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What's needed to prevent a digital divide? Power and money.

Digital technology has great potential to be a force for empowerment, and in so many ways it has already allowed us to be a nation of self-publishers, commentators, entrepreneurs and disrupters.

But access to technology is far from universal. Research from welfare groups show a nation heavily reliant on mobile technology but it also reveals a strong digital divide. Nearly half those on welfare payments, especially those living alone and older people, do not have home internet access. While rates of mobile phone ownership are high, low income groups routinely run out of credit sooner than expected and experience 'bill shock'.

Far from empowering all people, technology can actually work to deepen and reinforce the disadvantage already experienced by the nation's homeless, estimated to be at least 105,000.

Take for example, Alice*, a young homeless woman I met on the pavement in Swanston St this week. In her mid-twenties, her biggest need is secure housing, mental health counselling and escape from social isolation and poverty. But little in the field of technological advance will improve Alice's circumstances. Although she has a smart phone, she had run out of credit and the battery was flat. The last time she charged her phone she had to sit in a public toilet cubicle to access a power point. It seems it's getting harder to charge a phone. The bank and fast food outlet in Swanson St had closed off the power point she and other homeless had been using to charge their phones.

She does not use any apps and doesn't know how to save a document. For Alice, her phone makes her feel a bit safer. As a woman sleeping rough, she can call for help if necessary. Just not at the moment.

Access to technology requires two things the homeless don't have: a power supply and money. The mind boggling world of phone plans and apps also requires a level of literacy and numeracy that many homeless people lack. Most homeless people are early school leavers with literacy and numeracy problems. Even when proficient with online games, or social media, this is no guarantee of wider skills. Setting up an email account on a smart phone, basic typing skills, or creating, sharing or downloading documents can be a struggle.

And as more of the services and information channels the homeless rely on (for example government agencies, employers, or landlords) move to online application and query processes, people with poor digital skills are further excluded.

I was astounded to learn that in the last twelve months Youth Projects provided the homeless with over 11,440 free phone calls using a dedicated land line inside our Living Room Primary Health Clinic in the heart of the city. With no phone, lap top, credit, or battery life, or a broken screen that is too expensive to fix, people remain reliant on old school technology. The two desktop computers we have are also in constant use, and sessions are time limited to allow everyone some access. The use of our desktops reflects information seeking behaviours as people look at bus time tables, news websites or maps, or provide a safe way to check in with family from whom they are otherwise estranged.

As access to technology is now essential, Melbourne should aspire to improve digital inclusion for the most excluded. We need the telcos to reduce handset, data and repair costs, and improve battery life. But we can also, as a city, guarantee more secure phone charging access points and widespread free wifi.

We don't have precise data on the number of people sleeping rough who have a smart phone. From our experience at Youth Projects, access to mobile technology is far from universal and a predominantly homeless client base are frequently uncontactable and seeking assistance with provision of a phone or money access. But we do know that there is a clear pattern showing that low socio-economic households, which tend to be clustered in certain postcodes, miss out more than those in wealthier areas.

There are new ways to better connect the homeless to affordable housing, such as the Victorian government's social housing register (<http://www.housing.vic.gov.au/social-housing>). This allows people to apply once, not multiple times, for affordable housing. But unless we have better access, well intended apps and websites will miss the people they have been designed to assist. Without further democratisation, the benefits of disruptive technologies won't mean much to the homeless. Uber and AirBnB are hardly relevant to people with no money or credit card.

There are other reasons why technology won't, on present form, contribute significantly to solving homelessness. Not all information can or should be shared. People who are homeless are not alone in their aversion to e-health records or data sharing of their most private details. Some may experience a mental health issue which makes them suspicious of technology. We must not compromise individual consent for vulnerable people in how we apply technology - and this remains a right that should be exercised by every person, regardless of status.

* Not her real name.