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September 10, 2019

Nebraska Rural Broadband Task Force
c/o Nebraska Information Technology Commission
501 South 14th Street, 4th Floor
PO Box 95045
Lincoln, NE 68509-5045

RE: Rural Broadband Task Force Report

Chair Toner and members of the Task Force:

Please accept our appreciation for the work that each of you has done to advance the work of the Task Force. We also appreciate the opportunity to provide comments to support your deliberations as you prepare the final version of the Task Force report due on November 1, 2019.

AARP Nebraska is a non-profit, non-partisan organization that works to support the independent voices of the 642,000+ Nebraskans who are 50+ as they work to create and maintain livable communities and advocate for the issues that matter most to their families: healthcare, employment and income security, retirement planning, affordable and decent housing, affordable utilities, transportation, and protection from financial abuse. Affordable and accessible broadband service, whether Nebraskans live in urban or rural communities, is an essential threshold service necessary to *The Good Life*, as we hear from our nearly 200,000 members, each affected by the ability or inability to access and afford broadband service.

Accessibility - We know that a substantial portion of the work completed by the Task Force has focused on access issues. Access to reliable and truly high-speed broadband access improves equity among Nebraskans and makes communities more livable for all Nebraskans. In all surveys conducted by AARP and by UNO's Center for Public Affairs, older Nebraskans say their most important goal is to "**Age in Place**." They want to live out their years in the community which has been, and is, their home. Broadband technology is now a vital tool which can help Nebraskans remain in their home and in their community by providing access to: healthcare services, supportive technologies to assist with overcoming functional limitations, entertainment, distance learning, telehealth, social connectedness with family and friends through social media video calling, and enhanced tools available to caregivers who older adults

Real Possibilities

rely on for significant support in order to live active, healthy lives at home and in their community.

Affordability - Higher priced service may prevent broadband adoption and may limit the ability to purchase other essential goods. High or unpredictable broadband costs present a particular burden for older adults, many of whom live on fixed incomes and do not have the resources or flexibility to withstand significant changes to their expenses. More than 52% of retirees aged 65 and older who live alone or with a spouse do not have sufficient income to cover expenses for basic necessities such as food, medical care, prescriptions, and transportation. In 2019, the average social security retirement benefit is \$1,461 per month (\$17,532 annual). The Social Security Administration estimates that 21% of married seniors and 44% of single seniors rely on Social Security for 90% or more of their income. We are not yet able to estimate affordability issues, but our members in urban and rural areas of Nebraska cite affordability as a significant barrier to their use of broadband service.

Demographics of an Aging but Working Nebraska - According to a 2019 report presented to the Legislature's Planning Committee by the UNO Department of Gerontology in the College of Public Affairs and Community Service:

- In 2019, the number of Nebraskans 75 years of age and older surpassed the number of Nebraskans under five years of age for the first time.
- Between 2010 and 2050 the 85+ population in Nebraska is projected to increase 163.4% from 42,000 to 121,000.
- More than half of Nebraska's 93 counties will see an increase of 100% or more (a doubling) of its population of persons age 85 and older.
- Additionally, 64% of farmers and ranchers in Nebraska are 55 and older; the average age is 57.8 years old.
- 22% of Nebraskans over age 65 are in the workforce.
- 75% of persons 55-65 are in the workforce, representing the second highest rate of workforce participation in the country.
- Persons aged 65-74: are still working, are still driving and getting around in the community, and may be caring for and aging parent who is 85+ years old.
- Persons aged 75-84: are still driving, are keeping up their home, and may still be working full or part-time.

Older Nebraskans are an asset, not a liability, an argument supported by the UNO report. Collectively, they are a source of energy and stability in rural and urban communities. We view accessible and affordable broadband as an important investment in older Nebraskans, especially those who live in rural communities which are suffering a significant loss of health care resources as part of a larger set of economic dislocations.

High-speed Internet-based technologies have the potential to empower older adults to continue to live more productive, independent, and satisfying lives. Our aging population is caught in a digital gap which is itself a part of a growing rural-urban divide in Nebraska. A 2013 AARP research report explained that bridging the digital gap can help support the needs and ambitions

of older adults in the areas of personal fulfillment, health preservation, social connectedness, functional capability and activity, and caregiver support.

AARP Nebraska urges the Task Force's support for a vigorous effort to extend accessible and affordable broadband service to our citizens living and working in rural Nebraska, especially 50+ Nebraskans. Thank you for the opportunity to provide comments, and we look forward to the ongoing conversation.

Sincerely,

A handwritten signature in black ink that reads "Jina Ragland". The signature is fluid and cursive, with the first name "Jina" being larger and more prominent than the last name "Ragland".

Jina Ragland
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