

MARKET DEMAND ANALYSIS OF PRODUCTS AND SERVICES FOR SENIORS 2019

OSIRIS PROJECT

City of Riihimäki and HAMK

24.06.2019

OSIRIS

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About the study

- The survey is part of the international OSIRIS project, which aims to strengthen and expand innovation activity so that it corresponds to the special needs of an aging population and solves regional challenges. The project-related data collection is being carried out in numerous Baltic countries. In Finland, the survey is being carried out in the regions of Kanta-Häme and Uusimaa.
- The study was carried out in the form of telephone interviews in May-June 2019.
- The focus group consisted of market players providing senior services and products and the seniors who use these services.
- The study is based on the answers of 59 seniors and 73 market players.

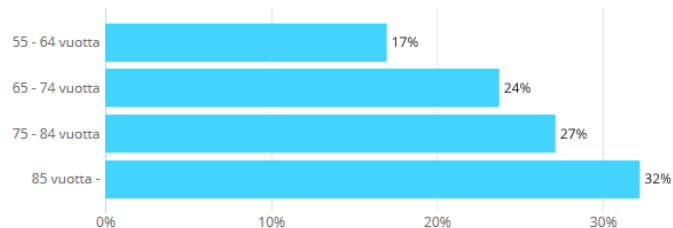
Innolink is a member of the Finnish Association of Marketing Research Agencies and is ISO 9001:2015 certified. The telephone interviews are subcontracted.

This report presents the main conclusions of the study.

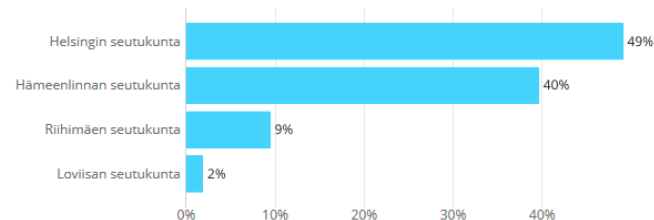
SENIORS – BACKGROUND DATA

Respondents' background data

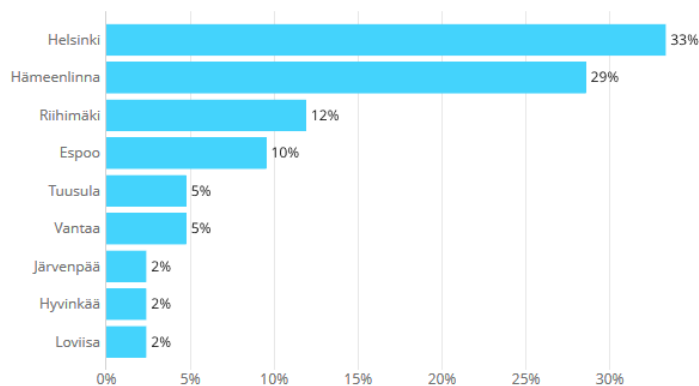
Ikä 59 vastausta



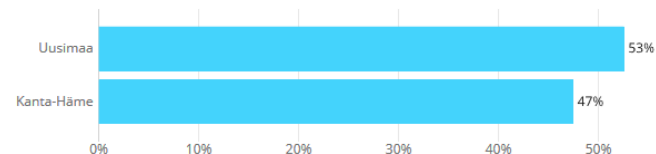
Seutukunta 53 vastausta



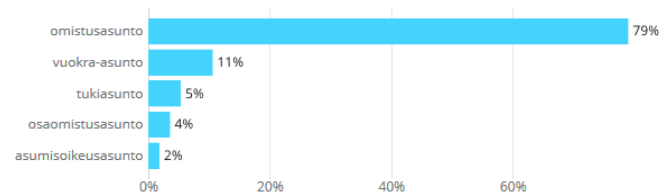
Kunta 42 vastausta



Maakunta 59 vastausta

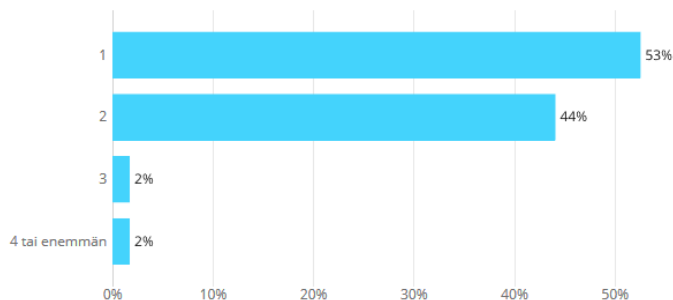


Asumismuoto 57 vastausta



Respondents' background data

Talouden koko 59 vastausta

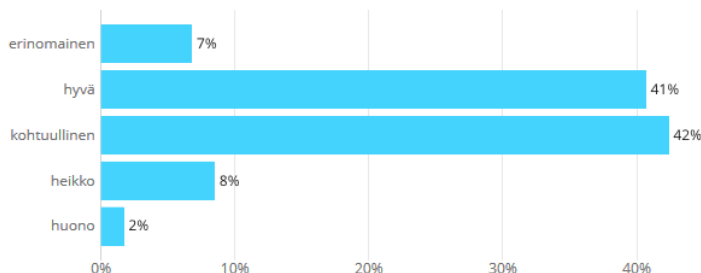


Education/previous occupation, 50 answers:



Mikä on yleisarviosi omasta terveydestäsi? Terveystilani on.. 59

vastausta



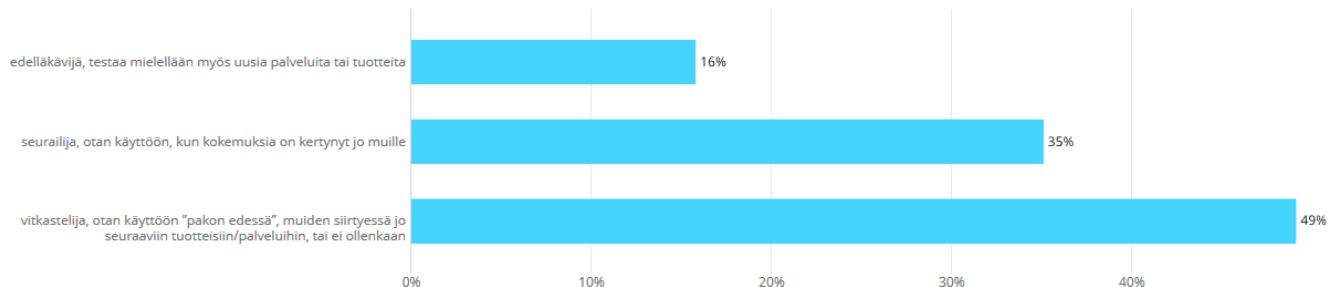
Factors affecting my health:



SENIORS - RESULTS

Technology user

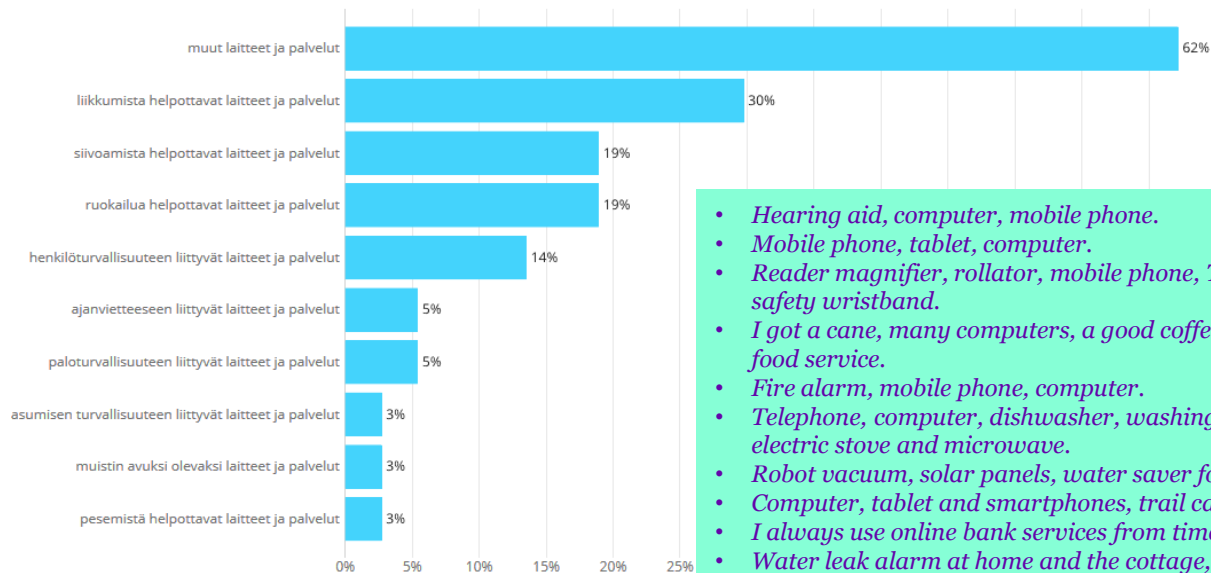
What kind of technology user are you? (N=57)



By age	55 - 64 years	65 - 74 years	75 - 84 years	85 years -
A forerunner, I gladly also test new services or products	30%	23%	6%	11%
A follower, I adopt it when others have already accumulated experience	60%	46%	31%	17%
A laggard, I adopt it "under duress" when others have already moved on to new products/services, or not at all	10%	31%	63%	72%

Devices and services that facilitate living

What sort of technical devices/services that facilitate living do you currently use in your dwelling? Excerpts from open answers (N=37)



- *Hearing aid, computer, mobile phone.*
- *Mobile phone, tablet, computer.*
- *Reader magnifier, rollator, mobile phone, TV, radio, safety wristband.*
- *I got a cane, many computers, a good coffee maker and food service.*
- *Fire alarm, mobile phone, computer.*
- *Telephone, computer, dishwasher, washing machine, electric stove and microwave.*
- *Robot vacuum, solar panels, water saver for taps*
- *Computer, tablet and smartphones, trail camera.*
- *I always use online bank services from time to time.*
- *Water leak alarm at home and the cottage, safety locks, computer, smartphone.*

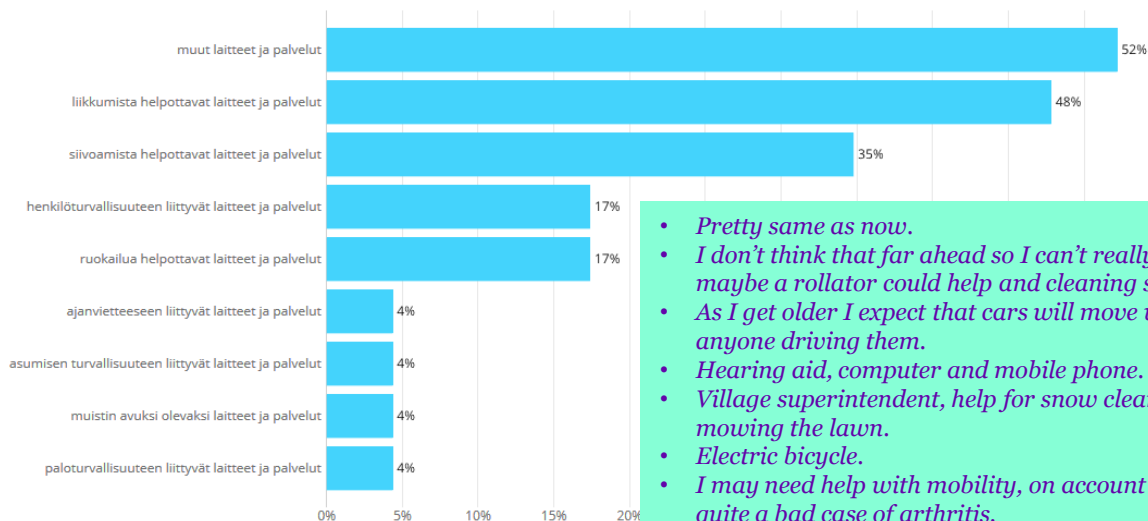
Devices and services that facilitate living

What sort of technical devices/services that facilitate living do you currently use in your dwelling?

By age	55 - 64 years	65 - 74 years	75 - 84 years	85 years -
Devices and services that facilitate mobility	10%	0%	19%	37%
Devices and services that facilitate cleaning	0%	7%	13%	21%
Devices and services related to personal safety	0%	0%	25%	5%
Other devices and services	50%	29%	44%	37%
Devices and services related to recreation	10%	0%	0%	5%
Devices and services that facilitate dining	0%	0%	6%	32%
Devices and services related to fire safety	10%	0%	6%	0%
Devices and services related to home safety	10%	0%	0%	0%
Devices and services to assist with memory	0%	0%	0%	5%
Devices and services to assist with washing	0%	0%	0%	5%

Devices and services that facilitate living

What sort of technical devices/services that facilitate living could you imagine using in the future (in about five years)? Excerpts from open answers (N=23)



- *Pretty same as now.*
- *I don't think that far ahead so I can't really imagine but maybe a rollator could help and cleaning services.*
- *As I get older I expect that cars will move without anyone driving them.*
- *Hearing aid, computer and mobile phone.*
- *Village superintendent, help for snow clearing and mowing the lawn.*
- *Electric bicycle.*
- *I may need help with mobility, on account of me having quite a bad case of arthritis.*
- *An electric-powered four-wheel mobility aid.*
- *Smartphone and computer.*

Devices and services that facilitate living

What sort of technical devices/services that facilitate living could you imagine using in the future (in about five years)?

By age	55 - 64 years	65 - 74 years	75 - 84 years	85 years -
Devices and services that facilitate mobility	10%	7%	38%	16%
Devices and services that facilitate cleaning	10%	14%	19%	11%
Other devices and services	40%	14%	31%	5%
Devices and services related to personal safety	0%	7%	19%	0%
Devices and services that facilitate dining	0%	0%	13%	11%
Devices and services related to recreation	10%	0%	0%	0%
Devices and services related to home safety	10%	0%	0%	0%
Devices and services to assist with memory	0%	0%	6%	0%
Devices and services related to fire safety	10%	0%	0%	0%

Word cloud: What needs does technology address right now in your everyday life?



The answers to the open questions of the study have been condensed into a so-called word cloud. A word cloud is both a visual and a quantitative presentation method that demonstrates the central content of the open answers. The larger the word or answer, the more common that particular word has been in the answers.

- *The ease of living in a flat and terrace glazing, and the warmer. Air source heat pumps boost ventilation.*
- *Mobile phone, computer.*
- *It makes you feel safe when you have your mobile phone with you outside.*
- *I have a computer and a smartphone, so normal equipment.*
- *I have a smartphone and then I have a computer, with which I pay the bills online.*
- *Phone and iPad, you can interact with people all over the world.*
- *Phone and TV.*
- *Our phone is old-fashioned, but my husband has online banking, so I pay the bills through it sometimes if I have to. Otherwise the bills are handled through direct debit.*
- *I use IT to handle things, such as the bank and other stuff.*
- *The emergency watch makes me feel safe.*
- *Online store applications.*
- *Contacting the children by phone and knowing where they are.*

Many respondents considered the question to be difficult and could not answer it.

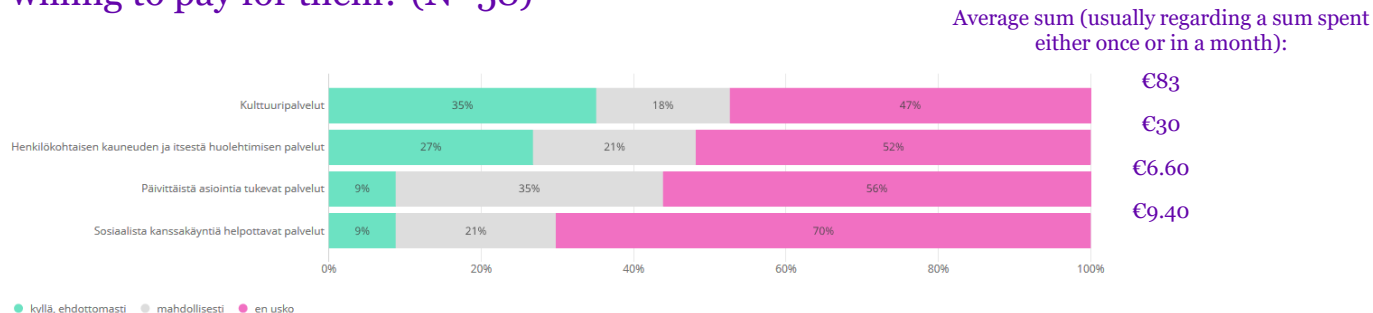


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- *Easy services. Many of the elderly don't even know how to use anything, you need to invest in it, in their learning.*
- *Living at home, that there would be a reliable sheltered home. For home, I can't imagine anything more that would be needed.*
- *So long as the current tech works and is sensible. When you get older you need more and more health services. Your own health progress report, there's machines, you monitor your blood pressure, but there's no channel for it.*
- *Mobility aids.*
- *That there would be a lift in the building.*
- *Safety, that's the biggest fear for the elderly, meaning security, which scares particularly those who live alone.*
- *Security-related things, various alarm systems. If you need help you can get it easily, or there's some alarm that says for example that your washing machine is on.*

Use of services

Could you imagine using the following services, and how much would you be willing to pay for them? (N=58)



Percentages of those saying "Yes, absolutely" and "Possibly" by age	55 - 64 years	65 - 74 years	75 - 84 years	85 years -
Culture services	90%	62%	47%	32%
Grooming services	70%	46%	53%	33%
Services supporting everyday affairs	60%	23%	56%	39%
Services facilitating social interaction	70%	23%	27%	16%

[illegible]

- *There are no challenges, I'm old school. I don't need that kind of stuff.*
- *Doesn't feel meaningful to me. It's hard to learn at this age, when you've never had that sort of thing before.*
- *Bad eyesight.*
- *I hate digital services, that's a factor.*
- *If you have really bad dementia.*
- *If you don't get electricity on account of living in a dispersed settlement and if the internet doesn't work.*
- *If the power goes out and the masts fall down.*
- *I'm afraid of everything new, especially nowadays, it's hard to start learning new things.*
- *Stiff fingers.*
- *High equipment requirements and excessive use charges.*
- *At this age my memory is not what it used to be, and I'm not interested.*
- *Vision and other physical things. It's not good to sit in front of equipment for long.*
- *Eyesight and finger use.*
- *The fear of learning new things and the fear of being deceived through them, what with all the talk that's going on.*

[illegible]

- Assistance.
- *Making life easier, not having to go long distances, handling things digitally.*
- *More helpful and knowledgeable people could be available, small courses where they show you how to use it.*
- *For example the adult education centre arranges those courses and I've been to them too, and I can ask my grandchildren if there's some problem. I've received good training here on using digital phones and online payments, but I've already learned to use the computer before, so it wasn't such a big deal for me.*
- *Accessibillity and cheapness.*
- *Children helping.*
- *The e-reader is good, as is help from others.*
- *That they would be as simple and safe as possible, and that guidance is available, particularly the kind of guidance that's relatively quickly available if something goes wrong.*
- *Simple to use, affordable price, can be tailored to your needs.*

[illegible]

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- *At least as clear instructions as possible, some already have a quickstart guide so that might help, so that you wouldn't have to read so much. If you buy a new phone, for example, you could have joint lectures. Not everyone has the internet from where you can just print out the instructions.*
- *A phone with big buttons, it's easy to call that way. Mobile phones have tiny buttons, you can't press them.*
- *I can use them myself, but as I get older my ability to learn worsens, hence the guides must be a lot clearer.*
- *If I think about my mother, then the instructions and guides must be drafted so that you can use them. More guidance for those who don't have experience.*
- *Develop plain language manuals.*
- *When I think about myself, I get annoyed that I could still get the kind of service that is easy to comprehend, that takes you through it slowly. And in plain language.*
- *As simple services as possible, so that you can learn easily. Having it in Finnish would also be good, there is so much in English nowadays.*
- *The services should be as simple as possible.*
- *At the municipal level, there should be people who can guide those who have a higher threshold for using digital services, and if the device doesn't work for some reason, then the municipality should have a low-threshold repairer so that you don't have to pay through the nose.*
- *Aging people, who can no longer use modern services, should be taken into account.*
- *Stop thinking like engineers and use common sense instead, things are too difficult these days as is.*

Service/product providers

Do you know of any local providers of digital services or products?



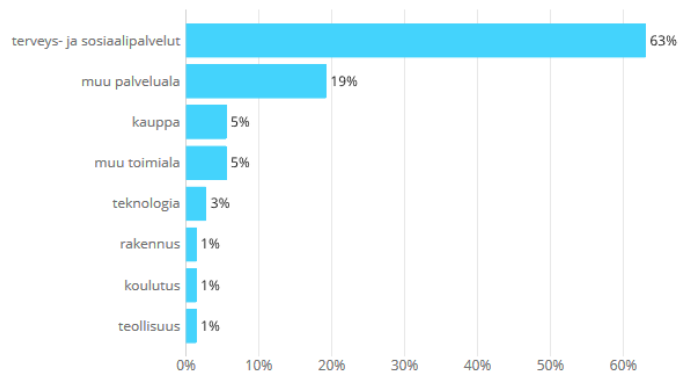
Most of the respondents didn't know of any local provider of digital services or products.

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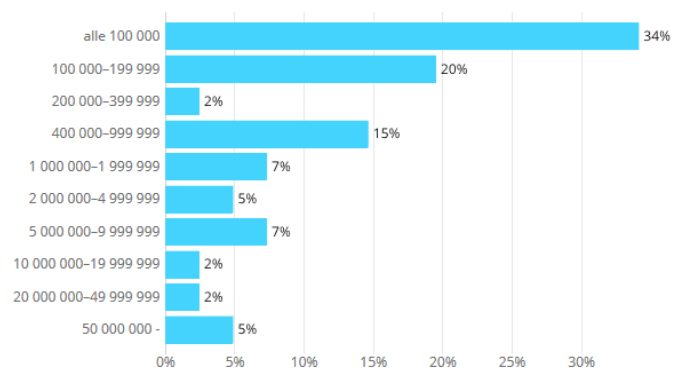
MARKET PLAYERS – BACKGROUND INFORMATION

Respondents' background information

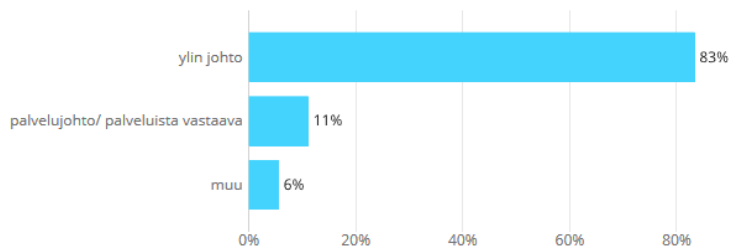
Toimiala 73 vastausta



Liikevaihto (euroa) 41 vastausta

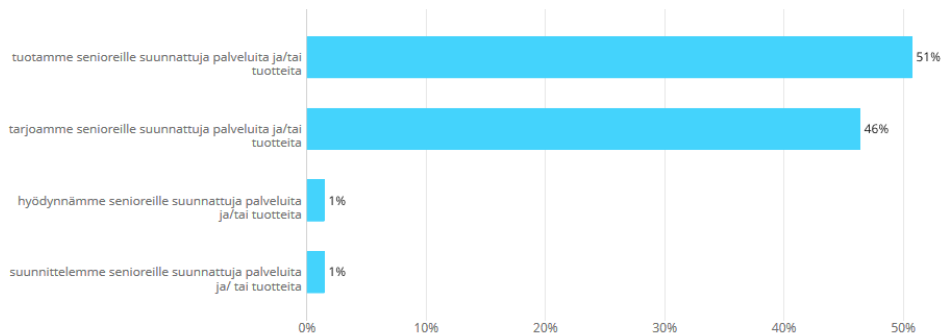


Vastaajan asema 72 vastausta



Respondents' background information

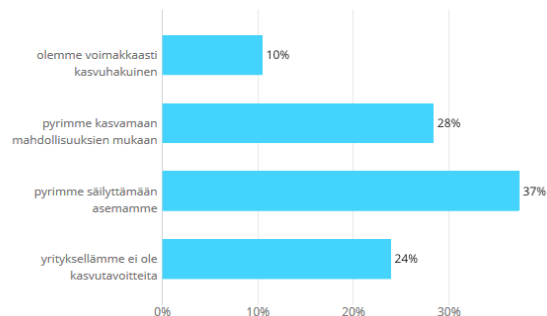
Yrityksen asema 69 vastausta



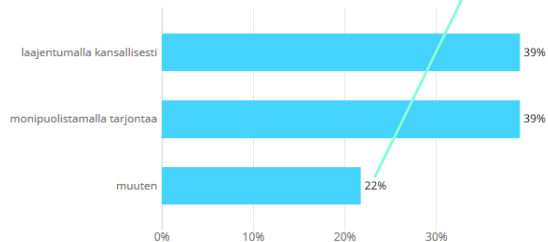
Other, how?

- Increasing customer contacts
- More customers
- Diversifying service offering, resourcing personnel more
- Diversifying our offering and expanding in Finland
- Small changes to services

Yrityksen kehitysnäkymät 67 vastausta

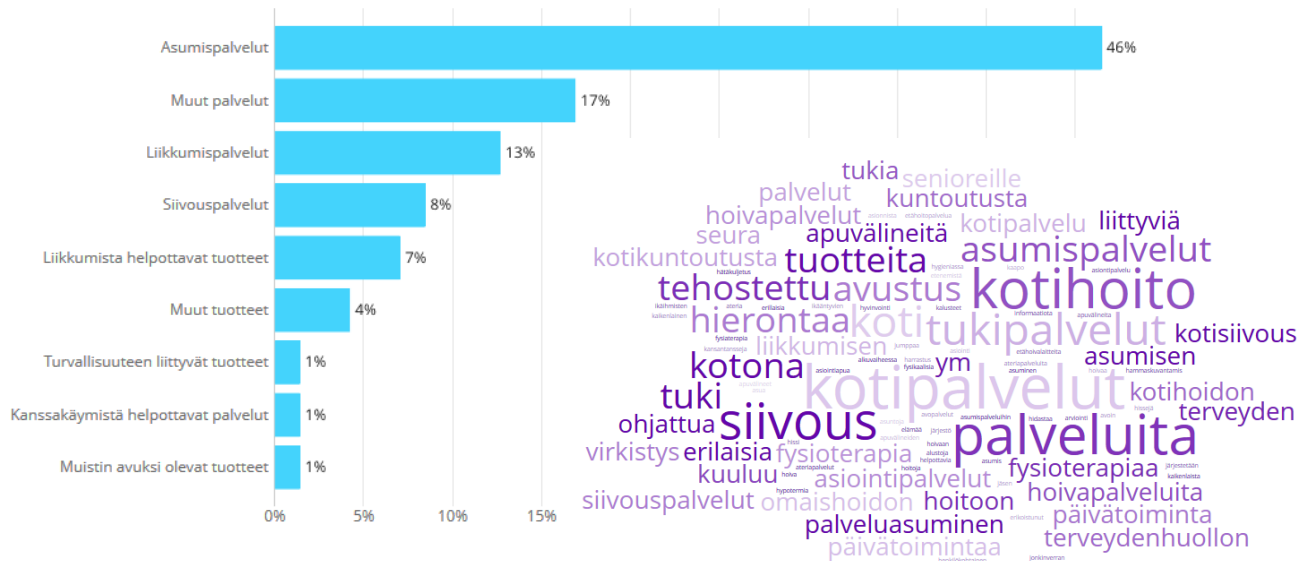


Millä tapaa toimintanne laajenee? 23 vastausta



MARKET PLAYERS - RESULTS

What kind of services and/or devices for seniors does your company offer?
(N=71)



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[illegible]

- *Providing free time to spousal caregivers.*
- *Everyday needs. Enabling ordinary life at home as long as possible.*
- *Enabling old people to live at home.*
- *Dental care.*
- *The social and hygienic needs of the elderly.*
- *Maintaininng independence and the ability to function independently at home as long as possible.*
- *Living at home, that people can stay at home as long as possible and make the everyday lives of their loved ones easier.*
- *Extending the time that you live at home.*
- *Rehabilitation, maintaining and supporting people's ability to function.*
- *Facilitating exercise and interaction, as well as safety.*
- *Medication reminders*
- *Enabling living at home by providing e.g. shopping, cleaning, outdoor activities, taking care of errands and visits to the doctor.*
- *The ability to function and move, daily life.*
- *Loneliness, the need for outdoor activities, everyday errands, being present, the general need for care, providing security to those with dementia.*

Word cloud: Have you identified the kinds of needs related to services for seniors that would require addressing in the future?



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- The availability of aids, the availability of healthcare services to seniors tends to be relegated a bit to secondary importance.
- Resisting digitalisation. Seniors are left completely out in the cold, it's age discrimination. They can't cope no matter how much assistance is provided.
- More comprehensive provision of care, and I'm not just talking about changing diapers and so on. This will be a major challenge in the future.
- Unobstructed housing, mobility and utilisation of technology in care work.
- Devices that facilitate communication between the elderly and their relations, such as e.g. a view to the room via smart devices in order to create and improve interaction situations.
- The loneliness of those living at home.
- Mobility needs, housing needs.
- Computers and technology are taking over the world. Being advised in these matters should be included in the basic rights of older people. They don't have internet, and you can't get these instructions on paper. Banking services are another thing, and depriving them of those counts as discrimination to me. The elderly are also entitled to various benefits, but they either don't want or don't know how to apply for them. This should be automated.
- More support should be given to the coping of caregivers.
- Loneliness is a pretty big problem. Mobility is also really bad quite often. There should be some extra circuit training or club activities. The younger retirees could teach something to the older ones, for example. IT skills depend completely on the age group. Some are involved in society while others drop completely outside it as this world digitalises a little too fast.

Addressing mounting needs

In the future, can your company and services address the increasing number of seniors and their changing needs? If you can, what do you see as the key factors in succeeding? If you cannot, what do you see as the most critical challenges? (Excerpts)

- *That remains to be seen, because even now we're forced to admit that we have no such factors, even though there is demand. We would need additional resources.*
- *Qualified, educated employees is the key factor, and right now, at least, we are able to address those needs, but no one knows the future, after all.*
- *The challenge is mostly if we are capable of addressing the need and extent of the services with our current personnel and work amount, and whether we can do it all within a reasonable timespan. That is perhaps the greatest challenge.*
- *One's own coping is always a challenge, as we are all aging. Another challenge is cities purchasing our services through tendering, which means they are constantly being wound down. In this situation there is no chance of hiring personnel. And then we would have to worsen our services again and tighten our timeslots to make it profitable. This is not good. What is good is that in this job you have a lot of influence in making sure that the work goes well, but you have to want to do well. I once had a Russian matron as a customer, and a Russian nurse had said that she knew a few words in Finnish. In turn, my command of the Russian language is precisely three words. But when I went to see her, I realised that her Finnish was better than my Russian. So if you want to get along and understand, you'll definitely understand. It's*
- *all about wanting to understand.*
- *The critical challenge is the difficulty in getting personnel.*
- *From our point of view, the most important factors are delivering home-based services, developing technology, developing home-help services for the elderly.*
- *I am hopeful that we can do it by increasing the number of personnel and through continuous training. Networking in the health care and social services sector is also central.*
- *We can meet the aforementioned challenges. We see home care and unobstructed housing for the elderly as being critical.*
- *Scalability and providing high-quality friendship services for the elderly. Our mission is to provide a happy senescence. Right now there are about 300,000 seniors who suffer from loneliness, and my first priority now is to make 3,000 of them happy.*
- *I hope I can provide better customer-oriented services than the public sphere. However, personnel availability and tax-related matters are challenges for the entrepreneur.*



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- *Just one thing: can the elderly adopt the use of digital services. That's really the biggest problem. If they can be adopted, then they can also be used to somewhat replace those services. But if you can't handle digitalisation to the extent required, then digital services should also be provided as simply as possible. What I have seen in practice is that adoption is the biggest challenge.*
- *Attitudes and equipment is probably one.*
- *Old folks aren't as interested in digitalisation as young people are.*
- *Above all it's the disjointedness of digital services, the services are spread out here and there and are not in a clear format. They're too disconnected.*
- *Few of my customers use digital services on account of their lack of skill.*
- *Price is one factor, as well as the difficulty in using the devices, the attitude of seniors and the lack of user support.*
- *Experience tells me they still want to see each other face-to -face, rather than through a screen.*
- *Practical knowledge and for example memory disorders. Old people nowadays are still of that generation that all digital matters are alien to them. On the one hand, they live longer, but on the other hand, they can no longer adapt to them.*
- *I feel like they leave me cold, and older people feel likewise. Some of the elderly even go so far as to fear those gadgets.*
- *Ignorance at some level. Lack of interest. People will always need people, and a machine can't necessarily be a substitute. Prejudices.*
- *The senior population isn't used to using a computer or smartphones. Bad eyesight, and they don't know English.*

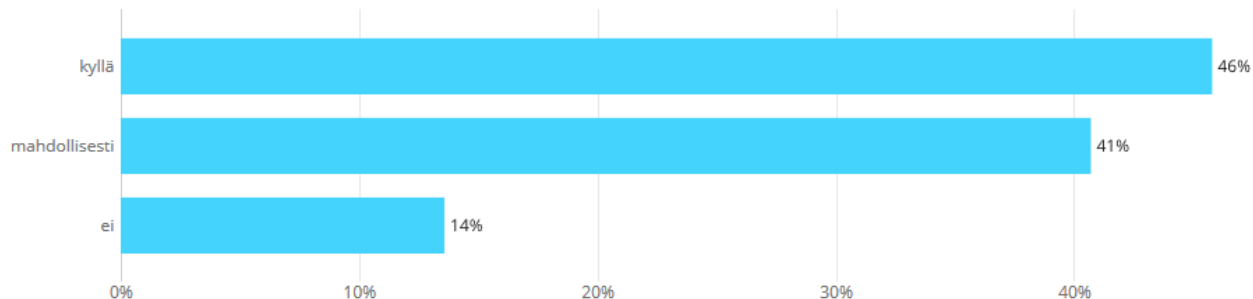


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- A more open attitude.
- Digital services should be made easy and safe, which they aren't always. Training. I think there should be a regular state-sanctioned training programme, for example through Yle, and not just something arranged at libraries. The state should invest in training and home teaching.
- Facilitation and training, repetition and repetition.
- Ease of use, simplicity.
- Phones and tablets that are easier to use and don't have too many things, and the support for using them.
- Trainers via the city, volunteers to guide people in using digital equipment.
- Training. In the future this matter will no longer require attention, since society is heading in that direction.
- Necessity, as nothing else can help as everything is digital.
- Necessity, some may have experience through their jobs before retirement, so for them it's a lot easier.
- Have the equipment become familiar, as part of the service. Myself, I would start from having these various options become part of the services for home care customers. Not that everything is long-distance care, but that a few visits could be replaced with it, so sort of tinkering with it a bit. There are lots of possibilities; who pays for the devices is one such thing.
- The media can likewise help here. Increasing knowledge and peer support. The available guidance and training with regards to using the devices has worked quite well so far.

Observing factors that promote growth

Are there recognisable or expected factors that promote growth in Southern Finland in particular? (N=59)



By sector	Retail, N=2	Other service sector, N=12	Other sector, N=4	Construction, N=1	Technology, N=2	Industry, N=1	Social and health services, N=37
Yes	0%	25%	75%	100%	0%	100%	51%
Possibly	100%	58%	0%	0%	100%	0%	35%
No	0%	17%	25%	0%	0%	0%	14%

A word cloud representing survey results in Finnish. The words are arranged in a circular pattern, with larger words indicating higher frequency. The most prominent words are 'osaa palveluita' (knows services), 'pitää' (likes), 'käyttää' (uses), 'tehdä' (to do), 'tiedottaminen' (communication), 'tietoa' (information), 'näistä' (from these), 'palveluista' (services), and 'saadaan' (is received). Other visible words include 'julkisen' (public), 'ikäntyville' (for the elderly), 'ihmiset' (people), 'nuoret' (young people), 'kysymys' (question), 'parantaa' (improves), 'kynnyksen' (threshold), 'oikeaan' (to the right), 'ikäihmisten' (older people), 'järjestämällä' (by organizing), 'huonosti' (poorly), 'asioista' (about things), 'minkä' (which), 'sanoa' (to say), 'ikäntyville' (for the elderly), 'ihmiset' (people), 'jokaisella' (on everyone), 'kerroa' (to tell), 'nuoret' (young people), 'tiedon' (information), 'ihmisille' (to people), 'tosi' (true), 'ikäntyvien' (of the elderly), 'lähete' (referral), 'kysyä' (to ask), 'esille' (forward), 'lehti' (newspaper), 'heillä' (on them), 'nykyään' (today), 'kaupungin' (of the city), 'matalan' (low), 'kotiin' (to home), 'neuvonta' (counseling), 'panostaa' (to invest), and 'päivänä' (on the day).

- *Maybe there could be some forums where the service providers and decision-makers could discuss these things more, so that knowledge could be transmitted. The city of Hameenlinna has been heading in this direction, but there could be more of this sort of cooperation.*
- *By arranging seminars for service providers, so that the decision-makers could hear about their experiences.*
- *By carrying out all sorts of surveys, but the problem of course is that if you these days put on the website of some city that you can answer something electronically, it still doesn't reach everyone in this day and age. Could you then maybe use students, could you conduct small-scale paper surveys, would you have to even conduct visits? Could schools somehow be used in these studies?*
- *By developing the players' network cooperation.*
- *It is my experience that, regionally, there is information, but it is insufficient and does not reach them. And I feel that there isn't always a desire to give such information on account of it being expensive for the municipality.*
- *By training company personnel, public informing.*
- *Municipalities should send out the surveys and leaflets in paper form. The elderly don't leave their houses, and they have neither computers nor the internet.*
- *By asking organisations, people, everyone about these things.*
- *I think about this every day. With better cooperation between the public, private and third sectors. Each of them have their own communication channels through which they mostly communicate. Everyone should think more about the elderly and their needs in the midst of all this.*
- *Decision-makers should be educated, politicians should be educated, they lack knowledge and understanding, which is reflected in the decisions, and municipal decision-makers should also be educated, now it's too bureaucratic.*



The answers to the open questions of the study have been condensed into a so-called word cloud. A word cloud is both a visual and a quantitative presentation method that demonstrates the central content of the open answers. The larger the word or answer, the more common that particular word has been in the answers.

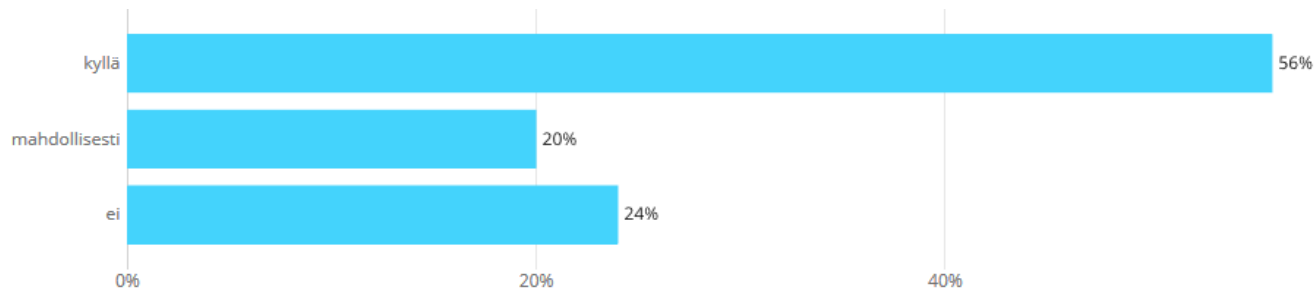
- *By analysing the data, the companies would be responsible. Companies and society must cooperate.*
- *The city of Helsinki is responsible. The current home help service system is too decentralised.*
- *Joint municipal authorities generate that kind of data, and polytechnic students are sent to investigate things. We haven't generated it before, so I don't know how we'd do it now. What will probably happen is that health care districts will request offers and from there we'll see what's needed, but everything costs when you get something.*
- *Increasing transparency. Data could also be provided to the business world via the research divisions of polytechnics and universities.*
- *We'll wait for the government to start its work so that we can see what the seniors get, what the resources are, what is given and who has to pay for it. It is the state's responsibility to organise. To distribute the state's share so that you can afford it.*
- *Naturally every municipality is responsible for their residents. There has to be a main organiser for there to be equal interpretation. I envision, just as how the social welfare and healthcare reform was imagined, that somewhere there is a main organisation that makes the decisions.*
- *The state and municipalities are responsible, even the law says that. As to what would be the results, well, how does home care work these days when health care has been wound down.*
- *As for responsibility, it would be best that the different sectors were included in the cooperation so as to provide different viewpoints. I don't really know how to answer that first question.*

A word cloud of Finnish words related to home care services. The most prominent words are 'pitäisi' (should), 'osaakotiin' (in home care), 'palvelut' (services), 'kotona' (at home), 'liikkuvia' (mobile), 'saada' (to get), 'auttaa' (to help), 'erilaiset' (various), 'järjestää' (to organize), 'tärkeää' (important), 'mahdollisuuksia' (possibilities), 'asiakkaan' (client), 'esimerkkinä' (for example), 'voisivat' (could), 'mielestäni' (in my opinion), 'saadaan' (is received), 'ongelma' (problem), 'lääkäripalvelut' (doctor services), 'palvelua' (service), 'liikkuvia' (mobile), 'niinkuin' (as if), 'kotiin' (home), 'liikkuviksi' (mobile), 'kunnossa' (in good condition), 'muutosta' (change), 'asiakkaan' (client), 'esimerkkinä' (for example), 'mahdollisuuksia' (possibilities), 'jossain' (somewhere), 'asua' (living), 'luulen' (I think), 'apua' (help), 'auto' (car), 'labrat' (laboratories), 'erilaiset' (various), 'hivesteit' (injections), 'ihmisillä' (on people), 'palvelutalossa' (in service center), 'ihminen' (person), 'millä' (with), 'keski' (middle), 'tärkeää' (important), 'ikäihmisten' (for the elderly), 'maaseudulla' (in the countryside), 'paikoissa' (in places).

- Customers should be heard and I see needs in my work. Loneliness is one problem here. For example if I have 50 customers, 99 per cent of them are lonely to varying degrees, even if they have friends and relatives. Even if they can't move from their homes, is there some way that they could communicate with other seniors, or is there some form of habitation with which they could see other elderly people, even if they live at home instead of a sheltered home?
- Providing the opportunity to practice digitality at home. Though many are interested, they dare not ask for help.
- More staff, I understand that this requires money, of course, and there isn't any.
- I'm sure that all services can be made mobile.
- A mobile digital information point. In reality we would come home to advise, because the seniors won't necessarily come and seek help themselves.
- Normal home nursing and attendance. Pupil and student cooperation with the elderly should be increased.
- Most old people don't have a car, and public transportation is inadequate, so for example an itinerant dentist or person who takes people's blood pressure might visit the block or senior events to check people's need for care. This way people would also be in the same place and could talk about things together, which would also help ease loneliness. These could be arranged in easy places, such as libraries, schools and kindergartens. This way there would be activities for a larger and dispersed group. Not just 60-65-year-olds but also, say, 60-75-year-olds. This way people meet each other in a completely different manner.
- Just in general that people go visit the elderly. Even now there are singalongs, exercise events, social interaction.

Service business offering

Would it be possible for your products to also be offered in the form of service business? (N=25)



By sector	Social and health services, N=20	Other service sector, N=2	Retail, N=1	Other sector, N=1	Industry, N=1
Yes	60%	50%	100%	0%	0%
Possibly	25%	0%	0%	0%	0%
No	15%	50%	0%	100%	100%

A word cloud of Finnish words related to public services. The most prominent words are 'julkisen palvelun', 'pitää', 'julkisen', 'palveluita', 'julkisen palveluiden', 'yksityisen', 'palvelu', 'rahaa', 'parjää', 'palveluja', 'tehdä', 'maksaa', 'käyttää', 'ostaa', 'talous', 'puolen', 'ihmisiä', 'saadaan', 'tukea', 'olla', 'julkisen', 'palveluita', 'julkisen palveluiden', 'yksityisen', 'palvelu', 'rahaa', 'parjää', 'palveluja', 'tehdä', 'maksaa', 'käyttää', 'ostaa', 'talous', 'puolen', 'ihmisiä', 'saadaan', 'tukea', 'olla'. Other words include 'kunta', 'kuntion', 'mahdollistaa', 'osaa', 'kotona', 'osavast', 'kuntien', 'apua', 'järkevä', 'kunnan', 'kehoitus', 'huomioon', 'huomioita', 'hyvin', 'palveluita', 'kunnossa', 'palveluterveistä', 'kukille', 'annetaan', 'käymälä', 'hoitajan', 'eläkkeelle', 'päästään', 'menää', 'byrokratian', 'kehittyy', 'homma', 'päästään', 'menää', 'byrokratian', 'kehittyy', 'homma', 'päästään', 'menää', 'byrokratian', 'kehittyy', 'homma'.

- *The service charge of the field should be examined, so that people would be in an equal position regardless of their municipality or place of residence.*
- *Listening to people. No one asks what help is provided at home, they just go in accordance with the general assumption, which is often incorrect. Those receiving services should be listened to.*
- *In general, public finances have been mismanaged. Public tendering rules that do not lead to a good end result have been drafted, e.g. in public administration the goal is to always buy the cheapest option, even if it is one that falls apart the fastest and is not user-friendly. Public administration lacks the ability to calculate long-term costs in addition to momentary ones at the time of purchase. Quality factors should be taken into account in expenses. This is something that public administration cannot manage to this day. This is the biggest problem.*
- *Municipalities should support businesses by cooperating with them. Support services, like restaurants, etc., could be handled by sheltered homes, but home care could be public. It could be both: vouchers, personal vouchers or whatever they will be called in the future, as well as the public aspect. In any case, I think that we need public home care. But all the support services could then be private. Let's say that some company has come up with something that you could purchase cleaning, food preparation, laundry service, etc., if you cannot manage those things yourself.*
- *It is the duty of municipalities to ensure the wellbeing of their residents and the factors contributing to it. Ensuring the services that support it.*
- *By investing in the number of personnel. Diversifying services and solutions.*
- *By investing in the elderly and supporting them as much as possible. By training skilled people to look after them.*
- *They should be aware of the coming growth in the sector.*
- *We need more money, appreciation for nursing and better pay. It's common knowledge that nurses walk away on account of the heavy workload and bad pay.*

CONCLUSIONS

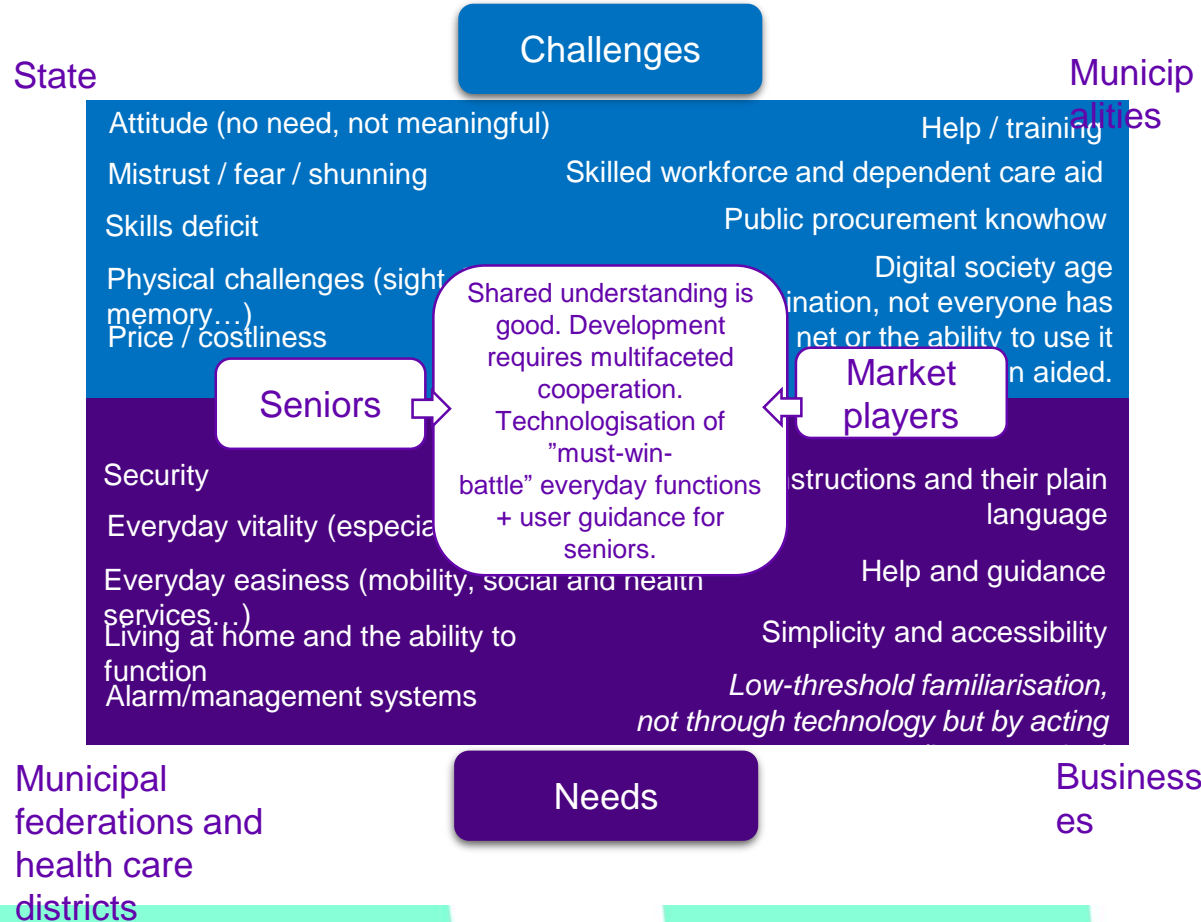
Conclusions

- About half of the senior respondents considered themselves to be laggards when it came to technology use. The older the respondent, the likelier it was that they were a laggard. In open comments, the senior respondents said that they either weren't interested in learning how to use digital services or they simply were unable to learn. With this in mind, market players wished for a considerable increase in services that guide people in the use of digital services and equipment.
- About one in three senior respondents used mobility aids and services at the time of the study. About one in five also had some device or service that facilitated cleaning. 48% of senior respondents believed they would be using mobility aids and services in about five years. 35% thought the same with regard to cleaning devices and products. Only 13% of market players provided mobility services and 8% cleaning services. However, when interpreting the results one has to take into account the sample itself and its size.
 - Barriers to mobility were also taken into account in the market players' answers. Barriers for old people in going to the doctor, for example, were seen as one future challenge. There is a feeling that nearly all services, from providing advice on digital services and devices to visits to the doctor, should be turned into mobile ones. There is a desire to extend the time that seniors live in their homes as long as possible, such as through home visits by various services, but one of the greatest challenges in this regard are staff resources and professional skill. The senior service industry is recognised as a strongly growing one, but its image is not considered to be good.
- Most senior respondents have a mobile phone/smartphone, computer, TV and/or tablet at home. It was hoped that in the future technology would meet the safety and mobility needs of seniors the most.

Conclusions

- Market players also mentioned the loneliness of old people as one of the critical factors. This slightly contradicted the answers of seniors, however, because very few of the seniors who responded wanted to use services that facilitate social interaction. They were also unwilling to pay nearly as much for them as they were of more interesting services, such as cultural services or services related to personal grooming. The younger the respondent, the likelier it was that they wanted to use all services.
- Among senior respondents, the state of one's health, device cost and fear towards digital services and equipment were seen as obstacles to adopting digital services. Fear of use and prices were also brought up in the market players' answers.
 - Receiving help and the simplicity of the software were seen as facilitating factors. Although the senior respondents did wish for clear, common-sense instructions in Finnish, in the end the service has to be so simple and clear that people should be able to handle its user interface even without instructions -> logicity
- In many points the market players mentioned the rebranding of digital services towards seniors in particular. There should be more and clearer communication regarding digital services in the future, as well as more assistance. The responsibility for utilising the data accrued from the needs and service use of seniors was most often placed in the public sector, but it is felt that better results would be achieved if the public and private sectors were to cooperate in this matter.

Regional image of the growth of the silver economy



Overall analysis: In light of the results, the regional development of the silver economy via technological solutions faces challenges. On the one hand, market players see a considerable amount of factors promoting growth in Southern Finland. On the other hand, seniors strongly perceive the coming technological potential through modern devices (smartphone, computer, tablet) and they have little desire to experiment with anything new. The expansiveness of companies on the market is also quite moderate. Hence, while the target market will grow in the near future along with the target group, this growth will probably not lead to a demand-led growth story for the region's silver economy. In other words, the service providers have to create demand despite the users' lack of skill and reluctant attitude. As such, the investment risk of individual actors can easily become an unhealthy one, which is why the region needs ecosystem solutions in order to both understand and serve the target group.