

Nordea

# Nordea Youth Survey

Results Finland

By Verian 15.6.2026



# Methodology

Sample size, target population and field work

Finland

Age 18–29

The general population  
in Finland

1 007

Web panel interviews

- Verian has conducted surveys in four Nordic countries on behalf of Nordea on young people's views and habits around finance. In total, approximately 1,000 interviews were carried out in each country. The surveyed countries were, Sweden, Norway and Finland.
- This is the report for the **Finnish results**.
- **Target population:** The general public, ages 18-29 years, in Finland.
- **Method:** Web interviews via the probability-based **Sifopanelen**.
- **Field period:** 10 - 20 Mars 2026.
- **References to the Nordics in this report cover only the surveyed countries; Iceland and Denmark is excluded.**
- All differences discussed in the text are statistically significant and are indicated by + and –.

## Results - Key Findings

**Financial confidence increases with age** - Young adults aged 25–29 feel most confident in managing their daily personal finances, with 75% agreeing they have the necessary knowledge, compared with 66% among those aged 18–24. Men also report higher confidence (77%) than women (64%).

**Clear differences in financial optimism** - 14% of men say they feel very optimistic compared with 9% of women. Women also report higher financial worry, as 38% say they are quite worried about their financial future, compared with 24% of men. Age groups remain very similar in optimism and worry.

**Perceived control over personal finances** - Young adults report a generally strong sense of control over their personal finances, with 76% agreeing they have control. A clear gender gap appears, with 79% of men feeling in control versus 72% of women.

**Attitude towards deferred payments** - Young adults show similar attitudes toward deferred payments overall, though 25–29-year-olds are slightly more accepting of using them for electronics and technology (52%) compared with 18–24-year-olds.

**Monthly savings** - Women save less regularly than men, with 28% of women reporting that they do not save monthly compared with 12% of men.

**Difficulties in saving money** - The main obstacles to saving among young adults are the high cost of living and low income. Younger adults stand out in their uncertainty: 23% of 18–24-year-olds say they don't know how to save or invest, compared with 15% among those aged 25–29.

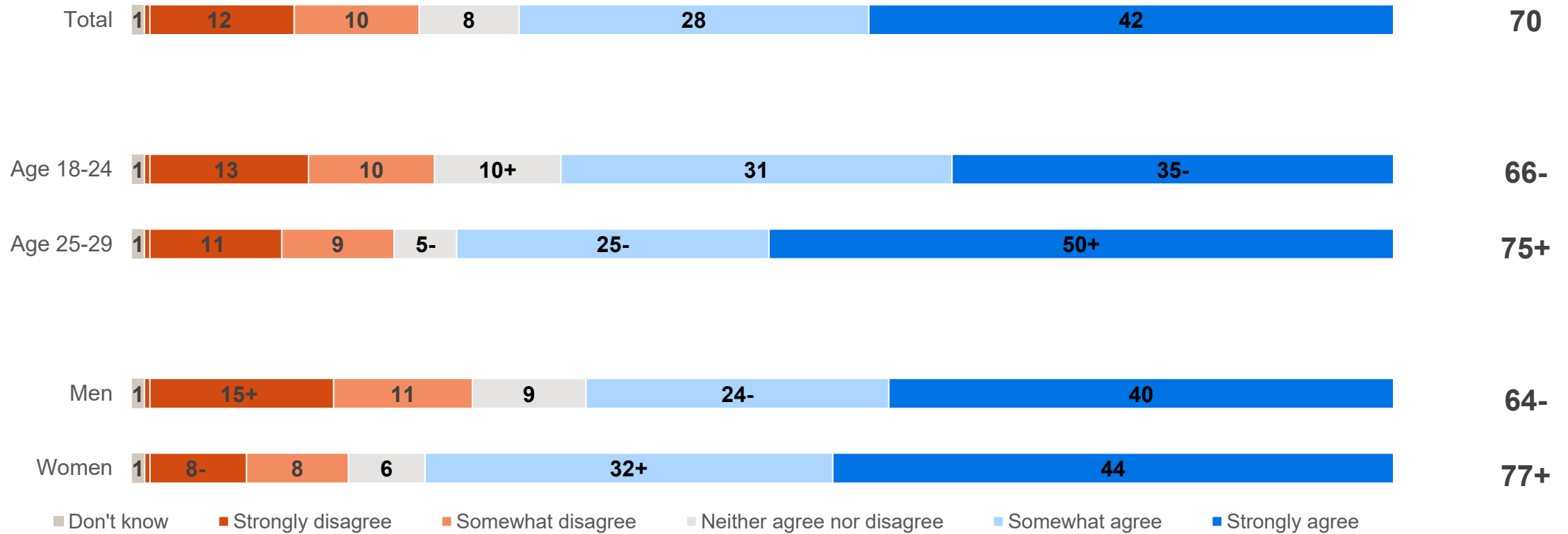
# Financial confidence increases with age

A comparison between ages and gender

I have the knowledge I need to handle my personal finances on a daily basis

Shares in %

Somewhat agree +  
Strongly agree



Base: Total (n=1007), Age 18-24 (n=471), Age 25-29 (n=536), Men (n=446), Women (n=558)

Significant differences marked with +/-

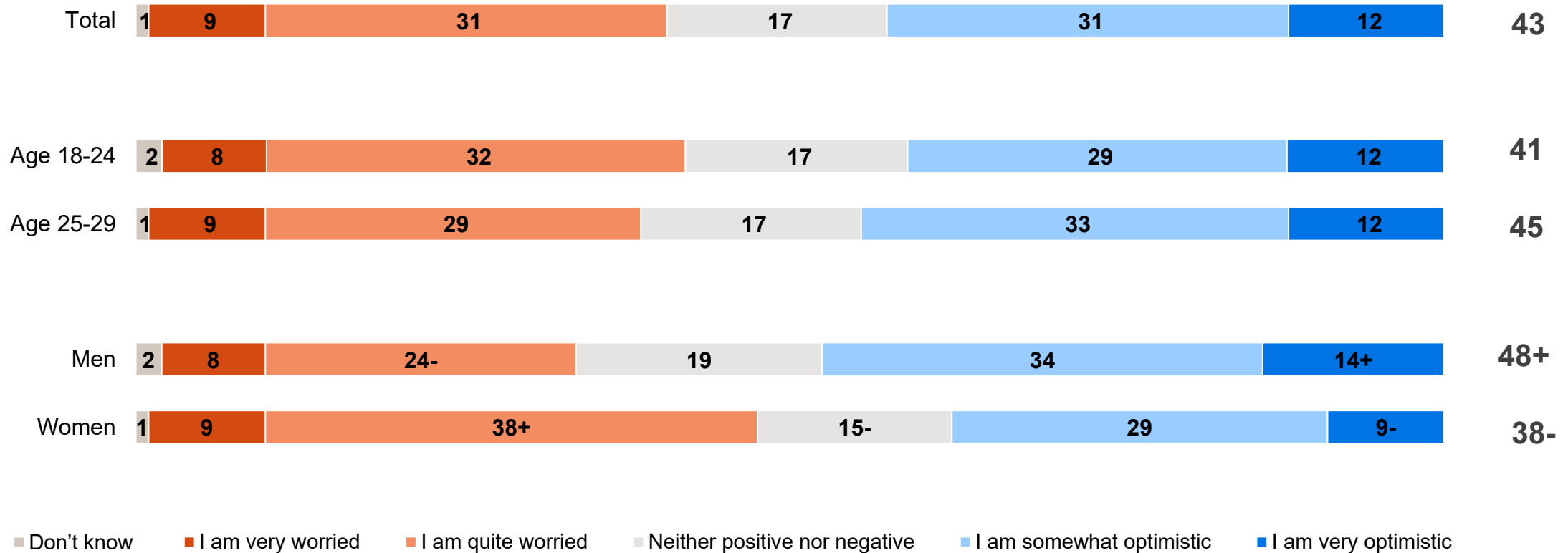
Not separation, differences adhere to groups

# Women are more worried than men

A comparison between age groups and gender

How do you feel about your financial future?

Shares in % Somewhat optimistic + very optimistic

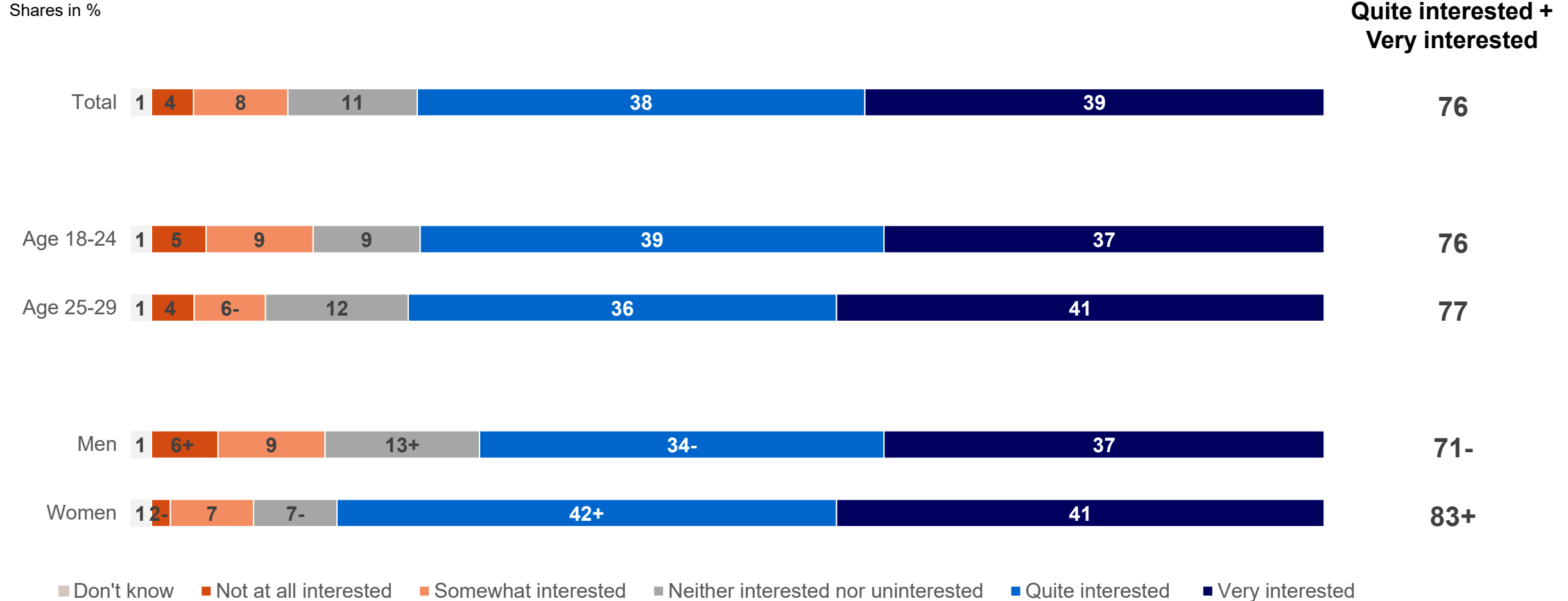


Base: Total (n=1007), Age 18-24 (n=471), Age 25-29 (n=536), Men (n=446), Women (n=558)

Significant differences marked with +/-  
Not separation, differences adhere to groups

# Women show the highest interest in personal finances

How interested are you in your personal finances?



Base: Total (n=1007), Age 18-24 (n=471), Age 25-29 (n=536), Men (n=446), Women (n=558)

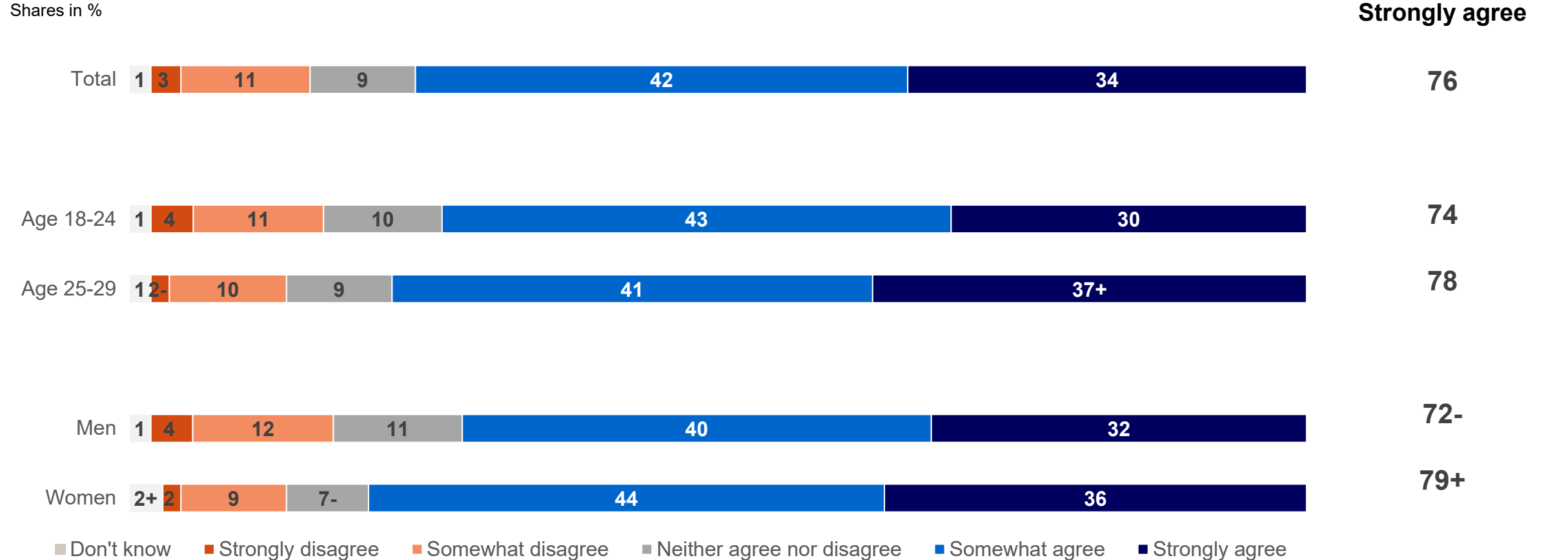
Significant differences marked with +/-

Not separation, differences adhere to groups

# Perceived control over personal finances

A comparison between age and gender

To what extent do you have control over your personal finances?

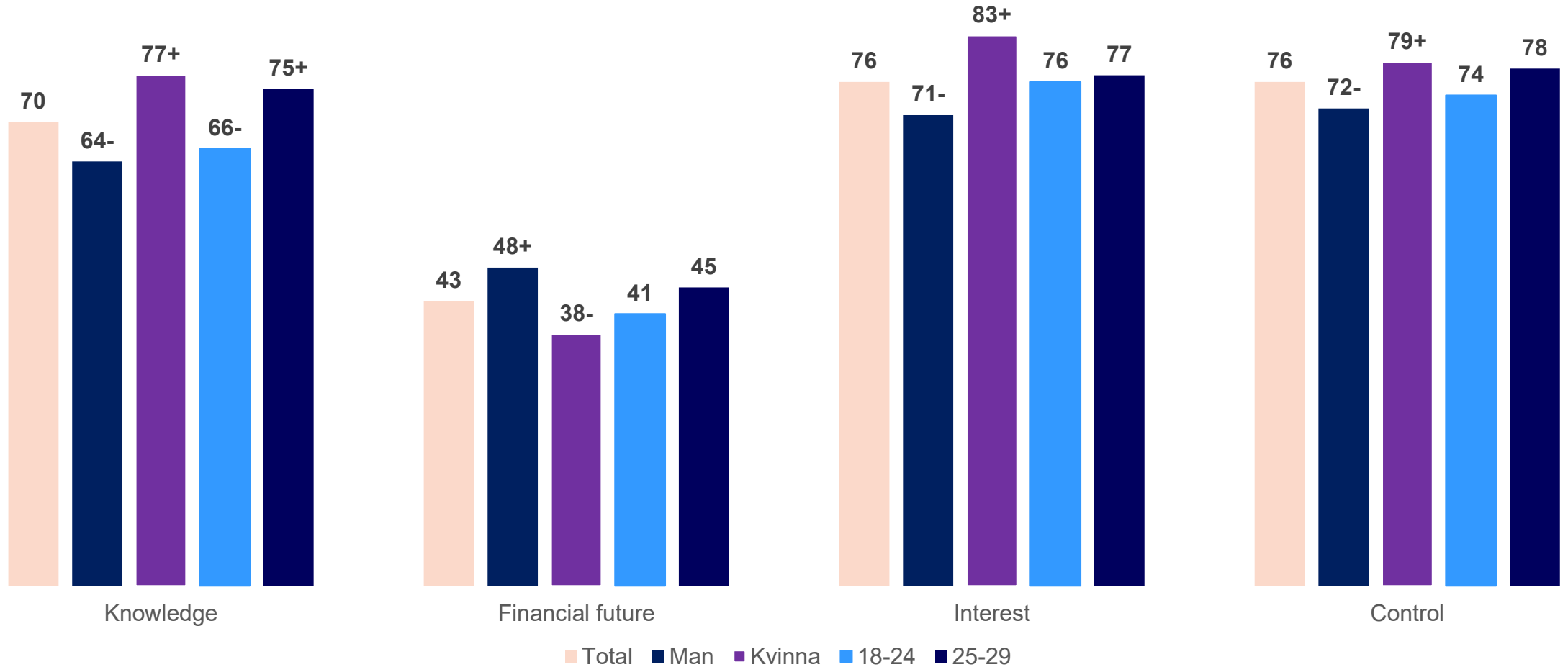


Base: Total (n=1007), Age 18-24 (n=471), Age 25-29 (n=536), Men (n=446), Women (n=558)

Significant differences marked with +/-  
Not separation, differences adhere to groups

# Knowledge, Future, Interest and Control

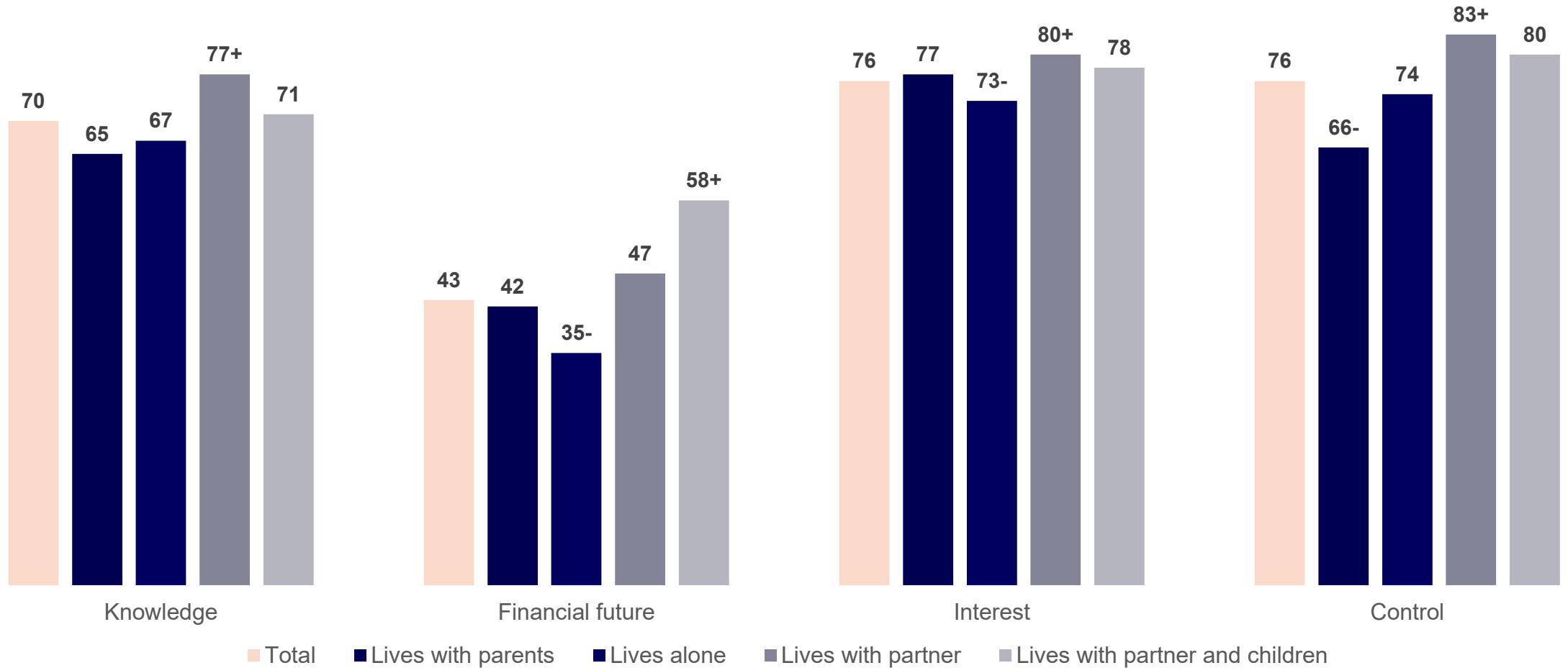
Top box (4+5) summarized over gender and age



Base: Total (n=1007), Age 18-24 (n=471), Age 25-29 (n=536), Men (n=446), Women (n=558)

# Knowledge, Future, Interest and Control

Top box (4+5) summarized over housing situation

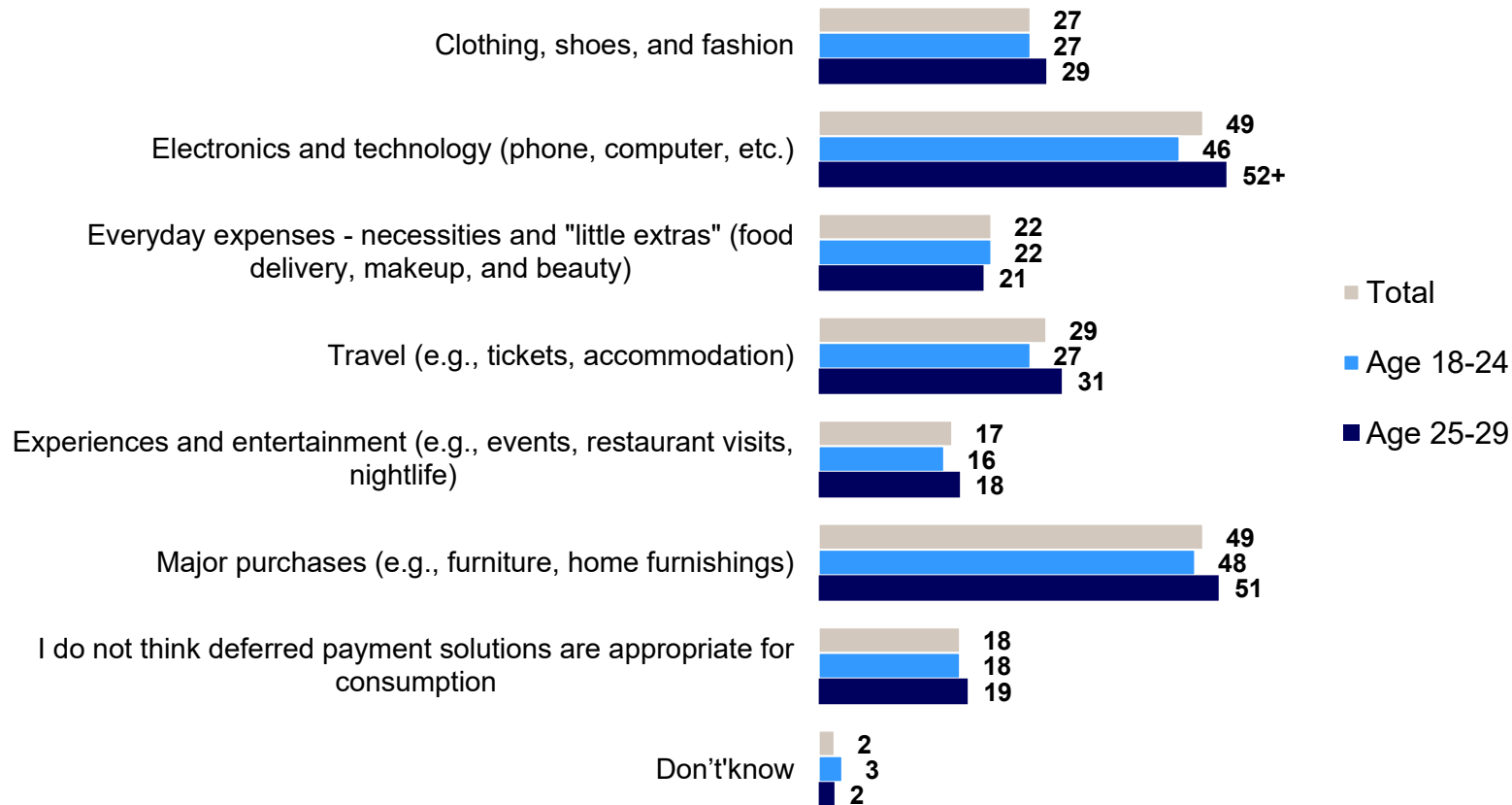


Base: Total (n=1007), Lives with parents (n=158), Lives alone (n=393), Lives with partner (n=254), Lives with partner and children (n=160) \*Results of respondents that live in shared housing are excluded due to low number of responses (n=32)

# Similar acceptance of deferred payments

For what types of purchases do you personally consider it acceptable to use deferred payment services (e.g. loans, “buy now, pay later” or hire purchase). Multiple options possible.

Shares in %



Age differences are minimal in attitudes toward deferred payments. Those aged **25–29** show a somewhat higher acceptance (52%) of using deferred payments for electronics and technology.

**Men** are more likely to choose everyday expenses 28% compared to 14% among **women**. Women are more likely to choose major purchases ( 59 vs 40%) and that they do not find it acceptable to use deferred payment (21 vs 16%.

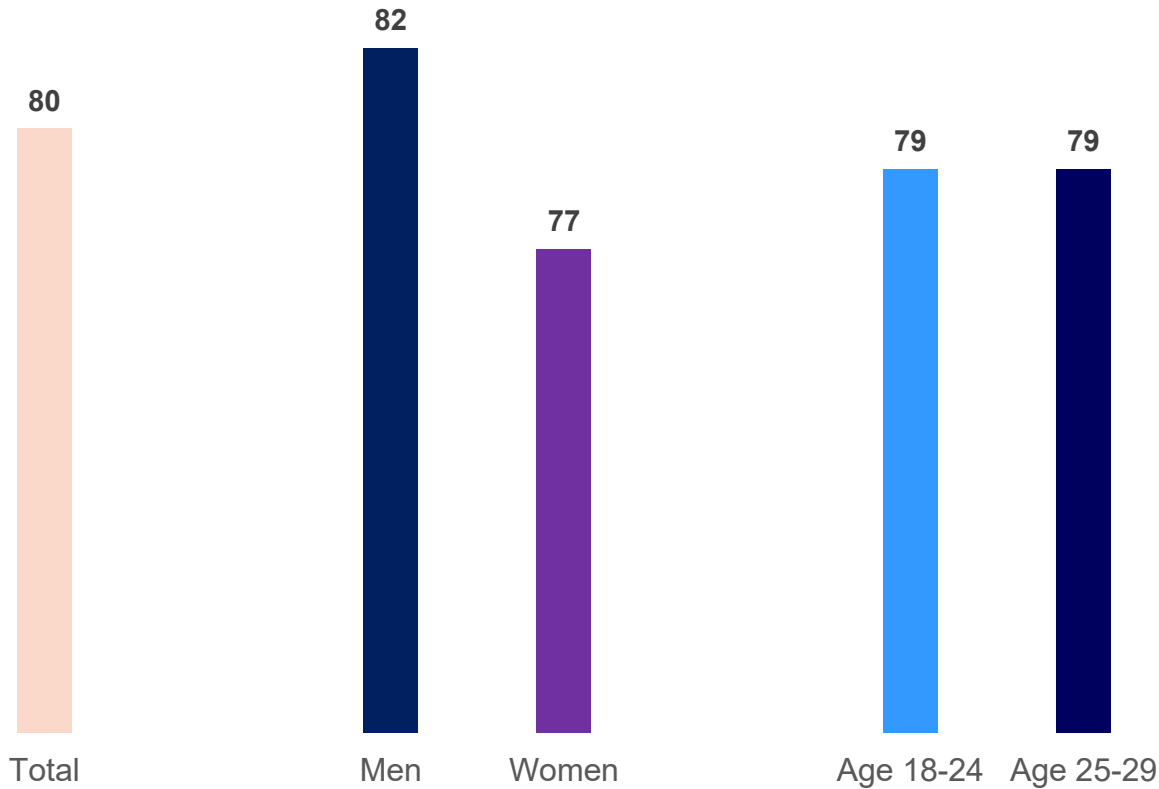
Base: Total (n=1007), Age 18-24 (n=471), Age 25-29 (n=536)

Significant differences marked with +/-

# Acceptance rate over subgroups

For what types of purchases do you personally consider it acceptable to use deferred payment services (e.g. loans, “buy now, pay later” or hire purchase).

Shares in %



Shares that found it acceptable to use deferred payment for any of the categories

Base: Total (n=1001), 18-24 (n=400), 25-29(n=601)

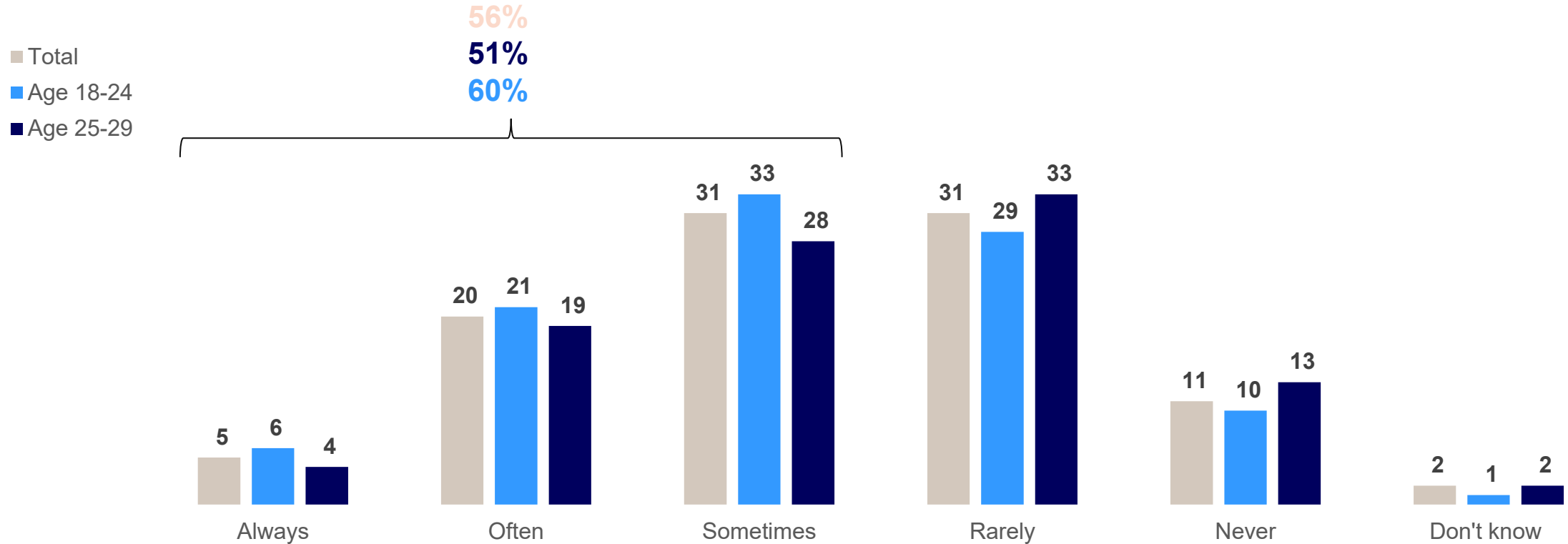
Significant differences marked with +/-

# Over half overspend at least sometimes

A comparison between ages

Over the past 12 months, how often have you spent more than you planned or made purchases that you couldn't really afford?

Shares in %

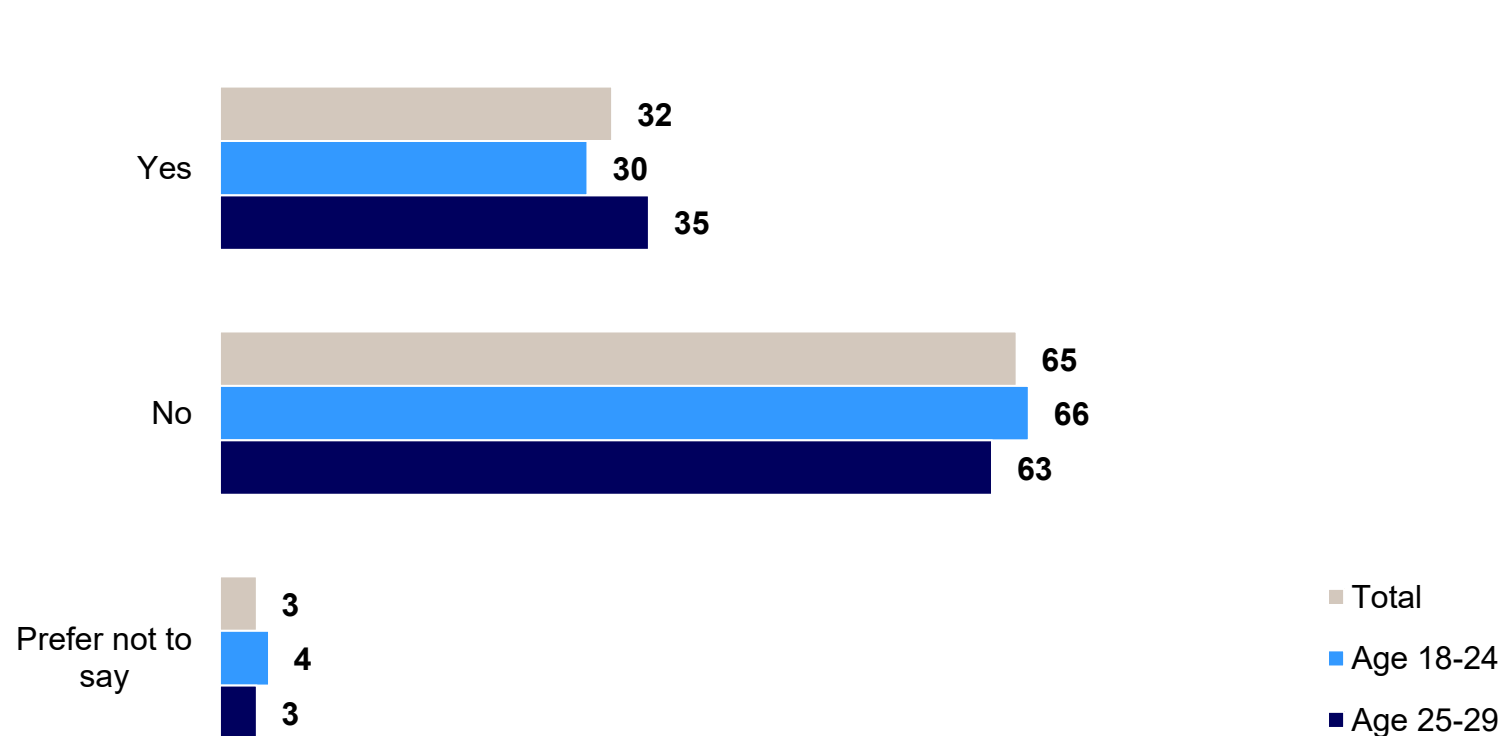


Base: Total (n=1007), Age 18-24 (n=471), Age 25-29 (n=536)

# A third have received charges because of missed payments

In the last 12 months, have you missed any bill or installment payments and incurred additional fees or reminder charges?

Shares in %



# 32%

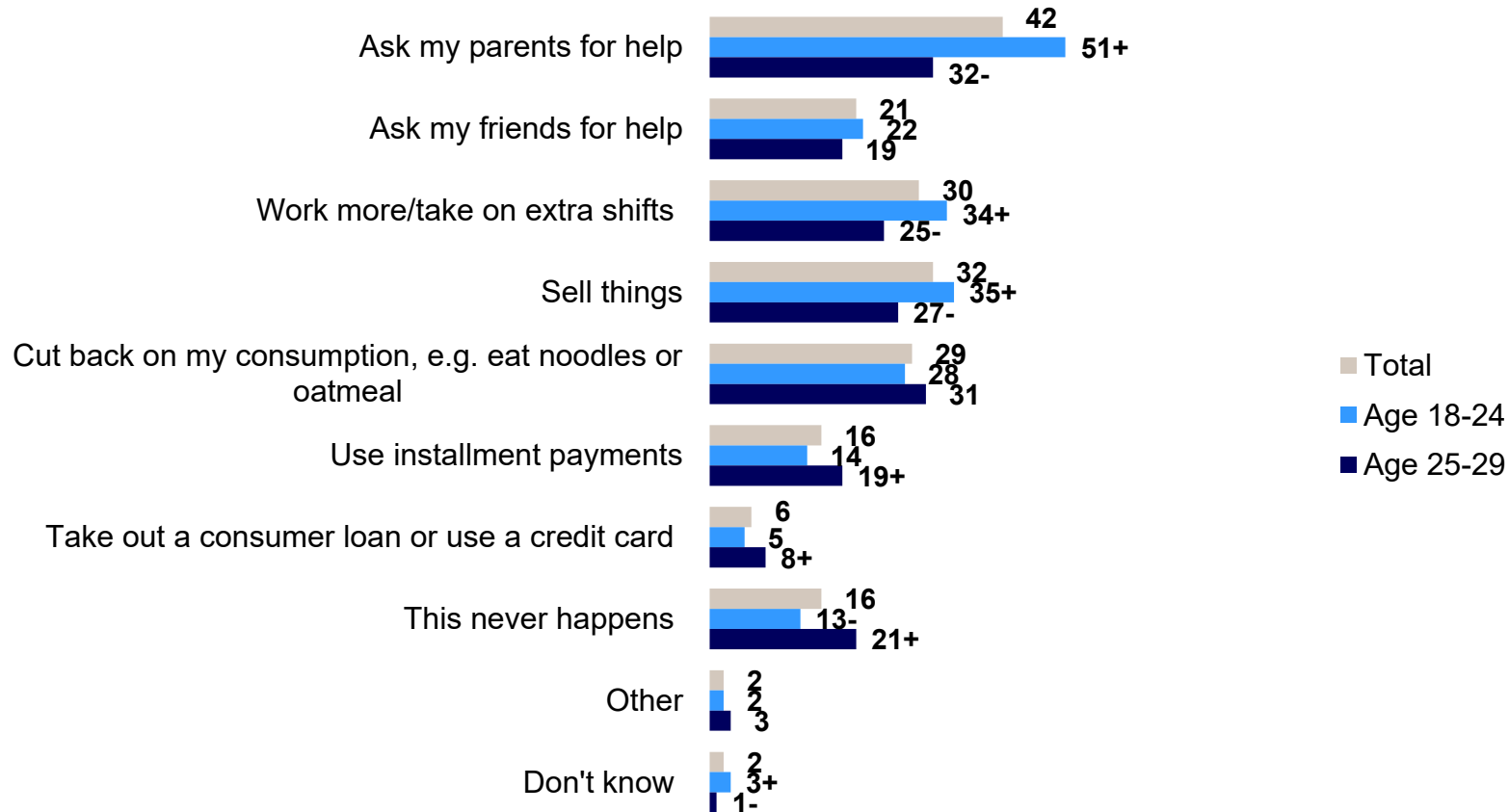
of respondents say they have missed a bill or installment payment and incurred additional fees during the past 12 months. The shares are similar across age groups. 30% of respondents aged 18-24 and 35% of those aged 25-29 have received extra fees because of missed payments.

Base: Total (n=1007), Age 18-24 (n=471), Age 25-29 (n=536)

# How respondents manage unaffordable expenses

How do you usually handle an expense that you cannot afford? (Multiple options possible)

Shares in %



# 51%

of 18–24-year-olds say they handle expenses they cannot afford by asking their parents for help. Among 25–29-year-olds, the corresponding share is 32%.

**Women** answer to a higher extent that “this never happens” compared to **men** (20 vs 13%). **Women** are more likely to ask their parents for help where **men** are more likely to ask their friends.

Base: Total (n=1007), Age 18-24 (n=471), Age 25-29 (n=536)