UNDERSTANDING CONSUMER NEEDS IN A CHANGING ASSISTED LIVING MARKET

INSIGHTS FOR INDUSTRY

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The purpose of this guide is to offer insights into the eAL T market in particular, that will help to shape and influence the way that businesses approach this sector of the consumer market. It draws on the research and key findings from COMODAL and is aimed at businesses currently operating in or interested in entering this market.

The case for a consumer market for assisted living technology and services is getting stronger. Since the late 1980s, consecutive governments in the UK have supported the preference for people with health and social care needs to retain their independence and remain in their own homes for as long as possible. This preference is also supported by the need for people to embrace self-management and control of their own healthcare both in terms of those with long term conditions and the wider well-being agenda. Assisted Living Technology (ALT) and services clearly have a key role in supporting these ambitions. Electronic Assisted Living Technologies (eALT) are offering new opportunities for digitally enabled products and services to support people with health, well being and social care needs. With public sector service provision diminishing due to reducing budgets and stringent application of the Fair Access to Care Services criteria (FACS), there is no doubt that in the area of assisted living, the consumer market will need to flourish primarily to meet the levels of future demand which will otherwise overwhelm public services.

Older people are major users of health and social care services. As a consumer group, this market is largely untapped and yet is set to grow significantly as the age of the population increases. This presents an enormous opportunity for those companies willing to address the needs of people as they get older, particularly the ALT industry.

The COMODAL (Consumer Models for Assisted Living) project recognises the significant potential of younger older people as consumers and the current stasis in the consumer market for assisted living products and services aimed at such consumers.

It supports the development of a market for assisted living products and services for younger older people; those people who are approaching retirement and older age in the 50 – 70 year age range.

Health Design & Technology Institute, Coventry University, together with its partners Age UK and Grandparents Plus, supported by Years Ahead and South East Health Technologies Alliance (SEHTA), believe that this important and pioneering study, which works directly with consumers and industry to determine new routes to market and mechanisms to sustain a consumer market for assisted living, will be an important contribution to improving quality of life for people as they ‘age in place’.

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Simon Fielden, Director
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## Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreword</td>
<td>2</td>
</tr>
<tr>
<td>Contents</td>
<td>3</td>
</tr>
<tr>
<td><strong>Background Information and Setting the Scene</strong></td>
<td>3</td>
</tr>
<tr>
<td>- Definitions</td>
<td>4</td>
</tr>
<tr>
<td>- The Demographic Context</td>
<td>5</td>
</tr>
<tr>
<td>- Disability and Age</td>
<td>6</td>
</tr>
<tr>
<td>- Reducing State Support</td>
<td>7</td>
</tr>
<tr>
<td>- The Potential Market for Assisted Living Technology</td>
<td>8</td>
</tr>
<tr>
<td><strong>Understanding the Consumer</strong></td>
<td>11</td>
</tr>
<tr>
<td>- Language as a Barrier</td>
<td>11</td>
</tr>
<tr>
<td>- Disconnect Between Users, Customers, Manufacturers and Retailers</td>
<td>12</td>
</tr>
<tr>
<td>- Product and Service Design</td>
<td>13</td>
</tr>
<tr>
<td>- Buying Behaviour</td>
<td>15</td>
</tr>
<tr>
<td><strong>The Consumer Journey</strong></td>
<td>16</td>
</tr>
<tr>
<td>- Consumer Journey: Stage 1 - Recognising That a Need Exists</td>
<td>16</td>
</tr>
<tr>
<td>- Consumer Journey: Stage 2 - Finding Product and Service Information</td>
<td>18</td>
</tr>
<tr>
<td>- Consumer Journey: Stage 3 - Making a Decision to Buy</td>
<td>20</td>
</tr>
<tr>
<td>- Consumer Journey: Stage 4 - Purchasing the Product or Service</td>
<td>22</td>
</tr>
<tr>
<td>- Consumer Journey: Stage 5 - Using the Product or Service</td>
<td>24</td>
</tr>
<tr>
<td>- Top 10 Tips for Achieving what Consumers Want</td>
<td>25</td>
</tr>
<tr>
<td><strong>How to Bring About Real Change in the Consumer eALT Market; New Business Model Approaches</strong></td>
<td>26</td>
</tr>
</tbody>
</table>
Background Information and Setting the Scene

Definitions

Before delving too deeply into market potential, it perhaps makes sense to look at some of the definitions of terms that exist in this field.

Assistive Living Technology (ALT) was defined by the Kings Fund’s as ‘Any product or service designed to enable independence for disabled and older people’.1

There are signs of changing attitudes towards using these products and services.

However, the data collected in the first stage of the COMODAL project through focus groups and a consumer survey showed that many people who would benefit from ALT do not identify themselves as being old or disabled, therefore an amendment was proposed to the King’s Fund definition to provide a working definition of ALT used within the COMODAL project [See box 01 below]. Following a broad exploration of the assisted living consumer market, the project focused on Electronic Assistive Living Technology (eALT) and used the definition below [See box 02 below].

ASSISTIVE LIVING TECHNOLOGY

(ALT) refers to products or services designed to support independent living
(COMODAL project 2012)

TELECARE

Telecare has been defined by the Department of Health as a service that uses a combination of alarms, sensors and other equipment to help people live independently. This is done by monitoring activity changes over time and will raise a call for help in emergency situations, such as a fall, fire or a flood.2

With particular reference to telehealth and telecare the following definitions are helpful:

TELEHEALTH

Telehealth has been defined by the Department of Health as a service that ‘uses equipment to monitor people’s health in their own home…[monitoring] vital signs such as blood pressure, blood oxygen levels or weight’.2

electronic ASSISTIVE LIVING TECHNOLOGIES (eALT)

- Environmental control technologies and services (e.g. remote electrical power switch)
- Telehealth and telecare technologies and services (e.g. motion sensors)
- IT based devices and services used to support health and well being (e.g. health applications)
(COMODAL project 2012)
The Demographic Context

Key facts about the older population, their needs and aspirations

- **OVER 30 PER CENT OF THE UK POPULATION ARE ABOVE THE AGE OF 50 AND THEY HOLD 80 PER CENT OF THE WEALTH IN THE COUNTRY.**
- **THERE ARE CURRENTLY MORE PEOPLE IN THE UK ABOVE THE AGE OF 60 THAN UNDER 18.**
- **BY 2083 ONE IN THREE PEOPLE WILL BE OVER 60.**
- **HOUSEHOLDS HEADED BY SOMEONE AGED 65+ CONTRIBUTE ABOUT £121 BILLION OF SPENDING POWER EVERY YEAR. FOR THE 50 PLUS GROUP AS A WHOLE, IT IS OVER £300 BILLION A YEAR.**
- **THE SPENDING POWER OF THE OVER 65S IS CURRENTLY £76 BILLION, AND IS SET TO GROW TO £127 BILLION BY 2030, A GROWTH OF 68%.**

Therefore older people make a positive contribution to the economy and this looks set to grow as their numbers increase.

**Estimated and projected age structure of the United Kingdom population mid 2010 and mid 2035**

In 2035 the projected population over 65 will be 6.35 million men and 7.11 million women. The total population aged over 65 will be 13,464,000 (18.4% of Total UK Population).
Disability and Age

Although the focus of the COMODAL project has not been specifically upon people who are registered as disabled the fact that the number of disabled people in the UK will increase from 10.7 million in 2002/03 to 11.9 million in 2011/12 as a result of the overall increase in the population\(^9\) is significant for this market.

A report by the Department of Work and Pensions indicated that the range of difficulties experienced varies widely, ranging from 56 per cent (6.7 million) reporting a mobility impairment to 7 per cent (0.8 million) reporting an impairment with recognising when they are in danger.\(^{10}\)

Most older people would not define themselves as being disabled but they would see themselves as having some difficulty with aspects of daily living.

Previous Years Ahead\(^4\) research with 3000 actual or potential consumers aged over 40 identified the top 5 areas of difficulty experienced as:

- getting out and about (23%)
- household chores (18%)
- DIY and gardening (11%)
- getting up and ready for the day (9%)
- preparing and cooking food (8%)

A survey carried out by the Housing Executive\(^5\) looked at the future housing aspiration of people aged between 50 and 70. When asked to think about the future and their current home and what they saw as potential barriers to remaining independent as they get older almost half (47%) of all respondents said they could see no barriers while 29% cited ‘declining mobility’. Three-quarters (75%) rated advice/information on available support as important if they were to stay independent, as did similar proportions of respondents who rated the importance of assistance with day-to-day household tasks (73%) and a grant to help with repairs/welfare adaptations (72%).

Research recently carried out by Ofcom\(^3\) suggests that older and disabled people want to:

- Live independent lives at home or in the sheltered housing of their choice for as long as possible.
- Enjoy life outside the home, as far as any physical impairment they may have will allow.
- Enjoy rewarding and stimulating lives and an active social life with minimum loneliness and isolation.
- Many of them also want to be treated as independent decision makers, rather than as passive, dependent users of standardised care services.

There is no objective measure of demand for health care by older and disabled people. Health care is rationed - both in the UK and elsewhere, and latent demand remains largely unmeasured. However, we can measure how much is spent on health care. Of the £109 billion spent on health care in the UK in 2006/7 around £34 billion was spent on the over 65s.\(^{14}\)
Reducing State Support

**Increasing choice and changing the market**

We know that reducing state funding means local authorities are continuing to focus resources on people who need more intensive support, tightening eligibility criteria and increasing charges.

Part of the current Care Bill (2013), due to become law in 2016, requires that local authorities in England provide a system of information and advice that is universally accessible so that individuals understand what is on offer, help them plan for the future and know where to go for help.

Current “signposting services” will not be enough and it is likely local authorities will need to commission a range of services from basic online information to advocacy services for individuals. The assumption is that people will also be directed towards the consumer market place for self purchase.

Overall the research from the COMODAL project into the development of a consumer led eALT market indicates that information is key to the success of this market.

- Firstly people need to recognise a need
- People need to know a product/service exists that they might help
- They need to know where to go to buy it
- They need to know how to make decisions about what to buy

In addition, the business focus must shift from development of standalone products towards connected services to bring about a step change in the supply and integration of digitally enabled technologies to open up opportunities for the development and delivery of new customer focused health and care services in the UK.
The Potential Market for Assisted Living Technology and electronic Assisted Living Technology

The retail market for Assisted Living products, including technology, is potentially very large compared to the statutory market and it is clearly yet to be fully tapped into. In 2008, local authority expenditure on Assisted Living products was approximately £177 million, compared to some £244 million spent by private purchasers.16, 17

A recent report by Deloitte forecasts the global telehealth and telecare market to grow to £14.3 billion by 201518

There are some published commercial market reports including a recent report by Plimsoll Publishing (2010), which estimated total UK market size for what it termed ‘disabled equipment’ at £1.67 billion (but it is not clear what equipment is included in this figure).19

Keynote Publishing, in another report, also state that the market for what it termed ‘equipment for the disabled’ stood at around £1.6 billion in 2008, up from £1.43 billion in 2004.20

However, Keynote commented: ‘The market’s value is very difficult to measure because of the diverse range of distribution channels, from the NHS to specialist retail outlets.’

As far as equipment to help people remain independent is concerned, the Department of Health estimated that the cost of products provided through community equipment stores in England totalled around £248 million. They estimate that there are at least seven million people who would benefit from community equipment of which three million equipment service users are supported by the State, leaving potentially at least four million people who, in theory, could be self-funding.21

Historically, the market for assistive living products / community equipment has been mediated by the NHS and Social Care, where the state has been both purchaser and supplier of eALT products and services. As a result the main customer for many businesses is a public sector commissioner negotiating block contracts, rather than individual customers.

However, when we take into account that the majority of the UK’s personal wealth is now held by the over-55s (with unmortgaged home equity owned by older people estimated to be worth £1 trillion in 200622) and that the spending power of the over 65s is currently £76 billion, and set to increase to £127 billion by 2030, a growth of 68% the potential for growth in size of the retail market for ALT and eALT products and services becomes clear.

In addition to this there are a number of other indicators which will create new opportunities for a self-funded consumer market:

• As previously discussed, the squeeze on local authority and health budgets means that increasingly only people with high needs are eligible to receive state funded services. Currently only 9% of the population in England aged 65+ receive practical help from the State.23 This is provided to those deemed to be most at risk due to long-term health problems or disability.
• A move towards means-tested personal budgets from social care departments will place more decision-making power in the hands of the individuals.
• The Care Bill will require local authorities to provide information and signposting to those who are not eligible for funded help.
• Government initiatives such as Integrated care for Three Million Lives.
• Middle aged consumers who are more technology aware.
• Growing interest from and distribution by mainstream retailers and pharmacies.
• Formation of health and well-being Boards

However this market is not starting from a position where potential service users and purchasers know nothing at all about the concept of telehealth and telecare as there are currently between 1.6 and 1.7 million people in England already benefitting from these mainly statutory services. Using a broad definition of telecare, to include both pendant alarms and sensor-based systems, it is generally considered that the UK is the world leader in adoption of this technology.

In Europe, remote patient monitoring market registered revenues of €233 million in 2009, and annual revenues are expected to double by 2015. Consequently, industry does have an established platform to build upon.

Therefore the indicators are that this is an area where there is great potential for growth to establish a genuine consumer focused market for assisted living devices. This market will encompass not just specialist products for those with long term conditions but will also respond to developments and opportunities in the “Lifestyle” and “Wellbeing” markets and encompass the desire for technology based products and services to offer greater choice to consumers as they age.

A Market Analysis was carried out at the start of the COMODAL project in 2011 by Years Ahead. This report explored ‘uncharted’ territory in respect of the current state of play of the market for ‘self-funders’ of ALT and its potential for development. The lack of publicly available information and hard data in this area meant it was necessary to base estimates of market shares on several sources of intelligence and expertise from within the sector, as well as Years Ahead’s own body of consumer research undertaken from 2008 to 2011.

It gave a base-line to build on and offered new insights for consideration. It also highlighted the need for:

• further insight and research amongst prospective consumers who might not have even considered, or be aware of ALT
• engaging with industry/3rd sector existing and potential future players, to develop the best possible understanding of the consumer and market structure, in order for the needs of younger older people to be met more effectively by those involved in retailing and manufacturing/supplying products and services.

In Europe, the remote patient monitoring market registered revenues of €233 million in 2009
The COMODAL market analysis estimated the overall retail value of the market (in 2011) for self-funded products only to be £404 million pounds. This is heavily influenced by the retail market for continence pads and associated products which is valued at around £150 million.

Using the COMODAL definition of eAL T that includes; environmental control technologies and services (e.g. remote electrical power switch), telehealth and telecare technologies and services (e.g. motion sensors) and IT based devices and services used to support health and well being (e.g. health applications) it is clear that these product sit within several categories though it is not possible to separate these out from market data available.

For further details on the COMODAL market analysis see the project website.
Understanding the Consumer

Remaining independent is one of the key drivers to the take up of ALT and eALT products and services.

Setting aside terminology such as “telecare”, “telehealth” and “assisted living” most people want to remain in their own homes, independently, for as long as possible. Why would this fundamental requirement be any different for someone aged 80 as it is for someone aged 30? However, to allow people to enjoy life independently, and in their own homes, requires an understanding of the consumer, their needs, aspirations and desires. Several areas need to be considered that affect consumers in this market.

Language as a Barrier

This guide looks at the potential market for technology products and services that allow consumers to remain independent, and in their own homes, for as long as possible. We are already surrounded by technology that enhances life: mobile phones, tablets, smart meters, laptops, smart TVs, the list is almost endless. They excite the end user, are aspirational and desirable, as well as functional, usable and affordable. Products and services that allow people to remain independent should be viewed in the same light.

The following quote was inspired by Sara Hendren, a leading thinker and writer on adaptive technologies and prosthetics sums up the negative way in which we often think about Assisted Living Technologies:

“Without technology, the human body is a pretty limited instrument. We cannot write without a pen or pencil, nor eat hot soup without a bowl and, perhaps, a spoon and yet, only certain technologies are labelled “assistive technologies”: hearing aids, prostheses, wheelchairs. But surely our pens and pencils, bowls and spoons assist us as well. The human body is not very able all on its own.”

As the quote implies, would any consumer choose to buy a product that suggests that they need special help to live, which is exactly what is implied by the term “Assisted Living”? Throughout life, consumers face changes in their circumstances, purchasing behaviour, and lifestyle preferences. Leaving home, buying or renting a first property, getting married, having children, pursuing leisure activities, active retirement. None of these transitional stages of life should be viewed with negativity, as each is as valid as the other and, yet the label ‘Assisted Living’ comes with exactly that negative image. It presents a barrier to adoption of products and services which can make all the difference as to whether someone is able to remain living independently. It is now accepted that moves towards a consumer model could “normalise” products, thus reducing the stigma currently attached to some Assisted Living products.

Feedback from a research report conducted by Ricability found that service users found the retail model less stigmatising, as they were able to “buy products in a shop in the ordinary way”.

Key words here are “normal” and “ordinary” and continued use of terminology that implies “special” needs, or that draws attention to impairment will continue to create barriers to widespread adoption and a consumer-driven model. The use of language can also be a barrier to awareness in that it can leave potential service users and purchasers confused about what they are being offered and whether it has any relevance to them, as the comment below illustrates:

“you’re calling it telecare, which no-one really knows, people have got used to community alarm, and actually 90 odd percent of your activities are community alarm. So why aren’t we calling it a community alarm, people know that, they’re comfortable, people have already bought into its benefits. Why are you calling it something that people don’t relate to?” Third Sector Director

Therefore, for a consumer market to become viable, it is essential that negative terminology, or language that has negative connotations, is eliminated as much as possible from the business model.
Disconnect Between Users, Customers, Manufacturers and Retailers

The disconnect between those using ALT or eALT and those developing it, selling it or suggesting its use, creates further barriers to the uptake of technology.

A telephone survey carried out with industry representatives for the COMODAL project identified clear differences between what consumers and industry saw as significant barriers to the take up of ALT and eALT.

The following factors were rated as less important by industry than they were by consumers:

- The cost of running a piece of equipment over a period of time;
- The complexity of the equipment – how easy it would be to use;
- It might lead to less contact with others or hands on help;
- The lack of national standards or regulation;
- A product could be unreliable;
- It might be risky to use or result in an accident.

Furthermore, in a street survey conducted for the Comodal project, consumers articulated their concerns about data protection and disclosure of personal information. When asked about barriers to the uptake of these products and services there was a marked difference in the importance given to fear of disclosure of information when using eALT by consumers when compared with the respondents from the industry telephone survey. Perhaps this is because up until now, with the market largely dominated by public services, the end user has rarely been the purchaser.

Finally, are we also running the risk of producing technology for technology’s sake without addressing the true needs and life-enhancing properties for the end user that solutions should consider? ALT and eALT are just technology, and the market should be viewed as such. It is interesting that there are products being developed that concentrate on the telehealth and telecare sectors, and it seems that these two terms limit the market scope even more. Through technological advancement aimed at these areas, we in danger of creating an even wider gulf between what is deemed to be a mainstream product and specialist health monitoring technology. This brings with it a whole new set of issues and problems and takes us further away from what the end user may want to purchase. In one of a series of qualitative interviews to understand the industry’s current business approaches for the COMODAL project industry research a Regional Community Care Manager commented that:

“…..the technology needs to not move on quite as quickly, it needs to keep pace with the people rather than the people trying to keep pace with the technology because with this client group, it is not going to happen”
Coupled with this, older people can often be unfamiliar with the opportunities offered by new technologies. In these cases they are unlikely to be able to express their needs or look beyond their current situation. Designers need to understand functionality, value, design, cost, privacy, trust and acceptance of all users. The meaning and desirability of a product is also very important; consider the difference between having the newest tablet or mobile phone (which may be used as an assistive product), of which an owner may be proud, and having a personal alarm or telecare equipment, which may have a different meaning to the user.

Therefore, as with the terminology used to describe these products and services, the way products look and services are marketed also may have negative connotations for the consumer. If the design process was inclusive the consumer would be at the centre, resulting in the design, development of delivery of products and services they want. At present the process is far from creating a desirable, life enhancing image and a product which you would want to purchase and have in your home rather than one associated with the stigma of hospitals and disability.

With specific reference to eALT, Maciuszek, Aberg and Sahmehri (2005) suggest that a reason why this happens is that progress in the design of these products and services is hampered by a lack of knowledge between what users know about the state of the art and the theoretical knowledge of designers that could guide their creativity into producing products which are useful and needed.

Furthermore, looking specifically at the eALT market for those aged 50 – 70, product designers and lecturers interviewed for the COMODAL project did not feel that there was a requirement for such a market, as this group was not readily thought of as needing assistive technology. This has resulted in products being targeted towards the older age range. Consequently, the needs of 50-70 year old consumers are not being considered when products are developed.

COMODAL research with current and potential consumers in the 50 – 70 age range identified the lost opportunity here. Participants in the focus groups felt that a universal design approach could be adopted whereby products designed with older and disabled people in mind can be useful for all:

“What’s good for older people is good for everybody.” (Carer)
The Comodal project’s comprehensive review of literature\(^{35}\) showed that poor aesthetics and design issues are a barrier to purchase, and also affect the performance of products. This view was supported by the findings from a questionnaire and workshop\(^{36}\) carried out by SEHTA with representatives from the eAL T sector who identified a need for better design of eAL Ts to make them attractive, functional, discreet, simple and easy to use. They also cited the lack of integration of eAL Ts into everyday environments, activities, services and technologies, as a barrier to using products. Carers at Comodal focus groups\(^{34}\) felt that designers lacked the day to day experience which would be required for truly functional products, suggesting a need for increased use of empathic design techniques.

Previously businesses may have just sold to the public sector for whom design would be of lower importance than price. Engineering and designing for absolute cost efficiency is sometimes at odds with making a product attractive and easy to use. However, as representatives from industry themselves recognised, failure to recognise the importance of these aspects of product development comes with risks:

“Design is perceived as having an important influence on the decision making process,”\(^{33}\)

“Unfortunately sometimes the people that design the equipment don’t experience the use of it.” (Carer)

“I had one of these things for my husband when he had his stroke, fantastic, except they’re absolutely disgusting.” (Personal Consumer)

Again, avoiding the over use of terminology, inclusive or universal design is about good design – placing the end user at the centre of the process. Good design meets the needs, aspirations and desires of end users, regardless of their age or ability. Those aged 50-70 have grown up in a more consumer-oriented age than previous generations so, for this age group, product design and functionality is important, and will impact on whether they purchase a product. This should be taken into account when designing or purchasing products to be sold directly to a consumer market.
Buying Behaviour

COMODAL research from the literature review, street survey and consumer focus groups identified a number of factors that encourage the purchase and use of an ALT or eALT product or service and a corresponding set of barriers that prevent a consumer from doing so.

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<th>Factors that encourage purchase</th>
<th>Factors that are barriers to purchase</th>
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<td>1. Believing that a product or service would make a difference</td>
<td>1. Whether you can afford to buy the product or service in the first place</td>
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<td>2. Feeling that costs are affordable and worth it</td>
<td>2. Fear that it will be expensive/costly</td>
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<td>3. Feeling that the product would make life safer</td>
<td>3. Not knowing enough to be able to choose between items</td>
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<td>4. A feeling that the product or service is reliable and will last</td>
<td>4. Lack of independent information</td>
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<td>5. Knowing that products/services exist to help people</td>
<td>5. Lack of awareness that a product/services exist in the first place might help</td>
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In a street survey of current and potential consumers, the top 5 factors that encouraged purchase of assisted living products or services were rated as having a stronger influence on consumers than the top 5 barriers. The research showed that when comparing enablers to similar barriers, with the exception of the role of the State, enablers are in almost every instance seen as being more influential than the equivalent barrier.

Looking specifically at barriers, frequently the assumption is that cost is the main barrier to purchase. This research found that, yes, affordability and cost are the most important barriers for consumers however barriers that related to consumer knowledge and awareness affecting the purchase decision accounted for just over a quarter of the responses. After cost, knowledge barriers were rated as more influential than all other barriers. Given that the second most influential factor that encourages buying was Feeling that costs are affordable and worth it, suggests that cost, when viewed alongside the other purchase decision criteria, is not the primary decision factor that many believe it is.

Believing that a product/service really would help was identified as the most influential factor. It is therefore somewhat ironic that, when looking at how eALT is marketed and retailed, it is often this most simple of messages that advertisers forget to communicate, thereby overlooking the most powerful benefit.

Bearing in mind that buying behaviours are typically based on necessity and special circumstances, it is striking to note that our consumer research has suggested that many people simply don’t think of products or services as a solution to their daily living problems. This lack of familiarity means that as a result, factors such as complexity, design, fear of stigmatisation and reliability become potential barriers to making that purchase.
The Consumer Journey

The consumer journey describes the stages a consumer goes through from identifying a need for an ALT or eALT product or service to its use within daily life. Through the COMODAL research we are able to divide this into 5 stages as follows:

1. Recognising that a need exists
2. Finding product and service information
3. Making a decision to buy
4. Purchasing the product or service
5. Using the product or service

COMODAL researched the views of consumers and industry representatives to identify what they perceived to be the barriers and enablers to purchasing ALT and eALT products and services at the different stages in this journey.

Consumer Journey: Stage 1 - Recognising That a Need Exists

One of the strongest barriers to emerge from the consumer engagement phase of this research is at the earliest stage of the consumer journey. For some people accepting that they have a need in the first place is a barrier. The rest of the consumer journey is predicated upon this.

Our research shows that the most important prompt for 50-70 year olds when beginning the journey which may lead to purchasing ALT or eALT products or services is a reduction in ability, or an increase in perceived physical need or disability.

This and other important triggers are listed below, in order of importance:

- A reduction in ability or an increase in perceived physical need or disability
- Awareness of products which provide a solution to a particular problem
- A carer or family member notice changes in behaviour
- Isolation – family and friends not living close by, or a partner passing away
- A doctor suggests you have a need
- Discharged from hospital
- Current aid or solution has become ineffective or inappropriate
- Wanting independence and being able to complete tasks by oneself

Recognising that there is a need which assistive technology can help with (i.e. that it can bridge the gap between changing ability and the everyday activities that people want to pursue) is a key stage in the process of obtaining and making successful use of a product or service. However, when people do recognise a need, the products and services available may not appear to be appropriate for them and could, in fact, lead to them ignoring or denying this need. For those aged 50 - 70 the language and concepts of ‘assistive’ products or ‘equipment’ are stigmatising, creating a barrier which prevents them from identifying that these products or services are appropriate for themselves and preventing them from researching into and purchasing relevant products and services.
There appears to be an industry focus on technology to address the consumer’s disability whereas a focus on solutions to fit in people’s homes and lifestyles and to meet and stimulate their aspirations might be what is required in order to help younger potential consumers recognise and accept that need.

This level of consumer understanding has been exacerbated by the current market being solely needs driven. Consumers do not recognise a need until it is too late, and then the choice of products is limited, unattractive and stigmatising. By accepting that we consider life stages before we have specific needs can change this. Using existing technologies that can be adapted, instead of creating new products to meet specific needs which are associated with older age is one positive step.

Consumers do not want to be reminded that they have impairment, regardless of their age, and products that draw attention to that impairment are not necessarily purchases of choice, but rather necessity. Choice and desirability must become central to the future of this market.

Many products are latching on to the telehealth and telecare sectors, as this is how the market has been described. In the same way that Assisted Living is stigmatising, so too are the terms telehealth and telecare as they imply that the related products are there to monitor declining health and increasing levels of impairment, as opposed to being life enhancing and enabling products. As one member of the focus groups commented:“If you are the sort person who doesn’t have blood pressure issues then probably it’s not a good thing to have because you can end up obsessing.” (Non-purchasing user)

Designers and product developers are just beginning to recognise 50 – 70 year olds as consumers or potential consumers. There is still considerable opportunity for more imagination, creativity and innovation to make assistive technology attractive and desirable to potential consumers.

In many cases, it is becoming clear that the actual technology (hardware) already exists, but it needs creativity to really understand the needs, aspirations and desires of all consumers as they move through the transitional stages of life and into independent older age. Where this happens consumers are more likely to associate products and services which are on the market with their particular needs.
Consumer Journey: Stage 2 - Finding Product and Service Information

Once the trigger event occurs causing the realization of the need for these products and services to promote and extend independent living (often through interaction with a health or social care professional), there was a strong and widespread feeling of a vacuum in terms of the necessary information to respond to this\(^3\), particularly:

- whether products and services exist that can help
- which products and services are available
- where to find them
- how to gain advice on the appropriateness of different products and services

Knowing that a product or service actually exists and a lack of knowledge of the ALT and eALT market place are significant barriers to people finding product or service information. Generally the consumers in our studies did not know where to go to find this information\(^3\). More attention needs to be given to the way in which these products are marketed. Consumers and industry respondents were asked where consumers would go for advice or to look for ideas about eALT products and services\(^3\). In total, there were 1,232 multiple mentions from the consumer respondents and 383 multiple mentions from the industry respondents. The results were as follows:

<table>
<thead>
<tr>
<th>Sources of advice &amp; new ideas – (multiple mentions)</th>
<th>Overall (%) Consumers (n=500)</th>
<th>Overall (%) Industry (n=103)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare professional</td>
<td>49</td>
<td>62</td>
</tr>
<tr>
<td>Specialist mobility/ independent living shop</td>
<td>44</td>
<td>42</td>
</tr>
<tr>
<td>Friends/family</td>
<td>35</td>
<td>46</td>
</tr>
<tr>
<td>Internet</td>
<td>34</td>
<td>71</td>
</tr>
<tr>
<td>Local council</td>
<td>21</td>
<td>23</td>
</tr>
<tr>
<td>Leaflets or catalogues from supplier</td>
<td>14</td>
<td>23</td>
</tr>
<tr>
<td>Adverts</td>
<td>13</td>
<td>35</td>
</tr>
<tr>
<td>Carer</td>
<td>9</td>
<td>30</td>
</tr>
<tr>
<td>High street retailer</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Local installer or tradesman</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>DIY superstore</td>
<td>6</td>
<td>1</td>
</tr>
</tbody>
</table>

Comodal consumer research shows that the top-rated enabler, in both importance and influence terms, was believing that a product/service really would make the consumer’s daily living tasks easier. Interestingly, this and the next most important enabler, knowing that products/services exist to help people, accounted for more than half of the importance rankings, indicating that awareness and belief that a product will help are THE KEY purchase triggers.
There are obvious differences between the consumer and industry views, the biggest surprise being industry’s belief that the internet is a key source of information for consumers (71%) compared to only a third of consumers.

Both consumers and industry representatives cited healthcare professionals as important sources of information when seeking to find out about ALT and eALT products and services. However, we also found that health and social care professionals do not have a good understanding of the consumer market or where to signpost to outside statutory service provision. Furthermore, many are unaware of new products in the marketplace and are unsure of their role about promoting products in a consumer market place. At the same time, however, industry also believes that these health and social care professionals are key in this role. There appears to be a mismatch between industry and public perceptions of the role that statutory service staff play in a consumer market in terms of signposting and information provision.

That said, if products and services were designed and developed for the consumer, and not the healthcare provider, then would it be as necessary to use health and social care professionals as a channel? By creating mainstream lifestyle products and services, using existing technology, then the whole marketing exercise becomes less about limitation and more about expansion both in terms of commercial viability and consumer choice. However some e-ALT will always remain at the more complex end and therefore professionals are likely to have a part to play, maybe not as a channel but as advisors?

This level of change will only happen when there are products that consumers actually want to buy as opposed to need to buy.

As part of the COMODAL consumer research, the channels through which consumers source and purchase products were explored in a series of focus groups.

Participants liked online shopping because it enables people with limited mobility to access goods and services at competitive prices. However, it was also argued that not everyone has access to a computer or the internet. Further, people are unsure of their rights when returning goods, and concerned about the logistics of returning unwanted items.

People disliked internet shopping as they would be unable to try a product before purchasing.

Catalogue shopping was also disliked due to the inability to ‘try before you buy’, and the hassle and cost of returns. Some participants liked the fact that catalogues will allow weekly payments, although one participant suggested that this can cause people to get into debt. Supermarkets were favoured in terms of their ability to purchase products easily and their potential to offer low prices, however they were criticised for not being able to provide specialist advice.

Department stores were also valued highly though some were concerned that department stores could be expensive and it was thought that the employees in a department store were likely to give good advice and take the hassle out of returning goods. However, despite these advantages, and the option of trying a product before purchase, participants were concerned that department stores are not accessible to all, and were unsure about how they would get large products home.

Local shops were valued for offering specialist advice and a friendly service in one’s own locality; however it was argued that the selling of e-ALT in local shops would not work, and the products sold were likely to be more expensive as local shops are unable to purchase in bulk in the way that supermarkets or department stores could. Local pharmacies were considered as a better option as participants valued the advice and locality and convenience of the pharmacy, as well as the range of services provided. Mobility stores were ranked highly in terms of expertise and range of specialist products, however it was also felt that some mobility stores used a high pressure sales approach, and the products could be more expensive than if sourced elsewhere.
Consumer Journey: Stage 3 - Making a Decision to Buy

We know that there are three potential purchasers in this marketplace:

PROSPECTIVE CONSUMERS - YET TO BUY; CONSUMERS, EITHER PURCHASING FOR THEMSELVES OR SOMEONE THEY CARE FOR; NON PURCHASING USER / CONSUMER, WHO USE BUT DON’T BUY eAL T THEMSELVES

When making a decision to buy it can be argued that the behaviour of these 3 groups differs which is why the market is complex and not wholly viable for one large and scalable business model. For example, prospective consumers are more likely to struggle on, whilst non purchasing user / consumers are most in need of information to help them make a purchase. However, as previously stated, when the end user is the direct purchaser, aesthetics and how the product or service fits within their home or lifestyle plays an important part in how they view the success of the product. The primary focus should be on benefits, and the elements of the product that excite and delight the end user, as opposed to highlighting their difficulties. There will always be resistance if the purchaser feels that they have to buy certain products simply on grounds that there is no choice.

There are products which have successfully crossed over from a needs-based product to an aspirational one over time. Glasses went from being an unattractive, functional corrective aid to a fashion statement with a significant market. One major high street spectacle retailer has turnover over in excess of £1.5 billion per annum.

“And one of the reasons about the stigma is that there isn’t stigma attached to wearing glasses, it’s the way it’s being promoted, you’ve got celebrities wearing glasses.”

Similarly, had wet rooms been described as “easy access shower rooms”, implying that they met “special” needs, would they have become such aspirational improvements for so many homes?

In the Assisted Living market, aspirational products are seen as expensive, and the lower cost items are extremely utilitarian in design and aesthetics. Once the market is understood, and more companies identify the commercial opportunities, then a consumer-driven model and a competitive model will emerge, as the volumes grow, prices will become more affordable and consumers will make the decision to buy.
Another factor which consumers mentioned that would help them to make a decision about purchasing a product or service was the option to ‘try before they buy’. This is no different from any other major technology item – would we buy a TV or a laptop without having a look at the quality of the display, and pressing the controls for example?

Trying a product before you buy helps to address the following points identified as enablers in the consumer’s decision to buy:

1. Believing that a product or service would make a difference
2. Feeling a product is affordable and worth it
3. Feeling that the product would make life safer
4. A feeling that the product is reliable and will last.

In essence, these enablers, identified through our research, are typical of any other technology product aimed at more circumspect purchasers. Older consumers are not so tempted by the latest must-have technology, but they are interested in the benefits and the life enhancing elements of that product or service.

Likewise, barriers to making a purchase, such as not knowing enough to be able to choose between items, or lack of independent information, can be overcome with specialist sales knowledge and well informed sales people.

When consumers in the COMODAL co-creation groups were asked to develop solutions that overcame the barriers to buying eALT they identified the following qualities that they would look for in sales staff:

- Listens
- Demonstrations
- Knowledgeable
- Polite
- Attentive
- Patient
- Not patronising
- Independence
- Courteous
- Uses initiative
- Pleasant
- Friendly
- Honest
- No jargon
- Helpful
- Articulate
- Good social skills
- Accommodating
- Home visits
- Unflappable
- Informative
- Empathetic
- Approachable
- Respectful
- Accommodating
- Good product knowledge
- Ask questions
- Good product knowledge
- Articulate
Consumer Journey: Stage 4 - Purchasing the Product or Service

When it comes to actually purchasing a product or service, the key barriers that surround this market still revolve around affordability and cost, lack of product information and lack of awareness that products even exist.

Availability of this information needs to be considered in a wider context that takes into account the marketing and retail channels and expanding these into more mainstream commercial environments. As referred to above, several decades ago, it would have been inconceivable that designer spectacles would be sold in high street stores beyond the constraints of the NHS and the Optician.

It has been identified that there is a potentially very large market, if that market is looked at holistically, and not as a specialist ALT or eALT market. By removing the barriers and constraints associated with ALT and eALT, and considering instead the needs, desires and aspirations of consumers who want to remain in their own homes for as long as possible, then channels and retail environments can become more mainstream, widely known about and available.

When we look at internet shopping in the UK this was found to decrease with age, with only 2% of people aged over 80 having made a purchase of goods or services on the internet over the last 12 months. However, those with an internet connection were over 8 times more likely to have made a purchase than those without, and those with income in the top 20% were 3.3 times more likely to have shopped online.

That said, older users who do use the internet research extensively before they buy. The decision not to transact is perhaps down to an understanding of security online as opposed to any technophobic tendencies. Mainstream retail models are adjusting to this already by adapting to include reserve and collect so that purchasers can physically pay for their product when they collect it and have taken the time to ensure it is of sufficient quality.

However, there are still few studies which have explored the use of internet shopping by people aged between 50 – 70 as consumers, and fewer still with older consumers. Those that exist have only used very small samples. At the moment many of those who could use the internet are excluded possibly owing to the lack of skills necessary to complete on line transactions, or do have not access to computers. To date, studies which have looked at older shoppers purchasing on the internet have shown mixed results in terms of whether their shopping behaviour is different to younger age groups. One study of on line shopping in the United States showed that older on-line shoppers search for significantly fewer products than their younger counterparts but purchased just as much; younger consumers were more likely to rate this as a convenient mode of shopping. The reluctance of older consumers to spend time on line shopping may have more to do with their attitudes towards IT. For those wishing to market ALT and eALT products and services on line, the conclusion is that older consumers will have to be induced on line whilst younger consumers need to be induced to make a purchasing decision once they are on-line.
It is suggested that use of the internet also presents a dilemma for industry as the language used to communicate products/services has to be broad enough to appeal to the different stakeholder groups - carers, healthcare professionals and consumers. This is especially tricky given that all three have slightly different information needs and this will change as the consumer market develops. That said, all stakeholder groups are still consumers, so part of the design process should address all their collective needs, desires and aspirations opening up both the effectiveness of the internet as a marketing channel, and the suitability of mainstream retail outlets as a channel. One Regional Community Care manager talked about how they have tackled this dilemma by developing their website so that it included a range of downloadable case studies.

This was very much targeted at people who purchased on behalf of others who were less computer literate and may be put off by looking at something on a screen. The relative or carer could then do the research online but could show the potential user a range of products in a format they feel more comfortable with.

This representative also identified that there is an issue in potential purchasers knowing where they can find the eALT products and services that are available or even finding out that they exist in the first place. As these products and services are still identified as a specialist market they are not on display where people can see them, try them and then make a purchase.

“I think this is one of the ways forward that we have to take it from the depths of the civic centres across the country which is basically where it is, or the offices of the local housing association or wherever it might be, and even the private providers that are out there, it’s all bunkered away with no presence. Age UK provide it nationally, great but where’s the nearest Age UK office which actually has something in it about this? There isn’t one. Saga, exactly the same, Elder Care, exactly the same. Tunstall the biggest equipment provider has their own service, but is there a high street presence for it? No, it’s all on-line.”

As with any business, a multi-channel approach is essential. One only needs to look at the changes in business models across major retail chains, the adoption of click and collect, click and reserve, home delivery services, and an online presence to see that it is the whole package that creates a successful retail business model suitable to today’s consumer.

When customers do visit a retail store, they immediately make an association between the products sold in the store, their price, the store’s “tone of voice” and ambience and the retailer’s presence and identity. As a result, retail design and retail branding cannot be disconnected from each other.

Retailers and designers need to know what their customers value and translate this into design. Research suggests that the new generation of older consumers and people with disabilities prize the retail experience more than their predecessors, and will be looking for added quality in this. However designers have to respond to numerous factors such as zoning regulations and disability access requirements. Some of these factors may be in conflict. Shoppers perceive their shopping experience holistically and disabled shoppers notice when there are gaps and smooth transitions. Therefore negative individual features will mount up to create a negative overall experience and get in the way of making a purchase.
A part of the Comodal research, in a co-creation workshop, consumers aged 50-70 were asked to think of a shopping experience (which may or may not be related to the purchasing of ALT or e-ALT) which was particularly bad, and to explore the reasons why it was so poor.

The problems raised were many. The categories which emerged were:

- Behaviour, attitude and knowledge of customer service staff
- Accessibility to and within the store
- Point of purchase experience
- Problems with products and stock
- Behaviour of other customers
- Problems with deliveries
- Lack of information
- Poor after sales service
- Poor experiences with call centres
- Customer service

**Consumer Journey: Stage 5 - Using the Product or Service**

The consumer journey doesn’t end with the purchase of the product or service.

The after sales experience is as important as the pre-purchase journey, particularly as reliability and trust are high on the consumers’ list of enablers. Other areas that were valued by consumers were customer support, product service support, upgrading and longevity.

After sales service was recognised as a priority for a regional specialist ALT supplier interviewed for COMODAL.

“You’ve got to provide good after sales and if that means going out adjusting the wing mirror on a scooter, that’s what you have to go and do albeit some might say, “That’s something the user should do, we’re not doing out,” whereas we would say, “That’s fine, we’ll come out and check that and we’ll just see if everything else is okay. Are you happy?” And it’s the sort of support that I think makes people want to come back to you.” Regional Specialist ALT Retailer.
And the following statement recognises just how important it is for a business to provide a quality service in terms of generating future sales:

“And being able to advise them effectively and then really gaining additional sales from existing customers… Again it’s about that experience about the quality of the service you are offering them, the information about the products and understanding the condition. So I would like to see all of our advisers not necessarily experts in every field, but perhaps we would have an expert on certain items, certain products. And then somebody else expert on … so when somebody visits our showroom there would be somebody there who would talk with some knowledge about that condition and how that condition was going to progress. I think that’s the key thing is allowing the prospective client to have a conversation with somebody who really know not what’s it’s like now, but where it’s going.”

This could apply equally to a company like Apple, that prides itself on customer service, but the quote comes from a Business to Business Supplier in the current ALT marketplace. There is no mention of ALT, but there is reference to quality of service, and expertise of staff.

Based on our insights from what consumers want in the eALT market, the following top tips may help industry to achieve this:

**Top 10 Tips for Achieving What Consumers Want**

1. Demonstrate the difference your product or service will make and bring it to life. Emphasise the lifestyle benefits.
2. Identify a clear consumer need and show how your product or service meets that need.
3. Show how the product or service will provide peace of mind.
4. Ensure the product or service is easy to use and understand, tell potential consumers this.
5. Make your product or services as attractive and easy to buy as possible. Consumers should want it as well as need it!
6. Recognise the different consumer types, understand how to reach and engage them through a variety of channels.
7. Invest in targeted marketing, know your routes to market and develop new business partnerships to broaden your reach.
8. Identify and address the barriers to purchase – why don’t they buy? Use the enablers identified in this report to help you.
9. Provide “try before you buy” or money back guarantees to foster customer confidence along with excellent customer sales support.
10. Develop a relationship with your customers. Needs change over time. If customers buy one item they might buy more, keep in touch and follow up.
How to Bring About Real Change in the Consumer eALT Market; New Business Model Approaches

Through our research we have identified a number of areas that can open up a market to the growing population of consumers aged 50 – 70.

As a group they have particular needs, aspirations and desires, including wanting to live independent lives at home for as long as possible. Until now the market for the type of products and services which will help them to do this has been dominated by the public sector as the major purchaser. However, with reducing budgets and tighter application of the access criteria to receive products and services through state provision, the importance of the direct individual consumers as purchasers of products and services is set to increase.

However, despite the evident business context and the potential size of the market it remains under developed.

COMODAL’s research has demonstrated that there are a number of factors which create a disconnect that persists between the needs of this consumer group and the current marketplace. These include:

- Terminology which people find difficult to identify with because it stigmatises by emphasising negative messages such as disability and impairment rather than helping to promote an independent lifestyle;
- Design that stigmatises, lacks aesthetic appeal and does not fit in with home and lifestyle.
- Access to information about what is available and how to find it was felt to be particularly important by both consumers and industry representatives. However, there were big differences between where industry representatives thought consumers would go for information and advice or to look for ideas about products and services and where consumers themselves identified as their sources of information.
- At present, existing products are not readily available or sufficiently in the public eye, except when they become essential, and then it is a case of “use this or lose your independence” – not a palatable choice for any consumer.
- There is an emerging preferences for consumer services within the eALT market, supported by good customer service rather than stand alone products.
The technology is already here to make a significant difference to the lives of people as they get older, but there is a real need for greater understanding by industry of the consumer, and this is relevant regardless of age or ability. For too long, the commercial sector has made assumptions without really delving into consumer behaviour and, as our population changes; it is becoming increasingly vital for companies to make sure they address all aspects of the consumer journey.

Using the research findings from the initial stages of the COMODAL project around what consumers want, business models that are used elsewhere in the consumer market such as insurance, travel, retail and brokering services have been explored within the context of an eALT consumer market\(^1\). It is clear that new partnerships and approaches are needed, along with a move to consumer services that offer lifestyle solutions rather than stand alone products.

**With these insights in mind, four business model exemplars were developed, these are defined as:**

<table>
<thead>
<tr>
<th>BUSINESS MODEL</th>
<th>CUSTOMER VALUE PROPOSITION</th>
<th>DIAGRAM</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Complementor</strong> - A complementor to a product or service is any other product or service that makes it more attractive. Firms co-operate with each other to offer a range of products or services to varying degrees depending on the strength of relationship they wish to develop.</td>
<td>A number of my needs can be met in one place.</td>
<td><img src="image" alt="Complementor" /></td>
</tr>
<tr>
<td><strong>Diversifier</strong> - Where there is a greater degree of “bundling” of products or services to provide a more holistic solution to independent living needs. Firms can offer additional products, benefits or services, outside of their normal area of expertise, either developed themselves, outsourced, or branded through some form of ‘own labelling’ agreement.</td>
<td>I can rely on that brand.</td>
<td><img src="image" alt="Diversifier" /></td>
</tr>
<tr>
<td><strong>Independent Advisor / Broker</strong> - An Agent bundles the solution elements recommended by the independent advisor, and chosen by the client. Alternatively, a ‘personal shopper’ signposts the client to the recommended or required products and services, which are paid for individually.</td>
<td>I can rely on an expert.</td>
<td><img src="image" alt="Independent Advisor &amp; Broker" /></td>
</tr>
<tr>
<td><strong>Insurance</strong> - This could be insurance against the risk of financial loss, or future need where the many premium payers pay for the few claimants. Alternatively, a life assurance model could be adopted, where premiums are paid over a period of time in preparation for anticipated expenses. Another variation is the cash plan where, for a set monthly fee, certain expenses can be claimed back.</td>
<td>The worry and uncertainty of the future is managed.</td>
<td><img src="image" alt="Insurance" /></td>
</tr>
</tbody>
</table>

Full description of the models and their applications can be found in the COMODAL Business Model report\(^4\). The COMODAL project aims to open up greater understanding within industry to maximise the opportunities that are presented by the changing age demographics.

By understanding the needs of consumers aged between 50 and 70, and subsequently thinking creatively and inclusively, we can break away from solely needs-based business models to truly consumer-driven models that excite and delight.
OVER 30 PER CENT OF THE UK POPULATION ARE ABOVE THE AGE OF 50 AND THEY HOLD 80 PER CENT OF THE WEALTH IN THE COUNTRY²

BY 2083 ONE IN THREE PEOPLE WILL BE OVER 60³

A TIP FOR ACHIEVING WHAT CONSUMERS WANT:
ENSURE THE PRODUCT OR SERVICE IS EASY TO USE AND UNDERSTAND, TELL POTENTIAL CONSUMERS THIS
THE MAJORITY OF THE UK'S PERSONAL WEALTH IS NOW HELD BY THE OVER-55s

“WHAT’S GOOD FOR OLDER PEOPLE IS GOOD FOR EVERYBODY.” (CARER)

IN 2035 THE PROJECTED POPULATION OVER 65 WILL BE 6.35 MILLION MEN AND 7.11 MILLION WOMEN - REF 8
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UNDERSTANDING CONSUMER NEEDS IN A CHANGING ASSISTED LIVING MARKET

INSIGHTS FOR INDUSTRY