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ARTICLE

Residing in communal senior housing: situating the ageing self within debates of the universal welfare state

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Abstract

Currently, Nordic welfare societies are at a crossroads. Ongoing demographic changes – such as ageing, accompanied by challenges in financing adequate services for all – have highlighted the need to consider the roles of citizens and the state in a novel way. Balancing rights and responsibilities has always been at the core of universalism, even though, traditionally, trust in the welfare state's ability to fulfil its basic function of providing necessary services for all has been strong. However, of late, subtle signs of change have become more visible, and in practice, older people's housing and care provisions have been marked by the state's withdrawal. By employing narrative analysis, this study explores, through the experiences of residents in age-related intermediate housing, how older people make use of, negotiate and embed the arguments being made in societal debates on the rights and responsibilities of ageing citizens. The accounts showcase the ways in which these narrators are able to accommodate the sometimes contradictory elements in their narration, accept the demand for increased responsibility for their later-life arrangements and construct plausible portraits of themselves as morally responsible citizens. These subtle negotiations and the acceptance of personal responsibility indicate a change in their perceptions of and expectations from the citizens and the state. Whilst the findings comprise stories of good outcomes, they also question the legitimacy of the current welfare system's universalism and its ability to guide the way to achieve equally good outcomes for all in the future.

Keywords: citizenship; older individuals; responsibility; Nordic universalism; housing policies

Introduction

With its emphasis on the principles of universalism, Finland's welfare state is an example of the Nordic model (Esping-Andersen, 1990). Services that are of good quality, publicly funded and provided for all lie at the heart of this model. The Constitution of Finland (731/1999: 19) states: 'Those who cannot obtain the means necessary for a life of dignity have the right to receive indispensable

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subsistence and care'. The principle is clear: income levels, geographical location or other factors should not hinder anyone from living well and receiving the support they need during the course of their life. However, in practice, rights and responsibilities related to citizenship are not unequivocal. There are no precise definitions, particularly of responsibilities (Newman and Tonkens, 2011; del Barrio *et al.*, 2018), and the existing formulations depend on cultural understandings and norms.

Even though Finland is considered a member of the Nordic universal welfare regime, the Finnish system represents only weak universalism in social and health care (Kröger, 2003; *see also* Szebehely and Meagher, 2017). Particularly, housing policies have been more selective in nature throughout time, and policy programmes and support have been targeted to special groups considered in need due to their lesser means (*e.g.* Ministry of the Environment (MOE), 2013). Historically, this has meant that special attention has, for instance, been paid to older people's housing arrangements. Lately, with the overall developments in care and housing provisions, the principles and ideals related to responsibilities and the rights of citizens have been debated in an even more heated manner, as the sustainability of the system has been challenged in Finland as well as in other ageing Western societies.

In addition to various definitions of citizenship, images and norms related to ageing govern later life. These have diversified, but the effect of paradigms, such as active and successful ageing, are not clearcut, even if the most positive ones have defied traditional narratives of decline; they present ageing individuals as satisfied, active, independent and self-sufficient (Twigg, 2007; Dillaway and Byrnes, 2009; Katz and Calasanti, 2015; Bengtson and Settersten, 2016; Gullette, 2018). In part, these discourses intensify the tensions related to the understanding of good citizens, as showing individual resilience and responsibility are among the issues foregrounded by it (World Health Organization (WHO), 2002; Timonen, 2016; Katz, 2020).

Not so long ago, it was self-evident that those of an advanced age would be supported and have their more modest needs met at home. However, other age-specific alternatives, such as publicly funded old-age homes, were readily available and were waiting for residents with more dire needs. With the emphasis on strengthening the policy of ageing in place and other social policy retrenchments, 24-hour care is currently reserved only for those whose needs cannot be accommodated with services brought home (Ministry of Social Affairs and Health (MSAH), 2017). Whilst it is true that age does not always correlate with intense care needs, advanced chronological age is often accompanied by health challenges. The prevalence of illnesses and functional disabilities increases significantly after the age of 75, and intense care is usually needed during the last two years of life (Aaltonen *et al.*, 2010; Fogelholm *et al.*, 2013; Komp-Leukkunen, 2021; Kulmala *et al.*, 2021). However, housing alternatives with public provisions for those with fewer needs are withering away and being replaced by patchworks of formal, informal, volunteer and other hybrid forms of help at ordinary homes – often at the expense of the ageing individuals themselves.

This change in the allocation of public provisions has made room for new types of alternatives that combine care and housing to emerge. These novel forms are varied in nature, as most of them have been instigated by private for-profit actors.

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However, they are often lumped together under the banner of intermediate housing. As these are often portrayed as viable solutions to challenges posed by ageing societies and the increased care needs of older adults on a societal level, it is important to evaluate what kinds of expectations, perceptions and experiences are related to them and whether intermediate housing solutions can offer accessible, affordable and attractive (*cf.* Szebehely, 2022) alternatives for older individuals. Thus, we have gathered data from one of these innovative housing complexes. This residential block is somewhat exceptional, as it combines different tenures and offers opportunities to relocate, regardless of residents' financial status. In principle, it is available to anyone above 55 years of age and comprises three different buildings with corridors and shared spaces, such as a gym, sauna, laundry room, restaurant, hobby room and recreational area. All spaces are accessible, and particular attention is paid to the proximity of the services and the design of individual apartments to enable and promote independent living for as long as possible. Whilst communality and participation are encouraged and supported by the community co-ordinator, they are not mandatory.

This article aims to explore the perceptions, expectations and experiences related to making arrangements in advanced age by ageing individuals in this climate of shrinking public responsibility and increasing personal activity. In particular, this article focuses on how older individuals are able to situate themselves and make use of, negotiate and embed the contradictory demands of today's society in explaining their residency in intermediate housing. What kinds of depictions of the roles, rights and responsibilities of citizens were constructed, and how were these in line with the larger societal change towards more self-reliant citizens ageing in place (*i.e.* growing old at own homes with services provided) and accepting more responsibility for the everyday arrangements of old age?

This paper is structured as follows. The article begins by providing contextual information on Finnish welfare and its care, housing and ageing policies. The following sections introduce the theoretical framework, data and method used in this study. The next sections offer findings from the narrative analysis, which are then contextualised in the discussion. The final section presents the impact, relevance and wider meaning of the findings.

Universalism and the welfare state

The ways in which care service provisions are organised are profoundly different around the globe; in some countries, the public sector carries the main responsibility, while in others, the church, private service providers or even kin have significant roles. Esping-Andersen (1990) categorised Finland as part of the universal, social democratic regime, which entails an emphasis on ensuring equality and offering access to good-quality public welfare services. Indeed, Finland has been depicted as a country with a high level of overall wellbeing (*e.g.* Vaarama *et al.*, 2014; Helliwell *et al.*, 2019; Saikkonen *et al.*, 2019), but in reality, the route to achieving this has not been straightforward. Compared to other European countries, Finland has been a late bloomer but has advanced quickly from providing only modest support to those most in need (Anttonen and Sipilä, 2012; Hoppania *et al.*, 2016).

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The welfare state has had its ups and downs during the 20th and 21st centuries, and universalism's noble principles and practices have been tested many times by the twists and turns of world history (Kröger, 2011; Anttonen and Häikiö, 2011*a*; Anttonen and Sipilä, 2012; Kröger and Leinonen, 2012; Timonen and Kautto, 2014; Anttonen and Karsio, 2016; Béland and Powell, 2016; Szebehely and Meagher, 2017). Three phases are discernible in this historical narrative: during the 1960s and 1970s, need was the key concept through which political decisions and legislation were legitimised. Then, the 1980s constituted the era in which public responsibility expanded and universal social rights were emphasised. The third phase was hallmarked by novel thinking that combined private and public solutions and introduced various hybrid forms. Marketisation, privatisation and refamilisation have become familiar concepts in recent discussions (Anttonen and Sipilä, 2012; Meagher and Szebehely, 2013; Szebehely and Meagher, 2017), and the state has become less generous with a smaller role, similar to some Western states that have withdrawn from their welfare provisions and witnessed growing voluntarism (particularly Italy; *see* Muehlebach, 2012).

People age differently, and the places where they age differ, which needs to be accounted for while considering appropriate alternatives (Clapham, 2005; Peace *et al*., 2011; Golant, 2015; Vasara, 2020). This variation concerning age groups is taken into account in selective housing policies in many ways but also in the way ageing theories regard later life. One of the most widely discussed paradigms – and one alluded to in many policy programmes – is successful ageing. An early sketch of the idea was formulated by Havighurst (1961) and further developed by Rowe and Kahn (1997) and later by many other scholars (*see* Dillaway and Byrnes, 2009; Katz and Calasanti, 2015; Bengtson and Settersten, 2016; Timonen, 2016). The positive undertone in these theorisations is alluring, but the framework also adds to the demand for responsibility as it separates usual and successful ageing. This division, to be specific, relies on the assumption that individuals are able – and are encouraged to be responsible and try – to overcome personal barriers and to work towards successful ageing at all times (Dillaway and Byrnes, 2009; Katz and Calasanti, 2015). Thus, even if it is often considered one of the more positive responses to understanding ageing, it is a problematic one in that it harbours a one-sided aim focusing on expanding the number of healthy and functional, and views the outcomes of these attempts as personal successes or failures (*e.g.* Katz, 2020).

Definitions of citizenship are another important facet of understanding the interplay of societal tensions regarding old age. Marshall (1950) declared that recognising citizens as full members of society means that they receive undeniable social rights in addition to civil and political rights. Social citizenship and social rights have been associated with Nordic universalism (Esping-Andersen, 1990), but this ideal has been called into question (Anttonen and Häikiö, 2011*b*). New kinds of formulations have been made, but the idea of an active citizen – one who is not dependent on the welfare state and is willing to take more responsibility for oneself, for others and for the wellbeing of communities – has been brought to the fore (Newman and Tonkens, 2011; Anttonen and Häikiö, 2011*b*).

All in all, the turn of the 21st century has witnessed emerging trends that have challenged familiar ways of thinking about citizenship and the responsibilities and rights associated with it. Since the expansion of the state's role, it has been

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self-evident that the right to services applies to all and that the state has played an important role in steering and overseeing that the principles of equality and justice are upheld. However, with the marketisation and privatisation of welfare services and the strengthening of overall neoliberal tendencies, the idea of choice and agency has been firmly rooted, even in universal practices. They are also presented as the means to carry out 'active citizenship' supported by many key actors in society; the consumerist model is, in part, viewed as a response to the need for more active citizenship and for more flexible and tailored services instead of one-size-fits-all models (Newman and Tonkens, 2011: 12–14).

The idea of choosing is problematic, as is demonstrated by the idea of genuinely free choice. These problems are also related to the availability of realistic alternatives and user skills. Choosing always comes with the responsibility for the choices made and is most often also associated with a demand to participate in the deliberation of the best possible alternatives (Newman and Tonkens, 2011: 12–15; Juhila and Kröger, 2016). Although the idea of having agency and choice is attractive, the key idea of universalism implies that a large proportion of all citizens use these public benefits and services, and that they are uniform instead of tailored for specific purposes (Anttonen, 2002).

Housing policies

Housing is an important pillar of welfare as a frame of everyday life (Vasara, 2020), even if it is often pushed aside to make room for more emphasis on policy. In reality, *policies are politics*, and they affect practices that, in turn, are reflected in the social and cultural canvas of societies. The policies, as well as their changes, profoundly affect understandings of what are considered suitable, affordable, realistic and appropriate levels of housing (*e.g.* Ruonavaara *et al.*, 2020; Vasara, 2020).

Nordic countries – Finland, Sweden, Norway, Denmark and Iceland – share many core societal values; therefore, their housing policies are assumed to be similar. Indeed, the historical path in all Nordic countries has followed similar types of, if not simultaneous, phases (Lujanen, 2004*a*; Bengtsson and Jensen, 2021). The first phase, situated roughly at the turn of the 20th century, can be described as introductory; housing policies emerged as a public concern and were in tandem with attention being paid to housing quality with migration being seen from rural areas to industrial towns. The second phase was a time of vigorous construction: various political programmes were targeted at combating housing shortages after the Second World War. Constructing as many houses as possible became the first priority at this time, but their maintenance, repair and renovation also gained importance (Lujanen, 2004*b*: 21; Bengtsson and Ruonavaara, 2010; Ruonavaara *et al.*, 2020: 17–18; Bengtsson and Jensen, 2021: 20). During the management phase in the late 1970s, the focus was on caring for already-existing built environments and the social effects of these physical structures. There was also growing interest in pleasant close environments as well as the adequacy of housing for those with special needs. Moreover, the final phase, retrenchment, has been described as the time of questioning existing housing policy regimes by several scholars; in fact, ideological debates around privatisation and strengthening neoliberal trends emerged during this phase (Lujanen, 2004*b*; Bengtsson and

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Ruonavaara, 2010; Ruonavaara *et al.*, 2020: 17–18; Bengtsson and Jensen, 2021: 20; Kettunen, 2021: 46). The 21st century has also witnessed the emergence of 'age-friendliness' and 'green' ideas in which more emphasis is laid on living environments (WHO, 2002; MOE, 2013; MSAH, 2020; Buffel, 2021).

Whilst it is true that there are commonalities in the historical development of European housing policies and that the historical paths of welfare regimes are reflected in these policies in many ways, there are crossroads at which Nordic countries' paths have diverged (Lujanen, 2004*b*; Bengtsson and Ruonavaara, 2010; Kettunen, 2021): aiming to provide adequate housing to those in need has been important in all Nordic countries, but different policy instruments have been chosen (Lujanen, 2004*b*). Additionally, new practices and policies have been built on top of preceding ones, although the existing practices had proven themselves efficient (Bengtsson and Ruonavaara, 2010). Affordability and the state's responsibility towards it have traditionally been key issues (Ruonavaara *et al.*, 2020: 9), but with the climate of retrenchments and economic cutbacks (Bengtsson and Jensen, 2021), a shift towards deregulation and more self-reliant citizenship has become discernible in housing as well as in other policy sectors. This is also a development occurring at a more general European level, as governments tend to deregulate and withdraw from interventions in housing markets (Bengtsson *et al.*, 2013: 45; Kettunen, 2021).

Policies reflected in practice

Finnish society, as many alike, is an ageing society (WHO, 2002, 2022; Statistics Finland, 2019*a*, 2019*b*), and policies are designed to meet the needs of the population as a whole in a sustainable way. Historically, Finland has been a country of home-ownership, even though housing policies have not been directed at any particular tenure and state support has been made available for both rented housing and owner occupation (Ruonavaara *et al.*, 2020; Statistics Finland, 2020). In addition, homes have often been self-built (Lujanen, 2004*b*: 18), which has influenced the values and meanings with which they are assigned. Homes have been considered sources of financial security; however, recently, some have faced problems with negative equity, in which the amount of housing debt (or value) exceeds its selling value (Ruonavaara *et al.*, 2020: 22). If selling an old home does not provide enough financial resources to acquire newly built homes around city centres, where the majority of age-specific accessible homes are built, relocation might become impossible (Ruonavaara *et al.*, 2020: 37). Overall, moving is not that common (Tyvimaa and Kemp, 2011; Mikkola and Hänninen, 2021), and stability during the later stage of life is further reinforced by current ageing policies (Forma *et al.*, 2012; Vasara, 2020).

In practice, there have been various housing options depending on the area, history and political situation, but these alternatives have been wound down in the past decades with a strong emphasis on ageing in place (Means, 2007; MOE, 2013; MSAH, 2017, 2020). Older people are entitled to support and service needs assessments according to the principles set by universalism (Esping-Andersen, 1990), but public support is reserved for those most in need (Kröger and Leinonen, 2012; Ilmarinen, 2017). As a matter of fact, only

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approximately 10 per cent of the population aged 75 or over receive home care (Finnish Institute of Health and Welfare, 2017; Hannikainen, 2018). Nevertheless, over 90 per cent of older people continue to live in their own homes, shouldering responsibilities related to ownership, and most do not relocate until the age of 82 (Lintunen, 2019; Ruonavaara *et al.*, 2020; Statistics Finland, 2020).

Even though resiliency and independence in advanced age are highly valued and admitting to vulnerability is often complex, sources of support are also important when considering late-life arrangements: adult children or relatives have no legal obligation to provide care in Finland, but the amount of support provided by the kin is vital (MSAH, 2014, 2020; International Alliance of Carer Organizations, 2022). While moving to old-age homes might have been shunned in the past, today's older adults find themselves in a predicament. Supported housing has run down almost completely in tandem with the decline of the principles of ageing in place (Means, 2007; Andersson, 2012; Vasara, 2020), and sheltered housing with 24-hour services is intended only for those who cannot be supported at home with care services. Furthermore, places are limited, and admission often involves long queuing periods as well as care professionals' gatekeeping. In practice, it accommodates less than 10 per cent of the aged population (Jylhä, 2015; MSAH, 2017; Kehusmaa and Hammar, 2019; Huhta and Karppanen, 2020).

The overall housing stock is rather old, and many homes do not meet the criteria for accessibility. There have been studies on older people's living conditions and their experiences of being incarcerated, isolated and vulnerable in their homes (Vasara, 2015). Public emphasis is laid on voluntary communality as a key to solving these issues related to psychosocial wellbeing, as home care focuses on physical health (MOE, 2013; MSAH, 2020). In any case, the policy of ageing in place has slowly begun evidently to result in unintended and unwelcome outcomes; a growing interest in accessing age-friendly environments and building various senior and intergenerational housing options has emerged (*e.g.* WHO, 2002; Jolanki *et al.*, 2017; del Barrio *et al.*, 2018; Oosi *et al.*, 2019, 2020; Huhta and Karppanen, 2020; Lampinen, 2021; Paavolainen, 2021). Such housing options currently comprise a small minority in the market, but their significance and popularity are steadily growing. More emphasis is placed on communality as a key to solving issues with loneliness and insecurities experienced among those living alone in their regular homes (MOE, 2013; MSAH, 2020). This interest is predicted to strengthen in the near future: those over 40 years of age prefer to be located near the city centre and are more inclined to pay for shared spaces, such as hobby rooms or gyms (Haltia *et al.*, 2019).

Theoretical framework

A lifecourse perspective frames this enquiry into human experience, which is why it is so important to understand the historical developments and policies that have affected the experiences and perceptions of those people currently living in Finland. The connection between individual lives and their spatio-temporal context is accounted for in this analysis: historical time and place, the timing of life events, and the myriad linkages between individuals all interplay and shape the trajectories

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of life. Certain options are available, and individuals, as agents, can make choices among these options within this frame (Elder, 1994: 5–6).

Another important viewpoint is offered by environmental gerontology and theorisations concerning space, place and their meaning. The changing relationship between an individual and a place (home and close environments) (Tuan, 1979; Massey, 2002; Vilkko *et al.*, 2010; Golant, 2015) is an important facet: time constantly alters an individual, a place, and thus, the relationship between them (Scharlach and Diaz-Moore, 2016). It also offers a focal point and a reflective surface for the self.

Narrating is viewed as a means to make sense of the world, and stories as means to guide and structure perceptions, expectations and experiences (Bruner, 1990). Narratives constructed by these interviewees are not considered transparent windows into experiences but rather trustworthy accounts of the ways in which these interviewees experience and interpret the societal context and their experiences within it (Riessman, 2008). Thus, these stories offer insights into the interplay between individual experiences of sense-making and the meaning of structures and their changes. The nature of these narratives should also be taken into account: telling is always subjective and situational (Chase, 2005; Riessman, 2008; Ruusuvuori and Tiittula, 2009).

Analysing the narratives of residents in senior housing

The data used in this study comprise first-round interviews conducted as part of a longitudinal qualitative study in a recently built communal senior housing block in a mid-sized city in central Finland. The block combines owner-occupied, rented and right-of-occupancy apartments, and can be considered one form of so-called novel intermediate housing. This concept is rather new and vague; it refers to any type of housing arrangement for those in their old age with certain needs or limitations emerging or for those who are anticipated to live in such a setting but are not yet in need or eligible for round-the-clock care (Oosi *et al.*, 2020*)*.

The block has few entry criteria, one of which is chronological age; one of the household members must be above 55 years, but combinations such as parent–adult child are permitted. The owner-occupied apartments can be freely bought with personal funds, but some financial criteria are attached to city-owned rentals. The right-of-occupancy apartments are distributed based on queueing (*i.e.* in chronological order) but also include a small refundable deposit in addition to rent, which guarantees the right to continue living in the apartment and is returned to the resident in case of relocation.

No official methods of gatekeeping, such as means tests or health status assessments, are performed by municipal officials, as is the case in age-related serviced housing. Additionally, in principle, all residents are eligible for public services, but none are included. Services can be acquired on their own or in co-operation with other residents; many senior houses offer working spaces for appointments with hairdressers, masseurs, and so on. Thus, this complex offers newly built and specially designed quality housing for those aged 55 and above with various economic resources and needs.

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Map-assisted qualitative lifecourse interviews were conducted in the winter of 2018–2019. Each interviewee was given information about the study and its purposes, and their informed consent was obtained. Due diligence was applied to processing and storing the data; all names were changed to pseudonyms, and specific details concerning their life events and housing paths were omitted from publications to ensure the privacy of these narrators. Overall, 36 interviews were conducted with the residents, 18 of which were selected for use in this article (Table 1). On average, each interview lasted approximately 75 minutes (1,357 minutes in total). The participants included 12 women and six men, all of whom lived alone in either rental or right-of-occupancy apartments. At the time of these interviews, they were between 57 and 91 years of age. Five were bereaved (following either marriage or co-habitation), seven were separated from their long-term partners (also following marriage or co-habitation) and six had never married; further, 13 of them had children. These are rather unusual numbers compared to the average key figures for this age group: usually, older female widows outnumber other groups, and the status of being unmarried is not very common (Hägglund and Rotkirch, 2021).

Women and men living alone in the rental or right-of-occupancy options were chosen for this study, because living alone with moderate socio-economic status is becoming more common in today's society. Additionally, it is important to evaluate whether these kinds of housing options may offer viable alternatives for those who may not be able to rely on housing wealth or strong social networks (for discussions on ethical citizenship, *see* Muehlebach, 2012). The interviews comprised a few background questions, such as their date and place of birth, marital status and number of children, in addition to the interviewee's life and residential history. Their current situation was discussed with regard to housing, experiences related to their recent move, residential area, social networks and their sources, and needs for support.

As this interview round was just one part of a longitudinal qualitative research project, the invitation letter asked the participants to commit themselves for a longer period and for several rounds of data gathering. Although it was explicitly stated that participation was voluntary and that the participants were at liberty to withdraw at any time, this study design might have discouraged some residents' participation, particularly those who experienced challenges with their health.

The analysis in this article focuses on the perceptions and expectations of older people who live alone in separate apartments in a communal senior housing block. The analysis was conducted in two stages. First, it explored the expectations these older narrators had prior to their move to communal senior housing (*i.e.* what they perceived as issues in need of change or challenges to be resolved at the individual level in this societal context). This, in turn, led to an interest in perceptions: the narrators' decision to move – particularly to this special type of housing – was presumably driven by their implicit perceptions of such housing, their own desired future, and the challenges related to the division of responsibilities between the public and private within the contemporary welfare system.

The selected interviews were carefully listened to, and the transcripts were coded using the ATLAS.ti program. First, their reasons for moving were coded as factors that pushed people away from home (such as an unsuitable location) and those that pulled them closer to home (such as their attachment to the family home). Second,

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Table 1. Key characteristics of narrators

	Name	Year of birth	Housing type	Marital status	Children	Interview length (minutes)
1	Anneli	1940–1944	Right-of-occupancy	Widow	2	89
2	Eeva	1925–1929	Rental	Single	1	53
3	Elina	1945–1949	Right-of-occupancy	Divorced	1	58
4	Iida	1930–1934	Right-of-occupancy	Single	0	119
5	Hannu	1950–	Right-of-occupancy	Divorced	2	24
6	Linnea	1950–	Right-of-occupancy	Single	0	68
7	Mikko	1945–1949	Rental	Single	0	54
8	Olavi	1935–1939	Right-of-occupancy	Widow	2	64
9	Pekka	1940–1944	Right-of-occupancy	Widow	2	56
10	Raimo	1945–1949	Rental	Divorced	2	35
11	Rauha	1945–1949	Rental	Divorced	1	72
12	Ritva	1940–1944	Right-of-occupancy	Single	0	83
13	Sandra	1945–1949	Right-of-occupancy	Divorced	2	66
14	Seija	1945–1949	Right-of-occupancy	Single	0	67
15	Siiri	1940–1944	Right-of-occupancy	Widow	2	73
16	Timo	1950–	Rental	Divorced	2	59
17	Tuulikki	1950–	Rental	Divorced	3	118
18	Vieno	1935–1939	Rental	Widow	3	199

their views on senior housing were examined – the portraits that the narrators drew of everyday life and residents in their senior housing block. The interplay of experiences, expectations and perceptions was then considered in each story. The stories were kept intact to reveal the interplay of these dimensions and the perceptions these negotiations and struggles ultimately conveyed – either on purpose or inadvertently.

Findings: physical and material aspects

This section is structured according to the narrative content foregrounded in the telling and reflects the overall issues these narrators chose to stand for while discussing their perceptions and experiences of relocation to intermediate housing within the current policy climate. The first part of the analysis examines material and physical factors, and the second part discusses social and immaterial factors related to the interviewees' expectations and perceptions. These insights are then brought together in the discussion section on presentations of place and self, and the cultural models and societal expectations that come into play.

Leaving home

In some cases, the interviewees' reasons for moving were determined by choice. In others, it was a matter of necessity and not choice. Many of the moves from owner-occupied homes were related due to prospective renovations, which were considered burdensome and potentially financially challenging. In some cases, such as Rauha's case, tenants were evicted from their rental homes due to wider renovation plans. This hardly allowed tenants to decide their own timing, but for Rauha, for instance, this offered a chance to apply for a rental apartment in this newly constructed senior housing block, where she otherwise would not have been able. In other cases, such as that of Pekka, independent decision-making took time, which was also reflected in the way the reasons for moving were summed up in a highly logical and rational statement.

> And well, it was pretty burdensome, all this shovelling snow and mowing the grass and taking care of the house, and living alone in it, after the kids had moved out. And then, it was too big, too big a house, but it was quite a change from 120 square metres to this of 54. (Pekka)

As Pekka claimed, many issues were involved in his decision to move. One was the pursuit of an easier and more carefree life and an opportunity to manage life on his own. He was lucky enough to have had a longer period to consider his choices, and he had been able to discuss suitable choices with his wife before his bereavement, all of which made his decision-making slightly more straightforward.

Finding a good fit between the home and the inhabitant was important. Ritva noted that her previous home was far too big for her needs: it was 'all for nothing, all that needless cleaning and paying for all that space'. Some narrators pondered whether to acquire more help, but managing independently – particularly without

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help from their children – was of utmost importance. A common remark was that the children would help in cases of need, but 'they have lives of their own'.

Self-sufficiency and family ties are prominent in Siiri's narrative. Following her husband's death, she continued to co-own the family home with her children, but living alone in a house with maintenance and renovation issues felt too difficult. Even though she loved her home and her children would have been willing to help, little by little, she began to let go. Recently, she had even started to enjoy her more carefree everyday life. She concluded, 'I have been thinking that this is the best possible thing that could have happened to me, under these circumstances.'

While not burdening the children was an important thread in these discussions, some interviewees chose to move to help with youngsters or other kin. Anneli described how she valued her ability to participate actively in her grandchildren's lives and the intricate ties between her family and her kin:

> Indeed, I sold my car last autumn, and I walk, they both [two daughters] live just one kilometre from me … They [three grandchildren] are one of those important things. Another thing is my sister, who is older than me, and we've got her living close now. She has started to have health issues, and she lives alone. (Anneli)

Anneli's reasoning also brought up the theme of preparing oneself for possible future challenges. She was highly determined in her wish to take matters into her own hands and avoid unnecessary bother for others. Her reasons for moving, in addition to being able to take care of her sister and be close to her grandchildren, included precautions due to her bad knee: she had lived on the fourth floor of an apartment building with a spiral staircase and no elevator, which could have presented a problem in the future. As she was still fit enough to take up the burden of moving, she thought it was sensible to do so. This was also an issue of timing – where she did not wish to postpone things for too long but take action while she still had the necessary strength. For interviewees like Anneli, being proactive and thinking about how to find a place that was a good fit was important.

Often with a shy smile, many interviewees offered advice about moving and stated that all older people should move when they are at an advanced age. Although the process of moving was commonly described as laborious and full of difficult decisions about what to keep and what to discard, the move itself was presented as a rational and necessary act that would save the younger generation considerable time and effort. Again, timing was considered pertinent: one would not wish to leave a place too early if it still gave them pleasure, but one should be aware that leaving it 'too late' would be detrimental:

> I have told everyone, since I have managed to get here, that you should not move after you're 80 years old. It is terrible when you have to face everything. But then, of course, if you think about the younger generations, it is good that you go through your things. (Iida)

Many often referred to this move as their last and took pride in the fact that they had undergone the huge task of going through their belongings. Many also noted

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that they expected to continue living in their new home for the rest of their lives and be able to efficiently arrange the necessary support through the new collective. Raimo put it bluntly, 'None of us are going anywhere but the graveyard next time around.'

Settling down

Notions of age, as well as those of what was considered appropriate at certain ages, surfaced in another way too. In her seventies, Elina wished to continue living in a familiar part of her town, and when she heard about the plan of a senior housing block being built in her local area, she considered it a once-in-a-lifetime opportunity:

> This is my chance, and I thought that I do not consider myself to be of that age that I would necessarily have to move into this kind of senior home. But then I thought that I do not want to leave this area, ever. (Elina)

Not only the apartment itself, but also the area, local environment and nearby service provisions were important factors in her decision to move. She particularly mentioned nearby services as a means to maintain her independence and agency in everyday life. The accessibility of the housing and the whole building's local environment also played an important role in Eeva's account. She described an unlucky injury that had forced her to use a wheelchair for a while. Her accessible current home in the communal senior housing block enabled her to recover in a secure place that was also her own home:

> It is easier for the girls, too. They don't have to worry so much now that I am here. There are people close by and … I can get downstairs in my wheelchair … And yes, they [other residents] do look out for others, so that if you are not seen for days, they start asking around. (Eeva)

The interviewees emphasised the suitability and good fit they had found. Some had gotten rid of most of their possessions, while some had decorated their new home to resemble the old one as much as possible; however, almost all had chosen to live in a smaller home with fewer possessions. This was presented as a wise and decisive action that had made everyday life easier.

Overall, high value was placed on good planning and apartment features that eased everyday life. Many pointed out convenient details, such as bathrooms that were large enough to fit a person with a walking aid and wall sockets that were positioned higher above the floor so that they could be reached without bending. Those who used walking aids or wheelchairs also mentioned automatic doors and wide corridors. The emphasis was on modern, carefully planned, convenient and functional homes for older adults, as Olavi explained:

> Yes, I think everything is quite well planned here, the dishwasher is placed high, by half a metre, wall sockets are all, they are not close to the floor … And yes, everything really is planned according to the needs of old people. (Olavi)

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Being able to live without worrying about anything, as well as to arrange their everyday lives in a manner that suited them, was highly valued, and this was described abundantly and in very positive terms. Even for interviewees who never travelled very far, the mere opportunity to leave their home without worrying was appealing. There were also some who spent winters abroad or visited their children for longer stays, and such housing options enabled them to do so without inconveniencing anyone.

The residents took great care to avoid negative impressions related to old age and functional deficits. Instead, they were careful to speak of their living environments as being preferred and voluntarily chosen. The apartments were described as appealing: the number of people who want to live in such housing is quite high; there is queueing involved, and the people are rarely willing to move out. As Sandra put it, 'This is a senior house, but this is nothing like an old people's home, where they tell you what to do and how to live.' Some even described such housing as having 'little extras' and described it as offering a touch of luxury. It is not common for apartment buildings to have restaurants, gyms, activity areas and activity co-ordinators, and the residents took pride in describing it all to those who were not familiar with it:

> Right, and we have had 'open house' here too, so lots of people have come by to see, and lots of acquaintances have visited and so forth. It's like, in my social circle, when they visit me and then we go around our common areas and all, and they are like, 'Oh, it's like this, I never would have thought'. I guess there are these a bit weird ideas and prejudices that this is a place for old people in poor condition. But this is just a normal apartment building. We just have these little extras here. (Elina)

Some noted that the living expenses were a little higher than those in ordinary apartment buildings, because all residents paid a small maintenance charge for the upkeep of the common areas and to finance the activity co-ordinator's salary. Referring to this as 'out of the ordinary' gave the narrators a means to present the place as desirable, somewhat exclusive and not available to everyone.

Findings: social and immaterial aspects

Defining community

It is hardly surprising that not all of the new residents were entirely clear about the concept of communal senior housing, as it is a fairly new form of housing in Finland and experiences related to living in it are limited. Some interviewees had participated in events organised by city officials or building companies or had read about the topic in local newspapers. These events, along with media coverage and word of mouth, played an important role in their decision-making. However, practical reasoning related to moving appeared to carry more weight in the interviewees' narrations.

Seija's attitude demonstrated a general feeling. She emphasised other factors involved in her decision to move but noted that the community was 'a good plus'. Even those who explicitly said that they had chosen their new home because

it was situated in a communal senior block were often vague and ambiguous about their expectations, such as reciprocity and activities.

Some gave minimal and unrefined definitions of a 'sense of community'. For example, Hannu concisely noted, 'In its simplest form, it is that we at least greet one another out there.' Indeed, greeting was one of those simple little everyday acts that were taken as a clear indication of acknowledgement by others as members of a community. It was also often compared with the interviewees' previous homes, where some had lived rather secluded lives without even casual everyday social contacts. Easy encounters and the opportunity to see other people and engage in social interactions were welcomed. Regarding the ease of social encounters, Iida noted, 'But it's so nice when you enter the living room, and everyone talks to one another … It is cosy, like that.'

Unlike physical needs, social needs are not often acknowledged as legitimate needs that contribute to wellbeing and need to be taken into account; instead, they are often left to the responsibility of volunteer organisations and other similar ones. All residents valued their opportunities to have easy social contact, even if and when they chose not to do so. Being able to regulate one's own level of activity and participation was depicted as critical. In addition, being able to feel like they are a part of something while retaining the ability to define one's own role and even to remain a bystander was, for many, a key factor in their ability to live on their own terms. Some also envisioned possibilities to tighten the community beyond voluntary activities or loose liaisons, but only time would reveal the shape of such future communities:

> This is still early days, and we don't now how this ends up. I have a vision that we could do more here, but we are only just getting to know one another, and all will be shaped by what people need. We could do more, in the sense of strengthening the community, but it can only happen with time. (Rauha)

Belonging

In practice, a sense of community seemed to arise from doing things together. Many had pets and helped one another with them when required (*e.g.* during hospital stays). There was also a group of enthusiastic swimmers who organised their own weekly trips to the swimming pool. At a more individual level, two of the women formed a relationship by noticing each other regularly going in the same direction. After starting to chat along the way, they discovered common interests and became real friends. Doing things together gave them strength and inspiration; as a collective, they were more than the sum of their parts.

As one of the residents remarked, 'There's something going on every day', and group-based in-house activities enabled residents to participate conveniently. The existence of the gym and shared living room as well as the possibility of scheduling in-house services were often mentioned as something they had organised as a community. Vieno explicitly described herself as having been lonely and without meaningful things to do or places to go in her previous home. Since her move, she had become part of a core group involved in all sorts of activities. She proudly stated the positive change in herself, saying that she had already gained 'lots of true friends' and was living a 'busy life'.

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Vieno deliberately sought a place in communal senior housing, but Timo's account provides greater testimony to the importance of joint activities in building a community. He mentioned that he had simply applied for a new apartment with a rental company and had accepted this one with no prior knowledge of its nature. Since his move, his life changed and he became a key facilitator of many activities. As he stated, he was involved in a lot: 'There's no point in being in here [his apartment] all day long, so I take part in all sorts of stuff.'

Even if Timo had not expected it, his new home, with its social activities and networks, had become the core of his everyday life. The residents played a decisive role in planning and executing activities and events. As the initiatives came from the residents themselves, they could be flexible and organise events in which they were actually interested. Some were still very active outside the housing block; however, since participation was voluntary, each resident was in a unique position to pick and mix as pleased. Afternoon coffee was one thing, but there were also many types of exercises, handicrafts, woodworking, reading, or cooking clubs. Some of these clubs held regular gatherings, such as for cooking Sunday lunch or enjoying a shared sauna. There were also many pop-up activities. There was an air of flexibility: seasons such as Christmas encouraged handicraft circles and jumble sales for charity, and spring brought out the horticulturalists.

Only time would tell whether this level of activity would continue after the first year of enthusiasm, but most residents appeared to enjoy the possibilities offered by these in-house activities. Even those who did not yet participate much appeared to greatly value the opportunities.

> I had this idea that I would be more social again, that I would start getting around again. But now, I just can't. Not at all. I have no strength left, it's just really hard for me to even open the door and go anywhere at the moment. (Tuulikki)

Although the situation with Tuulikki and some others was not very bright, such experiences were often related to sad personal events, such as bereavement, rather than to the move *per se*. It was important that each resident was given space and that everyone could regulate their level of participation within their personal limits.

Even if one chooses to maintain some distance, a sense of belonging can be achieved through little things. Linnea was one of those who wanted to stay on the margins. She enjoyed solitude, but she participated in the community by sharing her newspaper every morning:

> I'm all by myself. So, I thought that maybe if there are people around me, I will be monitored in a way, more than if I'm alone in an apartment building. Because, if something happened, nobody would know about it. I think, here, if a few mornings go by without my newspaper, they'll start to wonder where I am. (Linnea)

There were many accounts of how residents paid attention to others and their routines; *e.g.* if someone was not seen for a while, they would rally around and ring their doorbell. Such monitoring was by no means flawless, but in its simple form, it offered residents security and a feeling of belonging. Many, like Linnea,

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felt concerned that they might otherwise lie alone injured or even dead without anyone noticing. This reflects dark and gloomy concerns related to ageing in place, living alone and not feeling part of any social circle in our contemporary society.

Discussion: responsibilities and rights as ageing citizens

The purpose of this study was to explore the perceptions, expectations and experiences of older adults living in intermediate housing and to view how selves were negotiated in this era of responsibilisation and changing meanings and roles of the state and its citizens. It is evident that the meaning of a physical environment cannot be underestimated when considering later life; places of residence are more than just spaces we inhabit, and they carry meanings beneath the surface (Massey, 2008; Johansson and Saarikangas, 2009; Peace *et al.*, 2011; Golant, 2015; Vasara, 2015).

The ability to continue living in one's long-term home (*i.e.* ageing in place) is often considered a precondition for ageing well under the current policy emphasis (MOE, 2013). However, homes are different and they enable different things (Peace *et al.*, 2011; Golant, 2015; Vasara, 2020), and time is a poor indicator of a good relationship between an individual and their place – the place itself, the individual and the relationship between them all change over time (Golant, 2015; Scharlach and Diaz-Moore, 2016). These narratives are a testimony to the idea that place matters, considering the physical and material aspects of home underlined the need to find a good fit for its inhabitants (*see also* Vasara, 2015). The age-friendliness (del Barrio *et al.*, 2018; Huhta and Karppanen, 2020; Buffel, 2021) of the close environment was viewed as an opportunity to continue living actively and independently. Indeed, even the little luxuries, such as the restaurant and gym, were offered as proof of taking responsibility for living healthily – and according to the ideals of successful healthy ageing (WHO, 2002; Newman and Tonkens, 2011; Katz, 2020; MSAH, 2020).

Leaving home was most often framed as a prudent choice by these narrators. Managing independently without help was emphasised in line with the ideal of a resilient, self-sufficient, actively ageing individual (*see* WHO, 2002; del Barrio *et al.*, 2018). The idea of being independent with help, introduced by disability studies, was not accepted (*see* Davy, 2019), and managing without support in a suitable environment was considered more desirable (Clapham, 2005; Peace *et al.*, 2011; Golant, 2015) and in line with societal expectations. They did consider themselves as having the right to good-quality public services in case of need but not as burdening the system or their close ones unnecessarily. Indeed, it was quite the contrary: the possibility of participating and contributing to society, according to the aims of active and successful ageing, was underlined (WHO, 2002; Dillaway and Byrnes, 2009; Timonen, 2016; MSAH, 2020).

The paradigm of active and successful ageing also promotes overall wellbeing beyond mere physical health (WHO, 2002; Dillaway and Byrnes, 2009; Katz and Calasanti, 2015; Bengtson and Settersten, 2016; Timonen, 2016). Social and psychological wellbeing were viewed as being equally important, and these views

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presuppose finding meaningful activities in life. They were all pursued within the in-house activities – in line with the policy expectations and promises fastened on novel ideas of intermediate housing and grass-root collaboration (MSAH, 2020). For these narrators, the community was a 'good plus' at minimum, but more often, it was a source of enjoyment and meaningful activities. Participating in activities together chosen by and implemented by them for themselves was appealing. Experiences of belonging, being seen by others and being able to play a role in the community were highly valued, and created a sense of worthiness and being cared for in more ways than originally expected. Through these intricate manoeuvres, negotiations and struggles, the narrators were able to situate themselves firmly as full members of society, contributing to the common good. They portrayed themselves as skilled and competent moral agents capable of making arrangements and taking responsibility for their own affairs beyond public support.

Conclusion

The data in this study are limited and by no means representative of the views of all ageing individuals but nonetheless offer much-needed information on the ways individuals view society, citizenship, and the responsibilities and rights related to them. This study also offers information on experiences related to a novel housing model that may offer viable ideas for ageing societies to support those in need of lighter care, and a model that can be further developed and accustomed to local needs. Insights on how ageing adults situate themselves and navigate through these times of competing demands, retrenchments and strengthening neoliberal trends in societies dealing with the issue of ageing populations, common to many Western societies, offer ways to evaluate the direction and impact of ongoing trends and changes.

It is self-evident that the responsibilities and rights related to citizenship, particularly an ageing citizen, are not clearcut. Nonetheless, despite the conflicting and contradictory demands set by society, these narrators seemed to be able to negotiate a delicate balance and achieve viable attractive outcomes concerning their later-life arrangements. They seemed to succeed in making use of, embedding and resolving the tensions in their telling, and to find a way to even turn some of these into positive attributes. Thus, by accommodating these elements in their telling, they succeeded in portraying themselves as morally responsible citizens, who are comfortable in their roles and not free riding or burdening others.

The importance of hearing these stories is embedded in their complexity. There certainly appears to be a whiff of patronage when it comes to discussions concerning advanced age, agency and abilities. There is also a strong tendency to separate the aged who are managing independently and those requiring assistance without much of a middle ground (for discussions on the third and fourth age, *see e.g.* Laslett, 1989; MSAH, 2020). Furthermore, the lack of housing alternatives considered suitable appears to be common to both groups (MSAH, 2020), and novel kinds of housing alternatives may offer appealing opportunities for those willing and able to take a more pertinent role. However, age does not treat people equally, and the possibilities invested in these novel solutions do not apply equally to all. Moreover, there seems to be a gap in the possibilities for older individuals to voice their

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vulnerability (Fineman, 2008; Brown *et al.*, 2017). Good health, functioning bodies and the ability to manage independently cannot be considered mere results of individual responsibility and resilience (*see* Katz, 2020), but the interplay of structural and individual factors must be taken into account.

Citizens have rights, and even if one-size-fits-all models do not always and necessarily produce good outcomes on individual levels, they should not be cast away. Rather, they should be valued as the cornerstones of universalism. Even if individual responsibility is accepted in arrangements of old age by those currently ageing and some leeway and choice could be accommodated in the practices of weak universal welfare states, the ideals of equality and material and immaterial wellbeing for all as well as the resolve to leave no one behind should remain beacons on the path to (universal) welfare. With the state's withdrawal from public responsibility, the foundations of Nordic universalism are shaken to the core (*e.g.* Anttonen and Häikiö, 2011*a*; Anttonen and Karsio, 2016; Szebehely and Meagher, 2017; Peterson and Brodin, 2022), and it could be asked whether the Nordic welfare model still actually relies on the very essence it claims to foster (Anttonen, 2002; Szebehely and Meagher, 2017).

Promoting equality is best served by providing universal access to welfare services, and losing this footing on the legitimacy of core principles could be perilous. Our interviewees' narratives are stories of good outcomes in the end, but they simultaneously underline the change in perceptions of the rights and responsibilities of citizens and the role of the state in this new climate. Homes and arrangements of everyday life are important, and if trust in the welfare state's ability to perform its basic core function in safeguarding opportunities to live well withers, the web of fractures might begin to expand. If these weak signals are brushed aside without due concern, legitimacy and, thus, the existence of universalism and the Nordic welfare model, even in its weaker form, might come to an end.

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Ethical standards. According to University of Jyväskylä guidelines and Finnish legislation, no separate ethical approval was necessary, because all participants in this study were fully competent adults who were able to give their free and informed consent, and the data-gathering was not directed at particularly sensitive topics. In addition to the university guidelines, account was taken of the guidelines of the Finnish National Board on Research Integrity (https://tenk.fi/en) and other, more general, rules of ethical conduct in social science research. The University of Jyväskylä's legal department reviewed and approved the data-gathering plan with regard to the General Data Protection Regulation.

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