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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

Kathleen Armour



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The Top Books of the Year Economic Aspects Of Pensions A Summary Report The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous compelling novels enthraling the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the fascinating narratives that have charmed audiences this year. Economic Aspects Of Pensions A Summary Report : Colleen Hoover's "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Economic Aspects Of Pensions A Summary Report : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These top-selling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and suspenseful novel that will keep you guessing until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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