



Final Report

**Research into the accessibility of Post Offices, broadband
and mobile phone services for older people and disabled people**

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3 Wellington Park
Belfast
BT9 6DJ

T: 02890 923362
F: 02890 923334

info@socialmarketresearch.co.uk
www.socialmarketresearch.co.uk



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Executive summary

Introduction

In December 2019, Citizens Advice Scotland appointed Social Market Research (SMR) to carry out qualitative research aimed at gaining a deeper understanding of the issues older and disabled consumers encounter when accessing Post Offices, broadband and mobile phone services. The overall research aim is to explore the ways in which older people and those with disabilities interact with and access Post Office branches, and broadband and mobile markets, identifying and understanding any experiences of detriment.

Focus groups were carried out in the following locations:

- Aviemore
- Cupar
- Dumfries
- Fort William
- Glasgow
- Glenrothes
- Edinburgh
- Inverness

Face to face in-depth interviews (30 in total) were carried out. These centred on the focus group locations and their nearby towns and villages. A further 10 interviews were carried out by telephone including respondents in the Western Isles and Shetland.

A review of literature was carried out to help refine the issues and research topics to be covered in the research

Summary of Findings: Post Office

- Respondents had noticed the following changes to the Post Office in the last five years:
 - a change of location;
 - longer opening hours;
 - longer waiting times and queues;
 - a reduction in the range of services available at the local Post Office;
 - some reduction in service quality with staff prioritising the shop's retail side before the Post Office side; and
 - a lack of privacy and security at the counter.
- Location changes have resulted in the following issues for respondents:
 - some people now have to travel what, for them, are quite significant distances;
 - some new Post Office locations have good parking facilities for disabled people, but where the parking is poor it creates access problems for older and disabled people;
 - in some cases, people reported difficulties in accessing the new location such as automatic doors not being wide enough for wheelchair access and steps that had to be negotiated to get into the building;

- once inside the building some respondents reported difficulties safely negotiating their way to the Post Office counter; and
- some disabled people are choosing to travel much further than their nearest Post Office in order to find one that has better parking and better accessibility.
- Many respondents already did things online, such as vehicle taxation, as an alternative to going to the Post Office. Some, however, did not trust the Internet with personal details or had little Internet skill. These people would prefer always to go to the Post Office in person.
- Although some respondents said that they no longer find the Post Office a place to meet, the Post Office remains a meeting place in some areas, most notably in the Western Isles.

Summary of Findings: Broadband

- The majority of respondents said they had home Broadband. Most also used their mobile phones on the Internet using both 4G and connection to their home Wi-Fi.
- In terms of their Broadband package, the following themes emerged:
 - most were happy with their Broadband speed and had the balance they wanted in terms of cost and provision;
 - some would upgrade to superfast Broadband if it were available in their area; and
 - some would like a better package but can't afford the cost.
- Respondents mostly used their Broadband for:
 - online shopping;
 - email;
 - banking;
 - bill paying;
 - streaming TV;
 - keeping in touch via social media; and
 - general browsing.
- Some felt that online shopping had become a necessity for them because of the lack of local shops or because they were disabled and unable to go shopping in person.
- Many had concerns about online safety and would not do online banking or bill paying.
- Some felt that online shopping was destroying local businesses and preferred to shop locally where possible.
- Most felt competent at using the Internet, but some worried about doing something wrong and some felt foolish if they had to ask for help to fix problems.

Broadband speeds

- Most respondents did not know what speed their Broadband package was supposed to give them and very few had tested to see what speed they were actually getting.
- Just over half of respondents reported that they sometimes had problems with the Internet speed such as slowing down, buffering or freezing.
- None, however, could be certain whether this was the fault of the Broadband provider or the fault of their own router or WiFi.

Broadband reliability

- Outages were generally rare, but they did disrupt people's daily lives when they occurred. Outages were much less common in urban areas.
- Some respondents had bad experiences in reporting faults notably the following:
 - the experience of being passed between fault reporting, the provider helpline and the infrastructure company with each claiming it was one of the other's responsibility, a situation that took many months to resolve; and
 - running up a large phone bill on a premium line trying to get an Internet fault sorted out over a period of months.

Broadband value for money

- The majority said they got good value for money from their Internet contract. Most checked for new or better deals, some let it drift or had a loyalty to their provider.
- Different respondents had different ways of getting the best deal:
 - some called their provider saying that they were going to leave and were offered a price reduction;
 - some checked out the alternatives first and then put the case to their current provider for a reduction, almost always successfully; and
 - others were happy to negotiate with their current provider until they got a deal that suited them.
- One respondent reported that she lost money by failing to realise her monthly direct debit would double at the end of a one year introductory deal.
- Conversely, another claimed that it was a popular misconception that older people can't manage the Internet or negotiate best deals.

Summary of Findings: Mobile Phones

Ownership and use.

- The majority used their mobile at least 5 times a day.
- The main uses of their mobiles were:
 - making calls;
 - texting; and
 - and Internet access.
- The most common use of the phone on the Internet was using social media to keep contact with family and friends.
- For the majority, their mobile was their primary way of keeping in touch with family and friends and feeling joined to the world.

Being without a mobile

- For the majority not having their mobile phone or being out of signal made them feel one or more of the following:
 - panicky;
 - vulnerable;

- stressed;
- worried;
- insecure;
- cut-off from the world; or
- cut off from their lifeline.

Mobile phone contracts

- The majority of respondents were keen to keep their mobile costs down. The majority had already found satisfactory deals and most were happy to stick with one provider.
- Some felt a sense of loyalty to their provider even though they suspected they could get better value for money elsewhere. Some admitted to simple inertia when faced with the prospect of looking for a better deal.
- Some felt overwhelmed at the thought of changing, feeling that it was too complicated for them.
- Many of those who were prepared to change relied on a visit to the phone shop when they were seeking a new phone or a better deal, even though this might limit their choice or range of comparisons.

Connectivity and 4G

- Some respondents did not understand 4G and could not be sure if they were ever connected to it.
- The locations with the poorest 4G were around Fort William, Isle of Skye and Aran.
- Generally, people accepted poor 4G coverage as part of the price for living where they did.
- The majority said that their mobile phone connectivity lived up to their expectations, even when the 4G signal was not available.

Key Conclusions

- It is clear that changes in Post Office provision have resulted in more convenience for some. However, the majority have found a lot more inconvenience in terms of longer waiting times, fewer services being available and a lower perceived quality of service.
- Where the level of accessibility has changed, it has done so mostly for the worse. Access to the building and parking have worsened in many cases and access inside the building often suffers from the fact that many are located in retail outlets where aisles can be cluttered.
- Disabled people are at a greater disadvantage when access is poor and often choose to travel much further than their nearest Post Office in order to find one that has good parking with good accessibility to the building and inside the building.
- Security and safety at Post Office counters is often seen as poor and older people especially feel uncomfortable and vulnerable carrying out financial transactions when other customers are very close by.
- The older and disabled people in this study were mostly Internet savvy and it was clear that many relied on it for keeping in touch via social media and for Internet shopping. There were variations in reported Internet speeds, with respondents in rural areas being more likely to report buffering or freezing. However, rural respondents were often tolerant of lower Broadband speeds, considering it as a feature of rural life.
- For disabled people, and people who live in towns where there is an absence of high street shops, Internet shopping was considered to be a necessity of life, though many had concerns about carrying out financial transactions online. Whilst most were adept at using the Internet, those who were less

confident were most fearful of doing something wrong or being scammed.

- People had a variety of ways of comparing prices and getting the best deal and most preferred to research the best and then challenge their current supplier to match it. This usually proved to be a successful strategy. Most of those who felt less confident about researching a good deal had a friend or family member who could help them.
- Instances of poor customer service were evident with some respondents having difficulty getting faults fixed and running up phone bills calling high cost helplines. Some are still falling foul of higher prices being implemented at the end of an introductory offer because they forget or are unaware that this might happen.
- The people in this study relied heavily on their mobile phones to stay connected to family and community. They also relied on their mobiles to be connected to help if needed and felt cut off, vulnerable and panic-stricken if their mobile phone was not working.
- Most had already put satisfactory deals in place and were happy to stick with them, and there was evidence of supplier loyalty even though people realised that this was not necessarily the most cost-effective thing to do.
- Overall, the changes to Post Offices have thrown up difficulties for older and disabled people, but despite this, the majority are satisfied with their overall experience. The same is true for Broadband and mobile phone services, where the majority are satisfied, but still report there are significant issues around the customer experience particularly when things go wrong.
- Finally, most of the older and disabled people in the study are more Internet aware than the literature would suggest and are more confident in using tablets and mobile phones to stay connected to the world. Even where confidence is low, there are usually family members or friends around who can help them to get the best out of their telecommunications.

1. Introduction

Citizens Advice Scotland (CAS) seeks to represent the interests of consumers in the postal and communications markets. Through its own previous research, and analysis of other data sets, CAS knows that:

- Older people and those with disabilities are more likely to use the Post Office, more likely to use post as a means of contacting others than non-disabled consumers, and less likely to see their mobile phone as their primary means of contacting others;
- Consumers with disabilities are more likely to use the Post Office for non-postal services;
- Older consumers are less likely to own a smartphone;
- Older people and disabled people are less likely to have internet access;
- Disabled people are less likely to access services such as bank statements and utility bills online;
- Particular issues are important to disabled people when accessing Post Offices, such as:
 - ✓ Clear information on what services are available;
 - ✓ Physical accessibility of Post Offices, including internal layout;
 - ✓ Availability of working hearing loops.

Against this backdrop of existing research CAS hopes to gain a deeper understanding of the issues older and disabled consumers encounter when accessing Post Offices, broadband and mobile phone services.

1.1 Research Aim and Objectives

Research Aim

The overall research aim is to explore the ways in which older people and those with disabilities interact with and access Post Office branches, and broadband and mobile markets, identifying and gaining a better understanding any experiences of detriment.

Research Objectives

Within the overall research aim the following attendant objectives have been set:

- Carry out a review of published data and literature on disabled and older people's access to and use of Post Office branches, and broadband and mobile phone services.
- Gather evidence of older people's and disabled people's experiences of accessing Post Offices, including:
 - ✓ View on any changes in Post Office provision (e.g. NTP)
 - ✓ Getting to a Post Office;
 - ✓ The physical accessibility of Post Office premises;
 - ✓ Experiences of using Post Office services in branches;
 - ✓ Ways in which the Post Office enables or hinders participants;
- Gather evidence of older and disabled people's experiences of accessing broadband and mobile phone services, including:
 - ✓ Contracts, payments, top-ups and billing;
 - ✓ Service quality (i.e. mobile reception, broadband quality);
 - ✓ Interactions between broadband, mobile phone and other services; for example paying bills and accessing social security and health services.

2. Methodology

2.1 Research approach

Focus groups were carried out in the following locations

- Aviemore
- Cupar
- Dumfries
- Fort William
- Glasgow
- Edinburgh
- Inverness

Face to face in-depth interviews (30 in total) were carried out in the same locations as the focus groups, but also including respondents from surrounding towns and villages. A further 10 interviews were carried out by telephone. These were aimed at respondents who, for reasons of geography or personal circumstance, could not attend a focus group. The locations of telephone interviewees were as follows:

- Isle of Skye (2)
- Shetland (2)
- Isle of Lewis (2)
- Arran (2)
- Aberdeen (2)

2.2 Research instruments

All fieldwork utilised the same schedule of questions, modified for use across the 3 research modes, focus group, face to face interview and telephone interview.

2.3 Respondents

The areas for respondent recruitment and the quotas for age and disability were agreed with Citizens Advice Scotland. Some older respondents also had a long-term illness or disability. The respondent profile is given in Table 1.

	Dumfries (n=9)	Aviemore (n=8)	Inverness (n=8)	Fortwilliam (n=5)	Cupar (n=7)	Glenrothes (n=8)	Edinburgh (n=7)	Glasgow (n=9)	%	n
Male	5	3	4	3	3	2	2	4	43	26
Female	4	5	4	2	4	6	5	5	57	35
18-59	4		2					1	11	7
60-64	0			2	1	3	1	1	13	8
65-69	2	2	2	2	1		3	2	23	14
70-74	1	3	2		2	4	3	3	30	18
75+	2	3	2	1	3	1		2	23	14
Yes (illness)	5	2	5	4	2	4	5	4	51	31
No (illness)	4	6	3	1	5	4	2	5	49	30

2.4 Analyses

All interviews and focus groups were voice recorded. The main points from each were drawn together and content analysis was carried out to identify themes and issues.

3. Literature Review

3.1 Introduction

This review of recent literature covers experiences of using the Internet, broadband, mobile phones and the Post Office in the UK. The review covers the experiences of older people and disabled people. Different publications define older people differently sometimes 55+ sometimes 60+ etc. The specific age groups referred to are defined in this review where possible.

The definitions of disability also vary research by research and the terms impairment and disability are sometimes used differently by different researchers. Whilst there is broad commonality on the definition of disability, it should not be assumed that findings relating to disability can be directly compared across different research teams and different publications.

Where data is quoted on, for example, access and usage, the most up to date available figures from Ofcom and ONS have been used. Some older publications have also been cited where they provide insights that are relevant, even some years after their publication.

3.2 Internet: Older People

3.2.1 Access And Usage

The proportion of adults who do not use the internet increases with age until almost half of those aged 75 do not use the internet (Ofcom 2019²) and by age 80, only a third of men are frequent Internet users (Matthews and Nazroo, 2015).

The most recent figures from the Office for National Statistics (ONS) show that 91% of all adults have recently used the Internet. This drops to 83% in the 65-74 age group and 47% of those aged 75 or over (ONS, 2019).

Internet usage in older age groups has been increasing over time, but those aged 75 and over were, and remain, the lowest users. In 2011, 20% of those aged 75 and over were Internet users, compared with 47% in 2019. (ONS 2019). The same pattern of increase is evident in the 65 to 74 age group with usage increasing from 52% in 2011 to 83% in 2019.

Conversely the percentages who have never used the Internet have been falling over the years with the figure now standing at 29% of all adults aged 65 or over who have never used the Internet (ONS 2019).

Although recent usage figures have increased for older age groups, there is some evidence that there is a trend for the frequency of use to be lower in older age groups than in younger ones. For example, Matthews and Nazroo reported in 2016 that frequent Internet use (more than once a week) was evident in 55% of 70 to 74-year old men, 72% of men aged 65 to 69 and 80% of men in the age group 60 to 64. The figures for women are 49% (70-74), 61% (65-69) and 73% (60-64).

Whilst the absolute percentages in this study are likely to be out of date, the trend for less frequent Internet usage amongst older people may still prevail.

In a 2017 report, Ofcom stated that households in Scotland were less likely than the UK as a whole to have a broadband connection (Ofcom 2017).

There are gender differences in the rates of Internet usage among older people. Women aged 50 and over are less likely to use the Internet at least once a week than men of the same age (60% of women and 71% of men) (Matthews and Nazroo, 2015). ONS figures published in 2019 show a small difference in recent Internet usage in the 65 to 74 age group (84% of men compared with 82% of women), but a much larger gap in those aged 75 and over (54% of men compared with 41% of women) (ONS 2019).

There may also be a link between older people's Internet usage and indicators of deprivation with those over the age of 50 in the most deprived areas being significantly less likely to be frequent Internet users compared with those living in the least deprived areas (Matthews and Nazroo 2015).

Those aged 75 and over are most likely to be lapsed users of the Internet (ONS 2019)

3.2.2 Online Activities

As well as being less frequent Internet users, older people also engage in a smaller range of online activities (Age UK, 2016, Ofcom 2019¹).

Ofcom researches 15 types of Internet activity in its annual research on Internet use. Those aged 65-74 and 75+ are less likely than average to engage in all 15 types of activity and less likely to explore websites and apps that they have not used before (Ofcom2019¹).

There are gender differences in the type of usage by older people with men being more likely than women to use the Internet for financial and banking purposes (38% of men and 27% of women aged 50 and older). The rates of use for these purposes declines with age (Matthews and Nazroo 2015).

Ofcom (2019) report the following figures for other Internet associated behaviours:

Of those aged 65-74:

- 34% have a social media profile;
- 52% correctly identify advertising on Google (among search engine users);
- 72% are aware of at least one way companies can collect personal data online (among internet users);
- 33% do not use the internet.

Of those aged 75+:

- 20% have a social media profile;
- 46% correctly identify advertising on Google (among search engine users);
- 63% are aware of at least one way companies collect personal data online (among Internet users);
- 48% do not use the Internet.

3.2.3 Devices

Those aged 55 to 75 prefer to use a laptop for online banking (Deloitte 2019). Almost half of men and over a third of women 50-54 use smartphones to access the Internet. Amongst the 70-74 age group, just 10% of men and 5% of women use a smartphone for Internet access (Matthews and Nazroo 2015).

Matthews and Nazroo (2015) also found that whilst half of men aged 50 to 54 use smartphones for Internet access, this declines to 10% in the 70 to 74 age group. The comparative figures for women are one third using smartphone for Internet access in the 50 to 54 age group and 5% of those aged 70 to 74.

3.2.4 Reasons for Not Going Online

Older people who never go online give a range of reasons for not doing so with the most frequent reason being that they do not want or need to and other reasons being: lack of skills, cost, and concern about security (Age UK 2016).

In a 2015 report, Age UK listed a number of reasons for older people not going online including:

- A lack of knowledge and experience of the internet;
- Low awareness among this audience that they are missing out by not being online;

- A perception that the internet is 'not for them', notwithstanding an appreciation of it as an overall positive phenomenon
- A feeling that the internet is an 'unsafe place'
- A strong feeling that using computers/the internet is very much outside their comfort zone
- A perception that cost and access are prohibitive
- A feeling that using the internet for certain things would mean they would miss aspects of life they value and enjoy
- Being able to use the internet 'by proxy' through family or others doing things online on their behalf

3.2.5 Internet Use And Wellbeing

With both the rate of connectivity and the frequency of Internet use being lower in older age groups, the negative impacts are important to understand. Matthews and Nazroo (2015) found that those who use the Internet more frequently have lower levels of depression and higher levels of civic engagement. Age UK report that older people who can no longer access the Internet may have to rely on others to do so on their behalf, thereby experiencing loss of privacy, control and independence (Age UK 2015).

3.2.6 Contracts

Ofcom (2019) published detailed analysis of broadband contracts in relation to older people. Older people (65+) are more likely than the average to be out of contract or not know their contract status. Furthermore, older people are more likely than younger age groups never to have changed their broadband provider or to consider other available deals and may have difficulties in understanding the deals on offer. They are also more reluctant to be active consumers in the market and are less likely to be confident in comparing costs (Ofcom 2019¹).

3.3 Internet: People With Disabilities

3.3.1 Access And Usage

As disabled people are more likely also to be older (Ofcom 2019¹), disabled and older people share many of the same Internet and broadband characteristics. Age aside, disabled people are less likely to use the Internet than those who are not disabled (Age UK 2016) and personal Internet use is lower amongst disabled people (Ofcom 2019⁸).

Figures published in 2019 show that Internet use stood at 78% for disabled people and 95% for those who are not disabled (ONS 2019). The influence of being older and also being disabled is shown by the fact that 41% of disabled adults who are 75 or older are recent Internet users compared with 54% of non-disabled adults in the same age category. For younger people, aged 16 to 24 there is only a small difference between the percentages using the Internet between disabled (99% used the Internet) and non-disabled (98% used the Internet) people (ONS 2019).

Access is increasing with time with recent Internet usage by disabled adults having increased by 13 percentage points between 2014 and 2019 (ONS 2019).

3.3.2 Online Activities

The rates of activities of disabled people are generally lower than non-disabled people. For example, 47% of disabled people use the Internet for shopping, 45% for banking and 32% for streaming entertainment content. The equivalent figures for non-disabled people are 60%, 61% and 46% (Ofcom 2019¹).

Some of these figures need to be interpreted with caution. Disability is more prevalent in older people and, therefore, both age and disability are likely to explain the lower Internet usage quoted above.

Amongst people who do not use the Internet at all, for example, older disabled people are more likely to

be non-users, than younger disabled non-users. For example, 48% of 25-34 year old non-users are disabled whilst 60% of non-users over 75 are disabled (ONS 2019).

Although these patterns are similar in all types of disability, people with a learning disability are more likely than other disabled people to stream entertainment and game online (Ofcom 2019¹).

3.3.3 Limitations On Usage

Fourteen per cent (14%) of disabled people cannot use a computer because of their disability (Ofcom 2019⁸). This rises to 18% amongst those with a learning disability and those with a visual impairment (Ofcom 2019⁴) and visually impaired people are most likely to find their Internet use is limited (Ofcom 2019⁸).

People with multiple impairments find the greatest barriers to Internet access with 19% saying that they are prevented from using a computer or limited in the extent to which they can use it (Ofcom 2019⁶).

3.3.4 Contracts

Disabled people are no less likely than non-disabled people to examine deals available from their current supplier (Ofcom 2019¹). However, people who have health problems, including disabilities can find dealing with suppliers stressful. For example 37% of people with a mental health problem suffer anxiety when they have to deal with providers (Mental Health Policy Institute, 2018).

3.4 Mobile Phones: Older People

3.4.1 Access And Usage

Amongst the 65 to 74 age group, 92% use a mobile phone. This figure drops to 81% amongst those aged 75 and over (Ofcom 2019²). In 2017, phone ownership in general was lower in Scotland (90%) than in the UK as a whole (94%) (Ofcom 2017). Smartphone ownership was also lower (75% compared with 82%). Ownership of these devices amongst the older age group may be similarly lower than the UK in general. Of those aged 75+, 6% live in mobile only households, compared with 36% of 16 to 24 year olds (Ofcom 2019¹).

Smartphone ownership in general across the UK has increased from 2012 to 2019, with ownership having doubled to 80% amongst 55 to 75 year olds (Deloitte 2019).

Those aged 55 and over are less likely than younger people to use their mobile phone as their main device for accessing the Internet (Ofcom 2017). Just 13% of 65-74s consider their smartphone to be the most important device for accessing the Internet. This figure falls to just 5% amongst those aged 75 and over (Ofcom, 2019¹).

Those aged 55 to 75 prefer using a laptop rather than a mobile for applications such as Internet banking and may be resistant to moves to encourage them to use their mobile for banking (Deloitte 2019).

Those aged 55 and over are also less likely than younger people to use their mobile for streaming services and, whilst web browsing is important to them, making calls is the second most important activity for those aged 55 and older (Ofcom 2018).

Older people are less likely to look for better or alternative deals for their mobile contracts (Ofcom, 2019¹). Just over half of those aged 55 and over look for alternative deals from their current provider, compared with 72% of under 55 year olds. (Ofcom, 2019¹).

3.5 Mobile Phones: People With Disabilities

3.5.1 Access And Usage

There is a greater reliance on landlines and simple mobile phones amongst disabled people compared with the population in general (Ofcom 2019⁸). Conversely, whilst 81% of people without disabilities have a smartphone, this is true for just 53% of disabled people generally (Ofcom 2019⁸) and just 44% of people with a mobile impairment (Ofcom 2019⁵).

The figures, above, indicate the levels of ownership or access to a mobile phone, but disabled people also use their mobile phones less than non-disabled people (Ofcom, 2015).

One in ten people with disabilities said that their disability limited them from using a landline or simple mobile phone. This figure is higher amongst those with certain impairments, for example, hearing impairment, visual impairment or multiple impairments (Ofcom 2019¹, Ofcom 2019³, Ofcom 2019⁷).

3.6 Post: Older People

3.6.1 Access And Usage

Older people are more frequent users of Post Office postal services than younger people (Barnett 2017), with people aged 75 and over being the most likely to use postal services (Ofcom 2018). Those aged 75+ also send more letters than the average, 6.5 letters in a month, compared with 3 letters per month in the 16 to 24 age group (Ofcom 2018).

Some studies have shown that lower level of Internet use is associated with higher levels of Post Office use (Ofcom 2018) and we know that older people are less likely to have Internet access (Ofcom 2019¹). Ofcom, for example, reports that 89% of people in homes that do not have Internet, rely on the Post Office for sending and receiving cards compared to 78% of Internet connected homes.

Perhaps because of their lower Internet usage, older people rely more heavily on face-to-face transactions and, because of its geographical spread, the Post Office is an important provider of such transactions (Barnett 2017).

For this reason, Post Office services are more important in older people's lives (Barnett 2017) and older people are more likely to feel cut off if they are unable to use the Post Office to send and receive post. (Ofcom 2018). Indeed, the Post Office "can be a lifeline, ensuring access to critical services like sending and receiving mail, banking and finance, and bill payments" (Consumer Futures 2018, p4 para. 2.3).

3.6.2 Different Groups Have Different Needs

Older people often have different Post Office needs than other age groups. Those aged 65+ are more likely to use the Post Office for banking services and bill paying (Barnett 2017). Older people are more likely to buy stamps (Barnett 2017) and less likely to send parcels (Ofcom 2018). The lower level of parcel sending may be also connected to lower levels of Internet usage and online shopping (Ofcom 2018).

3.6.3 The Social Aspect

The Post Office plays a social role for older people who use it for local news and advice (Barnett 2017, Consumer Futures, 2018) and older people are also likely to use it for finding out about local services and events and for meeting up with people (Barnett 2017).

Older people also find the Post Office familiar and reliable compared to the less human experience of buying online and feel that it provides a more human touch (Citizens Advice 2016).

3.7 Post: People With Disabilities

3.7.1 Access And Usage

Post Offices are more important to disabled customers than is the case in the general population (Consumer Futures Unit 2018). With shopping in physical stores presenting challenges for disabled people, for example physical accessibility or store environment, online shopping and postal delivery is particularly important for disabled people [Witso and Clark, (2019). Disabled people also benefit from having items delivered if they are not available locally or the items cannot be accessed due to mobility impairments (Citizens Advice 2016).

Indeed, postal services are an important way for disabled people to manage the necessities of life. For example, getting their bank statements, utility and phone bills through the post is more important to disabled consumers compared to non-disabled consumers because they see this as safer than online methods (Citizens Advice, 2016).

Usage of Post Office counter services is also greater amongst disabled people, for example, they are more likely than non-disabled people to do their banking at the Post Office (Barnett 2017) or to pay bills (Citizens Advice 2016). Disabled people are more likely to use postal services to contact others in general (Citizens Advice 2016).

3.7.2 Access Issues

Although postal services are more important to disabled people and their use of counter services is higher, they can find it difficult to access Post Offices. This is sometimes because of the geographical location of the Post Office. Locating a Post Office inside a retail outlet can also create difficulties where people have to navigate cluttered shopping aisles (Citizens Advice 2016, Witso and Clark, 2019).

Physical access can still be an issue too. Byrne and Schein (2018) report that 35% of disabled people found difficulties with the entrance to Post Offices, and 17% found obstacles in the aisles of retail outlets prevented or impeded wheelchair access.

Even where the Post Office is accessible, other factors cause problems for disabled people, for example queuing (Citizens Advice 2016), heightened stress levels in a busy environment or having to deal with retail staff (Witso and Clark 2019).

Witso and Clark (2019) also found that parking close enough to a Post Office presented challenges to disabled people with just 2 in 9 branches having disabled parking nearby.

3.7.3 Relying On Help From Others

People with disabilities often rely on help from others to go to the Post Office or to post their items for them (Citizens Advice 2016). If their Post Office were not available, disabled people would be likely to become more dependent on others (Ofcom 2018).

Having to rely on others to help by, for example, retrieving a parcel, can reduce a disabled person's sense of independence and have negative impacts on mental health (Witso and Clark 2019).

3.7.4 Problems With Deliveries

Deliveries are a frequent source of problems for disabled people, with 2 out of 3 disabled people having experienced such problems (Citizens Advice 2019²). Disabled people often need more time to get to the door to receive a parcel delivery and 1 in 3 miss deliveries because they don't get to the door in time (Ofcom 2018). Disabled people would like to be able to let the delivery driver know that they need extra time (Ofcom 2018, Witso and Clark, 2019) or to state their personal delivery needs when ordering online (Byrne and Schein 2018).

When difficulties do arise with deliveries there are practical issues, for example delivery drivers may leave parcels in locations that disabled people cannot access without having to ask others for help (Witso and Clark 2019).

There are also emotional and mental health impacts when deliveries go wrong for disabled people, for example, worry, anxiety, panic or feelings of helplessness and vulnerability (Witso and Clark 2019).

Making complaints when things go wrong can be difficult for disabled people. For example, companies prefer customers to use their electronic contacts such as email or live webchat. Those who have difficulty using the Internet or phone, such as disabled people, may find it more difficult to make a complaint (Citizens Advice Scotland 2019¹).

3.7.5 Having To Pick A Parcel Up

Finally, disabled people can find it difficult to reschedule a delivery because they may have to have medical treatment at short notice or may have to use public transport to go to the collection point (Ofcom 2018). Disabled people require very detailed information on how to get to the collection point so that they can plan their journey and ensure that the building is accessible to them (Witso and Clark 2019).

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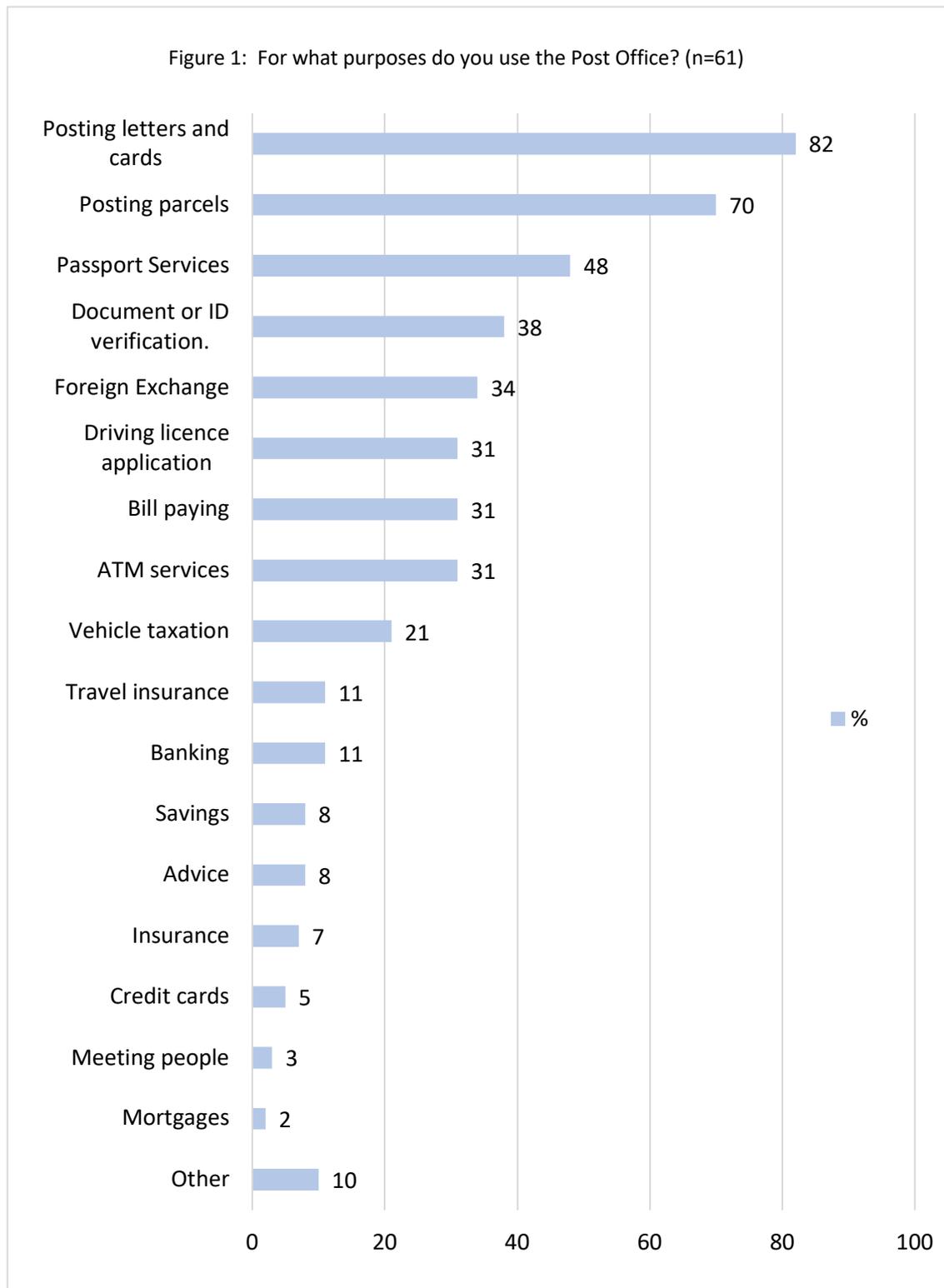
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4. Results: Post Office

NOTE: The results from focus groups, face to face interviews and telephone interviews have been combined in the following results. Where locations are given by name, alone, they are from focus groups. Where locations are given accompanied by "area", they are from interviews.

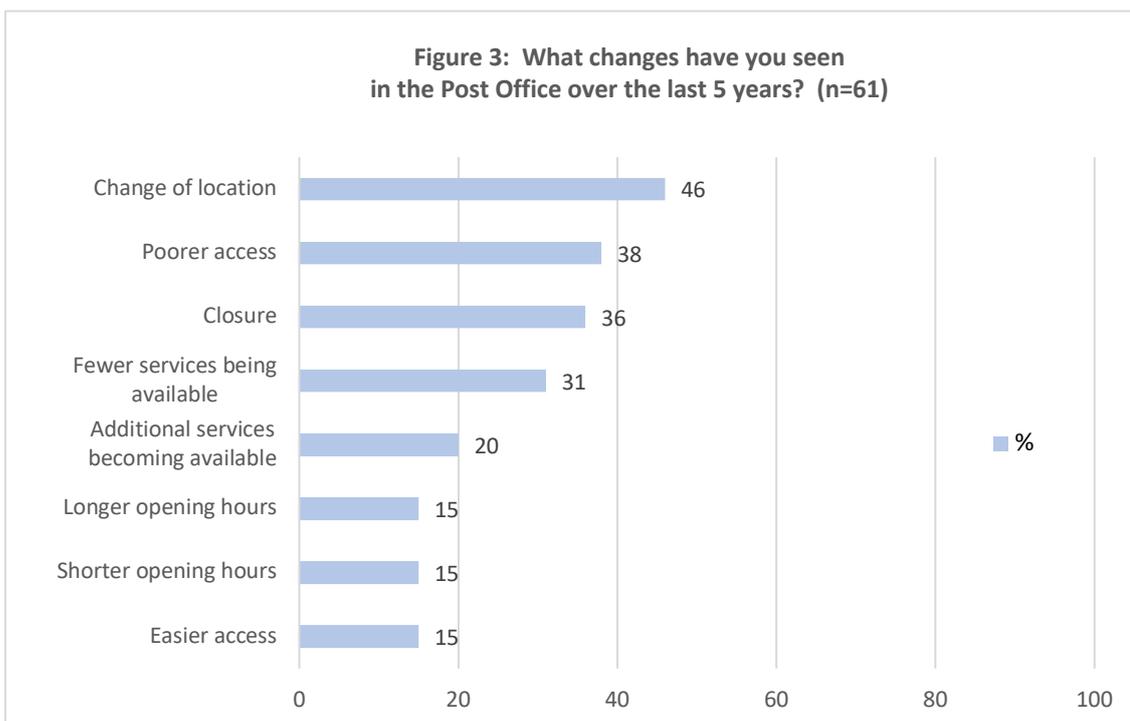
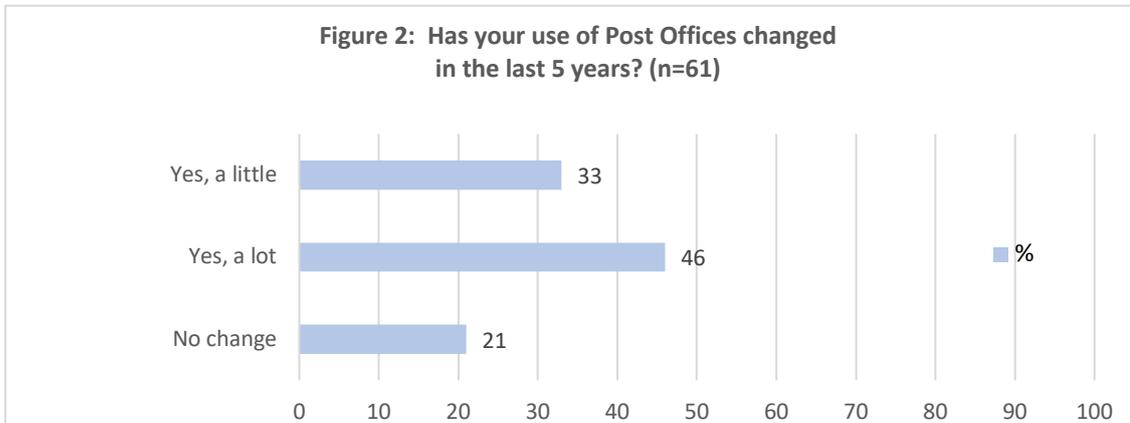
4.1 Use of the Post Office

The main uses of the Post Office were for posting letters (82%) and parcels (70%), passport services (48%) and document ID (38%) (Figure 1).



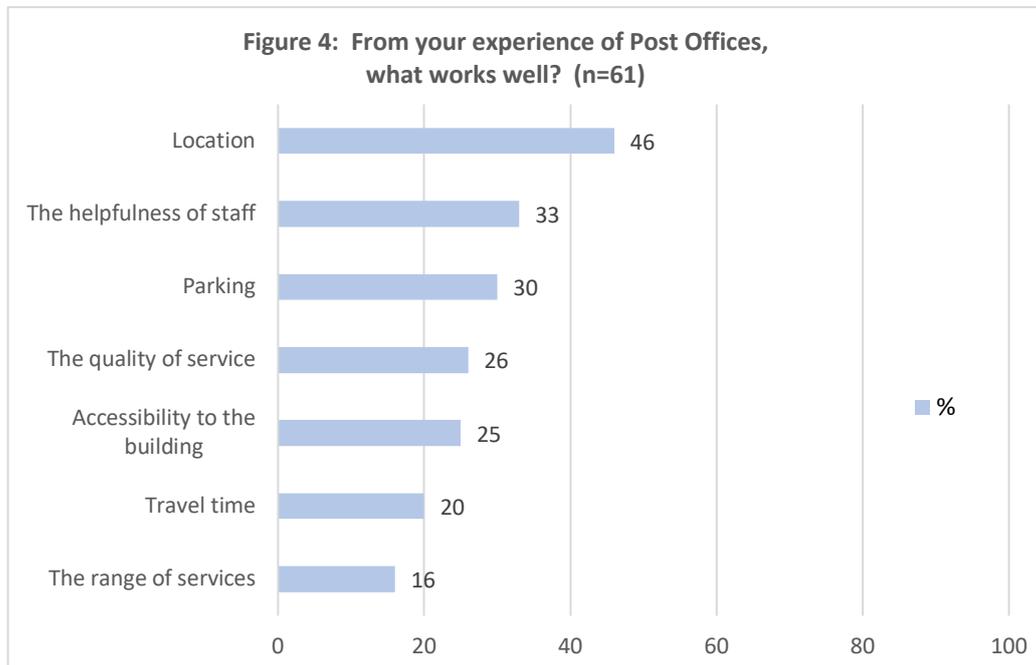
4.2 Changes to the Post Office

Most (79%) respondents had noticed changes in the Post Office in the last 5 years (Figure 2). The most evident were a change of location (46%), poorer access (38%), closure (36%) and fewer services being available (31%) (Figure 3). Some also noticed additional services and changes to opening hours as Post Offices moved into retail outlets such as convenience stores.



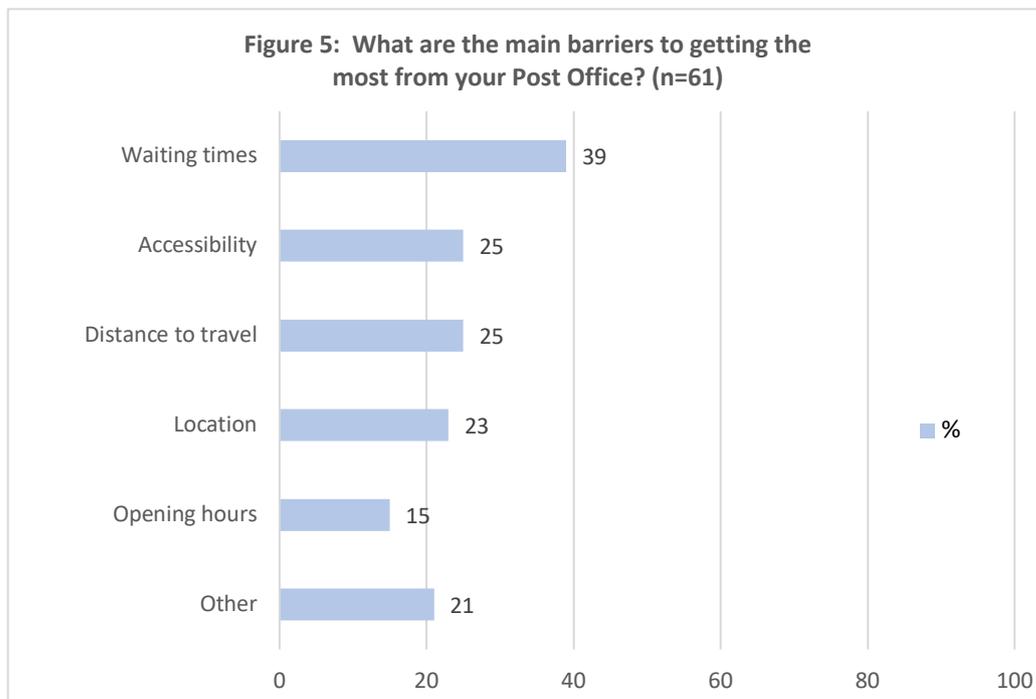
4.3 What works well and what are the main barriers?

Figure 4 shows what works well in the Post Office for the respondents. Less than half (46%) said that the location works well and just a third (33%) said that the helpfulness of staff worked well. The quality of service and the accessibility to the building worked well for just a quarter (26% and 25% respectively) and 20% said that none of the factors listed in Figure 4 worked well for them.



4.4 Barriers to getting the most from the Post Office

Respondents were presented with a list of potential barriers to getting the most from their Post Office (Figure 5). Waiting times were a barrier for 39% and accessibility, and distance to travel, was a barrier for 25%.



4.5 Impact of the changes to Post Offices

For some, these changes brought extra convenience as they were able to combine their Post Office visit with other shopping, for others it brought greater inconvenience.

"There are more shops within it now, there's the chemist as well as Post Office, it's a real benefit to me." (Dunfermline area)

"Longer opening hours are great and because it is in a shop and I can buy other things at the same time." (Cupar area)

"I use it less and less, well, it's only opened for 2 hours on 3 days a week." (Shetland area)

"They reduced the size of our Post Office, it used to be quite large at the back of the shop but now its been moved next to the shop counter which is smaller and not so good. They don't have room to display leaflets and there are no cards for sale." (Glenrothes)

Some respondents disliked the changes to the Post Office in general, saying that it no longer lived up to public service standards.

"Our Post Office has moved into the local store, the staff are no longer dedicated Post Office staff, it's not a public service anymore." (Saint Andrews area)

"We had a great Post Office before, but the postmaster retired and it went into the newsagents. It was more personal before, there wasn't all that milling around with people doing other stuff." (Saint Andrews area)

"If you go to what you would class as a sub Post Office rather than one of the main ones. They only have about two counters in them and can only employ two people at a time. One of ones we use is in the back of a laundrette." (Glasgow)

Respondents had clearly seen evidence of a settling in period when their Post Office moved into and shared other commercial premises. In particular, there was a learning period for staff though most respondents say that, after a period, things got better.

"Everything now works quite well, the people who work in the Post Office have got to know where Australia is compared to Austria." (Saint Andrews area)

"When it changed from Post Office into the convenience store the staff were not very well trained and made a lot of mistakes. Things have improved since under new management." (Fort William area)

"When the Post Office moved to the chemist none of the staff had worked in a PO before and it showed. It has got a bit better since." (Fort William area)

4.6 Waiting times and queuing

Respondents whose Post Offices had moved inside shared commercial premises saw the new locations as much busier places. For many, this has meant longer waiting times for service as staff have other store duties and the Post Office counter is not manned at all times. For some disabled respondents, standing in a queue for even short periods was not possible.

"It has become a shop as well and the service level has gone down as people do other tasks in the shop and you have to wait until they are done and can serve you." (Aviemore area)

"Going into the Post Office used to be a very pleasant experience, but now if they are busy filling up the shelves it's like they don't want to serve you. It's like you are invisible." (Edinburgh)

"Sometimes there's a long wait to be served. If there's only one member of staff trained for the PO counter and they're serving sausage rolls then I have to wait." (Fort William area)

"The time you have to queue is a problem for me. I can't stand for long periods, not even for short time. There is nowhere for me to sit down." (Inverness area)

"If staff are employed doing other things in the shop then you can wait a long time to be served." (Dumfries area)

"The only barrier to using the new Post Office is the fact that there is only one till as its now part of a shop. So, you have to wait for people to be served in the shop before you get served." (Isle of Skye area)

"The queues are too long. At the smaller Post Offices you have to stand outside, there is no room inside." (Cupar)

"It impacts on my use of the Post Office as I cannot stand. I would go to a newsagent's for stamps rather than stand in a queue at the Post Office." (Glasgow)

4.7 Lack of privacy and security

Some respondents said that the relocation of their Post Office has resulted in a lack of privacy at the counter. It was evident that some felt less secure conducting their Post Office business in an environment where people were shopping or collecting prescriptions.

"There needs to be a calmer, quieter atmosphere with more privacy." (Saint Andrews area)

"There's no privacy at all if you're lifting money." (Fort William)

"When they are serving an older person who is trying to put their money in their purse and sort themselves out, they are already serving the next person." (Edinburgh)

"My nearest Post Office is in the petrol station. It is not private in there, there is no privacy at all and everyone can hear everyone else's business." (Inverness area)

"People go into the chemist to get their methadone and there are older people in there picking up their pension. We feel very insecure about this." (Inverness area)

"There's no privacy and the space allocated to the Post Office counter is very confined." (Dumfries)

"Now that they are in shops they are not as good. You are too close to each other, it's not private." (Edinburgh)

CASE STUDY

G is 70. He uses the Post Office for foreign exchange and for posting letters, cards and parcels. In his view, the Post Office has changed a lot in the last 5 years. He used to be able to do photocopying, and get photographs taken in the Post Office *“with people who were professional P.O. staff”*. Now his Post Office has moved into a convenience store and he feels that the current owners have a *“lack of expertise in the customer service department.”*

Since the change there are longer waiting times because there is also a coffee shop in the store. Often staff are serving coffee and he has to wait until they are finished before they can serve him at the Post Office. He used to deposit money into his bank at the Post Office, but now they want deposits to be in round amounts and to a value that he doesn't want to lodge, so he has lost that service.

4.8 Quality of service

There were differences in respondents' experiences of Post Office service depending on where they lived. Respondents living near to Dunfermline and Cupar reported good quality of service whilst those in Aviemore, Inverness and Fort William reported some negative experiences.

“It's in a good location, I'm very happy with the range of service. The staff are helpful.”
(Dunfermline area)

“It all works well for me. I don't drive so the Post Office being nearby is good, all the staff are locals and are very helpful.” (Cupar area)

“The quality of service has gone down and some staff shouldn't be working with the public at all.”
(Aviemore)

“The retail staff Post Office training is condensed into a few weeks so you cannot replicate the level of service or knowledge of dedicated Post Office staff.” (Arran area)

“I went in one day to buy stamps and just gave up. I feel that I'm an inconvenience to the staff.”
(Fort William)

“Parcel picks up and returns – If someone comes in with a million parcels you are waiting longer. You get very frustrated with them.” (Glasgow)

“It's ok, but it's not as good as it used to be as the cashier's loyalty is to the shop and not to the Post Office and they are more sales focused.” (Arran area)

“You can only collect a parcel up until 2pm. If you arrive after that the staff won't go to the back to get it for you. That's a big problem for people who are working. Not a good service.” (Fort William.)

“You can't post really heavy parcels at that specific Post Office as they don't have the storage for them now as they have amalgamated the Post Office element into the shop part of the business”
(Aberdeen area)

4.9 Location of Post Offices

The closure of local Post Offices and their relocation to other premises mean that some people now have to travel what, for them, are quite significant distances and, if they don't drive and if public transport is poor, that causes them problems.

"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)

"Our local village Post Office closed 3 years ago. Now the nearest one is only open 3 days a week. The next nearest one to that is about 5 miles away." (Inverness area)

"I basically use it the same amount but just drive further to get to it. It's now a 2 mile drive down the road rather than quick walk around the corner." (Isle of Skye area)

CASE STUDY

P is 74. She has a severe mobility problem. Sometimes she has to use a wheelchair.

The Post Office has changed a lot in the last 5 years according to P. There used to be a village Post Office nearby but that closed. The next nearest moved location into a newsagent's shop. She finds this Post Office difficult to access. There are two disabled parking bays which "are always full" so they have to go to the nearest public parking.

If P is in her wheelchair, her husband, who has a heart problem, has to push her up the hill to the Post Office. If she is not in her wheelchair, she finds it difficult to walk up the hill. Once she gets to this Post Office, there is an automatic door, but only one door opens in this way and is not wide enough for her wheelchair to get in. Once in she finds that there is not enough privacy to conduct personal business.

Because of the difficulties with access, P and her husband drive to another Post Office 15 miles away where they can park easily outside and where the entry access is much better, with special wide opening doors and a lowered counter.

The Post Office that they do visit, 15 miles away has been chosen because it suits their needs, but it means a longer travel time and their access relies on how long her husband is able to drive.

"Sometimes you go into the Post Office and they don't have the correct forms and you have to travel 20 miles away." (Inverness area)

"Some of the smaller Post Offices don't do everything and then we have to travel into town for collection of parcels and passports and so on." (Fort William)

"My Post Office closed and now I have to travel 6 miles into town and then have to pay to park." (Fort William)

"It's okay for those who have cars but it's a big thing for someone who doesn't. I have to get buses." (Inverness)

"I can't get there (to the Post Office) on my own, it has to be by car. Luckily, I can rely on my son or other family members, but not everybody is so lucky." (Fort William area)

"Closure of Post Offices is a real problem in rural areas and small villages. There were two in our area that closed so the nearest is now 15 miles away. I don't drive and there is only one bus a week." (Fort William area)

"We lost the main Post Office so if I want to do something like passport application I need to go to the mainland." (Arran area)

4.10 Parking

Parking was mentioned as a problem by some and not by others. Some Post Offices have good parking facilities for disabled people and some do not. Where the parking is poor, it creates problems for older and disabled people.

“Parking can be a problem. There are no disabled spaces.” (Dumfries)

“If I had to go to the main Post Office in town I would have to walk because the parking is so bad. I walk very slowly with a stick.” (Inverness)

“I can't walk to the Post Office even though it is just a mile away. I have to rely on a family member to take me by car, but there is no disabled parking and I can't always be dropped off close to the door. Then I have to walk back from wherever we get parked, which isn't easy for me.” (Fort William area)

CASE STUDY

W is 65 and lives alone. She has emphysema and is relatively but not completely housebound. She finds walking difficult because of her emphysema.

Her Post Office is only a 5 minute drive away, but parking can be difficult. She has a blue badge, but there are no designated disabled spaces near the Post Office. If she has to park some distance away and walk and she will be very out of breath when she gets there. *“I couldn't do it. If I had to walk, I'd be in such a state when I got there, that I couldn't tell them what I wanted.”*

4.11 Meeting people

A number of respondents felt that the social aspect of going to the Post Office had disappeared or was disappearing.

“It's good to go out and meet people. If more Post Office services moved online, for example, that could make us feel more isolated.” (Dumfries area)

“The Post Office used to be a meeting place but that's gone now.” (Inverness area)

“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)

“The Post Office is a local hub where people know you. A lot of older people like me use it and you always bump into someone you know.” (Cupar area)

“It's a small Post Office so sometimes you have to queue for a while. I just have a chat with other people in the queue. We are a small community so you always meet someone you know.” (Isle of Skye area)

“You cannot underestimate the importance of social contact for many older people. We often bump into each other in the Post Office.” (Isle of Lewis area)

“The sad thing is when you use to go to the Post Office you met people and you had a blether. You knew everybody but now everything is on the internet.” (Edinburgh)

CASE STUDY

E is 53 and lives alone. He has multiple health issues including, diabetes. He has had two heart attacks, and is a survivor of a major cancer.

He uses the Post Office for paying bills, driving licences, foreign exchange, posting letters and cards and sending parcels.

He finds that the local Post Office offers fewer services nowadays. He has to go to a larger town 30 miles away for some Post Office services, which is a major inconvenience. There are longer waiting times now since his local Post Office moved into a convenience store and staff there have other duties as well as manning the Post Office counter.

He feels socially isolated, has a limited number of friends and no family. He likes the company when he shops or goes to the Post Office. He is sad about the loss of some services, locally.

E wants to be able to go on doing the things at the Post Office that he currently does. He would miss the service “terribly” if anything happened to it as he sends parcels regularly to his family. He feels that taking the Post Office service away or reducing it further would be a bad thing for his local town.

4.12 Accessibility

For most respondents, getting into the Post Office building did not present problems and, generally, people reported that there were access ramps where needed. There were a few instances where people did report difficulties in accessing the building such as automatic doors not being wide enough for wheelchair access and steps that had to be negotiated to get into the building.

“At the main Post Office, they have a welcome member of staff to open and close doors and to take me to another counter if they are not busy.” (Inverness)

“I’m not very mobile and since the Post Office moved to a convenience store it has a heavy door and I find it hard to pull it open.” (Fort William area)

“The big Post Office near me closed down and moved into the newsagents, which is down a set of stairs. I have Fibromyalgia and it is very painful to get down those stairs.” (Glenrothes)

Once inside the building respondents reported difficulties safely negotiating their way to the Post Office counter.

“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)

“It’s at the back of the store and I have a disability so it’s hard to negotiate.” (Dumfries area)

“Anyone with mobility problems e.g. who uses a walker or a wheelchair would have real difficulty in accessing our local Post Office. There’s so little room inside and the staff’s attitude is so very, very bad.” (Fort William area)

“In the other one that is closest to me you have to go upstairs to get into it so for older people with mobility issues that would be a definite problem as there is no ramp just stairs.” (Glasgow)

“There are definitely more mobility issues – in the bigger Post Offices we use to have a wheelchair accessible counters, these are not available in the smaller sub Post Offices.” (Glenrothes)

CASE STUDY

J is 76. She has osteoarthritis and very poor mobility. She lives alone.

J has seen changes in her local Post Office which has moved location into a convenience store "not like the old professional Post Office". There is poorer physical access now with steps that she finds difficult to climb. She uses a walking stick and sometimes a crutch.

On the convenience side there are longer opening hours, but the downsides are longer queues and waiting times. "It is now a less personal service," she says. She used to get advice from the old Post Office staff about a range of things not necessarily connected to the Post Office itself.

"The staff now are okay and helpful enough, but not as knowledgeable as they used to be and they are always going from shop duties to the Post Office counter and back again."

4.13 Using the Internet instead of the Post Office

Many respondents already did things online, such as vehicle taxation, as an alternative to going to the Post Office. Some, however, did not trust the Internet with personal details or had little Internet skill. These people would prefer always to go to the Post Office in person.

"I don't trust the Internet for keeping my information safe, so don't use it." (Dunfermline area)

"I don't trust the Internet with any of my personal details." (Saint Andrews area)

"I don't use the Internet, so I will be relying on the Post Office services still being available locally." (Cupar area)

"I am very bad on the Internet and I like face to face contact with people." (Inverness area)

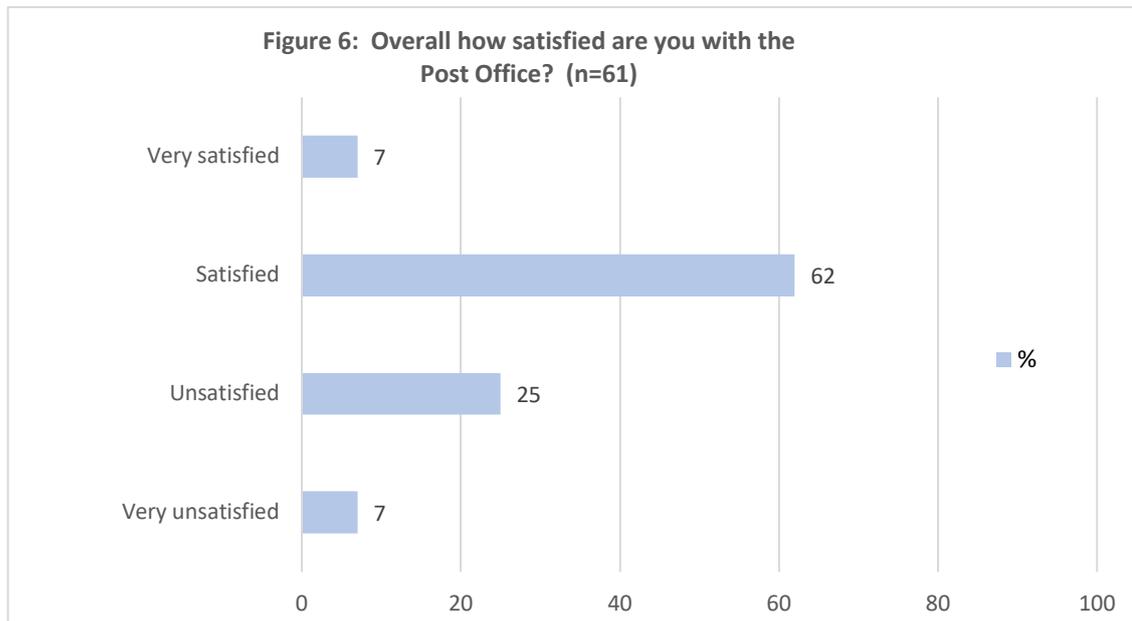
"There is nothing I could do on the Internet. I have macular degeneration and my sight varies day by day. I would like to do more, I went to classes to learn, but my sight is the problem". (Inverness area)

"There seems to be a push to use the Internet for more and more and I resent this, people assume you have the equipment, the knowledge and the willingness to use the Internet and I don't necessarily have it." (Inverness area)

"Very much, paying bills, I now do it on the Internet where I used to go to the Post Office and wait in the queue. It's more convenient." (Glasgow)

4.14 Overall satisfaction with the Post Office

Notwithstanding the issues described above, the majority (69%) of respondents were satisfied or very satisfied with the Post Office (Figure 6)



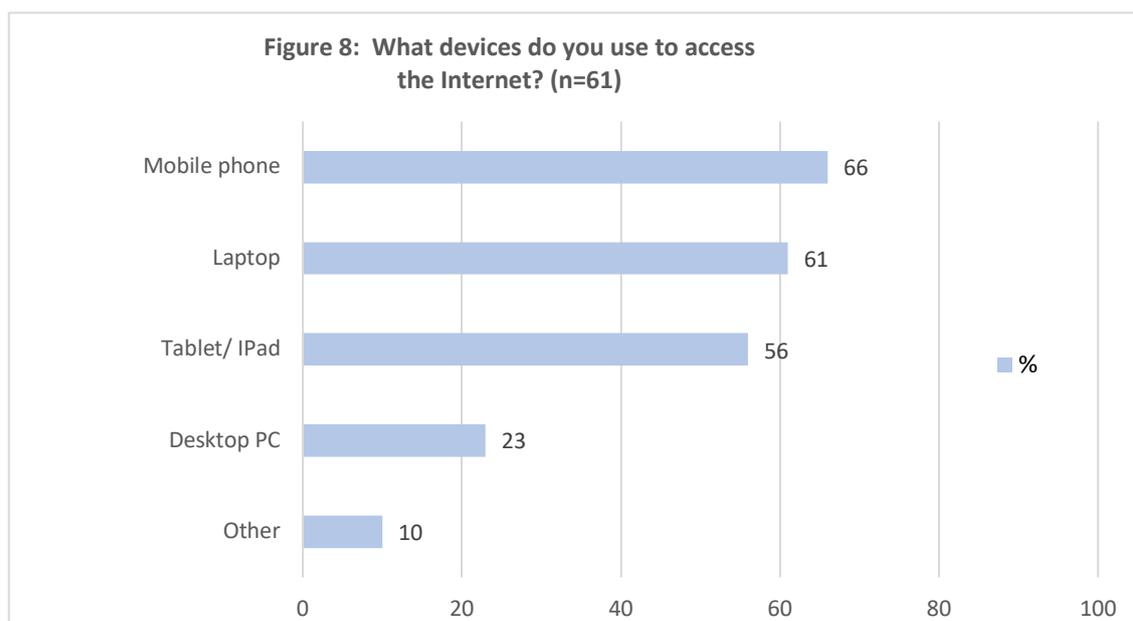
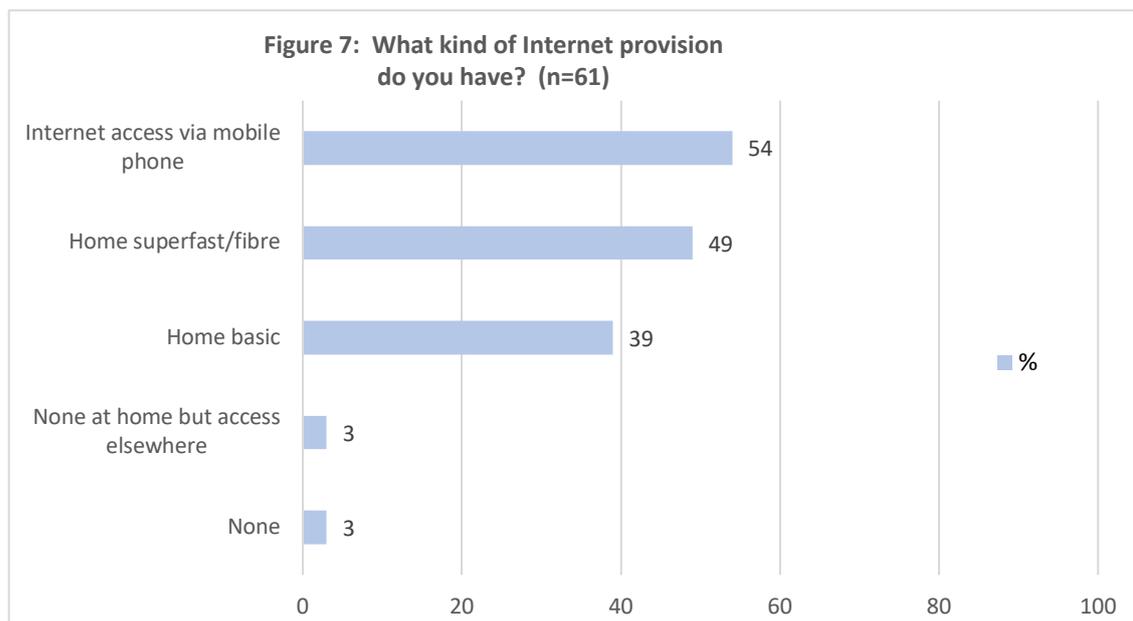
5. Results: Internet

NOTE: The results from focus groups, face to face interviews and telephone interviews have been combined in the following results. Where locations are given by name, alone, they are from focus groups. Where locations are given accompanied by "area", they are from interviews.

5.1 Broadband packages and devices

Just over half of respondents (54%) used their mobile phone to access the Internet (Figure 7), either through a 4G connection or via their home WiFi. In terms of Broadband use, 49% had a superfast home package and 39% had a home basic package.

Two thirds (66%) used their mobile phone to access the Internet. Laptops, and tablets were also commonly used (Figure 8).



5.2 Satisfaction with current Broadband package.

The majority were happy with the package that they had and were content that it suited their needs. Some would like superfast but find that it is not available in their area.

"You only need superfast if you're downloading a lot of stuff - streaming - and I don't need that." (Fort William)

"I don't want anything more fancy than what I've got." (Dunfermline area)

"Superfast is not available. Cost is not really an issue, but I would like superfast if I could get it." (Isle of Sky area)

"We need improved speed, we don't have fibre. It works well in the village, speeds are high and very reliable but the further you live outside the village the poorer it gets. It's more about availability rather than affordability." (Cupar)

Some, however, would like a better package but can't afford the cost.

"I'm on a basic broadband package and I'd like to have fibre but the cost of it means that I can't have it." (Dumfries)

"I'd like it to be faster, but I can't pay more, needs to be more affordable." (Dunfermline area)

"I would have it if it was cheaper and more reliable. I know that a local provider is currently experimenting with the use of microwave signals but it's in the early stage of development so it still has gremlins." (Arran area)

CASE STUDY

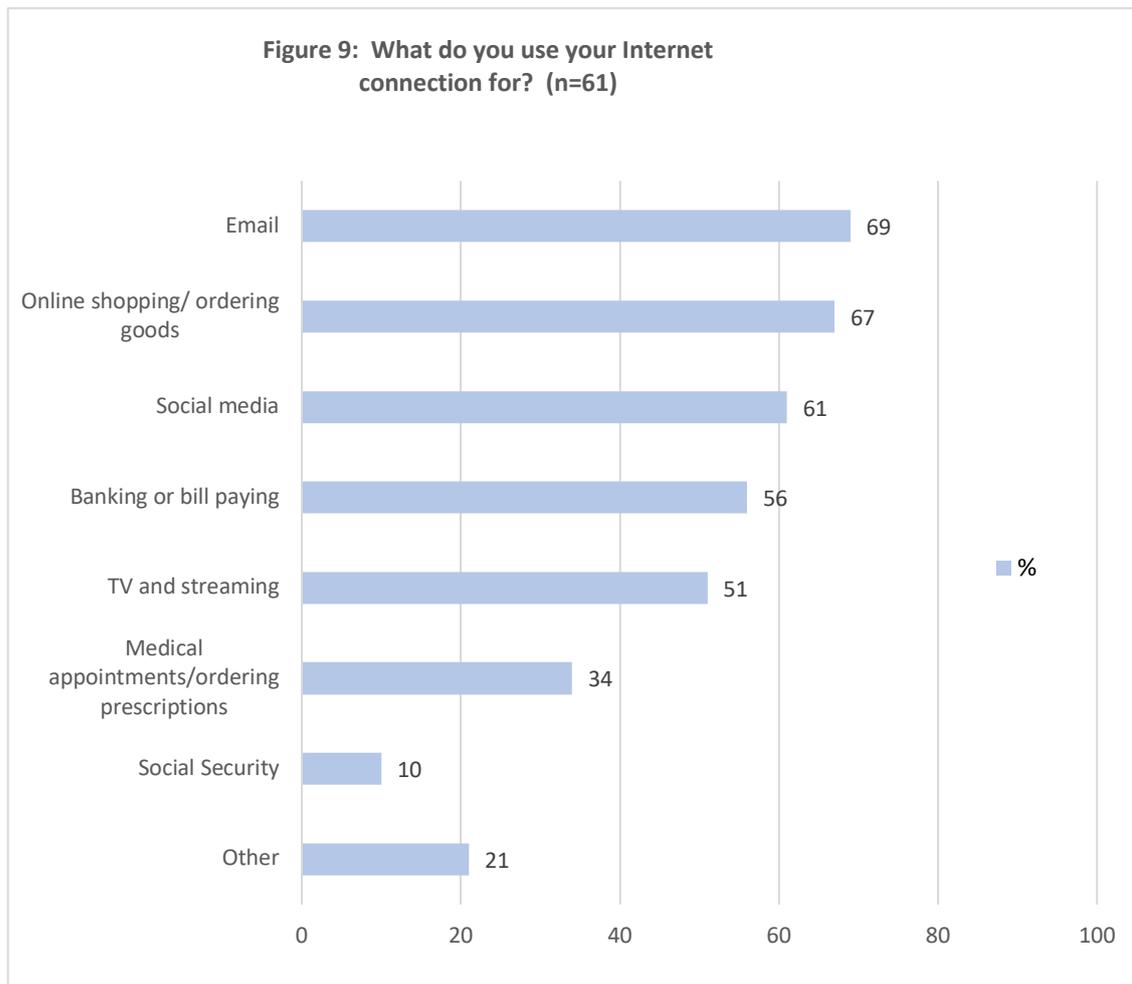
N is 65. In the past year, she has given up her Internet connection in order to save money and now has access only when she has 4G on her phone. *"The Broadband and the iPad had to go it was too expensive for me. I also got rid of my landline and just have my mobile now."*

She says that if more and more services go online it would cause her a problem as she could not afford to re-establish her Internet service and her phone *"is not really suitable for doing business on."*

When N did have Broadband she was very wary of giving out personal information. She also found it difficult to understand how to operate some of the apps. *"It was too complicated to use Facebook and things and I was always worried that people would get hold of my information."*

5.3 Internet usage

Email, online shopping/ordering goods, social media, banking, bill paying and streaming services were the main online activities of respondents. (Figure 9)



5.4 Shopping online

Some felt that online shopping was a necessity for them because of the lack of local shops or because they were disabled and unable to go shopping in person.

"You've got to do online shopping here. It's a necessity. It's very limited for clothes shopping. It's okay if you want walking boots and weatherproof clothing but there's not much else." (Fort William)

"In a place like Aviemore you can be restricted in what you can get, so the Internet is a must for shopping." (Aviemore)

"I would probably prefer to do more shopping locally but the choice of products is very limited when you live on an island, so Internet shopping is a must." (Isle of Lewis area)

"With my mobility problems, the Internet is a godsend. I can't go out to the shops very often and I really rely on the Internet for shopping and buying things." (Aviemore)

Amongst those who did shopping online, some said that they would not, or had stopped, doing their grocery shop in this way. Most of these respondents had the experience of goods being delivered that were close to their sell by date.

"I wouldn't do grocery shopping as I don't get what I want that way. The sell by dates are too close and I can't use all that food in such a short space of time. I like to see all the goods before I buy." (Inverness)

I used to do grocery shopping online and get it delivered but not now as I prefer to see what I'm getting." (Aviemore)

Some used the Internet to research goods but preferred to do their buying face to face in a shop or store.

"I like to look up information on Internet about services, but then I would then use the phone to call a company or service provider to find out more person to person. For shopping, I like to see people, get out and about and shop in person when I can." (Cupar area)

"Internet on balance is a good thing, but as long as I am able to walk to the town or the GP I will do it. When I am no longer able to do that, I'll be glad that I can use the Internet for it." (Aviemore area)

Some expressed the opinion that online shopping was making life hard for local shopkeepers and some felt that their loyalties lay with supporting local businesses.

"If we had all the shops here then I'd shop in them, you need to support that, otherwise we will lose them all." (Aviemore)

"I prefer the personal touch where possible. I also like to support local jobs." (Arran area)

"We're losing shops because of online shopping." (Dumfries)

"I am totally against shopping online because it it's killing the shops and that's not good for people who don't want to shop online." (Glenrothes)

5.5 Fear of doing something wrong online

Some respondents felt flustered when they were online and feared doing something wrong. One reported an incident where they felt their lack of attention led to them being taken advantage of when Internet shopping.

"I get flustered on the internet - frightened of doing something wrong, for example, banking." (Fort William)

"I also mess up sometimes and get taken advantage of. Amazon signed me up to Prime and took £70 the next month because I hadn't deselected the option. It's too easy for older people to get caught like that." (Inverness area)

"I would rather see the person that I am buying from. I feel it's safer." (Glenrothes)

CASE STUDY

F has a basic Internet package, uses a laptop, tablet and mobile phone for Internet. "I'm not easy with the Internet and I don't like technology."

"So much is moving online now and if you are not up to it like me and have no family to help, it makes things very difficult at times."

He feels depressed at times if he has to deal with things on the Internet and they go wrong. "I go round and round in circles sometimes and get nowhere, then I get depressed and feel helpless." He sometimes calls on friends to help him with things but "that makes me feel even more helpless when I see that they can do the thing and I can't."

If there is a fault he knows how to report it, but does not know how to escalate and usually takes whatever answer he gets. "I don't like to complain." He doesn't bother checking for deals because he finds the different offers confusing. He lets his contracts renew automatically or re-signs with the same provider.

5.6 Concerns about online security

Many had concerns about online safety and about their details being stored and shared. As a consequence, they would not do online banking and were fearful when paying bills online.

"I don't ever want to do banking online. That scares me there are too many scams." (Aviemore area)

"Things are more convenient online but the issues around security really worry me." (Fort William)

"You are always worried your account might be hacked, so I don't like putting in my bank details. You see it on the telly, these programmes in the morning where people have lost thousands that is why I prefer to go to the bank." (Glasgow)

"I don't trust all my personal information online. I prefer to do things over the phone or in person." (Arran area)

"I hate the thought that everything you touch on the Internet gives away things about you and it all gets stored." (Dumfries)

"I like the easy access to services but sometimes I feel uneasy about using it for banking." (Isle of Skye area)

"I am concerned about security. You need to have your wits about you on the internet otherwise you could lose a few bob." (Edinburgh)

"I don't trust the internet, I nearly got scammed already. I would never consider doing financial transactions online." (Glenrothes)

5.7 Keeping in touch with family and friends

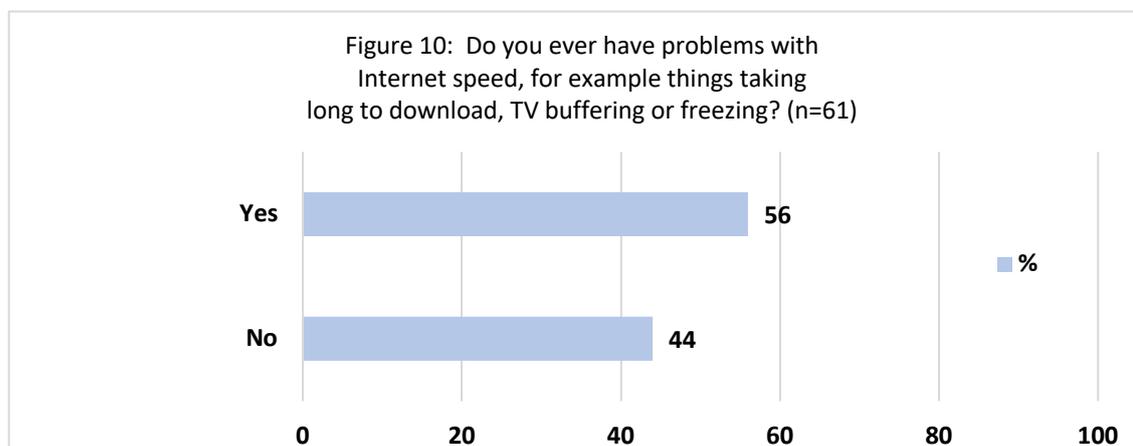
It was common amongst respondents to use email and Internet apps to keep in touch with family or friends. For some, whose families were scattered, this was a great convenience.

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

“I hate using email because it is a terrible way to communicate with family or friends, but I use it anyway because I have to, they are too far away to go and see them and email is quicker than phoning them.” (Saint Andrews area)

5.8 Broadband speeds

Most respondents did not know what speed their Broadband package was supposed to give them or what speed they were actually getting. Over half of respondents (56%) reported that they sometimes had problems with the Internet speed such as slowing down, buffering or freezing (Figure 10). None, however, could be certain whether this was the fault of the Broadband provider or the fault of their own router or WiFi.



Some reported that their speed slowed at specific times. Some were relaxed about slow speeds, whilst others took action to report it or changed provider to get faster speeds.

“I don’t think I’m getting the speed I pay for. At peak times, evenings when people get home, it slows way down and sometimes freezes.” (Dunfermline area)

“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)

“It depends on where you live and whether the cables have been upgraded. The good thing about Virgin is they are all new but with BT those cables are years old so obviously the speed is never going to be there.” (Glasgow)

“Sometimes the Internet is very slow, but it is not a problem for me. I am probably not getting the speed I pay for but it allows me to do all that I want to do.” (Fort William area)

“We used to have problems with speed, but we changed provider and now it is better. We have a much faster Internet and we got a good deal reserved for new customers. (Fort William area)

“It allows me to do what I want if I am patient, but I do get a lot of buffering, which impacts me a lot when I am watching sport.” (Cupar)

"I had problems with very slow speed. I got a neighbour to check it for me because I didn't know how to do it. We reported it to our provider who insisted there was nothing wrong. After my fourth complaint they finally found a fault and fixed it, now it is fine." (Inverness area)

CASE STUDY

G has a home basic Internet package with which he had major problems. His download speed was exceptionally slow. He phoned his provider who told him to contact Open Reach. After a number of attempts at fixing the problem it was discovered that the original installation to the house was faulty. Since the issue was resolved, the speed is better, but still slows and "hiccups" at peak periods.

G thinks that there are too many links in the chain when it comes to sorting out problems; his provider and those responsible for the line and infrastructure. He feels that one party did not know what the other was doing and that the system for reporting faults is too opaque with one party fobbing him off to another and leaving him on his own to get things sorted out.

5.9 Broadband reliability

Leaving speed aside, respondents were asked if they ever had other problems with their Broadband. Whilst outages were generally rare, they did disrupt people's daily lives when they occurred. Outages were much less common in urban areas.

"(Laughter) What's an outage? We never have that, it's a totally a reliable service." (Glasgow)

"I use it for minutes of meetings and it's very frustrating when it goes down as I can't get all the information sent to members at the right time." (Inverness)

When an outage does occur, most people are content to wait until it is restored again. Some are not content to wait, however, and are proactive about reporting a fault.

"It's often to do with the weather. I just wait until it is running again. It is very frustrating, but it's part of living here." (Fort William)

"It goes down quite regularly. Sometimes the time of day can have an effect on it especially at weekends." (Isle of Lewis area)

"It's very frustrating as I rely on it a lot. I keep all the necessary phone numbers handy." (Aviemore area)

"I have one every night at the same time at 2pm at night – most people are asleep but I am still working. I can't get an answer why. It means I have to save all my work as I go along." (Glenrothes)

"I would say it goes down two or three times a week. It doesn't really inconvenience me as I only use it for pleasure. I just leave it and go back later." (Isle of Skye area)

Some required help if they needed to report a fault or make a complaint, but all had someone to turn to in such an event, mostly a family member or a friend.

"If it goes down it's usually because I have done something wrong. My grandson would help if there was a real issue or if I needed to report it." (Aviemore area)

"I would need help to report a fault or make a complaint, but I have very techie friend who lives across the street." (Dunfermline area)

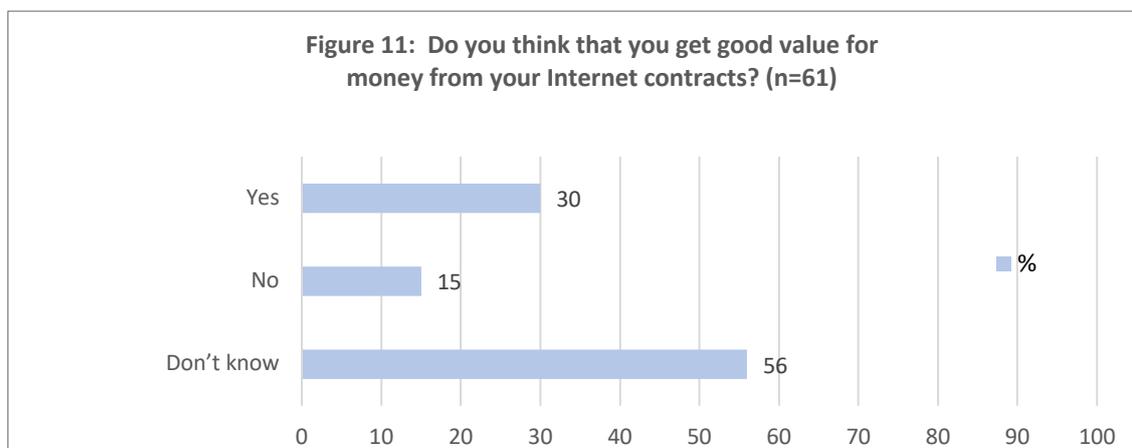
CASE STUDY

P relies on the Internet to keep in touch with family and friends and, being mobility impaired, to order essential goods. She had a problem with her broadband connection 18 months ago. It transpired that there was a physical fault in an underground cable. However, before that was discovered, P had called her provider on several occasions to report a fault. She had to do this on her mobile phone because the landline was faulty as well as the broadband. At the time she was on a phone contract with limited calls and she ran up a bill going into hundreds of pounds ringing the provider's helpline. On several occasions when she had been promised that someone would come and test for a fault, the provider took no action at all and she had to go back again and report the fault. "Each time I called, I had to go back to the start again, it was very frustrating." Eventually the fault was identified, but contractor work to fix the fault took several months.

Now that the problem with the broadband has been fixed, P wants to stay with the current provider. She and her husband are afraid that if they change again they may run into a repeat of the problems they had previously.

5.10 Broadband value for money and checking for better deals

More than half (56%) did not know if they were getting good value for money from their Broadband package, possibly because they did not know what speed they were supposed to be getting (Figure 11). Three in ten (30%) said that they got good value for money from their Internet contract.



Whilst the majority of respondents checked for new or better deals, some let it drift or had a loyalty to their provider.

"We don't bother as it seems too much like hard work. Inertia wins every time." (Shetland area)

"I have a loyalty to my provider but I just received a letter from them and the cost has doubled, so I'll be rethinking that loyalty. Then again, I'll probably end up staying with them." (Dumfries)

"I've only ever checked once for another deal once. I should do it again." (Fort William)

"I don't pay a lot for it, so I am happy enough. I don't look for other deals, I'm okay." (Inverness area)

"I have changed provider in the past but not recently which is mainly comes down to laziness." (Isle of Lewis area)

CASE STUDY

J has a home basic Broadband package with Sky. It suits her, but when she has grandchildren round, they complain about it being too slow. She does not have the technical knowledge to look around or compare other broadband packages. She uses Messenger to keep in touch with family. She also says it is a connection to the community and she would "be lost" without it. She looks at local buy and sell sites and feels that this keeps her in a wide social loop.

J got her current package because it seemed to offer good value with Internet and TV bundled together. She took this on a deal at around £50 per month for one year. Much to her surprise and, she says, without any notification, she found after the first year that her bill had doubled. She did not notice the increase in the direct debit for three months. She feels very aggrieved and feels stupid about this. She says she didn't know it would go up after a year and she does not remember being told that this would happen. She would like to be rid of her package and get something that suits her needs more fully, but she doesn't know where to start. She may ask a family member for help to change, but she is afraid that she might end up in a similar situation where she pays more than she expected to. All she really wants is to be on Messenger.

This experience makes her feel, in her own words, "stupid and hopeless." Whilst she can ultimately rely on family to help solve problems, she says "I don't want to be a nuisance to them all the time." A local voluntary group is helping people like her to learn how to use their devices on the Internet and she says she might use the service.

Most did look at alternative deals when their contracts came to an end. Some got help from friends or family to make price comparisons and others were able to compare deals on the Internet. Different respondents had different ways of getting the best deal. Some checked out the alternatives and put the case to their current provider for a reduction, almost always successfully. Others were happy to negotiate with their current provider until they got a deal that suited them.

"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)

"I ring my own provider to get a better deal. I compare other deals and then go back to my provider to match or better it." (Aviemore)

"I negotiated with my provider and it started at £35 - I eventually got it down to £15 plus 3 months free." (Fort William)

"I pay £82 per month but I get all the channels and the football so I think it's good value. I also get a SIM card with unlimited calls and data so very good value." (Glasgow)

"I negotiate with my provider when they put up the price. I just tell them I am going to stop it and leave and the last time I did this they brought the price down again." (Cupar)

"When I get to the end of the contract I look around then I go back to EE, tell them I am thinking of moving on and I get a deal from them." (Glenrothes)

"I keep a check on all services including broadband and change any time they see a better deal. My son is a great help and I use comparison websites for help when changing." (Aviemore area)

"I phone and speak to the customer service department when it goes up in price and they always try telling me that you get this, this and this for the increased price. But I tell them I am happy with what I have got so if you are putting the cost up I don't want it. Nine times out of ten this works and they bring the cost down to what it was." (Edinburgh)

"I always check deals. There's no loyalty these days. If you're a new customer you get a better deal." (Inverness)

"I don't find it difficult to change and I am very comfortable using the Internet. It is a misconception to think that all old people have problems changing or using the Internet " (Aberdeen area)

CASE STUDY

H is 75. He uses Broadband for multiple purposes including music downloads, audio books, browsing, banking, bill paying, ordering goods and prescriptions, social media and streaming. He feels that he wants to keep in touch with the modern age and is happy to be connected to the world through the Internet "It's a great big filing cabinet, that is convenient, efficient and fast." H never has any problems with speed or buffering. He knew his broadband speed (56mps) and has tested it, having achieved 63mbps at one point. He is happy that he is getting the speed he is paying for.

There are no barriers to H accessing the Internet or having the Broadband that he wants.

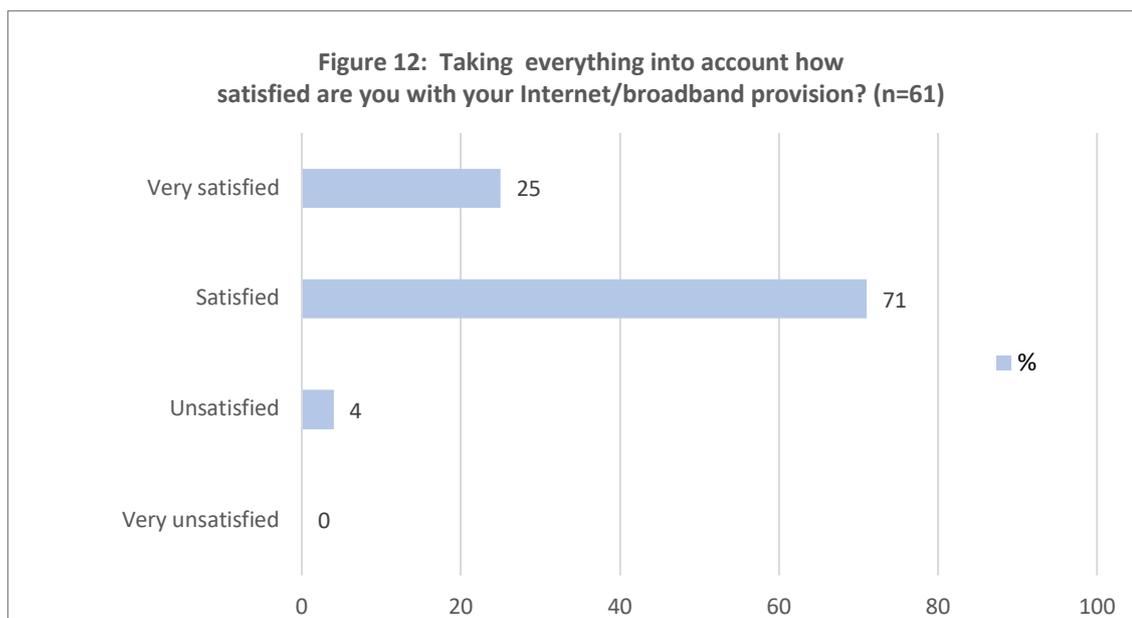
He also likes using the Internet to browse for goods undisturbed without a salesperson interrupting and trying to sell him something. He feels very secure online.

He knows how to report a fault, how to make a complaint and has done both in the past. He doesn't need help with this.

He reckons that he gets good value from his Internet package and checks best deals at renewal time with a preference of finding a cheaper deal and then asking his long time provider to match it.

5.11 Overall satisfaction

Almost all respondents said (96%) that they were satisfied overall with their Internet provision.

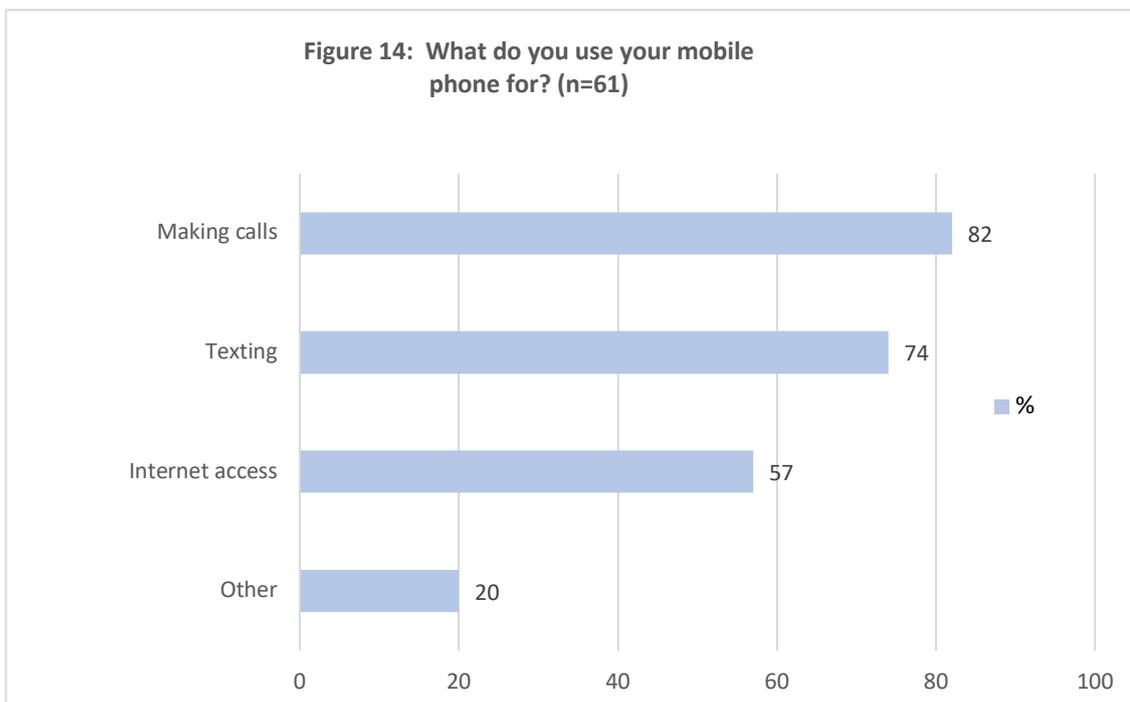
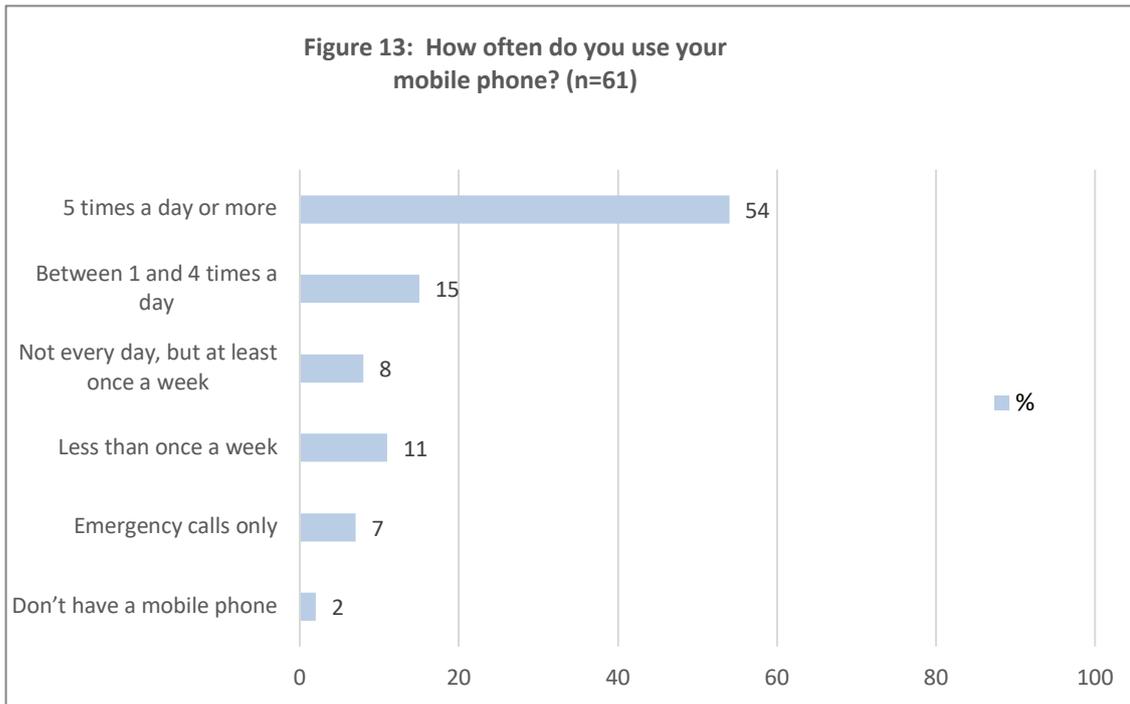


6. Results: mobile phones

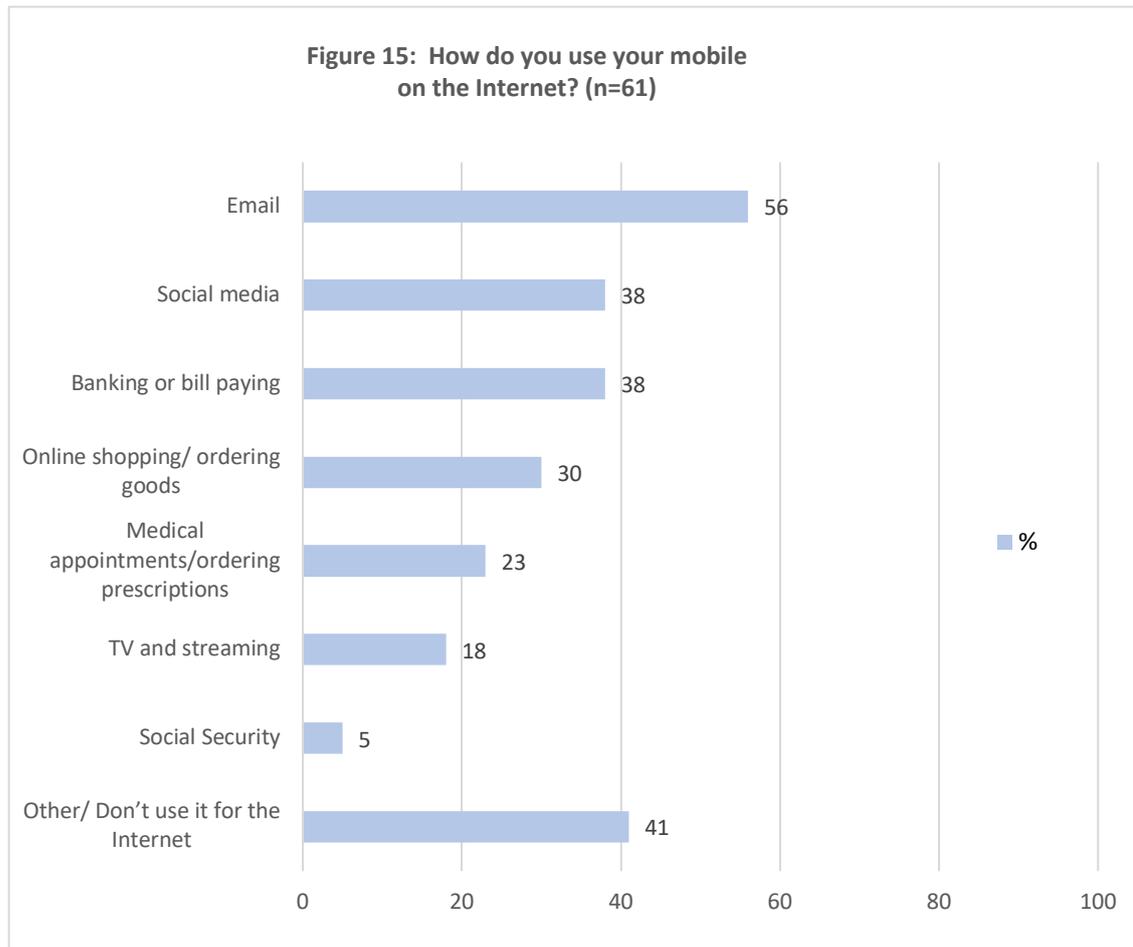
NOTE: The results from focus groups, face to face interviews and telephone interviews have been combined in the following results. Where locations are given by name, alone, they are from focus groups. Where locations are given accompanied by "area", they are from interviews.

6.1 Ownership and use

Three respondents did not have a mobile phone. More than half (54%) said that they use their mobile at least 5 times a day or more (Figure 13). The main uses were for making calls, texting and Internet access (Figure 14).



The most common use of the phone on the Internet was using email and social media to keep contact with family and friends (15). For the majority, their mobile was their primary way of keeping in touch with family and friends.



6.2 Being without a mobile

Respondents were asked if being without their mobile phone was a worry to them or not. Some said that it did not bother them as they were not dependent upon it.

"I actually prefer to use my landline. It doesn't worry me if I have not got my mobile with me or if the battery goes flat." (Dunfermline area)

"I hope it wouldn't be important enough to upset my day, but I do like to have it with me." (Saint Andrews area)

For the majority, however, not having their mobile phone or being out of signal was worrying.

"I feel cut off from the world if mobile goes down." (Cupar area)

"I would feel a bit limited and a bit worried as there are no public phones on Skye anymore." (Isle of Skye area)

"I would think I lost my arm without it. Or rather lost both arms." (Inverness)

"If my phone was to go flat I would panic. If I was going to be late due to traffic how would I contact the school or my daughter?" (Glasgow)

*"It would cause me difficulties, it would make me feel vulnerable if I didn't have it with me."
(Aberdeen area)*

*"I feel very cut off without it. I'm a worrier. I need to feel that I can be in contact with my children."
(Inverness)*

*"If I'm in the car and don't have my phone, I feel insecure."
(Fort William)*

*"I won't go into the shower without it nearby. I've fallen in the shower before."
(Fort William)*

*"If I don't have my phone, I feel lost, vulnerable and terrified. I go crazy and feel very anxious."
(Glenrothes)*

*"I would get stressed as I wouldn't be able to contact someone if something happened. I have got details of my illnesses on it in case something happens."
(Edinburgh)*

CASE STUDY

N uses her phone on 4G to access WhatsApp through which she keeps in touch with her friends and family. She also browses news, weather and general information on her phone but prefers to do this away from home in cafes and other places where she can link into free WiFi.

N's mobile is her lifeline, her connection to the world. She fears losing it or being cut off if she can no longer afford it. *"I get panicky if I forget it, I'd feel cut off from the world, It's a life saver for me."*

She also fears for the future if she became incapacitated. *"If I was in incapacitated for some reason or other and could not use or afford my phone I'd be just lost, in some ways it would be the end for me."*

N is grateful that she gets reliable 4G and her signal rarely goes down. She has a contract with limited calls and data, but finds it enough for her needs. She does not know how to check her usage and towards the end of each billing period she is sometimes afraid to use her phone in case she exceeds her limits.

N is very cost conscious and gets her family to help her seek the best deals for her needs.

6.3 Changes in use in the last 5 years

As the availability of social media and other apps has increased, so too has respondents' use of them. Some respondents mentioned that they felt less secure using their mobile phones for purposes like banking and felt more secure using a laptop for this.

*"Five years ago, I probably only used it for phoning, now I use it for nearly everything and use it more often."
(Dunfermline area)*

*"There are so many more apps available now, weather, satnav and other apps, I use it a lot more."
(Inverness area)*

*"I use it for social media now, I wouldn't have done that 5 years ago."
(Saint Andrews area)*

*"I definitely use it more, it's probably my main way of keeping in contact with friends and family."
(Isle of Skye area)*

"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)

"I used to only use one for work but since I retired it's all about doing things and using technology for what I want." (Arran area)

CASE STUDY

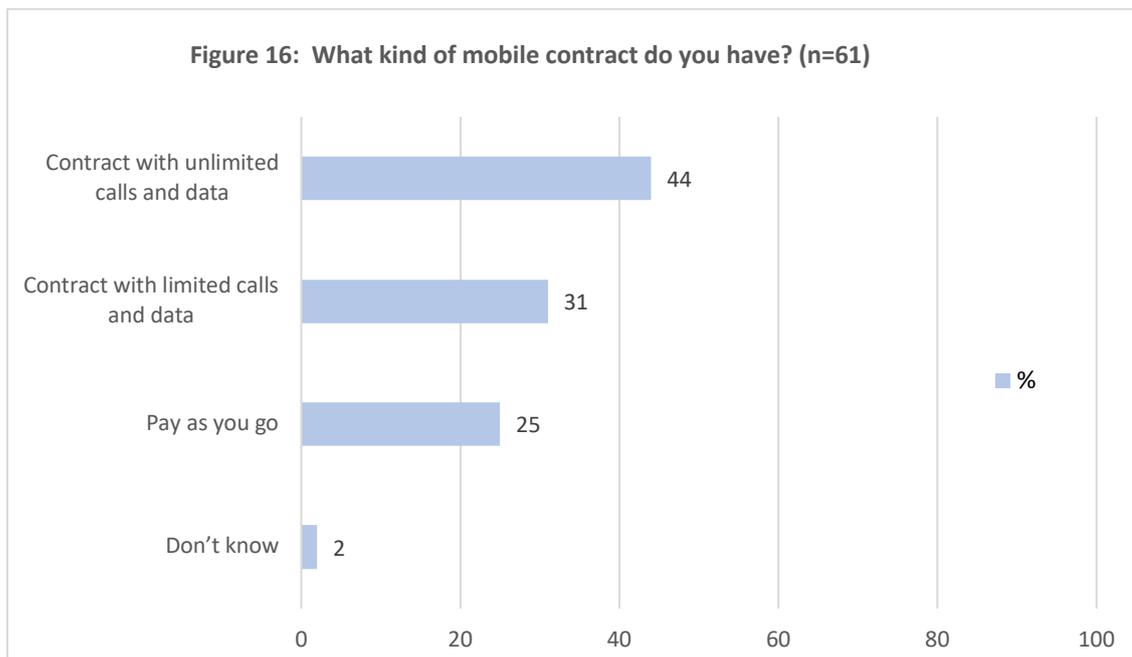
H has diabetes. He uses his mobile phone between 1 and 4 times a day for texting and calling family and friends and making medical appointments. He uses WhatsApp to keep in touch.

He has an app on his mobile phone coupled with a Libre skin patch that allows him to check his blood sugar without having to prick the skin.

His mobile is his primary way of keeping in touch with family and friends. *"It's my lifeline." I would feel very awkward and lost without it. When I am out of the house that's my link to the rest of the world. I even have an extra phone put aside for an emergency in case this one breaks down."*

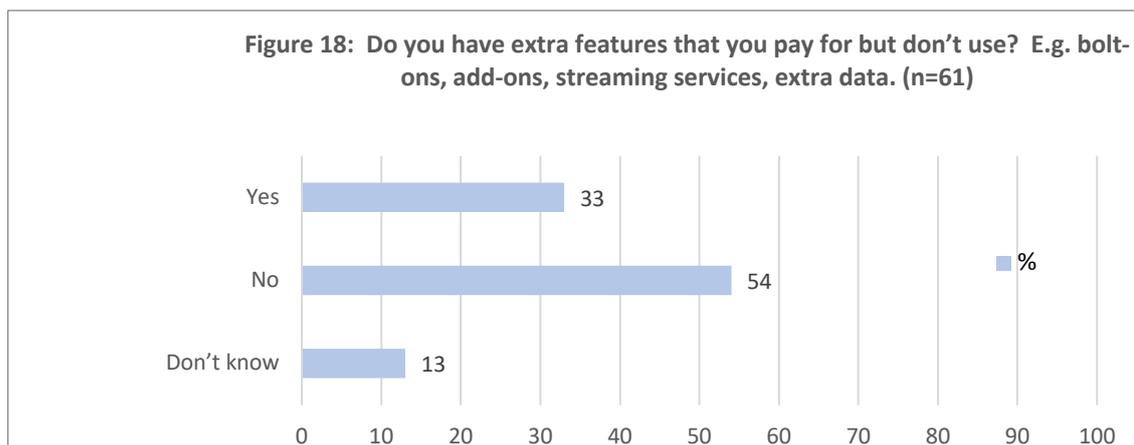
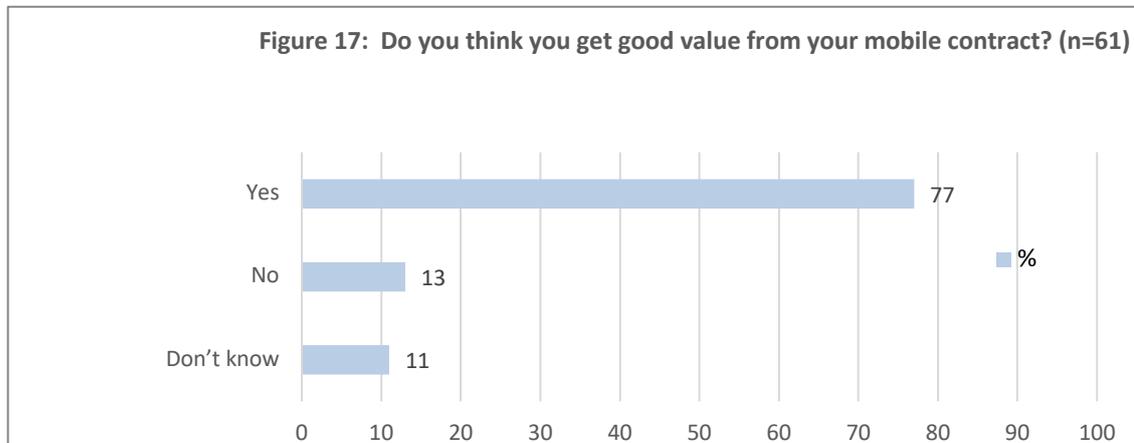
6.4 Type of mobile phone contracts

Forty four percent (44%) had a mobile contract with unlimited calls and data and 31% had more limited calls and data. A quarter (25%) had pay as you go (Figure 16).



6.5 Value for money and extra features

More than three quarters (77%) said that they currently get good value for money from their mobile phone deal (Figure 17). One third (33%) said that they pay for extras such as bolt-ons or extra data that they don't use (Figure 18).



6.6 Looking for better deals

Just 42% said that they look for better deals at renewal time (Figure 19). The majority had already found satisfactory deals and most were happy to stick with one provider even when they had problems.

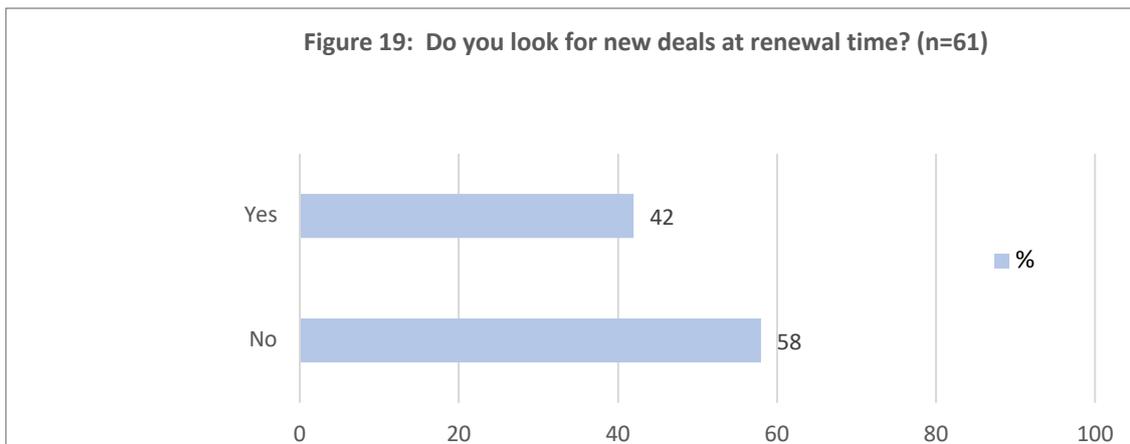
"I do check for deals, but there is a loyalty thing with BT. I try to get them to match other deals and I'm wary of changing in case things go wrong." (Inverness area)

"I stick with the same provider, even though I had a big problem with them. I was in hospital and ran up bill of £170. Normally I don't run up any bill over and above my monthly allocation. I argued it with them and it was very stressful whilst I was ill but they wouldn't budge. I paid it in the end, but they moved me onto different deal and I now get messages if I am nearing my limit." (Fort William area)

"I do sometimes look at other deals but it is too complicated for me to change. I would have to go to the phone shop where they might sell me something I don't need." (Dunfermline area)

"I feel I probably could get a better deal – more data for cheaper but I like my current provider and I will stick with them." (Glenrothes)

"I can't be bothered changing now as this one will probably see me out and I really don't use it very often now." (Shetland area)



Among those who did look for new deals, it was clear that most relied on a visit to the phone shop when they were seeking a new phone or a better deal. Some did comment that this might limit their choice or range of comparisons.

"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 shops." (Isle of Lewis area)

"Personally, I would not check for deals but the lady in the shop did for me and I got fabulous deal." (Cupar)

"If you go into a phone shop to get advice on a deal, you are not getting unbiased advice." (Glasgow)

CASE STUDY

J has a mobile handset but currently has no contract or connection. She originally got her mobile to keep in touch with family and to make contacts about school runs. She got a pay as you go deal and paid £30 upfront for credit. She did not realise that she had to use this £30 within a specified time. Then her car broke down one day and she went to use her phone, but the credit had gone because it had been time limited. "They stole my £30, and I couldn't use the phone when I needed it most," she said.

She is wary of getting another phone deal, but says she probably will because it is good for security when she walks her dog or in case she has a breakdown again.

At the moment, she rings a family member on her landline before taking her dog for a walk, asking them to ring her back in an hour to make sure she got home safely. "If I'm not in when they call, they are to come and find me." However, she would feel much more secure if she had a mobile phone with her.

J was in hospital last year and took her iPad with her so that she could keep in touch with family, but the hospital had no Wi-Fi. Other patients were using their 4G connection. "Of course, I had given up my phone by that time, so they were all in touch with family and I was not able to be."

Because she no longer uses her mobile, she currently uses her landline as her primary way of keeping in touch. However, she feels upset because if a family member calls and she is unable to get to the phone in time she has to call them back on their mobile. She says this costs "a lot of money" for calling from her landline to mobile.

6.7 Connectivity and 4G

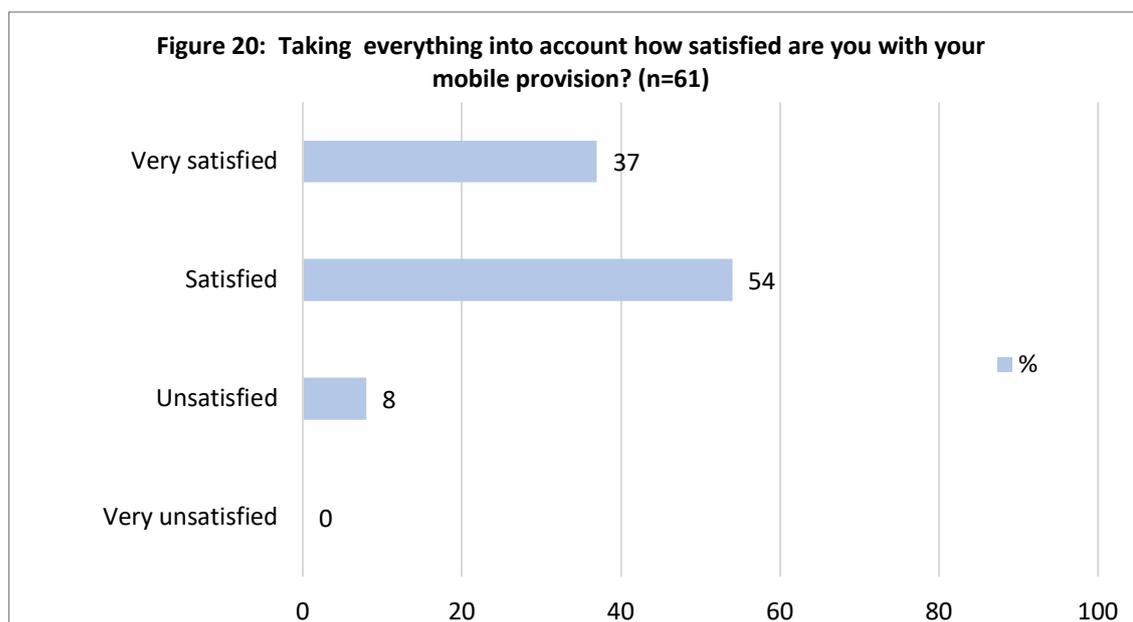
Some respondents did not know what 4G was. Amongst the rest, there was variability in how reliable the signal was. The locations with the poorest 4G were around Fort William, Isle of Skye and Aran. Generally, people accepted poor coverage as a price for living where they did.

“In general, the mobile service is up and down 4G/3G but you accept it where we live.” (Fort William area)

The majority said that their mobile phone connectivity lives up to their expectations, even where there is not a reliable 4G signal.

6.8 Overall satisfaction

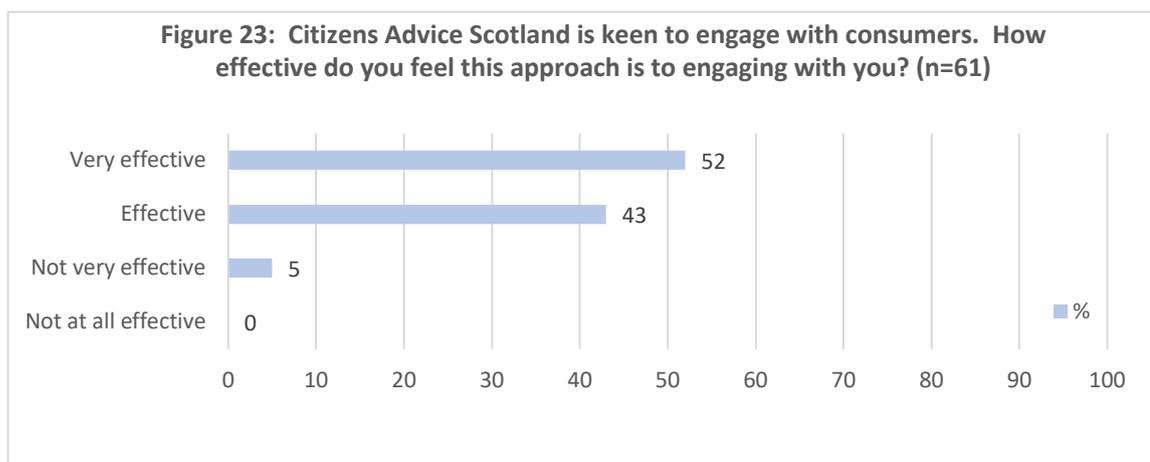
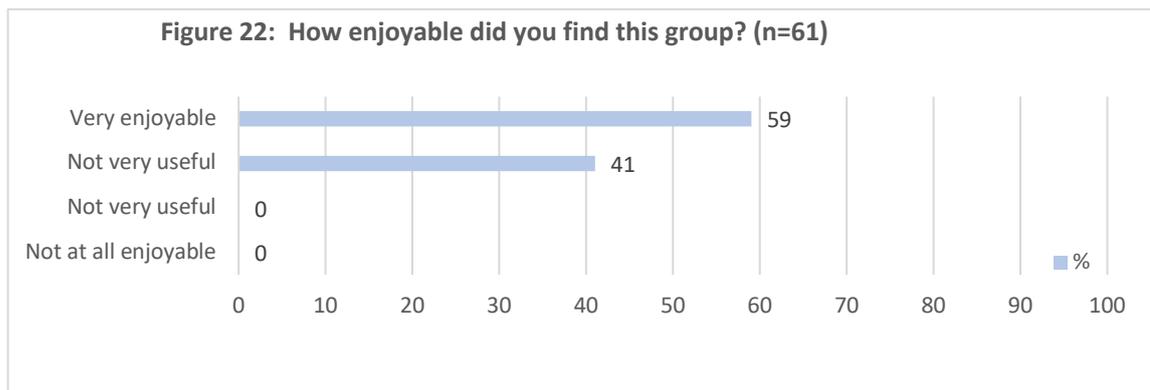
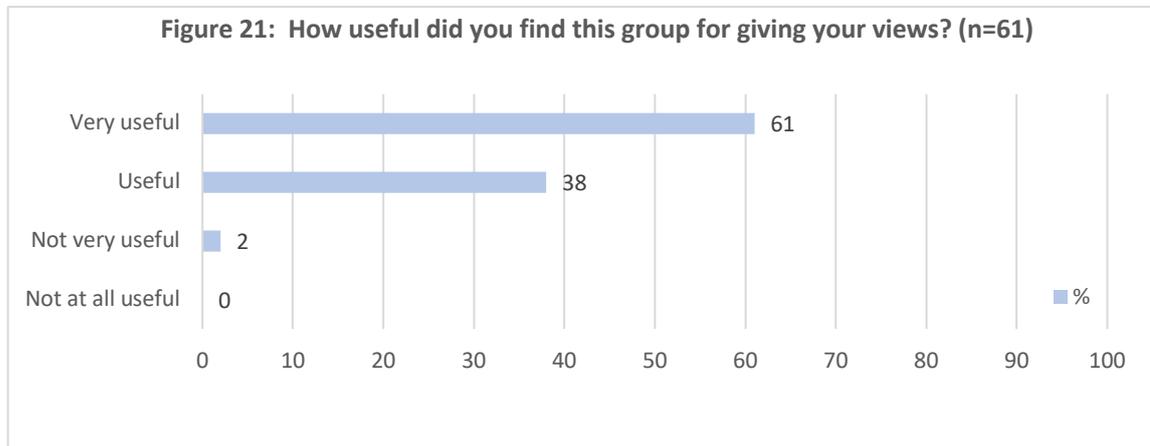
More than 9 out of 10 respondents said that they were satisfied overall with their mobile phone provision (Figure 20).



6.9 Respondent feedback on the focus groups

At the end of each group participants were asked to complete three evaluation questions: how useful they found the group; was the group enjoyable; and, the effectiveness of focus groups as an approach to understanding consumer views on the issue.

Figures 21 to 23 show that all participants found the groups useful for giving their views, with all enjoying taking part. 95% felt that the focus groups were an effective approach to engaging with them.



7. Summary and conclusions

7.1 The Post Office

The most noted change to Post Offices was their relocation into retail outlets. These outlets ranged from food stores to booksellers, pharmacies and a launderette. Some appreciate the convenience of longer opening hours, but for the majority the changes have brought longer queues and greater waiting times. Staff in retail outlets are perceived to prioritise the retail aspect of the store at the expense of the Post Office service.

The longer waiting time is a problem for people whose disabilities mean that standing for any length of time is painful or difficult. Some reported leaving the queue at times without getting the Post Office service that they needed.

Many thought that the service level had gone down, both in terms of the range of services being provided and in the knowledge and efficiency of staff. Others commented that there had been a “settling in” period whilst retail staff adjusted to their Post Office duties, but service had improved as time went on. Where the Post Office had moved into a village store and the staff were already known to local people, the comments on friendliness and service were more positive.

It was noted that the move into retail outlets has brought less privacy for people making personal transactions, seeking advice or collecting money. Some feel less safe in the retail outlet than they did in a main Post Office if they are withdrawing cash.

In more rural areas, the change of Post Office location means that some have to travel many miles to the nearest Post Office or further to a main Post Office for certain services. If they don’t drive and if public transport is poor, that causes them problems.

Some of the retail outlets in which the Post Office is now based are reported to be less accessible than the old location and, in some cases, negotiating to the Post Office counter is difficult once inside the building. Because of this, some disabled people do not use their nearest Post Office, but, instead, choose to drive to another that has better accessibility to the building and better parking. Where the parking is poor, it creates specific problems for older and disabled people who may have to walk further from their car to the Post Office building. This issue is exacerbated where there are traffic dangers or where the terrain is hilly.

Some respondents said that they no longer find the Post Office a place to meet up with people and a number spoke of how things had changed from their parents or grandparents’ day. Conversely, the Post Office remains a meeting place in some areas, most notably in the Western Isles.

7.2 Broadband And The Internet

Most respondents are happy with the Broadband package that they have and feel that it suits their needs. Most look for new deals when renewal comes around, either researching the best deals themselves or getting help from a friend or family member.

The remainder stay with their current package and provider, because they are happy with it, because they feel a loyalty to their provider or because they don’t want to spend the time searching for a new deal. Some also fear that moving to a new provider might result in a disruption to the service.

It was clear that not everyone knows when their contract comes to an end and, in one case, this resulted in the monthly cost reverting from a special deal to a much higher standard charge which went unnoticed for three months.

Most did look at alternative deals when their contracts came to an end. Some got help from friends or family to make price comparisons and others were able to compare deals on the Internet. Different respondents had different ways of getting the best deal. Some checked out the alternatives and put the case to their current provider for a reduction, almost always successfully. Others were happy to negotiate with their current provider until they got a deal that suited them.

In urban areas most people know that they can get superfast or fibre. The availability of superfast varies in more rural areas depending on whether people live close to a large town or not. Most of those who did not have superfast were content that they did not need it, though others would like to have it if it was available and affordable.

Online shopping, email, banking, bill paying, streaming and general browsing are the main online activities of respondents. In more rural areas, including rural towns, many felt that online shopping was a necessity for them because of the lack of local shops.

Online security is a big issue for many older people in the study. In some cases this dissuades them from online shopping and many would not use online banking because they fear losing their money or being scammed.

Some use the Internet to research goods but prefer to do their buying face to face in a local shop or store. In part this is because they like to see or touch the item before buying and for others buying local is a means of supporting the local business and economy. Some respondents use this process in reverse using local shops to see and handle an article and then looking for the best price and ordering from an online outlet.

It was common amongst respondents to use email and Internet apps to keep in touch with family or friends. For some, whose family was scattered, this was a great convenience.

Around half of respondents reported that they sometimes had problems with the Internet speed such as slowing down, buffering or freezing. None, however, could be certain whether this was the fault of the Broadband provider or the fault of their own router or WiFi. Outages were less frequently reported in urban areas than in rural areas. When they did happen more frequently, most people just waited until it came back up again. There was a sense in some Highland areas that poor Internet speed or unreliability was just part of the way of life.

Some respondents had bad experiences of trying to get faults fixed, spending many hours trying to get providers to help and running up large phone bills in the process. Not having a single point of contact was frustrating for some of these people who report having to call a provider, being put on to someone else who looks after the infrastructure and then being passed back and forth with no-one taking responsibility for the problem.

Whilst a small number of respondents were unsure about how to use the Internet, most were confident users and some were very expert both in using it and in knowing what the best deals were.

7.3 Mobile Phones

For the majority of respondents, their mobile is their primary way of keeping in touch with family and friends. Whilst some are relaxed about not having their phone with them, most feel anxious, vulnerable or cut off if they go out without it or lose their connection. Many said that their mobile is their lifeline and their connection to the world.

As the availability of social media and other apps has increased, so too has respondents' use of them. Some feel less secure using their mobile phones for purposes like banking and feel more secure using a laptop for this.

The majority of respondents tried to keep their mobile costs down. Three quarters had monthly contracts and one quarter had Pay As You Go. The majority had already found satisfactory deals and most were happy to stick with one provider either through loyalty or because they had negotiated very good deals already.

Among those who did look for new deals, it was clear that most relied on a visit to the phone shop when they were seeking a new phone or a better deal even though this might limit their choice or range of comparisons.

There was variability in 4G reliability. The locations with the poorest 4G were around Fort William, Isle of Skye and Aran. Generally, people accepted poor coverage as a price for living where they did.