



OFFICIAL REPORT  
AITHISG OIFIGEIL

DRAFT

# Social Justice and Social Security Committee

Thursday 13 March 2025

Session 6



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**Thursday 13 March 2025**

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**SOCIAL JUSTICE AND SOCIAL SECURITY COMMITTEE**  
**8<sup>th</sup> Meeting 2025, Session 6**

**CONVENER**

\*Collette Stevenson (East Kilbride) (SNP)

**DEPUTY CONVENER**

\*Bob Doris (Glasgow Maryhill and Springburn) (SNP)

**COMMITTEE MEMBERS**

\*Jeremy Balfour (Lothian) (Con)

\*Mark Griffin (Central Scotland) (Lab)

\*Gordon MacDonald (Edinburgh Pentlands) (SNP)

\*Marie McNair (Clydebank and Milngavie) (SNP)

\*Paul O'Kane (West Scotland) (Lab)

\*Liz Smith (Mid Scotland and Fife) (Con)

\*attended

**THE FOLLOWING ALSO PARTICIPATED:**

Louise Coupland (Health and Social Care Alliance Scotland)

Miriam Craven (Social Security Scotland)

Jillian Matthew (Audit Scotland)

Kyle Scott (Citizens Advice Scotland)

**CLERK TO THE COMMITTEE**

Diane Barr

**LOCATION**

The Mary Fairfax Somerville Room (CR2)



**Scottish Parliament**  
**Social Justice and Social  
Security Committee**

*Thursday 13 March 2025*

*[The Deputy Convener opened the meeting at  
09:30]*

**Decision on Taking Business in  
Private**

**The Deputy Convener (Bob Doris):** Good morning, everyone, and welcome to the eighth meeting in 2025 of the Social Justice and Social Security Committee. We have received no apologies. Collette Stevenson and Marie McNair are joining us online. Because the convener is appearing online, she has asked that I step in and chair this morning's meeting, just for practicality. I am happy to do so.

Under our first item of business, do members agree to take item 3 in private?

**Members** *indicated agreement.*

**Pensioner Poverty  
(Digital Exclusion)**

09:31

**The Deputy Convener:** Agenda item 2 is an evidence session on the impact of digital exclusion on poverty levels among pensioners, the reasons for that, and how those might be addressed. This session follows on from the round-table evidence session that we held in February.

I welcome our witnesses: Louise Coupland, digital health and social care manager, Health and Social Care Alliance Scotland, or the ALLIANCE; Jillian Matthew, senior manager, Audit Scotland; Kyle Scott, policy manager, Citizens Advice Scotland; and Miriam Craven, chief operating officer, Social Security Scotland. I thank you all for joining us today and helping us with our short inquiry.

We will move straight to questions from members. I ask Jeremy Balfour to open the questioning.

**Jeremy Balfour (Lothian) (Con):** Good morning, and thank you for coming along. I was interested to read that 49 per cent of pension-age disability payment applications are made online, compared with 91 per cent of Scottish child payment applications. What is the link between pensioner poverty and the digital by default approach? Is that a fairly large issue in Scotland?

**Miriam Craven (Social Security Scotland):** I can come in on that one, Mr Balfour.

Social Security Scotland's approach is not digital by default but digital when appropriate. As we look to roll out new benefits, we do extensive research with the up-and-coming client base that will join us, which, as you know, will now include those claiming the pension-age disability payment.

Our approach means that we need to provide flexibility in how people can apply for benefits. We allow clients to apply online, but that does not have to be on a laptop; it can be done on a mobile phone. They can also apply over the phone or in person, with one of our local delivery staff. As you have said, we have high application rates through our online service. However, for pension-age disability payments, we will be ready for the fact that much of our client base will want to be able to apply over the phone or in person.

On the link between application rates and how people like to access services, one of our insights is that, at the end of the day, people like to have a letter that they can share with family members or someone representing them. It is important that clients have something physical at the end of the

process, so it is important that we ensure that they get that.

**Jillian Matthew (Audit Scotland):** As the committee will be aware, last year Audit Scotland published a report on tackling digital exclusion. Although it did not specifically consider pensioner poverty, it found that poverty, low income and low levels of internet use among people aged over 65 are major drivers of digital exclusion.

Such exclusion is a difficult concept to quantify. It affects people in different ways, and it can change over time. There is no single measure, but we can say that it affects people who do not have, or cannot afford, a suitable digital device or internet connection data package; who do not have the skills or confidence to use digital technology; or who have difficulty in accessing and using digital services.

Older people—although not every older person; we cannot generalise—often fall into that category. Services that are not digitally inclusive can affect people's financial wellbeing. If people are not able to shop around for a good deal or use online payments, or apply for benefits or council tax reductions, for example, that will affect their financial situation. If services are not easily accessible or people have a bad experience of using them, that creates mistrust and they will be less likely to use them. There are a lot of factors around digital exclusion more generally.

**Kyle Scott (Citizens Advice Scotland):** Thank you, folks, for having me. These are intrinsically linked issues, Mr Balfour, and that is a great question. You cannot separate pensioner poverty and digital exclusion. You fundamentally cannot separate poverty and digital exclusion—they are both causes of each other.

You will all be aware of the great work that bureaux do in their local areas, and affordability is one of the biggest barriers that we see in the Citizens Advice Scotland network. Poverty is a barrier to accessing basic telecoms services, whether that is affordable mobile, broadband or devices. It is one of the big barriers to people getting access to online services, particularly those that are digital by default and have no alternative channel choices.

In the research that YouGov conducted for us in the past year, we found that nearly one in four people regularly run out of money before pay day. As a result of that, 21 per cent of people go without internet access and a further 19 per cent go without mobile phone access. Those people are losing access to vital online services. They are making a choice at that point in time to miss out on the services that they are entitled to because they cannot afford to maintain their connections. You

can see where the poverty element can sometimes come first.

On the flipside, digital exclusion can exacerbate poverty. As Miriam Craven and Jillian Matthew have already touched on, there are several drivers or causes of poverty, but there are several benefits of being digitally literate and included. Being able to shop around and find better deals or compare prices on energy and mobile deals is a massive help, never mind being able to access services that are pretty much exclusively online.

We get a lot of people coming to the bureaux for help with applying for a warm home discount in the winter months. That is a saving of £150. Older people, in particular, cannot access that benefit because the application is entirely online, and that can further exacerbate any financial hardship that they are experiencing.

**Louise Coupland (Health and Social Care Alliance Scotland):** Jeremy Balfour has highlighted the huge percentage difference and the discrepancy between the ways in which people access different services and benefit support. We welcome what Miriam Craven said. For the ALLIANCE, it is all about protecting our human rights in digital health and social care services, so that people are at the centre. Services should be not digital by default but digital when best suited. The design of those services should be inclusive and take accessibility into account. Services should be co-produced with people in mind and they should be fit for purpose.

As we know, older people are less likely to apply for things by using online services, for a number of reasons. In tackling digital inclusion, we would like to see people supported to become more digitally active if they choose to be.

**Jeremy Balfour:** That is helpful. I wonder whether I can dig a wee bit deeper. It was interesting to read that 69 per cent of disabled people aged 60 and over will use the internet, compared to 83 per cent of non-disabled people aged 60 and over. Do you think that older people with disabilities are being left behind more than other older people? How do we address that particular group of individuals?

**Louise Coupland:** We said that no one was going to be left behind, but it is now a question of how we can prevent them from being left further behind. There is a 14 per cent discrepancy there. If people who are living with disability or long-term conditions are reliant on social care support—if there is care support—is digital a part of that? Who is helping people to become active in accessing support online and doing it safely, with the skills and confidence that they need to do so?

There is also a presumption that people have the support of friends and family to help them on

that journey, but a lot of disabled people do not have that. If they have to look for public services or third sector support, can they make the journey to access those services in person, in a climate in which front-line support is becoming less available and people are looking to get services online?

**Jeremy Balfour:** Jillian, in your report, you say that the most affected people are people in poverty, older people and disabled people. Based on your report and your thinking, are there different things that we need to do for disabled older people compared to older people in general?

**Jillian Matthew:** As you have highlighted, there are different groups of people who are more affected. When we then combine those groups, the challenges are compounded. There are also ethnic minority people, people for whom English is not their first language, and people with low literacy levels. Those factors can combine and make the problem worse.

It comes back to the point about making services inclusive in the first place. It is about how you take that into account as you design a digital service. We found that that was not being done consistently and that some public service providers were not really thinking about that when they put things online.

Obviously, things happened quickly during the pandemic, but there was a lot of support and funding, and there was a lot of support available for people who were not online. However, the momentum around that slowed.

In our report, we recommend that if you are developing digital services, you need to take that into consideration and speak to people who will be using the services to find out what they need to be able to access them. It is about basic things such as doing an equality impact assessment. Those should be done, but they are not being done well, or consistently, or they are not being done at the beginning. Sometimes, they are an afterthought.

It is about doing those things properly. Other tools—which we might get on to a bit more later—are also available, but they are not being used consistently by different bodies.

**Louise Coupland:** We can appreciate that, during the pandemic, there was a knee-jerk reaction to an ultimate need. However, we are now five years post-pandemic and the only way that we will ensure that our services are fit for purpose is by including people with lived experience at the very beginning, so that we have time to reflect on that.

It is about asking how we ensure that people with lived experience are involved in the design process and the testing process. We need to get it right from day 1 and have co-produced and

inclusive design. That is the only way that services will be accessible and fit for purpose for disabled people.

**Jeremy Balfour:** We asked the Convention of Scottish Local Authorities to give evidence, but it has not submitted evidence to us. Obviously, many people go through local authorities. I put this question to Louise and Kyle, although others can come in. In your experience, are local authorities taking digital first too far in relation to older disabled people or older people in general? A lot of services and information are found through local authorities. Do you have any experiences of digital first there?

**Louise Coupland:** I think that local authorities may see digital first more as a cost saving exercise than as being about producing a quality service.

One example that I can think of in relation to digital first or digital by default is that, when a lot of our members got a letter for their flu jab, where they were asked to travel was further away than their local practice. There was a phone number, which would be seen as digital first or a digital choice. You phoned the number and it gave exactly the same information as was in the letter. However, people know that their local health centre is half a mile down the road. Therefore, only people who were savvy enough to take it upon themselves to phone their local doctor's surgery got an appointment there, and they did not need that phone number.

It is almost as if people are being referred to services digitally to such an extent that they are beyond the scope of local knowledge and community support. Across public services, it can often be easier to do digital by default than think about the people we serve and put people's choices first.

**Kyle Scott:** I totally agree with what Louise and others have said. It is entirely about service design at that point.

We see a lot of variety in how local authorities treat the digital first, digital by default or nice, inclusive channel of choice approaches. There is a lot of inconsistency in what we see. Some local authority services are entirely online.

A lot of the issues that people present with at bureaux tend to be about council tax reduction forms being entirely online. Some local authorities operate only an online portal for people to pay their council tax through, which can cause significant stress if you are not able or confident enough to use that portal. It can potentially result in someone going into council tax debt by missing a payment.

09:45

Another issue that we see a lot is blue badge applications, with people coming to our bureaux saying, "I can't do this." I am sure that members have people coming into their constituency office saying the same thing. It is a valid issue. You would think that, of all the groups that should have a meaningful and effective channel of choice, it would be people who are eligible for blue badges. However, instead, they are relying on organisations such as ours or people such as MSP caseworkers to do that little bit of work to get them access. One of our big concerns is the loss of independence among older and disabled people on that front. It is never easy admitting that you need help, especially with things that other people find easy and are so confident about.

Those are the big issues that our advisers are facing. When they speak to people who use our services, they hear that the impact that it has on them is very emotional, for a variety of reasons.

**Miriam Craven:** Listening to the witnesses reinforces to me that the approach that we have taken in Social Security Scotland has been about joint design, using user research to build a public service. From day 1, we have worked with the people who took part in our client experience panels and, later, our client panels. We are very grateful to all our lived experience clients who helped us to design our online and paper application forms and who looked at how we would provide our services. Our freephone telephone number was an important and key part of that service design as well.

What the witnesses have been saying reinforces the importance of service design, of bringing in lived experience and of building in time to ensure that you work with the people who use the service to design your service.

**The Deputy Convener:** Before I move on to the next questions, I note that it would be quite helpful for the committee to look at other concrete examples of real issues that are being caused by services that are digital by default or digital first. When the committee is in private session, we will want to have a chat about what we can meaningfully do to address the situation and be part of the story of improving things instead of just hearing what is wrong.

We have heard about council tax reduction in some local authorities, council tax payment, blue badge applications and the warm home discount. Are there other examples? You do not have to go into detail, but it would be helpful if you could draw our attention to examples, so that, when we consider the evidence, we can have a look at them.

**Jillian Matthew:** I recognise the examples that have been mentioned already. Issues that came up in our evidence gathering were about accessing council house adaptations and cost of living support and guidance. NHS Near Me is a really good service and people welcome it, but it is not necessarily available to people who are not online, so people wait longer for an appointment if they cannot use it.

More generally, online banking and things that require online payments are a big issue. If people prefer to go into a bank or somewhere else to pay, there can be transport issues. People sometimes have to pay online for transport, too, which just compounds the problem. Those are the examples that I am aware of.

**The Deputy Convener:** That is helpful.

**Kyle Scott:** To follow up on Jillian's point about financial exclusion, I note that digital exclusion and financial exclusion are two sides of the same coin. You cannot solve one without solving the other, and they cause the same levels of detriment.

When it comes to people accessing and paying for services, whether from their local authority or businesses in the community, market forces and financial economies mean that today's society is shifting towards a world that has fewer physical banking premises. There are a lot of rural bank closures, and there is a drive to get people online, although I know that some banks operate mobile banking services as well.

On the relationship between older people and financial exclusion, particularly from public services, given that financial firms are moving their services online and that there is a lack of rural support, I want to mention the story of someone who visits one of our bureaux in the north of Scotland. Following the closure of his local bank branch, John came into his local citizens advice bureau. He is over 60 and lives in a remote rural area, and the closure is causing him quite severe detriment. He cannot use internet banking, because he does not have the skills, knowledge or confidence to do so, and he preferred to bank in his local branch. Now that his bank branch has closed down, he has had to switch to a different bank, but he has been struggling even to find out how to do that, because he cannot go online to see how that works. Therefore, he came into his local CAB and the people there helped him to set up his new account and transfer everything over.

However, John found the experience traumatic, because of the confidence that is required to go from his old bank to having to interact with other financial services. That is all about trust. There is also the fact that people have to use local authority websites and online platforms for



financial things. It is a journey that people need to take.

**The Deputy Convener:** Thank you.

**Louise Coupland:** We have a digital links project in the deep-end general practitioner surgeries in Glasgow. One of the surgeries decided, at very short notice, to go digital, with appointments and prescriptions being arranged online, but, because we already had a digital links worker in that practice, we were able to take action to support people. People felt frustrated, angry and let down by their local surgery, and the majority were older people.

Every fortnight over the subsequent weeks, we ran drop-in sessions to provide devices and one-to-one support so that people could register online and access everything. Some of those who came along in the first week did not have an email address—they did not know what an email address was or how to go about getting one—and some were thinking that their only option was to remove themselves from the practice and join another one.

However, after weeks of sessions and with peer support from people who attended the classes, they learned the skills. One fear that they had, though, was about their not being able to actively practise those things. They thought, “What if, when it comes to making an appointment, I’ve forgotten everything that I’ve learned in that environment?”

That is what happened when someone decided, “We’re going to go digital” and flicked a switch. You could feel the anxiety, the fear and the distress that it caused among older people.

**The Deputy Convener:** That was helpful. If, after this session, you think of other examples that you want to give us, just drop the clerking team a line. That would be very helpful.

I also note—I make this as a rhetorical point, just so that it is on the public record—that, in my experience, mobile phone contracts and TV and broadband packages appear to be designed so that it is easy to step up a package but incredibly difficult to step it down again, so people can be trapped into unhealthy and unaffordable packages. I see nodding heads from the witnesses. I wanted that to be captured in the *Official Report*, but I do not want to set up a whole line of conversation about it, because of the time constraints. I also point out that we will be asking about what your organisations and others do to assist people, so I must ask you to keep your powder dry on that stuff until I bring in other members to ask about it.

Members have a couple of brief supplementary questions.

**Gordon MacDonald (Edinburgh Pentlands) (SNP):** Good morning, panel. My question is aimed at Miriam Craven, who talked about Social Security Scotland’s freephone number. Are you able to tell us what proportion of people who apply for new benefits go through the freephone number and how many use the online application system? Is that reflective of the number of people who are digitally excluded, or is it just a case of people preferring to use the freephone number if they have the choice?

**Miriam Craven:** For the 15 benefits that we deliver, the audience is much wider than the pensioner age group, with the majority applying online and fewer using telephony. However, with the pension age disability payment, which we have launched in some areas across Scotland and which will be launched nationally from April, we are seeing early indications of a higher percentage using the phone than are using other methods: people are using the freephone number to make the initial application.

**Gordon MacDonald:** Were you expecting the older demographic to use the freephone number? What are the waiting times for getting through?

**Miriam Craven:** From the research that we did and the insights that we gathered, we expected that the telephone would be their preferred method, so we were ready for that. Published statistics are yet to come out on the use of telephony, but the organisation has put a lot of effort into reducing the use of telephone lines.

With regard to the adult disability payment, the latest stats that we have published show waiting times to be around 17 minutes or less. However, because the pension age disability payment is available in only a small area, the figure is much lower. You can see those stats. We will, as is normal, write to the committee to tell you when the stats are published.

**Gordon MacDonald:** Thank you very much.

**The Deputy Convener:** I think that Liz Smith will be exploring that later, when we come on to theme 3.

**Paul O’Kane (West Scotland) (Lab):** I think that colleagues around the table recognise the challenge of bank branches on the high street disappearing. The Bank of Scotland branch will be the last bank branch to leave Barrhead, in the region that I represent, and the neighbouring community in Neilston has lost its post office service. There is a perfect storm of reductions in post office services and high street bank branches.

I will make two points. First, the Link Scheme assessment that is done on whether a bank branch should remain in a community often does

not take account of the views and experiences of the elderly population. Secondly, as the deputy convener was keen to talk about practical solutions that we can advocate, it would be good to get your reflections on the banking hub model that has been developed in some communities. How does that work? Should we push the UK Government to support us to do more of that?

I will come to Kyle Scott first, because he touched on that in his previous answer.

**Kyle Scott:** The Link assessment is incredibly significant in relation to people in rural and remote areas not being able to access financial and post office services. A lot of older people visit our bureaux because their post office branch, which they had used to pay bills or to access services that we have not heard about in a while—such as bank giro credit slips—has shut. We deal with a lot of people who used those services before they stopped.

I would prefer to get back to you in writing on the merits of the banking hub model, if that is okay, after speaking to our brilliant colleagues who deal much more with financial inclusion and health. They work actively with financial firms to improve people's financial inclusion, whether that is through support on the ground or through support that is sent out to people to explain financial services.

Another element of being financially excluded relates to having the skills and confidence to talk about and understand finances. That involves being scam aware, particularly online, because people might not be able to go into a physical bank branch to ask, "Am I being scammed? Is this a text from my GP confirming my appointment, or is this someone trying to take my money?"

The issue affects a wide variety of people, but I will let my brilliant financial health colleagues provide you with a lot more detail than I can provide on it.

**Paul O'Kane:** Louise Coupland, do you recognise the synergies in relation to what you said about having access to a human being to talk to and get information and support from?

**Louise Coupland:** I think so. We hear frustration from our members about not being able to get front-line support. We have talked about online banking and whether people are being affected by fraud. Among people who do not have skills and confidence, there is a huge amount of fear and anxiety about being online. With regard to online banking, a lot of emails that say that you have been affected by fraud are, in fact, fraudulent emails. How do we support people to become active in a digital world when they are not fully equipped with the digital skills and confidence to do so?

The statistics that were published on the number of people who said that they were confident about using the internet were quite high, but, at the end of the day, people are confident about using the internet only for what they wish to use it for. With online banking, when trying to get cheaper deals for utility bills, for example, people might be dealing with external organisations and not the trustworthy organisations that they are used to dealing with face to face. How do we support people to do that if we are not embedding the support that they need to become digitally confident?

**Paul O'Kane:** That is very helpful.

**The Deputy Convener:** Kyle Scott, when you or your colleagues give details to the committee about banking hubs, it would be helpful to have information on where they are springing up. What is the percentage of older people in those areas? What percentage are in cities versus remote and rural areas? Are they in areas of income deprivation? They could be set up in areas where there are lots of middle-class people and pensioners who are less likely to be income deprived. There might be a lot of demand from those people, so it is understandable why banking hubs might be set up in those areas, but hubs might not necessarily be doing all the things that we have been talking about for the most at-risk groups. If your colleagues could identify where the banking hubs are being set up, that would be really helpful. Would that be okay?

**Kyle Scott:** Sure—that would be easy to do. In all honesty, we are planning to provide supplementary written evidence on subjects that do not come up today or that we could talk about in more detail, because we could speak for quite some time about those issues and how they impact on people who utilise CABs.

**The Deputy Convener:** We all know from our constituencies the CAB network's wealth of information and experience, so thank you for that offer.

I will bring in Marie McNair on the next theme. Thank you for your patience.

10:00

**Marie McNair (Clydebank and Milngavie) (SNP):** I will come in on those comments first. Some banks are now mindful of people's circumstances and the digital poverty that they experience. I recently met Virgin Money after I heard about the service that it provides—it assists people with SIM cards and access to devices, so it is great to hear that it is getting on board, too.

I will turn to the theme of my questions. You are aware that the main social security support for

pensioners who are on low incomes is pension credit and that pensioners' main disability benefit experience will be with attendance allowance. It is unfortunate that we do not have anybody from the Department for Work and Pensions here. Louise Coupland and Kyle Scott, do you have any observations about the experience of pensioners when they try to claim benefits online? What can be done to improve that experience? In particular, what are your organisations doing to support people to navigate online public services?

**Kyle Scott:** With regard to the journey of an older person who is applying for pension credit or anything else, it is a complicated process at the best of times, even if they are fully digitally literate and very savvy and aware of what they are getting into. With that in mind, a lot of older people come into a CAB for support with applying for those sorts of benefits and for other advice needs.

I should highlight that, last year, 28,500 people over the age of 65 sought advice from either their local citizens advice bureau or via email or telephone services. A large percentage of our advice provision is around welfare. Members will know my learned colleague Erica Young, who would be able to speak about pension credit and other welfare streams in greater depth with regard to the step-by-step processes. We see a lot of confusion and anxiety about engaging with online platforms. There is a lot of mistrust about personal details being entered on online application platforms.

When we talk to our advisers and people who use our services about the mygov.scot and gov.co.uk websites, the online application process and the hoops that people need to jump through, the first thing that we find is that a lot of older people do not have an email address. We have to explain to people that they need an email address in order to get what they are entitled to, which is quite a difficult conversation to have. They ask what they need an email address for, and we have to explain that it is so that they can apply for something or get something, but we also need to support them to be aware of scams and to identify attempts to phish their data.

The support that we provide on the ground for people who are going through that process is significant. Our advisers will spend a lot more time with someone who is digitally excluded than they would spend with someone who is not. In citizens advice bureaux, time is short, in the sense that we have massive demand on our services and we are operating at capacity. When we support those people, we are taking a very caring approach in order to ensure that people are guided through the processes step by step.

I will ask my colleague Erica Young to provide something in writing to the committee on the

specifics of pension credit and where problems might arise.

**Marie McNair:** That would be really helpful, Kyle. Thank you. Louise Coupland, do you have any observations?

**Louise Coupland:** Similar to what Kyle Scott said, we are a membership organisation, so we have a lot of third sector organisations that offer support, whether it comes under a money advice service, a benefits entitlement service or a fieldwork service. Sometimes, the service is not ring fenced in relation to specific benefits. We find that people will go to a trusted organisation that they have a relationship with. That might be condition specific or it might be that they have had a lot of support from that particular organisation in the past.

The questions that are asked on some benefits forms can be quite intrusive, so the message is that people are applying for something that they are entitled to, which is very different to the message that they got in the past about benefits and what it means to claim them.

In the committee's meeting on the issue in February, Debbie Horne from Independent Age said that one in 20 older disabled people are not applying because they need help with the forms. That is the digital skills part—we know that that occurs.

On how pensioners might apply, I note that we had an enabler grant programme, through which Networking Key Services ran digital skills workshops for older people, in small groups and one to one. Of the people who came along, 95 per cent had only a smartphone. It is quite a big ask for people to try to apply for social security benefits with a smartphone. We have to make sure that people have the skills, the correct devices and the correct support to apply.

**Marie McNair:** At that meeting in February, I asked the witnesses about mixed-age couples in which one person is of pension age and one is of working age. Because of a cut by the previous United Kingdom Government, those people are not allowed to apply for pension credit and are forced to claim universal credit, which seems to have pretty onerous online requirements. Could that be a barrier to digital inclusion for pensioners in that type of household?

**Louise Coupland:** Absolutely. When situations differ and households become more complex, that makes the process of applying for things much harder, because people have to go into much more detail. Obviously, there are issues about the complexities of people's various situations and how to deal with that in one form. For me, the digital element of how we apply is definitely a big

barrier to people, because they do not have the correct devices or support.

With benefits, when their situations change, people are asked to produce evidence again, so there are issues of motivation and exhaustion. One example that we use, although it is not particularly relevant to your question, is unpaid carers. When unpaid carers who are already living in poverty get to pension age and still have caring responsibilities, where do they find the time and motivation to apply for things online?

**Marie McNair:** I will go back to Kyle Scott. We are talking about the most effective ways to support older people to access benefits and public services online. Is there any good practice in your organisation that you want to highlight to us?

**Kyle Scott:** There are two sides to that. When we engage with public bodies on behalf of people who use our services, we have mixed engagement, depending on the public service in question. It boils down to the fact that, even at the locality level, some public services, such as welfare streams and local authorities, operate more inclusively than others.

On the ground, what we and many other brilliant organisations do is to provide free, independent and trustworthy advice and support. It makes a difference to people who are struggling with services to have someone there who can talk them through the process and who is an expert in those things. That makes it as easy and as stress free as possible.

On best practice, there are a lot of good learnings to be had from the roll-out of adult disability payment. The structure of the adult disability payment application process is mirrored in elements of the pension age disability payment process. Our bureaux welcome the improvements in communication with the people who use our services and who receive those welfare streams. We see that there is channel choice that is effective and is built in at the point of service design. Much of the time, we wish that other public bodies or welfare streams would learn lessons from that.

That approach is not only beneficial for people who access services independently; it is also incredibly beneficial for our advisers who operate on behalf of people who come into the CABs. It helps to have a national advice network on the ground for anybody to use at any point in time, but it is also great to have services that are designed with everybody in mind—those two things marry up very well.

We encounter issues around older people in mixed households where one is on pension credit and another is on universal credit, and around the transition from legacy benefits and people being

migrated on to universal credit. That is a difficult process, in relation to which a lot of people are coming to CABs for support, particularly with the sudden shift to the online element.

It is not only applying for universal credit that can be difficult for a lot of people; maintaining a universal credit journal is an entirely digital process. Some local jobcentres work brilliantly with our citizens advice bureaux to understand those issues and to get support for people who are using the services.

At the same time, there is limited recognition of the impact of digital exclusion not only on applying but on maintaining the process. The natural link is that, if the person cannot maintain their universal credit journal, they are at risk of not receiving any welfare payment that month. It is one of the issues in which digital exclusion and poverty are closely related.

**Marie McNair:** Miriam Craven, your local delivery team, which is based at Centre81, has been helpful to many of my constituents, particularly in the Clydebank area. Do you have any good practice that you want to highlight to the committee?

**Miriam Craven:** As Kyle Scott said, it is about the importance of choice and allowing people to access social security in Scotland in the way that works best for them—they get to make the choice about whether that access should be over the phone, online or on paper.

Our local delivery service is embedded into local communities in all 32 local authority areas. In relation to our clients who access our local delivery service, 41 per cent of people who access an appointment would prefer to have that appointment in their home. For me, allowing us to enter their homes and help them to make that application from a place in which they are comfortable really shows the trust that they have in Social Security Scotland. We offer our availability to do that, and I highlight that as good practice.

On the back of Covid, we saw the need to adapt and change. We therefore looked at bringing in video calls as part of that offer, to give another element of flexibility. We have also brought in other improvements, such as offering people a text message service as part of their journey, to keep them updated on their application process. Again, that is supported through the local delivery work.

We find that joining up with our citizens advice bureaux, particularly at the local level, and working closely for the best interests of the client is the most important part, as is using VoiceAbility as part of that wider advocacy work.

**The Deputy Convener:** Marie McNair mentioned that the DWP had hoped to be here today. However, quite late in the day, it gave us some written evidence. We cannot quite test that evidence, but I would like to put some of it on the record briefly. If Kyle Scott or others could give a brief reflection on it, that would be helpful.

For pension credit, which we know is one of the most underclaimed entitlements in the country, there is a freephone—an 0800 number—claim line. So, there appears to be a public-facing claim line for that; it is not digital by default. For attendance allowance, which is still migrating over to Scotland, there is a freephone helpline. For universal credit and mixed-age couples, there is help to claim, which I think that Citizens Advice Scotland is involved in. However, that is for the initial claim; it is not for those who have made a claim after which there has been a change of circumstances and all of that.

I do not want to take this meeting off at a tangent, but we need to test some of that evidence. I am afraid that it might be for you to respond again, Kyle. What is your reflection on the DWP's services—whether digital by default, customer facing, face to face or through contact at the end of a telephone—in relation to pension credit, attendance allowance and universal credit? We have written evidence here, but we cannot actually test it.

**Kyle Scott:** That is entirely fair. With regard to pension credit, I will speak to my internal colleagues from the pension wise project that we operate out of Citizens Advice Scotland. However, I can speak at length with regard to universal credit.

10:15

To keep it short and sweet, I note that the majority of people who visit a bureau do so in relation to welfare, and a significant portion of them do so because they are digitally excluded. One of the main drivers of that is universal credit. We are thankful that we can provide support on the ground, but, at the same time, it depends on whether the jobcentre works closely with its local bureau so that we can understand the demand on it in relation to digital access.

Setting up an account in order to apply for universal credit is incredibly difficult, and setting up an account in order to maintain a universal credit journal is also very difficult. We hear that a lot from our client base—that it is a struggle to maintain it. On top of that, there is no skills support to help with it. Even if someone identifies themselves to their work coach and says that they do not have digital skills and cannot operate the system, they

are still expected to find meaningful employment in a workforce that is more digital than ever before.

People come in to ask us whether they can have their payslip on paper, and, when we say that it will be sent to their email address, they tell us that they do not have one. We get a lot of repeat clients who come into a bureau just for help with updating their universal credit application and their journal. As much as we help people to apply, I can guarantee that every one of our citizens advice bureaux has a repeat customer, or several repeat customers, who comes in once a week or once a month just for help with maintaining their journal. We do that work in addition to providing local advice and support on the ground.

**The Deputy Convener:** Kyle Scott, can I briefly check something with you? That does not appear to be digital by default. As I understand it, there is a partnership with Citizens Advice Scotland to help clients to navigate digital by default, but it remains digital by default. Is that a fair reflection?

**Kyle Scott:** Sort of. It is a bit more complicated than that. We also provide a lot of telephony support. I do not know how people feel about telephony being a form of digital exclusion, but not everyone can use a mobile device, not everyone has access to one and not everyone has access to mobile data or minutes to make a call.

We operate a service that is delivered face to face, over the phone and sometimes via email. Every one of our channels is designed with everybody in mind, so that they can access our service at any point.

The main issue in relation to the DWP's designing of digital by default is that, in most instances, things are pushed on to other organisations to pick up where the service design has failed.

**The Deputy Convener:** I will leave it there. We will give you a copy of the DWP's evidence, Mr Scott, and you should feel free to put in writing any reflections that you have. I feel that you should be paid overtime for your time here today.

**Gordon MacDonald:** Just to continue the conversation about supporting people to get online, I was struck by Lloyds Bank's consumer digital index report, which said that 26 per cent of people who are not on the internet are not interested in being on it and another 7 per cent would not go on the internet because they do not trust it. Only 47 per cent of people over the age of 75 were online, and that is mainly because they probably never used computers during their working life.

How do we reach out to those groups of people—which probably contain the people who are not able to get pension credit and such

things—who are not interested because they do not see the benefit of doing so, who are not experienced enough to trust the system or who do not know how to get online?

**Louise Coupland:** We have done a bit of work through our discover digital inclusion and participation grants programme, and some of that was about supporting older adults to get online. We have come across the motivation barrier. It was reported that, post-pandemic, people had had enough of digital and were looking for the return of face-to-face services, but that has not happened.

An organisation that got an enabler grant reported that even those aged 50-plus are quite relaxed about not using the internet. They felt that they have got this far without it. Many also felt that they have fallen so far behind that they cannot catch up and that the pace of change has overtaken them. That leads to people making quite negative statements like, “I don’t feel like I fit in with this world any more.” It is quite harrowing to hear how people feel.

Through the discover digital programme, we have worked with older adults, and what we have found to be particularly effective is help with the settings on a device. That is because, when we introduce a device for an activity, whether we provide it or they have their own—quite often, they have a device that they use only to keep in touch with family, for example—people do not know how to adjust the settings. They have made it redundant because they cannot read the text any more and they do not know that they can adjust the settings to make it more accessible.

Through our programme, we have found that there is always a hook. There is always something that somebody is interested in, even if that is simply finding out about what is happening in their local community. Quite often, that can be the community Facebook page. Through nosiness alone, there is an intent to learn.

For example, one of the older adults whom we worked with in the programmes was a woman who had just found out about YouTube. She had not had access to music in her home since things have moved on and music has become so digital. Now that she has found YouTube, she can sit and listen to music on a Saturday night. What a lease of life that gives to somebody in their older age.

There is always a hook that gets people interested. Once we find that hook and work with them—it is intensive support, which can be one to one and in small focus groups—people become more intrigued and they want to learn a bit more.

However, the flipside of that is that you cannot just stop the support. Once you have ignited that interest, people need on-going support. It can be silly little things like people hitting airplane mode

without realising. A lot of our third sector organisations learned that lesson through the Connecting Scotland initiative. It was not realised that running the programme would require such on-going, intensive support, because people had no one else to ask those silly questions of or to ask about how to think about things.

Although people lack the motivation, there is something that would make them interested. Once you have got that hook, it opens a door to having those conversations. Once people start to practise digital skills and build up their confidence, they become interested in how they can access other services—including public services and health and social care services—to increase their self-management and independence.

There is a door. It is sometimes close to being shut, but, if there is a wee gap, we can get in there.

**Gordon MacDonald:** I will come back to you on Connecting Scotland. Does anyone else want to come in that point?

**Kyle Scott:** I agree with everything that has been said. That is what we see. We see a lot of people who cannot access the internet and do not want to go online but who find something that they are interested in. It might not be anything to do with accessing welfare or financial services; it can be as simple as a wee YouTube video. Maybe they want to watch a television show but they now have a new smart TV that they do not know how to use. It is wee things like that. I do not want to call it consumer issues, but it is like a consumer issue. It is incredibly difficult for someone who is not able to switch on their phone. How do they get support for that?

It is incredibly resource intensive to provide localised support at the individual level, but it makes a significant difference to people’s lives. Where possible, a lot of the members of the citizens advice network in Scotland will refer people to local organisations that help with digital skills, support and motivation, as it is unfair on people to keep having to come back to us simply to maintain an online application when there is so much richness to be gained from having a bit of digital literacy in their lives.

The flipside of that is service design. At the end of the day, some people will just not want to do that, which is entirely fine. It should be respected if someone says, “I don’t want to do this this way; can I do it that way?” Services should be inclusive of that. Being digitally inclusive is not just about the issues that people, or certain demographics of people, have in accessing a service; it is about giving people the choice and never having to make it about that in the first place.

I have a story about that—I can try to shorten it. A client called Jim visited his local CAB in the Western Isles because he was struggling to pay his energy bill. Bank branches had shut down and the energy provider was not accepting bank giro credit slips. When the adviser spoke to Jim about how he was going to do that going forward, he said, “I’m not going to—I don’t want to do this going forward. I don’t want to use the internet.”

The client could have accessed localised support to learn the digital skills, so that he could pay his bills online, but he fundamentally did not want to do that. He did not see the need for it and he did not want to learn. The bureau did what it could to make sure that he could pay his energy bills in a different format. That creates a reliance on services like ours and others to do those things for people who do not want to access the internet.

However, that has to be respected. At the end of the day, it is about individual choice, and some people just do not want to go online. Addressing the issue might take time and exposure to digital services. If someone suddenly feels that everything is online, that is a lot to deal with. The shift to digital was quick enough to give me whiplash. The development of technology, smart technology and devices was incredibly quick. When folk are going through school, college, education and apprenticeships, digital is being built in, but there was never support to help people to understand and learn in the first place.

**Gordon MacDonald:** I will ask about the pace of change in a minute, but first I will come back to Louise Coupland on Connecting Scotland, which was brought in during Covid in order to get as many people as possible online, because everyone was keen to get information about what was happening with the pandemic. How is it supporting people now, and what impact is it having?

**Louise Coupland:** As you said, Connecting Scotland was a response to Covid, and we learned a lot from that. Chromebooks were devices that were often used, but their accessibility and user friendliness were perhaps not the best. Through Connecting Scotland, many of our third sector organisations got involved and ran digital skills training and worked with groups of people. They ignited that first bit of the journey into digital and helped people to get digitally active. Once we came out of the worst of the pandemic, people had to use digital when they did not have a choice, even though it would not have been their preferred option.

In relation to the projects that have been funded through Government projects on digital inclusion, we were funded through the connecting to care fund to work with people from deep-end general practitioner practices in Glasgow. We were giving

people devices, but we were following that up with a digital links worker working with them to identify their needs and how they could build up the skills to meet those needs. That is similar to what Scottish Care did with its care technologist programme.

Although Connecting Scotland is more about getting the devices out there, the real follow-up and the real part of the puzzle that makes it a success is the one-to-one and small-group intensive support that can get those digital skills and confidence up to pace. That support makes it very much about what the person needs and would like.

**Gordon MacDonald:** Does anybody else want to comment on Connecting Scotland?

**Jillian Matthew:** I agree with Louise Coupland that a lot of good work was done through Connecting Scotland. It was a quick response that got to many of the people who needed support. The funding has been much reduced since then, and we are waiting for a new strategy from the Scottish Government and COSLA on the general approach to digital, so we are not clear on what the priorities are there. There was nothing in the programme for government or in the budget for digital or digital exclusion.

In our “Tackling digital exclusion” report, we recommended that the Scottish Government consider its funding priorities and funding requirements for an updated digital strategy and that it consider the plan for tackling digital exclusion as part of that medium and longer-term planning. At the time, Connecting Scotland was a response to an unusual event, but there has not been a follow-up or an on-going, sustainable approach to the issue.

**Gordon MacDonald:** On the point about the budget being cut, is that because, as Louise Coupland pointed out, it is not about getting devices out to individuals but about the training that is needed now? Is it about refocusing Connecting Scotland?

**Jillian Matthew:** Yes. There was a business case for the next stage of Connecting Scotland. It has moved from a lot of one-to-one support to being much more about providing services to many people, including things such as lending libraries. However, we are not clear on all the detail around that, where that is going or how it is supporting people now.

**Gordon MacDonald:** My final point is about an announcement that I heard this morning. The UK Government wants to introduce an app for people to access Government support and services. It would include a digital wallet and an electronic driving licence. The Secretary of State for Science, Innovation and Technology said—if I heard him

correctly this morning—that he wants it all done by Christmas.

Given the pace of change, and the fact that we are no longer talking about the internet itself but an app on a smartphone, what difficulties do you see with the proposal, and what should be put in place before it happens in order to support people who are digitally excluded?

10:30

**Louise Coupland:** When we talk about how we design digital services, the most important thing is that we involve people in the process. In addition, before we move to designing an app, we need to think about the small things that are linked to it, such as verifying people's identification and how we make it accessible for all. We talk about the fears that people have around fraud, and flipping from non-digital to digital is not viable for everybody.

Again, we talk about how, with regard to health and social care, we would like people to be in charge of their own data and to be an equal partner. In designing something like what you describe, which would be about accessing public services, people would need to be at the heart of the design, and it would have to be a partnership. That is where a lot of things fall down. If people have control of their own data, and if they can have an equal partnership with health and social care providers, that can link in with public services. They need to have input from the very start—they need to be an equal partner. These things should be fit for purpose.

**Kyle Scott:** We were interested to see the announcement that Gordon MacDonald mentioned, and we will be engaging with the Department for Science, Innovation and Technology in the coming weeks. I believe that we have received correspondence from the Minister of State for Data Protection and Telecoms, Chris Bryant; I have still to read it myself. We are keen to work closely with the department throughout the implementation of its new document, "Digital Inclusion Action Plan—First Steps", which has just been published, and to have the voices of people throughout Scotland who use CAB services at the heart of that process.

The thought of an app always raises question marks—everything will be done on one thing, so there is a single point of failure. For example, someone may be trying to access something and then their connection suddenly drops. I do not know about the experiences of members and colleagues here, but sometimes in Glasgow, after 5 pm, I have no signal on my phone. There are elements that are not just about the app itself and whether individuals are able to use it. Louise

Coupland is spot on—it is about having in place the support and infrastructure to handle those issues.

We might think about issues such as device poverty, for instance. Can everyone afford a smartphone? Does everyone have access to a smartphone or a tablet? We have seen with other apps that some phones just cannot support them—some phones will be a bit too old to enable the app to run. Even little logistical things like that get me thinking. We will raise all those concerns with the Department for Science, Innovation and Technology, and we are looking forward to starting that work.

**Liz Smith (Mid Scotland and Fife) (Con):** Thank you for the evidence that you have provided this morning, which is extremely helpful, particularly with regard to what your agencies are doing to try to address some of the problems.

I have two questions, which I am asking on behalf of several constituents who have contacted me over the years. The first is about telephones. Even people who are relatively digitally aware are so frustrated about some of the telephone calls that they have to make to energy companies, for example; Louise Coupland mentioned issues with contacting medical professionals, too.

When people make the call, they are referred on several times through various options, and each time they get another referral. Sometimes that requires a password, and sometimes it requires them to answer all kinds of personal questions. That goes on and on—in fact, there is a real frustration not just for older people, but for some of us who are not quite so old. As a result of having to be referred on for everything, they get less confident about whether they are providing the right information and getting the right person to answer their question.

A constituent came to my surgery with an energy bill issue. I was alongside them on the phone call. There were seven options, and I have to say that what my constituent should be doing was not at all clear. Worse still, once we got the problem sorted, they then got a letter as though it had not been sorted.

Is there anything that we can do to flag up to the energy companies and those who use these digital formats an awful lot on the phone just how difficult the problem is?

**Kyle Scott:** You are spot on. That is a particular grievance that comes to advisers across the citizens advice network, and it is not just a grievance with the energy companies—it involves all regulated utility companies. One of our key asks is for dedicated phone lines for advisers to use, so that we have a direct link between us and the provider when we act on someone's behalf.



The person has to come to us for us to be able to support that process. A lot of providers are forcing people to go down the telephone route or to use the wee chatbots in browsers, which are sometimes particularly unhelpful.

**Liz Smith:** In that discussion, do you think that providers are aware of the cost to themselves? If they do not get the right result on the telephone, they spend a lot of time mailing out a letter at great cost and there seems to be an awful lot of inefficiency in that. My concern is that, although you are all doing excellent work, I am not sure that providers accept that part of the responsibility for the problem is theirs. How can you negotiate that?

**Kyle Scott:** CAS is having an on-going conversation on that with various utility providers. In my own work, I have engaged with telecoms providers, and, similarly, with regulated energy providers. In our work on that, we explain some of the benefits of having a more supportive, inclusive and easy-to-access system. If customers can access support to pay off any debt before it becomes an emergency debt, that saves the providers money in the long term. It also saves that person money.

Problem debt builds, as you will be aware. Someone who is in debt to one provider will be in debt to other places, even council tax or rent arrears. Having the process that I described would make it easy for customers to access support at the earliest possible time. At the end of the day, it comes down to customer satisfaction. If someone waits for more than an hour to get through to speak to a human about an issue that is too complex for the automated responses, they will lose faith and trust in that process.

**Liz Smith:** I will pick up on that point, because it is relevant to my second question. I want to pick up what Louise Coupland said about GP surgeries, particularly in rural areas. When a note comes through with a vaccination appointment, the patient has to find a bus service to get to that appointment and, in some cases, the service does not exist. My worry is about the number of people who, for the reasons that Mr Scott and Ms Coupland described earlier, get so disillusioned and demoralised that they drop out and do not get the healthcare or various bits of assistance that they could get. What do we do with the elderly people—it is not just the elderly, but the majority are elderly—who drop out of the system altogether? How do we spot where those people are and help them to get the benefits and the assistance that they need? What do we do there?

**Louise Coupland:** We advocate our digital human rights principles. As you said, it is about digital choice, people being at the centre and digital inclusion. However, it is not just about widening access. We know that there are people

who do not want to use digital, and they should not be negatively impacted because of that. Through our membership organisations, the third sector and the services that we run, such as our community links programme, we try to put in layers of support that can catch people before they give up.

We try to offer that support locally and nationally in our programmes. A lot of our members are grass-roots community organisations that know the people in their community best. We quite often find in our engagement work that people talk about the hard-to-reach groups, but they are not hard to reach; they are just in the community. People who deliver services need to look at how they can deliver them differently.

To flip between that point and your point about energy providers, it is about providing a quality service. People want to provide a quality service that is accessible to all, and they do not want people to fall out or slip through the gaps, so—

**Liz Smith:** But people who feel disillusioned and a bit isolated want a personal touch. If they are referred on several times for a piece of assistance, they want one person to deal with that; they do not want to be pushed from pillar to post, with different people coming back to them. That is an increasing problem. I worry about the lack of a personal touch, which I think has been exacerbated post-Covid. You can see that in other services as well—we are losing the personal touch.

**Louise Coupland:** We are a membership organisation that brings together organisations and individuals. We run an annual conference, and what I heard from individuals who were at our 2024 conference was: “I thought I was the only one.” The thing that they took away from the conference—although it is not a great outcome for society—was that they are not on their own and that other people are experiencing the same thing.

We can bring together our members. What we are trying to do collectively with our members is enhance the voice of the individual. We bring together individual members and engage with them to discuss issues. Then, through policy engagement, we try to feed that back up. We can only keep fighting the fight. As you said, it is not a one-person story—we hear it multiple times. The fact is that, if we can collectively make that voice louder, we can make things different.

**Liz Smith:** Thank you. That was helpful.

**Collette Stevenson (East Kilbride) (SNP):** Good morning, and a very warm welcome to our witnesses. My apologies for being online this morning.

From the evidence that we have heard so far, it is apparent that we need to provide people with clearer digital and non-digital methods to access services. I want to explore a wee bit more whether Governments and councils have the right balance between supporting older people to get online and offline alternatives. Do you have any evidence on accessibility for those of different ages? It is unfortunate that we do not have people from COSLA here to provide in-depth evidence on that, but I put that out there to anyone who wants to answer.

**Jillian Matthew:** In our work on “Tackling digital exclusion”, we focused quite a bit on councils. You have heard about aspects of that already, but there has certainly been a lack of a uniform approach by councils. Even within individual councils, there are too many different ways of doing things across different services—and the same applies to related services in health boards. Parents have lots of different apps for different aspects of school, and if they have more than one child, that is multiplied. We heard a lot about that.

We have touched on this, but council websites are often difficult to navigate. It is difficult to find the information that you are looking for and challenging to find out how to access services offline, including finding a phone number—it is sometimes really difficult even to find that on a website.

We touched on the complexity of applying for services online. For example, there is the issue of having to have passwords—people can need different ones for different services. Technology is becoming more complicated, and having to upload documents and photos is just beyond some people. There is also a lack of choice, which we have talked about. People have to do things online if there are no other options. People find it difficult to access day-to-day services. For example, people find it difficult even to report a missed bin collection or to make a payment for rent or council tax, and we have talked about the fact that the application process for blue badges is online.

10:45

There are a lot of inconsistencies, and, in the report, we recommend that COSLA takes more of a lead on that to support councils. We have found some good practice in councils. In the report, we feature Renfrewshire Council as a case study because of the way that it has approached the issue. The recommendation for councils is that they take a place-based, collaborative approach, which involves working with other partners, including the third sector, and providing different services in the community, community hubs and digital champions. Renfrewshire Council really worked with people in the community on what

support was needed. It has done work to find out who is digitally excluded and what they need. We would recommend that approach where things are not working.

**Collette Stevenson:** Jillian Matthew mentioned the fact that the Scottish Government is refreshing its digital strategy this year. The committee received evidence that older people on low incomes are probably the most disadvantaged group in that regard. I also want to look at the challenges that ethnic minority groups face. What would you like to see in the refreshed strategy to address the disadvantages that have been identified?

**Jillian Matthew:** As you say, a new strategy is due, but up to now the strategy has lacked a clear action plan and detail on who is responsible for implementing some of the services. We have recommended that that should be a lot clearer in the new strategy. The existing strategy includes actions for the Scottish Government, but not for the Convention of Scottish Local Authorities so, again, the strategy needs to be clearer about COSLA’s role and the role of councils.

Earlier, I mentioned the funding priorities. Public bodies and councils are operating in a really difficult financial position, which makes it even more important to identify the priorities, where the funding will be targeted—which should be at the people who are most disadvantaged and those who are digitally excluded—and what needs to happen to support those people.

We have seen some good practice in some Scottish Government departments, but it is not joined up and there is a bit of a siloed approach. Digital exclusion relates to all aspects of services and everyone is responsible, so it is just a case of being clearer about who is responsible for which aspects and having a clear action plan for that.

**Miriam Craven:** When you are thinking about what you need to do, one of the things that we have learned as part of the work of Social Security Scotland is the importance of asking about people’s communication preferences and ensuring that we understand how the client would like to engage with us. Collette Stevenson mentioned ethnic minorities and thinking about how we are inclusive as organisations. Members know about our commitment in the social security charter and the Social Security (Scotland) Act 2018 to being inclusive, which is about ensuring that we make services available in different languages and in Braille. People can also access interpreters, which has been a really important part of the service to ensure that language is not a barrier.

I go back to the point that the approach to digital services is about using digital when that is appropriate, and thinking about what the other

channels are. I was thinking earlier about the freephone number. A lot of the early research showed that people wanted only one telephone number, but the complexity in that is that, when they dial the number, they need to get quickly to the part of the benefits system that they want to talk about.

We have to constantly get feedback on services and look at how we achieve continuous improvement and evolve. It is as important as doing an equality impact assessment to have a continuous improvement approach and to look at how to listen to clients and get feedback. Our client panel survey is extremely important in getting feedback directly from clients.

In any future strategies, the important things are equality impact assessments, communication preferences and continuous improvement.

**Collette Stevenson:** Thank you. Kyle, would you like to come in on that?

**Kyle Scott:** I think that those points were brilliantly made and they all hold true. We see Social Security Scotland as a stand-out agency. To our mind, it is doing really well—not just from a policy perspective, but from the perspective of our advisors on the ground—in offering effective and meaningful channel choice. It seems to be the case that, for a lot of people who use its services, inclusion is built in and embedded in them.

When we experience elements that need improvement, Social Security Scotland is very happy and quick to work with us to fix those issues. Our relationship with Social Security Scotland is important, because it impacts on how people access our services. The agency is quick and responsive when we propose solutions to fix wee bits and bobs that are proving to be challenging for our clients and our advisors.

When it comes to local authorities, some of them do a lot more than others do. We have already heard that Renfrewshire Council is doing great work locally. I have not asked the local citizens advice bureaux in the area whether that is the case, but if it would be helpful, I can ask that.

Other local authorities are a mixed bag and there is no cohesion. When we engage with COSLA, we get the sense that there are efforts to push forward to get consistency, but I have been told that, because COSLA is a membership organisation, doing that is sometimes like herding cats. That is fair. It is also reflected in what our bureaux experience.

Some local authorities and their community links workers work fantastically with citizens advice bureaux and local skills support organisations to identify people who are digitally excluded and might have a digital skills barrier, so that they get

the advice that they need in relation to whatever issue they might be having. Those people are also then supported to take the next step so that they are not relying on services to get them online, and can live an independent life. We hope that that type of experience will become more common.

When it comes to refreshing the Scottish Government's digital strategy and how we ensure that low-income older people are not disadvantaged, there needs to be a working partnership with organisations like us and the ALLIANCE, which is our colleague on the ground and does fantastic work to ensure that services are designed to be as inclusive as possible and cover a wide range of issues.

We talk about how different people's identities reflect and change how they interact with services. That compounds some issues. There are a lot of organisations that have specialist knowledge because they support people on the ground. Engaging with them in the first instance, in order to understand how digital exclusion impacts everybody in Scotland, is a great step to take.

Working in partnership would be a big thing that we would like to see. We would also like better communication between the Scottish Government and COSLA, in order to understand who has responsibility and where. Then, if the Scottish Government was to make asks of COSLA, COSLA could rightly ask for resourcing and funding for them. The advice bureaux could also ask for resources and funding to address demands on their services. The point on funding is about transparency: who has responsibility and is the funding going to happen?

In the work that we do on the ground across Scotland, for the most part we are not funded to do digital exclusion or digital inclusion work—we do it on top of our existing capacity and demand for advice. We might spend half an hour or an hour with an included person who comes in to get support and advice, but we will spend two to three hours with a digitally excluded person. That is not reflected in our end-of-year financial reports, but the number of such people whom we support goes up every year.

So, at the level of services on the ground, transparency around funding for that strategy will be key. At the end of the day, it is likely to be the third sector organisations, which have brilliant links with communities, that deliver the bulk of the work.

**Collette Stevenson:** Thank you.

I will move on to focus on ethnic minority communities and on connectivity and digital access for older people in those communities. Connectivity is not always easy or accessible, particularly for people in rural areas or, as has

been pointed out, where there are language barriers.

A study was carried out by Heriot-Watt University with a proper toolkit in place to address language barriers and make the process more straightforward for people, whether they engage in person or online. Apart from the language barrier, the challenges that ethnic minority groups face include poverty and lack of community.

I wonder what your thoughts are on that. Would anyone would like to comment on whether that should be part of the strategy that the Scottish Government is developing? Should COSLA have a discussion on using that toolkit, which is so amenable for some of our deprived older people and minority groups?

**The Deputy Convener:** I see a lot of nodding heads, but I am not sure who wants to come in.

**Louise Coupland:** It is fair to note that, although we are here to talk about older people, there are a huge number of protected characteristics within that population. We have supported NKS, which got one of our enabler grants on work specifically with the south Asian community. We have lots of evidence from past small grant programmes, but NKS reiterated that digital inclusion is also about language and jargon, and that 50 per cent of women in that community were less likely than a male to have a mobile phone, so there is also a gender gap.

As I said, NKS looked at smartphones because they were the devices that people were using, and when it asked whether people would be prepared to buy a different device or have a secondary device, 75 per cent said no. If we are going to make a digital strategy that is fit for all of Scotland, we need to cover all strands.

When it comes to health and social care support, language is an additional barrier that we cannot overlook. When we look at who we are involving in making positive changes, the work of grass-roots communities is vital, because that is where we have the trust, the skills and the collective effort to overcome some of the barriers that we already know exist, without duplicating work.

**Collette Stevenson:** Thank you. Does anyone else want to come in on that—

**The Deputy Convener:** I apologise for cutting across you, convener. Jillian Matthew wants to come in, and then we can move on, if that is okay.

**Jillian Matthew:** Ethnic minorities being more at risk of being digitally excluded is something that we recognise, because it came up in our evidence gathering on the challenges that they face. We made sure that we included ethnic minorities as part of our field work, and we spoke to people who

have lived experience of digital exclusion. We tapped into a specific group that was part of an ethnic minority community group. Among the main issues with the language barrier were the ability to access information, to get things in different languages and even to understand different accents. Some people really struggle to understand recorded messages on council websites.

Louise Coupland has already touched on the human rights aspect—if people are not able to access services, that affects their human rights and their ability to get the support that they need. That should be considered in the new strategy.

Earlier, I mentioned the tools that exist for service design and building such things into services, so that proper equality impact assessments would consider ethnic minorities along with other protected characteristics, disadvantages or people being at risk. That is a plea for good service design and for considering all those things in designing new services.

11:00

I think that Collette Stevenson was referring to the Protecting Minority Ethnic Communities Online—PRIME—project, which has included Heriot-Watt University. The results of that two-year project have just been published, and it has developed a code of practice for equitable digital services for minority ethnic communities. Alongside our report, we have signposted people to various resources, and we have now included that code of practice on our website, because it was produced after we published. We recognise it as a really good resource, and it is another tool for the Scottish Government and public authorities to use.

**The Deputy Convener:** This is just a time check for witnesses and members. I was clearly told to finish by 11 o'clock, but that has not happened. I was then told 5 minutes past 11, but that probably will not happen either. It should definitely be 10 past 11 at the very latest.

I will pass over to Mark Griffin—no pressure on you, Mark.

**Mark Griffin (Central Scotland) (Lab):** Good morning. We have touched on some of the protected characteristics and accessibility challenges that people face, but I want to raise specifically the issues that are faced by people who have sight or hearing loss—in particular, those who are profoundly deaf or are deafblind and people who use British Sign Language. We heard a bit from Miriam Craven about the Social Security Scotland perspective, but I would like to know how the broader public sector caters to

those who have the particular accessibility challenges that I highlight.

Jillian Matthew talked about equality impact assessments and how they ensure that people with accessibility challenges can access services. Is there any work to see whether assessments are fit for purpose and are not just box-ticking exercises, so that they can make a difference to accessibility in the public sphere?

**Jillian Matthew:** That is the challenge. As you suggest, it is one thing to do an equality impact assessment and treat it as a tick-box exercise, but it is a different matter to use it properly, to use it at the right time and to use it early to ensure—as Louise Coupland said—that the people who will be affected contribute to and participate in the process and help with service design.

In our fieldwork, sensory impairments or difficulties did not come up specifically, so I cannot say anything more detailed about that. Again, however, it is about making clear in the wider strategy that tools are already available. Many existing tools can be used to design really good, accessible services and can offer a lot of options. That should be made clear as part of the new strategy.

In addition, in our work we have developed principles for digital inclusion and what needs to be done around that. Based on those principles, we have developed a checklist for public bodies that have questions about what other bodies are doing, what they should be thinking about and where they need to make improvements. Those tools should support inclusion more generally—if they are used, of course.

**Louise Coupland:** We have a digital citizen panel of around 150 members. They are brought together to engage in service design to ensure that things are accessible and to consider how things can be improved. As part of our business as usual, we always have access to electronic note takers and BSL interpreters for meetings to ensure that the lived-experience voice is heard.

With regard to public services, we need to take into consideration how accessible organisations' websites are. For example, are they screen reader friendly? In digital services, we have to ensure that accessibility is embodied from the very start. Historically, it has been a case of people saying, "We've reached 85 per cent accessibility—we'll worry about the other bit later." In recent years, we have seen a change from that approach, with Scotland's approach being service design first. More consideration is needed, but there has been a move in that respect. We have to ensure that our public information and our public services are accessible to people who experience sensory loss.

**Miriam Craven:** From a Social Security Scotland viewpoint, what has been important over the past number of years is how our stakeholders have engaged with us, and supported us, in helping to design our services.

I am thinking of the people who have helped us with inclusive communication—in particular, we have worked with deafscotland and Dyslexia Scotland, our citizens advice colleagues and the ALLIANCE—to really bring together the voices of people with lived experience alongside our digital citizen panel. That has helped us to consider what our priorities are in our service design for our clients.

We do not get it right all the time, but it is important that we have the ambition to make sure that we are putting in place the tools to ensure that our clients can access the services, that we are in the learning and continuous improvement space, and that we are hearing and responding to the information that we get.

Another point is about investing in our staff and their learning and development with regard to understanding people's complex requirements and needs, so that we can make our services as inclusive as possible. That is about ensuring that staff, as the people who are supporting the client, understand what it means when someone needs a note taker or interpretation services.

Another aspect is the design of our application forms. We have used things such as photography to help people, and we have tried to tailor application forms to make them more accessible. We have to keep evolving and changing the design.

With regard to people's communication preferences, Social Security Scotland is very aware that, at times, what works best for the client is that they have somebody with them—a family member or a trusted person—while making an application, whether that is being done in person or over the phone. We are aware of the importance of having an appointee and of the availability of services to support people to make an application. Again, that relates to the principles around people's communication preferences and how they want to deal with the service. In delivering a public service, we all have to be aware of the need to ensure the availability of the service and taking a multichannel approach.

**Kyle Scott:** It is our belief that a lot of public services can learn a lot from the way that Social Security Scotland has baked in that approach from the get-go. Our experience of engaging with Social Security Scotland is that it is not a case of us asking it, "Can you do this or that, please?" It is very much a joint effort, and it is meaningful in the sense that it comes to us and asks, "Have you

seen anything on this? Have you experienced anything in relation to that?" We highlight cases where people have come into our bureaux and have been struggling with their applications. That might have been because of the loss of a sense, and we will feed that back to our colleagues, not just at the national level but at a very local level.

I look at that model and I hear from my colleagues how great the feedback process is with Social Security Scotland and how it works for service users. When I engage with other bodies—not just public bodies; sometimes, they are private sector bodies—there is an entirely different approach. We have stories throughout the network in Scotland of clients asking their utilities provider, for example, to contact them via letter—because a letter can be written in Braille; it might not be written in English—and companies then charging them for the letter, which means that people sometimes face a financial burden just to have it explained to them what their debt is.

Therefore, when it comes to how services can learn from one another with regard to sight loss and so on, it goes beyond and is bigger than Social Security Scotland. There are great lessons to be learned from Social Security Scotland, and it is a significant wish of ours and our advisers in the network that wider society, including utilities providers, learns those lessons.

How they communicate with such companies is really important to people, but how they can understand the information varies. Some people prefer a text and some prefer a letter that is written in the language of their choice, for example, but sometimes that just does not happen, and we have no way to ensure that it happens. Sometimes, when it does happen, the person is charged for asking to be included and spoken to in a manner with which they feel comfortable. Those are two ends of the spectrum.

**The Deputy Convener:** Time is almost up, so I will make this a rhetorical question for now, but, if you could write back, that would be great. This question might be for you in particular, Jillian Matthew, given your role.

Everything that we have heard today suggests that there is no universal accessibility and engagement standard that is reported on or audited in the UK public sector, the Scottish public sector, local authorities or the private sector. Today, we have looked at the issue through the prism of pensioner poverty and digital exclusion, but the issue is wider than that. I am sorry that I cannot hear them from you just now, but any information or thoughts that you have on that would be really welcome, as the committee grapples with the issue. That was a wee sneaky final question, even though it is a rhetorical one for now.

I thank all four of you for your invaluable evidence.

The committee will move into private session for agenda item 3, which is consideration of today's evidence.

11:10

*Meeting continued in private until 11:15.*

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