

DIGITAL SKILLS AND TRUST

How they affect the way low- and lower-middle income households connected to the internet during the pandemic

The second in a 3-part series on digital connectivity during the pandemic

A research partnership between

everyoneon + John B. Horrigan, PhD

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At EveryoneOn we are kicking off 2022 with this timely report on the relationship between individuals' digital skills levels and their trust in public and private institutions to learn about programs to make broadband more affordable. As the Federal Communications Commission begins the implementation of the Affordable Connectivity Program (ACP), a \$14.2 billion investment that will help income-insecure households connect to high-speed internet, it is critical that quality marketing, outreach and digital skills training efforts are in place to ensure eligible households benefit from this program. The ACP's success is in our country's best interest, since the pandemic cemented the internet as the engine of our society and economy.

This report, the second in a three-part series, provides a deep dive into the role digital skills play in people's interest in and ability to adopt and engage with the internet. It also reveals how much trust people place in public and private institutions such as schools and community-based nonprofits when it comes to learning about discounted and subsidized internet services. The survey findings, focused on income-insecure households (those making \$50,000 or less annually), highlight the importance of digital skills training programs and trusted outreach partners as critical components to effective digital inclusion initiatives, like the ACP. For example, as revealed in this report:

- Those with high levels of digital skills are more than twice as likely to say it would be very easy to keep internet service than those with low levels of digital skills; and
- 46% of those with high levels of trust in community anchors searched for a more affordable internet plan during the pandemic versus 37% of all others.

EveryoneOn helps unlock social and economic opportunity by connecting families in underserved communities to affordable internet service and computers, and delivering digital skills trainings.

As a national nonprofit dedicated to driving broadband adoption among unconnected and under-connected (those that depend on smartphones and other sources for connectivity) households, these findings match our observations from the field. Many people from underrepresented and underserved communities find it difficult to acquire and keep internet service if they do not know about programs like the Affordable Connectivity Plan. To help solve these challenges, as the ACP and other digital inclusion efforts launch, it is imperative that sufficient time and resources are allocated to support digital skills training programs and community-trusted organizations as outreach partners. As was highlighted in the [first report](#) of this series, households that subscribed to the internet heard about low-cost and free programs from trusted organizations. These organizations can also serve, if they do not already, to provide digital skills training opportunities to ensure internet adopters are equipped with the tools, skills and confidence to fully participate in our digital society and economy.

We invite you to dig into this second report, and to look out for the third and final report in March that will share insights from households affected by the digital divide and the organizations that support them. In the meantime, check out this [webpage](#) we set up for this national study and please share it widely.



Norma E. Fernandez
EveryoneOn CEO

ACKNOWLEDGEMENTS

Like all worthwhile efforts, it takes cross-sector collaboration to create meaningful change. EveryoneOn would like to express a special thanks to Ballmer Group and Microsoft for funding this research project at such a critical time for our nation and investing in racial and economic equity efforts, including digital inclusion. We especially appreciate the thought partnership provided by Kevin Bromer and Korey Klien at Ballmer Group and Vickie Robinson, Fatema Kothari, and Naria Santa Lucia at Microsoft. We also extend our gratitude to Dr. John B. Horrigan who led the research activities, including the survey design and analysis, and shared his deep knowledge with EveryoneOn. Dr. Horrigan is a national expert on technology adoption, digital inclusion, and evaluating the outcomes and impacts of programs designed to promote communications technology adoption and use. Currently, he is a Senior Fellow at the Benton Institute for Broadband & Society. SSRS, Inc. administered the national survey.

We thank Jennifer Su for her excellent project management skills that ensured the effective deployment of the survey tools. Lastly, thank you to the many digital inclusion practitioners and advocates, including EveryoneOn's dedicated board of directors and team members, who helped inform the process through their helpful insights. The digital inclusion sector has come a long way because of collective efforts and advocacy led by amazing people and organizations dedicated to digital equity.



SUMMARY OF FINDINGS

Most policymakers, as well as community and business leaders, view the digital divide as an economic problem. In the first report of this three-part series on connectivity and the digital divide, research showed that internet service and computers are too costly for many households, keeping them from getting online. There are two other dimensions of the digital divide that warrant close attention. One is digital skills – the “how to” of internet use. The other is trust, that is the degree to which people trust public and private institutions for information on internet service discount plans. Both are essential factors to people using the internet for meaningful online applications, such as school and work.

This report examines how digital skills and trust work together to shape people’s engagement with the internet. It does so through a survey of lower income households (those whose annual household incomes are \$50,000 or less), many of whom faced challenges in keeping home internet service throughout the pandemic. Digital skills and trust influence people’s perspectives of online access in the following ways:

- **Digital skills help people approach new online challenges with less worry.** Compared to those with low levels of digital skills, those with higher skill levels are more likely to have used new applications because of the pandemic and less likely to say they had difficulty using them.
- **Digital skills open people’s horizons about the value of having and maintaining internet service.** Those with high levels of digital skills are twice as likely to be satisfied with their home internet service than those with low skill levels. The data also indicate that those with high levels of digital skills may be more likely to try to maintain service even through financial difficulty.
- **Those who trust community anchor institutions for information about subsidy and discount internet offers adopt a “hands on” posture toward internet service.** People with high levels of trust in public libraries and local nonprofits are more likely to search for more affordable internet plans and become aware of discount programs such as the Affordable Connectivity Program (previously the Emergency Broadband Benefit, which expired at the end of 2021).

These findings put investments in digital skills training programs in fresh context. It is common to see digital skills in purely instrumental terms; those with greater digital skills do more things online.

These findings show how digital skills and trust can create a more empowered internet service consumer. The data connect digital skills to higher levels of satisfaction with home service. Digital skills also impact attitudes about the value of service when looking at people’s perspective on internet subsidies. For a minority of subsidy or discount plan users, digital skills might prompt them to find a way to maintain service absent a discount plan, but in the face of affordability difficulties.

Trust is the other part of the equation. Those more likely to trust libraries and community nonprofits for information on benefits such as discount offers are more likely to have searched for more affordable plans or to have bought a computer during the pandemic to meet household needs.



For policymakers and other digital inclusion stakeholders, the findings mean the following:

- Investment in digital skills training programs has payoffs in helping people deal with unfamiliar online or digital applications while at the same time alleviating concerns they may have about how to use them.
- Digital skills investments help inform and empower consumers, as those with greater digital skills are more likely to shop for more affordable plans and have higher levels of service satisfaction.
- Community anchor institutions – schools, community colleges, libraries, local nonprofits – are an appropriate locus for investments in digital skills and spreading the word about internet benefit programs. They are highly trusted as both sources for such information and venues to acquire digital skills training. Internet service providers have much lower levels of trust in this area.

Methodology

This report uses data from a national survey of low- and lower-middle income households from an online panel of 2,512 respondents from SSRS, Inc, a survey and market research firm. It includes households whose annual incomes are \$50,000 or less and have some online connectivity. Most (85%) have high-speed connections such as fiber, cable modem, or digital subscriber line service. Remaining online users have limited home access via cellular data plans, satellite, or dial-up service.



BY THE NUMBERS: WHAT THE SURVEY SAYS ABOUT DIGITAL SKILLS AND TRUST

The benefits of digital skills: doing more, worrying less

- 70% of those with high levels of digital skills encountered unfamiliar applications for school or work as the pandemic unfolded compared with 55% for those with low digital skills.
- Among those who used unfamiliar applications, just 41% of those with high levels of digital skills said they had difficulty with them while 58% of those with low digital skill levels did.

The value of service: those higher up the digital skills ladder are more satisfied with their internet service and more likely to keep service even if they had to do without a service subsidy.

- 47% of those with high levels of digital skills have been very satisfied with their home internet service during the pandemic compared with 22% of those with low levels of digital skills.
- 36% of those with high levels of digital skills (and who currently use an internet discount offer) say it would be very easy to keep service even without a discount compared with 15% of those with low levels of digital skills.

Overall, this means that just 24% of discount users would find it very easy to keep service without the offers. This does not mean affordability is not a problem for many households. It means that while controlling for people's attitudes about affordability of service, they value service enough to keep it without a subsidy.



Trust helps people be more engaged with the details of their internet service.

- Some 46% of those with high levels of digital skills trust community anchor institutions (CAIs, e.g., libraries or nonprofits) a lot compared to 23% with low levels of digital skills.
- 46% of those who trust CAIs a lot for information on internet benefit programs have shopped for more affordable internet service plans compared with 37% of those with low skills.
- 31% of those with high levels of digital skills had heard of the Emergency Broadband Benefit compared with just 20% of those with low digital skills.

Measuring digital skills

This report asked respondents to assess their level of confidence in successfully completing six online tasks.

- 39% were classified as having high digital skills because they said they could complete five or six tasks.
- 25% were classified as having medium digital skills if they could complete three or four tasks.
- 36% are in the low digital skills category if they said they could complete zero, one, or two tasks.

This approach leverages past research that has demonstrated a link between self-reported levels of digital skills competence and scope of online activities. The full list of tasks is in the report. 73% of those who said they were very confident that they could access online banking or financial services. However, fewer than half (48%) were very confident they could create a resume and 45% said they could access or apply for government services.

Measuring trust

Respondents were asked how much they trust specific institutions to provide reliable information about new benefit programs, such as discount internet offerings.

- 28% said they trust local libraries a lot
- 22% trust schools a lot
- 17% say they trust community nonprofits a lot
- 10% said they trust internet service providers a lot

All in all, 38% of respondents trust “a lot” either local public libraries, schools, or community nonprofits when learning about programs such as discount internet offers. This highlights the importance of ensuring community anchor institutions are equipped with the resources to promote subsidy or discount internet offers.

I. DIMENSIONS OF THE DIGITAL DIVIDE

The Covid-19 pandemic put the spotlight on the digital divide and has also spurred policymakers and stakeholders to better explore its dimensions. There are three important ones:

- **Economic:** This refers to whether a household has the means to subscribe to the internet and purchase devices for online access. The first report in this series examined how many households struggle with [affordability of service](#) and devices and how many have turned to discount service plans during the pandemic.
- **Digital skills:** This refers to a set of literacy skills that enable people to use the internet. The National Digital Inclusion Alliance uses the American Library Association’s definition of digital literacy [which is](#): “Digital literacy is the ability to use information and communication technologies to find, evaluate, create, and communicate information, requiring both cognitive and technical skills.”
- **Trust:** This refers to the extent to which people trust public and private institutions for information on internet service discount plans. This is part of broader issues about trust that people bring to the internet. For some Americans (particularly older and very low-income ones), concerns about the security of their privacy and personal data can prevent them from using the internet.

Having internet service is the first step to using the internet for social and economic purposes, but it is not the only step. Many new users need help with the “digital know-how” to use the internet and many worry whether going online puts them (and their personal data) at risk. This report examines these two components of the digital divide. It does this through a July 2021 survey of low-income Americans (that is, those whose annual household incomes are \$50,000 or less).



II. THE ROLE OF DIGITAL SKILLS

Digital skills lubricate the engines of our digital society, providing the opportunity for people regardless of income, zip code, or educational attainment to access information, resources, and services. High speed networks and subscription plans for consumers are the marketing and electronic infrastructure for creating the social and economic value of the internet and devices. They need more to work effectively. Digital skills serve the role of smoothing the pathway to meaningful digital application use.

It is easy to overlook digital skills. Long-time internet users may forget the learning curve they encountered when first using the internet, even though teachers, workplace tech support, and colleagues undoubtedly played important roles. So-called “digital natives” – those who grew up online – are thought to be masters of online applications, but that assumption [does not hold up](#) to careful scrutiny.

Research has documented how digital skills facilitate engagement with online applications, such as job search, education, or streaming. First, it is important to note that people have high levels of interest in digital skills. A [2016 Pew Research Center](#) study showed that 60% of internet users were interested in training to learn more about protecting their data and 54% were interested in training on how to better use computers and smartphones. A [survey](#) conducted in 2019 found that 66% of recent subscribers to Comcast’s discount internet service plan (Internet Essentials) were interested in training on privacy and security of their online data.



III. MEASURING DIGITAL SKILLS

Getting a handle on people’s digital skills is no easy task. Direct observation might be the most straightforward way to assess digital skills, but that is not easy to do in a research design. In lieu of that, this report measures digital skills by asking people about their level of confidence in completing six different activities. Past research has established a [strong link](#) between confidence in digital skills and the scope of online activities people do. Since we expect people with high levels of digital skills to do more online activities, this approach is a reasonable “second best” approach to understanding respondents’ digital skills.

Respondents report high levels of confidence for activities such as online banking, but lower levels for activities such as creating a resume or applying for government services. The results at either extreme on the list may reflect the nature of those services. Banks have high incentives and resources to develop interfaces that help customers find what they need. Governments may be hamstrung by limited resources for website development. For example, the poor quality of web design and user interface for [unemployment benefits](#), which was [documented](#) during the pandemic, may have contributed to low levels of enrollment. It is concerning – that just under half of respondents are “very confident” in their ability to create a resume and a slightly larger number are “very confident” in their ability to find reliable health or medical information.

TABLE 1: PEOPLE’S CONFIDENCE IN CARRYING OUT ONLINE TASKS

	Very confident	Somewhat confident	Not too confident	Not at all confident
Access online banking or financial services	73%	20%	5%	3%
Find educational content and information	63%	30%	5%	4%
Take a course or training materials to improve your job skills	54%	33%	9%	4%
Find reliable information about a health or medical condition	53%	38%	6%	3%
Create a resume	48%	33%	14%	5%
Access or apply for government services	45%	40%	11%	5%

This line of questioning also permits classification of respondents into those with high levels of digital skills or low ones. Those who are “very confident” in at least five of the six activities fall into the “high digital skills” category (39% of all respondents). Those who are “very confident” in two or fewer are those with “low digital skills,” and account for 36% of respondents. The remainder are a middle category of those with “intermediate digital skills” or 25% of respondents. The appendix contains details on the demographics of these three groups, showing that those with low levels of digital skills have lower incomes and lower levels of educational attainment than those with high levels of digital skills. Those with lower digital skills are also more likely to be Latino than those with high levels of digital skills.

These classifications – low, medium and high levels of digital skills – turn out to have useful analytic benefits. Those with high levels of digital skills are more likely to have handled pandemic-related digital skills challenges with greater ease.

IV. THE PANDEMIC'S DIGITAL SKILLS CURVEBALL

The pandemic has imposed new pressures on people when it comes to internet access and using online applications. People unfamiliar with online video applications like Zoom suddenly have had to learn very quickly how to use them. Households that could once offload demands for internet and computer use to local public libraries have had to develop at-home solutions. For many people, this has meant brushing up on digital skills, upgrading their internet service plans, or becoming more informed consumers about attributes of their internet service.

The analysis that follows examines correlations between levels of digital skills and various measures of interest, such as relationships between skills and struggling with unfamiliar applications. Digital skills may not be the only factor in explaining those correlations. Those with lower levels of educational attainment may be more likely to have said they had difficulties using unfamiliar applications. In each instance discussed below, the “digital skills” effect is significant even when considering other social or demographic factors. In other words, although educational attainment and digital skills may both contribute to a greater likelihood of people struggling with new applications, digital skills are, from a statistical perspective, significant in explaining a portion of people’s problems using them. This means that digital skills training could compensate for the fact that people with lower levels of educational attainment are more likely to struggle with using unfamiliar digital applications.



V. THE BENEFITS OF DIGITAL SKILLS: THEY ALLOW PEOPLE TAKE ON MORE AND WORRY LESS

When encountering new digital applications, those with high levels of digital skills were better able to do new things with fewer challenges than those with lower levels of digital skills. This is evident in three ways:

- How people handled new applications during the pandemic
- How easy people think it would be to keep internet service absent a discount (among those who signed up for one)
- Overall satisfaction with service

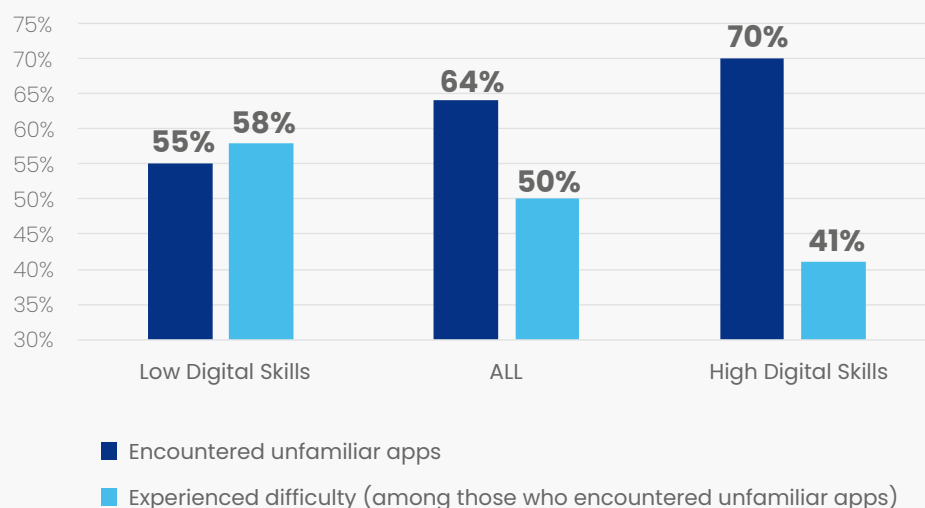
New applications encountered during the pandemic

Some 64% of respondents said that they used applications such as Zoom or Google Classroom with which they were either unfamiliar or inexperienced. Among those who had to use a new application, half said they experienced difficulty with them. But those figures varied considerably depending on people's level of digital skills.

Interestingly, the greater the self-reported level of digital skills, the greater the chance respondents encountered an unfamiliar application. Some 70% of those with high digital skills levels said they had used an unfamiliar online application compared with 55% of those with low digital skills. Those with better digital skills were able to challenge themselves with new applications.

As they encountered unfamiliar applications, those with high levels of digital skills reported fewer problems in using them. Some 50% of all respondents said they experienced some difficulty with new applications. For those with high levels of digital skills, that figure was 41% while 58% of those with low levels of digital skills reported difficulty with new applications.

NEW APPS & DIGITAL SKILLS



Ease of keeping service without a discount

The survey asked respondents if they had signed up for a discount internet service plan, like those offered by companies such as Comcast through its Internet Essentials program. The survey also asked whether a household had used the Emergency Broadband Benefit (EBB), a \$50 per month subsidy to defray qualifying households' internet costs. (The EBB ended at the end of 2021 and has been replaced by the Affordable Connectivity Program, which provides a \$30 per month benefit.) Overall, 9% of home broadband subscribers said they had signed up for such plans.

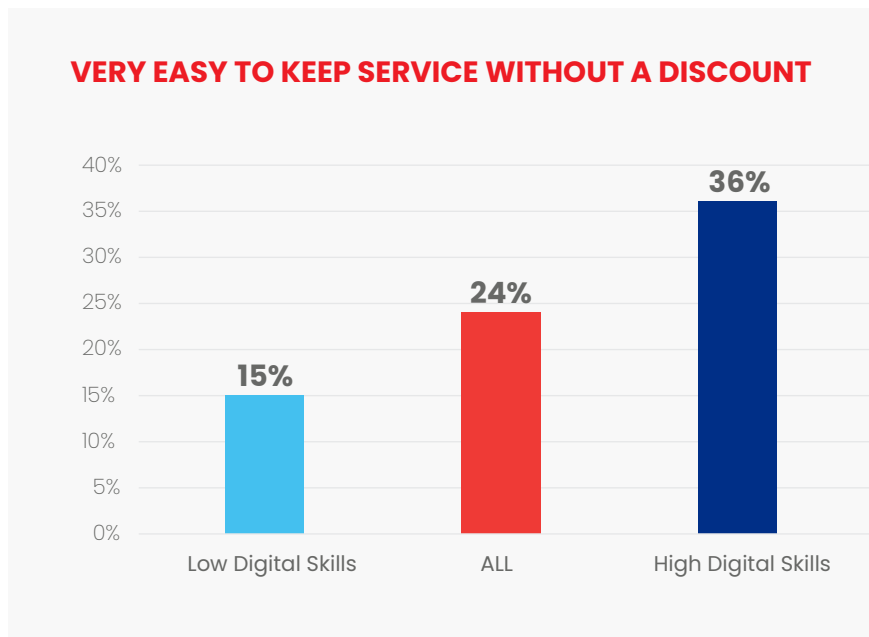
When asked how easy it would be to maintain service absent a discount (among those who had signed up for a plan), respondents said the following:

- 24% said it would be “very easy” to keep service
- 36% said it would be “somewhat easy”
- 25% said it would be “not too easy” to maintain service
- 12% said it would be “not at all easy” to keep service without the discount

Note that those with high levels of digital skills are more than twice as likely to say it would be very easy to keep service than those with low levels of digital skills. This gap is significant from a statistical perspective, which is to say that even if other factors influence these results (e.g., those with higher incomes are more likely to find it very easy to keep service), the impact of digital skills on these responses is highly influential.

This finding requires some additional context for interpretation. Noting that those with greater digital skills would find it easier to keep service without a subsidy does not mean affordability of service is irrelevant. Rather, this question gets at people's attitudes about service and digital skills. Higher levels of digital skills have a significant relationship with how people value service – even if those currently with a subsidy might have to do without it. The findings indicate that those with sufficient levels of digital skills might find ways to keep service absent a subsidy – even in the face of problems affording service.

Another way to look at this finding is to examine whether digital skills had anything to do with the likelihood that households lost service during the pandemic. On the whole, 18% gave up service for a time because of economic problems the pandemic caused. Those with low levels of digital skills were more likely than those with higher skill levels by a 21% to 17% margin. This difference is not large, but it is statistically significant. It adds weight to the notion that digital skill levels have some influence in people's decisions to maintain service despite economic challenges.



WHO IS SATISFIED WITH THEIR INTERNET SERVICE DURING THE PANDEMIC?



47%

of those with **high levels** of digital skills

22%

of those with **low levels** of digital skills

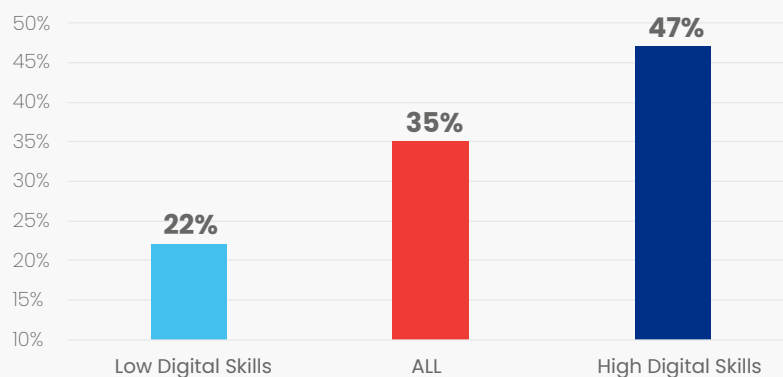
Satisfaction with service

The survey also inquired about people's levels of satisfaction with their internet service during the pandemic. In broad terms, respondents were satisfied with service, as 71% said they were at least "somewhat satisfied" with service, with 35% saying they were "very satisfied." Here are the full results when asked, since the pandemic began, whether they were satisfied with their home internet connection for online activities such as taking classes or doing their job:

- 35% were "very satisfied"
- 36% were "somewhat satisfied"
- 8% were "not too satisfied"
- 4% were "not at all satisfied"
- 17% have not used the internet for these purposes

Those with high levels of digital skills were more than twice as likely as those with low levels of digital skills to be "very satisfied" with their service, by a 47% to 22% margin. In light of earlier findings, this may not be too surprising. Those with a high level of digital skills had fewer problems with new applications they encountered during the pandemic. It seems likely that if they experienced problems with their home internet connection, they were better able to troubleshoot than those with low levels of digital skills.

VERY SATISFIED WITH SERVICE DURING THE PANDEMIC FOR WORK OR SCHOOL



VI. TRUST IN COMMUNITY ANCHOR INSTITUTIONS FOR INFORMATION ON INTERNET SERVICE PLANS

Trust is the second non-economic issue that influences what people do online, particularly with respect to managing digital tools and subscriptions. In this survey, trust is captured in a question that asked respondents how much they trust different institutions when learning about benefit programs such as discount internet offerings. The table below shows the results for the online panel of connected respondents.

TABLE 2: TRUST IN INSTITUTIONS FOR FINDING OUT ABOUT DISCOUNT INTERNET PROGRAMS

	A lot	Somewhat	Not too much	Not at all
Local public libraries	28%	50%	15%	7%
Schools	22%	51%	18%	9%
Community nonprofits	17%	54%	21%	9%
Internet service providers	10%	47%	32%	11%

Community anchor institutions (CAIs) – local public libraries, schools, and community nonprofits – garner the highest levels of trust when focusing on what institutions people trust “a lot.” Overall, 38% of respondents trust “a lot” either local public libraries, schools, or community nonprofits when learning about programs such as discount internet offers.

Trust and digital skills

Those with high levels of digital skills are twice as likely to trust community anchors “a lot” for information on benefit programs than those with low levels of digital skills – by a 46% to 23% margin. For internet service providers, just 6% of those with low levels of digital skills trust them “a lot” for learning about discount offers and 14% of those with high levels of digital skills trust them “a lot.”

There is certainly a reciprocal role between skills and trust. Acquiring digital skills may take place at a community anchor institution, such as a community nonprofit, which in turn makes someone trust that institution when it comes to digital tools and subscriptions. At the same time, the trusted status of these institutions may draw people to acquire digital skills and have the opportunity to generate awareness about subsidy and discount internet programs.

But they can both work together in prompting people to take action about their digital tools. For instance, those with high levels of trust in community anchors are more likely to shop for more affordable internet plans or purchase a computer. This is because such organizations are based in the communities they serve and have built trust through the services and programs they provide. In addition, oftentimes these organizations also advocate on behalf of the households they serve. Accordingly, people have a sense of comfort and trust with their local schools, libraries, and nonprofits.

WHO TRUSTS COMMUNITY ANCHOR INSTITUTIONS FOR INFO ABOUT INTERNET BENEFIT PROGRAMS?



46%
of those with **high**
levels of digital skills

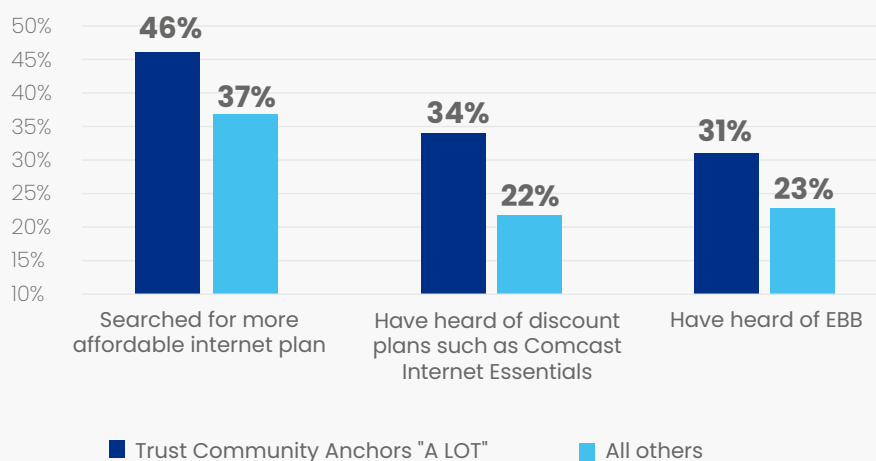
23%
of those with **low**
levels of digital skills

The following data further illuminate these points:

- 46% of those with high levels of trust in community anchors searched for a more affordable internet plan during the pandemic versus 37% of all others.
- 34% of those with high levels of trust have heard of discount plans such as Comcast Internet Essentials compared with 22% of all others.
- 31% of those with high levels of trust had heard of the Emergency Broadband Benefit compared with 20% of those lacking such high levels of trust in community anchors.

Trust in community anchors also had an influence on device purchases. Overall, 26% of respondents said that they bought a computer during the pandemic to better meet their family’s needs. Yet there is a clear contrast when looking at those who trust CAI’s “a lot” and all others. Some 31% with high levels of trust bought a computer to better meet family needs during the pandemic compared with 23% without high levels of trust.

VERY SATISFIED WITH SERVICE DURING THE PANDEMIC FOR WORK OR SCHOOL



VII. CONCLUSION

Addressing the digital divide entails meeting people where they are, that is, devising solutions that meet the different barriers people face. Economic factors loom large in explaining why some households lack service, but skills and trust also come into play in significant ways. This report shows how digital skills and the trust people bring to learning about internet benefit programs shape how they engage with the internet.

The U.S. is on the brink of making historic investments to solve the digital divide - investing in digital skills is part of the solution. This report's findings suggest the following to policymakers:

- **Investments in digital skills are a “win-win” proposition.** Higher levels of digital skills help people deal with unfamiliar applications while at the same time alleviating concerns they may have about how to use them.
- **Digital skills investments foster more informed consumers who place a greater value on being connected.** Those with greater digital skills are more likely to shop for more affordable plans and have higher levels of service satisfaction.
- **Make sure digital skills investments go to community anchor institutions like schools, libraries, local nonprofits.** They are highly trusted as sources for such information and venues to acquire digital skills training. Internet service providers have much lower levels of trust in this area.

To learn more about EveryoneOn and how we might work together to increase digital inclusion in underserved communities across the nation, email us: support@EveryoneOn.org.



Appendix

Demographics: EveryoneOn survey

	Online panel (all)	Low digital skills	Medium digital skills	High digital skills
Gender				
Male	42%	46%	41%	39%
Female	56%	52%	58%	59%
Other/Refused	1%	2%	1%	2%
Age				
18-24	13%	12%	14%	13%
25-34	17%	13%	17%	21%
35-44	14%	14%	11%	15%
45-54	13%	10%	15%	14%
55-64	15%	17%	14%	14%
65+	23%	27%	25%	18%
Refused	5%	7%	3%	3%
K-12 persons at home				
Yes	33%	33%	29%	35%
Education				
Less than high school	8%	12%	7%	4%
High school graduate	40%	49%	37%	33%
Some college (includes community college)	34%	27%	36%	39%
College degree or more	18%	13%	19%	23%
Race/ethnicity				
White	56%	53%	64%	55%
African American	16%	13%	11%	21%
Latino	18%	24%	15%	15%
Asian	3%	5%	1%	2%
Other	5%	6%	8%	7%
Income				
<\$15,000	18%	23%	19%	14%
\$15,000 to <\$25,000	19%	24%	17%	16%
\$25,000 to <\$30,000	11%	9%	12%	12%
\$30,000 to <\$40,000	24%	20%	25%	28%
\$40,000 to <\$50,000	28%	24%	28%	31%
Respondents	2,512	914	626	972

Methodology

This report uses data from a national survey of low- and lower-middle income households from an online panel of 2,512 respondents from SSRS, Inc., a survey and market research firm. It includes households whose annual incomes are \$50,000 or less and have some online connectivity. Most (85%) have high-speed connections such as fiber, cable modem or digital subscriber line service. Remaining online users have limited home access via cellular data plans, satellite or dial-up service.

The Survey of Low-income U.S. Households was conducted online via the SSRS Opinion Panel and invited U.S. adult internet users ages 18 and older with an annual household income of less than \$50,000 to participate. Data collection was conducted from July 8-22, 2021 among a sample of n=2,512 respondents in English (n=2,452) or Spanish (n=60). It includes households whose annual incomes are \$50,000 or less and have some online connectivity. Most (85%) have high-speed connections such as fiber, cable modem, or digital subscriber line service. Remaining online users have limited home access via cellular data plans, satellite, or dial-up service. Statistical results are weighted to correct known demographic discrepancies. The margin of sampling error for the complete set of weighted data is ± 2.7 percentage points.

Overview of SSRS Opinion Panel Recruitment

The SSRS Opinion Panel is a nationally representative probability-based multi-mode panel. Internet households participate via the worldwide web. SSRS Opinion Panel members are recruited randomly in one of two ways:

- (1) Through invitations mailed to households randomly sampled from an Address-Based Sample (ABS) frame;
- (2) Through a dual-frame random digit dial (RDD) sample via the SSRS Omnibus survey platform.

SSRS Opinion Panel members are recruited randomly based on nationally representative ABS design (including Hawaii and Alaska). Households are randomly sampled by SSRS sister company Marketing Systems Group (MSG) through the U.S. Postal Service's Computerized Delivery Sequence File (CDS), a regularly updated listing of all known addresses in the United States. For the SSRS Opinion Panel, known business addresses are excluded from the sample frame.

Additionally, the SSRS Opinion Panel recruit harder-to-reach demographic groups via the SSRS Omnibus survey platform. The SSRS Omnibus survey is a nationally representative (including Hawaii and Alaska) bilingual (English/Spanish) telephone survey designed to meet standards of quality associated with custom research studies. The SSRS Omnibus completes more than 50,000 surveys annually with 80% cell allocation. Sample for the SSRS Omnibus is obtained through MSG.

Sampling Procedures

Sample is drawn based on panel profile data to achieve a demographic composition as close to Census targets as possible. Sample was stratified by age, gender, race and ethnicity, and education to ensure adequate representation of each. We monitored field progress to see if the yields were lining up with Census targets and invited additional panelists as necessary to get closer to the Census parameters for the target population.



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