

# Chapter 18

## Finland



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**Abstract** Finland's population is ageing due to declining fertility and increasing life expectancy rates. This creates pressure to maintain high employment rates. Lately, Finland has focused on extending working careers by raising statutory pension age and facilitating part-time employment for pensioners. Finland faces high unemployment rates, low re-employment among over 55-year olds and high gender inequality in pension levels. Gender and educational inequality in pensions reflect the employment gaps and sectoral segregation that have accumulated along lifecourses. Finland aims to extend working life by promoting wellbeing at work, increasing labour market flexibility and supporting workers' competitiveness through various strategies. The latest reforms on unemployment activation and possible future reforms on the regional government, health and social services and basic income will likely affect pension intentions. To ensure equal levels of pensions, future reforms should focus on whole lifecourses and account for breaks in working life, such as parental leave and unemployment periods.

**Keywords** Working life · Pension · Gender · Health · Discrimination

### Introduction

The Finnish economy has gained momentum after a period of poor economic performance. Challenges faced included the economic depression, which hit the country after 2008, adversities in electronic and forest industries, and a recession in Russia, an importer of Finnish goods. The Organisation for Economic Cooperation and Development (OECD) notes that strong economic performance and low inequality foster wellbeing in Finland. However, public resources are under pressure due to the ageing population, and work incentives need to be strengthened while maintaining strong social protection (OECD 2018b).

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Due to declining fertility and increasing longevity, the population in Finland is ageing rapidly (OECD 2015). The sustainability of the pension system has been under debate, and governments have implemented several reforms aimed at extending working careers and raising the retirement age during the 21st century. Currently, little research exists in Finland exploring the effects of policies aimed at extending working life in terms of gender and health. The following sections will review existing research on retirement, late work, flexible work, age discrimination and extended working life.

## Gender and Employment

Finland was rated as the fourth most equal country in the world in 2018 (World Economic Forum 2018). Finland has a high gender equality in career length, labour market participation, employment rate and weekly working hours (Eurostat 2019; Järnefelt et al. 2013), but low gender equality in wages and median earnings (OECD 2018a). Finland has a dual breadwinner system and, when compared with other European countries, women seldom work part-time. In 2017, 17.4% of women over the age of 15 engaged with part-time work as their primary profession in Finland, whereas the OECD average was 25.5% (OECD 2020). This is a result of various employment and educational policies, and generous family policies, which reduce incompatibility between labour force participation and childbearing. There has been a steady increase in the use of parental and paternity leave among fathers (Närvi 2018), however women still spend more time on parental leave. Despite high quality day-care services, many mothers avail of home care allowance that allows mothers to stay home with children until they turn three years old.

The gender wage gap is wide in Finland, at 16.5 percentage points in 2016, compared to the OECD average of 13.8 percentage points (OECD 2019a). This is largely due to a gender segregated labour market, where female professions are concentrated in low paid public sector occupations; women's representation in high paid occupations is lower than in other countries with smaller public sectors (Bettio and Verashchagina 2009; European Commission 2018). In 2015, Finland had the highest proportion of public sector employment filled by women (72.6%) when compared to other OECD countries (average is 58.3%) (OECD 2017a). In addition, women having fewer working hours (Statistics Finland 2017b), more widespread use of longer parental leave (Datta Gupta et al. 2008), and immigrant women having a poor attachment to the labour market (Shemeikka et al. 2017) contribute to the gender wage gap. Men, on the other hand, are more often in long term unemployment and excluded from the labour market (World Economic Forum 2018).

In general, the biggest problem in the Finnish labour market is high unemployment (Kyyrä and Pesola 2018). Finland matches the average European level of employment among 55–64 year old women, however the employment rate for men is much lower in Finland than the European average (Shemeikka et al. 2017: 143–145). In the general working population in 2017, men had higher levels of employment (71.6%)

than women did (68.5%). However, among the 55–64 years old cohort, women had a higher employment rate (63.4%) than men (61.7%) (OECD 2018c, d). Growth in the employment of older workers has occurred primarily in the public sector (Shemeikka et al. 2017). Gender differences in the employment rate in this cohort are partially explained by the higher representation of women in the public sector, where working until old age pension is more common than in the private sector (Järnefelt 2014).

In Finland it is possible to work while receiving an old age pension. In 2017, 14% of men and 7.6% of women aged 65–74 years old were employed (Statistics Finland & Labour Force Survey 2019). Old age pensioners who are still in employment are more likely to be male, have better health, have higher levels of education, and live with working spouses (Palomäki and Tuominen 2010). Since the 2017 pension reform, it has been possible to partially draw the accrued pension while on a partial old age pension, as the part-time pension was replaced by the partial old age pension. Previously the prerequisites to part-time pension were much tighter compared to the partial old age pension. Currently, around two thirds of partial old age pension retirees work. An additional pension will be earned for the work, but since it is subject to an early reduction, the amount of the full-time old age pension granted permanently will reduce by 0.4% a month. Even though partial old age pension decreases the old age pension in the long run, many choose partial old age pension to ease their tight economic situation (Järnefelt and Kautto 2017).

Women's more frequent employment gaps and involvement in low paid jobs accumulate across lifecourses and impact on their pension level in later life. In general, gender differences in pension incomes are more pronounced than gender differences in the lengths of working lives (Kuivalainen et al. 2018). At the end of 2017, an average overall monthly pension was €1,874 for men and €1,476 for women (ETK 2018b). Gender gaps in both gross and net pension wealth are close to the OECD average (OECD 2019b, c). The gender difference in pensions declined between 1995 and 2007 but has since stagnated. In the last 15 years, earnings related pensions have increased for women (ETK 2018a).

## Extending Working Life Employment Policies

The government, employers and workplace organisations have launched several measures to promote work capacity of all workers, with some focus on older workers (Järnefelt 2010:14). For example, the pension reform of 2005 increased flexibility by making it possible to combine the old age pension with work (Forma et al. 2005). Largely as a result of these reforms, working lives have lengthened in the 21st century, especially among those aged 55–64 years old. Women's working lives have reached the same level as men. Increases in the employment rate among the older population are also explained by higher levels of education among the older generations (Martikainen et al. 2016).

Most Finns do not continue working after the eligible retirement age. This is partly due to age discrimination (Larja et al. 2012), but the intention to work beyond retirement age also depends on human resource practices at work, job satisfaction, working conditions and trust at work (Muurinen et al. 2014; Salminen et al. 2018). Employees' willingness to continue working beyond minimum pension age is quite negative (Forma et al. 2005), but it has increased (Lehto and Sutela 2010). In 2005, around ten per cent intended to postpone their retirement; this deferral was more likely workers aged among men than women (Forma et al. 2005). Most employers are unwilling to hire over 55-year-olds, although employment sectors differ in attitudes (Tuominen and Takala 2006). At the turn of the 2000s, age management policies were implemented in several workplaces to improve older workers' working conditions and recruitment to promote age diversity (Naegele and Walker 2006; Shemeikka et al. 2017: 140). In 2015, five per cent had felt discriminated against because of age in Finland (Directorate-General for Justice and Consumers & TNS Opinion & Social 2015: 70). Overall, gender differences attributed to age discrimination have been reported as small, however these differences are more pronounced among older workers, where women reported having experienced age discrimination more often than men (Viitasalo et al. 2016).

In comparison with other European countries, Finland has lower levels of precarious work (Pyöriä and Ojala 2016). Finnish labour market regulation is described as individually protective and collectively collaborative, where industrial relations are based on collective negotiations. During the financial crisis of 2008–2013, Finland's proportion of precarious work increased to 13%, surpassing 1990's recession levels. Consequently, a marginal group have experienced decreased job security due to the accumulation of uncertainty.

Several programmes for improving work ability and employment have been implemented over the last two decades, including the 'National Program on Ageing Workers (1998–2002)' that aimed to improve attitudes towards ageing workers (Ilmakunnas and Takala 2005). The Ministry of Social Affairs and Health adopted a strategy for social and health policy in 2011 titled 'Socially Sustainable Finland 2020', with a goal of extending employees' lifelong time at work by three years by 2020 (Ministry of Social Affairs and Health 2011).

## Pension Policies

The Finnish pension scheme consists of a national pension and an earnings related pension. The earnings related system is a public private hybrid, partly funded through insurance companies. Earnings related pensions consider almost all earnings, while national and guaranteed pensions are based on residence and cover situations where earnings based pensions are inadequate (Barr 2013). In 2016, 59% of pensioners received only earnings related pensions, seven per cent received only national pension and 34% of pensioners received both. More women received a combination of both pensions, whereas more men received the earnings only related pension (ETK and The Social Insurance Institution of Finland 2018).

Statutory earnings related pensions have undergone two major reforms in the 2000s. The 2005 reform aimed to make the earnings related pensions more sustainable, increase employment of older workers, make the system more equitable, and decrease the use of voluntary early exit routes by abolishing early retirement schemes, such as individual early retirement pension and unemployment pension. Measures to increase employment of older workers included introducing a window of flexible retirement age, increasing accrual rates at older ages, increasing the actuarial adjustment of early retirement pensions, abolishing the cap on the replacement rate, and restricting access to early exit routes. Sustainability and equity goals were pursued by linking prefunding and pension benefits to life expectancy. This was addressed by applying benefits by lifetime earnings, identifying minimum ages for benefit computation and contribution requirement, changing the indexation rules, and redefining accrual for certain non-working episodes (Börsch-Supan 2005). The effects of this reform on employment and retirement were small but positive (Uusitalo and Nivalainen 2013). The expected rise in longevity, which sparked the 2005 reform, turned out to be greater than anticipated, and reaching a higher retirement age has been an aim in further government programs.

Another pension reform was implemented in 2017; the main motivations were lengthening careers, improving the age dependency ratio, and balancing the public economy. Consequently, the age requirements for entering the old age pension will increase for successive cohorts. For cohorts born after 1965, the limit will be linked with life expectancy. It is estimated that the retirement age for those born after 1970 will be 65 years old, and around 68 years for those born after 1995. As the average life expectancy in women was 84 years and 78 years in men in 2016 (Statistics Finland 2017a), the pension reform will decrease the pension time relatively less for women compared to men (Kautto and Risku 2015).

The Finnish welfare system provides benefits for workers with health and work ability problems in the form of sickness allowance and disability pension. These benefits can be combined with working. The proportion of part-time and fixed term disability pensions has increased, and currently almost half of disability pensions are granted as fixed term (Nyman and Kiviniemi 2018). However, more could be done to more equally support part-time workers with work disabilities. For example, the public sector offers more flexible work environments, opportunities for employment with partial work ability, and an easier return to work from vocational rehabilitation than the private sector (Shemeikka et al. 2017). Another health related early exit route is through unemployment. While unemployment pension was abolished after the 2005 pension reform, in practice many move from long term unemployment to old age pension or disability pension (Riekhoff 2018).

## Health Policies

Overall population health in Finland is relatively good. However, the gender difference in life expectancy in Finland is one of the highest in Western Europe and this may

have implications for discussions about the link between the minimum retirement age and life expectancy. In addition, socioeconomic differences in life expectancy are large and increasing, especially in men (Tarkiainen et al. 2013). The Finnish healthcare system performs relatively well and health spending is slightly above the European Union average (Kangas and Blomgren 2014). The main foreseeable challenges in Finland are increasing health spending, socioeconomic and geographic differences in health, inequality in access to primary care, and men's high level of alcohol consumption. Occupational health care is funded by employers, ensuring a fast access to health care among the employed, but people outside the workforce have to wait longer to access services (OECD 2017b).

## Debate on Extending Working Lives

The debate on extending working lives in Finland has mainly occurred in political discourse rather than among researchers. The target for retirement age in the government program was recorded for the first time in 1999 in Finland as a means to increase the employment rate, and to postpone the average exit age from the labour market by two to three years in the long run, thus reducing the pressure for rising pension costs. The negotiations of the 2005 pension reform started at the end of the 1990s among the social partners. Despite having a shared goal, proposed solution avenues differed among groups. Employers and the government proposed cutting pensions and blocking early retirement routes. In comparison, employees wanted to improve working conditions and give more responsibility to employers regarding early retirement costs. Trade unions had diverging interests, stemming from the differing career trajectories of the workers they represented. This manifested in disputes about the calculation of pension incomes. The Central Organisation of Finnish Trade Unions advocated for calculating pension incomes from the whole career, whereas Akava Special Branches (a multidisciplinary trade union and service organisation) considered this to be more beneficial for lower educated workers (Julkunen and Pärnänen 2005: 32–42). Considerations of the 2017 pension reform were sparked in 2010 when the Prime Minister asked these social partners (government, trade unions and employers) to reach an agreement regarding the extension of working lives, particularly among older workers.

In recent years, debates have centred around the 'Active employment model', which has been highly criticised among social partners (Eurofound 2018). The trade unions were against raising the pension age and sceptical regarding the employment opportunities and marginalisation of older people. Meanwhile, employers' organisations did not want the state to increase the regulation of the status of older workers. In November 2018, the Central Organisation of Finnish Trade Unions proposed a model where the order in which workers are laid off should be more determined by length of employment, favouring older workers (Kaukoranta 2018). The proposal raised concerns about a 'generation war' in the public. Some discussion has also

taken place about extending working lives from the beginning of careers. Consequently, universities and student unions have criticised this approach, arguing that tertiary studies should be completed as quickly as possible without being interrupted by working. However, in general, the debates have ignored the element of gender almost entirely.

## Conclusion

Extending careers has been a central topic in Finnish social policy. The goals articulated by the European Union Lisbon strategy regarding improved utilisation of potential workforces have served as a basis for Finnish policies. The participation of women and older workers has improved, however in Finland the emphasis has focused more on older workers, given that labour force participation of women is already quite high (Pärnänen 2011: 24–27). While Finland is a relatively gender equal country, gender differences in pensions reveal that there is a need for further policy development. Measures equalising the distribution in parental leave use, faster return to work after parental leave in women, decreasing unemployment rates, as well as preventing long-term work disability are needed. However, striving for more equal length of working life is not sufficient to eliminate gender inequality in pensions (Kuivalainen et al. 2018). Decreasing early exit from the labour market due to decreased work capacity and exclusion in general should be on the political agenda. In addition, socioeconomic inequality in pensions should be taken into consideration in reforms and in decision making. Finland is in the middle of planning large reforms, such as basic income and regional government, health and social services that will have a profound effect on the labour market and on pension behaviour. Gender and socioeconomic effects should be studied before any implementation of these reforms.

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