



**UNIVERSITY
OF TURKU**

Urban Seniors in Finland in the year 2035

Horizon scanning of inclusion and volunteering in the future

Futures Studies /Turku School of Economics

Master's thesis

Author:

Tiina Seikkula

15.2.2023

Turku

The originality of this thesis has been checked in accordance with the University of Turku quality assurance system using the Turnitin Originality Check service.

Master's thesis

Subject: Futures Studies

Author: Tiina Seikkula

Title: Urban Seniors in Finland in the year 2035. Horizon scanning of inclusion and volunteering in the future.

Supervisor: Education Manager Hanna-Kaisa Aalto

Number of pages: 91 pages

Date: 15.2.2023

The study explores the future of the volunteering and inclusion among seniors in urban areas in Finland. The research aim is then to examine elements of inclusion and roles given volunteering in the lives of urban seniors in the future. The thesis aims to offer views into the futures of urban seniors, reaching its timescale to the year 2035. Behind this interest is the megatrend of aging which is expected to have huge structural and mental effects in Finnish society.

Methodologically the study draws on horizon scanning. The horizon scanning is used to identify phenomena potentially impacting in the lives of urban seniors in the future, and the results from this are compared with previous studies observations on the lives of urban seniors. The distinct elements of lives of urban seniors are discussed within framework identifying the role of welfare system, age-friendly movement and anti-ageing innovations. However, the main focus is on inclusion and volunteering, constituting the primary research objective of the study. The applied horizon scanning is based on desk research, and through it the study aims to provide a broader view on the issues examined in the thesis.

The thesis offers rudimentary material for the development work of different NGOs and organisations, whose agenda has to do with the future of urban seniors in Finland. By introducing a variety of perspectives to urbanisation and aging as well as to inclusion and volunteering, the study provides insights to grasp alternative developments that shape the future lives of urban seniors.

The study suggests that inclusion will continue to be a very important part of the well-being of seniors. The elements of inclusion are built regardless of age, based on everyone's own starting points and resources. In the future, digital accessibility, age-friendly environment support building inclusion. In addition, the study identified volunteering as a means to produce well-being and inclusion. This is despite of the fact that the forms of volunteering are developing towards a project-type commitment while also field of organisations changing.

Finally, the thesis also addresses some weak signals, which can play a significant role in the future, mentioned in the analysed future programmes. Through this analysis the thesis suggest that future of ageing and inter-generational issues should be discussed more thoroughly. As ageing is inevitable anticipation for ageing is needed throughout the life-cycle. Successful aging creates an opportunity to feel inclusion also in the future. The thesis concludes that planning alternative futures related to ageing should be done by individuals, organisations and societies.

Key words: senior, Finland, inclusion, volunteering, horizon scanning

Table of contents

1	Introduction	5
2	Ageing and Urban Areas	8
2.1	Ageing in urban areas and age-friendly cities	8
2.1.1	Urban planning and ageing	9
2.1.2	Age-friendly environment	11
2.2	Ageing in Western countries	14
2.2.1	Ageing in words	15
2.2.2	Ageing in Europe	16
2.2.3	Active ageing and anti-ageing	18
2.3	Urban seniors in Finland	22
2.3.1	Welfare system in Finland and ageing	24
2.3.2	Inclusion and ageing	28
2.3.3	Volunteering in Finland	31
3	Horizon scanning as method and use of it	35
3.1	Horizon scanning as method	36
3.2	Horizon scanning process	37
3.3	Introduction to materials for scanning	42
3.3.1	The United Nations Decade of Healthy Ageing (2021–2030)	44
3.3.2	Green Paper on Ageing by European Commission	48
3.3.3	National Programme on Ageing 2030 - For an age-competent Finland	51
3.4	Scanning of materials	54
4	Results of horizon scanning and the analysis of the results	57
4.1	The inclusion of seniors in urban areas	58
4.1.1	Inclusion of ageing in the future	59
4.1.2	Effects of inclusion on ageing	61
4.2	Role of volunteering in the lives of ageing population	64
4.2.1	Volunteering and society	67
4.2.2	Role of volunteering in the future	68
4.2.3	Roles of NGO in the future	71
4.3	Weak signals in programmes	72
4.4	Reliability, validity and future research	77
5	Conclusions	79

1 Introduction

This study explores the future of volunteering and inclusion of seniors in urban areas in Finland. Empirically, the study draws on three significant reports or futures programmes on the topic by national, European Union level and global organisations. The main objective is to examine which elements constitute inclusion among Finnish urban senior population in the future in the three reports. In addition, this study examines the future roles of volunteering in the lives of urban seniors. Thereby, the thesis offers views on inclusion and volunteering as it comes to future urban seniors in 2035. The backdrop for asking these questions about inclusion and volunteering among the senior population in 2035, is aging as the megatrend, which is expected to have enormous structural effects to Finnish society.

The study at hands is situated within the field of futures studies and more specifically, in the context of critical futures studies. In future studies the concept of futures is open and plural. Critical futures studies seek to expose traditions, assumptions, cognitive frameworks and different ways of knowing about social reality (Slaughter 1996, 139-140). With critical futures studies, one can seek to expose deep-rooted attitudes, self-evident patterns, systems and power relations. Critical futures research creates new futures that open up from the starting point and facilitate goal setting, visioning and, for example, strategic activities. (Aalto 2022, 290-291) In addition, this study emphasizes societal significance. Or, as Mannermaa (1986, 662) notes “Futures research should always be related to social development in general and planning, as well as decision-making activities, in particular. A futures study which does not have any kind of direct or indirect impact on the development of society is totally useless, and cannot really be called a futures study.” Discussion on the aging of the population in Finland, and the need for new policies and practices needed due to changing age structure and its impacts, is an example of a societally relevant research topic.

The scope of the study is the population in Finnish urban areas. The majority of aging people in Finland are expected to concentrate in urban areas or be closely connected to those areas in coming decades. According World Health Organisation (2022a), in Finland, 80 per cent of aging people live in urban areas. The limitation with timescale is the year 2035. The need of care for ageing population are expected to be highest between years 2040 and 2050. Therefore, in regard to the timescale, 2035 represents the tipping point when structures of care and responsible partners should be clear. This study uses futures programmes of different organisations to examine the phenomena deeper. These programmes have about the same time frame reaching to year 2030. As the study opens up discussions and provides insights into the different and possible urban futures of seniors, the discussion is linked to the role of non-governmental organisations (NGO) in the future. Hence, the study seeks to provide

relevant information for national associations in the field. Also, they should have renewed their structures by the year 2035 to be ready for changed environments.

As it comes to methodology, the study relies on the method of horizon scanning. Horizon scanning is a technique for detecting early signs of potentially important developments through a systematic examination of potential threats and opportunities (OECD 2012). The horizon scanning method calls for determining what is constant, what changes, and what constantly changes (Brown & Eisenhardt 1997). Horizon scanning is often based on desk research, helping to develop the big picture behind the issues to be examined. Horizon scanning may explore novel and unexpected issues as well as persistent issues or trends. (Miles & Saritas 2012, 530) However, it is not possible to make an objective description of the operating environment. (Dufva 2022; Kuosa 2022) Horizon scanning tends to put more emphasis on the future, and it is usually the first step in a longer foresight process that can continue, for example, to make scenarios (Dufva 2022, 105-106). However, this study limits to the horizon scanning phase. In practice, horizon scanning progresses from identifying changes and phenomena to forming a broader picture and grouping it. The analytical tools that the method consists of, are among other things, various analysis lists, which guide the researcher in grouping various themes and in gaining a comprehensive understanding of the topic. (Dufva 2022, 107) In the future studies widely used STEEP-analysis frame is also utilised in this study. The form used in this study is PESTEC analysis.

In this study, horizon scanning is applied to identify phenomena potentially impacting in the lives of urban seniors in the future. The main focus is on information gathering on the lives of urban seniors for this study. This is done by studying reports from both international and domestic contexts. The study identifies a variety of future developments or relevant phenomena. Subsequently, the phenomena are discussed and compared with future programmes of different organisations (UN, EU, STM). The different elements of lives of urban seniors are discussed within a framework explains the role of welfare system, age-friendly movement and anti-ageing innovations. A specific emphasis is given on the themes of inclusion and volunteering, which are the core interests of this study. The comparison is done by studying reports from both international and domestic contexts.

The study answers to the following research questions:

What are the elements of inclusion in the future of Finnish urban seniors?

What are the roles of volunteering in the lives of ageing population by the 2035?

The questions will be answered based on materials and the phenomena are clarified and compared with futures programmes of different organisations. Used programmes for scanning are:

Action Plan for United Nations Decade of Healthy Ageing (2021–2030)

The European Commission's Green Paper on Ageing

National Programme on Ageing 2030 by Ministry of Social Affairs and Health (STM).

These materials have been published by different levels of organisations; global, continental and national. The organisations also represent different kind of view to the ageing - recommendations or implementation power.

In the discussion, the study will link the research questions to the role of NGOs in the future. The results of this study could be used especially when future activities are planned by seniors or planned with seniors. The national ageing program of Finland is highlighting the role of volunteering and third sector in the future. This study offers base material for the anticipation work of different NGOs and organisations, that are involve in the future of urban seniors. Organisations rarely have the resources or know-how to delve into the extensive background materials that might be central to their planning of the step stones for their future activities.

The study continues as follows. In chapter two, the theoretical framework of this thesis will be introduced. The chapter will highlight ageing and urbanisation as megatrends and global phenomena. Inclusion and volunteering are presented in this chapter from national point of view. After this, the materials and the methodology chosen to the study will be presented in chapter three. The framework for analysis, based on STEEP categories, will be further elaborated with scanning the lives of future seniors according the material. Chapter four focuses on analysing the results also suggestions for further research are given in this chapter. This chapter the central themes are extended and discussed in the context of the findings. In this section, the scanned materials are used to find answers to research questions. In chapter five, the conclusions are being presented. Part of the chapter is devoted to discussion and suggestions dedicated to the associations for strategic work. This document is a template for theses and contains instructions for layout.

2 Ageing and Urban Areas

This chapter will discuss ageing and urbanisation as megatrends and global phenomena. The effects of both of these megatrends have been researched for a long period. The point of origin for the discussion is that the traditional approach to the ageing megatrend should be broadened. Besides addressing major and multiple changes that future of seniors will have ahead, the chapter also takes up inclusion and volunteering.

The two main demographic transitions of developed populations, urbanisation and ageing can be described, as mega-trends (Kashnitsky, De Beer & Van Wissen 2021) Mega-trends are directions of development or consisting of several phenomena. They occur at the global level and continue in the same direction. Mega-trends provide pictures of broad future changes that can be narrowed down by focusing on more detailed trends, weak signals and the analysis of tensions. (Dufva 2020b) “Population ageing is one of the four mega-trends that characterise the global population of today -population growth, population ageing, urbanisation and international migration. Each of these mega-trends will continue to have substantial and lasting impacts on sustainable development in the decades to come.” (United Nations 2020, 1) Mega-trend of aging has significant and structure changing effects on the society. The new policies and practices are needed, due to changing age structure.

Life as seniors and ageing in Nordic countries varies a lot from the ageing in other parts of world. Therefore, this chapter point out some issues about the Nordic welfare system, which has been one of the most important elements when our pension system has been built. A focus on urban areas defines the scope of this study. More and more seniors are living in cities also in Finland. And somewhat self-evidently, urbanisation in Finland has been obvious for decades, and its effects on regional economy have been clear. There are multiple issues that should be adapted to seniors’ future. These issues are for example urban planning, mobility, activities. This chapter broadens the scope and considers various drivers in urban developments, demographic change, lifestyle and so on.

2.1 Ageing in urban areas and age-friendly cities

As most people both in the world and in Finland will live in cities or will be strongly connected to cities, special attention should be given to cities and urbanisation when it comes to living a sustainable and healthy life. Or, as ageing and our changing demographics require rapid and extensive measures to make the society more age-friendly, the urgent and essential

work is situated in cities. (Wepner & Giesecke 2018, 8). Therefore, this section focuses on the themes of aging in urban areas and adaptation of those into age-friendly cities.

Urbanisation is a global megatrend that is expected to continue. By the year 2030 sixty per cent of people are expected to live in cities. (German Advisory Council for Global Change - WBGU 2016) In the future the dominant life-style is urban living. By 2050, two thirds of the world population will live in cities. Traditional powerful cities have grown over times, and cities cover just two per cent of the earth's surface, yet they are already home to more than half of the world's population. This trend is expected to continue, and urbanisation offers opportunities, but there are also risks to sustainable development.

Urban areas are growing in many ways. But it is obvious that like earlier the cities are melting-pots for different kind of people and lifestyles. European wide study (Kashnitsky et al 2021) shows that urban areas are becoming more and more heterogeneous. Regional population age structures are becoming more unequal in urban areas. The urbanisation effects to distinct areas in distinct ways. Yet, continuing urbanisation does not appear to have led to divergence in population age structures but regions have become more heterogeneous. (Kashnitsky et al 2021) The urban health and longevity advantage means that the urban areas are ageing faster. There are some regions in Western Europe that are ageing very fast. The study found extensive evidence of the urban area health bonus. (Kashnitsky et al 2021) The quality of life in urban areas could be improved even more with the smart-sustainability solutions. (Smart City Hub 2022)

2.1.1 Urban planning and ageing

Service production for aging people will take place mainly in cities. The preparing for the impacts of aging and urbanisation has been limited in urban areas. (Helminen, Vesala, Rehunen, Strandell, Reimi & Priha 2017, 56) The needs of the elderly have to be taken into consideration in construction and design of services. (Helminen et al 2017, 98) Also Smets (2012) explains in his article that seniors do not want to live in senior cities, but prefer urban areas with residents of different ages. The more heterogeneous cities are the better life they offer also for the aged people. Likewise, the new developments support and encourage intergenerational communities. They benefit public health through the public areas and links to existing infrastructure. Services and facilities as strategic enablers ensure communities to flourish. (Vidovićová 2018. 73)

In future, taking ageing into account will be part of the mainstream on city design and planning. Urban policy must change according the demographic landscape. It should also adapt to encourage the innovation to make a great transition to an older population in the coming decades. (Vidovićová 2018, 68) The urban governance needs additional tasks to challenges arising from ageing societies and urbanisation. The future city has to pay more attention to human factors. Ambient technologies play a crucial role in meeting demands of elderly city dwellers. The basic need is the importance of social affiliation and inclusion. (Gudowsky, Sotoudeh, Capari, & Wilfing 2017, 26)

In a good and functional living environment, the design of structural solutions and various premises should enable all people to have everyday activities and life. Accessible living environments are essential for integration into society and different communities. It should be easy to do things that enable older people to live their daily lives, such as shopping. (Salonen 2009, 71) In addition to the living environment, and accessibility were highlighted in access to services for the elderly, cultural events or banking services. Environmental accessibility plays an important role in providing a better quality of life and preventing social exclusion. (Rappe & Rajaniemi 2020)

The future of ageing people in cities is diverse. The adaptation of cities to the elderly has progressed slowly. Attempts are being made to adapt the elderly to the prevailing urban community. When designing urban environments, inclusion is a topical theme. The real impact of inclusion as a result is often limited. (Smets 2012; Gudowsky et al. 2017; Buffel & Phillipson 2017)

One approach to shape the processes of urbanisation is urban planning. Urban planning has both a future orientation and also a connection to the past as the built environment and social spaces are involved. Climate challenge demands tools for planning and thinking about the future. (Neuvonen 2022, 26) There are needs for housing and other parts of infrastructure and basic services. In urban areas peoples' needs and access to services should be managed. (UN 2018) Different new solutions are needed in urban areas. (Smart City Hub 2022)

Urban planning has a mission to communicate to society. Urban planning has to reach further towards the future. It has to search ways to use resources to elevate wellbeing and transcend past problems. (Neuvonen 2022, 25) Also, the additional orientation for long-term planning of urban development is needed with regard to ageing and societal needs. (Gudowsky et al. 2017, 26) There are many examples that resulted from foresight processes and that should be

tested in the future. (Wepner & Giesecke 2018, 9) Gudowsky et al. (2017) have created a cyclical model by which residents, experts and stakeholders can be linked to participatory foresight when developing areas.

According to Neuvonen (2022, ix) cities of the 2040s have to function very differently than cities in 2020. People have to change many things in their behaviour and daily routines. The future will be different than thought and the planning for the future requires to be re-focused. Neuvonen states that the horizon in the planning of cities is changing. That change requires processes that help un-learning and learn new issues. People who are involved in these processes should represent different viewpoints and backgrounds.

Representations of the future possibilities are not easy to be presented in uncertain conditions. Conversations on long-term goals between stakeholders could clear values and assumptions. This could enable collective learning and co-production of stakeholders. (Neuvonen 2022, 93-94) New lifestyles have power of transformation. When policy actions are made at right points, different new lifestyles can contribute democratisation, and take in consideration consumption and production with regards to health effects. Policy making for the future is difficult field. Decisions made have to be in a balance between residents and future needs. Decisions should be designed and tested by the crowd and not only by policy-makers. (Wepner & Giesecke 2018, 9)

2.1.2 Age-friendly environment

The baselines on sustainable age-friendly environments (AFE) could give better future for the whole population. Age-friendly and smart solutions with digital tools and services could help the whole life course to be more independent. The solutions could solve issues with growing ageing population. One example of this is AFE programme, which has collected material on platform so that different stakeholders like communities, building industry, health and care sector could be aware and support smart and healthy environments for future generations. (Kalderon Libal 2021)

Work to make the world more age-friendly is an essential and urgent part of our changing demographics. (WHO 2022d) The United Nations (UN) and the World Health Organisation (WHO) have given baselines to sustainable age-friendly environments. (EU 2016) WHO is the United Nations agency that connects nations, partners and people to promote health, keep the world safe and serve the vulnerable. (WHO 2023) According to the World Health

Organisation, physical and social environments are key determinants so that people can remain healthy, independent and autonomous. WHO established in 2005 the Age-Friendly Cities programme and gave guidelines to promote age-friendly environments. (EU 2016) Age-friendly community is defined as the community where the elderly is actively involved, they are valued and supported by structures and services adapted to their needs. "Place where older people are actively involved, valued, and supported with infrastructure and services that effectively accommodate their needs". (Alley, Liebig, Pynoos, Banerjee & Choi 2007)

In urban areas, the density and functional environment are the best conditions for accessibility. The environment with mixed activities must be planned from the perspective of the elderly. The construction of housing only for the elderly is not a long-lasting solution. Reason for this is the increase of older people will stop in the future. If better urban structures are built it is easier to take into account the different housing forms, movement and local services. Better urban structures take also in account the needs of older generations. In residential areas the diverse housing supply allows the migration within the same area according the life situation. (Helminen et al 2017, 96-97) Also access to housing and the essential services make cities attractive places to live. New social houses for less affluent citizens are also needed. (Wepner & Giesecke 2018, 8)

In the Age-Friendly Cities Programme UN and WHO wanted to have living environment as usable as possible also to the ageing population. The idea was to promote the social inclusion and active participation. Idea was also to support seniors to maintain autonomy and quality of life also in their old age. The target was to enable older workers to remain at work for longer time, so also the working environments were taken in the programme. Age friendly environments were seen as effective weapon to respond to demographic changes. This programme tried to solve problems with public budgets and managing the matters with ageing with comprehensive approach. (EU 2016a) Seniors are efficient, experienced and competent professionals, who sometimes would like to continue their active working lives if the environments and attitudes towards senior workers are at right level. (Kalderon Libal 2021a)

Global Age-friendly Cities Guide was published by the WHO in the year 2007. The UN supported age-friendly areas, age-friendly activities and their development, as well as the future of age-friendliness and ageing. This UN's Guide presents the core elements of an age-friendly community and guiding lines for service providers (health and transport services etc.), the built environment (housing, outdoor spaces etc.) and social structures (participation)

(WHO 2007). This guide is frequently used as a tool for assessing the level of an age-friendly cities around the world.

The recommendations of the WHO's age-friendly websites, the WHO Ageing Data Portal, are very comprehensive. Participatory foresight is used to make urban areas more functional for older residents. The key issues in for adapting housing and the environment to suit better for seniors were functionality and accessibility of transport and services. Reasonable pricing of senior housing and accessible or other modification of housing for seniors will be necessary in the future. (WHO 2022b)

Buffel and Phillipson's (2017) manifesto titled Manifesto for the Age-Friendly Movement: Developing a New Urban Agenda Manifesto claims that older residents should be taken into account in development policies of cities and communities. Cities should focus on social equality, widening participation, co-designing older communities, encouraging multidisciplinary cooperation and combine research with activities. Buffel and Phillipson (2017) argue that building an age-friendly environment has a contribution to improve urban management and planning.

Kerbler (2015) states that the ambient and smart city technologies can make solutions to the challenges of the ageing society. The social and organisational innovations could help to continue autonomy and a high quality of life for older adults. Future criteria of the quality of life in cities will be the degree to which cities are equipped and adapted to the needs of the elderly. A well-maintained and age-friendly urban environment can provide access to active and high-quality ageing in cities. (Kerbler 2015, 33, 44-45)

The challenges of global development are also increasingly concentrating in cities. An enormous challenge is sustainability, which should be taken in to considerations in policymaking for urban areas. (Messner & Brandi 2015; WBGU 2016; Smart City Hub 2022). The challenge lies in converting cities into sustainable settlements without denying their identity. Urbanisation will continue and the sustainable development is depending on the urban growth. (WBGU 2016) Urban areas also consume 75 per cent of planet's resources. Sustainable energy, mobile infrastructure, new technologies and digitalisation can be elements of a more sustainable developments for cities. The urban areas should be more efficient and liveable. Urbanisation needs smarter and more sustainable decisions in governance so that smarter development is possible in urban areas and cities. (Smart City Hub 2022) If urban residents are involved in the implementation processes, then the needs are more probably met.

(WBGU 2016) To provide sustainable and healthy living conditions in urban areas, cities need to become carbon neutral. The green areas, renewable energy sources, and the public transport should be available in residential areas. (Wepner & Giesecke 2018, 8)

European smart city exemplifies the dialogue of urban planning. The vision of smart city is to change urban life towards better in quality. The concept of a European smart city is defined with different factors. The residents and stakeholders in cities should be engaged in smarter city concepts. This process should also be coordinated by governance and the process must be evaluated. (European Parliament 2014). Smart City concept has been highly accepted in Finland. Large cities have made a group of smart cities and they are solving the big issues of these matters together. The cities that are part of this alliance are Helsinki, Espoo, Vantaa, Tampere, Turku and Oulu. Lahti has been part of Climate-neutral and Smart City Mission. In 2010, the WHO published the Global Network of Age-friendly Cities and Communities (GNAFCC) for cities and municipalities. The purpose of the network is to encourage the implementation of elements published by the WHO's project in the year 2007. Currently there are about 1440 member cities in GNFCC network. (WHO 2022e) Global Network of Age-friendly Cities and Communities has a database about age-friendly practices that can be used in different actions made by municipalities. (Global Network of Age-friendly Cities and Communities 2022)

2.2 Ageing in Western countries

United Nations (2020, 1) has written in many reports that 'the ageing population is a human success story'. Behind this progress there are improvements in public health, development in social and economic sector and medical advancements. The age structure of our society is changing when people are living longer and having less children than before. This development has economic impacts to our societies and individual lives. Around the world, major impacts on employment and economies are caused by number of working-age population compared to pensioners. One reason behind this is that people in a number of countries live to an older age than before. Same time fertility rates are decreasing in several countries. (Statista 2022)

Europe is ageing. Eurostat (EU 2016) states that the working age populations is shrinking as a result of the boomer (born from 1946 to 1964) generations' low fertility rate. The age group 50 and over is 37 per cent of the population that is over 190 million citizens in Europe. Yet the population projections show that the number of people aged over 60 will increase by about

two million persons per year in the coming decades. (EU 2016) Europeans in age group 65 and over will double. (European Commission 2022) Number of oldest old, age group 80 and over will triple. That is the age group that most likely needs help. (EU 2016)

World Health Organisation stated that for the first time in recorded history, people aged 65 and older has outnumber children under the age of five before 2020. The share of age group 65 and older will rise from 10 (year 2022) up to 16 per cent by the year 2050. The number of persons 65 years and older will be the same number as children under 12 years of age by year 2050. Projections indicate that by 2050 one in every four persons in Europe and Northern America could be aged 65 years or over. The number and proportion of people aged 60 years and older in the population is increasing. This increase is occurring at an unprecedented manner particularly in developing countries. The number of people aged 60 years and older will increase to 1.4 billion by 2030 and up to 2.1 billion by 2050. (WHO 2022d) (WHO 2011; UN 2013; WHO 2022b; UN 2022) The ageing has been defined as an emerging grand challenge, especially for Europe. By 2050 the number of people over 80 is expected to have tripled. (UN 2017)

2.2.1 Ageing in words

The terminology related to older people and ageing is diverse and unsteady, even in English language. The different terms are buzzing in the articles and studies, mostly without clear definitions. Senior has according Cambridge Dictionary (2022) several meanings. It can mean somebody who is more experienced than the others in the team. It could mean older in company or school and earlier generation in family. The senior means person 65 years or over (UK & U.S.). Senior can also mean an old person. The term senior will be used mostly in this study because it's quite neutral about health conditions. Alongside the word senior the words meaning about same; the aging, the elderly, the retired, aged person, boomer will be used.

Aging or ageing means being or appearing old. Aging means also becoming old and becoming not as powerful as before. (Cambridge Dictionary 2022) Wikipedia (2022) is telling about old age. "Old age is when a person is near or beyond the usual life expectancy, usually from the age of 65 onwards. Old people are usually retired from work and spend their time in other ways." Old age cannot be defined same way in all cases because it is context sensitive. Definitions are different in legislations; 'Older person means an individual who is at least fifty-five (55) years of age. Elderly person means any person 65 years of age or older. Aged person means a person sixty-five years of age or older'. (Law Inside 2022) Different countries

are considering people old at different age and they call older people with different names. U.S. Government considers person elderly at the age of 65 or older. In UK term 'oldest old' is used of those who are aged 85 years or older (ONS 2021). Older person means an individual who is at least fifty-five (55) years of age. WHO is using United Nations standard of age 60 to describe 'older' people. (WHO 2002, 1) Distinct studies on senior population use different terms in definitions and age limitation that are used in different connections.

Old age has become longer and it is divided into stages. The first stage is described as young-old or the third age. Most studies give an age range 65 to 74 for this age category. The third age is largely manifested in developed societies and reasonably wealthy groups of the population. The third age is a stage of life in which people have overcome the obligations of working life, but are mentally and physically active and capable of action. The active and diverted lives of seniors have delayed the beginning of old. Yet, the age range 65 to 74 years is not a unified group of people. (Helminen et al 2017, 56) The literature (Helminen et al 2017, 56; Boudiny 2013) lacks consensus regarding the cut-off points between the young-old and the old-old. Fourth age or old-old is started at ages between 75 to 85. The fourth age is a phase of life in which the physical difficulties associated with ageing affect life and lead to dependence on others. Between 75 and 80 years of age, activity and mobility are weakened. The housing and the surrounding environment in the fourth age require more consideration and care. (Helminen et al 2017, 56)

2.2.2 Ageing in Europe

The population of Europe is ageing rapidly. Life expectancy will continue to increase. Living longer mean living healthier, more active and independent life. Yet, sometimes unhealthy life years make up around 20 per cent of a person's life. European countries share a challenge and opportunity with active and healthy ageing. (EC 2022) Active and diverted lives of seniors have delayed the beginning of old age. People living longer, healthier lives. They have more lifetime and possibilities than any generation before them. This helps individuals to live more colourful lives, released from age norms and institutional borders. Those who are active are likely to have the best opportunities and more comfortable or rewarding retirement. (Vidovićová 2018, 6)

Most people in European countries transit from work into old age retirement between the ages of 50–69. (Eurostat 2015) There is a demographic change as a chance not to be wasted, the potential of the boomer generation to participate longer in the labour market. (EU 2016b) Hence, labour markets in

Europe have arranged increasingly flexible later-life working arrangements. So, the 65 years of age is progressively becoming less descriptive of a population's real productivity. (Kashnitsky et al 2021) In most European societies' populations age rapidly so the economic well-being of older people is gaining importance. The income and economic well-being of retirees in European welfare states are depending only partly on the generosity of the pension system. Well-being is caused also on the situations during working life or even circumstances earlier during life course. (Kuitto, Riekhoff & Palomäki 2021, 50) The urban seniors is the only growing age group in Western Europe. In the next few years active pensioners will become an influential group in society with a significant consumer power, which potentially creates new markets. (Helminen et al 2017, 97)

The European Innovation Partnership on Active and Healthy Ageing (EIP AHA) was released in 2010. The main goal was to enable citizens live longer independently. This programme had three lines; prevention, active ageing and care with cure. (EU 2016b) The pilots have had little impact on demographic challenge in Europe. Only few countries have a national programme on ageing. Different levels (local/regional/national) need to work and coordinate actions together to support active ageing and age-friendly environments. (AGE 2022) In 2012, EU launched programme Towards an Age-Friendly EU by 2020. The ambitious goal was a sustainable society to all ages. This programme had its own processes for health innovations, environments and solidarity. The aims with age-friendly environments (AFE) process were same as WHO's programme had. (AGE 2022)

Manifesto for an Age-Friendly European Union by 2020 was written to create a network to exchange knowledge and good policies. The aim was to find smart and innovative evidence-based solutions and good practices. (EU 2016b) EU has at the moment and it has been running through multiple programmes around ageing. Also, many action papers and other plans have been written about urban areas. Unfortunately, like EU itself has commented, many of those papers have been isolated projects around EU without wider effects on other countries or other people in same areas.

According the age-friendly Europe statement (EU 2016b) older people prefer to live independently in their own homes as long as possible. Most important factors for independent living were 'support of people (friends, neighbours and relatives), age-friendly surroundings, modern ICT and aid and access to home care and help'. Same time this statement tried to help also pressures of public budgets and formal care givers and social sectors. EU stated that independent living and managed self-care are and will be the most important parts to be invested in when solving the ageing. The fact is that in Europe majority of people prefer to remain in their own home as they get older. (EU 2016b) This style might help to reduce pressure of the health and care systems. A huge share of the building stock is not adapted to permit ageing in own place. New smart home solutions are still challenging because of the absence of a common EU market and economies of scale. (Kalderon Libal 2021a)

Age-friendly Europe programme provided several insights on how countries could cope with ageing. EU hoped that member countries make an effort to identify sustainable solutions in the need of care and help. There was and still is a huge gap between supply and demand. EU wrote in the programme that to help older citizens survive better those areas that countries should improve first were; prevention, rehabilitation, improvement of care delivery. (EU 2016)

EU has tried to get healthy ageing ideas reflected across all policy priorities and all socio-economic groups. Different stakeholders suggested to use of the European Innovation Partnership on Active and Healthy Ageing. For example, the Active Ageing Index as well as the 'healthy and active ageing' dialogue in Austria that aims to reduce loneliness and isolation. (Kalderon Libal 2021) The participatory foresight study in linked knowledge of citizens, experts and shareholders on the future of ageing. The process aimed to identify the alternative futures to contribute the planning of urban systems. The results tried to inspire decision makers to seek sustainable solution in planning and administration. (Gudowsky et al. 2017, 19)

A recent publication (Komp-Leukkunen 2021, 4, 88) provides information on SHARE (Survey of Health, Ageing and Retirement in Europe) 50+ in Europe -project. SHARE gives a deeper understanding of the current situation and an indication of what the future may hold. The material of SHARE is interesting because it has been collected from all of European countries since the year 2004. There should be readiness to make studies how lives will be lived over time. This could help us to understand the topics of ageing and prepare for the future with ageing population.

Any meaningful understanding of the coming decades depends on reliable forecasts about the trends of current demographic. In that spirit, the Centre of Expertise on Population and Migration (CEPAM) has developed contrasting scenarios based on the most recent demographic data, analyses and trajectories of 201 countries. In the EU, this transition has progressed further than in most other countries. The implications of demographic trends are connected with education levels and labour force participation in addition to population size and age composition. To integrate this knowledge into the policy-making process is important so that realistic goals and approaches could be given to migration. (EC 2022, 3) The world population will get significantly older under all scenarios. One of the scenarios (medium) is telling that the proportion 65 and over age group increases from the current 8.3 per cent to 17 per cent by mid-century, and 29 per cent by 2100. (EC 2022, 10)

2.2.3 Active ageing and anti-ageing

The active-ageing concept had 'three key principles: fostering adaptability, supporting the maintenance of emotionally close relationships and removing structural barriers related to age or

dependency’. (Boudiny 2013) Active ageing is ‘the process of optimising opportunities for health, participation and security in order to enhance quality of life as people age’. (WHO 2002, 12) European Commission defined active aging in 2017 ‘helping people stay in charge of their own lives for as long as possible as they age and, where possible, to contribute to the economy and society’ (Eurofound 2022). There are also other definitions that see active aging with wider prospects.

Paúl, Ribeiro and Teixeira (2012, 1) made a study to validate the construction of active aging and to test empirically the model of active ageing. They came to the conclusion that active aging varies between contexts and cultures but it can be used to guide interventions in specific communities and individuals. A group of gerontologists from University of Jyväskylä have made multiple studies about active aging and they have pointed out that positive attitude is important part of wellbeing. Population aging adds knowledge on positive aspects of aging, and contributions of older people to their own wellbeing and that of others. Active aging concept suggests new biomarkers of resilience and active aging. (Rantanen, Saajanaho, Karavirta et al 2018, 1)

Healthy ageing is relevant to everybody and is about creating the opportunities that enable people to be and do what they value throughout their lives. The goal of the UN’s Decade is to optimise older people’s functional ability. (WHO 2022) According Fernández-Ballesteros (2017) several political efforts at different levels have been planned by national and international organisations (UN, UNECE, WHO) in order to increase healthy ageing. But they have been using different aging terms (successful, active, vital, productive aging) without clear difference between this term. Therefore Fernández-Ballesteros has written several papers pointing out that successful and active aging and even aging well can and have been used as synonyms. Healthy ageing is used in the name of UN’s Decade of Healthy Ageing programme. Thus, the content is about the same as active ageing has.

The political agendas that active aging programme has been pushing onwards are improved public health, participation and social security. They are seen as drivers to enhance quality of life. There is more and more evidence that participation has positive health influences. Participation in labour market, cultural and social activities, improving well-being of senior citizens and volunteer work among different activities are getting attentions as parts of active aging. Active aging includes also direct affecting on political processes. Participation is important part of active aging. To take part in different activities benefits the well-being of seniors, improves the quality, effectiveness, and efficiency of public measures. It can also boost innovative solutions especially in social care and pension provision. (Falanga, Cebulla, Principi & Socci 2021)

Successful aging has several definitions and they vary according to the background of the scientist, and the notion serves to clarify the factors that promote ‘positive’ aging (Rowe & Kahn 1984). The

MacArthur study gave three criteria of successful aging: ‘freedom from disease and disability, high cognitive and physical functioning, active engagement with life’. (Martin, Norene, Kahana, Kahana, Willcox, Willcox & Poon 2014, 18). It is a multidimensional concept, and the main focus is how to expand functional years in a later life span. Martin et al (2014) are pointing out rapid social and technological changes that are influencing views on successful aging. They point out also that ‘Future generations of older adults are likely to benefit from major advances in biomedical research, including stem cell research’. (Martin et al 2014 15, 22) Successful ageing has become an important concept to describe the quality of ageing. A standard definition of successful ageing remains unclear. Various studies use various operational definitions of concept have been used. (Urtamo, Jyväkorpi & Strandberg 2019, 359)

There is limited amount of material that would discuss the futures of ageing populations from a general point of view. In most of the papers that have been written about ageing are taken social and health care as the starting point. Reasons for aging populations have been clear for longer time. As people are living longer and the structure of population is ageing that gives reasons why health technology has grown its’ investments on longevity. Gene therapy, new kinds of medicines, nutrition and other health technology innovations have extended the life expectancy. Healthy lifestyle and preventive healthcare are emphasised in the future lives of elderly people. (Dufva 2020) With the help of digital health innovations the life of ageing could be better. The telemedicine, smartphone apps and biosensors for remote monitoring and diagnosis can help people with chronic illnesses. (Kalderon Libal 2021)

Anti-ageing and longevity are both interesting topics in different genres of literature. There are also many fact books about anti-ageing and longevity. Ageing researchers aim to increase the number of healthy life years in addition to lifespan. Research groups want to find biomarkers that can be used to monitor the aging process and detect its possible slowdown. Taking certain medications such as metformin has the potential to extend life, the drug delays diseases as well as death. In addition to extending life expectancy, metformin is aimed at postponing the onset of many diseases and delaying death. (Kuchler 2.1.2023) The significantly longer lifespan of the human species requires slowing down the aging process, says philosopher Rantanen. The significant increase in life expectancy would be the result of different technologies from medical solutions. The solution would be regenerative medicine. The stem cell method and human enhancement raise a lot of ethical questions. We should have a serious discussion about the quality of life and consider why we would like to live longer, Rantanen says. (Miettunen 3.1.2021)

So, gerontology has interest to make studies about the mechanisms of human ageing and longevity. In the future most people are expected to live a long life. Bio-gerontology tries to understand the

biological, biomedical, demographic and psycho-social aspects of ageing. The necessary road to prepare for such a future are made so that people could live longer. Bio-gerontology is making studies about stopping aging partly or completely. Hence, there is major challenge to 'consider could we, would we, and should we do that'. Ageing process could be modulated by a proper life style (moderate physical activity, healthy diet). Also, the sirtuins 'proteins of youth' are under wide studies. So, in the future the ageing could be prevented and the longevity could be added. The knowledge of how the modulation can prolong health- and life-span of organisms could grow. (Sikora & Rattan 2017, 429-430) According to gerontology professor Jylhä, this is a new phenomenon in the world and it is called the revolution of longevity. (Vainio 27.10.2019)

Nicklas Brendborg is Danish researcher in molecular biology. In his book - Jellyfish Age Backwards: Nature's Secrets to Longevity (2022) - he talks about long life and everything what science is currently talking about the subject. The author of the book Lifespan: Why We Age – and Why We Don't Have To, is David Sinclair (2019) a professor of genetics at Harvard. He is one of the world's leading longevity researchers. He writes about the latest technology and lifestyle choices that maintain youth and health. In the book Lifespan Sinclair tries to change perception of aging. His vision of aging is: 'Old age is a disease that can be cured'. Sinclair states that if old age would be defined as disease much more funds could be gotten to cure it. According Sinclair the gerontologists are late with their studies because changes connected with longevity should be done much earlier than gerontology comes into picture. Sirtuins are longevity genes that play an important role in the body's defences against diseases. A decrease in their activity may be the reason for the increase in diseases in old age. Sinclair does not aim for as long an age as possible, but for the healthiest possible long life. According to Sinclair, cell reprogramming is the next milestone in aging research.

In the U.S. different kind of guide books to ageing have been published for decades. These books (like Carpenter; The Art of Ageing: Prescription for Mind and Body, Hackbarth; Amazing Growing Old On Purpose) give different advice how to age with style and stay active in later years. Some of these books (like Simon; The Ageing Games, Everly; Dynamic Ageing) have main idea in youthful look. The base principle is that ageing people should eat as healthy as possible, they should sleep enough and be active both socially and physically. Many of these books give guidance on timetables for gym and even list of different motions in gym and videos of the same. The big issue seems to be youthful look and how to keep up dressing according fashion.

In Finland, some books have been published lately about how to manage life after retirement. The tone in them is like survival guide books; How to survive retirement (Järvinen; Miten selvitä eläkepäivistä hengissä?), Get ready for freedom. Workbook for a novice pensioner (Kasanen; Valmistaudu vapauteen. Aloittelevan eläkeläisen työkirja), The ageing notebook (Hyypä; Ikääntyvän muistikirja),

Grow old boldly (Kauhanen-Simonsuuri; Vanhene rohkeasti). These books have been published in part because boomers have been looking for different paths since retirement. Accordingly, they actively participate in all sorts of occasions and are looking for self-help books. Partly because literature related to ageing and retirement is also in demand in Finland and the retiring generations are buying these books.

2.3 Urban seniors in Finland

According WHO (2022a) in Finland 80 per cent of aging people live in urban areas. The quantity of elderly will raise the most in large cities in Finland. (Helminen et al 2017, 96) In Finland, the population is concentrated in southern Finland and in a few large growth centres. (Dufva & Rekola 2023, 34) This historically significant change in the global population requires adaptations to the way societies are structured across all sectors for example, in transportation, housing and urban planning. (WHO 2022d) Urban development and growing population in urban areas have been ongoing trends for the past 50 years also in Finland. (Mikkola & Hänninen 2021, 85) In Finland the population will be concentrated in a small number of areas that are growing. Urbanisation will continue. The migration from rural areas to cities will also continue. (Dufva 2020)

In Finland, a quarter of the country's population (over 1,5 million) will be 65 of age and over by the year 2030 according population projections. (Statistics Finland 2018) WHO is collecting data also about aging around the world. According to that data 29.8 per cent of Finns are currently 60 years or over. The age group 80 years or above in Finland is 5.9 per cent of population. (WHO 2022a) Finland is among the countries with the oldest and the fastest ageing populations worldwide (United Nations 2019). Boomers will soon turn 75 years of age. Nearly every tenth person in Finland is aged 75 or over. The limit of half a million elderly people was exceeded at the end of 2017. (Lintunen 2019) Already in mid-80's Valkonen (1985, 35) predicted that amount of elderly will grow more than any other age group. Finns are getting older and mortality rate will be lower. Valkonen wrote that the need for institutional care for elderly will grow about five percentage annually from 1980's onwards. He continued that this need will diminish in 2030's because of smaller generations.

Finnish policymakers and institutions have known the facts about aging for decades but they have not reacted. Yet, the rapid progression of aging population needs now quick reactions. Working solutions need to be found quickly and they have to bases on solid information on population ageing. (Komp-Leukkunen 2021, 7) This historically significant change in the global population requires adaptations to the way societies are structured across all sectors—for example, health and social care, transportation, housing and urban planning. (Wepner & Giesecke 2018, 8) The ageing Finnish population changes society in many ways. In Finland different areas like working life, retirement

systems, housing arrangements and many other parts of our lives should be better prepared on the future and changes. This demographic shift brings about new ways of life. (Komp-Leukkunen 2021, 88)

The quantity of elderly will raise in big cities in Finland, and more specifically urbanisation increases the number of older people in city centres. At the same time, these seniors are still active in society. (Helminen et al 2017, 98) As life expectancy and the number of elderly people increase, more people are expected to be able to stay at home for longer. The need for living arrangements that suite for the elderly, like apartments with elevators, is growing all the time. (Lintunen 2019) When better urban structure will be built it is easier to take into account the diverse forms of housing, movement and local services as well as older generations in residential areas. (Helminen et al 2017, 96-97) The centres of the cities are desired areas to spend years when person is in the age group 75 and over. (Helminen et al 2017, 98) In Finland the large share of older people depends on the urban areas. (Helminen et al 2017, 94)

The increase in the need for places for the elderly is concentrated in about 30 growth centres, where municipalities have not yet built adequate services for the elderly. The additional need for trained nursing staff is about 6,000 people. The same number of staff that will be released from health sector of rural areas. (Ryynänen, Vauramo, Malmi & Koikkalainen 2020, 101) In the future, residential areas should adapt to a greater number of older people and to provide the necessary services. In cities, the best locations for residential settlements can be found in mixed areas with versatile mobility and good accessibility of transport. Typically, these areas are located in the centres of the cities. (Helminen et al 2017, 95) In sum, the number of seniors on cities has very significant impact in the future.

In Finland, both the size of the elderly population group is growing and the number of deaths is growing and will reach a peak between 2040 and 2050. The changes in the size of the age group 65 to 74 also needs for services grow after the year 2040. The growth in the need for services has already begun and the peak of growth has passed around 2040. (Ryynänen et al 2020, 10, 14, 71) Professor Jylhä states that there are about 50,000 people over the age of 90 in Finland. According to population projections, there will be around 140,000 of them in 2040, this is called the revolution of longevity. (Vainio 27.10.2019)

The projection indicates that immigration will maintain Finland's population growth until 2034. (Figure 1) According to Statistics Finland (2021), the population will start to decline. In 2040, the population will only grow in the regions of Uusimaa and Pirkanmaa. While the population is aging, according to a forecast by Statistics Finland (2018), the size of the Finnish population will begin to decline. It is estimated that by the year 2050 the population will have decreased by 100.000 people. According to Statistics Finland (2022), life expectancy in Finland has had an increase until the year

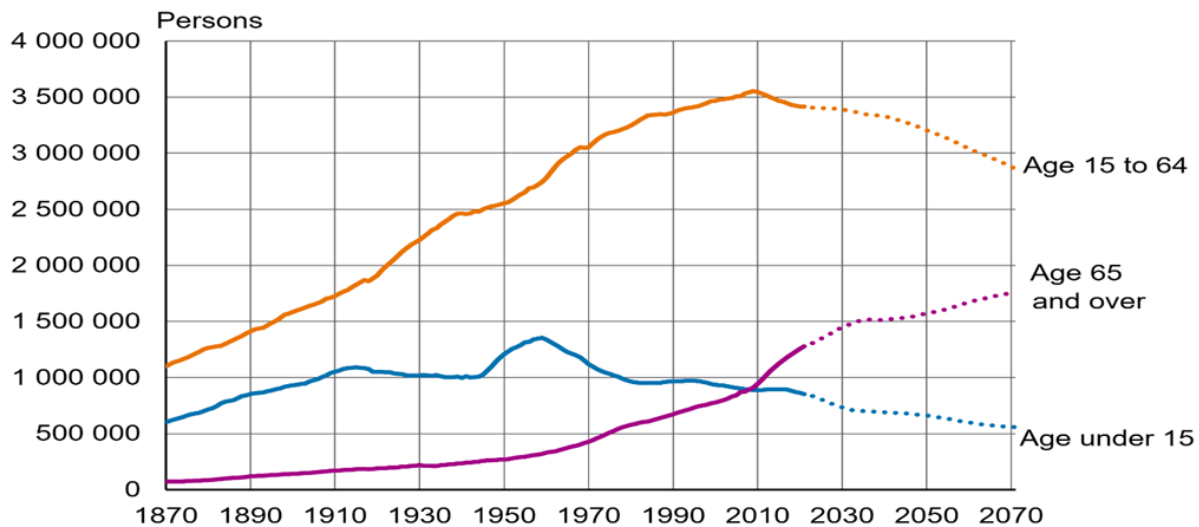


Figure 1 Population and population projection by age group. (Statistic Finland 2022)

2022. The amount of healthy people in the age group over 70 years of age has increased in recent years. There are more age-related health problems like dementia and falls because of the ageing of the population in Finland. (Dufva 2020) Adaptation to an ageing population is significant. Ageing is often seen as a bad thing, although it is more of a success story: people live longer in good health, and able-bodied seniors could also be seen as a resource. This highlights how people's well-being has been successfully supported throughout their lives. Social and health services are often seen as a cost, although at best they are investments that prevent more serious problems later on. (Dufva & Rekola 2023, 29)

2.3.1 Welfare system in Finland and ageing

The Nordic populations are undergoing demographic changes, as are almost all Western industrialised countries. The elderly citizens are living longer. The share of elderly people is increasing, this phenomenon is called the 'double-ageing' challenge. The ageing of the population intensifies the competition for labour. The Nordic welfare model is jeopardised with both economic and staff shortage issues. (Kvist, Fritzell, Hvinden & Kangas 2011, 11) In Nordic welfare system costs are relate to individuals. The net transfers from those who are employed and those with high wages and incomes are larger than from those with low wages and incomes. (Gerdes & Wadens 2011, 193)

The Nordic Welfare Model (NWM) has universal and largely tax-financed national old age pensions, social and health services for the elderly. The Nordic countries have made reforms to old age pensions, trying to raise retirement ages and reduce the generosity of pensions, and the public sector will find it increasingly difficult to attract and retain sufficient numbers of service workers, they also affect social inequality, which the model has done so much to reduce. Thus, ageing populations may create a

crowding out effect on the comprehensiveness of the Nordic model, both in benefits for the elderly and in the form of fewer resources available for other welfare state policies. (Kvist et al 2011, 11) UN (2022, ii) has stated that countries with ageing populations ‘should take steps to adapt public programmes to the growing proportion of older persons, including by improving the sustainability of social security and pension systems and by establishing universal health care and long-term care systems.’ Finland is generally perceived as a Nordic welfare state in which social benefits, such as social security and public health care, belong to everyone. Of course, also in Finland marketing of health and wellbeing services has taken place in recent years. Hence, ageing is now increasingly determined by consumerism. (Melin & Blom 2011, 194)

Essential features of the Nordic Welfare Model are according Ritakallio (2018): Role of the public sector is large and strong in social policy and in society in general. The horizontal redistribution is key function of the welfare state. Adults receive benefits like pensions, healthcare and social care. Distribution over the life course depicts how people of working age both pay back, through tax and social security contributions, what they have received, and pay towards their retirement. (Kvist et al 2011, 8)

As already mentioned, the high life expectancy is counted as positive issue. Even though, this causes high expenditures as the number of pensioners is growing all the time. Also, the high female employment benefits the welfare system. (Ritakallio 2018; Ylikännö 2018) Ritakallio (2018) said that the pensions are mainly earning-related. Welfare system succeeded in increasing social inclusion and further promoting social citizenship. The Nordic Welfare Model is extremely oriented towards work and employment. (Kvist et al 2011, 7)

Cuts in the social service systems have, in fact, very severe consequences on older people and people with disabilities, as well as on households – often women – with small children or living in poverty, on people whose labour market position is weak. The public provision of in-kind services, more than monetary transfers and benefits, represents a social investment that not only generates welfare, social inclusion and jobs, but also reduces future social risks. (Martinelli, Anttonen & Mätzke 2017, 1) This demographic shift changes the lives of Finns, who now have to plan for a longer life. It also changes Finnish society, which has to restructure its labour market, care arrangements, and urban planning, among other things. (Komp-Leukkunen 2021, 4)

A system based on a high level of employment and productivity is therefore facing challenges in the face of an ageing population. The increase in the number of elderly people has already increased the need for services for the elderly and social security expenditure related to old age. The relative share of young people in the electorate is decreasing, making intergenerational responsibility and justice an

increasingly important theme. It would also be important to take the ageing population into account, for example, in the introduction of technology. (Dufva & Rekola 2023, 28) The ageing of the population, reduced mobility and unhealthy lifestyles are reflected in an increase in diseases. (Dufva & Rekola 2023, 29)

Social changes occur with faster speed in Finland than in many other countries. The largest generation in Finland, boomers, are coming to the age that different critical events are happening in their lives. When boomer generation retire, they are looking for the balance between benefits and contributions. They are also using more the health care system because many of them have been using occupational health care and also because the health situation is declining as they get older. (Komp-Leukkunen 2021, 7)

There might come tensions between the ideal of the welfare state and how to cope with it as the population ages and the amount of workforce declines. To ease these tensions, Finland might need employment-based immigration, longer careers or healthier lifestyles. In addition, there might be other needs to rethink well-being, income and work structures. (Dufva 2020)

Palomäki's (2018) study (European Union Statistics on Income and Living Conditions (EU-SILC) 2010-2013) explored the effect of the life cycle event of retirement for old age on subjective economic well-being. Results show that old-age retirement in general is associated with a slight decrease in subjective economic well-being. This leads to conclude that an introduction of new pension forms, such as partial old-age pensions, could improve economic well-being in old age, at least short-term. On the other hand, prolonging the working lives for those still working, seems to enhance the overall level of economic well-being, as retirement from work is associated with a drop in post-retirement financial satisfaction. (Palomäki 2018) The findings of life-course perspective material show that there is a gap between labour market and longer careers. Policymakers have to solve reason for this gap when deciding how to deal with the challenges of population ageing in the labour markets and pension schemes. (Komp-Leukkunen 2021, 4, 46, 88)

Palomäki (2018) argues that ending of a relationship, practically becoming single or a sole provider and decreasing health drop are affecting heavily to the subjective economic well-being. Vidovićová (2018) states that older people coming from and living in family structures are more likely to be exposed to several high-need roles for their fulfilment. The economic situation requires them to stay in the labour market longer. But new social norms push them to youthful third age, which means pursue own pleasures and be socially productive. Same time the pressure of family obligations increases with increasing age. (Vidovićová 2018, 5) In the Nordic countries elderly people are living in relationships and they also start new relationships. Hägglund and Rotkirch (2021) point out that there are not

enough studies to tell who are the elderly that are dating, living in different kind of relationships or who are re-marring. Neither there is evidence about how these new relationships contribute to well-being, social support or health. Sustainable social structures are vital in the future. Social structures among older adults are built on social relations, well-being and support interaction. (Hägglund & Rotkirch 2021, 72)

The majority of the Finns in the age group 50 and over own their homes. (Komp-Leukkunen 2021, 8) Yet, housing can be a significant cost for aged people of their total income. The latest surveys show that female pensioners living alone are spending more than 40 % of their incomes to housing. (PTT 2019) At the same time, these people often have the lowest pensions. Reasons for this are the earlier mention job-relation with pensions, part-time work and maternity leaves. PTT (2019) has pointed out that the retired people are using 20-42 per cent of their income to housing in Finland.

Finland has a social and health care system that has been an obvious success story for 48 years. Yet, past success does not guarantee success in the future. Following factors are affecting the system; more expensive medicine, the rise in the level of education, urbanisation, digitalisation, longer life expectancy and the ageing of boomers leading to a constant growth in expenditure on health care and social welfare. And there are likely to be significant needs for changes in the future, as the system that has been good in the past does not solve the future challenges. (Ryynänen, et. al 2020, 5)

Ryynänen et al (2020, 5) argue that the Finland's social and health care system is now broken and that the problems are mainly related to the current system. Sufficient financing and staff are hard to get, and added resources might not solve the situation. In principle, if resources are added to the chaos, the result is increased chaos. According to Ryynänen's evaluation, the attempts to solve the situation in the social and health care sector resemble hitting the brake pedal in panic. However, even such attempts have appeared to be difficult since there is not enough political will to change the structures that are the foundation of the system. Finnish municipalities were in great difficulty even before the COVID-19 epidemic, as the ability to pay for social and health care services has been limited.

(Ryynänen et al 2020, 5)

In the beginning of the year 2023 the health and social services reform gave new structure and new content to the services. This reform is run by self-governing regions who's responsible is to organise social welfare and health care services. The regions produce services as public services. Private sector and the third sector will supplement these. Municipalities are responsible for promoting health and wellbeing. (Ministry of Social Affairs and Health 2020, 24-25)

The challenges of well-being increase as changes in the environment affect people's everyday lives. The population is ageing, diversifying and concentrated in growth centres. This has implications for

the financing of the welfare state and many other aspects. (Dufva & Rekola 2023, 12) Finnish Innovation Fund Sitra's mega-trends 2023 describe the overall picture of changes. The challenges of well-being increase as changes in the operating environment affect people's everyday lives. The population is ageing, diversifying and concentrating in growth centres, which has an impact on the number of people of working age and the funding of the welfare state, the adequacy of social and health services, democracy and the introduction of technology. The struggle for democracy is getting tougher. The strengthen democracy could be built by increasing inclusion and empowerment. All this requires forward-thinking and the ability to change. (Dufva & Rekola 2023, 8)

2.3.2 Inclusion and ageing

The social nature of ageing highlights the idea of an inclusive society in which there is a conscious effort to strengthen the inclusion of older people. Inclusion is a value objective in itself, but it is also seen as a means of combating poverty, preventing exclusion and promoting a fair and equal society. (Leemann & Hämäläinen 2016, 586) Indeed, inclusion is largely a matter of human experience, it is not reduced to a state of mind. Like ageing, inclusion is linked to a specific social situation and is influenced by, for example, the resources and opportunities available to the individual and the services provided by society. (Isola & Siukola 2017, 113)

Inclusion as a concept is not easy to define and has been called an umbrella concept. Under the umbrella, inclusion is about joining, being in relationships, belonging, and being together. Inclusion is also about compatibility, participation and related influence. The framework for inclusion and concrete inclusion work are structured based on theories. Inclusion can be understood as a circle consisting of 1) participation in one's own life, 2) participation in influencing processes in services, neighbours, living environment and society, and 3) local inclusion, where one is able to relate to various sources of well-being and interactions that increase the meaning and dignity of life, and in which one is able to influence the allocation of resources. (Isola, Kaartinen, Leemann, Lääperi, Schneider, Valtari & Keto-Tokoi 2017, 5, 22)

In Finnish discourse about inclusion, there is a lot of reference to Raivio's and Karjalainen's (2013) Allardt adaptation, in which inclusion is presented as three dimensions - having, acting, belonging. Later it was added Allardt's (1976) four-part division into aspects of well-being (having, loving, doing and being). This model concretely illustrates the dimensions of well-being, but leaves the relationships and entities that produce well-being in the background and detached the actor from the model. (Isola et al 2017, 9)

Sen's (1999) and Nussbaum's (2011) thinking about the interrelationship between freedom, capacity to act, and agency frames inclusion. (Isola et al 2017, 9) Inclusion is being, acting, participating and processes in different relationships where freedoms and rights vary. All this affects the possibilities and limitations of agency, like how a person is able and interprets to be able to influence their resources and needs (Bandura 1977; Ford 1992; Thompson & Wildavsky 1986). There is no common understanding of the concept inclusion and how to measure it. In recent years, social inclusion has gained attention as an outcome on an individual level associated with health and well-being (Coombs, Nicholas & Pirkis 2013). There is the lack of a commonly agreed definition of social inclusion. Cordier et al (2017) highlight three domains: participation, social connectedness and sense of belonging, and thirdly citizenship and rights, including notions of agency and responsibility. (Leemann, Martelin, Koskinen, Härkänen & Isola 2022, 420)

The Experiences of Social Inclusion Scale (ESIS) is a valid instrument for measuring experiences of social inclusion. The main focus of the approach is how people experience social inclusion. However, theoretical framework covers both objective and subjective aspects of social inclusion (Isola et al 2017; Leemann et al 2018). In Finland, major population studies (like the National FinSote or FinHealth surveys) usually include various aspects of socio-economic background and living conditions as well as quantifiable aspects of participation and social contact. (Leemann et al 2022, 420-422) The results encourage the use of the ESIS in future research. Such studies should examine the applicability of the ESIS and further elaborate the role of socio-economic and socio-demographic factors and the associations between experiences of social inclusion and health, well-being, and living conditions. The ESIS could be used to examine the associations between subjective and objective aspects of social inclusion, such as different forms of participation. (Leemann et al 2022, 422)

The relationship with civil society is close, but inclusion work is not meant to challenge the prevailing public order. Yet, the positive effect of inclusion work may be an increase in civic and resident activity and a willingness to influence the management of risks, resources and potential locally or nationally. Inclusion work is also linked to the new public governance framework. (Osborne 2006). The sense of inclusion and opportunities for community civic engagement to influence the immediate environment increase the sense of security. Traditional governance has been needed at all stages of the welfare state (Anttiroiko et al 2007), but it can no longer solve the issues of the global operating environment of the 2000s. The networks should be managed under the new public administration. The emphasis is placed on the cooperation, relationships and networks between different actors, such as citizens, civil society, private actors. Not in a closed and isolated organisation. (Isola et al 2017, 21)

A citizen is seen as an active member of his community who participates or can participate in the development of his community, the implementation of activities and their evaluation. Indirect and

direct democracy will be strengthened. In connection with the residents of the municipality, there is talk of new local management. (Lundström 2011; Hakari 2013). Inclusive development work takes place in a grey area of traditional management relationships, the service system and civil society, which cannot be managed by means of traditional hierarchical management. The new public administration brings together the pieces of the system and prepares for horizontal service chains that meet the customer's needs. (Jalonen et al 2011) The management of networks, the development of democracy and services are constantly involved in reacting to current issues. (Isola et al 2017, 21)

The development of democracy requires determined action both in strengthening inclusion and in reforming the ways and structures of decision-making. (Dufva & Rekola 2023, 45) The opportunity to create new opportunities for participation in decision-making structures can strengthen democracy. By increasing democratic participation, the prospects for the future will be diversified. It must be possible to link participation to decision-making – and already to its preparation and setting an agenda. (Dufva & Rekola 2023, 40)

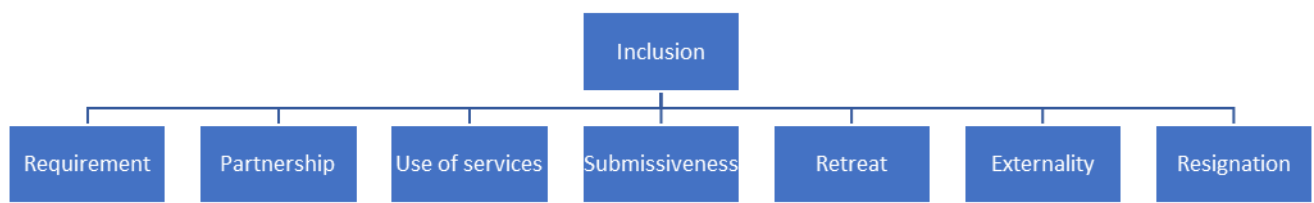


Figure 2 Continuum of inclusion and non-participation. (Valokivi 2008, 63)

The continuum (Figure 2) reflects a decrease in activity as forms of inclusion. Senior's activities can be located in different areas of the continuum in different matters. The forms of inclusion do not necessarily follow each other, but can change places. At the other end of the continuum, the customer is demanding and very active. At the other end, an outsider and a person who has resigned from the system. (Valokivi 2008, 62-63)

People in retirement age are aware of the various services and the opportunities for participation offered to them by society. The socio-economic and other reasons cause that they are considered to be beyond the reach of a large number of people. The marketisation of society is reflected in the everyday lives of older people, and current public policies can be seen to deepen the socio-economic differences within the elderly population in experiencing inclusion. Perceived age discrimination also affects the experiences of older people of retirement age regarding inclusion. In the opinion of the elderly, society revolves on the terms of the younger ones. (Tamminen & Pirhonen 2021, 384) Age is often used to categorise and divide people. That leads to disadvantage and lack solidarity across generations. This is ageism. Ageism has consequences for well-being and human rights. Ageism can be found within

institutions, in interactions between people and within ourselves. Ageism remains largely invisible. (WHO 2018) In a way, the inclusion of older people appears as potential – the importance of promoting inclusion has already been taken into account in policy speeches and also in service provision, but there is still a lot to be done to support the inclusion of all older people. (Tamminen & Pirhonen 2021, 391)

Keeping up with society requires some resources from the person herself. These include, for example, one's own ability to pay for own activities, helping loved ones or managing with access to IT equipment and digital services. Age may have been an exclusionary factor, for example, in social and health care services or in obtaining insurance. Age discrimination was usually related precisely to the age-related nature of services, which can be considered to meet the WHO's definition. Infrastructure refers to being excluded from social services and activities for reasons beyond one's control, such as difficulties in mobility and concentration of services. The digitalisation of services can be counted as part of the displacing infrastructure when part of the population does not have the possibility to use online services. (Tamminen & Pirhonen 2021, 395) The response to the crisis of democracy is to build trust in democratic institutions and individual empowerment. At the same time, digital power can be expanded and a fair digital world can be built, where the utilisation of data creates well-being, competitiveness and helps to develop societies. Fairness means that the interests of individuals, companies and society are balanced. (Dufva & Rekola 2023, 68)

As the population ages, it is necessary to examine the experience of inclusion of older people and to identify factors affecting their well-being and even their functional capacity. In view of the ageing of the population, it is also relevant to stop and examine attitudes towards old age and the experience of older people about their own social status. (Tamminen & Pirhonen 2021, 385) The conditionality of inclusion can be directly reduced by directing income distribution and, in parallel with the digitalisation development of services, keeping traditional face-to-face services available. The experiences of being outsiders could be mitigated by rethinking the practices related to the age-related nature of services. Social exclusion can be prevented by developing new ways of involving older people in social planning. (Tamminen & Pirhonen 2021, 392)

2.3.3 Volunteering in Finland

Finland is truly the promised land of organisations, as the saying goes. At the same time, organizations manage to remain invisible. In order to guarantee the future of organisations, they must be considered from the perspective of more than just measurement and results. In civic activities, in addition to organizations, there are citizens. (Paju 2017)

In Finland, almost 40 per cent of the population volunteers. The importance of volunteering as a source of well-being is generally recognised. According to studies, more and more Finns would like to volunteer if it were easy to start doing so. The fragmentation of the guidelines creates uncertainty for both the volunteer and the organisers of volunteering and may constitute an obstacle to volunteering. (Valtiovarainministeriö 2015, 14)

In the past, the third sector understood the whole of civic engagement, but today it is customary to distinguish between informal civic activities outside of various professionalised third sector associations and organisations. This is known as the fourth sector. The third and fourth sectors are collectively referred to as the voluntary sector. (Harju 2020)

The Ministry of Justice has been pointed as the ministry responsible for coordinating volunteer work. There is no general legislative framework for volunteering, but the activities are governed by individual scattered regulations. Regulatory measures relating to volunteering may appear to be such that decisions do not have a deliberate direction. The size and wealth of organisations, as well as their activities, have a great deal of influence on how they want to promote different issues. The different perspectives of the actors make development work challenging. Perspectives can vary between taxation, inclusion or increasing well-being. An understanding of the societal significance of volunteering and the support it needs would help to spread knowledge and appreciation also to the decision-making of local actors. (VM 2015, 14)

The Finnish Institute for Health and Welfare (THL) has stated that the line between ordinary voluntary work in the public interest and 'a task that is generally carried out in an employment relationship or as a business activity' is not always simple and the legislation should be clarified. In the service system, the role of the volunteer is often to strengthen the human encounter. The volunteer is present of her own accord, and therefore she can establish a more immediate relationship between the professional and the client. More equal interaction is a special value of volunteerism compared to professionalism. However, volunteering should not replace statutory tasks. It is therefore important that the different roles of volunteers and professionals are clear to everyone. (The Finnish Institute for Health and Welfare 2022)

A study on the economic impact and significance of voluntary examined work carried out in organisations compared to the fact that similar activities would be carried out by the public sector. Also, the wage compensation in the sectors concerned was examined compared to volunteer work in the study. The study examined and calculated the value and economic impact of volunteering carried out within the framework of four national organisations at the 2010 level. The results show the savings that volunteering brings to society when the tasks are carried out as voluntary work by organisations.

This can be called the national economic impact of voluntary work in organisations. The monetary value of volunteering is considerable and highlights the importance of voluntary work in organisations in society. (Laasanen 2011, 7)

Funding opportunities for groups operating outside the association framework should be improved. The impact on where volunteering in Finland is directed is done through the funding of organisations and its guidance. Tightening funding is pushing organisations into a competitive position with each other. Decision-makers should understand the structures that support civil society activities and understand the impact of decisions on volunteering. Too much of the organisations' time is spent on applying for funding at the expense of doing work in accordance with the association's main objective. Investing in civil society pays for itself many times over, for example, through volunteering. (VM 2015, 15) Organisations have insurance policies for their volunteers and they train their volunteers for a volunteer task in a specific field. (VM 2015, 19)

There would be better structures for cooperation between municipalities and free civic activities, which would facilitate cooperation in the future. (VM 2015, 19) The Age Institute has developed a cross-sectoral strength for old age operating model in which the municipality commits to promoting the functional capacity of the elderly population. This is done by creating a cooperation network and coordinating it with the aim of increasing health-promoting physical activity in the municipality. The operating model maps the municipality's overall situation with regard to the provision of health-promoting physical activity, brings together the actors in the area, discusses the challenges that arise and finds together concrete forms of cooperation to achieve the goal. The programme promotes local cross-sectoral networking between organisations and the public sector, supporting mutual knowledge, growth of trust and commitment to common goals. (Ikäinstituutti 2015)

A more extensive knowledge of the field of volunteering would be needed. The information could encourage public authorities to establish new types of partnerships with civil society and encourage the public sector to think in a new way about the division of labour between actors and how to enable it. (VM 2015, 15) Cooperation forums for the development of organisational cooperation and the inclusion of local residents are important elements that support the work. All over Finland, the persons responsible for cooperation or participation in municipal organisations are alone with their work portfolio. (VM 2015, 17)

Fourth sector actors are not sufficiently taken into account in municipalities, as there are no structures for such cooperation. The areas of activity of informal groups are not clear and cooperation with these groups is often not carried out. It will be important to get to know and cooperate with new operators in the future. Traditionally, volunteers have mainly worked through organisations, but in recent years the

situation has changed through the development of the fourth sector. Interest in the fast-paced and agile forms of participation in the fourth sector is growing, as is the project-based nature of the activities. The fourth sector operates without formal structures and responsible organisation. (VM 2015, 19)

In the light of the latest statistics, there is a group of people who would like to participate more in volunteering, but are unsure of their success. Volunteering communities also need to be open and supportive in order to keep the possibility for starting volunteering as low as possible. A large number of current volunteers plan to end up volunteering in the near future. Administrative tasks do not motivate young people. This is a major challenge, especially for small associations, whose activities often rely on volunteers in positions of trust. (Kansalaisareena 2022)

According to an online survey conducted by Taloustutkimus, the future of volunteering is challenging. Volunteers are not disappearing. Young people seem to be more enthusiastic than before. Remote activities are here to stay as a desired form of activity, but there is a desire for face-to-face activities more than that. The reorganisation of activities must continue. A sense of community is important in volunteer work. Organisations, parishes and municipalities need to make themselves more accessible in order to attract new actors. (Fields 2021)

The Finnish Innovation Fund Sitra states that commitment to NGOs is decreasing. People, especially young people, are looking for quick and direct ways to influence. Rapid and direct civic participation is becoming more common. Micro-activism is becoming more common and more and more people are participating in social influencing on social media. New initiatives are emerging and spreading rapidly. (Dufva & Rekola 2023, 45)

3 Horizon scanning as method and use of it

This chapter presents materials and the methodology that is chosen for this study. The horizon scanning is applied to identify a variety of future developments or relevant phenomena potentially impacting in the lives of urban seniors in the future. Subsequently, the phenomena are discussed and compared with future programmes of different organisations. However, this study limits to the horizon scanning phase. The analytical tool in this study is based on STEEP categories. PESTEC is the used version of the STEEP analysis, PESTEC factors are Political, Economic, Social, Technological, Environmental, and Customer.

Rubin (2013, 285–286) states that the main task of critical futures studies is ‘to open up futures and find opportunities that might remain unrevealed if assumptions behind them are not unpacked’. Decision-making is future-oriented by nature (Bell 2009, 51) and therefore, future-orientation should be part of every decision-making process. The aim of a critical study is ‘contribute to the decision process by creating relevant information and interpretations to specific policy issues’ (Bell 2009, 54). Bell (2009, 111) has listed a group of fundamental tasks that define futures studies. “Integrating the knowledge and prevailing values into decision-making processes of common issues, and democratic participatory processes in visioning and design of the futures”, is one of them.

Several critical future research methodological approaches seek to reveal commitments behind phenomena or behind a certain policy. At the same time, current future research has been critiqued for not simplifying its research objects as well as for theories and applied methodologies not adequate to explore reality in constant change or the future conditions of it. According the critical future research the future can be interpreted not only as something that will materialise as time passes also as something that already exists in the present in people’s thoughts and emotions. The future and having a notion of the future can no longer be regarded as separate forms of thinking. (Kuosa 2009, 15)

Quite often, interviews and studies give only expected materials of the futures of seniors, the level of novelty is low. The existing structures and institutions can get in the way of new possibilities and complicate wider trends and drivers. What works today or in the near future might not work long-term. (Wepner & Giesecke 2018, 9) Scanning systems provide early warning about important changes and detect weak signals indicating that plans should be modified. (Gordon & Glenn 2008). Scanning requires elasticity for exploration and for giving

room to unconventional measures. (Wepner & Giesecke 2018) The first chapter of the thesis that is given a number is the introduction. All text chapters are numbered. References and appendices are not numbered.

3.1 Horizon scanning as method

Horizon scanning determines ‘what is constant, what changes, and what constantly changes. It explores novel and unexpected issues as well as persistent problems and trends, including matters at the margins of current thinking that challenges past assumptions.’ (Miles & Saritas 2012, 530) Kuosa (2022) highlights that horizon scanning works best in ‘volatile, uncertain, complex and ambiguous (VUCA) world’. In other words, horizon scanning is the systematic examination of potential threats, opportunities and likely future developments that is not restricted to those issues at the margins of current thinking and planning. (Miles & Saritas 2012, 530) Horizon scanning explores novel and unexpected issues as well as persistent problems and trends, including matters at the margins of current thinking that challenge past assumptions. Horizon scanning is a technique for detecting early signs of potentially important developments through a systematic examination of potential threats and opportunities. The horizon scanning method calls for determining what is constant, what changes, and what constantly changes (Brown & Eisenhardt 1997).

Renfro (1983) has identified four stages for the horizon scanning management process. First stage is to identify potential future issues by scanning the horizon of the current and planned environments. Second stage is researching the background, future, and potential impacts of these issues. Stage three is evaluating issues competing for action programs. The last stage is developing strategies for these operations. (Renfro & Morrison 1983) This same list was mentioned even in Millennium material written by Gordon and Glenn in 2008. Different sources give almost identical structure how to use the horizon scanning system.

Horizon scanning is often based on desk research, helping to develop a broader perspective to issues to be examined. Horizon scanning can also be undertaken by small groups of experts who are at the forefront in the area of concern: They share their perspectives and knowledge with each other so as to 'scan' how new phenomena might influence the future. A scan of the horizon can provide the background to develop strategies for anticipating future developments. It can also be a way to assess trends to feed into a scenario development process. (OECD 2012)

Hines (2018) on the other hand has developed an ongoing horizon scanning system as an input to developing environmental foresight, which thus entails an insight into future environmental challenges and opportunities. The ability to apply that insight to prepare for a sustainable future. First finding the hits or matters, then collecting the hits or matters. It can be done by using of online library and tagging system along horizons. The third step is to analyse the matters that are found. (Hines 2018)

In sum, horizon scanning is the systematic search for incipient trends, opportunities and constraints that might affect the probability of achieving goals and objectives. Explicit objectives of horizon scanning are to anticipate issues, accumulate data and knowledge about them, and thus inform decisions. (Sutherland et al 2010) Scanning the horizon is always prudent to identify new developments about future threats or opportunities. Scanning systems provide early warning about important changes and detect weak signals. (Gordon & Glenn 2008)

3.2 Horizon scanning process

This section will give first a brief overview of horizon scanning process as described in literature and then proceed to discussing the research process of the study at hands.

Important part of horizon scanning is to give a wide overview of the topic. In addition, horizon scanning identifies the discontinuities, signals and emerging issues. It is important to collect knowledge of futures like phenomena and scenarios. Horizon scanning is not based on historical knowledge hence, the focus is on the present; findings, signals or changing stats are important. (Kuosa 2022)

Horizon scanning is used to find early signs of change. It is a process that helps to spot trends before they end up to mainstream discussions. Thus, horizon scanning can potentially point out key action to shape desirable futures. With horizon scanning it is possible to; identify most important drivers that change the environment, understand development needs, add agility or create future-oriented strategies. (Grabtchak 2022)

The horizon scanning could be run in many ways, like said earlier. The process should have at least these following three steps; defining the topic, using framework that widens horizons, scanning the environment to find changes. The process of horizon scanning gives awareness of future changes. Horizon scanning is used many times as the first foresight activities. The

results of horizon scanning could be used as materials in scenario building or Delphi method. (Grabtchak 2022)

Horizon scanning is usually the first step in a longer foresight process that is expanded through other steps. In practice, horizon scanning progresses from identifying changes and phenomena to forming a broader picture and grouping it. (Dufva 2022, 105-107) One of the analysis lists, PESTEC, is used in this study. Horizon scanning may explore novel and unexpected issues as well as persistent issues or trends. (Miles & Saritas 2012, 530)

The horizon scanning is applied to identify a variety of future developments or relevant phenomena potentially impacting in the lives of urban seniors in the future. Subsequently, the phenomena are discussed and compared with future programmes of different organisations. However, this study limits to the horizon scanning phase. This study with a timescale reaching to the year 2035 makes use of horizon scanning based on desk research. By focusing on urban seniors, the study offers base material for the anticipation work of different NGOs and organisations, that are involved in the future of urban seniors. This study opens up conversations. The results of this study could be used especially when future activities are planned by seniors or planned with seniors.

The limitations of a horizon scanning entail that due to the fact that horizon scanning tries to identify new, often unclear, social phenomena and changes, and therefore, relies on qualitative analysis, reasoning and other methods that allow subjective thinking, horizon scanning does not allow an objective description of the operating environment (Dufva 2022, Kuosa 2022). Consequently, the lack of an objective description shapes also the limits of this study.

As said, there are many ways to do a horizon scan. Kuosa (2022) emphasizes that it is important to first gain a wide overview of the topic. Following these methodological guidelines, the first step of this study was also forming a knowledge base by collecting and reviewing relevant sources that describe issues related to urbanisation and ageing. Material for the desk research was drawn from several source, for instance, online books and journals. The materials that were collected are studies, reports, programmes and other reports about ageing. The horizon scanning steps of this study are presented in figure 3. First step is to collect comprehensive picture of current topic. The second step is the PESTEC analysis. As a third step scanning of horizon from programmes to find changes and weak signals. According Renfro (1983) first stage is to identifying potential future issues by scanning the horizon of

the current and planned environments. The aim is to have a comprehensive and at the same time concise understanding of what can happen in relation to the topic.

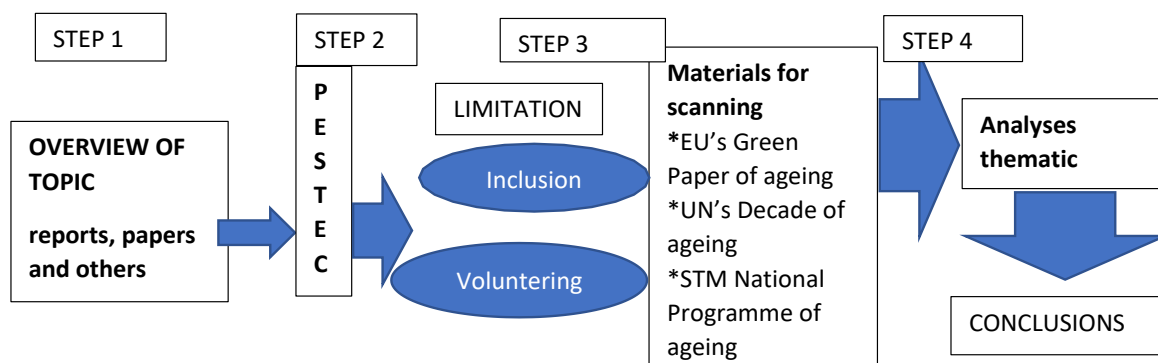


Figure 3 Steps of horizon scanning

Various checklists have been created to facilitate building a comprehensive image as the result of an analysis, the most common of which is PESTEC analysis. In practice, each category should be interpreted quite broadly. (Dufva 2022, 107) STEEP analysis is often used to gain an insight into past, current and future of the external environment developments during times of uncertainty and constant flow of information. (Dufva 2022, 107) In this study PESTEC is the used version of the STEEP analysis. As a tool, a PESTEC table is used to classify and clarify different aspects of the ageing in this study. Heinonen and Ruotsalainen (2013, 7) clarified that the PESTEC matrix provided by the analysis tool consists of following dimensions: P meaning political, E meaning economic, S meaning social, T meaning technological, E meaning ecological and C means customer or citizen. The purpose of analysis is to classify the central aspects of ageing into the different sections of the PESTEC table, and also to possibly add new ideas to each section.

This grouping method helps to think about the topic from different perspectives. In practice, the analysis of the operating environment progresses from the identification of changes and phenomena to the formation of a broader picture and its grouping. (Dufva 2022, 107) This PESTEC matrix presents different phenomena that are related with ageing. Phenomena are listed in the table 1.

The aim is to have a comprehensive and at the same time concise understanding of the possibilities, what can happen in relation to the topic. PESTEC analysis can lead to an overly abstract, detached and focused on separate structures. (Dufva 2022, 107-108) The

interdependencies between the various elements of the framework are clarified. The fundamental principle of the framework is that only factors that have a direct bearing on the studied subject, here ageing, and that are likely to change in the foreseeable future should be included. In other words, following the methodological guidelines enables to focus on the factors that are pivotal for future of ageing. (Sammut-Bonnici & Galea 2014, 7)

Table 1. PESTEC of ageing

POLITICAL	ECONOMICAL	SOCIAL
welfare system	pension	family
pension	savings	friends
health care	wealth	participation
solidarity	silver economy	volunteering
taxation	work at late age	Inclusion
immigration	poverty	diversity
ageism	benefits	inter-generational
TECHNOLOGICAL	ENVIRONMENTAL	CUSTOMER
technology (like; health, digital)	built/physical environment	active and healthy lifestyle
equipment	home / place to live	basic needs
eHealth	age-friendly environment	nutrition
biosensors	green transition	functional ability, mobility
smart-home	climate change	decision making
robotics	urbanisation	life-long learning
anti-ageing	city design	inclusion
	nature	loneliness
		longevity

PESTEC matrix of ageing gives picture what issues are related to the phenomena. From a political point of view legislation, taxation, changes in social security and their limitations and possibilities have to be taken in to account. The economics section includes factors that affect seniors' monetary. These include pensions, savings, as well as general wealth. The slowing national economy will also have a direct impact on the financial situation of seniors in the future. Social factors keep in picture the generations and close ones. Volunteering and inclusion are covered by this section. The strongest social directions can have an impact of a fast time span in the future. Technological solutions make it possible to stay in touch

regardless of distances and many other things that affect the lives of seniors. Digitalisation and the development of health technology create meaningful development forecasts. In the ecological section, it is good to highlight topics related to the living environment. The increase in age-friendly solutions brings better opportunities to utilise the local environment in a versatile way. From a customer perspective the active lifestyle of senior customers is pointed out, as well as decision-making ability and perceived inclusion.

The third step of the horizon scanning aimed to focus on the core interests of the study. Therefore, the scanning was made through the themes volunteering and inclusion to identify changes in regard to those issues. This choice is based on the importance of volunteering and inclusion for organisations and other actors in the field of senior work, who at the same time are interested in opening up new paths for the ageing population. Inclusion and volunteering are discussed and compared with future programmes of different organisations.

This study has also the fourth step in the scanning process. The thematic analysis of the materials is done as last step of this empiric part of this study. Thematic analysis is one of the analysis methods of qualitative research. In this study it is used as a form of content analysis.

In the scanning, the focus is on three programmes that address the lives of older people from with plans aimed at for the year 2030. Volunteering and inclusion are examined in the three programmes. The organisations that have created the programme also represent different angles to the ageing; they either give recommendations or their guiding role is grounded in implementation power. The three programmes are: Action Plan for United Nations Decade of Healthy Ageing (2021–2030), The European Commission's Green Paper of Ageing and National Programme on Ageing 2030 by Ministry of Social Affairs and Health. The materials for scanning are action programmes that globally, continentally and nationally aim to cope with the changes that are caused by ageing in the world, in Europe or in Finland. In other words, while some of the materials have a wider scope beyond the national context, they still have relevance also in regards to the Finnish national context. However, the scope of this study is limited to Finnish urban areas, as it gives a more comprehensive picture of future opportunities. All the programmes studied are expected to have a gradual impact, at least in part, by 2035. As the study opens up discussions and possible futures of seniors, the discussion is linked to the role of NGOs in the future. Hence, the study seeks to provide relevant information for national associations in the field. Also, they should have renewed their structures by the year 2035.

The research questions for this study are:

- What are the elements of inclusion in the future of Finnish urban seniors?
- What are the roles of volunteering in the lives of ageing population by the 2035?

These questions are interrelated and there is a close link between them. At the same time, the questions are rather general in nature, but I will elaborate them further, for instance, through the questions asked in the analysis.

Kaivo-oja (2011) states that various and complementary perspectives are important for the further development of weak signal analysis in modern organisations as well as for anticipation and in policy-making arenas and new perspectives for modern futures studies. Many organisations use traditional planning methods like strategic plans and visions, missions and strategy implementation. These strategy models reduce an organisation's sensitivity and ability to address socio-cultural shifts and changes in its environment. Organisation's creativity and innovation capabilities may decrease according to these limitations. Active environmental scanning or weak signal filtering and processing remain underdeveloped in many organisations. This is a challenge in rapidly changing environments. Many organisations lack the means to identify and take into account weak signals as it comes to strategic decision making. This might result from the fact that organisations' scanning processes are passive, non-systematic and limited to very narrow environments and that filtering of signals takes place in organisations without a guided process. (Kaivo-oja 2011, 207-215)

3.3 Introduction to materials for scanning

To better manage ageing at different levels several international organisations and national organs have made various kind of plans and programs for decades. Already in 1992, the UN General Assembly made a decision that all member countries should make plan about ageing. After this Finland, EU and of course UN itself have been active with ageing programmes. Unfortunately, the results have been limited.

The materials (Table 2) that have been chosen for scanning are: Action Plan for United Nations Decade of Healthy Ageing (2021–2030), The European Commission's Green Paper of Ageing and National Programme on Ageing 2030 by Ministry of Social Affairs and Health. These reports are published by organisations that represent different levels of organisations;

global, continental and national. These programmes focus on ageing related issues, digitalisation and inter-generational matters. The papers share a similar timeframe. WHO is the United Nations agency that connects nations, partners and people to promote health, keep the world safe and serve the vulnerable. (WHO 2023) UN's organ WHO made action plan or strategy for the Decade of Healthy Ageing 2020-2030. In this study UN will be mention as the giver of these recommendation even the plan has been published by the UNs agency WHO. The UN's action plan or strategy for the Decade of Healthy Ageing 2020-2030 has a connection to Finnish national program. National Programme on Ageing 2030 is intended to respond to the UN's requirements for the member stats. Consequently, it is not surprising that the two papers present similar needs and objectives. (Ministry of Social Affairs and Health 2020, 13-14). Green Papers are documents published by the European Commission to stimulate discussion on given topics at EU level. In this study Green Paper of Ageing is referred as publication of EU. In all the styles used in the template, the text is aligned to the left and the right margin is unjustified (ragged). Unjustified right margin improves the document's accessibility.

Table 2 Materials for scanning

Publication / Materials	Publisher	Year of publishing	Area	References to other materials	Number of pages
Decade of Healthy Ageing 2020-2030. Baseline report.	UN / WHO	2021	global		28 pages summary 187 pages full report
Green Paper of Ageing. Fostering solidarity and responsibility between generations	EU / EC	2021	continental	UN Decade of Healthy Ageing 2020-2030 UN 2030 Agenda for Sustainable Development	23 pages
National Programme on Ageing 2030. For an age-competent Finland	Ministry of Social Affairs and Health in Finland	2020	national	UN Decade of Healthy Ageing 2020-2030	45 pages

Analysis criteria for the empirical material:

- What are the elements of inclusion in the future of Finnish urban seniors?
What is said about inclusion in the report?
How inclusion is described to help seniors?
Is inclusion connected to volunteering?
- What kind of roles are given to volunteering in the lives of ageing population in 2035?
What is volunteering like in these materials?
What kind of role volunteering is playing in these programmes of ageing?
What is the role of third sector/NGOs in the lives of ageing population in 2035?

What weak signals are hidden in these programmes?

3.3.1 The United Nations Decade of Healthy Ageing (2021–2030)

The United Nation has made an Action Plan for the decade. This plan has four action areas: 1) change how we think, feel and act towards age and ageing, 2) ensure that communities foster the abilities of older people, 3) deliver person-centred integrated care and primary health services responsive to older people and 4) provide access to long-term care for older people who need it. (WHO 2022d) Seniors are at the centre of a new action plan on ageing and health. The United Nations Decade of Healthy Ageing (Picture 1) brings together different actors to collaborate to benefit the lives of older people. The vision of UN 'is a world in which all people can live long and healthy lives'. The Decade tries to engage and empower older people to improve the functional ability by 2030. (WHO 2021, 4) “The United Nations Decade of Healthy Ageing (2021–2030) is a global collaboration. The plan aims to bring together governments, civil society, professionals, academia, the media, and the private sector to improve the lives of older people, their families, and the communities in which they live.” (WHO 2022c) The page numbering starts from the first page of the thesis but the numbers are visible from the first page of the introduction. In the template, the page numbers appear in the top right-hand corner.

WHO (2021, 18) argues that so far UN has paid only little attention to older people. UN has given 14 recommendations and only three guidelines have focused on older people. Even UN itself says that the healthy ageing should not focus only on health issues. New knowledge is needed to combine the different elements of healthy ageing during the whole life course.

(WHO 2021, 18) Idea of this decade is to learn from activities and interventions that are made in other parts of the world. With this UNs Decade program wants to speed up actions to engage older people and to have measurable impacts by 2030. (WHO 2021, 19)



Picture 1 Decade of Healthy Ageing Baseline report – cover page. (WHO 2020)

UN provides five narratives to address the functional abilities and how they are tied together. (WHO 2021, 20) Functional ability means abilities to 1) meet their basic needs; 2) learn, grow and make decisions; 3) be mobile; 4) build and maintain relationships; and 5) contribute the society. Functional ability means capacity of the individual, the living environment and interact with their environment. These interrelated capacities contribute functional ability. At the same time, functional ability is shaped by environments – society, community and home where people live their lives, but also equipment and all sorts of technology that potentially facile the lives of older people. In other words, environment includes built environment, natural environment, relationships, attitudes, services, systems and policies that enhanced functioning at old age. (WHO 2021, 4) Different actors at different levels can improve of healthy ageing in different ways. (WHO 2021, 5)

In the programme, UN lists both multiple measures to improve the healthy aging in the coming years and needs for knowledge that would also contribute to the same goal. One example is urban areas that can enhance inclusion an easy the participation of older people. Studies that use smartphone data illustrate on which services and places can be accessed by driving, public transport or walking by seniors The digital gap -access to internet or mobile equipment - will decrease and enable older people use information to take care for themselves or others and decisions based on information and their values. Also, flexibility of labour market for older people, retirement and impacts of policies for these matters requires more

studies. The baseline environmental analysis has not been done because the lack of adequate statistical data from different countries. During the Decade program, functional capacity and an age-friendly environment should be monitored and improved. The impact on functional ability could be combined with environmental interaction and intrinsic capacity. (WHO 2021, 11)

UN also provides analytics to measure healthy ageing. Some countries could improve policies of older people with national-level data collection. Most countries have none or very limited data about healthy ageing or older generations. Situations like this contribute to invisibility of older people. (WHO 2021, 9, 13) Improvements in the lives of older people by 2030 require partnerships between older people, decision makers and those who implement community programmes. Measures taken need to be reflect also older people's expectations. (WHO 2021, 6) Seniors should be involved at all stages of decision making. Stakeholders should speed up creating measurable impact on older persons' healthy aging by 2030. (WHO 2021, 28)

UN Decade action plan has ten indicators to measure the progress at national level. They are focused on national level to plans, legislation, data and surveys about healthy ageing. Also, multi-stakeholder committee, access to assistive devices, support activities and assessments of health and social care needs are mentioned as indicators. According to the action plan, most determinants of healthy ageing are made through policy and require multi-sectoral collaboration. (WHO 2021, 16-17)

UN Decade action plan contains three alternative scenarios (Table 3). The scenarios are named as improvement, stagnation and deterioration. The different stakeholders of the Decade programme, like Finland, have committed to the improvement scenario. The improvement scenario suggests building age-friendly environments, and it envisions a future, where climate change is under control because of increased usage of renewable energy. (WHO 2020, 98)

As mentioned, UN expects the partners to commit to the improvement scenario, which describes a positive change of attitudes in regard to older people. The scenario envisions remarkable improvements as it comes to the possibility to meet the basic needs, like access to services, of older people compared to the baseline. In the scenario, services of long-term care have developed and inclusive engagement and meaningful improvements in the lives of older people are made. In addition, co-operation with different shareholders optimises the

functional ability. The global investments and progress will better be distributed. (WHO 2020, 98)

Table 3 Scenarios of the UN Decade for Healthy Ageing 2021-2030 (WHO 2020, 98-99)

IMPROVEMENT	STAGNATION	DETERIORATION
Basic need better met	Progress unequal	Basic needs poorly met
Attitudes more positive	Unchanged attitudes	Attitudes more negative
Long-term care developed	Coverage of services not improved	Cuts of services – own payments needed for services
Inclusive engagements added	Inclusion unequal	Exclusion of older people
Functional ability better	Pensions unchanged	Pensions decrease
Investments better distributed	Policymaking in silos	Progress unequal

UN's second scenario is named stagnation and like the name suggests, the situation will remain rather unchanged. It describes a situation, where progress of healthy aging is globally unequal; pension benefits and expenditures are unchanged; and flexibility to work longer is no longer possible. In addition, coverage of services that are affordable and of good quality has not improved nor legislation of age-based discrimination has been improved. The attitudes to older people are unchanged. The inclusion of older people is unequal. In most countries have the policy-making in silos. (WHO 2020, 99)

The third scenario deterioration gives another kind of picture of the future in the year 2030. More and more older people are unable to meet their basic needs. There will be cuts in social and health services for older people. People need to pay for services by themselves increasingly, and therefore most households have high payments in health services. At the same time, pension benefits will decrease. Inclusion of older people is excluded in this scenario. The global progress is more unequal. Attitudes to older people are more negative than earlier. (WHO 2020, 99)

UN's 'vision of a world in which all people can live long and healthy lives' requires coherence in policy in UN and WHO. This includes collaboration with governments and stakeholders to implement the UN Decade for Healthy Ageing. The coordination of multi-sectoral action in cities and communities is important. The actions should be planned and organised from the perspective of older people. (WHO 2021, 24) This Decade tries to contribute the well-being of seniors. The strategic objectives and principles focus on the following areas; human rights, equality, anti-ageism, gender equality and solidarity between generations. By following the progress during the Decade UN tries to evaluate the progress of the vision and the action

areas. UN and WTO are trying to include older people in all of the global policy instruments and support national policy development. To help coordination and implementation at national level it is important to add cooperation among stakeholders. (WHO 2021, 27)

3.3.2 Green Paper on Ageing by European Commission

The Green Paper on Ageing was given by European Commission in 2021. It is part of the Green Papers on different topics that EC has published during years. Green Papers on different topics are European Commissions way to inform about important topics that the member countries should follow. The European Union programs such as the European Innovation Partnership on Active and Healthy Aging further demonstrate the importance of active aging in policy and innovation. The Green Paper of Ageing takes into account the UN 2030 Agenda for Sustainable Development and UN Decade for Healthy Ageing. (EC 2021a, 2)

EU (2021) aligns its objectives with the life-course approach on the Green Paper on Ageing (Picture 2). It focuses on ‘scaling-up and deployment of digital tools for life-long health promotion and prevention, life-long learning, empowerment with digital tools, promotion of smart, healthy and age-friendly environments and enhancing the European Silver economy and digital health ecosystem’. (EC 2022) Stakeholders are suggested to actively use of initiatives and tools such as the European Innovation Partnership and the Active Ageing Index. (Kalderon Libal 2021)



Picture 2 Green Paper on Ageing Fostering solidarity and responsibility between generations, factsheet. (EC 2021b)

The Green Paper is a report to launch a debate on demographic transformations in Europe. This debate on ageing and opportunities anticipates options and it includes suggestions on how to respond to the challenges. According to Green Paper EU identifies issues and trends

and EU should support action on ageing at different levels. Thus, the effects of ageing are in the hands of Member States. Member States develop their own, tailor-made policy solutions to ageing. (EC 2021a, 2-3)

According EU ageing creates new jobs and it potentially creates social fairness and boosts in the 'silver' and care economies. EU's Member States are encouraged to nurture longer working lives and to reform pension systems. Member States are currently living through the impacts of ageing. (EC 2021a, 4-5). More people remain active for longer, extend work careers and participate in social activities. The retirement challenges the social protection systems and medical progress that support them. Most retirees follow healthier lifestyles. (EC 2021a, 10)

New approaches, like green and digital transitions, to policies should be adapted to the major change of aging. The entire life-cycle reflects on both the personal and wider societal implications of ageing. The life-cycle approach is supported on the Green Paper. The used policy concepts are also healthy and active ageing, and lifelong learning. (EC 2021, 2-3) Healthy and active ageing is depending on the environment in which people live, work and socialise. Healthy lifestyles, positive impact on labour market and social protection systems are promoted by healthy and active ageing. The lifelong learning is a way for older people to be active in society in a fast-changing world. (EC 2021a, 4-5)

As the working-age population in EU is shrinking due to the demographic change, the member-states face the challenge to improve productivity. Enabling longer working careers would be one solution for this challenge. (EC 2021a, 6) The incentives for employers could help to solve the long-term unemployment of aged and to recruit older workers, above the age of 50, would promote well-being and reducing early retirement rates. Behind this programme is also an idea to improve the social inclusion of older individuals, foster inter-generational learning and ensure knowledge transfer. (EC 2021a, 7) Longer working lives could be a key answer to this. High quality, safe and cost-effective supplementary pensions can provide additional retirement savings. (EC 2021a, 13)

This programme aims to work against ageism and it uses inclusive, participatory and rights-based approaches. It suggests that the perspective should be shifted to value older people of their contribution to the society. The programme also calls for common approach at the consequences needed to the ageing of population. The ageing should be considered as a responsibility that requires stakeholders' collaboration. (EC 2022)

“The rise in age-related spending may prove to be even higher if new reforms that increase spending are adopted. The fiscal sustainability is jeopardised as Europe is strongly committed to upholding its high social standards. Fiscal sustainability could be maintained by prolonging working lives, rethinking social systems. Safety and social interaction in different regions could be better if social intermixing would happen.” (EC 2021a, 20) Well-being could be added by community development, invest in digital skills, and inter-generational cohesion. Multi-generational housing is a growing. This could be arranged in the form of housing cooperatives. (EC 2021a, 21)

Social inclusion is contributed with accessibility and urban infrastructure and services have to be planned according to varying needs and capacities of older people. Urban mobility plans take already in consideration these needs. ‘Smart homes’ solutions with automated systems improve the safety of older people. (EC 2021a, 18) Active social lives, urban renewal, accessibility in buildings and transport, can help make life easier for ageing population. The societies should prepare for ageing needs to economic issues and quality, affordable services. (EC 2021a, 15)

EU report also takes into account volunteering. Volunteering activities create value and benefit young and old, for instance, by adding self-esteem. Volunteering has also economic value. Volunteering helps people to stay active. Also, active mobility supports active ageing. (EC 2021a, 11)

The needs and preferences of older people are included in the title of the Silver Economy. Silver economy entails among other things work opportunities with smart homes that support independent living, assistive technologies, accessible services, smartphone apps and biosensors. The efficiency of health and social care systems could be improved by making them more sustainable and with the large-scale introduction of social and technological innovations. (EC 2021a, 8, 17) The healthcare and other care or support services are using new technological progresses to provide certain services and therapies in new ways. Member States have to ensure access, affordability and quality of long-term care and workforce. Informal carers are difficult to ensure because of families living further apart and less children. As women are participating more in the labour market, they cannot work as informal carers. The social and well-being activities in community care could offer better healthcare to older people. Community-based services for older people, who have long-term care needs, can support independent living. (EC 2021a, 16) The health and social care services for older

people could be offered more by social enterprises and non-profit organisations because of effectiveness, their local knowledge and their social objectives. (EC 2021a, 17)

To promote healthy and active ageing EU is trying to improve labour market performance and health and care systems. EU tries also to promote healthy and active ageing, and to modernise social protection and foster legal migration, foster solidarity and responsibility. Member States are doing ambitious reforms because of ageing. But the socio-economic impact of ageing policy should ensure that everyone can participate in our societies. The debate of different policies is on long-term solutions to address the challenges and opportunities of ageing. This demographic transition inside the EU is forward-looking reflection on the impacts and alternatives. (EC 2021a, 22)

3.3.3 National Programme on Ageing 2030 - For an age-competent Finland

Ministry of Social Affairs and Health (2020) has published National Programme on Ageing 2030 - For an age-competent Finland. (Picture 3) This program on ageing has objectives that are long-term and measurable. The National Programme on Ageing was made in cooperation with shareholders like ministries, municipalities, the third sector and other actors. The societal change and challenges that will be caused by ageing population are the backdrop of this program. This cross-administrative paper tries to prepare Finland for the change. (Ministry of Social Affairs and Health 2020, 9) Finland's national programme on ageing is in European level a good example of how to take a cross-cutting approach to ageing (Kalderon Libal 2021).



Picture 3 National Programme on Ageing 2030 For an age-competent Finland, cover page (Ministry of Social Affairs and Health 2020)

The ageing of the population will have significant effects on society in the following decades. The challenges for welfare society involve everyone, while the challenges are also complex

and interdependent. This requires preparedness and adaptation to the needs of the older population. Ageing or the population progress fast and solutions should be found soon. Ageing issues require commitment and collaboration between different ministries as well as long-term perspectives on the matter. But the administrative work takes place separately and there is not a common vision, coordination or cooperation. Society in Finland is even more diverse, and the world fragmented and networked in the 2030s. Urbanisation gives new directions to Finland. Demographic change and climate change resemble each other as forces. (Ministry of Social Affairs and Health 2020, 11-14)

The seniors are a very heterogeneous group. So, what older people consider meaningful and valuable can vary a lot. The socio-economic differences between seniors are huge. Older people might find meaning for life from both immaterial material issues. The promotion of wellbeing and health increasing is one of the most important aspects in the lives of elderly. The retiring groups at the moment manage their own issues independently. For older people the involvement of to maintain health and wellbeing and develop the services is important. (Ministry of Social Affairs and Health 2020, 24)

There are six objectives in the National Programme on Ageing 2030: 1) Work careers are longer, and ability to work improves among older people. 2) People maintain their functional capacity for a longer time. 3) The voluntary work will have a position in society. 4) Wellbeing increases with new technologies and use of digitisation. 5) Age-friendly housing and living environments are made. 6) Sustainability comes also to the implementation of services. (Ministry of Social Affairs and Health 2020, 28) The first steps in the programme are to create an overall picture and understanding of the situation. The objectives will be measured by using indicators. The programme on ageing will be implemented by a ministerial level group. The evaluation will be done by government term. (Ministry of Social Affairs and Health 2020, 26-28) The programme specifically promotes volunteer work. The idea is that both the society and the older person who volunteers benefit. The programme also tells that sustainable manners and good practices 'develop home care for older people and enhance informal care'. (Ministry of Social Affairs and Health 2020, 28) Principal responsibility of this part is on the Ministry of Social Affairs and Health (Ministry of Social Affairs and Health 2020, 32)

As the population is concentrating to the urban areas also the housing and living environments should be more age-friendly. In urban policy diverse challenges are related to ageing. Different regions and urban areas require different suitable solutions. The government should

enable these and encourage to do them. Different actions in urban areas support also the wellbeing of ageing population. Also, the independent living at home should be supported with multiple actions. Actions in urban areas could be increasing integrity of cities, reducing segregation and add on equality. (Ministry of Social Affairs and Health 2020, 19)

Objectives for the urbanisation part of the programme are 1) Suitable housing for older people has to be repaired and built 2) In the development of environments the needs of older people have been taken into account. People also prepare for the challenges of housing. Distinct projects develop solutions like communal living and the construction of communal homes together with municipalities. Memory-friendly housing and age-friendly environment enable older people to be active even if the body functions are declined. Inclusion and functional capacity are supported with age-friendly solutions. The solutions include physical factors in the housing and living environment, like accessibility. Residential areas can add communality. Communal housing increases inclusion and a sense of security, same happens with multi-generational housing. Age-friendly environments are improved by accessibility and safety. That includes also places where people can meet and join in activities. Larger share of older people will live in urban areas in ordinary housing in the future. In March 2020, the Ministry of the Environment decided about funding for municipalities to develop housing conditions of older people. Principal responsibility of age-friendly environment area in this programme is the Ministry of the Environment. (Ministry of Social Affairs and Health 2020, 41-42)

Voluntary work will have position in the ageing society. The programme highlights free and vibrant civil society. This kind of society has more social capital and trust. It also helps to keep everyone involved in society. Organisations and civic activities should be seen as independent and vivid parts of the national system not only as service providers. (Ministry of Social Affairs and Health 2020, 22) Volunteer work is gratuitous and voluntary. At governmental level the Ministry of Justice coordinates the possibilities of volunteering. This programme sees volunteer work as an option that increases the participation of pensioners and older people in need. Inclusion of older people need strengthening and this needs positive examples. Different kind of work is done already to support and activate older people is already done by organisations and municipalities. According to the programme different services, also digital ones, should be available to all. The programme states that 'Inclusion and active citizenship create wellbeing, openness and security'. The older people want to live

meaningful lives and that way they are tied to important and meaningful matter and objectives. (Ministry of Social Affairs and Health 2020, 23)

Objectives for the volunteering are by the year 2030 are: 1) Voluntary activities are helped and recognised by public sector so that it benefits volunteers and society. 2) Retiring people participate voluntary work. 3) The inclusion and opportunities to influence increase by assisting loved ones and voluntary work. In Finland significance of voluntary work as a wellbeing source is recognised. The opportunities to volunteering are extensive. In the future the significance of volunteering is expected to increase. Volunteering opportunities of older people should be supported. At the same time, younger age groups should also be attracted to join volunteer work. Diversity of older people should be recognised. The knowledge base on the challenges of volunteering and solution of them is made during the programme. (Ministry of Social Affairs and Health 2020, 38)

The programme will promote voluntary work in an ageing society (e.g., increasing the wellbeing of older people and providing them with meaningful experiences). The programme rises awareness of instructions and materials on volunteering. The programme tries to coordinate in volunteering promotion and cooperation between different actors and awareness of the importance of voluntary work is promoted. (Ministry of Social Affairs and Health 2020, 39)

Measures for the period 2020–2023 are 1) knowledge base of volunteering 2) challenges to volunteering in an ageing society 3) role of coordination in support volunteer work; support to sustainable cooperation to different sectors and actors 4) solutions to increase attractiveness of volunteering 5) added value of volunteering could be identified in crises of the future 6) motivate older people to participate in voluntary work 7) continue to promote and support volunteering. (Ministry of Social Affairs and Health 2020, 39- 40)

3.4 Scanning of materials

Horizon scanning is a systematic examination of potential threats, opportunities and likely future developments including to current thinking and planning. Horizon scanning may explore novel and unexpected issues. (Miles & Saritas 2012, 530) In analysis variety of trends and aspects give room for considerations as factors and developments that lying outside the traditional policy field and the traditional sphere of policy making. It requires elasticity and for giving room to unconventional alternatives. Awareness to different and fast changing

lifestyles could be challenging but also an opportunity to overcome structural inertia. (Wepner & Giesecke 2018, 3-4)

Qualitative study tries to understand human beings, their different life-experiences as well as phenomenon and perspectives. Qualitative study does not examine probabilities or facts about the topic. Qualitative research aims at theory formation by obtaining generalisations from the data that will re-emerge in new contexts. Therefore, generalisations should lead the attention to the uniqueness of each item but also at the same time be conceptually generic. (Varto 2005, 16)

Subsequently, the phenomena are discussed and compared with future programmes of different organisations. However, this study limits to the horizon scanning phase. Horizon scanning is used to find details on phenomena potentially impacting in the lives of urban seniors in the future. The horizon scanning phase detects a variety of different future signs. The phenomena under examination are inclusion and volunteering. The analytical tool in this study was based on STEEP categories. PESTEC was the used version of the STEEP analysis. The PESTEC matrix of ageing (Table 1) gives elements on phenomena potentially impacting in the lives of urban seniors in the future.

Weak signal analysis is considered a useful dimension of knowledge management processes in organisations. Some organisations ignore the weak signals received, while others allow the analysis of weak signals. The analysis identified emerging phenomena that may have significance for the future of the topic or organisation being studied. (Kaivo-oja 2011, 206)

Answering the research questions requires to review the existing studies and other materials to define an adequate scope for this study. Horizon scanning calls for determining what is constant, what changes, and what constantly changes. It explores novel and unexpected issues as well as persistent problems and trends, including matters at the margins of current thinking that challenges past assumptions. (Miles & Saritas 2012, 530) This horizon scanning is based on desk research. Based on different documents the picture of volunteering and inclusion connected with ageing population in urban areas in Finland is given.

The materials for this study are institutional documents, Action Plan for United Nations Decade of Healthy Ageing (2021–2030); The European Commission's Green Paper on Ageing; and National Programme on Ageing 2030 by Ministry of Social Affairs and Health were presented in the previous section. The reports under study are institutional documents

that created in the everyday work of an organization. Institutional documents are often guided by strict rules and conventions about what they contain and in what style they are produced. An approach is used to study documents that focuses almost entirely on what the document contains. (Alastalo & Vuori 2022) Almost without exception, the documents have been created for a completely different purpose than research. Therefore, in the analysis, special attention must be paid to the context in which they originated and to try to understand how it affects how documents describe people and things. (Alastalo & Vuori 2022)

The thematic analysis of the materials is done as last step of this empiric part of this study (Figure 3). The thematic analysis is one of the analysis methods of qualitative research and can be considered as a form of content analysis. Content analysis seeks to create a verbal and clear description of the phenomenon that is being studied. The material provides a view of this phenomenon. In the analysis, the data is arranged in a back and concise form in a way that does not lose the information it provides. This means a gradual transition from concrete expressions provided by the material to increasingly abstract concepts. (Tuomi & Sarajärvi 2018) In the thematic discussion, the data highlights issues that are central to the research task and frequently occurring typical features. In connection with the discussion of themes, the research report usually presents fragments of the material, i.e., quotations. Their purpose is to illustrate the themes and at the same time to provide the reader with traces on what the researcher bases thematic work. (Juhila 2022)

4 Results of horizon scanning and the analysis of the results

In this chapter, the central themes are expanded and discussed in the context of the findings. In addition, the scanned materials are used to find answers to questions that specify research questions. At the same time, the aim is to get closer to the problems associated with research issues. This analysis of the data is not expanded on the other topics, but weak signals are brought up at the end of this chapter. These have come to light in the scanned materials, and some of these may have significant effects on the everyday lives of seniors in the future. The weak signals are addressed only if they have connections to main interests of this study.

Table 4. Contents analysis of programmes

	UN / WHO /Global	EU /EC /Continental	FI /STM / National
Wellbeing	x	x	x
Active ageing	x	x	x
Staying active	x		
Functional ability / Mobility	x	x	x
Vitality	x		
Need for long term care	x	x	
Access to health care		x	x
Health technology	x	x	x
Digitalisation	x	x	x
Inclusion	x	x	x
Connectivity		x	x
Social interaction	x	x	
Volunteering	x	x	x
Urbanisation	x	x	x
Urban infrastructure and services	x	x	x
Age-friendly environments	x	x	x
Accessibility	x	x	
Transport facilities	x	x	x
Climate change	x	x	x
Life-long learning	x	x	x
Ability to learn	x		
Pension system	x	x	x
Challenges in retirement	x	x	x
Contribute working life	x	x	x
Productivity		x	
Working at old age		x	x
Silver Economy		x	x
Solidarity	x	x	x
Ageism	x	x	
Poverty	x	x	
Basic needs	x		
Loneliness/lonely	x	x	x
Intergenerational cohesion	x	x	
Equality in females' position	x	x	
Under paid/non-paid work	x	x	
Scenarios	x		x
Anticipate/Forward thinking	x	x	x

This chapter discusses theories and research findings together, and it also presents some text extracts as examples from the empirical material. The discussion refers also to some media debates in order to illustrate the public debate on these topics. The framework to categorise the content of the reports has been STEEP-analysis, which identifies outside factors that can significantly impact the phenomena studies. In the table (Table 4) the contents of programmes are analysed and their appearance are categorised.

Answering the research question entails a focus on each phenomenon one by one, followed by a discussion on them from research question's point of view. The answers will be given through the scanned materials. After this stage, it is important to give an answer how results could be taken in the account in the future lives of organisations. The organisations need to formulate their action steps to avoid being surprised by the change, and instead, themselves create a change that shapes the preferable future. (Grabtchak 2022) These programmes for the future of ageing must take into account the different levels of policy-making. The problem with the National Programme is the political guidelines when Finnish governments change. The UN, on the other hand, has only a recommendatory role, which is not able to force states to take action. In other words, some of the reform efforts in these programmes remain at the level of hope.

In the task to meet the challenges of ageing societies and urbanisation urban governance bears a significant role. Yet, in this analysis, the primary focus is not on development of urbanisation or urban governance. Instead, the futures of Finnish seniors are discussed in the urban framework. In addition, the urbanisation and urban planning will change drastically in the future. According to Neuvonen (2022, ix) people have to change many things in their behaviour and daily routines. He states that the horizon in the planning of cities is changing and planning requires to be re-focused. Urban policy must change according the demographic landscape. (Kashnitsky et al 2021; Vidovićová 2018) Editorial in Helsingin Sanomat (2.10.2022) states that Finland will continue to ageing at an accelerating pace for the next twenty years. Finland, which is shrinking, ageing and suffering from a shortage of labour, needs everyone who wants to stay in Finland to work.

4.1 The inclusion of seniors in urban areas

At the core of the research task for this study are the elements of inclusion described in the studied reports. The viewpoint is the future life of urban seniors in Finland and the time frame

by the year 2035. The first research question of this study is: What are the elements of inclusion in the future of Finnish urban seniors?

Inclusion is very important part of the well-being of seniors. However, articulating or measuring it is significantly more challenging than estimating the need for nutrition or exercise. For seniors, the elements of inclusion consist mainly of the same elements as the needs of others. It includes joining, being in relationships, belonging, and being together (Isola et al 2017). However, the inclusion of seniors is challenged by accessibility both physically and digitally. In addition, isolation and resource poverty may reduce the experience of inclusion. Participation in decisions concerning their own affairs can also seem to seniors as factors compromising inclusion.

Through the scanned material, this chapter reflects on the following perspectives on inclusion: What is told about inclusion in the materials? How inclusion helps the seniors according these materials? Is there a connection with volunteering?

Experiences of inclusion are difficult to put into words. Inclusion manifests itself in everyday life or in various social situations. Verbalizing inclusion at the individual level is challenging, and the assessment of related metrics or emotions is very case-specific. Inclusion is a very challenging issue to measure or evaluate already at the national level. But it is even more challenging to assess the inclusion experienced by seniors in different countries and the effects of related actions on perceived inclusion. For this reason, the inclusion objectives of age programmes are not fully comparable.

Inclusion is a value objective in itself. The social affiliation and the inclusion are basic needs. Inclusion is largely a matter of human experience. (Gudowsky et al. 2017; Isola & Siukola 2017; Leemann & Hämäläinen 2016). Like ageing, inclusion is linked to a specific social situation and is influenced by, the resources and opportunities available to the individual and the services provided by society. (Isola & Siukola 2017) Inclusion of older people appears as potential. The importance of promoting inclusion has been taken in policy speeches. There is still a lot to be done to support the inclusion of all older people. (Tamminen & Pirhonen 2021)

4.1.1 Inclusion of ageing in the future

Inclusion is very much present in the studied programmes. Creating inclusion for older people is seen as a very important tool for making everyone's daily life more satisfying also in the future. An important objective of the UN is to make seniors visible to its Member States. The

political agendas that active aging programme has been pushing onwards are improved public health, participation and social security. They are seen as drivers to enhance quality of life.

National Programme (2020) argues that all people want to live a meaningful life.

Meaningfulness creates responsibility for other people and the environment. Inclusion and active citizenship create well-being, openness and security. From this perspective, inclusion has been seen as a very important factor in the future of seniors. A senior who experiences inclusion is ready to take better care of herself and her close circle, but he or she is also more eager to participate in social activities. In the future, participation in helping loved ones and volunteering is seen to increase the inclusion and opportunities for older people to make a difference. He or she feels to be heard.

The UN aims to build a more participatory society where everyone, regardless of age, feels accepted and meaningful in their lives. Inclusion is also seen as a significant influence and a driver of societal activity. The UN strongly appeals for older people to be taken into account in the future. Participation in decision-making is also part of functional capability, according to the UN. The UN's Age-Friendly Programme identifies eight key areas to help older people live better, inclusion is one of them. UN pointed out already in the Age-Friendly Programme remarks that the age-friendly environment promotes social inclusion as well as active participation. The success of inclusion depends, in part, on accessibility and how successful the design of an age-friendly environment has been.

People remain active longer than ever before due to a healthy lifestyle as well as advances in medicine. Age programmes for both the UN and the EU require action to develop ageing conditions. Also, the National Programme mentions inclusion as a strong potential for seniors to act in society. Inclusion is a part of political discourse. In the future, it should be daily routine in public sector services and in the lives of seniors. Still there is lot to be done to support the inclusion of all older people. In some cases, public policy deepens the socio-economic difference within the seniors in experiencing inclusion. (Tamminen & Pirhonen 2021). The public sector represents a social investment that not only generates welfare, social inclusion and jobs, but also reduces future social risks. (Martinelli, et. al 2017) Welfare system succeeded in increasing social inclusion and further promoting social citizenship. (Ylikännö 2018)

The National Programme and EU programme emphasise the possibility for everyone to participate in decision-making, finding the right channels to influence and participate,

regardless of digital skills in the future. Different actors should support the inclusion of older people. At the same time, older people are able to take better care of themselves and maintain their health through services provided on their own initiative.

Accelerated improvements in the meaningful and inclusive engagement of older people. Member States commitments will be tracked order to make older people visible. UNpp17

Inclusion and active citizenship create wellbeing, openness and security. People who find their lives meaningful also tend to feel responsible for others and their environment, and appreciate and take care of their health. FIpp23

One of the most important aspects of the promotion of wellbeing and health involves increasing the involvement of older people in maintaining their personal wellbeing and health, and in developing the services available for them. FIpp24

In parallel with our policy response to the socio-economic impact of ageing, we have to discuss how to ensure that everyone can participate in our societies. This calls for an active involvement of both young and old in the discussion. EUpp22

4.1.2 Effects of inclusion on ageing

Inclusion is seen as a very important part of the well-being of seniors. UN stresses that healthy ageing is affected by social, economic or environmental factors in addition to health-related issues. Social inclusion has gained attention as an outcome on an individual level associated with health and well-being (Coombs, Nicholas & Pirkis 2013). A socially active lifestyle rises to prominence in these programs. This is a clear change, as most of the issues related to older people are currently focused on the treatment and detection of diseases. The new information should be provided on the experience of inclusion of older people and to identify factors affecting their well-being and even their functional capacity. In view of the ageing of the population, it is also relevant to stop and examine attitudes towards old age and the experience of older people about their own social status. (Tamminen & Pirhonen 2021)

Development of democracy and services react constantly to current issues. At the same time, developing democracy requires determined action both in strengthening inclusion and in reforming the ways and structures of decision-making. The inclusive development work takes place in a grey area of traditional management relationships, the service system and civil society. The new public administration should be prepared for horizontal service chains that meet the customer's needs. (Dufva & Rekola 2023; Isola, et. al. 2017; Jalonon et al 2011)

Older people play a key role in shaping or supporting their families, communities or society. This activity also promotes the well-being of older people. Communities should increase the participation of older people and play an active role so that none of the older people are left out. There is more and more evidence that participation has positive health influences. Editorial in Helsingin Sanomat (27.2.2022) has commented ageing; Finland could be the best country in the world to age. Ageism passivates and marginalises people from active life. Social networks, the opportunity to continue working and volunteering and hobbies are important for well-being.

Functional ability refers for example to people's abilities to contribute to society. UNpp4

Health promotion and disease prevention, in the form of healthy lifestyles, health and safety at work, and active social lives can help limit or postpone these problems. EUpp15

Research on healthy ageing should not focus only on health issues. New knowledge is also needed to link the social, biological, economic and environmental determinants of healthy ageing throughout the life course. UNpp18

Innovative approaches to tackling loneliness and social isolation recognise the multiple relationships older adults have. UNpp21

New, innovative approaches support and motivate the older population in promoting their health and wellbeing through, for instance, improving nutrition, increasing physical activity, promoting mental health and strengthening inclusion. FIpp29

It is apparent in contexts such as interactive situations, coping with roles, social activity and participation as well as a sense of togetherness and inclusion. FIpp31

In urban environments, inclusion is a topical theme. But the real impact to inclusion is limited. Age-friendly and smart solutions with digital tools and services could help the whole life course to be more independent and to solve issues with growing ageing population. (Smets 2012; Gudowsky et al 2017; Buffel & Phillipson 2018, Kalderon Libal 2021a)

One of the most significant components of inclusion is accessibility. Accessibility supports social inclusion. In cities, attention has been paid to transport services. In the future, women in particular should be taken into account when it comes to access to transport services, as the lack of such services may prevent participation in many things. In addition to physical accessibility, accessibility will increasingly mean digital skills. The structures and services adapted to seniors' needs are important. Also places where seniors are actively involved and supported with infrastructure that accommodate their needs. (Alley et al 2007)

Services and facilities ensure communities to flourish. (Vidovićová 2018) The functionality and accessibility of transport and services will be key issues in the lives of seniors in the future when adapting housing and the environment to suit better for seniors. Reasonable pricing of senior housing and accessible or other modification of housing for seniors will be necessary in the future. (WHO 2022b)

Locally, experiences of democracy and inclusion can be strengthened in the future through participation in day-to-day affairs. Sharing of information, participation in decision-making and local solutions in municipalities strengthen the participation of older people as well and challenge decision-makers. Social exclusion can be prevented by developing new ways of involving older people in social planning.

Access to goods, services, including public services, and participation in political, social and cultural life increasingly requires digital skills. In order to enable older people to enjoy their rights and autonomy and participate in society to the fullest extent possible, such situations of vulnerability need to be taken into account and, where necessary, be addressed specifically by policymakers at all levels. EUp12

Many cities already take into account health, gender equality and other considerations in their urban mobility plans. Accessibility contributes to social inclusion. With a predominantly female older population, mobility may need to focus more on the specific needs of women in terms of time and purpose of travel, route and travel distance as well as safety. EUp18

Local democracy and municipalities play a key role in instilling democracy and inclusion in the local level and in strengthening everyday participation. FIpp23

Participation and accessibility to goods and services often require digital skills. This will need more and more digital skills management and opportunities to participate in virtual information sources and materials. In Finland, the possibilities for electronic participation are seen as significant solutions for those with low participation levels. Increasing opportunities regionally and locally is seen as important in the future.

Digital inclusion requires availability of the Internet and smartphones or similar devices. The devices must be easily accessible to older people, and the importance of lifelong learning is emphasised among older people. Technical development and participation must be kept up with so that functional capability can be kept at the best possible level. The digitalisation of services can be counted as part of the displacing infrastructure when part of the population does not have the possibility to use online services (Tamminen & Pirhonen 2021).

In order to guarantee the rights, autonomy and participation of older people, accessibility must be taken into account in decision-making in the future, and it cannot be conditioned by digital skills. The conditionality of inclusion can be directly reduced by in parallel with the digitalisation development of services, keeping traditional face-to-face services available. Social exclusion can be prevented by developing new ways of involving older people in social planning. (Tamminen & Pirhonen 2021) Remote activities are here to stay as a desired form of activity, but there is a desire to keep up also face-to-face activities. (Fields 2021)

Technical solutions are also thought to help the care burden of loved ones as well as in broader communities. Removable technology is thought to improve access to health and wellbeing services and to guarantee opportunities to participate without increasing prices. However, in the coming years, the testing and implementation of these solutions should be accelerated.

Digital inclusion requires increasing access to the Internet and smartphones that older persons can easily use, and capacity-building in using these technologies as part of lifelong learning. Inclusive and equitable development will accelerate optimization of functional ability. UNpp67

It is important that everyone can participate in joint decision-making. It is key to create means for participation together to ensure that everyone can find a suitable channel for exerting influence, regardless of aspects such as digital skills and capabilities. FIpp23

The solution is considered to include providing opportunities for participation, especially for those with a low level of participation. Increasing new opportunities for participation and equal use at local and regional level is also considered important, as is providing more opportunities for electronic participation. FIpp22-23

Remote technology aims to improve the availability of health and wellbeing services, ensuring that as many people as possible can participate in the activities without an increase in costs. FIpp35

4.2 Role of volunteering in the lives of ageing population

This study is also looking for the roles of volunteering in the future. The volunteer work is also studied from the urban seniors' point of view. The other research question of this study is: What are the roles of volunteering in the lives of ageing population in 2035?

Volunteering has been a recognised way of devoting time and skills to others without monetary compensation, and as such it is regarded as a source of well-being. Volunteering includes the freedom to choose a way of doing things that suits one self. Different forms of volunteering have given joy and vitality to people. Forms of volunteerism have become more diverse. In the future, organisations operating in the field of volunteering will need more agile models to act and adapt to the diverse group of seniors. For seniors, organisations can be a way to continue sharing skills related to working life. Seniors can take on completely new dimensions with new interests. Volunteering can also provide seniors services and help that they need or want to take advantage of. Volunteering is seen to increase the inclusion, so these topics could be connected in the lives of seniors.

Through scanned material, this chapter reflects volunteering from the following perspectives: What is volunteering like in these materials? What role does volunteering play in these ageing programmes? What will be the role of the third sector/NGOs in the lives of an ageing population in 2035?

At EU level, around one fifth of seniors are involved in volunteering. In Finland, almost 40 per cent of the population volunteers. The importance of volunteering as a source of well-being is generally recognised. (VM 2015) It is said that Finland is the promised land of organisations. The voluntary sector is collective name for the third and fourth sectors. (Harju 2020)

According to studies, more Finns would like to volunteer if it were easy to start doing so. The fragmentation of the guidelines creates uncertainty may constitute an obstacle to volunteering. The development of the fourth sector that operates without formal structures organisation has been fast. Micro-activism is becoming more common and people are participating in social influencing on social media and rapid and direct civic participation. (VM 2015, Dufva & Rekola 2023)

There is some variation in the definition of volunteering in the age programmes. Volunteering is unpaid work and should be related to the voluntary will of the author. The studied programmes regard volunteering having a significant impact on the economy. They aim to create opportunities for older people to act and participate in social activities for longer. Volunteering is seen in the programmes also as a very important element in community building and out-of-home activities. However, there is no denying that volunteering is also unpaid work. It may be understood that women, in particular, end up doing ‘voluntary work’

somewhat involuntarily as they are looking after the well-being of their loved ones. The domestic work or unpaid work at home, customarily women's responsibility in the majority of societies, plays a very important role in supporting the structures of society. However, assisting loved ones and other volunteering increases inclusion and enables societal influence.

According to the National Programme volunteers are entrusted with tasks that should be carried out by salaried staff. Increasing the role of volunteers aims to reduce the number or quality of staff hired. The Finnish Institute for Health and Welfare (2022) has stated that it is important that the different roles of volunteers and professionals are clear to everyone. In the service system, the role of the volunteer is often to strengthen the human encounter and the volunteer is present of her own accord. Creating opportunities for equal interaction is a strength of volunteering compared to professionalism. However, volunteering should not replace statutory tasks. The National Programme describes that a large number of older people will be needed as a volunteer resource to support their families and loved ones in the future.

Volunteering is inherently gratuitous and voluntary. FIpp23

Continuing to learn enables older people to have the knowledge and skills to manage their health, to keep abreast of developments in information and technology, to participate (e.g., by working or volunteering), to adjust to ageing to maintain their identity and to keep interested in life. UNpp168

Volunteering has an important economic value. EUpp11

Data show that about a fifth of 65–74-year-olds participate in formal volunteering while people aged 75+ also remain engaged when their health allows. EUpp11

According to researchers' estimates, the societal significance of volunteering is expected to further increase in the future. FIpp38

The term 'work' is used in its broadest sense and includes unpaid work in the home UNpp169

Many, especially older women, are unpaid carers, mainly within their families (for their parents, partners, children, or grandchildren), thereby helping the generation of core working age to balance work and family life. EUpp11

Participation in assisting loved ones and voluntary work has increased older people's inclusion and opportunities for influence. FIpp38

There is an interest and need to perceive a large number of older adults as a resource that will be increasingly involved in society, use their time in volunteering and more involved in supporting their families in the future. FIpp24

4.2.1 Volunteering and society

Seniors have a lot to offer and there already exists some opportunities for them to support their community, for example through volunteering. Volunteering has an established place in Finnish society and supports society at large. Volunteering is also thought to even out the opportunities for older people to influence their environment and services, regardless of their background. The importance of volunteering as a source of well-being is generally recognised, also the monetary value of volunteering is considerable (VM 2015; Laasanen 2011).

Participation in the labour market, cultural and social activities, improving well-being of senior citizens and volunteer work among different activities are getting attentions as parts of active aging. (Falanga et al 2021) Work, both paid and voluntary, is considered an important way to get satisfaction from living even at an older age. The transmission of tacit knowledge to subsequent workers or generations has been neglected in work places. However, the studied programmes bring mentoring to the fore. Mentoring, together with flexible retirement models, could provide meaningful solutions for different stages of working life. Unfortunately, at the moment, the appreciation of seniors' skills is rather low in the number of work places. Dufva and Rekola (2023) also comment that older people could be seen as a resource.

Ability to contribute to society (such as assisting friends, mentoring younger people, caring for family members, volunteering, pursuing cultural activities and working). UNpp11

Voluntary work has an established position in society. FIpp27

Volunteering and working are two important ways in which adults find fulfilment in older age and are used in this section to illustrate the ability to contribute. UNpp169

Volunteering is unremunerated work that older people choose to do for people outside their household and for the wider community UNpp16

...using volunteering to promote equal opportunities for older people from different backgrounds to influence their local environment and services FIpp40

Participation in assisting loved ones and voluntary work has increased older people's inclusion and opportunities for influence. FIpp38

4.2.2 Role of volunteering in the future

The National Programme describes volunteering in two distinct ways. On the one hand, volunteering is seen as an opportunity for older people to change from service users to service providers. Volunteering can be an attractive opportunity for older people, and volunteering is regarded as an opportunity to participate in activities and influence activities. On the other hand, through volunteering older people are offering their support to other age group that need even more support.

The EU programme emphasises that volunteering activities create solidarity and benefit younger generations. In volunteering, intergenerational encounters can happen naturally. The National Programme is planning a marketing campaign to encourage volunteering. In this marketing, the intention is to attract not only seniors, but also younger people to volunteer. However, a marketing campaign by the ministry is confusing in relation to the independent role of the organisations.

Various associations and organisations constitute the third sector, which was previously regarded the whole realm of civic engagement. This has been complemented by the notion of fourth sector, informal civic activities outside of formal organisation that also are currently a significant part of civil engagement. There are people would like to participate more in volunteering, but are unsure of their success. Volunteering communities need to be open and supportive in order to keep the possibility for starting volunteering as low as possible.

(Kansalaisareena 2022)

According to Statistics Finland (2021), most people aged 90 or over in Finland live in Sysmä. This municipality works like a laboratory for the future. In the following decades, the same development will unite dozens of Finnish municipalities. Sysmä is the promised municipality of associations. Many residents in the municipality belong to more than one association and stay involved as long as they get going. It seems that the people of Sysmä have understood that a good old age is that no one is left alone. (Rajamäki 27.11.2022)

Volunteers are not disappearing even if the commitment to NGOs is decreasing. A sense of community is important in volunteer work. Organisations need to make themselves more accessible in order to attract new actors. The reorganisation of activities must continue and organisations should become more visible. Interest in the fast-paced and agile forms of

participation in the fourth sector is growing, as is the project-based nature of the activities. (Paju 2017; Fields 2021; Dufva & Rekola 2023; VM 2017)

By volunteering, older people are engaged and empowered to grow from being service users to being coproducers of the organization and delivery of programmes and activities. pp UN139

Participation in assisting loved ones and voluntary work has increased older people's inclusion and opportunities for influence. FIpp38

Volunteering is an important option that increases the participation of both pensioners and older people in need of help. FIpp23

it is important to support the opportunities for volunteering for older people while at the same time continuing to attract younger age groups to volunteering. FIpp38

Volunteering activities can promote intergenerational solidarity and cooperation, creating value and benefiting young and old alike in terms of knowledge, experience and self-esteem. EUpp11

developing and introducing solutions and models that motivate and encourage older people to participate in voluntary work, while at the same time also engaging younger age groups in the activities increasing understanding of volunteering and its importance by implementing a large-scale communication, incentive and training campaign. FIpp40

All of the programmes of ageing are pointing out the importance of co-operation between different actors and policy-making in the future. Also, the development and implementation of different new activities is seen as collaborative work. The UN stresses the importance of building a cohesive network between different actors so that volunteering can support families and communities more quickly.

In Finland, seniors are seen to participate in volunteering more in the future. This will also affect the well-being. The National Programme describes the desire to increase support for organisations, on the one hand, and to increase cooperation between municipalities and organisations, on the other hand. The societal significance of volunteering and the support would help to spread knowledge and appreciation also to the decision-making of local actors. The National Programme believes that voluntary work will continue to increase social significance among older people in the future.

The information could encourage public authorities to establish new types of partnerships with civil society. The data could encourage the public sector to rethink the division of labour between actors and how to enable it. To facilitate cooperation is seen important. The

programmes encourage municipalities, loved ones and volunteers alike to increase the ability of older people to feel involved in the future. Opportunities for older people to participate help transform communities and to make a difference.

Collaboration is needed between government and non-governmental actors, ...and older people themselves. UNpp8

Collaboration is needed with local service providers, businesses, civil society and community organisations to press ahead with action UNpp26

Progress reports on the implementation of including international and regional organizations, civil society, the private sector, academia and the media. UNpp27

The promotion of wellbeing and health is jointly implemented by municipalities, social welfare and health care providers, and non-governmental organisations. FIpp16-17

Building a collaborative volunteering network across different stakeholders can accelerate older people's ability to contribute to their families, communities and society. UNpp145

The public sector identifies and enables voluntary activities in a way that benefits society and volunteers. People of retirement age are increasingly participating in volunteering. Finland has extensive volunteering opportunities and the significance of voluntary work as a source of wellbeing is widely recognised. FIpp38

Supporting the operating conditions of organisations and volunteers is considered important. FIpp23

The association is actively involved in the international networks and NGOs. Volunteers participate in research relevant to healthy ageing. UNpp145

Objectives include strengthening cooperation between municipalities and organisations as well as their opportunities for coordinating voluntary work. The project will develop solutions and models that increase awareness of the importance of voluntary work and promote its attractiveness, for example through active communications. The project will create clear visual guidelines and an incentive campaign to increase volunteering in the ageing society. FIpp39

supporting voluntary work to improve cooperation between different actors across sectoral boundaries and strengthening the related possibilities for cooperation between municipalities and organisations (e.g. cooperation with councils for older people) FIpp40

4.2.3 Roles of NGO in the future

Different organisations are significant partners in the field of health and well-being services for seniors in different situations, as stated in the programmes. In the UN programme and Finland's National Programme, the role of the NGO field is described in more detail than in the EU programme. The UN sees the role of organisations as very important in providing funding, technology and personnel. In the future cooperation between different partners is emphasised in all of programmes. Increased social capital and trust keep everyone involved in civil society.

The EU highlights social enterprises and organisations as providers of social and health care services. The reason for this is a diverse knowledge of local conditions and therefore more effective action than other similar solutions could offer. The National Programme emphasises cooperation between municipalities and organisations in the production of activities and services. Hence, in the provision of housing services, cooperation between different partners is considered significant. At the same time, it is emphasised that the organisations must remain independent so that they are not turned into pure service providers. Yet, the National Programme mentions support for organisations as an important issue also in the future. Similar discourse appears on municipal level, as for instance the city of Turku mentions co-creation of services with NGOs as part of their work for age-friendly city. (WHO 2022e) The new developments support and encourage intergenerational communities that benefit public health through the public areas and links to existing infrastructure. (Vidovićová 2018) The networks should be managed under the new public administration. The emphasis is placed on the cooperation, relationships and networks between different actors, such as citizens, civil society, private actors.

The role of the service provider of organisations is not without problems. Legislation on volunteering has also caused problems for associations. The services provided by organisations are also plagued by funding ceilings in connection with possible funding periods or organisational changes. In the beginning of the year 2023, the health and social services reform gave new structure and new content to the services. This reform is run by self-governing regions whose responsibility is to organise social welfare and health care services. The third sector will supplement these at least according to the plans. Municipalities are responsible for promoting health and wellbeing. In order to strengthen the customer-oriented and inclusive nature of services for seniors, planning and work must be carried out together

from the very beginning, and the third sector should be included in the service package of the wellbeing services counties immediately. (Lepänrinne 15.1.2023)

...a consensus meeting with decision-makers from relevant ministries, user groups (including older people), development partners, professionals, UN agencies, and national and international NGOs. UNpp131

In partnership with government health services, NGOs, private practitioners, communities and researchers... UNpp151

a free and vibrant civil society increases social capital and trust, and helps keeping everyone involved in society. FIpp22

From the point of view of a functioning democracy, it is considered important that organisational and civic activities continue to be autonomous and vibrant instead of something perceived merely as service activities. FIpp22

Supporting the operating conditions of organisations and volunteers is considered important. FIpp23

Social enterprises and non-profit organisations, (in particular, mutual societies), have been used increasingly to deliver health and social care services, including for older people. They can be effective because of their local roots and knowledge and their explicit social objectives. EUpp17

Older people are referred to the activities and services organised by municipalities and the third sector, such as cultural and physical leisure time activities and communal meals. FIpp43

Safe living at home is supported in a cooperation between different sectors FIpp44

4.3 Weak signals in programmes

This study has looked into the future life of urban seniors in Finland within the timeframe of the year 2035. In addition to responding to the research questions on inclusion and volunteering, the study highlights weak signals, which are mentioned in the age programmes. Weak signals can play a significant role in the future. This section answers to the question: What weak signals are hidden in these programmes?

The purpose of the three studied future programmes on ageing is to mobilise the various actors to work together on age-related issues. The purpose of these plans is to provide an action plan for healthier ageing. Launching a wider debate on ageing has also been the intention of the EU, at least. The EU also stresses the importance of foresight and addressing

challenges, taking into account healthy ageing and sustainable development programmes. In particular, the UN has highlighted the dangers of silo thinking in developing societies.

...and action plan on ageing and health. The strategy defines a vision of a world in which everyone has an opportunity to live a long and healthy life. FIpp12

Older people are at the centre of a new action plan on ageing and health. The United Nations Decade of Healthy Ageing 2020-2030 brings together governments, civil society, international agencies, academia, the media and the private sector to collaborate in improving the lives of older people, their families and their communities. UNpp4

The purpose of this Green Paper is to launch a broad policy debate on ageing to discuss options on how to anticipate and respond to the challenges and opportunities it brings, notably taking into account the UN 2030 Agenda for Sustainable Development and UN Decade for Healthy Ageing. EUpp2

...report is a baseline, setting the stage for the Decade and advocating the need to accelerate actions to reach all older people. UNpp24

The inter-generational fairness is connected to these programmes. They also draw attention to the fact that people of all ages should be involved in the planning of future politics. This is very strongly linked to the idea of inter-generational learning, the transfer of tacit knowledge and mentoring. Preventing or decreasing segregation in urban areas is more successful if there are different generations living in the same area.

The EU programme on ageing places the greatest emphasis on the debate on inter-generational fairness. The EU is reflecting on the challenge of maintaining an appropriate level of social protection for all. The shrinking number of people in employment should not place an undue burden on future generations. There is a gap between segregation in labour market and longer careers. Policymakers have to solve the gap when deciding how to deal with the challenges of population ageing in the labour markets and pension schemes (Komp-Leukkunen 2021). Issues related to careers and pensions are only on the agenda of the EU and the National Programme. At the UN level, pension provision is so varied globally that it is not mentioned in the programme.

The extension of working lives is strongly linked to longer life expectancy and the better condition of seniors on the eve of retirement age. At the same time, this would benefit society and the challenges posed by reduced productivity. The extension of seniors' careers and the resulting increase in financial well-being can also be very significant for the life cycle in the future. The introduction of new pension forms, such as partial old-age pensions, could

improve economic well-being in old age. Prolonging the working lives for those still working, seems to enhance the overall level of economic well-being. Retirement from work is associated with a drop in post-retirement financial satisfaction. (Palomäki 2018) The EU is considering a supplementary pension that would be co-European and offer the possibility of saving a supplementary pension.

Reforms to modernise pension systems need to carefully consider the redistribution and fairness logic of pension systems. High quality, safe and cost-effective supplementary pensions, including the pan-European personal pension product (PEPP) that complement statutory pension schemes can provide additional retirement savings. EUpp13

Intergenerational learning, including mentoring or experience sharing, allows the young and old to exchange knowledge and competencies. A lot of intergenerational learning happens informally in the community, in activities around libraries and museums, cultural, sports or other associations, religious institutions, etc. EUpp11

Another anticipated threat caused by urbanisation is that the social sustainability of urban areas that have been developing relatively harmoniously thus far will start declining, leading to more pronounced segregation. FIpp19

One of the big issues in the debate on how to respond to ageing is intergenerational fairness. The challenge is to maintain an adequate level of social protection without putting an excessive burden on the shrinking working-age population whose contributions represent the biggest financing source for social systems. EUpp20

This is why young people – and those of all ages – should play an active part in shaping our policy response. EUpp3

Anticipation of demographic change has been expected in many countries and now also at EU level. The EU seeks to have foresight thinking that would result in long-term, sustainable policy solutions would benefit at all stages of life. The modernisation of pension systems requires careful consideration and fairness.

At least Finland might need employment-based immigration, longer careers or healthier lifestyles. There might be needs to rethink well-being, income and work structures. Participation in labour market and improving well-being of senior citizens are getting attentions as parts of active aging. It can boost innovative solutions especially in social care and pension provision. (Falanga et al 2021, Dufva 2020) The Nordic countries have made reforms to old age pensions, trying to raise retirement ages and reduce the generosity of

pensions. They also affect social inequality, that the model has tried to reduce. (Kvist et al 2011, 11)

National Programme (2020) states that the opportunities for seniors as a special consumer group have been taken into account to some extent. The diversity of older people makes them a very challenging group of consumers. Silver Economy includes all households over the age of 50. The attractiveness of this market has been understood as seasonal balancers and a significant group of loyal customers.

These programmes briefly mention poverty, as well as loneliness and the challenges associated with them. EU highlights the problems caused by loneliness. At the same time, the EU proposes that member states should strive to combat loneliness, which is also experienced in senior age. One solution to this is to increase inclusion and to anticipate social relationships at senior years.

It requires a forward-looking reflection on the impacts and alternatives in this demographic transition inside the EU as well as its consequences for Europe's role in the world. Such forward thinking could inform the debate and support long-term sustainable policy choices to the benefit of every age. EUpp22

...the pensioner population emerges as a major consumer group, as emphasised by the concept of the Silver Economy. According to an estimate by the Ministry of Finance, the key to maintaining a sustainable Nordic welfare state is achieving a permanently sufficiently high employment rate of around 80%. FIpp21

The challenge is to maintain an adequate level of social protection without putting an excessive burden on the shrinking working-age population whose contributions represent the biggest financing source for social systems. The growing share of older people may mean that policies are needed to address social and emotional needs, such as safety and social interaction. EUpp20

Some 14% of older people in the analysis were shown to be unable to meet their basic needs that are necessary for a life of meaning and dignity. UNpp8

It is estimated that around 30 million adults in the EU frequently feel lonely. Loneliness affects all age groups. Factors such as poor health, unfavourable economic circumstances and living alone are associated with higher levels of loneliness. EUpp21

The National Programme calls for preparations for ageing from middle age onwards. The programme states that anticipation should be carried out by both the individual and the society. The programme pays special attention to housing and related services, which should be prepared for in cooperation between different actors. In the case of organisations, the lack

of foresight is also true. Few associations are prepared for future societal changes in their strategies.

Based on the material, the lack of anticipation related to ageing is very widespread and will have an impact for a long time to come. Unpreparedness concerns urban planning, housing, economic and health issues. Few people start preparing for retirement before they reach retirement age. This makes many issues challenging for seniors.

To understand the topics of ageing and prepare for the future with ageing population is needed (Komp-Leukkunen 2021a). At the UN level, the lack of information slows down the potential for foresight nationally and internationally.

Preparing for ageing begins in middle age and continues when people retire (both by individuals and at the societal level) FIpp33

People actively anticipate and prepare for the challenges brought by ageing concerning housing and related services. The aim of the programme is to further develop good solutions for the housing of older people, such as communal living and the construction of communal homes together with municipalities. FIpp41

Sufficiently early anticipation and preparedness for future housing needs are important for the housing of older people. This applies to an extensive range of actors in society – citizens, municipalities, housing companies, and real estate and construction companies. FIpp42

The lack of data on healthy ageing or older age groups increases the invisibility of older people. UNpp13

The national age programme wants to make Finland a model country for age technology, where exportable solutions are developed and used. The Smart Life programme of Business Finland will place on the development and export of these solutions. Telemedicine and remote rehabilitation are planned to utilise national digital expertise. The programme links ageing population and age technology to export opportunities.

Digital health apps are seen to take advantage of older people. In these applications, harnessing family and loved ones to the care team is seen as a good solution. Ambient technologies play a crucial role in meeting demands of ageing. (Gudowsky et al 2017) Rapid social and technological changes are influencing views on successful aging. Future generations benefit from advances in biomedical research. Health technology has grown investments on longevity. (Martin et al 2014; Rantanen et al 2018; Dufva 2020)

The aim is to increase Finland's international visibility as a model country for the development and utilisation of age technology and to ensure that our experiences and expertise are widely utilised across the world. FIpp29

Business Finland's activities include the Smart Life programme that supports product development and export of companies in this industry. FIpp36

...monitoring the service packages, remote services, particularly telehealth appointments and remote rehabilitation, utilising national data in knowledge management FIpp45

Remote monitoring healthcare models, in particular those that include patients and family members in the care

Rapid social and technological changes are influencing views on successful aging. Future generations benefit from technical solutions, but at the same time, there is an urgent need for changes now. The lack of foresight and the prolongation of the necessary policy measures into the future have made ageing an increasingly challenging issue requiring a solution. The division of labour between generations, the decline in productivity, and social security fairness and sufficiency are the things that make seniors seem guilty of this situation. However, intergenerational care, ensuring inclusion for all, and tackling poverty and loneliness would guarantee a more successful future for all generations.

4.4 Reliability, validity and future research

Since ageing will have a strong impact on the coming decades, and the changes it will bring must be prepared for now at the latest, the themes of this study are topical. The thesis has examined three reports of forward-looking age programmes with a very timely and worrying message. This section turns to look into the validity and reliability of the results of the study.

As it comes to criteria of validity, Kuusi and others (2015) suggest that high internal validity of futures research means that the process is well-organised, deploying consistent reasoning and appropriate methodology, and that outcomes are supported by well-founded argumentation. (Neuvonen 2022, 88)

The reliability of qualitative research must be considered from different angles. The chosen method was suitable for the study and its different stages were followed consistently. At the same time, the aim of the reporting is to ensure that it would be possible to replicate the study. Thus, quixotic reliability is at an adequate level. The material used was very recent, so the associated diachronic reliability is sufficient. However, the situation in the subject area may change, so the interpretation made at another moment in time could be different. Consistency

in results meaning synchronic reliability in the presentation of the results is up to the author. Thus, someone else could have come to different conclusions with the same material. (Saaranen-Kauppinen & Puusniekka 2006) Horizon scanning may explore novel and unexpected issues as well as persistent issues or trends. (Miles & Saritas 2012, 530) However, it is not possible to make an objective description of the operating environment. (Dufva 2022, Kuosa 2022)

There are clear limitations on how the results of studies on complex societal issues can be applied and transferred to other contexts. This study is connected to Finland and it cannot be generalised to other countries or issues. The materials used for scanning are also specific to certain time periods defined by their economic, social, political and technological contexts.

The limitations of this study motivate the planning of further studies like scenarios from different cities or different organisations could be useful. From this conducted thesis study emerges ideas for further research of the programmes that were used in this study. On the one hand, research looking further into the future could create more interesting images of futures. The main limitation of this study is the treatment of the material as a mere desk study. On the other hand, the author's tacit knowledge ensured that the conclusions were not beyond the reach of the organisational field.

5 Conclusions

This study set out to explore the future of seniors in the urban areas in Finland studied in three large reports by United Nations, European Union and Ministry of Social Affairs and Health up to the year 2035 from the perspective of inclusion and volunteering. The research task was motivated by the megatrend of aging, which is expected to have significant structural impacts in Finnish society. While several actors have articulated over decades now that new policies and practices are needed, this study provides insight on what type of role volunteering and inclusion might have in the demographic transformation. The focus on urban seniors was selected, because majority of aging people in Finland are expected to concentrate in urban areas in coming decades.

Making use of a desk research with horizon scanning method together with a STEEP-analysis the study identified early signs of changes as it comes to inclusion and volunteering. In the research, horizon scanning points served as drivers in regard to development needs and agility. Thereby, the study has committed to critical futures research ideals – one can also refer to critical analysis of futures-oriented public decision-making – that facilitate goal setting and visioning.

The empirical material, futures programmes of different organisations, were used to examine volunteering and inclusion. In order to answer to the first research question on elements of inclusion in the future of Finnish urban senior population, the future programmes were analysed from the offset of inclusion, a very important part of the well-being of seniors. The key findings of this study are that the elements of inclusion are built regardless of age, based on everyone's own starting points and resources. Yet, participation in society in an appropriate way will remain a significant part of inclusion. In other words, elements of inclusion are both individual and societal. Further, digital accessibility was identified as an important driver in building inclusion along with an age-friendly environment should also support accessibility, especially in urban environments. Inclusion also involves helping loved ones and others according to one's own abilities. Volunteering will continue to produce inclusion for some of the elderly, either in the role of organiser or participant.

The second objective of this study was to focus on future roles of volunteering in the lives of urban seniors by the year 2035. All the analysed reports identified voluntary work producing well-being and besides that, having a significant economic value for society. At the same

time, volunteering was predicted to change its form and becoming more akin to project-type commitment to various projects for older people as well. However, volunteering through organisations will not disappear anywhere, but by 2035, the field of organisations will experience drastic changes and become more agile. Furthermore, cooperation between different actors was seen a significant characteristic in building activities and inclusion for urban seniors.

Beside the topics of inclusion and volunteers, the study identified a couple of weak signals, which are mentioned in the age programmes and which can play a significant role in the future. Those are preparing for ageing, age technology and social protection. A broad debate on the future of ageing is yet to take place and this is the direction in which the EU is working with its programme. What is important in this debate is to talk about the future of people of all ages. The seniors are part of society, not a separate island. The themes of social security and the extension of working lives are part of this debate. The search for solutions must begin in order to safeguard social peace and stabilise the future. Intergenerational fairness is a theme that should be discussed as part of this debate on ageing. The challenging themes of loneliness, poverty and fairness are also related to this discussion.

Anticipation and preparation for age-related change has remained at a dismal level in most countries. The same lack of foresight applies to preparing for the future, both for individuals and organisations. Age-related preparation is needed for health care, urban planning, maintaining social relationships, housing and activities.

On practical level, this study was also motivated by an understanding that national associations working with seniors should have renewed their structures by the year 2035 to be ready for changed environments. This study has made an effort to open up discussions and provide insights for actors that work with urban of seniors also in the future. Thus, the results could be used especially when future activities are planned by seniors or planned with seniors. However, a word of caution is required. Volunteering should not be regarded as a means to replace paid staff with volunteers who take up mandatory tasks of institutions. In regard to this, the formulation of the national age programme appears as a double-edged sword: “...large number of older people will be needed as a volunteer resource to support their families and loved ones in the future”. Instead, volunteering should be always self-motivated and, as the name implies, should be based on voluntarism. Excessive affiliations and commitments make organisations part of a mandatory service provider network. Excessive

attachment to the structures of society kills the idea and value of civil society from volunteering.

Finally, ageing is inevitable. Successful aging is a matter of many things working together. Diverse seniors want more diverse things as they age. The increase in healthy life years, functional health technology and self-suited activity create an opportunity to feel inclusion also in the future. Re-imagining one's own aging gives faith in a successful future for seniors. Planning alternative futures related to ageing works and it should be done by individuals, organisations and societies.

References

- Aalto, H-K. (2022) Causal Layered Analysis (CLA) eli kriittinen kerrosanalyysi. Teoksessa; Aalto, H.-K. – Heikkilä, K. – Keski-Pukkila, P. – Mäki, M. & Pöllänen, M. (toim.) Tulevaisuudentutkimus tutuksi – Perusteita ja menetelmiä. Tulevaisuudentutkimuksen Verkostoakatemia julkaisuja 1/2022, Tulevaisuuden tutkimuskeskus, Turun yliopisto, <https://urn.fi/URN:ISBN:> pp. 289-296
- AGE. (2022) Age-Friendly Environments & Accessibility. <https://www.age-platform.eu/policy-work/age-friendly-environments-accessibility>
- Alastalo, M. & Vuori, J. (2022) Dokumenttien arviointi tiedon lähteenä. Teoksessa Jaana Vuori (toim.) Laadullisen tutkimuksen verkkokäsikirja. Tampere: Yhteiskuntatieteellinen tietoarkisto. <https://www.fsd.tuni.fi/fi/palvelut/metelmaopetus/>
- Alley, D., Liebig, P., Pynoos, J., Banerjee, T., & Choi, I. H. (2007). Creating elder-friendly communities: Preparations for an aging society. *Journal of Gerontological Social Work*, 49(1-2), 1–18. https://doi.org/10.1300/J083v49n01_01
- Bell, W. (2009). *Foundations of Futures Studies: History, Purposes, and Knowledge*. Human Science for a New Era. Volume 1. 5th edition. Transaction Publishers, New Jersey.
- Brendborg, N. (2022) *Jellyfish Age Backwards: Nature's Secrets to Longevity*. Hodder Studio.
- Brown, S. L. & Eisenhardt, K. M. (1997). The art of continuous change: Linking complexity theory and time-paced evolution in relentlessly shifting organizations. *Administrative science quarterly*, 1-34. DOI: 10.2307/2393807
- Boudiny, K. (2013). Active ageing: From empty rhetoric to effective policy tool. *Ageing and Society*, 33(6), 1077-1098. doi:10.1017/S0144686X1200030X
- Buffel, T., & Phillipson, C. (2018). A Manifesto for the Age-Friendly Movement: Developing a New Urban Agenda, *Journal of Aging & Social Policy*, 30:2, 173-192.
- Cambridge Dictionary. (2022a) Senior. <https://dictionary.cambridge.org/dictionary/english/senior>
- Cambridge Dictionary. (2022b) Aging. <https://dictionary.cambridge.org/dictionary/english/aging>
- Doyal, L. & Gough, I. (1991). Intermediate Needs. In: *A Theory of Human Need*. Palgrave, London. https://doi.org/10.1007/978-1-349-21500-3_11

- Dufva, M. (2022) Toimintaympäristön analyysi: PESTE ja sen variaatiot. Teoksessa; Aalto, Hanna-Kaisa – Heikkilä, Katariina – Keski-Pukkila, Pasi – Mäki, Maija & Pöllänen, Markus (toim.) Tulevaisuudentutkimus tutuksi – Perusteita ja menetelmiä. Tulevaisuudentutkimuksen Verkostoakatemia julkaisuja 1/2022, Tulevaisuuden tutkimuskeskus, Turun yli- opisto, <https://urn.fi/URN:ISBN:> pp 105-113
- Dufva, M. (2020a) MEGATREND 2: The population is ageing and diversifying. SITRA <https://www.sitra.fi/en/articles/megatrend-2-the-population-is-ageing-and-diversifying/>.
- Dufva, M. (2020b) What are megatrends? SITRA. <https://www.sitra.fi/en/articles/what-are-megatrends/>
- Dufva, M. & Rekola, S. (2023) Megatrendit 2023 Ymmärrystä yllätysten aikaan. SITRAN selvityksiä 224.
- EU. (2016a) Covenant on Demographic Change. Background. <https://www.agefriendlyeurope.org/about/background>
- EU. (2016b) Covenant on Demographic Change. The EU Campaign <https://www.agefriendlyeurope.org/about/The-EU-Campaign>
- Eurofound. (2022) Active aging. <https://www.eurofound.europa.eu/observatories/eurwork/industrial-relations-dictionary/activeageing#:~:text=Active%20ageing%20is%20defined%20by%20the%20European%20Commission,cross-sector%20social%20partners%20define%20the%20concept%20as%20follows%3A>
- European Commission. (2014) Smart cities. https://commission.europa.eu/eu-regional-and-urban-development/topics/cities-and-urban-development/city-initiatives/smart-cities_en
- European Commission. (2021a) Green Paper on Ageing. Fostering solidarity and responsibility between generations. https://commission.europa.eu/system/files/2021-01/1_en_act_part1_v8_0.pdf
- European Commission. (2021b) Green Paper on Ageing Factsheet. https://commission.europa.eu/system/files/2021-03/green_paper_ageing_factsheet_en_2.pdf
- European Commission. (2022) The European Innovation Partnership on Active and Healthy Ageing <https://digital-strategy.ec.europa.eu/en/policies/eip-aha>

- Falanga, R., Cebulla, A., Principi, A. & Socci, M. (2021) The Participation of Senior Citizens in Policy-Making: Patterning Initiatives in Europe. *Int. J. Environ. Res. Public Health* 2021, 18, 34. <https://doi.org/10.3390/ijerph18010034>
- Fernández-Ballesteros, R. (2017) Active Ageing Up and Down: Is psychology losing its role in active or healthy ageing?
- Fields, M. (2021) Vapaaehtoistyön tulevaisuuskuvia. Opintokeskus Sivis. https://kansalaisareena.fi/wp-content/uploads/2021/06/Vapaaehtoistyön_Tulevaisuuskuvia_Fields_25052021.pdf
- Gerdes, C. & Widens, E. (2011) Is immigration challenging the economic sustainability of the Nordic welfare model? *Changing Social Equality: The Nordic Welfare Model in the 21st Century*, edited by Jon Kvist, et al., Policy Press, 2011. ProQuest eBook Central, <https://ebookcentral.proquest.com/lib/kutu/detail.action?docID=801082>.
- GNAFCC. (2022) Age-friendly World <https://extranet.who.int/agefriendlyworld/network/>
- Gordon T. J. & Glenn J. C. (2000) *Environmental Scanning*.
- Grabtchak, A. (2022) How to Do Horizon Scanning: A Step-by-Step Guide. <https://www.futuresplatform.com/blog/how-to-horizon-scanning-guideline>
- Gudowsky, M., Sotoudeh, M., Capari, L., & Wilfing, H. (2017). Transdisciplinary forward-looking agenda setting for age-friendly, human centred cities. *Futures*, Volume 90, 2017, Pages 16-30, ISSN 0016-3287.
- Harju, A. (2020) Suomalainen kansalaisyhteiskunta <https://kansalaisyhteiskunta.fi/tietopankki/suomalainen-kansalaisyhteiskunta/>
- Heinonen, S., & Ruotsalainen, J. (2013). Futures Clinique—method for promoting futures learning and provoking radical futures. *European Journal of Futures Research*, 1(1), 1-11.
- Helminen, V., Vesala, S., Rehunen, A., Strandell, A., Reimi, P. & Priha, A. (2017). Ikääntyneiden asuinpaikat nyt ja tulevaisuudessa. <https://helda.helsinki.fi/handle/10138/195072>
- Helsingin Sanomat. (27.2.2022) Ikä ei ole pelkkä numero. (Age is not just a number) Editorial. 27.2.2022.
- Helsingin Sanomat. (2.10.2022) Monet pohtivat, missä nyt asua. (Many are wondering where to live now.) Editorial. HS 2.10.2022
- Hines, A. (2018) Setting up a horizon scanning system. <https://www.andyhinesight.com/education/setting-up-a-horizon-scanning-system/>

- Hägglund, A. E. & Rotkirch, A. (2021) The family situation across the life-course: Life-histories in Finland: First results from the Survey of Health, Ageing and Retirement in Europe, edited by Komp-Leukkunen Pages 62-76
- Ikäinstituutti. (2015) Voimaa vanhuuteen.
https://www.voimaavanhuuteen.fi/content/uploads/2016/05/Voimaa_vanhuuteen_abc_netti.pdf
- Isola, A-M. & Siukola, R. (2017) Arvottomat? Köyhien naisten ja miesten kokemuksia arvokkuudesta suomalaisessa hyvinvointivaltiossa. Teoksessa Hänninen S, Saikkonen P. (toim.) Hyvinvointivaltio ylittää jälkensä. Helsinki: Terveiden ja hyvinvoinnin laitos; 2017, 111–128.
- Isola, A-M., Kaartinen, H., Leemann, L., Lääperi, R., Schneider, T., Valtari, S. & Keto-Tokoi, A. Mitä osallisuus on? Osallisuuden viitekehystä rakentamassa. Terveiden ja hyvinvoinnin laitos (THL). Työpaperi 33/2017. 67 sivua. Helsinki 2017.
- Juhila, K. (2022) Teemoittelu. Teoksessa Jaana Vuori (toim.) Laadullisen tutkimuksen verkkokäsikirja. Tampere: Yhteiskuntatieteellinen tietarkisto.
 <<https://www.fsd.tuni.fi/fi/palvelut/menetelmaopetus/>>.
- Kaivo-oja, J. (2012) Weak signals analysis, knowledge management theory and systemic socio-cultural transitions. *Futures* 44 (2012) 206–217.
- Kashnitsky, I., De Beer, J. & Van Wissen, L. (2021) Unequally ageing regions of Europe: Exploring the role of urbanization, *Population Studies*, 75:2, 221-237, DOI: 10.1080/00324728.2020.1788130
- Kalderon Libal, I. (2021a) A new EU platform will support Age-Friendly and Inclusive homes, communities, living and working environments.
<https://futurium.ec.europa.eu/en/active-and-healthy-living-digital-world/age-friendly-environments/news/new-eu-platform-will-support-age-friendly-and-inclusive-homes-communities-living-and-working>
- Kalderon Libal, I. (2021b) Synopsis Report on the Green Paper on ageing is now published.
<https://futurium.ec.europa.eu/en/active-and-healthy-living-digital-world/news/synopsis-report-green-paper-ageing-now-published>
- Kansalaisareena. (2022) Usein kysyttyä vapaaehtoistoiminnasta.
<https://kansalaisareena.fi/aineistoa/usein-kysyttya-vapaaehtoistoiminnasta/>
- Kerbler, B. (2015). Population ageing and urban space. *Anali za istrske in mediteranske študije Annali di Studi istriani e mediterranee Annals for Istrian and Mediterranean Studies Series Historia et Sociologia*, 25, 2015, 33.

- Komp-Leukkunen, K. (2021a) Finnish life-courses: A phenomenon of central interest in times of population ageing. Life-histories in Finland: First results from the Survey of Health, Ageing and Retirement in Europe, edited by Komp-Leukkunen. Pages 4-8.
- Komp-Leukkunen, K. (2021b) Work across the life-course and retirement: Life-histories in Finland: First results from the Survey of Health, Ageing and Retirement in Europe, edited by Komp-Leukkunen. Pages 40-49.
- Kuchler, H. (2023) The start-ups seeking a cure for old age. Financial Times 2.1.2023.
<https://www.almendron.com/tribuna/the-start-ups-seeking-a-cure-for-old-age/>
- Kuitto, K., Riekhoff, A-J. & Palomäki, L-M. (2021) The financial situation across the life course: Life-histories in Finland: First results from the Survey of Health, Ageing and Retirement in Europe, edited by Komp-Leukkunen. Pages 50-62.
- Kuosa, T. (2022) Horizon Scanning and Vigilance Concerning Changes: Discontinuities, Emerging Issues and Weak Signals. <https://www.futuresplatform.com/blog/horizon-scanning-and-vigilance>
- Kvist, J., Fritzell, J., Hvinden, B. & Kangas, O. (2011) Changing social inequality and the Nordic welfare model. In book Changing Social Equality: The Nordic Welfare Model in the 21st Century, edited by Jon Kvist, et al., Policy Press, 2011. ProQuest eBook Central, <https://ebookcentral.proquest.com/lib/kutu/detail.action?docID=801082>.
- Laasanen, J. (2011) Vapaaehtoistyön kansantaloudelliset vaikutukset. Helsingin yliopisto. Ruralia-instituutti. Raportteja 70. <http://hdl.handle.net/10138/225281>
- Law Insider. (2022) Older adults. <https://www.lawinsider.com/dictionary/older-adults>
- Leemann, L. & Hämäläinen, R-M. (2016) Asiakasosallisuus, sosiaalinen osallisuus ja matalan kynnyksen palvelut. Pohdintaa käsitteiden sisällöstä. Yhteiskuntapolitiikka 2016, 81:5, 586–594.
- Leemann, L., Martelin, T., Koskinen, S., Härkänen, T. & Isola, A-M. (2022) Development and Psychometric Evaluation of the Experiences of Social Inclusion Scale, Journal of Human Development and Capabilities, 23:3, 400-424, DOI: 10.1080/19452829.2021.1985440
- Lepänrinne, J. (2023) Organisations are concerned about their position in the wellbeing services counties. (Järjestöt kantavat huolta asemastaan hyvinvointialueilla). Turun Sanomat. 15.1.2023.
- Lintunen, J. (2019) Yhä useampi ikäihminen asuu kotona – yli puolet pientaloissa. Tieto & trendit. Tilastokeskus. <https://www.tilastokeskus.fi/tietotrendit/artikkelit/2019/yha-useampi-ikaihminen-asuu-kotona-yli-puolet-pientaloissa/?listing=simple>

- Mannermaa, M. (1986). Futures research and social decision making: Alternative futures as a case study. *Futures*. Vol 18(5), pp. 658–670.
- Martin, P., Norene, K., Kahana, B., Kahana E., Willcox B. J., Willcox, D. C. & Poon L.W. (2015). Defining Successful Aging: A Tangible or Elusive Concept? *The Gerontologist*, Volume 55, Issue 1, February 2015, Pages 14–25, <https://doi.org/10.1093/geront/gnu044>
- Martinelli, F., Anttonen, A. & Mätzke, M. (2017) Social services disrupted: Changes, challenges and policy implications for Europe in times of austerity. NorthHampton, MA: Edward Elgar Pub.
- Melin, H. & Blom, R. (2011) Yhteiskunnallinen eriarvoisuus. Kirjassa: Oksanen A, Salonen M. (toim.) Toiminnallisia loukkuja: hyvinvointi ja eriarvoisuus yhteiskunnassa. Tampere: Tampere University Press; 2011, 194–213
- Messner, D. & Brandi, C. (2015) Urbanisation: A Megatrend that will define our future. *Diplomatisches Magazin* 2/2015, 36-39
- Miettunen, S. (2021) Few want to live forever, for the time being, however. (Harva tahtoo elää ikuisesti, toistaiseksi kuitenkin.) *Turun Sanomat* 3.1.2021.
- Mikkola, H. & Hänninen, J. (2021) Housing and geographical differences across the life course: Life-histories in Finland: First results from the Survey of Health, Ageing and Retirement in Europe, edited by Komp-Leukkunen. Pages 77-
- Miles, I. & Saritas, O. (2012) The depth of the horizon: searching, scanning and widening horizons, *Foresight*, Vol. 14 Issue: 6, pp.530-545, <https://doi.org/10.1108/14636681211284953>
- Ministry of Social Affairs and Health. (2020) National Programme on Ageing 2030. https://julkaisut.valtioneuvosto.fi/bitstream/handle/10024/162596/STM_2020_38_J.pdf?sequence=1&isAllowed=y
- Neuvonen, A. (2022) Re-focusing on the Future: Back casting Carbon Neutral Cities. <https://urn.fi/URN:ISBN:978-952-03-2534-3>
- OECD. (2012) Futures thinking. <https://www.oecd.org/site/schoolingfortomorrowknowledgebase/futuresthinking/overviewofmethodologies.htm>
- ONS. (2021) Office of National Statistics. Characteristics of Older People. <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/ageing/articles/characteristicsofolderpeople/2013-12-06>

- Paju, P. (2017) Syliä tähteeksi. Järjestöjen elämää ja elämää järjestöissä. Lastensuojelun Keskusliitto, 1/2017.
- Palomäki, L. M. (2018). Does It Matter How You Retire? Old-Age Retirement Routes and Subjective Economic Well-Being. *Social Indicators Research*, 1-19.
- Paúl, C., Ribeiro, O., & Teixeira, L. (2012). Active Ageing: An Empirical Approach to the WHO Model, *Current Gerontology and Geriatrics Research*, vol. 2012, Article ID 382972, 10 pages, 2012. <https://doi.org/10.1155/2012/382972>
- PTT. (2019) Asumismenot 2019. www.ptt.fi/ajankohtaista/uutiset/infograafi-asumismenot-2019-selvityksest.html
- Rajamäki, T. (2022) Sysmän salaisuus. (The Secret of Sysmä.) *Helsingin Sanomat* 27.11.2022.
- Rantanen, T., Saajanaho, M., Karavirta, L. et al (2018) Active aging – resilience and external support as modifiers of the disablement outcome: AGNES cohort study protocol. *BMC Public Health* 18, 565 (2018). <https://doi.org/10.1186/s12889-018-5487-5>
- Rappe, E. & Rajaniemi J. (2020) Ikäystävällisyyden edistäminen asuinalueilla ja taajamissa. <http://urn.fi/URN:ISBN:978-952-361-042-2>
- Remes, J. (2016) Getting to know urban elderly consumers. 29.11.2016. pod-cast. Mc Kinsey & Company. <https://www.mckinsey.com/industries/consumer-packaged-goods/our-insights/getting-to-know-urban-elderly-consumers>
- Renfro, W.L. & Morrison, J.L. (1983). The Scanning Process: Getting Started, in Morrison, J.L et al. (eds), *Applying Methods and Techniques of Futures Research* Washington: Jossey-Bass Inc. <https://doi.org/10.1002/ir.37019833903>
- Ritakallio, V-M. (2018) Nordic Welfare State Model (NWM) from a Comparative View. Lecture 26th November 2018, Turku.
- Rubin, A. (2013) Causal Layered Analysis. In: *Miten tutkimme tulevaisuuksia?*, Eds. Osmo Kuusi – Timo Bergman – Hazel Salminen, 279–295. 3. edition. *Tulevaisuuden tutkimuksen seura*, Helsinki.
- Ryynänen, O-P., Vauramo, E., Malmi T. & Koikkalainen V. (2020) SOTE ja Ikääntymisen ongelmat – selviämispolun etsintää. *Kunnallissalan kehittämissäätiön Julkaisu* 35. https://kaks.fi/wp-content/uploads/2020/09/sote-ja-ikaantymisen-ongelmat_selviamispolun-etsintaa.pdf
- Saaranen-Kauppinen, A. & Puusniekka, A. (2006) *KvaliMOTV - Menetelmäopetuksen tietovaranto*. Tampere: Yhteiskuntatieteellinen tietovarasto. <https://www.fsd.tuni.fi/menetelmaopetus/>

- Salonen, K. (2009) Saavutettavuus ja esteettömyys näkökulmina seniori- ja vanhustyössä. Kirjassa: Tanskanen I, Suominen-Romberg T. Esteettömästi saavutettavissa. Turku: Turun ammattikorkeakoulu; 2009, 71–88.
- Sammut-Bonnici, T. & Galea, D. (2014). PEST analysis. <https://www.um.edu.mt/library/oar/bitstream/123456789/21816/1/sammut-bonnici%20pest.pdf>
- Sikora, E. & Rattan, S.I.S. (2017) The Future of Ageing: not more of the same. *Biogerontology* 18, 429–432. <https://doi.org/10.1007/s10522-017-9720-x>
- Sinclair, D. A. (2019) Lifespan: Why We Age – and Why We Don’t Have To. Thorsons.
- Slaughter, R. (1996) Critical futures studies as an educational strategy. In Slaughter, Richard (eds.) *New thinking for a new millennium: The knowledge base of futures studies*. Routledge, New York, 137–153.
- Smart City Hub. (2022) The Impact of Smart and Sustainable Urbanization <https://smartcityhub.com/the-impact-of-smart-and-sustainable-urbanization/>
- Smets, A. J. (2012). Housing the elderly: segregated in senior cities or integrated in urban society?. *Journal of Housing and the Built Environment*, 27(2), 225-239.
- Statista. (2022) Global megatrends - Statistics & Facts. <https://www.statista.com/topics/3512/global-megatrends/#dossierKeyfigures>.
- Statistics Finland. (2018) Number of young people in danger of diminishing considerably due to the decrease in birth rate. https://www.stat.fi/til/vaenn/2018/vaenn_2018_2018-11-16_tie_001_en.html
- Statistics Finland. (2021) Birth rate in Finland is not sufficiently high for the age structure. https://stat.fi/til/vaenn/2021/vaenn_2021_2021-09-30_tie_001_fi.html
- Statistic Finland (2022) Population and population projection by age group. https://www.tilastokeskus.fi/tup/suoluk/suoluk_vaesto_en.html#vaesto-vaestoennuste-ikaryhmittain
- Sutherland, W.J. & Bardsley, S. et al., (2010). Horizon scan of global conservation issues for 2011, *Trends in Ecology & Evolution*, Vol. 26 No. 1, pp. 10-16. <https://doi.org/10.1016/j.tree.2010.11.002>
- Tamminen, O., & Pirhonen, J. (2021). Puheita ja tekoja – osallisuuden haasteet vanhuudessa. *Sosiaalilääketieteellinen Aikakauslehti*, 58(4). <https://doi.org/10.23990/sa.95177>
- THL. (2022) Vapaaehtoistoimintaa järjestämällä ja tukemalla voidaan lisätä osallisuutta. <https://thl.fi/fi/web/hyvinvoinnin-ja-terveyden-edistamisen-johtaminen/osallisuuden->

- edistaminen/heikoimmassa-asemassa-olevien-osallisuus/osallisuuden-edistamisen-mallit/vapaaehtoistoimintaa-jarjestamalla-ja-tukemalla-voidaan-lisata-osallisuutta
- Trend Monitor. (2020) Global Megatrend: The Ageing Population. <https://trend-monitor.co.uk/global-megatrend-the-ageing-population/>
- Tuomi, J. & Sarajärvi, A. (2018) Laadullinen tutkimus ja sisällönanalyysi. Ellibs E-kirja. Kustannusosakeyhtiö Tammi. Uudistettu laitos.
- Urtamo, A., Jyväkorpi, S-K. & Strandberg, T-E. (2019) Definitions of successful ageing: a brief review of a multidimensional concept. *Acta Biomed.* 2019 May 23;90(2):359-363. doi: 10.23750/abm.v90i2.8376.
- UN. (2017) World population projected to reach 9.8 billion in 2050, and 11.2 billion in 2100. <https://www.un.org/en/desa/world-population-projected-reach-98-billion-2050-and-112-billion-2100>
- UN. (2018) Revision of World Urbanization Prospects. <https://www.un.org/development/desa/publications/2018-revision-of-world-urbanization-prospects.html>
- UN. (2020) World Population Ageing 2019. pp 1-4 <https://doi.org/10.18356/e356df2a-en>
- UN. (2022). World Population Prospects 2022: Summary of Results. UN DESA/POP/2022/TR/NO. 3.
- Vainio, A. (2019) I Age groups have been misunderstood. (Ikäluokat on ymmärretty väärin.) Helsingin Sanomat 27.10.2019.
- Valkonen, T. (1985) Väkiluvun ja ikärakenteen kehitys. In book Valkonen, T., Alapuro, R., Alestalo, M., Jallinoja, R. & Sandlund, T. (1985) Suomalaiset. Yhteiskunnan rakenne teollistumisen aikana.
- Valtiovarainministeriö. (2015) Vapaaehtoistyö, talkootyö, naapuriapu – kaikki käy. <https://vm.fi/-/vapaaehtoistyö-talkootyö-naapuriapu-kaikki-käy>
- Valokivi, H. 2008. Kansalainen asiakkaana. Tutkimus vanhusten ja lainrikkojien osallisuudesta, oikeuksista ja velvollisuuksista. Väitöskirja, *Acta Electronica Universitatis. Tamperensis* 684, Tampereen yliopistopaino Oy Juvenes Print, Tampere.
- Varto, J. (2005) Laadullisen tutkimuksen metodologia. Elan Vital, Tampere.
- Vidovićová, L. (2018) New Roles for Older People. *Population Ageing* (2018) 11:1–6 <https://doi.org/10.1007/s12062-017-9217-z>
- Wikipedia. (2022) Old Age. https://simple.wikipedia.org/wiki/Old_age#:~:text=Old%20age%20is%20when%20a

%20person%20is%20near,Often%20people%20of%20old%20age%20have%20wrinkl
y%20skin.

- WBGU. (German Advisory Council for Global Change). (2016) Humanity on the Move: Unlocking the transformative power of cities. Flagship report. WBGU: Berlin. P. 335 - 355.
- Wepner, B., & Giesecke, S. (2018). Drivers, trends and scenarios for the future of health in Europe. impressions from the FRESHER project. European Journal of Futures Research, 6(1), 1-10. doi:<http://dx.doi.org.ezproxy.utu.fi/10.1007/s40309-017-0118-4>
- WHO. (2002) Active Ageing – Policy Frameworks.
<https://extranet.who.int/agefriendlyworld/wp-content/uploads/2014/06/WHO-Active-Ageing-Framework.pdf>
- WHO. (2007). Global age-friendly cities: a guide. World Health Organization.
<https://apps.who.int/iris/handle/10665/43755>
- WHO. (2018) Ageism. https://www.who.int/health-topics/ageism#tab=tab_1
- WHO. (2022a) Data platform. <https://platform.who.int/data/maternal-newborn-child-adolescent-ageing/static-visualizations/ageing-country-profile>
- WHO. (2022b) Ageing data. <https://platform.who.int/data/maternal-newborn-child-adolescent-ageing/ageing-data>
- WHO. (2022c) Decade of healthy ageing 2021-2030. <https://www.who.int/initiatives/decade-of-healthy-ageing>
- WHO. (2022d) Aging. https://www.who.int/health-topics/ageing#tab=tab_1
- WHO. (2022e) Age-friendly World. https://extranet.who.int/agefriendlyworld/search-network/?_sft_countries=finland
- WHO. (2021) Decade of healthy ageing: baseline report. Summary.
- WHO. (2020). Decade of healthy ageing: baseline report. healthy ageing: baseline report.
- Ylikännö, M. (2018) Social security system in flux? Universal welfare state and the Finnish social assistance reform lecture, Lecture at the 21st of November 2018. Turku.