

Becoming digitally connected: What holds people back?

For lower-income families, sometimes fear gets in the way, on top of cost concerns.

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What's in a phone bill? To most of us it may be nothing more than your regular mobile phone and Wi-Fi subscription fee. But to middle-aged cleaner Madam Yeo (not her real name), her phone bill spelt anguish, anxiety and a painful record of family strife.

Unlike the usual monthly \$100, her bill for August was an alarming \$800 plus. Because her home Internet access was subsidised by the Home Access Plan (for eligible Singaporean households with a gross monthly income of less than \$1,900) and her daughter had mistakenly signed on to a three-year mobile rather than fibre broadband plan, access speeds lagged when everyone was online at the same time. Changing the plan would incur a huge penalty.

Speeds often slowed to a crawl when her two school-going children were using data-consumptive services such as video calls. In the light of these frequent lags, the children constantly squabbled over who had priority for Internet access at home. Her son often blamed their Internet access woes on his sister and that fuelled sibling acrimony while distressing Madam Yeo no end. Over several months, he persistently exceeded the data limit and chalked up that eye-popping bill. With Madam

Yeo's monthly income of slightly over \$1,000, it is not hard to imagine the sleepless nights she had to endure before her social worker intervened to resolve the issue with the telco.

Madam Yeo's experience highlights just one of the many issues that complicate digital access for low-income households. Just as access problems can prevent digital support programmes from being rolled out smoothly, so too can poverty-related factors inhibit people from being more enthusiastic about joining the digital bandwagon.

Our research on low-income households with inadequate or no digital access revealed a host of such factors that demand deeper understanding so that policy formulation and public education can be refined to address them. For those of us with the privilege of education and stable employment, these factors may come across as trivial, misplaced or even silly. But to the low income, they are very real and often debilitating. Through in-depth interviews with 20 low-income households, we identified the following salient factors: fear, financial concerns, helplessness, poor self-esteem, ignorance and mental bandwidth. These factors were also corroborated by social workers whom we consulted on our findings.

THE FEAR FACTOR

Fear was one of the most crippling factors we uncovered. Notably, some families that were presented

with loaned laptop computers were averse to using them. After all, these were big-ticket items that cost many times their monthly household income and they were wary of suffering adverse consequences if they damaged them, as well as the burden of having to deal with technologies they did not understand to begin with. Given the financial precarity that some households were experiencing, they clearly did not welcome the added responsibility of an expensive device, despite its purported benefits.

COST CONCERNS

Financial considerations were also foremost in the minds of some interviewees. Cost concerns extend to electricity bills rising once their children use devices more intensely, hefty device repair bills, children making unauthorised online purchases and risks of online scams that could potentially deplete their savings. Such considerations also contributed to fears of adopting devices more readily, as they are wary of the additional expenses required to use them. These concerns make low-income individuals extremely risk-averse, so much so that some avoid all online purchases and other online activities.

POOR SELF-ESTEEM

Esteem issues were also evident with some interviewees blaming themselves for failing to keep up with digitalisation. Such individuals had previously been slighted by family members or colleagues for being slow learners, and deemed themselves incompetent at acquiring digital skills. In their minds, technology use was the preserve of affluent and educated

people, well beyond "stupid" people like them. The problem is further compounded when they are regarded by friends, colleagues and trainers as being "young enough to be digitally competent", and such signals of lack can exacerbate poor self-esteem. The challenge of learning how to use digital devices was, therefore, a stern test of their self-confidence.

HELPLESSNESS AND IGNORANCE

Helplessness was closely associated with poor self-esteem. In the light of their vocations, many interviewees did not have social networks with IT-savvy people who could render technical support. This was less of an issue for households with secondary school-going children who were more capable of seeking advice from peers and teachers. But some interviewees, especially the elderly or those with young children, admitted to feeling helpless and having no one to turn to when they required technical assistance.

Their struggles were multi-fold and rooted in poor digital literacy, including not knowing how to guide their children's use of online learning platforms, maintain older devices that were slow or malfunctioning, or use essential digital payment, health booking or other government service apps. In the face of such varied challenges, combined with the paucity of their support networks, they were naturally diffident about using devices or going online more actively than they needed to.

Ignorance, therefore, was another critical hurdle. The limited awareness some interviewees had about digital devices and services prevented them from fully grasping why such equipment and digital skills were

becoming increasingly vital. Hence, prior to the circuit breaker, some families with school-going children had not been more proactive about requesting assistance for laptop computers. Neither were many elderly interviewees eager to acquire or learn to use smartphones. Without prior exposure to these digital devices and their considerable benefits, they simply did not know what they did not know. This crucial knowledge gap impeded them from embarking sooner on their digitalisation journey.

MENTAL BANDWIDTH BLOCK

Above all, when it comes to low-income households, we must be sensitive to their mental bandwidth issues. Previous research on poverty has established that because poor people have to manage multiple stressors in their lives, they lack the headspace to make better and more well-informed choices. It thus stands to reason that when low-income families are already tackling more pressing problems such as financial strain, health problems, child and eldercare difficulties and children's academic issues, concerns such as digital access fall by the wayside.

UNIVERSAL DIGITAL ACCESS

This slew of poverty-related factors suggests various ways in which policy and public education provisions for digital access can be further fine-tuned. Shifting to a model of universal digital access where devices, connectivity and digital literacy training are made more affordable and readily accessible is the first key step. Following which, the fears, ignorance and other mental

barriers of the low income towards embracing digitalisation must be acknowledged and taken into account in bureaucratic processes, public education and digital interface design.

It should also be recognised that especially where digital literacy is concerned, it is a journey that involves not just acquiring skills, but also practice and understanding how to use technologies in purposeful and meaningful ways. In other words, digital literacy needs will always change and evolve, and cannot be remedied with one-off workshops and activities.

Finally, we must also ride the Covid-19 wave that has dramatically accelerated the technologisation in all realms of life and awakened people to the pressing need for digital devices and skills. Encouragingly, many of our interviewees also shared that they were trying to overcome their concerns and taking baby steps towards accessing online content via laptops, or experimenting with different smartphone apps and digital services. In some cases, they were even venturing into modest home businesses.

Digitalisation may be daunting for many, but it can be a tide that lifts all boats. By rectifying access issues that limit universal digital access, and confronting poverty-related factors that impede greater adoption, we can smoothen our path towards a Smart Nation for even the most vulnerable of families.

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