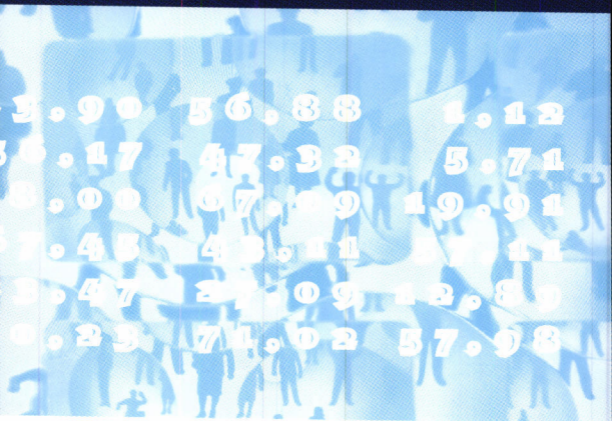


# 2005

## POCKET STATISTICS



Finnish Centre for Pensions  
ELÄKETURVAKESKUS



2005  
**POCKET STATISTICS**  
THE FINNISH CENTRE FOR PENSIONS

CONTENTS

■ Social security	2-3
■ Population	4
■ Insurance for earnings-related pension benefits	5-7
■ Pension expenditure	8
■ Pension beneficiaries	9-13
■ Persons having retired and effective retirement age	14-15
■ Disability pensions	16
■ Part-time pensions	17

\* Preliminary figure or estimate

Inquiries:

Heidi Nyman

Tel: +358 10 751 2139

E-mail: [heidi.nyman@etk.fi](mailto:heidi.nyman@etk.fi)

Eläketurvakeskus (Finnish Centre for Pensions)

Statistical Department

FI-00065 ELÄKETURVAKESKUS

Tel: +358 10 7511

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

ISSN 1235-7480

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.

The administration of the Finnish statutory earnings-related pension scheme is decentralised. Private pension insurance companies, pension providers and funds implement pension provision under the acts on the earnings-related pension. The Finnish Centre for Pensions attends to matters that are common to the scheme, and ensures that its implementation is uniform.

In matters related to earnings-related pensions, service is also rendered by authorised pension providers and insurance companies and their local offices, the local representatives of the Farmers' Social Insurance Institution and the local offices of the Social Insurance Institution.

Information on pensions awarded under the State Employees' Pensions Act, the Local Government Pensions Act, the Evangelical-Lutheran Church Pensions Act and the Seamen's Pensions Act is given by the respective pension provider, i.e. the State Treasury, the Local Government Pensions Institution, the National Ecclesiastical Board and the Seamen's Pensions Fund.

At the end of 2004, a pension was paid to about 1.3 million persons, of whom more than 1.2 million persons received a pension from the earnings-related pension scheme. Total pension expenditures amounted to more than 17 billion euros, of which the share of earnings-related pensions was almost 4 billion euros.

■ **PENSION EXPENDITURE, SOCIAL SECURITY EXPENDITURE AND GROSS DOMESTIC PRODUCT**

	Pension expenditure	Social security expenditure	Gross Domestic Product	Pension expenditure social security expenditure	GDP
	mill. euros	mill. euros	mill. euros	%	%
1990	9 562	22 101	87 968	43.3	10.9
1995	12 606	30 200	95 251	41.7	13.2
2000	14 351	33 098	130 145	43.4	11.0
2001	15 179	34 831	135 468	43.6	11.2
2002	16 053	36 910	140 284	43.5	11.4
2003	16 734	38 716	143 337	43.2	11.7
2004*	17 294	40 625	149 742	42.6	11.5

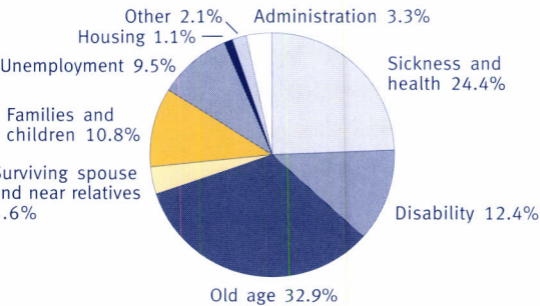
Source: Ministry of Social Affairs and Health and Social Insurance Institution (Ke

■ **SOCIAL SECURITY EXPENDITURE AS PER CENT OF GDP IN THE NORDIC COUNTRIES AS WELL AS IN CERTAIN EU COUNTRIES,**

	1990	1995	2000	2001	2002
Finland	25.1	31.7	25.5	25.8	26.1
Sweden	33.1	34.6	30.7	31.3	33.1
Denmark	28.7	32.2	29.2	29.5	30.1
Norway	26.2	26.7	24.6	25.6	26.1
Iceland	16.8	19.0	19.8	20.1	22.1
France	27.9	30.7	29.8	30.0	30.1
Germany	25.4	28.9	29.6	29.8	30.1
Greece	22.9	22.3	26.3	27.2	26.1
Ireland	18.4	18.9	14.1	15.3	16.1
Italy	24.7	24.8	25.2	25.6	26.1
Netherlands	31.1	30.9	27.4	27.5	28.1
Portugal	16.3	22.1	23.0	23.9	25.1
Spain	19.9	22.1	20.2	20.0	20.1
United Kingdom	22.9	28.2	27.1	27.6	27.1

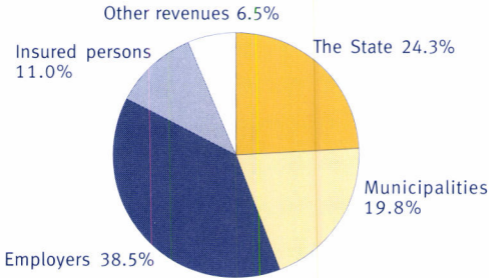
Source: Ministry of Social Affairs and Health and NOSOSCO

## SOCIAL SECURITY EXPENDITURE BY MAJOR ITEMS, 2004 \*



Source: STAKES and Ministry of Social Affairs and Health

## FINANCING OF SOCIAL SECURITY EXPENDITURE, 2004\*



The total social security expenditure in 2004 was estimated at 40.6 billion euros.

Source: Ministry of Social Affairs and Health

## POPULATION STRUCTURE DURING THE YEARS 1990-2030, %

Age	1990	2000	2003	2010*	2020*	2030*
0-14	19	18	18	16	16	16
15-64	67	67	67	66	61	58
65-	14	15	16	17	23	26
Population, 1,000 persons	4 998	5 181	5 220	5 310	5 412	5 443

Population residing in the country.

Source: Statistics Finland

## POPULATION OVER 14 YEARS BY ACTIVITY DURING THE YEARS 1990 AND 2003

	1990		2003*	
	1,000 persons	%	1,000 persons	%
<b>Labour force</b>	<b>2 473</b>	<b>61</b>	<b>2 567</b>	<b>60</b>
- employed	2 332	58	2 263	53
- unemployed	141	4	304	7
<b>Outside the lab. force</b>	<b>1 561</b>	<b>39</b>	<b>1 732</b>	<b>40</b>
- students	329	8	403	9
- pensioners	1 040	26	1 142	27
- others	192	5	188	4
<b>Total</b>	<b>4 034</b>	<b>100</b>	<b>4 300</b>	<b>100</b>

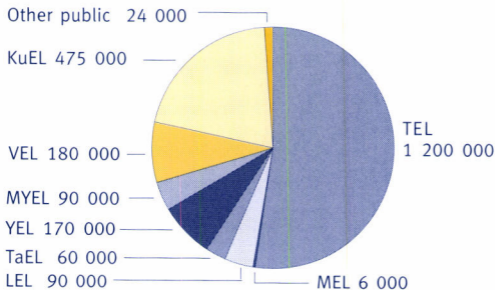
Source: Statistics Finland, employment statistics

## REMAINING AVERAGE LIFE TIME IN 2003, YEARS

Age	0	15	40	55	65	80
Males	75.1	60.6	36.9	23.8	16.1	7.0
Females	81.8	67.2	42.7	28.7	19.9	8.5

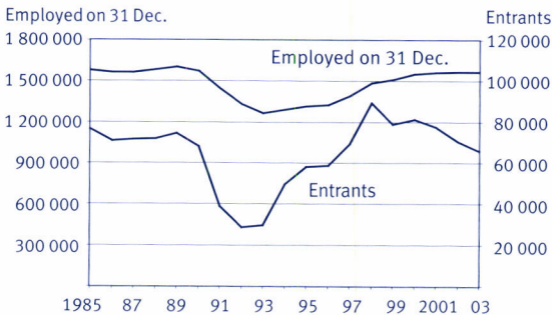
Source: Statistics Finland

## POPULATION INSURED FOR EARNINGS-RELATED PENSION BENEFITS, 31.12.2004\*



Simultaneous coverage by several pension acts is possible.

## PERSONS EMPLOYED IN THE PRIVATE SECTOR AND PERSONS COVERED BY PRIVATE-SECTOR EARNINGS-RELATED PENSION PROVISION FOR THE FIRST TIME DURING THE YEAR (ENTRANTS)



Includes all persons aged less than 66 years.

■ PERSONS AGED 18 - 64 COVERED FOR PENSION BENEFITS  
31.12.2003

	Males	Females	All
Persons covered by social insurance <sup>1)</sup>	1 663 000	1 628 800	3 291 800
Persons covered for earnings-related pension benefits	1 583 000	1 531 900	3 114 900
- pension recipients	189 500	184 000	373 500
- do not receive a pension	1 393 500	1 347 900	2 741 400
- private sector	1 508 400	1 295 400	2 803 700
- public sector	585 100	938 000	1 523 000
- both sectors	510 300	701 400	1 211 700

<sup>1)</sup> Population aged 18 - 64 insured by the Social Insurance Institution (Kela). *Source: Kela*

■ PERSONS AGED 18 - 64 COVERED FOR EARNINGS-RELATED PENSION BENEFITS IN 2003

	Males	Females	All
<b>Total</b>	<b>1 246 000</b>	<b>1 201 400</b>	<b>2 447 300</b>
- In employment 31 Dec.	1 097 600	1 032 600	2 130 100
- not in employment 31 Dec.	148 400	168 800	317 200
<b>Persons in employment 31 Dec. by sector</b>			
- private sector	931 900	612 800	1 544 800
- public sector	188 200	447 200	635 400
- both sectors	22 600	27 500	50 100



**CONTRIBUTION-% IN 2005, PREMIUMS WRITTEN, PENSION EXPENDITURE AND FUNDS IN 2004, mill. euros \***

	Average contribution rate <sup>1)</sup>	Premiums written <sup>2)</sup>	Pension expenditure <sup>2)</sup>	Funds 31.12.2004 <sup>2)</sup>
TEL	21.6	7 650	6 149	58 400
MEL	22.0	51	96	560
LEL	22.7	523	751	4 600
TaEL	19.6	113	20	290
YEL	20.3	558	715	100
MYEL	10.8	135	601	40
<b>Private sector</b>	.	<b>9 030</b>	<b>8 331</b>	<b>63 990</b>
VEL	24.2	3 285	2 857	6 620
KuEL	21.99	2 990	2 238	15 688

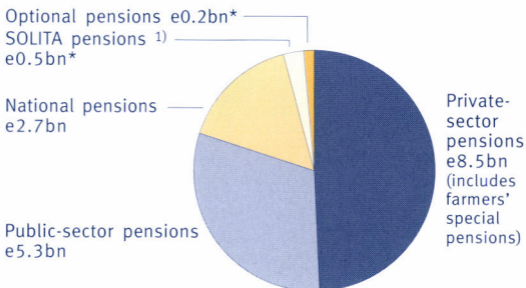
1) The employer's and the employee's contribution in total. The employees' share is 4.6% for persons aged less than 53 and 5.8 % for persons who have reached the age of 53, under MEL half i.e. 11 %. The full contribution rate under YEL and MYEL is 21.4%, and 22.6 % for persons who have reached the age of 53.

2) Basic pensions and registered supplementary pensions.

**EARNINGS-RELATED PENSION INDEX AND WAGE COEFFICIENT**

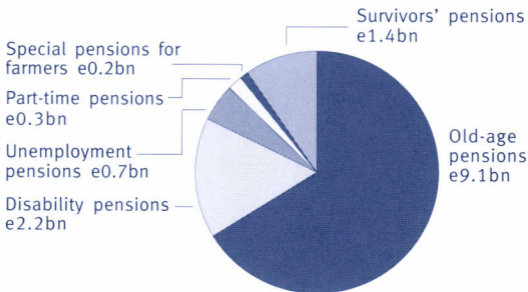
	Persons of working age	Change %	Persons of retirement age	Change %	Wage coefficient	Change %
2000	1 903	1.9	1 838	1.4		
2001	1 981	4.1	1 912	4.0		
2002	2 054	3.7	1 968	2.9		
2003	2 103	2.4	2 002	1.7		
2004	2 151	2.3	2 028	1.3	1.000	.
	Index for transition period	Change %	Earning-related pen.index	Change %	Wage coefficient	Change %
2005	2 191	1.9	2 047	0.9	1.028	2.8

■ **TOTAL PENSION EXPENDITURE, 2004**  
**17.3 billion euros**



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

■ **PENSION EXPENDITURE BY PENSION BENEFIT, 2004**  
**13.8 billion euros**



In addition, optional pensions paid amounted to 0.2 billion euros.

## ■ ALL BENEFICIARIES BY PENSION BENEFIT

	Old-age pension	Disability pension	Unemployment pension	Survivors' pension	All 1)
1980	610 100	274 800	14 800	167 300	1 023 500
1985	661 000	261 300	54 000	195 500	1 081 900
1990	737 200	300 900	55 500	223 200	1 161 000
1995	804 100	309 500	39 100	260 200	1 219 700
2000	869 700	276 300	54 300	281 300	1 284 100
2004	917 300	267 000	52 900	286 400	1 338 000

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 SEX 31.12.2004

Pension benefit	Males	Females	All
<b>Old-age pension</b>	<b>369 200</b>	<b>548 100</b>	<b>917 300</b>
<b>Disability pension</b>	<b>142 600</b>	<b>124 400</b>	<b>267 000</b>
- until further notice	126 200	107 200	233 400
- cash rehab. benefit	10 700	11 000	21 700
- indiv. early ret. pen.	5 800	6 400	12 300
<b>Unemployment pension</b>	<b>24 800</b>	<b>28 100</b>	<b>52 900</b>
<b>Special pen. for farmers</b>	<b>14 200</b>	<b>19 600</b>	<b>33 800</b>
<b>Part-time pension</b>	<b>17 200</b>	<b>19 200</b>	<b>36 400</b>
<b>Survivors' pension</b>	<b>45 200</b>	<b>241 200</b>	<b>286 400</b>
- surviving spouses	32 200	228 100	260 300
- children	13 000	13 100	26 100
<b>All beneficiaries</b>	<b>573 800</b>	<b>764 200</b>	<b>1 338 000</b>

A person may simultaneously receive several different pension benefits.

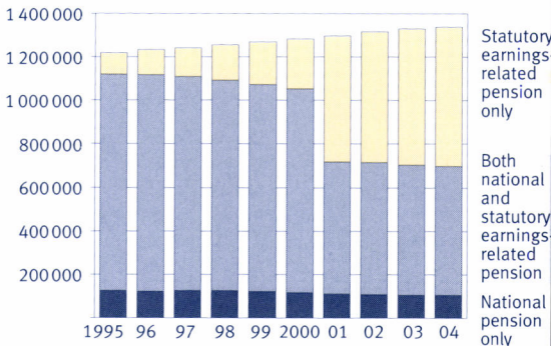
## ■ ALL BENEFICIARIES BY PENSION SCHEME 31.12.2004

	Males	Females	All
<b>Statutory earnings-related pension</b>	<b>533 800</b>	<b>698 400</b>	<b>1 232 300</b>
- Private sector	472 000	585 200	1 057 200
- Public sector	187 500	325 900	513 400
- Both sectors	125 700	212 700	338 300
<b>National pension (Kela)</b>	<b>240 400</b>	<b>457 400</b>	<b>697 900</b>
<b>All beneficiaries</b>	<b>573 800</b>	<b>764 200</b>	<b>1 338 000</b>
- Earnings-related p. only	333 300	306 800	640 100
- National pension only	39 900	65 800	105 700
- Both earnings-related and national pension	200 500	391 600	592 200

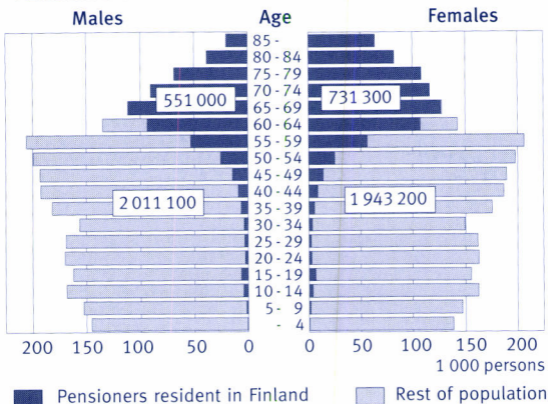
A person may simultaneously receive a pension under several pension acts.

## ■ ALL PENSION RECIPIENTS BY PENSION COMPONENT

Number



## AGE STRUCTURE OF THE WHOLE POPULATION <sup>1)</sup> AND PENSION BENEFICIARIES 31.12.2004



<sup>1)</sup> Population insured by the Social Insurance Institution. *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 <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
2004	0.3	1.7	3.6	8.7	19.4	63.5	27.9

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

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

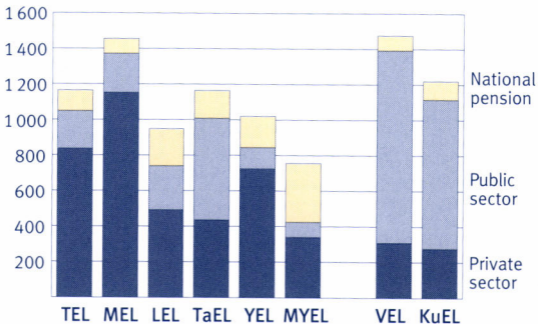
**■ AVERAGE OVERALL PENSION OF BENEFICIARIES RESIDENT IN FINLAND DRAWING A PENSION IN THEIR OWN RIGHT 31.12.2004**

	Males	Females	All
<b>Average pension euros/month</b>	<b>1 296</b>	<b>1 003</b>	<b>1 130</b>
- share of the earnings-related pension	1 118	779	926
- share of the nat.pension	145	207	180
- share of the SOLITA pen.	32	18	24
<b>Number of pension beneficiaries</b>	<b>516 000</b>	<b>671 100</b>	<b>1 287 1</b>

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 31.12.2004**

Euros/month



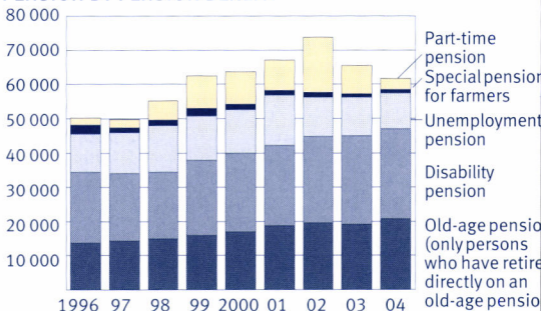
The graph does not include the recipients of a part-time pension or SOLITA-benefits.

## PENSION BENEFICIARIES RESIDING ABROAD AND AVERAGE OVERALL PENSION 31.12.2004

Country of residence	Old-age pension Number	Disability pension Number	Survivors' pension Number	All benef. Number	Overall pension e/month
Australia	679	78	111	807	240
Austria	64	23	13	99	471
Belgium	36	6	8	52	866
Canada	822	29	103	908	258
Chile	20	1	2	22	515
Denmark	237	51	24	301	394
Estonia	110	44	39	190	653
France	226	24	21	269	1 485
Germany	1 120	149	116	1 364	267
Greece	16	10	9	33	692
Hungary	46	6	9	59	198
Israel	44	5	8	53	636
Italy	102	11	12	122	569
Morocco	15	9	5	24	2 565
Netherlands	85	11	18	112	570
Norway	245	164	41	442	349
Poland	67	9	14	87	297
Portugal	64	14	11	84	2 123
Russia	52	-	21	72	467
Switzerland	181	23	21	217	865
Spain	1 660	851	281	2 625	1 799
Sweden	33 674	10 685	2 508	45 358	183
United Kingdom	324	29	37	386	444
United States	965	26	65	1 032	434
<b>All</b>	<b>41 479</b>	<b>12 384</b>	<b>3 708</b>	<b>55 677</b>	<b>299</b>

The country-specific figures are from countries to which a pension was paid to at least 20 persons. The figure in the row All includes all pensions paid abroad.

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



## ■ PERSONS HAVING RETIRED ON AN EARNINGS-RELATED PENSION BY PENSION BENEFIT IN 2004

Pension benefit	Males	Females	All	Average pension e/month	Mean age
<b>Old-age pension <sup>1)</sup></b>	<b>9 400</b>	<b>11 400</b>	<b>20 900</b>	<b>1 275</b>	<b>63.1</b>
- early old-age	2 000	2 100	4 000	1 303	.
<b>Disability pension</b>	<b>13 900</b>	<b>12 100</b>	<b>26 000</b>	<b>834</b>	<b>52.5</b>
- until further notice	7 700	6 000	13 700	789	55.2
- cash rehab. benef.	5 400	5 200	10 600	800	47.5
- indiv. early ret.pen.	800	900	1 700	1 420	61.7
<b>Unemployment pen.</b>	<b>5 100</b>	<b>5 400</b>	<b>10 600</b>	<b>1 041</b>	<b>60.7</b>
<b>Farmers' spec.pens.</b>	<b>500</b>	<b>500</b>	<b>1 000</b>	<b>725</b>	<b>.</b>
<b>All</b>	<b>28 900</b>	<b>29 300</b>	<b>58 200</b>	<b>1 027</b>	<b>57.8</b>
Mean age	57.5	58.2	57.8		
Median age	60.1	60.1	60.1		
Expectancy: 25-year	59.0	59.2	59.1		
50-year	61.1	61.0	61.1		

<sup>1)</sup> Include only persons who have retired directly on an old-age pension



## POPULATION HAVING RETIRED ON AN EARNINGS-RELATED PENSION BY AGE IN 2004

All			55 - 64-year-olds		
Age	Number	Average pension e/month	Age	Number	Average pension e/month
-34	1 300	526	55	2 200	910
35-39	1 200	566	56	2 000	896
40-44	1 900	646	57	2 000	933
45-49	3 200	727	58	2 400	1 148
50-54	5 800	797	59	1 900	1 123
55-59	10 400	1 005	60	13 300	1 149
60-64	25 100	1 235	61	2 700	1 194
65-	9 100	946	62	2 500	1 198
<b>All</b>	<b>58 200</b>	<b>1 027</b>	63	4 900	1 541
			64	1 700	1 154
			<b>All</b>	<b>35 600</b>	<b>1 167</b>

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

## EXPECTED EFFECTIVE RETIREMENT AGE (I.E. EXPECTANCY) (expectancy for 25 year-old)

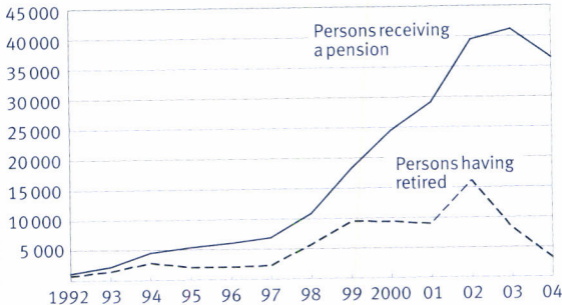


■ **RECIPIENTS OF A DISABILITY PENSION AS AN EARNINGS-RELATED PENSION 31.12.2004 AND PERSONS HAVING RETIRED ON A DISABILITY PENSION IN 2004**

Main disease category		Pensioners		Persons having retired	
		Number	%	Number	%
I	Infectious and parasitic diseases	1 000	0	100	0
II	Neoplasms	5 900	3	1 700	6
IV	Endocrine diseases etc.	4 100	2	500	2
V	Mental disorders	78 700	36	7 800	30
VI	Diseases of the nervous system	14 700	7	1 800	7
VII	Diseases of the eye	2 400	1	300	1
VIII	Diseases of the ear	1 200	1	100	1
IX	Diseases of the circulatory system	20 300	9	2 400	9
X	Diseases of the respiratory system	5 800	3	600	2
XI	Diseases of the digestive system	1 600	1	200	1
XII	Diseases of the skin	1 500	1	100	1
XIII	Diseases of the musculoskeletal system	64 000	30	8 400	32
XIV	Diseases of the genitourinary system	700	0	100	0
XVII	Congenital malformations	1 700	1	100	0
XIX	Injuries and poisoning	11 600	5	1 500	6
III, XV, XVI, XVIII		1 900	1	200	1
<b>All</b>		<b>216 900</b>	<b>100</b>	<b>26 000</b>	<b>100</b>

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

Beneficiaries



### PERSONS RECEIVING A PART-TIME PENSION 31.12.2004 AND PERSONS HAVING RETIRED ON A PART-TIME PENSION IN 2004

Age	Persons receiving a pension			Pension e/month	Persons having retired	
	Males	Females	All		Number	Pension e/month
57	-	-	-	-	600	542
58	4 200	4 900	9 000	538	1 000	554
59	3 700	4 300	8 000	544	600	564
60	2 800	3 200	6 000	545	500	557
61	2 300	2 600	4 900	567	300	626
62	1 700	1 900	3 600	570	200	647
63	1 700	1 800	3 500	546	100	656
64 -	800	600	1 400	579	40	1 033
<b>All</b>	<b>17 200</b>	<b>19 200</b>	<b>36 400</b>	<b>550</b>	<b>3 300</b>	<b>576</b>

For persons receiving a pension the age is taken as the age at the end of the year and for persons having retired the age when the pension starts.

TEL	Employees' Pensions Act
MEL	Seamen's Pensions Act
LEL	Temporary Employees' Pensions Act
TaEL	The Pension Act for Performing Artists and Certain Other Employee Groups
YEL	Self-Employed Persons' Pensions Act
MYEL	Farmers' Pensions Act
LUTUL	Act on Farmers' Early Retirement Aid
VEL	State Employees' Pensions Act
LYVEL	Act on temporary state employment
VPEL	State Survivors' Pensions Act
KuEL	Local Government Pensions Act
KiEL	Evangelical-Lutheran Church Pensions Act