Offline and Overlooked:

Digital exclusion and its impact on older people.

March 2024

Introduction

In the digital age, everything from accessing services and shopping, to socialising and entertainment is taking place on the internet. So, what happens if you're not online? You get overlooked and left behind.

4.7 million older people don't have the basic skills needed to use the internet successfully.[1] This includes being unable to complete fundamental tasks like logging on to a device or connecting to a Wi-Fi network. This enormous group faces an increasing risk of being excluded from daily life.

Increasingly, even essential tasks are becoming really challenging for them, sometimes impossible. This report explores older people's struggles in managing GP and hospital appointments, accessing council services, applying for benefits and accessing banking. **Given the proliferation of services going digital by default, it's no wonder older people tell Age UK they are feeling frustrated and disempowered.**

Some people are able to embrace developing digital skills later in life. For them, upskilling is important, and many local Age UK charities provide 'digital inclusion' services, where older people who want to learn are given support to access and navigate the internet - but it's not the answer for everyone. Local Age UKs and other organisations can only reach so many older people with their limited resources. There is also a wide range of skills needed to be confident online. For example, learning to use Google or listening to music online isn't going to help with using a complex online banking application.

For other older people, going online simply isn't something they want to learn to do or are able to. But that doesn't mean they should become second-class citizens, forced to depend on others to carry out day to day tasks.

On top of this, many older people with internet access just want the choice of an offline route. Perhaps because they want to ask questions, get some help to avoid making a mistake or because they don't trust the internet with their sensitive information.

It will never be possible to get everyone online. Trying to force the issue poses a real risk to older people's health, finances, and ability to participate in society. Those who would simply rather send a form by post or speak over the phone or in person should be able to do so.

In the UK:

- **4.7 million** people aged 65+ don't have the basic skills needed to use the internet successfully. [1]

- **2.3 million** people aged 65+ don't use the internet at all.[2]

- **3.3 million** people aged 65+ don't use a smartphone.[3]

Why aren't more older people online?

Not interested:

A primary reason for many older people not being online is that they are simply not interested. Sometimes, with the right support and encouragement, people do find they can benefit from being online. However, others have very happily lived long lives without using digital technology and see no reason for that to change now they are older. They want to be able to transact their business as they have always done, using the post and telephone and, above all, with the capacity to talk to someone when required. At Age UK we do not think this is unreasonable.

Lack of confidence and skills:

After a lifetime offline, where an older person has learned to, for example, send emails, this may be the only activity they are confident doing online. Age UK's experience is that if older people are new to technology and the internet, it usually takes a long time for them to learn even quite basic online skills, and to have the confidence to use them.

Lack of trust:

Many older people are reluctant to provide personal details and confidential information to a webpage. Understandably, they are incredibly anxious of scams and fraud. Even those equipped with some digital literacy often do not feel confident enough to avoid falling victim to these crimes and so protect themselves by not banking or paying for things online. For many, this is a sensible approach.

Health and accessibility:

Some older people have told Age UK that they struggle to use the devices needed to access the internet. This may be due to mental illness, declining vision or cognitive abilities, or physical illnesses like arthritis.

Cost and lack of equipment:

Being active online comes with a cost. You need a contract for a reliable and secure connection and a computer or smart device. These devices can be expensive and thought of as luxuries that are even more difficult to afford when dealing with the rising cost of living.

Poor connection:

Good phone signals and stable broadband connections are also not universally available. They are particularly likely to be absent or unreliable in some coastal and rural communities. How are older people supposed to be active on the internet if a good internet connection is practically impossible?

Hazel's story:

I'm not on the internet. I haven't got the facilities to use the internet, like a computer and things like that. I tried to get online once but it was extremely difficult. They sent us to the library to go online and there were so many people intending to get on this course. Even the middle-aged people wanted to do it so other people don't get a chance.

When you're trying to access services, you're told it's only online, even the doctors. It makes you feel almost resentful. That you haven't got options. And you see how far your children are from you and they can't pop over to do that for you. But still the only thing that [services] are concerned about is "go online, go online, go online."

Access to GP and hospital appointments

For growing numbers of older people, booking an appointment to see your GP is now difficult without having a smartphone app or being able to use an online system. Older people are accustomed to the provision of universal healthcare, accessible when the need arises through a simple phone call or a trip to their GP, delivered via the National Health Service. Now many are struggling with the rapid shift to online communication in the NHS, which accelerated during the pandemic, leaving them unable to access the support they need.

Older people have told Age UK about their difficulties in trying to simply arrange an appointment with their GP. Some have encountered long waiting times on phonelines, only to be told when they finally get through that they must download and use a smartphone app or submit a form on the GP's website. They feel demoralised and like they are a nuisance, and some are putting off seeking GP appointments for as long as possible to avoid the stress of trying or giving up altogether.

This problem is not exclusive to GPs either. The NHS encourages the use of its app to arrange and manage hospital appointments and to 'choose and book' treatment; those without access to the internet simply don't have the same ability to do this. Furthermore, older people are also struggling with ordering or amending their prescriptions, as telephone lines are gradually being replaced with websites and smartphone apps. This is contributing to severe anxiety when older people can't arrange to see a doctor or secure medication that their health depends on.

When older people struggle to access the NHS, their health is left to deteriorate the longer they go without medical advice. By the time they are finally seen, an older person's illness may require more complex and costly support, which could have been avoided had they been able to arrange and attend an in-person appointment sooner by booking offline.

- **49% of over 50s** told Age UK they are concerned about their ability to access their GP. Many people told us that this is due to frustrations with digital, or telephone access and triage.[4]

- **Around 2.2 million people aged 65+** are unable to keep their login information and passwords for a device and any accounts secure.[1]

Hospitals and GP surgeries assume people have smart phones and send letters and appointment booking links via texts. My partner doesn't have a smartphone and following a stroke finds it difficult to do things online. As a result, I have to forward texts from his phone to my phone or email account so as to read letters and book appointments. If he was on his own, he would not be able to do many online tasks. - **Jane***

It is very difficult to get a medical appointment now and my surgery is pushing more and more services online. It has got to the point where access is so difficult, I don't seek advice and just hope minor conditions just go away. - **Barbara, 56**

I can't cope with having to order repeat prescriptions online. The site kept telling me that I have the wrong password, so I have given up, and have to drive to the surgery to post the prescription through the letter box, and then again a week later to collect it. It was so much easier to phone up and leave a quick message, whatever time I remembered it. - **81 year old**

Having been in hospital for major surgery recently this has needed to be followed by daily hospital visits. I have not been able to access any 'patient transport' help to get to and from the hospital. The telephone number for this service is never answered. - **Judith, 79**

Eve's story:

I had an accident at work, and I had to go to hospital. I had fractured ribs and a fractured collar bone. Work kept saying they wanted a sick note or a fit note so I could get sick pay. I phoned the wonderful receptionist who said they don't do fit notes but I have to try and access [the GP] online and make an appointment. I don't know how to do that. And to this day, I've still not had an appointment.

I've written to the practice manager three times, and she's not got back to me. I phoned the receptionist, and I was told once again to go online.

When I also mentioned I need a repeat prescription, she said you have to do that online too. I don't know how to do that either.

I emailed the practice manager, but they've not replied and so in the end the job laid me off. So, since July I've had no money.

I feel frustrated, angry.

*Image and name changed for anonymity

Council Services

Older people are reliant on multiple services delivered by their local councils, including Blue Badges to provide access to disabled parking spaces, social care, financial support and car parking. However, councils that are moving to a 'digital first' approach are making it very difficult for older people who are offline to access these essential services.

Sometimes this is a staff training issue - the council has offline options, but these are not clearly promoted and staff may not tell people about these. Sadly, in some cases there simply isn't an offline alternative that people are able to use. Especially where the core audience for a council service is the older population, we believe that not offering easy offline access is blatant ageism and tantamount to discrimination.

Even those willing to try the online applications can find them too complex, forcing them to rely on others for help. For instance, many are unable to navigate the webpages or online portal to upload the medical evidence required for a Blue Badge application.

Some local Age UKs are finding themselves inundated with requests to help complete applications or circumvent online-only contact points. Some councils themselves are even referring people to local charities for support with online forms – passing on their responsibilities to the voluntary sector without any corresponding funding.

Older people who are unable to access support, or who are unaware it exists, may give up and go without, depriving them of their legal entitlements in some situations.

To guarantee older people are not barred from these essential services, local councils must:

1. ensure there is always a suitable offline option to claim, such as a paper form, a telephone line or through a face-to-face service (as long as someone can easily travel to the venue).

2. train staff to know about the offline routes available to apply for services and how to signpost the public to them.

3. ensure all offline routes are well publicised.

To enable local councils to do these things the Government must ensure councils receive adequate funding.

In our survey:

- **One in six local Age UKs** told us people needed to use the internet to apply for a Blue Badge in their area.[5]

- **Only 13 local Age UKs** (less than a quarter of respondents) said it was easy for people who are offline to find out about and apply for a Blue Badge in their area.[5]

- **Around two-thirds of local Age UKs** told us that people are also having difficulties accessing other council services if they cannot do so online.[5]

I used computers during my working life and do so now I'm retired but sometimes I find it very tiring, tedious and worrying. Online forms such as the Blue Badge application form are particularly difficult and require supporting documentation to be uploaded which is not something I would be able to do without help. - **Vanessa, 72**

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I had to make a trip to the council information point while I was ill, to sort a matter out, because I do not have the software to read encrypted text. This is extremely inconvenient, when filling in a form or writing a letter would be much easier. I have a stress-related illness, and this was made much worse by the lack of communication. My local authority seems to be completely unaware of the distress older people feel when faced with unfamiliar terminology, in order to complete a simple task, which then becomes impossible. – **Mbalu***

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My father wanted to have his old fridge freezer taken away by the council and tried to book a removal slot online but found it confusing. He tried to call but there was no contact number so called myself and I did it online for him. My Dad is 87 and extremely independent and this just made him frustrated which wasn't fair. He was more than capable of speaking to a person if only there was a person to answer his call. – **Rosie***

My husband and I had spent days trying to understand what to do [to apply for a Blue Badge], downloading forms and worse still a photo. In the end with help from my brother over the phone we managed to send something off, but I don't know yet if it's done correctly. It's caused a lot of stress and my old one will have probably run out before the new one arrives...if it does come at all! - **Luke***

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Both a Blue Badge application and passport renewal required online applications which have to include a new passport type photograph. I don't know how to upload a photograph onto the applications and my mobility problems mean that I cannot park in a mainstream car park and walk to a booth or photographer in a town and I cannot park in a disabled spot in town without a Blue Badge...chicken and egg! – **78 year old**

Parking

Many older people have told Age UK they are at the end of their tether when it comes to paying for parking because they cannot park when an app or mobile is required. In some cases, this has meant missing important appointments like seeing their GP (which took them a long time to secure in the first place!)

Local councils and car parking providers are moving away from payment machines that take cash or card and requiring customers to pay with a smartphone app or mobile instead. Older people who do not have a smartphone or who are unfamiliar with the process of paying through an app are immediately at a disadvantage. 900,000 older people don't have a mobile at all so can't call a number to pay once in the car park. Faced with this problem, they are forced to park elsewhere, which may be less convenient or less accessible, get a fine or give up.

Those with mobiles and smartphones have told us about stressful situations they have been in when trying to work out how to pay when they didn't have the right app on their phone. Some didn't have a strong enough phone signal to complete the process and others felt vulnerable saying their card details over the phone at night.

Some older people would just prefer to pay with cash and not worry about whether they will be able to park in an accessible and convenient location, or at all. Car park providers must continue to provide payment machines that allow customers to pay with cash or card. This must be the case for all parking spaces. Using a mobile must not be the only way to pay for a parking space.

In the UK:

- **3.3 million people** aged 65+ don't use a smartphone.[3]

- **900,000 people** aged 65+ don't have any type of mobile.[3]

- **Around 2.7 million people** aged 65+ are unable to find and open different applications/programmes/platforms on their devices.[1]

We arrived for a cardiology appointment at a major city hospital and were obliged to download an app in order to pay for parking. Bright sunshine made it very difficult to see the screen on the phone and the instructions were not easy to follow. We managed after several attempts and thankfully we had arrived early for the appointment, otherwise we might have missed the slot. Not a great experience when the appointment was for a cardiac stress test! – **Chloe***

My council has now introduced a system that requires a mobile phone to pay for parking. Either you have to call and say your card details in public or install an app. I do not want my phone flooded with apps that only do one thing. I understand why they would not want to use cash, but I find it unacceptable that it is not possible to use a credit card or debit card. – **Aqsa***

My most recent experience was that the ticket machine had been removed. I tried to call the number to pay, but my signal was very poor. The only other option was to download the app and register my details to pay. The car park was very dark, it was raining heavily and nobody else was around. I felt vulnerable standing there with my purse and phone in hand. My internet connection was not good and it took some time for me to set up the app and pay. This caused me to get quite stressed, and be late for my evening class.
– **57 year old**

Eutal's story:

I began to learn to use the internet, but I was also losing my sight. My teacher would ask "can you see that?" I said I don't know what you're talking about. So, I said forget it. I just give up at this point. I would love to, but I would say I'm too far gone. I knew a lot of people who try to use the internet. And they didn't manage it, after a while they gave it up.

I got a mobile to help, so everything is done by phone. One minute these mobiles are working beautifully and the next minute they've gone off the boil. My friends put their number in, and I just press and say "call XYZ". But I say, "call dial-a-ride" and the phone thinks I said "call Diane". After three or four times, it eventually calls the right name. It's frustrating.

Financial help from the DWP and local authorities

Many older people rely on benefits to help make ends meet but, increasingly, people are encouraged or expected to apply for them online. This threatens to leave older people who are offline without essential financial support.

The main benefits for pensioners administered by the Department for Work and Pensions (DWP) such as Pension Credit, and Attendance Allowance can be claimed offline. The State Pension can be claimed by telephone although online claims are encouraged. However, the general move to online services and provision of Government information about benefits being mainly online presents difficulties for those who are digitally excluded especially as it can sometimes be hard to get through on the telephone.

Help with rent and council tax for older people on a low income is available through Housing Benefit and Council Tax Reduction which are administered by local authorities and, as covered above, it can sometimes be difficult for people to access local authority services offline. Older people should not be in a position where they are worried about being able to pay their rent just because they are offline.

As Government departments increasingly use digital services, they must always consider the needs of those who are digitally excluded. There is a continued need for easy to access offline routes such as paper application forms and telephone claims. Preserving these routes is essential for the many older people who do not have the skills to correctly complete an online form, to ensure they don't miss out on essential financial support.

In the UK:

- **Around 4.7 million** people aged 65+ are unable to complete all eight of the most fundamental tasks required to use the internet successfully.[1]

- **Around 1.8 million** people aged 65+ are unable to turn on the device and enter any account login information as required.[1]

- The **most common use** of the internet among older internet users is browsing and emailing.[6]

Twice I've been asked by my social housing landlord to submit an 'online review' for housing benefit and twice this has led to problems and the subsequent cancellation of my benefit. My rent account then ends up in arrears. I've filled in the forms to the best of my ability and submitted them, to then be told that they have not been received by the relevant department. I also struggle when asked to 'upload' documents e.g. bank statements etc. I don't know how to do this! I am due to do another review this month and I am dreading it, it's so stressful. - **Judy***

I found it [claiming pension] very stressful. I kept worrying that I had done it wrong. I would have preferred to have a paper application form.
- **Geoff***

I couldn't access information on my pension benefits to help me make an informed choice about when to retire. The online system was very complicated and kept throwing me out when I did eventually manage to get online. It was very frustrating as I couldn't speak to anyone from my pension service on the phone as the lines were always busy. – **Stuart***

Delphine's story:

I do use the internet a little bit, but I can't do application forms. There's always something that goes wrong every time. I'm just not capable of doing it. They should go back to the old way of those who can't do it, get the form sent out.

People say, "Do this online. It's easy." But I've tried that, and it doesn't work.

When I retire, I need to apply for benefits. I can't do it online. I have to get somebody to help me. The person I get to help me doesn't always turn up. So, who do I turn to?

I do emails because it is very straightforward, but that's as far as I go. I still struggle if I have to use an attachment. Anything else you want me to do online, I can't do it. Not that I won't do it, I just cannot. It's always a problem, and I don't see why we should be forced to do things that we are unable to do.

I feel frustrated, annoyed, and very irritated. Very left alone. No one wants to know.

*Image and name changed for anonymity

Banking

The rise of digital banking has put the many older people who are reliant on face-to-face services at risk of being unable to manage their own money. Some older people tell us they do not trust online banking services or don't have the skills required to use them. This can make it difficult for people to manage their money risking their independence and ability to go out and about in their community.

The continued closure of bank branches forces many older people to travel long distances to bank in person, incurring extra costs in the process. This can be especially hard for those who do not drive – they are left to cope with infrequent public transport, rely on friends or unable to get to the bank at all.

Furthermore, the push towards digital banking is exposing older people to a higher risk of being scammed. Perfectly reasonably, many older people are therefore wary of online banking. Being a victim of fraud or a scam can not only be financially devastating but also have serious implications for older peoples' wellbeing. So many older people with modest online skills or lacking in confidence are quite right to prefer to bank in person.

In-person support is essential to help many older people remain financially independent and to feel in control of their money. This can be achieved through both introducing a law to require banks to maintain face-to-face services and ensuring the swift rollout of the new shared Banking Hubs.

- **27% of people aged 65+** manage their accounts via a branch or other physical location.[7]

- **27% of people aged 65+** visit a bank branch at least once a month.[7]

- **Only 14% of people aged 85+** bank online.[7]

- **31% of people aged 65+** are uncomfortable with online banking. This includes more than half of those aged 80+.[7]

It is so frustrating not being able to speak to a human being and ask questions should the necessity arise. It takes at least twice as long to carry out a transaction particularly when sites are complicated to follow. My health is suffering due to the time spent staring at the computer screen. I usually end up suffering from headaches and feeling tired and angry! - **Gail***

From March my town will not have any banks at all. The nearest bank/building society is 12 miles away... and it is hard to get bus times etc as very often there are no paper time leaflets available... I feel vulnerable every time I switch my iPad on. It's just not safe. The fraudsters are always ahead.
- **Judith, 72**

I have internet access but prefer to visit the bank for many reasons. I can't do this anymore as my local branch closed and it's difficult to go further afield due to location. I find many things confusing and complicated when trying to access online and I don't want to fill my phone with apps that I don't understand. - **60 year old**

It is so frustrating that you can no longer get easy access to your own bank for any banking services unless you go online. With constant computer problems it is imperative to be able to access one's banking services at short notice if necessary.
- **Roshni***

How can we end the digital exclusion of older people?

The push to access services online is impacting older people in nearly all aspects of their lives, with significant consequences for their wellbeing and their participation in society. Banking, access to council services, booking hospital and GP appointments and applying for benefits are all essential services that enable all of us to live our lives.

Those who are not online are also missing out on cheaper event and train tickets, exclusive shopping discounts, public transport timetables and online-only entertainment. Older people who do not or cannot use the internet are at an immediate disadvantage and the world is being made to feel a lot smaller for them. At Age UK, we think this is ageist and deeply unfair.

Essential services must always offer an easily accessible offline route to access them. This means preserving telephone lines and where possible in-person services, and training staff to be informed of all available ways of accessing services so that they can efficiently signpost older people to them.

In order to guarantee equal and fair access to essential services for all, Age UK recommends:

1. All public services, including the NHS, council services and other nationally provided public services, must offer and promote an affordable, easy to access, offline way of reaching and using them.

2. The Government must make sure local government receives enough funding to provide offline services.

3. More funding and support provided to enable people who are not internet users, but would like to be, to get online.

4. The Government should lead on the development of a long-term, fully-funded national Digital Inclusion Strategy, to support people of all ages who want to go online to do so (the last such strategy was produced in 2014).

5. The Government should change the law to require banks to maintain face-to-face services.

6. Banks must accelerate the roll-out of Shared Banking Hubs to meet the high and continuing demand for face-to-face banking services.

Information and Advice on digital skills

If you, or an older person you know, is experiencing digital exclusion or would like to improve their skills accessing the internet, Age UK is here to help. We provide vital information and advice services on a local and national level to support older people and in some locations provide digital inclusion training.

On our website you can find digital skills information: *www.ageuk.org.uk/our-impact/ programmes/digital-skills/* and local services available: *www.ageuk.org.uk/services*

Or call our free advice line on **0800 169 65 65. Lines are open 8am-7pm, 365 days a year.**

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*   **Name changed for anonymity**

About Age UK

Age UK is the country's largest charity dedicated to helping everyone make the most of later life. Our vision is to make the UK a great place to grow older. Our ambition is that all 11.8 million older people across the UK can:

- Have enough money to live without the fear of poverty in later life

- Enjoy life and feel well

- Receive high quality health and care

- Be comfortable and secure at home

- Feel valued and able to participate

Written by Luke Pilot.

Contact us

For more information on digital exclusion, or to meet with us,
please contact our External Affairs team:

- email **PublicAffairs@ageuk.org.uk**

- or visit **www.ageuk.org.uk/offline-overlooked**

For advice contact our free advice line. **Lines are open 8am-7pm, 365 days a year 0800 169 65 65.**