

01/2017

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

**Tao Wei**



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

## Enjoying the Melody of Term: An Mental Symphony within **Economic Aspects Of Pensions A Summary Report**

In a world consumed by displays and the ceaseless chatter of quick connection, the melodic splendor and psychological symphony created by the written term usually disappear into the backdrop, eclipsed by the relentless sound and disruptions that permeate our lives. Nevertheless, set within the pages of **Economic Aspects Of Pensions A Summary Report** an enchanting fictional treasure full of raw thoughts, lies an immersive symphony waiting to be embraced. Crafted by an outstanding musician of language, this fascinating masterpiece conducts viewers on a mental trip, skillfully unraveling the concealed melodies and profound affect resonating within each carefully crafted phrase. Within the depths with this touching examination, we shall explore the book is central harmonies, analyze their enthralling writing model, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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