



Research Report Digital By Device

How today's 55+ consumer is increasingly embracing technology to manage and enrich their lives and engage with products and services.

Our Digital Mission

While the myth of the tech-averse “senior” is gradually dissipating, the marketing world still largely overlooks the extent to which technology has taken hold of the lives of consumers 55+ and the almost endless opportunities for engagement.

With a mission to bust the myths and crush the stereotypes around aging and to help marketers exploit opportunities with consumers 55+, Age of Majority set out to explore the depth of integration of technology into the day-to-day lives of who we call Active Aging consumers. This group represents approximately 75% of the 55+ population and is defined by being socially, mentally, physically and digitally active.

To do so we examined the use of multiple devices in and around the home to manage eight areas of older consumers’ lives: Health & Fitness, Entertainment, E-Commerce, Finances, News & Information, Socialization and Organizing & Navigating. What we learned is based on feedback from 763 members of AOM’s Revolution55 community (Active Agers 55+). Our study goes beyond measuring use to assess future growth areas for devices in servicing and shaping the lives of older consumers.

Consumers 55+ rely on devices to shop, to manage finances, to gather news, to connect with friends, family and colleagues, to stay entertained, to organize their lives and to manage their homes. Computers, smartphones, smart TVs and tablets dominate device use, however smart speakers and wearable devices are emerging growth areas for news/entertainment and health monitoring respectively:

- Nine in 10 (91%) Active Agers are using smart phones
- Nearly nine in 10 (89%) are using computers
- Nearly six in ten (58%) have smart TVs
- More than half (54%) have tablets
- A third (34%) use wearable tech
- Nearly a quarter (24%) use smart speakers

We asked survey respondents what tech mindset or philosophy they identified with most:



5%

Early Adopter

Looks for new innovations and has to have the latest tech



65%

Everyday Embracer

Likes using popular mainstream forms of technology in everyday life



27%

Reluctant User

Uses technology to get by, but doesn't love it or get particularly excited by it



3%

Old Schooler

Can't be bothered with technology and tries to use it as little as possible

“ The evolution of technology changes the way everyone does things. I don't try to anticipate. I just wait for new things to become available and then decide whether it is right for me and worth the cost. ”

— Elliot R, 74

The extent to which technology use has become a norm vs. the exception among Active Agers is reflected in hard usage numbers and in philosophy. Two thirds consider themselves early adopters or enthusiastic embracers of technology and marketers should take notice of the receptive audience for both tech and other things new. While others may not be as avid users, less than 3% of Active Agers out and out shun technology. It's become a big part of their lives in mindset and use, with no signs of slowing down.

Marketing Outlook

Marketers already prioritizing older consumers will need to make digital engagement a focal point of their efforts. And those who aren't focusing on this group will have a greater opportunity to do so through their digital campaigns.

Active Agers will increasingly use technology to manage every facet of their lives, to consume content, shop for products and engage with brands. And why wouldn't they when you consider a 55 year-old today was in their mid 20s when the first smartphones/PDAs arrived and web browsers went mainstream. Tech has always been a big part of their adult lives.

For Active Agers there is no turning back from tech. We shouldn't be asking the question: are older consumers really using technology? We should be considering how quickly can producers of technology and marketers tap the power of tech to serve and appeal to this audience.

5G Outlook

One indicator of Active Agers' comfort with new tech is their interest in embracing new device tech and functionality:



62%

Purchase 5G enabled devices



52%

Use biometrics to add security to devices



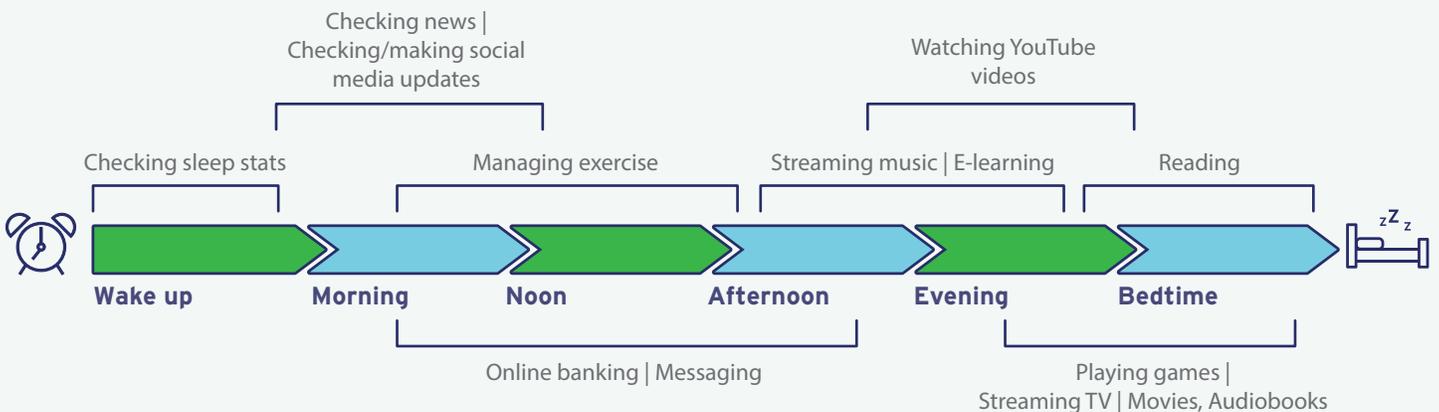
56%

Use voice recognition commands to control devices

Percentages indicate the total interest level, which combines those who responded that they are Doing This Already + Planning On Doing It + Interested In Doing It

Tech Timeline - How Active Agers Use Tech Throughout the Day

Active Agers are most likely using their devices throughout the day for a variety of reasons, especially for getting news, checking social media, streaming music, messaging family/friends, and playing games. Below are particularly popular times for specific activities:



Breakout Sections/Summaries by Theme

Here's a closer look at tech usage across eight areas of the Active Ager's life.

E-Commerce

It's clear Active Agers are very comfortable with E-Commerce and appreciate the convenience and visibility of the online experience, including the ability to track shipments online:

Marketing Takeaway - Move to Mobile

For marketers this means investing in how to enhance the online experience of older shoppers and potentially using traditional channels (i.e. TV) to bring them there. Older shoppers want to empower themselves with information to make smart choices and they appreciate detailed product information and reviews from others like them. More so, mobile is playing a big role in E-Commerce to research, buy and track.

“ I use my phone for just about everything except games as that doesn't interest me. If a new and interesting app comes about I'll consider it then ”

— James W, 69



Future Watch

Look out for the growth in use of mobile payments by Active Agers. More than half (54%) are already using digital wallets like Apple Pay and Samsung Pay. A quarter of current users expect to do this even more/more often in the future. Nearly one in five (19%) non-users definitely plan or are interested in doing this in the future!

E-Commerce by Device



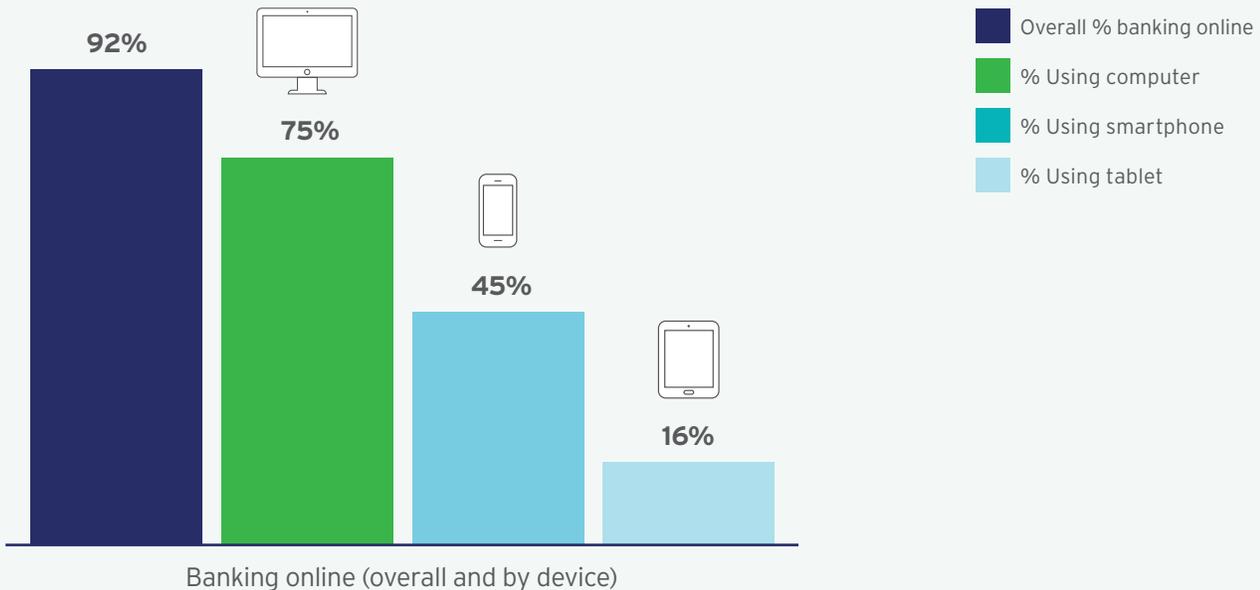
Managing Finances

Active Agers have fully embraced the convenience of managing finances digitally, including mobile banking. More than 9 in 10 are banking online and half (50%) are managing stocks/investments online suggesting a high level of confidence in online systems. Still, Active Agers have their security concerns with 'having credit card information stolen' their top online security concern followed by fear of identity theft.

“ I have already suffered from at least 5 instances of my credits being used, without them ever leaving my possession. And in 2019 I experienced someone trying to impersonate me while applying for credit that I never authorized ”

— Gary K, 66

Banking on Devices



Marketing Takeaway – Safe Keeping

Financial institutions, in particular, can take steps to recognize the high level of engagement of Active Agers in their online offerings. They should also continue to inspire confidence in the security of their systems and broaden their marketing efforts and resources to include Active Agers.



Future Watch

The Active Ager's financial future is online. One in seven Active Agers who already bank online expect to do this more/more often in the future (under 2% will do it less). Nearly one in five (19%) Active Agers not banking online now either have definite plans or an interest in doing so in the future.

Active Agers' Top Digital Security Concerns

% of Active Agers Concerned



88%
Identity theft



65%
Stolen password



76%
Stolen credit card information



51%
Sharing personal information

Entertainment

When Active Agers consume entertainment on their devices it is most likely to be in the form of YouTube videos or streaming TV/movies (91% and 80% respectively are doing this). However, three quarters (75%) are also streaming music on their devices and 7 in 10 (71%) are playing games.

Top Three Devices Used to Consume Different Forms of Entertainment

(Smartphones Rule for Music, Audiobooks and Playing Games)

	Watching/streaming TV/movies	Watching short videos (i.e. YouTube)	E-Learning	Reading books	Playing games	Listening to audiobooks	Streaming music
1	Smart TV	Computer	Computer	Tablet	Smartphone	Smartphone	Smartphone
2	Computer	Smartphone	Tablet	E-Reader	Computer	Tablet	Computer
3	Tablet	Tablet	Smartphone	Smartphone	Tablet	Computer	Smart Speaker

Marketing Takeaway – Streaming for Video

There is a need to optimize content across devices in ways that meet the needs of Active Agers. With high penetration among older consumers and huge interest in video, marketers should consider YouTube as a key option to engage Active Agers (including targeting by Life Events like retirement), as well as music streaming services (ads) which they are accessing across multiple devices (including mobile and smart speakers). Gaming apps/ads could be another big opportunity to reach Active Agers, especially in a mobile environment.



Future Watch

The already large % of Active Agers streaming video content and music will only increase. Nearly half (43%) of those not streaming TV/movies plan or are interested in doing so in the future and nearly 3 in 10 (28%) of those not streaming music plan or are interested in doing this.

News & Information

Most Active Agers are using their devices to get news and information and in many ways digital sources have supplanted traditional news sources. In fact, checking news is likely to be one of the first things Active Agers do on their devices each day and something they continue to do throughout the day.

What they are doing	% doing it with devices	Top 3 devices used for It		
Checking the weather	98%	1. Smart Phone	2. Computer	3. Tablet
Obtain news/current events	95%	1. Computer	2. Smartphone	3. Smart TV
Getting sports news/scores	57%	1. Smartphone	2. Computer	3. Smart TV

Marketing Takeaway – Digital Supplants Print

The Active Ager's move to digital for sources of news and information will greatly expand opportunities to reach them with advertising and other forms of content online. The high % of this audience finding weather online alone suggests advertising and an array of sponsored content ideas with weather apps and providers.



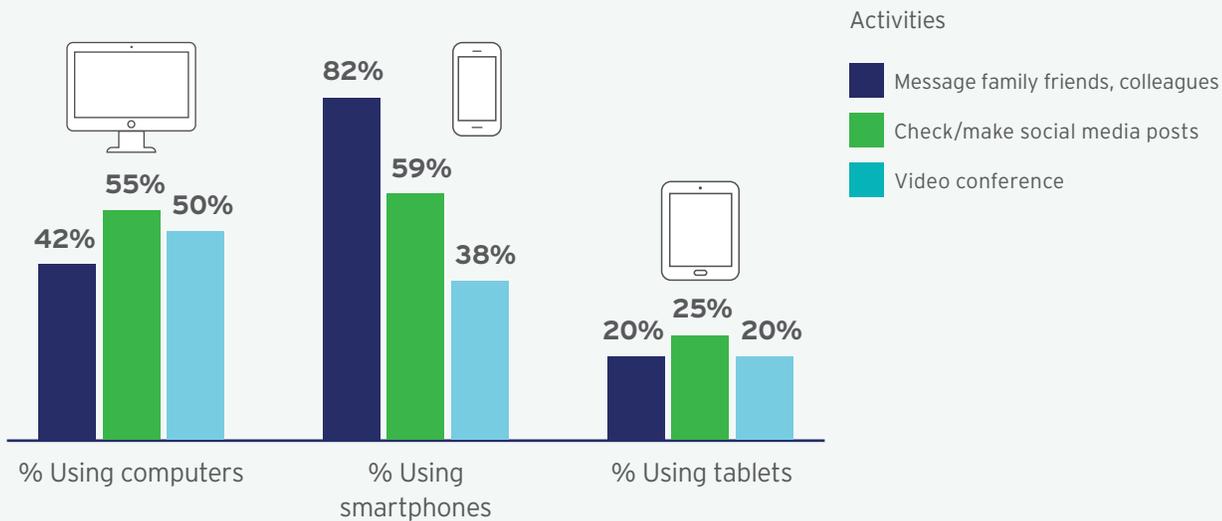
Future Watch

While TV is still tops as Active Agers' preferred news channel, they are five times more likely to be going online for news than print or radio. We expect this group to rely on an ever widening array of digital news sources including social media, news aggregators (i.e. Google, Reddit), and alternate news sites, along with web sites of mainstream news outlets.

Socialization

Making and checking social media posts has become routine for Active Agers with more than 8 in 10 (84%) doing so across a variety of devices. Perhaps influenced by the need to stay connected during the pandemic, 7 in 10 (72%) are using devices for video conferencing.

Connecting | Getting Social (By Device)



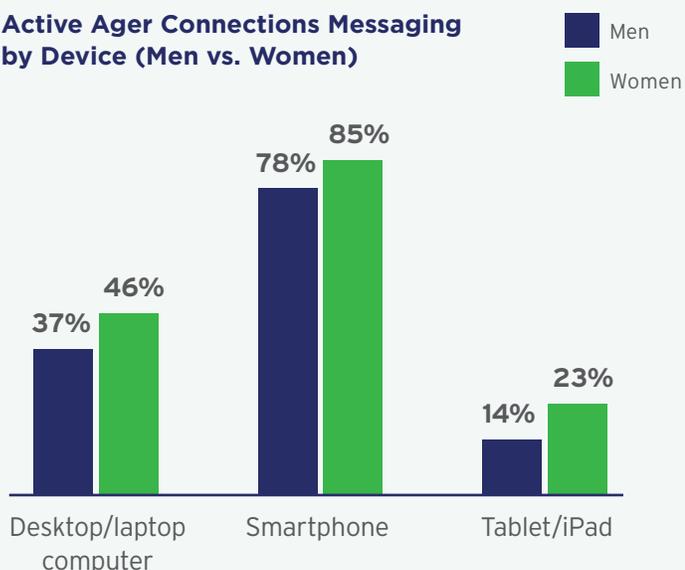
Marketing Takeaway – Pandemic Proof Connections

At a basic level the need to stay connected is another factor in the increasing bond Active Agers have with their devices – a trend that has only been accelerated by the pandemic and which we expect will become permanent. Marketing needs to represent older consumers as the connected, tech multi-taskers that they are.

“ Enjoy a quick email or text with a friend or family member. Still pick up the phone but able to keep up to daily happenings with today’s technology. ”

— Lynda F, 73

Active Ager Connections Messaging by Device (Men vs. Women)



Future Watch

Video conferencing on devices will continue to be a hot growth area with a quarter (25%) of those who do this now expecting to do this more/more often in the future and a quarter (25%) of those not doing this now planning or are interested in doing this in the future.

Health & Fitness

The use of devices for managing or monitoring health, fitness and diet is poised for significant growth. Health is also the area where wearable tech has made the greatest inroads into the Active Ager's life.

Marketing Takeaway – Strong Vital Signs

Health management is already a significant area of interest for tech innovators, software and app creators and the investment community. The interest is well founded and there are countless opportunities to support Active Agers' health, so they can maintain current lifestyles and enjoy more peace of mind in caring for their own parents or spouses.

People already battling health issues are particularly good targets for devices/ applications that allow them to monitor the health of loved ones.

Use of Wearable Devices for Health Management	
Managing exercise routine	23%
Monitoring vitals	21%
Monitoring sleep	20.2%
Managing diet routine	4.71%

Only areas where wearable devices enjoy double-digit use

Top five health/fitness diet device applications



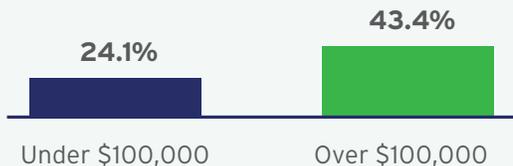
Future Watch

Look for devices to play a more significant role in helping manage the health of Active Agers and those they care for. More than a quarter (27%) of Active Agers who are already using devices to manage some aspect of health, expect to use them for monitoring vitals more in the future and a third (34%) of non-users plan or are interested in doing this. Four in 10 (42%) respondents overall either use, plan to use or are interested in using their devices to monitor the safety and security of a loved one (i.e. fall detection, home security).

Organizing & Navigating

Active Agers have made their devices (and especially smartphones) go-to tools for organizing and at times navigating their lives. The findings reveal demographic differences in device preferences. For example, men (49%) are more likely than women (36%) to use computers for booking appointments, while women (54%) are more likely than men (46%) to use smartphones for this activity.

Use Smartphone to Access Car Sharing Services (By Household Income)



Marketing Takeaway – Service the Customer Experience

With a high % of Active Agers organizing their lives via mobile devices, almost any service provider who accepts appointments should consider how to make their entire customer experience easier to manage digitally and/or through apps, including how they can manage their overall calendars.

% of Active Agers Using Devices to:



Future Watch

Over the shorter term expect to see smartphones increasingly take over as the primary organizational tool among Active Agers, especially with the younger (ages 55-64) cohort opting for smartphones even more so than those 65+.

Managing the Home

The study also explored the use of devices for connecting with and managing “smart” devices throughout the home – from smart appliances to heating/cooling to home security. The findings suggest strong interest in Wi-Fi connectivity, yet with a sense of practicality that guides what they want to control/connect with. For example, Active Agers are much more likely to be using devices to manage security or heating/cooling than to get alerts from smart appliances.

Marketing Takeaway – Connected Pragmatists

Active Agers (especially men) show strong current and emerging interest in using devices to harness the power of home connectivity, but they see this use through a practical lens. This sense of practicality should be considered in selling them on the benefits of home connectivity.



Smart Speaker Use

While smart speakers are not yet a go-to device for Active Agers they are a potential growth area. Current top three uses for smart speakers include:

18%

Streaming music

10.4%

Checking the weather

5.2%

Controlling/ managing Wi-Fi devices connected to the speaker

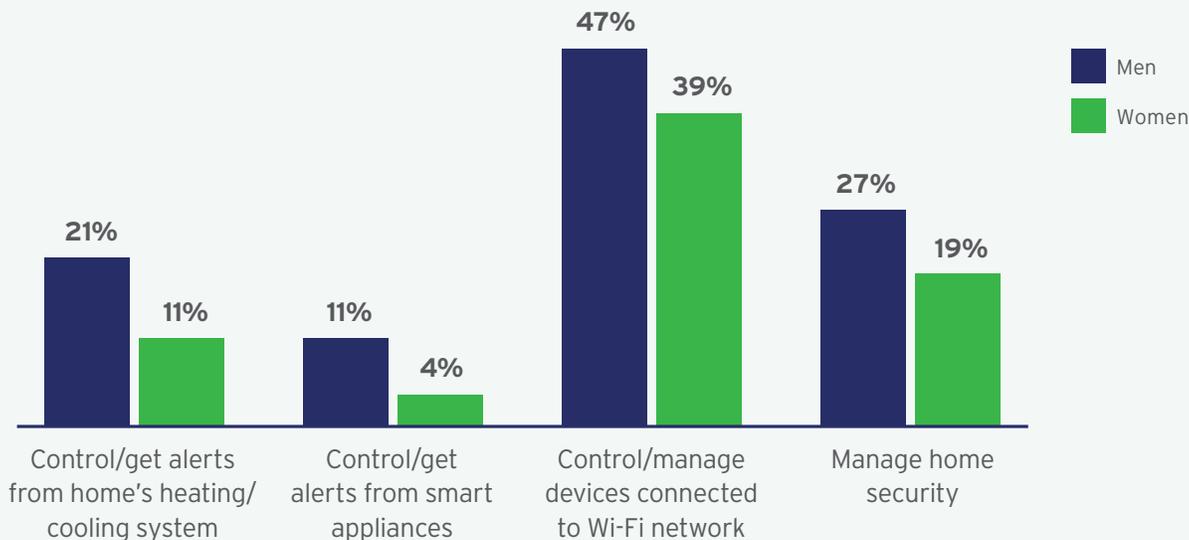
Use of Devices for Controlling & Managing the Connected Home	
	Use Overall
Controlling/managing devices connected to your home Wi-Fi network	43%
Managing home security/getting alerts	22%
Controlling or getting alerts from your home's heating/cooling system	15%
Controlling or getting alerts from smart appliances (washer, dryer, refrigerator, etc.)	6%



Future Watch

Two areas to watch are the use of devices for managing home security and heating/cooling. While only about one in five Active Agers use devices to manage home security, a third (33%) of non-users plan or are interested in doing this in the future. Nearly a quarter (23%) of respondents who currently do not use devices to manage their heating/cooling system plan or are interested in doing this in the future.

Use Devices to Manage Connected Home (Men Vs. Women)



Wrap Up: The Future in their Hands

Our research clearly counters the myth of the disconnected and tech-challenged senior. While today's Active Ager audience (which holds close to 70% of consumer wealth and accounts for over 40% of consumer spending) has its reservations around the security and privacy implications of living in a digital world, it continues to embrace new technology.

Armed with a lifetime of experience evaluating new products and services for how they will add value to their lives, this group applies a practical mindset to its adoption of new devices and applications. While less likely to adopt technology for the thrill of it, they are enthusiastic embracers of tech where it helps them connect with friends and loved ones, to stay informed, to be entertained, to manage their health (and that of loved ones) and to organize their lives.



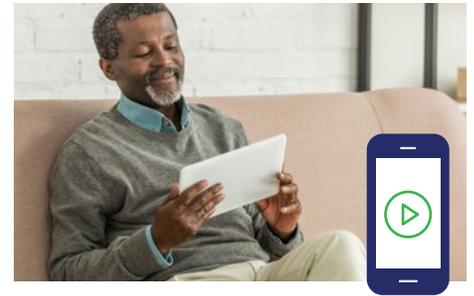
Enhance their E-Commerce experience

Active Agers were already embracing E-Commerce and the pandemic has only accelerated the trend with large numbers going mobile to research products and to shop, while taking advantage of digital functionality like tracking shipments. E-Commerce sites must be optimized for this audience across devices.



They are primed for tech and app innovation

Health monitoring applications are key areas of interest for smartphones and wearable devices. Opportunities to proactively manage their health and those of loved ones (as caregivers) will drive interest in tech innovations and applications. Their interest will expand beyond the use of computers and mobile devices to include new tech such as smart personal health assistants/robots.



Digital video will play an increasing role in engaging Active Agers

Video is being eagerly consumed by Active Agers across smart devices, in multiple formats. Tapping interests or targeting them by life milestones (i.e. children/grandchildren's graduations/weddings, benefits of retirement) are opportunities for brands/companies to reach them in relevant spaces via digital video.

Survey Methodology

Between February 22 and March 8, 2021 a survey was conducted with 763 members of Age of Majority's Revolution55 community (all ages 55+) to better understand current use of and attitudes towards a range of devices across eight key areas: Health & Fitness, Entertainment, E-Commerce, Finances, News & Information, Socialization, Organizing & Navigating and Managing Home. As the survey was not conducted using a random sample a margin of error cannot be assigned to the results.

age of majority

About Age of Majority

Age of Majority was launched after observing a huge gap in how the market perceives, portrays and engages mature consumers, based on its extensive collective management consulting, brand management and agency experience. AoM is on a mission to break the myths and to crush the stigmas and stereotypes associated with aging by bringing insights and innovation that help brands identify and exploit business opportunities to grow revenue and affinity with the mature consumer audience.

revolution55

About Revolution55

Revolution55 is our highly engaged and rapidly growing community of Active Agers who are invested in supporting innovations and marketing that better meet their needs and desires. Members are ready to help take your insights and business to the next level within our platform that offers a variety of research and engagement opportunities. Find out more at www.ageofmajority.com/revolution55

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