Adoption Barriers by Demographic

	Gen Z	Millennial	Gen X	Boomer	Rural	Low-Income
Trust Deficit	2	2	3	4	4	3
Complexity	1	1	2	4	3	3
Cost Sensitivity	2	2	2	2	4	5
Digital Literacy	1	1	2	3	4	4
Regulatory Friction	1	2	3	4	2	2
Infrastructure Gap	1	1	1	1	5	4

Barrier Intensity: 5 High, 3 Medium, 1 Low