

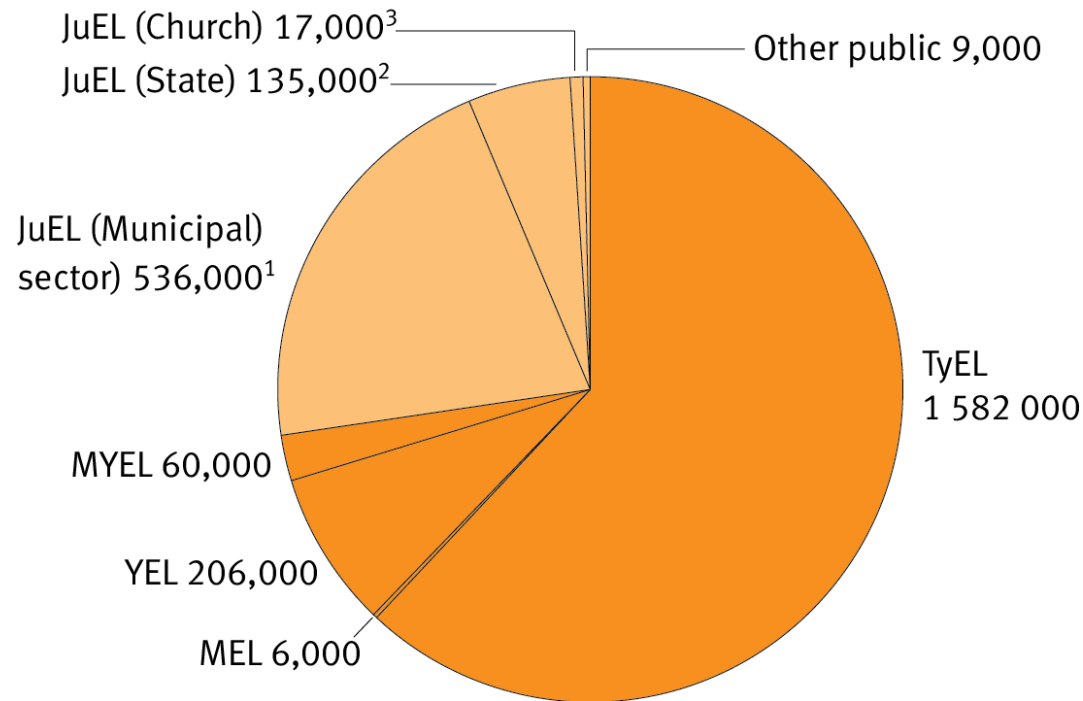
# Persons insured for an earnings-related pension in Finland 2018

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**Finnish Centre for Pensions**  
ELÄKETURVAKESKUS

# Insured persons in employment or self-employment by pension act at year-end 2018



A person may be insured simultaneously under different pension acts. By the end of 2018, a total of 2.4 million persons were insured for an earnings-related pension.

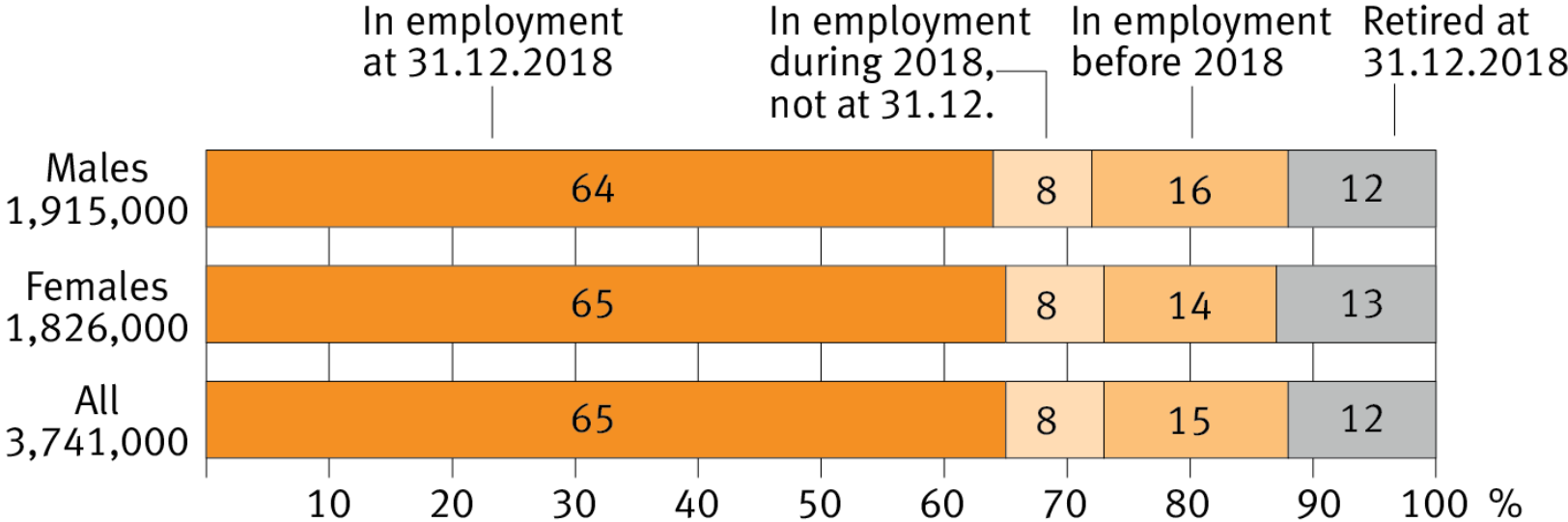
<sup>1</sup>Includes 34,000 family caregivers, privat care providers, persons elected to a position of trust etc. covered by the Public Sector Pensions Act (JuEL/Municipal sector).

<sup>2</sup>Includes 10,000 board members, consultants, Members of Parliament etc. covered by the Public Sector Pensions Act (JuEL/State).

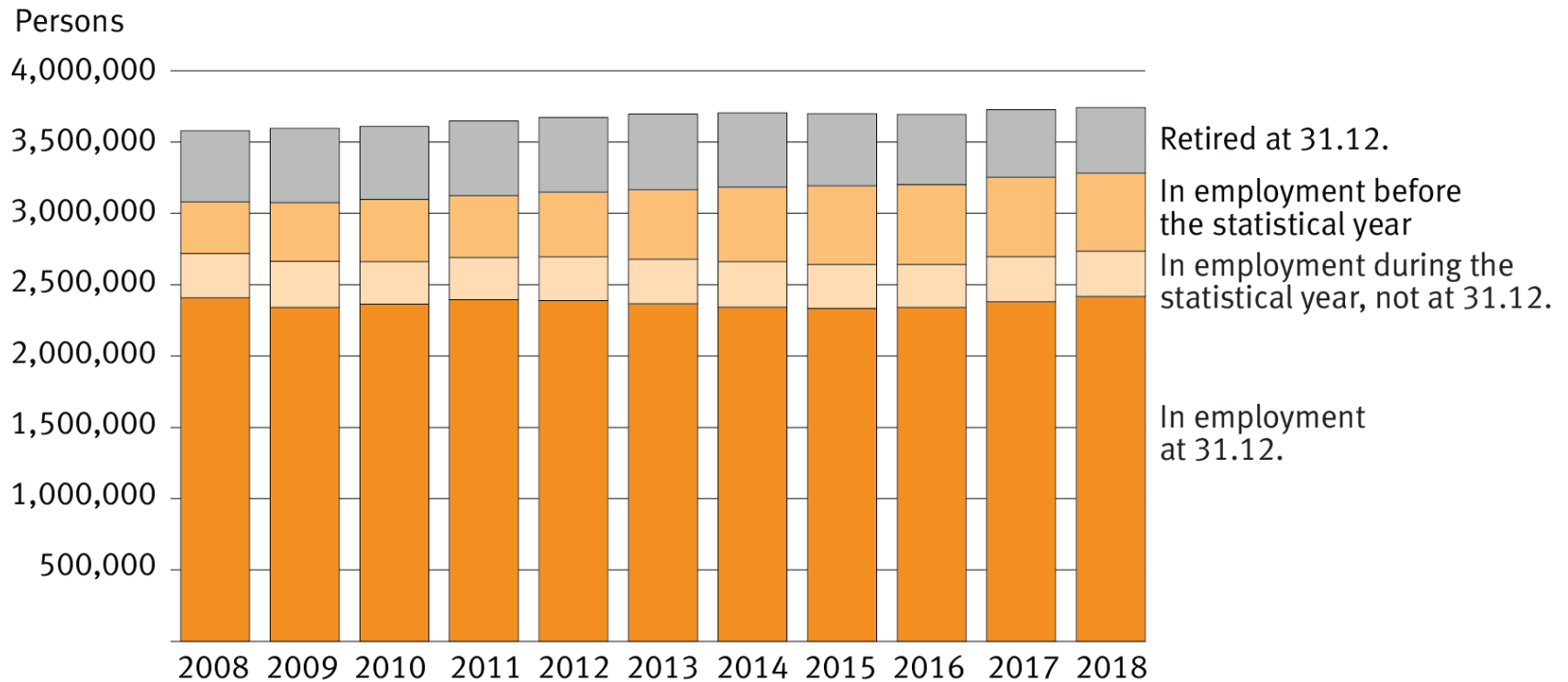
<sup>3</sup>Estimate.



# Persons aged 17–68 covered by the earnings-related pension scheme on 31 Dec. 2018, by gender



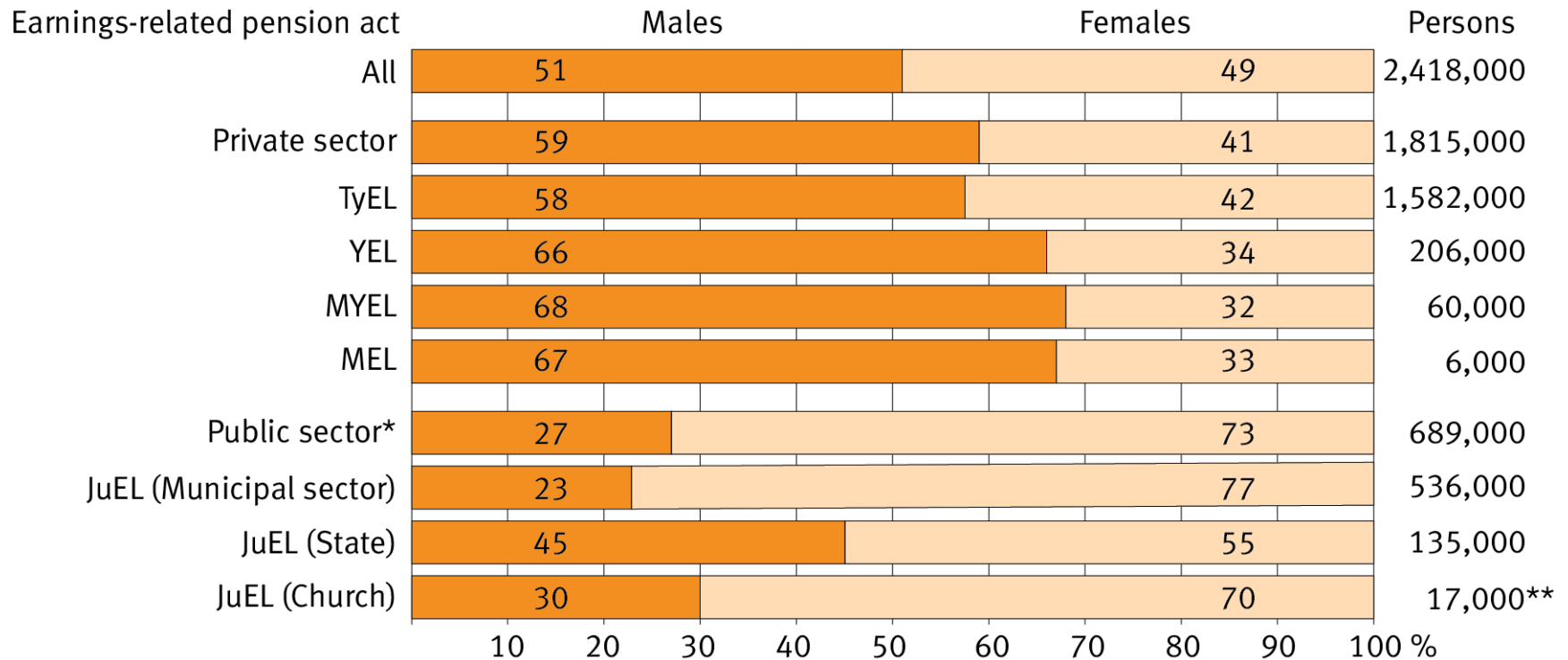
# Persons aged 17–68\* covered by the earnings-related pension scheme 2008–2018



\*Before the pension reform in 2017, the qualifying age for coverage under earnings-related pension acts was 18 years. For the self-employed, the qualifying age continues to be 18.



# Insured persons working at year-end 2018, by earnings-related pension act and gender



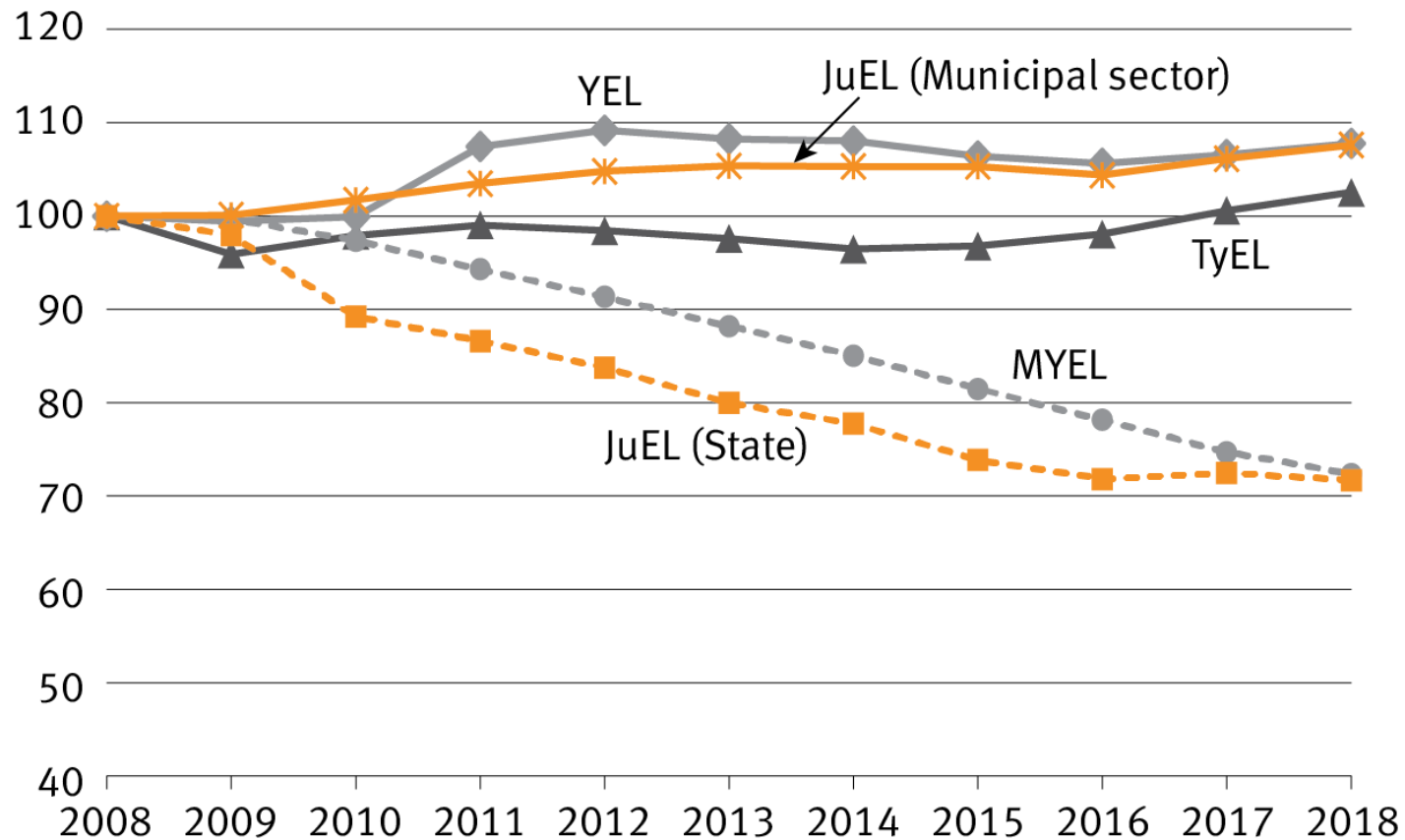
A person can be covered by several acts simultaneously. A person is counted only once for the Private sector, Public sector and All figures.

\*Includes persons insured under JuEL (Kela), Pension regulation for the Bank of Finland, and Pension regulation for the regional government of Åland.

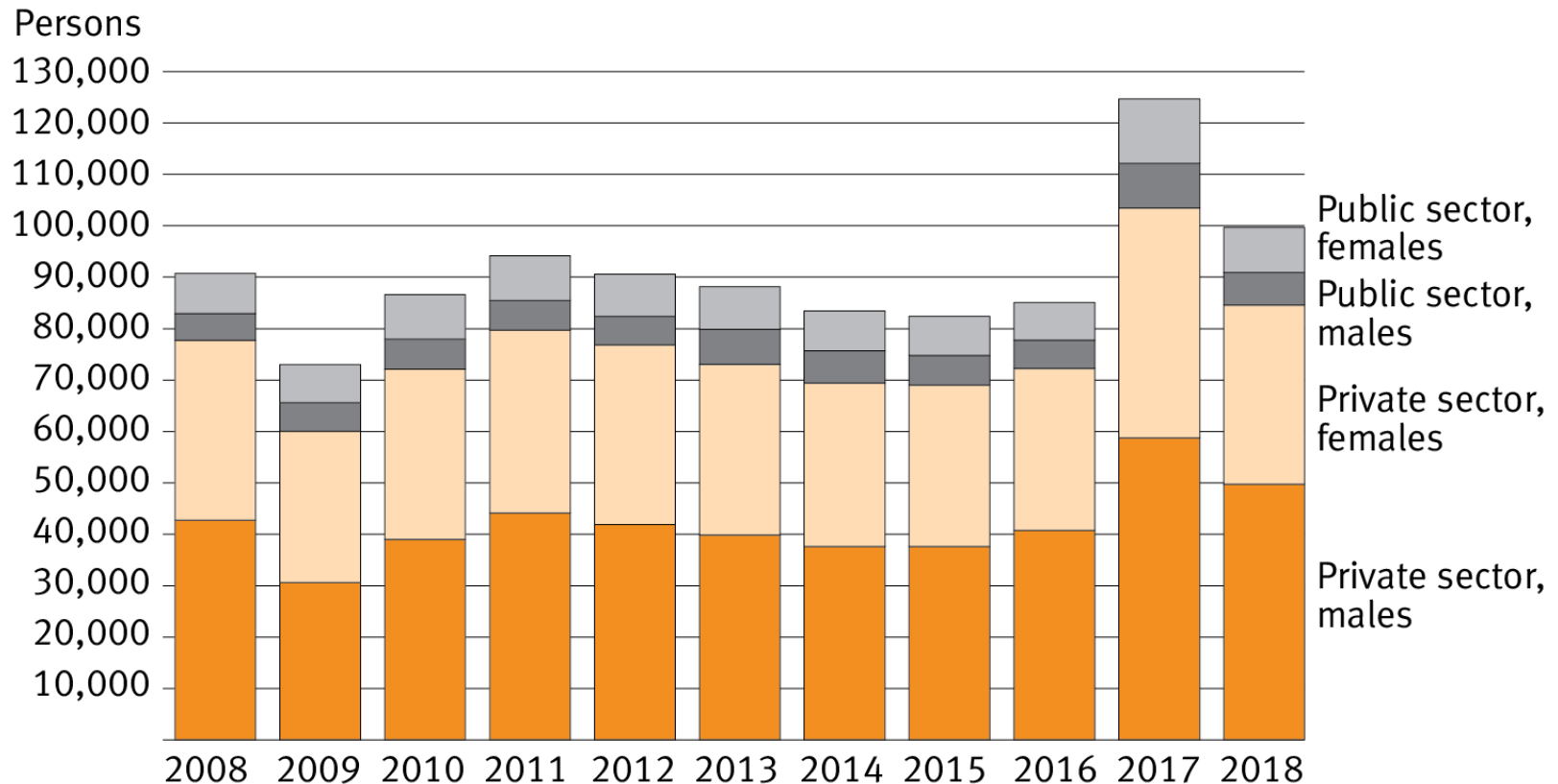
\*\*Estimate.



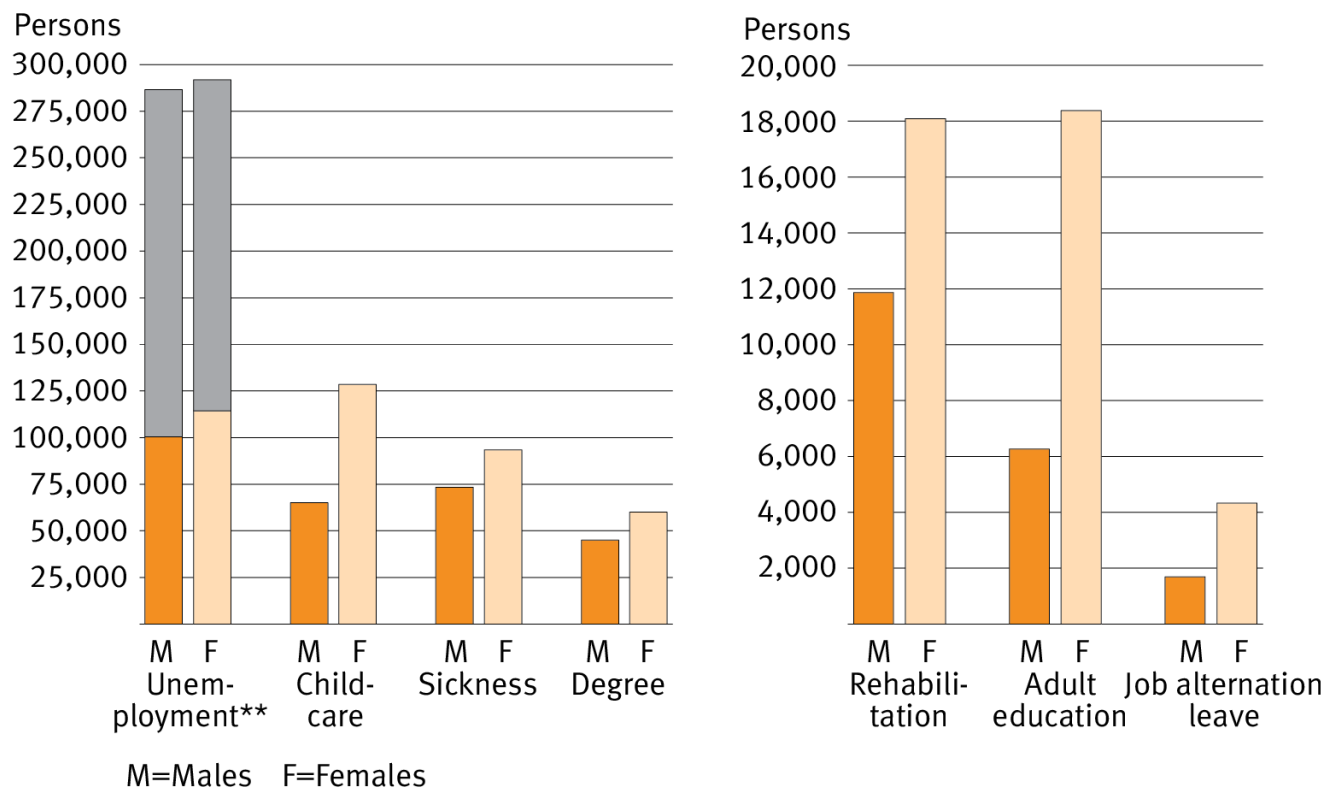
# Insured persons working at year-end 2018, by main earnings-related pension acts, 2008=100



# Persons covered by earnings-related pension acts for the first time in 2008–2018, by sector and gender



# Persons registered in 2018 as recipients of benefits for unpaid periods and under VEKL\*, by benefit and gender



\*Act on compensation for Pension Accrual from State Funds for Periods of Childcare (of child under the age of 3) and Periods of Study.

\*\* Bottom part of column=earnings-related daily allowance. Top of column=basic unemployment daily allowance and labour market support. No pension benefits accrue from them, but they are taken into consideration when calculating the projected pension component.

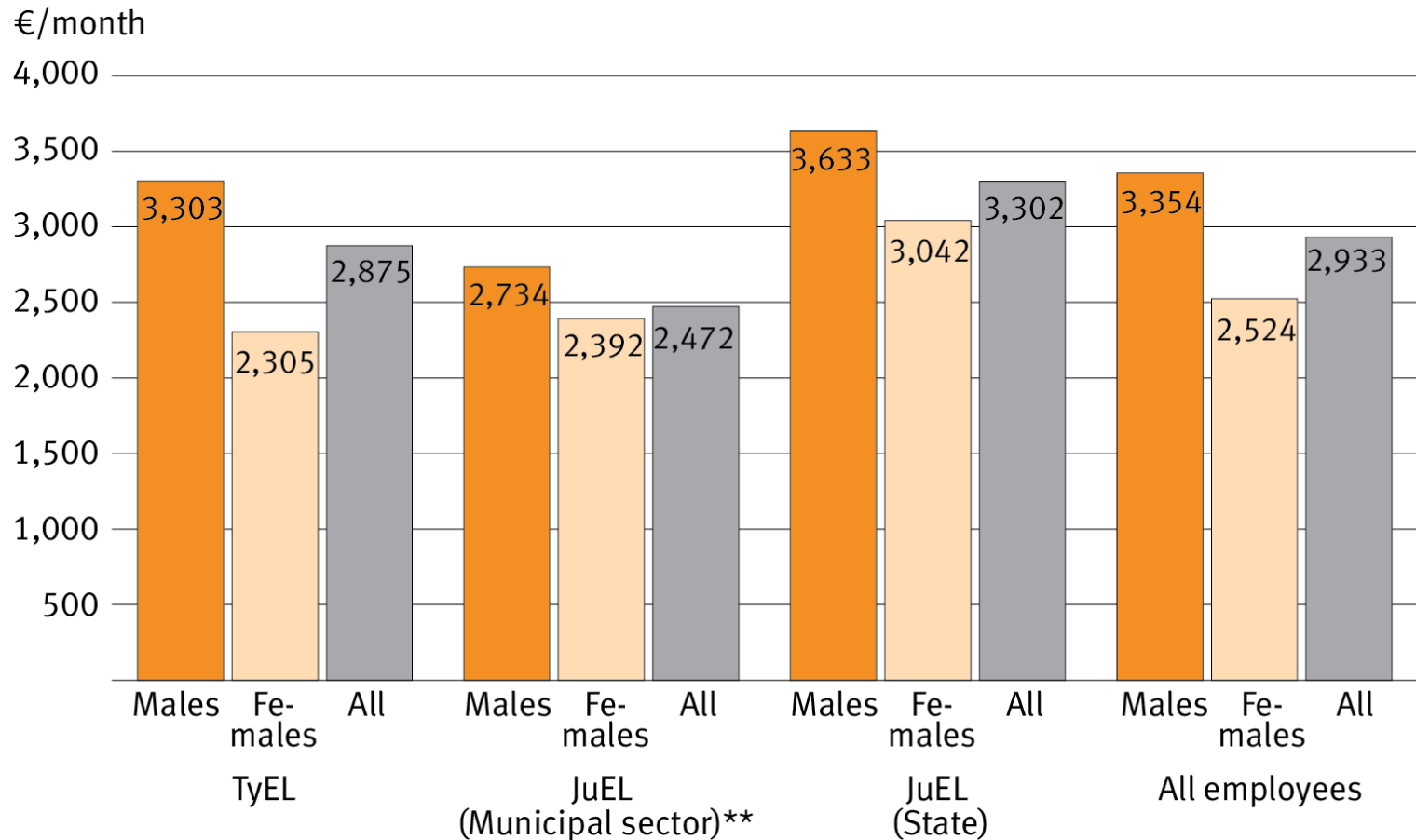
A person may receive several pension benefits in one and the same year. In that case, the person is included in the figures of all pension benefits that they have been registered for.

The motor liability and workers' compensation insurance data for 2018 was unavailable.





# Employees' average monthly insured earnings\* in 2018, major earnings-related pension acts

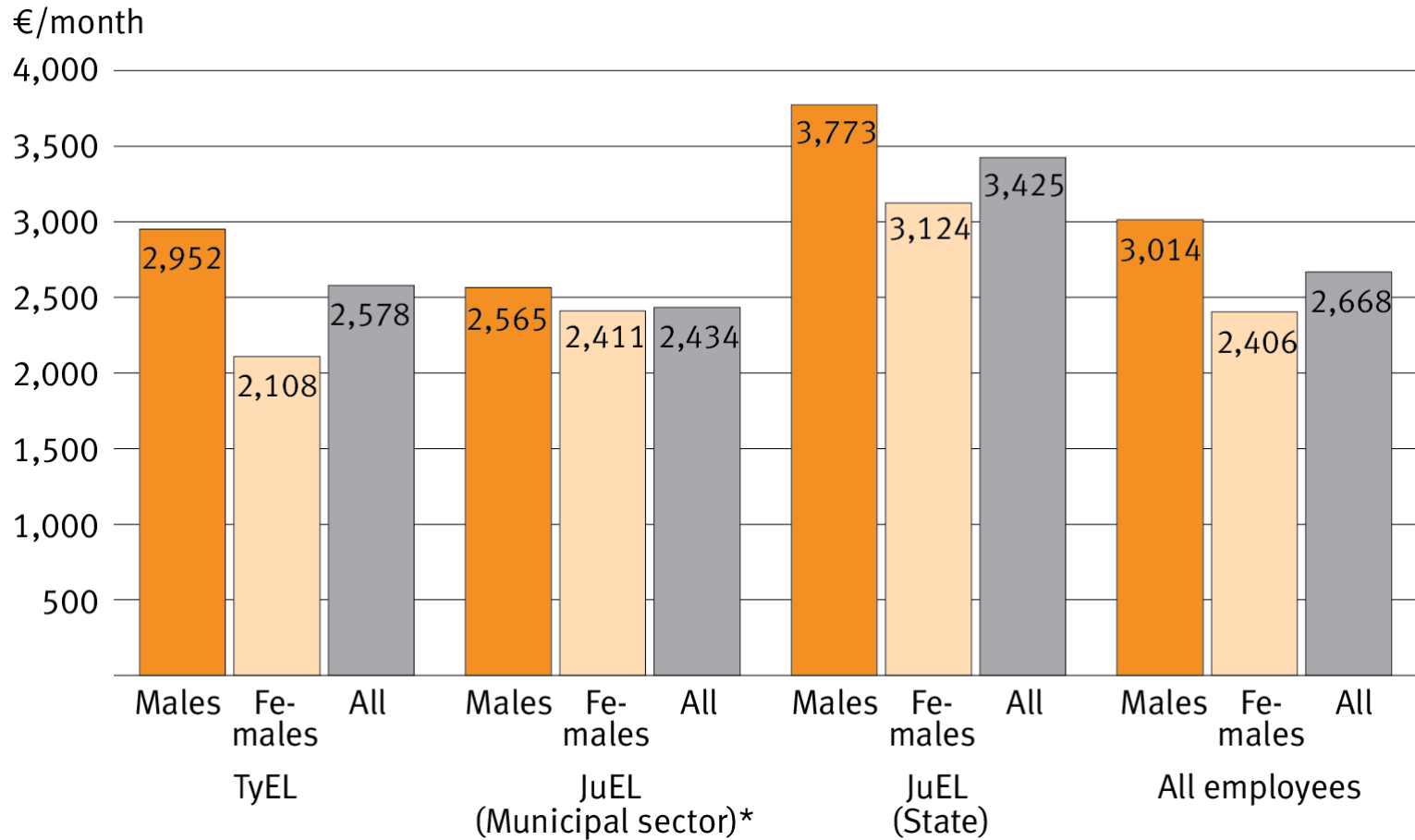


\*The average monthly earnings are calculated by dividing annual insured earnings by number of months in employment.

\*\* Employees and civil servants.



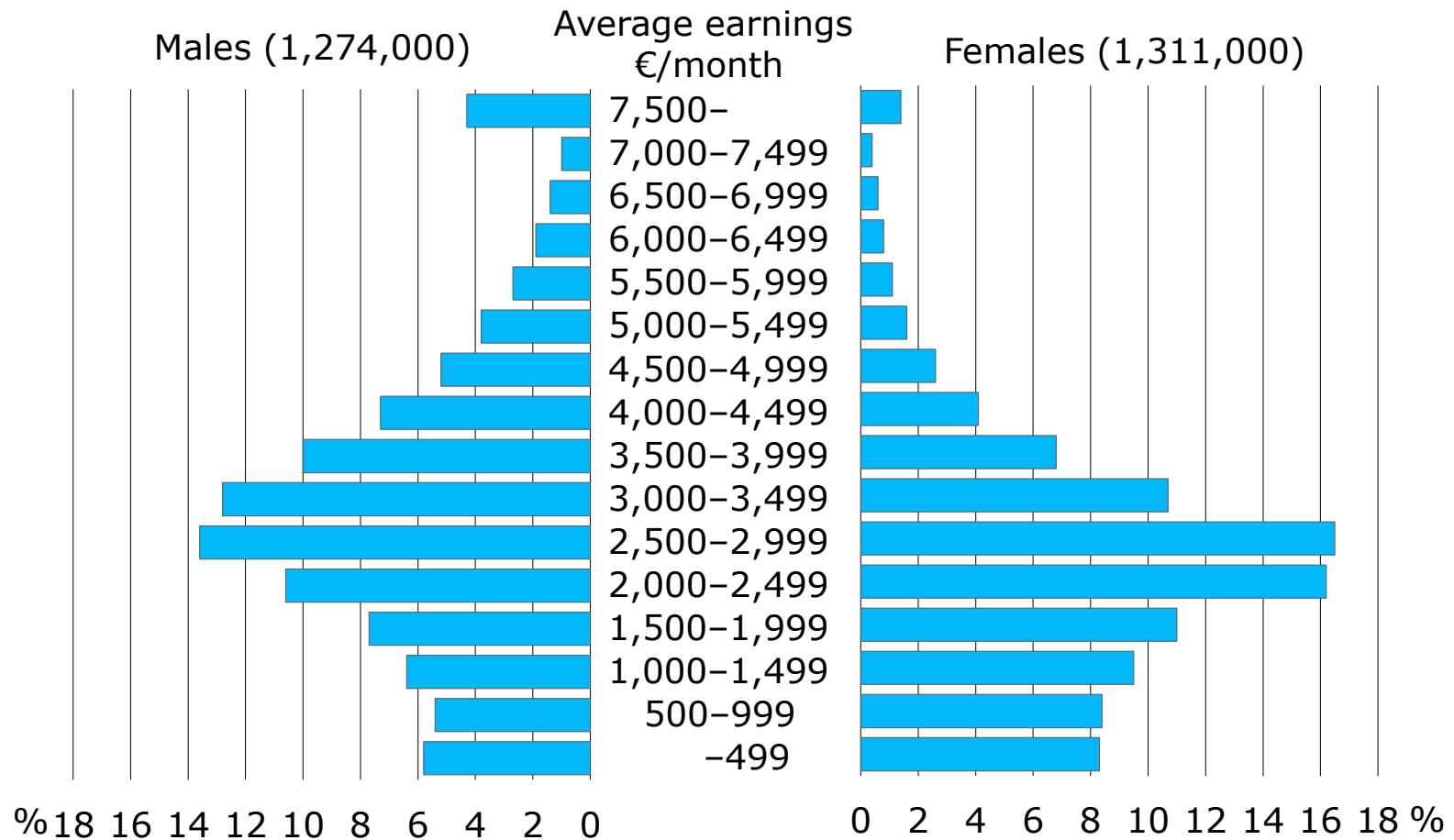
# Employees' median insured earnings in 2018, major earnings-related pension acts



\* Employees and civil servants.



# Breakdown of average monthly insured earnings by income category in 2018, by gender



Average monthly earnings are calculated by dividing annual insured earnings by number months in employment.

