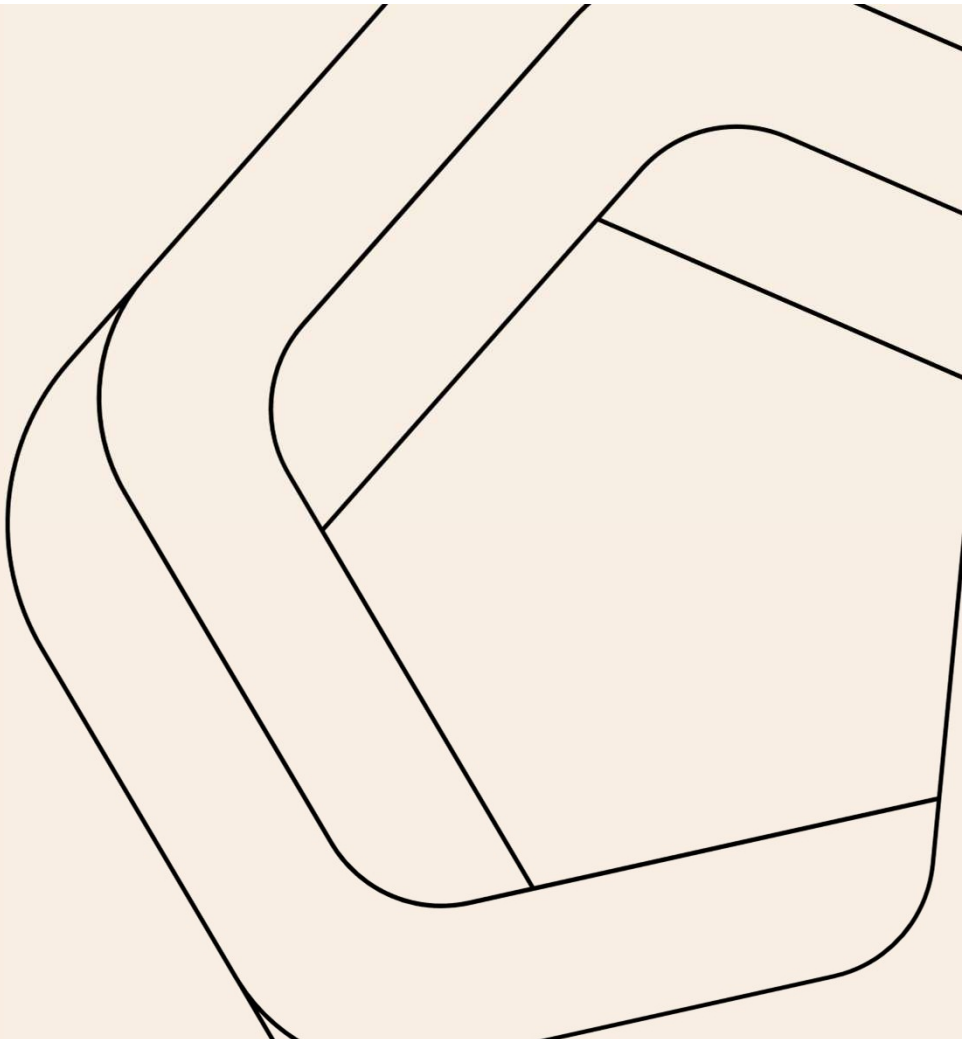
On the threshold of tomorrow 2025

Eetu ry

Sakari Nurmela

17 September



verian

Formerly Kantar Public

EETU PIO Eläkeläisliittojen etujärjestö EETU ry

Pensionärsförbundens intresseorganisation rf

Conducting the survey

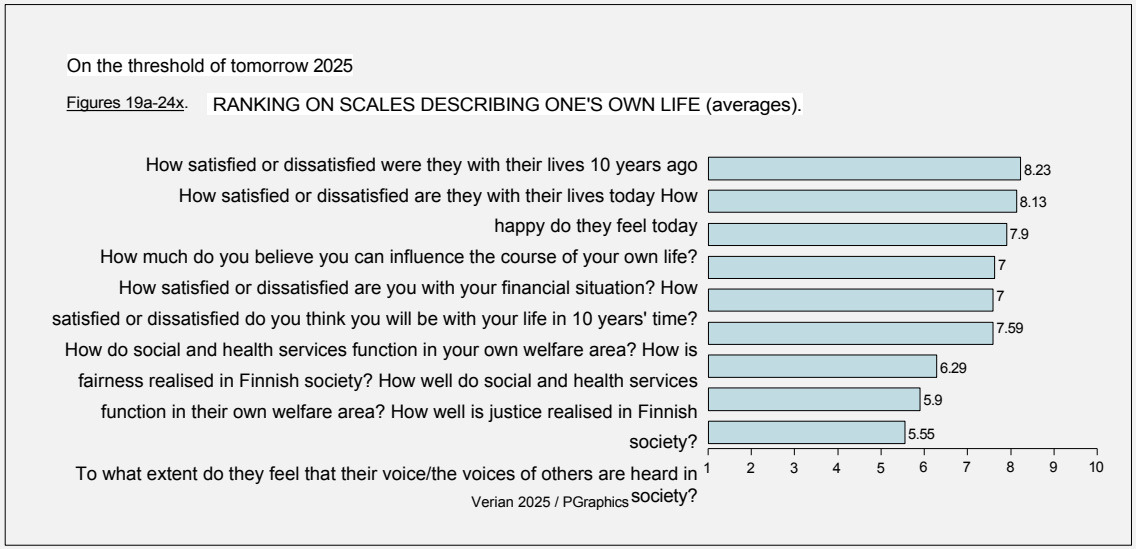
- *The study was conducted as a postal survey in April–May 2025.*
- *The respondents represent the Finnish population aged 55–84.*
- *A total of 965 people participated in the study.*
- *This is the seventh study in the series (the first was conducted in 2007 and the previous one in 2022).*

The main objective of the study was to investigate the views of 55–84-year-olds

- *views on the treatment of older people in our society,*
- *their trust in the pension system and various parties in matters related to pensions,*
- *interest in working during retirement,*
- *their satisfaction with their own lives and opportunities to influence matters,*
- *concerns about certain issues,*
- *ways of operating online.*

Key findings

Despite problems, many are satisfied with their lives



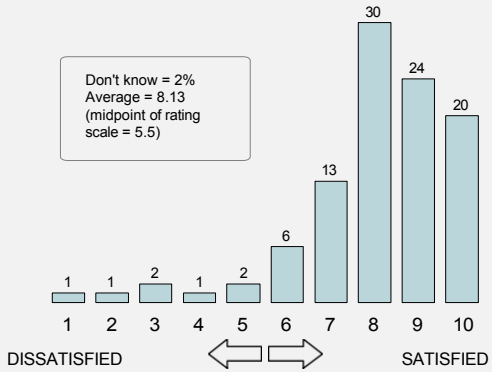
Despite problems, many are satisfied with their lives

	55–84-vuotiaat	Koko väestö
Tyytyväisyys omaan elämään yleensä	8,13	7,23
Tyytyväisyys omaan elämään 10 vuoden kuluttua	7,59	7,34
Kuinka paljon voi vaikuttaa oman elämänsä kulkuun	7,57	7,23

Despite problems, many are satisfied with their lives

On the threshold of tomorrow
2025

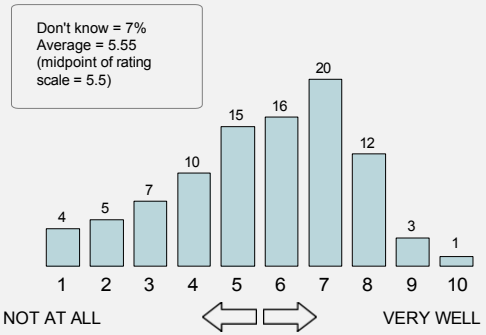
Figure 19a. HOW SATISFIED OR DISSATISFIED ARE YOU WITH YOUR LIFE AT PRESENT (%).



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2025

Figure 22 TO WHAT EXTENT DO YOU THINK YOUR VOICE OR THE VOICES OF PEOPLE IN THE SAME SITUATION AS YOU WILL BE HEARD IN SOCIETY (%).



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Older people in Finland feel discriminated against

Agree

- *There is a lot of age-based discrimination in society (73%)*
- *Older people are currently treated as second-class citizens (59%)*

Disagree

- *Older people are currently seen as a resource, not an expense (74%)*
- *The interests of pensioners are given too much weight in decision-making (82%)*

Older people in Finland feel discriminated against – the situation remains unchanged

Agree

- *There is a lot of age-based discrimination in society (76% 74% 71% 73%)*
- *Older people are currently treated as second-class citizens (67% 64% 57% 59%)*

Disagree

- *Older people are currently seen as a resource, not a cost (70% 73% 65% 74%)*
- *The interests of pensioners are given too much weight in decision-making (80% 82% 81% 82%)*

Older people in Finland feel discriminated against – support from younger people

Agree

- *There is a lot of age-based discrimination in society (73% / 72%)*
- *Older people are currently treated as second-class citizens (59% / 58%)*

Disagree

- *Older people are currently seen as a resource, not an expense (74% / 75%)*
- *The interests of pensioners are given too much weight in decision-making (82% / 63%)*

The state of care services is a topic of discussion and concern

Agree

- *The quality of care services for the elderly is unacceptably poor (76%)*
- *Violations of care service quality standards should be addressed more promptly than at present (93%)*

Disagree

- *Older people and their loved ones have a voice as customers of care services (70%)*

The state of care services is a topic of discussion and concern – the situation remains unchanged

Agree

- *The quality of care services for the elderly is unacceptably poor (81%□ 73%□ 76%)*
- *Violations of care service quality standards should be addressed more promptly than at present (95%□ 91%□ 93%)*

Disagree

- *Older people and their loved ones have a voice as customers of care services (70% □ 66%□ 70%)*

The state of care services is a topic of discussion and concern – support from younger people

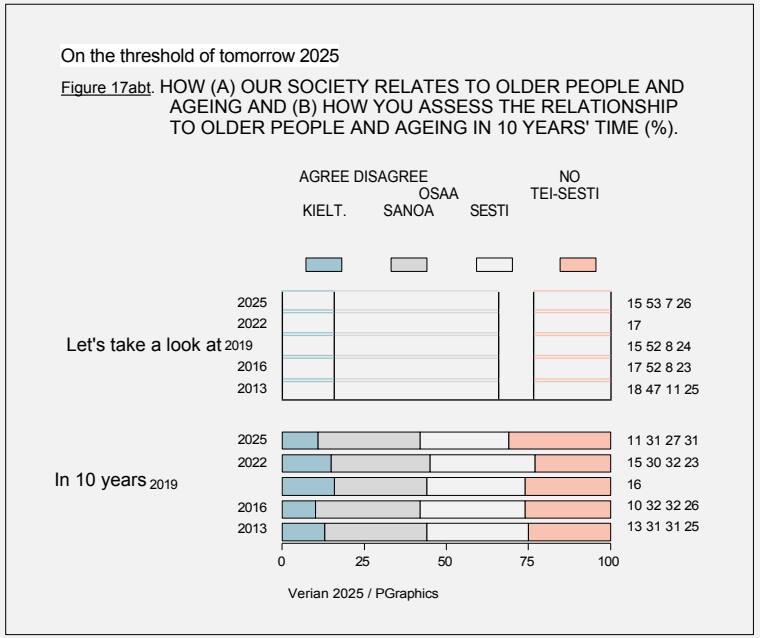
Agree

- *The quality of care services for the elderly is unacceptably poor (76% / 77%)*
- *Violations of care service quality standards should be addressed more promptly than at present (93% / 92%)*

Disagree

- *Older people and their loved ones have a voice as customers of care services (70% / 61%)*

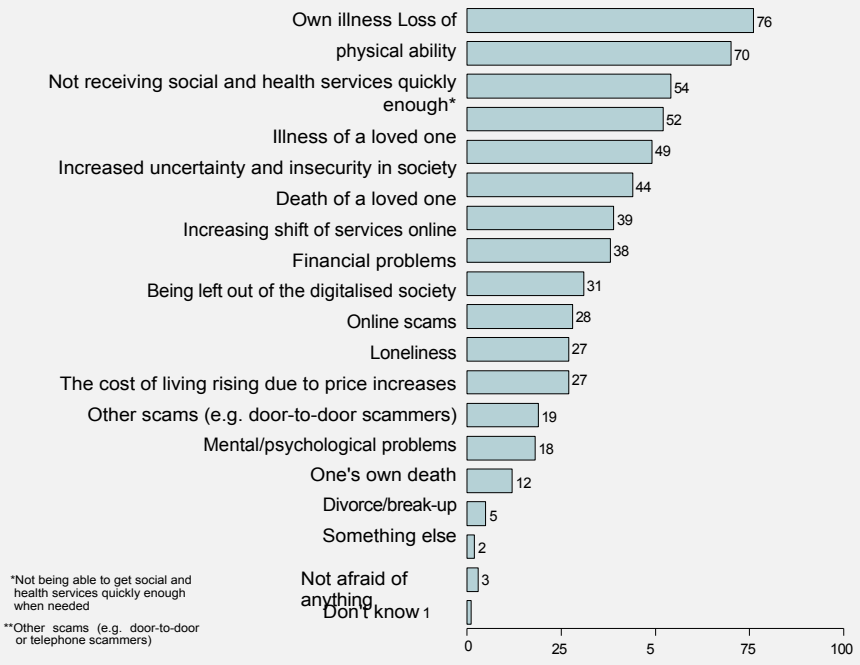
Despite everything, things could be much worse



Illness and loss of mobility are the greatest fears

On the threshold of tomorrow, 2025

Figure 16. WHAT PEOPLE FEAR ABOUT AGEING (all things that scare them, %).

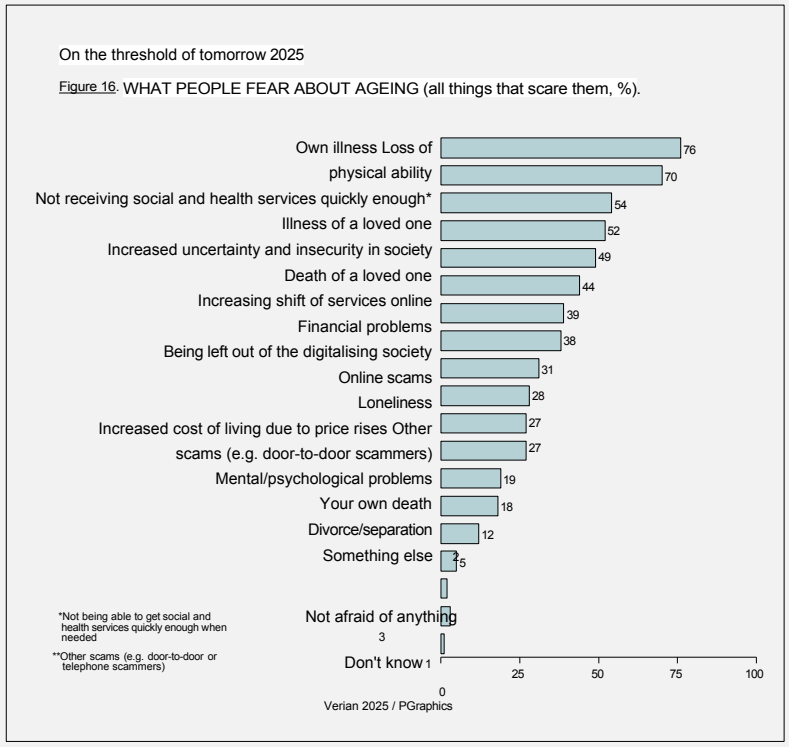


*Not being able to get social and health services quickly enough when needed

**Other scams (e.g. door-to-door or telephone scammers)

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Illness and loss of mobility are the greatest fears



Women are more afraid than men of everything, especially the following:
Social and health services are not available quickly enough
Increased uncertainty and insecurity

Loneliness worries those who live with a partner The death of a loved one frightens those who live with a partner and children

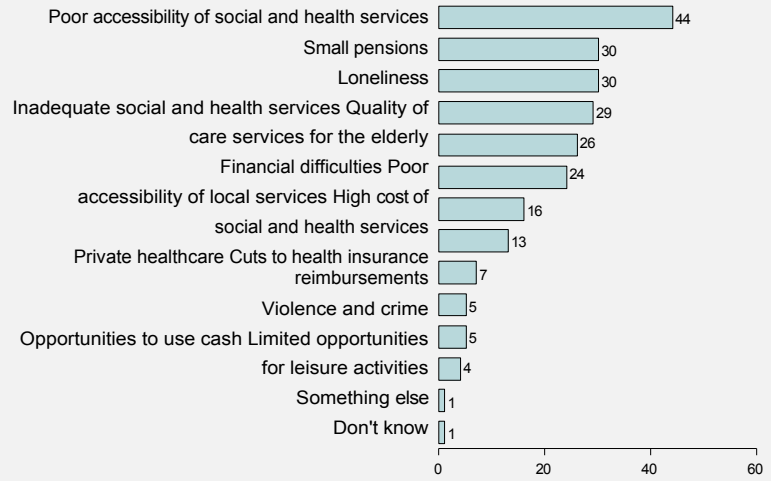
Other fears specific to older people: Loss of mobility Services moving online
Being left out of the digitalising society

Fears specific to young people:
Rising cost of living Financial worries

Poor accessibility of social and health services is the biggest problem for older people

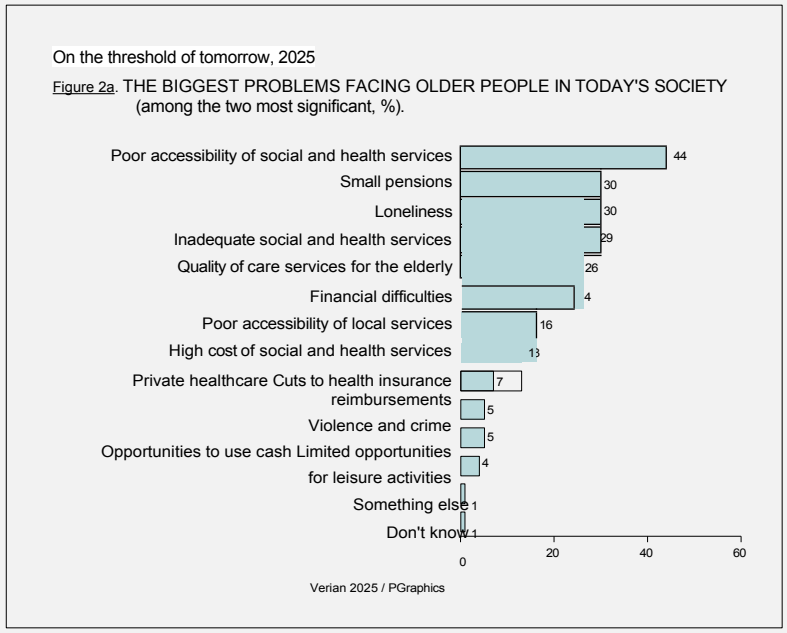
On the threshold of tomorrow 2025

Figure 2a. THE BIGGEST PROBLEMS FOR ELDERLY PEOPLE TODAY
MESSA (among the top two, %).



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Poor accessibility of social and health services is the biggest problem for the elderly



In 10 years' time, the problems will be much the same as they are now.

The availability of social and health services is the biggest problem, but not quite as many people think so now (44% 30%).

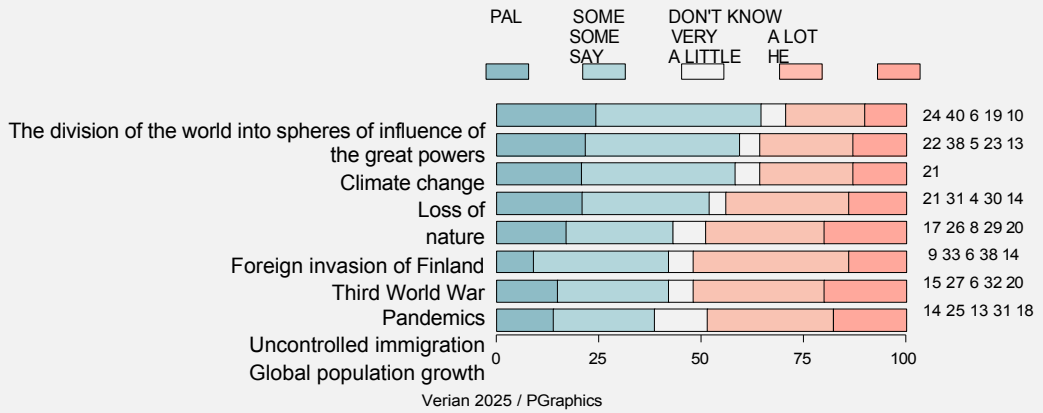
In 10 years' time, slightly more people than now think that the inadequacy of social and health services will be a problem (29% 33%).

Small pensions (30% 22%) and loneliness (30% 23%) are now a bigger problem than they will be in 10 years' time.

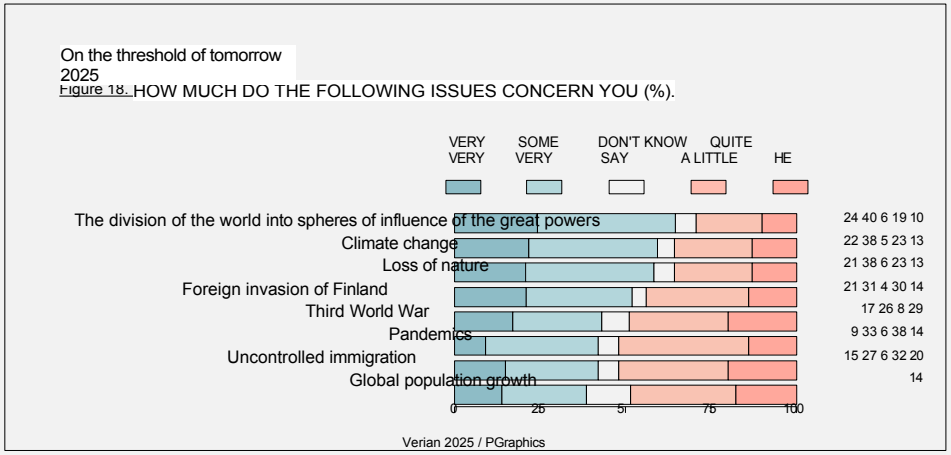
Superpower politics is the number one concern

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Figure 18. HOW CONCERNED ARE YOU ABOUT THE FOLLOWING ISSUES (%).



Superpower politics is the number one concern



Climate change, the destruction of nature and foreign invasion of Finland worry more women than men. Slightly more men than women are concerned about uncontrolled immigration and global population growth.

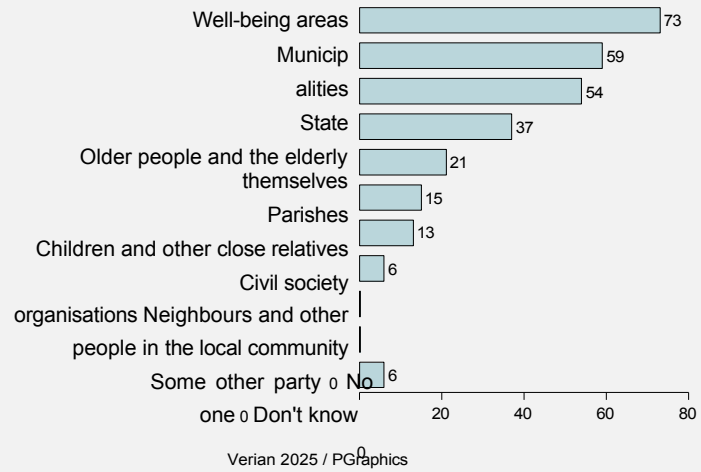
Older people are slightly more concerned about everything than younger people.

PS: Uncontrolled immigration and global population growth are greater threats than for others.
VIHR, VAS, SDP: climate and nature-related issues are a greater concern than average.

Public authorities must take more responsibility for the elderly

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Figure 10. WHICH BODIES SHOULD BE RESPONSIBLE FOR THE FUNCTIONAL AND FINANCIAL RESPONSIBILITIES OF ELDERLY PEOPLE?
(multiple choice question, %).

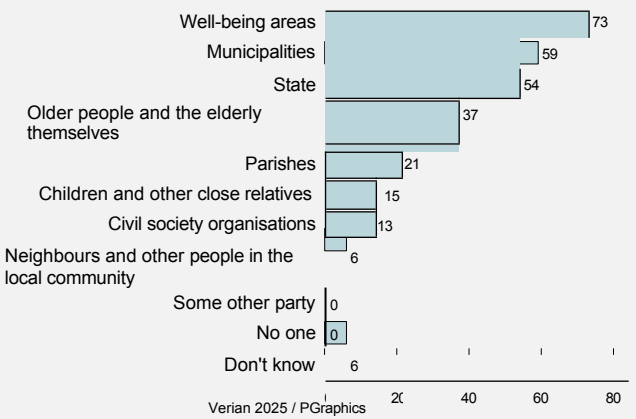


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Public authorities should take more responsibility for older people

On the threshold of tomorrow 2025

Figure 10. WHICH BODIES SHOULD HAVE MORE OPERATIONAL AND FINANCIAL RESPONSIBILITY FOR OLDER PEOPLE? (multiple choice question, %).



Those in a better social position emphasise more than average the need for older people themselves to take more responsibility.

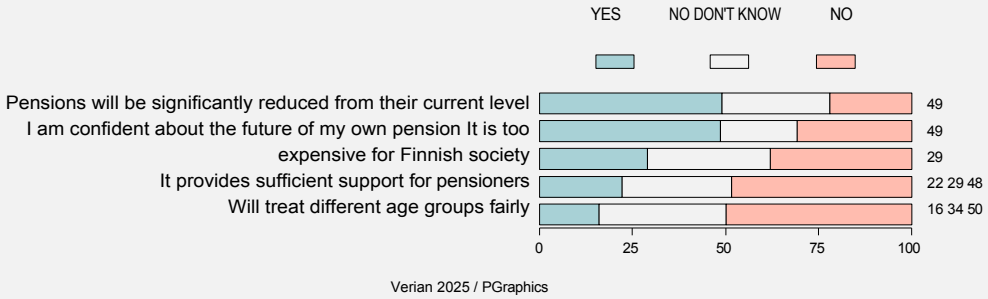
Younger and more educated people place more responsibility on municipalities than average.

Those under 65 are more convinced than average that the state should bear greater responsibility.

The majority have doubts about the pension system

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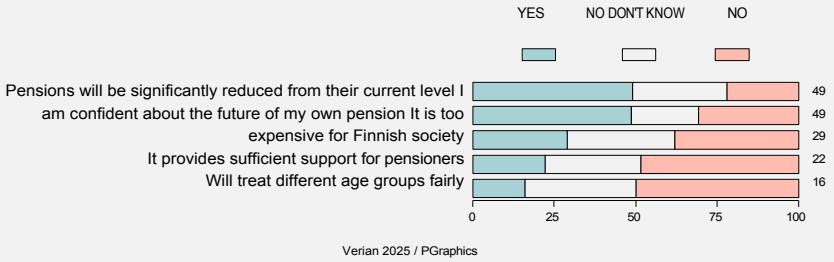
Figure 13. THE FINNISH PENSION SYSTEM IN ABOUT TEN YEARS: DO YOU BELIEVE THAT... (%).



Majority sceptical about pension system

On the threshold of tomorrow 2025

Figure 13. THE FINNISH PENSION SYSTEM IN ABOUT TEN YEARS: DO YOU BELIEVE THAT... (%).



The youngest members of the group are more sceptical than average. Under 65 years of age:
Not enough comprehensive support
The system does not treat different age groups fairly Pensions will be significantly reduced

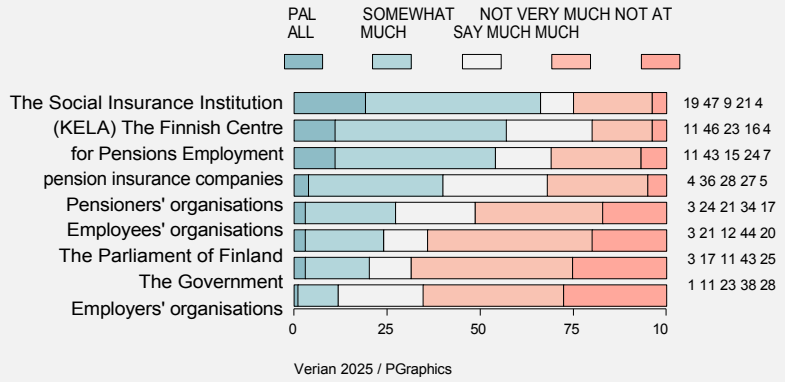
Senior officials, managers and highly educated people:
More positive than average Confident about the future of their own pensions The pension system will continue to provide comprehensive support

Pensioners are slightly more optimistic than average.

Kela is the most trusted authority on pension matters

On the threshold of tomorrow, 2025

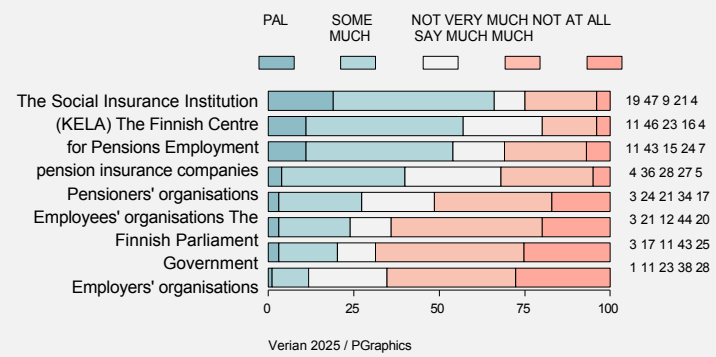
Figure 12. TO WHAT EXTENT DO YOU TRUST DIFFERENT PARTIES IN MATTERS RELATING TO PENSIONS (%).



Kela is the most trusted source of information on pension matters – pensioner organisations are popular among their members

On the threshold of tomorrow 2025

Figure 12 TO WHAT EXTENT DO YOU TRUST DIFFERENT PARTIES IN MATTERS RELATING TO PENSIONS (%).



Trust in pensioner organisations has strengthened slightly.

People under 60 and over 80 trust pensioner organisations more than average.

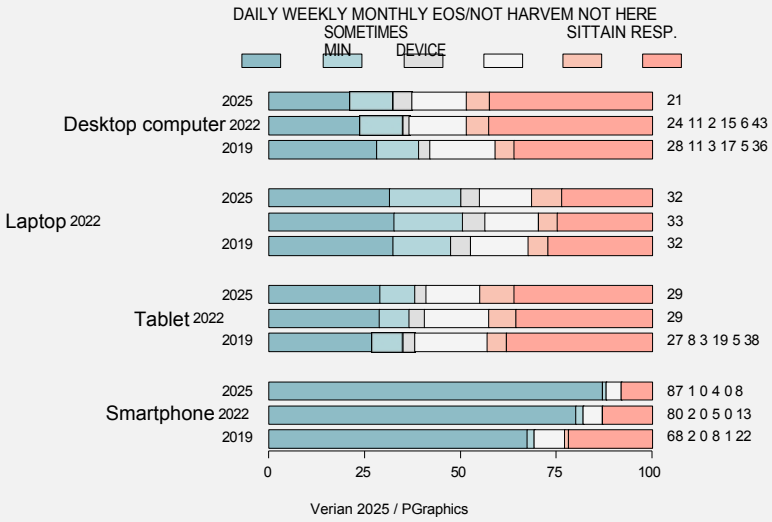
Social Democrats, Centre Party members and RKP supporters are sympathetic towards pensioner organisations.

The majority of members trust pensioner organisations in pension matters.

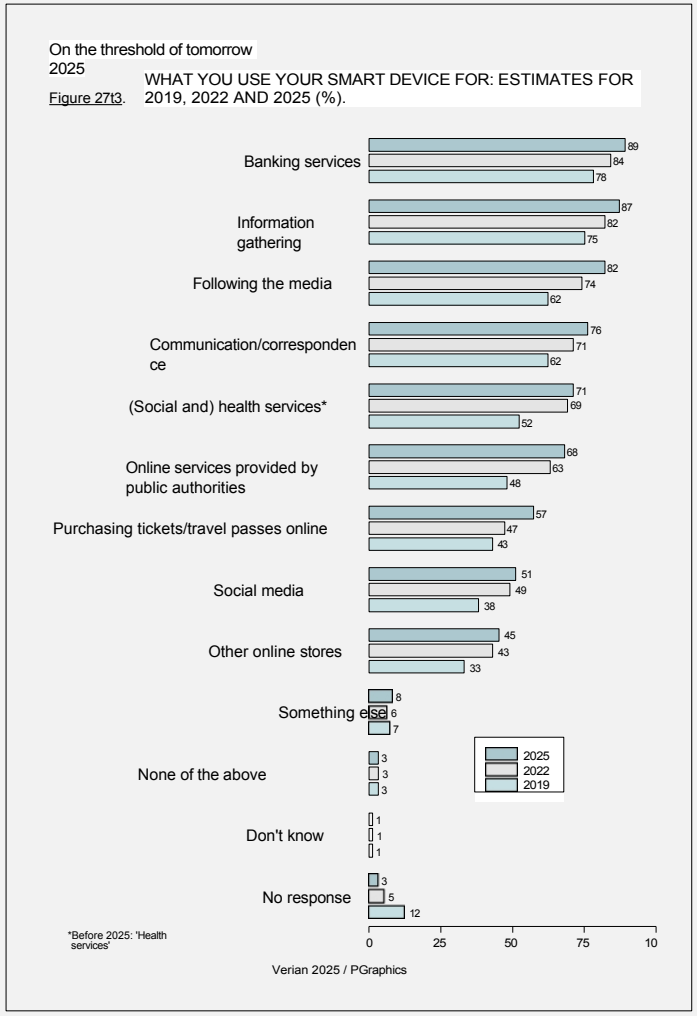
Seniors on the information highway – smart devices in widespread use

On the threshold of tomorrow 2025

Figure 26t. HOW OFTEN DO YOU USE DIFFERENT SMART DEVICES: ESTIMATES FOR 2019, 2022 AND 2025 (categories combined, %).
2019, 2022 AND 2025 (categories combined, %).



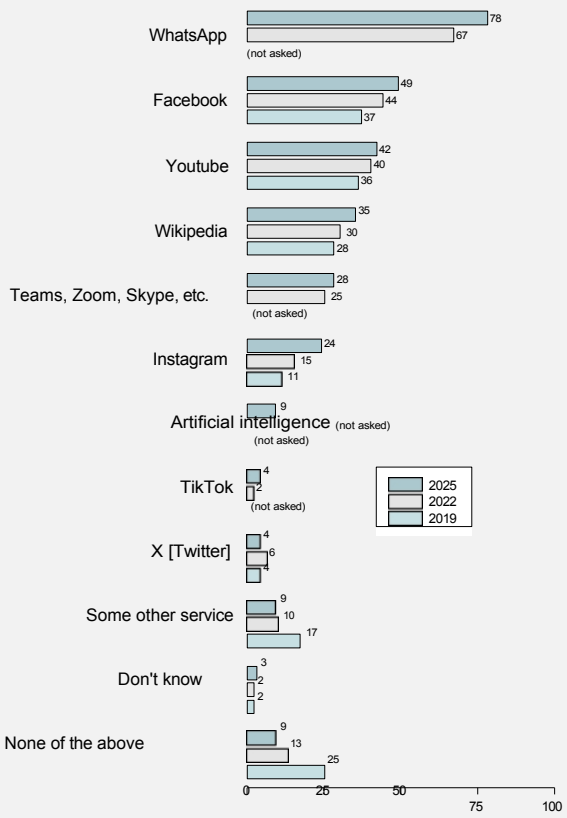
Older people on the information superhighway – diverse use of online services



Older people on the information superhighway – social media is not just for young people

On the threshold of tomorrow
2025

Figure 28t3. WHAT SOCIAL MEDIA SERVICES DO YOU USUALLY USE: ESTIMATES FOR 2019, 2022 AND 2025 (%).

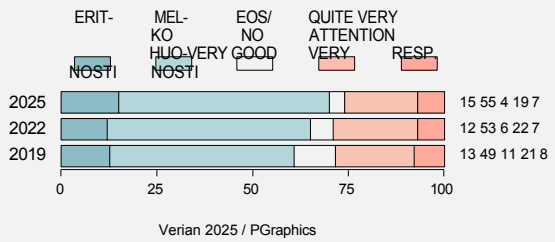


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Older people on the information superhighway – not everyone is still strong

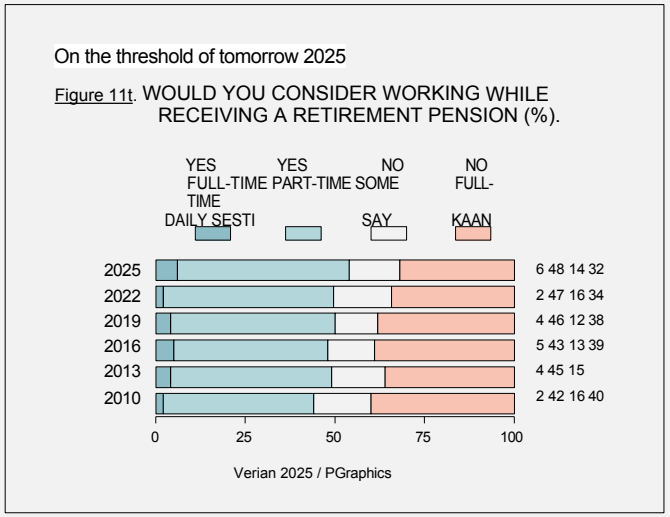
On the threshold of tomorrow 2025

Figure 29t. HOW WELL DO YOU THINK YOU CAN USE A COMPUTER OR OTHER SMART DEVICES (of those who use them, %).



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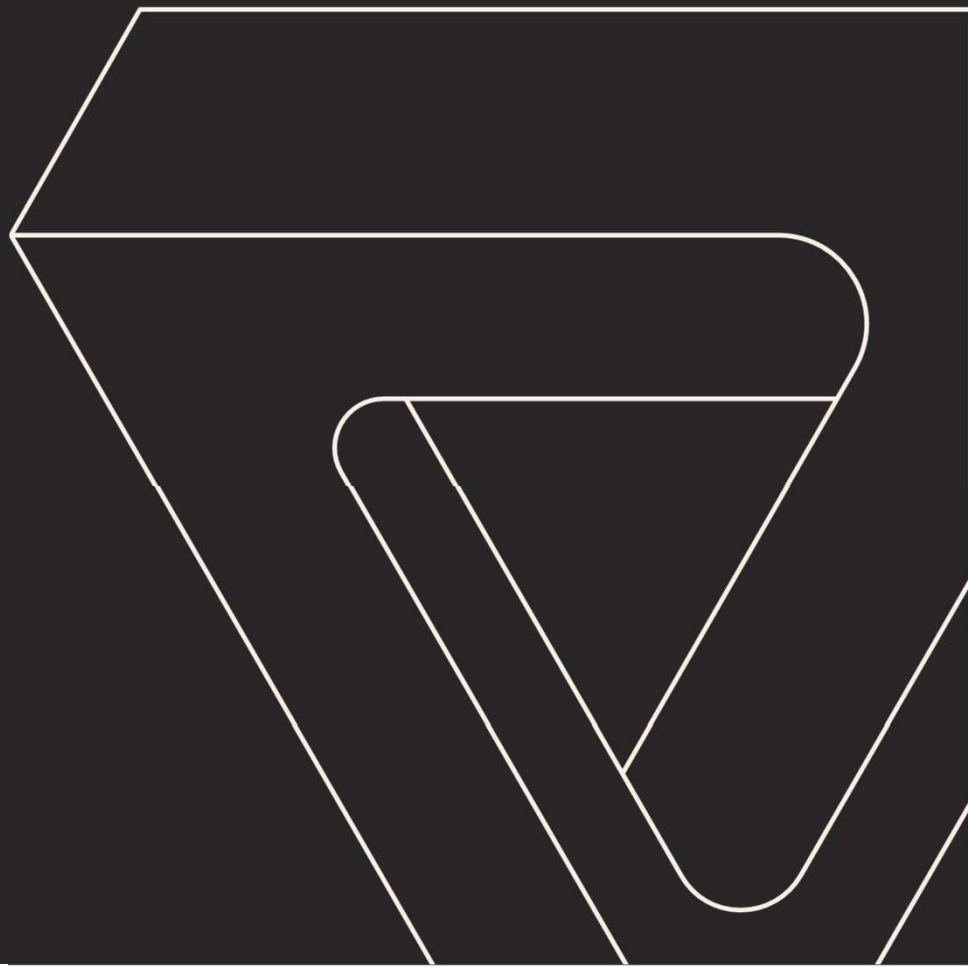
Are older people an expense or a resource?



- *Older people are now seen as a resource, not a cost (74% disagree)*

Warmest thanks

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that shape the world.