

Content of Earnings Register data items compiled for research purposes

The Finnish Centre for Pensions Earnings Register contains information about pensionable employment under earnings-related pension acts. Data are compiled on earnings-related pension accrual from periods of employment and self-employment. The right to an earnings-related pension arises from pension acts currently in force. The rate of pension accrual is determined accordingly.

The Earnings Register covers private sector and public sector employment or self-employment that accrues pension entitlement under earnings-related pension acts. Furthermore, employment under pension regulations for Bank of Finland, Social Insurance Institution and regional government of Åland employees is included. The current Earnings Register was introduced in 2007.

Since 2017 private sector employers have been obliged to take out insurance under the Employees Pensions Act (TyEL) for all employees aged 17–67 whose earnings exceed the specified limit. Insurance requirements have expanded since the Employees' Pensions Act (TEL) took effect in 1962. New earnings-related pension acts have subsequently been adopted and the range of employees covered has expanded. The earnings, age and time limits have also been revised.

A national incomes register maintained by the Finnish Tax Administration was deployed from the beginning of 2019 to keep a record of all wage and salary earnings of employees in Finland. As of 2019 all data entered in the Earnings Register on employee earnings are drawn from this source.

Research permit applications shall detail the data items required from the Earnings Register, for instance as follows:

- earnings periods:
 - earnings-related pension act and sector, dates of commencement and termination (as of 1 Jan 1962)
- earnings:
 - earnings-related pension act and sector, year, earnings, number of earnings days (as of 1 Jan 2005)
- benefits for unpaid periods:
 - type of benefit, dates of commencement and termination, number of benefit days (as of 1 Jan 2005)

Pension-insured employment as of 1 Jan 1962

Employment data comprise periods of paid employment and periods of self-employment insured for earnings-related pension benefits and registered during the requested period.

Table 1. Variables and descriptions of earnings periods insured for earnings-related pension benefits

Technical name and codes	Variable and description
ID	Personal identifier (personal identity code or pseudoidentifier)
SEKTORI	Earnings-related pension sector
E	Private sector (earnings-related pension providers and foundations)
J	Public sector (local government, churches, state, etc.) Sector is determined based on the pension acts listed below
LAKI	Earnings-related pension act
T	Employees' Pensions Act TEL
L	Temporary Employees' Pensions Act LEL
F	Pensions Act for Performing Artists and Certain Other Employee Groups TaEL
1	Employees Pensions Act TyEL, annual information
2	Employees Pensions Act TyEL, monthly accounts, contract employer
3	Employees Pensions Act TyEL, monthly accounts, non-contract employer
Y	Self-Employed Persons' Pensions Act YEL
M	Farmers' Pensions Act MYEL
S	Seafarer's Pensions Act MEL
V	Public Sector Pensions Act (State), formerly State Employees Pensions Act VEL and VaEL
K	Public Sector Pensions Act (Municipal Sector), formerly Local Government Employees Pensions Act KuEL and KVTEL
R	Sector Pensions Act (Church), formerly Evangelical-Lutheran Church Pensions Act KiEL
H	Public Sector Pensions Act (Kela), formerly the Pension Regulation for the Social Insurance Institution of Finland/pensions for Kela employees KelaL
B	Public Sector Pensions Act (Bank of Finland), as of 1 Jan 2021, formerly Pension Regulation for the Bank of Finland
A	Pension Regulation for the regional government of Åland
P	Postipankki personnel (up to 31 Dec 1987, on 1 Jan 1988 transferred and assigned under TEL, which on 1 Jan 2007 became TyEL)
ALKUPVM	Date of pension commencement
	The date of pension commencement used in data extraction, with the pension being in force or starting during the requested time period.
LOPPUPVM	Date of pension termination

Changes to legislation:

- Employees Pensions Act TyEL entered into force on 1 Jan 2007, replacing TEL, LEL and TaEL.

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- The Public Sector Pensions Act JuEL entered into force on 1 Jan 2017. It covers personnel in state, local government, church and Kela employment (V, K, G, R and H).
- Provisions on the pension security of Bank of Finland employees are laid down in the Public Sector Pensions Act JuEL (Bank of Finland) as of 1 Jan 2021.
- Earnings periods are updated based on the national incomes register as of 1 Jan 2019:
 - Annual information on TyEL employment is drawn from the national incomes register from 2019 onwards and indicated with codes 2 or 3. This implies the termination of some employment contracts on 31 Dec 2018 and starting new ones from the beginning of 2019. Annual information on employment terminated before 2019 is still included with code 1.
- Employment in categories V, K, G, R and H under the Public Sector Pensions Act is still recorded in the same manner as before. Some employment contracts are terminated on 31 Dec 2018 and new ones started on 1 Jan 2019.

Pension-insured earnings as of 1 Jan 2005

The Earnings Register contains information on pension-insured earnings from 2005 onwards.

Under Finnish legislation, all salaried work and self-employment from age 17 to 68 must be insured for earnings-related pension benefits. The obligation to take out insurance starts at the beginning of the month following the person's 17th birthday and ends at the end of the month of the 68th birthday. For the self-employed, the lower age limit for pension insurance is 18 years.

Insured earnings (i.e., pensionable income insured under the earnings-related pension scheme) include all income items that count towards pension accrual. The main income items are wages or salaries, performance-based bonuses and other remuneration paid as compensation for work. The most noteworthy types of other remuneration are various benefits in kind and holiday compensation, including compensations paid upon termination of employment, for instance for untaken carried-over holiday. Earnings-related pension does not usually accrue on daily allowances and option arrangements, and they are not included in insured earnings. Insured earnings also include the employee's pension contribution.

Pension insurance for self-employed persons (Y) is based on YEL confirmed income, which should reflect the person's work input. YEL confirmed income should correspond to the wage that would be paid to an equally skilled professional for the same job, or that is comparable to the average compensation paid for the job in question. It should reflect the financial value

of the self-employed person's input, not the financial performance of the business. In other words, YEL confirmed income is not based directly on the turnover of the business or taxable earnings, although these may help to establish an appropriate income level.

Table 2. Variables and descriptions of pension-insured earnings

Technical name and codes	Variable and description
ID	Personal identifier (personal identity code or pseudoidentifier)
SEKTORI	Earnings-related pension sector
E	Private sector (earnings-related pension providers and foundations)
J	Public sector (local government, churches, state, etc.) Sector is determined based on the pension acts listed below.
LAKI	Earnings-related pension act Classifications as above for earnings periods.
VUOSI	Year The date of pension commencement used in data extraction, with the pension being in force or starting during the requested time period.
ANSIO	Annual earnings Gross annual earnings in cents (whole numbers without decimals) and in real terms without indexation.
ANSIOPAIVAT	Annual number of earnings days Number of days for which pay received during earnings period. Overlapping periods removed (max 30 days/month and 360 days/year).

Unpaid periods and benefit periods under the Act on Compensation for Pension Accrual from State Funds or Periods of Childcare and Periods of Study (VEKL) as of Jan 2005

The Earnings Register also contains entries for unpaid periods and benefit periods under VEKL from 2005 onwards. These are social benefits that accrue entitlement to an earnings-related pension. Data are obtained from Kela, unemployment funds, insurance companies, and others.

An unpaid period refers to a period of social benefit receipt that that under certain conditions accrues entitlement to an earnings-related pension. Pension accrual rules for different unpaid periods are specified in the Earnings-related Pension Act. A common feature across all benefits is that they partly or fully reduce the individual's earnings, and it is this resulting drop in earnings-related pension accrual that is compensated.

Earnings-related pension is accrued on children's home care allowance and degrees completed under the Act on Compensation for Pension Accrual from State Funds for Periods of Childcare and Periods of Study (VEKL).

Social benefits payable are based on laws, collective agreements and the duration of employment prior to the start of benefit payment. For example, the relative length of paid and unpaid periods of sickness daily allowance during sickness leave varies from person to person.

Table 3. Variables and descriptions of unpaid periods and benefit periods under the Act on Compensation for Pension Accrual from State Funds for Periods of Childcare and Periods of Study VEKL.

Technical name and codes	Variable and description
ID	Personal identifier (personal identity code or pseudoidentifier)
ETUUSLAJI	Benefit type
100	Maternity allowance
101	Special maternity allowance
102	Paternity allowance
103	Parental allowance
104	Partial parental allowance
105	Parental allowance during sickness daily allowance
110	Child home care allowance
120	Sickness daily allowance
121	Partial sickness daily allowance
122	Daily allowance in respect of communicable diseases (as of 1 March 2017)
125	Special care allowance
130	Kela rehabilitation allowance
131	Kela partial rehabilitation allowance (as of 1 Oct 2015)
140	Vocational upper secondary qualification (date of degree only)
141	Lower university degree (date of degree only)
142	University of applied sciences degree (date of degree only)
143	Higher university degree (date of degree only)
150	Basic daily unemployment allowance
151	Labour market support
155	Public employment service training subsidy
156	Training allowance under Kela unemployment security
200	Earnings-related job alternation allowance
210	Earnings-related unemployment allowance
211	Earnings-related daily allowance for persons insured under YEL/MYEL
212	Public employment service training subsidy for employees
220	Earnings-related daily allowance for persons insured under YEL/MYEL
221	Training allowance for persons insured under YEL/MYEL
222	Public employment service training subsidy for persons insured under YEL/MYEL
300	Employment accident insurance daily allowance
301	Compensation for loss of earnings under motor liability insurance

302	Daily allowance under military accidents insurance
303	Rehabilitation daily allowance and pension under employment accident insurance
304	Compensation for loss of income due to rehabilitation under motor liability insurance
305	Rehabilitation daily allowance and pension under military accidents insurance
306	Rehabilitation allowance under employment accident insurance (as of 1 Jan 2016, replaces 303)
400	Rehabilitation allowance under earnings-related pensions acts
401	Partial rehabilitation allowance under earnings-related pensions acts
402	Rehabilitation subsidy under earnings-related pensions acts
403	Partial rehabilitation subsidy under earnings-related pensions acts
500	Adult education allowance for wage earner
501	Basic daily allowance under adult education allowance for persons insured under YEL/MYEL
KOHDEVUOSI	Year of benefit receipt
ALKAMISPVM	Start date
PAATTYMISPVM	End date
ETUUSPVMLKM	Number of benefit days

Benefits for unpaid periods and under the Act on Compensation for Pension Accrual from State Funds for Periods of Childcare and Periods of Study:

Child care: maternity allowance, paternity allowance, parental allowance, child home care allowance

Illness: sickness daily allowance, partial sickness daily allowance, special care allowance

Unemployment: basic daily unemployment allowance, labour market support, employee's earnings-related daily unemployment allowance, other unemployment benefits

Accident and motor liability insurance

Rehabilitation: Kela rehabilitation allowance, rehabilitation allowance under earnings-related pensions acts

Adult education

Job alternation leave

Degree: vocational upper secondary qualification, lower university degree, university of applied sciences degree, higher university degree

An unpaid period is usually terminated at the end of the year. One exception is degrees and qualifications, which are treated as continuous periods. The number of days for degrees or qualifications may be greater than 360 days.

A degree is entered according to year of completion. Periods of study are entered in the Earnings Register only insofar as they have led to a degree. The number of days spent on degree completion is a computed item and does not reflect the amount of time that the individual has spent studying for the

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degree. It is also impossible to infer from the Earnings Register whether the individual has spent time studying for the degree before the year of completion.

Sickness daily allowances are only included for periods that are fully or partly unpaid for the employee. Payments for sickness daily allowances made by Kela to the employer are not included in the Earnings Register.

For unemployment periods, the Earnings Register indicates days for which the individual has received benefit payments, when payments have started and when they have ended. Every calendar day during this period is not necessarily a day of benefit receipt; the number of benefit days may be smaller than the number of calendar days. Unemployment periods do not include waiting periods.

Sources

- [Role of the Finnish Centre for Pensions in earnings-related pension scheme](#)
- [Privacy policy for person registers](#)
- [Earnings-related pension insurance covers all earnings from work](#)
- [Earnings-related pension acts: years of entry into force](#)