

05 October 2017

## Blogi: Talouspolitiikan voittajat ja häviäjät

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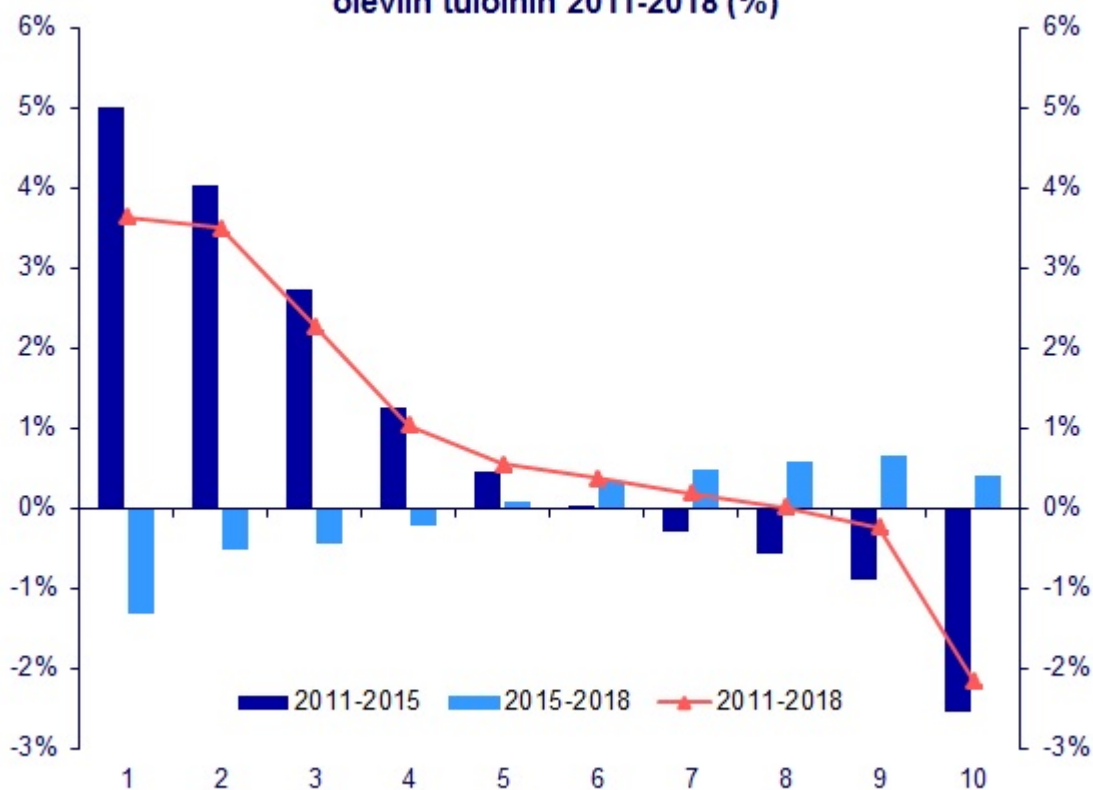
Olli Kärkkäinen

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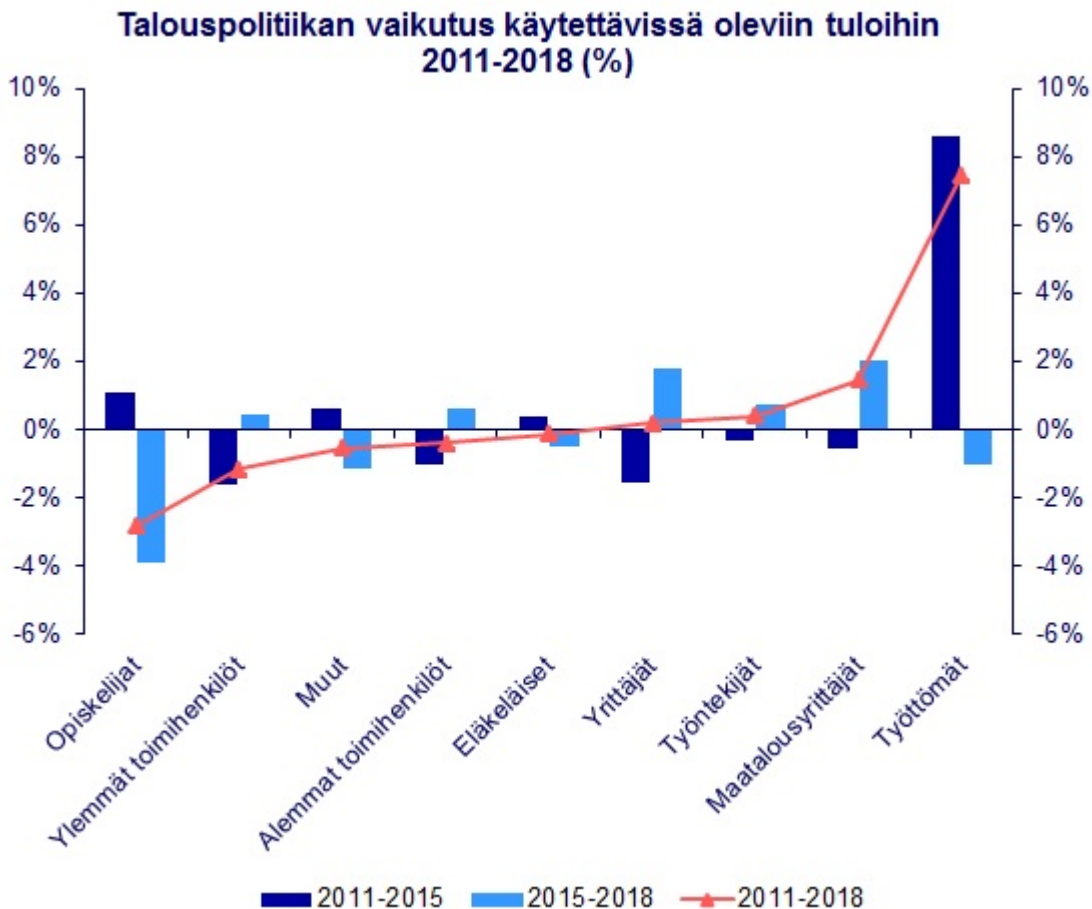
Maailmantalouden suhdanteiden lisäksi myös poliittisilla päätöksillä on vaikutusta kotitalouksien kukkaron kokoon. Talouspolitiikan voittajia ja häviäjiä pohtiessa on hyvä muistaa myös pidempi aikaväli sekä tehtyjen muutosten dynaamiset vaikutukset.

Taluskriisin jälkeisenä aikana julkista taloutta on sopeutettu useilla miljardeilla euroilla sekä menoleikkauksilla että veronkiristyksillä. Kun tarkastellaan koko aikaväliä 2011–2018, ovat vero- ja sosiaaliturvamutokset hyödyttäneet pienituloisia kotitalouksia, kun taas keski- ja suurituloiset ovat olleet talouspolitiikan maksajia. Vaalikausien välillä on eroja, kuten alla olevasta kuvasta voidaan huomata. Kataisen ja Stubbin hallitusten toimet olivat tuloeroja tasaavia kun taas nykyhallituksen säästöpäätökset ovat kohdistuneet pienituloisiin kotitalouksiin. Nykyhallitus on painottanut tuloerojen tasaamisen sijaan työllisyyden paranemista.

Talouspolitiikan vaikutus tulokymmenysten käytettävissä oleviin tuloihin 2011-2018 (%)

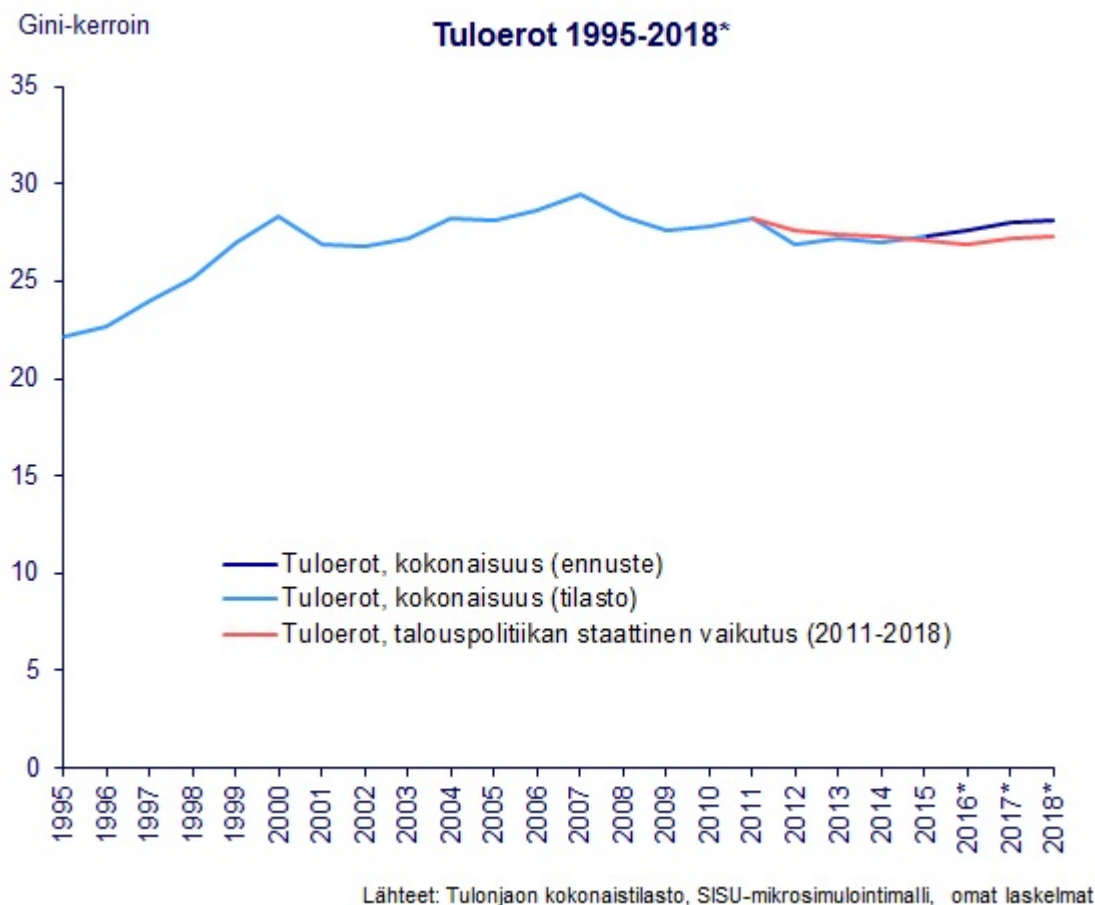


Sosioekonomisista ryhmistä työttömien tulot ovat kasvaneet 2011–2018 talouspolitiikan seurauksena eniten, kun taas opiskelijoiden tuloihin on kohdistettu suurimmat säästötoimet. Työttömien tuloja kasvatti etenkin vuonna 2012 tehty työttömyysturvan tasokorotus. Opiskelijoiden tuloihin puolestaan on vaikuttanut eniten tällä vaalikaudella tehty opintotukimuutos, jossa opintorahaa leikattiin ja opintolainan enimmäismäärää kasvatettiin. Koska opintolainat eivät sisälly käytettävissä oleviin tuloihin, näkyy kyseinen muutos suurena pudotuksena opiskelijoiden tuloissa.



Talouspolitiikalla on vaikutusta myös ihmisten käyttäytymiseen ja talouskasvuun. Näiden niin sanottujen dynaamisten vaikutusten takia pelkästään talouspolitiikan välittömiä vaikutuksia tarkastelevat arviot antavat hieman harhaanjohtavan kuvan. Esimerkiksi monet työnteon kannustimia parantavat toimet kasvattavat tuloeroja ainakin lyhyellä aikavälillä. Viime vaalikaudella tehty työttömyysturvan tasokorotus heikensi työnteon kannustimia ja VATT:n [arvion](#) mukaan se heikensi myös työllisyyttä. Tällä vaalikaudella tehdyt työttömyysturvan indeksijääditykset ja työntekijöiden veronkevennykset ovat kasvattaneet tuloeroja, mutta vastaavasti parantaneet työnteon kannustimia.

Tuloeroihin vaikuttavat talouspolitiikan suorien ja dynaamisten vaikutusten lisäksi myös taloussuhdanteet ja muutokset mm. väestörakenteessa. Alla olevassa kuviossa näkyy sekä talouspolitiikan vaikutus tuloeroihin (Gini-kertoimella mitattuna) että ennuste tuloerojen kokonaiskehityksestä 2016–2018. Kuviosta voidaan nähdä, että tuloerot eivät ole 2000-luvulla juurikaan muuttuneet. Tällä vaalikaudella tuloerojen ennustetaan kuitenkin hieman kasvavan (+0,8 %-yksikköä) sekä talouspolitiikan että muiden muutosten johdosta. Talouspolitiikka on 2011–2018 kuitenkin kokonaisuutena tuloeroja tasaavaa.



Talouspolitiikalla on vaikutuksia ihmisten tuloihin ja käyttäytymiseen. On tärkeää tietää, kuinka poliittiset päätökset vaikuttavat eri väestöryhmien talouteen. Yksittäisten budjettien vaikutuksia arvioitaessa on kuitenkin syytä suhtauttaa muutokset pidempään aikaväliin ja muistaa päätösten dynaamiset vaikutukset mm. työllisyyteen. Tällä vaalikaudella työllisyys on kasvanut 36 000 työllisellä. Nyt vihdoin käynnistyneet talouskasvun suurimpia voittajia ovatkin ne työttömät, jotka ovat onnistuneet löytämään työpaikan.

**Lue koko analyysi alla olevasta linkistä:**

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Olli Kärkkäinen  
Analyst  
Olli.Karkkainen@nordea.com

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