**Overview:**

We detail the underserved, low-income persona “Jeff” and compare him to the mainstream persona “Elena”.

**Underserved population persona:**

Male age 41, Jeff

**Background**

Jeff is a 41-year-old male and a father of two. Only holding a high school diploma, he has mostly worked low-level management and labor jobs since graduating. He has completed trade classes and non-degree certificate programs, but has no formal degrees beyond his high school diploma. He did not grow up around computers, but he does use a computer for some of his work. He shares a few pieces of technology with his family, such as a communal laptop and an older Android cell phone.

**Financial Attentiveness**

* Maintains a strict budget[[1]](#footnote-1)
* Keeps all receipts[[2]](#footnote-2)
* Actively prioritizes essential expenses[[3]](#footnote-3)

**Device Age**

* Owns a used Android phone that is 4 years old (Studies have shown lower-income Americans tend to buy cheaper Android devices)[[4]](#footnote-4)
  + In 2016, one-fifth of adults living in households earning less than $30,000 a year were “smartphone-only” internet users – meaning they owned a smartphone but did not have broadband internet at home.
* Shares a 7 year old Windows laptop with his children (Nearly half don’t have home broadband services or a traditional computer. And a majority of lower-income Americans are not tablet owners.)[[5]](#footnote-5)

**Device Access**

* Shares a laptop with his children[[6]](#footnote-6).
* Shares a phone with his children[[7]](#footnote-7).

**Technological Experience**

* Only a basic user of technological devices such as a smartphone or laptop[[8]](#footnote-8).
  + a low income user “performs the majority of his banking routines on his personal laptop in his room where he feels nobody else can see it”
* Not necessarily willing to spend time online to fix problems[[9]](#footnote-9).
  + “Poor households have less access to learning materials and experiences, including books and computers”

**Mainstream population persona:**

Female age 35, Elena

**Background**

* Works part-time as a teller for a bank
* Married to a salesman at a local car dealership, supports one child on their two incomes

**Financial Attentiveness**

* Makes small purchases without worry using cash or debit
* Uses a credit card for large purchases and pays a consistent fee at the end of the month

**Device Age**

* Purchases new devices as they come out, always has the latest updates

**Device Access**

* Has a personal laptop and cellphone, shares a desktop computer with her husband
* Usually purchases iOS devices

**Technological Experience**

* Uses computers extensively in her work

1. [‘Who Shops Where for Groceries—A Look at US Grocery Store Demographics’, *Coresight Research*](https://www.zotero.org/google-docs/?kf2A4v)  [↑](#footnote-ref-1)
2. [‘Topic: Food Shopping Behavior’, *Www.Statista.Com*](https://www.zotero.org/google-docs/?qUiTIR)  [↑](#footnote-ref-2)
3. [‘USDA ERS - FoodAPS National Household Food Acquisition and Purchase Survey’](https://www.zotero.org/google-docs/?9DQ4Bu)  [↑](#footnote-ref-3)
4. [Amit Chowdhry, ‘Lower-Income Americans Are Becoming Increasingly Dependent On Smartphones, Says Study’, *Forbes*](https://www.zotero.org/google-docs/?pqAT1p) [↑](#footnote-ref-4)
5. [‘Lower-Income Americans Still Lag in Tech Adoption’, *Pew Research Center*, p.](https://www.zotero.org/google-docs/?49vAP8) [↑](#footnote-ref-5)
6. [Parisa Khanipour Roshan and others, ‘Exploring How Parents in Economically Depressed Communities Access Learning Resources’, in *Proceedings of the 18th International Conference on Supporting Group Work*, GROUP ’14 (New York, NY, USA: ACM, 2014), pp. 131–141](https://www.zotero.org/google-docs/?vCO4jE) [↑](#footnote-ref-6)
7. [Sarita Yardi and Amy Bruckman, ‘Income, Race, and Class: Exploring Socioeconomic Differences in Family Technology Use’, in *Proceedings of the SIGCHI Conference on Human Factors in Computing Systems*, CHI ’12 (New York, NY, USA: ACM, 2012), pp. 3041–3050](https://www.zotero.org/google-docs/?cC3c88) [↑](#footnote-ref-7)
8. [John Vines, Paul Dunphy, and Andrew Monk, ‘Pay or Delay: The Role of Technology When Managing a Low Income’, in *Proceedings of the SIGCHI Conference on Human Factors in Computing Systems*, CHI ’14 (New York, NY, USA: ACM, 2014), pp. 501–510](https://www.zotero.org/google-docs/?1svuec) [↑](#footnote-ref-8)
9. [‘Education and Socioeconomic Status Factsheet’, *Http://Www.Apa.Org*](https://www.zotero.org/google-docs/?3PJoUN) [↑](#footnote-ref-9)