Rural Issues Group

COMPUTER SAYS NO

A Study of Digital Inclusion,
considering whether it is different for rural people.

July 2021

Foreword

Citizens Advice is here to help people get their lives back on track. We need your help and ideas now please. Our focus is on rural lives. The evidence from rural local Citizens Advice across England and Wales is that some people are being left behind by the switch to digital in our daily lives, sometimes with dangerous consequences to them and their families.

The last 18 months have taught us how challenging it is to live our lives cooped up in our home. Digital capability has been key to allowing many of us to work, socialise and even exercise. Imagine being out in the countryside and not to have that digital contact. Low incomes and low literacy play their part too.

The best it gets for many people is using a smartphone.

Those who can't even afford a phone are cut off from modern life.

We are sharing our findings about how people really live so that you, policy makers and fellow concerned citizens can act quickly. Please think what you could do to bring those who are struggling back into our communities.

Jane Mordue
Chair
Rural Issues Group

RECOMMENDATIONS

We recognise progress in providing access to the Internet in rural areas.
We recommend that:

- ***We should raise awareness of the problems of Digital Inclusion among Public and Private Sector organisations and charities. This includes explaining that people in rural areas remain less likely to be Digitally Included, less likely still to be included if they are rural and older and least likely to be Included if they are rural and older and living alone.***
- ***Government funding for the Gigabit Programme should be restored***
- ***Government must continue to focus on the last "hard to reach" properties not yet offered a Broadband connection.***
- ***We should all raise awareness that at least a quarter of people in the UK lack the literacy skills (and computer literacy) to effectively access the Internet.***
- ***We should raise awareness of the fact that many people simply accept that they are rejecting its advantages and choose not to join the Information Age.***
- ***We must not lose sight of the last few homes – probably all rural - that are unable to connect to the Internet. We must agitate until connection is available to everyone everywhere.***
- ***Clearly, we must promote the benefits of Digital Inclusion to our clients, and hope that other organisations will follow.***

Contents

EXPLAINING DIGITAL INCLUSION

It is often said that we live in the Information Age. But some people are left out. Too often, they are Vulnerable[1].

In these troubled times, it is widely assumed that everyone needs access to the Internet.

The Government introduced a "Digital By Default" policy in 2010. Meaning that they expect people to do business with the government – such as applying for Benefits – online.

This policy has since become considerably more refined by a Government Digital Strategy, and a Government Digital Service. It is setting Functional Standards for Digital. It acknowledges and addresses the fact that some people will not transact business online.

There are significant advantages for government in having people online, as online transactions are much cheaper than "hard copy" correspondence on paper; and significantly cheaper than a telephone call.

But the fact remains that since 2010, the government has had a strong preference for online transactions.

The Covid Pandemic has undoubtedly created some pressures on people to interact with each other, with suppliers, and with "the authorities" by Internet as they were extensively forbidden from meeting.

They might use it make telephone calls as the Public Service Telephone Network (PSTN) comes to an end in 2025. Already many organisations are using "Voice Over IP" meaning Voice Over Internet Protocol (or VOIP) technologies to make calls that depend not on the traditional telephone network but on Internet cables and Internet technologies. In an ideal world, this would happen without users noticing; but a characteristic "tell" is that (like mobile 'phone technology) VOIP calls can handle traffic in only one direction (without clever management), whereas the old copper wires could handle two directions. In fact, many PSTN calls are transmitted by VOIP for part of their journey and we don't notice.

They might use it to send e-mails – on business or to friends and family. And besides e-mail, there are now many tech solutions to allow us to send messages to one another. Some of these are very flexible and secure (such as WhatsApp), some are less so.

[1] This expression is not easy: we take "vulnerable adult" to mean someone who is at least 18 years old, and requires assistance in the conduct of his or her own affairs, or is at risk of harm. (The expression "At risk" is increasingly preferred here.) Dyslexia, dyscalculia and dyspraxia are excluded.

They might use it to visit web sites. Legend had it that the Internet was for Porn, but there are at the time of writing 1197million web sites serving virtually an infinite number of purposes - most visited is, of course the Google search tool (almost four times more used than the following); followed by YouTube, Facebook and Twitter. Social Media is the main category – Adult Material has now fallen to fifth place; television is seventh and e-mail eighth.[2]

They might just use it to obtain or play games.

A huge proportion of official activity now depends on the Internet; similarly, a huge proportion of business is now "online" (means on the Internet).

Many organisations, such as banks, would prefer to communicate with us online – rather than in person because it is cheap, quick and efficient – significantly more so than a 'phone call or a visit. Money paid in the form of cash and cheques is increasingly a bit of a nuisance (but better than nothing !)

For example, Police use the Internet, not least including mapping tools and "satellite navigation" that depend on the Internet to plan their operations; and cameras monitor us in the streets – that also depend on the Internet.

Equally we can use the Internet to monitor government activity – Freedom of Information law leads The State to publish a great deal of information about itself – on the Internet. Including Police. Researchers use the Office of National Statistics, and recently Government data about Covid and our response to it is available.

Many people use security software to enable them to watch the interior or exterior of their homes (or business premises) while they are elsewhere. The Internet of Things allows people to "talk to" their 'fridge for example, via the Internet.

There are many implications of an individual being Digitally Excluded: they affect family, work, benefits and play, and they are emphasised by "the lockdown". Some examples are:

- Unable to apply for jobs
- Unable to apply for benefits
- Unable to seek Advice or other forms of help
- Unable/difficult to obtain supermarket delivery service (to protect those who need Shielding and those who are clinically more vulnerable)
- Unable to see family and friends
- Unable to learn new skills
- Lacking social contact
- Limited news/uninformed
- Lacking entertainment - many people now play games and watch television/movies online
- Limited access to shopping and other services.

[2] https://siteefy.com

There is another influential aspect of this: huge amounts of money change hands for our attention. Advertising is a key revenue stream for Internet Businesses. It grows at 20% each year and UK online advertising generated £15.7bn in 2019.

The average UK Internet User spends 3 hours 29 minutes using the Internet each day. 39% of this is spent on Google-owned sites (includes YouTube) and Facebook-owned sites.[3] This suggests the importance of these sites to marketing industries.

So while Internet access provides amenity for the individuals, there may be very significant reasons why businesses and government want people to be online. And there is every reason to believe that the availability of good Broadband services will have enormous benefits for rural businesses.

[3] Ofcom: Communications Market Report 2020

Changing World

When we first wrote about Digital Inclusion, the first problem was the lack of Broadband services to some areas. Any connection counted.

Now people increasingly choose to access the Internet by other routes, such as through their mobile 'phones, and by satellite.

More recently the organisations that provide connections are resorting the wireless communications for the last few hard to reach premises.

But almost everyone is now able to obtain an Internet connection if they want one.

In 2010 that the government announced its aim for the UK to have the best superfast Broadband network in Europe. It established a funded programme for the purpose, and it was aware of the need to support areas in which rollout is not commercially viable.

Government commitment has moved on. In recent months it seems to have been moving at breakneck speed, as "the lockdown" brought home to individuals and the government that it is important to have access to the internet for personal and national prosperity.

Building Digital UK (BDUK) is now a part of the government's Department for Digital Cultural, Media and Sport and its role is to deliver networks. Its papers refer to a Shared Rural Network costing £500 million for mobile coverage. Its first six procurements through BDUK are predominantly rural:

- Durham, Tyneside, Tees Valley and Northumberland
- West Cumbria
- North and West Northumberland and East Cumbria
- Cambridgeshire and adjacent areas
- East Cornwall
- West Cornwall.

And in 2017 the government set up a Barrier Busting Task Force. The role of the team is to:

- Educate stakeholders (e.g., local authorities, operators and site providers)
- Collaborate with and influence other government departments who have the power to enact change
- Legislate to remove barriers that are unlikely to be overcome by the market alone
- Mediate between stakeholders where disputes arise, so that resolutions may be reached faster; and facilitate direct dialogue between telecoms operators and their stakeholders, encouraging better relationships and the adoption of best working practices.

Now the technology has moved on.

People's expectations have moved on.

In 2017, OfCom declared that download speeds of 10Mbps are necessary to deliver an "acceptable user experience" for typical home broadband usage.

In 2018 the government undertook a Future Telecoms Infrastructure Review.

The government programme announced a new programme in England in 2018 referring to the faster Gigabit connectivity reaching 50% of homes by 2025. They committed £5Billion to support the delivery of Gigabit-capable Broadband to the hardest to reach premises, starting with those that do not have access to Superfast Broadband.

Since 2020, a UK wide Universal Service Obligation (USO) provides a legal right to request a "decent Broadband connection" – meaning a download speed of at least 10Mbs, subject to a cost threshold of £3400. An Ofcom definition is used of "affordable connection" – less than £45/month in 2020.

In most cases, Broadband services deliver Internet capability to the home – to a router within the home; then Wi-Fi (wireless networking – which works in an entirely different way from Broadband) carries the signal to and from the router to a desktop computer, or laptop, or tablet device, or mobile phone.

In 2021, a Broadband connection is not regarded as adequate unless it is "Superfast" – meaning 24Mbps[4].

Each new programme aspires to "mop up" the last few hard to reach homes. And the Gigabit Programme planned to reach the hardest to reach premises first.

The Gigabit Programme uses a variety of technologies to achieve its objectives, including wireless and cable technology. But it regards those who are digitally excluded out of choice or for financial or other reasons as being out of scope[5].

But recently the government has revised its commitment and reduced the finance available by 75%. Its ultimate aspiration is to reach 85% of homes with gigabit technology by 2025.

As of March 2021, Superfast is available to 94.9% of premises in England; Gigabit is available to 24.8%; 0.2% of premises are unable to receive 2Mbps; 0.5% are below the Universal Service Obligation[6]. A map shows that it is Wales, the south west, and the north that have higher proportions without Superfast availability.

[4] Now a standard adopted by Her Majesty's Government and OfCom (the Office for Communications).

[5] Commons Library Briefing "Improving Broadband" March 2021.

[6] Commons Library Briefing "Improving Broadband" March 2021.

A Gigabit Broadband Voucher Scheme offers government funding for Small to Medium Enterprises and homes to help cover the costs of installing Gigabit Broadband. These seem to be intended to benefit rural homes and businesses. See Appendix D.

Evidence has recently improved dramatically with the understanding from six fascinating studies (if you are into that sort of thing !) have emerged from:

- *Ofcom: "The Communications Market Report 2020",*
- *Office For National Statistics: "Internet Access – Households and Individuals, Great Britain: 2020",*
- *Office For National Statistics: "Internet Users, UK: 2020"*
- *National Audit Office: "Improving Broadband"*
- *National Farmers Union: "2020 Digital Technology Survey"*
- *The Good Things Foundation 2019: "Understanding the Motivations of Non Users of the Internet"*[7]

to provide us with a much better picture of this. The studies are discussed in more depth in the following section on Obstacles to Digital Inclusion.

[7] https://www.goodthingsfoundation.org/insights/digital-motivation/

Consumer Take-up

By December 2020, only about a quarter (25%) of consumers within a full-fibre area had chosen to take up the service; only 1.4% of UK postcodes had at least one line receiving gigabit speeds as of September 2020; but almost two thirds had taken up a Superfast Broadband connection or faster[8].

This data is important: it shows how the problem has changed.

Almost everyone is now offered high quality Broadband connections, but take-up is low.

A recent article from Citizens Advice suggests that people with low incomes are forced to choose between Broadband and food. 1 in 6 people struggle to afford their Broadband bills; and 2.3million people are behind on their Broadband bill. Clearly cost is a significant factor, although we recognise and applaud recent offers from some of the service providers.

Recent statistics show that Mobile internet traffic now accounts for more than half of global Internet traffic and there are 61.3 million mobile Internet users in the UK[9].

The report of *The Good Things Foundation 2019: "Understanding the Motivations of Non Users of the Internet"* sheds a great deal of light on the reasons why people might not take the offer of connection. And the organisation is active in helping people past the obstacles.

[8] OfCom "Connected Nations" 2020. Similar to statements of "Connecting Devon and Somerset Briefing" of 7th May 2021

[9] Statista.com

RURAL IS DIFFERENT

For some years, the Rural Issues Group has felt that rural people are less digitally included than urban people in England and Wales in relation to Digital Inclusion. This document is a first attempt to quantify this, and present evidence.

We recognise that the Gigabit Voucher Scheme is a benefit aimed at helping rural areas to catch up. This scheme is a massive step forward – but some rural homes will be adversely affected by its cap.

We also recognise that the early steps of BDUK indicate very significant progress in improving things in rural areas.

This is significant in that it suggests that the government appreciates some of the problem in rural areas.

In March 2021, an average of 85.1% of rural homes are offered Superfast Broadband – and 97.3% of Urban ones[10]. In Rural areas, some parts of the country have only 69.7% of premises offered Superfast. The lowest percentage in urban areas is in the south west at 96%.

The *National Audit Office report "Improving Broadband" (2021)* supports our impression that rural areas are different, and makes a number of fairly technical recommendations to address the problem.

"A litany of DCMS failures means businesses and homes in rural areas could be locked out of gigabit broadband for years to come."

80% of premises in rural areas are able to access Superfast Broadband; the number is much higher – 97% in urban areas.

"1.6million premises, mainly in rural areas cannot yet access Superfast speeds…there is a risk that rural areas will be left even further behind."

It is our view that improved Broadband in rural areas is likely to provide opportunities for rural businesses and so help the local and the national economies.

[10] Commons Library Briefing, 4 March 2021.

RURAL ISSUES GROUP DIGITAL INCLUSION SURVEY[11]

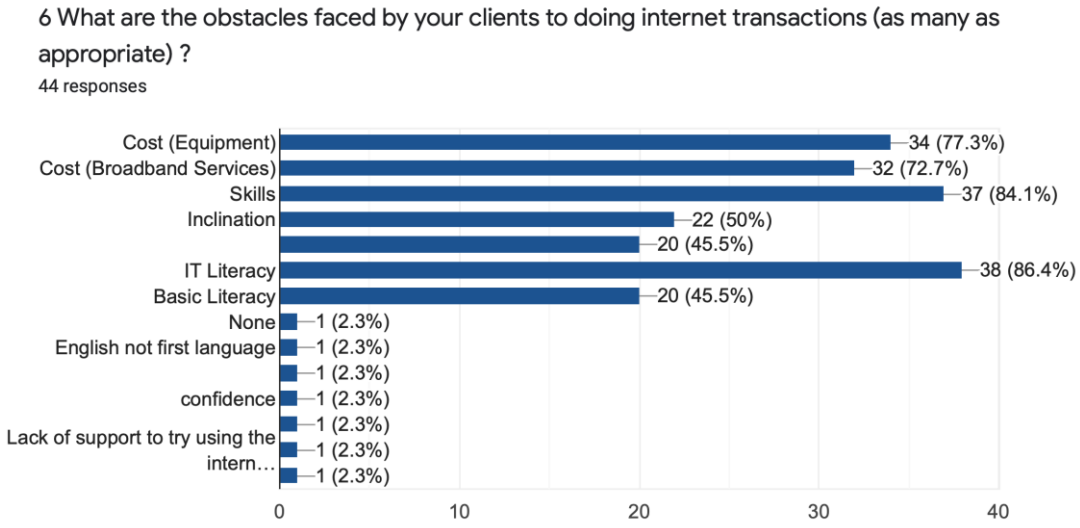
The Rural Issues Group conducted a survey between January and March 2021. The survey was online and the Citizens Advice Community was invited to respond.

A copy of the questions of the Survey can be found in Appendix B.

We acknowledge a number of flaws in this survey, but we think that it improves our understanding of Digital Inclusion issues and our clients.

We received 44 responses from all over England and Wales. 95.5% of respondents were from Local Citizens Advice Offices that considered themselves to be at least partly rural.

The following table shows the responses to our question about obstacles to Internet use:



83.5% of respondents thought that most or all of the homes in their area would be able to obtain a broadband service. 11.4% of respondents thought that the number would be about half.

69.8% of respondents think that most homes in their area currently have a broadband service; the rest think that the number is about half.

[11] *Some notes on this analysis process:*

- *Significant proportion – implies more than 5%.*
- *Marginal – 1% to 5%.*
- *Substantial – implies more than 25%.*
- *Dominant – substantially more than the others in the group.*

62.8% of respondents thought that About Half of clients in their area have the skills to use the Internet; 34.9% thought that Most clients have the skills.

95.4% of respondents thought that Most or About Half of clients have the inclination to use the Internet.

84.6% of respondents thought that Most or About Half of clients actually carry out Internet transactions.

Costs are a dominant factor – of equipment and of Broadband services. Skills and IT Literacy are also dominant factors.

51.2% of respondents thought that clients mainly use a 'phone to carry out transactions such as job and benefit applications; 48.8% thought that it is a mixture of devices. Nobody suggested that it is a laptop or a desktop device, or a tablet.

95.3% of respondents thought that clients use the internet for social, domestic and pleasure purposes a Fair Amount or A Lot – meaning that the dominant view is that clients use the Internet in this way for at least an hour a week.

Free Training is a common theme when our respondents think about helping clients to exploit the technology. The following are some of the original thoughts about helping our clients:

- The screen of a mobile 'phone is small and this doesn't help.
- Giving people space – and the confidence - to try things out is important. And support to help if they get into trouble. Many of us would argue that the best form of education is trial and error.
- Quality of Broadband is an issue.

Question 7 asked "What might help clients to exploit the Internet for transactions such as benefit and job applications?" One answer covered it particularly well:

> *Cheaper Broadband - all-inclusive packages to allow access to online learning for schools etc, improved IT Literacy; confidence that it was secure together an improved understanding of the risks of Internet scams; how to protect themselves via proportionate and cost-effective measures. Secure and trusted local amenity spaces such as village Halls where in addition assistance could be provided by a local trusted member of the community to help overcome issues and perhaps run* themed sessions to build *confidence. Provision of Basic IT hardware like secure tablets that can be operated simply to build confidence and allow a bespoke access according to use e.g., if predominantly for schooling. Clarity from Government statutory agencies on hardware standards for basic equipment perhaps. Understanding by agencies (local and national) of the issues as to what prevents different ages groups and backgrounds from using the internet and how to convey the benefits of benefits of doing so - eg Understandably older persons in rural areas often very concerned about scams and security (also there seem to be a view that scams are just something society has to live with but it would help if*

the government and stakeholders could develop initiatives that offered uniform and clear and transparent guidance on what was being done to counter this)

OBSTACLES TO DIGITAL INCLUSION

1 Broadband Availability

A main obstacle to Digital inclusion has been that **Broadband Internet connections have not been offered everywhere**. They were initially offered where there was dense population – hence a commercial business case. But in recent years a variety of initiatives have brought the offer to almost all rural parts of the country, and now only about 150000 premises that are unable to access Broadband.

But this picture is becoming increasingly complex.

Users are increasingly choosing to access the Internet via their mobile phones, rather than the more traditional, hard wired, Broadband routes. So it is no longer clear that the absence of Broadband implies the absence of Internet.

More complicated still, new technologies are emerging: a dominant one at the time of writing consists of Low Earth Orbit Satellite services.

And older satellite services are available, but expensive and a little slower.

The availability of Broadband is still an issue, if a declining one; but increasingly people use a variety of ways to access the Internet.

The UK had 63.06 million Internet users in 2019[12]: involving 96% of the households (rising from 89% in 2016)[13] or 63.54 users per 100000 population. Has 39.31 subscribers per 100000 [14], which is 13th in the world (Europe has 32.9 subscribers per 100000 people). Is 74th in the world for mobile phone subscriptions with 119.63 per 100000.

From Office For National Statistics: "Internet Access – Households and Individuals, Great Britain: 2020" and "Internet Users, UK: 2020"

All households have an Internet connection where they contain two or more adults aged 16 to 64. At the other end of the scale, only 80% of households have a connection where the age is at least 65, and there is only one adult. This suggests that age and isolation are a surprising factor.

43% of households aged over 75 have no Internet connection.

[12] www.statista.com

[13] https://www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics/homeinternetandsocialmediausage/bulletins/internetaccesshouseholdsandindividuals/2020 but see also https://www.ofcom.org.uk/research-and-data/about-ofcoms-research which suggests slightly lower number of households.

[14] www.statista.com

Laptop computers are the most used devices – used by 57% of people, while only 24% still rely on a desktop.

76% of people have an Internet connection at home. Two thirds of these are broadband, but at 97%, almost all have a mobile 'phone.

Television is often overlooked: 57% of people have a smart television, and 63% have a television that is connected to the Internet.

100% of adults under 35 access the Internet daily or almost daily;

- but only 67% of the over 65s;
- and only 84% of people who are disabled (as defined by the Equality Act).
- Taking the whole population, the average is 89%.

64% of under 24s have limited access to social media profile/content or shared online storage; but for the over 65s, that is only 20%; the number is 36% for those who are disabled (per Equality Act). This is part of a picture that suggests that younger people have a much better grasp of the issues of privacy and security than older people and the disabled group lies somewhere in between.

From Ofcom: Communications Market Report 2020

67% of all UK Broadband connections are superfast – meaning speeds of 30Mbps or faster[15].

98% of homes have at least one mobile 'phone[16].

The amount of data that is sent and received increased by almost a third in 2019.

"Text" transactions (strictly Short Messaging Service (SMS) and Multimedia Messaging Service (MMS)) are declining.

Ofcom notes that lack of equipment is a barrier in a third of cases who don't use the Internet.

From National Audit Office: Improving Broadband (2021)

The Superfast Broadband Programme was announced in 2010. Its role included supporting the roll-out of broadband to areas that were not commercially viable. The target was for 90% of premises to have access to Superfast Broadband by 2015: in June 2013 the target was revised to 95% by 2017.

[15] Ofcom: Communications Market Report 2020
[16] Ofcom: Communications Market Report 2020

In 2018, the Gigabit Programme changed the target again – introducing a new policy to provide gigabit capable infrastructure to 50% of premises by 2025, and nationwide by 2033. This programme was to have an "outside in" priority, starting with the most difficult to reach premises.

This report, assessed progress: 80% of premises in rural areas are able to access Superfast Broadband. The number is much higher – 97% in urban areas[17]. The Programme is significantly delayed. The report regards the planned timeline as "very challenging", for a variety of organizational reasons.

In November 2020 the Government reduced the target to 85% for Gigabit Broadband coverage. Its electoral pledge had been for nationwide connectivity by 2025.

The report notes that "1.6million premises, mainly in rural areas cannot yet access Superfast speeds…there is a risk that rural areas will be left even further behind."

National Farmers Union Survey

The National Farmers Union has recently published the results of a survey of their own. Highlights are:

- About 99.5% of farmers have a mobile 'phone. 77% have a smart phone. 87% of farmers have a phone that is Internet enabled.
- 82% have access to 4G (a mobile 'phone transmission technology – that is currently being replaced by 5G). Less than half (46%) consider that their signal is adequate for their business needs.
- 32% have slow internet speeds (2Mbps or less); 25%have speeds of 3 to 9 Mbps; 23% have speeds of 10 to 23 Mbps; 20% have speeds of 24Mbps – which is currently considered fast. 74% have never been offered "superfast broadband".
- 11% have no indoor 'phone signal.
- 42% of respondents thought that the government should provide the same service/infrastructure for rural communities as for urban.

2 The Skills

In order to use the Internet, we need a degree of old-fashioned Literacy – the ability to read the information that is presented to us.

We also need a degree of IT Literacy – the ability to obtain information from a computer, which probably implies a certain amount of typing, and the understanding of how to enter

[17] National Audit Office "Improving Broadband Report"

data, to Save data, how to retrieve it, and how to search for information; how to navigate screens, to switch between application software, and to navigate storage schemes. Computers allow us to control them with our voices, and to have information presented to us by voice, but these approaches are unusual – most of us type (maybe by a touch screen) and read data from a screen.

The UK Average Reading Age is 9[18].

16.4% of adults (amounts to 7.1million people) have very poor literacy skills[19]: reading from unfamiliar sources or on unfamiliar topics can cause them problems. This is often referred to as being "functionally illiterate." And not only is this a factor in Digital Inclusion, it affects their employment, and the learning of their children.

As many as 50% of Citizens Advice clients may have some difficulty with literacy or numeracy or IT literacy – or any combination of those.

We know from a previous local study[20] that over 13% of clients at CA Sedgemoor have difficulty of some sort with reading *and* writing *and* IT literacy. 12% had been diagnosed as dyslexic. 25% of people in Sedgemoor leave school with no qualifications.

34% - more than a third - of clients said they have some degree of difficulty with IT Literacy. It is the most common aspect of the literacy problem.

46% (almost half) of people entering the prison system have skills less than those of an 11-year-old. 50% of Army recruits have low levels of literacy. In 2011 census 11% of people reported that English is not their first language. All of which provides strong indications that the ability to operate online is limited.

Age and low incomes skew this: older people are less likely to do business online. And people with low incomes are also less likely to do business online. So we infer that people who are both older and with lower incomes are even less likely to do business online - despite the fact that they may be more likely to need to contact the government.

Increasingly, word processing software includes tools to help with readability issues.

3 Cost[21]

OfCom tells us that lack of equipment is a barrier in a third of cases that don't use the Internet.

[18] National Literacy Trust.
https://literacytrust.org.uk/?gclid=EAIaIQobChMI8deE8NiE8AIV6IBQBh3DGwH9EAAYASAAEgJJ4fD_BwE
[19] Numbers are slightly lower in Wales than in England.
[20] "Read All About It" published by Citizens Advice Sedgemoor in 2017.
[21] See the Rocket Science Guides, available via the CA Sedgemoor website, for fuller – and hopefully simple - introductions to some of the aspects and the language of IT.

Of course, it is possible to borrow a computer, or to access a public computer, but these are not a congenial route. They allow little freedom to choose time and place; or privacy, all of which are often important to novice computer users.

Most people buy a 'phone and a service. A typical entry-level phone will cost just over £25 a month (and implies a 24-month commitment). A high end 'phone could cost £49 - plus £31 a month for 24 months.

A sum of £25 seems acceptable. But the total commitment is of £600 over 2 years – and this commitment is not always well understood by our clients.

An alternative approach is to buy a computer and an internet service. A very basic laptop computer costs about £194; Broadband service costs at least £22/month for 24 months[22]. So a total commitment of £718 over 2 years. And this excludes any need to print.

There may also be initial setting up costs, depending on the choice of provider.

In a few cases, the hard-to-reach household will not be offered a commercial solution; they may resort to a Gigabit Voucher Scheme; but the Voucher Scheme has a cap at £3400 and if the costs exceed that then the household may be faced with a significant capital cost.

Where a client is dependent upon income from Benefits, these may amount to as little as £58.90 a week[23] - so an entry level 'phone costs 10% of income.

The Living Wage is now £8.91. So a mobile 'phone that is data-connected costs just over 67 hours work, over 2 years – two and a half weeks work for some who are on a 15-hours a week contract.

However, as the technology moves on, the amount we spend on mobile and fixed services is falling. It fell by 6% in the year to 2019[24]. It is now 3% of the total average monthly household spend.

Almost three quarters of people have "pay monthly" subscriptions. These may not be the cheapest way to pay, but they have the advantage of needing no major "up front" investment[25].

We rely less on live television, and more on video-on-demand services that require a subscription – and internet or satellite connection.

[22] OfCom has defined an "affordable connection" as one costing less than £45/month.
[23] Jobseekers Allowance 2021-22.
[24] Ofcom: Communications Market Report 2020
[25] Ofcom: Communications Market Report 2020

4 The Inclination

Many of our clients can muster the literacy skills, and find the costs. But nonetheless they simply lack the inclination to do business online.

Stereotypically these are older clients, but not necessarily.

The Superfast Broadband Programme now offers a reasonable service to almost all homes and businesses. The first phase of this was completed in 2016, and by 2020, 72.81% of premises (homes and business) had taken up the offer.[26]

This means that more than a quarter of premises had declined.[27] And in 2021, this is now where the problem is.

In March 2020, 11% of homes were without Internet access. During the year – the year of the Coronavirus Pandemic – that has fallen to 6%[28].

What do we use it for [29]?

- 53% of the young people's group (the survey did not extend to ages less than 16) have used it to buy a transport service (eg taxi, bus, 'plane or train) during the last 3 months; but only 13% of the over 65s have done so.
- 11% of the 25 to 34 age group have rented private accommodation online; but only 1% of over 65s have done so.
- 41% of people aged 35 to 44 have bought or renewed insurance; 18% of those aged 16 to 24 have done so.
- 52% of people aged 35 to 54 have obtained information from public authorities or services online; only 33% of those aged over 65 have done so. The average is 44%.
- More than 92% of those aged under 55 have accessed an online service using a username and password; only 65% of the over 65s have done so. The average was 84%.
- More than 95% of those aged under 55 use a smartphone for private use; only 53% of the over 65s do so. The average is 84% and this is rising.
- There is room for concern about the security measures that people use to protect their 'phones and 2% of people report losing data to a virus or hostile program. This situation is in an improving trend.
- Less than half of the age-groups report using "The Internet of Things," including things such as a smart speaker, internet controls for household heating and/or lighting, security and safety solutions, and connected home appliances. The dominant reason for not using such devices is a lack of need, and this is similar across the age groups.

[26] https://www.ispreview.co.uk/index.php/2021/03/h2-2020-take-up-of-the-uk-superfast-broadband-rollout-project.html. This statement is a dangerous simplification of a massively complicated picture.

[27] In very simplistic terms, about a quarter of people are significantly lacking literacy skills. It is particularly difficult to distinguish those who decline because of literacy skills from those who decline because of an inclination; and this is more complex because some opt out of Broadband, but access the Internet via a 'phone.

[28] Ofcom

[29] https://www.ons.gov.uk/businessindustryandtrade/itandinternetindustry/bulletins/internetusers/2020

- Just over a quarter of people aged under 54 use internet-connected wearable devices; but only 8% of over 65s do so. Less than 10% of people have internet connected devices for health and/or medical care. 11% to 12% of people aged 35 to 55 report using a car with built-in wireless internet connection; 7% of over 65s do so, and 6% of those aged 25 to 34.
- Over 65% of people aged under 54 use internet-connected television; 31% of over 65s do so; only 12% of disabled people do so.

On one hand we might expect people who feel isolated to exploit the Internet to mitigate their isolation. But the facts in the ONS reports mentioned above indicate that in fact people living alone tend to make less use of the Internet.

This is a dangerous simplification of an extremely complicated picture. Some clients opt out because they rely instead on a smart phone; some opt out as a matter of preference; others opt out because of lack of literacy skills; and as far as we can see, it is as yet impossible to distinguish these groups.

But many people still suffer from one or more of the following:

- Fear of breaking the system. Actually, it is almost impossible for them to cause any harm in a modern system, but it remains a significant fear. And most problems can be solved by switching the computer off and switching it on again (the tech jargon - and tech jargon is a significant factor in this - for this is Rebooting it).
- A main problem for any system (not least CA systems) is Password management. Users forget them; they become confused, and try the wrong one. Many modern systems (eg Apple iPhones) have sophisticated mitigations for this.
- Users often forget how to find the item they are looking for. (See page 12 below for more on this problem and how to avoid it.)
- Some users are overtaken by the fears associated with Information Security – fears of Crime. For example, many older people decline the offer to access their banking online – and massively inconvenience themselves as a result, although the data is in fact online irrespective - for fears of this kind.
- Some fear that the Internet will “take over your life” – and it can be habit forming.
- Victims of Crime or of Domestic Abuse may see a need to stay below the radar – so as not to be traced by aggressors. Our advice to them would be to exploit and enjoy the Internet – unless and until you are asked for information that identifies you. An “IP Address” may sound as though it involves street and town; but it does not. Most systems are now well aware of the need to respect people’s privacy.

It is possible to exploit and enjoy the Internet at the same time as remaining reasonably secure. Basic defences are to keep software up to date, and to use passwords that consist of several words (e.g. “CitizensAdvicehelps!” Or “Rur4l1ssues”) but above all, don’t volunteer your personal information.

The Good Things Foundation: Understanding the Motivations of Non Users of the Internet[30]

The Good Things Foundation says that "*Our vision is a world where everyone benefits from digital. We want people to be digitally able, equal and safe, so they can be happier, healthier and better off*." Their partners include Google and BT and in 2019 they published a study "*Understanding the Motivations of Non Users of the Internet*", which sheds a great deal of light on this aspect of Digital Inclusion.

Key points from their report are:

- The biggest group of non-users (about 60%) take the view that "it's not for me".
- About a quarter feel that they lack the necessary support.
- About a fifth think it is too complicated.
- About one in seven regard it as too expensive.

The report suggests and explains some of the possible thinking behind these views.

[30] https://www.goodthingsfoundation.org/insights/digital-motivation/

FINDINGS

- Over the last 45 years, computers have become more and more important as part of our lives. In 2010, a government policy called Digital By Default began to assume that citizens will always interact with officials online, such as to apply for and manage their benefits. Now employers also make that assumption.

- Recently the Covid pandemic has increased the incentives and pressures for people to use the Internet – to communicate with friends and family, to use it for work, and to use it for the mechanics of everyday life including supermarket shopping. In fact, isolation threatens without it. At last, it now seems that government and individuals understand the importance of internet access to everyone – including rural people.

- Digital Inclusion is patchy, and changing constantly and rapidly: the UK had 63.06 million Internet users in 2019 of a population of 66.8 million[31] - so 94%: meaning 96% of households. All (100%) of adults under 35 access the Internet daily or almost daily; but only two thirds (67%) of the over 65s; and only 84% of people who are disabled; taking the whole population, the average is 89%.

- A series of government activities are very welcome. These include the establishment of Building Digital UK within the Department for Digital, Culture, Media and Sport.

- Until recently, we would have noticed that Rural homes were much more likely to find that they could not acquire Internet access. Now it is on offer to almost all UK homes – which means to all urban homes and almost all rural ones.

- New technologies – including wireless links, and satellite communications are now available to help.

- In 2017, OfCom declared that download speeds of 10Mbps are necessary to deliver an "acceptable user experience" for typical home broadband usage. The quality of the connection has become the focus of much attention. And this varies dramatically. In urban areas, connections are almost always "superfast" (more than 30 Megabits per second (MBPS)) or better. But more than half of people responding to a survey by the National Farmers Union have slow internet speeds of less than 9 Mbps. Nearly three quarters (74%) have never been offered "superfast broadband". 11% have no indoor 'phone signal. Although Ofcom tells us that nationally, 67% of connections are superfast. This is a strong indication that rural people are disadvantaged. The National Audit Office report[32] expressly says: "…businesses and homes in rural areas could be locked out of gigabit broadband for years to come…"

[31] https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/articles/overviewoftheukpopulation/january2021

[32] National Audit Office: "Improving Broadband" (2021).

- New behaviours are having a significant effect, as people rely less on traditional Broadband connections and more on their mobile 'phones, which connect by reference to different technology.

- A huge majority of adults now use the Internet almost daily. One authoritative data item tells us that households aged over 65 and with a single member are significantly less likely to have an Internet connection: and we might have expected that member to resort to the Internet to mitigate isolation. A new and surprising perspective has emerged recently – while older people are less likely to use the Internet, older people who live alone are significantly less likely still; this in a time when we might have expected that the Lockdown would demonstrate the value of the Internet to isolated people.

- The vast majority of people are able to obtain a Broadband service. Those who can't may be able to obtain access to the Internet via their mobile 'phone, or via a satellite service. The few thousand people who are unable to obtain access to the Internet by Broadband are probably all located in rural areas; and they may be able to obtain access be another route (eg their mobile 'phone).

- Many people now access television via the Internet rather than by the traditional broadcast; and they do so without thinking of it as an Internet transaction.

- The government - and the National Audit Office - now recognises a difference between Urban and Rural; and has begun to address this issue. The Gigabit Programme and the Voucher Scheme both explicitly assign a priority to Rural people.

- There is a growing cultural gap between those who embrace the Internet and those who reject it. Membership of the two groups seems to be defined mainly by age. And people living alone seem to make less use of the Internet. There is a modest difference between the sexes. Disabled people seem to align with average Internet use. For those who embrace it, its use extends further into their lives every year.

- Literacy and Computer-Literacy remain significant obstacles. The Average Reading Age is 9.

- ***By December 2020, only about a quarter (25%) of consumers within (the best) one of the full-fibre areas had chosen to take up the service; only 1.4% of UK postcodes had at least one line receiving gigabit speeds as of September 2020; but 60% (almost two thirds) had taken up a Superfast Broadband connection or faster[33]. Almost everyone is now offered high quality Broadband connections, but take-up is low.*** Although this position seems likely to change over time.

[33] OfCom "Connected Nations" 2020.

- There are seven predictors of non-adoption. They are:
  - Income
  - Education
  - Social Housing
  - Disability
  - Age
  - Availability
  - Household Composition. And we are surprised by the fact that where an older individual is isolated, he/she is less likely to accept the offer of an Internet connection.

- Almost three quarters (72.81%) of premises (homes and business) have taken up the offer of Internet connection. So more than a quarter of premises had declined. This seems to be a newly dominant aspect of Digital Inclusion.

- The position is somewhat confused by the fact that many Internet users access it through their mobile 'phones. Outgoing calls from landlines fell by 17% in 2019[34]. But an individual who has neither Broadband nor a smart phone is almost certainly not Digitally Included.

- Our own survey presents somewhat less binary picture. It presents a picture in which CA people think that most people are Digitally Included, but a few are excluded – by reason of access to the systems and by reason of the skills and inclinations.

- The absolute responses "None…" or "All…" do not apply. Except that our survey suggests that All of our clients that access the internet do so via a mobile 'phone or through a variety of devices; gone the days when people rely exclusively on a desktop computer and a traditional Broadband connection.

- Our respondents see a need for people to have space in which to learn about the digital world, ideally with some support for when things go wrong. So we think that the opportunity to access a computer in a library, or borrowed elsewhere, is a poor substitute for a device of one's own.

- There are two dominant obstacles to Digital Inclusion: the cost of equipment and services (affordable connection is taken to mean a connection at a cost less than £45 per month), and the possession of limited skills and/or literacy. OfCom tells us that lack of equipment is an obstacle in a third of cases that don't use the Internet. Lack of Inclination comes in a strong third. We infer that of those who are deterred from Internet access by the cost, a large proportion will be those who are disadvantaged. But we note and applaud the recent offer by BT of reductions for benefit claimants.

[34] Ofcom: Communications Market Report 2020

And we note that many of our clients are struggling to pay for an Internet Service while relying on Benefits that are frozen at 2013 levels.[35]

- During the Covid Pandemic, Citizens Advice have generally been less able to offer face-to-face contact, and so more inclined to rely on telephone and internet-reliant routes for Advice purposes.

- ***We must not lose sight of the last few homes – probably all rural - that are unable to connect to the Internet. We must agitate until connection is available to everyone everywhere.***

- ***Clearly, we must promote the benefits of Digital Inclusion to our clients.***

[35] https://www.bt.com/help/landline/getting-set-up/help-people-with-impairments-or-with-particular-needs/how-do-i-find-out-more-about-bt-basic-

RECOMMENDATIONS

We recognise progress in providing access to the Internet in rural areas.

We recommend that:

- ***We should raise awareness of the problems of Digital Inclusion among Public and Private Sector organisations and charities. This includes explaining that people in rural areas remain less likely to be Digitally Included. Less likely still to be included if they are rural and older. And least likely to be Included if they are rural and older and living alone.***

- ***Government funding for the Gigabit Programme should be restored.***

- ***Government must continue to focus on the last "hard to reach" properties not yet offered a Broadband connection.***

- ***We should all raise awareness that at least a quarter of people in the UK lack the literacy skills (and computer literacy) to effectively access the Internet.***

- ***We should raise awareness of the fact that many people simply accept that they are rejecting its advantages and choose not to join the Information Age.***

- ***We must not lose sight of the last few homes – probably all rural - that are unable to connect to the Internet. We must agitate until connection is available to everyone everywhere.***

- ***Clearly we must promote the benefits of Digital Inclusion to our clients, and hope that other organisations will follow.***

GLOSSARY

ADSL Asymmetric Digital Subscriber Line. Ranges in speed from 0.5Mbps to 24Mbps. Now an old technology for connecting to the Internet that relies on telephone wires in copper pairs. A video call is likely to require a speed of at least 0.5Mbps, which excludes many ADSL connections.

Decent Broadband The government uses the expression Decent Broadband Speed defined as 10Mbps or more.

Download/Upload The speed of taking data from the Internet is referred to as the Download speed. It is this that is usually referred to. The Upload speed is the speed of sending data to the Internet (including, for example, sending e-mail, or completing a form, pr requesting a TV programme) and is invariably a tiny fraction of the Download speed.

Fibre A modern, fast and efficient, way of connecting to the Internet using optical fibre for part or even all of the route. In older homes, this will be FTTC - Fibre to the nearest cabinet (a green box in the street, within 500 metres of the home); in modern homes it may well be FTTP - Fibre to the Premises.

FTTC (Fibre to the Cabinet) Fibre optic cable delivers the signal from the exchange to the Cabinet. It is then delivered by traditional copper telephone wires to the premises. But the speed of the connection then depends upon the distance between the cabinet and the premises.

FTTP (Fibre to the Premises) – or "Full Fibre" Fibre optic cable delivers the signal from the exchange to the premises, which makes the service even faster and more secure.

Gigabit Literally a huge volume of data – think a billion sheets of A4 data in a second. In this context it usually means a connection capable of passing a Gigabit of data per second. Fast enough to download a High-Definition movie in less than 2 minutes.

Mbps Megabytes per second – a way of gauging the speed of a Broadband connection (or indeed any data network connection).

Superfast Now taken to mean at least 30Mbps. Fast enough to "stream" a movie, or to download a High-Definition movie in about 30 minutes. It is not strictly accurate but it is reasonable to think of 1000 sheets of A4 text in a second. Superfast was originally based on a definition of 24Mbps.

Ultrafast A connection good for speeds of 300 Mbps. Fast enough to download a movie in less than 5 minutes. Think a million sheets of A4 text in a second.

Wi-Fi This means a wireless local area network – which usually implies within the same building.

3G/4G/5G These refer to generations of mobile communications technology. Each succeeding generation is better capable of transmitting data, such as video calls. 5G is expected to offer download speeds up to 10Gbps, enabling concepts such as the internet of things. The previous generations are slower.

APPENDIX A
CHOOSING TO USE THE INTERNET

For many reasons it is difficult to reliably establish how many people use the Internet.

One view is from the report "Access Denied" by York and North Yorkshire Citizens Advice, published in October 2013. This document reported on a survey of 1451 individuals, including 26 follow-up interviews.

Key points are:

- 25% of under 65s did not use the Internet
- 62% of over 65s did not use the Internet
- 50% of disabled people who responded do not use the Internet
- 37% of those with Mental Health problems who responded do not use the Internet
- Almost 10% of under 25s access the Internet only via a mobile 'phone.

This suggests that internet use varies according to age, disability and mental health - that the more vulnerable a person is, the less likely he/she is to be an Internet user.

An article by Point Topic36 identifies seven predictors of non-adoption:

- Income
- Education
- Social Housing
- Disability
- Age
- Availability
- Household Composition.

Their article includes a map that clearly shows that rurality is a predictor that they appear to have overlooked.

We take these figures from another time, and another part of the country, only as indicative. They have some resonance with our own work in 2016, documented in "Read All About It". But they support the view that even when a service is available, a significant proportion of the population choose not to use it.

The experience of Universal Credit has added a degree of compulsion. The Benefit must be claimed online (although there is some support for those unable to do so).

36 http://point-topic.com/free-analysis/digital-deprivation-uk/ Point Topic is a Communications Research organisation.

Since 2013, it has become more and more likely that use of the Internet is required to apply for a job.

The experience of the Covid 19 Pandemic has added another level of compulsion. IT is a good way of mitigating the isolation. It is a central requirement for working from home.

We expect that if the research was undertaken again today, a greater proportion of the population would be Internet users.

We think that some users can be encouraged by providing them with space to explore this technology.

APPENDIX B
RURAL ISSUES GROUP - DIGITAL INCLUSION IN YOUR AREA QUESTIONNAIRE 2021

We are trying to build a picture of the problems that our clients face in rural parts of the country, and we would like your help.

It should take 10 minutes or so – ten easy questions. We would be pleased with your impression – this demands no research or preparation.

The questions have been carefully structured to give us facts and figures to use in argument. But feel free to comment at the end.

None of the questions are mandatory – but we would love to have your Office name and some contact details. And of course the Rural/Urban nature of your area is important.

The first question is designed to discover whether people could procure a service if they choose: if it is on offer to them - or of course, if they have one already.

Of course we will treat this information with respect. We won't publicly identify respondents unless/until they want us to do so.

If you have any case study material handy, please send it by e-mail to RIG@hubbards.me.uk. The human interest is persuasive. We will make the best of whatever we get.

At the risk of putting ideas into your head, we suspect that Digital Inclusion is different in Rural areas; and we suspect that it is different in the times of the Pandemic – this research is to find out with a bit more certainty.

Your details

1. Name
2. Name of Local Citizens Advice
3. Email Address
4. Is your LCA?

   Check all that apply.

   Rural
   Urban
   Mostly Rural

Mostly Urban
Roughly equally mixed

The Questions

5.

How many of the homes in your area do you think would be able to obtain a broadband service?

Check all that apply.

None
A Few
About half
Most
All

6.

How many of the homes in your area do you think currently have a broadband service ?

Mark only one oval.

None
A Few
About Half
Most
All

7.

How many of the clients in your area do you think have the skills to use the Internet ?

Mark only one oval.

None
A Few
About Half
Most
All

8.

How many of the clients in your area do you think have the inclination to use the Internet ?

Mark only one oval.

None
A few
About Half
Most

All

9.

How many of the clients in your area actually carry out internet transactions (such as applying for work online, applying for benefits or seeking advice) ?

Mark only one oval.

None
A Few
About Half
Most
All

10.

What are the obstacles faced by your clients to doing internet transactions (as many as appropriate) ?

Check all that apply.

Cost (Equipment)
Cost (Broadband Services)
Skills
Inclination
Unavailability of Broadband services
IT Literacy
Basic Literacy
None
Other:

11.

What might help clients to exploit the Internet for transactions such as benefit and job applications?

12.

Do you think that in order to do transactions such as benefit and job applications clients mainly use?

Mark only one oval.

'Phone
Laptop
Desktop Computer
Tablet
A mixture of devices

13.

Do you think that clients use the Internet for social, domestic and pleasure purposes (such as social media, playing games, gambling, writing letters, music, television) ?

Mark only one oval.

No
A Little (Less than 1 hour a week)
A Fair Amount (between 1 and 8 hours a week)
A Lot (More than 8 hours a week)

14.

Any other comments on Digital Inclusion in particular or computers in general ? Good thing ? Bad thing ? Why ?

Appendix C

Choosing to Use The Internet

It is difficult for many reasons to reliably establish how many people use the Internet.

Our best view is from the report "Access Denied" by York and North Yorkshire Citizens Advice, published in October 2013. This document reported on a survey of 1451 individuals, including 26 follow-up interviews.

Key points are:

- 25% of under 65s do not use the Internet
- 62% of over 65s do not use the Internet
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- 37% of those with Mental Health problems who responded do not use the Internet
- Almost 10% of under 25s access the Internet only via a mobile 'phone.

This suggests that internet use varies according to age, disability and mental health - that the more vulnerable a person is, the less likely he/she is to be an Internet user.

An article by Point Topic37 identifies seven predictors of non-adoption:

- Income
- Education
- Social Housing
- Disability
- Age
- Availability
- Household Composition.

Their article includes a map that clearly shows that rurality is a predictor that they appear to have overlooked.

We take these figures from another time, and another part of the country, only as indicative. They have some resonance with our own work in 2016, documented in "Read All About It".

But they establish that even when a service is available, a significant proportion of the population choose not to use it.

37 http://point-topic.com/free-analysis/digital-deprivation-uk/ Point Topic is a Communications Research organisation.

The experience of Universal Credit has added a degree of compulsion. The Benefit must be claimed online (although there is some support for those unable to do so).

Since 2013, it has become more and more likely that use of the Internet is required to apply for a job.

The experience of the Covid 19 Pandemic has added another level of compulsion. IT is a good way of mitigating the isolation. It is a central requirement for working from home.

Facts are emerging at CA Sedgemoor: in the period 23rd March to 30th April 2019, 16% of our clients approached us by e-mail. In the same period in 2020, the number has doubled to 32% (the total number of clients and issues have fallen as we withdrew from face-to-face.)

We expect that if the research was undertaken again today, a greater proportion of the population would be Internet users.

We think that some users can be encouraged by providing them with space to explore this technology.

APPENDIX D
GIGABIT BROADBAND VOUCHER SCHEME

The Government is providing up to £210m worth of voucher funding as immediate help for people experiencing slow broadband speeds in rural areas.

Vouchers worth up to £1,500 for homes and £3,500 for businesses help to cover the costs of installing gigabit broadband to people's doorsteps.

Eligibility depends upon:

- Existing broadband speeds less than 100Mbps
- A gigabit capable network is unlikely to be commercially available in the near future
- There is no government funded contract planned or in place.
- The new connection speed must reach double if the existing speed is less than 50Mbps or at least 100Mbps if it is more.
- Businesses of less than 249 employees and turnover of less than £36million, and an annual balance sheet not exceeding £18million.

Full details of this can be found at https://gigabitvoucher.culture.gov.uk .

Where a household is excluded from the scheme, perhaps by the cost cap, they may choose to pay the extra costs; there are also successful community led schemes.

Note also that Wales and Scotland have different arrangements.

APPENDIX E
CASE STUDIES

Case 1 - Ann

Ann is 86. Doesn't own a computer and has no computer skills. Needs help to obtain a Blue Badge.

When Adviser tried to phone … County Council with her, they gave up after trying for 30 mins.

Case 2 – Brian

Brian is 45; partially computer literate. Is struggling to complete his Income Tax Self-Assessment online. Has tried a telephone but gives up after 20 or 30 minutes.

Advised to be patient.

Case 3 – Charles

Charles is 63; he is a recovering alcoholic with a number of health problems including Dementia. He came to us for help with a PIP claim.

Case 4 – Debbie

Debbie is 48; she has multiple health issues, including hypertension and is currently undergoing a mental health assessment. She has had trouble paying her rent and the landlord has begun proceedings heading towards eviction.

Case 5 – Eric

Eric is 61. He cannot read or write; He speaks only Persian and Urdu. Our Adviser was unable to clarify his employment status. He has recently ceased work and has neither income nor capital. It is considered doubtful that he will be treated as unfit for work.

He was assisted through a 'phone claim for Universal Credit.

Case 6 – Farouk

Client is 61; struggles with English.

Wants help because he has applied for UC last year and has not received any money.

Case 7 – George

George is 59; recently bereaved. He has begun a 'phone claim for UC, and needs help to change his circumstances.

Case 8 – Helen

Helen is 54; lives with her husband, who is working. She has fractures to her hip and her spine.

They have a £14000 debt.

They have no e-mail address and no access to the Internet.

She claims Personal Independence Payments but seeks help to find out whether she can claim Universal Credit.

Case 9 – Isla

I have been assisting a 55yr old lady who lives alone with no family. It became apparent when I first spoke with her in January of this year that she had gone through the entire

pandemic with just a mobile phone (not a smart phone - just one able to make calls) - she had no internet, broadband or landline.

So other than her walk to the Post Office and/or corner shop everyday she saw and spoke to virtually no one!
We have been attempting to get landline & broadband installed but the issues have been:

a. She had a deficit to her budget and so our first priority was to make sure she could afford the (albeit small) monthly cost
b. Local Charities have offered to cover the potential £140 cost to have a landline installed where it is believed there is none (Outreach are not currently answering calls so I have no way of confirming what this lady tells me re no landline!)
c. All physical correspondence is done by post as she has no email - and only recently were we able to offer a face to face meeting at our office (unfortunately she cancelled this due to sickness)
d. An installation was at last able to be arranged recently by this Lady with BT but they 'cancelled' both the order and her account with no explanation - I contacted BT who stated that an engineer had attended the vicinity of the property but had been unable to conduct the work - hence the cancellation - but he hadn't put any reason so they were unable to tell me why? (if I had to hazard a guess, I suspect he turned up to install broadband and discovered he couldn't as there was no landline!!)
e. One of this Ladies debts was a door-step loan taken out at Xmas - I am in the process of trying to argue this loan as she had no way of checking whether this was a good deal or whether the rate offered was comparable etc.
f. I strongly believe a large contributory factor in this Ladies money issues is due to the fact that it is incredibly difficult to liaise/correspond and/or conduct any business (particularly financial) without internet access.

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"Access Denied" (2013) - a report in Universal Credit and Digital By Default - by York and North Yorkshire Citizens Advice

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Ofcom: *Communications Market Report 2020*

Office For National Statistics: *"Internet Access – Households and Individuals, Great Britain: 2020" and*

Office For National Statistics: *"Internet Users, UK: 2020"*

"Read All About It" - a report by Citizens Advice Sedgemoor on matters of Literacy, including Numeracy and IT Literacy.

CITIZENS ADVICE RURAL ISSUES GROUP

April 2021

Citizens Advice is a network of 316 local charities for the purposes of providing advice that helps people to overcome their problems and campaigning on big issues when their voices need to be heard.

Within that, the Rural Issues Group (RIG) is a network of local Citizens Advice across England and Wales based in rural areas, or serving a district including rural areas. The group is funded by Citizens Advice.

The purpose of the group is to:

- Identify and campaign on rural issues, reflecting Citizens Advice priorities
- Support Citizens Advice locally and nationally in improving service delivery in rural areas
- Develop and share knowledge and learning among rural Local Citizens Advice
- Act as a sounding board and respond to consultations about national Citizens Advice policy

At network level, local level and RIG level, the main area of work is the giving of advice. But, from time to time, issues emerge that deserve more; and all three levels have a Research and Campaigns component.

The author of this report has had a long and successful career in Information Security.

Steering Group Membership is as follows:

Group Chair - Jane Mordue (Trustee – CA Aylesbury Vale).
Administrator - Tresanna Borgman – CA Wiltshire
Abi Conway – CA Northumberland
Jenny Barnett - CEO - CA Lindsey
Sandra Cooper - CEO - CA South East Staffordshire
Karen Gilbertson - Guidance Tutor - CA North Lancashire
Chris Hole – Relationship Manager, Citizens Advice
Rachel Talbot – CEO - CA Cambridgeshire
Nick Hubbard - Research & Campaigns Volunteer - CA Sedgemoor

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