



Statistics from  
the Finnish Centre for Pensions



# Statistical Yearbook of Pensioners in Finland 2022

Finnish Centre for Pensions  
The Social Insurance Institution of Finland  
Official Statistics of Finland

The Finnish statutory pension system consists of the statutory earnings-related pension, the national pension and the guarantee pension. In addition to these, pensions are paid under the following acts: the Motor Liability Insurance Act, the Workers' Compensation Act, the Military Injuries Act and the Act on Compensation for Military Accidents and Service-Related Illnesses.

This publication covers all recipients of a pension from the national and the earnings-related pension scheme. The national pension scheme covers all persons who are permanently resident in Finland. The earnings-related pension scheme covers all workers and self-employed persons whose gainful employment exceeds the minimum requirements laid down by law.



Finnish Centre for Pensions  
ELÄKETURVAKESKUS

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## Statistical Yearbook of Pensioners in Finland 2022

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# All pension recipients

## Pension recipients numbered 1.6 million

At year-end 2022, pensions were paid in Finland to 1,648,000 persons. Of them, 902,000 (55%) were women and 746,000 (45%) were men.

Of the total number of pension recipients, 1,596,000 resided in Finland. Hence 29 per cent of the Finnish population received either a pension in their own right or a survivors' pension, or both. A total of 52,000 pension recipients resided abroad.

## More than one million received only an earnings-related pension

Pensions can be paid under the earnings-related or the national pension system, or both. In 2022, around 65 per cent (1,073,000 persons) of all pension recipients received a pension from the earnings-related pension system only. Of the total number of men, 72 per cent received only an earnings-related pension; of women, 60 per cent.

Of all pension recipients, 29 per cent received both an earnings-related and a national pension (22% of the men and 35% of the women). National pensions only were paid to 6 per cent of both men and women.



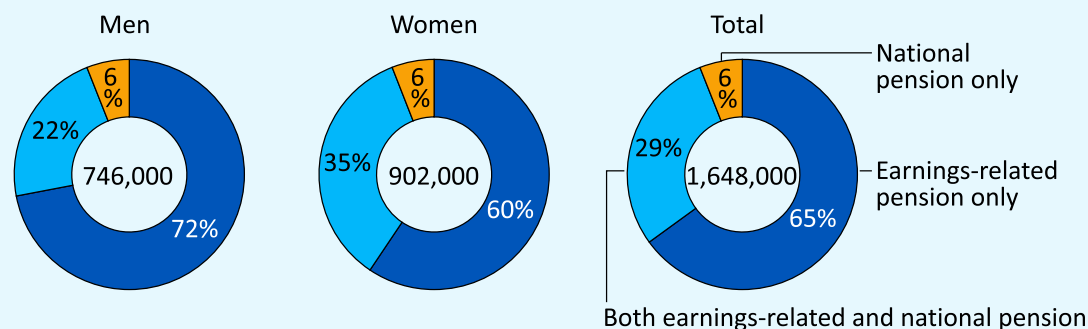
### Many of the younger pension recipients receive only a national pension

Younger pension recipients more often receive only a national pension while among the older, working-age population, the share of earnings-related pension recipients is higher.

At year-end 2022, nearly 90 per cent of the 20–29-year-olds and more than 60 per cent of the 30–39-year-olds received only a national pension. In the age group 40–49-year-olds, the share receiving only a national pension was 41 per cent. In this age group, 32 per cent received both an earnings-related and a national pension while 27 per cent received only an earnings-related pension.

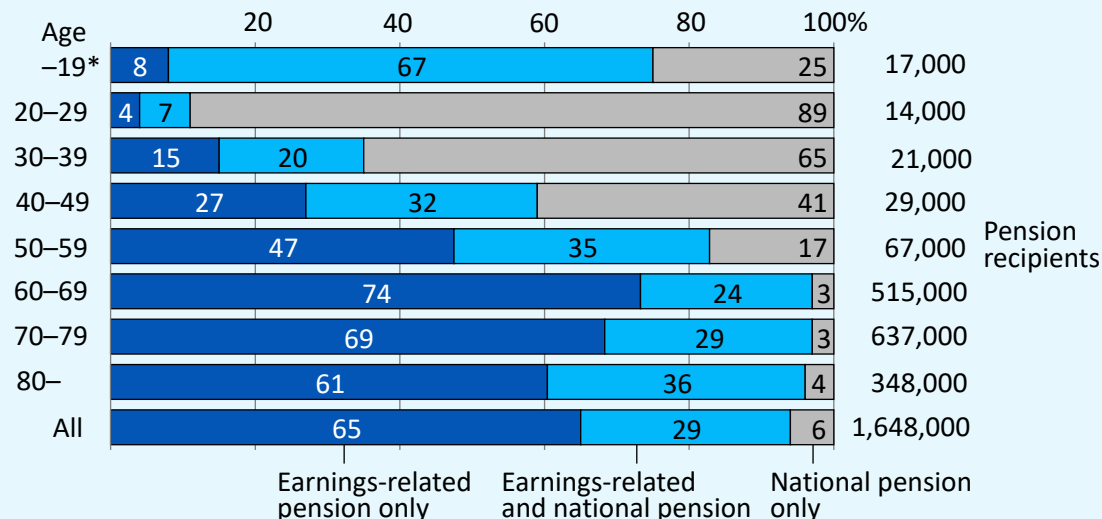
In the age group 50 and over, the share of persons receiving only a national pension dropped steeply and was around 3 per cent among the over-60-year-olds. On the other hand, the share of persons receiving only an earnings-related pension is growing. Among the 50–59-year-olds, the share was around half; among the 60–69-year-olds more than two thirds (74%) and among the 70–79-year-olds two thirds (69%). The share of persons receiving only an earnings-related pension among the over-80-year-olds reduced but was still clearly more than half (61%).

All pension recipients by pension system and gender at 31 Dec. 2022



In addition to earnings-related and national pensions, 113,000 persons received a guarantee pension. Around 2,600 persons received only a guarantee pension. They are not included in the figures of this publication.

All pension recipients by pension system and age at 31 Dec. 2022



\*Most in this age group receive an orphan's pension.

[Graphs' data in statistical database](#)

# Pension recipients residing in Finland

At year-end 2022 around 1,596,000 (97%) of all pension recipients resided in Finland. Of them, 871,000 (55%) were women and 725,000 (45%) men.

Of pension recipients residing in Finland, 1,566,000 received a pension in one's own right and 226,000 a survivors' pension. A total of 197,000 received both a pension in one's own right and a survivors' pension. Pensions in one's own right include pensions received based on work, that is, old-age, disability, part-time and farmers' special pensions.



**1,566,000**

recipients of a pension  
in one's own right  
residing in Finland



## Recipients of pensions in one's own right

### Women in the majority in all other pension benefits but the disability pension

In 2022, of the total number of recipients of pensions in one's right, 54 per cent were women and 46 per cent men. When reviewed by pension benefit, women were in the majority in all other pension benefits but the disability pension. For disability pensions, the share of men and women were equally high. Women accounted for 55 per cent of the total number of old-age pension recipients and 73 per cent of the farmers' special pension recipients.

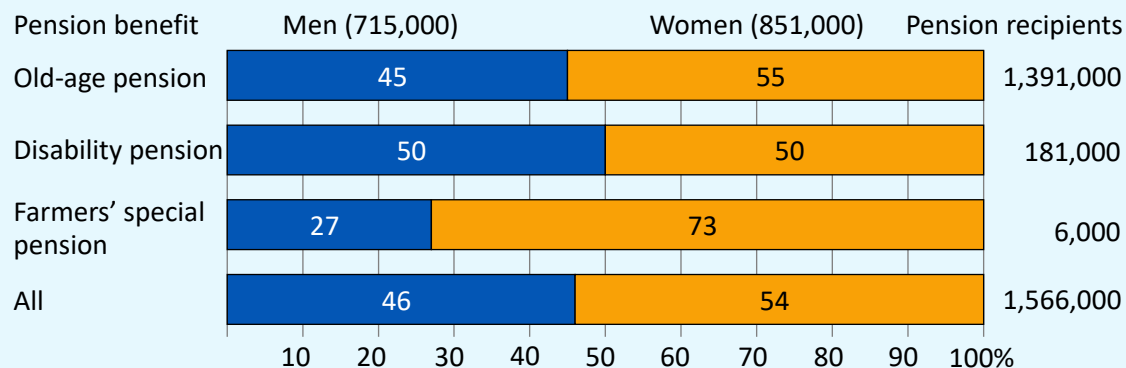
### Women in the majority in older age groups

Of all persons receiving a pension in one's own right, 82 per cent (1,284,000 persons) were 65 years or older. The largest group of recipients of a pension in one's own right were the 65–69-year-olds and the 70–74-year-olds, both with around 340,000 persons.

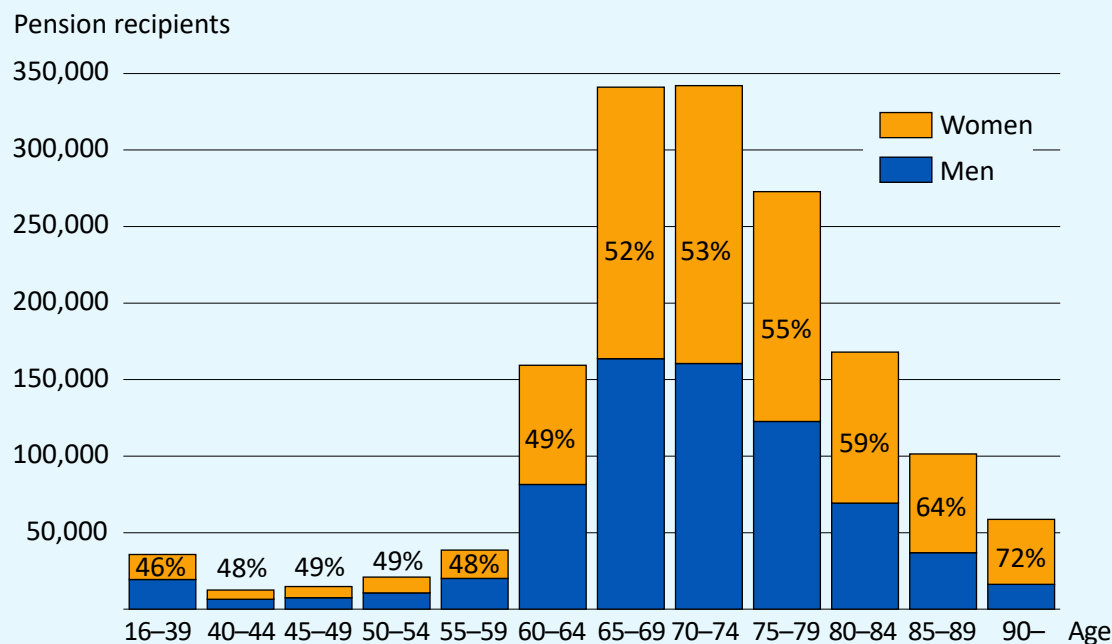
The share of male recipients of pensions received in one's own right was higher in all age groups below 65 years. However, the differences between men and women are small.

Among the over-65-year-old pension recipients, women were in the majority. Their share grew the older the age group. Of the 65–69-year-old pension recipients, women counted for 52 per cent; of the 80–84-year-olds, women counted for 59 per cent. Of the pension recipients aged 90 and over, 72 per cent were women.

Recipients of pensions in one's own right by benefit and gender at 31 Dec. 2022



Recipients of pensions in one's own right by age and gender at 31 Dec. 2022



[Graphs' data in statistical database](#)

## Population share of recipients of pensions received in one's own right

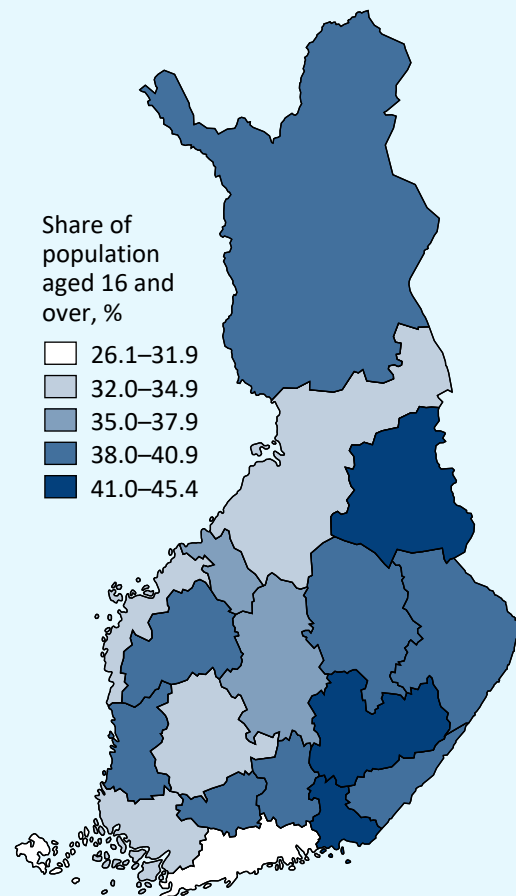
About 34 per cent of the population aged 16 or over received a pension in one's own right in 2022. The share has grown steadily as the population has aged. In 2010, the corresponding ratio was 31 per cent.

## Population shares vary greatly between municipalities

When reviewed by municipality, the share of the population that was 16 years or older and received a pension in one's own right in 2022 was smallest in Uusimaa (26%), the Åland Islands (32%) and Pirkanmaa (32%).

The largest population shares were in South Savo (45%), Kainuu (44%) and Kymenlaakso (42%).

Share of pension recipients receiving a pension in one's own right of total population aged 16 and over at 31 December 2022



Region	Pension recipients	Population share, %
Uusimaa	377,000	26
Southwest Finland	141,000	34
Satakunta	73,000	40
Kanta-Häme	55,000	38
Pirkanmaa	145,000	32
Päijät-Häme	69,000	39
Kymenlaakso	57,000	42
South Karelia	43,000	40
South Savo	52,000	45
North Savo	83,000	39
North Karelia	56,000	40
Central Finland	81,000	35
South Ostrobothnia	62,000	39
Ostrobothnia	49,000	34
Central Ostrobothnia	20,000	37
North Ostrobothnia	111,000	33
Kainuu	26,000	44
Lapland	59,000	40
Åland	8,000	32
Whole country	1,566,000	34

[Graph's and table's data in statistical database](#)

## Old-age pension recipients

Old-age pension recipients residing in Finland numbered 1,391,000 at year-end 2022. Of them, 764,000 (55%) were women and 627,000 (45%) were men. Of all old-age pension recipients, a total of 51,000 persons received a partial old-age pension.

### Forty per cent of the old-age pension recipients were 75 years or older

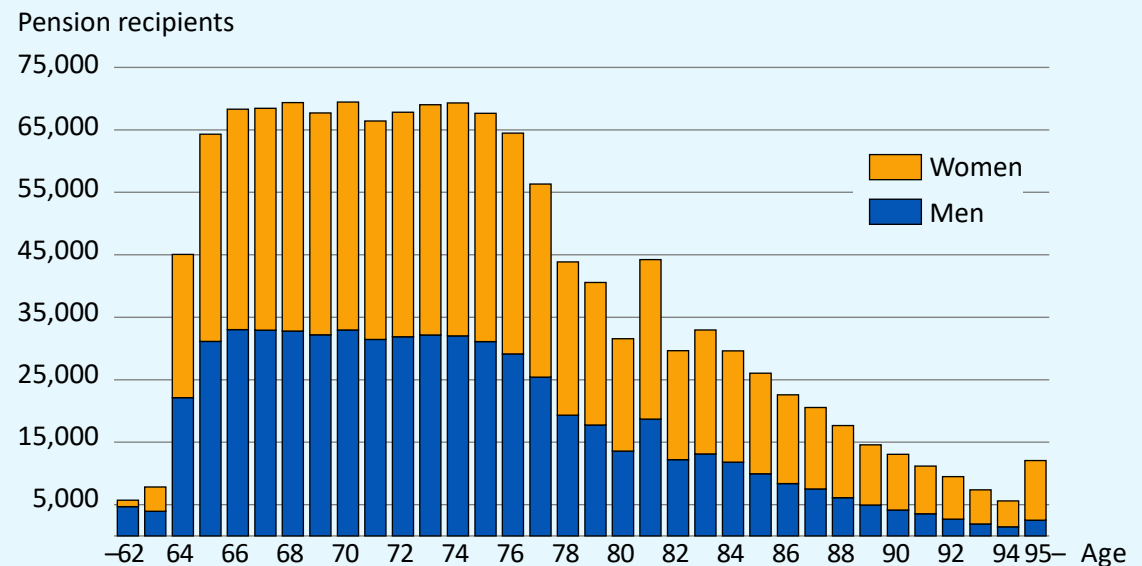
Of the old-age pension recipients (excl. the partial old-age pension recipients), the 66–75-year-olds numbered more than 65,000. Together, they totalled nearly 700,000, or around half of all old-age pension recipients. Around 40 per cent were over 75 while 12 per cent were 85 or older. Four per cent of all old-age pension recipients were under 65 years.

The older the age groups, the higher the share of women old-age pension recipients. Slightly less than half (48%) of the under-65-year-olds were women. In the age group 65–74 years, women were in the majority (53%). Among the over-75-year-olds, women were in a clear majority (59%).

### Most partial old-age pension recipients has drawn half of their accrued pension

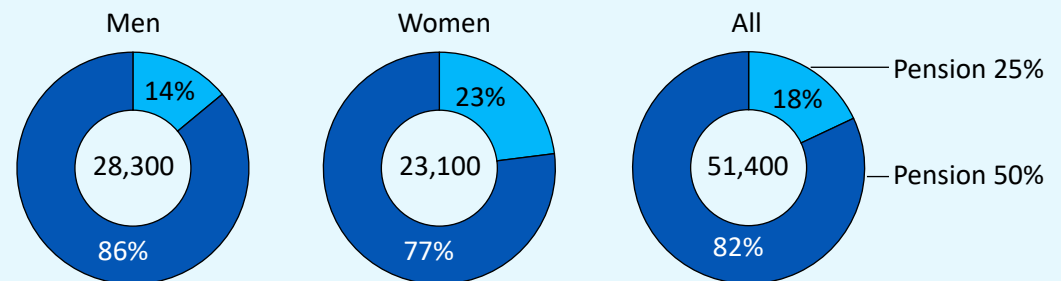
From the beginning of 2017, it has been possible to retire on an earnings-related partial old-age pension. The amount of partial old-age pension is 25 or 50 per cent (based on the individual's own choice) of the earnings-related pension they have accrued at the time of retirement.

Old-age pension recipients by age and gender at 31 Dec. 2022



[Graph's data in statistical database](#)

Partial old-age pension recipients by gender at 31 Dec. 2022



[Graph's data in statistical database](#)



At year-end 2022, a total of 28,300 men and 23,100 women received a partial old-age pension. 86 per cent of the men and 77 per cent of the women had taken out 50 per cent of their accrued pension.

The number of partial old-age pension recipients rose exceptionally much compared to 2021, by more than 20,000 persons. The increase was partly due to the exceptional index development, which encouraged people to take out the partial old-age pension in 2022.

## Disability pension recipients

### Number of disability pension recipients down by 25 per cent in one decade

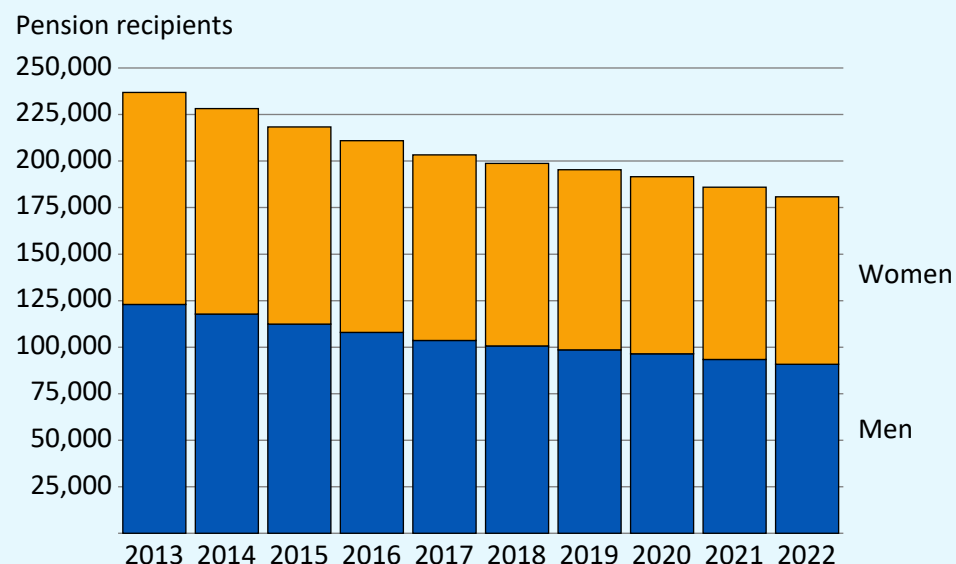
In 2022, around 181,000 disability pension recipients resided in Finland. This is 56,000 less than in 2013, when disability pensions were paid to 237,000 persons.

The number of disability pension recipients has declined among both men and women. At year-end 2013, a total of 123,000 men and 114,000 women received an earnings-related disability pension; at year-end 2022, the corresponding figure was slightly over 90,000 for both men and women.

### One third of the disability pension recipients have turned 60

More than 30 per cent of all disability pension recipients were 60 years or older in 2022. Around 20 per cent were 55–59 years old and 20 per cent were 45–54 years old. The share of young disability pension recipients (under the age of 35) was 14 per cent.

Disability pension recipients by gender in 2013–2022



[Graph's data in statistical database](#)



The number of disability pension recipients has clearly declined over the past decade.

Disability pension recipients were equally divided between men and women. The share of males was slightly higher in the younger age groups, but the share of females increased in the higher age groups. Of the over-60-year-olds, 52 per cent were females.

### Mental and behavioural disorders the cause of disability for more than half

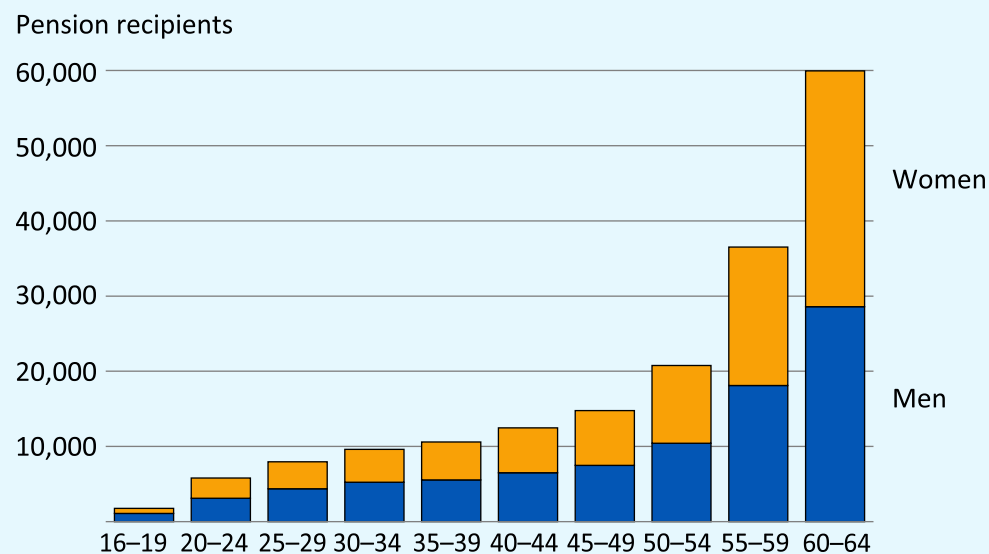
Of the disability pension recipients in 2022, 55 per cent (99,000 persons) suffered from mental and behavioural disorders. The share was equally high for men and women.

The second-largest cause for disability were musculoskeletal diseases, based on which 17 per cent (31,000 persons) received a disability pension. Twenty per cent of the women suffered from musculoskeletal diseases and 15 per cent of the men. All other main disease categories counted for less than 10 per cent each.

### Depression the main cause of retirement on a disability pension

In 2022, a total of 99,000 persons received a disability pension due to mental disorders. Of them, 29 per cent suffered from depression. Roughly 37 per cent of the women and 21 per cent of the men were diagnosed with depression. Depression is more often the case for disability the older the pension recipient is.

Disability pension recipients by age at 31 Dec. 2022



[Graph's data in statistical database](#)

Recipients of disability pensions by main disease category at 31 Dec. 2022

Main disease category	Pensioners	%
Mental and behavioural disorders	98,787	55
Diseases of the musculoskeletal system	31,326	17
Diseases of the nervous system	15,960	9
Diseases of the circulatory system	8,424	5
Injuries and poisonings	7,170	4
Other diseases	19,152	11
Disease categories combined	180,819	100

[Table's data in statistical database](#)



## Survivors' pension recipients

At year-end 2022, survivors' pensions were paid out to 211,000 surviving spouses and 15,000 children. Surviving spouse's pension was paid to 185,000 women and 26,000 men.

### Majority of surviving spouse's pension recipients over 75

Most surviving spouse's pension recipients are already older. Two thirds of them had turned 75. The share of 75–84-year-old surviving spouses was 38 per cent and the share of older surviving spouses was 33 per cent. Approximately 9 per cent of all surviving spouse's pension recipients were under the age of 65.



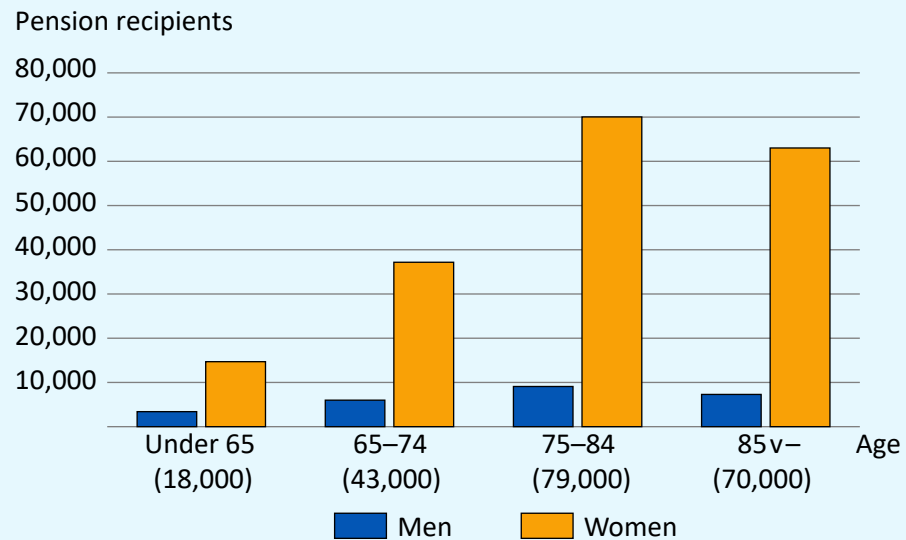
**211,000**

surviving spouse's pension recipients

**88%**  
women

**12%**  
men

Recipients of a surviving spouse's pension by age and gender at 31 Dec. 2022



[Graph's data in statistical database](#)

## Total pension

The total pension consists of an individual's pension in one's own right and any survivors' pension, guarantee pension, front veterans' supplements and child increases. The pension in one's own right is a gross pension.

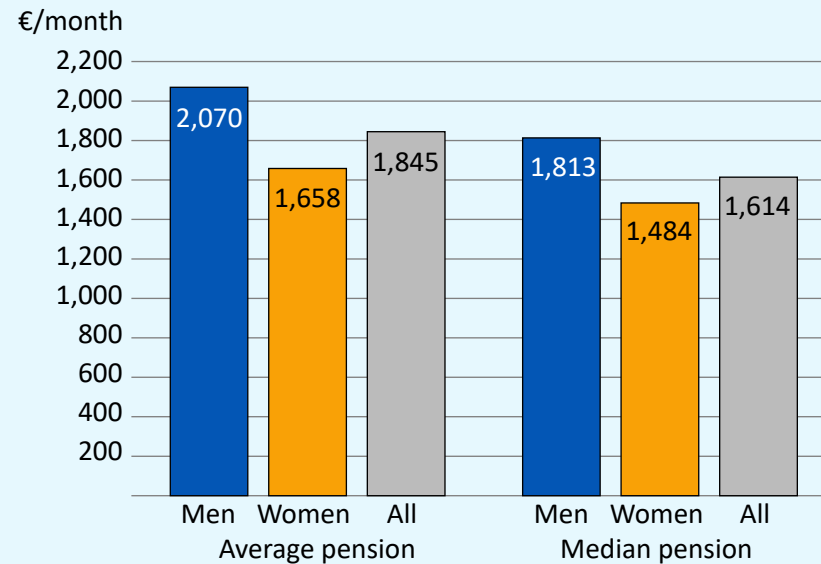
### Total pension of recipients receiving a pension in one's own right in 2022

The average gross monthly total pension in 2022 was 1,845 euros. The average monthly pension for men was 2,070 euros and for women 1,658 euros. The figures do not include recipients of the partial old-age pension or the part-time pension.

The median monthly pension of those receiving a pension in one's own right in 2022 was 1,614 euros. The median monthly pension for men was 1,813 euros and for women 1,484 euros. The median pension is the middle observation of the group. That means that half of the recipients received a smaller pension and half a larger pension.

The gap between men's and women's average and median monthly pensions is comparatively large. Women's pensions are smaller mainly due to women's lower average wages and shorter working life compared to men's.

Total pension of recipients receiving a pension in one's own right by gender on 31 Dec. 2022



[Figure's data \(average value\) in statistical database](#)

[Figure's data \(median value\) in statistical database](#)

Average total  
monthly pension

**€1,845**

Median  
monthly pension

**€1,614**



### Distribution of total pension more even for men than for women

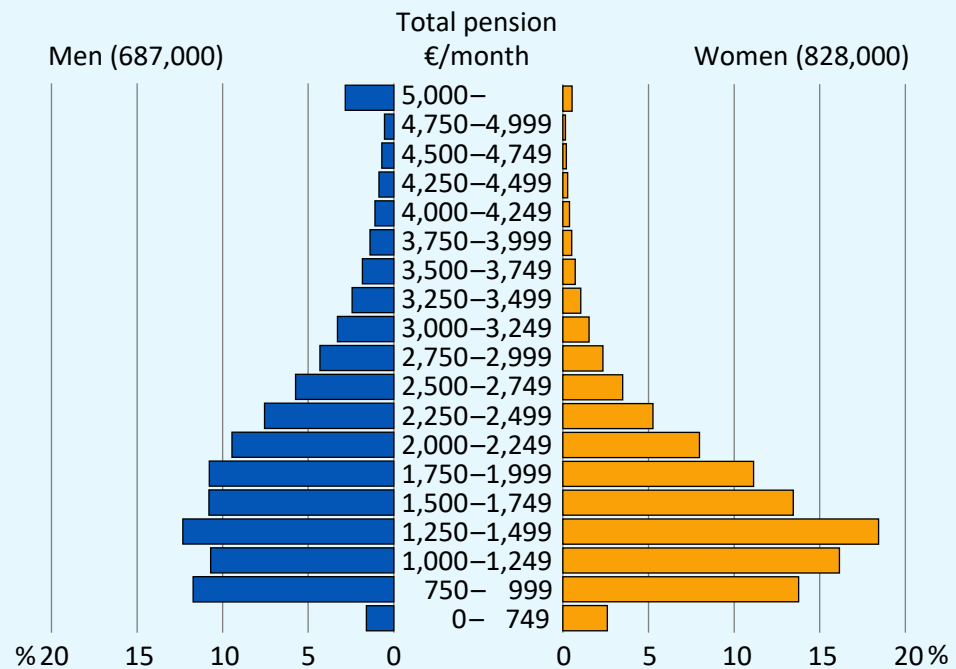
The size distribution of the total pension received in one's own right is more even among men than women. The total pensions of women centre more at the lower end of the distribution than do those of men.

In 2022, around 44 per cent of all persons residing in Finland and receiving a pension in

their own right received a total monthly pension of less than 1,500 euros (51% of women and 36% of men). A total monthly pension of more than 3,000 euros was paid to 10 per cent of the pension recipients (5% of women and 15% of men).

A monthly total pension of more than 5,000 euros was paid to slightly less than 2 per cent of the pension recipients.

**Distribution of total pension received in one's own right of recipients residing in Finland, 31 Dec. 2022**



The graph does not include pension recipients who get partial old-age pension or part-time pension.

### Average old-age pension of women 79 per cent of men's

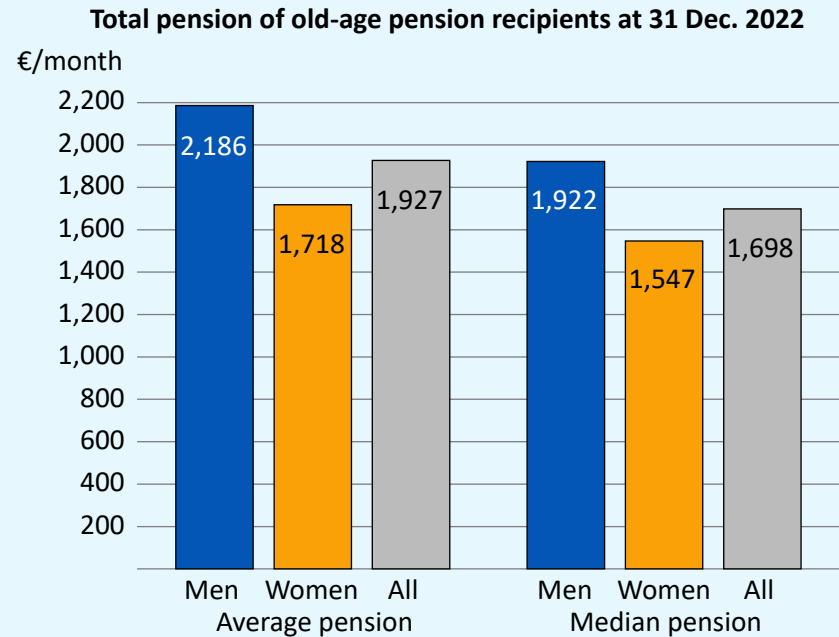
The average monthly total old-age pension in 2022 was 1,927 euros. The figure does not include partial old-age pensions. The average monthly old-age pension was 2,186 euros for men and 1,718 euros for women. That means a gender gap of 468 euros in average old-age pensions.

The median total monthly old-age pension in 2022 was 1,698 euros. The median monthly pension of men was 1,922 euros and of women 1,547 euros. That means a gender gap of 375 euros in men's favour.

### Gender gap smaller in disability pensions than in old-age pensions

In 2022, the average monthly total pension of disability pension recipients was 1,210 euros and the median pension 960 euros.

The gender gap in the average and median disability pension was clearly smaller than that of the average and median old-age pension. For new male retirees on a disability pension, the average monthly pension was 1,280 euros and, for female retirees, 1,139 euros. That means a gender gap of 141 euros. The average median monthly pension of men was 977 euros and of women 949 euros.



Figures in graph exclude recipients of a partial old-age pension.

[Figure's data \(average value\) in statistical database](#)

[Figure's data \(median value\) in statistical database](#)

### Survivors' pension

#### Women's average survivors' pension higher than men's

In 2022, the average monthly survivors' pension of all surviving spouses was 677 euros. The

average monthly surviving spouse's pension for women was 719 euros and for men 378 euros.

The average monthly orphan's pension of all children receiving the pension in 2022 was 670 euros.

# Pension recipients residing abroad

## Three per cent of all pension recipients reside abroad

At year-end 2022, pensions were paid out from Finland to 52,300 persons residing abroad. This represents some 3 per cent of all persons receiving a pension from Finland. An ample half (54%) of the pension recipients residing abroad were Finnish citizens.

## Majority received old-age pensions

In 2022, around 92 per cent (48,200) of the pension recipients residing abroad received an old-age pension. About 3 per cent (1,800) received a disability pension and 8 per cent (4,300) a survivors' pension. The majority (60%) of pension recipients residing abroad were women.

When reviewed by pension system, 25,000 (48%) pension recipients residing abroad received an earnings-related pension only while 17,600 (34%) received a national pension only, and 9,600 (18%) received a pension from both pension systems.



### Nearly two thirds of pensions paid to Sweden

In 2022, pensions were paid from Finland to more than 100 countries. Countries to which pensions were paid from Finland to more than 400 persons numbered 13. Around 58 per cent of these pensions were paid to Sweden (30,100 recipients). The next highest figures were recorded for Estonia (4,000), Germany (3,100), Spain (2,100) and Australia (1,500).

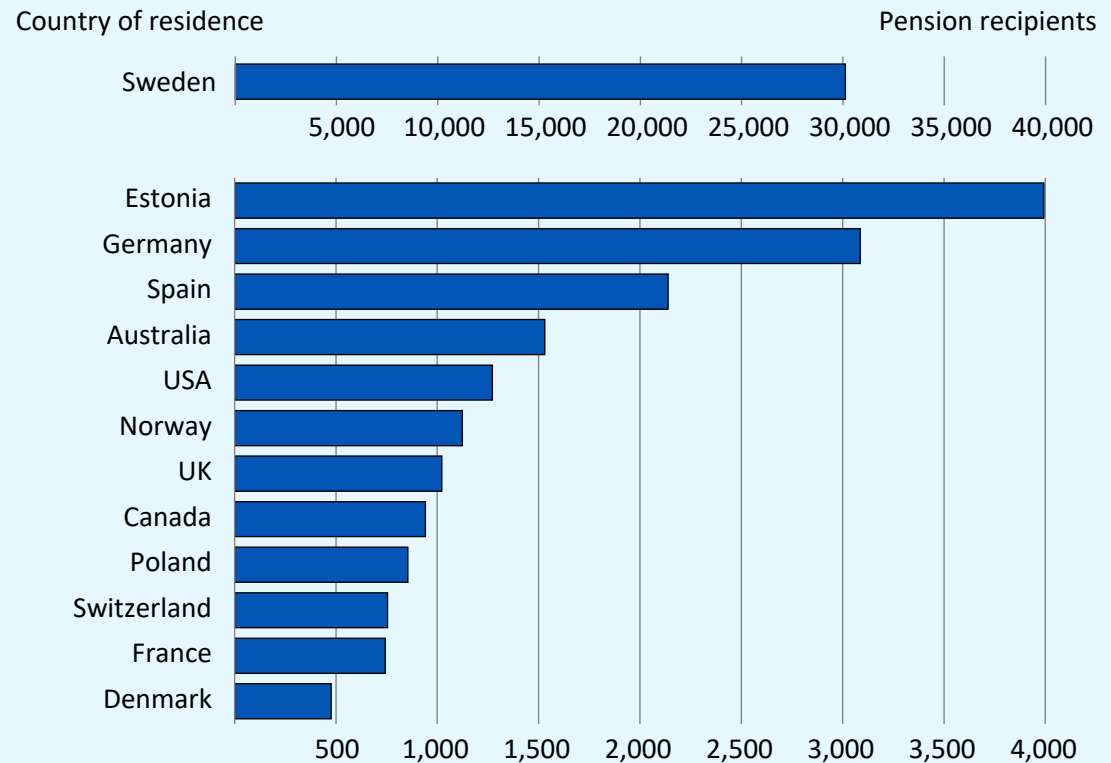
### Great between-country variation in pension sizes

The average total monthly pension paid out from Finland in 2022 was 454 euros. However, there was significant between-country variation in average pension sizes.

Among the countries where there were at least 400 pension recipients, the highest overall monthly pension payments were made to Spain (€1,610). The next highest average monthly pensions were paid to France (€1,491).

The lowest average monthly pensions were paid to Sweden (€250). The next lowest payments went to pensioners residing in Poland (€297) and Australia (€333)

Countries from which pensions were paid to Finland to more than 400 persons at 31 Dec. 2022



[Graph's data in statistical database](#)

### Number of pension recipients residing abroad declined in recent years

The amount of pensions paid abroad from Finland peaked in 2011 when a total of 64,000 pension recipients resided abroad. Since then, the number has decreased slightly each year. The decline is due to the reduced number of pensions paid to Sweden.

Despite the decline in the total number of pension recipients residing abroad, the number has risen for some countries. The growth has been the strongest in Estonia, to which the number of pensions paid from Finland has doubled in the last five years.

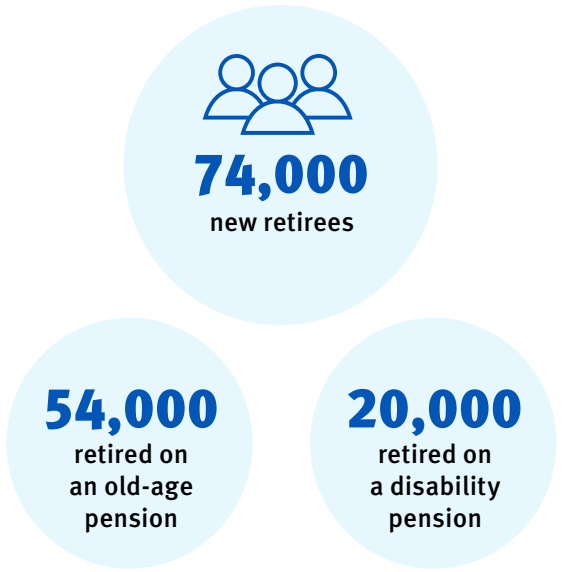




# All new retirees

New retirees are persons who retire on an old-age, disability or farmers' special pension. Persons who have taken out a partial old-age pension are included in the statistics for new retirees in the year in which they retire on a full old-age pension.

The figures for all new retirees in 2022 include persons who reside in Finland and abroad and who have retired that year. Of all new retirees, 2–3 per cent reside abroad.





## New retirees in 2013–2022

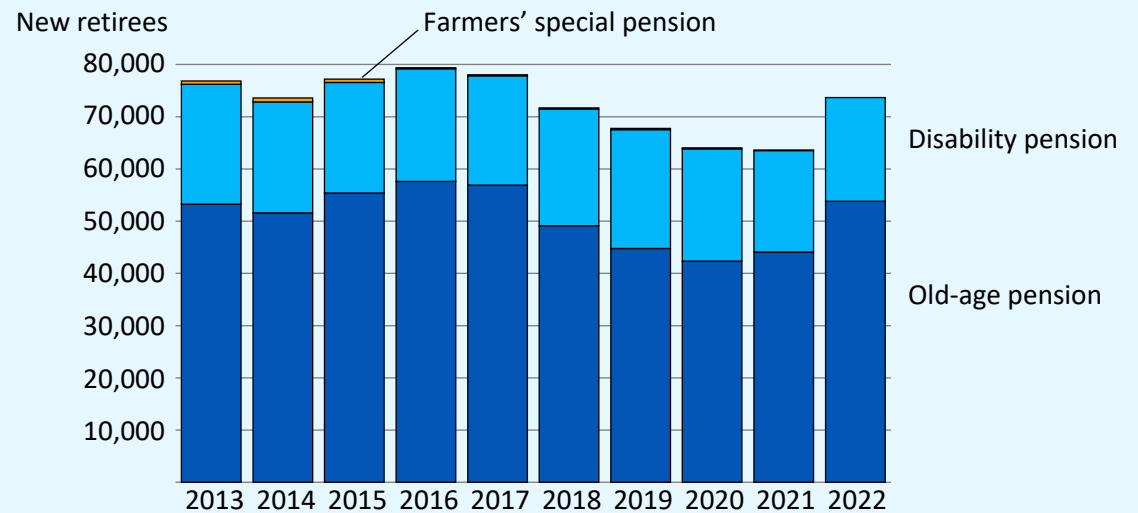
In 2013–2017, the average number of new retirees was steadily around 75,000 persons per year. Since then, it has declined. In 2020 and 2021, the number of new retirees was 64,000. 2022 was an exception, with more than 10,000 new retirees than in 2021.

The growth was mainly caused by the large increase in the number of new old-age

pensioners. In 2022, the number of new retirees on an old-age pension exceeded that in 2021 by 9,700 persons. The increase is partly explained by the exceptional index development, which encouraged people to retire in 2022.

The number of new retirees on a disability pension has remain stable in recent years. In 2022, they numbered 400 more than in 2021.

**New retirees by pension benefit 2013–2022**



[Graph's data in statistical database](#)



# New retirees resident in Finland

## New retirees in 2022

In 2022, nearly 72,000 persons residing in Finland retired. Of them, 35,000 were men and 37,000 women. Around 52,000 of the new retirees retired on an old-age pension while 20,000 retired on a disability pension.

In 2022, there were 10,100 more new retirees than in 2021. The growth was mainly due to a rising number of old-age pensioners. The number of disability pensioners increased by 400 persons in 2022 compared to 2021.



In 2022, there were 10,100 more new retirees than in 2021.

### Retirement on old-age pension most common at age 64

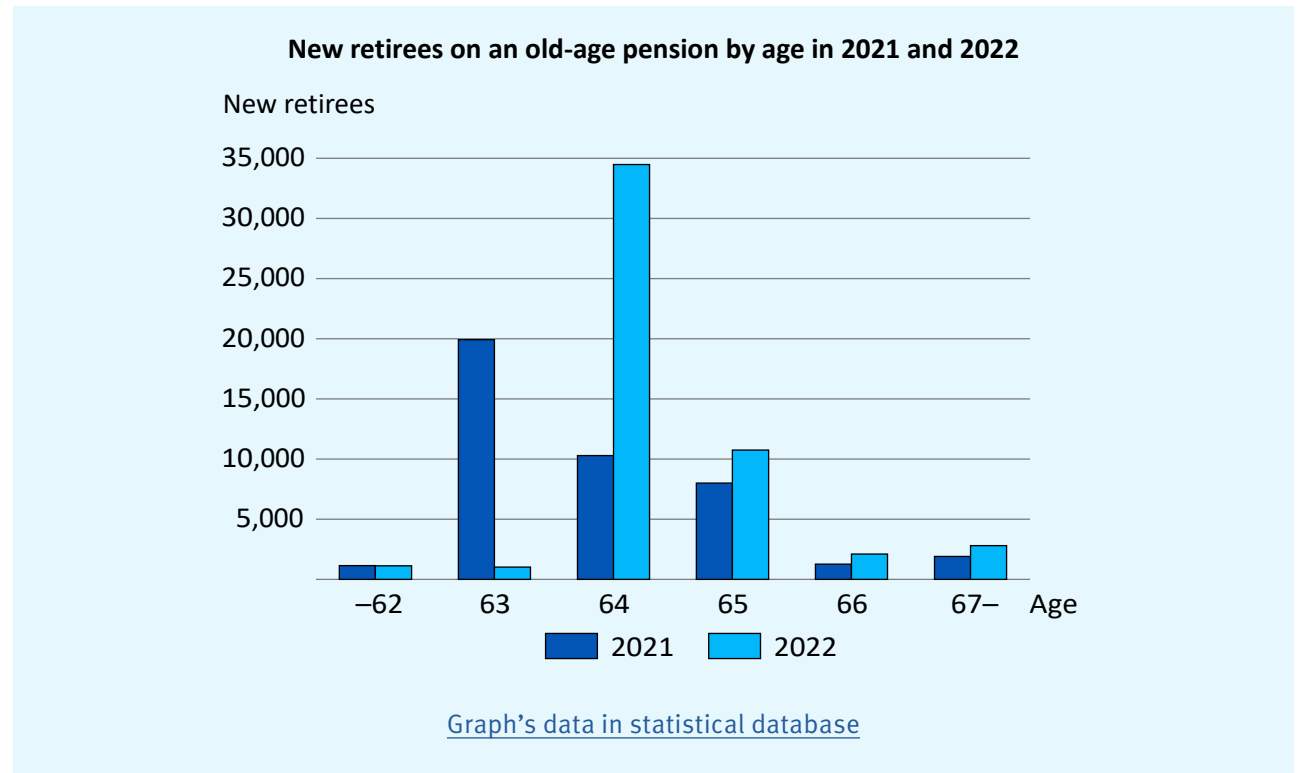
The retirement ages differ clearly between 2021 and 2022. In 2022, retirement on an old-age pension was most common at age 64 while in 2021, it was most common at age 63.

In 2022, only 2 per cent retired at age 63 while 66 per cent retired at age 64 and 21 per cent at age 65.

The change in retirement on an old-age pension was mainly due to the 2017 pension reform which results in a gradual increase in the retirement age.

### More new female than male retirees on a disability pension

In 2022 around 10,400 women and 9,200 men retired on a disability pension. Women retiring on a disability pension has outnumbered men each year since 2011. Before that, the situation was the reverse. Slightly more men than women were drawing a disability pension at year-end 2022 although, numerically, the shares were nearly equal.



### One third of all new disability pension retirees have turned 60

In 2022, slightly more than 50 per cent of all new retirees on a disability pension had turned 55 years. The share of 55–59-year-olds counted for

21 per cent and the share of over-60-year-olds for 34 per cent of all new retirees. 18 per cent of all new retirees on a disability pension were under 35 years old.

### Mental disorders and musculoskeletal disorders underly disability for two thirds

Most new disability pension recipients retired due to mental disorders (37%) or musculoskeletal diseases (31%). These two disease categories made up the underlying reason for two thirds of all new retirees on a disability pension. The share of women (72%) exceeded that of men (62%).

The following most common disease categories for men were diseases of the circulatory organs (8%) and diseases of the nervous system (8%); for women, tumours (8%) and diseases of the nervous system (7%).

### Depression and other mental disorders

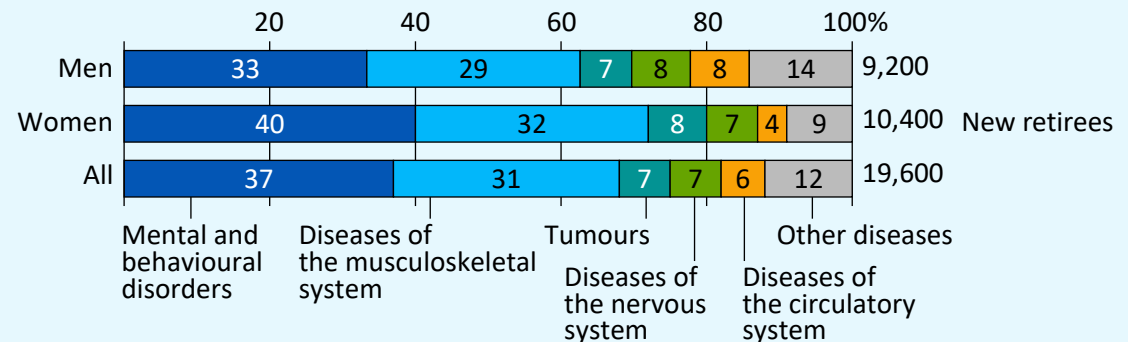
In 2022, a total of 7,200 persons retired on a disability pension due to mental disorders. The most common reason was depression (3,300 persons). Around 600 persons retired on a disability pension because of other mental disorders. Other major mental disorder categories included schizophrenia or equivalent (1,100), intellectual disability (700) and neuroses (700).

**New disability pension retirees in 2022 by age**

Age	New retirees	%
16–34	3,548	18
35–44	2,080	11
45–54	3,258	17
55–59	4,033	21
60–64	6,684	34
All	19,603	100

[Table's data in statistical database](#)

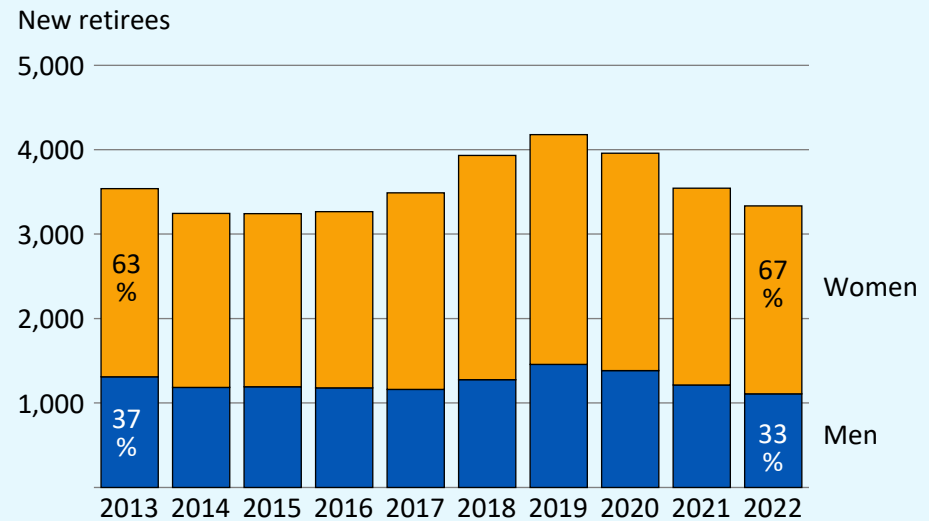
**New retirees on a disability pension by main disease category and gender in 2022**



[Graph's data in statistical database](#)



### New retirees on a disability pension due to depression by gender in 2013–2022



#### Number of new retirees on a disability pension due to depression decreased in 2020

In the last ten years, the number of new disability retirees due to depression has varied between 3,000 and 4,000 persons.

Between 2014 and 2016, the number remained stable, but in 2017, it took an upward turn. The upward trend continued until 2019. In 2020, the number took a downward turn which continued in 2022 when 2,200 women and 1,100 men retired on a disability pension due to depression.

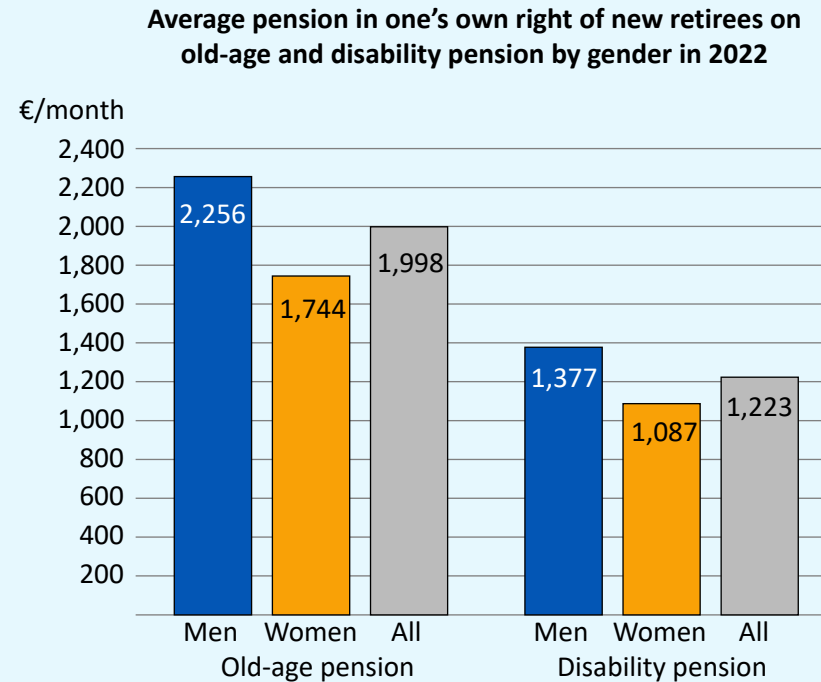
## Pension in one's own right of new old-age and disability pension retirees

The pension in one's own right of new retirees includes the person's own earnings-related and national pension. It does not include the survivors' pension, guarantee pension, front veterans' supplement or the child increase. The pension in one's own right is a gross pension.

### Women's average old-age pension smaller than men's

In 2022, the average monthly pension in one's own right of new retirees on an old-age pension was 1,998 euros. The average monthly disability pension of men was 2,256 euros and of women 1,744 euros.

The average monthly pension in one's own right of new retirees on a disability pension was 1,223 euros. The gender gap was not as wide for new retirees on a disability pension as it was for new retirees on an old-age pension. For new male retirees on a disability pension, the average monthly pension was 1,377 euros and, for female retirees, 1,087 euros.



[Graph's data in statistical database](#)

# Pension expenditure

## Total pension expenditure

The total pension expenditure in 2022 came to 34.9 billion euros. It includes all earnings-related pensions (€31.4 bn), Kela pensions (€2.5 bn), special provision pensions <sup>1</sup> (€0.4 bn)<sup>1</sup> and voluntary supplementary pensions (€0.6 bn).<sup>2</sup>

Pension expenditure makes up around 44 per cent of social expenditures. The pension expenditure ratio to GDP was 13 per cent in 2022.

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1 Benefits classified as pensions paid under the Workers' Compensation Act, the Motor Liability Insurance Act, the Act on Compensation for Military Accidents and Service-Related Illnesses.

2 Unregistered supplementary pensions arranged by employers.



## Earnings-related pensions and pensions paid by Kela

In 2022, earnings-related pensions and pensions paid by Kela amounted to 33.9 billion euros. Most pensions, that is, 86 per cent (€29.3 bn), were paid in the form of old-age pensions. Disability pensions accounted for 7 per cent (€2.4 bn) and survivors' pensions for 5 per cent (€1.8 bn) of the total pension expenditure in Finland in 2022.

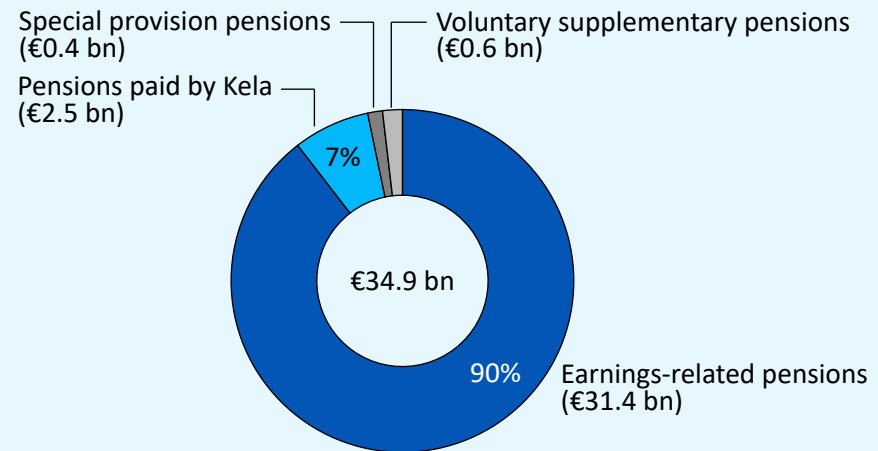
Of the total pension expenditure, 51 per cent were for pensions paid to men. Pensions paid abroad accounted for less than 1 per cent of total pension expenditure.

Half of the disability pension expenditure was caused by mental and behavioural disorders. A total of 1.2 billion euros were paid in disability pensions based on mental and behavioural disorders.



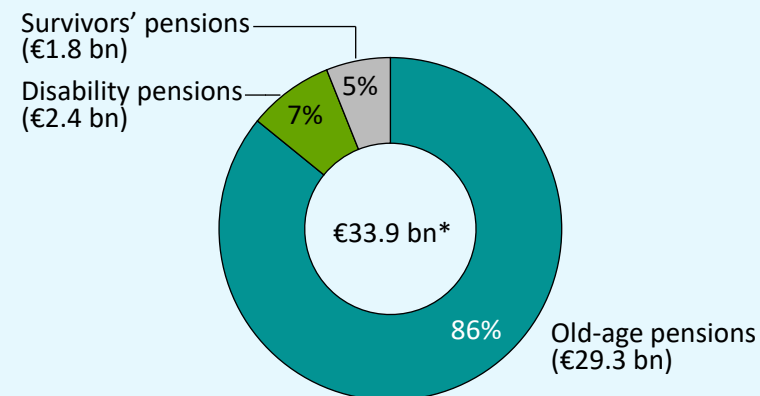
86% of the pension expenditure was for old-age pensions.

**Total pension expenditure in 2022**



[Graph's data in statistical database](#)

**Earnings-related and Kela's pension expenditure by pension benefit in 2022**



[Graph's data in statistical database](#)

\*Includes special pensions and part-time pensions for farmers paid by the earnings-related pension system, as well as guarantee pensions, front veterans' supplements and child increases paid by Kela.

## Statistics from the Finnish Centre for Pensions

The Finnish Centre for Pensions is a developer, expert and joint service producer of statutory pension provision. The Statistics series includes statistics from the various areas of pension provision. The statistics are based on register data of the pension system.



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