



2013

**FINNISH CENTRE FOR PENSIONS  
POCKET STATISTICS**



**Finnish Centre for Pensions**  
ELÄKETURVAKESKUS

# 2013

## 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 by the statutory earnings-related pension scheme, and all permanent residents of Finland fall within the scope of the national pension scheme.

**The statutory earnings-related pension scheme** is divided into the private and the public sector. The private sector employs three quarters and the public sector one third of the labour force. During the year, less than ten percent were employed in both sectors simultaneously.

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

**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.

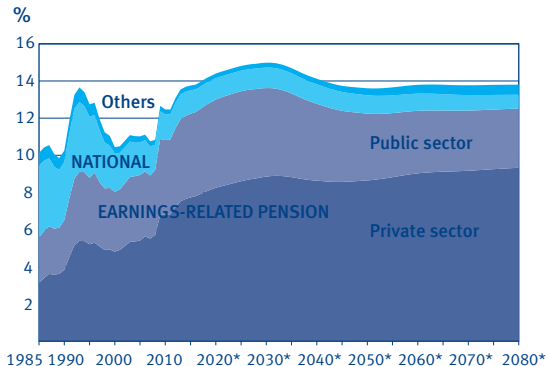
The Finnish Centre for Pensions is the Finnish liaison body for earnings-related pensions matters within the EU, as well as for the implementation of other agreements on social security.

## Pension expenditure, social security expenditure and gross domestic product

	Pension expenditure	Social security expenditure	Gross domestic product	Pension expenditure/ Social security expenditure	GDP
	€ million	€ million	€ million	%	%
1990	9 480	22 101	89 316	42.9	10.6
1995	12 534	30 200	96 064	41.5	13.0
2000	14 342	33 142	132 195	43.3	10.8
2005	18 140	42 001	157 429	43.2	11.5
2010	23 038	54 645	178 724	42.2	12.9
2012*	25 713	60 020	192 541	42.8	13.4

Sources: The National Institute for Health and Welfare, Ministry of Social Affairs and Health, Statistics Finland

## Pension expenditure of GDP

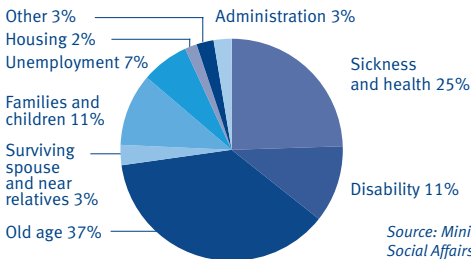


## Social security expenditure of GDP in the Nordic countries and in certain EU countries, %

	1990	1995	2000	2005	2010*
Finland	24.6	31.5	25.1	26.7	30,6
Sweden	33.1	33.5	29.9	31.1	30,4
Denmark	28.2	31.9	28.9	30.2	33,3
Norway	25.8	26.5	24.4	23.8	25,6
Iceland	16.8	18.9	19.2	21.7	24,5
Estonia	..	..	13.9	12.6	18.1
France	27.3	30.3	29.5	31.5	33.8
Germany	25.4	28.3	29.7	30.1	30.7
Greece	22.9	19.9	23.5	24.9	29.1
Italy	24.0	24.2	24.6	26.3	29.9
Netherlands	31.1	30.6	26.4	27.9	32.1
Spain	19.8	21.6	20.0	20.6	25.7
United Kingdom	22.4	27.7	26.4	26.1	28.0

Source: Eurostat

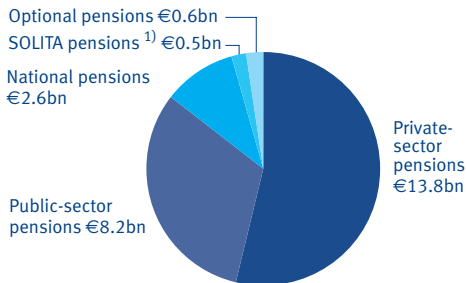
## Social security expenditure by major items, 2012 \* €60.0bn



Source: Ministry of Social Affairs and Health

## Total pension expenditure, 2012

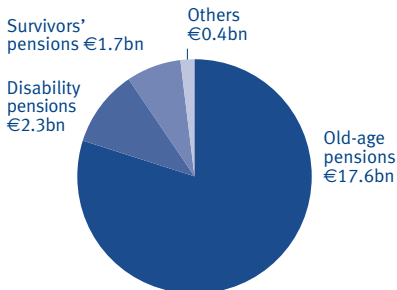
### €25.7bn



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

## Earnings-related pension expenditure by pension benefit, 2012

### €22.0bn



In addition, optional pensions paid amounted to €0.6bn.

## Contribution rate in 2013, premiums written, pension expenditure and pension assets in 2012, € million

	Average contribution rate	Premiums written	Pension expenditure	Pension assets 31 Dec.2012
TyEL	22.8	11 824	11 883	96 436
MEL	22.6	57	163	835
YEL	21.1	973	929	130
MYEL	12.9	171	807	54
<b>Private sector</b>	<b>.</b>	<b>13 025</b>	<b>13 782</b>	<b>97 455</b>
VaEL	24.9	1 659	4 007	15 359
KuEL	29.4	4 695	3 818	34 359

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', seafarers' and state employees' pensions financed from the national budget or the contribution paid by the Unemployment Insurance Fund. As for KuEL, the contribution percentages and premiums written also include payment components based on pension expenditure. The euro amounts for the private sector include both basic and registered supplementary pensions.

## Pension indices

	Earnings-related pension index		Wage coefficient		National pension index	
		Change, %		Change, %		Change, %
<b>2008</b>	2178	2.4	1.124	2.2	1436	2.5
<b>2009</b>	2286	5.0	1.192	6.0	1502	4.6
<b>2010</b>	2292	0.3	1.231	3.3	1502	0.0
<b>2011</b>	2323	1.4	1.253	1.8	1508	0.4
<b>2012</b>	2407	3.6	1.291	3.0	1565	3.8
<b>2013</b>	2475	2.8	1.327	2.8	1609	2.8

## Population structure, 1990–2030, %

Age	1990	2000	2010	2011	2020*	2030*
0–14	19	18	17	16	17	16
15–64	67	67	66	65	61	58
65–	13	15	18	19	23	26
Population, 1,000 persons	4 998	5 181	5 375	5 427	5 631	5 848

Population residing in Finland.

Source: Statistics Finland

## Population aged 18 and over, by activity, 2011

	Males 1,000 persons	Females 1,000 persons	All 1,000 persons	%
<b>Labour force</b>	<b>1 323</b>	<b>1 288</b>	<b>2 611</b>	<b>60</b>
- employed	1 176	1 178	2 354	55
- unemployed	147	109	256	6
<b>Outside the labour force</b>	<b>777</b>	<b>932</b>	<b>1 709</b>	<b>40</b>
- students	111	117	227	5
- pensioners	578	719	1 297	30
- others	89	96	185	4
<b>Total</b>	<b>2 100</b>	<b>2 220</b>	<b>4 320</b>	<b>100</b>

Source: Statistics Finland

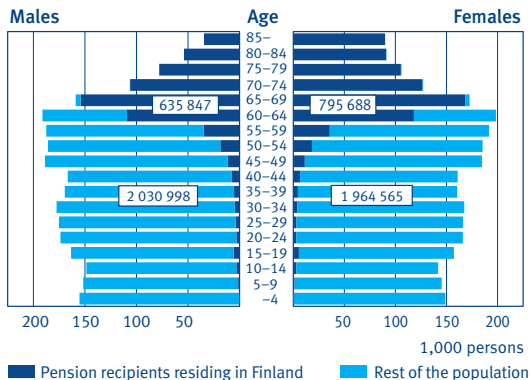
## Remaining average lifetime, years, 2012

	0yrs	15yrs	40yrs	55yrs	65yrs	80yrs
<b>Males</b>	77.5	62.8	38.9	25.5	17.6	7.8
<b>Females</b>	83.4	68.7	44.3	30.1	21.3	9.5

Source: Statistics Finland



## Age structure of the whole population<sup>1)</sup> and pension recipients, 31 Dec. 2012



<sup>1)</sup> Population insured by the Social Insurance Institution (Kela). Source: Kela

## Proportion of population residing in Finland and drawing a pension in their own right, %

Age	16-19	20-34	35-44	45-54	55-59	60-64	All <sup>1)</sup>
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
2012	0.6	2.0	3.4	7.2	16.5	50.5	30.4

<sup>1)</sup> All persons over 16 years of age.

The numbers of pension recipients do not include part-time pension recipients.

## All insured persons<sup>1)</sup>, 31 Dec. 2011

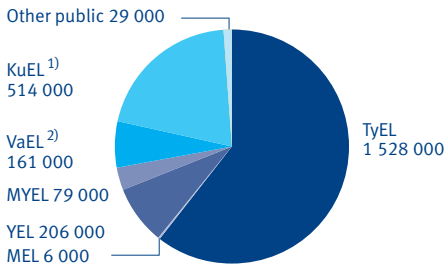
	Males	Females	All
<b>All insured persons</b>	<b>1 848 277</b>	<b>1 799 830</b>	<b>3 648 107</b>
- no pension on 31 Dec.	1 547 409	1 493 175	3 040 584
- pension on 31 Dec.	300 868	306 655	607 523
- private sector	1 776 461	1 587 948	3 364 409
- public sector	750 914	1 176 462	1 927 376
- both sectors	679 792	965 232	1 645 024

1) Persons between the ages of 18 and 68 whose employment or self-employment is covered by the earnings-related pension acts during the statistical year or previously.

## Insured persons in employment or self-employment, 2011

	Males	Females	All
<b>All</b>	<b>1 383 256</b>	<b>1 364 295</b>	<b>2 747 551</b>
- employed on 31 Dec.	1 205 566	1 184 944	2 390 510
- employed during the year, not on 31 Dec.	177 690	179 351	357 041
<b>Employed on 31 Dec., by sector</b>			
- private sector	1 044 411	730 875	1 775 286
- public sector	193 963	500 247	694 210
- both sectors	32 808	46 178	78 986

## Insured persons in employment or self-employment, by pension act, 31 Dec. 2011



- 1) Includes 26,000 family caregivers, private care providers, persons elected to a position of trust etc. covered by the Local Government Pensions Act (KuEL).
- 2) Includes 6,000 board members, consultants, Members of Parliament etc. covered by the State Employees Pensions Act (VaEL).

## Insured persons between 63–68 years of age in employment or self-employment, 31 Dec.

	Males	Females	All
2007	20 518	18 223	38 741
2008	25 457	23 012	48 469
2009	26 875	25 829	52 704
2010	29 724	28 456	58 180
2011	32 253	31 343	63 596

## All pension recipients, by pension benefit

	Old-age pension	Disability pension	Unem- ployment pension	Survivors' pension	All <sup>1)</sup>
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
2010	1 093 267	267 248	33 938	285 678	1 463 835
2012	1 174 470	250 703	10 956	282 281	1 494 425

<sup>1)</sup>The column "All" includes special pensions for farmers and also part-time pensions as of 1990, old-age assistances in 1980, child disability allowances in 1980 and 1985 and front veterans' benefits in 1980–1995.

## All beneficiaries by pension benefit and gender, 31 Dec. 2012

Pension benefit	Males	Females	All
<b>Old-age pension</b>	<b>505 669</b>	<b>668 801</b>	<b>1 174 470</b>
<b>Disability pension</b>	<b>130 657</b>	<b>120 046</b>	<b>250 703</b>
- until further notice	119 308	106 556	225 864
- cash rehab. benefit	11 369	13 536	24 905
<b>Unemployment pension</b>	<b>3 365</b>	<b>7 591</b>	<b>10 956</b>
<b>Special pen. for farmers</b>	<b>7 721</b>	<b>12 434</b>	<b>20 155</b>
<b>Part-time pension</b>	<b>9 838</b>	<b>13 673</b>	<b>23 511</b>
<b>Survivors' pension</b>	<b>49 528</b>	<b>232 753</b>	<b>282 281</b>
- surviving spouses	38 936	222 199	261 135
- children	10 592	10 555	21 147
<b>All beneficiaries</b>	<b>660 769</b>	<b>833 656</b>	<b>1 494 425</b>

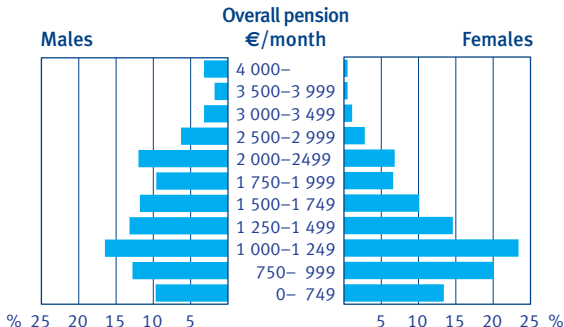
A person may receive several different pension benefits simultaneously.

## All pension recipients, by pension scheme, 31 Dec. 2012

	Males	Females	All
<b>Statutory earnings-related pension</b>	<b>616 729</b>	<b>773 345</b>	<b>1 390 074</b>
- private sector	561 695	655 198	1 216 893
- public sector	242 233	434 463	676 696
- both sectors	187 199	316 316	503 515
<b>National pension (Kela)</b>	<b>238 813</b>	<b>435 461</b>	<b>674 274</b>
<b>All beneficiaries</b>	<b>660 769</b>	<b>833 656</b>	<b>1 494 425</b>
- earnings-related p. only	421 956	398 195	820 151
- national pension only	44 040	60 311	104 351
- both earnings-related and national pension	194 773	375 150	569 923

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

## Distribution of total pension received in one's own right of persons residing in Finland, 31 Dec. 2012



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

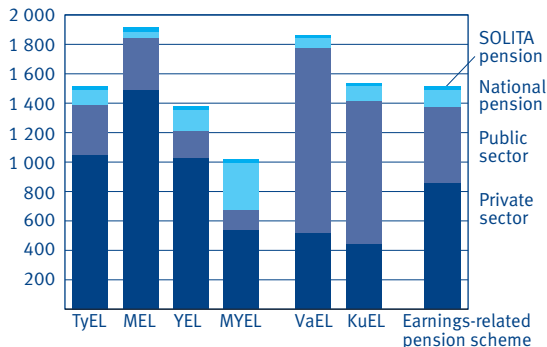
## Average total pension of recipients residing in Finland and drawing a pension in their own right, 31 Dec. 2012

	Males	Females	All
Average pension €/month	1 690	1 321	1 486
- share of the earnings-related pension	1 544	1 132	1 317
- share of the national pen.	121	170	148
- share of the SOLITA pen.	25	18	21
<b>Number of pension recipients</b>	<b>611 036</b>	<b>750 604</b>	<b>1 361 640</b>

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

## Average total pension of recipients drawing a pension in their own right, by pension act, 31 Dec. 2012

€/month



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

## Persons receiving a pension in their own right by region, 31 Dec. 2012

Region	Males	Females	All	Population share <sup>1)</sup> %
Uusimaa	133 645	175 040	308 685	24,0
Varsinais-Suomi	53 987	68 115	122 102	31,3
Satakunta	30 447	37 217	67 664	35,7
Kanta-Häme	21 090	26 288	47 378	32,8
Pirkanmaa	54 048	68 477	122 525	30,0
Päijät-Häme	25 182	31 932	57 114	33,7
Kymenlaakso	25 227	30 237	55 464	36,2
South Karelia	18 276	22 212	40 488	35,9
Etelä-Savo	23 364	27 813	51 177	39,3
Pohjois-Savo	33 284	39 636	72 920	35,2
North Karelia	22 831	26 172	49 003	35,2
Central Finland	33 004	39 571	72 575	32,0
South Ostrobothnia	24 832	30 072	54 904	34,7
Ostrobothnia	20 943	24 947	45 890	31,3
Central Ostrobothnia	8 114	9 671	17 785	32,4
North Ostrobothnia	42 422	48 618	91 040	29,1
Kainuu	12 187	13 663	25 850	38,0
Lapland	25 057	27 513	52 570	34,5
Åland	3 096	3 410	6 506	27,7
<b>Whole country</b>	<b>611 036</b>	<b>750 604</b>	<b>1 361 640</b>	<b>30,4</b>

<sup>1)</sup>All persons over 16 years of age.

The numbers of pension recipients do not include part-time pension recipients.

## Pension recipients residing abroad and average total pension, 31 Dec. 2012

Country of residence	Old-age pension Persons	Disability pension Persons	Survivors' pension Persons	All Persons	Total pension €/month
Australia	2 023	20	161	2 066	296
Austria	178	10	12	197	558
Belgium	72	5	12	87	740
Bulgaria	24	3	3	30	424
Canada	944	11	115	1 014	322
Chile	31	1	4	34	690
Czech Republic	43	3	10	55	425
Denmark	384	46	35	445	499
Estonia	566	102	163	808	765
France	489	17	40	530	1 547
Germany	2 312	112	162	2 547	280
Greece	50	10	11	68	605
Hungary	126	9	20	150	482
Israel	64	4	8	71	696
Italy	217	12	18	242	659
Morocco	38	3	6	43	3 691
Netherlands	188	11	17	214	558
Norway	578	173	64	793	416
Poland	281	20	47	341	270
Portugal	106	6	15	120	2 019
Russia	78	4	36	117	458
Spain	2 234	422	289	2 725	1 933
Sweden	40 973	4 680	2 628	46 474	196
Switzerland	490	29	38	546	716
Thailand	52	11	22	84	1 401
United Kingdom	653	20	48	710	489
United States	1 148	14	81	1 216	644
<b>All</b>	<b>55 199</b>	<b>5 859</b>	<b>4 291</b>	<b>62 890</b>	<b>346</b>

The country-specific figures are from countries to which a pension was paid to at least 30 persons. The figure in the row "All" includes all pensions paid abroad.

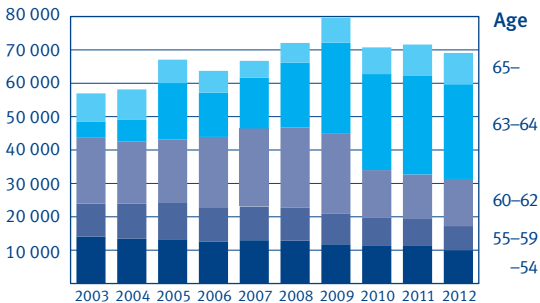


## Persons who have retired on an earnings-related pension, by pension benefit, 2012

Pension benefit	Males	Females	All	Average pension €/month	Mean age
Old-age pension	23 752	24 253	48 005	1 709	63.5
- early old-age	1 342	1 232	2 574	1 324	62.2
Disability pension	10 213	10 244	20 457	1 037	51.9
- until further notice	5 213	4 785	9 998	1 034	57.0
- cash rehab. benef.	5 000	5 459	10 459	1 040	47.0
Special pension for farmers	355	290	645	1 007	59.1
All	34 298	34 772	69 070	1 504	60.0

## Persons who have retired on an earnings-related pension, by age

### Persons



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

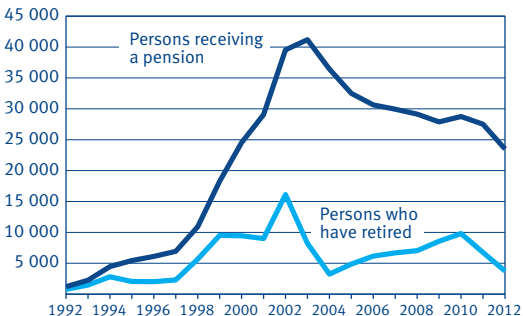
## Persons employed while retired, aged 18–67, 31 Dec. 2011

Age	Males	Females	All	Insured persons, %
18–54	5 184	7 178	12 362	0.5
55–59	7 299	10 215	17 514	4.4
60–62	12 086	15 691	27 777	11.5
63–67	16 340	15 537	31 877	8.5
18–67	40 909	48 621	89 530	2.5

The numbers include persons drawing a part-time pension.

## Persons receiving a part-time pension and persons who have retired on a part-time pension

### Persons

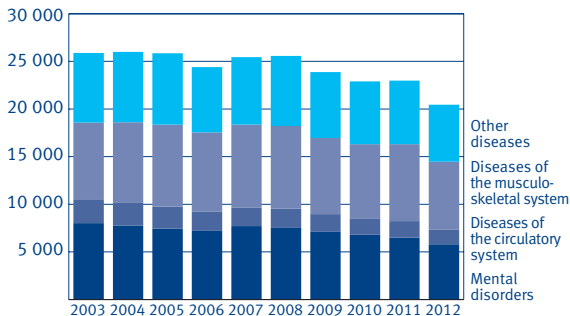


## Disability pension recipients (earnings-related pension scheme), 31 Dec. 2012 and persons who have retired on a disability pension, 2012

Main disease category		Pension recipients		Persons who have retired	
		Persons	%	Persons	%
I	Infectious and parasitic diseases	618	0	47	0
II	Neoplasms	5 295	3	1 495	7
IV	Endocrine diseases etc.	3 452	2	346	2
V	Mental disorders	75 858	39	5 808	28
VI	Diseases of the nervous system	15 681	8	1 490	7
VII	Diseases of the eye	2 035	1	170	1
VIII	Diseases of the ear	797	0	79	0
IX	Diseases of the circulatory system	13 590	7	1 505	7
X	Diseases of the respiratory system	3 243	2	358	2
XI	Diseases of the digestive system	1 461	1	213	1
XII	Diseases of the skin	1 019	1	108	1
XIII	Diseases of the musculoskeletal system	55 803	29	7 153	35
XIV	Diseases of the genitourinary system	613	0	69	0
XVII	Congenital malformations	1 200	1	95	0
XIX	Injuries and poisoning	10 759	6	1 360	7
III, XV, XVI, XVIII		1 344	1	161	1
<b>All</b>		<b>192 768</b>	<b>100</b>	<b>20 457</b>	<b>100</b>

## Persons who have retired on an earnings-related disability pension, by main disease

### Persons



## Persons who have received rehabilitation under the earnings-related pension scheme and rehabilitation costs

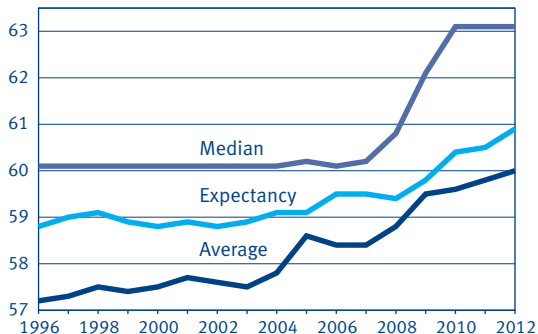
	Males	Females	All	Costs € million
1995	795	514	1 309	6.3
2000	2 359	2 258	4 617	20.9
2005	3 349	3 485	6 834	39.9
2010	4 372	5 343	9 715	70.1
2011	4 985	5 823	10 808	81.5
2012	5 300	5 838	11 138	93.2

## Effective retirement age in the earnings-related pension scheme, 2012

	Males	Females	All
Expectancy			
- at the age of 25	60.9	60.8	60.9
- at the age of 50	62.6	62.7	62.7
Average age	60.0	60.1	60.0
Median age	63.1	63.1	63.1

## Effective retirement age in the earnings-related pension scheme

Age



# EARNINGS-RELATED PENSION ACTS

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



# THE STATISTICAL DATABASE OF THE FINNISH CENTRE FOR PENSIONS

## **Collected statistics on earnings-related pensions**

Key statistical pension provision data in the form of tables and graphs is at your disposal in the statistical database of the Finnish Centre for Pensions. Check it out!

[www.etk.fi/statistics](http://www.etk.fi/statistics)

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