

Individual Digital Capital Survey Results

Bridging the Digital Divide in Socio-Economically Disadvantaged Communities in the South Individual Digital Capital Survey Results: July 2022

Roberto Gallardo, Purdue University Center for Regional Development
John J. Green, Southern Rural Development Center

Introduction

The social and economic landscape has been undergoing digitization for the past two decades, fundamentally changing how people and communities work and live. Unfortunately, as this process accelerates, some groups are being left behind. This issue was coined the “digital divide” in the late 1990s and continues to be a challenge today. In fact, the post-COVID world will more than likely be more digital than the pre-COVID world making it critical for community and economic development purposes to address the digital divide, also known as digital exclusion.

The Southern Rural Development Center in partnership with the Purdue Center for Regional Development received funding from the United States Department of Agriculture to 1) document digital exclusion among disadvantaged groups in the South, 2) gauge digital inclusion capacity of Cooperative Extension personnel, and 3) design and implement programs and resources to tackle digital exclusion.

As part of this effort, a survey was conducted to better understand the depth and breadth of digital exclusion among disadvantaged groups in the South. The following sections discuss the methodology as well as survey findings across three main themes: 1) Internet and device access, reliability, and affordability;



Summary Focus and Findings

The Individual Digital Capital Survey was designed to document differences between socioeconomic and demographic groups on internet and device access, affordability, home access and type, digital resourcefulness, internet uses, benefits of internet use, perceived benefits and disadvantages, training interests, and access to internet and device support networks. Conducted with a national sample, including strategic oversampling, there are two main takeaways. First, notable differences took place between lower/higher earning, less/more educated individuals, and to a slightly lesser extent, between younger and older respondents. Second, findings concerning mobile only users show they do not benefit as much and/or leverage the technology to its fullest potential. Additionally, they were less interested in training topics and their support networks were more limited compared to other groups. This group tends to be lower earning and less educated individuals. Findings may inform the types of interventions needed to reduce these divides.

2) digital interactions, resourcefulness, and internet use; and 3) training interests & access to support networks.

Methodology

The survey consisted of 22 questions that gauged an individual's demographic and socioeconomic characteristics (educational attainment, gender, earnings, employment status, race/ethnicity, and age), internet and device access, internet use and benefits, and digital resourcefulness. It also asked respondents about digital literacy topics they are interested in learning and who they turn to when they need help with digital devices or using the internet. Research project was submitted and obtained approval from Purdue University's Institutional Review Board (IRB).

Potential respondents were recruited to participate in the survey using three approaches. The team partnered with Qualtrics to gather most responses using online panels. These online panels target individuals with specific demographic characteristic defined by the research design and were compensated for their participation. In addition, the link to the survey was sent through multiple online channels including, but not limited to, a national network of Extension professionals, Extension clientele, and other stakeholders. Likewise, research team members also distributed and gathered several paper copy responses.

Survey gathered data during late April, May, and early June of 2022 resulting in 968 valid responses, including 42 paper copy responses (4.3 percent of total). Responses came from 43 states and the District of Columbia, including states in the Southern Regional Development Center (SRDC) region: Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, and Virginia.

For descriptive and statistical analyses purposes, some demographic variables were recoded into fewer groups: the age group variable was recoded into 18-34, 35-64, and 65 or older; individual earnings into less than \$35,000, \$35,000-\$74,999, and \$75,000 or more; educational attainment into high school or less, some college (including a two-year degree), and bachelor's degree or higher; and race/ethnicity into White non-Hispanic and minorities. For more information on the frequency distributions of these demographic and socioeconomic variables, please refer to Appendix A.

Given the research objective of documenting the digital divide among disadvantaged groups in the SRDC region, the survey was implemented to oversample minorities, less educated, older, and lower income individuals. Additional responses were gathered from non-disadvantaged individuals in and outside the SRDC region. As shown in Table 1, the survey did indeed oversample disadvantaged groups and received close to three-quarters of responses from the SRDC region (721 out of 968 or 74.4%).

SRDC Individual Digital Capital Survey Results

Table 1. Overall and SRDC Survey and Census Distributions

Unweighted				
Percentages	Overall		SRDC	
	Survey	Census	Survey	Census
18-34	37.5	30.0	41.2	29.9
35-64	48.3	49.3	45.9	49.4
65 or older	14.1	20.7	12.9	20.6
n	962	---	726	---
Income				
Less than \$35,000	66.0	48.5	70.6	51.6
\$35,000 - \$74,999	23.3	31.5	20.7	31.3
\$75,000 or more	10.8	20.1	8.7	17.1
n	958	---	721	---
Education				
High school or less	59.6	38.9	65.5	41.3
Some college	21.4	30.7	19.2	31.0
Bachelor's or higher	18.9	30.4	15.3	27.7
n	961	---	724	---
Race				
White, non-Hispanic	44.6	60.8	36.3	57.2
Minorities	55.4	39.2	63.7	42.8
n	955	---	719	---
Location				
Metropolitan	78.5	37.1	77.1	41.0
Nonmetropolitan	21.5	62.9	22.9	59.0
n	967	3,143	729	1,340
Weighted by Age Groups				
18-34	30.0	30.0	33.3	29.9
35-64	49.3	49.3	47.4	49.4
65 or older	20.7	20.7	19.2	20.6
n	964	---	717	---
Income				
Less than \$35,000	65.3	48.5	70.2	51.6
\$35,000 - \$74,999	23.1	31.5	20.4	31.3
\$75,000 or more	11.6	20.1	9.4	17.1
n	958	---	711	---
Education				
High school or less	58.7	38.9	64.6	41.3
Some college	21.4	30.7	19.2	31.0
Bachelor's or higher	19.9	30.4	16.2	27.7
n	962	---	715	---
Race				
White, non-Hispanic	47.4	60.8	38.6	57.2
Minorities	52.6	39.2	61.4	42.8
n	956	---	710	---
Location				
Metropolitan	78.2	37.1	76.5	41.0
Nonmetropolitan	21.8	62.9	23.5	59.0
n	968	3,143	720	1,340

SRDC Individual Digital Capital Survey Results

However, since age is an important factor when it comes to digital access and adoption and those ages 65 or older were the only disadvantaged group underrepresented in the survey responses (14.1% in the survey versus 20.7% overall), the survey was statistically weighted by age to align this group to the 2020 Census distribution¹.

With this adjustment, the survey oversampled nearly all disadvantaged groups in the SRDC region compared to the 2020 Census distribution: older (19.2% versus 20.6%); lower income (70.2% versus 51.6%); less educated (64.6% versus 41.3%); and minorities (61.4% versus 42.8%). In addition, close to 70% of respondent were female while among minorities, black non-Hispanic accounted for 35.1% of responses followed by 6.9% Hispanic and 6.5% biracial or multiracial.

Results

Discussions about the results were divided into four sections: 1) internet and devices access, reliability, and affordability; 2) digital interactions, resourcefulness, and internet use; 3) internet benefits and perceived benefits and disadvantages of the internet; and 4) training interests and access to support networks. Since differences between the overall and SRDC samples were not large, only the overall sample is discussed here.

¹ The rural variable was not weighted since it used county-level data versus individual data. Therefore, the metro-nonmetro is included for descriptive purposes.

SRDC Individual Digital Capital Survey Results

Internet and device access, reliability, and affordability

Table 2 shows the percent of responses about having a paid home internet subscription over the past 12 months. Close to three-quarters of survey respondents (73.8%) indicated they had one for the full 12 months. One-quarter said they did not have one or for the full 12 months. Among groups, older versus younger respondents were more likely to have a home internet subscription as well as higher earners, more educated, and White non-Hispanic. The largest difference regarding having paid home internet was between younger and older while not having paid home internet was between less and more educated.

Table 2. Paid home internet subscription by groups

Paid Home Internet Subscription (%)	Yes	Yes, but not for the full 12 months	No
Overall (n=968)	73.7	13.3	12.9
Age 18-34 (n=288)	62.2	20.5	17.4
Age 35-64 (n=475)	76.2	12.0	11.8
Age 65 or older (n=200)	85.0	6.0	9.0
Younger - Older (pct. pts.)	-22.8	14.5	8.4
Less than \$35,000 (n=627)	68.7	15.2	16.1
\$35,000 – \$74,999 (n=220)	80.9	12.3	6.8
\$75,000 or more (n=111)	89.2	5.4	5.4
High - Low earnings (pct. pts.)	20.5	-9.8	-10.7
High school or less (n=565)	68.3	14.7	17.0
Some college (n=207)	76.3	14.5	9.2
Bachelor's or higher (n=192)	87.5	7.8	4.7
More - Less educated (pct. pts.)	19.2	-6.9	-12.3
White, non-Hispanic (n=453)	81.7	10.2	8.2
Minorities (n=504)	66.9	16.3	16.9
White - Minorities (pct. pts.)	14.8	-6.1	-8.7
Metro (n=756)	73.7	13.8	12.6
Nonmetro (n=210)	73.8	11.9	14.3
Metro - Nonmetro (pct. pts.)	-0.1	1.9	-1.7

Source: 2022 Individual Digital Capital Survey; survey was weighted by age groups

SRDC Individual Digital Capital Survey Results

Table 3 looks at reasons why respondents did not have a paid home internet subscription or did not have one for the full 12 months (about one-quarter of respondents). Note that the overall number of respondents in this category was low. The most agreed upon reason was that they already used a smartphone. The second reason was related to affordability. The reason with the lowest share of agree or strongly agree was availability. In other words, participants responded that already having a smartphone was the main reason, followed by affordability (too expensive) and quality issues (too slow, unreliable) while availability was the last.

Table 3. Reasons for not having a home internet subscription by groups

No Home Internet – Reasons % Agree/Strongly Agree	Not available	Too expensive	Too slow	Not reliable	Use smartphone
Overall (n range=116-120)	28.0	47.9	35.4	39.1	59.4
Age 18-34 (n=48)	33.3	42.6	34.1	42.5	66.7
Ages 35-64 (n=55)	23.6	53.7	35.3	35.2	59.2
Ages 65 or older (n=16)	25.1	33.4	37.6	46.7	33.4
Younger - Older (pct. pts)	8.2	9.2	-3.5	-4.2	33.3
Less than \$35,000 (n=99)	25.2	45.0	28.1	34.3	59.6
\$35,000 - \$74,999 (n=15)	46.7	64.3	71.4	69.2	60.0
\$75,000 or more (n=5)	20.0	40.0	40.0	40.0	60.0
High - Low (pct. pts.)	-5.2	-5.0	11.9	5.7	0.4
High school or less (n=93)	29.0	47.9	35.9	40.8	63.2
Some college (n=19)	21.1	44.5	23.6	11.8	44.5
Bachelor's or higher (n=7)	28.6	57.2	57.2	85.7	42.9
More - Less (pct. pts.)	-0.4	9.3	21.3	44.9	-20.3
White, non-Hispanic (n=38)	26.4	45.9	32.4	33.4	52.7
Minorities (n=80)	28.8	47.6	35.9	40.5	61.7
White - Minorities (pct. pts.)	-2.4	-1.7	-3.5	8.0	-9.0
Metro (n=91)	28.6	41.8	33.7	37.8	57.6
Nonmetro (n=30)	30.0	67.9	44.4	44.8	65.5
Metro - Nonmetro (pct. pts.)	-1.4	-26.1	-10.7	-7.0	-7.9

Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

In addition to a paid home internet subscription, the survey asked about number of days over the past 12 months when respondents did not have internet access regardless of where it was accessed due to running out of data, issues with devices, etc. Table 4 shows that regardless of group, most respondents had no problems. On the other hand, a higher share of younger, lower income, less educated, and minority respondents were without internet for 8 or more days over the past year.

Table 4. Days without internet among different groups

How many days without internet (%)	More than 30 days	Between 8-30 days	Between 1-7 days	No problems
Overall (n range=962)	13.6	5.8	17.1	59.1
Age 18-34 (n=286)	18.5	9.1	16.4	50.7
Ages 35-64 (n=469)	14.1	4.7	18.6	59.1
Ages 65 or older (n=199)	5.0	3.5	14.6	72.4
Younger - Older (pct. pts.)	13.5	5.6	1.8	-21.7
Less than \$35,000 (n=622)	14.0	5.9	15.8	59.2
\$35,000 - \$74,999 (n=220)	13.6	5.5	21.8	56.8
\$75,000 or more (n=110)	10.9	6.4	16.4	63.6
High - Low (pct. pts.)	-3.1	0.5	0.6	4.4
High school or less (n=561)	13.2	5.2	17.1	60.2
Some college (n=206)	13.6	7.3	13.6	58.7
Bachelor's or higher (n=189)	13.2	6.3	21.2	57.1
More - Less (pct. pts.)	0.0	1.1	4.1	-3.1
White, non-Hispanic (n=452)	8.0	5.3	16.6	66.6
Minorities (n=500)	18.4	6.4	17.6	52.6
White - Minorities (pct. pts.)	-10.4	-1.1	-1.0	14.0
Metro (n=750)	12.9	5.5	16.7	60.8
Nonmetro (n=211)	15.6	7.1	18.5	53.1
Metro - Nonmetro (pct. pts.)	-2.7	-1.6	-1.8	7.7

Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

Survey asked about device reliability and ownership. This allowed us to identify a small sample of respondents (12.5% of total) that were “mobile only”. In other words, they did not own a laptop or desktop. Table 5 shows who among the groups analyzed were more likely to be mobile only users. Mobile only users were more likely than lower income and less educated. Younger and minorities also were more likely to be mobile only users, but to a lesser extent.

Table 5. Mobile only respondents by groups

Mobile Only (%)	Yes
Overall (n=119)	12.5
Age 18-34	32.9
Ages 35-64	52.4
Ages 65 or older	14.8
Younger - Older (pct. pts.)	18.1
Less than \$35,000	87.0
\$35,000 - \$74,999	10.0
\$75,000 or more	3.0
High - Low (pct. pts.)	-84.0
High school or less	86.8
Some college	8.0
Bachelor's or higher	5.1
More - Less (pct. pts.)	-81.7
White, non-Hispanic	40.2
Minorities	59.8
White - Minorities (pct. pts.)	-19.6
Metro	78.0
Nonmetro	22.0
Metro - Nonmetro (pct. pts.)	56.0

Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

Table 6 shows the breakdown by groups regarding home internet technology among those with home internet for the full or partial previous year. The highest share of respondents reported using cable at home (46.4%) followed by digital subscriber line or DSL. Close to 6.5% of respondents did not know what technology they had. This implies the need for educational efforts to ensure people are better informed broadband consumers. Fiber-optic users were more likely to be older and higher earners while dial-up or satellite users were more likely in nonmetropolitan areas.

Table 6. Home internet technology by groups

Home internet connection (%)	Dial-up or satellite	Cellular Data	DSL	Fixed Wireless	Cable	Fiber-optic	Not sure
Overall (n=843)	10.4	10.0	13.6	3.1	46.4	10.1	6.4
Age 18-34 (n=236)	12.7	20.8	14.4	4.2	31.4	7.6	8.9
Ages 35-64 (n=418)	8.6	6.2	12.9	3.1	53.6	9.6	6.0
Ages 65 or older (n=182)	11.5	4.9	13.7	0.5	50.0	14.3	4.9
Younger minus Older (pct. pts.)	1.2	15.9	0.7	3.7	-18.6	-6.7	4.0
Less than \$35,000 (n=526)	11.1	11.0	15.2	2.7	43.5	8.4	8.2
\$35,000 - \$74,999 (n=203)	7.8	8.9	10.3	3.9	52.2	12.3	4.4
\$75,000 or more (n=106)	13.2	4.7	11.3	3.8	50.9	14.2	1.9
High minus Low (pct. pts.)	2.1	-6.3	-3.9	1.1	7.4	5.8	-6.3
High school or less (n=467)	11.0	9.6	14.8	2.6	45.0	9.2	7.9
Some college (n=188)	7.0	10.6	11.7	2.7	47.3	13.8	6.9
Bachelor's or higher (n=184)	13.5	9.8	12.5	4.3	48.4	8.7	2.7
More minus Less (pct. pts.)	2.5	0.2	-2.3	1.7	3.4	2.7	-5.2
White, non-Hispanic (n=415)	9.9	8.0	13.3	3.6	48.2	11.3	5.8
Minorities (n=418)	11.0	11.7	13.9	2.4	44.7	9.1	7.2
White minus Minorities (pct. pts.)	-1.1	-3.7	-0.6	1.2	3.5	2.2	-1.4
Metro (n=661)	8.3	10.1	11.8	2.6	50.7	10.3	6.2
Nonmetro (n=179)	18.4	8.9	20.1	5.0	30.7	9.5	7.3
Metro minus Nonmetro (pct. pts.)	-10.1	1.2	-8.3	-2.4	20.0	0.8	-1.1

Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

Close to one-third of respondents paid between \$50 and \$74.99 per month for internet only followed by one-quarter paying between \$30 and \$49.99 per month as shown in Table 7. Younger respondents were more likely to pay less compared to their older peers while higher earners and more educated folks paid more per month on average.

Table 7. Monthly internet cost by groups

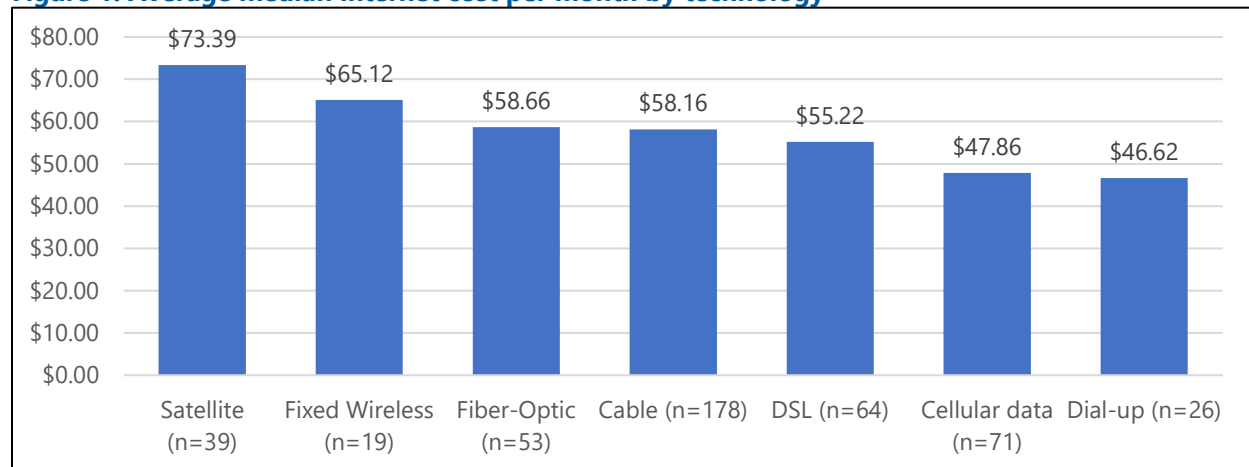
Monthly internet cost (%) Internet only, no bundles	Less than \$30	\$30- \$49.99	\$50 - \$74.99	\$75 - \$99.99	\$100 or more
Overall (n=521)	17.6	25.2	31.8	16.0	9.4
Age 18-34 (n=192)	19.8	28.1	26.6	15.6	9.9
Ages 35-64 (n=248)	19.4	23.0	34.3	16.9	6.5
Ages 65 or older (n=75)	8.0	24.0	37.3	13.3	17.3
Younger - Older (pct. pts.)	11.8	4.1	-10.7	2.3	-7.4
Less than \$35,000 (n=360)	23.1	25.0	30.3	13.3	8.3
\$35,000 - \$74,999 (n=115)	6.1	28.7	38.3	19.1	7.8
\$75,000 or more (n=39)	5.1	10.3	28.2	33.3	23.1
High - Low (pct. pts.)	-18.0	-14.7	-2.1	20.0	14.8
High school or less (n=322)	22.7	25.8	30.4	13.0	8.1
Some college (n=109)	12.8	25.7	33.0	20.2	8.3
Bachelor's or higher (n=83)	3.6	20.5	37.3	22.9	15.7
More - Less (pct. pts.)	-19.1	-5.3	6.9	9.9	7.6
White, non-Hispanic (n=216)	13.0	20.4	36.1	18.5	12.0
Minorities (n=295)	21.0	28.8	28.1	14.2	7.8
White - Minorities (pct. pts.)	-8.0	-8.4	8.0	4.3	4.2
Metro (n=399)	18.8	25.3	31.3	15.3	9.3
Nonmetro (n=120)	13.3	24.2	34.2	18.3	10.0
Metro - Nonmetro (pct. pts.)	5.5	1.1	-2.9	-3.0	-0.7

Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

Figure 1 below shows the average median cost of internet only per month by technology. Satellite was the most expensive with an average median cost of \$73 per month followed by fixed wireless with \$65. The cheapest, but also the slowest, was dial-up at \$46 per month.

Figure 1. Average median internet cost per month by technology



Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

Table 8. Average median monthly internet cost by groups

Average Median Monthly Internet Cost	Average
Overall (n=521)	\$55.77
Age 18-34 (n=193)	\$54.35
Ages 35-64 (n=248)	\$54.56
Ages 65 or older (n=75)	\$63.27
Younger - Older (dollars)	-\$8.92
Less than \$35,000 (n=360)	\$52.15
\$35,000 - \$74,999 (n=115)	\$60.99
\$75,000 or more (n=39)	\$74.47
High - Low (dollars)	\$22.32
High school or less (n=323)	\$52.04
Some college (n=109)	\$58.43
Bachelor's or higher (n=83)	\$67.24
More - Less (dollars)	\$15.20
White, non-Hispanic (n=216)	\$60.56
Minorities (n=296)	\$52.34
White - Minorities (dollars)	\$8.22
Metro (n=399)	\$54.93
Nonmetro (n=120)	\$58.73
Metro - Nonmetro (dollars)	-\$3.80

Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

Table 8 shows the average median monthly internet cost by groups. On average, higher earners paid \$22 dollars more per month for their internet compared to lower earners. A similar pattern is seen between more and less educated. Younger respondents were more likely than their older counterparts to pay less for internet monthly. Monthly cost differences between whites and minorities as well as metro and nonmetro were the lowest of all groups.

To summarize this section, the following key takeaways are presented:

- 1) A little more than one-quarter of respondents did not have home internet subscriptions or did not have one for the entire previous 12 months while younger, less educated, lower earning, and minority individuals were more likely to not have a home internet subscription.
- 2) Main reasons cited for not having a home internet subscription were that they already used their smartphone followed by service being too expensive. Important to point out is that not available was the least cited reason (almost thirty percentage points lower than those already using smartphones). Mobile only respondents (did not own a laptop or desktop) were lower earning and less educated individuals.
- 3) Regarding service reliability and consistency, younger respondents were more likely to not have problems with their internet compared to older respondents. Minorities and younger respondents were more likely to be without internet for more than 30 days over the past year.
- 4) The most common home internet technology was cable followed by digital subscriber line or DSL. Fiber-optic—that can offer symmetrical upload and download speeds—was the fourth most popular technology. About 6.4% of respondents were not sure of which technology they used, raising the need to educate users on broadband technologies.
- 5) More than half of respondents paid between \$30 and \$74.99 per month for internet only. The average median monthly internet cost for respondents was \$55 dollars. On average, higher earners paid \$22 more per month for internet compared to lower earning individuals. Satellite was the most expensive technology at \$73 dollars per month followed by fixed wireless at \$65 per month. Dial-up was the cheapest, but this technology is outdated and very slow, followed by cellular data that is faster but has limited data plans.

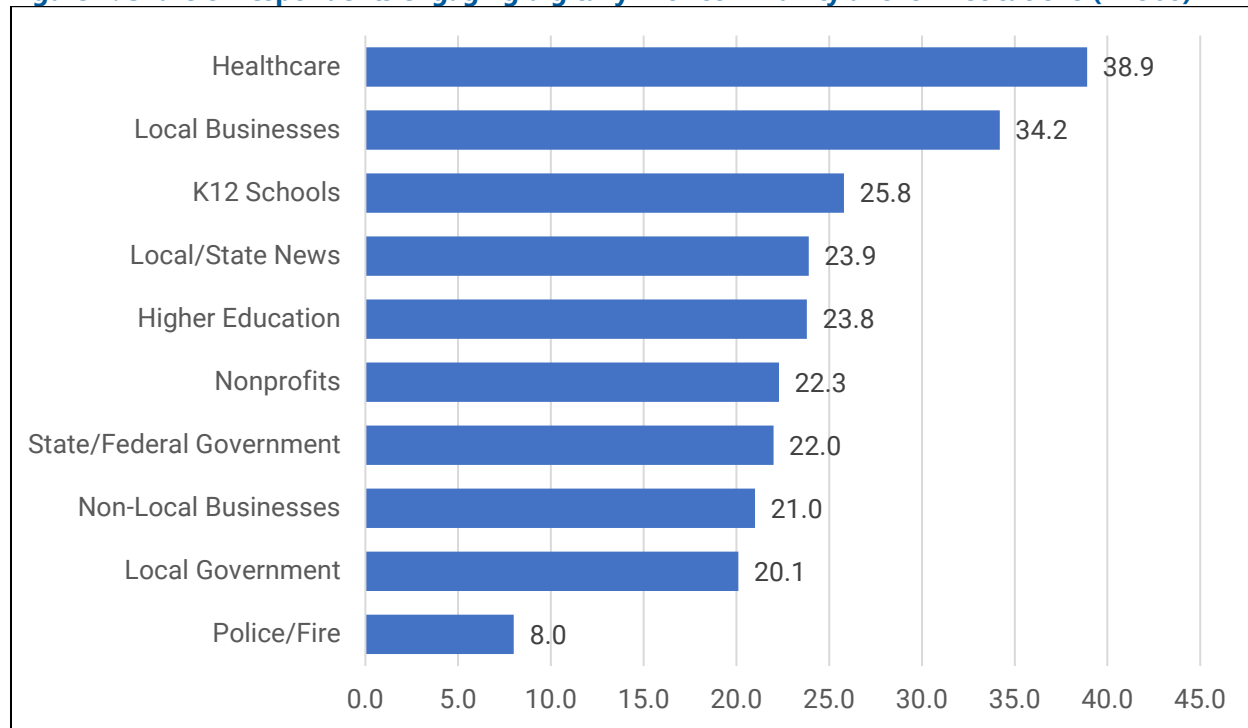
Digital interactions, resourcefulness, and internet use

For this sub-section, we added an additional group to the mix: mobile-only respondents versus non-mobile-only respondents. The reason for this is because research points to mobile only users not being able to leverage the technology to its fullest potential. Also, since the overall and SRDC samples were not statistically different, only the overall sample was utilized in the analysis.

SRDC Individual Digital Capital Survey Results

Figure 2 shows the percent of overall respondents (n=968) that engaged digitally (sending and receiving emails, visiting a website, searching for information, commenting on social media, etc.) with up to ten anchor institutions at least once monthly over the past year. Not surprisingly given the COVID-19 pandemic, healthcare was the highest (38.9%) followed by local businesses (located within 50 miles).

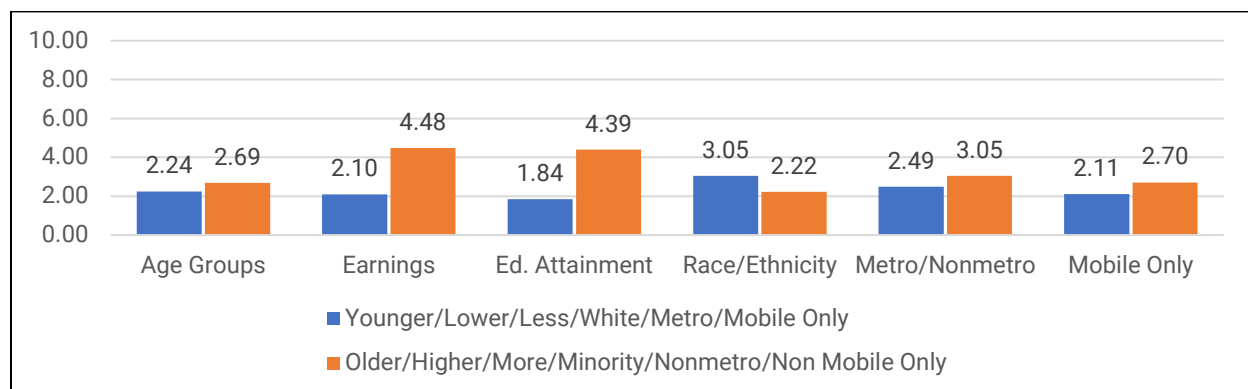
Figure 2. Share of respondents engaging digitally with community anchor institutions (n=968)



Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

To further tease out differences between groups when it comes to digitally engaging with community anchor institutions in their communities, Figure 3 shows the average number of community anchor institutions with whom they interacted digitally by group (minimum of 1 and a maximum of 10; overall average was 2.62). Note that only the low/high or younger/older groups were included in the graph.

Figure 3. Average number of organizations (range 1 to 10) digitally engaged with by groups (n=968)



Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

Older respondents (ages 65 or older) interacted with a higher number of organizations compared to younger respondents (2.69 versus 2.24). The largest differences, however, occurred between lower and higher earning individuals (2.10 versus 4.48) as well as less and more educated (1.84 versus 4.39). Whites engaged more compared to minorities (3.05 versus 2.22) while nonmetro areas engaged more on average compared to metro areas (2.49 versus 3.05). Lastly, mobile only users engaged less compared to non-mobile only respondents (2.11 versus 2.70).

Respondents were asked to share if they needed help with new devices, were able to find resources, internet use made them more productive, and if they had difficulty trusting online information. When it came to needing help with new devices, older respondents were more likely to need help among all groups. When it came to ability to find resources and feeling they were more productive, mobile only users were less likely to do so among all groups. Lastly, when it came having difficulty trusting online information, lower earning individuals were more likely among all groups.

Table 9. Digital resourcefulness by groups

Resourcefulness (% agree or strongly agree)	Help new devices	Able to find resources	More productive	Difficulty trusting info
Overall (n range=957-964)	39.2	68.6	77.9	45.3
Age 18-34 (n=287)	34.5	66.7	78.1	53.4
Ages 35-64 (n=472)	35.4	66.1	78.0	41.8
Ages 65 or older (n=200)	56.0	77.8	77.9	42.4
Younger - Older (pct. pts.)	-21.5	-11.1	0.2	11.0
Less than \$35,000 (n=624)	41.0	68.1	77.5	47.9
\$35,000 - \$74,999 (n=219)	33.8	65.7	76.4	41.6
\$75,000 or more (n=110)	40.0	80.0	83.4	36.3
High - Low (pct. pts.)	-1.0	11.9	5.9	-11.6
High school or less (n=564)	44.0	68.2	76.7	48.1
Some college (n=205)	28.3	65.7	78.8	41.6
Bachelor's or higher (n=192)	37.0	73.3	81.6	41.3
More - Less (pct. pts.)	-7.0	5.1	4.9	-6.8
White, non-Hispanic (n=453)	39.0	70.4	77.1	42.0
Minorities (n=499)	39.4	67.4	78.8	48.4
White - Minorities (pct. pts.)	-0.4	3.0	-1.7	8.0
Metro (n=752)	39.1	69.3	78.4	43.3
Nonmetro (n=210)	40.0	66.4	76.7	52.4
Metro - Nonmetro (pct. pts.)	-0.9	2.9	1.7	-9.1
Mobile only (n=115)	38.1	58.0	72.2	46.6
Non-mobile only (n=827)	39.5	70.6	79.4	45.6
Mobile - non-mobile (pct. pts.)	-1.4	-12.6	-7.2	1.0

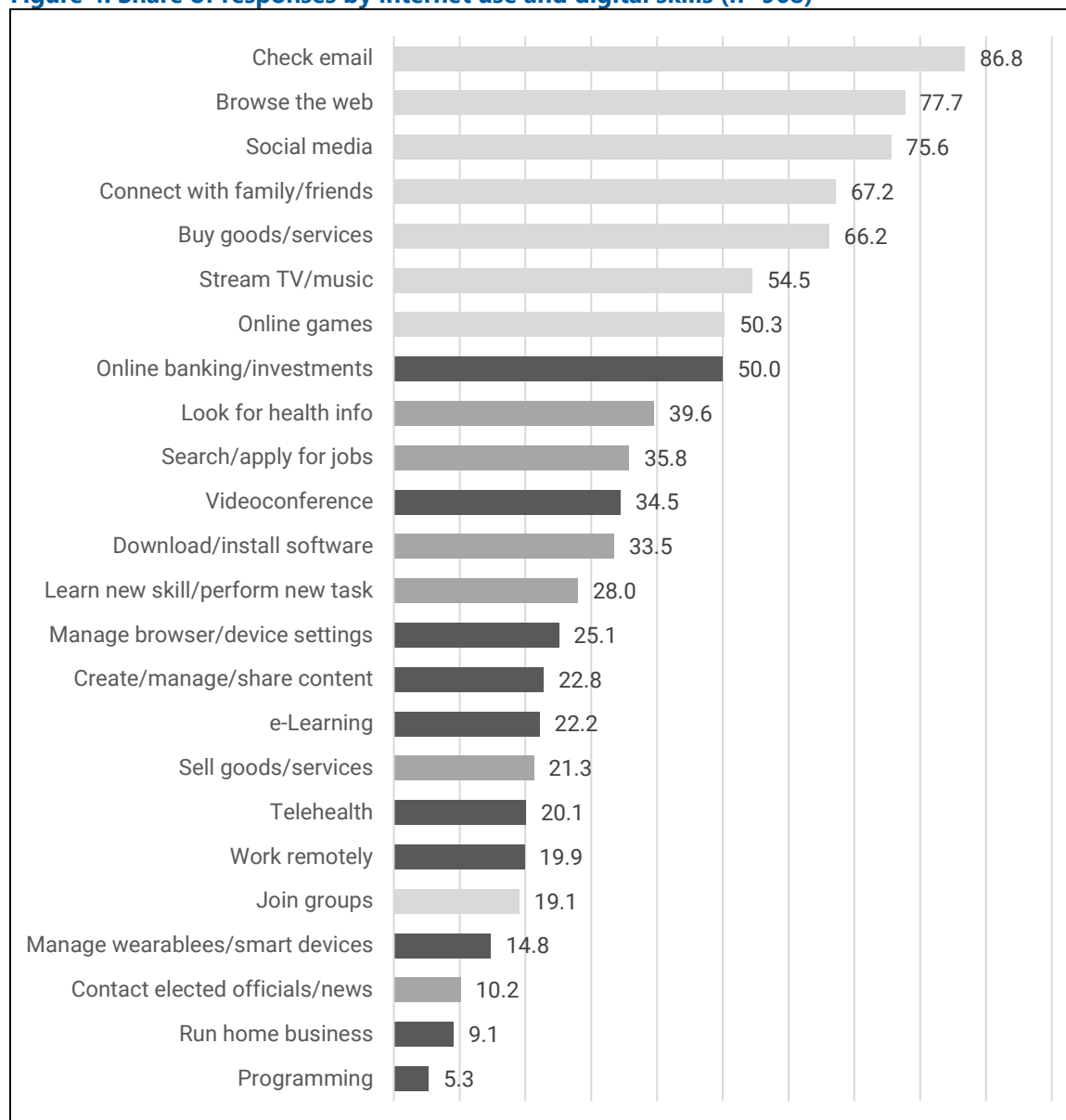
Source: 2022 Individual Digital Capital Survey

SRDC Individual Digital Capital Survey Results

Survey asked respondents to select the different ways they used the internet over the past 12 months at least once monthly shown in Figure 4. A total of 24 internet uses was included ranging from checking email to online gaming to telehealth. These were divided into uses that require basic (lighter gray), moderate, or high digital skills (darker gray). Share of responses were sorted in descending order.

Not surprisingly, the most popular internet use was to check email followed by browsing the web. Six out of the twenty-four options (check email, browse the web, social media, connect with family/friends, buy goods/services, stream tv/music, online games, and online banking/investments) were used by half or more of respondents and all but online banking/investments required basic digital skills.

Figure 4. Share of responses by internet use and digital skills (n=968)

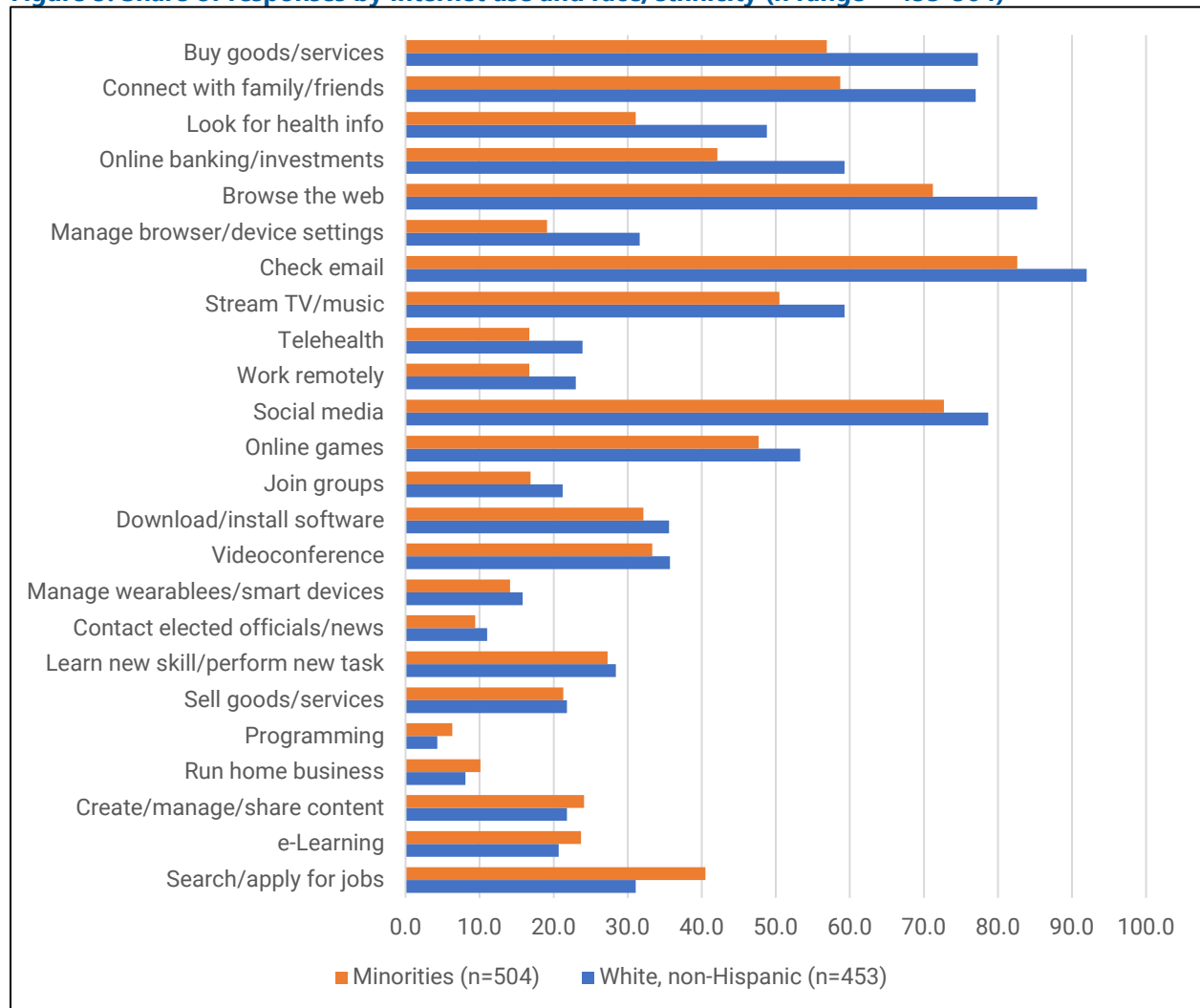


Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

To further tease out internet uses between whites and minorities, Figure 5 shows these two groups by internet use sorted in descending order based on the percentage point difference between both groups. For example, the largest internet use difference between whites and minorities was buying goods/services with a percentage point difference of 20.4. In other words, a little more than three-quarters of White non-Hispanic respondents reported using the internet for this purpose at least once monthly over the past 12 months compared to close to 57% of minority respondents.

Figure 5. Share of responses by internet use and race/ethnicity (n range = 453-504)



Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

To better understand differences between groups, an average number of internet uses by digital skill level and group are shown in Table 10. As expected, the largest differences across digital skill levels were between lower and higher earning as well as less and more educated individuals. Note that metro and nonmetro differences were very low.

Table 10. Average internet uses by digital skill levels and group

Average Internet Uses by Digital Skill Levels and Groups	Overall Internet Uses (1-24)	Basic Internet Uses (0-8)	Moderate Internet Uses (0-6)	High Internet Uses (0-10)
Overall (n range=957-964)	9.05	5.04	1.71	2.27
Age 18-34 (n=283)	8.99	4.76	1.96	2.25
Ages 35-64 (n=470)	9.52	5.24	1.76	2.50
Ages 65 or older (n=195)	8.04	5.03	1.25	1.76
Younger - Older (uses)	0.95	-0.27	0.71	0.49
Less than \$35,000 (n=615)	8.16	4.89	1.52	1.74
\$35,000 - \$74,999 (n=218)	10.05	5.22	1.91	2.88
\$75,000 or more (n=111)	11.98	5.56	2.39	4.04
High - Low (uses)	3.82	0.67	0.87	2.30
High school or less (n=553)	7.85	4.78	1.42	1.66
Some college (n=204)	9.87	5.42	1.93	2.49
Bachelor's or higher (n=190)	11.77	5.50	2.34	3.86
More - Less (uses)	3.92	0.72	0.92	2.20
White, non-Hispanic (n=449)	9.74	5.48	1.78	2.46
Minorities (n=493)	8.44	4.67	1.65	2.11
White - Minorities (uses)	1.30	0.81	0.13*	0.35
Metro (n=743)	8.89	4.99	1.65	2.22
Nonmetro (n=209)	9.60	5.23	1.91	2.46
Metro - Nonmetro (uses)	-0.71	-0.24	-0.26	-0.24
Mobile only (n=114)	7.07	4.56	1.15	1.36
Non-mobile only (n=831)	9.36	5.12	1.79	2.41
Mobile - non-mobile (uses)	-2.29	-0.56	-0.64	-1.05

Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

Survey respondents were asked to include if they had any earnings (e.g., selling, freelancing, moving people or goods, etc.) or savings (e.g., gas, postage, bargains and coupons, health insurance, etc.) due to internet use over the past 12 months are shown in Table 11. Since survey included dollar ranges, to calculate averages, the median value for each range was utilized.

Table 11. Median average earnings and savings due to internet use by groups

Median Average Earnings & Savings by Group (dollars)	Earnings	Savings
Overall (n range=369-604)	\$2,417.89	\$2,316.48
Age 18-34 (n range=158-205)	\$3,218.43	\$3,916.99
Ages 35-64 (n range=172-279)	\$2,061.01	\$1,703.30
Ages 65 or older (n range=38-119)	\$759.62	\$1,030.86
Younger - Older (dollars)	\$2,458.81	\$2,886.13
Less than \$35,000 (n range=225-353)	\$1,941.71	\$2,043.16
\$35,000 - \$74,999 (n range=100-158)	\$2,916.63	\$2,348.67
\$75,000 or more (n range=43-87)	\$3,784.69	\$3,501.18
High - Low (dollars)	\$1,842.98	\$1,458.02
High school or less (n range=198-309)	\$2,204.74	\$2,226.17
Some college (n range=94-136)	\$1,918.51	\$1,943.03
Bachelor's or higher (n range=75-158)	\$3,614.66	\$2,796.87
More - Less (dollars)	\$1,409.92	\$570.70*
White, non-Hispanic (n range=148-294)	\$1,905.03	\$1,546.36
Minorities (n range=218-303)	\$2,752.19	\$3,039.57
White - Minorities (dollars)	-\$847.16	-\$1,493.21
Metro (n range=304-466)	\$2,422.70	\$2,399.19
Nonmetro (n range=65-136)	\$2,395.09	\$2,053.08
Metro - Nonmetro (dollars)	\$27.61	\$346.11
Mobile only (n range=31-53)	\$2,174.71	\$1,904.16
Non-mobile only (n=336-548)	\$2,439.20	\$2,345.87
Mobile - non-mobile (dollars)	-\$264.49	-\$441.71

Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

In this case, the largest differences in earnings and savings took place between younger and older respondents. Note that the metro and nonmetro and mobile only and non-mobile only differences were not statistically different as were earnings between white and minorities and savings between less and more educated.

SRDC Individual Digital Capital Survey Results

Table 12. Internet benefits & disadvantages by group

Internet Benefits & Disadvantages (% Agree or Strongly Agree)	More Entertainment	More timely local information	Easier to express myself	Easier to find information	Helped stay in touch
Overall (n range=946-955)	73.0	68.5	55.6	81.3	79.7
Age 18-34 (n=288)	75.6	71.1	65.3	76.7	75.3
Ages 35-64 (n=466)	77.0	72.1	55.8	83.7	82.5
Ages 65 or older (n=199)	60.8	56.7	41.5	82.3	79.8
Younger minus Older (pct. pts.)	14.8	14.4	23.8	-5.6	-4.5
Less than \$35,000 (n=623)	72.5	65.8	53.7	79.6	78.5
\$35,000 - \$74,999 (n=218)	72.5	72.0	60.1	83.1	78.4
\$75,000 or more (n=106)	77.4	78.5	59.3	88.8	87.9
High minus Low (pct. pts.)	4.9	12.7	5.6	9.2	9.4
High school or less (n=562)	71.2	64.5	54.9	79.3	77.9
Some college (n=204)	74.1	72.5	56.1	83.7	81.6
Bachelor's or higher (n=186)	77.9	76.5	57.2	84.7	84.0
More minus Less (pct. pts.)	6.7	12.0	2.3	5.4	6.1
White, non-Hispanic (n=448)	73.4	69.1	51.7	83.1	82.1
Minorities (n=499)	73.0	68.2	59.1	79.7	77.6
White - Minorities (pct. pts.)	0.4	0.9	-7.4	8.0	8.0
Metro (n=742)	72.8	68.1	56.2	80.0	78.5
Nonmetro (n=210)	75.2	70.1	54.1	85.8	84.7
Metro - Nonmetro (pct. pts.)	-2.4	-2.0	2.1	-5.8	-6.2
Mobile only (n=118)	69.5	59.8	46.2	76.5	75.6
Non-mobile only (n=823)	74.3	70.5	57.6	82.6	80.9
Mobile - non-mobile (pct. pts.)	-4.8	-10.7	-11.4	-6.1	-5.3

Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

Table 13. Internet benefits & disadvantages by group (continued)

Internet Benefits & Disadvantages (% Agree or Strongly Agree)	Easier access of gov. services	Expanded network	Improved quality of life	Increased anxiety	Changed values in negative way
Overall (n range=957-964)	63.8	53.6	63.6	35.7	30.5
Age 18-34 (n=287)	68.2	60.9	65.0	49.7	43.3
Ages 35-64 (n=463)	63.9	57.3	64.9	34.4	29.6
Ages 65 or older (n=198)	58.6	34.0	57.8	18.3	14.1
Younger - Older (pct. pts.)	9.6	26.9	7.2	31.4	29.2
Less than \$35,000 (n=617)	61.9	47.9	62.1	33.9	31.5
\$35,000 - \$74,999 (n=219)	67.1	63.0	65.5	39.8	30.8
\$75,000 or more (n=107)	69.1	67.3	68.2	38.0	26.1
High - Low (pct. pts.)	7.2	19.4	6.1	4.1	-5.4
High school or less (n=566)	60.8	48.9	61.4	37.5	33.6
Some college (n=203)	70.0	53.5	64.2	33.5	29.6
Bachelor's or higher (n=188)	66.4	66.7	69.4	32.6	22.7
More - Less (pct. pts.)	5.6	17.8	8.0	-4.9	-10.9
White, non-Hispanic (n=446)	60.8	49.4	62.7	29.0	21.4
Minorities (n=495)	66.5	57.4	64.7	41.7	39.1
White - Minorities (pct. pts.)	-5.7	-8.0	-2.0	-12.7	-17.7
Metro (n=739)	64.6	53.1	63.1	36.9	31.8
Nonmetro (n=210)	61.9	55.6	65.7	31.6	26.1
Metro - Nonmetro (pct. pts.)	2.7	-2.5	-2.6	5.3	5.7
Mobile only (n=116)	62.0	49.2	55.4	34.5	28.0
Non-mobile only (n=820)	64.6	54.8	65.4	36.0	30.9
Mobile - non-mobile (pct. pts.)	-2.6	-5.6	-10.0	-1.5	-2.9

Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

Tables 12 & 13 show responses regarding perceived internet use benefits and disadvantages. Most questions asked about benefits or positive impacts while some questions asked about negative impacts. Majority of respondents perceived the internet as useful and beneficial in areas like providing more entertainment options, easier to find information, stay in touch, and overall improving their quality of life. Interesting differences, especially between younger and older, are seen where younger folks are more likely to see the internet as a tool that makes it easier to express themselves as well as expanding their personal and professional networks.

SRDC Individual Digital Capital Survey Results

On the other hand, it is a bit concerning from the great equalizer perspective that lower earning and less educated individuals are less likely to perceive internet use as beneficial compared to their higher earning and more educated peers. Likewise, younger respondents were more likely to respond that internet use increased their anxiety compared to older respondents. Lastly, mobile only users were less likely to perceive internet use as beneficial as well as more likely to become more anxious or values changed in a negative way.

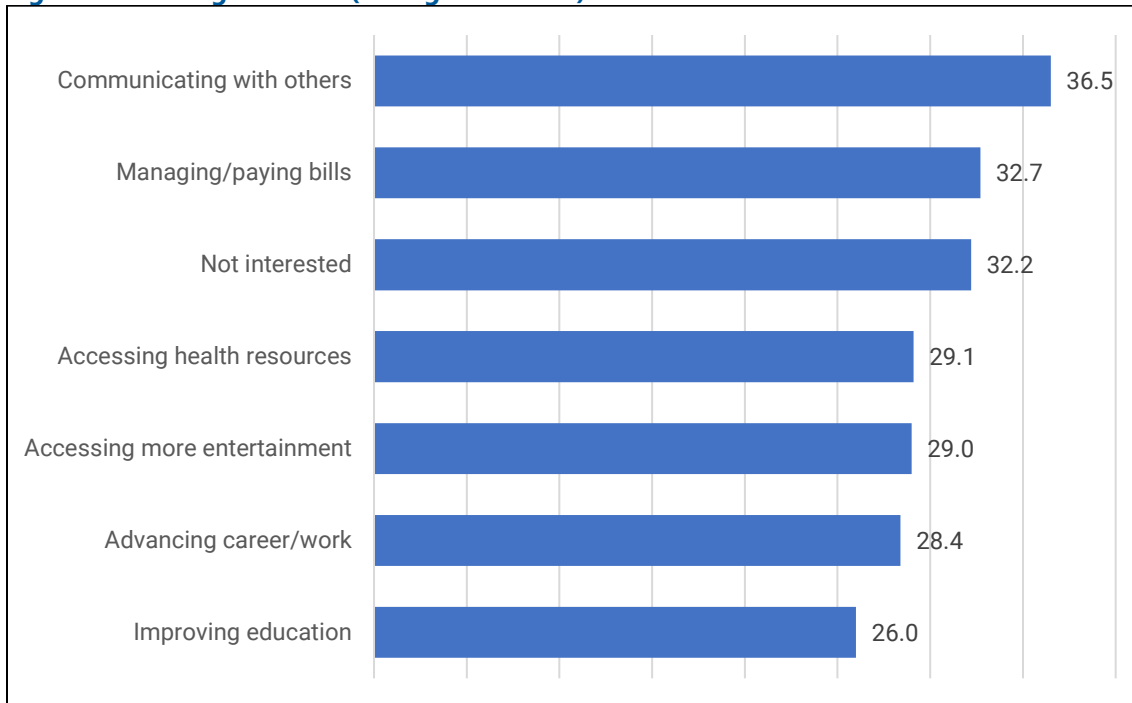
To summarize this section, the following key takeaways are presented:

- 1) The average number of digital interactions with community anchor institutions was of 2.62 out of ten total. Majority of respondents engaged more digitally with healthcare. The difference between number of interactions was greater between lower and higher earning as well as less and more educated respondents.
- 2) Regarding internet use, the average number of internet uses was of nine (out of twenty-four). The top seven uses required basic digital skills. The largest difference among groups took place between less and more educated respondents followed by lower and higher earning respondents. Overall, basic, moderate, and high digital skill uses between metro and nonmetro were not notably different.
- 3) Survey respondents earned on average \$2,400 and saved on average \$2,300 from internet use. The largest differences in earnings and savings took place among younger and older respondents, with the former being more likely to earn and save more. Note that metro versus nonmetro and mobile only versus non-mobile only differences were not statistically different regarding earnings and savings.
- 4) Majority of respondents perceived using the internet as beneficial from providing more entertainment options to expanding their personal and professional networks to improving their quality of life. The largest differences, again, took place between older and younger respondents, especially around expressing themselves and expanding their networks. A slightly smaller share of lower earning and less educated respondents perceived the internet as beneficial while a higher share reported an increase in anxiety and their values changing in a negative way including minorities. Moreover, mobile only users consistently perceived internet use as less beneficial and were less likely to say that it improved their quality of life.
- 5) Mobile only users had lower levels of digital resourcefulness, used the internet less, and did not perceive its benefits at the same level as other groups. Similarly, minority users were more likely to experience negative impacts of internet use compared to their White non-Hispanic peers.

Training Interests & Access to Support Networks

This last sub-section looks at training interests and access to support networks when it comes to devices and internet use. As shown in Figure 6, more than one-third of respondents are interested in trainings that helps them communicate better with others followed by managing and paying bills online. Not that close to one-third of respondents were not interested in training at all. The least popular training topic had to do with improving their or their family's education.

Figure 6. Training interests (n range=615-717)



Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

Tables 14 & 15 breakdown the training interests by group. Large differences in training interests are evident between groups such as younger and older. For example, more than one-third of young respondents were interested in improving education compared to less than 10% of older respondents. This makes sense as they may more likely be retired or in the latter stage of their professional career. A similar pattern is visible regarding training to advance career or work. On average, younger respondents were more likely to be interested in most of the training options listed in the survey.

Table 14. Training interests by group

Training Interests	Career/ Work	Health Resources	Communicatin g	Improving Education
Overall (n range=615-717)	28.4	29.1	36.5	26.0
Age 18-34 (n=289)	37.4	33.7	42.7	37.7
Ages 35-64 (n=475)	32.2	29.1	37.9	25.8
Ages 65 or older (n=200)	6.0	22.6	25.0	9.5
Younger - Older (pct. pts.)	31.4	11.1	17.7	28.2
Less than \$35,000 (n=626)	26.0	25.0	35.4	24.4
\$35,000 - \$74,999 (n=221)	30.3	35.7	39.8	29.4
\$75,000 or more (n=111)	38.7	38.7	39.6	30.0
High - Low (pct. pts.)	12.7	13.7	4.2	5.6
High school or less (n=565)	25.8	23.0	35.6	24.2
Some college (n=207)	32.9	38.3	38.3	30.1
Bachelor's or higher (n=191)	31.9	37.7	38.2	27.2
More - Less (pct. pts.)	6.1	14.7	2.6	3.0
White, non-Hispanic (n=453)	23.0	25.6	32.0	19.9
Minorities (n=503)	33.0	32.4	40.9	31.6
White - Minorities (pct. pts.)	-10.0	-6.8	-8.9	8.0
Metro (n=757)	29.6	30.1	37.3	26.4
Nonmetro (n=211)	24.2	25.1	33.2	24.6
Metro - Nonmetro (pct. pts.)	5.4	5.0	4.1	1.8
Mobile only (n=119)	18.5	21.0	29.4	16.8
Non-mobile only (n=837)	30.2	30.5	37.7	27.7
Mobile - non-mobile (pct. pts)	-11.7	-9.5	-8.3	-10.9

Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

Table 15. Training interests by group (continued)

Training Interests (continued)	Entertainment Options	Managing / Paying Bills	Not interested
Overall (n=968)	29.0	32.7	32.2
Age 18-34 (n=288)	33.0	29.4	18.7
Ages 35-64 (n=475)	31.6	35.5	32.4
Ages 65 or older (n=199)	17.6	31.7	52.3
Younger - Older (pct. pts.)	15.4	-2.3	-33.6
Less than \$35,000 (n=627)	27.8	30.6	35.6
\$35,000 - \$74,999 (n=221)	30.3	38.0	24.9
\$75,000 or more (n=111)	35.1	34.5	29.7
High - Low (pct. pts.)	7.3	3.9	-5.9
High school or less (n=565)	27.1	32.6	34.2
Some college (n=207)	33.3	34.8	28.2
Bachelor's or higher (n=191)	30.9	31.9	31.9
More - Less (pct. pts.)	3.8	-0.7	-2.3
White, non-Hispanic (n=453)	28.0	30.9	41.7
Minorities (n=504)	30.4	34.5	24.0
White - Minorities (pct. pts.)	-2.4	-3.6	17.7
Metro (n=757)	29.9	33.0	31.0
Nonmetro (n=211)	25.6	31.3	36.5
Metro - Nonmetro (pct. pts.)	4.3	1.7	-5.5
Mobile only (n=119)	23.5	27.7	45.4
Non-mobile only (n=837)	30.1	33.9	29.7
Mobile - non-mobile (pct. pts)	-6.6	-6.2	15.7

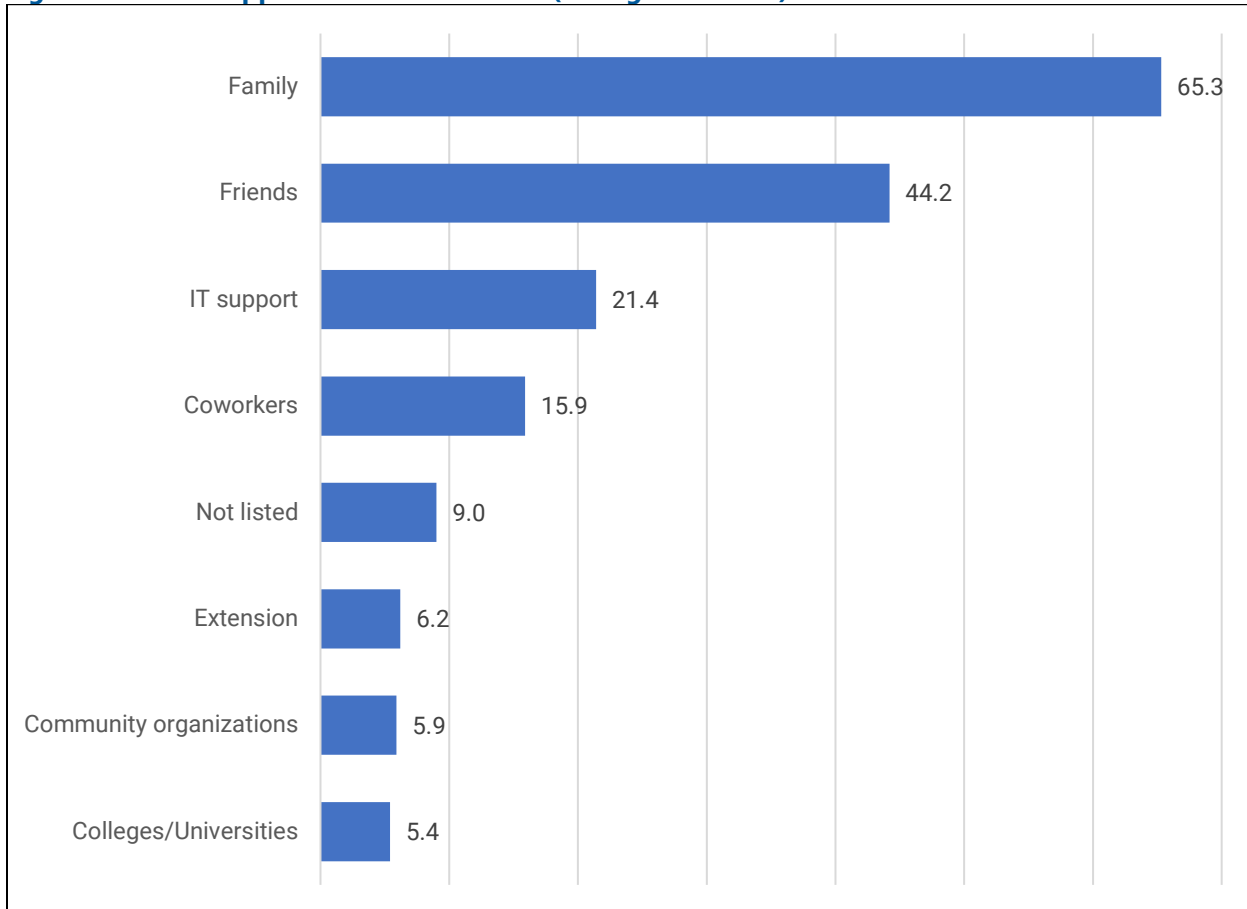
Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

Important to note is that minorities were more likely to be interested in all trainings listed compared to Whites. Once more, however, mobile only users were least interested compared to all other groups, especially regarding training for career or work advancement. More educated and higher earners were more interested in training related to health resources compared to their less educated and lower earning counterparts. Overall, close to one-third of respondents were not interested in any trainings listed. The average number of training topics interested in by all survey respondents was 2.7 (out of 7).

SRDC Individual Digital Capital Survey Results

Support networks are crucial for any individual utilizing any type of technology or service. The survey asked respondents to identify whom they go to when needing help with devices. Figure 7 shows that family was the most popular with close to two-thirds of respondents followed by friends and IT support. Not listed generally referred to using a search engine or YouTube.

Figure 7. Device support network elements (n range=336-909)



Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

However, who respondents went to varied by groups as showed in Tables 16 & 17. For example, more educated and higher earners were more likely to go to coworkers compared to their less educated and lower earning counterparts. Younger respondents were more likely to go to friends while older respondents went to family. Trust may be one of the reasons why older respondents went more to family than friends compared to younger respondents.

Table 16. Device support network elements by groups

Device Support Network Elements	Friends	Family	Coworkers	IT Support
Overall (n=968)	44.2	65.3	15.9	21.4
Age 18-34 (n=288)	52.1	59.4	19.1	21.5
Ages 35-64 (n=475)	42.9	67.4	16.6	23.2
Ages 65 or older (n=200)	36.0	70.5	9.5	17.0
Younger - Older (pct. pts.)	16.1	-11.1	9.6	4.5
Less than \$35,000 (n=626)	42.8	68.5	9.6	16.3
\$35,000 - \$74,999 (n=221)	50.7	60.6	24.4	28.1
\$75,000 or more (n=110)	40.0	59.1	35.1	38.2
High - Low (pct. pts.)	-2.8	-9.4	25.5	21.9
High school or less (n=565)	43.2	66.0	9.9	15.9
Some college (n=206)	49.5	68.6	18.4	19.3
Bachelor's or higher (n=191)	42.4	60.2	30.9	40.8
More - Less (pct. pts.)	-0.8	-5.8	21.0	24.9
White, non-Hispanic (n=453)	42.8	68.0	15.2	20.1
Minorities (n=504)	46.0	63.3	16.1	22.4
White - Minorities (pct. pts.)	-3.2	4.7	-0.9	8.0
Metro (n=756)	45.1	64.1	15.7	21.0
Nonmetro (n=211)	41.2	69.2	16.6	23.2
Metro - Nonmetro (pct. pts.)	3.9	-5.1	-0.9	-2.2
Mobile only (n=119)	42.9	61.3	9.2	13.4
Non-mobile only (n=837)	44.7	66.2	17.1	22.9
Mobile - non-mobile (pct. pts.)	-1.8	-4.9	-7.9	-9.5

Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

Table 17. Device support network elements by groups (continued)

Device Support Network Elements (continued)	Community Organizations	College/ University	Extension	Not listed
Overall (n=968)	5.9	5.4	6.2	9.0
Age 18-34 (n=288)	9.0	9.4	8.0	8.7
Ages 35-64 (n=475)	4.6	4.0	5.7	10.1
Ages 65 or older (n=200)	4.5	3.0	5.0	7.5
Younger - Older (pct. pts.)	4.5	6.4	3.0	1.2
Less than \$35,000 (n=627)	6.2	3.8	4.3	9.7
\$35,000 - \$74,999 (n=220)	5.5	7.2	10.9	6.8
\$75,000 or more (n=110)	5.5	10.9	8.1	10.0
High - Low (pct. pts.)	-0.7	7.1	3.8	0.3
High school or less (n=565)	6.0	3.5	4.2	8.8
Some college (n=206)	5.3	6.8	5.3	11.2
Bachelor's or higher (n=191)	6.8	9.4	13.1	7.9
More - Less (pct. pts.)	0.8	5.9	8.9	-0.9
White, non-Hispanic (n=453)	3.1	4.4	6.0	8.4
Minorities (n=503)	8.5	6.5	6.5	9.7
White - Minorities (pct. pts.)	-5.4	-2.1	-0.5	8.0
Metro (n=757)	5.8	5.3	5.7	9.6
Nonmetro (n=211)	6.6	5.7	8.5	7.1
Metro - Nonmetro (pct. pts.)	-0.8	-0.4	-2.8	2.5
Mobile only (n=119)	4.2	2.5	4.2	10.9
Non-mobile only (n=837)	6.2	5.9	6.6	8.1
Mobile - non-mobile (pct. pts.)	-2.0	-3.4	-2.4	2.8

Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

Interesting to note is that less than 12% of respondents regardless of group went to community organizations, colleges/universities, and extension. In fact, more educated individuals and living in nonmetro areas were more likely to reach out to extension compared to their less educated and metropolitan counterparts.

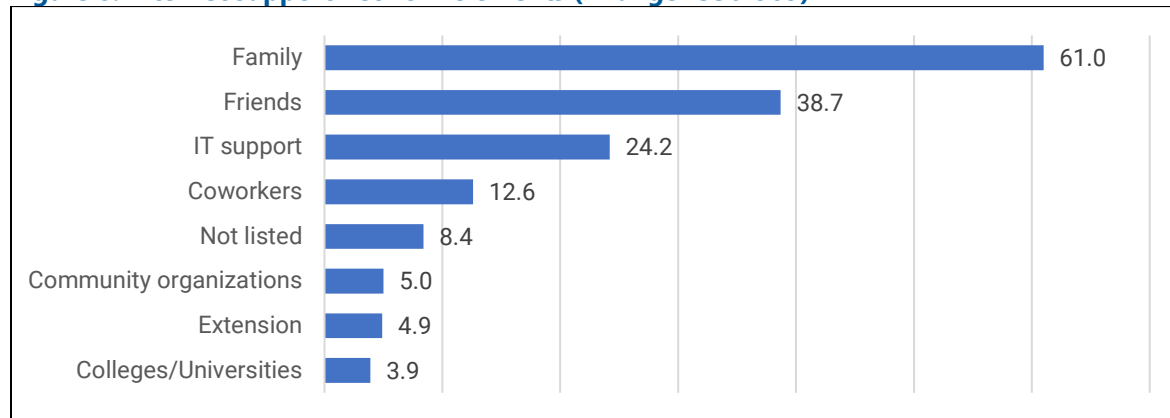
Very similar patterns are seen in Figure 8 and Tables 18 & 19 when it came to internet support networks. Majority of respondents went to their family followed by their friends and IT support. Again, more educated and higher earning individuals were more likely to go to coworkers compared to their less educated and lower earning counterparts. Also, the groups surveyed were less likely to go to community organizations, colleges/universities, and extension for internet use help (even more so than help with devices). Not listed generally referred to using a search engine or YouTube.

Potential explanations for this may be hours of operation may not coincide with an individual's availability, lack of an individual's awareness of such support being available,

SRDC Individual Digital Capital Survey Results

and/or a lack of technical support capacity/mechanisms from the organizations listed. Another reason may be that these “public spaces” may be detrimental to an individual seeking help by feeling intimidated and/or embarrassed.

Figure 8. Internet support network elements (n range=336-909)



Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

Table 18. Internet support network elements

Internet Support Network Elements	Friends	Family	Coworkers	IT Support
Overall (n=968)	38.7	61.0	12.6	24.2
Age 18-34 (n=289)	48.4	57.6	15.9	24.9
Ages 35-64 (n=476)	36.1	61.7	13.3	25.0
Ages 65 or older (n=200)	31.0	65.3	6.0	21.5
Younger - Older (pct. pts.)	17.4	-7.7	9.9	3.4
Less than \$35,000 (n=627)	38.0	63.5	8.1	19.0
\$35,000 - \$74,999 (n=221)	42.5	52.9	17.6	32.6
\$75,000 or more (n=111)	36.9	64.5	27.0	37.3
High - Low (pct. pts.)	-1.1	1.0	18.9	18.3
High school or less (n=564)	37.1	61.2	7.3	19.5
Some college (n=206)	41.7	61.8	16.5	24.5
Bachelor's or higher (n=191)	41.4	60.7	24.1	38.7
More - Less (pct. pts.)	4.3	-0.5	16.8	19.2
White, non-Hispanic (n=453)	36.6	65.3	12.4	22.1
Minorities (n=504)	40.5	57.5	12.3	26.0
White - Minorities (pct. pts.)	-3.9	7.8	0.1	8.0
Metro (n=757)	39.2	59.9	12.7	24.2
Nonmetro (n=210)	37.1	64.5	12.3	24.6
Metro - Nonmetro (pct. pts.)	2.1	-4.6	0.4	-0.4
Mobile only (n=120)	39.2	60.5	5.0	14.3
Non-mobile only (n=837)	38.7	61.2	13.7	26.0
Mobile - non-mobile (pct. pts)	0.5	-0.7	-8.7	-11.7

Source: 2022 Individual Digital Capital Survey; survey weighted y age groups

SRDC Individual Digital Capital Survey Results

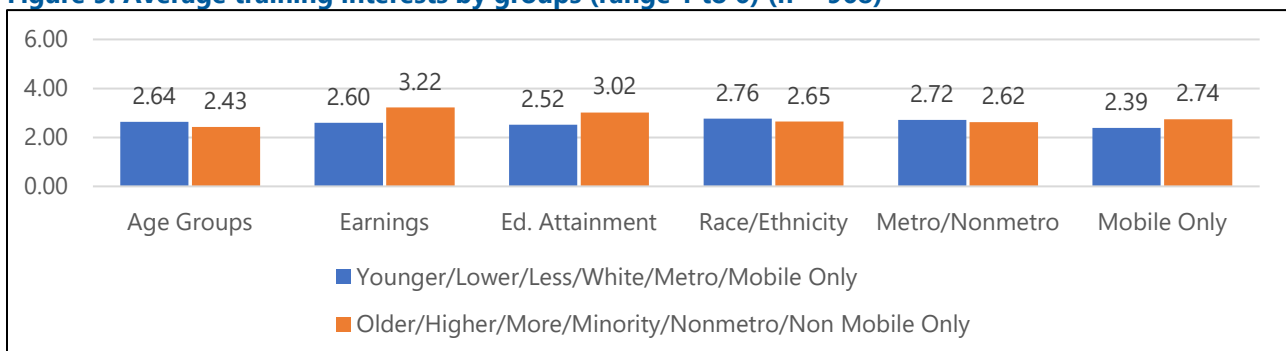
Table 19. Internet support network elements (continued)

Internet Support Network Elements (continued)	Community Organizations	College/University	Extension	Not listed
Overall (n=968)	5.0	3.9	4.9	8.4
Age 18-34 (n=289)	7.6	7.6	4.8	6.3
Ages 35-64 (n=475)	3.4	2.7	5.3	9.5
Ages 65 or older (n=199)	5.0	1.5	4.5	9.0
Younger - Older (pct. pts.)	2.6	6.1	0.3	-2.7
Less than \$35,000 (n=626)	5.3	2.7	3.5	8.1
\$35,000 - \$74,999 (n=220)	4.5	6.8	8.6	9.0
\$75,000 or more (n=110)	3.6	5.5	5.4	9.0
High - Low (pct. pts.)	-1.7	2.8	1.9	0.9
High school or less (n=565)	5.3	2.8	3.7	8.3
Some college (n=206)	3.9	3.9	5.3	10.1
Bachelor's or higher (n=191)	5.2	6.8	8.4	6.8
More - Less (pct. pts.)	-0.1	4.0	4.7	-1.5
White, non-Hispanic (n=446)	2.6	2.6	3.8	6.6
Minorities (n=495)	7.2	5.0	5.8	10.1
White - Minorities (pct. pts.)	-4.6	-2.4	-2.0	8.0
Metro (n=739)	4.6	4.0	4.4	9.0
Nonmetro (n=210)	6.2	3.8	7.1	6.2
Metro - Nonmetro (pct. pts.)	-1.6	0.2	-2.7	2.8
Mobile only (n=116)	3.4	0.8	7.6	6.7
Non-mobile only (n=820)	5.3	4.3	4.5	8.2
Mobile - non-mobile (pct. pts)	-1.9	-3.5	3.1	-1.5

Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

Figures 9-11 show the average training interests, device, and internet support network elements by group. Figure 9 shows that differences in training interests between less and more educated (2.52 versus 3.02) as well as lower and higher earning (2.60 versus 3.22) individuals were the highest.

Figure 9. Average training interests by groups (range 1 to 6) (n = 968)

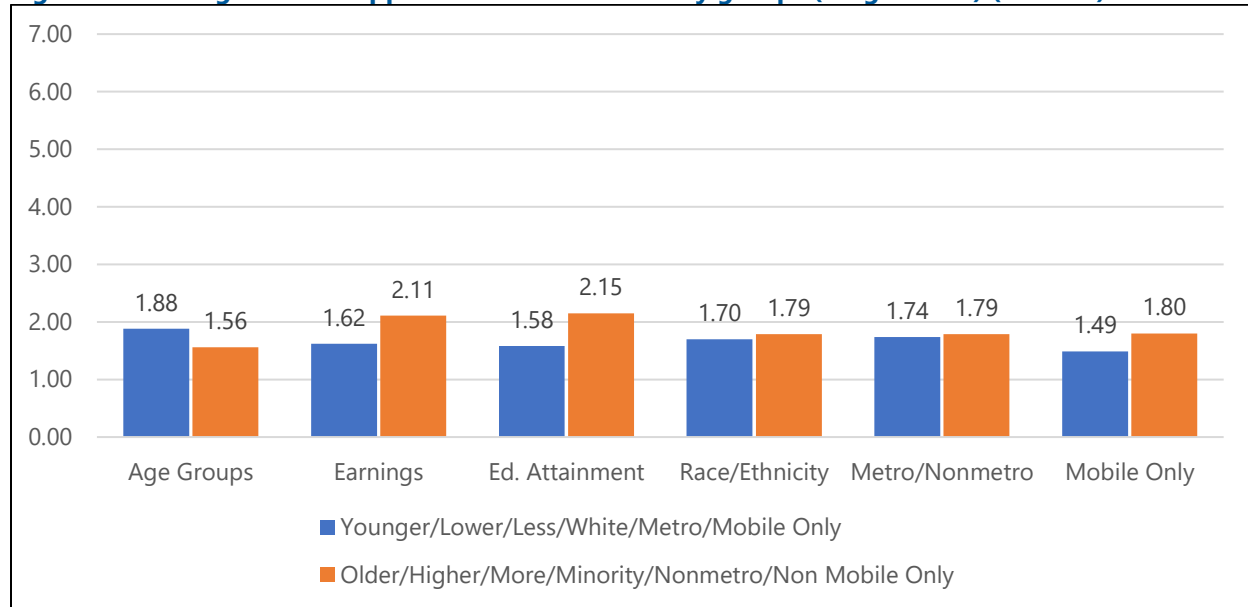


Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

Again, the differences between less and more educated respondents was the largest (1.58 versus 2.15) as shown in Figure 10. In other words, younger, higher earning, more educated, and non-mobile only folks had access to a more diverse network of support when it comes to device help.

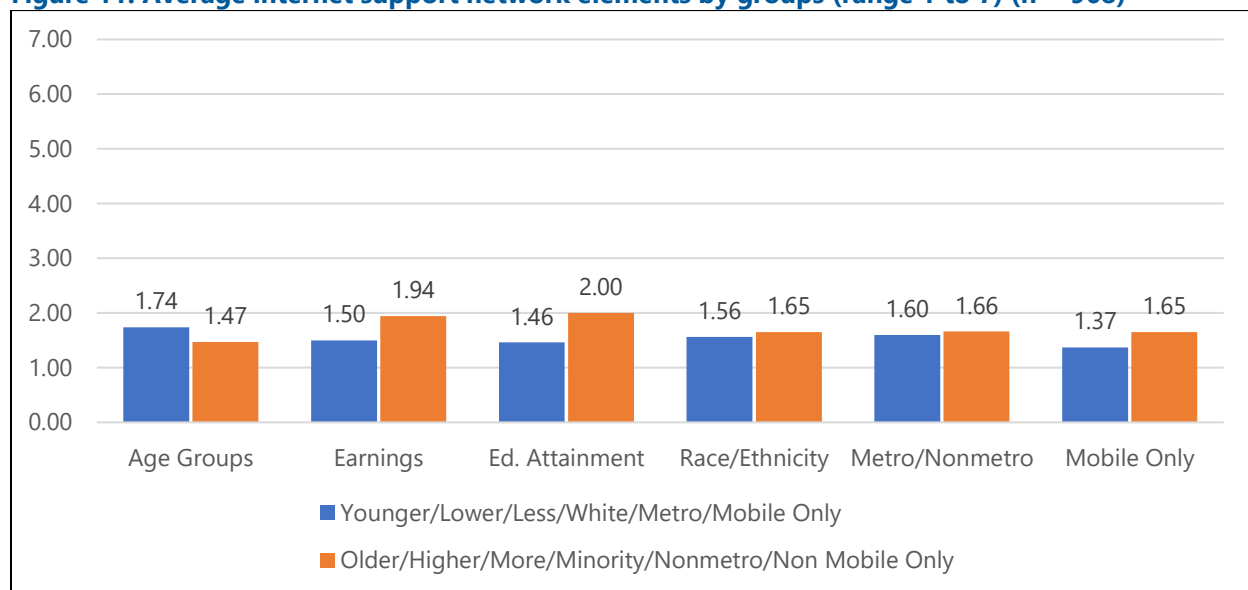
Figure 10. Average device support network elements by groups (range 1 to 7) (n = 968)



Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

Finally, Figure 11 shows the average internet support network elements by groups. An almost identical pattern is observed where younger, higher earning, more educated, and non-mobile only folks had access to a more diverse network of support. Largest difference is also between less and more educated respondents.

Figure 11. Average internet support network elements by groups (range 1 to 7) (n = 968)



Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

To summarize this section, the following key takeaways are presented:

- 1) Communicating with others was the most popular training interest among respondents. Close to one-third of respondents were not interested in any of the training topics listed. On average, higher earners and more educated respondents were interested in more training topics.
- 2) Going to family when needing both device and internet help was the most popular response followed by friends. For both devices and internet support networks, younger, higher earning, more educated, and non-mobile only folks had access to a more diverse network of support.
- 3) Community organizations, colleges/universities, and extension were among the least popular cited by respondents when going to for device and internet help (less than 11% of respondents regardless of group). More educated individuals and living in nonmetro areas were more likely to reach out to extension compared to their less educated and metropolitan counterparts.

Conclusions

The individual digital capital survey was designed to document differences between groups regarding internet and device access, affordability, home access and type, digital resourcefulness, internet uses, benefits of internet use (e.g., earnings and savings), perceived benefits and disadvantages, and access to internet and device support networks.

For this analysis, several groups were compared among these digital capital dimensions including younger and older, lower and higher earning, less and more educated, whites and minorities, metro and nonmetropolitan, and mobile only and non-mobile only respondents. Differences were documented that should shed light on the types of interventions needed to reduce these divides.

There are two main takeaways from this analysis. First, while there are differences between Whites and minorities as well as metro and nonmetro—categories that have been researched and documented extensively in the past as having significant digital divides—the larger and more notable differences took place between lower/higher earning, less/more educated individuals and to a slightly lesser extent between younger and older respondents.

Second, the analysis and findings of another group—mobile only users—supported existing research that has found that these users do not benefit as much and/or leverage the technology to its fullest potential. In addition, they were less interested in training topics and their support networks were more limited compared to other groups. More importantly, this group tends to be lower earning and less educated individuals, more so than minorities or younger respondents.

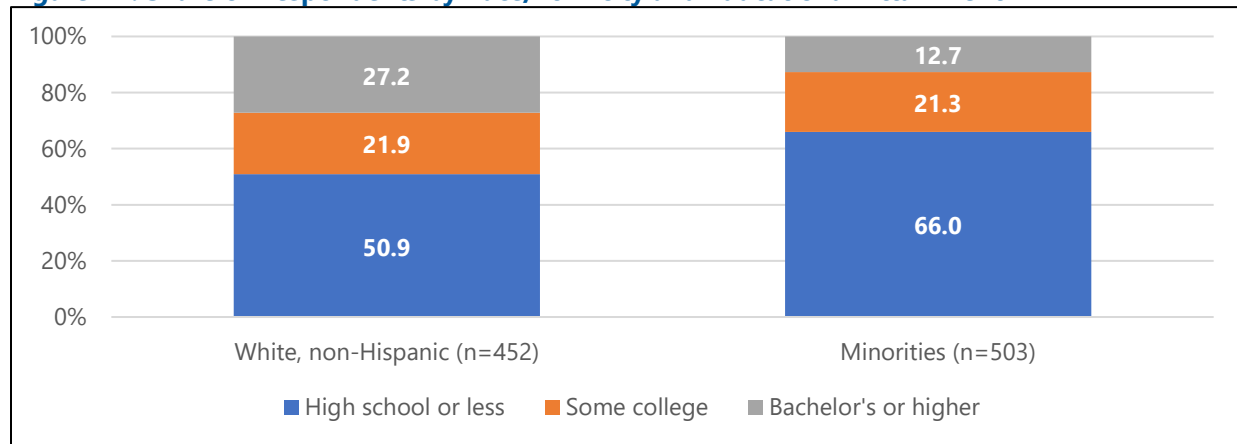
SRDC Individual Digital Capital Survey Results

Acknowledgements

Partnering institutions on this research included the Southern Rural Development Center (SRDC), Alabama A&M University, Kentucky State University, Purdue University, North Carolina A&T State University, Prairie View A&M University, and Fort Valley A&M University. Work on this research and publication was supported in part by a grant to the SRDC through the U.S. Department of Agriculture's National Institute of Food and Agriculture and its Agriculture and Food Research Initiative (AFRI grant number: 2022-68006-36496. Opinions, findings, or recommendations expressed here are those of the authors and do not necessarily reflect the USDA.

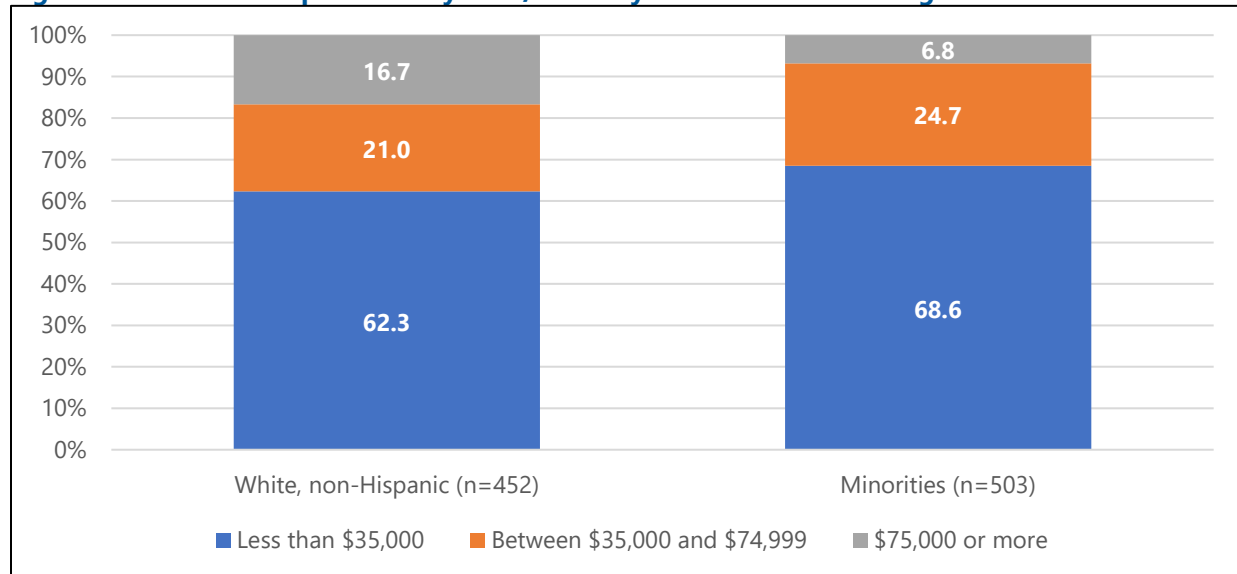
Appendix A. Demographic and Socioeconomic Frequency Distributions of Respondents

Figure A1. Share of Respondents by Race/Ethnicity and Educational Attainment



Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

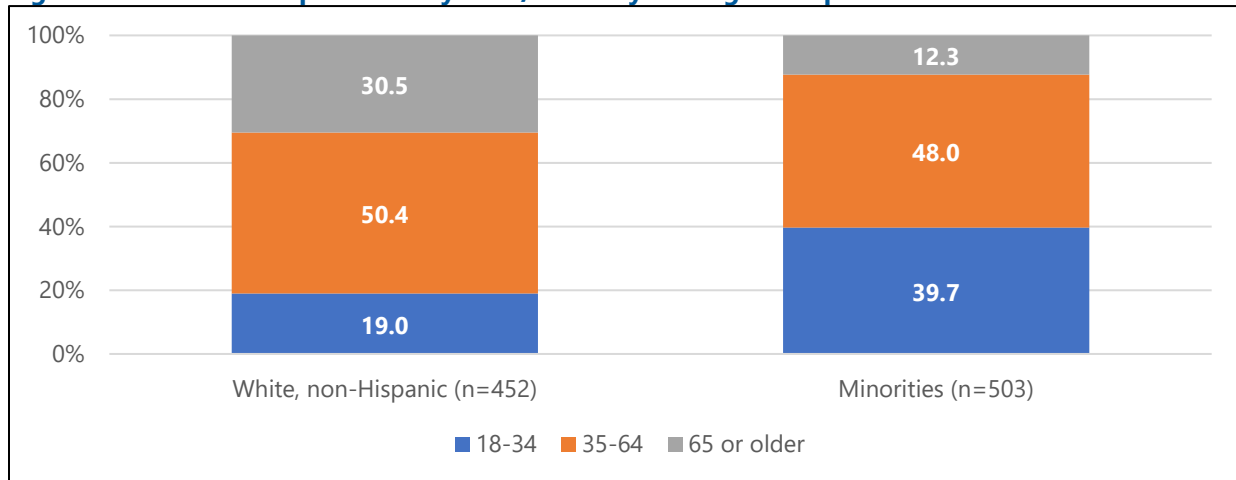
Figure A2. Share of Respondents by Race/Ethnicity and Individual Earnings



Source: 2022 Individual Digital Capital Survey; survey weighted by age groups

SRDC Individual Digital Capital Survey Results

Figure A3. Share of Respondents by Race/Ethnicity and Age Groups



Source: 2022 Individual Digital Capital Survey; survey weighted by age groups