# O1/2017 FINNISH CENTRE FOR PENSIONS, STUDIES

# SUMMARY

Susan Kuivalainen, Juha Rantala, Kati Ahonen, Kati Kuitto and Liisa-Maria Palomäki (eds.)

# Pensions and pensioners' economic welfare 1995-2015

This study provides a comprehensive and up-to-date overview of pensions and pensioners' economic welfare in Finland over the past 20 years. Economic welfare is measured using established research indicators: disposable income, consumption, assets, subjective financial well-being and severe material deprivation. Furthermore, pensioners' economic welfare is assessed from an international comparative perspective. The data come from statistics jointly compiled by the Finnish Centre for Pensions (ETK) and the Social Insurance Institution of Finland (Kela), Statistics Finland's income distribution statistics, studies on consumption expenditure and assets as well as European Union statistics on income and living conditions.

#### Number of pensioners has increased

In 2015 the number of pensioners residing in Finland was over 1.4 million. Since 1995 this figure has increased by almost 300,000. From 1995 to 2015, the proportion of pensioners in the population has risen from 27.7% to 31.5%.

With the arrival of baby boomers at retirement age, the continuing rise of life expectancy and reforms to the early retirement pension system, old-age pension has become an increasingly prevalent type of pension. The number of people on an old-age pension has risen from 800,000 to 1.2 million, and in 2015 old-age pension recipients accounted for 85% of all pensioners in Finland. At the same time, the significance of early retirement pensions has receded. In 1995–2015 the number of early retirement pension beneficiaries has fallen by more than 100,000.

# **Economic Aspects Of Pensions A Summary Report**

Yan Bai

**Economic Aspects Of Pensions A Summary Report:** 

The Enigmatic Realm of **Economic Aspects Of Pensions A Summary Report**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing short of extraordinary. Within the captivating pages of **Economic Aspects Of Pensions A Summary Report** a literary masterpiece penned with a renowned author, readers set about a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book is core themes, assess its distinct writing style, and delve into its lasting effect on the hearts and minds of those who partake in its reading experience.

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