The Senior Demographic

Overview

- Broadband is an invaluable tool for older Americans, and will become increasingly essential as the senior population explodes in coming decades.

  - There are approximately 40.2 million Americans over age 65, representing 13 percent of the total U.S. population.\(^1\)

  - The senior population is set to more than double by 2050, totaling 88.5 million and comprising 20 percent of the total U.S. population. This growth is due largely to the aging baby boomer population, which will begin retiring in 2011.\(^2\)

  - The percentage of older seniors, age 85 and over, is also expected to increase from 14 percent of the senior population in 2010 to more than 21 percent in 2050. This figure is noteworthy as older seniors typically require greater care giving and support.\(^3\)

  - Further, the ratio of seniors to the working age population, known as the “old-age dependence ratio,” is projected to increase from 22 to 35 percent from 2010 to 2030.\(^4\)

  - Such increases will have significant implications for Social Security and Medicare, while creating challenges for American families, businesses, and health care providers.\(^5\)

  - The proportion of the population age 65 and over varies by state. This proportion is partly affected by the state fertility and mortality levels and partly by the number of older and younger people who migrate
to and from the state. In 2008, Florida had the highest proportion of people age 65 and over, 17 percent. Maine, Pennsylvania, and West Virginia also had high proportions, over 15 percent.6

- Older women generally outnumber older men in the U.S. In 2008, women accounted for 58 percent of the population age 65+ and for 67 percent of the population 85+.7

- In 1965, 24 percent of the older population had graduated from high school, and only 5 percent had at least a Bachelor’s degree. By 2008, 77 percent were high school graduates, and 21 percent had at least a Bachelor’s degree.8

- In 1974, the median household income for householders age 65 and over was $20,838 when expressed in 2007 dollars. By 2007, the median household income had increased to $29,393.9

□ In terms of income, net worth and retirement income tend to decrease as seniors age.

- According to the U.S. Census Bureau, seniors over the age of 60 have an average retirement income of $20,838.10

- In 2008, the median income of households with householders age 65 and older totaled $29,744 compared to $57,265 for those ages 55 to 64.11

□ However, baby boomers are the wealthiest generation in U.S. history, both earning and consuming more than any other age group.12

- Baby boomers have amassed $3.7 trillion in total earnings, as compared to the $1.6 trillion generated by the preceding generation.13

**Senior Broadband Usage – Statistics & Observations**

- **Availability**

□ According to the FCC, broadband is widely available across most parts of the United States.

- Indeed, just 4 percent of American adults report that they cannot obtain broadband as it is unavailable where they live.14

- However, there are a number of rural parts of the country that remain unserved.
• The FCC estimates that 1,024 out of 3,230 counties in the U.S., home to 24 million Americans living in 8.9 million households, are unserved by broadband. Many of these households are in areas with extremely low population densities.

• Since seniors are somewhat more likely than the average U.S. resident to live in a rural part of the country, forging targeted policies that seek to increase access to broadband among the unserved is essential.

➢ Awareness & Demand

▪ Seniors’ awareness and demand for broadband, while growing, is the greatest barrier to adoption among this age group.

• Indeed, a series of Pew studies found that only three percent of all non-Internet users reported being “physically unable” to use these types of technologies, whereas 16 percent cited a lack of available broadband, and 22 percent responded that they were not interested in getting online.

  o Moreover, the NTIA recently reported that 33 percent of households with dial-up connections claimed to not need or want broadband service. In the same study, 47 percent of households with no home Internet and/or no computer cited the same reason for non-adoption.

• The lack of a computer, and not the lack of available broadband, is also a major contributing factor to low demand and adoption rates across all age groups and demographics, including the senior demographic.

  o Indeed, nearly 15 percent of households without home Internet access cite the lack of an adequate computer as the main reason for not adopting. This is particularly significant for senior households, 45 percent of which lacked a home computer in 2010.

  o Moreover, the Consumer Electronics Association found that “[a]dults over the age of 65 are 21 percent less likely to own a home computer than those under the age of 30.”

▪ Evidence suggests that programs educating adults on the benefits of broadband and training them to effectively use this technology may successfully spur adoption among this segment of the population.
### Adoption

- Broadband adoption continues to increase each year across the United States.
  - The NTIA recently reported that household broadband adoption rates increased from 19.9 percent in 2003 to 68 percent in 2010.\(^{30}\)
  - According to the FCC, 65 percent of all American adults currently use broadband at home,\(^ {31}\) and 67 percent of U.S. households have broadband.\(^ {32}\)
  - However, Pew recently reported that after several years of consistent growth, broadband adoption slowed in 2010. Two-thirds (66 percent) currently use high-speed Internet at home, compared to 63 percent of broadband users in 2009.\(^ {33}\)

- However, the adoption rate for seniors, though consistently rising, continues to lag behind every other demographic group.
  - The NTIA recently reported that dial-up Internet users, on average, were older, had lower levels of family income and education, and were more likely to reside in rural areas.\(^ {34}\)
  - Indeed, the non-adoption rate for senior citizens was 61 percent, compared to 29 percent for people between the ages of 16 and 44.\(^ {35}\)
  - Further, the FCC reports that just 35 percent of seniors 65+ have adopted broadband at home, and just 48 percent of seniors use the Internet.\(^ {36}\)
  - According to the Internet Innovation Alliance, the starkly lower broadband adoption rate for all senior households (43 percent) relative to the higher broadband adoption rate for senior Internet households (77 percent) highlights the much larger number of senior households that still have no home Internet connection at all.\(^ {37}\)
  - Younger seniors are more likely to adopt broadband than older seniors, creating a “gray gap.” 58 percent of people age 55-59 have home broadband; 48 percent of those between age 60-64, 42 percent of those age 65-69, and 31 percent of those age 70-75 have adopted broadband, while 16 percent of those over 76 have home broadband.\(^ {38}\)
• However, the Public Policy Institute of California recently reported that state residents aged 55 and older are much less likely to report Internet use and access to broadband (73 percent Internet, 64 percent broadband) than residents ages 18 to 34 (87 percent Internet, 76 percent broadband).\textsuperscript{39}

- Many factors contribute to the low broadband adoption rate among seniors.

- A lack of awareness or skepticism regarding the value of broadband may prevent many seniors from adopting. Indeed, Pew recently reported that 44 percent of seniors without broadband access state that they are not interested in broadband, nothing could get them to switch, or they are just too busy; only eight percent of adults ages 18 to 29, and 26 percent of those 50 to 64, made such claims.\textsuperscript{40}

  - The NTIA recently found lack of interest or need for home broadband was the most prevalent reason cited for non-adoption in 2010.\textsuperscript{41} Another NTIA report found that just 3.6 percent of households without access cited a lack of available broadband as their main reason for non-adoption.\textsuperscript{42}

  - Similarly, the Joint Center for Political and Economic Studies found that, in 2009, a lack of need or interest in the Internet was the primary reason for non-use. Indeed, 41 percent of non-Internet users cited a lack of interest, while just 13 percent said it was too expensive, 12 percent claimed to not have access, and 9 percent said that it was too difficult or frustrating.\textsuperscript{43}

  - Moreover, many older adults hold negative attitudes towards computers, which may stem from anxieties about technology use or a general lack of understanding.\textsuperscript{44}

- The abilities of senior citizens to use broadband and broadband-enabled technologies may also hinder adoption. According to an AARP survey, just 40 percent of adults age 50 and older consider themselves extremely (17 percent) or very (23 percent) comfortable using the Internet. Just 21 percent of older Hispanic adults consider themselves extremely (6 percent) or very (15 percent) comfortable using the Internet.\textsuperscript{45}

  - Pew found that 59 percent of seniors cite a lack of usability as a major reason for not adopting broadband at home, compared to just four percent of adults aged 18 to 29.\textsuperscript{46}
• The FCC also reported that the median age for people who cite digital literacy as a barrier to broadband adoption was 62.\textsuperscript{47}

• Moreover, one study found that “valuations for Internet service increase substantially with experience” and that willingness-to-pay for speed decreases with age.\textsuperscript{48}

• NTIA recently reported that while only 4 percent of Americans claimed "lack of skill or confidence" was their reason for non-adoption, 19 percent stated that broadband was not affordable and 22 percent said they had an inadequate computer access (or no computer at all).\textsuperscript{49}

• Additional studies confirm that, “experience, measured by the number of years online and by exposure to faster Internet connections, is an important determinant of household valuations for broadband.”\textsuperscript{50}

• In addition to lower levels of digital literacy, seniors have specific usability requirements as a result of physical and cognitive limitations. Indeed, the World Wide Web Consortium has identified five major age-related limitations to Internet use, which include: vision decline, hearing loss, motor skill diminishment, and cognition effects.\textsuperscript{51}

• To this end, a number of devices have been developed to make computing easier for senior users. The Pzee computer, for example, is a senior-friendly computer that was recently developed with features such as large buttons, an intuitive interface, and “virtually unbreakable” hardware.\textsuperscript{52}

• Many seniors also have concerns with online security. A 2008 study found that older adults are afraid of venturing into chatrooms, where they might fall victim to predatory conduct.\textsuperscript{53} Pew also found that 82 percent of senior Internet users did not like sharing their credit card number or personal information online, compared with 71 percent of those aged 18 to 29.\textsuperscript{54}

• Another recent survey found that 48 percent of “wired” seniors strongly agree that the Internet can be a dangerous place, compared to 39 percent of those age 50 to 64 and just 21 percent of those age 18 to 34.\textsuperscript{55}
o According to the FCC, non-broadband adopters are nearly 50 percent more likely than broadband users to state that personal information can be stolen “too easily” over the Internet.56

o Many online resources are available to educate seniors on safe Internet use, while warning them of various scams and dangers.57

• Moreover, many seniors live on fixed incomes and find the service to be unaffordable.58 With the average price of broadband service estimated to be $41 per month,59 compared to $26.60 for dial-up,60 many seniors are opting for the slower but cheaper alternative.

• Anecdotal evidence, however, suggests that targeted training efforts are successful in closing this gap and bringing all seniors online, provided that seniors are aware of these classes.61

• When asked by AARP how older adult Internet users learned to use the web, 39 percent said they taught themselves, 26 percent said they learned through their work, while another quarter (25 percent) said that a friend or family member taught them. One in twelve (8 percent) said that they learned the Internet in a class.62

• 40 percent of adults over age 50 consider themselves "extremely" or "very" comfortable using the Internet.63

➢ Usage

➢ According to the NTIA, between 2001 and 2009 broadband Internet use among American households increased seven times, from 9 percent to 64 percent.64 In 2010, broadband use climbed up to 68 percent.65

➢ Once seniors learn how to effectively use their broadband connections, seniors are avid and capable users who participate in an array of activities.

• Email use is the most popular online activity for seniors, as 90 percent of online seniors age 66-83 regularly use email.66

• 28 percent of adults age 55-63 and 25 percent of those age 64-72 play games online.67

• AARP reported that 57 percent adults aged 50 and older use the Internet to research information, 44 percent buy products online, 41 percent make travel arrangements, and 35 percent use the Internet for work.68
• About one-quarter (27 percent) of adults aged 50 and older use social media websites, with Facebook being by far the most popular (23 percent).\textsuperscript{69}

• Nearly half (47 percent) of Internet users aged 50-64\textsuperscript{70} and a third (33 percent) of users 65 and older now use social networking sites.\textsuperscript{71}

• Social networking among Internet users aged 50 and older has nearly doubled—from 22 percent to 42 percent in the last year. One in five (20 percent) adults ages 50-64 say they use social networking sites on a typical day, up from 10 percent one year ago. Likewise, 13 percent of online adults ages 65 and older log on to social networking sites, compared with just 4 percent who did so in 2009.\textsuperscript{72}

  o Approximately 40 percent of seniors use Facebook to connect with family and old friends, while 30 percent use the site to share photos.\textsuperscript{73}

• Seniors are increasingly using their broadband connections to participate in an array of activities, from finding information on elections,\textsuperscript{74} to making travel arrangements,\textsuperscript{75} to managing their finances.\textsuperscript{76}

• One recent United Healthcare survey of technology use by centenarians found that 8 percent have sent someone a text message or an instant message, up from just 1 percent two years ago. In addition, 11 percent of centenarians have used YouTube and 2 percent have used Facebook.\textsuperscript{77}

- Seniors access the Internet from a variety of devices.

• According to a recent AARP survey of older adults, the majority (57 percent) of participants who access the Internet do so from a desktop computer. One-quarter (26 percent) use a laptop, 4 percent use smartphones/blackberries, and 4 percent use mobile phones.\textsuperscript{78}

• 10 percent of adults age 65 and older who own a cell phone access the mobile Internet, compared with the nearly one in five (18 percent) of adults age 50-64 who do so.\textsuperscript{79}

• 40 percent of adults age 50-64 go online wirelessly with a laptop, compared with only 15 percent of adults age 65 and older.\textsuperscript{80}
• Next-gen devices such as the Apple iPad provide significant promise for the future of seniors on the Net.\textsuperscript{81}
  
  o As of early 2011, 4 percent of Baby Boomers had adopted tablet computers (e.g., iPads).\textsuperscript{82}
  
  o E-readers are becoming increasingly popular, as ownership by Americans aged 50-64 grew from 9 percent in November 2010 to 13 percent in May 2011.\textsuperscript{83} Ownership by seniors also increased during this six-month period, from 4 percent to 6 percent.\textsuperscript{84}

\textit{The Impacts of Broadband on Senior Citizens}

\textbullet \textit{Social Impacts}

- Broadband is having a number of life-enhancing social impacts on senior citizens. For example, broadband provides seniors with an affordable and convenient method of staying in touch with family and friends.
  
  - Broadband fosters feelings of relevance and provides seniors with an interactive outlet to the world. Enhancing personal communications can decrease feelings of depression and isolation.\textsuperscript{85}
  
  - Seniors are also using computers and the Internet as a means of self-expression and are aligning themselves with modern culture and society.\textsuperscript{86}
  
  - A recent study in the \textit{Journal of Clinical Nursing} found that videoconferencing is a beneficial way for seniors to keep in touch with loved ones. All study participants said the experience enriched their lives, about two-thirds said it was the second-best option to visiting family members, and one-third said that videoconferencing gave them a true picture of family life.\textsuperscript{87}
  
  - According to Pew, 31 percent of adults age 50-64 view lack of broadband as a "major disadvantage" when it comes to learning new things to improve or enrich life. This compares with the 18 percent of seniors age 65+ who feel the same way.\textsuperscript{88}

  - Among Internet users 50+ who are members of online communities, 58 percent log in to their online community daily or several times a day. 36 percent of these members say their social activism has increased since they began participating in online communities for social causes.\textsuperscript{89}
• 46 percent of Internet users under 50 say the internet is "important" or "very important" in maintaining their social relationships - identical to the percentage for those over the age of 70.90

- Broadband provides seniors with access to critical information, which allows them to make better-informed decisions related to their healthcare, finances, etc.

• Some 76 percent of Americans over age 50 say the internet is an important source of information for them, up from just 51 percent five years earlier.91

- Training programs, which are effective in spurring broadband demand and adoption among seniors, are also effective in fostering a sense of community and shared experience among classmates.

• Intergenerational training programs, which pair high school student trainers with senior trainees, have been successful in enhancing the senior experience online.92

• In addition, seniors have formed computer users’ groups in communities across the nation to share knowledge about computer use and socialize in fraternal environments.93

➢ Economic Impacts

- Broadband has a variety of discernible economic impacts on seniors. Indeed, many use the Internet for commercial purposes, such as purchasing goods or managing finances.94

• Broadband is essential to enabling these types of services. Pew has found that “people with broadband at home are more likely than dial-up users to have bought something online, by a 74 percent to 59 percent margin.”95

• The net consumer benefits from home broadband use in 2009 was approximately $32 billion per year, up significantly from the estimated roughly $20 billion in consumer benefits in 2005.96

• Comparison shopping for prescription drugs is easier and faster via a broadband connection.

• Older Adults Training Services, a senior-focused training program based in New York, operated 28 clinics at six locations in Manhattan
and the Bronx and helped lower-income seniors save a total of $19,000 on their drug costs by using online Medicare forms and other broadband-enabled tools.97

- Broadband enhances employment opportunities by allowing a retiree to more easily search for a new job or to telecommute from home.
  
  - A recent report issued by the Taskforce on the Aging of the American Workforce observed that the supply of seniors in the workforce will increase significantly, rising by 74 percent between 2004 and 2014.98
  
  - This same report recommended that employers promote telework and flexible retirement options for older workers in order to retain them.99
  Some 42 percent of employers currently offer employees a telework option, up from 30 percent in 2007.100
  
  - According to Pew, 39 percent of adults age 50-64 view lack of broadband as a "major disadvantage" when it comes to finding out about job opportunities or career skills. This compares with the 25 percent of seniors age 65+ who feel the same way.101

- These economic gains are essential, especially in light of the recent recession and the fact that the number of seniors living in poverty or who have declared bankruptcy has increased in recent years.

➢ Health-Related Impacts

- Broadband also facilitates a wide array of health-related impacts for seniors. For example, a significant number of seniors who have adopted broadband use their connections to access health information.
  
  - In 2006, Pew found that 68 percent of senior users searched for health information online.104 The most popular health searches were for information on Medicare and Medicaid.105
  
  - In 2010, Pew reported that 5 percent of cell phone users age 65+ have an application on their mobile phone to help them track or manage their health.106 8 percent of cell phone users age 65+ have used their device to look up health or medical information.107
  
  - Many websites offer information on specific illnesses, support groups that connect seniors with others facing similar conditions, and senior care resources for both older adults and their caregivers.108
• According to Pew, 31 percent of adults age 50-64 view lack of broadband as a "major disadvantage" when it comes to getting health information. This compares with the 19 percent of seniors age 65+ who feel the same way.109

• Broadband also enables tools and applications that, when used by seniors, can help sharpen mental acuity.

• One study found that adults who take part in mentally stimulating activities, such as interactive online games four times a week, were 65-77 percent more likely to remain sharp than those who did not.110

• Similarly, a 2010 Mayo Clinic study found that moderate physical exercise and computer use later in life may help prevent the memory loss associated with mild cognitive impairment. The study showed that people who engaged in any amount of computer use were 44 percent less likely to have mild cognitive impairment than people who did not use the computer.111

• In addition, a 2009 UCLA study found that “Internet training can stimulate neural activation patterns and could potentially enhance brain function and cognition in older adults.”112

• University of Pennsylvania & Penn State University researchers found in a recent study that 70 percent of elderly participants had taken part in an online gambling activity in the past year. According to the researchers, interest online gambling is allowing seniors to develop digital literacy skills, and engaging in such new stimulating activities produces mental stimuli that can promote better health for seniors.113

• A number of mobile applications are also being developed to help older adults manage their health. Walk n’ Play, for example, is a free application for the iPhone that uses the phone’s motion sensors to measure the amount of physical activity seniors undertake during the day. Over 10,000 people have downloaded the app, and a new social feature has been added to allow users to compete and compare data with their friends.114

• In-home monitoring devices, which can remotely track movements and record vital health metrics (e.g., blood pressure), are also proving to be increasingly popular among seniors for the management of chronic disease and effective in identifying the early onset of some diseases.

• One study, for example, found that the use of remote monitoring for diabetes care yielded an average improvement/stabilization rate of
77.2 percent in Activities of Daily Living (ADL), compared to just 70.4 percent for those not using remote monitoring. Similarly, for chronic obstructive pulmonary disease, the improvement was 80.3 percent for those using remote monitoring compared to just 71.8 percent.\textsuperscript{115}

- Another recent study found that patients using an interactive telehealth system that combines remote patient monitoring with motivational support tools at home saw a 68 percent decline in heart failure related hospitalizations and a reduction of days spent in the hospital by 73 percent. Moreover, patients saw a continuous and significant improvement in the perception of their quality of life.\textsuperscript{116}

- The American Heart Association also recently reported that patients utilizing home monitoring tools were 50 percent more likely than those receiving traditional care to have their blood pressure controlled to healthy levels.\textsuperscript{117}

- The market for monitoring services is expected to become a $2 billion per year industry by 2010.\textsuperscript{118} The same study estimates that 3.4 million seniors will be using networked sensor applications to monitor and improve their health by 2012.\textsuperscript{119}

- Other top technology trends for seniors include the use of medical emergency equipped security systems that wirelessly connect seniors to 911 call centers, often with two-way voice capabilities. High-tech medical reminders also benefit seniors who live alone and have a hard time remembering to take their medications.\textsuperscript{120}

- In May 2011, an article in the Journal of American Medical Association found that adults between the ages of 51 and 65 are more inclined to adopt electronic health records (EHRs) than those aged 18-35.\textsuperscript{121} Indeed, EHRs are likely to become a vital tool for senior citizens in the coming decades as they adopt in-home health monitoring devices and other broadband-enabled services.

- Telemedicine applications hold significant promise for decreasing healthcare costs and increasing access to care for senior citizens.

- A 2005 report found that broadband-based health resources could save approximately $927 billion in health care costs for seniors and people with disabilities over the 25-year period between 2005 and 2030.\textsuperscript{122}

- In addition, a U.S. Veterans Affairs telehealth pilot resulted in a 19 percent decrease in hospitalizations, a 25 percent decrease in bed days of care, and a 27 percent decline in 4-year diabetes mortality rate in
2009. The decrease in hospitalizations, alone, totals $2.2 billion per year in cost savings.\textsuperscript{123}

- A pilot study at the University of Rochester Medical Center found that Parkinson’s patients receiving telemedicine care at a nursing home in New York had significant improvements in quality of life and motor function, as well as higher satisfaction with their care. In addition, telemedicine use eliminated the need for patients to frequently travel long distances to receive care from specialists.\textsuperscript{124}

- Another study found that a one month reduction in nursing home admissions would save $1.12 billion each year.\textsuperscript{125}

**Summary of Observations & Data Regarding Broadband & Senior Citizens**

- Broadband is enabling seniors to live better, longer, and more healthful lives by connecting them to their families and the world around them.

- Broadband provides seniors with an interactive lifeline that enables a wide range of economic welfare gains and lifesaving medical services.

- Those seniors who have already adopted broadband are enthusiastic users and are increasingly incorporating it into their daily lives in a number of ways.

- Awareness, adoption, and use of broadband, however, remain fragmented among various generations of seniors. A number of obstacles stand in the way of realizing the full impact of broadband for all seniors.

- Opportunities exist to spur demand among seniors. These include educating seniors on the usefulness of broadband and providing them with options for getting online, be it at home, in a senior center, in a nursing home, the hospital, or the library.

- Opportunities also exist where local, state, and federal government can act to facilitate the continued development and deployment of advanced broadband networks to seniors living in every corner of the United States.

- Substantial investments in next-generation networks will be essential to realize the full range of broadband benefits for seniors.
ENDNOTES


2 Id.

3 Id. at p. 4.

4 Id. at p. 3.

5 Id. at p. 1.


7 Id.

8 Id. at p. 6.

9 Id. at p. 13.

10 See American Community Survey, U.S. Census Bureau (2009), available at http://factfinder.census.gov/servlet/ACSSAFFPeople?_submenuId=people_3&_sse=on


13 Id.


22 Id. at p. 7.


24 Id.


26 Exploring the Digital Nation 2011 at p. 35.

27 Id. at p.14.

28 CEA 2007 at p. 6.


32 Id.


35 Exploring The Digital Nation 2010 at p. 8.

36 FCC Adoption Survey – 2010 at p. 3.


40 Home Broadband Adoption 2009 at p. 42-43.

41 Exploring The Digital Nation 2011 at p. 35.


46 Home Broadband Adoption 2009 at p. 42-43.

47 FCC Adoption Survey – 2010 at p. 5.

48 Household Demand for Broadband at p. 4-5.

49 Exploring The Digital Nation 2010 at p. 18.

50 Household Demand for Broadband at p. 7.


56 FCC Adoption Survey – 2010 at p. 4.

57 For example, Computer Safety for Seniors is a space for senior citizens to learn about safe computer technology usage: http://computersafetyforseniors.wordpress.com/.

58 Broadband & Seniors at p. 10

59 FCC Adoption Survey – 2010 at p. 3.

60 Home Broadband Adoption 2009 at p. 29.

61 Broadband & Seniors at p. 11.


63 See Jean Koppen, Social Media and Technology Use Among Adults 50+, at p. 3, AARP, available at http://assets.aarp.org/rgcenter/general/socmedia.pdf ("Social Media and Technology").

64 Exploring the Digital Nation 2010 at p. 35.

66 Generations Online.

67 Id.


69 Social Media and Technology.


72 Id.


75 For example, Older Adults Training Services, a senior-focused training program, dedicates part of its Basics class to teaching seniors how to search for travel information (e.g., driving directions, airfares, etc.) and make airline reservations.

76 See, e.g., Affluent Seniors May be the New Online Financial Whizzes, Jan. 15, 2008, Reuters, available at http://www.reuters.com/article/pressRelease/idUS136301+15-Jan-2008+PRN20080115 (noting that a recent report by the Spectrum Group found that “affluent senior citizens above the age of 70 are devoting a far higher percentage of their online time (32%) to financial pursuits than those age 70 and younger (13%).”).


80 Id. at p. 21.


84 Id.

85 Broadband & Seniors.


See Matt Sedensky, Study: Bankruptcies Soar for Senior Citizens, Aug. 31, 2008, USA TODAY, available at http://www.usatoday.com/money/economy/2008-08-31-bankrupt-seniors_N.htm (observing that “While the bankruptcy filing rate for those under 55 has fallen, it has soared for older Americans, according to a new analysis from the Consumer Bankruptcy Project, which examined a sampling of
noncommercial bankruptcies filed between 1991 and 2007. The older the age group, the worse it got — people 65 and up became more than twice as likely to file during that period, and the filing rate for those 75 and older more than quadrupled.”).


107 Id. at 5.

108 *See, e.g.*, TheCaringSpace, an online resource that connects senior citizens with independent in home health care providers http://www.thecaringspace.com/. *See also NIH Senior Health*, a website that features basic health and wellness information for older adults form the National Institutes of Health http://nihseniorhealth.gov/.


119 Id.


