citizens advice scotland

Internet access in Glasgow's deprived areas

based on the evidence of independent research and Citizens Advice Bureau clients across Scotland

by Gillian Anderson, Dr Covadonga Gijón, Professor Jason Whalley

REPORT 2015

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Citizens Advice Scotland and its member bureaux form Scotland's largest independent advice network. CAB advice services are delivered using service points throughout Scotland, from the islands to city centres.

The CAB Service aims:

to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively

and equally

to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The CAB Service is independent and provides free, confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

Table of contents

Acknowledgements

Many thanks to Sarah-Beattie Smith, at Citizens Advice Scotland for initiating this investigation into Internet access of CAB clients. However, it would not have been possible without the co-operation of the individual bureaux that collected the information and the clients who gave their time to provide the information.

The goal of this report is to highlight the extent of the problem of Internet access in Glasgow and its effect on the poorest members of society.

Executive summary

In 2013, Citizens Advice Scotland (CAS) conducted a survey with Scottish CAB (Citizens Advice Bureau) clients who sought advice on a benefits issue, to explore their access, ability and desire to use the internet. The results showed that the majority of clients would struggle to apply for benefits and jobs online and that they face a number of barriers to accessing and using the internet.

Given the UK Government's Digital Strategy commitment to an ethos of 'digital by default', which includes an expectation that 80% of benefits claims will be made online by 2017, this clearly presents a challenge to all agencies involved.

This analysis focuses on the responses from CAB clients in Glasgow. Not only does Glasgow have a notably lower uptake of fixed broadband compared to the rest of Scotland, a greater proportion of its population are income deprived compared to Scotland as a whole. In addition, the largest numbers of survey responses were completed in Glasgow, which suggests that careful analysis of the issues faced by this group will indicate the barriers that will need to be overcome if the 80% target is to be achieved.

The scale of the challenge is illustrated by the amount of respondents who were unable to use the internet due to lack of access or skills.

- 42% of respondents had never used the internet, and only just over a quarter used it often
- Almost half did not have a computer or an internet connection at home
- 35% of the clients surveyed were unable to use a computer at all
- Almost seven in 10 benefits clients surveyed would either be unable, or would need help, to claim benefits online.

The analysis shows that there are clear links between age, deprivation and internet use. Older respondents were less likely to be able to use or access the internet than their younger cohorts. A clear link also emerged between deprivation and internet use – those who never use the internet are likely to live in a more deprived area.

- Older respondents were least likely to use the internet, with more than three quarters of those over 64 years having never used the internet, compared with 56% of 16 – 24 year olds who used the internet often.
- Those aged 45 – 54 are most likely to seek advice from a Glasgow CAB on a benefits issue, but more than half of respondents in this group would not be able to apply for benefits online, even with help.
- In Glasgow's more deprived areas, almost half of respondents had never used the internet.

- More than half of clients in more deprived areas did not have a computer or a device they could use to access the internet
- Over 40% of survey respondents in more deprived areas couldn't use a computer at all.

While access to the Internet can be tackled through provision in public spaces for example, the Digital by Default strategy presents a considerable challenge to implement successfully. These findings indicate that a substantial and sustained effort will be required to train and support benefit claimants, due to the lack of basic digital skills currently possessed by users of the services proposed to be delivered entirely online. This is in addition to the inherent complexity of the benefits system, which can be daunting for the most experienced of Internet users.

If Digital by Default is not to exacerbate existing digital divisions and cause hardship, considerable efforts will be needed by government and all agencies involved, such as citizens advice bureaux. Future policy initiatives will need to consider the links between deprivation, age and ability to use the internet to access essential services.

Introduction

As recently as August 2013, Ofcom reported that fixed broadband uptake in Glasgow remained at 50%; this is significantly below the Scottish average of 68%[1] and way behind many other major cities in the U.K. As the 'Digital by Default' agenda which places government services online becomes ever more pervasive this becomes a more pressing issue for the city. There is a need to uncover the deep seated reasons why there has been no improvement in fixed broadband uptake in the last five years in Glasgow. There are many socio-economic problems associated with Glasgow, though cities with comparable levels of populations and similar socio-economic characteristics all appear to have achieved higher levels of broadband uptake. Many parts of the city can be described as impoverished, with limited numbers of people working and low life expectancy.

Internet access is lowest amongst the most deprived in society and those with the lowest incomes (SHS, 2012). Analysis based on the Scottish Index of Multiple Deprivation highlights that 'income deprivation in Glasgow City is greater than in Scotland as a whole'- 21.5% of Glasgow's population were income deprived in 2012 (Scottish Government, 2012a, p3).

There are many reasons why the Internet is important for the most deprived members of society. There are two which are high on the government agenda and have the most influence on individuals in areas of deprivation. Firstly, the '**Digital by Default**' e-government reforms have far reaching implications on those members of society who are unable to use or get access to the Internet. This initiative aims to provide government services online only with an estimated annual savings of up to £1.8billion[2] . The back end of the services will be online and those able to do so will use the service online. For those unable to use a computer and the online service this will be provided by 'Assisted Digital'. This will not provide training for those unable to use the service but will provide a front end service to enable universal access. This front end service will use the same back end but may be provided by phone, in person or some other way. Importantly some of the services will include benefits such as; Personal Independence Payment (PIP), Carers Allowance and Universal Credit. Secondly, the Department for Work and Pensions (DWP) requires jobseekers to provide **evidence of online job hunting** in order to obtain Jobseeker's Allowance (JSA), which is part of the 'Claimant Commitment[3] '. This highlights two important issues; access and skills or ability to use the Internet. These are discussed next.

Access

The lack of access to the Internet places some members of society at a clear disadvantage and 'diminishes the chances of participation in all relevant fields of society[4]' . Home Internet access is the most convenient, but is clearly out of reach for the most economically disadvantaged. In Scotland only 50% of those earning less than £15,000 have home

1 Ofcom, 2013, Communications market report, Ofcom: London
2 Cabinet office, 2012, Digital efficiency report
3 https://www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays/supporting-pages/introducing-the-jobseekers-allowance-claimant-commitment, accessed 17th Feb 2014
4 Van Dijk, J. A. G. M. , 2005, The deepening divide : inequality in the information society. Thousand Oaks, Calif. ; London, Sage Pub.

Internet, with this rising to 98% for those with yearly incomes above £40,000[5] . Income is not the only barrier to home Internet access; there are complex demographic and socio-economic reasons for not having the Internet at home. However, for those without the Internet at home free public Internet access is available in Glasgow at 33 public libraries with 107 computers per 100,000[6] people . Internet access is also available via free Wi-Fi in some city centre locations but this relies on users having access to devices. Additionally, housing associations, job centres and other venues also provide free Internet access for their clients. However, to be able to use the Internet users need to have developed the basic skills and the desire to be online which is discussed briefly next.

Ability or attitude

Focusing on accessing government websites, for example to make a benefits claim, and as evidence of job hunting, the ability and attitude to the Internet is discussed. An individual's ability to use the Internet relies on them having some level of skill. These skill shortages are being addressed in multiple ways. For example, public libraries in Glasgow provide a free basic access course as an introduction on how to use the Internet. However, in Glasgow the attitude of individuals towards the Internet rather than demographic factors has been highlighted as an important factor[7].

To maximise the potential offered by digital technologies, individuals need

- Easy access to the Internet
- The development of basic skills
- An awareness of the benefits of being online
- To have developed a positive attitude towards being online

What is largely overlooked in the literature is an examination of the extent of issues around access and ability to use the Internet, across Glasgow, specifically for those living in areas of deprivation and on low incomes. Although based on a snapshot in time, a recent report highlighted that there were various reasons for going online, specifically when using free public Internet access at libraries[8]. Comments such as 'not really interested but in this day and age you have to' or 'felt like I had to, Jobcentre gave me the push but I didn't want to do it' or 'it's mandatory to job hunt online,' highlight that going online is viewed as a necessity rather than a choice by some. This is not surprising; however it highlights the lack of positive motivation to go online which could have lasting effects.

5 Scottish Government, 2012, http://www.scotland.gov.uk/Publications/2012/08/5277
6 Anderson. Whalley, 2014
7 White, 2013
8 Anderson, Whalley, 2014

Scope, methodology aim

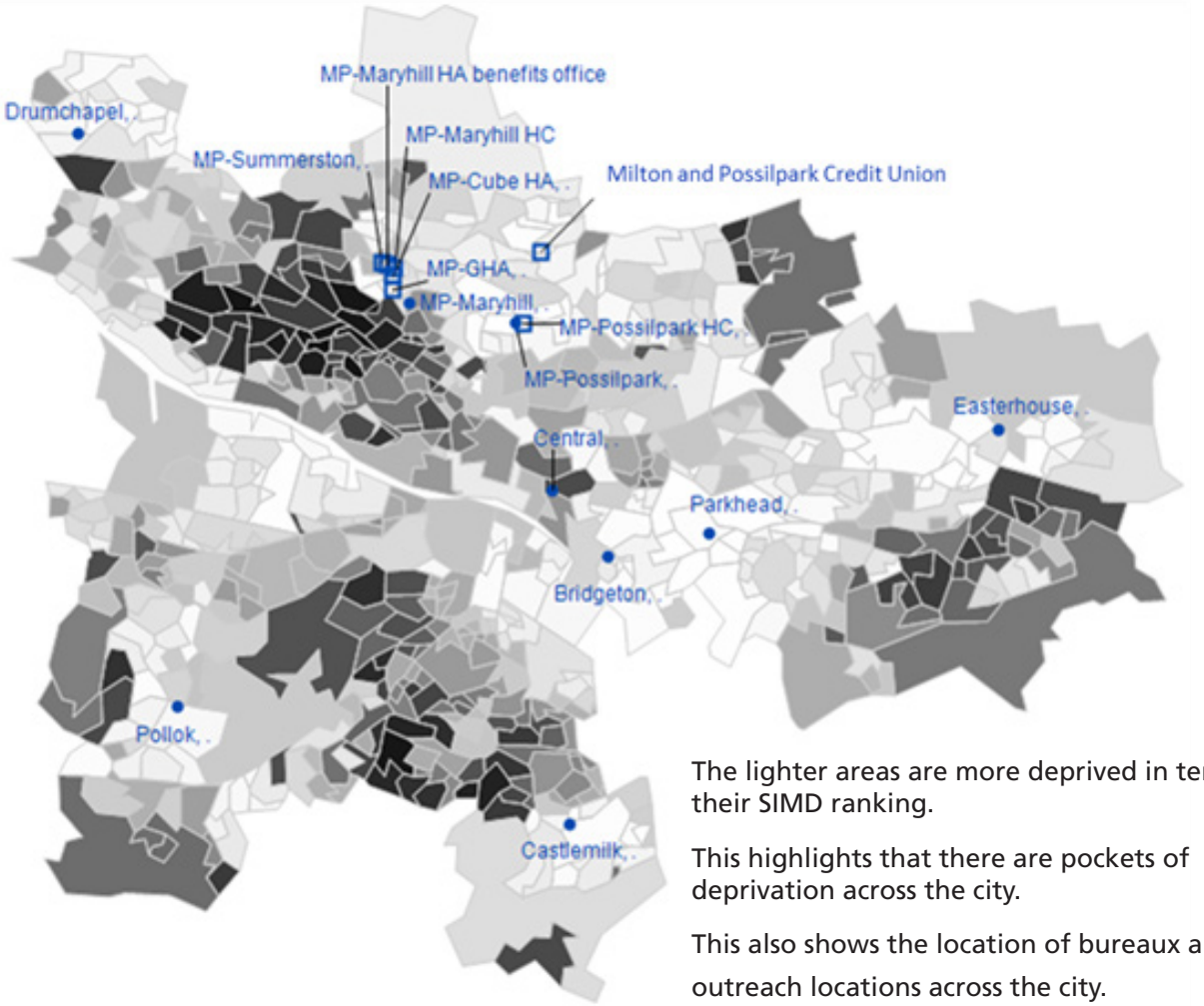
This report focuses on investigating Internet access in areas of deprivation in Glasgow.

Citizens Advice Scotland (CAS), together with their 61 member bureaux forms the largest independent advice network serving the whole of Scotland. CAS collates evidence to raise the profile of the service and to influence social policy. Their work is based on five strategic aims, which include 'to prioritise and take action on the issues faced by the vulnerable, poor and socially excluded citizens and consumers of Scotland[9]' and to mitigate the harmful effects of welfare reform. Their objectives include aiming to ensure that the poorest in society are 'not excluded from accessing services as a result of the digital by default policy'. CAB advice services are delivered through bureau offices often including multiple outreach services. Each Citizens Advice Bureau (CAB) is independent, managing its own operations. Each CAB will have a manager and a few paid staff however the majority of staff are trained volunteers. Their focus is to provide advice and assistance to clients rather than Internet training or the provision of computers for clients' use.

Concerned about changes to the welfare system and 'digital by default,' in 2013 CAS initiated research across Scotland investigating their clients' access to and ability to use the Internet. There were 950 individual responses to their questionnaire from eight Glasgow bureaux, providing insight on Internet access, skills and particular barriers. Postcode information facilitated geographic mapping to provide a picture of different neighbourhoods within the city and the challenges faced by those who do and do not have Internet access.

Other geographic, demographic and economic information about the city comes from the Scottish Index of Multiple Deprivation (SIMD). The Scottish Household Survey also has measures of low broadband uptake[10]. These two data sources in conjunction with the CAS survey were used to provide a picture of areas of deprivation, relate this to where there could be areas of lower broadband (BB) uptake and understand skill levels and other factors in specific areas of deprivation addressed by the CAB survey questionnaire. Deprivation information is shown in Figure 1 based on the overall 2012 SIMD rank. The figure also includes the location of bureaux (dots) and outreach locations (boxes) across the city. These bureaux serve some of the most disadvantaged communities in Glasgow.

9 Citizens Advice Scotland, 2013, Strategic Plan 2013-2017, p7
10 Scottish Household Survey data, 2010



The lighter areas are more deprived in terms of their SIMD ranking.

This highlights that there are pockets of deprivation across the city.

This also shows the location of bureaux and outreach locations across the city.

Figure 1: SIMD with location of citizens advice bureaux across Glasgow

An in depth analysis of broadband uptake across Scotland was carried out as part of the Royal Society of Edinburgh's report on digital participation[11]. They looked at how the probability of being offline (based on broadband connections) varied with geography and deprivation. They found that there are substantial local variations of broadband uptake within each datazone. They reported that income and isolation have the strongest effects on the likelihood to be connected to the Internet. In addition they found that poor health and education is correlated with poor uptake, specifically in Glasgow. They also state that local variations in broadband uptake 'have complex roots' and require studies to understand the varying interactions. This further highlights the need to investigate specific communities and groups of people and to find policies which can tackle digital exclusion at a local level.

11 The Royal Society of Edinburgh, 2014

Research questions & data collection

The CAS survey targeted only those who were looking for assistance with benefits. Since each CAB has separate funding mechanisms they each serve their local community and as such are interested in geographical reach. Operating in areas of deprivation means they are venues which could provide information on the most disadvantaged in society. The questions this work aims to answer are:

- In areas of deprivation what differentiates those who do and do not have access to the Internet?
- Do demographic or geographic factors influence whether a person has access to the Internet at home?

The survey questionnaire consisted of eleven questions, one requesting postcode and age, eight multiple choice questions and two which were open. These were self-administered over a period of one month at all Glasgow Citizens Advice Bureaux.

The responses of 950 individuals from eight CABs across the city were analysed to identify differences between those who do and do not have Internet access. This was then combined with SIMD rank data using postcode information. Geographic analysis was also conducted on this data to identify differences between some of the most deprived communities in Glasgow.

Interviews were also carried out with bureau managers to highlight any specific issues and provide some insight into bureaux operations in respect of government changes to online services.

DATA ANALYSIS

This section covers analysis of the data. There are four main sections covering different types of analysis.

BASIC DATA ANALYSIS

This first set of analysis provides some basic figures about the whole dataset, providing a picture of who uses the Internet in deprived areas of Glasgow generally. Figure 3 shows the effect of segmenting the data into different age groupings. It highlights that those most likely to use bureaux for help with a benefit issue in Glasgow are those in the age band 45 to 54. This is significantly higher than the proportion of this age group within the general population of the city. However, this sample is specifically from deprived areas and is not necessarily representative of the city population but of specific neighbourhoods and segments of the population.

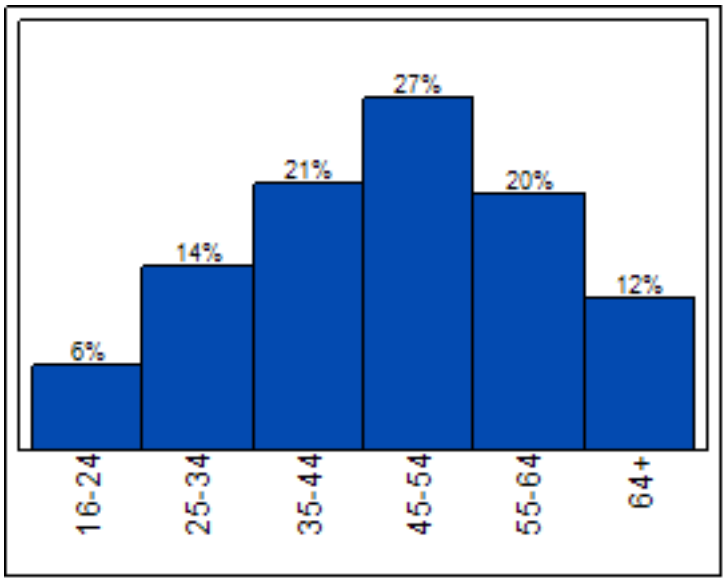
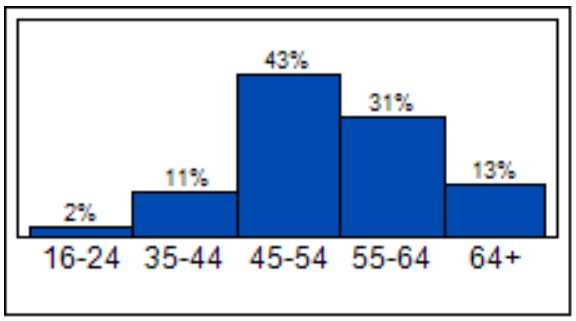


Figure 3: The age profile of respondents to CAB survey

Of those who responded to the survey 42% (n=950) had never used the Internet, with only 27% using it often. Of the 58% who have used the Internet, only 51% have Internet connection at home with 53% having a computer at home. Respondents were then asked 'Can you use a computer' and only 25% said very well. 35% were unable to use one at all with the other 41% able to get by or have difficulty using a computer. There was also a very small minority who used the Internet often but who did not have a computer or Internet access at home. Only a third of the sample answered the question 'Where do you use the Internet if not at home?' The majority of these 61% (n=304) said they do not or cannot use the Internet. The most popular location outside home was the library (15%). Another 12% used the Internet at a family or friend's house.

Interestingly a small group (56 individuals) who can't use a computer at all report having a home Internet connection. These respondents come from different age groups as shown in Figure 4.



Frequencies

Level	Count	Prob
16-24	1	0.01852
35-44	6	0.11111
45-54	23	0.42593
55-64	17	0.31481
64+	7	0.12963
Total	54	1.00000

N Missing 2

5 Levels

Figure 4: Those who cannot use a computer but report having an Internet connection at home

This could be due to another family member using the computer and Internet connection. Although a very small portion of the sample it provides an example of those with access but lacking the skill, ability or desire to use it.

The next few questions focused on whether respondents could apply for a benefit or job online. 69% of those in Glasgow bureaux would either 'need help' or 'not be able at all' to apply for benefits online. Only 22% stated that they could apply on their own with no problems. The figures for being able to apply for a job online are not surprisingly very similar with 67% needing help and 26% able to apply online for a job with no problem. It also highlights that some of these respondents find it easier to apply for a job online with no problems than they do to apply for benefits. The majority of those who could apply for benefits or a job, on their own with no problem, were those who used the Internet often. This indicates that only those with higher skill and ability levels feel comfortable applying online.

Most people who answered the survey had a bank account 94% (n=942). However, there were a worrying 56 people (6%) who did not have a bank account considering they were living in a major UK city. This figure is lower than might be expected since the Scottish Household Survey reports a much higher figure of 12%[12]. Of those without a bank account 67% never used the Internet, with just 9% using it often. All respondents were also asked about the type of bank account they had, with only 56% (n=512) reporting having a bank account with Direct Debit facilities. The remainder either had a Post Office or basic bank account. A basic bank account does not require the passing of a credit check and is suitable for almost anyone, for example those with credit problems or previous defaults. However, one requirement is that those applying require identification documents. Basic bank accounts have no overdraft facility and as such can charge £25[13] if the account does not have enough funds to cover any direct payments, which may put some people off having one.

The final question was open and asked respondents to 'tell us about any difficulties they had in accessing or using the Internet to apply for benefits or jobs'. Around a third of respondents answered, with 53% (n=321) stating issues related to skill and confidence. Another 12% stated health issues as causing them difficulties.

The next stage of the analysis used Scottish Index of Multiple Deprivation (SIMD) to obtain more detail on each of the respondents based on their postcode. This analysis is discussed next.

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12 SHS, 2012, Those without a bank account in Glasgow increased from 9% in 2009/2010 to 12% in 2012, however less people refused to answer the question in 2012 meaning the 12% may be more representative.

13 http://www.moneysavingexpert.com/banking/basic-bank-accounts#who accessed 23rd Feb 2014

Data analysis with SIMD

The Glasgow CAB data was joined to SIMD data using postcode. Not all of the respondents had supplied their full postcode which reduced the dataset to n=696. The analysis uses overall SIMD from 2012 throughout. To provide a point of reference Figure 5 shows the 'outcodes' across Glasgow, which is the first part of a postcode describing a larger area. There are 30 outcodes covering the city, some of which extend across the city boundary, for example; G33 and G44.

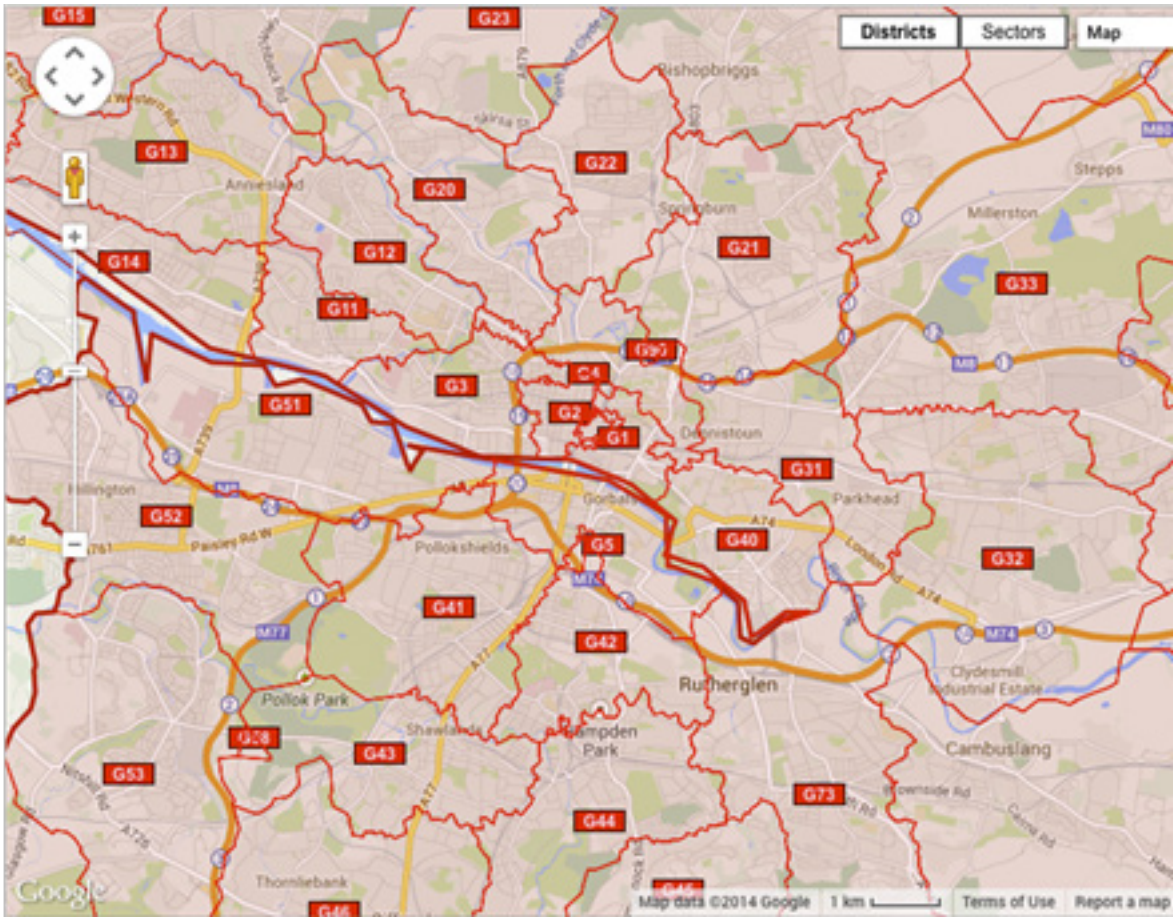

Figure 5: Glasgow City outcodes

Since some postcodes were missing from the original data, this reduced the dataset to 696 entries. Interestingly, some bureaux lost over 50% of their entries, while others lost only 10% as is shown in Table 1. This could simply be because respondents were unwilling to provide such information.

CAB	Initial sample count	Count after joining to SIMD by postcode	Number of entries lost	% lost
Bridgeton CAB	17	13	4	24
Castlemilk CAB	130	59	71	55
Glasgow Central CAB	170	107	63	37
Drumchapel CAB	148	126	22	15
Easterhouse CAB	66	47	19	29
Maryhill and Possilpark CAB	184	165	19	10
Parkhead CAB	207	161	46	22
Greater Pollok CAB	28	18	10	36
Total	950	696	254	27

Table 1: Dataset sample size before and after joining to SIMD

Figure 6 shows the mean and variation in SIMD datazones for each of the 30 outcodes across the city. This highlights that based on this data sample G34 in the East of the city is the most deprived in terms of the mean overall SIMD and G12 is the most affluent.

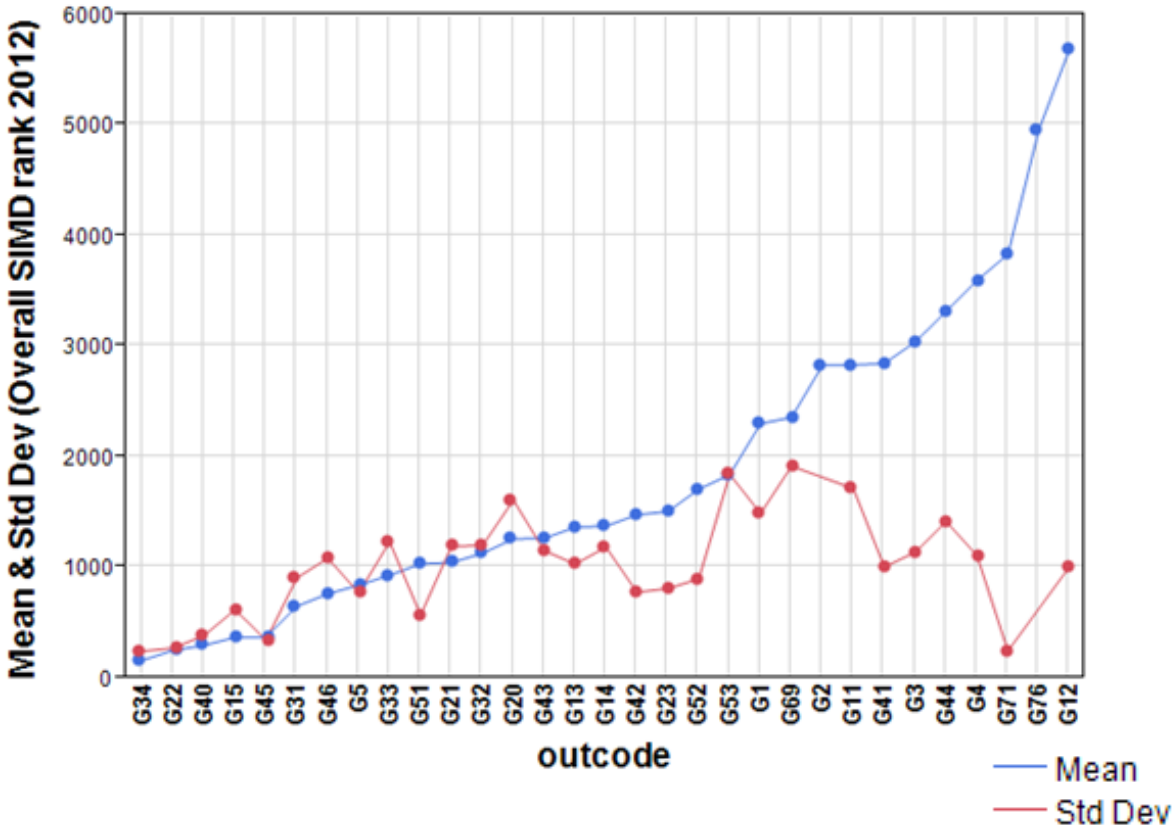

Figure 6: Mean and deviation of SIMD by outcode

It is already known that age is a significant barrier to Internet use, but is this still the case in Glasgow's areas of deprivation? Figure 7 shows age band with use of the Internet. This highlights that older respondents are least likely to use the Internet with more than three quarters of those over 64 having never used the Internet. Those in the 16 to 24 age group are most likely to often use the Internet (56%).

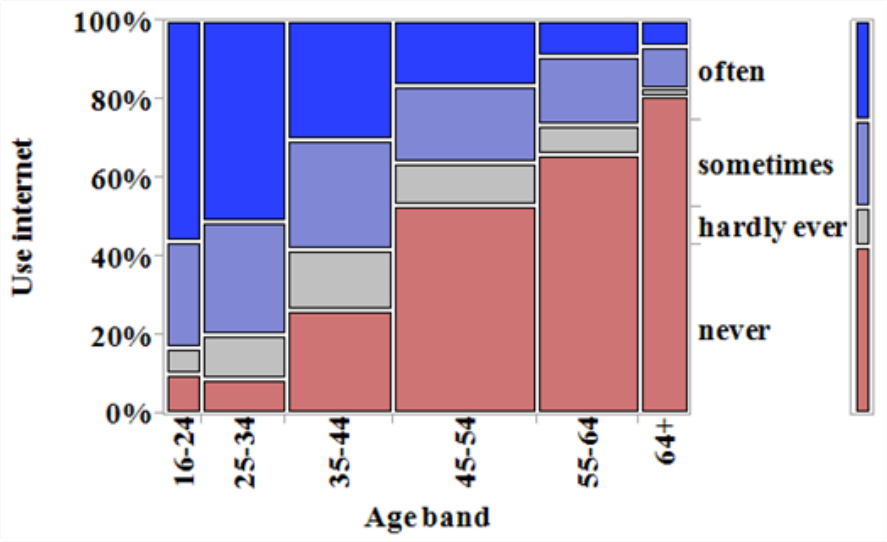

Figure 7: Age band and use of the Internet

Whether respondents can apply for benefits online follows a similar pattern to Internet use as shown in Figure 8.

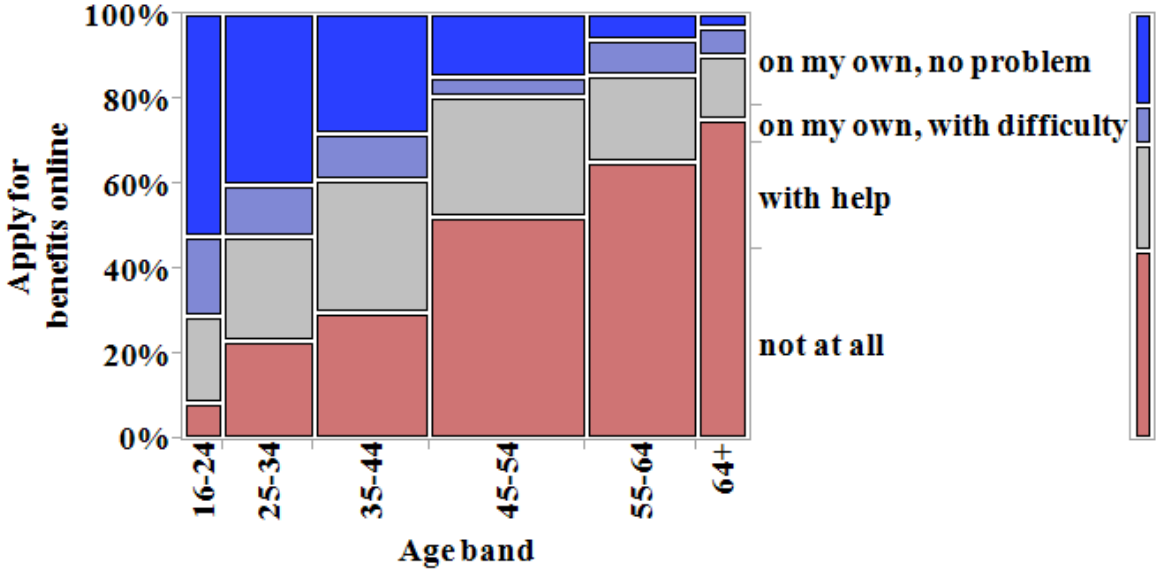

Figure 8: Age band and able to apply for benefits online

Those unable to apply for benefits online range from 8% who feel they are not at all able to do this in the 16-24 age range to 75% of those over 64 years.

Figure 9 represents deprivation and Internet use. The bars show the mean deprivation for each of the options. Overlaid on top of this is a histogram representing the individual data within each of the sections. It highlights that those with a higher overall deprivation rank and therefore less deprived are likely to use the Internet often. It also clearly highlights that those who never use the Internet are more likely to live in an area of overall deprivation and have the lowest deprivation rank, as shown by the histogram values at the lowest SIMD rank. Interestingly, there are individuals from affluent areas who never use the Internet.

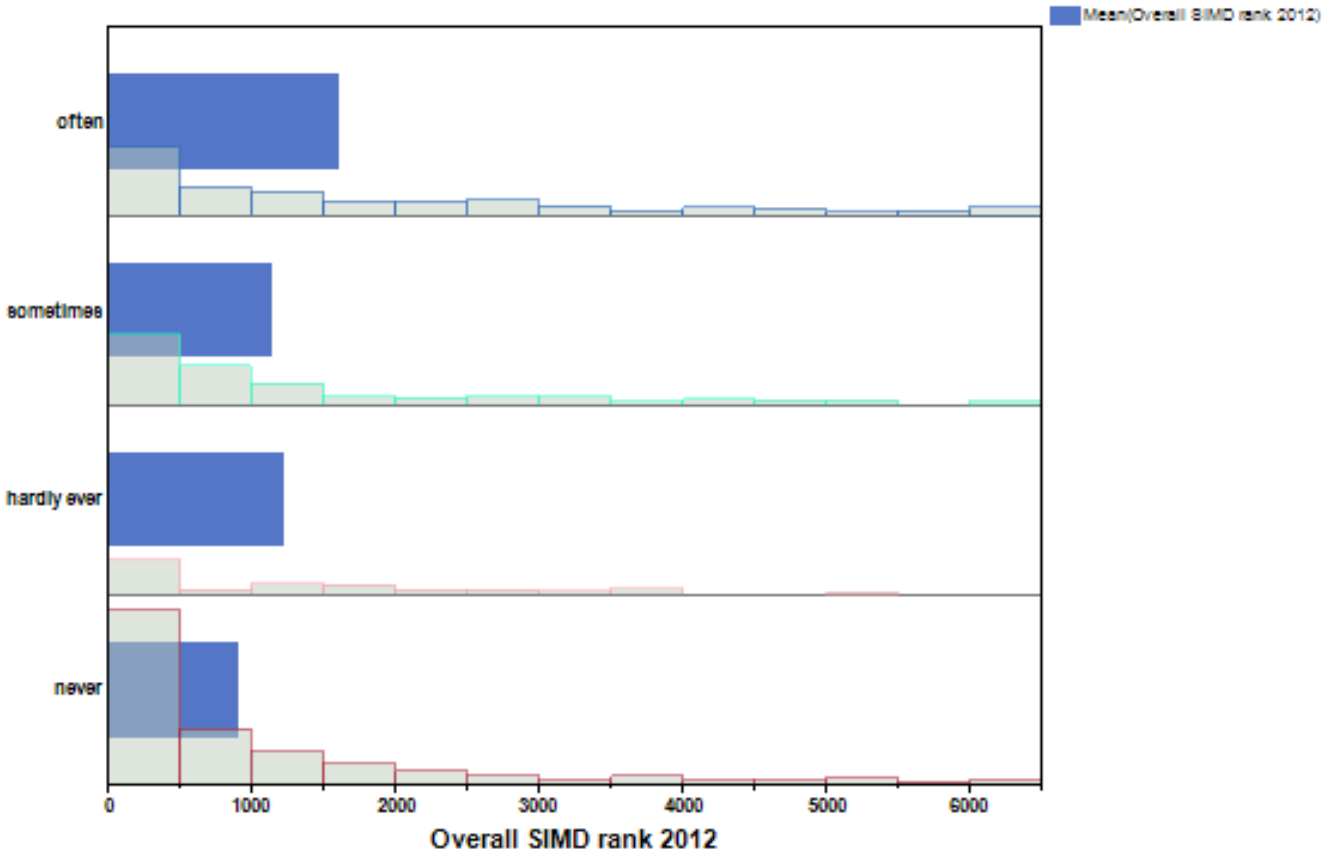

Figure 9: Deprivation and Internet use (n=696)

The next section of the report focuses on analysis based on deprivation across the city. The aim of this analysis was to determine if Internet use changed with different levels of deprivation. The cut-off point that is most often used to describe an area as deprived is those in the lowest 15% of datazones. That is those datazones

with a rank of less than 976 or less[14]. To show variation both above and below the 15% most deprived groups to uncover if there was a point where deprivation influenced Internet access, the data was split into 20 groups, with the individual groups more or less the same size. Those in groups one to 13 are in the 15% of the most deprived datazones across the whole of Scotland. Those in groups 14 to 20 are progressively less deprived, with group 20 having the highest SIMD ranking.

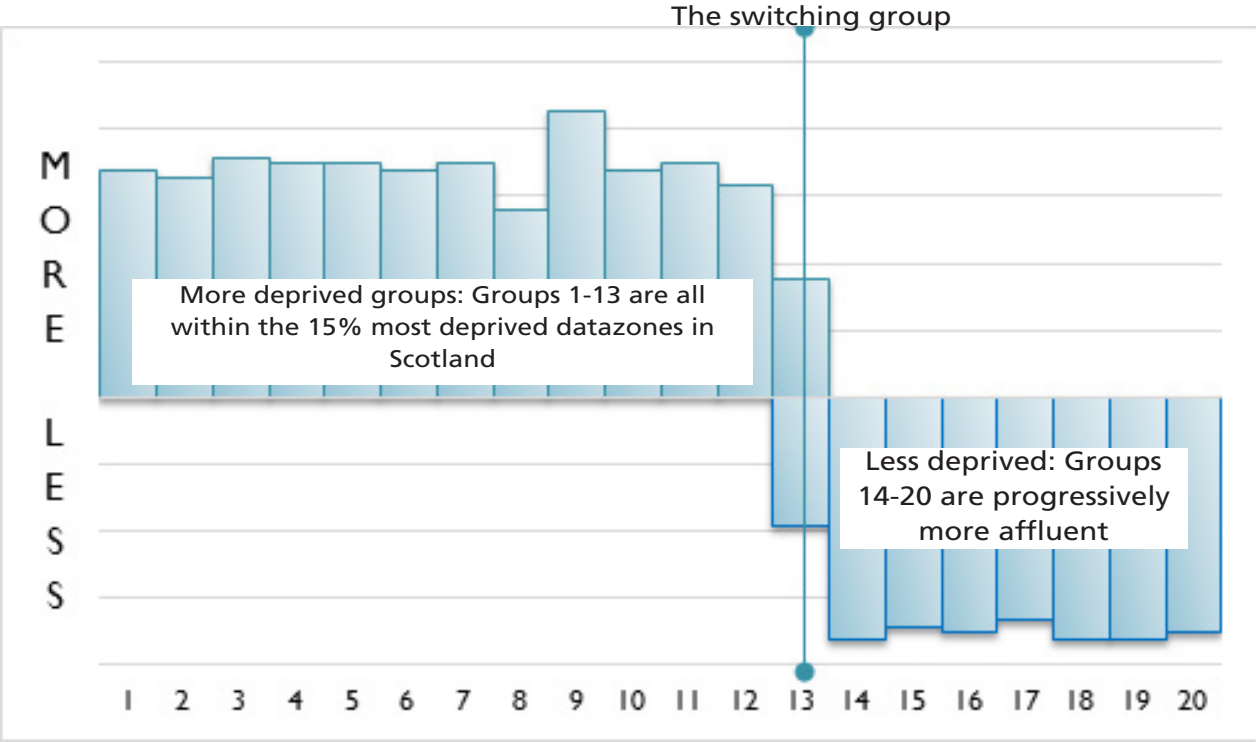

Figure 10: Data segmentation using overall SIMD

In the rest of the figures that follow, the 'switching group' is used as a reference point to illustrate how a particular factor changes across the sample. Figure 11 shows whether respondents use the Internet. As expected, the more deprived are more likely to have never used the Internet. Groups that are more deprived correspond to those with a higher proportion of non-users. The switching group performs as might be expected here.

14 http://www.scotland.gov.uk/Topics/Statistics/SIMD/SIMDguidetoanalysis, accessed 20th August 2014

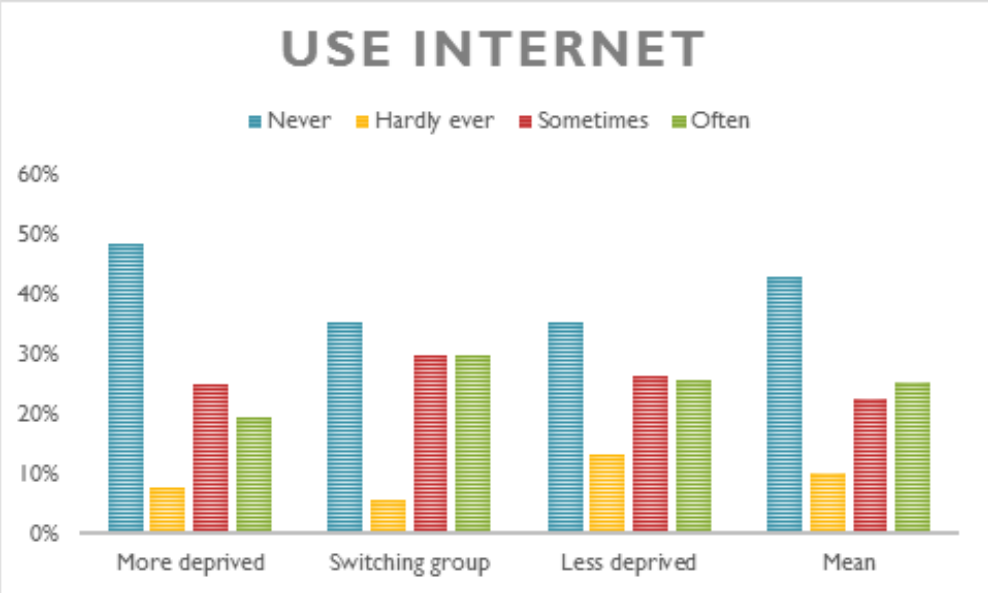

Figure 11: Use the Internet

Figure 12 examines whether someone has a computer. The more deprived parts of the sample have lower levels of computer ownership than the less deprived. Interestingly, computer ownership in both the switching and the less deprived groups is more than 50%.

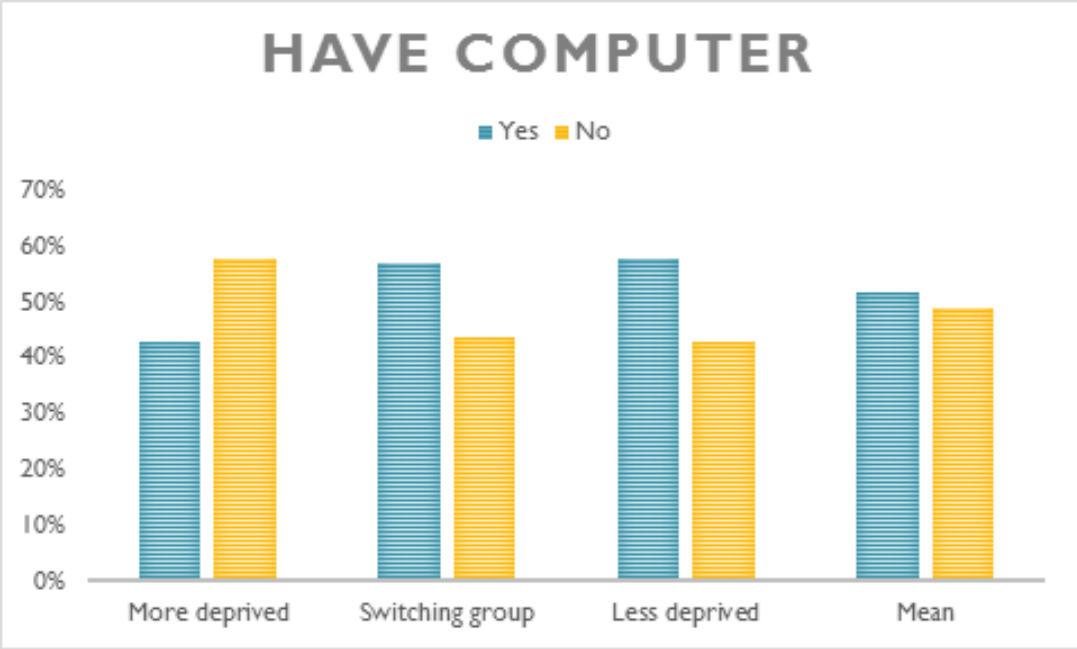

Figure 12: Have a computer

Figure 13 looks at device ownership. Although the percentage of device ownership

across the sample is substantially less than it is for computers, around a third of the sample owns a device. Ownership by the most deprived group (30%) is less than the mean (33%). Ownership of devices may be down to the interaction between lifestyle choices and status issues. Simply, the relatively low level of device ownership among the more deprived groups may be due to how other activities are prioritised over the purchasing of devices.

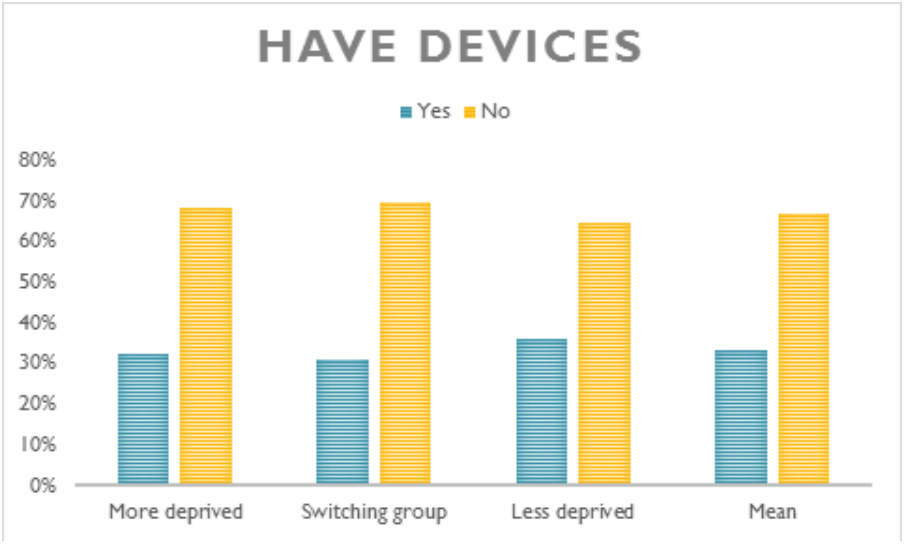

Figure 13: Have an electronic device

Figure 14 shows that more people have an Internet connection than a device. One possible explanation for this is that the devices are not used to access the Internet. Another explanation could be that users do not know how to connect them to the Internet. As such, the primary way for individuals to access the Internet is through a computer. Figure 15 shows that more than half of those in the deprived groups are able to use a computer, and while this is encouraging it is significantly less than the proportion of the less deprived group who are able to use a computer. In other words, being less deprived is associated with greater computer use.

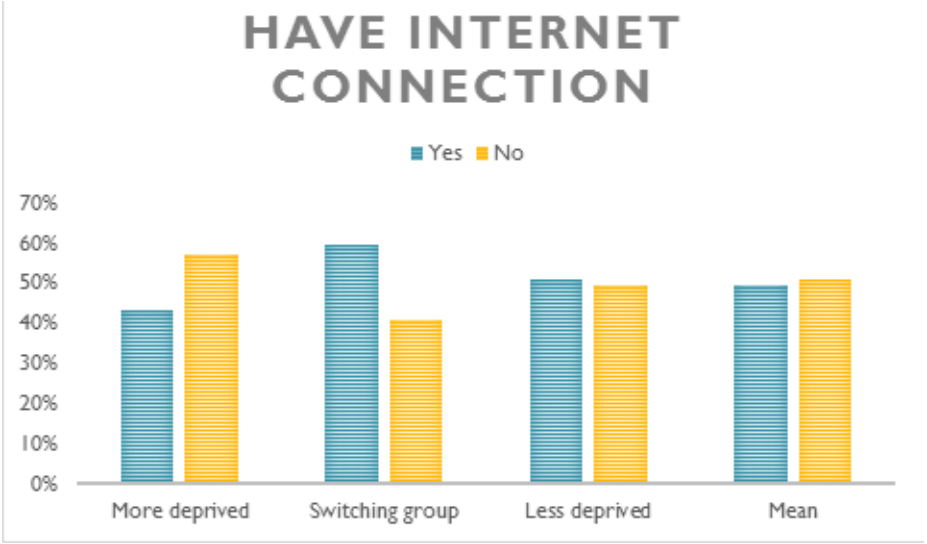

Figure 14: Have an Internet connection

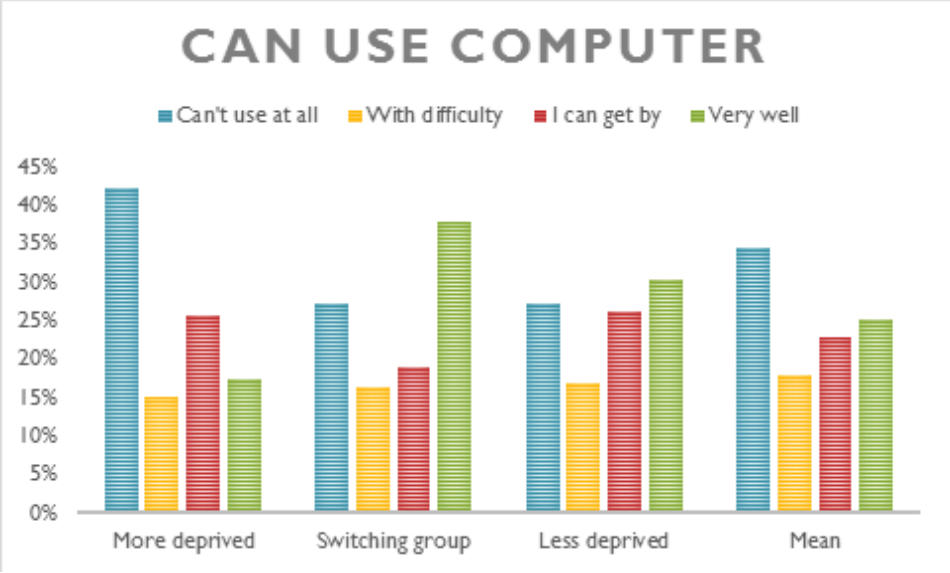

Figure 15: Use a computer

The 'mixed' nature of the switching group, which combines more and less deprived areas, is reflected in the composition of computer use. The switching group has a smaller percentage of individuals that can't use a computer at all than the more deprived group, but a higher percentage than the less deprived group.

Individuals use their computers to access a range of services online. Figure 16 and 17, show that the more deprived group has a higher percentage of people who cannot apply for benefits or apply for a job online. The switching group has a lower percentage of people who cannot apply for benefits compared to the more deprived group, but higher percentage of people that can do it with help. This would seem to support the suggestion that those seeking benefits or applying for jobs online need to be supported, especially for those from deprived areas.

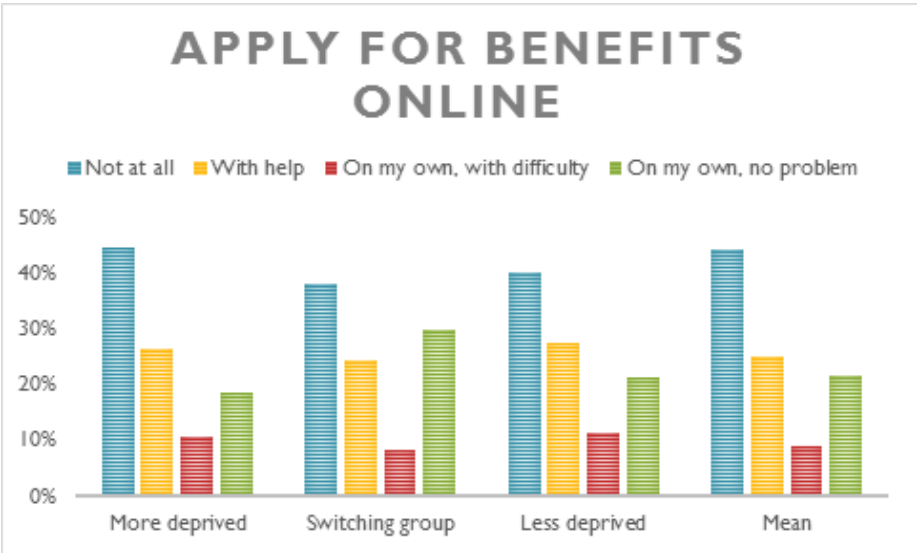

Figure 16: Able to apply for benefits online

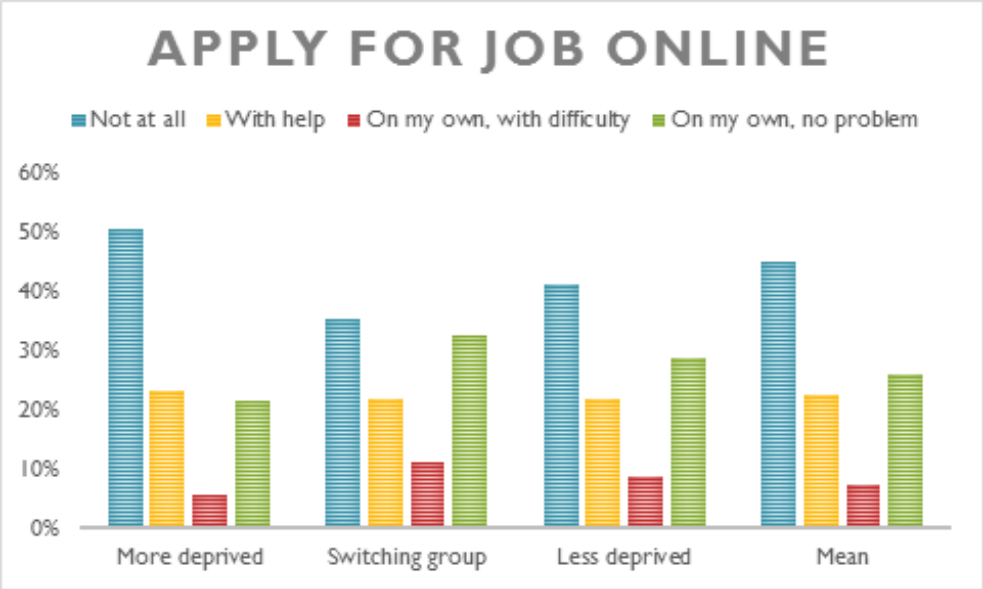

Figure 17: Are you able to apply for jobs online?

The overwhelming majority of individuals within the sample have access to a bank account (94%). What is clear, however, is that the type of bank account differs across our sample as shown in Figure 18. The switching group has a higher proportion of individuals with either a basic or advanced bank account that enables direct debits to be created. A substantially greater proportion of the more deprived group bank with the Post Office than is the case for either the switching or less deprived groups. That a broad range of financial services are available from the Post Office suggests that this preference may be more about banking with a local and well regarded institution than about the individual having no alternatives available to them.

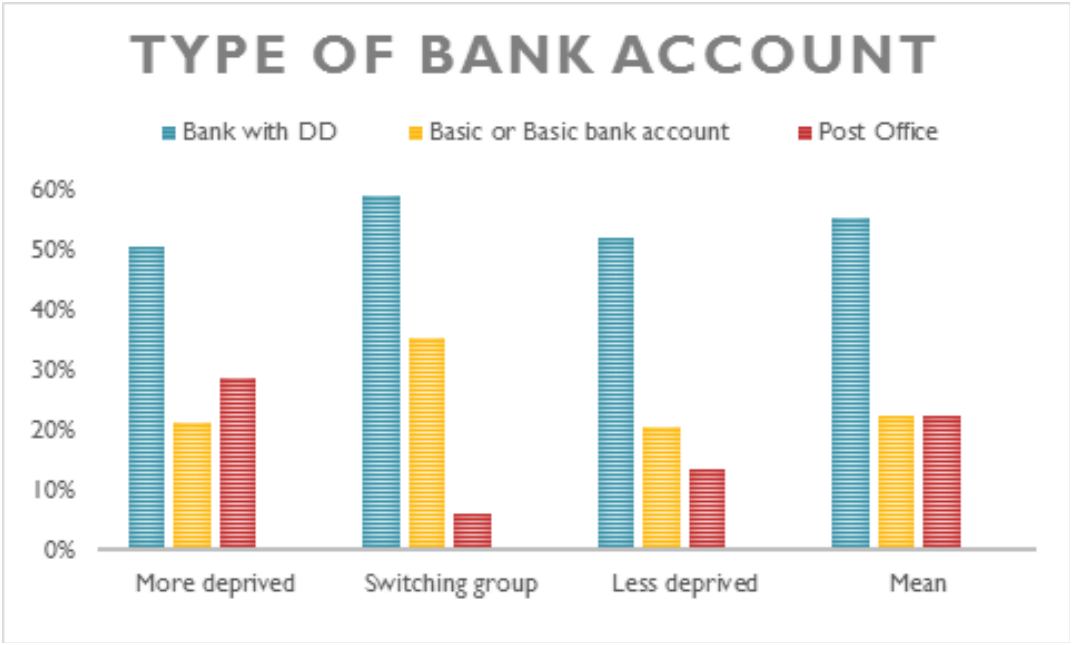

Figure 18: Type of bank account for those who have one

Through using the switching group, we can observe how the sample differs between those groups which are more deprived and those which are less deprived. What it suggests is that raising individuals out of poverty can have an impact on how they access the Internet as well as what they do online. Having said this, the analysis also highlights the need to support individuals in this process as the analysis shows that even within the less deprived groups a worryingly high number of individuals lack the ability to participate online on their own.

Geographic analysis

As discussed earlier the Royal Society of Edinburgh found that there were variations in uptake of broadband within datazones. The purpose of this analysis was to provide a geographic picture of the data at postcode level using SIMD. Not all of the respondents provided a full postcode which reduced the dataset used here to 637 individuals. For each postcode the overall SIMD rank was obtained from lookup tables. Then postcode shape files for all of Glasgow allowed the mapping of this data. It is important to note that there are some limitations with this type of mapping. Firstly, postcodes represent multiple households and multiple individuals who are not shown. Rather, the map highlights only postcode areas where there were respondents. Secondly, some postcode areas are larger than others; however this is not necessarily representative of the number of residents in each postcode. However, these maps usefully show the reach of each bureaux based on respondents to the survey, represented by a darker outline around the postcode area.

The maps displayed on the following few pages, Figure 19 through to Figure 24, show where data was collected for each CAB, with the colour of the area representing the SIMD overall rank for the postcode area, beginning with Easterhouse, through to Bridgeton.

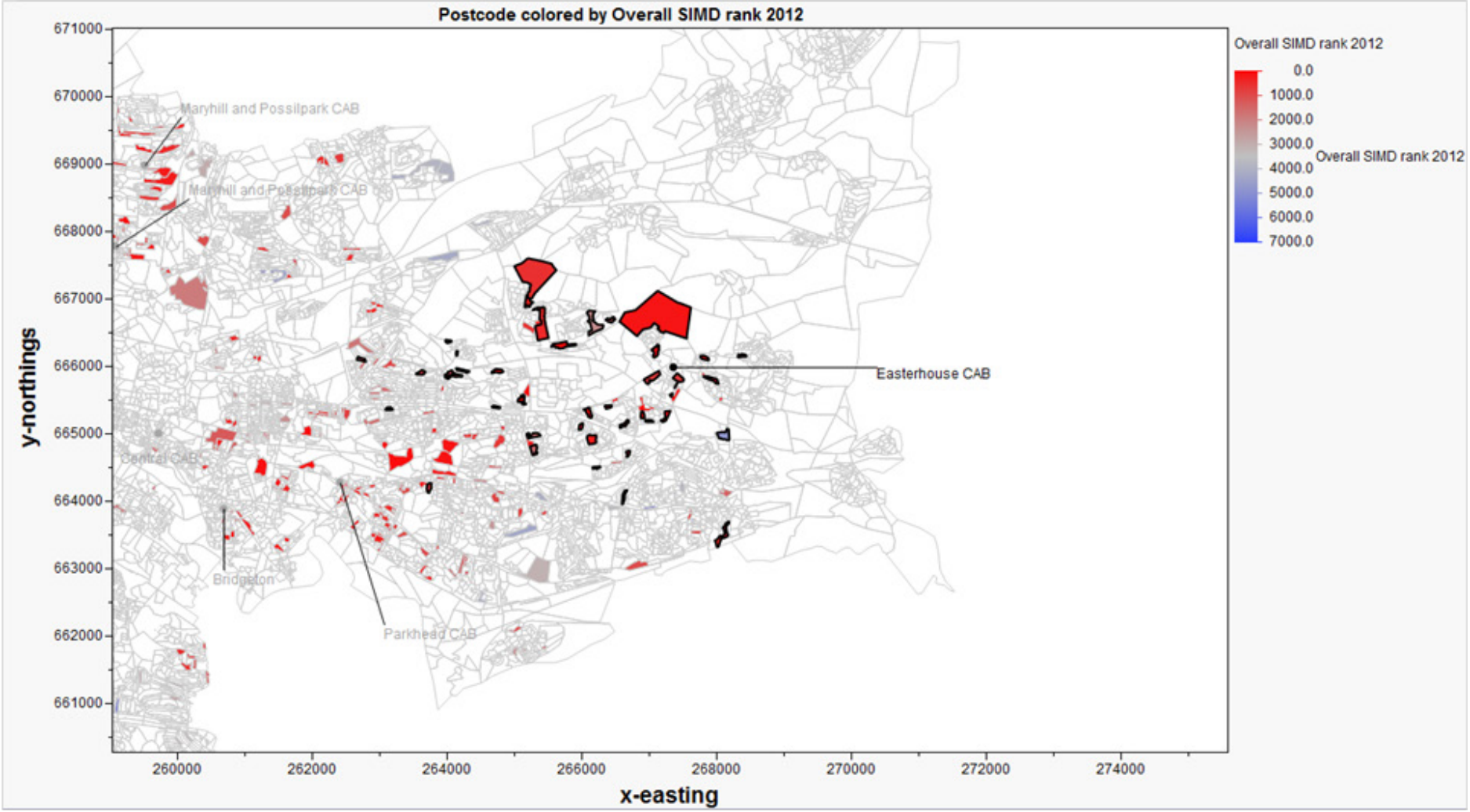

Figure 19: Easterhouse CAB overall deprivation of survey respondents (n=48)

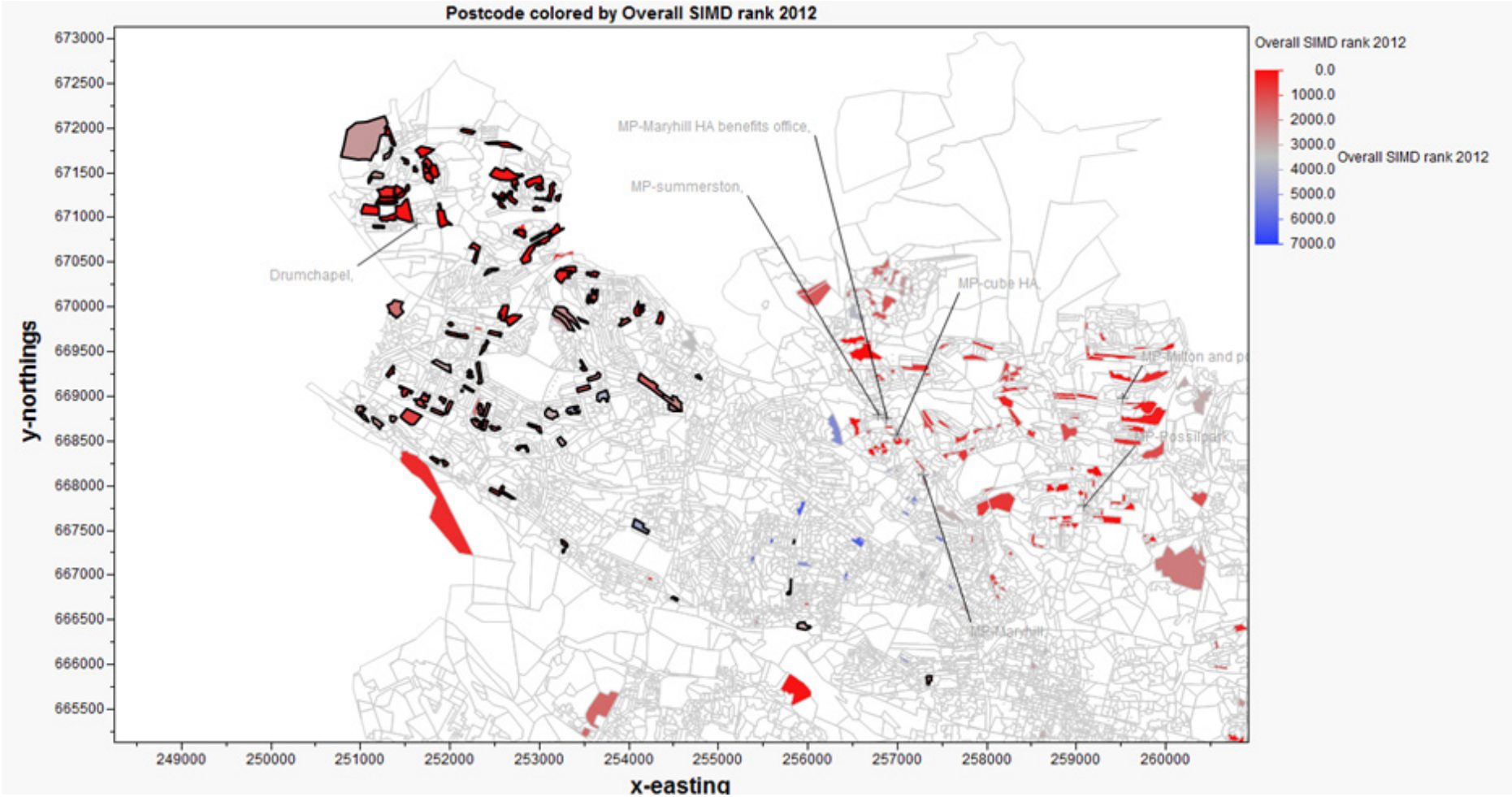

Figure 20: Drumchapel CAB overall deprivation of survey respondents (n=113)

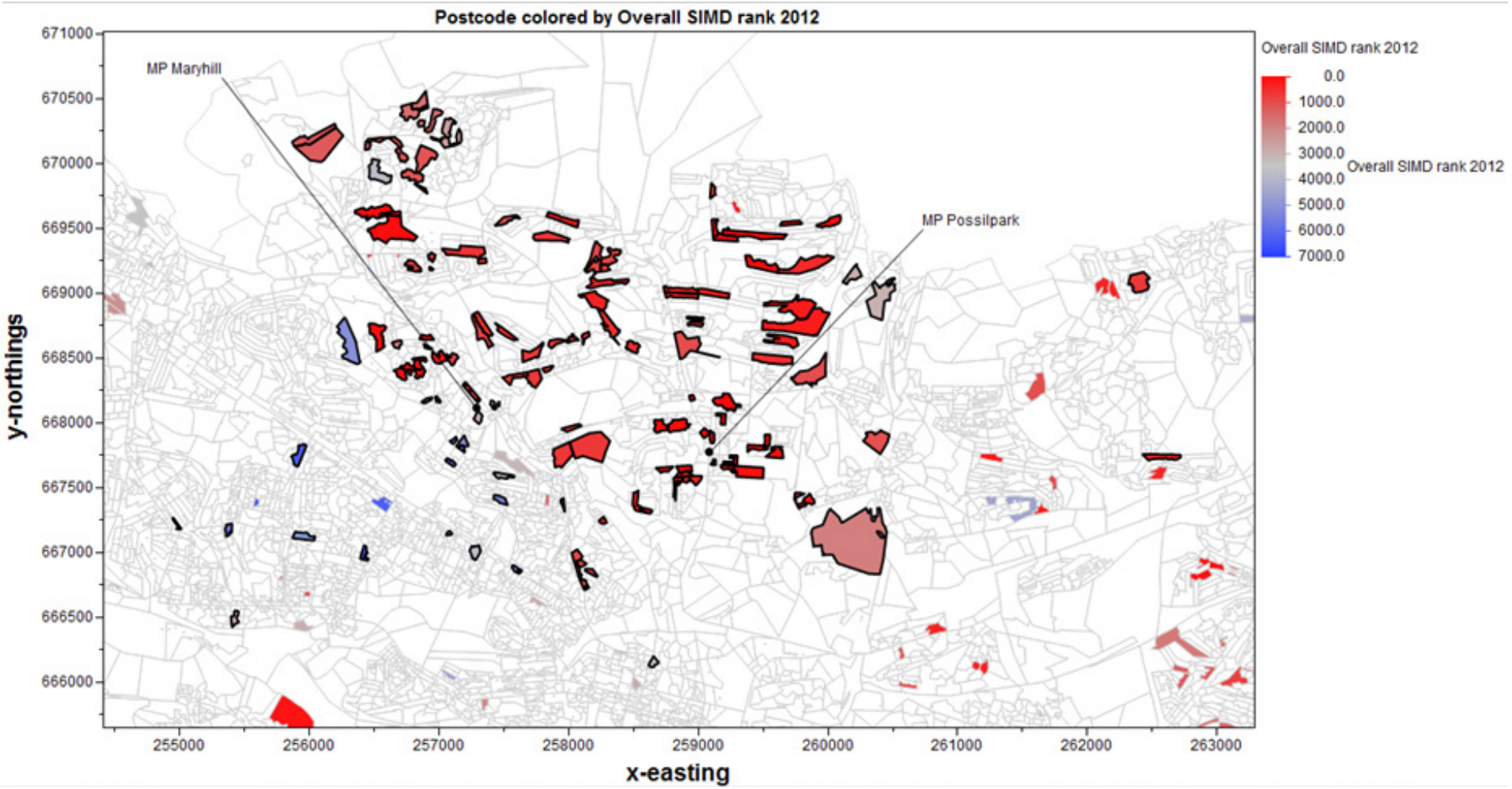

Figure 21: Maryhill and Possilpark CAB including outreach centres (n=159)

Figure 21 show that this CAB reaches some more affluent areas, coloured blue. As such this could be considered to be mixed areas, containing some of the worst deprivation areas in the city but also some more relatively affluent areas.

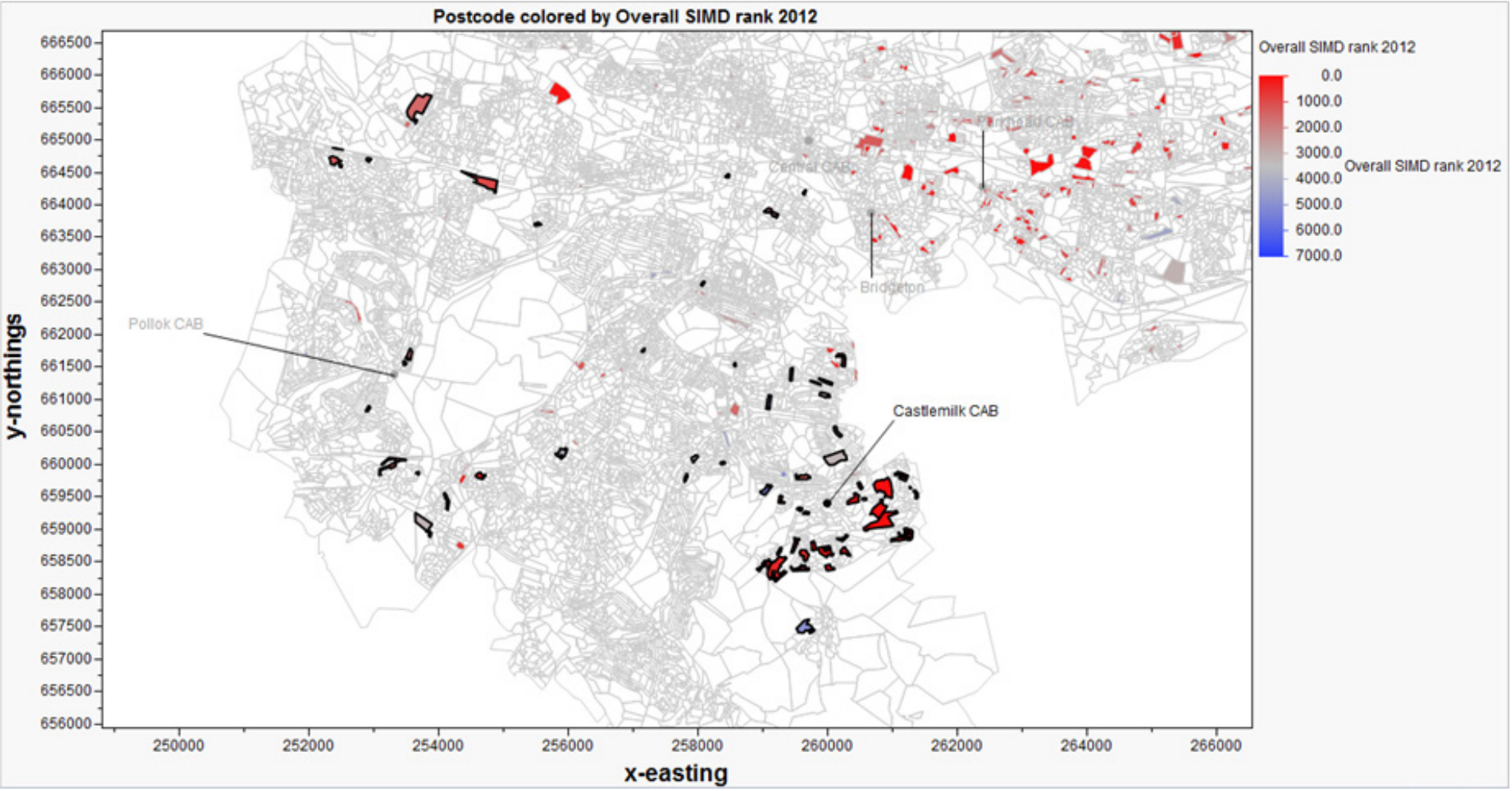

Figure 22: Castlemilk CAB (n=57) and Pollok (n=16) CAB

The reach of Pollok and Castlemilk citizens advice bureaux in Figure 22 appears to extend relatively far north.

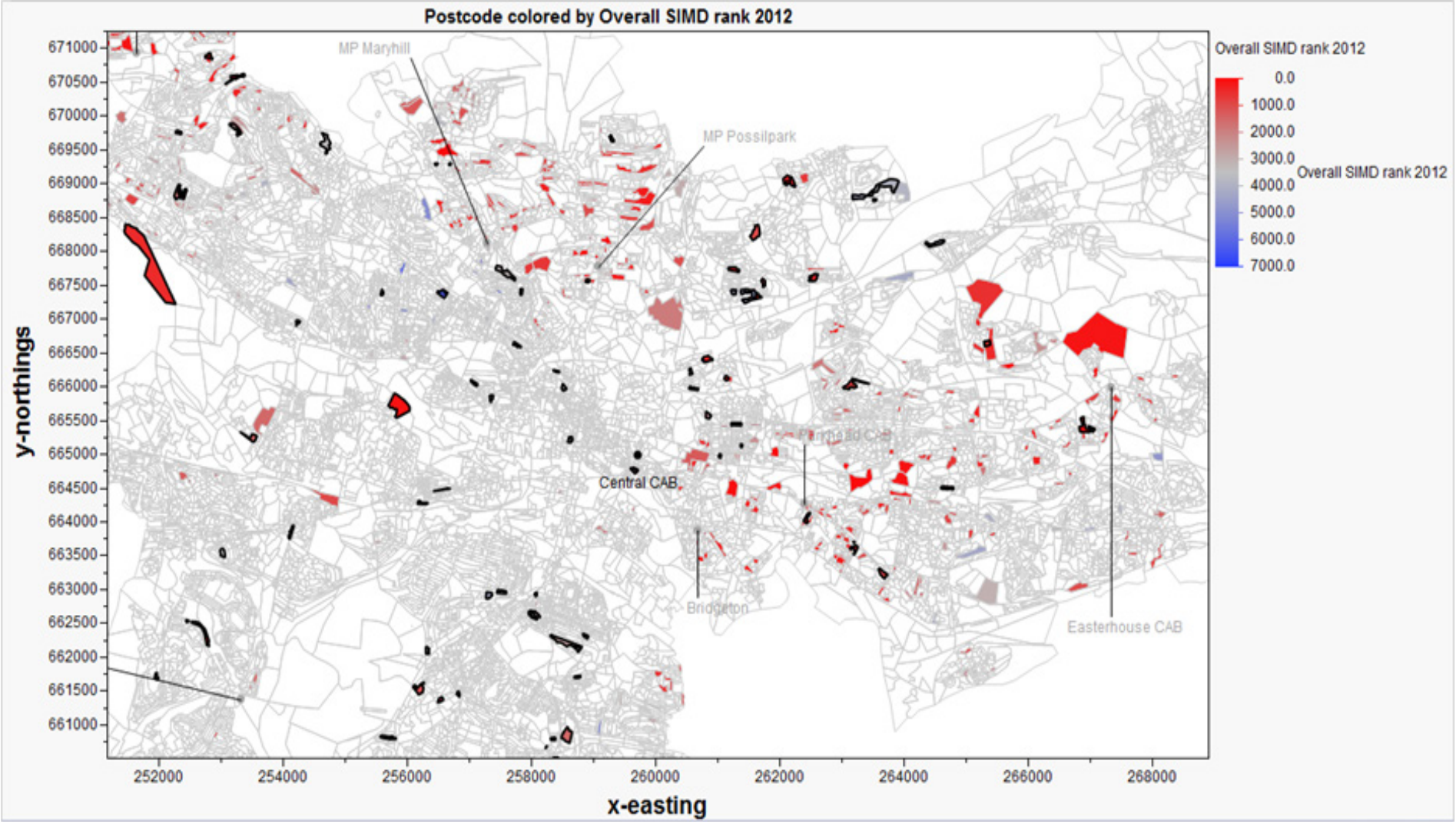

Figure 23 Glasgow Central CAB (n=89)

Figure 23 shows as might be expected that the reach of Central CAB covers an extensive area of the city.

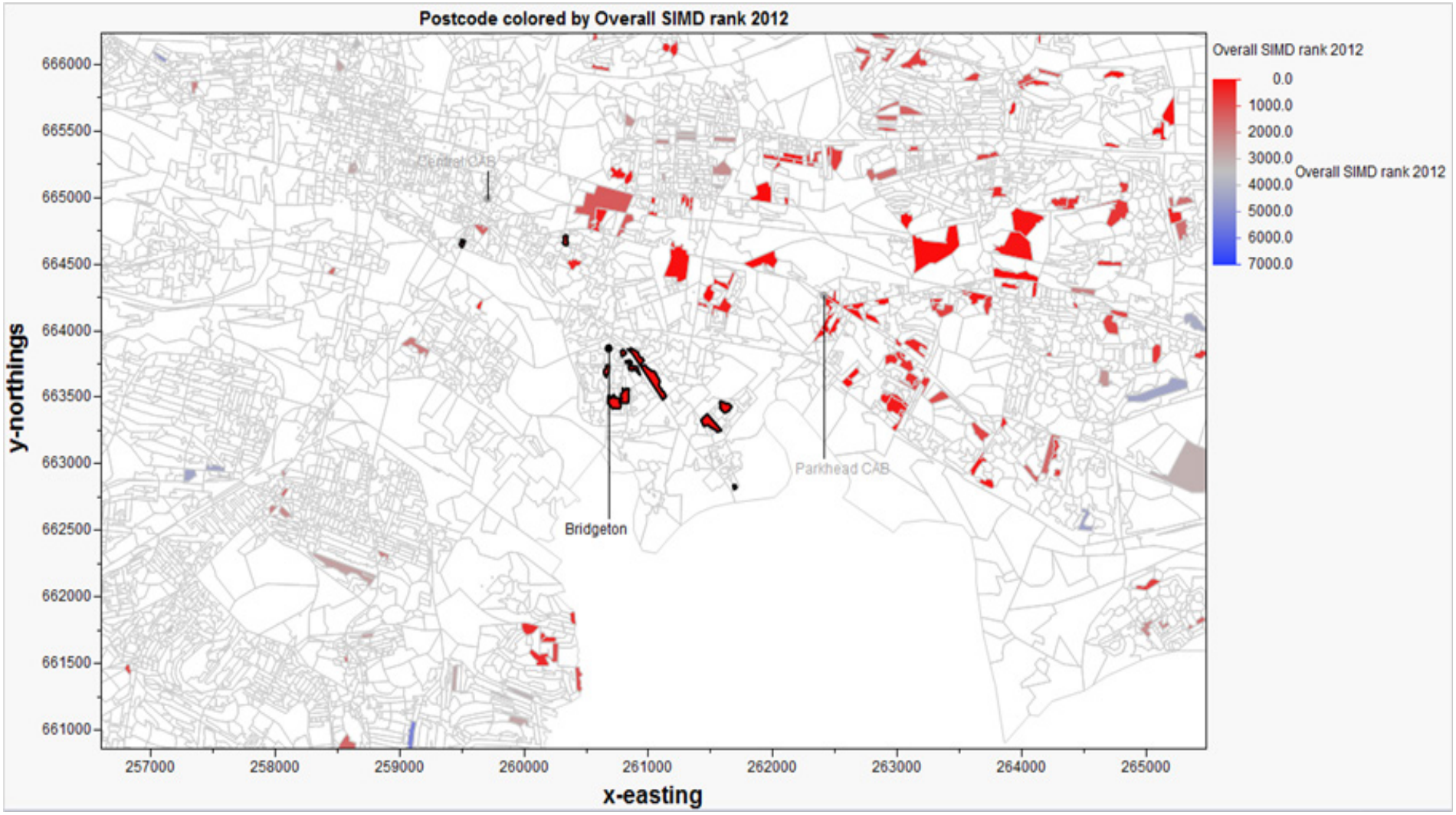

Figure 24: Bridgeton CAB (n=13)

Further geographic analysis was done by grouping adjacent outcode areas together, based on proximity. These areas were labelled as zones shown in Table 2.

		Overall SIMD			
Analysis zone	Outcode	N Rows	Min	Mean	Max
Zone 1	G21,22,23	115	2	708	4596
Zone 2	G15	51	6	372.3	2500
Zone 3	G31,40	88	5	582.3	3272
Zone 4	G32	59	25	1134	4507
Zone 5	G13	67	103	1368	4021
Zone 6	G11,12,20	87	19	1971	6480
Zone 7	G33,34	71	10	783	4270
					Total n=538

Table 2: Overall SIMD with geographic analysis zone

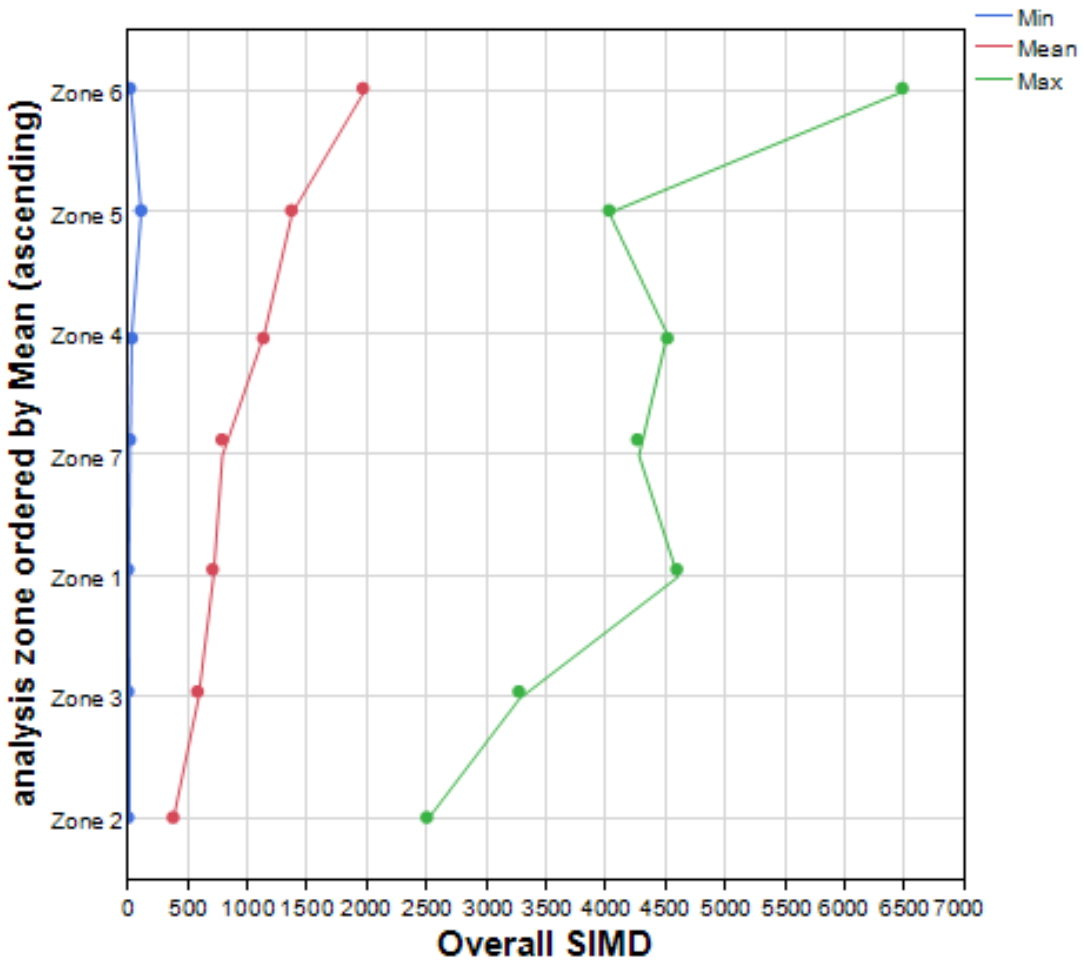

Figure 25: Geographic Analysis zone ordered by mean overall SIMD

The SIMD figures are plotted in Figure 25. This highlights that Zone 1, 2 and 3 are similar in terms of overall SIMD. Zone 5 and 6 are the most affluent. These zones were then used to compare factors related to Internet use. Figure 26 and 27 show which zones use the Internet.

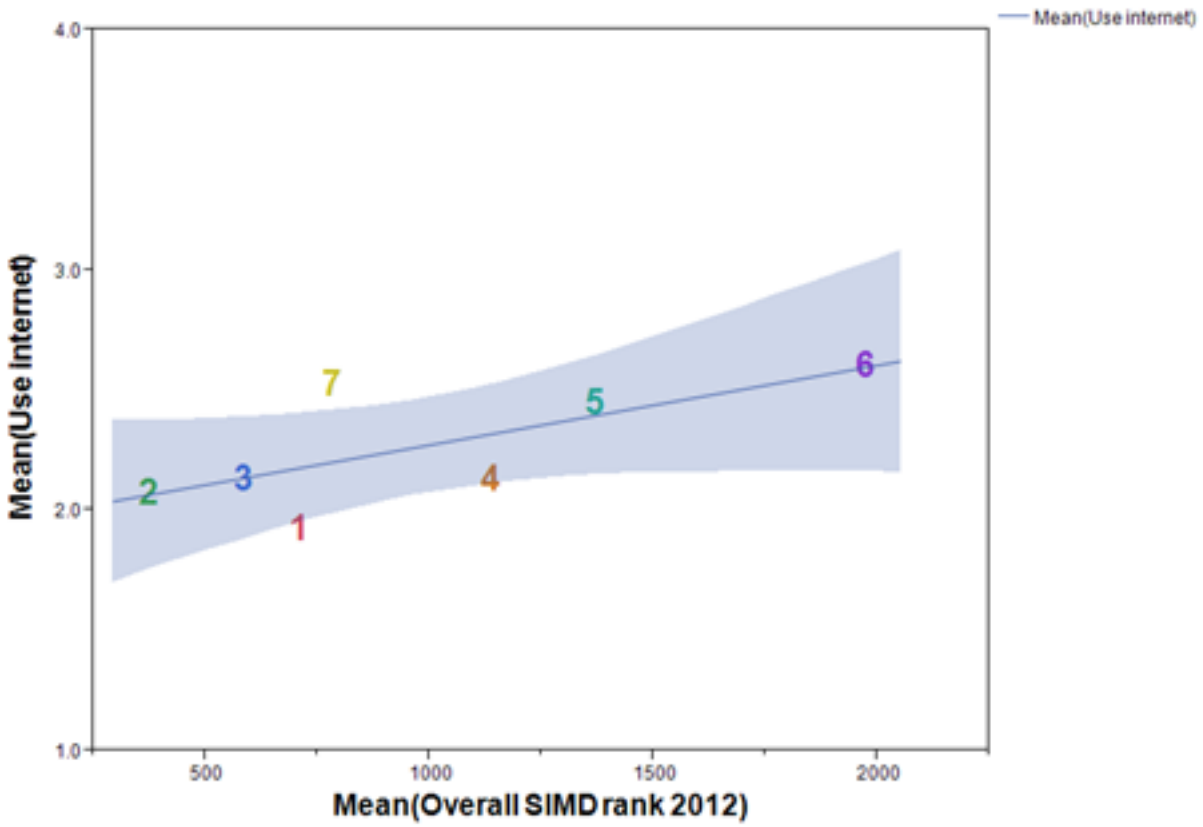

Figure 26: Mean Internet use by overall SIMD for each zone

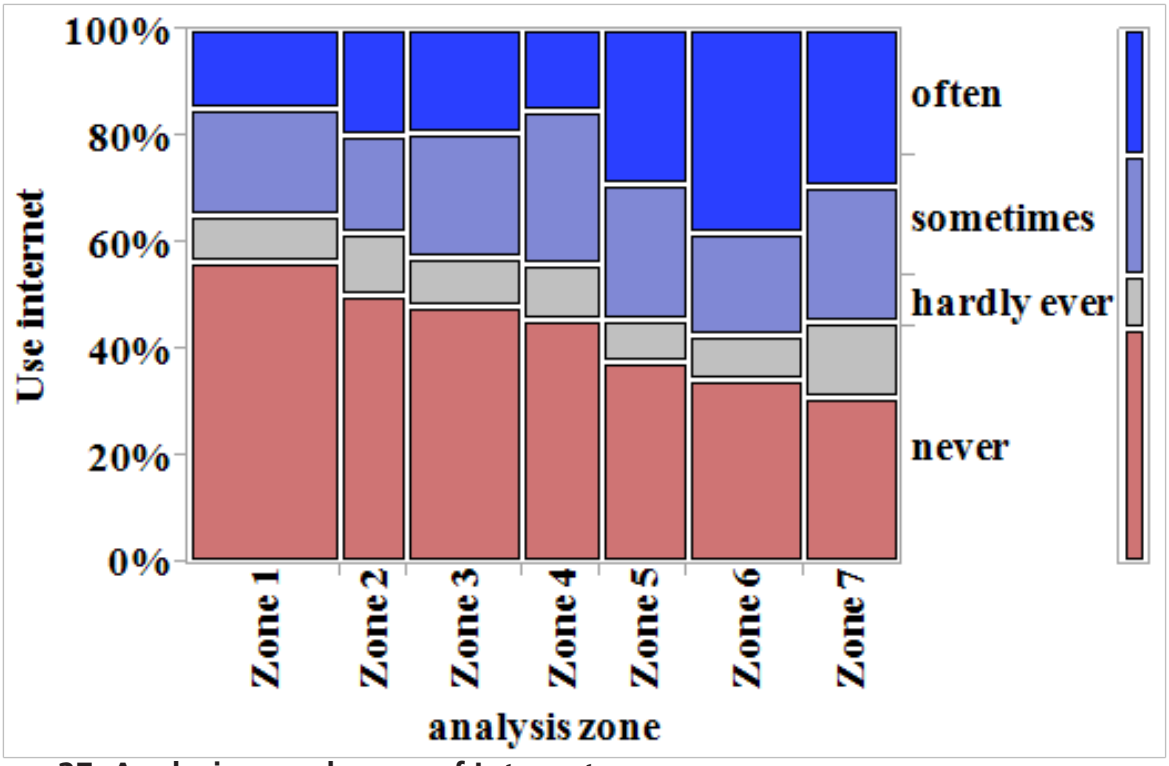

Figure 27: Analysis zone by use of Internet

Figure 27 shows that zone 6 is most likely to use the Internet often (38%) which is not surprising since it contains some of the most affluent datazones in the city with a mean overall SIMD of 1971. What is surprising is the use of the Internet in zone 7 where 30% have used the Internet often. Zone 7 is in the Easterhouse area of the city and has a mean overall SIMD of 783, comparable to zone 1 (708). Zone 5 has more respondents who never use the Internet (38%) compared with zone 7 (31%), even though zone 5 is more affluent on average than zone 7. Zone 1 contains some of the most deprived datazones from the whole of Scotland. It has the highest number of respondents who have never used the Internet, 57%, as might be expected.

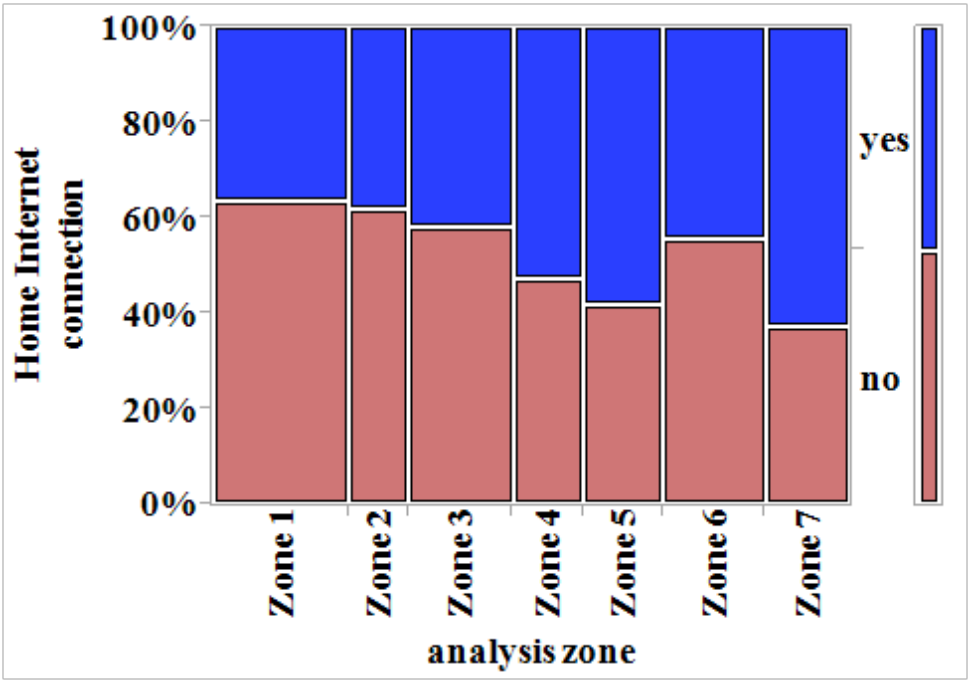

Figure 28: Zone compared to home Internet connection

Figure 28 is particularly interesting as zone 6 has lower levels of home Internet connection than might be expected. 56% have no home Internet connection. This would appear to indicate that people in this area use the Internet at places other than at home. We were unable to determine within each zone where people use the Internet as the samples are too small. However, as mentioned earlier the library was most popular place to use Internet away from home, followed by friends and family's homes, and then using a phone. Zone 6 is in the affluent west end of the city which has a high transient student population, who would have Internet access on campus, but not at home. It is also served by Hillhead and Partick libraries which have 30 and 15 computers for public Internet use respectively.

Figure 29 shows that zone 1 was the place where it was most likely that respondents would not be able to apply for benefits online at all.

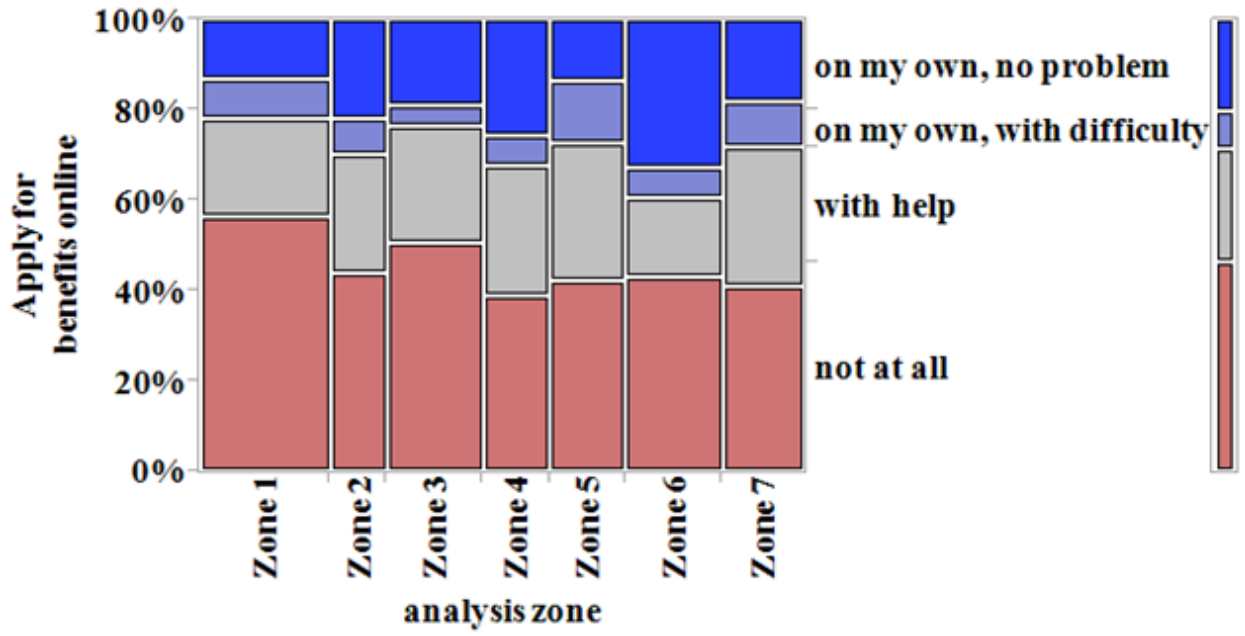

Figure29: Zone compared to ability to apply for benefits online

Zone 6, being the most affluent of the geographic zones, has the most people (33%) able to apply for benefits on their own with no problem and they are also the least likely to need help.

Least likely to have a bank account are those from zone 1 (11%, n=533), followed by zone 5 (8%). This means that in zone 1 around one in ten people do not have a bank account. Zone 5 which had higher mean SIMD level might have been expected to have more people with a bank account. However it could be that only those from the most deprived areas in this zone are the ones seeking advice from a CAB.

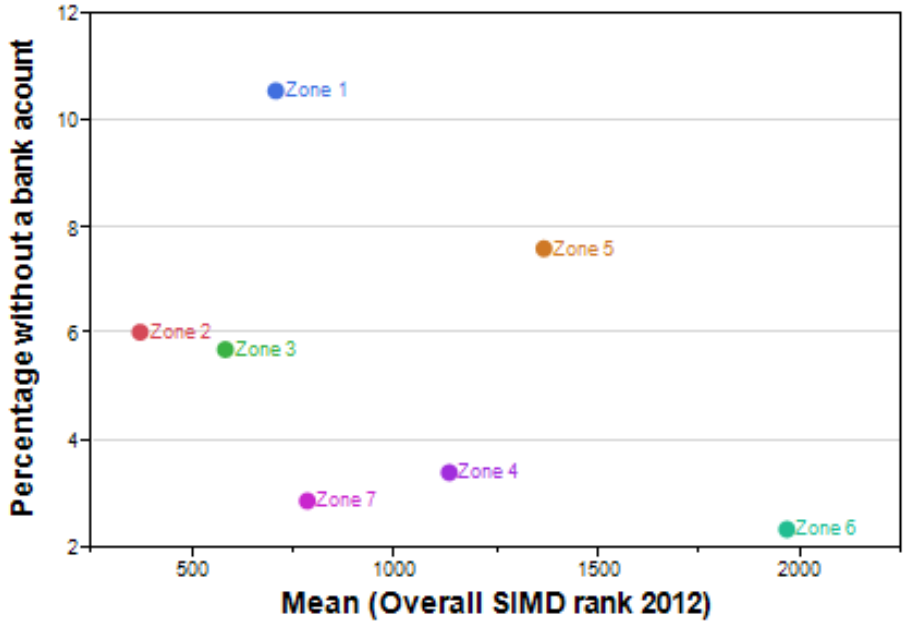

Figure 30: Percentage without a bank account plotted by mean overall SIMD

The following section is based on interviews at bureaux.

Interviews

Based on interviews at Glasgow Citizens Advice Bureaux, it is clear that there were issues specific to online job hunting and benefits claims. The welfare benefits system is complex where even users with the required Internet skills would find it difficult to negotiate their way through the complexities. As such, citizens advice bureaux provide an invaluable service, as they have access to information and knowledgeable staff, who are aware of the many rules, regulations and policies governing the benefits system, and can give clients appropriate advice.

Sometimes clients have no money and simply proxy[15] access to the Internet, or help with a telephone call is what they need. However, citizens advice bureaux deal with multiple client issues such as; benefits, housing, money advice, legal and employment issues. One of the obvious measures of their success is 'client financial gain[16]' which reflects their success rate in resolving cases. Each of the interviews is discussed in turn followed by a summary of the main points raised.

Interview 1

They felt that the Government had not yet appeared to have presented a co-ordinated solution as to how 'digital by default' will operate. At the moment there are multiple things happening.

- The DWP are sending people to libraries to get training and use the Internet themselves
- Libraries will have volunteers to assist people (issues with confidentiality and privacy)
- Jobcentres will have champions who can assist people

This bureau see around 8-10 new people every day, working mainly on a telephone booking and referral service, although additional people come via a drop in service run a few days a week. The demand for the service is likely to increase with the proposed benefit changes. This bureau had several private meeting rooms, to secure the privacy of clients none of which have a computer or internet access[17]. 'We do all the computer work out in the office'. They have a Client Information System (CIS) which is used to keep track of client cases. A lot of their work is done by telephone and letter, although the CAS information system is extremely important to them with all cases stored there. The type of advice they provide is

15 Proxy access to the Internet is where another person uses the Internet on your behalf.
16 'Scottish Bureaux achieved a financial gain of almost 140m for clients based on funding of £16.9m' Beattie Smith, 2013, p1
17 'It doesn't work for them' often forms may need several reviews to ensure the information is correct. Sometimes there is only a box with a yes/no answer and it's not enough in some client's circumstances.

'deep and broad' covering case work and formal representation at appeals. They provide help for clients to fill in application forms and following up till resolution, even if that means going to appeal their case. Many clients have 'poor literacy skills', and need extra assistance to understand the complexities of the welfare system.

Sadly, there are more cases of in-work poverty, not just benefit claimants. There are issues specifically related to the new benefit reforms and digital by default. These problems are perhaps due to uncertainty around how the system is going to work as much is still in the development stage. Some of the specific concerns they have are;

- Even for those with a good knowledge of the Internet and ability to use it, the complexity of the benefits systems and time factors become a barrier to use. Benefit forms are protracted, the introduction of Universal Credit may mean increasing the complexity and the time to complete.
- Facts often need double checked, or filled in at a later date when the client has all of the appropriate information. This means there needs to be separate save and submit buttons for the online system and adequate time allowed to complete the forms.
- Will they be able to, or need to print forms out to go though and check with clients?
- Currently, clients give mandates to allow CAB to deal with benefits agencies on their behalf. How would this work for digital applications?
- Since they can have 900 active cases at one time how would they deal with the e-mail replies from this? Would they even be able to receive e-mail on a client's behalf from other agencies?
- What about clients who have intermittent Internet access and opt to receive their own e-mail replies from agencies. Often clients who do have Internet access have it intermittently at home or use public Internet. How would this electronic communication work in practice?

Interview 2

This CAB operates in a similar way mainly from referrals but also drop in on specific days. As well as referrals and a drop in service there are multiple outreach services at this bureau. They provide a level 2[18] service although do not support clients at

18 Level 2 service involves detailed face to face and continued contact with the client until their issues are resolved. Some cases involve dealing with multiple issues or claims a client might need assistance with. They keep the case open for as long as is required. Each case can be open for weeks if not months depending on the complexity.

tribunal, unlike the other CAB which does this, as this is too time consuming. Often cases are settled before tribunal, saving costs. Different geographical areas served by this CAB require to be supported in different ways. Some areas have clients with multiple problems (for example addiction and health issues) which can be more challenging and time consuming.

The five private interview rooms at this CAB all had telephone and Internet access. They run with a ratio of one third paid staff to two thirds volunteers, due to the demand for their services. Dealing with around 180 cases per week is not sustainable and this will need to be limited based on a first come first served basis and some people will lose out. This CAB is trying to move to paperless working and 'doing as much online as we can'. They used some of their funding to get IT support in house and developed their own database.

Main points from interviews

These interviews highlight some important issues regarding use of the Internet by CAB clients. Firstly, bureaux provide assistance rather than Internet training. Secondly, for CAB clients, confidence to learn how to use the Internet is a big issue. Other issues were: access to computers, learning / literacy issues, training, health, access to training and lack of Internet skills. Some clients 'don't even have basic life skills'. Going to the library to use public Internet access is not going to help everyone. Security and privacy are particular issues. When applying for benefits online completing forms can take over 90 minutes and there are time limits on access to free public Internet. Benefit applications requires multiple data entry including family, personal and often sensitive information which may be uncomfortable for some people to do in a public place. Bureaux place special emphasis on privacy, where forms are completed with specialist help. Forms can then be double checked by a paid support worker before submitting a claim. This makes it less likely that a claim would be rejected based on errors, resulting in quicker resolution of cases.

Citizens advice bureaux have the infrastructure, the information and support systems with trained staff and volunteers putting them in a good position to help the most vulnerable. However, what is clear is that the issues of Internet access do not just relate to clients but to bureau operations in some cases. There are barriers preventing a full switch to digital operations and trying to operate paper free. Firstly, up skilling staff is a challenge when two thirds are unpaid volunteers. Secondly, the Broadband and Wi-Fi infrastructure, even when using dongles for access, is patchy and unreliable outside bureaux at outreach locations such as housing associations, health centres, credit unions or in clients' homes. 'The infrastructure and resources are not there to support the digital agenda,' especially for agencies, like citizens advice bureaux, who provide advice in many different locations.

Emerging key issues

The analysis highlights three areas that require further thought on the part of CAS and its member bureaux as well as for policymakers. The first of these is the rather unsurprising observation on whether bureaux clients have access to the Internet, and if they do whether they possess the necessary skills to use it. The analysis clearly highlights that not all CAB clients have access to the Internet and when they do they lack many of the necessary skills to actively and beneficially participate online. As a consequence, strategies such as 'digital by default' are inevitably going to result in problems that require to be tackled if digital divides within Glasgow are not to be exacerbated. While access to the Internet can be tackled through provision in public spaces for example, the lack of skills is arguably of greater concern. Quite simply, supporting clients as they move online is likely to require substantial effort on the part of the organisations involved, in terms of the number of trainers required and the need to ensure support is provided over the long term to reflect changes in websites and software.

This latter need links to a second issue, namely, the inherent complexity of the benefits system and the challenges that result for online users. Clients attending bureaux are seeking advice regarding an issue to help them understand a problem or make a decision from a more informed perspective. If this involves a government service delivered online, it is likely that further support to explain how the system works and how the forms are to be completed is required. Completing forms involved in online government services can be daunting for even the most experienced of Internet users; so it is not a surprise that less experienced users encounter problems when completing the relevant forms.

Thirdly, digital technologies have the potential to improve the delivery of bureau services to clients, allowing them to assist more people in need. The use of wireless technologies could facilitate a change in how staff interact with clients in bureaux, and facilitate more outreach activities as well. This requires infrastructure to be in place across the city. There is potential for bureaux to play a role in supporting greater digital proficiency amongst clients, for example by showing clients how to navigate through online systems, reassuring them in the process. This enhanced proficiency may also encourage clients to use various online systems for themselves. However, as small community-based advice agencies they can only support this process, and would require additional external resources to be provided to enable them to do so. Strategic direction and resources to support individuals to access services online must come from government and local authorities.

Conclusions

This report investigates the use of the Internet by clients of citizens advice bureaux in Glasgow, highlighting specific issues, in light of government proposed changes to the welfare and benefits system. The Glasgow bureaux serve some of the most disadvantaged communities in Scotland, with low rates of home Internet access that give rise to a range of problems. This work is based on a sample of 950 respondents of the most deprived people in Glasgow where home broadband uptake is low.

The analysis showed that 42% of this sample had never used the Internet. It also highlighted some motivational, attitude or skill issues where some users report having the Internet at home but had never used it. Those using the Internet found it easier to apply for jobs than benefits, indicating the differing skill levels required for these tasks. If these motivational issues could be addressed, then access could be provided through Internet provision in public places. However, supporting clients as they move online is likely to require substantial effort, in terms of training and resources. As a consequence, strategies such as 'digital by default' are inevitably going to result in hardship and a widening of the digital divide.

In the deprived areas covered by this sample older age groups are least likely to use the Internet or be able to apply for benefits online. Those from the most deprived areas are also least likely to use the Internet; however, it is worth noting that there are people from affluent areas who never use the Internet. Using the switching group analysis to highlight deprivation found that the most deprived need the most help. The most deprived groups are also likely to use a Post Office bank account, which has the simplest terms and is local. Raising individuals out of poverty can impact their access to the Internet, but they need support as many are unable to go online on their own.

Bureaux in Glasgow clearly serve their local area and are providing a much needed service. However, further geographic analysis highlighted that some areas do not behave as expected with different zones or neighbourhoods using the Internet in different ways. This pinpoints the need for localised solutions to address the digital divide as well as determine ways to provide access to government online services for all.

Although Bureaux reach the most deprived and provide a valuable service assisting clients regarding benefits and associated government services, first and foremost their role is to provide advice, rather than moving people online, or providing training or access to the Internet. Clients who do have Internet access often need to cope with time pressures and the complexities of the benefits system. These could limit even the most experienced Internet user from completing a successful claim. Bureaux may have a part to play in this, but would require significant additional funding from government to support development of capabilities for their

staff, infrastructure and the relevant 'know how' regarding its implementation. Overcoming difficulties that are likely to occur in the transition will enable a more flexible way of delivering assistance and enable staff to demonstrate how online systems work in practice to the benefit of their clients.

The analysis highlights two key issues: access and skills. Access to the Internet needs to be improved so that all within Glasgow are able to enjoy its numerous advantages. For citizens advice bureaux clients this is more about ensuring that they have access to the benefits system and are appropriately supported by it than it is about online shopping. However, as clients use the Internet their confidence will arguably improve and the wider possibilities become accessible to them. Central to this though are skills, both of the clients who use bureaux as well as those individuals who staff them.

Glasgow's 'Digital Glasgow Roadmap' is wide ranging in its scope of 'helping the city to achieve its key outcomes, economic growth, becoming a world class city, a sustainable city, a learning city and a city which looks after its vulnerable people (Glasgow City Council, 2014, p4). The Wheatley Group are running two pilot projects to provide low cost Internet and devices to their tenants as well as working with Glasgow Kelvin College to provide 23 learning centres for local access to the Internet. It remains to be seen, however, if these pilot projects and plans will have any impact on those who are left behind and thus digitally excluded.

As we have argued in this report, closing the divide in terms of uptake in Glasgow is not the end of the story. Digital divides persist, change and sometimes deepen. Even when uptake has increased, gaps still remain in terms of skills and usage with the consequence that the digital divide shows signs of persisting but in different ways than just access. Future policy initiatives are needed to address these issues.

As more services are moved online so the digital divide, in terms of both physical and skills, is an urgent and pressing problem. Policy action should consider both the current and impending digital divides and the cost to the country of failing to address it. The savings generated by moving government transactions online are around £1.5billion every year, and realising the benefits of being 'a leading digital nation' amounting to £63 billion in benefits[19]. While these sums are substantial and thus indicate the financially attractive nature of moving online, it is worth remembering, as Hargittai et al (2008) in their study of young adults in the United States observed, that 'simply being connected will not necessarily solve all potential sources of inequality'[20]. In other words, ensuring access is only part of a wider package of initiatives that is needed that focus collectively on access, skills and motivational issues among the more deprived within society.

19 McDonald, C., 2014. A Leading Digital Nation by 2020 : Calculating the cost of delivering online skills for all, Tinder Foundation

20 Hargittai, E. & Hinnant, A., 2008. Differences in Young Adults ' Use of the Internet. Communication Research, 35(5), pp.602–621.

Appendix

A1: SCOTTISH INDEX OF MULTIPLE DEPRIVATION

Demographic factors across Scotland are already mapped using census data and split into datazones with populations between 500 and 1000 household residents. The datazones were created to standardise data releases and allow multiple sources to use a common geography[21]. There are 6505 datazones across the whole of Scotland, with 694 of them in Glasgow. Each SIMD datazone is associated with a number of postcodes[22]. The latest available SIMD data was released on December 2012. The index combines 38 indicators across seven domains (income, employment, health, education, skills and training, housing, geographic access and crime). The overall index is a weighted sum of the seven domain scores[23]. Glasgow has 30% of the most deprived datazones in Scotland [24].

21 White, A., 2011, Scottish Index of Multiple Deprivation: Consultation. Available at: www.scotland.gov.uk/Resource/Doc/933/0120089.doc

22 White, 2011, op cit

23 The domains are weighted and expressed as a percentage of the overall weight, income (28%), employment (28%), health (14%), education (14%), geographic access (9%), crime (5%) and housing (2%). Full technical details on the methodology and construction of each indicator in the SIMD 2012 are available in the Technical Notes published online http://simd.scotland.gov.uk/publication-2012/

24 Scottish Government, 2013, Deprivation: Scottish Index of Multiple deprivation.

Citizens Advice Scotland and its member bureaux form Scotland's largest independent advice network. CAB advice services are delivered using service points throughout Scotland, from the islands to city centres.

The CAB Service aims:

to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively

and equally

to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The CAB Service is independent and provides free, confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

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