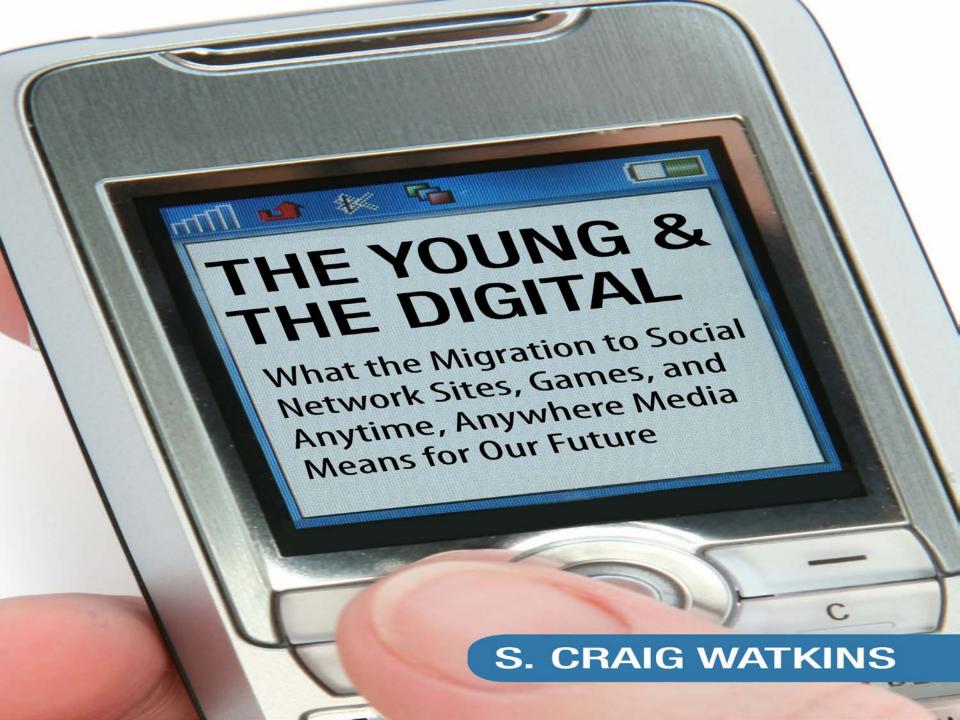


S. Craig Watkins, Phd
University of Texas at Austin
Federal Reserve Bank of Boston
White House Advisory Council
on Financial Capability for
Young Americans
December 10, 2014

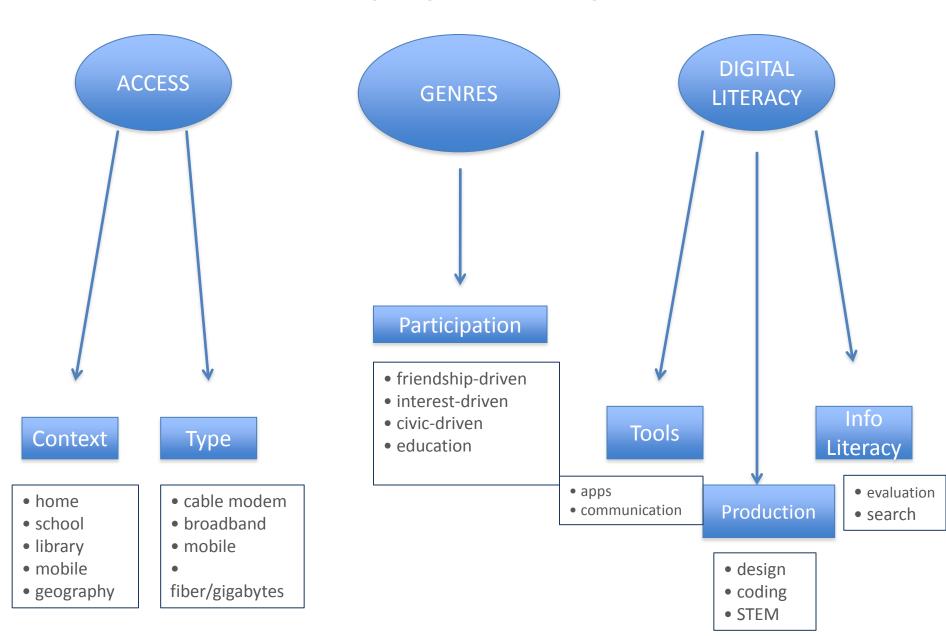


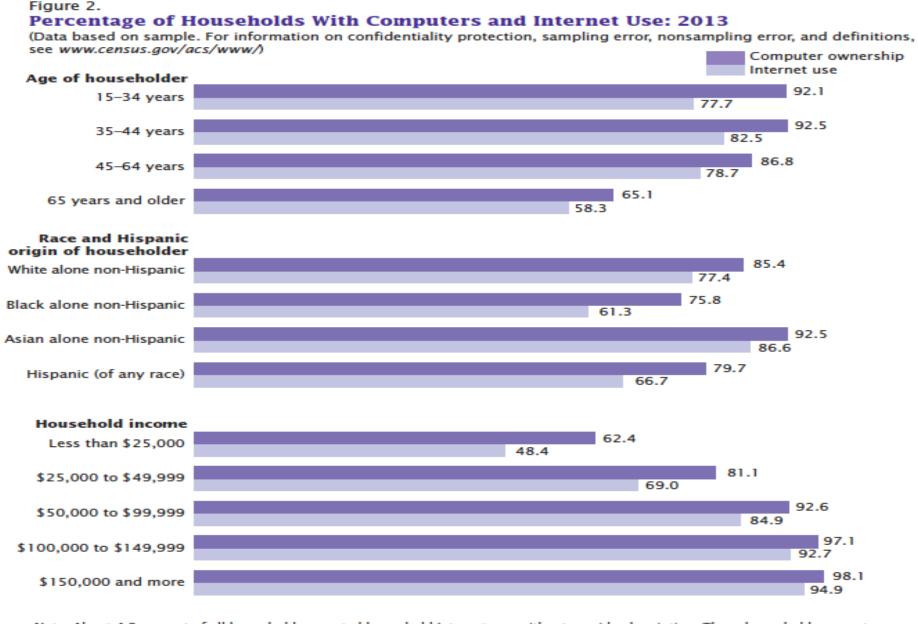




RETHINKING THE DIGITAL DIVIDE

MAPPING DIGITAL DIVIDES





Note: About 4.2 percent of all households reported household Internet use without a paid subscription. These households are not included in this figure.

Source: U.S. Census Bureau, 2013 American Community Survey.



II SOCIAL & MOBILE MEDIA PRACTICES

Teen Cell Phone and Smartphone Ownership Demographics

% of teens in each demographic group

		Own a Cell Phone (any kind)	Own a Smartphone	
All t	eens, ages 12-17 (n=802)	78%	37%	
Tee	n Gender			
а	Boys(n=405)	77	36	
b	Girls (n=397)	78	38	
Age	of Teen			
а	12-13 (n=246)	68	23	
b	14-17 (n=556)	83 ^a	44 ^a	
Tee	n Gender and Age			
а	Boys, 12-13 (n=122)	65	20	
b	Boys, 14-17 (n=283)	83 ^{ac}	43 ^{ac}	
C	Girls, 12-13 (n=124)	71	26	
d	Girls, 14-17 (n=273)	82 ^a	44 ^{ac}	
Pare	ent Race/ethnicity			
а	White, Non-Hispanic (n=542)	81 ^c	35	
b	Black, Non-Hispanic (n=122)	72	40	
С	Hispanic (n=92)	64	43	
Pare	ent Education			
a	Less Than High School/High school grad (n=244)	71	35	
b	Some College (n=192)	79	35	
C	College + (n=363)	87 ^{ab}	41	
Pare	nt Household Income			
а	Less than \$30,000/yr (n=154)	69	39 ^b	
b	\$30,000-\$49,999 (n=155)	74	24	
C	\$50,000-\$74,999 (n=110)	81	38	
d	\$75,000+ (n=335)	86 ^{ab}	43 ^b	
Urb	anity	9.		
а	Urban (n=278)	76	42 ^c	
b	Suburban (n=410)	81	39 ^c	
C	Rural (n=101)	73	19	

Source: Pew Internet Teens and Privacy Management Survey, July 26-September 30, 2012. N=802 parents of teens ages 12-17 and 802 teens ages 12-17. Margin of error is +/- 4.5 percentage points.

Note: Columns marked with a superscript letter (*) or another letter indicate a statistically significant difference between that row and the row designated by that superscript letter. Statistical significance is determined inside the specific section covering each demographic trait.

Age 14: a tipping point in the ownership of smartphones

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Urb	anity	8	
а	Urban (n=278)	76	42 ^c
b	Suburban (n=410)	81	39 ^c
C	Rural (n=101)	73	19

Source: Pew Internet Teens and Privacy Management Survey, July 26-September 30, 2012. N=802 parents of teens ages 12-17 and 802 teens ages 12-17. Margin of error is +/- 4.5 percentage points.

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Adoption of mobile defies typical diffusion of Innovation patterns

Race and the changing mobile and online landscape

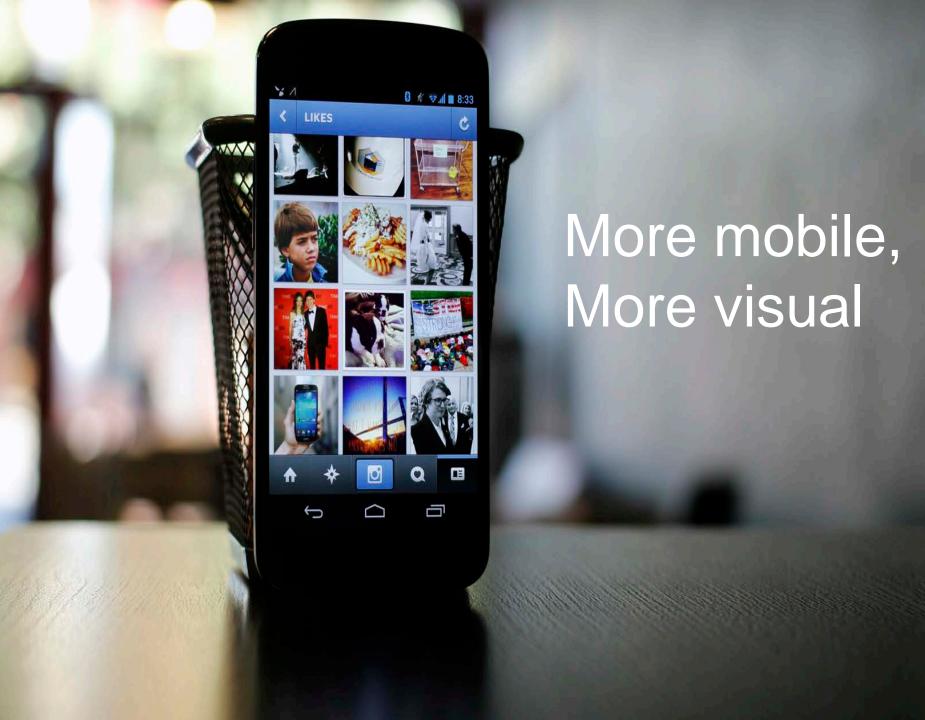
Going online with a handheld by race

% in each group with a handheld

	White		Black		Hispanic	
	2007	2009	2007	2009	2007	2009
Percent of those who have ever gone online with a handheld	29%	33%	41%	58%	45%	53%
Percent of those who on a typical day go online with a handheld	12	20	17	35	21	33

Source: Pew Internet & American Life April survey conducted from March 26-April 19, 2009. N=2,253. Margin of error is +/- 2. Survey conducted in English.





Social Networking on Mobile Phones

% of cell phone owners who use a social networking site on their phone

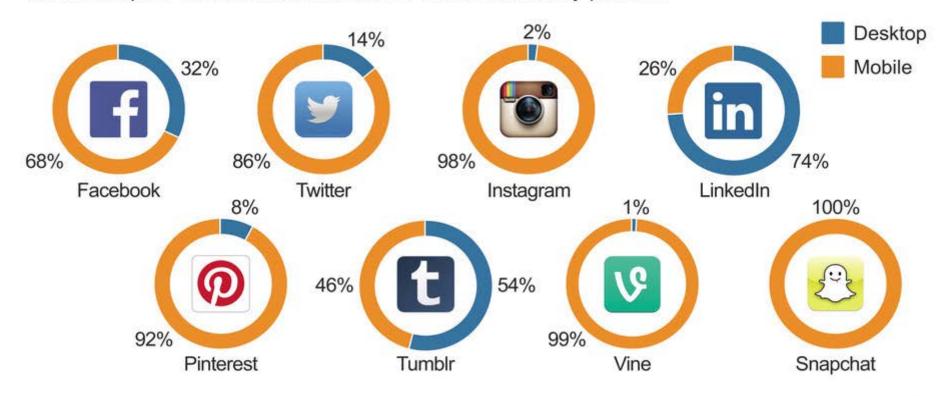
	All cell phone owners (n=1,954)	40%
a	Men (n=895)	39
0	Women (n=1,059)	41
	Age	
3	18-29 (n=340)	67 ^{bcd}
0	30-49 (n=562)	50 ^{cd}
	50-64 (n=587)	18 ^d
d	65+ (n=429)	5
	Race/ethnicity	
3	White, Non-Hispanic (n=1,404)	36
0	Black, Non-Hispanic (n=234)	48ª
	Hispanic (n=180)	49 ^a
	Annual household income	
3	Less than \$30,000/yr (n=447)	38
0	\$30,000-\$49,999 (n=316)	40
	\$50,000-\$74,999 (n=272)	48 ^a
ł	\$75,000+ (n=538)	45 ^a
	Education level	
1	No high school diploma (n=156)	33
0	High school grad (n=542)	37
2	Some College (n=490)	42 ^a
ł	College + (n=752)	43 ^{ab}

Source: Pew Internet Spring Tracking Survey, March 15 – April 3, 2012. N=2,254 adults ages 18+. Interviews were conducted in English and Spanish and on landline and cell phones. Margin of error is +/- 3 percentage points for results based on cell phone owners.

Note: Percentages marked with a superscript letter (e.g., ^a) indicate a statistically significant difference between that row and the row designated by that superscript letter, among categories of each demographic characteristic (e.g. age).

Social Network Activity: Mobile vs. Desktop

% of time spent on social networks in the United States, by platform*



THE WALL STREET JOURNAL. * December 2013, Age 18+

Source: comScore







Instagram Statistics

Engagement Levels

150 Million Active Users

55 Million Photos Uploaded Every Day

43% of Accounts Post More Than Once a Day

8500 Likes per Second

1.2 Billion Likes Daily

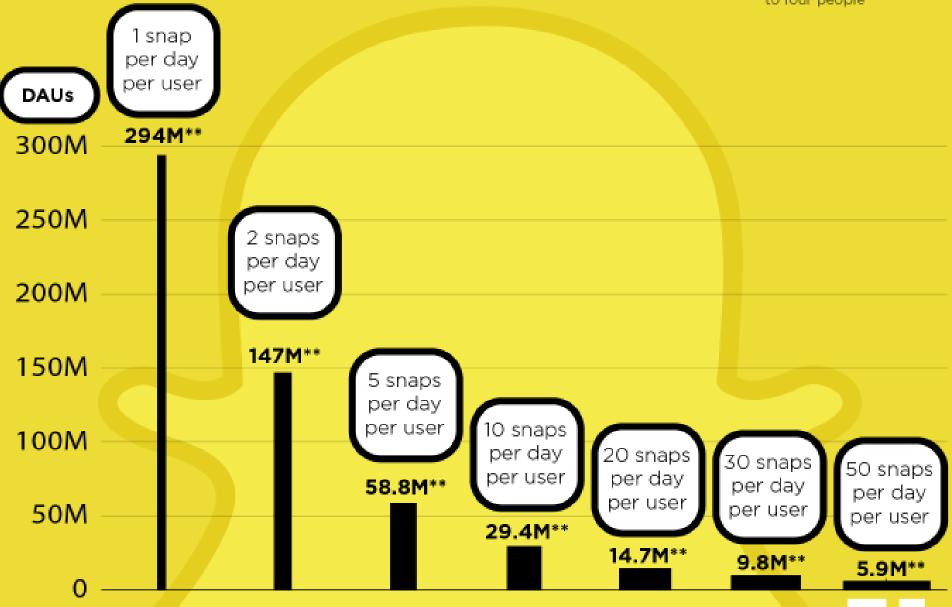
1000 Comments per Second

Instagram Engagement is 15X
Greater than Facebook



Estimated Snapchat Daily Users*

 Assuming the average snap that is sent to more than one person is sent to four people



III IMPLICATIONS FOR LEARNING



CONNECTED Larning EQUITABLE, SOCIAL, AND PARTICIPATORY LORING

Connected learning is a model of learning that holds out the possibility of reimagining the experience of education in the information age. It draws on the power of today's technology to fuse young people's interests, friendships, and academic achievement through experiences

CROSS ENERATIONAL

PRODUCTION CENTERED

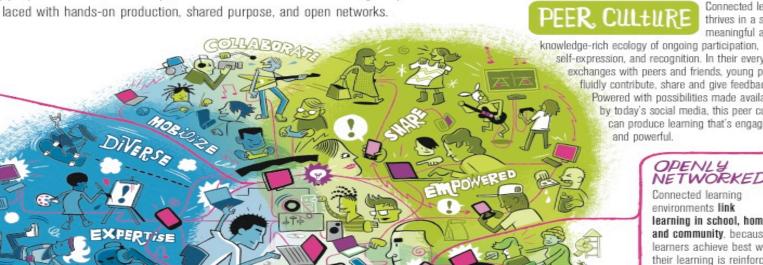
Connected learning prizes the learning that comes from actively producing, creating, experimenting, and designing, because it promotes skills and dispositions for lifelong learning, and for making meaningful contributions to today's rapidly changing work and social conditions.

INTERESTS

Interests foster the drive to gain knowledge and expertise. Research has repeatedly shown that when the topic is personally interesting and relevant, learners achieve much higher-order learning outcomes. Connected learning views interests and passions that are developed in a social context as essential elements.

SHARED PURPOSE

Today's social media and web-based communities provide unprecedented opportunities for caring adults, teachers, parents, learners, and their peers to share interests and contribute to a common purpose. The potential of cross-generational learning and connection unfolds when centered on common goals.



ACADEMIC

Connected lea recognizes the importance of

and supported in multip

settings. Online platform

can make learning

resources abundant.

accessible, and visible across all learner settin

academic success for intellectual growth and as an avenue towards economic and political opportunity. When academic studies and institution draw from and connect to young people's peer culture communities, and interest-driven pursuits, learners flourist and realize their true potential.

ACTIVE RELEVANT REAL-WORLD EFFECTIVE HANDS-ON NETWORKED INNOVATIVE PERSONAL TRANSFORMATIVE

ACHIEVE

IV SUGGESTIONS TO THE FINANCIAL CAPABILITIES FIELD



Classes eLearning Meetings

Formal

Self-study
Social Media
Internet Surfing

Unexpected

Intentional

Reading Coaching Mentoring

Informal

Community Exploring Playing

S. Craig Watkins @scraigwatkins theyoungandthedigital.com