



Tomorrow  
Together

Tomorrow Together

# A model that adopts life-course perspective in policy making



Aalto University



MINISTRY OF FINANCE  
FINLAND



DIGI- JA  
VÄESTÖTIETO-  
VIRASTO

Creative Commons CC BY 4.0 2023

Uyanga Baasankhuu, Camila Hergatacorzian, Xiaolin Jiang, Regina Gensinger, Design for Government course at Aalto University

# The Team



**Uyanga**  
Baasankhuu

Collaborative and  
Industrial Design



**Camila**  
Hergatacorzian

Collaborative and  
Industrial Design



**Xiaolin**  
Jiang

Human Computer  
Interaction and Design



**Regina**  
Gensinger

MA Creative  
Sustainability

# Table of Contents



Executive Summary	04
Introduction	05
Methods and Participants	07
Findings	11
Framing the Design Intervention	14
Proposal	17
Final Remarks	25
Appendix	26

Design for Government is a practice-based course from Aalto University under the Creative Sustainability Master program. Every year groups of students work together with a partner Finnish ministry on a brief the ministry assigns. This year, our group partnered with the Digital Population and Data Services (DVV) and Ministry of Finance (VM) to work on the brief “Life-events services for a Dignified Old Age” which is linked to DVV and VM ongoing project DigiCompas (1).

Our research focused on understanding the future of retirement from a life-courses perspective, which lead us to two main findings. First, retirement will not be the same for everyone, what can be good for some, might be the opposite for others. Second, the way we experience retirement and old age is shaped by experiences in previous stages of our lives.

Tomorrow Together, is a model that adopts a dynamic life-course perspective in policy making. The model is founded on the values of multi-party collaboration, public trust, and predictive governance and aims to solve delays in the retirement system. The model's main objective is to influence policy making on retirement and other life events that can impact how citizens' visions for retirement are achieved.

The model consists of four main stages that are Collaborating, Modelling, Partnering, and Agenda-setting for the policy of future retirement. While earlier stages put emphasis on generating research agenda with citizen, researcher, and civil servant participatory activities, later stages focus on taking actions with partner organisations and influencing policy-making directly or indirectly.

1.

*Valtioneuvosto.*

*Valtioneuvoston selonteko:*

*Suomen digitaalinen*

*kompassi. 2022.*

Our focus in recent months has been on answering one question: how can we design life events for a dignified old age?

Our society is in the midst of a new demographic revolution and a new society of a longer life span against the decline in the birth rate in developed countries. Researchers predict that a significant proportion of Finns being born now will live past 100 (2). We need to think about what this means in terms of structural changes in society and how we strategize with both researchers and decision-makers. (2)

One of the most relevant demographic challenges in the world is no longer rapid population growth, but population ageing, this means a colossal set of health, social, and economic challenges in the coming decades (3). Addressing all these challenges will require meaningful changes in lifestyle behaviours, public and private investments, institutional and policy reforms, and technological innovation and adoption. According to the International Monetary Fund (3), the potential consequences of inaction are dramatic: a dwindling workforce straining to support burgeoning numbers of retirees, a concomitant explosion of age-related morbidity and associated healthcare costs, and a declining quality of life among older people for a lack of human, financial, and institutional resources. Thoughtful preparedness, investment in human capital and infrastructure, policy and institutional reforms, and technological innovations—can enable countries to meet the challenge and take advantage of the opportunities presented by demographic change (3).

Together with the ageing population, another challenge is the future of government digitalization. Finland has set a goal to digitalise public services in a human-centric manner for 2030, and to do so, the Ministry of Finance has launched an initiative to use the life-event approach as a way to structure this digitalization (1).

2.

*Turkki T. On the verge of a demographic revolution [Internet]. Sitra. 2017 [cited 2023 Jun 7]. Available from: <https://www.sitra.fi/en/blogs/verge-demographic-revolution/>*

3.

*Zucker LM, Bloom DE. Aging Is the Real Population Bomb [Internet]. IMF. 2022. Available from: <https://www.imf.org/en/Publications/fandd/issues/Series/Analytical-Series/aging-is-the-real-population-bomb-bloom-zucker>*

In collaboration with DVV and the Ministry of Finance, we explored the trends' future perspective surrounding Finland's ageing population from the perspective of retirement as a life event. Through expert interviews, a quantitative survey with citizens, secondary research, and co-creation, we developed a proposal for a new perspective on policy-making.

Let this report be your inspiration for a dignified old age where we embrace dynamic life courses and in which citizens take part in multi-party collaborations and predictive governance.

Following the course of our work, this section is divided into four phases that follow the double diamond structure: Discovery, Define, Develop and Deliver. In design practice, user-centred research on the Discovery phase can take multiple forms such as traditional qualitative or quantitative research, consults with experts, contextual inquiries and more. For navigating the complexities of the given brief during the first phase, we organised our research under three research questions:

- How could ageing look like from a mega trend/future studies perspective?
- What is the role of digitalisation in future retirement?
- What is the “construct” of a dignified old age from the future generation’s perspective?

To answer each of the questions we employed different methods and gathered various types of data (see Table 1) that we used to triangulate our findings during the analysis.

Table 1

Method	Content	Generated by us	Naturally generated
Interviews	<ul style="list-style-type: none"> <li>• Interview with experts in Future Studies</li> <li>• Interview with an expert in Ageing Populations</li> </ul>	X	
Secondary research	<ul style="list-style-type: none"> <li>• 23 Academic articles</li> <li>• 12 Government reports</li> <li>• 26 Press articles</li> </ul>		X
Questionnaire	<ul style="list-style-type: none"> <li>• 26 adults aged between 18 and 65+ years old answered how they imagined their retirement would look like</li> </ul>	X	

### Interviews

We invited experts in the field of Ageing population in academia and Future studies in the public sector to build an understanding of the future of ageing in society. From these interviews, we started realising that there is no single issue or challenge for old age.

### Secondary research

Since our research interest lies in future perspective, our research effort focused on various sources of government and public organisation reports dealing with the same demographic challenges, megatrend reports on societal transformations, and a wide range of press articles on socio-technical innovations and emerging phenomenon regards to old-age.

### Questionnaire

To triangulate our previous research findings, we published an online questionnaire targeting pre-retirement and middle-aged people to understand their imagination about their retirement. We received responses from people from different walks of life (18-65+) with varying professional fields (public, academic, private, health care and entrepreneurship) and levels (trainee to the director).



## Process

While gathering the data, we made sticky notes online and after finishing, we organised them together by creating an affinity diagram (4). This leads us to the **Define** phase. When doing the affinity diagram, we found multiple data sources claiming the same point, which helped us to triangulate it and gave stronger validation to some of the emerging themes. From the themes, we filtered which were more relevant to the brief and research questions and elaborated statements in the form on insights to express this ideas. To help us in the process of making sense out of data and formulating the insights, we developed systems maps.

.....  
4.  
Lucero A. Using Affinity  
Diagrams to Evaluate  
Interactive Prototypes.  
Human-Computer  
Interaction – INTERACT 2015.  
2015;231–48.

*“A system is a set of things – people, cells, molecules, or whatever – interconnected in such a way that they produce their own pattern of behavior over time.”*

(5)

Systems allowed us to characterize the issues we were dealing with, in the form of feedback loops. We showcase our findings in a presentation with our partners where we gathered feedback on which areas were the most promising for developing our intervention.

.....  
5.  
Meadows DH. Thinking in  
systems: A primer. Illustrated  
edition. White River Junction,  
Vermont: Chelsea Green  
Publishing; 2008.

During the **Develop** phase, we held an ideation session with our partners from DVV. The session lasted 30 minutes and involved presenting a scenario of an individual's dynamic life alongside three benchmark examples that could help us explore emerging ideas from our previous research. We asked our partners a series of What-if-questions to generate ideas, focusing on areas such as systems providing flexibility in planning retirement based on dynamic life, the consequences of individual decisions regarding retirement, and the types of information citizens require to make informed decisions.

After taking our partner's comments into account, we made some iterations back to the **Define** phase, refining which problems were the most fruitful for designing an intervention. Through various iterations and separate ideation sessions, we decided to pursue higher-level considerations rather than developing product/ service solutions as we stepped back and viewed system issues from a leverage perspective (6).

With two concrete findings as a basis for our next phases, we continued to develop the idea by giving our model a basic framework and filling in the blanks with different variables. This required a new ideation session within our group, and the results of this session were later validated with DVV and VM partners.

The last two weeks were devoted to the **Deliver** phase, during which we refined the model by explaining each step in more detail and making the links with our partners' values more explicit.

6.

Meadows D. *Leverage Points: Places to Intervene in a System* [Internet]. The Academy for Systems Change. 1999. Available from: <https://donellameadows.org/archives/leverage-points-places-to-intervene-in-a-system/#>

Our findings came from different sources that were organised by affinity diagramming and synthesized with the help of data visualisation tools and systems thinking knowledge (see appendix). Our main insights were as follows:

### Future of dynamic lives

With demographic change, the predictable flow of life stages change, rather than having constant long careers that suited slow workplace changes, people would have several career breaks and reskilling, even repivoting their practices to fit the workplace demand as well as personal interests.

### Healthcare transformation

With rapid technology development in the healthcare sector and decreasing number of care professionals, healthcare strategy turns to predictive prevention from reactive treatment, coming closer to individuals.

### Importance of data in customised retirement planning

As people's life situation varies widely, data is to play a revolutionary role in empowering people in the preparation for old age experiences.

### Societal view of old age must change

Conscious and unconscious ageism in society prevents positive changes in employment extension and active ageing of transforming population demographics. However, future society puts value on age-friendliness.

Below, we give further details on the findings that helped us give meaning to our model. This two findings, were refined as mentioned in the methods section, after our second iteration.

## One size does not fit all

One of the most prevalent themes from all our data sources was that retirement and old age are not the same for everyone, as this quote from one of our interviewees states:

*“Individual's life course plays a detrimental role in perceiving retirement in one's life. Retirement event is quite a positive event for individuals (...) whereas it might be the opposite for others (...) They will have different types of trajectories. One size will not fit all.”*

*Researcher at Aging Population  
Research Group - University of Helsinki*

.....  
7.  
Anxo D, Bosch G, Rubery J.  
Shaping the Life Course: A  
European Perspective. In:  
The Welfare State and Life  
Transitions: a European  
Perspective. Edward Elgar;  
2010.

This was also evident in the results of our questionnaire when we asked “What are your ideas or plans for retirement?”, the answers portrayed diversity. Among the visions emerging from the respondents we can find: “move to a southern country in Europe”, “Keep involved with my professional activities”, “Start to study”, or “Stay healthy”.

But, why do these visions vary so much? One of the insights we developed from our research (see appendix) argues that life is becoming more dynamic and the population more diverse. This is seen in how we are moving away from a traditional lifespan model in which education occurs primarily in youth, paid work dominates the middle years, and leisure is consigned to retirement. These changes in society have given place to life-courses theories which explore how “major changes in the frequency and timing of transitions over the life course have occurred in many advanced economies” (7). The implications of these changes influence education, labour market, retirement and other social systems.

## Better safe than sorry

Life-courses perspective, also tells us that “(...) one cannot influence population ageing by addressing older individuals only. Some of the activities, life situations, and preferences of older individuals result from their previous experiences. (...) Consequently, policies on population ageing should consider the situation of individuals of all ages – youths, middle-agers, and older individuals. The life-course perspective helps us understand this necessity” (8).

8.

*Komp K, Johansson S.  
Population ageing in a  
lifecourse perspective:  
developing a conceptual  
framework. Ageing and  
Society. 2015 Jul  
20;36(9):1937–60.*

Events that occur during one stage of our life can affect events and transitions later on. This means that if we want to achieve something in retirement or old age, we should start working on it beforehand. At the individual level, this is reflected in popular sayings like -An apple a day keeps the doctor away-, which means that repeating certain practices that have proven to be effective can prevent illness. From a policy perspective, this is reflected in governance strategies across various fields from health to migration. However, the current retirement system does not account for a world in which individuality increases and each person's life course becomes more dynamic than ever before.

As we addressed in the previous chapter, the future of retirement and old age has to face two challenges, diversity in retirement experiences and the ability to anticipate. These two gave a solid path for defining the values which will drive and frame our intervention.

### Tackling Delays by Employing Predictive Governance

By utilising and building upon the system maps created during our analysis (refer to Appendix X), identified one of the findings that align with Meadows' (6) leverage points. In her work, "The Leverage Points," Meadows identifies twelve points within a system where interventions can be made (6). These points exist within complex systems such as corporations, economies, living bodies, cities, and ecosystems, and a small shift in one area can produce significant changes throughout the entire system. Out of these twelve points, the leverage point of "delays" in the system is the most relevant intervention to our research results. Delays in feedback loops can significantly impact system behaviour and often cause oscillations. If you're trying to adjust a system's state to meet a goal but only receive delayed information about the state, you may overshoot or undershoot your target." A system just can't respond to short-term changes when it has long-term delays." (6). As discussed earlier, the life-courses perspective teaches us that if we want to address issues around old age, we cannot do that by addressing older individuals only. For example, with the current approach, when dealing with the health of older adults, common responses may include adding more hospitals, expanding access to care services, and increasing investment in medical research and development.

Instead, from a predictive governance perspective, we would as well invest in health education campaigns and disease prevention during the early stages of life courses. This means that current policies tend to deal with the symptoms of the problem in a reactive manner rather than addressing the underlying causes of the problem through early intervention, which increases both the cost and difficulty of intervention compared to early intervention. As OECD reports:

*“Even within one of the most advanced governance and strategic foresight systems in the world, there are considerable gaps in anticipatory capacity and the ability to deal with complex problems systematically, with a long-term perspective.” (9)*

9.  
OECD. *Anticipatory Innovation Governance Model in Finland Towards a New Way of Governing* [Internet]. 2022. Available from: <https://www.oecd.org/publications/anticipatory-innovation-governance-model-in-finland-a31e7a9a-en.htm>

When thinking about the future of retirement, we believe a predictive approach can help to tackle delays in policymaking and prevent the complexity and expense of dealing with issues later. Decision-makers can prevent issues from becoming too tough to handle by capturing weak signals of emerging issues at an early stage and being prepared to act quickly. Predictive governance can also assist in anticipating and providing the services that future generations will require. In the words of Meadows “When there are long delays in feedback loops, some sort of foresight is essential.” (5).

## Addressing Diversity with Multi Party Collaboration

When we think about diversity, collaboration comes to mind. Our questionnaire revealed that citizens' preferences for retirement differ from one another, which is also explained by life course researchers as a result of increased individual diversity in life courses (7). To accommodate the dynamic life course in retirement policies, it is necessary to incorporate different perspectives in the policy-making process and consider various trajectories.

We propose multi-party collaboration as a core value in our model, as it allows for (a) democratising the decision-making process and (b) providing policymakers with relevant information. Tapping into the public's wisdom to the greatest extent feasible can bridge the country's vision with citizens' values and craft a more desirable future society for all. On a practical level, this means government agencies can access extensive information on what citizens, civic servants, and researchers agree on regarding a desirable future for retirement.

10.

OECD. *Drivers of Trust in Public Institutions in Finland* [Internet]. 2021. Available from: <https://www.oecd.org/publications/drivers-of-trust-in-public-institutions-in-finland-52600c9e-en.htm>

## Influencing the Finnish Paradox with Public Trust

Finally, the two aforementioned drivers led us to a third, which is a public trust. We believe that combining this value with predictive governance and multi-party collaboration could have a positive impact on what the OECD defines as the "Finnish paradox" (10). This paradox states that "while trust in public institutions and satisfaction with democracy are high, the percentage of people who believe they can influence political processes is low compared to countries with similar levels of trust" (10). If the influence that citizen collaboration has on the governance process is traceable and communicated, the perception of citizens influencing these processes could increase.

This opens up the possibility of experimenting to see if trust increases by purposefully including citizens and keeping them informed through a designated platform where processes and decisions are transparently shared.



## PolicyLab map

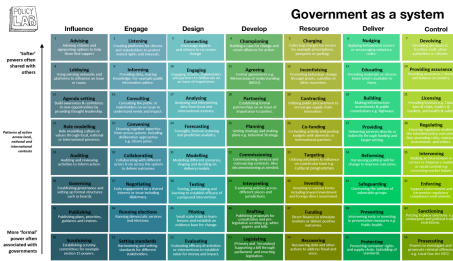


Figure 1 Government as a System toolkit framework

Moving forward, it's important to note that PolicyLab's (11) map of government policy interventions has been a huge source of inspiration for us in our quest for solutions. According to the intensity and scope of policy interventions at various stages of the intervention, they positioned 56 different interventions as indicated in the picture below. This aids in ideation by allowing us to foresee the available interventions and anticipated results. We decided to twist the use of this framework, from static to mobile to map our intervention as a sequence that moves from the Engage, Design and Develop columns and ends in Influence. In the Engage column, it takes the form of collaborating, followed by modelling in the Design column, then partnering and lastly agenda setting.

### A proposal to accommodate dynamic life courses in policy making

Tomorrow Together is a model that adopts a life course perspective in retirement policy making. We went through several iterations on how to execute this idea and frame an actionable framework to reach our identified values.

Our final model proposes four steps to inform policy-making on the life events of dignified old age: Collaborating, Modelling, Partnering, and Agenda-setting.

With this, we want to provide an actionable framework for predictive governance that accommodates dynamic life courses by including citizens in the process.

11.

Siodmok A. *Introducing a "Government as a System" toolkit - Policy Lab* [Internet]. *openpolicy.blog.gov.uk*. 2020. Available from: <https://openpolicy.blog.gov.uk/2020/03/06/introducing-a-government-as-a-system-toolkit/>

# Tomorrow Together

An actionable framework for predictive governance that accommodates dynamic life courses by including citizens into the process.

## Setting up the project

### Kicking off the project.

In collaboration with the Ministry of Health and Social Affairs and DVV service designers, the main actor, the 'Ombudsman for Elderly People', established a public platform to encourage citizen participation. The platform utilizes existing services, such as Omastadi, Opengov, and Howspace, to reach a wider audience.

Goal

Organisers  
Roadmap

## Setting up the project Launching the platform

Line of visibility

## Upload Visions to the platform

Synthesis and reupload on the platform

- Citizens
- Researchers
- Civil Servants

Open Comments round

Vision Workshop

## Synthesis ideas

Match ideas with life-events  
Upload to the platform

- Citizens
- Researchers
- Civil Servants

- Private Institutions
- Third sector

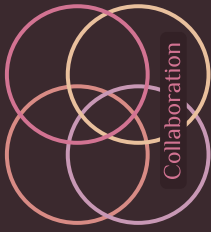
Ideation Workshop

## Ombudsman & DVV Design Team

Reach out to possible partners  
Share in detail the ideas with possible partners  
Partner with organization  
Communicate the partnerships in the platform

- Researchers
- Civil Servants
- Public Institutions
- Private Institutions

Following process and news on the platform



## Collaboration

Co-creation of visions.

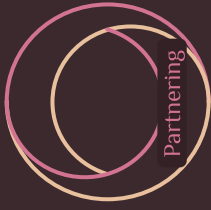
The purpose of the collaboration phase is to serve co-creation of future research agendas based on real and validated societal visions, needs and demands.



## Modelling

Co-creation of ideas to fit under the visions developed in the "Collaborating" stage.

The purpose of the modelling phase is to serve co-creation of concrete initiatives that could help to the realisation of the vision.



## Partnering

Establishing formal partnerships with relevant institutions on the ideas from "Modelling" stage.

The purpose of partnering is to connect the ideas and its assigned life-events with stakeholders that can take action.



## Agenda-setting

Influence policy making that directly or indirectly affects retirement.

The end purpose of running the model is to influence policy agenda setting with the synthesis of all previous stages and trace how this influence is pushed further.

## Constant feedback

Taking concrete actions and communicate through the platform.

Throughout all stages, the public should be kept informed about the status and actions being taken or planned, to increase involvement and encourage participation. The main communication touchpoint will be the platform.

Take concrete action  
Communicate through the platform

Asses and study the material  
Link with future or ongoing policy making

- Public Institutions
- Private Institutions
- Third sector

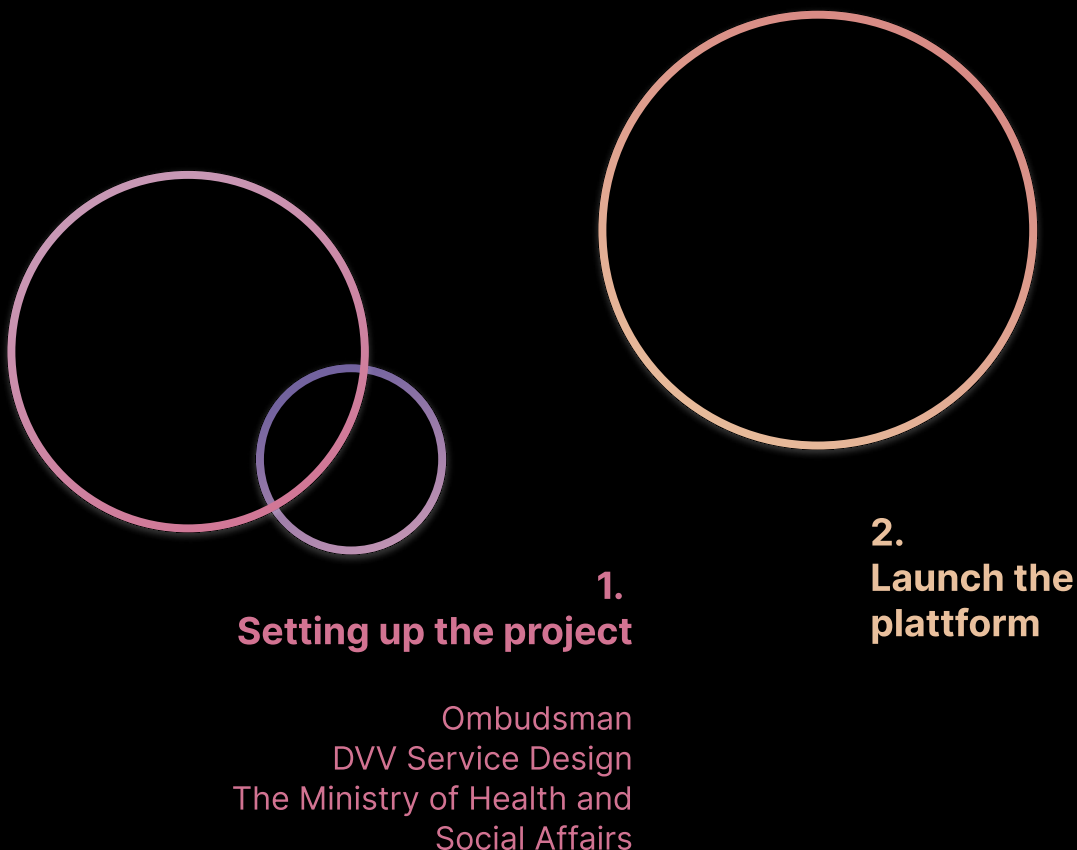
Following process and news on the platform  
Asses and study the material

- **Setting up the project**

The process is led by the Ombudsman for Elderly People, in partnership with the Ministry of Health and Social Affairs, as well as service designers at DVV.

- **The platform gets launched**

A crucial part of participation and inclusion is going to be a platform on which all relevant information concerning the project gets publicly shared. The goal is transparency towards the public and a touchpoint for participation. Project owners make use of various existing platforms, such as Omastadi, OpenGov, and Howspace, to connect with citizens about their retirement vision



**Goal:**

The purpose is to serve the co-creation of future research agendas based on real and validated societal visions, needs and demands.

**Who:**

Participants:

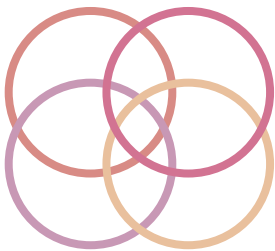
- Citizens
- Researchers
- Civil Servants

Organisers:

- Ombudsman
- DVV Design Team

**Process:**

- Vision Workshop
- Upload Visions to the platform
- Open Comments round
- Synthesis and reupload on the platform

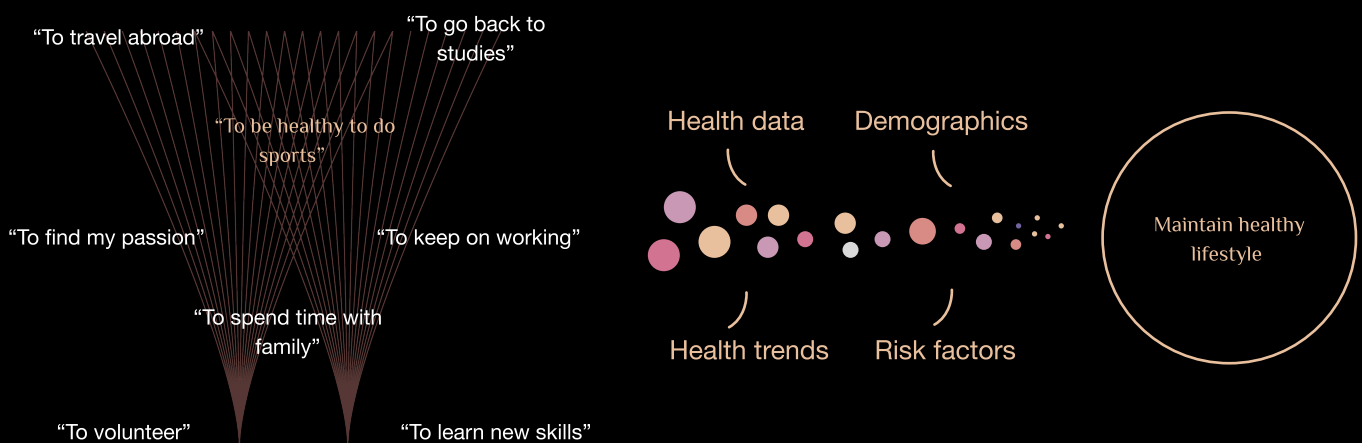


## Collaborating

The collaboration stage consists of two participatory steps. The first one, a vision workshop, invites citizens are invited to participate in workshops where they can co-create visions of retirement with the support of researchers, service designers and civil servants. To ensure a broad range of life experiences and diverse voices, the selection of citizens is based on participants' heterogeneity with regard to their gender and age as well as other socio-demographic criteria. The output of the vision workshop is a pool of retirement visions that are published on the platform to initiate public discussions. Online commenting round enables a wider audience to raise their voices on the issue, which is hard to achieve with in situ workshops. The comments are synthesised and integrated into the final visions for retirement, which are again uploaded to the platform.

As an example, we took the visions expressed by the questionnaire participants and imagines those could be part of the pool of visions generated by the citizens in the vision workshop. Of all of those visions, we will pick up one to explain each of the following stages further but keep in mind that it is an example, the possibilities to operate with this model are wider. For following the next stages we will pick "Maintain healthy lifestyle" as a vision.

### Example



**Goal:**

The purpose is to serve co-creation of concrete initiatives that could help to the realisation of the vision.

**Who:**

Participants:

- Citizens
- Researchers
- Civil Servants
- Private and Third sector

Organizers:

- Ombudsman
- DVV Design Team

**Process:**

- Ideation Workshop
- Synthesis ideas
- Match ideas with life-events
- Upload to the platform

## Modelling

The Modeling stage includes one participation round and a matching exercise in charge of DVV. We call for a second round of participation in an ideation workshop with the purpose of facilitating the co-creation of concrete initiatives that answer "how" the visions could be achieved. After the workshop, DVV is in charge of matching these ideas with different life events.

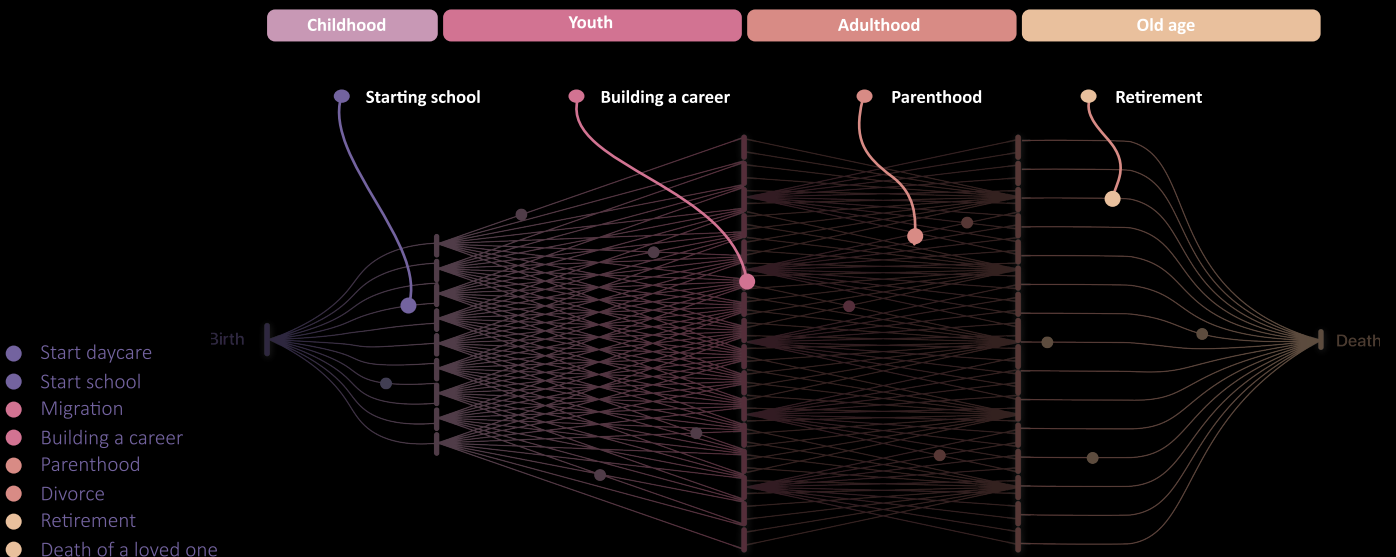
Under the vision of “Maintaining healthy lifestyle” we imagined the following ideas could come up from the ideation workshop:

- **Including exercise in formal setting (workplaces, schools)** → ● Start school
- Home exercise campaigns ● Building a career
- Neighborhood and community training initiatives ● Parenthood
- Doctors nudging the use of vegan protein products ● Retirement



We start to see how to achieve the vision of a healthy lifestyle for retirement, an idea like “Including exercise in formal settings” does not only relate to retirement. This idea can be attached to at least, four different life events in which policy can start working towards achieving the retirement vision.

**Example**



**Goal:**

The purpose is to connect the ideas and its assigned life-events with stakeholders that can take action.

**Who:**

Participants:

- Public institutions
- Researchers
- Civil Servants
- Private institutions

Organizers:

- Ombudsman
- DVV Design Team

**Process:**

- Reach out to possible partners
- Share in detail the ideas with possible partners
- Partner with organization
- Communicate the partnerships in the platform

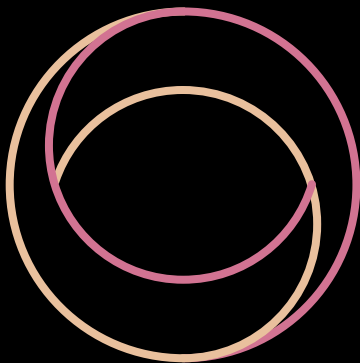
## Partnering

Based on the ideas and life events match, formal partnerships are established with relevant institutions. The purpose is to connect the ideas and their assigned life events with stakeholders who can take action. For this stage, DVV's role is to find relevant partners connected to each life event based on the results of their ongoing project Digital Compass (1). When exploring and reaching our possible partner, the DVV team could also be assisted by using their own automated tools such as Aurora AI.

Following the example, we chose one life event of the series that we linked to our idea, and explore which are the institutions that can take action. For the idea of "including exercise in formal settings" and its match with the life event of "building a career", partners could be: Ministry of Labour, Labour Unions, etc.

In this stage, the possible partners are identified and contacted to offer a partnership with the project. The partnership implies sharing of visions and idea created in previous stages and the exploration of how this connects with the actor.

### Example

**Vision**

Maintain Healthy life

**Idea**

Including exercise in formal setting

**Life event**

- Building a career

**Partners**

- Ministry of Labour
- Public and Private organizations
- Labor Unions

**Goal:**

The end purpose of running the model is to influence policy agenda setting with the synthesis of all previous stages and trace how this influence is pushed further.

**Who:**

Participants:

- Public institutions
- Private companies
- Third sector

Organizers:

- Ombudsman
- DVV Design Team

**Process:**

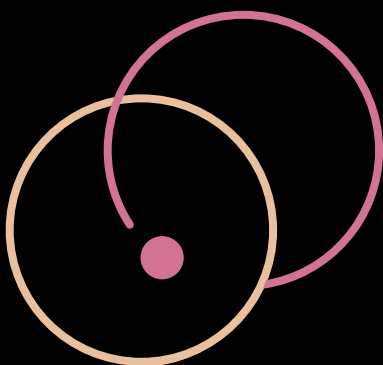
- Asses and study the material
- Link with future or ongoing policy making

## Agenda-setting

The partners set the agenda on how to influence policy-making that directly or indirectly affects retirement. The ultimate goal of running the model is to influence the policy agenda by synthesizing all previous stages and tracing how this influence is pushed further.

In agenda setting, the role of the project runners is more passive, now the partnering institutions are expected to study how could their ongoing projects be influenced by the ideas of the workshops. The organizers assist this process by showing opportunities and links to other benchmark examples. Last, they can follow up on how this turns out, as in the case of the example, we imagine this process could finally materialize in a pilot by employers to provide paid exercise hours in workplaces.

### Example



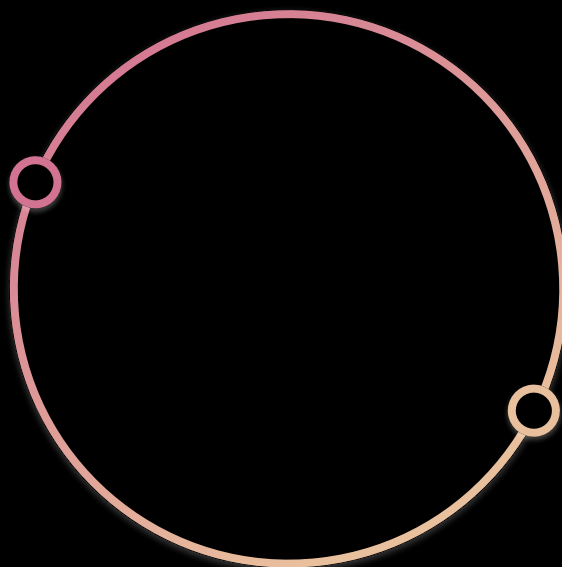
Workplaces are piloting a model to provide paid exercise hours



## Constant feedback

The platform remains an important part of the process afterwards. The platform is used to communicate and make the actions carried out visible. This keeps the participants in the loop and at the same time the project team commits to carrying out actions.

**Communicate to  
the platform**



**Take concrete  
actions**



In the process of designing for government, we learned to think systemically at the time we pay attention to details. The model presents a high-level approach for merging life courses perspective into retirement policy making. The abstract nature of the model makes it scalable to use not only for retirement but for thinking about other life events that might be influenced by previous stages of life courses as well.

On the details side, something that was not included in the model is how to measure its success. We came up with a list of KPIs that could work for evaluating its effectiveness and whether it is not filling its core values. These measures can be focused both on evaluating the process and outcomes. One of the metrics focusing on the process could evaluate the collaboration, this is done by questionnaires that assess how participants feel about their participation, examples of this can be found in Participatory and Co-Design literature (12). For the outcomes, metrics could include the number of partnerships achieved or the traceability of how the process has influenced policy-making processes, but this last one might be a bit tricky to follow straight.

One critical issue that requires consideration is how to give incentives for citizens to use the platform. Our current assumption is involving citizens across all stages of the process by providing consistent updates and encouraging them to participate in policy development itself can be an incentive itself.

We hope this report inspires both citizens and decision makers to reflect, take action, and initiate new adventures towards the future of retirement.

12.

Klüber S, Maas F, Hohm A, Hurtienne J. Participant's View: Short-Term Evaluation of Realizing PD Ideals. In: PDC '20. ACM; 2019.

**What is your age? \***

18-24  
25-34  
35-44  
45-54  
55-64  
65 and over  
Prefer not to say

**What gender do you identify as? \***

Female  
Male  
Non-binary  
Prefer not to say

**What is your current employment status?  
Please specify: your job title,  
public/private sector, just started/leading  
position or write "prefer not to answer"\*****What does your typical day look like?  
(work, leisure, sports, hobbies) \*****Are you thinking about your retirement? \***

Yes  
No

**Why are you not thinking about your  
retirement? \*****Do you have any specific ideas or plans for  
your retirement? \***

Yes  
No

**What are your ideas or Plans? \*****Can you relate to one (or more) of these  
plans? \***

Start to study or learn a new skill  
Do more creative Work  
Travel  
Move to another country and spend my last  
years there  
Do more exercise/ sports  
I just want to have time for my own and do  
my hobbies  
I guess I will feel old  
I hope someone cares about me  
I want to work on my own business  
I want to keep working as long as I can  
None of the these

Insight 1

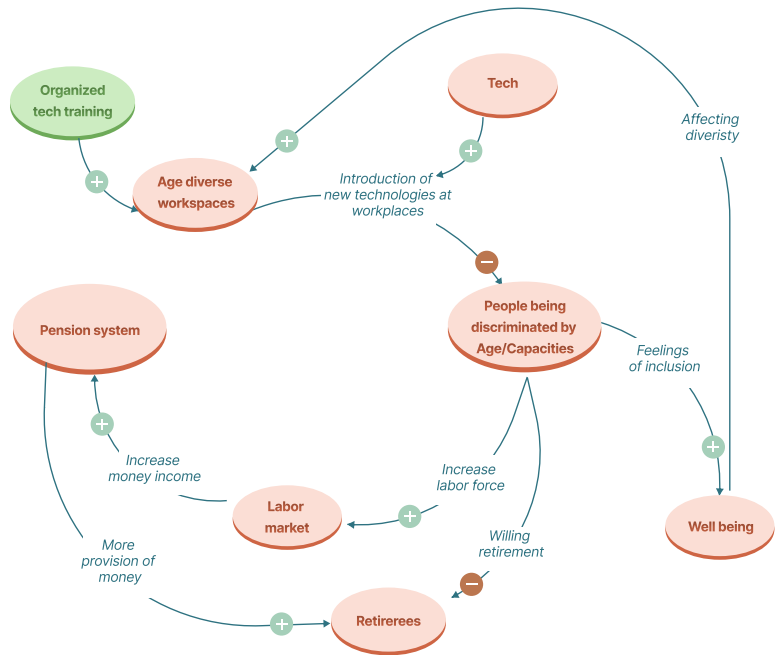
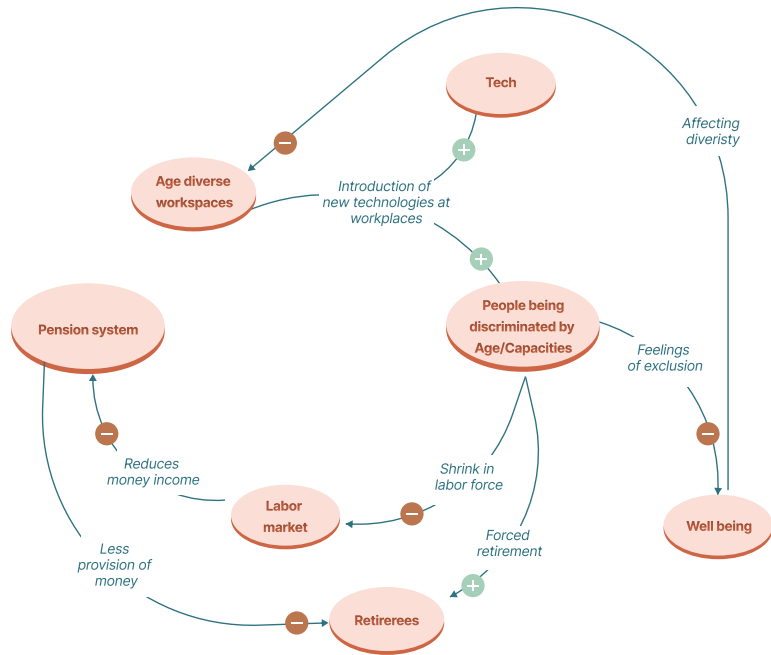
# Age-friendliness is a new in-demand value



Career longevity is rewarding in terms of health and meaningful life, however, soft-ageism in the workplace is societal problem of modern days



Researcher at Aging Population Research Group - University of Helsinki



Insight 2

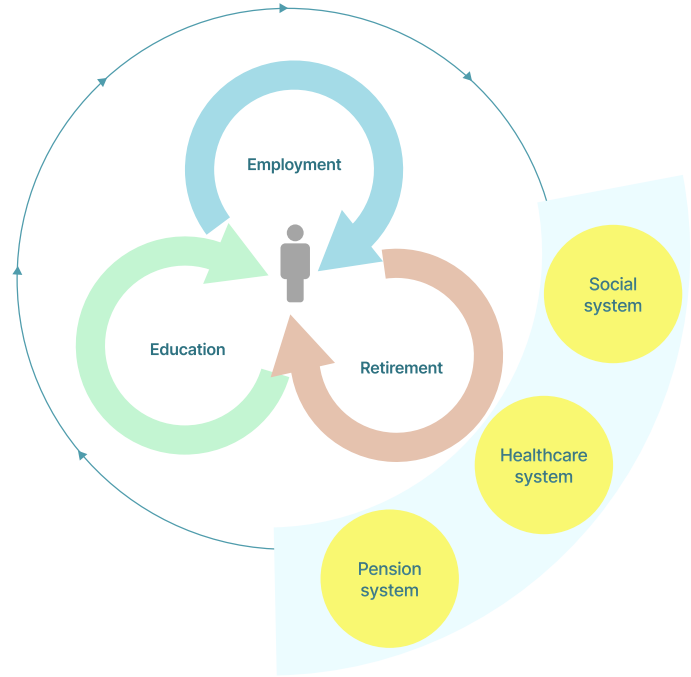
**Dynamic life courses**



We will move away from a model of the lifespan in which education occurs primarily in youth, paid work dominates the middle years and leisure is consigned to retirement.

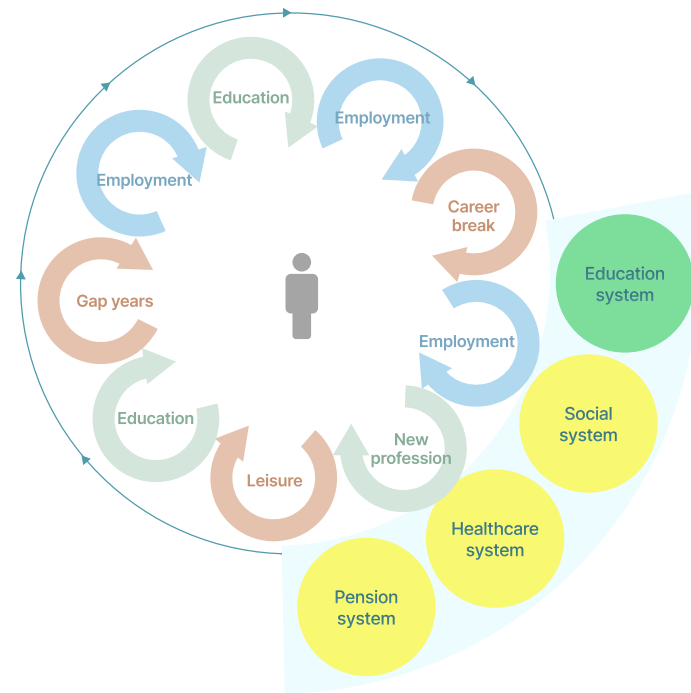


*Laura Carstensen, Director of Stanford University's Center on Longevity*



**56%**

of the responders would want to start to **study or learn a new skill after retirement**



Insight 3

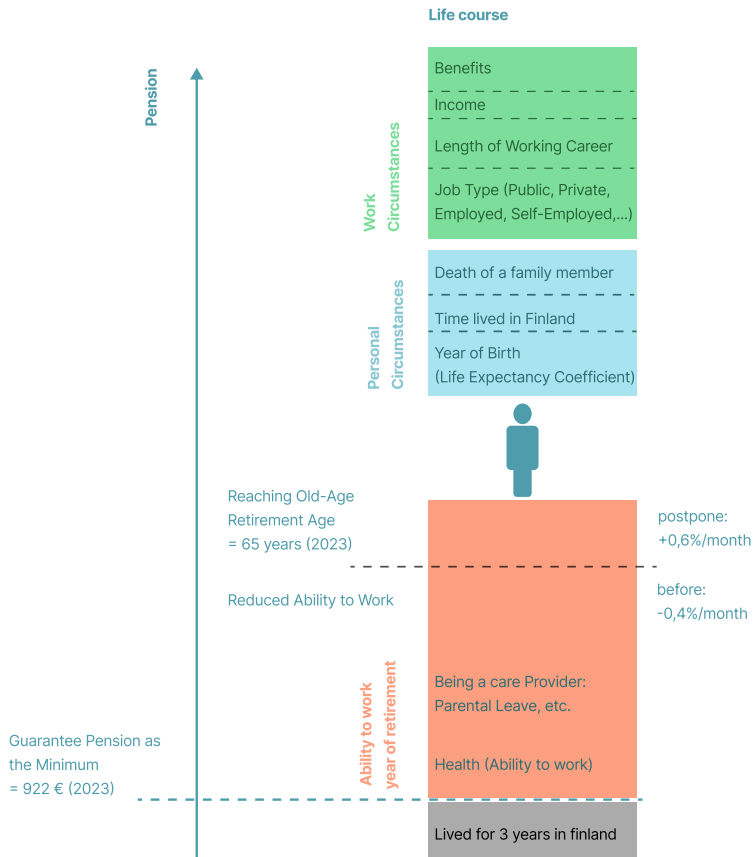
Data for defining retirement



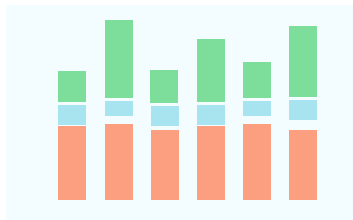
Individual's life course plays detrimental role in perceiving retirement in one's life. Retirement event is quite positive event for individuals (...) whereas it might be the opposite for others (...) They will have different type of trajectories. One size will not fit all.



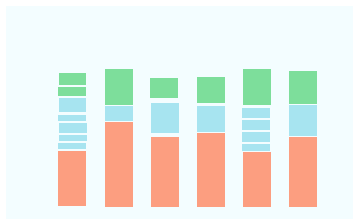
Researcher at Aging Population Research Group - University of Helsinki



One size fit all



Life Courses will change



Insight 4

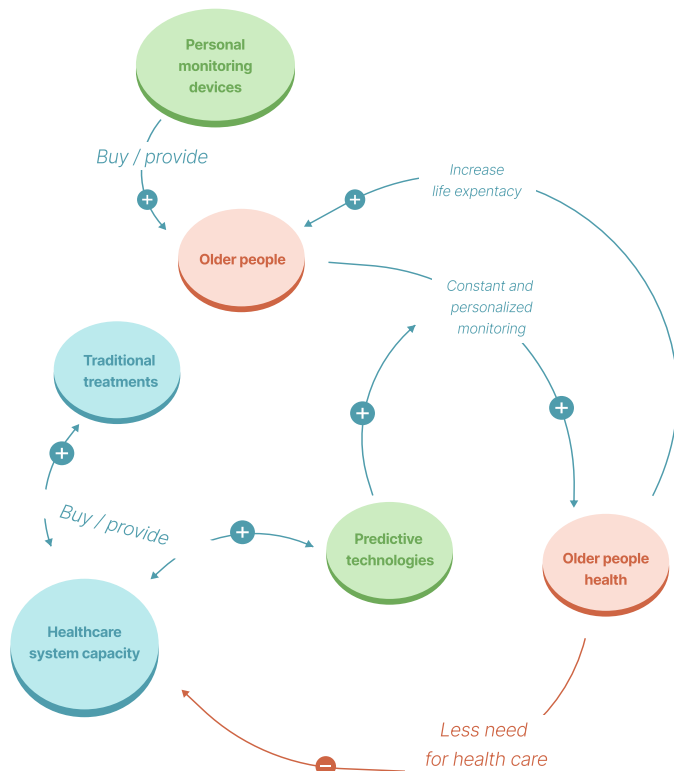
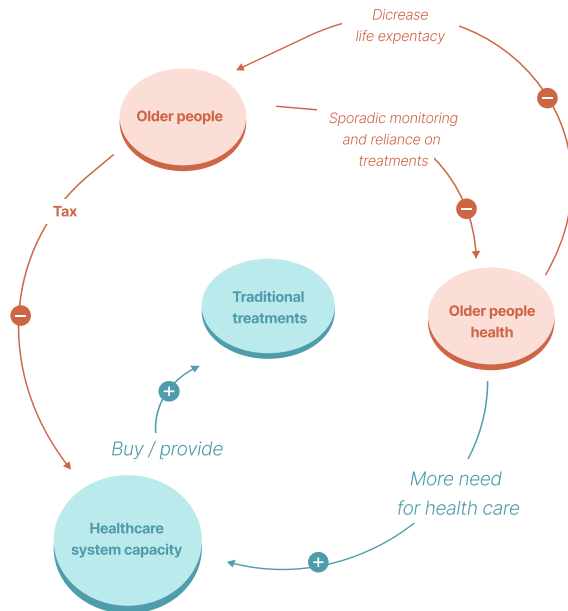
# Healthcare: reactive treatment to predictive prevention



Her team have developed an artificial intelligence model that can detect Parkinson's just from reading a person's breathing patterns (...) The breathing signal is then fed to the neural network to assess Parkinson's in a passive manner, and there is zero effort needed from the patient and caregiver.



MIT News. (2022, August 22). Artificial intelligence model can detect Parkinson's from breathing patterns



Insight 5

**Healthcare: hospitals to homes**



...health and end-of-life care will shift from hospitals to homes. Such a system will reduce medical costs and be “vastly more effective at cultivating the well-being of millions of old people.



*Wall Street Journal, What Old Age Might Be Like for Today's 30-Year-Olds.*

