

*F. FRANCHIMON, R.D. VAN DER VLIES. Financial barriers and drivers of gerontechnology. Gerontechnology 2010;9(2):280; doi:10.4017/gt.2010.09.02.192.00* **Purpose** The gerontechnology market is estimated to be a 35 billion dollar market in the US alone, but who is willing to pay for it? Currently, the roll-out of gerontechnological appliances is still limited but the ageing of society moves on. Financial resources appear to be the major barrier in most qualitative studies. However, a number of studies show a financial savings when gerontechnological appliances are installed. Savings might act as the financial driver for the roll-out of gerontechnology. Various stakeholders have their own financial schemes (investments and savings). Therefore, health care insurance companies, housing associations, home owners and tenants, and health care services must all be involved. This contribution deals with the financial schemes of all individual stakeholders in order to find shared interests among them. Although gerontechnology has several application domains, we address only the implications of housing and daily living provided by smart home appliances. **Method** A literature survey will be performed to (i) quantify financial savings of smart housing, (ii) their related investments and (iii) the stakeholder who benefit most. The Dutch health care system and residential market were used to make a first attempt. **Results & Discussion** All investments and savings are categorized by stakeholder. In doing so, drivers, instead of barriers, are identified, resulting in a multi-stakeholder business model for smart home appliances. The results are compared with the current health care system and residential market (home owners and tenants) to show deficiencies in today's policies. Finally, the Dutch health care system and residential market will be compared to systems and markets of other countries in order to investigate the validity of the business model for other countries.

*Keywords:* costs, savings, technology adoption, business model

*Address:* Royal BAM Group, Netherlands; E: francesco.franchimon@bamtechniek.nl

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