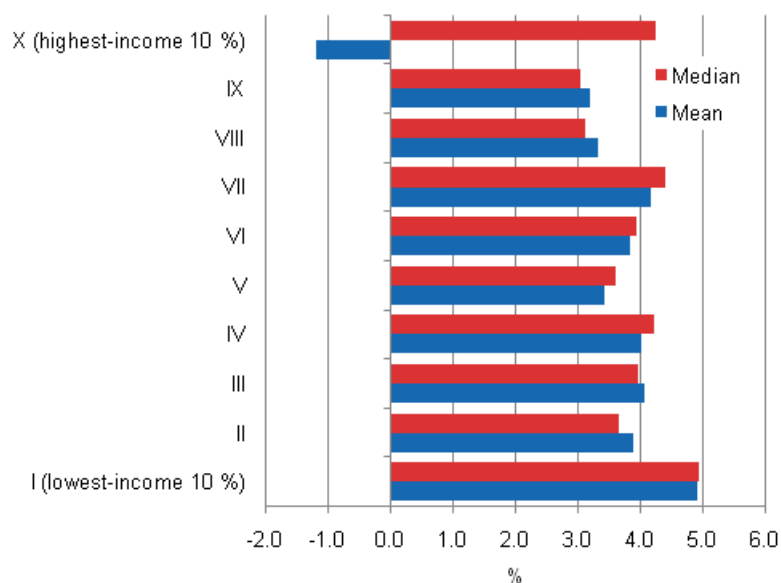


# Income Distribution Statistics 2009

## Lowering of income among the highest-income group reduced income differentials

Contraction of income differentials continued in 2009. According to Statistics Finland's income distribution statistics, the Gini coefficient was 25.9 in 2009, while one year previously it was 0.9 units higher. Income differentials contracted particularly at the highest-income end of the highest-income decile, because income measured by the mean of the top decile fell, but median income rose. In all other income deciles income grew.

### Change in income of deciles measured by mean and median in 2009



The growth in current transfers received and the fall in taxes and other tax-like payments raised households' disposable income by 2.4 per cent in 2009. Current transfers received went up by nine per cent from the previous year. Of current transfers received, old-age pensions and unemployment security benefits grew in particular. The amount of taxes and tax-like payments fell by 4.8 per cent from the previous year.

Factor income received by households went down by 1.7 per cent from the previous year. Of factor income decreases took place in the wages and salaries (-1.7 per cent) and entrepreneurial income (-11.6 per cent)

received by households. Property income without imputed net rents of owner-occupied dwellings went down by 14.8 per cent. However, imputed income from owner-occupied dwellings grew on account of lower housing loan interests by almost one quarter from 2008, which raised property income by 2.1 per cent.

Income grew in all deciles, whether measured by the median or mean, except for the highest-income decile. Measured by the mean of the highest-income decile, income decreased by around one per cent (EUR 710). Measured by the median, the income of the highest-income decile grew by over four per cent (EUR 1,970). The median describes the income of the middle observation of the decile. (Figure.)

The difference between the mean and median is explained by that income decreased in the very highest-income part of the highest-income decile. This lowers the mean of high-income groups, but does not affect the median, or the income of the middle observation of the decile. The mean of the income of the lowest-income group grew in relation as much as the median, around five per cent, but measured in euros, the growth (the mean EUR 500 and the median EUR 530) was more modest than in the other deciles.

The fallen income of the very highest-income part of the highest-income decile is visible in the decrease in the group's income share and Gini coefficient. The income share of the highest-income decile was 22 per cent in 2009, while one year previously it was 22.8 per cent. The value of the Gini coefficient was 25.9, which is 0.9 units lower than in 2008. The Gini coefficient gets values between 0 and 100, where 0 refers to fully equal income distribution and 100 that one income earner receives all the income. Both the Gini coefficient and the income share of the highest-income group fell now for the second successive year. The top year for the income share of the highest-income group and income differentials was 2007, when the income share was 23.9 per cent and the Gini coefficient 28.

The income share of the lowest-income decile rose from the previous year by only 0.1 percentage points, being four per cent in 2009. However, the income share of the lowest-income decile has fallen from the beginning of the 1990s, when it was 4.9 per cent. The income share has grown since 1990 in the two highest-income deciles and most in the highest-income decile. The income share of the two lowest-income deciles has fallen most.

In a comparison of 29 European countries, income differentials in Finland were the eighth lowest. According to the most recent international data, Finland is no longer a top country for growth in income differentials. In 2005–2009 income differentials remained nearly unchanged in Finland, the Netherlands and Greece. Income differentials diminished in 15 and grew in 11 countries. Income differentials contracted most in Poland, Ireland and Estonia, and grew most in Bulgaria, Romania and Denmark.

#### Income shares and mean income of deciles in 2009 and changes in income share 1990–2009

	I (lowest-income 10%)	II	III	IV	V	VI	VII	VIII	IX	X (highest-income 10%)	
Income share in 2009, %	4.0	5.6	6.7	7.7	8.6	9.5	10.5	11.7	13.7	22.0	
Change in income share, percentage points	1990–2009	-0.9	-0.9	-0.7	-0.5	-0.4	-0.4	-0.3	-0.1	0.3	3.9
	2000–2009	-0.3	0.0	0.1	0.2	0.3	0.3	0.2	0.2	0.3	-1.3
	2007–2009	0.1	0.2	0.2	0.3	0.3	0.3	0.3	0.1	0.1	-1.9
Mean of income, EUR	10,645	14,841	17,741	20,202	22,565	25,006	27,783	30,917	36,076	58,012	
Median of income, EUR	11,318	14,865	17,756	20,238	22,591	24,995	27,783	30,782	35,840	48,674	

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## Appendix tables

**Appendix table 1. Income shares of decile groups (%) in 1966–2009. Decile groups have been formed among persons according to disposable income per consumption unit.**

Year	Decile group										Total	S80/S20
	I (Lowest-income 10 %)	II	III	IV	V	VI	VII	VIII	IX	X (Highest-income 10 %)		
1966	3,2	4,8	5,9	6,9	8,0	9,3	10,7	12,4	15,1	23,8	100,0	4,9
1971	3,7	5,4	6,5	7,5	8,5	9,5	10,7	12,2	14,4	21,4	100,0	3,9
1976	4,5	6,2	7,2	8,1	9,1	10,0	11,0	12,1	13,6	18,4	100,0	3,0
1981	4,3	6,3	7,4	8,4	9,3	10,1	11,0	12,1	13,6	17,5	100,0	2,9
1987	4,8	6,5	7,5	8,3	9,2	10,0	10,9	11,9	13,4	17,6	100,0	2,7
1988	4,8	6,5	7,4	8,3	9,1	9,8	10,8	11,8	13,4	18,0	100,0	2,8
1989	4,8	6,4	7,4	8,2	9,0	9,9	10,8	11,9	13,4	18,3	100,0	2,8
1990	4,9	6,5	7,4	8,2	9,0	9,9	10,8	11,8	13,4	18,1	100,0	2,8
1991	4,8	6,5	7,5	8,3	9,1	9,8	10,7	11,8	13,4	18,1	100,0	2,8
1992	4,9	6,7	7,5	8,3	9,0	9,8	10,7	11,7	13,2	18,2	100,0	2,7
1993	4,9	6,5	7,4	8,1	8,8	9,6	10,5	11,7	13,3	19,2	100,0	2,9
1994	4,9	6,5	7,3	8,1	8,8	9,6	10,5	11,6	13,4	19,1	100,0	2,9
1995	4,8	6,4	7,3	8,0	8,8	9,6	10,5	11,7	13,4	19,6	100,0	2,9
1996	4,7	6,3	7,2	8,0	8,8	9,6	10,5	11,7	13,5	19,8	100,0	3,0
1997	4,5	6,1	7,0	7,8	8,6	9,4	10,5	11,7	13,6	20,8	100,0	3,2
1998	4,4	5,9	6,8	7,7	8,6	9,4	10,5	11,7	13,5	21,5	100,0	3,4
1999	4,3	5,8	6,7	7,6	8,4	9,3	10,3	11,5	13,3	22,7	100,0	3,6
2000	4,3	5,6	6,6	7,5	8,3	9,2	10,3	11,5	13,4	23,3	100,0	3,7
2001	4,2	5,8	6,7	7,6	8,5	9,4	10,4	11,7	13,5	22,2	100,0	3,6
2002	4,2	5,7	6,7	7,7	8,5	9,4	10,4	11,7	13,5	22,0	100,0	3,6
2003	4,2	5,7	6,7	7,6	8,5	9,4	10,4	11,6	13,6	22,3	100,0	3,6
2004	4,1	5,6	6,6	7,5	8,4	9,3	10,4	11,6	13,6	22,8	100,0	3,8
2005	4,1	5,6	6,6	7,5	8,4	9,3	10,3	11,7	13,5	22,9	100,0	3,8
2006	4,0	5,5	6,5	7,5	8,3	9,3	10,3	11,6	13,6	23,3	100,0	3,9
2007	3,9	5,4	6,5	7,4	8,3	9,2	10,2	11,6	13,6	23,9	100,0	4,0
2008	3,9	5,6	6,6	7,6	8,5	9,4	10,4	11,6	13,6	22,8	100,0	3,8
2009	4,0	5,6	6,7	7,7	8,6	9,5	10,5	11,7	13,7	22,0	100,0	3,7

- Due to rounding the shares do not always sum up to 100.
- Due to revisions to income concepts the figures for 1966–1981, 1987–1992 and 1993–2009 are not fully comparable with each other.
- S80/S20 = ratio between income shares of highest and lowest income quintile.

**Appendix table 2. Gini-coefficients for factor income, gross income and disposable income, and redistributive effect of current transfers on income differentials in 1966–2009.**

Year	Gini-coefficient, %			Redistributive effect of current transfers on income differentials		
	Factor income	Gross income	Disposable income	Current transfers received	Current transfers paid	Combined effect
1966	38,9	33,4	30,9	14,3	7,5	20,7
1971	38,5	30,9	26,7	19,8	13,4	30,6
1976	35,3	26,3	21,5	25,4	18,2	39,0
1981	35,8	25,2	20,5	29,4	18,7	42,6
1987	38,0	25,1	19,7	33,9	21,5	48,1
1988	38,8	25,8	20,2	33,4	21,8	47,9
1989	39,3	26,1	20,5	33,5	21,7	47,9
1990	38,9	25,6	20,2	34,2	20,8	47,9
1991	39,5	25,1	20,1	36,4	19,8	49,0
1992	42,1	25,2	19,9	40,1	21,1	52,8
1993	45,1	26,2	21,1	41,9	19,5	53,2
1994	45,8	26,1	21,1	42,9	19,3	54,0
1995	45,5	26,6	21,7	41,5	18,4	52,3
1996	45,8	27,3	22,3	40,5	18,2	51,3
1997	46,3	28,4	23,7	38,7	16,3	48,7
1998	46,0	29,2	24,8	36,4	15,3	46,1
1999	46,4	30,1	25,9	35,0	14,1	44,1
2000	46,5	30,8	26,7	33,7	13,3	42,6
2001	45,8	29,9	25,8	34,7	13,7	43,7
2002	45,4	29,7	25,6	34,5	13,7	43,5
2003	45,4	29,6	26,0	34,7	12,4	42,8
2004	46,0	30,2	26,6	34,2	11,8	42,0
2005	45,9	30,6	26,7	33,4	12,7	41,9
2006	46,7	31,4	27,3	32,9	13,1	41,7
2007	46,4	31,9	28,0	31,3	12,1	39,6
2008	45,5	30,7	26,8	32,4	12,8	41,1
2009	45,3	29,7	25,9	34,5	12,8	42,9

- Due to revisions to income concepts the figures for 1966–1981, 1987–1992 and 1993–20089 are not fully comparable with each other.
- Current transfers received: Relative change in Gini-coefficient (%) when moving from factor income to gross income.
- Current transfers paid: Relative change in Gini-coefficient (%) when moving from gross income to disposable income.
- Combined effect of current transfers: Relative change in Gini-coefficient (%) when moving from factor income to disposable income.
- Due to changes made to the time series, the Gini coefficients have partly changed from the previous annual publications in the data of the years 1989 and 1993 to 2005.

**Appendix table 3a. Mean income by decile group in 1987–2009. Decile groups have been formed among persons according to disposable income per consumption unit.**

Year	Average equivalent disposable income, EUR (in 2009 currency)									
	Decile group									
	I (Lowest-income 10 %)	II	III	IV	V	VI	VII	VIII	IX	X (Highest-income 10 %)
1987	7 880	10 807	12 337	13 777	15 144	16 506	17 936	19 606	22 070	29 012
1988	8 068	11 030	12 648	14 066	15 407	16 766	18 341	20 110	22 710	30 609
1989	8 579	11 445	13 243	14 694	16 171	17 629	19 234	21 183	23 908	32 659
1990	9 091	12 148	13 913	15 433	16 891	18 523	20 164	22 112	25 142	33 998
1991	9 067	12 415	14 172	15 717	17 229	18 645	20 317	22 362	25 321	34 403
1992	8 884	12 027	13 613	14 966	16 290	17 751	19 289	21 164	23 938	32 950
1993	8 561	11 514	13 011	14 276	15 549	16 950	18 594	20 588	23 521	33 860
1994	8 653	11 476	12 944	14 336	15 620	17 036	18 575	20 507	23 741	33 828
1995	8 733	11 596	13 160	14 523	15 948	17 407	19 021	21 172	24 284	35 498
1996	8 668	11 619	13 313	14 768	16 275	17 825	19 517	21 748	25 055	36 735
1997	8 831	11 842	13 505	15 092	16 704	18 358	20 352	22 757	26 338	40 464
1998	8 825	11 931	13 712	15 531	17 257	19 049	21 131	23 610	27 310	43 351
1999	9 103	12 270	14 203	15 976	17 781	19 641	21 800	24 362	28 074	48 036
2000	9 147	12 147	14 231	16 079	17 916	19 875	22 086	24 762	28 747	50 075
2001	9 088	12 501	14 602	16 573	18 404	20 408	22 622	25 342	29 429	48 188
2002	9 312	12 830	15 016	17 122	19 047	21 079	23 316	26 060	30 210	49 252
2003	9 654	13 177	15 356	17 466	19 465	21 571	23 936	26 795	31 299	51 375
2004	9 875	13 610	16 006	18 186	20 343	22 571	25 040	28 129	32 928	55 152
2005	10 221	13 908	16 495	18 765	21 089	23 316	25 792	29 057	33 784	57 148
2006	10 172	13 956	16 489	18 832	21 074	23 438	26 162	29 405	34 314	58 799
2007	10 195	14 057	16 800	19 264	21 580	23 953	26 664	30 083	35 391	62 114
2008	10 148	14 287	17 051	19 424	21 820	24 084	26 674	29 927	34 962	58 719
2009	10 645	14 841	17 741	20 202	22 565	25 006	27 783	30 917	36 076	58 012

**Appendix table 3b. Median income by decile group in 1987–2009. Decile groups have been formed among persons according to disposable income per consumption unit.**

Year	Average equivalent disposable income, EUR (in 2009 currency)									
	Decile group									
	I (Lowest-income 10 %)	II	III	IV	V	VI	VII	VIII	IX	X (Highest-income 10 %)
1987	8 478	10 823	12 341	13 793	15 151	16 514	17 903	19 563	21 985	26 938
1988	8 675	11 069	12 652	14 062	15 428	16 770	18 342	20 077	22 646	28 078
1989	9 125	11 462	13 275	14 689	16 176	17 623	19 206	21 156	23 784	29 778
1990	9 627	12 199	13 927	15 454	16 882	18 541	20 175	22 108	25 021	31 215
1991	9 671	12 434	14 202	15 709	17 218	18 629	20 297	22 314	25 267	31 756
1992	9 400	12 085	13 616	14 948	16 273	17 739	19 277	21 115	23 871	30 179
1993	9 261	11 521	13 023	14 265	15 551	16 941	18 597	20 546	23 437	30 128
1994	9 221	11 525	12 936	14 343	15 601	17 030	18 554	20 474	23 583	30 335
1995	9 257	11 618	13 153	14 516	15 925	17 414	18 971	21 203	24 123	31 030
1996	9 202	11 633	13 366	14 761	16 254	17 836	19 494	21 725	24 840	32 397
1997	9 455	11 857	13 561	15 149	16 736	18 384	20 348	22 737	26 210	34 570
1998	9 405	11 931	13 686	15 521	17 272	19 028	21 135	23 596	27 151	35 895
1999	9 702	12 266	14 190	15 989	17 796	19 625	21 819	24 320	27 842	37 722
2000	9 583	12 151	14 246	16 091	17 896	19 856	22 094	24 755	28 552	38 840
2001	9 653	12 515	14 564	16 598	18 375	20 399	22 629	25 247	29 305	38 451
2002	9 859	12 854	15 028	17 118	19 011	21 101	23 262	26 000	30 029	39 955
2003	10 327	13 245	15 350	17 458	19 467	21 514	23 892	26 799	31 212	41 610
2004	10 482	13 680	16 036	18 198	20 362	22 571	24 985	28 094	32 776	43 297
2005	10 842	13 889	16 504	18 734	21 092	23 288	25 673	29 020	33 612	45 813
2006	10 795	13 968	16 447	18 814	21 067	23 441	26 111	29 372	34 052	46 590
2007	10 754	14 080	16 849	19 280	21 573	23 953	26 625	29 993	35 086	48 169
2008	10 787	14 342	17 080	19 422	21 807	24 051	26 612	29 858	34 788	46 701
2009	11 318	14 865	17 756	20 238	22 591	24 995	27 783	30 782	35 840	48 674

**Appendix table 4. Upper limit on income by decile group in 1987–2009. Decile groups have been formed among persons according to disposable income per consumption unit.**

Year	Decile group								
	I (Lowest-income 10 %)	II	III	IV	V	VI	VII	VIII	IX
1987	9 899	11 607	13 052	14 480	15 815	17 196	18 730	20 587	23 818
1988	10 027	11 879	13 414	14 703	16 053	17 477	19 147	21 182	24 585
1989	10 443	12 396	14 017	15 414	16 893	18 355	20 155	22 340	25 908
1990	11 119	13 089	14 707	16 124	17 671	19 316	21 025	23 346	27 397
1991	11 395	13 318	14 947	16 499	17 919	19 432	21 276	23 595	27 503
1992	10 997	12 852	14 339	15 603	17 007	18 505	20 140	22 327	25 989
1993	10 657	12 320	13 677	14 884	16 219	17 722	19 494	21 821	25 631
1994	10 568	12 224	13 653	14 995	16 326	17 762	19 443	21 741	26 132
1995	10 626	12 470	13 845	15 245	16 639	18 167	19 969	22 385	26 733
1996	10 604	12 520	14 024	15 514	17 057	18 609	20 523	23 107	27 506
1997	10 885	12 661	14 277	15 850	17 469	19 313	21 439	24 134	28 995
1998	10 916	12 810	14 639	16 426	18 130	20 094	22 230	25 133	30 065
1999	11 154	13 287	15 071	16 855	18 698	20 639	22 970	25 902	31 057
2000	11 061	13 231	15 175	16 978	18 886	20 937	23 301	26 357	32 042
2001	11 291	13 615	15 586	17 527	19 362	21 447	23 830	27 111	32 430
2002	11 595	13 956	16 128	18 139	19 994	22 140	24 607	27 787	33 562
2003	11 904	14 265	16 460	18 411	20 505	22 739	25 151	28 579	34 658
2004	12 126	14 958	17 085	19 250	21 425	23 720	26 490	30 171	36 279
2005	12 469	15 254	17 683	19 973	22 229	24 458	27 306	30 980	37 680
2006	12 503	15 215	17 725	19 964	22 160	24 701	27 641	31 363	38 271
2007	12 593	15 548	17 954	20 437	22 684	25 277	28 226	32 214	39 610
2008	12 722	15 767	18 227	20 587	22 954	25 269	28 180	31 975	38 738
2009	13 266	16 354	18 989	21 363	23 712	26 389	29 165	33 006	40 012



**Appendix table 5. Household income: structure by brackets ordered according to households' disposable income 2009.**

Mean, €	Disposable income, €								
	0–13999	14000–19999	20000–29999	30000–49999	50000–69999	70000–79999	80000–99999	100000–	All households
Number of households interviewed	833	896	1 697	3 421	2 307	622	645	568	10 989
Number of households in population, 1000	281,0	338,1	524,8	765,3	394,9	88,3	76,5	62,5	2 531,5
Average size of households	1,06	1,18	1,58	2,33	3,05	3,29	3,38	3,33	2,08
Average number of adults	1,04	1,12	1,39	1,86	2,13	2,21	2,29	2,25	1,65
Average number of children	0,02	0,06	0,19	0,47	0,92	1,08	1,08	1,08	0,43
Average number of consumption units	1,03	1,08	1,26	1,59	1,89	1,99	2,04	2,02	1,48
Average number of economically active household members	0,10	0,28	0,61	1,01	1,62	1,77	1,85	1,75	0,89
1. Wages and salaries	1 583	5 147	15 011	27 580	53 108	72 468	85 401	103 191	28 254
2. Entrepreneurial income	103	250	748	1 757	3 916	5 207	8 443	19 689	2 265
3. Income from property	664	2 097	2 938	4 860	7 727	13 699	17 679	71 701	6 419
4. Factor income (1+2+3)	2 350	7 494	18 697	34 198	64 751	91 375	111 523	194 581	36 938
5. Current transfers received	9 210	11 628	11 520	14 936	11 272	9 830	11 046	13 855	12 256
6. Gross income (4 + 5)	11 560	19 122	30 218	49 133	76 023	101 205	122 568	208 435	49 194
7. Current transfers paid	876	2 361	5 251	9 783	17 670	26 637	34 522	58 719	10 637
8. Disposable income (6–7)	10 684	16 761	24 967	39 350	58 353	74 568	88 047	149 716	38 557
Disposable cash income	10 065	14 904	22 576	35 706	53 151	67 540	79 464	138 869	35 059
Cash income	10 941	17 265	27 826	45 489	70 820	94 177	113 986	197 588	45 696
Income subject to state taxation	8 396	15 534	26 336	43 660	67 874	90 078	108 760	171 141	42 907

**Appendix table 6. Household income: structure by brackets ordered according to households' gross income 2009.**

Mean, €	Gross income, €								
	0–14999	15000–19999	20000–39999	40000–59999	60000–89999	90000–109999	110000–139999	140000–	All households
Number of households interviewed	781	603	2 633	2 496	2 490	788	619	579	10 989
Number of households in population, 1000	259,8	236,9	774,1	551,9	453,9	114,3	76,1	64,4	2 531,5
Average size of households	1,06	1,15	1,66	2,33	2,94	3,19	3,24	3,19	2,08
Average number of adults	1,04	1,11	1,44	1,86	2,07	2,20	2,23	2,21	1,65
Average number of children	0,02	0,05	0,22	0,47	0,87	0,99	1,01	0,98	0,43
Average number of consumption units	1,03	1,07	1,29	1,59	1,84	1,95	1,98	1,96	1,48
Average number of economically active household members	0,08	0,18	0,58	1,06	1,58	1,76	1,84	1,74	0,89
1. Wages and salaries	1 310	2 755	13 213	27 933	50 999	69 999	86 973	110 485	28 254
2. Entrepreneurial income	98	166	849	1 871	3 489	5 555	7 894	18 000	2 265
3. Income from property	676	2 084	3 134	5 018	7 113	13 697	17 279	66 399	6 419
4. Factor income (1+2+3)	2 085	5 004	17 196	34 822	61 601	89 251	112 146	194 884	36 938
5. Current transfers received	9 106	12 373	12 773	14 717	10 984	9 656	10 047	13 436	12 256
6. Gross income (4 + 5)	11 191	17 377	29 969	49 539	72 585	98 906	122 194	208 320	49 194
7. Current transfers paid	717	1 803	4 805	9 771	16 821	25 998	34 538	61 583	10 637
8. Disposable income (6–7)	10 474	15 574	25 164	39 768	55 764	72 908	87 656	146 737	38 557
Disposable cash income	9 805	13 755	22 572	36 108	50 950	66 284	79 750	136 174	35 059
Cash income	10 521	15 559	27 377	45 879	67 771	92 282	114 288	197 757	45 696
Income subject to state taxation	7 819	13 538	25 714	43 908	65 195	88 776	108 047	175 109	42 907

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Suomen virallinen tilasto  
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Source: Income Distribution Statistics 2009, Statistics Finland