Bridging the Digital Divide

Improving Access to Services for Digitally Excluded CAB clients

Introduction

Nairn Citizens Advice Bureau (CAB) carried out this research project to enable us to improve our understanding of the causes and consequences of digital exclusion as experienced by CAB clients in Nairn; a town in the Scottish Highlands. The voices of those at the heart of digital exclusion are often not sufficiently represented during discussion of this issue. With the use of digital services being increasingly important in the lives of consumers and CAB clients, it is essential that their experiences play a pivotal role in shaping current and future policy.

Through the use of qualitative research methods, this project generated rich data that sheds useful insight into the causes of digital exclusion and how it impacts the everyday lives of CAB clients. The project gathered data by conducting telephone interviews of 28 clients who were recorded as digitally excluded.

The research saw Nairn CAB collaborate with a group of Glasgow CAB to better understand the different barriers to digital access experienced by clients located in both rural and urban settings. The research also examined the impact of digital exclusion on their consumer rights and access to services. The research sought to answer some key questions:

> What are the barriers to digital access and are these different for rural and urban clients?

> How does the lack of access affect their consumer rights and access to services?

> How can the CAB service best address issues of digital access in order to assist clients?

Methodology

The research used both qualitative and quantitative methods. The Citizens Advice network's case reporting system (CASTLE) has recently introduced a code allowing advisers to identify and record instances where clients are digitally excluded.

A sample of 28 clients of Nairn CAB who were identified as digitally excluded were interviewed by telephone. The questionnaire used allowed the CABs to gather both quantitative and qualitative information. The results of the telephone interviews were analysed using a matrix methodology and written up.

Background

In 2018 Citizens Advice Scotland (CAS) produced the research report Disconnected: 'Understanding Digital Inclusion and Improving Access'[1]. This research outlined the findings of a survey of 1,200 CAB clients and identified a number of barriers to digital access, including a lack of digital skills and equipment and issues around affordability and connectivity. In relation to skills, one third of respondents had difficulty in using a computer and one in five had never used the internet.

People who had sought advice on benefits were found to be the least frequent users of technology. Across the Scottish Citizens Advice Network benefits is the number one issue that clients seek advice on.

In polling conducted by YouGov for CAS[2], 15% of respondents told us that the current costs of their internet or mobile phone contracts were unaffordable in relation to their personal income.

Setting this in a broader context, research from Nesta tells us that 1 in 7 adults in Scotland and Wales experience data poverty, with nearly a million adults struggling to afford a sufficient connection to the internet. Nesta's research demonstrated that not being able to go online significantly impedes individual's life chances; it can exacerbate isolation and limit economic opportunities. Looking at connectivity, Ofcom data tells us that Scotland has the lowest 4G geographic area covered by telecoms providers in the UK at 44% (compared to the UK at 69%) while also having the highest geographic area not covered by any telecommunications provider at 19%[3].

Connectivity and digital access are increasingly important, with essential services moving online, especially during the COVID 19 pandemic. Clients have needed to go online to undertake everyday activities such as applying for Universal Credit, managing their household expenditure, purchasing services, shopping and seeking support from agencies. For example, Universal Credit, the main benefit for both in work and out of work claimants relies exclusively on the claimant's ability to use digital technology; entering contracts for and paying of important household bills like rent, Council Tax and energy also demand digital competence. Similarly, managing a bank account or making a complaint about lack of service or faulty goods frequently requires visiting and navigating a website. Increasingly, clients need to be able to manage passwords and security information and be able to email, scan photographs and upload documents to access services online.

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[1] https://www.cas.org.uk/publications/launch-disconnected-understanding-digital-inclusion-and-improving-access
[2] Total sample size was 1032 adults. Fieldwork was undertaken between 20th - 25th May 2021. The survey was carried out online. The figures have been weighted and are representative of all Scotland adults (aged 18+).
[3] https://www.ofcom.org.uk/__data/assets/pdf_file/0024/229722/connected-nations-2021-scotland.pdf

Findings

Internet usage

When asked how they used the internet, 26 of the 28 participants stated that they did not use the internet at all unless helped by CAB. These clients have engaged with Nairn CAB to receive assistance with accessing digital services, alongside any other advice needs. Additionally, some of these participants stated that they only access the internet when they must, and they would remain unable to access the internet without support from the CAB.

When asked what they used the internet for, 2 of the participants said they use it to keep in touch with family and for shopping but can only do so when given help and support. The remaining 26 participants used the internet for reasons related to the advice they sought when visiting the CAB, such as receiving assistance with their online welfare applications or requiring assistance to access essential online financial services.

> "I have felt even more isolated because of digital exclusion as well as my physical disability. This was worse during covid lockdown when I saw hardly anyone. I can't use the Houseparty or Facetime or any of the other things some of my family and friends suggested I use. I don't know how but even if I did, I can't afford an ipad or fancy phone."

When asked if there was anything participants would like to like to use the internet for but did not currently, 12 stated that they would not use the internet even if they had the skill and infrastructure required to do so. Some participants described themselves as "luddites" or "old school" and some expressed fear about going online in case they were compromised financially or targeted by scams.

Of the remaining 16 participants, 4 stated that they would like to use the internet to improve contact with family and friends. Sixteen participants would like to shop online, as they feel there is limited choice in local Nairn shops, and they can't buy everything they want. To buy shoes, for example, they would be required to travel to Inverness for which public transport can be expensive. Some people felt that for many things online shopping was cheaper than the local alternatives.

> "I want to support local shops but I can't afford to for bigger items – when I needed a new fridge, it would have cost me £50 more to buy from the local shop compared to online. In the end my daughter helped me to order a new one online.   I know I pay more for other items because I can't compare prices online."
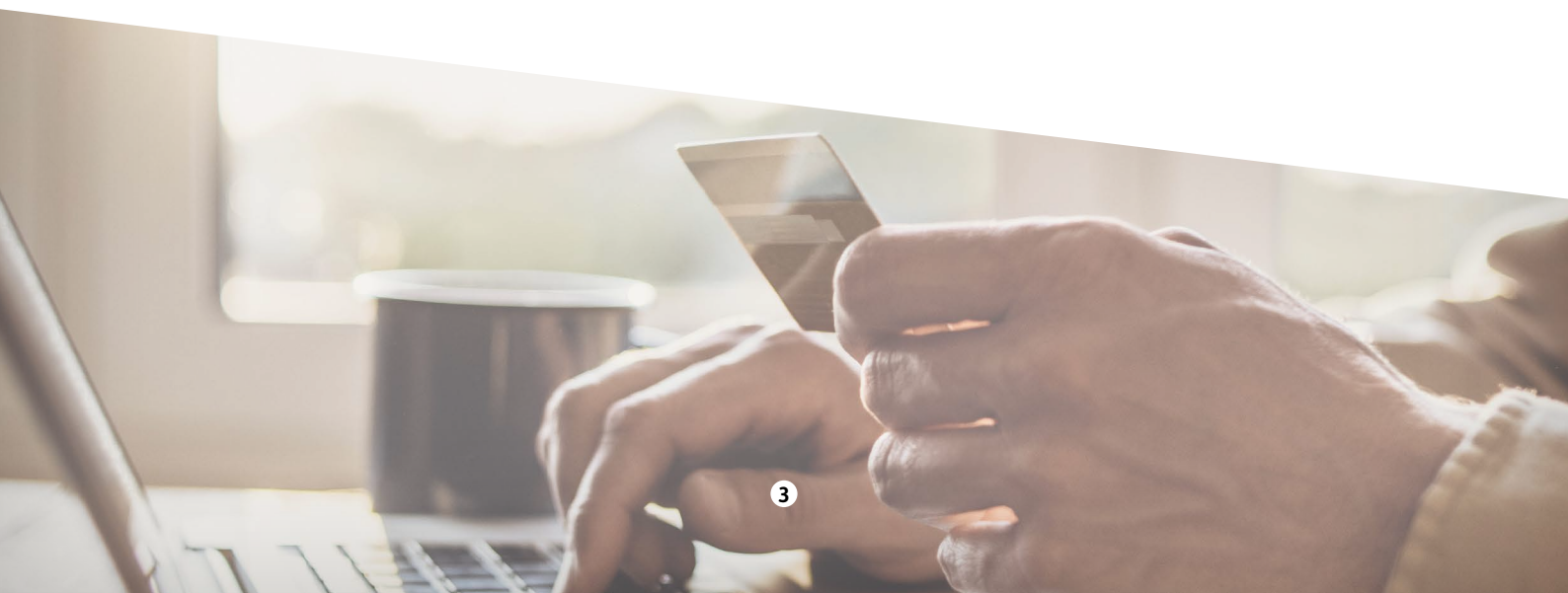
Impact of barriers to accessing the internet

Accessing services and opportunities

With many essential welfare and governmental services moving online, participant feedback demonstrated the negative impacts of a lack of channel choice. Participants highlighted how the online-by-default pathways to welfare services resulted in them losing out on financial assistance. All participants felt that the drive towards digital by default was penalising them with a further 16 participants reporting increased feelings of being left behind – in addition to existing barriers of being financially vulnerable/disabled/unemployed.

Welfare and government services

All participants felt that they were disadvantaged by the push towards delivering essential welfare and governmental services online by default. For example, the local authority in the area administered Low Income Pandemic Payments and Fuel Support Funds which provided £180 to people in receipt of Council Tax Reduction. However, this money had to be claimed online, or the money would instead be credited to their Council Tax account. As the clients did not pay Council Tax the money would instead have been used to make payments towards their water and sewage costs rather than giving them money they could have used before Christmas. Participants reported a lack of channel choice, as there was no option for a paper or telephone application.

10 participants reported that they were not able to apply for Community Care Grant or Crisis Grant online without CAB help. All 10 participants assumed they couldn't get help from the Scottish Welfare Fund without online access and only made applications once they were offered help by CAB. All participants felt that the Department for Work and Pensions and the local authority should offer an offline option for users to access services.

Some participants noted how difficult it was to access services via the internet on their mobile, with 5 participants saying they had made attempts to access their online UC journal on a mobile phone but were unable to see enough on the screen to safely enter the information required.

"If I had access to the internet and knew how, I could have renewed my driving licence online and got it back in a few weeks. Instead I lost my birth certificate and had to wait months for a licence."

6 participants came to the CAB as they wanted help to apply for their driving licence renewal. They had heard that paper applications were not being accepted during the COVID 19 pandemic and renewals had to be made online. 2 participants had made paper applications, but they had gone missing along with their birth certificates and clients were seeking help to ensure this didn't happen again.

Skills and employment

Some participants highlighted how their experience of being digitally excluded had resulted in them losing out on opportunities for skills development and employment. 2 participants stated that they would have liked to utilise online education services to learn more. Participants had heard about free language courses and keep fit classes online but they couldn't afford the required technology or did not have the skills to access this. They mentioned that they would have benefited from such opportunities during the COVID-19 pandemic.

Some participants reflected on how digital exclusion was a barrier when seeking employment, with 8 participants feeling that they couldn't look for jobs as most/all were only visible on online employment sites. Participants highlighted that they could not conduct job searches locally as there is no job-centre or work club in Nairn. In addition, some participants highlighted the impact of digital exclusion in the workplace; with 8 participants stating that they wanted their employer to produce paper pay-slips, rather than sending them by email. As a result, these participants came to Nairn CAB to download payslips and receive help with employment enquiries, such as advice around dismissal and/or for debt advice purposes.

Health services

All participants were concerned that general practices and other medical services have moved towards online by default. Participants highlighted that Raigmore Hospital is offering appointments using online services such as Attend Anywhere/Near Me. Although participants were aware that they could have telephone appointments, they were worried that those accepting video conference appointments would be given priority over those wanting face to face.

All participants would like to be able to order prescriptions by phone. The default method of ordering repeat prescriptions is via the internet and those who can't do this have to take the script to the surgery and put it in a box at the door. For 4 participants, this was a huge issue as they lived 2 miles away, don't drive and struggle to walk and therefore had to rely on friends and family for assistance.

Additionally, 5 participants stated that health support materials were offered primarily online/via websites. This included support such as self-help information on GP websites or exercises from the physio. When asked why they didn't ask the GP for offline alternatives, the participants said they felt embarrassed or that they would feel stupid for saying they couldn't download or access items.

Disabled participants explained that digital exclusion had exacerbated the problems faced because of their disability, with 3 deaf participants stating that they could not use landlines or mobile phones at all. These clients said that they felt even more isolated due to the cumulative impact of digital exclusion in addition to their deafness. This was magnified during the COVID 19 pandemic when they had less face-to-face interaction with anyone, with all support services/social groups moved to online platforms.

Banking and Financial Services

21 participants said that their bank no longer had a branch in Nairn and they were expected to travel to Forres or Inverness or do online banking. Some reported that they needed access to historic bank statements to obtain help with debt advice but couldn't do online banking.

Affordability/Cost of Living

On the subject of barriers to accessing the internet, all 28 participants felt they lacked the knowledge or IT skills to access the internet as much as they would like to. All 28 participants stated that the cost of accessing the internet was an issue, with some participants highlighting the costs of devices while others highlighted the cost of internet packages. This has resulted in significant barriers to participants when attempting to access services and advice which could allow them to cut essential household bills.

All participants reported that they felt unable to access the internet to ensure that they received best value for money on their gas, electric or fuel bills by using price comparison websites. Participants stated they were disadvantaged because they couldn't compare prices and read reviews when buying large household items and appliances.

> "I am sure I have paid too much for my car insurance. I see on the tv adverts that say we should compare prices. How do you do that if you don't have access to the internet? I have to manage on my state pension but I need a car as I live out of town and there is no transport to the hospital for my regular appointments. i ended up paying what I was asked to pay by my car insurance company."

All participants said energy companies should offer alternative channels when communicating with consumers, for the purposes of discussing their current energy tariff or when seeking a new provider. Further, 24 participants mentioned that they felt energy companies in particular preferred customers to have online accounts and that they had to pay more than someone with an online account. The experience of many participants highlighted how digital exclusion has limited their choice as consumers, with participants stating that in comparison to goods available for purchase online they felt they were disadvantaged because there were limits on what could be bought locally. Participants also felt that they paid more for shopping because they couldn't shop online for food and or take advantage of deliveries offered by larger supermarkets who are located out of town, but who deliver to Nairn.

5 participants said that they were clinically vulnerable during the COVID-19 pandemic and wanted to avoid going into big shops. All participants felt that they pay more to shop in small, local shops compared to those who can order online deliveries.

Improving access to the internet

Participants were asked what could be done to remove the barriers to accessing the internet. The issue of affordability was most common barrier identified. For all 28 participants, cost was the biggest barrier with participants citing issues including the cost of wi-fi at home. Participants also noted the cost of the technology and felt that they did not have the right devices to allow them to go online.

Skills and confidence were another commonly identified barrier. 24 out of the 28 participants said that if they could afford the technology required to access the internet then they would try to learn online skills as it would make a big difference to them. However, these 24 participants stated that they thought they would still need CAB help to use internet as they lacked the skills and knowledge to do so independently. All 28 participants said they lacked the knowledge and skills to confidently complete a form online, particularly if it was "legal". Participants were worried that they might make a mistake which would count against them and none felt they could upload forms.

Poor connectivity was also a barrier. 4 participants stated that they weren't sure about the signal in their area, with 3 participants living in a part of town in which many residents experience poor mobile signal. 1 participant lives in a rural area with poor connectivity.

When participants were asked how they would feel about accessing the internet if such barriers were to be removed, 12 participants stated at the outset that they didn't want to have access to the internet. However, by the end of the interview and discussion, 8 said that they could see advantages in it and had changed their view. All 12 of these participants said they would need support and training and that the support would need to be ongoing as they would not be confident that they were doing things right.
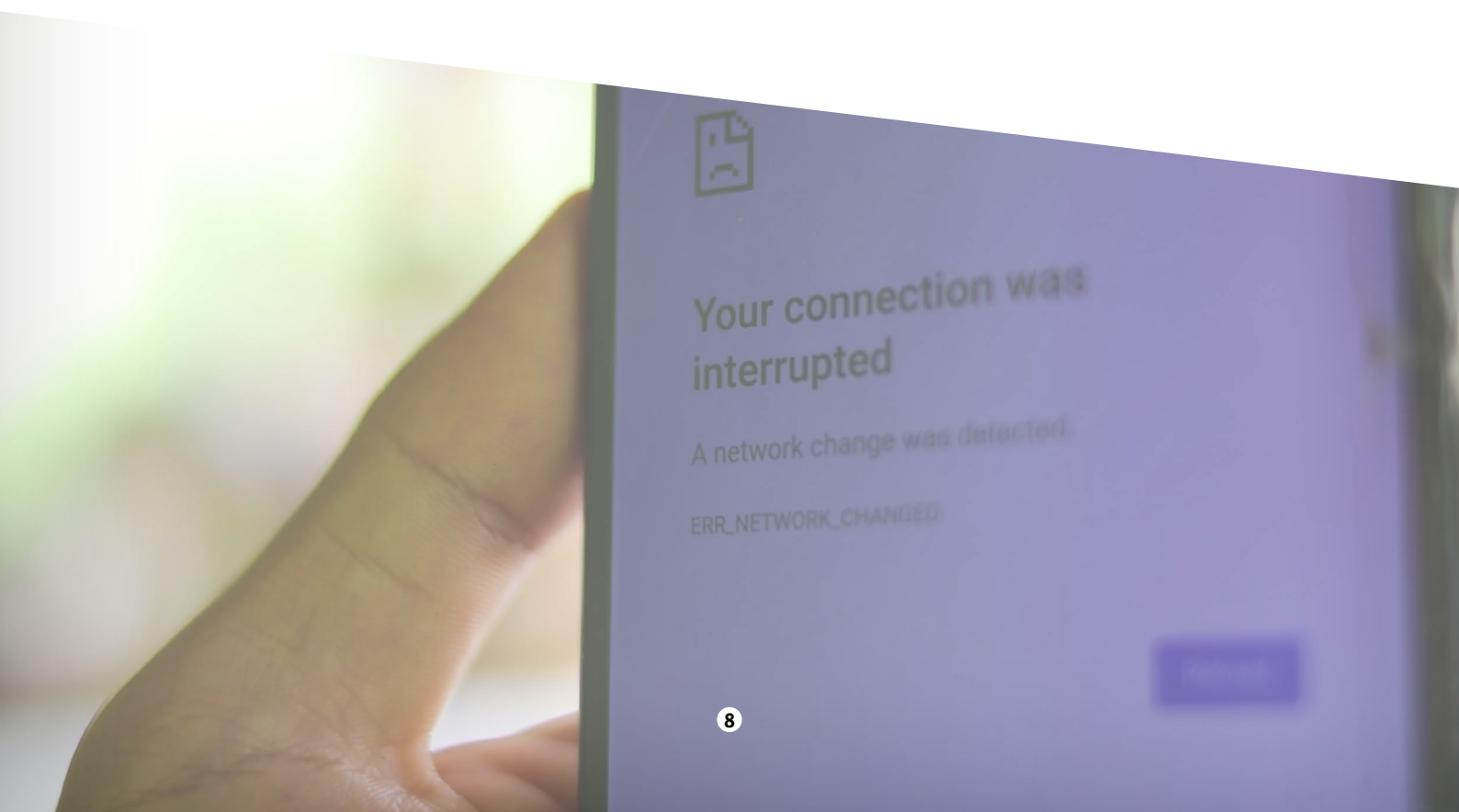
Conclusion

> It is evident that the digital by default design of online services has resulted in significant detriment and erected barriers to access. The detriment experienced by CAB clients includes financial detriment, such as being unable to access grants, or paying more for services due to an inability to compare the market or to effectively haggle with providers at the end of any contractual period. It is therefore essential that government, utility providers and businesses offer individuals a choice of channels when accessing and engaging with services.

> Participants highlighted the essential nature of free, local face-to-face advice provision. For many of the participants, the advice and support offered by Nairn CAB has been essential in assisting them to navigate and access online services. Participants were clear that having access to data or a device on its own was not enough to allow them to go online. Many needed consistent 1:1 support to help them access online services. It is essential that there is free, local support and skills training to allow people to take advantage of online opportunities. Provision of these services must be supported in order to prevent digital exclusion causing significant detriment to individuals and communities, particularly during this period where many will be facing challenging financial circumstances.

> Affordability is a significant barrier, preventing the participants from going online. CAS believes that offering affordable tariffs in the telecoms sector, such as social tariffs, to consumers who are vulnerable and/or on low incomes, would be the most effective way to ensure that financially vulnerable households are supported and have consistently affordable internet access. Given the current cost of living pressures being experienced by consumers, providers should be encouraged to offer social tariffs to customers experiencing financial difficulty. This should assist in reducing debt and detriment while maintaining internet access.

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