The ABCs for a self-employed person

Table of contents

Registration of spouses or registered partners and social tax **3**
Registration of self-employed person's spouse **3**
Paying social tax for spouse **4**

Registration of spouses or registered partners and social tax

Self-employed persons registered in the commercial register can register their spouse or registered partner who participates in the business of the self-employed person in the employment register in the e-MTA, even if the spouse or the registered partner is not in the employment relationship with the self-employed person, and pay social tax for the spouse or the registered partner ensuring thus social insurance cover to the spouse or the registered partner (health and pension insurance). The self-employed person registers his or her spouse or registered partner in the e-MTA with the type of employment “Spouse or registered partner of self-employed person with the obligation of social tax”.

The status of a spouse is based on a registered marriage in force. Registreeritud elukaaslase käsitlemise aluseks on kooseluleping, mis on sõlmitud notariaalselt tõestatud vormis.

It is irrelevant what tasks the spouse performs. It is possible to perform both the tasks that are directly necessary to generate business income (e.g. herding animals) and those which are ancillary (e.g. the organisation of self-employed person's accounting). The right to register a spouse extends to all self-employed persons, regardless of the field of activity (except notaries, bailiffs, sworn translators).

Registering a self-employed person's spouse or registered partner to obtain insured status is a self-employed person's right, not an obligation. The law allows self-employed persons and their spouses or registered partners to decide themselves whether this is necessary or not. Registration of self-employed persons' spouses in the register or deleting them from the register is based on a self-employed person's decision to provide or terminate insurance cover for a spouse or a registered partner involved in the business. If a self-employed person registers his or her spouse or registered partner in the employment register, the self-employed person is **obliged** to pay social tax for the spouse or the registered partner.

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Registration of self-employed person's spouse

Self-employed persons registered in the commercial register can **register their spouses who are engaged in their business** in the employment register under the employment type „**Self-employed person's spouse with the obligation of social tax**".

If a self-employed person has registered in the commercial register a temporary activity, it is necessary to indicate start and end dates of the activity in the employment register (the same dates as in the

commercial register).

If a self-employed person **suspends business activity in the commercial register**, it is also required to suspend the registration of a spouse as at the same date. The grounds for suspension to be selected is **„Suspension of employment relationship for other reasons**".

If a self-employed person **terminates business activity in the commercial register**, it is also required to terminate the registration of a spouse in the employment register and the grounds for termination to be selected is **„Other reasons**".

The register entries of self-employed persons' spouses who were registered in the register of taxable persons on the basis of the application by a self-employed person, have been transferred into the employment register as of 1 January 2019.

The history of the register entries of self-employed persons' spouses remain in the register of taxable persons as of 31 December 2018.

The health insurance of spouses who have been registered in the employment register under the employment type „Self-employed person's spouse with the obligation of social tax" is valid from 1 January 2019 on the basis of an entry in the employment register.

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Paying social tax for spouse

CALCULATION OF SOCIAL TAX

By entering a spouse's data in the employment register, a self-employed person is liable to pay social tax for the spouse. self-employed persons calculate the amount of tax payable for their spouse themselves (no tax notices are issued). Social tax is calculated for each calendar month. The calculation of social tax for spouses is based on the monthly rate of social tax. In 2026, the monthly rate was 886 euros – so the amount of one payment is 292.38 euros per month (886 × 33%).

Social tax is calculated on a lower amount than the monthly rate if the social tax liability does not arise for a whole month in the following cases.

1. A spouse is entered in the employment register or deleted from the register in a given month, social tax is calculated in proportion to the number of calendar days of being in the register. For

example, if the spouse was entered in the register on 21 January, social tax for 11 days in January is 886 ÷ 31 × 11 × 33% = 103.74 euros. When a spouse is removed from the register, social tax must be calculated for the days on which the spouse's data were entered in the register during the month of removal.

2. In a given month, a certificate of incapacity for work is issued to the spouse, social tax is calculated in proportion to the number of calendar days preceding and following the period of incapacity for work. For example, if a certificate of incapacity for work is issued for the period from 3 to 12 September, social tax for September is 886 ÷ 30 × (30 – 10) × 33% = 194.90 euros.
3. A spouse retires in a given month, social tax is calculated in proportion to the number of calendar days prior to becoming a recipient of the state pension. For example, if the spouse becomes a pensioner from 10 September, social tax for September is 886 ÷ 30 × 9 × 33% = 87.70 euros.
4. If a self-employed person is not engaged in business, there is no need to pay social tax for the spouse for this period. The reasons for not doing business may be the suspension of business, the temporary or seasonal nature of the activity as well as the termination of activity. In the month in which the above-mentioned event occurs, social tax is paid in proportion to the number of days of activity. self-employed persons do not have to send their data to the Estonian Tax and Customs Board, the tax authority receives those data from the commercial register. For example, if the self-employed person's spouse was entered in the register of taxable persons on 6 August and the self-employed person informs the registrar of the commercial register of the suspension of his activity from 27 August, the self-employed person calculates social tax for his spouse for 21 days in August, i.e. 886 ÷ 31 × 21 × 33% = 198.06 euros.

DECLARATION OF SOCIAL TAX

Self-employed persons have to declare the social tax calculated for their spouse on form ESD of the tax return, which is submitted to the Estonian Tax and Customs Board by the 10th day of the month following the taxable period (calendar month).

Declaration can be submitted on paper form or entered in the **e-services environment e-MTA** under **Tax returns** – **TSD** – **Add a new tax return**, where ESD/year and month should be selected from the drop-down list.

PAYMENT OF SOCIAL TAX

The deadline for the payment of social tax for a spouse is the 10th day of the month following the taxable period (calendar month) (**the deadline differs from the self-employed person's own deadline for advance payment)**.

Social tax is transferred to the bank account of the Estonian Tax and Customs Board, the reference number of the taxable person, i.e. the self-employed person, is inserted in the field of the payment order reference number.

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