Another Barrier?

Regional consumers, non-profit organisations, and the NBN in the Northern Rivers Region

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The researcher would like to acknowledge and pay respects to the Bundjalung, Arakwal, Gumbaingirr and Yaegel peoples who are the traditional custodians of the land that comprises the Northern Rivers region of NSW.

ABOUT THE RESEARCHER

Danielle Notara is an independent researcher, who founded Spiral Research and Consulting in 2010 to conduct project work specialising in social justice issues. Danielle has worked on research projects for Homeless NSW/ACT, Newtown Neighbourhood Centre and was Policy and Research Officer for the Consumers' Telecommunications Network. In 2009, Danielle moved to the Northern Rivers to open the Lismore Women's Resource Centre in the role of Project Officer. In this time Danielle has had the opportunity to juxtapose experiences of policy at a peak level, with the workings of the community sector on the ground, and in a regional area.

With a strong interest in women's issues, Danielle has served on the Board of the Central Coast Community Women's Health Centre and is Secretary of the Lismore and District Women's Health Centre. Danielle holds a Bachelor of Arts in Communications (Social Inquiry) from the University of Technology Sydney and is currently completing a Masters of International and Community Development from Deakin University.

Acronyms

ACCAN	Australian Communications and Consumer Action Network
ACCC	Australian Competition and Consumer Commission
ACMA	Australian Communications and Media Authority
ACOSS	Australian Council of Social Services
BOCSAR	Bureau of Crime Statistics and Research
CTN	Consumer's Telecommunications Network
CUA	Connecting up Australia
DBCDE	Dep. of Broadband Communications and the Digital Economy
FaCSHIA	Families and Community Services, Housing and Indigenous Affairs
ICTs	Information and Communication Technologies
ISOC-AU	Internet Society of Australia
NBN	National Broadband Network
NCOSS	New South Wales Council of Social Services
RTR	Regional Telecommunications Review
TIO	Telecommunications Industry Ombudsman
USO	Universal Service Obligation

Executive Summary

This report provides a snapshot of the realities and challenges disadvantaged and vulnerable consumers in the Northern Rivers region of NSW face in accessing information and communication technology; in particular through their relationships with non-profit organisations. The report also provides insights into the issues of access, affordability and accessibility they may face in the era of the National Broadband Network (NBN).

1.1 BACKGROUND AND METHOD

In regional areas, high unemployment rates, social isolation, lack of public transport and affordable housing, and a range of social issues can affect vulnerable and disadvantaged consumers. As a result, people rely heavily on support services, particularly the non-profit sector, for survival. Moving into the NBN era, there is potential to improve the functioning of the non-profit sector and outcomes for consumers by effective and equitable delivery of services through communications technology.

The Northern Rivers Region was chosen as the location for the study due to the high concentration of disadvantaged and vulnerable consumers living in the area and accessing the non-profit sector. Twenty in-depth interviews were conducted with non-profit organisations representing a broad cross sample of the community (delivering services to women, young people, older people, people with a hearing impairment, people with a vision impairment, Aboriginal and Torres Strait Islanders, homeless people, people in the legal system, people who are victims of domestic violence and other vulnerable consumer groups).

The organisations were asked about their current use of technology, the use of technology by their clients, and their opinions on the potential of the NBN to impact upon their services and clients. What evolved is a unique, on the ground account of how regional non-profit organisations and their clients are currently faring in relation to communications technology, and are likely to fare in the digitally enabled society facilitated by high-speed broadband and the NBN. Using a qualitative approach, the findings tap into the rich source of experiences of a community reliant on its non-profit service providers. The responses of organisations are honest and frank; their voices are captured throughout the report as vignettes.

1.2 FINDINGS

• Brokering ICTs: disadvantaged and vulnerable consumers are turning to non-profit organisations for assistance, and these organisations are themselves struggling to keep up with technology.

Disadvantaged and vulnerable consumers in the Northern Rivers Region are increasingly relying on non-profit organisations to assist them when engaging with ICT. Community workers are noticing an increase in the amount of time spent assisting clients with accessing information online, and downloading, researching and collating information for disadvantaged and vulnerable clients. These activities that non-profit organisations describe as becoming a core part of their work can be summed up as 'ICT brokerage'.

Essentially this process of brokering ICT requires a certain level of skill, time and resources from non-profit organisations. Presently many organisations are attempting to fill this gap with the resources currently available to them, however the skills of staff to deliver ICT access and training to disadvantaged and vulnerable consumers are discussed by many non-profit organisations as barriers to delivering services to clients via ICTs.

• Basic connectivity and service performance: will the NBN address these issues soon?

Although this research focused on the affordability, accessibility and availability of services on the National Broadband Network, discussion consistently returned to the lack of infrastructure currently available in the region. Non-profit Organisations are not talking in terms of the impact of a high-speed broadband network for disadvantaged and vulnerable consumers; they are still caught up with basic connectivity and performance issues. There is concern about a widening of the digital divide if current inequities in availability are not soon addressed by better coverage.

• ICT issues relate to broader, often more pressing issues.

Disadvantaged and vulnerable consumers in the Northern Rivers Region also do not value ICT highly as a priority of need. Competing priorities such as secure housing, employment, health concerns and caring for children override the need for access to ICTs. The result is that a digital divide compounds a wider disadvantage already experienced in people's lives.

• Affordability is a major issue.

Affordability of communications services was also a major concern, from hardware and devices to access to networks and the services delivered over them. As a result, contacting and maintaining communication with clients was a challenge identified by many of the non-profit organisations interviewed. In a society that is increasingly digitally enabled, barriers to accessing ICTs can effectively act as barriers to accessing the community services that disadvantaged and vulnerable communities rely on.

• Digital literacy must be addressed.

These issues raised above are then coupled with a lack of skills and confidence in the area of digital literacy. In cases where consumers were able to access technology, there were challenges in being able to use what was available.

• The great potential of non-profits in the digital economy

Looking to the future for the NBN includes recognising that non-profit sector organisations are intermediaries in the consumer chain. The needs of non-profit organisations must be considered
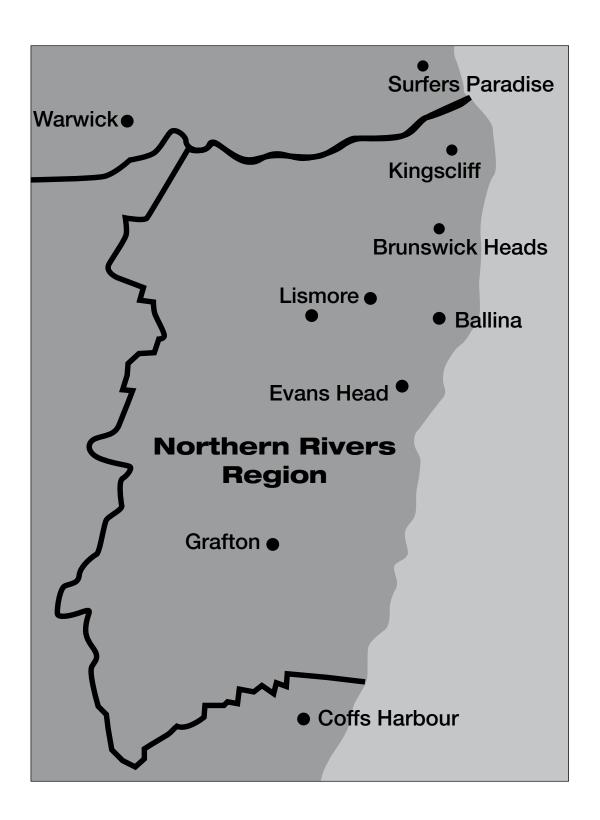
as part of the solution to empowering disadvantaged and vulnerable consumers in regional areas because it is with these services that consumers have regular and ongoing contact and relationships. Support must be given in the way of funding, training and assistance to broker ICTs and the NBN to ensure disadvantaged and vulnerable consumers can become empowered communications consumers.

KEY POLICY ISSUES FOR CONSIDERATION

- The findings of this report should be used to contribute to awareness of the unique issues affecting regional disadvantaged and vulnerable consumers and to ensure that the needs of this group are advocated for in the development of policy around high-speed broadband and other next generation networks.

- It should remain standard practice for the government and the non-profit community sector to provide the alternative for people to:
  - Receive information in hard-copy
  - Communicate with organisations using traditional methods i.e. the opportunity speak to a representative in person
  - Not be forced into online only services

- Government funding bodies must recognise brokering ICT as part of the critical role non-profit organisations play in providing services to disadvantaged and vulnerable consumers. This can take place by ensuring:
  - Funding is made available specific to ensuring that non-profit organisations have the necessary ICT hardware and software.
  - Specific funding is made available to assist non-profit organisations to train their staff in ICT skills and use.
  - In the funding process for non-profits, organisations are asked to consider what resources need to be allocated specifically to ICT, including as part of project work, and the time to be spent using ICTs by community workers both independently and also to assist clients.
  - Non-profit organisations should clearly communicate any use of ICTs in the job descriptions of their workers
  - Training bodies and institutions that prepare community sector workers include ICT skill development, and the ability to train others, as core components of curriculum.

- Ensuring that the process of making a complaint about a communications service is accessible and inclusive for disadvantaged and vulnerable consumers in regional areas. This may be done by industry and the TIO better capturing and considering the demographics of consumers who are making complaints so their services can be tailored further. Industry and the TIO may also consider the role non-profit organisations play in advocating on behalf of disadvantaged and vulnerable consumers in regional areas, in reviewing how it delivers community education and services to this sector.

- Community education needs to take place within the non-profit sector about protections available to disadvantaged and vulnerable consumers under the Telecommunications Consumer Protection Code and other policy instruments. ACCAN is in a position to work with other peak bodies such as ACOSS and the Women's Refuge Movement to coordinate a community awareness campaign about communications consumer rights.

- The findings of this report should be considered by stakeholders in the communications industry as evidence that, under the NBN, non-profits will be acting as brokers of ICT. As such a cross-sector approach must be taken which includes engaging strategically with all levels of government and the community sector to establish a means for supporting non-profits to assist disadvantaged and vulnerable consumers.

Surfers Paradise

Warwick ●

Kingscliff

Brunswick Heads

Lismore ●

● Ballina

Evans Head ●

Northern Rivers Region

Grafton ●

● Coffs Harbour

2 Background

tudies have been conducted to date which explore the capacities of disadvantaged and vulnerable consumers to access and use ICTs, sometimes described using such terms as 'digital literacy' (ACMA, 2009), the 'digital divide' (Blanchard et al. 2007) and 'digital inclusion/ exclusion' (Eardley et al. 2009).   Research has been conducted to assess the potential impact of the NBN (DBCDE, 2009), on regional consumers (RTR, 2009) and the needs of people with disabilities (CTN & MAA, 2008; ACCAN, 2010a). It is widely acknowledged and quantified that access is unequally distributed, with a strong correlation between individual income, socio-economic status, and access (CCI Digital Futures, 2009; ABS, 2009; ACCAN, 2009).

These trends and implications thereof are further exacerbated for disadvantaged and vulnerable consumers living in regional areas. It is here that factors such as high unemployment, lack of public transport, isolation, less availability of essential services, poor mobile coverage and a small choice of ICT service providers can mean a compound disadvantage.

A recent report commissioned by Telstra's Low Income Measures Assessment Committee consists of a review of key literature on access and affordability for low-income and disadvantaged groups (Eardley et al. 2009). People living in rural and remote areas, Indigenous Australians, transient and homeless people, unemployed people and low-income families, aged pensioners and older persons, people with a disability and culturally and linguistically diverse people were all identified as facing significant challenges regarding access and affordability of communications services.

The experiences of these groups of consumers must be taken into account and their voices heard in policy debates. By highlighting that living in a regional area serves to compound the disadvantage experienced by consumers, especially in relation to communications technology, this research will develop the evidence base to ensure the needs of regional and vulnerable consumers are served in the era of the NBN.

Traditionally the non-profit sector has been relied upon when accessing essential services such as housing, transport, income support, counselling and advocacy. Now the new challenge to emerge is brokerage of information and communication technology as an essential service and a means of equality and quality of life.

The government, as the drivers of the NBN, acknowledge the role of the Non-Profit sector and envisage:

> *"In the future e-community has the potential to enhance knowledge and understanding and enable community sector organisations to deliver services at significantly reduced costs resulting in a better informed and more collaborative society"* (DBCDE, 2010)

Research has highlighted the organisational capacity of non-profit organisations to adapt ICT as a means of improving productivity. Quantitative studies have been published detailing more broadly the use of ICTs by non-profits in accessing resources and information (Infoxchange, 2010).

Research has also considered the role of ICT in the non-profit sector (CUA, 2008), with regards to the formation of a National Non-profit ICT Coalition (Denison et al. 2007), and the use of ICT for civil engagement (Barraket, 2005). Again considering the needs of the non-profit sector, NCOSS (2008) completed a study, which outlined the cost for non-profits in taking up ICT and concluded that increased funding was necessary to ensure uptake. Infoxchange (2010) and Connecting Up Australia (2009) reached similar conclusions, with an emphasis on the need to promote to non-profits to plan and invest in ICT plans.

It is documented that changing modes of delivery of services, information and social connection are likely to increase disadvantage, inequalities and dysfunction amongst those who have less access to e-community functions, whether through organisations or individually.

In the context of non-profits using and brokering communications technology, this research will fill a gap in the discussion especially in relation to regional areas and qualitative accounts of experiences there.

The value of this report is that it tells the stories of disadvantaged and vulnerable consumers through the eyes of those people on the frontline of delivering services. The voices of these people will be documented and their experiences heard, contributing to the development of an NBN that is truly universal, and an era that will mark advancement in the use of ICTs to ensure full participation for all in a digitally enabled society.

2.1 METHODOLOGY

With the focus of the research on regional areas, the Northern Rivers Region was chosen as the location for research due to the high concentration of disadvantaged and vulnerable consumers living in the area.

A useful definition of a disadvantaged and vulnerable consumer comes from the Australian Competition and Consumer Commission (ACCC 2005) which states some consumers may be disadvantaged or vulnerable in some marketplace situations if they:
• have a low income
• are from a non-English speaking background
• have a disability—intellectual, psychiatric, physical, sensory, neurological or a learning disability
• have a serious or chronic illness
• have poor reading, writing and numerical skills
• are homeless
• are very young
• are old
• come from a remote area
• have an Indigenous background

The Northern Rivers Region is representative of many of these factors with higher proportions of children less than 14 years and aged people over 65, than the rest of New South Wales (ABS, 2006). Many residents suffer from social isolation a result of our regional settlement pattern, lack of transport, low socio_economic status and lack of facilities and services (RDA, 2011). Based on the 2006 Census, the Richmond-Tweed Region had a total of 1765 people [1638 non Indigenous and 127 Indigenous] experiencing homelessness (Chamberlain and MacKenzie, 2009).

A Parliament of Australia Research Paper (2006), Poverty rates by electoral divisions, shows the Commonwealth Electoral Divisions of Page and Richmond (see map) are ranked 4th and 5th poorest in NSW with 20,627 and 19,259 people respectively living on less than 50% of median disposable household income. Again at the time of the 2006 census there were 18,584 Aboriginal people living in the Northern Rivers, representing 3.9% of the total population, and around 12.5% of the total Aboriginal population in NSW (NCAHS, 2010). This represents a significantly higher proportion of Aboriginal residents than NSW as a whole (2.1%). It is reported that 5% of the Lismore populations (2,146) have a profound or severe disability (Lismore Council, 2008). The Bureau of Crime Statistics and Research reported in 2008 that the area has the highest recorded incidences of domestic violence and of the 153 Local Government Areas in NSW, Lismore was in the highest quarter for Apprehend Violence Orders issued (BOCSAR, 2009).

A further focal point of the research is the relationship between non-profit organisations and these consumer groups, thus it is important to note the Northern Rivers Region has one of the highest welfare dependency rates in the country, with 46% of the adult population dependent on welfare (Hase et al. 2004). This indicates a high level of reliance on non-profit organisations to deliver services to people who are on such welfare payments such as disability and aged pensions, single parent payments and unemployment benefits. When referring to non-profit organisations throughout this research an internationally accepted definition was used determining a Non-Profit Organisation to:
• have an organised structure
• be institutionally separate from government
• reinvest all profit into the core mission of the organisation
• be self-governing
• have voluntary membership only (FaCHSIA, 2008).

The Northern Rivers Region was further selected due to the researcher having already established networks within the community non-profit sector with which to access participants for the research. Twenty community organisations agreed to take part in a one-hour interview, with the identity of each organisation kept anonymous. These participants were chosen to cover a broad sample of disadvantaged and vulnerable consumers living in the area and included organisations which delivered services to: women, young people, older people, people with a hearing impairment, people with a vision impairment, Aboriginal and Torres Strait Islander People, gay, lesbian, bi, transgender and questioning people, families, homeless people, people in the legal system,

people who are victims of domestic violence, people with mobility issues, low-income people, and culturally and linguistically diverse people.

A literature review was conducted to identify the research gap, the results of which informed the interview schedule and one-on-one interviews took place over a period of two months.

Careful ethical considerations were made to ensure that research participants did not disclose any personal details of their clients and were not asked to disclose any details that may adversely affect the funding of an organisation.

The findings were drawn from these interviews and have been presented in vignettes to capture the value of the firsthand accounts given by the representatives of organisations. To further illustrate the voices of the research participants and the experiences of their clients, case studies are also used in the report.

The report then presents a series of issues for further consideration, aimed at informing policy development that embodies the long-term interests of disadvantaged and vulnerable consumers in Regional Australia.

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3 | Findings

3.1 BROKERING ICTS: DISADVANTAGED AND VULNERABLE CONSUMERS ARE TURNING TO NON-PROFIT ORGANISATIONS FOR ASSISTANCE

CASE STUDY

A community worker was conducting group work with clients and suggested there were certain web pages with information that could be really useful for the clients and encouraged them to go away and do some research. Over the weeks the clients kept coming back to the group and the community worker would checked in and ask if they had gone online and had a look at the information - the clients kept replying no. It wasn't until after a few weeks and some questioning that the clients revealed to the community worker that they didn't even know how to turn a computer on and get on the Internet.

The concept of assisting people with accessing the ICTs necessary to prevent digital exclusion, involves providing hardware, training and skills. Essentially this type of service is brokerage of ICTs. Whilst not using this term to describe it, the requests that non-profit organisations in the region are dealing with fit the description. Non-profit organisations tell of the increasing amount of time spent assisting clients with accessing information online:

"Hours of time are spent when we need to be doing the real core stuff, dealing with huge issues. This is important for the client and it is important that they have that information so we never deny not getting it for them but we spend a lot of precious time rumbling and trying to find out what form they need and where it is online."

"We as case managers spend a lot of time researching what other things are out there to assist clients but we don't really suggest they do it or assist them to do it. We use a lot of Internet looking for what other services and agencies are out there and their contact details. Sometimes it's printing off information to give to people. We never really tend to say this is the website, I just get the information and print it off for them."

While assisting clients with accessing ICT is becoming a regular and common part of community workers roles, this portion of time spent by staff is not usually represented and documented in job descriptions:

"Its not part of anyone's job description and what ends up happening like most things is that it is faster just to do it for them then train them in how to do it."

Nor do the skills commonly associated with community sector jobs match those required to be training others in use of ICTs:

"It is not really their role to train women in accessing the internet; it is not part of the

core case management. It is part of their job description is to be competent in using a computer but not to train others. But obviously they do assist from time to time but it's not part of their core job to train."

Non-profit organisations were asked if they considered brokering access to ICT for their clients to be a part of their service delivery currently or into the future. A very small percentage of organisations have already considered this issue and have begun actively brokering ICT access:

"We could and do assist people with brokeraging them to remain online, when the young people are at home and there have been some issues or they have got into trouble around excessive bills or being cut off and if the internet hadn't been cut off they would be at home more. We have often paid for people to get their internet access back on and stuff like that so we do brokerage that sort of thing."

"Obviously, we have already identified that and have implemented an IT service to complement the other services we currently manage. Ours is unique in that it is open to the general community."

The majority of organisations however have either not yet considered this as a potential need or gap in service delivery, or do not see themselves as being appropriately positioned or having the appropriate capacity to fill the gap:

"We are still down dealing with the day to day, that big picture stuff would have to come and hit us over the head with a rock, we'd have to be taken there and have it explained to us, it is not something we would have thought about."

"I think we decided if a client really needed to access information we could support them doing that with them or for them at the computer but we couldn't just leave them at a computer because we just don't have the resources to do that."

"We couldn't say have the capacity to have three families in here tapping away on computers with their kids running around and we don't have any brokerage to offer childcare."

The attitude of non-profit organisations to taking on a brokerage role can be explained by the nature of the community sector and funding which has moved to a one-off project funding model rather than an ongoing service delivery model. Consequently there is pressure placed on organisations to meet milestones and outcome based reporting requirements. Funding is given based on budgets for staffing. However if staff time is being taken up with a task that falls outside their job description (thus their funding guidelines) there is no incentive for non-profit organisations to broker ICTs.

3.2 PREPARING TO ENTER THE 'E-COMMUNITY': HOW NON-PROFIT ORGANISATIONS ARE USING ICTS TO WORK WITH DISADVANTAGED AND VULNERABLE CONSUMERS

CASE STUDY
A financial counselling service assists Aboriginal people with financial advice and strategies for budgeting. The Project Worker promotes a tool to clients as a means of avoiding Humbugging. Humbugging involves someone taking a person to an ATM and waiting to have a look at their ATM slip to see if they have money and if they do, demanding it. This happens quite often, particularly to elders. The clients are taught that accounts attached to their key card have a tiered section where they can transfer money and it doesn't show up on the balance slip. Upon getting paid, clients are instructed to use Internet banking as early as possible in the morning, on a computer at home if possible and employ this strategy to avoid being hassled for money and humbugged.

Outlining the utility of ICTs by non-profit organisations in the Northern Rivers Region contributes to building a picture of the non-profit sector's capacity to move into the NBN era and enter the 'E-Community' that could assist disadvantaged and vulnerable consumers.

Non-profit organisations were asked to detail any services or programs they were currently delivering using ICTs:

"The online equipment shop, we have a equipment solutions service so people might be requiring household equipment like things to use in the kitchen or different equipment with brail or large print so we have an online shop so people can get online and order that stuff."

"Everyday, many different purposes, one can be simply just to give information about health issues, one can be to promote events and activities so there is quite a big email list of women in the community who do not wish to access services but may wish to support the project."

"We noticed that was a gap so part of the rationale of setting up the computers at the centre was to provide some free computer and Internet access for women so we find that a number of the women attending groups here would access the computers after the group and we have women who walk in."

WEBSITES
The use of a website for the purpose of promoting an organisation is sporadic with non-profits describing the content of those websites as being mainly aimed at the sector and the broader community, not at clients:

"Apparently we do which I didn't even know until the other day someone said something about our website and I said I wasn't aware that we actually had one, but admin has set one up. I don't know much about how websites work, it's not an interactive one it basically just has our address and phone number and that stuff. So you can't access our term calendar or referral forms."

"It's generally aimed at the sector which is interesting because the majority of our referrals are self-referrals because we are known, so that's why we need to have a better presence on the website. I guess the thing that has kept us from doing that for so long is that we haven't really had a need to with our client load. We are actually trying to find a better way to manage the client load that we have, promotion is not really something in the last five years that has needed to be done."

SOCIAL NETWORKING

Very few organisations are using social networking as a tool to promote their service and to connect with clients. Those non-users state a range of concerns relating to the appropriateness of mainly facebook as a communication medium in the not-for profit sector:

"We have been investigating it and looking at it, I'm on it but I haven't been using it as a tool yet, I'm on twitter as organisation but I haven't been utlilising it yet I've been waiting to see it's viability, whether it is something that is going to be utlilised by other people, but at this stage of the game I have been seeing other services are connecting to me or people who are interested in what is happening in the industry but not clients."

"I think there is going to be some interesting policies around that because the social networking sites are moving a lot faster than the organisations have had time to consider the potential risks and ramifications of using that."

This is in contrast to the few organisations that are embracing social networking and can see benefits in its uptake by non-profit organisations:

"Whether we like facebook or not, whether we approve of it, it is providing people with instant access to things and in some regard that is really helpful, that lead in time to things can be shortened as a result of facebook if you want to do something next week and you have a network of 180 people who are interested in what you are doing and may respond to you."

EMAIL

Organisations use email to communicate with other workers both within and outside their organisations:

"I guess it's probably come as a natural progression for us because even internally to communicate with our staff who are blind it is important to put it in a format they can read so to do it digitally and put it in a format that can be emailed or put it up onto our intranet if not the internet."

However, the majority of the organisations state that they do not use email as a means of communication with clients due to the fact that their clients do not use or know how to use an email account:

"Because they don't use it, they don't have Internet access at their house, they are flat out having a phone line, most of the clients."

TEXT MESSAGING

A small amount of organisations are using text messages as a means for communicating with clients in recognition of the increasing use of mobiles and as a means to adapting their approach to suit their clientele:

"Yes most families have mobile phones so we do txt with them to communicate."

"We do texting because mobile phones don't always work in areas because with texting it will always get through because of the isolation that's where the phones are not good."

"A lot we are actually starting to increase so much that we've loaded txt buddy on to our computer which means we can text quickly from our computer, it's a free download where you can just use your keyboard to text from your phone. Which makes it a lot quicker but yes texting, young people quite often won't answer their phone but they'll respond to a text then we can ring generally so that happens."

3.3 AVAILABILITY OF COMMUNICATIONS TECHNOLOGY: THE BASICS BEFORE THE NBN AND UNIVERSAL ACCESS

CASE STUDY

A Community Legal Service conducts an outreach service to a remote Aboriginal Community 100 km's from the nearest major town. A matter that would be straightforward for a person living in town, who would come into the main office, and have it sorted much more quickly can take an eternity for disadvantaged and vulnerable consumers in remote towns.

People living in these communities have limited forms of transport, they rely on family or friends or hitch. Often they haven't got a mobile phone and depend on being contacted through an alternative mobile, however if that person isn't standing next to them when we ring the solicitor doesn't get through.

When a solicitor does go on outreach their ability to access legislation and precedence online is limited because there isn't any Internet coverage so, nor can they download forms or information for the client. Further hindering the process is the available staff resources, as workers can only travel in pairs for occupational health and safety reasons due the lack of mobile phone coverage in an emergency.

As such a client who has been issued a fine through the state debt recovery office and has trouble making payments has their license suspended. While the matter is being sorted, which may be weeks or months, they are caught driving without a license, fined accordingly and the cycle of disadvantage continues.

Non-profit organisations were asked about issues relating to the availability of a high-speed National Broadband Network for disadvantaged and vulnerable consumers in the future. However, discussion consistently returned to the lack of basic infrastructure currently available in the region. This focused on poor Internet and mobile coverage and its effect on contacting clients and conducting outreach work in remote areas:

> *"The workers, to use their mobiles, they actually have to go out of their office and into the car park, its crazy."*

> *"It's a huge issue for us because we require the Internet to be able to do research for legislation and for precedence online. It's really tricky for us because in a lot of instances we cannot access that particularly when we go to remote communities… we cannot rely on having access to these resources at our outreaches."*

> *"It's part of our big challenges- finding the client and keeping in contact with the client is the major challenge, particularly with aboriginal clients that is a huge challenge when they are living in remote communities, where there is virtually no phones or mobile phone coverage it is a major challenge".*

Non-profit organisations, whilst acknowledging current limitations, still viewed a high-speed National Broadband Network as providing opportunities for developing and improving services for the benefit of disadvantaged and vulnerable consumers:

> *"What would also be good, is between outreaches if you need to follow up on a clients matter it would be fantastic if we could have access to video facilities and be able to actually talk to clients and to see them and explain things and get documents sorted between outreaches."*

Perceptions of potential improvements differ, with current inequities in access experienced by remote Aboriginal communities reflected in relatively limited plans for technology:

"Skype is great, especially if you can't get to a funeral, because getting to a funeral is always a big expense for indigenous people because you know. So if Internets were brought into all homes, then you can get long distance families, even for weddings and stuff like that to say hey sending our good wishes and you can see their faces it would be a way of bringing indigenous people into the twenty first century."

"Making instructional movies, I think that stuff is what I'd be keen to get into more, because that is a really easy way- a lot of our clients are used to watching movies they aren't used to reading books so something like that can be easier for them to get that information."

Several non-profit organisations agree that disadvantage in availability of ICTs correlates to socio-economic status and believe the National Broadband Network is going to widen the gap between haves and have nots:

"Quite frankly I don't think it is going to make a huge difference to our client base, I think it is going to make a huge difference to middle Australia, but I don't think it is going to make too hoots of a difference at the end of the day to people from disadvantaged backgrounds, for all those reasons."

"I think that will work really well for middle class people who just themselves see that as their right and they would find it and access that service really well, the people who are vulnerable who are disempowered, who are unsure, who financially can't or don't have the equipment, I think that is just another barrier."

"That's probably the biggest part of it- there are the people who can and the people who can't and the people who can't are going to do without a hell of a lot of other stuff to try and meet that need and that is already happening"

The views of these non-profits and the experiences of their clients emphasise the importance of ensuring universal access to the NBN so that already marginalised groups are not further left behind in the digital age.

AFFORDABILITY AND ACCESSIBILITY: STILL BARRIERS TO BE OVERCOME

The issues of affordability and accessibility are overwhelmingly evident when non-profit organisations discuss the barriers disadvantaged and vulnerable consumers face in receiving assistance, information and resources. This is both in seeking support from non-profit organisations and the ability of organisations to make and remain in contact with clients who are in need.

For disadvantaged and vulnerable consumers, the ability to afford the basic hardware required to access the Internet is the first barrier:

"...we have given her the old computers and the old printer, but then the issue for her is she can't afford if there is something going on with the printer and she needs repairs. It is sort of a bit of a catch twenty-two."

"I think probably the biggest problem for some people is just having the computer in the first place. There have been a few clients who haven't had access to a computer and they really wanted to do that."

Whether or not in possession of the hardware, the ability to afford an Internet connection is yet another layer of disadvantage for vulnerable consumers, preventing access to online information and resources:

"The Internet again, it is the cost, we have families who pretty much live from pay to pay, you know in terms of their budget and it is really hard for them to find an extra 20 or 30 bucks. For some of our families that is always going to be an issue."

"The speed is a real issue because people who are blind particularly are downloading big audio files so there is a burden there as far as cost and time and the equipment used for accessing the broadband network has to be accessible."

Further discussions on affordability throughout the research revealed that the cost of renting a landline has meant that many disadvantaged and vulnerable consumers are moving towards reliance on mobile phones for their primary contact:

"Because a lot of families do not have landlines anymore so that's what most people have because landlines rent's rent isn't it and you are paying for nothing, most families have mobile phones."

However for some clients, the cost of maintaining a mobile phone connection is still prohibitive:

"Some of our families just work on credit and it could be a week or more before they could afford to get more credit so it is an issue for them and landlines, a lot of them have incoming calls only because they have bills they haven't been able to afford."

When disadvantaged and vulnerable consumers cannot afford to maintain an Internet or landline connection or credit on their mobiles, non-profit organisations report a struggle to communicate with their clients.

"Over the years when we have upgraded our computers we have actually given her our old computers and she is one of those ones who has a mobile phone but never has any credit on it so trying to contact her is a nightmare."

Due to the financial constraints that prevent people from having the Internet connected to a computer in their own home, non-profit organisations are observing an increase in lower socio-economic groups accessing the Internet via mobile phone. Clients are also finding creative ways to stay in touch by trying to circumvent affordability challenges:

"I was just talking to a young woman last week who said that the Internet credit on her phone lasts longer than her mobile phone credit so she heavily relies on facebook to communicate with everyone because she runs out of phone credit regularly."

However, community workers note that clients often have difficulty understanding the actual costs of mobile services:

"When you've got the mobile it's the cost, cause people aren't frightened to send a text because they think oh well they sorta have an idea of the cost, that's probably under 20 cents so they are not too frightened to do that but then as soon as they press the button that goes into the net people say 'oh no turn it off, its going to use all my credit, don't do it don't do it' and they, you know, go into a freak out. So you think all of a sudden they have no concept of how much that is going to cost"

They also note the importance of the social connection that mobile phones can represent, even if clients have run out of credit:

"Most of them have mobile phones and for people who are really unstable they are a really important lifeline- not just if they are in crisis but for security we talk about it a lot that mobile phones are a real sense of security and something they can hold onto".

"Quite often actually when you think about it and it's actually been really handy, you realise the importance of having those mechanisms for young people particularly how isolated they become without them even when they don't necessarily have credit on their phone, or they don't have a lot of access to the internet, having the hardware is a security".

Adding to basic affordability issues of maintaining a connection, non-profit organisations voiced concern about excessive bills and debt related to managing usage within limits:

"People are moving away from computers and accessing phones so it is important to have limits as people are getting themselves into debt as opposed to being bothered to sit down and use a free Internet service."

Affordability and accessibility are intrinsically linked and prevent disadvantaged and vulnerable consumers effectively engaging ICTs. Of concern is that too often it is the most vital engagement,

with the non-profit organisations providing essential services, which are impacted upon. These barriers must be removed as a first step in improving access to assistance, thus improving the lives of disadvantaged and vulnerable consumers.

ICT IN THE PRIORITY OF NEED: THE DIGITAL DIVIDE IS COMPOUNDING DISADVANTAGE

Disadvantaged and vulnerable consumers living in the Northern Rivers Region, are faced with existing barriers such as isolation, distance between towns and consequently available transport:

"This is an issue for people who are blind because people who are blind don't drive so you're totally reliant on public transport or on friends and relatives so in regional areas many people try to access community transport and public transport to be able to get around so particularly people with low incomes who have other barriers to accessing the community."

"Probably only 5% of the guys we have even have their license so most of them are either having to walk or catch a bus. This is what I mean, so a lot of them have to do that, so they don't and they don't get that service and they are just stuck in a cycle."

Non-profit Organisations also highlight the precedence that family responsibilities and the management of health and welfare take over engaging with computers and the Internet:

"Inherently our target group clients are less educated for many reasons, there is drug alcohol, mental health issues and I think we would be silly to say that that doesn't impact on their ability to run a long with mainstream life and go home and sit on the lounge and play with the computer"

"A lot of our clients- they have young babies and toddlers and they are overwhelmed and they are tired because of their circumstances so to think that they have an hour or two at the end of the night to sit down and work their way through a website, all they want to do is sleep because they are so sleep deprived…their capacity for time…if they had an hour free at night they would sleep they wouldn't want to be on the computer because they are exhausted."

The priority that ICT plays in the lives of the disadvantaged and vulnerable is illustrated when non-profit organisations were asked to describe their clients' abilities to make a complaint about a communications service or provider:

"That's the least of their problems- a bill for a phone"

"When you've got someone screaming at you that they are about to be thrown out of their house it is not up there as a priority."

"For that- no- you've usually got other things like rent or like their house is being destroyed, all their furniture is being destroyed- like really expensive things, phones being ripped off the wall and women having to make up stories about how that happened."

"It depends how powered, confident and how well people are doing as to how confident they are to make a complaint. I mean its hard for people to make a complaint about their housing and their centre link stuff which is pretty important around their kids or the treatment of their kids so in terms of their phone and their internet stuff I don't know."

The notion of disadvantaged and vulnerable consumers' confidence in using different forms of ICTs is described to be lacking due to a fear of technology. Again this fear then inhibits people from accessing important information and resources that could be of assistance:

"They've got no great interest in these things, they are frightened of them. They don't necessarily think to search for help online they generally seem to ask people they trust or people in a similar situation to them a lot of word of mouth which might come from calling their friends or hearing about it or being told about it by another service rather than looking online."

"There is a lot of trust issues with the internet…so women rely on the phone and they call me and ask me and we build rapport over the phone and then they may give me their email address to be put on an e-group to find out, at least they know who I am and where it is coming from, because issues around sexuality can be quite sensitive for individuals and they may be wanting to protect themselves and understand confidentiality and the BCC function and all of that."

DIGITAL LITERACY

Further behind the way that clients relate to ICTs, is a lack of confidence in their skills and abilities, again this impacts upon the assistance disadvantaged and vulnerable consumers receive from non-profit organisations:

"They have limited literacy and numeracy skills anyway and that is important. They've got no confidence, they've got no great interest in these things, they are frightened of them and it costs money to have them. It's not going to change whether a family breaks down and whether they are still going to have those issues; it's not going to change their ability to get around and to access services."

"It would be fantastic if we could have access to video facilities and be able to actually talk to clients and to see them and explain things and get documents sorted between outreaches. But for some clients that would be quite intimidating so it's not always a solution that works unless there is a lot of support at the other end to use the technology".

The day-to-day challenges of life in a regional area combined with the characteristics of lower-socio economic groups and a lack of skills and confidence in using ICTs continue to override ICT in a priority of need. While advancements in technology are perceived to make peoples' lives easier, it is the case for disadvantaged and vulnerable consumers in the Northern Rivers that ICTs are compounding and contributing to inequities faced:

> *"It's like Centrelink sending them documents when there is a flood, they can't get in, they say come in for an appointment, they don't have a phone and they get cut off because they didn't meet that appointment, we deal with that everyday."*

> *"So when you are going to introduce it into community centres and community halls you are going to need somebody out there to show the community how to use it or have somebody out there who is available is that realistic? Of course it is, we are going to have to sort it in some way or is there going to be a new layer of disadvantage, is that another thing they are going to be disadvantaged by?"*

Disadvantaged and vulnerable people in regional areas have a number of factors that influence the way they choose to live their lives, and many of these do not lend themselves to a reliance on ICTs. So in order for these people to become empowered communications consumers, policies must be put in place to ensure alternative routes are available. This will contribute to a more equitable society, which doesn't require crossing the digital divide, but allows for a way to go around it.

3.4 INTO THE NBN FUTURE: RECOGNISING AND SUPPORTING THE NON-PROFIT SECTOR AS INTERMEDIARIES IN THE CONSUMER CHAIN

Non-profit organisations are in contact regularly with disadvantaged and vulnerable consumers due to the nature of their ongoing need for assistance in a range of areas. This contact has been reported throughout this research to more often involve assistance with accessing forms online and making contact with clients via mobile telephones, than training clients in the use of ICTs to seek out information independently. Non-profit organisations recognise the value of ICT to empower, and see this as an important part of their role in assisting disadvantaged and vulnerable clients:

> *"The spirit of the community sector, no matter what agency you work for, is to empower your clients, it's one of the key principles of self determination etc, in terms of technology. So it is that sector of the community that is illiterate that needs to be trained in order to be empowered to use this stuff."*

> *"On average the more complex the needs of the client and the more disadvantaged they are, the less likely they are to be online and because that is where the majority of our client base traditionally has been, that's where we need to be offering services."*

Essentially this process of brokering ICT requires a certain level of skill, time and resources from non-profit organisations. Presently many organisations are attempting to fill this gap with the resources currently available to them, however the skills of staff to deliver ICT access and training to disadvantaged and vulnerable consumers are discussed by many non-profit organisations as barriers to delivering services to clients via ICTs:

> *"We recently did a workshop and we put it on a thing- it was audio, not even audiovisual. Still can't work out how to put it on the website. We had calls after the forum that they would love to have heard the lecture and I said well we will eventually put it on the website."*

> *"I'm the contact, because the coordinator doesn't have email access so they send it to me."*

> *"…there is a certainly a level of lack of willingness to move parts of the service to online. I would like us to stop writing telephone messages on bits of paper and make that electronic."*

With an increased use of ICTs in response to the needs of clients, organisations speak of the difficulty in maintaining ICT systems and hardware:

> *"Our book keeper is responsible for the financial management, all the administration, the purchases, all the supplies and…IT"*

> *"I've gone from someone who works with people to someone who is trying to fix ICT all the time and I hate it because that's not what I want to be doing, I want to be working with people and managing programs in the best way we can and I know we have to do that. It's not that I hate ICT it's just that I hate the time that spent in my role that has to be the fallback for fixing technology."*

> *"Our admin person who doubles as the guru, the fix-it guru so people access her a lot around what do I do, where do I go, that sort of thing."*

It is also apparent that the skills of organisations vary- from organisations that do not have the time and resources to assist with access to and deliver services over ICT and those who have managed to begin taking that step:

> *"I suppose different organisations are different and if people within the organisation who are making these policies or talking about things or having these conversations are not people who greatly use that technology themselves they are not going to think about it that much and that is something that I have become really aware of. There is a whole lot of stuff that has accelerated out there that we are kind of lagging behind."*

Interestingly, those organisations who struggle to find the time and resources tend to be more crisis driven services with clients who often present with issues that arise as a matter of urgency. Whereas the organisations that work with clients who are vulnerable but are still stable i.e. have lived with their disadvantage for quite some time due to illness or disability and seek assistance to manage ongoing challenges tend to have had the experience and resources over time to begin to adopt ICTs into their mode of service:

> *"You have got to have people within the organisation who have the time and the skills to do it and our time has to be taken up with what we are doing now."*

As non-profit organisations skills sets vary so too will their training needs and the ways in which they require support:

> *"Without knowing what it could be improved to its difficult to say and how that could impact, without having any IT knowledge myself, look anything could be improved I guess- I think education for workers is really important in IT."*

What becomes evident is the role that non-profit organisations play in the consumer chain and the importance of providing support and training to the sector:

> *"It will help to have really good access to broadband will help but there will be a lot of training around the community sector and we need more people who are engaged and interested in ICT to get us through that."*

While at the same time as supporting non-profits to improve organisational capacity, there is a need to recognise the role non-profit organisations play in the consumer chain. Unless support for the non-profit sector is provided, these consumers will remain at a disadvantage due to organisations not being skilled enough to help them:

> *"Access to the net from my perspective rubs off on clients because you are doing things more efficiently, I can print up letters now, I might be accessing information from the family law access website- I can look up the law without having to cart one of those big books around, you know it just makes such a difference to me and that clearly, the client is getting the answer on the spot, they don't have to wait for me to get back to the office the next day, it might be a week before they hear from me again. This way they are getting all the information the need in one appointment; before I had to say sorry I don't have that in my head I will have to check that when I go back to the office."*

There was also a distinct theme throughout this discussion for the need for funding bodies to firstly acknowledge that brokering ICT is becoming an essential part of non-profit organisations' roles in assisting disadvantaged and vulnerable people.

"I think what we do need to do is get funders to understand proper resourcing of knowledge management, that's getting people up to date."

"There isn't any specific allocation- it is not mentioned in our agreement that we have to provide Internet access as part of our provision of services to clients, so I think you'll find how services tend to spend their budget varies."

"We are not overly funded services and we are funded to provide very specific services…I think the need for computers to be used a lot more in delivering services to clients, helping them to access specific information or for them to be able to come in here and spend time to access, would probably need more funding or specific funding for that purpose. I think on what we are currently funded at we couldn't incorporate that any more than we already do because we don't have the resources to do it."

Non-profit organisations see that the government need to be taking the lead in moving forward to a broadband-enabled third sector, and evidencing this with adequate funding and support:

"You have got to have the resources and I'm sure in the future there will be more funding which is specific… but currently it's not an option."

"Certainly if government departments got together and thought right, we need to work together on that, here you go let's make a component of your service delivery around supporting people through their communication needs, or whatever it is, no problem. But what NGOs are really good at doing is that you just pick up that slack and then you just do more for less"

4 Policy issues for further consideration

The National Broadband Network has the potential to significantly improve the lives of Australians by engaging and connecting people, organisations and the government in new and exciting ways. Making transactions in the digital economy will become commonplace when going about day to day activities, such as making purchases, conducting business, for entertainment, studying and seeking information online. For those people who have the skills and resources to interact in a digitally enabled society, the ease of use and cost and timesaving will mark the NBN era as a time of great progress.

There are others in society, for whom the NBN will become yet another barrier to overcome. These people, the disadvantaged and vulnerable, posses a different set of priorities based on lived experiences of poverty and hardship. For these people it is not a matter of being able to save time by making online transactions, instead it is about not being able to afford to make the purchase or pay the bill. Then not being empowered to advocate for oneself in the debt recovery process. It is not about having a fast Internet connection to be able to use Web 2.0 technology to seek medical advice for your children, but about possessing the skills and hardware to use these technologies. Then if this is not possible, being able to locate and travel to an appropriate service or facility that does.

4.1 ADDRESSING INEQUITIES

Accessibility, availability and affordability remain barriers for disadvantaged and vulnerable consumers both in their current use of ICTs but also looking forward to the era of the NBN. It is important to note that the issues for disadvantaged and vulnerable consumers in regional areas can vary from counterparts in metropolitan areas and geographic factors and local issues still affect access.

RECOMMENDATION:

The findings of this report should be used to contribute to awareness of the unique issues affecting regional disadvantaged and vulnerable consumers and to ensure that the needs of this group are advocated for in the development of the policy of high-speed broadband.

4.2 MAINTAINING ALTERNATIVE ACCESS MODES

The difficulties that disadvantaged and vulnerable consumers have with ICT access makes alternative access points to information very important.

It should remain standard practice for the government and the non-profit community sector to provide the alternative for people to:
– Receive information in hard-copy
– Communicate with organisations using traditional methods i.e. the opportunity speak to a representative in person
– Not be forced into online only services

4.3 SUPPORTING NON-PROFIT ORGANISATIONS

Non-Profit Organisations need appropriate support from funding bodies to be adequately resourced to effectively broker access to the NBN for disadvantaged and vulnerable consumers.

RECOMMENDATION:

Government funding bodies must recognise brokering ICT as part of the critical role non-profit organisations play in providing services to disadvantaged and vulnerable consumers. This can take place by ensuring:

– Funding is made available specific to ensuring that non-profit organisations have the necessary ICT hardware and software.
– Specific funding is made available to assist non-profit organisations to train their staff in ICT skills and use.
– In the funding process for non-profits, organisations should be asked to consider what resources need to be allocated specifically to ICT, including as part of project work, and the time to be spent using ICTs by community workers both independently and also to assist clients.
– Non-profit organisations should clearly communicate any use of ICTs in the job descriptions of their workers
– Training bodies and institutions that prepare community sector workers should include ICT skill development, and the ability to train others, as core components of curriculum.

4.4 COMPLAINTS

Roughly half of the organisations interviewed were aware of the Telecommunications Industry Ombudsman but those who were aware, were of the opinion that dealing with this body would be too difficult and onerous for their clients. This was put down to the inability of disadvantaged and vulnerable consumers to prioritise making a complaint about a telecommunications provider due to other concerns they face.

RECOMMENDATION:

Making complaints and ensure that their processes are accessible and inclusive for disadvantaged and vulnerable consumers in regional areas. This may be done by the TIO better capturing and considering the demographics of consumers who are making complaints so their services can be tailored further. The TIO may also consider the role non-profit organisations play in advocating on behalf of disadvantaged and vulnerable consumers in regional areas, in reviewing how it delivers community education and services to this sector.

4.5 HARASSMENT

When discussing the use of mobile telephony by women who are victims of domestic violence, one organisation detailed the harassment that takes place stating- "Women can get 100 phone calls in one night because of the convenience of the mobile phone because they know they are going to have it and the majority of people are going to have it quite close to them so for some women it is a really strong stance to not answer that and that it is definitely harassment." The worker was asked women seek to or advised to seek to have this redressed by approaching their

Telecommunications Provider via the Life-threatening and Unwelcome Calls Code the response was-"Domestic Violence is well known to be life threatening, how does this occur, what is the process?" Community education on this issue within the Domestic and Family Violence Sector would be immensely helpful and contribute to solving a major component of the intimidation and power and control exerted by perpetrators over domestic violence victims.

RECOMMENDATION:

Community education needs to take place within the non-profit sector about protections available to disadvantaged and vulnerable consumers under the Telecommunications Consumer Protection Code and other policy instruments. ACCAN is in a position to work with other peak bodies such as ACOSS and the Women's Refuge Movement to coordinate a community awareness campaign about communications consumer rights.

4.6 STRATEGIC APPROACH TO ENGAGING THE NON-PROFIT SECTOR

The role non-profit organisations play in the consumer chain needs to be acknowledged as important in engaging with and supporting these organisations as conduits to disadvantaged and vulnerable consumers.

RECOMMENDATION:

The findings of this report should be considered by stakeholders in the communications industry evidence that, under the NBN, non-profits will be acting as brokers of ICT. As such a cross-sector approach must be taken which includes engaging strategically with all levels of government and the community sector to establish a means for supporting non-profits to assist disadvantaged and vulnerable consumers.