

Social security contributions

If you are employed (for the duration of the employment contract), social security contributions and income tax will be deducted from your earnings and paid by the cooperative. **Both the employer and employee contributions are paid by the member.**

How much income per month is invested in an employment can be freely decided on the basis of employment categories.

The social security contributions are made up as follows:

Public health insurance	14.6% plus additional contribution
Long-term care insurance	3.05 - 3.4%, with/ without child
Pension insurance	18.6%
Unemployment insurance	2.4%
Additional employer costs	contributions variable between 0.5% and 3.5%
Income tax	progressive, depending on income

The basic tax-free allowance for income tax (*Grundfreibetrag*) changes every year and depends on your personal characteristics. Use the [income tax calculator](#) on the website of the Ministry of Finance to accurately calculate how much income tax you may need to pay.

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