



2020

# HELPING CLIENTS FILL IN FORMS REPORT

A partnership research project between the Reading Writing Hotline and NCOSS  
Conducted by Social Equity Works

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Report of Findings  
November 2020



Reading Writing Hotline  
1300 6 555 06





## Executive Summary

44% of Australians have literacy levels that would make it difficult to complete the increasingly complex forms required to access essential services. This means that individuals with low literacy levels are at a disadvantage and could risk missing out on access to vital support.

The Reading Writing Hotline (the Hotline) is a national information, referral and advisory service to support adults who are seeking assistance to improve their literacy and numeracy. Over time, the Hotline has noticed an increase in calls coming from community sector workers looking for assistance for their clients facing literacy barriers.

The Hotline engaged Social Equity Works to examine the extent to which community organisations are providing literacy support to clients to help them access essential services. The NSW Council of Social Service (NCOSS) provided support to the project to access community organisations throughout NSW.

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# 100%

**of respondents report that digital literacy is a barrier for their clients accessing services.**

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# 92%

**of respondents believe the literacy and numeracy challenges faced by their clients prevented them from improving their quality of life.**

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# 44%

**of Australians have levels of literacy that impinge on their ability to access the services they need. (OECD)**

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**Covid-19 and bushfires have led to an increased demand for support for people who may not have accessed services or engaged with the social service sector before**

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Specifically, this partnership project was established to research the extent to which the high levels of literacy and digital literacy required to complete forms impact on:

- the ability of adults with low literacy to complete forms in order to access essential services such as housing, health, safety services and financial assistance
- the community organisations who are providing support to these clients

Filling in forms has long been a barrier for parts of the community to access services. Forms have increased in number, become more complex, and become digitised. This requires increased literacy and digital literacy skills in order to meet basic daily needs and access critical housing, health and safety services. The project was designed to better understand how clients across the community sector with low levels of reading, writing and digital literacy may struggle to complete these forms and be in danger of missing out on access to the services they need.

Government departments and service organisations require completion of forms in order to gain access to services, but in many cases offer no or little assistance for those who are unable to complete the form. Anecdotally we know many turn to local community organisations for assistance. The project was an opportunity to explore the extent to which the social service sector is acting as a de facto literacy mediator for these people in the community.

The project used a mixed mode methodology involving: an online survey of 70 community organisations from across NSW and eight libraries in the City of Sydney library network; a focus group and follow-up interviews with six survey respondents; and two case studies which included interviews with clients, volunteers and staff. Advice was also sought from the NSW Council for Intellectual Disability on practical ways to improve the form most frequently cited by survey respondents as necessitating literacy mediation.

Survey respondents identified that helping clients to fill in forms is a significant issue for them and their clients. Low levels of reading, writing and digital literacy have a significant negative impact on clients' quality of life, with housing, legal services, financial benefits, employment and access to education and training being the 'domains' most frequently identified as impacted. Providers may spend up to six hours a day supporting individuals with forms. Demand for support to fill in forms has increased considerably due to Covid-19, bushfires and drought. The research indicates that organisations of all sizes are impacted by this issue.

The survey results highlight that people may need assistance to:

- understand the purpose of the form
- interpret the instructions
- complete all fields accurately
- access supporting material
- scan and upload supporting documentation

## Case Study - 'Leanne' and the impact of Covid-19

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The research suggests that difficulties accessing online forms and services are exacerbated by digital exclusion, especially in rural and remote locations, which can include:

- no access to home computers
- no email address
- inability to afford data
- limited access to public computers due to Covid-19 closure of public libraries
- inexperience in using computers

'Leanne' has recently started working as a family well-being support person but is struggling with reading and writing. LLN has always been her big challenge.

She was never able to attend classes because she needed an income. Leanne started her new job two weeks before COVID-19. Now she is working from home, and suddenly there is an increase in emails, case notes and forms for financial assistance in addition to other online demands. Centrelink were unable to help her. 'I don't want to give up my job,' she kept repeating, 'but I feel like a failure.'

In addition, many forms for essential services require clients to attach scanned forms of identification to their applications including birth certificate, driver's licence or passport. Clients of community services may lack these forms of identification for a range of reasons, sometimes complex, not least of all the cost. Reportedly, many clients of community services also lack scanners and photocopiers so they are forced to attend support services to access this vital technology.

Digital exclusion was particularly noted as an issue for older adults and in communities that lack basic resources and infrastructure. This may include Aboriginal communities and those with high proportions of refugees and recently arrived migrants.

The research found that demand for support to fill in forms is increasing due to factors including drought, bushfires and now Covid-19. Participants noted that job loss because of Covid-19 was in some instances causing anxiety for people who had previously been able to mask their low levels of literacy in the workplace, but who were now 'exposed' through requirements such as developing a resume and applying for income support from Centrelink.

The forms and related service areas that survey respondents identified as those for which clients most frequently required assistance were, in order:

1. Access to social housing and related processes
2. Disability support services, coordination plans and support plans through NDIS services
3. Personal identity forms
4. Centrelink forms and processes
5. Medical services

The top ten' forms that were most often identified by respondents as requiring literacy mediation were, in order:

1. Application for Housing Assistance (NSW Department of Communities and Justice, Housing)
2. Housing Evidence Requirement Information (NSW Department of Communities and Justice, Housing)
3. Social Housing Supplement (NSW Department of Communities and Justice, Housing)
4. Housing Pathways Online Application (NSW Department of Communities and Justice, Housing)
5. Creating a Centrelink Account (Commonwealth Department of Social Services, Centrelink)
6. Applying for a Birth Certificate (Service NSW)
7. Confirming Your Identity (Service NSW)
8. Claim for Disability Support Pension Medical Evidence Checklist Form (Commonwealth National Disability Insurance Agency, NDIA)
9. Claim for Disability Support Pension Form (Commonwealth Department of Social Services, Centrelink)
10. NSW Photo ID Application (Service NSW)

Insights from the research highlight that the community sector has responded in innovative and flexible ways to provide literacy support to clients and assist them to engage with complex processes and access essential services. The different ways that this support is provided include through one-on-one casework; offering a regular stand-alone 'form-filling' service; and deploying an outreach model where a community worker is based in a library. However, community organisations also indicated that their literacy mediation role is generally not recognised by their funding bodies and has to be 'squeezed in' among other service offerings, funded through donations or delivered by volunteers.

The research identified that governments across Australia have developed a range of resources to ensure that written material, whether online or otherwise, is easy to read, in Plain English and accessible. However as demonstrated by the 'offending' forms identified through the survey, these guidelines appear to not be consistently applied. Advice received from the NSW Council for Intellectual Disability as part of the research highlights that simple, practical techniques such as spacing, font and personalising questions can make a big difference.

The recommendations, based on the findings, are aimed at encouraging Government agencies to: develop forms that can be more easily understood and completed by those who face literacy challenges; provide other practical supports that will assist and make it easier for people with low levels of literacy to access essential services; and recognise and resource community organisations in their literacy mediation role.

# RECOMMENDATIONS

- All government forms and resources need to be accessible for all members of the community using a Plain English approach. This means that forms are easy to read, easy to understand and easy to fill in, in line with existing guidelines:  
<https://guides.service.gov.au/content-guide/writing-style/>
- These Plain English forms should be further supported by the provision of Easy Read [1] general information as listed in the Australian Government Style Manual.  
<https://www.stylemanual.gov.au/format-writing-and-structure/content-formats/easy-read>.
- All government agencies should mandate the use of the Commonwealth guidelines or relevant State-based versions [2] in the design of all forms. These guidelines specify a Plain English approach and support developers to design for universal readership. This will also ensure that all digital forms meet the requirements of the Web Content Accessibility Guidelines (WCAG) 2.
- Service NSW should establish a phone support line, in addition to the concierge roles, to assist those people who do not or cannot attend a Service NSW Service Centre for support to complete their forms. The Departments of Communities and Justice Housing should also consider establishing a phone line to support those people unable to complete the organisation's complex forms or attend a service. Both phone support numbers should be clearly identified on each form and/or in the Service NSW portal and marketing.
- It is recommended that federal, state and local governments:
  - understand and acknowledge the growing need for literacy mediation and the time-consuming and complex nature of the work that it falls disproportionately to an already underfunded community service sector
  - validate the importance of the trusting relationships that community services and libraries have with their clients which make them logical providers of this literacy mediator role
  - make funding available to meet the 'hidden costs' of this literacy mediation and/or include literacy support requirements in relevant government funding and grants guidelines and ensure that community organisations are resourced to be able to deliver this service
- The Department of Customer Service undertake research to quantify cost savings from having forms move from hard copy to digital format and use these cost savings to create digital literacy support grants to fund explicit models of support such as 'Form Filling In' services delivered by community service organisations.

[1] Easy Read is a way to present information for people who are not familiar with English, or who have low literacy or learning disability. Information is presented so it is easy to understand. The content can explain complex information about law, policy or obligations...It may involve using images to complement the text.

[2] For example the NSW Government's Digital Design

Standards <https://www.digital.nsw.gov.au/design-system/design-standards> and the Victorian Design Forms Guide <https://www.vic.gov.au/design-forms>. See discussion below.



## BACKGROUND TO THE RESEARCH

The Reading Writing Hotline is an information, referral and advisory service to support adults who are seeking assistance to improve their literacy and numeracy. Where no classes are available, the Hotline may provide self-paced literacy resources to assist people wishing to make a start on their learning. Since 1994 the Hotline has supported over 170,000 Australian adults seeking assistance with their literacy via its free phone referral service.

Increasingly, many of the calls to the Hotline are coming from community service workers who are looking for assistance for their clients facing literacy barriers. Clients reported finding the forms difficult to navigate, displayed too much information on each page, used technical language and confusing instructions.

To understand the extent of this issue the Hotline partnered with NCOSS and Social Equity Works to find out:

- the extent of this issue across NSW
- the models of support that services are currently providing to clients
- the literacy supports and resources that these services access, if any, to assist them with this work
- the measures that services think can be useful in reducing the impact of literacy on both the services themselves and their clients

Social Equity Works has used Sally Thompson's 2015 research with Neighbourhood Houses in Victoria as a launching point for this work. This research found that staff from Neighbourhood Houses acted as literacy mediators and were spending 'around 10 hours per week on the provision of this informal literacy support.' (Thompson, 2015, p. 485). The research also found that the time spent on this assistance was increasing and that the digitisation of many bureaucratic documents adds another layer of difficulty for people with low literacy levels. Much of this work performed by Neighbourhood Houses staff is informal, unfunded and largely hidden. It is absorbed in the day to day support services provided to clients and therefore adds an unreasonable burden to staff and to budgets.



# LITERACY IN AUSTRALIA

Low literacy, numeracy and digital literacy levels underpin poor social and economic outcomes for many Australians. Low literacy rates are commonly associated with outcomes such as intergenerational poverty, lack of secure housing, impaired health and wellbeing. This can make family, community and work life very challenging. The requirement to complete increasingly complex, paper-based and online forms in order to access services and support means that individuals with low literacy levels are at an increased risk of disadvantage.

Data suggests that 14% of Australians (almost 2.8 million people), aged 15 to 74, have very low literacy levels [3] which may make it hard for them to cope with the literacy requirements of everyday life. Another 30% have literacy levels which would make it difficult to complete the majority of the top ten forms listed on Page 4. These forms require literacy levels above Australian Core Skills Framework Level 2 to complete.

Aboriginal and Torres Strait Islander people possess much lower literacy levels than the rest of the population. Approximately 40% of Aboriginal people aged 15 and over have low literacy, with this number rising to between 70% and 80% for Aboriginal communities in Western NSW and other remote and regional areas.

Educational Outcomes for Indigenous Australians from the 2011 Census indicate:

- 25% of ATSI adults reported Year 12 or equivalent as the highest year of school completed, compared with about half (52%) of non-Indigenous people.
- 25% of ATSI adults reported their highest year of school completed as Year 9 or equivalent or below, almost double the proportion of non-Indigenous people (13%).
- 26% of ATSI adults reported a post-school qualification compared with 49% of non-Indigenous people. 77% of these were Certificate III or Certificate IV qualifications. [4]

Currently there is no comprehensive source of English Adult Language Literacy and Numeracy (LLN) data for the Aboriginal and Torres Strait Islander population of the Northern Territories. The Commonwealth and other States/Territory governments use results from the 2011/12 Programme for the International Assessment of Adult Competencies (PIAAC) survey to help them understand literacy and numeracy competency for their adult population.

[3] Programme for the International Assessment of Adult Competencies (PIAAC) 2013.

[4] Australian Bureau of Statistics, Year Book 2012, <http://www.abs.gov.au/ausstats/abs@.nsf/mf/1301.0>



'The PIAAC survey, however, did not sample adults in very remote Australia, and did not cover populations living in discrete Aboriginal and Torres Strait Islander communities.' [5]

Today many Australians are struggling not only with low literacy but also with limited digital literacy levels. Low levels of digital literacy create further impediments to accessing critical information, filling out forms and employment opportunities. As more services and workplaces rely on computers and the internet, low digital literacy levels and disengagement in online services can cause hardship and difficulty in accessing required services as well as finding and staying in employment.

According to the findings of the 2019 Australian Digital Inclusion Index (ADII) report 'with a growing range of education, information, government, and community services moving online, internet access is increasingly regarded as an essential service. The benefits of the digital economy cannot be shared when some members of the community are still facing real barriers to online participation. Digital inclusion is based on the premise that everyone should be able to make full use of digital technologies – to manage their health and wellbeing, access education and services, organise their finances, and connect with friends, family, and the world beyond. Digital inclusion is likely also to be important for our national welfare: it is, for example, a necessary element in the environmental, social and economic transformations embodied in the United Nations Sustainable Development Goals.' [6]

The ADII ranked scores for groups with low digital inclusion (ADII 2019) [7] are:

1. Household Income Under \$35k	43.3
2. Mobile Only	43.7
3. Aged 65+	48.0
4. Less than secondary education	49.4
5. Disability	52.0
6. Household Income \$35-60k	53.1
7. Not in labour force	53.8
8. Indigenous Australians	55.1
9. Completed Secondary	59.6
10. Aged 50-64	60.4

Figure 1: ADII Scores for groups with low digital inclusion

ADII and sub-index score ranges for low, medium, high inclusion

	<u>Low</u>	<u>Medium</u>	<u>High</u>
DII	< 50	55–65	> 70
Access	< 65	65–75	> 80
Affordability	< 45	50–60	> 65
Digital Ability	< 40	45–55	> 60

Figure 2: ADII Score Range for Digital Inclusion

Poverty is the strongest indicator of digital exclusion followed closely by age. People living on an income of less than \$35k have the lowest digital inclusion score of all groups. There is also a strong relationship between age and digital literacy level, with 2.7 million of the population 50 years and over (34%) having low digital literacy or being digitally disengaged. These levels of digital literacy place Australians living in poverty and older Australians at an increased risk for disadvantage and may impair their ability to access the services and assistance they require. For older people on low incomes below \$35k this will further compound as they age.

[5] Improving Service Delivery and Engagement for Aboriginal and Torres Strait Islander Communities March 2016 Reading Writing Hotline.

[6] Measuring Australia's Digital Divide, The Australian Digital Inclusion Index (ADII) 2019 Roy Morgan, the Centre for Social Impact, Swinburne University and RMIT 2019 page 5

[7] Source: Roy Morgan Single Source, March 2019

# METHODOLOGY

Social Equity Works employed a mixed mode research methodology that included both primary and secondary research. Elements of the methodology were:

- Co-design of an online survey for community service staff with the Hotline and NCOSS
- Pilot pre-testing of the online survey with three different services - in Redfern at a general community service working primarily with Aboriginal families and young people, at an inner-city Sydney health service and at Brewarrina in western NSW at a targeted early intervention service
- Distribution of the survey to the NSW community service providers through NCOSS, Forum of Non-Government Agencies (FONGA) and other networks
- Extension of the survey to library users via the City of Sydney library network
- A desktop review including literacy data to give the context for the research
- A 'deep dive' zoom session with survey respondents and follow up phone interviews with people who were unable to attend the zoom session
- On-site case study interviews and photographic session (consented to) with staff, volunteers and / or clients at two local services: Counterpoint Community Service in Waterloo in inner city Sydney and 4Cs, Canterbury City Community Centre at Canterbury in the south western suburbs of Sydney

Table 1 below outlines the sample size for each element of the methodology.

*Table 1: Respondents and Participants to the Research*

Method	Sample size
Pilot testing of online survey	5 respondents
Online survey	70 respondents
Extension of the survey to City of Sydney library network	8 respondents
Zoom	4 participants
Follow up interviews	2 respondents
Case Studies	2 services
Volunteer interviews	2 interviews
Client interviews	3 interviews
Staff interviews	2 interviews
Follow up zoom with Cooperative Legal Service Delivery	2 participants
Key stakeholder phone interviews ACAL and 26/10	2 participants
Presentation and feedback session with the Reading Writing Hotline National Steering Committee	10 participants
<b>Total of respondents and participants in the research process</b>	<b>112</b>

Participants for the zoom session came from a range of different services including a Community College in western Sydney, a general community service provider in south eastern Sydney, a generalist community service provider in Waterloo and the targeted early intervention service in north western NSW.

General interest and support for the project was given from a range of providers including the City of Sydney Library network who agreed to extend the research across their library network with a customised version of the online survey for librarians and library staff and the Cooperative Legal Service Delivery (CLSD) Program run by Legal Aid NSW. Both of these organisations have identified that literacy is an issue which impacts upon their capacity to meet the needs of their clients or customers.

In addition, the draft recommendations were tested with the Reading Writing Hotline project team and NCOSS staff as the report of findings was developed.

# ABOUT THE SURVEY

The survey was designed by Social Equity Works based on input from the Hotline and, in particular, NCOSS given the organisations in-depth knowledge of the community service sector. The survey was also pilot tested with three separate services prior to dissemination more widely. The survey asked respondents to identify:

- the quantum of the issue in their service setting,
- the impact literacy levels were having on their client's quality of life,
- current and increased demand for assistance,
- issues relating to digital exclusion.
- the 'offending' forms, and
- their knowledge and usage of literacy resources and support including the Hotline.

Over half of the survey focused on the forms themselves. Respondents were asked to identify which forms by type and name those forms that they provide support to clients on, and also to provide the details of forms that they support clients with that were not listed in the survey. They were asked to distinguish if they provided the support using a hard copy form or online.

Because the survey at this stage has been targeted to the NSW community sector it includes a range of NSW State and Commonwealth forms including Housing, Legal and Domestic Violence (NSW) and Centrelink, Pension and Allowances (Commonwealth) forms.

Given the significant role that many libraries also play in the provision of this support to community members, the Reading Writing Hotline and Social Equity Works have collaborated with the Library Network Manager from the City of Sydney (CoS) to extend the survey to libraries in the City's network. This extension project is still underway. Responses have been received from five libraries to this online survey to date from Darling Square, Glebe, City of Sydney and Surry Hills.

## **Timeframe**

The project has been delivered between April and September, 2020. The first stage of the project was building a partnership approach and co-designing the survey. In early May the draft survey was tested with five people in three different service settings (rural and remote, inner city and government health service). Following the pilot testing and changes were made based on their feedback. Between late May and the end of June 2020, 70 people from a range of small, medium and large community service organisations across NSW responded to the online survey Helping Your Clients Fill in Forms.

This was followed with:

- data analysis in July and
- a focus group session and follow up interviews in August, and
- in-depth Case Studies with two services in August and September.

### **About the Respondents**

Respondents from across NSW came from a mixture of small, medium and large community service organisations. Smaller organisations were the largest single group of respondents (21) however when the large organisations with national or State-wide footprint (16) and local serviced delivery site or program for a large organisation (7) are combined respondents from larger organisations is slightly higher (23).

Survey respondents came from a range of different service 'types' with neighbourhood centres being the most commonly responding organisational type. Other services that were represented in the survey sample include:

- Aged care services
- Community legal services
- Disability service
- Domestic violence support services
- Employment services
- Settlement services
- Specialist homeless service
- Youth services

The scope of service delivery for survey respondents organisations came from metropolitan and regional NSW and included one national service and one service based in Queensland.

# FINDINGS

## General Demand for Literacy Assistance

Responses show that clients of community service organisations require support to fill in both hardcopy and digital forms and that this need for support is considerable, ranging from one to 100 clients per week depending on the size of the service and the volumes of clients seen. All respondents (100%) reported that literacy and digital literacy proved to be a barrier to access to services and basic necessities for some, if not all, of their clients.

92% of respondents believe 'the literacy and numeracy challenges faced by their clients prevented them from improving their quality of life. Support with forms can take between 20 minutes up to six hours, depending on the complexity of the form and the client's personal circumstances'

58% reported assisting at least 25% of their clients with this kind of support in a typical week, while 42% of respondents reported assisting less than 25% of their clients in a typical week.

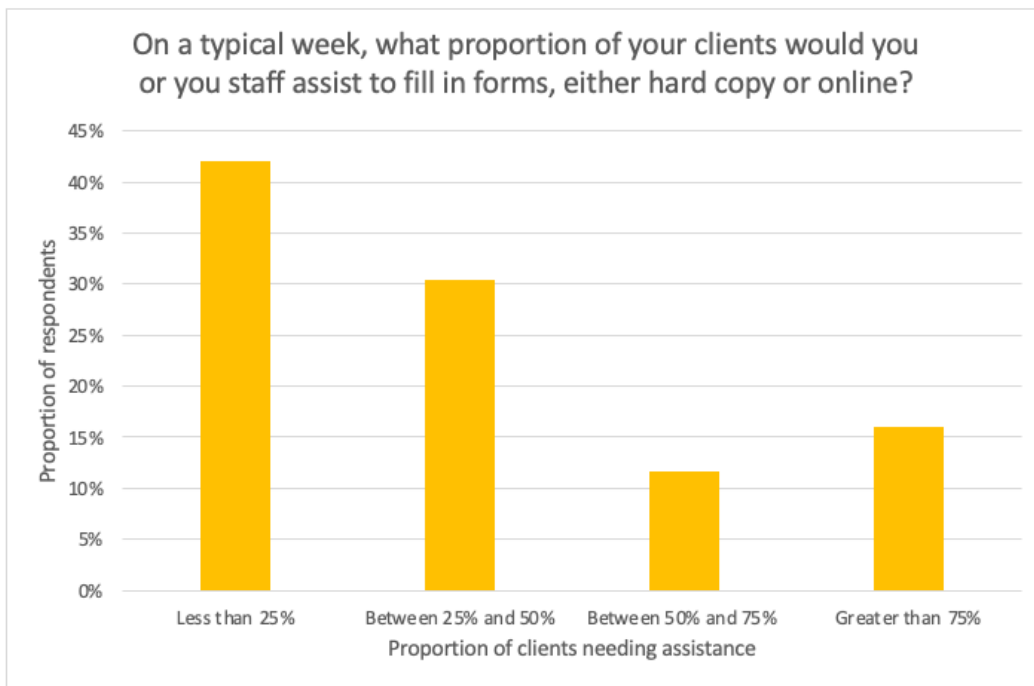


Figure 3: Proportion of clients assisted to fill in forms, hard copy or online

Of the 69 survey respondents (98.5%) who answered this question (Q.6):

- 30% respondents said that staff assisted between 25% and 50% of clients to fill in forms on a typical week
- 27% respondents stated that staff assisted over 50% of clients
- 25% respondents stated that staff assisted between 10 and 25% of clients in a typical week
- 18% respondents stated that they assisted less than 10% of clients

Of the people who stated staff assisted more than 50% of clients:

- 8 stated between 50 and 75%,
- 6 stated between 75 and 90%,
- 3 said over 90%, and
- 2 said 100% of clients were assisted to fill in forms.

Respondents were asked about the proportion of clients that have literacy levels – either reading and writing or digital literacy skills that are a barrier to them filling in forms.

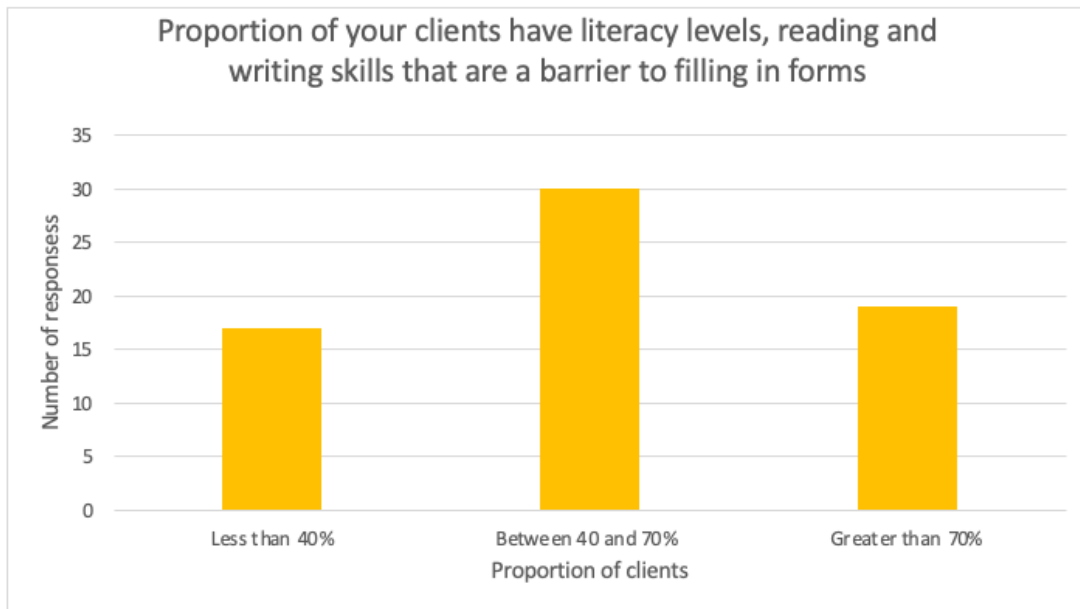


Figure 4: Proportion of clients for whom reading and writing is a barrier

69 respondents answered this question (Q.7) with regard to the proportion of clients whose literacy levels, reading and writing skills are a barrier to filling in forms. Of these responses 20 respondents identified that over 70% of their clients had literacy levels, reading and writing skills that present a barrier to filling in forms. Table 1 on page 13 shows the details of the service providers that identified over 70% of their clients with literacy levels, reading and writing skills that are a barrier to filling in forms.

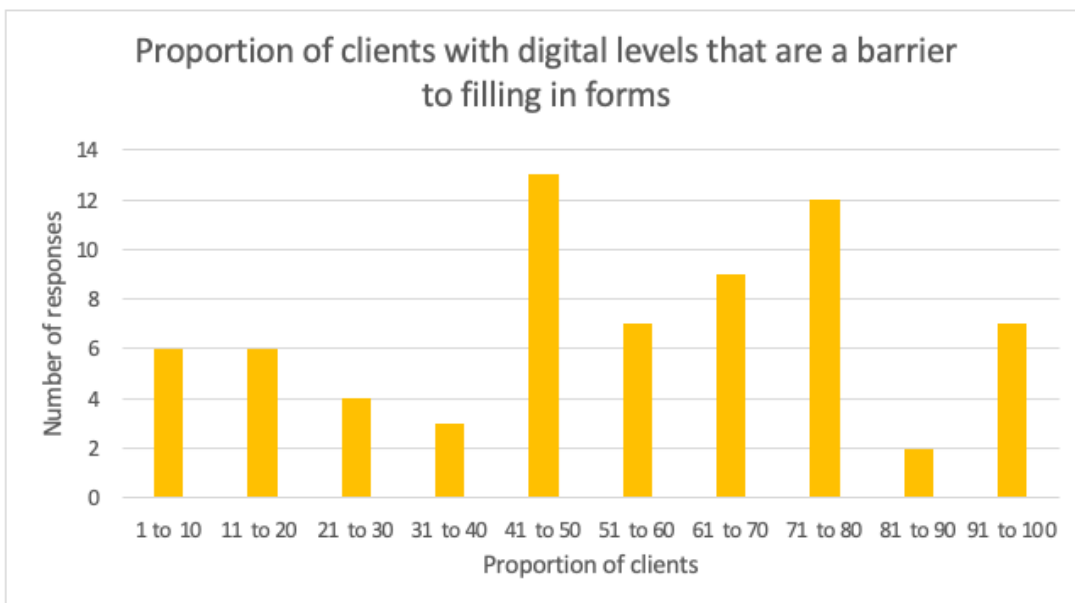


Figure 5: Proportion of clients for whom digital literacy is a barrier

70 respondents answered question eight (Q.8) with regard to the proportion of clients whose digital literacy levels are a barrier to them filling in online forms. Of these responses, 26 respondents identified that over 70% of their clients have digital literacy levels that present a barrier to them filling in online forms. More respondents indicated that their clients' digital literacy levels presented a barrier to filling in online forms than literacy levels, reading and writing skills. Table 2 shows the details of the service providers that identified over 70% of their clients have digital literacy levels that are a barrier to filling out online forms.

As is shown across both the domains of reading and writing and digital literacy, the issue of support for clients with literacy needs cuts across service location, size and service support type. Service providers who provide significant help to clients in delivery of their services can be found across NSW, QLD and nationwide and range from small organisations (with 1-29 employees) to large organisations (with over 100 employees). There is a representation of a range of service types, with neighbourhood centres being the most common service type. Other types of services include:

- Youth Service
- Settlement Service
- Employment Service
- Community Legal Service
- Aged Care
- Specialist Homeless Service
- Disability Service
- Domestic Violence Support Services

The widespread range of services highlights that both literacy and digital literacy levels impact a wide range of community members.

Of the 20 service providers that identified literacy levels in reading and writing as a barrier to filling in forms, 70% also identified that digital literacy created a barrier for their clients in filling out online forms. This highlights the intersection of low literacy and digital literacy levels, and their potential impact on a client's ability to access services via the completion of hard copy and / or online forms.

70 respondents answered question 10 with regard to the impact of literacy and numeracy creating challenges to improving their clients' quality of life in key areas. 64 respondents agreed that literacy and numeracy created challenges to improvement, while 3 said it did not and 3 said they were not sure.

Of those who agreed that literacy and numeracy created challenges to improving their clients' quality of life in key areas, 45 respondents specified these areas. These included:

- Employment (22 responses)
- Education and training (18 responses)
- Health care (9 responses)
- Finances (4 responses)
- Accessing income support (2 responses)
- Housing
- Accessing NDIS and Aged Care Services
- Understanding their rights
- Preparing for court/legal proceedings
- Tribunal applications

6 respondents suggested that the literacy and numeracy challenges faced by their client impacted all areas of their quality of life.

## Increased Demand

Client's demand for support to fill in forms is increasing at this time due to a range of factors, including natural disasters such as the bushfires and drought in addition to the global pandemic. These extraordinary events have led to an increase in the numbers of people moving onto unemployment benefits and requiring support from community services across NSW and nationally. Survey respondents identified that there had, in general, been an increase for demand for support particularly as a result of Covid-19. However, people also identified that the bushfires, drought, and to a lesser extent floods, in descending order all played a part in increased demand for support. Responses relating to Bushfire, Drought and Floods directly correlated with those areas that have recently been impacted by these natural disasters around the State.

*Table 2: Reason for increase in demand for services*

Reason for increased demand	Increased a lot	Increased a little	Total some increase	% of sample (69 respondents from 70)
<b>Covid-19</b>	22	22	44	63.7%
<b>Bushfire</b>	13	13	26	37.6%
<b>Drought</b>	4	10	14	20%
<b>Floods</b>	4	4	8	11.6%

Participants in the focus group session confirmed the impact of Covid-19 on clients, noting that it had had a significant impact on people for a range of reasons including:

- Community services and library closures or reductions in service delivery due to lockdown
- Vulnerable community members feeling unsafe to access those services that were available to them
- An increase in phone, email or (where possible) face to face contact from people who had not previously needed to access community services due to job losses as a direct result of Covid-19 impact on their workplaces

Participants also commented that the latter group, that is people who had lost their jobs as a result of Covid-19, were in some cases experiencing anxiety, because they had been able to 'hide' their low levels of literacy in their workplace but that they now felt exposed in the job market by way of completing resumes and also accessing financial support from Centrelink.

This increase in anxiety is supported by an analysis of calls undertaken by the Reading Writing Hotline. The Hotline received a 30% increase in calls from adults wishing to improve their reading and writing during the Covid-19 lockdown period from March – May 2020. During this time, whilst anticipating a decrease in calls as a result of learning institutions being closed, the Hotline in fact received an increase in calls. These calls were from people who were taking the opportunity of extra down time to improve the LLN skills required for their current employment or to improve their LLN skills in order to find new or additional work. The Hotline also received a considerable number of calls from people feeling isolated, particularly if they had been unable to access online learning or online social support. [8]

[8] Reading Writing Hotline Final Report 2018-2020 to the Commonwealth Department of Education, Skills and Employment (DESE)



A focus group participant, from a service provider located in Brewarrina, reported that their service was receiving 'a lot of enquiries from older people who need border declaration passes and other Covid-19 related forms'. She felt that 'a lot of older people don't have access to technology, don't know how to use their devices or cannot access services via the mobile devices they have'.

Similarly, a participant from a Sydney-based community college reported that many of their overseas students are disadvantaged and stressed due to their course moving to online delivery. The stress was due to a number of factors which included not having the English language skills to successfully navigate an online learning environment, not having access to laptops, being unable to complete the application forms for their course and / or not being able to use the technology required for their study. Services such as Counterpoint witnessed an increase in housing applications because they are based in the City and because there has been a high need for rehousing.

Some services such as South East Community Connect were temporarily closed during Covid-19 and therefore had not seen any increased need from clients. For the Canterbury City Community Centre (4Cs), that remained partially open during lockdown, they reported receiving an increase in inquiries for the Form Filling service but they were unable to support their clients over the phone.

## Digital Literacy

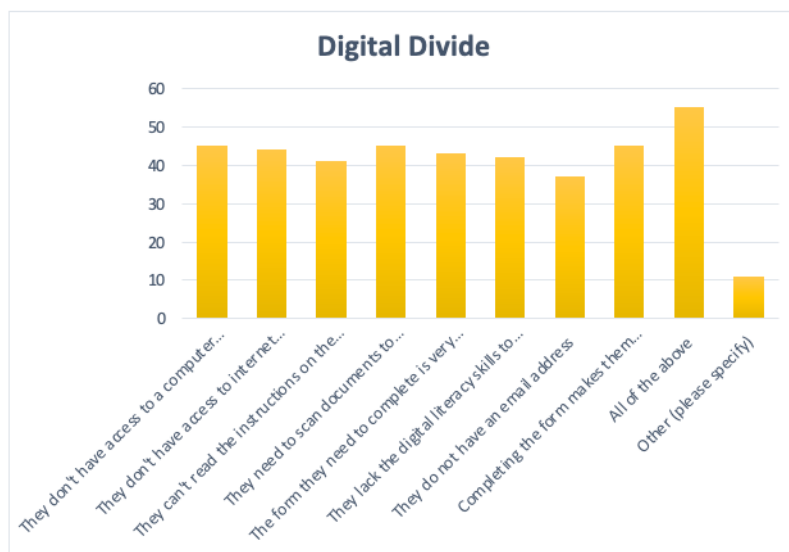


Figure 6: Digital Divide

Digital literacy is a key factor in the equation of equity of access to key services. All respondents to the research (100%) reported that digital literacy is a factor that disadvantages client's access to services for at least some, and in some cases all, of their clients. As more and more forms and services move to a digital format this can be an easy gateway for those with digital inclusion, but a barrier for those whose digital literacy is weak or non-existent. Respondents to the online survey were asked to identify from the following list the reason why clients seek help to complete online forms:

- They don't have access to a computer
- They don't have access to the internet
- They can't read the instructions on the form

- They need to scan documents to support their application
- The form they need to complete is very complex
- They lack the digital literacy skills to complete the form
- They do not have an email address
- Completing the form makes them anxious
- All of the above

70 respondents answered this question. The most common response was 'All of the above', selected by 55 (79%) respondents. Of the other responses the most common responses were:

- did not have a computer at home
- can't scan documents to attach to form
- completing the form makes them anxious

45 respondents selected each of these responses. Not having access to internet connection at home was selected 44 times. 11 respondents suggested another reason that clients sought help including:

- Language barriers (3 responses)
- Age
- Fear of consequences of filling in form incorrectly
- Loss of power and internet due to bushfires
- Avoid mainstream services due to feelings of shame
- Lack ID for digital identity
- Library closed due to COVID so accessing different services
- Do not have smartphone or knowledge to use apps
- Cannot afford internet

These survey findings correspond with the finding of the 2019 ASII report discussed earlier in this report and were born out in the focus group and through interviews with key stakeholders.

## **Models of Support**

As a result of the research and from the outcomes of key stakeholder interviews, as well as from discussion with focus group participants, the following models of service support were identified. These models relate to services providing direct assistance and support to their clients with filling in forms, either online or hard copy. These models are not exhaustive and the research team note that there are undoubtedly many more models of service support being delivered across the NSW social services sector. These models are, however, the ones that participants of the research nominated for their effectiveness and current use. These models are representative of the types of work being done by community service staff acting as 'literacy mediators' in NSW.

### **1. Case Work Support Model**

Community service organisations around NSW provide one on one support to clients in the completion of forms as part of their standard case work delivery. Case workers establish a case plan with a client and work to assist and empower them to meet their self-determined goals and access the basic and essential services that they need to improve their participation, wellbeing and quality of life.

The Case Work Support Model is highlighted through the work of Counterpoint Community Service in Waterloo. Counterpoint, commonly known as 'The Factory', responded to the online survey, participated in the follow up focus group and consented to act as a case study subject for the research, see Case Study 1.

### **2. Form Support Service Model**

Some community service organisations around NSW have responded to their client's need by providing targeted form-filling support services directly to clients.

The Form Filling Service Model is highlighted through the work of Canterbury City Community Centre (4Cs). 4Cs responded to the online survey, participated in the follow up focus group and consented to act as a case study subject for the research, see Case Study 3.

Interestingly, the 4Cs model was initiated through the local maternal health nurse network. Key staff from 4Cs were approached at an interagency by senior nursing staff to gain support for their mother and baby home nurses who were feeling unable to assist new mothers with accessing and filling in 'the forms that were required on the birth of a new child'. This especially applied to those mothers from culturally and linguistically diverse backgrounds. These forms included Proof of Identify forms, Medical forms and the Registration of the Birth of a New Child forms. 4Cs developed a response to this need and established the Form Filling Service, which has been running successfully for over 18 months.

These form-filling services have been established to help client's complete forms and register for online government sites such as My Gov. These services deliver both in-service and outreach support to clients and provide volunteers to help fill out forms including Centrelink, Medicare, Housing Applications and other general forms. These services are extremely popular and require appointments. The services are delivered largely by volunteers and were in many instances placed on hold in response to Covid-19, due to the vulnerability of many volunteers.

Other services, such as South East Community Connect, who responded to the online survey, participated in the follow up focus group, provide this type of service.

### **3. Remote Location Support Model**

At Brewarrina in Western NSW, the Council's Community Development Officer (CDO) is based at the Brewarrina Big Sky Library. The CDO assists people with online services, creating MyGov accounts and sending and uploading documentation. This is a personalised, hands-on approach to support that meets the specific needs of individual clients.

Approximately 65% of the population of Brewarrina is Aboriginal and the support needs can range from setting up email addresses, assisting people to use the public computers and 'warm' referral to other services.

The Brewarrina Shire Council also acts as an agency for Centrelink and offers Centrelink facilities and free Wifi from the Brewarrina Library, which is located at the Council offices. Brewarrina Big Sky Library also has a 'Saturday Mornings at the Library' program which offers a range of services and activities. The program aims to engage the community with the library and increase literacy and digital literacy within the community. The program was cancelled during COVID but resumed after the relaxation of Covid-19 public health guidelines, in July 2020.

The Remote Location Support Model is highlighted by the work of the Community Development Officer (CDO) at Brewarrina Shire Council Community Services. The Brewarrina CDO responded to the online survey and participated in the follow up focus group.

All models of support require a commitment from the organisation to assist clients who are impacted by literacy barriers. Their response is shaped by the needs of the community, the specific needs of individual clients as well as by the organisation's resources, which include both staff and funding.

## Government Responses

Governments around Australia have responded to the need to support people in filling out forms with the development of guidelines for those who write, edit or approve content. These guidelines include examples of exemplar forms to ensure that all outputs are 'easy to read, accessible and inclusive'.

The Australian Government has developed a Style Manual [9] that sets out the standard for Australian Government writing and editing. The Style Manual is for use by everyone who writes, edits or approves Australian Government content. It supports the writers and developers to create clear and consistent content that meets the needs of users. The Style Manual is the definitive resource for government content and aims to 'put people's needs at the centre of all the content created by the Government'. It's the toolkit for making information easy to read, accessible and inclusive.

The approach to almost all the guidance in the Style Manual is 'digital first', meaning that forms and information are produced in digital format initially and then into hard-copy format. This reflects the Australian Government's vision under the Digital Transformation Strategy.

It covers topics to help government content meet the needs of people:

- with low literacy
- from culturally and linguistically diverse backgrounds
- with disability

It also aims to support writers and content developers with topics that reflect contemporary practice including:

- inclusive language
- gender and sexual diversity
- age diversity

The NSW Government has developed [10] Digital Design Standards. The standards are for people who create – design, develop, build and support – digital services for government.

The standards outline best practice for creating a new service or improving an existing one. The standards are explicit about the use of Plain English. Plain English is direct, everyday language. The aim is to write so that all customers can find and understand information - regardless of ability, age, language, location or device. Writers are advised to write so that:

- anyone can find and understand the information, and
- it's easier to translate into other languages.

It is recommended that content is written for a reading level of age 9 or lower. However, if it is not possible to achieve reading age 9, then writers are advised to make the material as readable as possible.

When using technical language, writers are advised to:

- aim for a reading age of 12 to 14 consistent with WCAG 2.1 criterion 3.1.5 level AAA, and consider also using supplemental diagrams for complex information to increase the user's understanding.

[9] <https://www.stylemanual.gov.au/>

[10] <https://www.digital.nsw.gov.au/design-system/design-standards>

The Victorian Government has developed a design guide for the design of best practice digital forms. The Design Forms Digital Guide [11] outlines both Government recommendations and standards that must be met. The Design Guide aims to ensure forms are developed to improve user experience, are accessible and are available both digitally and in-print.

The Design Guide has been developed from an understanding that there is a large group of Victorians who are restricted from filling out forms due to disability, low literacy levels, low digital literacy levels and limited access to digital content.

The Victorian Government approach is centred around 'the 4Cs for good form design', these are:

- clear
- concise
- clever
- cooperative

All guidelines are based on a digital-first approach to service delivery which means that those people, who cannot easily use, or do not have access to digital services, are disadvantaged. This is further compounded for those people who have low levels of reading and writing literacy.

### **Improving Accessibility of Housing Pathways Form**

As an exercise in inclusive customisation of forms the NSW Council of Social Services (NCOSS) approached the Council for Intellectual Disability (CID) to provide advice, as part of this research, on how the Housing Pathways Form, which was the most commonly identified form by survey respondents, could be improved. The aim of the task was to provide an overview of the problematic elements of the form and simple changes that can be made to improve the accessibility of the form.

The form is 16 pages long and is used by clients to enable them to access public and social housing in NSW.

Key elements that CID identified as being problematic included:

- the length of the form, 16 pages
- the font size, line spacing and use of italics
- the inclusion of too many topics on the same page, which can be overwhelming to many who struggle with literacy and experience other barriers including intellectual and other forms of disability or cognitive impairment
- inappropriate formatting of topics, questions and information
- insufficient space provided on the form to fill out answers and also a requirement to fill out the form in block letters

The CID provided ideas to amend the Housing Pathways Form that centred around easy-to-implement formatting techniques. These included using standard font sizes and line spacing, making larger the spaces allowed for people to answer questions as well as an attempt to personalise questions, e.g. '**You are**' responses could become '**I am**'. These ideas are outlined in Table 3, 4 and 5 below.

[11] <https://www.vic.gov.au/design-forms>

## CID Advice on Improving the Housing Pathways Form



CID was asked, as part of the Helping Clients Fill in Forms research, to provide high level advice and practical suggestions, about how the Access to Housing Pathways Form can be improved. Table 3 provides an overview of the problematic elements of the form and identifies simple changes that can be made to improve the accessibility of the form for general / universal readership.

### Overall product, design and format

Table 3: *Improving Access of Housing Pathways Form*

Issue	Idea
Length of the form (16 pages) and length of entire document (19 pages) can be an instant turn-off for people resulting in disengagement.	Review whether all the information being gathered is essential. For example, is Q 17 Centrelink information needed? If so, it needs to be separated or redesigned.  Name of the additional information 'Evidence Requirements Information Sheet' could be changed to something people more intelligible.
Font size is very small especially when printed out.	Consider minimum size 12 size font.
Line spacing is minimal.	Consider line spacing be increased to 1.25 or 1.5.
Italics are used to refer to other accompanying documents.	Italics are confusing. Use <b>bold</b> to emphasise or distinguish.

## Introduction to the Housing Pathways Form

First 2 pages of the Housing Pathways Form are referred to as pages (i) and (ii).

Table 4: Housing Pathways first 2 pages preceding the form itself

Issue	Idea
Page (i) has too many topics and is very overwhelming to the user/reader.	<p>Spread it over 2 pages or over 1.5 pages which would still allow for the acknowledgment to fit within the 2 introductory pages.</p> <p>The left column could be slightly smaller to allow more space for the right column which contains the bulk of text.</p> <p>Heading page (ii) the Acknowledgment of Application can be written on one line not spread over two lines to save space.</p>
Page (i) - the topics are not distinct enough	Symbols or icons could be used with each heading or question.
Instructions or additional information does not stand out and is easily missed.	Consider an icon or red flag to highlight instructions or extra information such as the legal information on bottom of page (i).

## The Form itself

Table 5: Housing Pathways Form General Form Feedback

Issue	Ideas
Completing the form in BLOCK LETTERS can be challenging for some people.	Let people fill in the form in BLOCK or standard letters.
Insufficient space for answers and some check boxes are very small.	<p>Make the spaces bigger. People with low literacy or low muscle tone often write large script.</p> <p>Make check boxes bigger and people may check the wrong box e.g. Q17 and Q18.</p> <p>Q31 (page 8 of 16) use the whole length of the page and allow bigger line spacing.</p>
Consider personalising the questions.	Q24 Are you seeking housing assistance because... <b>You are</b> responses could be framed as <b>I am</b> responses.
Some questions risk being missed or completed incorrectly due to formatting.	<p>Q24a needs its own space, not tagged on end of page.</p> <p>Q27 is spread over 2 pages and can be confusing or lead the reader to forget the question.</p>
PLEASE NOTE sections are hard to read.	Consider a more distinct box to highlight these sections.



# CASE STUDIES

## Case Study 1: Counterpoint Community Services

Counterpoint Community Services (known locally as the Factory Community Centre) is located in Waterloo and provides a range of services to community members including support services, community liaison services, after school programs and food assistance. The Centre has a number of full-time staff that provide these services. They acknowledge that there are significant literacy and digital literacy barriers that their clients face when it comes to filling out forms.

The Community Case Worker, provides a range of support services to visitors of the community centre. From his work he suggests that approximately 30% of clients have literacy barriers, however the need for help to fill out forms is much higher than this due to the complexity of the language used in mainstream forms. The service provider stated that clients often need help understanding and responding to correspondence from agencies. Others who require help include middle aged and older clients who have low literacy and digital literacy levels. Digital literacy is a particular issue within the community as most people do not have access to resources to learn online lacking access to computers, unable to afford the cost of data or lacking digital skills.

COVID-19 has increased the number of people who require help to fill out forms as more people access services or circumstances change. Key services, like the local Housing office, have also closed any face-to-face services, making it more difficult to access hard-copy forms and information.

### Most Common Forms Requiring Support

- Housing
- Disability
- Centrelink
- MyGov Account Set-up

### Benefits to Clients

- The community centre thinks that approximately 20% of clients feel more confident to fill out forms and can do it themselves after being provided initial support.
- Clients have a supportive place to ask for help.



### Victoria - "Grant is my eyes."

Victoria lives in the local neighbourhood and is legally blind.

Victoria has been using the Factory Community Centre services for the last five years since her vision deteriorated. She was advised by the local police the Community Centre could help. Without the help of the Factory Community Centre Victoria is unable to fill out any forms and relies on friends or the local chemist to fill in forms.

Victoria has asked for help from the DCJ Housing office but has been unable to get assistance from them to fill in forms as they state that this is not their role.

## Jake

Forms are difficult for Jake to understand due to the legal jargon and complex language used. There is also a lot of stress about misunderstanding a form or form requirements and making a mistake. In particular Jake stated that communicating with NSW Housing can be very overwhelming and there is a lot of pressure to 'not get anything wrong'. Jake said that Grant not only explains and helps him to fill in forms but also advocates for his needs.

Jake thinks he could fill out the forms by himself 'if they didn't have such complicated language' and 'if there were no 'trick' questions' that made him second guess his answers.



## Mikayla

Mikayla has been using the services provided by the Factory Community Centre for over two years. She mainly uses Grant's services for help with filling in and corresponding with NSW Housing.



Mikayla indicated that while she could fill in the forms by herself, she feels that 'Housing are more responsive to professionals like social and case workers'. Mikayla said that 'the length and complexity' of the Housing form can be 'very overwhelming'.

She also uses the service as she does not have access to a printer or scanner needed to complete the forms. Since the beginning of the pandemic Mikayla has relied more on the Centre as the local NSW Housing office has been closed and she can't pick up hard copy forms or receive information there.

## Case Study 2: ATO Digital Inclusion Easy Read Material

The Australian Taxation Office (ATO) has begun a process of developing a range of Easy Read Materials with the aim to consider the diverse requirements of people accessing information, forms and services. The ATO recognises that at least 44% of Australians have low literacy levels, most of whom will need to interact with the ATO throughout their lifetime. These forms can often be confusing and overwhelming to readers. Easy Read is a way of presenting written information that uses clear, everyday language alongside images that helps the reader understand content.

The ATO has developed a range of Easier to Read information and Digital Inclusion Guide to encourage "a culture of inclusive design when developing digital information and services for the community". The ATO material is focussed on being clear and concise with the use of pictures for easier understanding and also outlines the need to be available in both online and hard copy formats.

The ATO has recognised the following issues as limiting client's access to services:

- Unable to understand instructions on website
- Difficulty in typing email address correctly
- Difficulty in accessing email
- No mobile phone access
- Inaccuracies in typing answers
- Inability to locate required information to fill out forms
- Difficulty in creating passwords and secret questions

The ATO has worked collaboratively with industry experts, including the Reading Writing Hotline, to develop the Digital Inclusion Guide and documents that meets the standards and objectives of the Easier to Read program.

While the ATO is making changes to improve accessibility to information to assist people to better understand their tax and super, a recent session with City of Sydney employees identified a number of problems when filling out ATO forms. Even with high levels of teacher support a number of participants were unable to complete ATO forms due to literacy and digital literacy levels.

An example of this approach can be seen in the ATO's recently produced Jobkeeper Extension Easier to Read Information for Employees document – see excerpt on Page 26 (overleaf).

# Jobkeeper Extension

Easier to Read Information for Employees

## How to use this document:

This information is written in a way that is easy to read. We use pictures to explain some ideas.



This document has been written by the Australian Tax Office or ATO.



This Easy Read document is a summary of another document.

Words we use:



**Employer** means boss or manager.



**Employee** means worker.

### Case Study 3: The Canterbury City Community Centre (4Cs)

The Canterbury City Community Centre (4Cs) began running weekly Filling out Form Sessions in 2019.

The sessions are run through an appointment process and are facilitated by a group of volunteers who aid clients in filling out forms and provide literacy and digital literacy support.



The service is advertised by the Canterbury City Council, with a proportion of clients finding out about it through word of mouth. More recently the Centre has become aware that the local Centrelink has been referring clients directly to the Service, with the provider estimating that now almost 80% of their clients are referred by Centrelink.

Most of the clients who access the Form Filling Service at 4C's are new migrants and refugees, or residents over the age of 65 years. One major issue noted by the service provider was the inability to access any forms in a range of community languages or to access translation services. For older residents there are very low rates of digital literacy creating a significant barrier to filling in forms.

Since the beginning of May there has been an increase in inquiries about the form filling service. However, the service has not been open throughout the COVID-19 pandemic and the needs of clients are too complex to be able to provide the help over the phone.

#### Most Common Forms Requiring Support

- Housing
- Centrelink
- Set up MyGov & Centrelink accounts and applications

#### Benefits to Clients

- Confidence to fill out form alone in the future.
- Feel confident that forms have been filled in correctly.
- Access to documents i.e. printers and scanners.
- Someone to listen and talk to.



## Volunteer Stories

Mahmuda and Hardip have both been volunteers at the 4Cs Filling out Forms Service since it began in 2019. Mahmuda is an active volunteer in the community and wishes there was a service that could have helped her when she first came to Australia. Hardip became involved in volunteering after an accident left her with a broken hip. She says that the service allows her to give back to her community and help others gain confidence to fill out forms and access services.



Both Mahmuda and Hardip think that while the service is very helpful for community members there needs to be more active engagement from Centrelink and government agencies in helping people fill out forms. Some of the things that they think could help include:

- Having dedicated government funded services to explain forms both to community members and volunteer organisations,
- Providing plain English descriptions of the purpose of the various forms and making forms available in community languages, and
- Having more Multicultural Officers working in government agencies in communities that have high numbers of new migrants and refugees.



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- From Counterpoint: Michael Shreenan, Grant Nair, Victoria, Jake and Mikayla
- From 4Cs: Liz Messih, Kate Maclean, Jacinta Buhck, Mahmuda and Hardip

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For more information on the research contact Robin Miles or Luca Chudleigh at Social Equity Works [admin@socialequityworks.com](mailto:admin@socialequityworks.com)

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