

Case Study: Bridging the Digital Divide in Detroit

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Introduction

Detroit is home to Rocket Companies, a family of businesses that includes Rocket Mortgage, Rocket Homes, Amrock, and Rocket Money, among others. With the vast majority of employees living in the Detroit area, the company has taken a proactive approach to supporting digital upskilling throughout the community and within its own ranks.

The Rocket Community Fund, which Rocket Companies refers to as its “sister company,” serves as the philanthropic arm of Rocket Companies, focusing on five strategies that align with Rocket’s business goals and [philosophies](#), including ending homelessness; preventing displacement; building wealth through home ownership, education, and employment; building equity and opportunity in Detroit; and bridging the digital divide. Leveraging the resources and influence of the business, the Rocket Community Fund drives investments and engagements that exemplify “doing well while doing good,” driving impact for the company and for the community.

Jayme Powell, director of education and employment for the Rocket Community Fund, highlights the organization’s approach: “We want families to thrive. We support direct programming that reaches individuals today and gets people on a trajectory toward opportunity and employment – Band-Aid approaches that solve problems right now. But we’re also working toward systemic solutions that are going to help heal the wound.”

The Rocket Community Fund partnered with the Gilbert Family Foundation, created by Founder and Chairman Dan Gilbert, to announce a \$500 million, 10-year investment in Detroit in spring 2021. The first investment established the Detroit Tax Relief Fund, which eliminated property tax debt for any [income-qualified](#) Detroit family. The Rocket Community Fund estimates that this investment will keep \$400 million in wealth and home equity in the hands of Detroit residents.

The Rocket Community Fund invested in the [eye-opening research](#) that spurred the creation of the [Detroit Eviction Defense Fund](#), which launched in March 2023. Taking a comprehensive approach to understanding the economic impact of evictions, and the unbalanced access to representation that exists between landlords and tenants, the study found that the benefit of supporting counsel for those facing eviction is 350% greater than the cost of representation.

In late 2022, the Rocket Community Fund partnered with Local Initiatives Support Corporation to launch the [Rocket Wealth Accelerator](#) in Detroit and three other communities. The Accelerator will support coaches, incentives, and matches, as well as the local infrastructure, to enable income-eligible residents to build savings and wealth. The program has a particular focus on building wealth for residents of color, recognizing that Black and

Hispanic households have less access to credit and are disproportionately marginalized from banking and financial institutions.

Rocket Companies leverages strategic partnerships in Detroit and throughout the state and, through the Rocket Community Fund, drives philanthropy, programming, and operations that support the immediate and long-term tech talent needs of the company and community.

Bridging the Digital Divide in Detroit

In 2018, the National Digital Inclusion Alliance ranked Detroit as the “least connected” large city in the United States, with more than 79,000 households, nearly 30%, lacking broadband internet of any type, including mobile data plans. More than 50% lacked cable, DSL, or fiber broadband. Spurred by the COVID-19 pandemic and recognizing that digital connectivity and digital literacy for Detroiters was both a business priority and a community need, the Rocket Community Fund developed a suite of programs and policy efforts in partnership with public, private, and nonprofit organizations that have started to bridge the digital divide in the city.

Closing the divide is key to the city’s long-term vision. Art Thompson, chief information officer for the City of Detroit, commented, “In Detroit, we want no citizen left behind. As we look to the future and what we envision, we have to start with citizens. A disconnected Detroit is a non-advancing Detroit. We believe in this mission from the mayor on down.”

Coordinating Local Efforts

Established in 2020 with initial funding from the Rocket Community Fund, the Connect 313 Fund serves as Detroit’s digital grassroots coordinator, bringing programming and resources into communities. Along with Rocket Companies, Microsoft, the City of Detroit, and the United Way for Southeastern Michigan came together to found Connect 313 with an aim of enabling all Detroiters to have access to devices, internet connections, and training.

Connect 313 is funded through philanthropic support, including proceeds from the Rocket Mortgage Classic PGA Tour event, held each summer at the Detroit Golf Club. In addition to driving resources toward the Fund and raising awareness of its work, the tour event also includes the Area 313 Challenge, where certain scores trigger donations. Since 2020, the Challenge has raised \$785,000 for digital inclusion efforts.

Connect 313 uses a shared governance model, with the City and private and nonprofit sectors sharing leadership across five committees focused on: structure and operations; devices and connectivity; digital literacy and skilling; policy, advocacy and ecosystem; and special projects/shared resources. Connect 313 is also community-focused, working to connect neighborhoods and vulnerable populations to the resources they need, along with support and expertise.

Neighborhood Tech Hubs

To do this, Connect 313 supports Neighborhood Tech Hubs – places in communities where residents can access the hardware, software, internet, and support they need to get connected or get help and training. There are currently 19 Tech Hubs across the city, placed based on where data shows the need is most acute, targeting resources, equipment, and support. Powell commented, “A Tech Hub could be in a church basement, a public library, or a nonprofit organization with a bricks-and-mortar presence. Our objective is to meet people where they’re at, in places they most frequent, with people that they trust.” In addition to training, residents can come to Tech Hubs for all their needs. The Hubs can provide residents with a device, along with support in using devices and getting connected, including help applying for the Affordable Connectivity Program, a federal program initiated in 2021 that provides eligible households with discounts for broadband internet and devices. Residents can get their devices repaired, if needed, and get access to digital literacy training.

Community Ambassadors

Connect 313 leverages Community Ambassadors, trusted local residents who act as liaisons between the organization and Detroiters. Ambassadors serve each of the seven political districts in Detroit and work from an established community-based organization in the neighborhood, some of which serve as Tech Hubs. Ambassadors listen to and learn from residents, elevating issues to Connect 313 and the City and building programming that directly meets residents’ needs. Ambassadors are funded by Connect 313 with grants that cover wages, technology needs, work supplies, cell phones, and professional development.

Ambassadors are Connect 313’s conduits to residents, working to address the unique digital equity needs of each neighborhood. Ambassadors are leaders in assisting residents to sign up for the Affordable Connectivity Program, providing digital literacy training, and developing seminars on topics of interest and need. Importantly, because Ambassadors are so engaged in their neighborhoods, they can collect data that accurately reflects the communities’ needs. This year, Ambassadors will use their data collection to develop district-specific digital equity plans that will help drive investments by the City. They will present those plans during [Detroit’s Digital Inclusion Week](#), a national week of awareness and advocacy for efforts to advance digital equity.

This highly localized model works to build trust with citizens. Thompson noted, “Not everyone trusts the government. What’s so unique about Connect 313 is how we’ve partnered and collaborated. We can’t do this ourselves.”

Autumn Evans, deputy director for digital equity and inclusion for the City of Detroit added, “We’re hearing residents say that they feel heard, they feel supported, that the government has helped them solve a problem. That is motivating.”

Connect 313 provides funding to local organizations for programming, technology, and other services through a community grantmaking approach. Organizations work through the Tech Hubs and Connect 313 committees to develop grant ideas and proposals. Grants under

\$50,000 are vetted by a joint assembly, which includes board appointees, community council-elected representatives, and Rocket Community Fund staff.

A public-private partnership, Connect 313 leverages the unique roles of partners, each working to advance their individual missions and priorities alongside shared goals. Evans commented, "This is messy work. We over index on communication. We make sure all the partners are at the table, everyone is playing their role, and that we're building trust. We hold each other accountable for our outcomes. Rocket has done a wonderful job as a partner, especially in uplifting the work, making the digital divide an 'everybody issue.'"

Connect 313's efforts are working. Since the program was operationalized, Connect 313's efforts have contributed to more than 103,000 Detroiters getting access to free or low-cost internet through the Affordable Connectivity Plan.

The team also estimates that it has increased the city's connectivity rate to 67% from 40% in 2020, well on the way to meeting its goal of 100% by 2024.

Creating a Tech Talent Pipeline

With computer science programs at Detroit-area colleges and universities undersubscribed, despite thousands of open tech jobs in the region, the Rocket Community Fund looked to the technical talent pipeline in the community. In 2018, the Rocket Community Fund recognized that within Detroit Public Schools Community District (DPSCD), only one computer science class was available to students who attended one selective school. The majority of DPSCD students graduated without ever having exposure to a computer science course.

The Rocket Community Fund issued a grant to the District, supporting planning and curriculum development that would enable students across every grade band to have computer science classes, followed by an implementation grant that enabled the District to purchase the hardware and software necessary to run the classes, along with training for teachers to deliver the new curriculum. While scale has been challenged by ongoing teacher recruiting difficulties, the initiative is showing success. "Over the last three years, computer science curriculum has been implemented. We have a suite of classes across every elementary, middle, and high school, and we now have hundreds of students who have completed high school courses and are taking the Advanced Placement computer science exam and are going on to study computer science and other tech fields in college," Powell commented.

For high school seniors, the Rocket Community Fund coordinates an expanded internship program in partnership with Urban Alliance, a national organization that connects diverse students with high-quality work-based learning experiences, professional development, and mentoring. While the program is not registered as an apprenticeship, it does serve in that way – students are paid and receive high school credit for their work. Beginning in the fall, students receive two months of training, focusing on work readiness, basic office software, and basic tech training. The Rocket Community Fund team also meets with Rocket

technologists to understand the job performance skills and knowledge interns need to be productive.

Following the training period, students begin paid work at Rocket Companies throughout the remainder of the school year, ramping up work in the summer if they wish. Students receive supervision mentorship from Rocket employees, as well as ongoing professional development each week with Urban Alliance. Interns can work on-site or remotely – the Rocket Community Fund provides hardware, hotspots for internet connection, and even alternative work sites if home environments aren't conducive to work. Interns are also eligible for any professional development or training that is available to all Rocket employees. Students are also eligible for pay increases tied to positive performance evaluations.

All interns leave with a plan for their next steps, which may include college, another training opportunity, or work. Several interns have joined the Rocket Companies family as full-time hires.

Creating a Tech-Talent Ecosystem

Rocket Companies host hundreds of interns each year, many of whom are learners graduating from local training programs, as well as area colleges and universities.

The internship experience within Rocket is highly curated, with interns assigned to departments and teams that align with their interests and skill sets. Interns are also encouraged and supported to build networks across departments, dipping their toes into other job fields and business areas.

Through its commitment to local talent development, the Rocket Community Fund works with a number of Detroit-area tech training providers, including [Per Scholas](#), [NPower](#), and [Grand Circus](#), which support students of all ages to gain foundational tech skills in preparation for work. The Rocket Community Fund provides grants to these organizations, which serve as lead generators and partners to Rocket, as well as providing support to Detroit's broader economy.

"We want to fuel the ecosystem," commented Powell. "If not at Rocket, then somewhere in our community. We understand our ecosystem. We're working with our market data analysis team to understand across the tech industry in the region, what specific roles do we need, and what does the forecast look like over the next three to five years? What the community needs shapes our perspective."

Rocket Companies also partners with several other companies, including OneMagnify, Blue Cross Blue Shield, and GalaxESolutions through ExperienceIT Detroit. Struggling to fill software engineering and quality testing jobs, the companies decided to collaborate rather than compete and created ExperienceIT Detroit to remove financial and time barriers to training for entry-level tech workers, increasing the supply of talent. The program identifies competencies and attributes that are valuable across companies and designs curriculum to address both the technical skills and the essential professional skills workers need to thrive in corporate environments. Cohorts move through a 12-week engagement that prioritizes

project-based learning and applied skills, paired with mentorship and local networking opportunities. Graduates of the program are offered interviews with partner companies.

Detroit is also home to the first Apple Developer Academy in the US, which is located on Rocket's downtown campus. The Academy, part of Apple's \$100 million Racial Justice and Equity efforts, launched in late 2021 through Michigan State University with significant support from the Gilbert Family Foundation. The Academy is a free nine-month program designed to train folks from all backgrounds to create new apps, with curriculum focusing on coding, design skills, marketing, and project management. The first cohort of learners prioritized local residents ranging from 18 to 60 years old. 90 Academy-trained developer entrepreneurs graduated in June 2022 and moved into jobs at Rocket Companies, Ford, and General Motors, among others, in a wide variety of roles. The second cohort of 200 students is currently enrolled.

Coordinating Partners

In partnership with Rocket Companies' talent acquisition department, the Rocket Community Fund operates a Roundtable of organizations who support upskilling and recruiting, with the purpose of coordinating efforts and optimizing outcomes for local job candidates. The Roundtable meets quarterly and focuses on logistical and strategic issues. Timing is a big factor. Many of the Rocket Community Fund's partner organizations run cohorts of learners who are gaining new skills through workforce training programs. How well the timing of those cohorts aligns with Rocket's hiring schedule makes all the difference. Powell commented, "Ideally, when people enter training, they know by the end of it they'll have an opportunity. When the timing is off, they miss that opportunity. Timing matters and relationships matter. We need to adjust so we have outcomes for the people we're training."

The Roundtable also discusses job outlooks and demand, communicating directly with workforce organizations what Rocket Companies needs in the short and long term from a workforce and skills perspective. Powell noted, "Part of the work is understanding the open positions currently in demand and positions that are forecasted. As we work through curriculum, what is being taught by providers, we get down to brass tacks, digging into the curriculum, the credentials offered, and alignment between those credentials and the competencies we need. There's often a mismatch between what's provided and what's needed."

Because the Rocket Community Fund is able to see both the training pipeline and ultimate hiring decisions, they use the Roundtable to ensure training partners have tangible feedback and guidance and know where to intervene. Powell added, "We can go through data and compile evidence to show why someone was turned away, why they were accepted or moved forward. We do in-depth analysis, building out trends. That allows us to give feedback to our partners so we can all be very intentional about our interventions."

What We Learned

In addition to its external-facing efforts in Detroit, Rocket Companies offer significant digital upskilling and growth opportunities for incumbent workers, including Rock Academy, which supports low- or no-cost access to postsecondary credentials and a robust tech apprenticeship model that enables employees from across the business to gain tech skills and move into those roles. These are vital programs that ensure that the upskilling never stops, even after roles are secured. The Rocket Community Fund's efforts are unique among corporate foundations and corporate social responsibility entities, playing philanthropic and strategic roles that create simultaneous value for the business and the community.

Commitment to Place and Partnerships

In both word and deed, Rocket Companies' commitment to Detroit is clear. Each year, the Rocket Community Fund invests millions to strengthen Detroit's talent infrastructure.

This commitment to place comes from the top. Exemplified through Founder and Chairman Dan Gilbert's \$500 million investment in Detroit, and CEO Jay Farner's [acknowledgement](#) that "some of the most impactful investments are never found on a spreadsheet," Detroit is a clear priority for the company. "Our leadership is adamant about driving local talent to the company. There is explicit effort. We're building local relationships intentionally," commented Powell.

As important as the resources are, the way that the Rocket Community Fund operates in Detroit may be even more important. The organization seems committed to *working with* local partners to design solutions, rather than *doing for* or, worse, *doing to* grantee organizations. This type of philanthropic work is important in community settings, where work progresses at the speed of trust and where there are clear power dynamics in play.

Local efforts are also highly relationship-driven. While partnerships like Connect 313 are codified through memorandums of understanding and partnership agreements, the work happens between individuals and organizations that work to know each other well. Powell noted: "We had the relationships in place where we were able to talk about the work and build a vision for what it would mean to be a connected city. We put pen to paper and asked, what does it look like to have a city-wide equity strategy? It was a really rich opportunity. We were able to build this infrastructure with all the players at the table, with values that were totally community-driven."

The Rocket Community Fund works with public entities, including the City of Detroit; private companies, including competitors; and nonprofit organizations. In each case, there is real effort to understand strengths and weaknesses and adapt for them, while building shared accountability toward shared goals.

The City of Detroit's Autumn Evans commented, "Rocket sees their responsibility in Detroit as being that lead investor, taking the lead. We commend them on responding to this public-

private partnership in a holistic way – they are all in, and they trust our leadership. There is something to be said for a major, global conglomerate, that they're really digging into a community and sharing the power. They're reachable, listening, and investing in a way that is equitable, letting Detroiters see the impact and feel heard. Other companies can learn from the way that Rocket is leaning in on this partnership."

Strategic Growth

At the outset of concentrated efforts to bridge the digital divide in their hometown, the Rocket Community Fund was faced with a potentially overwhelming set of problems and solutions. These efforts were further complicated by the onset of the pandemic, which brought a new sense of urgency and emergency to the group.

Rather than addressing all the problems and potential solutions at once, the partnership focused immediately on devices and connectivity, providing hardware, software, and quality internet connections where they were needed. That solved an immediate problem, effectively and at scale. By focusing efforts, the partnership facilitated over 100,000 households to access low-cost internet services, built hyperlocal capacity for Detroiters to access devices, and doubled the rate of connectivity in the city.

With the success of that work and on track to meet its goal of 100% connectivity by 2024, the Rocket Community Fund and its partners are shifting focus toward navigation and technical support, helping those who need it learn to use those digital resources. Powell noted, "We need to focus on helping people access resources and helping them gain the skills and build foundations for how to use their devices. We're doing hands-on work in our Tech Hubs, working with local churches, and going into physical spaces where people can get what they need."

Conclusion

With a significant and strategic array of programs designed to improve digital access, connectivity, and skills, the Rocket Community Fund and its partners have dramatically increased the rate of internet access in Detroit and supported hundreds of thousands of residents to get what they need to fully participate in a tech-driven society and economy. Rocket's investments are strengthening a once-leaky pipeline of tech talent, supporting Detroiters to access high-quality training and earn needed credentials. Detroit's children are experiencing new curriculum and learning, enabling all public school students to graduate with computer science exposure and expertise.

Myka Burley, program manager for digital equity and inclusion on the Rocket Community Fund's Education and Employment Team, also noted the deep equity implications for this training. The digital upskilling work underway is not just in support of building tech talent, but of enabling Detroiters to live better lives. "Being digitally included is just the foundation. It's a

basic right and need to function in our modern society. When residents can use digital tools to improve the quality of their lives, in a way that they so choose, that is empowerment. If a grandmother now knows how to Zoom with her grandchildren a few states over, or a young adult uses digital tools to build a new app, or a job seeker uses online learning platforms to write a resume and build their skills to gain access to a better job, or a young person builds a career as an influencer or gamer, their expanded access to the world around them exponentially improves the quality of their lives. There are a million different ways to utilize the internet and all its opportunities. Digital empowerment is not about being prescriptive – it’s about giving residents options and opportunities to build the lives that they see and want for themselves.”

Investing in a pipeline and ecosystem is playing a long game, and it requires looking outside of the company walls to understand what winning looks like. Rocket Companies, through the Rocket Community Fund, has made a measurable difference in Detroit, creating a more connected and more skilled community and workforce, for today and for tomorrow, for itself and for other Detroit companies. In bridging the digital divide, everyone benefits.

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About UpSkill America

UpSkill America, an initiative of the Aspen Institute Economic Opportunities Program, supports employers and workforce organizations to expand and improve high-quality educational and career advancement opportunities for America’s front-line workers. We seek to create a movement of employers, civic organizations, workforce intermediaries, and policymakers working collaboratively to implement education, training, and development strategies that result in better jobs and opportunities for front-line workers, more competitive businesses, and stronger communities.



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