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I. EXECUTIVE SUMMARY

Digital literacy is an essential skill in modern society. However, a significant number of seniors in society are digitally excluded. This exclusion is caused by factors like device accessibility, knowledge of device use, and high-speed Internet connectivity. This brief examines the underlying causes of the digital divide among seniors, its impact on society, and strategies to address digital exclusion.

II. OVERVIEW

The digital divide is not merely about individual choice; it is also rooted in structural inequality. One-third of Americans aged sixty-five or older are not online, and half of these seniors lack high-speed Internet at home. Without addressing digital exclusion, seniors face heightened health, financial, and social risks in an increasingly digital world.

A. Relevance

Digital exclusion of the elderly has profound health, financial, and political consequences. If the elderly cannot utilize digital technologies to connect with healthcare services and providers, they may delay medical care, exacerbate their health, and lead to unnecessary complications. Similarly, inability to utilize digital banking services would lead to difficulties in accessing their accounts and paying their bills, making them vulnerable to financial scams and loss of income. Additionally, civic engagement and interactions with the government and other agencies have come to depend on digital literacy. Empirical studies have demonstrated that the quality of life and health of the elderly who are digitally connected and have access to digital technologies improve.

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III. HISTORY

The term "digital divide" has been in existence since the late twentieth century. This issue has become more visible and troublesome in the early twenty-first century. During these decades, technological advancements greatly improved the quality of life and the workplace for the younger generations. On the other hand, the older generations had little or no exposure to these technologies during their formative years.

A. *Current Stances*

Recognizing the problem, some attempts to bridge the gap have been made. Training programs for communities and non-profit organizations have been implemented to introduce seniors to computers and the Internet. However, the attempts to bridge the gap may not be sufficient to deal with the problem properly. Many digital technologies have not been designed with accessibility in mind, and it is difficult for seniors to use some of the essential online services. A large number of the elderly population still remains outside the digital world. This problem is likely to continue without specific policies to deal with the issue.

IV. POLICY PROBLEM

A. *Stakeholders*

The primary stakeholders affected by the issue of the senior digital divide consist of older adults who live on a fixed income, have ongoing health problems, or have limited prior experiences with technology. These individuals increasingly rely on technology to access healthcare services, manage personal finances, and access government services. However, these stakeholders face structural barriers that limit their ability to access these services independently.

Secondary stakeholders include healthcare providers, financial institutions, and the government, which benefit from electronic services' efficiency and lower costs. Yet, the senior digital divide increases their costs as they maintain traditional service levels for those not

online.

The indirect stakeholders consist of family members who increasingly provide support to seniors as they attempt to navigate the digital world on behalf of these stakeholders.

B. *Risks of Indifference*

If the senior digital divide is not addressed, there can be significant consequences. For instance, as healthcare continues to advance in terms of telemedicine and online patient portals, those seniors who are not digitally literate are at a higher risk of delayed care, thus exacerbating their chronic illnesses. This, in turn, strains the public healthcare system.

In terms of economic consequences, there are also significant risks. Seniors who are not digitally literate are at a higher risk of delayed financial disbursements, fraud, and a lack of financial independence. This, in turn, results in increased public expenditures in the future as these seniors become increasingly isolated. This isolation has also been linked to poor health outcomes and increased public expenditures on social services..

C. *Nonpartisan Reasoning*

The senior digital divide is an issue that resonates with both liberal and conservative perspectives. From an economic perspective, investing in digital literacy among seniors decreases preventable healthcare expenditures. From a governance perspective, investing in digital

literacy among seniors ensures that public services are accessible, thus enhancing civic engagement.

Investing in digital literacy for seniors does not establish new entitlements; instead, it reduces long-term public costs by streamlining service use and minimizing bottlenecks.

V. Tried Policy

In the past, efforts to address the digital exclusion of seniors have primarily focused on access without considering the usability or sustainability of support. Federal programs, such as the Lifeline and Affordable Connectivity Programs, were created to assist low-income families (including seniors) by providing low-cost broadband service. These were not very effective due to barriers to enrollment and a lack of assistance with developing digital literacy skills among users.

Community-based support has been provided through computer labs in public libraries and non-profit organizations that offer training programs. However, these types of support are frequently disbursed across communities and are time-limited. Furthermore, many digital technologies (particularly in health care and government sectors) have been designed to focus on efficient use, rather than user-centred design; therefore, they have limited the ability of existing access-related policies to be effective. Thus, while some existing policies may have provided some degree of support related to connectivity, they have also been ineffective in addressing usability-related barriers faced by seniors.

VI. Policy Options

To close the digital divide for older adults, address three key barriers: accessibility, skills training, and ease of use. Targeted policies for each barrier are most effective when combined.

Increase Access to Subsidized Broadband and Devices

Subsidizing internet service providers and devices to older adults would reduce the cost barriers to access broadband and devices for those living on a limited income. Permanent eligibility-based funding for these types of programs provides stable access to broadband and devices rather than the unstable access that comes from one-time emergency funding programs. States could augment federal efforts to provide broadband and devices by supporting bulk purchasing agreements or providing devices to older adults through their senior centres and health care systems.

Improve Digital Literacy Infrastructure In Community Based Locations

Providing ongoing funding for digital literacy programs located in libraries, senior centres and community colleges would address both the skill and confidence barriers to using technology. Long-term support is more effective than one-time workshops, as older adults can be provided with ongoing training and assistance as technology changes. Collaboration with health care systems and local governments would connect real-world examples of using technology with the training and increase the effectiveness of

the programs.

Create Accessible Standards for Essential Digital Services

Requiring an age-inclusive standard of usability for government websites, telehealth systems, and financial services would prevent exclusion from using digital services due to design limitations. Frequent usability testing with older adults is vital to ensure the continued navigability of platforms and reduce the need for external support. Adhering to these standards can also increase service delivery efficiency to all users.

Together, these ideas emphasize the importance of investing in the long-term functionality of digital technologies rather than just their short-term access to produce a more sustainable framework for digital inclusion.

VII. CONCLUSIONS

The senior digital divide, which represents a major structural policy challenge, impacts access to health care, economic security, and civic engagement. Connectivity efforts have largely been successful; however, connecting older adults to these technologies has not been as successful due to the inability to equitably address affordability, skills, and inclusive design.

By having a coordinated strategy of providing stable access, ongoing training and providing accessible digital infrastructure, older adults will experience greater independence from the public sector and lower public costs. With many

essential services moving to digital platforms, keeping seniors included in these services is not only about equity; it is about good governance and long-term efficiency for all parts of our society.

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