



# Staying in touch?

Exploring Post Office, broadband, and mobile phone accessibility for older and disabled consumers in Scotland



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June 2020

# Contents

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<b>Executive summary</b>	3
<b>Background</b>	4
<b>Methodology</b>	6
<b>Findings</b>	7
Post Office	7
Internet	9
Mobile phones	11
<b>Conclusion</b>	13
<b>Recommendations</b>	14
References	15

## Who we are

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Scotland's Citizens Advice Network empowers people in every corner of Scotland through our local bureaux and national services by providing free, confidential, and independent advice. We use people's real-life experiences to influence policy and drive positive change. We are on the side of people in Scotland who need help, and we change lives for the better.





## Executive summary

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In December 2019 Citizens Advice Scotland (CAS) commissioned Social Market Research (SMR) to carry out qualitative research exploring the accessibility of Post Offices, mobile phones, and broadband services for older and disabled people.

Between January and March 2020 (prior to any COVID-19 lockdown measures being imposed) SMR carried out eight focus groups with older and disabled people in a range of urban, rural, and semi-rural locations across Scotland. 30 face-to-face interviews were carried out in the same locations, and ten phone interviews which included consumers in the Western Isles and Shetland.

Our findings regarding Post Office accessibility were mixed. Significantly, participants were mostly satisfied with Post Office overall. But there were some concerns around perceived drop-offs in service levels, often connected to the shift towards using retail and community spaces for Post Offices. Although some participants appreciated the new service model, others reported problems around queueing times, privacy and security, staff service levels, branch locations, and accessibility.

The internet and mobile phones are both clearly important technologies for participants and, to different extents, widely used. Both helped participants feel safer and more connected

to the world and to friends and family. They also allowed them to perform administrative, financial, and medical tasks more easily. Participants reported getting good value from their mobiles and internet connection, and overall satisfaction with provision was high in both cases.

However, there were also a number of barriers to access. These were similar for phone and internet users and included poor connection speeds and consistency, lack of consumer knowledge and motivation, security concerns, and participants' desires to maintain face-to-face interaction in their daily routines.

This suggests that internet and mobile phone provision needs to be made more reliable and attractive as a means of completing common tasks for older and disabled consumers. But it is also clear that Post Offices – particularly remote and rural branches – still play a vital role for these consumers, and that they should never be considered wholly replaceable by online provision. Post Office Limited's (POL) branch infrastructure must therefore be protected going forwards, particularly in remote areas. From a consumer point of view, it is also vital that branches are accessible, with any reported issues addressed expediently, and that branches continue to feel secure, convenient, and safe<sup>1</sup>.

# Background

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CAS is committed to representing the needs and interests of all Scottish consumers, including disabled, isolated, and financially vulnerable consumers. We have taken an active interest in changes to the Post Office network across Scotland, as well as developments in mobile and broadband technology, and their impact upon accessibility.

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## Post Offices: network transformation and beyond

There have been significant changes to the UK's postal infrastructure over the last decade, including to Scotland's rural Post Office infrastructure. While the number of Post Office branches in the UK has remained consistent since 2009<sup>2</sup>, there has been a proportionally huge increase in the number of Outreach branches during this period, while the number of Crown branches and even Agency branches (still by far the most common branch-type) has decreased<sup>3</sup>. Much of this has happened as part of POL's Network Transformation Programme 2012-18<sup>4</sup>. These changes are significant because of the different types of service these branches offer.

Crown branches are run directly by POL and tend to be located in urban centres, while Agency branches are managed by independent subpostmasters or partner organisations such as grocery stores and are based in a wider range of locations. Outreach branches are part-time branches serving remote and rural areas not supplied by bricks-and-mortar branches. Many operate as "pop-up" services in community venues or shops, others out of specially equipped vans. A small number offer door-to-door service. Outreach branches do not generally offer all the services found in other branches.

The rise of Outreach branches has had a pronounced impact in Scotland because of its large rural landmass. CAS appreciates that this new delivery model was considered economically necessary for large parts of the rural Post Office network to survive. Nonetheless, the use of

community spaces, retail outlets, and adapted vehicles to deliver postal services, together with a reduced service range, begs the question of whether older and disabled consumers can access what they need from Outreach services. Given that Outreach customers are likely to be rurally or remotely located, these questions are particularly pressing, as it may be difficult to travel to alternative branches.

There are also issues to explore about the fitness of some Agency Post Office locations. Although the number of Agency branches has actually decreased since 2009, a number of Crown branches have been converted to Agency branches over this period, and other Agency branches have been relocated or altered<sup>5</sup>. Given that Agency branches are often located in spaces not initially designed for postal consumers, CAS is keen to establish what accessibility issues they might present.

We are aware that POL has various positive accessibility policies and guidelines in place. These include its new Area Manager system for recording accessibility issues in smaller branches, its online Branch Access guide, and a guide to legal accessibility requirements in line with the Equalities Act 2010 issued to all new subpostmasters<sup>6</sup>. We are also aware that during Network Transformation a POL working group was set up, including representatives of consumer advocacy bodies, to address various accessibility concerns.

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## Internet usage amongst older and disabled people

Changes to the Post Office network have gone hand in hand with increasing usage of mobile phones and the internet to communicate, shop, and undertake tasks such as banking. The way in which older and disabled people interact with these technologies is thus particularly significant, as they are likely to become an ever more important alternative to Post Office services.

Internet access and usage are shown to decrease with both age and disability. In 2019, lack of internet access and/or digital literacy correlated strongly with age, with 48% of those aged 75 and over being non-internet users<sup>7</sup>. Although such a rate of usage itself represents a marked increase since 2011<sup>8</sup>, other reports suggest that those older people who are now online are less likely to be frequent internet users<sup>9</sup>.

Disabled people are also less likely to be internet users, although this partly reflects the correlation between age and disability. In 2019 internet usage in the UK stood at 78% for disabled people compared to 95% for non-disabled; being older and disabled placed consumers at particular risk of digital exclusion, with 41% of disabled adults aged 75 or older being recent internet users compared with 54% of non-disabled people in the same age bracket<sup>10</sup>.

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## Mobile phone usage amongst older and disabled people

Mobile phone usage declines less sharply with age than internet usage. In 2018, 92% of 65-74 year olds across the UK were using a mobile phone, with this figure dropping to 81% for the 75+ category<sup>11</sup>. However, the figures for internet access through smartphones reveal a greater split. In 2015, less than 10% of men and 5% of women aged 70-74 had used a smartphone for internet access<sup>12</sup>. In 2019 it was found that people aged 55 to 75 preferred to use a laptop for tasks such as internet banking<sup>13</sup>. Older people are also less likely to look for better or alternative deals on their mobile contracts: just over half of those aged 55 and over look for alternative packages from their current provider, compared with 72% under 55<sup>14</sup>.

Disabled consumers are less likely to own and use a smartphone. Whilst 81% of non-disabled people had a smartphone in their household last year, this was true for just 53% of disabled

people<sup>15</sup>. 8% of disabled people said that their impairment limited or prevented their use of a smartphone<sup>16</sup>.

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## The bigger picture

Mixed rates of internet and phone usage amongst older and disabled people make both groups more reliant on Post Offices for a range of needs<sup>17</sup>. The accessibility issues addressed in this report cannot therefore be viewed in isolation: poor or reduced accessibility in the Post Office network is likely to place greater pressure on accessible internet and phone services, and vice versa. It is understandable that certain businesses may not feel responsible for meeting access needs overlooked by other industries, but from a consumer point of view these inevitably seem like interrelated issues.

These themes are especially significant in Scotland, which faces unique accessibility issues. In 2017, Scottish households were less likely to have a broadband connection than across the UK as a whole, while mobile phone ownership was also slightly lower in Scotland (90%) than UK-wide (94%) as was smartphone ownership (70% to 76%)<sup>18</sup>. In March 2020, the UK Government and mobile companies agreed a deal for increased 4G infrastructure to ensure 4G coverage for 95% of the UK landmass by 2025<sup>19</sup>. It is predicted that this will have a particular impact in Scotland, suggesting that there remain unique issues with 4G connectivity in Scotland.

As of March 2020, UK consumers have the right to demand a free upgrade if they do not have 10MB/s broadband speed under the terms of the Universal Service Obligation for broadband, enforceable by Ofcom<sup>20</sup>. In 2019, the Scottish Government announced its R100 Full Fibre Broadband Rollout Plan to attempt to ensure 30MB/s broadband connection for 100% of Scotland's landmass by 2023<sup>21</sup>.

# Methodology

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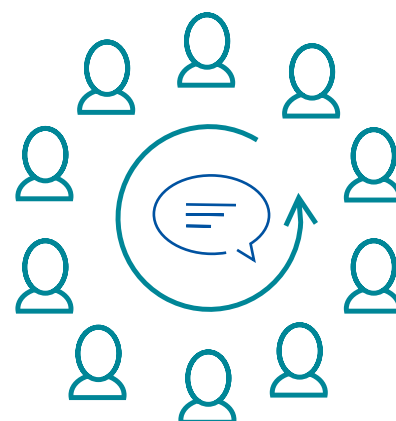
SMR used a qualitative methodology including face-to-face and telephone interviews as well as focus groups. During January-March 2020 they carried out eight focus groups with older and disabled people in various urban, rural, and semi-rural locations approved by CAS. Fieldwork was completed prior to the period of lockdown initiated in response to COVID-19. These locations were: Aviemore, Cupar, Dumfries, Fort William, Glasgow, Glenrothes, Edinburgh, and Inverness. 30 face-to-face interviews were carried out in the same locations, incorporating participants from surrounding towns and villages. Ten phone interviews were conducted for participants unable to attend focus groups, based in the Isle of Skye (2), Shetland (2), the Isle of Lewis (2), Arran (2), and Aberdeen (2).

Quotas for age and disability were agreed with CAS, with some participants qualifying as both older and disabled. For the purposes of the project, SMR defined “older” as 65 or above, while disabled participants were all 18 or older. All SMR’s fieldwork involved the same set of questions and discussion prompts modified for the different research modes (focus group, interview, or phone interview):

- > First, participants were invited to discuss what they used the Post Office for, what changes they had seen to Post Office services in the last five years, whether they planned to shift activities online that they currently undertook at the Post Office, and what the challenges and issues around this would be. They were asked about the main barriers to Post Office use and their levels of satisfaction with the service.

- > Participants were then asked what type of internet provision they had (for example home basic, home fibre, or superfast), whether they used their mobile to access the internet, and whether they were happy with their current provision (broadband speed, reliability, etcetera). They were asked what their primary online activities were, and whether the speed and reliability of their internet allowed them to undertake these. They were invited to discuss whether they felt they got value for money, and what they felt could change about their internet provision.
- > Finally, participants were asked how often they used their mobile phones and what for, the extent to which they relied on their mobiles for keeping in touch with family and friends, their sense of dependence on their phone, and any changes in service which they had noticed over the last five years. They were invited to discuss their contracts, whether they were satisfied with their 4G service, whether they got value for money, and how satisfied they were with their mobile deal.

Some of these topics were broached through closed questions, others through open-ended prompts, depending on the research mode and theme. This generated a mixture of data, with several participants approached to provide more in-depth case studies.





# Findings

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All findings combine responses from both older and disabled participants, and from focus groups, interviews, and telephone interviews.

## Post Office

### Usage levels and general findings

Participants used Post Offices for a range of activities, but by far the most common activity was posting letters and cards (82%) and parcels (70%). 48% of participants used their Post Office for passport services. Notably, only 11% used their Post Office for banking.

Significantly, a majority of participants (69%) stated that they were satisfied with Post Office. Nonetheless, most participants (79%) had noticed changes in Post Office service over the last five years, with the most common being a change of location (46%), followed by poorer access (38%), branch closure (36%), and fewer available services (31%). Less than half of participants (46%) said that their current branch was well located, and only 33% described staff as helpful. Quality of service and building accessibility worked well for just a quarter of participants (26% and 25% respectively). Participants were most likely to describe waiting times as the key barrier to getting the most out of their Post Office (39%), followed by accessibility issues (25%) and distance from branch (25%).

### Changes to service model

Discursive answers revealed a wide range of feelings about Post Office, with some participants appreciating the longer opening hours that came with branch relocation to a retail outlet, and the ability to combine Post Office tasks with shopping. But other participants stated that their opening hours were now reduced, and that service standards had dropped.

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**“Longer opening hours are great and because it is in a shop and I can buy other things at the same time.”**

Cupar area

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There were particular concerns around long waiting times due to staff being busy with other activities, and security, as the retail or other spaces in which branches were located were generally not designed for the private activities people wanted to carry out at the Post Office. While participants were generally positive about the attitudes of Post Office staff, they tended to feel that they simply lacked the time or training to give their all to their Post Office duties in light of other duties within the retail setting.



POST  
OFFICE

# Findings

**“If staff are employed doing other things in the shop then you can wait a long time to be served.”**

Dumfries area

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**“Now that they are in shops they are not as good. You are too close to each other, it’s not private.”**

Edinburgh

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**“I’m very happy with the range of service(s). The staff are helpful.”**

Dunfermline area

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## Branch locations

Participants presented strong and mostly negative views on branch locations and parking. These issues must be considered in relation to the relocation of Post Offices and related issues such as opening hours, consumer mobility, and a lack of public transport. POL often lacks control over parking availability outside its branches. Nonetheless, participants’ views on parking are included here as they indicate an important element of the overall experience of visiting a Post Office branch for consumers with access needs.

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**“My local Post Office is only open 3 mornings a week and I have to go by car or a bus to go into town if I need the Post Office on any other day.”**

Inverness area

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## Accessibility

Location and parking issues aside, participants gave mixed views about branch accessibility. Getting inside a branch was generally not an issue, with aids such as wheelchair ramps provided. However, some participants reported

issues such as narrow automatic doors and relocated branches with inaccessible entrances.

Once they were inside their branches, participants tended to find a slightly greater range of issues, with many finding it hard to negotiate their way to the counter. Again, these problems seem connected to the relocation of branches to retail outlets, which were often busier and more cramped.

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**“It’s a very higgledy-piggledy arrangement at the shop where the local Post Office is situated. There are steps up to it and the entrance is cluttered and difficult to negotiate. The Post Office is at the back of the store. I use a stick to walk and need to be careful not to trip.”**

Inverness area

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## Satisfaction levels

In spite of the problems reported above, the majority of participants were satisfied (62%) or very satisfied (7%) with the Post Office. A sizeable minority, however (25%) were unsatisfied, with 7% very unsatisfied.

It is difficult to assess why consumers were broadly satisfied with Post Office. It may reflect brand loyalty, or a sense of gratitude that even the services offered were available given recent changes to the Post Office network and broader economic shifts. Consumers may also value the social aspect of the Post Office. This was important to many older participants, though many felt it was under threat.

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**“My grandad lives in a very rural community. The Post Office is a meeting place and he meets people there that he maybe hasn’t seen in a while.”**

Aviemore area

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## Internet

### Usage levels and general findings

Participants used a range of means to get online. 49% had a superfast home broadband package and 39% had a home basic package. The device most commonly used was a mobile phone (66%), followed by a laptop (61%) or tablet (56%). The most common activities undertaken online were emailing (69%), shopping and ordering goods (67%), engaging with social media (61%), and banking or bill payment (56%). Some participants in remote areas felt online shopping was necessary due to a lack of local shops.

### Barriers to engagement: online security and lack of knowledge

Many participants had concerns about online safety, particularly around their details being shared. Many would not consider online banking and were fearful when paying bills online. Others felt that their lack of online expertise made them more vulnerable to being ripped off. This made them less likely to undertake certain activities online.

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**“You are always worried your account might be hacked, so I don’t like putting in my bank details [...] I prefer to go to the bank.”**

Glasgow

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### Barriers to engagement: broadband speed and reliability

For many participants, speed and consistency of broadband connection was a barrier to online engagement. Related knowledge gaps also appeared to be an issue. Most participants did

not know their broadband speed, but over half of participants (56%) reported that they sometimes experienced problems such as slowing down, buffering, and freezing. Those in more remote areas often stated that they would like a better broadband connection but this was not available where they lived. Broadband outages and full loss of signal were rarer. But they caused considerable inconvenience when they occurred and were relatively common in rural areas.

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**“It buffers a lot if I try to stream stuff and it often slows down so much that it stops me doing what I want to do.”**

Fort William

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**“It goes down quite regularly. Sometimes the time of day can have an effect on it, especially at weekends.”**

Isle of Lewis

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### Barriers to engagement: lack of knowledge around contracts

Participants generally knew relatively little about their internet package. More than half (56%) did not know if they were getting good value for money, although three in ten (30%) said that that they were. Most were reluctant to look into new packages, citing brand loyalty or fatigue. That said, others were adept at getting their provider to offer better service.

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**“We don’t bother as it seems too much like hard work. Inertia wins every time.”**

Shetland

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**“I’ll phone my provider and tell them that I’m going to leave and ask them what deal they can do for me.”**

Dumfries

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## Findings

### Barriers to engagement: the personal touch

Some participants stated that they would not want to undertake activities online that they currently completed at the Post Office. Many valued the social aspect of counter service, while others were concerned about online security, or simply lacked the knowledge to undertake the relevant tasks online.

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**“I am very bad on the Internet and I like face to face contact with people.”**

Inverness area

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### Enablers: staying in touch with family and friends

In spite of the barriers to online engagement that many participants reported, many valued

the internet, particularly email, as a way of keeping in touch with family and friends. This was particularly significant for participants with scattered families, many of whom were rurally located.

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**“It’s great to use Skype with my family. I can’t see them in person. They live all around the world.”**

Aviemore

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### Enablers: general satisfaction levels

Most participants were pleased with the service they were getting from their internet provider, which may enable better digital literacy and access in future. Almost all participants (96%) were either satisfied (71%) or very satisfied (25%) with their overall internet provision.



# Findings

## Mobile phones

### Usage levels and general findings

Usage levels for mobile phones were high, with only three participants not owning a phone, and 54% of participants using their phone at least five times a day. Most participants used their phones for calls and for texting, although only 57% used them for accessing the internet.

For those who did access the internet on their phone, the most common online activity was answering emails (56%). Only 38% used their phone for banking or bill-paying, 23% for booking medical appointments and ordering prescriptions, and 5% for social security tasks.

### Sense of reliance on phone

The majority of participants felt very reliant on their phone and worried about being without it. This was often connected to feelings of physical vulnerability, and the need to be contactable in case they had an accident. For others it was about a sense of connection to the world or staying in touch with family and friends.

There would seem to be both positives and negative aspects to this sense of reliance. On the one hand, it suggests that participants may be willing and able to transfer more activities online via their phone. At the same time, it might suggest the weakness of the social fabric that otherwise connects participants to their communities.

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**“I feel cut off from the world if mobile goes down.”**

Cupar area

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**“I won’t go into the shower without it nearby. I’ve fallen in the shower before.”**

Fort William

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### Barriers to engagement: poor connectivity

Poor internet signal was a significant barrier to the use of mobile phones to complete online tasks. Although most participants were satisfied with their 4G signal, others reported variable signal levels, with particularly poor access around Fort William and on the Isles of Skye and Arran.

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**“In general, the mobile service is up and down [...] but you accept it where we live.”**

Fort William area

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### Barriers to engagement: lack of consumer knowledge and motivation

Participants were not generally adept at getting the best deal for their phone or contract. Only 42% looked for better packages, although some stated this was because they were already getting good value for money. For others, the issue was geographical isolation, with participants stating that they would prefer to travel a long way to talk to a sales advisor in a phone shop than change their contract online. For some, the issue was fatigue, or loyalty to their provider.

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**“I will be looking for a new mobile phone deal when my contract is up. I will probably go to the mainland to organise this as there is a better choice of mobile phone shop.”**

Isle of Lewis



## Findings

### Enablers: apps and social media

As the availability of social media and other apps has increased, so too has the range of uses participants make of their phones, including administrative, financial, and medical tasks. One respondent with diabetes noted that, as well as using his mobile phone between one and four times a day to communicate with friends and make medical appointments, he used an app that checked his blood sugar levels.

At the same time, some participants mentioned that they felt less secure using their mobile phones for tasks such as banking as compared to their laptop.

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**“I use it more often now, I have more apps, one for banking and I use my phone for social media much more nowadays. And as I have become more immobile, I use it a lot more.”**

Fort William area

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### Enablers: value for money and general satisfaction

A majority (77%) of participants felt that they got value for money from their phone, although 33% said that they paid for bolt-ons or extra data that they didn't use. A large majority of participants were either satisfied (54%) or very satisfied (37%) with their mobile phone provision overall.



# Conclusion

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Our study reveals a mixed picture of accessibility across the Post Office network and mobile phone and internet market for older and disabled people in Scotland.

Though participants remain broadly satisfied with Post Office, our findings suggest that older and disabled people are facing a range of accessibility issues in Post Office branches, connected in some cases to the relocation of branches to shops or community spaces. While some participants appreciated aspects of the changes, many were disadvantaged by long travel times, inadequate space and access inside branches, lack of privacy and security, and a sense that staff were distracted.

CAS is aware of the positive policies POL has in place to ensure that branches are accessible for consumers. These include its new Area Manager branch support system, which ensures that smaller branches are visited in person to record access issues, the online Post Office Branch Access guide, and the guidelines issued to all new subpostmasters outlining their responsibilities in line with the Equalities Act 2010<sup>22</sup>. But our findings nevertheless imply that better checks and balances could be put in place to ensure that branch status changes have not, and will not, impact negatively on users' experiences and service accessibility.

As regards internet and phone provision, older and disabled people clearly find these technologies both practically useful and an important point of contact with the world, both for safety reasons and for social and emotional needs. However, some people are affected by poor internet signal – particularly in rural Scotland – a lack of consumer knowledge and motivation, fears around security, and a desire to keep face-to-face interaction in their lives.

Efforts should be directed towards ensuring better digital literacy, as well as allaying security concerns and outlining consumer rights, so that older and disabled consumers feel more comfortable using the internet and mobile phones to complete administrative, financial, and medical tasks<sup>23</sup>. This could be especially important for less physically mobile and more isolated consumers.

At the same time, online services should never be considered a replacement for Post Offices, which are valued by many participants as a social space. The Post Office network must be properly invested in to ensure that all branches, and especially rural and remote branches, can deliver the best possible service.



## Recommendations

- > Post Office should review its branch accessibility framework and commit to rigorous testing going forwards, including for recently and soon-to-be relocated Agency and Outreach branches. This should ensure that it is identifying accessibility concerns within branches and addressing them in a timely manner. The new Area Manager system for reporting and resolving accessibility issues should be subject to evaluation to ensure that the system is appropriately addressing accessibility issues within branches.
- > The UK Government, via the Department for Business, Energy and Industrial Strategy, and UK Government Investments must ensure that network subsidy payments to support non-profitmaking Post Office branches are guaranteed from 2021 onwards, when current funding is due to expire.
- > BT and KCOM must deal expeditiously with requests for upgrades to minimum 10MB/s broadband speed, with Ofcom proactively enforcing legislation.
- > The Scottish Government should undertake further work with internet providers to ensure better broadband coverage in rural Scotland, striving to fulfil its R100 Superfast Broadband Rollout Plan, ensuring 30MB/s broadband connection for 100% of Scotland's premises within the publicised timeframes.
- > The UK Government and mobile companies must deliver on their Shared Rural Network promise of 95% 4G coverage by the end of 2025, with regulatory and consumer advocacy bodies monitoring progress closely against set goals.
- > The UK and Scottish Governments, regulators, and third-sector bodies must all play a role in improving digital literacy and access – particularly for older, disabled, and/or geographically or socially isolated consumers in Scotland – and in making consumers more aware of their online rights.





# References

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- <sup>1</sup> Many of these issues are dealt with in Citizens Advice Scotland, Subpostmaster views on Post Office Outreach services (2020), and Keeping communities connected: consumer views on Post Office Outreach services (2018).
- <sup>2</sup> House of Commons Library, Post Office numbers (March 2020) p3.
- <sup>3</sup> Between March 2009 and March 2019, the number of Crown branches fell from 373 to 191, and the number of Agency branches from 10,776 to 9,814, while the number of Outreaches more than doubled, from 803 to 1,633 (House of Commons Library, Post Office numbers, p7).
- <sup>4</sup> See Citizens Advice, Post Offices transformed: A review of the Post Office restructuring programme 2012-2018 (2019).
- <sup>5</sup> House of Commons Library, The Post Office (April 2019) p3.
- <sup>6</sup> Under POL's previous branch support system, smaller branches received remote support from a contact centre to discuss branch issues and capability. Under the new Area Manager system, introduced in 2019, managers visit branches in person to record accessibility issues. POL's Branch Access guide allows Post Office users to search for their local branch by postcode, and find out relevant accessibility information: [pola.directenquiries.com/defaultPOL.aspx](http://pola.directenquiries.com/defaultPOL.aspx).
- <sup>7</sup> Ofcom, Adults: Media use and attitudes report 2019 (2019) p3.
- <sup>8</sup> Office for National Statistics (ONS), Internet users, UK: 2019 (2019), section 3.
- <sup>9</sup> See for example Katey Matthews and James Nazroo, Understanding digital engagement in later life (2015) p2.
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- <sup>19</sup> Department for Digital, Culture, Media and Sport, Shared Rural Network [press release] (March 2020).
- <sup>20</sup> Ofcom, Your right to request a decent broadband connection: what you need to know (March 2020).
- <sup>21</sup> Scottish Government digital directorate, Reaching 100%: superfast broadband for all (August 2019).
- <sup>22</sup> See endnote 7.
- <sup>23</sup> Citizens Advice Scotland's website includes information on online scams and how to report them: [www.citizensadvice.org.uk/scotland/consumer/scams/get-help-with-online-scams/](http://www.citizensadvice.org.uk/scotland/consumer/scams/get-help-with-online-scams/); [www.citizensadvice.org.uk/scotland/consumer/scams/common-scams-s1/](http://www.citizensadvice.org.uk/scotland/consumer/scams/common-scams-s1/).



By Greg Thomas

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