2018 Innovating for Ageing Programme

Problem Shortlist

Digital Exclusion

NS&I – Instilling confidence in digital transactions

What is the issue facing vulnerable consumers that you would like us to ask the solutions community to attempt to solve?

I would like to propose an overarching issue, which is "digital" transactions and split this into streams below – I understand that for the purposes of this exercise we may not get answers to all. I believe the biggest issue affecting the retail consumer market is how retail organisations take ageing and "vulnerable" consumers on their digital journey. How do businesses balance the increasing demand for digital channels with the need to provide alternatives for consumers who are unable to transact / interact digitally? What can organisations do for those that will not transact digitally – will the government need to provide a "branch" for these consumers?

Finally, where certain channels are "turned off" how we can still ensure good service for older customers – turn off CIC how can we still give a good experience to elderly / vulnerable. How do we instil a confidence in the internet and transacting digitally? Additionally, where older or "vulnerable" customers have issues remembering their security details – what technology can we leverage for non-digital consumers?

Why should the judges ask the solutions community to prioritise the issue you have proposed?

I believe that this will be one of the biggest if not the biggest issue faced by aging and vulnerable retail consumers within the next 5 to 10 years.

How many people might benefit from a solution to this issue?

Potentially the UK population at one point or another, the FCA conservatively estimates that 50% of the population will experience vulnerability at some point in life coupled with that fact that we will all get older. Currently 53% of over 55' do not use digital services for banking and 41% do not use it for purchases. Getting engagement right and managing a consumer's digital journey / education means that we no longer have the digital gap in older or with certain vulnerable groups.

Leeds City Council – Digital inclusion to and statutory services

What is the issue facing vulnerable consumers that you would like us to ask the solutions community to attempt to solve?

Digital exclusion in older people. Older people are frequently left behind when it comes to digital inclusion, whilst some solutions exist none of them address the true scale of the problem and we are heading towards a situation where people are excluded not only from digital life but from real life by not being able to interact online. The issue is partly skills based – people have never learnt digital as they have needed or wanted to and it can seem unsurmountable now it is so far advanced, but it is also partly a financial issue – if people are already on a stretched budget for food and fuel they aren't going to pay for something they have so far managed without.

Through engaging with people who don't feel computer-literate you often hear 'it makes me feel stupid' or 'it's just not for me' but actually if the benefits are properly shown to someone and learning tailored to their needs, or use of digital linked with something they are passionate about, then people can be convinced. Work around creating more connectivity, and that being accessible to all at an affordable price, continues apace and would only be bolstered by more people wanting to access the online world. There is sometimes a fear or an idea that going digital can make someone more socially isolated, as robots and computers replace real-life interactions.

Actually, if the tools people have at their disposal are used effectively then this is not the case as people can plug into their local community, or find new online communities around the world. Plus the interaction that people have with services is more meaningful and staff time can be better used as time-consuming admin is taken care of with digital solutions leaving room for deeper engagement. There is potentially an underlying attitude that the problem of digital exclusion will go away in 20 years as younger generations are overall more digitally literate, and once we get to the 'digital native' generation being older they will already be well-versed.

However, people are still excluded and rather than having a two-tier offering of digital and non-digital when it comes to services, and life in general, if everyone is brought along for the ride we will have a situation where innovation can flourish and the potential of digital can be realised. It will require time and thought as to how to bring people along, particularly those who are the most excluded, and this is where I see the solutions community being able to make a massive impact.

Why should the judges ask the solutions community to prioritise the issue you have proposed?

We live in a time of innovation where exciting things are made possible by digital technology, plus it is cheaper and more prevalent than ever. At the same time statutory services are under more pressure than ever, a situation set only to worsen with the ageing population. The ideas and innovations proposed to address this are so often digital, whether than be web portals to book an appointment at the GP, wearables for health monitoring or online communities to support people with certain health conditions. If people can't use these then traditional options remain, but for how long?

It's also important to consider staff resource in statutory services, as in many cases automation can free up staff time from admin to have more meaningful interactions with people and patients they work with. However, this will by definition be leaving people behind as the new quicker easier options are not open to those who don't yet have the skills or are not in the financial position to use them. Interventions at the people end of this issue only open out more options for the future, and the scale on
which this can take place is not to be underestimated. Digital innovation is going to progress apace regardless so much better if people are included and brought along rather than there being a growing divide between the can and the can-nots.

How many people might benefit from a solution to this issue?

It's difficult to quantify the scale of the issue, but a report from the Royal Geographical Society suggests 5.9 million adults in the UK have never accessed the internet, the Age UK Digital Inclusion Evidence Report 2013 says 8 million adults in the UK are offline. The links below lead to some interesting statistics, with some evidence of work currently happening but clearly not at enough scale to truly address the issue, this is then something the solutions community can really get their teeth into!

https://21stcenturychallenges.org/what-is-the-digital-divide/.

https://www.gov.uk/government/publications/uk-digital-strategy/2-digitalskills-and-inclusion-giving-everyone-access-to-the-digital-skills-they-need.

If you have any case studies to exemplify the problem, please provide details here

The scale of the issue is so large that there are a wealth of case studies that could be replicated here. Instead it's probably better to show work that has brought all of this together, such as this report from Age UK
https://www.ageuk.org.uk/brandpartnerglobal/londonvpp/documents/idbb2954%20london%20older%20londoners'%20digital%20inclusion%20report%20web.pdf.

This from the BBC is few years older but has a wealth of statistics, by region
http://www.bbc.co.uk/learning/overview/assets/digital_capabilities_2014.pdf.

And finally this report from the Good Things Foundation shows data across all demographics, and highlights the importance of age when talking about digital exclusion
https://www.goodthingsfoundation.org/sites/default/files/research-publications/ofcom_report_v4_links.pdf.

Ransackers Association – Introducing older people to the internet

What is the issue facing vulnerable consumers that you would like us to ask the solutions community to attempt to solve?

Lack of attention to the needs of older people by High St stores selling phones and computers. Older people have variable knowledge of what might be available, ranging from very little to quite a lot. But usually they do know what they need the machine for, e.g using the Internet, communicating with grandchildren via email, via Skype, via social media. They will also know if they have bad eyesight, need a larger keyboard, easily drops things and need a protective case, etc. Often the young people working in these shops talk too fast and offer services without explaining clearly. People end up buying an unsuitable piece of kit.

There is some evidence that over 75s have previously use the web, and when their equipment goes faulty they don't know what to buy, they are often worried about spending the money, and so they end up with no internet access at their home. Retail has its part to play in remedying this. Training in age awareness, in listening, and giving information clearly and slowly is needed.

Why should the judges ask the solutions community to prioritise the issue you have proposed?

Older people are easily excluded from the digital world. Up to age 75 there have been positive increases in the percentages using the web and other IT. Digital education projects, and computer courses, nationally, but not available everywhere, have helped. Since the smartphone revolution the kit has become very small, some older people who want an old fashioned basic type mobile are sold smartphones they can't use. Specialist firms like Doro sell rather expensive phones.

1.6 million pensioners are in poverty (Age UK figures) and a mobile phone is a big expense for them; for may a basic phone will be the only option, or no phone at all.

Leaving aside the needs of the physically disabled, those with tremors and Parkinson's, those with dementia and severe memory problems, those who are partially sighted, the present level of services by retailers of kit to older people needs attention. Older people in this sense include:

the active Over 50s, the lively 60s, the savvy 70s, and the group labelled "frail elderly" many of whom have good capacity and good brains. Step free accessibility and seating in these shops also needs attention: when buying a computer or phone it can take a while, and shops have removed their seats.

How many people might benefit from a solution to this issue?

There are 11.8 million pensioners (above state pension age) in the UK (Age UK 2018: Later Life in the United Kingdom) Even if you remove 30% as being either very frail, in mind as well as body, or disabled, or in the direst sector of poverty, that would make over 8 million potential consumers. If they buy kit once every 4-5 years, which is about the upper limit of most of the current generation of laptops, tablets, phones, that still make approx. around 2 million potential customers a year.

Families and friends of these people would also benefit if they had working communications kit: assuming each pensioner is in contact with 4 people, another 8 million people a year would benefit if their relations and friend had the kit to keep in better digital contact with them, look up their own council information, book their own trains, shop online.

If you have any case studies to exemplify the problem, please provide details here

Age can be a major factor as to whether an adult has used the internet (ONS. 2016). In the UK in 2016, almost all adults aged 16 to 24 and 25 to 34 years were recent internet users - 99.2% and 98.9% respectively (ONS 2016).In the 65 to 74 age group, recent use has increased by 68.7% since 2011, when the survey began. During this time period, people aged over 75 have consistently had the lowest rates of internet use. Yet older people have been increasingly going online.

By 2016, 38.7% of UK adults over 75 had 'recently' used the internet, compared with 19.9% in 2011. However people in this age group also have the highest rate of lapsed users: 4.8% in 2016, compared with 0.2% of people aged 16 to 24 years. ONS suggests that this means that while more people aged 75+ are venturing online, numbers of them stop using it again.

References: Leela Damodaran, Wendy Olphert, Stephen Phipps, "Keeping silver surfers on the crest of a wave – older people's ICT learning and support needs".

Working with Older People, (2013) Vol. 17 Iss: 1, pp.32 – 36 Olphert W, Damodaran L (2013) Older people and digital disengagement: a fourth digital divide? Gerontology, 59(6):564–570.

ONS (2016) Statistical bulletin: Internet users in the UK: 2016. London: Office for National Statistics.

Financial Services Consumer Panel – Digital inclusion and financial services

What is the issue facing vulnerable consumers that you would like us to ask the solutions community to attempt to solve?

How can we ensure people aren't left behind or excluded by increasing digitalisation?

Why should the judges ask the solutions community to prioritise the issue you have proposed?

Banks and other financial institutions are decreasing their physical presence, and expecting people to transact online. Many vulnerable people do not have access to the internet, or do not want to use it for financial services. They may not be able to afford the latest smartphones or tablets, so even if they are online their apps will quickly become obsolete

Banks' greater use of personal data (e.g. through open banking) will enable them to 'cherry pick' customers. Large numbers of vulnerable people will likely find themselves excluded from some financial services, or offered only poor products.

How many people might benefit from a solution to this issue?

Anyone who cannot, or is unwilling to, use technology for banking and other financial services.