

Day 2, 2015 Conference - Last Avenue of Digital Inclusion – Broadband & Social Housing

Narelle Clark: Good morning, everybody! Good morning! I see David is present and correct. That's wonderful. I'd like to welcome everybody to Day 2 of ACCAN's conference, bringing us together to discuss the topic of affordability and telecommunications services. It's been a wonderful day so far, and we've got another wonderful day for you today. First of all, I'd like to acknowledge the traditional owners of the Gadigal people of the Eora nation, upon whose land we stand. Yesterday, we had the honour of Uncle Chicka Madden welcoming us here to this particular country, and we all heard him welcome us so warmly and wonderfully, as he always does. Today, I now then would like to introduce Daniel Salmon and Brendan Fitzgerald, who've been doing a wonderful research project for us, investigating the barriers to take-up for people who live in public housing, social housing, of which there are a whole range of different types of social housing, and these folk have been doing an investigation on what are the barriers, what works, what doesn't work, what is happening, what isn't happening. So, Brendan Fitzgerald, up and at them. I'm sure they can read their bios, so I'll leave it up to them.

Brendan Fitzgerald: Thank you, Narelle. I too acknowledge the traditional owners of the land of the Gadigal people, where we are today. Thank you, ACCAN, for inviting us to speak on the research that we're working on. Hopefully you can hear me very well, I'm not too close to the microphone or too far away? Dan and I are from Infoxchange, which is a not-for-profit social enterprise based in Melbourne. Been around for a long time working in various fields, but we certainly have had a long standing in the public housing world and actually grew out of that in the late '80s. Certainly done a lot of work around Fitzroy and Collingwood and inner-city Melbourne. Around not just the connectivity of public housing residents, but also the digital literacy and the digital skills that are required to live in this modern world we live in. About three or four months ago, ACCAN engaged us to look into this question of what happens - essentially, what happens when the NBN arrives, that black box arrives, at the base of one of those towers or at one of those broad-acre estates.

How does a resident actually connect? We know from research the CSIRO have done in the last few years that roughly about 51% of people in public housing are not connected to the internet. So there are challenges around, um, not just the connectivity, but also how they will engage online. The other thing, too, is we also, behind the research, is also the predication that digital first is coming. We heard yesterday quite a bit around what the DTO are doing or starting to plan to do. If government is moving in a digital first realm, and if you think about those people living in public housing - you can see from the cohort we have here, they're mostly older, inexperienced with technology, low functional literacy, they're on unstable incomes - how are they going to engage with government and use their services, et cetera?

Also, there's a confidence - as Claire Milne was talking about yesterday, affordability is not just about, um, money. It's about - there are deeper questions around, you know, to do with people, and the people living in public housing essentially, as you can see - the digital confidence and digital literacy barrier, that confidence barrier, is really quite critical. Again, that CSIRO research - broadband impacts and its challenges - from about 2013 - identified the biggest barrier to effective use of digital technologies is confidence. Certainly in older people. Just quickly to the research... It comes from that context of what happens when the box arrives - what's going to happen to public and social housing residents? How are they going to connect? What are the barriers they're going to have in front of them? How is someone on the 16th floor going to connect to the NBN? Is it going to cost them to have an electrician come and wire up their apartment? \$2,000 a day? The buildings, we

know, are very, very old. \$2,000 a day if you've got a very good electrician - \$4,000 if it's a really bad one.

(LAUGHTER)

So where are we at with the research? The basic questions are around determining the digital readiness of social housing residents, trying to assess the affordability of the NBN - it's been interesting, the work Dan and I have done around posing that question of what we call stakeholders - being government, being residents, being resident associations, being not-for-profit sector and so forth - that no-one really has an answer to what affordability actually is in the context of public housing residents. As we deepen the research, I think we still might have difficulty getting to what that answer is. The other thing we're looking at, too, is what are the optimal broadband solutions? Are there solutions that can take into account who those residents are and what their needs are? And actually can work for them in the context of digital first government?

The methodology is quite simple. We've done some desktop research, which is in the final stages. So looking at what's out there in terms of policies, what's there in terms of understandings, how are the various state and territory agencies - who are the owners of public and social housing, the landlords, if you like - how are they thinking about broadband connectivity and NBN? What sort of things do they have on their radar? Also looking at - this one we haven't completed - it's a resident survey. It's the most important part of this piece of research, I think - what are the residents actually thinking about what they're going to do, and what are they thinking about, um, how they're going to connect to the internet? And, in fact, use it? So we're halfway through the resident survey. We've done a sample about 30 - we've done a test sample. We're still waiting on ethics approval from the Department of Human Services in Victoria and here in NSW. Once that's clear on, I think, October 5, we'll be able to deepen the numbers in the resident survey. We're almost there. Dan will talk a bit to some of the things we found earlier in that test survey. Of course, we've done a number of stakeholder interviews and a deeper survey into government bodies, retailers - the retailers have been very interesting in terms of their responses to us. Dan will talk a bit about that. The not-for-profit sector and residents' groups also....

Quickly, what is social housing? It's split up into a number of kind of structures, but I guess the big takeaway, for me, is that there are different dwelling types - the big takeaway for me is there's something like 425,000-odd dwellings across Australia, public-housing dwellings. By any means, that's a big market. So if you're thinking - it's possibility up to 1 million residents. If you're a telco and you haven't actually looked at this as a market, I think there's something that needs to be, ah, questioned there.

The second thing is, from a digital first perspective, that's an awful lot of digital first. If 2017 is the kick-off for us to try and achieve that 80% of online transactions, ah, government transactions, that's a lot of digital first to be done in this short period of time. So if you just think of the sheer numbers of people living in public or social housing...

The other thing is, the other really big thing, is around the question around most of the public and social housing is in major cities. You've got to pose the question of - why isn't it quite on the radar of telcos, NBN and so forth? Because mostly, they're likely to be in places that are going to be very close to those early connections. So the fact is, there's almost been some silence, I guess, around this issue over the last couple of years is really quite interesting, I think. It's sort of flying a bit under the radar. The other thing about these buildings, too, is - as you can see from this high-rise, which I think is Collingwood - they're actually quite old. So there's a lot of built environmental issues here around connectivity, retro-fitting buildings. Is the concrete too thick for wi-fi to go through? There are a lot of issues around the age and the structures. Again back to who's living in public and social

housing - just some data around the peak points. Singles with dependents only - if you think about - that's children, perhaps not getting access to the internet to do their homework and to be engaged in learning activities. There's a peak down the other end also - couples and singles 65-plus - there's a lot of older people living in public and social housing. Again, you're getting that cohort around lacking of access to digital technology, the skill base behind that, how you actually make changes around their access and use of digital technologies.

They're also people under financial pressure. These are people who are on, perhaps, \$400 a week - a quarter of which goes in their rent. So if you're a single mother with two children, a car, a dental bill to pay, I don't think you'll be buying Netflix, even though it's only \$8 a month or whatever it might be. So there are questions around what your money is spent on. We're seeing some of that in the residents' survey. There's some really interesting stuff. It's a bit too early to talk about this, but some really interesting stuff around what they're actually using. So they're not - the residents that we've got back already - they're not using a lot of streaming services. They're doing a lot of bill paying online. Those online are doing banking, email - so they're using it very, very selectively about - or they're very, very selective about what they use. I think this is around - I suspect this is around - they're choosing, very carefully, how to spend their money. I mentioned earlier some of the policy stuff that's around... There's a lot of silence here, in many ways. They're very state-based. They're varied around existing structures, new builds... There's also, from the NBN policy's perspective, a leaning towards high-value end users, whatever that means, in inner-city apartments and office buildings. This actually comes from the NBN corporate plan 2014-2017.

What does that tell you about the people living in public or social housing in those inner-city areas? Just in terms of access and affordability, the big takeaway here for me is that last one around retailer offerings. There's two things here. One is the low-income products that are available are designed by the retailers. How many low-income products are designed by the residents of public and social housing? I think that's a really important question. I think we can go down that path. The second thing is, one of the retailers that we spoke to spoke about this reverse-loyalty thing, which is no-lock-in contracts. This retailer said that if you actually had people in lock-in contracts, you're more likely to lose them over time. If they default once, you'll never see them again. But if you don't lock them in and you let them go and have contracts that are pre-paid and allow them to come back in and go out at their point of need, they'll actually stay with you much, much longer.

We've done a bit of work around what the current connections are. I won't dwell on this, other than there's actually quite a great desire for public wi-fi, free and paid options, in the public and social housing context. But there are complexities around that. We saw yesterday some of the DTO's work around the complexities of managing their way through a government world. We saw, I think, a travelling example. So I wish them well, but if you put yourself in the shoes of a public and social housing resident, that would be really interesting, to see how that plays out. I guess the other point here is around DTO are coming at it from a service end. There's also this other point, this other end of the spectrum, which is the residents that are engaging with people on a low income. How are they designing the services from their perspective? That will be quite a challenge. Just very quickly, there's also a lot of experience around. We're not really alone in this universe. The UK have been through this - the DTO seems to be taking on board that the UK experience is quite valuable.

I might hand over to Dan to talk a little bit about the stakeholders. Just in closing, from my perspective, this is rather an interesting slide. If you're one of the residents in the middle - this is residents, plural - think about residents singular, and all the things you have to engage with to manage your Centrelink or whatever benefits you're on, engaged with various other things to live your daily life. This is complex. But I think it could be made much, much more complex.

Dan Salmon: Absolutely. Thank you, Brendan, and thanks to ACCAN for a really interesting couple of days so far. I would also like to acknowledge the traditional owners of the land on which we meet today. One of the things that has been emerging from this research, as Brendan has just mentioned, is the complex nature of the relationships between various groups - housing offices and community housing providers, broadband retailers, not-for-profits and advocacy groups all have their own ideas about whose responsibility affordable broadband is. If you're a resident, particularly with low functional literacy, navigating these aspects is daunting, to say the least. There are some points on which stakeholders do agree. I did notice on the Ideas Gardens at the back, a lot of these statements have been put up on the various ideas.

Broadband as an essential service and an affordable service, as well as low-income customers not being catered for in that regard, are definite areas in which the stakeholders are agreeing. However, there is some disagreement on whether the internet is affordable. Some retail doors think that it already is, and there are some community service organisations and tenant groups who's that mobile broadband is actually a better option for low-income residents and social-housing residents. On the question of the adequacy of government services, we've found that there are a lot of people who were neutral in whether they thought that was adequate or effective. Funnily enough, those people generally came from the government departments themselves, so I imagine they probably weren't willing to say that their services weren't up to scratch. But a few people did ask, when we asked about solutions such as shared internet, retailers generally were not particularly keen on that idea also. In surveying the internet use of social housing residents, we're finding - and obviously the data is still coming in, that it's largely along the lines of the broader population.

Older people are less likely to connect. However, the interesting thing here is that, when we ask those same people if they have connections at home, half of those 18-34-year-olds who do use the internet don't have a home connection. So that would indicate that they are using mobile or shared public wi-fi facilities or community services, that kind of thing. If we ask the residents directly about the cost of the internet, two-thirds of the residents do think that it's not affordable. Almost half of those say that they struggle with paying on a regular basis. 11% of residents that we've surveyed so far choose not to connect because of the cost. So that's definitely an issue that needs to be dealt with. That said, we are seeing that residents are using a number of devices, so it's not as if they're, ah, unaware of the importance of connecting. 70% of the residents that we've surveyed so far are using two devices or more. That's had an encouraging sign. Residents do want to be connected, and they are learning new technologies, but it is that 30% of residents who are only using one device who really need the help in boosting their confidence, and hopefully we can work towards that. Following on from the earlier slide about home internet connection...

We see that those 50%, again, of 18-34-year-olds who don't have a home connection do use shared facilities - obviously 100% of the people of that age bracket are connecting using shared facilities. Whether that's public wi-fi, libraries, other community facilities.

If we move on to the stakeholders, again, we did ask them whether they believed that using the internet is easy to learn without help. 80% of the stakeholders we engaged with have said that using the internet is not easy to learn, which I don't think is a surprise to those of us who are in the room. But if we go to the residents and ask how we can bridge that gap and actually get the training and the skills in those digital areas, in-person training is far and away the most popular method. 35% of residents would prefer to be trained by community service organisations - someone that they trust. Interesting that that is sort of more preferred, I suppose, than asking a family member or friend who knows how to do these things. An organisation, I think, does seem to be the preference. I think at this point we'd like to introduce our panel. If we could get them to come up and join us here on the stage... We have:

Rami has come here post-car accident, and joins us as a resident.

And of course Tessa Boyd-Caine, who will be facilitating the talk. Thank you very much.

(APPLAUSE)

Tessa Boyd-Caine: Well, thank you, both, for that terrific introduction to the work that you've been doing, and to the really important question before us today about ensuring affordability and accessibility to the technology and the capacity that we've been talking about at this conference. I want to continue the Acknowledgement of Country that we meet on Aboriginal land today, and recognise - particularly - the leadership of Aboriginal people and their communities in the very core questions about communication and relationships across sectors that I think are really pertinent to the discussion this morning.

We've got a terrific panel for you. I'm not going to waste time with detailed briefs and introductions. Please review the program to find out more about our speakers. But really, I think one of the opportunities that this panel gives us is to get into the people that we're talking about. I know that there's been a lot of discussion and some hot debate about technology, particularly yesterday. I think we see this panel as an opportunity to think about how we engage a whole range of people with those technologies, and particularly what we do for people who are missing out. So what I really wanted to do was begin with a question to all of our panellists about people who are missing out.

Obviously we've seen the work that Infoxchange is doing around public housing tenants. But a lot of what Infoxchange has spoken about this evening speaks to people on low incomes in a whole range of settings. The other part of our experience is that, as with any other cohort or population group in society, the experience is a different one, depending on where you're coming from - so whether there are barriers around digital literacy, whether there are barriers around accessing equipment, whether there are barriers around the cost and affordability of the services or the systems that you need. So I'd like to open up to the panel with that question, and I might start on my left, with Jenny. Thank you.

Jenny Leong: Thank you so much. I guess one of the things that I think is key is that we see, every day, on a sort of front-line level, as a local member in an area that has one of the highest public housing areas in NSW, that the demands for basic services and huge issues around maintenance in public housing and the ability to get through to public housing on things like the fact that your hot water no longer works or you have a hole in your roof means that it's a very difficult conversation to have in relation to maintenance on a most basic level versus the idea of looking at access to digital technology. I think that's one of the big challenges we have in that space. I think the other thing, I guess on a more sort of positive side of things that we see, is that there is - and it's not surprising to see the level of trust put into the community service organisations as a way to train people in internet usage, because I do think that there is a strong connection between many tenants within public housing areas to rely on those community organisations, community services, to connect them in with what's happening. I think that that provides the opportunity to use that space as a way to ensure that those residents are connected.

But I think one of the biggest challenges we face in this space is the fact that we have seen that there is - it's almost like especially big public housing blocks are put in the too-hard basket in terms of even dealing with basic maintenance around the state of the units themselves. So I think it's a very challenging space politically, and policy-wise, to start talking about how we improve access in digital spaces when we know that the maintenance backlog is so huge. So I think that, to me, frames the way that we approach this. Because we're going to need to come up with very creative solutions

given that that sector is under such threat, and the housing stock is so old, to then look at how we would connect residents that should be able to have access to these digital technologies as a right, when we know that, actually, their right to be able to access hot running water or live in a place that does not have a hole in the roof is also being undermined.

Tessa Boyd-Caine: Thank you. David?

David Spriggs: Thank you. I guess a comment I'd like to make is the changing needs that we've seen in public and social housing over the years, that we've been working in this space, particularly in inner-city Melbourne, we've been working in public-housing communities for about 15 years now. To see some of the changes over that time - initially very much it was about access and affordability. A lot of our programs were focused on providing PCs to residents, providing internet connectivity, into those housing estates. Not to say that access and affordability isn't still an issue, but I think the bigger piece now - and Jenny touched on it - is how we can build the digital skills in those communities and how we can build confidence in those communities to use the technology. So assuming we have at least a basic level of access to technology and the internet - what can people then be doing in those communities? A lot of the focus of our work has shift under to that training piece and looking at pathways - so that might be, how can somebody use internet-based services from an education perspective? How can they use the internet for some of the things that a lot of us take for granted - like how do you find a job, how do you access some of the employment boards to find employment opportunities?

For newly arrived asylum seekers and refugees, how can they use technologies like Skype to talk to their families and friends back home? A lot of the focus of our work has shifted into that skills piece. I guess the other point I'd reinforce, which was picked up in the research Jenny touched on as well, was the difficulty in wiring some of these buildings for the NBN, given the age of the buildings. Perhaps that's why we've seen a bit of silence from the NBN and State governments - the scale of the problem, particularly public housing buildings which are owned by State Government, needs a lot of cooperation between NBN and the State Government in order to make that happen. I think that's a huge piece of work, and it is, really, a gap that we haven't seen addressed - at least to this point.

Tessa Boyd-Caine: Thanks, David. Mark?

Mark Feenane: You're right. Human barriers, physical barriers and situational barriers. The human barriers are really interesting. We're talking about people who, for the most part, are on the bottom part of the hierarchy. Their focus is on food, clothing and shelter. There's not enough of all of those things. So one of the barriers is their spend - they just don't have the money put aside to spend on luxury items. A First World problem is the technology. If you have to choose between buying your family food for the night, feeding your kids, or paying for a prescription or some medicine that you desperately need, or some medical treatment, you know where the money's going to go. The social barriers are significant and different, because of the populations we have in Victoria - we have 65,000 tenants, something like 130,000 residents in public housing. If you just take the high-rise buildings alone, there's 42 high-rise buildings in Victoria that house something like 15,000 people. The concrete is nearly a foot thick in the buildings. So how do you actually retro-fit those buildings? Hard-wiring them is not possible.

Perhaps they're the easy get, because you've then got wireless technologies and you can build hot spot technologies. The barriers for, you know, the broader aged-care people are significant. Where my office is, it's 100m from the front of the property to the last property. Who's going to pay for that connection? So far, we've had nothing from the government. So there are lots of different barriers, apart from those barriers that once you get connected, there's a problem, actually. Who pays for

that? It's not necessarily government, either. Who pays for that? Once you're connected, what equipment do you actually need and how good is that equipment? You need a computer. And how do you then maintain the program? The real problem that we have - one sec, this is really important - we have a homework club that we run, and it happens in lots of public housing estates - our kids are being totally disadvantaged and further marginalised because of poverty. How do we expect them to achieve in life? Don't know. Something has to be done to try and re-dress that imbalance. That's the future. It's not happening for them. Thank you. Sorry about the new look. I hope I haven't offended anyone.

(LAUGHTER)

Rami: Personally as an actual tenant, I've been with them for more than 10 years. I appreciate that this panel is discussing things that are so close to me personally, and very close to everybody who is part of the community housing, and housing in general. Personally, I think yes, there is an issue when it comes to, you know, how to connect internet and also versus maintenance, the point that was mentioned as well. At the same time, where there's a problem, there will always be a solution. There are many. It's a road that we should all jump on board and go ahead with it and find a solution somehow later on. But I do realise that it takes time. I do realise that it doesn't happen overnight. As long as we've got something implemented - for us tenants to know that, hang on, in 2020 we will see something, or if it's closer, it's better, at least we would have hope. Personally, as well, as well, as a student of this university, I had to travel for an hour to get here to get the internet provided here, instead of where I live. It was an inconvenient thing to do, to travel an hour to get here, an hour back. But look, if it needs to be done, it has to be done, I guess. There are a lot of things we can do with people's information and ideas and hopefully we can come up with a solution. I hope so. Thank you.

Tessa Boyd-Caine: Rodrigo? Thank you.

Rodrigo Gutierrez: I think the main point around this topic, the main challenges, particularly around circumstances around social housing and their capacity to access social housing - if you know how many social housing residents are in long-term accommodation, many in long-term and short-term accommodation, the barriers of those situations presented in terms of being able to be connected at home, notwithstanding all the financial constraints that go along with that. There may be issues of being too late - people have talked about that. I find it really fascinating. Interestingly enough, I've been working with social housing communities - I was commenting to Brendan - for the last 15 years. There hasn't been a great deal of discussion about this, other than responding to resident or tenant desires to become more computer-literate. There's not a great deal being done around this particular issue. Given that more organisations are moving to have a greater presence online, they're coming up with fantastic websites, but not a lot of it has access to make the best use of it. There's also an issue around people's confidence in trusting the internet to handle the core server requirements, making requests around things that they probably prefer to talk to people in person around.

There are a bunch of issues that need to be taken into consideration. Especially around people's capacity to take use of opportunities. It's a really, really interesting topic. I'm glad the conversation's started. I started to reflect on our organisation's readiness and to think about a few questions that we need to be able to be asking ourselves. So, good start.

Tessa Boyd-Caine: There are no real answers around the question of what affordability and accessibility looks like. That's particularly in the cohort of public housing tenants that Infoxchange is working on. I think we could say that pretty broadly around a pretty broad, um, cohort or population of people on low incomes. Certainly in the work that ACOSS does, we're tracking high levels of poverty amongst adults and incredible levels amongst children. We're tracking a trend that shows a

growth inequality in Australia. We also know that some of those fundamental questions around what is adequacy, what is inadequate income, a basic household budget, are difficult to answer, and again they vary across a whole range of factors in terms of lived experience and responsibilities within families. I'm keen to hear more from the panel around the key questions around affordability and accessibility beyond what we've heard, and also particularly for, um, individuals and family units in the circumstances that we're talking about - whether it be in insecure housing, short-term or crisis housing, or whether it be because you're dependent on someone else in terms of the infrastructure for your housing. Private rental market tenants, also similarly facing those barriers, where even if they had the adequate level of income, they would have limited choice around how they would address their own connectivity and accessibility. I'll throw that into the panel broadly?

Rodrigo Gutierrez: I'm not surprised that lots of people are only using one device. Device. I imagine that device is a mobile phone. It's much more economical to have a phone with internet connection than a laptop or PC. It probably also reflects the mobility in terms of our customers around short-term accommodation and having to go from one place to another, and the difficulty in securing longer-term, sustainable housing. That part, for me, was particularly interesting.

Jenny Leong: I think that's a really key point - it was mentioned during the initial presentation in research - the idea of getting in an electrician or the cost to be able to connect it. In a lot of public housing in NSW, you need to get an approved Department of Housing maintenance person to come in and do that work for you. That maintenance list is very, very long, sometimes from your local member to say to fix the hole in your roof. The likelihood of them saying what would it look like to connect? That would be seen as an added bonus of accessing what should be a fundamental right to digital technology, I think, is a genuine problem. The other side of it is looking, and I think this is something that really is stark about the stats on public housing dwellings - you're talking about a lot of single parents with dependents. Those children, and you see those stories time and time again, where basically those children are now not having access to the same levels of education - it was mentioned here as well. If you're needing to go somewhere else to be able to access the internet, your ability to study, to do your homework, all of those things, is limited.

And so you also then have that tension between the single parents' priorities in terms of budget, versus what should be the priority for those children in terms of their educational outcomes. The third bit to say is anyone who would have had this experience themselves - the idea of the shift you're seeing more and more long-term renters in our inner-city areas, but also the transient nature of social housing means that, if you are connecting your own home internet connection - everyone's had the experience - you move house, pay a whole lot of money to break the thing, wait another month before they reconnect it, negotiate the whole system to reconnect it - usually requiring you to be online to negotiate that process - in a scenario where you're living and you have no security because you're renting or living in social housing and you're being shifted and moved, how on earth does that actually work? I think that, to me, is a big question that goes beyond the idea of just social housing and looks at the need to look at how we're doing some of these reforms and bringing in other allies like long-term renters in the city as well.

Mark Feenane: If you want to talk about accessibility, we did our own little survey. We used to be a member-based organisation. Then our membership grew too much and we couldn't afford to have members. So we looked at everyone in public housing in Victoria up, and have people who signed up as members. What we found with that survey - it was something like a third of our members actually had access to mobile phones and email addresses, and the rest were just totally missing the point.. a lot of those people came to our office and talked to us about difficulty they had accessing the services that they need. They bring their mobile phone and ask if they can use our phones, because they need to read Centrelink. It was only - they don't want to spend a whole lot of their pre-paid dollars waiting for Centrelink to actually come to the phone or ring them back. It's only a recent

thing to bring callback to mobile phones, surprise, surprise. If you've got a mobile phone and you're trying to deal with Centrelink, and they download forms and you try and read the forms on a little screen that's this big, it's virtually impossible. The Centrelink staff struggle with it themselves - I know, I worked there in another life in social security - with the complexity of the legislation. To have a non-English-speaking person who's not very literal in the first place, trying to read it on a tiny, small screen - you need lots of assistance. Perhaps one of the solutions is that organisations like Centrelink, and even private companies, actually if you're on their website looking for information, there's a reverse toll that applies. So they're taking your access. If you're looking for new markets and you want loyalty programs and things like that for the Harvey Normans of this world and big business, that's a really interesting way of doing business. You'll get loyalty back.

David Spriggs: The points around alternative solutions are really important. We're not just talking about fixed connections or mobile connections. There's a very basic level of having free wi-fi in public areas rather than travelling an hour here to UTS to use free wi-fi. In our mind, that's not an acceptable solution to say you should be using public areas, you should have access in from the home. The other is the part that industry can play here - Brendan can pick up on that. 400,000 dwellings, a million residents - it's a huge market. Some of the other things that have been rolled out - a free level of access for all residents, which start from the basics of access to email, access to Centrelink services, which we've been talking about - access to a basic range of services, and then affordable plans for access to the internet as a starting point for people. So everybody can get a universal level, a basic level, of access in their home. While industry is coming on board and doing that, supporting a little bit from a social responsibility perspective, really there's a commercial opportunity there in providing a basic level of access, and obviously residents are paying to get on board with that network. Just looking at some of those market opportunities, I guess, is what we'd encourage more of across the country. And taking into account people's use of mobile devices.

Tessa Boyd-Caine: Rami, did you have anything you wanted to add?

Rami: Going back to the main point to me personally, as well - affordability. I mean, I know we're talking other than affordability, it will always be the core topic here - talking from these very different backgrounds, they're disconnecting their actual home telephones and using their mobile phones through internet, calling their families and things like that. It's a smart way of using the internet to make calls and so on. At the same time, they're having difficulties connecting due to affordability. Because to have a mobile phone and keep it going as a pre-paid, you have an option of only 30 days. After a month, either the credit you have is gone or there's some other limitation, basically. All of that is to do with cost. So affordability is definitely the number one issue when it comes to what we are missing in terms of connecting tenants to the internet, I think. That's basically it, yeah.

Tessa Boyd- Caine: Thank you. I'm going to put another question to the panel, but I also want to hear from you, because we've got some terrific skills and experience in the room around a lot of issues that the panel has been talking about. Please signal if you've got a question, and get your questions ready. We'll be coming to you in a moment. Um, I mean, part of the discussion here has been how complex and varied the issues are that are barriers to affordability and to accessibility. Obviously that begs the question, whose responsibility is it to address it? Really interested to hear from the panel what kind of work there is from a whole lot of arms that have related responsibilities - so, government, community services, business, industry, retailers - interested to hear from you around what kind of cross-sector work is happening, what sort of collaborations are happening. And also, particularly, to think about what might be some of the levers that advocates - and there are advocates in all sorts of parts of this landscape - can pull to really improve some of the responsiveness to the problems. Again, open to the panel.

Rodrigo Gutierrez: Sure. Given the complexity of the issues around affordability and accessibility, I think the responsibility lies with a whole range of stakeholders. From a physical point of view and physical accessibility in terms of connection and wiring and all that, I personally believe that government has a responsibility around providing some of that where it's possible, particularly around new developments. There's a responsibility for us as community housing providers, and also providers of public housing, to support our customers to be able to take advantage of those opportunities and start to address some of the issues that the panel has been highlighting around digital literacy, circumstances in terms of their long-term or short-term accommodation. Then there's a responsibility from the industry as well - Brendan and the panel members have talked about the numbers in terms of people who are in social housing, and that doesn't include low-income people who are coming into the market as well, which is extremely significant. If you take that into consideration, there's a whole market there that's not being tapped into. As Brendan rightly pointed out, the industries need to be listening to that particular market, or that particular part of the population, about what their needs are in terms of accessibility.

Mark Feenane: It's a bit hard to have a conversation with the State Government in Victoria on this issue. There doesn't seem to be a plan moving forward, which perhaps is not surprising given it's such a complex thing to try and resolve, but someone has to start the dialogue. I mean, I think it's everyone's responsibility. I wouldn't be doing my job if our organisation didn't try and address it. The sorts of things we're doing - apart from raising it at every possible forum and opportunity like this, speaking to the housing peaks in Victoria, raising it with the minister, raising it with the Department of Health and Human Services, speaking to anyone who will possibly listen, talking to telcos and challenging telcos - "You want to put stuff on my website? You reckon you've got a whiz-bang plan that works? I'm happy to put it up as an option. If a better one comes along, yours is off." Take the challenge. Think outside the square. There are solutions. Having the conversation with government - sometimes you just wonder, "Hello, is there any intelligent life there?"

(LAUGHTER)

Mark Feenane: Sorry. But that's how frustrating it can be. You know, how does a public housing tenant have a voice? It's really difficult for an individual. I think we need more forums like this - not just decision-making forums about where plans are formulated and carried out... If there was the right sort of will, I think we could do it.

Jenny Leong: Yeah, I think it was mentioned when we first went around that having this put on the agenda for something we need to think and talk about is key. I would say that even the act of having this panel in terms of then the conversations that I've had with my colleagues - Adam Bandt down in Melbourne, who initially came across the challenges around this where it appeared that the NBN was being rolled out in Carlton and rolled around the large public housing block because it just appeared too difficult to engage with, and Scott Ludlam, who's been looking at the issues around digital access, but also housing and those kind of issues - I think those conversations need to start happening. I'm very keen to start looking at how that looks in NSW. I think on a really challenging level, the public housing space in NSW is under threat that we're probably going to see the sell-off and demolition of a whole lot more public housing. It is a very difficult space to have this conversation, but just thinking about it, having heard the other panellists and the report, I think it's actually about where the avenues are for how we do that outside of the housing department or area, if you like. I think that that's where the conversations start happening around health and wellbeing, around the fact that social isolation is a huge problem, and that access to digital technology can address some of that. So is it actually a conversation that starts happening within health rather than within housing?

Is it a conversation that we start having in terms of public spaces and a requirement that those shared public spaces, those neighbourhood centres, the community centres, are actually provided with government support? Because as we move more to an online space, people need to access those? I think there are ways to have an influence over how people are accessing those technologies, even if the challenge around public housing, specifically, is going to be great. The other thing I think is worth mentioning is there are really strong and solid, in some of the most sort of at-risk areas of public housing in inner-city Sydney, neighbourhood-advisory boards that bring together a whole lot of different stakeholders. In the past, there have been conversations around some of the risks to tenants of people signing them up to dodgy contracts that then they can't get out of in a whole lot of areas like education courses or whatever. I think that part of the need to actually bring on board those neighbourhood advisory bodies to actually start the conversation around training, but then also look at where are the ways we can support tenants and residents in that circumstance is the best space to have it. I think they are the most trusted group to not feel like people are being scammed by a deal that sounds too good to be true and get caught up in that, which is a problem that we're seeing consistently with the far-from-ideal part of the corporate sector going in there because those tenants are vulnerable.

The final thing I'd just say on that, which I think is really key, is that I have been really amazed to see, just in the last few months coming to our office, you can pretty much tell the most vulnerable people within our community will either walk in directly to our office or will make a call from a landline, or will have an advocate contact us because they don't have a landline or a mobile phone or an email address. So I think the real, um, the real challenge for us as a sort of sector of people that are concerned about this is to not look necessarily at the people that are in a position to be studying or accessing the internet, but at those people who have already been left behind with the shift to email and mobile phones. So the idea of going into a complete online service delivery model is just going to further isolate them. I think that's a real challenge for all of us as we shift into a much more digitally savvy way of interacting with people, that there are still people that we're interacting with that are not on email, that do not have a mobile phone, and are relying on other people to pass them messages, now that we've moved out of that space.

David Spriggs: Just quickly - it is very close to my heart, the idea of cross-sector partnerships to solving these issues. To me, this is not just about government and the NBN or just the corporate sector or just the community sector - if we're going to solve these issues, we need all of those to come together. Obviously government has a huge role in terms of physical access - some of the enabling pieces around these sorts of projects - but the corporate sector, from the telcos having affordable plans and looking at some slightly left-field and innovative solutions for access within public and social housing. Also, a lot of the corporate partners getting on board to address the digital skills and the digital literacy programs. We've really been pleasantly surprised by some of the large technology companies in Australia coming forward and supporting those initiatives, either with funding for community organisations like ours and others to roll out those sorts of programs, or providing volunteers to come into social housing and run some of those digital literacy skills projects. In Victoria, the running joke was it had ANZ and NAB working together - volunteers from both organisations. The only project you'd see anywhere in the country where two of the major banks are working together to achieve an outcome. So those sort of partnerships are then supported by the community organisations that are working in their communities. To me, that's what it's really about if we're going to truly solve this problem.

Tessa Boyd-Caine: I mean, I'd certainly echo that from an ACOSS perspective. It's real easy to feel disheartened by how much work there is to do and how significant some of the barriers are that we've acknowledged today. I think there's been real interest and real recognition, and frankly there's some really important self-interest that is useful in this process. Retailers who are missing out on client groups - that's an important part of the sort of cross-sector collaboration to tap. ACOSS has

had a very longstanding position involved with Telstra's low-income measures assessments committee, which has been precisely the kind of model that we've heard about this morning, trying to identify those barriers within the Telstra market. I think that's one example of a lot of areas that retail associations need to be engaged with. I want to quickly make a nod to some work that ACOSS and Infoxchange and ACCAN are all involved in - the development of digital business kits, which are about addressing gaps and barriers within sectors around digital connectivity and digital capacity. So for the work that ACOSS and Infoxchange are doing that's focussed on the community sector, ACCAN have had their own project. There are a range that are looking at the gaps within those sectors. But the group that's not within those sectors are the people we're precisely talking about today - the people who are missing out at this stage. Look, I think that's been a really terrific discussion. We have a bit of time for questions from the floor, so I'd like to hand over to our roving mikes. I think Teresa was keen to go first.

Teresa Corbin: I've got one about unmetered access and zero ratings. We get a lot of consumers asking us what that is. Suddenly, people have become aware of it because Netflix, in many packages, is unmetered. I'm not asking about Netflix - I want to know what you think should be unmetered. Facebook has got a project that they're running internationally - but not in Australia - called internet.org, where they have a bunch of unmetered sites you can go to. What do you think? I know Infoxchange has been doing some work in this area.

Rami: I love this area to be honest! I really like unmetered - the word itself is positive! But unmetered - the big title says it is unmetered but the small, fine writing says it is, and that is a scary part. A lot of us, aged 18-35, are getting used to the fact we need to read this fine writing, but anybody who's older would just click "Agree" and then next, and you are so blind to it you want to click "Agree", so you go back and click that and then click "Next", and you don't read it. So if it truly is unmetered, I would love it. I would love to help out wherever I can do here, so it's a very positive thing. You don't have to have unmetered for anything, or wi-fi in the first place, or metered to pay for, but certain things that you could use. You know, the sentient, for example, or the RTA, the NSW services now, and things like that, that people who are in community housing have direct kind of links to. That would be great. Other things, you know, if it's websites like Netflix or things like that, this is more entertainment, so, yes, it can be metered, I don't mind. Because it's secondary, it's not really important to have that. But everything else - plus anything - I think that would be great if that's possible.

Tessa Boyd-Caine: In the interests of time, can we take any questions from the floor in a bunch? So we have one at the back and down the front.

Deb Fullwood: I'm from the National Relay Service. I want to make a comment that we've got a similar and parallel challenge of existing people to use new technology in order to be able to make a phone call when they are hearing impaired or speech impaired and it's a safety issue and a universal issue for them to be able to make that phone call. Just reflecting on the slide about training and people's preference for face-to-face training, that's certainly been our experience, as well, and I think that training on new technology is part of the affordability. Getting the technology connected, getting someone, at least initially, familiar is a step, but often it's ongoing training that's needed to support people to build confidence and over time, scams or spam or viruses can really challenge people's confidence to remain connected and to use, you know, what will be digital government services. So I'm keen for the cost of training to be part of the affordability discussion, too.

Tessa Boyd-Caine: Thank you - a question down here and at the back and then down here.

Reg Coutts: Reg Coutts. Obviously India are having a lot of discussion about rating, because they bring a new meaning to the word "Poor". But can I suggest you look at nursing homes as well? If you go into a nursing home and you want to get the internet in a nursing home?

William Tibben: My name's William, I come from the University of Wollongong. This might sound like a strange question but to what extent does existing universal access provisions of the Telecommunication Act work towards providing access? And the second question is whether any work has really been done to actually quantify the difficulty of providing internet access to, say, public housing, like my assumption is that everyone's got a telephone at least and whether those wires can be used for internet access is something that was on my mind.

Tessa Boyd-Caine: Look, I'm going to have to draw a line under questions. They were terrific, but we are out of time. Can I ask each member of the panel, if you can, to limit responses to a minute and have the final word?

Rodrigo Gutierrez: Sure, sure. The point about the cost of training is an interesting one. It kind of adds to the argument around, you know, there's multiple aspects that need to be looked at in this matter. One of the things that Hume Housing is starting to do is look at how we can provide at least physical spaces where people can have access to computers and that provides an opportunity for us to work with training providers to be able to provide that training to our customers and we've just established a learning zone in Telopea and that has given us a physical opportunity, at least, to start working with the broader community around this stuff. But certainly, if you think about the trust and confidence and who you would choose to engage with, having that space is going to mean a lot to us and our customers in trying to address some of those issues around capacity use, the internet and computers, et cetera.

Rami: I'll very quickly sum it up from also a personal thing. I'm a student currently at this university and also its ambassador. I do a lot of work with students and youth in the Western Sydney region. One of my studies happens to be, what happens when you graduate, what do you do, and a lot of students have the problem of not being able to get a job because they lack work experience per se. And I thought one thing that could help - but is also to do with funding, actually - is in terms of the training point you need people to train others to use the internet, so I would say why don't we get the graduates to actually - you know it's not hard to train the elderly or other people to use the internet. But they obviously need to be paid and they could put it on their resume as some kind of experience. When they apply later on, they've done some experience and they've done some good and at the same time they've learned something. So I think that's a positive way moving forward because you are moving the economy with it. All the graduates - I mean, you can't employ everybody, obviously, but if there was some sort of program that could help them, I think that's a way of moving forward.

Mark Feenane: A few things that we're doing. We're doing a pilot on training with twelve laptop computers, fitting out our community room, so that during the day we can provide assisted training to anyone who is a public housing tenant who needs it. Of a night-time, the kids come in and do assisted learning with parents, tutors, teachers and all sorts of stuff and we have 25 kids that participate in that program three nights a week. And for the other - any other days that are available, Mondays and Fridays, we visit right around Victoria and take the laptops with us, we'll occupy community houses, enabled houses and department offices and deliver face-to-face training for people who sign up for it. And we're looking at innovative online training that we can then, you know, help give people CDs or whatever it is that we can offer people who are interested in learning, but most people do indicate they want face-to-face training to start with. So we're looking at mentoring programs, so kids meant - mentoring their grandparents, that is a way of connecting. A man asked a question about phone lines. Anecdotally, I think most public housing tenants don't have

phone lines because they had to install them themselves at a cost so rather than pay for a service you are not going to use that's very limited, the move is towards, as we discovered yesterday, expensive but efficient mobile devices, because it's something they can manage.

David Spriggs: Just very quickly, and I know we're out of time, but picking up the zero rated services question, as Teresa said that's something very near and dear to our hearts and we're launching an app later this year for people who are homeless, or at the risk of being homeless, to connect to service and we're pushing at the moment to try and get that app zero rated or free with the telcos. But taking it a little bit broader, for services like Centrelink, government services and beyond that into banking and retailers, we see a real role for that reverse charging. So there's significant benefit to Centrelink from someone accessing their services online. So why shouldn't that telco be providing that free and in our mind the government should be paying for that in the other direction. The same for banks and retailers. You are going to end up with an online shopping transaction at the end so why would you not consider a reverse payment solution for that for somebody on a pre-paid phone with no credit? Otherwise they are not going to be accessing your services. So you flip that commercial model around. To Reg's point, I think that nursing homes and aged care is a huge area of work beyond this, as well.

Jenny Leong: Thanks, I think all the questions have raised areas that need to be pursued when we're having this conversation. I think the nursing home is a key one to look at but also the idea of how we're engaging with existing, whether it's land lines or how people are currently using and accessing the internet and where we can assist with the affordability and accessibility, rather than trying to come up with a brand-new solution that roles out across the board but having a better understanding and that's why this research is so important, of how people are accessing the internet. So from a policy and legislative framework we can then be shifting and moving to try and improve how those people are being able to access and afford it. I think it's really - just to say one thing of the idea of unmetered access, I think it's something I'm keen to know more about and would love to know more about because one of the things that's really interesting in NSW is the push towards self-service centres, physical locations that bring together a one stop shop of services, and you could look at a model where what does that look like if you said those services could also be accessed online in a way that is not costing someone. So that's genuinely a thought there. But I think if you are looking at interesting ways to see if the government is attempting to say, we're providing you this wonderful service and it's completely accessible and easy and in your community, what does that look like in an online space? And I think there's probably an opportunity there to have more of a conversation about that and look at the best way we get that on their radar.

Tessa Boyd-Caine: Thanks, Jenny. Please join me in thanking our panel. We're out of time.

(APPLAUSE)

Narelle Clark: Thanks, panel, that has been fantastic. Actually, one of the things that I was struck by in one of our grant streams projects in the last couple of years, this digital age project, and the report is out there if you want it, but we were doing some tailored training for residents of social housing and they started the project with this common room that was dark, dusty, no-one ever used it, no-one ever wanted to be there and they turned it into that vibrant space - partly through having these fun computer club sessions where people had good training that was interactive, involved and tailored to the community. And, you know, it revitalised that entire space. And I encourage you to look at that piece of work.

There's another project we did a couple of years ago called "Know your gizmo" which was a volunteer product that coupled high school kids with people from the local aged concern centre,

which was a drop-in centre for older people. The older people could bring any gadgets they liked and children from the high school as part of the volunteering at the end of the year teamed up with them and showed them how to use it. And I had people who had mobile phones in the bottom of the drawer they were still paying the bill for but they were unable to use it. Then another thing that came out of the digital age project was the fact that certain public housing organisations were moving to an online system of reporting maintenance. OK, so 50% of people are not connected...! I mean, I think this is just a wonderful way to save on maintenance bills, perhaps! If you can't actually put the form in! OK, so I should move us all along here and clear the stage for your next exciting speaker and in that mention of the grand scheme, my name is Narelle Clark, so if you have ever got any questions about ACCAN's research program or getting into our grants scheme, please come to us and ask, we are keen to have you work with you with us. The next person I need to introduce is Gavin Williams who a dear colleague of mine from my Optus days. And if I can just get him up to the stage! Getting involved in the last topic distracted me from getting him up on to the stage. Gavin joined NBN as fixed manager for fixed wireless in June. Gavin, how are you going to get people on public housing connected? Is there one dirty great dish on the top with new fibre?! That would be wonderful.