Digital Literacy and Scam Vulnerability Among Veterans

A Comparison Between Colorado and National Data (2018–2025): Veterans Older Than 50 vs. Veterans Under 49

Executive Summary

Colorado veterans have slightly higher broadband connectivity (77% vs. 73% nationally) but still exhibit significant offline segments. A distinct digital divide exists between veterans over 50 and those under 49.

Older Veterans

Face lower digital literacy and are more vulnerable to scams, limiting access to essential services.

Younger Veterans

Generally more tech-savvy but remain targeted by evolving online scams.

Implications

Digital skills gaps limit access to telehealth, benefits, and job opportunities while high scam vulnerability leads to substantial harm.

Recommendations

Targeted digital literacy training, expanded broadband/device access, and robust fraud prevention initiatives.

Introduction

Digital literacy has become essential for veteran integration in modern society, while escalating scams increasingly threaten veterans' financial security. This review focuses on Colorado-specific data compared to national averages, with particular attention to differences between veterans over 50 and under 49.

Our methodology includes comprehensive analysis of academic journals, government reports, nonprofit studies, and think tank publications from 2018-2025, providing a thorough examination of this critical issue affecting veteran communities.
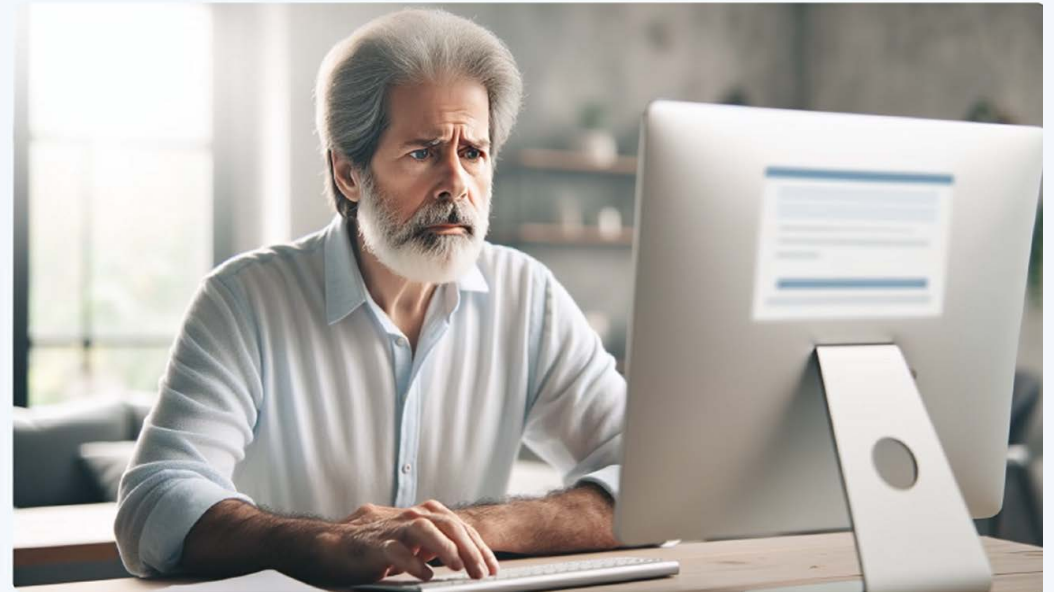
Many veterans struggle with navigating increasingly digital VA services and benefits systems, creating barriers to accessing earned benefits.

Veterans Over 50 – Demographic & Access Characteristics

Demographic Profile

Predominantly Vietnam-era and early Gulf War veterans. Over 50% of U.S. veterans are age 60 or older, representing a significant portion of the veteran population.

Colorado Access Issues

Approximately 26.8% of Coloradans over 60 lack broadband access, slightly better than the national average but still representing a substantial digital divide.

National Access Issues

27% of veterans nationwide lack high-speed internet at home, creating barriers to essential online services and benefits.

The key takeaway is that many older veterans either cannot access or choose not to engage with digital services, creating significant barriers to full participation in modern society.

Veterans Over 50 – Digital Literacy Levels

Lower Social Media Engagement

Only 59% of older veterans use social media compared to 78% of the general population, indicating a significant digital engagement gap.

Limited Job Search Skills

Fewer older veterans utilize online job search tools, potentially limiting employment opportunities in an increasingly digital job market.

Basic Task Struggles

Many report difficulties with fundamental digital tasks like navigating websites and managing online accounts, creating barriers to accessing benefits.

Focus groups reveal that these digital literacy challenges often lead to feelings of frustration and isolation among older veterans, hindering their ability to fully benefit from online resources and services designed to support them.

Veterans Over 50 — Scam Vulnerability

Benefits Buyout Scams

Fraudsters offer lump-sum payments in exchange for future benefits, typically at predatory rates that exploit veterans' immediate financial needs.

Impersonation Scams

Scammers pose as VA officials or other authorities to extract personal information or payments from unsuspecting veterans.

Fraudulent Calls

Fake VA/IRS contacts pressure veterans into making immediate payments or sharing sensitive information under false pretenses.

Higher Financial Losses

Median fraud losses among older veterans are 44% higher than non-veterans, with one 76-year-old veteran losing over $3.5 million in a wire scam.

VETERANS' DIGITAL ALLY

Veterans Under 49 – Demographic & Access Characteristics

Mobile-First Connectivity

Predominantly rely on smartphones and tablets

Active Online Engagement

Regular use of job search and education platforms

Higher Access Rates

Greater broadband and device ownership

Younger veterans, primarily from the post-9/11 and Gulf War eras, demonstrate significantly higher rates of digital connectivity compared to their older counterparts. However, this increased connectivity presents its own unique set of challenges related to online scams and digital security.
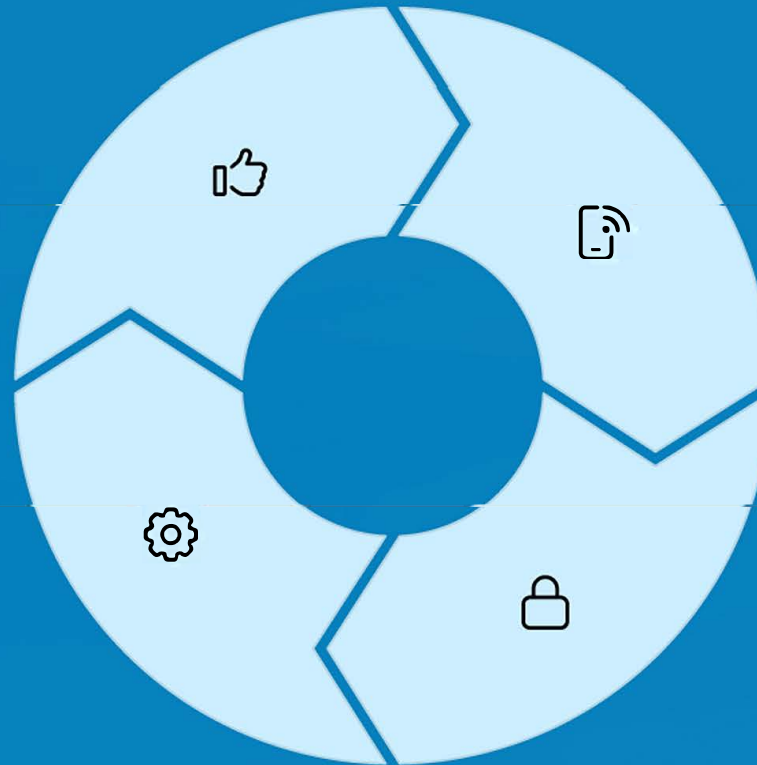
VETERANS'
• DIGITAL ALLY •

Veterans Under 49 – Digital Proficiency & Literacy Needs

Digital Comfort

Greater ease with basic and advanced online activities

Social Media Fluency

High familiarity with social platforms and mobile connectivity

Advanced Tool Training

Require refinement in desktop productivity and financial applications

Cybersecurity Gaps

Need enhanced skills in privacy settings and two-factor authentication

While younger veterans generally demonstrate higher digital proficiency, significant gaps remain in specific areas that leave them vulnerable to sophisticated modern fraud tactics and limit their ability to fully leverage advanced digital tools.

Veterans Under 49 – Scam Exposure & Vulnerabilities

Phishing Emails
Sophisticated messages mimicking legitimate organizations

Social Media Scams
Fraudulent offers and connections targeting veterans

Impersonation Attempts
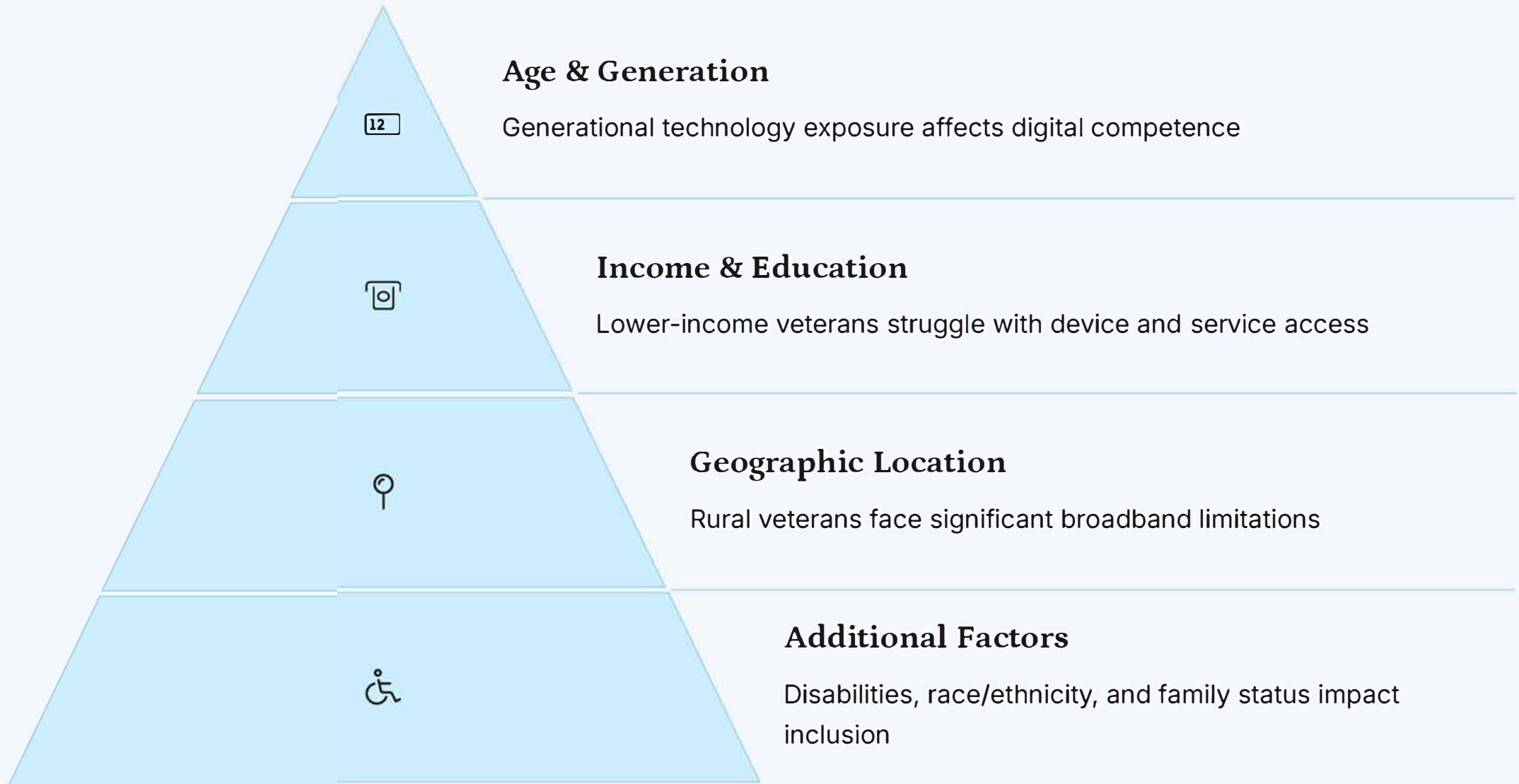Fake profiles of veteran service organizations

Employment Scams
Fraudulent job opportunities targeting veterans

Younger veterans face a paradoxical situation where their greater online presence creates more opportunities for scammers to target them. While their individual financial losses tend to be lower than those of older veterans, they experience a much higher frequency of scam attempts, particularly related to benefits and employment.

Socio-Economic, Geographic & Demographic Influences

Age & Generation

Generational technology exposure affects digital competence

Income & Education

Lower-income veterans struggle with device and service access

Geographic Location

Rural veterans face significant broadband limitations

Additional Factors

Disabilities, race/ethnicity, and family status impact inclusion

Colorado's distinct rural-urban divide creates significant disparities in digital access and literacy among veterans. Rural veterans face particular challenges with broadband availability, while urban veterans may struggle with affordability despite better infrastructure. These geographic factors compound with socioeconomic and demographic influences to create complex barriers to digital inclusion.

Research Gaps and Data Limitations
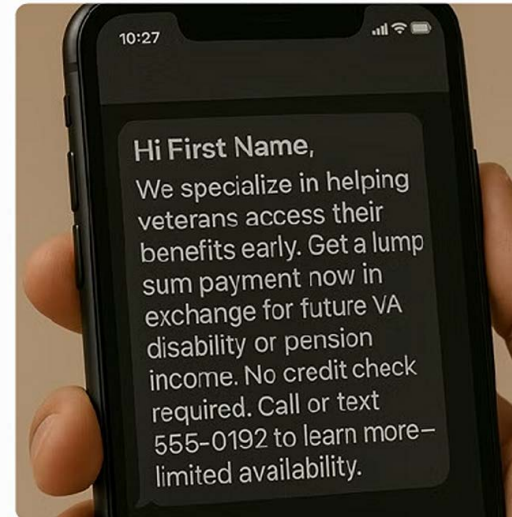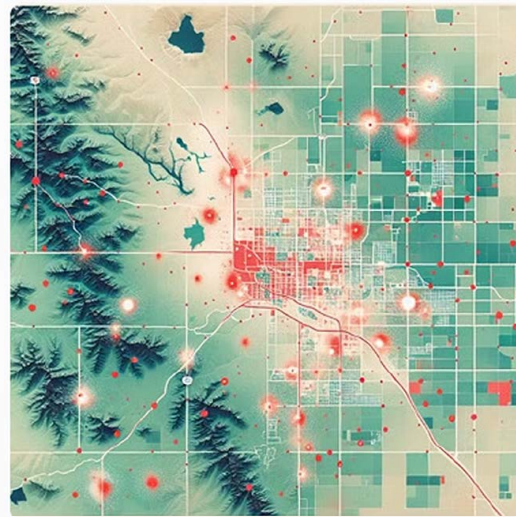
▼ Veteran-Specific Metrics

There is a concerning lack of standardized digital literacy indices specifically designed for veteran populations, making it difficult to accurately measure and track progress.

▼ Age-Group Analysis

Insufficient comparative studies between older and younger veterans create gaps in understanding how age affects digital literacy and scam vulnerability.

▼ Colorado-Specific Data

Limited state-level research focused solely on veteran populations makes it challenging to develop targeted interventions for Colorado veterans.

▼ Emerging Scam Tactics

Research lags behind rapidly evolving digital fraud methods, particularly AI-based scams that specifically target veterans.

Conclusion and Policy Recommendations

Expand Digital Literacy Programs

Implement veteran-centric training, mentoring, and one-on-one tutoring tailored to different age groups and skill levels.

Increase Broadband and Device Access

Target rural areas and low-income veterans with subsidized services and equipment, particularly in underserved regions of Colorado.

Strengthen Scam Prevention

Educate on fraud detection, enhance reporting systems, and enforce stricter policies against fraudulent practices targeting veterans.

Leverage Peer Networks

Utilize veteran service organizations to disseminate digital education through trusted community channels.

Our findings confirm a clear digital divide by age, with older veterans demonstrating lower digital literacy and higher scam vulnerability. Colorado mirrors national trends while facing specific regional challenges. Future directions should include longitudinal studies and controlled intervention evaluations to measure program effectiveness.

VETERANS'
• DIGITAL ALLY

References

Benton Institute for Broadband & Society. (2023, August 24). *Why are veterans a "covered population"?*

Benton Institute for Broadband & Society. (2024a, January 10). *Coloradans at the heart of state's digital access plan.*

Benton Institute for Broadband & Society. (2024b). *Veterans and digital equity: Planning for success.*

Hersey, L. F. (2023, December 21). *"My savings were drained": Veterans' pensions and benefits are a target for fraud, feds warn.* Stars and Stripes.

Russell, L. E., Cornell, P. Y., Halladay, C. W., Kennedy, M. A., & Cohen, A. J. (2024). Sociodemographic and clinical characteristics associated with veterans' digital needs. *JAMA Network Open, 7*(11).

Additional sources include the American Immigration Council (2022), AARP Research (2021), Campbell (2024), AARP (2023), Colorado Broadband Office & Colorado Department of Regulatory Agencies (2023), Federal Trade Commission (2023), and AARP & U.S. Postal Inspection Service (2021).