535,50 €
1700,01 - 1850	1.143,79	1.850,00	360,29 €	582,75 €
1850,01 - 2030	1.209,15	2.030,00	380,88 €	639,45 €
2030,01 - 2330	1.274,51	2.330,00	401,47 €	733,95 €
2330,01 - 2760	1.356,21	2.760,00	427,21 €	869,40 €
2760,01 - 3190	1.437,91	3.190,00	452,94 €	1.004,85 €
3190,01 - 3620	1.519,61	3.620,00	478,68 €	1.140,30 €
3620,01 - 4050	1.601,31	4.050,00	504,41 €	1.275,75 €
4050,01 - 6000	1.732,03	5.101,20	545,59 €	1.606,88 €
<6000	1.928,10	5.101,20	607,35 €	1.606,88 €

Each rate reflects not only the necessary changes in the bases but also an effort to balance the tax burden between the different income levels, incentivizing the self-employed with lower incomes to stay within the formal system.

As in previous years, the self-employed will be able to modify their contribution base up to six times a year in 2026. This flexibility will allow them to adjust their contributions throughout the year according to their income variations, better adapting to their economic situation. Modifications may be made electronically through the Social Security website.

3. REDUCTIONS ON SELF-EMPLOYED CONTRIBUTIONS

New self-employees, new self-employed directors and new family members of self-employed directors:

- In 2026, the flat rate increases to 88,56€ for the first 12 months. Subsequently, these self-employees will start contributing according to the contribution base that corresponds to them, which will allow them to progressively adjust to the new system.
- All the aforementioned self-employees will be able to benefit from a second year of reduced fees if they do not exceed the SMI.

This change reflects a commitment to facilitate the start of the activity for new self-employees, balancing the initial obligations with the sustainability of the system.

Self-employed family collaborators:

In 2026, the contribution base will be based on the net income of the employee, taking into account that the minimum base is 1.424,40€.

Bonuses:

- First 18 months: Contribution reduced by 50% of the contribution base.
- Last 6 months: Contribution reduced by 25% of the contribution base

These bonuses continue to be a key incentive for families to collaborate on entrepreneurial projects without facing too high of an initial financial burden.

4. THINGS TO CONSIDER

- The regularisation of the bases will continue to be carried out before 31 May of the following year, adjusting to the actual income reported to the Tax Administration.
- Changes in contribution rate: up to six adjustments can be made annually depending on the variation in income.
- Self-employees whose annual income does not exceed the Minimum Interprofessional Wage (SMI) can opt for a second year of flat rate with a contribution base of 950,98€. Additionally, when they end the flat rate, they can continue with the same contribution base of 950,98€.
- Director self-employees and their family members also have the option of extending an additional 12 months of flat rate to the initial 12 months of enjoyment for new self-employed registration. When the flat rate ends, the contribution base will be updated to at least the base of 1.424,40€.

In addition, it is expected that these changes will motivate the self-employed to be more formal in the declaration of their income, strengthening the global Social Security system.

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