



Course notes: Helping others find affordable home and mobile Internet

Congratulations on successfully completing this training! We hope you are now showing off your certificate with pride.

These handy downloadable course notes contain:

- 1. Links to resources mentioned in the course and suggested further reading.
- 2. A summary of key learning points from the course

1. Essential resources and further reading

- The Which? Guide to working out what broadband speed is required
- <u>LOTI's Social Tariff Toolkit</u>: Latest available social tariff deals + how and when to switch to a social tariff.
- Ofcom's guide to social tariffs, including latest available deals.
- Money Saving Expert's mobile data usage calculator
- The National Data Bank: Information on how and where to find free mobile data.

2. Course summary: Key learning points

Key learning point #1: Lots of people are struggling to afford the cost of home and mobile Internet.

In the last year, the rising cost of living has meant that 12.2 million people have had to look for cheaper Internet and at least a million people in the UK have had to give up their home broadband altogether. For the first time ever, Internet use in the UK has decreased in the last 12 months.

The impact of not being online

• Lower income and higher cost of living: People with low levels of digital capability and access earn an average of £5304 less per year less more than the digitally included. Life costs an average

- of £659 more per year because they are not able to access online banking, or the cost-saving opportunities offered by online shopping.
- Worse health outcomes: People who cannot access online health services such as GP appointments and prescription services are at risk of poorer health outcomes.
- Increased loneliness: 68% of the digitally excluded live alone. Most people who are online say it helps them to feel less alone as they can pursue hobbies and more easily stay in touch with family and friends.
- **Limited work prospects:** 82% of all job adverts require digital skills and 92% of businesses say that digital skills are essential for employees at their organisation.

Key learning point #2: How to find affordable home Internet.

First, it is essential to work out which broadband package someone might need, based on how they use the Internet. Do they use it a lot? How many people are in their household? How many devices are in use? Do they use the Internet for data-hungry activities such as video calling, Netflix and video gaming?

Lots of people end up paying for more than they need. You can save money by getting this right. Internet providers often try to persuade us that the more Mbps the better but that's actually not the case.

Understanding Megabits

A bit is the smallest unit of digital data. A megabit is one million bits. When you're looking at different Internet packages, you'll see them described in terms of "Mbps" or "Mbit". This is short for "Megabits per second" and all this means is how many 'bits' of digital data will be transferred per second. The more megabits, the more you can do, more quickly and on more devices simultaneously.

Internet providers keep coming up with faster and more expensive plans and a lot of people think "the faster the better" but this is not always true!

This table gives an idea of how many megabits per second are needed for distinct kinds of situation.

HOW MANY MBPS DO YOU REALLY NEED?		D?
Number of devices	Use Cases	Recommended Download Speed
1-2	Web surfing, email, social networking, moderate video	Up to 25 Mbps
3-5	Online multiplayer gaming, 4K streaming	50 - 100 Mbps
More than 5	All of the above plus sharing large files and live streaming video.	150 to 200 Mbps

Credit: tomsguide.com



Types of connection

Another thing to watch out for is the type of broadband connection. Fibre broadband uses fibre optic cables, and this is faster and more reliable than the older ADSL connection which uses copper wires that can't transmit data as quickly.

Partial fibre broadband is widely available in West London and full fibre is becoming increasingly available.

Fibre is not more expensive than ADSL.

Understanding savings

There are big savings to be made for getting the right broadband package for someone's needs.

A 100Mbps package is currently 57% cheaper than a 900Mb package, for example.

Unfortunately, there aren't many savings to be made at the lower end of the speeds. 11 Mbps package can actually cost the same as or more than 150Mbps.

Haggling with Internet providers for a better deal is worth a try and often works!

Social tariffs

Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and some other benefits. Some providers call them 'essential' or 'basic' broadband.

They're delivered in the same way as normal packages, just at a lower price. With living costs rising, Ofcom is encouraging companies to offer social tariffs to help customers on lower incomes.

Prices range from around £10 to £25 per month.

Benefits

- Social tariffs save the average person £250 per year.
- **Fast, unlimited broadband.** Most tariffs offer superfast broadband at speeds over 30 Mbps. For large households the speeds may not be enough.
- You'll pay next-to-nothing to get set up. If you do have to pay any setup costs, these should only be small. Your provider should tell you before you sign up.
- **Should cost nothing to switch.** If your provider offers a social tariff, you can switch to it at any time, free of charge.
- The price won't go up mid-contract. You won't pay any more than what you agree at the start of the contract.

It costs nothing to leave. You won't pay a fee to leave the tariff before the end of your contract.

Applying for social tariffs

- Most providers offer them.
- Can call or apply online.
- Some run a credit check, especially if you are a new customer.
- They will run an eligibility check and sometimes need a national insurance no. for this.
- They will generally check your eligibility automatically annually so don't have to keep applying each year.
- When you're applying, double check that you won't lose your landline if you have one.

Key learning point #3: Finding affordable mobile Internet.

A recent study has shown that 92% of Internet users access the Internet using a mobile or smartphone of some kind.

The amount of mobile data used each month has increased by more than fifteen times since 2017 and this is only going to keep increasing.

We need to safeguard access by helping people to keep the costs down.

Think about:

- Who are you going to help?
- What are their digital skills needs?
- What do you plan to do?

Mobile data really matters.

It can be easy to assume that if you have a smartphone, you can't be on the poverty line, but actually affordable mobile data is a huge issue affecting many in our society, including the very poor.

Getting your access cut off is utter isolation in the internet age. For many, a phone is a lifeline, and there is no backup because it is their only device.

A basic mobile smartphone is the most affordable internet access you can find when you're on the poverty line.

Working out how much mobile data someone needs

It's not an exact science – you can only work out roughly what someone might need as what they do online and how much data they use will fluctuate. Luckily, there are <u>online calculators</u> to help with this.

If you are working out the data needed for someone who is already online, look at average data used over several months to work it out.

Reducing data-hungry activities

Example: What you can do on 22GB per month: -

- Video call for 45 mins per day
- Browse social media for 1 hour per day.
- Stream music for 30 mins per day
- Browse the Internet for 2 hours per day.
- Send 100 emails per day!
- Send unlimited WhatsApp and text messages (without image attachments)

Affordable mobile Internet options

SIM only

If you have a smartphone already you can pay for a SIM card and use it in that handset. It's a lot cheaper and you don't have to commit to a long contract if you're nervous about not being able to afford it. At the moment you can get 30GB of data for £3.50 per month with unlimited UK calls and texts.

Social tariffs

A very small number of mobile companies offer 'social tariffs': low cost, SIM-only mobile packages for people who are receiving benefits. At the moment these are actually more expensive than the other SIM only deals that you can get. The world of social tariffs is changing so it's worth keeping an eye.

The National Data Bank

This is like a food bank but for mobile data. It provides free mobile SIM cards for people who cannot afford internet connectivity.

They give out SIM cards to people who would struggle with the cost of an Internet connection.

There are around 100 branches in West London, You can generally get a free SIM card with 20GB data on it.

Bundling



Another piece of advice for someone who is already online but struggling with the cost would be to explore 'bundling'. Getting home and mobile Internet in one package from the same provider can sometimes save money.

Saving data

- 1. Keep track of your data usage most people don't.
- 2. Do as much as possible on Wi-Fi, from video calling to downloading apps and loading up maps and web pages that you can then read online later.
- 3. Make sure your phone isn't set to auto update apps when not on Wi-Fi.
- 4. Reduce streaming quality on music and video services like Spotify and YouTube to save data.
- 5. Minimise data hungry activities like video calling, gaming and video streaming while you are not on Wi-Fi.

Key learning point #4: Next steps

Who could you help?

There are opportunities to help all around us.

Here are some ideas to get you thinking...

- Clients and customers
- Colleagues at work
- Family
- Friends
- Neighbours
- Charities and community groups

