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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

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**Economic Aspects of Pensions** Roger F. Murray, 1968  
**and Future Roles of Private Pensions** James H. Schulz, 1970  
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**Abundance** United States. Congress. Senate. Special Committee on Aging, 1969  
**Senate Special Committee on Aging** United States. Congress. Senate. Special Committee on Aging, 1968  
**Income Assurance**, 1968  
*Old Age Income Assurance: Abstracts of the papers*, 1968  
**Statistical Abstract of the United States**, 1972  
**The Enduring Value of Roger Murray** Paul Johnson, Paul Sonkin, 2022-12-06 Roger Murray 1911-1998 was a crucial figure in the history of value investing A financial professional economist adviser to members of Congress and educator Murray was the successor to the legendary Benjamin Graham as professor of the securities analysis course at Columbia Business School There he mentored generations of students including Mario Gabelli Charles Royce Leon G Cooperman and Art Samberg This book offers a compelling account of Murray s multifaceted career alongside a series of remarkable lectures he gave late in his life that encapsulated his philosophy of investing The investing professionals and educators Paul Johnson and Paul D Sonkin chronicle Murray s life and accomplishments capturing his professional triumphs theoretical insights and lasting legacy They highlight Murray s educational philosophy and mentorship including personal recollections from his students about his teaching and influence The Enduring Value of Roger Murray features the transcripts of four lectures Murray gave in 1993 hosted by Gabelli which became legendary in the investing community These lectures inspired Bruce Greenwald to ask Murray to co teach a security analysis course leading to the resurrection of value investing education at Columbia Business School which had waned after Murray s retirement in 1977 Annotated by Johnson and Sonkin these lectures are now available to a wide audience for the first time They will be illuminating and instructive for all value investing students and practitioners today  
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**Personnel Literature**, 1983  
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**Hearings** ,1970      *Investment Policies of Pension Funds* United States. Congress. Joint Economic Committee.  
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