

Everything is online nowadays

What happens if you want to claim Housing Benefit and Council Tax Reduction and you don't use the internet?



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About Age UK

Age UK is a national charity that works with a network of partners, including Age Scotland, Age Cymru, Age NI and local Age UKs across England, to help everyone make the most of later life, whatever their circumstances.

In the UK, the Charity helps more than seven million older people each year by providing advice and support. It also researches and campaigns on the issues that matter most to older people. Its work focuses on ensuring that older people: have enough money; enjoy life and feel well; receive high quality health and care; are comfortable, safe and secure at home; and feel valued and able to participate.

Introduction

In an increasingly digital world, those who do not use digital technology can feel they are being left behind. At Age UK we regularly hear from older people who are told that they should be doing things online and who find that because they do not use the internet they can miss out on the best prices, have to wait longer for responses, and have less choice. Of even greater concern is when pressure to access public services online makes it harder to claim vital support, or may put people off applying in the first place.

We carried out a mystery shopping exercise, ringing 100 randomly picked local councils in England, to ask what options people have if they want to claim help with their rent and council tax but do not use the internet. Experiences varied but around two-fifths (41 per cent) of councils told us that claims have to be made online, or by downloading a form from their website, and others strongly encouraged online claims. Many older people are reluctant to claim the financial support which they are due and any pressure to claim online is likely to be an additional barrier. Local councils and other providers must make sure their services are equally accessible to all and not consign those who do not use the internet to second class services.

Summary and recommendations

Main findings

Sometimes getting through to speak to someone about claiming Housing Benefit and Council Tax Reduction was a challenge involving, for example, a long wait, a series of push button menus, and on a few occasions we were cut off and had to ring again.

Once through, staff attitudes varied. Some were very helpful, setting out different ways to claim straightway. Others were less forthcoming and encouraged online claims, only mentioning other available options after prompting.

Two-fifths of councils (41 per cent) told us Housing Benefit and Council Tax Reduction could only be claimed using the internet, mainly through their online system, although sometimes by downloading a form from their website.

Often staff initially directed us to family or friends for support to claim online. This is fine for some, but such help will not be available or appropriate for everyone.

Generally if councils said claims needed to be made online they offered some help. This ranged from an appointment with an adviser to, in the case of one caller, being directed to the council buildings where they would 'put her on a computer by herself'.

One in seven councils (14 per cent) told us claims had to be made online, but did not appear to offer a service that would enable someone who had never used the internet claim the benefits to which they are entitled.

Recommendations

Age UK believes that people should be encouraged and supported to get online but those who cannot, or do not want to, should still be able to access essential public services in a way that suits them. We recommend that:

- Councils should ensure that everyone can access their services and offer offline options so that people who are not online can claim Housing Benefit and Council Tax Reduction without needing to rely on others. They should also assess the impact that providing services online has for different groups protected by the Equality Act.
- Councils should provide websites and online systems that are easy to use including by those with limited digital skills, and provide digital training or make appropriate referrals for those who want to learn to use the internet.
- National Government should ensure that local councils have sufficient funding to meet their statutory requirements, including the proper administration of benefits.

Background

We know that many older people do not claim the benefits they are entitled to and Age UK is concerned that pressure to claim online could be an additional barrier.

Many miss out on Housing Benefit and Council Tax Reduction

Housing Benefit and Council Tax Reduction are important sources of help for people on low incomes and can make a big difference to people's standard of living.

About Housing Benefit and Council Tax Reduction

Housing Benefit provides help towards rent for tenants in private and social housing. Council Tax Reduction (also called Council Tax Support) can be claimed by both tenants and homeowners. Both are means-tested benefits based on people's income, savings, and other circumstances, and are generally claimed together.

The benefits are administered by local councils, although broadly speaking, Housing Benefit is based on national rules. Since 2013, when Council Tax Reduction replaced the previous system of Council Tax Benefit, local councils in England have been able to design their own scheme for people under State Pension age. However, for pensioners the benefit is based on national rules.

There is a longstanding problem that not everyone who should be receiving means-tested benefits, makes a claim. The most recent DWP analysisⁱ (which applies to 2015-16) shows that:

- Around a fifth (19 per cent) of pensioners who are entitled to Housing Benefit are not receiving it.
- About a third of a million pensioner families (single people or couples) are not getting the Housing Benefit due to them.
- Nearly a billion pounds in benefit (£950,000) goes unclaimed each year.



A fifth of older people entitled to Housing Benefit have not claimed

We do not have take-up figures for Council Tax Reduction but take-up of its predecessor, Council Tax Benefit, was even lower, with around two million pensioners, some two-fifths of those entitled, missing out.

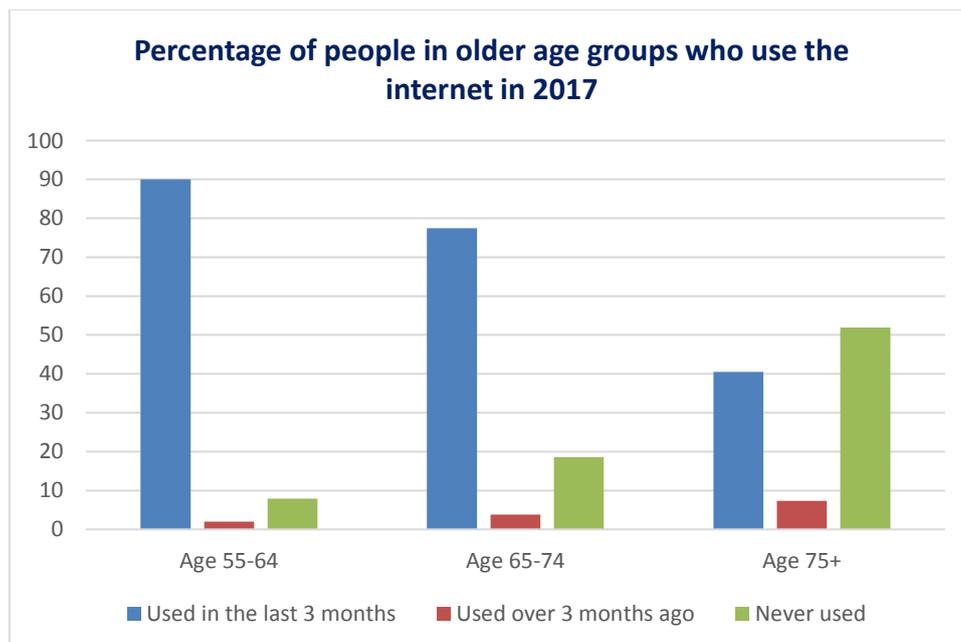
There are a range of related reasons why people do not claim their entitlements. For example, people may be unaware that these benefits are available, they may assume that any help would not apply to them, they may be put off by the process of making a claim, they may have negative attitudes towards benefits, or they may not want to admit they need help to get by. Our concern is that the move to online claiming is an additional barrier, making people even more reluctant to claim.

We aren't all online

Although there is some truth in the comment made by one local authority staff member that 'everything is online nowadays' it is certainly not the case that everybody is online. The proportion of people in older age groups using the internet has increased over recent years but, as can be seen from the chart below, 52 per cent of people aged 75+ have never used the internet and a further seven per cent have used it in the past, but not in the last three months - so are either very infrequent users or have given up altogether.ⁱⁱ Internet use is much higher in the 65-74 age group, but there are still nearly a quarter who have not been online recently.

Just over half of people aged 75+ have never used the internet

Lower levels of internet use are also linked to financial disadvantage and disability (at all ages) and the proportion of older people who do not use the internet is likely to be even higher among those entitled to benefits.



Source: ONS Internet Users 2017

Even if people have used the internet they may not feel comfortable communicating by email or providing financial information online – things people may have to do if they are applying for benefits.

The role of councils

Local councils, like other public bodies, have a range of responsibilities under the Public Sector Equality Duty which means public bodies must work to eliminate discrimination and promote equality within their decision making and policies.

Where councils are moving to online Housing Benefit and Council Tax Reduction and other services, it is important that they consider these responsibilities and ensure that they have fully assessed the impact this will have for different groups protected by the Equality Act, which include people with disabilities and older people.

Increasing digital engagement

Although this report focuses on access to services for those who are not online, Age UK does not want to turn back the clock. We know that many people of all ages choose to use online systems, and that digital technology offers tremendous opportunities as well as challenges for older people. Age UK has long been positive about the benefits that digital inclusion can bring, including practical help (e.g. online shopping and finding information), improving the ability to stay connected (e.g. using social media and free video calls), and following hobbies and interests.

Nationally and locally we work hard to introduce people to the digital world and help improve their skills. Local Age UKs provide a range of services depending on the older person's needs - this could be a one-to-one session in their home or a group session in a local library, and could be help with a particular issue or a longer course to develop a range of skills. In addition, Age UK is part of a collaborative digital partnership with four other organisations (Citizens Online, Digital Unite, Clarion Futures and SCVO) known as One Digital. Over the next few years, the national organisations will collectively be recruiting 4,000 digital champions to deliver basic digital skills support to people across the UK.

In time, initiatives such as these, along with an increasing number of people entering retirement having used technology at work or as part of their social life, will mean the numbers who are digitally excluded will fall. However, it is likely there will always be some who remain digitally excluded or who will lose skills later on in life. So for those who are not online, or not yet online, there needs to be alternative ways to access services.

Our mystery shopping project

We contacted 100 randomly picked local councils in England to ask how someone who is not online can claim Housing Benefit and Council Tax Reduction.

What we did

Two Age UK staff carried out the exercise. They rang the council saying they had a general enquiry, or followed push button menus, until they reached a person who could help. They then explained that their grandmother might be entitled to Housing Benefit or Council Tax Reduction. They wanted to know how she could make a claim as she was not online and had never used a computer although was independent and liked to manage her own affairs. If it was suggested that the 'granddaughter' helped, the researcher said that she did not live nearby and was not able to visit in the near future. The researchers asked about the different options including face-to-face support and also looked at the information on the local council's website.

This report is based on the information we were given in these phone calls, except in two cases, where we could not get through to an actual person and therefore had to rely on the information provided on the website. (See the section *Getting through to talk to someone* below.) In this paper the comments set out in boxes are based on the notes made by the mystery shoppers and, in a few cases, direct quotes they wrote down at the time of the call. (See appendix for more information).

The different ways to claim

Most local councils encourage people to go to their website and use their online claim system. Other ways to claim are: downloading a form from the website, using a paper form, and making a claim over the telephone. The numbers offering these different systems, based on the information we were given, are in the table below. Often there is more than one way to claim, so the total comes to more than 100.

	Number of councils
Online systems	84
Downloadable form	24
Over the phone	17
Paper form	46

Combining these options, 41 councils said people needed to use the internet in one form or another – mainly an online system although one just had a downloadable form and four had both. At the other end of the scale, one told us they only issued paper forms and another just had telephone claims. The rest offered an internet-based system, plus paper and/or phone applications.

Ways to claim	Number of councils	Breakdown
Only available if use the internet	41	Online (36), online & downloadable (4), downloadable (1)
Online/downloadable & paper	41	Online & paper (25), downloadable & paper (11), online, downloadable & paper (5)
Online/downloadable & phone	12	Online & phone (10), downloadable & phone (1), online, downloadable & phone (1)
Online/downloadable, phone & paper	4	Online phone & paper (3), downloadable, phone, & paper (1)
Offline option only	2	Paper only (1), phone only (1)
Total	100	

Getting through to talk to someone

Seeing these options set out in the table above doesn't tell the whole story. In some cases it required perseverance to get this information. Calls lasted from one minute to 46 minutes, although most were quite short with around three-fifths taking five minutes or less. But around one in eight took over 15 minutes. A few offered a call back although we did not check how well this service worked. While on hold, recorded messages often encouraged people to go online and sometimes stated or implied this was the only way to claim.

On hold for 13 mins, recording when on hold said Housing Benefit can only be applied for online.

Automated message recognised that some people are unable to access the internet.

In some cases we had to deal with a number of options and, on a few occasions, we were cut off and had to call again. Some councils expect people to navigate up to five push button menus, and one Housing Benefit menu listed eight different options.

Very complicated system of many transfers not all of which function properly.

Multiple layers of transfers but very helpful once you speak to advisor.

In two cases we gave up. In one of these the mystery shopper spent 25 minutes going through every option, but failed to talk to an actual person or to be put in a queue to talk to someone. The other involved five menus, with again no apparent way to talk to an actual person. Two further calls on different days at different times were no more successful.

Some staff were more helpful than others

Once we got through there were wide differences in approach. Some staff were very helpful and friendly whereas others were not so forthcoming. Expertise also varied. Some knew a lot about the benefit system and the claim process, while others appeared less knowledgeable. One reason for this may have been that we were sometimes put through to staff in the Housing Benefit section but at other times to people who seemed to have a more general role.

The great majority of staff started by saying claims could be made online, even though our mystery shoppers clearly asked about offline options. Some staff also explained, without being prompted, that there were other options, but generally it was expected that the 'granddaughter' would help with the claim. In some cases the researcher had to justify why she could not help and be persistent to be offered an alternative.

Really discouraging about the paper forms, only use 'if there is no other option' and they take longer.

After 25 minutes on hold, very dismissive 'you can do it for her, everything is online nowadays'.

But there were also examples of staff who were forthcoming and helpful.

Very helpful, centred entirely on 'what your grandmother wants to do'.

Helpful, no prompting needed to be told about appointments or paper forms.

We also talked to staff who wanted to help but were apologetic that they could not do more due to lack of resources. Others tried to find a solution. One said they didn't have any paper forms left but she had a photocopy so she would send one out. In cases like this we have recorded paper forms being available, even though it was not clear that this would always have been offered.

Local council support

We were interested to know what help the council could provide with claims, especially when these had to be made online. As explained above, options were sometimes offered without prompting but more generally, we had to probe to find out what help was available.

Overall, the majority (79 per cent) told us they could provide some kind of face-to-face assistance. We grouped the support offered into five categories which are explained below. However, we did not check what was actually available, so have relied on what we were told, which in some cases wasn't entirely clear.

Levels of face-to-face support mentioned	Number of councils
Full support by appointment or home visit	21
Full support at drop in session	32
Partial support	17
Limited IT support	9
No face-to-face or IT support	21

Full support

Just over half of councils (53 per cent) told us it was possible to get what we describe as 'full support' with making a claim. By this we mean that as far as we could tell, someone would be able to see an adviser who could help with the whole process of making a claim including, if needed, completing an application form or inputting information into an online system.

A fifth of councils (21) told us they could make an appointment, generally at the council buildings, or through a home visit. Where an appointment was available, we were usually told this could be carried out quite soon, that is within a week or so. In some cases home visits were only available to people who satisfied certain strict criteria linked to health or disability, so were not available to the researcher's 'grandmother' and are therefore not counted among the figures in the table above.

Home visit from [named member of staff]. He will call ahead of time to tell explain what information to have and when the visit will be.

First recommendation was to make an appointment to come down to the office for face-to-face assistance.

Stressed it is all online and repeatedly asked if I could do the form on her behalf – eventually said it was possible to book an appointment with an adviser.

The other 32 councils who provided full face-to-face support did so at drop in sessions rather than through pre-booked appointments. In most cases there was no indication of how long people would have to wait, although a few suggested the sessions were busy. However, from what we could gather, once someone was seen they could receive full help. We have included councils in this group where the person we spoke to suggested help was available, even if they weren't certain.

One stop shop where she can go to get help from adviser.

Can 'probably' get help if she waits in line.

Has to bring pension, rent agreement, proof of ID, and they'll help her, no appointments (ticket system).

Partial support or help only with equipment

We categorised 26 councils as providing some, but not full help. Of these 17 told us about places or centres where people could use computers and there were staff on hand, but claimants would need to do much of the claim themselves online. This would be useful for those who have used a computer before but do not feel confident about claiming a benefit online. However, it is unlikely to be sufficient for someone who has never used a computer or the internet, and who does not have an email address.

On Thursdays there are officers that can offer some assistance but she would have to fill the form in herself.

Can come in and be assisted but they won't input information for you because they've had issues of mistakes being made in the past. Suggested go to a social worker or social landlord.

There are computers at the county hall and library – nobody would be able to sit down with her and help but could help with queries.

Nine councils told us there was a centre or somewhere like a library where people could use a computer but could not expect much help.

Computers are available at the town hall but unfortunately the receptionists are very busy and probably wouldn't be able to help so the claimant would need to take someone computer literate with them.

'She can come into the office but they'll put her on a computer by herself'.

When prompted said there was free internet in library but no one to complete the form.

The other 21 councils did not mention providing any face-to-face help with applications. Although the researchers asked about the different options and types of support offered, it should be remembered that we were enquiring on behalf of someone who was generally able to deal with their affairs. It is possible that some of these councils did have face-to-face support for people unable to claim independently but did not mention this if they had already offered a paper or telephone claim service.

Some staff and websites suggested that people seek support from advice agencies or other professionals. This may be available and appropriate in some areas, but our main aim was to explore what councils provide themselves.

A combination of ways to claim

Ideally, in Age UK’s view, older people should be able to claim in the way that suits them best (that is online, paper or telephone) with, if needed, the option to get full support, preferably through an appointment. We acknowledge this is resource intensive so we consider that good practice is offered by the quarter of councils (25) who offered:

- An online system, *and*
- An offline claim system in the form of a paper form and/or telephone claim, *and*
- Full face-to-face support either by appointment or at a drop in session.

Options to claim and support available

	Full face-to-face help to complete claim	Limited face-to-face help or no help
Online claim and offline (phone or posted paper form)	25	32
Phone or paper only	1	1
Online (and/or downloadable claim) only	27	14

Worryingly, 14 of the local councils we contacted (around one in seven) told us they only accepted online claims and did not offer a face-to-face service that would help someone who has never been online to make a claim. This would mean someone could only claim if they could get support from family, friends or another organisation.

A further 27 councils did not have an offline option but said they could provide full support with an online claim. So, assuming this help was actually available and the individual is prepared to go to the council and ask for help, they should be able to submit a claim. Just two councils provided exclusively offline options. There were

also 32 councils that offered paper and/or telephone claims alongside the online system, but did not tell us about any support to make a claim.

What the websites say

Although we did not do a full review of the information councils provide on their website (or check how easy it is to use the online system) our mystery shoppers looked at the website to find telephone numbers and to see what the site said about options to claim. Even if people do not want to claim online, for example, because they do not have an email address or are not confident about entering financial information online, they may still use the internet to look for information. Others may be prepared to ask a friend or neighbour to check information online but would not want them to input the personal information needed to make a claim.

In our study we found a big variation in how easy it was to find the information we wanted. Some sites were very clear and easy to navigate, others took some time. There were websites that only mentioned online claims, even though we were told about other options when we called, while others clearly set out the different ways of claiming. However, some mentioned options which we were later told were not available. For example, one website referred to home visits, phone claims, and face-to-face support at a customer service point, but when our researcher rang she was told there were only online claims or a paper form.

Implications of this study

Online claims may deter some people from getting the help they need or increase their dependency on others

Claiming online – an additional barrier

We know that many low income older people do not claim the benefits to which they are entitled and which might make life a little easier. Currently around 1.9 million (16 per cent) of pensioners in the UK are living in povertyⁱⁱⁱ – a figure that could be reduced if everyone entitled to support received it.

However, as described earlier there are a range of reasons why people do not claim and, for someone who does not use the internet and may have never used a computer or tablet, any suggestion that they should or must claim online is likely to be a significant additional barrier.

When our researchers rang the local councils they were persistent - they held on and followed push button options until they spoke to someone (except in two cases where they could not find a way to do so) and probed for different ways to claim. We are concerned that an older person who has never used the internet, and is somewhat reluctant to ask for help in the first place, will give up if they encounter some or any of the following issues, all of which we came across in our study:

- A recorded message saying online claims only.
- A number of push button menus which many older (and younger) people can find confusing, or take so long that they risk having the call cut off.
- A long wait to speak to someone.
- Being told claims have to be made online, with no alternatives offered.
- An unfriendly and unhelpful attitude.
- A staff member saying they should ask for help from friends or family when they may not have someone suitable to turn to.
- Being told that they could go to a council office to get help, without any certainty that there would be someone around to help, or how long it might take (an important consideration if you are in poor health or reliant on public transport).
- Being told they could go to a centre or library to use a computer, but could expect little or no help to make a claim.

Are councils treating people fairly?

As set out earlier in this paper, local councils, as public bodies, should be working to eliminate discrimination and promote equality. People should not be treated less favourably because of characteristics such as age and disability. However, given that older people are less likely to use the internet than younger groups, we question whether councils are fulfilling these obligations if their services and benefits are difficult to access by people who are not online.

We recognise that it can be more efficient to provide services digitally and councils are under considerable financial pressure. The National Audit Office has reported that between 2010-11 and 2017-18 Government funding for local authorities fell in real terms by nearly half (49 per cent) and, taking into account council tax as well as central funding, councils spending power fell by nearly three-tenths (29 per cent) over this period.^{iv} However, if older people are not receiving the means-tested benefits that they are entitled to then they may face difficulties meeting rent and council tax or have to cut back on other essential bills such as heating and food. So short-term savings on benefits administration could, over time, lead to higher demands on social care or other services.

Increasing dependency

Claiming benefits can be difficult at the best of times, and however good the system is, there are some people who need support due to physical or cognitive impairments, sensory impairments, or limited language or literacy skills. For them, support from the council, advice agencies or family is essential. However, in this study we were primarily interested in those who had reasonable physical health and cognitive abilities, but no digital skills.

If the only option offered is one that requires using the internet, people who are not online can only make a claim if help is available and they are prepared to ask for this. In some cases this will force people to rely on others simply because they do not use the internet.

Relying on family and friends to make an online claim

Many older people will be happy to receive support from family and friends with an online claim, and comfortable sharing personal and financial information. However, it should not be assumed that everyone has this support. Research carried out on behalf of Age UK with older people who were not online, found that while some initially said they were happy to ask for help, on further discussion, people talked about not wanting to be a nuisance or feeling ashamed or embarrassed to ask someone like their son or daughter.^v Participants were particularly concerned about asking someone to carry out tasks where financial or health information has to be given as compared to, say, asking a relative to book a train ticket online and then reimbursing them in cash.

Those claiming benefits have to trust the other person enough to provide the following detailed personal information:

- National Insurance number.
- Information about any State Pension and benefits received.
- Information about other sources of income and amounts received.
- Types and amounts of any savings and investments (and in some cases the names of financial organisations where money is held and account numbers).
- Bank account number and sort code for the council to pay benefit into if the claim is successful.

There is also the question of contact details if the local authority requires an email address, which we understand is usually the case. Both our mystery shoppers had examples of staff encouraging them to apply on their grandmother's behalf and being told they could give their personal email address and have information sent to them.

Unless an older person specifically wants a relative to act on their behalf we see this as putting pressure on someone to become unnecessarily dependent. And sadly, friends and families do not always act in the best interest of the person they are helping, so providing this range of personal information could put the claimant at risk.

Support from organisations

Feedback from local Age UK advisers reflects the findings in our survey. Our local advisers have reported a general move to encouraging, and in some cases requiring, online claims. Organisations such as Age UK run information and advice services and help many people claim the benefits that they are entitled to. This is a key role which we are happy to provide. However, where people need help primarily because they cannot access digital services, this is adding to the demands made on already hard-pressed services. In some cases, support may involve much more than making the claim. The adviser may also need to help their client set up an email address, set up an account with the council's system, and provide follow up help to track the claim online or provide further information.

The issue of contact email addresses, raised above in relation to family and friends, is also something that arises when organisations provide support. When councils ask for an email address this can be difficult for Age UK advisers who are helping someone who does not have (or necessarily want) one.

Accessing the internet in a public building

There are security issues for service providers to bear in mind when suggesting people access services in a public building like a library, one stop shop or council offices, given the range of personal and financial information that is needed. People applying for a benefit will need to bring in papers with a range of personal details and it is important that they have somewhere to sit where they cannot be overlooked so that their papers, and information entered online, are kept secure.

Similar issues arise for other support and services

This paper has focussed on Housing Benefit and Council Tax Reduction but we have similar concerns about accessing other public services. Local Age UK advisers have highlighted services in their area which people have to, or are strongly encouraged to, access online. These include: housing applications, council tax (including applying for discounts), parking permits, and Blue Badge applications. National benefits and services are also becoming digital including Universal Credit, which is an online benefit that replaces six benefits and tax credits for people of working age.

Essential public support should be easily accessible for all who need it, including those who do not use the internet. And while our focus is on older people, there are also younger people who find it difficult or impossible to access digital services.

Online systems could lead to digital engagement

Finally, it is worth emphasising again that needing to seek help with an online system can be a positive experience if it is the spur for people to gain digital skills, opening up a range of other benefits in their lives. We did not ask councils what training they provide, although we know that many offer support to help people improve their digital skills in council buildings, libraries and other centres. There are also many voluntary organisations, including local Age UKs that can provide this help.

Age UK encourages and supports digital skills training but, in our experience, the timing needs to be right. When someone is seeking help because they have a specific problem, such as concerns about paying their rent and council tax, their focus is on the task at hand and it may not be the best time to start learning a new skill. Often it is more effective to get people interested through other ways, such as maintaining contact with grandchildren or pursuing a hobby and later, as they start to gain some confidence, move on to other digital activities.

Age UK's recommendations

Our study has shown a wide range of experiences and has added to our concerns that online systems may be disadvantaging some older people. Below we set out a number of recommendations.

Age UK believes that people should be able to access services in a way that suits them. We recognise that offline options may cost more but, as most of the population are likely to choose to use the digital option, there is scope for public service providers to reduce costs overall, while still maintaining options for a minority for whom online access is not appropriate.

For local councils

We know that councils want to provide good public services and are trying to do this under great financial pressure. We found examples of excellent service under difficult circumstances, but not all are up to the mark. We recommend that councils:

- Ensure that everyone can access their services and offer offline options so people who do not use the internet can claim Housing Benefit and Council Tax Reduction without needing to rely on others. They should also assess the impact that providing services online has for different groups protected by the Equality Act.
- Check that people can easily find the information they need, and monitor how staff deal with enquiries, for example, by using mystery shopping methods.
- Offer face-to-face support to complete claims when needed.
- Offer training and support to those who want to gain digital skills or have effective referral systems to organisations who are willing and able to offer training.
- Test websites and online systems with users including those with limited digital skills to ensure that they are easy to use by everyone and check that websites include up-to-date information about the ways to access services.

National Government

Although the recommendations above are aimed at local councils who are responsible for the administration of Housing Benefit and Council Tax Reduction, these benefits are part of the system of national public support which helps improve living standards and prevent poverty among lower income older people. Central Government should therefore be concerned if digitalisation is making it hard for people to receive the support that they are entitled to especially as the agenda is partly being driven by financial constraints. The Government needs to ensure that local councils have sufficient funding to meet their statutory requirements including the proper administration of benefits.

Conclusion

Local councils are using online systems more and more to reduce costs, increase efficiency, and improve access for many people. But this can disadvantage those who are not online. We hope this report will prompt councils to review the options and support they offer to those who are not online. We have looked at Housing Benefit and Council Tax Reduction but similar issues arise with other council services and for other public and private organisations moving to digital services.

Appendix

About the study

We contacted 100, just under 30 per cent, of local councils in England. They were picked randomly and then we checked that our sample included a reasonable spread of regions, and a mix of rural and city councils. We have chosen not to name them as we do not think this would be appropriate given we called each authority only once and could have had a particularly negative (or positive) experience on the day. Also, we relied on what we were told, sometimes after probing, and we did not then check whether this was accurate. In this way we mirrored the experience of individuals who contact their council about claiming benefits.

This study only looked at one aspect of the process for claiming Housing Benefit and Council Tax Reduction – the options given to someone who rings up and says they are not online. This is likely to be the first step taken by many considering a claim. However, we did not look at what information people are given if they go in person to council offices, nor did we look at other aspects of the process such as the cost of telephone calls, check how to provide supporting evidence, or look at the time it takes to deal with claims.

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ⁱ *Income-related benefits: estimates of take-up: financial year 2015/16* DWP, 2017.

<https://www.gov.uk/government/statistics/income-related-benefits-estimates-of-take-up-financial-year-201516>

ⁱⁱ *Internet Users in the UK* ONS, 2017.

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