

# RETIREMENT REPORT

Your Guide to a Richer Retirement

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## Sharpen Your Skills for the Digital World

ABOUT A DOZEN YEARS AGO, A VIDEO OF TWO SILVER-haired seniors fruitlessly trying to figure out Skype—not knowing their webcam was on—made the internet rounds. The unintentionally comic bit, one viewer commented, showed why technology was “geriatric kryptonite.”

A lot has changed since then. Nonetheless, the image of a senior fumbling helplessly with a computer or smartphone is still a persistent trope.

While the digital divide between older and younger

people is narrowing, it is still too wide; 99% of those between 18 and 20 use the internet, while 75% of those 65 and older use it, according to an analysis by the Pew Research Center.

BY  
ALINA  
TUGEND

And the pandemic had a paradoxical effect on this divide: It helped many of those who successfully navigated Zoom or ordered online groceries, for example, to feel more comfortable with the virtual world, but it also highlighted how urgent the need is for older adults to acquire technologi-

cal literacy.

Both of those are true for Joyce Cruse, who recently took a free digital skills class at a public library in New Rochelle (N.Y.), a suburb of New York City. Cruse, who is in her seventies, says, “Zoom became my friend” during the pandemic. Members of her church taught her how to use it so she could attend virtual services.

### Don't Get Left Behind

Cruse uses email and tries to figure out other online functions, but she wanted to learn more. “The technological world is fast-paced, and if you don't plug yourself in, the world will leave you behind,” Cruse says.

But it took time for her to find a low-cost or free class offered during the day. She is hesitant to venture out at night.

Access to a laptop or tablet can be a first obstacle, although many libraries and other organizations do offer free computer use or even lend out devices. But often overcoming anxiety is the real impediment.

“The biggest barrier to learning something new is the fear of being judged,” says Neil Dsouza, CEO and co-founder of GetSetUp (<http://getsetup.io>), which offers online interactive classes for older adults.

And while many people over 50 are conversant technologically, the reality is that younger people usually have more mastery. But turning to children or grandchildren—or even an unrelated 20-year-old—often ends up an exercise in frustration for both parties.

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Like many, Cruse asked her children and grandchildren to help. But, she says, they “prefer to just do it for me. I can sense their aggravation.”

That's one of the reasons Dsouza started his company in 2020; he hires people 50 years and over to teach seniors technology. When they are taught by someone their own age, “there is a certain empathy, a certain cadence and trust that is very important for them to learn,” he says. “It helps people overcome their fear of taking that first step.”

Twyla Teitzel, 66, who wants to monetize her company, Plant Based Twy, which is targeted to those interested in eating vegan, has taken nine GetSetUp courses over the past year to learn about the cloud, Google Drive, hosting Zoom classes and using Canva to make fliers, among other things.

### The Young-Old Divide

Teitzel, who lives in Gold Hill, Calif., near Sacramento, says having people nearer her age teach her has been great. “I used to go to Apple's Genius Bar and could feel the young people rolling their eyes,” she says. “It was like, ‘What is this old lady going to ask us next?’”

GetSetUp charges a \$19.99 monthly subscription fee for unlimited classes, including “encore” ones that are recordings of previous classes. However, the company partners with 37 states, often through their departments of aging or libraries, and recently teamed up with some insurance companies that are part of Medicare Advantage, Dsouza says; classes offered through

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# FROM THE EDITOR

As much fun as retirement can be, we all know it comes with an expiration date. We don't know exactly when that will be, but we have a general idea of the time frame. And somewhere along the line as we approach our expiration, we cross some unseen boundary into *old*.

The year I was born, U.S. life expectancy was 68.71 years. I just won that race. I turned 69 a couple of months ago so now, I guess, I'm living on free time, or something like it. But I'd be less than honest to say that passing my presumed expiration date hasn't fazed me. I'm still going forward, but looking in my rearview mirror, I see the big 7-0 roaring up like an angry 18-wheeler. I could be about to cross that invisible frontier.

There's a series streaming on Hulu called *Fleishman Is in Trouble*, about a Millennial doctor going through a divorce. The subtext, however, is a rumination on another boundary, turning 40 and losing your youth.

I remember turning 40. It was a big deal. Time to buckle down and get my act together. But now, turning 40 mainly just looks like a long time ago. Today, I'm not thinking about getting going as much as I am about shutting down, clearing out the closets and sweeping cobwebs from the edges of my mind.

Dawn Wotapka writes about paring down a lifetime of stuff in her story on page 19. I like the quote: "Truly precious memories will never vanish, even if you discard the objects associated with them."

Like aging, discarding a life's material treasures is no trivial matter. My wife and I recently got rid of everything in our 18th-century country house. I couldn't do it. I picked out a few things, practically at random, and hired someone to do the real work. A couple of thousand books, vintage furniture, china, kitchenware, tools, even my trusty canoe. We're renting out the place now and expect to sell it in a couple of years.

Caring for a 243-year-old house taught me that 70 years is hardly long enough for the foundation to settle. Losing your youth is not the same as getting old. Millennials, you're just going to have to trust me on that one.

See you next month.



David Crook

those partners are free.

"They see learning digital skills as key to accessing medical services, including using health portals, telehealth appointments and even scheduling rides to doctors," he adds.

But it's not enough to merely be of a certain age to teach digital skills well. One of the keys is to have a teacher who, first of all, is patient, and secondly, uses analogies and examples that make sense to those who came of age in the 1950s, '60s and '70s, says Werner Schirmer, who teaches at the Vrije Universiteit Brussels in Belgium. His work focuses on barriers to technology adoption and digital literacy among older people.

"If you want to teach them, you need to put yourself into their life," he says. "And how does the world look for somebody who got along perfectly for 57 years without these things, and suddenly is forced to use them?"

For example, computer language can be confusing, but showing how it can be connected to the real world helps. Kira Aiello, a librarian who teaches computer skills at the New Rochelle library, describes the tabs on a computer browser by showing her class a real manilla folder with the tabs.

"It familiarizes people," she says.

A little humor doesn't hurt either—Aiello explains the cursor by noting that it doesn't work if it's just an arrow on the screen. "You need it to give you the finger to click on anything."

In addition, teachers need to connect digital literacy to concrete examples. Wade Yarbrough, who has taught computer skills to college students and older adults, notes that "unlike college students, older adults want to know why, not just how."

## Digital Skills in Real Life

So, he shows them how an app can help them keep track of their medication, or how devices such as Alexa or Google Home can help make their homes safer if connected to smart technology. "They can say, 'Alexa, turn on the lights,' so they don't go into a dark room and fall. Or turn off all the space heaters and even lock the doors. It allows people to live at home longer."

Learning skills, however, have to go hand-in-hand with internet safety, says Emily Allen, senior vice president of programs for the AARP Foundation. Online scams are growing; according to the FBI's 2021 Internet Crime Report losses to various internet scams, from extortion to phishing, has grown from \$1.4 billion in 2017 to \$6.9 billion in 2021.

"The biggest resistance older people have is fear of

losing their privacy and their money,” says Sheila Finkelstein, 83, of Boynton Beach, Fla. She has taught herself a wide range of digital skills and now coaches other seniors.

The trick to teaching older adults, says Finkelstein, is—along with safety tips—to show them that “what they can do with technology outweighs their fears.”

She demonstrates that YouTube videos can teach and entertain, that like-minded groups on social media or in online classes are a great way to connect, and that creating photos, slideshows and videos can capture memories and tap into creative self-expression.

One of her regrets, she says, is that when her husband died in 2007, she had no recording of his voice. She now urges people to learn to use the voice recorders on their phone to ask friends and family members if they can record them at opportune times.

From her experience, she also suggests people buy a tablet with an external keyboard rather than a laptop because “they don’t have as much unnecessary technology, most of which seniors don’t need.”

## Essential Job Skills

While all those internet uses can be fun and helpful, many of those 50 and older want to up their digital literacy for a very basic reason: They want to work, and they know they need to be technologically savvy to find and land most jobs these days.

“About 33% of our learners are interested in getting some kind of job,” Dsouza says. Many are not looking

for a full-time position, but they want to know how to set up an Airbnb, or sell on Amazon or Etsy or become an Uber driver. Or sign up to be a paid dog walker, for example, on a popular app like Rover.com

Last year, the AARP Foundation, with a \$10 million grant from Google.org, Google’s philanthropic arm, teamed up with the nonprofit Older Adults Technology Services to teach older adults online workplace skills.

So far it has trained almost 10,000 people—with a focus on low-income individuals and people of color—through partner organizations in eight states, says Allen.

“While many may have used Zoom during the pandemic to reach out to friends or family, we’re really helping them understand how to use technology as part of remote work so that they can take advantage of so many jobs that have gone remote,” Allen says. “We want to make sure that they feel confident that they could be competitive for those jobs.”

While children and grandchildren may not be the ideal technology teachers—Schirmer, the Belgian professor, admits he’s terrible at helping his own parents—that doesn’t mean children and grandchildren don’t have important roles as motivators.

Encouraging parents and grandparents to take digital skills classes, offering them devices and then connecting with them by, say, sending digital photos or visiting on FaceTime is just as important as actual teaching.

As he notes, grandparents “may not see the point of TikTok, but they certainly see the point of seeing pictures or videos of their teenage grandchildren dancing.” **K**

## Lessons Learned

Everyone knows computers and the internet have changed the world—and continue to do so at a breakneck pace. Understanding the basics of email, video calls, online shopping and banking, and perhaps some social media, will widen your horizons and help you stay independent as you age. Here are some tips to help you up your digital game:

**Don’t let the lack of a laptop or tablet stop you.** Almost all libraries have computers that patrons can use, so at most, you may need to get a library card. If your library doesn’t have com-

puters, ask at the reference desk if they know where you might find ones to use.

**Even if you have a computer, you may prefer a library one.** You can ask for help and don’t have to worry about scams or viruses. And you might consider investing in a tablet rather than a laptop because they are easier to use and transport.

**Don’t let fear stop you.** Learning how to use the internet safely is important but not that difficult, and if you’re careful and aware, you’re likely to avoid scams. And don’t feel like scammers are

singling out seniors. The Better Business Bureau reports that 18- to 24-year-olds lose money to online swindlers more often than any other age group.

**You can find free online tech classes at AARP’s Senior Planet.**

They also offer fitness and other types of classes, along with Spanish and Chinese instruction (<https://seniorplanet.org>).

**Digging deeper into what the internet can offer can be exciting.**

Many people take increasingly advanced classes to open up their worlds.