

How Houston Public Library Is Closing the Digital Skills Gap

Joanne, a Houston native, spent decades managing her finances with in-person visits to the local bank. In recent years Joanne has become less mobile and increasingly frustrated, having to rely on family and friends to assist her in getting to the bank. During a routine trip to her Houston Public Library branch, she discovered a poster for a program called Ready, Set, Bank™, a course that teaches people how to safely manage money and bank online. She enrolled and successfully completed the program. Thanks to the digital skills she learned in Ready, Set, Bank™, Joanne has regained her independence and now confidently manages the majority of her banking needs online.

According to the Houston Public Library, Joanne's is a familiar experience that demonstrates the library's efforts to address the digital skills gap are succeeding. Houston Public Library, notably the largest public provider of free internet access and digital instruction in Houston, strives to connect people in their community with the digital world through innovative and responsible library services and programs.

Meeting the Demand for Technical Skills & Digital Training

In many under-resourced communities, the library is one of the only reliable access points customers have to technology. "It's our civic duty as public libraries to serve our communities by being responsive to their needs through the provision of services and programs that address those needs. The digital divide is a reality for many Houstonians. At the Houston Public Library, it's part of our core service to make sure that we're providing the community, particularly those most in need with access to technology and to digital instruction that will allow them to participate meaningfully in this digital age," says Dr. Rhea Lawson, Ph.D., Executive Director of Houston Public Library.

Technology education courses and specifically the signature 50 Plus Computer Club are among the most popular programs offered by Houston Public Library. The 50 Plus

Computer Club is open to anyone but focuses on seniors in the community, many of whom use the library as their technical lifeline. In response to demand from patrons for more technical skills and digital training, the library set out to incorporate Ready, Set, Bank™ into their program offerings.

About Houston Public Library

- Serves over two million people across 42 locations
- Provides 2,200+ public access computers
- Facilitates 1,500+ educational computer classes annually

Expanding Community Impact with Online Instruction

Ready, Set, Bank™ is an educational tool that helps seniors bridge the digital divide and leverage online banking to better manage their money and enhance their financial well-being. Developed by Capital One in partnership with Older Adults Technology Services (OATS) and Grovo, Ready, Set, Bank™ is a series of 44 microlearning videos that are accessible on an easy-to-use and engaging bilingual platform. The unbranded videos are available in English or Spanish and focus on a variety of online banking concepts, like navigating mobile banking and setting up alerts about account activity to protect against fraud. "The videos are truly agile and full of transferable digital skills that participants can apply wherever they bank," says Lawson.

Here's How They Did It!

- Piloted the program at eight locations
- Educated 350 participants
- Hosted weekly one-hour sessions

Implementing Ready, Set, Bank™ Using Community Foundations

Houston Public Library led the charge as the first library system to implement Ready, Set, Bank™. Using library locations across the city, as well as the “HPL Mobile Express” vehicle and community partners they recruited participants, facilitated sessions, and hosted classes in both English and Spanish that successfully helped adults lacking technical skills gain the confidence to bank online.

The library paired the Ready, Set, Bank™ microlearning videos with tailored visual aids and inclusive group discussions to accommodate a wide spectrum of learning needs. The library recalls one group of participants who were alarmed by the unfamiliar idea of transferring funds. Participants struggled to understand the benefits of being able to move their money to different accounts as needed. The library worked with program facilitators to frame the idea of transferring funds around relatable benefits, such as the flexibility to share funds with family or move it internally to address urgent household matters. The library also conducted the program in tandem with its technology education classes, which fostered sustained participation and an increase in retention of the information taught.

Gaining the Freedom to Bank Independently

Prioritizing technical education services like Ready, Set, Bank™ equips older adults with the confidence and knowledge to maintain control over their bank account. “The more access and education we give seniors through the program, the more we empower them to use technology to their advantage,” says Lawson. Through Ready, Set, Bank™, participants can transform how they manage their money and protect themselves online.

Collaborating to Close the Digital Skills Gap

“Ready, Set, Bank™ is a natural program to integrate and offer when we think about the progression of learning and financial literacy in making sure we have individuals who are empowered,” says Lawson. The program is now a core pillar of Houston Public Library’s technical instruction services and a critical tool for equipping Houstonians with the digital skills needed to be independent and secure when banking online.

Take the Next Step!

Visit www.readysetbank.org to browse the program curriculum and download the Partner Toolkit/Instructional Guide at the bottom of the page to learn how you can incorporate Ready, Set, Bank™ into your library services.

How To Make Learning Stick

- Series of 44 Microlearning videos
- Visual aids tailored to participants
- Inclusive group discussion about technology and banking goals

Program Outcomes

- **67%** participants said Ready, Set, Bank™ increased their confidence and ability to securely bank online
- **68%** participants are committed to using online banking tools learned in Ready, Set, Bank™
- **90%** participants would recommend Ready, Set, Bank™ to others