Bridging the Digital Divide

Measuring the progress of digital inclusion amongst Scottish CAB clients

Patrick Hogan
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In 2014/15 the Citizens Advice Service network helped over 323,000 clients in Scotland alone and dealt with over one million advice issues. With support from the network, clients had financial gains of over £124 million and the Advice for Scotland website received approximately 5.4 million unique page views.
EXECUTIVE SUMMARY

Our research shows that one third of CAB clients find themselves excluded from the internet or computers. While this represents a slight improvement from when we carried out our original research in 2013, deep challenges remain:

- A third of clients were not proficient in using a computer and this could be related to the level of deprivation of the area they lived in.

- One third of clients did not access the internet or hardly ever accessed the internet which is higher than the national figure. Younger respondents were more likely to use the internet than older clients.

- However, digital inclusion appears to have slightly increased amongst clients overall between 2013 and 2015. More clients reported being able to use a computer and get online.

- Computers and smartphones were the two most common methods for accessing the internet.

- Most clients (72%) access the internet at home, followed by at family or friends (29%), the library (15%) or work (14%). The proportion of those saying they access the internet at the library decreased from 2013, when 45% of respondents then saying this was how they got online outside of the home. This change may be attributable to the differences in samples, but could also be indicative of ongoing budgetary pressures faced by local authorities and the impact this may be having on local library services.

- Those who did not access the internet also did not consider themselves proficient in using a computer.

- Those least proficient in using a computer were found to be least likely to say that they wanted free training or support opportunities. Those who were already proficient in using a computer were most interested in taking advantage of such opportunities.

- The majority of clients felt unable to apply for benefits or jobs online by themselves.

- The most common barriers experienced by clients were skills and confidence, practical access, health issues and online application processes.
This report makes a number of recommendations based on the results of our survey and the progress, if any, shown in crucial areas since 2013. These are:

- The Scottish Government and local authorities should use all available levers to ensure older segments of the population have greater access to computer and internet training opportunities.

- Given the rising prominence of using mobile devices to access the internet, both the UK and Scottish government should ensure that government websites are fully accessible for smartphone users and work with businesses to introduce a new standard for all websites to ensure presentation and functionality are consistent across device type, regardless of the age of that device.

- The Scottish Government and local authorities should commit to targeting computer and internet training opportunities in more deprived areas of the country where digital proficiency is lowest and consider ways to incentivise and encourage those with the most to gain from training to take advantage of these opportunities.

- The UK and Scottish governments should commit to regularly reviewing the procedures and processes for benefit applications to ensure these are clear and accessible and proactively include feedback from benefit claimants when designing these applications.

- The Scottish Government should work with partners in the third sector, like Citizens Advice Scotland, to devise a new, standardised digital inclusion measurement framework so that a clear baseline from which to measure future progress can be developed.
INTRODUCTION

In 2013, Citizens Advice Scotland (CAS) published a report entitled *Offline and Left Behind* which examined digital exclusion amongst Scotland’s citizens advice bureaux (CAB) clients. It found that a 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.

The report was brought about in part due to the UK Government’s drive to deliver public services digitally and, as a result, that those least able to use the internet would be amongst the most in need of online access.

Among the headline findings, the report found that:

- Just 55% of CAB clients had a computer at home and of those, only 40% said they could use one very well.
- 36% of respondents said they never used the internet and a further 11% said they hardly ever used it.
- Only 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 CAB clients who said they would be 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%).

Since the report’s publication, improving digital access and inclusion has been a key focus of both the UK and Scottish governments. We felt that the time was right to reassess where CAB clients were at in terms of their ability to get online and use computers and gauge what, if any, progress has been made.

In the intervening period, there has been no shortage of public policy developments at both the UK and Scottish levels attempting to boost digital inclusion. In 2014, the

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UK Government published its Digital Inclusion Strategy\(^2\) which set out how government and its partners in the public, private and third sectors will tackle digital exclusion. The strategy aims to reduce the number of people without basic digital skills by 25% by the end of 2016. At this point, progress will be reviewed and a new approach agreed, with the goal that everyone who can get online will be online by 2020.

A fundamental component of this strategy is the UK Digital Inclusion Charter, which sets out how partner organisations will deliver practical actions to get the digitally excluded online in greater numbers. These include measures to identify and support digital champions and to share best practice and data to measure progress and performance. The signatories include a number of large, cross-border companies including Asda, Argos, BT, Shelter, TalkTalk and Vodafone.

Separately, UK Government Minister for Culture and the Digital Economy Ed Vaizey MP confirmed in an appearance before the House of Commons’ Business, Innovation and Skills Committee in March 2016 that work on a new digital strategy is complete and this will likely be launched sometime after the EU referendum in June 2016.\(^3\) It is anticipated that this will cover digital infrastructure and digital transformation in areas like health and education and digital government.

In 2014, the Scottish Government published its own digital inclusion strategy, the National Framework for Local Action.\(^4\) It too recognises the benefits of greater digital inclusion and commits to working with partners across sectors to deliver on the government’s pledge to create “world class digital connectivity” for all. Spearheading this strategy is a partnership between the Scottish Government and Scottish Council for Voluntary Organisations (SCVO) to “take the digital message” to digitally excluded communities. A Digital Participation Charter was also created, modelled along similar lines as the UK Digital Inclusion Charter. It aims to channel “the enthusiasm and expertise of its signatories” to those areas where they are most needed.

These efforts remain ongoing, but exist in a context in which greater numbers of people across the UK are getting online. The Office for National Statistics estimates that 87.9% of adults used the internet in the first three quarters of 2016, up from 79.4% during the same period in 2011.\(^5\) Overall, the ONS estimates 86% of

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British households have also been gauged to have internet access, an increase from 57% in 2006.\(^6\)

In Scotland, 80% of households report having the internet at home in 2014 (the last year for which complete statistics are available), up from 53% in 2006, according to the Scottish Household Survey data.\(^7\) In addition, 82% of Scottish adults said they accessed the internet in 2014, which demonstrates, in general, a healthy digital environment.

However, these figures mask disparities along certain socioeconomic lines, with the Scottish Household Survey data providing a good appraisal of the current state of affairs.\(^8\) It found that though 80% of Scottish households overall reported having internet access at home – the vast majority having a broadband connection – contrasts begin to emerge when you look lower down the income scale. Only 69% of households in the country’s 20% most deprived areas reported having internet access, as opposed to 83% in the rest of Scotland. In addition, there was similar variation in adult internet usage depending on area deprivation. 25% of adults living in the 20% most deprived areas in the country reported not using the internet compared with 16% in the rest of Scotland.

In addition, the continued reform of the benefits system and introduction of Universal Credit (UC) is presenting additional challenges. There is an expectation that everyone will apply for UC online, and manage their claims that way. This “digital by default” approach to service delivery has been emphasised less by UK Government officials in recent years, but is still the driving force behind ongoing reforms to the delivery of public services. While the Scottish Government now has control over portions of the social security system, UC remains reserved which makes the continued monitoring of its impacts on those who may be vulnerable and disadvantaged crucial.

CAB clients can reflect the situation and concerns of disadvantaged groups across Scotland more broadly, so understanding their situation vis-à-vis digital access is vital if Scottish and UK policymakers are to better tackle issues of digital exclusion. The analysis that follows is an attempt to do just that, to provide an update on the broad situation as it stands currently with regards to CAB clients and digital exclusion, and to suggest ways forward.

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\(^{8}\) Ibid.
During the weeks of either 3-7 August or 10-14 August 2015, clients who presented with a benefits issue in one of 28 participating CABs were asked to complete a paper-based survey. The survey asked them about:

- Computer and internet ability
- Where and how they access the internet
- How well they are able to make applications for benefits and/or jobs online
- If they have received training or support to use computers and/or the internet and if they would take advantage of such opportunities in the future
- Barriers to accessing/using the internet to apply for benefits and/or jobs
- Their age, postcode and gender

The survey also included questions relating to benefits provision, the answers to which informed a separate piece of CAS research.

We wanted to take a similar approach taken in the original Offline and Left Behind report to allow for comparisons to be made and provide a platform from which to gauge progress that has been made since the original report's publication.

A total of 601 CAB clients completed the survey over the two week period and their responses reflect the issues and concerns faced by this cohort when attempting to get online and use the internet.

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9 A full list of participating CABs can be found in Appendix 1.
10 The full survey can be found in Appendix 2.
The original 2013 survey found that Scottish CAB clients in general had poor digital access, both in terms of access to computers and to the internet. Among the findings:

- Just over half (54%) of CAB clients had 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 and of them, the majority said they couldn’t use one very well

Examining the current situation, our 2015 survey found that one in three clients asked about whether they could use a computer stated they couldn’t use the computer or used one with great difficulty, as seen in Figure 1 below.

**Figure 1: Can you use a computer?**

These findings compare favourably to the results of the original survey, with the proportion of those saying they had never used a computer falling sharply and the proportion of those using one “sometimes” or “often” increasing. This is represented in Figure 2 below.
The picture can therefore be said to be improving, though more work needs to be done to ensure those especially from low income households benefit from better computer access to improve proficiency. To demonstrate this, Figure 3 below illustrates computer proficiency broken down by SIMD quintile (where “1” represents the most deprived 20% and “5” represents the least deprived 20%). This shows that the more deprived an area the client resided in, the less proficient they were at using a computer.
The survey also asked whether respondents were able to use the internet. In 2013, we found that 54% of CAB clients used the internet “often” or “sometimes”. By 2015, this number had increased to nearly 70%.

**Figure 4: Do you use the internet?**

![Bar chart showing internet usage]

However, one in three said that they never used or hardly ever used the internet. In addition, over one in five clients never used the internet, which is considerably higher than the rate for the UK as a whole (10%).\(^{12}\) This reflects previous research findings that digital inclusion has a bigger effect on vulnerable and disadvantaged people compared to the population as a whole and an indication of the scale of the challenge to extend digital inclusion.

Nevertheless, these figures represent an improvement on the original statistics from 2013, as illustrated in Figure 5 below. For instance, those reporting they never use the internet fell from around 37% to 21% while the percentages of those reporting at least some use of the internet increased, with the most dramatic leap amongst those reporting they use the internet ‘often’.

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Digging into the 2015 numbers deeper reveals that almost all of the clients who never accessed the internet were not proficient at using a computer; likewise, the more a client used the internet the more likely they were to be proficient at using a computer:

**Figure 6: Do you use the internet by proficiency in computer usage**

Conducting an analysis of internet access by age group reveals a predictable picture (Figure 7). As respondents’ ages increase, internet usage generally decreases while those reporting they have never used the internet increases. This suggests that reaching the older segments of the population will have beneficial effects on the rates of digital inclusion in Scotland.
The Scottish Government and local authorities should therefore use all available levers to ensure older segments of the population have greater access to computer and internet training opportunities. With such an emphasis it is hoped that these individuals will be much better placed to access online services, exercise their full rights and powers as a consumer and take full advantage of the opportunities offered by the internet.

Our survey also asked those, if they used the internet, where they accessed it from. The four most popular locations for accessing for clients who used it are shown in Figure 8 below. These are home (72%) family and friends (29%), library (15%) and work (14%). There were 116 clients who did not select a location of access, possibly suggesting that 19% of clients don’t have internet access which is higher than the national figure (14%).

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13 Please note the figures for those over the age of 74 were excluded because of a low number of responses.
Interestingly, the original report found that libraries were the most popular location to access the internet outside of the home, with 45% of respondents then saying this was how they got online. This change may be attributable to the differences in samples, but could also be indicative of ongoing budgetary pressures faced by local authorities and the impact this may be having on local library services.

**DEVICES**

Respondents were also asked on what devices they normally accessed the internet. Computer/laptop was the most popular option selected, with 57% of respondents selecting this option. Smartphones were the next most popular option, with 41% of respondents saying they accessed the internet this way. At 21%, tablets lagged behind and a small percentage selected Other.

**Figure 9: On which devices do you normally access the internet?**

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14 The percentages total to over 100% because respondents could select more than one answer
Taken together, 62% of respondents said they accessed the internet via a smartphone or tablet, a large increase when compared to the 2013 results, when just 33% of respondents reported using a smartphone or tablet to get online. This corresponds with Ofcom’s latest *Communications Market Report* which showed that smartphones had overtaken laptops as the most important device for going online, indicating that Scotland was a “smartphone society”.  

Given the rising prominence of using mobile devices to access the internet, both the UK and Scottish government should ensure that government websites are fully accessible for smartphone users and work with businesses to introduce a new standard for all websites to ensure presentation and functionality are consistent across device type, regardless of the age of that device.

One in four clients who were not proficient in using the computer accessed the internet using a computer or laptop. This device was used by almost three quarters of clients who were proficient at using a computer as seen in Table 1.

**Table 1: Devices used to access internet by proficiency of computer use**

<table>
<thead>
<tr>
<th></th>
<th>Computer/Laptop</th>
<th>Smartphone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not proficient</td>
<td>25%</td>
<td>15%</td>
</tr>
<tr>
<td>Proficient</td>
<td>74%</td>
<td>56%</td>
</tr>
</tbody>
</table>

Examining the data by age group, we see that younger cohorts are more likely to have accessed the internet with a smartphone, while computer-only access increases as we look at older groups.

**Figure 10: On which types of devices do you use the internet? (by age)**

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16 Data for those aged over 74 was excluded due to a low number of responses.
One of the recommendations from the 2013 *Offline* report stated that 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.”

With this in mind, the 2015 survey asked clients whether they had ever received training and/or support to use computers and the internet. 68% of respondents said they had had no training while 27% said they had (5% either said they weren’t sure or did not answer). This also found that 15% of clients who were not proficient in using computers had received training compared to 34% of those who were proficient in using computers. Although it is unclear if those who were proficient became so after training, these figures nonetheless suggest that considerably more people could yet take advantage of training opportunities and that what opportunities exist should be expanded.

However, when asked about whether they would take advantage of free training or support opportunities to boost their computer and internet abilities, less than half (43%) said they would while 55% either said they would not or weren’t sure. Of these, 28% of those who were not proficient in using computers would take advantage of free training, and a further 36% stated they were not sure. This compared to 50% of those who were proficient in using computers who would take advantage of free training, with 22% of this cohort saying they were not sure.

This presents a dilemma to those attempting to figure out how best to target training initiatives and is deserving of further examination. While individuals regardless of proficiency should be in a position to benefit from computer and internet training, it is most important that those who are least proficient, the very ones who stand to benefit the most from further skills development, are targeted appropriately. However, we have seen above that computer proficiency is at least in part related to how deprived an area one lives in.

Therefore, the Scottish Government and local authorities should commit to targeting computer and internet training opportunities in more deprived areas of the country where digital proficiency is lowest and consider ways to incentivise and encourage those with the most to gain from training to take advantage of these opportunities.

**APPLYING FOR BENEFITS AND JOBS ONLINE**

The original *Offline* research also asked a series of questions to gauge the ability of CAB clients to apply for benefits online. This revealed that just 24% of clients would be confident to fill in a benefits application online by themselves without difficulty, presenting a challenge to the UK Government’s ambitions to move the benefits application process to an online-based format.
The 2015 client survey again asked clients about their ability to make a benefit application or apply for a job online, the results of which can be seen in Figure 11 below.

Figure 11: Benefits and job applications online

The figures show that the majority of clients can’t make an application for a benefit or job online without help. Of this figure, 30% of clients couldn’t apply for a benefit online at all and 28% could not apply for a job online at all.

Despite this, when compared to the original results, we can see that the situation has modestly improved. A higher proportion of clients in 2015 compared to 2014 are able to apply for benefit or job online by themselves without any help. In addition, the percentage of clients who can make applications for benefit and job online with help has also risen. These figures are reflected in Figures 12 and 13 below.

Figure 12: Could you make an application for a benefit online?
Those reporting that they could not at all apply for a job or benefits online has decreased noticeably, while those who said they could only do so with difficulty has also similarly fallen. There was a sharp increase in those saying they could apply for both jobs and benefits online with help and a smaller increase in those saying they could do so with no problem at all. This could serve as an indication that digital inclusion is increasing amongst CAB clients in Scotland.

Figure 14 below breaks down those that can make a benefit application online by age. The data shows that as one gets older, one’s ability to make a benefit application without help steadily decreases while the chances that they cannot do it at all increases.

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17 Data for those aged over 74 was excluded due to a low number of responses.
However, despite signs of increasing digital ability, Scottish CABs last year helped complete over 26,000 applications for benefits on behalf of clients. This helps indicate how many people need support to successfully navigate the benefits application process.

Given this, it is vital benefit applications are made as user-friendly and straightforward as possible, to help minimise any problems. The UK and Scottish governments should commit to regularly reviewing the procedures and processes for benefit applications to ensure these are clear and accessible and proactively include feedback from benefit claimants when designing these applications.

Figure 15 examines the same data but in reference to whether they can apply for a job online. The numbers break down in much the same way when looking at this question by age, with younger people generally appearing more digitally able and older people appearing to lack the necessary skills.

**Figure 15: Could you apply for a job online?**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>No Problem</th>
<th>Not at all</th>
<th>With difficulty</th>
<th>With help</th>
</tr>
</thead>
<tbody>
<tr>
<td>16-24</td>
<td>62%</td>
<td>35%</td>
<td>13%</td>
<td>12%</td>
</tr>
<tr>
<td>25-34</td>
<td>58%</td>
<td>15%</td>
<td>14%</td>
<td>12%</td>
</tr>
<tr>
<td>35-44</td>
<td>35%</td>
<td>35%</td>
<td>13%</td>
<td>11%</td>
</tr>
<tr>
<td>45-59</td>
<td>25%</td>
<td>25%</td>
<td>29%</td>
<td>18%</td>
</tr>
<tr>
<td>60-74</td>
<td>19%</td>
<td>18%</td>
<td>52%</td>
<td>11%</td>
</tr>
</tbody>
</table>

**BARRIERS**

The final question in the survey asked respondents to identify particular difficulties they experienced when attempting to use computers or the internet or with the benefit or job online application process. Of the 601 people who completed the survey, 197 listed particular difficulties they faced.

The table below lists the main barriers experienced by clients:

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18 Data for those aged over 74 was excluded due to a low number of responses.

19 Note that the percentages for both 2015 and 2013 total to over 100% to reflect the fact that respondents in both surveys listed barriers in more than one category.
<table>
<thead>
<tr>
<th>Barrier</th>
<th>2013</th>
<th>2015</th>
<th>Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skills and confidence</td>
<td>57%</td>
<td>32%</td>
<td>↓</td>
</tr>
<tr>
<td>Practical access</td>
<td>25%</td>
<td>22%</td>
<td>↓</td>
</tr>
<tr>
<td>Health issues</td>
<td>14%</td>
<td>19%</td>
<td>↑</td>
</tr>
<tr>
<td>Application process</td>
<td>10%</td>
<td>17%</td>
<td>↑</td>
</tr>
<tr>
<td>Literacy and language</td>
<td>5%</td>
<td>7%</td>
<td>↑</td>
</tr>
<tr>
<td>No interest</td>
<td>2%</td>
<td>4%</td>
<td>↑</td>
</tr>
<tr>
<td>Internet preferences</td>
<td>N/A</td>
<td>1%</td>
<td>─</td>
</tr>
</tbody>
</table>

These were largely the same barriers as those identified in the 2013 research. The only new entrant has been labelled “Internet preferences”. Only two responses fell into this category, including one expressing mistrust of data protection measures online and the other saying they only used the internet for recreational purposes.

Decreases were recorded in those reporting skills and confidence and practical access barriers, which is to be welcomed. However, these two categories account for the majority of barriers experienced by clients, which means more work is warranted in order to fully mitigate their effects.

Below are some of the comments left by people in these two categories:

**Skills**
- “I’m not very good at using the internet and can only do basics.”
- “Lack of confidence. Anxious and easily confused.”
- “Have never used a computer.”

**Access**
- “At the moment my mobile phone only receives incoming calls due to being cut off, therefore I cannot access the internet.”
- “Cannot afford internet provision at home, no ability to use facility at library.”
- “I do not own a computer and find it difficult to attend library as I have two young children”

Increases in the other categories – application process, health issues and literacy and language – are perhaps indicative of wider problems that may not be so easily tackled. The UK Government needs to remain mindful of these barriers when designing and delivering changes to the benefits system, as well as the Scottish Government when utilising its new social security powers.
A sample of the comments registered in these other categories is below:

**Application process**

- “The DWP website can be a bit difficult to understand. I found it easier to speak with someone regarding benefits.”
- “Too complicated.”
- “When unsure how to answer a question in an online application, there is no one to ask”

**Health issues**

- “Difficulty using keyboard because of hand condition. Difficulty remembering what to do.”
- “I cannot sit long enough to use a computer.”

**Literacy and language**

- “I have difficulty in understanding words and letters and so even looking at a computer screen is difficult as I don’t know what it is showing me in writing.”
- “Can’t spell.”
- “I find it hard due to eyesight.”

Only eight respondents said they had no interest in using the computer or internet to apply for jobs and benefits. These comments are below:

- “Don’t want to use it.”
- “Haven’t tried.”
- “Don’t bother.”
- “I do not use the internet.”
- “I usually get friends to use it for me for holidays or to find information regarding companies’ addresses.”
- “No interest.”
- “Don’t use the computer.”
- “Retired and don’t claim benefits.”

These illustrate some of the problems felt by those trying to get online. Measuring progress in tackling these barriers is of course crucial, but no commonly agreed benchmark yet exists. In the future, it will therefore be important to develop an agreed measurement by which we can reliably measure progress in this area, something that was recognised by the Scottish Government in its digital inclusion strategy document. Therefore, **Scottish ministers should work with partners in the third sector, like Citizens Advice Scotland, to devise a new, standardised digital inclusion measurement framework.**
CONCLUSION

Computer and internet access and skills are essentials for modern life. The internet offers myriad benefits to individuals and the explosion in popularity for smartphones, tablets and other devices in recent years has meant that the internet is as close as it has ever been. Encouragingly, our survey results indicate that there has been some improvement in digital inclusion generally across CAB clients. Clients reported improvements in computer abilities compared to 2013 and more frequent usage of the internet. Increasing numbers also report being able to make a benefit application or apply for a job online.

However, our research has shown that online access remains out of reach for many. A significant number of CAB clients, a frequently vulnerable cohort, still lack the necessary skills to get online and experience multiple barriers to doing so. A third of clients were not proficient in using a computer and this could be related to the level of deprivation of the area they lived in, something that should be a cause of concern for policymakers.

In addition, one third of clients also did not access the internet or hardly ever accessed the internet which is higher than the national figure. Younger respondents were also more likely to use the internet than older clients, highlighting the presence of a stubborn age gap that will take concerted action to address.

CABs are increasingly burdened with benefits issues, dealing with over 210,000 new issues in 2014/15 alone. While bureaux have a special role to play supporting those most in need, it is important to ensure their resources are used as effectively as possible. A large number of those who come into bureaux with a benefit issue frequently need assistance completing forms either due to skills or access issues. As the migration to Universal Credit nears completion, it will be increasingly vital to ensure that all those affected can adequately access and manage their benefits online. The UK and Scottish governments must commit resources to tackling this problem.

CAS will continue to work with partners across the public, private and third sectors and lend our expertise to resolve these issues around computer and internet access and continue to be willing to work with any partner interested in tackling these enduring problems.
Clients at the following citizens advice bureaux participated in the survey. CAS would like to thank the staff and volunteers in the bureaux for their assistance, without which this survey would not have been possible.

- Airdrie CAB
- Argyll and Bute CAB
- Caithness CAB
- Central Borders CAB
- Citizens Advice Edinburgh (Dundas Street, Gorgie/Dalry, Leith, Pilton and Portobello offices)
- Citizens Advice and Rights Fife (Dunfermline, Glenrothes and Leven offices)
- Cumbernauld CAB
- Dalkeith CAB
- Denny and Dunipace CAB (Falkirk Area Welfare Benefits Advice Support Unit)
- East and Central Sutherland CAB
- East Kilbride CAB
- East Renfrewshire CAB
- Falkirk CAB (Falkirk Area Welfare Benefits Advice Support Unit)
- Glasgow Central CAB
- Glasgow Easterhouse CAB
- Glasgow Greater Pollok CAB
- Glasgow Parkhead CAB
- Grangemouth CAB (Falkirk Area Welfare Benefits Advice Support Unit)
- Haddington CAB
- Hamilton CAB
- Inverness, Badenoch and Strathspey CAB
- Musselburgh CAB
- North and West Sutherland CAB
- Orkney CAB
- Roxburgh and Berwickshire CAB
- Turriff CAB
- West Dunbartonshire CAB
- Western Isles Citizens Advice Service (Lewis & Harris and Uist & Barra offices)
APPENDIX 2 – CLIENT SURVEY

We would first like to ask some questions about computer use and the internet

Q1. Can you use a computer?
Very well □ I can get by □ With difficulty □ I can’t use one at all □

Q2. Do you use the internet?
Often □ Sometimes □ Hardly ever □ Never □

Q3. On which types of devices do you use the internet?
Computer/laptop □ Smartphone □ Tablet □ Other □

Q4. If you use the internet, where do you access it from? (please tick all that apply)
Home □ Family’s house □ Friend’s house □ Internet café □
Work □ CAB □ Community Centre □ Job Centre □
College □ Library □ Not applicable □
Work Programme provider □ Other (please tell us where) □

Q5. Could you make an application for a benefit online?
On my own, no problem □ On my own, with difficulty □ With help □ Not at all □

Q6. Could you apply for a job online?
On my own, no problem □ On my own, with difficulty □ With help □ Not at all □

Q7. Have you ever received training and/or support to use computers & the internet?
Yes □ No □ Not sure □

Q8. If free training or support opportunities were provided to boost your computer and internet abilities, would you take advantage of them?
Yes □ No □ Not sure □
Q1. Which of the following benefits do you currently claim? (please tick all that apply)

<table>
<thead>
<tr>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jobseekers Allowance</td>
</tr>
<tr>
<td>Housing Benefit</td>
</tr>
<tr>
<td>Income Support</td>
</tr>
<tr>
<td>Employment &amp; Support Allowance</td>
</tr>
<tr>
<td>Child Tax Credit</td>
</tr>
<tr>
<td>Working Tax Credit</td>
</tr>
<tr>
<td>Universal Credit</td>
</tr>
<tr>
<td>Personal Independence Payment</td>
</tr>
<tr>
<td>Disability Living Allowance</td>
</tr>
<tr>
<td>Another benefit</td>
</tr>
<tr>
<td>None</td>
</tr>
</tbody>
</table>

Q2. Do you have a bank account or Post Office Card Account?

<table>
<thead>
<tr>
<th>Account Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank/Building Society account</td>
</tr>
<tr>
<td>Post Office Card account</td>
</tr>
<tr>
<td>None</td>
</tr>
</tbody>
</table>

Q3. Do you plan what your money is spent on...?

<table>
<thead>
<tr>
<th>Spending Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekly</td>
</tr>
<tr>
<td>Fortnightly</td>
</tr>
<tr>
<td>Monthly</td>
</tr>
<tr>
<td>Day to day</td>
</tr>
<tr>
<td>I don't plan</td>
</tr>
<tr>
<td>Don't know</td>
</tr>
</tbody>
</table>

Q4. I plan this way because...

<table>
<thead>
<tr>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>That is when my money comes in</td>
</tr>
<tr>
<td>That is what is most comfortable for me</td>
</tr>
<tr>
<td>Other</td>
</tr>
</tbody>
</table>

Q5. How do you manage the amount of money you receive?

<table>
<thead>
<tr>
<th>Money Management</th>
</tr>
</thead>
<tbody>
<tr>
<td>I manage well and look for ways to save money</td>
</tr>
<tr>
<td>I manage quite well, but occasionally run out of money</td>
</tr>
<tr>
<td>I often run out of money and have to borrow money to pay for food &amp; bills</td>
</tr>
<tr>
<td>I often run out of money and have to go to a food bank or get a Crisis Grant</td>
</tr>
</tbody>
</table>

Q6. Would you prefer to receive your benefits payments..?

<table>
<thead>
<tr>
<th>Payment Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekly</td>
</tr>
<tr>
<td>Fortnightly</td>
</tr>
<tr>
<td>Monthly</td>
</tr>
<tr>
<td>I don't receive benefits</td>
</tr>
</tbody>
</table>

Q7. If you received your benefits in one monthly payment, how well do you think you would be able to plan what your money is spent on..?

<table>
<thead>
<tr>
<th>Planning Ability</th>
</tr>
</thead>
<tbody>
<tr>
<td>No problem with a monthly payment</td>
</tr>
<tr>
<td>I would be able to manage most of the time, but it would be difficult</td>
</tr>
<tr>
<td>I would sometimes run out of money before the end of the month</td>
</tr>
<tr>
<td>I would often run out of money before the end of the month</td>
</tr>
<tr>
<td>Don't know</td>
</tr>
</tbody>
</table>

Q8. If you have a partner who also claims benefits, how would you prefer your benefit payments to be made? (please circle)
One single amount for both of us, to be paid to me   One single amount for both of us, paid to my partner

Individual payments, paid to each of us separately   Not applicable – I don’t have a partner/partner doesn’t claim benefits

Q18. Please use this space to tell us about any difficulties you have in planning what you spend your money on

Q19. What is your postcode ___________ and your age ___________?

Q20. What is your gender?  Male  Female  Prefer not to say
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