Using Futures Studies Methodologies to Explore the Economic Participation of the Older Cohorts of South Africa’s Population Towards 2030

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Abstract

The South African population is ageing in an interesting manner. The median age was 26 in 2015, but the proportionate share of older cohorts is increasing rapidly. The older cohorts face numerous challenges around economic participation. This article highlights the research findings of a statistical analysis of the population’s demographic profile, a causal layered analysis to deepen the understanding of the problem, and the generation of a set of scenarios to imagine the plausible futures of economic participation by people aged 55 and older toward 2030. Findings indicate that planners who presently focus most of their efforts on the youth may be surprised by the exponential increase in the numbers of older people. The article further describes the use of the four causal layered analysis levels (litany, systems, worldviews and myths/metaphors) to give structure to and enable richer comparisons between the different scenarios in a set.

Keywords: Ageing, Ageism, South Africa, Economic participation, Demography, Causal Layered Analysis, Scenarios.

Introduction

Ageing is a global phenomenon. Across the world, planners and policy makers are advised to design systems and practices to unlock the potential benefits of the ageing trend (Guest, 2014; Schwab – WEF, 2012). Demographic ageing refers to processes such as decreasing mortality and increasing life expectancy that result in larger portions of older people in a population (Yenilmez, 2015). Older people usually consume more than what they produce and become economically dependent after their retirement from work. However, if older
people stay healthy and economically active for as long as possible, their national economies could benefit from a longevity dividend - the combined benefit arising from social, health and economic bonuses accruing from prolonged economic activity (Olshansky et al, 2007). The UN Commission on Social Development recommended that governments

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\text{… redouble their efforts to integrate older persons into the mainstream …, particularly by improving working conditions for older workers, dismantling employer barriers to hiring and retaining older workers, promoting employability and providing better care services. (UN, 2006, p.679)}
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The more developed nations have enjoyed the opportunity of adapting to the ageing of their populations over prolonged periods of time and during stages of substantial socio-economic development. Many less developed nations do not have that prospect. Their still-growing populations are ageing faster from a wider base and under conditions of economic difficulty and social structure inefficiencies. The rapid pace of ageing may be one of the greatest institutional challenges that planners in developing countries will face in the near future (Harper, 2010; Mason & Lee, 2004; Matsukura, Ogawa & Clark, 2007).

In Africa, with its young population and numerous critical challenges, ageing is not high on the agendas of planners and policy makers; there is an entrenched view that older people should be cared for by their extended families (Apt, 2005). In terms of economic opportunities, the main focus seems to be on creating jobs for the youth in order to realise a potential demographic dividend.

In South Africa, people over the age of 60 have significantly lower labour force participation rates than their peers in other parts of the world, (Haldenwang, 2011). South Africa’s efforts to support active ageing are aiming for alignment with the 2002 Madrid International Plan of Action on Ageing (DSD, 2008). Initiatives such as the Institute of Ageing in Africa and the South African Older Persons Forum focus on the health and social integration of older people. Gaps exist for research on the barriers to and the enablers of economic participation of the older cohorts of the South African population. To this end, the objective of the study was to describe the current status and to imagine plausible future development paths of economic participation by the older cohorts of the (still demographically young) South African population.

Research methodology

The research commenced with a focused environmental scan of recently published and pertinent articles in public domain media as well as a statistical enquiry into the ageing paths and the demographic characteristics of the older cohorts of the population. The environmental scan and statistical analysis were followed by a causal layered analysis (CLA); following Inayatullah (2015) the latter attempted to uncover the worldviews, myths and metaphors underlying the used future. The outputs from the environmental scan were used to populate the CLA; this first draft was evaluated and enriched by inputs from the focus group.

A focus group of people from diverse backgrounds was established to participate in various phases of the research; their inputs were particularly vital during the causal layered analysis, the issues analysis, and the generation of the scenarios.

Issues that influence the future economic participation of people aged 55 and older were initially identified through the environmental scan. The focus group shared their views on the issues identified through the environmental scan and added to the list. As suggested by Hines and Bishop (2006), the interrelationships between the issues were investigated through an impact analysis. The impact analysis delivered critical, active, reactive and buffering factors (Kosov & Gaßner, 2008), that were considered during the generation of the scenarios.
The outputs of the statistical analysis, the CLA and the issues analysis were used as inputs into the scenario generation process. These inputs guided the identification of key uncertainties and the conversations around plausible future scenarios. Participants in the scenario generation process gave prominence to the interactions between the factors and applied the CLA structure of litany, systems, worldviews and myths/metaphors to tell the story of each scenario.

**Statistical analysis: Ageing paths and demographic profile of the older cohorts of the South African population**

The aim of the statistical analysis was twofold - to generate a profile of the older cohorts of the South African population that illuminates the driving forces influencing current and future demographic processes, and to provide insights into the future economic participation of these cohorts.

**Demographic structure of the population**

A comparison of the 1950, 2017, 2030 and 2100 population pyramids illustrates the profound changes that the South African population is, and will continue to be, undergoing (See Figure 1). The 1950 pyramid illustrates a small population, with steep staggered age cohorts and small numbers of people aged 55 and older. The 2017 pyramid bears clear evidence of a youth bulge with the older cohorts showing an increase in numbers, with the 2030 pyramid illustrating the further development of these processes. The classic features of an ageing population are portrayed by the 2100 pyramid; increasing numbers of people in the older cohorts and smaller and decreasing numbers in the younger cohorts.

For the purposes of this research, the demographic processes in the top parts of the pyramids (above the dotted lines in Figure 1) were particularly interesting.
Figure 1. South Africa population pyramids: 1950, 2017, 2030 and 2100. Source: Own compilation from https://www.populationpyramid.net/south-africa/

Population age

The median age of a population and the relative proportion of people older than 65 are indicators of that population’s age (PRB, 2013). Figure 2 illustrates that the median age of the South African population is higher than that of the rest of Africa, but lower than that of the world. Half of the South African population was younger/older than 26 in 2015; this is projected to increase to 29 in 2030, 36.5 in 2060 and 42 in 2090.
The United Nations Population Division categorises a population as:
- Young, if less than 4% of the population is older than 65;
- Of intermediate age, if between 4% and 7% of the population is older than 65; and
- Old, if more than 7% of the population is older than 65 (Haldenwang, 2011).

People aged 65 and older made up 5.34% of the population in 2011, projected to increase to 6.1% in 2019 and 10.5% in 2030, as illustrated in Figure 3. This analysis indicates that (irrespective of the low median age illustrated in Figure 2) the population is not young anymore. It has been of intermediate age since 1996 and is progressing towards being an old population well before 2030.

Figure 2. Median age of population, 1955-2090. Source: Own compilation from United Nations, 2017 Revision of World Population Prospects

Number of people in the older cohorts of the population

Figure 4 illustrates the significant increase in the number of people aged 55-74, from 1.1 million in 1950, to 3.64 million in 2000, to projected levels of 7.39 million in 2030 and 12.88 million in 2050. The number of people aged 75 and older are projected to increase from 0.77 million in 2010 to 1.57 million in 2030 and 2.88 million in 2050.

Life expectancy at birth

Between 1950 and 2000 the life expectancy of South African people increased steadily. It then plateaued (mostly as a result of the influence of HIV / AIDS) but is projected to increase again from 2030 onward. By 2100, a baby born in South Africa can expect to live around 78 years.
Life expectancy at 65

If a person lived until the age of 65, s/he could expect to live another 9 years in 1950. This number is steadily increasing and in 2030 a 65-year-old person can expect to live another 14 years. By 2100 this number is projected to increase to 19 years. Figure 6 illustrates how life expectancy at age 65 in South Africa was, and is projected to remain, slightly higher than the average for Sub-Saharan Africa, but significantly lower than that of the rest of the world.

![Figure 6. Life expectancy at age 65, 1950-2100. Source: Own compilation from UN World Population Prospects, 2015](image)

Current levels of educational attainment

In South Africa, Grade 12 marks the end of primary and secondary schooling. Higher education comprises college, university and any other post-school education. Figure 7 portrays the educational attainment of people aged 40 and older in South Africa. The older cohorts of the South African population do not have high levels of educational attainment; very limited numbers have any higher education at all. The 40-54 year age groups are included in this analysis, because the 55+ cohorts of 2030 would have been 40 years and older during the 2011 census. Although these younger groups show significantly higher levels of basic education, fewer than 15% of them hold some sort of higher education qualification, while 26% have Grade 12 as their highest level of educational attainment.

There are more recent statistics available, but it comes from a community survey. The 2011 numbers are derived from a national census and were therefore deemed to be a more accurate source of data and also more appropriate for comparisons over time.
Current levels of economic activity

Statistics SA considers a person as employed if they, during the reference week, did any work for at least one hour (StatsSA, 2016). Details of the 35-44 and 45-54 age groups were included in this analysis because it could inform the assessment of future economic activity of people that will be aged 55 and older in 2030. StatsSA does not publish details of the economic activity of people older than 65 as part of their employment statistics.

Figure 7. Levels of educational attainment. Source: Own compilation from StatsSA Census 2011

Figure 8. Levels of economic participation. Source: Own compilation from StatsSA Quarterly Labour Force Survey, Quarter 4, 2017
Figure 8 indicates the significant numbers of people that are either unemployed or not economically active in the 35-44, 45-54 and 55-64 age groups. The analysis seems to point to an entrenched culture of increased economic inactivity among the older cohorts of the population.

**Health profile**

The causes of death of people aged 40 and older and the prevalence of risk factors for non-communicable diseases were analysed to form an understanding of the overall health status of the older cohorts of the population. Figure 9 illustrates that non-communicable diseases are the main cause of death of people 55 and older in South Africa.

Non-communicable diseases are chronic non-infectious medical conditions. An analysis of the prevalence of the known risk factors for non-communicable diseases is important for this study because the occurrence of one or more of these risk factors potentially has an influence on the quality of life of the people suffering from them and on their ability to participate in the workforce in an efficient manner. Furthermore, prevalence of the risk factors increase health-care expenses and lowers productivity levels on both the personal and country level (Bradshaw, Steyn, Levitt & Nojilana, 2011). The *Study on global AGEing and adult health* (SAGE) by the World Health Organisation collects health data from China, Russia, India, Ghana, Mexico and South Africa. Findings from the study indicated that, of the countries included in the study, South Africa had the highest percentages of adults with two or more of the major risk factors across all age groups (WHO, 2011). Figure 10 illustrates the alarmingly high levels of elevated blood pressure, obesity and inactivity among the older cohorts of the South African population.
Causal layered analysis

A causal layered analysis was performed to enable deeper thinking around the current economic participation of people aged 55 and older in South Africa.

The litany

Headlines from recently published articles told the story of how older people struggle to be economically active.

| ‘Old people are just slower’: Ageism has taken over the tech industry |
| Older women struggle to find work |
| In search of the missing office minority – the over-fifties |
| City watchdogs investigate financial age discrimination |

Systems level

Issues were initially harvested from the environmental scan; the focus group added to the list and elaborated on the prevalence and influence of the issues. Thirteen significant issues were eventually identified.

Lacking skills. The skills development system does not deliver suitably skilled older participants. Its main focus is the education of the youth and older people are therefore left out of skills development initiatives.

Competition for jobs. Many older people find themselves not shortlisted for positions that they apply for, because the high unemployment rate leads to a multitude of applicants for each job opening.

Mandatory retirement age. Most organisations apply a mandatory retirement age; as such it removes older people from secure employment.
**Disruptive change.** Technological advances and business model changes are disrupting whole industries, putting people out of employment.

**Social background.** Social background (standing) seems to predispose people toward future economic participation / exclusion.

**Limited prior economic activity.** If a person was unemployed or not economically active up to the age of 55, they will probably not become economically active thereafter.

**Early retirement offers.** Corporates and government organisations use early retirement offers to cut costs and to create employment opportunities for the massive numbers of unemployed young people.

**Health issues.** People suffering from TB and / or HIV/AIDS, elevated blood pressure and obesity have diminished potential for productive economic activity.

**Low economic growth.** The country is experiencing a period of economic growth that is lower than that of its peers.

**BBBEE / race issues.** The system of broad-based black economic empowerment is contributing to an increase in racial tensions and divisions in the country.

**The grants system.** Many social grants are available in South Africa; in some cases it stifles the will to be economically active and the practice of entrepreneurship.

**Youth focus and incentives.** Youth employment is incentivised by government – therefore the chances of older people being appointed to open positions are slim.

**Funding system.** The age of older applicants is regarded as a risk factor when they apply for funding, limiting the opportunities of older entrepreneurs to access funding.

**Worldview**

Probing the worldview level revealed ideological outlooks and deep assumptions about how the world is and should be (Inayatullah, 2004, p.17). The enquiry delivered two overarching, nine general (but rather negative), and three positive worldviews.

**Overarching views**

‘Someone has to …..’ (External locus of control). Many South Africans perceive themselves as not in control of their own fate, attributing the full responsibility for their past, present and future to ‘something’ or ‘someone’.

There is no hope. Many people aged 55 and older express their hopelessness, not only about their personal economic future but also that of South Africa as a whole.

**Negative views**

Older people can’t adapt to change. They are viewed as fixed in their ways and this notion is strengthened when advertisements, movies and cartoons depict older people as stubborn and obstinate.

Men work, women care for the home. The still-persistent gender bias influence the economic potential of older women in South Africa since they were denied access to training and economic opportunities earlier in their lives.

Older people are slow, younger ones are fast. Many sectors experience an age bias where younger people are perceived to be more suitably skilled, faster and more adaptable.

Older people are physically weak. There is a wide-spread view that older people are physically weak and therefore unable to keep up with the fast pace and physical challenges of many jobs.

Young workers are cheaper than older ones. Budget constraints lead managers to look for ‘cheaper’ options. Older workers are perceived to be more expensive than new entrants.
Older workers will be absent more. This view stems from the notion that older people experience failing health, leading to more absent days and increased pressure on workplace clinic services and medical aid programs.

People aged 55 or more have limited time left to serve an employer. Such applicants are therefore eliminated from recruitment processes. Age 65 is the mental cut-off in the minds of employers and if someone has less than 10 years to serve they deem the investment of employing them as not feasible.

Older people will disrupt team dynamics. The prevailing view is that older people will resist learning from younger people or partaking in more social ways of communicating and working in teams.

Older people are thought to have health issues or to pass on soon and are therefore perceived as too high a risk to grant access to finance to start a new business.

Positive views

Older people have gained a lot of experience over time. They are able to pass on their technical skills and institutional knowledge to a next generation.

Over 55s have wisdom and as a result are able to bring together people with conflicting views and to use their deep industry knowledge to sense both threats and opportunities that other (less experienced) people would miss.

Older people are willing to share their experience and knowledge; they want to create more sustainable organisations that add value to the lives of all stakeholders.

Myths and metaphors

The unconscious and emotive levels of our knowing is formed by the visual images that we create in our minds; those ancient stories that we keep on telling ourselves and others (Inayatullah, 2004). Ten myths and metaphors were identified.

55 is old. The majority of the population in South Africa is younger than 35; to them, a person of 55 seems very old

There are three separate and distinct life phases (Learn, work, retire). There subsists a shared perception that people are born, learn things during early life, then enter employment until they retire to rest until they pass on - three consecutive phases, with no going back and forth between them.

Older people’s time is over. There is an entrenched belief that older people do not have the physical or mental ability to be economically active. In the South African society, where the bulk of the population is younger than 35 years, this myth is constantly reinforced because people reaching the age of 55 are not considered for opportunities or they are retrenched from their employment.

Older people have to be cared for / looked after. Society believes that older people need the help of younger people because they are unable to cope on their own. This myth is closely linked to the myths that older people’s time is over and that they have to rest.

Older = seniority. People believe that an older person should be the one in the senior position; therefore they could / should not gain access to entry-level positions.

They deserve to rest now. This is a deeply embedded conviction in the South African society and it probably underpins the constrained access that older people have to finance for new ventures and reskilling opportunities.

Going on early pension is proof of a successful life. Large portions of society believe that early retirement is evidence of the fact that one has earned enough money.

They are ‘old-school’. References are made to older people as being from an earlier time without labour-saving devices, where hard, mostly physical work was required.
Older people are not ‘young and hungry’ any more. The notion that older people have become dull and placid; they have no more drive and eagerness to explore new things. They are ‘golden oldies’. A positive metaphor applied when referring to older people who are valued for their (old-fashioned) way of doing things.

Analysis of key issues

The issues identified on the systems level of the causal layered analysis, were further analysed to generate insights about the influence that the issues have on each other. Kosow and Gaβner (2008) recommend a scoring method that captures the influence of the issues on one another, generating an active and passive score for each issue. The active score indicates how strongly an issue influences other issues, while the passive score indicates how strongly an issue is influenced by other issues. Following the recommendations of Kosow and Gaβner (2008) the focus group analysed the issues and arranged them into four groups based on the active and passive scores of each issue.

Critical / dynamic issues have a strong influence on other issues and are strongly influenced by other issues. The analysis delivered six critical issues:

- Economic growth
- Prior economic activity
- Access to training opportunities
- Suitable skills
- Unemployment / competition for positions
- Access to funding

Active / impulsive issues have a strong influence on other issues, but are weakly influenced by other issues. Three issues were analysed as active / impulsive:

- Social background
- Red tape / regulatory issues
- Broad-Based Black Economic Empowerment / race issues

Reactive / passive issues have a weak influence on other issues, but are strongly influenced by other issues. In this analysis, the availability of social grants was a reactive / passive issue.

Lazy / buffering issues have a weak influence on other issues, and are weakly influenced by other issues. The health of the older cohorts, early retirement offers and the mandatory retirement age were found to be lazy / buffering issues.

The outputs of this analysis became an important input into the scenario process; it was crucial during the consideration of key uncertainties and the generation of the scenario stories.

2030 Scenarios

The final activity of the focus group was the generation of a set of scenarios. As mentioned earlier, the outputs of the environmental scan and the statistical analysis were the inputs into the causal layered analysis. The insights from the causal layered analysis, in turn, were the inputs into the issues analysis and eventually the scenario generation process.

The focus group analysed the key factors at play in the scenario field towards 2030 and identified two pivotal uncertainties:
- The potential of the system to enable and support economic participation.
- The willingness and ability of people aged 55 and older to participate.
Each scenario was described according to the four CLA levels to give structure and to ensure comparability between the set of scenarios.

![Diagram of the CLA levels](image)

**Figure 11.** Scenario set on the economic participation of older cohorts in South Africa toward 2030

### The GREYveyard

In the GREYveyard the unwilling and unable people are marginalised by a disenabling and unsupportive system. The prevailing metaphor is: "get these oldies out of the way; their time is over." The shared worldview is that older people are a burden on society. Persons aged 55 and older grovel in negativity in the GREYveyard; their strong external locus of control is one of the reasons why they blame everyone and everything for their bleak future.

On the systems level the 4th industrial revolution wreaked havoc and rendered the bulk of jobs in South Africa obsolete. The economy cannot absorb people 55 and older, because they do not have the specialised skills required for the limited jobs that are available. There were a few skills development initiatives for people aged 55 and above between 2018 and 2030, but it was sub-standard, inappropriate and only available to a few well-connected individuals in urban areas. These well-connected individuals benefit from available opportunities, but the bulk of the over-55 cohorts are in dire straits with little to no chance of securing employment or accessing economic opportunities. The 2030 government’s planners are surprised by the demographic changes in the population; they were still concentrating on creating educational and economic opportunities for the youth, but now there are waves of people aged 55 and older who are demanding grants, jobs and upskilling.

On the litany level we see South Africa in a deep and on-going recession. Economic growth is mediocre, unemployment levels, especially under the older cohorts of the workforce, are higher than ever, radicalism rules in a severely polarised society and international watchdogs warn that South Africa is well set on the path toward becoming a failed state.

### The GREY quest

People aged 55 and older are confronted by an unsupportive and disenabling system; they are willing and able participants, but the maze in this GREY quest is a daunting challenge.
The prevailing metaphor among the older cohorts of the population is one of a continuous and lifelong loop of learning and doing; the myth of three distinct stages (learn, work, retire) in life, is dead. The people aged 55 and older, with their ‘we can’ worldview, accept that falling (failing) in the maze of the GREY quest happens, but they believe that getting up and continuing is what gets you through. The images and perceptions that people aged 55 and older hold about themselves and their capabilities are positive; they have an ‘I-can-do’ mindset. They accept the barriers (red tape, discrimination and unnecessary regulations) as the salient characteristics of their operating environment and make plans to enable themselves to be successful within these constraints.

On the systems level, the 2030 government is creating an increasingly controlled economy. They over-regulate new initiatives and the vested interests of established role-players are protected through government connections that create barriers keeping new entrants away from emerging opportunities. The system is extremely difficult to navigate. Entry for people aged 55 and older into state-run skills development programs is almost impossible. The same goes for funding; applications by people older than 55 are summarily dismissed. However, innovative private training providers started entering the market from 2018 onward with niche products aimed at older and ‘next-round’ participants. Now, in 2030, their graduates are the strongest maze runners in the GREY Quest. Peer-to-peer funding platforms between the older cohorts are the main source of financing for their new initiatives.

On the litany level, we see large corporations and the government enforcing a strict retirement policy – out at 55. But that is all right in the GREY Quest, because in this scenario the people do not retire at 55, they just rewire and refire themselves into another round (or two, or three) of self-driven economic activity. South African people over 55 are frequent recipients of international innovation awards.

GREY Dogs

In this scenario the system is enabling and supportive, but the GREY Dogs are unwilling and unable to learn new tricks.

Four myths and metaphors prevail:

- Work is bad (the salt-mine)
- I deserve my rest now; I have done my bit
- You learn, you work, you retire (there are 3 distinct phases in life).
- Old dogs cannot learn new tricks

‘Someone has to care for me’ is the overarching worldview of a GREY dog. They live out their learnt helplessness by regarding themselves as entitled to do nothing and be cared for by someone else. Work is seen as something unpleasant and therefore a thing that should be retired from as soon as possible.

On the systems level we see that programmes were designed and are offered to facilitate lifelong learning, financiers offer equal access to applicants of all ages without unnecessary red tape and corruption is almost eradicated; the economic playing field is fair and open. Although a lot of effort went into changing the rules and regulations of the system over the past 15 years, planners did not focus on changing the mindsets of people who were around 40 in 2018. Now, in 2030, they are 55 and older and still firmly stuck in their old views.

Observations on the litany level show that the South African government scrapped mandatory retirement in 2025 already and people aged 55 and older are offered incentives to remain economically active. Researchers identified two main reasons why people do not take up these offers of incentives; their health is failing, and they are just not interested in being active economic participants. The GREY Dogs of 2030 want to be left to rest.
Silver surfers

An enabling system supports the willing and able silver surfers.

One of the metaphors held in the minds of the Silver Surfers is that 55 (or any age) is just a number. Another metaphor is that ‘There is a next thing’, referring to the deeply held notion that the traditional retirement age is not the end of an economically active life – multiple next rounds of different kinds of economic activity is possible. The general population of South Africa embrace the perception that ‘We don’t have to slice the pie into ever-smaller pieces; we can actually create a bigger pie’.

The worldview of the Silver Surfers is that anything is possible and everyone is equal, no matter what their age is. They have an internal locus of control – taking responsibility for their own future, not expecting ‘someone’ to do ‘something’. About government, their view is that ‘We can trust government – they are the good guys; they govern in a just and fair manner.’ Work is not regarded as something you do between the ages of 23 and 55 or the place where you arrive at 8:00 and leave at 17:00 anymore; it can be done by anyone and from anywhere.

On the systems level, business, civil society and government collaborated in order to prepare for the demographic changes; they created initiatives and adequate systems to accommodate the increasing numbers of older people. Health care is good, corruption is almost eradicated, and the education system enables access to economic opportunities in a fair and just system with no age discrimination.

The litany level portrays organisations where no-one thinks that it is strange to have both mentors and interns with ages ranging between 18 and 80. The mandatory retirement age was scrapped in 2020 already. South Africa now has some of the healthiest over-50s globally – only 12% of them suffer from obesity, elevated blood pressure or other risk factors for non-communicable diseases. The Silver Surfers are economically active and valuable members of society.

Conclusion

South Africa is experiencing an interesting ageing process; the median age of the population is still low at the moment, but the share of people aged 55 and older is increasing in a significant manner. Older cohorts of the population are not well skilled, have a history of non-participation in economic activities and have a high prevalence of risk factors for non-communicable diseases. In short, older South Africans are living longer, but they are not economically active, not suitably skilled and they are not particularly healthy.

Planners and policy makers in South Africa currently focus most of their efforts on the enablement of the youth. The findings of this research indicate that they may soon be caught unawares by the exponential increase in the numbers of people aged 55 and older.

The research highlights the role of two equally important factors:
- A system that supports and enables economic participation.
- People that are willing and able to participate in the economy.

The use of the four CLA levels during the generation of the scenarios provided structure and enriched comparisons between the different scenarios; thereby enhancing the level of internal validity (Amara, 1981).

Participants in the scenario building process indicated that, although all four of the scenarios seemed plausible to them, they expect the GREYveyard scenario to play out toward 2030 if no interventions happened.

Possible interventions to co-create the more desirable Silver Surfers scenario include:
- Educational institutions should be motivated to develop short courses and further training interventions focused on the development of entrepreneurial intelligence and other skills of people aged 40 and above.
Using Futures Studies Methodologies to Explore the Economic Participation

• Societal views about the economic participation of older people should be re-booted; both in the minds of the older people themselves, and in the minds of the rest of the population.

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