

Digital capability

Understanding the digital needs of face-to-face clients of Citizens Advice



**citizens
advice**

Executive summary

There are many benefits to being online, but these are not shared by everyone. As many public and private services move to digital delivery - such as managing welfare benefits claims - some people risk being excluded from services they need if the necessary support is not in place.

We believe people should be able to get help in the way that works for them and meets their needs. That's why we provide support in different ways: in person, over the phone and online. Through research and engagement we've learnt a lot about what people need and expect from our digital services, and through design and testing we make sure they're accessible and practical for everyone who wants to use them.

We wanted to learn more about the digital capability of people who seek face-to-face advice from our local Citizens Advice network, so we could better understand the barriers to digital inclusion and the kinds of support people need. When we compared our findings with existing evidence about digital capability in the UK, we found that our face-to-face clients are much more at risk of digital exclusion.



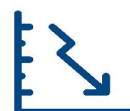
Our face-to-face clients are **twice as likely to lack basic digital skills** than adults in the UK



And are **twice as likely to lack access to the internet** than adults in Great Britain



Older clients are more likely to lack basic digital skills and internet access



But our face-to-face clients' **digital skills are lower across all age groups** than adults in the UK

While being online opens up opportunities for many people, those with low digital capability need practical help to complete any digital tasks necessary to access services. They may also need support to increase their skills and confidence so they can learn to do it for themselves. For some, personal and situational barriers that make it difficult to get internet access or improve their digital skills mean ongoing support is required.

Using these findings, we're continuing to learn about the factors that affect if people can manage online, how these interact, and how to best provide support.

Introduction

Citizens Advice is here to help everyone find a way forward with the problems they face. People need different types of support at various times in their life. We aren't driven by a one size fits all approach - people should be able to get help in the way that works for them and meets their needs. That's why we provide support in different ways: in person, over the phone and online.

In 2015/16, our online advice services had 36 million visits. People use our advice content in a way that works for them: to 'self-help' and solve the problem themselves, or to understand their options before they seek help directly. We provided direct support to 2.7 million people, including providing advice and information through our local Citizens Advice network.

As digital technologies become an increasingly central part of everyday life,¹ people are benefitting from the opportunities these provide - being online makes it easier for people to connect with each other, find information quickly or save money by shopping around for the best deals. Many private and public services are moving to digital delivery. For many people, well designed digital services can make this interaction more efficient and useful, but for people who are not digitally capable there's a risk of being excluded from services they need.

In the UK, 1 in 10 adults have never used the internet,² and 1 in 5 lack basic digital skills.³ We already know that some of the factors linked to digital exclusion⁴ are more prevalent among the clients who contact Citizens Advice services in person: they are more likely to be on lower income⁵, or be disabled or have a long term health condition.⁶

¹ ONS. (2016) *Internet users in the UK: 2016*: Most recent figures show 87.9% of adults in the UK (45.9 million) had used the internet in the last 3 months, compared with 86.2% in 2015.

² ONS. (2016) *Internet users in the UK: 2016*

³ Go On UK and Ipsos Mori. (2015) *Basic Digital Skills UK Report 2015*.

⁴ Go On UK and Ipsos Mori. (2015) *Basic Digital Skills UK Report 2015*: The Basic Digital Skills level amongst ABC1s is higher than the national average at 87%, but is significantly lower amongst the C2DE social grades (65%);

ONS. (2016) *Internet users in the UK: 2016*: Across all age groups, the proportion of adults who were recent internet users was lower for those that were disabled, compared with those that were not.

⁵ Citizens Advice. (2015) *Local Citizens Advice Income Profile briefing*: Local Citizens Advice clients are almost five times more likely to live on a low income than an average member of the England and Wales population.

⁶ 39% of our local network clients are disabled or have a long term health condition, compared with 21% of people in England and Wales.

We've been doing a lot of work to learn what people want and need from our online content, but we wanted to find out more about the digital capability of clients who access face-to-face advice from Citizens Advice.⁷ This helps us understand their needs and consider the best ways to provide support.

Digital capability is a combination of people's access to the internet, as well as their skills, knowledge and motivation to use digital technologies.⁸ These are each influenced by personal and situational factors and the way these interact at any point in time is important. In this research, we looked at two key aspects of digital capability and how our face-to-face clients compare to the general population:

- people's digital skills, and
- their access to the internet

We also looked at some of the demographic factors that have been shown to be associated with digital capability: age and gender.

Citizens Advice's approach to digital

We believe people should be able to access help in a way that works for them. Thanks to extensive research and analysis, we understand why people use our online service, what information they really need, and how we best can communicate what they need to do.

We're improving our service offer to clients, including developing dynamic online content that provides tactical and practical advice focused on solving people's problems. Our online content is for our advisers too, to help them provide direct help to clients more efficiently and accessibly.

Our tools and content are designed with a deep understanding of client behaviour and the state of mind they're in, and rigorously tested for accessibility. All of our products and content are designed side by side with volunteer advisers and clients. We've had over 1,000 advisers and over 900 clients or prospective clients involved in testing our new digital products. This all ensures that we're designing with, not for our users.

⁷ 61% of the clients helped through our local Citizens Advice network in 2015/16 received face-to-face advice.

⁸ Cabinet Office and Government Digital Service. (2014) *Government Digital Inclusion Strategy*: User research and consultation identified 4 barriers to inclusion: access, skills, motivation and trust. Citizens Advice. (2016) *Finding a way forward*: Our research into digital capability is part of a wider stream of work to develop our understanding of client need and our clients' skills, knowledge and motivation in key areas, such as financial capability.

Measuring digital capability

What we did

In February 2016, we surveyed 3,000 clients accessing face-to-face advice at a sample of 39 Citizens Advice services in each region of England and Wales.⁹ For one week, we asked the participating Citizens Advice service to invite every client to complete the survey while waiting for an appointment or drop in service at the selected locations. Surveys were then sent to our Impact and Evaluation team, where responses were entered into a central database for analysis.

What we measured

We used an established framework from Go On UK,¹⁰ which assesses people's 'basic digital skills'. This framework is made up of a series of online tasks, grouped into five areas.

Digital skills	Digital tasks
Managing Information	<ul style="list-style-type: none">● Use a search engine to look for information online● Download/save a photo you found online● Find a website you have visited before
Communicating	<ul style="list-style-type: none">● Send a personal message to another person via email/online messaging● Carefully make comments and share information online
Transacting	<ul style="list-style-type: none">● Buy items or services from a website● Buy and install apps on a device
Problem Solving	<ul style="list-style-type: none">● Solve a problem you have with a device or digital service using online help● Verify sources of information you found online
Creating	<ul style="list-style-type: none">● Complete online application forms which include personal details● Create something new from existing online images, music or video

⁹ 3,000 survey responses were received across England and Wales: 2,717 from England, 283 from Wales. The survey week was 1-5 February in England and 22-26 February in Wales. This research was undertaken following the Digital Money Coach pilot. Digital Money Coaches are community volunteers who work with Citizens Advice clients to build their financial resilience by developing their digital skills and provide spaces for people to access the internet. The pilot was made possible thanks to funding from SSE.

¹⁰ Go On UK and Ipsos Mori. (2015) *Basic Digital Skills UK Report 2015*. Go On UK has since merged with doteveryone.

These skills represent the minimum level of digital literacy that is considered necessary to use and benefit from digital technologies. In this framework, people have 'basic digital skills' if they can complete at least one task in all five skill areas. This framework has been used to assess levels of digital literacy across the UK,¹¹ so using this common approach in our survey has allowed us to understand the needs and capability of our clients against this benchmark.

We also asked our clients about their access to the internet. Whether they had access at home, only on a smartphone, through friends, family or public places, or had no access at all.

Who we asked

We provided participating Citizens Advice services with a paper survey and asked them to invite every face-to-face client seen during the survey week to take part in the research, using a 'census' approach. Participation was voluntary, and some clients declined to take part or only partially completed the survey. Missing or incomplete responses were identified for each question and were excluded from the analysis of that question. The number of valid responses is referenced for each finding given in this report.

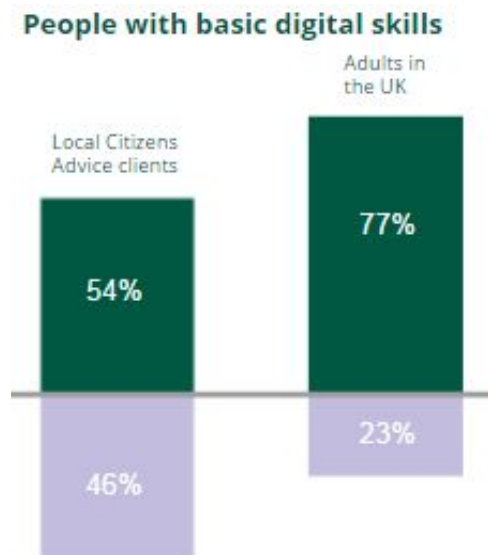
¹¹ Go On UK and Ipsos Mori. (2015) *Basic Digital Skills UK Report 2015*.

Key findings

Face-to-face clients are twice as likely to lack basic digital skills as people in the UK.

Only 54% of these clients said they could complete a digital task in each of the 5 skill areas, well below the 77% national benchmark.¹²

These findings show us that many of our clients are those who are most in need of support to navigate online service delivery and avoid being excluded.



Face-to-face clients are more likely to lack access to the internet



61% said they have access to the internet at home

We compared the number of clients who had access to the internet with the number of households with an internet connection in Britain.



11% only have internet access on a smartphone

Our findings suggest our face-to-face clients are twice as likely to lack access to the internet compared with people in Britain.¹³

A small number of clients reported they could access the internet through friends, family or public places, but 1 in 5 told us they have no internet access at all.

¹⁴

¹² Excluding missing or incomplete responses, 54% of respondents had basic digital skills (n= 2629).

¹³ ONS. (2015) *Internet Access - Households and Individuals: 2015*: 86% of households in Great Britain have internet access. Results from our survey: Excluding missing or incomplete responses, 61% reported they had access to the internet in their home and a further 11% had access on a smartphone only, totalling 72% with internet access (n=2676).

¹⁴ 8% of surveyed clients reported they could access the internet through either friends and family or in public places. 19% reported they had no access to the internet.

Face-to-face clients are less likely to have each digital skill

We looked in more detail at each of the 5 digital skills areas: managing information, communicating, transacting, problem-solving and creating. Our face-to-face clients were less likely than people in the UK to have each digital skill.¹⁵



▲ Proportion of people with each digital skill

The framework allows us to identify people who are unable to complete tasks in any of the 5 digital skill areas. Our face-to-face clients were twice as likely as people in the UK to say they were unable to complete any of the digital tasks. 1 in 10 adults in the UK are unable to complete any tasks in any of the 5 basic digital skills areas, among our clients, this number doubled to 1 in 5.¹⁶

Internet access and digital skills are interrelated

People who lack internet access were much less likely to have basic digital skills. This makes sense as people have less opportunity to develop digital skills if they're unable to get online to learn. Overall, only 54% of our surveyed clients had basic digital skills but if we consider only those clients who reported they had internet access on their own devices,¹⁷ this increases to 70%. Despite this increase, this is still clearly below the 77% of adults in the UK with basic digital skills, which suggests lacking access is not the only barrier to digital skills, for our face-to-face clients.

¹⁵ These are calculated excluding missing or incomplete responses for each digital skill, so the total number of responses for each skill varies. Managing information (n=2734), Communicating (n=2802), Transacting (n=2788), Problem solving (n=2729), Creating (n=2765).

¹⁶ Excluding missing or incomplete responses, 19% could not complete any digital tasks (n=2629). If missing or incomplete responses are included as an 'unknown' category, this figures decreases to 17% (n=3000).

¹⁷ Either in the home or on a smartphone.

Other factors are also related to lower digital capability

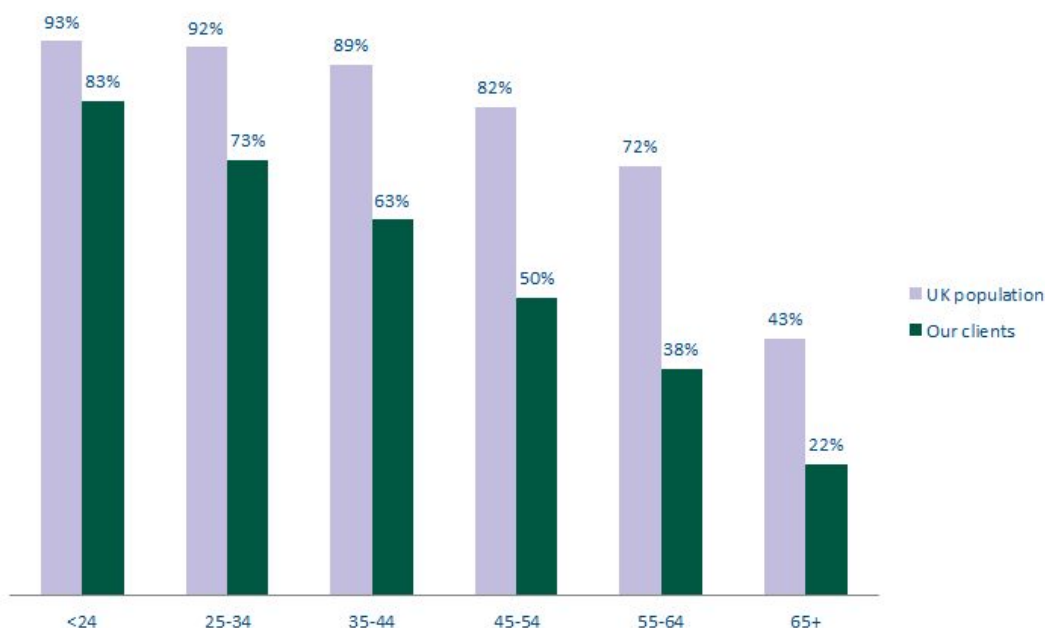
We were able to look at two demographic factors that have been shown to be significant in the national research on digital capability: age and gender.

Among our clients, the proportion of people with basic digital skills decreased with each age category.¹⁸ Clients aged 65+ were also less likely than clients generally to have access to the internet, either in their home or using a smartphone.¹⁹

Despite this clear trend, the proportion of our face-to-face clients' with basic digital skills is lower across all age groups than adults in the UK.

This means that while age has been shown to be an important factor in digital capability, among our clients it is not only older people who need digital support.

Basic digital skills by age group



Gender has previously been shown to be associated with digital capability. Males have been found to be more likely to use the internet²⁰ and have basic digital skills.²¹ However, among our face-to-face clients, we did not see this trend. Among our survey respondents, females were slightly more likely than males to have basic digital skills: 53% of males and 56% of females. Establishing the reason for this difference, and whether this is significant, would require further research.²²

¹⁸ Excluding missing or incomplete responses, n=2426.

¹⁹ Where age and internet access are both known, 46% of clients aged 65+ has access either at home or on a smartphone (n=2458).

²⁰ ONS. (2016) *Internet users in the UK: 2011*: 89.4% of men (22.8 million) and 86.4% of women (23.1 million) were recent internet users.

²¹ Go On UK and Ipsos Mori. (2015) *Basic Digital Skills UK Report 2015*: Males were significantly more likely than females to have each digital skill.

²² Excluding where gender was unknown, 55% of respondents were female, 45% male, <1% transgender (n=2,750).

Conclusions

Many people benefit from the opportunities afforded by well designed digital services. Digital service provision presents opportunities for those using services and also those delivering them. However, this research reinforces the importance of being responsive to the needs of people who are not digitally capable. It has supported existing evidence about digital exclusion in the UK, but has highlighted the greater extent of this problem for face-to-face clients across our local Citizens Advice network.

Our work often involves helping people interact with changing systems, advising them on what's different and helping them understand what this means for them. We're committed to providing effective and accessible help so people can manage the changes as public and private services continue moving digital. Developments such as the government's digital service standard, which requires help for those who need to use a digital service but don't have the skills or access to do so on their own, are a welcome measure in preventing digital exclusion.

People with low digital capability need practical help completing the digital tasks necessary to access services they need. For some, further support to develop their digital skills and confidence could help them learn to manage on their own and take advantage of online opportunities. However, many people face personal and situational barriers that make it difficult to get internet access or improve their digital skills; meaning ongoing support will remain necessary to make sure they are not disadvantaged by digital service provision.

This research has shown us that many of the clients we already help in person at Citizens Advice are those who are most in need of these kinds of support. Using research evidence, and the expertise of our local Citizens Advice network, we're continuing to improve the design and delivery of this support in ways that meet the range of individuals' needs.

Appendix: digital capability survey

Digital Survey



This week we are asking our clients to complete a short survey about how they use digital technology.

This information will help us learn how local Citizens Advice across the country can support clients who need to use digital services. For example, making a benefit claim online.

The information you give us is confidential, and will only be used in an anonymised form. Thank you for taking the time to complete this survey.

Do you have access to the internet?	Tick one
Yes, at home	
Yes, but only on my smartphone	
Yes, through friends / family	
Yes, at a library or public place	
No, I don't have access	

Digital Tasks	Could you do this?			Have you done this in the last 3 months?	
	YES I could do this if I was asked	NO I couldn't do this if I was asked	DON'T KNOW I have no idea what this is	YES	NO
Use a search engine to look for information online					
Download/save a photo you found online					
Find a website you have visited before					
Send a personal message to another person via email/online messaging					
Carefully make comments and share information online					
Buy items or services from a website					
Buy and install apps on a device					
Solve a problem you have with a device or digital service using online help					
Verify sources of information you found online					
Complete online application forms which include personal details					
Create something new from existing online images, music or video					

Do you claim any of the following benefits?	Tick all
Jobseeker's Allowance (JSA)	
Employment and Support Allowance (ESA)	
Universal Credit	
Carer's allowance	
Housing Benefit	
Working Tax Credit	
Child Tax Credit	
Personal Independence Payment (PIP)	
Disability Living allowance (DLA)	
Attendance allowance	

Thinking about the issue you are here about today:					
How complicated is your issue? (1 = Not at all complicated, 5 = Very complicated)	1	2	3	4	5
How would you rate your ability to solve your issue on your own? (1 = Not at all able, 5 = Very able)	1	2	3	4	5
Age	Gender	Postcode			

Please return your completed form to the receptionist.

Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

Carolyn Budd, Impact and Evaluation Analyst

Our Impact and Evaluation team are responsible for customer insight research, assessing service effectiveness through evaluating what works, and using our evidence and analysis to understand and demonstrate the impact and value of Citizens Advice. They also work with others in the sector around impact and evaluation, shaping approaches and sharing findings.

To find out more, follow our Impact and Evaluation team on Twitter ([@CABImpact](https://twitter.com/CABImpact)) or get in touch: impact@citizensadvice.org.uk



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Published August 2016

Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux.

Registered charity number 279057.