

Main Findings from the 2018 Risks that Matter Survey

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Editorial

Reconnecting people with policy

Social policy is crucial for achieving inclusive economic growth that benefits everyone. Globalisation, digitalisation, and demographic and climate change are transforming the way economies and societies work. These transformations provide new opportunities for growth, but they also raise the risk of deepening inequalities.

Against this backdrop, the OECD has launched a new cross-national survey called *Risks That Matter*. The survey aims to put the principle of “listening to people” into practice, in order to better understand people’s worries and concerns, to capture their views on current social policies, and to learn what they expect from social policy in the future. The survey asked over 22 000 people in 21 OECD countries in 2018 about their social and economic risks and how well they think their government tackles these risks.

A clear sense of dissatisfaction and injustice

Many of the findings from *Risks That Matter* are deeply worrying. OECD countries are among the wealthiest in the world. They spend, on average, more than 20% of GDP on social policies, or the equivalent of roughly USD 8 000 per person per year. The evidence shows that these policies often work – on average, people are living safer, healthier, and longer lives, and are better educated than ever before. Yet, the *Risks That Matter* survey reveals that many people do not see it that way.

There is clear dissatisfaction with existing social policy. Across the surveyed countries, many respondents believe public services and benefits are inadequate and hard to reach.

Only a minority are satisfied with access to services like health care, housing, and long-term care, and the majority believe that the government would not be able to provide a proper safety net should they lose their income due to job loss, illness or old age. Particularly worrying is that more than half of the respondents think they would not be able to easily access public benefits if they needed them. This is a wake-up call for policy makers.

Public perceptions of fairness should also raise concerns. More than half of respondents say they do not receive their fair share of benefits given the taxes they pay, and two-thirds believe many others get more than they deserve. Making matters worse, people feel they have little influence over policies: about 60% say that the government does not incorporate the views of people like them when designing social policy.

These beliefs are not limited just to those deemed “left behind”, i.e. those who have not been able to benefit from economic growth and have been trapped at the lower rungs of the income ladder. Young people, those with high levels of education, and those with high incomes all express strong feelings of unfairness and injustice too.

Governments need to do better at restoring trust and confidence in social protection systems.

Women and older people are unhappier than others

Results from the survey show that, overall, women tend to be less satisfied with social policy than men. This may reflect the fact that women often face a higher poverty risk than men and that women are more often single parents with primary responsibility for children. Older people also tend to express stronger feelings of dissatisfaction and disillusionment than younger age groups, even though young people are facing greater

uncertainty now in most countries. Income itself does not seem to play much of a role for satisfaction; in many cases, low-income respondents are just as satisfied with social policy as those on high incomes. However, feelings of dissatisfaction are particularly strong among people who believe their economic situation has deteriorated in recent months. One of the key objectives of social policy is sheltering people from the negative impact of income shocks, but the survey shows that many of those suffering from an income decline do not believe social policy is meeting this objective.

Social spending matters for people's satisfaction. Respondents in countries that provide more generous social policies are often among the most satisfied. By contrast, respondents in less prosperous, more unequal countries that spend less on social policies are usually among the least satisfied. However, some degree of caution is needed when interpreting these cross-country differences, since a number of other factors (including cultural norms and the political setting) can also shape attitudes and expectations towards government and social policies.

People want more support from government

Overall, people are calling for more help from government. In all but two countries, Denmark and France, more than half of respondents say they want government to do more for their economic and social security. This is especially the case for older respondents and those with low incomes. But, perhaps surprisingly, about two-thirds of those with high incomes also want more public support.

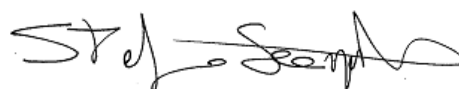
For many, health care and pensions are the priorities. On average, about half of respondents choose better health care or improved pensions as one of their top-three priorities, and almost 40% would be willing to pay an extra 2% of their income

in taxes in return. But there are differences across groups. Young people are most likely to prioritise better housing supports, for instance, and parents more likely than others to favour better education services. Those in less prosperous countries often just want more help finding a job.

Future-proofing social policy

The *Risks That Matter* survey should serve as a call to action. The results of the survey shed new light on how people feel about social risks and social policy, as the survey complements and adds to information from traditional hard data sources, like household and labour force surveys. While data on perceptions like these may of course be influenced by many factors, including cultural values and general economic and social conditions, these results remain important for informing policy, offering insights on individual economic, social and political choices.

This OECD survey shows that listening to people matters. Implementation matters. Policies cannot reach their full potential if people feel they cannot fully access benefits and services when needed. Better efforts are needed to understand what drives these perceptions, to map where and why people feel they are struggling, and to listen to their suggestions in the formulation and evaluation of benefits and services. This will contribute to making social protection more effective and efficient, restoring trust and confidence in government and policies, and promoting equality of opportunity.



Stefano Scarpetta

Director of Employment, Labour and Social Affairs, OECD



Introduction and overview

Around the world, there is growing concern about how well public services and benefits address people's concerns and expectations, and whether governments deliver what matters most to citizens. At the same time, all countries are in the process of modernising and adapting their social protection systems in the face of global megatrends such as population ageing, rising inequalities and the changing nature of work. Governments and policy makers are being asked to adapt to major changes and reform their social protection systems for the future.

It is in this challenging economic and political climate that the OECD has carried out the first *Risks That Matter* survey, which looks at people's perceptions of social and economic risks and their public policy preferences. Nationally-representative surveys were conducted in 21 countries around the world in spring and autumn of 2018, capturing the cultural, geographic, and economic diversity of the OECD.

The survey provides valuable insights into people's short- and long-term concerns as well as their opinions on how well government social policies are responding to their needs and expectations.

Falling ill and making ends meet are the biggest short-term concerns

This report outlines key results from the 2018 *Risks That Matter*

survey. It starts by asking which social and economic risks people fear most and where they feel most vulnerable. Results reveal that, in the short-term (over the next year or two), falling ill and not being able to make ends meet are at the top of the list. Not surprisingly, concerns around illness and disability increase with age and are greatest among older respondents. Making ends meet is a particular worry for those with low incomes and people in countries that were hit hard by the financial crisis.

When thinking about the longer term (beyond the next decade), most people list financial security in old age as one of their top concerns. Understandably, this is most frequent among older respondents, but many younger people also pick this as a top concern. The survey also picks up feelings of uncertainty about the future. Parents are frequently concerned about their children reaching levels of status and comfort similar to their own, while younger respondents often worry about their own futures.

Many people are dissatisfied and disillusioned with social policy

Section 2 of the report explores satisfaction with current social policies. Overall, results point towards widespread dissatisfaction. Across countries, large numbers of respondents believe that public benefits and services are hard

to reach and many lack confidence in the government's ability to provide adequate support should they lose their income. Many respondents also express strong feelings of injustice in benefit receipt. They believe they are not receiving the benefits they should get relative to the taxes they pay, and that many others are picking up more than they deserve.

There are differences, of course, across both groups and countries. Women tend to be less satisfied than men, older people less satisfied than the young, and those self-reporting as working class less satisfied than those reporting as middle class or above. Income level itself does not play too much of a role, but respondents who say their economic situation has worsened over the past year are more likely than others to express dissatisfaction with what they currently receive. Satisfaction also appears higher in countries that provide more generous social policies and that have stronger and more equal economies, though some caution is needed when interpreting these findings as other factors, including the political setting, also likely play a role.

People want more from government, with health care and pensions the priorities

The final section concentrates on people's preferences, asking what they want from social policy and in which areas they would like increased support. Unsurprisingly, given low levels of satisfaction, most people say they want more support. Better public health care and pensions are the top priorities, reflecting their rankings as top concerns. Almost 40% of respondents, on average, say they would be willing to pay more in taxes for access to improved public health services and better pensions. In some countries (Chile, Greece, Ireland and Portugal in the case of health care, and Chile, Israel and Lithuania for pensions) this share rises to around one-half.

Policy priorities differ across groups. As might be expected, parents are much more likely than others to favour improvements in education services, and younger respondents are more likely to prioritise affordable housing. Older respondents overwhelmingly support improvements to public pensions, health care, and long-term care services.

Looking across countries, respondents in countries with lower GDP per capita are more likely than others to prioritise labour market supports, such as improved job-search services and help with funds to start a business, while those in highly unequal countries are especially likely to pick out better education services. Respondents in richer countries are more likely to prioritise affordable housing supports.

Perceptions matter

The feelings of insecurity and dissatisfaction expressed by respondents to the *Risks That Matter* survey are important. Risks like unemployment, poverty and poor health carry large and well-known social and economic costs, but in addition even the *prospect* of events like job loss or falling into poverty can have damaging effects on society. Feelings of financial strain and insecurity, for example, have multiple harmful effects, including physical and mental health, independent of actual income level (Ferrie et al., 2005^[1]; Georgiades et al., 2009^[2]; Arber, Fenn and Meadows, 2014^[3]; Niedzwiedz, Pell and Mitchell, 2015^[4]; Weinstein and Stone, 2018^[5]). Job insecurity and the risk of unemployment negatively affects the well-being even of those still in work (Luechinger, Meier and Stutzer, 2010^[6]; Helliwell and Huang, 2014^[7]; Hijzen and Menyhert, 2016^[8]).

Greater efforts are needed to understand what drives these perceptions and why so many feel like social policies are not meeting their needs. OECD governments are exploring many promising new ways of delivering social policy, such as the potential for new technologies to help identify vulnerable

people and improve the delivery of public supports. However, the human factor should not be forgotten. Social policy that fully meets people's needs and expectations can only be delivered if governments properly engage with the public. This means listening to

people, finding out where they are struggling and what support they need most. As the *Risks That Matter* survey makes clear, for many people, OECD governments could do much more in this area.

The OECD *Risks That Matter* survey

The OECD *Risks That Matter* survey is a cross-national survey that examines people's perceptions of social and economic risks and how well they think government addresses those risks. The survey, conducted for the first time in two waves in the spring and autumn of 2018, draws on a representative sample of 22 000 people aged 18 to 70 years old in 21 OECD countries: Austria, Belgium, Canada, Chile, Denmark, Estonia, Finland, France, Germany, Greece, Israel, Ireland, Italy, Lithuania, Mexico, the Netherlands, Norway, Poland, Portugal, Slovenia and the United States. Respondents are asked about their social and economic concerns, how well they think government responds to their needs and expectations, and what policies they would like to see in the future.

The aim of the survey is to understand better what citizens want and need from social policy. Standard data sources, such as government administrative records and household and labour force surveys, provide traditional data on issues such as where and how much people work, how much they earn, their health status, whether or not they are in education or have decided to re-train – even, in the case of time-use surveys, how much they sleep and how they choose to spend their free time. These traditional surveys have proved invaluable for social policy researchers and have helped shape and improve social policies for decades. Yet, as highlighted in recent work hosted by the OECD (Stiglitz, Fitoussi and Durand, 2018^[9]), these traditional data sources rarely illuminate people's concerns, perceived vulnerabilities and preferences, especially with regard to government policy. Existing cross-national surveys in this area (such as certain rounds of the International Social Survey Programme

or the European Commission's Eurobarometer survey) are conducted infrequently and/or only in specific regions. The OECD *Risks That Matter* survey fills this gap – it complements existing data sources by providing comparable OECD-wide information on people's opinions about social risks and social policies.

The survey questionnaire was developed in consultation with OECD member countries. It consists of three main parts covering: risk perceptions and the social and economic challenges facing respondents and their families; satisfaction with social protection and government, or how well government performs in providing public services and benefits; and desired policies, or preferences for social protection going forward. Most questions are fixed-response, taking the form of either binary-response or scale-response. The questionnaire is conducted in national languages.

The survey is implemented online by ResponDi Limited using samples recruited via the internet and over the phone. Sampling is based on a modified form of quota sampling with sex, age group, education level^{*}, income level, and worker status used as the sampling criteria. Survey weights are used to correct for any under- or over-representation based on these five criteria. The target and weighted sample is 1 000 respondents per country.

Support for the survey is provided by OECD member countries' voluntary contributions and by a grant from the Open Society Foundations.

^{*} Education is not used as one of the sampling criteria in Chile and Mexico due to issues around attracting sufficient numbers of respondents with lower levels of educational attainment.





1. Risks, worries and concerns

“If I were to lose my job, I would lose everything except my car. I have no savings due to a divorce, no retirement set aside for the future, and massive credit card debt.”

– 44-year-old respondent to the *OECD Risks That Matter* survey from the United States

This section looks at which social and economic risks worry people most. Setting aside what existing data say about exposure to risks, it asks what people feel are the greatest threats to themselves and their families. Questions focus on both the short and the longer term, covering various kinds of risks, from falling ill or becoming disabled to job loss, financial security in old age, and fear of crime or violence.

Results show short-term concerns often centre around falling ill and making ends meet, with the latter especially common among those with lower incomes and in countries that were hit hardest by the global financial crisis. In some countries, especially Mexico, personal security is also a major concern. Worries about becoming ill or disabled grow with age and is most often a top short-term concern for older respondents. Younger people, on the other hand, are frequently worried about securing affordable housing.

In the longer term, worries about pensions and finances in old age tend to feature most heavily. Again, unsurprisingly, older respondents are most likely to pick finances in old age as one of their greatest worries, but many younger people are also concerned about their pensions. In other areas, parents often express concerns about their children’s future prospects, as do respondents on higher incomes. Younger respondents are concerned about their future prospects for a good life.

Many people worry about falling ill, struggling to make ends meet and getting by in old age

In the short term, people are most concerned with falling ill and with struggling to make ends meet

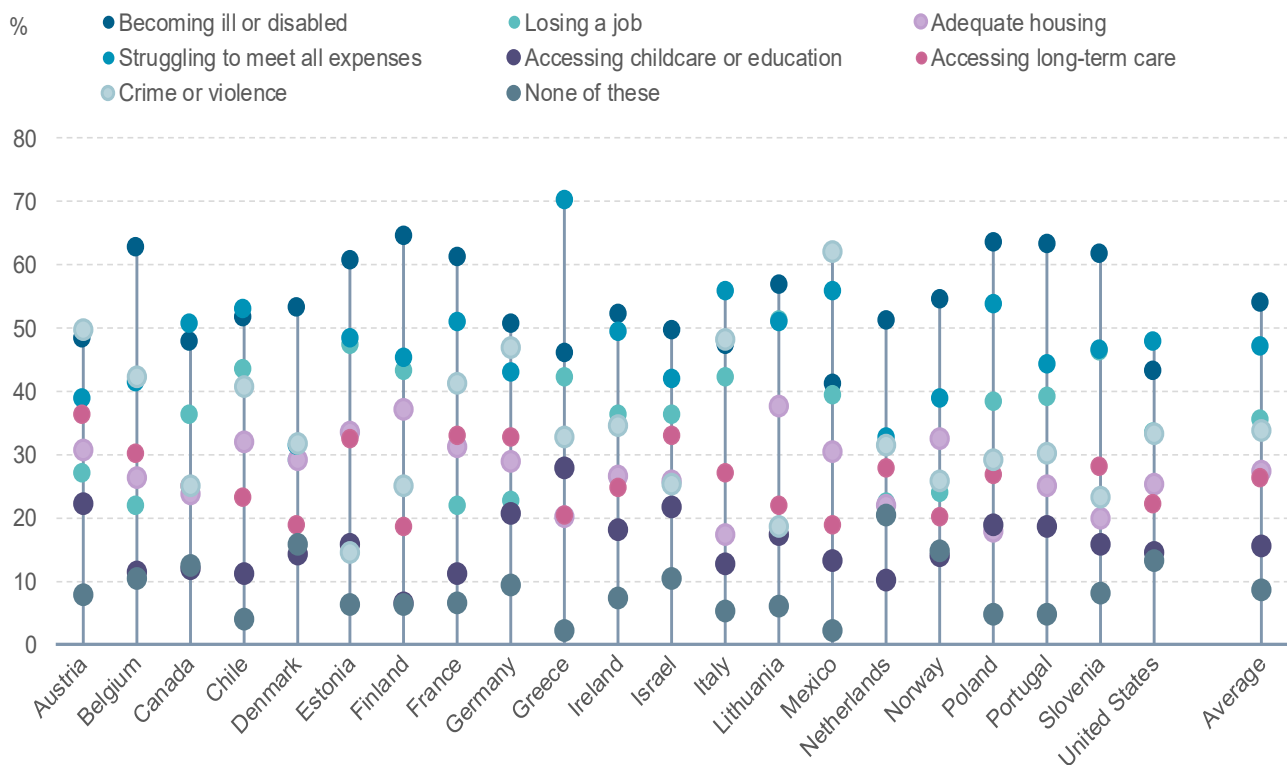
On average across the 21 OECD countries surveyed, just over half of all respondents list “becoming ill or disabled” as one of the top-three social or economic risks facing them or their immediate family in the next year or two (Figure 1.1). This is the most common concern in 14 of the 21 countries, including some countries with highly developed social protection systems, such as Belgium, Finland and France. The

largest shares listing illness or disability as a top-three risk are in Portugal (63%), Poland (64%) and Finland (65%) (Table A1.1.1).

Somewhat surprisingly, health concerns are also prevalent in younger generations. On average across the 21 countries, roughly 40% of respondents aged 20 to 29 list “becoming ill or disabled” as one of their top-three risks. This share increases steadily with age; about 70% of 60 to 70 year olds list illness or disability as one of their top-three concerns (Figure 1.2; see also Tables A1.3.1 and A1.9.1).

Figure 1.1. People are most concerned with falling ill and struggling to make ends meet

Percent of respondents identifying each risk as one of the top-three greatest short-term (over the next year or two) risks to themselves or their immediate family, 2018

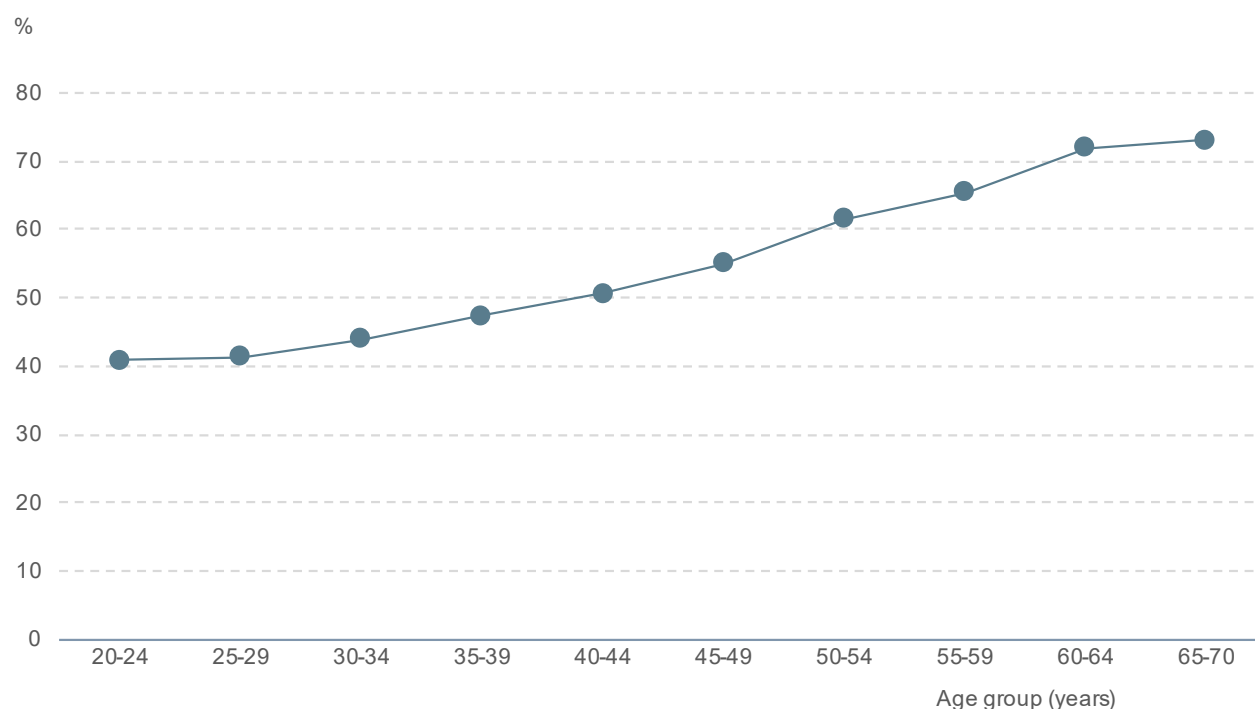


Note: Respondents were asked to identify the three greatest risks to themselves or their immediate family from a list of seven risks. Respondents had the option of selecting zero, one, two, or three risks.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

Figure 1.2. Fear of illness and disability increase with age

Percent of respondents identifying “becoming ill or disabled” as one of the top-three greatest short-term (over the next year or two) risks to themselves or their immediate family, by age group, unweighted cross-country average, 2018



Note: Respondents were asked to identify the three greatest risks to themselves or their immediate family from a list of seven risks. Respondents had the option of selecting zero, one, two, or three risks.
Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

In five countries, making ends meet – or struggling to meet daily expenses despite working – is the most commonly listed short-term concern (Figure 1.1). Rates are especially high in countries that were hit hard by the global financial crisis, like Greece (70% list it as a top-three risk) and Italy (56%).

Personal security – or fear of crime and violence – is a serious concern in places like Mexico and Italy. 62% of Mexicans list it as a top-three risk. It is also a common worry in Germany and Austria, where nearly half of respondents list crime or violence as a top-three risk to themselves or their immediate family (Figure 1.1). With the exception of Mexico, men tend to be more concerned about crime and violence than women in

countries where there is a significant gender difference in risk perceptions (Tables A1.2.1 and A1.9.1).

In the longer term – beyond the next decade – people are by far most worried about their pension

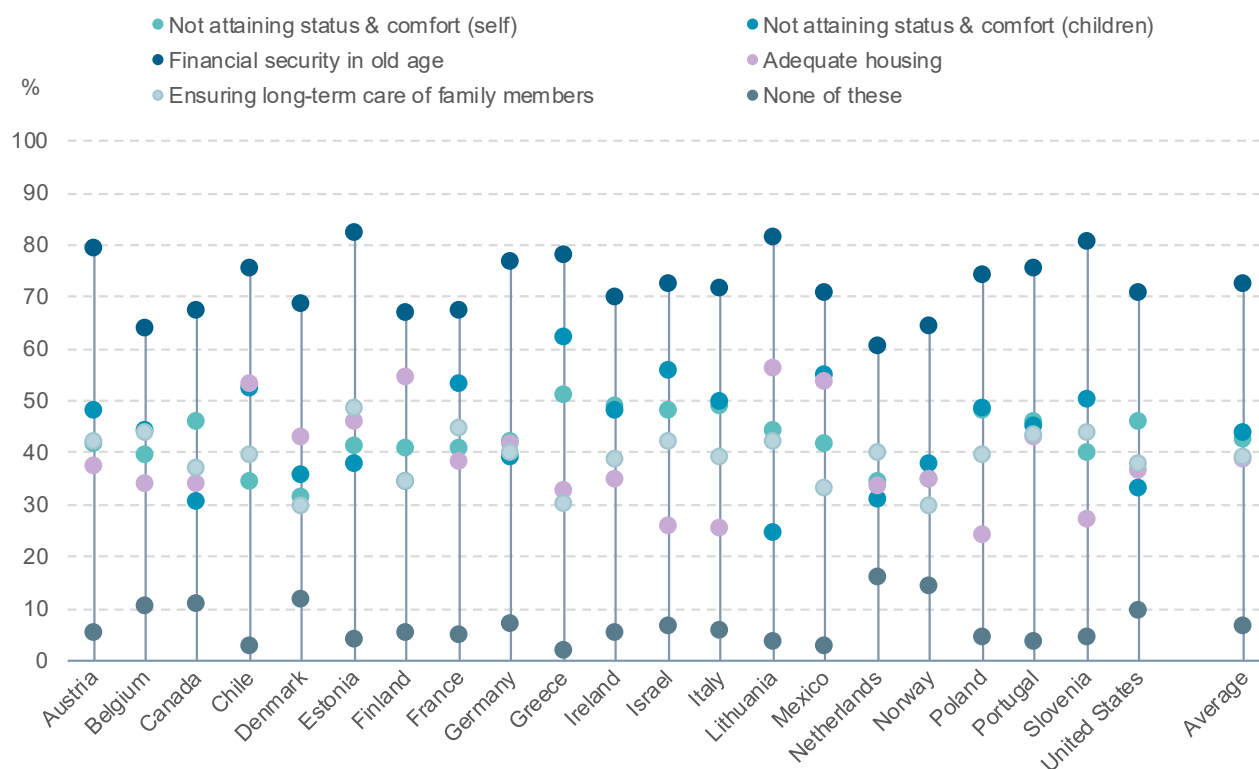
Looking beyond the next ten years, financial security in old age is the most common concern (Figure 1.3). On average across countries, about 72% of all respondents list it as one of the top-three long-term concerns facing them or their family, with the rate rising above 80% in Estonia, Lithuania and Slovenia (Table A1.1.3).

All age groups are concerned about finances in old age. In most countries, more than half of young respondents (18 to 29 year olds) list it as one of their top-three long-term concerns, suggesting that younger generations are well aware of the need to save for retirement and the financial pressures caused by population ageing. Not surprisingly, though, older respondents are most worried. On average, roughly 82% of respondents aged 55 to 70 list finances in old age among their top-three long-term concerns (Table A1.3.3).

Interestingly, the other sub-group differences in worries about finances in old-age are relatively small. After controlling for other factors, women, those who believe their economic situation has deteriorated in the past year, and, notably, respondents with high levels of educational attainment are all more likely than others to list “financial security in old age” as a top-three concern. However, while statistically significant, these differences are generally small (Table A1.9.3).

Figure 1.3. In the long run, many people are worried about their pensions

Percent of respondents identifying each risk as one of the top three greatest long term (beyond the next decade) risks to themselves or their immediate family, 2018



Note: Respondents were asked to identify the three greatest risks to themselves or their immediate family from a list of five risks. Respondents had the option of selecting zero, one, two, or three risks.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

Worries vary across social groups

Different groups have different concerns. While some risks, such as the risk of falling ill and financial security in old age, are frequent concerns across much of the population (see above), others are more specific to certain demographic and socio-economic groups.

Older people are more concerned about illness and crime, while younger people worry more about housing and their future prospects

Age is a common dividing line, with older respondents tending to focus on different risks than younger people. As could be expected, concerns around illness or disability and pensions increase with age (see Section 1). In most countries, older people are also more likely than others to identify long-term care of family members as some of the top risks facing them or their family. Crime and violence is also more likely to be a top concern for this group (Tables A1.3.1 A1.3.3 and A1.9.1-1.9.3).

Reflecting the difficulties many young people face in today's labour market (OECD, 2016^[10]), younger respondents are more likely than others to have strong concerns about their future prospects. On average across the 21 surveyed countries, well over half of 18- to 29-year-old respondents list attaining the level of status and comfort their parents had as one of their top-three long-term concerns. In several countries, including Finland, Greece, Israel, Poland and Portugal, this share reaches two-thirds or more (Tables A1.3.3 and A1.9.3).

Younger generations are also more likely to express concerns about affording housing (Figure 1.4). In many OECD countries, home-ownership rates are falling among young adults (McKee, 2012^[11]; Lennartz, Arundel

and Ronald, 2016^[12]; Arundel and Doling, 2017^[13]), while escalating rents and house prices mean that young people are often more likely to be overburdened with housing costs than older people (Eurostat, 2018^[14]). On average, around one-third of respondents aged between 20 and 34 pick securing or maintaining adequate housing as one of their top-three short-term concerns, with the share peaking at 40% among 25 to 29 year olds. Housing is a particular concern for young people in the Baltic countries – in both Estonia and Lithuania, well over half of all 18- to 29-year-old respondents choose housing as a top-three short-term concern (Tables A1.3.1 and A1.9.1-A1.9.3).

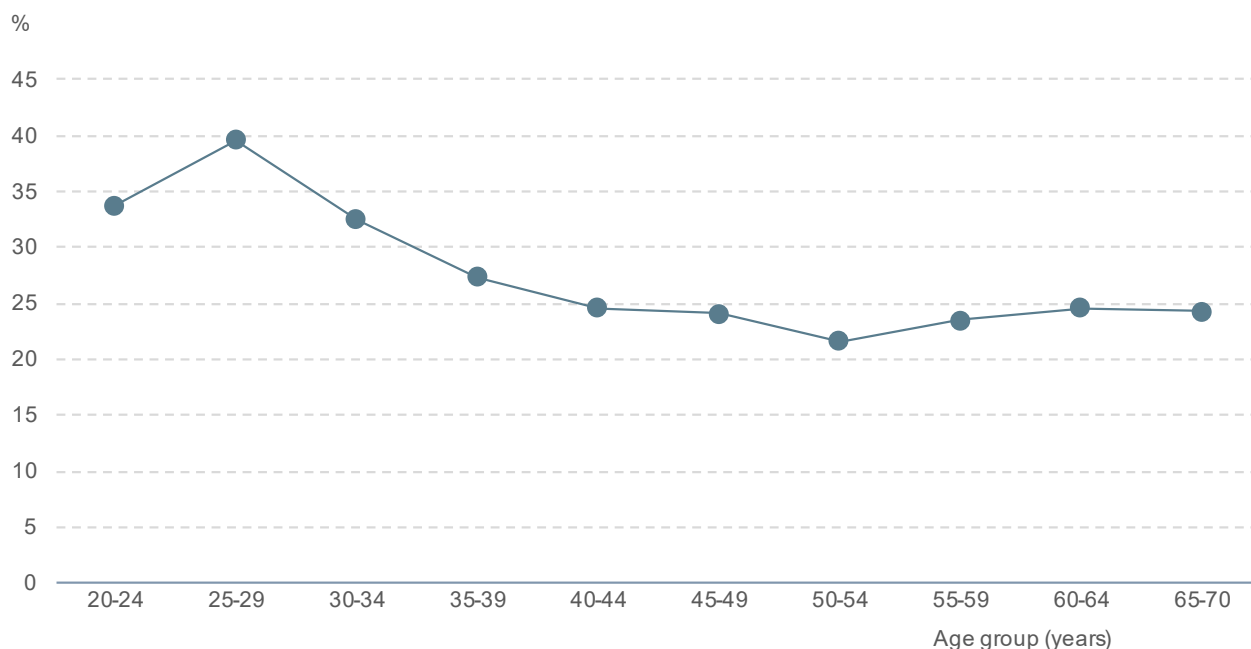
Parents frequently worry about their children's prospects

Many parents are concerned about their children's future prospects. On average across the 21 surveyed countries, 60% of parents (those with a child of their own living in the same household) list the risk that their children will not achieve the level of status and comfort that they have themselves as one of their top-three long-term concerns. This is the second most common concern for parents, after their own financial security in old age (73%). In contrast, only 40% of parents (and 44% of people without children) list attaining the same level of status and comfort that their own parents have or had as one of their top long-term concerns (Tables A1.4.3 and A1.9.3).

Respondents without dependent children also have family concerns. Across the sample as a whole, respondents without children in the household are more likely than those with children to list “ensuring long-term care of elderly or disabled family members” as a top-three concern

Figure 1.4. Housing is a concern for younger generations

Percent of respondents identifying “securing or maintaining adequate housing” as one of the top-three greatest short-term (over the next year or two) risks to themselves or their immediate family, by age group, unweighted cross-country average, 2018



Note: Respondents were asked to identify the three greatest risks to themselves or their immediate family from a list of seven risks. Respondents had the option of selecting zero, one, two, or three risks.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

in both the short and long term, even after controlling for other relevant factors like age. Respondents without children are most concerned about long-term care for family members in Estonia, where 52% list it as a top-three long-term concern (Tables A1.4.3 and A1.9.1-A1.9.3).

Lower-income respondents worry more about housing and making ends meet, while higher-income respondents are concerned about child care and long-term care for relatives

Results also confirm that low income groups worry about different issues than higher-income households. Respondents with low incomes (measured here as those in households in the bottom three deciles in each country) worry more about affording housing and about making ends

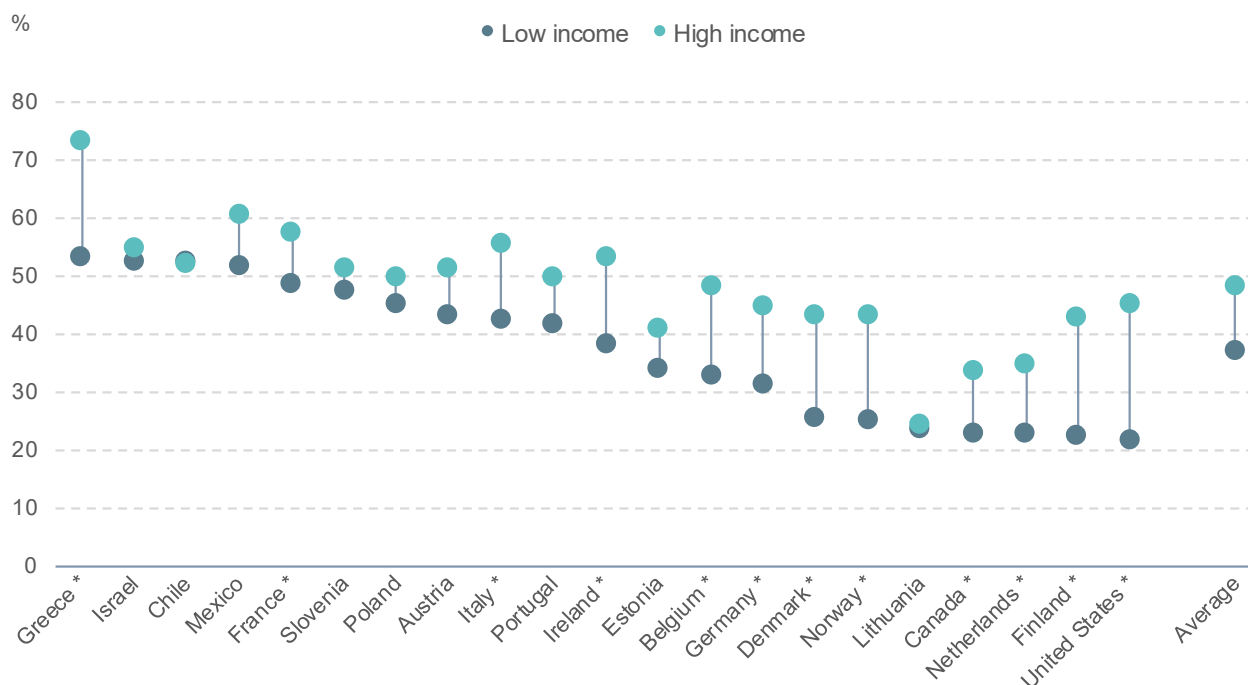
meet. On average, more than half of low-income respondents list “struggling to meet all expenses” as one of their top-three short-term concerns, compared to about one third of high-income respondents. After controlling for other factors, respondents with moderate incomes (those in the middle four income deciles) are slightly more likely than others to worry about losing their job, while those with high incomes (the top three income deciles) are more concerned about affording child care and education and long-term care for elderly or disabled relatives. This might be due to the fact that higher income groups participate more in the labour market and therefore are more likely to need child and elder care services (Tables A1.8.1-A1.8.3 and A1.9.1-A1.9.3).

High-income respondents are also more likely to worry about their children’s future

Respondents with low incomes [...] worry more about affording housing and about making ends meet. On average, more than half of low-income respondents list “struggling to meet all expenses” as one of their top-three short-term concerns.

Figure 1.5. Respondents from high-income households are more likely to list their children’s future status and comfort as one of their top long-term concerns

Percent of respondents identifying “that my children will not achieve the level of status and comfort that I have” as one of the top-three greatest long-term (beyond the next ten years) risks to themselves or their immediate family, by household income level, 2018

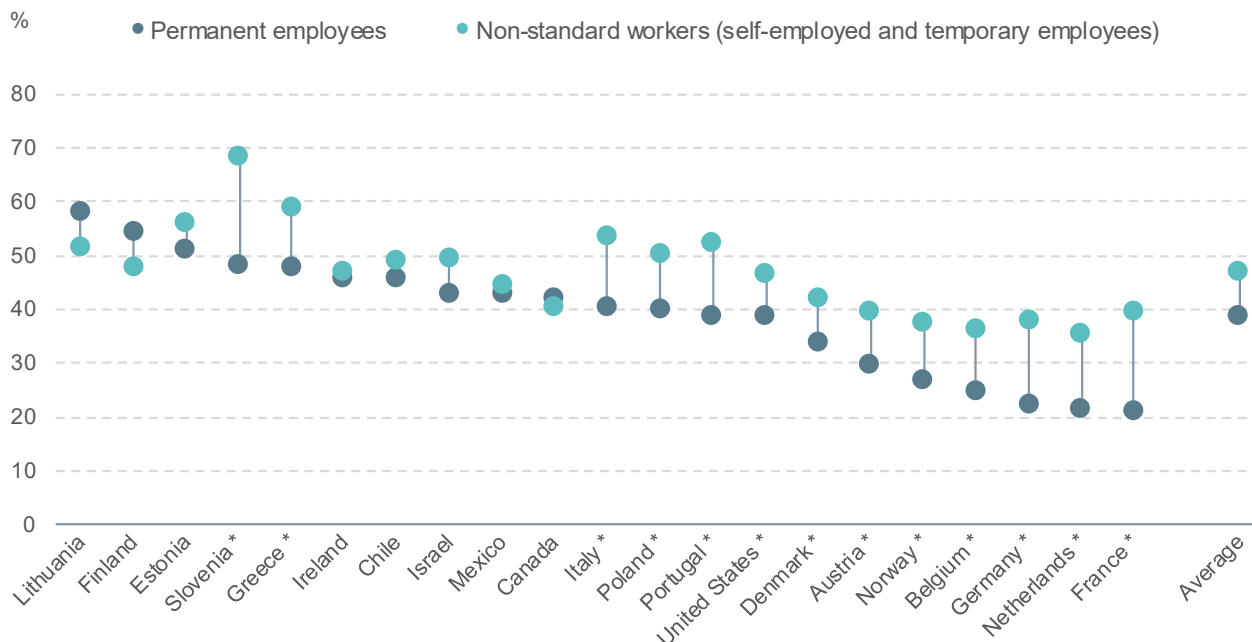


Note: Respondents from “low income” households are those in households with disposable (unequalised) incomes in the bottom three deciles of the national disposable income distribution (latest year available), and respondents from “high income” households those in the top three deciles of the national disposable income distribution. In countries marked with an *, the difference between respondents from low- and high-income households is statistically significant at $p < 0.05$.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

Figure 1.6. Workers in non-standard jobs are concerned about job loss

Percent of respondents identifying “losing a job or self-employment income” as one of the top three greatest short term (over the next year or two) risks to themselves or their immediate family, among employed respondents, by worker type, 2018



Note: “Permanent employees” are defined as respondents who are employed as an employee on a permanent contract. “Non standard workers” are defined as respondents who are employed either as an employee on a temporary contract or without a contract, or are self employed. In countries marked with an *, the difference between permanent employees and non-standard workers is statistically significant at $p < 0.05$.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

prospects, even after controlling for current parent status and other variables.

On average across the 21 surveyed countries, 48% of high-income respondents list the risk that “my children will not achieve the level of status and comfort that I have” among their top-three long-term concerns, compared to 37% of low-income respondents (Figure 1.5). While there is considerable evidence to suggest that the children of wealthy parents are disproportionately likely to become wealthy themselves – the so-called “sticky ceiling” effect (OECD, 2018^[15]) – results here suggest that higher-income parents nevertheless worry about downward social mobility (Tables A1.8.3 and A1.9.1).

Workers in non-standard jobs are more likely to worry about job loss

The OECD Risks That Matter survey confirms the intuition that self-employed workers and workers on temporary job contracts are often more worried about the risk of job loss than their peers on more standard work contracts (Figure 1.6). In 13 of the 21 surveyed countries, there is a significant difference in the fear of job loss between workers on standard and non-standard job contracts. On average across the 21 countries, 47% of self-employed and fixed term contract workers say “losing a job or self-employment income” is one of their top concerns for the next year or two – compared to 39% of workers in open-ended, dependent employment contracts (Tables A1.7.1 and A1.9.1).







2. Satisfaction and fairness

“We can never get a mortgage and cannot get on the social housing list ... We have no security.”

– 51-year-old respondent to the *OECD Risks That Matter* survey from Ireland

OECD countries have some of the most comprehensive social protection systems in the world. They spend, on average, more than 20% of GDP on social policies, delivering public health, housing and family services, old-age supports like public pensions, and income supports for people in need, such as those experiencing job loss. Evidence on redistribution and poverty suggests that, in many cases, these social policies are effective. Yet, policies are not reaching all groups in the same way and may not always correspond to people’s needs and expectations.

This section examines public satisfaction with social policy. It looks at how happy people are with their and other people’s access to public benefits and services. Results reveal a widespread sense of dissatisfaction with social policy. Across the surveyed countries, there is a feeling among many that public benefits and services are both insufficient and difficult to access. Many respondents report that good quality and affordable public services are out of reach, and believe that government is unlikely to provide adequate income support if they happen to lose their income. Moreover, a large share also express strong feelings of injustice in social benefit receipt, feel that benefits are going to the “wrong” people, and believe they are being ignored in the policy debate. In short, many people believe current social policy is inadequate, unfair and unjust.

Of course, there are differences in satisfaction across groups and across countries. Overall,

older people tend to be less satisfied than the young, women less satisfied than men, and respondents who self-report as working class less satisfied than those who identify as middle class or above. Perhaps surprisingly, respondents on lower incomes seem no less satisfied with the benefits and services they receive than respondents from high-income households, but those who believe their household finances have deteriorated in recent months are more likely than others to feel disgruntled.

Looking across countries, the numbers reporting dissatisfaction and feelings of injustice are often smaller in countries that provide more generous social policies. However, there are exceptions – confidence in government old-age income support is not any greater in countries with more generous public pensions, for example. Cross-country associations like these should be interpreted with some degree of caution, since several other factors, including the economic environment, are also likely to play a role in shaping satisfaction.

Too many people feel social protection is not working for them

Only a minority believe they could easily access public benefits if needed

The ability to access support in times of need is central to effective social protection. Risks and vulnerabilities often appear suddenly and timely support is crucial to avoid poverty.

Yet, results from *Risks That Matter* suggest only a minority feel that public benefits are within easy reach. On average across the 21 countries surveyed, only 20% of respondents think they could easily receive public benefits if needed, with well over 50% disagreeing that access would be easy (Figure 2.1). People are most confident in their ability to access public benefits in Canada (34% agree or strongly agree with the statement “I think I could easily receive public benefits if I needed them”), the Netherlands (38%), Norway (35%), and the United States (33%), and least likely to be confident in Estonia (7%), Greece (6%), Israel (9%) and Slovenia (5%) (Table A2.1.1).

Good-quality and affordable education feels relatively accessible, but long term care and housing do not

Opinions on public service accessibility vary by policy area. Education, for example, tends to fare relatively well: on average, 51% of respondents (strongly) agree that they and their family have access to good-quality and affordable public education services. Indeed, in almost all the surveyed countries, good-quality public education appears as the most accessible service. Still, the result remains a cause for concern. OECD countries spend large amounts on public education (4.2% of GDP, on average, on services from primary to tertiary level) and all provide compulsory education until at least age 14 (OECD, 2018^[16]). The fact that roughly half of respondents do not agree (and 28% actively disagree) that they and their family have access to good quality and affordable public education services might be a sign of dissatisfaction largely with the quality of education, but in some cases also with access (Table A2.1.2).

Satisfaction with access is generally lower in other policy areas. Less than half of respondents, on average, agree that they

have access to good-quality and affordable public health care services, falling to around one-quarter or less in Chile, Greece and Poland. Even fewer people, only one-third of respondents, agree they have access to good-quality public housing services (with rates around or lower than 20% in Austria, Greece, Italy and Germany). Less than 30% agree they have access to good quality employment services (reaching as low as 8% in Greece) (Table A2.1.2).

People are least satisfied with service access in the area of long-term care (LTC). On average, 50% of respondents disagree (or strongly disagree) that they have access to “good quality and affordable public services in the area of long term care for the elderly,” and 45% feel this way about long term care for disabled people. Dissatisfaction with the accessibility of good quality and affordable LTC for the elderly reaches over 60% in Chile, Greece, Poland and Portugal, confirming that

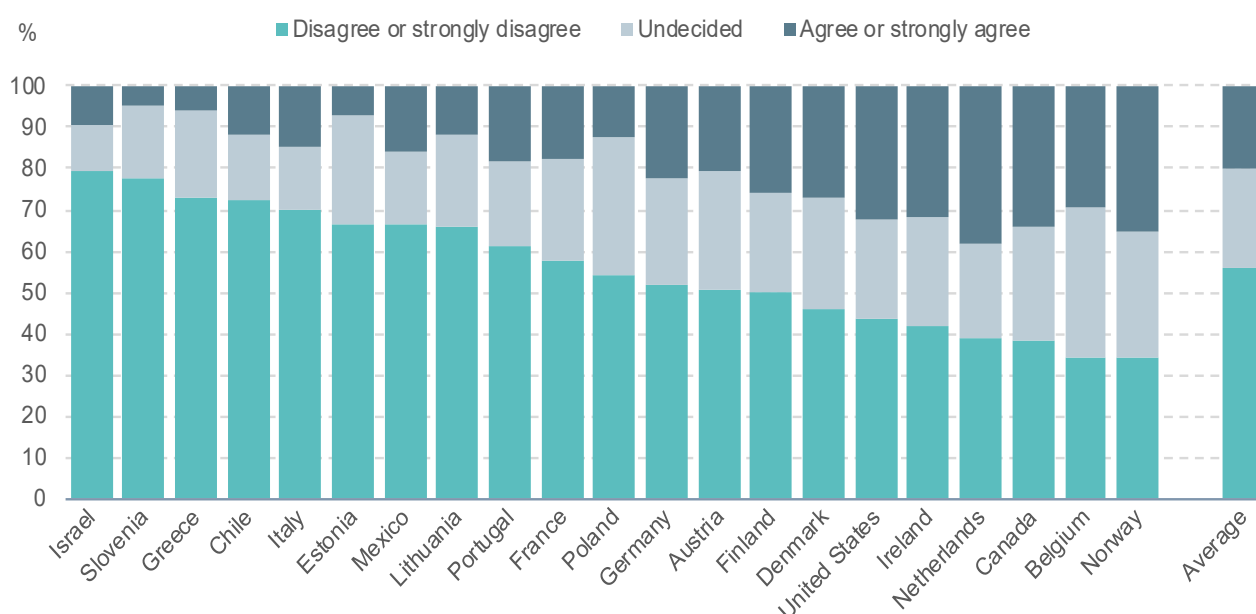
the provision of LTC is one of the biggest policy challenges for OECD countries in light of population ageing (OECD, 2011^[17]; OECD, 2018^[18]) (Table A2.1.2).

Relatively few people have confidence in the government’s ability to provide a proper income safety net

Many people also lack confidence in the government’s ability to provide adequate income support in case of unemployment, illness or disability, becoming a parent, or old age (Figure 2.2). On average across the 21 countries, only about 25% of respondents (strongly) agree that the government “would (or does) provide my family and me with adequate income support in the case of income loss due to” unemployment or becoming a parent, and just 20% or less in case of income loss due to illness or disability or old age. Most striking is the lack of confidence many respondents have in

Figure 2.1. Few believe they could easily access public benefits if they needed them

Distribution of responses to the statement “I think I could easily receive public benefits if I needed them”, 2018



Note: Respondents were asked to indicate the degree to which they agree or disagree with the statement “I think I could easily receive public benefits if I needed them”. Possible response options were “strongly disagree”, “disagree”, “undecided”, “agree” and “strongly agree”.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

the government's ability to provide income support in case of income loss due to old age. Currently, OECD countries spend on average roughly 9% of GDP on public old-age benefits (OECD, 2018^[19]). Yet, an average of 61% of respondents actively disagree (or

strongly disagree) that the government would provide adequate income support if they lost their income due to old age, rising to roughly 80% in Chile, Greece, Israel, Lithuania and Poland (Table A2.1.3).

There is a widespread sense of injustice in social benefit receipt

Many people believe they do not get their fair share of benefits...

Dissatisfaction with social policy runs deep. Many respondents to the *OECD Risks That Matter* survey report strong feelings of injustice in benefit receipt; they believe that they are not getting what they deserve or are entitled to, and that others are receiving more than they should.

Respondents were asked the extent to which they agree or disagree with the statement “I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay.” The most common response in all countries surveyed, except in Denmark and Norway, was “disagree” or “strongly disagree” (59% on average) (Figure 2.3). This sense of not getting what you deserve is particularly strong in countries like Chile, Greece, Israel and Mexico, where three quarters or more disagree that they get their fair share given the taxes they pay (Table A2.1.4).

At the same time, there is a strong sense that others are taking more than they should. On average across the 21 countries, two-thirds of respondents (strongly) agree with the statement “Many people receive public benefits without deserving them”. Only in Estonia does the share fall below 50% (Figure 2.4). These feelings are widespread across all major social groups with shares of 50% or higher among both men and women, among younger (18-29) and older (55-70) respondents, among the

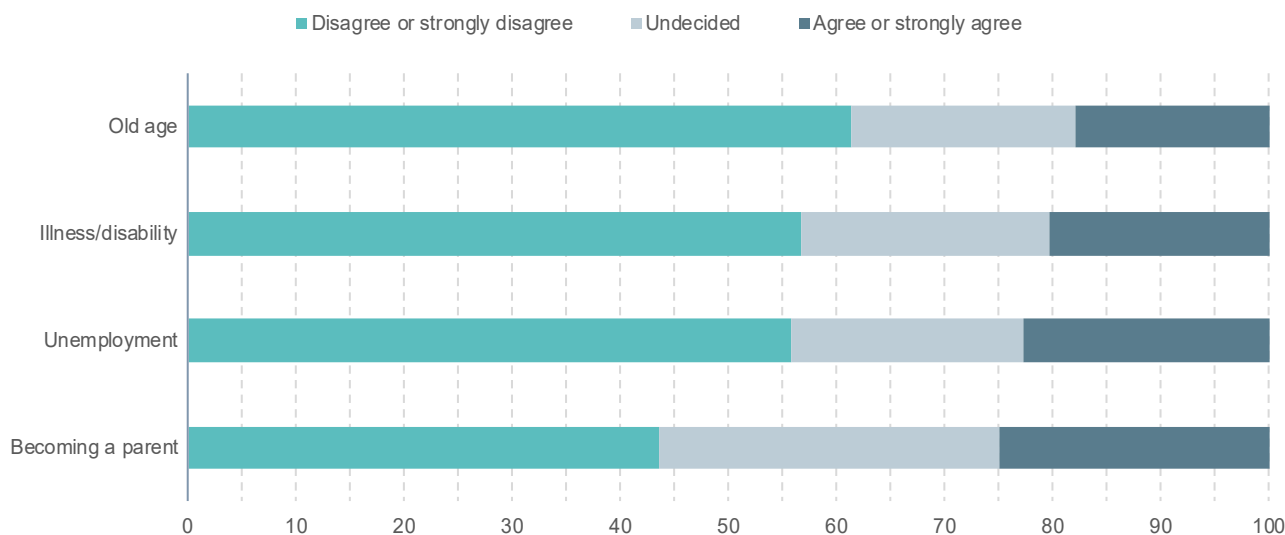
employed and those not employed, among people with low, medium, and high levels of education, and among respondents from low-, medium- and high-income households (Tables A2.1.5-A2.8.5).

...and that government does not listen to people like them

Underlying this sense of injustice is a commonly-held belief that government is not working for, or listening to, the people. In all but four of the surveyed countries (Canada, Denmark, Norway and the Netherlands), a majority of respondents to the *OECD Risks That Matter* survey actively disagree with the statement “I feel the government incorporates the views of people like me when designing or reforming public benefits” (Figure 2.5). In countries like France, Greece, Israel, Lithuania, Portugal and Slovenia, this share rises as high as 70% or more. These feelings spread across most social groups, and are not limited just to those deemed “left behind”. In fact, after controlling for other factors, the share feeling ignored actually seems to increase with education and income (see the Box “Who feels ignored?”). Notably, despite the common perception that young people are among the most disillusioned with government, respondents aged 18-29 are much less likely than others to feel that their voice is being ignored in the policy debate (Table A2.3.6).

Figure 2.2. Few people believe that government would provide sufficient replacement income in case of unemployment, illness, parenthood or old-age

Distribution of responses to the statement “I think that the government would (or does) provide my family and me with adequate income support in the case of income loss due to...” by risk area, unweighted cross-country average, 2018

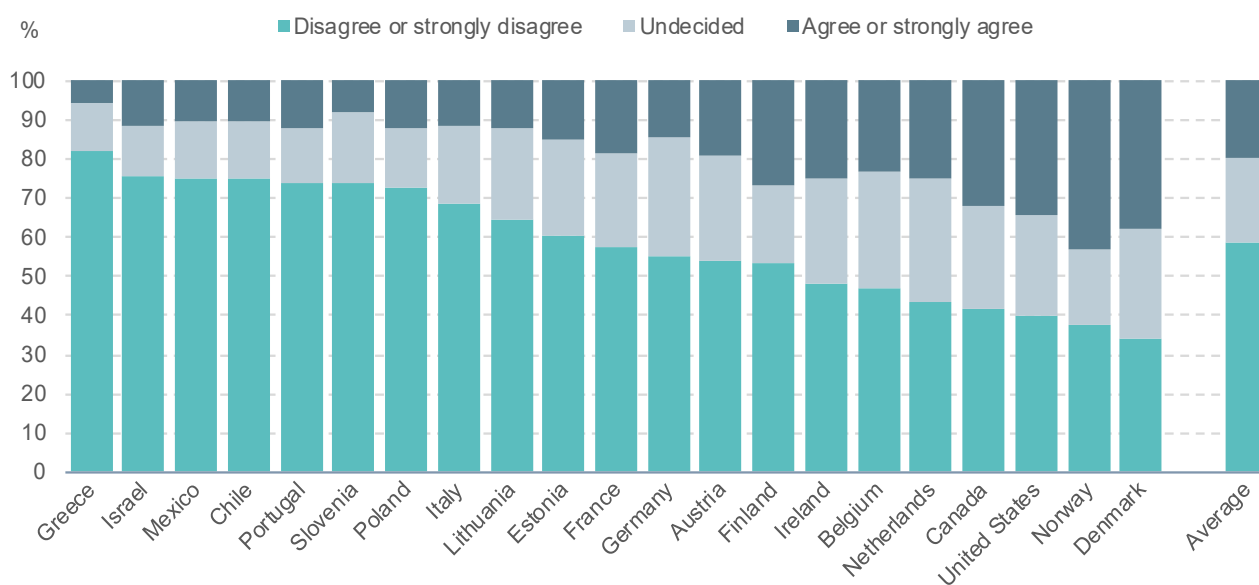


Note: Respondents were asked to indicate the degree to which they agree or disagree with the statement “I think that the government would (or does) provide my family and me with adequate income support in the case of income loss due to...” for four different risk areas: income loss due to unemployment, due to illness/disability, due to becoming a parent, or due to old age. Possible response options were “strongly disagree”, “disagree”, “undecided”, “agree” and “strongly agree”.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

Figure 2.3. Many people feel they are not receiving the benefits they should, given the taxes they pay

Distribution of responses to the statement “I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay”, 2018

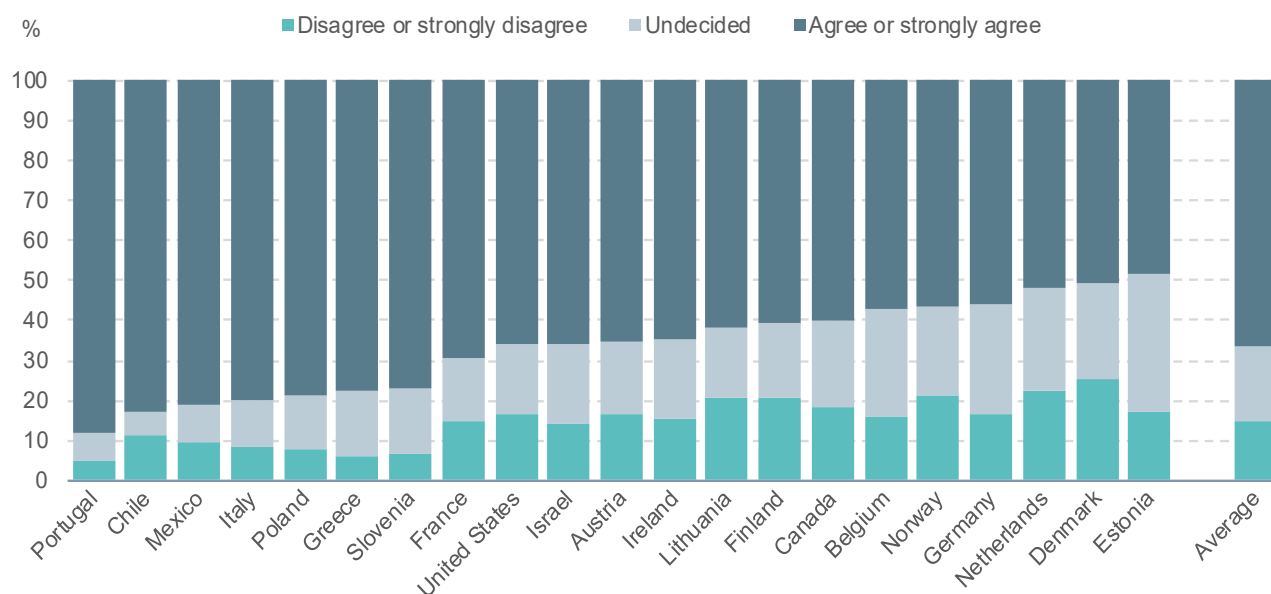


Note: Respondents were asked to indicate the degree to which they agree or disagree with the statement “I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay”. Possible response options were “strongly disagree”, “disagree”, “undecided”, “agree” and “strongly agree”.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

Figure 2.4. Most people believe others receive benefits without deserving them

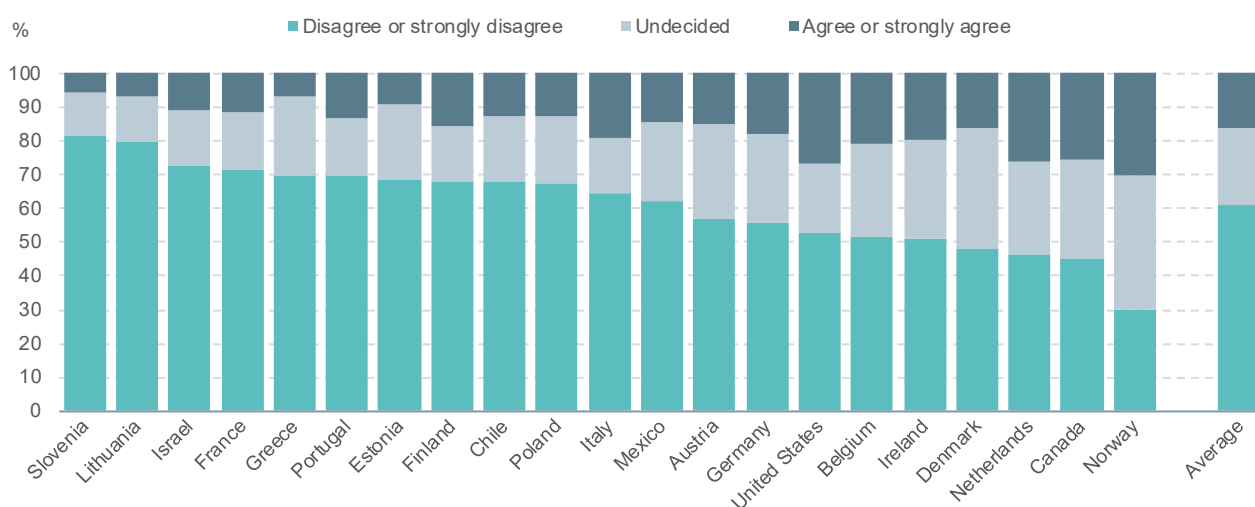
Distribution of responses to the statement “Many people receive public benefits without deserving them”, 2018



Note: Respondents were asked to indicate the degree to which they agree or disagree with the statement “Many people receive public benefits without deserving them”. Possible response options were “strongly disagree”, “disagree”, “undecided”, “agree” and “strongly agree”.
Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

Figure 2.5. In most countries, many respondents feel the government does not properly take account of the views of people like them when formulating social benefits

Distribution of responses to the statement “I feel the government incorporates the views of people like me when designing or reforming public benefits”, 2018



Note: Respondents were asked to indicate the degree to which they agree or disagree with the statement “I feel the government incorporates the views of people like me when designing or reforming public benefits”. Possible response options were “strongly disagree”, “disagree”, “undecided”, “agree” and “strongly agree”.
Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

Who feels ignored?

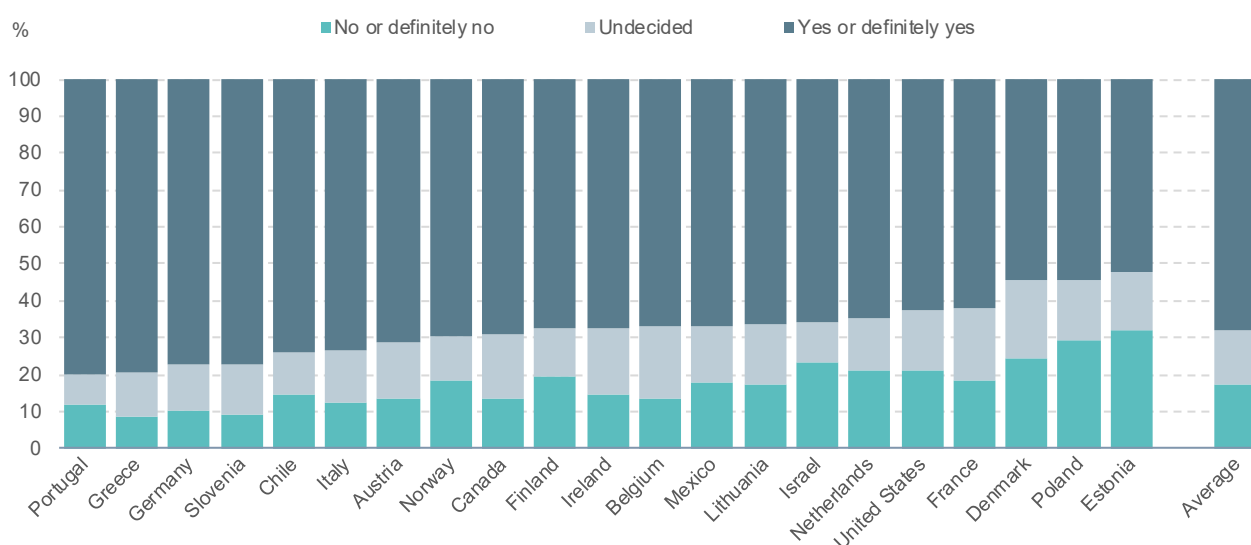
Before being able to listen to those who feel ignored, governments need to work out who exactly these people are. The popular narrative is that disillusionment is most widespread among those “left behind” – often characterised as older working-class men with lower levels of education, often unemployed or working in low-paying jobs, who are typically affected by de-industrialisation and an associated loss of job security and social status.

Results from the *OECD Risks That Matter* survey suggest this image is only partly correct. True enough, the share of respondents who feel government does not incorporate their views does tend to

be larger among older respondents, among those who believe their economic situation has deteriorated in recent months, and among the self-identified working class. However, after accounting for these factors, the perception that government does not listen actually seems to increase (not decrease) with education and income, and is greater among women than among men. In other words, controlling for other factors, women, highly-educated respondents, and respondents from high-income households are more likely to feel that government does not incorporate the views of people like them when designing or reforming public benefits (Table A2.10.6).

Figure 2.6. Respondents overwhelmingly favour taxing the rich more to support the poor

Distribution of responses to the statement “Should the government tax the rich more than they currently do in order to support the poor”, 2018



Note: Respondents were asked to indicate the degree to which they agree or disagree with the statement “Should the government tax the rich more than they currently do in order to support the poor”. Possible response options were “definitely not”, “no”, “undecided”, “yes” and “definitely yes”.
Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

The general sense of injustice should not be mistaken for a lack of compassion or support for redistribution

Despite the widespread sense of injustice and disillusionment, respondents to the *OECD Risks That Matter* survey continue to express compassion and support for pro-poor redistributive policies. For example, when asked to explain why people live in poverty, the most common answer in 17 of the 21 surveyed countries was “injustice in society”: 71% of Portuguese and 68% of

Mexicans pointed to injustice as the root cause of poverty, as did more than two-thirds of French, German and Slovenian respondents. At the same time, most respondents back increasing taxation on high-earners to help fund improved support for the poor. In every country surveyed, more than half of respondents picked “yes” or “definitely yes” when asked, “Should the government tax the rich more than they currently do, in order to support the poor?” In Greece, Germany, Portugal and Slovenia, the share rises to 75% or more (Figure 2.6, Table A2.1.7-8).

Satisfaction and perceptions of fairness differ across social and economic groups

Older respondents, women, and those with financial difficulties express greater dissatisfaction with social policy

Experiences with social policy and public benefits differ from person to person. What people need from government varies with circumstances and changes at different points across the life course (OECD, 2017^[20]). And while for some social protection represents a distant safety net to be used only in case of hard times, for others, benefit receipt is a regular or recurrent feature of their lives.

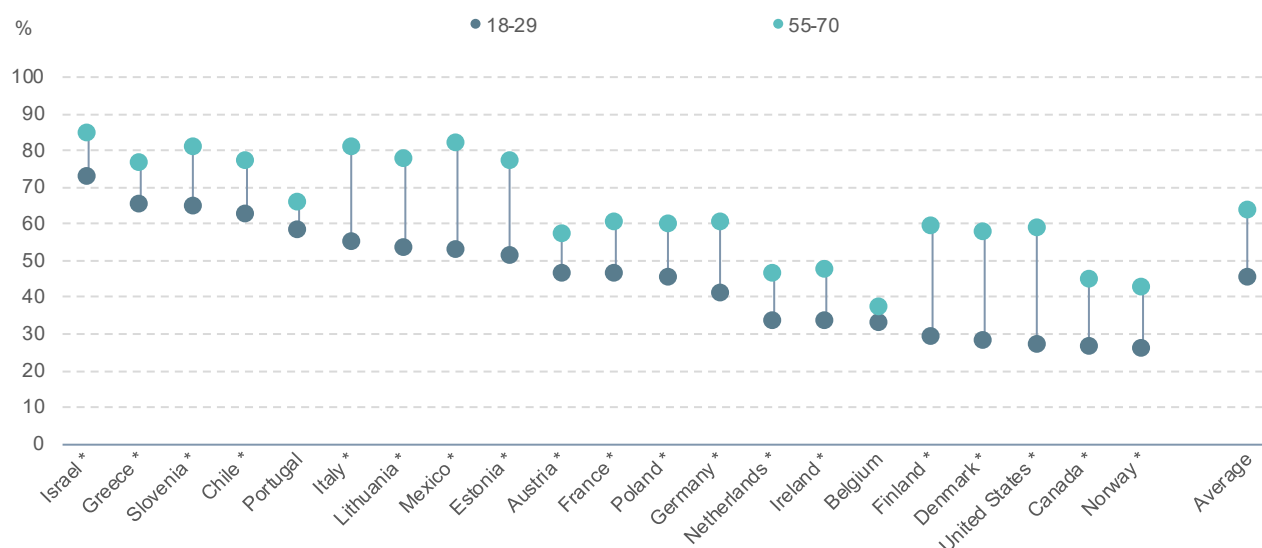
With this in mind, it is not surprising that dissatisfaction differs across groups. Older people, for instance, are generally far more likely than younger people to believe they could not easily access public benefits and services if they needed them (Figure 2.7). They are also less likely to believe that government would provide adequate income support if they lost their income due to unemployment, illness or disability, or old age. Women tend to be less satisfied with access to public services and income support than men – which is not surprising, given that women often face higher poverty

risks (OECD, 2018^[21]) – as do respondents who self-report as lower or working class, even after controlling for income (Tables A2.3.1-A2.3.3 and A2.10.1-A2.10.3).

Income and economic insecurity also play a role – though one that is less straightforward. As might be expected, people going through hard times financially (as measured by the respondent’s perceived economic situation compared to 12 months before) tend to be less satisfied than others with government support (Figure 2.8, Table A2.9.3). At the same time, however, after controlling for other factors, respondents from low-income households are sometimes actually slightly less likely than others to report dissatisfaction with government benefits and services. Having low income does not seem to lead to dissatisfaction with benefits and services, but a worsening economic situation plays at least some role (Tables A2.10.1-A2.10.3). This result echoes findings from several studies on the effects of economic shocks on attitudes towards redistribution and welfare policy (Blekesaune, 2013^[22]; Margalit, 2013^[23]; Hacker, Rehm and Schlesinger, 2013^[24]).

Figure 2.7. Older respondents are more likely to believe they could not easily access benefits if they needed them

Percentage of respondents who disagree (or strongly disagree) with the statement “I think I could easily receive public benefits if I needed them”, by age group, 2018

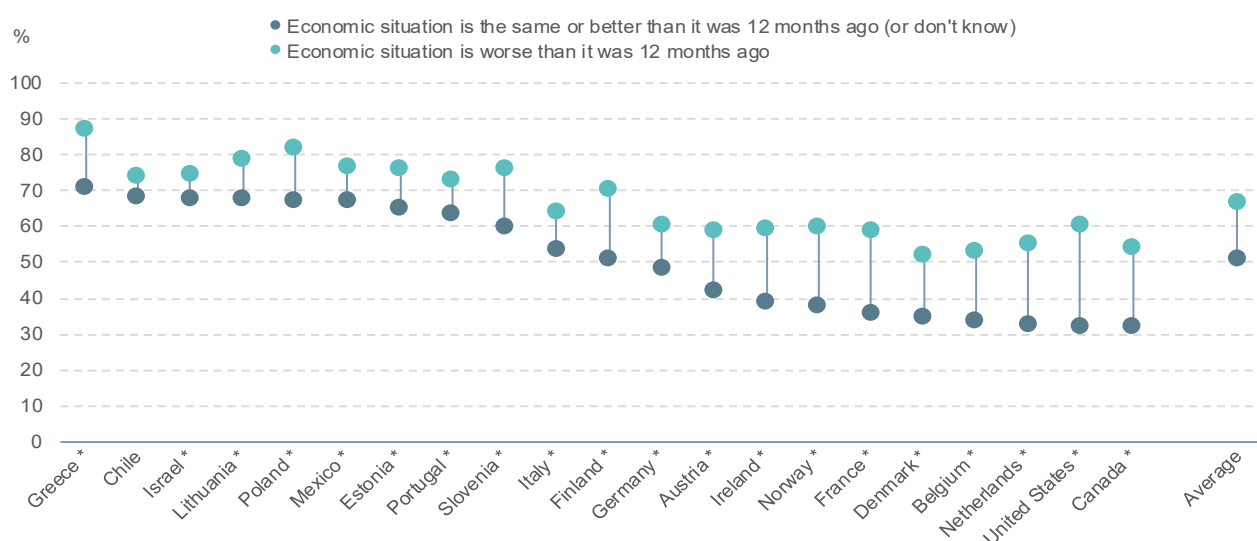


Note: Respondents were asked to indicate the degree to which they agree or disagree with the statement “I think I could easily receive public benefits if I needed them”. Possible response options were “strongly disagree”, “disagree”, “undecided”, “agree” and “strongly agree”. Countries are ranked according to the percentage of respondents aged 18-29 responding “disagree” or “strongly disagree”. In countries marked with an *, the gap is statistically significant at $p < 0.05$.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

Figure 2.8. Respondents who feel their economic situation has deteriorated are less likely to believe the government would provide adequate income support in case of unemployment

Percentage of respondents who disagree (or strongly disagree) with the statement “I think that the government would (or does) provide my family and me with adequate income support in the case of income loss due to unemployment”, by beliefs around own economic situation, 2018



Note: Respondents were asked to indicate the degree to which they agree or disagree with the statement “I think that the government would (or does) provide my family and me with adequate income support in the case of income loss due to unemployment”. Possible response options were “strongly disagree”, “disagree”, “undecided”, “agree” and “strongly agree”. Beliefs around own economic situation reflect responses to the question “Do you think that your economic situation is better than, the same as, or worse than it was 12 months ago?”. Respondents could also choose “don't know” as a response option. In countries marked with an *, the gap is statistically significant at $p < 0.05$.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

People who feel their own economic situation has worsened are less likely to believe they receive their fair share of benefits

Perceptions of fairness in benefit receipt differ in similar ways. Women and older respondents are less likely than men and younger people to feel that they receive their fair share of benefits, as are respondents who self-report as lower or working class. Women and older respondents are also more likely to believe that many others receive public benefits without deserving them, all else equal (Tables A2.10.4-5).

But again, the role of income and economic insecurity is slightly more complicated. On the one hand, respondents experiencing financial difficulties are more likely than others to believe they themselves do not

get the benefits they should; on average, 71% of respondents who feel their economic situation has deteriorated over the past 12 months also disagree with the statement “I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay”, compared to 54% among others. On the other hand, once other factors are controlled for, respondents who believe their economic situation has improved in the past year are more likely to believe that others receive more than they deserve. Respondents from high-income households, meanwhile, are actually more likely to believe both that they do not get their fair share of benefits, and that many other people receive more than they should (Tables A2.10.4-A2.10.5 and A2.9.4-5). Feelings of unfairness and injustice are not limited just to those falling behind.

People are generally more satisfied in countries with generous social policies

Satisfaction is often higher in countries with more generous social policies, but not for public pensions

Social policies differ considerably across OECD countries, both in scope and design, which is also reflected in large variation in social spending across countries (OECD, 2018^[19]). The *OECD Risks That Matter* survey cannot provide causal evidence of the effects of these differences on public satisfaction, and the number of countries covered (21) does not allow for the sophisticated statistical techniques needed to control for other possible influences, such as the economic environment (see later in this section) and the political setting. Nonetheless, results suggest that satisfaction with social policy often correlates with country-level provision of public services and benefits. In other words, people tend to be more satisfied in countries where services and benefits are more generous.

Take satisfaction with public long-term care services, for example (Figure 2.9). While not perfect, satisfaction with access to high-quality and affordable long-term care (LTC) services tends to correlate strongly with the generosity of public LTC systems. Countries that spend more on public long-term care, like Denmark, Norway and the Netherlands, have smaller numbers reporting unhappiness with access to public services for both the elderly and for people with disabilities (Figure 2.9). Those that spend less, on the other hand, have higher shares of respondents expressing dissatisfaction.

The same is true in many other social policy areas. Countries that have health systems dominated by public or compulsory spending often have fewer respondents reporting dissatisfaction with access to public health services, and those that spend more public money on incapacity-related benefits often have fewer respondents lacking

Non-standard workers do not feel any less well-supported by government than others

Across OECD countries, non-standard work is now forming an increasingly important part of the labour market. Technological change and digitalisation, alongside globalisation and demographic change, are helping create many new non-standard jobs. Today, on average across the OECD, one-in-six workers are self-employed and one-in-eight employees are on a temporary contract (OECD, 2018^[25]). The number in online platform work is smaller, but growing. These new forms of work provide new opportunities but also come with challenges. Chief among these is the need to adapt current social protection systems which, in many countries, were built with the traditional full-time permanent employee in mind and may not always properly cover workers in non-standard jobs (OECD, 2018^[25]).

Interestingly, despite concerns around coverage gaps, results from the OECD *Risks That Matter* survey provide no strong evidence to suggest that non-standard

workers feel any less well-supported by government than others. Just like the overall population, many non-standard workers (defined as the self-employed and those working as employees on temporary contracts) are dissatisfied with current social policy; across countries, many feel they could not easily access public benefits if they needed them and like they don't get their fair share of public benefits. Yet, the shares of non-standard workers expressing dissatisfaction are often no higher than among other types of respondents. In fact, after controlling for other factors, non-standard workers are actually slightly more likely than permanent employees to believe the government would provide adequate income support in case of income loss due to illness or old age. They are also less likely than permanent employees to believe they do not receive their fair share of public benefits, and are more likely to believe that government takes account of the views of people like them when designing benefits (Tables A2.7.1-4 and A2.10.3-4).

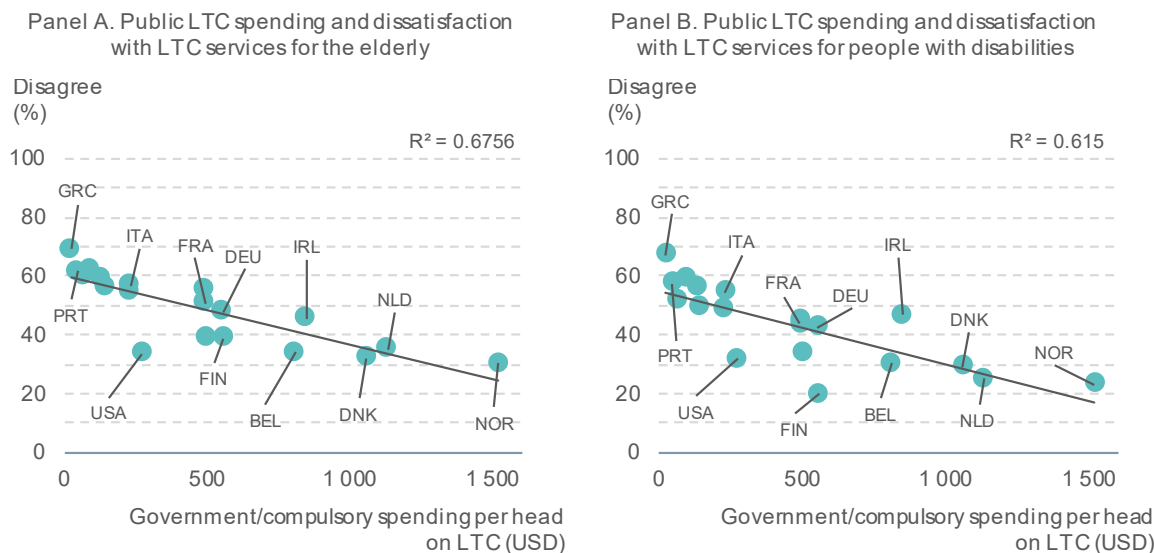
confidence in government income support in case of illness or disability. Confidence in government income support in case of job loss shares a moderate correlation with public spending on unemployment benefits, but there is a stronger link with the generosity of unemployment benefits, as measured by the net replacement rate (Tables A.2.10.1-3).

There are exceptions though, and in some social policy areas there are few or no clear links between satisfaction and the generosity of public provision. For example, across the 21 surveyed countries, dissatisfaction with government old-age income support is only weakly correlated with public expenditure

on old-age benefits and with public pension levels. Countries that spend a lot or that provide comparatively high public pensions do not necessarily see higher levels of satisfaction, and countries that spend less or offer lower pensions do not always see lower levels of satisfaction. However, there are slightly stronger links with the old-age income poverty rate, and to some extent with pension levels once voluntary schemes are factored in (Figure 2.10), suggesting that actual living standards in old age may matter more for people's opinion than public old-age supports as such (Table A2.11.4).

Figure 2.9. Fewer respondents are unhappy with public long-term care services in countries that spend more on long-term care

Government/compulsory spending per head on long-term care (USD 2010 PPP) and percentage that disagree (or strongly disagree) that they have access to good quality and affordable public long-term care services for the elderly and for people with disabilities

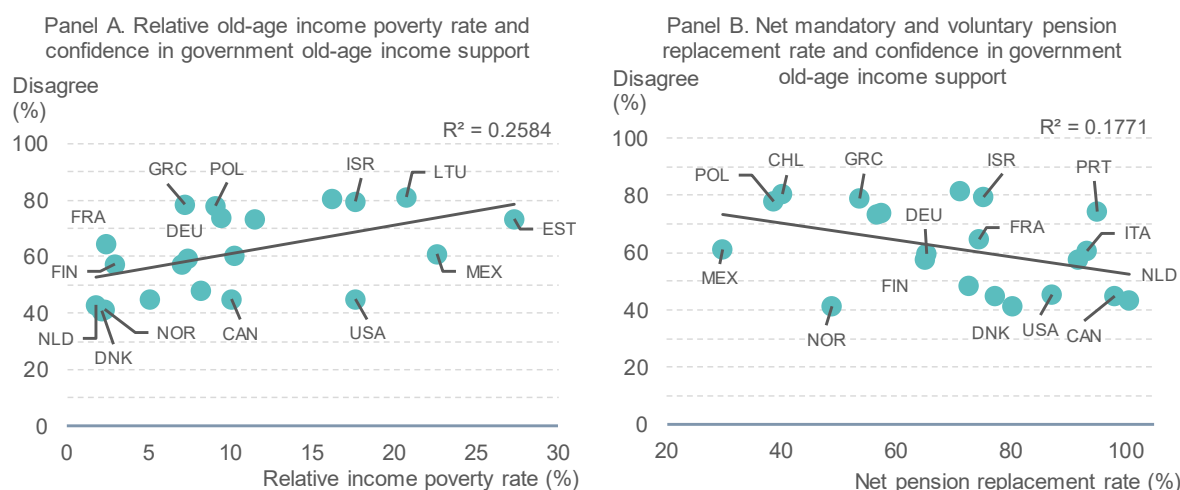


Note: Respondents were asked about the degree to which they agree or disagree with the statement “I think that my family and I have access to good quality and affordable public services in the area of long-term care for the elderly” and “...long-term care for people with disabilities”. Response options were “agree”, “strongly agree”, “disagree”, “strongly disagree” and “undecided”. Data on public spending per head on long-term care refer to 2016, except for Israel (2014) and the United States (2013). No data for Chile or Mexico.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018), the OECD Social Expenditure Database (<http://www.oecd.org/social/expenditure.htm>), and the OECD Health Statistics Database (<http://www.oecd.org/els/health-systems/health-data.htm>).

Figure 2.10. Confidence in government old-age income support is higher in countries with lower old-age poverty risks

Relative income poverty rate for 66- to 75-year-olds (%), net mandatory and voluntary pension replacement rate (% of pre-retirement earnings), and percentage that disagree (or strongly disagree) that the government would provide adequate income support in the case of income loss due to old-age



Note: Respondents were asked about the degree to which they agree or disagree with the statement “I think that the government would (or does) provide my family and me with adequate income support in the case of income loss due to old-age”. Response options were “agree”, “strongly agree”, “disagree”, “strongly disagree” and “undecided”. Data on the relative income poverty rate for 66- to 75-year-olds are based on equivalised household disposable income, i.e. income after taxes and transfers adjusted for household size. The poverty threshold is set at 50% of median disposable income in each country. Data refer to 2015, except for Mexico (2014). Data on the net pension replacement rate are based on entitlements for a man on average earnings, and refer to voluntary and mandatory pensions. Data refer to 2016.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018), the OECD Income Distribution Database (<http://www.oecd.org/social/income-distribution-database.htm>), and (OECD, 2017^[26]).

Feelings of injustice in benefit receipt tend to be lower in countries that spend more on social policies

Respondents are also less likely to report feelings of injustice when they live in countries with comparatively comprehensive social policies. Among the surveyed countries, those that spend more on social policy tend also to have fewer respondents believing they do not get their fair share of benefits (Figure 2.11, panel A) or that others get more than they deserve (Figure 2.11, panel B). In contrast, in countries with lower social expenditures more respondents report feelings of unfairness in benefit receipt; Estonia, the fourth lowest spender out of the surveyed countries, is an exception (Figure 2.11, panel B).

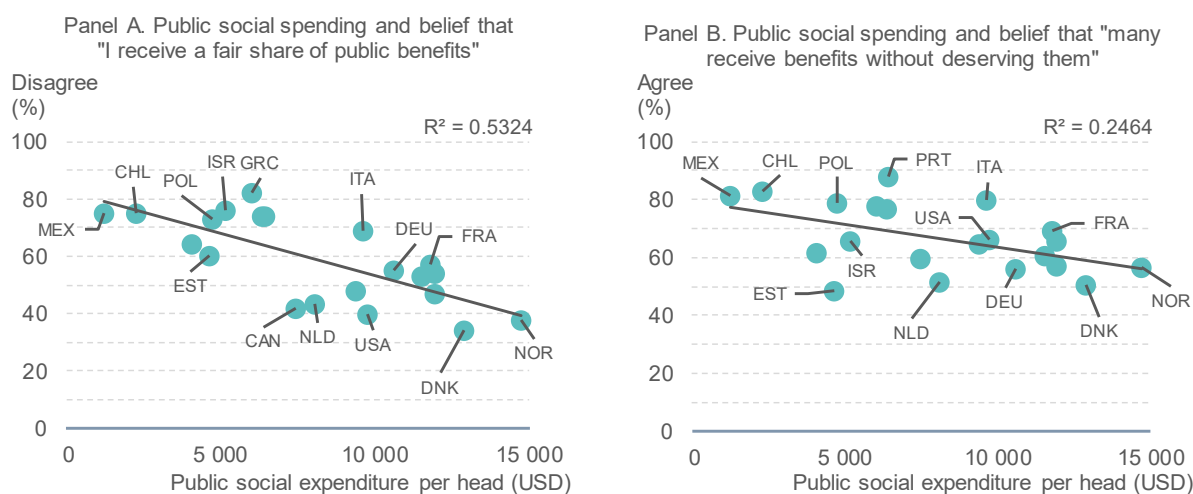
Perhaps surprisingly, the survey results provide no evidence that higher taxation drives feelings of unfairness in benefit receipt. Respondents in countries with

higher average income tax rates are no more likely to report feelings of unfairness than those in countries with lower taxes. In fact, respondents in higher tax countries are actually sometimes less likely to express dissatisfaction with what they receive given the taxes they pay (Table A2.11.5).

Some caution is needed when interpreting these results. It is likely that other factors, particularly societal and cultural values, could play a role in determining both social policy and feelings of unfairness. For example, strong egalitarian values in society are likely to both drive (and perhaps also reflect) social spending (Esping-Andersen, 1990^[27]; Blekesaune and Quadagno, 2003^[28]; Jakobsen, 2011^[29]; Larsen, 2008^[30]) and reduce feelings of injustice. Still, across countries, the OECD *Risks That Matter* survey shows no evidence to suggest high taxation and social spending leads to greater feelings of injustice in social policy.

Figure 2.11. Fewer respondents report feelings of unfairness in countries that spend more on social issues

Total public social expenditure per head (USD 2010 PPP), percentage that disagree (or strongly disagree) with the statement “I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay”, and percentage that agree (or strongly agree) with the statement “Many people receive public benefits without deserving them”



Note: Panel A: Respondents were asked about the degree to which they agree or disagree with the statement “I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay”. Panel B: Respondents were asked about the degree to which they agree or disagree with the statement “Many people receive public benefits without deserving them”. For both questions, response options were “agree”, “strongly agree”, “disagree”, “strongly disagree” and “undecided”. Data on total public social expenditure per head refer to 2015, except for Poland (2014), Mexico (2016), and Chile and Israel (2017).

Source: OECD Secretariat estimates based on the OECD *Risks That Matter* survey (2018) and the OECD Social Expenditure Database (<http://www.oecd.org/social/expenditure.htm>).

Other factors, like the economic environment, are likely to play a role in shaping satisfaction too

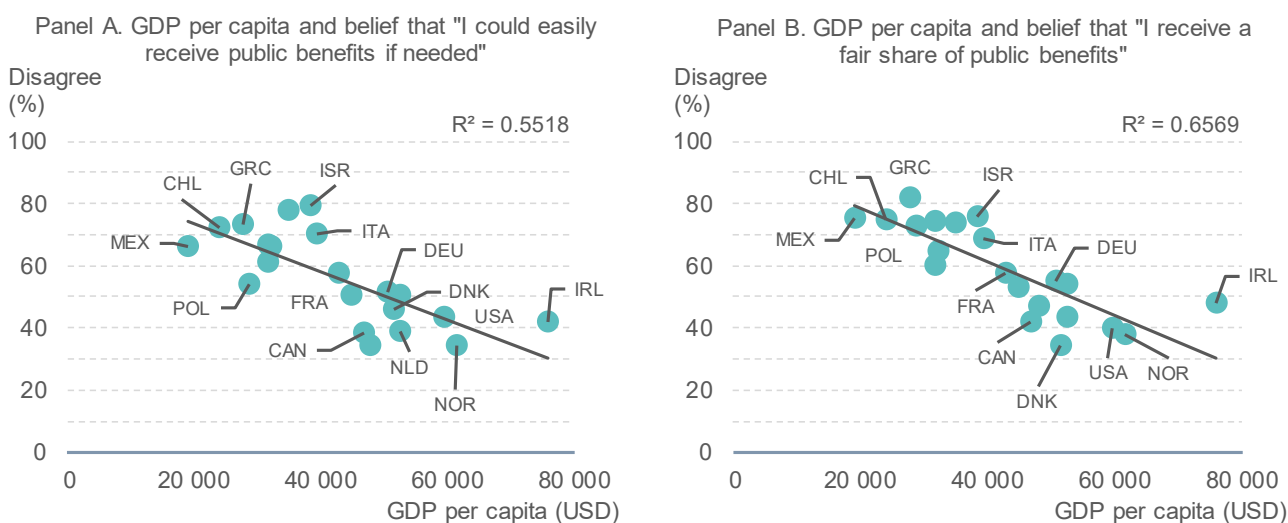
Unsurprisingly, the economic setting also appears important in shaping attitudes to current policy (see also Blekesaune and Quadagno, 2003^[28]; Blekesaune, 2007^[31]; Dallinger, 2010^[32]; Jæger, 2013^[33]). Looking across the 21 surveyed OECD countries, satisfaction with public benefits often seems higher in countries with better performing economies, and lower in poorer economies or in countries experiencing economic downturns. For example, respondents in countries with higher GDP per capita are substantially less likely to express dissatisfaction with access to public benefits (Figure 2.12, Panel A) and to feel like they do not get the benefits they deserve (Figure 2.12, Panel B). Similarly, they are also less likely to express dissatisfaction

with access to public services and income support in almost all policy areas (Tables A2.11.6-7).

Income inequality may be important too, especially for perceptions of fairness and justice in benefit receipt. The share of respondents who say they do not receive their fair share of benefits is often larger in countries with higher Gini coefficients (Figure 2.13) and in countries with higher relative poverty rates, though there are exceptions. Slovenia, for instance, has the lowest level of income inequality of all 21 surveyed countries, but one of the highest shares of respondents believing they do not get the benefits they deserve. The United States, in contrast, has the third highest level of income inequality and the second highest relative poverty rate, but the third lowest share feeling like they do not get their fair share of benefits (Table A2.11.8).

Figure 2.12. Dissatisfaction with benefits is higher in countries with lower GDP per capita

GDP per capita (USD, current prices and PPPs), percentage that disagree (or strongly disagree) with the statement “I think I could easily receive public benefits if I needed them”, and percentage that disagree (or strongly disagree) with the statement “I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay”



Note: Panel A: Respondents were asked about the degree to which they agree or disagree with the statement “I think I could easily receive public benefits if I needed them”. Panel B: Respondents were asked about the degree to which they agree or disagree with the statement “I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay”. For both questions, response options were “agree”, “strongly agree”, “disagree”, “strongly disagree” and “undecided”. Data on GDP per capita refer to 2017.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018) and the OECD Productivity Database (http://dotstat.oecd.org/Index.aspx?DataSetCode=PDB_LV).

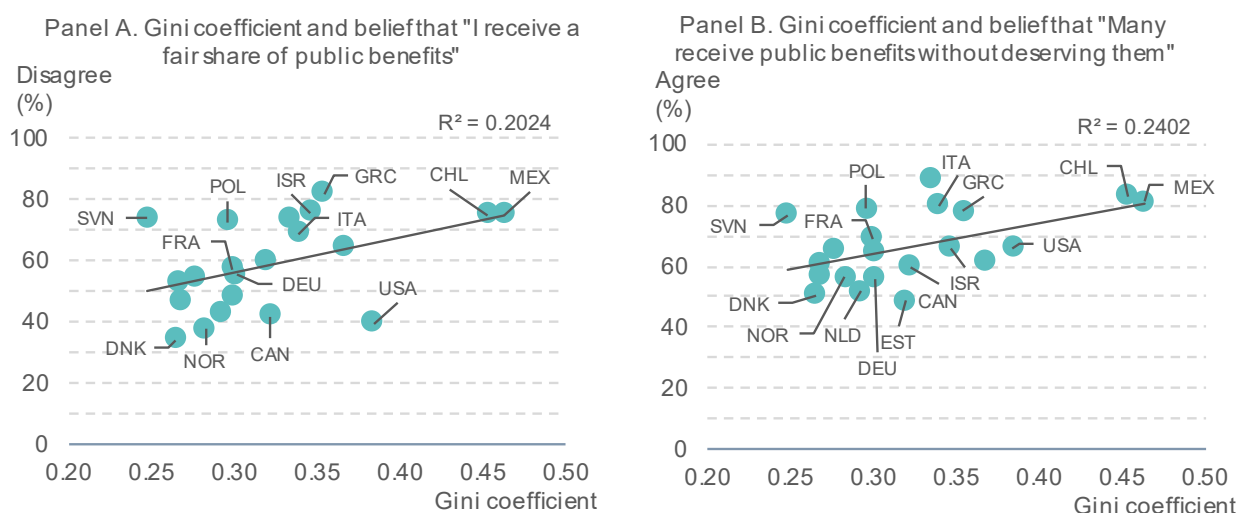
Respondents are also less likely to report feelings of injustice when they live in countries with comparatively comprehensive social policies. Among the surveyed countries, those that spend more on social policy tend also to have fewer respondents believing they do not get their fair share of benefits or that others get more than they deserve...

Notably, there is no clear connection between income redistribution and perceptions of unfairness or injustice in benefit receipt. Countries that redistribute more (as measured by the point difference in the pre- and post-tax and transfer Gini coefficient) or that are more effective at reducing market poverty (as measured by

the percentage point difference in the pre- and post-tax and transfer relative income poverty rate) do not systematically see higher or lower shares of respondents feeling like they do not receive their fair share of benefits or that many others receive more than they deserve (Table A2.11.9).

Figure 2.13. Perceptions of fairness in benefit receipt are often (but not always) lower in more unequal countries

Gini coefficient on disposable household income (after taxes and transfers), percentage that disagree with the statement “I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay”, and percentage that agree with the statement “Many people receive public benefits without deserving them”



Note: Panel A: Respondents were asked about the degree to which they agree or disagree with the statement “I feel that I receive a fair share of public benefits, given the taxes and social contributions I pay”. Panel B: Respondents were asked about the degree to which they agree or disagree with the statement “Many people receive public benefits without deserving them”. For both questions, response options were “agree”, “strongly agree”, “disagree”, “strongly disagree” and “undecided”. Data on the Gini coefficient are based on equivalised household disposable income, i.e. income after taxes and transfers adjusted for household size. Data refer to 2015, except for Mexico (2014).

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018) and the OECD Income Distribution Database (<http://www.oecd.org/social/income-distribution-database.htm>).





3. Wants, needs and preferences

“I’m concerned about the elderly being able to maintain a good quality of life after retirement. Pensions should be maintained and increased to help out the population that can no longer work to support themselves.”

–51-year-old respondent to the *OECD Risks That Matter* survey from Canada

Current social policy is not meeting the public’s needs and expectations. As the previous section of this report makes clear, many people are unhappy with what they receive from government and express strong feelings of unfairness in benefit receipt. Dissatisfaction and a sense of injustice threaten the political sustainability of current social policy models. Now, as much as ever, it is vital that governments properly listen to and, where appropriate, respond to what people want from social policy.

This section looks at the public’s preferences for social policy. It asks what people want from social policy going into the future, and where their priorities lie. Questions look at what supports, if any, people believe they need most, and whether they would be prepared to see taxes increase in order to pay for greater support. It starts first with an examination of overall preferences, before zooming in on the wants and needs of specific groups.

Overall, results suggest the public overwhelmingly want more from government – and a fair number say they are prepared to pay for it. Pension and health care supports are particular priorities, with almost 40% of respondents on average saying they would be prepared to pay more in taxes to receive better benefits and services in these areas. There is less support for expansion in other policy areas. Still, roughly one-quarter of respondents say they would be happy to pay

more in taxes for better housing, education and long-term care services.

Despite many shared preferences, exact policy wants and needs differ from group to group and country to country. Understandably, older respondents are most likely to prioritise better health care and pensions, younger people are more likely to want improved housing and job-seeking supports, and parents are more likely than others to favour better education services.

Looking across countries, respondents in less wealthy economies are more likely

than others to prioritise labour market supports like job-seeking services or funds to start a business, and those in more unequal countries put particular weight on education services. Respondents in richer countries more often say better housing supports are one of the things they need most from government. Notably, people in countries that spend less on social policies want government to do more generally, but otherwise there are few clear links between current policies and future policy preferences.

Most people want the government to provide more in the way of social policy – and a fair number are willing to pay for it

The majority want the government to do more to secure their economic and social well-being

Unsurprisingly, given levels of dissatisfaction with what government currently provides, most respondents to the *Risks That Matter* survey say they want more support from their government. Across all but two of the surveyed countries, a majority of respondents say they would like the government to do more to ensure their economic and social security, as opposed to the same or less (Figure 3.1). Even in Denmark and France – the countries where people are most satisfied with how government is current doing – more than 45% of respondents believe that government should do more. In Chile, Greece, Israel, Italy, Lithuania, Mexico, Portugal, and Slovenia, this share rises to 80% or more (Table A3.1.1).

Some social groups are in particular need of more help. Women and older respondents are more likely than others to say the government should be doing more to safeguard their economic and social security, as are those whose financial situation has deteriorated in the last year.

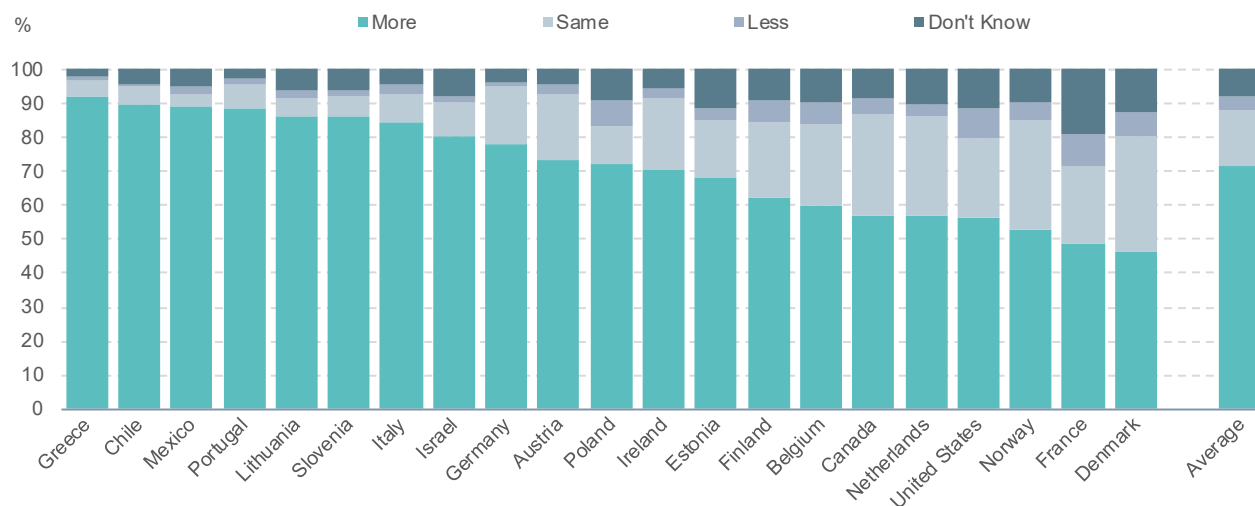
Respondents expressing strong feelings of injustice and disillusionment with social policy are especially likely to want the government to do more. On average, 78% of both respondents who feel they do not get their fair share of benefits and respondents who feel government does not listen also say the government should be doing more to ensure their economic and social security. This compares to 62% and 61% among the rest of the sample, respectively (Tables A3.10.1, A3.13.1 and A3.14.1).

People especially want more investments in pensions and health care

Priorities for specific supports differ and vary across social groups but, reflecting the risks perceptions shown in Section 1, increased investment in pensions and health care are often top priorities. On average across the 21 surveyed countries, 54% of respondents pick a better pension and 48% list improved health care as one of the three top supports they would “need most from the government” to make them and their family feel more economically secure (Figure 3.2). Indeed, a better pension is the most popular pick in 14 of the

Figure 3.1. In all but two countries, the majority think their government should be doing more to ensure their economic and social security

Distribution of responses to the question “Do you think the government should be doing less, more, or the same to ensure your economic and social security?”, 2018



Note: Respondents were asked whether they thought the government should be doing less, more, or the same as they are currently doing to ensure their economic and social security. They could also choose “don’t know” as a response option. Countries are ranked by the percentage of respondents choosing “more”.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

Does anyone *not* want more from government?

Although most people in almost all of the 21 countries surveyed want the government to do more to safeguard their economic and social security, there are some people who seem relatively satisfied with their situation.

In a logit model, after controlling for other factors, men are less likely to demand more from government than women, as are younger people (18- to 29-year-olds). There are few clear differences across levels of education or income, but respondents who feel that their economic situation has improved over the past

twelve months are significantly more likely to say the government should do less to ensure their economic and social security (Table A3.10.1).

Notably, respondents who self-identify as “upper-middle” or “upper class” are also less likely to demand more from government, even after accounting for other factors like education and income. On average, only 58% of self-identified upper-middle or upper class respondents want the government to do more for their economic and social security, compared to 78% of lower or working class respondents.

21 surveyed countries, and health care the most common in another five (Greece, Ireland, the Netherlands, Portugal and the United States). The only countries to not list either are Mexico – where better public safety was the most frequent top-three pick – and Finland where, notably, respondents were most likely to pick “a guaranteed transfer sufficient to cover my basic needs (e.g., government payment of basic income)” (Table A3.1.2).

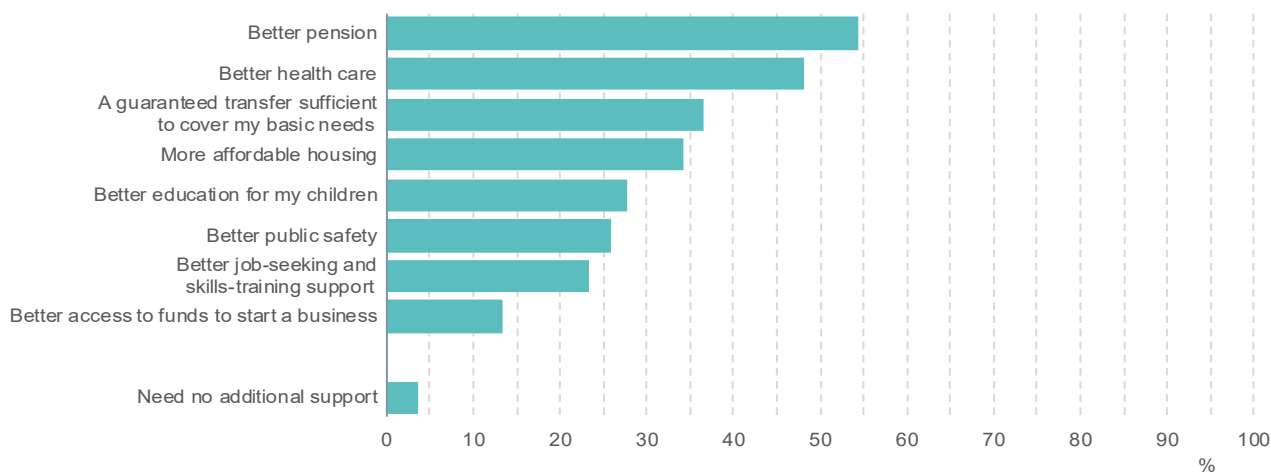
Many respondents even say they would be prepared to see taxes rise to pay for better pensions and health care. In 19 of the 21 surveyed countries, respondents are more likely to agree than disagree that government should increase spending on pensions, even if it means taxes will rise and some other programmes need to be cut, and an average of almost 40% say they would be willing to pay an extra 2% of their own income in taxes for better health care and pensions (Figure 3.3). Respondents in Ireland are the most likely to say they would be happy to pay more in tax for better health care (51% say this), followed by Portugal (49%), Greece and Chile (both

48%). Respondents in Israel (49%), Chile (51%) and Lithuania (53%) are the most likely to say they would be prepared to pay an extra 2% of the income in tax for better pensions (Tables A3.1.3 and A3.1.4).

Not surprisingly, older respondents put most weight on better pensions and health care. On average across the 21 OECD countries surveyed, an overwhelming 74% of 55- to 70-year-old respondents choose “better pensions” as one of the top-three supports they would need most from government to make them and their family more economically secure (Figure 3.4), and over half (53%) agree or strongly agree that the government should increase spending on pensions “even if it means that taxes will rise and some other programmes may have to be cut”. 59% of 55- to 70-year-olds pick better health care services as one of the supports they’d need most (Figure 3.4). An average of 44% of 55- to 70-year-olds say they would actually be prepared to pay an additional 2% of their own income in taxes for access to better pensions, and 40% would do the same for better health care (Tables A3.3.2-A3.3.4 and A3.10.2-A3.10.4).

Figure 3.2. Better pensions and health care are the priorities for many respondents

Percentage of respondents identifying each support as one of the top-three supports they’d need most from government to make them and their family feel more economically secure, unweighted cross-country average, 2018

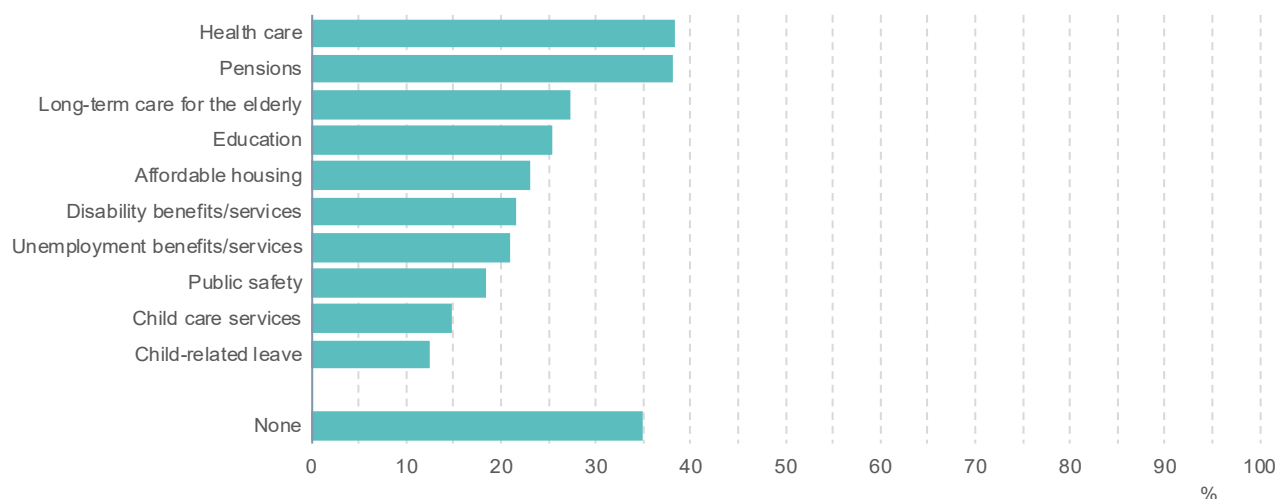


Note: Respondents were asked what supports they’d need most from government to make them and their family feel more economically secure. They could choose from a list of nine supports, and had the option of selecting zero, one, two, or three supports.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

Figure 3.3. Almost 40% are willing to pay more in taxes for better pensions and health care

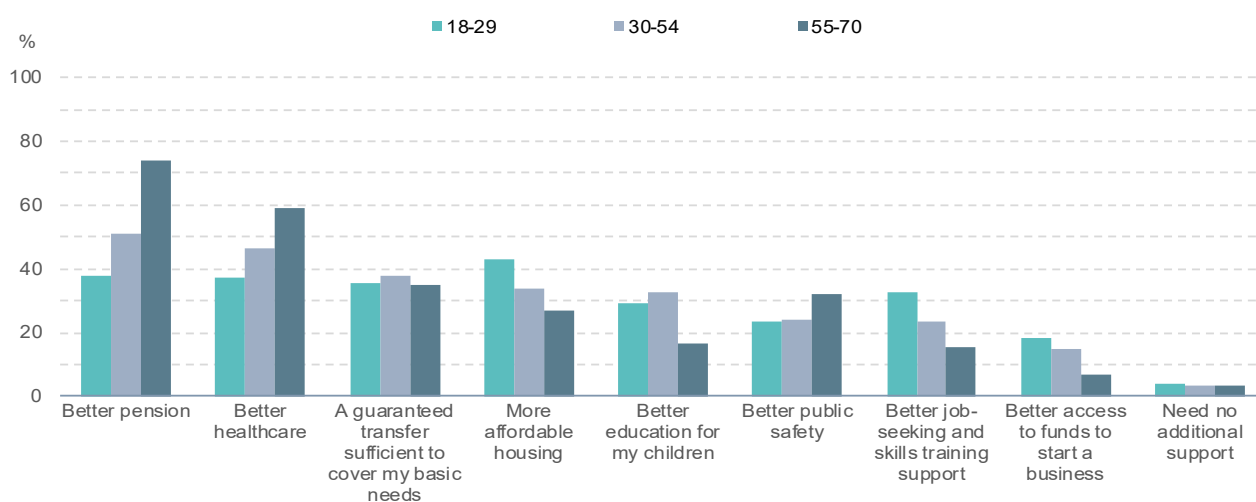
Percentage of respondents indicating they would be willing to pay an additional 2% of their income in taxes/social contributions to benefit from better provision of and access to different public services and benefits, unweighted cross-country average, 2018



Note: Respondents were asked to indicate whether they would be willing to pay an additional 2% of their income in taxes/social contributions to benefit from better provision of and access to the various different public services and benefits. They could choose as many as they liked, or none at all.
Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

Figure 3.4. Older respondents put particular weight on better pensions and better health care

Percentage of respondents identifying each support as one of the top-three supports they'd need most from government to make them and their family "feel more economically secure", by age group, unweighted cross-country average, 2018



Note: Respondents were asked what supports they'd need most from government to make them and their family feel more economically secure. They could choose from a list of nine supports, and had the option of selecting zero, one, two, or three supports. Supports are ranked according to the overall percentage of respondents choosing each as one of their top three.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018).

Housing, education and long-term care also receive support, especially among those most at risk in these areas

A fair number of respondents also express a willingness to pay more in tax for improved benefits and services in the areas of housing, education, and long-term care (Figure 3.3). On average across the 21 countries surveyed, 27% of all respondents say they would be happy to pay an additional 2% of their income in taxes and social contributions to benefit from better public long-term care

services for the elderly, and 25% would do the same for improved public education. 23% say they'd be willing to pay an extra 2% in taxes for improved affordable housing (Table A3.1.3).

Support in these areas is generally strongest among those most at risk. Improved public long-term care services, for instance, are most likely to be a priority for older respondents. On average, 36% of 55- to 70-year-old respondents say they would be willing to pay an additional 2% of the income in taxes to benefit from better long-term care services, compared to 22% of 18- to

What do the disillusioned want from social policy?

The perception of a disconnect between government and the people has become a common theme in OECD countries in recent years. To a large degree, results from *Risks That Matter* support this perception – as shown earlier in Section 2, across almost all included countries, the majority of respondents to the *Risks That Matter* survey feel government does not listen to the views of people like them when designing policy, and believe they are not getting a fair deal on social benefits. What can governments do to meet the needs and expectations of these people? What do those who feel ignored or like they are not getting their fair share want from social policy – if anything?

On the whole, policy priorities for those who feel ignored and unfairly treated are not much different to those of the sample as a whole. The overwhelming majority want the government to provide them with more support, with pensions and health care the top priorities. On average, 59% of those who feel government does not listen and 58% of those who believe they are not getting their fair share of

public benefits pick improved pensions as one of their top-three most needed supports, compared to 54% across the sample as a whole. 52% of both groups also pick better health care, compared to 48% of the overall sample (Tables A3.11.1-2, A3.12.1-2, A3.13.1-2, and A3.14.1-2).

Yet – at the same time – basic conflicts remain about how such programmes should be funded. Not surprisingly, people who feel they do not receive their fair share are less willing than others to pay more in tax for improved benefits and services in almost every policy area listed. They are also less likely to approve of other programmes being cut or taxes increased more generally in order to fund greater public investment in social programmes. One of the challenges for government, then, is to find ways of improving support for these people while sticking to existing budgets and not cutting spending elsewhere (Tables A3.11.3-4, A3.12.3-4, A3.13.3-4, and A3.14.3-4). Improving trust in government institutions is also important for getting people to “buy in” to funding social protection systems.

29-year-olds and 25% of 30- to 54-year-olds. The share willing to pay more in tax for better long-term care is particularly high in both Estonia and Israel, where more than 50% of 55- to 70-year-old respondents (and more than 35% of all respondents) say they would be prepared to pay an additional 2% of their income in tax for improved long-term care services (Tables A3.1.3, A3.3.3 and A3.10.3).

Housing is often a priority for younger respondents, reflecting the particular fears many young people have about securing affordable housing (see Section 1). On average, 43% of 18- to 29-year-old respondents pick “more affordable housing” as one of the top-three supports they would need most from government to make them more economically secure (Figure 3.4), and 42% agree that government should “make housing more affordable, even if it means that taxes rise”. 31% of 18- to 29-year-olds even say they’d pay an extra 2% of their own income in taxes to benefit from improved affordable housing. This compares to 22% among 30- to 54-year-olds and 18% among 55- to 70-year-olds (Table A3.3.2-4 and A3.10.2-4).

Economic conditions affect policy preferences

Respondents in less wealthy economies are more likely to express a need for labour market supports

People in less wealthy economies face different challenges to those in the OECD’s higher-income members. Poverty, deprivation and social exclusion still exist in all OECD countries (OECD, 2016^[10]; OECD, 2018^[21]), but more people are struggling to get by in less wealthy economies. Indeed, as shown by the risk perceptions outlined earlier in Section 1, respondents are much more likely to list simply “Struggling to meet all expenses” as one of their greatest short-term concerns when they live in countries

Education services, not surprisingly, are more of a priority for parents than for others. On average, 40% of parents pick “better education” as one of their top-three most needed supports, and 29% say they’d be willing to pay an additional 2% of their income in taxes to benefit from better education services. For respondents without children, these shares fall to 19% and 23%, respectively. Interestingly, though, once the specific price tag is removed, many respondents regardless of parent status support the idea that government should increase investment in education services. On average, 42% of parents and 38% of non-parents agree (or strongly agree) that more should be spent on education, “even if it means that taxes will rise and some other programmes may have to be cut”. Support for increased education spending is particularly strong in Chile, Finland and the United States, where more than 50% agree that more should be spent on education even if it means sacrificing other programmes and taxes increasing (Tables A3.1.3-A3.1.4, A3.4.3-A3.4.4 and A3.10.3-A3.10.4).

with lower GDP per capita (like Mexico) or that were hit hard by the financial crisis (like Greece and Italy) (see Figure 1.1).

Respondents in less wealthy economies want more government support in general (Figure 3.5), and they also want different types of support. Compared to respondents in higher-income countries, those in countries with lower GDP per capita are much more likely to pick labour market supports like “Better access to funds to start a business” or “Better job-seeking and skills training support” as one of the top three supports they need most from government (Figure 3.6). They are also more likely than respondents in richer countries to prioritise

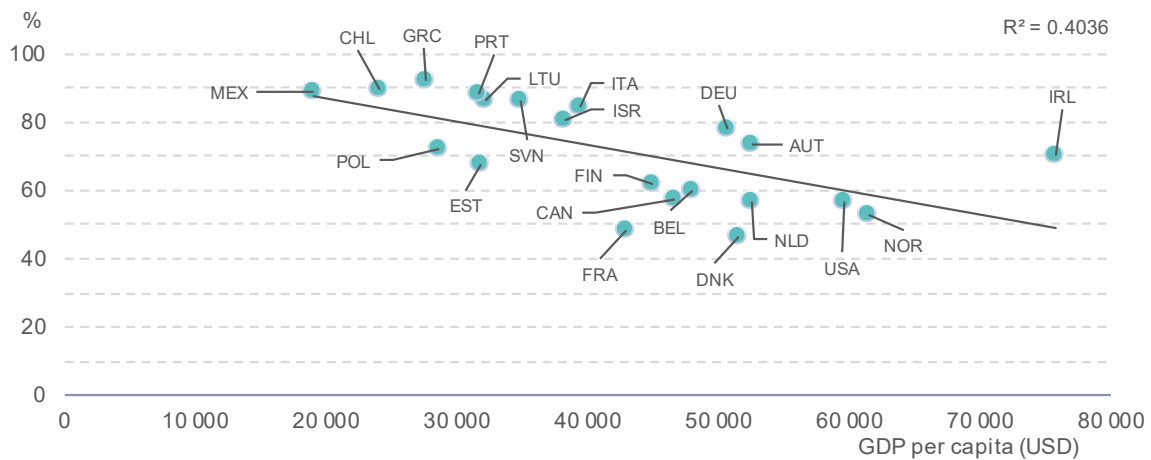
investment in education services (Table A3.15.1)

Respondents in countries with higher levels of GDP per capita are more likely to prioritise affording housing supports, perhaps a reflection of escalating house prices in many

OECD countries (OECD, 2018^[34]). To a lesser extent, they also express greater support for a basic income-like guaranteed transfer (a “guaranteed transfer sufficient to cover my basic needs [e.g., government payment of basic income]”) (Table A3.15.1).

Figure 3.5. Respondents in countries with lower GDP per capita are especially likely to want more from government

GDP per capita (USD, current prices, current PPPs) and the percentage that want the government to do more to ensure their economic and social security



Note: Respondents were asked whether they thought the government should be doing less, more, or the same as they are currently doing to ensure their economic and social security. They could also choose “don’t know” as a response option. Data on GDP per capita refer to 2017.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018) and the OECD Productivity Database (<http://www.oecd.org/sdd/productivity-stats/>).

People in highly unequal countries want better education supports

Several recent OECD reports (OECD, 2015^[35]; 2017^[36]; 2018^[15]) have explored in depth the challenges that unequal societies face. People in poorer families and from the lower middle classes often invest much less in education and face worse job prospects when they live in more unequal societies, reducing social mobility, reinforcing inequalities, and ultimately damaging economic growth (OECD, 2015^[35]).

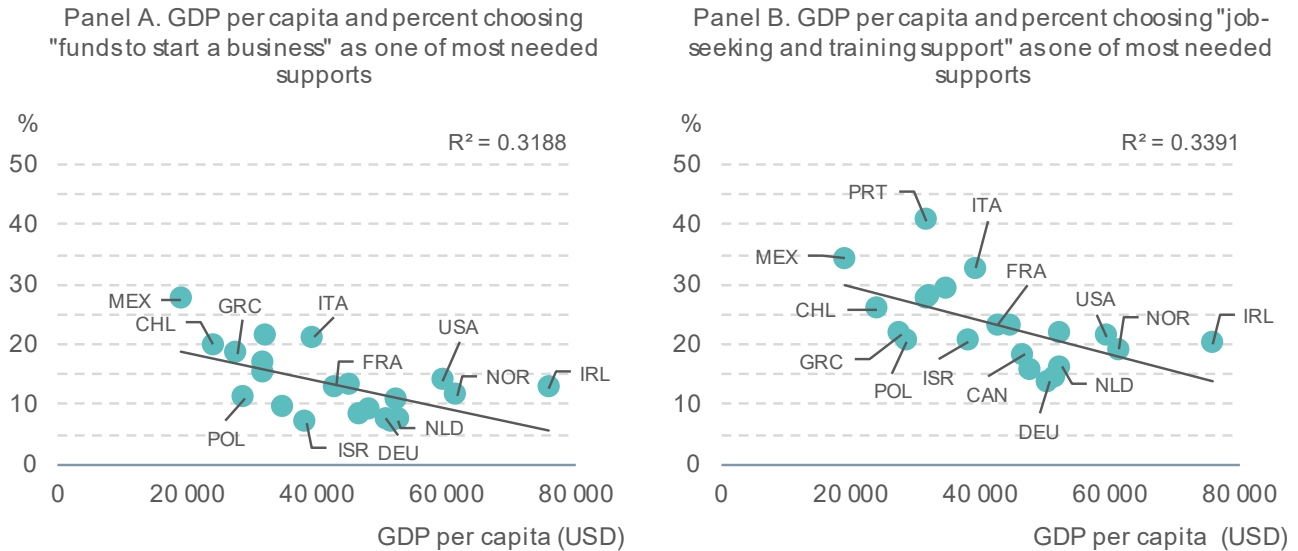
People in countries with higher levels of income inequality are much more likely than others to prioritise education supports (Figure 3.7). Indeed, in some of the OECD’s most unequal countries, many respondents say they would be prepared to pay more

in taxes to benefit from better public education services: in Chile, for instance, 43% of respondents indicated a willingness to pay an extra 2% of their income in tax in return for better education services (Figure 3.7, Panel B)*. OECD work has repeatedly emphasised the importance of investing

* It should be noted that education is not used as one of the sampling criteria in Chile and Mexico. As a result, people with low levels of education are strongly under-represented in the samples for these two countries, and people with high levels of education strongly over-represented. To the extent that respondents with high education are more likely than others to support increased education spending (see Tables A3.15.3-A3.15.4), the over-representation of highly-educated respondents could be driving at least part of the strong support for better education services in these two countries. Nonetheless, even with Chile and Mexico removed, the correlations shown in Figure 3.7 panels A and B remain positive and moderate in size.

Figure 3.6. Labour market supports are more often the priority for respondents in countries with lower GDP per capita

GDP per capita (USD, current prices, current PPPs) and the percentages that pick “Better access to funds to start a business” and “Better job-seeking and skills training support” as among the top-three supports they’d need most to make them and their feel more economically secure

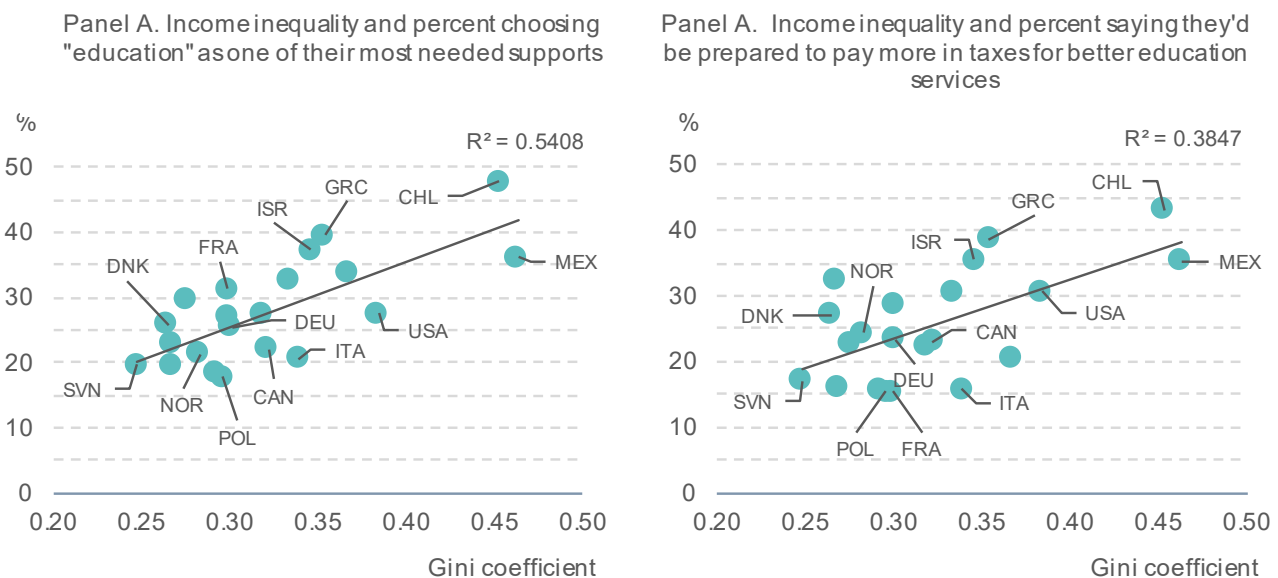


Note: Respondents were asked what supports they would need most from government to make them and their feel more economically secure. They could choose from a list of nine supports, and had the option of selecting zero, one, two, or three supports. Data on GDP per capita refer to 2017.

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018) and the OECD Productivity Database (<http://www.oecd.org/sdd/productivity-stats/>).

Figure 3.7. Better public education is one of the top priorities for respondents in more unequal countries

Gini coefficient on disposable income (after taxes and transfers), percentage that pick “Better education” among the top-three supports they’d need most to make them and their feel more economically secure, and percentage that say they’d be willing to pay an additional 2% of their income in taxes for “better provision of and access to” education



Notes: Panel A: Respondents were asked what supports they would need most from government to make them and their feel more economically secure. They could choose from a list of nine supports, and had the option of selecting zero, one, two, or three supports. Panel B: Respondents were asked to indicate whether they would be willing to pay an additional 2% of their income in taxes/social contributions to benefit from better provision of and access to the various different public services and benefits. They could choose as many as they liked, or none at all. Data on the Gini coefficient refer to 2015, except for Mexico (2014).

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018) and the OECD Income Distribution Database (<http://www.oecd.org/social/income-distribution-database.htm>).

more in education with a view to tackling inequality and promoting social mobility (OECD, 2015^[35]; OECD, 2018^[15]). These results suggest many people in highly-unequal countries have similar priorities.

Interestingly, the survey does not find much evidence that respondents from highly unequal countries want more redistributive social policy – looking across countries, those in more unequal countries are no more or less likely than others to believe the government should “tax the rich more than they currently do in order to support the poor” (Figure 3.8). This is consistent with a number of other studies on links between inequality and attitudes to redistribution, many of which find only mixed evidence for the idea that higher inequality should lead to greater public demand for redistributive policies (e.g. Alesina and Glaeser, 2004^[37]; Lübker, 2007^[38]; Kenworthy and McCall, 2007^[39]).

Similarly, there is also little to suggest that support for redistribution is any greater in countries that currently redistribute less. Comparing across countries, there is practically no association between current redistribution (as measured by the point difference in the pre- and post-tax and transfer Gini coefficient) or the extent to which tax and transfer policies reduced market poverty (as measured by the percentage point difference in the pre- and post-tax and transfer relative income poverty rate) and the share of respondents believing the government should “tax the rich more than they currently do in order to support the poor”. Some countries that redistribute little (e.g. Chile) do have large numbers of respondents expressing a preference for further redistribution, but the same is true in other countries with much higher redistribution (e.g. Greece, Portugal and Slovenia). Conversely, some countries that are at best moderate redistributors (e.g. Estonia, the United States, and especially Mexico) have comparatively

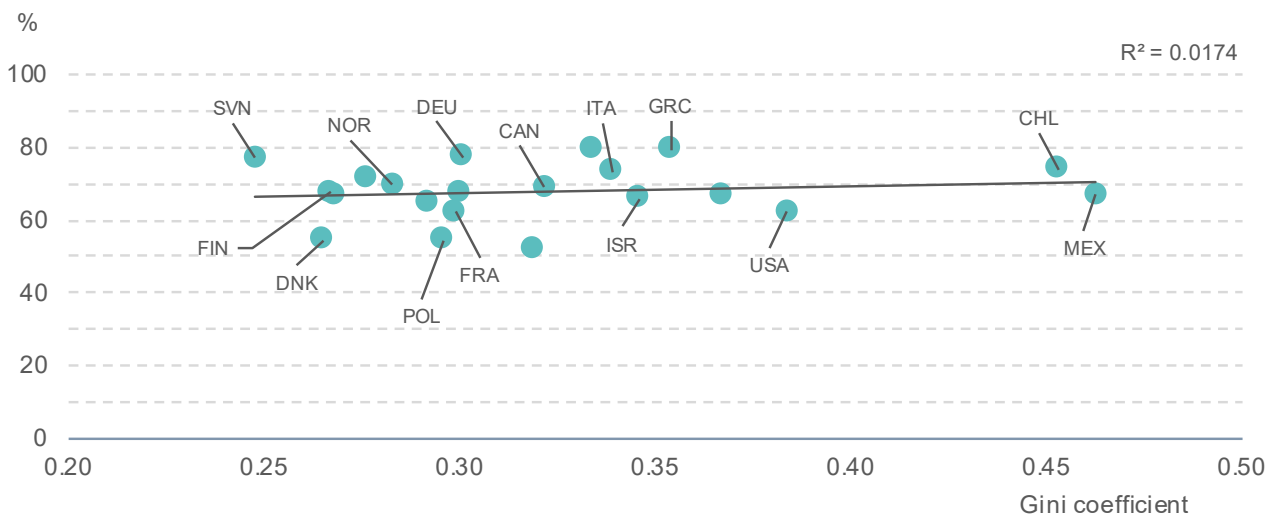
low shares believing the government should redistribute more – though it is worth emphasising that in all cases these shares still remain higher than 50%. Most people in all the surveyed countries want more redistribution, but differences in the exact depth of this support appears to be driven by factors other than current income inequality and redistribution (Table A3.15.5).

Preferences for future social policies do not seem to be strongly linked to current policies

Links between current social policies in specific areas and preferences for future policy are less clear. Respondents are more likely to say that government should be doing more to ensure their economic and social security when they live in countries with lower social expenditure (Figure 3.9). Other than that, however, priorities and preferences do not seem to correlate much with existing policies. For example, respondents are no more or less likely to pick “more affordable housing” as one of the supports they need most from government when they live in countries that spend less on housing, nor are they more likely to pick “better health care” when they live in countries that spend less on health, or a “better pension” when they live in countries with lower public spending on old-age and survivor benefits (Tables A.3.15.2-A.3.15.4).

Figure 3.8. Respondents in more unequal countries are no more likely to want more redistribution

Gini coefficient on disposable income (after taxes and transfers) and percentage that agree (or strongly agree) that the government should “tax the rich more than they currently do in order to support the poor”

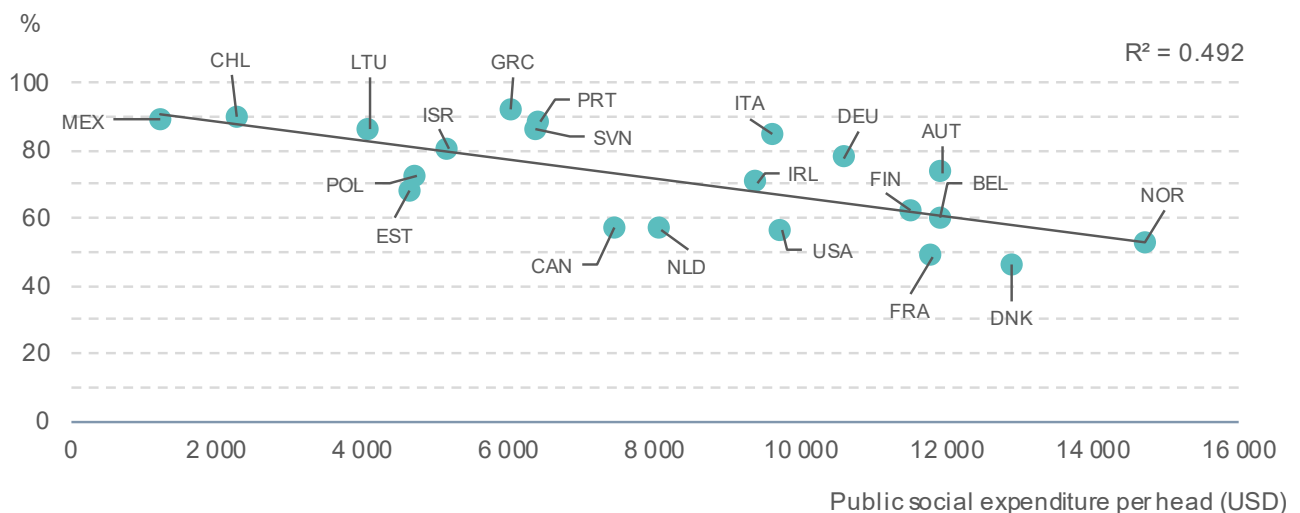


Notes: Respondents were asked to indicate the degree to which they agree or disagree with the statement “Should the government tax the rich more than they currently do in order to support the poor”. Possible response options were “definitely not”, “no”, “undecided”, “yes” and “definitely yes”. Data on the Gini coefficient refer to 2015, except for Mexico (2014).

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018) and the OECD Income Distribution Database (<http://www.oecd.org/social/income-distribution-database.htm>).

Figure 3.9. Respondents are more likely to want the government to do more when they live in countries with lower social expenditure

Total public social expenditure per head (USD 2010 PPP) and the percentage that want the government to do more to ensure their economic and social security



Note: Respondents were asked whether they thought the government should be doing less, more, or the same as they are currently doing to ensure their economic and social security. They could also choose “don’t know” as a response option. Data on total public social expenditure per head refer to 2015, except for Poland (2014), Mexico (2016), and Chile and Israel (2017).

Source: OECD Secretariat estimates based on the OECD Risks That Matter survey (2018) and the OECD Social Expenditure Database (<http://www.oecd.org/social/expenditure.htm>).





List of tables available online

All figures and the following tables are available to download online. They can be found at: www.oecd.org/social/risks-that-matter.htm

Online Annex A1:

Tables A1.1.1-1.1.4:	Risks, worries and concerns
Tables A1.2.1-1.2.4:	Risks, worries and concerns, by sex
Tables A1.3.1-1.3.4:	Risks, worries and concerns, by age
Tables A1.4.1-1.4.4:	Risks, worries and concerns, by parent status
Tables A1.5.1-1.5.4:	Risks, worries and concerns, by education level
Tables A1.6.1-1.6.4:	Risks, worries and concerns, by employment status
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Online Annex A2:

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**Falling ill.
Struggling to make ends meet.
Having enough money in old age.**

The OECD Risks that Matter survey finds that these worries are weighing on people's minds across countries. Risks that Matter examines people's perceptions of the social and economic risks they face and assesses how well people feel government reacts to their concerns. The survey polled a representative sample of 22 000 adults in 21 OECD countries in 2018.

Across countries, people are largely dissatisfied with existing social programmes. A majority of respondents believe that government would not provide them with an adequate safety net if they lost their income due to job loss, illness or old age. More than half feel that they would not be able to access public benefits easily if they needed them. And, on average, nearly three-quarters of all respondents want government to do more to protect their social and economic security.

This survey shows that listening to people matters. Implementation matters. OECD countries have some of the most advanced social protection systems in the world, but policies are not reaching their full potential if people do not feel they can access benefits and services when needed. Governments must recommit to restoring trust, confidence, and efficacy in social protection.

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