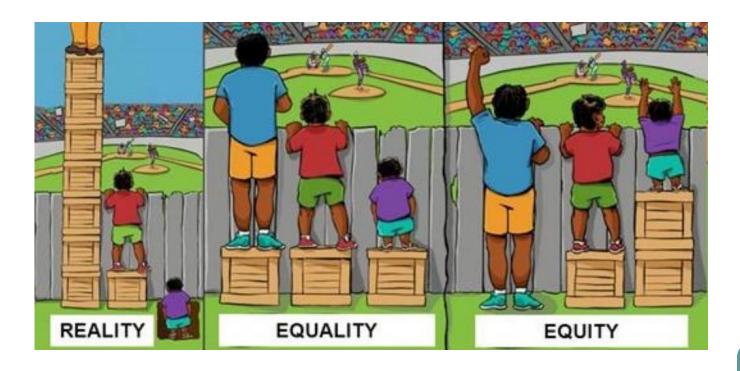


These views do not necessarily represent the views of the Federal Reserve System nor an endorsement of any other entity.



Why this, why now?

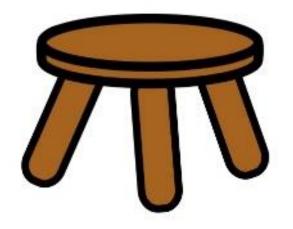




What is Digital Equity?

A Three Legged Stool:

- 1. Affordable broadband
- 2. A computer
- 3. Skills to use it





A few Definitions

Broadband: An internet connection with minimum download speeds of 25 Mbps and minimum upload speeds of three Mbps.

Symmetrical speed: A connection with equal download and upload speeds.

Broadband availability: It's there.

Broadband adoption: People subscribe.



A Need for Speed



Less than 5 Mbps

1 device
Surf the internet
Don't upload large files
Don't get greedy



A Need for Speed



25/3 Mbps

1-2 devices
Surfing the web
Email
Social networking
Moderate video streaming



A Need for Speed



500-1,000 recommended for:

Bring all-y'all's friends



COVID and the Digital Divide

APRIL 30, 2020



53% of Americans Say the Internet Has Been Essential During the COVID-19 Outbreak

Americans with lower incomes are particularly likely to have concerns related to the digital divide and the digital "homework gap"

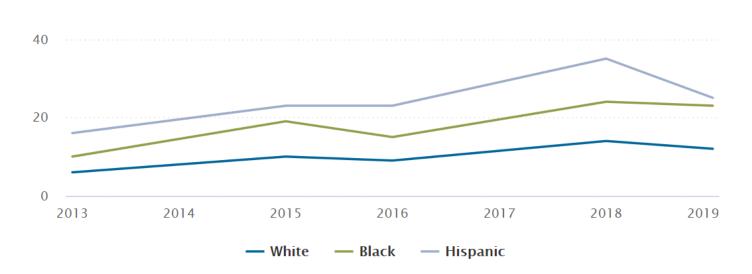
BY EMILY A. VOGELS, ANDREW PERRIN, LEE RAINIE AND MONICA ANDERSON





Who has Broadband + Computers?

% of U.S. adults who do not use broadband at home but own smartphones, by race





Headlines Say it All

Race and Economy

The U.S. has a "racial tech gap" problem, Deutsche Bank study shows

David Brancaccio, Candace Manriquez Wrenn, and Daniel Shin

Sep 18, 2020

Heard on: Marketplace Morning Report

conomy

The latest crisis: Low-income students are dropping out of college this fall in alarming numbers

Many low-income students say they don't have good enough WiFi at home to take online courses.



Paige McConnell is photographed in the Roane State Community College parking lot. McConnell dropped out of school this fall because she does not have good access to Wift to take virtual classes. (Stacy Kranitz for The Washington Post)



Stop-gap Measures





Affordable Devices





JUMP ON IT! Now and purchase your computer for the holiday!

High Quality Refurbished Computer starting at \$99.00*



Discount Internet Programs



