

Briefing Paper

Living in a digital world after Covid-19 – the experiences of older people who don't live their lives online

December 2021

Introduction

Many people cannot imagine life without the internet and digital technology, especially since the onset of Covid-19 and the restrictions this placed on daily life. However, not everyone can or wants to use the internet or has a smartphone and we know from national survey data there has not been a sea change in the proportion of older people using the internet. We wanted to find out more about the people behind the statistics and explore what life has been like during the pandemic for those who do not use the internet or only use it to a limited degree.

Key points

There has been a steady increase in the proportion of older people using the internet over recent years, but despite many things moving online because of the pandemic, two in five (40%) of people aged 75 or older in the UK, and more than one in eight (12%) of those aged 65 to 74, do not use the internet.

Older people we interviewed who either do not use the internet or only use it to a limited extent recognised that the use of digital technology is increasing, and this was likely to continue. Views and experiences of this varied. While some people are relaxed and feel it makes little difference to them, many expressed some concerns. For example, they find it is getting more difficult to do some things because they aren't online, they are frustrated or irritated that everyone is expected to use the internet, or they feel they are being left behind or missing out.

The main reasons people gave for not using the internet were around not being interested or saying it was not something they need, a lack of digital skills and mistrust and concern about scams.

Most people who do not use the internet manage to carry out everyday activities such as shopping, banking, and keeping in contact with friends and family in a way that suits them. However, we also heard examples of problems. Closure of local banks was an issue for some people, requiring longer travel times when they needed to visit in person, but this hadn't led to an interest in online banking. Even among those who used the internet a little or wanted to learn, there was often concern about fraud and security.

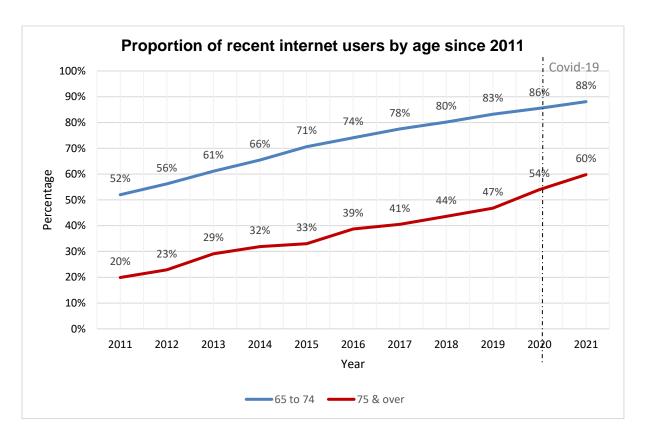
Most people we spoke to who did not use the internet said they did not want to become more digitally engaged or felt it was never going to be possible or right for them. However, others were keen to learn digital skills. Would-be learners need ongoing support, tailored to their needs and preferences, and generally delivered on a one-to-one basis. This level of support can be resource-heavy, and funding for schemes needs to be based on quality rather than quantity of delivery to ensure real impact. Organisations that help older people acquire digital skills, including Age UK, could do much more with greater resources.

Age UK believes that older people should be supported and encouraged to get online. However, some people have no interest in the digital world and technology, while for others the barriers to getting online are too great. And some will only want to use it for limited activities. Furthermore, not everyone who gets online, stays online - around half a million people aged 65+ in the UK are 'lapsed users' – that is they have used the internet in the past but no longer do so. It is essential that those who cannot, or do not want to, use the internet, or do not have a smartphone are not excluded or put at a disadvantage. People must be able to access information, keep in touch, shop, manage their finances, and access public services in ways that suit them.

Consumers who are not online must also be able to manage their accounts and switch (where possible) with essential services provided by the private sector, such as banking, energy, water and communications.

Internet use before and since the pandemic

National surveys show that virtually all younger people use the internet, but this reduces with age and those aged 75+ are least likely to be online. And while internet use, including among those aged 75+, has increased over recent years, a substantial minority of older people are still not online as can be seen in the chart below.



Source: Age UK chart based on ONS Internet Users statistics (2011-2020) and Age UK analysis of Labour Force Survey Q1 2021.

Between early 2020 and early 2021 internet use among those aged 75+ increased from 54% to 60%, broadly in line with trends over recent years. So, while the pandemic may have prompted some people to get online for the first time, it does not appear to have made a substantial difference to the proportion of older people using the internet.

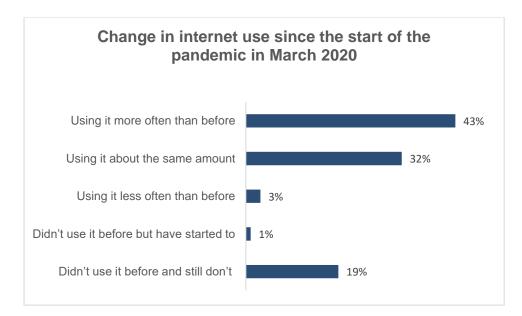
This reinforces previous Age UK analysis looking at internet use in England a few months after the start of the pandemic.ⁱ Two fifths (39%) of people aged 52 plus in England said they were using the internet more since the onset of coronavirus. However, usage had increased most among groups already using the internet regularly. Among those aged 75+, more than two out of five (42%) did not use the internet. Only around a quarter of this age groups (24%) said they were using the internet more since the pandemic while nearly one in ten (9%) were using it less.

Even if people use the internet they may only do so for a limited range of activities and may not have the latest technology. For example, in early 2020 just 53% of people aged 65+ in Great Britain used a smartphone for private use compared to between 95% and 98% for those in age groups 16-24 up to 45-54.ⁱⁱ

Finding out more about the people behind the figures

While the national statistics provide a good overview, we wanted to find out more about older people's experiences through follow up interviews with members of Age UK's Your Voice Engagement Panel which is a self-selected panel of over 750 people aged 50+. (See the appendix for more information about the panel).

To get a general picture of their internet use we asked panel members if this had changed since the start of the pandemic in March 2020 - their responses can be seen in the following chart.



Source: Age UK Your Voice Engagement Panel, May 2021, 525 respondents (2% of respondents did not answer this question).

Among panel members, just under a fifth (19%) said they did not use the internet and had not done so before the pandemic. The most common response (43%) was that they were using it more often, while around a third (32%) said they were using it about the same amount. A very small proportion said they were using it less than before (3%) or had started to use it since the pandemic (1%). This shows that among panel members, few started to use the internet during the pandemic, but many who were already users, turned increasingly to digital technology.

We had asked the same question in November 2020, six months earlier, and found broadly similar results in overall internet use. However, at that stage, earlier in the pandemic, a greater proportion (53%) said they were using it more and 24% were using it about the same amount. While, as above, internet use is still higher for around two-fifths of our panel, for some it appears to have returned to normal - perhaps because people now have more opportunities to get out and about and resume previous activities.

Interviews with Your Voice Engagement Panel members

We know that for many older people the internet is an essential part of everyday life. Most of our panel members use the internet, with the most common activities among users being getting information (91%), keeping in touch with friends and family (87%), shopping (75%), and banking (65%).ⁱⁱⁱ However, the main purpose of this study was to explore the views and experiences of people who are not online or who use digital technology in a limited way. To do this we carried out 33 telephone calls with panel members who do not use the internet at all (21), only use it a little (5), have been using it less (5), or have started to use it since the pandemic (2). We spoke to around the same number of women and men and their ages ranged from mid 50s to mid 90s.

Reasons for not using the internet

We asked non-users what their main reason is for not using the internet. Their responses tended to fit into one or more of these categories which are considered further below.

- Not something they need or are interested in, or just not for them.
- Lack of digital skills or unable to use technology.
- Lack of trust and concern about scams.

Not for them

Several participants talked about not being brought up with the internet while sometimes recognising the benefits for younger people.

'Kids are brilliant at technology, they were brought up on it. A lot of us didn't even have a telephone when we were young'.

'We are a retired generation, have more time. You manage to sort yourself out. A busy mother who has children and is working doesn't have the time. The younger generation are a busy generation.'

Some just felt technology was not for them. One man who had used a computer at work but never got to grips with it described himself as a *'complete bonehead when you are talking about technology'*.

Another interviewee said she was 'not into this technical business, I refuse to be bullied into having a computer'.

There were a few negative comments about the internet in general. Someone referred to online harms from trolling and children receiving unsuitable material. A woman talked about her grandchildren being on their phones the whole time they were talking to her; while another said, 'Some friends who use it seem to be glued to it, I think go outside and pick some raspberries'.

People also said they preferred to do things in other ways or had better things to do with their time.

'I like writing, like talking to people'.

'I don't like emails, the internet and texts, can get misconstrued because no emotion behind it..... If you can talk to someone that's the best.'

Another participant said he had 'so many other interests to do, at one time could have spent all day on the internet but after a while it becomes boring'.

Lack of need

A few people didn't express strong views one way or the other about the internet but just did not see any need for it. They were able to do everything they wanted to, or had family close by to help, and did not feel they experienced any problems with not being online.

Other talked about frustrations or difficulties with not being online, as discussed below, however overall, people felt that most of the time they could manage well without the internet.

Lack of skills and equipment

Some focussed on lack of skills and knowledge and not knowing how to use it. One man who was Interested in learning said he did not '*know how to start from scratch*'. Another said, '*I can't be bothered and don't know how to work it*'.

Others had used it in the past, or had tried to learn, but had not got on very well. A few were having difficulties getting to grips with new equipment. These issues are discussed further below.

Lack of trust

There was widespread mistrust of internet banking and putting personal information online. For a few people concerns about, or actual experience of, internet fraud and scams was the predominant reason for not being online.

'I think the internet is a bit frightening for me really, you hear so many things going on, the scams and different things.'

A man who stopped using the internet after he lost money due to a scam said, *'Anyone's that had an experience like that is not going to chance it again'.*

Cost

At Age UK, we know from our work to increase digital engagement that for some older people the cost of digital equipment and connection charges is a key barrier. In this study, while cost was an issue for some of our interviewees, it was not generally seen as the main barrier. An exception was a man who has a health condition that means he would need specialised equipment. He had looked into this but found it unaffordable.

For some people, it is not so much that they cannot afford it if they really wanted to but that it would not represent value for money. One man told us his computer was quite old and while he knew he could learn how to use a new one it would not be worth the money because he *was 'not really interested'*. There were also examples of people who have bought equipment but were getting little or no use from it. One woman had a laptop and broadband for when the grandchildren visited but at the time of the interview, they had not yet been able to stay. She was looking forward to being able to see them soon and would then get some help to use the laptop.

Limited internet use and reduced use since the pandemic

While the impression is sometimes given in the media and elsewhere that we have all been living more of our life online, national data shows that a few months after the start of the pandemic, 4 per cent of all people aged 52+ in England and 9 per cent of those aged 75+ were using the internet less.^{iv} This was also the case for 3 per cent of our panel.

The five participants we talked to who fell into this category told us this was because libraries had been closed or only open with restricted hours, they had experienced problems with equipment or, in one case, had just been busy with other things.

One woman explained that she had been given a tablet but didn't know how to use it and had not been able to get digital support because groups were closed due to coronavirus. She had previously used the internet in the library, but at the time of the interview it was hard to book a desk there. In addition, she had forgotten her email password to log in and could not reset it as this would involve sending a message to her mobile phone which was broken. In the meantime, she was paying for Wi-Fi which she described as '£30 a month down the drain.'

There were five other participants who used the internet to a limited degree. One has a computer *'because everyone does'* and uses it occasionally to look things up.

Another participant's son had got her a smartphone, but she rarely uses it due to lack of trust and because she prefers to do things in other ways.

The other three wanted to use the internet more but needed help to get to grips with the equipment. A man said he had got an iPad a few months earlier but was having difficulty using it and sometimes couldn't get to the same page twice. He made video calls with his family and emailed but wanted someone to explain how to use it and what more he could do. Another uses his phone for emails and video calls but, although he was given a laptop four years ago, he has not used it as he does not have the support he needs to learn. We also spoke to a woman who was having difficulties getting to grips with her new laptop.

Views on the move to digital technology

There was a widespread recognition that the use of digital technology was increasing, and this was likely to continue. While, as above, some people were relaxed about this and felt it made little difference to them, most people expressed some concerns because:

- Things were getting more difficult, time consuming or expensive if you are not online,
- There was irritation that it was expected that everyone used the internet, and/or
- They felt they were being left behind or missing out.

These feelings are illustrated by comments people made below:

All these firms that seem to prefer us to pay our bills and everything on the internet so I do find it difficult'.

'Life is become more difficult if you can't go online.... Sometimes you are interested in something but it's all online and there is no telephone number.'

'Soon all the services will be going online. If you don't want to use the internet that is okay but you shouldn't be penalised – some people find it very difficult and expensive – I am one of them!

'I feel I don't live in this world anymore'.

Life offline

We heard that being offline affects a range of day-to-day activities, and that the impact varies.

Contacting the doctor

People had very different experiences of contacting their doctor and health services during the pandemic. Some said their doctor was very helpful and it was easy to get an appointment, whereas others had found things very difficult - although this was not necessarily because they were not online. However, a few commented that there was increased pressure to access services online.

'Getting an appointment is an issue. If you have a computer, you can log on at 7am but they don't start taking phone calls until 8am. I wrote complaining about this but never got a reply'.

'Have to go to the doctors to get a prescription – physically drop it off and wait 48 hours to be posted. Not allowed to ring for a prescription.'

Shopping

While some had experienced difficulties with shopping early in the pandemic, most were able to shop locally themselves or had family, friends or neighbours who helped. Not being able to shop online was not generally a problem although two people mentioned trying to get a catalogue of disability equipment and being told it was only online, and someone else said that early in the pandemic he could pick items up from a store, but ordering was online only, so he had to get his son to do this. A couple of people said they knew that some things were cheaper online, but on the other hand someone else mentioned delivery charges for grocery shopping. There were also positive comments about shopping in person where you can see what you are buying and can try things on. One man said he went to his local store where he knew the staff and liked the personal contact whereas shopping online was 'very impersonal'. Another said, 'At our age we prefer to go out shopping and chatting to people'.

One specific concern was around a milk and grocery delivery firm which changed to only accepting online orders during the pandemic. One of our participants was unhappy as she now has to drive for 20 minutes to the shops to get milk. Among people who use the internet, or whose partner does, a few shop online at trusted sites, but others still prefer to shop in person.

Keeping in contact

Most non-users did not express concerns about keeping in contact with friends and family – they use the telephone or write. As one man said '*I* am not bothered, if *I* want to speak to people *I* use the phone'. One woman whose family was mainly abroad said '*it would be nice to see their faces but wouldn't be worth getting a computer*'.

However, a woman who was a trustee for a charity, was unable to be involved during the pandemic as all the meetings were online. And another said she would love to talk by video to her daughter who was living abroad.

Banking

The people we talked to visit their bank in person if they have one nearby, use the Post Office network, get money out at cashpoints or through cashback in shops, or in a few cases use telephone banking or have help from family. They were mainly quite happy with dealing with their finances in these ways. However, some participants had found it getting more difficult due to local bank closures.

One man whose local bank branch had closed had moved to using a building society because he likes to be able to see someone. But he still has to go to the bank from time to time as he has a savings account there. This now costs £10 for the taxi fare. Others talked about having to drive 20-30 minutes to get the bank.

Another participant described how she had travelled 8 miles to the building society to close an ISA account only to be told she had to do this online. They finally agreed to post the forms, but they never turned up. She sorted it out in the end but said '*a lot of people living on their own would struggle*'.

However, the closure of bank branches was not seen as a reason to bank online. No-one we talked to, including those who currently use the internet, expressed any interest in banking online and many had concerns about security.

'I think it's a trust issue more than anything else. You hear so much about people being scammed'.

'Would never dream of banking on it, wouldn't take that step.....I am not confident about using it, that's the top and tail of it.'

'Wouldn't touch it with a barge pole. The situation is that fraudsters are always coming up with new ideas and banks are doing catch up'.

[Scammers] know how to get you over a barrel and then fleece you'.

Other areas of life

Mainly people were happy offline in terms of entertainment and social contact. However, one woman had given up being a member of a society because events had to be booked online. She said it was a 'great shame because I really enjoyed it'. Another participant said he used to enjoy quizzes and competitions but now found they were all online.

We were also given other examples where people had difficulties because they were not online or did not have a mobile phone.

- One woman had tried to rearrange a hotel booking for a family party which had to be postponed due to the pandemic. She rang but no-one answered, and the recorded message just directed her to go online. In the end she had to take a bus and rebook in person.
- A man had phoned his electricity company to ask for the lowest tariff but was told this had to be done by email.
- A man wanted to pay his council tax online but had to get a code on a mobile phone to do this and he does not have one. Eventually he found someone who would take payment over the phone, but they could not send a receipt.
- One woman said her council had carried out a survey to see how people managed with Covid but it was online only. She commented '*How fair is that? People would have fared a lot better if they used the internet*'.
- Someone else complained that she used to be able to book a slot at the local tip by phone but this changed to being online only. She complained to her councillor who in the end booked a slot for her.

Finding ways round

While the move to increasingly digital systems can be irritating and sometimes makes life harder for those who are not online, most people we talked to were pragmatic about it and found other ways to do things. However, they told us this can take time and effort.

'Just takes forever to get through, you know it's going to take a long time, make sure you have half an hour.'

'Use what you can and then look for an alternative way.... Sometimes it's a matter of finding a telephone number, its better when you talk to someone.'

'There are ways and means of getting through to people.'

We also heard about examples of good offline services. Someone described her energy company as the '*most wonderful firm*'. She never faced more than one set of recorded options when she rang and then got straight through to a person. We also heard positive comments about a supermarket telephone delivery service and telephone banking services.

Asking family or friends

Some participants live with a partner or family members who use the internet on their behalf, while others ask friends or family when they need help – for example, looking up information, shopping or booking tickets. But others do not have anyone they can ask or do not want to put other people to any trouble.

'I occasionally ask my cousin to look things up but don't want to do that too often'.

Other feedback received at Age UK

While members of the Your Voice Engagement Panel have a wide range of backgrounds and experience, it is not intended to be representative and we will not have identified all the issues people encounter if they are not online. Aside from the issues raised here, at Age UK we have also heard from people who do not use the internet, or do not have a smartphone, who have faced difficulties in other areas. These include getting the best financial services products, applying for local authority services such as parking permits and the Blue Badge for disabled people, not being eligible for online discounts, being asked to manage hospital appoints online, and finding it difficult to attend events and places of interest due to online booking only.

Gaining digital skills and confidence

New users

In May 2021, just 1% of our panel said they had started using the internet and we spoke to two of these as part of this study. One said she had felt she '*was missing out a lot*'. She got a laptop and with help from her son has been able to attend her WI meetings via video and bought a few things online. She does a lot of cooking so also finds it useful for recipes. The other woman was in a similar position and decided to learn because she felt '*disconnected*'. In this case her daughter and a friend helped. She also belongs to the WI and when she asked someone how to use Zoom they suggested she 'Googled it'. She did - and was able to join meetings. She

also makes video calls and sends photos to a friend abroad, although says she doesn't use it every day and hasn't bought anything online.

Interest in gaining skills

Among those who did not use the internet, most did not want to, or felt it was not possible for them to do so. Some people we spoke to had used the internet in the past, perhaps before they retired, but had given up 'I felt it wasn't achieving much and was causing a lot of worry and concern'.

However, around a third of people showed some interest, while some who used it to a limited extent wanted to develop their skills. But participants often felt they would need a lot of support.

'I need somebody to sit down next to me and say press this, press that, and show me how to use it.'

A woman who described herself as a 'technophobe' said 'I know I would get so frustrated and throw the thing on the floor. I would need tuition for ages and back up of someone I could call if things went wrong.'

Another participant said he might learn '*if people would be patient and show you how to access the internet*'. He has looked at courses but could not find anything that was within his budget but also felt he didn't *'want to go through all the hassle, like going back to school*'.

In some cases, people had attempted to learn in the past. One woman said she had been to lessons in the library run by staff from a phone company, but they didn't explain clearly how to do things. In any case they were only once a month and she said 'by the next time we oldies have forgotten anyway'.

Another woman who was having difficulties sending emails since she had changed her laptop said the classes in her village had closed due to Covid-19 and she was 'desperate to get someone to show me how to use my laptop'. She had put her name down for support at her local Age UK and was waiting for them to get back to her.

Digital inclusion services and support needed

The people we talked to who expressed an interest in gaining digital skills often said that to be able to do so they would need a considerable amount of support. This chimes with the experiences of Age UK and other organisations that provide digital inclusion services to older people. Further information about Age UK's work is given in the box below.

Age UK Digital Inclusion services

Age UK works locally and nationally to support older people to gain and extend digital skills. We have long argued that most older learners need ongoing support, tailored to their needs and preferences, and often this is most effective when delivered on a one-to-one basis.

In the past, this has generally been through face-to-face support, but the pandemic has also helped us develop new ways of providing support by telephone or video link backed up with written resources.

An effective approach is using Digital Champions who are staff and volunteers who have been trained to have the skills and knowledge that they need to support older people in their community. While some people know they want to gain or improve skills, others may not appreciate the potential benefits. So, the first step is to deliver awareness raising activities to inspire and motivate older people to get online. This might involve a conversation about digital with an older person engaging in one of Age UK's services, sharing leaflets and information, or hosting online awareness video calls about the benefits of digital.

If people are inspired to get online, they then need support that is person-centred, and is guided by what the older person wants and needs to learn, and always going at their own pace. Digital Champions might support the older person with tasks such as how to use video calling, how to do an online shop, or how to pursue their hobbies online. Examples of some of Age UK's programmes can be found on our website and many local Age UK organisations also run their own digital support services.^v

However, this level of support can be resource-heavy, and funding for schemes needs to be based on quality rather than quantity of delivery to ensure real impact. Age UK welcomes the support that we receive nationally and locally from businesses and other funders, but we could do much more with greater resources.

But not everyone is able or wants to be online

Age UK believes that older people should be supported and encouraged to get online but that those who cannot or do not want to do so should be able to access services and support in a way suits them. The pandemic has increased the pace of digitalisation in many areas of life and for some it has prompted an interest in getting online or improving skills. However, the national figures, and our feedback from talking to older people, shows the pandemic has not caused a major shift towards internet use among those who were digitally excluded.

Some people have no interest in the digital world and technology, while for others the barriers to getting online are too great. And some will only want to use it for limited activities. Being able to make video calls to keep in contact with family can make a big difference but it does not mean that an older person also has the skills and confidence to deal with their finances online or access services. Furthermore, we know that not everyone who gets online, stays online. Using the internet is not like riding a bike – a skill you gain and then retain – around half a million people aged 65+ in the UK are 'lapsed users' – that is people who say they have used it in the past but no longer do so.^{vi} A previous Age UK study found that people stopped using the internet for a range of inter-related reasons including, reduced interest, security concerns, health-related issues, cost, and difficulties keeping up with changes in technology.^{vii}

It is therefore essential that those who cannot, or do not want to, use the internet, or do not have a smartphone, are not excluded or put at a disadvantage. In general, the people we talked to who did not use digital technology, found other ways to carry out their daily life. However, going forward increased digitalisation could make things harder unless businesses and service providers clearly recognise the need to cater for all their users. People must be able to access information, keep in touch, shop, manage their finances, and access public services in ways that suit them. Furthermore, consumers who are not online must also be able to manage their accounts and switch (where possible) with essential services provided by the private sector, such as banking, energy, water and communications.

Appendix

Age UK's Your Voice Engagement Panel interviewees were recruited through Age UK's Your Voice Engagement Panel via fieldwork which took place in May 2021. The Your Voice survey asked 'Thinking about your general use of the internet nowadays, how much has this changed since the start of the pandemic in March 2020? Please take into account any use of the internet, e.g. video calling, emails, online shopping'. All those responding either 'didn't use it before and still don't', 'using it less often than before' or 'didn't use it before but have started to' were eligible for recruitment. Interviews were then carried out by telephone in June and July 2021. 'Your Voice' aims to include 'seldom heard' voices and actively seeks to recruit carers, the older old, those with reduced mobility, those offline, those living in very rural areas or care homes, and those from minority groups. 'Your Voice' is a self-selected panel of over 750 people aged 50+. It is not representative of the 50+ population and is particularly weighted towards those aged over 75 and those perhaps less likely to engage with other research or panels.

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¹ Digital inclusion and older people – how have things changed in a Covid-19 world? Age UK, 2021. https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-andbriefings/active-communities/digital-inclusion-in-the-pandemic-final-march-2021.pdf

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<u>ediausage/bulletins/internetaccesshouseholdsandindividuals/2020</u>

^{iv} Digital inclusion and older people – how have things changed in a Covid-19 world? Age UK, 2021. https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-andbriefings/active-communities/digital-inclusion-in-the-pandemic-final-march-2021.pdf

* https://www.ageuk.org.uk/our-impact/programmes/think-digital/; https://www.ageuk.org.uk/our-impact/programmes/one-digital/; https://www.ageuk.org.uk/services/in-your-area/it-training/

ⁱⁱⁱ Age UK's Your Voice Engagement Panel, May 2021.

^{vi} Age UK analysis of Labour Force Survey Q1, 2021.

^{vii} Not like riding a bike: why some older people stop using the internet. Age UK, 2020. <u>https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/lapsed_users_report_march-2020.pdf</u>