

Foreign Students as Consumers in Kuopio

Laura Jääskeläinen, Kaisa Salonen

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Author(s) Laura Jääskeläinen, Kaisa Salonen			
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Supervisor(s) Abdelazim Hannoura, Anneli Juutilainen			
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<p>Abstract</p> <p>During the summer and fall 2013 a survey regarding consumer behavior and usage of disposable income was conducted on a population segment often neglected because of their alleged chronically bad financial situation; students. The main focus was on foreign students studying in Kuopio campuses of Savonia University of Applied Sciences and the University of Eastern Finland.</p> <p>The research was executed in partnership with the City of Kuopio in order to give them a better understanding of the services used by the foreign degree-, doctoral- and exchange students residing in Kuopio area, and to improve the services available in the area.</p> <p>The main focus of the study was on the distribution of the monthly budget of the students and the usage of the services offered by the City of Kuopio as well as other services, such as bars and restaurants, available in the city.</p> <p>Even though the usage of services provided by the City of Kuopio was relatively low among the students, the research proved that there were differences in monthly budget and the usage of it on consumer goods and certain services depending on the nationality, form of study, age and gender. Based on the results, improvement suggestions have been made.</p>			
<p>Keywords</p> <p>Consumer Behavior, Foreign Students, Savonia University of Applied Sciences, University of Eastern Finland, City of Kuopio</p>			

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1 BACKGROUND OF THE RESEARCH

The topic for the thesis was found while browsing Theseus for ideas. The inspiring thesis held the title "Overseas Students as Tourists in Shanghai" by Ke Zhang (2011). The chosen topic was found the most suitable among all the suggested topics because of the researchers' personal interest in the lives of foreign students in Kuopio area. After the initial discussion about the topic with Anneli Juutilainen, the responsible teacher for Thesis at Savonia Business, Kuopio, the final topic of "Foreign Students as Consumers in Kuopio" was decided. As City of Kuopio took an interest in thesis and joined the process as the partner organization, the thesis got working-life context.

According to Kansainvälisen liikkuvuuden ja yhteistyön keskus (Center of International Mobility) CIMO (2013), the amount of foreign students coming to study in Finland has been steadily rising during the past ten years. As the foreign students' need for services could differ from that of the Finnish students, the City of Kuopio wished to take some time and interest to research the living situation of the foreign students who reside in the city in order to make the city even more attractive for the foreigners.

A survey was conducted on a population segment often neglected because of their alleged chronically bad financial situation; students. Furthermore, there seemed not to be any studies regarding the consumer behavior of foreign degree students or exchange students. The researchers saw the potential in investing in students since they will not be students for the rest of their lives. Also, the differences between degree students and exchange students were considered as a subject of interest.

During the research it was important for the researchers to bear in mind that despite the common assumption of "poor student" not all students are financially challenged. Nowadays it is a growing trend in several developing and middle income countries to send the younger generation abroad to receive higher education. It is also worth noting that the students from outside EU/ETA countries need to have sufficient income of 560 Euros per month (6 720 Euros per year) in order to be granted a residence permit to Finland. (The Finnish Immigration Service 2013.)

1.1 Hypothesis

The foreign degree students were considered as interesting target group, because after graduation at least some of them are bound to enter the labor market in Finland, while the consumer behavior of exchange students was expected to resemble that of a tourist due the short period of their stay in Finland. For this reason the researchers started the thesis process with the assumption that there would be differences in consumer behavior between the degree and exchange students.

Other fundamental differences in consumer behavior were expected to depend on the cultural background, gender and the age of the survey group. Also the duration of stay in Finland and the students' current life situation were considered as possible variables.

The cultural background and age was thought to affect a person's view of what is important and worth purchasing. The researchers expected to find differences especially on accommodation expenses and daily necessities between the representatives of different cultural backgrounds, while the main differences between different age groups were thought to focus more on the leisure activities and clothes or cosmetics.

Age was assumed to define what people perceive valuable; students in their twenties would more likely use their money on entertainment, clothing, free time activities and be less concerned about their way of consuming than students in their thirties or forties. Students in their thirties or forties were assumed to invest in products of better quality than students in their twenties, and be more selective in their usage of money.

According to the researchers' hypothesis, the money left after the necessary monthly living costs (accommodation, daily necessities, etc.) would be used differently between men and women; men would use more money on sports and free time activities, whereas women would prefer to use money on cultural activities, fashion and cosmetics. Men were expected to use their funds more impulsively while women's purchasing decisions would be affected by advice given by their friends and family members, sales staff as well as product comparison (Underhill 2000, 98, 115).

Finally, the researchers presumed that the source of income also affects the consumer behavior of the students; those financing their studies themselves through work, personal funds or scholarships would likely consume products and services

available more freely compared to those receiving funding from their parents. The students receiving money from their families were assumed to consider the impact of their consuming to the whole family.

2 RESEARCH METHODS

The research process was started by gathering both primary and secondary data. Primary data was collected through a survey targeted to the selected sample group; the foreign exchange and degree students in Kuopio. The survey was sent to the target group by email and it included multiple choice, matrix and open questions. Interviews were conducted in order to gather more thorough information after the survey results were analyzed. Secondary data including articles, books and online sources on consumer behavior, was used to providing theories to base the results of the research on. Throughout the research both quantitative and qualitative methods were used. This allowed better access to relevant information provided by the students taking part to the survey and interviews.

As the sample group would only consist of foreign students. The target group was decided to include both the students from the University of Eastern Finland and Savonia University of Applied Sciences (later referred as Savonia UAS) in Kuopio. Target group was further limited to include only foreign degree and exchange students of the chosen educational institutions.

In the beginning of this research, the sample groups was had carefully defined a as the replies provided by others than foreign degree and exchange students would not serve the purpose of the study. The sampling method in questions is called census sample. The survey was created and analyzed using Webropol online survey and data gathering and analyzing program.

The survey used included both descriptive and analytical aspects. Descriptive surveys are concluded in order to gather factual data and describe measure and analyze the given phenomenon occurring within the target group. Analytical surveys aim at gathering data to prove the presented hypothesis correct or incorrect. For the research at hand the aim of the survey was to discover basic facts about the selected target group, as well as collect appropriate data to support the hypothesis presented in chapter 2. (Buckingham & Saunders 2009, 13-14.)

3 CONSUMER BEHAVIOUR

In various researches consumer behavior is defined as the study of how individual people or defined groups with predefined characteristics, e.g. Caucasian women aged 20-40, decide to use their disposable income. Consumer behavior describes the acts of selecting, purchasing, using and disposing of products, services or ideas. Consuming is an act aiming to satisfy a need or want of the consumer and it is often driven by existing displeasure and dissatisfaction. (Solomon, Bamossy, Askegaard & Hogg 2006, 6-7.)

Consumer behavior is a concept that has significantly expanded after it was first introduced to the public. Nowadays consumer behavior is seen as an ongoing process rather than a mere exchange of money and goods at a certain point in time. Today's consumers are more sophisticated and knowledgeable in their choices, posing a question of how they make their purchase decisions and what kind of factors influence their decision making. (Solomon, Bamossy, Askegaard & Hogg 2006, 6-7.)

As mentioned above, consumer behavior can be observed on different levels, such as consumer behavior of an individual, or consumer behavior of a specific group of people. It is quite common that the buyer and the final user of the product is not the same person or that large organizations centralize their purchases to a single department where a handful of people make the decisions. Sometimes opinions of other people might affect the purchase decisions of an individual. The study of consumer behavior is interested in all these cases. Marketing decisions are often based on conducted research about consumers' wants, images and preferences. (Solomon et al. 2006, 6-8.) The interest was in learning if the globalization of cultures, values and products has affected the consumer behavior of the foreign students residing in Finland during the study, or were there differences to be found in the consumer behavior between the students from different cultural background..

3.1 Consumer behavior in Europe

Even in today's globalizing world it is still too early and inadequate to speak about "European consumer behavior". Europe is a relatively unified continent due to long tradition of co-operation in several fields, but there are many cultural and traditional differences across the continent, thus showing a great variety in consumer behavior. Even if most of the Europeans wear similar clothes provided by same brands and

chain stores or listen to same music, the cultural traditions are strongly present in their everyday lives. (Solomon et al. 2006, 4.)

However, at the same time influences from around the globe are arriving and settling in Europe. Despite the local traditions, most Europeans are well educated in cultures different to theirs; they eat sushi, tortillas and hamburgers, and consume ethnic products imported from all over the world.

Age definitely has a noteworthy impact on consumer behavior of the Europeans. While the older generations may still remember the times of poverty, children, teenagers and people in their twenties are mostly brought up in abundance. The young people of Europe are the most materialistic generation ever. People in their teen years and twenties are seen as an attractive consumer segment since they have grown up being able to participate in the purchase decision and thus are sophisticated and knowledgeable consumers. Young adults in Europe have the most modern lifestyle and consumer pattern. Usually they like to go gym, concerts and events. They lead an active social life, going to pubs and restaurants. They mostly invest in products they consider increases the quality of life, such as fashionable items and electronics. (Solomon et al. 2006, 409-421, 456-473.)

Even though Europeans admire an equal society without clear stratification, social classes still exist and have their effect on the consumer behavior. For example, working-class consumers tend to purchase products and services only when needed, compared to higher class consumer who can afford using money more freely and plan their purchases of products and services on long term, for example saving for children's education. Persons of upper class also consume more of high-end and brand products but here they differ on one aspect; the ones who have so called "old money", meaning that they have been born in a family that has been rich for a long time, are less likely to boast about their assets than the ones who have recently made the money. The class of the newly rich people likes to show off and consume more expensive and ostentatious products and services. (Solomon et al. 2006, 428-450.)

3.2 Consumer Behavior in Asia

As Asia is a huge continent with cultures differing greatly from each other it is not meaningful to speak of "Asian consumer behavior". For this study, the concept of "Asian consumer" has been divided into two separate categories; to those originating

from East and South East Asian region and those originating from South Asian region. The emphasis was chosen based on the fact that the majority of Asian students in Kuopio seemed to be from these areas.

3.2.1 Consumer Behavior in East and South East Asian Region

In this study the East and South East Asian region refers to the countries that have been affected by the Chinese culture and are still considered to have preserved some core aspects of it (Sinosphere or Sinic world); namely China, Vietnam, Korean peninsula and Japan. Compared to many western cultures, East and South East Asian cultures are more collective, family oriented and hierarchical due their Confucian values. (Lewis 2010, 121-122.) In this research these cultural values were assumed to affect the consumer behavior of the students coming from the area.

In the globalizing world where people increasingly consume the same products manufactured by multinational companies, considerable differences still remain in consumer behavior. People in Eastern Asia usually live with the extended family and consider themselves as a part of several social groups, such as the work community, residence or community association, peer group at school or parent-teacher association. These groups are perceived to be of high importance and deviating from the group's norms is still rather inexcusable. (de Mooij 2011; Schütte & Vanier 1995, 6-14.)

First, in East and South East Asian region the decision to purchase or not to purchase is often influenced by the social environment of the individual; their family, friends and co-workers. Even impulse buying is influenced by the social reference groups rather than the mood of the consumer. Even physical environment or previous knowledge of the products has little to do with the purchasing decision, while in western countries these often are the reasons behind impulse shopping. The collective programming of the mind can also be seen in advertisement; they often prefer the commercials to be family oriented. Because of the concept of extended family, the commercials should be modified to reflect the values, for example by taking the grandparents into consideration. For the same reason advertisements that present a single model with the product are unlikely to be responded to. (Schütte & Vanier 1995, 6-14, 37-40.)

Second, it is worth noticing that although the immediate social environment affects the purchase behavior, joint decisions inside the family occurs less often than in

western societies. While the man is considered to be the breadwinner of the family, it is the woman who is in charge of the purchasing decisions concerning daily necessities, food supplies and kitchen appliances. However, men are responsible for purchasing cars and home electronics, which shows the clearly defined cultural roles of the family members. Because of the collective culture Asians try to avoid being the first ones trying a new product, but purchase an item already familiar and accepted among their social groups. (Schütte 1995, 11-15, 33-34.)

Third, especially when doing business people originating from the area, it is important to be aware of the concept of "the face". In order to not lose their face the consumers prefer to purchase brand products, especially if they are looking for a gift item. Especially in Chinese culture possessing valuable items is highly appreciated, and they have a tendency to purchase items based on the value it adds to their face and image. Many other East and South East Asian cultures, being very status-conscious, share the tendency to purchase high-end products. Throughout Asia there exists a general tendency to prefer western products. Domestic products are considered to be of lower quality even if the manufacturing process is as developed as that of the western countries. A name tag advertising a western origin of the product increases the value of the product. (Schütte 1995, 15-18, 21-22, 30.)

Even though there usually are no feelings of affection towards the items purchased, which lessens the likelihood of brand loyalty, a great tendency to cling to the familiar and unwillingness to change the consumption patterns exists. Granting all this, once a suitable brand to satisfy the needs has been found, a high degree of brand loyalty can be developed. (Schütte 1995, 31-32.)

All in all, East and South East Asian consumers often face a difficult dilemma when purchasing products; while they are very price-conscious when buying for themselves, they would love to purchase high quality brand products to show off their social status. It is also very important to bear in mind that even if the information stated in this chapter remain accurate, there is a constantly growing group of young people with more westernized values. They value individualism and are not afraid to express themselves and their values more openly. Their purchasing decisions are not based on the traditional idea of the value, the maintaining the face or boosting their social appearance, but satisfying the existing needs. (Schütte 1995, 21-23, 51-54.)

3.2.2 Consumer Behavior in South Asian Region

In this study we refer to students from India, Nepal, Pakistan and Bangladesh as South Asians. The cultures of these countries are heavily influenced by Indian culture, and have maintained some of the main ideologies and cultural aspects of the cultural heritage (also referred to as Indosphere). Even though the main cultural aspects are very similar to East Asian cultures (family orientation, loyalty to the social groups), in South Asian countries the concept of “karma” and the philosophical ideologies of Hinduism and Buddhism are commonly accepted, no matter what the main religion of the country might be. (Hofstede 2012; Lewis 2010, 434-450.)

The South Asian consumers have never had it better than today. The amount of disposable income has been on the rise and wider selection of products is available for the young and trendy consumers. Even when selections of products are wider than before, consuming patterns have started to homogenize for the first time in the history of South Asian consumerism. Consumers are price savvy and expect to get the best possible value for their money with a mind set of “I get good value at reasonable price”. They also have low tolerance for poor service, and in comparison to East Asian consumers, South Asian consumers are seeking instant gratification for the purchases. One thing has not changed in Indian Subcontinent, though. South Asian customers love to haggle and they are always after the best bargain they can get. (Spencer Stuart, 2-3.)

In recent years South Asian region has seen several emerging consumer segments; children, youth and especially urban women have become more active by participating more in making the purchasing decisions of the families and households. The influence of the children and teenagers has grown rapidly in the past five years with their growing knowledge of the products and services available; it is not uncommon for the younger generation to have more knowledge of the goods on market than their parents. Moreover, the rural population has gained a better access to the vast selection of modern consumer goods. These shifts in the consuming structure have given the young and rural consumers more freedom to make far-reaching purchasing decisions, such as selection and acquisition of a car. (Spencer Stuart, 6-7.)

A change towards purchasing goods and services for pleasure, rather than purchasing them to satisfy a basic need, has also occurred simultaneously with the structural changes of consuming patterns. Nonetheless, high appreciation of local,

traditional and cultural values is deeply rooted in the younger generations of consumers. (Spencer Stuart, 6-7.)

3.3 Consumer Behavior in North America

North America, in particular USA, has long been the leading nation of modern consumerism (de Mooji 2011). However, after the latest recession, caused by the subprime crisis and the bankruptcy of the Lehman Brothers Holdings Inc., the consumer behavior of the Americans has changed. The downturn in the economic environment has pushed the consumers towards relatively moderate consuming pattern that does not include exaggerated spending. (Bohlen, Carlotti & Mihas 2009.)

As a result, numerous American households have become more price-conscious in their purchasing decisions and started to favor non-brand, lower cost products. While the economic downturn is easing, the purchasing behavior of American consumers is yet to return to its prerecession ways; even though some of the consumers have returned to consuming the high-end brands, 40% of those who changed to the lower priced products do not consider the brands worth the money. (Bohlen et al. 2009.)

3.4 Consumer Behavior in Latin America

Rapid changes originating from the changes in the level of disposable income already witnessed in South Asia and East Africa has not yet emerged in Latin America. According to Corpart (2012) it is estimated that by 2020 most of the Latin American consumers will reach the income level of the middle class and the role of women in the society will enhance, which is bound to increase the consuming.

3.5 Consumer Behavior in East Africa

Africa, being a large continent rich with cultural differences, is too vast a region for it to be purposeful to speak about "African consumer behavior". That is why more focus was paid to East African region, as most of the African respondents of the survey originated from the area.

Like so many other developing and middle income regions of 21st century, market and consumer environment in East Africa has faced a change. Together with South Asian region, East Africa has never had it better in financial terms. One generation back, it was still considered greedy, self-centered and Western to run a business but

today's young adults do not only want to be able to support themselves, they pursue to make profit. They show world a generation of western style consumerism; the statistics show that most of the growth achieved in Africa is generated by increased consumption. (Douglas 2012; Mutch 2011.)

East Africa has recently seen the rise of a relatively wealthy middle class that can afford and is willing to purchase luxury items. What is worth remembering, though, is that the income disparity is still high and for a certain part of the population consuming is not an option and that the region still struggles with unwanted, cheap imports of low quality products targeted at poverty-stricken population. For this reason, prosperous East African consumers are concerned about ending up the dumpster of extra stock even when the low income strata are delighted to welcome those goods. (Mutch 2011.)

4 KUOPIO CITY

Kuopio is the 8th largest city in Finland, with the population of 105 000, and the most important economic, educational and innovation centre in the Northern Savonia region. Kuopio offers its citizens picturesque nature, diverse selection of public services and cultural activities, and various free time activities. (Kuopion Kaupunki 2013a; Kuopion Kaupunki 2013b.)

Foreign students determined to study in Kuopio have many fields of study to choose from. The University of Eastern Finland has several faculties offering higher education up to the doctoral level. In Kuopio campus one can study science and forestry, medicine, pharmacy and nursing, business studies and social sciences. Savonia UAS offers bachelor's level, practical and working life oriented studies in the fields of business administration, engineering, culture and art and social services and health care.

In this chapter the services offered by the City of Kuopio, as well as other services available in Kuopio area, are introduced. The main focus will be in cultural and free time activities, health services and services that were considered useful to the students living in Kuopio.

4.1 Accommodation services

Availability of student housing in Kuopio area is relatively good and foreign students can apply for student housing suitable for their budget. Kuopio Student Housing Company (Kuopas) and Tekman Tuki Ry provide shared-, one room- and family apartments, furnished or unfurnished, from which the students can choose the one they prefer based on the price and location. (Kuopas; Opiskelijan Kuopio 2013a.)

Another organization providing studio and family apartments for students is OVV Asuntopalvelut Oy that offers various apartments available at the private markets. Naturally students may also decide to use services of other real estate agencies operating on the free markets. (Opiskelijan Kuopio 2013a.)

4.2 Culture, sports and free time activities

Kuopio offers a wide variety of cultural activities. Various museums in Kuopio area introduce the history and local traditions of Kuopio area, as well as a wide collection

of Finnish art. For those interested in music and theater, Kuopio City Theatre and Kuopio Music Centre, among other players at the cultural field of the city, offer various events around the year. Kuopio City Library maintains a wide selection of material in for example English, German, Russian and French together with HelMet (Helsinki Multilingual Library). (Kuopion kaupunginkirjasto 2013; Opiskelijan Kuopio 2013b.)

Besides the all-year cultural services there are various annual events, such as Kuopio Dance Festival, Finland Ice Marathon, Ski Jumping World Cup at Kuopio winter sports center Puijo, International Wine Festival and Kuopio RockCock held in Kuopio. For those seeking for a change to exercise there are several sports halls, two indoor ice rinks, swimming hall, and private sports facilities available in Kuopio area. Savonia UAS and University of Eastern Finland campuses also have sports facilities available for students. (Itä-Suomen Yliopiston Ylioppilaskunta; Opiskelijan Kuopio 2013b; Savonia UAS.)

4.3 Health Services

Health and social services provided by City of Kuopio are divided into five main sectors; outpatient care, hospital services, services for children and adolescent, mental health services for adults, and substance abuse treatment. Furthermore, the target group of the services is divided into four groups, namely families with children, adults, disabled and elderly people. (City of Kuopio 2012.)

Student health care of the higher education institutions in Kuopio area is organized by Finnish Student Health Service (FSHS) and the City of Kuopio. At the University of Eastern Finland, the services include general-, oral- and mental health services, while at Savonia UAS the services consist of general- and oral health. (Finnish Student Health Service; Kuopion kaupunki 2013c; Välijärvi 2012.)

4.4 Multicultural Center Kompassi

Multicultural Center Kompassi was established in 1999 to help immigrants and refugees to adapt to and actively participate in the Finnish society. The operations of Kompassi are sponsored by the City of Kuopio and RAY gaming, and the services are aimed to all foreign citizens residing in Kuopio, Finnish citizens working with foreigners, and everyone interested in multicultural activities and cultural awareness. (Monikulttuurikeskus Kompassi b.)

Kompassi organizes courses and lectures available to foreign and Finnish citizens of Kuopio area. Subjects of the classes range from Finnish and English language to cultural interests, such as cooking, music and dancing. Kompassi also organizes different projects in order to encourage the multicultural awareness, and offers a wide range of recurring and nonrecurring events such as Maslenitsa, International Girls day and Restaurant day. (Monikulttuurikeskus Kompassi a; Monikulttuurikeskus Kompassi c.)

5 SURVEY

In this chapter the background of the research and surveys, as well as the results of the survey will be introduced. Chapter 5.1 will concentrate on the basic demographic characters of the participants, and based on this information the participants will be divided into different subgroups for further analyze. In chapter 5.2 the focus is on how the respondents finance their stay in Finland, the amount and the usage of their disposable income. The monthly expenses have been divided to five main categories: accommodation, daily necessities, leisure activities and hobbies, clothes and cosmetics, and other services (telecommunication, transportation, etc.).

The usage, importance and satisfaction towards various services in Kuopio area are studied further in chapter 5.3. Attention will also be paid to what services the students consider most important and satisfactory, and what kind of services they wish to have in the future. The benefits of the information collected through the survey will be discussed more in chapter 6.

The survey process started with listing the areas that were considered the most important regarding the ongoing study. Based on these areas of interest a sketch of the survey was created, dividing it to three main parts; first, the demographic information about the respondents, such as age, nationality, gender and form of study, were asked to enable division into and comparisons between different groups. Secondly, questions about the financial situation and spending habits of the respondents were planned, after which the usage of services available in Kuopio area was concentrated on.

When the sketch was ready, it was presented to the representatives of City of Kuopio. During the discussion about the structure of the research the questions were refined and detailed in order to improve the questionnaire to better serve the interests of the City of Kuopio. Especially the questions about the usage of services, as well as the importance of and satisfaction with them were detailed into a more specific form. Some emphasis was also placed on events organized in Kuopio and the channels from which students get information on happenings and services in Kuopio in order to be able to better reach the target audience and improve marketing if needed.

Finally, the structure of the survey was divided into three main parts; first, demographic information of the students, the information on their spending habits, and the information on the usage of, importance of and satisfaction with several

services available in Kuopio area. In addition to this the students had a chance to give free feedback regarding their experiences of the life in Kuopio.

The survey was conducted between 22 May 2013 and 30 June 2013. As already mentioned, the purpose of the survey was to find out the consuming habits of the foreign degree students and exchange students of Savonia UAS and the University of Eastern Finland. The target group consisted on those bachelor-, master-, doctoral- and exchange students, who had been registered for the spring semester 2013.

The cover letter and a link to the questionnaire were sent to the target group via e-mail. A reminder message was sent on 6 June 2013. The timing of the survey may have caused a slight bias to the results, as some of the students, especially the exchange students, may have already finished their studies in Kuopio and were not anymore available to answer the survey through the emails received from Savonia UAS and the University of Eastern Finland.

The size of the chosen target group, consisting of the degree-, doctoral- and exchange and students of Savonia UAS and the University of Eastern Finland, was 600. Information on the gender, age and nationality distribution within the target group was not available for the research, thus it is not known if the collected responses represent the opinions and experiences in respect of the distribution among the target group. In this regard it is not advisable to generalize the findings of this research and the results must be dealt with some reserve.

With a response rate of 15 per cents, the total amount of the answers acknowledged in this research was 91. However, one of the responses had to be rejected, as it was from a Finnish student. As the response rate of 15% is realistic, but rather low, the results and analyses represented in this chapter should be viewed as directional with relatively little statistical significance.

As the amount of the responses received from the students originating from Europe, East Asian, South and South East Asia and Russia and former Soviet Union each amounted a noticeable portion of the collected responses, some generalizations about the consumer behavior of these groups could be made with small certainty (see Table 1 for information on the nationality distribution).

5.1 Demographic variables

The students of Savonia UAS represented 48% of the respondents, while the students at the University of Eastern Finland constituted 52%. Majority of the respondents were degree students, as exchange students counted only 22% with 21 participants and doctoral students only 19% with 17 respondents. Ages of the participants ranged from 18 years to 48 years. As seen in Table 1 below, the participants were divided into four groups based on their ages; those under 20, those in their early twenties, late twenties, and those of the age of 30 or over. Most active were the respondents in their early twenties.

TABLE 1. Participants by age

Participants by Age	
Age	No. of Participants (%)
Under 20	8 (9 %)
20 - 24	34 (38 %)
25 - 29	30 (33 %)
30 and over	18 (20 %)
Total	90 (100 %)

Nationalities of the respondents were divided into groups based on the regions introduced in the chapter 4. The decision to divide the participants based on their nationality was made in order to better analyze the impact of cultural environment on consumer behavior. As shown in Table 2 below, Europeans provided most of the replies in the survey, contributing 38% of all the responses.

TABLE 2. Participants by Region

Participants by Region	
Region	No. of participants (%)
Europe	34 (38%)
South Asian region (Indosphere)	17 (19%)
Russian Federation and Former Soviet Union region	13 (14%)
East Asian and South East Asian region (Sinosphere)	11 (12%)
Africa	6 (7%)
North America	5 (6%)
Middle East region	2 (2%)
Latin America	2 (2%)
Total	90 (100%)

However, 11 responses from the citizens of the Russian Federation made them the biggest individual nationality participating in the survey. Together with the students

from the former Soviet Union region, they comprised 14% of the total amount of the replies. In addition to the aforementioned groups, the students from South Asia (19%) and East and South East Asia (12%) were the most active contributors. Only a handful of students from Africa (7%), North America (6%), Middle East region (2%) and Latin America (2%) participated in the survey.

As presented in survey results that can be found in Appendix 15, from Savonia UAS, students of Business Administration were the most active group of participants (about 68%), while the corresponding group at the University of Eastern Finland were the medical students (about 45%). Other major contributors to the survey from Savonia UAS were the engineering and technology students (about 21%), and from the University of Eastern Finland the students of Social Sciences (about 28%) and Science and Forestry (about 26%).

5.2 Usage of Money

In this chapter the financial situation of the students will be introduced. The focus will be on how they finance their studies, their monthly budget and how it is divided to cover the needs and wants of the students. The possible differences in consumer behavior and usage of money caused by demographic variables such as form of study, gender, region of origin and age will be examined.

The way how the participants use their disposable income is studied from several point of views; the differences between the spending habits of degree-, doctoral- and exchange students are reviewed in chapter 6.2.1, while possible differences caused by the gender, geographical region and the age are concentrated more in chapters 6.2.2, 6.2.3 and 6.2.4.

5.2.1 Degree-, Doctoral- and Exchange Students

As can be seen in Table 3, out of all the participants the majority (47%) had a monthly budget over 600 Euros, while only 13% of all respondents had a monthly budget of less than 400 Euros. Approximately one fifth of the respondents (19-21%) had an average budget of 400-500 Euros or 501-600 Euros per month. When studying the results, it seems that on the average the degree students had the smallest budget compared to those of the doctoral- and exchange students.

The doctoral students had the highest monthly budget, with 76% of them having over 600 Euros per month in their use. Almost half of the exchange students (48%) also had a budget of over 600 Euros a month, while the corresponding number was only 37% among the degree students. None of the doctoral students had a monthly income smaller than 400 Euros, and only 12% (2 respondents) had to survive with a budget of less than 500 Euros a month. On the other hand, almost one fifth (19%) of the degree students survived with a monthly budget of less than 400 Euros.

TABLE 3. Monthly budget by form of study

	Monthly budget by form of study			
	Degree students (n = 52)	Doctoral students (n = 17)	Exchange students (n = 21)	All Students (n = 90)
Less than 400 €	19 %	0 %	10 %	13 %
400-500 €	23 %	12 %	23 %	21 %
501-600 €	21 %	12 %	19 %	19 %
Over 600 €	37 %	76 %	48 %	47 %
Total	100 %	100 %	100 %	100 %

When studying the source of income the students were allowed to choose up to three most fitting options presented to them (see Table 4 below). Out of all the respondents almost half (46-48%) financed their studies with the help of their parents and working, and only 6% of the students relied on the student loan, and 12% of the respondents received student aid.

Majority of the students working were either degree students or doctoral students, as only 5% of the exchange students worked in order to meet the ends need during their stay in Finland. Over half of degree- and exchange students (58% and 57%, respectively) relied on the help of their parents, while the corresponding group among the doctoral students was only 6% (1 student).

Almost one third (31%) of all the students participating to the survey received scholarships; majority of doctoral students (53%) and exchange students (67%) used scholarships to finance their studies in Finland. Besides the scholarships and help from their parents, one third of the exchange students used their savings to cover the costs of the exchange period in Finland. The main source of income for the doctoral students, alongside the scholarships, was salary received from work (71%).

TABLE 4. Source of income by form of study

Source of income by form of study				
	Degree students (n=52)	Doctoral students (n=17)	Exchange students (n=21)	All Students (n=90)
Parents	58 %	6 %	57 %	48 %
Working	54 %	71 %	5 %	46 %
Savings	19 %	18 %	33 %	22 %
Student aid	13 %	0 %	19 %	12 %
Student loan	6 %	0 %	10 %	6 %
Scholarship	10 %	53 %	67 %	31 %
Other	6 %	0 %	0 %	3 %

As can be observed in Table 5, majority (61%) of all the respondents spent 200-300 Euros a month for accommodation and related expenses, such as electricity and water, with 55 students paying an amount falling into this category. Merely 13 out of all 90 respondents (14%) stated that their monthly accommodation expenses were more than 400 Euros, with approximately half of them being doctoral students (6 respondents).

TABLE 5. Money spent on accommodation by form of study

Money spent on accommodation by form of study				
	Degree students (n=52)	Doctoral students (n=17)	Exchange students (n=21)	All Students (n=90)
Less than 200 €	4 %	6 %	10 %	6 %
200-300 €	69 %	41 %	57 %	61 %
301-400 €	15 %	18 %	29 %	19 %
Over 400 €	12 %	35 %	5 %	14 %
Total	100 %	100 %	100 %	100 %

The amount of money used for daily necessities was split quite evenly between the five categories seen in Table 6 (21-26% per category). Out of all the respondents slightly more than half (52%) stated they spent more than 150 Euros for daily necessities on monthly basis. However, spending less than 50 Euros per month was rather rare, and only few students (6%) stated using this amount.

In general the doctoral students used more money on daily necessities; as the amount used by approximately two third of them (64%) was over 150 Euros, while majority of degree students (56%) only used 101-200 Euros per month. The stingiest

group seemed to be the exchange students, over half (53%) of whom allocated only 50-150 Euros of their monthly budget to the everyday goods.

TABLE 6. Money spent on daily necessities by form of study

Money spent on daily necessities by form of study				
	Degree students (n=52)	Doctoral students (n=17)	Exchange students (n=21)	All Students (n=90)
Less than 50 €	4 %	12 %	10 %	6 %
50 - 100 €	21 %	12 %	29 %	21 %
101 - 150 €	23 %	12 %	24 %	21 %
151 - 200 €	33 %	23 %	9 %	26 %
Over 200 €	19 %	41 %	28 %	26 %
Total	100 %	100 %	100 %	100 %

One of the focuses in the survey was how the foreign students use the cultural services available in Kuopio area, and what kind of possibilities the City of Kuopio offers for foreign students for leisure time activities and hobbies. As can be seen in Table 7, the exchange students and doctoral students seem more likely to spend over 50 Euros per month for leisure activities than degree students; while only 21% of the degree students spent more than 50 Euros, the corresponding percentages of doctoral and exchange students were 41 and 42, respectively. At the same time, over half (52%) of the degree students used 30 Euros or less to culture and leisure activities. In general, the amount spent to culture, leisure activities or hobbies among all the participants was mainly either 30 Euros or less, or over 50 Euros, and only one quarter of the respondents spent 31-50 Euros.

TABLE 7. Money spent on culture, leisure activities and hobbies by form of study

Money spent on culture, leisure activities and hobbies by form of study				
	Degree students (n=52)	Doctoral students (n=17)	Exchange students (n=21)	All Students (n=90)
Less than 20 €	31 %	12 %	14 %	23 %
20-30 €	21 %	23 %	19 %	21 %
31-40 €	15 %	6 %	5 %	11 %
41-50 €	12 %	18 %	19 %	15 %
Over 50 €	21 %	41 %	43 %	30 %
Total	100 %	100 %	100 %	100 %

As can be seen in Table 8, on the average the amount used on clothes and cosmetics seemed to be relatively small, with 38% of all the students allocating maximum 20 Euros a month for these goods, and one third of them having a monthly budget of 20-40 Euros. The same trend seemed to be visible with the degree- and exchange students; the portion of students in each presented category growing smaller as the amount of money used on monthly basis grew. Only the doctoral students had the amount of respondents growing together with the amount used per month.

Almost half (47%) of the doctoral students stated spending over 40 Euros a month, while only 12% spent less than 20 Euros. On the other hand, only quarter of the degree- and exchange students (24-25%) spent over 40 Euros a month, and that the majority of them (40% and 52%) had budgeted less than 20 Euros on monthly basis on the aforementioned products.

TABLE 8. Money spent on clothes, cosmetics, etc. by form of study

<u>Money spent on clothes, cosmetics, etc. by form of study</u>				
	Degree students (n=52)	Doctoral students (n=17)	Exchange students (n=21)	All Students (n=90)
Less than 20 €	40 %	12 %	52 %	38 %
20 - 40 €	35 %	41 %	24 %	33 %
Over 40 €	25 %	47 %	24 %	29 %
Total	100 %	100 %	100 %	100 %

As can be observed in Table 9, there were no major differences between categories of the usage of money on other products and services such as transportation, telecommunications and Internet, medicine and traveling. It is notable that besides few exceptions the exchange students did not spend 61-80 Euros, preferring to spend less than that or more. On the average, 63% of the respondents spent over 40 Euros to these products and services.

TABLE 9. Money spent on other products and services by form of study

<u>Money spent on other products and services by form of study</u>				
	Degree students (n=52)	Doctoral students (n=17)	Exchange students (n=21)	All Students (n=90)
Less than 20 €	17 %	18 %	19 %	17 %
20 - 40 €	16 %	23 %	28 %	20 %
41 - 60 €	29 %	18 %	29 %	27 %
61 - 80 €	19 %	23 %	5 %	17 %
Over 80 €	19 %	18 %	19 %	19 %
Total	100 %	100 %	100 %	100 %

5.2.2 Men and Women

Table 10 shows the ways in which male and female students financed their stay in Finland; the respondents were able to choose 1-3 best fitting options from the presented categories, or choose the option “other”, if none of the offered categories were accurate. The gender division between the students using their savings, receiving student aid or financing their stay in Finland using scholarships was quite equal with differences of only few percentage points.

The greatest difference in the source of income between males and females was the financial aid received from parents; over half (58%) of the female respondents relied on parental help, while only 35% of the male students were financially assisted by their parents. On the other hand, 58% of the male respondents – but only 36% of the females – stated that they worked in order to cover their monthly expenses. Only few students financed their studies using student loan (3% of males and 8% of females).

TABLE 10. Source of income by gender

	<u>Source of income by gender</u>						
	Parents	Work	Savings	Student aid	Student loan	Scholarship	Other
Male (n =40)	35 %	58 %	22 %	10 %	3 %	32 %	3 %
Female (n = 50)	58 %	36 %	22 %	14 %	8 %	39 %	0 %

Male and female respondents who participated the survey mainly differed in their usage of money when it came to culture, leisure activities and hobbies (see Table

11), or products and services such as transportation, telecommunication or travelling (see Table 12).

While majority of the female respondents (30%) used less than 50 Euros a month to culture and leisure activities, over one third (38%) of the male students stated they used over 200 Euros per month for the same activities. Correspondingly, only 15% of the male students spent less than 50 Euros, when approximately one fourth (24%) of the female allocated over 200 Euros of their budget to culture and hobbies. Based on the responses it was concluded that it is likely for the students to use either less than 100 Euros (42% of the male and 46% of the female students), or more than 150 Euros per month (50% of the male and 40% of the female students) to culture, leisure activities and hobbies.

TABLE 11. Amount of money spent on culture, leisure activities and hobbies by gender

Amount of money spent on culture, leisure activities and hobbies by gender						
	Less than 50 €	50 - 100 €	101 - 150 €	151 - 200 €	Over 200 €	Total
Male (n = 40)	15 %	27 %	8 %	12 %	38 %	100 %
Female (n = 50)	30 %	16 %	14 %	16 %	24 %	100 %

If male students participating to the survey were more likely to use their money on culture, leisure activities and hobbies, female students seemed to use more money on other services such as transportation, travelling, medicine and telecommunications.

As seen from Table 12 below, the most popular choice of the presented categories for male students (28%) was less than 20 Euros. Among women the greatest group of participants stated that they spent 41-60 Euros for other services on monthly basis, and altogether 40% of female students spent more than 60 Euros a month on aforementioned services. However, for those using more than 80 Euros a month, men covered a slightly bigger percentage.

TABLE 12. Money spent on other products and services by gender

Money spent on other products and services by gender						
	Less than 20 €	20 - 40 €	41 - 60 €	61 - 80 €	Over 80 €	Total
Male (n = 40)	28 %	20 %	22 %	10 %	20 %	100 %
Female (n = 50)	10 %	20 %	30 %	22 %	18 %	100 %

5.2.3 Geographical Region

When considering the amount of disposable income and allocation of the monthly budget of the students based on the geographical region of where the students originate from, it was not possible to compare the data received through the questionnaire to the corresponding data of the whole target group. For this reason the presented results should be considered as directive, and no wider generalizations should be made. However, as the portions of the respondents from Europe, South Asia, East and South East Asia, and Russia and former USSR region covered relatively high portion of the collected data, generalizations can be made with some reserve.

When viewing the size of the monthly budget, Europeans, North Americans and Latin Americans seem to have their financial situation on a good ground, as can be seen from Table 13. 58% of European students had more than 600 Euros per month to cover their monthly expenses, and most of the students originating from North and South America also stated their budget to be over 600 Euros a month.

TABLE 13. Monthly budget by geographical region

Monthly budget by geographical region								
	Europe (n=34)	South Asia (n=17)	Russia & former USSR (n=13)	East & South East Asia (n=11)	Africa (n=6)	North America (n=5)	Latin America (n=2)	Middle East (n=2)
Less than 400 €	9 %	18 %	8 %	27 %	33 %	0 %	0 %	0 %
400-500 €	18 %	23 %	31 %	9 %	17 %	20 %	0 %	100 %
501-600 €	15 %	18 %	38 %	28 %	17 %	0 %	0 %	0 %
Over 600 €	58 %	41 %	23 %	36 %	33 %	80 %	100 %	0 %
Total	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

From South Asian students 41% of them had over 600 for the expenses in a month, while the same amount of students stated their budget to be 500 Euros or less.

Besides the African students (33%), the students from East and South East Asia were the main group of students (27%) living on a budget smaller than 400 Euros per month. However, 64% of East and South East Asian students had a budget of over 500 Euros.

Students from Russia and former Soviet Union region had a smaller budget compared to most of their fellow students from other parts of the world. Over two thirds (69%) of the students stated their monthly income to be between 400 and 600 Euros, while only 23% of them had a budget of over 600 Euros. Both students (100%) from Middle East covered their monthly expenses with a budget of 400-500 Euros.

The ways of financing the period of study in Finland varied slightly depending of the geographic region where the students came from (see Table 14). As the students might have several different ways to gather their monthly budget, they were able to select up to three categories as the source of their disposable income. For Europeans, scholarships and parents' support were the most common sources of income to cover the expenses. 38% of European students also stated that they worked in order to support themselves during their stay in Finland. Only few of the European students (9%) relied on student loan, and 12% of the students received student aid to help them cover their living costs.

TABLE 14 Source of income by geographical region

Source of income by geographical region								
	Europe (n=34)	South Asia (n=17)	Russia & former USSR (n=13)	East & South East Asia (n=11)	Africa (n=6)	North America (n=5)	Latin America (n=2)	Middle East (n=2)
Parents	41 %	29 %	77 %	91 %	17 %	0 %	50 %	100 %
Work	38 %	71 %	39 %	18 %	33 %	60 %	50 %	0 %
Savings	21 %	18 %	8 %	18 %	33 %	40 %	100 %	50 %
Student aid	12 %	6 %	15 %	9 %	0 %	60 %	0 %	0 %
Student loan	9 %	0 %	0 %	0 %	0 %	40 %	0 %	0 %
Scholarship	44 %	29 %	8 %	9 %	33 %	0 %	50 %	0 %
Other	3 %	0 %	0 %	9 %	0 %	20 %	0 %	0 %

Over European, the students from Middle East (100%), East and South East Asia (91%) and Russia and former USSR region (7%) were relying on the help or their parents to make the ends meet, while African and North American students were counting on their parents' financial aid the least. The common source of income for the students originating from Latin America (both students, 100%) were their own

savings, while additional income was received through work or scholarship. Three students from North America stated that the source of their income were work and/or student aid (60.0% in both categories), while two students (40.0%) also used their savings or depended on a student loan.

Most active group to finance their studies by working were the students from the South Asian region, with 71%. Almost one third of them studied in Finland with a financial help of their parents or a scholarship (29% in both categories), while only 1 student (6%) received student aid. Only three students (18%) from South Asian region used their savings to finance their stay in Finland.

As can be observed in Table 15, the main budget for the accommodation among all the students was 200-300 Euros per month. The only exception to this was the students from Latin America, who used more than 300 Euros of their monthly budget to the accommodation expenses. Less than 200 Euros a month was mainly used by the students from East and South East Asian region (27 %) and Africa (17%), while none of them, in addition to the students from the Middle East, used over 400 Euros a month for the accommodation.

TABLE 15. Money spent on accommodation by geographical region

Money spent on accommodation by geographical region								
	Europe (n=34)	South Asia (n=17)	Russia & former USSR (n=13)	East & South East Asia (n=11)	Africa (n=6)	North America (n=5)	Latin America (n=2)	Middle East (n=2)
Less than 200 €	3 %	0 %	0 %	27 %	17 %	0 %	0 %	0 %
200-300 €	56 %	82 %	62 %	55 %	66 %	60 %	0 %	50 %
301-400 €	23 %	6 %	23 %	18 %	17 %	0 %	50 %	50 %
Over 400 €	18 %	12 %	15 %	0 %	0 %	40 %	50 %	0 %
Total	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

Table 16 shows the amount of money the students from different geographical areas used for daily necessities during a month. Over half (52%) of the European students used over 150 Euros a month to daily necessities. On the average, the students using the most money for the daily necessities were from Africa (83% using more than 200 Euros per month) and North America (40.0% using 151-200 Euros per month and 40.0% using over 200 Euros per month). Tightest budget of under less than 50 Euros per month was used by 15% of the students from Russia and the former USSR region, and altogether 30% of them had a budget of less than 100

Euros. Less than 50 Euros per month was also used by 9% of European and 6% of the South Asian respondents.

TABLE 16. Money spent on daily necessities by geographical region

Money spent on daily necessities by geographical region								
	Europe (n=34)	South Asia (n=17)	Russia & former USSR (n=13)	East & South East Asia (n=11)	Africa (n=6)	North America (n=5)	Latin America (n=2)	Middle East (n=2)
Less than 50 €	9 %	6 %	15 %	0 %	0 %	0 %	0 %	0 %
50-100 €	21 %	30 %	15 %	36 %	0 %	20 %	0 %	0 %
101-150 €	18 %	23 %	23 %	27 %	17 %	0 %	50 %	50 %
151-200 €	29 %	23 %	29 %	10 %	0 %	40 %	0 %	50 %
Over 200 €	23 %	18 %	18 %	27 %	83 %	40 %	50 %	0 %
Total	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

There seemed to be more diversity in the way of using money on culture, leisure activities and hobbies. As can be seen in Table 17, for European students the usage of money seemed to be either relatively high (over 50 Euros per month), or the budget was kept small (less than 20 Euros per month). Over one third (35%) of European students used over 50 Euros, while 21% didn't invest more than 20 Euros at the maximum for culture and leisure activities. With the students from Russia and former USSR region it seems to be the same; 46% of them used less than 20 Euros per month for culture and hobbies, while more than 50 Euros a month was spent by 38% of the students.

Looking at the percentages, most money on culture and leisure activities was used by the students from Latin America; both of students stated they had allocated more than 50 Euros of their monthly budget for leisure activities and culture. Also African students were spending money on culture and hobbies, as 66% (4 students) of them had budgeted over 40 Euros in aforementioned activities.

Majority of Asian students (53% of the South Asian students and 54% of East and South East Asian students) didn't invest more than 30 Euros per month on culture and hobbies, and only 12% of the students from South Asian region, and 19% of the students from the East and South East Asian region used over 50 Euros on culture on monthly basis.

TABLE 17. Money spent on culture, leisure activities and hobbies by geographical region

Money spent on culture, leisure activities and hobbies by geographical region								
	Europe (n=34)	South Asia (n=17)	Russia & former USSR (n=13)	East & South East Asia (n=11)	Africa (n=6)	North America (n=5)	Latin America (n=2)	Middle East (n=2)
Less than 20 €	21 %	18 %	46 %	27 %	17 %	0 %	0 %	50 %
20-30 €	18 %	35 %	8 %	27 %	17 %	40 %	0 %	0 %
31-40 €	6 %	12 %	8 %	27 %	0 %	20 %	0 %	50 %
41-50 €	20 %	23 %	0 %	0.0%	17 %	20 %	0 %	0 %
Over 50 €	35 %	12 %	38 %	19 %	49 %	20 %	100 %	0 %
Total	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

There were no great differences on the usage of money on other services, such as transportation and telecommunication (see Table 18). Majority of the participants from Russia and former USSR region (54%), East and South East Asia (27%), Africa (66%) and Latin America (100%) used 41-60 Euros a month on these services. The participants from the Middle East region held the smallest budget, with both of the students only spending less than 40 Euros every month on these services.

TABLE 18. Money spent on other products and services by geographical region

Money spent on other products and services by geographical region								
	Europe (n=34)	South Asia (n=17)	Russia & former USSR (n=13)	East & South East Asia (n=11)	Africa (n=6)	North America (n=5)	Latin America (n=2)	Middle East (n=2)
Less than 20 €	18 %	24 %	15 %	18 %	17 %	0 %	0 %	50 %
20-40 €	27 %	24 %	8 %	18 %	0 %	20 %	0 %	50 %
41-60 €	15 %	11 %	54 %	27 %	66 %	20 %	100 %	0 %
61-80 €	20 %	35 %	8 %	10 %	0 %	0 %	0 %	0 %
Over 80 €	20 %	6 %	15 %	27 %	17 %	60 %	0 %	0 %
Total	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

5.2.4 Age

In this chapter the differences in the usage of money is studied between the different age groups. The main focus will be paid on the source of the income as well as the size of the monthly budget of the students. Attention will be paid to the main differences between the age groups regarding the distribution of the income.

As shown in Table 19 the monthly budget seemed to grow bigger by the age of the respondents. 88 % of the students in the youngest age group had a monthly budget between 400 and 600 Euros. 62% of the students in their early twenties had over 500 Euros in their use, and 39% of them had a monthly income of over 600 Euros. Over half (54%) of the students in their late twenties and two thirds (66%) of the students in of the age of 30 or older had a monthly budget of over 600 Euros.

Surprisingly 17% of the oldest group of students, but none of the students belonging to the youngest group, had a monthly budget of less than 400 Euros. The corresponding percentages for the students in their early and late twenties were 15% and 13%.

TABLE 19. Monthly budget by age

	Monthly budget by age			
	Under 20 (n = 8)	20 – 24 (n = 34)	25 – 29 (n = 30)	30 or over (n = 18)
Less than 400 €	0 %	15 %	13 %	17 %
400-500 €	38 %	23 %	20 %	11 %
501-600 €	50 %	23 %	13 %	6 %
Over 600 €	12 %	39 %	54 %	66 %
Total	100 %	100 %	100 %	100 %

There were some different in the ways the students financed their stay in Finland. As the respondents did not expect the students to have only one source of income, the respondents were allowed to choose up to three most fitting options from the categories listed in the Table 20 below.

All of the participants under 20 received financial supports from their parents. Parents were also the main source (68%) of income for the students between the age of 20 and 24. Besides relying on the parental support, almost half (47%) of the respondents in the age group of 20-24 financed their stay in Finland with scholarships.

The main source of income for the participants in their late twenties and older was through work. 63% of the students between 25 and 29, and 67% of the students of 30 years or older received at least part of their monthly income as salary. Third of the students belonging to the last age group (30 or older) also received scholarships to help them to make the ends meet.

Hardly any of the participants relied on student aid; a bit over 10% of the students under 25 (13% of those under 20, and 12% of the respondents in their early twenties, respectively), and one fifth of the students between the age of 25 and 29 received student aid. Student loan was even rarer a source of income, with only 6% of the student in their early twenties and 10% of the students of their late twenties used loan to finance their stay in Finland.

TABLE 20. Source of income by age

	Source of income by age			
	Under 20 (n = 8)	20 – 24 (n = 34)	25 – 29 (n = 30)	30 or over (n = 18)
Parents	100 %	68 %	30 %	17 %
Working	25 %	21 %	63 %	67 %
Savings	13 %	27 %	17 %	28 %
Student aid	13 %	12 %	20 %	0 %
Student loan	0 %	6 %	10 %	0 %
Scholarship	0 %	47 %	20 %	33 %
Other	0 %	3 %	3 %	0 %

The amount spent on accommodation was in each age group mainly 200-300 Euros per month (see Table 21). However, the average amount spent seemed to grow larger by age; while none of the students under 20 years of age spent over 400 Euros for accommodation, the corresponding percentages of those in their late twenties and those of 30 years or older were 24% and 28%, respectively. At the same time, the students spending less than 200 Euros per month on accommodation were mainly in their early twenties (9%). None of the students under 20 years, and only 3% of the students in their late twenties and 6% of the students in their thirties and forties had chosen the lowest category.

TABLE 21. Money spent on accommodation by age

	Money spent on accommodation by age			
	Under 20 (n = 8)	20 – 24 (n = 34)	25 – 29 (n = 30)	30 or over (n = 18)
Less than 200 €	0 %	9 %	3 %	6 %
200-300 €	87 %	65 %	60 %	44 %
301-400 €	13 %	23 %	13 %	22 %
Over 400 €	0 %	3 %	24 %	28 %
Total	100 %	100 %	100 %	100 %

While the amount of money spent on accommodation seemed to grow by age, the amount used on daily necessities seemed to be more diverse between the age groups, as can be seen in Table 22 below. The monthly budget of students under 20 years of age was divided between categories from 50 to 200 Euros (25% each). For the students in their early twenties, the budget was bit larger, with almost three fourth of them (73%) using over 100 Euros per month for daily necessities. Majority (63%) of the students in their late twenties used over 150 Euros of their monthly budget for daily necessities, while the spending of the students of 30 years and older seemed to be relatively high, with 39% of them allocating more than 200 Euros per month on everyday goods.

TABLE 22. Money spent on daily necessities by age

	Money spent on daily necessities by age			
	Under 20 (n = 8)	20 – 24 (n = 34)	25 – 29 (n = 30)	30 or over (n = 18)
Less than 50 €	13 %	6 %	0 %	17 %
50-100 €	25 %	21 %	27 %	11 %
101-150 €	25 %	29 %	10 %	22 %
151-200 €	25 %	23 %	37 %	11 %
Over 200 €	12 %	21 %	26 %	39 %
Total	100 %	100 %	100 %	100 %

On the average the amount used on culture, leisure activities and hobbies seemed to be relatively low on each age group, as is shown in Table 23. However, based on the result the usage of money on culture and leisure activities seemed to be either relatively low (under 30 Euros per month) or relatively high (over 50 Euros). Half of the students under 20 years (50%) and the students in their late twenties (50%) used 30 Euros or less per month for their cultural activities. Of the students in their early twenties and the students of 30 years or older, under 30 Euros per month was used by 41% and 39%. Over 50 Euros per month was spent by 39% of the students of the age of 30 or older. Also 37% of the students under less than 20 years and 29% of the students in their early twenties spend over 50 Euros on monthly basis on culture, leisure activities and hobbies.

TABLE 23. Money spent on culture, leisure activities and hobbies by age

<u>Money spent on culture, leisure activities and hobbies by age</u>				
	Under 20 (n = 8)	20 – 24 (n = 34)	25 – 29 (n = 30)	30 or over (n = 18)
Less than 20 €	50 %	18 %	27 %	17 %
20-30 €	0 %	23 %	23 %	22 %
31-40 €	13 %	15 %	7 %	11 %
41-50 €	0 %	15 %	20 %	11 %
Over 50 €	37 %	29 %	23 %	39 %
Total	100 %	100 %	100 %	100 %

The money used on services such as transportation, travelling, telecommunications and medicine expenses were relatively equally between the age groups. As visible in the Table 24 below, almost two thirds of the youngest students (64%) mainly used an amount between 40 and 80 Euros, while approximately half (53%) of the students in their early twenties used an amount between 24 and 60 Euros on these services on monthly basis. For the students in their late twenties the usage of money in transportation and other services was distributed quite evenly between the given categories, approximately one fifth of students (17% - 23%) choosing each category. For the students at the age of 30 years or older the monthly budget for these services ranged mainly between 20 and 80 Euros.

TABLE 24. Money spent on other products and services by age

<u>Money spent on other products and services by age</u>				
	Under 20 (n = 8)	20 – 24 (n = 34)	25 – 29 (n = 30)	30 or over (n = 18)
Less than 20 €	12 %	18 %	20 %	17 %
20-40 €	12 %	21 %	20 %	22 %
41-60 €	39 %	32 %	20 %	22 %
61-80 €	25 %	12 %	17 %	22 %
Over 80 €	12 %	17 %	23 %	17 %
Total	100 %	100 %	100 %	100 %

5.3 Usage of Services

In this chapter a closer look on how the respondents use the various services available in Kuopio will be taken. Main focus will be on the services offered by the City of Kuopio, such as cultural activities and health services; how important the services are to the students, how often do they use the services, and how satisfied they are with the service they have received. The usage of other services available in

Kuopio, such as restaurants, shopping malls and other free time activities are studied. As in chapter 6.2, the possible differences between the usage of services depending on the demographic variables will be paid attention to.

5.3.1 Overall results

As shown in Table 25, services offered by the City of Kuopio were not very widely used by the foreign students. Of all the services provided or sponsored by the City of Kuopio, swimming hall and gym were the most popular and most used. Out of all 90 respondents, the ones who used swimming hall and gym stated that they used the service either less than once a month (19%) or more than 4 times a month (11%). 28 respondents (31%) said that they did not use the service at all.

The second most popular service offered by the City of Kuopio was the city library; most of the participants used the service, even if quite rarely, less than once a month (26%) or 1-2 times a month (11%). Multicultural Center Kompassi was visited 1-2 times a month by 13 students (15%), and less than once a month by 20 students (22%). Even though the frequent users of Kompassi were only few – only 3 students using the service more than three times a month – the amount of the students not using the service at all was only 60%, which places Kompassi as the fourth most used service offered by the City of Kuopio.

Museums and Kuopio City Theatre and Kuopio Music Center were visited by the students occasionally, most of them stated that they had visited the places in question less than once a month (40% of the students for Museums, 23% of the students for Theatre and Music Center). Community College was not so popular among the students, and up to 73 (81%) of all the participants said that they did not use the service at all.

The overall picture is that most of the services provided by the City of Kuopio were used quite occasionally; only 1-2 times or less than once a month. The swimming hall and the gym were the only services used more often, and by most of the respondents.

TABLE 25. Usage of the services offered by the City of Kuopio

	Usage of services					Total
	More than 4 times a month	3-4 times a month	1-2 times a month	Less than once a month	Not at all	
Swimming hall/gym (n=90)	19%	11%	14%	25%	31%	100%
City library (n=90)	3%	1%	11%	26%	59%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=90)	3%	1%	6%	23%	67%	100%
Community college (Kansalaisopisto) (n=90)	1%	2%	6%	10%	81%	100%
Museums (n=90)	0%	0%	2%	40%	58%	100%
Multicultural center Kompassi (n=90)	0%	3%	15%	22%	60%	100%

Table 26 shows that in general the respondents had very neutral opinion about the importance of the services. The importance of the swimming hall was indisputable, with 50 of all respondents (55%) considering it as very important or important. Kompassi was also considered to be very important or important by about one third (37%) of the respondents, while Community College, Music Center and Kuopio City Theatre were regarded as not important or not important at all by approximately one third of the respondents (29% and 39% of the students, respectively).

TABLE 26. Importance of the services offered by the City of Kuopio

	Importance of the services offered by the City of Kuopio					Total
	Very important	Important	Neutral	Not important	Not important at all	
Swimming hall/gym (n=90)	28%	27%	28%	9%	8%	100%
City library (n=90)	13%	20%	28%	11%	28%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=90)	13%	13%	32%	17%	25%	100%
Multicultural center Kompassi (n=90)	11%	26%	34%	10%	19%	100%
Museums (n=90)	9%	28%	31%	14%	18%	100%
Community college (Kansalaisopisto) (n=90)	9%	14%	38%	11%	28%	100%

Table 27 shows that the satisfaction with the services was quite good; only few of the respondents were not satisfied or not satisfied at all with the services. Majority of the students were very satisfied (42%) or satisfied (35%) with the services of the swimming hall and gym, and the City library and Multicultural Center Kompassi made

their way to the second and third place with one fifth of the students (11 students) being very satisfied with their services. Community College and museums were again at the bottom of the list, and only a handful of students found their services very satisfying (16% and 9%, respectively). It is also worth noticing that only a handful of students (2% - 5%) were not satisfied at all to the services offered by the City of Kuopio.

TABLE 27. Satisfaction towards the services offered by the City of Kuopio

Satisfaction towards the services offered by the City of Kuopio						
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Total
Swimming hall/gym (n=66)	42%	35%	18%	5%	0%	100%
City library (n=49)	22%	35%	39%	2%	2%	100%
Multicultural center Kompassi (n=55)	20%	36%	40%	2%	2%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=44)	23%	27%	48%	2%	0%	100%
Museums (n=55)	16%	38%	40%	6%	0%	100%
Community college (Kansalaisopisto) (n=45)	9%	28%	53%	5%	5%	100%

The usage of other services, not sponsored by or directly related to the City of Kuopio, available in Kuopio area were also studied. These services include restaurants, bars, shops and shopping centers. The table containing information on the usage of the services offered or sponsored by the City of Kuopio as well as the other services can be found in Appendix 1, in Table 28.

Shops located in city center were the most used in this category; only 3% of the respondents stated that they did not use the service, while most of the respondents said that they visited shops located in city center more than 4 times a month (36%) or 3-4 times a month (20%). Besides the shops located in the city center, the second hand shops in Kuopio area were also rather popular among the respondents, with only 19 students (21%) not using the services at all. Second hand shops were mainly visited 1-2 times a month (by 20% of the students) or less than once a month (42% of the students). The most enthusiastic respondents (11%) stated that they visited second hand shops more than 4 times a month.

Bars and pubs, as well as restaurants were also quite often visited by students. Approximately one third of the respondents (30%) visited bars and pubs at least three times a month, while the corresponding group visiting restaurants was slightly smaller

with 19 students (21%). Even though the amount of students visiting bars and pubs frequently was greater than that of those visiting restaurants, the situation was turned vice versa when comparing the groups of students not using the services at all; the group of students not visiting restaurants at all was only 12% of all the respondents, while the students not visiting bars or pubs at all amounted almost one third of the respondents (27%).

Matkus Shopping Center and Kolmisoppi shopping mall were relatively frequently visited by the students 1-2 times a month (27% and 22% of the students) or less than once a month (35% and 24% of the students), whereas Päiväranta Citymarket was not visited so often; 48 students (54%) of the respondents said they had not visit Päiväranta Citymarket at all.

Dance Theatre Minimi and Student Theatre of Kuopio are located in Kuopio but do not receive funds from the city. Only 14 % of all the respondents had ever visited them, with the vast majority of 77 students (86%) not having tried the services offered by them.

5.3.2 Degree-, Doctoral- and Exchange Students

There were not significant differences in usage of services between degree, doctoral and exchange students. It was, however, possible to point out some directional trends in the consumer behavior of the respondents in this category, too.

Degree students did not seem that eager to use the services available for them; the only places most of them frequented were second hand stores, and only 7% of degree students said they did not visit second hand stores at all. Other services were mostly used less than once a month or not at all. The same trend was visible when comparing the answers given by doctoral- or exchange students, with the exception of doctoral and exchange students not using the second hand stores as often as degree students. Swimming hall and gym were once again the most popular places to visit, and bars, pubs and restaurants were also found attractive by majority of all three groups of students. The Tables 29, 30 and 31 presenting the usage of the services divided by the form of study can be found from the Appendix 2.

Opinions about the importance of the services were quite evenly distributed between categories, with most of respondents replied that they felt neutral about the importance of the services (see Tables 32, 33 and 34 in Appendix 3). Dissatisfaction

with the services was quite rare; most of the respondents who had used the service in question were satisfied with it, however doctoral and exchange students were more likely to be disappointed with Community College than degree students. See Appendix 4 and Tables 35, 36 and 37 for more information on satisfaction with the services.

Even though used by many, bars, restaurants and pubs, few (1-2 students) of all the respondents were either dissatisfied or not satisfied at all to the service they had experienced. One doctoral- (6%) and one exchange student (5%) also stated that they were not satisfied or not satisfied at all with services brought to them by the city library.

5.3.3 Men and Women

The usage of services did not differ much between male and female respondents. However, the female respondents were slightly more passive in using the services available than male respondents. For this reason the greatest differences occurred in not using a certain service. The tables containing more information on the usage, importance and satisfaction of the services by the gender can be found from Tables 92-97 in Appendix 12.

The most notable differences occurred in usage of swimming hall or gym; 21 out of 50 (42.0%) females stated that they did not go to swimming hall or gym whereas only 7 out of 40 (17.5%) of male respondents stated the same. Other differences worth mentioning were in the usage of Community College and Kuopio City Theatre and Music Center; 86.6% (43 respondents) female respondents did not use the services of Community College, when the corresponding group among male students was 75.0% (30 respondents), and the Kuopio City Theatre and Music Center were opted out by 36 (72.0%) of females and 24 (60.0%) of male respondents.

Men were slightly more active to visit restaurants more than 4 a month, 15% of men stating that they visited restaurants so often, while only 4% of females were able to state the same. On the other hand 18% of the male respondents did not visit restaurants at all, but only 8% of females chose not to go to restaurants. Most typically women visited restaurants 1-2 times a month (40%) and men less than once a month (38%). Otherwise responses were quite evenly distributed into the given categories, not depending on gender of the respondent.

Bars and pubs were not visited by 30% of women and 23% of men. Men most often visited bars and pubs less than once a month (30% of respondents) and women not at all, but still the most active bar-goers were women; 14% of female respondents visited bars and pubs more than 4 times a month whereas only 5% of males visited bars and pubs so frequently. It is worth noticing though, that nearly one third (28%) of men went out 3-4 times a month.

Shops located in city center received almost an equal amount of female and male visitors; however females seemed to be a bit more likely to do their shopping in city center, altogether 64% of the females going there 3-4 times a month or more than 4 times a month, the corresponding percentage of men being 45%. Women also were less likely to choose categories "not at all" (2%) or less than once a month (8%) than men, the percentages of men being 5 and 23 respectively.

Matkus Shopping Center was mostly visited 1-2 times a month or less than once a month by both genders. 28% of men and 24% of women did not visit this shopping facility while only 8% of men and 6% of women visited it more often than 4 times a month.

Around one third of both genders (36% of women and 28% of men) did not visit Kolmisoppi Shopping Center. Females typically went to Kolmisoppi 1-2 times a month (30% of respondents) and males less than once a month (43%). Men were slightly more active to visit the place more often than 4 times a month (13%) than women (8%).

Approximately half of women (56%) and exactly half of the men (50%) did not visit Päiväranta Citymarket. In addition none of female respondents went to Päiväranta Citymarket more than 4 times a month while 5% of men stated that they did so.

Second hand shops shared opinions between men and women. 33% of men did not visit second hand shops at all while only 12% of women were not interested in second hand goods. Up to 16% of women visited second hand stores more often than 4 times a month but only 5% of men were so active. Most of men (38%) visited second hand stores less than once a month, as did the women (46%).

The importance of the services was perceived in a similar manner by both male and female participants. Once again, swimming hall and gym divided opinions; most of the male respondents (67.5%) considered this service either important or very

important, while only 46.0% of the females thought so. A bit over one third (36.0%) of the females had a neutral opinion about the importance of swimming hall and gym. Satisfaction with the services in question did not share opinions between genders.

5.3.4 Age

The most visible difference in use of services between age groups occurred in usage of library and swimming hall and gym (see Appendix 7, Tables 56-59 for more information on usage of services by age.) In general most of the respondents did not use library or used it less than once a month but student in their thirties were more likely to use city library more than 4 times a month than respondents younger than that.

Swimming hall was used more than 4 times a month by 62% of students under 20, while eagerness to exercise seemed to disappear in age group 20-24; almost half (47%) of the respondents in this age group stated that they did not use swimming hall or gym at all.

Restaurants, bars and pubs were more popular among students under 30 years of age; of all the respondents at the age of 30 or older than that only 6% said that they visited these places more than 4 times a month and 6% visited them 3-4 times a month. Matkus shopping center was most popular among students younger than 20; all of them visited Matkus at least 1-2 times a month.

As can be seen in Tables 60-63 in Appendix 8, the importance of certain services was regarded in a similar way between the age groups. Some small differences were found, though. Almost one third (28%) of students of 30 years of age or older regarded city library as very important, while none of the students under 20 years thought that city library was important.

The importance of museums, Dance Theatre Minimi and Student Theatre of Kuopio was higher for student older than 25 years; none of the students younger than that considered the aforementioned forms of entertainment important.

Matkus Shopping Center was most important to those who used it most; namely students under 20 years of age. The importance of bars and pubs somewhat shared opinions. While they were very important only to 11-13% of the respondents, they

were important mostly to students at the age of 25 or younger and none of the students under 20 considered bars and pubs not important or not important at all.

Second hand shops were very important to people over 25 years, and important to most of the people in every age group (38% of students under 20, 29% of student between 20-24, 27% of students between 25-29 and 22% of students older than 30 thought that second hand shops were important.

Satisfaction with the services by age can be found in Appendix 9, Tables 64-67. One fourth of students under 20 was not satisfied with bars and pubs, as well as the shops located in city center. In the same age group a bit more than one third was satisfied with Multicultural Center Kompassi. In this age group no one said that they were not satisfied at all with any of the services. In age group 20-24 no one was not satisfied or not satisfied at all with bars and pubs. Respondents were mainly satisfied with restaurants, too. In general the students who had used the given services were not dissatisfied with them.

Students in age group 24-29, 74% were satisfied or very satisfied with second hand stores. 52% of them were satisfied or very satisfied with movie theatres and 17% were not satisfied with restaurants and 3% were not at all satisfied with restaurants. 55% of students 30 or older were satisfied or very satisfied with city library. Second hand stores and swimming hall received similar percentages in this age group. 17% of people at the age of 30 or older were not satisfied with movie theatre. No one was not satisfied or not satisfied at all with Multicultural Center Kompassi, while 17% were not satisfied or not satisfied at all with Community College, thus being the age group most dissatisfied with Community College.

5.4 Usage of School Health Care and Public Health care

In the following subchapters the usage of school health care and public health care will be studied. As the student health care was perceived as more important, the main focus will be on it.

5.4.1 Overall Usage

All in all, students seem to be relatively healthy and not in an acute need of health services. Most of the students in need of health care visit either the nurse or the doctor. The services of dentist and psychologist are rarely used and the importance

of the services is perceived accordingly; nurse and doctor are considered to be more important. The overall satisfaction with the services is good.

5.4.2 Degree-, Doctoral and Exchange Students

There were no great differences between usage of school health care between doctoral, exchange and degree students, as can be seen in Appendix 5, Tables 38-46. Degree students seemed to be slightly more likely to use student health care services, especially services of doctor and nurse, than exchange- and doctoral students; all the respondents stating they had used the student health care services frequently (3-5 times a month or more than 5 times a month) were degree students. Dentists and psychologists were visited occasionally (less than once a month) by few students.

On the average, 58.7% of the degree students considered student health care services either important or very important, while the corresponding number among the doctoral students was 55.9%, and 53.6% among the exchange students. However, while only 4.2% of the exchange students and 2.9% of the degree students stated they considered student health care unimportant or not important at all, 13.2% of the doctoral students did not consider the services necessary. Dissatisfaction with school health care was at highest among degree students.

Most of the students did not use public health care at all. The ones who did typically visited doctor, nurse or dentist. Doctoral and degree students were more likely to perceive public health care to be not important or not important at all than exchange students. The ones who had used the service were mainly satisfied with the service or felt neutral about it. Dissatisfaction was at highest with dentist's services; 3.8% of degree students and 5.9% of doctoral students stated that they were not at all satisfied with the service in question. All the information described above can be found in Tables 47-55, in Appendix 6.

5.4.3 Men and Women

As can be observed in Appendix 13, Tables 98-103 describing usage of, importance of and satisfaction with the school health care by gender, the usage of school health care did not differ greatly between men and women. Men used the service a bit more often than women, 5% of men stating that they visited the nurse more often than 5

times per semester while 4% of women said the same. The doctor was visited more than 5 times a month by 2% of men and by none of the female respondents. Women were more likely to not use the school health care than men, but they were more likely to use the service 1-2 times per semester than men.

Men and women mainly found the school health care equally important, however men felt a bit more negative about it; when asked about all the school health services (nurse, doctor, dentist, psychologist), 8% of men thought that nurse was not important at all, 8% of them thought that doctor was not important at all and the importance of dentist and psychologist was doubted by 10% and 13% of men, respectively. The corresponding percentages stated by female respondents were as follows: nurse 2%, doctor 2%, dentist 4% and psychologist 14%. Females were also more likely to select “neutral” as the importance than men. Nurse was considered as very important by 40% of men and 36% of women, while doctor was stated to be very important by 45% of men and 44% of women. The importance of dentist and psychologist was a bit lower.

Relatively small percentage of the respondents were not satisfied with the school health care services and the only single service causing the students to be not satisfied at all was dentist (chosen by 2% of men and 2% of women). Men were a bit more likely to be very satisfied with the services than women.

Male and female respondents seemed to use the public health care relatively equally, as can be found when studying Appendix 14, Tables 104-109. Mental health services and rehabilitation services were the least used service for both genders. Nurse, doctor and dentist were the most frequently visited health care professionals for both genders. Different public health services were considered very important or important more often by men than women. Maybe surprisingly, men considered maternity and child care to be important more often than women. Once again, women were more likely to feel neutral about the importance of the services than men. The overall satisfaction with the services was good, females being a bit more likely to be very satisfied with the services than males. However, females were more likely to choose not satisfied when asked about the satisfaction with nurse and doctor. Most of the “neutral” replies came from women.

5.4.4 Age

As can be observed in Tables 68-79 in Appendix 10, age did not play a significant role in usage of, importance of or satisfaction with the health services, however, some of the main findings of the research will be introduced in this chapter. All of the

people in every age group were likely to use the school health care less than once a month or not at all. None of the students under 20 years used any school health care services more than 5 a month and such a frequent usage was rare in the remaining age groups, too. Dentist and psychologist were the least used services.

Students older than 20 were more likely to consider school health care not important or not important at all than students under 20. The only school health care services considered not important by students younger than 20 were dentist and psychologist, both of them considered not important by 13% of students under 20. On the other hand students at the age of 30 or older than that were more likely to state that the student health services were very important than the other age groups.

Only one age group, namely the ones between 24 and 29 was not satisfied with the school health service. People in all the age groups were more likely to be very satisfied with the services of nurse and doctor than with the services of dentist and psychologist.

Around half of the respondents in every age group had not used any of the public health care services. Nurse, doctor and dentist were the most sought after services in the public sector. All the health services were mostly used 1-2 times per semester or less than once per semester by all the age groups, those students of 30 years of age or older being the most active to use the services 1-2 times a semester. None of the respondents under 20 years used the public health care 3-5 times or more than 5 times per semester, while in all the groups consisting of students older than that, 3-11% of the respondents used services of nurse, doctor or dentist 3-5 times per semester or more than 5 times per semester. 3% of the respondents aged 25-29 used vaccination, laboratory services 3-5 times a semester, and 3% in the same group used maternity and child care services more often than 5 times a semester. Students in other age groups did not use other services than nurse, doctor and dentist at all.

Public health care was considered not important at all more often than school health care by all the age groups. Students considering it very important were mainly 24-29 or 30 and over, so as the older the respondents, the more likely they were to consider public health important.

Dissatisfaction with the services was relatively rare in every age group, people in the age group 24-29 being the only ones expressing their dissatisfaction with the

services, in addition to the 13% of people under 20 who were not satisfied with the services brought to them by public health care nurses. Being satisfied or very satisfied with public health care was more common in age groups 24-29 and 30 or over than in the other groups. Students under 20 years were slightly more likely to feel neutral about the services than students older than that. More information on usage of, importance of and satisfaction with public health care by age can be found in Appendix 11, Tables 80-91.

5.5 General Feedback Regarding the Services available in Kuopio Area

40 of all the 90 respondents provided feedback about what kind of services they would like to have in Kuopio. Some points seemed to be more important than the others and those points will be discussed in this chapter. The channels from which the students got the information from, and events the students participated in, will also be introduced.

Students were mostly interested in receiving more services of greater variety and information in English. Suggestions included multicultural events, free lessons and sport events. Information on available internships and part-time jobs was also on the wish list. In addition respondents pointed out that since majority of the foreign students will probably return to their home countries for the summer, events targeted at them should be arranged in early spring or autumn in order to reach as wide an audience as possible.

Some respondents pointed out that they would like to receive more information in English on their rights as temporary citizens of Kuopio, as well as easily accessible information on cultural events. Respondents wished to have more information on the services available for them. Finnish culture and Kuopio area seemed to interest many participants but they felt that because of the language barrier the information did not reach them in time. Getting to know and make friends with local people was found interesting, too.

According to the 84 respondents who replied to the question about the sources of information, the most common sources to get information were internet and friends of family members. Different groups in Facebook (stated by 12 respondents) seemed to be the most active publishers of information, and many students also visited Kuopio's own websites (8 respondents) or found the events by reading newspapers or posters. 59 respondents (66% of all the respondents) listed the events they had participated in. The most popular was Ski Jumping World Cup at winter sports center Puijo, which

was visited by 32 students. Kuopio Ice Marathon received 23 international students and Kuopio Wine Festival 16.

6 CONCLUSION

The results of this research should be used with caution since the amount of the respondents does not allow generalizations to be made. Exceptions to this are the comparisons between men and women and results of consumer behavior of students from Europe, South and South East Asia, East Asia and Russia and former Soviet Union. Results of differences between degree-, exchange- and doctoral students as well as age groups should be dealt with some reserve since the sizes of the groups were not even.

During the research, chi square technique was tried in order to investigate the statistical significance of results but since the amount of the data available for the test was limited, any conclusions or generalizations could not be made. When studying the results related to the size of budget and usage of money, it is also worth considering whether or not the respondents have a realistic view of their usage of money on products and services.

As is the case with most of academic research, some of the results were more surprising than the others. The first to surprise was that most of the students had a budget considered relatively high by the researchers. Degree students were the financially most challenged group, on average spending less money than the rest of the respondents. They did not receive scholarships as often as exchange or doctoral students and they had to rely more on parental support. In general it can be said that doctoral and exchange students used more money more freely on purchases of goods or services not absolutely necessary, while degree students mastered the challenging art of penny-pinching much better, even though they still invested more money in goods such as clothes and daily necessities than exchange students.

Doctoral students were the group financially best off, probably because they usually received either salary or scholarship. In addition, Europeans and North and Latin American students had more money on their disposal than the rest of the students. The financial situation of the European students could partly be explained by exchange programs, such as Erasmus, that usually provide a scholarship for students accepted to them.

One of the main differences between the genders was that men mostly financed their studies more independently than women who were more likely to receive support from parents and less likely to work. Contradicting the hypothesis, men used more money on culture and leisure activities than women, while women allocated more

money on transportation, telecommunication and travel. Men also considered maternity and child care to be important more often than women.

Slight differences were found in the source of income, size of monthly budget and usage of money depending on the nationality of the student. Age affected the size of the budget and the source of income; the older the students were, the more likely they were to have a budget of 600 Euros or more. Younger respondents were more likely to receive support from parents and less likely to work than the older students.

Since students were mostly satisfied with the services available in Kuopio, improvements could be made in the field of marketing the services since in open questions and feedback section some of the students mentioned that they had had difficulties in finding information on services and happenings; maybe that is one of the reasons the services are not widely and frequently used by the foreign students. Increasing the variety of the services offered in English would probably increase the participation activity of the foreign students. Students seemed to be interested in participating in fairs presenting Finnish culture and Kuopio area, and allowing interaction with the local people.

It is recommended to increase usage of Facebook as a marketing channel since most of students probably use it quite actively and frequently. In addition it is a relatively inexpensive and fast way of marketing events and services. City of Kuopio websites were quite well-known by the respondents, too.

As a final comment, this research is in no way comprehensive and complete. The data gathered gives an opportunity to compare the groups more widely and, for example, compare the replies from Savonia UAS and University of Eastern Finland. In this research no attention was paid on the length of stay in Finland and its possible effect on consumer behavior. In the future, if needed, a research on that variable could be conducted.

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APPENDIX 1 – OVERALL USAGE OF SERVICES AVAILABLE IN KUOPIO AREA

TABLE 28. Usage of services in Kuopio area

	Usage of services in Kuopio area					Total
	More than 4 times a month	3-4 times a month	1-2 times a month	Less than once a month	Not at all	
Shops located in city center (n=90)	36%	20%	27%	14%	3%	100%
Swimming hall/gym (n=90)	19%	11%	14%	25%	31%	100%
Second hand shops in Kuopio area (n=90)	11%	6%	20%	42%	21%	100%
Bars and pubs (n=90)	10%	20%	16%	27%	27%	100%
Kolmisoppi (Citymarket/shopping mall) (n=90)	10%	7%	22%	24%	37%	100%
Restaurants (n=90)	9%	12%	29%	38%	12%	100%
Matkus Shopping Center (n=90)	7%	5%	27%	35%	26%	100%
City library (n=90)	3%	1%	11%	26%	59%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=90)	3%	1%	6%	23%	67%	100%
Päiväranta Citymarket (n=90)	2%	6%	14%	24%	54%	100%
Movie theatre (n=90)	1%	1%	12%	44%	42%	100%
Community college (Kansalaisopisto) (n=90)	1%	2%	6%	10%	81%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=90)	0%	0%	2%	12%	86%	100%
Museums (n=90)	0%	0%	2%	40%	58%	100%
Multicultural center Kompassi (n=90)	0%	3%	14%	23%	60%	100%

APPENDIX 2 – USAGE OF SERVICES AVAILABLE IN KUOPIO AREA BY FORM OF STUDY

TABLE 29. Usage of services available in Kuopio area - degree students

Usage of services available in Kuopio area - degree students						
	More than 4 times a month	3-4 times a month	1-2 times a month	Less than once a month	Not at all	Total
Shops located in city center (n=52)	40 %	23 %	23 %	10 %	4 %	100%
Swimming hall/gym (n=52)	17 %	12 %	12 %	28 %	31 %	100%
Kolmisoppi (Citymarket/shopping mall) (n=52)	13 %	4 %	21 %	29 %	33 %	100%
Second hand shops in Kuopio area (n=52)	12 %	10 %	27 %	44 %	7 %	100%
Matkus Shopping Center (n=52)	10 %	8 %	32 %	35 %	15 %	100%
Restaurants (n=52)	8 %	12 %	21 %	46 %	13 %	100%
Kuopio City Theatre and/or Kuopio Music Center (n=52)	6 %	2 %	4 %	23 %	65 %	100%
City library (n=52)	4 %	2 %	12 %	25 %	57 %	100%
Bars and pubs (n=52)	4 %	21 %	12 %	29 %	34 %	100%
Päiväranta Citymarket (n=52)	4 %	4 %	15 %	25 %	52 %	100%
Movie theatre (n=52)	2 %	0 %	12 %	46 %	40 %	100%
Community college (Kansalaisopisto) (n=52)	2 %	0 %	6 %	9 %	83 %	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=52)	0 %	0 %	2 %	15 %	83 %	100%
Museums (n=52)	0 %	0 %	0 %	46 %	54 %	100%
Multicultural center Kompassi (n=52)	0 %	6 %	15 %	27 %	52 %	100%

TABLE 30. Usage of services available in Kuopio area - doctoral students

Usage of services available in Kuopio area - doctoral students						
	More than 4 times a month	3-4 times a month	1-2 times a month	Less than once a month	Not at all	Total
Shops located in city center (n=17)	35.0 %	18.0 %	29.0 %	18.0 %	0.0 %	100%
Swimming hall/gym (n=17)	18.0 %	18.0 %	23.0 %	23.0 %	18.0 %	100%
Kolmisoppi (Citymarket/shopping mall) (n=17)	12.0 %	12.0 %	29.0 %	18.0 %	29.0 %	100%
Restaurants (n=17)	12.0 %	17.0 %	41.0 %	24.0 %	6.0 %	100%
Bars and pubs (n=17)	6.0 %	12.0 %	29.0 %	35.0 %	18.0 %	100%
City library (n=17)	6.0 %	0.0 %	18.0 %	35.0 %	41.0 %	100%
Matkus Shopping Center (n=17)	6.0 %	0.0 %	24.0 %	41.0 %	29.0 %	100%
Second hand shops in Kuopio area (n=17)	6.0 %	0.0 %	6.0 %	23.0 %	65.0 %	100%
Community college (Kansalaisopisto) (n=17)	0.0 %	12.0 %	12.0 %	0.0 %	76.0 %	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=17)	0.0 %	0.0 %	6.0 %	6.0 %	88.0 %	100%
Kuopio City Theatre and/or Kuopio Music Center (n=17)	0.0 %	0.0 %	18.0 %	29.0 %	53.0 %	100%
Movie theatre (n=17)	0.0 %	6.0 %	18.0 %	35.0 %	41.0 %	100%
Multicultural center Kompassi (n=17)	0.0 %	0.0 %	18.0 %	18.0 %	64.0 %	100%
Museums (n=17)	0.0 %	0.0 %	12.0 %	41.0 %	47.0 %	100%
Päiväranta Citymarket (n=17)	0.0 %	6.0 %	12.0 %	18.0 %	64.0 %	100%

TABLE 31. Usage of services available in Kuopio area - exchange students

Usage of services available in Kuopio area - exchange students						
	More than 4 times a month	3-4 times a month	1-2 times a month	Less than once a month	Not at all	Total
Bars and pubs (n=21)	29%	24%	19%	14%	14%	100%
City library (n=21)	24%	14%	33%	24%	5%	100%
Community college (Kansalaisopisto) (n=21)	24%	5%	14%	14%	43%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=21)	14%	0%	14%	53%	19%	100%
Kolmisoppi (Citymarket/shopping mall) (n=21)	10%	10%	38%	28%	14%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=21)	0%	0%	5%	19%	76%	100%
Matkus Shopping Center (n=21)	0%	0%	0%	19%	81%	100%
Movie theatre (n=21)	0%	0%	0%	10%	90%	100%
Multicultural center Kompassi (n=21)	0%	10%	19%	19%	52%	100%
Museums (n=21)	0%	0%	0%	19%	81%	100%
Päiväranta Citymarket (n=21)	0%	5%	14%	33%	48%	100%
Restaurants (n=21)	0%	0%	10%	43%	47%	100%
Second hand shops in Kuopio area (n=21)	0%	0%	10%	14%	76%	100%
Shops located in city center (n=21)	0%	0%	0%	24%	76%	100%
Swimming hall/gym (n=21)	0%	10%	14%	29%	47%	100%

APPENDIX 3 – IMPORTANCE OF SERVICES AVAILABLE IN KUOPIO AREA BY FORM OF STUDY

TABLE 32. Importance of services available in Kuopio area - degree students

Importance of services available in Kuopio area - degree students						
	Very important	Important	Neutral	Not important	Not important at all	Total
Shops located in city center (n=52)	2 %	2 %	25 %	36 %	35 %	100 %
Swimming hall/gym (n=52)	9 %	8 %	29 %	21 %	33 %	100 %
Second hand shops in Kuopio area (n=52)	6 %	6 %	31 %	27 %	30 %	100 %
Kuopio City Theatre and/or Kuopio Music Center (n=52)	23 %	19 %	27 %	12 %	19 %	100 %
City library (n=52)	25 %	8 %	31 %	19 %	17 %	100 %
Movie theatre (n=52)	13 %	10 %	39 %	21 %	17 %	100 %
Matkus Shopping Center (n=52)	8 %	8 %	42 %	27 %	15 %	100 %
Restaurants (n=52)	4 %	6 %	37 %	38 %	15 %	100 %
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=52)	26 %	23 %	31 %	6 %	14 %	100 %
Community college (Kansalaisopisto) (n=52)	28 %	12 %	36 %	12 %	12 %	100 %
Multicultural center Kompassi (n=52)	15 %	10 %	40 %	23 %	12 %	100 %
Museums (n=52)	15 %	13 %	35 %	25 %	12 %	100 %
Päiväranta Citymarket (n=52)	25 %	8 %	46 %	10 %	11 %	100 %
Bars and pubs (n=52)	27 %	11 %	25 %	29 %	8 %	100 %
Kolmisoppi (Citymarket/shopping mall) (n=52)	15 %	6 %	48 %	23 %	8 %	100 %

TABLE 33. Importance of services available in Kuopio area - doctoral students

Importance of services available in Kuopio area - doctoral students						
	Very important	Important	Neutral	Not important	Not important at all	Total
Movie theatre (n=17)	24 %	29 %	11 %	18 %	18 %	100%
Shops located in city center (n=17)	24 %	59 %	17 %	0 %	0 %	100%
Swimming hall/gym (n=17)	24 %	35 %	35 %	0 %	6 %	100%
Multicultural center Kompassi (n=17)	23 %	23 %	18 %	6 %	30 %	100%
City library (n=17)	18 %	18 %	18 %	5 %	41 %	100%
Restaurants (n=17)	18 %	59 %	18 %	5 %	0 %	100%
Community college (Kansalaisopisto) (n=17)	12 %	23 %	35 %	12 %	18 %	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=17)	12 %	12 %	29 %	12 %	35 %	100%
Kolmisoppi (Citymarket/shopping mall) (n=17)	12 %	35 %	24 %	0 %	29 %	100%
Kuopio City Theatre and/or Kuopio Music Center (n=17)	12 %	18 %	29 %	12 %	29 %	100%
Museums (n=17)	12 %	35 %	24 %	6 %	23 %	100%
Second hand shops in Kuopio area (n=17)	12 %	18 %	29 %	23 %	18 %	100%
Bars and pubs (n=17)	11 %	18 %	35 %	18 %	18 %	100%
Matkus Shopping Center (n=17)	6 %	29 %	41 %	6 %	18 %	100%
Päiväranta Citymarket (n=17)	0 %	12 %	41 %	12 %	35 %	100%

TABLE 34. Importance of services available in Kuopio area - exchange students

	Very important	Important	Neutral	Not important	Not important at all	Total
Swimming hall/gym (n=21)	24 %	33 %	19 %	19 %	5 %	100%
Bars and pubs (n=21)	23 %	47 %	10 %	10 %	10 %	100%
Shops located in city center (n=21)	19 %	43 %	28 %	5 %	5 %	100%
Second hand shops in Kuopio area (n=21)	14 %	38 %	34 %	14 %	0 %	100%
Matkus Shopping Center (n=21)	10 %	19 %	28 %	33 %	10 %	100%
Restaurants (n=21)	10 %	47 %	33 %	5 %	5 %	100%
Kolmisoppi (Citymarket/shopping mall) (n=21)	5 %	19 %	43 %	19 %	14 %	100%
City library (n=21)	0 %	24 %	28 %	24 %	24 %	100%
Community college (Kansalaisopisto) (n=21)	0 %	14 %	43 %	10 %	33 %	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=21)	0 %	14 %	38 %	19 %	29 %	100%
Kuopio City Theatre and/or Kuopio Music Center (n=21)	0 %	14 %	48 %	14 %	24 %	100%
Movie theatre (n=21)	0 %	24 %	47 %	24 %	5 %	100%
Multicultural center Kompassi (n=21)	0 %	33 %	33 %	15 %	19 %	100%
Museums (n=21)	0 %	29 %	29 %	23 %	19 %	100%
Päiväranta Citymarket (n=21)	0 %	24 %	33 %	24 %	19 %	100%

APPENDIX 4 – SATISFACTION WITH SERVICES AVAILABLE IN KUOPIO AREA BY FORM OF STUDY

TABLE 35. Satisfaction with services available in Kuopio area – degree students

Satisfaction with services available in Kuopio area - degree students							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Swimming hall/gym (n=52)	33%	21%	11%	6%	0%	29%	100%
Shops located in city center (n=52)	29%	54%	11%	2%	0%	4%	100%
Bars and pubs (n=52)	25%	21%	23%	6%	2%	23%	100%
Matkus Shopping Center (n=52)	25%	37%	25%	4%	2%	7%	100%
Second hand shops in Kuopio area (n=52)	25%	46%	19%	2%	2%	6%	100%
Restaurants (n=52)	23%	36%	21%	10%	2%	8%	100%
Movie theatre (n=52)	20%	31%	10%	2%	0%	37%	100%
Kolmisoppi (Citymarket/shopping mall) (n=52)	17%	33%	25%	0%	0%	25%	100%
City library (n=52)	14%	23%	19%	0%	0%	44%	100%
Multicultural center Kompassi (n=52)	14%	25%	25%	2%	2%	32%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=52)	13%	12%	23%	2%	0%	50%	100%
Päiväranta Citymarket (n=52)	12%	25%	29%	0%	0%	34%	100%
Museums (n=52)	10%	27%	19%	6%	0%	38%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=52)	8%	12%	23%	0%	0%	57%	100%
Community college (Kansalaisopisto) (n=52)	6%	19%	25%	0%	2%	48%	100%

TABLE 36. Satisfaction with services available in Kuopio area - doctoral students

Satisfaction with services available in Kuopio area - doctoral students							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Multicultural center Kompassi (n=17)	23%	18%	23%	0%	0%	36%	100%
Swimming hall/gym (n=17)	23%	47%	12%	0%	0%	18%	100%
City library (n=17)	18%	23%	23%	0%	6%	30%	100%
Second hand shops in Kuopio area (n=17)	18%	12%	35%	6%	0%	29%	100%
Shops located in city center (n=17)	18%	47%	35%	0%	0%	0%	100%
Kolmisoppi (Citymarket/shopping mall) (n=17)	12%	35%	29%	0%	0%	24%	100%
Movie theatre (n=17)	12%	41%	18%	18%	0%	11%	100%
Museums (n=17)	12%	29%	41%	0%	0%	18%	100%
Restaurants (n=17)	12%	59%	23%	6%	0%	0%	100%
Bars and pubs (n=17)	6%	41%	41%	6%	0%	6%	100%
Community college (Kansalaisopisto) (n=17)	6%	12%	29%	12%	6%	35%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=17)	6%	23%	41%	0%	0%	30%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=17)	0%	0%	47%	0%	0%	53%	100%
Matkus Shopping Center (n=17)	0%	41%	41%	0%	0%	18%	100%
Päiväranta Citymarket (n=17)	0%	12%	47%	0%	0%	41%	100%

TABLE 37. Satisfaction with services available in Kuopio area - exchange students

Satisfaction with services available in Kuopio area - exchange students							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Swimming hall/gym (n=21)	33%	19%	19%	0%	0%	29%	100%
Second hand shops in Kuopio area (n=21)	24%	33%	24%	0%	0%	19%	100%
Bars and pubs (n=21)	14%	43%	33%	5%	0%	5%	100%
Restaurants (n=21)	14%	38%	33%	10%	0%	5%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=21)	10%	10%	10%	0%	0%	70%	100%
Museums (n=21)	10%	10%	23%	0%	0%	57%	100%
Shops located in city center (n=21)	10%	33%	47%	10%	0%	0%	100%
City library (n=21)	5%	5%	24%	5%	0%	61%	100%
Kolmisoppi (Citymarket/shopping mall) (n=21)	5%	10%	43%	0%	0%	42%	100%
Matkus Shopping Center (n=21)	5%	33%	38%	0%	0%	24%	100%
Community college (Kansalaisopisto) (n=21)	0%	5%	29%	0%	0%	66%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=21)	0%	0%	24%	0%	0%	76%	100%
Movie theatre (n=21)	0%	15%	30%	5%	0%	50%	100%
Multicultural center Kompassi (n=21)	0%	19%	24%	0%	0%	57%	100%
Päiväranta Citymarket (n=21)	0%	10%	57%	0%	0%	33%	100%

APPENDIX 5 – USAGE OF, IMPORTANCE OF, AND SATISFACTION WITH THE SCHOOL HEALTH SERVICES BY FORM OF STUDY

TABLE 38. Usage of school health services by form of study - degree students

Usage of school health services by form of study - degree students						
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	Total
Nurse (n=52)	8%	0%	13%	33%	46%	100%
Doctor (n=52)	2%	2%	8%	33%	55%	100%
Dentist (n=52)	2%	0%	2%	27%	69%	100%
Psychologist (n=52)	0%	0%	0%	12%	88%	100%

TABLE 39. Usage of school health services by form of study - doctoral students

Usage of school health services by form of study - doctoral students						
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	Total
Nurse (n=17)	0%	0%	12%	12%	76%	100%
Doctor (n=17)	0%	0%	12%	23%	65%	100%
Dentist (n=17)	0%	0%	0%	18%	82%	100%
Psychologist (n=17)	0%	0%	0%	6%	94%	100%

TABLE 40. Usage of school health services by form of study - exchange students

Usage of school health services by form of study - exchange students						
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	Total
Nurse (n=21)	0%	0%	5%	19%	76%	100%
Doctor (n=21)	0%	0%	10%	33%	57%	100%
Dentist (n=21)	0%	0%	0%	5%	95%	100%
Psychologist (n=21)	0%	0%	0%	5%	95%	100%

TABLE 41. Importance of school health services by form of study - degree students

<u>Importance of school health services by form of study - degree students</u>						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (n=52)	42%	21%	35%	0%	2%	100%
Doctor (n=52)	50%	21%	27%	0%	2%	100%
Dentist (n=52)	42%	17%	35%	2%	4%	100%
Psychologist (n=52)	31%	10%	46%	6%	7%	100%

TABLE 42. Importance of school health services by form of study - doctoral students

<u>Importance of school health services by form of study - doctoral students</u>						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (n=17)	47%	18%	11%	6%	18%	100%
Doctor (n=17)	41%	29%	12%	0%	18%	100%
Dentist (n=17)	35%	24%	17%	0%	24%	100%
Psychologist (n=17)	24%	6%	29%	6%	35%	100%

TABLE 43. Importance of school health services by form of study - exchange students

<u>Importance of school HEALTH SERVICES by form of study - exchange students</u>						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (n=21)	19%	43%	33%	5%	0%	100%
Doctor (n=21)	33%	29%	33%	5%	0%	100%
Dentist (n=21)	19%	38%	38%	5%	0%	100%
Psychologist (n=21)	5%	28%	48%	14%	5%	100%

TABLE 44. Satisfaction with school health services by form of study - degree students

Satisfaction with school health services by form of study - degree students							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (n=52)	23%	17%	17%	4%	0%	39%	100%
Doctor (n=52)	23%	10%	15%	4%	0%	48%	100%
Dentist (n=52)	13%	4%	17%	2%	2%	62%	100%
Psychologist (n=51)	2%	2%	20%	0%	0%	76%	100%

TABLE 45. Satisfaction with school health services by form of study - doctoral students

Satisfaction with school health services by form of study - doctoral students							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (n=17)	6%	12%	18%	0%	0%	64%	100%
Doctor (n=17)	6%	24%	6%	0%	0%	64%	100%
Dentist (n=17)	0%	6%	12%	0%	6%	76%	100%
Psychologist (n=17)	0%	0%	18%	0%	0%	82%	100%

TABLE 46. Satisfaction with school health services by form of study - exchange students

Satisfaction with health services by form of study - exchange students							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (n=21)	5%	19%	24%	0%	0%	52%	100%
Doctor (n=21)	5%	28%	24%	0%	0%	43%	100%
Dentist (n=21)	0%	5%	29%	0%	0%	66%	100%
Psychologist (n=20)	0%	5%	30%	0%	0%	65%	100%

APPENDIX 6 – USAGE OF, IMPORTANCE OF, AND SATISFACTION WITH THE PUBLIC HEALTH SERVICES BY FORM OF STUDY

TABLE 47. Usage of public health services by form of study - degree students

Usage of public health services by form of study - degree students						
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	Total
Nurse (n=52)	6.0%	4.0%	9.0%	31.0%	50.0%	100%
Doctor (n=52)	2.0%	4.0%	11.0%	35.0%	48.0%	100%
Dentist (n=52)	2.0%	0.0%	2.0%	33.0%	63.0%	100%
Mental health services (n=52)	0.0%	0.0%	2.0%	8.0%	90.0%	100%
Vaccination services (n=52)	0.0%	2.0%	4.0%	17.0%	77.0%	100%
Laboratory services	0.0%	2.0%	10.0%	25.0%	63.0%	100%
Maternity and child health services (n=52)	2.0%	0.0%	2.0%	8.0%	88.0%	100%
Rehabilitation service (n=52)	0.0%	0.0%	0.0%	8.0%	92.0%	100%

TABLE 48. Usage of public health services by form of study - doctoral students

Usage of public health services by form of study - doctoral students						
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	Total
Nurse (n=17)	0.0%	6.0%	17.0%	12.0%	65.0%	100%
Doctor (n=17)	6.0%	0.0%	29.0%	29.0%	36.0%	100%
Dentist (n=17)	0.0%	0.0%	12.0%	17.0%	71.0%	100%
Mental health services (n=17)	0.0%	0.0%	0.0%	0.0%	100.0%	100%
Vaccination services (n=17)	0.0%	0.0%	0.0%	12.0%	88.0%	100%
Laboratory services	0.0%	0.0%	6.0%	12.0%	82.0%	100%
Maternity and child health services (n=17)	0.0%	0.0%	6.0%	6.0%	88.0%	100%
Rehabilitation service (n=17)	0.0%	0.0%	0.0%	6.0%	94.0%	100%

TABLE 49. Usage of public health services by form of study - exchange students

Usage of public health services by form of study - exchange students						
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	Total
Nurse (n=21)	0%	0%	5%	14%	81%	100%
Doctor (n=21)	0%	0%	5%	33%	62%	100%
Dentist (n=21)	0%	0%	0%	10%	90%	100%
Mental health services (n=21)	0%	0%	0%	5%	95%	100%
Vaccination services (n=21)	0%	0%	0%	5%	95%	100%
Laboratory services	0%	0%	0%	5%	95%	100%
Maternity and child health services (n=21)	0%	0%	0%	5%	95%	100%
Rehabilitation service (n=21)	0%	0%	0%	5%	95%	100%

TABLE 50. Importance of public health services by form of study - degree students

Importance of public health services by form of study - degree students						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (n=52)	46.0%	23.0%	29.0%	0.0%	2.0%	100%
Doctor (n=52)	50.0%	29.0%	19.0%	0.0%	2.0%	100%
Dentist (n=52)	52.0%	19.0%	25.0%	0.0%	4.0%	100%
Mental health services (n=52)	38.0%	15.0%	35.0%	2.0%	10.0%	100%
Vaccination services (n=52)	40.0%	15.0%	37.0%	4.0%	4.0%	100%
Laboratory services	37.0%	17.0%	42.0%	0.0%	4.0%	100%
Maternity and child health services (n=52)	40.0%	14.0%	34.0%	0.0%	12.0%	100%
Rehabilitation service (n=52)	34.0%	13.0%	39.0%	2.0%	12.0%	100%

TABLE 51. Importance of public health services by form of study - doctoral students

Importance of public health services by form of study - doctoral students						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (n=17)	53%	23%	12%	0%	12%	100%
Doctor (n=17)	47%	41%	6%	0%	6%	100%
Dentist (n=17)	41%	35%	12%	0%	12%	100%
Mental health services (n=17)	29%	12%	18%	18%	23%	100%
Vaccination services (n=17)	29%	35%	18%	6%	12%	100%
Laboratory services	29%	29%	24%	0%	18%	100%
Maternity and child health services (n=17)	35%	18%	12%	12%	23%	100%
Rehabilitation service (n=17)	23%	18%	35%	6%	18%	100%

TABLE 52. Importance of public health services by form of study - exchange students

Importance of public health services by form of study - exchange students						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (n=21)	14.0%	38.0%	48.0%	0.0%	0.0%	100%
Doctor (n=21)	24.0%	33.0%	43.0%	0.0%	0.0%	100%
Dentist (n=21)	24.0%	24.0%	47.0%	0.0%	5.0%	100%
Mental health services (n=21)	10.0%	28.0%	57.0%	0.0%	5.0%	100%
Vaccination services (n=21)	14.0%	24.0%	52.0%	5.0%	5.0%	100%
Laboratory services	10.0%	28.0%	52.0%	5.0%	5.0%	100%
Maternity and child health services (n=21)	10.0%	33.0%	47.0%	5.0%	5.0%	100%
Rehabilitation service (n=21)	10.0%	28.0%	52.0%	5.0%	5.0%	100%

TABLE 53. Satisfaction with public health services by form of study - degree students

Satisfaction with public health services by form of study - degree students							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (n=52)	23.0%	15.0%	21.0%	2.0%	2.0%	37.0%	100%
Doctor (n=52)	23.0%	19.0%	21.0%	2.0%	0.0%	35.0%	100%
Dentist (n=50)	10.0%	8.0%	22.0%	2.0%	4.0%	54.0%	100%
Mental health services (n=52)	0.0%	2.0%	21.0%	0.0%	0.0%	77.0%	100%
Vaccination services (n=52)	12.0%	6.0%	23.0%	0.0%	0.0%	59.0%	100%
Laboratory services	10.0%	11.0%	21.0%	0.0%	0.0%	58.0%	100%
Maternity and child health services (n=51)	2.0%	4.0%	20.0%	0.0%	0.0%	74.0%	100%
Rehabilitation service (n=52)	0.0%	0.0%	21.0%	0.0%	2.0%	77.0%	100%

TABLE 54. Satisfaction with public health services by form of study - doctoral students

Satisfaction with public health services by form of study - doctoral students							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (n=17)	29.0%	6.0%	6.0%	0.0%	0.0%	59.0%	100%
Doctor (n=17)	35.0%	24.0%	6.0%	0.0%	0.0%	35.0%	100%
Dentist (n=17)	6.0%	12.0%	6.0%	6.0%	6.0%	64.0%	100%
Mental health services (n=17)	0.0%	0.0%	12.0%	0.0%	0.0%	88.0%	100%
Vaccination services (n=17)	6.0%	6.0%	12.0%	0.0%	0.0%	76.0%	100%
Laboratory services	12.0%	6.0%	6.0%	0.0%	0.0%	76.0%	100%
Maternity and child health services (n=17)	12.0%	0.0%	6.0%	0.0%	0.0%	82.0%	100%
Rehabilitation service (n=17)	0.0%	0.0%	18.0%	0.0%	0.0%	82.0%	100%

TABLE 55. Satisfaction with public health services by form of study - exchange students

Satisfaction with public health services by form of study - exchange students							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (n=21)	5.0%	14.0%	14.0%	0.0%	0.0%	67.0%	100%
Doctor (n=21)	10.0%	23.0%	10.0%	0.0%	0.0%	57.0%	100%
Dentist (n=21)	0.0%	5.0%	19.0%	0.0%	0.0%	76.0%	100%
Mental health services (n=21)	0.0%	5.0%	19.0%	0.0%	0.0%	76.0%	100%
Vaccination services (n=21)	0.0%	5.0%	19.0%	0.0%	0.0%	76.0%	100%
Laboratory services	0.0%	10.0%	14.0%	0.0%	0.0%	76.0%	100%
Maternity and child health services (n=21)	0.0%	5.0%	19.0%	0.0%	0.0%	76.0%	100%
Rehabilitation service (n=21)	0.0%	5.0%	19.0%	0.0%	0.0%	76.0%	100%

APPENDIX 7 – USAGE OF SERVICES AVAILABLE IN KUOPIO AREA BY AGE

TABLE 56. Usage of services available in Kuopio area - age under 20

Usage of services available in Kuopio area - age under 20						
	More than 4 times a month	3-4 times a month	1-2 times a month	Less than once a month	Not at all	Total
Swimming hall/gym (<i>n</i> =8)	63%	12%	13%	0%	12%	100%
Shops located in city center (<i>n</i> =8)	38%	50%	0%	12%	0%	100%
Matkus Shopping Center (<i>n</i> =8)	25%	38%	37%	0%	0%	100%
Bars and pubs (<i>n</i> =8)	12%	38%	25%	12%	13%	100%
Second hand shops in Kuopio area (<i>n</i> =8)	12%	13%	38%	25%	12%	100%
City library (<i>n</i> =8)	0%	0%	13%	13%	74%	100%
Community college (Kansalaisopisto) (<i>n</i> =8)	0%	0%	0%	0%	100%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (<i>n</i> =8)	0%	0%	0%	25%	75%	100%
Kolmisoppi (Citymarket/shopping mall) (<i>n</i> =8)	0%	25%	12%	13%	50%	100%
Kuopio City Theatre and/or Kuopio Music Center (<i>n</i> =8)	0%	0%	0%	25%	75%	100%
Movie theatre (<i>n</i> =8)	0%	0%	25%	37%	38%	100%
Multicultural center Kompassi (<i>n</i> =8)	0%	0%	25%	12%	63%	100%
Museums (<i>n</i> =17)	0%	0%	0%	63%	37%	100%
Päiväranta Citymarket (<i>n</i> =8)	0%	12%	13%	12%	63%	100%
Restaurants (<i>n</i> =8)	0%	25%	0%	75%	0%	100%

TABLE 57. Usage of services available in Kuopio area - age 20-24

Usage of services available in Kuopio area - age 20-24						
	More than 4 times a month	3-4 times a month	1-2 times a month	Less than once a month	Not at all	Total
Shops located in city center (<i>n</i> =34)	24%	24%	35%	17%	0%	100%
Swimming hall/gym (<i>n</i> =34)	18%	3%	15%	17%	47%	100%
Bars and pubs (<i>n</i> =34)	15%	20%	15%	29%	21%	100%
Restaurants (<i>n</i> =34)	12%	9%	41%	26%	12%	100%
Kolmisoppi (Citymarket/shopping mall) (<i>n</i> =34)	11%	3%	24%	24%	38%	100%
Second hand shops in Kuopio area (<i>n</i> =34)	9%	3%	18%	50%	20%	100%
Kuopio City Theatre and/or Kuopio Music Center (<i>n</i> =34)	6%	0%	0%	26%	68%	100%
Matkus Shopping Center (<i>n</i> =34)	3%	3%	24%	35%	35%	100%
Movie theatre (<i>n</i> =34)	3%	0%	15%	47%	35%	100%
City library (<i>n</i> =34)	0%	0%	0%	32%	68%	100%
Community college (Kansalaisopisto) (<i>n</i> =34)	0%	0%	0%	21%	79%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (<i>n</i> =34)	0%	0%	0%	15%	85%	100%
Multicultural center Kompassi (<i>n</i> =34)	0%	0%	15%	26%	59%	100%
Museums (<i>n</i> =34)	0%	0%	0%	38%	62%	100%
Päiväranta Citymarket (<i>n</i> =34)	0%	3%	21%	35%	41%	100%

TABLE 58. Usage of services available in Kuopio area - age 25-29

Usage of services available in Kuopio area - age 25-29						
	More than 4 times a month	3-4 times a month	1-2 times a month	Less than once a month	Not at all	Total
Shops located in city center (n=30)	46%	13%	27%	7%	7%	100%
Swimming hall/gym (n=30)	14%	20%	3%	33%	30%	100%
Second hand shops in Kuopio area (n=30)	13%	7%	20%	43%	17%	100%
Kolmisoppi (Citymarket/shopping mall) (n=30)	10%	6%	17%	30%	37%	100%
Bars and pubs (n=30)	7%	23%	13%	20%	37%	100%
Matkus Shopping Center (n=30)	7%	3%	27%	40%	23%	100%
Päiväranta Citymarket (n=30)	7%	7%	10%	13%	63%	100%
City library (n=30)	3%	3%	23%	17%	54%	100%
Community college (Kansalaisopisto) (n=30)	3%	3%	10%	4%	80%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=30)	3%	3%	10%	17%	67%	100%
Restaurants (n=30)	3%	6%	27%	47%	17%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=30)	0%	0%	3%	7%	90%	100%
Movie theatre (n=30)	0%	0%	10%	43%	47%	100%
Multicultural center Kompassi (n=30)	0%	3%	10%	23%	64%	100%
Museums (n=30)	0%	0%	0%	40%	60%	100%

TABLE 59. Usage of services available in Kuopio area - age 30 and over

Usage of services available in Kuopio area -age 30 and over						
	More than 4 times a month	3-4 times a month	1-2 times a month	Less than once a month	Not at all	Total
Shops located in city center (n=18)	39%	11%	22%	22%	6%	100%
Restaurants (n=18)	17%	22%	22%	28%	11%	100%
City library (n=18)	11%	0%	11%	33%	45%	100%
Kolmisoppi (Citymarket/shopping mall) (n=18)	11%	6%	33%	22%	28%	100%
Second hand shops in Kuopio area (n=18)	11%	6%	17%	33%	33%	100%
Swimming hall/gym (n=18)	11%	11%	34%	33%	11%	100%
Bars and pubs (n=18)	6%	6%	22%	39%	27%	100%
Matkus Shopping Center (n=18)	6%	0%	28%	44%	22%	100%
Community college (Kansalaisopisto) (n=18)	0%	5%	11%	6%	78%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=18)	0%	0%	6%	11%	83%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=18)	0%	0%	11%	28%	61%	100%
Movie theatre (n=18)	0%	5%	6%	39%	50%	100%
Multicultural center Kompassi (n=18)	0%	11%	17%	17%	55%	100%
Museums (n=18)	0%	0%	11%	33%	56%	100%
Päiväranta Citymarket (n=18)	0%	6%	11%	28%	55%	100%

APPENDIX 8 – IMPORTANCE OF SERVICES AVAILABLE IN KUOPIO AREA BY AGE

TABLE 60. Importance of services available in Kuopio area - age under 20

	Importance of services available in Kuopio area - age under 20					Total
	Very important	Important	Neutral	Not important	Not important at all	
Matkus Shopping Center (n=8)	50 %	25 %	25 %	0 %	0 %	100 %
Swimming hall/gym (n=8)	50 %	25 %	13 %	0 %	12%	100 %
Shops located in city center (n=8)	37 %	38 %	25 %	0 %	0 %	100 %
Multicultural center Kompassi (n=8)	25 %	12 %	63 %	0 %	0 %	100 %
Movie theatre (n=8)	13 %	25 %	50 %	0 %	12 %	100 %
Bars and pubs (n=8)	13 %	50 %	37 %	0 %	0 %	100 %
Restaurants (n=8)	0 %	37 %	63 %	0 %	0 %	100 %
Kolmisoppi (Citymarket/shopping mall) (n=8)	0 %	13 %	75 %	0 %	12 %	100 %
Community college (Kansalaisopisto) (n=8)	0 %	0 %	75 %	0 %	25 %	100 %
Museums (n=17)	0 %	37 %	25 %	13 %	25 %	100 %
Second hand shops in Kuopio area (n=8)	0 %	37 %	25 %	13 %	25 %	100 %
City library (n=8)	0 %	0 %	50%	13%	37%	100 %
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=8)	0 %	13 %	37 %	0 %	50 %	100 %
Kuopio City Theatre and/or Kuopio Music Center (n=8)	0 %	25 %	25 %	0 %	50 %	100 %
Päiväranta Citymarket (n=8)	0 %	13 %	37 %	0 %	50 %	100 %

TABLE 61. Importance of services available in Kuopio area - age 20-24

	Importance of services available in Kuopio area - age 20-24					Total
	Very important	Important	Neutral	Not important	Not important at all	
Shops located in city center (n=34)	24 %	41 %	29 %	3 %	3 %	100 %
Swimming hall/gym (n=34)	24 %	26 %	29 %	15 %	6%	100 %
Second hand shops in Kuopio area (n=34)	15 %	29 %	44 %	9 %	3 %	100 %
Bars and pubs (n=34)	12 %	44 %	18 %	5 %	21 %	100 %
Matkus Shopping Center (n=34)	12 %	24 %	32 %	26 %	6 %	100 %
Restaurants (n=34)	12 %	47 %	32 %	3 %	6 %	100 %
Kuopio City Theatre and/or Kuopio Music Center (n=34)	9 %	14 %	41 %	27 %	9 %	100 %
City library (n=34)	6 %	23 %	29%	21%	21%	100 %
Community college (Kansalaisopisto) (n=34)	6 %	17 %	41 %	15 %	21 %	100 %
Kolmisoppi (Citymarket/shopping mall) (n=34)	6 %	32 %	35 %	18 %	9 %	100 %
Movie theatre (n=34)	6 %	30 %	35 %	26 %	3 %	100 %
Päiväranta Citymarket (n=34)	6 %	21 %	44 %	17 %	12 %	100 %
Multicultural center Kompassi (n=34)	3 %	35 %	35 %	15 %	12 %	100 %
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=34)	0 %	15 %	41 %	29 %	15 %	100 %
Museums (n=34)	0 %	32 %	32 %	24 %	12 %	100 %

TABLE 62. Importance of services available in Kuopio area - age 25-29

	Importance of services available in Kuopio area - age 25-29					Total
	Very important	Important	Neutral	Not important	Not important at all	
Second hand shops in Kuopio area (n=30)	37%	27%	20%	13%	3%	100%
Shops located in city center (n=30)	30%	47%	20%	0%	3%	100%
Movie theatre (n=30)	27%	13%	37%	3%	20%	100%
Swimming hall/gym (n=30)	27%	27%	27%	9%	10%	100%
Museums (n=30)	23%	17%	33%	7%	20%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=30)	20%	0%	27%	20%	33%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=30)	20%	10%	30%	13%	27%	100%
City library (n=30)	17%	23%	27%	3%	30%	100%
Community college (Kansalaisopisto) (n=30)	17%	7%	33%	10%	33%	100%
Restaurants (n=30)	17%	43%	27%	10%	3%	100%
Bars and pubs (n=30)	13%	27%	10%	23%	27%	100%
Kolmisoppi (Citymarket/shopping mall) (n=30)	10%	17%	47%	3%	23%	100%
Matkus Shopping Center (n=30)	10%	23%	43%	10%	14%	100%
Multicultural center Kompassi (n=30)	10%	20%	33%	10%	27%	100%
Päiväranta Citymarket (n=30)	10%	7%	40%	10%	33%	100%

TABLE 63. Importance of services available in Kuopio area - age 30 and over

	Importance of services available in Kuopio area -age 30 and over					Total
	Very important	Important	Neutral	Not important	Not important at all	
Shops located in city center (n=18)	33%	39%	22%	6%	0%	100%
Swimming hall/gym (n=18)	33%	28%	33%	0%	6%	100%
Second hand shops in Kuopio area (n=18)	28%	22%	28%	11%	11%	100%
City library (n=18)	27%	17%	17%	6%	33%	100%
Multicultural center Kompassi (n=18)	22%	22%	22%	6%	28%	100%
Restaurants (n=18)	22%	44%	28%	6%	0%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=18)	17%	11%	22%	11%	39%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=18)	17%	11%	22%	11%	39%	100%
Bars and pubs (n=18)	11%	6%	50%	11%	22%	100%
Kolmisoppi (Citymarket/shopping mall) (n=18)	11%	28%	33%	0%	28%	100%
Movie theatre (n=18)	10%	28%	28%	17%	17%	100%
Community college (Kansalaisopisto) (n=18)	6%	28%	22%	11%	33%	100%
Museums (n=18)	6%	33%	28%	11%	22%	100%
Päiväranta Citymarket (n=18)	6%	11%	44%	11%	28%	100%
Matkus Shopping Center (n=18)	0%	33%	50%	0%	17%	100%

APPENDIX 9 – SATISFACTION WITH SERVICES AVAILABLE IN KUOPIO AREA BY AGE

TABLE 64. Satisfaction with services available in Kuopio area - age under 20

Satisfaction with services available in Kuopio area - age under 20							
	Very Satisfied	Satisfied	Neutral	Not Satisfied	Not Satisfied at All	Haven't Used the Service	Total
Swimming hall/gym (n=8)	63%	25%	0%	0%	0%	12%	100%
Matkus Shopping Center (n=8)	37%	37%	13%	13%	0%	0%	100%
Movie theatre (n=8)	26%	37%	0%	0%	0%	37%	100%
Bars and pubs (n=8)	25%	25%	25%	25%	0%	0%	100%
Second hand shops in Kuopio area (n=8)	13%	50%	24%	0%	0%	13%	100%
Museums (n=17)	13%	50%	0%	13%	0%	24%	100%
Shops located in city center (n=8)	0%	62%	13%	25%	0%	0%	100%
Restaurants (n=8)	0%	62%	25%	13%	0%	0%	100%
Päiväranta Citymarket (n=8)	0%	25%	50%	0%	0%	25%	100%
Multicultural center Kompassi (n=8)	0%	37%	26%	0%	0%	37%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=8)	0%	13%	37%	0%	0%	50%	100%
Kolmisoppi (Citymarket/shopping mall) (n=8)	0%	25%	50%	0%	0%	25%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=8)	0%	13%	37%	0%	0%	50%	100%
Community college (Kansalaisopisto) (n=8)	0%	13%	37%	0%	0%	50%	100%
City library (n=8)	0%	13%	24%	13%	0%	50%	100%

TABLE 65. Satisfaction with services available in Kuopio area - age 20-24

Satisfaction with services available in Kuopio area - age 20-24							
	Very Satisfied	Satisfied	Neutral	Not Satisfied	Not Satisfied at All	Haven't Used the Service	Total
Swimming hall/gym (n=34)	29%	18%	15%	0%	0%	38%	100%
Shops located in city center (n=34)	21%	44%	32%	3%	0%	0%	100%
Second hand shops in Kuopio area (n=34)	20%	35%	24%	3%	0%	18%	100%
Bars and pubs (n=34)	18%	38%	35%	0%	0%	9%	100%
Movie theatre (n=33)	18%	12%	27%	3%	0%	40%	100%
Restaurants (n=34)	18%	38%	32%	3%	0%	9%	100%
Kolmisoppi (Citymarket/shopping mall) (n=34)	15%	27%	29%	0%	0%	29%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=34)	12%	9%	24%	0%	0%	55%	100%
Matkus Shopping Center (n=34)	12%	35%	33%	0%	0%	20%	100%
Multicultural center Kompassi (n=34)	12%	24%	24%	0%	0%	40%	100%
Museums (n=34)	12%	15%	23%	3%	0%	47%	100%
Päiväranta Citymarket (n=34)	9%	18%	44%	0%	0%	29%	100%
City library (n=34)	6%	9%	33%	0%	0%	52%	100%
Community college (Kansalaisopisto) (n=34)	3%	9%	29%	0%	0%	59%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=34)	3%	3%	27%	0%	0%	67%	100%

TABLE 66. Satisfaction with services available in Kuopio area - age 25-29

Satisfaction with services available in Kuopio area - age 25-29							
	Very Satisfied	Satisfied	Neutral	Not Satisfied	Not Satisfied at All	Haven't Used the Service	Total
Shops located in city center (n=30)	33%	53%	7%	0%	0%	7%	100%
Swimming hall/gym (n=30)	31%	23%	13%	10%	0%	23%	100%
Restaurants (n=30)	30%	37%	7%	17%	3%	6%	100%
Second hand shops in Kuopio area (n=30)	30%	44%	10%	3%	3%	10%	100%
Bars and pubs (n=30)	27%	23%	10%	7%	3%	30%	100%
Matkus Shopping Center (n=30)	20%	40%	20%	3%	3%	14%	100%
City library (n=30)	17%	23%	17%	0%	0%	43%	100%
Kolmisoppi (Citymarket/shopping mall) (n=30)	17%	30%	20%	0%	0%	33%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=30)	17%	13%	17%	3%	0%	50%	100%
Movie theatre (n=29)	14%	38%	3%	3%	0%	42%	100%
Multicultural center Kompassi (n=30)	13%	17%	27%	3%	3%	37%	100%
Community college (Kansalaisopisto) (n=30)	10%	20%	20%	0%	3%	47%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=30)	10%	10%	20%	0%	0%	60%	100%
Museums (n=30)	10%	27%	20%	3%	0%	40%	100%
Päiväranta Citymarket (n=30)	10%	20%	23%	0%	0%	47%	100%

TABLE 67. Satisfaction with services available in Kuopio area - age 30 and over

Satisfaction with services available in Kuopio area -age 30 and over							
	Very Satisfied	Satisfied	Neutral	Not Satisfied	Not Satisfied at All	Haven't Used the Service	Total
City library (n=18)	22%	33%	6%	0%	6%	33%	100%
Second hand shops in Kuopio area (n=18)	22%	22%	45%	0%	0%	11%	100%
Swimming hall/gym (n=18)	22%	44%	17%	0%	0%	17%	100%
Multicultural center Kompassi (n=18)	17%	22%	22%	0%	0%	39%	100%
Shops located in city center (n=18)	17%	39%	44%	0%	0%	0%	100%
Kolmisoppi (Citymarket/shopping mall) (n=18)	11%	28%	39%	0%	0%	22%	100%
Restaurants (n=18)	11%	44%	39%	6%	0%	0%	100%
Bars and pubs (n=18)	6%	27%	50%	6%	0%	11%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=18)	6%	22%	28%	0%	0%	44%	100%
Matkus Shopping Center (n=18)	6%	33%	55%	0%	0%	6%	100%
Museums (n=18)	6%	22%	44%	0%	0%	28%	100%
Community college (Kansalaisopisto) (n=18)	0%	17%	27%	11%	6%	39%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=18)	0%	6%	39%	0%	0%	55%	100%
Movie theatre (n=18)	0%	44%	22%	17%	0%	17%	100%
Päiväranta Citymarket (n=18)	0%	17%	50%	0%	0%	33%	100%

APPENDIX 10 – USAGE OF, IMPORTANCE OF, AND SATISFACTION WITH SCHOOL HEALTH SERVICES BY AGE

TABLE 68. Usage of school health services by form of study - age under 20

	Usage of school health services by form of study - age under 20					Total
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	
Nurse (n=8)	0%	0%	12%	50%	38%	100%
Doctor (n=8)	0%	0%	12%	13%	75%	100%
Dentist (n=8)	0%	0%	0%	12%	88%	100%
Psychologist (n=8)	0%	0%	0%	0%	100%	100%

TABLE 69. Usage of school health services by form of study - age 20-24

	Usage of school health services by form of study - age 20-24					Total
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	
Nurse (n=34)	5%	0%	15%	21%	59%	100%
Doctor (n=34)	3%	3%	6%	32%	56%	100%
Dentist (n=34)	0%	0%	3%	21%	76%	100%
Psychologist (n=34)	0%	0%	0%	15%	85%	100%

TABLE 70. Usage of school health services by form of study - age 25-29

	Usage of school health services by form of study - age 25-29					Total
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	
Nurse (n=30)	3%	0%	7%	27%	63%	100%
Doctor (n=30)	0%	0%	13%	37%	50%	100%
Dentist (n=30)	3%	0%	0%	20%	77%	100%
Psychologist (n=30)	0%	0%	0%	3%	97%	100%

TABLE 71. Usage of school health services by form of study - age 30 or over

	Usage of school health services by form of study - age 30 or over					Total
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	
Nurse (n=18)	6%	0%	11%	22%	61%	100%
Doctor (n=18)	0%	0%	5%	28%	67%	100%
Dentist (n=18)	0%	0%	0%	22%	78%	100%
Psychologist (n=18)	0%	0%	0%	11%	89%	100%

TABLE 72. Importance of school health services by form of study - age under 20

Importance of school health services by form of study - age under 20						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (<i>n</i> =8)	0%	38%	62%	0%	0%	100%
Doctor (<i>n</i> =8)	12%	38%	50%	0%	0%	100%
Dentist (<i>n</i> =8)	0%	25%	62%	13%	0%	100%
Psychologist (<i>n</i> =8)	0%	12%	75%	13%	0%	100%

TABLE 73. Importance of school health services by form of study - age 20-24

Importance of school health services by form of study - age 20-24						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (<i>n</i> =34)	32%	30%	35%	3%	0%	100%
Doctor (<i>n</i> =34)	41%	24%	32%	3%	0%	100%
Dentist (<i>n</i> =34)	32%	30%	35%	3%	0%	100%
Psychologist (<i>n</i> =34)	18%	23%	47%	9%	3%	100%

TABLE 74. Importance of school health services by form of study - age 25-29

Importance of school health services by form of study - age 25-29						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (<i>n</i> =30)	43%	20%	27%	3%	7%	100%
Doctor (<i>n</i> =30)	53%	20%	20%	0%	7%	100%
Dentist (<i>n</i> =30)	40%	17%	30%	0%	13%	100%
Psychologist (<i>n</i> =30)	30%	3%	37%	7%	23%	100%

TABLE 75. Importance of school health services by form of study - age 30 or over

Importance of school health services by form of study - age 30 or over						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (<i>n</i> =18)	56%	22%	11%	0%	11%	100%
Doctor (<i>n</i> =18)	50%	28%	11%	0%	11%	100%
Dentist (<i>n</i> =18)	50%	22%	17%	0%	11%	100%
Psychologist (<i>n</i> =18)	33%	11%	33%	6%	17%	100%

TABLE 76. Satisfaction towards school health services by form of study - age under 20

Satisfaction towards school health services by form of study - age under 20							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (<i>n</i> =8)	12%	38%	25%	0%	0%	25%	100%
Doctor (<i>n</i> =8)	25%	13%	12%	0%	0%	50%	100%
Dentist (<i>n</i> =8)	13%	12%	25%	0%	0%	50%	100%
Psychologist (<i>n</i> =8)	0%	12%	25%	0%	0%	63%	100%

TABLE 77. Satisfaction towards school health services by form of study - age 20-24

Satisfaction towards school health services by form of study - age 20-24							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (<i>n</i> =34)	18%	15%	23%	0%	0%	44%	100%
Doctor (<i>n</i> =34)	15%	18%	20%	0%	0%	47%	100%
Dentist (<i>n</i> =34)	6%	3%	29%	0%	0%	62%	100%
Psychologist (<i>n</i> =33)	3%	3%	27%	0%	0%	67%	100%

TABLE 78. Satisfaction towards school health services by form of study - age 25-29

Satisfaction towards school health services by form of study - age 25-29							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (<i>n</i> =30)	13%	13%	17%	7%	0%	50%	100%
Doctor (<i>n</i> =30)	20%	17%	10%	6%	0%	47%	100%
Dentist (<i>n</i> =30)	14%	3%	3%	3%	7%	70%	100%
Psychologist (<i>n</i> =29)	0%	0%	14%	0%	0%	86%	100%

TABLE 79. Satisfaction towards school health services by form of study - age 30 or over

Satisfaction towards school health services by form of study - age 30 or over							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (<i>n</i> =18)	17%	17%	11%	0%	0%	55%	100%
Doctor (<i>n</i> =18)	5%	17%	17%	0%	0%	61%	100%
Dentist (<i>n</i> =18)	0%	6%	22%	0%	0%	72%	100%
Psychologist (<i>n</i> =18)	0%	0%	22%	0%	0%	78%	100%

APPENDIX 11 – USAGE OF, IMPORTANCE OF, AND SATISFACTION WITH PUBLIC HEALTH SERVICES BY AGE

TABLE 80. Usage of public health services by age under 20

Usage of public health services by age under 20						
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	Total
Nurse (n=8)	0%	0%	0%	50%	50%	100%
Doctor (n=8)	0%	0%	13%	13%	74%	100%
Dentist (n=8)	0%	0%	0%	12%	88%	100%
Mental health services (n=8)	0%	0%	0%	0%	100%	100%
Vaccination services (n=8)	0%	0%	0%	0%	100%	100%
Laboratory services (n=8)	0%	0%	13%	25%	62%	100%
Maternity and child health services (n=8)	0%	0%	0%	0%	100%	100%
Rehabilitation service (n=8)	0%	0%	0%	0%	100%	100%

TABLE 81. Usage of public health services by form of study - age 20-24

Usage of public health services by form of study - age 20-24						
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	Total
Nurse (n=34)	6%	3%	12%	15%	64%	100%
Doctor (n=34)	3%	3%	9%	27%	58%	100%
Dentist (n=34)	0%	0%	0%	24%	76%	100%
Mental health services (n=34)	0%	0%	0%	9%	91%	100%
Vaccination services (n=34)	0%	0%	6%	21%	73%	100%
Laboratory services (n=34)	0%	0%	6%	18%	76%	100%
Maternity and child health services (n=34)	0%	0%	0%	9%	91%	100%
Rehabilitation service (n=34)	0%	0%	0%	12%	88%	100%

TABLE 82. Usage of public health services by age 25-29

Usage of public health services by age 25-29						
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	Total
Nurse (n=30)	3%	0%	10%	30%	57%	100%
Doctor (n=30)	0%	3%	14%	50%	33%	100%
Dentist (n=30)	3%	0%	3%	30%	64%	100%
Mental health services (n=30)	0%	0%	3%	7%	90%	100%
Vaccination services (n=30)	0%	3%	0%	13%	84%	100%
Laboratory services (n=30)	0%	3%	0%	23%	74%	100%
Maternity and child health services (n=30)	3%	0%	0%	7%	90%	100%
Rehabilitation service (n=30)	0%	0%	0%	7%	93%	100%

TABLE 83. Usage of public health services by age 30 or over

Usage of public health services by age 30 or over						
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	Total
Nurse (n=18)	0%	11%	11%	17%	61%	100%
Doctor (n=18)	6%	0%	22%	28%	44%	100%
Dentist (n=18)	0%	0%	11%	33%	67%	111%
Mental health services (n=18)	0%	0%	0%	0%	100%	100%
Vaccination services (n=18)	0%	0%	0%	6%	94%	100%
Laboratory services (n=18)	0%	0%	17%	11%	72%	100%
Maternity and child health services (n=18)	0%	0%	11%	6%	83%	100%
Rehabilitation service (n=18)	0%	0%	0%	0%	100%	100%

TABLE 84. Importance of public health services by age under 20

Importance of public health services - age under 20						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (n=8)	12%	25%	63%	0%	0%	100%
Doctor (n=8)	12%	25%	63%	0%	0%	100%
Dentist (n=8)	12%	12%	64%	0%	12%	100%
Mental health services (n=8)	12%	12%	64%	0%	12%	100%
Vaccination services (n=8)	12%	0%	64%	12%	12%	100%
Laboratory services (n=8)	12%	0%	64%	12%	12%	100%
Maternity and child health services (n=8)	12%	0%	64%	12%	12%	100%
Rehabilitation service (n=8)	12%	0%	64%	12%	12%	100%

TABLE 85. Importance of public health services by age 20-24

Importance of public health services by age 20-24						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (n=34)	30%	35%	35%	0%	0%	100%
Doctor (n=34)	35%	35%	30%	0%	0%	100%
Dentist (n=34)	35%	27%	35%	0%	3%	100%
Mental health services (n=34)	24%	29%	41%	0%	6%	100%
Vaccination services (n=34)	26%	26%	45%	0%	3%	100%
Laboratory services (n=34)	21%	26%	50%	0%	3%	100%
Maternity and child health services (n=34)	21%	26%	47%	0%	6%	100%
Rehabilitation service (n=34)	18%	26%	50%	0%	6%	100%

TABLE 86. Importance of public health services by age 25-29

Importance of public health services by age 25-29						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (n=30)	50%	20%	27%	0%	3%	100%
Doctor (n=30)	54%	30%	13%	0%	3%	100%
Dentist (n=30)	59%	17%	17%	0%	7%	100%
Mental health services (n=30)	37%	13%	30%	10%	10%	100%
Vaccination services (n=30)	40%	20%	34%	3%	3%	100%
Laboratory services (n=30)	33%	23%	37%	0%	7%	100%
Maternity and child health services (n=30)	40%	20%	20%	7%	13%	100%
Rehabilitation service (n=30)	36%	17%	30%	7%	10%	100%

TABLE 87. Importance of public health services by age 30 or over

Importance of public health services by age 30 or over						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (n=18)	56%	22%	11%	0%	11%	100%
Doctor (n=18)	55%	33%	6%	0%	6%	100%
Dentist (n=18)	44%	33%	17%	0%	6%	100%
Mental health services (n=18)	38%	6%	28%	6%	22%	100%
Vaccination services (n=18)	39%	22%	17%	11%	11%	100%
Laboratory services (n=18)	45%	22%	22%	0%	11%	100%
Maternity and child health services (n=18)	50%	11%	17%	0%	22%	100%
Rehabilitation service (n=18)	33%	11%	33%	0%	23%	100%

TABLE 88. Satisfaction towards health services by age under 20

Satisfaction towards public health services by age under 20							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (n=8)	12%	25%	25%	13%	0%	25%	100%
Doctor (n=8)	25%	0%	25%	0%	0%	50%	100%
Dentist (n=8)	12%	0%	38%	0%	0%	50%	100%
Mental health services (n=8)	0%	0%	38%	0%	0%	62%	100%
Vaccination services (n=8)	0%	0%	38%	0%	0%	62%	100%
Laboratory services (n=8)	12%	0%	38%	0%	0%	50%	100%
Maternity and child health services (n=7)	0%	0%	43%	0%	0%	57%	100%
Rehabilitation service (n=8)	0%	0%	38%	0%	0%	62%	100%

TABLE 89. Satisfaction towards public health services by age 20-24

Satisfaction towards public health services by age 20-24							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (n=34)	18%	12%	17%	0%	0%	53%	100%
Doctor (n=34)	18%	18%	14%	0%	0%	50%	100%
Dentist (n=33)	3%	3%	24%	0%	0%	70%	100%
Mental health services (n=34)	0%	3%	21%	0%	0%	76%	100%
Vaccination services (n=34)	12%	9%	17%	0%	0%	62%	100%
Laboratory services (n=34)	6%	9%	14%	0%	0%	71%	100%
Maternity and child health services (n=34)	0%	3%	21%	0%	0%	76%	100%
Rehabilitation service (n=34)	0%	3%	21%	0%	0%	76%	100%

TABLE 90. Satisfaction towards public health services by age 25-29

Satisfaction towards public health services by age 25-29							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (n=30)	23%	13%	17%	0%	3%	44%	100%
Doctor (n=30)	23%	30%	17%	3%	0%	27%	100%
Dentist (n=29)	10%	14%	7%	7%	7%	55%	100%
Mental health services (n=30)	0%	3%	13%	0%	0%	84%	100%
Vaccination services (n=30)	7%	7%	20%	0%	0%	66%	100%
Laboratory services (n=30)	7%	10%	17%	0%	0%	66%	100%
Maternity and child health services (n=30)	3%	3%	10%	0%	0%	84%	100%
Rehabilitation service (n=30)	0%	0%	17%	0%	3%	80%	100%

TABLE 91. Satisfaction towards public health services by age 30 or over

Satisfaction towards public health services by 30 or over							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (n=18)	22%	11%	11%	0%	0%	56%	100%
Doctor (n=18)	28%	22%	11%	0%	0%	39%	100%
Dentist (n=18)	6%	11%	16%	0%	6%	61%	100%
Mental health services (n=18)	0%	0%	17%	0%	0%	83%	100%
Vaccination services (n=18)	6%	0%	17%	0%	0%	77%	100%
Laboratory services (n=18)	11%	17%	11%	0%	0%	61%	100%
Maternity and child health services (n=18)	11%	6%	11%	0%	0%	72%	100%
Rehabilitation service (n=18)	0%	0%	17%	0%	0%	83%	100%

APPENDIX 12 – USAGE OF, IMPORTANCE OF, AND SATISFACTION WITH SERVICES AVAILABLE IN KUOPIO AREA BY GENDER

TABLE 92. Usage of services available in Kuopio area - male

	Usage of services available in Kuopio area - male					Total
	More than 4 times a month	3-4 times a month	1-2 times a month	Less than once a month	Not at all	
Shops located in city center (n=40)	35%	10%	28%	22%	5%	100%
Swimming hall/gym (n=40)	27%	7%	18%	30%	18%	100%
Restaurants (n=40)	15%	15%	15%	38%	17%	100%
Kolmisoppi (Citymarket/shopping mall) (n=40)	12%	10%	12%	28%	38%	100%
Matkus Shopping Center (n=40)	8%	5%	18%	42%	27%	100%
City library (n=40)	5%	0%	10%	22%	63%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=40)	5%	3%	5%	27%	60%	100%
Bars and pubs (n=40)	5%	27%	15%	30%	23%	100%
Päiväranta Citymarket (n=40)	5%	5%	10%	30%	50%	100%
Second hand shops in Kuopio area (n=40)	5%	8%	18%	37%	32%	100%
Movie theatre (n=40)	2%	3%	10%	35%	50%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=40)	0%	0%	3%	17%	80%	100%
Museums (n=40)	0%	0%	0%	40%	60%	100%
Community college (Kansalaisopisto) (n=40)	0%	3%	10%	12%	75%	100%
Multicultural center Kompassi (n=40)	0%	5%	5%	22%	68%	100%

TABLE 93. Usage of services available in Kuopio area - female

	Usage of services available in Kuopio area - female					Total
	More than 4 times a month	3-4 times a month	1-2 times a month	Less than once a month	Not at all	
Shops located in city center (n=50)	36%	28%	26%	8%	2%	100%
Second hand shops in Kuopio area (n=50)	16%	4%	22%	46%	12%	100%
Bars and pubs (n=50)	14%	14%	18%	24%	30%	100%
Swimming hall/gym (n=50)	12%	14%	12%	20%	42%	100%
Kolmisoppi (Citymarket/shopping mall) (n=50)	8%	4%	30%	22%	36%	100%
Matkus Shopping Center (n=50)	6%	6%	34%	30%	24%	100%
Restaurants (n=50)	4%	10%	40%	38%	8%	100%
City library (n=50)	2%	2%	12%	28%	56%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=50)	2%	0%	6%	20%	72%	100%
Community college (Kansalaisopisto) (n=50)	2%	2%	2%	8%	86%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=50)	0%	0%	2%	8%	90%	100%
Museums (n=50)	0%	0%	4%	40%	56%	100%
Movie theatre (n=50)	0%	0%	14%	50%	36%	100%
Multicultural center Kompassi (n=50)	0%	2%	22%	22%	54%	100%
Päiväranta Citymarket (n=50)	0%	6%	18%	20%	56%	100%

TABLE 94. Importance of services available in Kuopio area - male

Importance of services available in Kuopio area - male						
	Very important	Important	Neutral	Not important	Not important at all	Total
Swimming hall/gym (<i>n</i> =40)	42%	25%	17%	8%	8%	100%
Shops located in city center (<i>n</i> =40)	28%	37%	28%	2%	5%	100%
Movie theatre (<i>n</i> =40)	26%	17%	20%	20%	17%	100%
Kuopio City Theatre and/or Kuopio Music Center (<i>n</i> =40)	22%	15%	25%	8%	30%	100%
Restaurants (<i>n</i> =40)	22%	35%	30%	8%	5%	100%
Second hand shops in Kuopio area (<i>n</i> =40)	22%	30%	30%	10%	8%	100%
City library (<i>n</i> =40)	20%	18%	25%	10%	27%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (<i>n</i> =40)	17%	13%	25%	10%	35%	100%
Community college (Kansalaisopisto) (<i>n</i> =40)	15%	20%	25%	10%	30%	100%
Matkus Shopping Center (<i>n</i> =40)	15%	20%	35%	15%	15%	100%
Multicultural center Kompassi (<i>n</i> =40)	15%	20%	28%	12%	25%	100%
Museums (<i>n</i> =40)	15%	22%	25%	10%	28%	100%
Kolmisoppi (Citymarket/shopping mall) (<i>n</i> =40)	13%	22%	38%	5%	22%	100%
Bars and pubs (<i>n</i> =40)	12%	30%	20%	8%	30%	100%
Päiväranta Citymarket (<i>n</i> =40)	8%	15%	47%	8%	22%	100%

TABLE 95. Importance of services available in Kuopio area - female

Importance of services available in Kuopio area - female						
	Very important	Important	Neutral	Not important	Not important at all	Total
Shops located in city center (<i>n</i> =50)	30%	46%	22%	2%	0%	100%
Second hand shops in Kuopio area (<i>n</i> =50)	24%	26%	32%	12%	6%	100%
Swimming hall/gym (<i>n</i> =50)	18%	28%	36%	10%	8%	100%
Bars and pubs (<i>n</i> =50)	12%	32%	26%	16%	14%	100%
Matkus Shopping Center (<i>n</i> =50)	10%	30%	42%	12%	6%	100%
Restaurants (<i>n</i> =50)	8%	52%	34%	4%	2%	100%
Multicultural center Kompassi (<i>n</i> =50)	8%	30%	40%	8%	14%	100%
City library (<i>n</i> =50)	8%	22%	30%	12%	28%	100%
Päiväranta Citymarket (<i>n</i> =50)	6%	12%	38%	16%	28%	100%
Movie theatre (<i>n</i> =50)	6%	28%	48%	10%	8%	100%
Kuopio City Theatre and/or Kuopio Music Center (<i>n</i> =50)	6%	12%	38%	24%	20%	100%
Museums (<i>n</i> =50)	4%	32%	36%	18%	10%	100%
Kolmisoppi (Citymarket/shopping mall) (<i>n</i> =50)	4%	26%	46%	10%	14%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (<i>n</i> =50)	4%	6%	38%	28%	24%	100%
Community college (Kansalaisopisto) (<i>n</i> =50)	4%	10%	48%	12%	26%	100%

TABLE 96. Satisfaction with services available in Kuopio area - male

Satisfaction with services available in Kuopio area - male							
	Very Satisfied	Satisfied	Neutral	Not Satisfied	Not Satisfied at All	Haven't used the service	Total
Swimming hall/gym (n=40)	42%	20%	15%	3%	0%	20%	100%
Second hand shops in Kuopio area (n=40)	17%	38%	22%	0%	3%	20%	100%
Shops located in city center (n=40)	17%	43%	32%	3%	0%	5%	100%
Bars and pubs (n=40)	15%	30%	32%	5%	3%	15%	100%
City library (n=40)	15%	10%	22%	0%	3%	50%	100%
Multicultural center Kompassi (n=40)	15%	15%	32%	0%	3%	35%	100%
Restaurants (n=40)	15%	42%	25%	10%	3%	5%	100%
Movie theatre (n=40)	12%	35%	15%	3%	0%	35%	100%
Kolmisoppi (Citymarket/shopping mall) (n=40)	10%	22%	35%	0%	0%	33%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=40)	10%	15%	25%	0%	0%	50%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=40)	8%	3%	32%	0%	0%	57%	100%
Matkus Shopping Center (n=40)	7%	25%	45%	5%	0%	18%	100%
Museums (n=17)	5%	27%	27%	0%	0%	41%	100%
Päiväranta Citymarket (n=40)	5%	20%	45%	0%	0%	30%	100%
Community college (Kansalaisopisto) (n=40)	3%	15%	32%	5%	3%	42%	100%

TABLE 97. Satisfaction with services available in Kuopio area - female

Satisfaction with services available in Kuopio area - female							
	Very Satisfied	Satisfied	Neutral	Not Satisfied	Not Satisfied at All	Haven't used the service	Total
Second hand shops in Kuopio area (n=50)	28%	36%	24%	4%	0%	8%	100%
Shops located in city center (n=50)	26%	52%	18%	4%	0%	0%	100%
Swimming hall/gym (n=50)	22%	30%	12%	4%	0%	32%	100%
Bars and pubs (n=50)	22%	30%	26%	6%	0%	16%	100%
Matkus Shopping Center (n=50)	22%	46%	20%	0%	2%	10%	100%
Restaurants (n=50)	22%	40%	24%	8%	0%	6%	100%
Kolmisoppi (Citymarket/shopping mall) (n=50)	16%	32%	26%	0%	0%	26%	100%
Movie theatre (n=48)	15%	25%	17%	8%	0%	35%	100%
Museums (n=50)	14%	20%	22%	6%	0%	38%	100%
Kuopio City Theatre and/or Kuopio Music Center (n=50)	12%	12%	22%	2%	0%	52%	100%
City library (n=50)	10%	26%	20%	2%	0%	42%	100%
Multicultural center Kompassi (n=50)	10%	28%	18%	2%	0%	42%	100%
Päiväranta Citymarket (n=50)	8%	18%	34%	0%	0%	40%	100%
Community college (Kansalaisopisto) (n=50)	6%	14%	22%	0%	2%	56%	100%
Dance Theatre Minimi and/or Student Theatre of Kuopio (n=50)	2%	10%	24%	0%	0%	64%	100%

APPENDIX 13 – USAGE OF, IMPORTANCE OF, AND SATISFACTION WITH SCHOOL HEALTH SERVICES BY GENDER

TABLE 98. Usage of school health services by gender - male

	Usage of school health services by gender - male					Total
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	
Nurse (<i>n</i> =40)	5%	0%	8%	32%	55%	100%
Doctor (<i>n</i> =40)	2%	0%	8%	48%	42%	100%
Dentist (<i>n</i> =40)	0%	0%	0%	22%	78%	100%
Psychologist (<i>n</i> =40)	0%	0%	0%	12%	88%	100%

TABLE 99. Usage of school health services by gender - female

	Usage of school health services by gender - female					Total
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	
Nurse (<i>n</i> =50)	4%	0%	14%	20%	62%	100%
Doctor (<i>n</i> =50)	0%	2%	10%	18%	70%	100%
Dentist (<i>n</i> =50)	2%	0%	2%	18%	78%	100%
Psychologist (<i>n</i> =50)	0%	0%	0%	6%	94%	100%

TABLE 100. Importance of school health services by gender - male

	Importance of school health services by gender - male					Total
	Very important	Important	Neutral	Not important	Not important at all	
Nurse (<i>n</i> =40)	40%	38%	12%	2%	8%	100%
Doctor (<i>n</i> =40)	45%	32%	15%	0%	8%	100%
Dentist (<i>n</i> =40)	35%	28%	27%	0%	10%	100%
Psychologist (<i>n</i> =40)	32%	13%	30%	12%	13%	100%

TABLE 101. Importance of school health services by gender - female

	Importance of school health services by gender - female					Total
	Very important	Important	Neutral	Not important	Not important at all	
Nurse (<i>n</i> =50)	36%	16%	44%	2%	2%	100%
Doctor (<i>n</i> =50)	44%	18%	34%	2%	2%	100%
Dentist (<i>n</i> =50)	36%	20%	36%	4%	4%	100%
Psychologist (<i>n</i> =50)	16%	14%	54%	4%	12%	100%

TABLE 102. Satisfaction with school health services by gender - male

Satisfaction with school health services by gender - male							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (<i>n</i> =40)	18%	20%	12%	2%	0%	48%	100%
Doctor (<i>n</i> =40)	20%	23%	13%	2%	0%	42%	100%
Dentist (<i>n</i> =40)	5%	2%	15%	3%	2%	73%	100%
Psychologist (<i>n</i> =40)	0%	3%	21%	0%	0%	76%	100%

TABLE 103. Satisfaction with school health services by gender - female

Satisfaction with school health services by gender - female							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (<i>n</i> =50)	14%	14%	24%	2%	0%	46%	100%
Doctor (<i>n</i> =50)	12%	12%	18%	2%	0%	56%	100%
Dentist (<i>n</i> =50)	10%	6%	22%	0%	2%	60%	100%
Psychologist (<i>n</i> =50)	2%	2%	22%	0%	0%	74%	100%

APPENDIX 14 – USAGE OF, IMPORTANCE OF, AND SATISFACTION WITH PUBLIC HEALTH SERVICES BY GENDER

TABLE 104. Usage of school health services by gender - male

Usage of school health services by gender - male						
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	Total
Nurse (n=40)	3%	3%	5%	30%	59%	100%
Doctor (n=40)	3%	0%	10%	45%	42%	100%
Dentist (n=40)	0%	0%	3%	20%	77%	100%
Mental health services (n=40)	0%	0%	0%	8%	92%	100%
Vaccination services (n=40)	0%	0%	3%	10%	87%	100%
Laboratory services (n=40)	0%	0%	8%	15%	77%	100%
Maternity and child health services (n=7)	0%	0%	3%	5%	92%	100%
Rehabilitation service (n=40)	0%	0%	0%	8%	92%	100%

TABLE 105. Usage of school health services by gender - female

Usage of school health services by gender - female						
	More than 5 times per semester	3-5 times per semester	1-2 times per semester	Less than once per semester	Not at all	Total
Nurse (n=50)	4%	4%	14%	18%	60%	100%
Doctor (n=50)	2%	4%	16%	24%	54%	100%
Dentist (n=50)	2%	0%	4%	28%	66%	100%
Mental health services (n=50)	0%	0%	2%	4%	94%	100%
Vaccination services (n=50)	0%	2%	2%	16%	80%	100%
Laboratory services (n=50)	0%	2%	6%	22%	70%	100%
Maternity and child health services (n=50)	2%	0%	2%	8%	88%	100%
Rehabilitation service (n=50)	0%	0%	0%	6%	94%	100%

TABLE 106. Importance of school health services by gender - male

Importance of school health services by gender - male						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (n=40)	50%	32%	15%	0%	3%	100%
Doctor (n=40)	50%	38%	12%	0%	0%	100%
Dentist (n=40)	52%	23%	23%	0%	2%	100%
Mental health services (n=40)	43%	23%	17%	7%	10%	100%
Vaccination services (n=40)	42%	23%	27%	5%	3%	100%
Laboratory services (n=40)	40%	20%	35%	0%	5%	100%
Maternity and child health services (n=7)	40%	20%	23%	5%	12%	100%
Rehabilitation service (n=40)	37%	23%	30%	3%	7%	100%

TABLE 107. Importance of school health services by gender - female

Importance of school health services by gender - female						
	Very important	Important	Neutral	Not important	Not important at all	Total
Nurse (n=50)	32%	22%	42%	0%	4%	100%
Doctor (n=50)	38%	28%	30%	0%	4%	100%
Dentist (n=50)	36%	24%	32%	0%	8%	100%
Mental health services (n=50)	20%	14%	52%	2%	12%	100%
Vaccination services (n=50)	24%	20%	44%	4%	8%	100%
Laboratory services (n=50)	20%	24%	46%	2%	8%	100%
Maternity and child health services (n=50)	26%	18%	42%	2%	12%	100%
Rehabilitation service (n=50)	18%	14%	50%	4%	14%	100%

TABLE 108. Satisfaction with school health services by gender - male

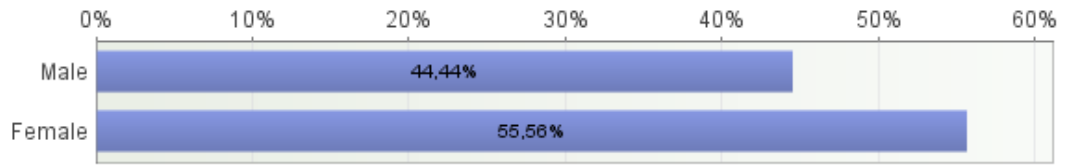
Satisfaction with school health services by gender - male							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (n=40)	17%	20%	5%	0%	3%	55%	100%
Doctor (n=40)	23%	27%	7%	0%	0%	43%	100%
Dentist (n=40)	3%	7%	12%	3%	0%	75%	100%
Mental health services (n=40)	0%	3%	10%	0%	0%	87%	100%
Vaccination services (n=40)	3%	5%	10%	0%	0%	82%	100%
Laboratory services (n=40)	3%	13%	7%	0%	0%	77%	100%
Maternity and child health services (n=7)	0%	5%	10%	0%	0%	85%	100%
Rehabilitation service (n=40)	0%	3%	12%	0%	0%	85%	100%

TABLE 109. Satisfaction with school health services by gender - female

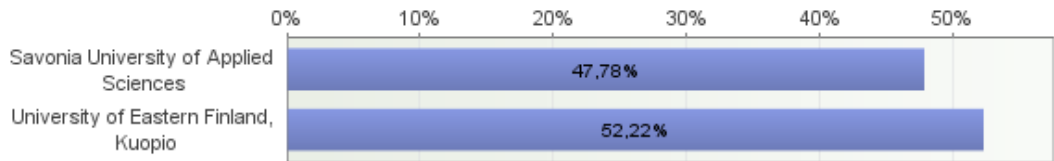
Satisfaction with school health services by gender - female							
	Very satisfied	Satisfied	Neutral	Not satisfied	Not satisfied at all	Haven't used the service	Total
Nurse (n=50)	22%	8%	26%	2%	0%	42%	100%
Doctor (n=50)	22%	16%	22%	2%	0%	38%	100%
Dentist (n=48)	11%	8%	23%	2%	6%	50%	100%
Mental health services (n=50)	0%	2%	26%	0%	0%	72%	100%
Vaccination services (n=50)	12%	6%	28%	0%	0%	54%	100%
Laboratory services (n=50)	12%	8%	24%	0%	0%	56%	100%
Maternity and child health services (n=49)	6%	2%	23%	0%	0%	69%	100%
Rehabilitation service (n=50)	0%	0%	26%	0%	2%	72%	100%

APPENDIX 15 – SURVEY RESULTS, DEMOGRAPHIC VARIABLES

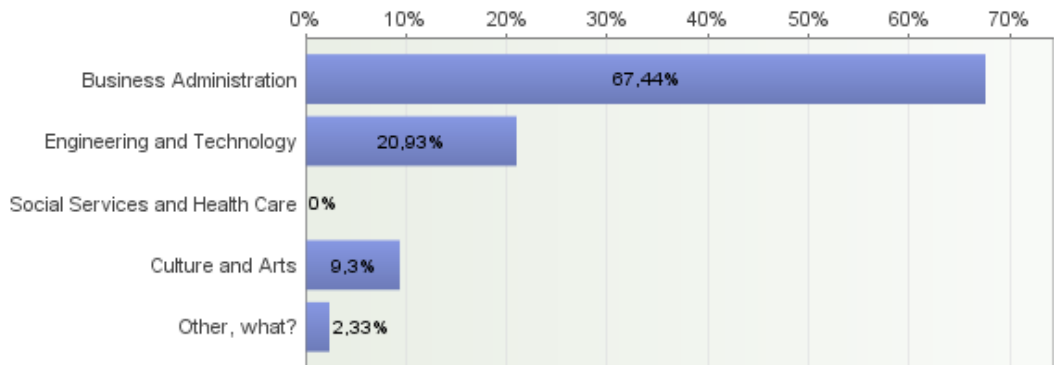
1. Gender ($n=90$)



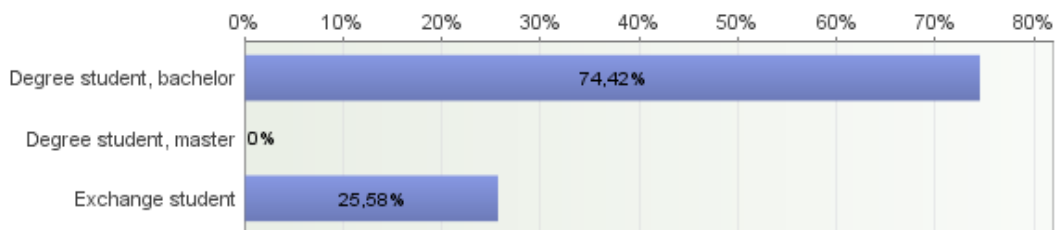
2. Where do/did you study? ($n=90$)

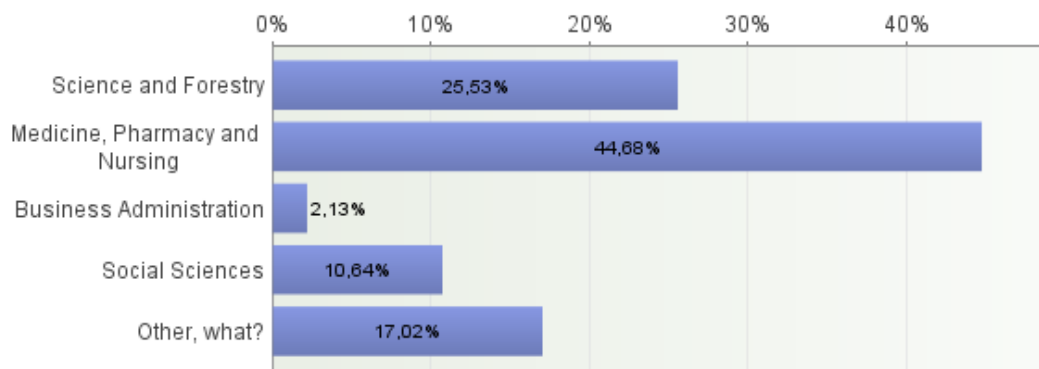


3. Savonia UAS students: What is your field of study? ($n=43$)



4. Savonia UAS students: What is/was your form of study? ($n=43$)



5. University of Eastern Finland students: What is your field of study? ($n=47$)6. University of Eastern Finland students: What is your form of study? ($n=47$)