Nudging retirement:
A lifelong journey

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EXECUTIVE SUMMARY

"Nudging for retirement: A lifelong journey" is a concept intended to encourage people to start preparing their retirement earlier. The project took place in spring 2023 as part of the Design for Government course at Aalto University where students partnered with the Finnish Ministry of Finance (VM) and Digital and Population Data Services Agency (DVV) to co-design for digitalization and retirement as a life event. This project started from the brief "Life events for a dignified old age" by DVV and VM.

This report documents the whole process from research to final proposal. This report will first walk you through our research that included desk research, expert interviews, and round table discussion with our partners from VM and DVV. In addition, we utilized different methods and tools like systems thinking and mental models to get a comprehensive picture of the Finnish pension system and to be able to look at the brief from different perspectives.

Our proposal is a way to address the lack of preparation and anticipation for retirement. The lack of preparation leads to limited options and having limited options makes it more difficult to have a meaningful life when you are older. From our research, we made two insights that reveal the root causes of this problem. The first is "the complexity of the retirement system impacts the understanding of people preparing retirement" and the second is "the unattractive perceptions of aging causes people to delay preparing for retirement". From our research, we learned that retirement is a lifelong journey instead of one life event.

Our proposal aims to nudge people to start the preparation earlier and to spark a reflection on the future they wish to have. It presents a concept where these different nudges, encouraging tips or small tasks, are included in already existing platforms, to inform and push people to start preparing for their future, their retirement. These nudges are included, for example, in the yearly pension report and in Kela's health check-up for 55-year-olds. We propose that there are multiple nudges in different stages of life to support the lifelong journey of preparing for a meaningful future. The proposal is suggested to the Digital Population and Data Services (DVV) and the Ministry of Finance (VM) in collaboration with other stakeholders in the Finnish retirement system, like Kela and pension insurance companies.

With our proposal, we aim to spark people to start reflecting on their life. Our proposal aims to encourage people to start preparing, not only for their retirement but for their future and life in general. The aim is that step by step, nudge by nudge, we change the unattractive perceptions of aging towards more attractive perceptions, where anticipation is seen as a way to have more options to help you achieve the meaningful life you want to live.

RESEARCH

The Finnish Ministry of Finance (VM) (Valtioneuvosto, 2022) has an ambitious program called the "Digikompassi". By 2030, they want to automate and digitize around 40 life event packages together with Digital Population and Data Services (DVV). In this development step, the two organizations want to develop solutions that are human-centered (Objective 11), consistent across different platforms (Objective 12), and secure (Objective 13) (Valtioneuvosto, 2022). As one of three groups, we investigated live events connected to retirement with the goal of having a "dignified old age".

> *"Many governments around the world strive to deliver more effective, efficient, and user-friendly digital public services. In order to take a perspective of everyday life over one of internal processes in the design of these public services, in many cases a Life Event approach is utilized."*
> – Gros, C. (2020). P. 6

It quickly became clear that we needed to explore the meaning of „dignified" and life event retirement from different perspectives. Later, we were able to merge the perspectives but kept our focus on the organizations that play a role in the phase of pre-retirement.

Round table discussion

With an in-depth understanding of the project brief, we went into the round table discussion with the clients behind the brief, representatives from DVV and VM. During the meeting, we worked with them to divide different organizations into three phases: Pre-retirement, Retirement, and Post-retirement. This was the starting point for our further research.

First meeting with representatives from DVV and VM

	Public sector				Private sector			Third sector			Citizen support network	
			municipality or hyvin vointsalue									Friend / Family
		DVV / Guardianship services for some citizens	Tax admin	"well-being service country"								
pre retirement	DVV Suomi.fi					your empcoyotr					Work community	
					Pension fund Insurance company Bank		Pension insurance companies	Helsinki Missio (Lonelyness)				
	ETK (Finnish center for pensions)	KELA pension application (public)	Suomi.Fi - Retirement	DVV - Citizens info			ELO ilmarinsoi varma veritas					
retirement	KELA pension payments	KELA pension (work) public workers			Private (work) health care - Public			EKL	Many support groups			
				Politics, Parties (i.e. Elakelaisten puolue)	Law firms							
post retirement	Health care				Employers (part-time work)		Sports clubs	Enter RY	Church, Other Religious communities		Neighbors	Hobby interest communities & Networks
	Libraries		DVV ecosystem of Death	Maanmitt auslaitos – Heritage	Pensionsers benifits (Ali Secths) - Disconts Health care Pubs			Digital support	Institutions of civic education	Cummunity centers Librariej	Housing cooperative (taloyhtio)	
									Vanhustyon Reskusliitto = Finnish Association for the welfare of older adults			

Workshop result: mapping organizations connected to the live event of retirement

Research angle organizations

Based on the project brief and this exchange we identified three research directions, which we split among the three groups that were assigned to the brief.
  – Citizen Perspective > 1A
  – Trend Research > 1B
  – Organizational Perspective > 1C

Our group focused on the perspective of organizations. Starting with the Finnish pension system, we wanted to expand to organizations from all sectors to capture the different lenses of what it means to live a dignified life in old age.

Research Questions
1. Retirement system: How does the current Finish retirement system support or inhibit the digitalization of this life event?
2. Organizations & Service Providers: What is the "construct" of a dignified old age from an organizational perspective?
3. Organizations & Service Providers: What do they need or lack to keep that goal („dignified old age") at the core of service provision? With a focus also on the third and private sector.

Desk Research

Throughout the project, we conducted desk research. In the beginning, to gain an in-depth understanding of the landscape of organizations around the topic of retirement we used secondary sources. Through the available information, we identified relevant organizations and their fields of activity. With this understanding, we decided to contact some of them to conduct expert interviews.

Parallel to the development of the insights, we came across new sources such as the VTKL podcast about preparing for retirement (Siltanen, 2023), literature on aging in society (social gerontology), and studies around digital literacy. Together with the expert interviews, these sources significantly influenced our proposal.

Later in the process, especially in the context of the ideation session and in the preparation of our proposal, we repeatedly did desk research around similar offers (preparing retirement) and topics in the field of behavioral science.

Expert Interviews

We organized three one-hour interviews – two of them were conducted with several experts and were prepared and conducted by our group. The third one with the Ombudswoman was a joint initiative of all the groups working for the brief. The focus was on representatives of organizations and projects that come into direct or indirect contact with people in different age groups (pre-retirement, retirement, and post-retirement). It was important that they have a broad knowledge of the environment (their organization in relation to other stakeholders), the goals of their organization, and the needs and problems of the people they target with their offer.
The interest in our project and the availability of the experts were an additional challenge for the team when contacting the organizations. However, we were able to organize the following semi-structured interviews:

First Interview, 24.3.2023 with Siskot ja Simot
1 Expert working in coordinating different initiatives
1 Expert working specifically for the project "Akseli", a pilot that aims to fight the loneliness of elderly men

This interview opened our eyes to findings such as the decreasing number of choices when aging, differences in gender, and the importance and role of communities after exiting work life.

Second Interview, 27.3.2023 with Vanhustyön keskusliitto (VTKL)
1 Expert working for VTKL
1 Expert working for Seniorsurf
1 Expert working for Vanheneminen

This interview helped us gain a deeper understanding of the preparation tasks for retirement, their implementation, challenges in promoting digital skills of the aging population, efforts, and differences in accessibility of services.

Third Interview, 24.3.2023 with Ombudswoman for elderly people
1 Expert, Ombudswoman

The broad knowledge of the Ombudswoman was insightful when it came to understanding different aspects of having a dignified old age and the freedom of choice. Furthermore, did she make necessary links to the workplace, digitalization, and governmental institutions and pointed us toward important concepts and problems.

Listening to the experts' helped us better understand the topic. When sharing the research with other groups, we saw where our research overlapped with trends and user research. Furthermore, it supported us to start the systemic analysis.

SYSTEMIC ANALYSIS

After gathering a lot of information we started to make sense of it. This part will introduce you to our most important research efforts and the resulting insights. We then present three tools – system mapping, leverage points, and iceberg model – which supported us at various points in the analysis and significantly informed our proposal.

This process helped us to make sense of all the information, make the necessary connections, and revealed different directions. Where we saw overlapping evidence we were able to build insights. Insights were information packages that together formed a new understanding of the life event that we had as the starting point for the project.
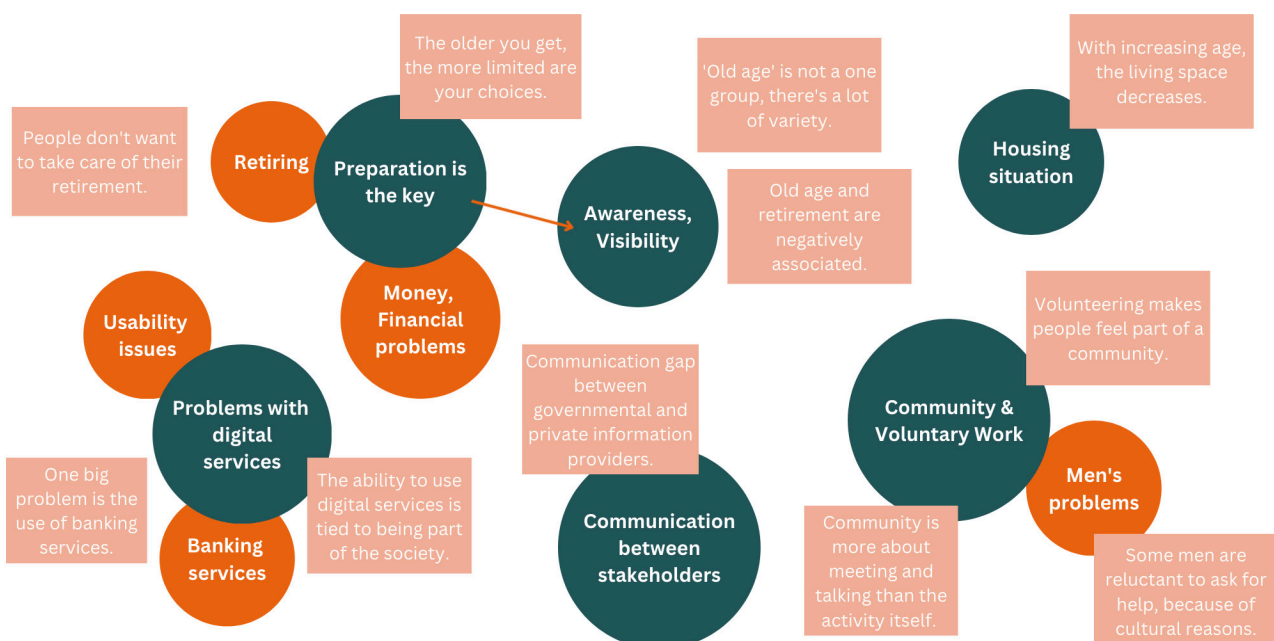
Main clusters deriving from different research sources

Research Insights

Insight 1 – The complexity of the retirement system impacts the understanding of people preparing retirement

The retirement system is complex and people retiring don't have sufficient knowledge about how the process works and what they need to take into account. It is a long, slow, and non–linear process involving legal, health, and social decisions. To achieve a good and dignified life during retirement, one needs to start preparing well in advance. It's good to start the preparation in parts, which also makes the complexity of the process easier.

"I would want to reach people at the age of 55, but usually people start to think about how they will manage aging only at the age of 65 to 70."
– Coordinator, Vanheneminen

"Each of us should think about these issues of these five areas well in advance: finances, housing, health, documents, and meaningful life. Then there will be many more possibilities of choice at the point when the situation forces you to do them."
(Siltanen & Ihalainen, 2023, 7:15)

Insight 2 – The unattractive perception of aging causes people to delay preparing for retirement, which reduces the range of options.

Aging is associated with negative thoughts such as the end of life.
Retirees are often categorized in a large group such as 'older people' instead of being addressed as diverse individuals. There are many different ways to plan and live retirement. The unattractive perception of aging is closely linked to a number of factors such as social exclusion based on stereotypes, representation in media, and a lack of intergenerational solidarity.

"It doesn't depend on age. If you are 55, you think you are not old compared to people who are 10 years older than you. I met a 92–year–old woman who told me she was not old."
– Coordinator, Vanheneminen

"Writing a will is seen as the acknowledgment of death. Please don't think that a power of attorney, a will, or any other document is a bad thing, however, anything you have done and prepared is seen as a handout to your loved ones."
(Siltanen & Ihalainen, 2023, 17:23)

Insight 3 – Although Finland has a digital-competent population on the whole, a significant share of it are still worried by digital security, and their ability to keep up with rapid development

Finland is the leading country in the EU in terms of digitalization (European Commission, 2022). Still, a significant share of Finns feel they are not informed enough to protect themselves from digital threats, especially identity theft, and loss of personal data.
Another major concern the Finnish population has is the fear of not being able to keep pace with rapid digital changes over the long term. Even if the situation is improving, most people over 75 still nowadays feel insufficiently provided with guidance for the use of devices and services.

"30% of respondents feel they do not have enough information to protect themselves from digital threats."
(DNA, 2022)

"Although the experience of digital inequality grows with age, the concern about falling off the digital sled actually affects people of all ages. Even those in their forties are worried that they will drop in development"
– Communications Director, DNA (Wahlbeck, V. et al., 2019)

Insight 4 – A lot of decisions about retirement are taking place around the living situation.

After retirement daily life is often focused on a nearby area and so are the social contacts. Moving then means finding new social circles, which can also result in loneliness.

It is crucial for people to think early about changes to their living situation. With age, the space we occupy decreases. The later these decisions are made, the more limited the choices available to older people.

The choice of housing influences social circles, costs, renovation options, and choice of care. Depending on where and how seniors want to spend the last 20–30 years of their lives they can adapt their environment accordingly.

"If you're living in a house and your health is going down and you realize this is too big a house for me. (…) Then you don't have many choices. You have to sell the house at the price at that time and you have perhaps fewer choices to choose where to move to. So that's why it's important to change some things at your house. For example, some renovations in the bathroom, if you do it earlier you have more time to adjust. When we are getting old it takes more time to adjust to new circumstances than when we're young."
– Coordinator, Vanheneminen

"Quite many, especially women, when widowed, might move to the same town where their children live. That gives them some kind of a social surrounding, but on the other hand, they lose their other friends, their other social group."
– Project manager, Siskot ja Simot

Focus on Insight 1 and 2

We presented our research and insights to our partners from DVV and VM during the mid-term presentations. The feedback we received from our partners and teachers, helped us to make the decision on which direction to focus on and we decided to focus on the first two insights related to missing preparation. With these insights, we saw an opportunity to influence the system.

The point that connects these two insights is that they are both related to preparing for retirement. Both insights are the root causes of the same problem: delaying preparation reduces options. Both insights responded well to the project brief since they focus on retirement and dignified old age.
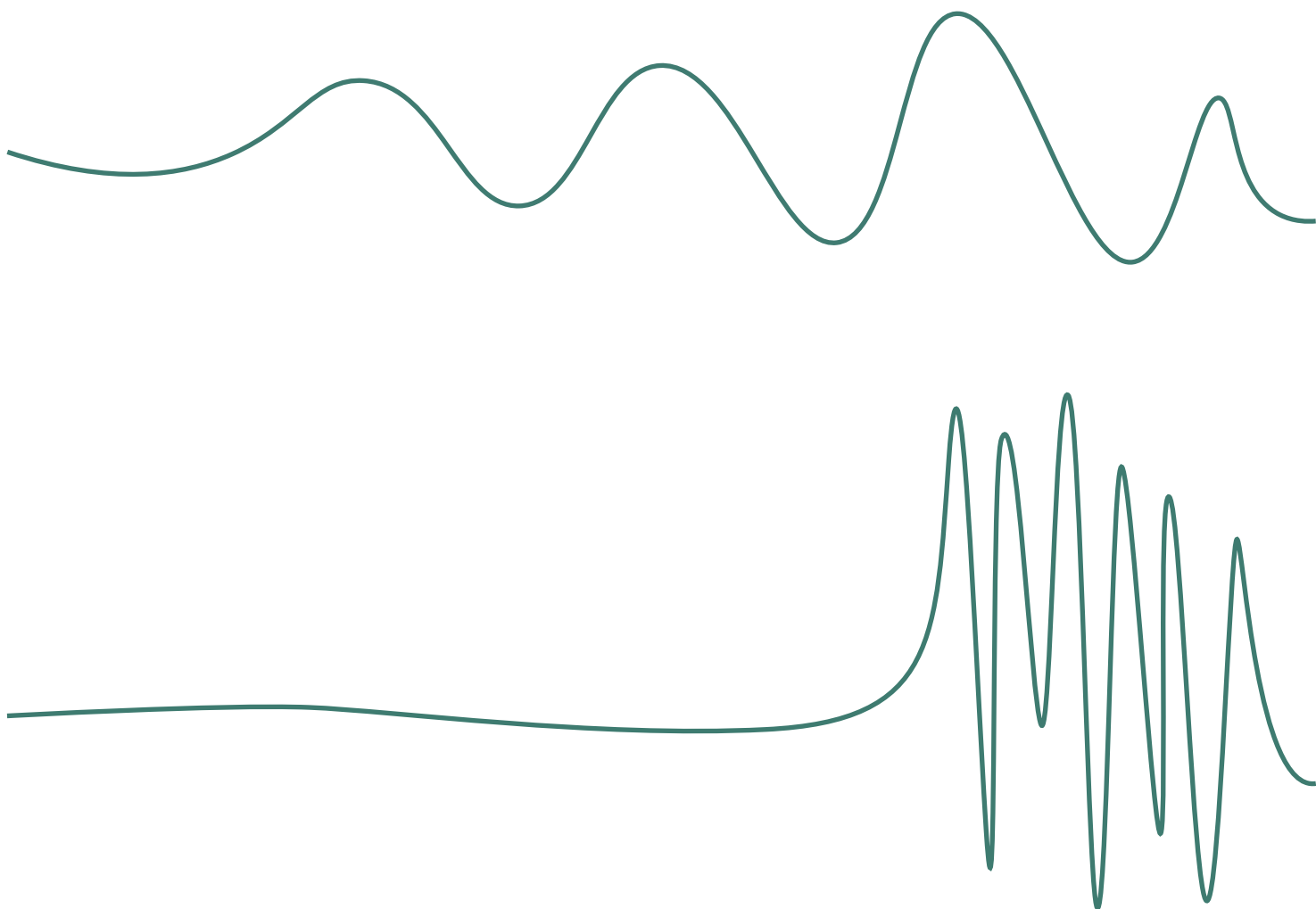
Distribution of preparation, starting early vs. starting late

System Mapping

As our group concentrated on the organizational perspective, we wanted to develop an understanding of the key stakeholders who constitute the Finnish pension system and, more importantly, who are necessary to enable Finnish citizens to enjoy a meaningful retirement. We did a lot of desk research by looking for different organizations and how they work. We also studied how the Finnish pension system works, which stakeholders are part of it, and what kind of options people have.

System mapping is based on systems. A system is an interconnected set of elements that is coherently organized in a way that achieves something. (Meadows, 2008) A system has a purpose and predictable or unpredictable behavior. It is characterized by human and non-human relationships between different elements and components. The purpose of a system can differ based on the perspective from where it's observed. System mapping consists of representing and spatially positioning different actors, organizations, and stakeholders in order to highlight their connections. System mapping can be used to identify missing connections or gaps in the flow of information. The advantage of using this approach is that it enables us to visualize a whole system.
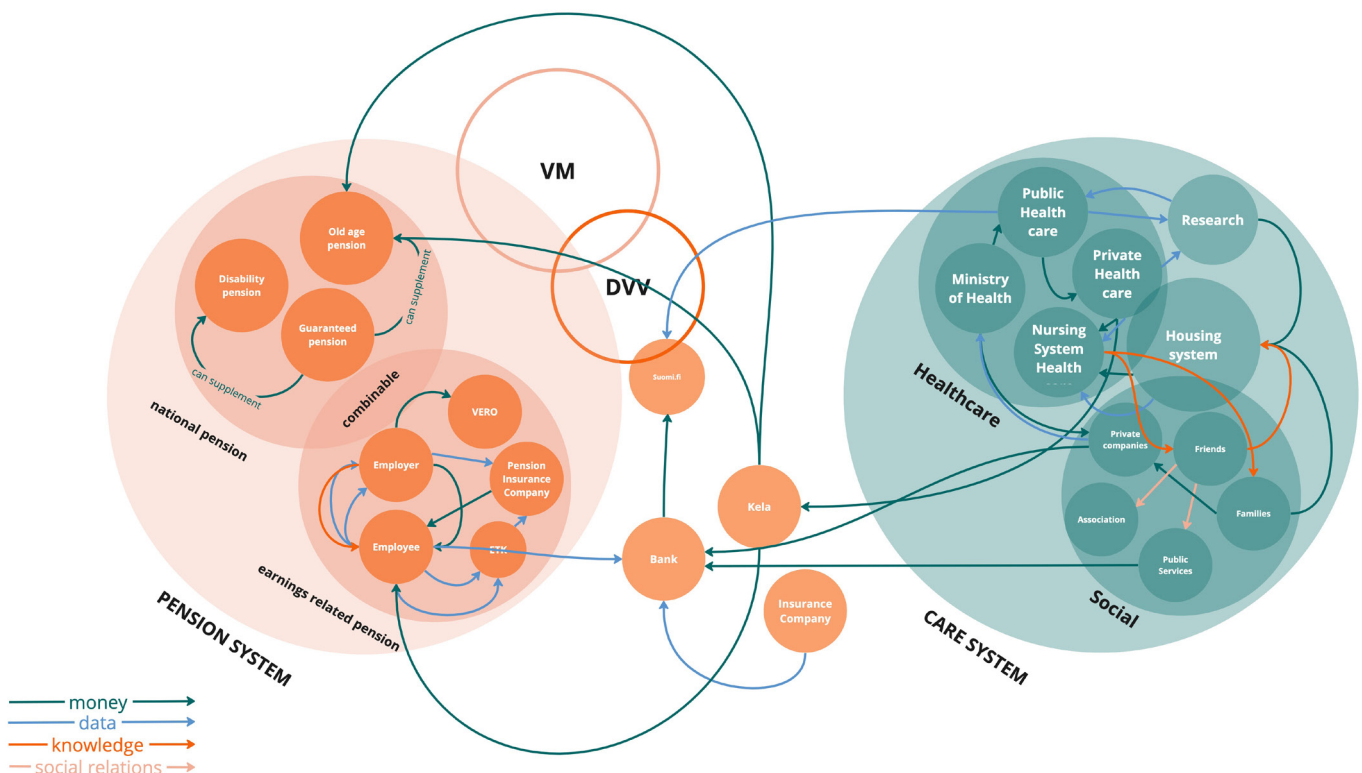
Simplified mapping of the various stakeholders involved in the Finnish retirement system

With the information we gained from desk research and expert interviews, we were able to create a system map based on our perceptions. The system map helped us to see the connections between different organizations, associations, and platforms. It also helped us to understand how complex the retirement system is.

Pension System

The retirement system is made up of two pensions that can be combined: the earnings-related pension and the national pension. The first, the earnings-related pension, depends on a number of factors. Its amount can be affected by certain degrees, parental leave, benefits, the amount of labor income, or the length of a working career. The second, the national pension, is awarded to Finnish citizens if their earning pension accumulation is small or if they are unemployed. It is made up of the guaranteed pension, which secures a minimum pension, as well as the old age pension and disability pension, awarded on a case-by-case basis. The amount of this national pension, therefore, depends on the state of health of the person concerned and their year of birth. (Kela, n.d) In this part of the system, the employer or ex-employer plays a key role, acting as a link between the employee, the Vero tax administration, the pension insurance company such as Ilmarinen, and the Finnish Center for Pensions ETK. Exchanges between the stakeholders in this system are often data or money flows. Tracking money flows helps us to understand the conditions for a balanced pension system between the individuals and the different stakeholders involved.

Links to other systems

In addition to pensions and financial aspects, our expert interviews helped us to understand that the Finnish pension system is closely linked to what we have defined as the care system, which includes the healthcare system, the social system, and the housing system. We have mapped these sub-systems in different ways since the connections we imagine between the various stakeholders are more a matter of hypothesis and empirical fact than confirmed information. However, we have managed to identify a large number of organizations and associations such as Enter Ry, Siskot Ja Simot, VTKL, and EKL, private companies such as Gubbe, as well as public facilities and services such as public transport, museums, indoor swimming pools, and libraries. The care system also includes family and friends, stakeholders whose importance we might tend to underestimate, but who in fact occupy a central place in the life of someone wishing to live a meaningful retirement.
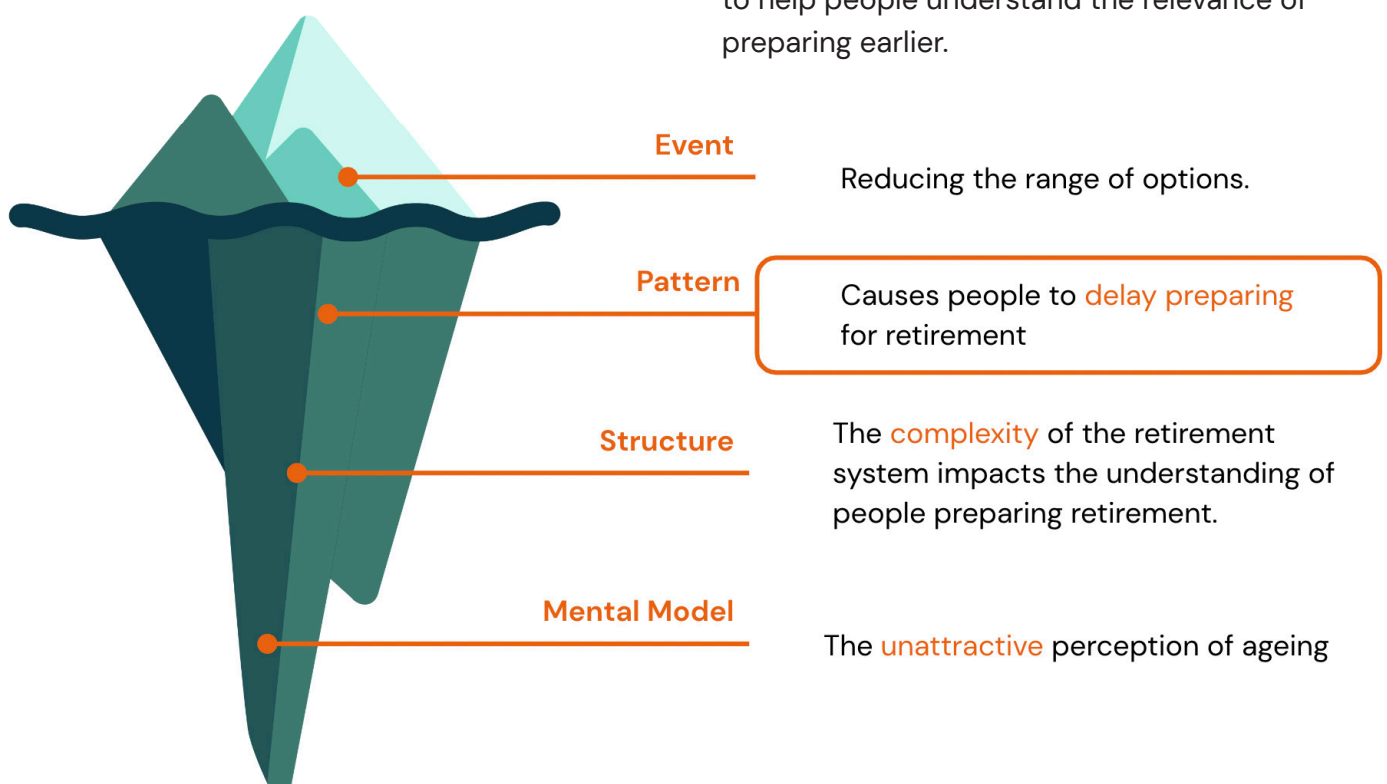
Mental Model

Developed by Donella Meadows in Thinking in systems, published in 2008, the iceberg model is a way of analyzing systems and discovering invisible connections between events, and therefore what lies beneath the surface. The model works as follows.

We decided to analyze the causes and effects of the recurring patterns we see in the Finnish pension system. Firstly, the events correspond to what we can observe directly. These events occur in response to patterns that recur over time These recurring patterns depend on how the system is structured and how the parts of the systems are organized. Finally, we find the mental models at the very bottom of the iceberg, which correspond to societal assumptions and other preconceptions.

– Events (who does what to whom?) Reactive > What happened?
– Patterns (reoccurring patterns over time) Adaptive > What is happening over time?
– Structures (how the parts of the system organised) Creative > Why is this happening?
– Mental models (mental models and assumptions) Generative > In what ways our mental models created and sustained the structures in place?

We realized that the problem of lacking preparation actually stems from the mental models deeply rooted in Western society and the unattractive perception we have of the aging process. The unattractiveness and the complexity of the system, lead to delays in preparing for retirement. By delaying planning and decision–making, the number of options available to Finns diminishes as they approach retirement. Our aim is not to change the system, but rather to accept it in its entirety, its complexity, and its multiplicity. Because of that, we decided to intervene at the Pattern level to help people understand the relevance of preparing earlier.

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

Applying the mental model to missing preperation

Use The Causal Loop Diagram to Analyze The Behaviors Taking Place In The System

We then decided to use a Causal Loop Diagram (Meadows, 2008) to show the behavior of postponing from a systemic and individual perspective. In this representation model we placed the recurring phenomenon of procrastination in relation to the pre-preparedness of the retired person surrounded on the one hand by the unattractiveness of old age and on the other by the complexity of the Finnish pension system as perceived by citizens. We then added to these two points by linking them to patterns of behavior recurring in our expert interviews, our desk research study and our literature review.

We placed various notions around the unattractiveness of old age, such as the phenomena of ageism, the apotheosis of youth in the media, and the fact that aging is seen as a disease. We tried to find ways of reducing

the stigma attached to advanced age by adding phenomena to the map that could help reverse this perception, which lies at the level of mental models. We mapped these possible solutions and added to the map a number of points explaining why more stimulation of intergenerational cooperation would make it possible to present old age as a phase of life that is dynamic, active, and various and subsequently to open up the conversation about retirement. The next step was to connect these different points and map these connections, represented here by arrows. These arrows were then given two symbols, ‚+' and ‚–', to explain whether these events reinforce or balance each other. Connections marked „+" correspond to reinforcing feedback loops and amplify, increase, or move in the same direction. Conversely, those marked „–" correspond to balancing feedback loops and decreases, moving in the opposite direction.
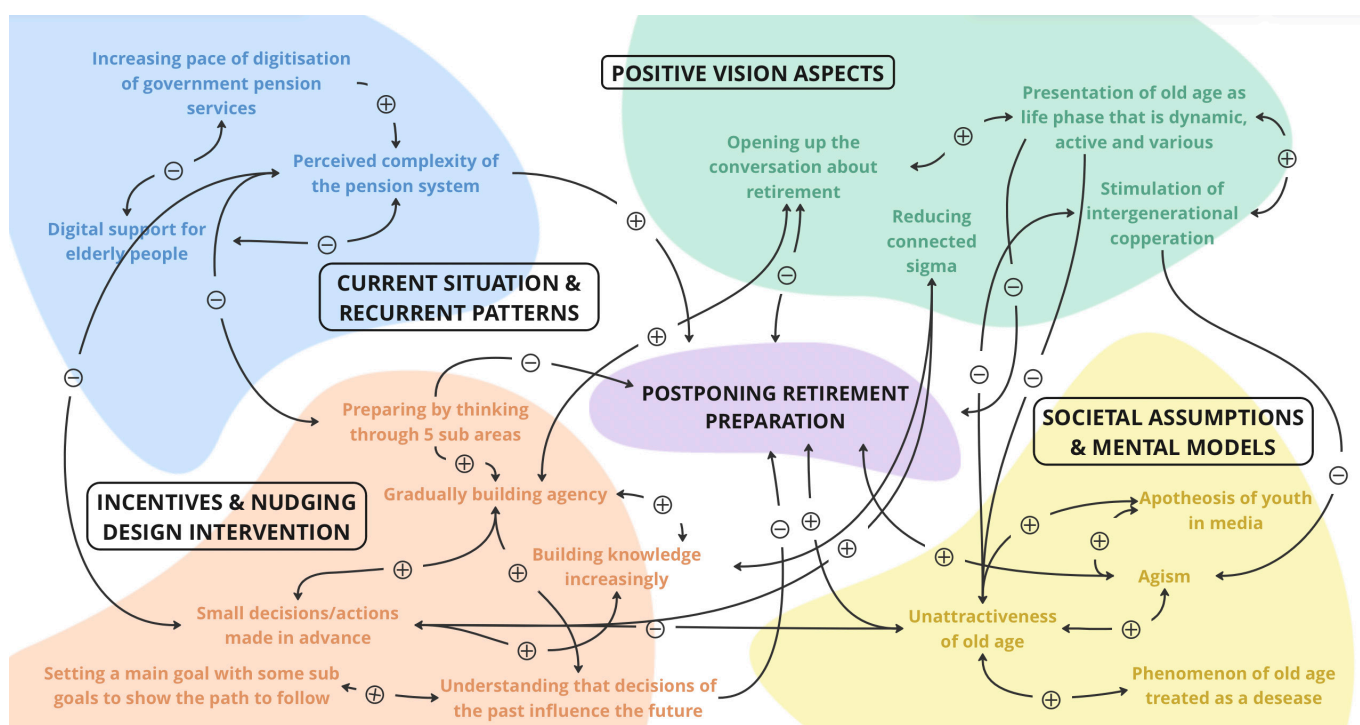
Developing a causal loop diagram to understand the perceived complexity of the Finnish pension system

In the same way, we repeated the process with the perceived complexity of the Finnish pension system and linked it to an increasing pace of digitization of government pension services. We mapped existing solutions such as digital support platforms for elderly people like EnterRY. Then we added what our discussions with stakeholders and our research suggest could once again reverse this phenomenon. Thus, preparing for retirement through 5 sub-areas and taking small decisions and actions in advance would allow citizens to slowly build agency and knowledge. Allowing citizens to understand that their past actions and decisions influence their future could also allow them to expand the number of possibilities and opportunities regarding their retirement.

Leverage Points Underlying Intervention

Structure of information flows
We retained two main leverage points for our solution in order to bring social change and influence part of the system. The first concerns the structure of the information flow. Who does and does not have access to which type of information. In our case, these information flows corresponded to the different stages of preparing for retirement that Finnish citizens are not aware of. We thought it would be important to build knowledge and agency by giving people concrete ideas or steps which they can take today. This implies restructuring the information so that it becomes relevant earlier. Indeed, delivering information to a new place or adding feedback can change people's behaviors.

Strength of the negative feedback loops are related to the impact they are trying to correct against.
The second leverage point retained by our team to intervene in the system is linked to the strength of the negative feedback loops related to the impact they are trying to correct against.

We can think of different ways of balancing positive feedback loops with negative feedback loops in order to correct and prevent something from happening in the system. We can design and implement an intervention that acts as a negative feedback loop in order to prevent recurring patterns from happening again, in this case, the fact that finnish people tend to postpone their retirement and consequently see their number of options decrease.

IDENTIFYING THE INTERVENTION

After deciding we are intervening on the pattern level, the next step was identifying the intervention that is most suitable for us. For this, we used the 'Government as a System' toolkit. (PolicyLab, 2020) We noted that advising, role modeling, informing, nudging, and educating are options to consider as styles of interventions for our project. Because retirement and aging are sensitive themes and already hold up negative perceptions, we thought that intervention needs to use softer powers (see the upper area of the framework).

'Government as a system' cross-cutting styles of action

	Influence	Engage	Design	Develop	Resource	Deliver	Control
'Softer' powers often shared with others	**Advising** Advising citizens and signposting options to help them find support	**Listening** Creating platforms for citizens and stakeholders to protect vested rights and interests.	**Connecting** Encourage experts and citizens to co-create change.	**Championing** Building a case for change and retain alliances for action.	**Charging** Collecting charges for service for example prescriptions, passports or parking.	**Nudging** Applying behavioural science or encouraging voluntary codes.	**Devolving** Devolving decisions to frontline staff, other authorities or citizens.
	Lobbying Using existing networks and platforms to influence an issue or cause.	**Informing** Providing data, sharing knowledge. For example public information advice.	**Engaging** Engaging citizens, stakeholders and partners to deliberate on an issue of importance.	**Agreeing** Formal agreements e.g. Memoranda of Understanding (MOU).	**Incentivising** Promoting behaviour change through grants, subsidies or other incentives.	**Educating** Providing materials so citizens know what's available to them.	**Providing assurance** Providing assurance / checks and balance on powers.
	Agenda setting Build awareness & confidence in new opportunities by providing thought leadership.	**Consulting** Consulting the public or stakeholders on an issue to understand needs and impact.	**Analysing** Analysing and interpreting data from local and international contexts.	**Partnering** Establishing formal partnerships on an issue of importance to parties.	**Contracting** Utilising public procurement to encourage supply chain innovation.	**Building** Making infrastructure investments & public commissions e.g. highways.	**Licensing** Providing licenses e.g. Taxis, bars & clubs, traders & markets, and health & safety.
Patterns of action across local, national and international contexts	**Role modelling** Role modelling culture or values through local, national or international presence.	**Convening** Drawing together expertise from across system.	**Forecasting** Foresight, horizon scanning and predictive analytics.	**Planning** Setting strategy and making plans e.g. Industrial Strategy.	**Co-funding** Co-funding activity and pooling budgets with domestic or international partners.	**Providing** Delivering services directly or indirectly through funding and target setting.	**Regulating** Ensuring regulation enables the intended policy outcomes. Also amending rules, statutory instruments and orders.
	Auditing Auditing and reviewing activities to inform action.	**Collaborating** Collaborating with different actors from across the system to deliver outcomes.	**Modelling** Modelling different scenarios, shaping and deciding on delivery models.	**Commissioning** Commissioning services and outsourcing contracts. Also decommissioning as needed.	**Targeting** Utilising initiatives to influence on a particular issue e.g. Cultural programmes.	**Reforming** Harnessing political will for change to improve outcomes.	**Intervening** Making an intervention to correct or improve a market or social context e.g. correcting market failure.
	Governing Establishing governance and setting up formal structures such as boards.	**Negotiating** Early engagement on a shared interest or issue including diplomacy.	**Testing** Testing, prototyping and learning to establish efficacy of a proposed intervention.	**Interpreting** Translating policies across different places and jurisdictions.	**Investing** Investing in various forms including Inward investment and foreign direct investment.	**Safeguarding** Oversees the welfare of vulnerable groups.	**Enforcing** Support enforcement and harmonise regulatory compliance environment.
	Publishing Publishing plans, priorities, guidance and reviews.	**Running elections** Running democratic services and elections.	**Piloting** Small scale trails to learn lessons and establish an evidence base for change.	**Codifying** Publishing proposals for consultation and pre-legislative scrutiny e.g. drafting white papers and bills.	**Funding** Direct finance to stimulate markets or deliver positive outcomes.	**Preventing** Intervening early or investing in preventative measures e.g. Public health.	**Sanctioning** Putting in place sanctions e.g. embargoes and political trade restrictions.
More 'formal' powers often associated with governments	**Scrutinising** Establishing scrutiny committees for example section 15 powers.	**Setting standards** Harmonising and setting standards for different stakeholders.	**Evaluating** Evaluating efficacy of activities or interventions to establish value for money and impact.	**Legislating** (Primary and Secondary) Supporting a bill through parliament and enacting legislation.	**Recovering** Recovering debt and other actions to address fraud and error.	**Protecting** Protecting consumer rights and supply-chain. Upholding of standards.	**Prosecuting** Powers to investigate and prosecute criminal offences e.g. Local Gov Act 1972.

Government as a system toolkit (PolicyLab, 2020)

Sub goals

On the recommendation of our teacher, we read an article "Toward a goal-oriented view of customer journeys". The article used the process of quitting alcohol and becoming sober, as an example of a goal-oriented journey. The article described different stages that people go through when they want to stop drinking and emphasized the importance of self-reflection. (Becker et.al., 2020). From the article, we learned that after defining a main goal, setting sub-goals helps and shows the way to reach that. An article about alcoholism and quitting drinking might seem distant from our project about retirement and dignified life, but we saw a connection to our context. Defining a main goal could mean starting to think about what kind of life you want to have in the future or what a meaningful life means to you when you no longer work. With this reflection, the next step would be defining smaller sub-goals that help you to achieve the meaningful life you hope to have.
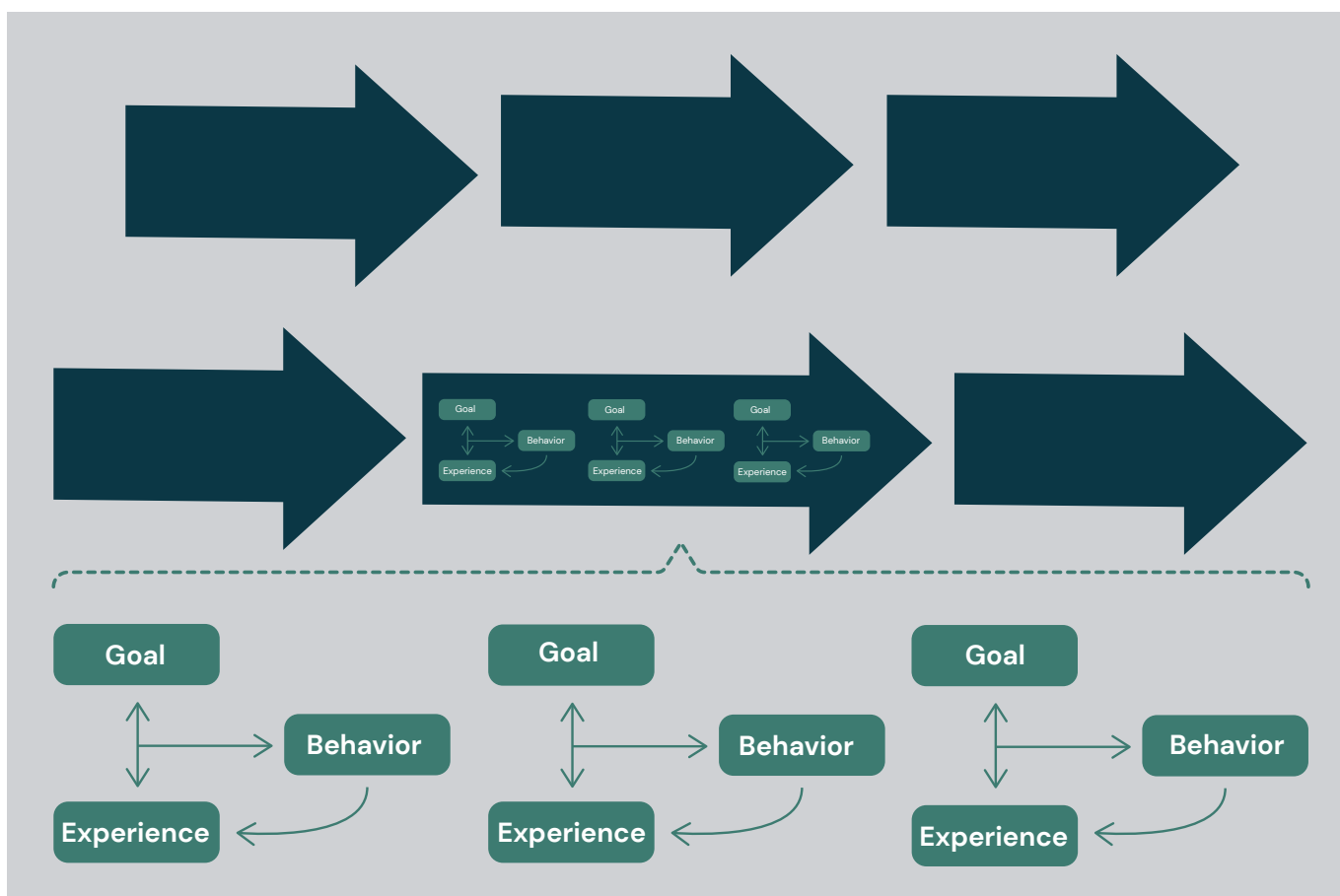
Goal-oriented journey (Becker et.al., 2020. Adapted by authors)

Small tasks

Based on the styles of interventions (PolicyLab, 2020) and the idea of sub-goals (Becker et.al., 2020) we ended up with the idea, that we would advise and inform people about retirement and it would happen multiple times during life, before retirement. This informing could be done by using small 'hints' or tasks that encourage action and help to start the reflection on what one hopes for their future life. Based on this idea, we created a scenario for the ideation session we had with our partners from DVV and VM. This was a way to present our idea and show how important it is to prepare in advance for retirement.
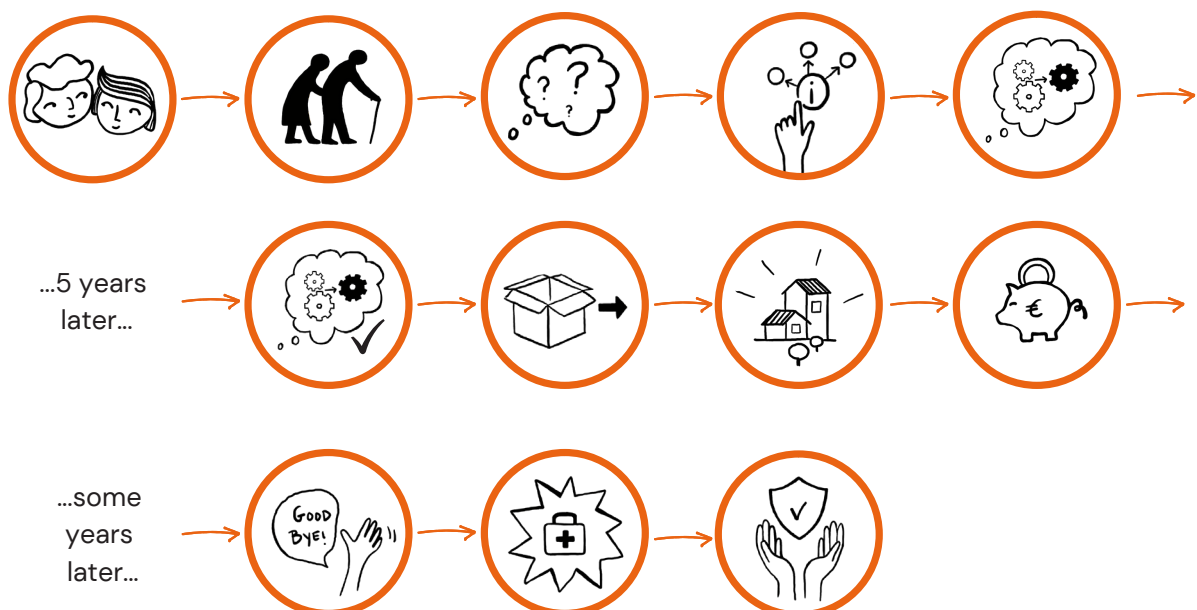
Ideation session with partners

Scenario and storytelling

We presented our scenario by telling a story of the life of a soon-to-be middle-aged couple proactively thinking about how they want to live their retirement. Their reflection is triggered by their parents' departure for retirement. They wish to stay at home in their old age and have sufficient income after retirement without having to keep working. Thanks to their reflection on their future and the advice and support they received from DVV, they understand that in order to fulfill their wishes, some changes need to happen now. Later, one of them falls ill and their lives change overnight. Fortunately, the preparation they undertook a few years ago is now bearing fruit and they can adapt and react to this unexpected life event as their flat is still suitable, their savings allow them to afford home support, and they have a strong social circle they can rely on.

We chose an ideal situation, in which individuals do not postpone preparing for retirement. This allowed us to focus on showing the benefits of solving the current situation.

Inspiring examples

In addition to the story, we did gathered three examples of best practices to inspire and support the discussion. In our examples we used the "PöllöAreena" podcast made by VTKL (Siltanen, 2023), digital investing tools that target retirees, and the article about a goal-oriented view of customer journeys (Becker et.al., 2020) The podcast was an example of a media that is used for informing the importance of preparing for retirement. The digital investing tool example was from Zurich Insurance and it is called "Life Cover Needs Calculator". It is meant to show how long your savings will last and it is a tool that helps to manage your retirement autonomously. The article was the third example and we used it to show the importance of reflection and how it has a crucial role in creating sub-goals, and in that way achieving your main goal, step by step.

Illustrated scenario: the story of Helmi and Liisa

The ideation session sparked a lot of discussions, and our partners showed an interest in the idea and the story our group presented. Special interest was shown in the idea of intergenerational influence, where either the retirement of your parents or the growth of your child would work as a trigger for reflection and as a starting point for the preparation for retirement. We also had a conversation about a goal-oriented user journey that would work like a reverse guide where DVV adapts to people's lives. Also, one subject was a comparison to taxes. We don't think about the taxes every day, but when we receive a regular reminder, for example, a tax card or tax return, it works as an incentive. So we could use the idea of incentives to push people to start planning their future and retirement beforehand. We also discussed different touchpoint ideas like receiving a notification when you turn a certain age. One interesting example that came up during the conversation was KELA's health check-up where you are invited when you turn 50 years old. This ideation session was very fruitful and helped us to proceed with our work.

Ideating with partners

After the ideation session, the next step was to start analyzing the feedback and comments we received. We made an affinity map, which means that we created clusters from our notes so that each cluster had its own topic. This helped us to see which topics generated the most ideas and what are the connections between them. We used the cluster we created to identify the main themes and from these themes, we created different options for our final intervention.

Finding the Intervention for the Final Proposal

We created six different concepts as options for our intervention. These concepts were built on top of our idea that we presented in the ideation session, and we used the iceberg model (Meadows, 2008) and 'Government as a system' toolkit (PolicyLab, 2020) as tools for finding our design intervention.

The solution we ended up choosing is based on the concept where DVV adapts to people's lives by providing information to citizens. We chose this concept because fee felt that it has a more concrete and clear solution than other concepts. The main goal is to get people to prepare earlier and as a result, have more options to have a meaningful life in the future. This will be achieved through advising and nudging. The concept of nudging is from behavioral economics and it means that we 'push' and encourage people to do something they wouldn't otherwise do by giving them these little 'hints' and 'tasks' (Thaler et.al., 2013).

This intervention is also a way of sparking reflective actions in your life.

Because of our insight 1 – "The complexity of the retirement system impacts the understanding of people preparing for retirement" we wanted to include these nudges and tasks on platforms that already exist and which people are anyway using in different stages of life. This created a base for our final proposal "nudging retirement".

FINAL PROPOSAL

With our proposal, we want to influence Finnish citiziens throughout their lives to make them prepare for retirement early and progressively. This way, citizens will still have many options to choose from as they get older and will have the agency to get the life that fulfills them. Three main pillars form the core of our proposal: Nudging interventions, through which sub-goals are set, and making experiments.
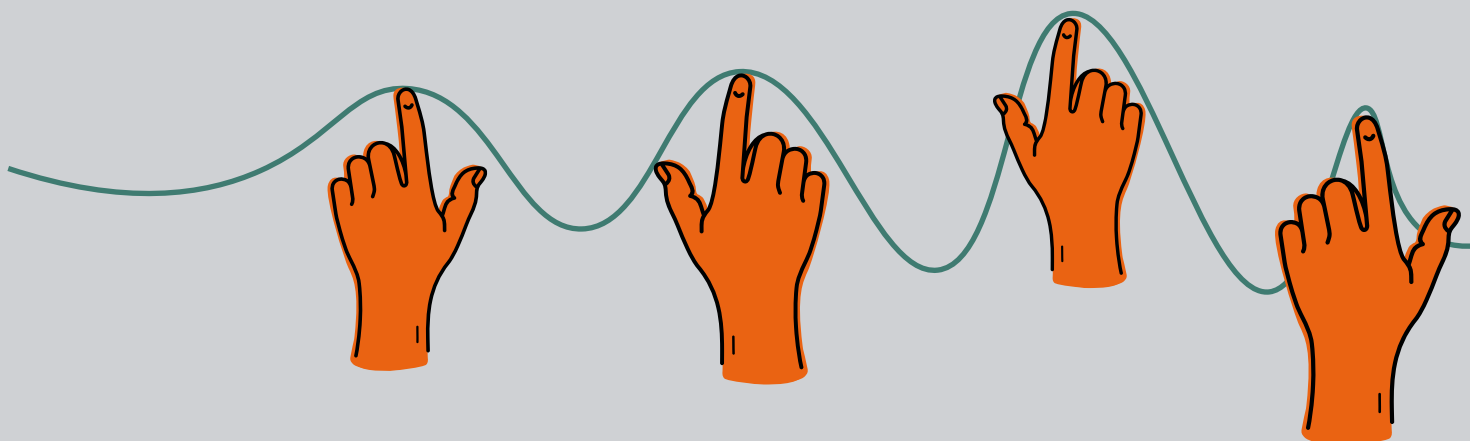
Nudging interventions

The concept of nudging derives from behavioral economics and was originally defined by Richard Thaler and Cass Sunstein (2008, p. 7) as follows:
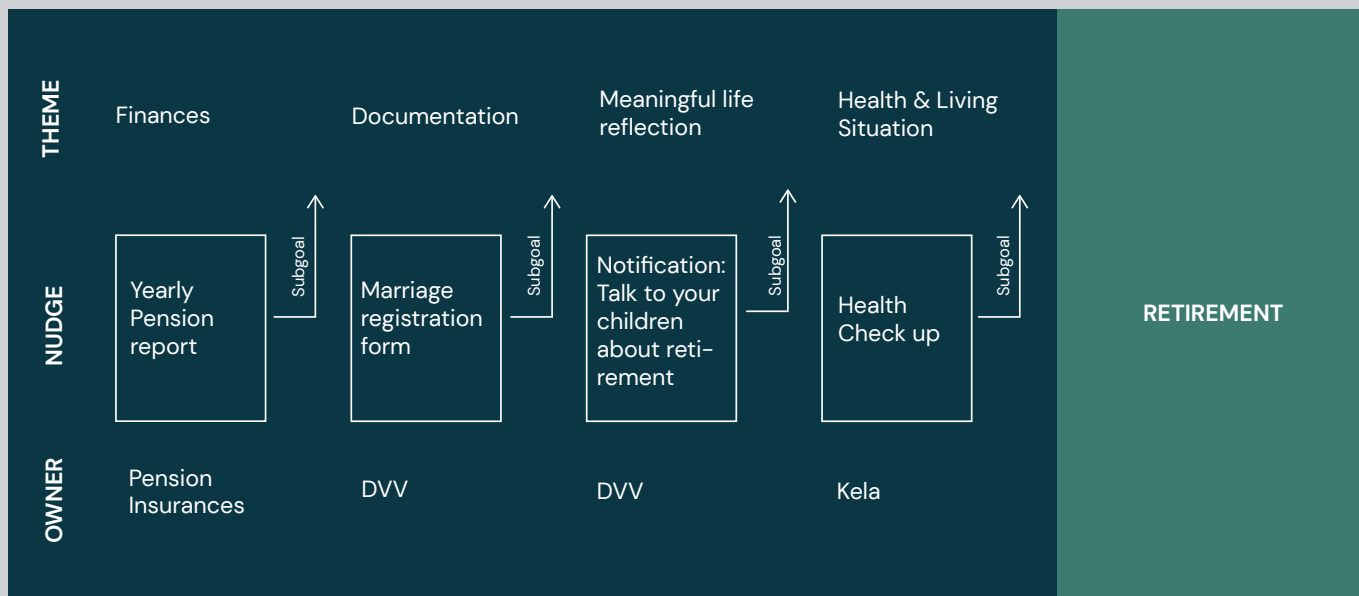
"any aspect of the choice architecture that alters people's behavior in a predictable way without forbidding any options or significantly changing their economic incentives. To count as a mere nudge, the intervention must be easy and cheap to avoid. Nudges are not mandates".

In our context, we use nudging as a way to act on the structure of information flows within

the system. We achieve change by providing citizens with timely hints and information related to retirement, therefore prompting reflection

and action. This helps them progressively build knowledge, and undertake concrete, relevant actions for their preparation.

Each nudge is connected to life events and experiences, as to make citizens understand that preparation for retirement is not merely a financial matter. Instead, they come into contact with a variety of themes.

THEME	Finances	Documentation	Meaningful life reflection	Health & Living Situation	
NUDGE	Yearly Pension report	Marriage registration form	Notification: Talk to your children about retirement	Health Check up	RETIREMENT
OWNER	Pension Insurances	DVV	DVV	Kela	

Visualisation of our proposal ‚Nudging retirement: A lifelong journey'

Each nudge is connected to one or two of the preparation themes (Vanhustyön keskusliitto – Centralförbundet för de gamlas väl ry, n.d.):
– Meaningful life: personal reflection
– Finance
– Living situation
– Health
– Documentation

The nudge is then framed in a way that it triggers some thinking toward setting a subgoal to one of the above-mentioned themes. We are also aiming to encourage people to think beyond the financial aspects to which retirement is often reduced.

Our proposal is to have multiple nudges, in different stages of life and it would happen on existing platforms e.g. suomi.fi and OmaKela. In our proposal, we included examples for four nudges. One nudge is related to finances and it would be included in the yearly pension report that everyone receives after turning 18. The second would nudge to prepare documentation. This could happen, for example, when a person gets married and it could be part of the documents one needs to fill out when registering a marriage.

The third nudge is about meaningful life reflection and it would happen intergenerationally through retiring parents. When a parent retires, DVV sends them a reminder to start the conversation about the retirement process and what are their hopes for the future with their children. The fourth nudge is under the theme of health and living situation and it is part of Kela's health checkup that will take place when turning 55. This nudge could encourage people to think about their living situation and whether it will work in case of an accident or eventually when they get older.

The placement of the nudge message and the corresponding owner is connected to the life event, in which we think we have the highest chance to intervene successfully. For example, when a person is thinking about their health during the process of getting the results of the regular health check-up by Kela we think it is easier for them to think about related matters such as the living situation. What could I do to make my apartment safe for the future?

Use of subgoals

Subgoals built the underlying concept of our proposal. Becker, Jaakkola, and Halinen (2020) studied the different stages people trying to quit alcohol go through and showed the importance of the self-reflection process and the definition of sub-goals to reach this ambitious goal. Therefore, in our proposal, the process of self-reflection on retirement; the answer to "How do I want to live in the future?", will be triggered by Nudges and are supported by a series of small tasks that every citizen can do with the help of public service providers in accordance with his or her personal life situation.
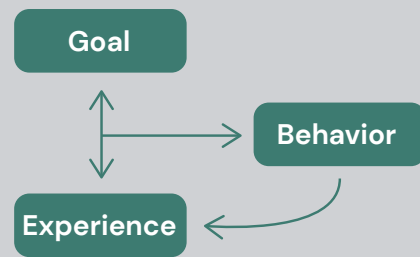
Just like nudges, subgoals can be set in each of the five main themes mentioned above. In line with VM's digitization strategy, an online platform could be created to provide citizens with a customized tool to keep track of the subgoals they achieved and the ones to come. Suomi.fi could obviously be used to develop this progress-tracking platform.

Experiments

Experiment is the third and last pillar. Our research does not enable our team to precisely identify the most relevant, promising nudges to achieve our goal. As explained above, nudges must respect some important principles: multiplicity, diversity, and complementarity. Starting from this point, and on the basis of the UK Cabinet Office's Behavioural Insights Team's report on Applying Behavioural Insights to Organ Donation: preliminary results from a randomized controlled trial (2013), we established nudge messages examples that could be used by Finnish public actors:

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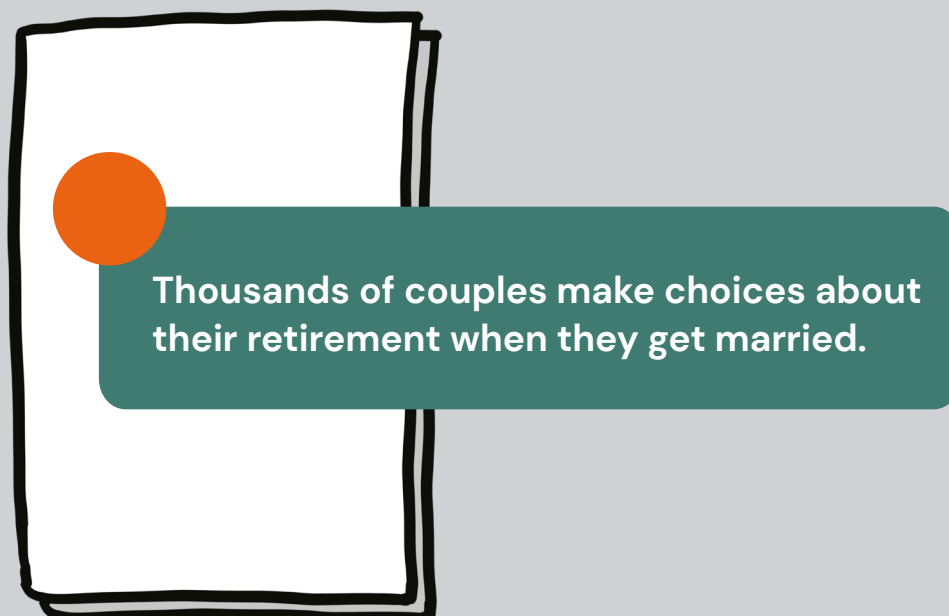
Exemplatory nudge message

Yet, experimentation is needed to test the nudges and evaluate their effectiveness. In particular, experimentation will be useful to answer the following questions :

- How many times should citizens be nudged on average throughout their life?
- Who should be the owner of each nudge?
- What messages should be used to prompt reflection ? to prompt action?
- In what way should the nudge be delivered?
- What is the best time in a citizen's life to use each nudge?

In this context, using a random controlled trial (RCT) could be an option for public authorities to test the nudges. Participants would randomly be assigned to the treatment group, which would receive nudges during their life, or to the control group, which would not. Eventually, participants' preparation for retirement would be compared on the basis of precise, measurable criteria, which can be both qualitative and quantitative. Though RCT can provide very reliable evidence of nudges' ability – or inability, in real conditions, to make Finns achieve subgoals and prepare early for retirement, it might be costly and time–consuming to conduct such an experiment on a significant scale. Also, we admit that defining criteria to assess Finns' preparation can be challenging. We, therefore, suggest that public authorities consider RCT as a valuable possibility for implementing the third pillar of our solution, though other testing methods can be used, if relevant.

CONCLUSION

Reflection

Dignified old age as a brief was challenging and at the beginning of the course, we wanted to find out what being dignified means and who we are talking about when we talk about „people in old age". We found out that retirement itself can be a quite long period in one's life and include many different time periods. During this project, we did a lot of research and tried to understand the Finnish retirement system. We learned a lot, but we also had to unlearn and examine our perceptions and attitudes about aging. We learned that being dignified is strongly connected to having options and having the possibility to make your own choices.

At the beginning of this project, we were observing retirement as a three-part entity consisting of pre-retirement, retirement, and post-retirement. During our research, we learned that instead of being one life event, retirement is a lifelong process and by preparing throughout your life, you can influence your future and retirement. As we learned that being dignified means being able to make your own choice, we also learned that even though it is important to start preparing for your retirement, most people don't do it, because of the negative perceptions about aging. Because this negative perception is so strong in our Western society, we had to find a solution that could make a change.

We propose to nudge on the pattern level, where people delay preparing for retirement. By nudging, we can spread the preparation over a longer period and target specific life stages. Everyone's process is different and there is no chronological way of doing preparations. Having nudges on different existing platforms that are part of people's lives anyway, we reach them where they are.

Of course, there is a big question about whether these nudges will work. There is a risk, that if the nudge isn't efficient or convincing enough, people might just ignore it. That is why it is good to have multiple nudges, so if the first nudge isn't working, there is still a second, third, and fourth one that can work as a starting point for the preparation process. During this project, we also noted the importance of reflection. Even if the nudge doesn't produce immediate action, it still might work as a starting point for reflection, which is still better compared to the current situation where people avoid retirement in its entirety. Currently one needs to make an effort and deliberately seek information, but by using nudges, we are able to provide information directly to people.

Because aging and retirement are sensitive themes and have strong perceptions, the nudge must be encouraging. With those messages, we can also highlight that early preparation will help, not only you but also your loved ones. Of course, you cannot affect everything, but there might be a theme or related task you didn't think of. At least you get the feeling that your future is in your hands and you can find ways to help yourself when shaping your future.

Next Steps and Further Development

Because we don't know what kind of nudges are the most efficient, the next step would be experimenting with different options. In our proposal, we presented four examples of nudges and the owners. The owners could be DVV, Kela, and different pension insurance companies, but as we found out during the project multiple stakeholders are connected with the retirement system.

Thinking of further development, we had this idea that there could be a platform to have an overview of preparation steps; what have you done already and what are the things that you still could do to make your retirement meaningful. This kind of overview could be included in the platforms like Suomi.fi 2.0 or Omaelämä, which are projects that DVV has already worked on.

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