TECH-04 DIGITAL LITERACY FOR SENIORS
STAFF ANALYSIS

PROPOSAL INFORMATION			
SUBMITTING COUNTY:	LEON		
SPONSOR CONTACT:	Rick Minor, Commissioner, District 3; MinorR@LeonCountyFL.gov; (850) 606-5363		
FAC COMMITTEE:	TECH	**CROSS-CLAIMS:**	
FAC STAFF:	Peter	**DATE:**	10/19/26

This staff analysis is based on the proposal as submitted and does not reflect an adopted position of the Florida Association of Counties.

POLICY PROPOSAL:

FAC supports legislation creating a state grant program, administered by FloridaCommerce in consultation with the Department of Elder Affairs, to help counties and municipalities provide older adults with digital literacy and online safety training on recognizing, avoiding, and reporting scams, phishing, and artificial intelligence (AI)-enabled fraud, delivered through public libraries, senior centers, and local partners.

I. SUMMARY:

Leon County asks FAC to support legislation creating a state grant program to help counties and municipalities teach older adults to recognize, avoid, and report scams, phishing, and AI-enabled fraud. Older adults are increasingly targeted by these schemes. In 2025, people 60 and older reported $7.75 billion in losses to the FBI's Internet Crime Complaint Center, and Florida ranked second nationally, with nearly $710 million in reported losses. The program would be administered by FloridaCommerce in consultation with the Department of Elder Affairs and would build on Leon County's *SafeSense* workshop, which launched in March 2026 with largely in-kind support.

II. PRESENT SITUATION:

Under current law, Florida's efforts to protect older adults from fraud operate mainly at the statewide level. Operation Senior Shield, launched in November 2025 by the Lieutenant Governor and the Department of Elder Affairs, provides real-time scam alerts, a statewide fraud strike team, and education tools. The Attorney General's Seniors vs. Crime program uses senior volunteers to conduct prevention seminars, and in June 2026 the Attorney General and the Florida Bankers Association announced a

joint education campaign. Beyond these efforts, state law largely addresses exploitation after harm occurs, through adult protective services under part I of chapter 415, F.S., and the crime of exploiting an elderly person under s. 825.103, F.S. Chapter 2026-178, Laws of Fla., also adds fraud warnings, daily limits, and refund rights for virtual currency kiosk transactions beginning January 1, 2027.

At the same time, losses among older adults continue to grow. In 2025, people 60 and older filed 201,266 complaints with the FBI's Internet Crime Complaint Center and reported $7.75 billion in losses, a 59 percent increase over 2024. Complaints involving AI accounted for more than $352 million of those losses. Florida ranked second nationally, with more than 17,000 complaints and nearly $710 million in reported losses.

No state program funds local governments to deliver fraud prevention and digital literacy training to older adults. The Office of Broadband's grant priorities for education and training are tied to broadband deployment and adoption (s. 288.9961(4)(d)1., F.S.). FloridaCommerce had planned a Digital Capacity Grant Program that included $30 million for digital literacy and cybersecurity, but it relied on federal State Digital Equity Capacity grants, which were terminated on May 9, 2025. No state funding has replaced them. Leon County had planned to use that funding for its own program and moved forward without it. Working with local technology experts and relying largely on in-kind resources, the county launched SafeSense: Online Safety & Digital Skills in March 2026, a free workshop for older adults and their caregivers covering common scams, account security, everyday online tools, reporting fraud, and AI. Without a dedicated funding source, counties that want to offer similar training must do so with their own staff, facilities, and partners.

III. EFFECT OF THE PROPOSAL:

The proposal would create the Digital Literacy for Seniors Grant Program within FloridaCommerce, subject to legislative appropriation. The program would provide grants to counties and municipalities, to train older adults and their caregivers to recognize and report scams, phishing, and AI-enabled fraud, secure their devices and accounts, and use AI and other online tools safely. FloridaCommerce, in consultation with the Department of Elder Affairs, would develop a model curriculum and provide it to local governments for their optional use. Local governments could use the model, adapt it, or use their own curriculum, and could deliver training through libraries, senior centers, and other community locations. Grant funds could cover curriculum, instructors, sessions, online content, accessible materials, and outreach.

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IV. COUNTY IMPACT:

This proposal would give counties a dedicated source of state funding to provide fraud prevention and digital literacy training to older adults. Counties could apply individually or through regional partnerships. Grants would help cover the costs of instructors, materials, recordings, and outreach, allowing counties without Leon County's in-kind resources and partnerships to offer similar training. Counties would also keep control of their programs, choosing whether to use the state's model curriculum, adapt it, or use their own, and delivering training through their libraries, senior centers, and other community locations.

Protective of Home Rule: Yes.

V. FISCAL IMPACT:

- Positive but indeterminate.
- Depending on the appropriation and distribution, grants would offset the costs of instructors, materials, recording, and outreach.
- No Revenue Estimating Conference estimate exists.

Unfunded Mandate (Art. VII, s. 18, Fla. Const.): No.

VI. LEGISLATIVE & FAC HISTORY:

- 2025–2026 executive initiatives: Operation Senior Shield, launched November 2025 by the Lieutenant Governor and the Department of Elder Affairs; the Attorney General's Seniors vs. Crime program and Senior Protection Team; and the June 2026 Attorney General–Florida Bankers Association education campaign.
- 2025 federal action: on May 9, 2025, NTIA terminated the State Digital Equity Capacity grants, ending the federal funding for FloridaCommerce's planned Digital Capacity Grant Program.
- Past FAC statements: 2022—BROADBAND-PP-03—State Digital Equity Grants, under which FAC supported funding for State Digital Equity grants, including local digital navigator programs.
- Guiding Principles coverage: Future Technology
- BoCC action: N/A

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