

Social Justice and Social Security Committee

Digital Exclusion and Pensioner Poverty

CAS follow up evidence for the Social Justice and Social Security Committee - April 2025

Background

Citizens Advice Scotland (CAS), our 59 member Citizen Advice Bureaux (CAB) and the Extra Help Unit form Scotland's largest independent advice network. The Citizens Advice network in Scotland is an essential community service that empowers people in every corner of Scotland through our local Citizens Advice Bureaux (CAB) and national services by providing free, confidential, and independent advice. We use people's real-life experiences to influence policy and drive positive change. We are on the side of people in Scotland who need help, and we change lives for the better.

Older people

Older people are one of the most prominent groups supported by the Citizens Advice Network in Scotland who are digitally excluded. Older people are more likely to be digitally excluded than younger age groups and tend to require more support from their local Citizens Advice Bureau to access digital platforms. Advisors across the Citizens Advice Network in Scotland tell us that many older people don't have the confidence or digital skills to access essential online services independently. This leads many to turn to their local bureau for support.

For example, advisors consistently support older people to apply for a blue badge, which has been highlighted as an application with restricted channel choice, as well as warm home discount applications and applications for attendance allowance (now pension age disability payment.) In some scenarios, we see older people who can manage independently if a service can be accessed by phone, in person or through a physical application form, but restricted channel choice which forces a person to access a service online can lead them to seeking support from our network. As evidenced by the example below:

A Citizens Advice Bureau in the west of Scotland supported 83-year-old Nicola to complete a blue badge application¹. Nicola is in receipt of attendance allowance and

¹ Citizens Alerts used throughout this evidence are based on a real-time case reporting system operated by the Citizens Advice network in Scotland. These qualitative cases are shared with us from individual CAB, which provide CAS with unique and unparalleled insight into the lived experiences, situations and detriment

has mobility issue due to various health conditions. Nicola had sought support from her local authority, but they did not offer any way of applying offline and Nicola was unable to complete the application online. An adviser assisted Nicola to complete the application, and she will return at a later date for assistance to complete the payment as this also needs to be done online.

Nicola's story is all too common and support from local Citizens Advice Bureau is often the only way in which people like Nicola can access essential services or measures that they are entitled to but are often excluded from accessing. The experiences of digitally excluded older people can be further compounded when they live rurally. Rurality and lack of face-to-face access for essential services is a significant reason why many older people visit their local Citizens Advice Bureau. As highlighted by Jim's case below:

Jim is in his 80s and sought support from his local island-based Citizens Advice Bureau in the West of Scotland after he was unable to use his Bank Giro Credit slip to pay his electricity bill at his local Post Office. Jim does not do online banking and nor does he have any desire to do so as he doesn't have the motivation or the confidence. As such his energy provider advised him via letter that he can pay at a NatWest counter. However, at the time of Jim's visit, there was no NatWest branch on the island. Jim used to have an energy payment card that he used for years without problems, but this was made difficult by being made to migrate to a new energy provider. Advisers cite this card as being great for vulnerable adults in remote and rural areas which have limited ways in which to pay bills. Jim's adviser was able to establish that he was in credit, and he would have to pay in card/cash this time around while they raised this issue with the Post Office and energy provider. Since the time of Jim's visit, NatWest have begun operating mobile branches across island communities, but these are specific slots and may not be accessible for those with limited mobility/transportation.

The above example highlights the detriment experienced by older people when multiple services are made digital by default within rural areas. Citizens Advice Bureau across Scotland continue to be a linchpin for older people in rural areas when many services have retreated to digital by default access. We do welcome the efforts of some members of the financial sector, such as NatWest, who continue to offer face-to-face customer services within rural and island communities in Scotland.

Disabled people

Those with a health condition or disability are another predominant group supported by the network with digital access. People with health conditions or disabilities can

which individuals seeking our support are facing. While Citizens Alerts represent individual client experience, they can also highlight patterns and structural issues which need to be addressed. We anonymise this data and compile and analyse it to effect change in policy, law and practice.

find that their condition can prevent them from effectively engaging with digital services.

For example, those with mental health issues can find long, online applications overwhelming to navigate on their own. Physical conditions can also mean that accessing services online is not the most practical approach for a person and can be a difficult and time-consuming process, whereas a phone call or in person appointment would be far more efficient.

Universal Credit for example, which is predominantly applied for online, can be a daunting and overwhelming application process for a disabled person to navigate on their own. The Citizens Advice network in Scotland regularly supports disabled people with a range of matters such as starting and maintaining benefit claims or identifying and applying for additional support they may be entitled to, such as the warm home discount. The benefits system can be exclusionary of disabled people when the route to application is digital by default.

However, CAS would highlight the work of Social Security Scotland who have built channel choice into the application process, allowing for phone applications and paper applications as well as online. The local delivery teams who assist people with the application through a face-to-face appointment also provide an essential service to those who feel unable to complete the application on their own. CAS would encourage other benefit administrators to consider a similar approach.

Low-income households

Another group our network regularly supports with digital access is those on a low-income. Due to the cost of devices, tariffs and internet, many low-income households have limited digital access.

Evidence from across the Citizens Advice network indicates that digital exclusion is closely linked to financial hardship. Affordability of tariffs and devices is a major cause of digital exclusion and those who are digitally excluded may be more vulnerable to the financial pressures of the cost-of-living crisis. It has been essential for many people to have affordable internet access, from which they can access online support, advice and financial tools. Online financial tools, such as the CAS money map² and Council tax tools³, and online price comparison sites are vital to help consumers access information that can assist them throughout the cost-of-living crisis. Whether due to affordability, skills, or infrastructure – digitally excluded people may face additional barriers to accessing vital advice and support to navigate the cost-of-living crisis as demonstrated by Neil and Farooq's stories below:

Neil was supported by his local Citizens Advice Bureau in the north of Scotland after an unexpected bill left him with no money. Neil was unable to access financial

² [Money map | Citizens Advice Scotland](#)

³ [Council Tax Reduction Tool - Citizens Advice Scotland](#)

support online as he cannot afford internet or a device that can access the internet. The CAB supported Neil to apply for a crisis grant, a fuel voucher and the warm home discount. A referral for a food parcel was also offered to Neil should he not be able to get what he needs from the local food share. Without the assistance of CAB, Neil would not have been able to access the essential support he needed.

Farooq came to his local Citizens Advice Bureau in the east of Scotland due to not having an email address and was unable to apply for warm home discount. The adviser telephoned the energy provider who was unable to compete the application as Farooq does not have an email address. The adviser helped set up an email address and made the application and prevented Farooq losing out on £150 towards his energy bill.

CAS are concerned that digital exclusion has compounded the impact of the cost-of-living crisis. As previously mentioned, with many essential day-to-day activities being conducted online or through digital services, those who face digital exclusion may be without access to essential support or services. Whether this is due to affordability, lack of connectivity or a lack of digital skills it is evident that many people have been impacted by their lack of access to the internet throughout the cost-of-living crisis.

CAS have been made aware by Citizens Advice Bureau that many people navigating the utilities market face significant difficulties in switching providers if they are unable to access price comparison sites. Likewise, Citizens Advice Bureau support people to maintain their online Universal Credit applications, with one island-based Citizens Advice Bureau supporting someone who was sanctioned because they had no mobile internet signal to update their online journal.

Research from Nairn Citizens Advice Bureau highlights the additional costs faced by people who are digitally excluded. Participants reported facing disadvantage because they couldn't compare prices and read reviews when buying large household items and appliances, or shop around for the best deals on utility bills and other outgoings as evidenced by this quote from a participant in the research.

"I am sure I have paid too much for my car insurance. I see on the tv adverts that say we should compare prices. How do you do that if you don't have access to the internet? I have to manage on my state pension but I need a car as I live out of town and there is no transport to the hospital for my regular appointments. I ended up paying what I was asked to pay by my car insurance company."⁴

The transition of social security and banking services to primarily digital channels has also resulted in many digitally excluded people finding it more difficult to manage money, payments and access help and information. CAS are concerned that many digitally excluded people may have gone without the necessary advice and support

⁴ <https://www.nairncab.org.uk/news/bridging-digital-divide>

that would assist them in navigating the cost-of-living crisis and potentially increasing their risk of debt.

Unemployed and those seeking work

Similarly, those who are unemployed may struggle to meet the costs of digital access due to a low income. The Citizens Advice network routinely supports people who are unemployed and/or those seeking employment in a range of ways. This includes assisting clients in vulnerable situations to apply to the Scottish Welfare Fund and completing council tax reduction applications.

Significant efforts are undertaken by Citizens Advice Bureau throughout Scotland to support people to apply for and maintain Universal Credit. As Universal Credit is a digital by default service, many people who are digitally excluded but are relying on Universal Credit as a lifeline may have either been unable to maintain their claim or unable to claim at all. This can lead to extreme detriment to the individual, causing them financial distress and hindering their capacity to find meaningful employment opportunities. We see this highlighted by Luke's situation below:

Luke sought support from his local Citizens Advice Bureau in the South of Scotland to help manage his universal credit account. Luke has been sent a copy of his tenancy agreement via email which he had to upload to his universal credit journal. Due to limited digital skills, Luke was unable to do this by himself and sought support from his local CAB to complete this. Had Luke not been assisted by his local CAB, he would have risked his rent going unpaid and debt accruing, triggering extreme financial hardship.

For people like Luke, it is therefore understandably difficult to actively find meaningful employment when faced with a lack of digital skills or internet access which is then further compounded by financial precarity. What would be of extreme benefit to digitally excluded individuals in receipt of and applying for Universal Credit, is accompanying digital skills support or development. This will allow people to manage their claim more easily but also gain the essential digital skills required to find meaningful employment and training opportunities.

This is best shown in the experiences of Robert below, who visited his local Citizens Advice Bureau in the west of Scotland.

Robert made a telephone claim for Universal Credit as he has no IT skills, but the local Jobcentre gave him weblinks in order that he can keep to his commitments. As Robert lacks the digital skills to do this, he was unable to meet his commitments despite making a telephone claim from the outset of the application.

We strongly believe that for digitally excluded people to find meaningful employment, digital skills support should be integrated into the Universal Credit application process and offered to those who are struggling to maintain their Universal Credit journal. This would empower people to have the independence and confidence to

enter a job market which is increasingly expecting candidates to be digitally literate, not only giving people financial independence but further alleviating the pressures of UK Government's public expenditure.

Issues with other services that are digital by default/digital first

CAS has a number of concerns about digitisation within the justice system which we have consistently highlighted to Scottish Government and other stakeholders. CAS understands that the use of digital technologies - such as virtual hearings, electronic submissions, email and e-signatures – can enable greater efficiency in court services and operations, which can be beneficial for those involved in proceedings. However, for significant numbers of people in Scotland who face digital exclusion, these technologies can create additional barriers to navigating court and tribunal processes and can impede access to justice. We are concerned that the reliance on digital means of participation in court business risks people being excluded from the justice system.

CAS has cautioned against a wholesale shift to digital technology in the justice system as there will always be users, who are often vulnerable, that are disadvantaged by this and whose access to justice will be impacted. We believe more support is needed to enable vulnerable and digitally excluded groups to access justice and that the best way to mitigate these potential detriments is through channel choice. This would allow users to choose the most appropriate method of participation in court or tribunal processes to best suit their needs, rather than, as tends to happen in practice, the default channel being determined for administrative reasons such as the type of proceeding or action.

CAS recognises that the option to access court proceedings digitally improves accessibility for some in certain circumstances, while efficiencies which allow the backlog to reduce are in everybody's interests. We have argued, however, that these benefits must not come at the expense of access to justice for the most vulnerable in society - and that any shift towards digital by default in court and tribunal services must therefore be matched with enhanced support for users who face barriers to navigating these processes digitally, to prevent their exclusion from court or tribunal processes. These issues are highlighted by Elizabeth and Stephan's stories below:

A CAB in the West of Scotland supported Elizabeth, who is in her 80s and was required to attend an Attendance Allowance appeal hearing in person but felt uncomfortable to do so because of Covid-19. At the same time, she had no facility or knowledge to use Zoom for a remote hearing.

Stephan sought support from his local CAB in the west of Scotland prior to proceedings at the local Sheriff Court in which he aimed to challenge a decree regarding the arrestment of his car for a debt he owed. He faced being unrepresented in the ordinary cause proceedings as he was unable to find a local solicitor willing to take on his case but wary of having to travel and use a solicitor

further afield due to his low immunity. Stephan stated that he required assistance from the court to lodge documents but was told by court staff that no assistance could be provided and if he made one more mistake on the forms, they would refuse to accept the documents altogether. He also stated that he had no facilities to attend the WebEx court hearing. CAB offered assistance in locating solicitors and use of CAB facilities to secure access.

CAB advisers regularly report that even when users physically have digital access, limitations, and failures of the technology both in virtual and telephone hearings can create significant problems and impact people's experience and pursuit of justice. As demonstrated by Billie and Nguyễn's stories below.

An adviser in a North of Scotland CAB supported Billie, who is disabled, in a tribunal hearing when the online hearing platform experienced technological problems which could not be resolved despite several attempts. This resulted in the adviser having to operate three different lines of communication – mobile phone in one hand, landline phone in the other, while he could see the court on-line, but the court could see neither Billie nor the adviser. These issues resulted in the hearing overrunning by 2 hours and a very distressing experience for Billie.

A CAB in the west of Scotland supported Nguyễn, for whom English is an additional language, in a virtual first-tier tribunal hearing contesting a DWP (Department for Work and Pensions) decision. The online hearing started late, then problems arose due to the interpreter not speaking Nguyễn's native language. The hearing had to be recessed to give the adviser a chance to separately take instruction from Nguyễn in which he made clear that he wanted the hearing adjourned so that an interpreter speaking the correct language could assist him in the proceedings. Several attempts to resume the video hearing afterwards failed, as the adviser and Nguyễn could not be added to the virtual hearing room due to technical problems, so the hearing had to proceed by telephone instead. When Nguyễn started to become more and more agitated, the hearing was brought to a stop by ending the call. Technical problems can cause further detriment to people or party litigants when something goes wrong with technology while people are left without any real-time support to bring this to the court or tribunal's attention.

CAB advisers have told us of people who experienced technological issues which prevented them from joining virtual platforms at short notice. They were unable to find a way of alerting court staff to this, meaning the sheriff assumed they had simply opted not to participate and proceeded to grant orders, such as those for eviction or custody, which had far reaching impacts.

CAB advisers have also raised concerns about remote and virtual hearings being increasingly treated as the default mode of court and tribunal proceedings and participation. As in Catherine's case below:

The Scottish Tribunal Service (STS) staff informed Catherine, who was receiving the support of a CAB in the Central Belt that as a default position, hearings were conducted by telephone and asked her to justify in writing why she wanted an in-person hearing. The guidance on the STS website states that a person 'may want to attend a hearing in person. This is called an oral hearing. Either party can request an oral hearing.' While Catherine understood this to mean she could request an in-person hearing, in practice, there seems to be a strong presumption that requests for in-person hearings will only be allowed under special circumstances. However, no criteria for granting such requests seem available to the public. This runs counter to a person-centred justice system that puts the user at its heart. This is even more problematic for vulnerable individuals and those with protected characteristics.

CAS remains concerned that the use of remote and virtual hearings can disproportionately disadvantage unrepresented party litigants, those who are assisted by CAB, or others with additional support needs. We believe that it is unrealistic to expect vulnerable groups or those with additional support needs to engage with remote and virtual proceedings without providing some one-to-one support. Without attending physical court room locations, party litigants may not be signposted to advice and advocacy services (where these exist and are appropriate).

The in-court advice services offered by some CAB are often located within the court building and so many people drop in on the morning of their hearing, having either been signposted by the sheriff clerks or having seen relevant signage. If people are not physically in the court, they may be less likely to get advice or representation for their case. In the case of family or housing issues, lack of advice or representation can contribute to a loss of custody or the loss of housing tenancies, which can have serious adverse consequences.

Even decisions taken on procedural issues or case management can have a significant impact on proceedings affecting people supported by CAB as evidenced in Norman's case.

Norman, visiting his local CAB in the north of Scotland, attended a virtual procedural hearing where the Sheriff had determined that he had no jurisdiction and had dismissed the case. Norman was unrepresented, did not follow the legal arguments made around jurisdiction and had no understanding of the decision reached or the reasons for it. To compound things, no decision form was issued in the case (until CAS later intervened to raise the matter with the Scottish Courts and Tribunal Service), leaving Norman unaware of any arrangements or deadlines for appeal.

CAB advisers also reported that in-person hearings are vital for many court and tribunal users when the honesty of their account and the veracity of the appellant are crucial for the case such as in many tribunal hearings regarding benefits or immigration and asylum claims. Advisers told us that in cases where, for example, the DWP considers someone's application for PIP (Personal Independence Payment) or ADP (Adult Disability Payment) as unjustified, people have been

desperate to demonstrate during hearings that they 'haven't exaggerated their disability or health condition', or that 'they aren't a fraud'. Their ability to do so may rely on physical co-presence and immediacy which would be significantly impaired in telephone or virtual hearings.

Similarly, CAB advisers reported that in cases where interpreters are involved to assist someone in participating in and navigating proceedings, it may be crucial that the interpreter and the individual being supported are in the same (quiet) room so that they can communicate clearly and confidentially with each other during the hearing. The same is true for communication between representatives/advisers and people where virtual/remote hearings can impede their confidential communication and real-time advice.

Banking

When considering digital exclusion, the other side of the same coin is the battle against financial exclusion and to truly overcome this barrier, both issues must be tackled together. Various financial inclusion initiatives have led to new and improved products entering the financial market, many coming from Fintech and Neo-bank firms spotting opportunities to provide products to those currently underserved by mainstream institutions.

These include payment cards without the need for a bank account or tools which help with basic budgeting and money management. Unfortunately, most of these improvements are digital by default or online only options, leaving many not only digitally excluded but financially excluded by extension.

Digital exclusion, especially for older people can come in many forms from lacking digital skills to low confidence on using online products, especially with regard to financial matters. Data poverty is another significant barrier where even if people have the confidence and skills, they may lack the financial means to afford digital access.

Such barriers were highlighted during recent research into Access to Banking, where CAS held several focus groups with our advisers in our network. One adviser from the West of Scotland in small rural/island area commented:

"Some people are just not technically minded and don't know or don't have the confidence to bank online. As people get older, they become more aware of scams so are nervous about doing anything out of their normal comfort zone and have to be very very careful."

Another adviser from East of Scotland CAB in large mixed area stated:

"Digital Inclusion has a wide variance in terms of access in our area as it covers as far as the rural and remote parts down to the city. This means even for clients who are digitally capable, there are vast areas where there is little or no connection, or even with a mobile signal".

Market forces and financial economies mean that today's society is shifting towards a world which has fewer physical branches, and more services are being delivered through apps and online. These intertwined issues can have a severe impact on older people's lives, particularly with public services and financial firms moving services online and failing to consider how people gain access to products or support. This is best illustrated in John's case:

John went to a North of Scotland CAB following closure of his bank branch. John is over 60 and lives in a remote rural area and this closure is causing him severe detriment. John cannot use internet banking as he does not have the skills, knowledge or confidence. John prefers to do all his banking needs in branch and now his bank branch is closing down, John is having to switch to a different bank but struggled with knowledge of how to even open an account. CAB were able to assist John in opening his new account and transfer everything over, but the experience was still very traumatic for John.

We heard from several advisers of clients having to pay for taxi services to take them to their closest branch to withdraw cash or to complete other banking services because they could not do so online. This is costing those clients on the lowest incomes extreme financial hardship just to access their money and complete simple tasks.

Despite digital exclusion being strongly associated with financial exclusion and even poverty, it is crucial that those most at risk of digital exclusion are not further disadvantaged by a lack of non-digital alternatives as demonstrated by Laura's story:

Laura approached a West of Scotland CAB with multiple debt issues which stemmed from an inability to access her bank. Laura lives in a council rented property with a small amount of rent arrears outstanding and is in receipt of Universal Credit. Laura has a Pre-Payment Meter for her energy and can no longer afford broadband for her home so has no digital access. Laura's bank account is in its overdraft, and this is costing Laura £40 a month which she cannot afford. The CAB advised Laura to open a new account but there is no other local branch. Moreover, Laura's current bank refused to close the account due to the outstanding debt. This has meant Laura is unable to deal with her debts and the inability to afford broadband is having an impact on Laura's ability to access her online Universal Credit account or apply for a digital bank account. Laura wanted to discuss this in person with her bank, but the local branch is over 60 miles away in Glasgow.

Presently, the Financial Conduct Authority (FCA) do not prescribe which channels must be offered to consumers, but under its Consumer Duty, firms are expected to put good consumer outcomes at the heart of their products and services. But with the switch to digital by default, it is inevitable that people will lose access by an inability to use digital channels or lack of non-digital alternatives being offered.

It is undeniable that Fintech companies are providing opportunities to reach people regardless of their location or distance to their nearest financial institution. Innovations are tackling the issue of people having insufficient documentation and biometric technology through digital ID to help the most disadvantaged to access services in a quick and simple manner.

Yet, the industry could create the most beautifully designed, intuitive and impactful solution but if people cannot access the internet in the first place or learn how to use these tools, it is pointless. It would be like having the greatest shop in the world with the best products or services that can be taken right off the shelf, but only for those who have exact directions and advanced map reading skills to find and use it.

Moreover, public services do not have a corresponding Consumer Duty and therefore can deliver their services in a manner of their choosing. Therefore, when banking institutions and public services are moving to digital only channels, consideration must be given how those who are digitally excluded or vulnerable are not left behind.

Failing to do so will push groups, such as older people, who are already financially and digitally excluded further out of society and into entrenched poverty, inequality and debt. As demonstrated by the above case studies, rural communities are particularly affected where poor or limited connectivity can prevent these communities from participating in the digital and financial economy.

Findings from our Access to Banking research are outlined below⁵:

There is a need for balance between providing digital tools and products as well as alternative non-digital products such as Basic Bank Accounts accessible in physical branches or banking hubs and ensuring public services are accessible through true channel choice, not channel shift.

Poorly designed digital services without usable non-digital alternatives only leads to barriers for people to access services and have a severe negative impact on vulnerable people.

COVID intensified the push towards digital, which saw an unprecedented shift away from cash to digital payments. It placed a spotlight on the issue of financial inclusion and created a rush to digital to deal with the fallout of the pandemic.

This led to physical options being closed off and threatening to leave those who struggle to make this transition behind.

To counter this, true channel choice not channel shift must be provided. People of all ages deserve to be offered a range of support, not only in the design of products and services but also in the fundamental provision of digital skills and capabilities.

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⁵ [Holding to Account Wider Report.pdf](#)

To achieve this, an enhanced approach to both digital and financial inclusion must be considered by seeking to improve both digital skills in those who lack them. This will give people the ability to access digital products if they wish to do so. But if they do not choose to engage digitally, alternatives which provide the same benefits and outcomes are offered so not to penalise people for their choices.

Moreover, just with financial exclusion education is crucial as people need digital skills just to access information on potential financial services. But they need the practical tools tailored to their individual needs to ensure they can gain access to this information. Providing such education and practical tools would be beneficial for all. Failing to address the digital barrier as well as wider financial exclusion in tandem, only risks underlying causes of exclusion to be exacerbated and enduring, hindering any chance of success.

Pension credit

Citizens Advice Bureau up and down the country routinely support people accessing benefits online. With regards to Pension Credit, the process for applying offers applicants a choice of channels; with post, telephone and online channels available. We believe that this approach to channel choice offers people the opportunity to apply for Pension Credit in a manner in which they are comfortable with.

However, in order to apply for the State Pension in the first instance, applicants must make a phone call to receive an application form, and they are unable to apply without supplying a phone number as in Michelle's case.

Michelle visited her local CAB having received a DWP letter alerting her to that she is entitled to the state pension. Because she had no phone and no internet ability, she had no means of actually applying for this pension. Her advisor phoned on her behalf on both the specific line and general pensions line and waited 15 minutes before being cut off, validating Michelle's complaint that it is impossible to get through when borrowing friends' phone.

Building from this, we see issues in which it is clear that the routes to Pension Credit applications are not made clear to potential applicants. As in Matthew's case:

Matthew visited his local CAB after being told by Fife Council that the only way to apply for Pension Credit is online, which is not correct. Matthew was worried about this because he does not have access to the internet and does not know how to use it. It would have been highly beneficial if Local Authority employees providing benefits check had a more complete understanding of the different ways Pension Credit can be applied for.

Likewise, we see issues in how digital exclusion is exacerbated when there is poor communication between agencies and applicants as in Kate's case:

Kate did not receive notification from the DWP of state pension, both as to how much or how to claim. She had not received any communication and is unable to claim

online due to not having received the letter with their verification code. Additionally, Kate does not have online access to find out the number to contact the claims line. This may have caused a delay in Kate claiming state pension and suffering financially, if she did not come to CAB for advice.

Universal accessibility/approaches in Scottish public sector

Citizens Advice Scotland would remind public bodies in Scotland that they are subjected to the Fairer Scotland Duty, which places a legal responsibility on particular public bodies in Scotland to actively consider ('pay **due regard**' to) how they can **reduce inequalities of outcome caused by socio-economic disadvantage, when making strategic decisions**. Given the significant link between poverty and digital exclusion, there should be meaningful considerations and actions in regards to ensuring digital inclusion in public service delivery.