

# POCKET STATISTICS

1992



THE CENTRAL PENSION  
SECURITY INSTITUTE



POCKET STATISTICS, 1992  
The Central Pension Security Institute

Statistical facts about Finland

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\* Preliminary figure or estimate

The Central Pension Security Institute  
Address: Opastinsilta 7, SF-00520 Helsinki, Finland  
Tel. +358 (0) 1511

The Statistics Department  
Inquiries:

Heidi Nyman, tel. +358 (0) 151 2139

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The Central Pension Security Institute is the statutory central body of the employment pensions scheme.

The administration of the Finnish employment pensions scheme is decentralized, in that private pension companies, institutions, foundations and funds implement the private-sector employment pensions acts and the Central Pension Security Institute attends to matters that are common to the scheme and ensures that its implementation is uniform.

The main functions of the Central Pension Security Institute are to improve the employment pensions scheme, register employment data, give advice on pensions, provide credit insurance to companies, supervise the employers' liability to take out insurance for their employees, carry on research and compile statistics on pensions, and to disseminate information. We take pride in discharging all our duties obligingly, efficiently and objectively.

Employment pensions service is also rendered by the employment pensions institutions, the insurance companies and their local offices, by the local representatives of the Farmers' Social Insurance Institution and the local offices of Social Insurance Institution.

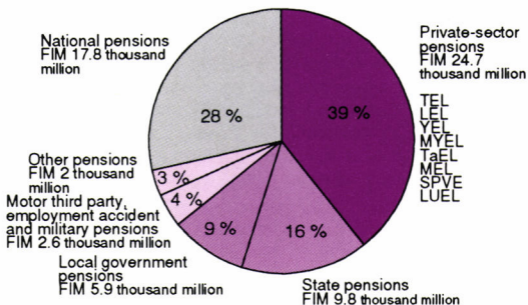
The State Treasury Office provides data on the pensions payable under the State Employees' Pensions Act, the Pensions Institute of Local Government gives information on the pensions under the local government pensions scheme, the National Ecclesiastical Board informs about the pensions payable under the Evangelical-Lutheran Church Pensions Act, and the Seamen's Pensions Fund informs about seamen's pensions.

At the end of 1991, 1.2 million people drew a pension in Finland and total pension expenditure amounted to FIM 62.7 thousand million, thereby accounting for 38.9 % of social security expenditure. The private-sector pensioners numbered 875,000 and pension expenditure amounted to FIM 24.7 thousand million.

## TOTAL PENSION EXPENDITURE AND SOCIAL SECURITY EXPENDITURE

	Total pension expenditure *	Social security expenditure	Percentage share of total pension expenditure in social security expenditure
	FIM million	FIM million	
1981	21 000	47 900	43,8
1982	23 900	57 000	42,1
1983	28 200	66 200	42,6
1984	32 200	74 900	43,0
1985	36 100	86 200	41,9
1986	39 800	93 300	42,7
1987	43 600	103 600	42,1
1988	47 100	112 800	41,8
1989	51 600	124 000	41,6
1990	56 900	140 700	40,4
1991	62 700	161 300 *	38,9

**TOTAL PENSION EXPENDITURE, 1991 \***  
FIM 62.7 thousand million



**GROSS NATIONAL PRODUCT AND PERCENTAGE SHARE OF SOCIAL SECURITY EXPENDITURE IN THE GROSS NATIONAL PRODUCT**

	Gross national product FIM million	Percentage share of social security expenditure in the GNP
1981	218 500	21,9
1982	245 700	23,2
1983	274 600	24,1
1984	308 400	24,3
1985	335 000	25,7
1986	357 600	26,1
1987	391 600	26,5
1988	441 500	25,6
1989	496 900	25,0
1990	525 000	26,8
1991	511 800 *	31,5

**PERCENTAGE SHARE OF STATUTORY PENSIONS IN THE GROSS NATIONAL PRODUCT, 1991**

Employment pensions (private and public)	7,8 %
All pensions	12,0 %

**PERCENTAGE SHARE OF SOCIAL SECURITY EXPENDITURE IN THE GNP IN THE EC-COUNTRIES 1)**

	1981	1985	1989
The Netherlands	31,4	31,1	30,2
Denmark	30,1	27,8	29,6
France	26,7	28,8	28,0
Germany (W)	29,5	28,2	27,3
Belgium	30,1	29,3	26,7
Luxembourg	28,2	25,5	25,6
Italy	21,1	22,5	23,2
England	23,7	24,4	20,6
Ireland	21,5	24,0	20,6
Portugal	16,6	16,1	18,1
Spain	17,1	17,8	17,3
Greece	10,4	15,4	16,3
Mean	25,5	25,9	24,7

1) According to EUROSTAT classification  
Source: EUROSTAT

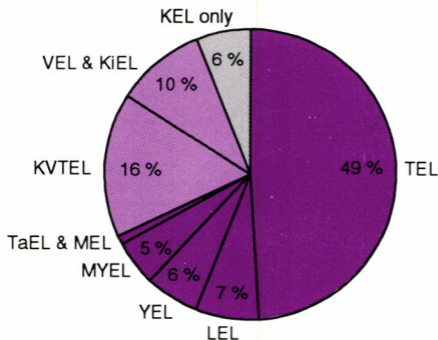
**PERCENTAGE SHARE OF SOCIAL SECURITY EXPENDITURE IN THE GNP IN THE NORDIC COUNTRIES 1)**

	1981	1985	1987	1988	1990 *
Finland	21,4	24,7	25,7	24,8	25,7
Sweden	33,8	33,2	34,7	36,0	34,8
Denmark	30,3	28,0	27,4	28,9	29,7
Norway	21,8	..	26,2	..	29,0
Iceland	14,6	..	16,9	..	17,8
Mean	24,4	..	26,2	..	27,4

1) Years 1981-1988 according to the NOSOSCO classification used until 1989, year 1990 according to the new NOSOSCO classification  
Source: Yearbook of Nordic Statistics

**POPULATION INSURED FOR PENSION BENEFITS  
AT YEAR-END, 1991 \***

2.9 million



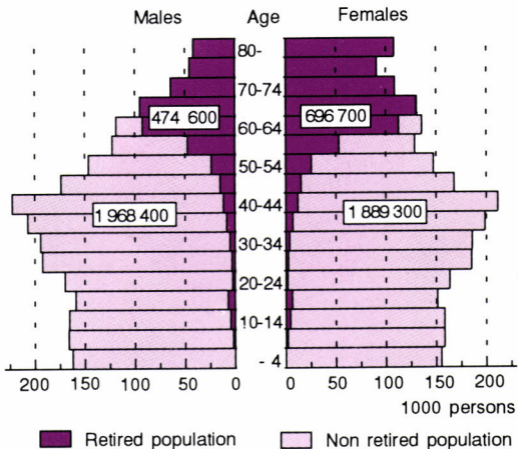
The non-retired population of working age, i.e., between ages 16 and 64, numbered 2.9 million at year-end, 1991. The population of working age is covered for national pension benefits. The employees and self-employed people are covered for employment pension benefits.

**ACTIVITIES OF THE POPULATION, 1990, 1 000 persons 1)**

	Ages 16-64 number	Ages 16-24 %	Ages 25-54 %	Ages 55-64 %
Employed population	2 459	58,6	87,0	40,8
Unemployed population	87	3,9	2,6	1,6
Student population	243	33,5	2,1	0,0
Retired population, etc.	370	0,9	4,3	53,2
Population engaged in domestic work	112	2,1	3,6	3,7
Others	17	1,0	0,4	0,6
<b>All</b>	<b>3 288</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

1) Source: The 1990 labour study of The Central Statistical Office

**BREAKDOWN BY AGE OF TOTAL POPULATION AND RETIRED POPULATION AT YEAR-END, 1991**



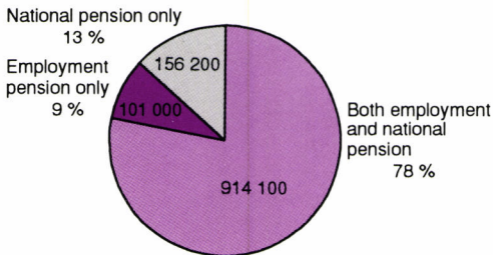


## ALL PENSIONERS, INCLUDING POPULATION SHARES

	Males		Females	
	Number	Population share %	Number	Population share %
1981	420 200	18,0	609 400	24,5
1982	421 700	18,0	614 600	24,6
1983	428 600	18,2	625 500	24,9
1984	432 800	18,3	634 000	25,1
1985	437 200	18,4	644 700	25,5
1986	451 000	18,9	666 100	26,2
1987	461 100	19,3	680 800	26,7
1988	469 300	19,5	690 300	27,0
1989	461 300	19,1	687 900	26,9
1990	467 800	19,3	693 200	26,9
1991	474 600	19,4	696 700	26,9

### ALL PENSIONERS AT YEAR-END, 1991

1 171 300



## ALL PENSIONERS BY PENSION TYPE

	1981	1991
All	1 029 600	1 171 300
Old-age pension	621 000	750 900
- early old-age pension	-	25 200
Unemployment pension	18 700	47 800
Disability pension	269 300	305 400
- early disability pension	-	50 400
Special pension	39 000	41 700
Survivor's pension	128 500	203 700
Child's pension	43 100	28 700

One and the same person may receive several types of pension at the same time.

## PENSIONERS IN THEIR OWN RIGHT AND/OR SPECIAL PENSIONERS, INCLUDING POPULATION SHARES

	All 1)		Ages 55 - 64	
	Number	Population share %	Number	Population share %
1981	926 700	24,5	219 700	45,5
1982	936 400	24,5	222 800	45,4
1983	954 900	24,8	233 100	46,7
1984	971 100	25,0	247 600	48,3
1985	988 900	25,4	253 900	49,1
1986	1 027 700	26,3	282 000	54,8
1987	1 051 300	26,8	293 000	56,5
1988	1 067 000	27,1	293 900	57,1
1989	1 083 500	27,4	294 200	57,4
1990	1 096 600	27,6	294 000	57,5
1991	1 106 400	27,7	290 100	56,9

1) Pensioners over 16

**AVERAGE OVERALL PENSION BY PENSION TYPE AT  
YEAR-END, 1991, FIM/month**

	Males	Females
Old-age pensioners	5 367	3 710
- Early old-age pensioners	6 330	3 004
Disability pensioners	4 701	3 863
- Early disability pensioners	6 289	4 687
Unemployment pensioners	5 061	3 774
Survivor's pensioners	5 294	4 209
Child's pensioners	1 453	1 401

Pension income derived from any and all pension plans.

**AVERAGE OVERALL PENSION OF OLD-AGE, DISABILITY AND  
UNEMPLOYMENT PENSIONERS AT YEAR-END, 1991, FIM/month**

	Males	Females
All pensioners	5 096	3 725
Employment pension beneficiaries	5 384	4 076
Private sector	4 950	3 658
Public sector	6 861	5 374
National pension beneficiaries	5 041	3 698
Beneficiaries of both employment and national pension	5 346	4 060
Beneficiaries of employment pension only	5 847	4 372
Private sector	3 719	2 341
Public sector	7 529	5 675
Beneficiaries of national pension only	2 265	2 584

Pension income derived from any and all pension plans.

## EMPLOYMENT PENSION AND NATIONAL PENSION INDICES

	Employment pension index 1962=100	Annual change %	National pension index 1975=100	Annual change %
1981	745	12,0	609,9	12,2
1982	836	12,2	671,3	10,1
1983	915	9,4	726,6	8,2
1984	1 006	9,9	775,5	6,7
1985	1 088	8,2	823,0	6,1
1986	1 165	7,1	863,0	4,9
1987	1 225	5,2	893,0	3,5
1988	1 291	5,4	926,0	3,7
1989	1 387	7,4	976,0	5,4
1990	1 481	6,8	1 045,0	7,1
1991	1 595	7,7	1 104,0	5,6
1992	1 682	5,5	1 139,0	3,2

## AVERAGE RATES OF CONTRIBUTION, PREMIUM INCOME AND LIABILITIES DEBT

	Average rates of contribution 1991, % 1)	Premium income 1991 FIM million *	Liabilities dept at year-end 1991 FIM million *
TEL	16,9	21 900	110 000
LEL	18,2	2 160	12 670
YEL	15,3	2 015	595
MYEL	7,7	640	95
TAEL	13,9	75	180
MEL	16,0	215	1 400
Basic pension protection		27 005	124 940
Registered supplementary pension protection		755	4 510
Total		27 760	129 450

1) The full rate of contribution under YEL and MYEL is 16.9 %.

**POPULATION OF AGES 15 - 64 INSURED UNDER THE PRIVATE-SECTOR EMPLOYMENT PENSIONS ACTS, AND ITS SHARE OF THE POPULATION OF CORRESPONDING AGE AT YEAR-END, 1990**

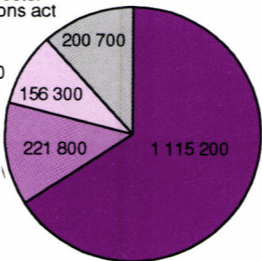
**MALES**

Population not insured under the private-sector employment pensions act

Retired at year-end, 1990

Employed before 1990

Employed in 1990



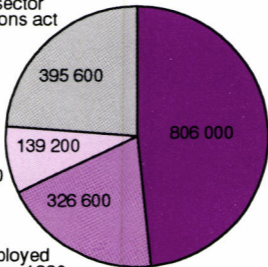
**FEMALES**

Population not insured under the private-sector employment pensions act

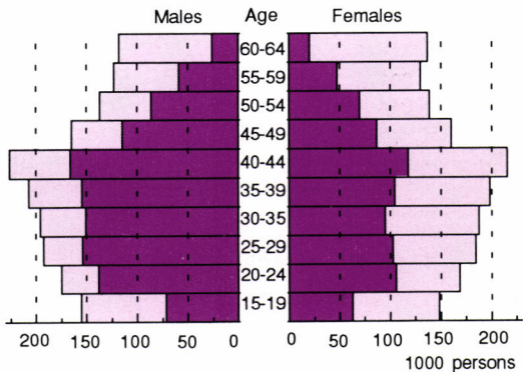
Retired at year-end, 1990

Employed before 1990

Employed in 1990



**BREAKDOWN BY AGE OF PRIVATE-SECTOR EMPLOYEES AND SELF-EMPLOYED PEOPLE IN 1990 AND OF THE POPULATION AGED 15 - 64**



■ Private-sector employees, 1990

□ The rest of the population

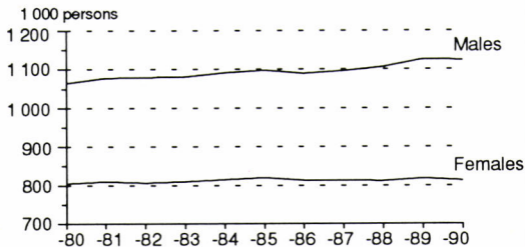
Males 1 121 200

Males 572 700

Females 812 500

Females 854 800

**PRIVATE-SECTOR EMPLOYEES AGED 15 - 64**



**PRIVATE-SECTOR EMPLOYEES BY PENSION ACT, 1 000 persons**

	All	TEL	LEL	TaEL	YEL	MYEL
1981	1 898	1 380	296	-	123	250
1982	1 896	1 371	290	-	133	244
1983	1 901	1 379	285	-	139	238
1984	1 914	1 395	271	-	144	231
1885	1 928	1 413	262	-	151	227
1986	1 910	1 408	241	8	157	219
1987	1 915	1 416	243	10	162	209
1988	1 924	1 432	240	11	169	199
1989	1 951	1 459	246	12	176	192
1990	1 945	1 452	237	12	180	187

Simultaneous coverage by several employment pensions acts is possible.

For column All, each person has been counted only once.

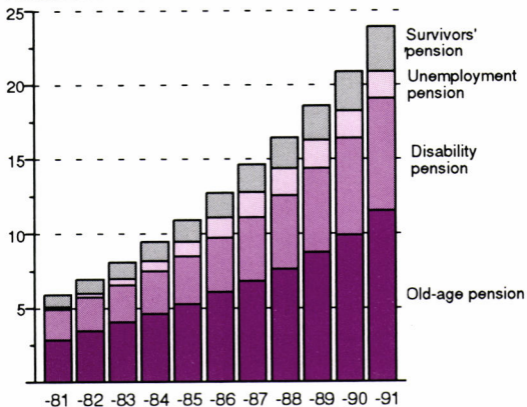
**POPULATION COVERED BY A PRIVATE-SECTOR EMPLOYMENT PENSIONS ACT FOR THE FIRST TIME**

	All	TEL	LEL	TaEL	YEL	MYEL
1981	87 300	55 500	30 900	-	400	500
1982	76 900	49 100	26 700	-	500	500
1983	76 500	51 100	24 400	-	400	500
1984	77 100	52 400	23 900	-	400	400
1885	76 400	52 900	22 600	-	500	400
1986	70 800	48 300	21 200	600	400	400
1987	71 500	50 500	19 800	400	400	400
1988	71 700	51 100	19 600	400	400	200
1989	74 600	54 100	19 600	400	400	200
1990	68 200	49 000	18 300	400	300	300

Each person is registered in one column only.

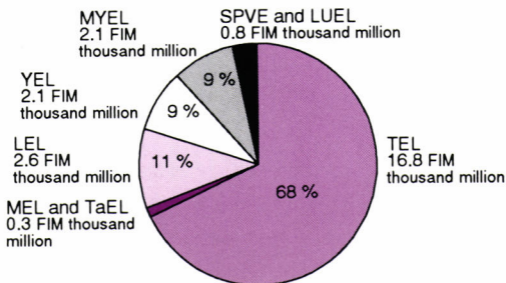
## PRIVATE-SECTOR EMPLOYMENT PENSION EXPENDITURE

FIM thousand million



## PRIVATE-SECTOR EMPLOYMENT PENSION EXPENDITURE, 1991

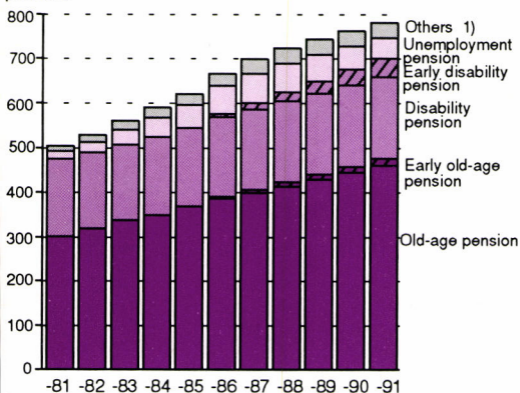
24,7 FIM thousand million





## PRIVATE-SECTOR PENSIONERS BY PENSION TYPE

1 000 persons



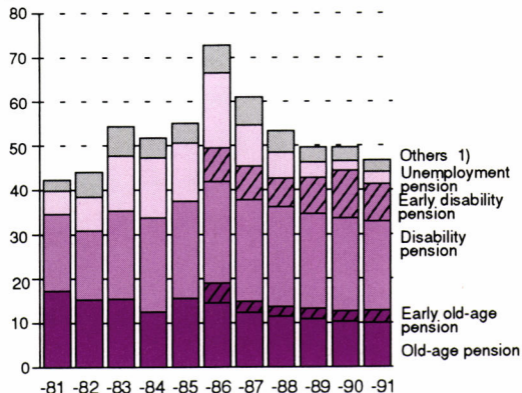
1) Change-of-generation pension, farm-closure pension, front-veteran's early pension and part-time pension

## PRIVATE-SECTOR PENSIONERS BY PENSION ACT AT YEAR-END 1991

	All	Under 65	Median age
ALL	781 000	297 900	67,5
TEL	410 900	171 000	66,7
LEL	106 900	50 600	65,6
YEL	53 500	17 600	68,2
MYEL	205 000	55 200	69,9
MEL	4 600	3 400	59,5
TaEL	150	90	61,8

## POPULATION HAVING RETIRED ON A PRIVATE-SECTOR PENSION

1 000 persons



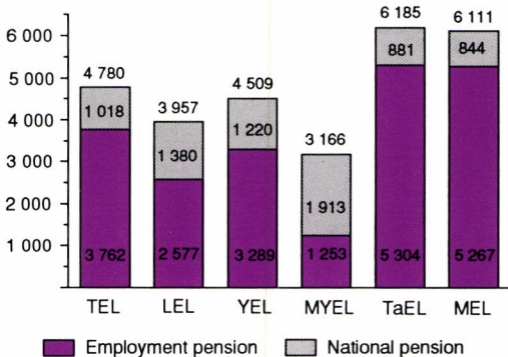
1) Change-of-generation pension, farm-closure pension, front-veteran's early pension and part-time pension

## POPULATION HAVING RETIRED ON A PRIVATE-SECTOR PENSION FOR THE FIRST TIME

	All	Under 65	Median age
1981	41 000	24 300	61,3
1982	41 400	27 100	60,8
1983	51 900	37 600	60,2
1984	49 600	38 000	59,3
1985	53 000	38 600	59,4
1986	69 100	55 700	59,9
1987	62 300	48 500	59,7
1988	53 100	41 800	59,3
1989	48 400	38 100	59,1
1990	48 400	38 900	58,8
1991	46 000	36 800	59,2

**AVERAGE OVERALL PENSION OF OLD-AGE, DISABILITY OR UNEMPLOYMENT PENSIONERS IN THE PRIVATE-SECTOR AT YEAR-END, 1991**

FIM/month



**PERCENTAGE SHARE OF THE EMPLOYMENT PENSION IN THE OVERALL PENSION OF OLD-AGE, UNEMPLOYMENT OR DISABILITY PENSIONERS IN THE PRIVATE-SECTOR**

	1981	1986	1991
All	61	63	69
TEL	70	73	79
LEL	53	58	65
YEL	74	71	73
MYEL	37	34	40
TaEL	-	-	86
MEL	-	-	86