

# Citizens Advice Scotland

Scottish Association of Citizens Advice Bureaux  
www.cas.org.uk



## Spreading the benefits of digital participation

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- Citizens Advice Scotland and its 61 member bureaux form Scotland's largest independent advice network. CAB advice services are delivered using over 250 service points throughout Scotland, from the islands to city centres.
- Citizens advice bureaux in Scotland helped clients with over 500,000 new issues in 2012/13 – more than 1,400 new issues for every day of the year. Nearly 200,000 clients brought new issues to a bureau over the year.

## **Introduction**

Citizens Advice Scotland (CAS) welcomes the opportunity to respond to the Royal Society of Edinburgh's interim report on spreading the benefits of digital participation. We have previously given written and oral evidence to the inquiry and we are grateful to the inquiry committee for the recognition of many of the points we have made, as evidenced in this report.

In this response we have not commented on every aspect of the interim report. Rather, we have provided some general comments on the overall findings and made several specific points where we feel the report would benefit from changes or additions. These specific points are around the coordination and leadership role suggested for the Scottish Government; problems with digital public services which still need to be addressed, particularly by the UK Government; and additional issues relating to digital access for private transactions such as energy and telecommunications. We have used evidence from the Scottish CAB Service to illustrate specific points.

## **General comments**

Citizens Advice Scotland (CAS) strongly welcomes the conclusions and recommendations in this interim report. The emphasis on digital inclusion, poverty and deprivation is very welcome and a marked change from the initial emphasis which the inquiry had placed upon infrastructure. It is encouraging to see the inquiry placing such importance on issues around access, motivation and skills and we would agree that these issues are key to bridging the digital divide.

In particular, we welcome the concept of digital inclusion as a fundamental right and we view the idea of digital poverty as one with a great deal of potential for enabling services across the public, private and voluntary sectors to address specific issues around poverty and digital inclusion.

CAS is also pleased to see the inquiry reporting the experiences of people and organisations across Scotland. This is a helpful addition to the statistical data which very clearly shows the digital divide.

## Specific comments

### Coordination

CAS welcomes the recognition of the current lack of a coordinated approach to achieving digital inclusion in Scotland. It is vital that local information about public access computers, skills support and third sector activity is collated and shared in an open and accessible way for all who need it. In addition, it is clear that a coordinated approach will require a coordinated funding stream. We agree that the Scottish Government could and should take the lead in bringing together these aspects of digital inclusion with their current role in infrastructure development, as well as providing a comprehensive response to digital skills shortfalls.

However we feel that there are some areas in the interim report where the Scottish Government cannot achieve the stated objectives on its own.

For example, recommendation number eight deals with public service websites but fails to acknowledge the significant role played by the UK Government in delivering public services by digital means. Indeed, the UK Government's 'digital by default' agenda is proving to be one cause of many of the problems faced by CAB clients across Scotland. Online benefits applications and job searches are rapidly becoming the norm, leaving thousands offline and left behind, as evidenced in our report of May 2013.<sup>1</sup> The Scottish Government clearly cannot tackle these issues alone, though they may be able to play a useful role in working with the UK Government. We would welcome greater recognition of this in the final report from the inquiry.

As well as the role played by the UK Government in digital public services, we also feel that the interim report falls short of recognising the role played by local trading standards services and by UK and GB-wide regulation and enforcement bodies in keeping people safe online. Recommendation number nine states that the Scottish Government should ensure that individuals have access to redress from companies and individuals who abuse the internet. However we feel that this recommendation attempts to address too many diverse issues and may therefore result in little progress. For example, trading standards services have the responsibility for taking enforcement action against individual traders who break the law relating to online (or 'distance') sales which could be seen as an "abuse" of the internet. Similarly, the police often take action against individuals who engage in threatening or malicious behaviour towards others online. Whilst the Scottish Government could potentially play a role in coordinating this work, many of the laws and regulatory regimes governing this area are UK-wide. We would welcome amendments to the inquiry's recommendations which take into account the diversity of the issues at hand and the array of different organisations which could and should play a role in addressing them.

Finally, we strongly welcome the recommendations that a renewed focus is placed upon skills and digital literacy at all ages. We would suggest that a stronger emphasis should be placed on the need to fund such work from the Scottish Government. Funding for further education colleges is particularly important in this regard. In addition, whilst coordinated public funding to address digital exclusion is certainly to be welcomed (as laid out in recommendation number seven), we would suggest that funding need not always be public money provided by the Scottish Government. Rather, we would suggest that in addition to the necessary public funds, the Scottish Government has a crucial role to play in levering in funding from other sources, such as the Big Lottery Fund and potentially from private companies. Many companies, including those who are already signatories to the Scottish Government's Digital Participation Charter<sup>ii</sup>, may have corporate social responsibility programmes which could be effectively coordinated and channelled into local and national programmes to address digital exclusion.

## **Digital public services**

As stated above, CAS strongly welcomes the emphasis which the interim report places on social inclusion and the factors which mean that those who have the most to gain from digital participation are often those for whom it is hardest. As shown in our *Voices from the frontline – Digital by Default and Offline and left behind* reports in 2013<sup>iii</sup>, the Scottish CAB Service has seen a marked increase in people calling on the Service for help because of problems caused by digital exclusion. Such exclusion can result in a range of problems, however the most significant are those relating to digital public services such as online benefits applications and job search requirements. Below we share some evidence from Scottish citizens advice bureaux which illustrate some of the consequences of moving public services online without providing support or alternative means of accessing them.

CAS is of the view that there is still a great deal to be done by government at UK, Scottish and local levels to address the problems faced by many of the people supported by the CAB Service. We have identified two particular areas where we would welcome some further consideration by the inquiry committee. These are:

- Ill health and disability
- Rurality

### *Ill health and disability*

It is disappointing to see that the interim report gives no specific recommendations regarding support for people with a disability or ill health to access essential public services, whether online or by other means. Such public services are life lines and being unable to access them can have serious and detrimental consequences for

individuals, as the cases below illustrate. In addition, the parts of the report relating to mental ill health often refer to it as something transient. This fails to acknowledge that for some people, mental ill health is a lifelong condition which requires ongoing support. We would welcome a change in tone which acknowledges this. Finally, we would urge the inquiry committee to give greater consideration to the fact that some people may never be able to go online, regardless of how much support is available. We would strongly welcome a clearer recognition that alternative offline means of accessing public services must be made available to ensure that everyone is able to receive the public services they need.

- ▶ A West of Scotland CAB reports of a homeless client with no access to internet facilities who had been denied making a Jobseekers Allowance claim by phone. CAB advisers tried to have the client classed as 'vulnerable' and therefore allowed to make a telephone claim. However, the JobCentre stated that only the visually impaired and those with poor English can now be classed as vulnerable enough for telephone applications.
- ▶ A West of Scotland CAB reports of a client who was sanctioned over the Christmas period for not actively seeking work using a computer. The client accesses computers at a local library which was closed over the Christmas period. In addition, when services resumed after Christmas severe weather made it difficult for the client to make the hour long journey to the JobCentre as he suffers from hardening of the arteries in his legs. The client is almost 60 years of age and was left with no income for a month over Christmas. He has had to rely on food parcels and assistance with electricity from the food bank.
- ▶ A South of Scotland CAB reports of a client with learning difficulties which have made it difficult for her to comply with Jobseekers Allowance requirements, including looking for work online. This has resulted in a lengthy sanction as the client was unable to understand the consequences of non compliance with her Jobseekers agreement. The client has been told by JobCentre staff that she is lazy and not trying. Approaching potential employers and operating computers are particularly challenging. The client has been left without income and is now in arrears for her rent and council tax.

These cases illustrate how important it is for public service providers, particularly the Department for Work and Pensions, to understand the impact of disability and ill health on people's ability to engage with digital public services. The first case also illustrates that narrow definitions of vulnerability can be detrimental to people who need support but fall outside the definition. Alternative means of access to services as well as ongoing support must be made available for all those who need it.

### *Rurality*

The problems faced by individuals living in rural areas when trying to secure a reliable internet connection are well documented. However, the knock on effects of infrastructure related problems on the ability of people in such areas to access public services often receives less attention. We would welcome consideration of these issues by the committee.

- ▶ A North of Scotland CAB reports of a client who is a single parent and in receipt of Jobseekers Allowance. She lives in a rural village and it costs her £7.25 to take the bus to sign on in order to receive her benefits (this amounts to more than 10% of her £71 per week). As part of her Jobseekers agreement, the client has been signed up for Universal Jobmatch which requires her to look for jobs via the internet 5 times a week. The client does not have the internet at home and cannot afford a computer. Again due to her rural location she is incurring bus fares of over a pound a day to travel into the nearest town to use the computers in the library. During the school holidays she will have to take her daughter in with her every day as well as she has no child care options. As part of her Jobseekers agreement she is also required to apply for jobs within a 3 hour travel range.
- ▶ An island CAB reports of a client who is a single mother of two. Her oldest child is 17 and she no longer receives child benefit or child tax credit for him. He has left school and is looking for work. The client was claiming Jobseekers Allowance but has been sanctioned for four weeks as a JobCentre decision maker felt that she was not effectively looking for work. As a result, the client has been living off her overdraft and is very concerned about how she will feed her children. She advised the CAB that she can see her oldest child has been losing weight and explained she can only put together one meal a day. The client's electricity has run out and she is unsure how she will afford her next council tax payments. The client is doing everything she can to find work, but as she is in a remote rural area and cannot afford either internet access or transport to publically available internet, she is unsure what else she can do to find work and feed her children.
- ▶ A North of Scotland CAB reports of a client whose business failed and who is now living in a caravan in a field in a remote area without electricity. The client is unemployed after losing his work and is trying to find a job, however he has been unable to claim benefits as he is required to apply online. The client has no phone, computer, internet connection nor electricity to run any of these. The client went to the CAB for help to make an application. The CAB adviser called JobCentre Plus and explained the situation. The JobCentre adviser said he would take the claim over the phone and asked to speak to the client. The JobCentre Plus adviser then gave the client a list of places in Inverness where the client could use the internet to apply and hung up. The client has no money to get to Inverness so this would be impossible. The CAB adviser once again called JobCentre Plus and was successful in securing a phone application for the client.

## **Consumer goods and services**

In addition to problems with accessing public services, CAB evidence shows that many people are missing out when trying to access the best deals for goods and services and for utilities such as energy or telecommunications services. Our evidence echoes the picture painted by Consumer Futures and the Joseph Rowntree Foundation in their 2013 publication *Addressing the poverty premium – approaches*

to regulation<sup>iv</sup> which details the higher cost of goods and services for people on the lowest incomes. The report estimates that low income consumers pay an average of 10% more than wealthier consumers for many goods and services, from insurance to energy and from white goods to loans. Energy consumers from the poorest households are estimated to spend around £250 per year more than wealthier consumers, often because they are unable to take advantage of online and paperless contracts. The cases below illustrate some of the problems faced by offline consumers.

- ▶ An East of Scotland CAB reports of a client who was being charged a monthly fee of £2 for a paper bill for her television contract. She has no access to the internet and therefore cannot receive her bill in any other way. With support from the CAB, the client set up email account which she will access from her sister's house.
- ▶ An East of Scotland CAB reports of an elderly client who is concerned about recent rises in the prices of gas and electricity. The client would like to sign up for a 1 year Fixed Priced Tariff with her energy provider to keep control of her expenditure so went to the CAB for help. The CAB adviser phoned the client's energy provider and was told that the client could only sign up for the tariff over the internet and this could not be done on the phone. The company advised that she could sign up to a two year contract over the phone but the client was nervous about signing up for more than a year. The client does not have an internet connection, computer or an email address as she is unsure about using the internet.

We would welcome a greater emphasis on the effects of digital exclusion on exacerbating the poverty premium in the final report.

## Conclusion

As outlined in this response, Citizens Advice Scotland strongly welcomes the findings of the Royal Society's interim report. In particular, the emphasis on poverty and social exclusion as key factors to address in the campaign for greater digital participation is a welcome addition to the inquiry. We hope that our suggestions for amendments and additions relating to coordination, digital public services and consumer goods and services are helpful and we would be happy to provide further evidence and comment if needed. We look forward to welcoming the final report.

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<sup>i</sup> Citizens Advice Scotland, *Offline and left behind, Digital exclusion amongst Scotland's CAB clients*, May 2013, available at <http://www.cas.org.uk/publications/offline-and-left-behind>

<sup>ii</sup> The Scottish Government's Digital Participation Charter can be found online at <http://www.scotland.gov.uk/Topics/Economy/digital/Digital-Participation/Charter>

<sup>iii</sup> Citizens Advice Scotland, *Voices from the frontline – Digital by Default*, February 2013, available at <http://www.cas.org.uk/publications/voices-frontline-digital-default> and *Offline and left behind*, as above.

<sup>iv</sup> Donald Hirsch for Consumer Futures, *Addressing the poverty premium – approaches to regulation*, March 2013, available at <http://www.consumerfutures.org.uk/files/2013/06/Addressing-the-poverty-premium.pdf>