

Accessibility of online services to older people in Co. Wicklow





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Executive Summary

Introduction

Digitalisation can be a challenge especially for older people. Increasingly public and social service providers request that members of the public access information, services and entitlements through government portals and organisations' websites. The assumption is that access to the Internet is universal; everyone is internet savvy and has the capacity to use the Internet to address their particular needs. However, there is a whole generation who did not grow up or ever worked with digital technologies.

The purpose of this study was to investigate the accessibility of online services including social, financial and public services to older people in Co. Wicklow. It explores the extent of their engagement with online services, barriers to accessibility and measures in place to ensure inclusion. This research was supported and funded by the Citizens Information Board (CIB) Social Policy Grant Scheme and is part of a wider CIB research project into digital exclusion as experienced by clients of Citizens information Services nationwide.

Study design

A combination of survey and focus groups was used to collect data for this research. A total of 295 people, aged over 55, from both urban and rural areas in Co. Wicklow, participated, 283 in the survey and 12 in the focus groups. Convenience sampling was used to select participants.

Policy and literature review

The Digital Agenda is a key Government priority. The first National Digital Strategy published in 2013 had as its goal "a society in which everyone will have the opportunity to access the benefits of the Internet".¹ Increasing citizen engagement online set out to empower participation, reduce social isolation and enable more effective communication with Government services. In 2017 public bodies adopted a 'Digital First' approach in the delivery of public services. 'Our Public Service 2020' policy aims at making more extensive use of online services for cost effectiveness and improving service delivery to customers. It is accepted that alternative pathways will need to be in place for those older or disabled unable to

engage digitally with public bodies.² The literature reviews point to digital literacy and access to Information and Communication Technology (ICT) as basic requirements for accessing online services. Resources including social, economic and life skills are also important. These resources can decline with age, making those in their fourth age more susceptible to exclusion.

Findings

Over 70% of older people from Co. Wicklow participating in this study accessed online services, with most doing so at least once a week. The majority of study participants did so from their homes, using various devices, with mobile phones, often in addition to another device, being the most commonly used device. However, a quarter of those online could only access the Internet via their mobile phone, making it challenging to use some applications.

The main services sought online by survey respondents and focus group participants related to information and the social aspects of people's lives such as booking tickets. While a smaller number indicated they engaged online with financial services and public services, these tasks were often accomplished with the input from a proxy, a family member, on behalf of the older person. This is despite the majority of respondents having completed computer courses. The use of a proxy, or discursive resources such as their ability to argue or negotiate alternatives, enabled many to avoid or bypass requirements to access online services. However, for those with fewer resources like family nearby, low income and unaccustomed to self-advocacy, accessibility to services online is problematic.

Barriers identified in accessing online services included having no computer, no computer skills, lack of interest, access and cost of broadband and issues around security and trust. This lack of expertise, confidence and concerns around privacy and security deterred over half of respondents from transacting their daily business online. However, this is not the whole story, many older people do not perceive a value or need to transact their personal and household business online. They do not find it more convenient or easier, for them 'saving time' or 'paperless transactions' are not priorities. Paying a bill is not just about the transfer of money, paying a bill is about getting dressed to go out, meeting people on the street, interacting with staff in the Post Office, an opportunity for social interaction.

1. Department of Communication, Energy and Natural Resources, National Digital Strategy 2013 (Dublin: Stationary Office, 2013), 6. Accessed August 2019, <https://www.dcae.gov.ie/en-ie/communications/publications/Documents/63/National%20Digital%20Strategy%20July%202013%20compressed.pdf>

2. Department of Public Expenditure and Reform, Our Public Service 2020 (Dublin: Stationary Office, 2017). Accessed August 2019, <https://ops2020.gov.ie/resources/Our-Public-Service-2020-WEB.pdf>



The overwhelming majority of research participants expressed a preference to engage with public bodies face-to-face or by telephone. Nonetheless, this way of engagement was not always open to them, with less than half being offered an alternative to online engagement on their last encounter with a public service. This practice fails to make older people aware of exemptions or alternative options to online services. Public bodies have a duty to accommodate those with diverse needs, as provided for under Section 42 (1) of the Human Rights and Equality Commission Act 2014.³ Pressurising older people to use a proxy, a family member, in order to access services and entitlements, limits their agency. It also requires them to share private and financial details with family and even strangers, placing them more at risk of financial abuse and scams.

Recommendations

- Ensure equal access to information, services and entitlements by prohibiting practices that restrict access to online only. Service providers should be obliged to provide alternative ways of engaging like face to face or by telephone. Those using alternatives to online should not be treated less favourably, for example being required to stand in line or wait on the phone for long periods.
- Public bodies should openly and transparently implement their duty to accommodate those with diverse needs by having clear, transparent and visible alternatives routes to online services, such as public access points for face to face communication and responsive telephone service. Customers should be informed of exemptions, where these apply, in the initial stage of engagement.
- Develop and implement a professional 'proxy' service to reduce older people's reliance on individuals. For example, operating as part of citizen information services, the professional proxy would with the consent and under the direction of the older person, take control of their data when completing forms online for them.
- Make available dedicated mentors and ICT in libraries to assist with day to day tasks and provide informal opportunities for troubleshooting, where they encounter problems.
- Embed digital coaches or champions as frontline staff in organisations that wish to operate self-service processes such as council offices.
- Some financial bodies are particularly good at providing support to older people, assisting them with self-service tasks but also giving them options to use counter services. This model of good practice should be implemented across the whole sector.
- Digital skills training is important to and for older people. Training opportunities need to be person-centred, one to one and available over a longer period than the current 10 week model.
- Affordability should be addressed through increased awareness of broadband services available in local communities and costs. County Councils, as part of a digital focused community engagement strategy, should disseminate this information locally.
- To address safety and security, financial institutions should make their customers more aware of the telephone number to call in cases of fraud and if they are concerned about scams or breaches to their accounts.
- The National Safeguarding Committee should run a campaign highlighting safety measures older people should take where online tasks are being delegated to a proxy, a family member or friend. These measures could include drawing up an agreement as to the nature and scope of proxy use.
- Electronic content should be fit for purpose and able to be accessed and used via devices with smaller interfaces such as smart phones.

3. Irish Human Rights and Equality Commission (IHREC), Implementing the Public Sector Equality and Human Rights Duty (Dublin: IHREC, 2019). Accessed August 2019, https://www.ihrec.ie/app/uploads/2019/03/IHREC_Public_Sector_Duty_Final_Eng_WEB.pdf

Section 1 Introduction

- 1.1 BACKGROUND TO THE RESEARCH
- 1.2 METHODOLOGY
- 1.3 REPORT CONTENTS

Introduction

1.1 BACKGROUND TO THE RESEARCH

Increasingly public bodies and institutions request that members of the public access information, services and entitlements online through government portals and organisations' websites. Service providers like banks, transport companies, government bodies may only provide certain services exclusively online or charge an extra fee for offline services. A review of queries and calls to Citizen Information Services suggests that a significant number of clients encountered barriers in accessing online services, experienced difficulties in securing adequate public services or were unable to access what they needed online. These clients included older people, those with disabilities or with low levels of education, lack of literacy and/or computer literacy.⁴

Research, commissioned by Co. Wicklow Citizen Information Service in 2013, 'Information in Transition Report: the information, advice and advocacy needs of older people in the technology and information age' provides an insight into the impact of digitalisation policies and practices such as automated telephone systems and online information on older people. Older people from Co. Wicklow participating in focus groups reported a loss of confidence and agency, and a sense of exclusion as summed up by this participant:

"I'm very capable and together 86 year old, but this move to 'oh check your computer' makes me feel incapable and less assertive.... I am more dependant on my family than I should be for information and forms and other things like that now".⁵

The process for developing a new National Digital Strategy began in 2018. This new Strategy seeks to support and shape the impact of technology for good and manage the transformation in an inclusive and citizen centred way.⁶ Local Digital Strategies are being developed by every city and county council in the country. In an environment, increasingly premised on the use of digital technologies such as online services to mediate everyday life, it is imperative that consideration be given to how older people are accommodated and supported to access information, services and entitlements if they are not to be marginalised or disadvantaged.

4. This review was undertaken by the Citizens Information Board to inform a submission to Government on the new national Digital Strategy in 2018. Accessed August 2019, http://www.citizensinformationboard.ie/downloads/social_policy/submissions2018/Digital_Strategy_CIB_Submission.pdf
5. Citizen Information Service, Information in Transition Report: the information, advice and advocacy needs of older people in the technology and information age (Co. Wicklow Citizen Information Service, funded by Citizen Information Board research grant, 2013), 31. Accessed August 2019, http://www.citizensinformationboard.ie/downloads/social_policy/WicklowCIS_OlderPeopleReport_2013.pdf
6. Department of the Taoiseach, "Government seeks views on Ireland's Digital Strategy." Press Release, 22 October 2018. Accessed August 2019, <https://www.gov.ie/en/press-release/69baa0-government-seeks-views-on-irelands-digital-strategy/>

This research commissioned by South Leinster Citizens Information Service (CIS)/Wicklow Area, in partnership with Co. Wicklow's Older Persons Council, seeks to provide insight into the accessibility of online services to older people in Co. Wicklow.

The aim of this research is to find out about:

- The extent of older people's engagement with online services such as accessing information, completing administrative tasks like paying property tax, online banking;
- Barriers to accessibility of online services;
- The impact of digitalisation on accessing services and strategies to ensure older people, unwilling or unable to use digital technologies, continue to have equal access to information, services and entitlements.

1.2 METHODOLOGY

A combination of qualitative and quantitative research methods was used to collect data for this research. The survey questions and sampling framework, convenience sampling, were decided on prior to this research report being commissioned. A total of 295 people, aged over 55, from both urban and rural areas in Co. Wicklow, participated.

The survey

Co. Wicklow Older Persons' Council Social Policy Sub-Committee developed a survey to gather information on older people's experiences of accessing online services. The survey questions focused on the extent of engagement, accessibility, barriers and enablers. This survey was distributed at the annual seminar organised by the Older Person's Council in November 2018. Guidance on completion was provided and 101 surveys were collected on the day. This was followed up with the distribution of surveys to groups in different parts of the county, rural and urban, including two Active Retirement groups, social and home care organisations, church, social and activity groups. Another 182 completed surveys were returned via these groups, providing a total of 283 surveys.

The focus groups

To gain an insight into older people's lived experience of mediating everyday life in an increasingly digital environment, two focus groups were undertaken. In total 12 older people participated, the majority, nine, were women. The focus of the discussions was on their engagement with online services, exploring if they encounter pressure to use online services; face challenges or disadvantages. Ten out of the twelve participants completed a questionnaire in relation to statements on attitude to the Internet derived from a Swiss study by Seifert and Schelling in 2018.⁷ Demographics in relation to age, living arrangements and internet connection were also collected.

Data Analysis

The survey data was analysed using survey monkey tools. Narrative analysis, taking the stories recounted to share experiences, was used to analyse the data from the focus group.

1.3 REPORT CONTENTS

The report is presented in five sections. The first section outlines the context and methodology used in the study. The second examines policies related the digitalisation of public service delivery and literature on digitalisation and the inclusion of older people. Section Three reports on the findings and what they tell us about older people's engagement with online services. Section Four looks at accessibility of online services to older people in Co. Wicklow. Conclusions and recommendations on ensuring online services remain accessible to older people are outlined in Section Five.

7. A Seifert. and H.R. Schelling, "Seniors Online: Attitudes Toward the Internet and Coping with Everyday Life," Journal of Applied Gerontology 37, no. 1 (2018): 99 –109.

Section 2 Policy context and literature review

2.1 THE DIGITAL AGENDA

2.2 DIGITALISATION AND THE INCLUSION OF OLDER PEOPLE

2.3 OUTCOMES FOR OLDER PEOPLE OF 'DIGITAL BY DEFAULT'

2.4 ACTING TO ENSURE OLDER PEOPLE'S DIGITAL INCLUSION

2.5 CONCLUSION

Policy context and literature review

2.1 THE DIGITAL AGENDA

The Digital Agenda is an EU initiative focusing on using technologies and online services to improve the daily lives of EU citizens and businesses and promote economic prosperity.⁸ Ireland's first National Digital Strategy was developed in 2013.⁹ The goal of the Strategy was to create a society in which everyone will have the opportunity to access the benefits of the Internet. Some of the benefits outlined include:

- Empowering citizens to participate in community and business activities that they could not otherwise access;
- Reducing social isolation and keeping people connected to family, e.g. Skype, "Facetime";
- Enabling citizens to communicate with Government services and access services online from home, saving time travelling and queuing to avail of goods and services;
- Helping citizens save money by providing access to a wide market making it easy to find the best deals and make more informed purchasing decisions.

To make these wide-ranging benefits available to citizens, it is imperative to improve citizen engagement; the Strategy set a target halving the number of "non-liners" (people who have not yet engaged with the Internet) by 2016. To meet this objective the focus was on developing infrastructure such as high-speed broadband and training on the use Information and Communication Technology (ICT).¹⁰

Successful delivery and implementation of The Digital Agenda in Ireland is a Government priority. A number of strategies and key performance indicators have been put in place over last number of years. The eGovernment Strategy, 'Supporting Public Service Reform – eGovernment 2012-2015', mandates public service bodies to ensure that the online channel is the most attractive option for customers.¹¹ The focus is on making more extensive use of online services for cost effectiveness and improving service delivery to customers.

8. Digital Agenda for Europe", Department of Communications, Climate, Action and Environment, last modified 28 October, 2019, <https://www.dccae.gov.ie/en-ie/communications/topics/Digital-Agenda-for-Europe/Pages/default.aspx>

9. Department of Communication, Energy and Natural Resources, National Digital Strategy 2013 (Dublin: 2013). Accessed August 2019, <https://www.dccae.gov.ie/en-ie/communications/publications/Documents/63/National%20Digital%20Strategy%20July%202013%20compressed.pdf>

10. Ibid

11. Department of Public Expenditure and Reform, Supporting Public Service Reform eGovernment 2012 –2015 (Dublin, 2012). Accessed August 2019, <https://egovstrategy.gov.ie/wp-content/uploads/2012/04/eGovernment-2012-2015.pdf>

In 2017, the Department of Public Expenditure and Reform published 'Our Public Service 2020'. This policy framework, building on previous reforms, has at its centre three pillars. The pillar 'Delivering for Our Public' focuses on delivering better and more cost-effective services to the public through the use of new technology; involving the public in the design and delivery of services; improving communication and engagement with the public; and accessibility.¹²

Digital readiness assessments have been carried out by each Local Authority over the last couple of years. The assessment measured a number of key elements including infrastructure, digital services (services available digitally from local authority), digital skills of the population (formal qualifications and those needed to engage in the digital society) and 'community and culture' (community engagement processes in place to discuss digital issues).

The assessment carried out by Wicklow County Council found that

- 15.4% of households in Wicklow County have no access to the Internet;
- Limited services are provided online by the council. The main online service used is motor taxation, 74% of motor tax transactions were undertaken online electronically;
- Digital training to the public is provided;
- A digital-focused community engagement strategy to outline ways citizens can contribute feedback and discuss digital issues has not been developed.¹³

The Digital Agenda aims to improve the daily life of European citizens. Citizen participation in an increasingly digitalised society depends on access to Information and Communication Technology (ICT), i.e. electronic devices and internet connection; being provided with opportunities to develop the skills needed to use digital technology; having a voice in the design and delivery of online services.

Digital engagement

According to the European Commission's Digital Economy and Society Index Report 2019, more than half of the Irish adult population lacked basic digital skills in 2017.¹⁴ This implies serious risks of exclusion. The risks are particularly high for people who are older, those with disability, low education levels, or on low income. Approximately 4 in 10 people belonging to these groups do not use the Internet regularly. Eurostat define a regular internet user as someone who uses the Internet at least once a week.¹⁵ The Digital Economy and Society Index Report 2019 found that the three main reasons given for not having internet access at home were lack of need or interest, insufficient skills and cost-related barriers. According to the report, lack of relevant skills remains by far the fastest-growing factor deterring households from having internet access at home in Europe.¹⁶

The National Digital Strategy 2013 also acknowledges the likelihood of members of certain groups including older people, the unemployed, people with less formal education, people with a disability, travellers, migrants as being "non-liners".¹⁷

Appreciating the fact that there will be customers who will be unable to engage digitally with Government, 'Our Public Service 2020' emphasises that their policy of Digital First should not mean digital only and that clear communication was essential to ensure the public are aware of their entitlements, of the services offered and how to avail of them.¹⁸ Besides the proposal to explore the potential for assisted digital services authorised by citizens and carried out by trusted third parties,¹⁹ the policy does not outline clear pathways as to how those unable to engage digitally with public bodies will be accommodated. To avoid discrimination, promote equality, and protect the human rights of service users, all public sector bodies are obliged under Section 42 of the Irish Human Rights and Equality Commission Act 2014, to have regard to the diverse needs of their customers when developing policies and practices.^{20, 21}

National e-Government strategy, public service policy, and digital strategies at national and county level, all acknowledge and accept that accessibility of online services is an issue for members of particular groups of people, often the most disadvantaged. Apart from training programmes, there is little in the way of direct action to ensure those unable to engage digitally will have equal access to information, entitlements and services.

14. European Commission, Digital Economy and Society Index Report 2019, (Brussels: European Commission, 2019). Accessed August 2019, https://ec.europa.eu/newsroom/dae/document.cfm?doc_id=59976

15. Eurostat Statistics Explained https://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Internet_use

16. European Commission 2019, Digital Economy and Society Index Report 2019, (Brussels: European Commission, 2019). Accessed August 2019, https://ec.europa.eu/newsroom/dae/document.cfm?doc_id=59976

17. Department of Communication, Energy and Natural Resources, National Digital Strategy 2013 (Dublin, 2013), 19. Accessed August 2019, <https://www.dcae.gov.ie/en-ie/communications/publications/Documents/63/National%20Digital%20Strategy%20July%202013%20compressed.pdf>

18. Department of Public Expenditure and Reform, Our Public Service 2020 (Dublin: 2017), 14,15. Accessed August 2019, <https://ops2020.gov.ie/resources/Our-Public-Service-2020-WEB.pdf>

19. Ibid, 15

20. The Irish Human Rights and Equality Commission Act 2014. Accessed August 2019, <http://www.irishstatutebook.ie/eli/2014/act/25/section/42/enacted/en/html>

21. Irish Human Rights and Equality Commission (IHREC), Public Sector Equality and Human Rights Duty (Dublin: IHREC, 2018).

12. Department of Public Expenditure and Reform (DPER), Our Public Service 2020 (Dublin: DPER, 2017), 14 -15. Accessed August 2019, <https://ops2020.gov.ie/resources/Our-Public-Service-2020-WEB.pdf>

13. Wicklow County Council, Digital Readiness Assessment (Wicklow, 2018). Accessed August 2019, <https://www.wicklow.ie/Portals/0/Documents/National%20Broadband%20Plan/Co.%20Wicklow%20Digital%20Readiness%20Assessment.pdf>

2.2 DIGITALISATION AND THE INCLUSION OF OLDER PEOPLE

The implementation of the 'Digital Agenda' continues apace. While digital technologies offer considerable benefits to daily life, the general expectation that all citizens will access the information and services they need online has consequences for those not 'on-line'. In contextualising the findings from this research, 'Accessibility of online services for older people in Co. Wicklow', a number of studies exploring digitalisation and the inclusion of older people is drawn on.

Digital inclusion requires digital literacy and access to Information and Communication Technology (ICT). In general, studies show digital literacy is related to a number of factors including age, education, disability and income level. As Olsson et al point out in their 2019 article, digital literacy is not like conventional literacy. Most people retain their ability to read once learned, however digital literacy requires the continuous investment in hardware and software and learning new things as applications are constantly changing.²² A lack of digital literacy - the ability of citizens to use, manage, access and understand technology in a way that matters for its everyday usage - has consequences for older people. It can place them more at risk of social exclusion where information, entitlements and services are only accessible online.

Resources important to accessibility of online services

An analysis of data on internet use among older Europeans collected from 17 countries from the Survey of Health, Ageing and Retirement in Europe (SHARE) reported on by König, Seifert and Doh in 2018, identified personal resources (such as education, income, previous experience with ICT at work, and health) and environmental resources (such as social support, infrastructure and country's wealth) as drivers of internet use among older Europeans.²³ Those with more of these resources have a higher rate of access to new technology.

Infrastructure

Country-specific infrastructure, such as broadband connections and their affordability, plays an essential role in the accessibility of online services. In rural areas, restricted internet access can be an issue due to less robust infrastructure. Service affordability is recognised as a key barrier

22. T. Olsson, U. Samuelsson, & D. Viscovi, At risk of exclusion? Degrees of ICT access and literacy among senior citizens, *Information, Communication & Society*, 22:1, (2019): 55-72.

23. R. König, A. Seifert & M. Doh, "Internet use among older Europeans: an analysis based on SHARE data." *Journal of Information Society* 3 (2018): 3.

to broadband service adoption (e.g. a key reason for no home internet according to the Digital Economy and Society Index Report 2019).²⁴ In Ireland, the Central Statistics Office Information Society Statistics from Households (2018) found significant differences in the uptake of fixed broadband between those living in more affluent areas and those living in disadvantaged areas. Fixed broadband prevalence gradually decreased as the level of deprivation increased. On the other hand, mobile broadband internet connection is most common in households in areas of higher deprivation - 63% in very disadvantaged households and 60% in disadvantaged households. By comparison, mobile broadband connection for households in very affluent areas is just 41%.²⁵

An examination of the broadband-only deals available to Irish consumers in March 2018 by Age Action indicated that the cost of a broadband subscription averaged out at €50 per month,²⁶ almost 5% of total annual income. This is a substantial expenditure for someone dependent on the State Pension for their income. This quote by Denise from Dublin in Age Action's briefing paper 'Supporting Digital Literacy among Older People' sums up the situation for many older people:

*"I became computer literate...when I was 75...I am struggling to keep on my internet now as it is nearly €50 a month. We are told to go on line to do our business...yet those who supply the broadband seem to be able to up their price whenever they want to."*²⁷

The individual's resources

A study by Olsson, Samuelsson and Viscovi looked at older people's access to Information and Communication Technology (ICT) and digital literacy in Sweden.²⁸ In determining digital inclusion, the study pointed to how digital inclusion should not be understood in binary terms, (online/not online) but in terms of degree of inclusion. For example 14% of older Swedish people surveyed had access to one device, thus while not digitally excluded, they are not fully included as their technological opportunities are limited. This is particularly the case where their sole device is a smart phone, which is not suitable for performing more complex tasks like completing forms on line in Sweden.²⁹

Like König et al,³⁰ Olsson et al also found digital literacy and access to ICT are influenced by personal resources including material (e.g. income), social (e.g. social networks) and discursive (e.g. skills, confidence, 'know how' gained through education, employment and life).³¹

24. European Commission Digital Economy and Society Index Report 2019, (Brussels: European Commission, 2019). Accessed August 2019, https://ec.europa.eu/newsroom/dae/document.cfm?doc_id=59976

25. Central Statistics Office, Information Society Statistics Households (Dublin: 2018). Accessed August 2019, <https://www.cso.ie/en/releasesandpublications/er/iss/h/informationstatistics-households2018/>

26. Age Action, Supporting Digital Literacy among Older People (Dublin: Age Action, 2018). Accessed August 2019, https://www.ageaction.ie/sites/default/files/attachments/briefing_paper_5_-_supporting_digital_literacy_among_older_people.pdf

27. Ibid, 14.

28. T. Olsson, U. Samuelsson, & D. Viscovi, At risk of exclusion? Degrees of ICT access and literacy among senior citizens, *Information, Communication & Society*, 22:1, (2019): 55-72.

29. Ibid.

30. R. König, A. Seifert & M. Doh, "Internet use among older Europeans: an analysis based on SHARE data." *Journal of Information Society* 3 (2018): 3.

31. T. Olsson, U. Samuelsson & D. Viscovi, At risk of exclusion? Degrees of ICT access and literacy among senior citizens, *Information, Communication & Society*, 22:1, (2019): 55-72.

For example, economic resources were a strong predictor of access to ICT; those with higher income had a number of devices available to them to connect to the Internet.³² Social resources including having a partner, children and belonging to social clubs were also associated with a high degree of ICT access.³³ Accessibility to informal support also means that difficulties encountered online can be resolved on the spot in many instances. There are also more opportunities to learn how to use and adapt to new technology. Discursive resources such as competences gained from education and work cultures brought confidence in using online services and in arguing and negotiating alternatives to online, where needed.

Seifert and Schelling looked at the attitudes of Swiss people aged 65 and over towards the Internet. They found in general that older people had a positive attitude to the Internet. Most agreed, 64%, that "the older generation should use the Internet", indicating a strong normative attitude and expectations about online use by older people. However, onliners rated the Internet more positively than offliners, and saw themselves as having a personal responsibility to use it. Onliners also agreed more often with the statement "the Internet allows me to stay independent longer into old age", than offliners. Seifert and Shelling concluded that attitudes and differences toward the Internet will perpetuate a digital gap among older people.³⁴

Research carried out in the UK by the Centre for Ageing Better found that having a family member who can act as 'proxy', carrying out online activities on another's behalf, is a hugely important social resource as it can remove the need for an older person to go online, yet they still enjoy the benefits.³⁵ Using the Internet through proxy, Ofcom reported how 44% of older people in the UK achieve what they need to do on line in relation to official/business transactions.³⁶

However, Olsson et al observed, individual's resources are not fixed but vary over the lifecycle, often decreasing with age.³⁷ For instance retirement brings with it reduction in income, less opportunities or requirements for new ICT learning, decreasing social networks (death of life partner/friends) and physical incapacity. This makes it harder to participate in clubs and as the years advance there may be a decline in sensory and cognitive abilities. This correlates with Seifert, Hofer and Rössel observation that a reason for increased risk of exclusion is vulnerability associated with older age - for those entering the fourth age greater effort is required to learn to use new technologies as they must overcome barriers such as having fewer cognitive, physical, financial and social resources.³⁸ This cohort of older people is also unlikely to have acquired computer literacy through their work and there would be a low level of digital technology use among their peers.

32. Ibid.

33. A. Seifert and H.R. Schelling, "Seniors Online: Attitudes Toward the Internet and Coping with Everyday Life," *Journal of Applied Gerontology* 37, no. 1 (2018): 99–109

34. Ibid.

35. Centre for Ageing Better, *The digital age: new approaches to supporting people in later life get online* (London, 2018). Accessed August 2019,

<https://www.ageing-better.org.uk/sites/default/files/2018-06/The-digital-age.pdf>

36. Ofcom, 'Adults Media Use and Attitude Report'. (London, 2018). Accessed August 2019,

https://www.ofcom.org.uk/_data/assets/pdf_file/0011/113222/Adults-Media-Use-and-Attitudes-Report-2018.pdf

37. T. Olsson, U. Samuelsson & D. Viscovi, At risk of exclusion? Degrees of ICT access and literacy among senior citizens, *Information, Communication & Society*, 22:1, (2019): 55-72.

38. A. Seifert, M. Hofer & J. Rössel Older adults' perceived sense of social exclusion from the digital world, *Educational Gerontology*, 44:12, (2018): 775-785.

Digital exclusion

Gaining digital literacy and maintaining it requires continuously learning new things as applications are constantly changing. Digital inclusion also requires constant investment in updating hardware and software. Hence ICT access and literacy cannot just be seen as a generational issue, but instead need to be understood in terms of social exclusion and economic disadvantage. Research carried out by the Centre for Ageing Better concluded that digitally excluded people are those who cannot access alternative routes to services, they "*have no means to access the benefits of the digital world – and this is deeply connected to their social exclusion.*"³⁹ This UK research found that the relationship between personal use of the Internet and digital exclusion is far more complex than 'people who do not use the Internet'.

This study also highlighted how understanding the benefits of being online does little to change attitudes. Older people viewed using applications/tools such as SKYPE to chat to grandchildren as other ways of doing things not as 'benefits' per se. Hence just because an older person uses the Internet, it is not to say that they will use online services to carry out all of their business.⁴⁰

CSO Information Society Statistics for Households in 2018 found that the top two activities carried out by all internet users aged 30 and over were 'finding information on goods and services' and emailing, with 79% of internet use among those aged 60 to 74 related to finding information on goods and services and 72% related to using email.⁴¹

The Centre for Ageing Better study found that many people make a choice not to use online services as they prefer to access offline alternatives or they access services via proxies (family or friends complete online activities on their behalf). Hence, these are not considered excluded as they are not disadvantaged by digitisation of services.⁴² This observation was also made in a Swiss study where 'Older adults perceived a sense of social exclusion from the digital world'. The research concluded that where 'non-liners' do not see participation in the digital world as necessary, they are unlikely to feel excluded.⁴³

39. Centre for Ageing Better, *The digital age: new approaches to supporting people in later life get online* (London, 2018): 35. Accessed August 2019,

<https://www.ageing-better.org.uk/sites/default/files/2018-06/The-digital-age.pdf>

40. Ibid.

41. Central Statistics Office, *Information Society Statistics Households* (Dublin: 2018). Accessed August 2019,

<https://www.cso.ie/en/releasesandpublications/er/sshh/information-society-statistics-households2018/>

42. Centre for Ageing Better, *The digital age: new approaches to supporting people in later life get online* (London, 2018): 35. Accessed August 2019, <https://www.ageing-better.org.uk/sites/default/files/2018-06/The-digital-age.pdf>.

43. A. Seifert, M. Hofer & J. Rössel Older adults' perceived sense of social exclusion from the digital world, *Educational Gerontology*, 44:12, (2018): 775-785.

2.3 OUTCOMES FOR OLDER PEOPLE OF 'DIGITAL BY DEFAULT'

As digitalisation reforms become more embedded within public sector bodies, government services such as welfare provision is premised on the use of digital technologies, making them digital by default. The impact of digitalisation policies on those already marginalised is becoming more evident in early adopter countries of the 'Digital Agenda'.

The Danish Example

Denmark is considered a leader in Europe when it comes to the pursuit of the digitalisation agenda. It has one of the most digitalised public sectors and societies. As pointed out by Schou and Pors in 2018, when the process of digitalisation of public services started in 1990, the emphasis was on inclusion, free choice - digital technologies should not be forced on anyone, citizens unable to engage should have improved if not equal access to information. However, by 2014, it became mandatory under law for all citizens over the age of 15 to conduct their communication with the public sector using a digital mailbox (the Digital Postbox). While there is a formal opt out, it must be applied for, otherwise all communication and notices regarding benefits go to the individual's digital postbox. Another option for those unable to use the self-service welfare system is to seek assistance from citizen services centres. These centres were set up in Danish municipalities in the 1990s to assist citizens undertake the self-service process, the tasks required to get information or make welfare applications.⁴⁴

Focusing on citizen service centres, Schou and Pors undertook an observational study of clients being assisted with the self-service welfare system. They found that citizens using these centres mainly need help navigating the welfare system and support with using the 'self-service' solutions to access information and benefits. Clients are mainly poor pensioners, homeless people, addicts, unemployed and people with a disability. Frontline staff (citizen guides) teach the person requesting support how to use the official digital platform located in co-service areas (they cannot do it for them).⁴⁵ In many instances, citizens socially vulnerable or excluded have not applied to opt out of the digital postbox because they may be unaware of the requirement, have a disability or are living chaotic lives. The consequences of not opting out are that requests by welfare made via the digital postbox are not responded to resulting in a loss of welfare benefits. It is also more difficult to get guidance from frontline staff specific to the individual's life situation as frontline staff's role has changed to that of 'teacher', from advisor.⁴⁶

44. J. Schou and A. Svegaard Pors, Digital by default? A qualitative study of exclusion in digitalised welfare. *Social Policy & Administration* Vol 53 (2018): 3.

45. Ibid.

46. Ibid.

Moving towards 'digital by default', the UK

In the UK, Government policy is also to move towards digital by default. Already some entitlements such as universal credits can only be administered online. The impact of these digital by default policies for people without digital access in Scotland was examined by a study carried out by Citizen Advice Scotland, 'Disconnected: understanding digital inclusion and improving access'.⁴⁷ A survey was undertaken with clients seeking advice from 33 citizen advice bureaux. The findings indicated that 38% of those aged 65 to 79 reported not being able to use a computer. Those living in the most deprived area were twice as likely to report not being able to use a computer well compared to those in the least deprived area. Those seeking advice on benefits reported the lowest abilities to use computers. Almost half of those aged between 65 and 79 years (46%) reported they never used the Internet. Fewer than two in five (38%) could undertake all the tasks related to completing online form without assistance, and scanning documents required for benefit claims was not possible for 60% of respondents. A fifth of those accessing the Internet use a smartphone only with those aged 80 and over more likely to depend on accessing online services via their mobile phone or iPad. Bureaux advisors reported tasks like benefit claims can take more than an hour to complete due to substantial information required and completing these on smartphones is challenging. Where people depended on public spaces to undertake tasks such as completion of forms, there were issues for their privacy and security.⁴⁸

2.4 ACTING TO ENSURE OLDER PEOPLE DIGITAL INCLUSION

Digital skills training

Digital inclusion actions mainly focus on providing citizens with digital skills. For example, the Department of Communications, Climate Action and Environment's 'Digital Skills for Citizens' Programme focuses on supporting and empowering citizens to participate fully in Ireland's digital economy and society. It includes the 'Getting Citizens Online' scheme, which provides digital skills training for citizens who have never used the Internet with a view to removing a key barrier to digital adoption.⁴⁹ Community and not-for-profit organisations are funded to provide 10 hours of free computer training in a classroom like environment (maximum of 10 per class) in local areas. Funding does not cover repeat or on-going training or one to one learning.

47. Citizen Advice Scotland, 'Disconnected: understanding digital inclusion and improving access' (Edinburgh: Citizens Advice Scotland, 2018). Accessed August 2019, https://www.cas.org.uk/system/files/publications/cas_disconnected_report.pdf.

48. Ibid.

49. "Digital Skills for Citizens' Programme," Department of Communications, Climate Action and Environment. Last modified 2019, <https://www.dcae.gov.ie/en-ie/communications/topics/Digital-Strategy/getting-citizens-online/pages/citizens-and-training.aspx>

Fundamental barriers to digital engagement for people in later life, according to the Centre for Better Ageing study is self-efficacy, a can-do belief, and the perceived value of the Internet.⁵⁰ A strategy based on increasing basic digital skills fails to address these issues. Those less likely to use online services are often individuals who do not recognise or appreciate the social benefits of the Internet.⁵¹ Those digitally excluded are less likely to take up opportunities to develop digital skills as highlighted in the survey undertaken by Citizen Advice Scotland. It found that older respondents were not interested in taking part in training with less than half willing to participate in free training or support to improve skill sets. Those with lowest digital ability were less likely to accept training.⁵²

At the same time, it cannot be assumed that 'no interest' in participating in training is as simple as a rejection of the Internet. It can be an older person making an informed choice not to use the Internet, rejected from a position of strength; or more complex, to cover up for lack of self-belief in one's ability to master digital technology and fear of doing something wrong.⁵³ An Age Action briefing paper, Supporting Digital Literacy among Older People, highlighted lack of confidence, fear of failure and ageism as barriers to learning how to use the Internet in later life. As reported in the briefing paper, volunteer tutors with Age Action's Getting Started programme found the single biggest challenge is building up the confidence of learners. Once this is overcome, older learners are as able to master online technologies as anyone else.⁵⁴

Good Practice

Research carried out by Centre for Ageing Better suggests that the provision of time-limited short courses do not meet the needs of people in later life and in some cases do more harm than good. The research identifies good practice principles for delivering programmes to people in later life. These include flexibility and relevance, advancing at the right pace for the individual learner, using repetition, reflection and the right language (simple). One to one support with time for the building of confidence is essential as a strong tutor-pupil relationship is key to building confidence. Critical to use and maintaining skills is motivation, so ongoing and open-ended support needs to be provided. It is also important to involve end users in the design of programmes.⁵⁵

An example of good practice is AbilityNet, a UK charity that helps older people and disabled people of all ages to use technology to achieve their goals by linking them to ITCanHelp

volunteers. The volunteers come to the person's home; they also offer assistance remotely where a person encounters a particular challenge through their freephone helpline. The focus is on building a trusted relationship and being lead by what the person needs and wants to do. For example Malcom, a volunteer, supports Jim from Northern Ireland, registered blind, over a long period of time with a whole host of IT solutions including screen reading software, offering guidance on how to download voice files and carry out basic functions on his smartphone using VoiceOver.⁵⁶

Local support services as intermediate 'proxies'

A solution proposed by a number of studies is the trusted intermediary or proxy. The study by Citizen Advice Scotland put forward their service as a point of contact and support with online services for the most vulnerable.⁵⁷ In the UK, Digital Champions, staff members, are in place in local councils. They help service users use the digital systems the Council have in place.⁵⁸

The Centre for Better Ageing study suggests embedding digital support, for people in later life, within other support and community services as a way of creating relevance and personal value. This was found to be essential to going online in this study.⁵⁹ For example, a person interested in local history on visiting the library is shown how to search for books online; someone interested in joining a group is helped to complete a form online. The aim is to capitalise on the engagement generated by the initial tasks providing structured support but adequate funding is required.

User friendly design

Accessibility can be improved through user friendly interfaces and applications. A number of studies highlight the predominance of mobile phones as connectors to the digital world, particularly by those with fewer resources.^{60, 61} The point made by the Citizen Advice Scotland report that service providers should ensure their electronic content is fit for purpose and able to be accessed and used via devices with smaller interfaces such as smart phones is salient.⁶²

If the Digital Agenda is to benefit all citizens, understanding the customer journey, behaviours and expectations are important.⁶³ Hence co-design with end users of applications by public

50. Centre for Ageing Better, The digital age: new approaches to supporting people in later life get online (London, 2018): 35. Accessed August 2019, <https://www.ageing-better.org.uk/sites/default/files/2018-06/The-digital-age.pdf>.

51. Ibid.

52. Citizen Advice Scotland, 'Disconnected: understanding digital inclusion and improving access' (Edinburgh: Citizens Advice Scotland, 2018). Accessed August 2019, https://www.cas.org.uk/system/files/publications/cas_disconnected_report.pdf.

53. Centre for Ageing Better, The digital age: new approaches to supporting people in later life get online (London, 2018): 35. Accessed August 2019, <https://www.ageing-better.org.uk/sites/default/files/2018-06/The-digital-age.pdf>.

54. Age Action, Supporting Digital Literacy among Older People (Dublin: 2018). Accessed August 2019, https://www.ageaction.ie/sites/default/files/attachments/briefing_paper_5_-_supporting_digital_literacy_among_older_people.pdf

55. Centre for Ageing Better, The digital age: new approaches to supporting people in later life get online (London, 2018): 35. Accessed August 2019, <https://www.ageing-better.org.uk/sites/default/files/2018-06/The-digital-age.pdf>.

56. "How We Help" AbilityNet, last modified October 28, 2019, <https://abilitynet.org.uk/at-home/how-we-help>

57. Citizen Advice Scotland, 'Disconnected: understanding digital inclusion and improving access' (Edinburgh: Citizens Advice Scotland, 2018). Accessed August 2019, https://www.cas.org.uk/system/files/publications/cas_disconnected_report.pdf.

58. "Digital Champions work in Brighton and Hove City Council's customer service centre", Citizens Online, last modified 28 October, 2019, <https://www.citizenonline.org.uk/digital-champion-work-in-brighton-hove-city-councils-customer-service-centre/>

59. Centre for Ageing Better, The digital age: new approaches to supporting people in later life get online (London, 2018): 35. Accessed August 2019, <https://www.ageing-better.org.uk/sites/default/files/2018-06/The-digital-age.pdf>.

60. T. Olsson, U. Samuelsson & D. Viscovi, At risk of exclusion? Degrees of ICT access and literacy among senior citizens, Information, Communication & Society, 22:1, (2019): 55-72.

61. Citizen Advice Scotland, 'Disconnected: understanding digital inclusion and improving access' (Edinburgh: Citizens Advice Scotland, 2018). Accessed August 2019, https://www.cas.org.uk/system/files/publications/cas_disconnected_report.pdf.

62. Ibid.

63. Department of Communication, Energy and Natural Resources, National Digital Strategy 2013 (Dublin: 2013). Accessed August 2019, <https://www.dccae.gov.ie/en-ie/communications/publications/Documents/63/National%20Digital%20Strategy%20July%202013%20compressed.pdf>

service bodies intent on providing services online is essential if online services are to be accessible and useable.^{64, 65}

2.5 CONCLUSION

The participation of citizens in an increasingly digitalised society depends on access to ICT and the skills needed to use digital technology. Older people with fewer resources, economic, social and discursive, are less likely to engage digitally. Digital skills training in itself will not ensure older people are digitally included. Supports and services, like one-to-one mentoring and intermediate 'proxies', have the potential to assist the most vulnerable to achieve their goals. However, digital technology is advancing and changing every day. It therefore cannot be assumed that those now in middle age, digitally literate, will remain equally included in their fourth age. Digital by default practices have implications for the human rights of those digitally excluded such as the right to social security, to information, equality and non-discrimination.

Hence digital inclusion without alternative options to online services is not possible. As advocated by the Citizen Advice Scotland, key public services must continue to have alternative options e.g. contactable telephone numbers, public access points where people can request paper forms and speak directly to someone face to face.⁶⁶ They argue that the extra level of administration would be proportionate and a necessary measure to protect human rights as required under their public sector duty. The evidence from the Danish experience is that 'Digital First' can metamorphose to 'Digital Only' excluding the most disadvantaged in society.⁶⁷ A digital strategy that puts community first, like that proposed by Fingal County Council's "Community-first" approach to digital services, where the Council will engage with citizens by digital and non-digital means is inclusive of all citizens, making services accessible to all.⁶⁸

64. Department of Public Expenditure and Reform, Supporting Public Service Reform eGovernment 2012–2015 (Dublin: 2012). Accessed August 2019, <https://egovstrategy.gov.ie/wp-content/uploads/2012/04/eGovernment-2012-2015.pdf>

65. Wicklow County Council, Digital Readiness Assessment (Wicklow: 2018). Accessed August 2019, <https://www.wicklow.ie/Portals/0/Documents/National%20Broadband%20Plan/Co.%20Wicklow%20Digital%20Readiness%20Assessment.pdf>

66. Citizen Advice Scotland, 'Disconnected: understanding digital inclusion and improving access' (Edinburgh: Citizens Advice Scotland, 2018). Accessed August 2019, https://www.cas.org.uk/system/files/publications/cas_disconnected_report.pdf

67. J.Scho and A. Svejgaard Pors, Digital by default? A qualitative study of exclusion in digitalised welfare. Social Policy & Administration Vol 53 (2018): 3.

68. "Community and Culture", Fingal County Council, last modified 28 October 2019, <https://consult.fingal.ie/en/consultation/fingal-digital-strategy/chapter/community-and-culture>



Section 3 Older People's Engagement with online services

3.1 PROFILE OF PARTICIPANTS

3.2 THE DIGITAL AGENDA AND THE INCLUSION OF OLDER PEOPLE

3.3 BARRIERS TO ACCESSIBILITY OF ONLINE SERVICES

Older People's Engagement with online services

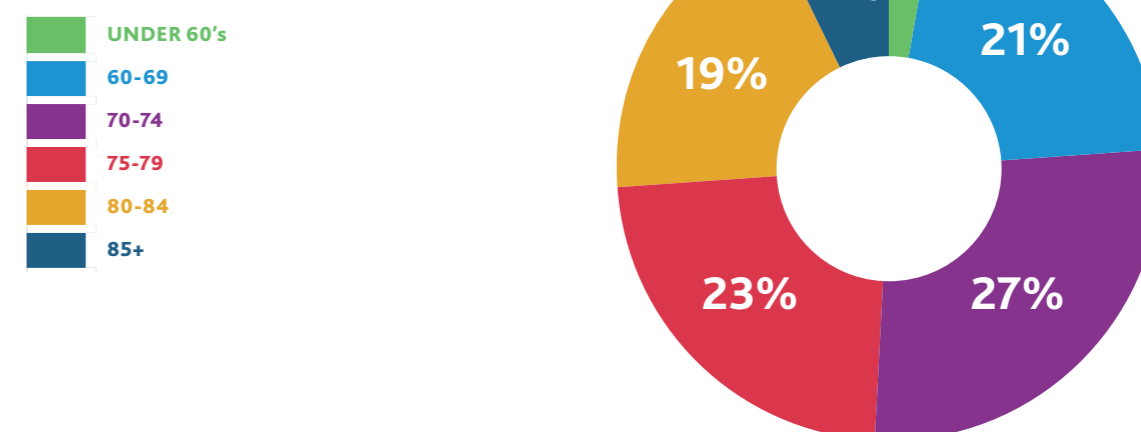
This section profiles the older people who participated in the survey and the focus groups. It examines the digital inclusion of older people in Co. Wicklow in the context of resources and barriers to the accessibility of online services.

3.1 PROFILE OF PARTICIPANTS

In total 295 older people participated in this study, 283 in the survey and 12 in the focus groups. The vast majority were women, 206 in the survey and nine in the focus groups, reflecting the tendency for older people's community groups to have a high female membership. Figure 1 outlines the age categories of survey respondents. As can be seen the majority of survey respondents were aged between 70 and 79. The vast majority of survey respondents, 69 per cent, lived in towns, with 10 per cent living in villages and 21 per cent in rural/country areas.

The majority of focus group participants, five, were aged between 80 and 84 years, two were aged between 75-79, one 70-74 and two under 65. Eight lived in a town, with two were living in rural areas. While three lived alone, they had adult children living in the town. Four lived with an adult child and three lived with spouse/partner.

Figure 1: Age Category of Survey Respondents



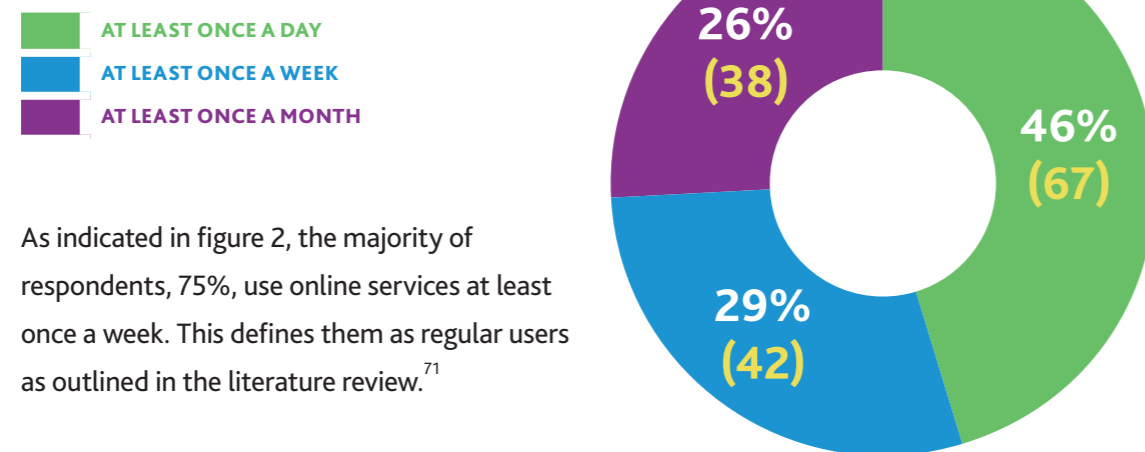
3.2 THE DIGITAL AGENDA AND THE INCLUSION OF OLDER PEOPLE

As outlined in the literature review, to be digitally included older people must have the means of accessing the benefits and services available online.⁶⁹ The means include the skills and technology to use the Internet, but also the resources, including social and economic, to access what they need and want online.⁷⁰

Older people in Co. Wicklow online Connectivity

The majority of survey respondents, 73%, had access to the Internet, as did the majority, nine, of the focus group participants. Respondents aged 80 and over were less likely to be online compared to those of younger age groups. Of those aged 80 and over, 58% of were online compared to 95% of those under 70 and 69% of those aged between 70 and 79.

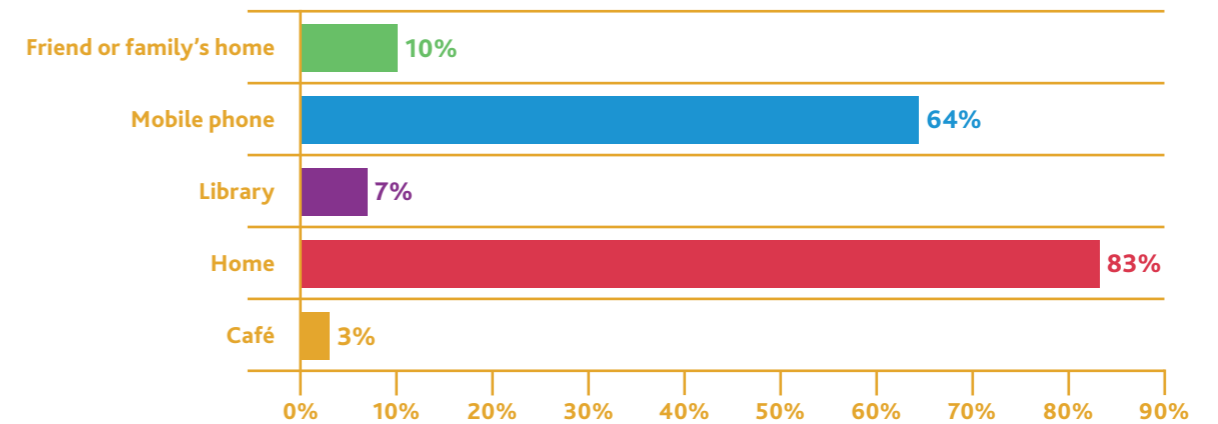
Figure 2: Frequency of use of online services



As indicated in figure 2, the majority of respondents, 75%, use online services at least once a week. This defines them as regular users as outlined in the literature review.⁷¹

Survey respondents mainly accessed online services from home and/or their mobile phone as can be seen in figure 3. Only a small percentage did so from other people's homes, libraries or cafes.

Figure 3: Where people go online

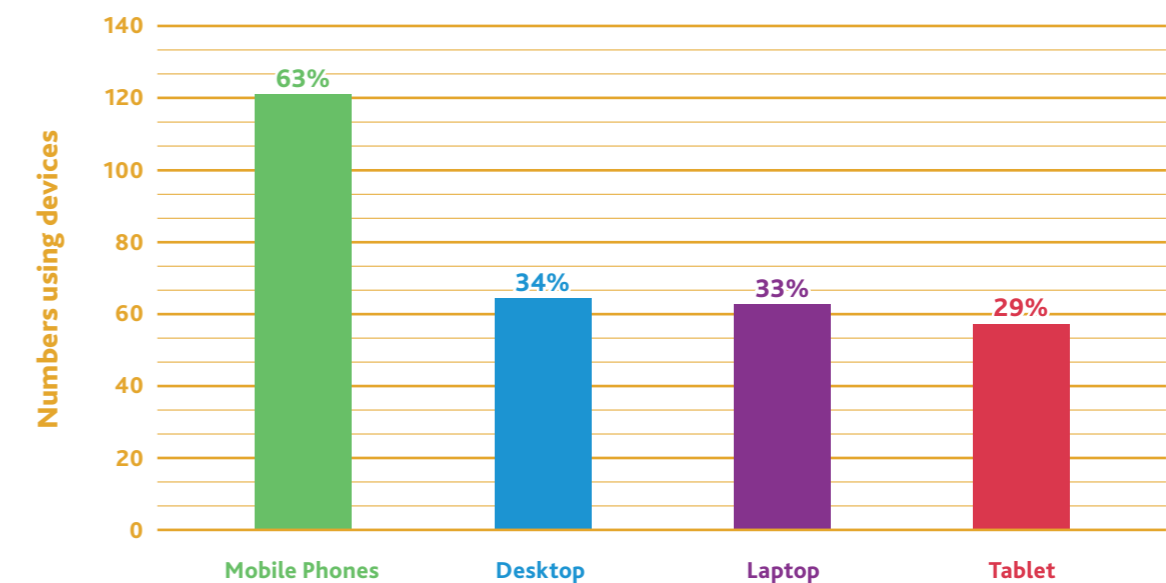


Of those accessing online services from their home, 59% also used their mobile phone to go online. Those without access to internet at home and using their mobile phone are more likely to also use family/friends' home, libraries and cafés.

Almost all of the focus group participants, nine, could access online services from home; most had data as part of their mobile phone package so they also used it.

Survey respondents used a range of devices to access online services. Figure 4 outlines the different devices survey respondents used.

Figure 4: Devices used to go online



69. T. Olsson, U. Samuelsson & D. Viscovi, At risk of exclusion? Degrees of ICT access and literacy among senior citizens, *Information, Communication & Society*, 22:1, (2019): 55-72.

70. R. König, A. Seifert & M. Doh, "Internet use among older Europeans: an analysis based on SHARE data." *Journal of Information Society* 3 (2018): 3.

71. Eurostat Statistics Explained https://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Internet_use

While 63% of survey respondents used their mobile phone to access online services, the majority, 60%, also used at least one other device. However, for 25% of survey respondents online, their mobile phone was their only device for accessing online services. Those under 80 were more likely to have access to computers and/or laptops compared to those aged 80 and over. Of those aged 80 and over only 15% accessed online services using a computer or laptop compared to 43% of those under 70 and 40% of those aged between 70 and 79.

The nine focus group participants online also accessed online services using a number of devices. Martha explains “I use the computer for business, tablet for games” (she also uses mobile phone to go online). While Nora has a tablet which she uses to practice playing musical instrument, she uses her mobile phone to access online services. Patty did not consider herself online, “I do have it on my phone [Internet], sometimes I get what I want, sometimes I can’t”.

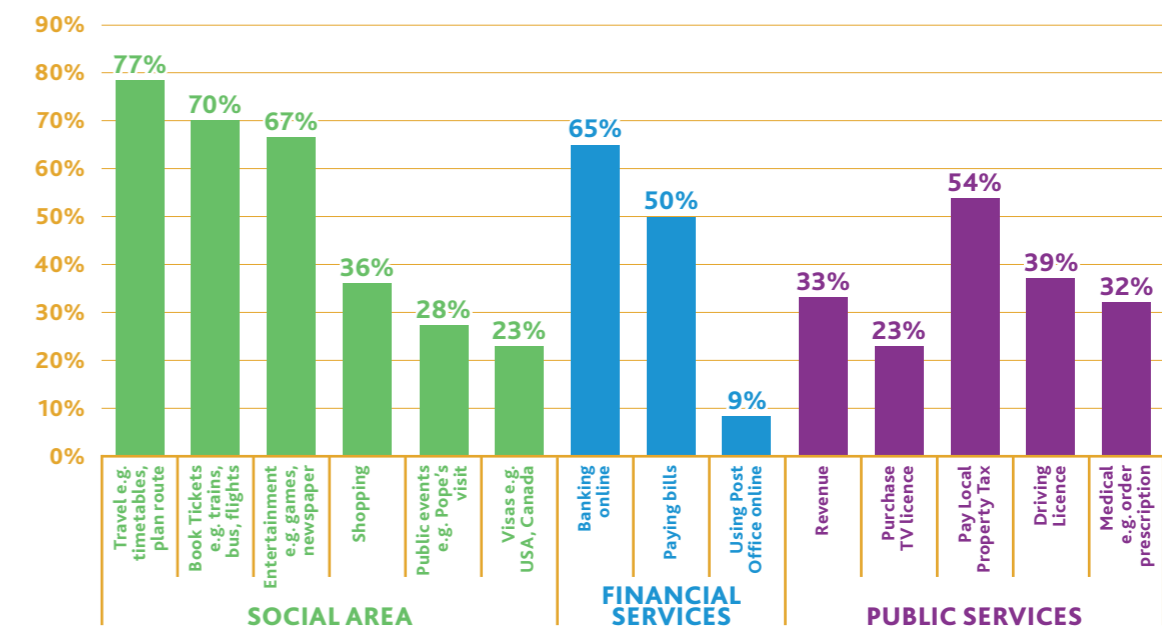
Less than 50% of all survey respondents had access to a printer. Those solely dependant on mobile phones for accessing online services, were less likely to have access to a printer with 75% reporting they did not have a printer. Not having a printer has consequences for receiving documents and printing out forms. Focus group participants pointed to the importance for them in having paper documents (e.g. insurance policies, bank statements etc). This allowed them read through these documents carefully and make sure all was correct, as Dan explains; “documents like car insurance can be 10 pages long, so you need to be able to sit down and read through them carefully, this is hard to do on a phone”. He insists on getting hard copies of all documents.

Online services accessed

Of the survey respondents accessing online services, 88% sought information related to social activities, 76% accessed online financial services and 76% public services.

As can be seen from figure 5, the majority, 77%, sought information on travel, 70% use online services to book tickets online, 67% go online to play games, access newspapers, check TV listings, cinema, concerts. Of those using financial services, the majority, 65%, used online banking. Paying property tax online was used by 54% of respondents who indicated they used online public services

Figure 5: Services accessed online in relation to social activities, financial and public services



Other online services used by survey respondents included finding times of church services, getting the weather forecast, bridge results, following up on research interests, motor tax renewal, (reported to be a good website for ease of use), passport renewal and booking the NCT.

The majority of focus group participants, with internet connections, also regularly went online, mainly to find information and play games. Martha describes how she goes online “nearly everyday...play games, look up books published ... I do it when I'm bored”. Karen also goes online to play games like solitaire “I find it great on wet days”. Participants also check the news and the RIP website for deaths.

None of the focus group participants used financial services online due to issues of trust and security as Dan in his early 60's explains “I never use online banking, it is too risky”. Focus group participants spoke about how they liked to pay their bills face to face, “pay cash”. To meet their bills from their pensions, participants like Joan stated “I do all those things [pay bills] by monthly direct debit” or like May “I have an Easypay card so I pay weekly at the post office towards my electricity”. Survey respondents also reported direct debits and billpay in the post office as their preferred means of paying bills.

Despite many of the focus group participants having the basic digital skills to undertake similar online tasks as those completed by survey respondents, 8 of the 12 sought assistance with tasks online such as booking flights and paying property tax from their adult children and/or grandchildren or delegated these online tasks to a family member or friend. These are some of the online tasks carried out by 'proxies':

Karen - *"My grandchildren will always book my flights."*

Nancy - *"I get notification that it is due (NCT) and give it to my daughter and she knows details."*

Anna - *"I have a friend that does my car tax for me. I never get the notification about it; he gets the info online and just does it for me. I say if anything happened to him, I'm sunk."*

Patty - *"Anything that is coming up for payment like property tax, my daughters look after it all. I just give them the money and they transfer."*



What does this mean for the accessibility of online services?

Although the majority of the older people who responded to the survey and participated in the focus groups could access online services from their homes, a substantial minority, 118 people (41%) can only access online services via their mobile phone or not at all. Those older, particularly aged 80 and over are less likely to be online and where they are online, are more likely to depend on their mobile phone for accessing online services. These findings are similar to that reported in the literature review by Citizen Advice Scotland.⁷² Being connected to the Internet does not in itself ensure online services are accessible, the type of device available also determines if particular online services are accessible as pointed out by Olsson et al⁷³ in the literature review.

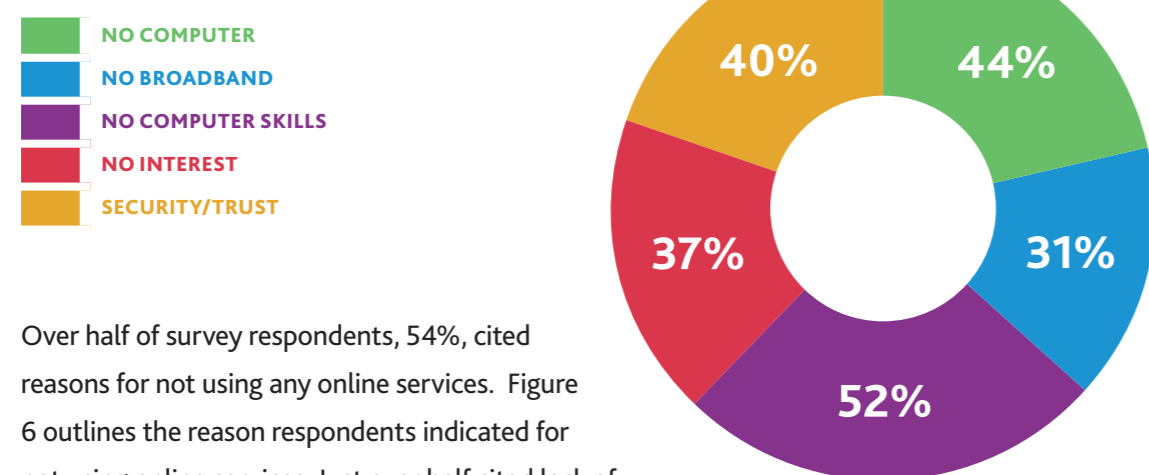
Critical usage, using ICT to manage daily life tasks, is not apparent. Older people's activities online mainly related to the social area of their lives. This is evident if one compares the number of times the different online activities were recorded under each of the three categories, social, financial and public services. Survey respondents recorded 508 online activities related to their social life, more than double that recorded by survey respondents in relation to financial activities. Survey respondents indicated they undertook 320 online activities related to public services. This correlates with the CSO Information Society Statistics from Households (2018) report finding that information on goods and services is the main online activity of older people.⁷⁴

Further evidence of the limited engagement by older people in Co. Wicklow with online financial and public platforms and services comes from focus group participants, almost all of whom depend on a proxy, a family member, to carry out business online for them. The literature review also pointed to the use of proxy as being prevalent among older people in the UK.^{75,76} While proxies are seen as a social resource, there is downside for older people as they lose control over their finances. Instead of empowering older people to participate in community and business activities, a benefit outlined in the National Digital Strategy 2013,⁷⁷ and enabling them to be independent for longer, the digitalisation of public services, has reduced agency and made the older person dependant on family earlier than necessary.

72. Citizen Advice Scotland, 'Disconnected: understanding digital inclusion and improving access' (Edinburgh: Citizens Advice Scotland, 2018). Accessed August 2019, https://www.cas.org.uk/system/files/publications/cas_disconnected_report.pdf.
73. T. Olsson, U. Samuelsson & D. Viscovi, At risk of exclusion? Degrees of ICT access and literacy among senior citizens, *Information, Communication & Society*, 22:1, (2019): 55-72.
74. Central Statistics Office, Information Society Statistics Households (Dublin: 2018). Accessed August 2019, <https://www.cso.ie/en/releasesandpublications/er/iss/h/informationstatistics-households2018/>.
75. Ofcom, 'Adults Media Use and Attitude Report'. (London, 2018). Accessed August 2019, https://www.ofcom.org.uk/_data/assets/pdf_file/0011/113222/Adults-Media-Use-and-Attitudes-Report-2018.pdf.
76. Centre for Ageing Better, The digital age: new approaches to supporting people in later life get online (London, 2018): 35. Accessed August 2019, <https://www.ageing-better.org.uk/sites/default/files/2018-06/The-digital-age.pdf>.
77. Department of Communication, Energy and Natural Resources, National Digital Strategy 2013 (Dublin: 2013). Accessed August 2019, <https://www.dcae.gov.ie/en-ie/communications/publications/Documents/63/National%20Digital%20Strategy%20July%202013%20compressed.pdf>.

3.3 BARRIERS TO ACCESSIBILITY OF ONLINE SERVICES

Figure 6: reasons for not using online services



Over half of survey respondents, 54%, cited reasons for not using any online services. Figure 6 outlines the reason respondents indicated for not using online services. Just over half cited lack of computer skills (52%) followed by no computer (44%), security/trust (40%), no interest (37%) and no broadband (31%) as reasons for not using online services.

Of those who responded, over half (55%) were online. The reasons for not using online services differed between those not online and those online. For 'non-liners', the main issues were 'no computer' (56%), no computer skills (53%) and no interest (46%). The main reasons 'onliners' did not use some online services were security/trust (49%), no computer skills (45%) and no computer (27%).

No Computer

No computer was cited by 44% of respondents as a reason for not using online services. This was a reason identified by both those offline and online. Just 10% of those under 70 reported no computer as a reason compared to 30% over 70. Almost all of the respondents, 93%, whose only access to the Internet was via their mobile phone, identified no computer as a barrier for them in accessing online services. As highlighted by previous studies, access to desktop computers and laptops allows people to carry out more complex tasks online.

No Computer skills

As outlined in the literature review, digital literacy is the skill required to achieve digital competence, the confident and critical use of Information and Communication Technology, in a way that matters to citizens' everyday usage. Digital literacy is not like conventional literacy. It requires continuously learning new things as applications are constantly changing.

Over half of respondents identified lack of computer skills (52%) as a reason why they did not engage with online services. Lack of computer skills was a common reason given by both 'non-liners' and 'on-liners'. It is evident that many of the survey respondents lacked the skills necessary to carry out basic tasks. For example, only 40% of those online could access or use the Eircode finding service. The low level of computer skills among survey respondents reflects the findings of the Digital Economy and Society Index Report 2019 that half of the Irish population lacked basic digital skills.⁷⁸

While the majority of focus group participants were proficient in using the Internet for social recreation, carrying out tasks like booking flights, paying bills, were experienced as a chore and time consuming, requiring "patience with a capital P" (Karen); delegated to others where possible, like Una suggests "get your friend to do it". Nora explains "well that is the thing if my daughter is there, you just don't bother. If I had to do it myself, I would figure it out".

A lack of self-efficacy, a belief in their ability to use online services correctly, was evident among the majority of focus group participants, with eight agreeing with the statement in the attitude survey that "fear of making a mistake when using the Internet is a concern for older people".

Some of the older focus group participants pointed to the difficulty they had grasping new concepts; Patty explains "I do have it (Internet) on my phone. I did have classes for using the phone. I'm very limited; I'm not picking it up". Furthermore, without regular use of the different applications, they had to relearn, for example making tax returns online is a once a year event, online forms and applications can change yearly so each year it is like a new experience. As highlighted in the literature review, retaining lessons learned becomes more difficult in later life without regular usage and practice opportunities and where people are starting to experience physical and cognitive decline.⁷⁹

78. European Commission Digital Economy and Society Index Report 2019, (Brussels: European Commission, 2019). Accessed August 2019, https://ec.europa.eu/newsroom/dae/document.cfm?doc_id=59976

79. A. Seifert, and H.R. Schelling, "Seniors Online: Attitudes Toward the Internet and Coping with Everyday Life," *Journal of Applied Gerontology* 37, no. 1 (2018): 99-109.

'No interest'

A number of survey respondents, 46% of those not online, had 'no interest' in using online services. The literature review cautioned against assuming that 'no interest' implies people make an informed choice.⁸⁰ For some 'no interest' may mean they are not in a position to take advantages of the benefits of online services due to multiple issues such as cognitive decline, low self-efficacy and low social resources.

Many of focus group participants perceived no benefit to using online services; they did not view it as necessary to their everyday life. This was evident in the response to the attitude survey focus group participants completed as outlined in the methodology. While there was generally agreement that the Internet is not a waste of time (9 out of 10 agreed), there was less consensus as to whether it saves a lot of 'legwork' (6 out of 10 agreed). There was unanimous disagreement that the older generation should use the Internet or that you have to use the Internet to stay informed. Half agreed that the Internet facilitates contact with other people. There was little or no agreement that the Internet allows them stay independent longer in old age (1 out of 10 agreed), nor that the use of the Internet gives control over their life (nobody agreed).

In the main these responses represent a positive view towards the Internet as the majority agreed that the internet is not a waste of time. However, a normative attitude was low with unanimous disagreement that the older generation should use the Internet or that you have to use the Internet to stay informed. This is contrary to the strong normative attitude expressed by Swiss older people in Seifert and Schelling's study as reported in the literature review.⁸¹

The attitude of the focus group participants, the majority of whom are online, reflects the perception that there is no real value in using online services. Being online is perceived more as a social activity, something to do. This perception is clearly articulated by Una in explaining why she is not online:

"I don't live in the town, I live outside it, but I don't feel I'm missing anything because I see other people and they are spending so much time on computers. My life is well organised, I have plenty to do. I couldn't see myself sitting on a computer and doing that all day... too time consuming... I'm into crafts in a big way, I'm never bored."

80. Centre for Ageing Better, The digital age: new approaches to supporting people in later life get online (London, 2018): 35. Accessed August 2019, <https://www.ageing-better.org.uk/sites/default/files/2018-06/The-digital-age.pdf>

81. A. Seifert, and H.R. Schelling, "Seniors Online: Attitudes Toward the Internet and Coping with Everyday Life," *Journal of Applied Gerontology* 37, no. 1 (2018): 99–109

The Centre for Better Ageing pointed to the lack of perceived value of the Internet as the most common reason for non-use, correlated with age, in the UK.⁸² Older people have lived and managed for many years without going online. The lack of exposure and need for digital technologies through the life course makes online services less relevant to their lives. What matters to older people is whether using online services enables them to do something conveniently and easier online than offline, the way they always did things.

This is evident in the way focus group participants were happy to embrace some technology such as Kindles, tablets for playing games, self-service in the bank. They perceived a value in using this technology, were confident and found it easy to use, as Betty pointed out *"you are not bothering anyone, you can go to the machine [AIB self-service] and do it yourself"* and there are always staff there *"willing to help you"*. Hence, perception of value is subjective and personal.

Access and affordability of broadband

While in general lack of broadband was not ranked high as a reason for not using online services, delving deeper into the location of those who identified 'no broadband' as a reason, it is evident that 'no broadband' (or less efficient broadband) impacts on access. A higher percentage of those living in rural areas, 33%, identified no broadband as a reason, compared to 18% of those living in villages and 12% of those living in towns.

In the focus groups, the issue of affordability was raised and the majority of participants flagged this as an issue. Some had signed up for packages at a reasonable cost at the start but over the years their packages have increased exponentially. For example Karen outlines how *"it [her broadband package] started off at €25 [per month]. I had given up Chorus (piped TV service), so Chorus money would pay [for it]. Now I pay €144 every two months and I went over [to the office] and girl said to me 'do you realise what good value you have'".* Karen also pays €40 per month for TV and landline.

The cost of updating software and devices was also an issue. For example, the need to choose, download and update Antivirus software and costs associated with this. The National Digital Strategy seeks to provide all citizens with the opportunities to access the benefits of the Internet.⁸³ One of these benefits is to help citizens save money by providing access to a wide market making it easier to find the best deals. It is evident from this research that not being proficient online means that older people cannot compare costs of broadband and mobile phone packages; packages are complicated with terms changing after a year. Hence older people end up paying more for these services compared to competent online users who switch once their contract at the lower price expires.

82. Centre for Ageing Better, The digital age: new approaches to supporting people in later life get online (London, 2018): 35. Accessed August 2019, <https://www.ageing-better.org.uk/sites/default/files/2018-06/The-digital-age.pdf>

83. Department of Communication, Energy and Natural Resources, National Digital Strategy 2013 (Dublin: 2013). Accessed August 2019, <https://www.dccae.gov.ie/en-ie/communications/publications/Documents/63/National%20Digital%20Strategy%20July%202013%20compressed.pdf>

Security and trust

Security and trust were barriers to using social, financial and public online services for the survey respondents both offline and online. However, for those online, security and trust were one of the main reasons, with 49% indicating these as barriers to using these online services.

For focus group participants trust and privacy were also an issue in using online services. Una saw “no advantages, no trust in it”. May feels “nothing [is] private, everyone knows everything about you”. Past experiences and stories from peers on scams and payments going astray also added to sense of mistrust and anxiety about completing business tasks online. Joan points out how “too many people have been fiddled”. Paying her house insurance online this year has resulted in worry for Karen as she explains;

“I will give you an example about computers. Every year I pay my house insurance all together, so my granddaughter did it this year on the Internet and paid with my card. That was in January and I got a letter yesterday that the money for my insurance had not been taken out and I owed them it. Does this mean I have not been insured since January?”

Risk of going online associated with security of financial and personal data is a common concern among older people. In weighing up the perceived risks, many opt to use offline means and as evident from this research such ways of doing things fit with their daily routines and the processes they have used for years to manage their finances, budgeting and paying bills. The benefits and values attached to using online financial and public services accrue more to providers rather than older customers, as ‘saving time’ or ‘paperless transactions’ are not relevant or a high priority for many older persons.



Section 4 Ensuring accessibility of online services

4.1 DIGITAL FIRST OR DIGITAL BY DEFAULT

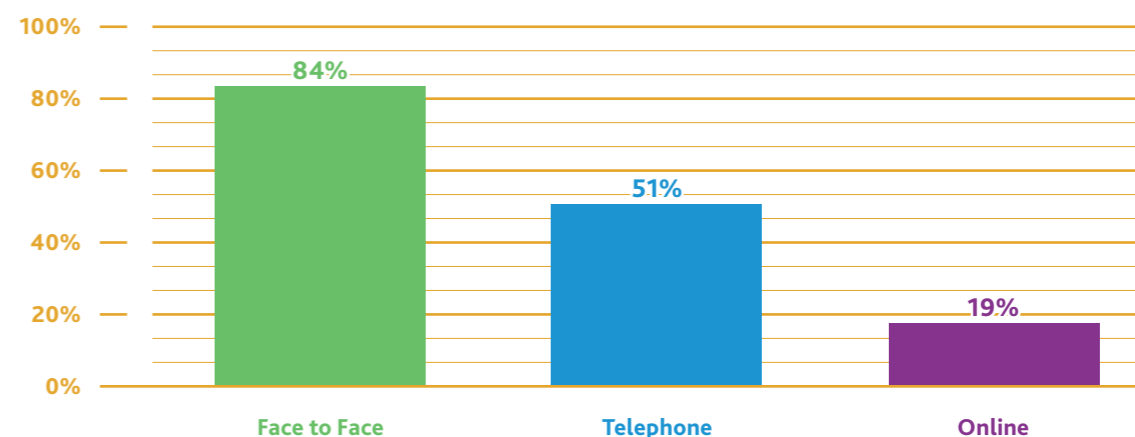
4.2 ENSURING INCLUSION

Ensuring accessibility of online services

4.1 DIGITAL FIRST OR DIGITAL BY DEFAULT

Our Public Services 2020' promotes a Digital First approach in the delivery of services, with options available to those who cannot access online services.⁸⁴ As evident in figure 7, few survey respondents would choose to engage with public bodies online. The overwhelming majority prefer to engage with public bodies and services face to face or by telephone.

Figure 7: Preference for engaging with public services



There was little difference between age categories with regard to preference for face to face with 80% of those 69 and under, 83% of those 70 to 79 and 88% of those 80+ indicating this preference. However, of those 69 and under, 33% indicated online as a preference compared to 18% of those aged 70 to 79 and 10% of those 80 and over.

Just over half of those who indicated their preference for face to face were happy to use the telephone also. A small minority, 15 per cent, were happy to use all mediums for engaging with public services. As reported by some respondents, preference for ways of engaging with public services was task related with some forms of engagement more appropriate for certain tasks.

84. Department of Public Expenditure and Reform, Our Public Service 2020 (Dublin: 2017), 14.15. Accessed August 2019, <https://ops2020.gov.ie/resources/Our-Public-Service-2020-WEB.pdf>

Participants in the focus groups also stated a preference for face to face engagement with public bodies, as explained by Martha (proficient in use of ICT) “everything that is needed I do online, [where she has a choice] I prefer to go in and do face to face”. Personal interaction is important to all of the participants as Karen outlines “I’d rather face to face and voice to voice. When you have finished (carrying out task online), it comes into your mind what you should have said and what you should have asked”.

However, their opportunity to engage with service providers and public bodies on a face to face basis is not always open to them. When last accessing an online service, only 35% of survey respondents were offered alternative ways to online for accessing the service. The impact of this on the older person will depend on the resources available to them.

Those with a high level of social resources such as adult children or friends who can act as a proxy, will still be able to access the information or service they need. However, the loss of this resource, for example an adult child emigrates, has the potential of making the online service inaccessible as in Sadie’s case.

SADIE’S CASE

Sadie, in her early 60s, has a computer and uses the Internet, identified the requirement to complete the Single Farm Payment online as problematic and cumbersome and requires help from her daughter in completing. Paper filing allowed her to input figures using those calculated for the current year.

With this online form, it is pre-populated with the figures from the previous year, so requires each to be checked against paper accounts. Sadie’s daughter is moving away from home this year and Sadie is worried as to how she will complete the forms next year.

For older people with a high level of economic resources, extra charges associated with non-use of online services, for example an extra discount on energy bills for online customers, will not impact significantly on their wellbeing. However, for those on the State pension of €248 per week, extra bank charges as in Nancy’s case, or loss of entitlements due to failure to comply with online formalities as in Mary’s case, can have significant impact reducing the person’s income significantly leaving them without sufficient funds for their basic needs.

NANCY’S CASE

Nancy, in her early 80s, mislaid a page of her bank statement which she needed for her tax returns. She called into the bank, noting how she had to “wait around until a girl came out of her office”. She requested copy of the page. A week later she returned as she had not received a copy, “nobody around, girl’s door open, she was sitting at her desk, totally ignoring me, I went over and said excuse me I requested statement”. When Nancy got the missing page in the post there was a letter with it telling her that she was being charged €3.50 for the page and an additional charge of €2.50 for something else.

MARY’S CASE

Mary is in her 80s and lives alone. She received a letter saying her medical card was up for review. Mary’s circumstances have not changed. The previous time Mary received such a letter, there was box to tick confirming that her circumstances had not changed and Mary just had to return this letter by post. On this occasion Mary was surprised and concerned when she received the letter and it requested her to go online to confirm her circumstances were unchanged. Mary has never used a computer, nor does she have access to one. To respond to this letter online, Mary would have to follow these directions on the HSE website:

On our homepage, please click on the box ‘Create Account’. You will then be asked to enter a valid email address – this will be your username. Please note that the email address you provide cannot be reused for multiple accounts, for example if you apply online for a dependant over 16 you must use a new email address etc.

As Mary cannot comply with this process for verifying her circumstances are unchanged, she must instead complete the medical card application form (as if applying for a first medical card). This involves gathering all of the documents required including bank statements for proof of income etc. Mary must then go to her doctor and get the form stamped to indicate her doctor will accept her on his GMS panel (even though she is already on his panel). Any errors or omissions and the form will be returned causing delays to the process with the possibility of leaving Mary without her medical card and having to pay for GP visits and medication. (Citizen Information Service, social policy case)

Older people, when dealing with authority, are more likely to have the skills and knowledge to counter pressure or coercion to undertake tasks online and be aware of exemptions when they possess, what Olsson et al refer to as, discursive resources (such as higher level education, professional experiences).⁸⁵ Whereas, for another person, without these skills or confidence, they may cease to engage and lose out on their entitlements as in Jack's case.

JACK'S CASE

Jack, aged 65, lives alone, has worked in construction in Ireland and the UK since he left school at 16. He wrote to the PRSI records section to enquire about his PRSI contribution record as he is coming up for retirement. The Department of Employment Affairs and Social Protection (DEASP) wrote back to Jack to say that he must use their online service. Jack has never used a computer and does not have contact with his family. He decided to ring the DEASP office to request the information over the phone. The agent who answered the phone was insistent that Jack set up mygovID account. MygovID account requires Jack to have an email account and have his Public Service Card attached to his mobile phone number. Jack explained how he did not have Internet on his phone and he had no idea even how to turn on a computer, let alone set up email. The agent tried to persuade Jack to ask a family member or a friend to set him up, Jack stressed how he was not in contact with family and did not want his friends knowing his business. Eventually Jack hung up as he was so frustrated. Jack has yet to receive his PRSI contribution records. (Citizen Information Service, social policy case)

Jack was unaware that if he had persisted eventually the agent would have offered him an exemption from having to use the online service. Although Jack would have had to wait longer to receive his records from a manual request, he would have eventually received them.

In situations where service providers such as some mobile phone operators and energy suppliers promoted online services for accessing information or applying for services, most of the focus group participants reported not feeling pressurised into complying with requests to go online. It was evident that those participating in the focus groups had high level of social and discursive

85. T. Olsson, U. Samuelsson & D. Viscovi, At risk of exclusion? Degrees of ICT access and literacy among senior citizens, Information, Communication & Society, 22:1, (2019): 55-72.

resources which made online services accessible to them. For example, almost all of the focus group participants carried out mandatory online business and tasks using social resources, a daughter or granddaughter, acting as proxy. In dealing with service providers directly, participants used discursive resources, negotiation and speaking up for themselves:

Karen in her 80s has a Tablet and uses the Internet but not for online services, she explains to the provider how "I'm an old age pensioner and I don't understand the Internet ... I'm really sorry now ... that is how I get around things."

In response to contacts made by bodies such as insurance companies and banks asking if they could cease paper correspondence, participants just said no, as outlined by Nora *"they (a bank) don't want to give you paper statements, Oh I insist on it. I keep all receipts and tick off against my statement and I query if anything there that I can't tick off"*.

Contrasting the experiences of the focus group participants with those of Mary and Jack, the importance of social and discursive resources to accessibility of online services is evident.

The outcome for older people

As discussed in the literature review, 'Our Public Service 2020' policy embedded a Digital First approach in the delivery and administration of public services.⁸⁶ Three of the case studies illustrate how this policy operates in practice. For example, the Department of Employment Affairs and Social Protection (DEASP) practice reflects a strong Digital First approach in not acting on written requests, but to first explore other possibilities with customers for going online (mainly by persuading customers to get family members to undertake tasks involved). Only when there is no other option is it possible to record a manual request via phone. Similarly, the Health Service Executive (HSE) in practice could be said to be operating a digital only approach to the renewal of medical cards, as the process of renewal online can be achieved by ticking a box to confirm entitlement, whereas the renewal process manually requires the collection of evidence of entitlement. Like in Denmark, these services are now digital by default, but do provide exemptions. An individual must opt out. In the case of the DEASP, the exemption is granted having spoken to the person. Knowledge about exemptions is not widely available, with the information mainly available on the public body's website. Taken together older people who are not online risk being disadvantaged as, in practice, older people are not given options.

86. Department of Public Expenditure and Reform, Our Public Service 2020 (Dublin: 2017), 14,15. Accessed August 2019, <https://ops2020.gov.ie/resources/Our-Public-Service-2020-WEB.pdf>



Increased digitalisation of services is gradually displacing the way older people would have managed their lives. Collecting pensions from the Post Office, using cash to pay bills in the local shop providing bill pay, picking up bus timetables for buses in local shops or rail station, booking holidays with travel agent, paying weekly for the holiday, are all tasks older people carried out without needing help or support from anyone. Now they most seek support to do a lot of these things online; often requiring the sharing of private and financial details with family and even strangers. They are at more risk of scams and financial abuse as safe practices they have used for years such as reconciling bank statements with stamped paid utility bills and other receipts are more difficult due to 'paperless' transactions, making it harder to spot discrepancies in bank accounts.

Thus, digital by default practices have consequences for older people in Ireland. Equal emphasis is not given to those customers, acknowledged in the National Digital Strategy 2013 and 'Our Public Service 2020' policy, who cannot engage digitally with Government.⁸⁷ It is not obvious how in practice these public bodies are fulfilling their public sector duty to accommodate the diverse needs of those they serve and protect their human rights, as few of the participants in this study, were offered alternative options to online services and none reported being informed about exemptions. As in the UK, digital by default welfare and taxation policies and practices have implications for the rights of older people in relation to equality and non-discrimination.⁸⁸

87. Department of Communication, Energy and Natural Resources, National Digital Strategy 2013 (Dublin: 2013). Accessed August 2019, <https://www.dccae.gov.ie/en-ie/communications/publications/Documents/63/National%20Digital%20Strategy%20July%202013%20compressed.pdf>
 88. Centre for Ageing Better, The digital age: new approaches to supporting people in later life get online. London, 2018. Accessed August 2019, <https://www.ageing-better.org.uk/sites/default/files/2018-06/The-digital-age.pdf>

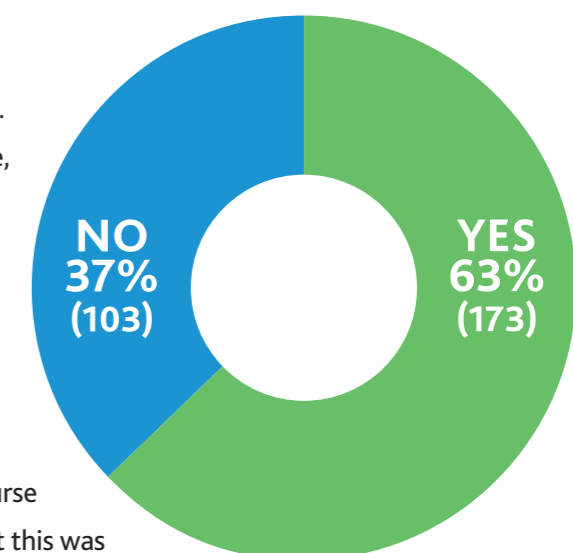
4.2 ENSURING INCLUSION

The literature review identified a key pillar of the National Digital Strategy 2013 as improving citizen engagement to ensure all citizens can access the benefits and services online. In the main these actions focus on supporting citizens to get online through digital skills training.

Digital skills training Computer courses

As illustrated in figure 8, the majority of survey respondents had undertaken a computer course. Almost three quarters of the respondents online, 73%, completed a computer course compared to just 42% of those off line. Those 80 and over were less likely to have completed a computer course, with just 43% of this group indicating they did a course compared to 67% of those 70 to 79 and 72% of those under 70. The vast majority, 92%, of those who did a computer course found it useful. Those that did not indicated that this was because "[there was] too many in class"; "not enough time"; "not enough information."

Figure 8: Completed Computer Course



All but one of the 12 focus group participants completed a computer course. Some have completed numerous courses over the years. Martha (frequent user of online services) recounts how 20 years ago, she was made redundant in her 60s and was sent on a VTOS computer course, "the first day I went I couldn't turn on the computer, and I was going to leave and I was delighted I didn't. I used to see the computers up in the tech, up in the library and I really wanted to know how to use them so I stuck it."

89. Department of Communication, Energy and Natural Resources, National Digital Strategy 2013 (Dublin: 2013). Accessed August 2019, <https://www.dccae.gov.ie/en-ie/communications/publications/Documents/63/National%20Digital%20Strategy%20July%202013%20compressed.pdf>

Karen recalls how *"anything that was going we went to... we got grants in the Active Retirement, they were great"*. Many of the participants attended classes in the library and got great support. However, they admitted their approach to learning was more *"lackadaisical"* and an opportunity to socialise, whereas the other students in the class were foreign nationals, who *"wanted to learn"*. A couple of the participants even took exams in Excel and Bookkeeping software packages.

In describing good teaching approaches in computer training, participants were keen to stress the need to show students how to do things they needed to know from the beginning. Contrasting different approaches, Karen describes a great teacher: *"he came in, you press that button and it opens the computer, turn it off and do it gain and he never left us go on until we could do it. He didn't move on until we knew what to do"*.

On the other hand, Martha gives an example of a course she went to with a friend that she felt was not suitable for complete beginners; *"it was ridiculous, people couldn't even type and yet shown how to change font colours"*.

The importance of relevance is evident from Nora's experience *"It is good because you learn some more things...to be honest the chap I got up in the school, all he wanted to do with me was to play draughts and chess"*.

Having support to practice when doing a computer course was seen as very helpful, as Martha found *"when I was doing my computer courses, I used to come down here for practice (in the library)...she'd show us everything"*.

It was evident that focus group participants put their learning into practice, as illustrated by these excerpts from the discussions:

"it was this teacher who told us never to open any emails that you didn't know the sender"

"I won't pay anybody [when receives requests for payment to update software] because you won't know who it is"

"I put my hand up like that (using ATM machine) and feel .. and if they slip something up there you will feel it. We did a course and that was one of the pieces of information".

Developing new skills

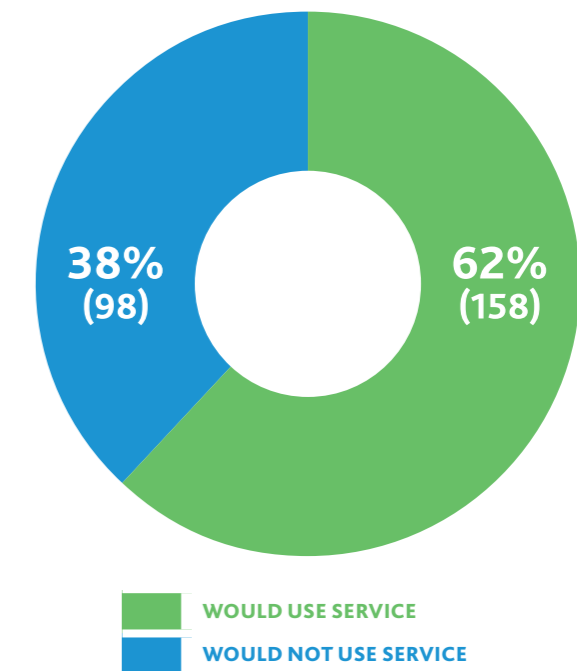
A small majority, 57%, of survey respondents indicated they would be interested in doing a course to learn how to access online services. In the main, these respondents, 64%, were currently online and many had completed computer courses previously. The majority of respondents not online (59%) would not do a course to learn how to access online services, nor would the majority of those who identified lack of computer skills as a reason for not going online (65%). Those not online who were 80 years and over, showed less interest in doing a course to learn how to access online services, with 71% indicating they would not do a course compared to 39% of those aged between 70 and 79 and 35% of those aged under 70.

Service offering support with online forms

A majority of survey respondents, as evident in figure 9, would be interested in a service that offered support with completing forms online (for example in local Citizens Information Centres). In the main, these respondents, 75%, were already accessing services online. Of the respondents only able to access online services via their mobile phone, 70% said they would be interested in this service. There was less interest in this type of service for those offline; only half reported they would use this service.

Respondents who indicated they would not use a service that offered support with online services, 82% preferred to access services face to face and/or by telephone.

Figure 9: Service offering support with online forms



Effectiveness of digital inclusion actions

Digital skills training opportunities over the years have provided older people in Co. Wicklow with the skills they needed to go online and use the benefits of the Internet to enhance their day to day life. However, as pointed out by the Centre for Ageing Better study, the emphasis on short one-off courses means that level of skills acquired are low and insufficient to do more than email or look up information.⁹⁰ For those without social support of a proxy (for example family members/friends to assist them advance and deal with difficulties online) and economic resources to invest in hardware and software, these skills become redundant quite quickly if not practiced. A need for ongoing support such as that provided by AbilityNet is essential for building confidence and competence.⁹¹

It is evident from these findings that providing training opportunities alone will not ensure online services are accessible to all citizens. As reported by Seifert et al, those more vulnerable because of older age, fewer cognitive, physical, financial and social resources are at increased risk of exclusion.⁹² Similar observations were also made in the study by Citizen Advice Scotland.⁹³

These people will need to be provided with alternative pathways if services are to be accessible. The finding that older people would use a service that offered support with online forms points to the usefulness of providing a trusted intermediary or professional proxy service such as that proposed by Citizen Advice Scotland. It is interesting to note that this type of service appears particularly suited to those using mobile phones to access online services. As highlighted in the literature this group of 'on-liners' can face particular challenges completing online forms. Nevertheless, for some older people, online services will remain inaccessible, so clear information on alternatives must be provided and their preference for face to face engagement accommodated.

90. Centre for Ageing Better, The digital age: new approaches to supporting people in later life get online (London, 2018): 35. Accessed August 2019, <https://www.ageing-better.org.uk/sites/default/files/2018-06/The-digital-age.pdf>.

91. "How We Help" AbilityNet, last modified October 28, 2019, <https://abilitynet.org.uk/at-home/how-we-help>

92. A. Seifert, M. Hofer & J. Rössele, Older adults' perceived sense of social exclusion from the digital world, Educational Gerontology, 44:12, (2018): 775-785.

93. Citizen Advice Scotland, 'Disconnected: understanding digital inclusion and improving access' (Edinburgh: Citizens Advice Scotland, 2018). Accessed August 2019, https://www.cas.org.uk/system/files/publications/cas_disconnected_report.pdf.



Section 5 Conclusion and Recommendations

5.1 CONCLUSION

5.2 RECOMMENDATIONS FOR MAKING ONLINE SERVICES ACCESSIBLE TO OLDER PEOPLE

Conclusion and Recommendations

5.1 CONCLUSION

A third of survey respondents and focus group participants lack the means to physically access online services. A substantial number appear to lack the level of digital competency to undertake more advanced tasks required to complete more complex activities, such as online form filling. It is difficult to determine for how many this is a choice and if lack of engagement disadvantages them resulting in their digital exclusion. However, it can be said that older participants' discursive resources, their ability to speak up and demand that they be provided with alternatives along with their access to social resources such as family members and/or friends acting as proxies, enables many older people participating in this research to currently access the information and services they need. Nonetheless, as Olsson et al pointed out these resources vary over time⁹⁴ and as information, services and entitlements are increasingly provided online, the likelihood is that many of the participants in this study will find themselves digitally excluded with consequences for their social inclusion and wellbeing.

Participation rights cannot be separate from other human rights such as the rights to information, to be treated equally, to autonomy and self determination. All public bodies in Ireland are obliged under Section 42 of the Human Rights and Equality Commission Act 2014 to promote equality, prevent discrimination and protect the human rights of service users. Hence any new Digital Strategy being developed at national and county level must make reasonable accommodation for those who cannot or do not wish to use online services, by offering clear and visible alternative pathways for accessing information, entitlements and services. To ensure online services are accessible to older people now and into the future the following recommendations should be implemented.

94. T. Olsson, U. Samuelsson & D. Viscovi, At risk of exclusion? Degrees of ICT access and literacy among senior citizens, *Information, Communication & Society*, 22:1, (2019): 55-72.

5.2 RECOMMENDATIONS FOR MAKING ONLINE SERVICES ACCESSIBLE TO OLDER PEOPLE

a. Enforce in practice the right to be an 'off-liner'

- Ensure equal access to information, services and entitlements by prohibiting practices that restrict access to online only. Service providers should be obliged to provide alternative ways of engaging like face to face or by telephone. Those using alternatives to online should not be treated less favourably, for example being required to stand in line or wait on the phone for long periods.
- Public bodies should openly and transparently implement their duty to accommodate those with diverse needs by putting in place clear, transparent and visible alternative routes to online services, such as public access points for face to face communication and responsive telephone service. Customers should be informed of exemptions, where these apply, in the initial stage of engagement.

b. Supporting older people to use online services

Digital Skills training is important to and for older people

- The current Department of Communications, Climate Action and Environment's 'Digital Skills for Citizens' Programme model of funding which offers short 10 week courses to classes with up to 10 people, should be reviewed and consideration given to funding on-going courses with fewer numbers. Task specific focused training programmes as standalone modules should also be funded and put in place. The views and experiences of older persons should be sought and acted on when developing training programmes.
- One to one peer learning, such as the model operated by AbilityNet UK, should be explored.
- To address the need for informal learning and support, dedicated mentors be provided in libraries to support those with basic digital literacy to undertake general tasks and assist them troubleshooting. This service could be provided to those living in rural areas via the mobile library unit.

Assisted digital services

- Develop and implement a professional 'proxy' service to reduce older people's reliance on individuals. For example, operating as part of citizen information services, the professional proxy would, with the consent and under the direction of the older person, take control of their data completing transactions such as forms online for them.
- Embed digital support in community and government services by having frontline staff trained as digital coaches or champions to assist customers operate self-service processes. For example in civic offices set up self-service application hubs where the technology (e.g. scanners, printers) and the human resources are available to assist customers use online services being promoted by local authorities such as motor tax renewal, planning applications and grant applications.
- Some financial bodies are particularly good at providing support to older people, assisting them with self-service tasks but also giving them options to use counter services. This model of good practice should be implemented across the whole sector.

c. Addressing affordability

- Affordability should be addressed through increased awareness of broadband services available in local communities and costs. County Councils, as part of digital focused community engagement strategy, should disseminate this information locally through Public Participation Networks (PPN), Active Retirement groups and other older people's groups.
- Explore opportunities with IT companies for providing subsidised or free devices such as tablets.
- Electronic content should be fit for purpose and able to be accessed and used via devices with smaller interfaces such as smart phones.

d. Safety and security

- The National Safeguarding Committee should run a campaign highlighting safety measures older people should take where online tasks are being delegated to a proxy, a family member or friend. These measures could include drawing up an agreement as to the nature and scope of proxy use.
- To address safety and security, financial institutions should make their customers more aware of the telephone number to call in cases of fraud and if they are concerned about scams or breaches to their accounts.

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