

FSD3216

Pension Barometer 2017

Codebook



FINNISH SOCIAL SCIENCE DATA ARCHIVE

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This codebook has been generated from the version 1.0 (14.6.2018) of the data.

Finnish Social Science Data Archive
FIN-33014 University of Tampere

FSD User Services:
asiakaspalvelu.fsd@uta.fi
+358 40 190 1442

Aila Data Service Portal:
<https://services.fsd.uta.fi/>

Finnish Social Science Data Archive
<http://www.fsd.uta.fi/en/>

To the reader

This codebook is part of the data FSD3216 archived at the FSD (Finnish Social Science Data Archive). The dataset has been described in as much detail as possible in Finnish and English. Variable frequencies, variable and value labels, and missing values have been checked. If necessary, the data have been anonymised. The data and its creators shall be cited in all publications and presentations for which the data have been used. The bibliographic citation may be in the form suggested by the archive or in the form required by the publication. The bibliographic citation suggested by the archive:

Kautto, Mikko (Finnish Centre for Pensions) & Kuivalainen, Susan (Finnish Centre for Pensions): Pension Barometer 2017 [dataset]. Version 1.0 (2018-06-14). Finnish Social Science Data Archive [distributor]. <http://urn.fi/urn:nbn:fi:fsd:T-FSD3216>

The user shall notify the archive of all publications where she or he has used the data. The original data creators and the archive bear no responsibility for any results or interpretations arising from the reuse of the data.

The codebook contains information on data content, structure and data collection, and includes a list of publications wholly or in part based on the data, according to publication information received by the FSD. The second part of the codebook contains information on variables: question texts, response options, and frequencies. The third part contains indexes.

Variable distributions presented in this codebook have been generated from the SPSS files. Distribution tables present variable values, frequencies (n), frequency percentages (%), and valid percentages (v. %) which take into account missing data. All distributions are unweighted. If the data contain weight variables, these will be found at the end of the variables list. In some cases frequency distributions have been substituted by descriptive statistics. Categorised responses to open-ended questions are not always included in the codebook. Distributions may contain missing data. The note "System missing (SYSMIS)" refers to missing observations (e.g. a respondent has not answered all questions) whereas "Missing (User missing)" refers to data the user has defined as missing. For example, the user may decide to code answer alternatives 'don't want to say' or 'can't say' as missing data.

The codebook may contain attached files, the most common one being the questionnaire.

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Chapter 1

Study description

1.1 Titles

Titles and data version: Pension Barometer 2017

Titles and data version in Finnish: Eläkebarometri 2017

This codebook has been generated from the version 1.0 (14.6.2018) of the data.

1.2 Subject description

Authoring entity

Kautto, Mikko (Finnish Centre for Pensions)

Kuivalainen, Susan (Finnish Centre for Pensions. Research)

Copyright statement for the data

According to the agreement between FSD and the depositor.

Depositor

Kautto, Mikko (Finnish Centre for Pensions)

Kuivalainen, Susan (Finnish Centre for Pensions. Research)

Date of deposit

13.11.2017

Keywords

occupational pensions; pension benefits; pensions; private personal pensions; retirement; retirement age; social security; state retirement pensions; trust

Topic Classification

Fields of Science Classification: social sciences

CESSDA Classification: retirement; social behaviour and attitudes; social conditions and indicators

Series description

The data belong to the series:

Pension Barometers

Pension Barometers, launched by the Finnish Centre for Pensions, chart Finnish knowledge and opinions on retirement provision and how these views vary at different times and between demographics. The barometers examine Finns' perceptions of their financial situation when they retire and their trust in the pension system. Surveys are conducted as annual telephone interviews with 1,000 persons aged 15-79 residing in Finland. The first dataset in the series was collected in 2017, and collection rounds aim to continue up until the year 2021. Data collection is conducted by Kantar TNS Finland.

Abstract

The study surveyed Finnish knowledge and opinions on retirement provision and trust in the pension system in Finland. Kantar TNS Finland conducted the survey, and it was commissioned by the Finnish Centre for Pensions. This is the first study in the study series.

The first questions surveyed the respondents' knowledge about and interest in the pension system as well as whether they received sufficient information regarding retirement and pensions. Their preferred media channels for information related to pensions were examined (e.g. newspapers and magazines, radio and television, social media, internet sites, brochures). The respondents were also asked to evaluate how well they would get by economically after retiring.

Next, the respondents were presented with a set of attitudinal statements regarding, for instance, the guaranteed minimum pension, earnings-related pensions, the effect of rising life expectancy on retirement age, disability pension, and the respondents' trust in the pension system in Finland.

Background variables included gender, age (categorised), education level, economic activity and occupational status, income group, NUTS3 region of residence, household composition, and the political party the respondent would vote for if the parliamentary elections were held at the time of the survey.

1.3 Structure and collection of the data

Country: Finland

Geographic coverage: Finland

Analysis or observation unit type: Individual

Universe: Finnish-speaking persons aged 15 - 79 residing in Finland, excluding the Åland Islands

Collection date: 15.5.2017 – 27.5.2017

Data collector(s): Kantar TNS Finland

Mode of data collection: Telephone interview: Computer-assisted (CATI)

Type of research instrument: Structured questionnaire

Time period covered: 2017

Time method of the data collection: Longitudinal: Trend/Repeated cross-section

Number of variables and cases: The data contain 41 variables and 1002 cases.

Sampling procedure: Probability: Multistage

The data were collected as part of a phone omnibus survey conducted by Kantar TNS Finland. The sample was formed using multistage stratified sampling. The total number of interviews was 1,002.

1.4 Use of data

Data appraisal

To prevent identification, variables "age" (bv2_b) and "municipality of residence" (bv7) were removed during archiving; categorised variables for age and region of residence were left in the data. For the same reason, the largest values in the "number of children in the household" variable (bv17_1k) were categorised into a single category (4 and over).

Related publications

Nurmela, Sakari (2017). Eläkebarometri 2017 [verkkodokumentti]. https://www.etk.fi/wp-content/uploads/elakebarometri_2017.pdf [viitattu 7.6.2018].

Updated list of publications in the study description at

https://services.fsd.uta.fi/catalogue/FSD3216?lang=en&study_language=en

Related material

Nurmela, Sakari (2017). Eläkebarometri 2017 [verkkodokumentti]. https://www.etk.fi/wp-content/uploads/elakebarometri_2017.pdf [viitattu 7.6.2018].

Location of the data collection

Finnish Social Science Data Archive

Weighting

The data include a weight variable that weights the data according to target population distributions of age, gender and region of residence (NUTS2 classification with "Helsinki-Uusimaa" divided into two categories: "Capital region (Helsinki, Espoo, Vantaa, Kauniainen)" and "Other Uusimaa").

Restrictions

The dataset is (B) available for research, teaching and study.

Chapter 2

Variables

[FSD_NO] FSD study number

Question

FSD study number

Descriptive statistics

statistic	value
number of valid cases	1002
minimum	3216.00
maximum	3216.00
mean	3216.00
standard deviation	0.00

[FSD_VR] FSD edition number

Question

FSD edition number

Descriptive statistics

statistic	value
number of valid cases	1002
minimum	1.00
maximum	1.00
mean	1.00
standard deviation	0.00

[FSD_ID] FSD case id

Question

FSD case id

Descriptive statistics

statistic	value
number of valid cases	1002
minimum	1.00
maximum	1002.00
mean	501.50
standard deviation	289.40

[Q1] How well acquainted would you say you are with retirement provision?

Question

How well acquainted would you say you are with retirement provision?

Frequencies

label	value	n	%	v. %
Very well	1	60	6.0	6.0
Fairly well	2	281	28.0	28.0
Neither well nor poorly	3	215	21.5	21.5
Fairly poorly	4	290	28.9	28.9
Very poorly	5	140	14.0	14.0
Can't say	6	16	1.6	1.6
		1002	100.0	100.0

[Q2] And how much do pensions / retirement provision interest you?

Question

And how much do pensions / retirement provision interest you?

Frequencies

label	value	n	%	v. %
A great deal	1	128	12.8	12.8
Quite a lot	2	277	27.6	27.6
Neither much nor little	3	217	21.7	21.7
Fairly little	4	228	22.8	22.8
Little	5	133	13.3	13.3
Can't say	6	19	1.9	1.9
		1002	100.0	100.0

[Q3] Have you received sufficient pension-related information for your own needs?

Question

Have you received sufficient pension-related information for your own needs?

Frequencies

label	value	n	%	v. %
Yes	1	730	72.9	72.9
No	2	230	23.0	23.0
Can't say	3	42	4.2	4.2
		1002	100.0	100.0

[Q4_1] How good do you consider the following channels for receiving information about retirement provision? Newspapers, magazines

Question

How good do you consider the following channels for receiving information about retirement provision? Newspapers, magazines

Frequencies

label	value	n	%	v. %
Very good	1	49	4.9	4.9
Fairly good	2	366	36.5	36.5
Neither good nor poor	3	250	25.0	25.0
Fairly poor	4	159	15.9	15.9
Very poor	5	77	7.7	7.7
Can't say	6	101	10.1	10.1
		1002	100.0	100.0

[Q4_2] How good do you consider the following channels for receiving information about retirement provision? Radio or television

Question

How good do you consider the following channels for receiving information about retirement provision? Radio or television

Frequencies

label	value	n	%	v. %
Very good	1	70	7.0	7.0
Fairly good	2	318	31.7	31.7
Neither good nor poor	3	238	23.8	23.8
Fairly poor	4	212	21.2	21.2
Very poor	5	86	8.6	8.6
Can't say	6	78	7.8	7.8
		1002	100.0	100.0

[Q4_3] How good do you consider the following channels for receiving information about retirement provision? Social media services such as Facebook, Twitter, Youtube etc.

Question

How good do you consider the following channels for receiving information about retirement provision? Social media services such as Facebook, Twitter, Youtube etc.

Frequencies

label	value	n	%	v. %
Very good	1	35	3.5	3.5
Fairly good	2	144	14.4	14.4
Neither good nor poor	3	168	16.8	16.8
Fairly poor	4	210	21.0	21.0
Very poor	5	131	13.1	13.1
Can't say	6	314	31.3	31.3
		1002	100.0	100.0

[Q4_4] How good do you consider the following channels for receiving information about retirement provision? Websites or web services with information about retirement provision

Question

How good do you consider the following channels for receiving information about retirement provision? Websites or web services with information about retirement provision

Frequencies

label	value	n	%	v. %
Very good	1	161	16.1	16.1
Fairly good	2	350	34.9	34.9
Neither good nor poor	3	146	14.6	14.6
Fairly poor	4	60	6.0	6.0
Very poor	5	35	3.5	3.5
Can't say	6	250	25.0	25.0
		1002	100.0	100.0

[Q4_5] How good do you consider the following channels for receiving information about retirement provision? Brochures on pension

Question

How good do you consider the following channels for receiving information about retirement provision? Brochures on pension

Frequencies

label	value	n	%	v. %
Very good	1	68	6.8	6.8
Fairly good	2	345	34.4	34.4
Neither good nor poor	3	221	22.1	22.1
Fairly poor	4	126	12.6	12.6
Very poor	5	55	5.5	5.5
Can't say	6	187	18.7	18.7
		1002	100.0	100.0

[Q4_6] How good do you consider the following channels for receiving information about retirement provision? Educational events, e.g. employer or trade union events or stands at trade fairs

Question

How good do you consider the following channels for receiving information about retirement provision? Educational events, e.g. employer or trade union events or stands at trade fairs

Frequencies

label	value	n	%	v. %
Very good	1	87	8.7	8.7
Fairly good	2	332	33.1	33.1
Neither good nor poor	3	186	18.6	18.6
Fairly poor	4	107	10.7	10.7
Very poor	5	58	5.8	5.8
Can't say	6	232	23.2	23.2
		1002	100.0	100.0

[Q4_7] How good do you consider the following channels for receiving information about retirement provision? Individual information services, e.g. personal pension record, telephone service

Question

How good do you consider the following channels for receiving information about retirement provision? Individual information services, e.g. personal pension record, telephone service

Frequencies

label	value	n	%	v. %
Very good	1	206	20.6	20.6
Fairly good	2	373	37.2	37.2
Neither good nor poor	3	150	15.0	15.0
Fairly poor	4	69	6.9	6.9
Very poor	5	35	3.5	3.5
Can't say	6	169	16.9	16.9
		1002	100.0	100.0

[Q5] How well would you estimate getting by financially in retirement?

Question

How well would you estimate getting by financially in retirement?

Frequencies

label	value	n	%	v. %
Very well	1	141	14.1	14.1
Fairly well	2	412	41.1	41.1
Neither well nor poorly	3	246	24.6	24.6
Fairly poorly	4	124	12.4	12.4
Very poorly	5	38	3.8	3.8
Can't say	6	41	4.1	4.1
		1002	100.0	100.0

[Q6_1] To what extent do you agree or disagree with the following statements? A guaranteed minimum pension is paid to all people residing in Finland based on old age or disability

Question

To what extent do you agree or disagree with the following statements? A guaranteed minimum pension is paid to all people residing in Finland based on old age or disability

Frequencies

label	value	n	%	v. %
Strongly agree	1	353	35.2	35.2
Agree	2	345	34.4	34.4
Neither agree nor disagree	3	98	9.8	9.8
Disagree	4	99	9.9	9.9
Strongly disagree	5	46	4.6	4.6
Can't say	6	61	6.1	6.1
		1002	100.0	100.0

[Q6_2] To what extent do you agree or disagree with the following statements? Earnings-related pension accumulates based on salaries and entrepreneurial income

Question

To what extent do you agree or disagree with the following statements? Earnings-related pension accumulates based on salaries and entrepreneurial income

Frequencies

label	value	n	%	v. %
Strongly agree	1	502	50.1	50.1
Agree	2	319	31.8	31.8
Neither agree nor disagree	3	74	7.4	7.4
Disagree	4	46	4.6	4.6
Strongly disagree	5	13	1.3	1.3
Can't say	6	48	4.8	4.8
		1002	100.0	100.0

[Q6_3] To what extent do you agree or disagree with the following statements? As people's life expectancy increases, the age limit for old-age pension will also increase

Question

To what extent do you agree or disagree with the following statements? As people's life expectancy increases, the age limit for old-age pension will also increase

Frequencies

label	value	n	%	v. %
Strongly agree	1	392	39.1	39.1
Agree	2	333	33.2	33.2
Neither agree nor disagree	3	82	8.2	8.2
Disagree	4	74	7.4	7.4
Strongly disagree	5	81	8.1	8.1
Can't say	6	40	4.0	4.0
		1002	100.0	100.0

[Q6_4] To what extent do you agree or disagree with the following statements? Pension provides a decent livelihood in old age

Question

To what extent do you agree or disagree with the following statements? Pension provides a decent livelihood in old age

Frequencies

label	value	n	%	v. %
Strongly agree	1	133	13.3	13.3
Agree	2	376	37.5	37.5
Neither agree nor disagree	3	116	11.6	11.6
Disagree	4	255	25.4	25.4
Strongly disagree	5	91	9.1	9.1
Can't say	6	31	3.1	3.1
		1002	100.0	100.0

[Q6_5] To what extent do you agree or disagree with the following statements? Pension provides a decent livelihood if a person becomes unable to work

Question

To what extent do you agree or disagree with the following statements? Pension provides a decent livelihood if a person becomes unable to work

Frequencies

label	value	n	%	v. %
Strongly agree	1	87	8.7	8.7
Agree	2	314	31.3	31.3
Neither agree nor disagree	3	152	15.2	15.2
Disagree	4	276	27.5	27.5
Strongly disagree	5	106	10.6	10.6
Can't say	6	67	6.7	6.7
		1002	100.0	100.0

[Q6_6] To what extent do you agree or disagree with the following statements? Pension provides a decent livelihood if a family breadwinner dies

Question

To what extent do you agree or disagree with the following statements? Pension provides a decent livelihood if a family breadwinner dies

Frequencies

label	value	n	%	v. %
Strongly agree	1	78	7.8	7.8
Agree	2	228	22.8	22.8
Neither agree nor disagree	3	201	20.1	20.1
Disagree	4	247	24.7	24.7
Strongly disagree	5	119	11.9	11.9
Can't say	6	129	12.9	12.9
		1002	100.0	100.0

[Q6_7] To what extent do you agree or disagree with the following statements? Pensions that have already been earned are secured

Question

To what extent do you agree or disagree with the following statements? Pensions that have already been earned are secured

Frequencies

label	value	n	%	v. %
Strongly agree	1	219	21.9	21.9
Agree	2	353	35.2	35.2
Neither agree nor disagree	3	121	12.1	12.1
Disagree	4	183	18.3	18.3
Strongly disagree	5	78	7.8	7.8
Can't say	6	48	4.8	4.8
		1002	100.0	100.0

[Q6_8] To what extent do you agree or disagree with the following statements? Pensions can be paid also in the future

Question

To what extent do you agree or disagree with the following statements? Pensions can be paid also in the future

Frequencies

label	value	n	%	v. %
Strongly agree	1	210	21.0	21.0
Agree	2	345	34.4	34.4
Neither agree nor disagree	3	123	12.3	12.3
Disagree	4	210	21.0	21.0
Strongly disagree	5	65	6.5	6.5
Can't say	6	49	4.9	4.9
		1002	100.0	100.0

[Q6_9] To what extent do you agree or disagree with the following statements? I trust the Finnish pension system

Question

To what extent do you agree or disagree with the following statements? I trust the Finnish pension system

Frequencies

label	value	n	%	v. %
Strongly agree	1	239	23.9	23.9
Agree	2	384	38.3	38.3
Neither agree nor disagree	3	116	11.6	11.6
Disagree	4	163	16.3	16.3
Strongly disagree	5	77	7.7	7.7
Can't say	6	23	2.3	2.3
		1002	100.0	100.0

[BV1] Gender

Question

Gender

2. Variables

Frequencies

label	value	n	%	v. %
Female	1	502	50.1	50.1
Male	2	500	49.9	49.9
		1002	100.0	100.0

[BV2] Age group

Question

Age group

Frequencies

label	value	n	%	v. %
15-24 years old	1	116	11.6	11.6
25-34 years old	2	171	17.1	17.1
35-49 years old	3	174	17.4	17.4
50-64 years old	4	202	20.2	20.2
65 years or older	5	339	33.8	33.8
		1002	100.0	100.0

[BV3] Education

Question

Education

Frequencies

label	value	n	%	v. %
Primary school, elementary school	1	122	12.2	12.2
Lower secondary education	2	99	9.9	9.9
Upper secondary education (vocational)	3	227	22.7	22.7
Upper secondary education (general)	4	104	10.4	10.4
Vocational college (post-secondary non-tertiary)	5	133	13.3	13.3
Polytechnic or lower academic degree (Bachelor's or equivalent)	6	175	17.5	17.5
Higher academic degree (Master's or equivalent or higher)	7	130	13.0	13.0
Can't say	8	12	1.2	1.2

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label	value	n	%	v. %
		1002	100.0	100.0

[BV4] Are you the person with the highest income in your household?**Question***Are you the person with the highest income in your household?***Frequencies**

label	value	n	%	v. %
Yes	1	639	63.8	63.8
No	2	336	33.5	33.5
Didn't respond	3	27	2.7	2.7
		1002	100.0	100.0

[BV5] Occupational status**Question***Occupational status***Frequencies**

label	value	n	%	v. %
Worker	1	250	25.0	25.0
Intermediate level employee	2	86	8.6	8.6
Lower managerial/professional employee	3	71	7.1	7.1
Higher managerial employee	4	27	2.7	2.7
Entrepreneur, self-employed, own-account worker	5	69	6.9	6.9
Farmer, agricultural occupations	6	19	1.9	1.9
Pupil/student	7	101	10.1	10.1
Housewife/house husband, homemaker	8	6	0.6	0.6
Pensioner/retired	9	353	35.2	35.2
Other	10	20	2.0	2.0
		1002	100.0	100.0

[BV6] Economic activity**Question***Economic activity***Frequencies**

label	value	n	%	v. %
In full-time work	1	405	40.4	40.4
In part-time work	2	59	5.9	5.9
Unemployed	3	43	4.3	4.3
Temporarily laid-off	4	2	0.2	0.2
Not in employment for other reasons	5	488	48.7	48.7
Refused to say	6	5	0.5	0.5
		1002	100.0	100.0

[BV8] Household composition**Question***Household composition***Frequencies**

label	value	n	%	v. %
Living with parents	1	58	5.8	5.8
Living alone	2	286	28.5	28.5
Living with partner/spouse	3	404	40.3	40.3
Living with spouse and children	4	203	20.3	20.3
Living with children as single parent	5	22	2.2	2.2
Other	6	28	2.8	2.8
Refused to say	7	1	0.1	0.1
		1002	100.0	100.0

[BV9] Annual income of the household**Question***Annual income of the household***Frequencies**

label	value	n	%	v. %
Less than 20,000 euros	1	195	19.5	19.5
20,001 - 35,000 euros	2	212	21.2	21.2
35,001 - 50,000 euros	3	206	20.6	20.6
50,001 - 85,000 euros	4	172	17.2	17.2
85,001 - 100,000 euros	5	58	5.8	5.8
100,001 - 120,000 euros	6	31	3.1	3.1
Over 120,000 euros	7	24	2.4	2.4
Didn't respond	8	104	10.4	10.4
		1002	100.0	100.0

[BV10] Who in your household makes decisions about everyday shopping?

Question

Who in your household makes decisions about everyday shopping?

Frequencies

label	value	n	%	v. %
The respondent	1	445	44.4	44.4
Someone else	2	95	9.5	9.5
The respondent together with someone else	3	459	45.8	45.8
Can't say	4	3	0.3	0.3
		1002	100.0	100.0

[BV11] If the parliamentary elections were held right now, which party or group would you vote for?

Question

If the parliamentary elections were held right now, which party or group would you vote for?

Frequencies

label	value	n	%	v. %
National Coalition Party (KOK)	1	116	11.6	12.0
Social Democratic Party of Finland (SDP)	2	112	11.2	11.6
Finns Party (PS)	3	54	5.4	5.6
Centre Party of Finland (KESK)	4	121	12.1	12.5
Left Alliance (VAS)	5	67	6.7	6.9
Green League (VIHR)	6	111	11.1	11.5

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2. Variables

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label	value	n	%	v. %
Swedish People's Party in Finland (RKP)	7	25	2.5	2.6
Christian Democrats (KD)	8	25	2.5	2.6
Other party	9	18	1.8	1.9
Would not vote	10	60	6.0	6.2
Can't say	11	209	20.9	21.6
Don't want to say	12	50	5.0	5.2
System missing (SYSMIS)	.	34	3.4	—
		1002	100.0	100.0

[BV12] How certain are you that you would vote for the political party/group you mentioned?

Question

How certain are you that you would vote for the political party/group you mentioned?

Frequencies

label	value	n	%	v. %
Very certain	1	279	27.8	43.0
Fairly certain	2	276	27.5	42.5
Not very certain	3	65	6.5	10.0
Not certain at all	4	25	2.5	3.9
Can't say	5	4	0.4	0.6
System missing (SYSMIS)	.	353	35.2	—
		1002	100.0	100.0

[BV13] Which party or group did you vote for in the previous elections?

Question

Which party or group did you vote for in the previous elections?

Frequencies

label	value	n	%	v. %
National Coalition Party (KOK)	1	123	12.3	12.7
Social Democratic Party of Finland (SDP)	2	118	11.8	12.2
Finns Party (PS)	3	62	6.2	6.4

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label	value	n	%	v. %
Centre Party of Finland (KESK)	4	135	13.5	13.9
Left Alliance (VAS)	5	50	5.0	5.2
Green League (VIHR)	6	105	10.5	10.8
Swedish People's Party in Finland (RKP)	7	29	2.9	3.0
Christian Democrats (KD)	8	24	2.4	2.5
Other party	9	24	2.4	2.5
Did not vote	10	182	18.2	18.8
Didn't have the right to vote, no franchise	11	0	0.0	0.0
Can't say	12	41	4.1	4.2
Don't want to say	13	75	7.5	7.7
System missing (SYSMIS)	.	34	3.4	—
		1002	100.0	100.0

[BV14] Region of residence (NUTS3)**Question***Region of residence (NUTS3)***Frequencies**

label	value	n	%	v. %
Uusimaa	1	285	28.4	28.4
Varsinais-Suomi	2	106	10.6	10.6
Satakunta	4	46	4.6	4.6
Kanta-Häme	5	29	2.9	2.9
Pirkanmaa	6	92	9.2	9.2
Päijät-Häme	7	33	3.3	3.3
Kymenlaakso	8	25	2.5	2.5
South Karelia	9	29	2.9	2.9
Southern Savonia	10	24	2.4	2.4
Northern Savonia	11	54	5.4	5.4
North Karelia	12	33	3.3	3.3
Central Finland	13	53	5.3	5.3
Southern Ostrobothnia	14	41	4.1	4.1
Ostrobothnia	15	27	2.7	2.7
Central Ostrobothnia	16	11	1.1	1.1
Northern Ostrobothnia	17	74	7.4	7.4
Kainuu	18	14	1.4	1.4
Lapland	19	26	2.6	2.6
		1002	100.0	100.0

[BV15] Type of municipality of residence**Question***Type of municipality of residence***Frequencies**

label	value	n	%	v. %
Capital region	1	196	19.6	19.6
Urban municipality	2	495	49.4	49.4
Semi-urban municipality	3	177	17.7	17.7
Rural municipality	4	134	13.4	13.4
		1002	100.0	100.0

[BV16] Major region (NUTS2)**Question***Major region (NUTS2)***Frequencies**

label	value	n	%	v. %
Capital region	1	196	19.6	19.6
Uusimaa (excl. capital region)	2	89	8.9	8.9
Southern Finland	3	222	22.2	22.2
Western Finland	4	259	25.8	25.8
Northern and Eastern Finland	5	236	23.6	23.6
		1002	100.0	100.0

[BV17_LK] Children under 18 years living in the household (categorised at FSD)**Question***Children under 18 years living in the household (categorised at FSD)***Frequencies**

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label	value	n	%	v. %
label	value	n	%	v. %
0 children	0	774	77.2	77.2
1 child	1	75	7.5	7.5
2 children	2	101	10.1	10.1
3 children	3	37	3.7	3.7
4 or more children	4	15	1.5	1.5
		1002	100.0	100.0

[BV18] Number of persons in the household**Question***Number of persons in the household***Frequencies**

label	value	n	%	v. %
1 person	1	295	29.4	29.4
2 people	2	431	43.0	43.0
3 people	3	111	11.1	11.1
4 people	4	108	10.8	10.8
5 or more people	5	57	5.7	5.7
		1002	100.0	100.0

[PAINO] Weight variable**Question***Weight variable***Descriptive statistics**

statistic	value
number of valid cases	1002
minimum	0.42
maximum	1.64
mean	1.00
standard deviation	0.32

Chapter 3

Indexes

3.1 Variables in the order of occurrence

FSD study number [FSD_NO]	5
FSD edition number [FSD_VR]	5
FSD case id [FSD_ID]	6
How well acquainted would you say you are with retirement provision? [Q1]	6
And how much do pensions / retirement provision interest you? [Q2]	6
Have you received sufficient pension-related information for your own needs? [Q3]	7
How good do you consider the following channels for receiving information about retirement provision? Newspapers, magazines [Q4_1]	7
How good do you consider the following channels for receiving information about retirement provision? Radio or television [Q4_2]	8
How good do you consider the following channels for receiving information about retirement provision? Social media services such as Facebook, Twitter, Youtube etc. [Q4_3]	8
How good do you consider the following channels for receiving information about retirement provision? Websites or web services with information about retirement provision [Q4_4] ...	9
How good do you consider the following channels for receiving information about retirement provision? Brochures on pension [Q4_5]	9
How good do you consider the following channels for receiving information about retirement provision? Educational events, e.g. employer or trade union events or stands at trade fairs [Q4_6]	10
How good do you consider the following channels for receiving information about retirement provision? Individual information services, e.g. personal pension record, telephone service [Q4_7]	10
How well would you estimate getting by financially in retirement? [Q5]	11
To what extent do you agree or disagree with the following statements? A guaranteed minimum pension is paid to all people residing in Finland based on old age or disability [Q6_1]	11

3. Indexes

To what extent do you agree or disagree with the following statements? Earnings-related pension accumulates based on salaries and entrepreneurial income [Q6_2]	12
To what extent do you agree or disagree with the following statements? As people's life expectancy increases, the age limit for old-age pension will also increase [Q6_3]	12
To what extent do you agree or disagree with the following statements? Pension provides a decent livelihood in old age [Q6_4]	13
To what extent do you agree or disagree with the following statements? Pension provides a decent livelihood if a person becomes unable to work [Q6_5]	13
To what extent do you agree or disagree with the following statements? Pension provides a decent livelihood if a family breadwinner dies [Q6_6]	14
To what extent do you agree or disagree with the following statements? Pensions that have already been earned are secured [Q6_7]	14
To what extent do you agree or disagree with the following statements? Pensions can be paid also in the future [Q6_8]	15
To what extent do you agree or disagree with the following statements? I trust the Finnish pension system [Q6_9]	15
Gender [BV1]	15
Age group [BV2]	16
Education [BV3]	16
Are you the person with the highest income in your household? [BV4]	17
Occupational status [BV5]	17
Economic activity [BV6]	18
Household composition [BV8]	18
Annual income of the household [BV9]	18
Who in your household makes decisions about everyday shopping? [BV10]	19
If the parliamentary elections were held right now, which party or group would you vote for? [BV11]	19
How certain are you that you would vote for the political party/group you mentioned? [BV12]	20
Which party or group did you vote for in the previous elections? [BV13]	20
Region of residence (NUTS3) [BV14]	21
Type of municipality of residence [BV15]	22
Major region (NUTS2) [BV16]	22
Children under 18 years living in the household (categorised at FSD) [BV17_LK]	22
Number of persons in the household [BV18]	23
Weight variable [PAINO]	23

3.2 Variables in alphabetical order

Age group	16
And how much do pensions / retirement provision interest you?	6
Annual income of the household	18
Are you the person with the highest income in your household?	17
Children under 18 years living in the household (categorised at FSD)	22
Economic activity	18
Education	16
FSD case id	6
FSD edition number	5
FSD study number	5
Gender	15
Have you received sufficient pension-related information for your own needs?	7
Household composition	18
How certain are you that you would vote for the political party/group you mentioned?	20
How good do you consider the following channels for receiving information about retirement provision? Brochures on pension	9
How good do you consider the following channels for receiving information about retirement provision? Educational events, e.g. employer or trade union events or stands at trade fairs ..	10
How good do you consider the following channels for receiving information about retirement provision? Individual information services, e.g. personal pension record, telephone service ..	10
How good do you consider the following channels for receiving information about retirement provision? Newspapers, magazines	7
How good do you consider the following channels for receiving information about retirement provision? Radio or television	8
How good do you consider the following channels for receiving information about retirement provision? Social media services such as Facebook, Twitter, Youtube etc.	8
How good do you consider the following channels for receiving information about retirement provision? Websites or web services with information about retirement provision	9
How well acquainted would you say you are with retirement provision?	6
How well would you estimate getting by financially in retirement?	11
If the parliamentary elections were held right now, which party or group would you vote for? 19	
Major region (NUTS2)	22
Number of persons in the household	23
Occupational status	17

3. Indexes

Region of residence (NUTS3)	21
To what extent do you agree or disagree with the following statements? A guaranteed minimum pension is paid to all people residing in Finland based on old age or disability	11
To what extent do you agree or disagree with the following statements? As people's life expectancy increases, the age limit for old-age pension will also increase	12
To what extent do you agree or disagree with the following statements? Earnings-related pension accumulates based on salaries and entrepreneurial income	12
To what extent do you agree or disagree with the following statements? I trust the Finnish pension system	15
To what extent do you agree or disagree with the following statements? Pension provides a decent livelihood if a family breadwinner dies	14
To what extent do you agree or disagree with the following statements? Pension provides a decent livelihood if a person becomes unable to work	13
To what extent do you agree or disagree with the following statements? Pension provides a decent livelihood in old age	13
To what extent do you agree or disagree with the following statements? Pensions can be paid also in the future	15
To what extent do you agree or disagree with the following statements? Pensions that have already been earned are secured	14
Type of municipality of residence	22
Weight variable	23
Which party or group did you vote for in the previous elections?	20
Who in your household makes decisions about everyday shopping?	19

Appendix A

Questionnaire in Finnish

KYSELYLOMAKE: FSD3216 ELÄKEBAROMETRI 2017

Tämä kyselylomake on osa yllä mainittua Yhteiskuntatieteelliseen tietoaarkistoon arkistoitua tutkimusaineistoa.

Kyselylomaketta hyödyntävien tulee viitata siihen asianmukaisesti lähdeviitteellä.

Lisätiedot: <http://www.fsd.uta.fi/>

This questionnaire forms a part of the above mentioned dataset, archived at the Finnish Social Science Data Archive.

If the questionnaire is used or referred to in any way, the source must be acknowledged by means of an appropriate bibliographic citation.

More information: <http://www.fsd.uta.fi/>

Detta frågeformulär utgör en del av den ovannämnda datamängden, arkiverad på Finlands samhällsvetenskapliga dataarkiv.

Om frågeformuläret är utnyttjat eller refererat till måste källan anges i form av bibliografisk referens.

Mer information: <http://www.fsd.uta.fi/>

LOMAKE

Seuraavaksi eläkkeisiin ja eläketurvaan liittyviä kysymyksiä.

Eläketurvalla tarkoitetaan kansaneläkkeitä, takuueläkkeitä sekä ansiosidonnaisia työeläkkeitä.

K1 Kuinka hyvin sanoisitte tuntevanne eläketurvaa?

LUETTELE 1-5

Hyvin
Melko hyvin
Ei hyvin eikä huonosti
Melko huonosti
Huonosti
Ei osaa sanoa

K2 Entä kuinka paljon eläketurva kiinnostaa Teitä?

LUETTELE 1-5

Paljon
Melko paljon
Ei paljon eikä vähän
Melko vähän
Vähän
Ei osaa sanoa

K3 Oletteko saanut riittävästi eläketietoa omiin tarpeisiinne nähden?

Kyllä
Ei
Ei osaa sanoa

K4 Kuinka hyvänä eläketurvaa koskevan tiedon kanavana pidätte seuraavia?

VAIHTOEHDOT	Erittäin hyvä
	Melko hyvä
	Ei hyvä eikä huono
	Melko huono
	Erittäin huono
	Ei osaa sanoa

ROTATOIDAAN ARVIOINTIKOhteita

- Sanoma- tai aikakauslehdet
- Radio tai televisio
- Sosiaalinen media kuten Facebook, Twitter, Youtube yms.
- Eläketurvasta kertovat verkkosivut tai -palvelut
- Eläke-esitteet
- Koulutus- ja neuvontatilaisuudet, esim. työnantajan tai ammattijärjestöjen tilaisuudet tai standit messuilla
- Henkilökohtainen neuvonta kuten työeläkeote tai puhelinpalvelu

K5 Kuinka hyvin arvioitte tulevanne toimeen eläkeaikana?

LUETTELE 1-5

Hyvin
 Melko hyvin
 Ei hyvin eikä huonosti
 Melko huonosti
 Huonosti
 Ei osaa sanoa

K6 Mitä mieltä olette seuraavista väittämistä? Kertokaa erikseen, kuinka samaa tai eri mieltä olette kunkin kanssa.

VAIHTOEHDOT	Täysin samaa mieltä
	Jokseenkin samaa mieltä
	Ei samaa eikä eri mieltä
	Jokseenkin eri mieltä
	Täysin eri mieltä
	Ei osaa sanoa

ROTATOIDAAN VÄITTÄMIÄ

- Kaikille Suomessa asuville maksetaan vanhuuden tai työkyvyttömyyden perusteella vähintään vähimmäiseläke.
- Työeläkettä kertyy ansio- ja yrittäjätulojen perusteella.
- Jos ihmisten elinaika pitenee, vanhuuseläkkeen ikärajakin nousee.
- Eläke takaa kohtuullisen toimeentulon vanhuudessa.
- Eläke takaa kohtuullisen toimeentulon, jos henkilö tulee työkyvyttömäksi.
- Eläke takaa kohtuullisen toimeentulon, jos perheen huoltaja kuolee.
- Jo ansaittu eläke on turvattu.
- Eläkkeet pystytään maksamaan myös tulevaisuudessa.
- Luotan suomalaiseen eläkejärjestelmään.