

The logo for 20plus30 consulting features the text "20plus30" in a bold, sans-serif font, with "20" in black and "plus30" in green. A green plus sign is positioned above the "30". Below this, the word "consulting" is written in a smaller, black, sans-serif font. A blue swoosh underline is positioned under the "20plus30" text.

**20plus30**  
consulting

# Digital and the 50-plus

The logo for The Retirement Show 2009 features the text "The Retirement Show" in a bold, sans-serif font, with "The" in blue, "Retirement" in yellow, and "Show" in blue. "2009" is written in a smaller, blue, sans-serif font below "Show".

**The Retirement Show** 2009

The logo for Prudential features the text "Sponsored by" in a small, black, sans-serif font above the word "PRUDENTIAL" in a bold, red, sans-serif font. To the right of the text is a small, stylized red and white logo of a person's head.

Sponsored by  
**PRUDENTIAL**

dick@20plus30.com

www.20plus30.com

*Dick Stroud*



**30 mins**

Age and Internet use.

Where do they go – what do they do?

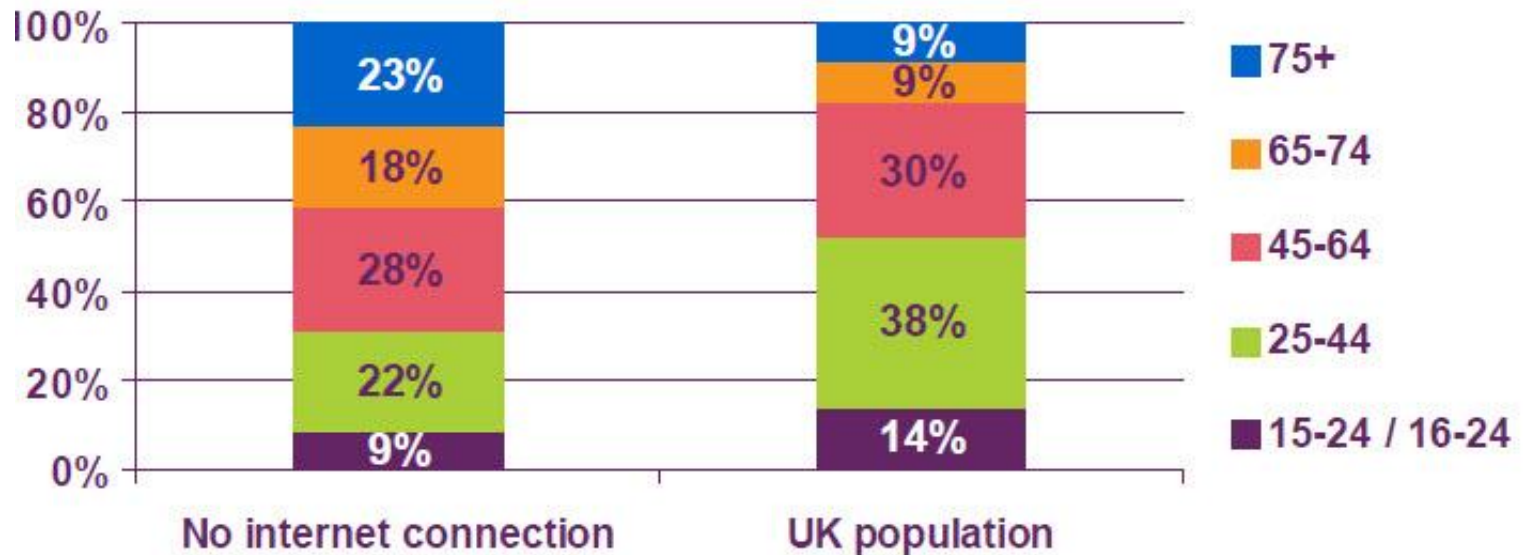
So What?

# Who uses the Internet the most?





### Age



# FACTS FROM THE UK

Geography is a better proxy than age

Education is a better proxy than age

**93%** of people (< 70 years old) with a university degree access the Internet from home

Access to the Internet is **20%** higher in the north than the south of the country

# IMPORTANCE OF SOCIO-ECONOMIC GROUP

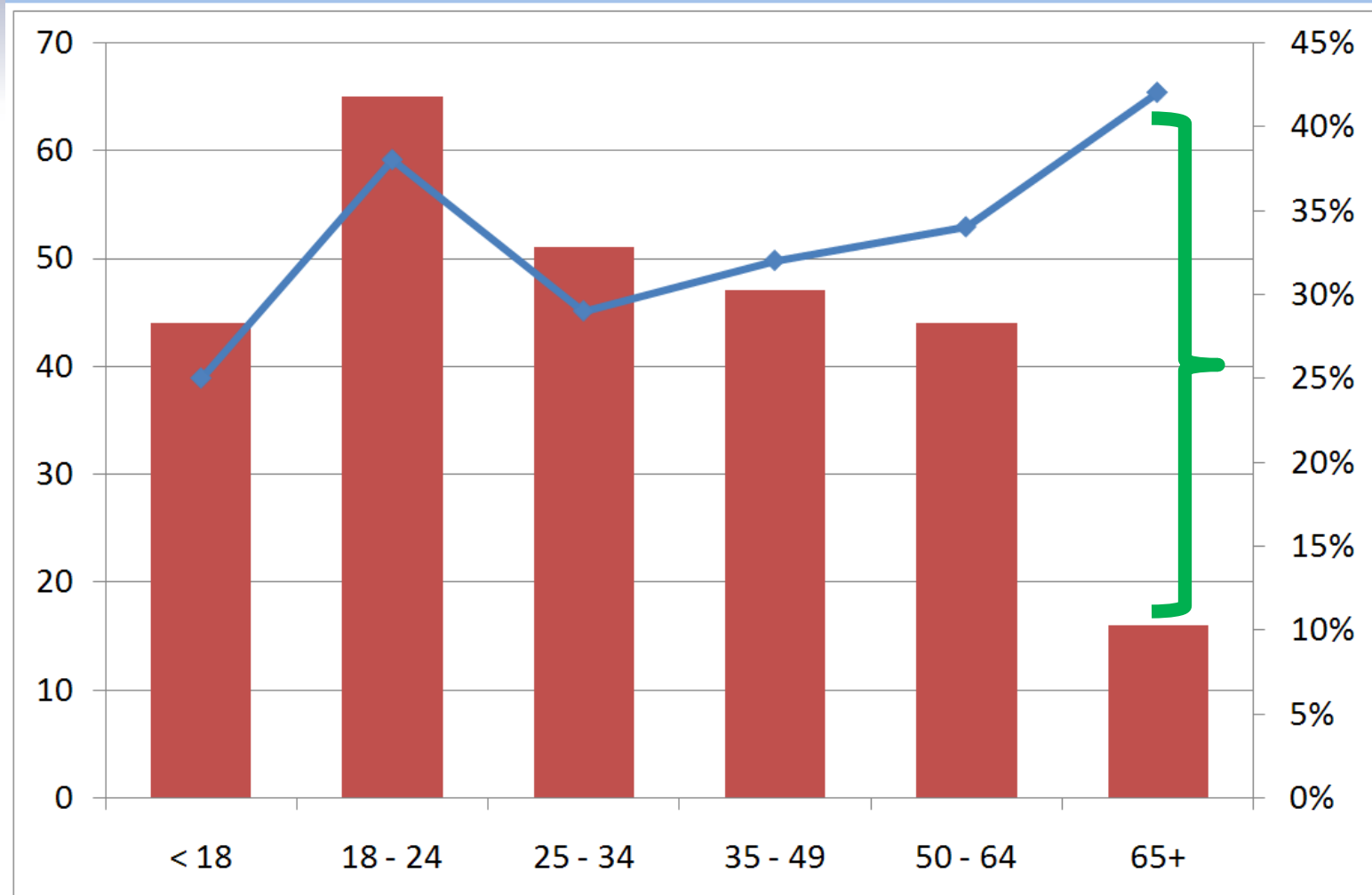
% of age group with internet access at home

	15-24	25-34	35-44	45-54	55-64	65+
AB	89	88	93	91	80	42
DE	55	45	52	38	29	8

Socio Economic Group is a better proxy than age

# TIME SPENT ONLINE

**Average monthly hours online**



**% using the Internet**

# DETERMINANTS OF INTERNET USE

Web activity

age

income

education

geography



1st

+++ education

2nd

+ income

4th

age

3rd

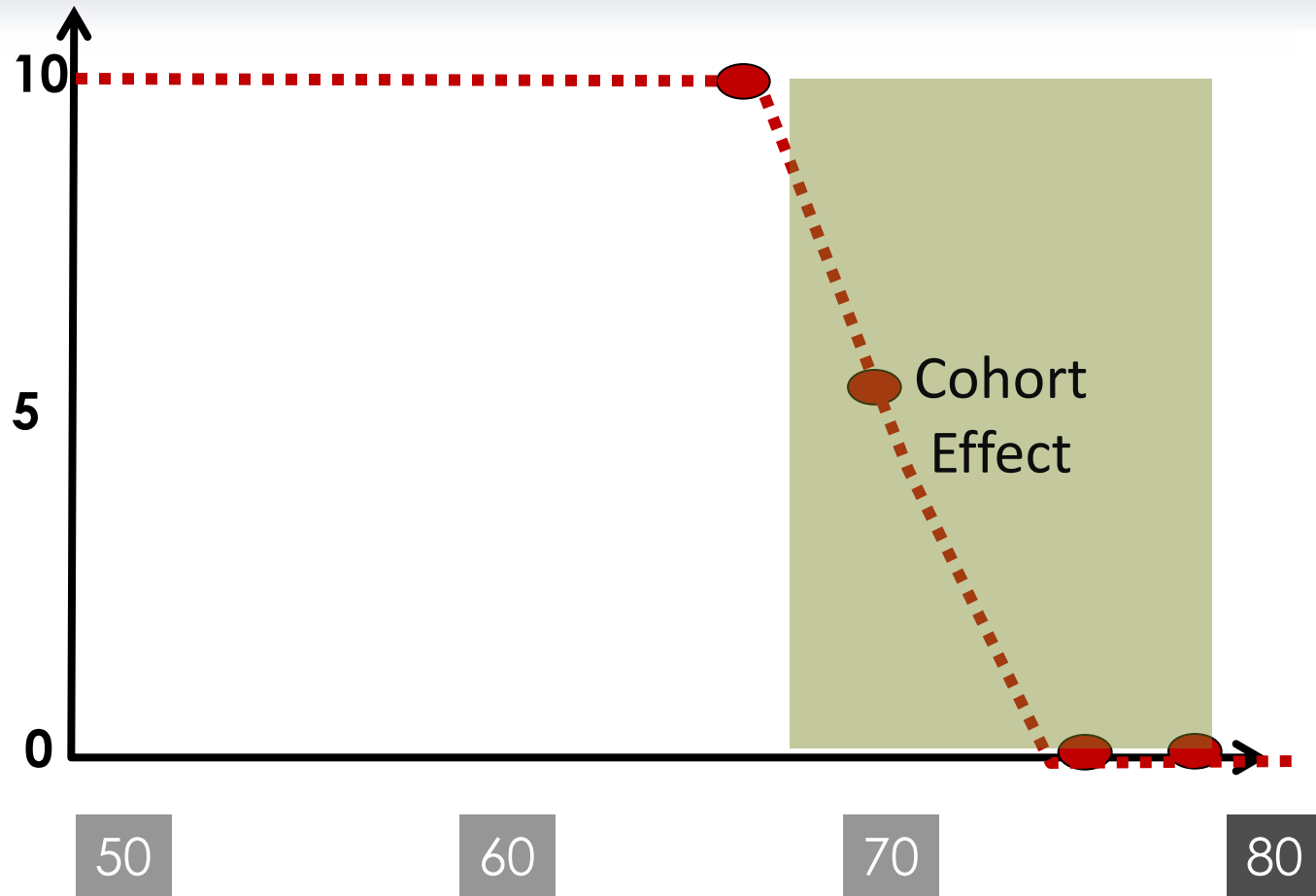
+ Web activity

3rd

+ geography

# WHY THE 70+ ARE DIFFERENT

*Years of  
PC/Internet  
Business  
Experience*

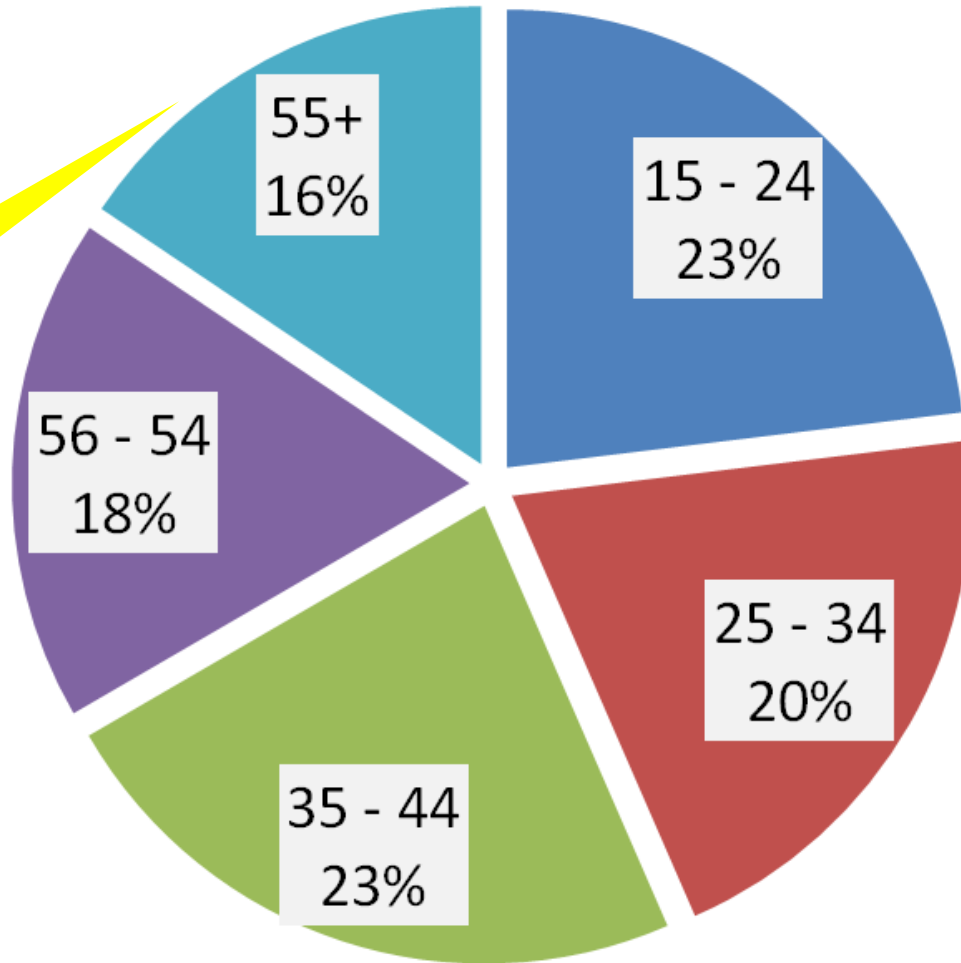




# CONCLUSION

There is **no** simple connection  
between a person's age and their  
use of the Internet

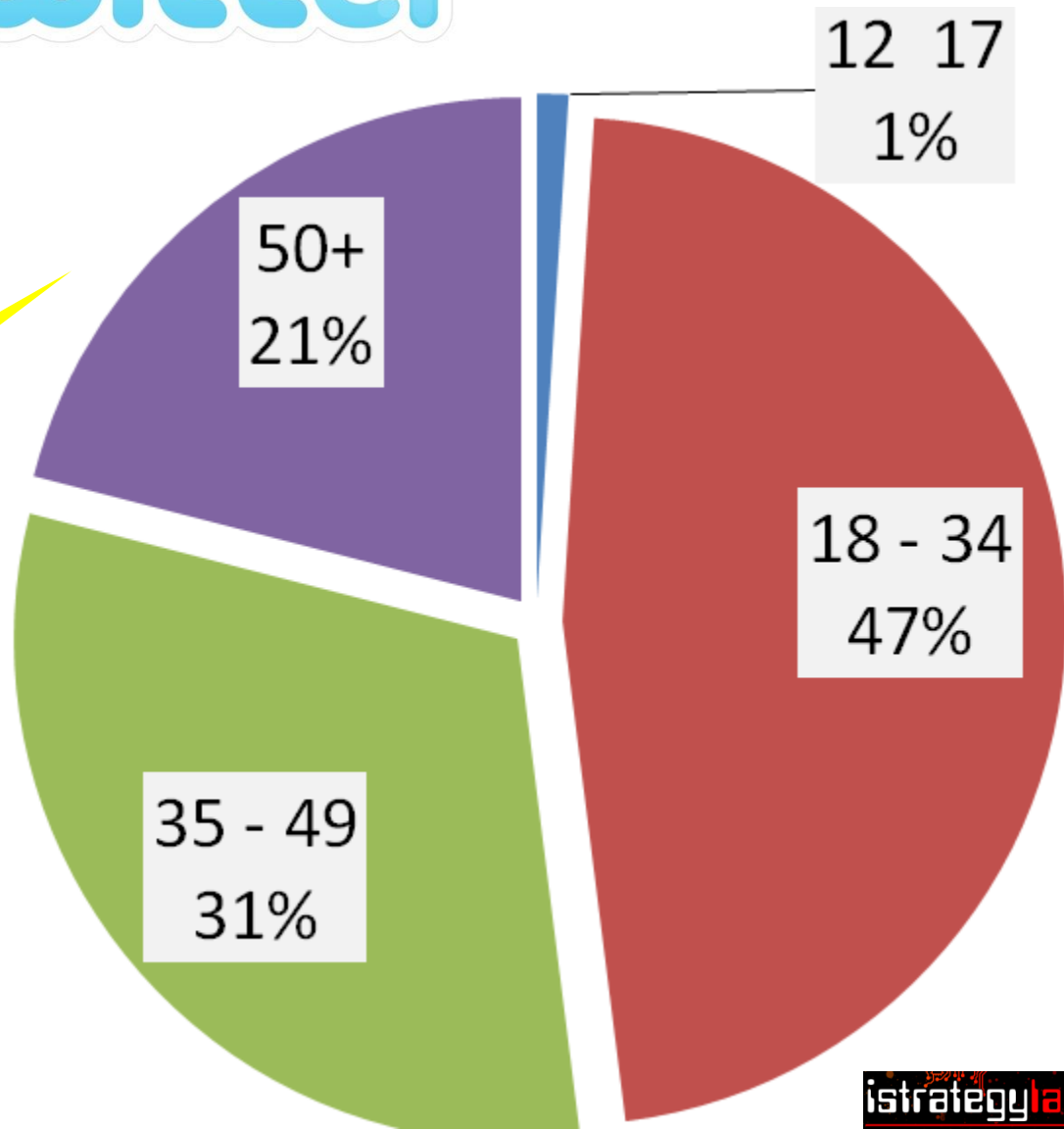
# facebook®



Fastest  
growing  
age group

FT

# twitter



Fastest growing age group




Average age = 40 years old




adds 55 profiles /day

Low take-up of age specific  
social networking sites



“..what sources of information did you use for the last major product you purchased...”


Ads in print media
Ads in radio / TV
Editorial in print media
Social networking sites
Web sites of the company
Independent review sites



	18-24	25-29	30-39	40-49	50-64	65+
Ads in print media	22%	20%	13%	16%	27%	17%
Ads in radio / TV	21%	22%	10%	15%	17%	10%
Editorial in print media	15%	11%	70%	13%	13%	17%
Social networking sites	16%	9%	3%	1%	3%	0%
Web sites of the company	40%	32%	29%	46%	38%	29%
Independent review sites	17%	21%	14%	24%	20%	16%



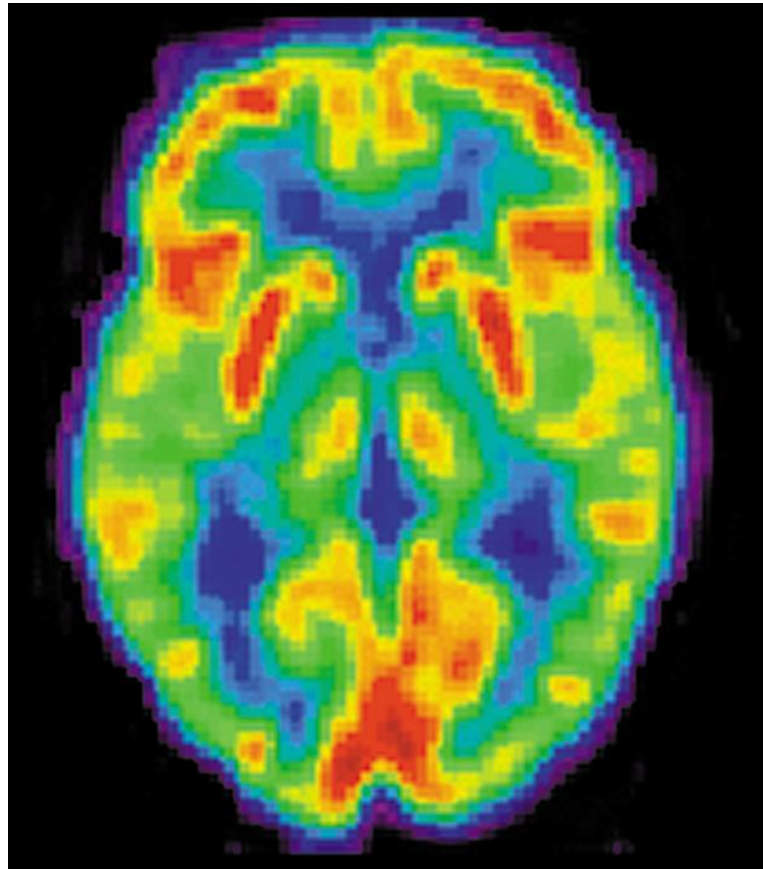
	25-29	65+	
Ads in print media	20%	17%	3%
Ads in radio / TV	22%	10%	12%
Editorial in print media	11%	17%	-6%
Social networking sites	9%	0%	9%
Web sites of the company	32%	29%	3%
Independent review sites	21%	16%	5%

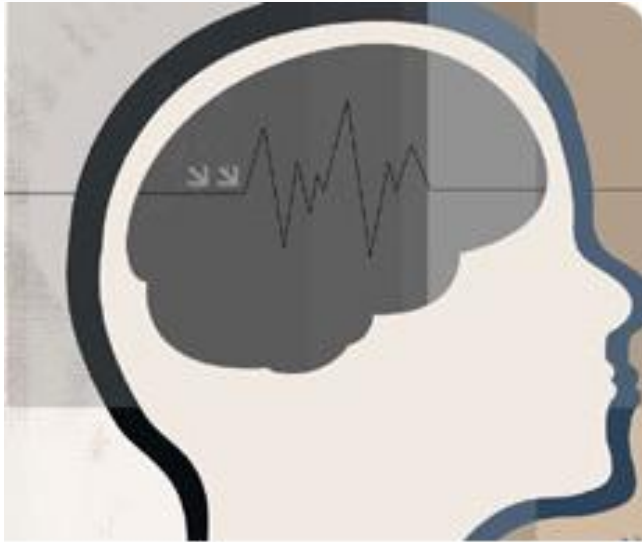


The habits of older and younger  
Web users are different but **not**  
**that different.**

1

# physiological ageing matters





## Cognitive Ageing

- ▶ Inhibitory deficit
- ▶ Processing speed



# Young

# Old

[Payroll Deductions >](#)  
**Regular Deductions**

**Are You Saving Enough?**  
You are currently saving 5% to your retirement savings plan. Your employer matches 6%. Saving just 1% more pre-tax dollars can really make a difference in retirement\*.

[View your plan's guidelines](#)

**Regular Deduction Elections**

Deductions	Current	Desired
<b>Regular Deductions</b>		
<b>PRE-TAX</b> (0% to 20% in increments of 1%)	5%	<input type="text" value="6"/> %
<b>ROTH</b> (0% to 20% in increments of 1%)	0%	<input type="text" value="0"/> %
<b>Pre-tax and Roth Subtotal</b> (0% to 40%)	5%	6 %
<b>AFTER-TAX</b> (0% to 20% in increments of 1%)	0%	<input type="text" value="0"/> %
<b>After-tax Subtotal</b> (0% to 40%)	0%	0 %
<b>Regular Deductions Total</b> (0% to 40%)	5%	<input type="text" value="6"/> %
<b>Catch-up Deductions</b>		
<b>EMPLOYEE PRE-TAX CATCH-UP</b> (0% to 10% in increments of 1%)	0%	<input type="text" value="0"/> %
<b>EMPLOYEE ROTH CATCH-UP</b> (0% to 10% in increments of 1%)	0%	<input type="text" value="0"/> %
<b>Catch-Up Deductions Total</b> (0% to 20%)	0%	<input type="text" value="0"/> %

[More about Regular Deductions](#)

**Tools & Learning**

- [e-Learning](#)  
How much can you afford to save?
- [Take-Home Pay Calculator](#)

[Change Regular Deductions](#)

[Payroll Deductions >](#)  
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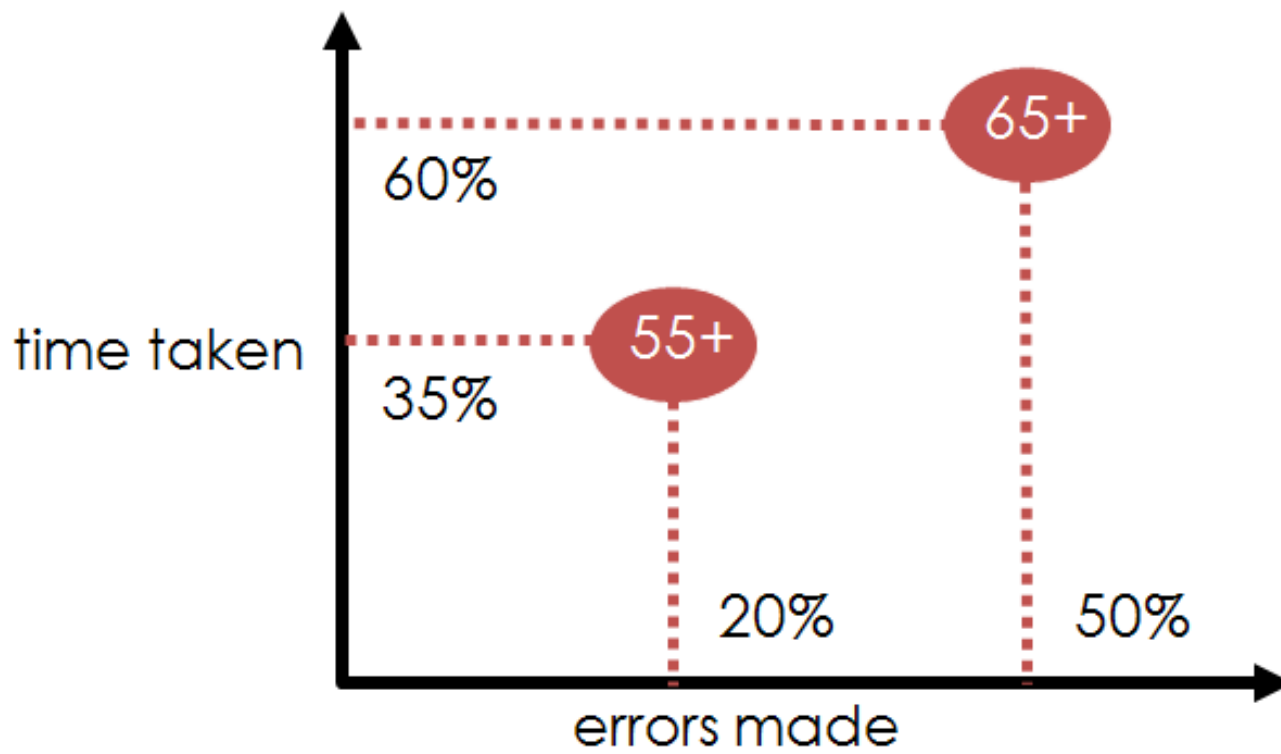
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[More about Regular Deductions](#)

**Tools & Learning**

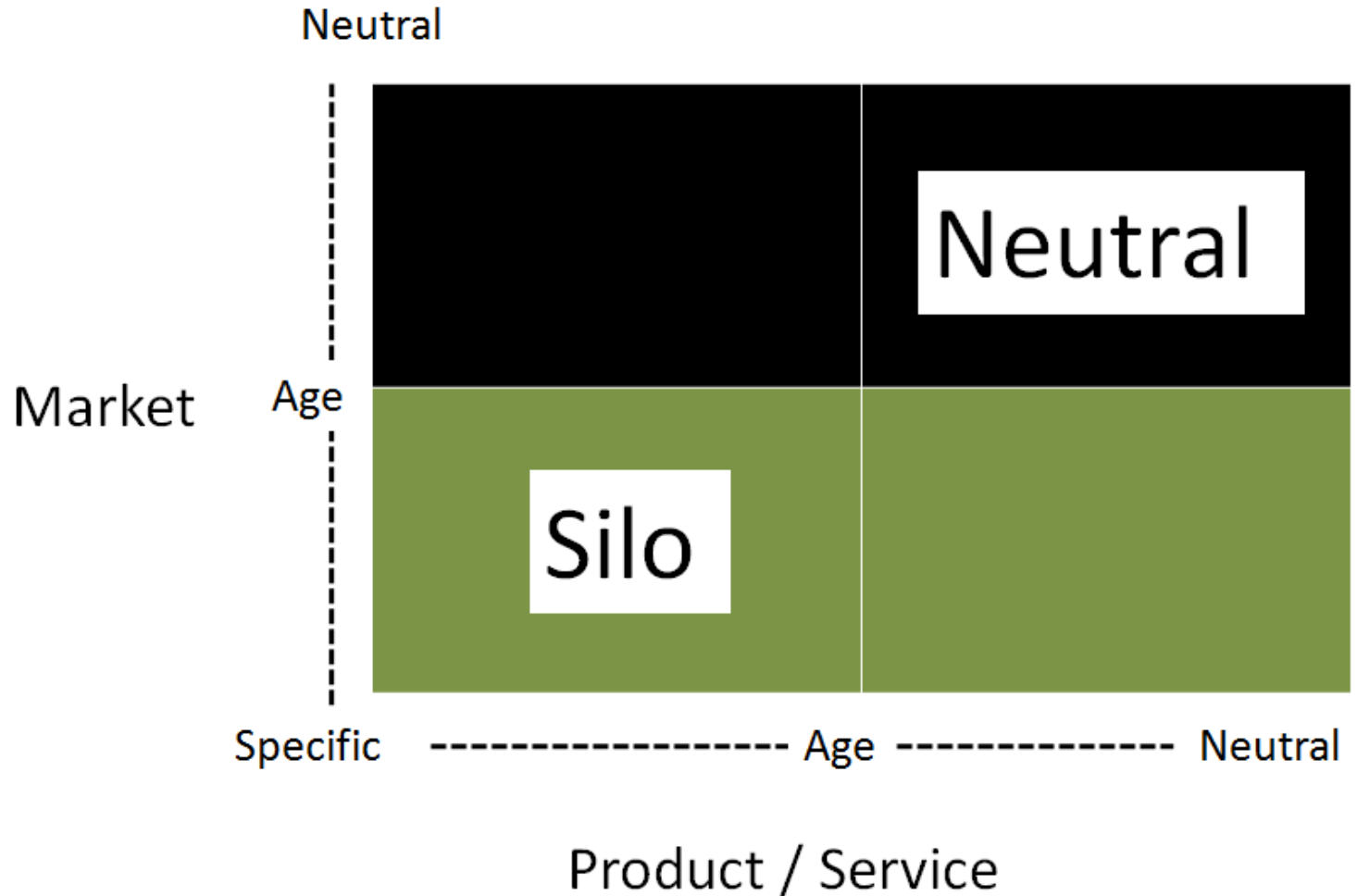
- [e-Learning](#)  
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[Change Regular Deductions](#)



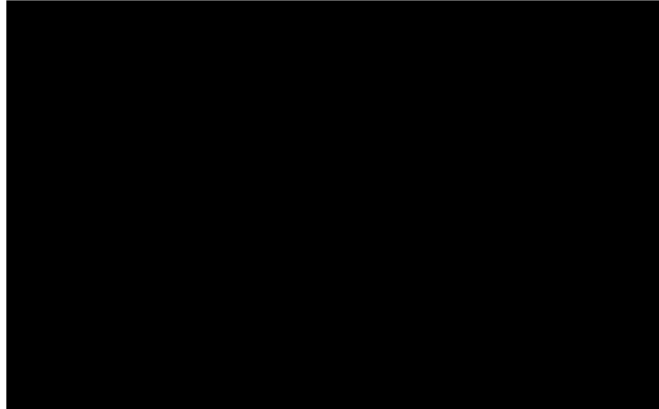
# 2

## age-silo and age-neutral marketing need different strategies





Neutral



Market

Age

Specific

Age

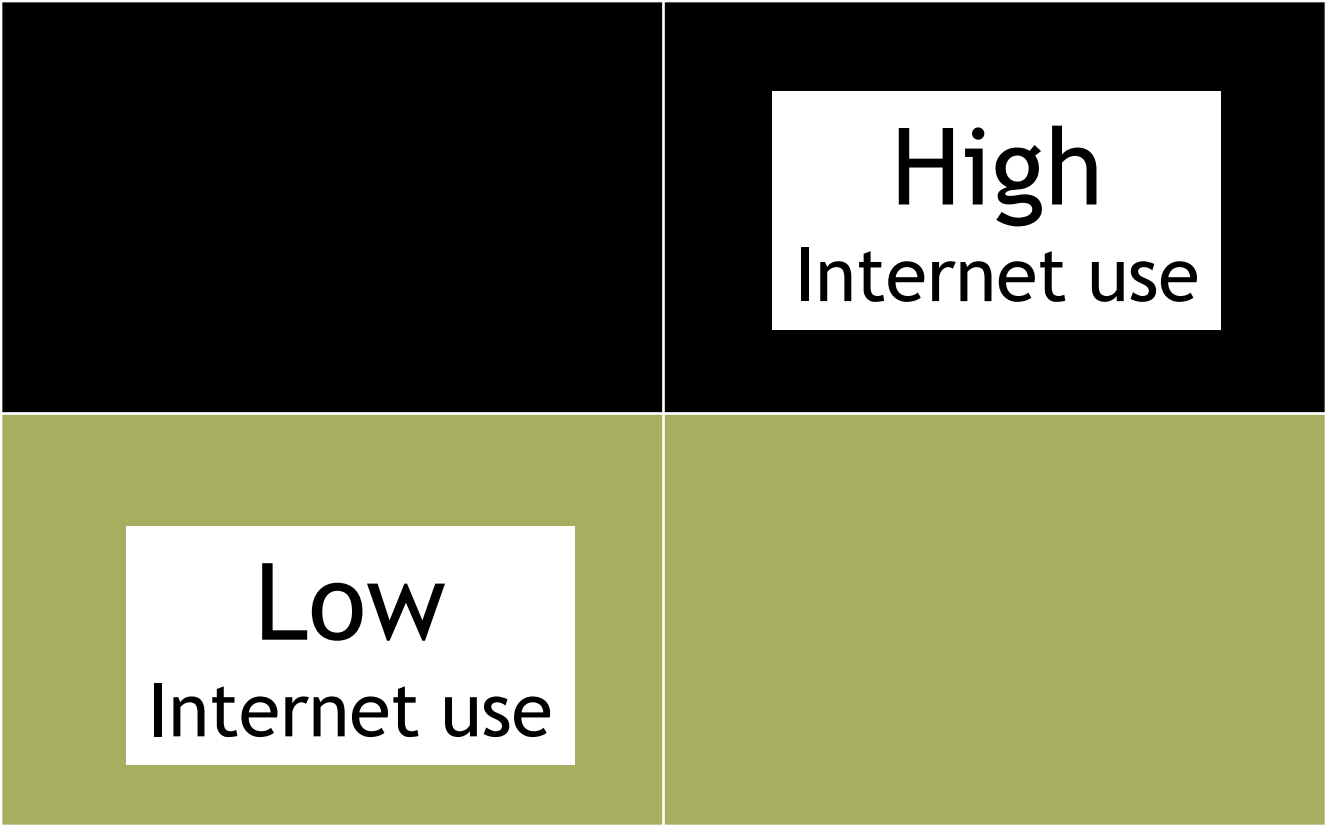
Neutral

Product / Service



# Big Generalisation!

Neutral



Age

Specific

Age

Neutral

Product / Service

Market



# 3

**Web video is important when marketing to all ages of consumers**





**Within 24 months between 75%  
and 95% of the Internet's traffic  
will be video**



INTWO  
FOCUS

[www.intwofocus.com](http://www.intwofocus.com)

**4**

## **Test the Web site with the intended audience**



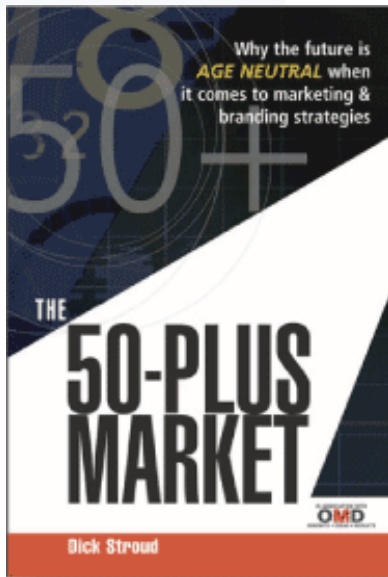


**Spend 5-10% of Web  
development budget on testing**

# 5

## Convert words into actions

1. Apply the knowledge
2. Be committed
3. The devil is in the detail



*Thanks for listening*

Dick Stroud

[www.20plus30.com](http://www.20plus30.com)

[www.the50plusmarket.com](http://www.the50plusmarket.com)

[www.intwofocus.com](http://www.intwofocus.com)

