

Insights into digital guidance: Reliability of self-assessment in youth-oriented Zekki Service

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Abstract

This study's practical objective was to determine the reliability and feasibility of the service guidance based on the Traffic Light model used in the Zekki digital service. The equivalence between the numerical answers to the 3X10D Survey questions in Zekki and the young people's life situations was studied, revealing how well the Traffic Light model defined by the researchers matched the respondents' views.

The equivalence of people's descriptions of their life situations was compared to their given quantitative assessments (N = 185). Based on written descriptions, the researcher classified each answer as a number. Equivalence was evaluated by cross-tabulating the researchers' and survey respondents' assessments of their life situations and testing the results with a chi-squared test.

The respondents' assessments of satisfaction with different life spheres were compared with those made by the researchers, who read the written descriptions. Overall, the respondents' numerical assessments were slightly more positive than the researchers' assessments. However, two-thirds of the researchers' and respondents' assessments matched exactly within the same Traffic Light category. The assessments differed by no more than one category in about one-third of the cases. Only 3.5% of the assessments were considered completely incorrect.

The 3X10D Survey produces numerical information strongly connected to a respondent's real life, making it a reliable basis for digital service guidance. The Zekki digital service recommends appropriate support for those in need. Based on these findings, other user-oriented digital service guidance platforms can be developed.

Keywords: self-assessment, young people, digital technology, digital health technology, adolescent welfare, service counselling

Introduction

Needs of support in adolescence

The transition to adulthood is a sensitive time for young people [1,2], and it is not always easy for them to find answers to their questions. Many of their questions are related to health issues during this development stage (teenage and emerging adulthood) and to reflections on the 'normality' of their situation. Young people are increasingly seeking help for mental health problems, but it is uncertain whether mental health problems have increased [3]. The new things that come up in the development stage of a young person strain the mind and raise questions that they themselves have no answers to. It is clear that young people need support on their way to adulthood and increasingly need extra-family support for this transition.

Finding support is not always easy, yet young people must be able to navigate a complex and fragmented service system [4]. The situation is more challenging when young people's support needs span several areas of life because, in principle, services are provided for a specific problem. It is known that problems can easily become prolonged and complicated, which may lead to social exclusion if support and assistance are not received on time [5]. These are precisely the young people who would most need support, because it is known that young people from disadvantaged families seem to receive service later than young people from better-off families [5].

Young people spend much time online and on social media platforms and increasingly seek information and support there [6]. Many kinds of available content are not always reliable. Digital user-oriented service guidance is needed to easily provide young people with reliable information and support [7] so

they can find help that suits their situation from different services and service providers [8,9].

New ways to support young people

The pressure is great to make services more efficient and to use digital services, especially due to the overburden and lack of money in social and health services [10,11]. Indeed, digital services can help to identify the right services, but at the same time they can also exclude, e.g., vulnerable groups of young people [12,13]. Since the concerns of young peoples' wellbeing are global, it is important to find new ways to support young people according to their needs. When recommending support or service, it is essential to know whether the needs are met. There have been some positive experiences with digital support for university students and a Traffic light -model has been evaluated understandable way to give feedback [14].

An example of digital service for young people in Finland is a Zekki-service. Zekki was awarded the best social innovation in Europe in 2021, and it has been visited by about 150000 people in just over three years. The site has thus attracted great interest throughout the country, considering that Finland has a population of 5.5 million, of whom 1.4 million are young people aged 15-35. Zekki is linked to about 150 websites supporting young people, from which it is also redirected. To develop more impactful services and thus help young people to get relevant support more and detailed information on the reliability of digital services is needed. The information about the feasibility of the logic and the function of services is relevant for developing other person-oriented digital services.

Aiming to support young people's mental well-being and everyday life

An easy-to-use self-assessment meter and a digital mobile-optimised website that uses it was built to make it easier for young people to find answers to their questions and support when needed [15]. Zekki (www.zekki.fi) is an application that, after completing a self-assessment, gives young people brief feedback and recommendations on suitable support services either online or in their residential municipality. The Zekki service uses a 3X10D Survey for the self-assessment of well-being [16]. 3X10D Survey quickly and easily maps the important dimensions of well-being and the life situation as such [17-19]. The 3X10D Survey contains ten questions to be answered on a Likert-scale of 0-10 (unsatisfied vs. satisfied). The questions relate to objective issues that enable well-being, e.g., psychological factors, the smoothness of everyday life, and relationships, which are used to map the situation. The 3X10D Survey metric has been found to produce a relatively similar profile in different populations, although satisfaction levels vary depending on respondents' life situations [20].

In this study, more precise information was sought about the views and ideas the respondents had in mind when making their numerical self-assessment. The main aim was to investigate whether support guidance can be reliably targeted via a digital platform based on self-assessment, and specifically, whether Zekki is guiding the respondent to relevant support or services. The objective was to determine the reliability and feasibility of the Traffic Light model-based service guidance used in the Zekki digital service. The study empirically examined the equivalence between the numerical (0-10) answers to the 3X10D Survey questions in Zekki and the descriptions of the young people's life situations and support needs.

Methods

Sample and procedure

During the spring of 2023 the Zekki.fi -digital service (webpage) users, i.e. those (N=9843) who completed the 3X10D Survey, were asked to join a separate research survey. The research was implemented as Webropol survey. Totally 337 Zekki users responded to the extra survey and evaluated their life situation quantitatively (similarly as they did earlier in Zekki.fi). About half of the respondents answered also to open-ended questions, where they were asked to describe qualitatively their life situation in different life areas. Depending on the life area, 153 to 185 respondents described their life situation to the open-ended question by writing. Responding or not responding to a qualitative description was not related to a quantitative assessment. Quantitative satisfaction assessments for the two groups were tested using the one-way anova of variances with IBM SPSS 29. The differences in none of these areas were statistically significant. Data collection was organized anonymously. The criteria for ethical review were not met and therefore not required.

Measures

The 3X10D Survey meter is a formative measure of the life situation as a whole [21]. The meter intended to produce a multidimensional picture of the respondent's life situation, not a single score. Question is as following: Thinking of the present time, how satisfied are you with... your state of health, your ability to overcome life's challenges, your housing situation, your ability to carry out daily activities (e.g. studying, working), your family, the number of trusted friends you have, your financial situation, your ability to develop your strengths (e.g. by means of an interesting hobby), your self-esteem and your life as a whole? Each life area is

assessed on a scale from zero (unsatisfied) to ten (satisfied). Young people and professionals working with young people were consulted on young people's important life areas and needs when the indicator was being developed [22]. The 3X10D Survey meter looks statistically a valid meter [16,20].

It is possible to classify an 11-step scale in different ways, but classifications are generally close to each other. E.g. life satisfaction (scale 0-10) can be divided according to Andreasson & Birkjær [23] into three categories: thriving (7 – 10), struggling (5 – 6), and suffering (0 – 4). Their categorising is close to Tomyň et al. [24], in which satisfaction (scale 0-100) is divided into three sub-groups (0-50, 51-69, 70+). The Zekki digital service's feedback and service recommendations are based on the Traffic light model [20] that aims to classify responses as clearly as possible into three categories. Answers from 0 to 5 mean unsatisfied (US), 6 to 7 moderately satisfied (MS), and 8 to 10 very satisfied (VS).

Analysis

The correctness of Zekki's service guidance is based on the fact that the 3X10D Survey produces a result corresponding to a person's everyday life. In the analysis the equivalence of people's descriptions to their given quantitative assessment of it were compared to assess this.

The researcher used inductive content analysis [25] in the first phase to classify all respondents' descriptions of their life situation in ten domains of life. Inductive method can be applied to open or half-structured data as this as it utilises the process of abstraction to reduce and group data [25]. Each life area was first reviewed as a separate entity; at first, each description was given a keyword or a brief description of the situation. In some cases, the researcher was unable to determine the numerical self-assessment given by the respondent based on

the qualitative answer. Such responses averaged 3 per cent, but already 9 per cent for housing.

The next-level classification in the second phase combined categories from similar lower-level categories. Aspects connecting second-level classes were sought as subclasses in the life area in the third phase. Three main categories were ultimately formed in each life area: the very satisfied, the moderately satisfied, and the unsatisfied. All codes and categories in the ten life areas were reviewed in the final phase such that the classifications would have the most uniform spelling possible. As Kyngäs [25] states, this type of analysis is data-sensitive and therefore the researcher returned to the original data several times during the analytical process to ensure that the results show a strong connection to the analysed data. Identified categories served as the basis for reporting content analysis results. [25] All numerical responses were transferred to SPSS 27 after classification, and the 11-step satisfaction ratings were also classified in a three-step format (the Traffic light). The differences in assessments were examined on both 11- and 3-point scales.

The material allowed to evaluate how the verbal descriptions corresponded to the given numerical assessment. This was tested by cross-tabulating the researchers' and survey respondents' assessments of their life situation and testing them with a chi-squared test.

Results

337 Zekki respondents answered the extra survey. 41% of them were under 18, 23% were aged 18-24, and 36% were older. 77% were girls, 18% boys, and 5% identified as another gender. Most (74%) were students, 21% employed, and 5% were unemployed. Nearly half (46%) lived with parents, 19%

lived alone, and 30% lived with or without children, with 5% being single parents.

Researchers' assessments were slightly more negative than the respondents' self-assessments across various life areas, with the largest differences in family (0.97), everyday life (0.81), and trusted friends (0.69) (Appendix 1). In contrast, the assessments for economic situation (0.10), resilience (0.19), and overall life satisfaction (0.21) were very close. Most differences were small, with only 3.5% of assessments deemed completely incorrect.

When categorizing satisfaction using a Traffic light model, the respondents' assessments were slightly more positive than the researchers'. The most accurate assessments were for family (74.3%), resilience (70.7%), and housing (70.4%), while health had the most inaccuracies (58.9%). About one-third

of assessments differed by only one category. Statistical analysis (chi-squared test) showed that the assessments were significantly equivalent across all life areas. Appendix 2 describes in more detail the correspondence between the respondent's and the researcher's assessments.

The results of the qualitative analysis and for each life area are summarised next with examples and quotations of positive, neutral, and negative answers.

The qualitative analysis of life satisfaction showed that half of respondents were generally satisfied with their lives, describing good relationships and positive emotions. A third were dissatisfied, feeling stressed or uncertain, and one-fifth had a neutral or mediocre view of life.

Table 1. Categories of satisfaction with life.

Dimension	Traffic light	Sub-categories	Quotations
Life as a whole	Very satisfied (50%)	<i>Good life (79)</i>	<i>Life seems good with positive relationships, smooth routines, and positive emotions. I wouldn't change anything about it.</i>
	Moderate satisfied (19%)	<i>Wants changes (17), Ordinary life (12)</i>	<i>I want a change in life, but things are going relatively well. Life is generally okay with friends and work, though it could be better without so many worries—though new problems would likely arise.</i>
	Unsatisfied (31%)	<i>Problems (5), Lack of support (2), Exhaustion (3), distressing life (39)</i>	<i>Life feels insecure, stressful, and lonely, with heavy, negative emotions and no family support. If I could regain interest in life, health, and work, I would be more satisfied.</i>

Table 2. Categories of satisfaction with enablers of wellbeing.

Dimension	Traffic light	Sub-categories	Quotations
Finance	Very satisfied (36%)	<i>Reasonable situation (5), Sufficient incomes (50), Gets support (10)</i>	<i>You don't have to stress about money. You only have to worry about the small things.</i>
	Moderate satisfied (15%)	<i>Wants changes (12), Mediocre situation (16)</i>	<i>I have enough money for living and small pleasures, but I wish I had more work.</i>
	Unsatisfied (49%)	<i>Living on social (13), too big expenditures (6), Financial scarcity (57), Lack of work (9), Unsecure incomes (2)</i>	<i>I study with rehabilitation money from the Social Insurance Institution, and receive income support for my four children, but it's still very tight. Despite cutting back on everything, the money is never enough, and with rising costs, neither income nor subsidies are increasing.</i>
Health	Very satisfied (27%)	<i>Good health (53)</i>	<i>I am generally healthy, and my mental health is better than ever.</i>
	Moderate satisfied (28%)	<i>Wants changes (10), Good and bad (7), Mediocre health (38)</i>	<i>Physical fitness is good as I train every day. My mental health fluctuates.</i>
	Unsatisfied (45%)	<i>Mentally stressful (39), Problems (40), Functional challenges (11)</i>	<i>Mental health challenges sometimes impact my daily life more, sometimes less. Recently, I've also had physical pains, like back pain, which affect my overall wellbeing.</i>
Housing	Very satisfied (68%)	<i>Own space (13), Good situation (108), No problems (5)</i>	<i>I live in a good house and a good residential area with my family.</i>
	Moderate satisfied (17%)	<i>Wants changes (14), Mediocre situation (12), Other reason (5)</i>	<i>I live on rent (in the middle of studies), at some point with the dream of buying my own when the work becomes established.</i>
	Unsatisfied (16%)	<i>Problems (20), Too expensive (5), Lives far away (1), Loneliness (3)</i>	<i>Things aren't going well for a roommate right now, but there's no money and it's not worthwhile to move in alone.</i>

Two-thirds of respondents were satisfied with their housing situation, citing good apartment quality, residential area, and relationships with housemates, as well as having a safe space. One-sixth were dissatisfied due to apartment issues, restless areas, or high living costs, while another sixth considered their housing situation average or desired improvements.

About one-third were satisfied with their financial situation, either due to a sufficient income or parental support. Those facing financial difficulties, such as reliance on social security or a lack of work, were unsatisfied, while those whose basic needs were met had a neutral financial outlook.

One-quarter of respondents were very satisfied with their health, feeling good and free of problems. However, 40% were unsatisfied due to physical or mental health issues and challenges in maintaining their health. More than a quarter expressed a desire for occasional changes in their health status.

Six out of ten respondents were very satisfied with their family and loved ones, highlighting warm relationships and positive feelings. However, one-

fourth were dissatisfied due to poor family relations or lack of support, while one in ten had mediocre relationships, marked by both joy and sadness.

Regarding trusted friends, about half were satisfied with their number of close, reliable friends. On the other hand, 40% were dissatisfied, citing a lack of true friends to confide in, often due to busy schedules or isolation. The remaining respondents wished for more dependable friendships.

Table 3. Categories of satisfaction with human relations.

Dimension	Traffic light	Sub-categories	Quotations
Family	Very satisfied (63%)	<i>Good relations (95), Positive feelings (23)</i>	<i>I have really wonderful parents that I can rely on as a matter of fact.</i>
	Moderate satisfied (13%)	<i>Mediocare situation (25)</i>	<i>A little family troubles, actually quite a lot.</i>
	Unsatisfied (23%)	<i>No support from family (18), Bad relations within family (25)</i>	<i>Family members argue a lot, but I personally have a good relationship with everyone.</i>
Friends	Very satisfied (48%)	<i>Good relations (91)</i>	<i>I have a few trusted friends I can talk to by phone (2 face to face) almost any time.</i>
	Moderate satisfied (12%)	<i>Wants changes (6), Mediocare situation (17)</i>	<i>I have trusted friends, but I wish I had one best of best friend.</i>
	Unsatisfied (40%)	<i>Too busy to meet (5), Doasnt share private life (18), No trusted friends (10), No friends (41)</i>	<i>I don't feel like I have a really close friend to whom I can really tell everything. I feel really lonely.</i>

Table 4. Categories of satisfaction with managing everyday life.

Dimension	Traffic light	Sub-categories	Quotations
Everyday life	Very satisfied (42%)	<i>Everyday life goes well (78)</i>	<i>I have made my life look like my own and comfortable.</i>
	Moderate satisfied (15%)	<i>Wants changes (3), Good and bad things exist (5), Average situation (19)</i>	<i>Bad days, but overall, it is going well.</i>
	Unsatisfied (43%)	<i>Not getting things done (33), Negative feelings (2), Troubles (34), Monotonous (10)</i>	<i>Everyday life goes by somehow, housework is really hard work, and I can't cook.</i>
Strength	Very satisfied (49%)	<i>Opportunity to develop skills (14), Know own skills (9), Develop abilities (58)</i>	<i>I'm going to go practice a martial art that makes sense.</i>
	Moderate satisfied (16%)	<i>Mediocre possibilities (15), Wants changes (12)</i>	<i>It is important for me to strive in my own life and everyday life to develop myself, my own skills and strengths, so I feel that I am already on a good path towards this point. On the other hand, there is room for improvement, as anxiety and stress, for example, often take up so much mental resources that the development of strengths, even in many important contexts, cannot be sustained or prioritized.</i>
	Unsatisfied (34%)	<i>Does not develop abilities (55), Dare to develop (1)</i>	<i>I feel that I have not been able to develop myself almost at all.</i>

42% of respondents were very satisfied with their everyday life, describing it as smooth and manageable. However, 40% were unhappy, feeling overwhelmed, unproductive, or emotionally drained by daily life. One in six found their daily life mediocre or wished for change.

Half of the respondents were satisfied with their ability to develop themselves, actively improving their skills and recognizing their strengths. One-third were unsatisfied, either due to difficulty in participating or a lack of interest, while one-sixth rated their development opportunities as average or needing improvement.

Table 5. Categories of satisfaction with psychological skills.

Dimension	Traffic light	Sub-categories	Quotations
Resilience	Very satisfied (42%)	<i>Gets help (1), Good resiliency (72)</i>	<i>I am motivated to get out of trouble.</i>
	Moderate satisfied (21%)	<i>Abilities vary (11), Mediocre abilities (26)</i>	<i>I don't know, there hasn't been much difficulty.</i>
	Unsatisfied (37%)	<i>Difficulties recently (5), Feeling unattainable (15), Not able to act (9), Uncertain of abilities (17), Low abilities (18)</i>	<i>I don't get anything finished. I leave things to the last moment and life is just about performing.</i>
Self-esteem	Very satisfied (39%)	<i>Good selfesteem (28), Positive feelings (38)</i>	<i>I know myself, I accept myself and others. It's a strength.</i>
	Moderate satisfied (13%)	<i>Wants changes (8), Mediocre selfesteem (14)</i>	<i>Self-esteem is okay, but it could be better.</i>
	Unsatisfied (48%)	<i>Criticism of self (15), Negative feelings (5), Problems (23), Weak self-esteem (40)</i>	<i>Highly variable. I usually only see myself in a negative light.</i>

Four out of ten respondents felt confident in their ability to overcome life's challenges, demonstrating resilience and problem-solving skills. However, over a third were uncertain about their coping abilities, struggling with mental health or self-doubt. One in five considered their responses to challenges to be average or inconsistent.

Similarly, 40% were satisfied with their self-esteem, feeling positive and confident. However, many faced challenges that lowered their self-esteem, such as concerns about appearance, self-uncertainty, or loneliness. More than one in ten described their self-esteem as mediocre.

Discussion

The objective of the study was to determine the reliability and feasibility of the Traffic light model - based service guidance used in the digital Zekki

service. Under empirical scrutiny was the equivalence between the numerical (0-10) answers to the 3X10D Survey questions and qualitative descriptions of the young people's life situations. According to the results people's qualitative descriptions of their own life situation seem to be linked to their numerical self-assessment. An external researcher's conclusions, based on a qualitative description, are strongly correlated with the self-assessment made. The difference was only half a point on average when viewing the differences in numerical assessments on the original 11-step scale, but the dispersion was nevertheless clearly visible. Thus, the exact same numerical assessment was not always hit.

Instead, the hit accuracy improved when comparing assessments on a 3-step scale (Traffic light model). Two of the three reviews hit the same category, and 96% of the reviews hit to same or near

category. This difference means, e.g., that the respondent reported high life satisfaction in the self-assessment, but the researcher only rated it as slightly satisfied. The study found only a few completely crossed assessments, in which the respondent had assessed his/her situation as very satisfied and the researcher as unsatisfied.

The so-called average assessments (“yellow”) turned out to be the most difficult to assess. The researcher assessed the life situation to be average, slightly satisfied, but the respondent placed him or herself in the group of very satisfied people. Analyses also showed that those who were very satisfied were easier to classify into their correct numerical group than those who were dissatisfied. In other words, an external reviewer classified the response as unsatisfactory, even though the numerical responses from the respondents had more variance. Verbal responses, therefore, used expressions that were understood to be negative, even when they described a reasonably positive situation.

The same assessment of life situations can be reached with emphasis on different issues. Perhaps the clearest example of this is the state of health, which is already fundamentally divided into physical and mental health. It seems that respondents can take both sides into account when making the assessment and emphasise them in terms of their own life’s requirements.

It is possible to study the relationship between numerical satisfaction assessment and written description using the previously described expert assessments. However, it is necessary to consider on a case-by-case basis, reflecting the size of the material, what number of experts will produce a sufficiently reliable result. Expert knowledge of young people’s well-being and the phenomena related to it are also central to our experience.

According to this and previous studies, the 3X10D Survey meter produces numerical information with a strong connection to the respondent’s real life [20]. This means, that service guidance can be based on self-assessment, and it is possible to develop user-oriented digital guidance services that use self-assessment. The accuracy of the guidance based on self-assessment can be improved using a slightly broader scale, i.e. Traffic light system. The system has been seen as a clear, fast, and unambiguous way to give feedback [14]. As the analysis in this study shows, the Traffic Light model chosen by the researchers for the Zekki service seems to serve as a reliable basis for digital service guidance. The result provides a foundation for using digital self-assessment in service guidance and opens up new possibilities for developing other user-oriented digital guidance services.

It is possible to develop digital service guidance based on reliable indicators, in which case it also produces comparable well-being information of people’s lives and support needs. The information can be exploited in the development of support services. Digital service guidance, in which a person’s overall situation and need for support are mapped out in an easy and user-friendly way, can easily be achieved as a ‘one-stop-service’ that can be used to provide support in a more timely and appropriate manner. By utilizing such service guidance, the entire service system can be better optimized, while the support provided by the various actors in the service system is better targeted.

Limitations and further studies

However, there may be biases in the assessments made by a single person. The possibility of misinterpretation always exists in human verbal expressions. To check for potential bias and misinterpretations, a systematic inter-coder reliability assessment was conducted on 20% of the

interviews. A sample of 20% is a more efficient approach than double-coding all interviews [26]. Although it is difficult to precisely define the correct size of a qualitative sample, qualitative studies have estimated that the material saturates after a few dozen respondents [26,27]. In this study, each of the four researchers classified the material from only one perspective at a time, so the sample size of 40 can be considered sufficient. Four researchers analyzed the data from the systematic sample, and the results were compared with each other. Appendix 3 shows the classifications made by the four researchers, which correspond well to each other. Based on this separate review, the analyses were considered reliable.

Readers should also bear in mind that the respondents were young, 15–25-year-old Zekki users. In future studies, it would be beneficial to include groups other than young people. Methodological triangulation should also be employed, using qualitative interviews to gain a deeper understanding of

how respondents assess and describe their life situations. It would also be interesting to study, through interviews, how well the Zekki service guidance meets users' expectations. This would provide valuable insights for developing better and more targeted service guidance.

Conclusion

3X10D Survey as Self-Assessment produces numerical information strongly connected to a respondent's real life, thus serving as a reliable basis for digital service guidance. The Zekki digital service, whose service guidance is based on linking young people's needs to services according to the traffic light system, recommends appropriate support for those who need it. Based on this information, other user-oriented digital service guidance platforms can also be developed.

Conflict of interest

The authors declare no conflict of interest.

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Appendixes

Appendix 1. The difference (the respondent's self-assessment minus the investigator's assessment) between the average of the responses and the researcher's estimate on an 11-point scale and the deviation on a 3-point scale.

	Health	Resilience	Housing	Everyday life	Family	Friends	Finance	Hobby	Self es- teem	Life as a whole	Mean
N	185	164	152	172	171	163	164	153	164	161	
11-step											
Mean	0.34	0.19	0.62	0.81	0.97	0.69	0.10	0.59	0.28	0.21	0.48
Std. Deviation	1.57	1.71	1.56	1.70	2.27	1.86	1.77	1.68	1.62	1.62	1.74
3-step (%)											
-2,00	0.0	1.2	0.7	0.0	0.6	1.8	1.8	1.3	0.0	3.7	1.1
-1,00	9.7	9.8	11.2	6.4	8.2	7.4	11.6	9.8	14.0	10.6	9.9
,00	58.9	70.7	70.4	64.5	74.3	63.2	64.0	60.1	65.9	63.4	65.5
1,00	28.6	17.1	17.1	24.4	14.6	24.5	22.0	25.5	19.5	18.0	21.1
2,00	2.7	1.2	0.7	4.7	2.3	3.1	0.6	3.3	0.6	4.3	2.4
Total	100	100	100	100	100	100	100	100	100	100	100

Appendix 2.

Researcher's assesment	Self-asesment			Total	N	p<	
	Unsatisfied	Medium	Satisfied				
Health	Unsatisfied	68,0%	22,0%	10,0%	100	50	.000
	Medium	10,7%	33,3%	56,0%	100	75	
	Satisfied	0,0%	16,7%	83,3%	100	60	
	Total	22,7%	24,9%	52,4%	100	185	
Resilience	Unsatisfied	70,9%	25,5%	3,6%	100	55	.000
	Medium	6,3%	50,0%	43,8%	100	32	
	Satisfied	2,6%	18,2%	79,2%	100	77	
	Total	26,2%	26,8%	47,0%	100	164	
Housing	Unsatisfied	40,0%	50,0%	10,0%	100	10	.000
	Medium	26,3%	18,4%	55,3%	100	38	
	Satisfied	1,0%	6,7%	92,3%	100	104	
	Total	9,9%	12,5%	77,6%	100	152	
Everyday routines	Unsatisfied	61,9%	25,4%	12,7%	100	63	.000
	Medium	12,2%	34,7%	53,1%	100	49	
	Satisfied	0,0%	8,3%	91,7%	100	60	
	Total	26,2%	22,1%	51,7%	100	172	
Family	Unsatisfied	59,1%	22,7%	18,2%	100	22	.000
	Medium	17,5%	32,5%	50,0%	100	40	
	Satisfied	0,9%	6,4%	92,7%	100	109	
	Total	12,3%	14,6%	73,1%	100	171	
Friends	Unsatisfied	65,2%	23,9%	10,9%	100	46	.000
	Medium	14,9%	23,4%	61,7%	100	47	
	Satisfied	4,3%	7,1%	88,6%	100	70	
	Total	24,5%	16,6%	58,9%	100	163	
Financial situation	Unsatisfied	71,7%	26,4%	1,9%	100	53	.000
	Medium	17,6%	39,2%	43,1%	100	51	
	Satisfied	5,0%	16,7%	78,3%	100	60	
	Total	30,5%	26,8%	42,7%	100	164	
Hobby	Unsatisfied	51,0%	39,2%	9,8%	100	51	.000
	Medium	13,9%	33,3%	52,8%	100	36	
	Satisfied	3,0%	15,2%	81,8%	100	66	
	Total	21,6%	27,5%	51,0%	100	153	
Self esteem	Unsatisfied	78,1%	20,3%	1,6%	100	64	.000
	Medium	20,0%	32,5%	47,5%	100	40	
	Satisfied	0,0%	25,0%	75,0%	100	60	
	Total	35,4%	25,0%	39,6%	100	164	
Life as a whole	Unsatisfied	68,8%	16,7%	14,6%	100	48	.000
	Medium	15,4%	30,8%	53,8%	100	39	
	Satisfied	8,1%	14,9%	77,0%	100	74	
	Total	28,0%	19,3%	52,8%	100	161	

Appendix 3. Differences of researcher and respondent on a 3-Step Scale (%).

	Health	Resilience	Housing	Everyday life	Family	Friends	Finance	Hobby	Self-esteem	Life as a whole	Mean
Researcher 1	-2	0,0	0,0	0,0	0,0	0,0	2,5	0,0	0,0	0,0	0,3
	-1	7,5	8,1	5,1	5,1	12,8	20,0	17,9	11,4	2,8	11,0
	0	65,0	67,6	84,6	64,1	82,1	60,0	64,1	74,3	86,1	72,0
	1	27,5	21,6	10,3	30,8	5,1	17,5	17,9	14,3	11,1	16,4
	2	0,0	2,7	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,3
Researcher 2	-2	0,0	0,0	0,0	2,6	2,6	2,6	0,0	0,0	0,0	1,1
	-1	5,0	8,1	5,4	5,1	12,8	10,5	0,0	11,4		8,3
	0	65,0	59,5	81,1	51,3	74,4	55,3	78,9	68,6	88,9	67,6
	1	30,0	29,7	13,5	23,1	10,3	31,6	15,8	17,1	11,1	20,7
	2	0,0	2,7	0,0	17,9	0,0	0,0	5,3	2,9	0,0	3,2
Researcher 3	-2	0,0	0,0	0,0	0,0	0,0	2,6	0,0	0,0	0,0	0,6
	-1	5,0	16,7	5,3	10,5	10,5	15,4	7,9	14,7	5,7	10,6
	0	60,0	55,6	81,6	57,9	81,6	64,1	65,8	76,5	82,9	69,5
	1	35,0	27,8	13,2	31,6	5,3	17,9	26,3	5,9	11,4	18,6
	2	0,0	0,0	0,0	0,0	2,6	0,0	0,0	2,9	0,0	0,8
Researcher 4	-2	0,0	0,0	0,0	0,0	0,0	2,9	2,7	0,0	0,0	0,9
	-1	5,3	5,9	6,1	2,8	8,6	11,8	8,1	3,0	3,0	6,6
	0	57,9	70,6	81,8	61,1	77,1	52,9	70,3	72,7	78,8	69,1
	1	34,2	20,6	12,1	27,8	14,3	32,4	18,9	21,2	18,2	21,4
	2	2,6	2,9	0,0	8,3	0,0	0,0	0,0	3,0	0,0	2,0