

# FINLAND



Key policies to promote longer  
working lives

Country note 2007 to 2017

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# KEY POLICIES TO PROMOTE LONGER WORKING LIVES IN FINLAND<sup>1</sup>

(Situation 2007 to mid-2017)

*While Finland has high employment rates of older workers compared to EU average, Finland could do more to reduce unemployment among older workers as well as the share of this group among persons marginally attached to the labour market – respectively, according to the Late Career Scoreboard at the end of this report (Table 1), 7.5% and 4.6% for the 55-64 compared to the EU shares of 6.4% and 1.9%. That said, as synthesised in Table 2, Finland has in fact taken substantial action in launching public awareness campaigns, encouraging the social partners to implement better retention and hiring mechanisms targeting at older workers, and strengthening workplace safety and physical and mental health.*

## 1. Rewarding work and later retirement

### 1.1. Enhancing incentives to continue working at an older age

#### *Introduction*

The first pillar of the old-age pension scheme consists of i) a range of statutory earnings-related schemes, with very similar rules for different groups. Some of the schemes for private-sector employees are partially pre-funded while the public-sector schemes are pay-as-you-go financed (with buffer funds to even out future increases in pension contributions) (OECD, 2017). These schemes are covering the entire employed workforce including the self-employed; ii) a residence-based pension that is tested against the income from the earning-related pension scheme; and iii) a guaranteed pension introduced in 2011, establishing a minimum safety net. The second pillar of occupational pension schemes and the third of private pension insurance schemes are negligible, due to the fact that there are no income ceilings for the public pension scheme (European Commission, 2015).

#### *Raising the statutory age of retirement*

The pension reform of 2005 introduced a “life expectancy coefficient” to adjust the age at which pension benefits commence; this serves to limit the impact of rising life expectancy on pension expenditures. As life expectancy increases, this coefficient will reduce the amount of the monthly pension. However, it will not reduce the total amount that a pensioner receives during retirement, provided they live to the age corresponding to the life expectancy of their cohort. The main aim was to provide incentives for people to continue working in order to obtain full pension entitlements. The pension reform of 2005 also introduced a flexible retirement scheme, fixing the retirement age between 63 and 68. This too provides incentives for staying longer in work, through an accrual rate that increases stepwise: 1.5% until the age of 53, 1.9% between 53 and 62, and 4.5% between 63 and 68 (Arnkil, 2012). However, de la Maisonneuve (2014) notes a sharp peak in retirements at age 63. The retirement age for the residence-based national pension is 65.

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1. This note has been produced by the Ageing and Employment Policy Team with a contribution from Nicola Duell.

Additional reform was necessary in order to secure the sustainability of the pension system and its adequacy in the future. In September 2014 the social partners, motivated by the government's goal of lengthening working lives, agreed most recent pension reform, which came into effect in 2017.

The minimum retirement age of the earnings-related pension system is raised by two years (three months each year from 63 to 65) by 2027. From 2030 on, the retirement age will be linked to life expectancy (Finnish Centre for Pensions, 2014). The purpose is to retain the balance between working life and time in retirement at the same level as in 2025. Projections have been prepared for the earliest eligible retirement age and the upper retirement age, as well as for the "target retirement age". The earliest age will increase from 63 years to 63 years and 3 months for those born in 1955, and it is estimated to increase to 68 years and 3 months for those born in 2000. The target retirement age will increase from 63 years and 10 months to 71 years and 11 months (Finnish Centre for Pensions, 2014). The retirement age for residence-based national pensions will also be linked to life expectancy after 2030, and will rise in line with earnings-related pensions.

The accrual rates are streamlined at an annual rate of 1.5% of pensionable earnings from age 17 until the upper age limit of the insurance obligation (68 to 70 years of age, depending on the cohort). If an employee continues working after reaching the lowest retirement age, the deferred pension is increased by 0.4% each month. Previously, the increase for deferral was calculated only after the age of 68; until that age, the person's deferred pension could increase by a fixed accrual rate of 4.5%. This lowering of the age after which the increase for deferral is calculated replaces the 4.5% accrual rate, which is now 1.5% for every age.

The pension reform of 2017 is also enhancing communication about the benefits of working longer. The pension record that is sent to employees five years before the earliest eligibility age for the old-age pension includes an assessment of the "target retirement age". The target is calculated by examining how much working life should be extended in order for the deferral increase to compensate the impact of the life expectancy coefficient. Also, an estimate of the pension amounts at different ages is calculated.

### *Facilitating phased retirement*

The Finnish part-time pension was introduced in 1987. The minimum age has varied in the years since: it was raised from 58 to 60 in 2011 (for those born in 1953) and to 61 in 2012 (for those born in 1954 or later), through an agreement made by the social partners. There are earnings limits while a person receives the part-time pension. The earnings must stay between 35% and 70% of the average earnings before the pension went into effect. The amount of the part-time pension is 50% of the difference between these average earnings and earnings while the pension is received. As the amount is calculated independently of the accrued pension, the latter is not reduced in any way. The only reduction the pensioner will face in old age is that a part-time wage will probably be lower than a full-time wage would have been (Takala and Väänänen, 2016). The 2017 reform abolished part-time pensions, but those currently in effect will continue to be paid until old age pension is drawn.

What replaces the part-time pension in the 2017 reform is a partial old-age retirement option. This pension is either 25% or 50% of the accrued pension, and it is reduced by 0.4% each month that the pension is drawn before the minimum retirement age. The minimum age for partial retirement is 61; it will be 62 for those born in 1964. After 2030 the age limit will rise in line with the lowest retirement age for the old-age pension, so that it will be possible to draw a partial old-age pension exactly three years before the lowest retirement age.

If the old-age pension is drawn, the person can take up new work and accrue pension rights until the cohort-specific upper age limit. The accrual rate is 1.5%. Accruing new pension rights has been possible

since 2005, and the number of persons working during old age has increased during these years. According to the latest report of the Finnish Centre for Pensions,<sup>2</sup> about 10% of old-age pensioners aged 63 to 67 were working.

### *Better combining of pensions and work income*

The partial old-age pension is considered a more flexible way of combining work and pension than the former part-time pension. While the partial old-age pension is drawn, there are no limits on working or receiving benefits such as those for unemployment or sickness. The person can draw the pension without any requirements other than age. In exchange for this flexibility the amount of the pension is somewhat lower than the part-time pension. However, as there are no limits to working and accruing more pension during partial old-age pension, the old-age pension after the partial pension may or may not be better than it was following the part-time pension. The partial old-age pension has proved very popular; it is estimated that as many as 12 000 people will apply for it by the end of 2017.<sup>3</sup>

In 2010, temporary legislation came into force that gave persons on a disability pension the opportunity to begin working without fear of immediately losing the pension. If the wage is over 60% of the earlier average wage before the pension or the amount of the guarantee pension (whichever is higher), the pension is put on hold for a minimum of three months. If the person stops working or the wage becomes lower than the 60%, the person gets to draw the pension again immediately. If the work continues for more than two years, the right to the pension is lost and the person must begin the process of applying for the disability pension all over again. This legislation will be valid until 2021, when a new way of co-ordinating work income and pension will come into force with both earnings-related and national pensions. The new system has been discussed, but details have yet to be decided.<sup>4</sup>

### *Rewarding longer careers*

With the 2017 pension reform, the pensioner is rewarded an actuarial increase (0.4% per month) if they continue to work without drawing the old-age pension after the lowest cohort-specific retirement age. This increase is also paid to the part of the pension left undrawn if the pensioner used the partial retirement option (see above). Transition rules vary according to cohort. It is possible to continue working after the upper age limit, but pensions will not continue to accrue. The upper limit is 68 for persons born before 1958, 69 for persons born between 1958 and 1961, and 70 for those younger according to the present legislation. There is no age limit, however, to deferring the pension.

In the national pension system, pensions are increased if not drawn after the age of 65, with an increase of 0.6% per month. After 2030, the rules for deferring national pensions will change in line with the earnings-related pension system.

## ***1.2. Towards restricted use of early retirement schemes***

### *Restricting access to publicly funded early retirement schemes*

In 2013, the possibility of claiming an “early old-age pension” at the age of 62 in the earnings-related pension scheme was abolished for persons born in 1952 or later.

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2. [www.etk.fi/julkaisu/elakkeella-ja-tyossa-tilastoraportti-elakelaisten-tyonteosta/](http://www.etk.fi/julkaisu/elakkeella-ja-tyossa-tilastoraportti-elakelaisten-tyonteosta/) (accessed 9 February 2018).

3. [www.etk.fi/julkaisu/oven-avaus-katsaus-osittaisen-varhennetun-vanhuuselakkeen-valinnsiin/](http://www.etk.fi/julkaisu/oven-avaus-katsaus-osittaisen-varhennetun-vanhuuselakkeen-valinnsiin/) (accessed 9 February 2018).

4. <http://julkaisut.valtioneuvosto.fi/handle/10024/80691> (accessed 9 February 2018).

A reduced residence-based national pension is available from the age of 63. This early option will also be abolished gradually, as legislated in the 2017 reform. It is available at that age to persons born before 1958, and at the age of 64 for those born between 1958 and 1961. Those born after that will not be able to draw an early old-age pension in the national pension system.

If a person has been unemployed for 500 days when they turn 61 (born in 1957 or after – the age limit is 60 for those born in 1955 or 1956), they may receive additional unemployment benefits until they reach 65 or until an old-age pension is taken out (see more below). An old-age pension is possible without reductions at the age of 62 for those long-term unemployed born before 1958. In the earnings-related pension system, it is no longer possible for younger persons to have access to an old-age pension earlier than the lowest eligibility age. In the national pension system, it is still possible for those born between 1958 and 1961 to have access to a full old-age pension at 64 due to long-term unemployment. Restrictions on early access to the old-age pension following unemployment were legislated in 2013.

#### *Introducing specific provisions for arduous/hazardous work*

Some occupations have specific pension rules, e.g. seafarers, firemen, army officers and nurses. In recent years these schemes were reformed several times, and conditions for early retirement tightened. Firemen, policemen and other public sector occupations had lower retirement ages that were abolished in the 1990s; however, the reform has long transition periods and there may be persons still retiring at occupation-specific retirement ages until the 2030s. The seafarers' pension system was reformed in 2016, abolishing lower retirement ages but once again after a long transition period (until the 2040s). Only military personnel have lower legislated retirement ages directly after the reforms.

The 2017 reform introduced the “years of service pension” because of the rising lowest retirement age. A person who has worked been engaged in physically or mentally demanding work for at least 38 years may retire beginning at the age 63, on the basis of an assessment of an occupational doctor. The following criteria for physically arduous work are taken into account: work movements that require great muscle strength or that strain the muscles for a lengthy period of time; heavy strain on the respiratory or circulatory system; stressful or difficult work that entails repetitive movements requiring strength or speed; and certain work movements. Mentally strenuous/hazardous work is characterised by interactive work that is particularly demanding, work tasks that require constant scrutiny or particular vigilance, and work in which the risk of occupational or other accidents or the threat of violence is high. In addition, the following factors will be taken into account when evaluating the strenuous nature of the work: its exceptional physical demands; the use of protective equipment which adds to the burden; shift work that includes repeated night work; repeated long working shifts; and, for the self-employed, taking care of farm animals around the clock (Kangas and Kalliomaa-Puha, 2016).

In 2011, a total of 70% of 62-year-olds who were not retired had a work history that spanned 35 years or more, while 38% had a work history of 40 years or more. It has been estimated that less than 5% of those meeting the criteria for having a long working life also meet the criteria just described for this type of pension and will retire on a years-of-service pension (Finnish Centre for Pensions, 2014).

The occupational health care system is responsible for evaluating the health condition of the claimant.

### ***1.3. Preventing welfare benefits from being used as alternative pathways to early retirement***

#### *Unemployment (insurance and assistance) benefits*

The pension reform of 2005 abolished entitlement to an unemployment pension for those born in 1950 and later. Instead, an extension to the unemployment benefit until the age of 65 was made possible. In March 2012, the social partners agreed to raise the minimum age of eligibility for extended unemployment benefits (the “unemployment tunnel”) from 60 to 61 for persons born in 1957 or later (de la Maisonneuve, 2014). Under the Unemployment Security Act, a person who has turned 61 and has received an unemployment benefit for less than 500 days is entitled to the unemployment benefit until the start of the pension or until the age of 65.

The Government Institute for Economic Research (VATT) has examined the effects of raising the eligibility age thresholds for extended unemployment in the past. It found that these reforms have lengthened working lives, but by only one to three months (Kyyrä and Pesola, 2017). Although the probability of being hired diminishes with age – which justifies a longer period for granting means-tested unemployment benefits to older workers – there is a danger that job-search activities will themselves diminish. Following an agreement of the social partners in March 2012 and implemented in 2014, the unemployment benefit system is based on more of a “mutual obligations” approach. If the jobseeker refuses to accept participation in an active labour market programme (ALMP) within the first 250 days of the unemployment period, the maximum duration of the unemployment benefit is reduced from 500 days to 400 days. Following a work history of more than three years, the maximum duration is still 500 days, but is cut by 100 days for persons with history that is anything shorter.

New legislation concerning the wage with which the unemployment benefits of jobseekers over the age of 58 are calculated came into effect on 1 August 2015. If a jobseeker over 58 becomes unemployed after being re-employed with a wage lower than that of their previous job, the unemployment allowance is based on the previous wage. The aim of this legislative reform is to encourage older jobseekers to take jobs with lower wages without fear of receiving a lower unemployment benefit in case of future unemployment.

According to a 2011 report from the Prime Minister’s Office (2011), raising the minimum retirement age by two years and abolishing both the unemployment tunnel and part-time pensions would translate into an estimated increase in the effective retirement age of 8.4 months in 2025. Another study published in 2013 estimated an increase of 10 months (Määttänen, 2013).

#### *Social aid*

No recent actions relevant to older workers have been implemented.

#### *Disability benefits*

As the lowest age for old-age retirement was increased by the 2017 reform, the disability pension can be granted to older persons for a longer period than previously. The increased minimum retirement age could encourage more people to exit the labour market via the disability pension scheme in the future (Finnish Centre for Pensions, 2014). That possibility calls for more restrictive rules for accessing a disability pension, and for greater efforts to activate and increase the employability of people with health problems early on.

Previously, the 2005 pension reform had relaxed the medical criteria for receiving the ordinary disability pension for people over the age of 60, as a measure to counter the more restrictive early retirement rule. The effects of these 2005 changes were analysed by the Finnish Centre for Pensions using the results of a

questionnaire sent to the chief physicians of pension insurance companies in 2008. All respondents agreed that persons over 60 who were previously covered by an individual early retirement pension were now more or less covered by the ordinary disability pension. Similarly, a study showed that those employees who can apply for a disability pension under more lenient medical requirements are much more likely to take sick leave and to exit the labour market via disability retirement (Korkeamäki and Kyyrä, 2009).

The rates of transition to sick leave and disability retirement are somewhat higher in establishments that are growing or are experiencing a high degree of excess worker turnover. This suggests that employers induce exits to disability retirement as an alternative to dismissals at times when it would be difficult to lay off employees. When the establishment is downsizing, transitions to sick leave and disability retirement become less frequent. One possible explanation is that during periods of slack demand, employers target dismissals at those employees with reduced working capacity due to health problems. The share of claim rejections has increased, and the share of new retirees granted a disability pension has decreased by nearly 10 percentage points; still, more than 20% of new retirees exited the labour market on a disability pension (de la Maisonneuve, 2014). Disability pensions before the age of 60 should be granted based solely on medical grounds.

Through the pension reform of 2017, a temporary act is going to be extended in order to promote a return to work. The act, which was introduced in 2010 and will be in force by the end of 2020, makes it possible for beneficiaries to leave their disability pensions dormant in order to work for a minimum of three months and a maximum of two years.

## **2. Encouraging employers to retain and hire older workers**

### ***2.1. Preventing discrimination in employment on the basis of age***

#### *Implementing current or new legislation*

Provisions to combat discrimination have been reformed under the new Non-Discrimination Act, which entered into force on 1 January 2015. In addition to public authorities, the obligation to promote equality was expanded to education providers, educational institutes, and employers employing more than 30 workers. All are now required to draw up a plan to promote equality, taking age into account.

When asked about their own perceptions of discrimination, about 40% of women and 30% of men reported having experienced discrimination in their current job in 2011 (Ministry of Employment and the Economy, 2012). Chronically ill or disabled women had perceived discrimination most often, while aged men reported discrimination least often among the groups included in the analysis of the Quality of Work Life Survey data.

#### *Launching public awareness campaigns*

Finland has had a tradition of launching awareness-raising campaigns and programmes to improve working conditions and the employability of older workers since the 1990s. More recently, in 2011 the Ministry of Social Affairs and Health issued the National Action Plan “Every Age is the Right Age” to promote understanding about the importance of intergenerational co-operation. Responsibility for implementing the actions rests with the Finnish Institute for Occupational Health (Cross, Heikinheimo and Fries-Tersch, 2015; see further examples in Section 3.3).



## **2.2. Taking a balanced approach to employment protection by age**

### *Implementing age-neutral measures*

Unlike in Sweden for example – where a strict last-in-first-out principle applies – the Finnish labour law does not contain any reference to layoffs. Collective agreements often state that the selection procedures should take account of seniority, family circumstances, and the retention of skilled personnel (OECD, 2016).

## **2.3. Discouraging mandatory retirement by employers**

### *By law in general, by sector/occupation, private/public sector, region*

The pension reform of 2005 introduced a flexible retirement window of five years. Therefore, no mandatory retirement may be fixed by an employer before the age of 68 years. The upper limit is 68 for persons born before 1958, 69 for persons born between 1958 and 1961 and 70 for persons younger, according to the present legislation.

## **2.4. Encouraging the social partners to implement better retention and hiring mechanisms targeted at older workers**

### *For all older workers*

Finland has a long tradition of social dialogue. There has been a strong tendency to seek consensus on major societal issues like innovation, wages, pensions and education, as well as on issues such as extending working careers for women, improving work ability at workplaces, and promoting lifelong learning (Arnkil, 2012).

As early as 2009, labour unions claimed that collective agreements should contain an obligation that age programmes be developed in all organisations. No consensus was reached on this issue. However, the social partners – in a special working group in 2012 – succeeded in forging an agreement to develop a model of best practices regarding age management in companies. Along these lines, the social partners in the metal industry have launched their own pilot programme for developing a comprehensive approach to age management in 100 companies. Another working group formed by the social partners has prepared the Job Life Cycle Model, which was published in 2013. The model is based on the social partners' agreement on the importance of extending working careers (2012) and their framework agreement (2011).<sup>5</sup>

In that framework agreement of the social partners signed 28 November 2011, there is a special chapter devoted to the development of working life. Several working groups are presently addressing issues related to that topic through the following initiatives (Jokivuori, 2013): i) establishing age management programmes in organisations to address working time, offering education and health check-ups for senior workers; ii) developing job opportunities for part-time work for people with diminished working capacity;<sup>6</sup> iii) developing personnel planning (flexible working time, reconciliation of work and family life, telework and temporary work options, employment of people with diminished working capacity, and skills development); iv) setting up new tripartite initiatives by the end of 2012 to address the workload effects of working time on work ability and working careers; v) further developing the so-called “Change Security”

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5. [www.akava.fi/en/current\\_issues/current\\_themes/longer\\_careers\\_with\\_the\\_job\\_life\\_cycle\\_model](http://www.akava.fi/en/current_issues/current_themes/longer_careers_with_the_job_life_cycle_model) (accessed 9 February 2018).

6. [www.stm.fi/julkaisut/nayta/julkaisu/1552539](http://www.stm.fi/julkaisut/nayta/julkaisu/1552539), (in Finnish, accessed 9 February 2018).

measures in redundancy situations;<sup>7</sup> vi) promoting dissemination of best practices in staff skills development; vii) setting up an educational fund that accrues on an “individual training account” and can be used by the individual for upgrading skills; viii) offering tax incentives to encourage companies to invest in staff education.

A new project, the Work Cycle Carries, is set to run until October 2018. This is a joint national project of the employers’ and employees’ organisations in the technology industries, where member companies can develop their skills in the management of different age groups and thereby bring about positive changes in their personnel’s well-being. The project aims to prolong careers both at the company level and in the sector as a whole, and to improve productivity in the workplace. Services offered through this project include: i) support, including training and seminars, in developing and implementing work cycle management and promotion of employees’ well-being at work; ii) Personal Radar questionnaires to measure the “work ability”<sup>8</sup> and a method to set up a well-being plan.; iii) help, if needed, in finding an external expert; iv) access to new tools for work cycle management, e.g. Work Cycle Dialogue; v) possibilities for networking with other workplaces and for learning good practices from others. The project is implemented by the Federation of Finnish Technology Industries. Important partners for the implementation are the Metalworkers’ Union, Trade Union Pro, and Federation of Professional and Managerial Staff YTN. Around 80 companies are taking part in the project, which receives financial support from the European Social Fund.<sup>9</sup>

#### *Review of the use of seniority wages*

Since 1994, a New Pay System (NPS) has been adopted gradually for central government employees. It was developed mainly during 2003-2006, and finalised in 2007. The NPS was introduced through a collective agreement that aimed to decentralise pay and to use management-by-objective techniques. In 2008, the pay system was further developed and improved through collective and sector agreements. Also, in the local government sector, individual wages are determined by work experience, individual competence, and work performance. Nevertheless, in 2013 about 6.5% of total pay by the local government was still linked to length of service.

In the private sector, the roles of age and length of service have been more limited; these do not formally have an effect on the development of an individual’s wage level, which instead generally depends on their experience and competence.

### ***2.5. Encouraging good practice in collective labour agreements and/or by individual employers/industries in managing an age-diverse workforce***

#### *Sharing knowledge and experience across different age groups*

Age management has been taken into account in collective agreements, and a number of Finnish companies have developed age management strategies.<sup>10</sup>

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7. “Change Security” is a new tripartite measure launched in 2005, meant to enhance measures and negotiation concerning redundancies and layoffs. It is based on early co-operation between the firm, **employees**, trade unions, employment and education officials and other local, regional and national players. See [www.mol.fi/mol/fi/00\\_tyonhakit/07\\_tyottomyys/03\\_irtisanotun\\_muutosturva/index.jsp](http://www.mol.fi/mol/fi/00_tyonhakit/07_tyottomyys/03_irtisanotun_muutosturva/index.jsp) (accessed 9 February 2018).

8. The work ability concept was developed by Ilmarinen et al. (2015).

9. See <http://tyokaari.fi/work-cycle-carries-the-future-project-of-technology-industries/> (accessed 19 March 2018).

10. See examples published at <https://osha.europa.eu/en/tools-and-publications/publications/healthy-workplaces-good-practice-awards-2016-2017-booklet/view>; <https://osha.europa.eu/en/tools-and-publications/publications/>;

### *Adjusting the work responsibilities of older workers*

Collective agreements include measures to adjust the work responsibilities of older workers, and a number of Finnish companies have implemented this kind of measure.

### *Adjusting the working-time arrangements of older workers*

Even if Finland registers the highest proportion of companies providing flexible-time arrangements in the European Union, such arrangements still seem insufficient for older people (de la Maisonneuve, 2014).

### *Other issues such as internal job mobility, further training, workplace adjustment, age discrimination, mandatory retirement*

In 2007, the Round Table for Productivity was established by the social partners with the specific aim of improving productivity, the quality of working life and co-operation, and disseminating this information at the national level. In 2008, the social partners launched a programme entitled “Improving Working Life – TYKES”. The programme provides financial support to Finnish companies that wish to develop new ways of improving working conditions. The report on the programme “Seniors Flexibility at Work” provides examples from the private and public sectors on how retired people have been successfully integrated into work as part-time employees (Auvinen and Kettunen, 2010). The social partners have also worked on guidelines, tools and the presentation of best practices on age management. “Towards Longer Careers – A Guide to Preparing an Age Programme for Workplaces”, published in May 2013, addresses the following items: i) age management, ii) career planning, iii) training and qualifications, iv) working time, v) work design, vi) health surveillance, vii) promoting healthy lifestyles and overall life management (Cross, Heikinheimo and Fries-Tersch, 2015).

## **3. Promoting the employability of workers throughout their working lives**

### ***3.1. Enhancing participation in training by workers in their mid- to late careers***

#### *Providing guidance services*

The Ministry of Education and Culture has set up a task force to evaluate the national strategy of lifelong career guidance launched in 2011 (OKM, 2011). In its booklet, the task force sets five goals for further developing the guidance system in Finland, including increasing the availability of guidance services for citizens; improving citizens’ career-planning skills; and reinforcing co-ordination and collaboration among different guidance systems at the national, regional, and local levels.

#### *Providing access to training adjusted to their experience and learning needs*

The *Noste* Programme was implemented in 2003-2009 to raise the level of education among adult and older workers. This objective was pursued by motivating the programme’s target groups to enter into education through outreach activities, the dissemination of information, and improving the groups’ access to regularly financed vocational education and training (VET). The programme was intended for 30- to 59-year-olds. The *Noste* Programme also challenged education providers to create new operating models for adult and older workers’ education. These challenges for the less-educated adult group included

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[https://ttk.fi/ajankohtaista/teemat/hyva\\_ikajohtaminen.6627.news](https://ttk.fi/ajankohtaista/teemat/hyva_ikajohtaminen.6627.news) (in Finnish);  
<https://osha.europa.eu/fi/tools-and-publications/publications/towards-age-friendly-work-europe-life-course-perspective-work/view>;  
<https://osha.europa.eu/en/publications/articles/promoting-active-ageing-in-the-workplace/view> (all accessed 9 February 2018).

personalising studies, strengthening learning skills, guidance, and support measures. During the *Noste* Programme, teachers became increasingly aware of inadequate learning skills among participants. Through the programme, most adult education institutions improved their assessments of the educational needs of less-educated staff at workplaces. In so doing, they were better able to reach and include the less-educated population in study programmes, and provide opportunities for these groups to complete their qualifications.<sup>11</sup>

From 2015-2016, the Ministry of Education and Culture implemented the programme “Strengthening the Skills Base of Adults”, targeting 30-50 year-olds without secondary level qualification. The programme offered extra study places for persons aiming to achieve at least portions of a vocational qualification, up to full qualification. Resources were also available for support, guidance and counselling.

#### *Adapting teaching and learning methods and content to their needs*

In 2014, a new adult VET programme was launched for low-qualified adults aged 30-50. This programme is allied with the system of Competence-Based Qualifications, which has been in operation since 1994 and offers extra possibility for members of the target group to study for a vocational qualification or for part of a qualification through a module.

#### *Promoting lifelong learning and development of the adult vocational education and training system*

The framework agreement of 2011 agreed by the social partners (see above) includes the right for employees to participate in training three working days annually. The government programme includes mapping out possibilities for adopting individual learning accounts and “cumulative learning eligibility” in Finland; widening the tasks of the adult training fund; and reforming the law on study leave (Arnkil, 2012).

#### *Setting up mechanisms for recognising and validating skills*

There is no one law regarding identification and recognition of prior learning, but different laws and regulations for each field of education define – and allow - this separately. These fields include general upper secondary education, vocational education and training (including adult VET), and higher education. The core message of the legislation is that validation of non-formal and informal learning is a subjective right of the individual, and that the competences of an individual should be validated regardless of when and where they were acquired.

In Finland, there have also been qualifications whose completion does not depend on the way in which the competence was acquired. This competence basis is available for a selection of vocational upper secondary qualifications, further vocational qualifications, and specialist vocational qualifications. The new VET legislation comes into force 1 January 2018. In the future, students can acquire skills in the way that best suits them.

In higher education, the operating principles and practices for identifying and recognising prior learning still vary somewhat among higher education institutions and even within an individual higher education institution. The action plan for implementing the key project and reforms defined in the Strategic Government Programme of 2016 states: “Greater recognition of the skills and competence acquired while working. Work carried out during studies may also be recognised and credited. The progress made in the recognition of previously gained skills and competence will be monitored.” These aims have been included in negotiations between the higher education institutions and the Ministry of Education and Culture. Practices are also being developed through the ministry’s project funding.

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11. [www.minedu.fi/export/sites/default/OPM/Julkaisut/2010/liitteet/okm08.pdf?lang=fi](http://www.minedu.fi/export/sites/default/OPM/Julkaisut/2010/liitteet/okm08.pdf?lang=fi) (accessed 9 February 2018).

### ***3.2. Providing effective employment assistance to older jobseekers***

#### *Promoting an all-age mainstreaming activation approach*

There are no differences in job-search requirements by age. There may be special counsellors for older jobseekers, but that is not a defined part of the labour force service centres, so-called LAFOS, model.

#### *Targeting workers most at risk of long-term joblessness*

In order to tackle long-term unemployment and reduce long-term benefit dependency, the services provided to persons receiving those benefits were improved. Since the beginning of the 2000s there have been experiments in providing joint services through LAFOS. These combine the social services of municipalities, those of the Public Employment Services, and in some cases vocational rehabilitation through the Finnish Social Insurance Institution (Kela). In 2015 a law on LAFOS was passed. Activating the long-term older unemployed is key, as they risk using unemployment benefits as a pathway to retirement.

#### *Providing employment/hiring subsidies to firms*

Low-wage subsidies were available to employers covered by a temporary scheme in Finland between 2006 and 2010. The aim was to support the employment of workers over the age of 54, whose costs in relation to productivity can be high. An additional purpose was to encourage employers to hire the unemployed and people at a high risk of long-term unemployment. The findings of an evaluation indicate that the low-wage subsidies were most heavily used in the public sector. Using a modified differences-in-differences estimation strategy, an evaluation study published later concluded that the subsidy scheme was not effective in increasing the employment of eligible workers (Huttunen, Pirttilä and Uusitalo, 2013). It might in fact have led to increased working hours in the industrial sector by forcing some former part-time workers to work full-time.

Wage subsidies covering 30%, 40% or 50% of the payroll costs are available and granted to employers. The basis for payment of a wage subsidy must be a lack of skills or a relevant injury or illness of an employee. Since 2015, to employ those long-term unemployed who are over 60 years old, the wage subsidy can be paid to an employer for a long period, as they are regarded as being more vulnerable. The subsidy period in those cases may not exceed 24 months at a time, but several subsidy periods are possible. There were over 1 000 older unemployed aged 60 and above who participated in that scheme (from January to October 2017).

#### *Providing in-work benefits to workers*

Earnings disregards were introduced in adjusted unemployment benefits in 2014, in order to increase the incentive to take up a low-paid job or part-time work. EUR 300 per month is deducted from the wage and salary income and entrepreneurial income before the income tests for adjusted unemployment benefits and the housing allowance are carried out. For the housing allowance, where the income test is based on household income, the deduction in 2015 will be made separately for each household member who has earnings. These measures did not target older workers in particular, but this group may be affected. The disregards have increased incentives to take up part-time jobs, even if they have also decreased incentives to move from part-time to full-time work.

#### *Providing other active labour market policies*

Several pilot projects have been carried out on performance-based employment services. The aim is to find new ways to reduce unemployment and enhance employment and entrepreneurship. Three pilot projects

include jobseekers aged 50 and above in their target groups (“Häme 50+” addresses dismissals, “Pirkanmaa 50+” higher education, and Keski-Suomi “50+” work experience in the building trade).

Employment services for disabled clients are offered by the Public Employment Service (PES) according to “normality inclusion principles” that provide employment services intended for all clients: job placement, vocational guidance and career planning, labour market training, vocational information and employment coaching, etc. Statistical data on the average number of jobseekers in 2017 indicate that among unemployed jobseekers under 55, 10% were disabled or suffered from chronic illness. This share was 17% for those aged 55 and above. As part of the European Social Fund (ESF) project “Work Ability Coordinators to Enhance Employment of Jobseekers with Partial Work Capacity” there are regional pilot projects testing new models intended to support the employment of people with partial work ability and their return to work. One duty of the work ability co-ordinator is to ensure that the plan made for the person with partial work capacity is implemented.

### ***3.3. Enhancing job quality for older workers***

#### *Strengthening workplace safety and physical and mental health*

The Finnish Centre for Pensions has studied the connection between conditions at work and the retirement intentions among employees aged 50–64, looking especially at whether wage earners consider their working life to be sustainable (Järnefelt, Perhoniemi and Saari, 2014). According to the study, working conditions at all levels of an organisation contribute to an employee’s intentions to defer retirement past the earliest retirement age. Significant factors included flexible working hours; employees’ ability to influence their own work; and opportunities to learn and to receive training at work.

To some extent, results varied among different occupational groups. Blue-collar workers saw the ability to influence the content of their own work as crucial to their decision to continue working after retirement age. White-collar employees were motivated by good training opportunities, while higher skilled white-collar workers based their intentions on whether they had a job with interesting work content.

In Finland, mental disorders and particularly depression have accounted for an increasing share of disability pensions since the mid-1990s, and are now the leading causes of disability benefit claims. The number of people retiring due to depression almost doubled from the mid-1990s to 2015, in part reflecting changes in the living, working, and psychosocial environments. About 161 000 persons receive a disability pension. Of them, approximately 40% (67 000 persons) have retired due to mental disorders, among which depression is the most common. At worst, it drove more than 4 300 persons into retirement in 2007. The numbers have fallen since then to 2 900 persons in 2015.<sup>12</sup>

It is mainly because of co-operation among different actors and the dissemination of best practices that depression-related work disability has been declining during the past years. The government, recognising the connection between mental illness and work disabilities, ran the Masto Project (2007-2011) to prevent depression and depression-related incapacity by tackling mental health problems at an early stage (Patana, 2014). The main themes included in the project were the promotion of well-being at work; various activities to prevent depression; early recognition and treatment; and the rehabilitation and return to work of people recovering from depression. The Masto Project also included a nationwide tour that helped to reach managers and occupational safety and health personnel and provide them with information about the manifestation of depression and its impact on working lives (de la Maisonneuve, 2014).

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12. [www.etk.fi/en/tiedote/fewer-retire-due-to-mental-disorders/](http://www.etk.fi/en/tiedote/fewer-retire-due-to-mental-disorders/) (accessed 9 February 2018).

Notwithstanding the differences in methodologies and the obvious need for better integration of policies and collaboration between the main players, the well-being at work debate is clearly gaining momentum on the political agenda. Some of the private and public insurance work pension agencies have developed early intervention methods, and in 2012 the government programme also introduced the “90 day rule”, which requires a negotiation process after 90 days of sick leave. Others are working to directly develop well-being and health in the actual work process, although the average age for disability pensions is as low as 52 and the problems behind this are difficult and complex, ranging from physically demanding work in industries and construction, to psychologically precarious and demanding jobs (Arnkil, 2012).

In 2009, the national government set up a working group consisting of social partners – the “Ahtela Group” – to craft proposals for reforming working life. This group made concrete proposals in three policy fields: i) improving work ability; ii) improving well-being at work; iii) lengthening the early phases of careers and improving employability throughout an employee’s working life. Measures in the first field included actions aimed at more preventive and effective occupational health services and at enhancing the availability and quality of these services as well as earlier intervention with work-related disabilities. A reform in the second field was the establishment of new “centres for well-being at work” that provide individual workplaces with dissemination of information on practical examples of best practices in addressing age issues in workplaces. The work of this group was relaunched at the beginning of 2012.

The vision of the National Working Life Development Strategy, which was presented in 2012, is to make Finnish working life the best in Europe by the year 2020. Preparation of the strategy, which has been co-ordinated by the Ministry of Employment and the Economy in co-operation with employees’ and employers’ organisations, has involved an exceptionally large number of partners. The aim of the strategy is to increase the employment rate and improve the quality of working life, well-being at work, and work productivity.

The Forum for Well-Being at Work, running from 2012 to 2015, is a platform for sharing information and best practices, increasing the availability and visibility of networks and services for well-being at work, strengthening co-operation and supporting partnerships, and praising successful well-being at work practices.<sup>13</sup>

The Finnish Institute for Occupational Health developed the concept of raising awareness of the importance of improving the “work ability” of older workers as early as the 1990s. Its “Well-Being at Work” strategy (2011-2015) developed a number of tools for the strategy’s implementation, including:

- i. “Age Power to Work”, a training programme for supporting better age management at workplaces.
- ii. a questionnaire for staff called “Age-Key – An initial assessment for developing age management at workplaces”, which has the aims of gaining an understanding of how employees view age management and its implementation at the workplace; identifying methods that could be developed at the workplace to improve age management; and collecting all ideas from staff relating to how best to utilise the resources of differently aged workers.
- iii. a tool that aims to support companies in identifying their existing level of well-being, and ways to increase it by improving the career management of employees in different stages of life.
- iv. a website providing guidance tools and best practices.

Specific programmes were run for small enterprises – for example the PUNK programme, funded by the Ministry of Health and Social Affairs and ESF) (Cross et al., 2015).

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13. [www.ttl.fi/partner/thf/eng/sivut/default.aspx](http://www.ttl.fi/partner/thf/eng/sivut/default.aspx) (accessed 9 February 2018).

The Ministry of Social Affairs and Health has very actively co-operated with the European Agency for Safety and Health at Work (EU-OSHA) in launching EU campaigns.<sup>14</sup> Finland has launched seven different EU-OSHA campaigns since 2007; one target group has always been older workers:

- i. In 2007: Lighten the Load – This campaign sought to promote an integrated management approach to the problem of musculoskeletal disorders or MSDs, emphasising the idea that employers, employees and government should work together to tackle MSDs.
- ii. 2007-2008: Healthy Workplace Initiative – This initiative aimed to provide employers and workers at small and medium-sized enterprises (SMEs) with easy access to information on how to make their workplaces safer, healthier and more productive.
- iii. 2008-2009: Risk Assessment – The overall aim of this campaign was to promote an integrated management approach to risk assessment and help organisations to carry it out systematically and act on its results.
- iv. 2010-2011: Safe Maintenance – This campaign emphasised the importance of safe maintenance as the heart of good health and safety working practice.
- v. 2012-2013: Working Together for Risk Prevention – The Agency’s campaign for 2012-2013 focuses on risk prevention. In simple terms, prevention is about managing work-related risks with the ultimate aim of reducing the number of work-related accidents and occupational illnesses.
- vi. 2014-2015: Healthy Workplaces Manage Stress – This campaign provides support and guidance for workers and employers in managing work-related stress and psychosocial risks, and promotes the use of practical, user-friendly tools to facilitate this.
- vii. 2016-2017: Healthy Workplaces for All Ages – The key objectives of this campaign include providing ways for employers and workers to manage occupational safety and health in the context of an ageing workforce, and encouraging the exchange of information and good practice.

More generally, maintaining lifelong health through prevention can improve employability. In Finland the means for doing so are widely available to the working population and especially to people aged 45 and over. Through the so-called “age bus stop” in occupational health centres in some municipalities, a full medical screening is provided free of charge. This allows early recognition of diseases that are not conspicuous with obvious symptoms (de la Maisonneuve, 2014).

#### *Reducing the incidence of arduous/hazardous work*

The Forum for Well-Being at Work mentioned above also promotes best practices for improving working conditions. One activity is the zero accident vision of the national network of workplaces that has been operating in Finland since 2003.<sup>15</sup> The National Network on Well-being at Work at Finnish Workplaces (the Tyhy network), managed by the Finnish Institute for Occupational Health (FIOH), is organised regionally. The regional networks organise meetings regularly three to four times a year. Mental

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14. <https://osha.europa.eu/en/healthy-workplaces-campaigns> (accessed 9 February 2018).

15. [www.ttl.fi/en/training-and-advisory-services/zero-accident-forum/](http://www.ttl.fi/en/training-and-advisory-services/zero-accident-forum/) (accessed 9 February 2018).



well-being, how to manage stress, and how to prevent psychosocial risks at the workplace have been popular topics in different parts of Finland.<sup>16</sup>

### *Balancing professional and family responsibilities*

Workers who need to care for relatives have the right to take unpaid leave. Finland has comparatively well-developed policies in place to balance work and family responsibilities. An amendment made to the Employment Contracts Act of 2011 entitles working carers to take extended care leave.

Further, workers and employers can agree on a number of flexible working-time arrangements if the workers need to care for relatives (e.g. older parents). Working carers also often make informal arrangements with their employers to balance working time with care needs. These can include working from home, flexible work schedules, short leaves, flexitime, and negotiating with colleagues about working hours. Further, since 2010 flexible working agreements at company-level are possible as part of the job alternation leave. Those who decide to work part-time for caring reasons are eligible, with the agreement of their employer, for a part-time allowance from the Employment and Economic Development Office. In addition to individual arrangements, flexible working-time schemes are also the subject of collective agreements (Eurofound, 2015).

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16. [www.thl.fi/documents/974282/1449788/Annual+Report+July+2014+-+July+2015+.pdf/96f941f4-c6d4-464d-b198-04eb2add4c6d](http://www.thl.fi/documents/974282/1449788/Annual+Report+July+2014+-+July+2015+.pdf/96f941f4-c6d4-464d-b198-04eb2add4c6d), page 15 (accessed 9 February 2018).

Table 1. Late Career Scoreboard, Finland, 2006 and 2016

	Finland		EU28 <sup>a</sup>		OECD <sup>a</sup>	
	2006	2016	2006	2016	2006	2016
<b>Demographic situation</b>						
-- Old-age dependency ratio <sup>b</sup>	0.27	0.36	0.28	0.32	0.23	0.28
-- Effective labour force exit age <sup>c</sup> (years) Men	60.4	63.2	62.0	63.4	63.6	65.1
Women	60.4	62.5	60.5	62.0	62.3	63.6
<b>Employment</b>						
-- Employment rate, 50-74 (% of the age group)	47.0	47.0	38.3	45.4	47.0	50.8
of which 50-54	81.1	81.6	73.1	77.9	73.8	75.7
55-64	54.5	61.4	43.3	55.3	52.7	59.2
65-69	7.6	13.8	9.1	12.1	20.3	25.5
70-74	3.9	6.1	4.4	5.5	12.0	14.6
-- Gender gap in employment, 55-64 ((men-women)/men)	0.01	-0.05	0.34	0.21	0.32	0.25
<b>Job characteristics</b>						
-- Incidence of part-time work, 55-64 (% of total employment in the age group)	18.8	15.8	22.1	22.2	20.3	21.1
of which voluntary 55-64 (% of part-time work in the age group)	85.9	82.7	85.4	78.9	87.3	85.2
Average number of weekly hours worked	18.4	17.4	17.1	17.5	16.6	16.9
-- Incidence of temporary work, 55-64 (% of employees in the age group)	6.6	7.4	6.9	6.7	8.9	7.9
-- Incidence of self-employment, 55-64 (% of total employment in the age group)	17.8	17.4	24.1	19.7	38.0	32.8
-- Full-time earnings, <sup>d</sup> 55-64 relative to 25-54 (ratio)	1.06	1.05	-	-	1.09	1.10
<b>Dynamics</b>						
-- Retention rate <sup>e</sup> after 60 (% of employees t-5)	45.0	50.7	37.1	48.8	40.3	50.3
-- Hiring rate, <sup>f</sup> 55-64 (% of employees in the age group)	6.5	7.5	6.1	5.8	9.2	9.1
<b>Joblessness</b>						
-- Unemployment rate, 55-64 (% of the labour force aged 55-64)	6.7	7.5	6.1	6.4	4.3	4.6
-- Incidence of long-term <sup>g</sup> unemployment, 55-64 (% of total unemployment in the age group)	49.8	44.8	49.8	63.7	26.3	44.3
-- Marginally attached workers, <sup>h</sup> 55-64 (% of population in the age group)	2.9	4.6	2.4	1.9	1.2	1.2
<b>Employability</b>						
-- Share of 55-64 with tertiary education (% of population in the age group)	27.3	37.0	17.2	22.9	20.0	26.2
-- Participation in training, <sup>i</sup> 55-74 (% of employed in the age group)	19.4	22.3	-	8.5	-	-
Relative to employed persons aged 25-54 (ratio)	0.69	0.72	-	0.66	-	-

a) Weighted averages with the exception of the share with tertiary education.

b) The ratio of the population aged 65 and over to the population aged 20-64.

c) Effective exit age over the five-year periods 2001-2006 and 2011-2016. The effective exit age (also called the effective age of retirement) is calculated as a weighted average of the exit ages of each five-year age cohort, starting with the cohort aged 40-44 at the first year, using absolute changes in the labour force participation rate of each cohort as weights.

d) Mean gross annual earnings (full-year equivalent). Year 2016 refers to 2015.

e) All employees currently aged 60-64 with job tenure of five years or more as a percentage of all employees aged 55-59 five years previously.

f) Employees aged 55-64 with job tenure of less than one year as a percentage of total employees.

g) Unemployed for more than one year.

h) Persons neither employed, nor actively looking for work, but willing to work and available for taking a job during the survey reference week.

i) Participation in formal and non-formal training in the last four weeks.

Source: OECD estimations from the *OECD Employment Database*, the *OECD Earnings Distribution Database*, *OECD Education at a Glance* and the *Eurostat Database on Education and Training*.

Table 2. Implementing ageing and employment policies in Finland, 2007 to mid-2017

<b>1. Rewarding work and later retirement</b>	
<b>1.1. Enhancing incentives to continue working at an older age</b>	
<i>Raising the statutory age of retirement</i>	+
<i>Facilitating phased retirement</i>	+
<i>Better combining of pensions and work income</i>	+
<i>Rewarding longer careers</i>	/
<b>1.2. Towards restricted use of early retirement schemes</b>	
<i>Restricting access to publicly funded early retirement schemes</i>	+
<i>Introducing specific provisions for arduous/hazardous work</i>	+
<b>1.3. Preventing welfare benefits from being used as alternative pathways to early retirement</b>	
<i>Unemployment (insurance and assistance) benefits</i>	+
<i>Social aid</i>	/
<i>Disability benefits</i>	+
<b>2. Encouraging employers to retain and hire older workers</b>	
<b>2.1. Preventing discrimination in employment on the basis of age</b>	
<i>Implementing current or new legislation</i>	+
<i>Launching public awareness campaigns</i>	++
<b>2.2. Taking a balanced approach to employment protection by age</b>	
<i>Implementing age-neutral measures</i>	/
<b>2.3. Discouraging mandatory retirement by employers</b>	
<i>By law in general, by sector/occupation, private/public sector, region</i>	
<b>2.4. Encouraging the social partners to implement better retention and hiring mechanisms targeted at older workers</b>	
<i>For all older workers</i>	++
<i>Review of the use of seniority wages</i>	+

<b>2.5. Encouraging good practice in collective labour agreements and/or by individual employers/industries in managing an age-diverse workforce</b>	
<i>Sharing knowledge and experience across different age groups</i>	+
<i>Adjusting the work responsibilities of older workers</i>	+
<i>Adjusting the working-time arrangements of older workers</i>	+
<i>Other issues such as internal job mobility, further training, workplace adjustment, age discrimination, mandatory retirement</i>	+
<b>3. Promoting the employability of workers throughout their working lives</b>	
<b>3.1. Enhancing participation in training by workers in their mid- to late careers</b>	
<i>Providing guidance services</i>	+
<i>Providing access to training adjusted to their experience and learning needs</i>	+
<i>Adapting teaching and learning methods and content to their needs</i>	+
<i>Promoting lifelong learning and development of the adult vocational education and training system</i>	+
<i>Setting up mechanisms for recognising and validating skills</i>	+
<b>3.2. Providing effective employment assistance to older jobseekers</b>	
<i>Promoting an all-age mainstreaming activation approach</i>	
<i>Targeting workers most at risk of long-term joblessness</i>	+
<i>Providing employment/hiring subsidies to firms</i>	+?
<i>Providing in-work benefits to workers</i>	+
<i>Providing other active labour market policies</i>	+
<b>3.3. Enhancing job quality for older workers</b>	
<i>Strengthening workplace safety and physical and mental health</i>	++
<i>Reducing the incidence of arduous/hazardous work</i>	+
<i>Balancing professional and family responsibilities</i>	+
<p>++ = Substantial action taken.  + = Some action taken, but more could be done.  +? = Some action taken, but requires further assessment.  ? = Some action taken with negative impact.  / = No relevant action taken.  ✓ = No action needed.</p> <p>Source: Assessment based mainly on answers by Finland to several OECD questionnaires.</p>	

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