

# **Designing for Older Adults: Overcoming Barriers to a Supportive, Safe, and Healthy Retirement**

Cosmin Munteanu, Benett Axtell, Hiba Rafih, Amna Liaqat, Yomna Aly

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The Wharton School, University of Pennsylvania

3620 Locust Walk, 3000 SH-DH

Philadelphia, PA 19104-6302

Tel.: 215.573.3414 Fax: 215.573.3418

Email: [prc@wharton.upenn.edu](mailto:prc@wharton.upenn.edu)

<http://www.pensionresearchcouncil.org>

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## Abstract

Older adults (65+) are at increasing risk of being ‘digitally marginalized’ due to lower tech savviness, social isolation, and few peers who can provide the needed input. As a consequence, some seniors have difficulties and are exposed to security risks when accessing essential services which are increasingly moving online. These include making critical life decisions, understanding health information, accessing health services, staying connected to families, or simply doing online shopping. This chapter investigates how online technologies can be designed to be inclusive of older adults' needs, abilities, and contexts. Several barriers barring technology adoption include mental models; attitudes related to critical decision making; privacy concerns; and overall cyber-safety concerns preventing seniors from engaging with such resources online. We also propose ways to help the FinTech sector incorporate new approaches so that services and applications better serve the needs and constraints of older adults.

*Keywords:* Older adults, digital marginalization, technology, gerontology, FinTech, cyber-safety, robo-advisor

### **Cosmin Munteanu**

University of Toronto  
Technologies for Ageing Gracefully Lab

### **Bennett Axtell**

University of Toronto  
Technologies for Ageing Gracefully Lab

### **Hiba Rafih**

University of Toronto  
Technologies for Ageing Gracefully Lab

### **Amna Liaqat**

University of Toronto  
Technologies for Ageing Gracefully Lab

### **Yomna Aly**

University of Toronto  
Technologies for Ageing Gracefully Lab