

# DIGITAL INCLUSION: A POSITION PAPER NSW Ministerial Advisory Council on Ageing

22 July 2024

#### The issue

Digital technology has become an integral part of daily life. However, the Ministerial Council on Ageing (MACA) is concerned about the digital exclusion of older people, whether this is due to the person's choice to not engage with digital platforms and/or due to being unable to access digital technology.

The Australian Government's Intergenerational Report 2023, titled 'Australia's future to 2063', identifies population ageing and the increased use of digital and data technology as two major forces that will shape Australia in the coming decades. The report predicts that the number of individuals aged 65 and over will double, and those 85 and over will triple, in the next forty years.

MACA's primary focus is to ensure that all older people lead healthy, active, and fulfilling lives, with access to person-centered, whole-of-government, and whole-of-community approaches. Recognizing the role of digital technologies in enhancing these approaches, MACA supports efforts to bridge the digital inclusion gap for older people.

MACA welcomes the current process by the NSW Government to develop a digital inclusion strategy, which aims to ensure that all NSW residents can access digital connectivity and technologies, regardless of age, background, or location. This aligns with MACA's purpose and vision. However, MACA acknowledges that while digital advancements can benefit many older people, there will still be individuals who either choose not to engage digitally or are unable to benefit from digital technologies due to various reasons. Therefore, MACA recommends that policy makers and service providers in NSW consider and allow for older people to have alternatives to digital technology.

The key question that should be addressed is how older people in NSW can better engage digitally and non-digitally to experience the benefits of living longer, participate in their spheres of interest and communities, connect across generations, maintain healthy and active lives, and access high-quality, affordable services regardless of their location or other diversity factors.

### The context

As governments, businesses, and the non-profit sector increasingly utilize digital platforms for information sharing, transactions, and service delivery, it is crucial to ensure that older people, irrespective of their linguistic, cultural, and other diversity factors, as well as their geographical location, are not left behind. Providing secure online access and adequate training and support are essential for older people.

Email: NSW.MACA@dcj.nsw.gov.au



Additionally, for those who choose not to use online platforms, alternative forms of engagement such as postal and phone services need to be available.

An inclusive society should cater to both those who can participate digitally and those who cannot or choose not to participate. It is important to recognize that implementing a digital-only policy would be a form of ageism, as it excludes older individuals who are unable or choose not to engage digitally.

#### The evidence

Although the number of highly excluded Australians has decreased, it remains significant. According to the Australian Digital Inclusion Index 2023, almost one in ten Australians (9.4%) registered an Index score of 45 or below, indicating high exclusion. This is a decrease from 2021's score of 10.6%. However, certain groups, particularly those over 75 years of age and those without a completed secondary education, continue to experience higher levels of digital exclusion.

While the national Access score has increased from 70.0 in 2021 to 72.0 in 2023, several groups still lag the national average. These groups include First Nations Peoples living in remote and very remote communities (with a gap of over 37 points), people over 75 years of age (with an 18.0 point gap), and individuals in the lowest income quintile (with a 14.7 point gap). Significant numbers of Australians continue to experience affordability stress, indicating that they would need to spend more than 5% of their household income to maintain reliable connectivity. This includes people with disabilities (55.1%, down from 72.0% in previous years), people living in public housing (64.1%, down from 80.2%), people over the age of 75 (65.2%, down from 80.7%), and people who are currently unemployed (69.4%, up from 62.0%).

The Australian Government's report, "Understanding the digital behaviors of older Australians", published in 2019, highlights low digital literacy among older Australians, with one third (approximately 34%) of individuals aged 50 and above (about 2.7 million people) having either low digital literacy levels or no use of digital devices or the internet. However, there are indications of a changing trend. The Australian Communications and Media Authority (ACMA) found that as of June 2020, 93% of older Australians had internet access at home, with 78% using their mobile phones to go online. However, these figures do not reflect skill levels, or the financial challenges associated with maintaining such access, particularly for those with low literacy and financial disadvantages. Some older people lack the necessary skills or resources to maintain their cybersecurity and are therefore more vulnerable to online scams and attacks. Data shows that older Australians have become increasingly susceptible to NBN and phone-related scams and attacks in recent years. Older adults living with cognitive impairment are at additional risk from online scams and fraud.

The Australian Government's eSafety Commissioner offers useful information for seniors, including the Be Connected program, which aims to build the digital skills, confidence, and online safety of older Australians. However, it is important to note that Be Connected is currently only available in English, leaving a gap for those

Email: NSW.MACA@dcj.nsw.gov.au



who speak languages other than English.

MACA supports the provision of information and training in major languages, as well as the availability of resources such as ASIC's Money Smart website in multiple languages, to ensure equitable access to essential information and protection against scams for all older people. It would also be beneficial to provide this information through other more accessible communication mediums.

## **Older Persons' Experience**

The reasons for digital exclusion among older people can be experiential (having never used digital tools during their working life and having no need or opportunity to learn), financial (lack of resources to gain and maintain access or acquire necessary skills), or physical (such as vision impairment or cognitive decline).

COTA Australia's research shows that older Australians overwhelmingly desire non-internet options for interaction, regardless of their internet usage. Postal mail and telephone communication are deemed credible and safe for personal or sensitive information, particularly when it involves government-related matters.

COTA Australia's research also highlighted the importance of maintaining non-digital forms of communication for older Australians, even as many individuals embrace digitization. Concerns arise about the future impact of changes in physical and cognitive capacity on older people's ability to use digital communication methods. Additionally, the acceptance of digital communication among older people is contingent upon trust. Those who distrust government and/or technology often cite reasons such as past issues with services like "robodebt" and concerns about privacy and misuse of personal information.

The shift towards a digital-only society has various implications for older individuals, including limitations in engaging with government platforms such as MyGov, Services NSW, and Medicare applications, as well as difficulties in monitoring emergency situations. This is especially salient considering increasing climate change events such as fires, severe storms, and floods. Furthermore, older people may still prefer to use cash for transactions and to have face-to-face interactions. Consequently, many older individuals require ongoing training and financial support to build confidence, maintain access, and engage in the digital domain as both citizens and consumers. Additionally, non-digital service options should continue to be available for those who do not or are unable to engage with the digital world.

MACA advocates for the proactive inclusion of older people based on a human rights approach. This approach aims to address the complex and intersectional disadvantages, as well as the risks of abuse and neglect, that older individuals face regardless of their place of residence.



#### Recommended Actions

MACA welcomes the development of the NSW Digital Inclusion Strategy as an opportunity to incorporate an Older Person's lens by:

- Reviewing all consultation inputs related to older persons and incorporating them into the strategy.
- Referencing the actions and strategies from the Seniors Strategy 2021-2031 and the related current Action Plan 2023-2024.
- Taking a whole-of-government approach to develop a set of principles that guide policy development, ensuring the inclusion of older persons' perspectives.

Government and other stakeholders should prioritize inclusive thinking and action when formulating a digital inclusion strategy concerning older people. At a minimum, the strategy should include:

- References to the current Ageing Well in NSW Action Plan and related Seniors Strategy.
- A reference to the observed effectiveness of the concierge service at Service NSW.
- Consultation processes that retain face-to-face or phone components to mitigate disadvantages faced by older people.
- The NSW government should continue advocacy with the federal government, private and non-government organisations to incorporate an older person's lens to their digital strategies and ensure equitable access that meets the needs and preferences of older people.



#### References:

- Australian Government. (2018). Digital Behaviours of Older Australians. Retrieved from https://www.esafety.gov.au/sites/default/files/2019-08/Understanding-digital-behaviours-older-Australians-summary-report-2018.pdf
- Australian Communications and Media Authority (ACMA). (2021).
   Communications and media in Australia: The digital lives of older Australians.
- 3. Retrieved from https://www.agedcareinsite.com.au/2021/11/scammers-have-stolen-millions-from-older-australians-in-2021/
- Home Australian Digital Inclusion Index; https://www.digitalinclusionindex.org.au/key-findings-and-next-steps/
- 5. COTA Australia. (n.d.). Non-digital Communication Preferences of Older Australians.
- 6. Intergenerational Report 2023 Australia's future to 2063
- 7. The NSW Digital Inclusion Strategy
- 8. <a href="https://beconnected.esafety.gov.au/">https://beconnected.esafety.gov.au/</a>
- 9. <a href="https://moneysmart.gov.au/">https://moneysmart.gov.au/</a>
- 10. <a href="https://www.accc.gov.au/about-us/publications/the-little-black-book-of-scams">https://www.accc.gov.au/about-us/publications/the-little-black-book-of-scams</a>
- 11. <a href="https://dcj.nsw.gov.au/service-providers/grants/nsw-tech-savvy-seniors-grant-program-2024.html">https://dcj.nsw.gov.au/service-providers/grants/nsw-tech-savvy-seniors-grant-program-2024.html</a>
- 12. <u>https://www.niaa.gov.au/sites/default/files/documents/publications/first-nations-digital-inclusion-plan-2023-2026\_0.pdf</u>

**Committee members:** Hakan Harman (lead); Joan Hughes; Adrienne Whithall; Sally Betts; Joanna Maxwell.

Approved by MACA and signed off by MACA's Chair, Joan Hughes 22 July 2024