



Hancock County Broadband Expansion

Where is Broadband Access and How are
People Using It? What's the Rest of the Puzzle?

**The Center for Regional Development at Bowling Green State University
April 15, 2025**

Executive Summary

In the fall of 2024, the Center for Regional Development (CRD) at Bowling Green State University (BGSU) was contacted by representatives for the Hancock County Commissioners. CRD has a long history of working within the broadband equity space and developed a process that has proven effective in community-engaged research to work with populations who have, at times, lacked engagement.

CRD has compiled a detailed analysis of digital equity challenges and opportunities in Hancock County, Ohio. This initiative draws on

insights from key stakeholders to identify barriers, assess current infrastructure, and inform the next steps for closing the digital divide.

The commissioners had concerns regarding broadband access within the county and knew that there were some locations that lacked infrastructure and other places that lacked broadband for reasons beyond infrastructure. Laid out below are the steps taken and the findings of each of these steps.

We focused on the [BroadbandOhio](#) model for defining access since most of the grant funding for expansion is offered by them. BroadbandOhio is a state government agency whose vision is: "To bring high-speed internet access to every Ohioan and build a best-in-class broadband network in Ohio." BroadbandOhio is part of the Ohio Department of Development.

It's important to note that BroadbandOhio has benchmarked speeds that they deem as having access. These are currently defined as 100 Mbps upload and 20 Mbps download.

Hancock County opted to use this model because this would most likely be the easiest path to expanding broadband in the county. BroadbandOhio utilizes this because it is the federal model from the [National Telecommunications and Information Administration](#). This ensures that Hancock County will be able to submit grant and other applications with an apples-to-apples comparison of what is going on in the county and the populations impacted, as well as current datasets that can bolster the application(s).

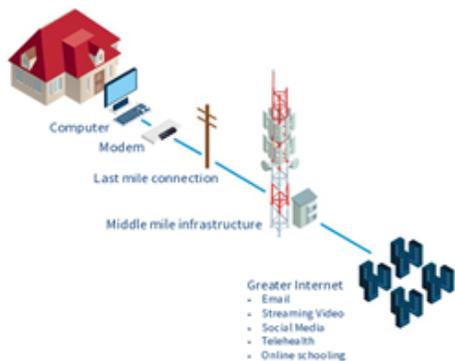
What does having access mean and look like?

Having access to high speed internet impacts nearly every facet of daily life for most people. Banking, shopping, healthcare, education,

and engaging with friends and family heavily rely on having an internet connection.

The infrastructure required to have high speed internet in our homes requires a great deal of planning and involves a lot of technology that is largely hidden to most people. It often feels seamless when accessing webpages or surfing the internet and people sometimes only notice how important access is when they lose it due to weather or accidents that suddenly cuts them off from the activities they do online.

Connecting a Home to the Internet



Broadband infrastructure includes cables, fiber optics, wiring, or other permanent infrastructure that, together, provide access to internet over 100/20 Mbps in individual locations.

Middle mile is the physical infrastructure of a broadband network needed to enable internet connectivity, and it connects last mile (local) networks, like ISPs, to the greater internet.

Last mile is the physical infrastructure of a broadband network that serves as the last leg of connection to a home or business from an ISP. It does not have to be a mile, and it can vary based on the project.

Modems receive internet signals and translate them into usable data.

Routers allow multiple devices like computers, tablets, laptops, and phones to use an internet connection simultaneously, creating a local area network (LAN).

Source: BroadbandOhio

In addition to infrastructure, other issues may prevent people from accessing the internet. These barriers include affording a monthly broadband subscription, willingness to adopt technology, having access to a device such as a computer or tablet and knowing how to use those devices. The BroadbandOhio model has identified the following components for digital inclusion:



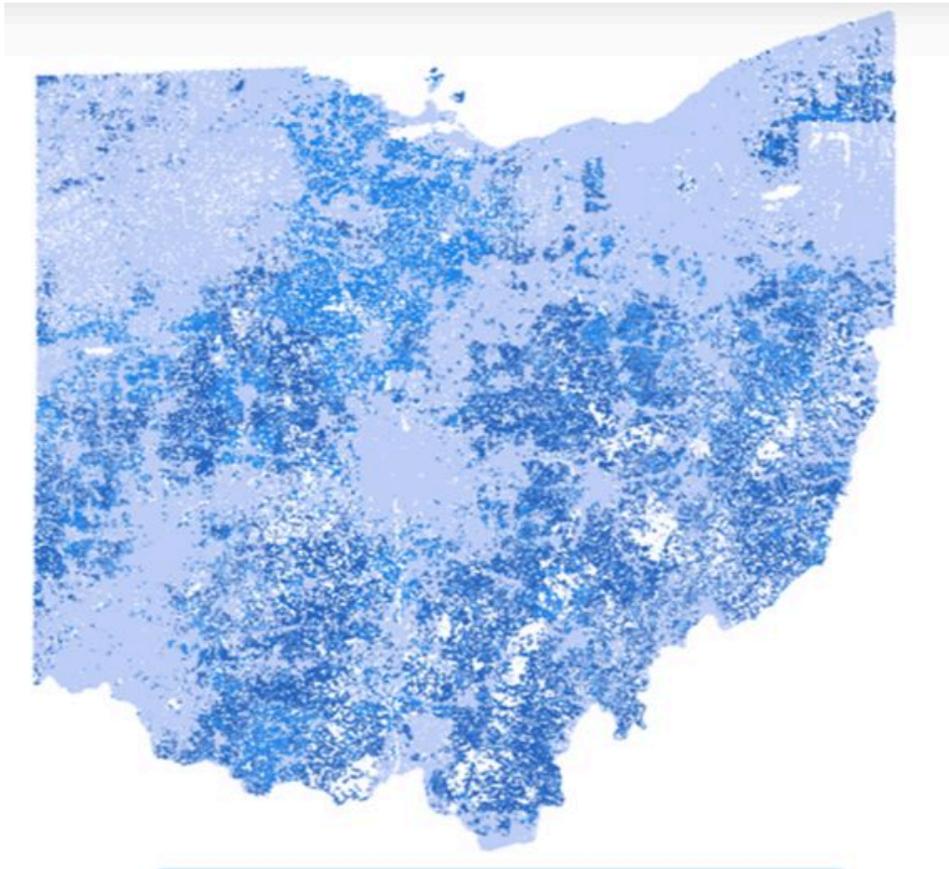
Source: BroadbandOhio

How does Hancock County Compare to Other Areas

According to the US Census Bureau data from 2019-2023, 90% of American Households had a monthly broadband subscription, which has continued to increase over time. They go on to state that 95% of households had at least one internet-ready device, most often a smartphone.

Urban households (96%) were slightly more likely than rural ones (93%) to own computers; they were also more likely to have a broadband internet subscription (91% vs. 87%, respectively).

Hancock County parallels these national averages with 95.7% households owning a computer and 90.1% having an internet broadband subscription. Hancock County outperforms the Ohio averages of 93.6% with a computer and 88.8% with a broadband subscription.



Northwest Ohio is shown as being widely served under the definition of 100/20. The darker blues indicate lower rates of being "served" as defined by BroadbandOhio.

As part of the state's efforts for broadband expansion, sessions were held throughout designated regions to engage the public on what barriers existed for broadband access in their communities. One of these events was held in Hancock County in 2023. The talking points from that event included the following:

Listening Session #3
HANCOCK COUNTY

The third listening session took place in Hancock County on April 6, 2023.

Major talking points

- Many in the county lack broadband access due to infrastructure and due to affordability
- Habitat for Humanity has a digital navigator who is assisting individuals with digital skills and ACP sign-up
- Anchor institutions such as libraries are serving as access points for broadband



ACP was a pandemic era federal program that provided a monthly stipend for low-income families to assist in paying for a broadband subscription. This program has concluded.

Our Process

First, a steering committee was convened that represented many parts of the community. Having an engaged steering committee is paramount to this type of project so that they can guide the process and leverage their knowledge and contacts to ensure the process is comprehensive.

These members are:

Lynn Child | Committee Chair, Founder/President/CEO
CentraComm Communications

Jeff Hunker | Hancock County Commissioner

Jay Myers | Public Service, City of Findlay

Charity Rauschenberg | Auditor, Hancock County

Tim Stuart | IT Manager, Hancock County

Courtney Ward | IT Manager, Findlay-Hancock County Public
Library

Jeff Young | Superintendent of the Hancock County ESC

At the first meeting, CRD presented a comprehensive process that had been agreed upon with the Hancock County Commissioners. This included a wide-ranging engagement strategy that began with targeted interviews with people the committee identified as having meaningful insight. The committee assisted with making contacts to aid in scheduling these interviews. The committee was also instrumental in forming the questions that would be asked during these based on the person's specific expertise.

Proposed process

- Stakeholder engagement to develop a community needs assessment to identify the level of access or exclusion to digital resources and the impacts of access on quality of life, opportunity, and social mobility
 1. Interviews
 2. Listening sessions with federally-identified groups
 3. Community-wide survey
- Development of a strategy to improve digital equity in Hancock County
- Development of specific timelines, resources, policies, etc. to move strategy toward implementation
- Development of a governance structure to identify and build capacity to implement the Digital Equity Strategy (steering committee)



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The process that was followed

Stakeholder Interviews

Nine interviews were conducted with representatives from libraries, social services, reentry programs, educational institutions, and economic development organizations. These included:

New immigrants

Low-income families

ReEntry

All populations - nonprofit serving organizations

Seniors

Economic development

Education - families with children and rural residents

Disabled community

Following the interviews, we identified listening session participants and target populations to further drill down into the reasons broadband wasn't available. A total of four listening sessions were conducted:

- Seniors
- Developmentally Disabled Individuals
- Workforce and Economic Development Professionals
- Job and Family Services Staff (to discuss barrier to low-income households)

CRD analyzed the data from all of the above activities and identified several barriers that exist, which make it difficult to access the internet and ways that families are coping with these barriers.

Barriers to Digital Access

Several barriers to digital access persist in Hancock County, particularly among seniors, immigrants, low-income families, and rural residents. Digital literacy remains a significant challenge, especially for marginalized communities with limited prior exposure to technology. Infrastructure deficits, especially in rural parts of the county, limit the availability and reliability of broadband service. Cost is another factor, as some residents struggle to afford high-speed internet or personal devices. Moreover, limited access to technical support further compounds these challenges, making technology difficult to adopt and use effectively.

Education and Remote Learning

The COVID-19 pandemic exposed deep disparities in students' access to online learning. While school districts provided Chromebooks and some hotspots, not all students were able to benefit. Particularly in rural areas, lack of reliable internet and poor cell service meant that many students struggled to keep up with assignments. Districts responded by offering school-based internet access and exempting some students from penalties related to connectivity. Nonetheless, transportation barriers and inconsistent coverage limited the effectiveness of these efforts. The pandemic underscored the critical role of broadband in modern education and its impact on student success.

Independent Living Through Assistive Technology

Technological tools are also helping vulnerable populations live more independently. The Hancock County Board of Developmental Disabilities (DD) is using a smart home mock-up that allows people

to immerse themselves into independent living with technology. It demonstrates how assistive technologies—such as motion sensors, cameras, and automatic shut-off systems—can reduce dependence on 24/7 staff care. This shows tremendous promise for allowing seniors to remain in their homes longer as well. These tools improve client safety while addressing workforce shortages in caregiving services. Remote supports have become a cost-effective strategy for increasing independence among individuals with disabilities or those requiring continuous supervision, aligning with the broader goals of the Hancock County Board of DD and similar service providers.

Economic Development Implications

Broadband access plays an increasingly vital role in local economic development. Although it's not the primary concern for businesses relocating to Hancock County, it is crucial for attracting remote workers, supporting workforce development, and enabling housing growth.

Although Findlay possesses strong fiber-optic infrastructure, the challenge lies in expanding similar capabilities to rural communities. Without reliable internet, job seekers may be unable to submit applications or access employment opportunities. Digital exclusion can prevent residents from fully participating in the modern economy and limit the region's talent pool.

Role of Libraries

Libraries serve as a critical access point for digital services, particularly for low-income residents and immigrant communities. The Findlay-Hancock County Public Library provides free Wi-Fi and public computers, as well as personalized digital literacy tutoring for individuals with limited English proficiency or literacy challenges. However, gaps remain—there is no hotspot lending program or formal class structure for digital skills. Migrant workers, asylum seekers, and people experiencing homelessness often rely on smartphones for internet access but struggle completing tasks requiring more advanced digital tools. These communities also

face barriers related to language (e.g., Haitian Creole) and trauma, which limit engagement with technology.

Policy, Advocacy, and Community Engagement

Efforts to advocate for broadband expansion are underway, driven by community leaders, school districts, and local officials. A major challenge that remains is the lack of comprehensive data on internet access disparities. Accurate, localized information is necessary to guide targeted policy responses and funding decisions. BroadbandOhio is currently compiling a list of every address in the state that lacks the defined 100/20 speed internet and has actively challenged many of the addresses that were said to have service through the FCC's process to identify these locations. BroadbandOhio sent out letter to thousands of Ohioans whom they believed were incorrectly identified by the Federal Communications Commission (FCC) as having been served by internet service providers (ISP). Previous mapping by the FCC was incomplete and highly inaccurate, especially in rural areas. ISPs could claim an entire census block as being served if only a single address was covered. This lead to a lot of inaccurate data and the perception that many more Americans had high speed broadband access than actually did.

State and local funding initiatives are being leveraged to support digital equity goals. For example, a newly approved \$23 million grant from the National Telecommunications and Information Administration (NTIA) may support digital inclusion across Ohio. At the time of this report (May 2025), this funding had been rescinded by federal government but there are ongoing court battles that will ultimately determine if this program is funded.

Addressing Needs of Vulnerable Populations

Reentry clients, and individuals experiencing homelessness face unique digital challenges. The internet is vital for managing parole obligations, attending virtual court appointments, and applying for jobs. Many rely on smartphones, which limits their ability to

complete tasks like online banking or accessing government services. Communication often occurs through texting, but lack of stable internet creates barriers. Libraries and nonprofit organizations are key providers of job skills training and digital access for these groups, yet more tailored support is necessary to meet their specific needs. Many in this population are limited by data caps and other limits to communication.

Data and School District Context

There is a wide range of broadband availability and poverty levels among the Hancock County school districts. The data shows that affordability is a key barrier to having broadband and this could be a way to target efforts in identifying those most likely to need assistance with digital access. The committee worked to engage those in the community who served or identified federally-targeted populations. BroadbandOhio also uses these identified populations.

The committee looked at school district characteristics to try and bring the data down to a community level rather than simply a broader snapshot of the whole county. This was important because the Findlay area has access to internet, but many of the rural areas lag behind.

Poverty levels and SNAP data could indicate affordability is a large problem.

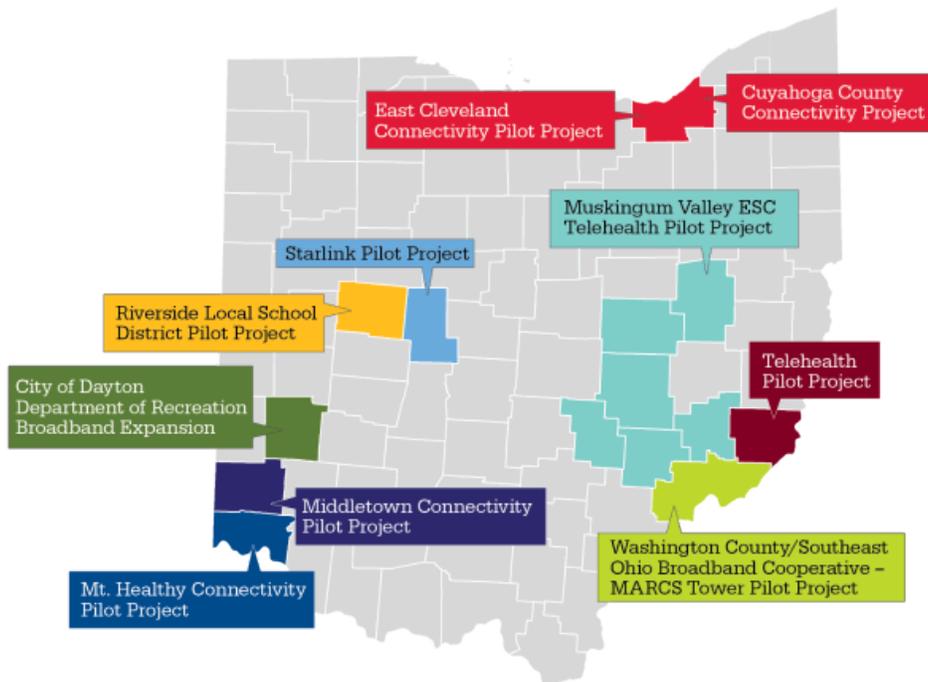
Updated School District Data

	Community income	Community broadband	Families in district below poverty	Families in district SNAP	Parent income (parents in district)
Ada Exempted	\$57,013	92.0%	0.0%	19.5%	\$113,125
Arlington Local	\$82,100	82.3%	7.9%	14.9%	\$98,947
Cory-Rawson*	\$68,789	79.1%	14.9%	9.1%	\$106,250
Findlay City	\$55,344	90.2%	12.1%	23.3%	\$71,869
Liberty-Benton	\$98,854	90.0%	0.4%	0.5%	\$132,539
McComb	\$62,563	87.2%	7.6%	26.7%	\$86,500
Riverdale	\$68,733	86.3%	10.6%	17.1%	\$73,125
Van Buren	\$91,128	88.6%	13.3%	5.8%	\$123,370
Vanlue	\$78,264	87.0%	13.4%	6.5%	\$80,825
State comparison	\$66,990	87.6%	15.7%	20.5%	-
National comparison	\$75,149	88.3%	14.2%	18.6%	-

National Center for Education Statistics District Demographic, Dashboard 2018-22



Northwest Ohio has largely been left out of the expansion efforts of the state. This may be hampering efforts, especially where infrastructure is the primary issue preventing families from getting online.



Recognizing that some populations faced greater challenges and lower rates of adoption, the federal government identified several groups that should be targeted for efforts to aid them in gaining access to broadband.

Covered Populations (federally defined)

1. Individuals who live in covered households (defined as households with income from the most recently completed year of not more than 150% of the poverty level)
2. Aging individuals
3. Incarcerated individuals, other than individuals who are incarcerated in a federal correctional facility
4. Veterans
5. Individuals with disabilities
6. Individuals with a language barrier, including English learners and those with low levels of literacy
7. Individuals who are members of a racial or ethnic minority group
8. Individuals who primarily reside in a rural area



These populations are federally-defined and Hancock County used these as well to ensure continuity with the federal and state broadband plans

Building on the interviews, the process moved to larger groups of people in focus groups/listening sessions. Four targeted focus groups were conducted with the following populations:

- 50 North / Seniors
- Raise the Bar / Workforce / Economic Development
- Hancock County Board of Developmental Disabilities / Disabled
- Job and Family Services / Low-Income Families and Individuals

With these directed efforts of interviews and focus groups, the committee embarked on a community wide survey. We based this survey on one completed by BroadbandOhio a couple of years before so that we could align our work with them and ensure we were capturing data that we knew would be important in the future.

An outreach plan was created for the survey that included a news release, paper surveys placed at various locations, QR codes at the hospital, a social media campaign, and several other strategies to reach as many people in the community as possible. We received a total of 345 responses to the survey through both the online portal and paper surveys.

This response rate gave us a confidence interval of 92-93% with a

5% margin of error. The committee was pleased with the response rate and the efforts to reach everyone in the community.

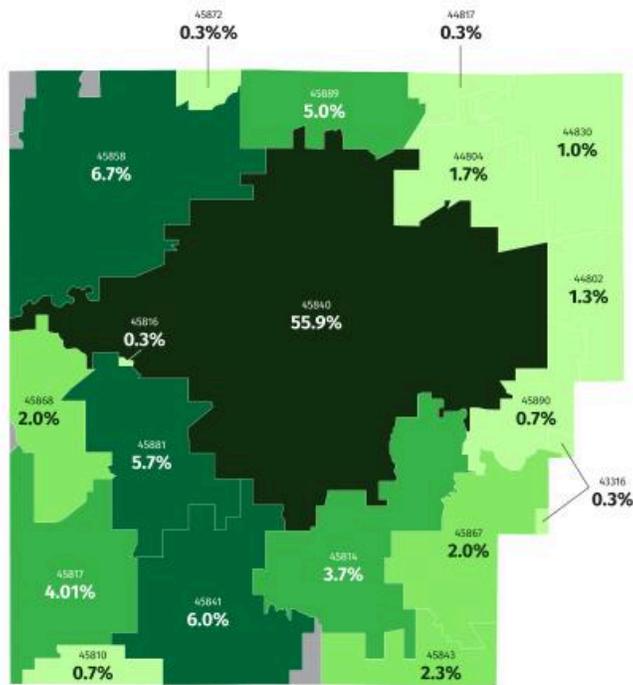
Survey Results

Part of the proposed plan to the County Commissioners was a county-wide survey. The questions were developed with the steering committee and guided by a previous statewide survey conducted by BroadbandOhio ensuring we had an apples-to-apples comparison and could continue to align with the state's efforts.

Led by CRD, the committee developed a comprehensive outreach plan that included methods of reaching nearly every member of the community. It included a link and QR code to an online survey as well as paper copies at locations such as the library and municipal building. These were scanned back to CRD and entered manually. Residents could also call CRD to request a paper survey. Additionally, a story was covered in the local paper. Lastly, a social media campaign was placed on Facebook.

The results were not surprising to those who have worked to expand broadband access in the county. Infrastructure is an issue in the more rural areas of the county and affordability remains a key factor for many. Below are the results of the county-wide survey that provide some granular detail to the problem.

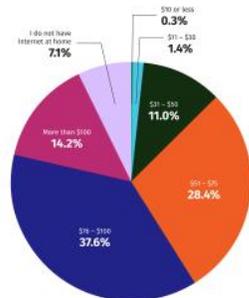
Responses by Zip Code



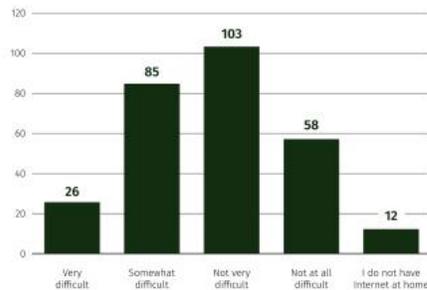
These represent where in the county responses came from

Many people reported that cost was an impediment to having and/or maintaining their internet service.

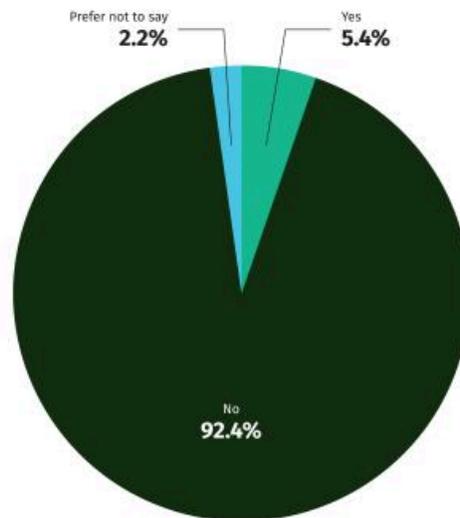
How much do you pay **per month** for home Internet (not including other things that may be bundled with your Internet package such as TV)?



How difficult is it for you to fit your monthly Internet bill into your budget?



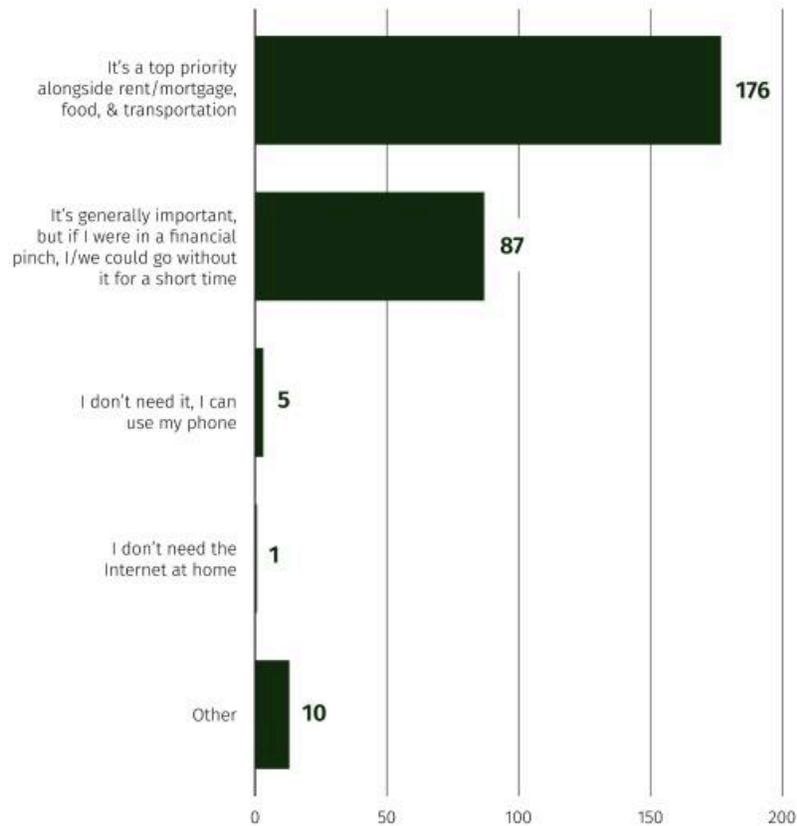
Has your home Internet ever been disrupted due to difficulties in paying for service?



More than 5% of respondents reported that they had their service disconnected due to non-payment.

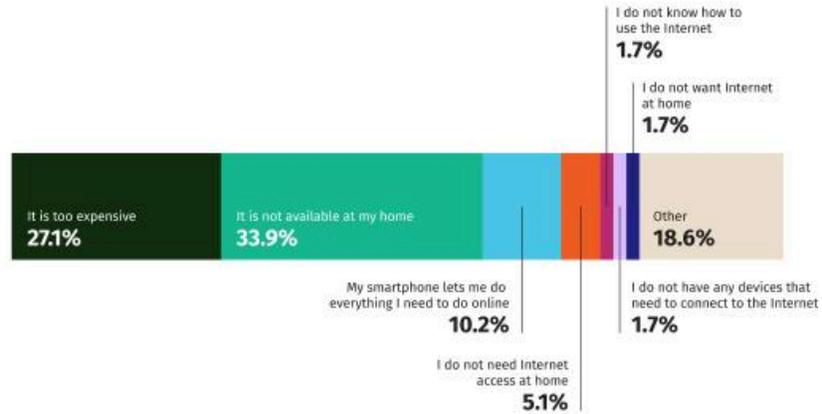
Most respondents reported that having internet is as important as paying the mortgage or buying food. This is perhaps the most important question in the survey because it underscores how people interact with the internet on a daily basis.

How important is having home Internet or Wi-Fi to you and your household?



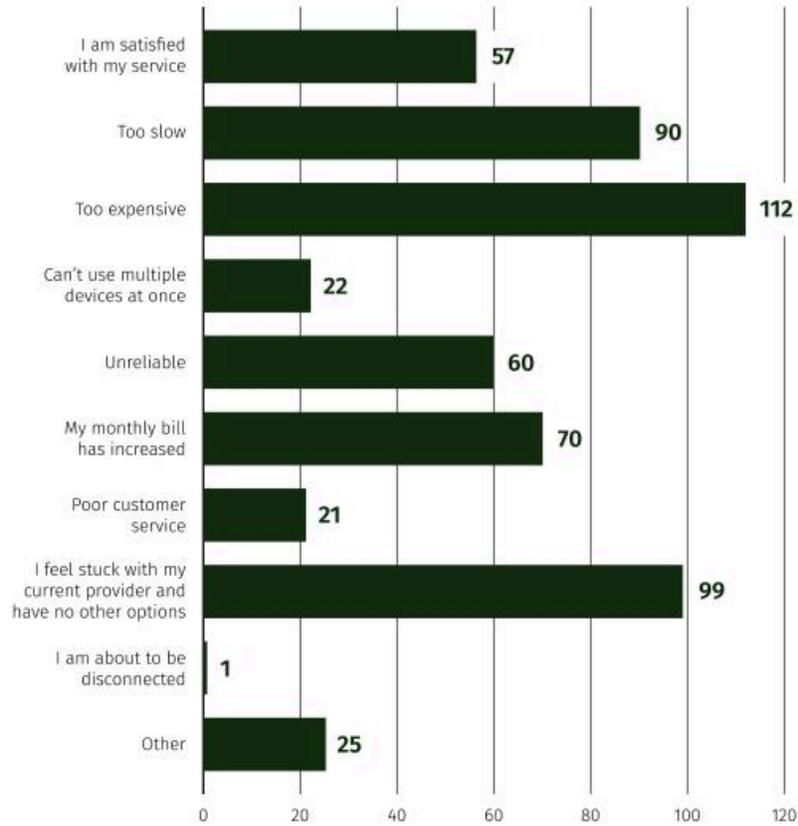
The two largest reasons for going without broadband in Hancock County is infrastructure availability and affordability. The survey again reinforces this narrative.

Reasons for no home Internet or Wi-Fi



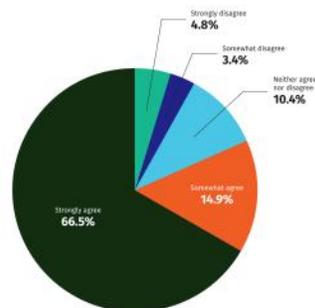
Many people reported that their biggest issue with their internet service is that it's too expensive, but other perceived problems remain.

What are your biggest issues with your current home Internet or Wi-Fi?

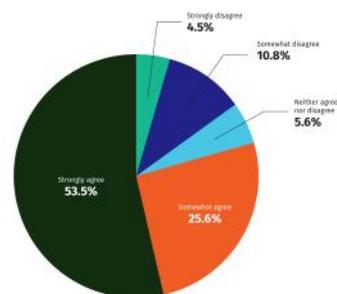


Device ownership and access is also an issue. Having a device that is appropriate and knowing how to use it to do what you need to do is an ongoing concern at the state level with BroadbandOhio, and they have proposed funds to address this.

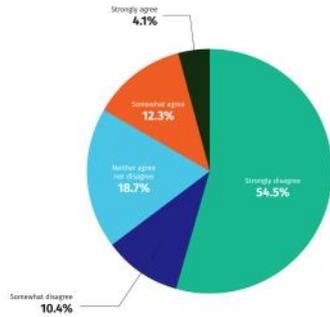
I prioritize having access to a computer, laptop, or tablet where I live.



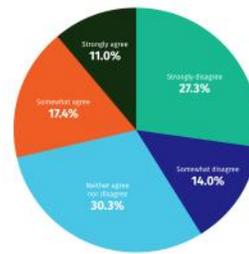
I feel that I have enough access to computers, laptops, or tablets at home to meet my household's needs.



I can't do as much as I would want online because I must share devices with others where I live.

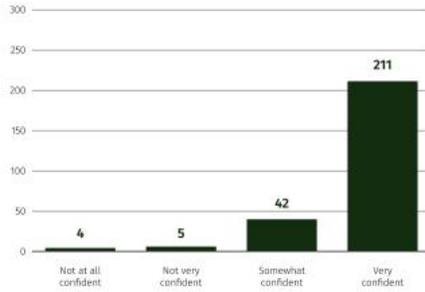


I feel that cost is a barrier to having enough devices at home to meet my needs.

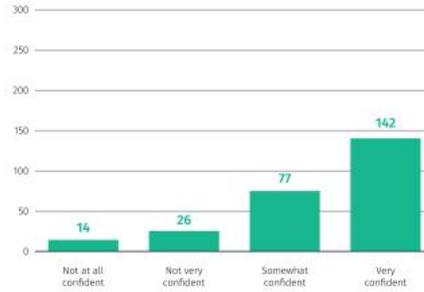


When asked about their confidence is using computers or other devices to complete various activities online, there was a range of responses. This underscores the need for people to have access to basic courses or instruction to aid them in these activities. This was especially true in listening sessions with seniors who expressed frustration with some tasks. They reported asking their children or grandchildren to help them. There is someone at 50 North who assists seniors specifically with computer/phone/tablet/etc. with the tasks.

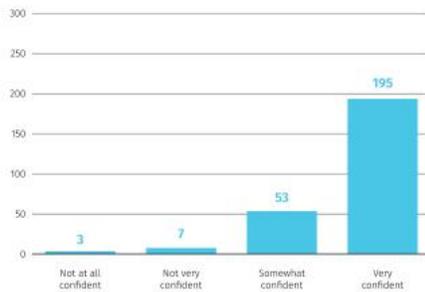
How confident are you in **connecting to the Internet from a computer, tablet, or smartphone?**



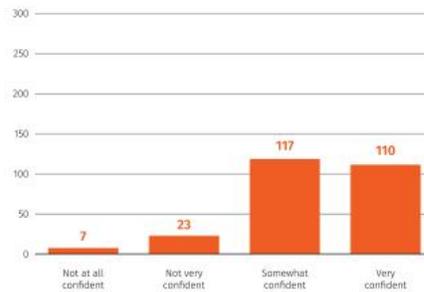
How confident are you in **buying or selling something online?**



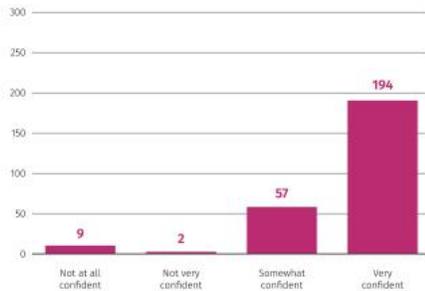
How confident are you in **reading news or current events?**



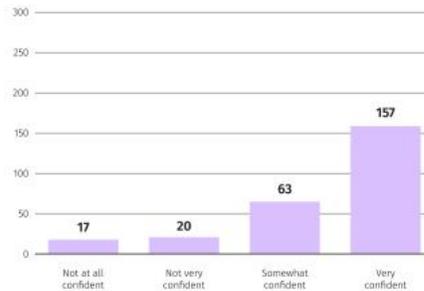
How confident are you in **recognizing and avoiding scams?**



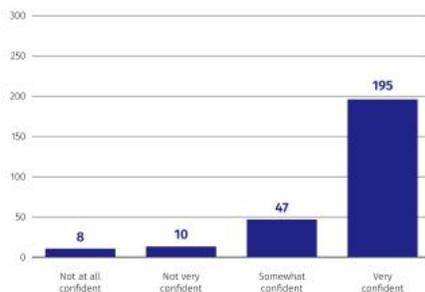
How confident are you in **connecting with family or friends (Facebook, video call, Zoom, etc.)?**



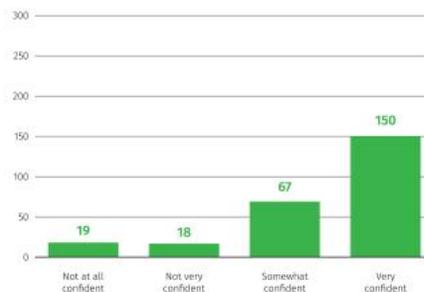
How confident are you in **writing a resume?**



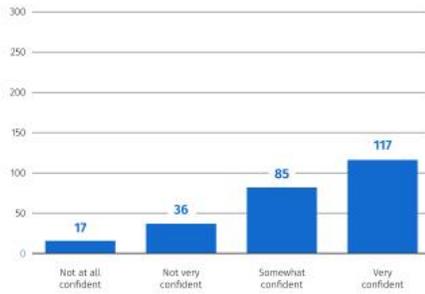
How confident are you in **paying bills or accessing online banking and financial services (Venmo, CashApp, Zelle, bank websites)?**



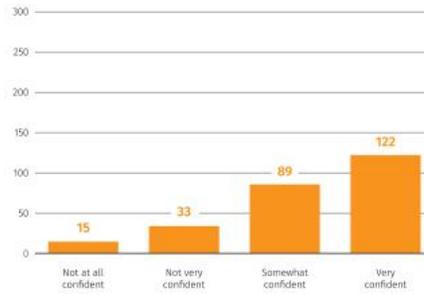
How confident are you in **finding or applying for a new job?**



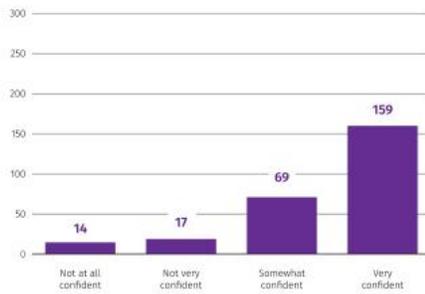
How confident are you in **accessing or applying for government services?**



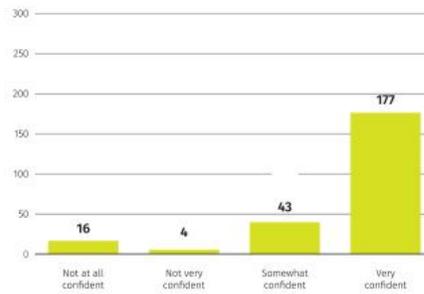
How confident are you in **adjusting social media privacy settings?**



How confident are you in **accessing entertainment** (online gaming, Netflix, Spotify)?

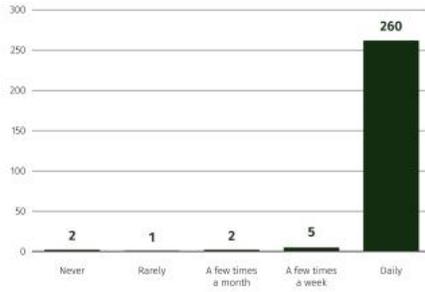


How confident are you in **completing work for your current job?**

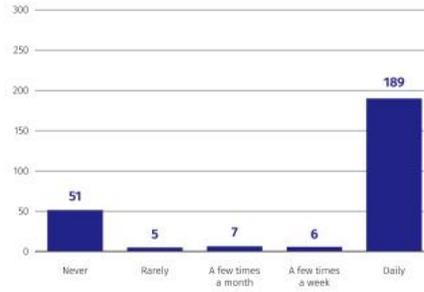


Respondents report that they are using available Wi-Fi at multiple locations. It's unclear if this is out of convenience or necessity. The state plan for broadband includes funds to expand public Wi-Fi so that it is publicly available for everyone's use.

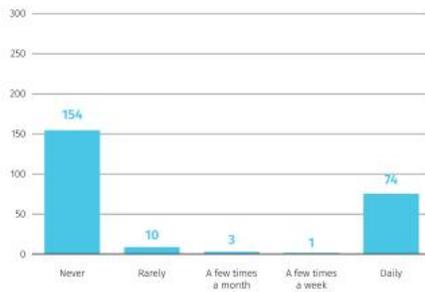
How often do you use the Internet or Wi-Fi at **home**?



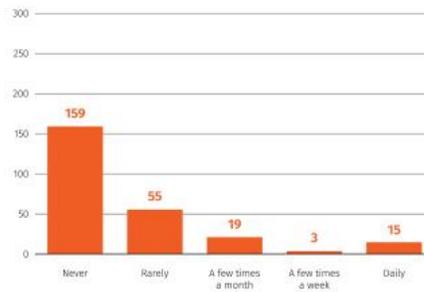
How often do you use the Internet or Wi-Fi at **work**?



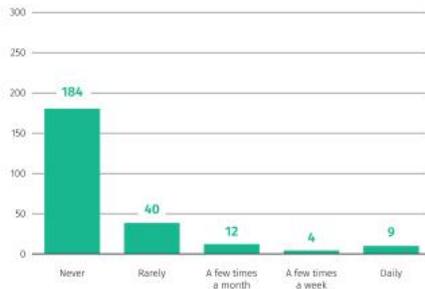
How often do you use the Internet or Wi-Fi at **school**?



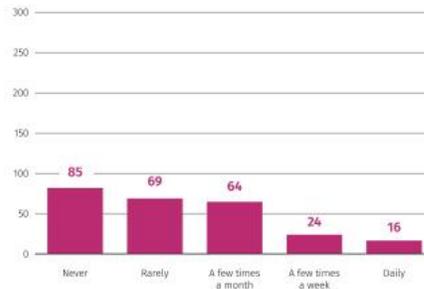
How often do you use the Internet or Wi-Fi at **libraries**?



How often do you use the Internet or Wi-Fi at **community centers**?

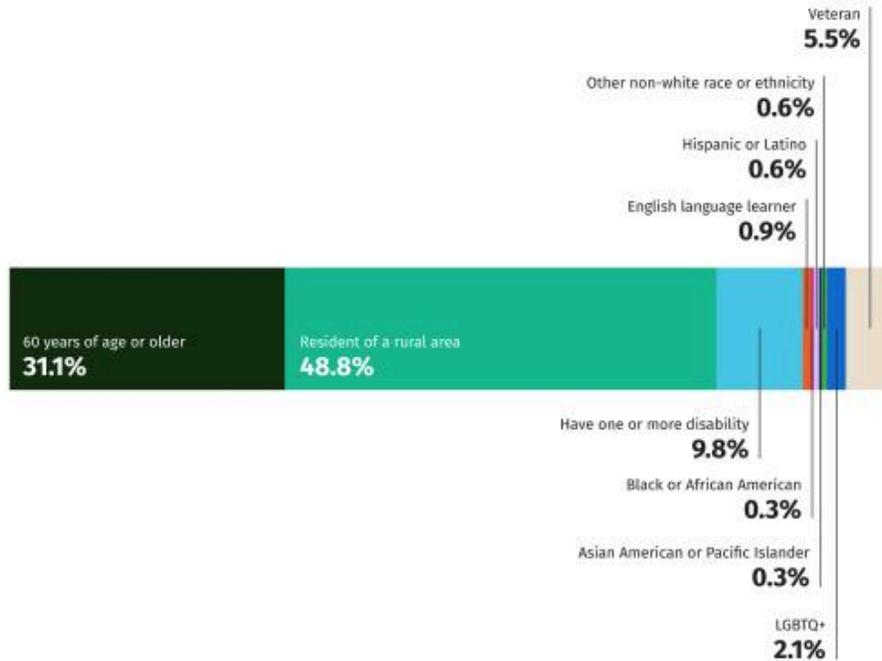


How often do you use the Internet or Wi-Fi at **local businesses**?



Demographics for survey respondents reflect those of Hancock County. We specifically asked about the federally identified populations.

Are you a member of any of the following groups
(select all that apply)?



What is your annual household income?



Goals and Objectives

Following all of the data collection that included extensive community engagement (interviews, listening sessions, and the

county-wide survey), the committee met in an hours-long strategy session to develop a path forward.

First, a SWOT analysis was completed.



SWOT analysis completed by the steering committee

Goals

1. Accessibility to affordable Internet connectivity at home

1.1 Attract new / additional Internet service providers

1.2 Advocate at state and federal levels for additional funding for infrastructure and affordability

1.3 Expand publicly available Wi-Fi

2. Speed and quality of Internet connectivity across the county

2.1 Advocate with current ISPs for greater capacity and quality

2.2 Consumer education around technology and speed

3. Wide-spread digital literacy across the county

3.1 Work with public agencies and non-profits to help educate their consumers

3.2 Partner with schools to provide volunteers for teaching

3.3 Query organizations to see what services are currently being provided to meet their consumers' needs

3.4 Monitor state digital equity grants for opportunities to partner

Conclusion

The Hancock County digital equity initiative was a collaborative, data-informed effort to address structural barriers to broadband access and digital literacy. Through stakeholder engagement, targeted policy advocacy, and inclusive planning, the project aims to bridge the digital divide and enhance economic, educational, and social opportunities for all residents. While progress has been made, sustained investment and community participation will be crucial to achieving lasting change. The work of the steering committee represents a vital step toward ensuring that digital connectivity is not a privilege, but a right shared equitably throughout the county.

Monitoring state and federal efforts and finding ways to partner with these entities along with internet service providers to expand access will be critical in ensuring that everyone who wants broadband service has it. The state has pending applications with the National Telecommunications and Information Administration (NTIA) to address equity issues such as affordability and infrastructure. The Ohio Residential Broadband Expansion Grant (ORBEG) program and [Broadband, Equity and Deployment \(BEAD\)](#) funds may play an integral part of expanding broadband in Hancock County. However, these funds are awarded to internet service providers and not to communities or organizations. Some funds for digital equity efforts have been clawed back by the NTIA and as of the time of this report, BroadbandOhio is awaiting word on spending other allocated funds for infrastructure. Pending lawsuits may also impact how and when these funds are ultimately spent.