



The Nordic faces of stress

If Nordic Health Report 2025



Foreword

The Nordic countries are welfare states with high perceived health and living standards and are ranked Top 10 in the World Happiness Report. Despite this, we see challenges with negative stress, but the Nordic faces of stress differ.

The last five years have been turbulent. A global pandemic taking over seven million lives, replaced by a brutal war in Europe. Pandemic restrictions were replaced by prepping for crisis, besides daily challenges such as inflation and high interest rates but also with life expectations and pressure. All this is affecting people's perceived health and well-being, and we have been experiencing increasing levels of stress and mental illness among the populations.

As the largest insurance company in the Nordics, we have a mutual interest with our customers in keeping them healthy. We want to offer our

customers the support and security they need. For this reason, If is for the third consecutive year publishing a report based on a big Nordic Health survey, gathering insights into people's perceived health and work-related health.

In this first part, we are taking the temperature on stress levels by asking more than 4000 people among the Nordic population. We see in this year's report that negative stress is still on worrying levels but lower than last year. While financial stress is an issue in Finland, demands at work seem to be a bigger stress factor in Denmark. In Sweden and Norway one of the main stress triggers is finding work-life-balance.

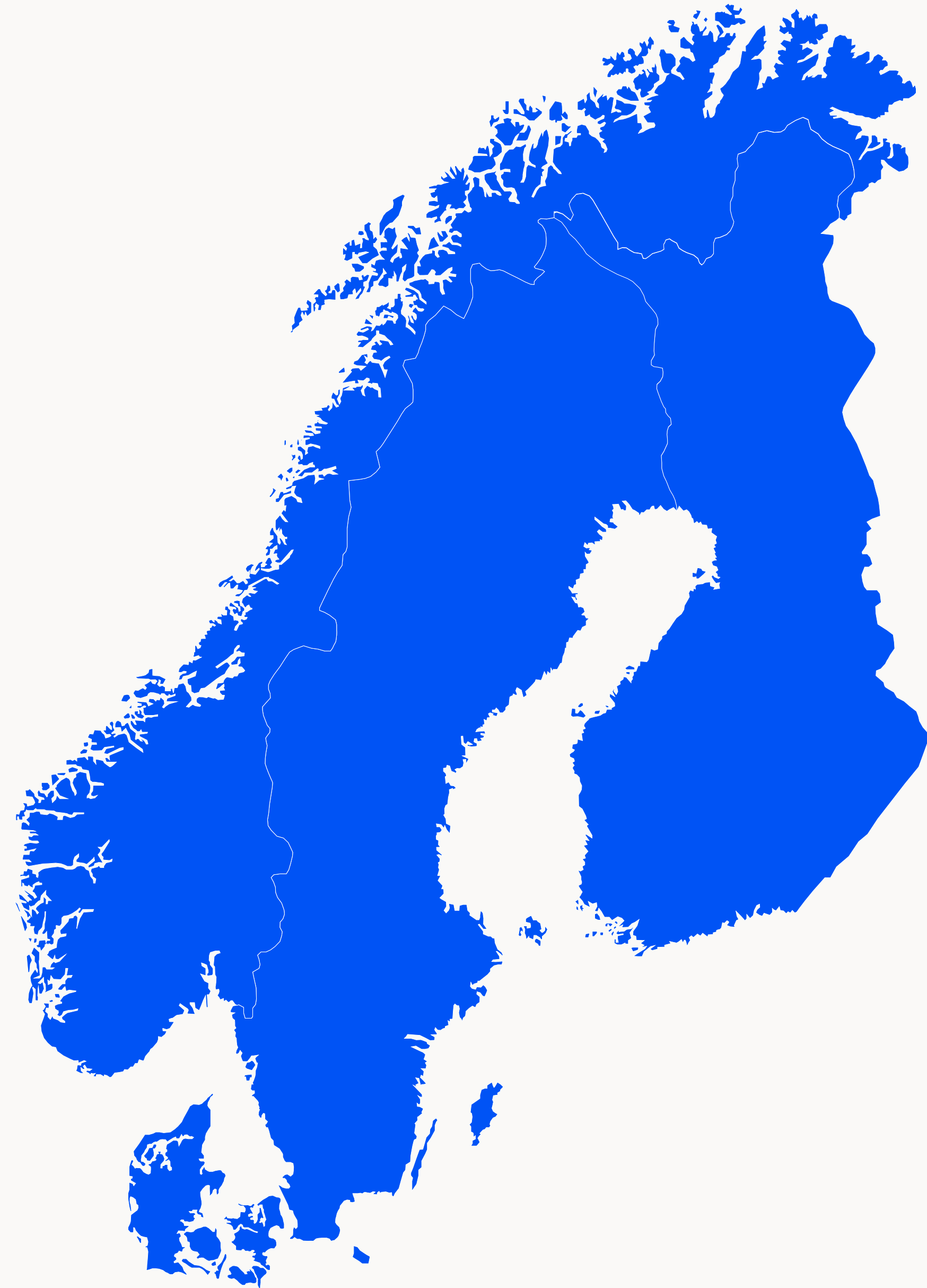
Other aims with the report are to raise awareness, increase knowledge and to help employers to take their work environment responsibility and focus on preventive health efforts.



Kristina Ström Olsson, Nordic Health Strategist at If

About the Report

This report is based on responses from 4 232 people in Sweden (n=1 076), Norway (n=1 031), Finland (n=1 060) and Denmark (n=1 065). The results are weighted for gender, age (18+), and location to represent the population's attitudes. The purpose of the study has been to investigate stress and work-related health in the Nordic population. The survey was conducted by Verian on behalf of If Skadeförsäkring AB.



Nordic Overview

Stress is a pressing issue across the Nordic countries, but its causes and manifestations vary significantly. Defining what stress really is may be hard, but it's highly likely that almost everyone has experienced it, good or bad, at some point in their life. Stress can give individuals an extra boost of energy when in a rush or trying to complete something important, but more commonly stress can also inflict damage on people when experiencing it for a longer period.

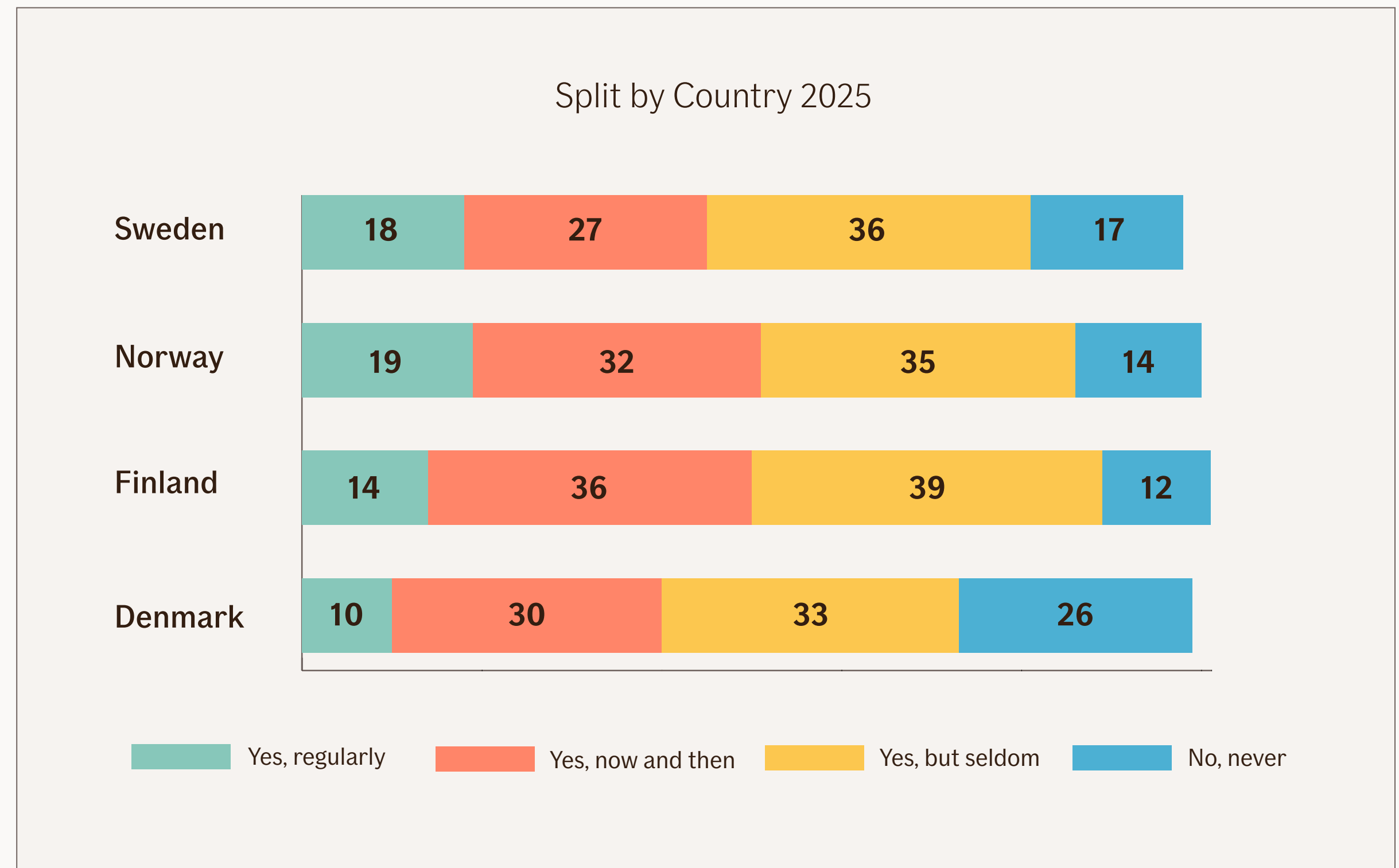
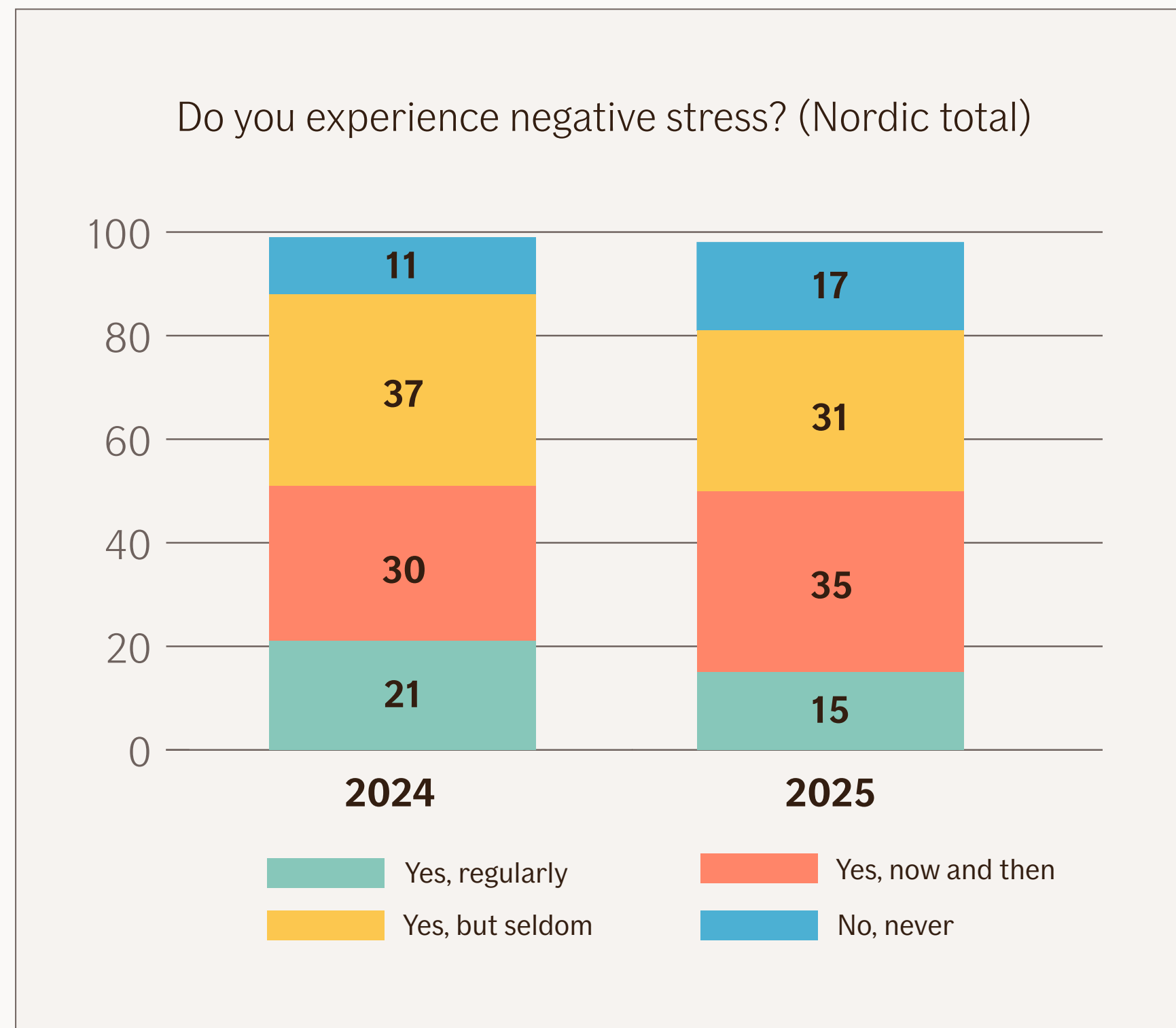
In If Nordic Health Survey we ask about the experience of negative stress, that means stress that affects work ability and/or life quality in a negative way. Data from If Nordic Health Survey 2025 shows that Nordic stress levels remain high, 82 percent have experienced negative stress and 38 percent of them have done it consecutively for more than 6 months. Though the nature of stress differs between the Nordic countries. While Finland reports the highest overall stress levels, Norway struggles the

most with long-term stress. Meanwhile, Sweden exhibits a notable concern for the physical and emotional consequences of stress, while Denmark, despite having the lowest reported stress levels, sees a higher prevalence of cognitive symptoms such as memory problems.

The leading causes of stress also show distinct national variations. Work-life balance is a primary concern for Swedes and Norwegians, where the challenge of managing both work and private life leads to significant tension. In Denmark, workplace demands stand out as the main driver of stress, after personal or private issues, with more respondents attributing their mental strain to job expectations than in any other Nordic country. In contrast, Finland emerges as the country most affected by financial concerns, with significantly more Finns than their Nordic neighbours citing economic pressure as their primary stressor.

The physical and psychological impact of stress further differentiates the region. In total poor sleep quality is the main symptom of stress, which 6 out of 10 have experienced. Furthermore, Swedes report the highest levels of anxiety and physical

ailments, while Danes are more prone to stress-related memory issues. Finnish respondents indicate a higher level of irritability in response to stress, whereas Norwegians struggle most with stress that persists for 6 months or more.



Despite these high stress levels, the Nordic countries continue to rank among the world's happiest populations, according to The World Happiness Report 2025. Finland holds the top position, followed by Denmark in second place, Sweden in fourth, and Norway in seventh. This paradox, high stress but overall life satisfaction, suggests that strong social safety nets, stability and security contribute to resilience and well-being even in the face of widespread stress.

However, as the WHO points out, even high-income countries with robust healthcare systems, such as those in the Nordics, often fall short in turning mental health awareness into preventive action. This highlights a crucial gap between well-being and long-term mental health support.

Compared to 2024, the 2025 data shows that stress is not necessarily increasing, but it is changing in character. Cognitive symptoms such

as difficulty concentrating and memory problems have become less common, suggesting some mental recovery. Yet emotional and physical signs of stress, particularly anxiety, irritability, and physical pain are becoming more widespread. This shift highlights a population that may be mentally clearer, but emotionally heavier, and underscores the importance of adapting support strategies to meet the evolving shape of stress across the region.

The World Happiness Report 2025

#1 Finland

#2 Denmark

#4 Sweden

#7 Norway

Nordic patterns



Women are more likely to report stress symptoms across every category, especially anxiety and sleep problems.



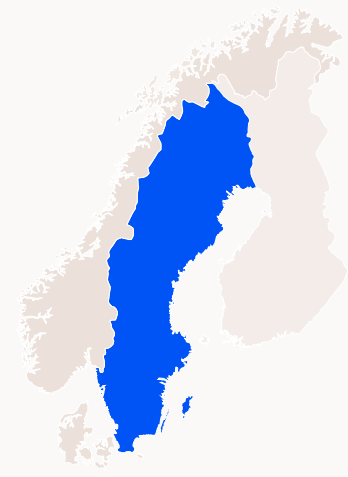
Men are more likely to report feeling no stress — or only work-specific stress.



Younger adults (18–29) report higher emotional and cognitive symptoms.



Adults 60+ report fewer symptoms overall, suggesting lower external pressure or greater emotional regulation.



Sweden

Sweden is dropping its shoulders, somewhat

Although stress remains a common part of everyday life in Sweden, the survey suggests that things may be moving in the right direction. 8 out of 10 Swedes say that they have experienced negative stress, and every fifth Swede handle negative stress regularly. However, compared to last year, the number of stressed Swedes has decreased from 91% to 82%.

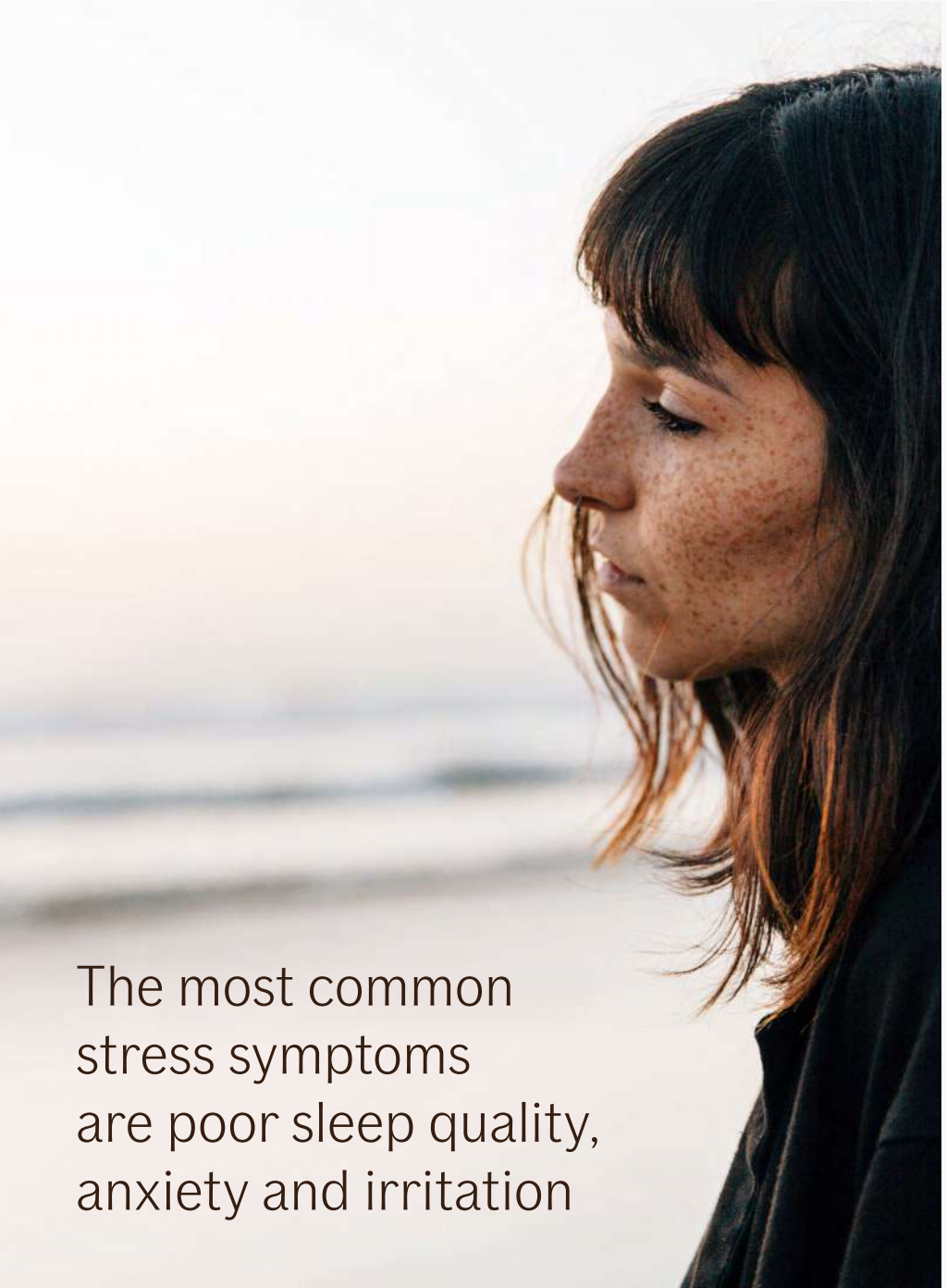
Negative stress can be managed when exposed to it in small portions and more importantly when our body and mind have had time to recover from it, something not all Swedes have according to the survey. 4 out of 10 stressed Swedes have experienced stress for more than 6 months. Sweden stands out with one of the highest long-term stress rates in the Nordics.

Almost
2,9 million Swedes have experienced negative stress for more than 6 months

82%
of Swedes experience negative stress

“
Stress levels remain high in Sweden, but we can see a drop from last year. It could be a direct effect of a strained economic situation getting a better outlook. The past years has been heavy on individuals' wallets, and with the policy rate stabilizing, one of the main factors of stress might have had a bit of relief.

Kristina Ström Olsson,
Health expert at If



42%
of stressed Swedes, has experienced stress for more than 6 months

Although the number of people that experience stress is declining, the number of people on sick leave because of it is increasing. December 2024 saw the highest number of people on sick leave, due to stress, since at least 2005.

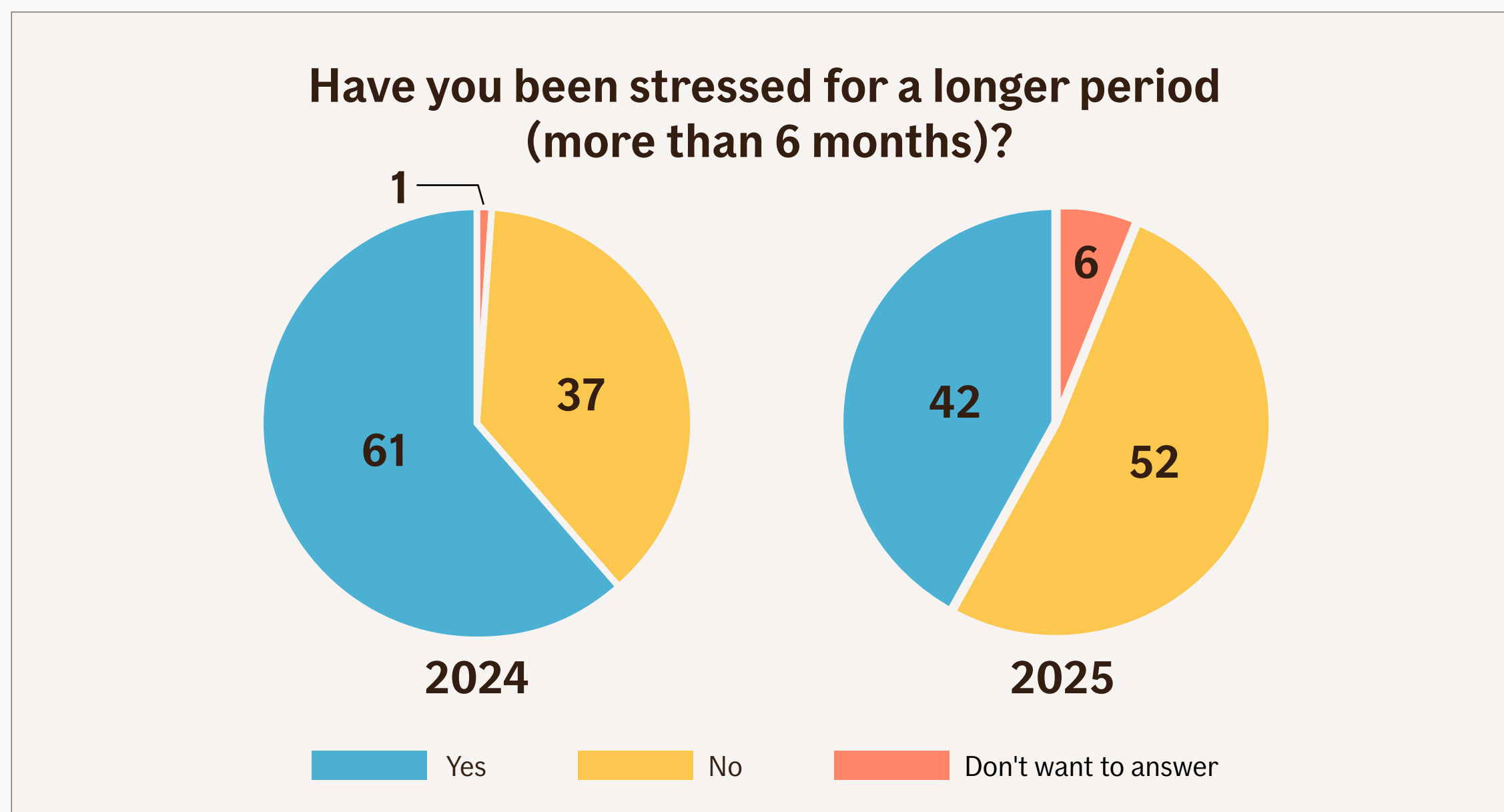
Under what kind of pressure?

The primary stress factors for Swedes are personal or private issues and the difficulty in balancing work and private life. The work-life balance is particularly pronounced among 30–44 and

45–59-year-olds, where usually both professional and family responsibilities peak. People in the ages 18–29 also report elevated levels of stress, often linked to career uncertainty and financial instability, while the 60+ group report significantly lower stress levels.

Women in Sweden report higher stress levels than men, with a greater prevalence of work-life balance challenges and anxiety-related symptoms. Meanwhile, men are less likely to report stress but show concerns over job security and workplace expectations. The pressure to meet both professional and family obligations creates significant strain, leading to high levels of reported stress. Among people in the ages 30-44 both genders see work-life balance as the main stress trigger. Additionally, Swedish respondents report a heightened occurrence of anxiety and physical symptoms linked to stress. While workplace wellness programs aim to mitigate these effects, they do not fully address the deeper structural issues contributing to stress in Sweden.

The change in work habits the pandemic brought, didn't only effect where we work, but also how we balance our private life and work. The youngest respondents tend to worry about their future, which is a cause of stress. And as for the middle aged, they are adopting new ways of life in terms of building a family which can create stress because of the economics but also just juggling work and being a parent.



In the World Happiness Report 2025, Sweden remains at 4th place. This despite scoring lower than previous year, but showing relative strength in social support and freedom to make life choices. This helps underline that last year's higher number in general stress could be a cause derived from external factors such as the economic state and uncertainty in the world.

The Impact of Stress on the Swedish Population

The way stress manifests among Swedes highlights the serious impact it has on both mental and physical health. Women report significantly higher levels of anxiety, irritation and memory loss compared to men. Men experience slightly lower levels of reported stress symptoms overall.

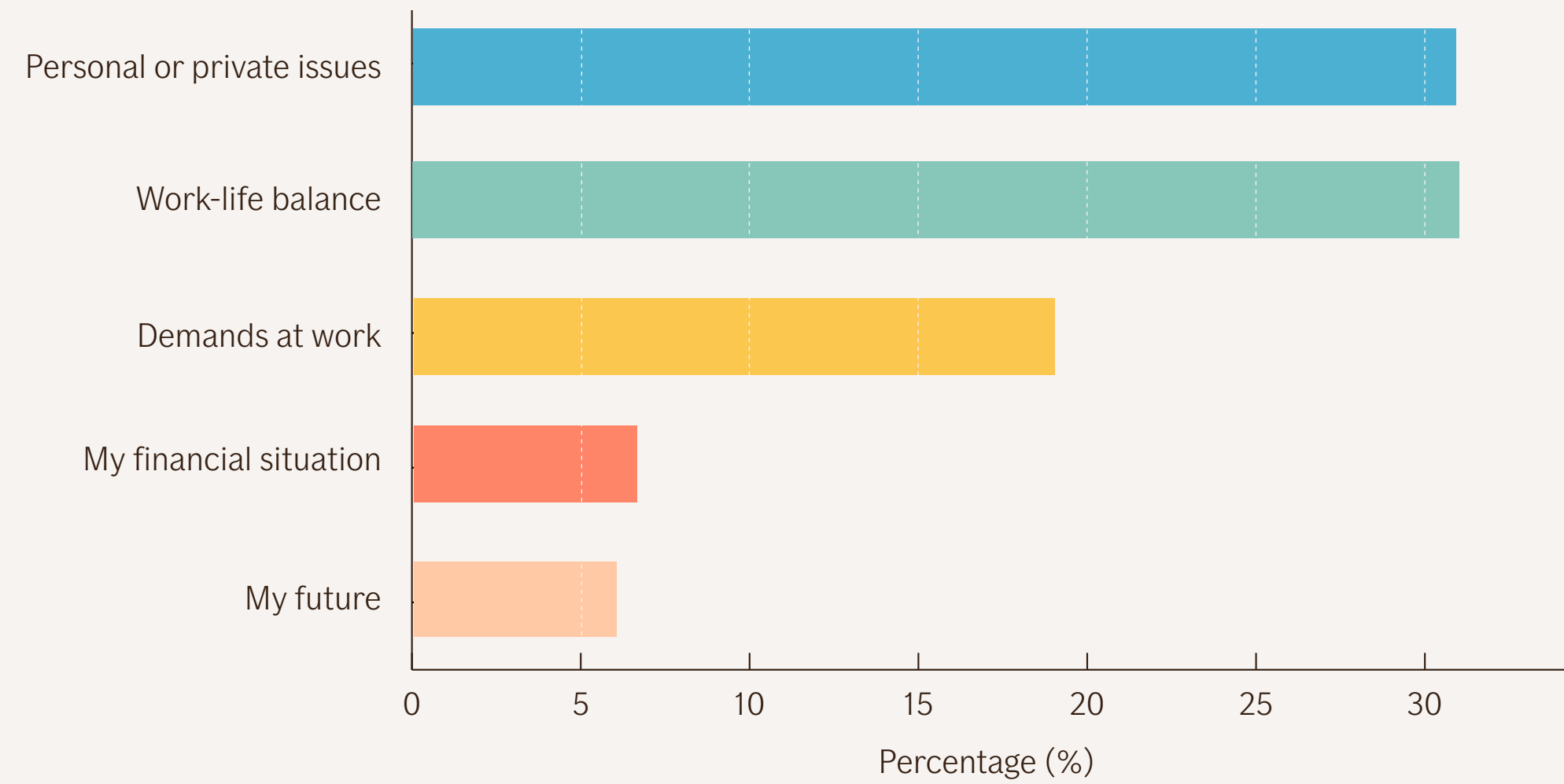
Age also plays a role, with younger Swedes (18–29) reporting higher levels of anxiety and concentration issues, while 60+ Swedes are less likely to experience these symptoms, and others. The most reported symptom remains poor sleep quality, affecting a large portion of those experiencing stress, followed by anxiety, irritability, and memory or concentration problems. Physical pain, such as headaches and muscle tension, is also frequently reported, highlighting the link between mental and physical health.

Compared to 2024, the proportion of Swedes experiencing negative stress dropped by 9 percentage points. Reports of long-term stress also declined significantly. Symptom data supports this trend: sleep issues fell from 65% to 62%, and anxiety from 61% to 54%. However, irritability has increased, and physical symptoms like headaches and tension are more common, showing that stress hasn't disappeared, it has simply shifted form.

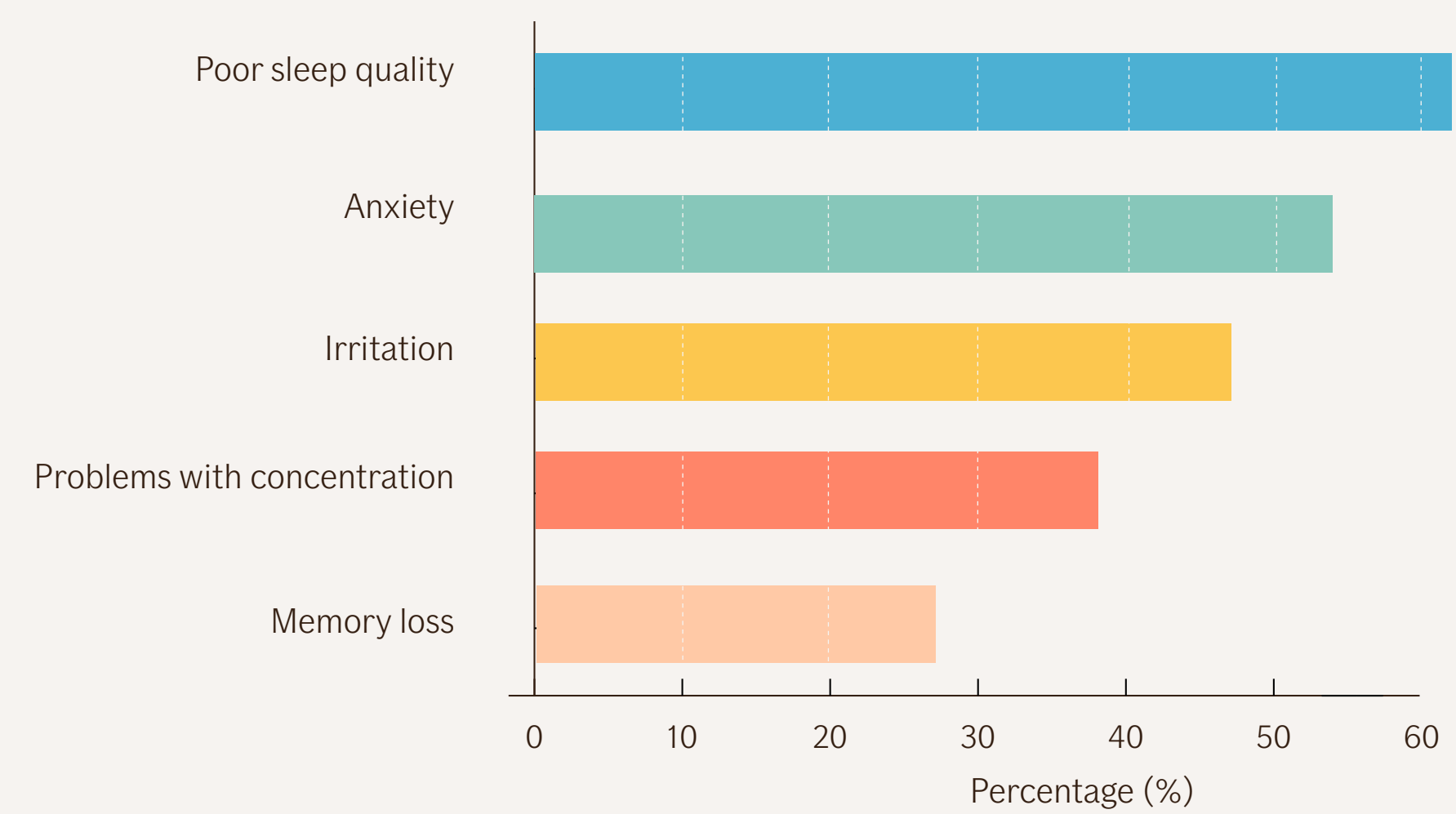


Younger Swedes (18–29) reporting higher levels of anxiety and concentration issues, while Swedes 60+ are less likely to experience physical symptoms of stress.

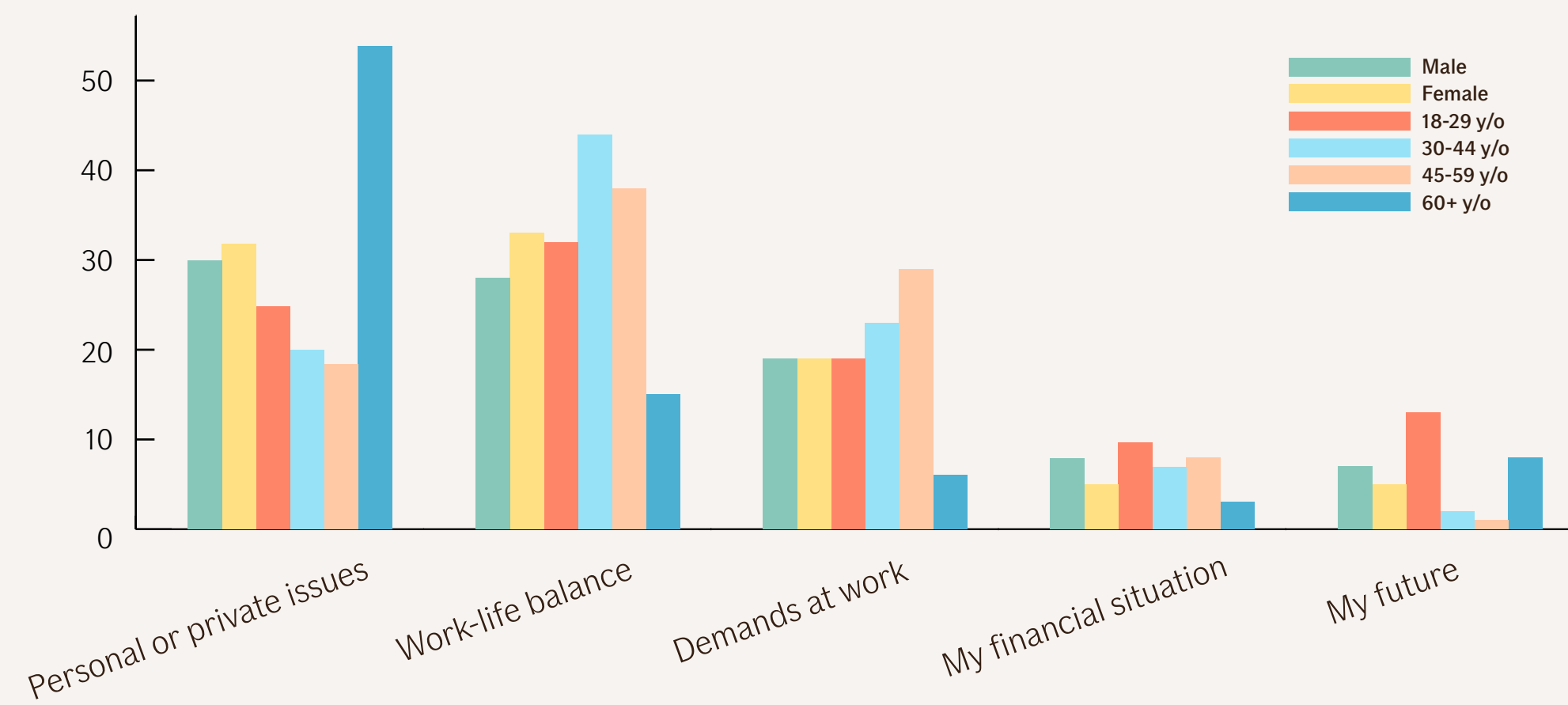
Top 5 Stress Triggers in Sweden



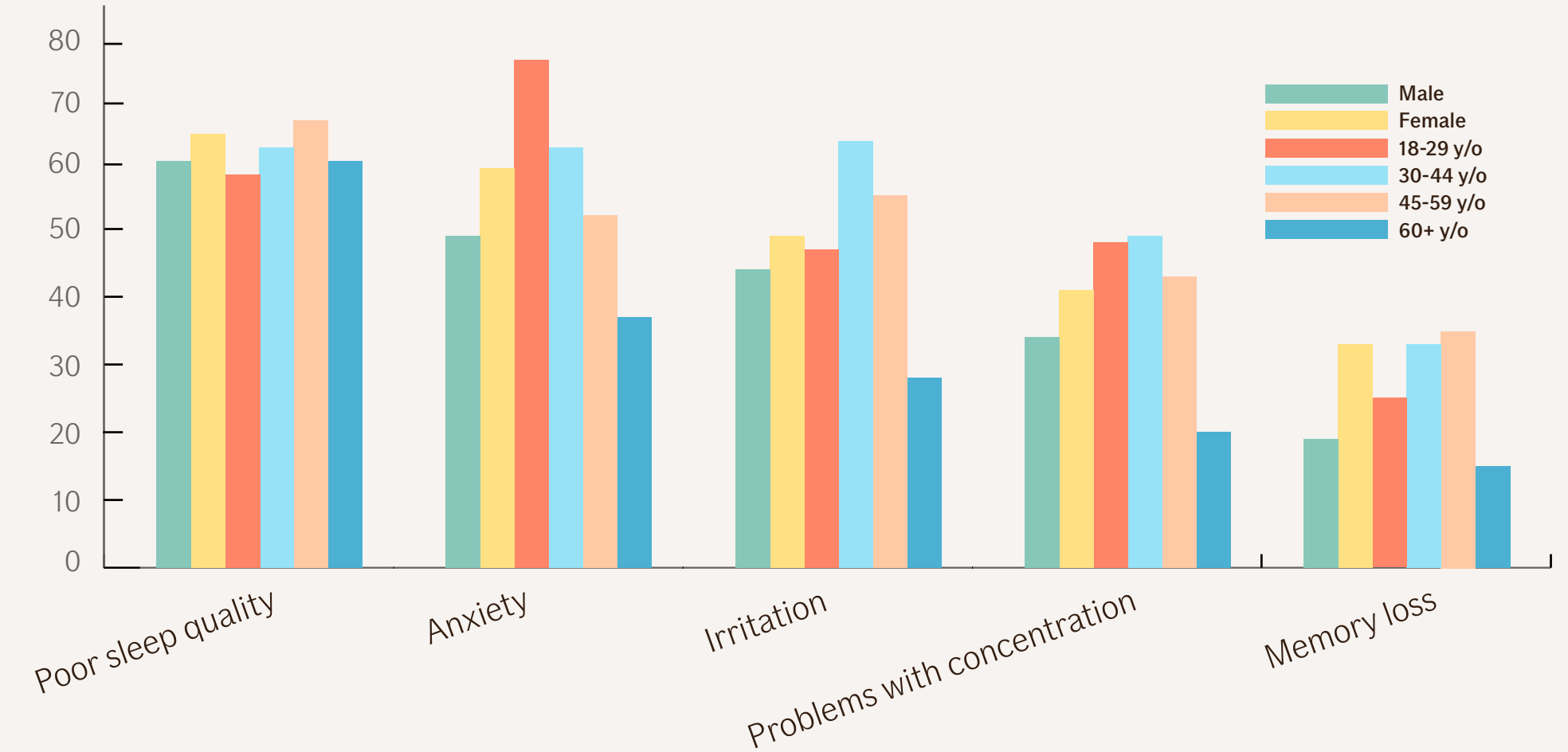
Top 5 Stress Symptoms in Sweden



Top Stress Triggers by gender and Age (Sweden)



Top Stress Symptoms by gender and Age (Sweden)



*The breakdown shows how triggers are distributed within each gender and age group — it is not a direct comparisons of total stress burden.



Norway

Norway tops Nordics in long-term stress

Norway is a country with strong social systems, economic stability and nature round the corner. Therefore, it's easy to assume that stress is a minor concern. But the reality is quite different in terms of perceived stress – particularly for working-age adults balancing ambition with rising expectations.

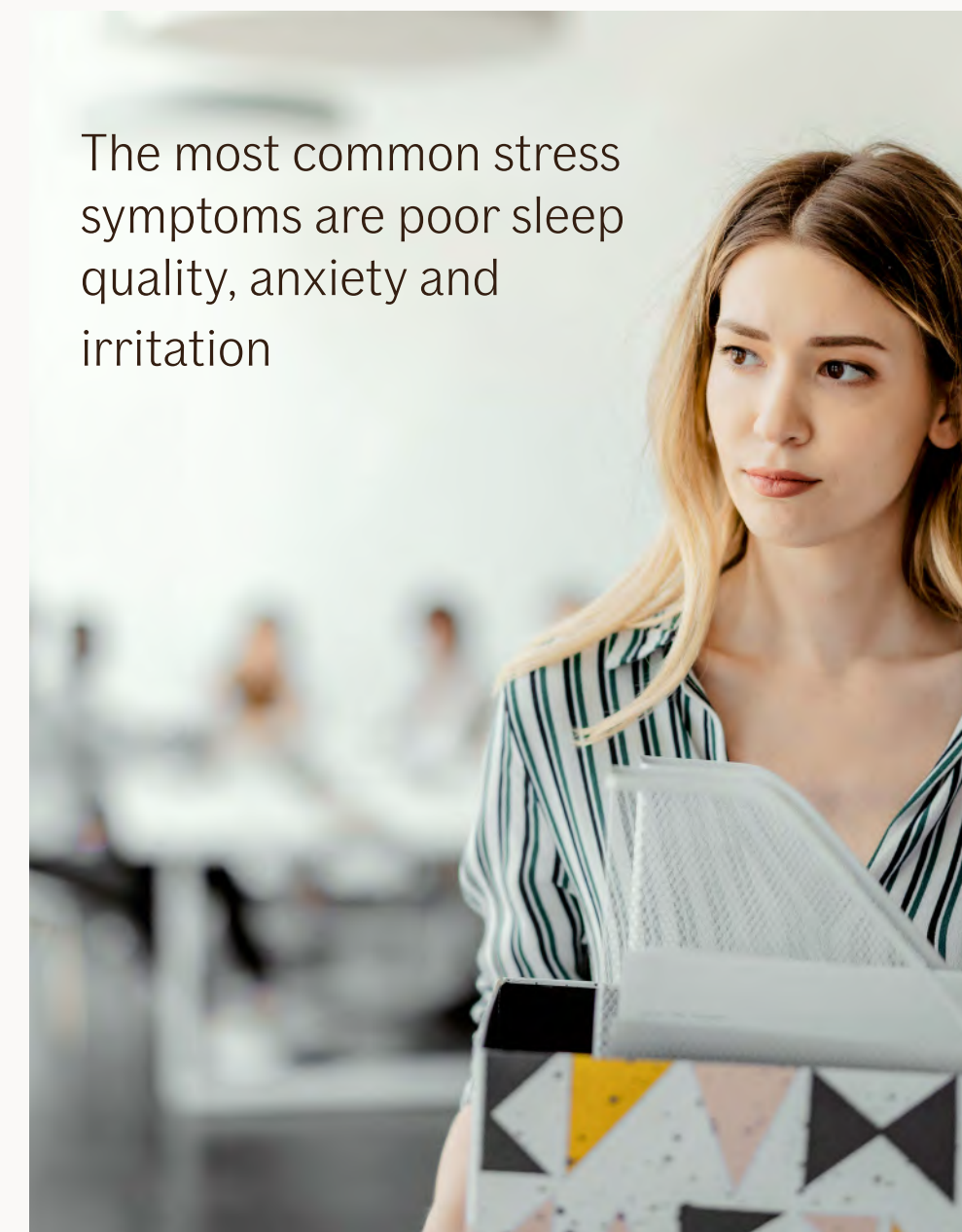
In Norway negative stress remains a common experience, with 86% of respondents reporting stress, and many report long-term stress. Also, almost every fifth (19%) Norwegian report feeling stressed on a regular basis, which is highest in all the Nordics.

Norway has the highest prevalence of long-term stress in the Nordics, with 44% of stressed Norwegians reporting it lasted longer than six months. Not only do many people experience negative stress, but those also who do experience it are often affected over a longer period.

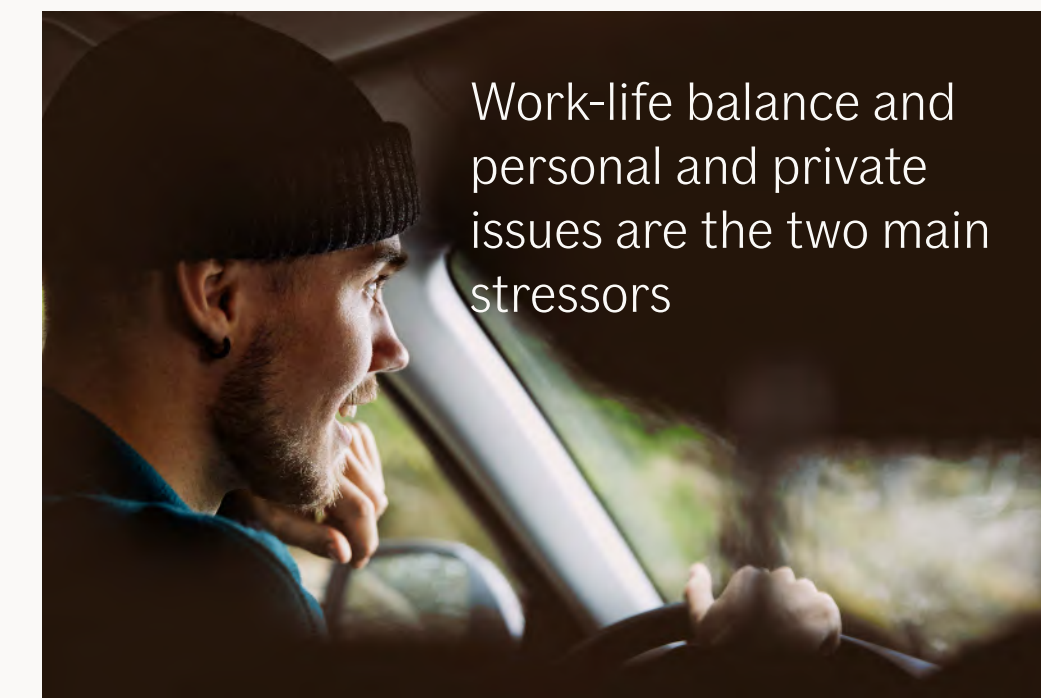
The marathon of stress: a long-term struggle

Norwegians report the highest level of regular negative stress in the Nordics and also a significant portion experiences long-term stress. This chronic exposure is a critical concern, particularly for working adults who face sustained demands both at work and at home. Women report considerably more stress than men, 25% compared to 13% experience negative stress regularly,

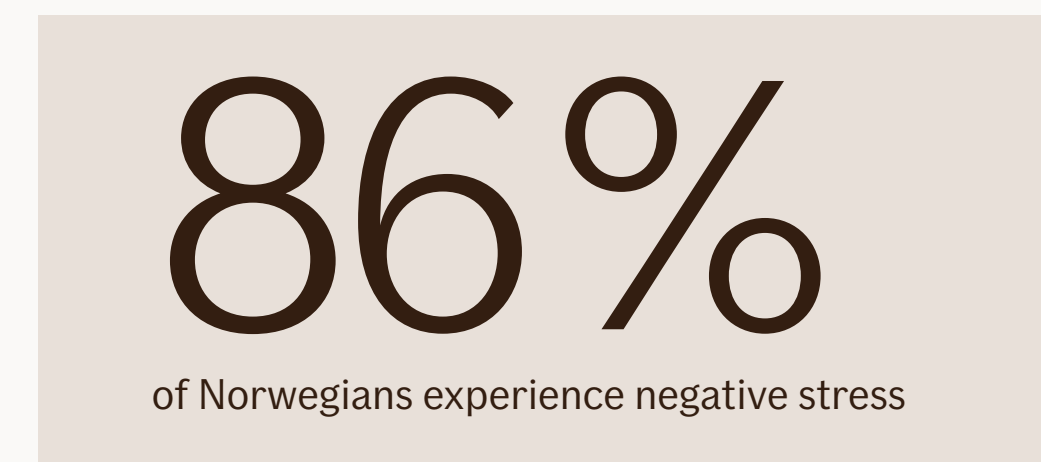
and this gap is most visible in emotional symptoms such as anxiety and irritability. Young adults (18–29) also face increased vulnerability, with career uncertainty and shifting life stages contributing to stress levels.

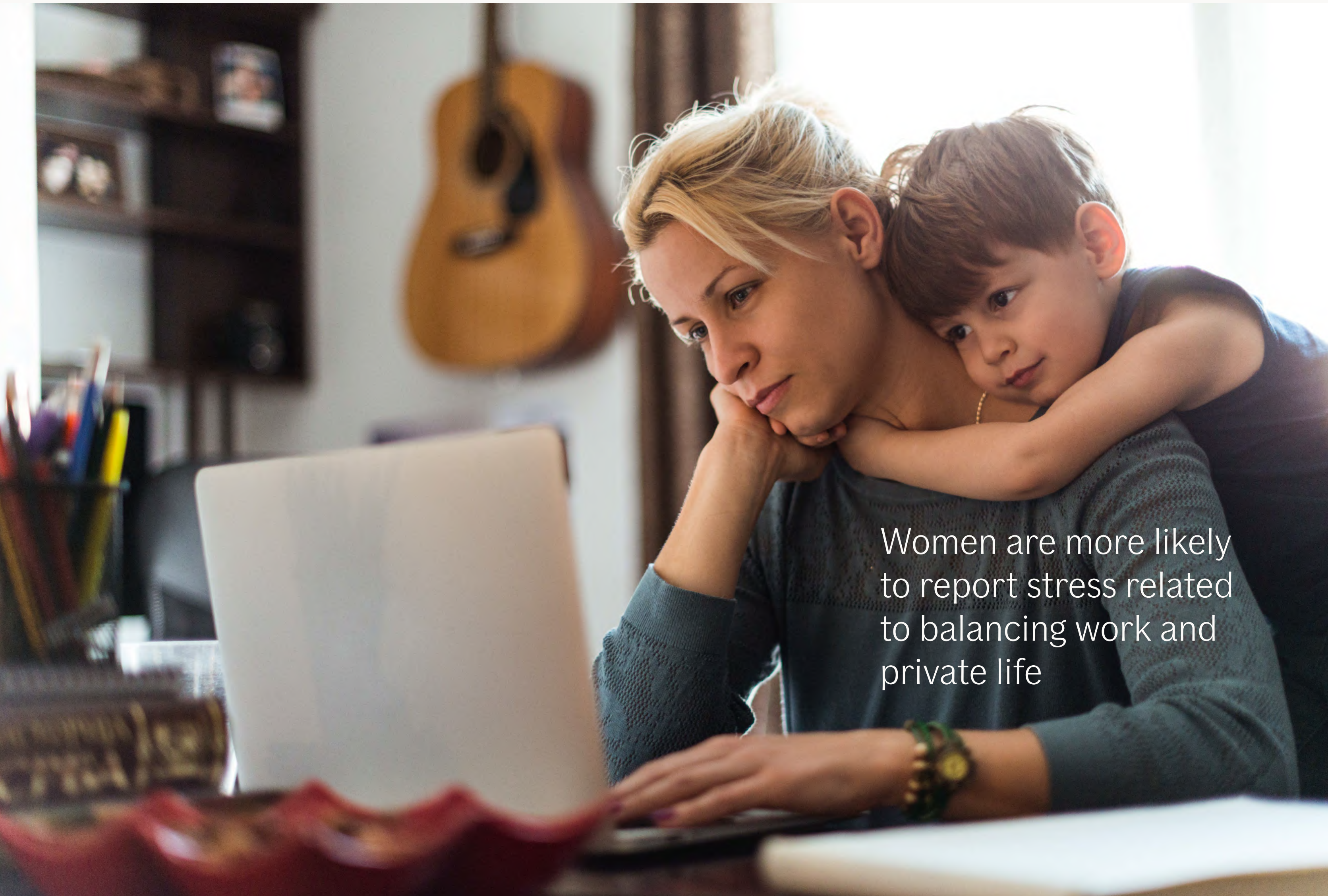


The most common stress symptoms are poor sleep quality, anxiety and irritation



Work-life balance and personal and private issues are the two main stressors





Women are more likely to report stress related to balancing work and private life

Work, unwind, sleep - repeat

In Norway, the top causes of stress revolve around personal or private issues and work-life balance. This is especially true for those aged 30–59, who navigate career responsibilities alongside family obligations.

Workload pressure and insufficient time to recover are commonly cited. Women are more likely to report stress related to personal or private issues. Likely because women, on average, continue to carry a larger share of household and caregiving responsibilities than men.

Less anxiety, more memory loss

Stress in Norway manifests across a wide spectrum of symptoms. Sleep problems are the most frequently reported symptom, affecting individuals across all demographics. Anxiety and irritability are also common, especially among women and younger adults.

Cognitive issues, such as memory loss and trouble concentrating, are prevalent and suggest that stress impacts not only well-being but also productivity. Norwegians in the age group of 60+ report fewer symptoms overall, mirroring trends across the Nordic region. The 2025 data shows that while overall stress levels have not shifted significantly since 2024, the symptom profile is evolving. Reports of anxiety and difficulty concentrating have declined, but persistent sleep problems remain high. This suggests that Norwegians may be coping better emotionally, yet still struggle to find full recovery, indicating a more chronic, lingering form of stress.

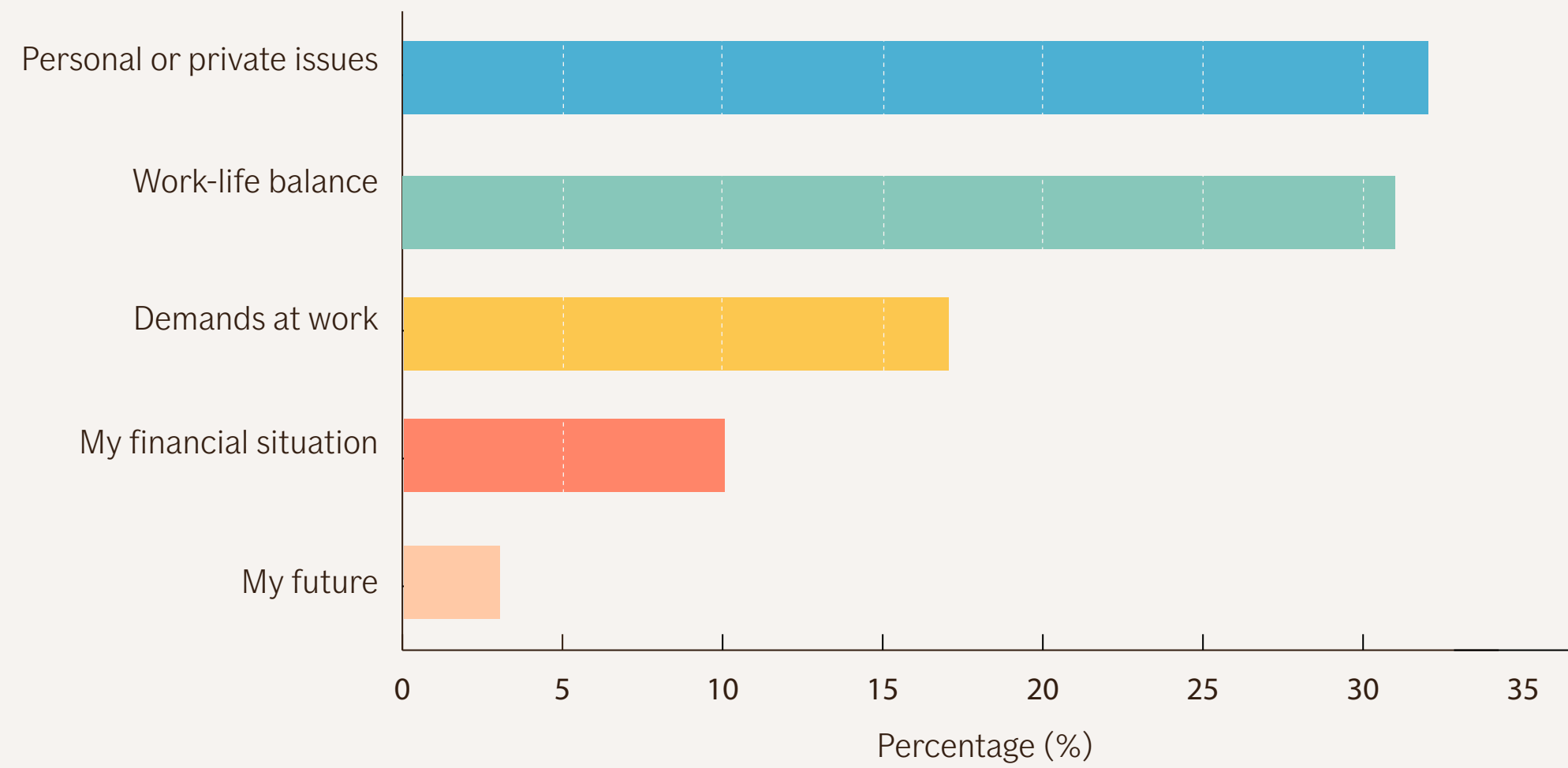
Lingering stress, despite stability

Norway's strong societal foundation offers protection against some of the most acute stressors. When comparing 2025 to 2024, overall stress levels have remained stable, with no major increase in either short or long-term stress.

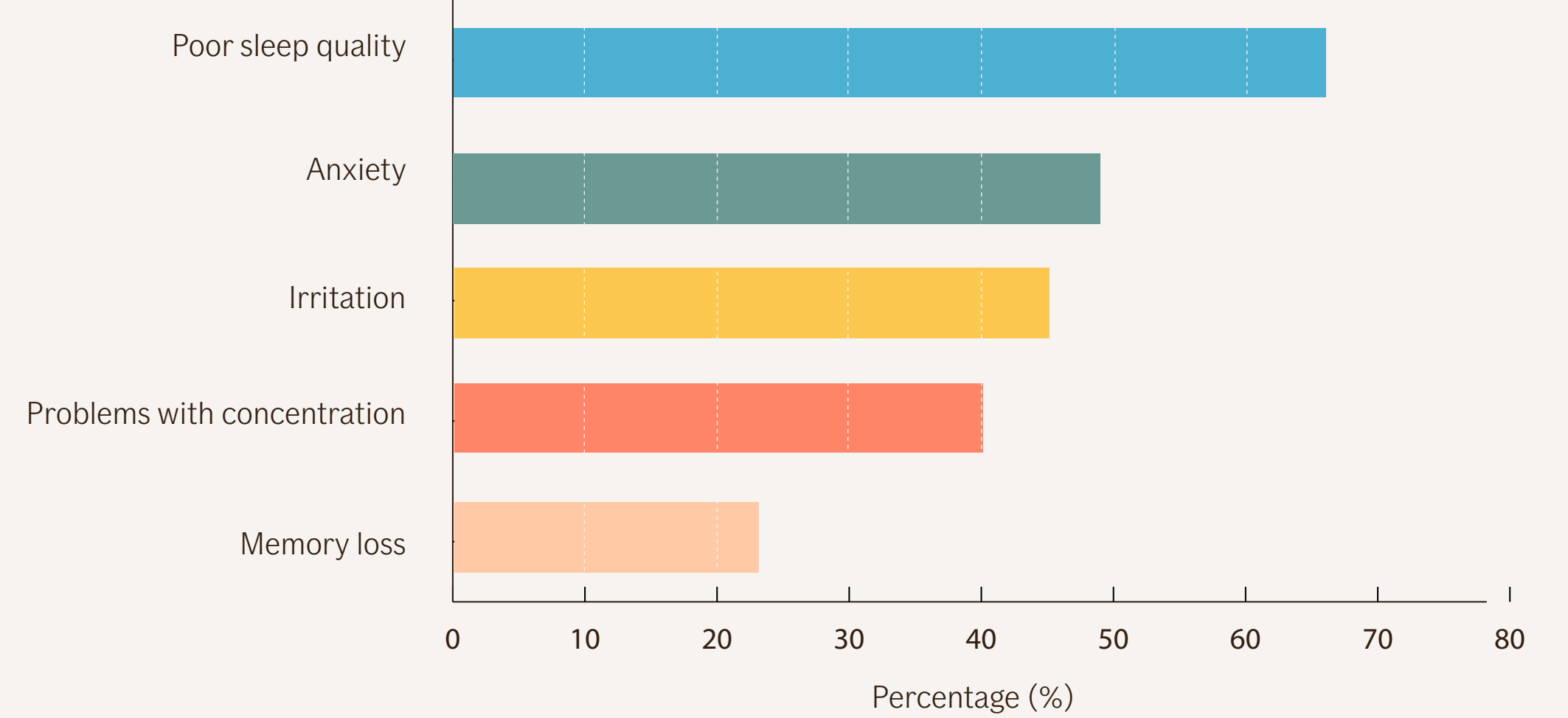
Yet sleep problems remain high, virtually unchanged from the year before. This points to a deeper kind of fatigue, one that isn't easily resolved by emotional resilience alone. As stress becomes more internalized and physically anchored, it becomes clear that resilience is no longer enough on its own. To support full recovery, there is a growing need for structured stress management strategies, particularly for women, younger adults, and those in the pressure-heavy midlife phase.



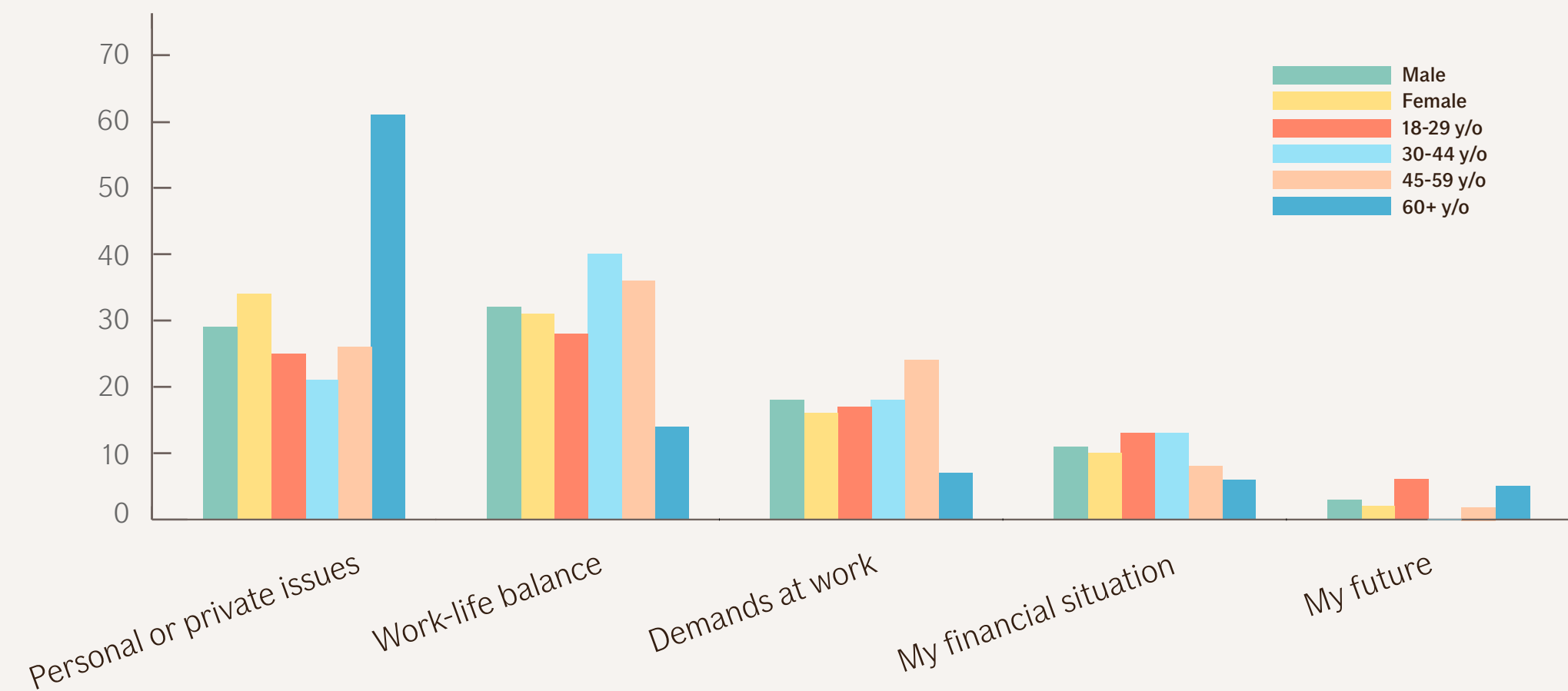
Top 5 Stress Triggers in Norway



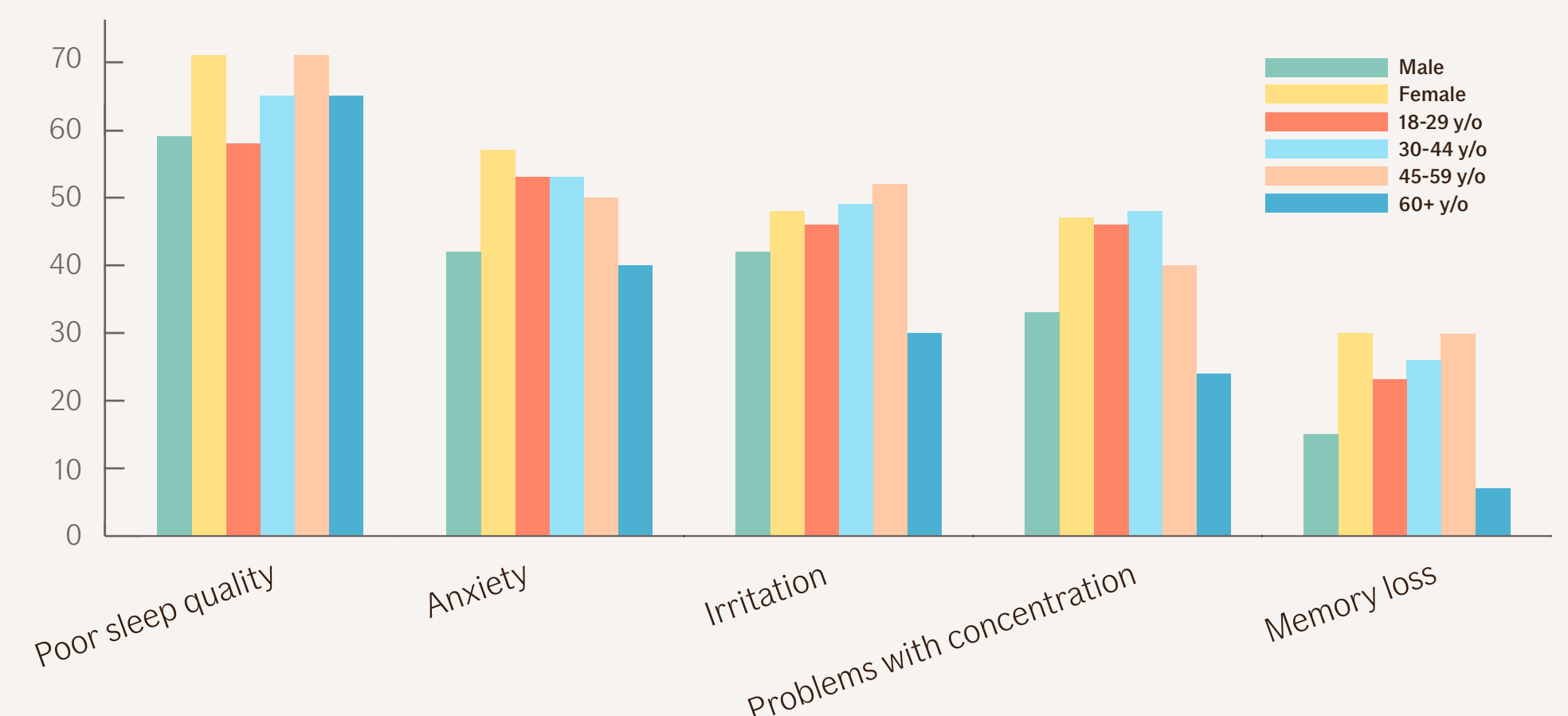
Top 5 Stress Symptoms in Norway



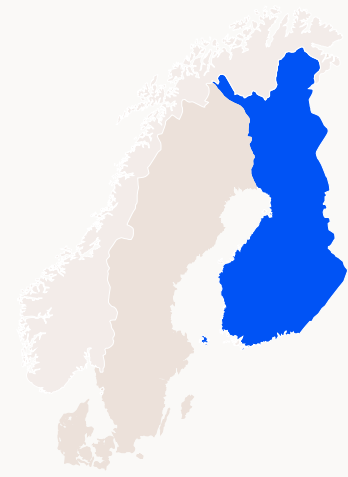
Top Stress Triggers by gender and Age (Norway)



Top Stress Symptoms by gender and Age (Norway)



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Finland

A minor decrease in stress

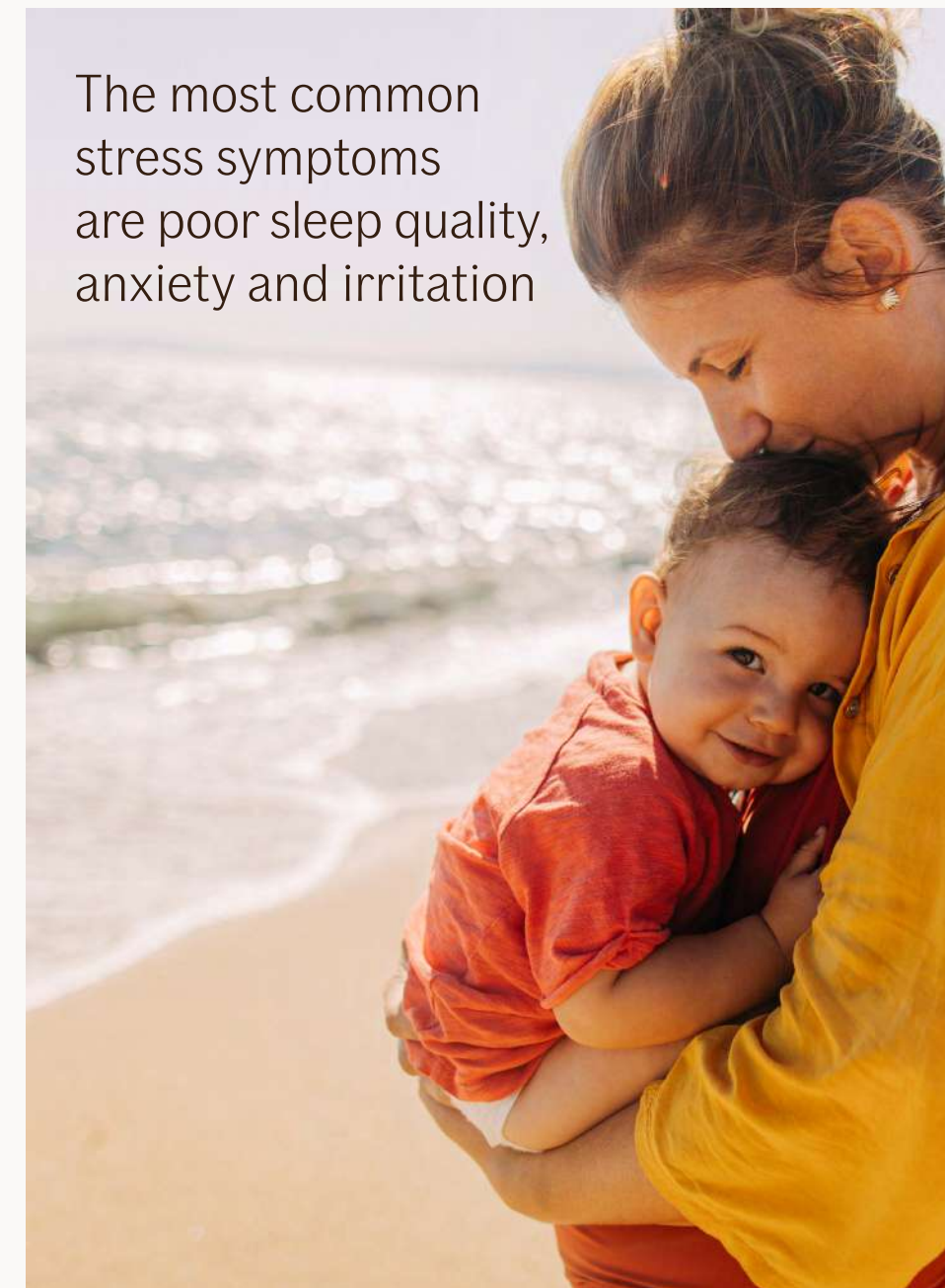
Finland consistently ranks as the world's happiest country. For the seventh consecutive year, it has taken the top spot in the World Happiness Report, and even increased its total score compared to the previous measurement. The country's strong lead is largely explained by high levels of social support and trust. Yet behind this optimistic image lies a culture built on quiet endurance. The Finnish concept of *sisu*, an untranslatable mix of inner strength, resilience, and stoicism, runs deep in the national psyche. But even resilience has its breaking point, particularly under persistent financial pressure.

Among the Nordic countries, Finland reports the highest overall exposure to stress, at 88%. This is a minor decrease for the previous year at 92%. Half of respondents say they experience stress either regularly or now and then. This suggests that while stress is nearly universal, only a portion of the population feels its effects frequently. The gap indicates a broad awareness of stress, but with varying intensity.

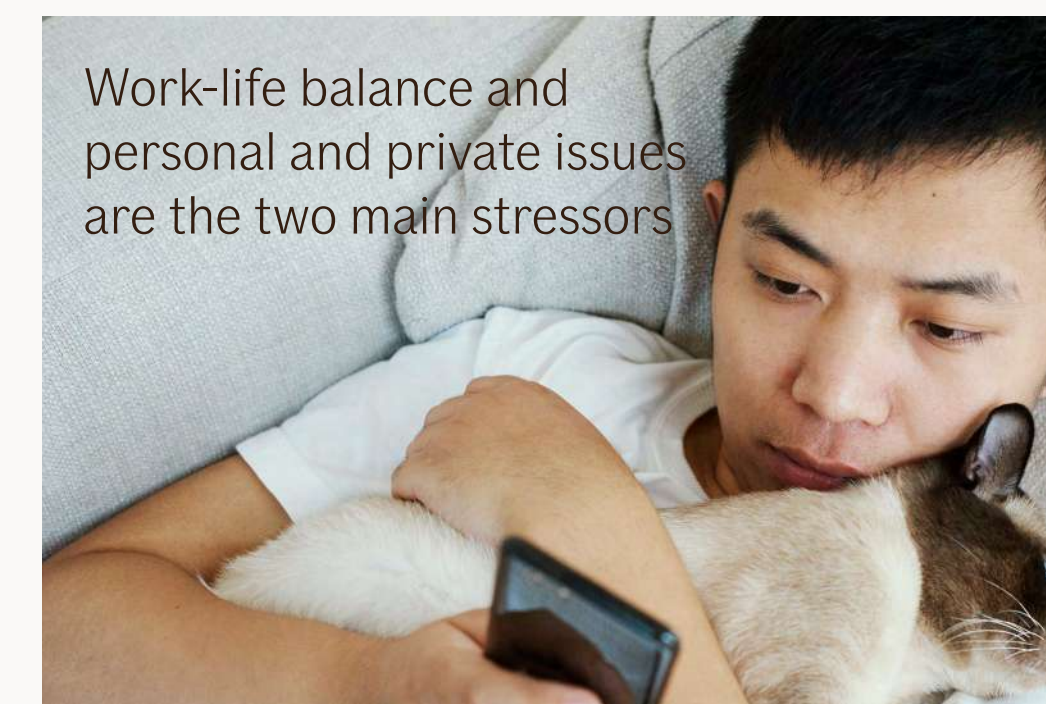
Long-term stress, defined as persisting for more than six months, is reported by 32% of Finnish respondents. This figure is lower than in the other Nordic countries but still underscores that a substantial portion of the population experiences prolonged stress.

88%

of Finns experience negative stress, highest in the Nordics



The most common stress symptoms are poor sleep quality, anxiety and irritation



Work-life balance and personal and private issues are the two main stressors

32%

of stressed Finns has experienced stress for more than 6 months

Stress is fuelled by financial pressure in Finland

While stress is widespread across the Nordics, Finland stands out for its high levels of stress tied to financial concerns. There is a clear variation depending on income level and education, where financial worries are higher among people with low education and/or low income. The result is a population that reports both high overall stress exposure but less long-term effects than the other countries. Women experience more regular stress than men (17% vs. 10%) and are more likely to report emotional and cognitive symptoms such as anxiety and trouble focusing.

Finnish stress factors

Financial pressure is one of the dominant stressors in Finland, setting it apart from other Nordic countries though work-life balance and personal issues lead also in Finland. Uncertainty about income, job security, and the future weighs heavily on younger demographics. While workplace-related stress is still present, it is less pronounced than in especially Denmark.

Age and gender differences are clear: women and those under 30 experience the most stress, while 60+ report fewer concerns, possibly due to retirement and financial stability and resilience gained from life experience. Among the 60+, the leading stressor by far, is personal or private issues. But notably the 60+ are the age group that tend to worry the most about the state of geopolitical security (8%).



Finland stands out for its uniquely high levels of stress tied to financial concerns. This is especially common among young adults (18–29)

Women experience more regular stress than men (17% vs. 10%)

Among the **60+** the leading stressor, by far, is personal or private issues.

The Impact of stress on the Finnish population

Stress symptoms among Finns are broad and multifaceted. Poor sleep is the most common, followed by high rates of irritability, anxiety, and difficulty concentrating. Finns report greater levels of irritability than their Nordic peers, particularly among younger age groups.

Memory problems, tension, and headaches are also frequently reported. These symptoms reflect the deep interconnection between emotional and physical well-being under stress. Women report more symptoms across every category, while the 60+ report fewer, pointing toward generational differences in both stress sources and responses.

The 2025 data present a more nuanced picture compared to 2024. Sleep disturbances, the most frequently reported symptom, decreased. Anxiety remains high, while memory loss has dropped. These figures suggest some recovery and a step in the right direction. But the high stress levels in Finland indicate that the stress burden, while somewhat reduced, remains and that more can be done to prevent stress.

Happy, resilient but also stressed

Finland's reputation for happiness and resilience remains well-deserved, yet the 2025 data reveal cracks beneath the surface. Financial uncertainty – even though in lower levels than last year – is the third most common stress factor, behind personal or private

issues and work-life balance. Emotional symptoms are rising, and the persistent presence of long-term stress suggests that well-being is not evenly distributed. Finland shows that happiness and stress can, and do, coexist. But to ensure that balance holds, more targeted mental health strategies may be needed.



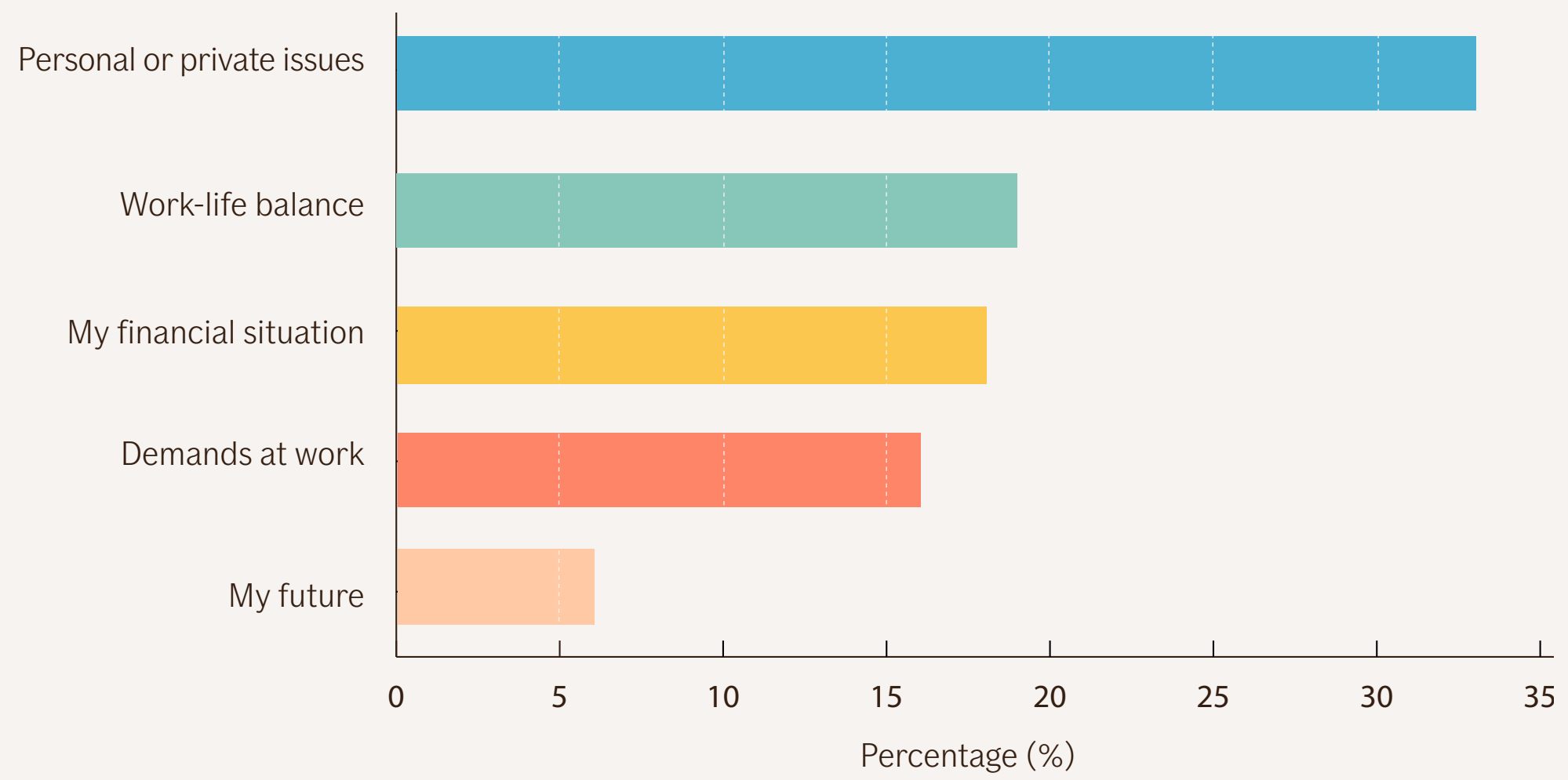
The 2025 data compared to 2024.

Sleep disturbances, decreased from 69% to 63%.

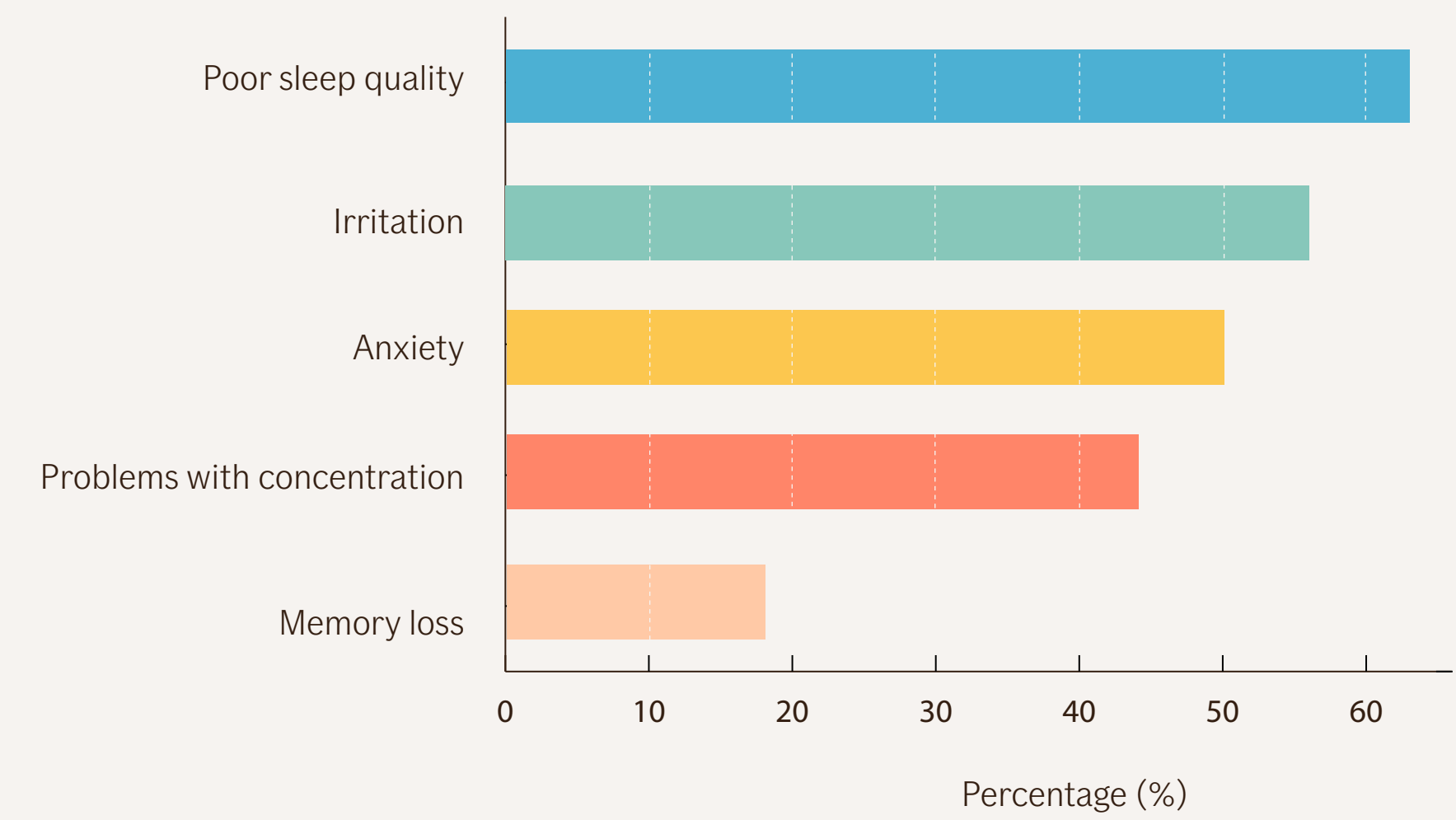
Anxiety falling only slightly from 51% to 50%.

Memory loss dropped from 22% to 18%.

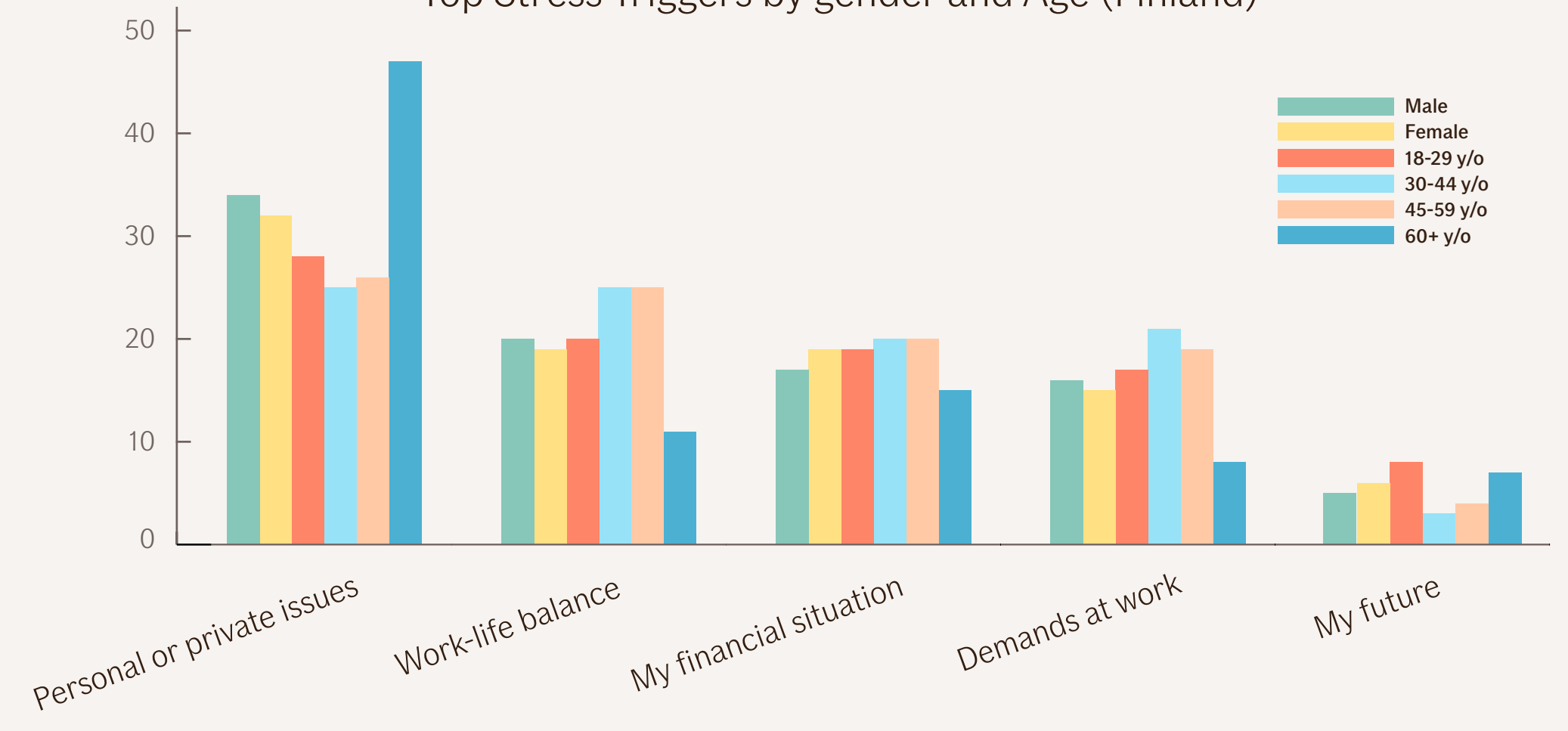
Top 5 Stress Triggers in Finland



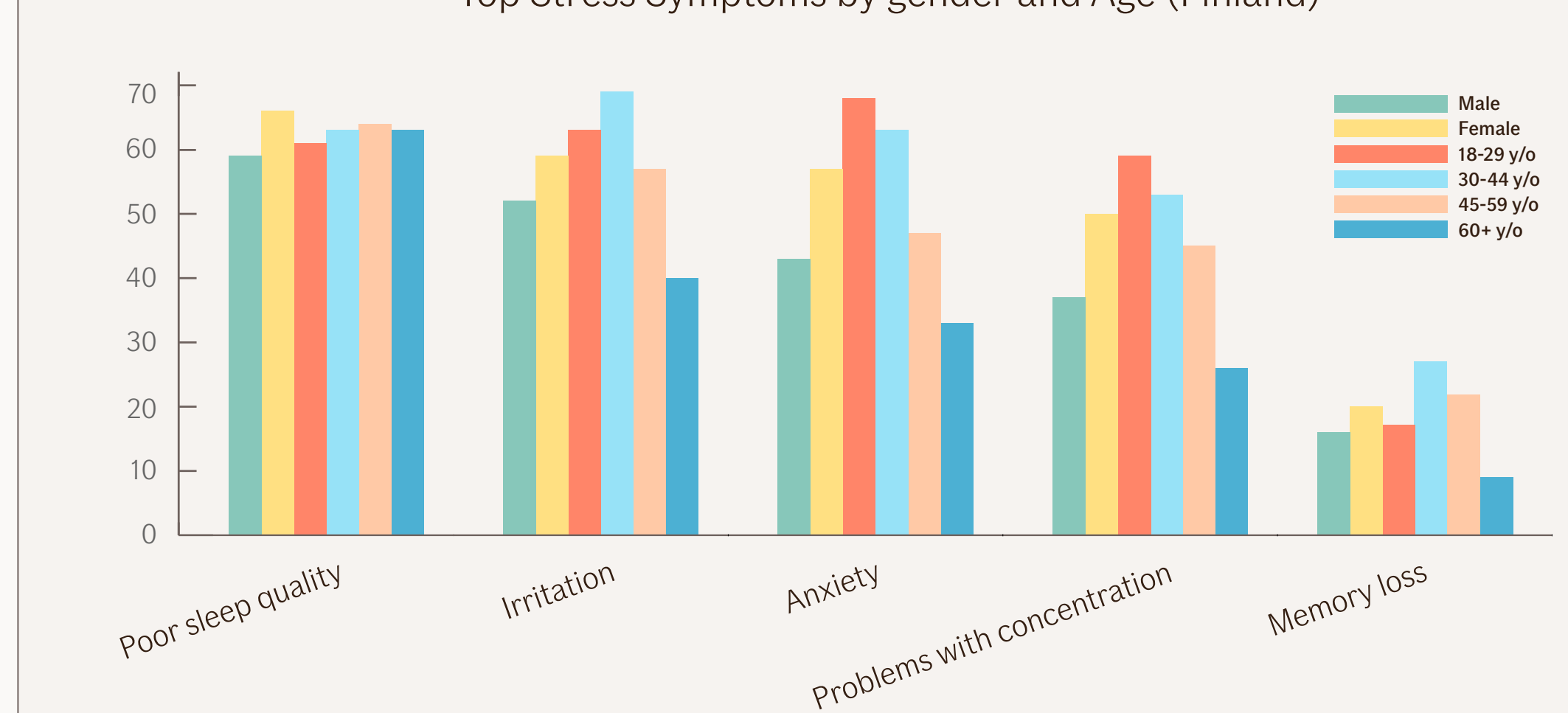
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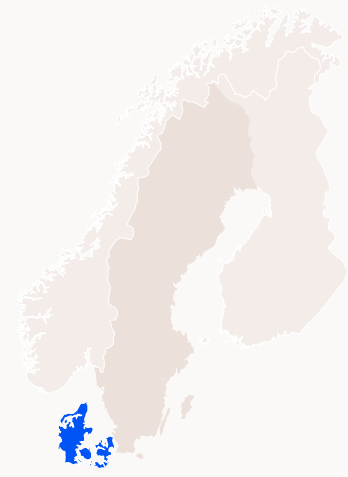
Top Stress Triggers by gender and Age (Finland)



Top Stress Symptoms by gender and Age (Finland)



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Denmark

Low stress on the surface,
but for how long?

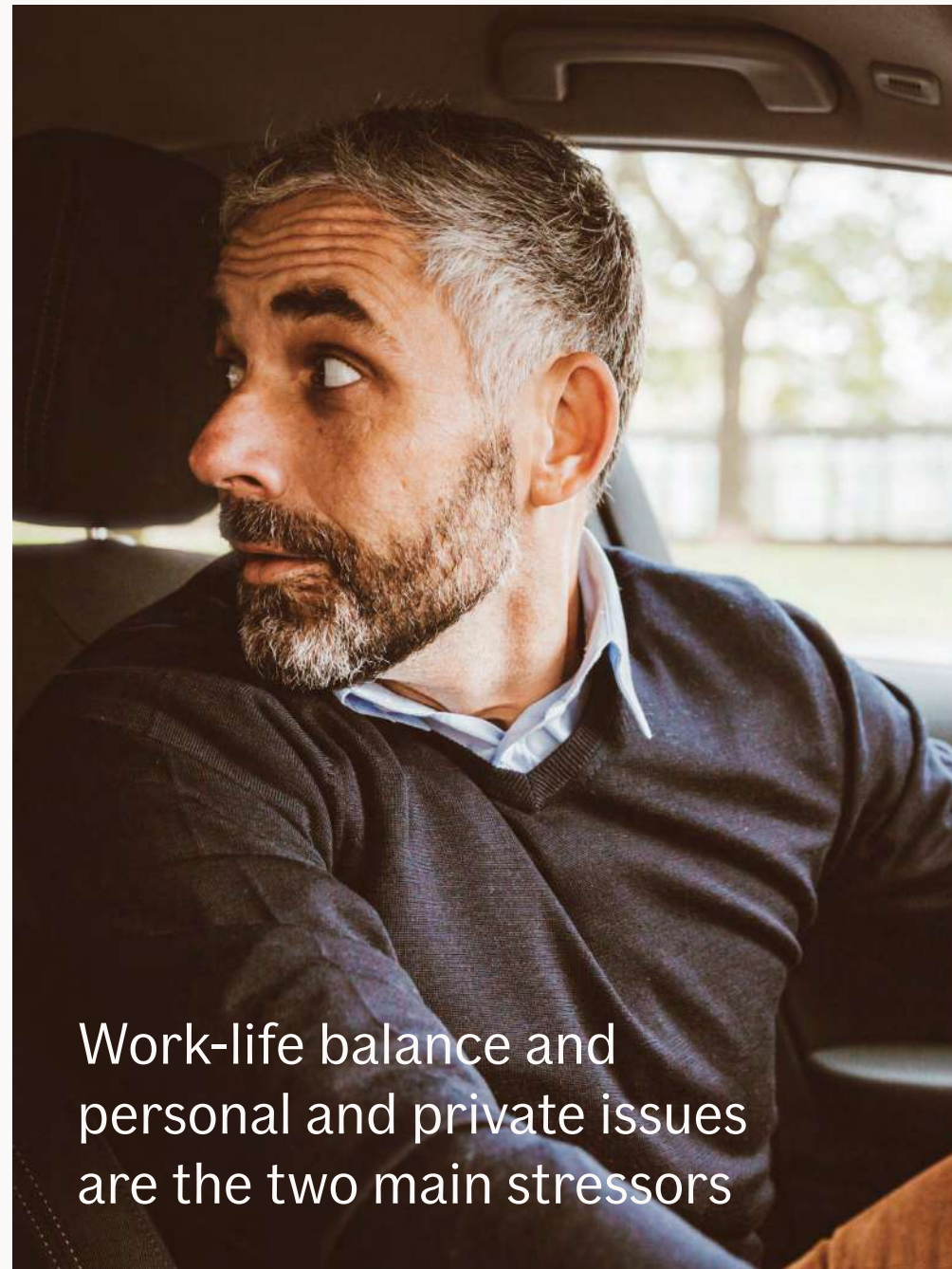
Compared to its Nordic neighbours, Denmark reports the lowest rate of frequent stress, with only 10% of respondents indicating they experience stress on a regular basis. 73% of Danes report experiencing stress at least occasionally, suggesting that while chronic stress is less widespread, the overall exposure to stress remains considerable.

Even though “hygge” is often seen as a symbol of Danish happiness, some important reasons why Danes handles stress well are more practical. The reasons include a strong welfare system, a good balance between work and free time and a society where people are quite equal.

According to the Ministry of Foreign affairs of Denmark the official work week is 37 hours, and this might seem like a small difference to its Nordic neighbours, but it sets the stage for a more balanced lifestyle. Shorter working hours allow for better work-life balance and more time for family, leisure and rest. These factors are well-known to reduce stress levels.

73%

of Danes experience negative stress



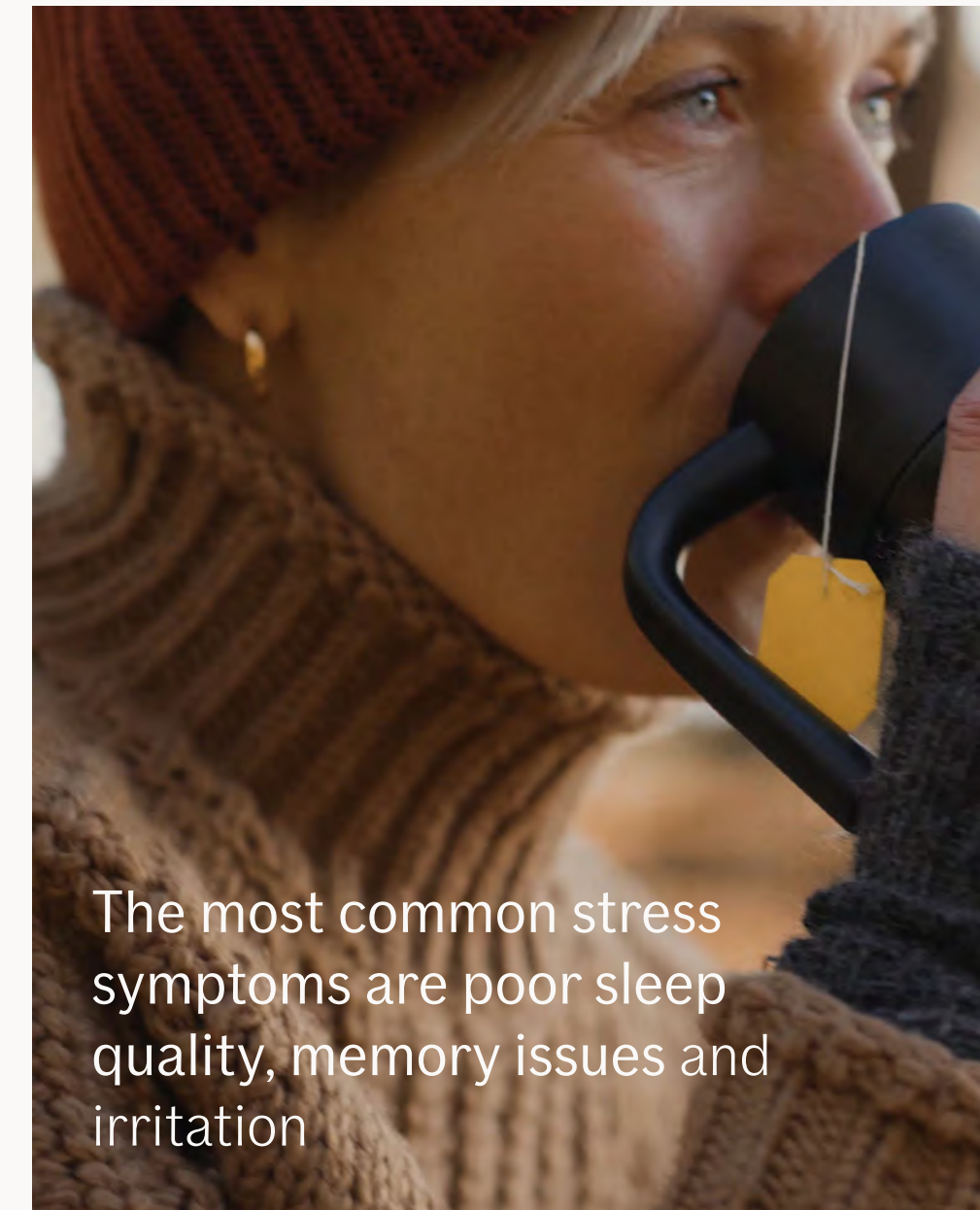
Work-life balance and personal and private issues are the two main stressors

26%

of Danes say they have never experienced negative stress, a notable difference in relation to its Nordic peers

35%

of stressed Danes have experienced stress for more than 6 months



The most common stress symptoms are poor sleep quality, memory issues and irritation

A calm culture under pressure

Long-term stress, defined as lasting more than six months, is reported by 35% of the stressed respondents, below Sweden and Norway, but still a concern. This figure highlights that even in countries with lower reported stress frequency, a substantial share of the population experiences ongoing strain. However, 2024 was a turbulent year for Denmark due to economic and global insecurities, and the overall state of stress was noticeably affected, underscoring the importance of continued efforts to promote health and well-being.

While frequent stress may be less common in Denmark, the workplace remains a central pressure point. Danish respondents, particularly those aged 30–59, report high exposure to job-related stressors that could be linked to high pressure, unclear expectations, leadership and lack of recovery time. This age group is often also managing

a number of responsibilities at home, making them especially vulnerable to accumulated stress over time.

Higher income often comes with increased responsibilities that extends beyond regular working hours, highlighting a clear gap in stress levels between some income groups. In comparison 36% of those with high income report the stressor being demands at work compared to 14% in the low-income group.

Gender differences are notable: women are more likely to report “now and then” stress, whereas men are more likely to say they feel no stress. This highlights a potential stress gap between men and women. People in Denmark stress with deadlines and expectations are however not showing in terms of their result. According to OECD Denmark has some of the most productive workers in Europe.





The impact of stress on the Danish population

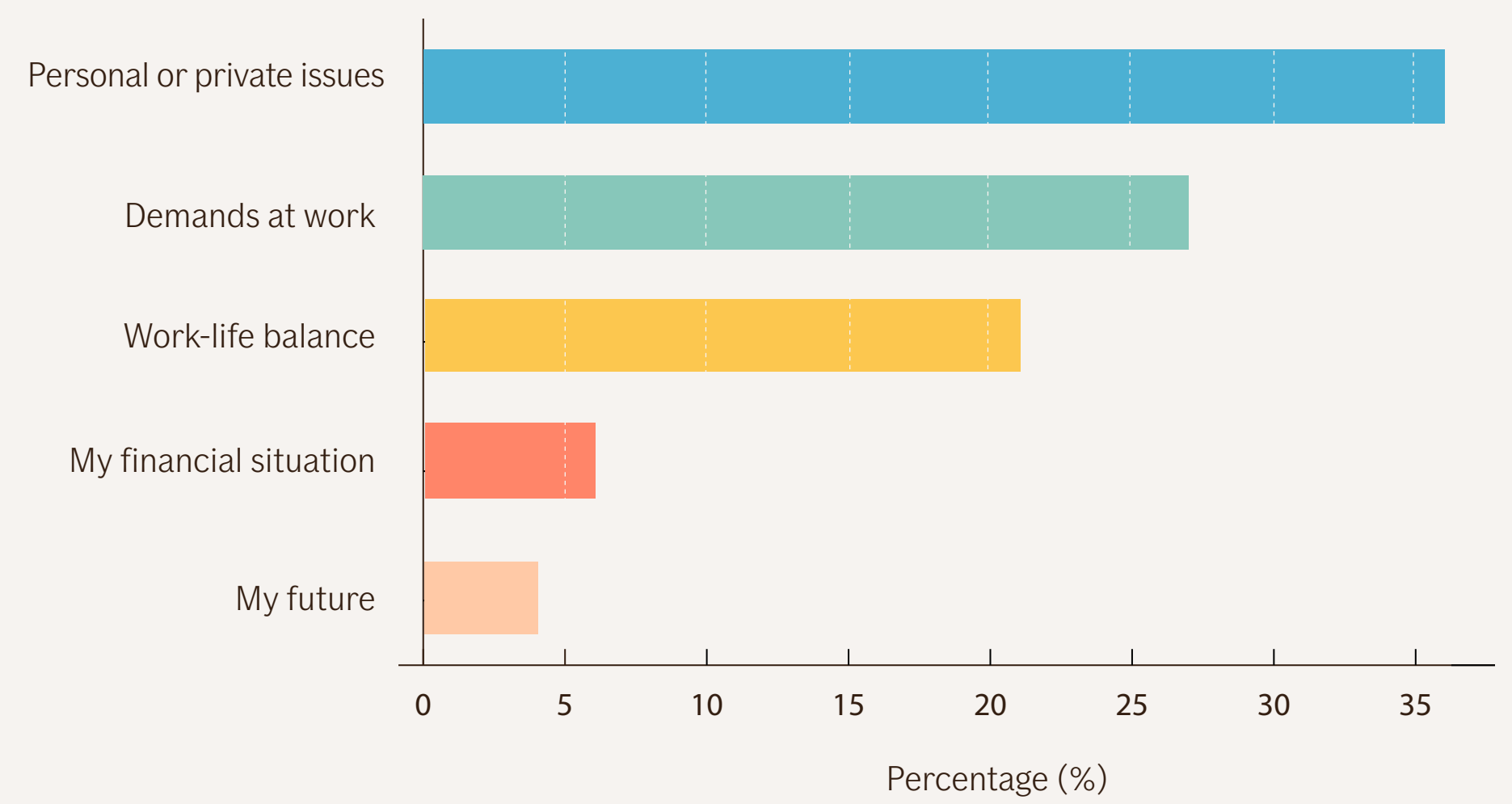
Danes report relatively low levels of emotional symptoms such as anxiety but are more likely to experience cognitive effects of stress, such as concentration problems and memory loss. Sleep disturbances are the most reported symptom, followed by irritability and difficulties focusing. Women report higher rates of all symptoms except for physical pain, which is more evenly distributed across genders.

At first glance, Denmark appears to maintain a stable and relatively low-stress profile in 2025. Frequent stress is less common than in neighbouring countries, and Danes continue to report lower levels of emotional symptoms like anxiety. However, beneath this surface lie signs of change.

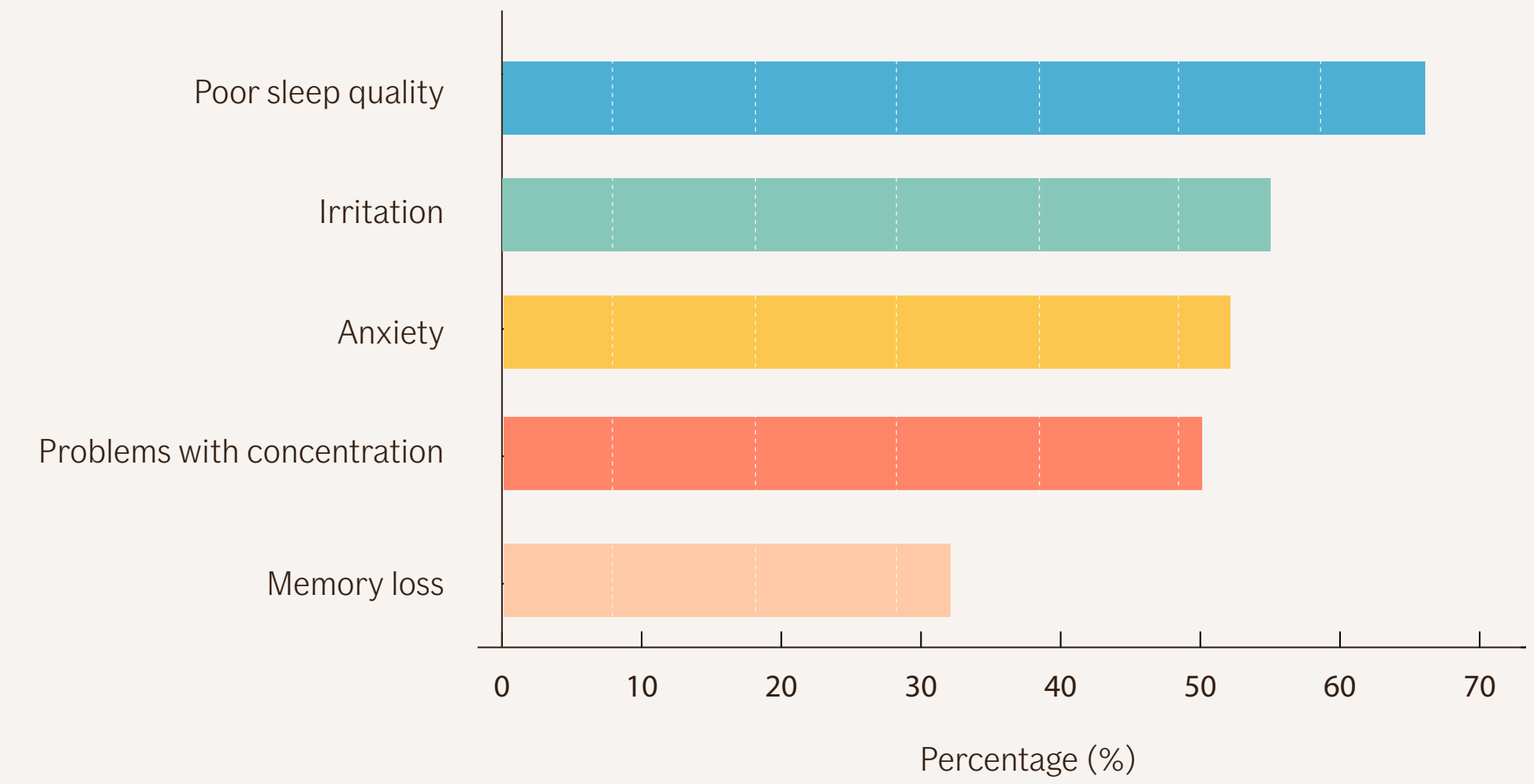
Compared to 2024, the 2025 data show a rise in anxiety and persistent cognitive strain, such as concentration difficulties and memory lapses, particularly among younger adults and mid-career individuals. The workplace remains the primary source of pressure, with high demands and insufficient recovery time affecting a broad age span. Although the frequency of stress may be declining, many people are still experiencing significant mental strain.

As these gradual shifts take shape, these findings highlight the need for early targeted efforts to reduce stress, especially at work, where demands continue to rise across age groups.

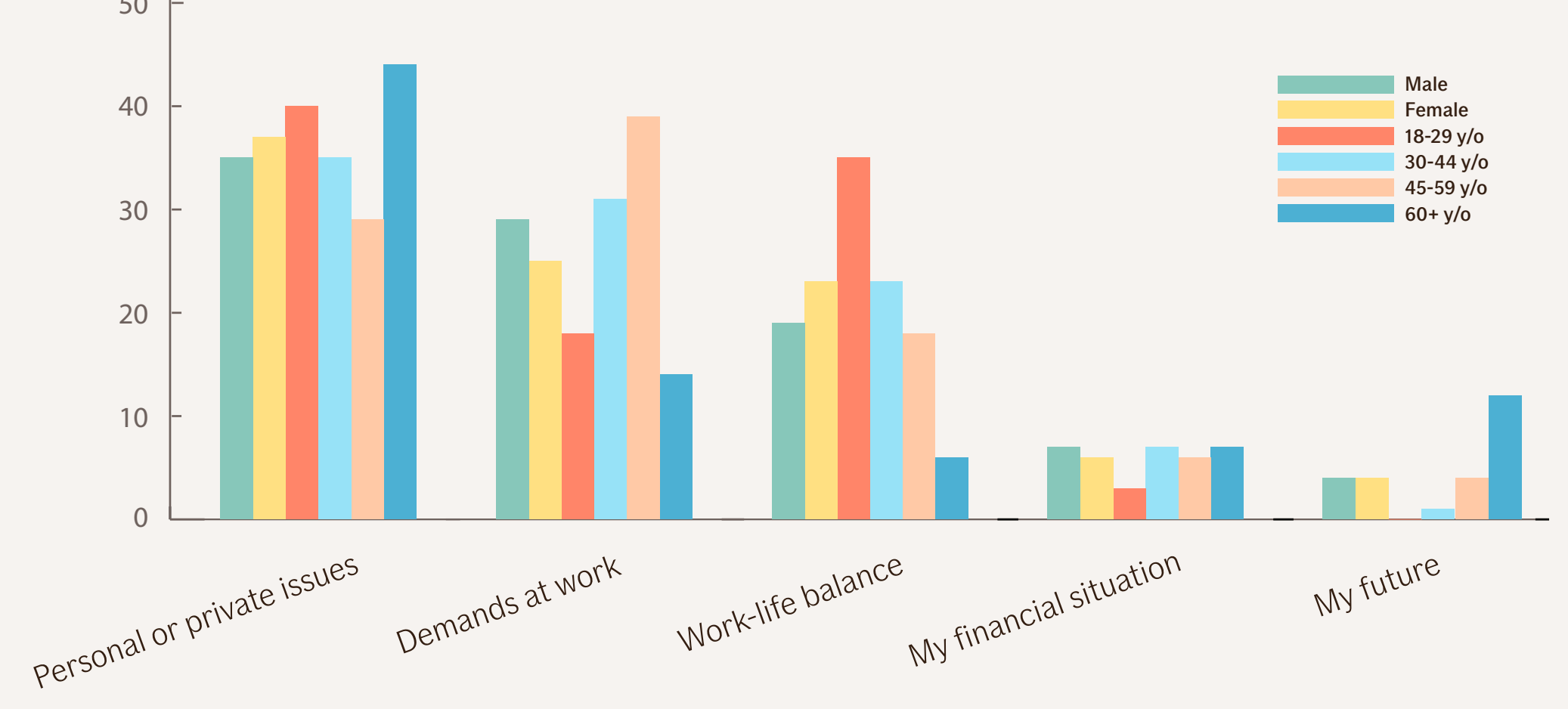
Top 5 Stress Triggers in Denmark



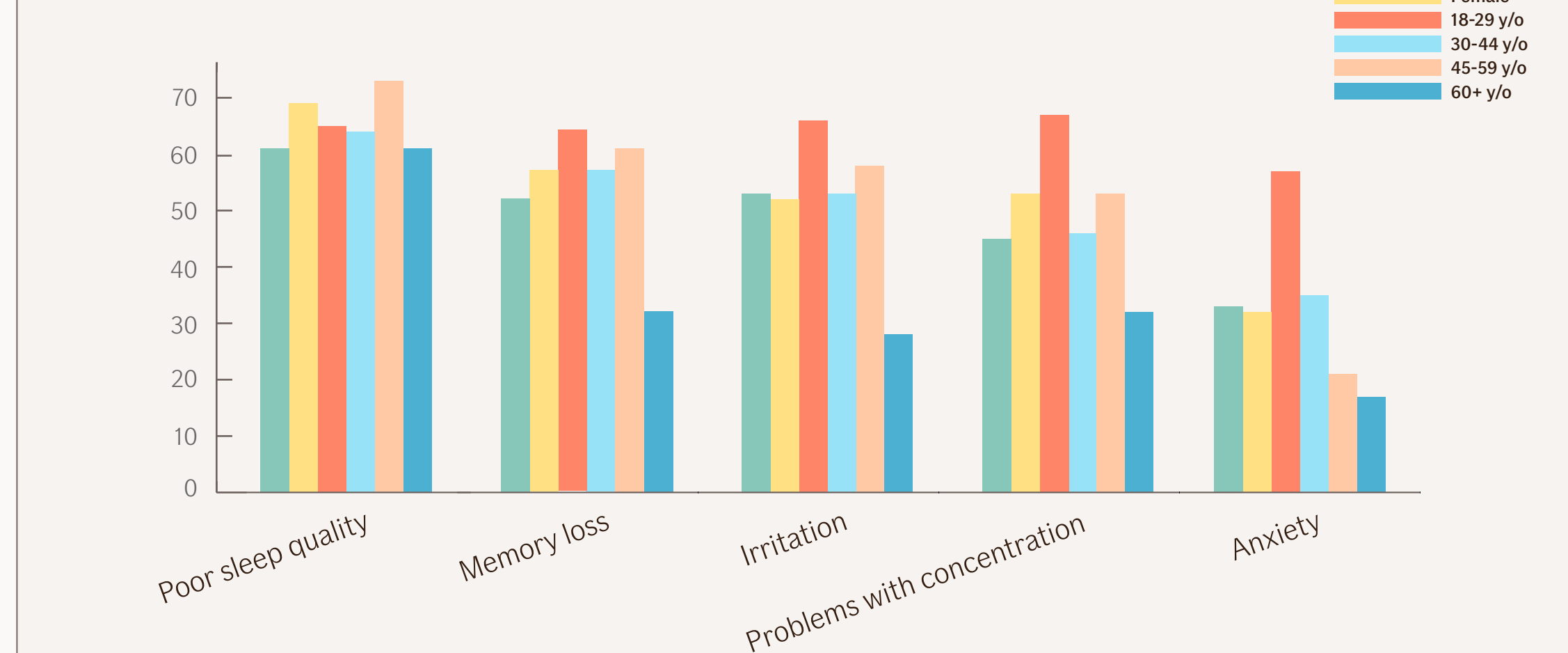
Top 5 Stress Symptoms in Denmark



Top Stress Triggers by gender and Age (Denmark)



Top Stress Symptoms by gender and Age (Denmark)



*The breakdown shows how triggers are distributed within each gender and age group — it is not a direct comparisons of total stress burden.

Summary

A Changing Stress Landscape in the Nordics

Despite high global rankings in happiness and quality of life, the Nordic countries continue to face complex and evolving stress challenges with 82% experiencing negative stress and among those, 38% has experienced the stress for more than 6 months. The 2025 data confirm what many already feel: stress is not just present, it's shifting in form, intensity, and impact.

Across Sweden, Norway, Finland and Denmark, there's an improvement in perceived stress, being lower than last year. While symptoms like concentration problems and mental fatigue have declined in some groups, emotional strain, particularly anxiety and sleep disturbances are rising. And for many, stress is no longer a temporary state but a chronic condition.

This year's findings also highlight a growing divide between demographics. While each country has its own distinct pattern, the need for a less stressful daily life is vital.

Whats next?

As stress becomes more systemic, the Nordic region stands at a crossroads. With strong social structures in place, the next step is not awareness, it's action.

Supporting mental resilience in a sustainable way will require targeted solutions, flexible recovery models, and policies that acknowledge the quiet but persistent weight many carries.

More on this in the second part of If Nordic Health Report 2025, where we also highlight the importance of early interventions, workplace recovery strategies and support systems.

Personal and private issues is a dominant stress trigger across all countries.

Followed closely by balancing work-life, demands and work and financial concerns.



Mid-career adults face the greatest burden, caught between professional pressure and private life.



Women consistently report higher stress levels and more symptoms than men, especially when it comes to emotional health and sleep quality.



Younger adults are increasingly vulnerable to emotional and financial stressors.

What can be done to reduce stress in our everyday lives?

Advice for better handling of stress and promoting a healthy work life.

Listen to your body's signals: Are you sleeping poorly? Are you more irritable? Do you feel stress in your body? Pay attention to early signs that it is becoming too much for you.

Build a strong foundation: Try to meet essential needs by being physically active, getting enough sleep, meeting friends, eating healthy and regularly, and being cautious with alcohol. This will make you more resilient and better able to handle stress.

Find a good balance between what drains your energy and what gives you energy. If you plan to add more activities that drain your energy, you need to remove some of the other activities that drain you. Otherwise, there will be an imbalance.

Clarify expectations: Clarifying expectations both at work and at home can be useful for creating predictability, knowing where to set the bar, and knowing when something is good enough.

Adjust demands: Striving for 100% performance in all areas of life is unrealistic. Adjusting our demands on ourselves based on our life situation and phase helps improve the balance between work and private life. Being able to settle for something being good enough has a stress-preventive effect.

Seek support: Support from your manager and colleagues at work, or from your partner, family, or friends in private life, will reduce the experience of stress. A manager who knows you are struggling can also help with adjustments that make the workday easier to handle.





Poor sleep quality is a common symptom of stress, this is how to improve your sleep:

Prioritize daily physical activity

Exercising increases the need for sleep and the body gets rid of stress. It can also improve sleep quality and the length of sleep. Stop training an hour before bedtime, at the latest.

Establish a bedtime routine

Reduce activity and avoid food that is hard to digest (such as high-fat foods, red meat and processed foods). Prepare clothes and other things for the next day.

Setting the mood and the temperature for sleep

Dimmed or no lighting makes it easier to slow down. Avoid electronics that can interfere with falling asleep. During sleep, our body temperature drops, and lowering the temperature in the bedroom can help the body wind down for the night. Ventilate the room or turn down the radiators.

Wait for sleepiness

If you're tossing and turning in bed because you can't fall asleep, you might as well get up again, but keep the lights dim and activity low.

Cut down on coffee and alcohol

Caffeine is often found in coffee, tea, sports drinks and chocolate, and the effect can linger for many hours after consumption. Alcohol often impairs quality of sleep and can lead to awakenings at night.

