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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

**Lingjun Ying**



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## **Table of Contents Economic Aspects Of Pensions A Summary Report**

1. Understanding the eBook Economic Aspects Of Pensions A Summary Report
  - The Rise of Digital Reading Economic Aspects Of Pensions A Summary Report
  - Advantages of eBooks Over Traditional Books
2. Identifying Economic Aspects Of Pensions A Summary Report
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Economic Aspects Of Pensions A Summary Report
  - User-Friendly Interface
4. Exploring eBook Recommendations from Economic Aspects Of Pensions A Summary Report
  - Personalized Recommendations
  - Economic Aspects Of Pensions A Summary Report User Reviews and Ratings
  - Economic Aspects Of Pensions A Summary Report and Bestseller Lists
5. Accessing Economic Aspects Of Pensions A Summary Report Free and Paid eBooks
  - Economic Aspects Of Pensions A Summary Report Public Domain eBooks
  - Economic Aspects Of Pensions A Summary Report eBook Subscription Services
  - Economic Aspects Of Pensions A Summary Report Budget-Friendly Options

6. Navigating Economic Aspects Of Pensions A Summary Report eBook Formats
  - ePub, PDF, MOBI, and More
  - Economic Aspects Of Pensions A Summary Report Compatibility with Devices
  - Economic Aspects Of Pensions A Summary Report Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Economic Aspects Of Pensions A Summary Report
  - Highlighting and Note-Taking Economic Aspects Of Pensions A Summary Report
  - Interactive Elements Economic Aspects Of Pensions A Summary Report
8. Staying Engaged with Economic Aspects Of Pensions A Summary Report
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Economic Aspects Of Pensions A Summary Report
9. Balancing eBooks and Physical Books Economic Aspects Of Pensions A Summary Report
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Economic Aspects Of Pensions A Summary Report
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Economic Aspects Of Pensions A Summary Report
  - Setting Reading Goals Economic Aspects Of Pensions A Summary Report
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Economic Aspects Of Pensions A Summary Report
  - Fact-Checking eBook Content of Economic Aspects Of Pensions A Summary Report
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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