



## Making Broadband Affordable for Loudoun County Residents

By John Kiff and Elizabeth Wallace

Across the United States, access to high-speed internet has become more available in recent years and has become an essential utility. However, those with lower incomes often fall further behind as they struggle to obtain and afford broadband at home.

While Loudoun County is largely an affluent area, 3.2% of the population lives under the federal poverty level. Loudoun Broadband Alliance (LBA) has researched options that are available to make broadband more affordable. LBA has found that these options are being underutilized by Loudoun County residents. Only about 1% of Loudoun households have enrolled in the Affordable Connectivity Program (ACP), despite the fact that some households that are above the poverty level would also be eligible for the program.

Loudoun Broadband Alliance will partner with organizations in Loudoun county that work directly with households most likely to be eligible for the ACP. Through these partnerships, we will promote ACP enrollment and determine other solutions for those who struggle to afford broadband internet at home.

## National Broadband Affordability Landscape

*The COVID-19 pandemic has unearthed our reliance on broadband internet, not as a luxury but as an essential utility such as water and electricity. Having access to broadband internet is vital for connecting people to the most basic of necessities, such as housing, food, health care, education, and income.<sup>1</sup>*

According to a nationwide 2021 [Pew Research survey](#), home broadband subscriptions have increased from 73% to 77% since 2019.

45% of respondents without broadband said the monthly cost was too high. Only 57% of adults in households earning less than \$30,000 per year had broadband internet at home, versus 92% of adults in households earning \$75,000 or more.

19% said their most important reason for not having broadband at home was that smartphones allow them to do everything they need to do online. 27% of adults living in households earning less than \$30,000 per year were smartphone-only internet users.

While adults may be content with relying on smartphones for their internet needs, another [Pew survey](#) found that this solution contributed to a ‘homework gap’ for American children in lower-income households who struggled to complete schoolwork during the COVID-19 pandemic.<sup>2</sup>

Fortunately, there are federal programs in place to make broadband internet more affordable.

### Affordable Connectivity Program (ACP)

The Federal Communications Commission created the [Affordable Connectivity Program](#) (ACP) which provides up to \$30 per month towards internet service for eligible households. ACP-eligible households can also receive a one-time discount of up to \$100 to purchase a laptop, desktop computer, or tablet from certain [participating providers](#), with a small copay.

All of the major [internet service providers](#) participate in the program, including [AT&T](#), [Comcast](#), [T-Mobile](#) and [Verizon](#), and [twenty of them have agreed](#) to offer high-speed internet plans that cost no more than \$30 per month. As a result, these plans are effectively free for ACP recipients.

A household is eligible for the ACP if the household income is at or below 200% of the [Federal Poverty Guidelines](#) (see the table below) or if a member of the household meets at least one of the following criteria:<sup>3</sup>

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<sup>1</sup> Early, J., and A. Hernandez. 2021. "[Digital Disenfranchisement and COVID-19: Broadband Internet Access as a Social Determinant of Health.](#)"

<sup>2</sup> According to a [2020 Pew Research study](#), 15% of American households with school-age children lack an internet connection, and this proportion goes up to 59% among households earning less than \$20,000/year.

<sup>3</sup> A household is a group of people who live together and share money even if they are not related to each other. If they live together and share money, they are one household. If they either don't live together or they don't share money, they are two or more households. <https://acpbenefit.org/do-i-qualify/what-is-a-household>. The Census Bureau uses gross income to establish poverty thresholds: <https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>.

- Received a Federal Pell Grant during the current award year.
- Meets the eligibility criteria for a participating provider's existing low-income internet program.
- Participates in one of these assistance programs:
  - [Supplementary Nutritional Assistance Program](#) (SNAP)
  - [Medicaid](#)
  - Federal Public Housing Assistance
  - [Supplemental Security Income](#) (SSI)
  - [Special Supplemental Nutrition Program for Women, Infants, and Children](#) (WIC)
  - [Veterans Pension or Survivor Benefits](#)
  - or [Lifeline](#).

Income Thresholds for ACP Eligibility			
Persons in household	Income Threshold	Persons in household	Income Threshold
1	\$27,180	5	\$64,940
2	\$36,620	6	\$74,380
3	\$46,060	7	\$83,820
4	\$55,500	8	\$93,260

The process to apply for the ACP benefit is not complicated and is facilitated by the internet service provider (ISP) in many cases – making the program very easy to access. More information about the ACP can be found at the [White House “Get Internet” portal](#) or [ACPBenefit.org](#). Both web sites may be used to apply for the benefit.

## Line Extension Customer Assistance Program (LECAP)

Those in more rural areas might find they are just out of reach of an ISP’s network and the cost of extending those facilities is more than the homeowner can bear. The Commonwealth of Virginia’s [Line Extension Customer Assistance Program](#) (LECAP) [fully covers](#) the cost of extending existing broadband networks when the home exceeds an internet service provider’s standard connection drop length from a roadway or easement containing telecommunications infrastructure. It is available for households that collectively earn up to \$89,066 annually, and up to \$133,599 in certain high-income areas [based on zip codes](#). However, Loudoun addresses eligible for the [All Points Broadband](#) project (funded through a Virginia Telecommunication Initiative (VATI) grant) are not eligible for LECAP assistance.

## ACP Participation in Loudoun County

While approximately 3.2% of Loudoun residents fall below the poverty level<sup>4</sup>, only 1% of Loudoun households were enrolled in the ACP program as of the end of June 2022<sup>5</sup>. However, since ACP eligibility

<sup>4</sup> According to American Community Survey (ACS) 5-year estimates (2016-2020) provided by the United States Census Bureau (<https://www.census.gov/data/developers/data-sets/acs-5year.html>).

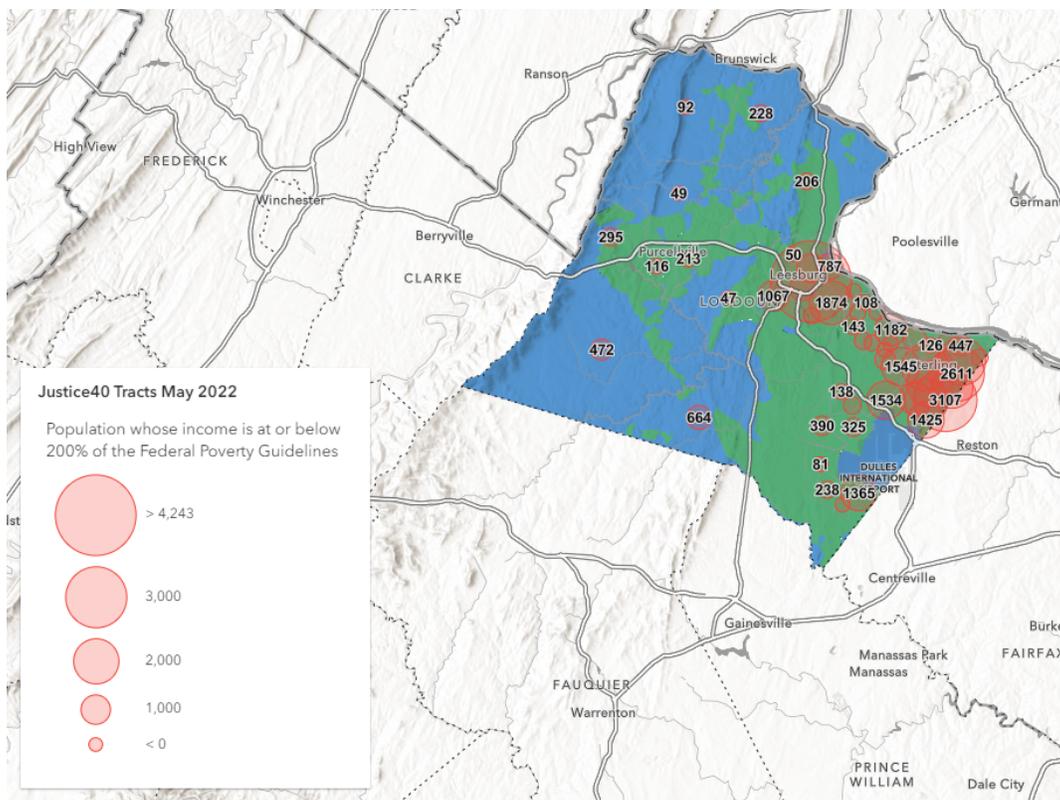
<sup>5</sup> Based upon Loudoun household enrollment (1,751) as reported by Universal Service Administrative Company (USAC) (<https://www.usac.org/about/affordable-connectivity-program/acp-enrollment-and-claims-tracker/>) as of June 2022 and Loudoun households (136,398) (ACS 5-year estimates).

extends to household incomes up to 200% of the federal poverty level or other criteria, the gap in ACP enrollments in Loudoun County is actually larger than indicated by poverty rate data alone.

To better understand where poverty exists in Loudoun, the estimated number of residents living below the poverty level, as determined by the American Community Survey (2016-2020), has been mapped to show areas “served” by Verizon FiOS or Comcast as well as “unserved” areas.

Of Loudoun County's population of over 400,000, an estimated 13,000 residents live below the poverty level. Around 12,000 (92% of those in poverty) live in locations with access to Verizon FiOS or Comcast (“served” areas).<sup>6</sup>

In “served” areas, internet could be free for those who are ACP-eligible. Plans are available starting at \$25/month for those who do not meet the ACP criteria.

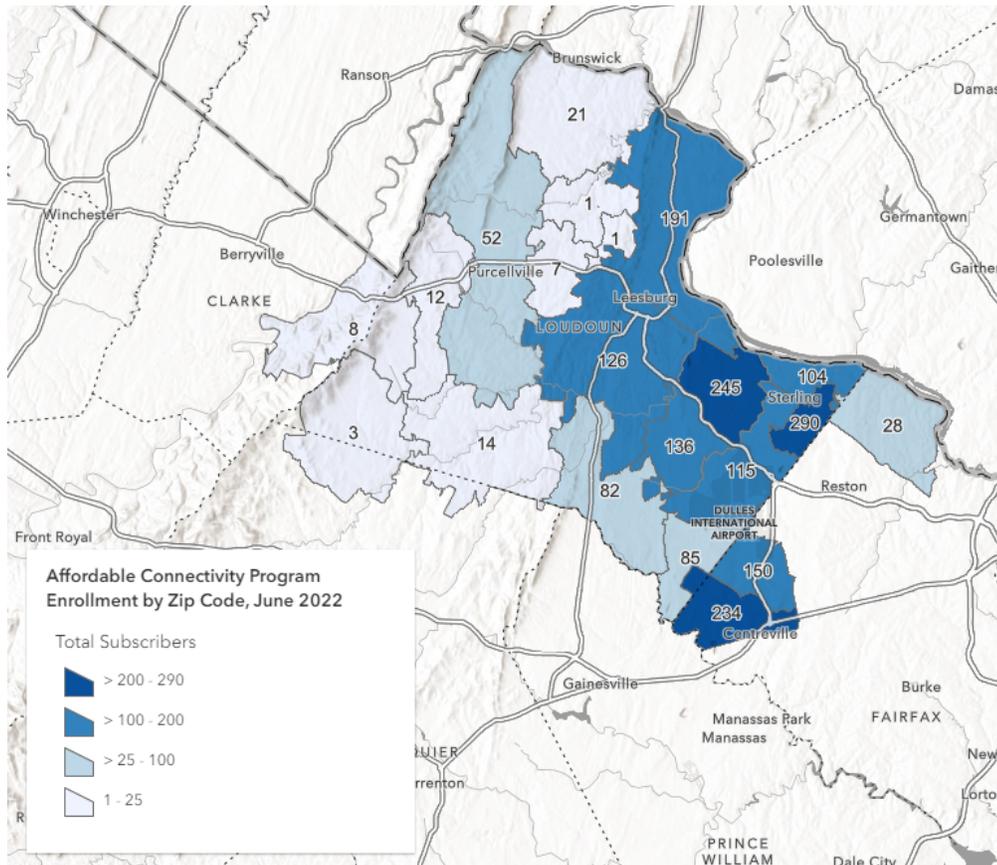


<sup>6</sup> Based upon “served” and “unserved” areas identified by Loudoun Broadband Alliance (LBA) research through May 2021 and residents living under poverty level, by census block (ACS 5-year estimates).

Internet Connection Options <sup>7</sup>		
	Plans for households that meet the ACP eligibility criteria	Least expensive plans for those who don't meet the ACP criteria
<b>Verizon</b>	Free via <a href="#">Verizon FiOS Forward</a> (300 Mbps download speed)	\$25/month for (300 Mbps download speed) <a href="#">Verizon FiOS</a> .
<b>Comcast</b>	Free via <a href="#">Comcast Internet Essentials Plus</a> (100 Mbps)	\$29/month for (300 Mbps download speed) <a href="#">Comcast Performance Pro Internet</a>

ACP household enrollment by zip code, as reported by Universal Service Administrative Company (USAC), shows where households are taking advantage of the program. In Loudoun, 1,751 households were enrolled as of the end of June 2022.

As expected, enrollment is higher in “served” areas, particularly in eastern Loudoun, but ACP is underutilized across the county.



<sup>7</sup> As of August 27, 2022.

## Action Plan

Loudoun Broadband Alliance believes that everyone should have affordable access to broadband internet service.

LBA's study on broadband affordability in Loudoun County indicates that many residents may be unaware of the benefits that are available, or they are unable or hesitant to complete the application.

LBA proposes a three-phase approach to alerting Loudoun County residents to their affordable internet options.

*Phase 1:* Address those that meet ACP or LECAP criteria and reside in "served" areas – i.e., with access to Verizon FiOS or Comcast (Targeted for Fall 2022)

- Partner with stakeholders within Loudoun County to raise awareness of the ACP program within the approximately 12,000 individuals in "served" areas who fall under the poverty level as well as others who do not fall under the poverty level but meet ACP criteria.
- Publicize and promote the LECAP program to those in "served" areas who do not currently have broadband but might meet the LECAP criteria.

*Phase 2:* Develop options for households in unserved areas who are eligible for the ACP.

- Approximately 1,000 individuals in the 'unserved' areas fall under the poverty level plus more who would meet the ACP criteria.
- Use Geographic Information System (GIS) mapping, census data and other tools to identify target populations in the "unserved" areas.
- Partner with stakeholders to promote enrollment in the ACP with participating ISPs or other affordability programs offered by local ISPs.

*Phase 3:* Identify solutions for households that are not ACP-eligible but cannot afford the more expensive internet options available to them (either in "served" or "unserved" areas)