



## **AI for Older Adults**

AI promises to change the way we live and work, but what is it really, and what does it mean for older adults? This guide provides the facts about this new technology: the benefits, the risks, and how it can address the distinctive health-related, financial and lifestyle needs of people age 50+.



You may have heard about the rise of “artificial intelligence,” or AI, technology that is having an enormous impact on business and society right now. But what is it, and what does it mean in practical terms for the lifestyle of older adults?

## What is AI?

The term “artificial intelligence” (AI) refers to systems that can “learn” by recognizing patterns and can interact with humans using natural language.

## So the computer is smart like a human?

Not exactly, despite decades of great science fiction that might make you think otherwise! AI uses vast amounts of data from the internet and elsewhere to anticipate the most likely response, so the responses can sound very well-informed and surprisingly human. But people and computers solve problems in very different ways.

## How is AI changing the world?

AI and its close cousin, “machine learning” (analyzing large data sets to find patterns and make predictions), are making a lot of things better behind the scenes. For example, this is the technology that:



Allows banks to quickly spot patterns of fraud to protect consumers, and helps companies of all kinds operate more safely and efficiently.



Empowers scientists to design and test new ideas for solving healthcare, energy, climate, and other problems faster, leading to the development of important breakthroughs.



Promises to enable futuristic things like self-driving cars, robots, and “smart cities.”



55% of Americans said they regularly use AI (*Pew Research, 2024*)

Does that surprise you?

One reason AI is so widely used is because it is already embedded in everyday services we’ve been using for years. It’s just getting more attention today.



## Why is everyone talking about it now?

A few years ago, AI took a leap forward with tools that can generate entire stories, realistic photographs, and even creative artwork from a simple prompt (short command or description). This is sometimes called “generative AI.” It refers to chatbots like ChatGPT, workplace productivity tools like Microsoft Copilot, and apps for creating images like Dall-E, which are all easy enough for anyone to use without being a computer expert.



## What's hype and what's real?

AI has been advancing in leaps and bounds as companies invest billions of dollars. All that development is creating unanticipated opportunities, unforeseen benefits, and a lot of uncertainty. We're at the beginning of a long journey.

## But what about the risks?

Great question! For all the upsides of AI, it has some drawbacks that we need to understand. It can be used for the kind of fraud and online scams that disproportionately victimize older adults. It can allow bad actors to create realistic fake news stories and images ("deepfakes"), or trick users into interacting with machines that seem very much like real people. It is disrupting the workforce and forcing workers and businesses to adapt. Some are also worried about the environmental impact of the data centers that power AI, consuming enormous amounts of energy.

## Where can I find AI?

AI is showing up in everyday consumer and workplace applications, such as:

- Thousands of companies and products are starting to incorporate AI features to make things simpler for users by anticipating their needs and interests.
- Public websites like ChatGPT and Dall-E from OpenAI let anyone use powerful AI chatbots and image generation tools, with free and pay-tier options.
- Browsers like Microsoft Edge and Google Chrome have AI assistants to make it easier to search the web.
- Other popular software applications are starting to feature AI functions to simplify common tasks like note taking, transcription, translation, and auto-generation of text and images.



Technology innovations for aging and accessibility provide amazing opportunities for older adults to live better in and around their homes.

—National Council on Aging, 2024.



## But what does this mean specifically to older adults?

Older adults have specific needs and circumstances. They steward money differently, have different demands on the healthcare system, and are more vulnerable to certain kinds of fraud, for example. We see the biggest areas of impact in three main areas:



### HEALTH

Physical, mental, and emotional well-being, independence, longevity.



### WEALTH

Personal finance management, shopping and saving, long-term planning.



### SELF

Learning and self-development, creativity, community.

AI can help older adults live healthier, more independent lives and better manage physical, mental, and emotional health issues. Here are some areas where AI is improving health outcomes:

## Promote Fitness and Get Personalized Health Feedback

AI systems can promote health and fitness and provide fast, clear, and accurate information about common health concerns.



### TODAY

AI can create personalized fitness and diet plans for healthier living and suggest easy ways to integrate healthier activities into your lifestyle.



### TODAY

AI can improve health monitoring and medication management along with wearable or surgically implanted medical devices, giving patients and caregivers early warning about potential health risks.



### SOON

AI can recommend activities, exercises, or hobbies based on seniors' interests and physical capabilities, helping them stay active and engaged.



### ON THE HORIZON

AI will take a more active role in coordinating care by scheduling medical appointments, organizing transportation, and ensuring all necessary services are in place.

In a recent study by researchers from the University of Oxford, artificial intelligence experts predicted that up to 40% of household chores — primarily housework like cooking, cleaning, and doing laundry — will be automated within the next 10 years.

## Support for Independent Living for Seniors

AI helps make home living safer and more convenient by making our living spaces smarter about anticipating our needs.



### TODAY

Voice-powered assistants can help with daily tasks and control things in the home, like thermostats, lights, and cameras.



### SOON

AI-enabled cameras can detect falls or other mishaps and automatically alert caregivers or emergency services. They can also improve home security by spotting unusual activities nearby.



### ON THE HORIZON

More fully capable AI-enabled robots and devices can help with household chores and personal care tasks.



## Engage with Patient and Empathetic AI Counselors

For seniors facing cognitive or mental health challenges, AI systems can offer human-like conversation and companionship to help alleviate feelings of loneliness and isolation.



### TODAY

AI chatbots can conduct conversations so realistic it is difficult to tell whether you are talking to a human or a machine, especially when you add voice simulation technology into the mix.



### SOON

AI-based apps can offer training exercises and games to help maintain and improve cognitive function.



### ON THE HORIZON

AI can manage communication with family and friends, helping seniors stay connected to loved ones and their community of support.

## Increase Accessibility and Overcome Physical Limitations

One of the most exciting applications of AI technology is how it is opening the world up for people with physical limitations.



### TODAY

Automatic speech recognition (ASR) and auto-generated captions convert spoken language to text, making it easier for deaf and hard-of-hearing people to converse and communicate. AI-enhanced hearing aids and assistive listening devices can help filter out distracting noises and provide a more immersive listening experience.



### SOON

AI can provide instant audio descriptions of photographs, videos, or physical environments to help sight-impaired people interact with media and the world around them with greater confidence.



### ON THE HORIZON

You may have heard about self-driving cars, but what about a self-driving wheelchair? AI will be able to improve safety, mobility, and independence for physically infirm people of all ages.



New technologies specifically developed for assistive purposes could help many people move independently around their homes for the first time.—*CSRIO, 2023*





AI can empower older adults to manage their finances with budgeting, money management, and money-saving tools. Here are some key ways AI can help:

## Take More Control Over Your Money

Many popular personal finance apps now include “robo-assistants” to provide insights into spending, saving and investments. Like human investment advisors, these tools are not flawless but can help you make more informed decisions and consider the widest range of options.



### TODAY

AI can offer personalized investment advice, including retirement plans, based on your unique financial goals, risk tolerance, and current financial situation. It can help older adults make informed investment decisions and optimize their portfolios.



### TODAY

AI can track and categorize expenses, providing insights into spending habits and helping older adults identify areas where they can save money.



### SOON

For people who lack resources or confidence to do their own financial planning, AI can deliver personalized financial literacy programs and act as virtual financial coaches, helping older adults understand complex financial concepts and make more informed decisions.

## Spend Less Time on Budgets and Record-Keeping

Keeping track of personal finances can be time-consuming and frustrating. AI tools are getting better at automating some of those tasks so seniors can focus on more enjoyable activities.



### TODAY

AI can automate bill payments, ensuring that payments are made on time and helping older adults avoid late fees and penalties. These tools also make it easier to set up alerts and reminders for important deadlines.



### SOON

AI-driven budgeting tools can analyze spending patterns and provide tailored recommendations for managing expenses, saving more effectively, and planning for future financial needs.



### SOON

AI can help design easy-to-use financial apps that cater to the needs of older adults, with simplified interfaces and clear instructions.



## Shop Smarter and Save Money

Everyone loves a bargain, but finding one online can take hours of price comparisons. Imagine having a personal shopper to bring the best deals to you and even negotiate for the best price.



### TODAY

AI is built into popular online shopping sites and apps like Amazon, eBay, Instacart, and Shopify, helping consumers shop online via voice interface, and providing personalized recommendations, as well as feature and price comparisons.



### TODAY

AI chatbots like DoNotPay, Trim, and Olark can help seniors avoid frustrating interactions with customer service representatives, from simple tasks like asking for a refund or canceling a subscription to more complicated negotiations that involve escalation to responding to counteroffers.



### SOON

AI agents are available around the clock. They can automatically take advantage of limited-time offers so you don't miss out on savings or exclusives, even at inconvenient hours.

## Stay Safer Against Fraud

Online scams continue to prey on seniors. AI systems are working in the background to help your financial institution spot irregular activity, and can help you protect yourself from bad actors.



### TODAY

AI can help spot scam emails and calls and either block them before they get through or alert you to suspicious contacts. Some email systems have already implemented this technology to disable fake links to stop "phishing" attacks.



### TODAY

AI can learn your personal spending habits and flag unusual activity if your personal data has been compromised by an attacker. Though these filters are not perfect today, the more AI learns about different kinds of attacks, the smarter the systems will get at taking preventative actions.



### SOON

Many of these measures are being implemented automatically inside of shopping apps, payment platforms, email systems, and social networks, reducing the risks of online activity for everyone.

We use AI to look for basically everything banks can't find [today]. We're looking for behavior change, elder fraud, someone moving money out of mom or dad's account. We're looking for someone maybe not transacting in the same way that they used to.

—Todd Rovak, Cofounder, Carefull



AI can open new avenues of creativity and productivity by making it easy to create stories, images, and videos. AI is also helping seniors engage with friends, local communities, and important issues.

## Keep Your Edge

As you continue to contribute in your professional or post-retirement role, AI can amplify your experience and expertise with tools that make common tasks easier.



### TODAY

Professional applications like Microsoft Office, Salesforce, and SAP are incorporating AI “copilots” into their products to streamline the creation of documents, spreadsheets, presentations, and reports, and gain more insight into data.



### TODAY

AI-enabled search and research tools can help established professionals keep abreast of developments in their field by providing digests summarizing important information.



### TODAY

Chatbots can serve as sounding boards to help flesh out ideas and strategies. They are especially valuable for experienced professionals who know the right questions to ask and the right directions to pursue.

## AI for Lifelong Learning

Imagine having a friendly, patient, personalized tutor available at all hours to help you learn a new skill. AI tools are supercharging education at all levels, for learners of all ages.



### TODAY

Popular online learning apps like Duolingo, Khan Academy, Coursera, and MATHia are integrating AI to make the learning experience more engaging and fun.



### TODAY

AI is making online learning more accessible for students, including seniors who may have to overcome physical or cognitive limitations, by incorporating text-to-speech, closed captioning, translation, and other features tailored to individual needs.



These are ideas that you, sitting in front of a computer as a younger person, would never think of or come up with. This is why it's important to integrate the perspectives of elders.

—Neal Shah, CEO, CareYaya





## Unleash Your Creative Side

AI can help you tell your stories, realize your artistic vision, and create music and videos even if you don't have the skills or training. While these tools are no substitute for human creativity, they can still produce extraordinary results to give you a running start on any creative project.



### TODAY

Generative AI art applications like Dall-E and Midjourney can produce eye-catching artwork and photo-realistic imagery from verbal descriptions known as prompts. Just describe whatever you can imagine, and the AI can conjure it up out of pixels.



### TODAY

Chatbots like ChatGPT or Microsoft Copilot can generate stories and narratives from your imagination, or help you turn outlines and impressions into complete works.



### TODAY

AI music generation tools like SOUNDRAW, Suno, and others can help you turn that song in your head into a full-blown symphony, Broadway showstopper, folksy singalong, or Top 40-style banger, based on a description of the style and mood.



### SOON

AI video and animation tools promise to create full-motion video sequences based on descriptions or still images, turning anyone into a movie-maker without the budget or crew.

## Engage with Confidence

Staying active and engaged in community events helps make life more rewarding, but some seniors don't know where to start making these kinds of social and personal connections. AI can play a role in facilitating all manner of fun and impactful interactions.



### TODAY

AI can help you find and join communities of interest online or in person. As the AI gets to know you and your tastes, it can find current activities, groups, or events that match your past preferences. If you are introverted or lack confidence to join new groups, an AI coach like Replika can help you recognize everything you have to offer.



### TODAY

If you're looking for exercise and outdoor fun for seniors, AI-powered apps can suggest appropriate fitness classes and activities tailored to your specific health profile, condition, and tastes.



### TODAY

AI-powered matching and dating apps can help seniors find companionship without compromising safety. Apps like SilverSingles, OurTime, and Lumen are all specifically designed for mature adults and use AI to provide personalized matches and improve user



AI is a revolutionary technology, but it can create problems if used in harmful or deceitful ways. Here are precautions and steps you can take to protect yourself.

## Supercharged Online Fraud and Scams

Bad actors are using AI to trick vulnerable individuals with realistic scams, including emails, photos, and even voice and video clips that impersonate loved ones asking for money. Be especially wary of unsolicited calls and communications unless you are sure of the source.

*What you can do:* Ask the person something only you and they would know to verify their identity. Don't click on links, even in authentic-looking messages. Report suspicious transactions immediately.

## Misleading and Deceptive Content

Generative AI can produce very polished results, whether text, imagery, or video: so good that the fakes can look very, very real. If you see news stories, photographs, or even audio or video clips that don't seem right to you, dig deeper before clicking or sharing. The bad actors are counting on you passing misinformation along to give it more legitimacy.

*What you can do:* Some online tools like Hive offer a simple way to check text and media for the telltale signs of AI generation just by dragging and dropping a sample onto their website.

## “Hallucinations” and Erroneous Responses

Generative AI tools like chatbots and image generators sometimes produce bad information or advice, due to a technical glitch that developers call “hallucination.” These results can be unpredictable and range from the hilarious (calling toothpaste a good pizza topping!) and bizarre (photographs with odd elements like extra fingers) to highly convincing “facts” that happen not to be true.

*What you can do:* Use caution when using AI for research and open-ended advice rather than tackling straightforward, defined tasks.

## Copyright Caveats

Because AI systems were built using data from the internet, there can be issues around the ownership of the underlying materials and the output of the systems. Courts recently ruled that content generated by AI systems is not subject to copyright protection. There are also cases in the courts claiming that AIs have plagiarized copyrighted materials or used data without permission.

*What you can do:* Always be transparent about how and when you use generative AI in work that you share to reduce problems that might arise.

## Trust, But Verify!

At the end of the day, AI is meant to be a tool to amplify our humanity, not replace it. In doing so, it sometimes replicates and amplifies our human foibles along with our strengths. Just as we have done in earlier stages of the digital revolution, we need to use common sense in our approach to dealing with AI content, especially as it comes into greater mainstream use.



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For the latest updates on AI, please visit [Seniorplanet.org/AI](https://Seniorplanet.org/AI) or scan the QR code to the right.





Senior Planet from AARP is a community of people 50 and older who are learning to thrive in the digital world.

Senior Planet programs are offered free of charge online and in-person at locations across the country. Programs focus on mainstream technologies and applications, and are taught in multiple languages. Senior Planet is the flagship program of the national nonprofit Older Adults Technology Services (OATS) from AARP. Here's how you can get involved with Senior Planet:

- Visit our website [Seniorplanet.org](https://seniorplanet.org) to explore a wide range of free virtual classes each week, taught live on Zoom by Senior Planet expert trainers.
- Stop by one of our four Senior Planet flagship centers, located in New York City; Plattsburgh, NY; Denver, CO; and Miami, FL. We also have an on-the-ground, partnership-based presence in Montgomery County, MD; San Antonio, TX; and Santa Clara County, CA.
- Visit one of the 400+ licensed partner sites across the country. Search for a licensed partner site near you by visiting [Oats.org/licensing-map](https://oats.org/licensing-map), or ask your local library or senior center if they are interested in joining the free program.
- To get the latest updates about online and in-person classes, and so much more, sign up for newsletters at [Seniorplanet.org/newsletters](https://seniorplanet.org/newsletters).
- To get help finding a center or with general technology questions, call our free hotline to speak with a technology trainer today: 888-713-3495.



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