# OLDER ADULTS AND DIGITAL INCLUSION

A Report for CommUnify CCEDA

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McIntyre-St. Clair LLC

California Community Economic Development Association (CCEDA) is a nonprofit statewide membership association that advances the field of community economic development through training and continuing education, technical assistance, and advocacy on public policy on behalf of its membership organizations which are actively engaged in revitalizing low- and moderate-income neighborhoods in California and across the nation. It is comprised of organizations actively engaged in revitalizing California's neighborhoods, including resident driven community development corporations, local governments, community action agencies and faith-based institutions.

CCEDA members produce results through a full range of community building strategies including real estate development-housing, retail and commercial-business assistance and lending, social services, and job training and creation.

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# Older Adults and Digital Inclusion: CommUnify of Santa Barbara County January 26, 2024

#### Introduction

While older adults have largely embraced technology to stay in touch with friends and family, shop, bank, and engage in other activities, connectivity lags significantly as compared to younger people, thus creating a digital divide. This digital divide can leave senior citizens without access to vital services and create a sense of isolation that is detrimental to both individuals and communities. Achieving access to information and communication technologies (ICT) and realizing digital inclusion for older adults is a complex issue that requires more than greater use of computers or smartphones or making high-speed internet service more readily available.

The coronavirus pandemic and its far-reaching after effects have prompted a growing number of governmental agencies and community organizations to identify ways to address digital inclusion. One such community organization—CommUnify, one of the largest nonprofit organizations in Santa Barbara County—undertook a project to examine digital inclusion for seniors by using a framework known as the digital inclusion ecosystem. The <a href="National Digital Inclusion Alliance (NDIA)">National Digital Inclusion Alliance (NDIA)</a> defines this type of network as a combination of programs and policies that meet a geographic and/or demographic community's unique and diverse need. Coordinating entities work together in an ecosystem to address all aspects of the digital divide, including affordable broadband, devices, and digital skills.

Indicators of a strong digital inclusion ecosystem include the following components:

- Existence of programs and policies addressing all aspects of the digital divide
  - Affordable and subsidized broadband service options that meet the community's needs
  - Affordable and subsidized device ownership programs that meet the community's needs
  - Multilingual digital literacy and digital skill trainings that meet the community's needs
  - Hardware and software technical support
  - Digital navigation services to guide residents to the above services
- Collaboration entities providing local digital inclusion services, policymakers, advocates, social service providers, and community leaders co-create solutions in partnership with the community

Given that the U.S. population age 65 and over grew nearly five times faster than the total population during the past decade, efforts to understand why so many older adults are not online and reduce barriers to digital inclusion are a priority. This report commissioned by CommUnify, implemented by the California Community Economic Development Association with generous support from the State of California Community Services and Development Division aims to contribute to these efforts. Specifically, the following report:

- Provides information about CommUnify and their commitment to digital inclusion
- Introduces the concepts around digital inclusion
- Provides insights related to older adults in the United States, California, and Santa Barbara County
  - Shares survey information about the current state of digital inclusion for Santa Barbara County seniors
  - Identifies strategies to close gaps and achieve greater digital inclusion for older residents of Santa Barbara County

Finally, it should be noted that this report uses the terms older adults, senior citizens, and seniors interchangeably to refer to people ages 50 and over. In instances where breakdowns in the ages of people in this demographic segment are available, the ranges (e.g., ages 50-64, ages 65 and older, over 75) are stated explicitly.

#### **About CommUnify**

CommUnify (formerly the Community Action Commission of Santa Barbara County) was formed in 1964 as a 15-member Community Action Committee (CAA) appointed by the Santa Barbara County Board of Supervisors to address the causes and conditions of poverty. In May 1967, CommUnify was incorporated as a private nonprofit organization providing Head Start early education services, followed by a senior support program in October of the same year. In 1969, an adult job-training program was added to the menu of services. CommUnify has gradually expanded to include a wide array of programs focused on addressing the causes and conditions of poverty.

CommUnify is now one of the largest nonprofit organizations in Santa Barbara County, employing nearly 400 staff and operating over 17 programs and services in the community, including Head Start/Early Start programs, energy assistance, home weatherization services, financial literacy and family self-sufficiency supportive services, a variety of prevention and intervention services for youth, and a 2-1-1 information and referral helpline. CommUnify prides itself on its sound fiscal practices and strong financial status as a growing nonprofit organization. The organization's foundation is the tripartite board structure, made up of one-third low-income (or representatives); one-third elected officials (or representatives); and one-third private or business representatives.

#### Mission

We serve Santa Barbara County's vulnerable populations through education and coordinated services so they may achieve economic stability, improve overall well-being, and thrive.

#### Vision

People living sustainable and independent lives.

#### Four Pillars

Community – We are good for the whole community, not just the people we serve. Stability – CommUnify provides the stability our consumers need to raise themselves up. Service – We ensure those we serve get what they need to be successful. Education – Educating people toward better life pathways.

#### **Defining Digital Inclusion**

This report uses definitions provided by <u>NDIA</u> to create a common language about and provide context for the broad topic of digital inclusion. The following definitions of digital divide, digital equity, digital inclusion, and digital literacy are relevant to CommUnify's efforts to serve older residents of Santa Barbara County.

#### Digital Divide

The digital divide is the gap between those who have affordable access, skills, and support to effectively engage online and those who do not. As technology constantly evolves and touches more and more of daily life, the digital divide prevents equal participation and opportunity in all parts of life, disproportionately affecting People of Color, Indigenous peoples, households with low incomes, people with disabilities, people in rural areas, and older adults.

#### **Digital Equity**

Digital equity is a condition in which all individuals and communities have the information technology capacity needed for full participation in our society, democracy, and economy. Digital equity is necessary for civic and cultural participation, employment, lifelong learning, and access to essential services.

NDIA notes that it is important to note the use of the word "equity" vs. "equality." Specifically, use of the word equity is necessary to acknowledge the historical and systemic barriers that must be dismantled before achieving equality for all.

#### **Digital Inclusion**

Digital Inclusion refers to the activities necessary to ensure that all individuals and communities, including the most disadvantaged, have access to and use of Information and Communication Technologies (ICTs). This includes the following five elements:

- 1. Affordable, robust broadband internet service
- 2. Internet-enabled devices that meet the needs of the user
- 3. Access to digital literacy training
- 4. Quality technical support
- 5. Applications and online content designed to enable and encourage self-sufficiency, participation, and collaboration

NDIA suggests that digital inclusion—which must evolve as technology advances—requires intentional strategies and investments to reduce and eliminate historical, institutional, and structural barriers to access technology and to use technology.

#### <u>Digital Literacy</u>

The <u>American Library Association</u> defines digital literacy as the ability to use information and communication technologies to find, evaluate, create, and communicate information, requiring both cognitive and technical skills.

A person with digital literacy skills:

- Possesses the variety of skills technical and cognitive required to find, understand, evaluate, create, and communicate digital information in a wide variety of formats
- Can use diverse technologies appropriately and effectively to retrieve information, interpret results, and judge the quality of that information
- Understands the relationship between technology, life-long learning, personal privacy, and stewardship of information
- Uses these skills and the appropriate technology to communicate and collaborate with peers, colleagues, family, and on occasion, the public
- Uses these skills to actively participate in civic society and contribute to a vibrant, informed, and engaged community

Although the term digital literacy is commonplace, NDIA recommends using other phrases—such as digital skills or beginner computer training—when engaging with the community. The reason is that not being literate or being illiterate can be perceived negatively by those who could benefit most from digital inclusion. Using asset-based language, according to NDIA, reflects opportunity for growth and education.

#### **Digital Inclusion and Older Adults**

To increase digital inclusion for older adults, it is necessary to understand the current state of knowledge about the adoption and use of digital technologies by seniors. The greatest amount of data on this topic is national and/or statewide, but this report includes data specific to Santa Barbara County where available.

#### Effects of Limited Technology on Seniors

A lack of social connections among older adults is a well-known problem, with nearly one-quarter of people aged 65 or older considered socially isolated. Older adults are at increased risk for social isolation because they are more likely to live alone, have lost family or friends, experienced chronic illness, or suffer from hearing loss. The <u>Centers for Disease Control and Prevention (CDC)</u> describes loneliness and social isolation as serious public health risks that seniors at risk for dementia and other serious medical conditions. Older adults who use technology are more readily able to mitigate feelings of social isolation and loneliness by connecting through emails, text messages, and digital platforms such as FaceTime, Skype, and Zoom.

Technology also provides crucial access to essential services such as connecting to a health care provider's appointment services in their information online portal. In addition, digital exclusion is detrimental to older people who want or need to continue working. Over the past 20 years, the share of the <u>U.S. workforce age 55 or older</u> almost doubled and is expected to account for one-quarter of workers by 2028. Today, nearly 1 in 3 independent or "gig" workers are over the age of 55; these jobs typically require digital access to complete an employment application and/or complete tasks and projects.

#### National Trends

Data consistently show that older Americans are slower to adopt digital technologies than their younger counterparts. The sheer number of the aging U.S. population makes this digital divide an important issue. The U.S. Census Bureau reports that population age 65-plus population

grew by 38.6%, from 40.3 million to 55.8 million, between 2010 and 2020. This is the fastest growth rate of any decade from 1880 to 1990 and is over twice as fast as the previous decade, from 2000 to 2010, when the older population grew by 15.1%. The population over age 65 also grew at a rate five times faster than the total population. Between 2010 and 2020, the older population grew by 38.6% while the total population increased by 7.4%, from 308.7 million to 331.4 million.

These so-called <u>digital "immigrants"</u> did not grow up with technology and must adapt to an increasingly digital-focused world to carry their daily living activities. A <u>2021 Pew Research study found that tech readiness</u>—which is tied to people's confident and independent use of devices—was significantly lower for Americans over the age of 50. Approximately 34% of people ages 50-64, 54% of those ages 65-74, and 68% of people ages 75 and up have lower tech readiness in that they reported being either not at all or only a little confident in using their computers, smartphones, or other electronic devices to do the things they need to do online, or they usually need someone else to set up or show them how to use these devices. By comparison, only 33% of adults ages 18-49 exhibited low tech readiness.

Pew also found significant differences by age groups in the <u>use of common technology</u> such as smartphones. Specifically, the survey showed:

- 96% of people ages 18-29 own smartphones
- 61% of people aged 65 and over own smartphones

In addition, the Pew research showed the following gaps in internet usage and frequency by age:

- 99% of people aged 18-29 use the internet
- 75% of people aged 65-plus use the internet
- 48% of people ages 18-29 are online "almost constantly"
- 8% of people aged 65-plus are online "almost constantly"

A 2023 survey by <u>AARP</u> showed older adults find that learning and using technology is challenging because it provides a poor user experience, its design is overly complex, or they need more training to effectively use the technology. For example, more than two-thirds (68%) of those age 50-plus do not believe that technology is designed with people their age in mind. In comparison, 65% of people aged 18-49 perceive that their needs are appreciated when technology is being designed.

Educational attainment and household income are also tied to the use of technology such as the internet. Pew reports that 14% of adults with a high school education or less do not use the internet, but that share falls as the level of education increases. Adults living in households earning less than \$30,000 annually are far more likely to say they do not use the internet compared to those with \$75,000 in annual household income or more (14% vs. 1%).

The <u>2023 AARP report</u> found that when people over age 50 recognize the benefit of technology they will embrace it. For example, the percentage of seniors using smartphones to access the internet grew from 58% in 2019 to 73% in 2022. Most older adults also reported that

they rely on technology to stay in touch with friends and family, along with for personal needs and entertainment. The percentage of those who use technology for this reason varies widely, however, by age range. Specifically, the AARP survey found that:

- 46% of those ages 60-69 strongly agree that they rely on technology to stay connected with family and friends
- 39% of those age 70-plus strongly agree that they rely on technology to stay connected with family and friends

#### State of California

In California, the population of people over age 60 is expected to grow more than three times as fast as the total population with an overall increase of 166% during the period from 2010 to 2060, according to the <u>California Department of Aging</u>. The population over age 85 will increase at an even faster rate than those over age 60, having an overall increase of 489% during the same period.

While California is home to the famed Silicon Valley—home to some of the largest and most innovative technology corporations in the world—the state of California still suffers from a digital divide. Approximately 85% of California households had high-speed internet at home in 2021, up one percentage point from 2019. Households headed by adults aged 65 and older (83%), those with annual incomes below \$50,000 (76%), and those headed by individuals without a college degree (80%) are less likely to have broadband at home.

Recognizing that one-quarter of the state's population (10.8 million people) will be made up of older adults by 2030 and that digital inclusion is important to the overall well-being of seniors, the California Department of Aging has included the issue in its master plan. Goal Three for 2030: Inclusion & Equity, Not Isolation explicitly addresses digital technologies as methods for "fostering new opportunities for connection and inclusion for work, play, community, culture, and commerce. However, over 2 million Californians do not have access to high-speed internet and approximately 34% of adults over 60 do not use the internet at all." Citing the Covid-19 pandemic for bringing these issues into greater focus, the Department of Aging is focusing on a heightened need for improved access to broadband, digital devices, and technology support for older adults.

During 2023-2024, the master plan initiatives tied to digital inclusion include the following:

- Expand broadband infrastructure, including both middle and last mile, and leverage new federal funds to facilitate digital literacy training for underserved communities, including older adults, people with disabilities, and tribal communities, as part of the state's Broadband for All strategic plan
- Evaluate the impact of the \$50 million Access to Technology initiative to measure the extent to which older adults and people with disabilities gain meaningful access to digital devices, service plans, and digital literacy/technology training

The Department on Aging also works with local areas on aging and other partners to provide resources for digital inclusion, such as the following:

- Digital resources to acquire a technology device to connect to the internet
- Connectivity resources to connect a device to the internet
- Digital literacy training online or in person
- Step-by-step instructions on how to use an iPad
- Frequently asked questions (FAQs) about getting started with technology

#### Santa Barbara County

Located on California's Central Coast, Santa Barbara County's estimated population is approximately 443,800, according to the most recent data available from the <u>U.S. Census Bureau</u>. According to the <u>Census Bureau</u>'s <u>American Community Survey</u>, adults aged 50 years and older comprise 33% of the total county population, and 16.7% of that population is over the age of 65. The <u>California Department of Aging</u> estimates that the population of people age 60-plus in Santa Barbara County will increase by 118.80% between 2010 and 2060. The county's population over age 85 will increase at an even faster rate than those over 60 years of age, having an overall increase of 270.73% during the same period.

While Santa Barbara County is perceived affluent, and in many ways it is, it is also a place of poverty and struggle. The median household income is \$78,925 (2020) as compared to a statewide median income of \$78,672. Approximately 11% of seniors aged 65 and over in Santa Barbara live on an income below the poverty line; this percentage is the same for the state.

The Census Bureau data show that 95% of all Santa Barbara County households—regardless of age—report computer ownership, with 90.8% indicating access to broadband/internet, including through a cell phone. Statewide rates of computer/internet access are 95.2% and 90.4%. The number of senior citizens in Santa Barbara County who lack access to digital technology and/or the Internet is not well established. Statewide, data show that 36.4% of older Californians do not have access to broadband at home, which would translate to more than 52,000 of Santa Barbara County's population over the age of 50.

The broad issue of internet access is currently being addressed through the Broadband Alliance of Santa Barbara County, which was established in 2021 to close the digital divide between households able to access and navigate the digital world and those without the capacity or knowledge to do so. The alliance is a formal partnership between the Santa Barbara County Association of Governments, the County of Santa Barbara, and the cities of Buellton, Carpinteria, Goleta, Guadalupe, Lompoc, Santa Barbara, Santa Maria, and Solvang, the Santa Ynez Band of Chumash Indians (Tribe), Broadband Consortium of the Pacific Coast (BCPC), and regional economic development organizations.

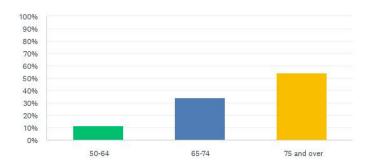
#### The Study



This study was commissioned by the community action agency CommUnify of Santa Barbara County and produced by the California Community Economic Development Association (CCEDA). The study utilized a survey to examine capabilities, access, and attitudes about digital access among respondents over age 50 in Santa Barbara County. The survey was administered in both English and Spanish. While the survey was available through an online platform, special steps

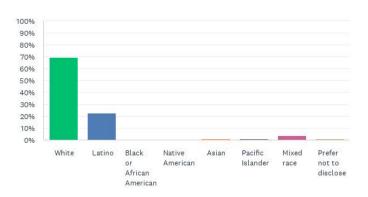
were taken to assure access to those without internet services. Multiple postcard mailings were facilitated to approximately 2,000 Santa Barbara County residents aged 50 and over with both the online link and a toll-free number to call to complete the survey with a 311-service representative live by telephone. Even with these efforts, building significant responses proved challenging. A total of 80 respondents completed the survey either online or via telephone. Survey results follow:

#### Q1 Please select your age range.



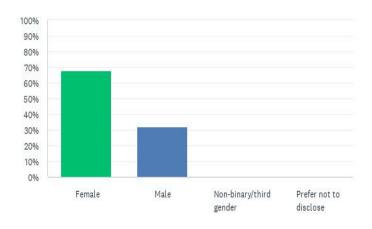
Approximately 54% of respondents reported being age 75 and over, with 35% between 65-74, and the remaining 11% between 50-64.





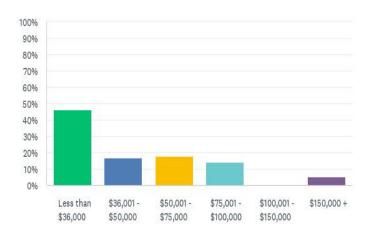
Respondents heavily skewed White with nearly 70% self-reporting as such. 21% self-reported Latino ethnicity. This is inconsistent with the population of Santa Barbara County general population which is 46% Latino and 42% White.

### Q3 Please list the gender with which you identify.



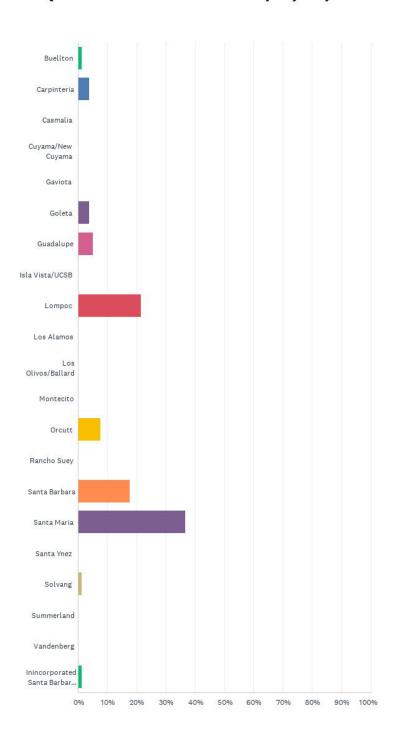
68% of respondents were female and 32% male.

# Q4 Please list your family income range.

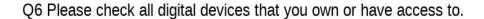


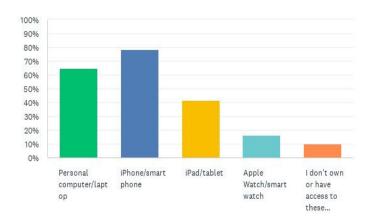
Respondent income trended low with 46% reporting a household income less than \$36,000, and 73% reported income under \$75,000.

#### Q5 In which Santa Barbara County city do you live?



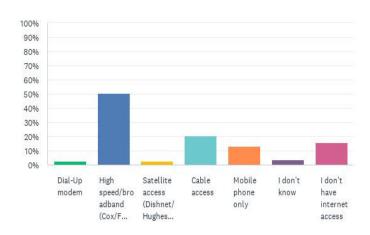
Respondents were heavily centered in Santa Maria, Lompoc, and Santa Barbara.



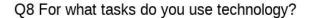


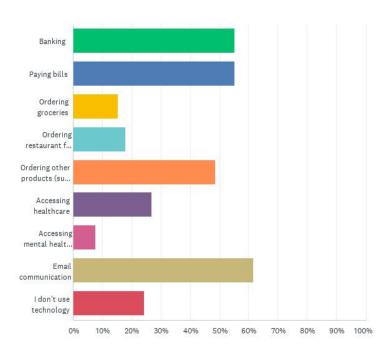
iPhones or other smart phones are the most used digital devices with 78% reporting owning or having access to them. Personal computers or laptops are significantly used. Only about 10% of respondents reported having no access to a digital device.

#### Q7 What methods of internet access do you have?



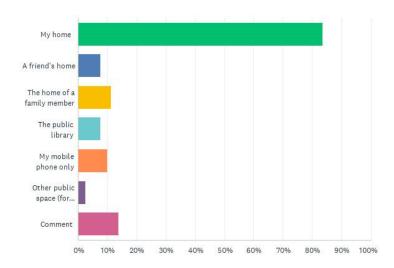
70% of respondents report having broadband, cable, or other high speed internet access. 12% indicated no internet access.



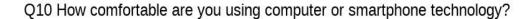


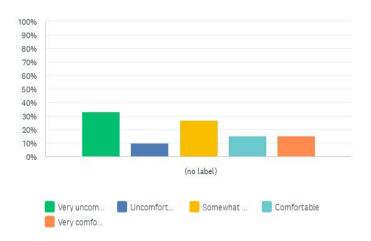
Banking, paying bills, email communication, and online shooping are leading reasons for seniors to use technology.

Q9 Where are you able to access the internet?



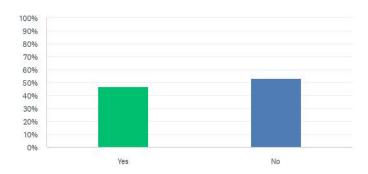
Over 80% of respondents indicated having access to the internet at home. 10% reported having access by mobile phone only.





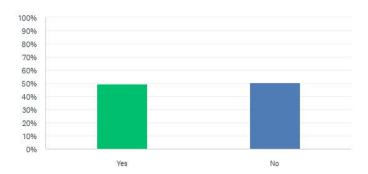
42% of respondents indicated being uncomfortable or very uncomfortable with using technology with 58% that they are somewhat comfortable, comfortable, or very comfortable.

#### Q11 Do you have someone to help you with computer or other technology problems?



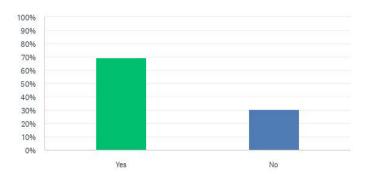
A slight majority of 52% indicated that they have no one to help them with computer or technology problems.

Q12 Are you aware of methods of protecting your information and identity while using the internet?



50% of respondents indicated they are not aware of methods to protect their information or identity online.

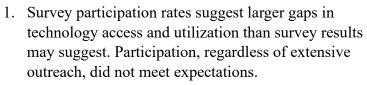
Q13 Would you attend computer/technology training if it were available?



70% of respondents indicated they would attend computer or technology training were it available.

#### **Summary Conclusions and Recommendations**

#### Following are broad conclusions emerging from the study:





- 2. The ethnic distribution of survey respondents suggests that People of Color were either not being reached as effectively or did not have an interest in participating.
- 3. The reported results of the study suggest a relatively high level of digital access and literacy. Most respondents have access to both devices and digital connectivity.
- 4. Comfort with technology is uneven. While 58% express a level of comfort, over 40% express significant discomfort.
- 5. Digital and identity security is soft with 50% reporting that they are not aware of digital and identity security measures and methods.
- 6. There is a strong willingness to take advantage of classes or seminars to improve technology skills and understanding.

#### Following are recommendations emerging from the study:

- 1. Include questions about access to technology and digital inclusion in all client intake and assessments (not only senior citizens). Measuring digital inclusion should be a routine activity.
- 2. Offer, or partner with other organizations, to offer basic technology training in smart phone operation, computer operation, internet navigation, and digital and identity security on a wider and accessible basis.
- 3. Explore and secure funding to support senior citizens in acquiring, maintaining, and sustaining digital devices and internet access.
- 4. Partner to build more public access computer stations with associated technical and training support, i.e. computer technology centers and classrooms.