



# CRA AT FORTY

## Digital Inclusion: Overcoming Barriers to Self-Sufficiency

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Today, participation in society relies on the ability to access and use the Internet effectively. Whether applying for a job at a fast food restaurant, doing homework or starting a business, everyone needs digital skills, tools and connectivity to fully participate in modern society. These factors are increasingly becoming the choke points that prevent thousands of our fellow citizens from adapting to and accessing the benefits of a knowledge-driven, innovative economy.

As more and more of modern life moves online, the gap between the digital haves and have-nots will only continue to widen. These divides mirror racial, socioeconomic and geographic inequities in our community and nation as a whole. The impacts of digital inequities extend into the workplace, into our schools and can significantly impact citizens' abilities to access government services and participate in civic society. Without action, we will continue to limit socio-economic mobility in our community and may hold back whole segments of our society from reaching their highest potential.

To increase opportunities for economic development, educational attainment and civic participation, stronger neighborhoods and local business districts and an enhanced quality of life for all residents, Louisville, Kentucky created a comprehensive plan to promote digital inclusion in our community: [digitalinclusion.louisvilleky.gov](http://digitalinclusion.louisvilleky.gov). Digital Inclusion is a nationally recognized term for the efforts to reduce, and eventually eliminate, the digital divide. In the long term, Louisville's plan aims to increase socioeconomic mobility and job attainment for our residents. In the short term, this plan is a starting point for pilot projects, grant applications and finding new strategic partners to meet these goals.

### STRATEGIC FOCUS AREAS

The plan has three key strategic focus areas to address the digital divide in Louisville:

1. **Improving Connectivity:** To achieve digital inclusion, all citizens must be able to access affordable, convenient, reliable, fast and full (not exclusively mobile) Internet access. The problem is partly

infrastructure and partly affordability. Internet access should be available in Louisville in the same way as water or electricity.

2. **Teaching Digital Skills:** Train residents in digital skills to increase their employability and ability to participate in modern society.
3. **Providing Hardware and Technical Support:** Louisville citizens need adequate and affordable hardware, assistive technology and technical support for those devices. Gaps exist across racial and socioeconomic lines nationwide in terms of laptop and desktop ownership. To take advantage of job and community opportunities, all residents need reliable access to a computer, not just a smartphone.

Since we first drafted our plan in July 2016 (officially released in May 2017), we have started to take action to address some of our identified socio-economic and racial disparities in Louisville. First and foremost was building a strong coalition of internal partners that are already working on digital inclusion and serving our intended audience. In our discussion with our partners about their initiatives and the needs of the people they work with, we decided that we would focus first on the connectivity and hardware issues for residents.

We started there based on a review of the relevant statistics and the anecdotal evidence from frontline employees directly engaging residents. From this analysis it was clear that we needed to focus on connecting more of our residents to the Internet and getting more computers into people's homes.

Our review of home Internet access found that one's ability to access the Internet and a computer at home depended a lot on household income and race. Nationally, African-American households are 16 percentage points less likely to have an Internet connection at home while Hispanic households and Native American households, respectively, are 11 and 19 percentage points less likely to have an Internet connection at home.<sup>1</sup>

Locally, our challenges mirror those at the national level, but may be more pronounced. Among the 50 largest metropolitan statistical areas (MSAs) in the United States, Louisville ranks 46th in terms of home Internet connectivity, with a three-year average of just 75.7 percent of residents reporting in-home Internet.<sup>2</sup> Specifically, considering the area over which Louisville Metro Government has jurisdiction, Jefferson County ranks 30th among principal cities of the 50 largest metro areas.<sup>3</sup> Data shows that it is some of the most in-need populations that do not have access to the resources necessary to achieve in our modern economy.

The 2015 American Community Survey provides the following statistics related to Internet adoption and usage in Louisville:

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<sup>1</sup> Council of Economic Advisers, "Mapping the Digital Divide," July 2015, available at [https://obamawhitehouse.archives.gov/sites/default/files/wh\\_digital\\_divide\\_issue\\_brief.pdf](https://obamawhitehouse.archives.gov/sites/default/files/wh_digital_divide_issue_brief.pdf)

<sup>2</sup> Caroline Toblert and Karen Mossberger, "U.S. Current Population Survey & American Community Survey Geographic Estimates of Internet Use, 1997-2014," Harvard Dataverse, 2015, available at <https://dataverse.harvard.edu/dataset.xhtml?persistentId=doi:10.7910/DVN/UKXPZX>

<sup>3</sup> Ibid.

Percentage of households with a home Internet by education-level:

- Less than high school - 41.8 percent
- High school less than college - 72.7 percent
- Bachelors degree or higher - 90.1 percent

Percentage of households with an Internet connection by employment status:

- Employed 81.6 percent
- Unemployed - 64.6 percent

Percentage of households without a home Internet connection:

- White - 8.3 percent
- Black - 24.4 percent
- Asian - 4.6 percent
- Hispanic - 13.6 percent

Percentage of households with an internet connection by income:

- Less than \$20K - 8.6 percent
- \$20K to \$74K - 29.1 percent
- \$75K or more - 8.3 percent

Some have said that smartphones have closed the device gap, but in Louisville, we do not believe that a smartphone by itself provides an adequate digital resource for modern life. Anyone who has ever tried to write an essay, complete an assignment or fill out an application on a small screen will tell you the challenges it poses. To take advantage of job, educational and community opportunities, everyone needs reliable access to a computer (desktop or laptop), not just a smartphone. When we dove into the stats for computer ownership, we found similar disparities. Further, frontline service employees shared that home Internet access and computer ownership may not be mutually exclusive issues for the people they work with every day. Based on their experience with community members, people often forgo home Internet access because they lack a computer (or have an inadequate computer) and vice versa. Access to computers in a home varies by race in Louisville, as well:

Percentage of households without a computer by race:

- White - 10.6 percent
- Black - 17 percent
- Hispanic - 20.9 percent

Percentage of households without a computer by employment status:

- Employed - 7.1 percent
- Unemployed - 12.6 percent
- Out of workforce - 24.2 percent

With these challenges in mind, we started working towards getting more people connected to the Internet at home and getting more computers to those without them. Working with frontline service agencies, we look for

opportunities to add digital inclusion work into current initiatives that directly connect with the groups most likely to need to be connected with the Internet and a computer.

The first pilot project we started involved both the Louisville Free Public Library (LFPL) and the Community Services & Resiliency (CSR) Department. We came together around the idea that getting people a reliable connection to the Internet and a computer would help with outcomes for participants in their self-sufficiency program. Through their Tech Soup program, the LFPL was able to procure affordable mobile data hotspots that had a recurring cost of \$10 per month for unlimited data. We were also able to secure 15 lightly used Chromebooks from around Metro Government. With both the connectivity and hardware issues solved, we worked with CSR to distribute the items and follow-up with clients monthly, and conduct an interview six months into the pilot. The result of this pilot so far - which still has months to go - has been overwhelmingly positive. It shows that even a small investment when partnered with the right program can have a significant impact on people's lives.

To make an impact on a larger scale, we started a campaign for families to sign up for low-cost Internet plans available through local Internet Service Providers (ISP). In Louisville, two ISPs offer low-cost Internet plans for families receiving government benefits ranging from Supplemental Nutrition Assistance Program (SNAP) benefits to free and reduced lunch. Again, we reached out to partners in our community directly working with those that may be most in-need. We found willing partners in the Louisville Metro Housing Authority (LMHA) and CSR. With the LMHA, we taught the case managers for their largest housing complex, Beecher Terrace, about both of the programs and how they could facilitate signing people up for the plans. Additionally, we started showing up to resident meetings and events to spread the word and help people sign up. We partnered with CSR for back-to-school events throughout the community to help spread the word about these programs and help people sign up for low-cost Internet. In the first six weeks of this program, we were able to sign up over 200 families for the Internet and distribute hundreds of flyers about both programs to interested families.

In tandem with our Internet sign-ups, we started collecting names of families signing up for low-cost Internet that also needed a computer at home, but we needed to tap into reliable sources of computers before we could begin to distribute them. To help find computers, we worked with findCRA to send out a one-page memo asking local banks to donate computers, so that we could get them to people in need. Through their support, we were able to secure good computers in working condition from three local banks through the Community Reinvestment Act. These community partnerships have not only resulted in over 100 computer donations to start our program, but have also allowed us to start developing relationships with these banks, which will hopefully extend many years into the future as we grow and expand the program to serve more people. Right now, we are working with two local high schools to get the computers refurbished and out to the people that we identified during our sign-ups and to in-need high school students. We believe this program will start to provide immediate benefits to both those receiving the computers and the young people refurbishing them. The program is just getting started, but if our success with the low-cost Internet sign-ups is any indication, we are at the start of something special in our community.

As someone who works primarily on technology projects, it is rare to hear that something you work on is a blessing in someone's life, but you regularly hear that when helping people connect to our modern, digital world. The Internet, a reliable computer and the ability to navigate both are requirements to live in the 21<sup>st</sup> Century. People without these items realize this fact more than those who take their unfettered access for granted. Unfortunately, technology has created another equity issue that we need to diligently address, if we truly want to have a society that

gives everyone a chance to reach his or her fullest potential. By working to close the digital divide through the holistic approach of digital inclusion and programs aligned with CRA, we all can provide immediate and long-term benefits to our communities.

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## ABOUT THE AUTHOR

**ED BLAYNEY** (@edblayney) is an Innovation Project Manager in the Office of Performance Improvement and Innovation (@opi2lou) for Louisville Metro Government (KY) and a 2016 Route 50 Navigator Award recipient. His projects focus on digital inclusion, smart city research and implementation and civic tech. Before joining Louisville Metro, he served as an infantry officer in the U.S. Army and completed his graduate studies at the School of Government at UNC-Chapel Hill.

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## ABOUT THE BOOK

This article first appeared in **CRA at 40: Views on the Present and Future of Community Reinvestment**, published by findCRA in November 2017. The book was created in celebration of the 40<sup>th</sup> anniversary of the Community Reinvestment Act. It tells the stories of community development, from the perspective of those working in our communities who bring their knowledge and passion to bear every day in confronting the most critical problems facing communities in need. The book is about real-world experiences told in plain language by those who live them to provide a lens for readers to see CRA at work, ideas for its future and most importantly, what it means in people's lives. To access the full text or order copies of the book, please visit [www.findCRA.com/CRAat40](http://www.findCRA.com/CRAat40).