



The digital everyday life
of seniors
– 14 insights

PRO

 **Begripsam**
helt enkelt

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About the document

During 2021 – 2024, the DigiSen project collected thoughts, opinions and experiences about the digital society, from people who are members of the Swedish National Pensioners' Organisation (PRO).

This document contains 14 insights, or areas, that recur in both our surveys and dialogues.

By sharing them, we hope to provide valuable perspectives for everyone involved with digitalisation.

Why not use them as a basis for a workshop?

About DigiSen

DigiSen was a three-year project aimed at making the digital everyday life of seniors easier.

The project was run by PRO in collaboration with Begripsam. It was funded by the Swedish Inheritance Fund and ended on 29 February 2024.

The purpose of the project was to try to close the gap, the digital exclusion among the elderly, from two perspectives. Firstly, by enabling older people to become digitally active - or more digitally engaged. Secondly by working towards making digital services easier to use.

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Background

Sweden is a digital society. Many pensioners enjoy using the internet daily. They find that digital products and services have both simplified everyday life and enhanced their quality of life. At the same time, many things that used to be simple have become more complicated. For those who are the least digitally active, some tasks have become completely impossible.

There are many preconceptions about older people's attitudes towards and knowledge of digital services, often leading to conclusions based solely on age. Therefore, it is important to emphasize that individuals over the age of 65 are not a homogeneous group. This demographic spans three generations (primarily between 65 and 105 years old) with diverse professional backgrounds, life experiences, financial conditions, knowledge, skills, habits, and challenges.

2022 - 2023, the Digisen project conducted an online survey in which 15,000 pensioners participated, sharing their experiences, challenges, and thoughts through open-text responses. In a separate survey focused on municipalities' websites and e-services, nearly 3,000 pensioners responded. It is important to note that the respondents were already digitally active, as the surveys.

The least digitally active pensioners did not participate in the digital surveys. Their thoughts and opinions were primarily gathered through phone calls, meeting points, study circles, and in-person meetings over the three years of the project. Additionally, we received input from relatives who shared the challenges they face in assisting elderly individuals. Altogether, we identified 14 main areas or insights.

1. Being digitally active is positive

Most people emphasize that using digital services enriches life and simplifies daily routines.

They describe how they can access news and keep in touch with family and friends via social media or email.

Some highlight how easy it is to book trips or doctor's appointments, buy goods, and pay bills. There are also great opportunities to play games, watch sports, listen to audiobooks and music, or conduct genealogical research. Additionally, some mention the ability to attend webcasted religious services or funerals.

"Digital tools have made it easier for me to book doctor's appointments online and gain faster access to care."

"After becoming involuntarily lonely, the digital society has become an important part of my life."

"Using the internet makes life much easier. For example, you can order goods and services from the comfort of your home, in peace and quiet. You can also pay bills, use e-invoices, and transfer/send money, etc."

2. The internet is quite insecure

There is a significant concern regarding encountering unpleasant experiences and cybercrimes. Including scams, phone scams, and the risk of being hacked or having one's identity hijacked.

Many emphasize the importance of being cautious about the apps you download and the information shared on social media platforms.

Some are hesitant to use services like Bank-ID or Swish due to concerns about exposing personal data. There is uncertainty regarding what happens to the data shared online. Many to want to share advice on how to protect themselves.

"What worries you is the possibility of being 'robbed' without realising it until much later."

"I'm afraid that information about me such as my credit card number, account number and email address will fall into the wrong hands."

"It's kind of scary to receive lots of offers after visiting a page."

3. Being digitally active is expensive

Becoming digitally active requires access to digital services and products, which come with purchase costs and ongoing monthly fees. Mobile phones, tablets, and computers are often expensive and require periodic replacement. Additionally, expenses for support agreements, repairs, broadband installation, and various subscriptions can be unreasonably high.

Individuals with limited pensions may even be forced to refrain from being as digitally active as they wish. Many highlight the need for consumer guidance in this area. It can be challenging to determine which products and services are essential and what constitutes a reasonable price for them.

"The economy is limiting.
I would love to have Wifi in the apartment.
To spend more time on the internet
and to be able to watch TV programs afterwards."

"I wish that all pensioners with low incomes
received help to purchase and update
their old computers, phones, tablets, etc.
along with essential tools
so that we can keep pace with society."

"I'd like to engage more, but I don't dare.
Afraid to do something that costs money
and that I don't fully understand."

4. Technology can be cumbersome

It is common for the technology to malfunction and cause problems.

Software updates that fail, constant security updates, installing and updating apps, services freezing – these are all sources of stress.

It can also be difficult to understand technical instructions, to troubleshoot and learn new technologies. Some express that they are reluctant to try new things out of fear of creating new problems.

"It changes a bit too frequently,
for example, just as you grasp how it works,
something new emerges."

"My biggest problem with computers/smartphones
is updates, security solutions, installations
and other maintenance tasks
since I struggle to understand the instructions."

"There is no installation/info provided
in paper form.
It's difficult to install on the phone
with the info only available within it, for example."

5. Services are too complicated

Many of the digital services are overly complex, placing the responsibility for doing the right thing squarely on the user.

Lack of logic, many elements that require memorisation, distracting pop-ups, unclear menus, or incomprehensible texts are just a few obstacles. Furthermore, when several digital services operate within the same domain (such as parking or healthcare), they often have completely different interaction designs. Poor design creates irritation, stress and causes some people to give up.

If you don't want to, or can't use the web or apps, you're often referred to an automated phone service with button selections.

The user must remember numerous options and sometimes also log in with a bank ID before reaching a human representative. Thus, the alternative to digital services is often cognitively challenging, and may require digital engagement regardless.

"Usually, an insufficient description of how to proceed. Some button presses seem so obvious that they are not mentioned at all."

"I find it difficult to correct errors and troubleshoot. I easily get stuck and can't do what I intended."

"Sometimes I'm very critical of the design of certain services.

It seems that the technologies have been developed without adequate input from relevant user groups."

6. It's a different language

Many individuals feel that they are not speaking the same language as those who have created the digital service.

The terminology used is often technical. Instructions contain technical terms or industry jargon. If you seek assistance, you need to be able to explain what is wrong, but it is often unclear what different functions are called. Moreover, the language used is not consistent; terms may vary across different services.

"I feel like I'm not keeping up,
I don't understand the instructions,
we don't speak the same language."

"A lot could be written in a more reader-friendly manner. In particular, authorities should make an effort to use language that is easy to understand."

"When problems arise, it's too technically complicated. If you seek support, they can't explain things in a straightforward manner. It becomes too much technical language."

7. Skills development is essential

Many pensioners want to further develop their skills, regardless of whether they are beginners or digitally adept.

Some mention that the natural skills development that occurs in a workplace diminishes when you retire. There is a desire for free basic and advanced courses as well as the opportunity to immersive learning experiences in digital products and services.

"Would be great to learn more about file management and how to manage photos"

"I hope there will be free courses available on how to use your mobile phone, etc."

"I would like gatherings for pensioners where you can bring issues related to your laptop. And learn how to perform tasks on your computer in the simplest way possible."

8. The need for someone to ask

Having someone close who can and is willing to assist with digital services is not always guaranteed.

A lot of pensioners emphasise the importance of having assistance available through the municipality. Preferably in the form of a digital helper who can provide on-site support and can be contacted for help. This may include tasks such as setting up Wi-Fi at home and other technical matters.

Some highlight the need to get help through an agent to pay bills, book an appointment at a health centre, book travel arrangements, and so on.

While some rely on help from relatives to solve various things, others lack someone to turn to for help.

"I don't have the possibility to get help easily.
There's no one around I can ask."

"Someone who can help us older people
manage things, like making appointments
at a healthcare centre or booking a movie ticket.
Someone you can trust."

"It's not always easy to shop or make payments.
Sometimes things get complicated.
I usually ask my friends or children for help."

9. Digitalisation is too extensive

Many believe that digitalisation has gone too far.

They prefer interacting with a person rather than using digital services. The lack of analogue alternatives to digital services concerns many, as does the fact that it is not possible to use cash everywhere. We are on the path to creating a society that excludes many citizens. And a society that becomes extra vulnerable in the event of a crisis or war.

"It's happening too quickly.
What will happen if there is a power outage
during troubled times?"

"I think we've become too dependent
on the digital world,
we're extremely vulnerable to a cyberattack."

"I feel mistreated
when I call authorities and others
and am forced to communicate with answering machines
being redirected repeatedly.
It's horrible! Let me talk to a human being!"

10. Digital exclusion is a real issue

Those who do not use digital products and services find it difficult to cope with everyday life independently.

Although not all pensioners experience digital exclusion, far too many who do. Some feel that they have fallen behind, and blame themselves for not keeping up. Many speak about their partners, siblings, parents, friends and acquaintances who can no longer manage on their own due to the rapid pace of digitalisation.

"I'm 82 and my husband is almost 87.

We experience problems with, for example:

- to park because you have to have several parking meters downloaded
- to understand all the programs in the dishwasher and washing machine and stove
- to go to the cinema is too advanced
- to install a new TV,

we can't manage that ourselves.

We don't feel like part of society!

So many things have become so complicated that we refrain from activities.

This is how many of us experience life!"

"It's technology discrimination, most people assume that you use and understand the technology. After a long working life, you feel excluded from society and human rights, it feels terrible."

11. Digital ID – a security risk

While some people find digital identification convenient, or even the best thing that has happened, others consider it is both too complicated and unsafe to use.

Some therefore hand over their digital ID to relatives to order goods or pay bills. Some have even entrusted their e-ID to someone, who can manage everything requiring a login. This situation, more or less, forces people to break the law. If something serious happens, they are held responsible. Having a digital ID also requires up-to-date digital products and reliable connectivity, which not everyone has. Without a digital ID, you are very limited.

"My husband doesn't have a BankID.
He can't shop online
because he needs both a BankID and a card.
That's why I've had to do it for him."

"My internet connection is so weak
that I can't access internet banking
and as a result, I don't have BankID
and without BankID it's pretty impossible
in this society."

"I have an elderly mother with a mobile bank ID that I
have installed for her.
I help her pay bills every month.
I'm the one who pays, i.e. enters her code,
she's too afraid of making mistakes."

12. Both beneficial and challenging for people with disabilities

For people with physical disabilities, such as impairments of vision, hearing and fine motor skills, there are both advantages and challenges in using digital services and products.

Some point out that it is difficult to use digital services with small text and poor contrast if you have visual limitations. The fact that the touch screen does not work for a person with too dry and cold fingers, is another problem. Services that require looking at the screen for a long time are difficult for those suffering from dry eyes. At the same time, many people are pleased with the possibilities to customise settings and, for example use the speakerphone for phone calls. Digital services are a help when you have disabilities.

"The tremors sometimes make writing difficult.
Among other things, unintentional typing/spelling errors may occur.
A bit painful."

"I have hearing aids and that work well for me
(they are also connected to the internet for example, I get info if someone rings the doorbell)"

"When I'm out walking in the woods with the dog,
I take a lot of pictures that I then put on
the computer and then I can see more clearly
what I should have seen if I had normal vision."

13. Preconceived notions about older people

Both in the public debate and in everyday life, pensioners encounter preconceived notions about their attitude to and knowledge of digital services.

Many people point out that they are seen as less digitally literate, solely because of their age. Some of the most common prejudices suggest that pensioners are ignorant, uninterested or significantly impacted by cognitive decline due to their age. The truth is that people over 65 are diverse.

"I think it's important that you don't generalise all pensioners. We vary greatly in terms of background and abilities."

"Not all older people are computer illiterate."

"Being old doesn't have to mean that you automatically lack a grasp of 'data'. The same applies to everyone regardless of age, if the ability is lacking."

14. Concern for one's own future

Although many retirees do not face major challenges today, there is concern about what the future holds. If you, for example, have impaired vision, problems with mobility or if relatives pass away and there is no one there to help you with the digital everyday life. Some fear that they will struggle to keep up as well as they do today, that the changes will happen faster and faster.

"Mostly positive.

But a slight apprehension for the future
when the fingers may not function as smoothly."

"As long as you're healthy and mentally sharp, things
tend to work out well.

However, there is concern for the day when you can't
keep up anymore,
how will you cope? Worrying!"

"So far, things have been going pretty well,
but with everything moving faster and faster,
soon you probably won't be able
to keep up anymore.

Not a pleasant future scenario."