

The Experience of Digitally Excluded CAB Clients

Nick Hopkins Consulting and Gil Long
for Glasgow Citizens Advice Bureaux

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Section 1 Introduction

Over the last decade there has been an enormous shift in the way that the general public accesses banking and other financial services, does its shopping, engages with governments on issues such as benefits, and seeks out and receives information, advice and support.

This 'channel shift', a movement away from face to face contact, and towards phone and online access and engagement, was accelerated and extended by the pandemic as services adapted to stay open whilst remaining Covid safe. The change was most widely publicised in relation to medical appointments but was also seen across the Citizens Advice Bureau (CAB) network. Within a month of the first lockdown in March 2020, all CABx across Scotland had moved to offering advice and information by telephone and online.

As we move beyond the pandemic, it seems certain that online delivery of some services is here to stay, at least as an option. In these circumstances, it is critical that the particular challenges for people who are digitally excluded are better understood, so that a situation in which exclusion results in lack of access to services can be avoided.

Several recent reports have highlighted that issues with affordability are a key driver of digital exclusion. A YouGov survey conducted on behalf of Citizens Advice Scotland (CAS) in 2021 showed that 15% of respondents felt that the costs of their internet or mobile phone connections were unaffordable and 32% of respondents ran out of money before payday resulting in lack of access for 26% of respondents and a further 28% went without mobile phone access.¹

Research by Nesta (2021) on data poverty in Scotland and Wales showed that 1 in 7 adults experience data poverty concluding that not being able to go online significantly impedes individual's life chances and can exacerbate isolation and limit economic opportunities. Adults living in deprived communities, those who were less confident in reading English and those living with children in larger households were particularly at risk.²

These findings are replicated in the latest research from Ofcom (2022) showing that 5% of households struggle to afford their broadband service and a similar proportion face affordability issues with their smart phone. For households dependent on means tested benefits, the figures are higher with 1 in 10 experiencing affordability issues with their broadband service.³

However, affordability is only one of the barriers to digital inclusion. To further explore these barriers, the impact of digital exclusion and implications for advice services, Nick Hopkins of Nick Hopkins Consulting was commissioned in January 2022 to explore the experiences of Glasgow CAB clients who had been identified as being digitally excluded, and to carry out an analysis of the characteristics of these clients, with help from Gil Long, Chair of Parkhead CAB and an independent social researcher, and a team of CAB volunteers.

¹ <https://www.cas.org.uk/publications?title=&spotlight=All&type=377&page=1>

² https://www.nesta.org.uk/report/data-poverty-scotland-and-wales/?gclid=EAIaIQobChMIqd6qv7CT9wIVF5ftCh13AQXzEAAAYASAAEgIOXPD_BwE

³ https://www.ofcom.org.uk/__data/assets/pdf_file/0016/232522/Affordability-of-Communications-Services.pdf

This report sets out the evidence gathered from project interviews and statistical analysis, and draws a number of conclusions relevant to Citizens Advice Scotland (CAS), CABx across the UK and advice and other services more generally. It follows on from previous research for Parkhead CAB carried out in 2020 by Nick Hopkins and Gil Long, which explored the experience of CAB clients in lockdown⁴.

The report is divided into the following sections:

- Section 2 gives more detail on the methodology followed.
- Section 3 looks at the demographics and socio-economic characteristics of Glasgow CABx clients identified as being digitally excluded, and compares them to the clients not recorded in this way.
- Section 4 looks at:
 - The current use of digital devices by digitally excluded clients, some of whom the interviewers came to recognise as *partially* digitally excluded, and the reasons why they go online.
 - Their views on the channel shift described above, and their preferences for the channels through which they access services.
 - The impact of digital exclusion on their lives, and the extent and focus of any interest they have in going online more.
 - Barriers to their use of the internet/ increasing their use of the internet.
 - How they think these barriers might be overcome, if they can be.
- Section 5 looks at the experiences of digitally excluded clients engaging with CABx services, exploring:
 - Their route into services.
 - The range of support they received.
 - The channel through which they received services from the CABx and their preferences for the channel.
- Section 6 sets out the conclusions from the research and policy recommendations.

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⁴ 'Locked Down not Locked Out' <https://www.parkheadcab.org.uk/news/locked-down-not-locked-out>

Section 2: Methodology

This report is based on:

- Analysis of the characteristics of Glasgow clients, both those recorded as digitally excluded, and those not, drawing on statistics provided by CAS relating to the period April 2020 to January 2021.
- 38 interviews with clients from Bridgeton, Greater Easterhouse and Parkhead CABx recorded on the CASTLE database as being digitally excluded.

The interviews were carried out over the phone by current volunteers from the three CABx, using a semi structured aide memoire, with a small number of survey style questions aimed at generating some quantitative data to set alongside the qualitative feedback that interviews provided.

Clients were recruited who had been identified as 'digitally excluded' on CASTLE, the case management system used by CABx. Digitally excluded is a new category of information on CASTLE, being introduced by CAS in April 2020 in recognition of the implications of digital exclusion on the lives of clients.

Advisers are required to record whether or not a client is digitally excluded, based on a number of factors, including lack of skills, lack of equipment, finance or equipment or a combination of these issues.

When the pilot questionnaire was tested for the research, it became clear that clients recorded by advisers as being digitally excluded divided into two broad groups distinguished according to their stated internet use and the type of devices they owned:

- The first group, clients who were highly digitally excluded, either had no means of accessing the internet or if they did, used the internet barely or not at all. Within this group, totaling 18 clients, 11 had a mobile phone, 2 had access to an I-pad, one client only owned an I pad and 4 clients recorded not having any device capable of internet access. 12 said that they made no use of the internet at all.
- Of the 20 in the second group, clients who were partially digitally excluded, 19 had a mobile phone, 4 had access to a computer and 11 had access to an I pad, whilst 13 clients said they used the internet for keeping in touch with family or friends, 9 mentioned use of social media and 10 shopping. The large majority of people in this group did not make use of the internet for researching information or more complex operations.

The different experiences of the two groups have been used to structure much of the evidence set out in sections 4 and 5. Understanding the differences and similarities between these groups is essential to ensuring that services meet the needs of people who are digitally excluded, and that work to tackle digital exclusion is appropriately focused and realistic in its ambition.

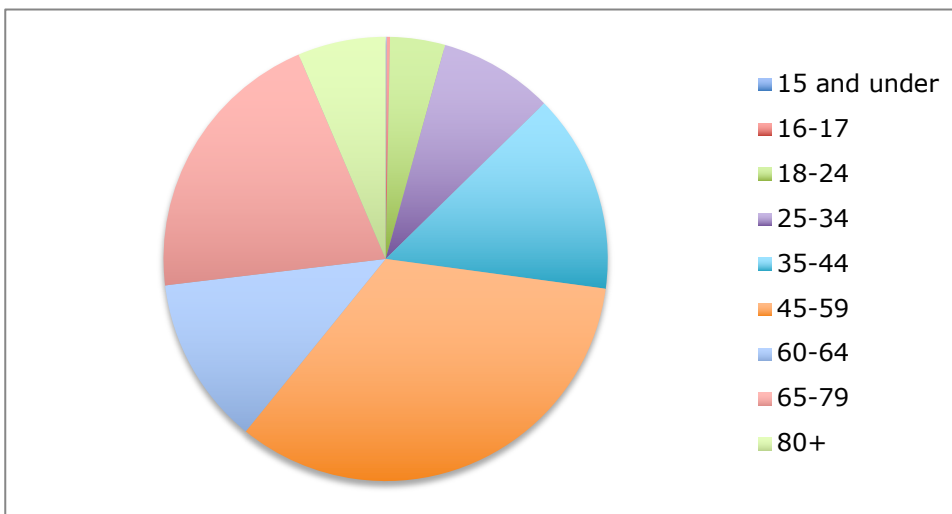
The volunteer advisers carrying out the interviews experienced a number of challenges using the quantitative elements of the aide memoire. As a result, only very limited use of that data has been made within what follows.

Section 3: Glasgow Clients: Statistical Analysis

This section provides an analysis of Glasgow CAB clients between April 2020 and January 2021, who were recorded on the system as being digitally excluded, examining the demographics and socio-economic characteristics of the group, and comparing them to those not recorded as being digitally excluded.

Information relating to a total of 16,969 clients was analysed; 1,275 (7.5%), from whom all the interviewees were drawn, were recorded as being digitally excluded 15,694 (92.5%) of these clients were not recorded as being digitally excluded.

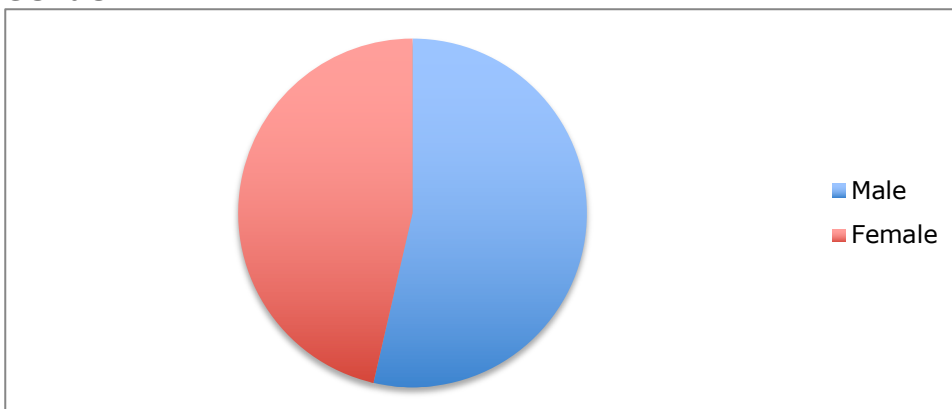
Age



Key points

- Just over a third of digitally excluded clients were aged 45 to 59, just over a fifth were aged 65 to 79⁵.
- Nearly three quarters, 73%, were aged 45 or over. This compares to 45% of clients not recorded as being digitally excluded.
- 6% of digitally excluded clients were over the age of 80, compared to only 1% of non digitally excluded clients

Gender

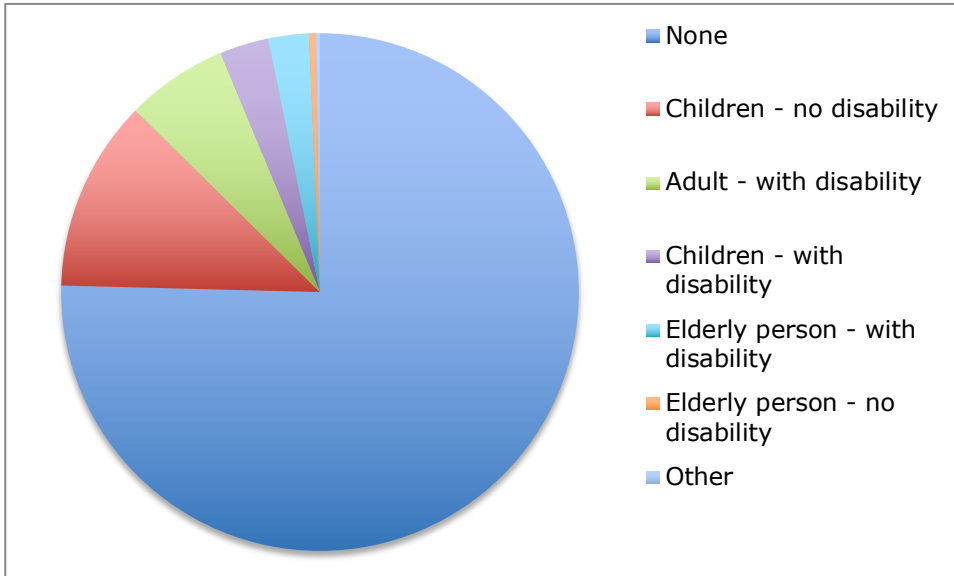


⁵ All figures in this section calculated as proportions of clients for whom this information was available. For clients recorded as being digitally excluded the proportions recorded as 'unknown' or 'prefer not to say' varied between 2% and 15%. For clients not recorded as being digitally excluded this proportion varied between 15 and 35%. The figures should therefore be understood as describing broad trends.

Key Points

- 54% of digitally excluded clients identified as male, 46% identified as female.
- Clients who were digitally excluded were 24% more likely to be male than those who were not digitally excluded.

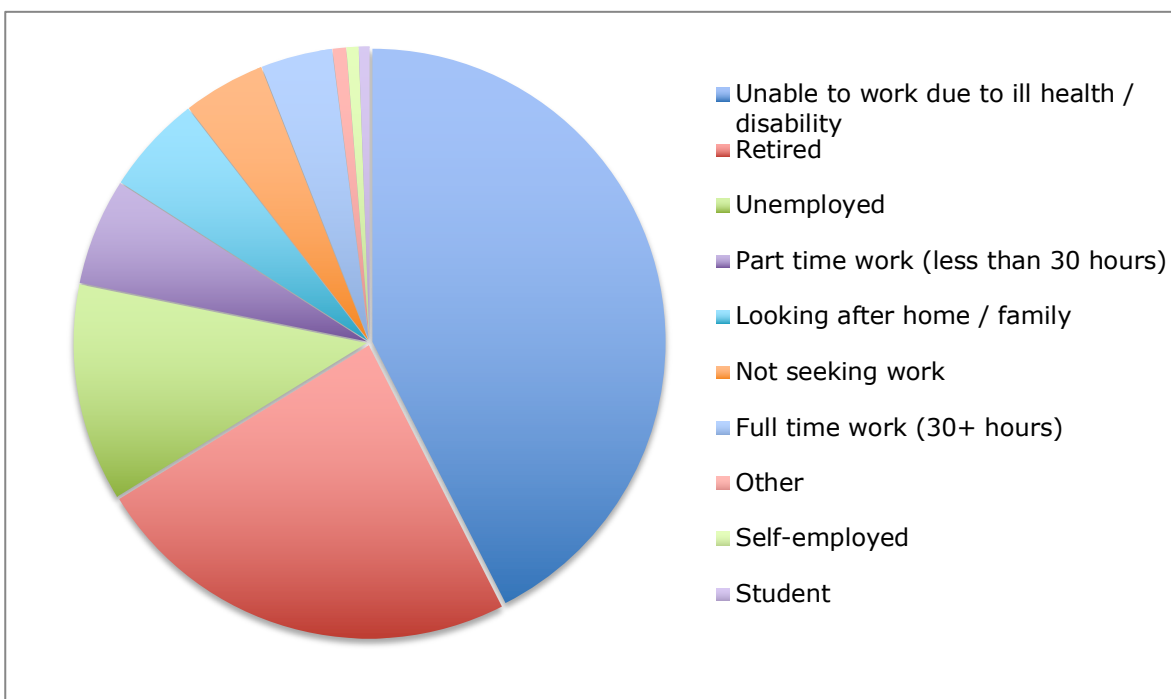
Caring Responsibilities



Key Points

- Just over three quarters of digitally excluded clients did not have caring responsibilities.
- Of those who did, nearly half (12% of all digitally excluded clients) had caring responsibilities for children with no disability.
- 6% of total digitally excluded clients, about a quarter of those with any caring responsibilities, had caring responsibilities for an adult with a disability.

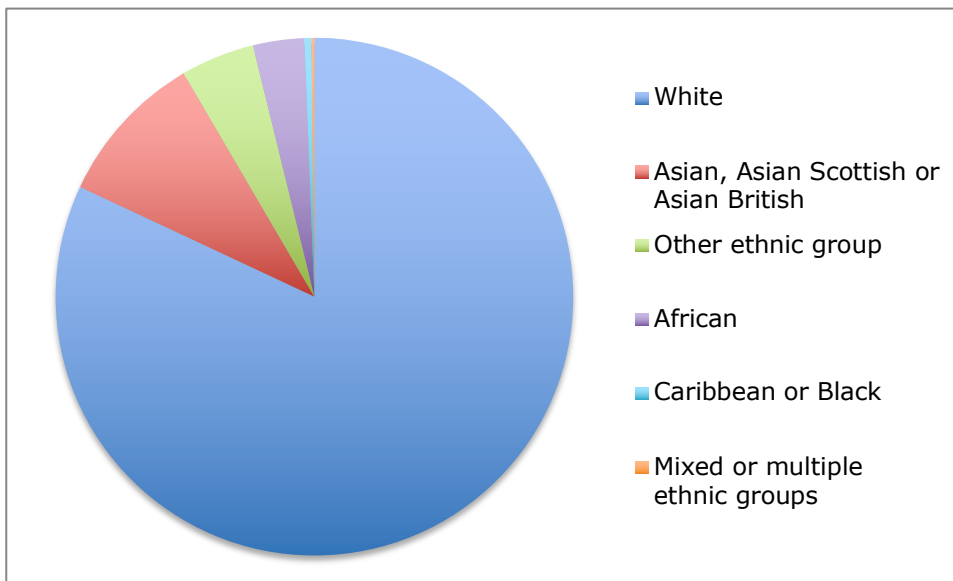
Work Status



Key Points

- Only 1 in 10 digitally excluded clients were in paid employment.
- Two thirds of digitally excluded clients were not in work due to age, ill health or disability; 42% were not able to work due to ill health or disability, a further 24% were retired. A further 12% were unemployed and seeking work.
- Clients who were digitally excluded were nearly four times more likely to be retired than those who were not, and 2½ times more likely to be unable to work due to ill health/ disability.
- Clients who were not digitally excluded were just under three times more likely to be in work than those who were, over four times as likely to be in full time work, and twice as likely to be in part time work.

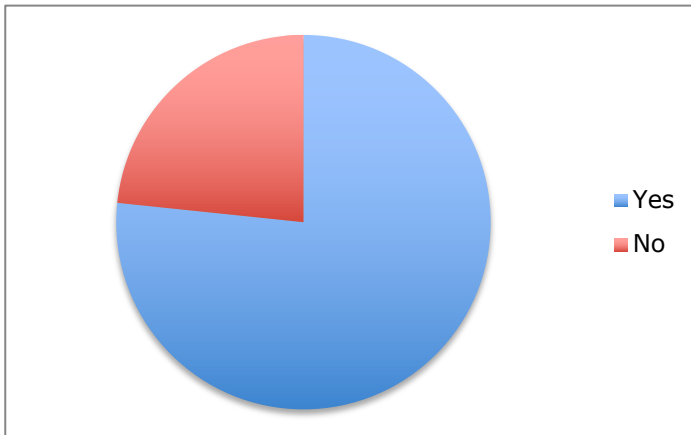
Ethnic Group



Key Points

- Eight out of ten clients who were digitally excluded were white, one out of ten were Asian/ Asian Scottish/ Asian British.
- Proportions of clients who were white or Asian were broadly similar across those who were digitally excluded and those who were not.
- Overall proportions from other BAME communities were small, but clients who were not digitally excluded were nearly twice as likely as to be African, or Caribbean or Black. Given the association between language barriers and digital exclusion identified in the next section, this is most likely to reflect the age profile of clients from African/ Caribbean/ black communities.

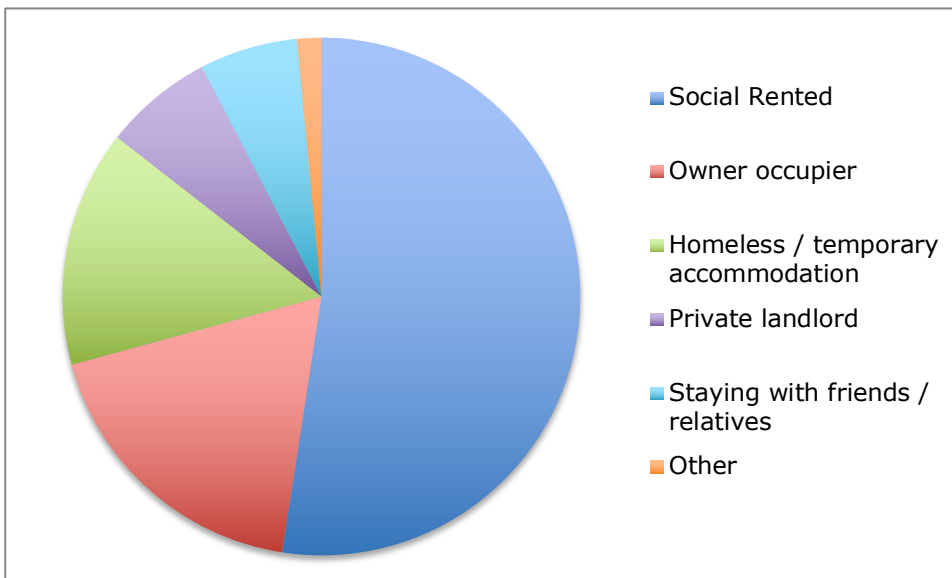
Health Condition



Key Points

- Just over three quarters of clients who were digitally excluded reported that they had a health condition. Most of these clients (8 out of 10) had a condition that 'limited their life a lot'.
- Clients who were not digitally excluded were over twice as likely to not have a health condition, and of those with a health condition, clients were just over 15% less likely to have a condition that limited their life a lot.

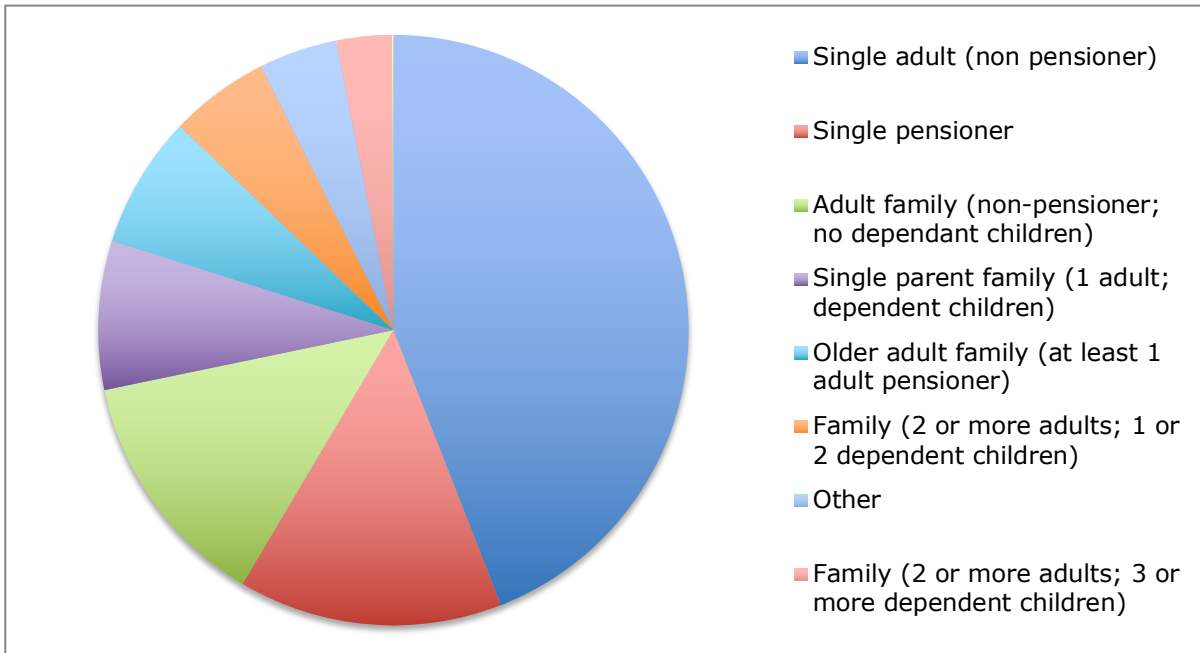
Housing Tenure



Key Points

- 52% of clients who were digitally excluded live in social rented housing, 18% were owner occupiers, 15% lived in homeless/ temporary accommodation, 7% rented from a private landlord, 6% were staying with friends or relatives.
- Clients who were digitally excluded were twice as likely to be living in homeless or temporary accommodation, and half as likely to live in the private rented sector.
- Clients who were not digitally excluded were 40% more likely to be staying with friends or relatives, probably reflecting the younger age group most likely to be in those circumstances.

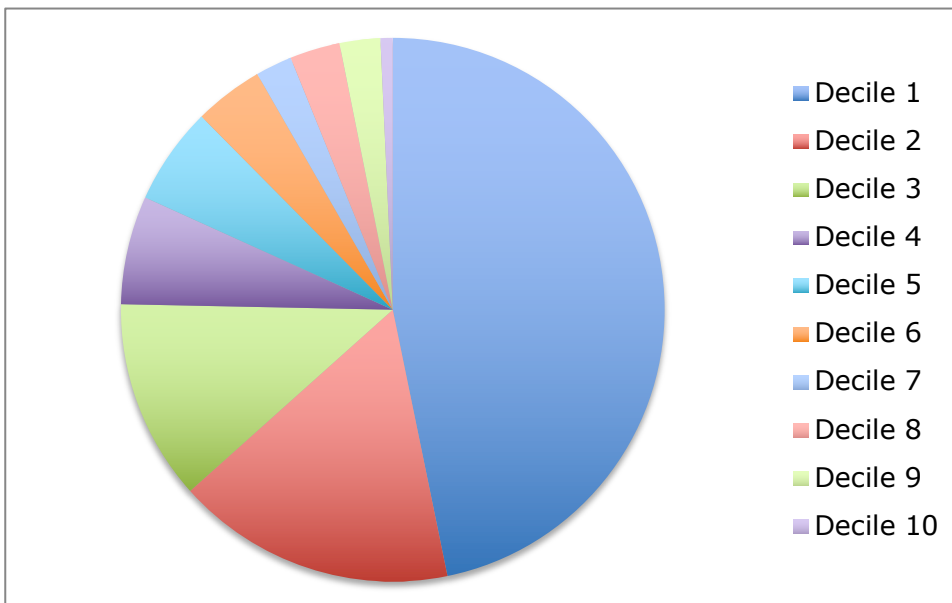
Household Composition



Key Points

- 44% of clients who were digitally excluded lived in single adult, non pensioner households, 14% in single pensioner households, 13% in adult families without dependent children.
- Clients who were digitally excluded were three and a half times more likely to be in a single pensioner household than those who were not.
- Clients who were not digitally excluded were two and a half times more likely to be in a family with two or more adults and dependent children, and twice as likely to be in a single parent family.

Living in Area of Disadvantage



Key Points

- Nearly half, 47%, of digitally excluded clients lived in the most disadvantaged decile of (Scottish Index of Multiple Deprivation) SIMD areas in Scotland.
- Nearly two thirds, 63%, lived in the most disadvantaged quintile, three quarters in SIMD areas in the bottom 30%.
- The differences between the SIMD residence profiles of digitally excluded and non digitally excluded clients were fairly marginal, with non digitally excluded clients slightly less likely to live in the more disadvantaged SIMD areas.

Issues

CASTLE provided data on the issues with which digitally and non digitally excluded Glasgow clients were provided with support across the same period.

Table 1 categorises the cases involving a digitally excluded client in terms of the issue on which support was provided.

Case Type	Proportion of Digitally Excluded Cases	Proportion of Non Digitally Excluded Cases
Benefits	69.8%	57.5%
Tax	6.5%	5.4%
Utilities and communications	4.8%	3.4%
Debt	4.3%	10.2%
Housing	3.8%	5.2%
Finance and Charitable Support	2.3%	3.1%
Immigration, Asylum and Nationality	1.9%	2.5%
Legal Proceedings	1.9%	3.0%
Travel, transport and holidays	1.9%	1.3%
Health and community care	0.8%	0.8%
Employment	0.7%	3.0%
Consumer	0.7%	1.4%
Education	0.4%	0.9%
Relationship	0.2%	1.1%
NHS Concern or Complaint	0.1%	1.2%
Discrimination	0.0%	0.1%

Key Points

- Benefits were a very significant proportion of the issues that were dealt with for digitally excluded clients.
- Issues on which digitally excluded clients received support were 41% more likely to relate to utilities or communication, and 21% more likely to relate to benefits.
- Issues on which digitally excluded clients received support were 4.2 times more likely to relate to employment, 2.3 times more likely to relate to debt, 37% more likely to relate to housing and 32% more likely to relate to immigration.

Section 4: Client Perspectives on Digital Inclusion

Interviews explored clients’:

- Current use of devices to go online.
- Reasons for going online/ the activities they carry out online.
- Experiences of, and perspectives on, trends towards people accessing goods and services, particularly financial and governmental services, online, i.e. on channel shift.
- Perspectives on the impact of not using the internet/ low internet usage on their lives.
- Interest in increasing their usage of the internet.
- Experience of barriers to their use, and increasing their use, of the internet.
- Perspectives on ways that they might be supported to increase their usage of the internet.

Section 4.1: Use of Devices

Interviews with clients explored both their use of particular devices for accessing the internet, and their reasons for preferring to use these devices rather than others.

Mobile Phone

While the majority of clients owned a mobile phone, in the group defined as HDE, 12 said that they did not access the internet at all and 4 said that they did not have a device that could access the internet.

Of those in both groups who made some use of the internet, most preferred to use their mobile phone rather than other devices. Some did not have any device beyond a mobile phone. Others reported that their preference was based around price or only partly around immediate availability of a device:

‘I don’t have broadband at home as I can’t afford it so I just use my phone. I am on a contract and only have 5GB of data so it gets used up quickly if I am on the internet a lot. My son has an I-pad which the school gave him during Covid. He has a laptop too but that’s broken.’ Daniel (45-54)⁶

For some, their preference for using a mobile phone was about portability and convenience as well as cost:

‘It’s convenient, it’s always charged, and it’s easier to work.’ Derek (55-64)

‘It’s easier to use the phone as I have pay as you go internet on it. Also I can carry it around with me and access the internet in other places.’ Khaled (45-54)

One client highlighted the ease of use of his mobile phone in the context of having been affected by a health problem:

*‘Since my stroke, it’s been the easiest way to use the internet, also with only one hand available, it’s easier to just use the mobile phone.’
Ronald (54-59)*

⁶ Throughout the report fictitious names are used to preserve confidentiality, with interviewees’ age bracket also included.

Tablets and Mobiles

Tablets were also commonly used by PDE clients. One client reported that they had access to an I-pad because their daughter had received one through school. Another reported that they used an I-pad to go online as their mobile phone was not modern enough to allow internet access:

'I've got a basic model of a phone not suitable for online stuff so I used my I pad but I am still trying to get used to it' Fiona (45-59)

Some PDE clients spoke of using both a tablet and a phone, and were satisfied with the range of devices they had in the house:

'I use both the phone and my I-pad equally. It just depends what I'm using them for. I use my I-pad to watch videos and for Facebook and my phone mainly for calls or to use the internet when I'm out and about. I have home broadband so I can stream videos and use Facebook when I'm at home.'
Peter (45-54)

Use of Lap top/ Desk Top Computers

Only four PDE clients reported having a lap top or desk top computer. In one case this was because this was the only device that they had access to, in another, they switched between mobile phone and computer, depending on need:

'I used my phone, it's convenient and always available. For more complex information, then I use the computer.' Ahmed (35-44)

One client reported having a computer but not using it, preferring to use their mobile phone. Another reported issues with their usage of a desk top computer that they had been given but which did not have software that offered full functionality. However, other PDE clients felt that they lacked the knowledge to use a computer rather than other devices while others mentioned the cost of computers as a barrier, and as an unnecessary additional cost in the context of their usage of other devices.

'I find it easier to use a phone or tablet – I don't know how to use a computer.'
Jane (65-74)

'I can use my mobile and I-pad. I am used to working these. I can't afford a laptop or computer, but I don't think I need them.' Tracey (25-34)

Section 4.2: Frequency and Purpose of Going Online

Interviews explored how frequently clients who were partially digitally excluded used the internet, and the purposes they used it for.

Frequency

Some PDE clients reported that the internet was an important part of their life and/ or that they went online several times a day:

'I use it several times a day. I'm unemployed so I spend a lot of time watching videos on-line. There's nothing much else I can do.' Peter (45-54)

'I use the internet every day. I don't think I'd be able to live without it.'
Christine (29)

Others felt that the internet was an inevitable part of modern life, or that it was a time saver for them:

'The internet is used for everything and you can't avoid it especially when you need to be very organized for a busy life with children to take care of.'
Ahmed (35-44)

Multiple Reasons for Access

A number of clients reported going online for a number of different purposes, picked up individually below, although this was not necessarily entirely without difficulty:

'I have my banking app on my phone and Facebook and some games. I order some things online and tend to use the i-pad for this. My wage slips are online too. I can use Youtube for videos.....I struggle with emails sometimes and my son helps me with what they say.' Frances (35-44)

Entertainment

The main focus of online activity for many clients was on entertainment and leisure, with various streaming activities mentioned, although some did have restricted access:

'I use the internet mainly for entertainment – I just like watching videos on YouTube. I use it to keep up with friends on Facebook as well. That's really all I use it for.' Peter (45-54)

'I have broadband at home but don't use TV packages like Sky as they are so expensive... Instead I use a firestick which works out much cheaper as you can share Netflix and things like that with family. I can use my sister's Netflix so it doesn't cost as much.' Christine (25-34)

Some were clear that watching entertainment was almost the only activity they undertook on line; not needing to carry out other activities, not wanting to, or having a preference not to because of security or financial concerns:

'I really only use it for gaming and music, and to text family and friends. I don't use any social media – I don't think it's safe, I don't trust it. I'm worried about putting information about myself on-line. I don't use the internet to stream TV as it would use up my data too quick and I can't afford more.'
Daniel (45-54)

Online gambling also received mention from two clients.

Social Connection

Several PDE clients reported using social media or online apps to keep in touch socially with others:

'I use the internet mainly to keep in touch with family and friends. I use WhatsApp free internet calling to keep in touch with family and friends. I also use Facebook and Instagram.' Khaled (45-54)

'I am on social media a lot, Facebook, TikTok, Instagram. I like to check in and see what my friends are doing. I upload pictures and things. I often play games on line if I'm bored.' Tracey (25-34)

The very few HDE clients that reported using the internet, did so for engagement with friends or family, but saw themselves as limited users, and expected that expanded engagement, including shifting channel for accessing services, would be challenging for them:

'I have a mobile phone which I use daily. I only really use WhatsApp to keep in touch with the family- my brother helped set that up, and he's helped me with all the other issues. I don't really think of myself as using the internet.'
Teresa (65-74)

'I only have to press a button on my phone and Facebook is there, I have tried to use my i-pad that was given to me but I keep getting mixed up. I only go on Facebook, pretty much every day. I don't do anything else. I get mixed up trying to use it and can't work it so I get fed up and leave it. I haven't changed anything I just get help to do things from my family or CAB.' Jessica (45-54)

Shopping and Banking

Some clients mentioned carrying out shopping online, others suggested that they tended to browse rather than shop online, with their general financial situation a barrier to doing more purchasing. One reported getting help from family when it came to actually carrying out payments.

Some PDE clients talked about using online banking to manage their day to day finances in ways that they found convenient, for example, checking their wages had been paid in:

'I use it for banking – checking my account for money and use it to pay money to other people. I also use it to top up my gas and electricity meters. Otherwise I'd need to go to a post office to do that and the nearest one is 20 minutes away so that makes it much easier for me to keep the meter topped up.' Christine (25-34)

'Banking is more convenient and saves doing this in person – it saves me time with the bills.' Frances (35-44)

For one client, internet banking was one of their few areas of online engagement, more general use being restricted by their physical health problems:

'I am only able to get my basic bank account details; everything else is too complicated and I don't have the skills set to get round [the websites] or make them easier for me to use because of my restricted dexterity.' Ronald (45-59)

Others made some, but more limited use of online banking, sometimes identifying a lack of skills as a barrier to doing more:

'I do have a banking app on my phone but I just use that to keep track of how much money I have in my account – I don't use it to pay bills or anything like that.' Peter (45-54)

News and Information

A very few PDE clients spoke about using the internet for general searches for information, or to keep up to date with news. For one client accessing local news and information and finding out information about a new home city were their only reasons for going online.

Engagement with Government Organisations/ Applications

Only 3 clients in the PDE group and none in the HDE group talked about using the internet for benefit applications, though responses suggested strongly that others had tried, or had considered doing so and been put off. In the PDE group mention was made of Universal Credit and free school meals.

There was little mention of use of email for official purposes by clients. One reported that they had just started using email to contact government organisations, another that they struggled with some emails:

'I use it a bit for emails as well but not so much. I used it for the first time recently to apply for a council tax reduction. Now that my English is getting better it's easier to use for things like that.' Khaled (45-54)

Learning

One client reported using the internet both for their own learning and to support their children's learning during the pandemic:

'I've used it for learning and for the kids. My big challenge is to learn more English, I've got internet support for learning English. I've got three children at school and during Covid much of the teaching had to be done online – everyday there were more things to catch up on.' Fatima (35-44)

Section 4.3: Different Responses to Channel Shift

Clients were asked about whether they had recently, perhaps as a result of the pandemic, changed the way that they accessed services such as making applications for benefits, paying council tax and rent, doing shopping and banking etc., and if they were now doing these things over the phone or online, rather than face to face, by letter or using printed forms.

'Non Changers'

This channel shift had passed many HDE clients by. Some reported that they had not really noticed any such change:

'I've not noticed much of a change except that I had to use the phone when contacting CAB. I don't go out much because of all my health problems and I really only use my phone to keep in touch with my sister and my son and my GP. Otherwise I am pretty isolated. My family do my shopping for me.'
Linda (45-54)

Some HDE clients had noted the shift but had sat it out, and reported still being reliant on the assistance of family to access things online as they lacked the skills themselves:

'I have a mobile phone for calls and texts only. Anything that requires internet access, I get my daughter to help with. I know the kids need the internet for school work, I get my daughter to set it up. I prefer face to face, and I'm not keen to use the internet for any service if I can avoid it.' Paul (65-74)

Often HDE clients were wholly reliant on relatives or friends to help them make contact and engage with services and manage their money online, even to the extent of not really being involved at all themselves:

'I rely on my niece or my friends to help me to phone and perhaps contact services online.' Christopher (55-64)

'I get too confused about things and still get help with forms and things My daughter controls my finances and pays my bills as I keep forgetting.' Jessica (45-54)

Others relied on both families and professionals to help them:

'I don't use the internet, I don't understand it. My grandchildren sort things out for me and also my welfare rights officer. Without my welfare rights officer I couldn't manage my benefits, council tax etc. because it's all online.' Dennis (65-74)

One of the HDE clients had not been in a position to keep abreast of these changes in the way services are delivered:

'I've just left prison, I was in for 27 years. I don't know how to access anything.' Christopher (55-64)

One PDE client reported feeling relieved that their living circumstances meant that they did not have to use the internet themselves for anything official, and that they help with aspects of their financial situation:

'I don't pay any bills as I live with my mum – so she pays all the bills. I don't really do anything with banking. My money gets paid in every month and I don't need to do anything. I need assistance to apply for benefits by post or online due to my dyslexia. I prefer to talk to someone as I don't have to write anything then.' Tracey (25-34)

Some PDE interviewees had not changed the way they accessed services, noting that they would still come for help to the same sources as before alongside some of the barriers to changing their behaviour. For 'Daniel' the cost of equipment was also the major factor limiting his internet use:

'I haven't changed how I do things – if I need help I will come to the CAB. I can't do lots of on-line things because I can't afford it. I used to work for Motorola and Hewlett Packard so I understand computers – it's not a skill issue. I just can't afford it.'

'Recent Changers' / 'Already Changed'

The pandemic was seen as a driver of change by many PDE clients, one suggesting that it had changed 'everything.'

Some PDE clients reported changing the way they carried out their banking or handled money, and this was often seen as something that was positive:

'It's mainly affected my banking. Because of Covid lots of places stopped taking cash so now I use my banking app much more. I use it to pay in shops and to pay money to friends.' Christine (25-34)

'I do my banking online which is quite easy, it's better. Some shopping also. My bills are direct debit mostly.' Frances (35-44)

Some HDE clients had increased their use of the phone to access services, sometimes in response to the pandemic, but had not moved towards increased internet use:

'I've got a mobile, but I don't use it to access the internet, it's too expensive. I probably use the phone more now than I used to, but it is just for calls, not the internet. I've got mental health problems and I don't go out much, my worker has been calling me rather than seeing me because of the pandemic.'
Duncan (45-54)

'I've got mobility issues so I use the phone more.' Anne (85 plus)

Some PDE clients felt that during the pandemic they had broadly continued to use the internet in the same way as they had previously, noting some barriers to usage, whilst also identifying some change within that broader picture:

'I wouldn't say I've changed my behaviour much. I've always used the internet – it's my English skills that have been the problem and not having enough money for a phone and a sim card initially when I came here. I have a banking app on my phone which is new but I use it mainly to check my balance. I have applied for Council Tax reduction on my phone because I had to – there was no other way of contacting the Council so I suppose that's a change.'
Khaled (45-54)

Some HDE clients had already changed the way they accessed some services prior to the pandemic by making more use of the phone, sometimes alongside face to face engagement:

'I've got mobility issues so I use the phone more.' Anne (85 plus)

'Unsuccessful Changers'

Some clients had been open to shifting their engagement with services/ working to become more digitally excluded but had experienced challenges doing so.

One HDE client had tried to develop their skills further, but had not found this easy, or the courses that were available to them suitable, and had found that the pandemic had further interrupted their attempt to do so, at the same time as increasing the importance of getting online:

'I find that all the courses at the library that I have attended expect that you have some understanding, both me and my wife have little or none, so we feel excluded even there. And since the lockdowns occurred there hasn't been access to libraries except online according to the newspapers.' Donald (65-79)

One PDE client noted the difficulty that the pandemic had caused in terms of his ability to access the support with going online that she had previously relied on:

'Before my stroke, I was starting to see the limit of my skills, where before I would have gone to my local library, I have seen over the last 2 years these services and assistances being reduced and removed in some cases so now that I am needing them more and closer it appears there's none.' Ronald (54-59)

Reflections

Several issues emerge from the discussions on the trend towards and expectations of internet use. For HDE clients this meant increased use of the phone and greater reliance on others to use the internet for them. The need for help from family and friends or other agencies to adapt to internet-based services was also apparent among PDE clients, suggesting this dependence coupled with concerns over finance and lack of skills leads to disempowerment.

Section 4.4: Channel Preferences/ Perspectives on Channel Shift

Interviewees were asked about their access preferences for applying for benefits, paying rent and council tax and banking, and their views on the channel shift to online and phone engagement that had taken place across these areas.

Preference for Face to Face Engagement

In both HDE and PDE groups there was a very strong preference for face to face engagement across each of these three areas.

Some HDE clients had a simple preference for accessing services face to face even where the nature of that face to face engagement might have changed:

'I used to pay bills at the post office using my post office account but this changed when benefits started getting paid into my bank account. I now pay utility bills and other bills by card at the local shop'. Teresa (65-74)

Some PDE clients echoed this perspective even when they recognised the trend towards online services.

'I understand that lots of things have had to go on-line because of Covid but I'd much prefer to do things face to face.' Khaled (45-54)

A minority of HDE clients said that they found it acceptable to use either phone or face to face channels, the key aspect being that they are able to speak to a person directly and be confident that their situation was being dealt with:

'I prefer to speak to people, for example at the Council tax office, either face to face or by phone. I've got 24 hour banking, where I can speak with people.' Isobel (55-64)

'I like to talk to people face to face or on the phone. If I can see them or talk to them I feel better and I know that someone is actually doing something. I don't want to give all my details to a machine. Dealing with someone is more personal and I can ask questions if I'm unsure about things.' William (60-64)

Negative Experiences of Online and Phone Engagement

Both HDE and PDE clients commented that using the internet to access services, could be confusing or difficult given the other problems they faced. Negativity towards online engagement was often described in terms of uncertainty or anxiety:

'I prefer face to face, using the internet just makes me anxious.' Paul (65-74)

'Jessica' below, was one of a smaller number of clients who reported that her discomfort with the channel shift extended to accessing services by phone:

'I struggle with mental health and have difficulty adjusting to new things. I get mixed up with a lot of things and need help to have them explained. My daughter sorts out my bills. I am very anxious if I am phoning people and get confused about what I need to ask/do. I just couldn't attempt to do any of these things online.' Jessica (45-54)

A number of clients expressed annoyance or frustration at the channel shift, or found it stressful:

'Universal Credit keep sending me text messages but I can't read them unless someone reads them for me and sometimes I don't get back to them immediately and they get very annoyed. I've tried to explain to them I can't read or write but no-one ever seems to take a note of it and I have to keep repeating it to everyone I speak to. It's hopeless – they don't care about anyone with problems. They just want everyone to do everything by computer so they don't have to speak to them.' Peter (45-54)

'The change is very stressful – English is not my first language- all the applications, systems and vocabulary are complex. There is never a person there to ask. Sometimes this gets too complicated and it's hard to work out what is for what.' Ahmed (35-44)

The feeling that that there were negative impacts of the channel shift on the service they received from key organisations was expressed by several clients mentioning: their inability to speak to a representative; complicated websites and their need to get help in order to access a service. There was a general sense that the services available to them had diminished during the pandemic, partly due to the shift online.

More Mixed/ Positive Views on Accessing Services Online/ By Phone

It was clear that about half of the PDE clients had found some benefits to online services, with banking and paying bills a particular focus.

'I think some things are easier on-line and have made a difference to me like topping up my meter and the banking app but other things I would prefer not to do on-line.' Christine (25-34)

'I embrace going online.' Fatima (35-44)

A few clients expressed the desire to move beyond current preferences and learn how to handle benefit issues online, but some felt that at the moment they lacked the confidence to do so:

'I'd (like) to learn how to do online benefits and applications – I'm not confident and I'd need help to do so.' Fiona (45-59)

By contrast most HDE clients were clear that they needed help and support from family or other organisations to access online but also phone services.

'My brother has helped me to set up direct debits to pay bills. If I need to contact the bank, my brother will phone for me.' Teresa (65-74)

Particular Areas of Difficulty

There was a general dislike amongst all interviewees of completing benefit applications online:

'As I said, the benefit forms are too complicated and I prefer to speak to someone so I can make sure I can understand what I'm being asked. I think there's a skill to filling out these forms and you're better to get help to do them.' Christine (25-34)

A number of PDE Clients, including some who had coped with the channel shift in relation to other areas of their life, also reported difficulties in changing the way they engaged with the benefit system:

'Some applications like free school meals are online. School information is now all online. I have to go to the library sometimes to make use of the computer there. Sometimes I find the rights thing is difficult, I do applications – but I find this difficult and it's stressful to keep on top of.' Ahmed (35-44)

Particular tasks associated with applying for benefits online were noted as being difficult, as was dealing with authorities when things go wrong:

'It's too hard to try and explain everything on-line and if they ask me to attach documents I don't know how to do that..... The Council had the wrong dates for when I started living at the property but I didn't know how to tell them this. It ended up in court, I'd not dealt with the letter because I didn't understand it.' Peter (45-54)

'I'm going to have to get a bank account because the DWP told me they won't be using post office accounts for much longer, so I'm a bit worried about getting an account as I don't have any photo ID.' Daniel (45-54)

Section 4.5: Barriers to Use/ Reasons for Channel Preference

Interviews explored barriers to using the internet and how those influenced negative experiences of going online and preferences for accessing services face to face or by phone.

Some clients, both HDE and PDE, did not feel that they faced barriers to getting online, and spoke more in term of non-access as being a choice, rather than being the result of challenges they faced. Preferences for face to face contact were not always fully explained, one client simply referred to 'hating the internet', but most clients had clear perspectives on the reasons for their preferences, and on the barriers to getting online that they faced.

Lack of Skills and Confidence

Both HDE and PDE clients spoke about their lack of skills and not having, or having lost the confidence to learn how to use the internet, or carry out certain tasks online.

'I can't use the internet because I don't have the skills. I only use my phone for calls and texts, I'm not knowledgeable enough to feel confident to use the others.' William (60-64)

'With banking I find that anything more than checking my balance is now beyond what I am confident to do.' Ronald (45-59)

For some clients the lack of skills was coupled with a disability issue.

'I have very bad dyslexia which makes reading hard for me. I get letters and numbers mixed up and always need help with forms/applications/payments. It's very frustrating and embarrassing and I try to hide it from people.'
Tracey (25-34)

Not having English as a first language could be a significant barrier to communicating with public and key private sector organisations online:

'English is not my first language and I have no training in using the internet. Things like applications, banking and communicating with my children's schools are complicated and require a lot of knowledge of vocabulary and different systems. This makes things very tiring and difficult to go online in all the ways I am supposed to.' Ahmed (35-44)

'The benefit forms are very long and difficult to understand when your English is not good. I got a lot of help from Cranhill Development Trust when I first arrived as an asylum seeker. They helped me with my English and I could ask them for help and advice with other issues as well.' Khaled (45-54)

For 'Tracey' her lack of skills and her dyslexia was a source of embarrassment:

'I can't read well and always need help with filling out forms, I feel embarrassed that I can't read properly and would like to be able to do the same as everyone else.' Tracey (25-34)

Another client expressed significant frustration at the barriers resulting from his own literacy issues, and at the lack of response from public agencies:

'I can't read or write so if I want to go on-line to do anything official I need help from another person. Most of the people I know don't understand how to contact the Council online either, so it's no good.' Peter (45-54)

A lack of skills led some clients to be concerned about getting things wrong online, and a clear preference for face to face engagement:

'I would rather try to fill out a paper form – than anything online- I don't want to make mistakes as you can't change it.' Derek (55-64)

Sometimes issues about completing forms were felt to result from the forms themselves, simply as the result of their complexity, with clients expressing a need for help to complete them:

'Online applications are very long and complex if you don't understand there is nobody there to turn to ask. Then you have to use the internet to find out what you didn't know – you're going round in circles. It's so complex and the words and systems are not easy. I would prefer a person there who can communicate with me and explain.' Ahmed (35-44)

Lack of Support/ Difficulty Accessing Training

Clients who wished to go online more, mainly from the PDE group, spoke about a lack of training and support. It was clear that some clients had had poor experiences with training courses that had only increased their anxiety and lack of confidence. One client pointed out the irony that since 'lockdown' all the courses available had been online.

'It's getting access to the training that is a challenge, I had kept putting it off and now when I really need the help to improve my skill set then there's less around.' Ronald (45-59)

'I did try once when I was younger to attend a computer class so I could learn about the internet but it just made me anxious and frightened and I couldn't cope and had to give it up.' (Linda (45-54)

'I need help to learn the basics, everyone who I ask doesn't seem to have any spare time, this and the fact that for the last couple of years I couldn't even get to the library, I've seen courses there in the past, even had some friends who recommended them but these last two years have put paid to them, when I tried a few months ago they told me the courses were online now, so if you have little or no experience, what are you supposed to do?' Donald (65-79)

Health and Age

Interviewees in both groups of clients mentioned health as a barrier to using or learning how to use the internet, speaking about epilepsy, dyslexia, having had a stroke, mobility issues and various mental health conditions.

'I would like broadband to watch TV but I wouldn't know how to use the internet if I had it and I don't think I could learn because of my health – I can't concentrate and get worked up if I don't know what I'm doing.' Duncan (45-54)

'I struggle to understand things sometimes due to my anxiety – I get too distracted and need things explained – my family try to show me but I just can't seem to get it.' Jessica (45-54)

One client was clear that his health issue dictated his preference for face to face engagement:

'I don't have a bank account anymore, I can't use my hand, I can't sign my name, because I've had a stroke. I prefer to go to the Post Office and pay my bills that way.' Gerald (55-64)

Age was also mentioned as a barrier to using or wanting to use- at least without help, or learning how to use, the internet, most frequently by clients from the HDE group:

'It is so easy for the new generation like my grandchildren to understand but I'm too old now and I'm not going to learn.' Dennis (65-74)

'I am 86, I'm not interested in the internet – I only get something that way if I get my grandson to help.' Anne (85 plus)

Some PDE clients were clear that their preference for face to face or phone engagement was a result of their age, or because they had been habituated to doing things another way:

'I still prefer face to face / phone – I am old school and don't want to do anything differently really.' Derek (55-64)

Financial Barriers

Both HDE and PDE clients spoke about financial barriers primarily around being able to pay for broadband, but also to pay for equipment:

'I've got a pay as you go phone, and no internet access that way..... I've not changed anything [in terms of accessing services]. I can't use the internet. I have no money for a smart phone and can't afford broadband. If I have a problem I'll phone CAB and see if they can help.' Matthew (45-54)

'We don't have enough money to buy these items, also the language is difficult to understand, we've only got basic skills.' Gloria (45-54)

The cost of living crisis was seen as creating the risk of further exclusion:

'I am really worried about how we're going to manage financially. My son uses his I-pad a lot – it has a sim card – and I need to tell him to calm down and use it less. Food and electricity costs are massive and we can't afford anything else on top.' Daniel (45-54)

Some clients experienced both skills and financial barriers.

'At the moment my main issue is not being able to read and write and not knowing how to do more difficult stuff like sending attachments but I think that I'm going to have to stop my home broadband as we won't be able to afford it and so I won't be able to get on-line they way I do now.' Peter (45-54)

One client was clear that he felt that investing in broadband access would be wasteful in the context of his being unlikely to go online:

'I see the costs of the broadband, when I'm asked by BT if I want it, I say no as why would I if I can't use it? Anyway I don't have a computer or anything like that.' Donald (65-79)

A few clients spoke about the use of computers in libraries being free reported that this access had dried up due to the pandemic and that journeys to libraries were too time consuming.

Security

A few clients from both groups mentioned security issues as a barrier limiting internet access.

'I am afraid of putting personal details in an online form – I worry about identity fraud.' Fiona (45-59)

Both PDE and HDE clients had preferences for avoiding going online anchored in concerns about privacy/ security, sometimes perhaps driven by their lack of familiarity with the internet:

'It's just much easier when you can speak to someone face to face and I don't like the idea of all my personal information being on-line.' Daniel (45-54)

'I haven't really tried to do on line stuff much. I worry about my details being stolen. My bank account, my identity. You hear about this happening all the time.....I don't see the need to go online. I don't trust putting my information in for things. The less people can find me online the better. I don't want to have details used by scammers.' William (60-64)

Reflections on Sections 4.4 and 4.5

The most striking aspect of client responses in these sections was the was a very clear preference for face to face services across both groups. Although some PDE clients had successfully embraced online activity in some aspects of their lives, benefit applications and dealing with government services was felt to be too complex. Clients, including HDE clients, had made increasing use of the phone to access services and this was often seen as acceptable because it enabled the client to speak to someone. Exploration of the intertwined and significant barriers to inclusion and the reasons for channel preferences do strongly suggest that face to face engagement by services will remain necessary to overcome issues of confidence, skills, language issues, disability, cost, health, and fears about security.

Section 4.6 Impact of Not Using the Internet/ Desire for Greater Use

Interviewees were asked about the impact of not using the internet on their lives, whether they felt they were missing out as a consequence, and in what areas of life they would like to go online more.

Not a Priority/ Antipathy

Some HDE clients felt that they had other concerns that were more pressing within lives that were generally fairly restricted or that digital exclusion was just one aspect of their lives on which they experienced difficulties:

'I would like to be able to use the internet but I don't know how and it doesn't really make any difference to my life. I just live day to day, surviving. I draw my money and when it's spent, it's spent. I hardly go out. I'm at home most of the time. I watch telly most of the time but just normal telly.'
Matthew (45-54)

'I don't think it makes that much difference to me as I need help to do a lot of things anyway. I suppose I might be missing out on more things online but I'm not sure.' Jessica (45-54)

Many HDE clients had significant antipathy to going online, commenting they were not interested in the internet, too old to learn how to use it or frightened by it.

'No – I get very anxious and I'm frightened of the internet. I don't want to use it. I don't want to use the internet – I just wish it was still possible to do things face to face.' (Linda (45-54)

'I don't want to use it more – it scares me. A couple of years ago the job centre offered a crash course in computer skills but I felt I would be wasting each other's time – I just don't understand it and its too late I'm getting old.'
Dennis (65-74)

However, 'Dennis' recognised the drawbacks of not being online in terms of lack of access to services:

'Although I don't want to use the internet more because it scares me – it is very frustrating not to be able to access so many things.'

While antipathy to internet use was most noted among the HDE group, it was evident that some PDE clients felt the same. Clients from both groups who expressed indifference to internet use often explained that the support of friends or family mitigated against any negative impacts of not being able to go online, whilst others felt they could meet their needs in other ways.

'I don't want to use the internet – I am happy with the information I get from the TV and talking to people.' Paul (65-74)

Missing Out

Some HDE clients couched the experience of missing out in the most general of terms, perhaps indicating a lack of understanding of the internet and what it might provide.

'I don't know how to use the internet and I wish I could.' Stuart (65-74)

'Of course I would.....there's lots of things that I could use and it would make my life easier'. Donald (65-79)

'I don't know if I am missing out but I feel that I don't know what is going on in the world.' Isobel (55-64)

Other HDE clients were slightly more specific about what they were missing out on mentioning access to different television channels and information:

'I don't know- I suppose it would be easier to do some things. I'd like to be able to stream more TV but I don't think I could afford it.' Matthew (45-54)

Some suggested that they were not able to access information on things that might be important in their lives:

'It stops me getting information on the things that are important such as benefits, money and information or even just getting the groceries delivered.' Joyce (65-79)

Feeling that they were missing out on social contact was also mentioned by HDE clients.

'I think I miss out on social interaction because I can't access the internet.' John (45-54)

The comments made by PDE clients to a certain extent mirrored those of the HDE clients. They also mentioned missing out on cultural and leisure activities, like access to additional TV channels but were also more specific about other aspects of exclusion, such as the consequences of not having the confidence to use online platforms to communicate with family members, or the training to use the internet for research and maintaining skills. The frustrations of feeling left out due to lack of knowledge and skills often came through very clearly:

'It makes feel tired and anxious and I feel like I never get to the bottom of what's going on – there are so many different things and I don't have the training [to find them].' Ahmed (35-44)

'I miss being near or close to my family, the only time that I have seen them online was when my daughter visited and helped myself to do it so we could speak to my brother. If I am honest, I wouldn't feel confident in doing it again on my own, I need to know what to do and not having that knowledge is distressing as it feels that I'm being left behind.' Ronald (45-59)

'I think I lose out on a lot of things other people have/ can do. I would watch more television and movies if we had broadband. I could keep up with the skills I had when working if I could use the internet regularly at home – I feel as though I'm falling behind and that I don't have all the skills young people coming out of college now have.' Daniel (45-54)

Both HDE and PDE clients were clear that limited or no use of the internet made life more difficult and reinforced their dependence on other people.

'I feel everything is much harder for people like me who can't use the internet. We have to rely on help from family and friends or from organisations such as CAB. That means it takes much longer to do things and you don't always have the same control over what happens to you.' (Linda (45-54)

It makes a big difference as I can't do things other people can do without help. I get really embarrassed about it as it effects a lot of things. Tracey (25-34)

'Linda' felt that this reliance on others had impacted negatively on her life

'Because I can't access the internet my son and sister applied for housing for me with GHA – I had to move as I needed a ground floor flat – and I ended up with a flat I don't really like. I felt I had no option but to accept it because my family were helping me and I didn't want to upset them. I have really noisy neighbours and I'm finding it very stressful and just want to move again. But I don't know how to do that on my own because everything with GHA is on-line.' (Linda (45-54)

Although understanding of what benefits internet use might bring differed in degree between and within the two groups of clients, the interviewees clearly felt that they were being 'left behind' and in some ways excluded from 'mainstream' society. Given the association between ill health, disability and digital exclusion, it is reasonable to assume not being able to use the internet compounds feelings of isolation. The need to rely on family and friends for support to access the internet clearly reinforces dependence and disempowerment.

Desire for Greater Use

It was striking that very few HDE clients had clear ideas about areas of life in which they would actually like to make more use of the internet, although many had been clear about areas of life in which they were missing out, suggesting a degree of passivity or acceptance of the situation.

'Jessica' was one of the exceptions in this regard:

'I think I would like to do my shopping because at present my husband has to carry this out, it is not the easiest thing to do, if I had more skills in using the grocery websites then it would take some stress away. I would like to do all the things that my friends do, keep connected with each other, shopping.... I think wouldn't be as much of a chore as it is at present, looking for accessible holidays, many things that are at the moment I'm excluded from.... Also I'm repeatedly told just go online but it's not that simple. If you don't have the skills or the confidence just being fobbed off with this comment can be very annoying.' Jessica (45-59)

In contrast, a number of PDE clients identified areas of their life in which they would like to increase their internet usage. This included managing financial and employment affairs online, being able to complete forms and search for information, making applications and improved communications, for example use of email. Often these desires were expressed alongside information about the barriers they encountered. Sometimes desires were expressed in terms of knowing what friends could do.

'I would like to use it for banking and accessing benefits and to find out what's happening with my husband's applications for jobs, also I feel that I'm being left out because I don't have enough knowledge but every time I look for help there isn't any available either because the service is oversubscribed or that it's been cancelled.' Gloria (45-54)

'I'd like to use the internet for more things like everyone else – like emails, and applications because I know it's quicker, but I just struggle too much reading and writing. I don't have any confidence and I worry I will get things wrong.' Tracey (25-34)

However, there were other PDE clients who could not think of anything they would like to do more of, or who felt that they already had enough access for their needs. For some that was a position expressed in strong terms, for others it was possibly primarily about not knowing what they were missing.

Section 4.7: Solutions to Digital Exclusion

Questions on solutions asked the respondents to focus on what might make internet access easier for themselves and others.

Doubts about Possibility

In general, HDE clients did not feel that there were ways in which they might be encouraged/ helped to get online, highlighting the barriers they experienced, around anxiety/ mental health, lack of skills and their ability to learn new skills, lack of access, and concerns about security:

'Not that I can think of. I wouldn't go to training. I get anxious when I'm out. Maybe if it was something my worker got involved in and took me to, but I'm not sure. And anyway I don't have the internet so there's no point in learning how to use it.' Duncan (45-54)

'Nothing really – maybe more security – but I don't think I would even use it then.' William (60-64)

Around half of the HDE group used this opportunity to further stress the extent of their disinterest:

'Nothing really as I don't want to use the internet.' Linda (45-54)

Training

Positive views about the value of training were mainly expressed by PDE clients but there were also concerns about how that training should be carried out, with some reflecting on past unsuccessful experiences.

'I don't think that I am alone here wanting access to classes and workshops that will teach us how to be more confident around the internet, there seems to be a gap between the younger generation who it seems are brought up with this and have no problems and everyone else who is playing catch up. Well I'm not even at this point yet and I would like to get there.' Ronald (45-59)

'If I could get better, more person-centered training it might- the groups that I have tried at the library have been more about the whole group rather than each person, we all move at a different pace and as I struggle to keep up it puts me off trying it again as I think it will be just the same so a waste of time.' Donald (65-79)

Others expressed a preference for learning from friends or family suggesting a certain nervousness about putting themselves in a public arena. There was also mention of the need for training to be free.

'I don't think I'd go to any skills training – if I need help I ask one of my daughters. They know much more than me.' Peter (45-54)

'Probably just making it easier and cheaper as I said. I'm not sure what they could do to make it easier for me – I don't know if they can help with dyslexia issues.' Tracey (25-34)

Financial Support

Several clients suggested that broadband should be available at reduced cost, or even free in the context of cost of living rises.

'My friend has high bills for her internet so if this was lower she may not struggle so much to pay.' Jessica (45-54)

'It would need to be free for me to afford it. I have no spare money – even if it was cheaper it wouldn't make any difference to me.' Matthew (45-54)

'Politicians need to realise what life's like for poor people and get a grip. We need free access to internet for everyone so it's fairer for everyone. Just now it's only the rich that can afford it.' (Christine (25-34)

Some PDE clients were dubious about whether reduced cost for broadband might make a difference to them in the context of current rises in the cost of living, something one felt threatened to push them back into digital exclusion:

'I don't know if cheaper broadband would help – I have no spare money at the end of the month so even if it was cheaper I probably couldn't afford it. Most people I know couldn't afford it even if it was cheaper.' Daniel (45-54)

'Everything is too expensive... I already can't really afford broadband and know I will have to give it up soon because of the way costs are going up. The issue is the same for everyone in this area. Everyone is struggling and can't make ends meet. Everything needs to be cheaper not just broadband. Rent and energy bills need to come down too.' Peter (45-54)

There were some, but relatively fewer, mentions of the need for more affordable equipment.

Public Access

A couple of PDE clients mentioned libraries as providing internet access but also spoke of the time needed to go to a library and highlighted the fact that during the pandemic all libraries had been shut. In the light of recent local government cuts and library closures it is unclear whether post pandemic it is unclear whether free public access to the internet will be maintained.

Improved Content

A number of clients focused on the nature of online content and the need for websites and forms to be simplified, and to be available in different languages.

'Access to online forms in different languages would be good, simpler forms would also be good.' Frances (35-44)

'Audio options to tell me what to do / what questions are and what they mean.' Tracey (25-34)

A combination of interventions

Many clients were clear that it would require a combination of interventions to make a difference to the digital exclusion they and others were experiencing. Some felt that reduced costs for broadband and skills both had a role, others that the former was more important than the latter:

'Making the prices of the broadband services lower, a lot of them are beyond what we can afford, also making it simpler to use as once you get online, it is easy to become very confused, that's where the skills would be helpful.' Gloria (45-54)

Some clients recognized that a combination of interventions would make a difference but not necessarily to them:

'I suppose it would help other people who are not as nervous as me to have cheaper broadband and cheaper phones. I think most young people know how to use the internet but older people might want to get some help with training.' Linda (45-54)

Reflections

Affordable or free internet access combined with appropriate, relevant skills training would appear to offer the best solution for most clients in the PDE category. However, the antipathy expressed by members of the HDE group suggests that face to face help to access services online will be vital to combatting their exclusion.

Section 5: Client Experience of Engagement with CAB

Interviews explored clients' experiences of accessing CAB services since the start of the pandemic, looking in turn at their:

- Route into the CAB.
- Experience of assistance.
- Channel for accessing the service.
- Quality of engagement with the CAB.
- Preference for channel for accessing the service.
- Overall perspective on the service they had received.

Section 5.1: Route Into CAB

Clients had come to the CAB through a number of different routes. Some had always known about the existence of the service, including through passing by regularly or living nearby. Others had become aware through recommendations/ word of mouth via friends, colleagues, neighbours or family, whilst others recalled previous usage, on occasion many times. Family and friends were reported to sometimes have persuaded clients to access service. Responses suggested that even in the context of services moving online or over the phone, clients often find out about the services that can support through informal personal contact.

Others had been referred or signposted by another organisation/ other staff working with them, with those mentioned including housing officers, Job Centre Plus and a caseworker at a charity working with homeless people.

Two PDE clients gave more detailed discussions of routes into the service through word of mouth, demonstrating the importance of previous positive experience of the friend or family making the recommendation and the draw of a face to face appointment:

'One of the workers (his colleague) said they had helped her. She looked up the nearest Citizens Advice Bureau to where I lived and gave me the phone number and told me to give them a ring.' Khaled (45-54)

'I was told about them from others who have also used their services, they were my friends and they had said good things about them and there were so few people willing to help so this is why we came to CAB. Also, they were very accommodating, this was the first place in a long time that agreed to a face to face interaction, I find especially now that this helps a great deal.'
Ronald (45-59)

Section 5.2: Assistance Provided

Clients had received a variety of support from the CAB:

- Assistance to get back payment of benefits.
- Assistance to get Council Tax Reduction.
- Advice about benefits.
- Advice about the potential need to claim Universal Credit in the context of moving house.
- Assistance to complete benefit forms, including input with some over the phone and in bureau.
- Applying for a blue badge.
- Assistance with a benefit overpayment.

- Resolution of housing issues, including fear of eviction due to loss of benefit during transition to Universal Credit, and planning for a transfer to a new house at an appropriate time.
- Dealing with council tax and rent arrears through contacting the council and landlord on behalf of the client.
- Contacting HMRC on their behalf and provision of relevant information.
- Getting unpaid wages paid after a sacking, dealing with contacting the employer, and then providing support for a UC claim in a situation where the client had no income.

Some clients reported getting help across a number of different issues, demonstrating the impact of the holistic approach of CABx, Daniel being typical in this regard:

'I was seen by someone who gave me an appointment to help me claim Universal Credit. I got a lot of help and I really appreciated it. I also got advice about applying for benefits for my son because he's autistic.' Daniel (45-54)

Section 5.3: Channel for Access

Some HDE clients mentioned receiving both in person and phone based support from the CAB, whilst one mentioned being given the choice of whether to access the service in person or over the phone, with a number of responses reflecting flexible and effective service to clients in the context of the pandemic:

'I needed help filling out my PIP form and I got a telephone call from someone who filled in a form while they were working at home. It was posted to me to sign it and to post back to PIP.' Jessica (45-54)

'She came to the door, as arranged, to drop off the form, then came back later to pick it up.' Teresa (65-74)

'I was given the choice of over the phone or in person, I'm sure if I was able to use the internet that would also have been available.' Donald (65-79)

One HDE client was clear about the value of being able to access ongoing phone contact for reassurance:

'They helped me by phone, he looked into things and told me the road to go down – this was helpful. And he offered further help. I'm a worrier so it's good to know that [Advisor] is there.' Dennis (65-74)

PDE clients had also accessed CAB support through different channels, including face to face, phone, by post and a couple of cases use of email. A number of comments from both groups of clients, illustrated the importance of face to face support:

'The adviser wrote letters for me and sorted out my unpaid wages. She also checked what benefits I could get and helped me make a telephone claim for universal credit as I couldn't do it on-line because I didn't understand the form. We did everything face to face as you were still open then.' Peter (45-54)

'The interviews took place face to face, we asked for this as it is easier for me and my husband, we don't have the skills for an online interview.' Jessica (45-59)

Section 5.4: Quality of Engagement.

This section explored the quality of clients' engagement with the CAB service, essentially testing whether it had been affected by the at least partial shift to online and phone channels since the start of the pandemic.

Initial Engagement

HDE Clients who had been using CAB services for a number of years remained positive about their experience of engagement:

*'As I said this wasn't the first time, I've used their service in the past, I always find them helpful and honest, if there's something they can't do then they will always try and find out who does and give me the details so no complaints'.
Donald (65-79)*

HDE clients accessing the service for the first time more recently were also positive:

*'The woman who helped me was brilliant and made sure I was not stressed'.
Duncan (45-54)*

'It was brilliant. The adviser could not have been more helpful and he was really understanding.' (Linda (45-54)

One client reported attempting to access the service within a CAB office, but then having to make a phone appointment instead. Another had found the experience of accessing support by phone to be confusing, and hinted that this confusion had perhaps impacted on the outcome of the support that he had received:

'I spoke to someone on the National Helpline number and they referred me to Parkhead. Then I had telephone calls from ... It was okay and they answered my questions but it's all very confusing and I would have preferred to meet face to face.....They tried to help me with PIP but I've been knocked back twice and I can't face the thought of appealing again. It's hopeless – the job centre says I'm fit to work and want me to go onto UC.' Matthew (45-54)

General Quality of the Experience

Comments from both HDE and PDE clients were uniformly positive. Staff were commended as 'helpful', 'nice', 'knowledgeable', 'friendly' and 'brilliant' and the service as 'great', 'brilliant' and excellent.' Where outcomes were mentioned, clients were generally clear that their issues had been resolved and that this had enabled them to worry less about their situation.

The context of not being able to navigate the benefit system online made one of the clients particularly grateful for the support of the CAB and the helpfulness and patience of advisers:

'This is why having access to the staff at CAB has been a real help, they have been really helpful, taking their time to explain each stage of the process, they have also been one of the few organisations that were willing to meet me face to face which I prefer.' Ronald (45-59)

It was apparent that clients appreciated the the accessibility of the service, being treated as an individual, being listened to, the speed and reliability of following up on enquiries and maintaining contact after an initial appointment, sometimes contrasting with other services.

'As I said before, I have always had really excellent help from the staff at the CAB, and they are very accessible which these days can't always be said.'
Donald (65-79)

'She took a note of all my benefits and where I wanted to move to and reassured me that as I was moving within the same council area there would be no impact on my benefits and I would not need to move to Universal Credit. I got all the information I needed to make a decision and the adviser called when she said she would. It was fine.' Christine (25-34)

That engagement was, at least sometimes, with a single adviser was also appreciated by clients, but follow up by other members of staff was also referred to positively:

'The service is very good and you are listened to and the adviser always phones you back and keeps in touch. It's nice always talking to the same person.'
Khaled (45-54)

'The girl I spoke to was friendly and took some information from me, then someone called me a couple of days later to help.' Frances (35-44)

One PDE client focused on the quality of the service she had received as someone without English as a first language, a level of service that they felt went beyond what they had received elsewhere, and went on to compliment other positive aspects of the service offered, in particular its listening nature:

'They were very friendly, they had organized an interpreter which was the first time someone had done this at the first appointment so as to make this first interview easier. Me and my husband felt that they really listened to what we had to say, they are trying to help both of us and our children.'
Fatima (35-44)

'Fatima' described how she had felt treated as a person during the interaction, capturing the impact of being digitally excluded as she did so:

'The staff were very welcoming, they put us at ease, this wasn't expected, we were treated like people not a number, this is something I think is missed, not being online is bit like being ignored or forgotten about.'

Clients who had accessed the service by telephone were also positive about the way the CAB had engaged with them:

'From the very beginning everyone was really nice and helpful. Everything was on the phone because of COVID but the adviser listened to my concerns and made sure I was safe and wrote to the Housing Association for me.'
Khaled (45-54)

Advisers had been able to provide a welcome to clients or deal with the emotional or psychological challenges they had felt accessing the service:

'I immediately felt at ease because of the way the advisor was speaking. They knew what we needed help with, they are very knowledgeable but more than this, they made me and my husband feel at ease, which these days is very hard to do for some people.' Fiona (45-59)

'I had a call to help with a form. The man was really nice and spent a lot of time helping me. It was a bit embarrassing answering some of the questions, but he explained why and that was ok.' Tracey (25-34)

Section 5.5: Appropriateness of Channel/ Channel Preference

This section explores clients' perspectives on the appropriateness of the channel through which they accessed support from CABx, and their preference for access through certain channels.

Clear Preferences for Face to Face

Reflecting preferences for accessing other services explored in section 4.4, both HDE and PDE clients expressed a strong preference for a face to face engagement.

Some HDE clients expressed this, and a strong dislike of getting advice over the phone in very clear terms, whilst others reasoned that the information and advice they needed was complex and would more easily have been delivered in a face to face setting:

'I prefer a home visit or face to face as I find this easier – I don't really like the phone.' Jessica (45-54)

'I don't really understand what's happening and why I'm being told to go on to Universal Credit – it would be easier to have someone explain it in person. I have problems with my memory and usually forget what I'm told.' Matthew (45-54)

'Being able to meet someone face to face made all the difference to the way that I felt. I understood what was being said to myself, my interactions were better, I would prefer to stay with this format, it might not suit everyone but it does me.' Ronald (45-59)

One HDE client felt that getting phone advice had impacted on its effectiveness:

'Not really as my issue wasn't resolved. But I'm looking forward to being able to see someone face to face soon.' (Linda (45-54)

Those PDE clients who had received face to face advice generally expressed a clear preference for that option in any other future engagement, at least for the immediate future.

'We feel that face to face is better for us until we can get the skills and understanding, but this will take time as I have already said, we feel that we are being listened to and supported. This is hard to explain as we have tried other people who said the same but then didn't really help. We would tell others to go there as they will help and make it easy to understand what they are trying to do.' Gloria (45-54)

There was support for the return of face to face advice post Covid, which also highlighted the value of being able to drop in to the CAB:

'If there was no Covid I would prefer to see people face to face and to be able to drop in if I have a question.' Khaled (45-54)

Acceptance of Mix of Support

However, many clients were content with a mix of support, that is face to face appointments and telephone, particularly where they had already established a relationship with a CAB, replicating the findings of Parkhead CAB research which showed that phone use was most acceptable when the client had already established a relationship with the bureau.⁷

'Yes – the combination of phone and face to face service worked very well – I'd like it to continue like that.' Diane (35-44)

'In person is always better – it's just easier to understand everything. However the telephone advice was also very useful and they made an effort to make it comfortable and convenient.' Ahmed (35-44)

One PDE client reported that despite the quality of the service they had been offered they still had a preference for face to face service, and had delayed accessing waiting for face to face to be available:

'I was reassured that CAB could help with my problems but I prefer to wait till I can see someone. I told them that my PIP was due to be renewed soon and I was told I'd get help with that too.' (Linda (45-54)

Comfortable with Phone Advice

A number of HDE and PDE clients indicated they were happy to have accessed the advice they had received over the telephone, particularly in the context of the pandemic, and felt that that they would be happy to access the service this way in the future:

'I got the service by phone and I'd do it the same way in the future.'
Anne (85 plus)

'Face to face was the best experience for me but telephone also worked when face to face was unavailable.' Paul (65-74)

No Change to Preference Despite Acceptance

Other HDE clients felt that accessing the service over the phone had been acceptable but had not altered their basic preference to access advice face to face, though that preference was not always particularly strong:

'Face to face was the best experience for me but telephone also worked when face to face was unavailable.' Paul (65-74)

⁷ 'Locked Down not Locked Out' <https://www.parkheadcab.org.uk/news/locked-down-not-locked-out>)

'I mostly used services face to face and would like to continue to get the service in person. I'm comfortable contacting the bureau by telephone too.' Stuart (65-74)

'I was fine for everything to be on the phone because of COVID but if there was no pandemic I'd prefer to see someone face to face as long as my support worker helped me.' Duncan (45-54)

The same was true of some PDE clients, who were clear that although phone advice had been OK, their preference remained for face to face advice, sometimes strongly so, or that they would at least like the option:

'I used the telephone during the pandemic, but I prefer to have face to face engagement where possible- I get anxious on the phone and I find it easier to get information in person.' Susan (65-79)

Importance of Choice

The views expressed are suggestive that clients value having a choice of channels to access the service, something confirmed by some interviewees. One HDE client felt choice was related to his need for social contact:

'The difference I think is that you are given a choice, it's not just one way, also this face to face to some of us is the only contact we get.' Donald (65-79)

'Although the telephone advice was fine I'd prefer to have the option of face to face. My enquiry was quite straightforward but thinking of my sister and how stressed she is and how many debts she has I think it would be a lot better if she could see someone face to face and go through all her paperwork with them and explain it face to face.' Christine (25-34)

Section 5.6: Other Comments

The final part of interviews tested the perspective of clients on the service they had received from the service from two further angles; their willingness to use it again or recommend it to others, and their summation of the service they had received as part of final comments they wished to make.

Overall views on the service

Asked to rate their experience of the CAB, over two thirds said 'excellent' and the rest 'very satisfactory'. Describing their experience, clients talked about the CAB advisers being friendly and easy to talk to, feeling that they could contact the service again if they had a further problem, the service exceeding expectations and their willingness to recommend it to others.

'We got something we didn't expect, the people were very helpful, they listened and gave us time to explain what problems we are facing and they are trying to sort them out. I didn't expect this.' Gloria (45-54)

'They helped me a lot. I know I can phone them again for more help when I need it.' Tracey (25-34)

'I would recommend the CAB to anyone who needs any advice at all, they are very friendly and easy to talk to.' Jessica (45-54)

Clients were very grateful for the support they had received and referred to the positive impact of the service:

'I'm just grateful for the service of the CAB as each time I have had an issue they have always helped / resolved it.' Derek (55-64)

'It was great. I was treated really well and everything got sorted for me.' Peter (45-54)

A number of clients also spoke of the value of the service to others in the community:

'The system is so complex for people especially for those who do not understand everything. Lots of people in the community say it's so important and helpful.' Ahmed (35-44)

'I'm grateful over the years for the help provided by CAB They have helped many people and provide a vital service in the community.' Geraldine (55-64)

One client talked about the importance of the human contact and friendliness he had got from the CAB alongside other services and people:

'When I think about it what helped me most when I came to Glasgow was people – I could not have managed without the kindness and support of people and without them I would not have known how to get help with my problems.' Khaled (45-54)

Section 6: Conclusions

Digitally Excluded Glasgow CAB Clients, and the Advice They Need

- More were of late working age or older, slightly more were male than female, and eight out of ten were white, one out of ten were Asian/ Asian Scottish/ British.
- Only one in ten were in work, over four in ten were not able to work due to ill health or disability, and a quarter were retired.
- Three quarters reported having a health condition, eight out of ten of those reported it limited their life a lot.
- 52% lived in social rented housing, 18% were owner occupiers and 15% lived in homeless or temporary accommodation.
- Two thirds lived in single adult households.
- Nearly two thirds lived in the most disadvantaged SIMD quintile.
- Nearly 7 in 10 issues with which they needed help related to benefits. No other issues exceeded one in sixteen of the total.

Comparison to Non Digitally Excluded CAB Clients

There are significant differences between digitally excluded and non digitally excluded clients, often suggesting even greater levels of disadvantage amongst a broader already disadvantaged population.

The former are very much more likely than the latter to not be working, particularly to be retired or not able to work because of a disability or health condition, and to be living in homeless or temporary accommodation, or to be living in a single person household. The former are much more likely than the latter to be over the age of 45, and more likely to be male, and to live in an area of disadvantage.

The former are very much less likely to live in the private rented sector or live in a household with children than the latter, and less likely to be African/ Caribbean/ black (given that the research identified not having English as a first language as a barrier to digital inclusion, this perhaps reflects the average age of those clients.)

Digitally excluded clients were more likely than non digitally excluded clients to need help with benefits and with issues concerning utility or communication companies. They were very much less likely to need help with debt or employment issues, and less likely to need help with housing or immigration.

Devices and Reasons for Going Online

Cost and convenience/ portability meant that mobile phones and tablets were the preferred devices for people who were partially digitally excluded. Desk or lap top computers were much less commonly used.

The main reasons for PDE and a small number of HDE clients going online centred on entertainment, followed by social media/ and maintaining social connections. There was some use of online shopping, online banking, and some PDE clients reported looking up information; very few PDE clients spoke of dealing with benefit applications online.

This evidence has clear implications for Government service delivery, particularly in relation to benefits. Simply owning a mobile phone or a tablet does not mean being able to go online to make benefit applications or report to government agencies. Those most likely to be claiming benefit, people who are older, in ill health/ disabled, who are out of work are also those most likely to be digitally excluded.

Client Preferences for Service Access and Perspective on the Channel Shift

There was an across the board preference for face to face engagement with services amongst both groups, with positivity about the experience of using other channels, where it existed, not necessarily translating into a change in preference.

The channel shift that set the context for this research had passed many HDE clients by, whilst others had consciously avoided it, sometimes enabled by support with online tasks from family. There was limited evidence of the pandemic driving much of a channel shift online for either set of clients, necessity had not forced change.

There was real negativity amongst HDE clients about the channel shift, echoed by some PDE clients, although some of the latter group had embraced some aspects of channel shift, for example, use of banking apps and online shopping. This was particularly the case in relation to the completion of benefit application and other forms, the former being seen as too complex to handle in this way.

There were some concerns about the quality of engagement available from services by phone or online when delivered remotely during the pandemic. The pandemic may also have interrupted attempts by some people to become more digitally included, or access support with going online. Clients, particularly HDE clients, reported issues relating to trust, comfort and a need for support from others in relation to going online, and some degree of stress and annoyance.

There was significant reporting by both HDE and PDE clients of reliance on family and friends for support with carrying out online activity, particularly with more complex activities such as searching for information or making benefit applications. This need for support may have driven some to approach the CAB. There is a clear risk that the current channel shift exacerbates risks of disempowerment and dependence on others.

The Impact of Digital Exclusion/ Interest in Getting Online

Many HDE clients were not over concerned about becoming more digitally included, from some there was a real antipathy to the idea of increasing online activities while others felt that they could cope with the situation. Other clients acknowledged they were missing out on entertainment, social lives, information, and shopping, and that digital exclusion was making their lives more difficult and more reliant on the assistance of others.

PDE clients were much clearer about the areas of activity in which they would like to get more online in future, mentioning shopping and connection to friends and family, and feeling that this might offer them easier ways of carrying out certain tasks.

While understanding of the potential benefits differed between the two groups, many interviewees clearly felt that they were being 'left behind' and in some ways excluded from 'mainstream society'.

There are clear risks of further exclusion in the social and cultural field as access to TV programmes, connection with family and friends shift online, particularly in the context of the greater likelihood that digitally excluded people experience social isolation due to age, ill health, disability and low income. There is also the risk of further economic exclusion as businesses and government services and agencies increasingly rely on customers and clients being able to access information, make payments and complaints and claim refunds or accept reduced offers via the internet.

Barriers to Digital Inclusion/ Reasons for Channel Preference

For many HDE clients the lack of skills and confidence were seen as real barriers to digital inclusion and the reasons why they preferred accessing services face to face or on the phone, often couched in terms of 'fear' of the internet, or of making mistakes. Some felt that they were too old to learn new skills, or that their health conditions or disability were an issue. PDE clients focusing on these aspects mentioned issues such as dyslexia, and not having English as a first language.

Both groups identified the cost of going online as a barrier, more usually focusing on the cost of broadband and mobile contracts than of devices, and a number of clients were concerned about further restrictions on their digital access resulting from the current cost of living crisis. There were some mentions of security/ privacy concerns, and practical issues around access or not possessing a working e mail account.

Solutions to Digital Exclusion

Views on training as a way to promote digital inclusion were mixed, with some HDE clients not receptive to the idea. PDE clients were clear that whatever training was offered would need to be appropriately tailored to their needs, would preferably be free and would be available nearby.

Clients from both groups were clear that dealing with cost barriers would get people online, or prevent them from experiencing further restrictions in doing so. However, the effectiveness of such moves would be dependent on access costs being reduced to zero in the light of current and future financial pressures on families.

This evidence suggests the necessity of approaches to increasing digital inclusion which combine affordable or free internet access with appropriate, relevant skills training at least for people who are partially digitally excluded, but that tackling the digital exclusion of HDE people may face barriers that are insuperable, with longer term implications for service delivery channels.

Routes to CAB Services and Channels for Access

Clients reported accessing CAB services through word of mouth, following previous personal experience, or through referral from another organisation. There was no mention of people searching online for advice and then subsequently accessing the CAB, suggesting a further dimension of digital exclusion, from one of the growing ways that people in need of support find out about services.

Clients had received support across the range of issues with which CABx help. That support had been provided for many through a combination of channels, predominantly face to face and phone. Use of email was mentioned by very few clients. There was no mention of video calling in the interviews.

The Quality of Client Experiences

Clients were universally positive to very positive about the service they had received from the CAB, with some comparing it favourably to support from other services in terms of the way they were treated. This suggests that CAB services have managed to continue to deliver an effective personal, listening, friendly and helpful service through the channel shift driven by the pandemic, one that appears to clients to work very hard on their behalf.

However, it was apparent that a small number of HDE clients felt that they had missed out in terms of the service they had received because they had not engaged face to face because of the pandemic.

Clients' Channel Preferences for Accessing CAB Services

Clients who received face to face support maintained that as their preference, and this was the case for most of those who referred to receiving support in other ways. There was openness from some to ongoing contact being by phone after initial face to face engagement, replicating the findings of the previous Parkhead CAB research⁸.

Most importantly, clients engaged in the current research were clear that it was important to maintain a choice over channels for delivery.

Lessons for Policy and Services

- Those designing policies and services to meet the needs of people in poverty must do so with full awareness that a significant proportion of that group of people are digitally excluded, with numbers higher among those who are older, who have health conditions, are not in work, are single and live in rented accommodation and those for whom English is not their first language. Digital only delivery, or a delivery channel balance which excessively prioritises digital, threatens access to support and entitlements for these groups of people.
- Digital exclusion seems likely to continue as an issue with which people delivering services to people on low incomes will continue to grapple for some time to come. There is not much sign of an appetite to become digitally included amongst HDE people, and/or not much belief that this might be possible for them. People who are least included often face significant barriers to greater inclusion, whether those relate to their finances, skills, confidence, age or health. Efforts to tackle digital exclusion amongst this group are less likely to succeed, whatever their focus. There is, however, the potential to increase digital inclusion amongst those who have already taken their first steps online, essentially PDE people.
- The needs of those who are digitally excluded, and the continued preference of those who have sometimes accessed services online or over the phone for face to face engagement, means that it is critical that advice services, and others working with people in poverty, continue to offer a choice for the channel through which people can access services.
- Those working to deliver training and capacity building work aimed at increasing digital inclusion should design that work so that it reflects how people actually access the internet, predominantly by mobile phone and tablet. There may also be opportunities to design training which builds on the willingness of people to get support going online from their families.
- It is very possible that the cost of living crisis will stop people making further progress towards digital inclusion, and may be a driver of increased digital exclusion. In this context policies aimed at promoting digital inclusion should consider the value of, and opportunity for, specific interventions to hold down or reduce broadband costs even to the point of removing such costs altogether. Such interventions should be considered as key elements of broader work to mitigate the impact of the cost of living crisis.

⁸ 'Locked Down not Locked Out' <https://www.parkheadcab.org.uk/news/locked-down-not-locked-out>)