Offline and left behind
Digital exclusion amongst Scotland's CAB clients

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Who we are

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 2011/12 – 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.

In 2011/12, Scottish bureaux achieved a financial gain of almost £140million for clients based on funding of £16.9million.

Introduction

Access to the internet affects people's lives in a huge number of different ways. Internet access impacts upon people's ability to access benefits, apply for jobs and take advantage of cheaper deals on everything from energy to insurance. It is well documented that being online can deliver significant savings for consumers. In addition, internet access can open up a huge range of social, educational and recreational activities which can bring positive benefits to people's lives.

However, Citizens Advice Scotland is concerned that the disadvantage faced by those without internet access is being compounded by the UK Government's drive to move access to benefits and job search facilities online.

In November 2012, the UK Government launched its Government Digital Strategy[1]. This paper sets out how the Government will transform the way it delivers services to citizens, including moving services online – a change in ethos to "digital by default".

The strategy includes an expectation that 80% of benefits applications will be completed online by 2017[2]. This new strategy comes at the same time as the Government's changes to the welfare system which, coupled with at least £18 billion of cuts to the UK welfare budget, will cause significant upheaval for citizens currently in receipt of benefits.

Citizens Advice Scotland is concerned that a digital by default approach to welfare benefits could exclude some of the most vulnerable and marginalised members of society from accessing the very services they rely upon. We published a brief report on the impact of this approach in February 2013 as part of our Voices from the Frontline series, focusing on case evidence from across Scotland.

We have now undertaken research with CAB clients across Scotland in order to gather quantitative evidence about their internet access and capabilities. This report details the findings of that research. The report is split into three main parts – internet access, internet skills and use, and the barriers that CAB clients face.

We hope that this adds to and helps to illuminate some of the data already in existence regarding the proportion of people in various social groups who have access to the internet, such as that conducted by the Department for Work and Pensions and research compiled by the Scottish Government.

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1   Government Digital Strategy, http://www.publications.cabinetoffice.gov.uk/digital/strategy/government-digital-strategy.pdf

2   DWP, *Digital Strategy*, December 2012 http://www.dwp.gov.uk/docs/dwp-digital-strategy.pdf

Executive summary

Our research shows that the majority of Scottish CAB clients with a benefits issue would struggle to apply for benefits or jobs online and that they face a number of barriers to accessing and using the internet.

- Only half (54%) of CAB clients have an internet connection at home.

- 36% of respondents said they never used the internet and a further 11% said they hardly ever used it.

- Just 55% of CAB clients had a computer at home. Of them, 40% said they could use one very well.

- More than two fifths (44%) of CAB clients aged between 45 and 59 said they never used the internet, compared with just 26% who said they used it often.

- Over half (53%) of CAB clients who had an internet connection at home said that they used it "often", compared with just 7% of those who did not have a connection at home.

- Just a quarter (24%) said they would be able to apply for a benefit on their own with no problems.

- A total of 76% of CAB clients said they would struggle to apply for a benefit online including 39% who said they could not apply online at all.

- Nearly three quarters (72%) of CAB clients said they would struggle to apply for a job online, with just 28% saying they could complete an online application on their own with no problems.

- Almost half (49%) of those CAB clients who said they would be completely unable to complete a benefits application online said that their main barrier was that they had never used a computer before. Another 16% said that their main barrier would be health related, including physical disability (5%) or mental health problems (4%).

Recommendations

This report makes a number of initial recommendations based on our research findings. However we will work with CAB advisers and government at all levels as well as other interested stakeholders over the next year to develop these recommendations further.

Citizens Advice Scotland's recommendations are;

- The UK Government should **remove the target of 80% of benefit applications taking place online.** The target does not take into account the needs and capabilities of the people who need to access benefits. It also penalises claimants and potential claimants for their lack of experience with computers and the internet, for their health problems which prevent them from accessing the internet and for a lack of affordable and easily accessible internet provision.

- The UK Government should ensure that anyone, regardless of age, ability or location, has **free access to computers and the internet**. Our survey respondents told us that their main barrier to internet access and use was that they had never used a computer before. Addressing the issues of physical access would therefore bring significant benefits for citizens.

- The Scottish and UK Governments should work together to ensure that a broad programme of **free and accessible training and ongoing support on computers and internet use** is made available to all who need it, regardless of age, ability or location.

- The Scottish Government should **ensure that infrastructure investment is coordinated** in a way that ensures that broadband roll out, public access and public transport work together to ensure that as many barriers as possible are removed for people who wish to access the internet.

- The Scottish Government should **undertake a mapping exercise**, in conjunction with local authorities, and other public institutions such as further education colleges, to identify points where members of the public can access the internet and get support to use it.

Our survey

A total of 38 citizens advice bureaux took part in the research over more than 44 advice points, accounting for two thirds of the Scottish bureaux service. We asked each CAB to hand a paper copy of the survey to every client who came in with a benefits related issue over the course of a week.

In total, we received **1181 responses** from CAB clients, accounting for **57% of all the clients seen by those bureaux in an average week.**

The survey asked clients to tell us:
- Their postcode
- Their age
- Whether they used the internet
- If they had an internet connection at home
- Whether they had a computer at home
- What other devices they used to access the internet (if any)
- Where they used the internet if it was not at home
- How well they could use a computer
- The extent to which they felt able to apply for benefits online
- The extent to which they felt able to apply for jobs online
- Any difficulties they face (or would face) in applying for benefits or jobs online[3]

The data we gathered shows one week's worth of data across the majority of bureaux in Scotland. Accounting for 57% of all the clients seen by these bureaux in a normal week, the sample is representative of people who approached their CAB for help with a benefits-related issue. We do not claim that the survey results reflect the experiences of the Scottish population at large, however we do feel that the data gives a comprehensive and representative picture of the needs and capabilities of CAB clients in relation to internet access and use.

Figure 1 shows where our survey respondents came from. The largest proportion of respondents came from Glasgow and the central belt, reflecting the spread of the population.

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3   The full survey is available in appendix 3

Our survey

Figure 1 – Location of survey respondents
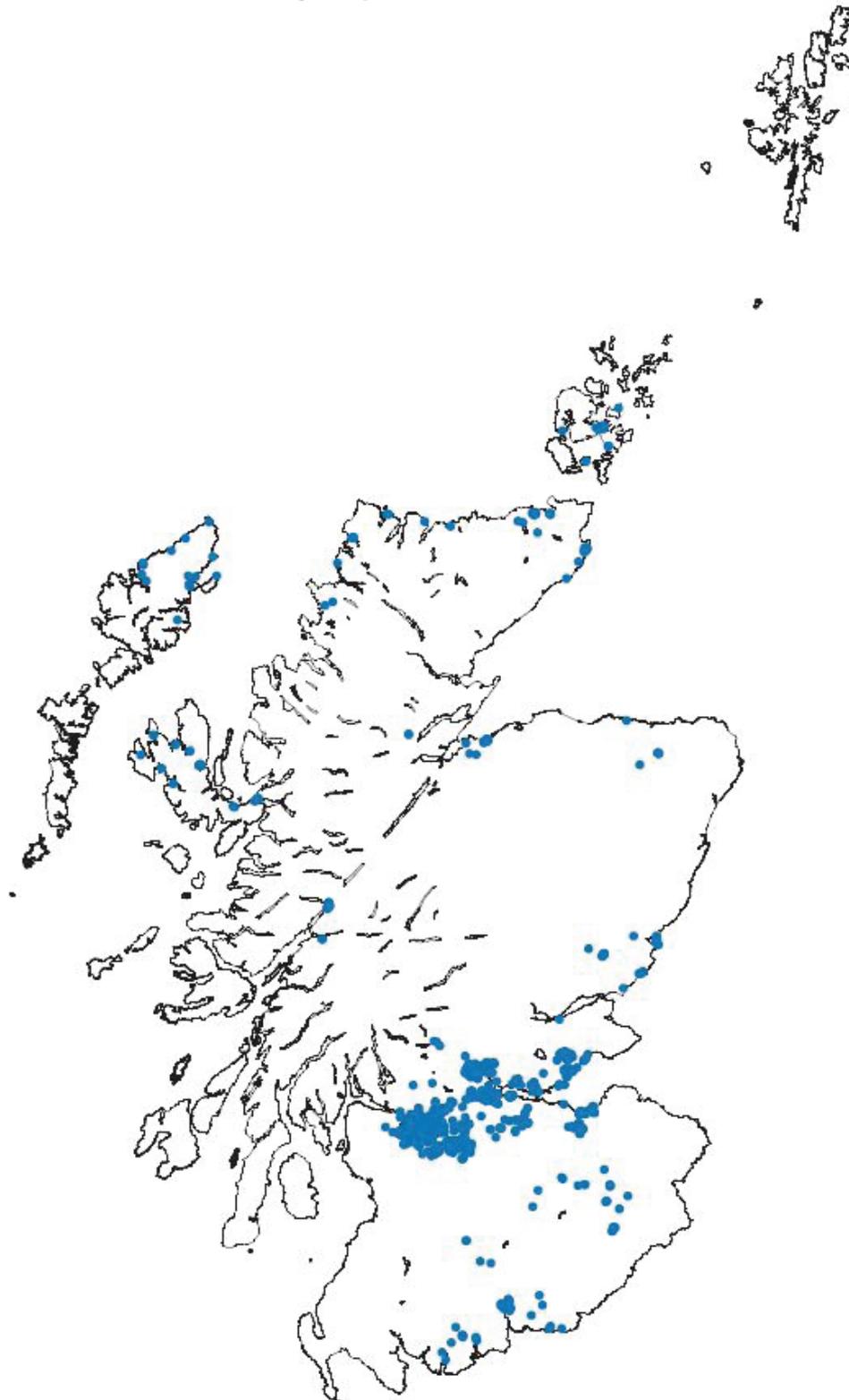
Client Profile

Scottish citizens advice bureaux collect client profile data such as age, gender, ethnicity, caring responsibilities and disabilities. We can use this client profile data to build up a detailed picture of the people filling in our survey. In addition, we also asked survey respondents to tell us their age, allowing for comparison with the broader population.

The table below shows the age profile of the people completing our survey, alongside a profile for all CAB clients with benefit issues and the Scottish Household Survey.

Age range	Survey respondents %	All CAB clients with a benefits issue %	Scottish Household Survey %
16-24	7	7	15
25-34	16	14	15
35-44	18	20	17
45-59	38	42	25
60-74	17	16	19
75 plus	3	1	9

We can determine from the data in Table 1 that people aged between 45 and 59 are more likely to approach their CAB for help with a benefits issue than people in any other age group.

From the client profile data recorded by citizens advice bureaux, we can determine that CAB clients seeking help with a benefits issue are likely to;

- Have a disability (70% of benefits clients are identified as having a disability)
- Have a health condition that limits their day to day activities "a lot" (66%)
- Have a long term health condition (95% of those who had a health condition said that it lasted longer than 12 months)
- Be unable to work due to long term ill health or disability (37%)
- Get their only income from benefits (64%)
- Live in social housing (34% live in council housing with another 15% in other kinds of social housing)
- Be single (35% of benefits clients are single adults)
- Have no caring responsibilities (63% of benefits clients have no caring responsibilities, 24% have children and 12% care for someone with a disability)

In addition, 53% of people seeking CAB help with a benefits-related enquiry were female – slightly higher than the Scottish figure of 51.5% but lower than the overall CAB client figure of 55%.

Access

Our survey asked several questions about the extent to which CAB clients had internet access and/or a computer or other device through which they could access the internet at home. In addition, we asked clients whether they accessed the internet somewhere else if they did not have a connection at home.

Internet connection

We asked "do you have an internet connection at home?" Just over half (54%) of all respondents said they had a connection at home. This is much lower than the latest figures from Ofcom which show that 68% of homes in Scotland have broadband.

Do you have an internet connection at home?	%
Yes	54
No	46

We can break down these figures further by age and by location. Looking at who has an internet connection by age group, it is clear that there is a correlation between the two. Nearly two fifths of those CAB clients aged 16-24 had the internet at home, whereas only a quarter of those aged over 75 were connected.

Figure 2 – Internet connection by age
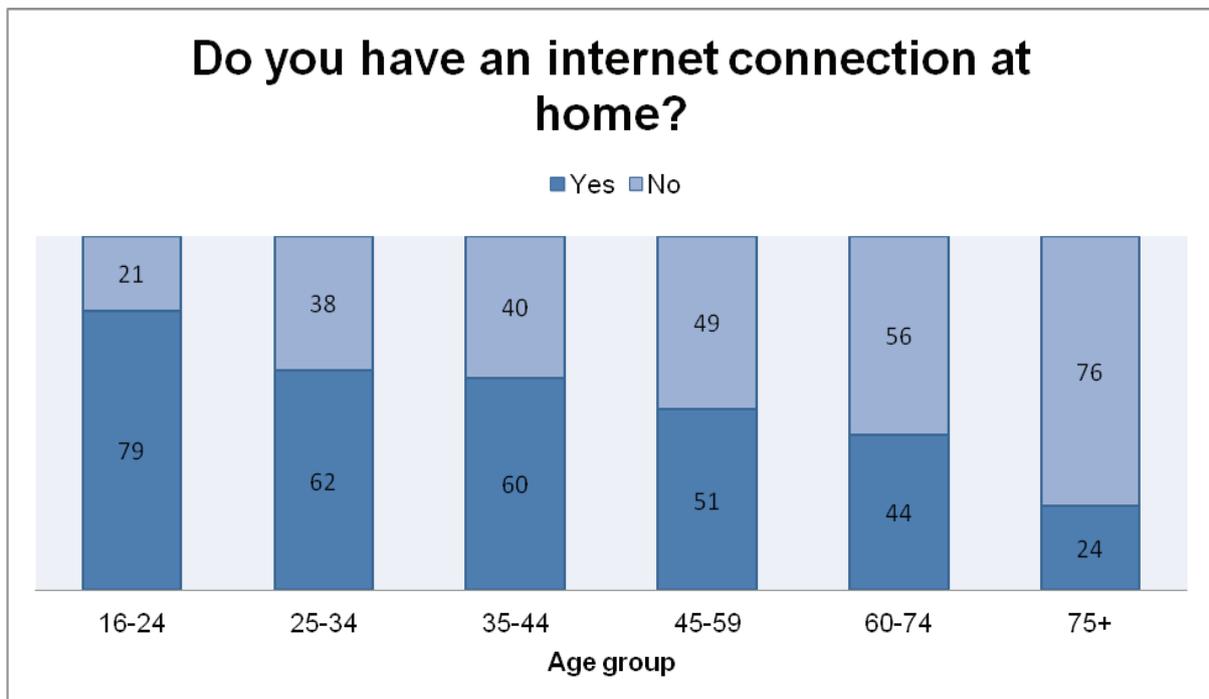
Almost all of the people filling in the survey (96%) gave their postcode, allowing us to examine the data by location. The map in Figure 3 shows the location of the people who answered yes and no to having an internet connection at home. The dark blue dots represent those without an internet connection and the light blue represents those with a connection.

Figure 3 – Location of survey respondents with and without an internet connection

Access
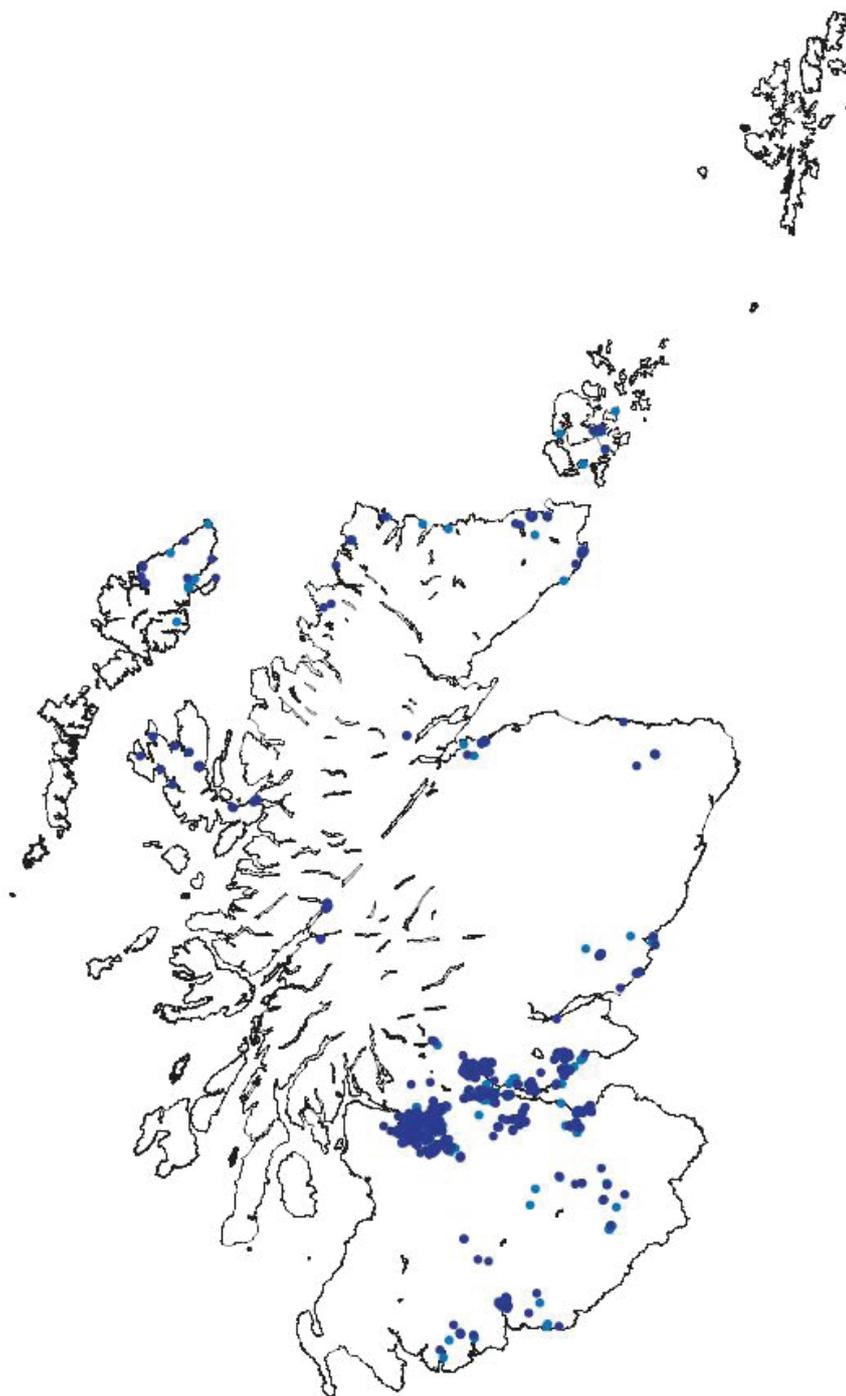
Figure 4 shows the proportion of people with an internet connection at home, by local authority. This shows that CAB clients in Edinburgh are the most connected with 85% of clients surveyed saying they had an internet connection, compared with clients in East Renfrewshire at the other end of the spectrum, where just 42% had a connection at home.

Figure 4 – Internet connection at home, by local authority
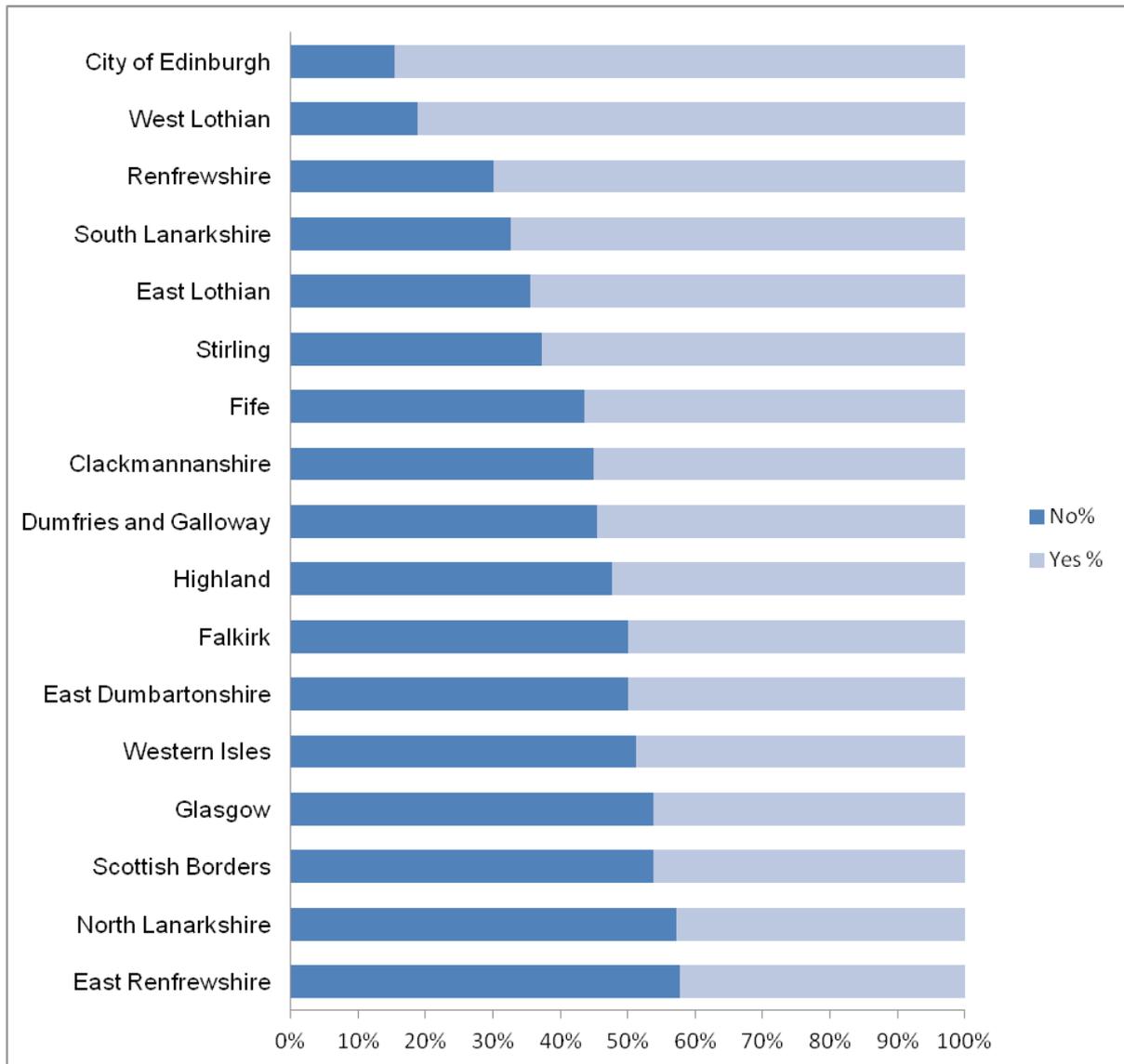
(Please note that this chart does not include data from Aberdeenshire, Orkney, Midlothian and Angus as the sample size was too low)

Internet Usage

We also asked survey respondents whether they used the internet, giving them four options:

- Often
- Sometimes
- Hardly ever
- Never

Figure 5 (below) shows that 54% said they used the internet "often" or "sometimes". Again, this figure is lower than other estimates, including by the Department for Work and Pensions who state that 78% of working age benefits recipients say they use the internet.[4]

With 36% of benefits clients stating that they never use the internet at all, it is clear that the UK Government's aim of ensuring 80% of benefits applications take place online does not match with the experiences of users.

Figure 5 – Internet use
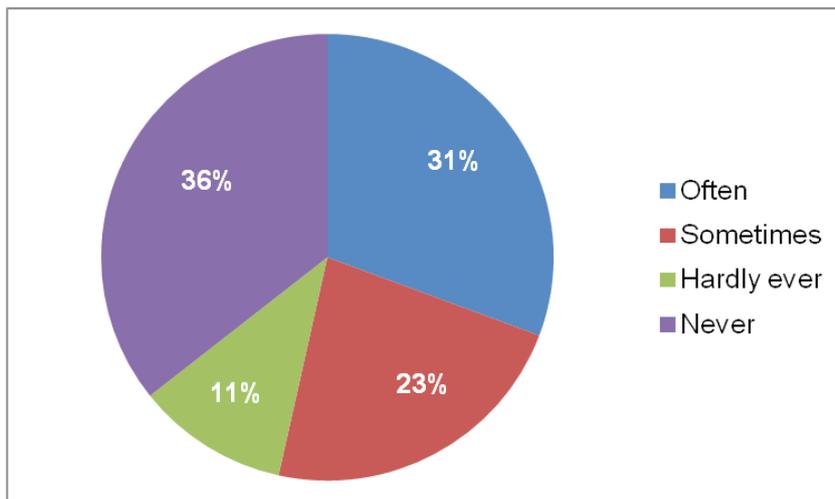
We can also break down internet usage by age group. The table below shows the pattern of internet usage in each age group.

	Age group	Often	Sometimes	Hardly ever	Never
			Do you use the internet? (%)		
Age group	16-24	65	25	5	4
	25-34	50	28	11	12
	35-44	35	28	14	23
	45-59	26	21	10	44
	60-74	14	17	10	59
	75+	0	19	6	75

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4   Department for Work and Pensions, *Housing Benefit Direct, Universal Credit Special Issue October 2012*, http://www.dwp.gov.uk/docs/universal-credit-special-issue-oct-2012.pdf. Accessed 9th May 2013.

Figure 6 below uses the same data, clearly showing that the proportion of people who often use the internet declines in older age groups and that conversely, the proportion who say they never use the internet increases.

Figure 6 – Internet usage by age group
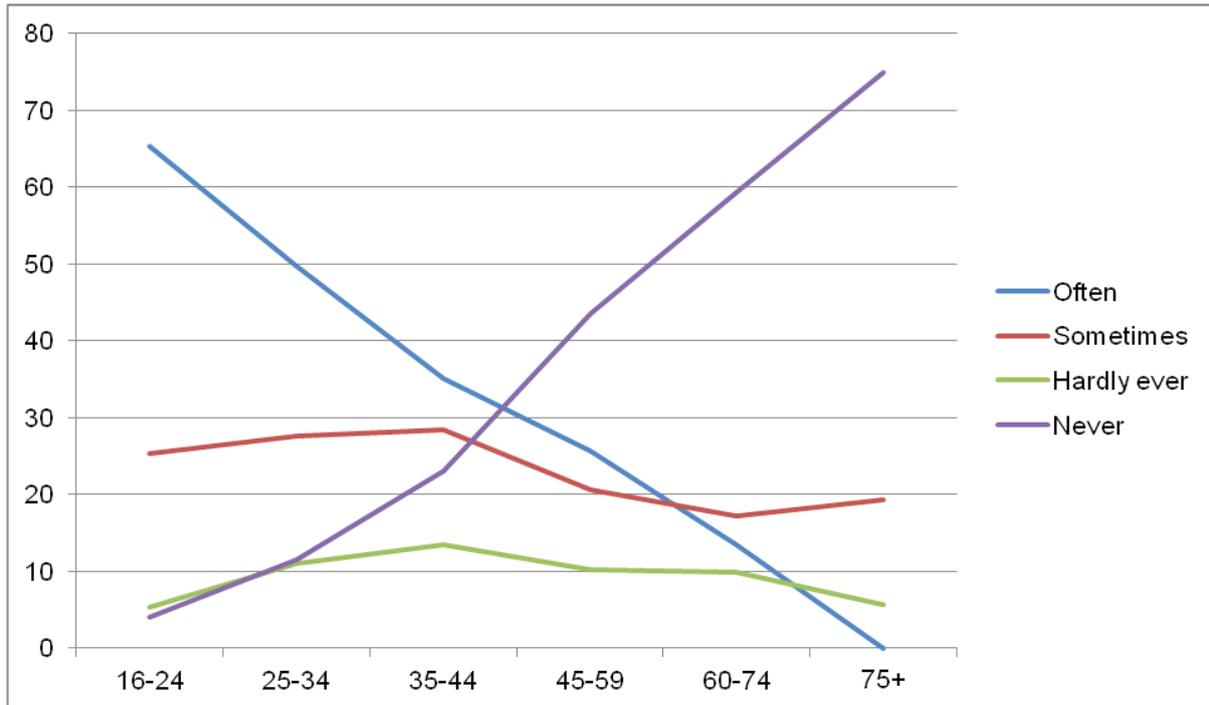
We can also look at internet usage by the proportion of people who do or do not have an internet connection at home. The table below shows that of respondents who had internet access at home, just over half (53%) said they used the internet often and another 28% used it sometimes. Equally, there is a strong correlation showing that of respondents who did not have an internet connection at home, two thirds never used the internet at all. It is not possible to say from this data whether people choose to use the internet more once they have a connection at home or whether they choose to get the internet at home because they use it regularly. However the correlation between the two is clear.

		Do you use the internet? (%)			
		Often	Sometimes	Hardly ever	Never
Do you have an internet connection at home?	Yes	53	28	9	10
	No	7	16	10	67

Access to computers

We asked CAB clients "Do you have a computer at home?" In a similar pattern to the proportion of people who had the internet at home, just over half (55%) of respondents said they had a computer at home.

Do you have a computer at home?	%
Yes	55
No	45

Given that the Joseph Rowntree Foundation counts home computers as a household essential for their Minimum Income Standard[1], the fact that only 55% of CAB clients with a benefits issue have one is cause for concern.

Cross referencing with the survey responses on internet connection, there is a clear correlation between internet connection and having a computer at home as the table below shows. Of those respondents who had a connection at home, 95% also had a computer.

		Do you have a computer at home? (%)	
		Yes	No
Do you have an internet connection at home? (%)	Yes	95	5
	No	9	91

Examining this question by age, we can see that, as with internet connection, having a computer at home correlates strongly with age. The younger the CAB client is, the more likely they are to have a computer at home, and conversely, older survey respondents were much less likely to have a computer at home.

		Do you have a computer at home? (%)	
		Yes	No
Age group	16-24	73	27
	25-34	64	36
	35-44	59	41
	45-59	53	47
	60-74	46	54
	75+	25	75

1 Joseph Rowntree Foundation, Minimum Income Standard, http://www.jrf.org.uk/publications/MIS-2012 Accessed 9th May 2013.

It is also possible to examine the proportion of survey respondents who had a computer at home by local authority area. Figure 7 shows that the proportion of people with a computer at home is much higher in local authorities like West Lothian (84%) and Edinburgh (77%) than it is in Glasgow and East Renfrewshire (46%).

Figure 7 – Proportion of respondents who have a computer at home by local authority
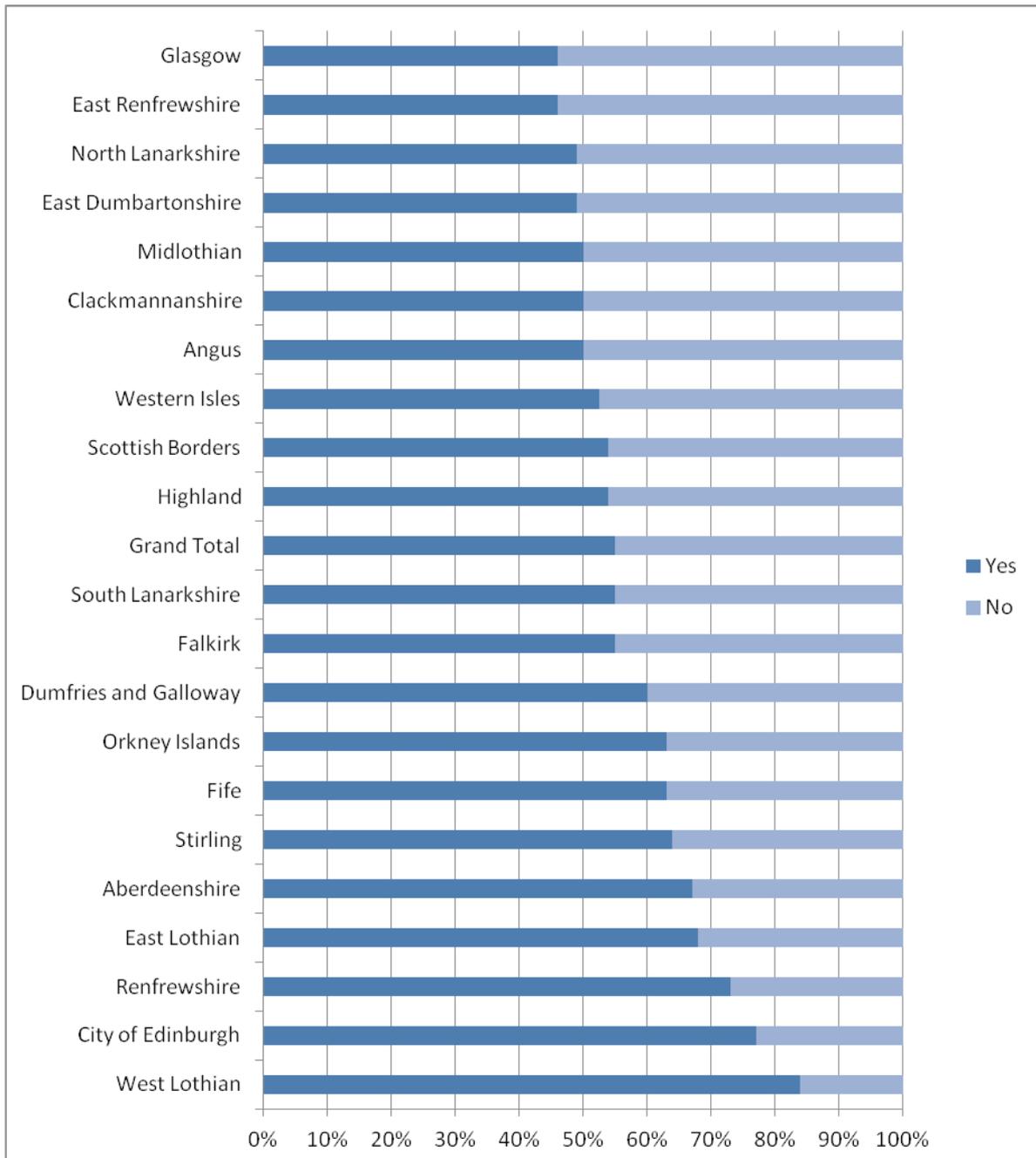
Smartphone and Tablets

We asked whether clients used any other devices such as a smartphone or a tablet to access the internet.

| Do you have any other device that allows you to use the internet?	%
Yes	33
No	67

Just 33% of CAB clients with a benefits issue had a smartphone or tablet through which they could access a computer. This drops to just 14% amongst those respondents who did not have a computer, as the table below shows.

		Do you have a device that allows you to access the internet? (%)	
		No	Yes
Do you have a computer? (%)	No	86	14
	Yes	51	49

Even amongst survey respondents who had a computer, more than half did not have any other device through which they could access the internet.

Examining the data by age group, once again there is a strong correlation between age and the likelihood of having a smartphone or tablet as Figure 8 shows.

Figure 8 – Smartphone and tablet ownership by age group
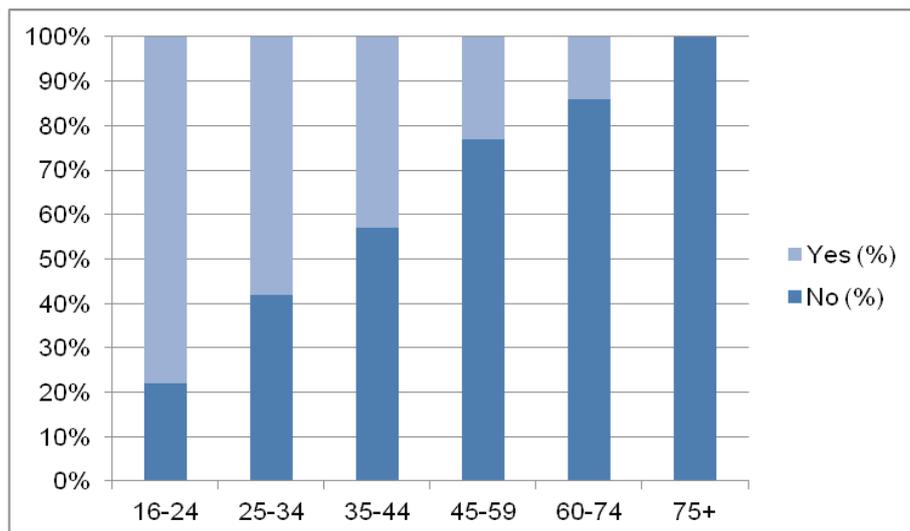
Amongst survey respondents aged 75 or over, smartphone and tablet ownership was non-existent with 100% answering "no". Even for the younger age groups who might be expected to have a mobile phone with internet capabilities, 22% of people aged 16-24 and 42% of people aged 25-34 answered no.

Where CAB clients go online

We asked where people use the internet if it's not at home. This was a free text box on the survey to ensure that we were not prescriptive. A total of 431 people filled in the box, although 224 of them (52%) simply said they did not use the internet at all or did not know how to use it.

Looking at the remainder of the responses where people have identified somewhere outside of their home where they use the internet, we have divided comments into 11 different categories. The table below shows where CAB clients with a benefits issue are most likely to use the internet if it is not at home.

Where do you use the internet outside of home?	%
Library	45
Family's house	23
Friend's house	15
Phone	12
Internet cafe	5
Work	4
Community centre	3
CAB	2
Jobcentre	2
Work programme provider	2
College	1

(The figures below do not sum to 100% to reflect the fact that respondents may have given more than one answer).

For CAB clients, the library is by far the most popular place to access the internet, with almost half (45%) saying they would go there. Another 38% said that they rely on family or friends to access the internet.

This suggests that awareness and use of the library as a place where people can go online is quite high amongst CAB clients. However, several respondents did identify barriers to using the library for benefit applications and job searches. These are explored in more detail in the chapter on barriers but include time limits on use of library computers, a lack of confidentiality and an understandable gap between the needs of benefit applicants and support and advice on applying online from library staff. In most local authorities, the library remains the most popular place to use the internet outside of the home, with family members' homes coming a close second.

With nearly two fifths of respondents saying they would go to a family member or friend's house to go online, local authorities and Government at both UK and Scottish level should consider the merits of a peer learning or peer support

programme to help people to use the internet.

Internet skills and usage

We asked a number of questions in our survey around people's abilities to use a computer and to use the internet to perform certain tasks.

Computer usage

We asked "Can you use a computer?" and gave four options;
- Very well
- I can get by
- With difficulty
- I can't use one at all

The majority of respondents (55%) said they could use it very well (26%) or said that they could get by (29%). However, almost one in three (28%) said that they were completely unable to use a computer and another 17% said that they could only use one with difficulty.

Can you use a computer?	%
Very well	26
I can get by	29
With difficulty	17
I can't use one at all	28

We can also look at computer skills amongst those survey respondents who did and did not have a computer. The table below shows that among those survey respondents who did have a computer, the proportion who could use it "very well" rose to 40%, up from 26% overall. Similarly, 38% of those with computers said they could get by, compared with an overall figure of 29%.

	No	Yes
Very well	8	40
I can get by	19	38
With difficulty	19	15
I can't use one at all	54	7

However, there is a slightly stronger correlation between not having a computer and being unable to use one at all, with 54% of people without a computer saying "I can't use one at all".

As with the relationship between internet usage and having an internet connection at home, the data does not tell us whether people do not have a computer because they are unable to use one or if they are unable to use one because they don't have

Internet skills and usage

We can also examine computer usage by age group. Unsurprisingly, the younger age groups are the most likely to say that they can use a computer "very well" and the older groups are most likely to say they could not use one at all, as Figure 9 below shows.

Figure 9 – Computer usage by age group
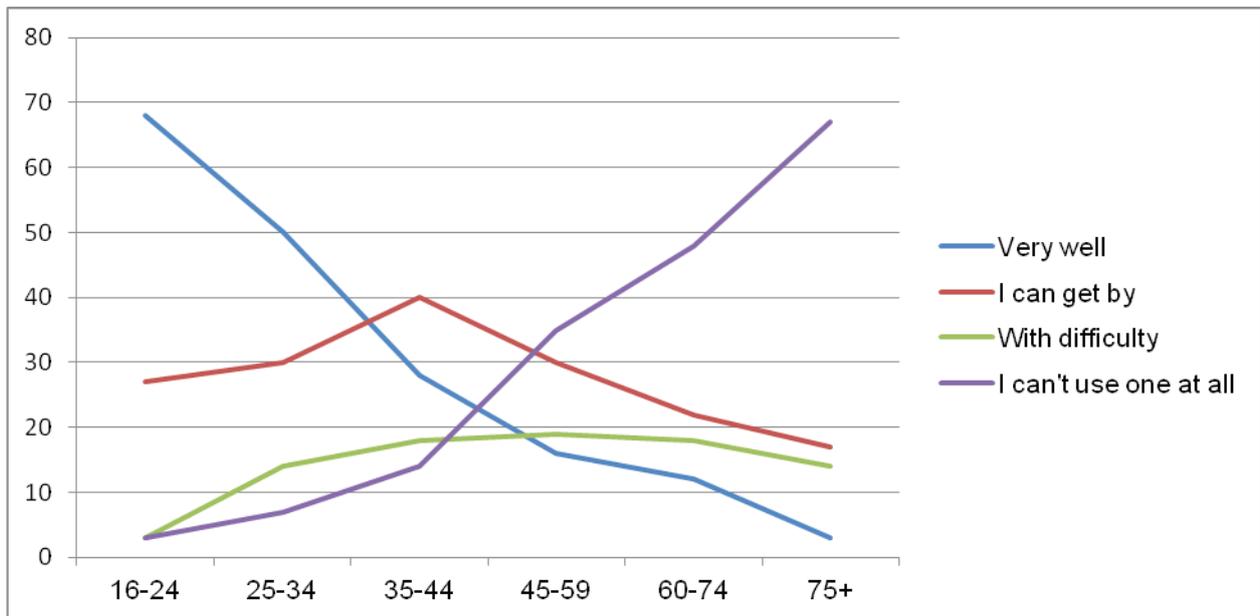
A total of 68% of those aged 16-24 said that they could use a computer "very well" compared with just 3% of those aged over 75.

Looking at the data by local authority, the areas where computer skills were highest were East Lothian,Edinburgh and West Lothian. The local authorities where computer skills were lowest were in the Scottish Borders, East Dunbartonshire and Glasgow as the table below illustrates.

| Local authority	Very well (%)	Local authority	I can't use one at all (%)
East Lothian	53	Scottish Borders	45
City of Edinburgh	42	East Dunbartonshire	40
West Lothian	38	Glasgow	34
Stirling	30	Western Isles	33
Angus	29	East Renfrewshire	31

Applying for benefits online

We asked CAB clients "could you make an application for a benefit online"? This question was multiple choice with four possible answers:

- On my own, no problem
- On my own, with difficulty
- With help
- Not at all

The majority of survey respondents (39%) said that they would not be able to make application for a benefit online at all, as Figure 10 illustrates.

Figure 10 – Could you make an application for a benefit online?
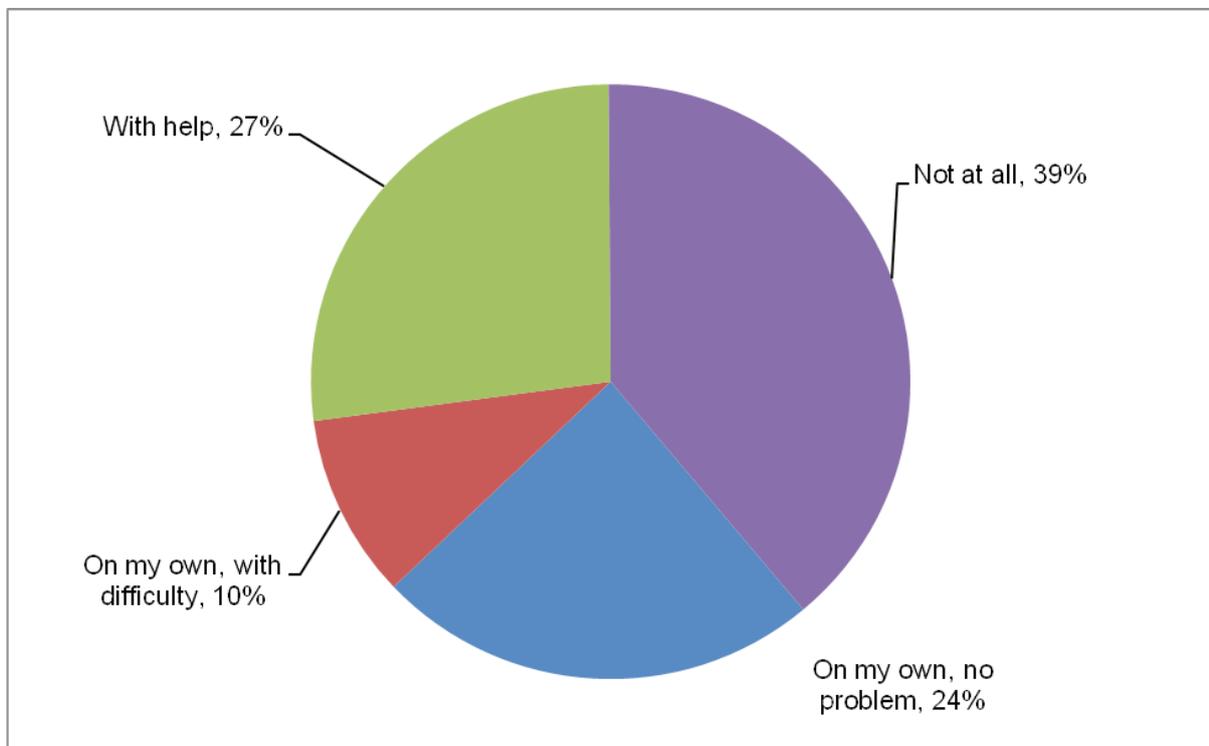
In total, just 24% of CAB clients would be confident to fill in a benefits application online by themselves without difficulty – a stark contrast from the Government's target of 80% of all applications taking place online by 2017.

We can examine the proportion of people who could fill in a benefits application online by age. Figure 11 shows that whilst younger people are much more confident about their ability to apply online than older age groups, only 57% of the youngest group felt that they could do this on their own with no problem. People's confidence about applying for benefits online declines sharply with age.

Figure 11 – "Could you make an application for a benefit online?" – by age
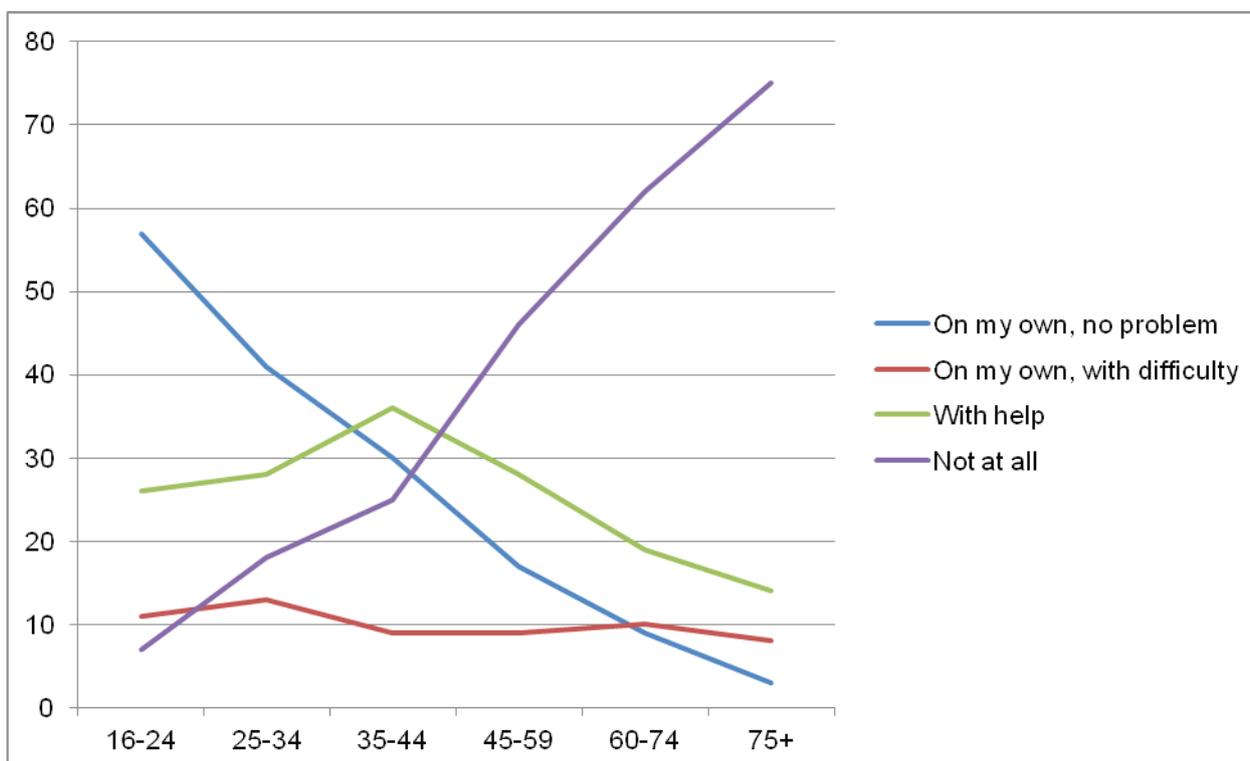
Cross-referencing the answers to the question on internet connection with the question on applying for benefits online, we can see that there is a very strong correlation between the two.

Of those survey respondents who said they would be able to apply for a benefit online by themselves with no problems, 83% had an internet connection. Conversely, 75% of people who said that they would not be able to make an online application at all did not have a connection at home.

A similar relationship existed between the proportion of people able to complete an application online by themselves with no problem and those who had a computer at home (84%). Conversely, 73% of those respondents who could not apply online at all did not have a computer at home.

	Yes (%)	No (%)
On my own, no problem	83	17
On my own, with difficulty	72	28
With help	61	39
Not at all	25	75

Looking at the areas of the country where people felt most confident applying for benefits online, again, clients in Edinburgh and the Lothians were the most likely to say that they could make an online application by themselves with no problem. However, even in these areas, the proportion of people able to complete an application by themselves with no problem was still less than half.

Local authority	On my own, no problem (%)	Local authority	Not at all (%)
City of Edinburgh	46	Western Isles	53
East Lothian	45	Clackmannanshire	48
Orkney Islands	42	Glasgow	47
West Lothian	34	Highland	45
Angus	33	East Dunbartonshire	44

CAB clients in the Western Isles were the most likely to say that they could not apply for a benefit online at all, with clients in Clackmannanshire, Glasgow, Highland and East Dunbartonshire following close behind.

Applying for jobs online

We asked CAB clients with a benefits enquiry "could you apply for a job online?" We gave survey respondents four options, as in the question on benefits:

- On my own, no problem
- On my own, with difficulty
- With help
- Not at all

As with applying for benefits, 39% of respondents said that they would not be able to apply for a job online, even if they had help. Figure 12 shows the proportion of respondents who felt able to apply online.

Figure 12 – Could you apply for a job online?
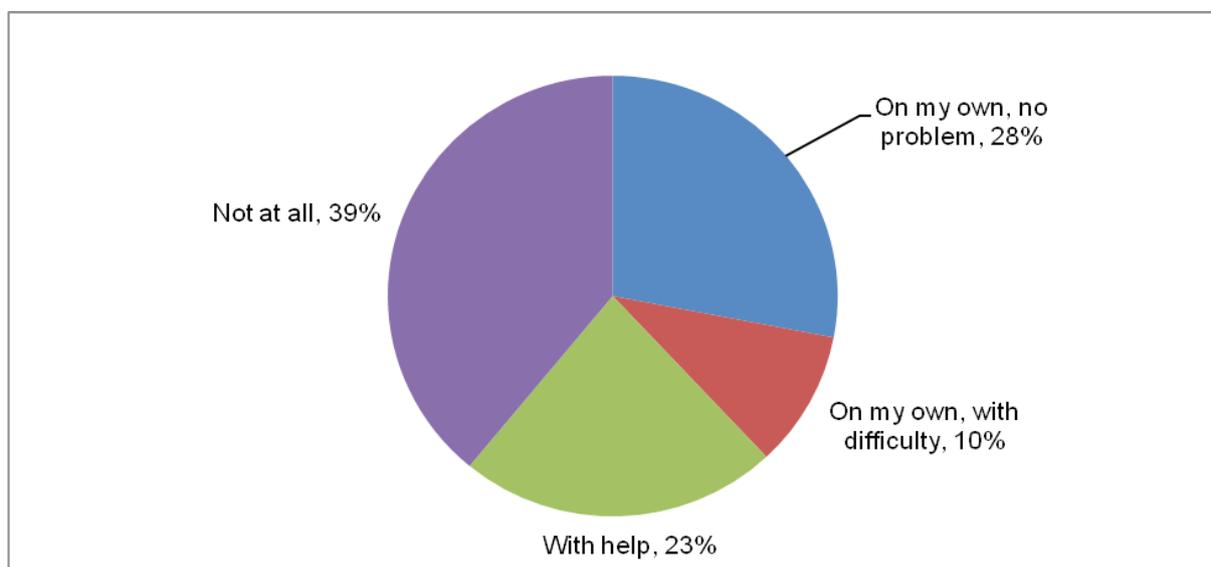
Internet skills and usage

The fact that 39% of respondents said that they would not be able to apply for a job online is perhaps unsurprising given the client profile. More than a fifth (21%) of CAB clients seeking help with a benefits issue are unemployed and 37% are unable to work because of ill health or disability.

However, these findings are important for the UK Government to take note of, given the increasing drive to require people on Jobseekers Allowance to search and apply for jobs online. Citizens Advice Bureaux across Scotland have reported a growing number of cases where clients are sanctioned, leaving them with no income, because they are not searching for jobs online. With only 28% of CAB clients able to apply for jobs online without difficulty, it is vital that JobCentre advisers and decision makers take into account people's abilities before making online job searches a requirement. In addition, support and training must be made available for all who need it, regardless of age, location or ability.

Looking at the proportion of people of different age groups who felt able to apply for jobs online, the results follow a similar pattern, as illustrated in Figure 13 (please note that this chart does not include those aged over 75 but does include those in the 60-74 age bracket).

Figure 13 – Could you apply for a job online? – by age
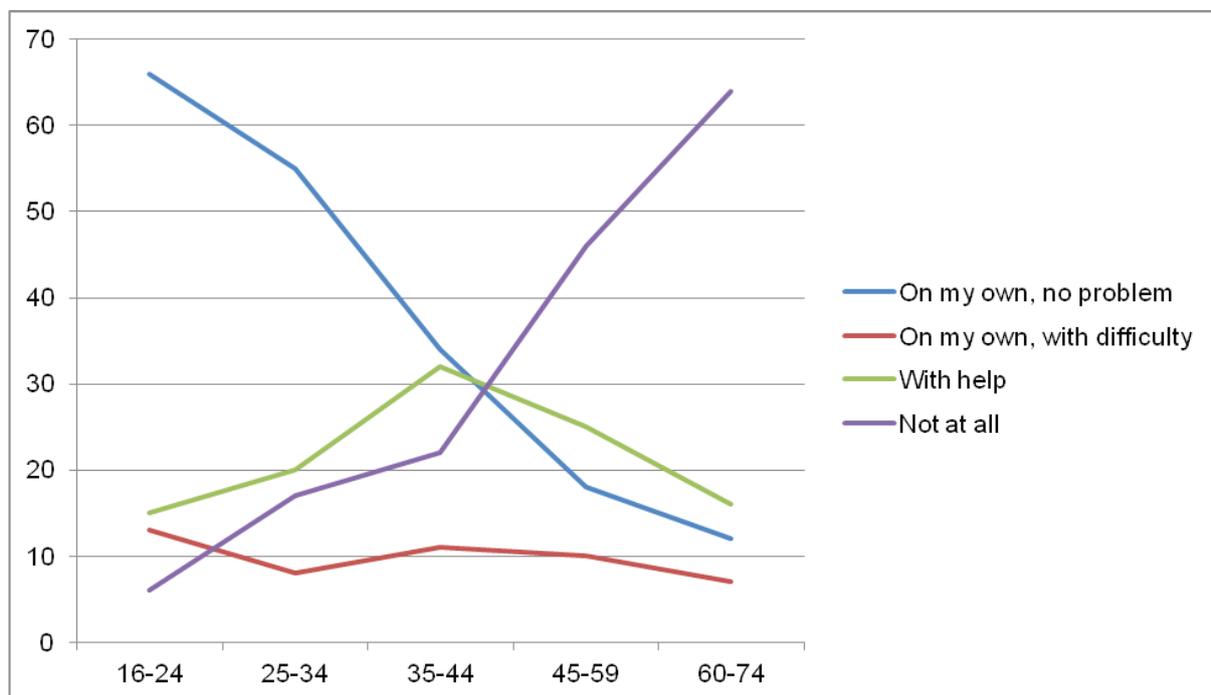
Perhaps surprisingly, even those in the youngest age group where the likelihood of respondents being online, having a computer and being confident in using it is highest, the proportion of people who would feel confident applying for a job online with no problem is just 66%.

Internet skills and usage

Looking at the proportion of people able to apply for a job online by local authority, the data shows a similar story to the proportions able to apply for benefits online. The table below shows that in Edinburgh and East Lothian, more than half of respondents said that they would be confident to apply for a job online. Conversely, in Clackmannanshire, 50% of respondents said they would not be able to apply for a job online at all, with similar figures for the Western Isles, Glasgow, Highland and East Dunbartonshire.

Local authority	On my own, no problem (%)	Local authority	Not at all (%)
City of Edinburgh	54	Clackmannanshire	50
East Lothian	52	Western Isles	49
West Lothian	44	Glasgow	48
Orkney Islands	42	East Dunbartonshire	45
South Lanarkshire	41	Highland	44

As was the case with benefits applications, of the people who said that they would have no problem applying online for a job, 81% said that they had an internet connection at home, compared with 72% of people who could not apply online who said that they did not have an internet connection at home, as shown in the table below.

	Yes (%)	No (%)
On my own, no problem	81	18
On my own, with difficulty	74	26
With help	56	43
Not at all	26	72

The proportions for people with a computer at home continue to paint the same picture, as shown in the table below.

	Yes (%)	No (%)
On my own, no problem	85	15
On my own, with difficulty	77	23
With help	60	40
Not at all	27	73

Barriers

The final question in our survey asks respondents to tell us about any difficulties they faced in accessing or using the internet to apply for jobs and benefits. It was a free text box so in order to analyse the results, we have categorised the answers.

In total we identified 17 different barriers which CAB clients faced. These range from a lack of experience in using a computer to limited availability of computers in libraries. This section looks in detail at what those difficulties and barriers are.

Of the 1181 people who filled in the survey, 550 gave an answer to the question on difficulties they face.

The table below shows the different barriers named by respondents and the proportion citing each one as a difficulty for them in accessing or using the internet to apply for jobs or benefits.

All difficulties	%
Never used a computer	30
Confidence/ability to use computer/internet	14
Need someone to help	13
Don't have a computer	11
Benefit application process too complex	7
Other health issue	7
Physical access (i.e. bus to library)	5
Cost	5
Mental health issue	4
Literacy issues	3
Benefit application anxieties (i.e. fear of getting it wrong)	3
Physical disability	3
Technical issues (ie slow connection, lack of reception)	3
English not first language	2
Not interested	2
Don't have internet	1
Security worries	1

NB. The percentages sum to more than 100% as some respondents identified more than one barrier.

For those survey respondents who said that they would be completely unable to fill in a benefits application form online, almost half (49%) said that their main barrier would be that they had never used a computer before. A total of 63% of the barriers faced by people in this group were to do with skills and confidence. A further 16% cited a health problem including 5% with a physical disability, 4% with a mental health issue and 7% with another health issue. A further 13% said they had problems accessing the internet, including 7% who did not have a computer.

Barriers

Barriers by age

The table below shows that the biggest barrier across all but one age group was never having used a computer. For those aged 16-24, the biggest barrier to applying for jobs and benefits online was not having a computer.

Age Group	Main Barrier	%
16-24	don't have a computer	24
25-34	Never used a computer	18
35-44	Never used a computer	22
45-59	Never used a computer	38
60-74	Never used a computer	45
75+	Never used a computer	64

We can group the difficulties faced by clients into several categories in order to better explore them;
- Skills and confidence
- Practical access
- Benefits application process
- Health issues
- Literacy and language
- No interest

Group	Difficulty	%
Skills and confidence	Never used a computer	57
	confidence/ability to use computer/ internet	
	need someone to help	
	security worries	
Practical access	don't have a computer	25
	physical access (ie bus to library)	
	cost	
	technical issues (ie slow connection, lack of reception)	
	don't have internet	
Benefits application process	application process too complex	10
	application anxieties (ie fear of getting it wrong)	
Health issues	other health issue	14
	Mental health issue	
	Physical disability	
Literacy and language	literacy issues	5
	English not first language	
No interest	Not interested	2

Barriers

Skills and confidence

As the table above shows, the biggest difficulty that CAB clients have when it comes to applying for jobs or benefits online is around skills and confidence, with 57% of responses falling into this category.

Some examples of the comments from clients in this category include;
- *I have never done this, and wouldn't feel confident doing it by myself*
- *Not familiar with using a computer*
- *Lack of experience/ knowledge*
- *Just not that great in computing*

Only six respondents (1%) cited security online as being a concern that would make applying for jobs or benefits difficult.

More than two thirds of people (70%) who said that their skills and confidence were the things holding them back from applying for jobs and benefits online said they never (58%) or hardly ever (12%) used the internet.

In addition, 62% did not have a computer at home and a further 65% did not have a home internet connection.

Almost half (47%) of the people in this category were aged 45-59, higher than the proportion of all respondents (38%) in that age bracket. A further 22% were aged 60-74, as Figure 14 shows.

Figure 14 – Age profile of people citing skills and confidence as difficulties
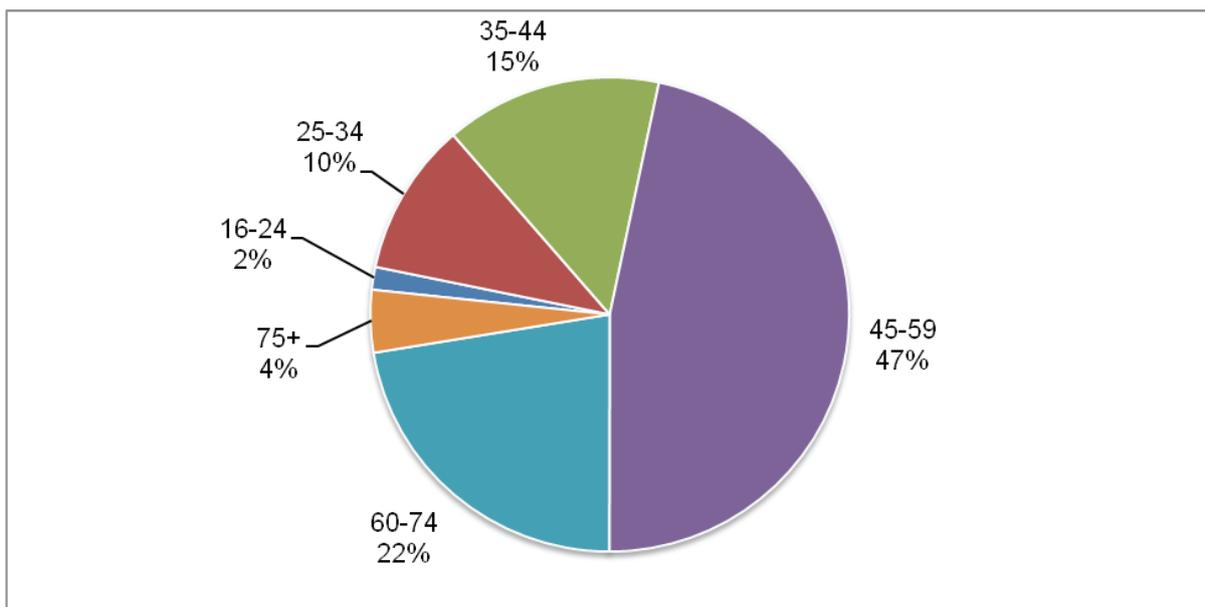
Barriers

By comparing the proportion of all survey respondents from each local authority with the proportion of people citing skills issues as their main difficulties in each local authority, we can see whether there are areas where skills and confidence are more or less problematic. The table below shows the top three local authorities.

More likely		Less likely	
North Lanarkshire	37%	Highland	-24%
Glasgow	26%	Fife	-37%
Clackmannanshire	22%	Falkirk	-43%

Practical access

One quarter of people who completed the question on difficulties faced when applying for jobs and benefits online cited issues with having access to a computer or internet as their main barrier. This included people who simply did not have a computer or internet at home and said this was the difficulty that would stop them from applying online, as well as people who said that they could not get to a public access point such as a library. In addition, this category includes people who said that the cost of a home internet connection was prohibitive and people who cited technical difficulties such as poor reception on their mobile internet or a slow internet connection.

We have grouped these categories together as many of the solutions to these problems are related. For example, for some respondents, the reason that difficulty accessing the library is so prohibitive is that they also do not have a computer at home. Similarly, the reason why others do not have a computer is because the cost is too high for them to afford.

Some of the comments from people in this category are copied below:
- *Would struggle to pay internet bills*
- *Can't afford own PC have to depend on other people. I am a single parent.*
- *Can't afford computer. I am on JSA. Library 10 miles away from me. Poor public transport*
- *Don't have a computer - don't know anyone with a computer*
- *Library usually busy and opening hours have been cut*
- *Access is a major issue and I am not all that comfortable using a computer and have arthritis in my wrists*
- *Don't have internet or computer. Can't always leave the house. Prefer face to face contact*

Cost is an issue often referred to by policy makers as a potential barrier. Our survey shows that, for most CAB clients, there are other difficulties such as computer skills and having a computer which take priority over cost worries. However this may be because cost is a secondary consideration after being able to use a computer. For example, it is unlikely that someone who has never used a computer would be looking into the costs of home broadband connections.

For the 5% of respondents who did cite cost as a barrier, it seems that the cost of a computer is just as much of a problem as the cost of an internet connection.

CAB clients in this category had almost the same age profile as for the overall survey, with the majority (40%) in the 45-59 age group. Figure 15 shows the age profile for people in this group.

Figure 15 – Age profile of people citing practical access as difficulty
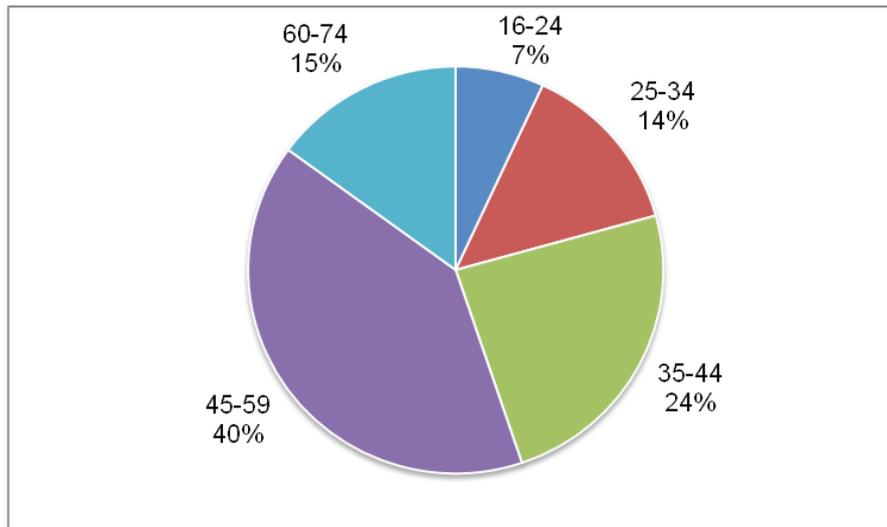
Just 12% of CAB clients in this category were able to use a computer "very well" compared with 26% across all survey respondents. In addition, two thirds of people in this category never (43%) or hardly ever (24%) used the internet. Respondents in Glasgow, Falkirk and Dumfries and Galloway were more likely to face difficulties with practical access to the internet which stopped them from applying online when compared with the proportion of all survey respondents from those local authorities.

Benefits application process

One in ten of the difficulties faced by CAB clients with a benefits issue when trying to apply online related to problems with the benefits application process itself. The majority of these (70%) said that the process was too complex and the other 30% stated that they were afraid of getting it wrong.

Below are some of the comments left by people in this category:

- *Forms are too complicated and unsure on how to answer. Face to face help is always better and someone to show you how to fill in the forms is always helpful.*
- *Okay with computer but not with benefit applications*
- *Although I am computer literate, I found it impossible to apply for benefits online. They did not explain which benefit I would be entitled to. JC+ website was difficult to use since it changed to Universal Job Match*

- *I'm not good at completing forms*
- *Universal Jobmatch not clear when applying for jobs - doesn't always match job title. Benefits online too complicated*
- *I have mental health issues and would be very anxious about applying for benefits online*

With 10% of CAB clients citing the application process as their main problem, rather than access to a computer or cost, there may be accessibility issues for the UK Government to consider in terms of how their forms and websites are designed.

The age profile of CAB clients in this category differed from the overall profile with respondents much more evenly spread across the age groups. Figure 16 shows this.

Figure 16 – Age profile of people citing the benefits application process as their main difficulty
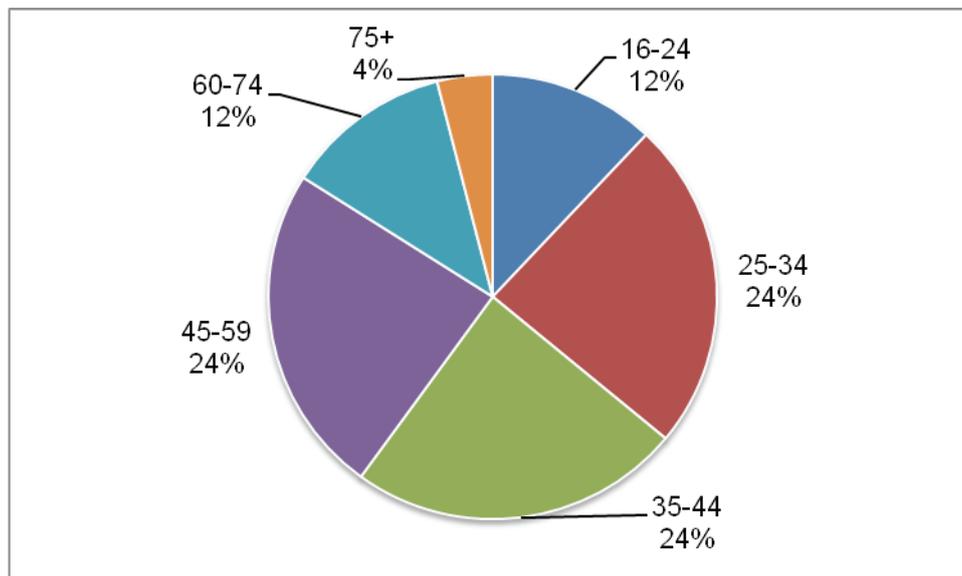
Of the clients who found the benefits application process too complex or were afraid of getting it wrong, the majority (73%) had a computer and 74% had an internet connection at home. In addition, 86% said that they used the internet often (46%) or sometimes (40%), indicating that the benefits application process is definitely the main barrier for this group, rather than internet access and skills.

Respondents in Glasgow were less likely to cite benefits application issues as their main difficulties but those in Highland, Falkirk and North Lanarkshire were more likely to face application-related problems.

Barriers

Health issues

A total of 14% of people who completed the question on difficulties said that their main problem in accessing jobs and benefits online would be related to a health problem. This encompasses mental health issues (4%), physical disability ill health (3%) and any other health issue (7%). Comments classes as "other health issue" were often those where the respondent cited a health issue as problematic but gave no further detail about the type of health issue.

Below is a sample of some of the comments that respondents in this category made:

- *When in poor mental health I cannot cope with internet applications.*
- *Too depressed to do anything in life.*
- *I have a brain injury and physical difficulties and would not be able to use internet without assistance. I have a limited income and could not consider the cost of internet access in my budget and have difficulty accessing public places in my wheelchair.*
- *Could not use computer since stroke. Poor concentration and poor manual dexterity*
- *Can't use a computer for extended periods of time due to back problems and right hand problems. I have arthritis in joints*
- *I have early onset cataracts and find reading screens difficult. I am being treated for depression and need a lot of encouragement*
- *I am chronically ill and cannot leave my home often for weeks*
- *I get hedacs [sic] and angry to do my spelling. Computer is old and out of date.*

It is clear from the comments above that health issues affect people in multiple and various ways, from making it difficult to use a computer to being able to cope with the complexity of forms. In addition, as some of the comments indicate, people with health problems often face additional barriers such as the cost of a computer and internet connection, problems using a computer, difficulty understanding application forms and practical access to places outside the home where they could make use of public internet access.

For people in this group, support must be made available in order to ensure that they are not excluded from the benefits to which they are entitled or from jobs which they could undertake.

Barriers

The largest proportion of people citing health issues as difficulties were aged 45-59, as Figure 17 below shows.

Figure 17 – Age profile of people citing health problems as their main difficulty
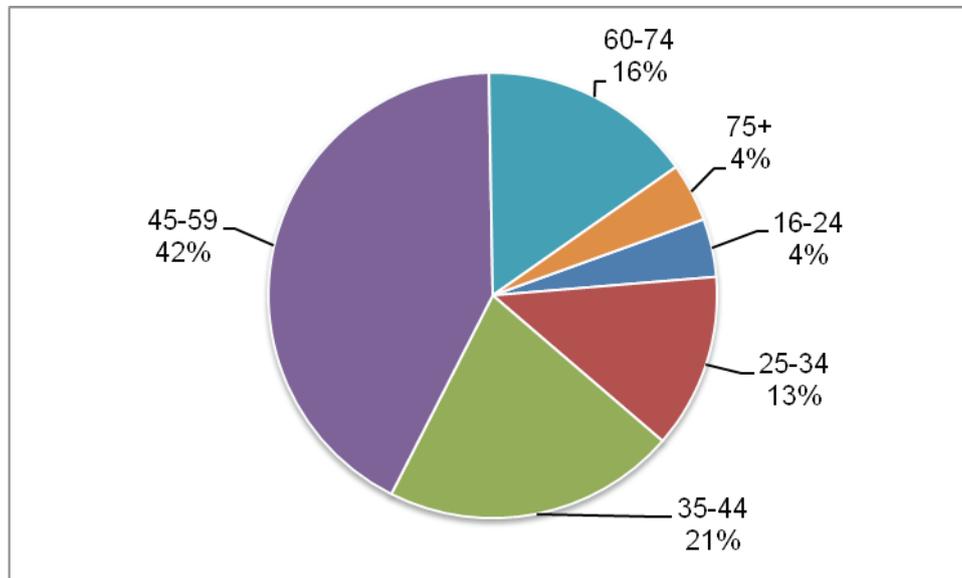
Of the people citing health issues as their main barrier to applying for benefits and jobs online, just 38% had a computer at home and nearly half (48%) said they never used the internet.

People citing health issues were more likely to come from East Dunbartonshire, Highland and Fife when compared with the proportion of all survey respondents from each area.

Literacy and Language

A total of 5% of all the difficulties cited by CAB clients were to do with speaking English as a second language (2%) or literacy problems (3%). We have grouped these two categories together because some of the solutions may be similar, for example, creating more accessible benefits application forms or providing support for people for whom language and/or literacy is a barrier.

Below are some of the comments made by survey respondents in this category;

- *don't spell or read very well*
- *My selling and reading is not good going for a job my convidiens is rely low [sic]*
- *I have handicapped hands and can't read or write*
- *English is my second language- need help to make sure I understand questions*

The age profile of people with language or literacy difficulties shows that the largest proportion of people in this category (35%) were aged between 35 and 44 and there were no respondents in this category over the age of 75. Figure 18 shows the age profile for this group.

Figure 18 – Age profile for people citing language or literacy as their main difficulty
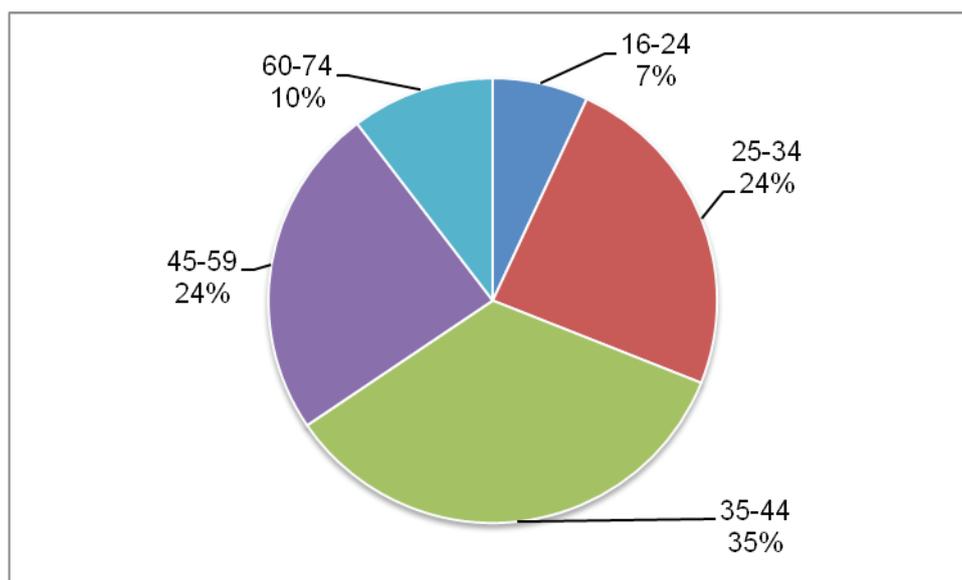
Of the survey respondents citing language or literacy problems as their main difficulty in accessing jobs or benefits online, just over half (52%) had a computer and half had an internet connection at home. However, 54% said that they never (31%) or hardly ever (23%) used the internet.

The number of responses in this category was too low to be able to determine whether language and literacy problems disproportionately affected people in different local authorities.

Not interested

Only 11 survey respondents (2%) said that they were not interested in using the internet to apply for jobs and benefits. Of these, none was under the age of 35 and nearly half (5 people) were aged 45-59. Four of the 11 respondents were from Highland local authority area with the remainder coming from Glasgow (3), Clackmannanshire, Fife, Scottish Borders and West Lothian. Comments from these respondents are below;

- *Don't have it. Too old to learn or worry*
- *I do not have any use for it.*
- *I think I would need practice, just because it isn't something I am interest in [sic]. The younger generation seems to know a lot about this.*
- *I am unable to even switch a computer on. I know nothing about them. I am not interested in them. I would not ask my neighbour.*
- *have never tried and not interested*

Conclusion

Citizens Advice Scotland recognises that internet access and the ability to use the internet can create a huge number of opportunities for the people of Scotland. From cheaper energy bills to booking holidays and from keeping in touch with family and friends to managing money online, the benefits are many and varied. But our research shows that for a significant proportion of CAB clients, there are multiple barriers to getting online and taking advantage of the benefits of the internet.

We believe that the aim of getting more people online is a good one, however we strongly disagree with the UK Government's target of moving 80% of benefit applications online. With 76% of CAB clients with a benefits-related issue saying they would struggle to apply for benefits online, it is vital that the Government ensure that support is made available. To force people to apply for benefits and jobs online without such support will exclude some of the most vulnerable and marginalised members of society from accessing the very services they rely upon.

In addition, the drive to force people to apply online is already impacting upon services that support people on benefits such as citizens advice bureaux. In 2011/12 citizens advice bureaux helped clients to fill in 19,500 forms but many bureaux do not have the resources to help clients complete applications online. The move to shift Jobseekers Allowance applications online is already impacting upon the CAB service and we expect this impact to increase as Universal Credit begins. If the UK Government expects services such as the CAB Service to support online claims, resources must be made available for this to happen.

We will continue to work with partners including government at all levels to develop responses to the problems highlighted in this report and would be keen to work with anyone who shares an interest in this area.

Acknowledgments

This report was made possible by research conducted by 38 citizens advice bureaux (listed over the page). We are grateful for their support in coordinating this work. The survey we used was based on one created by East Ayrshire CAB to whom we are very grateful.

Thanks are also due to the committee of the Royal Society of Edinburgh's inquiry into "Spreading the benefits of digital participation" and in particular to their chair Professor Michael Fourman FRSE who created the maps in figures 1 and 3. Douglas White at the Carnegie UK Trust and Claire Mack at Ofcom Scotland have also been of assistance in developing the research.

Appendix 1

Citizens Advice Bureaux involved in this research

Airdrie CAB
Angus CAB (including Arbroath, Forfar and Montrose)
CAB West Lothian
Caithness CAB
Central Borders CAB
Citizens Advice and Rights Fife
Citizens Advice Edinburgh - Leith CAB
Clackmannanshire CAB
Dalkeith CAB
Denny and Dunipace CAB
Dumfries and Galloway Citizens Advice Service
East Dunbartonshire CAB
East Kilbride CAB
East Renfrewshire CAB
Falkirk CAB
Glasgow Bridgeton CAB
Glasgow Castlemilk CAB
Glasgow Central CAB
Glasgow Drumchapel CAB
Glasgow Easterhouse CAB
Glasgow Greater Pollok CAB
Glasgow Maryhill and Possilpark CAB
Glasgow Parkhead CAB
Grangemouth CAB
Hamilton CAB
Lochaber CAB
Motherwell and Wishaw CAB
Musselburgh CAB
Nairn CAB
North and West Sutherland CAB
Orkney CAB
Peebles CAB
Renfrewshire CAB
Roxburgh and Berwickshire CAB
Skye and Lochalsh CAB
Stirling CAB
Turriff CAB
Western Isles Citizens Advice Service

Appendix 2

Client profile for CAB clients with benefits enquiries

Gender

Gender	% of CAB clients with benefits issues
Male	47
Female	53

Disabilities and health conditions

Disability	% of CAB clients with benefits issues
Yes	70
No	30

Health Condition (If yes, does this make it difficult for day to day activities?)	% of CAB clients with benefits issues
Yes ? Limited a lot	66
Yes ? Limited a little	32
No	3

Health Condition (Is it short (< 12 months) or long term (> 12 months) illness?)	% of CAB clients with benefits issues
Short term	5
Long Term	95

Communication

Language preferred	% of CAB clients with benefits issues
English	90.6
Polish	4.7
Bengali	0.9
Latvian	0.9
Lithuanian	0.9
Arabic	0.4
French	0.4
Spanish	0.4
Other - Asian	0.4
Other - Kurdish - Iraqi	0.4

Help Communicating	% of CAB clients with benefits issues
Yes	10
No	90

Appendix 2

Housing

Housing status	% of CAB clients with benefits issues
Council rented	34
Owner occupier	26
Other social rented (e.g. housing association / charitable trust)	15
Private landlord / letting agency	13
Staying with friends / relatives	8
Homeless	2
Temporary Accommodation	1.1
Supported accommodation	0.5
Other	0.5

Household Type	% of CAB clients with benefits issues
Single adult (non pensioner)	35
Small adult family(non pension, no dependent children)	17
Small family (2 adults, 1 or 2 dependent children)	13
Single parent (1 adult, 1+ dependent children)	12
Older adult family (Where at least one adult is a pensioner)	9
Single pensioner	5
Large family (2 adults, 3+ dependent children OR 3+ adults, 1+ dependent children)	4
Large adult family (non pension, no dependent children, 3+ adults)	2
Other	2

Additional needs

Help With Travel	% of CAB clients with benefits issues
Yes	16
No	84

Appendix 2

Relationships and caring

Relationship status	% of CAB clients with benefits issues
Single / never been married	35
Married & living with spouse	28
Divorced	11
Separated	10
Cohabiting / living together	9
Widowed	5
Other	1.1
Same sex civil partnership	0.2
Dissolved same sex civil partnership	0.1

Caring responsibilities	% of CAB clients with benefits issues
None	63
Children - no disability	24
Children - with disability	5
Partner - with disability	4
Elderly person - with disability	3
Other	1
Elderly person - no disability	0.5

Employment and income

Employment status	% of CAB clients with benefits issues
Unable to work due to long term ill health / disability	37
Unemployed	21
Retired	10
Full time work > 30 hours per week	9
Part time work >16 to 30 hours per week	5
Unable to work due to short term ill health	5
Part time work up to 16 hours per week	4
Looking after home / family	4
Self-employed	2
Not seeking work	2
Student	1
Other	1

Income	% of CAB clients with benefits issues
Benefits only	64
Income + benefits	20
Income only	11
Pension	5
Other	0.5

Appendix 3: Survey

Q1. What is your postcode _____ and your age _____?

Q2. Do you use the internet?
    a) often   b) sometimes   c) hardly ever   d) never

Q3. Do you have a computer at home?
    a) yes   b) no

Q4. Do you have any other device that allows you to use the internet? (for example, a tablet or smart phone)
    a) yes   b) no

Q5. Do you have an internet connection at home?
    a) yes   b) no

Q6. If you don't have a computer at home (or other device to access the internet), where do you use the internet?

      |_____|

Q7. Can you use a computer?
    a) Very well
    b) I can get by
    c) With difficulty
    d) I can't use one at all

Q8. Could you make an application for a benefit online?
    a) On my own, no problem
    b) On my own, with difficulty
    c) With help
    d) Not at all

Q9. Could you apply for a job online?
    a) On my own, no problem
    b) On my own, with difficulty
    c) With help
    d) Not at all

Q10. Do you have a bank account? (this could include a Post Office or building society account)
    a) yes   b) no

Q11. Please use this space to tell us about any difficulties you have in accessing or using the internet to apply for benefits or jobs

Citizens Advice Scotland and its member bureaux form Scotland's largest independent advice network. CAB advice services are delivered using service points throughout Scotland, from the islands to city centres.

The CAB Service aims:

to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively

and equally

to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The CAB Service is independent and provides free, confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

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