Social Justice and Social Security Committee
Thursday 13 March 2025
8th Meeting, 2025 (Session 6)

![SPICe The Information Centre - An t-Ionad Fiosrachaidh]

Pensioner Poverty and Digital Exclusion

Introduction

Following the roundtable on Pensioner Poverty the Committee agreed to consider further the links between digital exclusion and pensioner poverty.

The Committee will hear from:

- Louise Coupland, Digital Health and Social Care Manager, Alliance
- Jillian Matthew, Senior Manager, Audit Scotland
- Kyle Scott, Policy Manager, Stronger Communities and Public Affairs, Citizen Advice Scotland
- Miriam Craven, Chief Operating Officer, Social Security Scotland

Background

Digital exclusion
Audit Scotland provide the following definition of digital exclusion:

Digital exclusion impacts people who do not or cannot fully use digital technology. It affects people in different ways. Those who:

- are unable to afford an appropriate device or internet connection
- do not have the skills and confidence to use digital technology
- have a fear or mistrust of using online services or lack the motivation to do it
- have difficulty in accessing digital services and devices or an internet connection
- are unable to keep up with the pace of change of digital technology.

Previous Discussion
At the Committee roundtable on pensioner poverty on 6 February 2025, the Committee heard from Age Scotland, Energy Saving Trust, Glasgow City Council welfare rights service, Independent Age, Institute for Fiscal Studies and the Coalition of Carers in Scotland.

Among the subjects discussed, witnesses highlighted that some older people find it difficult to access public services online. They considered that it is therefore important to ensure that alternatives are available so that people do not miss out on welfare benefits or other support.

For example, Richard Gass said:

> "Digital exclusion impacts individuals' ability to manage their finances and access welfare rights advice, which is increasingly provided online." (Official Report, col 18)

Debbie Horne (Independent Age) said:

> "Digital exclusion remains a significant barrier for many older people, preventing them from accessing the benefits and services they need." (Col 15)

On 4 February 2005, the Public Audit Committee wrote to this Committee, the Equalities, Human Rights and Civil Justice Committee and the Local Government, Housing and Planning Committee to highlight evidence they had taken on Audit Scotland's August 2022 report on digital exclusion. This included that:

> "Public bodies that have taken a 'digital by default' or 'digital first' approach to services have not always sufficiently considered the needs of people who are digitally excluded."

Audit Scotland's report is discussed further below.

Statistics
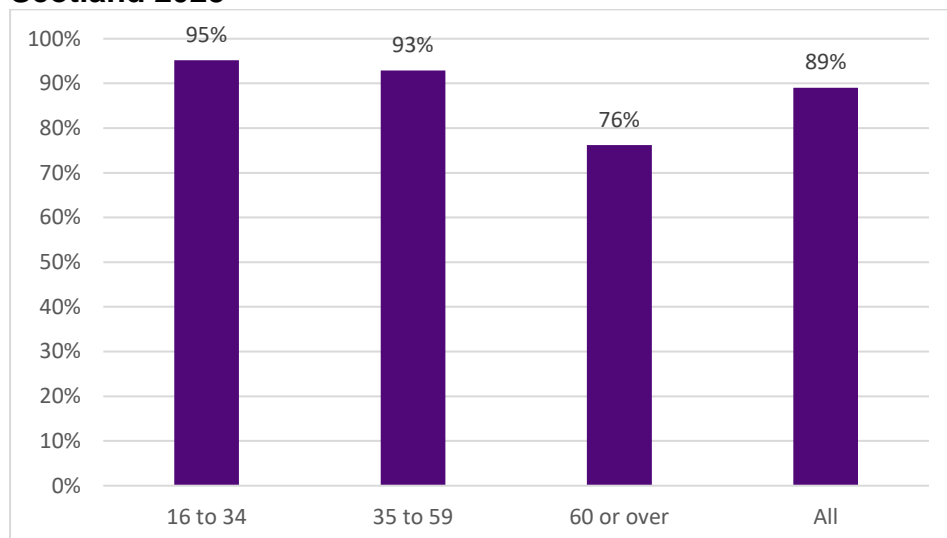
Internet use by age
The Scottish Household Survey 2023 found that 77% of those aged 60+ use the internet. Chart 1 below shows that 76% of people aged 60+ are confident in using public services online compared to 95% of 16 to 34 year olds. (SHS 2024).

Disabled people are less likely than non-disabled people to use the internet. 69% of disabled people aged 60+ use the internet compared to 83% of non-disabled people aged 60+.

Older people are less likely to take security measures when online such as setting complex passwords (49% of 60+ compared to 61% of those aged 35 to 59) or using different passwords for different accounts (57% of those aged 60+ compared to 70% of those aged 35 to 59).

Chart 1: Whether confident using public services online, by age group, Scotland 2023

Source: Scottish Household Survey, 2023

Internet use by income

Those on lower incomes are less likely to have home internet access, with 77% of those under £10,000 having access compared to 100% of those with incomes over £60,000. Chart 2 below shows home internet access by income.

Chart 2: Home internet access by income, Scotland 2023

Source: Scottish Household Survey, 2023

Social Security online applications

Older people are less likely than younger people to apply for benefits online.

For example, 49% of Pension Age Disability Payment applications were made online compared to 91% of Scottish Child Payment applications.

[Social Security Scotland's client survey 2023-24](#) found that:

- 73% of those aged 65+ said they had enough choice about how they communicated with Social Security Scotland, and
- 66% said it was easy to contact them. (Client survey, p55, [table 3.4.3](#))

Just three per cent of Social Security Scotland clients (all ages) said that inability to access the internet was a barrier to communicating with Social Security Scotland. There is no breakdown by age. (client survey, p189, [table 13.2](#))

The report found that:

> "Among respondents with limited or no digital access or confidence, some said their only option, or their preferred option, was to get in touch via phone. For some, this could be problematic given long wait times to speak with an adviser, with some saying they had been unable to get through at all. One respondent said due to long wait times, they had to leave a library where they had been accessing the internet without being able to connect to a web chat adviser."

Respondents raised issues around:

- Lack of confidence/skill using computers
- Lack of money for broadband
- Rural connectivity issues
- Long call response times mean they can't use the public library.

> "I find it very difficult with computers and don't feel there is enough help offered or given to people who don't have these skills or the facilities to do so." Respondent with experience of Disability Payment

> "I live in a rural community, so our internet is unstable. I didn't always have access to online help and support. I would either rely on others to help with this or use the phone." Respondent with experience of being case transferred to Adult Disability Payment

> "Due to my lack of finances, I would not always have Wi-Fi, I had to visit my sister to use her Wi-Fi." Respondent with experience of Adult Disability Payment

> "No money to get on the internet or phone…took hours to get through or connected. [I've been] flung out of phone boxes and libraries because I was taking too long to [make] contact. [These are] barriers to stop people getting help." Respondent with experience of Adult Disability Payment (client survey p.199)

Some respondents weren't aware of services which may have better suited their needs, such as web chat or local delivery.

> "I was unaware until very recently that I could still see a person to discuss my change in circumstances. I was advised I could even have a home visit to have help with the forms which really surprised me." Respondent with experience of being case transferred to Adult Disability Payment (client survey report, p.197)

The DWP customer experience survey 2023-24 also asked about internet access.

Overall, 94% of customers reported they could access the internet, either at home or elsewhere. The survey doesn't give a breakdown by age but does include results for those receiving Attendance Allowance, State Pension and Pension Credit – all benefits for those of pension age. Results vary considerably, suggesting a very varied experience amongst older people in terms of digital exclusion.

Of the three benefits, Pension Credit is claimed by those on the lowest incomes and it is Pension Credit recipients who have the lowest level of internet access at 78%. (table 1 below)

Table 1: Internet access by benefit

	Pension Credit	Attendance Allowance	State Pension
Access to the internet at home or elsewhere	78%	83%	97%
Could have accessed government services using the internet without help	38%	45%	81%

Source: fig 28, 29. DWP customer experience survey 2023-24

Policy Background

Public services are increasingly being provided online. This accelerated during COVID which led to the 'Connecting Scotland' programme. A joint Scottish Government and COSLA digital strategy was published in 2021 and is being updated this year.

Digital Strategy 2021
The Scottish Government and COSLA published a joint Digital Strategy in 2021 which is being refreshed this year. The three objectives are:

1. "People and place" – all people should have access to good quality connectivity; the skills and confidence to use digital technology and be reassured that digital technology is used in an ethical way.

2. A strong digital economy – businesses of all sizes, and in every sector, need the capability to respond to the opportunities and threats that digital offers.

3. "Digital Government and Services" – create the environment for public service organisations to provide digital services that are resilient, cost-effective, accessible, and easy to use.

One element of the strategy was to ensure 'no-one is left behind' due to lack of digital infrastructure, ability to afford devices or not having the skills to use them.

The main policy for digital inclusion was Connecting Scotland. It stated that:

> "Through the Connecting Scotland programme and targeted initiatives, we will therefore continue to bring people online throughout Scotland.

[…]

> At the same time, we must recognise that there are some people who cannot or do not want to use technology to access services. We remain committed to offering alternative options and using digital technology behind the scenes to improve the quality of the user experience."

A [progress report was published in May 2024](#) which referred to the change in direction of Connecting Scotland.

Evolution of Connecting Scotland
Launched during COVID, Connecting Scotland's initial focus was on providing "internet enabled devices, internet connections and […] training and support to individuals and communities who are digitally excluded.

In 2023, ['a full business case'](#) was completed for Connecting Scotland because:

> "the programme must adapt its mode of operation to one that is affordable in the current climate."

It proposed a shift away from providing devices to individuals and towards providing devices in ways that made them available to many people. In 2023, SCVO announced [two Connecting Scotland funds](#) focused on device lending schemes. These funds are no longer open and there are currently [no funding opportunities from Connecting Scotland](#).

A [paper by COSLA](#) in February 2024 described the change in emphasis:

> "Post-pandemic, the approach for Connecting Scotland has evolved and it has recently been adapted to become more of a programme of grant funding that can support wider, yet more targeted, digital inclusion interventions. This will be supported by a new Digital Inclusion Alliance which aims to better align all organisations involved in tackling digital exclusion and enabling better sharing of resources. Work is ongoing as to how such an Alliance might best operate in practice."

Audit Scotland report that:

> "The Scottish Government has significantly reduced its funding commitments to Connecting Scotland amid challenging public finances.

Funding was £1.3m in 2023-24 and £1.6m in 2024/25. [Holyrood Magazine reported](#) in February [2025](#) that there is:

"no funding dedicated to tackling digital exclusion in the 2025-2026 Scottish budget."

Digital Inclusion Charter 2024
The Digital Inclusion Charter was launched in August 2024 and is available for private, public and voluntary sector agencies to demonstrate that they are supporting digital inclusion. It has 58 signatories, mostly in the voluntary sector. There are five pledges:

Understanding: We commit to understanding digital exclusion and how it impacts the people we work with.

Approach: We commit to delivering on digital inclusion across our organisation, based on our understanding of need.

Resource: We commit to identifying and utilising appropriate resources for digital inclusion.

Partnership: We commit to working in genuine partnership where we can, to promote and advance digital inclusion.

Community: We commit to contributing towards a wider conversation, developing a sense of community and being part of something bigger – because digital inclusion is everyone's responsibility.

The digital strategy progress report in 2024 also referred to a Digital Participation Charter Fund which "invests in community digital inclusion projects across Scotland, with a focus on digital skills." The fund is currently closed.

Digital Inclusion Alliance
A Digital Inclusion Alliance is intended "to coordinate activity, support cross-sectoral collaborations, and remove barriers to furthering digital inclusion across Scotland."

In December 2024, FutureScot reported that:

"A short working life group has also been set up to create the Digital Inclusion Alliance, a multi-partner endeavour involving the likes of Scottish Government, COSLA, the umbrella body for Scotland's local authorities, Public Health Scotland, and SCVO."

Audit Scotland report

Audit Scotland reported in August 2024 on digital exclusion. It didn't focus specifically on older people but did highlight the risk of excluding certain groups – including those on lower incomes.

"Digital exclusion is strongly associated with poverty and people with certain protected characteristics. This means that it is critical that those most at risk

from digital exclusion are not further disadvantaged by barriers to accessing online services or a lack of non-digital alternatives."

Audit Scotland summarised what needs to happen next:

"The Scottish Government and COSLA need to set out clear ambitions and an action plan for how they will tackle digital exclusion. They must be clear what they want to achieve and who is responsible.

All public bodies must do more to support people to use digital tools in a way that benefits them and make sure they can access the services they need. If this doesn't happen it makes worse the impacts felt by people already facing disadvantages – due to poverty, age or because they have a disability.

The Scottish Government worked well with councils and the third sector to tackle digital exclusion during the pandemic in 2020.

But since then, momentum has slowed, national leadership weakened, with less funding available."

The report recognised the work done through Connecting Scotland during the pandemic but considers that:

"national leadership has weakened since then and momentum has now slowed. A national digital strategy, launched in March 2021, outlined an ambition to 'leave no one behind' but this lacks a clear action plan, and it is unclear who is responsible for delivery."

Audit Scotland comment on funding reductions to Connecting Scotland saying that:

"It is unclear whether digital exclusion remains a priority for the government given these funding reductions, particularly in the absence of a clear strategy and supporting activity. The Scottish Government has not yet set out any revised ambitions for tackling digital exclusion."

Audit Scotland's recommendations included that all public bodies should:

"Provide clear digital and non-digital methods people can use to access the services they need, such as telephone numbers or access to additional support and assistance digital options."

In December 2024, the [Scottish Government wrote to the Public Audit Committee](#) saying that the Digital Strategy Leadership Board, which has oversight of the Digital Strategy for Scotland, would consider a reply to Audit Scotland's recommendations at its meeting in April 2025.

The Public Audit Committee wrote to this Committee in January saying:

> "During evidence we heard from the AGS that digital transformation is an "essential part of public service reform". The report states that moving services online can be cost effective for organisations and can benefit people who have the means and the skills to access and use digital technology."

The Committee was concerned to note that the report goes on to state—

> "Public bodies that have taken a 'digital by default' or 'digital first' approach to services have not always sufficiently considered the needs of people who are digitally excluded."

> One of the key messages in the report is that "the most vulnerable groups of society are often most affected, including people in poverty, older people and disabled people."

Written Submissions

At time of writing submissions had been received from the Chartered Institute of Library and Information Professionals in Scotland (CILIPS) and the Scottish Council for Voluntary Organisations (SCVO).

The submission from CILIPs gives examples of how public libraries are supporting digital inclusion. They conclude that:

> "Pensioners require an accessible, trusted and empathetic environment in which to develop and consolidate their digital skills. We believe that Scotland's libraries are the key to their digital inclusion."

The submission from SCVO sets out five challenges for digital inclusion - motivation, access to the right device, affordable connection, skills and confidence and inclusive design of online platforms.

SCVO set out four 'key actions' to address the impact of digital exclusion on pensioner poverty. In summary these are:

1. Digital literacy programmes in community settings
2. The choice to have a non-digital option or assisted digital option
3. User friendly and accessible design of digital services
4. Those who deliver vital services to consider the digital exclusion implications.

Citizen Advice Scotland provided a written submission to the Public Audit Committee in December 2024 on Audit Scotland's report. They made the following three recommendations:

- Public bodies and services in Scotland should have effective channel choice, that is fully resourced, to allow service users to access digital and online

services if they choose to do so or utilise another channel if that is more suitable.

- If public bodies and services in Scotland are signposting digitally excluded service users to Citizens Advice Bureau, or other organisations that support those impacted by digital exclusion, then such organisations should receive additional funding to support the additional capacity and resource needs being placed on them.

- All digital and online services run by public bodies and services in Scotland should be subject to comprehensive user testing to ensure that such services are designed in an inclusive manner with ease of use built in.

Themes for discussion:

Theme 1: Link to poverty

Older people and people on lower incomes are less likely to have internet access (see statistics section above). They are therefore more likely to be affected if services are only provided online and also more likely to be affected by the way services are provided 'off-line'. For example, if there are long call waiting times, it will have a bigger impact on people who do not have the option of going online.

SCVO's submission stated that:

> "Digital exclusion is both a cause and a consequence of poverty. It is a cause of poverty because there is an economic cost to being digitally included (buying a device and paying for ongoing connectivity). It is a cause of poverty because the drivers of poverty reduction are increasingly accessed through the online world: income from employment, managing the costs of living and income from social security and benefits."

Audit Scotland reported that:

> "Digital exclusion is strongly associated with poverty and people with certain protected characteristics. This means that it is critical that those most at risk from digital exclusion are not further disadvantaged by barriers to accessing online services or a lack of non-digital alternatives."

The report noted that:

> "The most vulnerable groups of society are often most affected, including people in poverty, older people, and disabled people."

[Citizens Advice Scotland, in evidence to the Public Audit Committee](#) in December 2024 explained how increasing broadband costs cut people off from the support they need to manage those increased costs:

> "There are numerous examples shared by the network where people lose access to the internet or telephony services as a result of telecoms debt

and/or running out of money, therefore preventing people from accessing advice and support they needed to resolve their situation."

Members may wish to discuss:

1. **To what extent is there evidence of a link between pensioner poverty and providing public services that are 'digital by default'?**
2. **Are there particular groups of older people that are more at risk of digital exclusion?**
3. **Are there particular services where 'digital by default' creates a greater risk of disadvantaging low income older people?**

Theme 2: Supporting people to get online

The submissions from SCVO and CILIPS both describe initiatives that help people gain confidence in using services online.

For example, the submission from CILIPS notes that free Wi-Fi is available in every library. They also offer scanners, printers and charging points. Many also assist people to get online. The submission included ten examples, one of which was Midlothian Libraries 'warm and well hubs' which have drop-in information sessions on how to access financial and wellbeing support online with physical steps to tackle social exclusion like games, free soup and hot drinks.

SCVO discusses both the cost of devices and connectivity and the skills needed to use them. They refer to a report from Lloyds Consumer Digital Index (2024) which found that only 53% of people aged 75+ "have the basic skills related to turning on a device, navigating to the home screen and using controls."

The submission from Citizens Advice Scotland to the Public Audit Committee described how Citizens Advice Bureaux can assist people access online services.

From 2020 to 2022, Connecting Scotland spent £50 million on access to devices, data and skills. Delivered in partnership between the Scottish Government, third sector and councils, it provided support to 61,000 households.

However the Audit Scotland report describes how funding has reduced, saying:

> **"**The Scottish Government has significantly reduced its funding commitments to Connecting Scotland amid challenging public finances."

Audit Scotland provided [a summary of support available to help people get online](#).

This includes for example:
- [Connecting Scotland learner pathway](#) with links to online information

- [SCVO digital skills checkup](#) (available online, with further information available by email)

- [Social tariffs for cheaper phone and broadband packages.](#)

11

Members may wish to discuss:

4. **In what ways does your organisation support people to navigate online public services?**

5. **What are the most effective ways of supporting people - particularly older people - to use public services online? Are there particular examples of good practice you would like to highlight?**

6. **How has the Scottish Government's approach to digital inclusion changed since Connecting Scotland was launched in 2020? What impact is the change of direction having?**

7. **What more should the Scottish and UK governments be doing to support low income older people to access public services online?**

Theme 3: Providing off-line alternatives

Audit Scotland's report highlights that digital transformation is central to public service reform, however:

> "poorly designed digital services without useable alternatives can lead to barriers to accessing services and have a negative impact on vulnerable people. There is a risk that part of the population is unseen or unheard if the pace of technological change continues, and the public sector only engages with citizens online without providing support for digital inclusion."

In 2018 Age UK called for legal duties to ensure public bodies continue to offer offline methods of access. This followed research with 100 local councils in England which found that 41% of them required housing benefit and council tax reduction claims to be made online or by downloading a form.

Benefit take-up strategy
The Scottish Government benefit take-up strategy (2021) recognises digital exclusion amongst older people, stating that:

> "We will continue to use trusted intermediaries such as Age Scotland, and make use of signposting opportunities such as those embedded within the NHS to mitigate such exclusion and work toward a positive outcome for older people."

The strategy made a commitment to continue to listen to stakeholders:

> "We will engage further with our seldom-heard stakeholders and liaise with local delivery personnel to assess what more can be done to support those that are digitally limited.
>
> We understand that what limits one person, or one vulnerable group, digitally, may not be the limiting factor for another person, and another vulnerable group. That is why ensuring that we adopt a person-centred approach is so important. […] we will work closely with our stakeholder groups to identify specifically what these reasons are."

Example of providing choice: Social Security Scotland local delivery
Social Security Scotland's local delivery service offers assistance with benefit applications. Appointments are always arranged in advance. The appointment could be at a venue within their local community, at their home, by video call or telephone.

The 2023-24 client survey reported that:

> "Comments about Local Delivery staff were notably positive, with respondents often describing how staff put them at ease, and how they dealt sympathetically with situations that respondents found difficult or embarrassing."

The survey included responses from 1,973 clients who had used the local delivery service. 89% said it was easy to book an appointment at a time and place that suited them (client survey table 6.5). Respondents aged 55 and over were more likely to agree that 'the Client Support Advisor at the appointment helped to put me at ease' (92% compared to 89% of respondents aged 16 to 54).

Examples of difficulties: Council, social security and court services
In their written evidence to the Public Audit Committee in December 2024, Citizen Advice Scotland explained how:

> "The network is also seeing people who previously could have resolved their own issues now unable to do so without support, due to a lack of channel choice."

They gave examples including:

- People struggle to pay council tax digitally.

- Requiring council tax reduction applications to be made online: "The Council operate a digital-only application method for Council Tax Reduction and request taxpayers navigate their online portal 'My Account' to claim the reduction"

- Concerns about digitisation in the justice system. "CAB advisers have raised concerns about remote and virtual hearings being increasingly treated as the default mode of court and tribunal proceedings and participation.

- Difficulties applying for Social Security Scotland's Adult Disability Payment – even though channel choice is 'built in' with options to complete applications online, over the phone or on paper. This has been recognised by Social Security Scotland "and they are undertaking effort to develop an online application progress update portal following our engagement with agency leads." Other examples include client concerns about digital ID verification and ensuring clients were always contacted using their preferred contact method.

Members may wish to discuss:

8. **In what ways does your organisation support people who want to access public services offline?**

9. **Are offline alternatives always easily available?**
10. **(for Social Security Scotland) What is the type and level of demand for Social Security Scotland's local delivery service? How has the service developed in the light of experience?**

Theme 4: Getting the balance right

The 2023 business case for Connecting Scotland notes the shift to 'digital first' and the costs of providing services over the phone or face to face:

> "Accessing services digitally is 20 to 30 times cheaper than accessing them by paper or phone and as much as 50 times cheaper than by face to face meetings. The cost-of-living crisis is likely to drive organisations to using digital options to make efficiencies over delivering services manually or face-to-face, creating further barriers for those who are digitally excluded"
> [Connecting Scotland – Business Case para 3.3.2.4](#)

The Scottish Government and COSLA's digital strategy makes a commitment to 'leave no-one behind', however commenting on funding reductions to Connecting Scotland Audit Scotland stated in their August 2024 report that:

> "The Scottish Government has not yet set out any revised ambitions for tackling digital exclusion."

Audit Scotland's recommendations included that all public bodies should:

> "Provide clear digital and non-digital methods people can use to access the services they need, such as telephone numbers or access to additional support and assistance digital options."

Members may wish to discuss:

11. **Have governments and councils got the balance right between supporting older people to get online and providing offline alternatives for accessing public services? Are there differences in accessibility between different agencies?**
12. **The Scottish Government is refreshing its digital strategy this year. What needs to be included to ensure low income older people aren't disadvantaged?**
13. **What should public bodies be doing to ensure that their services are easily accessible to everyone?**

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4 March 2025