

CURRICULUM VITAE

Susanna Sten-Gahmberg

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Profile

I currently hold the position of Senior Researcher at the Finnish Centre for Pensions. My research interests are primarily focused on the utilization of microeconomic methods in diverse areas such as labor, education, welfare, and health. My career in consultancy has further broadened my interests, leading me to explore also qualitative research methods in recent years. My research portfolio encompasses a wide array of topics, ranging from atypical employment forms like light entrepreneurship to informal care and vocational rehabilitation. A consistent theme throughout my research is the evolution of working careers.

Education

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| 2016 | Ph.D. (Dr. phil.) in Economics , Department of Economics, Norwegian School of Economics, Bergen , Norway |
| 2009-2010 | Finnish Doctoral Program in Economics , Åbo Akademi University, Finland |
| 2009 | MSc in Economics , Department of Economics, Åbo Akademi University, Turku Finland |

Current position

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| 2022– present | Senior Researcher Finnish Centre for Pensions, Research Department |
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Previous positions

- 2017-2022** **Manager**
Oslo Economics, Oslo, Norway
2017-2018 Economist, 2018-2020 Senior Economist, 2020-2022 Manager
- 2016-2017** **Researcher**
Centre for Applied Research at the Norwegian School of Economics, Bergen, Norway

Research visits

- 06/2015** OECD, Paris
- 10/2015** Centre for Economic Performance, London School of Economics
- 2012-2013** Centre for Economic Performance, London School of Economics

Publications

Peer reviewed journal articles

Ilmakunnas Ilari & **Sten-Gahmberg Susanna** (2026). *Flexible Partial Pension—a Bridge to Full-time Retirement, a Way out of Employment, or an Income Supplement?* Journal of Aging & Social Policy, 1-17.

Susanna Sten-Gahmberg, Kine Pedersen, Ingrid Gaarder Harsheim, Hanna Løyland & Birgit Abelsen (2024). Experiences with telemedicine-based follow-up of chronic conditions: the views of patients and health personnel enrolled in a pragmatic randomized controlled trial. *BMC Health Serv Res*, 24, 441 (2024).

Christopher Markhus Poots & **Susanna Sten-Gahmberg** (2024). Unge lovbyggere og overgangen til voksenlivet. *Søkelys på arbeidslivet*, 41 (1), p. 1–21.

Susanna Sten-Gahmberg, Kine Pedersen, Ingrid Gaarder Harsheim, Hanna Isabel Løyland, Øyvind Snilsberg, Tor Iversen, Geir Godager, Erik Magnus Sæther & Birgit Abelsen (2024). Pragmatic randomized controlled trial comparing a complex telemedicine-based intervention with usual care in patients with chronic conditions. *Eur J Health Econ*, 25(7):1275-1289.

Løyland, Hanna Isabel, Pedersen, Kine, **Sten-Gahmberg, Susanna**, Gaarder Harsheim, Ingrid, Sæther, Erik Magnus, Iversen, Tor, Snilsberg, Øyvind & Abelsen, Birgit (2023). Effekter, gevinster og kostnader ved digital hjemmeoppfølging – en samfunnsøkonomisk analyse basert på et pragmatisk randomisert forsøk. *Magma*, 26(5).

Pedersen, Kine, Løyland, Hanna Isabel, Sæther, Erik Magnus, **Sten-Gahmberg, Susanna**, Abelsen, Birgit, Snilsberg, Øyvind, & Iversen, Tor (2023). Primærhelseteam – en mer teambasert fastlegetjeneste. *Magma*, 26(5).

Bråten, Ragnhild Haugli, **Susanna Sten-Gahmberg**, Christoffer Bugge, Ivar Sønbo Kristiansen, Erlend Strand gardsjord and Erik Magnus Sæther (2022): Økt bruk av psykiske diagnoser for unge. *Tidsskrift for norsk psykologforening*.

Bråten, Ragnhild Haugli and **Susanna Sten-Gahmberg** (2022): Unge uføre og veien til uføretrygd. *Søkelys på arbeidslivet*, 39 (1), p. 1–19.

Susanna Sten-Gahmberg (2020): Student heterogeneity and financial incentives in graduate education, *Education Finance and Policy*, 15 (3), p. 543–580.

Other journal articles

Susanna Sten-Gahmberg (2009): Utvekklingen av de forskarutbildades situation på arbetsmarknaden i Finland 1990–2004, *Ekonomiska Samfundets Tidsskrift*, 3:2009,143–153

Scientific reports, theses and working papers

Laaksonen, M. & **Sten-Gahmberg, S.** (2025) Nuorena työkyvyttömyyseläkkeelle siirtyneiden työhistoria. [Work history of those who retired on disability pension at a young age]. Eläketurvakeskuksen analyysija 13/2025.

Liukko, J. & Pasanen, J. & **Sten-Gahmberg, S.** (2025) Työeläkekuntoutuksen toimivuus ja vaikutukset kuntoutujien näkökulmasta: Työkokeiluun osallistuneiden kuntoutujien haastatteluihin perustuva tutkimus. [Functionality and effectiveness of rehabilitation under the earnings-related pension system from the participants' perspective : A study based on Interviews with individuals participating in work trials]. Eläketurvakeskuksen tutkimuksia 05/2025.

Sten-Gahmberg, Susanna & Heinänen, Jyri & Kuivalainen, Susan (2024) Työkäisten omaishoitajien työurat, ansiotulot ja eläkekattumat: Rekisteripohjainen tarkastelu sopimusomaishoitajista 2005–2023. Eläketurvakeskuksen tutkimuksia: 08/2024.

Liukko, Jyri & Pasanen, Jarna & **Sten-Gahmberg, Susanna** (2024). Kuntoutujien näkemyksiä työeläkekuntoutuksen hyödyistä ja kehittämiskohteista: Työkokeiluun osallistuneiden kuntoutujien haastatteluihin perustuva tutkimus. Eläketurvakeskuksen tutkimuksia: 06/2024.

Sten-Gahmberg, Susanna ja Riekhoff, Aart-Jan: Light entrepreneurs in Finland: A longitudinal study of careers, income and pension accrual. Finnish Centre for Pensions, Studies 04/2024.

Ilmakunnas, Ilari ja **Sten-Gahmberg, Susanna** (2024). Palkkatulot ennen ja jälkeen osittaisen varhennetun vanhuuseläkkeen ottamisen. Eläketurvakeskuksen tutkimuksia: 01/2024.

Liukko, Jyri & Pasanen, Jarna & **Sten-Gahmberg, Susanna** (2023). Kuntoutujien näkökulma työeläkekuntoutuksen suunnitteluun : Työkokeiluun osallistuvien kuntoutujien haastatteluihin perustuva tutkimus. Eläketurvakeskuksen tutkimuksia: 05/2023.

Polvinen, Anu & Tenhunen, Sanna & Järnefelt, Noora & Kivelä, Matilda & Kuivalainen, Susan & Nivalainen, Satu & **Sten-Gahmberg, Susanna** (2023). Työnteko vanhuuseläkkeellä: Kyselytutkimus palkkatyöstä vanhuuseläkkeelle vuosina 2019-2021 siirtyneille. Eläketurvakeskuksen tutkimuksia 04/2023.

Abelsen Birgit, Godager Geir, Harsheim Ingrid Gaarder, Iversen Tor, Kristiansen Ivar Sønbo, Løyland Hanna Isabel, Pedersen Kine, Snilsberg Øyvind, **Sten-Gahmberg Susanna**, Sæther Erik Magnus (2022) *Evaluering av utprøving av digital hjemmeoppfølging: Sluttrapport.*

Abelsen Birgit, Godager Geir, Harsheim Ingrid Gaarder, Iversen Tor, Kristiansen Ivar Sønbo, Løyland Hanna Isabel, Pedersen Kine, Snilsberg Øyvind, **Sten-Gahmberg Susanna**, Sæther Erik Magnus (2021) *Evaluering av utprøving av digital hjemmeoppfølging: Delrapport 2.*

Abelsen Birgit, Godager Geir, Harsheim Ingrid Gaarder, Iversen Tor, Kristiansen Ivar Sønbo, Løyland Hanna Isabel, Pedersen Kine, Snilsberg Øyvind, **Sten-Gahmberg Susanna**, Sæther Erik Magnus (2020) *Evaluering av utprøving av digital hjemmeoppfølging: Delrapport 1.*

Abelsen Birgit, Gaski Marget, Godager Geir, Iversen Tor, Løyland Hanna Isabel, Pedersen Kine, Snilsberg Øyvind, **Sten-Gahmberg Susanna**, Sæther Erik Magnus. (2022) Evaluering av pilotprosjekt med primærhelseteam og alternative finansieringsordninger: Sluttrapport for 2018-2021 (Statusrapport IV).

Abelsen Birgit, Evenstad Øystein, Gaski Marget, Godager Geir, Iversen Tor, Løyland Hanna Isabel, Pedersen Kine, Snilsberg Øyvind, **Sten-Gahmberg Susanna**, Sæther Erik Magnus. (2021) Evaluering av pilotprosjekt med primærhelseteam og alternative finansieringsordninger: Statusrapport III.

Abelsen Birgit, Gaski Marget, Godager Geir, Iversen Tor, Løyland Hanna Isabel, Pedersen Kine, Snilsberg Øyvind, **Sten-Gahmberg Susanna**, Sæther Erik Magnus. (2019) Evaluering av pilotprosjekt med primærhelseteam og alternative finansieringsordninger: Statusrapport II.

Abelsen Birgit, Gaski Marget, Godager Geir, Iversen Tor, Løyland Hanna Isabel, Pedersen Kine, Snilsberg Øyvind, **Sten-Gahmberg Susanna**, Sæther Erik Magnus. (2019) Evaluering av pilotprosjekt med primærhelseteam og alternative finansieringsordninger: Statusrapport I.

Oslo Economics, Ole Røgeberg & Manudeep Bhuller (2022). *Kjennetegn ved barn og unge som begår kriminelle handlinger og virkninger av straff.* Oslo Economics rapport 2022-25

Oslo Economics and Frischsenteret (2002). *Psykisk helse og uførhet blant unge.* Oslo Economics rapport 2020-43.

Susanna Sten-Gahmberg (2017). *Essays on human capital accumulation*, PhD dissertation, Norwegian School of Economics.

Susanna Sten-Gahmberg (2009): "Förändrade arbetsmarknadsförhållanden för högre utbildade? - En studie av forskarutbildade i Finland 1990–2004", The Research Institute of the Finnish Economy (ETLA), Discussion Paper no. 1187

Susanna Sten-Gahmberg (2008): "Mapping of the PhDs in the Private Sector", The Research Institute of the Finnish Economy (ETLA), Discussion Paper no. 1155

Work in progress

Labour supply of of gig workers with Aart-Jan Riekhoff

Careers of working-age informal carers with Eva Österbacka

The link between the rising earnings-related pension index and drawing a partial old-age pension with Ilari Ilmakunnas and Timopekka Hakola

The work history of young disability pensioners with Mikko Laaksonen

Research on platform work, combining it with other work and career consequences in Finland with Merja Kauhanen and Aart-Jan Riekhoff

Early career development and youth labour market attachment (ALKU) with Kati Kuitto and Noora Järnefelt

Conference and workshop organization and participation

Conference and workshop presentations

The Annual Meeting of the Finnish Economic Association (2026); AIPRIL/CHANGE workshop (2026); IWPLMS (2025); Social Policy Days (2025); INVEST (2025); Työeläkepäivä (2024); ESPAnet (2024); Nordisk Sosialforskringsmøde (2024); Critical Perspectives on Precarious and Informal Work symposium (2023); EUHEA (2022); Samarbeid om velferdsteknologi Agder (2020); SOLE/EALE World Meetings (2015); Centre of Economic Performance, London School of Economics (2013); Nordic Summer Institute in Labor Economics (2012), Economics of Education Workshop (2012); Meeting of the Economics of Education Association (2010)

Teaching

Personnel economics, Independent teaching, Norwegian School of Economics (2017); Econometric Techniques, Teaching Assistant, Norwegian School of Economics (2015); Competitive Strategy, Teaching Assistant, Norwegian School of Economics (2012); International Macroeconomics, Teaching Assistant, Norwegian School of Economics (2011); Shipping Economics, Teaching Assistant, Norwegian School of Economics (2010, 2011)

Language skills

Swedish (native speaker), Finnish (excellent), English (excellent), Norwegian (excellent)

Additional training

- Course *Työeläkeasioiden perusteet (Basics of the earnings-related pension system)*, Finnish Centre for Pensions, December 2022
- GDPR for Data Protection Officers, May 2021
- PRINCE2 Foundation – project management, Spring 2019