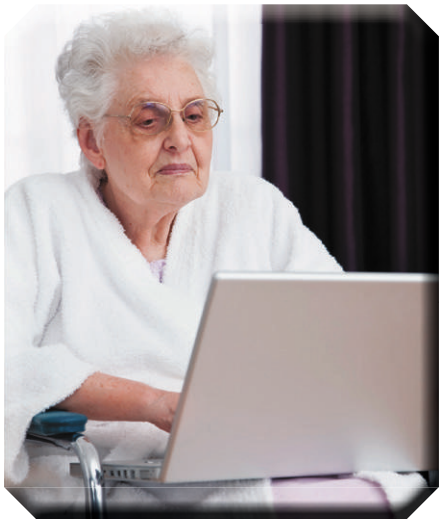


Seniors becoming more tech-savvy



Technology is the future, and digital communication has opened many doors for people around the world. Although younger generations have grown up with technology at their fingers, Baby Boomers and older adults did not. But in spite of that, studies show that growing numbers of seniors are open to the idea of technology and even seeking ways to further their use and knowledge.

According to a 2014 study by Pew Research Center, 59 percent of seniors regularly use the internet — a 6 percent increase from the previous study conducted in 2012. Today, 67 percent of adults age 65 and older say they go online.

Pew also says that, although seniors consistently have lower rates of technology adoption than the general public, four in 10 seniors now own smartphones, which is more than double the amount that did in 2013. Seniors in Australia are especially tech savvy, as Deloitte's mobile consumer survey found 78 percent of Australian seniors aged 65 to 75 own a smartphone, up from 69 percent in 2016.

While stereotypes have long painted seniors as technologically inept, seniors are actually more socially and digitally engaged than ever before. Seniors use technology in many different ways. Some use mobile apps to manage medications and doctor's appointments and monitor their fitness regimens.

Some families employ 24/7 alert systems or smarthome technology to keep seniors comfortable and safe at home for as long as possible. Noninvasive, "smart"

Live comfortably on less

Many people look toward retirement with mixed feelings. There is the anticipation and excitement of no longer having to stick to a set schedule. However, there may be some trepidation about living without a steady income.

Bloomberg financial experts found the number of Americans aged 65 and older without a disability that weren't in the labor force rose to 800,000 in the fourth quarter of 2016. This has become a long-standing trend of Baby Boomers leaving the workforce and entering retirement. Yet, a Statistics Canada study of people between the ages 60 and 64 who had left long-term employment found 43 percent of them were working again, most within a year of leaving their job. Although boredom may have compelled many of those people to reenter the workforce, some may have started working again to make ends meet. Researchers found the higher the earnings in one's late 40s, the more likely a retiree is to go back to work.

While retirees may need to alter their spending habits, it is possible to live happily on less. Here are some ways to do just that.

- Accurately assess home expenses. The National Foundation for Credit Counseling says the cost of home-related expenses accounts for roughly 45 percent of spending for retirees. Individuals can add up exactly how much their homes are costing them and then decide if downsizing is a practical solution. Downsizing has a host

of benefits, not the least of which is reducing housing-related expenses.

- Invest in health care. Unexpected health care costs can quickly deplete individuals' finances. That's why it is essential to have a solid insurance plan in place. Health care planning also may include thinking ahead to long-term care, such as assisted living and nursing homes. One may have to make concessions elsewhere, but investing in health care can assuage concerns men and women might have about the cost of living in their golden years.

- Use alternative transportation. Cars can be expensive. A budget-friendly alternative to driving is to use public transportation or transportation services provided to seniors free or for nominal fees.

- Take advantage of senior discounts. Many restaurants, stores and service centers offer discounts to seniors. The starting age for discounts may vary from store to store, so always ask before cashing out.

- Shop for food differently. Bulk buys may have been appropriate for men and women when there were kids running around, but empty-nesters can cut back on food expenses. Shopping sales and making more meals at home can help seniors save money. The market research firm NPD Group found that in-home meals cost roughly one-third of what it costs to eat the same food at a restaurant. Save dining out for special occasions.

Retirees can make changes to save money without negatively affecting their quality of life.

technology can analyze factors such as whether or not doors are left open, if there has been movement in a home, or whether appliances/lights are on or off. This represents a great way for families to stay informed and provide assistance even if they are not nearby.

SilverSurfers, a senior-based information website, says other tech that seniors are embracing includes online dating; audio and digital books; online shopping, which is especially valuable to seniors who have mobility issues; and social media, which can keep seniors connected to others and feeling less lonely.

A study conducted by researchers from the University of California, San Francisco found 18 percent of American seniors live alone, and 43 percent report feeling lonely on a regular basis. Loneliness can increase death risk. Social media and internet connectivity can be an important tool in helping seniors feel like active members of society.

Technology is no longer just for teenagers or active workers. Seniors are increasingly embracing technology and becoming a fast-growing demographic for tech usage.

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