Relative Disposable Income*, 2001

Average Disposable Income*, 2001

Income and Wealth

Sources:
- Income Composition: Own calculations based on ECHP

Income Composition, by Income Groups*, 2001

Relative Income Poverty Rate*, 2004

S80/S20 Ratio of disposable income, 2000

©European Centre, Vienna

Indicators

Demographic Indicators
Income and Wealth
Labour Market and Labour Market Participation
Social Protection and Financial Sustainability

*Mean equivalised net household income

*Median equivalised net income by age group and gender compared to total population

*0-15: no gender breakdown

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Finland

**Sources**
- Poverty Gap, Persistent Poverty Rate: EUROSTAT, Income and living conditions indicators (2006)
- Institutional Features: MISSOC, 2006

**Institutional Features of the Minimum Income Guarantee for older People, 2006**

**Minimum pension:**
Statutory earnings-related pension (Työeläke):
No statutory minimum pension.
National pension (Kansaneläke) guarantees de facto a minimum pension to those with 40 years of residence in Finland and with a small pension or with no other pension.

**Non contributory Minima:**
Main conditions of eligibility and amount payable:
Reached the age of 65 and at least 5 years residence in Finland.
Full amount € 432.44 - € 510.80 a month according to marital status and municipality.
All other income and spouse’s income over certain limit reduce by 100%.

### Minimum Income Protection Level as % of*

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>65+</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>66-64</td>
<td>15</td>
<td>17</td>
</tr>
</tbody>
</table>

*at 60% median threshold

### Persistent Income Poverty Rate*, 2003

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>65+</td>
<td>18</td>
<td>8</td>
</tr>
<tr>
<td>66-64</td>
<td>6</td>
<td>6</td>
</tr>
</tbody>
</table>

*3 years poor out of 4

### Number of Claimants of Minimum Income Guarantee*

<table>
<thead>
<tr>
<th>Country</th>
<th>Number of Claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finland</td>
<td>n.a.</td>
</tr>
</tbody>
</table>

### Per Capita Expenditure on Minimum Income Protection Schemes

<table>
<thead>
<tr>
<th>Country</th>
<th>Per Capita Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finland</td>
<td>n.a.</td>
</tr>
</tbody>
</table>

*In % of the population 60+*
Composition of Wealth Holdings by Components

Finland

Sources:

Gross Pension Wealth, 2005

Net Replacement Rates*, 2005

*By earnings level: multiple of national average earnings

Sources: