

Nudging Retirement

A lifelong journey

Group 1C




PRE-RETIREMENT

RETIREMENT

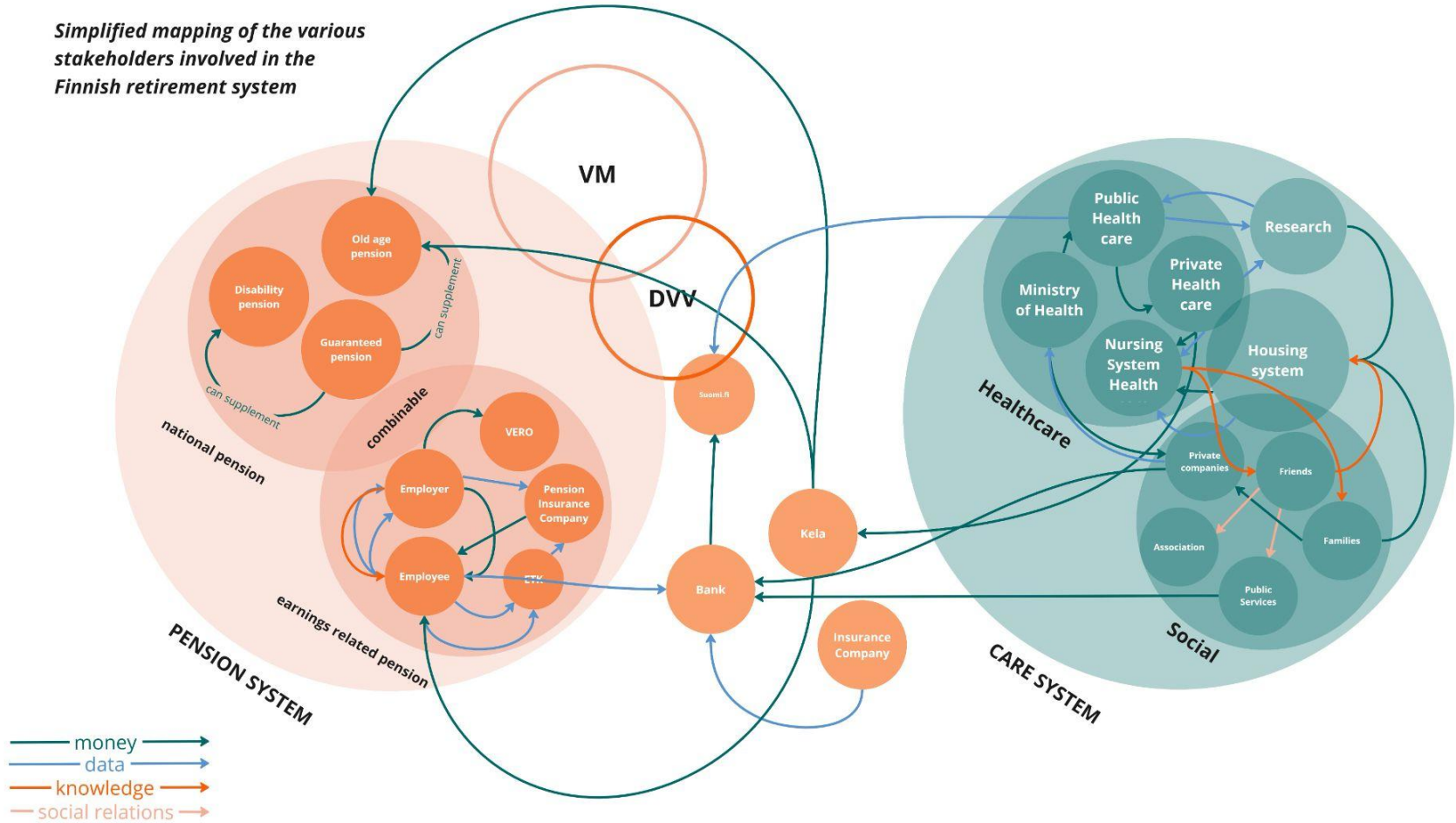


POST-RETIREMENT



Mapping the retirement system

Simplified mapping of the various stakeholders involved in the Finnish retirement system



Mapping the
retirement system



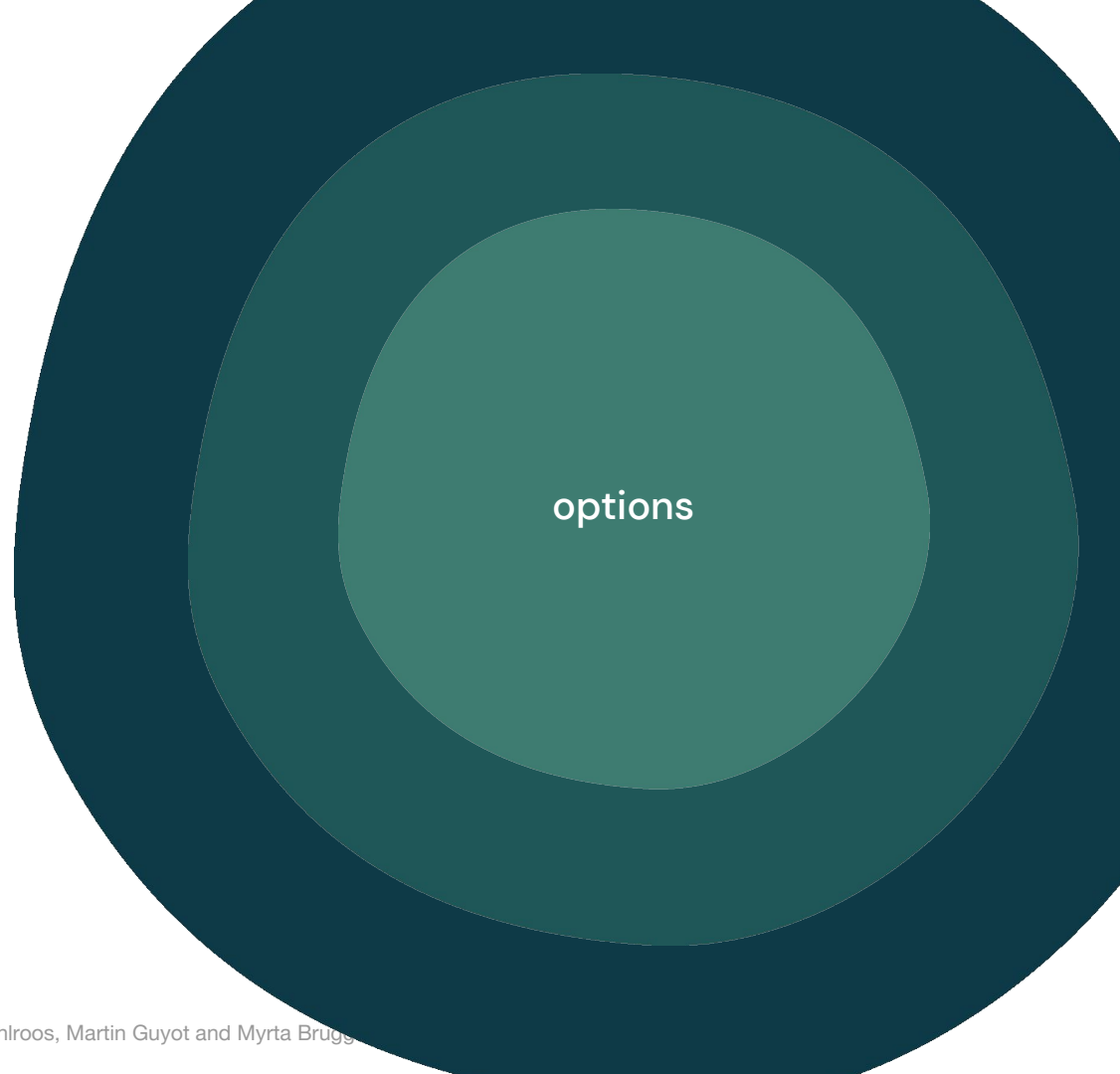
Expert
Interviews

*“I don’t want to be categorized as one of these
‘elderly people’; I want to be the subject of my life”*

-Project manager, Siskot ja Simot

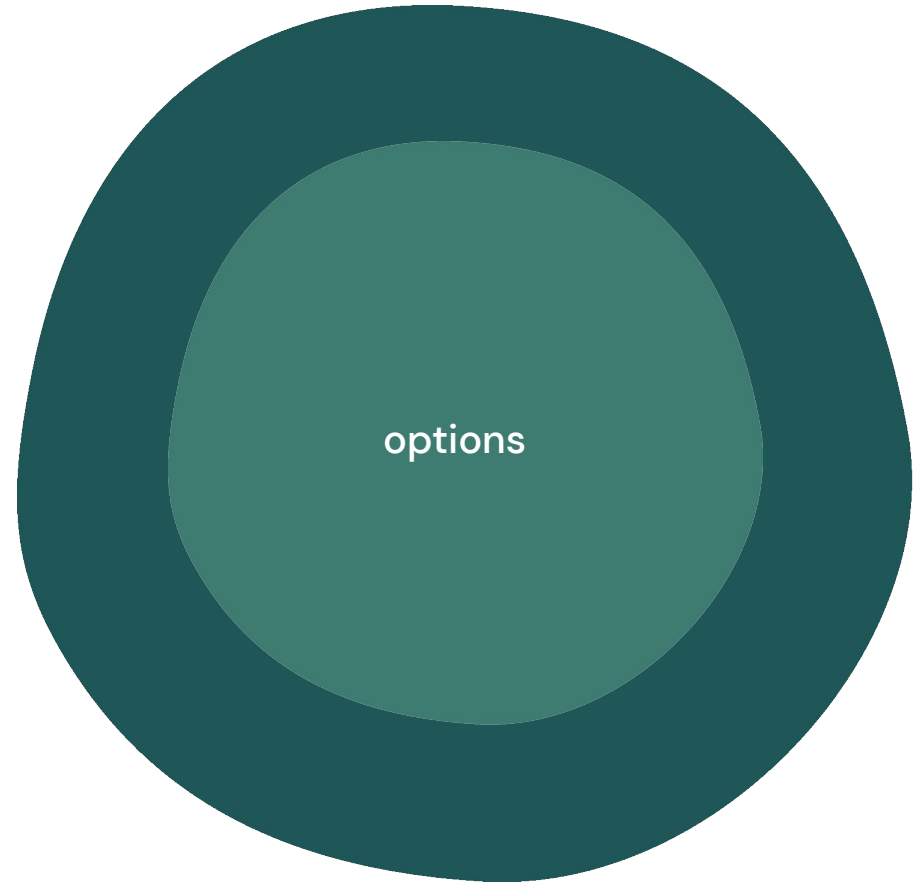
“Preparation for old age is postponed into the future. The older the person the fewer the options, e.g. in terms of housing.”

–Coordinator, Vanheneminen.fi



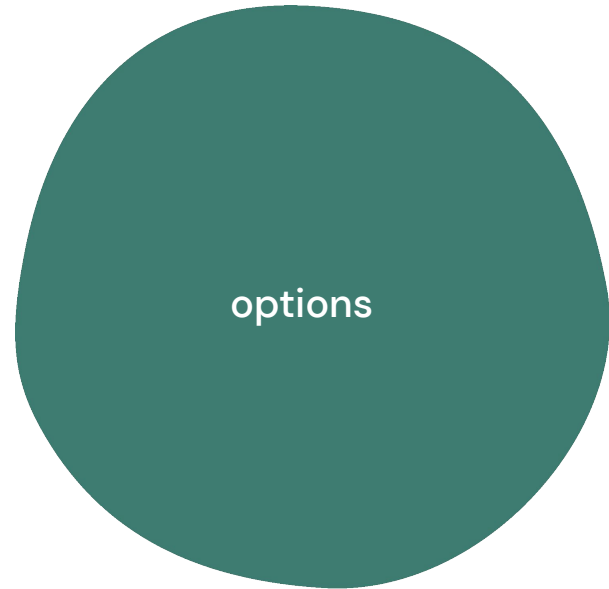
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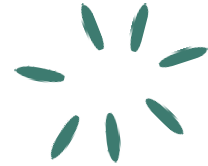
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“Preparation for old age is postponed into the future. The older the person the fewer the options, e.g. in terms of housing.”

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RETIREMENT IS A LIFELONG PROCESS

What holds us from preparing the
last 30 years of our life ?

Mapping the
retirement system



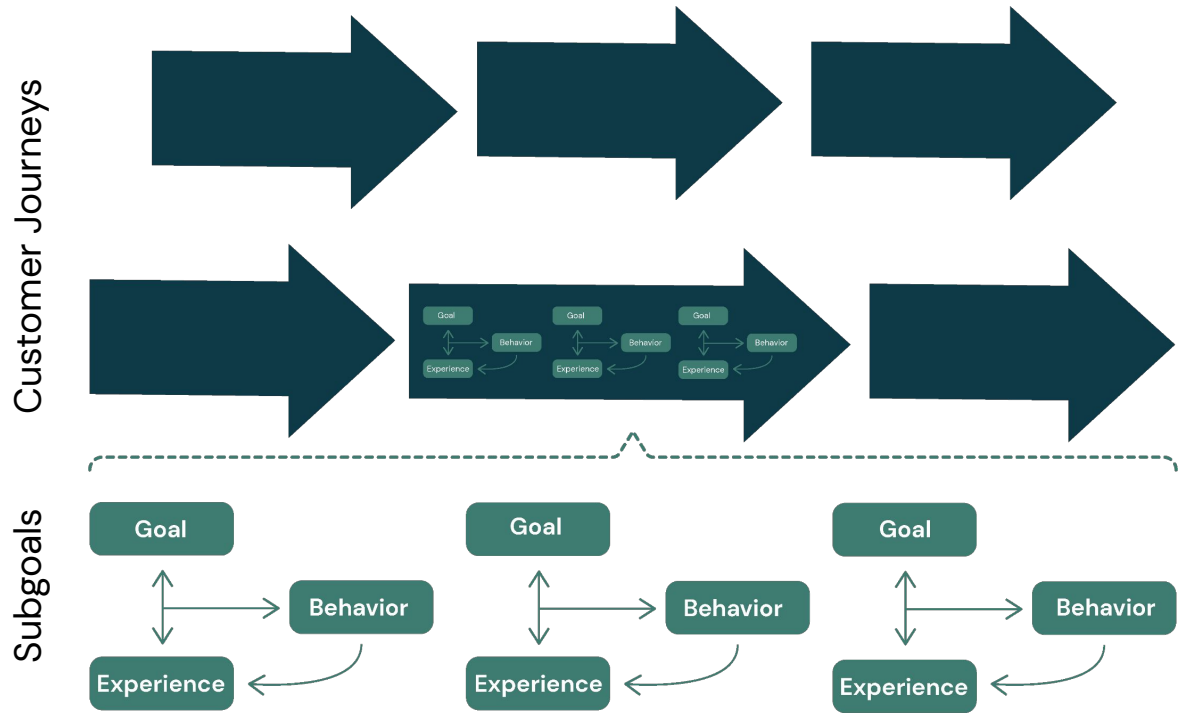
Expert
Interviews



Desk
Research



After defining a main goal, setting **sub-goals** helps and shows the way to reach a more ambitious goal.



Becker, L., Jaakkola, e., & Halinen, A. (2020). Illustration adapted

“It seems that nowadays, mass culture stopped considering the process of aging and old age as a natural continuity of life.”

Association of Social Gerontologist (2015)

Mapping the
retirement system



Expert
Interviews

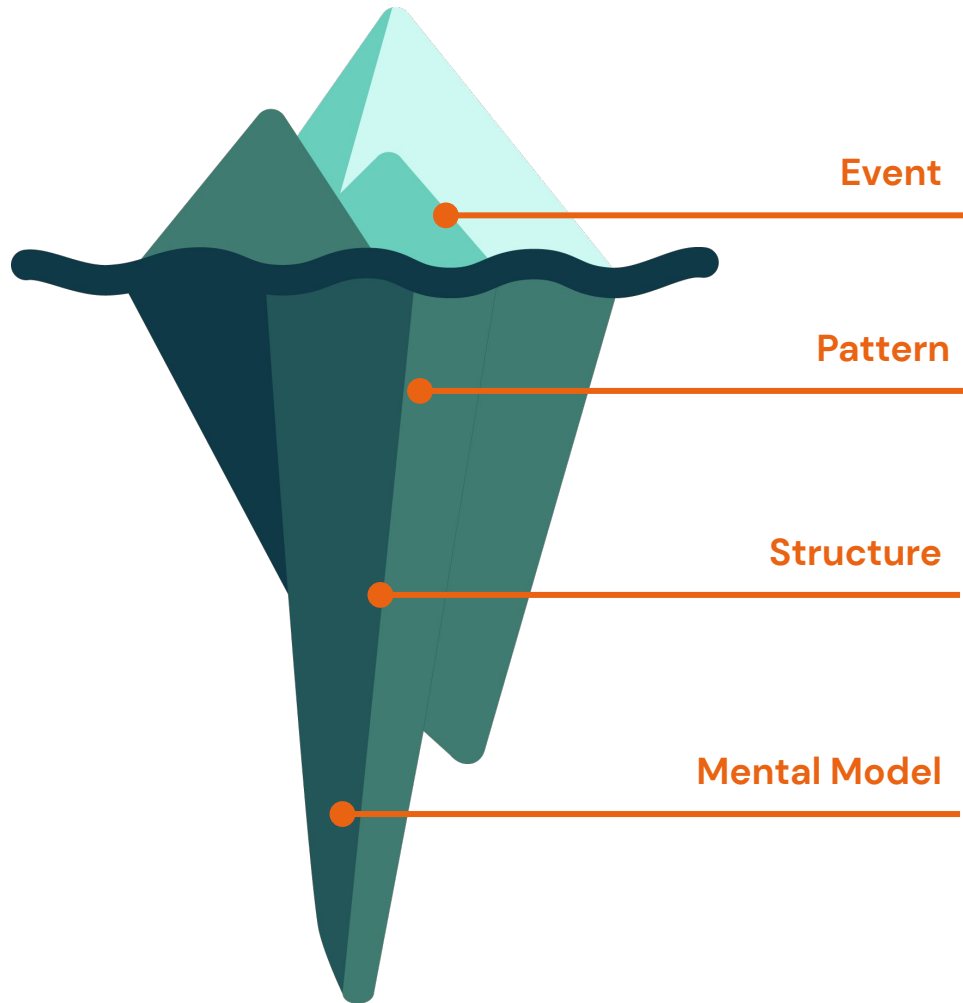


Desk
Research



Analysis





Event

Reducing the range of options.

Pattern

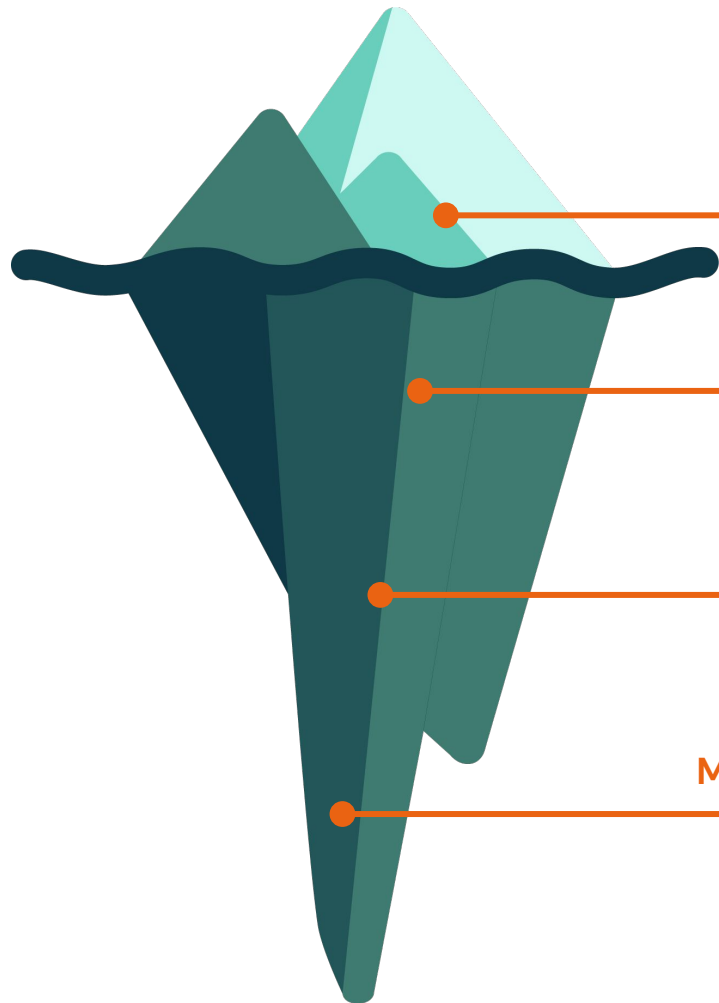
Causes people to **delay preparing** for retirement

Structure

The **complexity** of the retirement system impacts the understanding of people preparing retirement.

Mental Model

The **unattractive** perception of ageing



Event

Reducing the range of options.

Pattern

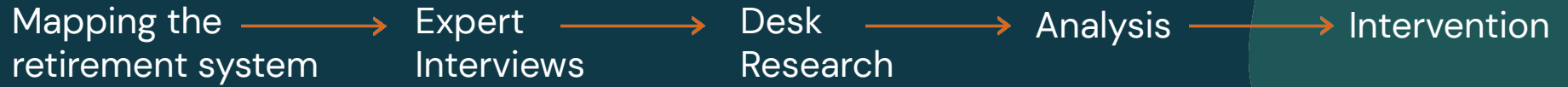
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Structure

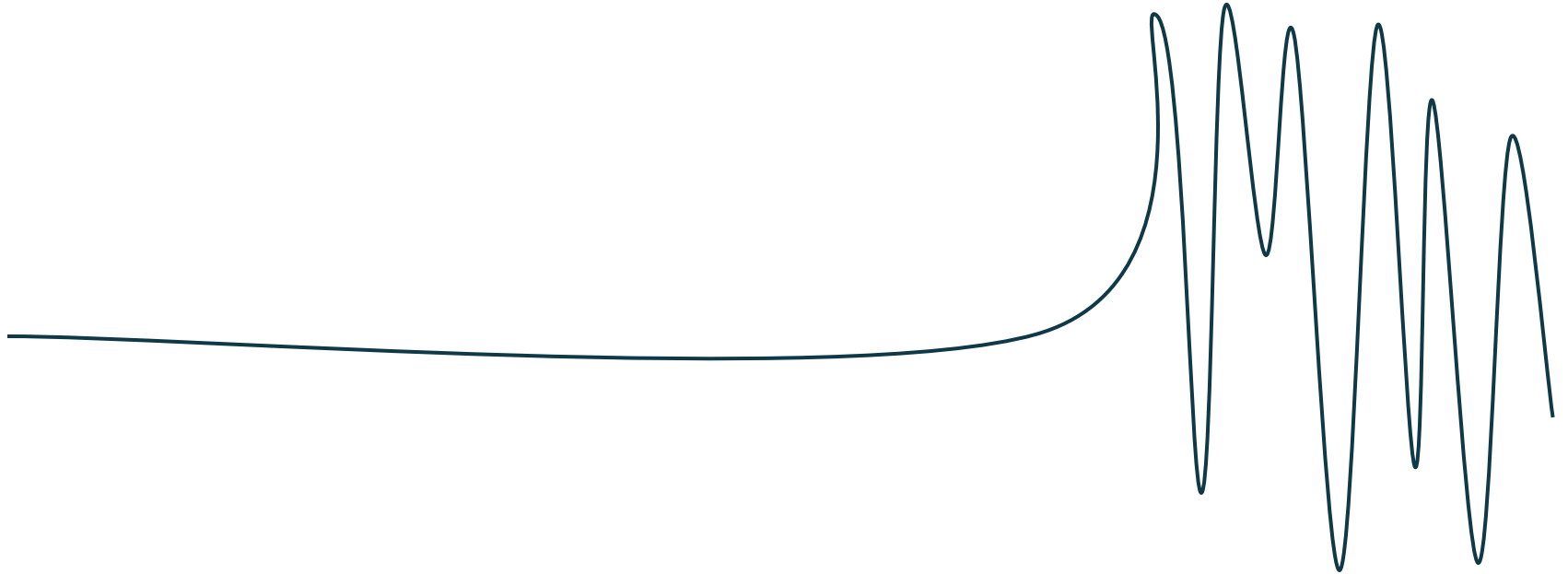
The **complexity** of the retirement system impacts the understanding of people preparing retirement.

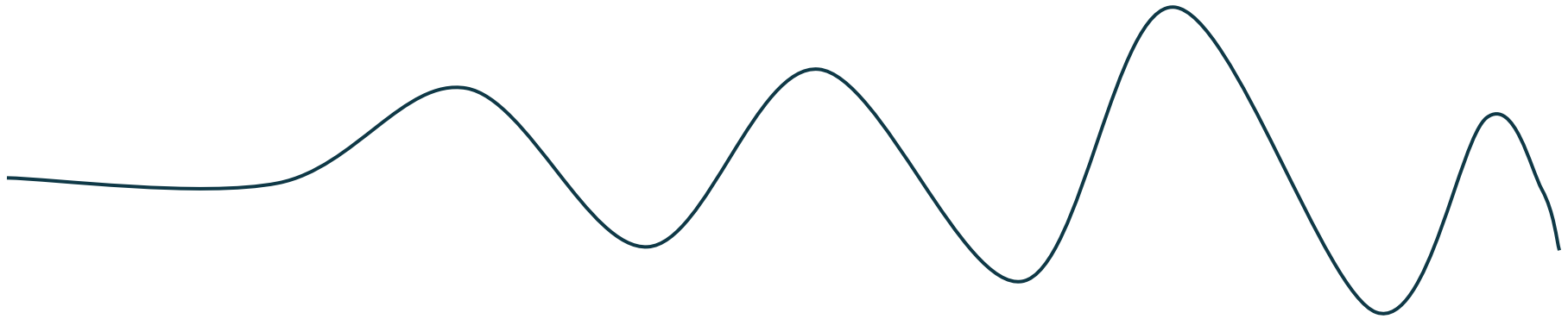
Mental Model

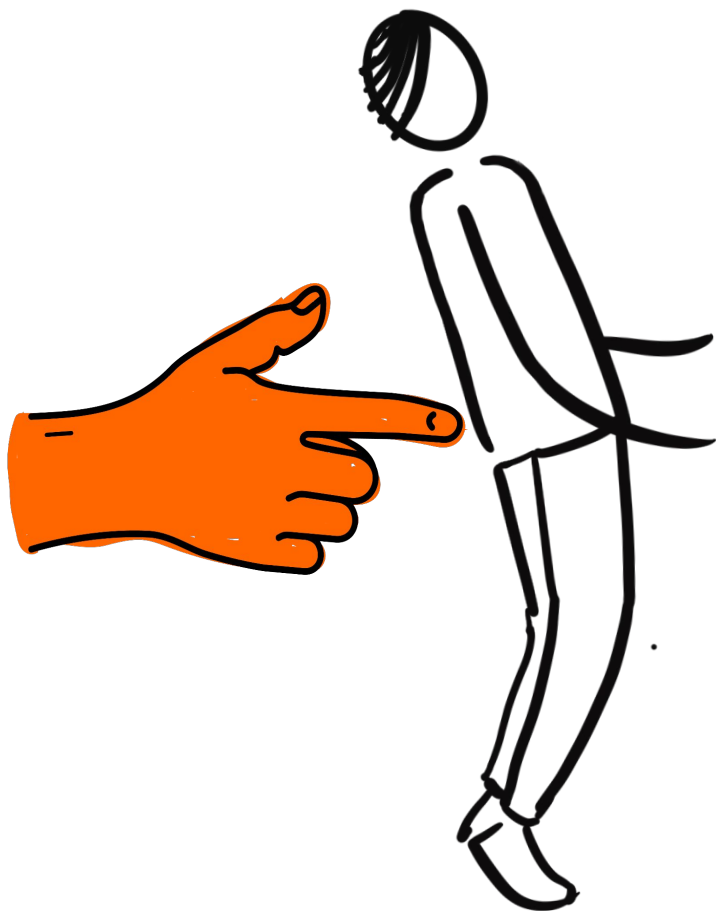
The **unattractive** perception of ageing



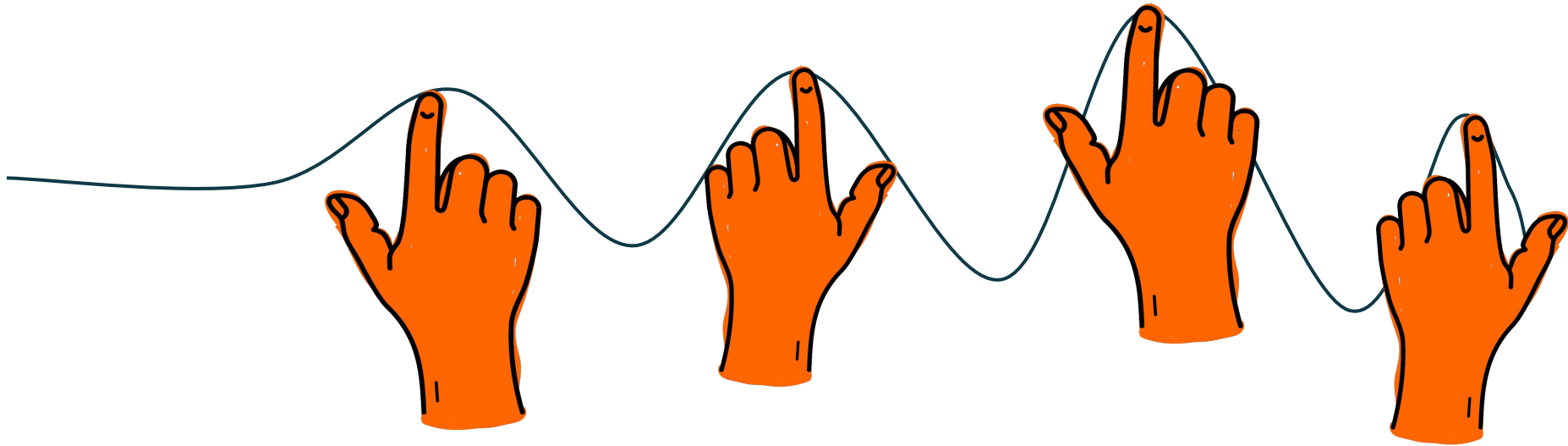
We do it tomorrow, next week, next year...







We want to intervene earlier.
The concept of **nudging**



THEME

Finances

Documentation

Meaningful life reflection

Health & Living Situation

NUDGE

Yearly Pension report

Subgoal

Marriage registration form

Subgoal

Notification:
Talk to your children about retirement

Subgoal

Health Check up

Subgoal

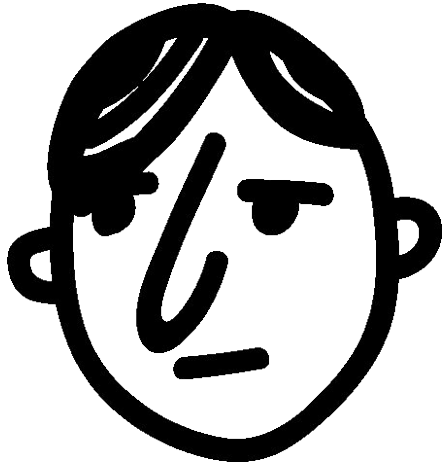
OWNER

Pension Insurances

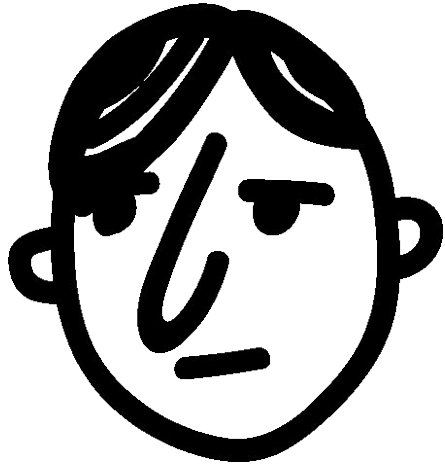
DVV

DVV

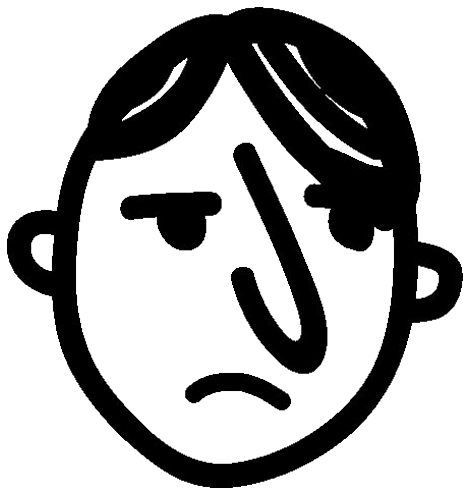
Kela



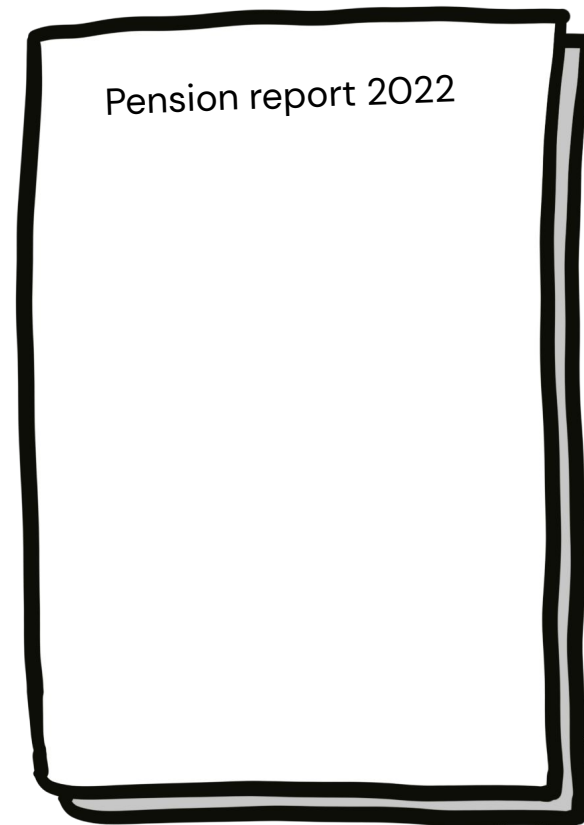
This is Peter.

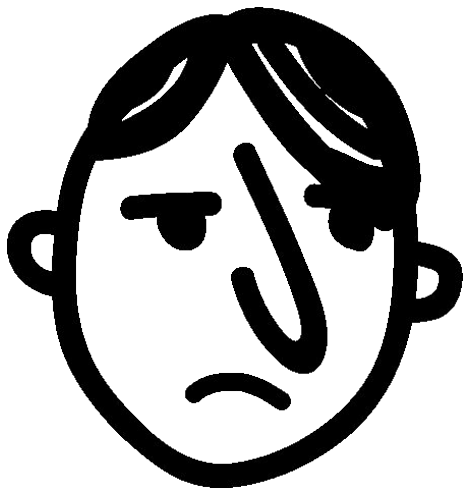


No interest in retirement.

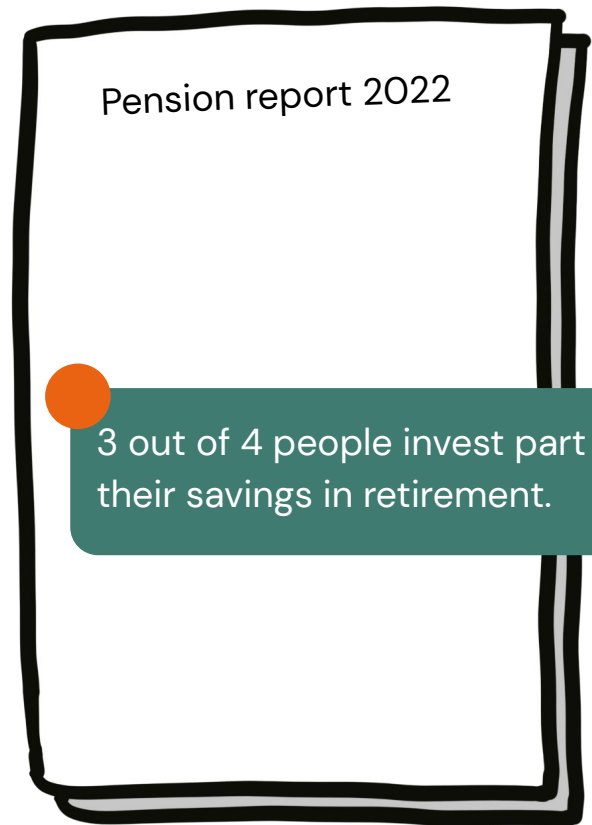


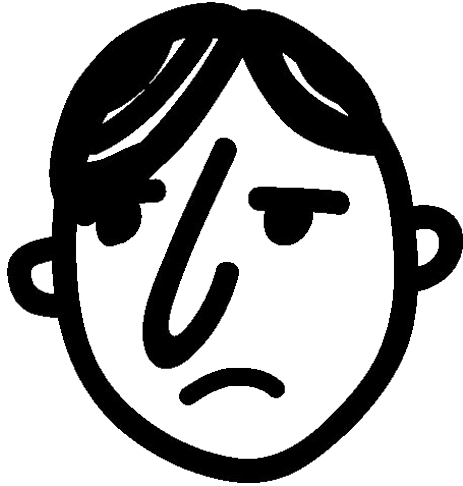
My pension report says that I'll retire
in 2047 with EUR 1700 per month.



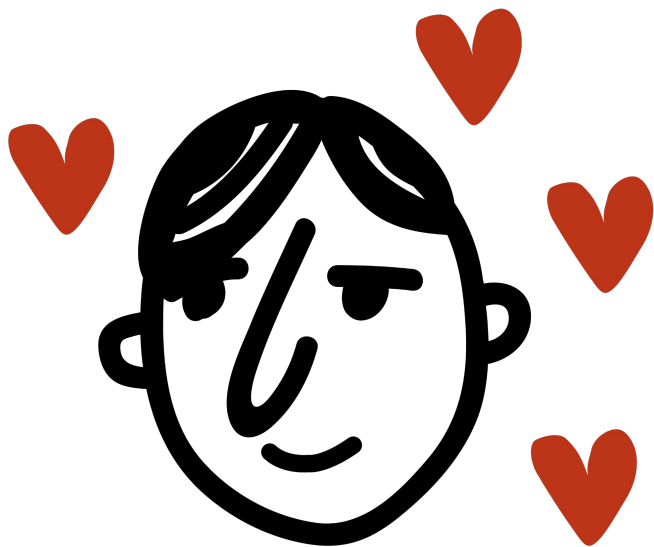


On the edge of the report it says that
I can do something about that.

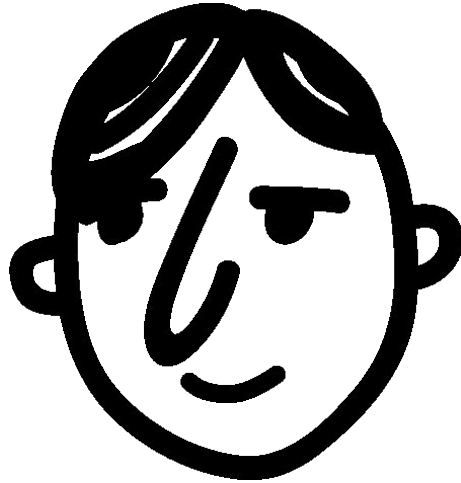




No time. Let's ignore that.



Two years later, Peter wants to get married.



After handing in all necessary forms,
DVV grants his request.

DIGITAL AND POPULATION
DATA SERVICES AGENCY

REQUEST - MARRIAGE IN FINLAND
OR ANOTHER NORDIC COUNTRY
Examination of impediments to marriage



PARTNER A

Surname	First names
Personal identity number	
Em	
Co	
C	
P	
S	
P	
E	
C	
C	
S	
P	
Y	
P	
C	

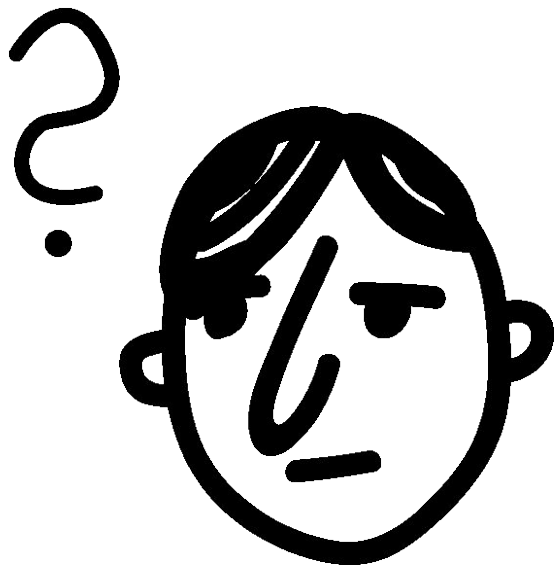
Success!

This is a certificate
for you to get
married.

names.

the other

iblings and
in the
nd direct



He notices a remark on the certificate.

DIGITAL AND POPULATION DATA SERVICES AGENCY

REQUEST - MARRIAGE IN FINLAND OR ANOTHER NORDIC COUNTRY
Examination of impediments to marriage

PARTNER A
Surname First names

Person
Em
Co
C

Success!

This is a certificate for you to get married.

Thousands of couples make choices about their retirement when they get married.

names.
the other
relationships and
in the
direct

THEME

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Yearly Pension report

Marriage registration form

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Subgoal

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DVV

DVV

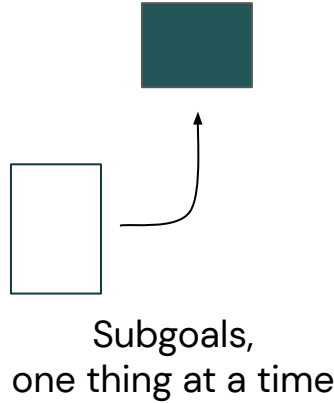
Kela

Proposal

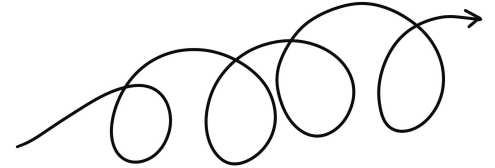
Nudging Retirement: A lifelong journey



Concept of nudging



Subgoals,
one thing at a time



Experiments



Further development

Using a platform to create an overview of preparation steps (e.g. Suomi.fi 2.0, Omaelämä)

THE FUTURE



Growing older appears in a
new light. We feel ready and
look forward.

List of References

Becker, L., Jaakkola, e., & Halinen, A. (2020). Toward a goal oriented view of customer journeys. *Journal of Service Management*, 32(4), 767–790. <https://doi.org/10.1108/JOSM-11-2019-0329>

Klimczuk, A., & Tomczyk, Ł. (2015). *Aging in the social space*. Białystok–Kraków: The Association of Social Gerontologists. <https://nbn-resolving.org/urn:nbn:de:O168-ssoar-443221>

Quotes from Interviews, prepared and conducted by Myrta Brugger and Tom Bos

– Interview of a Coordinator and a Project Manager from Siskot ja Simot, March 23rd 2023

– Interview of a Chief Specialist and a Specialist from SeniorSurf, and a Coordinator from Vanheneminen.fi, March 27th 2023

Illustrations

All illustrations in this presentation are by team members. With the following exceptions:

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Adapted by authors

Peter (Slide 35–42) and all other Faces (Slide 48) “Face” icons by Sarah Rudkin, CC BY 3.0, retrieved October 19, 2022 from

<https://thenounproject.com/icon/face-1868223>. Adapted by authors

DESIGN
FOR
GOVERNMENT



Group 1C: Nudging Retirement

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