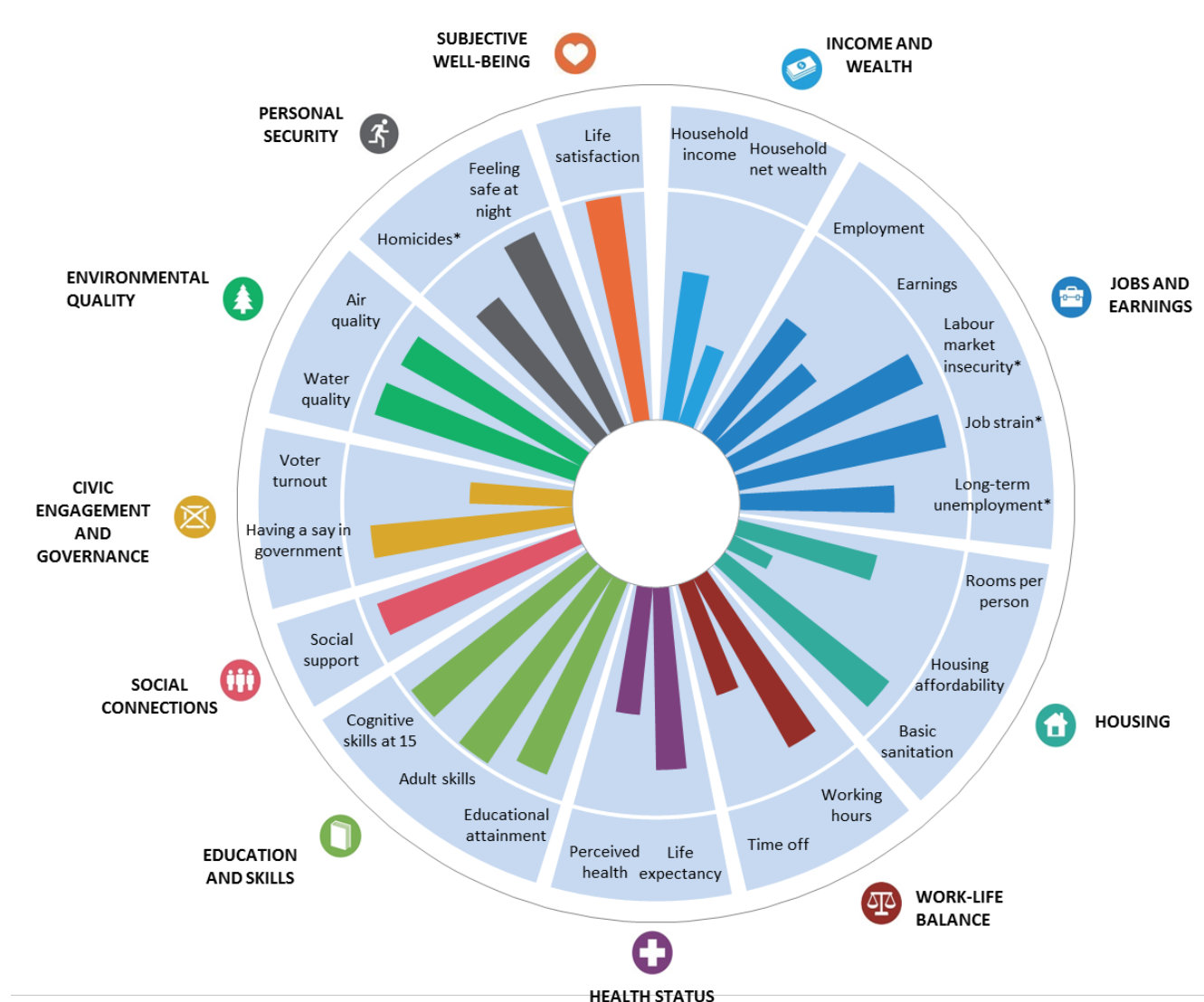


# How's Life in Finland?

In general, Finland performs well across the different well-being dimensions relative to other OECD countries. Despite levels of **household net adjusted disposable income** and **household net wealth** that fall below the OECD average, Finland benefits from comparatively low levels of both **job strain** and **labour market insecurity**. Only around 4% of Finnish employees regularly **work very long hours**, approximately one-third of the OECD average level, but **time off** (i.e. time spent on leisure and personal care) is close to the average. Finland performs very well in terms of education and skills as well as **social support**: 95% of Finns report having friends or relatives whom they can count on in times of trouble, compared to the OECD average of 89%. **Air and water quality** are both areas of comparative strength, and in 2013, **life satisfaction** in Finland was among the highest in the OECD. However, **housing affordability** is below the OECD average, and despite having a comparatively high share of people who feel that they **have a say in what the government does** (47%, compared to 33% for the OECD on average), Finland has a mid-ranking level of **voter turnout**.

## Finland's average level of current well-being: Comparative strengths and weaknesses














Note: This chart shows Finland's relative strengths and weaknesses in well-being when compared with other OECD countries. For both positive and negative indicators (such as homicides, marked with an "\*"), longer bars always indicate better outcomes (i.e. higher well-being), whereas shorter bars always indicate worse outcomes (i.e. lower well-being). If data are missing for any given indicator, the relevant segment of the circle is shaded in white.

**Additional information, including the data used in this country note, can be found at:**


[www.oecd.org/statistics/Better-Life-Initiative-2017-country-notes-data.xlsx](http://www.oecd.org/statistics/Better-Life-Initiative-2017-country-notes-data.xlsx)


## Change in Finland's average well-being over the past 10 years

Dimension	Description	Change
 <b>Income and wealth</b>	Household net adjusted disposable income is now 8% higher, in real terms, than 10 years ago. However, the steady growth since 2005 peaked in 2011, with a moderate fall since then. In real terms, Finnish household net wealth was 15% higher in 2013 than it was in 2010.	↗ ↗
 <b>Jobs and earnings</b>	The employment rate has made a gradual recovery since 2011 and is now close to its level in 2005, but it remains 2 points below its 2008 peak. Average earnings improved consistently over the past decade (with a cumulative growth of 8%). However, labour market insecurity has also increased slightly. Following a period of improvement, long-term unemployment rose sharply during the crisis, then declined from 2010 to 2012, but has grown beyond 2005 levels since then. In 2015, the incidence of job strain was similar to levels reported in 2005.	↔ ↗ ↘ ↘ ↔
 <b>Housing conditions</b>	The average number of rooms per person has been stable over the decade, and so has access to basic sanitation. Housing affordability has meanwhile worsened during this period, with the proportion of income spent on housing costs climbing from 20.9% in 2005 to 22.7% in 2015.	↔ ↔ ↘
 <b>Work-life balance</b>	The proportion of people working very long hours is slightly lower than it was a decade ago, and, at 3.9%, it now stands nearly 9 percentage points below the OECD average.	↗
 <b>Health status</b>	Life expectancy at birth has improved by 2.5 years in Finland since 2005, a stronger gain than the OECD average increase of 1.7 years. Self-reported health has remained relatively stable over the last decade.	↗ ↔
 <b>Education and skills</b>	The 10-year change in upper secondary educational attainment cannot be assessed, due to a recent break in the data. However, between 2014 and 2016, attainment rates increased by 1.4 percentage points.	↗
 <b>Social connections</b>	The percentage of people who have relatives or friends whom they can count on to help in case of need has seen little change in Finland over the decade.	↔
 <b>Civic engagement</b>	Voter turnout among the population registered to vote fell by 5 points between the 2006 and 2012 presidential elections – slightly more than the OECD average fall of 2.4 points.	↘
 <b>Environmental quality</b>	Consistent with the OECD average trend, there has been no major change in the level of satisfaction with local water quality since 2005. Exposure to PM <sub>2.5</sub> air pollution has however improved over the past decade, and in 2013 it was 55% lower than the OECD average level.	↔ ↗
 <b>Personal security</b>	At 83%, the proportion of Finns who report feeling safe when walking alone at night is currently 4 points higher than 10 years ago. Similarly, the rate of deaths due to assault has fallen by a quarter over the decade.	↗ ↗
 <b>Subjective well-being</b>	People's life satisfaction has remained relatively stable in Finland during the last 10 years.	↔


Note: For each indicator in every dimension: ↗ refers to an improvement; ↔ indicates little or no change; and ↘ signals deterioration. This is based on a comparison of the starting year (2005 in most cases) and the latest available year (usually 2015 or 2016). The order of the arrows shown in column three corresponds to that of the indicators mentioned in column two.


## Finland's resources and risks for future well-being: Illustrative indicators

 <b>Natural capital</b>		
Indicator	Tier	Change
Greenhouse gas emissions from domestic production	2	↗ 2005-2015
CO <sub>2</sub> emissions from domestic consumption	3	↗ 2001-2011
Exposure to PM <sub>2.5</sub> air pollution	1	↔ 2005-2013
Forest area	1	↘ 2005-2014
Renewable freshwater resources	1	.. Long-term annual avg
Freshwater abstractions	3	.. 2006
Threatened birds	2	.. Latest available
Threatened mammals	1	.. Latest available
Threatened plants	2	.. Latest available

 <b>Economic capital</b>		
Indicator	Tier	Change
Produced fixed assets	2	↗ 2005-2016
Gross fixed capital formation	1	↗ 2005-2016
Financial net worth of total economy	2	↗ 2005-2016
Intellectual property assets	2	↔ 2005-2016
Investment in R&D	1	↘ 2005-2016
Household debt	2	↘ 2005-2016
Household net wealth	3	↗ 2010-2013
Financial net worth of government	1	↘ 2005-2016
Banking sector leverage	1	↔ 2005-2016

1	Top-performing OECD tier, latest available year
2	Middle-performing OECD tier, latest available year
3	Bottom-performing OECD tier, latest available year

 <b>Human capital</b>		
Indicator	Tier	Change
Young adult educational attainment	1	↔ 2014-2016
Educational expectancy	1	.. 2015
Cognitive skills at age 15	1	.. 2015
Adult skills	1	.. 2011/2012
Long-term unemployment	2	↘ 2005-2016
Life expectancy at birth	2	↗ 2005-2015
Smoking prevalence	2	↗ 2005-2014
Obesity prevalence	3	.. 2011

 <b>Social capital</b>		
Indicator	Tier	Change
Trust in others	1	.. 2013
Trust in the police	1	.. 2013
Trust in the national government	1	↘ 2005-2016
Voter turnout	2	↘ 2006-2012
Government stakeholder engagement	2	.. 2014
Volunteering through organisations	1	.. 2011/2012

↗	Improving over time
↘	Worsening over time
↔	No change
..	No data available

## HOW LARGE ARE WELL-BEING INEQUALITIES IN FINLAND?

**What is inequality and how is it measured?** Measuring inequality means trying to describe **how unevenly distributed** outcomes are in society. *How's Life? 2017* adopts several different approaches:

- Measures of “**vertical**” inequalities address how unequally outcomes are spread across all people in society – for example, by looking at the size of the gap between people at the bottom of the distribution and people at the top
- Measures of “**horizontal**” inequalities focus on the gap between population groups defined by specific characteristics (such as men and women, young and old, people with higher and lower levels of education).
- Measures of “**deprivation**” report the share of people who live below a certain level of well-being (such as those who face income poverty or live in an overcrowded household).

**Vertical inequalities** in Finland are typically low. The country is ranked in the top (i.e. most equal) third of OECD countries for the majority of indicators considered, including household income, net wealth, political efficacy and life satisfaction. However, inequalities in life expectancy are comparatively high.

When it comes to the **gender gap**, Finnish women are generally less disadvantaged than average across the OECD. In very long working hours and time spent socializing, women in the OECD tend to fare better than men – and in Finland these comparative advantages are even more pronounced. Furthermore, Finnish women perform similarly to men in terms of employment and perceived health, unlike in most OECD countries. That said, the gender gaps in low paid jobs, student skills and voter turnout are generally more pronounced than elsewhere in the OECD.

When compared to the **middle-aged**, the well-being outcomes of Finnish **young people** are slightly below those of their peers in most other countries, with 10 out of 17 indicators ranked in the bottom third and just one (time off) in the top third.

People with a **tertiary education**

tend fare better than those without across a wide range of well-being outcomes. Compared to other OECD countries, these **education-related gaps** in Finland are comparatively large when it comes to household net wealth, voter turnout, and the cognitive skills of people’s 15 year old children. Yet Finland falls in the most equal third of the OECD on feelings of safety and unemployment - and perceived water quality is actually rated higher among those with a lower education level. By contrast, while people without a tertiary education are often at an advantage in terms of long working hours in OECD countries, this is not the case in Finland.

Finland generally has comparatively low levels of well-being **deprivation**, falling in the top (least deprived) third of OECD countries for 13 out of 20 indicators. On other hand, deprivations are comparatively high in the case of homicides (1.4 deaths per 100 000 population) and unemployment (9%).

**Well-being inequalities in Finland**

	Vertical inequality	Horizontal inequality by			Deprivation
		Gender	Age	Education	
		Women relative to men	Young relative to middle-aged	Secondary relative to tertiary	
Household income	●		●		●
Household net wealth	●		●	●	●
Earnings	●	●	●	●	
Low pay		●			●
Employment		●	●	●	
Unemployment		●	●	●	●
Housing affordability					●
Rooms per person					●
Life expectancy	●				
Perceived health		●	●	●	●
Working hours	●	●	●	●	●
Time off		●	●		
Educational attainment		●	●		●
Cognitive skills at 15	●	●		●	●
Adult skills	●	●	●	●	●
Time spent socialising		●	●		
Social support		●	●	●	●
Voter turnout		●	●	●	●
Having a say in government	●	●	●	●	●
Air quality					●
Water quality		●	●	●	●
Homicides		●	●		●
Feeling safe at night		●	●	●	●
Life satisfaction	●	●	●	●	●
Negative affect balance		●	●		●

Legend:

- top third of OECD countries
- middle third of OECD countries
- bottom third of OECD countries
- data gaps
- no measures

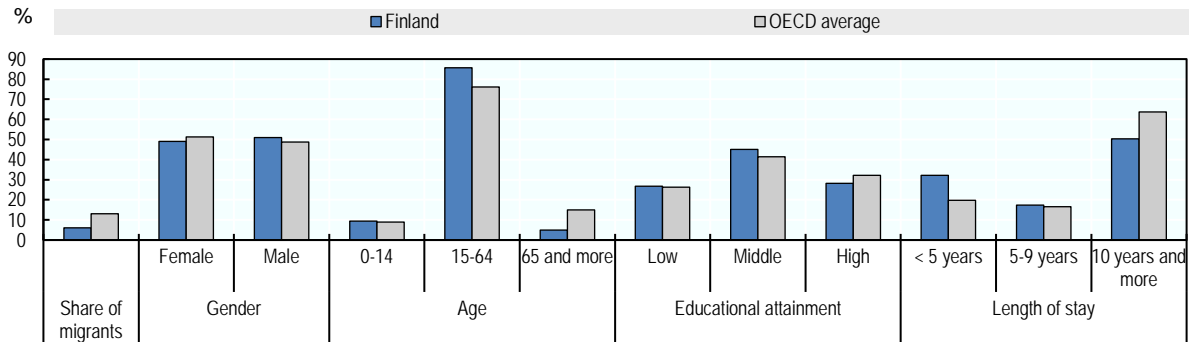
## HOW'S LIFE FOR MIGRANTS IN FINLAND?

Migrants (defined as people living in a different country from the one in which they were born) represent an important share of the population in most OECD countries. Capturing information about their well-being is critical for gaining a fuller picture of how life is going, and whether it is going equally well for all members of society.

### Who are the migrants in Finland and OECD?

Less than one in ten people living in Finland (6%) were born elsewhere, far below the OECD average (13%), and 51% of them are women (the same as the OECD average). Migrants in Finland are more likely to be of working age than in the OECD on average (86% of them are aged 15 to 64, as compared to 76% across the OECD), and are more likely to have a middle educational attainment than a low or a high level. Half of all migrants arrived in Finland ten years ago or more.

Share of migrants in the total population and selected characteristics

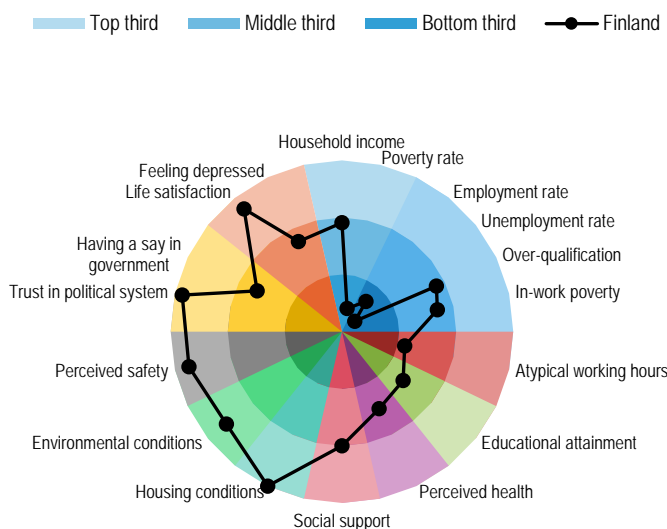


### How is migrants' well-being in Finland?

When compared with the migrant populations of other OECD countries, migrants living in Finland have a relatively good situation regarding life satisfaction, trust in the political system, perceived safety, environmental and housing conditions, and social support. Moreover, migrants settled in Finland rank in the middle third of OECD-country migrants for 8 out of 17 selected well-being indicators. They are in the bottom third for poverty, employment and unemployment.

As in many other OECD countries, migrants in Finland tend to experience lower well-being outcomes than the native-born population: in Finland, this is the case for 8 out of 11 selected well-being indicators. However, migrants in Finland report similar levels of perceived safety to the native-born population, while reporting higher levels in terms of perceived health and trust in the political system.

Comparing well-being outcomes for migrants in Finland with the migrant populations of other OECD countries



Comparison of migrants' and native-born well-being in Finland

	Migrants have a worse situation	Same situation	Migrants have a better situation
Household income	▲		
Atypical working hours	▲		
Perceived health			▲
Social support	▲		
Housing conditions	▲		
Environmental conditions	▲		
Perceived safety		▲	
Trust in political system			▲
Having a say in government	▲		
Life satisfaction	▲		
Feeling depressed	▲		

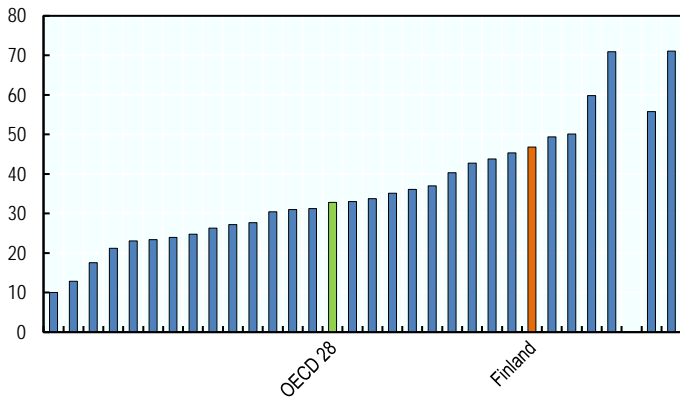
# GOVERNANCE AND WELL-BEING IN FINLAND

Public institutions play an important role in well-being, both by guaranteeing that people’s fundamental rights are protected, and by ensuring the provision of goods and services necessary for people to thrive and prosper. How people experience and engage with public institutions also matters: people’s political voice, agency and representation are outcomes of value in their own right.

In Finland, almost 47% of the population feels that they have a say in what the government does, which is higher than the OECD average of 33%. In recent years, voter turnout in Finland has declined, with 69% of registered voters casting a ballot in 2012, compared to 74% in 2006. When asked about whether or not corruption is widespread across government, 22% of Finns answered "yes", which is much lower than the OECD average of 56%. Since around 2006, the share of people in the OECD who report that they have confidence in their national government has fallen from 42% to 38%.

## Having a say in what the government does

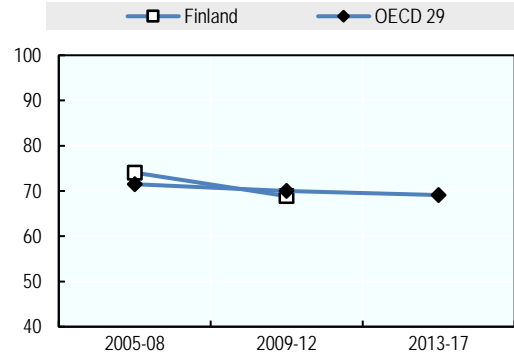
Percentage of people aged 16-65 who feel that they have a say in what the government does, around 2012



Source: OECD Survey of Adult Skills (PIAAC database)

## Voter turnout

Percentage of votes cast among the population registered to vote



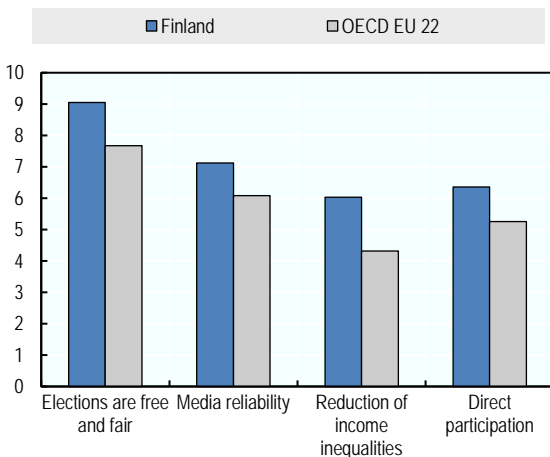
Note: Data refers to presidential elections. If more than one election took place over the time period indicated, the simple average voter turnout from all elections is shown. The OECD average sums elections that occurred over the time periods shown in 29 OECD countries.

Source: IDEA dataset

Overall, satisfaction with the way democracy works in Finland is consistently above the OECD European average. People in Finland tend to be very satisfied with the freedom and fairness of elections (9.1 on a 0-10 scale), and moderately satisfied with policies to reduce inequalities (6.0) and the existence of direct participation mechanisms at the local level (6.4). Meanwhile, satisfaction with public services varies according to whether people have used those services in the last year: people with direct experience of using those services recently are more likely to be satisfied than those without. In Finland, satisfaction with both health and education services is above the OECD European average level.

## People’s satisfaction with different elements of democracy

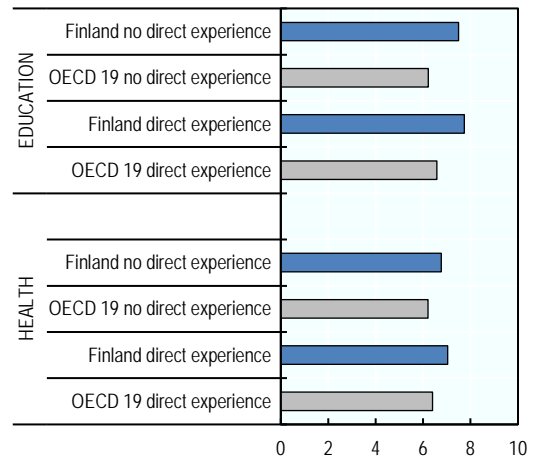
Mean score on a 0-10 scale, with higher scores indicating higher satisfaction with elements of democracy, 2012



Source: OECD calculations based on wave 6 of the European Social Survey (ESS), special rotating module on citizens’ valuations of different elements of democracy.

## Satisfaction with public services by direct experience

Mean score on a 0-10 scale, with higher scores indicating higher satisfaction, 2013



Source: OECD calculations based on the EU Quality of Government (QoG) for 19 European OECD countries.

## BETTER LIFE INDEX

The **Better Life Index** is an interactive web application that allows users to compare well-being across OECD countries and beyond on the basis of the set of well-being indicators used in *How's Life?*. Users chose what weight to give to each of the eleven dimensions shown below and then see how countries perform, based on their own personal priorities in life.

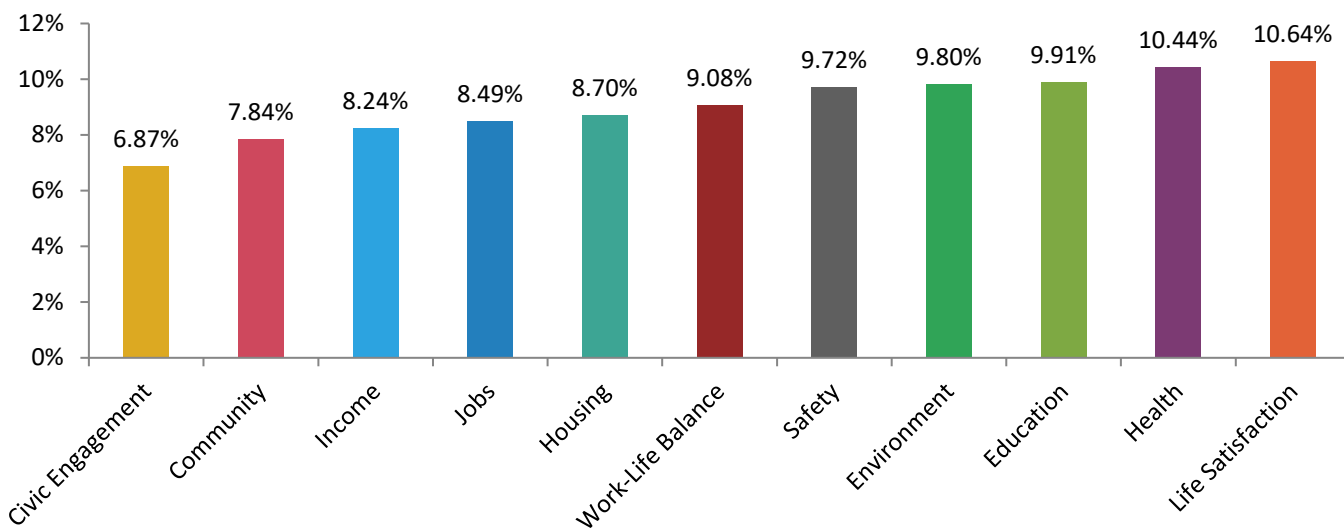


Users can also share their index with other people in their networks, as well as with the OECD. This allows the OECD to gather valuable information on the importance that users attach to various life dimensions, and how these preferences differ across countries and population groups.

## WHAT MATTERS MOST TO PEOPLE IN FINLAND?

Since its launch in May 2011, the Better Life Index has attracted **over ten million visits from just about every country on the planet** and has received over **22 million page views**. To date, over 59,600 people in Finland have visited the website making Finland the 35th country overall in traffic to the website. The top cities are Helsinki (48% of visits), Espoo, Tampere, Turku and Oulu.

The following country findings reflect the ratings voluntarily shared with the OECD by 758 website visitors in Finland. Findings are only indicative and are not representative of the population at large. **For Finish users of the Better Life Index, life satisfaction, health and education are the three most important topics (shown below).**<sup>1</sup> Up to date information, including a breakdown of participants in each country by gender and age can be found here: [www.oecdbetterlifeindex.org/responses/#FIN](http://www.oecdbetterlifeindex.org/responses/#FIN).



<sup>1</sup> User information for Finland is based on shared indexes submitted between May 2011 and September 2017.

The **OECD Better Life Initiative**, launched in 2011, focuses on the aspects of life that matter the most to people and that shape the quality of their lives. The Initiative comprises a set of regularly updated well-being indicators and an in-depth analysis of specific topics, published in the *How's Life?* report. It also includes an interactive web application, the *Better Life Index*, and a number of *methodological and research projects* to improve the information base available to understand well-being levels, trends and their drivers.

The OECD Better Life Initiative:

- Helps to inform policy making to improve quality of life.
- Connects policies to people's lives.
- Generates support for needed policy measures.
- Improves civic engagement by encouraging the public to create their own *Better Life Index* and share their preferences about what matters most for well-being
- Empowers the public by improving their understanding of policy-making.

This note presents **selected findings for Finland from the *How's Life? 2017* report** (pages 1-6) and shows what **Finish users of the Better Life Index** are telling us about their **well-being priorities** (page 7).

## HOW'S LIFE?



*How's Life?*, published every two years, provides a comprehensive picture of well-being in OECD and selected partner countries by bringing together an internationally comparable set of well-being indicators. It considers eleven dimensions of current well-being including: income and wealth; jobs and earnings; housing; health status; work-life balance; education and skills; social connections; civic engagement and governance; environmental quality; personal security; and subjective well-being. It also looks at four types of resources that help to sustain well-being over time: natural, human, economic and social capital.

The *How's Life? 2017* report presents the latest data on well-being in OECD and partner countries, including how lives have changed since 2005. It includes a special focus on inequalities, the well-being of migrants in OECD countries, and the issue of governance – particularly how people experience and engage with public institutions. To read more, visit: [www.oecd.org/howslife](http://www.oecd.org/howslife).

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