

The digital divide: The cost in terms of time, money and complexity of being an unwired consumer

Research Report

Produced by Option consommateurs
and presented to Industry Canada's Officer of Consumer Affairs
June 2013

Option consommateurs

Mission

Option consommateurs is a not-for-profit association whose mission is to defend the rights and interests of consumers and to ensure that they are respected.

History

Option consommateurs has been in existence since 1983, when it arose from the Associations coopératives d'économie familial movement, more specifically, the Montreal ACEF. In 1999 it joined forces with the Association des consommateurs du Québec (ACQ), which had already pursued a similar mission for over 50 years.

Principal activities

Options consommateurs has a team of some 30 employees working in five departments: Budgeting, Energy Efficiency, Legal Affairs, Press Room, and Research and Representation. Over the years, Option consommateurs has developed special expertise in the areas of financial services, health, agrifood, energy, travel, access to justice, trade practices, indebtedness, and the protection of privacy. Every year, we reach 7,000–10,000 consumers directly, conduct numerous interviews in the media, participate in working groups, sit on boards of directors, carry out large-scale projects with key partners, and produce research reports, policy papers and buyers' guides, including the annual toy guide in Protégez-vous magazine.

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In its quest to bring about change, Option consommateurs is active on many fronts: conducting research, organizing class action suits, and applying pressure on companies and government authorities. You can help us do more for you by becoming a member of Option consommateurs at www.option-consommateurs.org

Summary

For most of us, information technology has become an integral part of daily life. More and more, consumers are using the Internet to communicate with family and friends and to obtain goods or services. They also use the Internet in their dealings with businesses such as financial institutions and telecommunications companies¹, on whose sites they can access a wide range of information. If they need to ask questions, they can use the chat function. They can also pay their bills online.

While the use of information technology and communications has grown rapidly in the business world, some consumers still have no access to the Internet. Increasingly, informed observers are coming to the conclusion that there is a widening gap between those who browse the Web and the rest, a gap that has been dubbed the digital divide. What is this divide exactly? Does it have victims? If so, why, and who are they? How does the digital divide impact them individually? What can we, as a society, do to improve the situation?

Our study, which addresses all these questions, brought us very quickly to the conclusion that geographic considerations are not very important. Indeed, we need to stop limiting our inquiry to factors such as infrastructure and availability of bandwidth – these are technical issues that, due to advances in technology and developments within the industry, have already been resolved or are in the process of being so². Far better to ask the purely human question: Who is not yet connected and why?

We discovered that these people are of various types. Although some choose not be connected, unwired consumers generally do not have access to the Internet because it is too expensive, because they do not have the requisite level of digital literacy³ to

¹ According to Statistics Canada, in 2009, 66.7 % of Canadians used the Internet at home to do their banking and pay their bills, an increase over 2005, when 62.5% did so. See: Statistics Canada (2010), “Internet use by individuals, by type of activity (Internet users at home)” in *Canadian Internet Use Survey*, published May 25, 2011 and October 12, 2011. Online at: <<http://www.statcan.gc.ca/tables-tableaux/sum-som/101/cst01/comm29a-eng.htm>> Furthermore, according to Statistics Canada, one year later, 68 % of Canadians used Internet from a range of locations to perform these types of operations. See: Statistics Canada. “Individual Internet use and E-commerce” Table 3 - Online activities from any location, 2012 (Internet Users) - *The Daily*, October 12, 2011. Online at: <<http://www.statcan.gc.ca/daily-quotidien/131028/t131028a003-eng.htm>>

² For more information, see: *Broadband Report*, published by the Canadian Radio-television and Telecommunications Commission (CRTC) in November 2011. Online at: <<http://www.crtc.gc.ca/eng/publications/reports/broadband/bbreport1111.pdf>>

³ According to MediaSmarts, digital literacy includes “the skills and knowledge to use a variety of digital media software applications and hardware devices, the ability to critically understand digital media content and applications, and the knowledge and capacity to create with digital technology,” as well as “the ability to understand, compose and analyze a written text.”
Source: *Digital Literacy in Canada: From Inclusion to Transformation*. Online at:

permit them to browse the Web, because they see no benefits, or because they are afraid. In fact, those most affected by the digital divide are generally the most disadvantaged members of our society - the illiterate, the elderly, and people living on low incomes.⁴

Our research in the field also revealed that consumers who do not use the Internet for their transactions with financial institutions or telecommunications companies are not disadvantaged in terms of the transaction itself (there can even be some advantages to not doing so by Internet⁵). They are, however, at a disadvantage at other times. For instance, unlike the Internet user, unwired consumers...

- are increasingly likely to have to pay a fee for the paper documentation they need (such as invoices and monthly statements);
- when communicating with the company to resolve a problem, do not receive proof that they contacted the company;
- when they attempt to decide which good or service suits them best, have to depend on the advice of one agent, cannot see all the choices available to them, cannot use comparison tools and social networks, and consequently, may be ill-equipped to take advantage of the competition;
- often have to comply with strict schedules to make their transactions;
- in the event of fraud, may have their credit cards temporarily invalidated.

Our research also brought to light some other very important areas in which the unconnected consumer is at a disadvantage. This is particularly true in the workplace, where it is increasingly difficult to be effective if one is not computer-savvy. What is more, many employers no longer publish their vacancies except on the Internet, and a growing number of companies only accept applications submitted electronically. Finally, companies and employees alike are increasingly resorting to online social networks such as Facebook and LinkedIn as a means of developing professional contacts.

We have even noticed that some federal government services (Employment Insurance in particular) now only accept electronic applications, which obviously penalizes consumers with a low level of literacy or who have no experience in web browsing, even though computer terminals are made available in government service centres.

<<http://mediasmarts.ca/sites/default/files/pdfs/publication-report/full/digitalliteracypaper.pdf>>

⁴ Several studies confirm this, including the *Canadian Financial Capability Survey 2009* (according to which people with lower levels of education are unlikely to use the Internet for financial transactions).

⁵ For example, it would be easier to explain a problem over the phone or in person than “chatting” with a service agent.

We searched for solutions to the Canadian digital divide. According to our observations, despite the vast territory covered by Canada, there does exist at least one type of high-speed Internet service that is available to any consumer who wants to connect – albeit at a higher cost in some regions. However, there could be more concrete measures and tangible solutions to reduce the digital divide and promote the adoption of services across Canada.

At the end of this study, we make the following recommendations.

Recommendations to Industry Canada

1. Organize and coordinate the various existing initiatives to combat the digital divide on Canadian territory and establish an effective system for directing consumers to the right resources;
2. Publish and implement a true Canadian digital economy strategy;
3. Develop a program to help low-income households: Ensure that consumers who do not have the means to pay for the equipment or Internet service they need and are able to use, receive financial support⁶;
4. Develop initiatives tailored to the needs of the elderly: Ensure that these Canadians are aware of the benefits associated with using the Internet and can learn to use computers as well browse the Web;
5. Make available, centralize and publish information about digital literacy training resources for consumers who are eager to learn. Make training available through Service Canada (Employment Insurance office) and/or local provincial employment centres;
6. Create community spaces where unwired consumers can use a computer and access the Internet, share their experiences and learn in groups.
7. Consider the option of a spectrum licence auction in order to increase competition. Conduct a feasibility study to examine whether certain spectra could be reserved for community use or offered at a more affordable price.

⁶ To do this, we could find inspiration in the American *Connect2Compete* program, as well as in *Brancher les familles* (an initiative of the Quebec government in the 2000s) and choose collaborators from the worlds of telecommunications, the electronics industry and community organizations.

Recommendations to the CRTC

1. Implement regulations to promote telecommunications services comparable to those found in other countries, at competitive rates;
2. Introduce regulatory provisions to ensure that quality of service is maintained for unwired users (enabling them to obtain a hard copy of important documents such as invoices and contracts, without charge, and a phone number for talking to a customer service representative. They should also have the option of communicating with their telecommunications provider by mail when making complaints or requests);
3. Introduce regulations to require telecommunications companies to publicize their rates - perhaps using a barometer posted on the CRTC website.

Recommendation to provincial governments

1. Find practical solutions for people who are not comfortable with the Internet to obtain support that will help them benefit from the service.

Acknowledgements

This study was produced by Geneviève Grenier, Project Head, and by Maryse Guenette, Head of Research and Representation at Option consommateurs. They were assisted by the lawyers at Option consommateurs.

The authors are grateful for the methodological support provided by Professor Jean-Pierre Beaud, Dean of the Faculty of Political Science and Law at UQAM and Bruno Marien, a sociologist and lecturer in the Department of Political Science and Law, also at UQAM.

They also wish to thank Option consommateurs' Legal Team trainees Martin Bergeron and Kimberly Ashley Jérôme, as well as those who helped us during the process analysis: Don Mercer of the *Consumer Council of Canada*, and Danielle Charbonneau, Sylvain A. Trottier, Dominique Gervais, and Geneviève Charlet of Option consommateurs. Finally, they would like to thank everyone at Option consommateurs, who directly or indirectly, contributed to this research.

Option consommateurs received funding for this report under Industry Canada's Program for Non-Profit Consumer and Voluntary Organizations. The opinions expressed in this report are not necessarily those of Industry Canada or of the Government of Canada.

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Legal Deposit
Bibliothèque nationale du Québec
National Library of Canada
ISBN : 978-2-89716-017-3

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1. Introduction – What is the digital divide? Theories and perceptions.

Daily life in the modern world has been completely invaded by information technology. Can you imagine doing research without Google? Or communicating with colleagues without email? Sharing your photos without Facebook? Or going shopping for your next trip without reviewing a site such as Tripadvisor? Or finding a daycare for your child without consulting a centralized database?

More and more consumers are using the Internet to communicate with family and friends and to obtain goods or services. They also use the Internet in their dealings with businesses such as financial institutions⁷ and telecommunications companies on whose sites they can access a wide range of information. If they need to ask questions, they can use the chat function. They can also pay their bills online.

While the use of information technology and communications has grown rapidly in the business world, some consumers still have no access to the Internet. Increasingly, informed observers are coming to the conclusion that there is a widening gap between those who browse the Web and the rest, a gap that has been dubbed the digital divide. What is this divide exactly? Does it have victims? If so, why, and who are they? How does the digital divide impact them individually? What can we, as a society, do to improve the situation? These are the questions that we attempted to address.

1.1 Objectives and methodology

Before doing business with a particular company, consumers usually try to obtain information from several companies offering similar services, to help them make an informed choice. Once this choice is made, they are entitled to receive good service and access to the information they need in order to continue their business relationship. For example, they need to know the details of their invoice and the terms of their contract;

⁷ According to a survey conducted in 2012 on behalf of the Canadian Bankers Association (CBA) by the firm Anderson Insight, 47% of Canadians do most of their banking online, 26% use ATMs and 17% do most of their banking in person at the branch. Source: Canadian Bankers Association: “Use of Mobile Banking Continues to Grow.” See: <<http://www.cba.ca/fr/media-room/65-news-releases/652-use-of-mobile-banking-continues-to-grow-canadian-bankers-association>>. N.B. according to a global survey published the same year by Ernst & Young, consumers in every country now prefer online banking for accessing their account information and carrying out simple transactions. However, they prefer to conduct complex transactions in person. See in this regard: <[http://www.ey.com/Publication/vwLUAssets/Global_Consumer_Banking_Survey_2012_The_customer_takes_control/\\$FILE/Global_Consumer_Banking_Survey_2012.pdf](http://www.ey.com/Publication/vwLUAssets/Global_Consumer_Banking_Survey_2012_The_customer_takes_control/$FILE/Global_Consumer_Banking_Survey_2012.pdf)>.

they also need to be informed when these are changed; in short, they have to be able to get answers to their questions. Not having easy access to the information they need can be a disadvantage, even a nightmare.

Through this research, we want to establish a qualitative portrait of the digital divide. We want to know which kinds of consumers do not use the Internet and why this is so. We want to know whether not having access to the Internet is detrimental to them and if so, to determine how detrimental it actually is. Finally, if it turns out that unwired consumers really are at a disadvantage by not using the Internet, we will attempt to identify solutions to mitigate the problems they encounter.

In order to do this, we will focus on two sectors: financial institutions and telecommunications providers. Why these two sectors? First of all, because it was due to the practices of companies operating in these two sectors that we were first alerted to the problem⁸. Second, because almost every Canadian consumer uses the services of a financial institution and a telecommunications company. In fact, 96% of the population has a bank account⁹ and over 99% subscribe to a telephone service.¹⁰

The data collected will allow us to determine whether such companies offer unwired consumers services that meet their needs, how these services are offered, the quality of these services, whether they are offered free of charge, and if not, how much they cost. It will also allow us to compare the cost and time involved in searching for information and the overall complexity of the business relationship that wired and unwired consumers alike have with their financial institutions and telecommunications providers. This will contribute to improving our understanding of the difficulties faced by the unwired segment of the population. It will provide us with a qualitative picture of the digital divide and allow us to make recommendations to the various stakeholders with a view to improving the situation.

The plan is as follows:

- Carry out a literature search¹¹ and conduct interviews¹².

⁸ They have started charging a fee for hard copies of invoices and account statements.

⁹ Financial Consumer Agency of Canada (FCAC), *General Survey on Consumers' Financial Awareness, Attitudes and Behaviour*, December 2006. Online at: <<http://www.fcac-acfc.gc.ca/Eng/resources/researchSurveys/Pages/GeneralS-Sondageg-15.aspx>>

¹⁰ CRTC, *Communications Monitoring Report*, September 2012, p. I. Online at: <<http://www.crtc.gc.ca/eng/publications/reports/policymonitoring/2012/cmr2012.pdf>>

¹¹ It is important to note that in the documents we have consulted, it sometimes refers to low-income people and sometimes to low-income households. Similarly, in some books, an adult is considered to be a person 16 years and older, while in others, an adult is considered to be a person 18 years and older. These references have no impact on our findings. However, caution should be exercised when comparing data relating to these terms.

We conducted interviews with representatives of organizations working with vulnerable consumers, with representatives of companies operating in the targeted sectors, with spokespersons of external dispute resolution organizations as well as with an expert on the digital divide.

Our literature review and interviews helped us to understand the problems that unwired consumers face and to gain a more accurate perspective on the problem of the digital divide.

- Hold focus groups with wired and unwired consumers¹³.

We conducted focus groups in Quebec (Montreal)¹⁴ and Ontario (Kitchener-Waterloo and in the rural area surrounding the municipality)¹⁵. In each province, there was one group formed of “wired” participants and another of “unwired” participants. Each focus group had about eight participants, and each time, the conversation lasted from an hour and a half to two hours.

The wired participants had to have Internet at home and had to use it regularly. The unwired participants had no Internet at home, and if they did have access to it outside, this use had to be minimal and could not be related to the actions we were studying. All participants had to do transactions with a telecommunications company. The wired participants paid their bills using the Internet. The unwired participants paid their bills using other means.

These groups provided us with information about the problems and needs of unwired consumers and allowed us to compare their situation to that of wired consumers.

- Analyze the procedures followed by wired and unwired consumers in performing various tasks.

They were required to perform four actions: pay a bill, get information about a product or service, attempt to solve a problem, and find out how file a complaint by different means (mainly by phone, in person and via the Internet) with five major financial institutions and five major telecommunications companies in Canada, then to record the cost, the time required and the advantages/disadvantages of each method¹⁶.

¹² The list of people we consulted can be found in the Appendix.

¹³ A copy of the Environics report can be found in the Appendix.

¹⁴ These focus groups were held in French on October 20, 2012.

¹⁵ These focus groups were held in English October 18, 2012. N.B.: We went to that region since, for Environics, it was relatively easy to hold the focus groups there. It was therefore a restrained sample.

¹⁶ The methodology of the survey we conducted in doing this analysis can be found in section 3.1.

The process analysis enabled us to develop a qualitative picture of the digital divide, and, via the examples, give a face to the statistics and improve our understanding of the difficulties encountered by unwired consumers.

1.2 Plan of the report

This report is structured into three parts: a portrait of the situation in Canada, a field survey and a search for solutions to the issues identified. The first part presents an overview of the situation. The second part focuses on the situations that consumers (both wired and unwired) encounter when making various transactions. The third section outlines possible solutions. With this aim in view, we will look at what is currently being done in Canada, and will explore the measures undertaken by the United States, the United Kingdom and Australia in this regard. The report concludes with an overview of the situation, of the proposed solutions, and with Option consommateurs' recommendations for improving the situation of the digital divide in Canada.

2. The digital divide in Canada: a portrait of the situation and of its victims ¹⁷

An information superhighway accessible to all: that was the dream. Today, however, many find that those dreams of accessibility and democratization of knowledge never materialized. Digital divide theorist Pascal Plantard depicts the three main stages of this great disillusionment in his book *Pour en finir avec la fracture numérique* (ending the digital divide):

- 1993-1994, the foundation and the fantasy: the Internet is born; it is the new frontier, the new space to be conquered, the pinnacle of the digital revolution;
- 1996-2000, rapid proliferation: the Internet proclaims the dawn of a new economy and becomes the benchmark in all sectors until the painful collapse of the “Dot-com bubble” in March 2000;
- 2001-2010, disillusionment: networks take longer to deploy than anticipated; transmission rates are uneven across the country, applications do not develop as quickly as hoped. The Internet does not eliminate inequality, nor does it always facilitate the exercise of democracy and falls short of expectations in the world of education¹⁸.

In fact, the emergence of the Internet has given the world a wide range of new tools, but for those who do not have access to them, it is also a generator of inequality. We shall attempt here to gain a better understanding of this divide and of its victims.

2.1 A question of geography

The best-known aspect of the digital divide is geographical distribution. It has been empirically established what percentage of the population is connected and where they elect residence. A quick glance at the statistics in Canada should suffice to convince one that there is no lack of service offering. Indeed, in its most recent report, the CRTC stated:

[By] 2011, virtually all Canadian households had access to broadband Internet services of at least 1.5 megabits per second (Mbps), delivered by landline, mobile (HSPA+ and LTE) and satellite facilities. Moreover, the

¹⁷ As mentioned previously, the term “victim” is to be understood as referring to those whom the digital divide excludes.

¹⁸ Pascal Plantard. *Pour en finir avec la fracture numérique*, Limoges, coll. Usages, Ed. Fyp, 2011, p. 33.

availability of higher-speed broadband services (between 30 and 50 Mbps) has increased from 30% to 75% in the last two years. In 2011, 72% of Canadians had access to four broadband platforms: digital subscriber line (DSL), cable, fixed-wireless/satellite and mobile.¹⁹

Furthermore, not counting satellite service, 100% of urban Canadian households had access to broadband compared to 83% of rural Canadian households²⁰. The Internet is now extending ever deeper into the farthest reaches of Canada. As for adopting the technology in the home, a high proportion of Canadian households are already wired—in 2011, 78% were connected to the Internet at one speed or another; 72% used a bandwidth of 1.5 Mbps or more²¹. In its monitoring report, the CRTC also emphasizes that these figures are increasing year by year.

Mark Goldberg believes that although some parts of Canada do not have access to the Internet by means of conventional cable or fiber optics, there does exist a more expensive but equally effective option, satellite service, which is available everywhere²². He was also quick to point out that even though satellite service is more expensive, the cost of living is lower in the regions:

The unfortunate effect of [thinking about the digital divide in terms of geography] is that money is given to certain people based on geography as opposed to real financial need. In many ways, I find this somewhat patronizing as well. It's assuming that because you are in a rural market, that you have an affordability issue. Just because the price of Internet access is higher in rural markets doesn't necessarily mean that it is less affordable. For example, people living in rural areas pay less for housing and I don't see the government sending across-the-board housing subsidies to people who live in urban centres when there is a far more substantial cost associated with basic shelter.²³

We wanted nevertheless to get the actual opinion of people who live in rural areas. We therefore contacted François Genest, a consumer consultant at ACEF du Grand Portage in Rivière-du-Loup, a Quebec rural municipality; we also got in touch with unwired consumers in the Kitchener-Waterloo region.

Mr. Genest said that Internet access is still a concern in the region, but that efforts are already being made to improve the situation. “There are plans to connect all the

¹⁹ Canadian Radio-television and Telecommunications Commission (CRTC), op cit. note 11. Online at: <<http://www.crtc.gc.ca/eng/publications/reports/policymonitoring/2012/cmr2012.pdf>>

²⁰ *Id.*, p.147

²¹ *Id.*, p.147

²² This is confirmed on page 9 of the *Broadband Report* published by the CRTC in November 2011. Online at: <<http://www.crtc.gc.ca/eng/publications/reports/broadband/bbreport1111.pdf>>.

²³ This opinion is shared by Caitlin Carroll, head of research and analysis at the Canadian Wireless Telecommunications Association.

regions,” he said. “These are not yet complete and it’s sometimes difficult. Some places have to get online by phone or by satellite.”

Some of the unwired consumers in our focus groups explained that they had chosen not to have Internet at home because it was too complicated and some participants in the rural region of Kitchener-Waterloo said that they had access to the Internet only by telephone or satellite. That said, concern was expressed both in the groups and in the interviews about connection in the remotest regions of Canada - especially in the North. Although it is possible to connect by satellite everywhere in the country, the service is expensive, which is a concern for many.

2.2 ... or a question of price

If the digital divide has little to do with availability (as the CRTC’s figures suggest), might not financial ability play more of a role? This is what Mr. Goldberg believes:

Statistics Canada data indicates that 20% of Canadian households don't even have a computer. We tend to focus our attention on broadband without even giving some thought to what it is connected to. And if you look more closely at those statistics, you realize that half of the households in the lowest income quintile don't have a computer whereas about 95 % of the households in the highest income quintile have a computer.

Statistics Canada’s figures tend to confirm this. Indeed, following an investigation, the agency stated in 2011 that “[the] vast majority (97%) of households in the top quartile, that is, those with incomes of \$87,000 or more, had Internet access at home, compared with 54% of households in the lowest quartile, that is, with incomes of \$30,000 or less²⁴.”

In fact, the monetary issue is the one that was raised most often. Mark Goldberg pointed out – and we also observed this in our focus groups – that many unwired individuals explain their situation by claiming that they see no point in spending so much on the service. Mr. Goldberg believes that this kind of reasoning makes most sense to people operating on a tight budget:

²⁴ Statistics Canada. “Canadian Internet Use Survey” *The Daily*, May 25, 2011. Online at: <<http://www.statcan.gc.ca/daily-quotidien/110525/dq110525b-eng.htm>>

When you talk to someone that doesn't have internet at home, they may tell you they don't see it being worth it to them – which translates, in my opinion, as an affordability issue. If one has disposable income, seeing friends using email, games and social media would be enough to motivate them to get internet. If they don't see it as such, it is likely because they are mainly focused on paying the bills and putting food on the table.

In addition, we must always remember that there are several sides to the financial issue. This point is also made by Eaton, President, ABC Life Literacy, who cites the high cost as a possible cause:

One should also be conscious of the costs related to having Internet. There isn't only the cost of the monthly Internet service, there is also the cost of the material, be it a tablet, a computer or a cellphone. Most of our learners do not have the financial ability to pay for that.

Obviously, in a world where planned obsolescence is the rule rather than the exception, one also has to contend with the constant need to update. François Genest of ACEF Grand Portage stresses this additional factor:

[TRANSLATION] One problem we have to deal with is obsolescence and the costs related to the phenomenon. People who can't afford it [to pay for the equipment needed for the Internet], will be even less able to afford it now, since computers are becoming obsolete so quickly. There is something inherently callous about the phenomenon of planned obsolescence. We believe that not enough attention is being paid to this problem, which it is becoming ever more serious.

The financial issue therefore occupies a particularly important place in the overall picture of the digital divide in Canada. There are other factors that need to be considered, however.

2.3 *Surfing the Web or getting lost?*

When we presented this project, we already suspected that the consumers most affected by the digital divide are those who cannot afford the equipment necessary to

browse the Internet in their homes. We also thought that people with low literacy levels, those unacquainted with computers²⁵ and the elderly would be similarly affected. This assumption was partly confirmed by Statistics Canada, which in 2011, published some other interesting facts about unwired Canadians:

Seniors accounted for about one half (51 percent) of non-users. Nearly four in ten non-users (39 percent) came from households reporting low income. A majority of unwired consumers (62 percent) said they did not use the Internet because they had no need or interest, did not find it useful or did not have time. Over one fifth (22 percent) mentioned a lack of skills or training or that they found the Internet or computers too difficult to use. Limited access to a computer (12 percent), cost of service or equipment (9 percent) and age (9 percent) were other reasons cited for not going online.²⁶

In an article entitled “Les quatre dimensions de la fracture numérique”²⁷, Adel Ben Youssef, a Lecturer at the University of Nice Sophia-Antipolis, identifies four major digital divides. Aside from social and economic inequalities, he cites the uses one has for information and communications technology (ICT), the effectiveness of these uses, and the procedures specific to ICT training (the ability to learn ICTs and use them in an optimal manner). He believes there is far more than the issue of affordability involved. In fact, it is not just enough to have access to the Internet for the problem to be solved. One has not only to learn how to use it, but learn how to use it well and benefit from it.

Even for those who can read and write, operating a computer, using its programs and navigating the Internet involves acquiring a whole new set of skills. This aspect of digital literacy was brought home to us by the theoretical work *Inégalités numériques, clivages sociaux et modes d'appropriation des TIC*.²⁸ [digital inequality, social divisions and modes of appropriating ICTs]. Serge Proulx, in the chapter, “Quelle posture critique à l'ère du digital?” [what critical position [to assume] in the digital era?] points out that

²⁵ According to MediaSmarts, digital literacy includes “the skills and knowledge to use a variety of digital media software applications and hardware devices, the ability to critically understand digital media content and applications, and the knowledge and capacity to create with digital technology,” as well as “the ability to understand, compose and analyze a written text.”

Source : *Digital Literacy in Canada: From Inclusion to Transformation*, pp. 4-5. Online at: <<http://MediaSmarts.ca/sites/default/files/pdfs/publication-report/full/digitalliteracypaper.pdf>>

²⁶ Statistics Canada. “Individual Internet use and E-commerce,” *The Daily*, October 12, 2011. Online at: <<http://www.statcan.gc.ca/daily-quotidien/111012/dq111012a-eng.htm>>

²⁷ Adel Ben Youssef. “Les quatre dimensions de la fracture numérique” (2004) 5: 127-128 *Réseaux 181*, Online at: <<http://www.cairn.info/revue-reseaux-2004-5-page-181.htm>> pp. 181-209.

²⁸ Fabien Granjon, Benoît Lelong, and Jean-Luc Metzger, (under the direction of). *Inégalités numériques, clivages sociaux and modes d'appropriation des TIC*, Institut Telecom and Lavoisier, Paris, 2009, 254 pages.

bridging the digital divide involves more than simply obtaining the equipment and plugging it in:

[TRANSLATION] Our work contradicts two ideas too often taken for granted by those who analyze uses: first of all, that of confusing access to technical devices with the actual appropriation of information and communication technologies (ICTs), second, of assuming that the act of appropriating an ICT necessarily leads to the acquisition of additional social autonomy and increased empowerment in the social and political sphere ²⁹

The question of the use and appropriation of ICTs also merits consideration. Even people who have Internet at home may not know how to benefit from it in an effective manner. According to a Belgian study³⁰, to do this, we also need to master various skills. These are: Instrumental skills (knowing how to use a computer, for example), structural or informational skills (how to search for information on the Web, then select, understand and process it) and strategic skills (how use this information in our personal lives or in our work)³¹.

In our focus groups, digital literacy was a major reason for non-adoption of ICTs at home. Several participants, as evidenced by the Environics report, expressed their reluctance to use computers or the Internet because it was too complicated:

Several unwired participants related that they would not know what to do with a computer and an Internet connection. Some had used a computer at work, and had found this experience either unpleasant and difficult, or at best not particularly engaging. A number of participants also stated that they would not know where to physically place a computer in their house. They were generally unable to visualize themselves using a computer or the Internet in their home

Accordingly, a good proportion of our participants identified the inability to use the tool or even the fact of not knowing what to do with it as a reason for non-adoption. Digital literacy is another contributing factor to the digital divide.

²⁹ *Id.*, p. 251

³⁰ Brotcorne, Périne and Valenduc, Gérard. “Les compétences numériques and les inégalités dans les usages d’Internet. Comment réduire ces inégalités?” (2009) *5:1 Les Cahiers du numérique*, 45. Online at: <<http://lcn.revuesonline.com/article.jsp?articleId=13049>>

³¹ Some of the data in this study has been reproduced from MediaSmarts (formerly Media Awareness Network), in a paper entitled *Digital Literacy in Canada: From Inclusion to Transformation*. That paper, which dates from 2010, was presented as part of the *Canadian Digital Economy Strategy Consultation*. Online at: <<http://MediaSmarts.ca/sites/default/files/pdfs/publication-report/full/digitalliteracypaper.pdf>>.

This problem is of course even more acute for Canadians who already have poor literacy skills. In talking with Mack Rogers and Margaret Eaton of ABC Life Literacy Canada³², being unable to browse the Internet is one obstacle among others for these people who already face numerous challenges - they struggle to understand their contracts and the commitments and consequences these entail, they have a hard time finding employment (even a job that does not require reading ability) - and are therefore prone to multiple, varied exclusions.

According to the International Adult Literacy and Skills Survey published in 2005³³, over half the Canadian population (42 %) does not possess sufficient reading and writing skills to be totally functional in our knowledge society³⁴. According to Mr. Rogers and Ms. Eaton, the advent of the Internet and its increasing use have exacerbated the problem of exclusion for such people.

Mr. Rogers and Ms. Eaton also emphasize that the Internet is not a user-friendly environment for those who are learning to read. In fact, most sites are very difficult to navigate for users with a low literacy level, especially if the language employed is convoluted, technical or grammatically complex. Ms. Eaton particularly deplores the lack of use of simple language on the websites of telecommunications companies, banking institutions and government agencies.

2.4 Personal or generational animosity?

While some individuals cannot obtain access to the Internet, others choose to remain unwired. During our focus groups, some unwired consumers told us that they had once used a computer or had one at work, but had chosen not to have one at home. Why would they deprive themselves of such a tool? If not because of a monetary issue or a question of literacy, what could the reason be? Fabien Granjon sheds a little light on this group that some describe as “recalcitrant”:

[TRANSLATION] In the 1980s and 1990s the most intellectual segment of affluent society showed manifest reluctance, even resistance, to IT tools and made a number of criticisms against them for which we find no equivalent in the speech of disadvantaged individuals. [criticisms such as potential loss of individualism, cut-and-paste culture, globalization of the

³² The interview with Mack Rogers and Margaret Eaton was conducted by telephone on July 26, 2012.

³³ These are the most recent figures we were able to find.

³⁴ Data obtained following the publication, by Statistics Canada, of the International Adult Literacy and Skills Survey (IALSS, 2003) on November 30, 2005. See: The Literacy Foundation <http://www.fondationalphabetisation.org/en/adults/illiteracy_literacy/statistics/>

economy, threat to social and interpersonal relations, etc.]³⁵

Such people manifest a certain hostility towards information and communication technologies (ICTs). Granjon makes the point, however, that even though they complain, they still know how to use them and are eventually forced to equip themselves, usually as a result of professional or academic pressure.

The problem is sometimes generational. In fact, while being careful not to generalize, we noted that several individuals in our focus groups who had chosen not to use the Internet were elderly. These people were used to working without this tool, and had difficulty seeing its relevance or the necessity for it. In addition, making the effort to learn to use it seemed pointless to them since they felt they could function as well without it.

This is what the participants in our focus groups had to say with regard to age:

The elderly and retired people were mentioned by both groups as being the most likely to be unwired. According to the elderly participants in the unwired groups, this was a function of both a lack of familiarity with computers and, for those on fixed incomes, concern about the cost of the Internet. Wired participants also reported that elderly family members were unsure of how to use a computer.

The elderly are not connected primarily because of low digital literacy or lack of access to a computer or a tablet (sometimes due to lack of money, sometimes because of a disability³⁶). Nor do they see many advantages to using Internet³⁷.

³⁵ Granjon, Lelong, Metzger, 2009, P.101

³⁶ N.B. People with disabilities of all ages sometimes have limited access to the Internet for lack of tools adapted to their situation. For more on this, see the following studies: Éric Brangier., *Ergonomie et réduction de la fracture numérique*, a study conducted for the Laboratoire de psychologie de Lorraine, by the transdisciplinary team on interaction and cognition, Paul Verlaine University, Metz, France, year unknown. Online at: <<http://www.univ-metz.fr/ufr/sha/2lp-etic/reduc.pdf>>. Pierre Rossel and Olivier Glassey, “Caractéristiques et enjeux de la dimension dynamique de la fracture digitale,” a study presented at the International Conference “TIC et Inégalités : les fractures numériques,” Paris, 18-19 November 2004. Online at: <http://irene.asso.free.fr/digitaldivides/papers/Rossel_Glassey.pdf> and Kerry Dobransky and Eszter Hargittal, “The Disability Divide in Internet Access and Use” (2006) *Information, Communication & Society* 9 (3), 313

³⁷ Magda Fusaro, “De l’exclusion à l’inclusion numérique : le rôle des technologies de l’information et de la communication” (2012) 9 :4 *Vie et vieillissement* 42. Online at: <http://archives.cefrio.qc.ca/fileadmin/documents/Rapports/De_1_exclusion_%C3%A0_1_inclusion_num%C3%A9rique.pdf>, Neil SELWYN., “Digital division or digital decision? A study of non-users and low-users of computers” (2006)34 :4-5 *Poetics* 273, Annabelle BOUTET et Jocelyne TRÉMEMBERT., “Mieux comprendre les situations de non-usages des TIC. Le cas d’internet et de l’informatique. Réflexions méthodologiques sur les indicateurs de l’exclusion dite numérique” (2009)

We noted, however, that non-adoption “by choice” is often non-adoption “by fear.” In fact, two of the major reasons for being unwired – excluding financial and literacy reasons – are related to fear. Environics comments as follows on these two reasons:

Concern over addiction. A common theme in the unwired groups was a fairly strong concern that the Internet could become addictive. Several participants mentioned family members or friends who had become addicted to the Internet, spending excessive time online and adversely affecting their family relationships. One of the unwired participants who had previously been wired said that he was happier without it because he had wasted a lot of time surfing the Internet when he had access. Those in the wired groups were also aware that there are concerns about addiction, but did not think it was as serious an issue.

Concern over safety of transactions. Unwired participants were often unenthusiastic about banking or conducting transactions online due to security concerns. They were suspicious about the possibility of credit card numbers or banking information being exposed or stolen, and of their privacy being invaded. While the wired group also had some concerns about security, they felt that the infrastructure was generally safe.

While we do not dispute that there is a real danger of addiction to the Internet and some risk involved in performing transactions online, the fact remains that these fears are usually due to a lack of knowledge of the medium. As the Environics report makes clear, wired consumers are not concerned with the issue of addiction and know that security issues on the Web are, in most cases, settled – at least those involving banking institutions and major companies. While a certain measure of vigilance is always advisable on the Web regarding the dangers of dependence and security, we believe that hostility toward the Internet often hides issues of inadequate digital literacy.

Whatever its underlying causes, however, hostility toward the Web is a valid reason for not having Internet at home or not wanting to use it. The Internet is not a civic duty, it is a tool. However, we need to ensure that Canadian citizens who do not have the financial means or the level of literacy required to use the service are not penalized as a result. We shall see in the following section whether or not they are.

5 :1 *Les Cahiers du numérique* 69. Online at: <<http://www.cairn.info/res.banq.qc.ca/revue-les-cahiers-du-numerique-2009-1-page-69.htm>>

2.5 So, who are the victims of the digital divide, and what disadvantages do they have?

The most alarming fact, in our view, is that the people who are most affected by the digital divide are, by and large, some of the most disadvantaged members of our knowledge and consumer societies – the illiterate, the elderly, and those living on low incomes. The only exception to this is those who are resistant to technology, and it is our understanding that these people have chosen not to be connected and are willing to put up with the loss of time and energy that come with that choice.

In addition, during our research, we identified some other very important areas in which unwired consumers are at a disadvantage. This is particularly true in the workplace, where it is increasingly difficult to be effective if one is not computer-savvy.³⁸ For example, even the person who serves you at the counter of a coffee shop or the chambermaid must now have some level of digital literacy in order to do their work. Margaret Eaton of ABC Life Literacy gave us other examples:

In the working place, many aspects are being changed by digital technology. The digital requirements to get into a job are getting much higher and if you don't have access to Internet at home, you are going to be challenged when presented with a computer at work, especially if you haven't grown up with that sort of technology. Those technologies are infiltrating and changing our lives in many ways. For example, we have seen a dairy processing plant that went for digital technology and their employees were unable to use it. After considering laying off all the employees, they realized it was better to train them. The same happens with taxi drivers that have to use ATMs and GPS devices now.

One of the things we learned from the article “*No computer ? No job either*”³⁹ is that many employers no longer advertise their vacancies except on the Web. In addition, a growing number of companies only accept applications submitted electronically. Also, online social networks such as Facebook and LinkedIn allow businesses and employees to use their accounts to develop professional contacts.

³⁸ See: Mark Goldberg. “Menial No More,” *Telecom Trends: A Canadian Perspective on Trends in Telecom*, Blog posted on November 7, 2011. Online at: <<http://mhgoldberg.com/blog/?p=5186>> and Ontario Literacy Council, “Menial No More, A Discussion Paper on Advancing our Workforce through Digital Skills,” Toronto, October 2011. Online at: <http://www.essentialskillsontario.ca/sites/www.essentialskillsontario.ca/files/menial_no_more.pdf>.

³⁹ Michael L. Diamond. “No computer ? No job either,” Asbury Park Press (Neptune, New Jersey), June 20, 2012. Online at: <http://www.app.com/article/20120619/NJBIZ/306190141/?nclck_check=1>

We have also noticed that even a federal government agency, Employment Insurance, no longer accepts applications except by electronic means. This can obviously be a disadvantage for consumers with low literacy skills or who are unfamiliar with the Internet, despite the fact that computer terminals are made available in government agency service centres.

These new disadvantages for unwired consumers are only the latest in the list of disadvantages already described in this chapter. In the following section, we will examine in greater depth the situation of people (both wired and unwired) who have to complete transactions with financial institutions and telecommunications companies, in order to gauge whether the digital divide affects them, and if so, to what degree.

3 Qualitative picture of the unwired consumer: telecommunications industry and financial institution scenarios

It is obviously useful to know why some consumers do not use the Internet for their various transactions. But it's even better to know whether it penalizes them and, if so, in what way. This is what our field investigation allowed us to discover:

3.1 Our research methodology

For the purposes of our survey, which was conducted in the Montreal area, we targeted four banks: Royal Bank of Canada (RBC), Toronto Dominion Bank (TD), Scotiabank and Bank of Montreal (BMO)⁴⁰. We also targeted les Caisses populaires Desjardins⁴¹, and five telecommunications companies (BCE (Bell), Telus, Rogers, Shaw and Québecor (Videotron)⁴².

In each, our investigators had to perform four operations - pay a bill, solve a problem, request information and find out the procedure for filing a complaint. They had to do

⁴⁰ According to the journal *The Banker*, an organization that compiles information on banks all over the world to publish statistics and observations on the global finance industry, these are the four largest banks in Canada. Source: *The Banker*. "Top 150 Banks Worldwide Ranked by Asset Size" July 2011. Consulted online at <http://www.cba.ca/contents/files/statistics/stat_bankranking_en.pdf>. N.B.: *The Banker* publishes a monthly magazine listing its results.

⁴¹ Even though the Canadian Imperial Bank of Commerce (CIBC) ranks ahead of the Desjardins Group, given its importance in Quebec and its special status as a financial services cooperative, we thought it best to include it.

⁴² Peggy Nebout, media relations officer for the Canadian Radio-television and Telecommunications Commission (CRTC) informed us that the five biggest players in the telecommunications field (that offer telephone, Internet and television) are Bell, Telus, Rogers, Shaw and Québecor (Videotron).

this in various ways - by phone, by mail (in the case of paying a bill), by ATM (in the case of financial institutions), over the counter and, of course, by Internet, all while taking exhaustive notes. The procedure followed in each of these transactions was then carefully analyzed.

In performing this analysis, we took into account the length of the procedure and the steps the consumer had to perform to carry out the requested operation (number of clicks or telephone transfers, for example). We also paid attention to the language used by the agent (was it easy to understand?), as well as to the cost and complexity involved. Finally, we took our investigators' impressions into account. We noted whether they found an operation easy or difficult to perform; we also recorded their justifications and their impressions.⁴³ This information allowed us to assess the cost (in time and money) of each procedure⁴⁴ and its advantages and disadvantages.

3.2 *Paying a bill*

Almost all the wired consumers in our focus groups told us that they pay their bills online, and that they find this method safe, simple and fast. In addition, they pointed out that such payments can be made at any time, which is a service that telephone or in-person services do not provide. Unwired consumers, meanwhile, use one of the many options available to them, the preferred means being paying by ATM or over the counter in the financial institution.

Are the methods of payment they prefer the ones that actually benefit them most? Our investigation, in which we tested five payment methods⁴⁵, provided us with a clearer picture of the situation.

3.2.1 ... by phone

This was the first method we looked at. Most of our investigators found that there were too many steps (up to 14 in some cases), but that the procedure was simple (in their

⁴³ N.B.: According to Eric Kavanagh, associate professor and director of the Master's program in Multimedia Design (RMD) at the École de design at Université Laval, the user's impressions play an important role in the evaluation of a process. "If he is able to confidently choose which path to take, if the path is clear, if he feels a funneling effect which brings him closer to his target, he will probably have the impression that it is easy. In the evaluation of a process, this is as important as counting the number of clicks (on the Internet) or steps (in a phone system).

⁴⁴ N.B.: We did not take into account the expense of buying a computer and a subscription to an Internet service.

⁴⁵ It is also possible to pay a bill free of charge by direct debit; however, we did not test this payment method.

opinion, the language was easy to understand and what they were expected to do was relatively easy). On the other hand, one of them found the process complicated (he had to talk to an agent, then change his PIN; he also had a hard time finding the company's account number and entering the amount to pay "because there was no period or comma on the telephone phone keypad"). Fortunately, anyone who has a problem can speak directly to an agent at any time. According to our investigators, that is an advantage. The procedure, which is free, lasted between 3 and 8 minutes.

3.2.2 ... by mail⁴⁶

Although this payment method may seem antiquated, it is very convenient for consumers who do not have access to the Internet. People who make their payments by mail usually have to use a check and buy a stamp⁴⁷. They also have to take the time to write the amount paid on the payment slip, fill out a check, slip it into the envelope with the payment slip, affix a stamp to the envelope and put the envelope in the mail. We estimated that all of these operations take 10 minutes.

3.2.3 ... at an ATM of a financial institution

There are various ways of paying a bill at an ATM. Sometimes, one simply has to insert the payment slip into an envelope and then indicate which account to deduct the amount from. Sometimes it is necessary to have "registered" one's bill before paying it. Whatever the procedure required by the company, our investigators found that paying at an ATM of a financial institution was easy. The procedure takes one or two minutes. Added to this was waiting (up to 6 minutes), travel (to which we always allotted 15 minutes⁴⁸ and \$5.50 in expenses).

3.2.4 ... at the counter

⁴⁶ Paying a bill was the only action that we performed by mail. It seemed unlikely that many consumers perform other actions by this means.

⁴⁷ While some companies supply envelopes, most do not. Despite this, however, we did not record this additional expense.

⁴⁸ Whenever our investigators had to go to a financial institution to make a transaction, we always considered that the trip took 15 minutes. They travelled by public transport, and we added \$5.50 travel costs, i.e. the price of two trips. We consider this a conservative estimate.

Everywhere we went, it was easy to pay a bill⁴⁹. The operation was performed using a debit card from a financial institution and took only a few minutes. Added to this was waiting time (up to 10 minutes) and travel (\$5.50).

3.2.5 ... and by Internet

The majority of our investigators found this procedure, which required between 5 and 10 clicks, simple and fast, “especially if you have previously saved your account number,” and could be used “even by someone who knew very little about browsing the Internet.” On the other hand, one investigator complained that consumers are regularly encouraged to make pre-authorized payments. He also said that after making the payment, it was difficult to see whether it had actually gone through (to do so, he had to return to his file). Another said, “You need to be careful when you enter your account number, and not go too fast because it’s easy to make a mistake.” It took our investigators from 1 to 5 minutes to make the payment.

3.2.6 The results

According to our process analysis, paying a bill is relatively simple, whichever method is used. Obviously, the user sometimes has some learning to do and in most cases must also register, which requires a little time and attention. However, we believe that the unwired consumer does not have to deal with much more complicated payment methods than the wired consumer.

We also noticed that, in every case except for mailing, consumers receive an immediate proof of payment of their bill via a confirmation number, a balance statement, a transaction record or a cashier’s stamp. The postal mode, which is, we believe, the least advantageous because payment and confirmation are separated in time, can give rise to problems. In addition, one has to supply a check, a stamp and often an envelope⁵⁰ to complete the transaction.

Table 1. Paying a bill

⁴⁹ In the case of the telecom companies, this was the invoice sent by the company, in the case of the other institutions, it was any kind of invoice (debit card or credit card bill, Hydro-Québec utility bill, etc.).

⁵⁰ We did not include this expense in our table.

	Time required for the transaction ⁵¹	Travel time required	Total time required	Cost of the transaction ⁵²	Cost of mailing or transport	Total cost	When transaction can be made
By phone	between 3 and 8 minutes	none	between 3 and 8 minutes	from \$0.33 to \$1 ⁵³ (bank charges) Up to \$1,50 (telephone service)	none	from \$0.33 to \$1 (bank charges) Up to \$1,50 (telephone service)	any time
By mail	approx. 5 minutes	approx. 5 minutes	approx. 10 minutes	from \$0.33 to \$2 ⁵⁴	\$0.63 ⁵⁵	De 0.96 à 2.63 \$	any time
By ATM	up to 6 minutes	approx. 15 minutes	approx. 21 minutes	from \$0.33 to \$5 ⁵⁶	\$5.50	from \$5,83 to \$10.50	any time ⁵⁷
At the counter	up to 10 minutes	approx. 15 minutes	approx. 25 minutes	from \$0.33 to \$5 ⁵⁸	\$5.50	from \$5.83 to \$10.50	Institution's opening hours ⁵⁹
By Internet	between 1 and 5 minutes	none	between 1 and 5 minutes	from \$0.33 to \$1 ⁶⁰	none	from \$0.33 to \$1	any time

⁵¹ Including the waiting period.

⁵² Consumers can avoid these charges by maintaining a relatively high minimum balance in their account.

⁵³ Paying a bill by phone was free at the telecom companies that we called. In the financial institutions we called, it cost at least \$0.33 (when covered by a plan) and as much as \$1 (when not covered). If the help of an agent is required, this can cost up to \$1.50.

⁵⁴ Paying a bill by mail, usually requires a check, for which the charge is between \$0.33 (for those who are covered by a plan) and \$1 (for those who are not and who pay the amount from their checking account).

⁵⁵ The price of a stamp.

⁵⁶ Paying a bill at an ATM of a financial institution costs between \$0.33 min (the minimum for those who are covered by a plan) and \$2 (for those who are not and who pay the amount from their checking account). Those who pay the amount from their savings account may pay a fee of up to \$5.

⁵⁷ Generally, ATMs are open 24/7. However, we came across a few ATMs that were shut down for the night.)

⁵⁸ Paying a bill at a financial institution costs between \$0.33 (for those who are covered by a plan) and 2 (for those who are not and who pay the amount from their checking account). Those who pay the amount from their savings account may pay a fee of up to \$5.

⁵⁹ The telecom companies we visited were generally open during the same hours as the stores (though some have longer hours). The financial institutions were open less often. It was the TD Bank that had the longest opening hours - 8 am to 6 pm Monday through Wednesday and from from 8 am to 8 pm Thursday, from 8 am to 4 pm Friday, and from 11 am to 4 pm Saturday. Caisses Populaires Desjardins, meanwhile, had the least number of hours. They were generally open from 9:30 am to 3:00 pm or 10 am to 2 pm Monday to Wednesday, and 9 am to 8 pm or 10 am to 7 pm on Thursday and Friday. They were closed on weekends.

⁶⁰ Paying a bill via the Internet costs between \$0.33 (for those who are covered by a plan) and \$1 (for those who are not and who pay the amount from their checking account).

Obviously, as Table 1 shows, some procedures are more costly in terms of time and travel; this is the case with paying at an ATM and over the counter (in financial institutions) as well as by mail. But since unwired consumers can perform their transactions by phone, which has essentially the same advantages as doing so by Internet, our survey did not lead us to conclude that they are at a disadvantage in this regard.

In fact, the disadvantages for unwired consumers reside in other factors such as the charges that are increasingly being required for hard copies of invoices and monthly statements – as much as \$5 in the establishments visited. In the opinion of the team at ACEF de l'Est de Montréal⁶¹ these are costs are objectionable: “Companies claim they offer online services to cut “paper” and mailing costs. They are doing this not so much for the client, but to reduce their own costs, to increase their profit margins.”

In the view of Option consommateurs, characterizing paper billing as a less environmentally friendly solution (as companies often do) is not sufficient justification for additional fees. For consumers, getting a “hard copy” of an invoice, contract or any other relevant document, should be a right⁶².

3.3 Solving a problem

Whether in telecommunications or financial services, it seems that Canadian consumers still prefer to communicate directly with their service providers when they encounter a problem. This was confirmed in all our discussion groups⁶³. In fact, even though telecommunications companies and financial institutions do provide online support - via an FAQ or a chat line - consumers continue to call customer service whenever a problem occurs. This is also the preferred means of communication of the companies themselves (as stated in the Option consommateurs report entitled *Do I*

⁶¹ The ACEF Est de Montréal team texted us their response on September 17, 2012.

⁶² In Quebec, this is also one of the merchant's obligations regarding credit card account statements under ss. 126 and 127 of the *Consumer Protection Act*. Online at: <<http://canlii.ca/en/qc/laws/stat/rsq-c-p-40.1/latest/rsq-c-p-40.1.html>>

⁶³ This was also one of the conclusions that Option consommateurs reached in its 2010 report, *Do I have the right number? Customer Service at Telecommunications Companies*, June 2010. Online at: <http://www.option-consommateurs.org/documents/principal/en/File/oc_ic3_service_clientele_telecom_eng_20101125.pdf>

*Have the Right Number? Customer Service at Telecommunications Companies*⁶⁴). Our study seems to show that they are right to do so.

3.3.1 ... by phone

After completing the various steps in the telephone procedure (between one and five, depending on location) and answering some security questions, our investigators were able to talk to a person in the flesh. Most of the time, our investigators found that this person was courteous and used plain language. In two cases, things were more complicated. One investigator noted that the explanations he was given were not clear and found the process complicated. Another first encountered a “rigid and uncompromising” agent and was transferred to his superior, whom he found to be far more “conciliatory and courteous.” Our investigators’ problems were solved. The process took between 2 and 30 minutes.

3.3.2 ... in person

Most of the time, things went smoothly. Our investigators talked to employees who were tried to understand their problem and really wanted to help. Moreover, they almost always succeeded. The process took between 20 and 30 minutes. To this we added 15 minutes travel time at a cost of \$5.50.

3.3.3. ... and by Internet

When proceeding by Internet, our investigators used the chat function (one, incidentally, found it difficult to find the place to do this). In most cases, they were able to solve their problem using this method. Some of the investigators were delighted with the speed and efficiency of the process. Others commented that communicating by typing was tedious. “It’s more difficult to discuss by typing than by talking,” one said, stressing that chatting is not for everyone. “People who are not familiar with computers or who have problems reading and writing should stay away,” he said. Another commented that the characters were small and that people with visual difficulties would struggle to decipher them. The process took between 7 and 28 minutes.

⁶⁴ Online at:
<http://www.option-consommateurs.org/documents/principal/en/File/oc_ic3_service_clientele_telecom_eng_20101125.pdf>

3.3.4 The results

In analyzing our data, we find that it is not always faster to solve a problem on the Internet than by telephone or in person (see Table 2). Moreover, since users have to describe their problem in writing, a degree of difficulty is added to the operation.

Table 2. Solving a problem

	Time required to solve a problem ⁶⁵	Time required for travel	Total time required	Cost of the transaction	Cost of transport	When transaction can be made ⁶⁶	Level of difficulty according to investigators
By phone	between 2 and 30 minutes	none	between 2 and 30 minutes	none	none	any time ⁶⁷ or at certain specified times ⁶⁸	easy
In person	between 20 and 30 minutes	approx.15 minutes	Between 35 and 45 minutes	none	\$5.50	Institution's opening hours ⁶⁹	easy
By Internet	between 7 and 28 minutes	none	between 7 and 28 minutes	none	none	any time ⁷⁰ or at certain specified times ⁷¹	difficult

In our analysis, we also noticed that the customer service or technical support agent often refers consumers to Web pages. Unwired consumers do not have access to such additional information. Wired consumers who choose the chat line or email enjoy another advantage: saving their correspondence. They have evidence that they contacted the company and have everything they were told to hand. If things go badly

⁶⁵ Includes the waiting period.

⁶⁶ We only indicate here the opening hours of the telecommunications companies' technical assistance departments. N.B. In the event of a lost debit card, financial institutions will provide assistance at any time

⁶⁷ Bell, Shaw and Videotron.

⁶⁸ For example, Telus can be contacted from 8 am to 10 pm (EST) Monday to Friday, and from 9 am to 8 pm (EST) on Saturdays and Sundays.

⁶⁹ The telecommunications companies we visited generally had the same opening hours as stores (though some have many more hours). The financial institutions were open less often. See note 59 for more details.

⁷⁰ Bell, Shaw and Videotron.

⁷¹ For example, the Telus chat service is available from 10 am to 10 pm (EST) every day of the week.

or if they subsequently encounter problems, these documents may prove useful to them.

John Lawford of the Public Interest Advocacy Centre (PIAC) also referred to this way of proceeding when we were conducting our 2010 study on customer service in telecommunications. Marie-Claude Roy, Principal Investigator to OBSI⁷², makes a similar point:

When we get involved in a file, the customer's initial complaint has already gone through the company's internal complaints process. While the complaint is being handled, we encourage customers to communicate with their bank by email, to facilitate documentation of the exchanges between the parties. This makes our job so much easier." The fact that two organizations dedicated to resolving external dispute resolution recommend written electronic communication leads us to assume that wired consumers would be at an advantage in such situations. Provided, of course, that the wired consumer actually uses this advantage.

During our process analysis, we had no problems saving and/or printing our conversation with the agent who helped us with our problem. Most chat services offer this option at the end of the conversation; also, the user can easily copy and paste the conversation into a Word document or take a screenshot, for example.

All this leads us to conclude that when it comes time to solve a problem, there are some advantages to being a wired consumer. But there is also a disadvantage: many consumers would find it difficult to describe their problem in writing. For this reason too, we cannot conclude that the unwired consumer is necessarily at a disadvantage.

3.4 Finding out about a product or service

Our investigators also set out in search of information. They tried to discover (with the help of a third party or alone) which of the packages offered by the company best suited them. While none of the methods is perfect, we have to admit that the Internet does have some advantages here.

3.4.1 ... by phone

⁷² The OBSI team texted us their reply on October 18, 2012.

Is it easy to get information by phone? Our investigators answered this question in the affirmative for every company except two (a financial institution and a telecommunications company). In one case, our investigator had to key in his account number three times before being transferred to an agent. In another, he had the impression that the answer choices he was offered were inapplicable and that the answers he gave always returned him to the starting point. Also, the investigators had to make from 2 to 5 choices on their phone's keypad before talking to an agent.

The waiting period, although non-existent most of the time, was 8 minutes in one financial institution (a recorded message, incidentally, informed our investigator that she would have to wait more than 5 minutes) and 5 minutes in one telecommunications company. The process (including the conversation with the agent), lasted from 2 to 10 minutes (for financial institutions) and from 2 to 13 minutes (for telecommunications providers).

Once contact was established, things generally went well. While some employees limited themselves to answering questions, others were more proactive, giving mostly satisfactory information. This did not stop them from making promotional offers, which our investigators did not always appreciate (because they were not suited to what they wanted or needed).

3.4.2 ... in person

What about requesting information in person? At the location, only two of our investigators had to wait to be served; for one of these, the waiting period was 5 minutes and for the other it was 10 minutes. From that point on, the vast majority of our investigators were served by people who gave them information simply and satisfactorily. One of our investigators was critical of the service received, saying that he had deal with an employee who was "distracted and visibly preoccupied," but admitted that he succeeded, "after some effort" in obtaining the correct information.

3.4.3 ... and by Internet

Searching for information on the Internet requires certain skills. You have to know how to read. You should also be computer literate and be relatively comfortable with Web browsing. Our investigators were up to the challenge.

On the websites of financial institutions, they had to complete a maximum of 8 steps (clicks), which took them over 10 minutes to find the information they were after. To

this was added a chat session of up to 12 minutes. Our investigators found that the information received was clear and easy to understand on five of the sites visited. In some institutions, there were tools that allowed them to compare accounts and packages, which they found useful. They also appreciated the fact that they were able to chat with an employee.

When our investigators browsed telecommunication company websites, things generally went less well. They easily found the information they were looking for, but on three out of five sites visited, found it difficult to understand. In addition, one investigator obtained only partial information. Another encountered technical difficulties and had to switch to the chat function, which proved more effective. Another finally had to resort to chatting, but obviously had no affinity with the person on the other end “who made a lot of mistakes” and constantly asked him to use the phone. It should be noted that our investigators deplored the fact that they were solicited for promotional offers. Often, they could not get information without first choosing a device, which they considered pointless.

3.4.4 The results

As can be seen from at Table 3, when it comes to obtaining information from a company, the simplest way is by telephone. On the other hand, we found during our investigation that companies do not automatically offer the least expensive products and services in response to consumers’ needs. In such a context, wired consumers have an advantage: they are not dependent on a service representative and can find out the characteristics of each product offered on their own.

Furthermore, if the wired consumer finds that he does not have enough information or wishes to use the competition to his advantage, he can always call the company’s customer service department. In this way, the various sources of information available can complement each other.

Moreover, for wired consumers who wish to compare the products offered by various companies, browsing the Internet is particularly advantageous. In addition to being able to learn quickly what is offered by many companies, they have access to comparison tools, product review sites, user forums and social networks, whose usefulness is undeniable. Such tools make them better equipped than unwired consumers when it comes to negotiating the agreement.

Table 3. Obtaining information

	Time required to obtain information ⁷³	Time required for travel	Total time required	Cost of transport	When transaction can be made ⁷⁴
By phone	between 2 and 13 minutes	none	between 2 and 13 minutes	none	any time ⁷⁵ or at certain specified times ⁷⁶
In person	between 3 and 20 minutes	environ 15 minutes	between 18 and 35 minutes	5,50 \$	Institution's opening hours ⁷⁷
By Internet	between 10 and 22 minutes	none	between 10 and 22 minutes	none	any time ⁷⁸ or at certain specified times ⁷⁹

Obviously, unwired consumers are also able to search for the product that best suits them at the best possible price. To do this, however they will need to expend more time and effort than wired consumers (it will involve calling or visiting several companies). If they have low literacy, things will be even tougher for them. "People in this situation are less likely to shop for their products and services," said Mack Rogers, of ABC Life Literacy. "They go into a store, request the product or service they want and leave the store with it. No actual comparison of prices and offerings takes place."

During our focus groups, we found that both unwired and wired consumers find it difficult to obtain information on the products and services that companies offer.

Unwired participants had a variety of strategies for finding this kind of information. These included deliberate methods such as visiting a store or calling their telecommunications company to speak with a service representative. Others mentioned spotting promotions on television, receiving flyers in the mail, word-of-mouth or asking wired family

⁷³ Includes the waiting period.

⁷⁴ These are the opening hours of the company's customer service department.

⁷⁵ Royal Bank, Scotia Bank, TD Bank and Shaw

⁷⁶ For example, the customer service departments at BMO and Caisses populaires Desjardins are open from 6:30 am to midnight and at Videotron from 7:30 am to 10 pm Monday through Friday and 8 am to 8 pm during the weekend.

⁷⁷ The telecommunications companies we visited generally had the same opening hours as stores (though some have more hours). The financial institutions were open less often. See note 60 for more details.

⁷⁸ Royal Bank, Scotia Bank, TD Bank and Shaw

⁷⁹ For example, the BMO and Caisses populaires Desjardins customer service departments are open from 6:30 am to midnight and Videotron's customer service department is open from 7:30 am to 10 pm Monday through Friday and from 8 am to 8 pm on the weekend.

members to check for them. They generally felt obtaining information about telecommunications products and services was a difficult process, and that it was time-consuming and inefficient. They had the perception that they were at a disadvantage in not being able to find all of the information that might be available. It should be noted, however, that even those in the wired groups found researching telecommunications products to be difficult, and that finding the best deal could be challenging. The biggest advantage of the Internet in this respect is the ease of comparing packages, and also comparing products and services from different suppliers.

The availability of personal customer service was also a concern for unwired consumers when it came time to get information about banking, given the limited opening hours of these institutions.

It should be noted that while shopping in person can be a complicated, time-consuming procedure even in urban areas, it can be a nightmare in rural areas, where the next bank branch or telecommunications company might be several kilometers away. In this case, the only viable option for unwired consumers is shopping by phone – during which they have the added disadvantage of not having the information in front of them.

3.5 How to file a complaint

Our investigators were also given the mission of finding out how to file a complaint. The wired participants in our focus groups preferred look for this information online and the unwired participants preferred to do so by phone. Interestingly, the unwired consumers were afraid that they might not have access to all the necessary information. Were they justified in thinking and acting this way? Not really.

3.5.1 ... by phone

When our investigators contacted financial institutions to find out how to complain, they were met by a wide range of reactions. For example, in three financial institutions, someone proposed that they could make a note of their complaint or transfer their call to a supervisor or manager. In the other two, they were told they could contact the customer service centre and the Financial Services Ombudsman. The operation took from 4 to 17 minutes (waiting time included)

The telecommunications providers generally suggested that they send a written request to the President or the Director of the company – they then explained how this complaint should be sent (by mail, email or via a tool on the company’s website). On one occasion, we were instead directed to the website of the CCTS (Commissioner for Complaints for Telecommunications Services). The operation took from 6 to 13 minutes (waiting time included).

3.5.2 ... in person

Most of the financial institutions we contacted either gave us correct information or provided a written document containing appropriate information. The operation took between 3 and 10 minutes. To this must be added 15 minutes travel time at a cost of \$5.50.

All the companies we contacted suggested that we call customer service – based on what we were told, this is the department responsible for managing complaints.

3.5.3 ... and by Internet

On the websites of three of the five financial institutions surveyed, the information seemed relatively easy to find (at least for anyone who knows how to navigate the Internet) in a maximum of four steps. Also, on two of these websites, the information appeared to be well written and easy to understand. On the websites of the other two financial institutions, however, the steps were more numerous and the information was more difficult to track down. To achieve our goal, we really needed to be patient and not get discouraged. Fortunately again, when found what we were looking for, we had the documents in hand and found them easy to understand. The process, incidentally, took between 4 and 11 minutes.

The results were similar in the case of telecommunications companies. For instance, in three of the companies, information on the complaint process seemed easy to find and understand. In two companies, we had to search a little harder. In one, we were able to find information using the chat function. The process took between 2 and 14 minutes.

3.5.4 The results

As can be seen, the answers are varied. This is normal, since it is the companies themselves that decide which body will handle complaints. On the other hand, directing consumers immediately to dispute resolution organizations or the financial

institution's ombudsman or an independent ombudsman⁸⁰ and the CCTS (in the case of telecommunications companies) is less than satisfactory. For these organizations to deal with a complaint, it must first have been rejected or inadequately handled by the financial institution or company.

According to our process analysis, the most direct, easiest and most effective way to find out how to file a complaint is to go to the company in person (see Table 4). In fact, we generally found that this was the easiest way to discover the proper procedure for filing a complaint. We were not always given the right answer when we inquired by telephone, and by Internet, information was sometimes difficult to obtain

Tableau 4. Finding out how to file a complaint

	Time required to find out how to file a complaint ⁸¹	Time required for travel	Total time required	Cost of transport	When one can find out how to file a complaint ⁸²	Results obtained
By phone	between 4 and 20 minutes	none	between 4 and 20 minutes	none	any time ⁸³ or at certain specified times ⁸⁴	Sometimes inadequate
In person	between 7 and 20 minutes	environ 15 minutes	between 22 and 35 minutes	\$5,50	Institution's opening hours ⁸⁵	adequate
By Internet	between 2 and 14 minutes	none	between 2 and 14 minutes	None	any time ⁸⁶ or at certain specified times ⁸⁷	adequate

⁸⁰ In the case of Scotiabank or BMO, this is the Ombudsman for Banking Services and Investments (OBSI) and in that of Royal Bank and TD, it is ADR Chambers Banking Ombuds Office. In the case of the Desjardins Group, the client can contact the Financial Markets Authority (FMA). In every case, the consumer must first lodge a complaint with the Ombudsman of the financial institution before appealing to an independent Ombudsman or the AMF.

⁸¹ Including the waiting period.

⁸² These are the opening hours of the company's customer service department.

⁸³ Royal Bank, Scotia Bank, TD Bank and Shaw.

⁸⁴ For example, the customer service department at BMO and Caisses populaires Desjardins is open from 6:30 am to midnight and at Bell from 8 am to 9 pm Monday through Friday and from 9 am to 6 pm during weekends and holidays.

⁸⁵ The telecommunications companies we visited generally had the same opening hours as stores (though some have many more hours). The financial institutions were open less often. See note 60 for more details.

⁸⁶ Royal Bank, Scotia Bank, TD Bank and Shaw.

⁸⁷ For example, the customer service department at BMO and Caisses populaires Desjardins is open from 6:30 am to midnight and at Bell from 8 am to 9 pm Monday through Friday and from 9 am to 6 pm during weekends and holidays.

3.5.5. In conclusion

Our survey shows that unwired consumers are rarely at a disadvantage when they carry out their transactions (as long as they choose the most appropriate means for them, which is not necessarily easy). On the other hand, compared to their wired counterparts, they do have certain disadvantages, such as:

- They more often have to pay a fee for the paper documentation they need (such as invoices and monthly statements);
- When contacting a company to resolve a problem, they get no proof of the communication that took place;
- When they want to determine the good or service best suited to them, they are dependent on the words of a single agent, are unlikely to know all the choices available to them, cannot use comparison tools and social networks and, as a result, may be ill-equipped to take advantage of the competition;
- They often have to adhere to strict schedules to make their transactions;

3.6 Some additional observations

At various moments in our study, we noted other benefits to being connected when dealing with telecommunications companies and financial institutions.

First among these is availability. Information is available on the Internet at all times. Customers can check their balance, their list of recent transactions, the details of their phone use, change their TV channels, and perform transactions at any time, day or night. Customer service, for example, is not always open. Branches of financial institutions are often closed at night and on weekends, although some are making an effort in this regard. Branches of telecommunications companies often have the same opening hours as stores and shopping centres. Some companies and institutions offer 24-hour service, but not all.

Marie- Claude Roy of the OBSI also informed us of some “instant” functions that are provided to wired consumers:

[TRANSLATION] The Web provides consumers quick access to information and also helps them to be contacted immediately. Consumers may be at a disadvantage if they do not have access. For example, banks have set

up computer alerts for debit or credit card fraud. Customers receive an email notifying them of a suspicious use of their card, asking them to get in touch with the bank immediately. Early intervention can minimize losses or otherwise validate the legitimacy of transactions, without customers suffering the inconvenience of having their cards abruptly canceled.

This is one more advantage that is unavailable to unwired consumers.

John Lawford of PIAC raises another interesting point: having a choice:

I think wired consumers have the luxury to choose, they can go both ways. They can use customer service or use the Internet to research as much as they want and if they still don't get the answer they are looking for, they call the company. Also, in problem solving, the wired consumer will most likely talk to an agent with the company's website on their computer screen. That way you can follow along with the agent and do what they are doing.

Variety in the ways of getting information and solving problems seems like a clear advantage for the wired consumer. In addition, Mr. Lawford points out, wired consumers often use the Internet and the telephone at the same time. This is a hybrid technique that complements each medium, which is inaccessible to unwired consumers.

Also, in the Environics report, one participant is quoted as saying that it is often impossible to know that we do not know. We found that comment quite revealing. Even though the unwired participants said they did not feel disadvantaged by the fact of not having Internet access at home, in most cases, we found that there is in fact almost always an advantage in having such access, even if only to have an additional source of information.

4. Possible solutions to the digital divide

Can anything be done to close the digital divide? Or at least to mitigate its adverse effects? Suggestions abound.

4.1 In the United States

Many of these come to us from the United States. In just a few clicks, we discovered the portal digitalliteracy.gov, an initiative of the Obama administration aimed at providing resources for practitioners who deliver digital literacy training and services. This portal was set up by federal institutions that want to promote digital literacy among citizens of all ages. The aim is to provide a forum in which people with a higher level of digital literacy can dialogue with others who know less and teach them basic skills.

There are documents and links that can help in one way or another to reduce the digital divide. A few examples:

- Presentations and tutorials for those who are not comfortable with the Internet to familiarize themselves with the beast and carry out a few basic tasks (e.g. learning to send an email or submit an online job application);
- Free courses offered online;
- Teaching materials (such as educational exercises and games);
- Advice (including precautions to observe when browsing the Internet or making online purchases);
- Links to relevant articles and reports.

The National Broadband Plan report⁸⁸ published in 2010, provides a very complete picture of the digital divide in the United States, including what the authors identify as the major obstacles to closing it: the need for infrastructure, the need for healthy competition and the principal barriers to the adoption of digital technology by the general public (high cost, low digital literacy, inability to see its usefulness. and access). At the conclusion of this extensive study, the Federal Communications Commission (FCC) made a number of recommendations:

⁸⁸ Federal Communications Commission (FCC) *Connecting America: The National Broadband Plan*, Washington 2010. Online at: <http://download.broadband.gov/plan/national-broadband-plan.pdf>.

- To promote healthy competition and lower prices, carry out a comparative analysis of the market and the prices of broadband service in the U.S. and institute a disclosure requirement for service providers that will allow consumers to make a more informed choice when they choose their providers and free up and auction more spectrum while ensuring that their use by providers is monitored.

- To use some of the funds to facilitate implementation of a broadband network for providers across the USA and create mechanisms to make broadband Internet available to low-income citizens. Release certain spectrum specifically to provide affordable broadband service and set up a digital literacy squad. The program to be born out of this recommendation will be known as Connect2Compete, and will be discussed later in this report (see Box 1).

Box 1

Connect2Compete

Connect2Compete⁸⁹ provides an opportunity for families (primarily low-income families with school-age children) to own a (sometimes refurbished) computer with high-speed Internet at low cost. It also provides training in digital literacy. Eligible families can purchase a desktop or laptop for \$150 and get high-speed Internet access for \$9.95 per month (two-year warranty), they can also get free digital literacy training online.

By providing services to families with school-age children, Connect2Compete ensures that future generations will be less disadvantaged by the digital divide. In addition, every member of the family benefits from it.⁹⁰ To be eligible, families must first qualify for the “free school lunch” program⁹¹

Connect2Compete was originally an FCC program; it became a not-for-profit organization in the summer of 2012. Since that time, it receives financing from NPOs, private enterprise, and foundations⁹². The initiative is currently being implemented in

⁸⁹ Connect2Compete: Online at: <<http://www.connect2compete.org/>>

⁹⁰ Connect2Compete; similar services were offered by *Brancher les familles sur Internet*, a Quebec Government initiative in 2000 (now terminated)

⁹¹ United States Department of Agriculture – Food and Nutrition Service. *National School Lunch Program*. Online at: <<http://www.fns.usda.gov/cnd/lunch/>>.

⁹² For more information, see: <<http://www.connect2compete.org/partners/funding-partners.php>>.

certain regions of the United States such as Mississippi and California and should be implemented nation-wide by 2013.

4.2 In the United Kingdom

The Digital Britain program that was announced in 2009 aimed at bridging the digital divide in the UK.⁹³ The major objectives relevant to this study were:

- • to ensure that every citizen of the UK has least 2Mbps Internet access by 2012;
- to ensure that every citizen has access to the same or very similar generation of technology;
- to free up spectrum and offer longer or indefinite licenses to ensure sustainable development;
- to develop a program to encourage citizens to adopt Internet usage.

According to our research, Ofcom, the British equivalent of the CRTC, is still involved in a number of digital literacy projects⁹⁴ and has appointed a non-profit organization to help consumers, community organizations, and SMEs to develop their digital skills. The initiative is known as Go On UK⁹⁵.

There are also the UK Online Centres⁹⁶, which coordinate thousands of organizations that offer computers and training aimed at boosting digital literacy among the British public. However, we found no organization either founded or funded by the government that provides access to low-cost computers and affordable Internet services.

Moreover, the government's strategy is no longer to respond to its citizens' need to be connected. The reason? In the minority of British households that are still unwired,

<http://www.fcc.gov/blog/low-cost-broadband-computers-millions-students-families>

⁹³ Report Online at: <http://webarchive.nationalarchives.gov.uk/> and at :

http://www.culture.gov.uk/what_we_do/broadcasting/5631.aspx

⁹⁴ Online at: <http://stakeholders.ofcom.org.uk/market-data-research/media-literacy/>

⁹⁵ Online at: <http://www.go-on.co.uk/>

⁹⁶ UK Online Centres, *Helping communities tackle social and digital exclusion*: Online at: <http://www.ukonlinecentres.com/>

demand is low. The reasons given by citizens as to why they remain unwired are revealing in this regard:

Of the 5.2 million households without Internet access, the majority said that they didn't have a connection because they did not need it', at 54 per cent. This is compared with 34 per cent in 2006. While this may suggest that many households without the Internet are actively choosing not to subscribe, there are still a large minority who state that barriers prevent them from connecting to the Internet. Approximately, one in five households (22 per cent) indicated that they did not have the Internet due to a lack of computer skills. Further barriers included equipment costs and access costs being high, at 15 per cent and 14 per cent of households without Internet access respectively.⁹⁷

The UK is now focusing on efforts to motivate the British public to use the Web.

4.3 In Australia

The Department of Broadband, Communications and the Digital Economy⁹⁸ is an Australian government agency dedicated to advancing the digital economy across the country. It is the agency in charge of the National Broadband Network⁹⁹. The aim of the project is to ensure that the entire territory of Australia is connected by advanced broadband technology. It also aims at ensuring that the National Broadband Network sells this broadband service to carriers, who will then sell it to consumers. Australia has opted for a slightly more heavy-handed approach, but one that at least ensures that the whole country has access to decent Internet service.

One of the programs we found was the Australian Broadband Guarantee, which provides high-speed Internet access to all Australians, regardless of where they live, at a reasonable price comparable to that offered in urban areas,. This initiative ended on June 30, 2011. This kind of guarantee could be useful in Canada for low-income households living in very remote areas where only expensive satellite service is available.

⁹⁷ Office for National Statistics, "Internet Access - Households and Individuals," 2012. Online at: <http://www.ons.gov.uk/ons/dcp171778_275775.pdf>

⁹⁸ Australian Government Department of Broadband, Communications and The Digital Economy. Online at: <<http://www.dbcde.gov.au/>>

⁹⁹ Australian Government Department of Broadband, Communications and The Digital Economy. *National Broadband Network*. Online at: <http://www.dbcde.gov.au/broadband/national_broadband_network>

Government centres known as “Digital Hubs”¹⁰⁰ have also been set up to provide access to computers connected to the Internet. The centres also provide training to familiarize citizens with the Web.

4.4 In Canada...¹⁰¹

Over the years, Canada has taken steps to make broadband Internet service available in remote geographical regions.

1993 saw the birth of the *Computers for Schools* program. Under this program, computers from the federal government and the private sector were refurbished and distributed to schools, libraries, community organizations and aboriginal communities across Canada.¹⁰²

Two years later, a community access program was launched, spearheaded by Industry Canada. The federal, provincial, and territorial governments of that time joined forces to create community centres that provided computer training to young people and adults. The program unfortunately ended on March 31, 2012¹⁰³, when it was judged that all Canadians had access to the Internet, either at home or via a mobile device¹⁰⁴. Training courses are still available to young people.

In the Provinces

In 2000, the Quebec government launched the program “Brancher les familles sur Internet” (it ended on March 31, 2003)¹⁰⁵. Under this program, families were given a sum of money to permit them to buy a computer and connect to the Internet.

The Government of New Brunswick, through its Post-Secondary Education, Training and Labour program, offers courses in Digital Literacy Training¹⁰⁶ to adults living in the province so that they can “gain the skills required to function in an increasingly digital

¹⁰⁰ See: <<http://grants.myregion.gov.au/grant/digital-hubs-program>>.

¹⁰¹ N.B. The list of programs in this section is not exhaustive.

¹⁰² See : <<http://www.ic.gc.ca/eic/site/cfs-ope.nsf/eng/home>>

¹⁰³ For more information, see: Industry Canada; Online at: <<http://www.ic.gc.ca/eic/site/cap-pac.nsf/eng/00023.html>>

¹⁰⁴ For more information, see: <<http://www.ic.gc.ca/eic/site/cap-pac.nsf/eng/00023.html>>

¹⁰⁵ The “Brancher les familles sur Internet” program was planned for the three fiscal years beginning April 1, 2000 and ending March 31, 2003. For more information, see: Ministère de l’Économie et des Finances, *Pour une société branchée ; Favoriser l’utilisation d’Internet*, Québec, 2000, p.63
<http://www.budget.finances.gouv.qc.ca/budget/2000-2001/fr/pdf/societe_branche.pdf>

¹⁰⁶ See: <http://www2.gnb.ca/content/gnb/en/services/services_renderer.201293.html>

and online environment¹⁰⁷." It is a mobile service for which laptops are provided free of charge. The topics covered include computer basics such as "navigating the Internet, operating common software programs and email accounts, computer security and privacy, and social media¹⁰⁸." The program is offered both to employers (so that they can offer training in their companies) and community groups that promote adult learning¹⁰⁹.

Finally, the West Vancouver Board of Education has identified digital literacy as a key element in learning skills for students in primary and secondary schools in West Vancouver. The program is designed to develop these young people's IT skills in order to properly prepare them for the job market. It places particular emphasis on improving creativity and innovation, Internet research skills and civic responsibility in digital matters. Since 2011, a web portal created solely for students in Grades 4 to Grade 12 in the West Vancouver school district (also accessible to their parents and their teachers) has provided tools for secure digital communication. This portal helps students familiarize themselves with the electronic environment and develop their social responsibility with regard to media¹¹⁰

Over the years, several non-governmental initiatives have also emerged. For instance, since 1996, MediaSmarts,¹¹¹ a non-profit organization funded primarily by the business community, has been helping young people and adults to develop their digital competence and their critical abilities in media and information technology. In addition, the organization also provides adults with the information and resources they need to help young people and teenagers act responsibly in the media and communications environment. MediaSmarts also heads the research program Young Canadians in a Wired World¹¹².

¹⁰⁷ *Ibid.*

¹⁰⁸ *Ibid.*

¹⁰⁹ For example, the "Restigouche Adult Learning Inc. Regional Committee" which is made up entirely of volunteers, offers this training to adults in the region. See: <<http://aaral.ca/eng/Diglitt.html>>

¹¹⁰ For more information, see:

<<http://www2.sd45.bc.ca/schools/bowenland/Publications/Digital%20Literacy%20Newsletter%20-%20No.%201.pdf>> et <<http://www.canadianfamily.ca/kids/teaching-digital-literacy-to-your-child/>>

¹¹¹ MediaSmarts (formerly Media Awareness Network), was created in 1994 by the National Film Board and later funded by Bell Canada, the CBC, Western International Communications (WIC), CHUM Television, Health Canada, the Department of Justice Canada, Canadian Heritage Canada, Industry Canada and the Department of Foreign Affairs and International Trade, all of which helped finance the Network when it began. In 1996, it was incorporated as an independent entity, and in 1999 it was granted charitable status. For more information see: <<http://mediasmarts.ca/about-us/mission-beliefs>>

¹¹² According to MediaSmarts, this long-term research launched in 2000 is "Canada's largest and most comprehensive study of children's and teens' Internet use."

Online at: <<http://mediasmarts.ca/about-us/>>

Tech Essentials, a Rogers website¹¹³ was launched in January 2013 to help parents understand the Internet environment. Their Website includes "information on a variety of online topics of interest to parents, including managing children's Internet usage and helping them stay safe online"¹¹⁴ This program is offered in partnership with MediaSmarts, Parent Tested Parent Approved and the Canadian Centre for Child Protection.

Is all this enough? Some doubt it. Several critics, for example, argue that Canada has not undertaken any substantive action aimed at closing the digital divide. John Lawford of PIAC and Mark Goldberg believe that to achieve this goal in Canada, a digital economy strategy needs to be developed and implemented that truly reflects today's concerns.

Mr. Goldberg believes that there is far too much concentration on the issue of network availability in discussions on the digital divide in Canada. John Lawford believes that Canada needs to act on three points: "In the end, you can't let the digital divide keep getting wider, with the government doing nothing about it," he says. "Right now, none of the three elements that I find important are addressed: no national broadband plan, no regulation to ensure a minimum of service for non wired consumers and no social services for computers and help."

Even the Canadian Wireless Telecommunications Association (CWTA), which represents the interests of wireless companies in Canada, was waiting for news about auctioning new spectrum. Their representative, Caitlin Carrol, moreover, told us in an interview: "We've seen some initiatives linked to a digital economy strategy but no formal Digital Economy Strategy per se. One of the best ways for the digital economy to advance is the release of more spectrum and we are currently waiting for an auction."

The people we interviewed suggested a number of solutions; these include:

- Create an organization similar to Connect2Compete in the United States

This suggestion was put forward by Mark Goldberg and John Lawford. Our observers were very favourable to the prospect of providing affordable computers, high-speed Internet service, and digital literacy training to low-income households.

The Connect2Compete program also has the advantage of "converting" the younger generation who will need to feel at home in the digital environment in order to function

¹¹³ See: <<http://essentieltechno.rogers.com/default.aspx>>

¹¹⁴ See MediaSmarts press release of January 14, 2013: <<http://habilomedias.ca/galerie-de-presse/rogers-investit-litt%C3%A9rature-num%C3%A9rique-l%C3%A9ducation-m%C3%A9dias-tant-que-commanditaire-or-d>>

in our society, which is turning ever more towards digital platforms – a trend that even the participants of our focus groups, both wired and unwired, accept as inevitable. They are also of the opinion that we should help young people to connect to the Web:

Most participants also agreed that this evolution would have varying effects on the unwired, generally as a function of demographics. It was strongly felt that younger people – especially those in remote areas and those with limited financial means – must be “converted” to being wired, or they would soon be at an impossible disadvantage. Participants in both groups mentioned that employment and education opportunities, fundamental government services and other key aspects of modern life would increasingly reside online.

We agree that with just a small investment by the government and some rallying and management by various companies and organizations, this project could help shrink the digital divide. We also asked CWTA representative Caitlin Carrol, whether such an initiative might be of interest to the members of her association – given that Connect2Compete expects the providers to voluntarily provide affordable service to low-income households:

I don't see how it couldn't be [interesting to our members]. Improving the industry and bridging the gap of the digital divide is on the forefront of everybody's mind until it is no longer an issue, but, when it comes to CWTA taking on initiatives, it has to be approved by the board of representatives of the industry. If it were to be an initiative, it would be the carriers coming together and putting this idea forward.

- Promote digital literacy

When it comes to the issue of digital literacy, Margaret Eaton of ABC Life Literacy stresses the importance of implementing appropriate training for the public good:

The literacy programs that we partner with are really good at ensuring that digital skills are part of the learning process. I believe that there has to be a training aspect to using these tools – and how are you going to learn these skills if you don't have access to a computer and Internet at home? I think that literacy programs, schools, libraries, social services that can help people are tremendous benefits to remedy the digital divide. I think that the workplace has a role to play as well in digital literacy. Making the material available and the skills being taught in the general training that employees receive would help people with their professional and at-home digital skills.”

The representatives of Rogers are also of this opinion:

Education and awareness should be the primary tools to tackle the Digital Divide issue. As much as it is a tool for reaching customer service of a communications company like Rogers, the Internet is a large repository of information and entertainment. These benefits should be communicated through education.

Accordingly, a Canadian strategy cannot succeed if digital literacy training programs are not coordinated and implemented. We stress coordination here because there are already several organizations that offer this kind of service; it would be a good idea to coordinate their services so that consumers seeking training could find one in their area.

In addition, Canada could provide access points and training for its citizens somewhat along the lines of Australia's Digital Hubs or the UK's Online Centres. This is also what John Lawford would suggest: "I think there should also be a provincial government providing social support when all of that fails – such as computer vans that can roll into different areas in which there are people that are not as comfortable with computers, so that people can do online banking, for example."

In his opinion, this could be done at the provincial level. For our part, we believe it could be a federal-provincial partnership, even a collaboration with municipal libraries.

This kind of environment would also permit the creation of a space where people can meet and exchange in addition to learning and going online. It would also be interesting to implement initiatives tailored to the needs of seniors. These could be designed both to increase awareness and provide practical training, so that seniors can not only appreciate the benefits of using the Internet, but also learn to use computers and browse the Web by themselves.

- Promote the use of smart phones

Margaret Eaton of ABC Life Literacy surprised us by suggesting a greater use of smart phones for accessing the Internet; we nevertheless found her argument very interesting:

In third world countries, cellphones are the instrument for banking and getting access to the Internet. What I think is that it could be the same saving grace for people that can't afford to have a computer or a tablet at home or cannot afford to have Internet that way. If this can be affordable in third world countries, why can't it be so here in Canada? Actually, because we have among the highest rates for cellphone

services. It becomes exclusionary. We also have one of the lowest penetration of cellphone usage because the costs are so high. The advantage of having an inexpensive attachment to the Internet in your hand, a cellphone, would be a tremendous advantage to low literacy learners, I think.

We find that this might indeed be a great idea if the costs associated with the use of a cell phone were not so high in Canada – an issue raised by ACEF Est de Montréal and ACEF Grand Portage with regard to the price of Internet packages. The staff of these organizations suggested to us that since telecom bills are so high in Canada, the fees should be regulated by the CRTC, in order to make Internet access more affordable for low-income households, for example by allowing varied rates.

Several observers consider that regulation could be the solution in this regard, since there is not enough competition to ensure that prices will come down. Otherwise, a guaranteed fixed price for low-income households, somewhat along the lines of the Australian initiative, could also be explored.

- Ensure quality service is maintained for unwired Canadian consumers

Until all Canadians are connected and proficient in using the Internet, it seems obvious that steps need to be taken to ensure that the companies that serve almost the entire population continue to offer adequate service to unwired consumers. This opinion is shared by the team of ACEF Grand Portage and Marie-Claude Roy of OBSI.

John Lawford adds an interesting point in this regard:

In the US National Broadband Plan report, they talk about people who will never have the Internet, because it's their choice and I think that the report suggests there that companies do have to have agents on the phone to help these citizens and give information in hard copy. You have to take a little bit from the efficiency gains that you have from using the Internet and use some of these gains to have human beings helping the customers that don't have Internet. You can't stigmatize a consumer for not having the Internet or not wanting to not use it.

In fact, even if one day everyone has easy access to the Internet, some consumers will always interact and communicate with their service providers by traditional means. This is particularly true in the case of problem resolution, as we saw in the previous chapter. It is therefore of the highest importance that a certain level of service be maintained. This is also what the participants in our focus groups confirmed, saying that unwired consumers should not be penalized for not being connected. In particular, they stressed

the importance of maintaining a high quality of traditional service with no additional charge for paper billing.

So what sort of regulation would be needed to ensure a minimum of traditional customer service? This is what Mr. Lawford proposes:

I think there should be a level of regulation so that the industry provides a minimum of information such as a phone number where you can call for service, a mailing address and ideally a physical address where a live person is there to help customers and answer questions – at least during this transition period. I think one could impose that on banks and I think one could impose that on telecommunication companies. (...) There should be a policy that says that companies have to offer information and documents in hard copy and online versions [of contracts, for example].

For instance, these companies should be required to provide :

- the option of obtaining a hard copy of important documents such as invoices and contracts, at no cost;
- a phone number to allow one talk to a customer service representative;
- a mailing address for submitting complaints or other requests.

A regulation of this kind would guarantee at least a minimum level of service for unwired consumers. We also appreciated the American initiative of publishing the Internet providers' rates in order to give consumers an opportunity to easily choose the least expensive option while at the same time stimulating healthy competition between providers.

4.6 In conclusion

According to our observations, despite the vast territory covered by Canada, there does exist at least one type of high-speed Internet service that is available to every consumer who wants to connect – albeit at a higher cost in some areas. However, tangible solutions for addressing the digital divide and real initiatives aimed at promoting their adoption are seriously lacking.

What can be done?

We have selected these key points among the solutions explored

- Leadership. Organize and coordinate the various initiatives that exist across Canada and transform them into an effective system for supplying resources that are adapted to the needs of consumers;
- Support to low-income households. Ensure that consumers who cannot afford computer equipment or Internet service are supported financially – by making refurbished computer equipment available at lower prices and by providing affordable Internet services to low-income Canadians;
- Digital Literacy: Make available and publicize digital literacy training resources for consumers who are eager to learn and create community spaces where unwired consumers can have access to a connected computer and also have a place to share their experiences and take part in group learning;
- Regulation: Introduce regulatory provisions to ensure that tariffs are controlled and that quality service is maintained for unwired consumers;
- Market opening. Canada could consider auctioning additional spectrum as suggested by the National Broadband Plan. This option is interesting because it would increase competition by permitting the integration of new players in the field of telecommunications. It would also allow the government to increase its revenues, which could then be used to lessen the digital divide. Finally, the option of dedicating a part of the spectrum to community use or for sale at reduced price is also possible. A feasibility study on this subject would certainly be interesting.

5. Portrait of the Canadian digital divide and recommendations

In conclusion, what are the features of the Canadian digital divide? Who are its victims? What are the consequences for the consumer? What conclusions need to be drawn?

Our study has led us to the conclusion that socio-economic factors play a much greater role than geographical factors in the digital divide that exists in Canada today. We should not limit ourselves to considerations of infrastructure and availability of bandwidth, since in any case, advances in technology and developments within the industry ensure that such technical issues have either been resolved or are or in the process of being so. Far better to ask the purely human question: Who are the consumers who are still not connected, and why is this so?

More alarming, in our view, is the fact that those most affected by the digital divide are the most disadvantaged members of our society: the illiterate, the elderly, and those living in low-income households. One exception to this is those who are resistant to technology, and our understanding is that these people have chosen not to be connected and are willing to put up with the loss of time and energy that comes with that choice.

The digital divide therefore further penalizes the consumers who are the already most vulnerable, and its effects are considerable:

- lack of information and sources of information that make it difficult or impossible to shop or compete in the marketplace;
- difficulty understanding how to lodge a complaint and ensure that it is dealt with effectively;
- extra time and money wasted on tasks that are very simple for the wired consumer, such as finding information, doing transactions, verifying a balance, or paying a bill;
- reduced autonomy due to dependence on customer service;
- limited choice in how to pay bills, how to ask for information, how to resolve a problem or how to lodge a complaint.

In addition, our research brought to light some other very important areas in which unwired consumers are disadvantaged. This is particularly true in the workplace, where

it is difficult to be effective if one is not computer-savvy. These new disadvantages for unwired consumers are added to those we have already described.

At the end of this study, we make the following recommendations:

Recommendations to Industry Canada

1. Organize and coordinate the various existing initiatives to combat the digital divide on Canadian territory and establish an effective system for directing consumers to the right resources;
2. Publish and implement a true Canadian digital economy strategy;
3. Develop a program to help low-income households: Ensure that consumers who do not have the means to pay for the equipment or Internet service they need and are able to use, receive financial support¹¹⁵;
4. Develop initiatives tailored to the needs of the elderly: Ensure that these Canadians are aware of the benefits associated with using the Internet and can learn to use computers as well browse the Web;
5. Make available, centralize and publish information about digital literacy training resources for consumers who are eager to learn. Make training available through Service Canada (Employment Insurance office) and/or local provincial employment centres;
6. Create community spaces where unwired consumers can use a computer and access the Internet, share their experiences and learn in groups.
7. Consider the option of a spectrum licence auction in order to increase competition. Conduct a feasibility study to examine whether certain spectra could be reserved for community use or offered at a more affordable price.

Recommendations to the CRTC

1. Implement regulations to promote telecommunications services comparable to those found in other countries, at competitive rates;

¹¹⁵ To do this, we could find inspiration in the American *Connect2Compete* program, as well as in *Brancher les familles* (an initiative of the Quebec government in the 2000s) and choose collaborators from the worlds of telecommunications, the electronics industry and community organizations.

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2. Introduce regulatory provisions to ensure that quality of service is maintained for unwired users (enabling them to obtain a hard copy of important documents such as invoices and contracts, without charge, and a phone number for talking to a customer service representative. They should also have the option of communicating with their telecommunications provider by mail when making complaints or requests);
 3. Introduce regulations to require telecommunications companies to publicize their rates - perhaps using a barometer posted on the CRTC website.

Recommendation to provincial governments

1. Find practical solutions for people who are not comfortable with the Internet to obtain support that will help them benefit from the service.

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- Légitime dépense, “De la facture papier à la facture électronique, Télé-Québec, November 16, 2009. Online at:
<<http://legitimedepense.telequebec.tv/occurrence.aspx?id=53>>

Annexe 1 – Rapport d’Environics

**FINAL
REPORT**

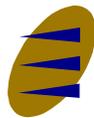
Focus Group Report on Attitudes towards the
Digital Divide

Prepared for

Option Consommateurs

November 2012

PN7253



ENVIRONICS
RESEARCH GROUP

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PURPOSE AND METHODOLOGY

Environics Research Group is pleased to present this focus group report to Option Consommateurs. This report provides an overview of the attitudes towards the “digital divide” – the gap between those who have Internet access, or are “wired,” and those who do not, the “unwired.” The perceptions of both the “wired” and the “unwired” were explored. This research project was designed with the following objectives in mind:

- To understand the disadvantages faced by those who do not have Internet access, especially with regards to their interactions with telecommunications companies and financial institutions;
- To determine the ease and effectiveness of the methods used by those without Internet access to perform necessary transactions; and
- To determine whether policy changes or community action can address the difficulties faced by those who are unwired.

Two focus groups were held in Kitchener-Waterloo in English on October 18 and two were conducted in French in Montreal on October 20, 2012. In each location, one session was composed of “wired” individuals who use the Internet for financial and other transactions, and the other group was composed of “unwired” individuals who either did not use the Internet for any transactions or did not use it at all. We recruited both men and women from a range of age groups and income levels. The “unwired” group in Waterloo was composed of people from surrounding small towns and rural areas.

The discussion guide used in the groups can be found in the Appendix at the end of this report.

THE DIGITAL DIVIDE

Awareness of the Digital Divide

On being questioned about the term “the digital divide,” most participants, both wired and unwired, were unfamiliar with the term. However, most were able to correctly guess that it referred to the gap between those who use the Internet, or are tech-savvy, and those who do not. Generally, participants in both the wired and unwired groups felt that the Internet was almost universally used and that only a small minority are not connected.

Advantages of Being Wired

Both wired and unwired participants had similar responses when asked about the advantages of having access to the Internet. Unwired participants said they were aware of these advantages through family and friends who are wired, or from general knowledge. Wired participants, however, noted that those who were unwired were probably unaware of the full extent of what they were missing. Descriptions of the advantages of the Internet, and the corresponding disadvantages of being unwired were as follows:

- **Social connection.** Participants in both the wired and unwired groups felt that the Internet is an important social tool. Email and social media were perceived as an easy and cost-effective way to keep in touch with friends and especially family. Unwired participants, notably the elderly, also felt that a growing majority of family communication was taking place over the Internet, often at the expense of communication by telephone. As a result, they reported that they often felt “left out.”
- **Commercial uses.** Wired participants reported that they use the Internet for a variety of commercial purposes, including transactions, product research and comparative shopping. They found this to be very convenient and a significant time-saver. They also felt it exposed them to information that would not otherwise be available, and allowed them to access special promotions and discounts. Unwired participants were aware that they were not able to buy products, or research products and pricing in this way. This was more of a general awareness rather than an exact understanding of what they might be able to access online.

Travel was a theme mentioned in both groups. The ability to purchase tickets and make reservations was listed as an advantage of Internet access by the wired groups, and a disadvantage by the unwired groups. One wired participant also mentioned that many travel discounts were only available to those using the Internet.

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- **Public services.** There was a general perception that many public services have now migrated online. A participant in the unwired group reported having had trouble applying for Employment Insurance because the application form was only available online. A wired participant commented that one could only change their address with the government using an online form.
 - **Employment opportunities.** A number of participants from both groups mentioned that job applications are often only available online. Wired participants reported that the Internet is a key tool in the job search process.
 - **General information.** Both wired and unwired participants view the Internet as a source of useful general information. Unwired participants said they miss the ability to search for recipes, research medical issues or look up phone numbers online.

INTERACTION WITH TELECOMMUNICATION COMPANIES

Paying Bills

Almost all wired participants pay their telecommunication bills online. They reported that this was the fastest and most convenient way to do so, and thought that not being able to pay bills online would be a considerably more time-consuming. However, unwired participants did not generally feel at a “disadvantage” because they had to use methods other than the Internet. They pay their bills in the following ways:

- **At the bank or at a telecommunications store.** Visiting the bank or a store was commonly mentioned by unwired participants. This was not considered an imposition by those who were retired and who were generally happy to include a visit to the bank in their daytime activities. Those who work full-time, however, felt this was more of an inconvenience, as the banks especially tend to only be open during work hours.
- **Telephone banking.** Several unwired participants use telephone banking, which they generally find quite easy and quick. It was a method several participants had been using for some time and with which they were comfortable. Telephone banking was also mentioned as a preferred secondary method by one wired participant, who said that he would use it if he did not have access to the Internet. However, he still considered it to be significantly slower than paying online.
- **Pre-authorization.** A number of unwired participants use pre-authorized payments to pay their telecommunications bills. Their comfort with pre-

authorized payments was in strong contrast to participants in the wired groups, several of whom voiced a strong discomfort about this method of payment. They felt that it gave too much power to the telecommunications company, which could often make mistakes. They preferred to check the bill and then pay it online.

Extra Fees

Most unwired participants did not believe that they were paying any extra fees because they did not pay their telecommunication bills online. A number of people in the wired groups, however, felt that those who pay in-person are charged a small fee for doing so. This might be disguised as a deduction for those who have paperless billing. Some noted that even if it cost slightly more to receive paper bills in the mail and pay them – a person who is unwired also saves a lot of money as a result of not having to pay a bill for Internet access.

Getting Information about a Product or Service

Wired participants tended to check online as a first step in finding out more about products or services. After having done some initial research, most would then call the telecommunications company or visit a store to speak with a service representative and finalize their choice. They thought that it would be quite difficult to do the initial research without using the Internet, as there is a considerable amount of information available, and it would be hard to process it all over a telephone call or visit. They also believe there is “hidden” information, only available on the web, that those without the Internet would not be able to access.

Unwired participants had a variety of strategies for finding this kind of information. These included deliberate methods such as visiting a store or calling their telecommunications company to speak with a service representative. Others mentioned spotting promotions on television, receiving flyers in the mail, word-of-mouth or asking wired family members to check for them. They generally felt obtaining information about telecommunications products and services was a difficult process, and that it was time-consuming and inefficient. They had the perception that they were at a disadvantage in not being able to find all of the information that might be available. It should be noted, however, that even those in the wired groups found researching telecommunications products to be difficult, and that finding the best deal could be challenging. The biggest advantage of the Internet in this respect is the ease of comparing packages, and also comparing products and services from different suppliers.

Resolving Problems

Both wired and unwired participants prefer to call their telecommunications company to try to resolve problems, though wired participants were more likely to do some research online first to try to resolve their problem on their own. Unwired participants were unsure how one would use the Internet to resolve a problem. However, because speaking with a service representative over the phone was considered the optimal way to resolve problems, neither group thought the unwired were at a greater disadvantage in this respect.

How to Make a Complaint

As when resolving a problem, most wired and unwired participants ultimately preferred to call their telecommunications company and speak with a service representative when they want to lodge a complaint. However, wired participants said they will often start by doing research online, arming themselves with knowledge in order to negotiate. Some even bypassed the telephone altogether, and use web forums or chat rooms to avoid congested phone lines.

Unwired participants reported using a variety of methods to find a number to contact their company, such as dialing #611 on their cell phone, finding the phone number on their bill or looking up the number in the Yellow Pages.

A number of participants in both the wired and unwired groups found dealing with the telecommunications companies fairly frustrating, though this was mainly the result of technical difficulties or service levels, rather than the inability to access the company online. Unwired participants were unsure if having the Internet would make the process easier, and some suspected that there is an equal or longer delay in response. Both groups felt there was not enough competition in the telecommunications industry.

INTERACTION WITH BANKS AND FINANCIAL INSTITUTIONS

Paying Bills

Almost all wired participants prefer to pay banking-related bills such as credit card or mortgage payments online using their financial institution's website. Perceived advantages of this method were that it is quick, easy and convenient. As well, several participants prefer this method to telephone banking because it enables them to see a history of their account activity on-screen, giving them a greater sense of control over their banking process.

Unwired participants generally reported that they paid these bills in-person at the bank or, to a lesser extent, by mail. As was the case with paying telecommunication bills, this was easier for those who were not working full-

time. However, this was generally a function of banking hours, not physically proximity, as most related that they had a bank branch fairly nearby. Generally, the unwired participants did not perceive that they were at a disadvantage in paying bills at their financial institution.

Extra Fees

Most unwired participants did not believe that they were paying extra fees for banking in-person. A few thought that they were protected in this respect because they had been long-term customers at the bank, and had an account type that did not include charges for in-person visits. They thought that newer, younger customers might be subject to these fees. A number of wired participants thought the banks now charged a small fee for not going “paperless.” Again it was noted that a person who has no Internet access is also saving as much \$50 a month in fees they do not pay for Internet access.

Getting Information about a Product or Service

Wired participants generally did research online when looking for information about products and services. They considered this a very effective way to learn, because of the wealth of information online, the banks’ well-designed websites, and the ability to comparison shop between products and banks. After having done research online, however, several reported that they would then go into the bank to finalize their choice with a teller, or call and speak with a service representative.

Many unwired participants said they ask their bank teller for information when they are at the bank. However, they feel that they are at a disadvantage in this as they are not able to engage in comparison shopping as easily as those who are online. This is especially true for finding out about products at other banks, as their main contact is the teller at their own bank. As well, a few unwired participants felt that finding information in-person at the bank was becoming more difficult as there are now fewer branches.

Resolving Problems

Wired participants generally preferred to call or email their financial institution in order to resolve a problem. Some said that they imagine having to work only with a teller would be difficult as there are now fewer tellers staffing banks, while others said the banks had increased hours and this would not be a great challenge.

Unwired participants most often preferred to visit the bank in-person, while some said that they would try to find resolution over the phone. Unwired participants tended not to feel that they were at a disadvantage in this respect because they generally could not imagine that using the Internet would be more helpful than speaking with someone directly.

How to Make a Complaint

Wired participants used a variety of methods to lodge complaints with their financial institution. Some preferred to use email as it was quick and provided them with a paper trail. Others preferred to call in person, or visit the bank branch in-person, especially for more serious problems. They were of the opinion that the unwired might be at a disadvantage because they were not able to use email or do research online. As well, the teller may not be sufficiently knowledgeable to be helpful.

Unwired participants said that they generally prefer to make complaints in-person at the bank. They all felt that it would be easy to find out how to complain by looking at the number on their banking card or by asking at the bank. Doing so also gives them the opportunity to speak with a supervisor if the issue is fairly serious. Most unwired participants did not think that they had a harder time dealing with banks than those who are wired, though a few said that they “didn’t know what they didn’t know.”

Both wired and unwired participants said their greatest concern with regards to banking was credit card fraud or theft. They did, however, feel that the banks were generally able to help them with these issues.

THE UNWIRED SIDE OF THE DIGITAL DIVIDE

Demographics – The Unwired

According to both groups, certain groups are more likely to be unwired. These groups include:

- **The elderly/retired.** The elderly and retired people were mentioned by both groups as being the most likely to be unwired. According to the elderly participants in the unwired groups, this was a function of both a lack of familiarity with computers, as well as concerns about the cost of the Internet for those on fixed incomes. Wired participants also reported that their elderly family members were unsure how to use a computer.
- **Rural/remotely located.** Some in rural areas do not have cell or Internet access. Some participants in the unwired group also mentioned people living in remote areas such as Nunavut.
- **Economically disadvantaged.** A number of participants noted that the economically disadvantaged were less likely to be connected to the Internet as they could not afford the associated costs.

Barriers to Being Connected

Unwired participants were often unwired by choice, not by circumstance. This was especially true for the elderly/retired people in the groups, though younger rural users with poor broadband access to the Internet also related some of the same feelings about preferring not to be wired. Resistance to using the Internet was a function of:

- **Unfamiliarity.** Several unwired participants related that they would not know what to do with a computer and Internet connection. Some had used a computer at work, and had found this experience either unpleasant and difficult, or at best not particularly engaging. A number of participants also stated that they would not know where to physically place a computer in their house. They were generally unable to visualize themselves using a computer or the Internet in their home.
- **Concern over addiction.** A common theme in the unwired groups was a fairly strong concern that the Internet could become addictive. Several participants mentioned family members or friends who had become addicted to the Internet, spending excessive time online and adversely affecting their family relationships. One of the unwired participants who had previously been wired said that he was happier without it because he had wasted a lot of time surfing the Internet when he had access. Those in the wired groups were also aware that there are concerns about addiction, but did not think it was as serious an issue.
- **Concern over safety of transactions.** Unwired participants were often unenthusiastic about banking or conducting transactions online due to security concerns. They were suspicious about the possibility of credit card numbers or banking information being exposed or stolen, and of their privacy being invaded. While the wired group also had some concerns about security, they felt that the infrastructure was generally safe.
- **Unpredictability of costs.** Several unwired participants discussed the misleading “fine print” for Internet offers. Once a plan is purchased, the discount will soon expire and costs can balloon significantly. For those on a fixed budget, this was a serious concern.

Impact

Unwired participants believed that the greatest disadvantage in not using the Internet is fundamentally one of convenience. Wired participants agreed on this point, and felt that they would be able to function without the Internet, though it would take longer to complete bill payments and other tasks. Unwired participants were aware that they could not engage in a number of wired activities, such as buying entertainment tickets online, emailing or using Skype with family members who live far away, or communicating through social media.

But these activities were considered to be “perks” rather than crucial tools for the conduct of everyday life.

While both wired and unwired participants felt that it was currently possible to live without an Internet connection, most felt that the Internet was becoming more important in daily life. At some point in the not-too-distant future, it would become indispensable. Most participants also agreed that this evolution would have varying effects on the unwired, generally as a function of demographics. It was strongly felt that younger people – especially those in remote areas and those with limited financial means – must be “converted” to being wired, or they would soon be at an impossible disadvantage. Participants in both groups mentioned that employment and education opportunities, fundamental government services and other key aspects of modern life would increasingly reside online.

“I think if it’s not elderly, if it’s people who are a bit younger, the Internet’s not going away, it’s just going to get bigger.”

This is in contrast to suggestions in both the wired and unwired groups for the elderly and retired. Generally, it was believed that they did not need to be “converted.” Retired participants related that they had the time to visit banks and telecommunications stores in person, and in fact often found the outing to be enjoyable. As well, many had family to help them should they need to access information online. Most of the elderly participants related that they were averse to using the Internet, and wired participants related similar attitudes among elderly family members. Thus, the costs of teaching this demographic how to use the Internet appeared to outweigh the benefits.

“I’ve seen seniors come in at the end of their month when they get their pension cheque, and they bring their bills in and drop it on the teller’s desk, the teller runs through the Internet and pays all their bills for them, hands it back, smiles, they pick up a candy and walk out and they’re happier than heck.”

Policy and Community Action

Participants felt there was a role for public policy and community action in helping those on the unwired side of the digital divide.

- **Monitoring of fees.** Both groups felt strongly that those who cannot bank or pay bills online should not be penalized with extra fees. This was felt to be especially important for the elderly, who are on fixed incomes.
- **Alternatives.** Several participants felt that companies should be aware that some consumers cannot access their customer service or product information through the Internet, and should provide telephone numbers or extended store hours so consumers can get the help and information they require.

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- **Availability of Internet-connected computers.** While several participants noted that Internet-connected computers are available in libraries and community centers, they also said that there are not enough of them, and that the hours of availability are limited. Some suggested that there should be more Internet-connected computers made available, perhaps in literacy centers and retirement homes as well.
 - **Expanding Internet coverage.** Some participants in the wired groups suggested that the expansion of Internet coverage to rural areas should be funded so as not to exclude those residents from Internet access.
 - **Classes.** While elderly unwired participants were generally uninterested in learning how to use a computer, they, along with many in the wired groups, thought that classes should be available to those who are interested in learning how to use the computer and the Internet.

APPENDIX

October 11, 2012

**Environics Research
Attitudes towards the Digital Divide: Discussion Guide
PN7253
Option Consommateurs**

1.0 Introduction to Procedures (10 minutes)

Welcome to the group. We want to hear your opinions. Not what you think other people think – but what you think!

Feel free to agree or disagree. Even if you are just one person among eight that takes a certain point of view, you could represent millions of Canadians who feel the same way as you do.

You don't have to direct all your comments to me; you can exchange ideas and arguments with each other too.

You are being taped and observed to help me write my report.

I may take some notes during the group to remind myself of things also.

The host/hostess will pay you your incentives at the end of the session.

Let's go around the table so that each of you can tell us your name and a little bit about yourself, such as what kind of work you do if you work outside the home and who lives with you in your house.

2.0 Questionnaire (5 minutes)

Before we get into our discussion today, I want you each to fill in a questionnaire that I am going to circulate to you all.

CIRCULATE QUESTIONNAIRES AND GIVE 5 MINUTES TO COMPLETE

3.0 General Attitudes toward the Digital Divide (10 minutes)

Have any of you ever heard of the concept or expression "the digital divide"? **IF**

YES, what is it?

Can anyone guess what it means?

Here is a definition of the digital divide:

The “digital divide” is the gap that some people say exists in our society between people who have Internet access and use it (or are “wired”) and people who do not have Internet access and do not use it (or are “unwired”). There are many reasons why people might be “unwired” – some people simply choose not to use the Internet at all, some may have problems reading or be functionally illiterate, some may not know how to use a computer, some cannot afford a computer or Internet access, some may live in places where the broadband connection is very poor and there are many other reasons.

We would like to explore the whole topic of whether being “wired” is an advantage from a consumer perspective and on the flipside whether being “unwired” and not having access creates a disadvantage to consumers who have no or very limited Internet access.

WIRED GROUP: Let’s go around the table and maybe you could each tell us if you have always had Internet access and what you tend to use the Internet for in terms of transactions.

UNWIRED GROUP: Let’s go around the table maybe you can each tell us a bit about what your personal experience has been with the Internet and to what extent you have ever used it and if you never use the Internet for any transactions – is there any particular reason for that?

4.0 Interaction with Telecommunications Companies (30 minutes)

I want to focus more specifically on telecommunications – in other words the company that you use for your phone, Internet, cell phone, cable TV, etc.

Paying bills

Let’s discuss paying bills to telecom companies. How do you typically do it (e.g., pre-authorized withdrawals, online payment, by mail, in-person, etc.)?

Why do you pay your bills this way? How long does it take you?

UNWIRED: Do you ever have to pay any fee for getting a paper copy of your bill in the mail instead of it being online and paperless? Does it cost you anything to pay your telecom bill (e.g., transaction fee, stamps if you mail it, etc.)?

Is paying the telecom bill using the method you use something that’s easy to do or is it ever complex or difficult or a hassle?

WIRED GROUPS: Without the Internet, would it be more difficult or more of a hassle to pay your bill?

PROBE IN KITCHENER: Is being in a smaller community something that makes paying these bills even more difficult if you don't have Internet access (e.g., paying in person may mean a journey)?

Getting information about a product or service

What about just getting information about products or services that a telecomm company offers? How do you typically do it (e.g., online, by phone, reading brochures, in-person, etc.)?

Why do you look for information this way? How long does it take you to do this?

Is getting product/service information something that's easy for you to do or is it ever complex or difficult or a hassle?

WIRED GROUPS: Without the Internet, would it be more difficult for you to get information?

PROBE IN KITCHENER: Is being in a smaller community something that makes or would make getting product and service information more difficult if you don't have Internet access?

Resolving a problem

What about if you needed to resolve a problem with a telecomm company (e.g., technical problem, bill problem, cable or phone not working, etc.)? How do you typically do it (e.g., online research, online chat, by phone, in-person, etc.)?

Why do you use this method to resolve problems? How long does it take you?

Is resolving a problem with a telecomm company something that's usually easy to do or is it ever complex or difficult or a hassle?

WIRED GROUPS: Without the Internet, would it be more difficult in any way?

PROBE IN KITCHENER: Is being in a smaller community something that makes or would make solving a problem more difficult if you don't have Internet access?

Finding out how to make a complaint

What about if you needed to find how and where to complain about something with your telecomm company (i.e., what is the address or the phone # of where to send your complaint)? How would you typically do it (e.g., online, by phone, in-person, etc.)?

Why would you do it this way? How long would it take you?
Is finding out how to make a complaint something that's easy or is it ever difficult and a hassle?

WIRED GROUPS: Without the Internet, would it be more difficult in any way?

PROBE IN KITCHENER: Is being in a smaller community something that makes or would make finding out how to complain more difficult if you don't have Internet access?

In general, would you say that telecommunications companies are easy to interact with or can it be a challenge?

WIRED: Do you think that people who have no Internet access are at a disadvantage when they are interacting with telecommunications companies? How so?

UNWIRED: Do you feel that you are at any disadvantage dealing with telecommunications companies compared to people who have Internet access and use it to interact with these companies? How so?

Do you think that people who do not interact with telecommunications companies online – ever have “dinged” with any extra fees for transactions that are free if you are online?

5.0 Interacting with Banks and Financial Institutions (20 minutes)

Now let's turn to banking and financial transactions

Paying bills

Let's discuss paying fees or bills (e.g., credit card) to banks. How do you typically do it (e.g., online, taken out of your account, pre-authorized, by mail, in-person, etc.)?

Why do you pay your bills this way? How long does it take you?

UNWIRED: Do you ever have to pay any fee for getting a paper copy of your bill or statement in the mail instead of it being online and paperless? Does it cost you anything to pay your bills from the bank (e.g., transaction fee, stamps if you mail it, etc.)?

Is paying for any charges from your bank using the method you use something that's easy to do or is it ever complex or difficult or a hassle?

WIRED GROUPS: Without the Internet, would it be more difficult or more of a hassle to pay your bill?

PROBE IN KITCHENER: Is being in a smaller community something that makes paying these bills even more difficult if you don't have Internet access (e.g., paying in person may mean a journey)?

Getting information about a product or service

What about just getting information about products or services that a bank offers? How do you typically do it (e.g., online, by phone, reading brochures, in-person, etc.)?

Why do you look for information this way? How long does it take you to do this?

Is getting product/service information something that's easy for you to do or is it ever complex or difficult or a hassle?

WIRED GROUPS: Without the Internet, would it be more difficult for you to get information?

PROBE IN KITCHENER: Is being in a smaller community something that makes or would make getting product and service information more difficult if you don't have Internet access?

Resolving a problem

What about if you needed to resolve a problem with your bank (e.g., wrong charges, ATM card problems, etc.)? How do you typically do it (e.g., online research, online chat, by phone, in-person, etc.)?

Why do you use this method to resolve bank-related problems? How long does it take you?

Is resolving a problem with a bank something that's usually easy to do or is it ever complex or difficult or a hassle?

WIRED GROUPS: Without the Internet, would it be more difficult in any way?

PROBE IN KITCHENER: Is being in a smaller community something that makes or would make solving a problem more difficult if you don't have Internet access?

Finding out how to make a complaint

What about if you needed to find how and where to complain about something with your bank (i.e., what is the address or the phone # of where to send your complaint)? How would you typically do it (e.g., online, by phone, in-person,

etc.)?

Why would you do it this way? How long would it take you?

Is finding out how to make a complaint something that's easy or is it ever difficult and a hassle?

WIRED GROUPS: Without the Internet, would it be more difficult to find this out?
PROBE IN KITCHENER: Is being in a smaller community something that makes or would make finding out how to complain more difficult if you don't have Internet access?

In general, would you say that banks are easy to interact with or can it be a challenge?

WIRED: Do you think that people who have no Internet access are at a disadvantage when they are interacting with banks? How so?

UNWIRED: Do you feel that you are at any disadvantage dealing with banks compared to people who have Internet access and use it to interact with these companies? How so?

Do you think that people who do not interact with banks online – ever have “dinged” with any extra fees for transactions that are free if you are online?

6.0 Final Discussion (20 minutes)

WIRED: Earlier, we talked about the digital divide. Do you think there are people who are at a disadvantage because they are on the wrong side of the “digital divide”?

Do you know any people who you feel are disadvantaged in this way? What kinds of problems or disadvantages would they have?

UNWIRED: Earlier, we talked about the digital divide. Do you think you and other people who have no or very limited Internet access are at a disadvantage because they are “on the wrong side of the digital divide”? How so?

Do you miss out on anything from not being “wired”? How so?

ALL: Is the “digital divide” getting better or worse? Why do you say that?

PROBE: Are there fewer or more people who are “unwired”? Is life getting more difficult for people who are “unwired”?

Is the digital divide evolving...are the problems associated with being “unwired” changing over time?

What can industries such as telecommunications and banks do to deal with the “digital divide” so that it has less of an impact on people who have no Internet access?

Is there anything that could be done in the community to help address the problems that can sometimes happen to people as a result of being unwired? What (e.g., programs to help older or lower income people learn to use the Internet or pressure on businesses to make sure they don’t penalize people who will not or cannot use the Internet)?

Any other comments?

Thanks for your participation

Annexe 2 – Liste des personnes qui ont accepté (ou refusé) de répondre à nos questions

Représentants d'organismes œuvrant auprès des consommateurs vulnérables and experts en matière de fracture numérique qui ont accepté de répondre à nos questions

- John Lawford est directeur exécutif and avocat au sein du *Public Interest Advocacy Cbetween (PIAC)*. Il s'intéresse notamment au domaine des télécommunications, des services financiers and de la protection de la vie privée.
- L'équipe de l'Association coopérative d'économie familiale (ACEF) de l'est de Montréal.¹¹⁶
- François Genest, conseiller en consommation à l'ACEF du Grand Portage de la MRC de Rivière-du-Loup, une municipalité rurale du Québec.
- Margaret Eaton présidente and Mack Rogers, responsable du programme *Community Literacy and Learners* chez *ABC Life Literacy Canada*, un organisme venant en aide aux Canadiens analphabètes en les orientant vers les programmes de formation de leur région and en représentant leurs droits and leurs besoins auprès des gouvernements, entreprises and organismes.
- Mark Goldberg, est un consultant en télécommunications au sein de sa propre entreprise, *Mark H Golberg and associates, consulting company*. Ses clients proviennent de l'industrie de la téléphonie du câble and d'agences gouvernementales.

Nous avons aussi contacté les organismes suivants : *Alberta Consumers' Association*, *Consumers' Association of Canada*, *CAC Manitoba*, Conseil des consommateurs du Canada, Association des consommateurs du Canada, *Saskatchewan's Consumers' Association*, *Canada's Association for Retired Persons (CARP)*, Fondation pour l'alphabétisation, *Essential Skills Ontario*, Y des femmes de Montréal, Cbetween de ressources éducatives and communautaires pour adultes (CRECA) and *Ontario Association of Credit Counselling Services (OACCS)*. Ils n'ont pas donné suite à nos demandes.

¹¹⁶ Les ACEF sont des associations québécoises qui viennent en aide aux consommateurs en difficultés financières and qui sont vouées à la défense des droits des consommateurs.

Nous avons communiqué avec Mme Sophy Lambert-Racine, analyste, politiques and réglementation en matière de télécommunications, radiodiffusion, inforoutes and vie privée à l'Union des consommateurs. Celle-ci nous a dit qu'elle n'en connaissait pas assez sur la réalité du terrain pour répondre à nos questions. Elle nous propose alors de nous référer à d'autres représentants d'ACEF au Québec qui font partie de l'Union des consommateurs – ceci n'a pas porté fruit. Nous avons donc contacté nous-même l'ACEF de l'est de Montréal and l'ACEF du Grand Portage.

Représentants d'entreprises de télécommunications and d'institutions financières qui ont accepté de répondre à nos questions

- Caitlin Carrol, responsable de la recherche and de l'analyse à l'Association canadienne des télécommunications sans fil. Cet organisme représente les droits and intérêts de l'industrie canadienne du sans fil.
- Dawn Hunt, vice-présidente de la section Réglementation de Rogers Communications.

L'Association des banquiers canadiens, par l'intermédiaire de Christelle Chesneau, Coordinatrice, Québec, nous a informé de son refus de participer à l'étude. On donne comme raison " L'Association des banquiers canadiens n'a pas les informations que vous recherchez, nous ne pouvons donc pas participer ".

Nous avons aussi envoyé un questionnaire aux représentants médias des banques RBC (Rina Cortese), TD (Fiona Hirst and Tara Sirinyan), Scotia (Robyn Harper) BMO (Ronald Monet and Valérie Doucet) ainsi que du Mouvement Desjardins (Francine Blackburn), de BCE – Bell Canada (Marie-Ève Francoeur), de Telus (Amélie Cliche) and de Quebecor – Videotron (Youann Blouin). None d'entre eux n'a donné suite à notre envoi. Christian Tarte de Shaw nous avait fait savoir que Shaw répondrait à notre questionnaire. Au moment d'écrire ces lignes, nous n'avons pas reçu de réponse.

Organismes gouvernementaux and organismes de règlement externe de différends qui ont accepté de répondre à nos questions

- Mme Marie-Claude Roy, enquêteur principal, à l'Ombudsman des services bancaires and d'investissement (OSBI). Cet organisme s'occupe du règlement externe des différends between la plupart des institutions financières canadiennes and leurs clients.

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- Nous avons aussi contacté l'Agence de la consommation en matière financière du Canada (ACFC). Elle a refusé de participer à l'étude puisqu'elle n'a pas fait d'étude sur la fracture numérique. Il en va de même pour le CRTC.

Enfin, après avoir trouvé une allocution de l'honorable Christian Paradis, ministre de l'Industrie, sur la fracture numérique, nous avons contacté Margaux Stastny, attachée de presse du ministre pour une entrevue sur l'initiative du gouvernement à propos de la fracture numérique. Après nous avoir confirmé la participation du ministère de l'Industrie, personne n'a pas donné suite à nos appels et courriels subséquents.

Annexe 3 – Dates de tenue des entrevues and de la réception des réponses textuelles

- John Lawford est directeur exécutif and avocat au sein du Public Interest Advocacy Cbetween (PIAC). Il s'intéresse notamment au domaine des télécommunications, des services financiers and de la protection de la vie privée : Entrevue tenue le 31 juillet 2012.
- L'équipe de l'ACEF de l'est de Montréal. Les ACEF sont des associations québécoises qui viennent en aide aux consommateurs en difficultés financières and sont aussi des organismes de défense des droits des consommateurs : Réception du questionnaire le 17 septembre 2012.
- François Genest, conseiller en consommation à l'ACEF du Grand Portage à Rivière-du-Loup, une municipalité rurale du Québec : Entrevue tenue le 26 septembre 2012.
- Margaret Eaton présidente, and Mack Rogers, responsable du programme Community Literacy and Learners chez ABC Life Literacy Canada, un organisme venant en aide aux Canadiens analphabètes en les orientant vers les programmes de formation de leur région and en représentant leurs droits and leurs besoins auprès des gouvernements, entreprises and organismes : Entrevue tenue le 26 juillet 2012.
- Mark Goldberg, est un consultant en télécommunications au sein de sa propre entreprise, Mark H Golberg and associates, consulting company. Ses clients proviennent de l'industrie de la téléphonie du câble and d'agences gouvernementales : Entrevue tenue le 13 août 2012.
- Caitlin Carrol, responsable de la recherche and de l'analyse à l'Association canadienne des télécommunications sans fil. Cet organisme représente les droits and intérêts de l'industrie canadienne du sans fil : Entrevue tenue le 14 août 2012.
- Dawn Hunt, vice-présidente de la section Réglementation de Rogers

Communications : Réception du questionnaire le 3 décembre 2012.

- Mme Marie-Claude Roy, enquêteur principal, à l'Ombudsman des services bancaires and d'investissement (OSBI). Cet organisme s'occupe du règlement externe des différends between la plupart des institutions financières canadiennes and leurs clients : Réception du questionnaire le 18 octobre 2012.

Annexe 4 – Questionnaires utilisés

Betweenvue avec intervenants / la fracture numérique and la consommation

Par cette recherche, nous voulons dresser un portrait qualitatif de la fracture numérique. Nous voulons savoir si ne pas avoir accès à Internet est préjudiciable pour les consommateurs et, le cas échéant, comment cela est préjudiciable. Enfin, s'il s'avère que de ne pas utiliser Internet désavantage le consommateur, nous chercherons à identifier des solutions pour atténuer les problèmes rencontrés par les non internautes. Pour ce faire, nous nous intéresserons à deux secteurs précis : les institutions financières and les télécommunications.

Ce que vous apprend votre clientèle

Parlez-moi de votre clientèle. Est-elle composée de personnes qui ont accès à Internet ? Dans quelle proportion ?

Les personnes qui ont accès à Internet utilisent-elles Internet pour communiquer avec leur institution financière et/ou leur entreprise de télécommunication ? Si non, pourquoi ?

Pour celles qui le font, les choses sont-elles plus easys que pour les non-internautes ? Si oui, dans quel genre de situation ? Donnez des exemples.

Selon vous, les entreprises offrent-elles toujours des services qui correspondent aux besoins du consommateur non internaute ? Y a-t-il des problèmes spécifiques que vous avez remarqués ?

Ne pas avoir accès à Internet est-il préjudiciable pour les consommateurs ? Comment ? Avez-vous des exemples pour illustrer cela ?

Selon vous, quels sont les services offerts aux non internautes ?

Sont-ils de qualité ?

Sont-ils toujours gratuits ? Si non, quels en sont les coûts ?

Selon l'action effectuée

Payer une facture : Est-ce plus difficile/complexe si l'on n'a pas Internet ? Est-ce que ça coûte plus cher (time-argent-déplacement) ? Le non internaute est-il, d'une façon ou d'une autre désavantagé par rapport au consommateur branché ? Si c'est le cas, dans

quel type de situations. Donnez des exemples.

Obtenir de l'information sur un produit ou services : Est-ce plus difficile/complexé si l'on n'a pas Internet ? Est-ce que ça coûte plus cher (time-argent-déplacement) ? Le non internaute est-il, d'une façon ou d'une autre désavantagé par rapport au consommateur branché ? Si c'est le cas, dans quel type de situations. Donnez des exemples.

Tenter de résoudre un problème (erreur de facturation, problème technique, etc.) : Est-ce plus difficile/complexé si l'on n'a pas Internet ? Est-ce que ça coûte plus cher (time-argent-déplacement) ? Le non internaute est-il, d'une façon ou d'une autre désavantagé par rapport au consommateur branché ? Si c'est le cas, dans quel type de situations. Donnez des exemples.

Savoir comment porter plainte : Est-ce plus difficile/complexé si l'on n'a pas Internet ? Est-ce que ça coûte plus cher (time-argent-déplacement) ? Le non internaute est-il, d'une façon ou d'une autre désavantagé par rapport au consommateur branché ? Si c'est le cas, dans quel type de situations. Donnez des exemples.

Selon les types de personnes

Est-ce que la réalité du non internaute est différente pour la personne faiblement alphabétisée, la personne qui a peu de connaissances en informatique, la personne qui n'a pas les moyens/le désir de se payer Internet à la maison ?

Quelles sont les difficultés spécifiques à la personne faiblement alphabétisée ?

Quelles sont les difficultés spécifiques à la personne qui a peu de connaissances en informatique ?

Quelles sont les difficultés spécifiques à la personne qui n'a pas les moyens de se payer Internet à la maison ?

Quelles sont les difficultés spécifiques à la personne qui n'a pas le désir de se payer Internet à la maison ?

La fracture numérique est-elle une problématique qui s'accroît, s'amenuise ou se transforme ? Comment ? Pourquoi ?

Quelles seraient les recommandations que vous formuleriez à l'industrie pour amenuiser les effets de la fracture numérique ?

Comment aider les non internautes and faire en sorte que la fracture numérique soit moins grande ?

Autre chose ? Des références de personnes ou de textes ? Puis-je vous rappeler si j'ai d'autres questions ?

Interview with the experts / the digital divide and consumer rights.

For this research, we want to draw a qualitative portrait of the digital divide. We would like to know if not having access to Internet is detrimental to consumers and, if so, how it is detrimental. Finally, if it turns out that not using Internet disadvantages consumers, we will try to identify solutions to mitigate the problems encountered by non-surfers. To do that, we will focus on two areas: financial institutions and telecommunications.

What you learn from your clientele

Can you talk to me about your clientele? Is it composed of people that have access to Internet? In what proportion?

The people who have access to Internet: do they use the Internet to communicate with their financial institution and / or telecommunications company? If not, why?

For those who do use the Internet to communicate with their financial institution and / or telecommunications company: Are things easier for them than for non-surfers? If yes, in what situation? Give examples.

According to you, do businesses still offer services that correspond to the needs of non-surfing consumers? Have you noticed specific problems linked to this issue?

Is not having access to Internet detrimental to consumers? How so? Do you have examples to illustrate this?

According to you, what are the services offered to non-surfers in telecom and financial services?

Are those services quality?

Are they always free? If not, how much do you think they cost?

Different activities

Paying a bill:

Is it harder/more complex to do if you don't have Internet?

Is it more expensive (time-money-travel)?

Is the non-surfer disadvantaged in one way or another, compared to the surfing consumer?

If so, in which situations? Examples?

Obtain information about a product or service:

Is it harder/more complex to do if you don't have Internet?

Is it more expensive (time-money-travel)?

Is the non-surfer disadvantaged in one way or another, compared to the surfing consumer?

If so, in which situations? Examples?

Trying to solve a problem (billing error, technical problem, etc.):

Is it harder/more complex to do if you don't have Internet?

Is it more expensive (time-money-travel)?

Is the non-surfer disadvantaged in one way or another, compared to the surfing consumer?

If so, in which situations? Examples?

Knowing how to file a complaint:

Is it harder/more complex to do if you don't have Internet?

Is it more expensive (time-money-travel)?

Is the non-surfer disadvantaged in one way or another, compared to the surfing consumer?

If so, in which situations? Examples?

According to certain groups of people

Is the non-surfer reality is the same for the low literate consumer, for the computer illiterate consumer, for the person who cannot afford Internet at home or for the person who does not want Internet at home?

What are the problems specifically encountered by the low literate consumer?

What are the problems specifically encountered by the computer illiterate consumer?

What are the problems specifically encountered by the person who cannot afford Internet at home?

What are the problems specifically encountered by the person who does not want Internet at home?

Is the digital divide a problematic that is increasing in importance, decreasing in importance or that is transforming? How so? Why?

What would be your recommendations to industry in order to mitigate the effects of the digital divide?

How could we help non-surfers and make sure that the digital divide is not as wide?

Something else? References to other people, groups or texts? Can I call you back if I have further questions?

Questionnaires aux entreprises / la fracture numérique and la consommation

Option consommateurs réalise actuellement une recherche sur la fracture numérique – par ce terme, nous entendons la différence de réalité between le consommateur branché and non internaute. Cette recherche est subventionnée par le Bureau de la consommation d'Industrie Canada. Dans le cadre de cette recherche, nous nous intéresserons à deux secteurs précis : les institutions financières and les télécommunications. Pour la réaliser, nous avons besoin de la collaboration de personnes clés oeuvrant dans ces secteurs.

Par cette recherche, nous voulons dresser un portrait qualitatif de la fracture numérique. Nous voulons savoir si ne pas avoir accès à Internet est préjudiciable pour les consommateurs et, le cas échéant, comment cela est préjudiciable. Enfin, s'il s'avère que de ne pas utiliser Internet désavantage le consommateur, nous chercherons à identifier des solutions pour atténuer les problèmes rencontrés par les non internautes. Une fois cette recherche réalisée, nous vous en ferons connaître les résultats.

Ce questionnaire est destiné aux fournisseurs de services de télécommunications and aux institutions financières. Nous aimerions savoir si vous avez remarqué le phénomène de la fracture numérique and quelles sont vos observations à ce sujet. Nous aimerions connaître les services que vous offrez à votre clientèle branchée and à vos clients non internautes. Nous aimerions enfin savoir si vous prenez des mesures afin d'atténuer la fracture numérique. Si ce n'est pas le cas, nous aimerions savoir pourquoi. Si c'est le cas, nous aimerions savoir quelles sont ces mesures.

Ce que vous apprend votre clientèle

Parlez-nous de votre clientèle. Est-elle composée de personnes qui ont accès à Internet ? Dans quelle proportion ?

Les personnes qui ont accès à Internet utilisent-elles Internet pour communiquer avec vous ? Dans quelle proportion? Si non, pourquoi ne le font-elles pas ?

Pour celles qui le font, les choses sont-elles plus easys que pour les non internautes ? Si oui, dans quel genre de situation ? Donnez des exemples.

Ce que doit faire votre clientèle pour transiger and communiquer avec vous

Diriez-vous que, encore aujourd'hui, les services que vous offrez correspondent aux besoins du consommateur non internaute ? Justifiez votre réponse.

Pour bien servir les non internautes, faites-vous face à des problèmes spécifiques? Si oui, lesquels?

Selon vous, ne pas avoir accès à Internet est-il préjudiciable pour les consommateurs qui font affaire avec vous ? Comment? Avez-vous des exemples pour illustrer cela?

Décrivez-nous le service à la clientèle que vous offrez aux non internautes.

Quels sont les moyens qu'ils peuvent prendre pour communiquer and transiger avec vous ?

Sont-ils toujours gratuits ? Si non, quels en sont les coûts ?

Coup d'œil sur les différentes opérations...

Nous allons maintenant jeter un coup d'œil aux différentes opérations qu'un consommateur moyen fait avec votre organization. Nous voulons savoir comment, chez-vous, ça se passe concrètement dans chaque cas pour les non internautes.

Payer une facture : Est-ce plus difficile/complexe si l'on n'a pas Internet ? Est-ce que ça coûte plus cher (time-argent-déplacement) ? Le non internaute est-il, d'une façon ou d'une autre désavantagé par rapport au consommateur branché ? Si c'est le cas, dans quel type de situations. Donnez des exemples.

Obtenir de l'information sur un produit ou services : Est-ce plus difficile/complexe si l'on n'a pas Internet ? Est-ce que ça coûte plus cher (time-argent-déplacement) ? Le non internaute est-il, d'une façon ou d'une autre désavantagé par rapport au consommateur branché ? Si c'est le cas, dans quel type de situations. Donnez des exemples.

Tenter de résoudre un problème (erreur de facturation, problème technique, etc.) : Est-ce plus difficile/complexe si l'on n'a pas Internet ? Est-ce que ça coûte plus cher (time-argent-déplacement) ? Le non internaute est-il, d'une façon ou d'une autre désavantagé par rapport au consommateur branché ? Si c'est le cas, dans quel type de situations. Donnez des exemples.

Savoir comment porter plainte : Est-ce plus difficile/complexe si l'on n'a pas Internet ? Est-ce que ça coûte plus cher (time-argent-déplacement) ? Le non internaute est-il,

d'une façon ou d'une autre désavantagé par rapport au consommateur branché ? Si c'est le cas, dans quel type de situations. Donnez des exemples.

Questions d'ordre général

Est-ce que la réalité du non internaute est différente pour la personne faiblement alphabétisée, la personne qui a peu de connaissances en informatique, la personne qui n'a pas les moyens/le désir de se payer Internet à la maison ?

Quelles sont les difficultés spécifiques à la personne faiblement alphabétisée ?

Quelles sont les difficultés spécifiques à la personne qui a peu de connaissances en informatique ?

Quelles sont les difficultés spécifiques à la personne qui n'a pas les moyens de se payer Internet à la maison ?

Quelles sont les difficultés spécifiques à la personne qui n'a pas le désir de se payer Internet à la maison ?

La fracture numérique est-elle une problématique qui s'accroît, s'amenuise ou se transforme ? Comment ? Pourquoi ?

Quelles seraient les recommandations que vous formuleriez à l'industrie pour réduire les effets de la fracture numérique ?

Comment aider les non internautes à faire en sorte que la fracture numérique soit moins grande ?

Autre chose ? Des références de personnes ou de textes ? Puis-je vous rappeler si j'ai d'autres questions ?

Questions for financial institutions and telecommunications providers / the Canadian consumer and the digital divide

For this research, we want to draw a qualitative portrait of the digital divide. We would like to know if not having access to Internet is detrimental to consumers and, if so, how it is detrimental. Finally, if it turns out that not using Internet disadvantages consumers, we will try to identify solutions to mitigate the problems encountered by non-surfers. To do that, we will focus on two areas: financial institutions and telecommunications.

This questionnaire was drafted for the telecommunications providers and financial institutions that are studied in this research. We would like to have your observations on the digital divide phenomenon and how you strive to overcome the situation. We would also like to better know the customer service you offer your clientele, wired or not.

What you learn from your clientele

Can you talk to me about your clientele? Is it composed of people that have access to Internet? In what proportion?

The people who have access to Internet: do they use the Internet to communicate with you? In what proportion? If not, why?

For those who do use the Internet to communicate with you: Are things easier for them than for non-surfers? If yes, in what situation? Give examples.

Customers communicating and conducting business with you

According to you, do you still offer services that correspond to the needs of non-surfing consumers? How so?

In order to service non wired consumers correctly, do you face specific problems or issues? If yes, which ones?

Is not having access to Internet detrimental to consumers who conduct business with you? How so? Do you have examples to illustrate this?

Please describe the customer service you offer to non wired consumers.

What are the ways a non wired consumer can communicate and conduct business with you?

Are they always free? If not, how much do they cost?

Different operations that consumers do with your organization

Now, we are going to take a look at the different operations a regular customer has to do with their financial institution or their telecommunications provider. We would like to know how things are

Paying a bill:

Is it harder/more complex to do if you don't have Internet?

Is it more expensive (time-money-travel)?

Is the non-surfer disadvantaged in one way or another, compared to the surfing consumer?

If so, in which situations? Examples?

Obtain information about a product or service:

Is it harder/more complex to do if you don't have Internet?

Is it more expensive (time-money-travel)?

Is the non-surfer disadvantaged in one way or another, compared to the surfing consumer?

If so, in which situations? Examples?

Trying to solve a problem (billing error, technical problem, etc.):

Is it harder/more complex to do if you don't have Internet?

Is it more expensive (time-money-travel)?

Is the non-surfer disadvantaged in one way or another, compared to the surfing consumer?

If so, in which situations? Examples?

Knowing how to file a complaint:

Is it harder/more complex to do if you don't have Internet?

Is it more expensive (time-money-travel)?

Is the non-surfer disadvantaged in one way or another, compared to the surfing consumer?

If so, in which situations? Examples?

General questions

Is the non-surfer reality is the same for the low literate consumer, for the computer illiterate consumer, for the person who cannot afford Internet at home or for the person who does not want Internet at home?

What are the problems specifically encountered by the low literate consumer?

What are the problems specifically encountered by the computer illiterate consumer?

What are the problems specifically encountered by the person who cannot afford Internet at home?

What are the problems specifically encountered by the person who does not want Internet at home?

Is the digital divide a problematic that is increasing in importance, decreasing in importance or that is transforming? How so? Why?

What would be your recommendations to industry in order to mitigate the effects of the digital divide?

How could we help non-surfers and make sure that the digital divide is not as wide?

Something else? References to other people, groups or texts? Can I call you back if I have further questions?

Questionnaire OSBI / la fracture numérique and la consommation

Par cette recherche, nous voulons dresser un portrait qualitatif de la fracture numérique. Nous voulons savoir si ne pas avoir accès à Internet est préjudiciable pour les consommateurs et, le cas échéant, comment cela est préjudiciable. Enfin, s'il s'avère que de ne pas utiliser Internet désavantage le consommateur, nous chercherons à identifier des solutions pour atténuer les problèmes rencontrés par les non internautes. Pour ce faire, nous nous intéresserons à deux secteurs précis : les institutions financières and les télécommunications.

Ce que vous apprend votre clientèle

Quel est brièvement le mandat de l'OSBI ?

Parlez-moi de votre clientèle. Qui sont les consommateurs qui vous contactent ? Quelles sont les institutions financières qui font appel à l'OSBI ?

Avez-vous des données statistiques à propos des consommateurs qui vous contactent ? Sont-ils majoritairement des personnes qui ont accès à Internet ? Dans quelle proportion ?

Selon vous, les personnes qui ont accès à Internet utilisent-elles Internet pour communiquer avec leur institution financière ? Si non, pourquoi ?

Selon vous, pour celles qui le font, les choses sont-elles plus faciles que pour les non-internautes ? Si oui, dans quel genre de situation ? Donnez des exemples.

Selon vous, les entreprises offrent-elles toujours des services qui correspondent aux besoins du consommateur non internaute ? Y a-t-il des problèmes spécifiques que vous avez remarqués par l'analyse de vos données de plaintes ?

Ne pas avoir accès à Internet est-il préjudiciable pour les consommateurs ? Comment ? Avez-vous des exemples pour illustrer cela ?

Selon vous, quels sont les services offerts aux non internautes par les institutions financières ?

Sont-ils de qualité ?

Sont-ils toujours gratuits ? Si non, quels en sont les coûts ?

Selon l'action effectuée

Selon vos données sur les plaintes que vous recevez, est-ce que ces quatre activités font

l'objet de beaucoup de plainte ? Est-ce que ces plaintes sont parfois liées au fait que le consommateur non branché soit désavantagé ?

Si vous n'avez pas de données statistiques spécifiques, nous serions intéressés de recevoir les commentaires généraux des responsables de la réception des plaintes, par exemple.

Payer une facture : Est-ce plus difficile/complexe si l'on n'a pas Internet ? Est-ce que ça coûte plus cher (time-argent-déplacement) ? Le non internaute est-il, d'une façon ou d'une autre désavantagé par rapport au consommateur branché ? Si c'est le cas, dans quel type de situations. Donnez des exemples.

Obtenir de l'information sur un produit ou services : Est-ce plus difficile/complexe si l'on n'a pas Internet ? Est-ce que ça coûte plus cher (time-argent-déplacement) ? Le non internaute est-il, d'une façon ou d'une autre désavantagé par rapport au consommateur branché ? Si c'est le cas, dans quel type de situations. Donnez des exemples.

Tenter de résoudre un problème (erreur de facturation, problème technique, etc.) : Est-ce plus difficile/complexe si l'on n'a pas Internet ? Est-ce que ça coûte plus cher (time-argent-déplacement) ? Le non internaute est-il, d'une façon ou d'une autre désavantagé par rapport au consommateur branché ? Si c'est le cas, dans quel type de situations. Donnez des exemples.

Savoir comment porter plainte : Est-ce plus difficile/complexe si l'on n'a pas Internet ? Est-ce que ça coûte plus cher (time-argent-déplacement) ? Le non internaute est-il, d'une façon ou d'une autre désavantagé par rapport au consommateur branché ? Si c'est le cas, dans quel type de situations. Donnez des exemples.

Commentaires généraux

Croyez-vous que les institutions financières – aussi branchées soient-elles – offrent toujours un service de qualité aux non internautes ?

Offrent-ils plus de services aux consommateurs branchés ? Ou des services plus complets ?

La fracture numérique est-elle une problématique qui s'accroît, s'amenuise ou se transforme, selon vous ? Comment ? Pourquoi ?

Quelles seraient les recommandations que vous formuleriez aux institutions financières pour amenuiser les effets de la fracture numérique sur leur clientèle ?

Comment aider les non internautes and faire en sorte que la fracture numérique soit moins grande ?

Autre chose ? Des références de personnes ou de textes ? Puis-je vous rappeler si j'ai d'autres questions ?