### The Economic Benefits of Overcoming Digital Exclusion

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The increasing prevalence of digital technologies in almost every aspect of our everyday lives provides opportunities for increased economic and social inclusion, improved health and wellbeing, and greater productivity.

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### Foreword



In today's world, being digitally connected isn't a luxury—it's essential. From accessing healthcare to applying for jobs or staying in touch with loved ones, the internet plays a huge role in our daily lives.

Yet, for millions of Australians, digital exclusion is a stark reality. At Good Things Australia we see this play out every day. Whether it's a lack of skills, limited access, or not being able to afford a connection, many people, especially those already facing other challenges, find themselves left behind in an increasingly digital society.

This report sheds light on the positive ripple effects of closing Australia's digital divide. The economic benefits alone are substantial, with nearly half a billion dollars in annual gains. But beyond the dollars, it's about ensuring people aren't missing out on basic services, jobs, or social connections.

With the rapid uptake of generative AI across the world of work, life and play, the cost of being left out will only increase, as our society becomes even more dependent on technology. Ensuring everyone has the necessary digital skills and access isn't just about creating a more inclusive society, it also makes good economic sense.

This report shows that investing in digital inclusion is not only a matter of social justice, it's essential for Australia's future.

#### **Jess Wilson**

Chief Executive Officer, Good Things Australia



## Executive Summary

"Digital inclusion enables individuals to seek, receive and impart knowledge and ideas of all kinds... from education to health care, freedom of expression, economic, social and political development."

Chair, First Nations Digital Inclusion Advisory Group, Ms Dot West OAM

#### **Digital exclusion**

The increasing prevalence of digital technologies in almost every aspect of our everyday lives provides opportunities for increased economic and social inclusion, improved health and wellbeing, and greater productivity.

However, for the one in ten Australians who are highly digitally excluded and who typically already face social and economic disadvantage, a lack of access, skills, and affordability all contribute to exacerbating that disadvantage.

Conversely, overcoming digital exclusion will reap multiple benefits for individuals and society as a whole. This research conservatively estimates that there are almost half a billion dollars in annual benefits available if appropriate training and financial support are delivered. These are just those benefits that can be quantified with currently available data. Qualitatively, we know there are many more. In fact this report has uncovered just the tip of the iceberg when it comes to potential benefits. The impact of inclusion on education and employment outcomes is likely to raise the value of inclusion benefits by a very large margin above these preliminary estimates.

Indeed, the widespread adoption of generative artificial intelligence (GenAI) technologies is accelerating the pace of change in the digital world exponentially. This report examines current expected benefits, but changing technologies imply the costs of exclusion are only going to increase further as we go forward.

Further, we have taken the conservative approach to only include 'highly excluded' cohorts. Incorporating moderately excluded people would further increase the potential benefits to be achieved.

#### **Benefits of overcoming digital exclusion**

The outcomes and benefits for this research, summarised in Table E.I (see next page), are based on a wide literature review as well as survey results for previous participants in digital training courses. As noted above, we consider these to be highly conservative estimates.

#### Table E.1 Benefits of Overcoming Digital Exclusion

Outcome domain	Drivers of benefits	Value per year (\$m)
Moving from unemployed to employed	Digital skills are an enabler of employment, either as a result of job requirements (with 87% requiring some level of digital skills), or through having access to digital employment platforms to seek relevant job opportunities (56% of jobs are advertised on internet platforms, and 25% through social media).	\$9.4
Moving to a more skilled job	The lack of digital skills, both basic and advanced, is widely reported in Australia and elsewhere, and upskilling allows for job progression and higher wages.	\$65.1
Accessing volunteer work	Volunteering increasingly requires digital skills to either participate and/or to find relevant opportunities, e.g. through platforms such as GoVolunteer or Seek Volunteer, or to engage in e-volunteering, with 30.2% of people volunteering online in 2022	\$70.7
Reducing social exclusion	Increasing digital literacy can also help people feel more connected. Social media can help Australians to stay in touch with friends and loved ones who may live far away, reducing loneliness and isolation	\$25.7
Using telehealth (time savings)	Studies show the convenience of telehealth delivers time travel savings to patients and increased efficiency for GPs, allowing them to see more patients per day	\$205.7
Accessing myGov (time savings)	In addition to access to the Australian Tax Office, Medicare, and My Health Record, myGov now provides services including for child care support, accessing natural disaster payments and support, financial support for students, dealing with domestic violence and support for ageing, health, and disability. An audit of myGov suggests considerable time savings from online access compared to in person visits or phone calls.	\$41.4
Accessing online retail services	A higher share of online purchases and number of online merchants results in greater choice and affordability, resulting in additional buying power for households making online purchases.	\$20.7
Improved financial safety	Greater skills in dealing with online risks are an essential part of digital skills training, and may lead to a reduction in fraud and scams, which affect 8% of the population.	\$28.5
TOTAL BENEFITS PER YEAR		\$467.2

It is reasonable to anticipate that additional benefits to the above are enabled by digital inclusion, for example, starting a business, safety during emergency events, environmental benefits from reduced driving, reduced need for cash and trips to banks, and education.

Some of these outcomes, notably education benefits, have the potential to yield very large additional economic benefits, and should be a priority focus of future research. For example, if 2% of year 10 leavers in NSW were to complete Year 12, benefits achieved would increase by 40%.

Even on the conservative assumptions adopted for this study, if access to digital inclusion support were provided to every single one of the highly excluded populations – almost two and a half million people – the average breakeven cost would be \$249 per person.

Given the rapidly growing importance of digital skills and access to digital services, further investment by the government to reduce digital exclusion will yield substantial economic and social benefits.

Nicki Hutley October 2024

The widespread adoption of generative artificial intelligence (GenAI) technologies is accelerating the pace of change in the digital world exponentially.

### 1. Digital exclusion in Australia

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Digital inclusion is the ability and opportunity to "make use of online technologies according to our needs."<sup>1</sup>

### Digital exclusion occurs as a result of one, or more, of the following:



### Lack of access to robust internet networks

Most likely to affect people in remote and very remote areas. In 2020, 99.3% of households were able to connect to the NBN and 99.5% had access to at least one mobile phone service. Mobile only users, who face greater limitations on speed and data, accounted for 10.5% of users in 2023,<sup>2</sup> while 93% had home internet access, with 81% connected via the NBN.<sup>3</sup>



### Lack of affordability of internet plans

According to the Australian Digital Inclusion Index (ADII), 100% of Australians in the lowest income quintile, and 48.3% of those in the second lowest quintile, would have to pay more than 5% of their household income to gain quality, uninterrupted connectivity. Affordability disproportionately affects those with a disability, the unemployed, older Australians, and those in public housing.<sup>4</sup>

### Lack of skills to navigate digital platforms

According to the ADII, digital ability is the greatest driver of exclusion, and aligns closely to age, with 18–34-year-olds scoring 59.6 points higher than older Australians.<sup>5</sup>

#### The focus of this report is on the impacts of a lack of affordability and skills across vulnerable cohorts.

While much of the data for this report relies on evidence regarding increased skills, a lack of affordability as well as reliable connectivity is also critically important and warrants further research. Each of the drivers of exclusion has important distributional impacts and implications for exacerbating inequality.

Almost one in ten Australians (9.4%) are highly excluded from accessing digital services, while a further 14.2% are excluded. The digitally excluded are concentrated among people from areas of socio-economic disadvantage, people living in regional, rural, and remote areas, people with a disability, and older Australians. New migrants, women, the unemployed and those with low levels of educational achievement are also disproportionately affected. Mobile-only access to the internet is also likely to lead to some level of exclusion.<sup>6</sup>

Reasons for exclusion vary, with the highest reason being a reported "no need to use the internet" (51.6% of highly excluded people), followed by concerns about privacy and scams, lack of affordability or access, a disability that prevents use, and a lack of confidence.<sup>7</sup>

Despite many of the digitally excluded citing the reason of "no need," this does not reflect societal trends that include the increasing digitisation of every aspect of our working and social lives, a trend which has been accelerated since the COVID-19 pandemic. This view is likely to be the result of information asymmetry on the potential benefits of accessing the internet for services and information. The literature shows the costs of digital exclusion to be high. Good Things Australia have commissioned this research to demonstrate the benefits of overcoming exclusion through both skills training and assistance with affordability.

Good Things and its partners deliver the Be Connected program, supporting Australians aged fifty and over to improve their digital literacy and confidence and ability to safely access online services including banking, shopping, telehealth, and government services.

This report is informed by data collected by Good Things Australia, together with previous research conducted in the UK for Good Things<sup>8</sup>, and a wide literature review, as well as consultation with academic experts.

#### 1.1 Structure of this report

This report is structured as follows:

- Chapter 2looks at how digital exclusion<br/>affects various cohorts across<br/>Australia and the associated<br/>economic costs.
- **Chapter 3** presents the economic modelling, and
- **Chapter 4** concludes the report.



## 2. Benefits of overcoming digital exclusion

"The ability to access, afford, and effectively use digital services is not a luxury – it is a requirement for full participation in contemporary social, economic, and civic life."<sup>9</sup>



In an increasingly digital world, digital exclusion leads to multiple forms of economic and social exclusion with associated costs. This section discusses potential outcomes enabled by digital inclusion (either skills-based or through

improved affordability), and the evidence base for these outcomes. The following chapter discusses the quantitative approach to valuing these benefits, including the potential cohort size for each outcome.

It is worth noting that the literature on this topic is largely qualitative. While we have found a solid evidence base for many outcomes, others have been excluded where data are insufficient to support our hypotheses.

#### 2.1 Employment

Digital skills are becoming increasingly entrenched in every industry across the Australian economy. The Productivity Commission reports that 87% of jobs require some level of digital skills.<sup>10</sup> This may encompass relatively simple skills such as word processing, being able to use a tablet to process customer orders, or use email and the internet (including social media). A lack of digital skills "compounds economic and social disadvantage by limiting individual's access to employment and services."<sup>11</sup>

#### There are three key pathways to deriving labour-related benefits from digital inclusion:



#### Moving from unemployed to employed

Digital skills are an enabler of employment, either as a result of job requirements (with 87% requiring some level of digital skills)<sup>12</sup>, or through having access to digital employment platforms to seek relevant job opportunities (56% of jobs are advertised on internet platforms, and 25% through social media).<sup>13</sup>

#### Career change through upskilling

The lack of digital skills, both basic and advanced, is widely reported in Australia and elsewhere, and upskilling allows for job progression and higher wages.<sup>14</sup>



#### Volunteering

Just as with paid employment, volunteering increasingly requires digital skills to either participate, to find relevant opportunities (for example, through platforms such as GoVolunteer or Seek Volunteer), or to engage in e-volunteering, with 30.2% of people volunteering online in 2022.<sup>15</sup>

#### 2.2 Social inclusion

Social media plays a crucial role in promoting social inclusion, enabling individuals to connect with their communities, share experiences, and access information and resources.

Social media can be an important tool for communication and connection through shared interests, creating a sense of belonging and reducing social isolation.<sup>16</sup> While outcomes from the use of social media are not straight forward, and indeed may be both positive and negative, a recent international study found that "social media enhanced communication with family and friends, provided greater independence and self-efficacy, aided in the creation of new communities online, helped to form positive associations with wellbeing and life satisfaction, and was associated with decreased depressive symptoms."<sup>17</sup>

Participants in digital training provided by Good Things identified connecting more with family, friends, or community, and starting a new social activity online, as important drivers in undertaking the training.<sup>18</sup> Social connection is likely to be particularly important for the cohorts most likely to be digitally excluded, including those with a disability, older Australians, and those living outside major urban centres.

#### 2.3 Health

Telehealth services for GPs are used by around one in four Australians, with 5.7% accessing specialist services.<sup>19</sup> For the vast majority, this is a positive experience, with 87.7% reporting that they would use telehealth services again.<sup>20</sup>

Telehealth can be particularly important for those outside major cities with more limited access to health services. However, the latest data suggest a higher rate of use by those in major cities (28.3%) than those in outer regional, remote or very remote areas (23.4%). Similarly, those living in areas of highest socio -economic disadvantage are less likely to use telehealth services (24.9%) than those in areas of least disadvantage (29.3%).<sup>21</sup> A plausible explanation for the divide in experiences across these cohorts is digital exclusion.

However, for all Australians, the convenience of telehealth delivers time travel savings. Additional savings in the form of Greenhouse Gasses (GHGs) avoided from transport to attend GP sessions are also gained. However, there is insufficient information available on modes and distances travelled to calculate this benefit. Additional research shows potential efficiency and cost savings to the hospital system. For example, telehealth consultations in one pilot study allowed doctors to see an average of 2.5 additional patients per day and in some instances could mitigate the need for more expensive follow-up services. However, the research also concluded that current evidence suggests that telehealth does not "routinely reduce the cost of care delivery for the health system."<sup>22</sup>

It is reasonable to conclude that, where telehealth enables easier access to health services, particularly for those in regional and rural areas, telehealth can improve their health care by improving access to timely services.<sup>23</sup>

The literature is inconclusive on the possible impact of telehealth on health outcomes, given the relatively short period over which services have been used by a wider segment of the population. The expansion of telehealth support following the COVID-19 pandemic has been considerable. However, it is reasonable to conclude that, where telehealth enables easier access to health services, particularly for those in regional and rural areas, telehealth can improve their health care by improving access to timely services.<sup>23</sup>

#### 2.4 Access to government services

Governments of all levels around Australia are delivering increasingly digitalised services, such as car registration renewal, making tax payments, accessing health information, and many other social services. myGov, run by the Australian Government, offers access to fifteen different services including two state government services.<sup>24</sup>

The Australian Government's Data and Digital strategy seeks to embed digital services across its platforms by 2030.<sup>25</sup> The on-going upgrades to the MyGov website are illustrative of this strategy. MyGov now provides a host of services and information including child care support, accessing natural disaster payments and support, financial support for students, dealing with domestic violence and support for ageing, health, and disability. This is in addition to the portal to access the Australian Tax Office, Medicare, and My Health Record.

Given these resources, it is not surprising that there are up to 1.4 million sessions in MyGov each day,<sup>26</sup> and that 91% of Australians access at least one government service online.<sup>27</sup> Yet those most likely to need social service supports are least likely to have the skills or the income to access internet services.<sup>28</sup> Without access to these services, people are forced to make trips to government service centres, which is costly in terms of time and transport.

#### 2.5 Access to online retail services

Online shopping accelerated through the COVID-19 pandemic and has remained at elevated levels since, increasing from 6.6% of turnover in December 2019 to 10.6% in December 2023.<sup>29</sup> 87% of Australians bought goods or services online in 2023.<sup>30</sup>

Research suggests that a higher share of online purchases and number of online merchants results in greater choice and affordability, resulting in an average household gaining an additional 1% in buying power for online purchases.<sup>31</sup> This is reflected in increased consumer surplus.

### 2.6 Financial safety and access services

Increased access to online activity can bring with it increased exposure to cybercrime. Greater skills in understanding risks are therefore an essential part of digital skills training, and may lead to a reduction in fraud and scams, which affect 8% of the population. Cybercrime also takes the form of identity crime and misuse (20%), and malware (22%).<sup>32</sup>

In addition to losing money, victims often experience adverse health and other social outcomes.<sup>33</sup>

#### 2.7 Other potential benefits

As noted earlier, there are additional outcomes which it is reasonable to anticipate that are enabled by digital inclusion, for example, starting a business, safety during emergency events, environmental benefits from reduced driving, reduced need for cash and trips to banks, and education.

Some of these outcomes, notably education benefits, have the potential to yield very large economic benefits. However, we have not been able to establish a sufficiently robust evidence base at this stage.

In the case of education, we saw during the COVID-19 pandemic that school students without sufficient access to the Internet were highly disadvantaged.<sup>34</sup> The degree to which this disadvantage will affect future educational outcomes, and hence lifetime earnings, is yet to be established. Even beyond lockdowns, reduced access to digital resources is likely to impede learning. Research indicates that, in addition to being an important information resource, digital tools can provide flexibility in teaching and learning, personalisation, access to virtual communities and can increase motivation and interest.<sup>35</sup>

NSW Government research<sup>36</sup> has shown numerous factors contribute towards school completion. One of the most important of these factors is attitudes to learning, which includes 'positive homework behaviour'. This factor alone was seen as increasing the likelihood of school completion by 5%. If the ability to do homework is impeded by lack of access to the internet and/or digital skills, it is likely that this would have a deleterious effect on homework behaviour. While not included in our central analysis for this report, a 2% increase in school completions among year 10s who would typically not complete, increased the value of our benefits by 40%, to \$655 million.

Further research in this area should therefore be a high priority for governments.

# 3. Economic modelling

This section outlines key assumptions underpinning the modelling, including target cohorts, the approach to calculating benefits and relevant data sources.



This modelling attempts to estimate the value of economic and social benefits that could be achieved by providing sufficient training to overcome exclusion completely – the maximum size of the prize of further investment in training.

#### For each outcome, a separate potential target cohort was estimated; for example, those not accessing telehealth, unskilled workers or those not currently using online retail services.

Each cohort is then adjusted by the average percent of those highly excluded (9.4%). A further adjustment is made to estimate the potential target cohort by factoring in whether the outcome is considered important to currently excluded cohorts, based on self-reporting by participants who have undertaken training provided by Good Things and its partners.

The effect size, which reflects the self-reported improved confidence of participants after training, is applied to the target cohort to calculate the expected impact cohort number.

Economic measures for each outcome value are drawn from a wider literature review.

#### 3.1 Employment

Outcome	Potential cohort size (no.)	Impact cohort size (no.)	Value per outcome	Total annual benefit (\$m)
Moving from unemployed to employed	15,705	236	39,885	\$9.4
Career change through upskilling	6,325	3,852	16,900	\$65.1
Volunteering	62,433	38,022	1,858	\$70.7

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### Moving from unemployed to employed

For the purposes of this study, we have estimated that the target cohort for employment

is unemployed workers aged 18 and older, who are either actively looking for work or discouraged job seekers. We assume the ADII figure of 9.4% digitally excluded, as this cohort is unlikely to be able to access jobs via the internet and/or will be excluded because of a lack of basic digital skills.

The value of being able to fill new jobs created, which are assumed to grow at the long-term

average rate of 1.5% per year, is conservatively estimated at the minimum wage. We also make the conservative assumption that half of new workers will work part time (17 hours per week, which is the average). For part-time workers, a portion of JobSeeker payments will be saved by government. All JobSeeker benefits will be saved across full-time workers. We have also conservatively assumed no loss of any other benefits.

#### Career change through upskilling The shortage of digitally skilled workers in Australia, and globally, is a well-established trend.<sup>37</sup> This applies to both highly skilled and low-skilled jobs. A 2022 global study of digital skills, conducted by Amazon Web Services and Gallup, found that workers with basic digital skills earn 25% more on average than those with no digital skills in high income countries.<sup>38</sup>

The cohort is assumed to come from employed workers aged 18-64 currently in unskilled jobs (approximately 13% of jobs<sup>39</sup>). Job mobility for the lowest skilled cohort (level 1) over the year to February 2023, the most recent period available, was 8.4%.<sup>40</sup> We use this as a proxy for the opportunities available to our cohort.

45.6% of trainees said that this outcome was important for them, and 60.9% reported an improvement in skills post training.



#### Volunteering

26.7% of Australians engage in volunteering, and 17.3% of these were volunteering online in 2020,

according to the ABS, with a median number of 80 hours per year. We have assumed that only online volunteering is affected and that 9.4% of the non-volunteering population do not participate due to digital exclusion, for example, lack of access to platforms such as GoVolunteer or Seek Volunteer.

The cohort is adjusted for those for whom this is important – 45.6% of those surveyed by Good Things – and then by the factor of those who reported improved skills from training (60.9%).

Increased volunteer hours are valued at the minimum wage.

Outcome	Potential cohort	Impact cohort	Value per	Total annual
	size (no.)	size (no.)	outcome	benefit (\$m)
Overcoming social exclusion	344,528	293,882	88	\$25.7

3.2 Social inclusion

Prior to the COVID-19 pandemic, half the population of Australia reported participating in social groups and one in four participated in community groups, with 70% of Australians reporting having face to face contact with friends and family outside their household at least once a week. The significant increase in the number of single person households over coming decades<sup>41</sup> will exacerbate isolation going forward. We have assumed a figure of 30% of the population aged 18-80 experiences some form of social isolation, with 9.4% of that group experiencing isolation due to digital exclusion.

Six out of ten people receiving training reported that being able to use digital skills to start a new social activity was important to them, while 85.3% reported improving skills following training.

Imputing a value for increased social connection is complex, as this means different things to different people. For those experiencing loneliness as well as social isolation, the associated health costs are reported to be wide ranging and large.42 However, for the purposes of this report, we have used a benefits transfer approach to measure social inclusion. We have based the value of the outcome on a report done for the Volunteer Consultative Forum, which measured the personal value to volunteers through social connection. Using a contingent valuation method, an improvement in social connection was valued at \$75 per person per year<sup>43</sup> (\$88 in 2024 dollars).

#### 3.3 Health

Outcome	Potential cohort	Impact cohort	Value per	Total annual
	size (no.)	size (no.)	outcome	benefit (\$m)
Time travel savings	907,850	650,928	316	\$205.7

The target cohort is drawn from the population aged 18-80, 82% of whom do not currently use telehealth services<sup>44</sup> and adjusted for those reporting they would use telehealth services again (as reported in section 2.3).

While 85% of Australians visit the GP at least once a year,<sup>45</sup> less than a third use telehealth. We have therefore assumed only one GP visit per year would be switched to telehealth as a result of digital inclusion. This may well be a conservative estimate, but additional research is needed. Even with this conservative assumption, more than half a million GP visits could potentially be switched to telehealth each year, saving consumers significant time.<sup>46</sup>

The importance of accessing online health services was self-reported at 76.3% by previous trainees, and improved skills were reported by 71.7% of course participants.

Based on Australian research of outpatient consultations conducted in 2022, the estimated travel time savings and productivity benefits were valued at A\$304 in per consultation (\$316 in 2024 dollars).<sup>47</sup>

Outcome	Potential cohort	Impact cohort	Value per	Total annual
	size (no.)	size (no.)	outcome	benefit (\$m)
Time savings through online access compared to in person visit or phone call	3,495,764	2,544,916	16.26	\$41.4

#### 3.4 Access to government services

Around 91% of Australians accessed an online government service in 2021<sup>48</sup>, and more than a million myGov sessions are logged into each day, although 40% report having a negative experience with the site<sup>49</sup> and further government investment is needed.

The target cohort for this group is the 9% of Australians aged 18-80 not currently using any online government services. It is likely that the vast majority of this cohort are not able to access any service at all due to digital exclusion. We adjust for the 40% dissatisfaction, and assume four visits and/or calls per year are avoided through access.

This outcome was reported as important for 80.5% of those undertaking digital training, with 72.8% reporting improved skills.

An audit of myGov users conducted in 2023 estimated that online access saved an average 42 minutes. Using the current minimum wage, we value this at \$16.26 per transaction.

#### 3.5 Access to online retail services

Outcome	Potential cohort	Impact cohort	Value per	Total annual
	size (no.)	size (no.)	outcome	benefit (\$m)
Increase in consumer surplus through access to reduced prices	2,595,177	1,209,871	17.10	\$20.7

As noted in Section 2.5, there are 13% of Australians aged 18-80 who are not currently accessing online retail. It is reasonable to assume that the majority of these are not accessing services due to being digitally excluded to some degree – including having sufficient skills to feel safe online. This is emphasised by the fact that 90% of those undertaking training rated this as important to them. While important to many, the self-reported increase in skills was just 51.8%.

The value of the benefit to consumers each year is equivalent to 1% of all their online spending, or approximately \$17.10 per person per annum.

#### 3.6 Improved safety and access to financial services

Outcome	Potential cohort	Impact cohort	Value per	Total annual
	size (no.)	size (no.)	outcome	benefit (\$m)
Avoided credit card fraud and financial scams	135,109	121,328	235	\$28.5

Cybersecurity is an increasing risk for anyone accessing online services, and digital inclusion training must include cybersafety to counteract this.

The target cohort for this outcome is all those highly digitally excluded (i.e., 9.4% of the population). There is no evidence of the degree to which this cohort is affected by scams, and it is likely that lack of skills will make them at least as vulnerable as the general population once online. Currently, 8% of the general population is affected by fraud and scams.<sup>50</sup> We also adjust for the 90% reported importance factor. A significant majority (89.8%) of Be Connected course participants reported improved skills for staying safer online.

Many people lose thousands of dollars to scams, but the average loss to fraud after restitution is \$235.<sup>51</sup> This excludes the cost of other adverse outcomes reported such as health-related or social impacts.<sup>52</sup>

## 4. Conclusion



The total value of benefits from overcoming digital exclusion are very conservatively estimated at \$467.2 million per year. Better measurement of outcomes, such as impact on school completions, would help to better understand the full value of digital inclusion.

This in turn would allow for greater levels of investment to deliver this higher level of benefit. Given the importance of productivity growth to Australia's economic future and prosperity, deeper research into educational outcomes is critical on a number of fronts.

If digital inclusion support were provided to every single one of the highly excluded populations - almost two and a half million people - the average breakeven cost would be \$249 per person. That is, the Government will generate a Benefit Cost Ratio of one if they spend an average of \$249 per person per year and achieve the results that have been experienced by Good Things and its partners under the Be Connected program.

However, it is worth reiterating that this is a highly conservative number that will increase significantly with further evidence that allows inclusion of additional outcomes. With the increasing use of digital technologies, including GenAl, the costs of exclusion will only increase exponentially in coming years if left unaddressed.



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#### **About Good Things Australia**

Good Things Australia is a future-focused digital inclusion leader, advocating, partnering, educating and innovating to ensure no one is left behind in the digital world. We develop and deliver a range of innovative digital inclusion programs to support those most in need, collaborating with other social impact organisations, industry and government on initiatives to close the digital divide. Find out more at www.goodthingsaustralia.org

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Good Things Australia acknowledges the Traditional Owners of Country throughout Australia and recognise the continuing connection to lands, waters and communities. We pay our respect to Aboriginal and Torres Strait Islander cultures and to Elders past and present.