

# POCKET STATISTICS

## 1994



THE CENTRAL PENSION  
SECURITY INSTITUTE



POCKET STATISTICS, 1994  
The Central Pension Security Institute

Statistical facts about Finland

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\* Preliminary figure or estimate

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ISSN 1235-7480

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

The administration of the Finnish employment pension 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 pension scheme, register employment data, give advice on pensions, 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 the Social Insurance Institution.

The State Treasury Office provides data on the pensions payable under the State Employees' Pensions Act, the Local Government Pensions Institution 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 Sailors' Pensions Fund informs about seamen's pensions.

At the end of 1993, 1.2 million people drew a pension in Finland and total pension expenditure amounted to FIM 70.0 thousand million, thereby accounting for 38.8% of social security expenditure. The private-sector beneficiaries numbered 913,000 and pension expenditure amounted to FIM 28.3 thousand million.

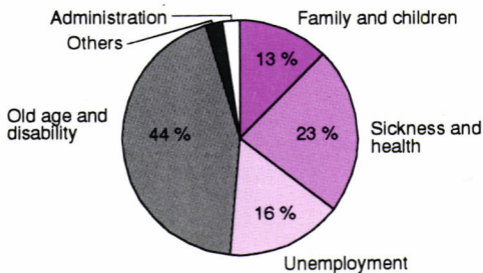
## Gross national product and social expenditure

	Gross national product FIM million	Change, %	Social security expenditure FIM million	Social sec. expenditure, GNP, %
1983	271 600	11.5	66 200	24.4
1984	304 600	12.1	74 500	24.5
1985	331 600	8.9	85 400	25.8
1986	355 000	7.0	93 300	26.3
1987	386 900	9.0	103 500	26.8
1988	434 300	12.3	112 700	25.9
1989	487 000	12.1	123 900	25.4
1990	515 400	5.8	140 000	27.2
1991	490 900	- 4.8	159 200	32.4
1992	475 700	- 3.1	175 200	36.8
1993*	471 400	- 0.9	180 600	38.3

Source: Ministry of Social Affairs and Health

### Social expenditure by major items, 1993, % \*

FIM 180 600 million



Source: Ministry of Social Affairs and Health

**Financing of social expenditure, % 1)**

	The State	Municipalities	Employers	The insured	Beneficiaries	Total
1983	31.3	13.9	43.4	7.1	4.2	100.0
1984	29.5	15.1	43.1	8.3	4.0	100.0
1985	28.5	15.5	43.2	8.8	4.0	100.0
1986	29.0	16.2	42.4	8.5	4.0	100.0
1987	29.3	16.4	42.2	8.3	3.9	100.0
1988	28.2	15.9	44.0	8.1	3.9	100.0
1989	28.1	16.0	44.0	7.9	4.0	100.0
1990	27.6	15.7	45.0	8.0	3.7	100.0
1991	32.1	15.9	41.0	7.2	3.7	100.0
1992	33.3	15.6	36.4	10.8	4.0	100.0
1993*	32.6	14.7	36.4	12.2	4.1	100.0

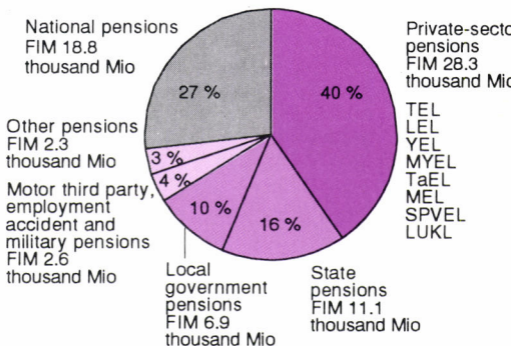
**Overall pension expenditure and unemployment expenditure**

	Overall pension * expenditure		Unemployment 1) expenditure	
	FIM million	Share of social sec. expenditure, %	FIM million	Share of social sec. expenditure, %
1983	28 200	42.6	4 295	6.5
1984	32 200	43.2	4 246	5.7
1985	36 100	42.3	5 760	6.7
1986	39 800	42.7	6 318	6.8
1987	43 600	42.1	6 746	6.5
1988	47 100	41.9	6 738	6.0
1989	51 600	41.6	6 572	5.3
1990	56 900	40.6	7 101	5.1
1991	62 700	39.4	13 407	8.4
1992	67 610	38.6	22 890	13.1
1993	70 030	38.8	28 900*	16.0

) Source: Ministry of Social Affairs and Health

## Total pension expenditure 1993 \*

FIM 70.0 thousand million

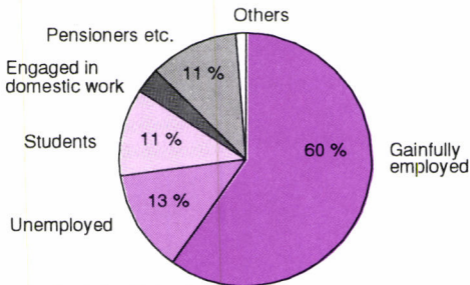


## Average rate of unemployment and the number of unemployed

	Number of unemployed	Rate of unemployment, %			Duration of unemployment weeks
		All	Males	Females	
1983	138 000	5.5	5.7	5.2	16
1984	133 000	5.2	5.4	5.0	15
1985	129 000	5.0	5.5	4.6	16
1986	138 000	5.4	6.1	4.6	17
1987	130 000	5.1	5.8	4.3	18
1988	116 000	4.5	5.1	4.0	16
1989	89 000	3.5	3.6	3.3	14
1990	88 000	3.4	4.0	2.8	12
1991	193 000	7.6	9.3	5.7	13
1992	328 000	13.1	15.5	10.5	22
1993	444 000	17.9	19.8	15.7	30

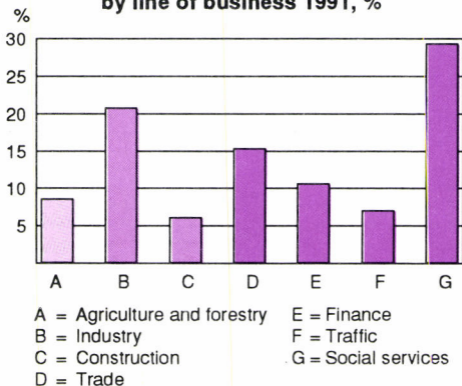
Source: Ministry of Social Affairs and Health, Statistics Finland

## Population aged 15-64 by activity, 1993, %



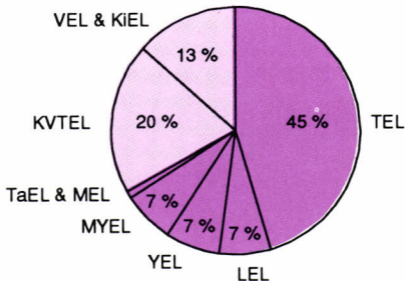
Source: Statistics Finland

## Gainfully employed population by line of business 1991, %

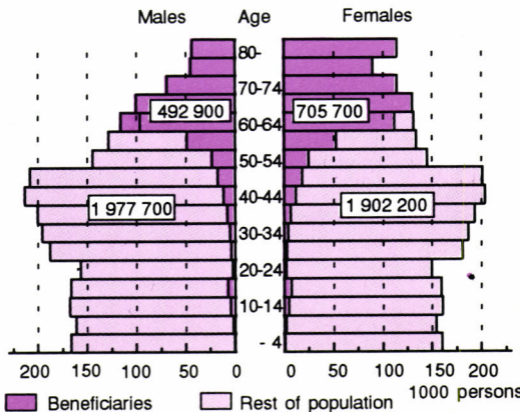


Source: Statistics Finland

## Population insured for employment pension benefits 1993 \*



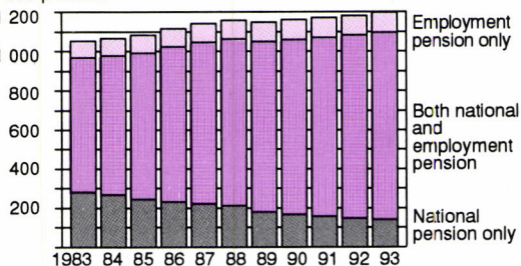
## Breakdown by age of total population and beneficiaries at year-end 1993





## All beneficiaries by pension component

000 persons



## All beneficiaries by pension type at year-end, 1993

	Number	Percentage	
		Males	Females
Old-age pension	776 800	37	63
Early old-age pension	34 100	33	67
Disability pension	309 700	53	47
Early disability pension	60 300	48	52
Unemployment pension	42 800	47	53
Part-time pension	2 300	46	54
Front-veterans' early retirement and front-veterans' pension	120	28	72
Change-of-generation pen.	14 000	40	60
Farm-closure pension and farm-closure compensation	33 900	47	53
Survivor's pension	220 000	6	94
Child's pension	29 500	49	51
<b>All beneficiaries</b>	<b>1 198 600</b>	<b>41</b>	<b>59</b>

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

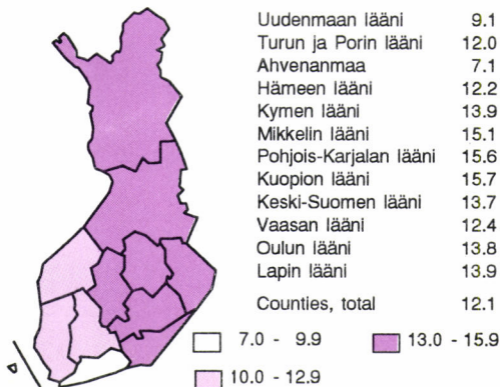
## All beneficiaries by share of population 1)

	All 2)	Population share %	Aged 55 - 64	Population share %
	Number		Number	
1983	954 900	24.8	233 100	46.7
1985	988 900	25.4	253 900	49.1
1987	1 051 300	26.8	293 000	56.5
1989	1 083 500	27.4	294 200	57.4
1991	1 106 400	27.7	290 100	56.9
1993	1 132 900	28.0	294 300	57.3

1) Survivor's and child's pensions are not included

2) Pensioners over 16

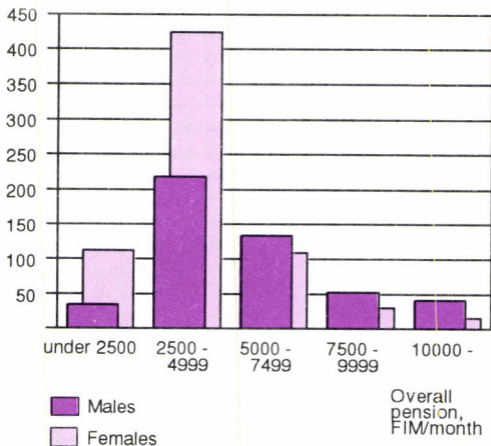
## Beneficiaries aged 16-64 by share of population and by county at year-end, 1993, % 1)



1) Survivor's and child's pensions are not included

## All beneficiaries by size of the overall pension at year-end, 1993 1)

1 000 persons



) Child's pensions are not included.

## Average overall pension of all beneficiaries at year-end, 1993, FIM/month 1)

All	Males	Females
4 781	5 728	4 124

) Child's pensions are not included.

## Employment pension and national pension indices

	Employment pension index 1962=100	Annual change %	National pension index 1957=100	Annual Change %
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
1993	1 688	0.4	1 170.0	2.7
1994	1 688	0.0	1 170.0	0.0

## Average rates of contribution, premium income and liabilities debt

	Average rates of contribution 1993, % 1)	Premium income 1993 2) FIM million *	Liabilities debt at year-end, 1993 2) FIM million *
TEL	18.5	21 000	133 240
LEL	19.8	1 370	13 410
YEL	16.5	1 920	860
MYEL	7.5	640	110
TaEL	14.0	60	150
MEL	18.0	210	1 530
Total		25 200	149 300

1) The full rate of contribution under YEL and MYEL was 18.2 %.

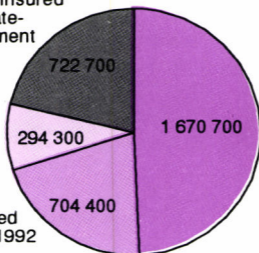
2) Basic pension cover and registered supplementary pension cover

## 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, 1992

Population not insured under the private-sector employment pensions acts

Retired at year-end, 1992

Employed before 1992



Employed in 1992

## Breakdown by age of private-sector employees and self-employed people in 1992 and of the population aged 15 - 64



### Private-sector employees by pension act, 1 000 persons

	All	TEL	LEL	TaEL	YEL	MYE
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
1991	1 836	1 346	209	12	179	180
1992 1)	1 691	1 228	176	11	174	174

Simultaneous coverage by several employment pensions acts is possible. For column all, each person has been counted only once.

1) Population covered by The Seamen's Pensions Act (MEL) numbered 10 000 in 1992.

### Population covered by private-sector employment pensions acts for the first time

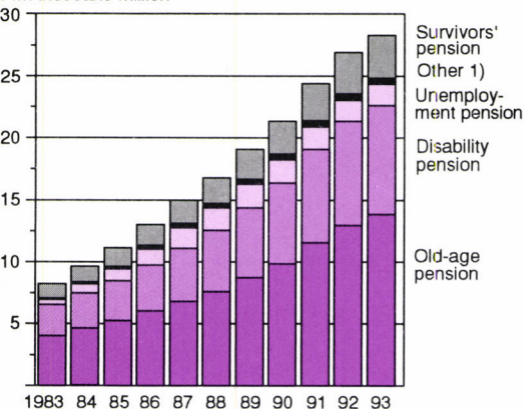
	All	TEL	LEL	TaEL	YEL	MYE
1983	76 500	51 100	24 400	-	400	500
1984	77 100	52 400	23 900	-	400	400
1885	76 400	52 900	22 600	-	500	400
1986	70 800	48 300	21 200	600	400	400
1987	71 500	50 500	19 800	400	400	400
1988	71 700	51 100	19 600	400	400	200
1989	74 600	54 100	19 600	400	400	200
1990	68 200	49 000	18 300	400	300	300
1991	38 800	25 500	12 600	300	200	200
1992 1)	28 700	18 300	9 400	300	200	200

Each person is registered in one column only.

1) In 1992, 300 new persons were insured under MEL.

## Private-sector employment pension expenditure

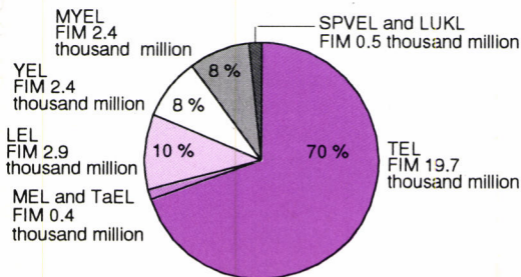
FIM thousand million



1) Part-time and change-of-generation pension and farm-closure compensation

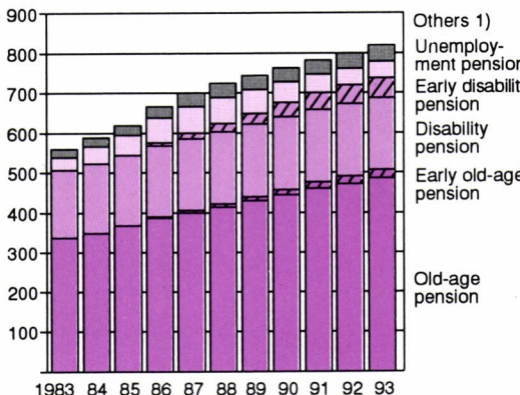
## Private-sector employment pension expenditure, 1993

FIM 28.3 thousand million



## Private-sector pensioners by pension type

1 000 persons



Others 1)  
 Unemployment pension  
 Early disability pension  
 Disability pension  
 Early old-age pension  
 Old-age pension

1) Part-time, front-veteran's early retirement, change-of-generation and farm-closure pension and farm-closure compensation

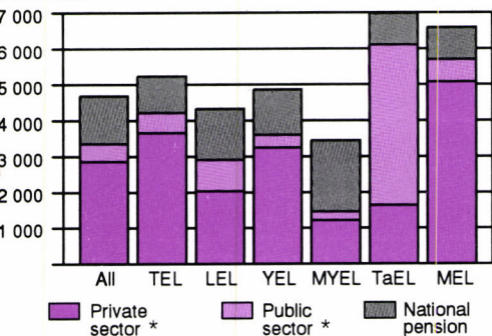
## Private-sector pensioners by pension act at year-end, 1993

	All	Under 65	Median age
TEL	440 300	177 000	66,9
LEL	109 400	49 800	65,9
YEL	57 500	18 900	68,3
MYEL, SPVEL			
LUKL, LUEL	206 900	52 400	70,5
MEL	4 300	3 100	59,8
TaEL	300	200	63,0
All	818 700	301 400	67,8



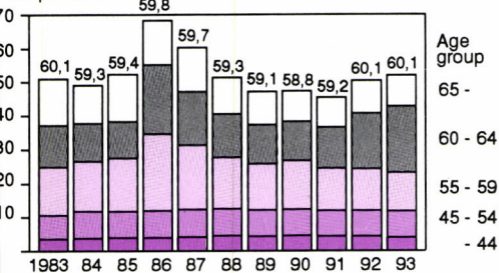
## Average overall pension of old-age, disability or unemployment pensioners in the private sector at year-end, 1993

FIM/month



## Population having retired on a private-sector pension for the first time

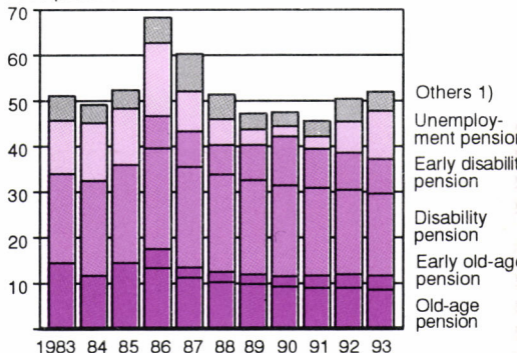
000 persons



See top of column for median age of those having retired in a year.

## Population having retired on a private-sector pension for the first time, by pension type

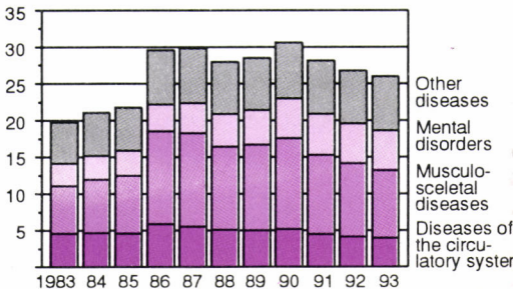
1 000 persons



1) Part-time, front-veteran's early retirement, change-of-generation and farm-closure pension and farm-closure compensation

## New disability pension awards in the private sector by cause of disability

1 000 pensions



## new disability pension decisions in the private sector 1)

	All		Males		Females	
	De- cisions No.	Refusal- rate %	De- cisions No.	Refusal rate %	De- cisions No.	Refusal rate %
Disability pensions						
1990	17 800	13.6	10 700	11.7	7 100	16.5
1991	17 200	15.1	10 800	13.1	6 400	18.6
1992	17 000	16.5	10 900	14.5	6 100	20.0
1993	15 900	17.8	10 200	16.1	5 700	20.9
Early disability pensions						
1990	8 600	37.0	4 200	29.5	4 400	44.0
1991	8 100	38.9	4 300	33.9	3 800	44.4
1992	7 900	43.0	4 300	38.1	3 600	48.8
1993	7 400	44.5	3 900	41.3	3 500	48.1

## 2) Decisions on fully-effective applications

### Rehabilitees of the private sector, 1993

	Vocational rehabilitation		Medical rehabilitation		Total		Reha- bili- tation allow- ances  FIM Mio
	No.	Service outlays FIM Mio	No.	Service outlays FIM Mio	No.	Service outlays FIM Mio	
Males	389	3.77	15	0.08	400	3.85	7.92
Females	120	0.66	5	0.02	125	0.68	1.83
All	509	4.43	20	0.10	525	4.53	9.75

## **OTHER STATISTICS OF THE CENTRAL PENSION SECURITY INSTITUTE:**

**Available only in Finnish:**

**Statistical yearbook of the employment pension scheme, parts I and II**

**Regional statistics of the employment pension scheme in the private sector**

**Statistics of the employment pension expenditure by region**

**Quarterly statistics**

**Monthly statistics**

**Available in English and Swedish:**

**Statistical yearbook of pensioners in Finland (published in co-operation with the Social Insurance Institution)**

### **ABBREVIATIONS**

<b>TEL</b>	<b>The Employees' Pensions act</b>
<b>LEL</b>	<b>The Temporary Employees' Pensions Act</b>
<b>YEL</b>	<b>The Self-Employed Persons' Pensions Act</b>
<b>MYEL</b>	<b>The Farmers' Pensions Act</b>
<b>TaEL</b>	<b>The Freelance Employees' Pensions Act</b>
<b>MEL</b>	<b>The Seamen's Pensions Act</b>
<b>SPVEL</b>	<b>The Change-of-Generation Pensions Act</b>
<b>LUEL</b>	<b>The Farm-Closure Pensions Act</b>
<b>LUKL</b>	<b>The Farm-Closure Compensation Act</b>
<b>VEL</b>	<b>The State Employees' Pensions Act</b>
<b>KVTEL</b>	<b>The Local Government Employees' Pensions Act</b>
<b>KIEL</b>	<b>The Evangelical-Lutheran Church Pensions Act</b>