

# Tech redefines ageing: how tech is enabling productive lives for older populations



Written by

**ECONOMIST  
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# Foreword

**Edward Moncreiffe**

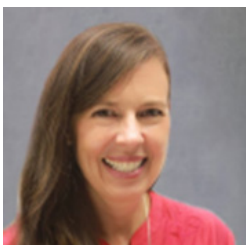
Hong Kong Chief Executive Officer,  
HSBC Life (International) Limited

“We believe that productive ageing is critical to the social and economic future of an ageing demographic metropolis such as Hong Kong. Public-private partnerships, which share this same vision, are critical to making this aspiration a reality. This is the fourth year of HSBC Life’s Eldercare Programme and I would like to take this opportunity to thank our partners—Economist Impact, Sau Po Centre on Ageing of Hong Kong University and The Women’s Foundation—for their continued support in raising awareness of these issues, and building an ecosystem that better serves our ageing population. Coupled with our wide range of planning services and retirement solutions, we hope to provide the protection needed to ease the future financial burden on the Hong Kong population as we increasingly live longer, better and more productive lives.”

**Professor Vivian Lou**

Director, Sau Po Centre on Ageing,  
The University of Hong Kong

“Healthy ageing shall be understood from a life-course perspective, upon which advocating and empowering the optimised trajectory of healthy and productive ageing processes becomes one of the key focuses that deserve collective efforts by the government, non-government organisations and the market. With constructive collaborations with HSBC Life and The Women’s Foundation in the past three years, this fourth report highlights challenges and opportunities relating to technology, age and gender in the context of increased uncertainty due to covid-19. While a portion of older adults and caregivers have started benefiting from technology in daily life as well in healthcare, we still have a long way to go when it comes to tackling the digital divide, which is a global challenge now and in the future.”

**Fiona Nott**

Chief Executive Officer,  
The Women’s Foundation

“With an ageing population, longer lifespans and better health, ensuring the financial security and mental wellbeing of populations aged over 50 is key in Hong Kong. This is particularly true for women, who tend to live longer than men and are more vulnerable to financial instability due to gender gaps in pay, gendered barriers to advancement in the workplace and a greater likelihood to take on caregiving responsibilities. Whilst technology plays a crucial role in providing greater ease in many facets of our lives, we must ensure that education, access and usability includes people of all genders, ages and backgrounds.”

# About the report

*Tech redefines ageing: how tech is enabling productive lives for older populations* is a report from Economist Impact, supported by HSBC Life, aimed at exploring how digital technologies are redefining what it means to age productively.

Globally, advances in healthcare have significantly improved not just life expectancies, but also the quality of people's health in older age. These changes are raising questions around how greying populations can be supported by technological innovations so they can continue living productive lives.

Between June and August 2022, Economist Impact conducted a survey of 600 Hong Kong residents aged 30-69 years old to explore their attitudes towards the role of technology in enabling them to age productively and better understand the barriers impeding digital adoption. The terms older adults, seniors and elderly are used interchangeably when referring to the respondents aged 60-69 years old. This paper draws on insights from the survey and is further supported by interviews with three experts. The report was written by Siddharth Poddar and Shivaji Bagchi, and edited by Naka Kondo and Satvinderjit Kaur.

Economist Impact thanks the following experts for their time and insight:

## **Main report**

- Pamela Tin, head of healthcare & social development, Our Hong Kong Foundation
- Vivian Lou, professor at the Department of Social Work & Social Administration, The University of Hong Kong; director, Sau Po Centre on Ageing
- Carl Johan Krokst de, managing director, Doro Hong Kong

## **Recommendations**

- Vivian Lou, professor at the Department of Social Work & Social Administration, The University of Hong Kong; director, Sau Po Centre on Ageing
- Fiona Nott, chief executive officer, The Women's Foundation

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# Executive summary

With some of the longest life expectancies in the world, Hong Kong faces important questions around how older adults can be supported to continue to live productively and with dignity.<sup>1</sup> Digital technologies have already enabled many seniors to live independently in the past, but their true worth became even more apparent during the covid-19 pandemic.

During this time, digital platforms empowered older adults to access crucial services such as healthcare, food delivery and banking. Many turned to digital communication apps to connect with their loved

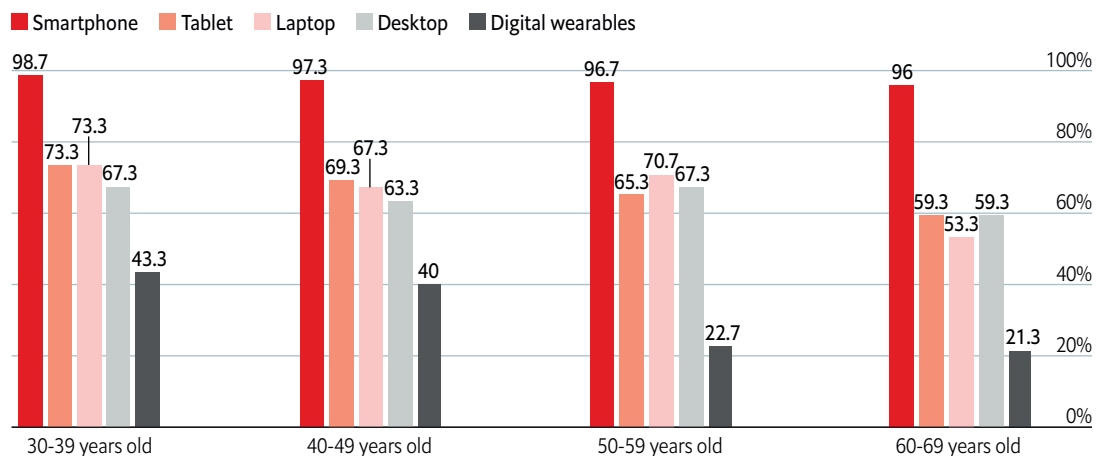
ones and social communities, providing a lifeline from chronic social isolation.

Despite these strong, positive sentiments, the adoption of digital services among older adults remains constrained by a number of barriers, both individual and systemic.

Overcoming these barriers will be crucial to ensure that Hong Kongers can reap the full benefits of digital services and continue to live productive lives even as they age. These changes have to be executed beyond the individual level—society and

## Exhibit 1: Across all age groups, there is a high rate of smartphone adoption

Do you own and/or share any of the following personal digital devices? Please select all that apply.



Source: Economist Impact.

<sup>1</sup> [https://www.oal.cuhk.edu.hk/cuhknews\\_202101\\_life\\_expectancy/](https://www.oal.cuhk.edu.hk/cuhknews_202101_life_expectancy/)

governments have key roles to play to build the necessary infrastructure and systems needed to adequately support people as they age and their caregivers.

### Key takeaways

- *Digital device adoption is high among respondents in all age groups. But some devices are more popular than others. For those aged 60 years and above, 96% reported owning/sharing a smartphone but only 21.3% owned or shared a digital wearable.*
- *Covid-19 significantly accelerated digital tools adoption, leading 60.7% of all respondents and 54% of those aged 60-69 years old to report a significant increase in using digital platforms like the government-issued Leave Home Safe contact tracing app or the Hong Kong Jockey Club app.*
  - o *The majority (71.1%) of older adults noted that technology was a key facilitator of communication for them during the pandemic. Digital technologies helped them maintain social/family relationships (64%) and made up for the lack of in-person social interaction (57.3%).*
  - o *Many became dependent on digital services for their daily necessities—60% of respondents aged 60-69 years reported moderate to heavy usage of online shopping/food delivery services. Financial service apps and platforms also recorded high usage, with 80% of respondents using them to manage their investments or insurance in the past six months.*
- *Digital tools also support caregivers. More than 60% of respondents who are currently living with and caring for an elderly person (aged 65 and above) said communication apps, remote monitoring tools and health apps had significantly helped them care for the elderly.*
- *The top three major barriers overall to adopting digital services include a lack of trust in online services (45.2%); a lack of knowledge or understanding (32.2%); and the absence of a personal touch (26.8%). These barriers were the same for the 60-69, but experts also pointed to the significant barriers posed by the financial limitations of older adults.*

# At the intersection of age and technology

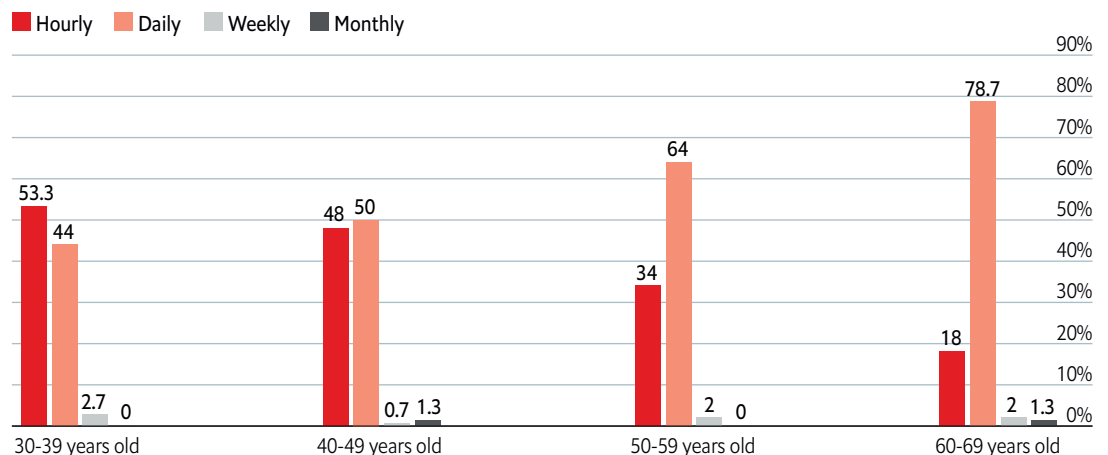
It's commonly assumed that older adults are tech-averse, but this group is more digitally connected than ever before.

In Hong Kong, 73% of residents aged 65 and above owned a smartphone, according to a 2021 Census and Statistics Department survey.<sup>2</sup> Findings from a 2022 survey conducted by Economist Impact reveal an increasing trend in digital usage among senior Hong Kong residents, defined as those aged 60-69 years.

Most senior respondents reported owning/sharing a smartphone (96%), while large portions also have access to tablets (59.3%), desktops (59.3%) and laptops (53.3%). Older users are highly engaged with the internet: 96.7% are online daily (including hourly), almost on par with the overall average of 97.5%. However, differences can be seen at the hourly usage level, for which older adults are well below younger respondents. For instance, 30-39 year olds (53.3%) engaged with the internet on an hourly basis, much more than the 60-69 year olds (18%).

## Exhibit 2: Older adults use the internet regularly

Which of the following best describes your internet usage over the past six months? Please select one.



Source: Economist Impact.

<sup>2</sup> <https://www.scmp.com/news/hong-kong/society/article/3179335/survey-shows-more-elderly-hongkongers-had-smartphones-2021>

**“While there are high level initiatives for older adults to engage with tech such as the smart city initiative and the future Hong Kong initiative, there is a clear digital divide.”**

Vivian Lou, professor at the Department of Social Work & Social Administration, The University of Hong Kong; director, Sau Po Centre on Ageing

The majority of survey respondents of all ages (60.7%) agreed that covid-19 significantly increased their usage of digital platforms. These rates were also high among senior users (54%).

It’s no secret as to why technological adoption is high among senior respondents. Digital tools enable them to continue being productive by offering greater freedom and independence despite mobility or resource limitations.

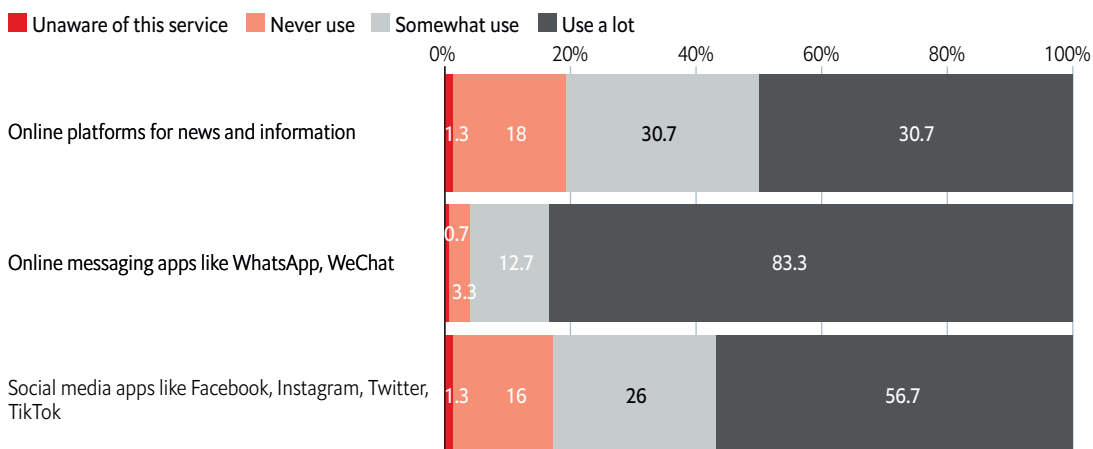
As the world ages, various examples of technologically mediated safety nets have cropped up as governments and societies grapple with their increasingly grey populations. In Singapore, for instance, the SHINESeniors project leverages the Internet of Things and telemedicine solutions to build smart homes tailored to seniors living solo.<sup>3</sup> In another example, the Hong Kong Jockey Club eHealth Care Project equips elderly care centres with a digital health management system to continuously monitor residents’ wellbeing.<sup>4</sup> However, in Hong Kong, “while there are high level initiatives for older adults to engage with tech such as the smart city initiative and the future Hong Kong initiative, there is a clear digital divide. And there’s no government level policy initiative that tries to bridge this digital divide directly,” says Vivian Lou, professor at the University of Hong Kong and director of the Sau Po Centre on Ageing.

**A matter of survival**

However, technological uptake among older adults is about more than just managing health and finances, it was also a matter of survival during the worst of covid-19. Due to the particular health risks

**Exhibit 3: Communication apps provide a way for older adults to remain connected**

How often did you use the following digital services in the past six months? (60-69 year old respondents)



Source: Economist Impact.

<sup>3</sup> <https://www.weforum.org/agenda/2020/01/ageing-demographic-elderly-technology-singapore/>

<sup>4</sup> <https://www.scmp.com/presented/lifestyle/topics/hong-kong-jockey-club/article/3046027/age-just-number>



posed by the virus to older people, many seniors found themselves especially isolated from their support networks and social activities, leading to a mental health crisis in Hong Kong.<sup>5</sup>

For many older adults, digital tools provided the only avenue to stay engaged with friends, family and society at large. A large portion of users aged 60-69 years old reported that digital technologies helped them maintain social/family relationships (64%) while making up for a lack of physical social interaction (57.3%). When asked which digital services they used over the last six months, senior respondents reported heavy usage of online messaging apps like WhatsApp and WeChat (83.3%) and social media platforms (56.7%) like Facebook, Instagram, Twitter and TikTok.

Digital platforms also offered a lifeline by providing an avenue for many seniors to access necessities like basic groceries and home supplies, especially among those living in elderly communities (87.5%). Over the last six months, 60% of respondents aged 60-69 years reported moderate to heavy usage of online shopping/food delivery services.

### Enabling independent living

Individuals transitioning from being entirely independent to being dependent on caregivers often report worsening mental and physical health due to the loss of agency or control.<sup>6</sup> Digital tools offer a way to overcome some of those drastic changes by empowering seniors to continue managing key aspects of their lives. For example, apps and platforms allow seniors to remotely access telehealth or mental health services, banking services, and a variety of entertainment and informational options.

News and information platforms offer convenient channels for older people to access updates on

**“Since the pandemic, older adults in Hong Kong are more keen to learn how to be online.”**

Vivian Lou, Sau Po Centre on Ageing

current affairs and health-related information. Studies have shown that using the internet for such activities empowers older populations by giving them independence, and enabling social contact and access to information. Furthermore, it has a positive impact in driving life satisfaction.<sup>7</sup> Using the internet to this end is already the case for most Hong Kongers. More than 80% of all age groups reported moderate to heavy use of online platforms for news and information in the last six months. This figure stood at 80.7% among the older adults.

E-banking apps/platforms provide a way for the older population to access financial services and information remotely, which can otherwise be difficult due to mobility restrictions. As senior Hong Kongers are especially vulnerable to financial scams,<sup>8</sup> greater support and awareness on digital safety will further enable them to leverage online financial tools.

When asked whether they used digital platforms to manage their finances and plan for retirement, 80% of senior respondents reported moderate to heavy use of e-banking apps/platforms in the last six months. Professor Lou highlights the fact that the Hong Kong government provides a consumption voucher scheme that distributes cash allowances to residents through e-payment platforms and has proven to be a major driver of fintech adoption among older residents.<sup>9</sup>

“Since the pandemic, older adults in Hong Kong are more keen to learn how to be online,” she says.

<sup>5</sup> <https://www.washingtonpost.com/world/2022/03/17/hong-kong-covid-suicide/>

<sup>6</sup> <https://pubmed.ncbi.nlm.nih.gov/28555713/>

<sup>7</sup> <https://www.cambridge.org/core/journals/primary-health-care-research-and-development/article/impact-of-the-use-of-the-internet-on-quality-of-life-in-older-adults-review-of-literature/0C48FAD4CABFBB9C5568AE8769DDBB44>

<sup>8</sup> <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8835379/>

<sup>9</sup> <https://www.scmp.com/news/hong-kong/hong-kong-economy/article/3137969/hk5000-vouchers-are-nearly-here-how-do-you-get>

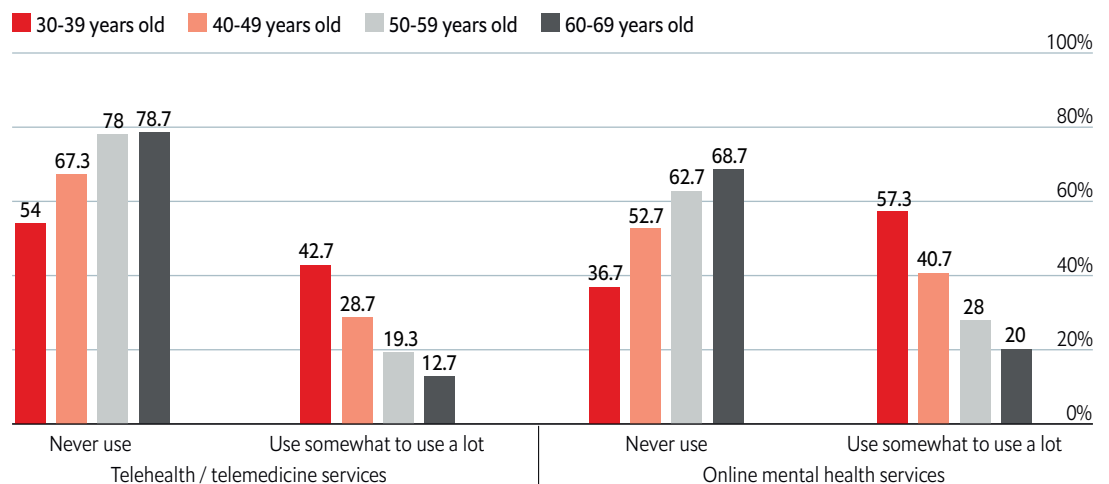
# An age-aligned digital divide

Despite the abundance of digital services available, the survey reveals that the take-up of many of these services remains low among older adults in comparison with other age groups. For example, although senior users may benefit the most from telehealth and telemedicine services, the majority (78.7%) have never used it.

Carl Johan Krokst de, managing director at Doro Hong Kong, a telecom and consumer electronics developer, feels that it is a complex situation in

Hong Kong, where the governmental telehealth and telemedicine initiatives are not as well developed and popular. "I personally do not think that age is a factor for the low usage rate. It may be well paired with the traditional approach to visit your local clinic—whether private or governmental—and the power of habit in doing so," he says. His remarks align with survey findings that show a low average usage rate of telehealth and telemedicine services, with 69.5% of respondents never having used the services in the last six months.

**Exhibit 4: Seniors registered lowest take-up of virtual health and mental health services**  
 How often did you use the following digital services in the past six months?



Source: Economist Impact.

Seniors are also much less likely to engage with online mental health services like meditation or music apps (20%) despite their demographic having registered significant rates of depression and social isolation since the onset of the pandemic.<sup>10</sup>

Dr Pamela Tin, head of healthcare and social development research at the Public Policy Institute at Our Hong Kong Foundation, says that the high rates of smartphone ownership among older adults are only a “rough proxy” for digital ability. “Just because about 70% of older adults have a smartphone and WhatsApp doesn’t mean they’re able to access the really useful tools on their phones,” she says, adding that most seniors probably only engage with one or two key apps. Professor Lou says that the low adoption of telehealth and telemedicine is associated with this disconnect in Hong Kong, where the services are being managed by healthcare professionals. “While healthcare professionals promote these platforms, m-health literacy needs to be promoted among older adults to achieve actual use,” she says.

At other times, older adults may not have access to the digital tools that are the most useful to them. The survey bears this out: less than a quarter of seniors (21.3%) own or share a digital wearable device (compared with 43.3% of those aged 30-39 years) even though they are the demographic with the most to gain from regularly tracking their health vitals.

Dr Tin emphasises that a lack of understanding and trust among seniors could contribute to the perception that telehealth and telemedicine are less effective than in-person doctor visits. This is also reflected in the survey results, which revealed that the leading barriers for 60-69 year olds adopting tech are the lack of trust in online services (38.7%) and the lack of digital know-how/understanding of the online services provided (18.7%).

### Trust issues

A lack of trust in online services for fear of privacy breaches, fraud and other cybersecurity threats pose the biggest barrier to digital adoption, as selected by 45.2% of respondents of all age groups. The survey results dovetail with findings that Hong Kong, as well as the greater Asia-Pacific region, are especially vulnerable to cybersecurity attacks due to immature infrastructure.<sup>11</sup>

**“The digital means of connecting with the government seems to be better developed in mainland China than in Hong Kong.”**

Carl Johan Krokst de, managing director, Doro Hong Kong

These fears are especially strong among those residing in elderly communities (56.3%) and living with only professional caregivers/domestic helpers (50%), speaking to the immense vulnerability felt by seniors without direct access to a support network.

Professor Lou concurs with these findings, noting that Hong Kongers are “very cautious” on issues like personal information collection and privacy. “We have a very high level of citizen awareness on all these security issues and we advocate the government to give a lot of explanation and improve app designs,” she explains.

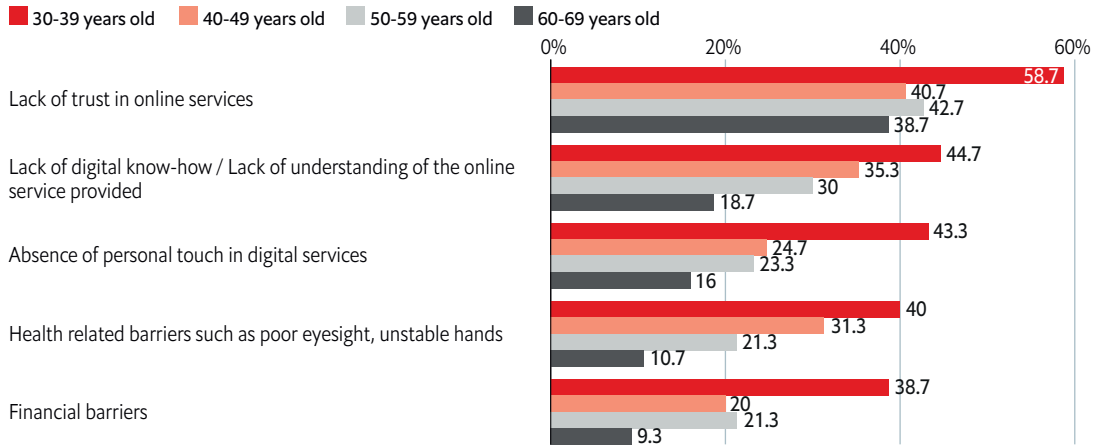
Dr Tin adds that the persistence of misinformation online could contribute to decision paralysis among older users. She further explains that most seniors are accustomed to face-to-face interactions,

<sup>10</sup> <https://www.scmp.com/comment/opinion/article/3172213/sick-social-distancing-hong-kong-elderly-have-it-worse-and-they>

<sup>11</sup> <https://www.scmp.com/tech/tech-trends/article/3188979/hong-kong-organisations-are-easy-targets-hackers-more-cyberattacks>

**Exhibit 5: A lack of trust was the top barrier to digital adoption**

In your opinion, what are the key barriers when using digital services?



Source: Economist Impact.

especially on issues like their health and finances. Therefore, the absence of personal touch—their third biggest barrier to adoption (16%)—can be detrimental to seniors’ desire to trust and adopt digital services.

There are, however, differences in adoption across the region. Mr Krokst de says that “the digital means of connecting with the government seems to be better developed in mainland China than in Hong Kong.” This could be the reason why awareness and adoption of online services is greater in mainland China than in Hong Kong and has enabled Chinese cities to become more digitally savvy. The recently launched Digital Cities Index 2022<sup>12</sup> also found Hong Kongers to have the lowest level of comfort with sharing information online across 30 cities, including Beijing, Paris and London.

**The knowledge gap**

Considering the rapid changes continuously taking place in the digital world, it’s no surprise that a lack of digital know-how and/or understanding of digital services is the second most significant barrier to

adoption for all age groups (32.2%), including older adults. Even among those in younger demographics, the knowledge gap can be a major impediment.

Dr Tin says that in Hong Kong the digital knowledge gap is exacerbated by the fragmented nature of the government’s digital literacy initiatives. Research and metrics for evaluation should be in place to assess the effectiveness of efforts. “If you look at Australia’s *Be Connected* campaign, that went beyond just teaching the elderly how to use a smartphone,” she shares.<sup>13</sup> “They relied on a network of NGOs, community organisations and volunteers to reach out to older adults and help them gain a better understanding of digital literacy.”

**Financial gaps still have impacts**

Though the majority of respondents did not feel that limited finances impacted their use of digital services, they still posed a major barrier for 9.3% of senior respondents. This may be a small margin, but the impact of financial gaps on their digital services adoption can be significant considering how many seniors subsist on a lower income or pension.

<sup>12</sup> <https://impact.economist.com/projects/digital-cities/>

<sup>13</sup> <https://beconnected.esafety.gov.au/>

Dr Tin points out that financial constraints may also impact the adoption of digital services by limiting access to adequate internet services. “Hong Kong has pretty good broadband coverage, but those at a lower-income level as well as those in rural areas have reported difficulties accessing internet connections,” she says. “A lot of older people live in rural areas so that could make this worth looking into.”

Furthermore, she suggests that the low take-up of telemedicine has a financial dimension, as private healthcare institutions are more likely to offer these virtual services. “The public sector does offer telemedicine services, but there’s many procedures to access those resources, which could be challenging for a non-tech-savvy senior,” she explains.



# Taking a holistic approach to overcoming barriers

As the world continues to age rapidly, it’s never been more important to enable the adoption of digital services for older adults. The survey results have shown that at an individual level, older adults are more than willing to embrace digital services. However, more needs to be done to help them overcome the barriers they face.

### Addressing challenges in elderly communities

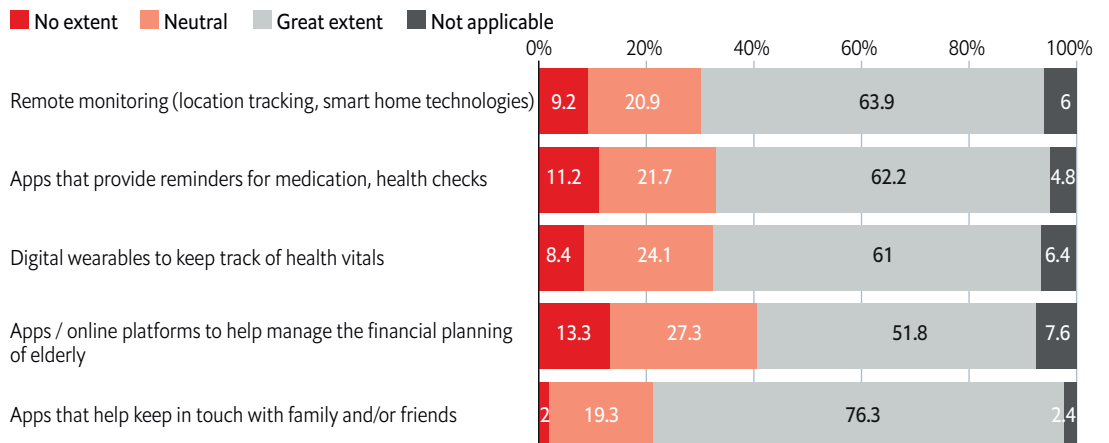
Dr Tin says a key aspect that should be addressed to facilitate digital adoption is training caregivers.

“Older adults are very influenced by the people closest to them, so it will be good to actually train caregivers on how they can help seniors use or approach digital services,” she says. She further points to a study done by The Hong Kong Polytechnic University that found that although carers know of assistive technology, they face difficulties accessing or using them.

The survey also demonstrates the strong benefits of digital technologies for supporting caregivers. Over three-quarters (76.3%) of those living with

### Exhibit 6: Digital tools can also provide assistance to caregivers

To what extent do you find the following technologies to be helpful in assisting with care for the elderly?



Note: Based on respondents who are currently living with and caring for an elderly person (aged 65 and above)  
Source: Economist Impact.

**“Older adults are very influenced by the people closest to them, so it will be good to actually train caregivers on how they can help seniors use or approach digital services.”**

Pamela Tin, head of healthcare and social development, Our Hong Kong Foundation

or caring for an older person say that communication apps are key to their work, while 63.9% find remote-monitoring technologies to be very useful.

“It’s important to empower carers to not only teach seniors about technology, but also to understand how these tools can support their work,” says Dr Tin. She also emphasises that simply having a device is not enough without sufficient support for seniors to gain digital literacy and know-how.

“There have been reports that a lot of older people actually resort to paying others to help them understand how to use their smartphones,” she says. “It’s very important for older adults to have someone to personally coach them for a bit, whether it’s volunteers, family members or even their friends.”

Professor Lou agrees, pointing to efforts by grass-roots organisations and non-profits to provide older adults with access to devices through borrowing schemes, as well as programmes focused on those living alone in remote areas. “During the pandemic, NGOs and volunteers would try to engage older adults by showing them how to use WhatsApp, Facetime, or Facebook via iPads in order to promote communication between them and their caregivers,” she explains.

**The role of the government**

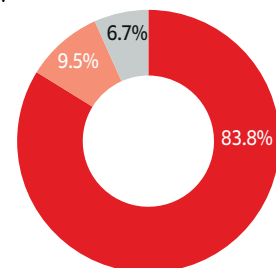
Despite decent efforts by individuals and civil society, most respondents (83.8%) agree that more government intervention is needed to enhance digital literacy of the elderly, especially given the impacts of the pandemic. When asked if Hong Kong would be able to use technology to cope with the rapid growth of its ageing population, 42.2% said it would only be possible given additional government support for the elderly.

Men are more optimistic about the use of digital tools than women, the survey found. While nearly half of caregivers who are men (49.4%) think technology can help Hong Kong cope with its rapidly ageing population, less than a third of women caregivers think the same (31.3%). Moreover, more women consider a lack of trust to be a major barrier in digital services (50.6%) than men (38.1%). Overall, women are also more likely to play the role of a caregiver, hence highlighting the importance of their participation in society’s tech revolution.

**Exhibit 7: Most respondents agree that more efforts are needed at the city-level to support senior internet users**

Given the impacts of the pandemic and how digital tools have become a part of everyday life, do you think more needs to be done at the city level to enhance the digital literacy of the elderly? Please select one.

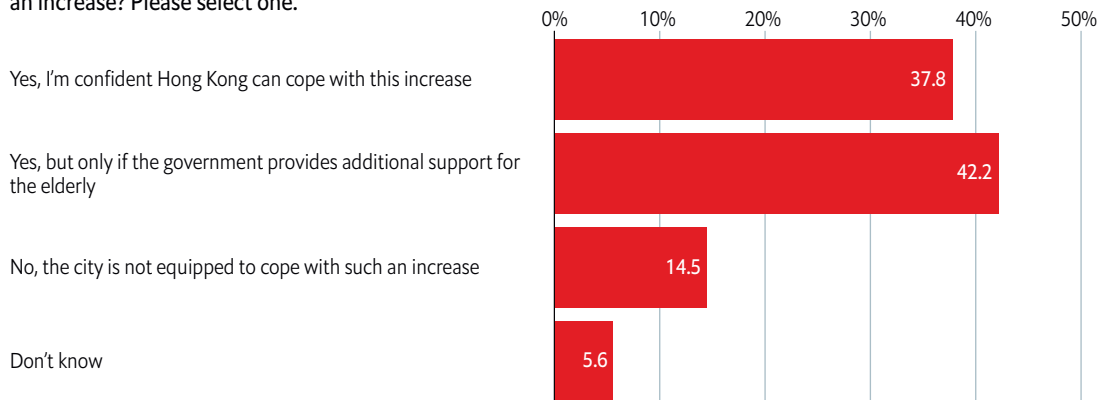
- Yes, the government needs to do more
- No, the government is doing enough already
- Don’t know



Source: Economist Impact.

**Exhibit 8: Hong Kong needs to develop strong foundations to support its elderly**

According to Hong Kong’s Census and Statistics Department, 1.27 million, or 15.9% of the population, were aged 65 or more in 2018. This number is set to increase to 2.61 million people by 2060, or a third of Hong Kong’s total population. As a caregiver, do you think the use of technology and digital tools can help the city cope with such an increase? Please select one.



Note: Based on respondents who are currently living with and caring for an elderly person (aged 65 and above)  
Source: Economist Impact.

Professor Lou notes that a significant issue lies in the lack of a real public policy framework to address these digital divides across ages and even gender, despite Hong Kong’s other smart city initiatives. Without a clear policy objective, she argues, any additional efforts will likely fail to fill the gap for senior users.

Dr Tin warns that any tech initiative, regardless of what level of government or society it is implemented at, will have to look beyond simply having a solution, and additionally focus on creating solutions that can be easily adopted by people of all age groups. She points to Singapore’s TraceTogether Tokens as a good example of how tech can be designed to accommodate less-tech-savvy seniors.<sup>14</sup>

<sup>14</sup> <https://www.zdnet.com/article/singapore-issues-covid-19-contact-tracing-wearables-to-vulnerable-seniors/>

# The elderly of the future

It is also important to understand the role of technology in shaping the future cohort of older populations. With technological and scientific advances in society, younger generations, in general, will be better positioned to age in a way that makes them more productive. However, Dr Tin says “the multifaceted nature of active ageing at macro-, meso- and micro- levels mean that creating an ideal environment does not instantly equate to more active ageing at a personal level.”

“As an example, health information is widely available, making access easy, particularly through technology. Yet, having health knowledge does not necessarily translate into health behaviour,” she says. She highlights a public polling survey by Our Hong Kong Foundation that found that having the knowledge of early detection technologies did not translate into a higher rate of health promotion behaviours. According to her, “while the younger

**“The multifaceted nature of active ageing at macro-, meso- and micro- levels mean that creating an ideal environment does not instantly equate to more active ageing at a personal level.”**

Pamela Tin, Our Hong Kong Foundation

generations are well equipped with knowledge, more needs to be done to facilitate the translation of knowledge to action to truly achieve productive ageing.”

# Conclusion

Ageing is a fact of life, and it's becoming inevitable that society at large will soon have to grapple with the challenges posed by increasingly grey populations. Digital technologies have already undone many of the norms around ageing by significantly improving quality of life and health outcomes.

Older people are more connected than ever but, as highlighted by Dr Tin, hardware alone is insufficient without the necessary efforts to educate and support older people's digital literacy. These initiatives must take place at every level of society—from the individual all the way up to the echelons of government—if they are to make a significant impact.

Done holistically, society stands to reap the rewards of healthier, more connected senior citizens, who are equipped to continue living to their highest potential.



# Recommendations

1. **Improve cybersecurity:** Fear of privacy breaches, fraud and other cybersecurity threats is high among all age groups in Hong Kong. Better app designs, ICT infrastructure, digital literacy and laws to tackle disinformation are key in driving a greater sense of security when engaging with the online world. Literacy efforts should be more targeted at women, who have significantly less trust in digital services than men.
2. **Adapt tech solutions:** Technology and a human touch should not be regarded as irreconcilable. Technology can be humanised to achieve better solutions that respond to needs and adapt to the learning curves of people at different ages. Moreover, incorporating user feedback in the design stages would ensure that the final technological product is user-friendly and impactful.
3. **Drive digital inclusion:** Tech inclusion is dependent on not only having access to a device but also on knowing how to use it and the benefits it provides. Hence, we should enhance digital literacy across all age groups. Moreover, it is essential for us to be mindful of the facilitators and barriers that could be affecting older adults' access to technology and design tech products and services that can be more age-friendly.
4. **Promote literacy and awareness:** Promote knowledge and skills relating to technologies and their use through community support centres, life-long learning courses and awareness campaigns. The method and type of technologies promoted can be adapted to cater to the precise demographic. For example, it can be beneficial to reach out to older people who are living alone to inform them about tech applications that can optimise their wellbeing, including physical health (eg, vital signs monitoring) and mental health (eg, social media and digital mental wellness programmes).
5. **Enhance the use of tech in caregiving:** Promote the benefits of technology that can support those caring for older adults. This is particularly the case for women, who are more likely to be caregivers but less likely than men to perceive these technologies as benefitting them in carrying out eldercare responsibilities. They can be supported by legislation that supports working caregivers, strengthens caregiver support standards and capacity, and enables workplace cultures that are supportive and welcoming to employees with caregiving responsibilities.

While every effort has been taken to verify the accuracy of this information, Economist Impact cannot accept any responsibility or liability for reliance by any person on this report or any of the information, opinions or conclusions set out in this report. The findings and views expressed in the report do not necessarily reflect the views of the sponsor.

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