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Disability pension
refusals over
the years
1990 – 1995

1996

 **ELÄKETURVAKESKUS**
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Disability pension refusals over the years 1990-1995

Contents

Disability pension refusals over the years 1990-1995	3
Eligibility criteria and determination practice	3
Higher refusal rates for all applicant categories	4
Lower inclination to apply for pension	4
Higher refusal rate in the wake of the economic depression	5
No increase in number of appeals	6
Pensioners still account for a large proportion of the population	6
Statistics on disability pension determinations	9

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Disability pension refusals over the years 1990-1995

Raija Gould and Heidi Nyman

Eligibility criteria and determination practice

Employees and self-employed persons become entitled to disability pension when an illness, defect or injury render them incapable of doing their former job or an equivalent other job and this impairment is of at least one year's duration. The assessment of reduced work capacity also takes account of education, past work experience, age, job availability and other comparable factors. However, health impairment is the prime criterion of reduced work capacity.

In 1986, the individual early retirement pension with slightly more relaxed medical criteria was introduced for aged employees and self-employed persons. Under the individual early retirement pension programme, determination of reduced work capacity is based on the combined effect of illness, ageing, length of working career, the physical and mental strain of the job and working conditions.

The qualifying age giving entitlement to individual early retirement pension is presently 58 years but those born before 1940 qualified for the pension at the age of 55.

As a rule, payment of ordinary disability pension is preceded by payment of sickness benefit for 300 weekdays during which period the application for pension is filed. However, applicants of individual early retirement pension are often still in the labour force when applying for pension, although recent years have seen an increase in the number of unemployed applicants.

The pension application accompanied with a medical certificate is filed with the pension institution with which the employee or self-employed person is insured. Often the employer's written statement of the applicant's work is also attached. At the pension institution, the medical examiner makes an assessment of the applicant's work capacity on the basis of the documents filed with the application and this assessment lays the basis for the disability determination. If the application is rejected, the applicant may appeal the decision to the Pension Board, and the decision of the Pension Board may be appealed to the Insurance Court.

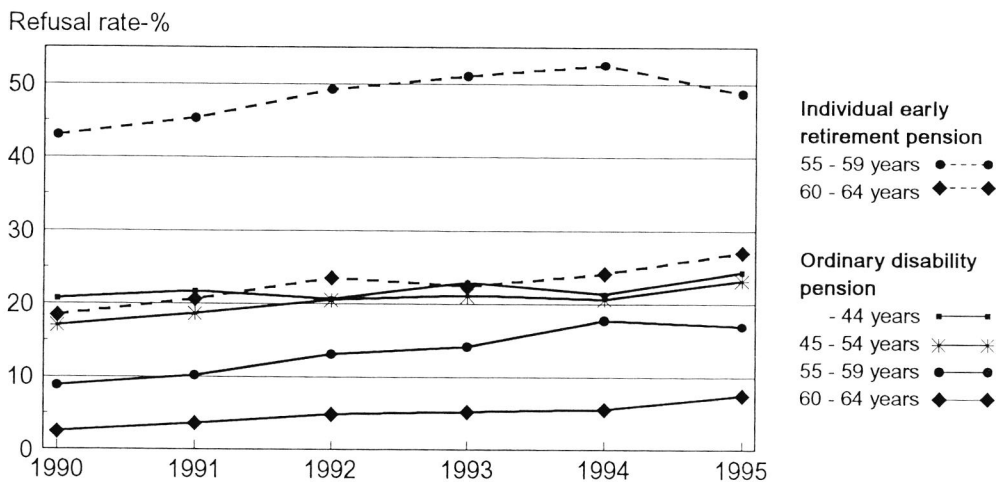
Ordinary disability pension may be awarded until further notice or temporarily. However, as of 1996 no temporary disability pensions are awarded but this benefit was replaced by a cash rehabilitation benefit. **The disability determinations discussed in this paper expressly refer to new applications.** This study does not cover applications for extension of temporary pension. If these applications were included in the study, the number of determinations would be substantially higher but the relative proportion of denials lower than the present figures representing new applications.

Higher refusal rates for all applicant categories

The disability pension refusal rate has increased in recent years. In 1990, the refusal rate for ordinary disability pensions represented a little less than 14% in the private sector, in 1995 it was as high as 20%. Correspondingly, the refusal rate for individual early retirement pensions has risen from 37% to 42%.

The increase in the refusal rate has been relatively steady for all applicant categories. The proportion of refusals has increased both for young and for older applicants, the increase being most marked for applicants over 45 (Fig. 1). The refusal rate has increased for women and men alike, in all major disease categories and for all pension acts (see attached Tables 1,3,5,7). It can, thus, be inferred that the reasons underlying the higher disability pension refusal rates have had far-reaching consequences for the whole scheme.

Fig.1 Disability pension refusal rate in the private sector by age group over the years 1990-1995



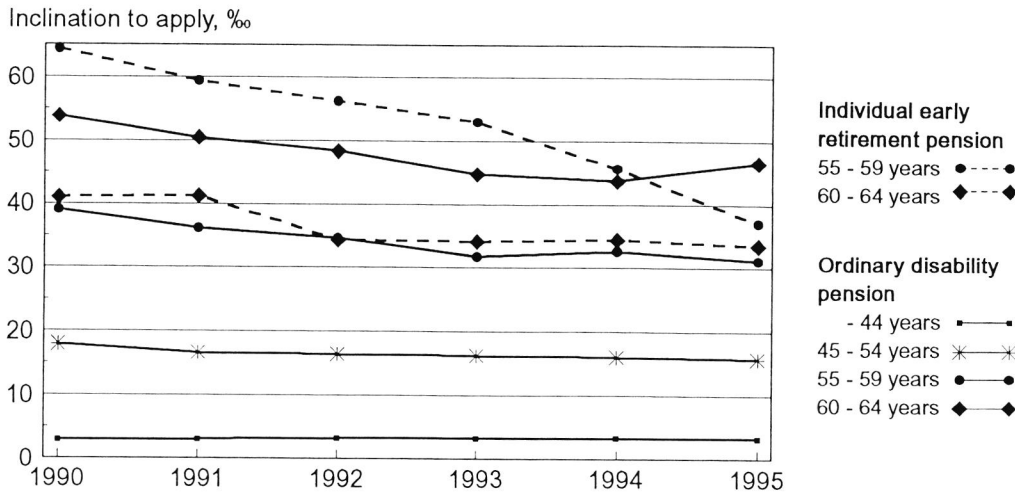
Refusal rates have increased in all age brackets. However, the refusal rates for individual early retirement pension declined in 1995 among the youngest applicants, as the 55-year-olds who used to have the highest refusal rate could no longer apply for the pension because of the higher qualifying age.

Lower inclination to apply for pension

The even distribution of the increase in the refusal rate between all applicant categories rules out the explanation that the increase is due to changes in the age, gender or disease structure of applicants (see attached Tables 2,4,6,8). We are left with two alternative explanations: either applicants have better work capacity than before or eligibility criteria have been tightened.

If the answer is that applicants are in better health and have better work capacity than before, this would suggest an increase in the number of applicants. However, the inclination to apply for disability pension has remained more or less stable in the youngest age brackets, and has declined in the 1990's in the oldest age brackets showing the most marked increase in the refusal rate (Fig. 2, see also attached Table 9).

Fig. 2 Inclination to apply for disability pension in the private sector by age group in the years 1990-1995, ‰

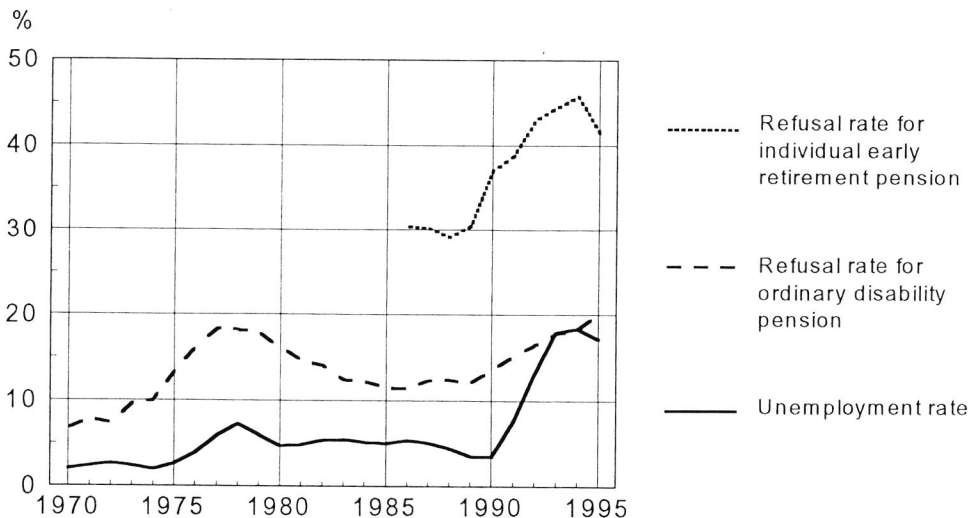


The inclination to apply for disability pension (the proportion of new applicants in the comparable population insured for employment pension benefits) has been declining in the 1990's, especially in the oldest age brackets.

Higher refusal rate in the wake of the economic depression

Despite the decline in the inclination to apply for pension, some changes may have occurred in the applicant population, in that current applicants may not meet the eligibility criteria as well as before. The increase in the number of refusals seems to coincide with growing unemployment (Fig. 3) and it is apparent that unemployment has a confusing effect on the inclination to apply for pension. In times of poor employment prospects, there may be applicants whose problems of labour market attachment spring from the labour market situation rather than from reduced work capacity and who, thus, fail to fulfil the eligibility criteria for this pension benefit. On the other hand, by offering people with reduced work capacity an alternative source of income, the unemployment insurance programme may also discourage people from applying for disability pension.

Fig. 3 Unemployment and pension refusal rates in the years 1970-1995



The disability pension refusal rate has increased during the periods of high unemployment witnessed both in the 1970's and in the 1990's

The unemployment spells of applicants are not, as such, very clearly reflected in pension determinations, although unemployment and retirement are interrelated in the oldest age brackets. Unemployed persons between the ages of 55 and 59 are more likely to apply for individual early retirement pension and are equally more likely to be denied pension. At the age of 60, the long-term unemployed qualify for unemployment pension, which is why unemployed persons over 60 rarely apply for individual early retirement pension or disability pension.

Although unemployed persons may not show more interest in applying for disability pension than other population categories, their representation is, in any case, high in times of economic depression. The recession may also have had a significant effect on the circumstances of many applicants who are not themselves out of work. Those in the labour force may be worn out under the work load imposed on them because of measures of savings.

When there is mass unemployment, the motivation put forward in pension applications largely centres on the applicant's circumstances in general and the consequences of labour market practices. The number of applications that are medically diffuse are likely to have increased. Medically diagnosable loss of work capacity is, nevertheless, the condition for disability pension. We can, thus, infer that applicants and their doctors may have a somewhat different interpretation of disability than the adjudicators of the pension scheme. The tightening economic situation and the pressure on savings in pension expenditure may also have influenced the attitudes of those involved in the disability determination process and caused them to place more emphasis on medical evidence.

No increase in number of appeals

The increase in the relative proportion of refusals has not given rise to more appeals. A good 40% of the applicants having been refused disability pension and about half of the applicants having been refused individual early retirement pension appeal to the Pension Board. The proportion of appellants has remained unchanged throughout the 1990's.

Of the disability pension refusals in the private sector, a little less than 10% were reversed in the Pension Board. The reversal rate has not increased despite the increase in refusal rates. The reversal rate of the Insurance Court is higher: 35% of the private-sector decisions appealed were reversed in the Insurance Court in 1990; the figure was around ten percentage points lower in 1995 (see attached Table 10).

Notwithstanding the low number of rejections reversed in the appeals process, at least most of the older rejected applicants retire fairly soon after the rejection. In the 1990's, however, the period between rejection and retirement grew longer and, correspondingly, the spells of unemployment following rejections became more frequent and were of longer duration. (See Gould: What if the disability pension application is denied? In Heikkinen, Kuusinen and Ruoppila (eds.) Preparation for Ageing. Plenum Press, New York 1995.)

Pensioners still account for a large proportion of the population

Despite the increase in disability pension refusal rates, pensioners account for a large proportion of the Finnish population, and more than half of the persons between the ages of 55 and 64 receive some pension benefit. In the 1990's, there has been a slight increase in the proportion of pensioners between the ages of 60 and 64, whereas the total proportion of pensioners aged 55-59 has been declining and the proportion of unemployed strongly increasing (see attached Table 11).

Underlying the shifts in population shares are, for instance, the introduction of the individual early retirement pension in 1986 and the gradual increase in the qualifying age for unemployment pension from 55 to 60 over the years 1986-1991. For those in age bracket 55-59, the individual early retirement pension has partly taken the place of the unemployment pension, though, in recent years, early exit from work has more often than not been preceded by a spell of unemployment.

In the older age groups, unemployment and retirement often mean the same thing: final withdrawal from the labour market. The exit path taken depends both on work capacity and on labour market and social security practices as well as on financial circumstances and attitudes. Choice of exit path and movement between paths may boost disability pension refusals, as all the bodies involved may not necessarily agree on which path is the right one.

In any case, refusal rates in excess of 20% for disability pensions and 40% for individual early retirement pensions bear witness of big discrepancies in the views of applicants, on the one hand, and representatives of the pension scheme, on the other. Employees would like to retire on disability pension or their employers would like them to retire much more often than what is possible under the eligibility criteria. Revision of the eligibility criteria will hardly provide a permanent settlement of this conflict. So, now as before, labour market changes are the key to the problem. In the labour market, within the social security scheme and the health care services, measures preventing loss of work capacity and, at the same time, encouraging people to continue to participate in the labour force are called for.

Statistics on disability pension determinations

Heidi Nyman

1. Disability pension refusal rate by age bracket in the private sector over the years 1990 - 1995	10
2. Number of disability pension determinations by age bracket in the private sector over the years 1990 - 1995	11
3. Disability pension refusal rate by gender in the private sector over the years 1990 - 1995	12
4. Number of disability pension determinations by gender in the private sector over the years 1990 - 1995	13
5. Disability pension refusal rates for certain disease categories in the private sector over the years 1990 - 1995	14
6. Number of disability pension determinations for certain disease categories in the private sector over the years 1990 - 1995	15
7. Disability pension refusal rate by age group and disease category in the private sector over the years 1990 - 1995	16
8. Number of disability pension determinations by age group and disease category in the private sector over the years 1990 - 1995	17
9. Inclination to apply for disability pension by age bracket in the private sector over the years 1990 - 1995	18
10. Reversal rate of private-sector disability pension determinations appealed to the boards of appeal over the years 1990 - 1995.....	19
11. Proportion of pensioners and unemployed persons aged 55-64 in the population of comparable age over the years 1981 - 1995	20

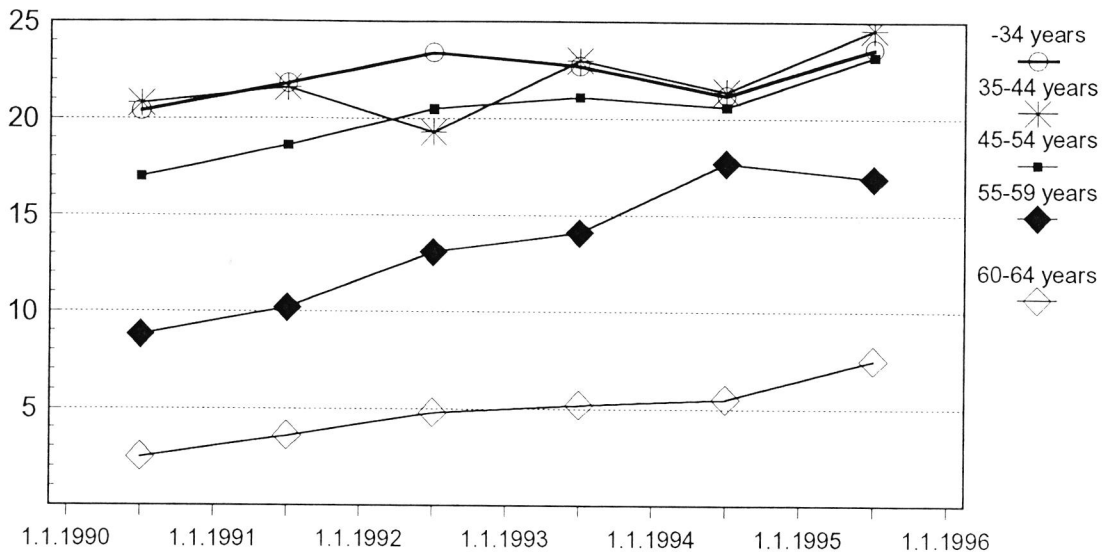
The figures representing number of disability pension determinations and refusal rates include new applications only. Applications for extension of temporary pensions are not covered.

The lower qualifying age for individual early retirement pension was 55 years in the years 1990-1994 and 56 years in 1995. When the qualifying age was raised, there was a tangible drop in the number of determinations concerning individual early retirement pension as well as in the refusal rate, which has always been higher for younger applicants.

1. Disability pension refusal rate by age group in the private sector over the years 1990 - 1995

A. Ordinary disability pension

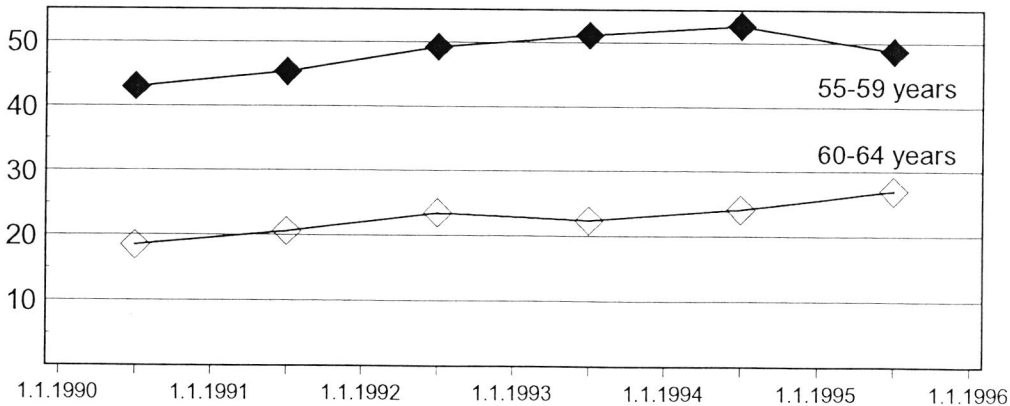
Refusal rate, %



Age group	1990	1991	1992	1993	1994	1995
- 34	20.4	21.8	23.4	22.7	21.2	23.6
35 - 44	20.8	21.6	19.3	23.0	21.4	24.6
45 - 54	17.0	18.6	20.5	21.1	20.6	23.2
55 - 64	6.4	7.7	9.9	10.8	13.6	13.6
55 - 59	8.8	10.2	13.1	14.1	17.7	16.9
60 - 64	2.5	3.6	4.8	5.2	5.5	7.5
Total	13.6	15.1	16.5	17.8	18.3	20.2

B. Individual early retirement pension

Refusal rate, %



Age group	1990	1991	1992	1993	1994	1995
55 - 59	43.0	45.6	49.5	51.4	52.6	48.7
60 - 64	18.4	20.6	23.5	22.4	24.1	27.0
Total	37.0	38.9	43.0	44.5	45.8	41.6

2. Number of disability pension determinations by age group in the privat sector over the years 1990 - 1995

A. Ordinary disability pension

	- 34		35 - 44		45 - 54		55 - 59		60 - 64		All	
	Number	Per-centage	Number	Per-centage	Number	Per-centage	Number	Per-centage	Number	Per-centage	Number	Per-centage
1990	1 223	6.9	2 880	16.2	6 589	37.1	4 398	24.8	2 674	15.1	17 764	100.0
1991	1 250	7.3	2 906	16.9	6 415	37.2	4 093	23.8	2 568	14.9	17 232	100.0
1992	1 242	7.3	2 751	16.2	6 542	38.6	3 939	23.2	2 495	14.7	16 969	100.0
1993	1 165	7.3	2 509	15.7	6 537	41.0	3 603	22.6	2 129	13.4	15 943	100.0
1994	1 058	6.9	2 376	15.5	6 446	42.0	3 612	23.5	1 855	12.1	15 347	100.0
1995	1 014	6.8	2 328	15.5	6 580	43.8	3 290	21.9	1 797	12.0	15 009	100.0

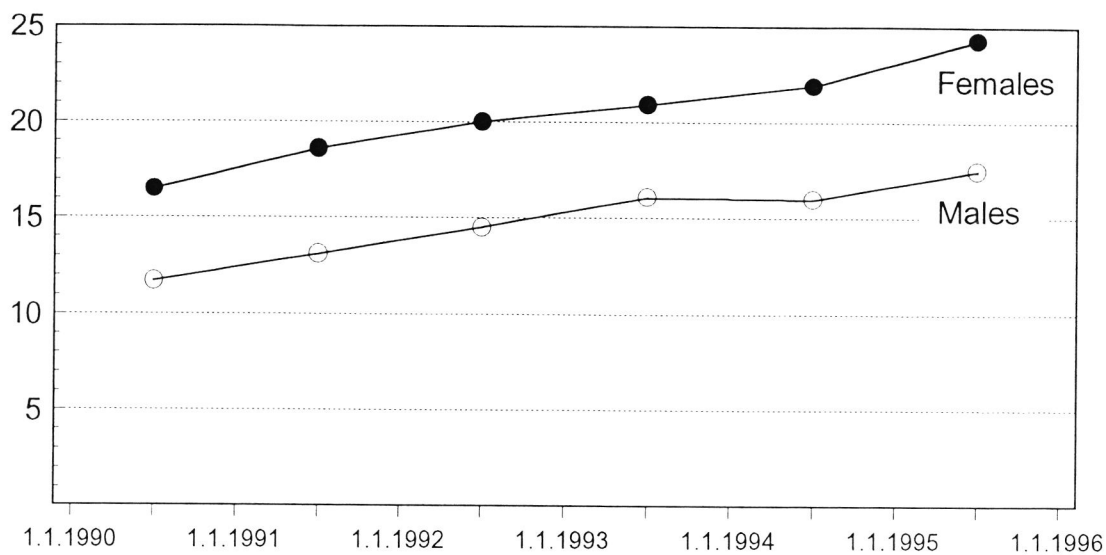
B. Individual early retirement pension

	55 - 59		60 - 64		All	
	Number	Per-centage	Number	Per-centage	Number	Per-centage
1990	6 500	75.3	2 127	24.7	8 627	100.0
1991	5 956	73.3	2 167	26.7	8 123	100.0
1992	5 940	75.0	1 976	25.0	7 916	100.0
1993	5 610	76.2	1 756	23.8	7 366	100.0
1994	5 686	76.0	1 791	24.0	7 477	100.0
1995	3 212	67.2	1 571	32.8	4 783	100.0

3. Disability pension refusal rate by gender in the private sector over the years 1990 - 1995

A. Ordinary disability pension

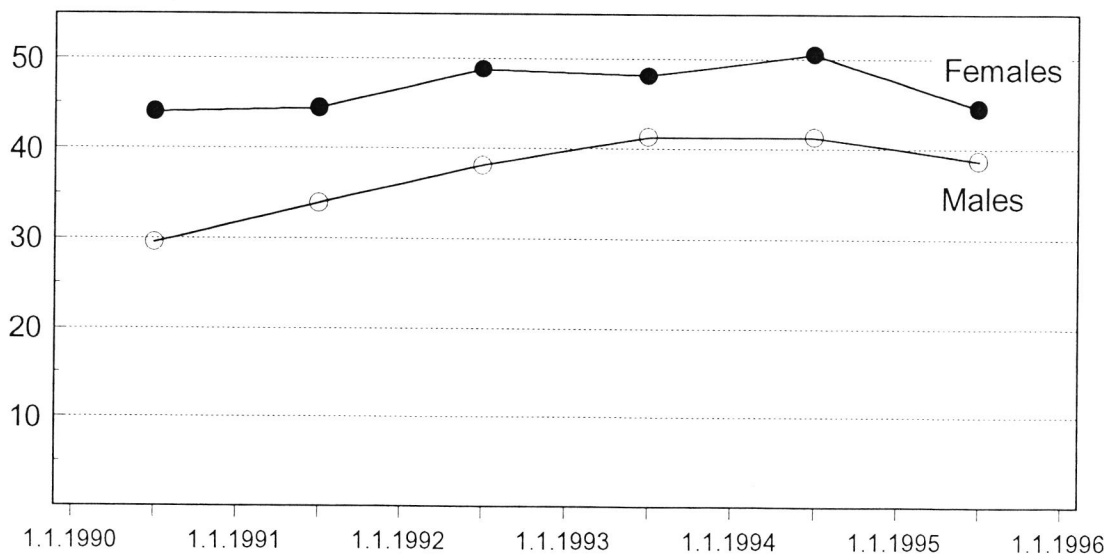
Refusal rate, %



	1990	1991	1992	1993	1994	1995
Males	11.7	13.1	14.5	16.1	16.0	17.5
Females	16.5	18.6	20.0	20.9	21.9	24.3

B. Individual early retirement pension

Refusal rate, %



	1990	1991	1992	1993	1994	1995
Males	29.5	33.9	38.1	41.3	41.3	38.7
Females	44.0	44.4	48.8	48.1	50.5	44.5

4. Number of disability pension determinations by gender in the private sector over the years 1990 - 1995

A. Ordinary disability pension

	Males		Females		All	
	Number	Percentage	Number	Percentage	Number	Percentage
1990	10 716	60.3	7 045	39.7	17 761	100.0
1991	10 858	63.0	6 374	37.0	17 232	100.0
1992	10 869	64.1	6 100	35.9	16 969	100.0
1993	10 245	64.3	5 698	35.7	15 943	100.0
1994	9 533	62.1	5 814	37.9	15 347	100.0
1995	9 206	61.3	5 803	38.7	15 009	100.0

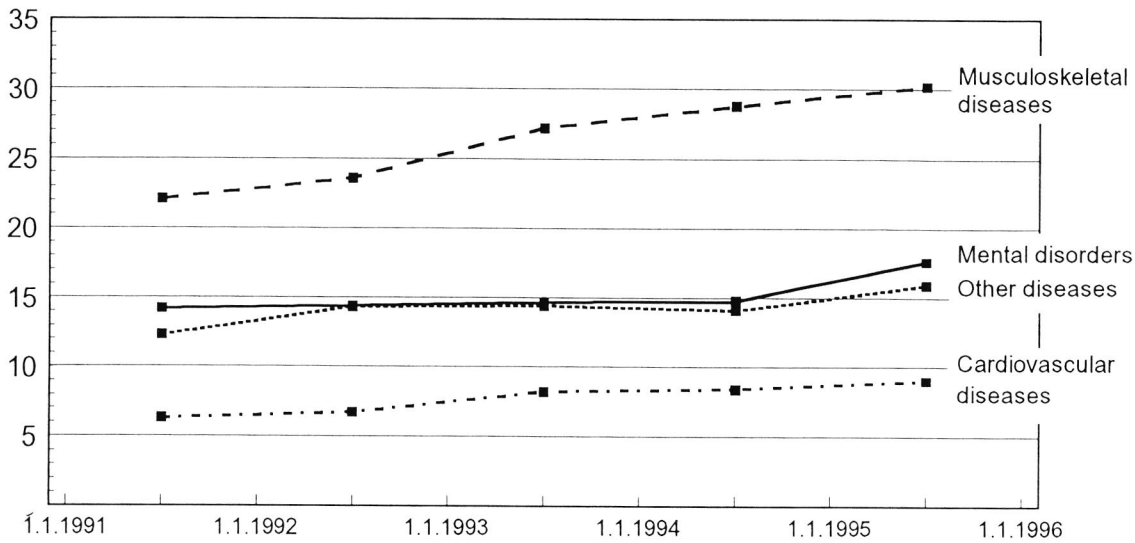
B. Individual early retirement pension

	Males		Females		All	
	Number	Percentage	Number	Percentage	Number	Percentage
1990	4 169	48.3	4 458	51.7	8 627	100.0
1991	4 267	52.5	3 856	47.5	8 123	100.0
1992	4 294	54.2	3 622	45.8	7 916	100.0
1993	3 893	52.9	3 473	47.1	7 366	100.0
1994	3 834	51.3	3 643	48.7	7 477	100.0
1995	2 406	50.3	2 377	49.7	4 783	100.0

5. Disability pension refusal rate for certain disease categories in the private sector over the years 1991 - 1995

A. Ordinary disability pension

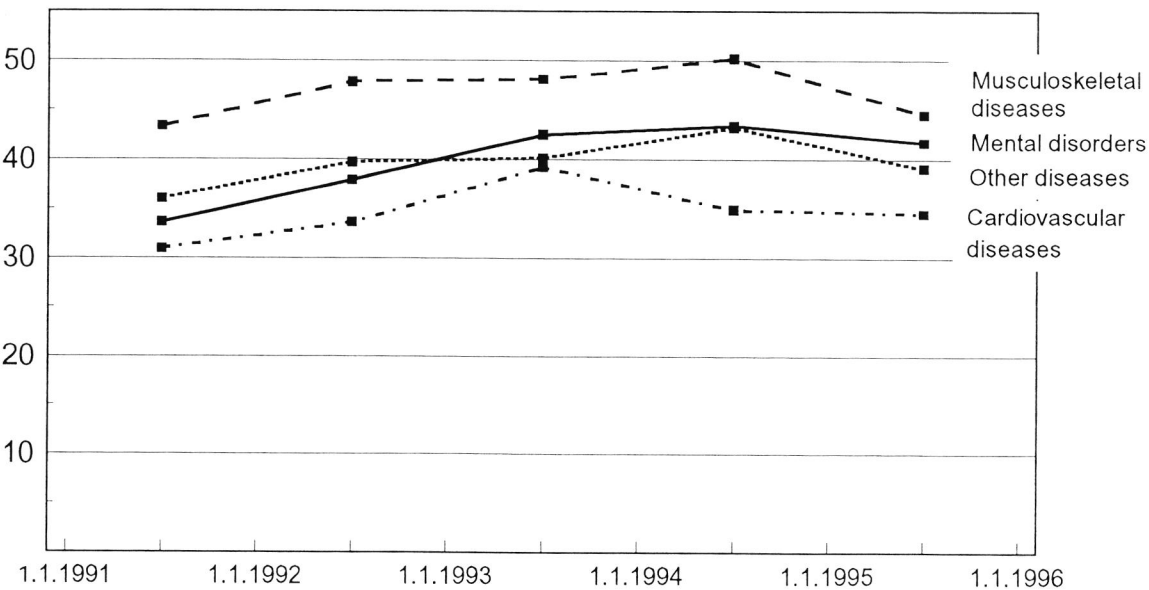
Refusal rate, %



	1991	1992	1993	1994	1995
Mental disorders	14.2	14.4	14.7	14.8	17.6
Cardiovascular diseases	6.3	6.7	8.2	8.4	9.0
Musculoskeletal diseases	22.1	23.6	27.2	28.8	30.2
Other diseases	12.3	14.3	14.4	14.7	15.9

B. Individual early retirement pension

Refusal rate, %



	1991	1992	1993	1994	1995
Mental disorders	33.6	37.9	42.5	43.4	41.7
Cardiovascular diseases	30.9	33.6	39.2	34.9	34.5
Musculoskeletal diseases	43.3	47.8	48.1	50.2	44.5
Other diseases	36.0	39.7	40.1	43.2	39.1

6. Number of disability pension determinations for certain disease categories
in the private sector over the years 1991 - 1995

A. Ordinary disability pension

	Mental disorders (V)		Cardiovascular diseases (VII)		Musculoskeletal diseases (XIII)		(V)+(VII)+(XIII)		All diseases	
	Number	Per-centage	Number	Per-centage	Number	Per-centage	Number	Per-centage	Number	Per-centage
1991	3 483	20.2	2 749	16.0	6 040	35.1	12 272	71.2	17 232	100.0
1992	3 401	20.0	2 564	15.1	6 013	35.4	11 978	70.6	16 969	100.0
1993	3 320	20.8	2 488	15.6	5 380	33.7	11 188	70.2	15 943	100.0
1994	3 333	21.7	2 259	14.7	5 065	33.0	10 657	69.4	15 347	100.0
1995	3 421	22.8	2 015	13.4	5 073	33.8	10 509	70.0	15 009	100.0

B. Individual early retirement pension

	Mental disorders (V)		Cardiovascular diseases (VII)		Musculoskeletal diseases (XIII)		(V)+(VII)+(XIII)		All diseases	
	Number	Per-centage	Number	Per-centage	Number	Per-centage	Number	Per-centage	Number	Per-centage
1991	834	10.3	1 192	14.7	4 323	53.2	6 349	78.2	8 123	100.0
1992	881	11.1	1 108	14.0	4 261	53.8	6 250	79.0	7 916	100.0
1993	825	11.2	1 075	14.6	3 951	53.6	5 851	79.4	7 366	100.0
1994	884	11.8	1 017	13.6	3 975	53.2	5 876	78.6	7 477	100.0
1995	564	11.8	641	13.4	2 484	51.9	3 689	77.1	4 783	100.0

7. Disability pension refusal rate by age group and disease category in the private sector over the years 1991 - 1995

A. Ordinary disability pension

Age group	Mental disorders (V)					Cardiovascular diseases (VII)					Musculoskeletal diseases (XIII)				
	1991	1992	1993	1994	1995	1991	1992	1993	1994	1995	1991	1992	1993	1994	1995
- 34	19.0	20.2	15.2	14.1	17.7	5.0	5.9	7.1	3.8	9.4	36.5	42.8	47.2	46.9	44.0
35 - 44	17.1	12.8	17.0	15.4	17.9	12.2	5.8	14.0	8.2	13.6	37.0	35.4	40.7	38.4	43.4
45 - 54	13.9	15.3	15.7	15.3	19.1	8.3	9.6	10.1	12.0	10.4	28.7	30.4	32.7	32.6	35.2
55 - 59	8.1	12.4	9.9	16.2	15.4	5.6	7.1	7.9	7.7	9.2	14.6	17.3	21.4	26.3	24.7
60 - 64	3.3	3.9	5.9	3.5	4.6	2.5	2.6	3.2	3.6	4.6	4.0	6.3	7.6	7.4	10.0
Total	14.2	14.4	14.7	14.8	17.6	6.3	6.7	8.2	8.4	9.0	22.1	23.6	27.2	28.8	30.2

Age group	Other diseases					All				
	1991	1992	1993	1994	1995	1991	1992	1993	1994	1995
- 34	19.9	21.0	22.1	20.1	22.8	21.8	23.4	22.7	21.2	23.6
35 - 44	15.2	15.4	17.3	16.7	18.5	21.6	19.3	23.0	21.4	24.6
45 - 54	14.0	17.0	16.9	14.6	17.7	18.6	20.5	21.1	20.6	23.2
55 - 59	8.2	10.7	9.8	13.5	11.9	10.2	13.1	14.1	17.7	16.9
60 - 64	4.3	4.9	3.6	5.5	6.9	3.6	4.8	35.5	5.5	7.5
Total	12.3	14.3	14.4	14.1	15.9	15.1	16.5	17.8	18.3	20.2

B. Individual early retirement pension

Age group	Mental disorders (V)					Cardiovascular diseases (VII)					Musculoskeletal diseases (XIII)				
	1991	1992	1993	1994	1995	1991	1992	1993	1994	1995	1991	1992	1993	1994	1995
55 - 59	37.6	40.9	46.7	47.4	45.6	35.7	37.9	44.6	39.1	41.8	51.4	55.7	56.2	58.2	52.7
60 - 64	19.7	25.3	23.6	25.3	30.3	19.1	24.1	26.3	23.4	20.7	21.4	23.6	21.7	24.8	28.3
Total	33.6	37.9	42.5	43.4	41.7	30.9	33.6	39.2	34.9	34.5	43.3	47.8	48.1	50.2	44.5

Age group	Other diseases					All				
	1991	1992	1993	1994	1995	1991	1992	1993	1994	1995
55 - 59	41.8	45.7	46.4	50.0	45.5	45.6	49.5	51.4	52.6	48.7
60 - 64	20.3	22.1	20.2	22.6	26.5	20.6	23.5	22.4	24.1	27.0
Total	36.0	39.7	40.1	43.2	39.1	38.9	43.0	44.5	45.8	41.6

8. Number of disability pension determinations by age group and disease category in the private sector over the years 1991 - 1995

A. Ordinary disability pension

Age group	Mental disorders (V)					Cardiovascular diseases (VII)					Musculoskeletal diseases (XIII)				
	1991	1992	1993	1994	1995	1991	1992	1993	1994	1995	1991	1992	1993	1994	1995
- 34	546	514	479	455	457	20	34	28	26	32	192	180	178	160	166
35 - 44	945	897	787	788	787	229	189	193	158	132	800	741	643	623	611
45 - 54	1 278	1 335	1 444	1 468	1 579	938	933	938	869	796	2 396	2 372	2 280	2 220	2 275
55 - 59	530	500	474	481	468	869	742	772	700	619	1 613	1 703	1 449	1 413	1 294
60 - 64	184	155	136	141	130	693	666	557	506	436	1 039	1 017	830	649	727
Total	3 483	3 401	3 320	3 333	3 421	2 749	2 564	2 488	2 259	2 015	6 040	6 013	5 380	5 065	5 073

Age group	Other diseases					All				
	1991	1992	1993	1994	1995	1991	1992	1993	1994	1995
- 34	492	514	480	417	359	1 250	1 242	1 165	1 058	1 014
35 - 44	932	924	886	807	798	2 906	2 751	2 509	2 376	2 328
45 - 54	1 803	1 902	1 875	1 889	1 930	6 415	6 542	6 537	6 446	6 580
55 - 59	1 081	994	908	1 018	909	4 093	3 939	3 603	3 612	3 290
60 - 64	652	657	606	559	504	2 568	2 495	2 129	1 855	1 797
Total	4 960	4 991	4 755	4 690	4 500	17 232	16 969	15 943	15 347	15 009

B. Individual early retirement pension

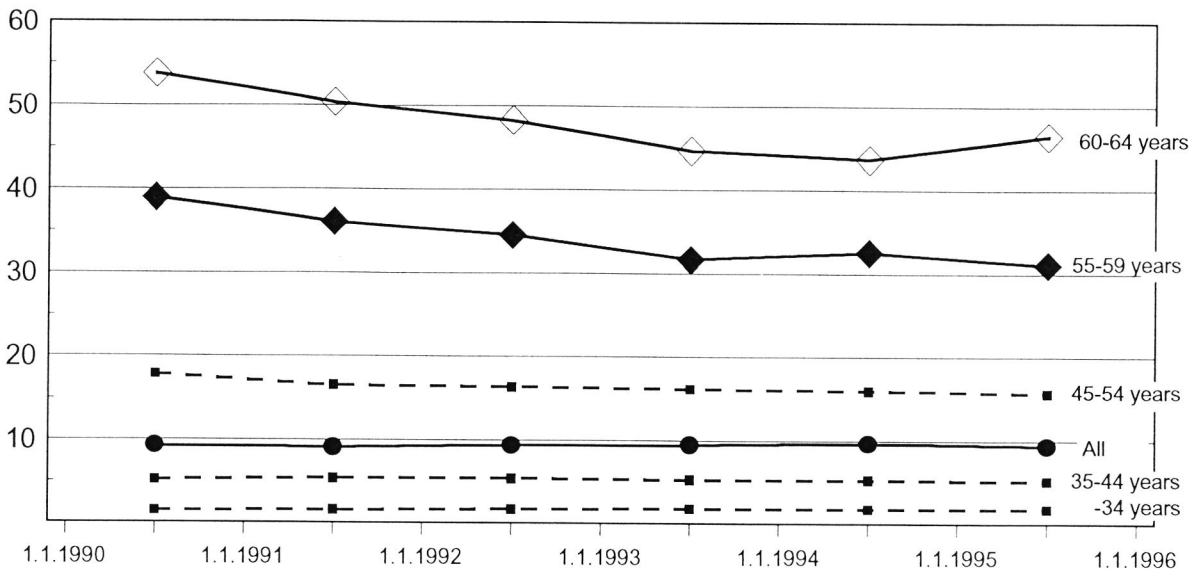
Age group	Mental disorders (V)					Cardiovascular diseases (VII)					Musculoskeletal diseases (XIII)				
	1991	1992	1993	1994	1995	1991	1992	1993	1994	1995	1991	1992	1993	1994	1995
55 - 59	646	711	677	726	419	846	763	756	744	419	3 164	3 220	3 024	3 014	1 646
60 - 64	188	170	148	158	145	346	345	319	273	222	1 159	1 041	927	961	838
Total	834	881	825	884	564	1 192	1 192	1 075	1 017	641	4 323	4 261	3 951	3 975	2 484

Age group	Other diseases					All				
	1991	1992	1993	1994	1995	1991	1992	1993	1994	1995
55 - 59	1 300	1 246	1 153	1 202	728	5 956	5 940	5 610	5 686	3 212
60 - 64	474	420	362	399	366	2 167	1 976	1 756	1 791	1 571
Total	1 774	1 666	1 515	1 601	1 094	8 123	7 916	7 366	7 477	4 783

9. Inclination to apply for disability pension by age group in the private sector over the years 1990 - 1995, ‰ 1)

A. Ordinary disability pension

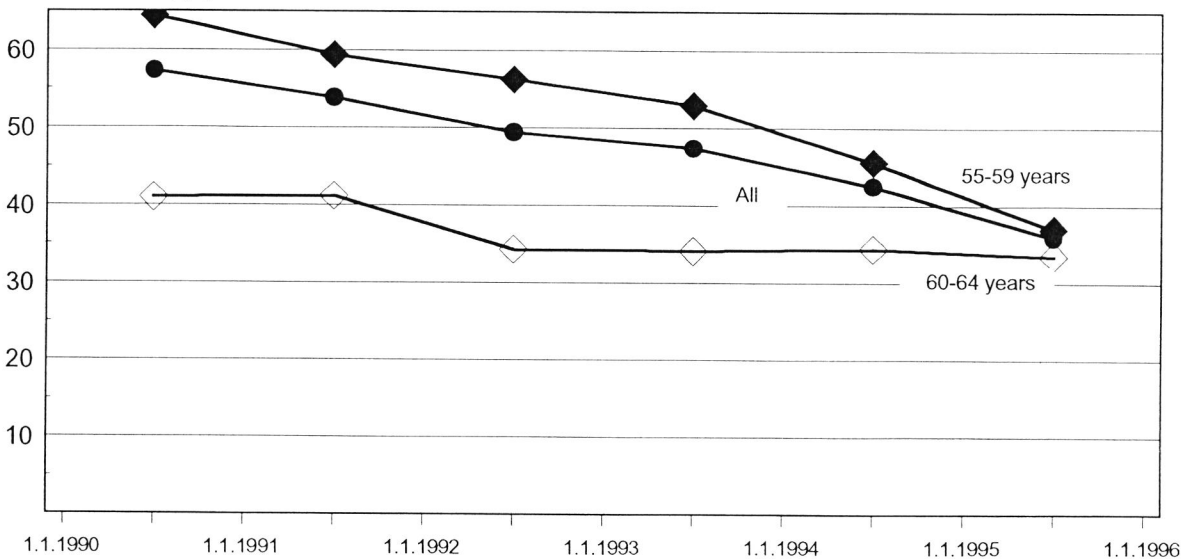
Inclination to apply, ‰



	- 34 years	35 - 44 years	45 - 54 years	55 - 59 years	60 - 64 years	All
1990	1.5	5.2	17.9	39.0	53.8	9.3
1991	1.6	5.4	16.6	36.1	50.4	9.1
1992	1.7	5.4	16.4	34.6	48.3	9.4
1993	1.8	5.3	16.2	31.7	44.7	9.5
1994	1.8	5.3	16.0	32.6	43.7	9.7
1995	1.8	5.2	15.7	31.1	46.5	9.4

B. Individual early retirement pension

Inclination to apply, ‰



	55 - 59 years	60 - 64 years	All
1990	64.4	41.0	57.3
1991	59.4	41.2	53.8
1992	56.2	34.3	49.4
1993	52.9	34.1	47.4
1994	45.6	34.4	42.5
1995	37.0	33.5	35.9

) Proportion of new applicants entitled to fully-effective pension of the comparable population in the private sector insured for employment pension benefits.

10. Reversal rate of private-sector disability pension determinations
 appealed to the boards of appeal over the years 1990 - 1995

A. Pension Board

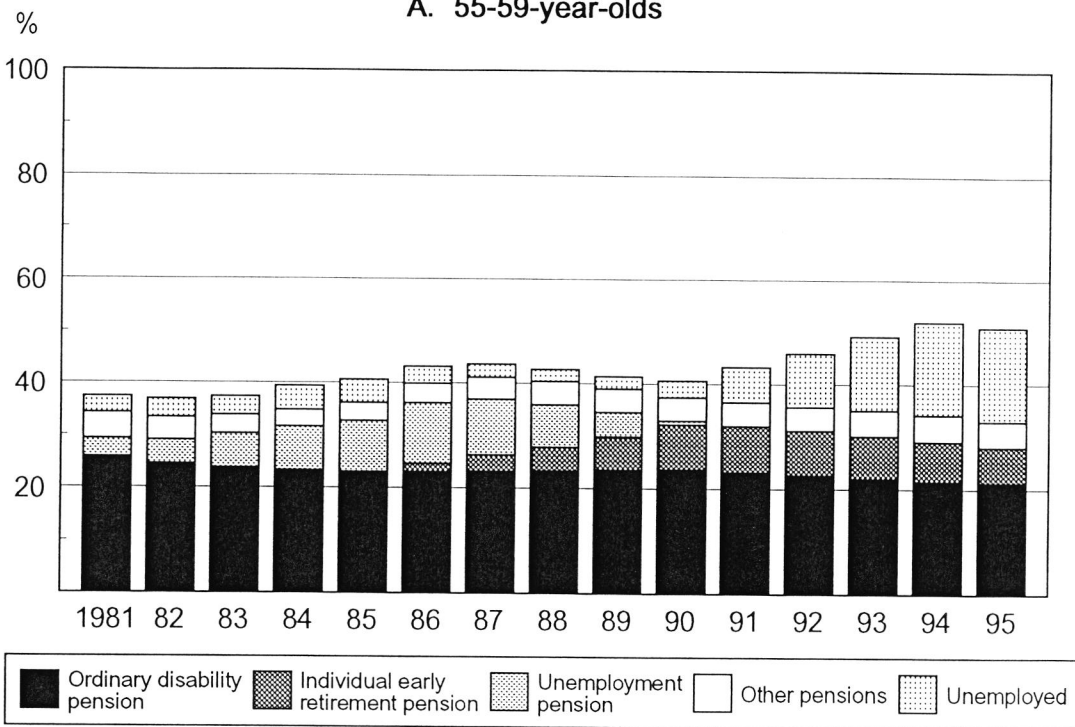
	Ordinary disability pension	Individual early retirement pension
1990	8.7	9.1
1991	7.2	8.1
1992	7.5	7.2
1993	7.4	7.3
1994	9.9	8.8
1995	7.2	6.5

B. Insurance Court

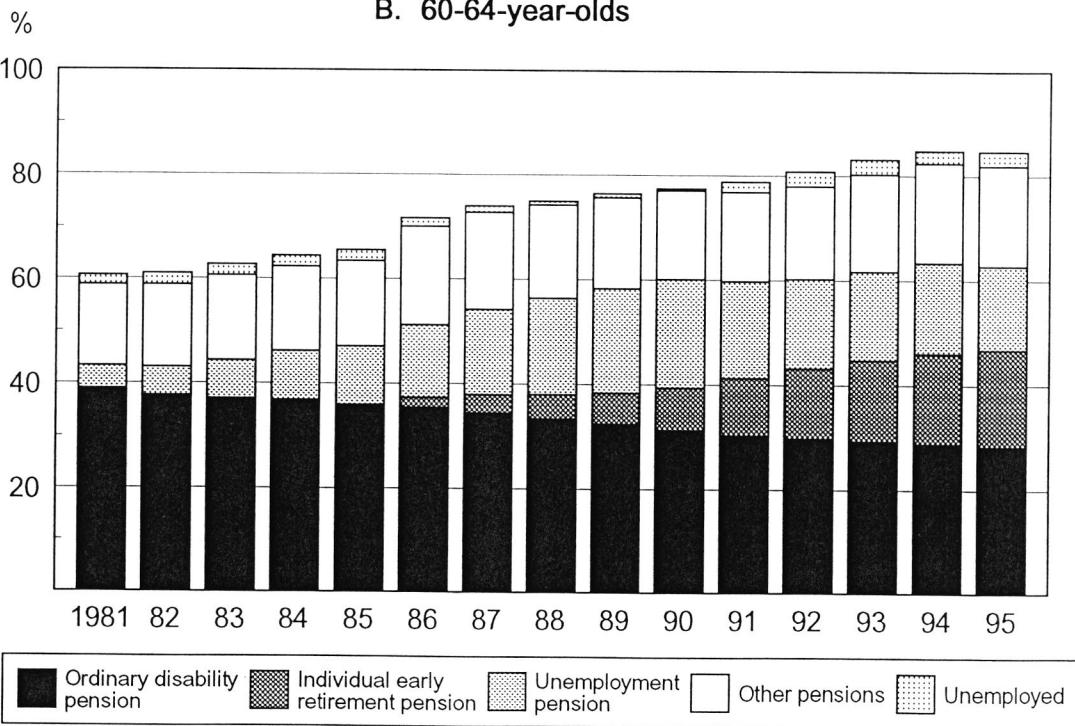
	Ordinary disability pension	Individual early retirement pension
1990	35.0	34.8
1991	33.0	23.4
1992	27.7	23.5
1993	27.9	19.6
1994	26.3	22.2
1995	22.3	20.0

11. Proportion of pensioners and unemployed persons aged 55-64 in the population of comparable age over the years 1981 - 1995, % 1)

A. 55-59-year-olds



B. 60-64-year-olds



1) Pensioners include all pensioners of employment and/or national pension.



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Eläketurvakeskus on Suomen työeläkejärjestelmän lakisääteinen keskuslaitos. Sen tutkimustoiminta koostuu pääasiassa sosiaaliturvaan ja eläkejärjestelmiin liittyvistä aiheista. Tutkimuksissa pyritään monipuolisesti ottamaan huomioon sosiaalipoliittiset, sosiologiset ja taloudelliset näkökulmat.

Pensionskyddscentralen är lagstadgat centralorgan för arbetspensionssystemet i Finland. Forskningsverksamheten koncentrerar sig i huvudsak på den sociala tryggheten och på de olika pensionssystemen. Målet för forskningsprojekten är att mångsidigt belysa aspekter inom socialpolitik, sociologi och ekonomi.



The Central Pension Security Institute is the statutory central body of the Finnish employment pension scheme. Its research activities mainly cover the fields of social security and pension schemes. The studies aim to paint a comprehensive picture of the sociopolitical, sociological and financial aspects involved.

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