More Effective Social Protection for Stronger Economic Growth

Main Findings from the 2024 OECD Risks that Matter Survey

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Foreword

The OECD Risks that Matter (RTM) Programme was first launched as a key output of the 2018 OECD Social Policy Ministerial in Montréal, Canada under the supervision of the OECD's Employment, Labour and Social Affairs Committee (ELSAC). Ministers called on the OECD to help governments better incorporate people's opinions in the policymaking process, better understand both real and perceived risks people face, and better adapt social protection to a world characterised by rapidly changing risks and opportunities.

Results from RTM 2018 showed that people in even the wealthiest countries in the world were worried about their health and economic security, and they wanted governments to do more when providing social protection. Informed by these findings, the 2020 wave of the RTM focused on economic insecurity and social service delivery during COVID-19, and the 2022 wave offered an update on perceived risks and social protection preferences emerging from the pandemic and in the face of the cost-of-living crisis. Over time, a few consistent findings have emerged: most people want to see more government intervention in the areas of health, financial security, and support for older people via pensions and long-term care.

Results from 2024 reaffirm these results, illustrating a widely-held truth: across OECD countries, many people rely on governments' social safety nets to help ensure their economic security and give them the foundation to live healthy, productive and happy lives.

Beyond the standard social and economic risks featured in previous waves of the RTM Survey, the 2024 wave additionally includes special segments on two megatrends – technological change and population ageing. These results highlight strong support for social programmes that foster economic growth and security, including greater public investments in re-training and education to ensure workers have the right skills for the future. The results also show that a clear majority support getting more women into the workforce, the use of technology in workplaces, and moving part-time workers to full-time jobs to address projected worker shortages driven by population ageing. Fertility measures are less popular.

RTM 2024 also finds that there is limited willingness to pay more for better provision of social protection. This means that governments must look to improving efficiency in social programme applications and delivery. As governments reshape social protection systems to make them fit for the future and more efficient, including through digitalisation and the increasing use of AI, the OECD Risks that Matter Survey offers valuable insights into citizens' perspectives.

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This report was written by Valerie Frey (ELS) and Jasmin Thomas (ELS). Chris Clarke provided valuable support at various stages of questionnaire development, fieldwork, data collection and analysis. This report benefitted from useful feedback from Delegates to the OECD Working Party on Social Policy (WPSP) and the OECD Employment, Labour and Social Affairs Committee (ELSAC).

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Executive summary

Since 2018, the OECD Risks that Matter (RTM) Survey has offered a data-driven understanding of the economic risks people face across OECD countries, as well as how they would like public social protection to address their concerns. This report presents the main findings from the fourth wave of the RTM Survey, run in November and December 2024, covering representative samples of over 27 000 respondents across 27 OECD countries.

Social protection remains more important than ever to address ongoing challenges and serves as a foundation for economic growth. Two megatrends with implications for growth – the digital transition and population ageing – are highlighted in this report.

Technological progress fosters productivity, yet many workers are sensitive to tech-related risks in labour markets. While most people in OECD countries predict positive changes related to digitalisation and technological change, one-third of respondents, on average, worry that they will lose their job to artificial intelligence (AI) or to a worker on an internet platform. These concerns are shared evenly across workers with different educational profiles, and they are linked to broad demands for better social protection: over 70% of respondents call for greater public investments in re-training for workers and higher education for young people to ensure they have the right skills for the future.

A **declining working-age share of the population** has negative implications for growth, and 65% of respondents, on average across countries, say they worry about population ageing. A clear majority support three key policy measures to address population ageing and related worker shortages: getting more women and underrepresented groups into the workforce; increasing the use of technology to improve efficiency in the workplace; and encouraging part-time workers to transition to full-time work. Fertility measures, in contrast, are less popular. 43% of respondents, across countries, say governments should encourage more childbearing to address population ageing.

More generally, social protection helps ease the effects of shocks and transitions, incentivises employment with contribution-based benefits, fosters more equal opportunities and helps ensure economic security for households. Consistent with previous RTM survey waves, **seven out of ten respondents say their national government should do more to ensure their household's economic security**, on average across the OECD. This result holds across high-, middle- and low-income groups, as well as older, middle-aged and young people. People in OECD countries remain very concerned about their household's health and financial security, both in the next two years and when looking beyond the next decade – though the top worry, on average, is geopolitical risk.

Social protection clearly does matter. Yet in a time of tight public finances – and declining public willingness to pay more for social programmes, as evidenced in this report – there is a need for even greater efficiency in social programmes. **A high share of respondents across OECD countries report difficulties in navigating bureaucratic processes, understanding eligibility criteria, and completing application procedures**, suggesting that needed services and benefits may not be reaching the people who are eligible for them.

OECD governments have sought to make social protection systems more efficient in part by digitalising programme access and delivery. **About half of all respondents say they use digital tools most or all of the time for accessing public services,** and a similar share find these digital tools are easy to use. Yet four in ten respondents prefer paper or in-person applications, highlighting the need for social agencies to continue to offer human support through the digital transition of government.

The use of AI in social protection holds vast potential for improving the efficiency and effectiveness of social programmes. At the same time, the use of AI is not without risks, especially around privacy and transparency. **Many people continue to express concern about their government's use of AI in social protection.** Only 40% of respondents feel that the use of AI to help process and approve social programme applications is good for users, and only 32% say they trust their government with the data collected through AI and other digital tools.

Ongoing global megatrends like population ageing and the changing nature of work, as well as current economic insecurities, will require reshaping social protection systems to make them fit for the future. The OECD RTM Survey offers a valuable assessment tool for understanding the social and economic risks people worry about, how well people feel their government addresses those risks, and people's preferences as governments prepare social protection systems for the years ahead.

1 Socio-economic risks in a changing world

Jasmin Thomas

This chapter explores perceptions of social and economic risks using data from the 2024 Risks that Matter (RTM) Survey, which includes over 27 000 respondents from 27 OECD countries. Risks relating to geopolitics, health and finances are top concerns in both the short term and long term. This chapter also explores perceptions of digitalisation and its potential impact on labour markets. Results suggest that respondents are more likely to anticipate positive impacts from advances in technology (e.g. work-life balance, enhanced safety), but many workers predict negative impacts, such as job loss and skill incompatibility.

Key findings

- Geopolitical risks are top of mind across 27 OECD countries, with over 75% of respondents to the 2024 Risks that Matter (RTM) Survey reporting they are worried about geopolitical risks in the next couple of years. Risks relating to health, such as access to good-quality healthcare and the risk of illness and disability, remain top five concerns in nearly all countries, both when looking at the next year or two and when looking beyond the next ten years.
- Financial security is a prominent worry for many people in OECD countries, with most respondents indicating they are concerned about not being able to cover all expenses and make ends meet in the next year or two. Almost three in four respondents indicate that financial security in old age is a long-term concern.
- A majority of people believe that advances in technology will have positive impacts on labour markets in the next five years – such as improving work-life balance, reducing or eliminating undesirable job tasks and increasing workplace safety. At the same time, many workers predict negative labour market impacts, such as being replaced by a robot, artificial intelligence (AI) or a person on an internet platform and inadequacy of skills.
- Concern about labour market changes is fairly evenly spread across workers, with very little difference by level of educational attainment and similar levels of concern across most industries.

The 2024 OECD Risks that Matter Survey (Box 1.2) interviewed 27 000 people across 27 OECD countries about their social and economic concerns, how well they think their country's social protection systems addresses those concerns, and what they would like their government to do going forward. Several prominent concerns emerge both in the short and the long term across OECD countries, including geopolitical risks (e.g. war or terrorism), health-related risks (e.g. illness, disability, access to healthcare) and financial security (e.g. meeting expenses, financial security after retirement). Recent and ongoing advancements in robotics and Artificial Intelligence (AI) are generating significant optimism but also concern about changes to the world of work, including potential job losses and changing skill needs.

1.1. Health and financial security remain key concerns – alongside geopolitical risks

Looking ahead to the next year or two, the top concern across the 27 OECD countries participating in the RTM Survey is geopolitical risk, identified by 77% of all respondents. Israel posts the highest levels of concern (88%) (Figure 1.1 and Annex A), but in eight other countries – Spain, Portugal, Türkiye, Italy, Austria, Greece, Germany and Lithuania – over 80% of respondents express concern about geopolitical risks. And even in the country with the lowest share – Korea – well over half of respondents are worried about geopolitical risks (64%).[1]

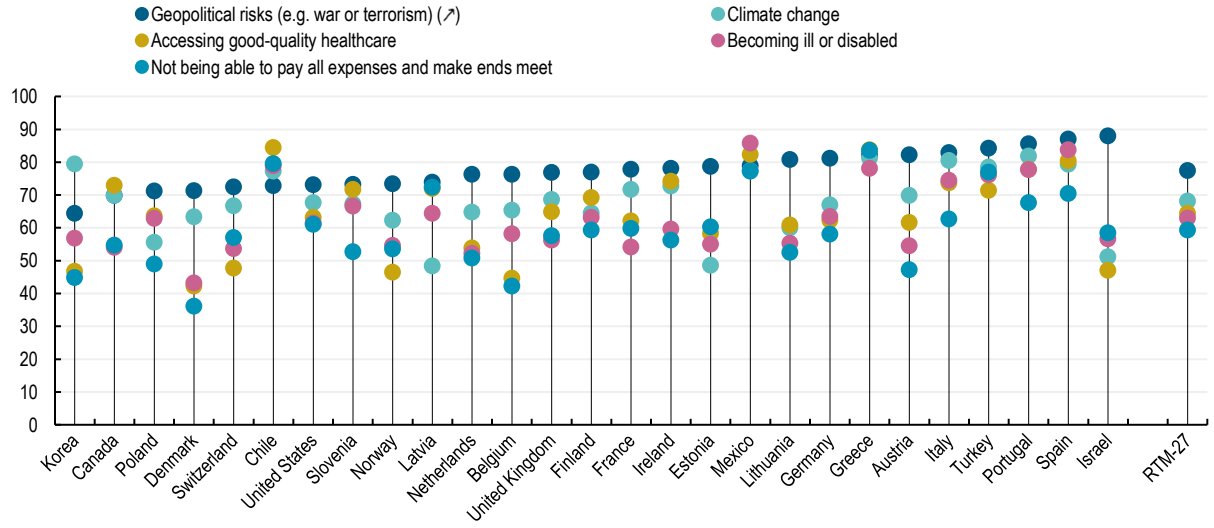
As in previous waves of the RTM Survey, accessing good-quality healthcare, becoming ill or disabled, and making ends meet are top worries for respondents, with a majority of respondents expressing that they are somewhat or very concerned about each of these risks (Figure 1.1 and Annex A). At the country level, becoming ill or disabled ranks as a top five concern in all RTM countries, while accessing good-quality healthcare is in the top five concerns for nearly all RTM countries and making ends meet is a top five concern in over half of all RTM countries (Annex A).

Climate change – a new response option – is also top of mind, with 68% of all respondents reporting this as a concern in the next year or two (Figure 1.1 and Annex A). Portugal, Greece and Italy report the highest

levels of concern, with over 80% of respondents indicating they are somewhat or very concerned.[2] In all but four countries – Estonia, Israel, Latvia and Poland – more than 60% of respondents note they are concerned.

Figure 1.1. Geopolitical risks are a top concern for the majority of respondents

Top five social and economic risks in the next year or two, share (%) of respondents who are somewhat or very concerned, by country, 2024



Note: RTM-27 is an unweighted average of the 27 countries participating in the RTM survey in 2024. ↗ indicates that the data is sorted according to this series in ascending order. Respondents were asked: "Thinking about the next year or two, how concerned are you about each of the following: (a) Becoming ill or disabled, (b) Losing a job or self-employment income, (c) Not being able to find/maintain adequate housing, (d) Not being able to pay all expenses and make ends meet, (e) Not being able to access good-quality childcare or education for your children (or young members of your family), (f) Not being able to access good-quality long-term care for elderly family members, (g) Not being able to access good-quality long-term care for young or working-age family members with an illness or disability, (h) Being the victim of crime or violence, (i) Having to give up your job to care for children, elderly relatives, or relatives with illness or disability, (j) Accessing good-quality healthcare, (k) Climate change and (l) Geopolitical risks (e.g. war or terrorism)." Response options for each of the items were: "Not at all concerned," "Not so concerned," "Somewhat concerned," "Very concerned," and "Can't choose / Not applicable." Response items (a) through (l) were randomly rotated. The figure shows the top five ranked according to the RTM-27 average share of respondents who are somewhat or very concerned. The five series are sorted according to the RTM-27 average.
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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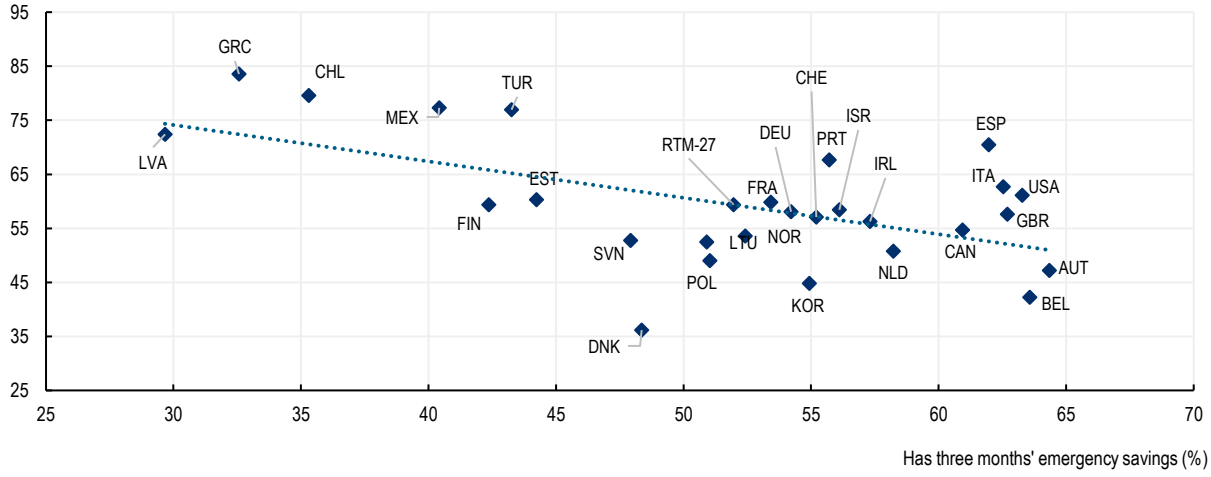
In 22 of 27 OECD countries, a majority of respondents are concerned about not being able to pay all expenses and make ends meet in the next year or two. Respondents are most concerned in Greece (84%), Chile (80%) and Mexico (77%) (Figure 1.1 and Annex A). These worries correspond, cross-nationally, with reported emergency savings. In countries where respondents are more concerned about making ends meet, respondents are also less likely to agree that they and their family maintain sufficient emergency savings for three months of living (Figure 1.2).

Figure 1.2. Worries about making ends meet are correlated with a lack of emergency savings



Note: RTM-27 is an unweighted average. Here and throughout the report, GBR refers to the whole of the United Kingdom, including Northern Ireland. See Figure 1.1 for notes on the question related to "concerns about not being able to pay all expenses and make ends meet" (y-axis). For the OECD-average x-axis values, respondents were asked to indicate the degree to which they agree or disagree with the following statement: "My family and I maintain at least three months' income as emergency savings." Response options were: "Strongly disagree," "Disagree," "Neither agree nor disagree," "Agree," "Strongly agree," "Can't choose." The figure refers to the share of respondents who "agree" or "strongly agree."

Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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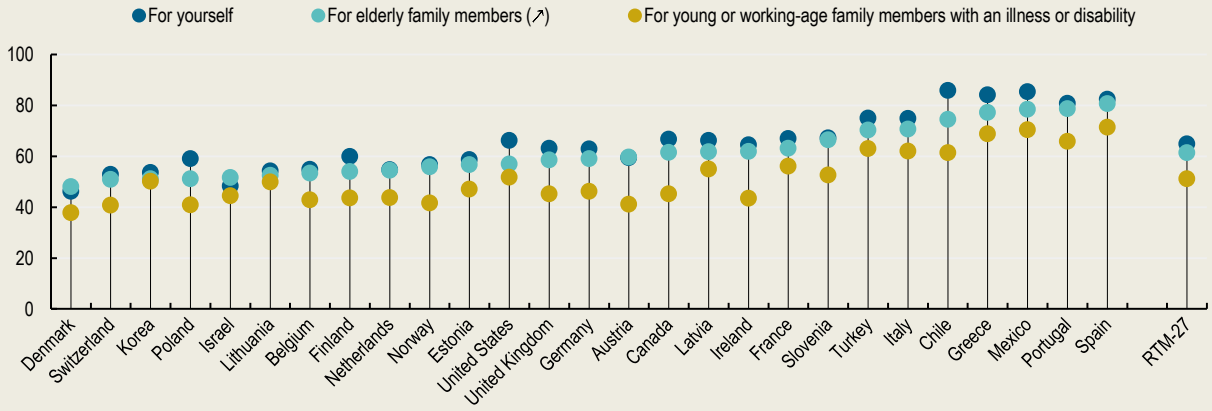
Box 1.1. Many respondents worry about access to good-quality long-term care services

Many respondents are concerned about their own and their family members' access to long-term care (LTC) – likely reflecting that population ageing is going to put major pressure on LTC systems (OECD, 2024[1]). Looking at the next year or two, specifically, an average of 54% of respondents indicate that they are concerned about accessing good-quality LTC for elderly family members. This rate rises to 61% when people think about caregiving for elderly family members in the next decade, and 65% worry about LTC for themselves.

Figure 1.3. Good-quality long-term care services are a concern for many

Share (%) of respondents who are concerned about accessing good quality long-term care beyond the next ten years, by country, 2024



Note: RTM-27 is an unweighted average. Respondents were asked "Looking beyond the next ten years, how concerned are you about the following: (a) Not being able to access good-quality long-term care for yourself, (b) Not being able to access good-quality long-term care for elderly family members, (c) Not being able to access good-quality long-term care for young or working-age family members with an illness or disability." Response options were: "Not at all concerned," "Not so concerned," "Somewhat concerned," "Very concerned," and "Can't choose / Not applicable." The figure refers to the share of respondents who are "somewhat concerned" or "very concerned."
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

StatLink https://stat.link/ejzml0

1.2. Geopolitics, pensions, health and social mobility lead longer-term worries

Looking beyond the next ten years, a high share of respondents – 79% – again say they are somewhat or very concerned about geopolitical risks, making it the top concern, on average, among a list of 13 items (Figure 1.4 and Annex A). In all 27 of the surveyed OECD countries, at least 70% of respondents indicated geopolitical risks as a concern.

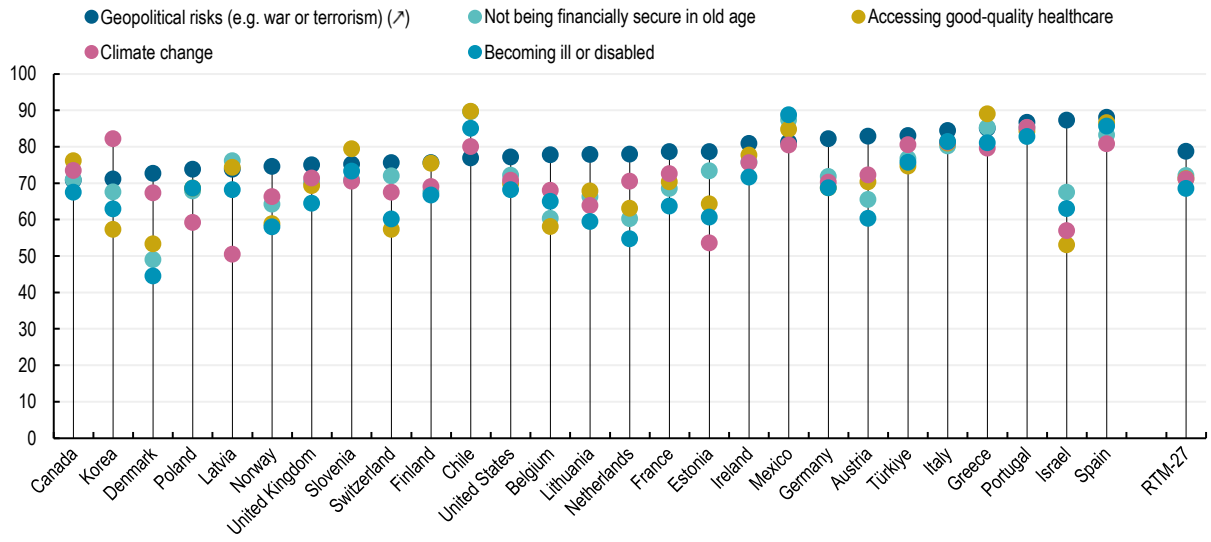
Consistent with previous waves of the RTM Survey, financial security in old age is a top worry in the long-term. On average, 72% of respondents indicated they are somewhat or very concerned about not being financially secure in old age. Concern was highest in Chile (90%), Mexico (87%), Greece (85%), Portugal

(85%), Spain (83%) and Italy (80%). Even in Denmark – which has the lowest level of concern – nearly half (49%) worry about their finances in old age.

71% of all respondents report that they are somewhat or very concerned about accessing good-quality healthcare. In all RTM countries, over 50% of respondents expressed concern, with Chile (90%), Greece (89%) and Spain (87%) at the top of the ranking.

Figure 1.4. Respondents are concerned about geopolitics, financial security and health in the long-term

Share (%) of respondents who are somewhat or very concerned about selected social and economic risks beyond the next ten years, by country, 2024



Note: RTM-27 is an unweighted average. Respondents were asked "Looking beyond the next ten years, how concerned are you about the following: (a) Not being as well-off and financially secure as your parents and/or that you had hoped to be, (b) Your children (or young members of your family) not being as well-off and financially secure as you are, (c) Becoming ill or disabled, (d) Not having the right skills and knowledge to work in a secure and well-paid job, (e) Not being financially secure in old age, (f) Not being able to find/maintain adequate housing, (g) Not being able to access good-quality long-term care for yourself, (h) Not being able to access good-quality long-term care for elderly family members, (i) Not being able to access good-quality long-term care for young or working-age family members with an illness or disability, (j) Accessing good-quality healthcare, (k) Climate change, (l) Geopolitical risks (e.g. war or terrorism) and (m) Population ageing." Response options for each of the 13 items were: "Not at all concerned," "Not so concerned," "Somewhat concerned," "Very concerned," and "Can't choose / Not applicable." Response items (a) through (m) were randomly rotated. The figure shows the top five ranked according to the RTM-27 average share of respondents who are somewhat or very concerned. The five series are sorted according to the RTM-27 average.
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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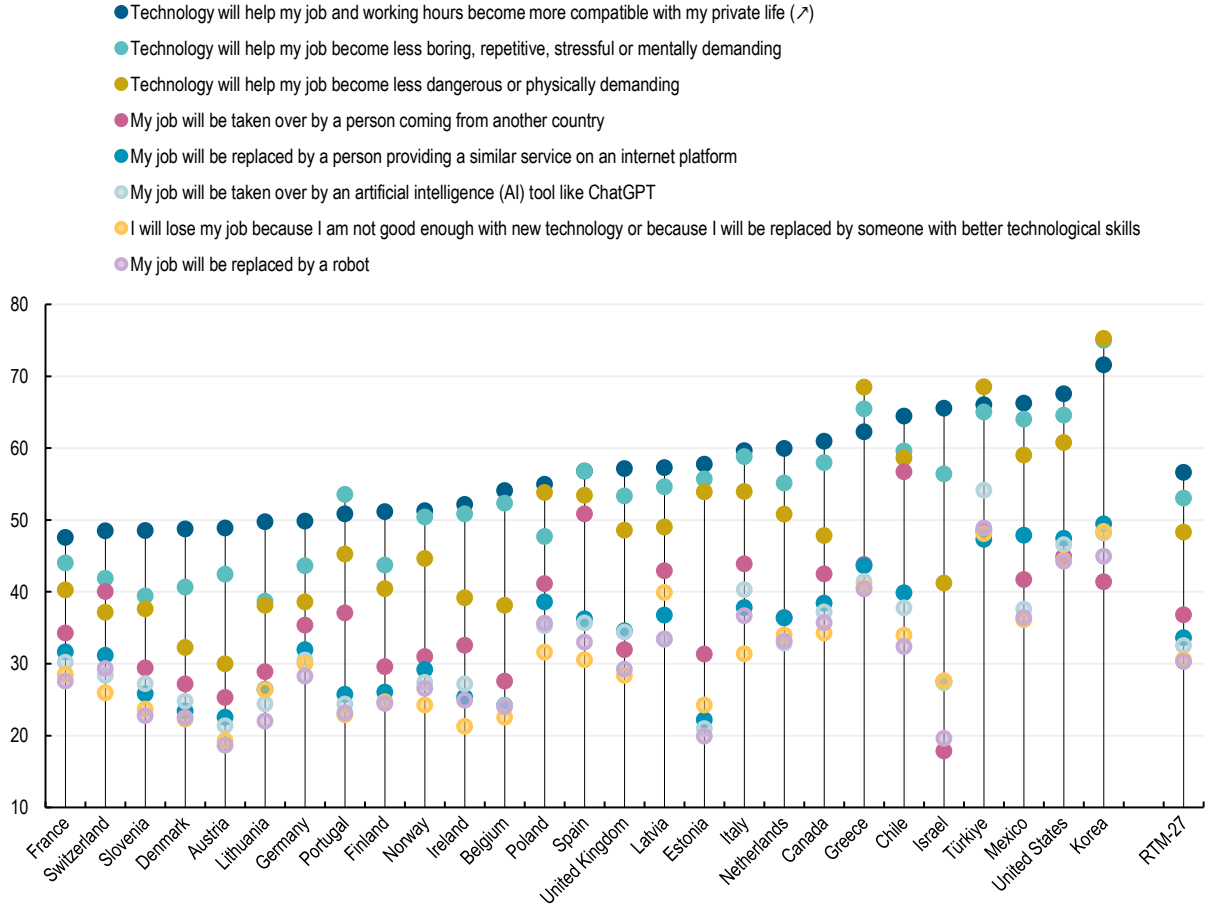
1.3. The changing world of work implies evolving needs for social protection

Remarkable advancements in robotics and AI are revolutionising the world of work. AI, especially, has made striking progress in areas such as image and speech recognition, natural language processing, translation, reading comprehension, computer programming, and predictive analytics (OECD, 2024[1]). These developments have the potential to positively affect the labour market by improving work-life balance, increasing workplace safety and reducing undesirable tasks. At the same time, technological progress has sparked concerns about skill and/or job displacement (OECD, 2024[1]).

When thinking about technological change, people tend to believe that positive impacts are more likely than negative impacts in the next five years. For example, 57% of (self-reported) workers believe technology will help make their job and their working hours more compatible with their private life (i.e. improve work-life balance), 53% think that technology will make their job less boring, repetitive, stressful or mentally demanding (i.e. reduce or eliminate undesirable job tasks), and 48% believe that technology will make their job less dangerous or physically demanding (i.e. increase workplace safety) (Figure 1.5).

Figure 1.5. Technological change viewed as producing both positive and negative impacts

Share (%) of respondents who predict selected impacts from digitalisation over the next five years, by country, 2024



Note: RTM-27 is an unweighted average. Respondents were asked "How likely do you think it is that the following will happen to your job (or job opportunities) over the next five years? (a) My job will be replaced by a robot, (b) My job will be taken over by a person coming from another country, (c) My job will be taken over by an artificial intelligence (AI) tool like ChatGPT, (d) My job will be moved to a different country, (e) My job will be replaced by a person providing a similar service on an internet platform, (f) I will lose my job because I am not good enough with new technology or because I will be replaced by someone with better technological skills, (g) Technology will help my job and working hours become more compatible with my private life, (h) Technology will help my job become less dangerous or physically demanding, (i) Technology will help my job become less boring, repetitive, stressful or mentally demanding." Response items (a) through (i) were randomly rotated. Response options were: "Very unlikely," "Unlikely," "Likely," "Very likely," "Can't choose." Estimates refer to the combined share of "Likely" and "Very likely." The scenario with the lowest likelihood value – "My job will be moved to a different country," reported by 28% of selected respondents – was removed for clarity of presentation. This question was only asked to those who reported that they were in paid work or temporarily away from paid work. The nine series are sorted according to the RTM-27 average.
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

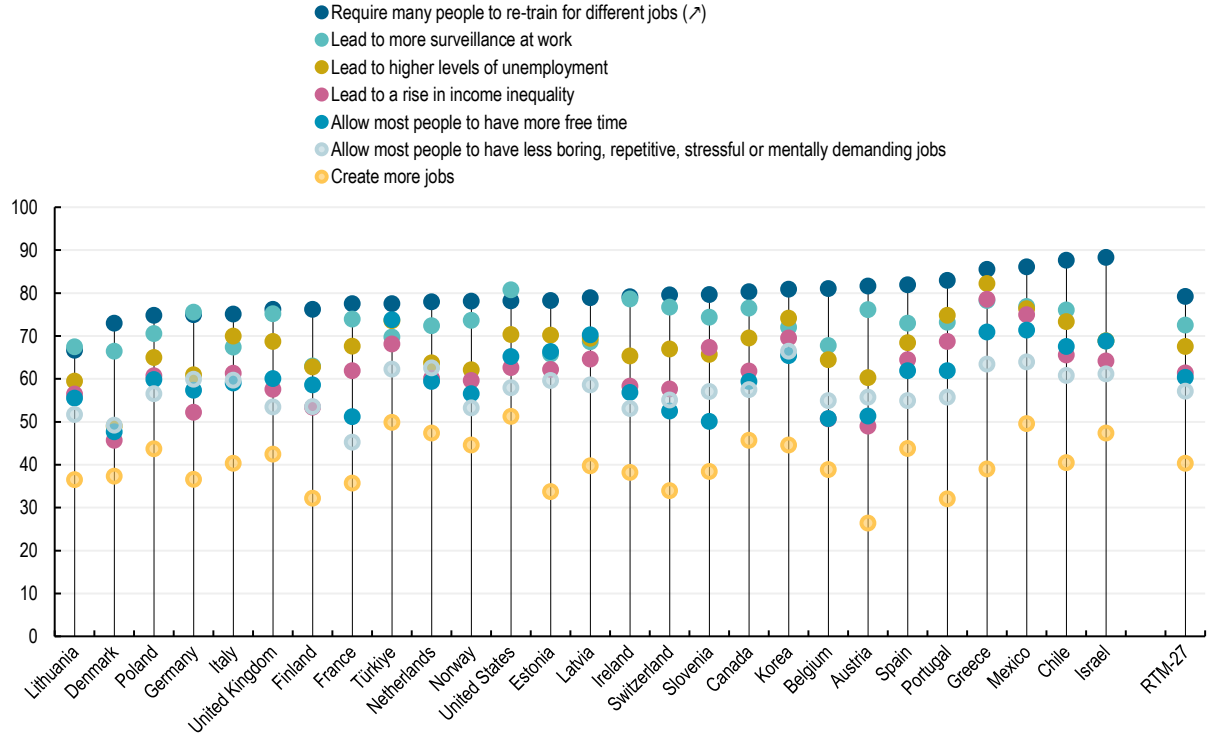
StatLink https://stat.link/wqrnos

There are important and significant differences across countries. In Korea, for example, 72% believe that technology will improve their work-life balance, 75% believe technology will reduce or eliminate undesirable job tasks, and 75% believe technology will increase workplace safety. By contrast, in France, only 48% feel technology will improve work-life balance; in Lithuania, only 39% think technology will reduce or eliminate undesirable job tasks; and in Austria, only 30% feel technology will increase workplace safety.

While positive impacts are seen as more likely, on average, many respondents nevertheless predict negative labour market impacts. About one-third believe their job will be taken over by a person providing a similar service on an internet platform and about one-third believe their job will be taken over by AI. Such perceptions vary significantly across OECD countries. In Türkiye, for example, 49% of workers feel that their job will be replaced by a robot in the next five years, while only 19% in Austria feel the same. In Korea, 49% believe that their job will be replaced by someone providing a similar service on an internet platform, but only 22% in Estonia report the same beliefs.

Figure 1.6. Majority of respondents believe AI technology will require re-training for many workers

Share (%) of respondents who think AI is likely to impact society in specific ways over the next five to ten years, by country, 2024



Note: RTM-27 is an unweighted average. Respondents were asked "Thinking about the effects of artificial intelligence (AI) in the labour market, how likely do you think the following are in [country] over the next 5 to 10 years? (a) AI technology will lead to a rise in income inequality, (b) AI technology will allow most people to have more free time, (c) AI technology will allow most people to have less boring, repetitive, stressful or mentally demanding jobs, (d) AI technology will create more jobs, (e) AI technology will lead to higher levels of unemployment, (f) AI technology will lead to more surveillance at work, (g) AI technology will require many people to re-train for different jobs." Response items (a) through (g) were randomly rotated. Response options were: "Very unlikely," "Unlikely," "Likely," "Very likely," "Can't choose." Estimates refer to the combined share of "Likely" and "Very likely." The seven series are sorted according to the RTM-27 average.
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

StatLink https://stat.link/9g7oeb

When surveying all respondents and looking beyond individual impacts to the economy at large, there is a similar recognition of the potential for both positive and negative impacts of AI. Across countries, for example, 68% of respondents believe that AI technology will lead to more unemployment (Figure 1.6). At the same time, 40% believe that AI technology will create more jobs. Although at first glance these may seem contradictory, they are not necessarily. AI technology will replace or change the skill requirements for *certain* jobs – which may increase unemployment – while simultaneously leading to the creation of new jobs in different industries and occupations. On a net basis, the creation of new jobs could be greater than the destruction of old jobs – with the challenge to ensure that unemployed individuals are connected to (and trained for) the new jobs. Indeed, 79% of respondents to the RTM survey believe that within the next five years AI will require significant re-training, with rates as high as 88% in Israel.

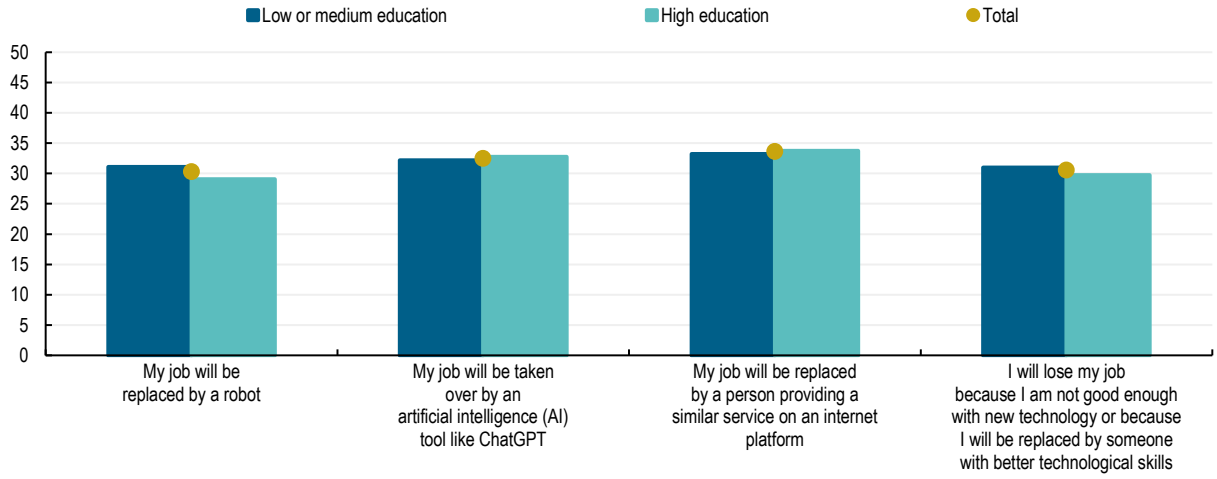
Worries about changing labour markets are fairly evenly shared across workers with different educational attainment and skill levels (Figure 1.7). On average across countries, 33% of respondents with a low or medium level of education believe that their job will be replaced by a person providing a similar service on an internet platform in the next five years. This compares to 34% of people with a high level of education – a mere 1-percentage-point difference. This stands in contrast to results from the 2022 RTM Survey, which found that high-education people were 5 percentage points more likely to be concerned than low-education people about their job being replaced (OECD, 2024[1]).

There was a similar closure of gaps in perceptions of job loss due to a lack of technological skills. In the 2022 RTM, highly educated individuals were 3 percentage points more likely to believe they would lose their job because they are not good enough with new technology or because they will be replaced by someone with better technological skills. In the 2024 RTM Survey, low educated individuals were 1 percentage point more concerned.

The closure (and in some cases reversal) of these gaps in just two years highlights not only the rapid pace of technological change, but also the increasingly shared view that all workers, regardless of profile (e.g. skills, earnings, tenure), could be at risk of job loss or displacement in changing labour markets.

Figure 1.7. Both high- and low-skilled workers believe AI is likely to negatively impact their jobs

Share (%) of respondents who think digitalisation is likely to negatively impact their job in specific ways over the next five years, by educational attainment, RTM-27 average, 2024



Note: All estimates are unweighted averages across RTM-27 countries. See Figure 1.5. Respondents are classified according to their highest level of educational attainment. High education refers to tertiary (e.g. Bachelor's, Master's, Doctorate), while Low or medium refers to below tertiary.
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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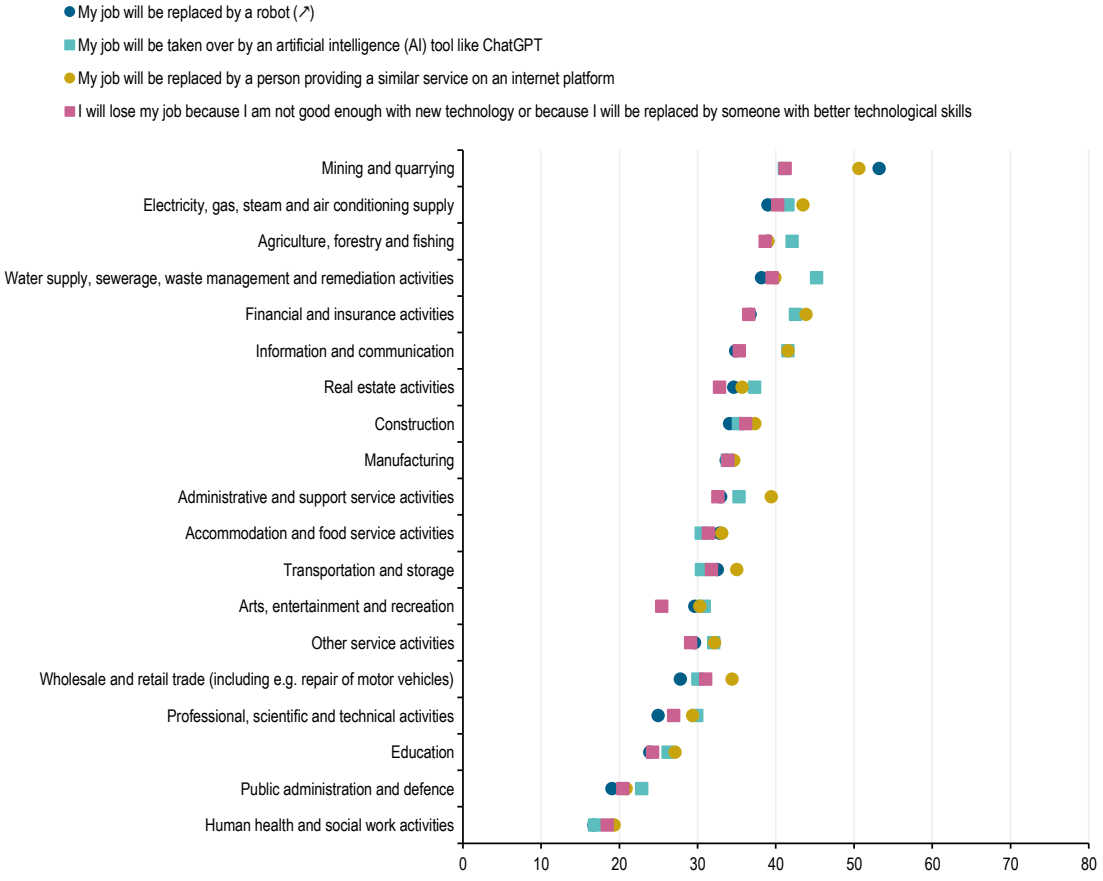
There is also a surprising amount of similarity across industries in perceptions of the four potential negative impacts – replacement by a robot, replacement by AI, replacement by a person on an internet platform, and inadequacy of skills. Indeed, in 11 out of 19 industries, between 30% and 40% of workers anticipate that replacement by a robot is likely or very likely in the next five years. There is only one industry that shows notably higher shares – mining and quarrying (53%) – and only two industries that show notably lower shares – human health and social work activities (17%) and public administration and defence (19%). A similar pattern emerges for the other three outcomes – replacement by AI, replacement by a person on an internet platform and inadequacy of skills.

Figure 1.8. Many workers across most industries believe technological change could negatively impact their jobs in the next five years

Share (%) of respondents who think digitalisation is likely to negatively impact their job in specific ways over the next five years, by industry, RTM-27 average, 2024



Note: All estimates are weighted averages across RTM-27 countries. See Figure 1.5.
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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Box 1.2. About the OECD Risks that Matter Survey

The OECD Risks that Matter (RTM) Survey is a multi-country survey assessing people's concerns about the social and economic risks they face, their perceptions of their country's social protection system, and their preferences for social policy going forward. The RTM Survey is the world's most comprehensive ongoing survey on perceptions of social protection.

The RTM Survey interviews nationally representative samples of 1 000 respondents in participating OECD countries and was conducted in 2018, 2020, 2022 and 2024. The 2024 wave, in the field in November and December, surveyed over 27 000 people aged 18-64 years in 27 OECD countries: Austria, Belgium, Canada, Chile, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Israel, Italy, Korea, Latvia, Lithuania, Mexico, the Netherlands, Norway, Poland, Portugal, Slovenia, Spain, Switzerland, Türkiye, the United Kingdom and the United States. Countries opted in to participate in the RTM Survey.

Consistent with similar surveys, the RTM Survey was implemented using non-probability samples recruited via online panels and random-dial telephone calls. The survey contractor was Bilendi Limited (formerly Respondi) and respondents were paid a nominal sum for each survey. Sampling was conducted with quotas for gender, age group, education level, income level, and employment status to reach representative samples. Survey weights are used to correct for any under- or over-representation based on these five criteria, with a target and weighted sample of 1 000 respondents per country. For details on the OECD RTM Survey, including background details on questionnaire development, survey implementation, and more (see Thomas, Frey and Clarke (2025[2])).

References

OECD (2024), *Megatrends and the Future of Social Protection: Strategies, Technologies and Data Advances in OECD Countries*, OECD Publishing, Paris, https://doi.org/10.1787/6c9202e8-en. [1]

Thomas, J., V. Frey and C. Clarke (2025), "Survey design and technical documentation supporting the OECD Risks that Matter Survey"*, OECD Social, Employment and Migration Working Papers*, OECD Publishing, Paris, https://doi.org/10.1787/5eebe551-en. [2]

World Economic Forum (2025), *Global Risks Report 2025*, https://www.weforum.org/publications/global-risks-report-2025/. [3]

Notes

[1] Since geopolitical risks are a new response option in the 2024 RTM Survey, it is not possible to assess whether respondents' level of concern has changed over time. But in the Global Risks Report 2025, respondents ranked state-based armed conflict as the risk most likely to present a material crisis on a

global scale in 2025. Two years ago, state-based armed conflict was overlooked as a leading two-year risk (World Economic Forum, 2025[3]).

[2] In the Global Risks Report, extreme weather events have risen rapidly over time to rank as one of or the most severe concerns over the next ten years (World Economic Forum, 2025[3]). As the effects of climate change and environmental degradation continue to take a toll on populations, climate change will likely represent an ever-constant concern globally, including in RTM countries.

2 Demanding social protection for growth and economic security

Valerie Frey

Using the 2024 Risks that Matter (RTM) Survey, this chapter looks at respondents' preferences for government action to address two megatrends – technological change and population ageing. Although technological progress is mostly regarded positively, concerns about tech-related risks in labour markets have sparked demands for social protection, with education and training as priorities. To mitigate the negative implications of population ageing – including for the financing of social protection – a clear majority of respondents support policy measures to boost labour supply among women and underrepresented groups and increase technology use in the workplace to improve efficiency. Fertility measures are less popular.

Key findings

- Technological progress fosters productivity and growth, yet workers are concerned about tech-related and other evolving risks in labour markets. These concerns contribute to relatively high demands for reinforced and new forms of social protection for workers going through the digital transition. Training, in particular, is a priority. When thinking about technological change, 74% of respondents say that they support their national government investing in re-training opportunities for working-age people, and 72% say they support greater public investment in university education and vocational training opportunities for young people.
- A declining working-age share of the population has negative implications for growth, and 65% of respondents, on average across countries, say they are worried about population ageing. A clear majority of respondents support three key policy measures to address population ageing and worker shortages: getting more women and underrepresented groups into the workforce; increasing the use of technology to improve efficiency in the workplace; and encouraging part-time workers to transition to full-time work.
- Fertility measures are less popular. 43% of respondents, across countries, say governments should encourage more childbearing to address population ageing. Respondents point to financial insecurity and housing conditions as the top barriers to people having (more) children.
- More broadly, social protection helps smooth consumption, can help incentivise employment with the offer of (future) contribution-based benefits, and fosters more equal opportunities. Seven out of ten respondents, on average across the OECD, say their national government should do more to ensure their household's economic security. This result is consistent across high-, middle- and low-income groups, as well as older, middle-aged and young people.

Even in the face of public budget constraints, people in OECD countries highlight the important role played by social protection in supporting workers through the digital transition and helping to address worker shortages – thereby enabling productivity and growth. There is also widespread agreement, across socio-economic groups, that social protection is important for ensuring households' economic security and promoting opportunities.

2.1. Risks of technological change influence demands for social security

Technological progress has positive implications for productivity and growth (OECD/APO, 2022[1]). At the same time, there are real and perceived risks associated with technological change (see Chapter 1), and policy commitments supporting the incentives and capabilities of workers and businesses are foundational to growth and productivity (André and Gal, 2024[2]). Across OECD countries, the RTM Survey finds that people see government intervention as going hand in hand with technological progress to reduce risks for workers and enable productivity.

When thinking about new technology in labour markets, respondents to the 2024 RTM Survey are most concerned that the digital transition will require significant skills re-training for evolving and new jobs (see Chapter 1). These concerns are matched by the public's policy preferences to support workers affected by digitalisation and technological changes (Figure 2.1 and Annex A). 74% of respondents say that they support their national government investing in re-training opportunities for working-age people, and 72% say they support their government investing more in university education and vocational training opportunities for young people (while "keeping in mind how much such programmes might cost as well as how [they/their] family might benefit").

There is also broad support for a range of additional policy measures, such as greater investments in digital infrastructure (e.g. broadband networks) and for reinforcing the accessibility and/or generosity of the safety net – with majorities in over 20 out of 27 OECD countries calling for each of these measures (see Annex A).

Figure 2.1. Many call for policy measures to support workers through technological change

Share (%) of respondents who support specified government actions as a response to digitalisation and technological change, RTM-27 average, 2024

Note: All estimates are unweighted averages across RTM-27 countries. Respondents were asked "Governments can introduce measures aimed at helping workers and industries cope with the challenges created by digitalisation and technological change, such as outdated skills, skills shortages, and possible job loss. Keeping in mind how much they might cost as well as how you and your family might benefit, to what extent would you oppose or support the government taking the following actions as a response to digitalisation and technological change? (a) Investing more in university education and vocational training opportunities for young people, (b) Investing more in re-training opportunities for working-age people, (c) Investing more in digital infrastructure, such as the broadband network, (d) Introducing (or increasing) a tax on robots and/or technology companies, (e) Introducing a limit on (or lowering) working hours, (f) Making public benefits and services, such as unemployment benefits or minimum income programmes, more accessible and/or more generous to provide a better safety net for workers facing possible job loss, (g) Introducing a universal and unconditional basic income that covers essential living costs to everyone, regardless of their financial situation, (h) Providing subsidies to firms in industries that are hardest hit by technological change, so as to reduce job losses, (i) Promoting the migration of skilled workers to [country], (j) Promoting the migration of unskilled workers to [country], (k) Prioritising workers from [country] in the hiring process, (l) Introducing trade tariffs to protect domestic industries." Response items (a) and (l) were randomly rotated. Response options were: "Strongly oppose," "Oppose," "Neither support nor oppose," "Support," "Strongly support," and "Can't choose." Estimates refer to the combined share of "Support" and "Strongly support."
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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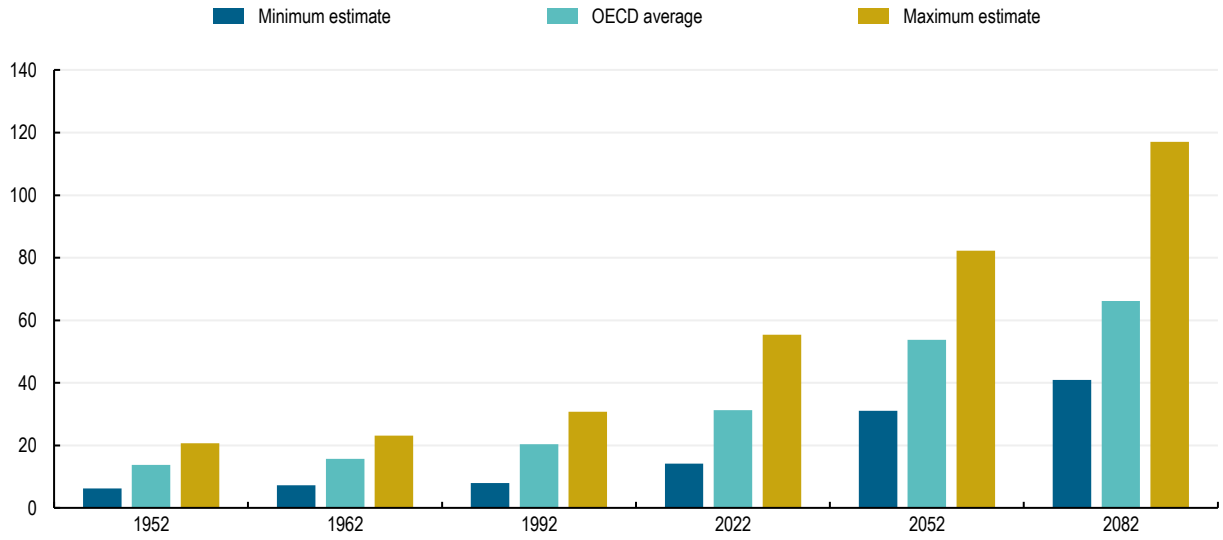
2.2. Social programmes for growth: Preferences for addressing worker shortages

Dramatic gains in life expectancy are perhaps the greatest social achievement of OECD countries in the past century. Yet population ageing – the combination of longer life expectancy and declining fertility – presents challenges in many countries (OECD, 2024[3]; OECD, 2024[4]; OECD, 2023[5]). The OECD average total fertility rate (TFR) dropped from 3.3 children per woman in 1960 to 1.5 in 2022, far below the replacement level of 2.1 needed to keep population levels stable, while life expectancy also increased substantially (OECD, 2024[3]). In practice, this means that the number of active workers is declining in many OECD countries while the number of older people grows. The average OECD old-age to working-age ratio stood at 31 people aged 65 and over per 100 people of working age (20 to 64 years old) in 2024. This rate is projected to more than *double* to 66 by 2082 (Figure 2.2).

Population ageing has negative implications for economic growth (André, Gal and Schief, 2024[6]; OECD, 2025 (forthcoming)[7]). Absent an increase in employment and productivity trends beyond OECD baseline projections, almost all OECD countries will see their annual growth decline in the coming decades due to population ageing. The OECD estimates that the projected contraction in the share of employed persons in the total population will correspond with a reduction in GDP per capita growth by almost two-thirds in the OECD area, falling from 1.0% per year in 2006-2019 to 0.6% per year on average over the period 2024-60. Taken together, GDP per capita is projected to be 14% smaller by 2060 than what would have been expected if the same growth rate of the 2006-2019 continued through 2060 (OECD, 2025 (forthcoming)[7]). Population ageing also complicates the sustainability of social protection systems, as fewer worker contributions make it harder for governments to finance programmes like public pensions and long-term care (OECD, 2024[3]).

Figure 2.2. The number of older people, relative to working-age people, is expected to grow dramatically on average across the OECD

Old-age to working-age ratio (%), OECD average, 1952 to 2082 (projected from 2024)



Note: The demographic old age to working age ratio is defined as the number of individuals aged 65 and over per 100 people of working age defined as those aged between 20 and 64.
Source: OECD (2023[5]), based on United Nations, Department of Economic and Social Affairs (2022). World Population Prospects 2022, Online Edition.

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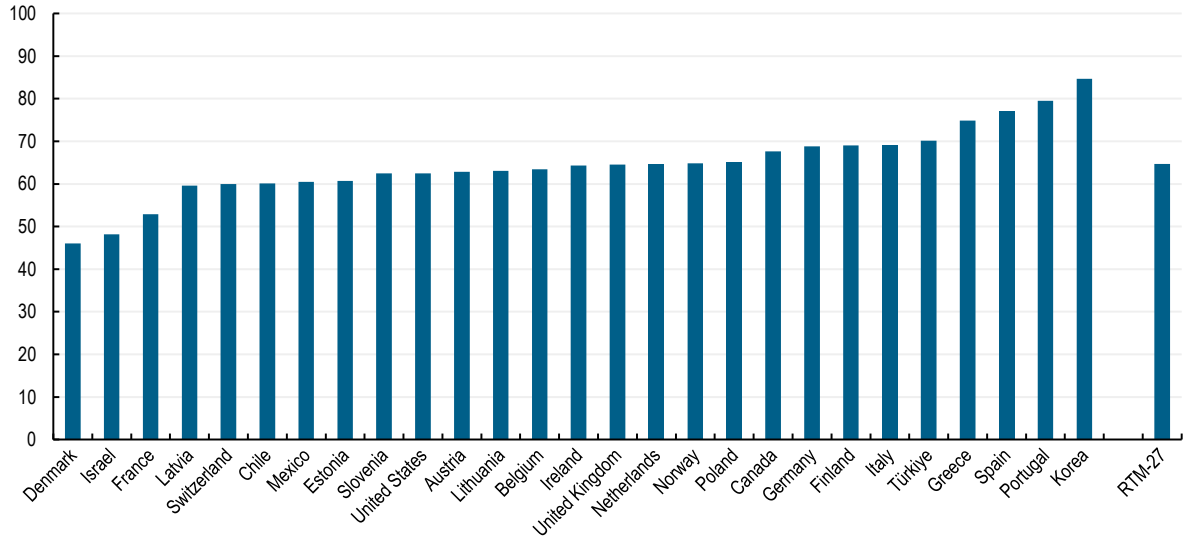
People are concerned about population ageing. On average across countries, 65% of RTM respondents say they are somewhat or very concerned about population ageing beyond the next ten years (Figure 2.3). The share expressing concern about population ageing is a majority in 25 of the 27 surveyed countries, with rates highest in Korea (85%), Portugal (80%), and Spain (77%), where populations are indeed ageing relatively quickly. Denmark (46%) and Israel (48%) are the only two countries where a majority of respondents do not express concern, though a high share still do.

Figure 2.3. Concerns about population ageing are widespread across countries

Share (%) of respondents who are somewhat or very concerned about population ageing beyond the next ten years, 2024



Note: RTM-27 is an unweighted average. Respondents were asked "Looking beyond the next ten years, how concerned are you about population ageing." Response options were: "Not at all concerned," "Not so concerned," "Somewhat concerned," "Very concerned," and "Can't choose / Not applicable." The figure refers to the share of respondents who are "somewhat concerned" or "very concerned."
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

StatLink https://stat.link/2o9p3m

Women are more concerned about population ageing than men (67% versus 62%) and older people are more concerned than younger people (68% of those aged 50-64 years, compared to 64% of those aged 30-49 years, and 61% of those aged 18-29 years). Higher concern among women may reflect that women are doubly hit by inadequate public provision of long-term care services. Not only could women face the brunt of any increased (unpaid) care demands driven by population ageing (OECD, 2024[3]), but women are also more likely to live into old age and outlive their spouses, making them more likely to need access to long-term care services (Frey, Alajääskö and Thomas, 2024[8]).

In light of these concerns, including the negative implications for growth, a majority of respondents, on average across countries, support three policy measures to address population ageing and worker shortages (Figure 2.4):

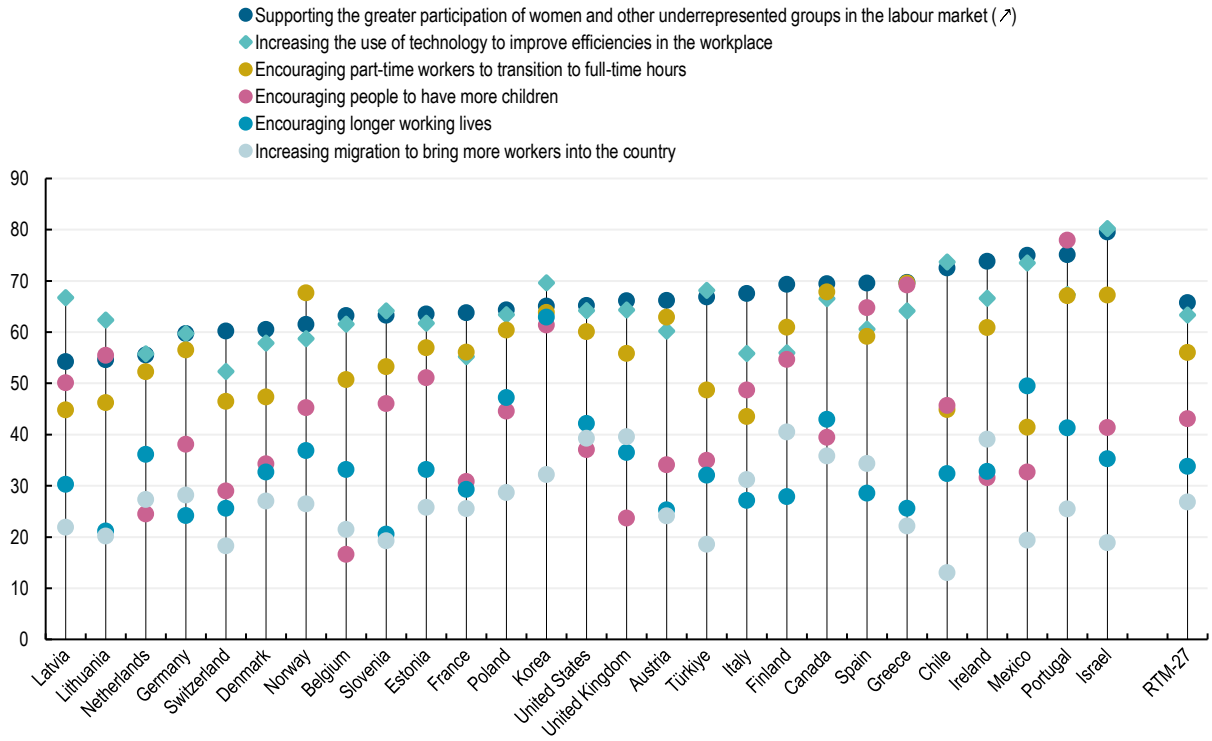
- getting more women and underrepresented groups into the workforce,
- increasing the use of technology to improve efficiency in the workplace, and
- encouraging part-time workers to transition to full-time work.

The highest policy priority – favoured by 66% of respondents – is for measures to support the greater participation of women and other underrepresented groups in the labour market. Over 70% of respondents call for more women and underrepresented groups to work in Spain, Greece, Chile, Ireland, Mexico, Portugal and Israel.

63%, on average, support measures to increase the use of technology to improve efficiencies in the workplace, and 56% call for part-time workers to transition to full-time work. To note, this goal is not unrelated to that of supporting the greater participation of women in the labour market. Women, and particularly mothers of dependent children, have high rates of part-time work relative to fathers and people without dependent children (OECD, 2024[3]).

Figure 2.4. Increasing women's labour force participation, better use of technology, and more full-time work are the preferred measures to address population ageing and worker shortages

Share (%) of respondents who support specified responses to population ageing, by country, 2024



Note: RTM-27 is an unweighted average. Respondents were asked "Population ageing may lead to worker shortages in the coming years. To what degree do you oppose or support the following measures to address worker shortages in your country? (a) Encouraging longer working lives, (b) Encouraging people to have more children, (c) Increasing migration to bring more workers into the country, (d) Supporting the greater participation of women and other underrepresented groups in the labour market, (e) Increasing the use of technology to improve efficiencies in the workplace, (f) Encouraging part-time workers to transition to full-time hours." Response items (a) through (f) were randomly rotated. Response options were: "Strongly oppose," "Oppose," "Neither support nor oppose," "Support," "Strongly support," and "Can't choose." Estimates refers to the combined share of "Support" and "Strongly support."
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

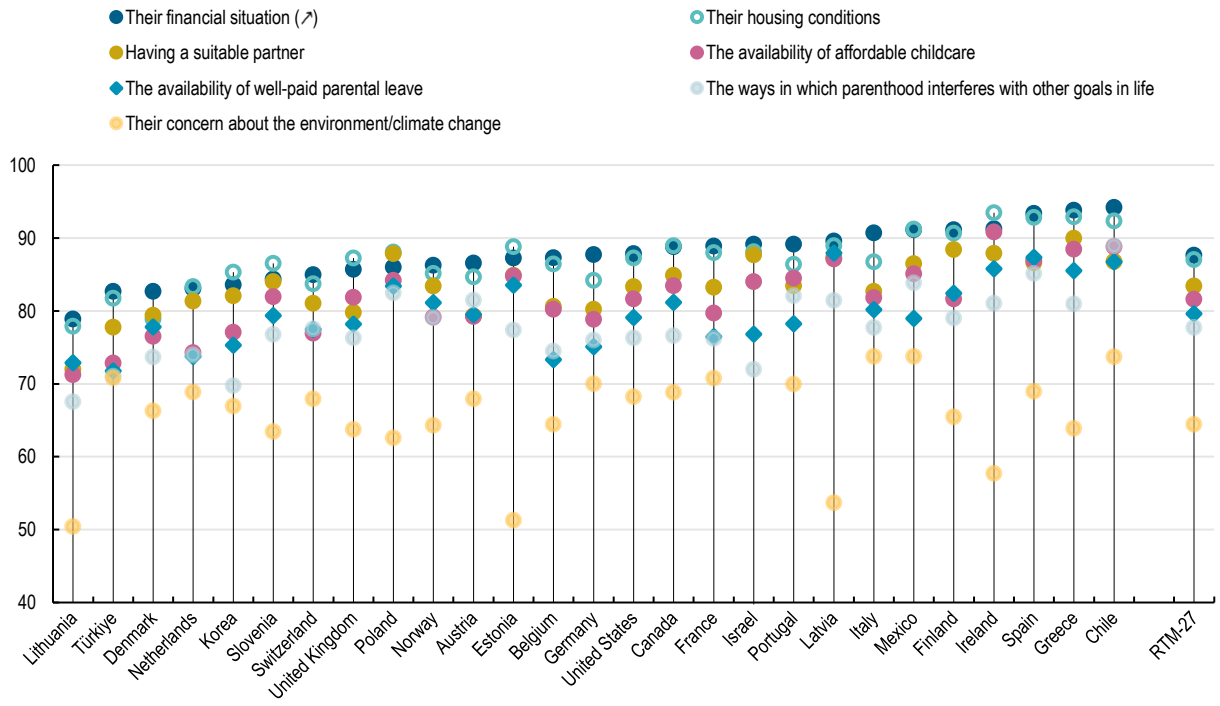
StatLink https://stat.link/hinub4

Around 43% of respondents, on average, say governments should address population ageing (and likely worker shortages) by encouraging people to have more children. Yet childbearing is, of course, a deeply personal choice with lifelong implications.

When asked how important specific factors are for determining young people's fertility choices, 88% of respondents, on average, pointed to the financial situation of younger people, and 87% pointed to housing conditions as barriers to having a(nother) child (Figure 2.5). This aligns with research findings that socio-economic conditions are making it harder for people (who wish to) to have children (OECD, 2024[4]). The associated policy prescriptions – improving economic security and improving the availability of good-quality and affordable housing – are neither straightforward nor inexpensive. Finding a suitable partner is the third most oft-cited barrier.

Figure 2.5. Finances and housing conditions seen as barriers to childbearing

Share (%) of respondents who believe selected social and economic reasons contribute to lower fertility, by country, 2024



Note: RTM-27 is an unweighted average. Respondents were asked "In [country], how important do you think each of the following factors are for young people considering having a (or another) child? (a) Their financial situation, (b) Their housing conditions, (c) Having a suitable partner, (d) The availability of affordable childcare, (e) The availability of well-paid parental leave, (f) The ways in which parenthood interferes with other goals in life (e.g. career advancement, leisure and travel activities, etc.), (g) Their concern about the environment/climate change." Response options for each of the items were: "Not at all," "Very little," "Somewhat," "To a great extent," and "Can't choose." Response items (a) through (g) were randomly rotated. The figure refers to the share of respondents who think the item matters "somewhat" or "to a great extent" for each of the items. For clarity of presentation, Israel's response to "Concern about the environment/climate change" – a value of 32% – has been removed from the figure.
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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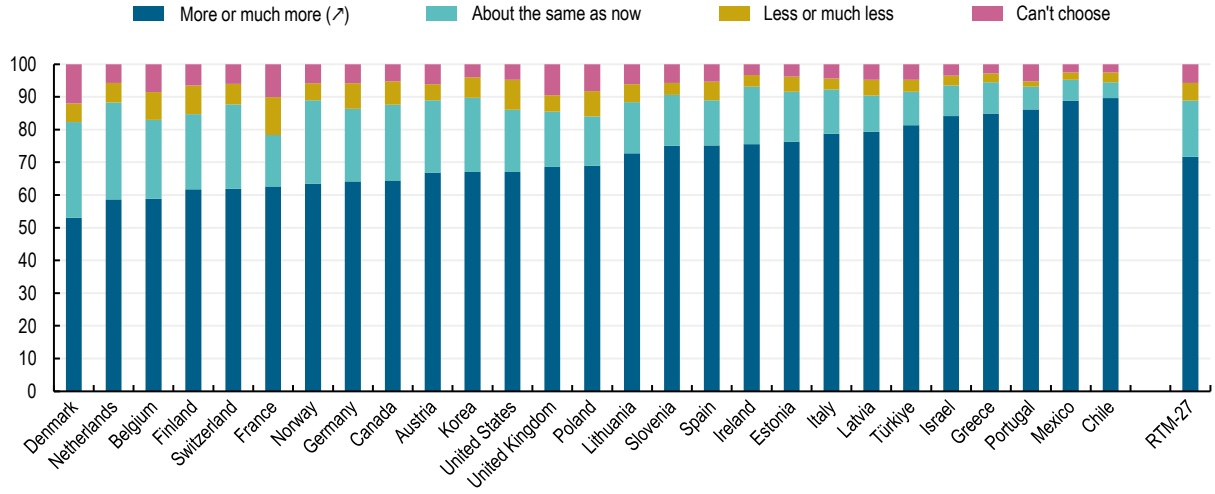
2.3. Seven in ten call for more government action to ensure their economic security

Putting aside the role of social programmes in supporting workers through technological change and addressing worker shortages, social protection helps smooth consumption and fosters more equal opportunities. Contributory social security can also act as an incentive to get workers into employment by incentivizing jobs with future benefits conditioned on contributions (see, for example, Jones and Wilcher (2024[9]), Liebman and Luttmer (2012[10]), Liebman, Luttmer and Seif (2009[11]), Thévenon and Solaz (2013[12])).

Since the initial survey wave in 2018, the RTM Survey has consistently found that around 70% of respondents support social programmes to ensure economic security. In 2024, 72% of respondents, on average, say their national government should be doing more (or much more) to ensure their economic security and well-being. This ranges from 90% in Chile to 53% in Denmark, which has consistently appeared at the bottom of the ranking for this question – likely reflecting Denmark's already substantial commitment to a comprehensive welfare state.

Figure 2.6. Seven in ten say their government should do more to ensure their economic security

Share (%) of respondents according to perceptions on whether government should be doing more or less to secure their economic and social well-being, by country, 2024



Note: RTM-27 is an unweighted average. Respondents were asked "Do you think the government should be doing less, about the same, or more to ensure your economic and social security and well-being?" Response options were: "Government should be doing much less," "Government should be doing less," "Government should be doing about the same as now," "Government should be doing more," "Government should be doing much more," and "Can't choose."
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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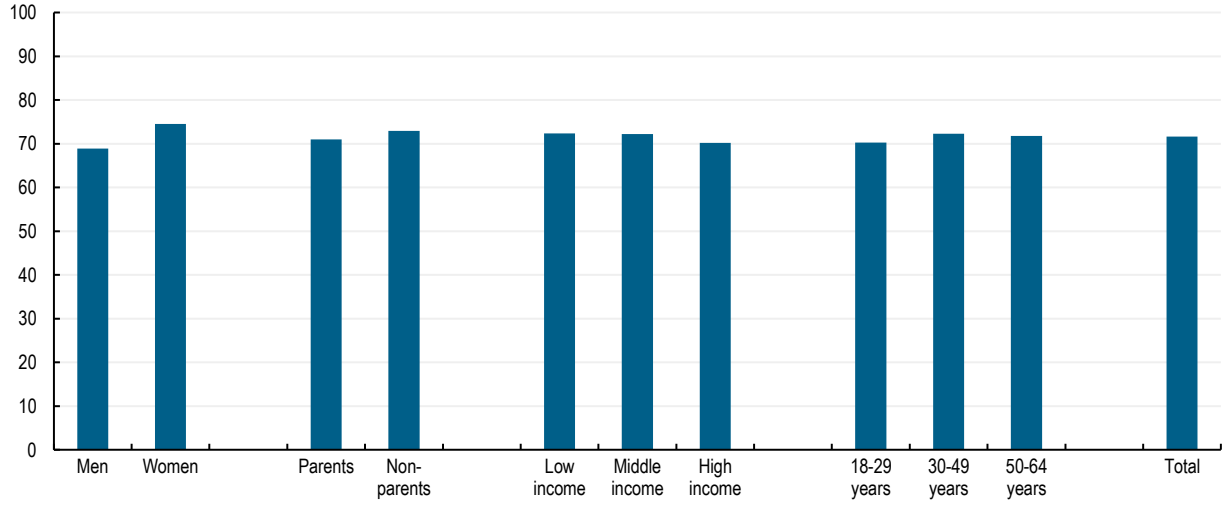
Notably, the belief that government should help ensure economic security is widely shared across groups. High-, middle- and low-income groups share this expectation for government, as do different age groups. An exception is the gender gap in perceptions in the role of government: 75% of women, on average across OECD countries, say government should do more to ensure their economic security, compared to only 69% of men. This gender gap is statistically significantly different at the 5% level in 14 of the 27 countries

participating in the RTM Survey, with gaps of around 13 percentage points or more in Finland, the Netherlands and Slovenia. This likely reflects women's higher assessments of economic and social risks, as well as gender gaps embedded in social protection systems (Frey, Alajääskö and Thomas, 2024[8]).

Figure 2.7. Calls for more government action on economic security are shared across groups

Share (%) of respondents who agree that government should be doing more to secure their economic and social well-being, by gender, by income, by age, RTM-27 average, 2024



Note: All estimates are unweighted averages across RTM-27 countries. See Figure 2.6. Respondents are classified according to their household's equivalised disposable income in 2023 into three categories: low income (1st through 3rd decile), middle income (4th through 7th decile) and high income (8th through 10th decile). Thresholds for household equivalised disposable income deciles were defined at the national level using the most recently available data (typically 2021 or 2022) and inflated to 2023.
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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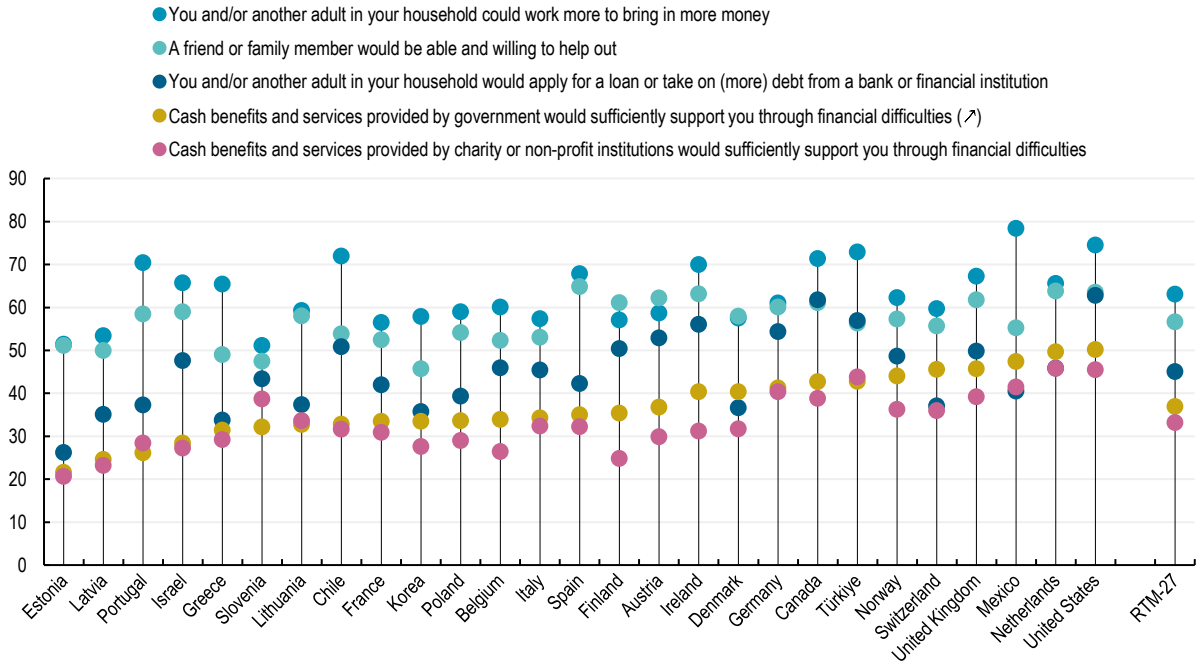
Calls for government to do more are reflected in the relatively low share of people who think cash benefits and services provided by the government would get them through financial troubles (Figure 2.8). In the 2024 RTM Survey, just over one-third of respondents say they can count on government (37%). Relying on family and friends, working more for pay, and applying for a loan were more commonly cited solutions for financial trouble in most countries.

Figure 2.8. People are more confident in family and friends than in government support during personal financial troubles

Share (%) of respondents who are somewhat or very confident about selected sources of support in the event of financial trouble, by country, 2024



Note: RTM-27 is an unweighted average. Respondents were asked: "If you and your household were to experience financial trouble (such as not enough income or savings to pay the bills), how confident are you that: (a) You and/or another adult in your household could work more to bring in more money, (b) A friend or family member would be able and willing to help out, (c) Cash benefits and services provided by government would sufficiently support you through financial difficulties, (d) Cash benefits and services provided by charity or non-profit institutions would sufficiently support you through financial difficulties and (e) You and/or another adult in your household would apply for a loan or take on (more) debt from a bank or financial institution." Response options for each of the items were: "Not at all confident," "Not so confident," "Somewhat confident," "Very confident," and "Can't choose." Response items (a) through (e) were randomly rotated. Risks ranked by share (%) of respondents who are somewhat or very confident.
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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3 Smarter social protection for stronger social protection

Valerie Frey and Jasmin Thomas

Social protection budgets are increasingly squeezed by declining revenues and competing demands for resources. Willingness to pay more for better social protection also remains limited. Governments must therefore look to improve efficiency and effectiveness in social protection, including through the use of digital tools and technologies. This chapter uses data from the 2024 Risks that Matter (RTM) Survey to better understand perceptions of social protection, government service delivery and government digitalisation, including governments' use of artificial intelligence (AI).

Key findings

- Social protection budgets are increasingly squeezed by declining revenues (e.g. related to population ageing) and competing demands for resources (e.g. national security, pension and long-term care spending).
- Public demands for social protection remain high across countries – on average, seven in ten say their government should do more to ensure their economic security – but there is limited willingness to pay more for better provision of social services and benefits. Willingness to pay more for social programmes has gone down since the pandemic. It is therefore increasingly important that governments improve efficiency and effectiveness in social protection.
- Fewer than one in three respondents across 27 OECD countries feel they could easily receive public benefits if they needed them, reflecting both concerns around programme eligibility and concerns around navigating administrative procedures.
- OECD governments have sought to make social protection systems more efficient in part by digitalising access via websites and applications. About half of all respondents say they use digital tools most or all of the time for accessing public services, and a similar share find these digital tools easy to use.
- At the same time, four in ten people continue to prefer paper-based and in-person applications to digital tools. Many people do still use in-person processes, phone calls, mail-in paper applications and forms for government programmes and services.
- OECD governments are increasingly using artificial intelligence (AI) in social protection, recognising its tremendous potential to improve programme effectiveness and efficiency. Yet the use of AI is not without risks, especially around privacy and transparency, and many people express concern about their government's use of AI in social protection. Only 40% of respondents feel that the use of AI to help process and approve social programme applications is good for users, and only 32% say they trust their government with the data collected through AI and other digital tools.

3.1. Social protection faces a narrowing fiscal space

Social programmes in many OECD countries are being squeezed in a narrowing fiscal space. A declining working share of the population means fewer taxes and social contributions are being collected, ageing populations imply higher expenditures on pensions and long-term care (OECD, 2024[1]), and governments face competing demands for resources outside of social protection, for example in the form of military security. These changes are taking place against a backdrop of high levels of debt (following the pandemic and the cost-of-living crisis) and a high-interest rate environment.

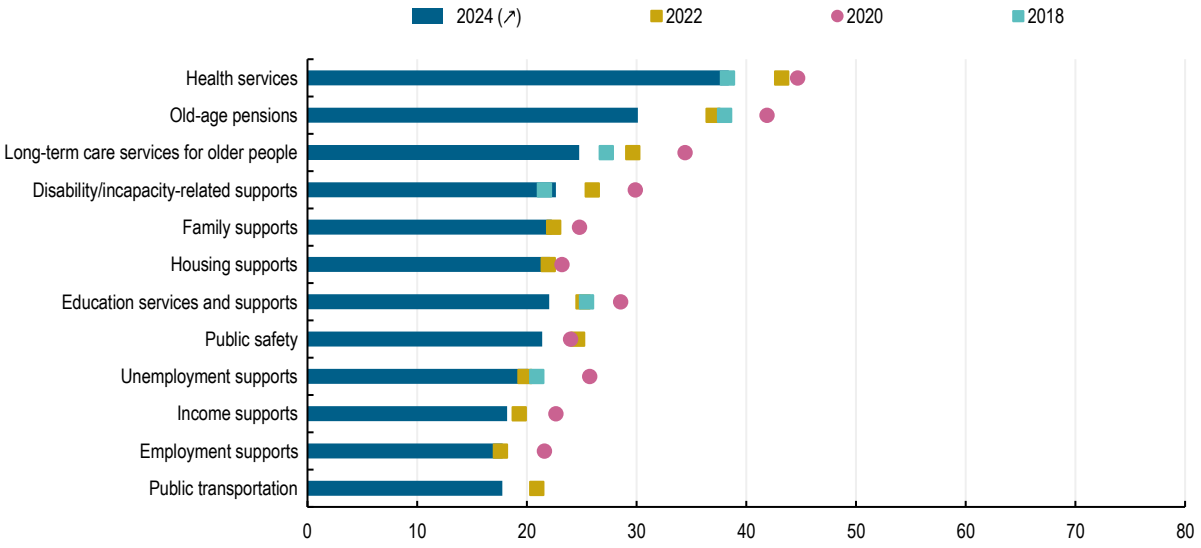
A critical question in a time of tight budgets is therefore, "How should we pay for social programmes?" While almost half of all RTM respondents expressed a willingness to pay an additional 2% of their income in taxes and social contributions for better healthcare and pensions in 2020 – during the COVID-19 pandemic – the share has declined over the past four years. Today, on average, only 38% of respondents say they would be willing to pay an additional 2% for healthcare – the most popular policy area – with rates ranging from 50% in Ireland and Portugal to 26% in Lithuania (Figure 3.1).

Healthcare is not the only policy area to experience declines in willingness to pay, with many social programmes experiencing such declines since the height of the pandemic. Rates have remained stable (albeit low) between 2022 and 2024 in the policy areas of employment and unemployment supports,

housing and family programmes. In general, willingness to pay for specific social programmes is correlated with the prioritisation of risks (see Chapter 1), which helps illustrate why policy areas with relatively lower numbers of beneficiaries seem to have the lowest levels of (potential) financial support.

Figure 3.1. Willingness to pay more for social programmes has declined slightly since the pandemic

Share (%) of respondents willing to pay 2% more in taxes or social security contributions to benefit from better provision or access to selected social and public benefits, RTM average, 2018-24



Note: RTM averages are unweighted. Averages refer to the 27 participating RTM countries in 2022 and 2024, the 25 participating countries in 2020 and the 22 participating countries in 2018. Respondents were asked "Would you be willing to pay an additional 2% of your income in taxes/social contributions to benefit from better provision of and access to (a) Family supports (e.g. parental leave, childcare benefits and services, child benefits, etc.), (b) Education services and supports (e.g. schools, universities, professional/vocational training, adult education services, etc.), (c) Employment supports (e.g. job-search supports, skills training supports, self-employment supports, etc.), (d) Unemployment supports (e.g. unemployment benefits, etc.), (e) Income supports (e.g. minimum-income benefits, etc.), (f) Housing supports (e.g. social housing services, housing benefits, etc.), (g) Health services (e.g. public medical care, subsidised health insurance, mental health services, etc.), (h) Disability/incapacity-related supports (e.g. disability benefits and services, long-term care services for persons with disability, community living resources, etc.), (i) Old-age pensions, (j) Long-term care services for older people (e.g. home, community-based and/or institutional care), (k) Public safety (e.g. policing) or (l) Public transportation." Respondents were also offered the option "not willing to spend an extra 2% on any of these things" (m) or "can't choose or don't know" (n). These last two options were fixed at the end and exclusive, while response options (a) through (l) were randomly rotated. Apart from (m) and (n), respondents could select multiple options. Note that some response options changed slightly between survey waves. Refer to the questionnaires at www.oecd.org/en/data/datasets/risks-that-matter-data-and-methodology.html for more details.
Source: OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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Demand for (more) progressive taxation has remained stable since 2022. 58% of respondents, on average across countries, feel the government should tax the rich more to support the poor. Rates are highest in Greece, Türkiye and Italy. When looking at gift and inheritance taxes – a new question for RTM 2024 – only 26% of respondents, on average, say gift and inheritance taxes aimed at the wealthiest are fair, 40% say they are unfair, and 24% select "neither."

3.2. Improving efficiency in social programme applications and delivery

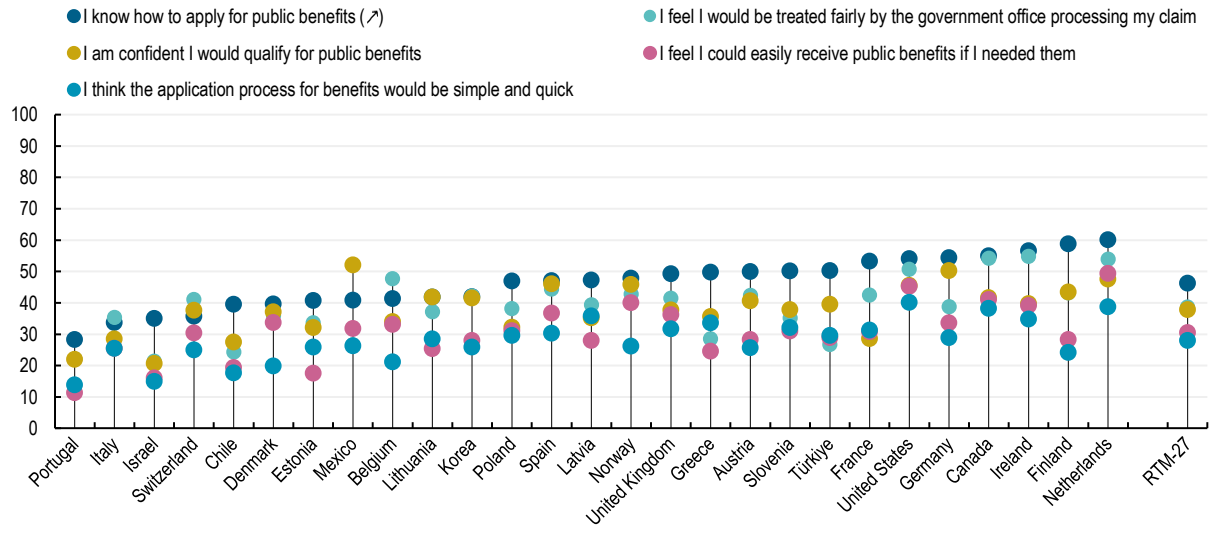
Limited budgets make "value for money" in social programmes more important than ever. Yet despite OECD countries having the most advanced social protection systems in the world, the RTM Survey continues to find a significant gap between the availability of government benefits and services and people's ability to access them. A high number of respondents across OECD countries report difficulties in navigating bureaucratic processes, understanding eligibility criteria, and completing application procedures – suggesting that needed services and benefits might not be reaching the people who are eligible for them.

To illustrate, only 31% of people, on average across OECD countries, feel they could easily receive public benefits if they needed them (Figure 3.2). This is an imperfect measure of accessibility, of course, as it conflates perceptions of statutory programme eligibility with perceptions of application/renewal processes. Yet digging deeper into possible barriers to programmes reveals (perceived) problems. Only 28% of respondents, on average, say that they think the application process for social benefits would be simple and quick.

Respondents are most confident in their knowledge of how to apply for social programmes, yet only 46%, on average, feel this way. Over half of respondents in Austria, Canada, Finland, France, Germany, Ireland, the Netherlands, Slovenia, Türkiye and the United States agree or strongly agree that they "know how to apply for public benefits", suggesting the application steps are relatively better known in those countries.

Figure 3.2. People widely report that it is difficult to access public benefits and services

Share (%) of respondents who agree with specific statements regarding government services and benefits, by country, 2024



Note: RTM-27 is an unweighted average. Respondents were asked to indicate the degree to which they agree or disagree with the following statements: (a) I feel I could easily receive public benefits if I needed them, (b) I am confident I would qualify for public benefits, (c) I know how to apply for public benefits, (d) I think the application process for benefits would be simply and quick, (e) I feel I would be treated fairly by the government office processing my claim. Response options were: "Strongly disagree," "Disagree," "Neither agree nor disagree," "Agree," "Strongly agree," and "Can't choose." Response items (a) through (e) were randomly rotated. The figure refers to the share of respondents who "agree" or "strongly agree."
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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OECD governments' efforts to make social protection systems more efficient over the past two decades have largely entailed moving client services online, for example via websites and mobile-based applications. To a much lesser degree, governments have also started using linked microdata to prompt clients to apply/renew and, in a few cases, automatically enrol clients into social programmes for which they are eligible (OECD, 2024[2]).

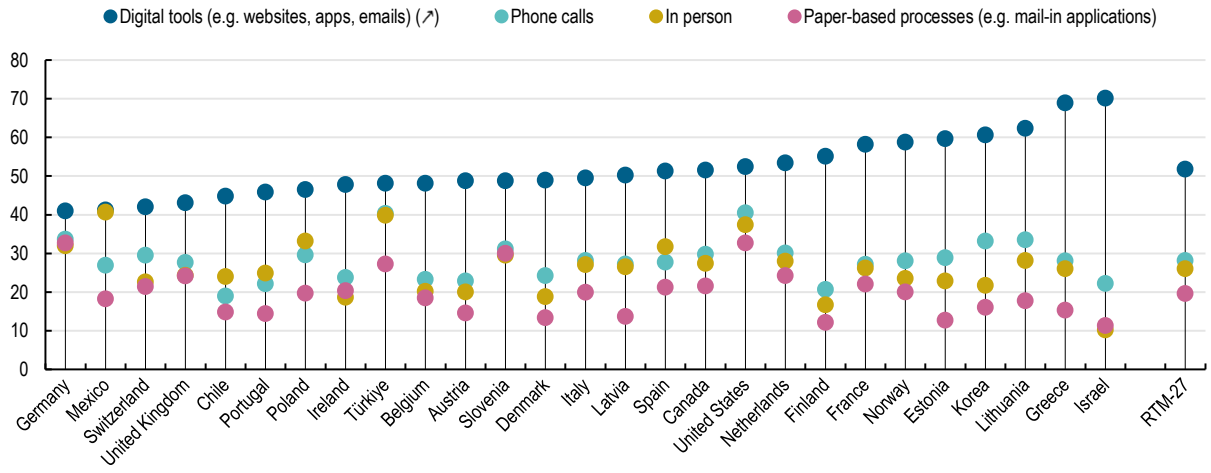
RTM 2024 finds that 52% of respondents, on average, say they use digital tools – websites, apps and emails – to access government services most or all of the time. Rates exceed 60% of respondents in Korea, Lithuania, Greece and Israel (Figure 3.3). 52% on average also report that they find such digital tools easy to use (Figure 3.4).

At the same time, a noteworthy share of respondents – 26% on average cross-nationally – say they principally still do in-person applications/renewals for benefits in government offices. 28% rely on phone calls, and 20% use mail-in paper applications and forms when applying for government programmes (Figure 3.3). And a higher share say they would prefer these options, with four in ten (43%) reporting that they prefer paper-based or in-person applications/renewals instead of online.

There is relatively little difference between older and younger people in terms of preferences for paper-based or in-person applications, with 38% of 18-29 year-olds and 35% of 50-64 year-olds preferring such processes for applications and renewals (see Annex A). There is, however, larger variation in perceptions of the ease of use of digital tools – with 55% of respondents aged 18-29 years old finding digital tools easy to use, compared to 46% of respondents aged 50-64 years.

Figure 3.3. Over half use digital tools to access government programmes and about one-quarter go in person

Share (%) of respondents who use selected tools for accessing government services most or all of the time, by country, 2024



Note: RTM-27 is an unweighted average. Respondents were asked "Thinking about the times you have applied for (or renewed) government benefits or services (e.g. childcare, pension, public healthcare) in the last 12 months, how often did you use these different types of communication methods: (a) Digital tools (e.g. websites, apps, emails), (b) Phone calls, (c) In person and (d) Paper-based processes (e.g. mail-in applications)?" Response options for each of the items were: "Never," "Sometimes," "Most of the time," "Always," and "Does not apply to me." Response items (a) through (g) were randomly rotated. The figure refers to the share of respondents who think the item matters "most of the time" or "always" for each of the items.
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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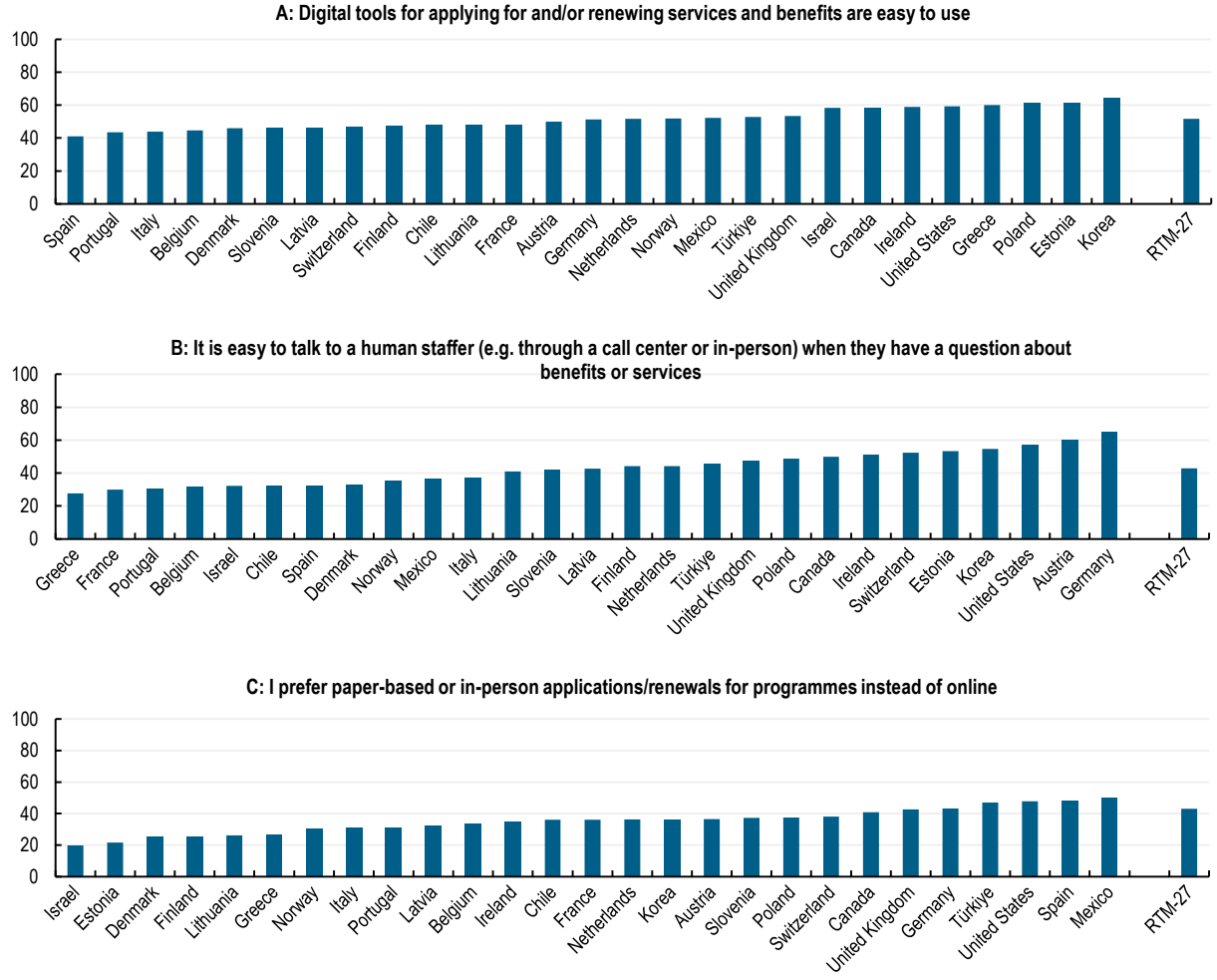
Public servants' human connection helps serve as "guardrails" when modernising social protection (OECD, 2024[2]). These workers are appreciated but often seen as unavailable to meet client demands. Four in ten (43%) respondents, for example, agree that it is easy to reach a human staffer (either in-person or on the phone) when they have a question about benefits or services (Figure 3.1), while 29% disagree. On average, younger people (aged 18-29 years) find it easier to reach human staffers (46%) than older people (50-64 years) (40%) (see Annex A).

Figure 3.4. Four in ten prefer paper or in-person applications, and a similar share say it is easy to talk to a human staffer

Share (%) of respondents who agree with specific statements regarding government services and benefits, by country, 2024



Note: RTM-27 is an unweighted average. Respondents were asked to indicate the degree to which they agree or disagree with the following statements: (a) I feel that digital tools (websites, apps, etc.) for applying for/renewing services and benefits are easy to use, (b) I feel it is easy to talk to a human staffer (e.g. through a call centre or in-person) when I have a question about benefits or services, (c) I prefer paper-based or in-person applications/renewals for programmes instead of online. Response options were: "Strongly disagree," "Disagree," "Neither agree nor disagree," "Agree," "Strongly agree," and "Can't choose." The figure refers to the share of respondents who "agree" or "strongly agree."
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html)

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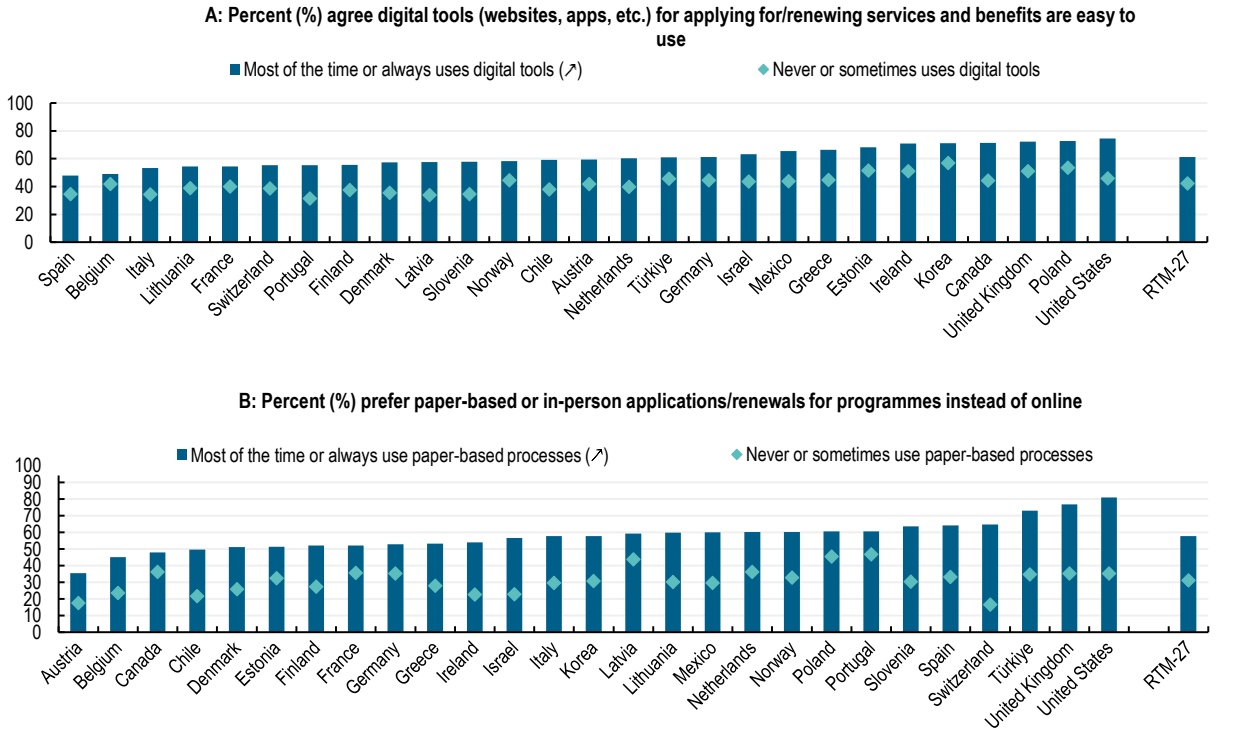
Perhaps unsurprisingly, respondents' perceived ease of using digital tools for social programme is correlated with their actual use of digital tools (Figure 3.5). Among people who most of the time or always use digital tools, 61%, on average, say they find such tools easy to use. By comparison, only 42% of people who only sometimes or never use digital tools say they find them easy to use. A similar pattern emerges when looking at people who rely more on paper-based or in-person applications or renewals: those who use them most of the time or always are about twice as likely as other respondents to say that they prefer paper or in-person processes.

Figure 3.5. People more familiar with digital tools find them easier to use for social programmes

Share (%) of respondents who agree with specific statements regarding government services and benefits, by country and frequency of different styles of interaction with government services, 2024



Note: See Figure 3.3 and Figure 3.4.
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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3.3. Views are mixed on the potential of AI in social protection

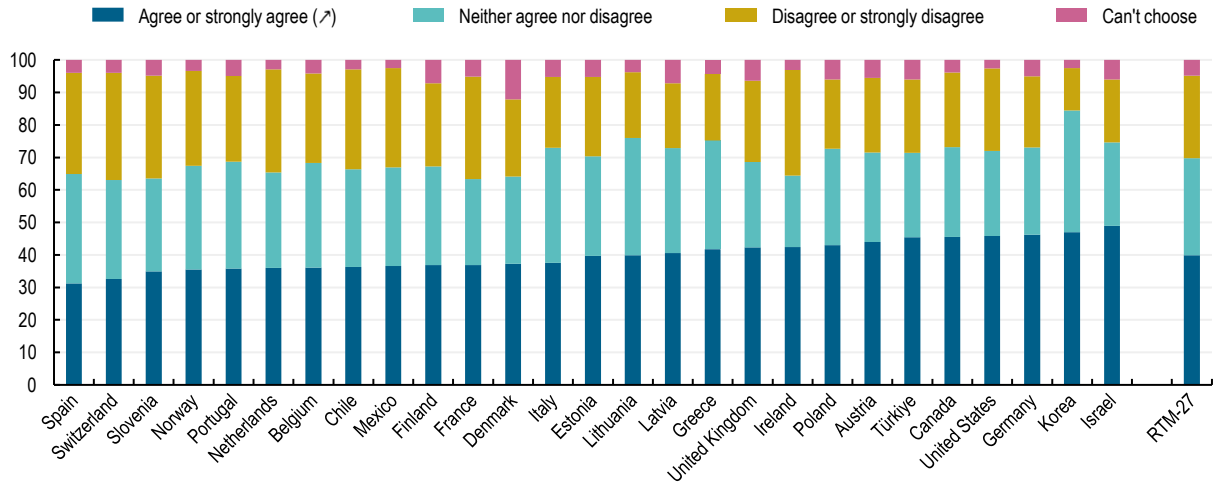
The use of AI in programme design and delivery holds vast potential for improving the efficiency and effectiveness of social protection. Presently, AI is most commonly used for client support (chatbots, digital assistants), automating back-office processes (helping to free up human workers for clients), error and fraud detection by providers, and collecting feedback from clients. AI holds future potential in its predictive analytics capacities, including forecasts of demands and shocks, identification of clients, prevention of harm and better tailoring of interventions to clients' needs (OECD, 2025[3]). Yet these potential benefits are

not without risks, including privacy risks, a lack of transparency, and the potential to reproduce harmful biases.

Perhaps recognising these risks, a sizable share of the public does not yet trust the use of AI in social services. Results from the 27 OECD countries in the RTM Survey highlight skepticism about the benefits of government use of AI, as well as a lack of confidence in how the government will use the data collected about them through digital tools and AI. Only 40% of respondents, for instance, feel that the use of AI to help process and approve social programme applications is good for users (Figure 3.6). 30%, on average, express uncertainty, and 25% do not believe that government use of AI is good for users of social programmes.

Figure 3.6. Many are sceptical of government use of AI in processing benefit applications

Share (%) of respondents according to whether they believe government use of AI for processing and approving applications is good for users of public benefits, by country, 2024



Note: RTM-27 is an unweighted average. Respondents were asked "Thinking about the use of digital tools and artificial intelligence (AI) by government, to what extent do you agree or disagree with the following statement: Governments using AI to help process and approve applications is good for users of public benefits." Response options were: "Strongly disagree," "Disagree," "Neither agree nor disagree," "Agree," "Strongly agree," and "Can't choose."
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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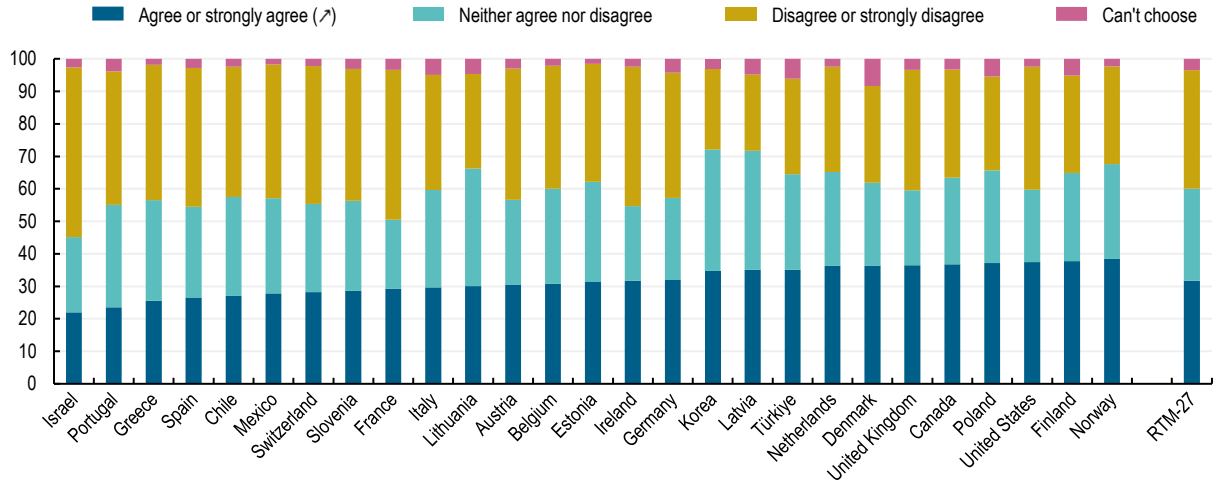
When asked whether they trust the government with the data collected about them through digital tools and AI, 37% disagree or strongly disagree, while 32% indicate that they do trust the government with the data collected (Figure 3.7). Fewer than half (44%) of respondents were confident that AI would only be deployed to assess public benefits applications when it is safe and trustworthy to do so (figure not shown). These findings suggest that governments have room to improve when communicating about, and building trust in, the use of AI in social policy.

Figure 3.7. Opinions are divided on whether to trust government with personal data

Share (%) of respondents according to whether they trust the government with the data they collect on them, by country, 2024



Note: RTM-27 is an unweighted average. Respondents were asked "Thinking about the use of digital tools and artificial intelligence (AI) by government, to what extent do you agree or disagree with the following statement: I trust the government with the data they collect on me through digital tools and AI." Response options were: "Strongly disagree," "Disagree," "Neither agree nor disagree," "Agree," "Strongly agree," and "Can't choose."
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

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Annex A. Supporting Figures and Tables

Table A A.1. Geopolitical risks are a top concern in most OECD RTM countries

Share (%) of respondents who are somewhat or very concerned about select social and economic risks in the next year or two, by country, 2024

	Becoming ill or disabled	Losing a job or self-employment income	Finding/ maintaining adequate housing	Paying all expenses and making ends meet	Accessing good-quality childcare or education for your children	Accessing good-quality LTC for elderly family members	Accessing good-quality LTC for young or working-age family members with an illness or disability	Being the victim of crime or violence	Having to give up your job to care for children, elderly relatives, or relatives with illness or disability	Accessing good-quality healthcare	Climate change	Geopolitical risks (e.g. war or terrorism)
AUT	55	35	35	47	27	51	39	47	24	62	70	82
BEL	58	27	28	42	21	44	35	47	18	45	65	76
CAN	54	52	46	55	33	49	41	50	32	73	70	70
CHL	79	74	74	80	58	71	58	83	50	84	77	73
DNK	43	35	27	36	20	39	34	34	16	42	63	71
EST	55	59	48	60	41	52	45	40	36	58	49	79
FIN	63	55	43	59	28	44	39	47	26	69	65	77
FRA	54	40	38	60	30	54	48	49	27	62	72	78
DEU	63	41	47	58	32	52	40	56	40	62	67	81
GRC	78	72	67	84	75	77	68	72	57	84	81	82
IRL	60	44	40	56	30	49	34	59	32	74	73	78
ISR	57	55	46	58	42	44	39	62	38	47	51	88
ITA	74	58	45	63	53	64	57	69	43	74	81	83

	Becoming ill or disabled	Losing a job or self-employment income	Finding/ maintaining adequate housing	Paying all expenses and making ends meet	Accessing good-quality childcare or education for your children	Accessing good-quality LTC for elderly family members	Accessing good-quality LTC for young or working-age family members with an illness or disability	Being the victim of crime or violence	Having to give up your job to care for children, elderly relatives, or relatives with illness or disability	Accessing good-quality healthcare	Climate change	Geopolitical risks (e.g. war or terrorism)
KOR	57	59	43	45	28	37	39	40	30	47	79	64
LVA	64	68	57	72	46	55	51	51	45	72	48	74
LTU	55	54	47	52	41	45	43	40	34	61	60	81
MEX	86	78	74	77	67	74	62	87	56	82	77	79
NLD	52	39	44	51	33	48	40	48	29	54	65	76
NOR	55	45	44	54	28	50	37	48	27	46	62	73
POL	63	51	38	49	36	47	36	44	31	64	56	71
PRT	78	62	57	68	55	71	60	65	49	78	82	86
SVN	67	50	40	53	36	58	49	44	36	72	67	73
ESP	84	60	65	70	53	71	65	70	51	80	79	87
CHE	54	45	45	57	27	44	36	43	25	48	67	72
TUR	76	67	62	77	68	70	62	65	52	71	78	84
GBR	56	49	41	58	33	47	39	53	32	65	69	77
USA	61	53	49	61	39	52	47	56	41	63	68	73
AVG	63	53	48	59	40	54	46	54	36	64	68	77

Note: Respondents were asked: “Thinking about the next year or two, how concerned are you about each of the following: (a) Becoming ill or disabled, (b) Losing a job or self-employment income, (c) Not being able to find/maintain adequate housing, (d) Not being able to pay all expenses and make ends meet, (e) Not being able to access good-quality childcare or education for your children (or young members of your family), (f) Not being able to access good-quality long-term care for elderly family members, (g) Not being able to access good-quality long-term care for young or working-age family members with an illness or disability, (h) Being the victim of crime or violence, (i) Having to give up your job to care for children, elderly relatives, or relatives with illness or disability, (j) Accessing good-quality healthcare, (k) Climate change and (l) Geopolitical risks (e.g. war or terrorism).” Response options for each of the 12 items were: “Not at all concerned,” “Not so concerned,” “Somewhat concerned,” “Very concerned,” and “Can’t choose / Not applicable.” Response items (a) through (l) were randomly rotated. Estimates refer to the share who are somewhat or very concerned.
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

Table A A.2. Long-term worries dominated by geopolitics, pensions and health

Share (%) of respondents who are somewhat or very concerned about select social and economic risks beyond the next 10 years, by country, 2024

	Not being as well-off and financially secure as your parents and/or that you had hoped to be	Your children (or young members of your family) not being as well-off and financially secure as you are	Becoming ill or disabled	Not having the right skills and knowledge to work in a secure and well-paid job	Not being financially secure in old age	Finding/ maintaining adequate housing	Accessing good-quality LTC for yourself	Accessing good-quality LTC for elderly family members	Accessing good-quality LTC for young or working-age family members with an illness or disability	Accessing good-quality healthcare	Climate change	Geopolitical risks (e.g. war or terrorism)	Population ageing
AUT	59	53	60	36	65	44	59	60	41	70	72	83	63
BEL	55	56	65	35	60	42	55	53	43	58	68	78	63
CAN	68	58	68	52	71	53	67	62	45	76	73	71	68
CHL	82	71	85	76	90	78	86	75	61	90	80	77	60
DNK	42	38	44	33	49	31	46	48	38	53	67	73	46
EST	69	55	61	53	73	54	59	57	47	64	54	79	61
FIN	67	44	67	45	68	49	60	54	44	75	69	76	69
FRA	66	62	64	46	69	49	67	63	56	70	73	79	53
DEU	64	51	69	45	72	55	63	59	46	69	70	82	69
GRC	84	84	81	67	85	73	84	77	69	89	80	85	75
IRL	67	61	72	47	76	48	65	62	44	78	76	81	64
ISR	69	67	63	37	67	51	48	52	45	53	57	87	48
ITA	77	66	81	60	80	52	75	71	62	81	81	84	69
KOR	68	53	63	62	68	50	54	51	50	57	82	71	85
LVA	67	61	68	62	76	60	66	62	55	74	50	74	60
LTU	61	55	59	54	66	54	54	53	50	68	64	78	63
MEX	81	79	89	78	87	78	85	78	70	85	81	81	60
NLD	57	51	55	42	60	52	55	54	44	63	70	78	65
NOR	59	50	58	46	64	51	57	56	42	59	66	75	65
POL	57	51	69	52	68	42	59	51	41	69	59	74	65

	Not being as well-off and financially secure as your parents and/or that you had hoped to be	Your children (or young members of your family) not being as well-off and financially secure as you are	Becoming ill or disabled	Not having the right skills and knowledge to work in a secure and well-paid job	Not being financially secure in old age	Finding/ maintaining adequate housing	Accessing good-quality LTC for yourself	Accessing good-quality LTC for elderly family members	Accessing good-quality LTC for young or working-age family members with an illness or disability	Accessing good-quality healthcare	Climate change	Geopolitical risks (e.g. war or terrorism)	Population ageing
PRT	79	75	83	65	85	66	81	79	66	84	85	87	79
SVN	68	68	73	51	71	48	67	66	53	79	70	75	62
ESP	82	72	86	62	83	71	82	81	71	87	81	88	77
CHE	66	50	60	47	72	53	53	51	41	57	67	76	60
TUR	79	76	76	64	77	68	75	70	63	75	81	83	70
GBR	67	55	65	47	70	51	63	59	45	69	71	75	64
USA	68	60	68	53	72	54	66	57	52	70	71	77	62
AVG	68	60	69	52	72	55	65	61	51	71	71	79	65

Note: Respondents were asked “Looking beyond the next ten years, how concerned are you about the following: (a) Not being as well-off and financially secure as your parents and/or that you had hoped to be, (b) Your children (or young members of your family) not being as well-off and financially secure as you are, (c) Becoming ill or disabled, (d) Not having the right skills and knowledge to work in a secure and well-paid job, (e) Not being financially secure in old age, (f) Not being able to find/maintain adequate housing, (g) Not being able to access good-quality long-term care for yourself, (h) Not being able to access good-quality long-term care for elderly family members, (i) Not being able to access good-quality long-term care for young or working-age family members with an illness or disability, (j) Accessing good-quality healthcare, (k) Climate change, (l) Geopolitical risks (e.g. war or terrorism) and (m) Population ageing.” Response options for each of the 13 items were: “Not at all concerned,” “Not so concerned,” “Somewhat concerned,” “Very concerned,” and “Can’t choose / Not applicable.” Response items (a) through (m) were randomly rotated. Estimates refer to the share who are somewhat or very concerned.

Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

Table A A.3. Cross-country support for responsive digitalisation policies

Share (%) of respondents who support specified government actions as a response to digitalisation and technological change, RTM-27 average, 2024

	Investing more in university education and vocational training opportunities for young people	Investing more in re-training opportunities for working-age people	Investing more in digital infrastructure, such as the broadband network	Introducing (or increasing) a tax on robots and/or technology companies	Introducing a limit on (or lowering) working hours	Making public benefits and services more accessible and/or more generous to provide a better safety net for workers facing possible job loss	Introducing a universal and unconditional basic income that covers essential living costs to everyone, regardless of their financial situation	Providing subsidies to firms in industries that are hardest hit by technological change, to reduce job losses	Promoting the migration of skilled workers to [country]	Promoting the migration of unskilled workers to [country]	Prioritising workers from [country] in the hiring process	Introducing trade tariffs to protect domestic industries
AUT	65	76	64	41	48	45	44	48	46	14	57	37
BEL	68	74	54	41	49	41	42	45	33	18	64	49
CAN	70	75	60	53	52	63	61	52	51	30	74	48
CHL	83	85	72	55	78	74	62	64	29	13	80	62
DNK	60	65	51	24	37	40	37	41	38	25	51	30
EST	75	76	51	41	46	65	56	59	37	26	66	51
FIN	70	71	43	48	37	58	58	49	58	21	51	33
FRA	69	74	57	51	47	49	49	55	36	23	61	64
DEU	63	71	67	38	51	50	48	52	46	24	52	42
GRC	77	73	65	56	68	63	64	63	30	22	70	54
IRL	80	85	79	59	63	62	62	62	58	28	60	46
ISR	84	82	70	38	51	68	45	55	31	13	85	58
ITA	71	72	60	40	62	58	53	64	43	29	62	52
KOR	70	68	62	48	57	63	46	54	41	26	65	50
LVA	71	70	47	44	51	62	52	52	37	19	65	52
LTU	69	70	51	44	47	58	53	51	44	19	74	44

	Investing more in university education and vocational training opportunities for young people	Investing more in re-training opportunities for working-age people	Investing more in digital infrastructure, such as the broadband network	Introducing (or increasing) a tax on robots and/or technology companies	Introducing a limit on (or lowering) working hours	Making public benefits and services more accessible and/or more generous to provide a better safety net for workers facing possible job loss	Introducing a universal and unconditional basic income that covers essential living costs to everyone, regardless of their financial situation	Providing subsidies to firms in industries that are hardest hit by technological change, to reduce job losses	Promoting the migration of skilled workers to [country]	Promoting the migration of unskilled workers to [country]	Prioritising workers from [country] in the hiring process	Introducing trade tariffs to protect domestic industries
MEX	85	82	69	50	77	72	64	67	35	19	84	56
NLD	64	69	52	42	51	48	51	45	38	29	66	50
NOR	71	70	61	36	48	55	49	53	39	22	62	49
POL	71	68	62	48	54	50	55	52	42	25	67	50
PRT	81	82	63	48	72	59	55	65	45	21	75	57
SVN	68	76	61	43	62	57	63	59	35	23	68	55
ESP	77	75	63	46	62	60	54	62	51	30	66	55
CHE	61	74	50	42	54	51	50	49	34	23	64	42
TUR	74	69	68	49	66	64	65	61	40	25	70	68
GBR	66	77	68	55	55	57	63	59	53	31	66	53
USA	72	75	63	59	54	64	57	57	49	37	74	55
AVG	72	74	61	46	56	58	54	55	41	24	67	50

Note: Respondents were asked “Governments can introduce measures aimed at helping workers and industries cope with the challenges created by digitalisation and technological change, such as outdated skills, skills shortages, and possible job loss. Keeping in mind how much they might cost as well as how you and your family might benefit, to what extent would you oppose or support the government taking the following actions as a response to digitalisation and technological change: (a) Investing more in university education and vocational training opportunities for young people, (b) Investing more in re-training opportunities for working-age people, (c) Investing more in digital infrastructure, such as the broadband network, (d) Introducing (or increasing) a tax on robots and/or technology companies, (e) Introducing a limit on (or lowering) working hours, (f) Making public benefits and services, such as unemployment benefits or minimum income programmes, more accessible and/or more generous to provide a better safety net for workers facing possible job loss, (g) Introducing a universal and unconditional basic income that covers essential living costs to everyone, regardless of their financial situation, (h) Providing subsidies to firms in industries that are hardest hit by technological change, so as to reduce job losses, (i) Promoting the migration of skilled workers to [country], (j) Promoting the migration of unskilled

workers to [country], (k) Prioritising workers from [country] in the hiring process, (l) Introducing trade tariffs to protect domestic industries." Response items (a) and (l) were randomly rotated. Response options were: "Strongly oppose," "Oppose," "Neither support nor oppose," "Support," "Strongly support," and "Can't choose." Estimates refer to the combined share of "Support" and "Strongly support." Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

Table A A.4. Inter-generational differences in perceptions of digitalisation of government services exist in many RTM countries

Share (%) of respondents who agree with specific statements regarding government services and benefits, by country, 2024

	I feel it is easy to talk to a human staffer (e.g. through a call centre or in-person) when I have a question about benefits or services			I prefer paper-based or in-person applications/renewals for programmes instead of online		
	18- to 29-year-olds	30- to 49-year-olds	50- to 64-year-olds	18- to 29-year-olds	30- to 49-year-olds	50- to 64-year-olds
AUT	52	58	68	35	32	43
BEL	32	35	27	29	36	33
CAN	50	54	45	43	41	39
CHL	39	32	28	36	34	40
DNK	38	32	31	29	24	24
EST	59	55	47	29	23	15
FIN	47	42	45	34	21	25
FRA	42	32	19	39	40	30
DEU	60	65	69	51	39	44
GRC	31	30	23	38	25	23
IRL	57	48	53	41	30	39
ISR	34	31	31	21	17	23
ITA	47	38	32	42	31	26
KOR	47	55	58	37	32	41
LVA	47	44	39	35	30	34
LTU	48	43	35	37	25	22
MEX	41	34	37	48	47	59
NLD	46	46	40	34	39	34
NOR	40	36	30	39	28	28
POL	44	50	50	40	38	35
PRT	37	30	27	33	26	37

	I feel it is easy to talk to a human staffer (e.g. through a call centre or in-person) when I have a question about benefits or services			I prefer paper-based or in-person applications/renewals for programmes instead of online		
	18- to 29-year-olds	30- to 49-year-olds	50- to 64-year-olds	18- to 29-year-olds	30- to 49-year-olds	50- to 64-year-olds
SVN	48	43	37	44	37	34
ESP	34	33	31	42	48	51
CHE	56	52	51	39	36	40
TUR	47	49	39	40	50	49
GBR	57	53	33	50	44	36
USA	57	62	50	46	55	38
AVG	46	44	40	38	34	35

Note: Respondents were asked to indicate the degree to which they agree or disagree with the following statements: (a) I feel it is easy to talk to a human staffer (e.g. through a call centre or in-person) when I have a question about benefits or services and (b) I prefer paper-based or in-person applications/renewals for programmes instead of online. Response options were: “Strongly disagree,” “Disagree,” “Neither agree nor disagree,” “Agree,” “Strongly agree,” and “Can’t choose.” Estimates refers to the share who “agree” or “strongly agree.”
Source: 2024 OECD Risks that Matter Survey (https://www.oecd.org/en/about/programmes/oecd-risks-that-matter-rtm-survey.html).

More Effective Social Protection for Stronger Economic Growth

Main Findings from the 2024 OECD Risks that Matter Survey

The OECD Risks that Matter Survey presents a data-driven understanding of people's perceptions of economic risks, their assessment of their country's social programmes and their preferences for policy action. Interviews with 27 000 respondents show people are deeply concerned about geopolitical issues, their health and their finances across 27 OECD countries. The report focuses on two megatrends – technological change and population ageing – and finds strong support for social programmes that foster economic growth and security. Over 70% of respondents, across countries, call for greater public investments in re-training and higher education to ensure workers have the right skills for the future. A clear majority call for getting more women into the workforce, advancing the use of technology in workplaces, and moving workers from part-time to full-time jobs to address the projected worker shortages driven by population ageing. Fertility measures are less popular. Results also highlight the public's demand to improve efficiencies in social programme applications, delivery and communication. As governments reshape social protection systems to make them fit for the future, the OECD Risks that Matter Survey offers a valuable tool for integrating citizens' perspectives.

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