



POCKET STATISTICS 2009

2009

THE FINNISH CENTRE FOR PENSIONS **POCKET STATISTICS**

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* Preliminary figure or estimate

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In broad outline, **the Finnish pension system** consists of the statutory earnings-related and the national pension scheme as well as certain acts enacted against specific risks. All employees, self-employed persons and farmers are covered under the statutory earnings-related pension scheme and all permanent residents of Finland fall within the scope of the national pension scheme.

At the end of 2008 more than 90 per cent of all 1.4 million pension recipients received a statutory earnings-related pension and 50 per cent a pension under the national pension scheme. More than 40 per cent of all drew a pension from both schemes.

The pension benefits include old-age, disability, unemployment, part-time and survivors' pensions. Pensions are paid also under the special acts for farmers.

The statutory earnings-related pension scheme is divided into the private and the public sector. The private sector employs three-fourths of the labour force and the public sector one-third.

The pension acts which cover private-sector employees are TyEL and MEL. Self-employed persons have their own pension acts, YEL and MYEL. The main pension acts in the public sector are KuEL, VaEL and KiEL.

The Finnish Centre for Pensions is the statutory centre for the Finnish earnings-related pension scheme. Its functions pertain to the development of the scheme, maintenance of registers, advisory and supervisory activities, research, statistics and information.

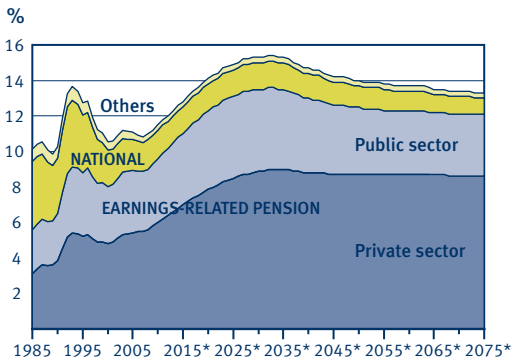
The Finnish Centre for Pensions is the liaison body for earnings-related pensions matters within the EU, as well as for the implementation of other agreements on social security.

■ PENSION EXPENDITURE, SOCIAL SECURITY EXPENDITURE AND GROSS DOMESTIC PRODUCT

	Pension expenditure	Social security expenditure	Gross Domestic Product	Pension expenditure/ Social security expenditure GDP	
	mill. €	mill. €	mill. €	%	%
1990	9 480	22 101	89 747	42.9	10.6
1995	12 534	30 200	95 912	41.5	13.1
2000	14 342	33 142	132 198	43.3	10.8
2005	17 887	42 001	157 070	42.6	11.4
2006*	18 636	43 798	167 009	42.5	11.2
2007*	19 566	45 615	179 659	42.9	10.9
2008*	20 269	47 900	186 164	42.3	10.9

Source: Ministry of Social Affairs and Health, and Statistics Finland

■ PENSION EXPENDITURE OF GROSS DOMESTIC PRODUCT

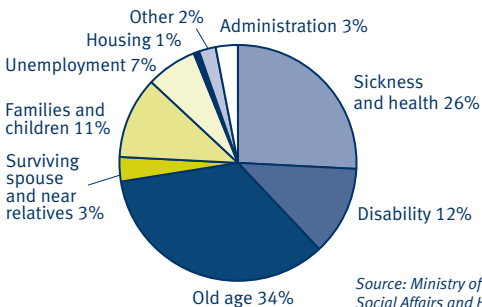


SOCIAL SECURITY EXPENDITURE OF GDP IN THE NORDIC COUNTRIES AND IN CERTAIN EU COUNTRIES, %

	1990	1995	2000	2005*	2006*
Finland	25.1	31.5	25.1	26.7	26.2
Sweden	33.1	33.6	30.1	31.5	30.7
Denmark	28.2	31.9	28.9	30.2	29.1
Norway	26.2	26.5	24.4	23.8	22.6
Iceland	17.1	18.9	19.2	21.7	21.2
Estonia	14.0	12.7	12.4
France	27.4	30.3	29.5	31.4	31.1
Germany	25.4	28.3	29.3	29.7	28.7
Greece	22.9	19.9	23.5	24.3	24.2
Italy	24.7	24.2	24.7	26.3	26.6
Netherlands	31.1	30.6	26.4	27.9	29.3
Spain	19.9	21.6	20.3	21.1	20.9
United Kingdom	22.9	27.7	26.4	26.3	26.4

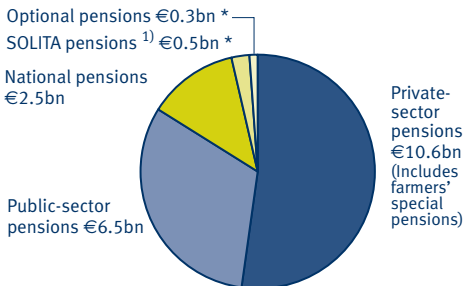
Source: Eurostat

SOCIAL SECURITY EXPENDITURE BY MAJOR ITEMS, 2008 *
47.9 billion €



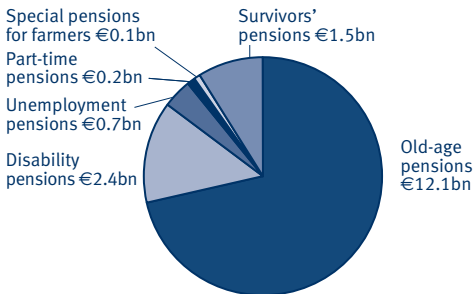
Source: Ministry of Social Affairs and Health

■ **TOTAL PENSION EXPENDITURE, 2008**
20.3 billion €



1) Pensions under the Employment Accidents Act, Motor Liability Insurance Act and Military Injuries Act.

■ **EARNINGS-RELATED PENSION EXPENDITURE BY PENSION BENEFIT, 2008**
17.0 billion €



In addition, optional pensions paid amounted to €0.3 billion.

■ CONTRIBUTION-% IN 2009, PREMIUMS WRITTEN, PENSION EXPENDITURE AND PENSION ASSETS IN 2008, mill. € *

	Average contribution rate	Premiums written	Pension expenditure	Pension assets 31.12.2007
TyEL	21.3	10 307	8 992	71 166
MEL	22.0	58	132	608
YEL	19.5	686	697	129
MYEL	10.8	140	723	22
Private sector	.	11 191	10 544	71 925
VaEL	25.1	1 618	3 336	10 355
KuEL	28.2	3 788	2 848	19 968

The contribution includes both the employer's and the employee's share of the contribution.

The contribution percentages and premiums written do not include the share of self-employed persons', seamen's and state employees' pensions financed from the national budget or the contribution paid by the Unemployment Insurance Fund.

The euro amounts for the private sector include both basic and registered supplementary pensions.

■ INDICES FOR THE EARNINGS-RELATED PENSIONS

	Fifty-fifty index		Earnings-related pension index		Wage coefficient	
		Change, %		Change, %		Change, %
2005	2 191	1.9	2 047	0.9	1.028	2.8
2006	2 246	2.5	2 081	1.7	1.063	3.4
2007	2 311	2.9	2 127	2.2	1.100	3.5
2008	2 363	2.3	2 178	2.4	1.124	2.2
2009	2 494	5.5	2 286	5.0	1.192	6.0

■ POPULATION STRUCTURE IN 1990–2030, %

Age	1990	2000	2008	2010*	2020*	2030*
0–14	19	18	17	16	17	16
15–64	67	67	67	66	60	58
65–	14	15	17	18	23	26
Population, 1,000 persons	4 998	5 181	5 326	5 357	5 547	5 683

Population residing in the country.

Source: Statistics Finland

■ POPULATION AGED 18 AND OVER BY ACTIVITY IN 2007*

	Males 1,000 persons	Females 1,000 persons	All 1,000 persons	%
Labour force	1 319	1 261	2 580	61
- employed	1 205	1 157	2 362	56
- unemployed	114	104	218	5
Outside the lab. force	718	906	1 624	39
- students	105	120	225	5
- pensioners	528	681	1 208	29
- others	86	106	192	5
Total	2 037	2 167	4 204	100

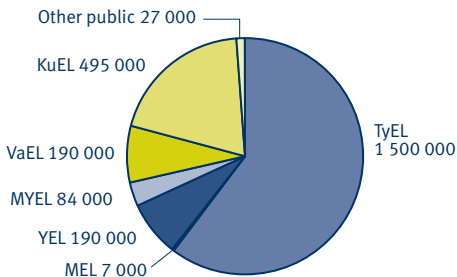
Source: Statistics Finland

■ REMAINING AVERAGE LIFE TIME IN 2007, YEARS

	0 yrs	15 yrs	40 yrs	55 yrs	65 yrs	80 yrs
Males	75.8	61.2	37.6	24.6	16.9	7.5
Females	82.9	68.2	43.7	29.7	21.0	9.3

Source: Statistics Finland

■ **POPULATION INSURED FOR EARNINGS-RELATED PENSION BENEFITS, 31.12.2008***

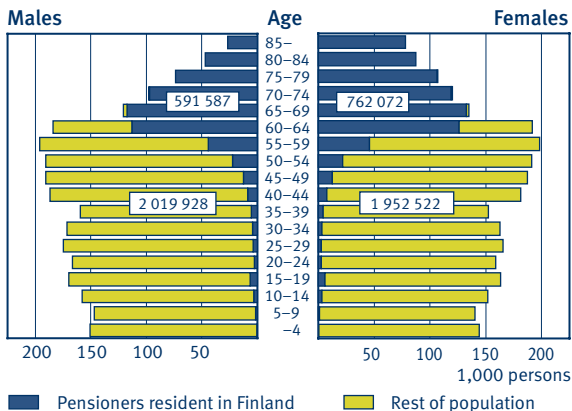


■ **ALL INSURED PERSONS AGED 18–68 YEARS 31.12.2007***

	Males	Females	All
Persons covered by social insurance ¹⁾	1 777 871	1 755 001	3 532 872
Persons covered for earnings-related pension benefits	1 778 786	1 739 910	3 518 696
- pension recipients	283 915	289 543	573 458
- do not receive a pension	1 494 871	1 450 367	2 945 238

¹⁾ Population aged 18–68 insured by the Social Insurance Institution (Kela). *Source: Kela*

■ AGE STRUCTURE OF THE WHOLE POPULATION ¹⁾ AND PENSION BENEFICIARIES 31.12.2008



¹⁾ Population insured by the Social Insurance Institution (Kela). *Source: Kela*

■ PROPORTION OF POPULATION RESIDING IN FINLAND DRAWING A PENSION IN THEIR OWN RIGHT, %

Age	16-19	20-34	35-44	45-54	55-59	60-64	All ¹⁾
1985	0.9	1.9	3.7	10.5	35.6	63.0	25.2
1990	0.8	1.8	4.1	10.4	36.8	76.0	27.3
1995	0.8	1.7	3.9	9.3	31.3	79.0	27.6
2000	0.6	1.6	3.5	8.8	21.7	72.8	27.4
2005	0.4	1.7	3.6	8.5	19.4	61.9	28.2
2008	0.6	1.8	3.6	8.1	18.8	55.6	29.1

¹⁾ All persons over 16 years.

The number of pension beneficiaries does not include part-time pension beneficiaries.

■ ALL BENEFICIARIES BY PENSION BENEFIT

	Old-age pension	Disability pension	Unemployment pension	Survivors' pension	All ¹⁾
1980	610 095	274 751	14 797	167 277	1 023 513
1985	661 013	261 277	54 033	195 503	1 081 889
1990	737 154	300 932	55 486	223 211	1 160 983
1995	804 061	309 504	39 147	260 165	1 219 747
2000	869 672	276 269	54 291	281 273	1 284 145
2005	940 037	269 428	50 933	287 454	1 356 286
2008	1 005 277	272 878	50 770	287 404	1 414 200

1) The column All includes farmers' special pensions and also part-time pensions from 1990 onwards, benefits in old age in 1980, child care benefits in 1980 and 1985 and front veterans' benefits in 1980–1995.

■ ALL BENEFICIARIES BY PENSION BENEFIT AND GENDER 31.12.2008

Pension benefit	Males	Females	All
Old-age pension	417 207	588 070	1 005 277
Disability pension	143 702	129 176	272 878
- until further notice	132 853	116 535	249 388
- cash rehab. benefit	10 770	12 472	23 242
- indiv. early ret. pen.	169	356	525
Unemployment pension	23 423	27 347	50 770
Special pen. for farmers	11 471	16 379	27 850
Part-time pension	13 133	16 007	29 140
Survivors' pension	48 282	239 122	287 404
- surviving spouses	36 409	227 103	263 512
- children	11 873	12 020	23 893
All beneficiaries	615 997	798 203	1 414 200

A person may simultaneously receive several different pension benefits.

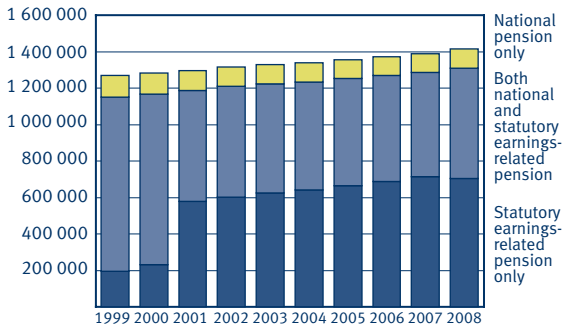
■ ALL BENEFICIARIES BY PENSION SCHEME 31.12.2008

	Males	Females	All
Statutory earnings-related pension	573 979	735 919	1 309 898
- private sector	515 106	619 608	1 134 714
- public sector	213 702	378 488	592 190
- both sectors	154 829	262 177	417 006
National pension (Kela)	248 903	460 623	709 526
All beneficiaries	615 997	798 203	1 414 200
- earnings-related p. only	367 094	337 580	704 674
- national pension only	42 018	62 284	104 302
- both earnings-related and national pension	206 885	398 339	605 224

A person may simultaneously receive a pension under several pension acts.

■ ALL PENSION BENEFICIARIES BY PENSION COMPONENT

Number



PERSONS RECEIVING A PENSION IN THEIR OWN RIGHT BY REGION 31.12.2008

Region	Males	Females	All	Population share ¹⁾ %
Uusimaa	109 322	147 229	256 551	22.3
Itä-Uusimaa	9 206	11 431	20 637	27.1
Varsinais-Suomi	49 151	64 524	113 675	29.8
Satakunta	28 507	35 807	64 314	33.9
Kanta-Häme	19 301	24 776	44 077	31.2
Pirkanmaa	49 104	64 449	113 553	28.7
Päijät-Häme	22 837	30 204	53 041	31.9
Kymenlaakso	23 688	29 200	52 888	34.5
South Karelia	17 325	21 532	38 857	34.3
Etelä-Savo	22 278	27 254	49 532	37.4
Pohjois-Savo	31 595	38 596	70 191	34.1
North Karelia	21 380	25 391	46 771	33.7
Central Finland	30 754	38 175	68 929	30.9
South Ostrobothnia	23 192	29 381	52 573	33.4
Ostrobothnia	19 389	24 064	43 453	30.4
Central Ostrobothnia	7 852	9 664	17 516	30.9
North Ostrobothnia	38 439	44 869	83 308	27.6
Kainuu	11 821	13 419	25 240	36.3
Lapland	23 747	26 385	50 132	32.9
Åland	2 797	3 119	5 916	26.4
Whole country	561 685	709 469	1 271 154	29.1

1) All persons over 16 years.

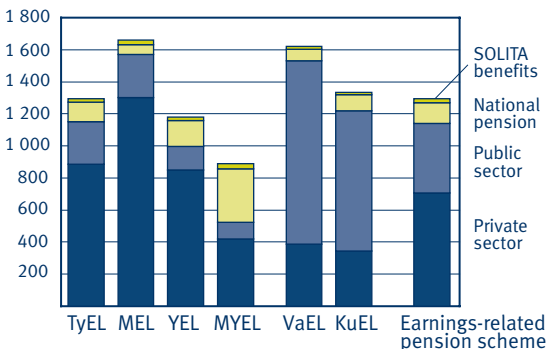
The number of pension beneficiaries does not include part-time pension beneficiaries.

■ **AVERAGE OVERALL PENSION OF BENEFICIARIES RESIDENT IN FINLAND DRAWING A PENSION IN THEIR OWN RIGHT 31.12.2008**

	Males	Females	All
Average pension €/month	1 437	1 125	1 263
- share of the earnings-related pension	1 285	925	1 084
- share of the national pen.	125	179	155
- share of the SOLITA pen.	27	21	23
Number of pension beneficiaries	561 685	709 469	1 271 154

The numbers do not include persons drawing a part-time pension.

■ **AVERAGE OVERALL PENSION OF BENEFICIARIES DRAWING A PENSION IN THEIR OWN RIGHT BY PENSION ACT 31.12.2008**
€/month



The graph does not include the recipients of a farmers' special pension or a part-time pension.

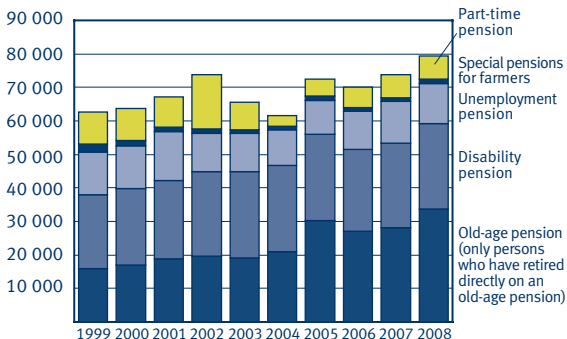
**PENSION BENEFICIARIES RESIDING ABROAD AND
AVERAGE OVERALL PENSION 31.12.2008**

Country of residence	Old-age pension Number	Disability pension Number	Survivors' pension Number	All benef. Number	Overall pension €/month
Australia	912	36	138	1 007	248
Austria	111	14	11	135	538
Belgium	52	7	10	69	810
Canada	924	15	103	995	286
Chile	24	1	5	29	621
Czech Republic	22	1	3	26	388
Denmark	320	53	30	389	457
Estonia	285	80	73	435	742
France	326	25	31	373	1 453
Germany	1 605	155	147	1 873	256
Greece	31	11	7	47	612
Hungary	84	13	13	106	311
Israel	49	4	10	59	612
Italy	143	14	19	171	552
Morocco	35	9	4	42	3 004
Netherlands	130	15	18	159	508
Norway	370	188	62	604	379
Poland	156	15	19	186	269
Portugal	79	9	13	96	1 908
Russia	64	1	33	97	399
Spain	1 924	586	289	2 598	1 875
Sweden	38 836	8 250	2 618	48 000	188
Switzerland	322	28	30	373	687
Thailand	20	8	5	33	1 253
United Kingdom	452	25	44	513	444
United States	1 043	14	76	1 106	530
All	49 057	9 679	3 999	60 540	311

The country-specific figures are from countries to which a pension was paid to at least 25 persons. The figure in the row All includes all pensions paid abroad.

■ PERSONS HAVING RETIRED ON AN EARNINGS-RELATED PENSION BY PENSION BENEFIT

Number



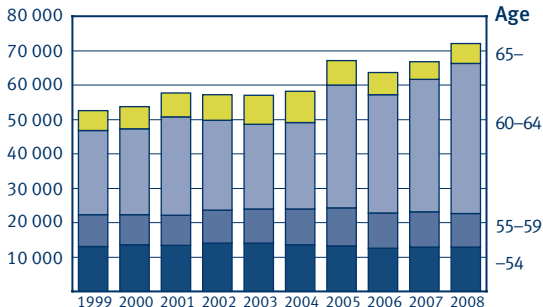
■ PERSONS HAVING RETIRED ON AN EARNINGS-RELATED PENSION BY PENSION BENEFIT IN 2008

Pension benefit	Males	Females	All	Average pension €/month	Mean age
Old-age pension	16 703	16 969	33 672	1 535	63.2
- early old-age	1 260	1 562	2 822	1 313	..
Disability pension	13 019	12 555	25 574	867	52.2
- until further notice	7 570	6 743	14 313	872	56.1
- cash rehab. benef.	5 445	5 798	11 243	859	47.1
Unemployment pension	5 770	6 247	12 017	1 180	60.3
Special pension for farmers	669	467	1 136	679	..
All	36 042	36 074	72 116	1 227	58.8

The number of persons having retired on a disability pension includes 18 persons having retired on an individual early retirement pension.

■ PERSONS HAVING RETIRED ON AN EARNINGS-RELATED PENSION BY AGE

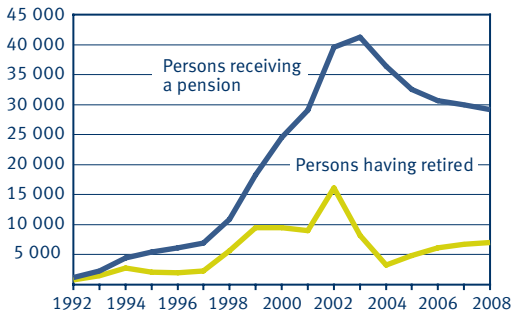
Number



The graph does not include persons drawing a part-time pension.

■ PERSONS RECEIVING A PART-TIME PENSION AND PERSONS HAVING RETIRED ON A PART-TIME PENSION

Number

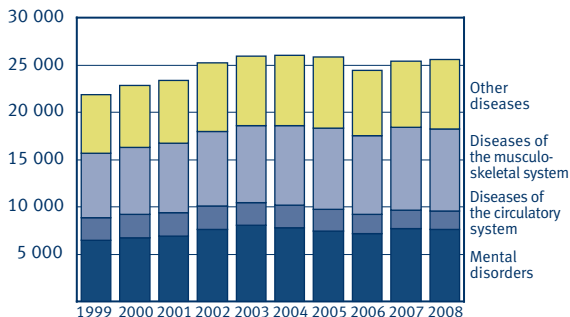


■ RECIPIENTS OF A DISABILITY PENSION AS AN EARNINGS-RELATED PENSION 31.12.2008 AND PERSONS HAVING RETIRED ON A DISABILITY PENSION IN 2008

Main disease category		Pensioners		Persons having retired	
		Number	%	Number	%
I	Infectious and parasitic diseases	801	0	74	0
II	Neoplasms	6 066	3	1 578	6
IV	Endocrine diseases etc.	4 173	2	470	2
V	Mental disorders	82 783	38	7 572	30
VI	Diseases of the nervous system	16 313	7	1 942	8
VII	Diseases of the eye	2 350	1	201	1
VIII	Diseases of the ear	1 017	1	133	1
IX	Diseases of the circulatory system	17 950	8	1 985	8
X	Diseases of the respiratory system	4 695	2	505	2
XI	Diseases of the digestive system	1 645	1	270	1
XII	Diseases of the skin	1 306	1	132	1
XIII	Diseases of the musculoskeletal system	64 337	29	8 660	34
XIV	Diseases of the genitourinary system	682	0	96	0
XVII	Congenital malformations	1 461	1	97	0
XIX	Injuries and poisoning	12 056	6	1 666	7
III, XV, XVI, XVIII		1 680	1	193	1
All		219 315	100	25 574	100

■ PERSONS HAVING RETIRED ON AN EARNINGS-RELATED DISABILITY PENSION BY MAIN DISEASE

Number



■ PERSONS HAVING RECEIVED REHABILITATION WITHIN THE EARNINGS-RELATED PENSION SCHEME AND REHABILITATION COSTS

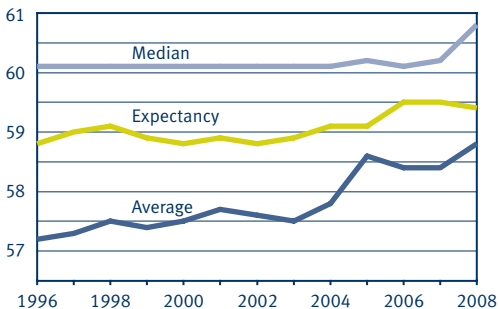
	Males	Females	All	Costs € million
1995	795	514	1 309	6.3
2000	2 359	2 258	4 617	20.9
2001	2 598	2 604	5 202	23.9
2002	2 408	2 561	4 969	27.2
2003	2 767	2 781	5 548	31.3
2004	3 164	3 093	6 257	35.8
2005	3 349	3 485	6 834	39.9
2006	3 572	3 837	7 409	44.3
2007	3 656	4 299	7 955	49.0
2008	3 819	4 702	8 521	53.6

■ EFFECTIVE RETIREMENT AGE IN THE EARNINGS-RELATED PENSION SCHEME IN 2008

	Average	Median	Expectancy for 25-year-old	Expectancy for 50-year-old
Males	58.7	60.8	59.3	61.4
Females	58.9	60.8	59.4	61.4
All	58.8	60.8	59.4	61.4
Private sector	59.0	61.2	59.7	61.8
Public sector	58.9	60.6	60.1	62.2

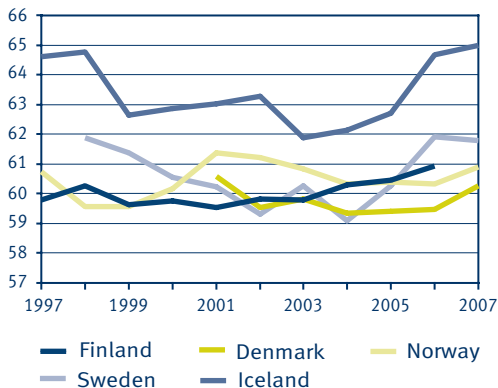
■ EFFECTIVE RETIREMENT AGE IN THE EARNINGS-RELATED PENSION SCHEME

Age



■ **EXPECTED EFFECTIVE RETIREMENT AGE IN THE NORDIC COUNTRIES ¹⁾**

Age



1) The Nordic calculation mode differs from the national one.

■ **CALCULATED TIME IN RETIREMENT IN THE NORDIC COUNTRIES IN 2006, YEARS**

	Males	Females
Finland	20.0	24.4
Denmark	20.0	24.3
Iceland	16.4	21.8
Norway	20.5	25.7
Sweden	19.3	23.8

■ EARNINGS-RELATED PENSION ACTS

TyEL	Employees Pensions Act
MEL	Seamen's Pensions Act
YEL	Self-Employed Persons' Pensions Act
MYEL	Farmers' Pensions Act
LUTUL	Act on Farmers' Early Retirement Aid
VaEL	State Employees' Pensions Act
KuEL	Local Government Pensions Act
KiEL	Evangelical-Lutheran Church Pensions Act

■ **STATISTICAL PUBLICATIONS OF THE FINNISH CENTRE FOR PENSIONS**

- Statistical yearbook of pensioners in Finland
*(Finnish Centre for Pensions &
Social Insurance Institution)*
- Pensioners and insured in Finland
- Pocket Statistics
- Effective retirement age in the Finnish
earnings-related pension scheme

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