Digital Done Right

Moving towards a future where everyone is included

Let's change how we age

September 2026

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Introduction

We are clearly in the midst of a huge transition from a broadly analogue way of doing things to a digital one – one that requires you to be online, with the next game-changer, AI, already hurtling into view. There is no holding back the tide, even if we wanted to, because the economic incentives are so strong, but it's crucial that these innovations are managed in a way that benefits all citizens.

Whether we want to manage our finances, pay to park or book an NHS appointment, online is increasingly the default approach. In many cases there remains a non-digital alternative, but these are gradually being whittled away and are often poorly publicised. Some are only advertised online. What does this huge shift mean for older people, who did not grow up using the internet and may not have encountered it as adults either?

The answer, of course, is that there are some 13 million older people in the UK and they are responding to the 'digital revolution' in different ways. Policy makers often talk about people being digitally 'included' or 'excluded' but, as we have found from our research, this binary perspective is misleading. Instead, people of all ages are on a spectrum when it comes to their comfort and capability with digital technology. Where our older population is on this spectrum and the implications for policy and practice are the focus of this report.

Older people are sometimes criticised for failing to adapt to change, but this is unfair. For example, many of the oldest will have moved from having no TV at all as children to a single, prized, family black and white set, offering just a few channels. Next there was the exciting transition to colour TV and teletext. More recently we've had the bonanza – or curse – of hundreds of different channels on demand, via multiple devices, some mobile, so television no longer arrives only via 'the box in the corner of the room'. That's a lot of change in one lifetime.

Arguably what is different now though is the accelerated pace of change and the foundational nature of being online. All the new developments and advances we are seeing today are based on digital platforms; if you are not online, you've no way of keeping up.

As we age, regardless of our previous digital experience and expertise, we are likely to face barriers to using digital devices successfully. We may reach a stage at which we can no longer function happily online, at least given how we use computers now. This typically requires the ability to remember multiple, complicated passwords, and the dexterity to use a keyboard and/or a mouse or manipulate a touchscreen. The challenges for an older person who is ill at ease with technology are accentuated by the fact that many digital journeys are poorly designed, highly complex and forever changing.

If we're to create a genuinely digitally inclusive society we will have to change this. But first, we need an accurate understanding of where older people are on the digital spectrum, to help assess what is required for none of them to be left behind and excluded, the goal to which policy must aspire.

Where older people are on the digital spectrum

At Age UK we understand that how digitally included a person is depends upon more than simply whether they have a smartphone, or how often they use the internet. That's why we've taken data from the English Longitudinal Study of Ageing – which asks thousands of older people in England[1] all about their lives, including their lives online – to help us understand the different ways in which older people use the internet and engage with the digital world.

We have divided older people (aged 65+) in England into four groups which range from digitally included to excluded.

15% of older people are 'digitally included'

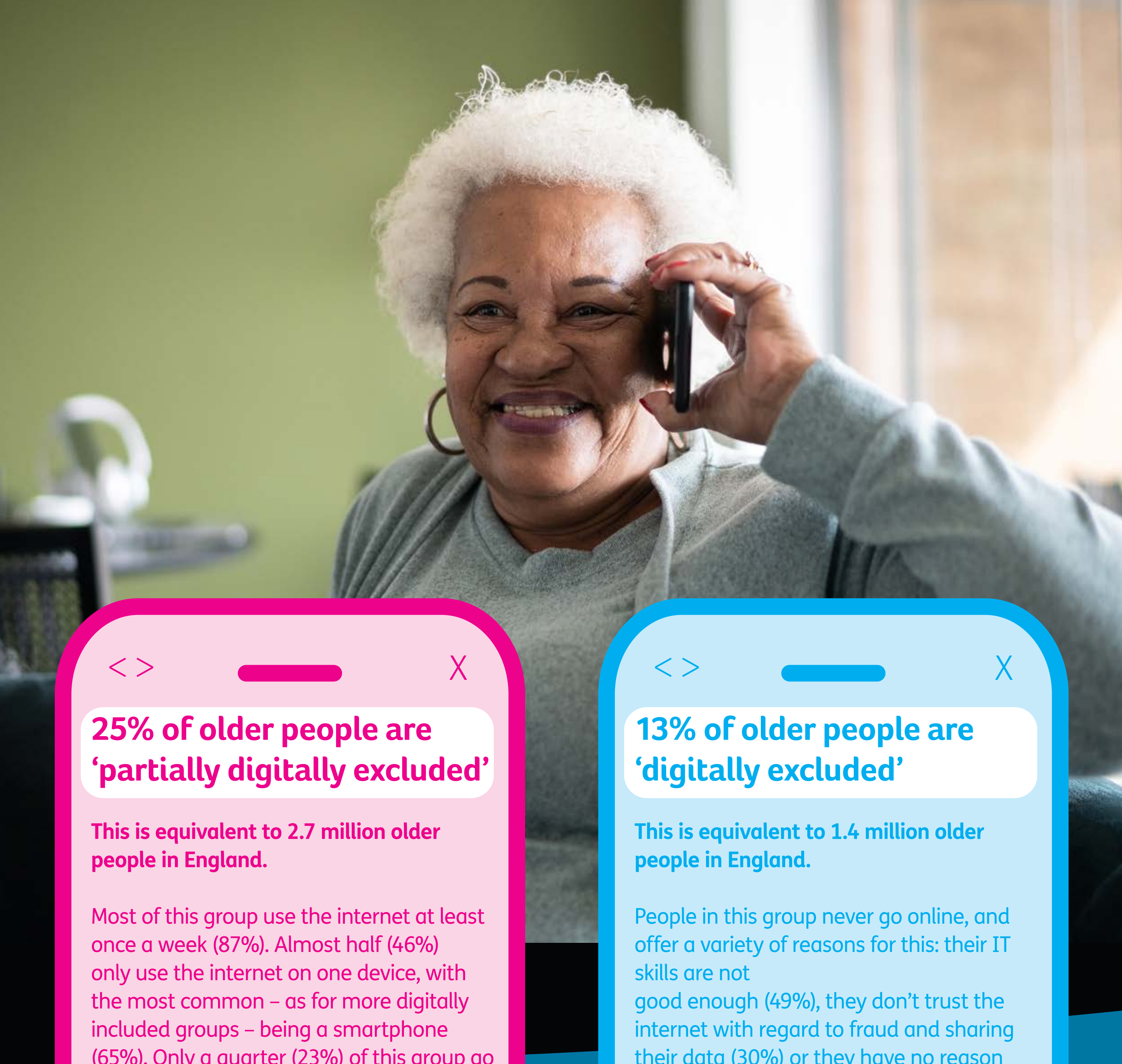
This is equivalent to 1.6 million older people in England.

They go online every day, or almost every day, using a smartphone and at least one other device (98%), with laptops (72%) and tablets (64%) being most common. They use the internet at home and on the move, most commonly for 10 or more activities (97%): in the last three months they have all used email, managed their finances and healthcare, and sourced information about Government services online. Many have also shopped (97%), planned routes (93%) and read news (90%), along with a variety of other activities, online. They are rarely or never helped to go online by family or friends.

47% of older people are 'partially digitally included'

This is equivalent to 5.2 million older people in England.

This group also go online every day or nearly every day, but are more likely than the most included group to go online using only one device (38%) or only one location (36%), and to do fewer activities online. They're most likely to use a smartphone (83%), but laptops (49%) and tablets (56%) are also common. This group go online at home but are much less likely to do so when on the move (44%). They all use email and many bank (82%) and shop (83%) online, but are less likely to manage their healthcare online (56%) or do the wide array of activities online of the most digitally included group (57% do 10+ activities online). Most are rarely or never helped to go online (63%).



25% of older people are ‘partially digitally excluded’

This is equivalent to 2.7 million older people in England.

Most of this group use the internet at least once a week (87%). Almost half (46%) only use the internet on one device, with the most common – as for more digitally included groups – being a smartphone (65%). Only a quarter (23%) of this group go online on the move, while almost all (96%) use the internet at home. Only a minority (21%) do 10+ activities online and the most common online activities are email (62%), shopping (52%) and video or voice calls (48%). Banking (31%) and managing healthcare (23%) online are less common for this group. Most are helped to go online some or all of the time (66%).

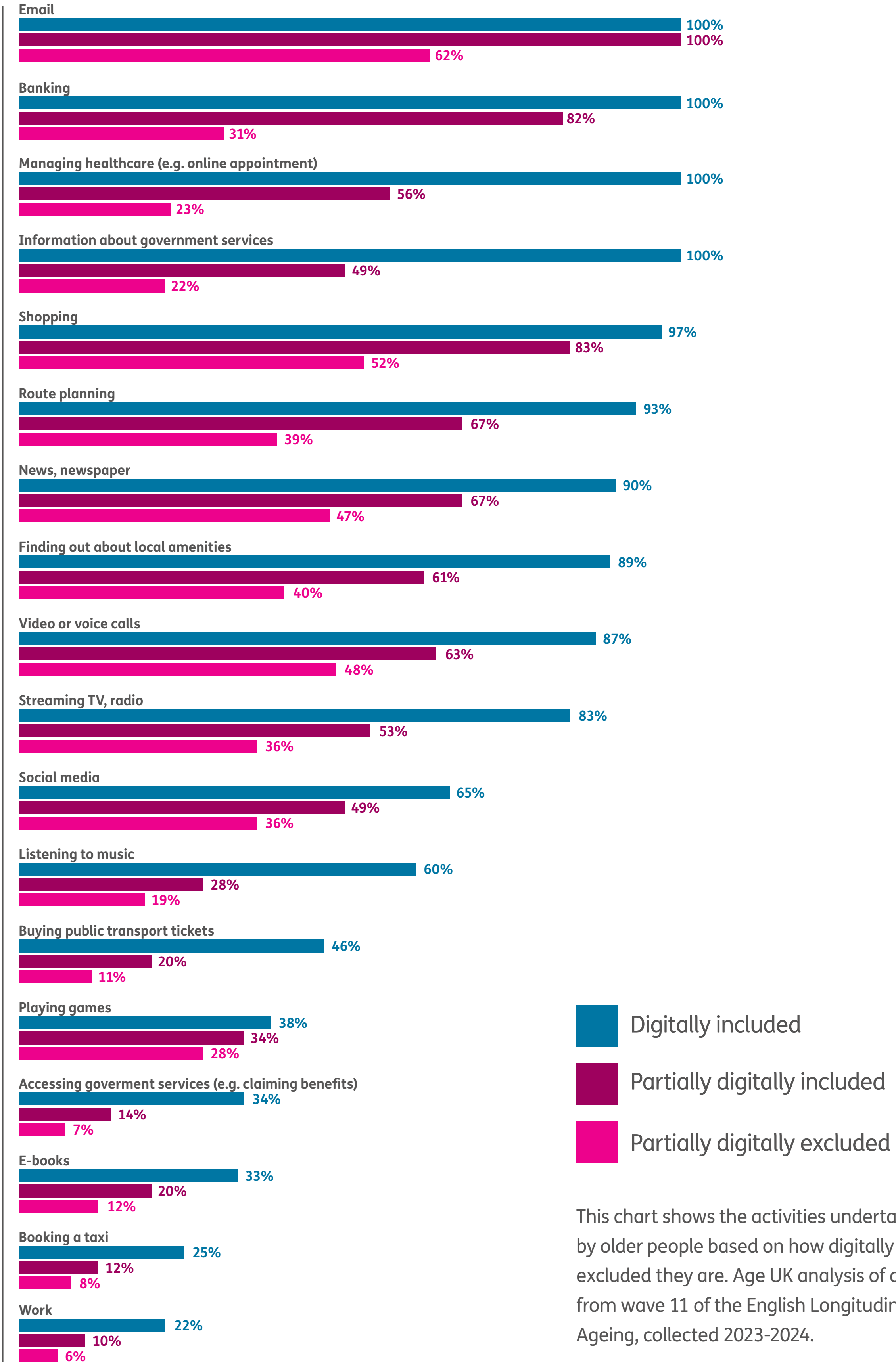
13% of older people are ‘digitally excluded’

This is equivalent to 1.4 million older people in England.

People in this group never go online, and offer a variety of reasons for this: their IT skills are not good enough (49%), they don’t trust the internet with regard to fraud and sharing their data (30%) or they have no reason to use it (24%).

Online activities

As well as the differences between the digital inclusion groups by how, when, where and what they go online for, there are some significant demographic differences.

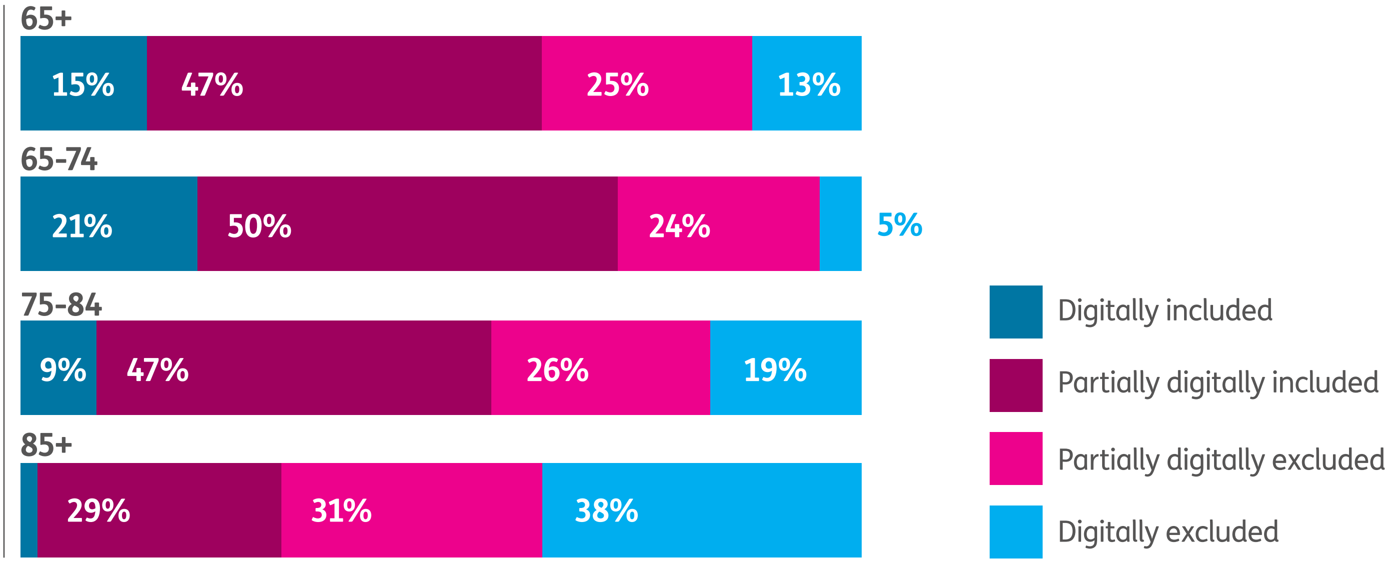


This chart shows the activities undertaken online by older people based on how digitally included – excluded they are. Age UK analysis of data drawn from wave 11 of the English Longitudinal Study of Ageing, collected 2023-2024.

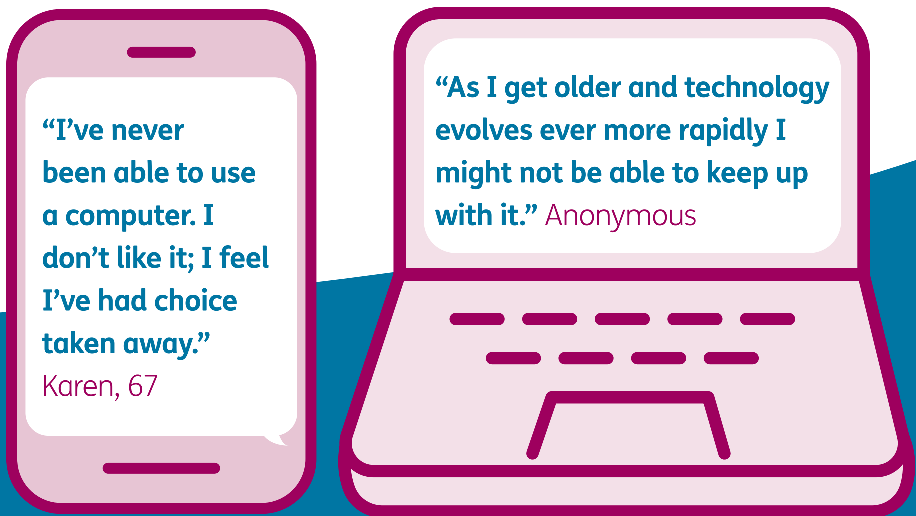
A higher proportion of men (1 in 5) are 'digitally included' compared to women (1 in 10) but the differences in the other digital inclusion groups are less stark – women are only slightly more likely than men to be in all three of 'partially digitally included', 'partially digitally excluded' and 'digitally excluded'.

People without disabilities, with better health and with more comfortable finances are more likely to be 'digitally included' and 'partially digitally included', while those with disabilities, in poor health or who struggle more with their finances are more likely to be 'partially digitally excluded' and 'digitally excluded'.

Digitally included/excluded groups by age



Age UK analysis of data drawn from wave 11 of the English Longitudinal Study of Ageing, collected 2023-2024 [scaled up to the England age 65+ population using Office for National Statistics mid-year population estimates for 2024].



Digitally included

Trevor's story

Trevor, 85, is a chartered engineer who served in the Royal Air Force for 28 years. He went on to become the managing director of a regional airline. When he retired, Trevor enrolled on a Computer Literacy and Information Technology (CLAIT) course to learn how to use admin programmes including Word and Excel.

Trevor does a lot online including using the NHS app, online banking, WhatsApp to keep in touch with friends and family, and Excel to track household expenditure. He also uses the Ask My GP app and routinely places shopping orders online.

"Certain functions online make life a lot easier. For example, the Ask My GP app. I use it to order repeat prescriptions online and when necessary to request an appointment. Another is the ability to place orders online."

"I use the Find My app quite often. If I want to meet up with my grandchildren in town or somewhere else, I can open the Find My app and see where they are. And likewise, they do the same, they can find me. So, it is a very useful function."

"I think the Government should provide more opportunities for people to learn the simple functions. Sponsored CLAIT courses or similar should be routinely available."

"The Government should make sure that internet functions they sponsor for use of the general public are simple and all similar."

Partially digitally included

Andrew's story

Andrew is 82 and lives in Hertfordshire. He does a lot of things online, including banking, accessing the NHS app, shopping and attending webinars. Andrew mostly accesses the internet at home and avoids using car parks that require him to download an app.

"I've tried to keep up to speed with how things work. My stepdaughter is in IT and she got me into it having my own personal computer, and it all went from there... I'm sort of an admin assistant for my stepdaughter who's in Melbourne. So, I scan and forward all her mail and these activities keeps me going."

"When I use the internet, it is mostly at home. I wouldn't dream of doing any transactions on somebody else's Wi-Fi or on my phone's data."

"We're fortunate in Hertfordshire that most of the car parks that we use, you just punch in your registration number or it captures your number plate as you go in and as you go out, which I quite like... If I came to a car park which required me to download a parking app, I would look elsewhere."

Partially digitally excluded

Elizabeth's* story

Elizabeth, 64, is a clinically trained professional with a BSc in Clinical Sciences, and has spent years supporting patients, volunteering across multiple services, and contributing to healthcare and research.

“I am taking a break from some of my volunteering roles, because it’s hard to keep up with the technology. About 14 years ago I signed up to be a charity ambassador, when the internet stuff was pretty simple. They would always choose me to talk in front of the audience when we were doing training, because I was told that I draw people in with magnetism.”

“But over the years things have changed. I was told my passion, and things that I do are excellent, but that I need to navigate this technology – and they didn’t have time to show me. It’s quite sad, because I really wanted to do it and I’ve got lots to offer.”

“I am finding that everything’s digital. Going to a shop - it’s digital. I was going for my physiotherapy and the [online] appointment wouldn’t show up on the phone in the hospital. You feel very left out and isolated. You feel inept because of some people saying “Oh, don’t you know that by now? Oh, that’s easy.”

“If emergency situations happen, it’s really difficult to navigate them digitally. When you call for help it diverts you to go online, which puts you off reporting a situation in the first place. The alternative is a phone call, but you’re kept on hold for so long that the situation could worsen.”

Digitally excluded

Cynthia's* story

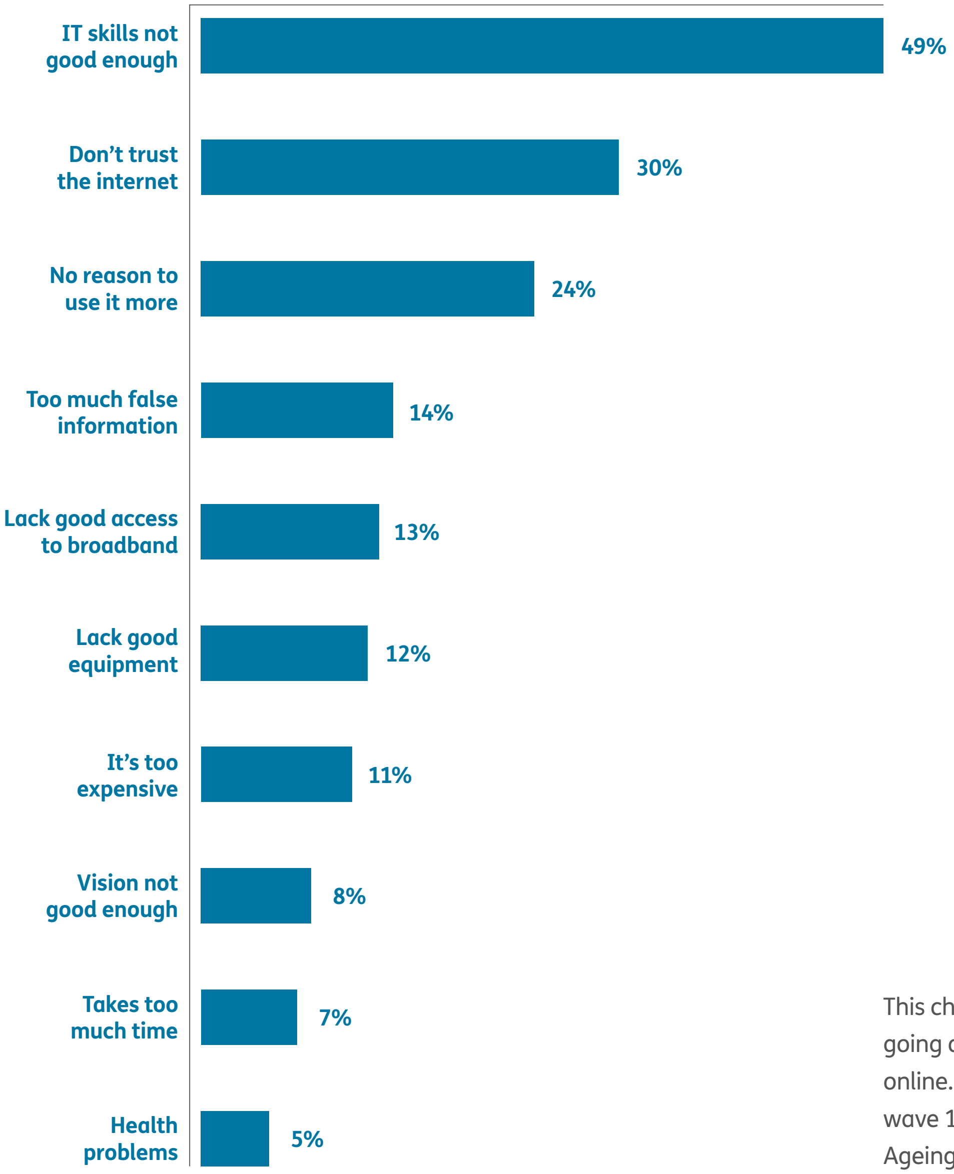
Cynthia, 90, is completely offline. She relies on her nephew to help her with things that have no offline alternative, including online banking. Cynthia praises the healthcare staff at her doctor's surgery who help her to fill in forms to book appointments with the doctor.

"I have never done anything online. So maybe I will be missing out on a lot of things but I just don't know. I think you can do online shopping and watch things online – so I'll be missing out on all of that."

"My nephew helps me to do banking online. [He] helps me with everything online. Shopping, buying things online, anything to do with the computer or telephone he has to help me with. To have family to help me is really nice."

"To book doctor's appointments, it's face-to-face. Sometimes, I make phone calls and then I have to go into the hospital. At the reception, they help me out sometimes because they're always saying, oh, you don't have anyone that helps you to be online. In the surgery they are very good and help me to fill out forms to have an appointment with the doctor."

Why older people aren't online



This chart shows the reasons given for not going online amongst those who aren't online. Age UK analysis of data drawn from wave 11 of the English Longitudinal Study of Ageing, collected 2023-2024.

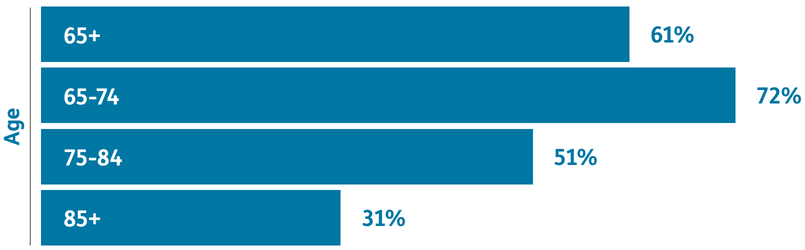
Managing your money

According to Which? 69% (6,871) of all bank and building society branches open in January 2015 closed in the subsequent years.[2] As this trend continues, access to online banking and the skills and confidence to use it are becoming increasingly important for older people. Making online banking more accessible for older people requires changes in both design and policy. Banks and policymakers need to make digital services simpler and more accessible, while also protecting face-to-face, telephone and, where appropriate, letter options for those who do not, or cannot, bank online.

Age UK's 2022 research found that 27% of older people in Great Britain mainly used a branch or other physical location to manage their money (3.3 million) and 31% said they were "uncomfortable" with the idea of banking online (3.8 million). More broadly, 75% (9.3 million) wanted to carry out at least one banking task in person, underlining the importance of physical banking services.[3]

"Trying to manage my finances online feels like wandering through a maze, with endless security checks and annoying glitches at every turn. Instead of convenience, I'm bombarded with error messages and long delays."
Alan, 67

Banking



This chart shows the percentage of older people who bank online by age. Age UK analysis of data drawn from wave 11 of the English Longitudinal Study of Ageing, collected 2023-2024.

The impact is uneven. Like our analysis of digital inclusion above, older people aged 85+, women, and those on lower incomes are less likely to feel comfortable with online banking. Among those who never use the internet, the most common reasons given for not doing so are limited IT skills, a lack of trust in the internet, and too much false information on the internet.[4] Face-to-face banking remains important even for some people who do use digital services, because certain tasks still feel too complex, risky or sensitive to manage online.

Some older people rely on trusted family members, friends or carers to help them check balances, make payments, manage passwords, withdraw cash or spot potential fraud. Other research suggests that nearly 1 in 5 adults in the UK help someone else with online banking tasks, showing how commonly this informal support is needed.[5] While invaluable, this help is not a substitute for accessible services that people can use confidently and independently. It also carries a degree of risk, if older people are forced to depend on someone who they don't know very well and who may not have their best interests at heart.

"My skills on managing online issues such as banking are very limited. Also, I feel vulnerable to making mistakes and being scammed as I don't fully understand how to keep myself safe online."
Evelyn, 71

Protecting face-to-face banking

While the ability to access cash without charge and near home is protected by legislation, there are currently no protections for in-person banking services. Age UK believes that in-person banking services should be protected in law. This would enable older people and others to carry out face-to-face tasks such as withdrawing and depositing cash, applying for a loan, arranging third-party access to their account or starting bereavement proceedings after the loss of a loved one.

Age UK welcomes the Government's Access to Banking Services Review and believes the **Government should urgently put access to physical banking services on a statutory footing, similar to cash.**

The growing network of shared Banking Hubs is an excellent innovation, and as branches continue to close increasing numbers of older people are using them to manage their money. Although Banking Hubs do not fully replicate an in-branch service, they are now the best mechanism we have for protecting community banking services. We need more of them and the services they offer should expand to include a broader range to meet the needs of more people. Ultimately, they should fully replicate the services on offer in a typical high street bank branch.

Arvind's story, 79

Arvind is a long-time campaigner with Age UK. He does some things online, including writing emails and accessing Facebook. Arvind prefers to do his banking and access his GP in person. When he seeks help to access the things that he needs online, he occasionally asks for help from his children and friends.

"I'm an old school type of person. I like to deal face-to-face, so I don't do any online banking for the fear of my information being stolen or passed on. I don't do any online payment unless I know it's to the local council or government."

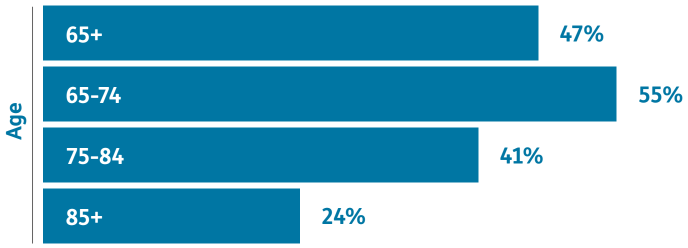
"When I'm trying to fill in some application forms and say, 'sorry, I don't have a computer' or 'I don't know much about computers', they'll say, 'oh, don't you have a grandchild or a daughter or son that can help you? If not, your neighbour can help you.' Come on, you don't go to the neighbour and say, look, I don't know anything about this computer."

"A few years ago, you could go to the library and get help from someone there. But these days, the libraries have closed down. Who do you go to and put your complaint grievance to?"

Accessing the NHS

Digital transformation is a central pillar of NHS reform. Accelerated during the Covid-19 pandemic and featured as one of the 'three shifts' in the 10 Year Health Plan for England[6], digital technology is expected to spread much further in the coming years. Services like the NHS app, remote consultations, online management of prescriptions and appointments are becoming increasingly common in order to access NHS services. And, even for the most digitally included there is complexity and fragmentation to navigate as different parts of the NHS use different apps and services.

Managing healthcare e.g. online appointment



This chart shows the percentage of older people that manage their healthcare online by age. Age UK analysis of data drawn from wave 11 of the English Longitudinal Study of Ageing, collected 2023-2024.

"Trying to make a GP appointment is very difficult for myself and my wife. Our GP surgery has told us that they are now not allowed to make GP appointments by telephone. They are asking us to jump through hoops which we can't cope with."
Garth, 79

Access to devices and connectivity are key, but the skills and confidence to use them to manage healthcare are equally important. The NHS England framework for inclusive digital healthcare highlights that trust and confidence are critical to digital engagement, but concerns about privacy, data sharing, and the use of personal health information are common. In addition, digital technologies are often designed by and for the most digitally included, without considering those who are less familiar, or who have physical or cognitive impairments.

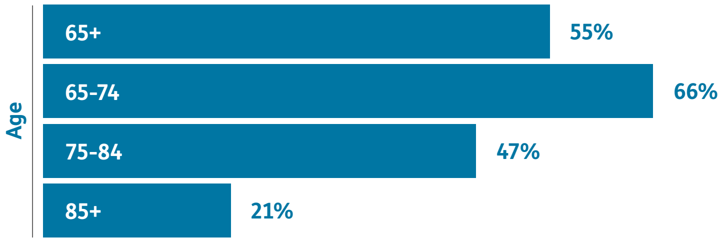
There are also important patient safety considerations. The Health Services Safety Investigations Body (HSSIB) has identified that digital exclusion, lack of digital skills and digital tools and processes not always being fit for purpose can lead to risks to patient safety[7] such as missed appointments, delays in care, and reduced ability to manage long-term conditions, issues that disproportionately affect older people.

Many older people are already using services like the NHS app to manage their healthcare online and finding it beneficial. Others who are less digitally included may be open to the idea but would need support to engage, and another group – many of whom may be in our digitally excluded group who never go online – are not able and do not want to use digital health technologies. This means there has to be more structured support for those wanting to try online methods. It is also imperative to retain offline options for those who can't or won't, and on a consistent basis: for example, there are huge differences in how GP practices respond to their patients who are not confident internet users, or online at all, sometimes even within individual areas.

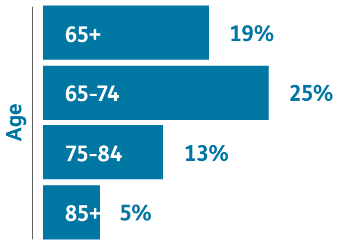
Public transport and parking

Travelling around is a telling example of how digital exclusion can now restrict everyday life. Older people are increasingly expected to use apps, websites or online accounts to plan journeys, buy tickets, pay for parking, book travel assistance or manage concessions such as bus passes and Blue Badges.

Route planning



Buying public transport tickets



These charts show the percentage of older people who plan routes and buy public transport tickets online by age. Age UK analysis of data drawn from wave 11 of the English Longitudinal Study of Ageing, collected 2023-2024.

Ticket offices and staff support remain vital for journey information, offline payment options and advice on lower fares, or alternative routes in the case of travel changes or disruption. Travelling becomes harder when printed information, phone lines and face-to-face help are reduced. App-only parking payment systems can also make it harder for some older people to access services and amenities.

When older people cannot access transport information, tickets or payment options in the format they need, the consequences can include missed appointments, higher costs, reduced confidence and greater reliance on others. The impact is even greater when digital exclusion overlaps with disability, poor health, rural isolation or low income.

> **"I don't find the computer easy to navigate. I've tried to find bus timetables online, it's not easy...the chap at the [ticket] office said if you go on an earlier train you're going to save ten pounds. The computer wouldn't tell you that."**
> Anonymous

> **"Digital exclusion is a problem. If you wanted to park, sometimes you had to record your number on a mobile phone and things like that, that's fiddly. Parking apps, that's another problem."**
> Anonymous

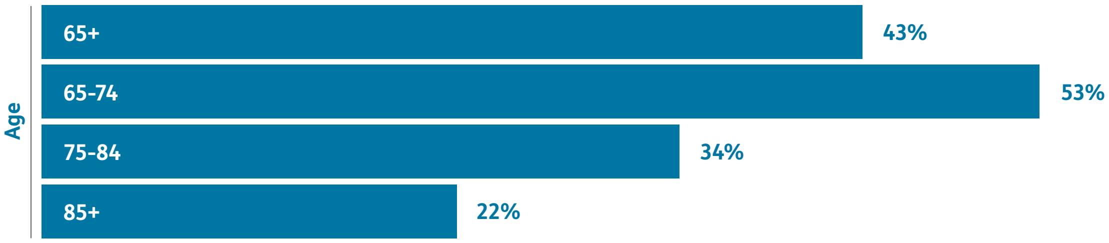
Accessing public services through your local council

Access to local authority services is also increasingly online. Applying for a Blue Badge, renewing parking permits, seeking housing support, accessing council tax help or finding social care information can all require online forms, complicated log-ins, document uploads and having a strong signal and up-to-date device.

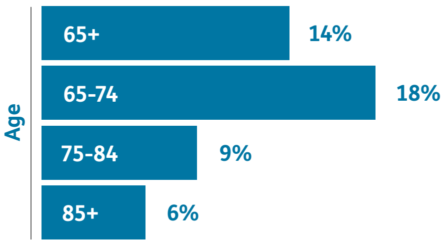
Offline routes for council services are often badly publicised, even where they do exist. Without clear non-digital alternatives, older people can struggle to access public services to which they are entitled and for which they are sometimes the principal users.

Local authorities are clearly under great financial pressure, but they need to make sure their services are accessible to everyone. Digital exclusion increases with age and disability, and these are protected characteristics under the Equality Act 2010, which introduced the Public Service Equality Duty. We question whether public bodies are meeting their duty if they do not offer an easy to use, alternative way to access their services.

Information about Government Services



Accessing Government services e.g. claiming benefits



These charts show the percentage of older people who get information and access Government services online by age. Age UK analysis of data drawn from wave 11 of the English Longitudinal Study of Ageing, collected 2023-2024.

> **"I'm getting further and further behind. You ring up for a Blue Badge and they say, 'go on the website'. I said, 'I can't do that'... There's no phone number. There's no choice."**
> Anonymous

Vincent's* story, 92

Vincent is in good health and enjoys travelling around London, especially to attend the several churches to which he belongs. He didn't use digital technology during his long career with London Transport and since he retired he hasn't felt the need to change; he has particular concerns about online security and privacy. Vincent gets paper bank statements and he has a good relationship with his GP surgery – "everyone knows me" - so if he needs anything he goes and talks to them face-to-face. "I have a mobile phone but I don't really use it. If someone sends me a message then I show my son when I next see him. I don't answer it in case it's a scam. As my children tell me, 'They want you but you don't want them!' I worry about other elderly people I know though who are pushed to do things with computers and who don't have anyone to help them, like my son."

What makes for a successful digital transition?

When internet-based service solutions are brought in as the default it is really important that the process is managed well. This is all the more important when they concern services that are crucial for older people, and/or for which they are the target audience – in which case many of those impacted will not be online or will have only limited digital skills.

Lessons from the telephone landline switchover

The rationale for this shift, which is still underway, is that our old copper landline networks are wearing out, so the service is becoming less reliable and more expensive to maintain. The switchover of customers to new digital phone services that use an internet connection is scheduled to complete by the end of January 2027, having begun on a trial basis in 2018. However, in July 2025 Ofcom estimated that 3.2 million landline customers had yet to be switched - almost 1 in 5 of all households with landlines.[8] Many are older people who are heavily reliant on their landline, making it all the more important that their transition happens smoothly, so they aren't left cut off. Some of them also use telecare, such as a pendant alarm system, connected to their landline, putting them at considerable risk if they were to lose it without a functioning alternative.

Most older people have switched over to Digital Voice without major problems, but this has not been true for all. There were two associated deaths of telecare users in 2023, showing how crucial it is to get such an important and sensitive transition right.[9]

There are many lessons to be learned from the telephone switchover for other digital transitions.

Our principal conclusions as reasonably close observers at Age UK, given our presence on BT's advisory group for the switchover, are:

- This is a major national infrastructure change, impacting many millions of people, and as such Government should have provided strategic leadership and accountability from the start. It was unfair and inappropriate to ask the telecoms industry to run it on their own. Ultimately the Government did become more engaged, but only quite late and in response to concerns.
- There was an optimism bias among the telecoms companies at the start, with the challenges of switching so many vulnerable people and of disentangling and resolving the issues around telecare under-appreciated. There was also some wishful thinking about the capacity and willingness of the local voluntary sector to pitch in to help in local communities, especially in the absence of significant funding.
- Effectively engaging all older customers to explain what they have to do for the switchover has proved near impossible for telecoms providers, even though BT for one has worked hard and creatively to reach out through local events, as well as by post and phone. This is not surprising

to us at Age UK: expecting every older person, including those who are unwell, in and out of hospital, or dying, to respond is unrealistic. Yet these are exactly the older people who are most at risk if they lose their landline.

- The fact is that however carefully planned and delivered a huge programme like this is, some people, including some vulnerable older people, are likely to fall through the net. In this sense these transitions towards digital approaches will always carry risk for our older population, especially for an older person on their own, who cannot rely on family and friends to help. This is another reason for the Government to take strategic responsibility for big shifts like this one and for there to be transparent discussions about safeguards. This did not happen, for example, when the problems with telecare and the telephone switchover came to light. Instead, a protocol was agreed between the Government and telecoms providers 'behind closed doors'. In our view at Age UK the protocol does not go far enough and we have remaining concerns.
- In time, resourceful engineers have been able to develop a 'work around' which meant they can implement a change without the customer needing to do anything themselves in terms of the switchover. This 'work around' will last for only five years, but is of great value nonetheless, especially for older people who depend on their landline. However, this temporary fix was not available when the programme began.

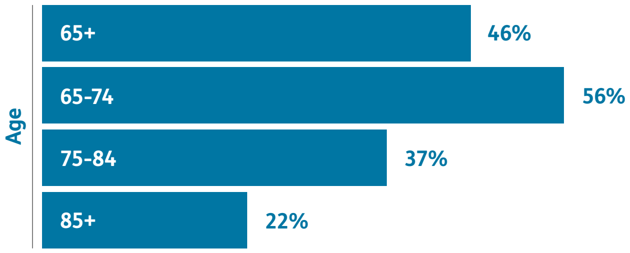
Bearing these conclusions in mind, we think the lessons for other big digital transition programmes, including the future transition away from terrestrial broadcast television, are that they should be:

- Directly or indirectly Government co-ordinated and led, with transparent decision making and robust governance.
- Very carefully planned and based on a thorough, realistic understanding of the likely difficulties that will arise with key groups, including older people who are not fully digitally included.
- Cross-sector, with the voluntary sector engaged as a source of insight about potential problems and solutions, and also as a provider of practical support on the ground – the latter on a properly funded basis.
- Based on the recognition that there may well be a need for alternative solutions for some groups, but with these developed before a programme begins, not when it is already in flight.

The future transition away from terrestrial broadcast television

This is a transition that has not yet happened, but it is of huge potential significance for our older population, bringing both opportunities and risks. Television plays a crucial role in many older people's lives as a source of entertainment, trustworthy information and companionship. A significant proportion of older people are already avid streamers and/or enjoy video sharing content via YouTube and other platforms – our analysis suggests almost half (46%) have streamed TV, video or radio in the last three months – but many others continue to rely solely on free to air (Freeview) TV.

Streaming TV, radio



This chart shows the percentage of older people who stream TV and radio by age. Age UK analysis of data drawn from wave 11 of the English Longitudinal Study of Ageing, collected 2023-2024.

In 2024 Ofcom found that 95% of over-65s tuned into broadcast television at least once a week. On average they engaged in more than six hours of 'video viewing' each day, mostly live free-to-air terrestrial television - this being especially pronounced among the over 75s. In contrast, only 48% of 16-24s tuned into broadcast television weekly, down from 76% in 2018, and on average they watched just 20 minutes of live television each day.[10]

The Government has also published research showing that the households that continued to rely on Freeview for their TV services in 2023 (17%) were more likely to be older, disabled, living alone, female, to have a lower income, and to be in the North of England, Wales, Scotland and Northern Ireland.[11]

This is the context against which the Government has to decide when to allow the BBC, ITV and Channel 4 to move to internet-only TV. These broadcasters are under intense financial pressure in an increasingly global market for TV and it would be cheaper for them to air their programmes over the internet, so they would prefer an earlier date. Whatever date is chosen though, it will be imperative to ensure that the transition is inclusive, with the interests of those who are not digitally included fully protected. As a result of this transition older people would need a broadband connection[12], a 'smart TV' and the skills and confidence to use digital technology; that is, unless alternative technical solutions are developed in the meantime, such as a modified, simple form of Freeview.

Age UK believes that proven solutions for the very real problems of affordability, useability and accessibility must be committed to, and funded before the Government should consider giving the green light for any specific date. In addition, some older people will undoubtedly need on-site help with the transition and this must be recognised and organised right from the start. It is what happened in the first, arguably rather simpler, digital TV switchover in 2007-12, when analogue broadcast signals were replaced by digital ones and local voluntary organisations were commissioned to help. There is an obvious potential role for them again here, but on a properly funded basis or it simply won't happen.

Maureen's story, 85

Before Maureen retired, she was a teacher and university lecturer. At the age of 50 she completed an IT degree. Maureen is currently a member of an Artificial Intelligence Specialist Group and enjoys and regularly uses AI.

"I do online banking, I email all the time. I use ChatGPT mostly. That's my favourite AI, and I use it for writing reports. I can see a lot of benefits of AI for older people. You can use voice recognition with things like Chat GPT and Gemini because older people's hands may be very shaky. I mean, it is wonderful. I absolutely love it."

"Technology's moved on beyond recognition. I hardly recognise it these days. I think there should be some kind of standard for creating websites because the standard of websites at the moment is appalling. They're more interested in how the website looks than how it performs."

"We need more friendly, sensible website designs and learning materials for older people to help them understand how beneficial being online could be for them."

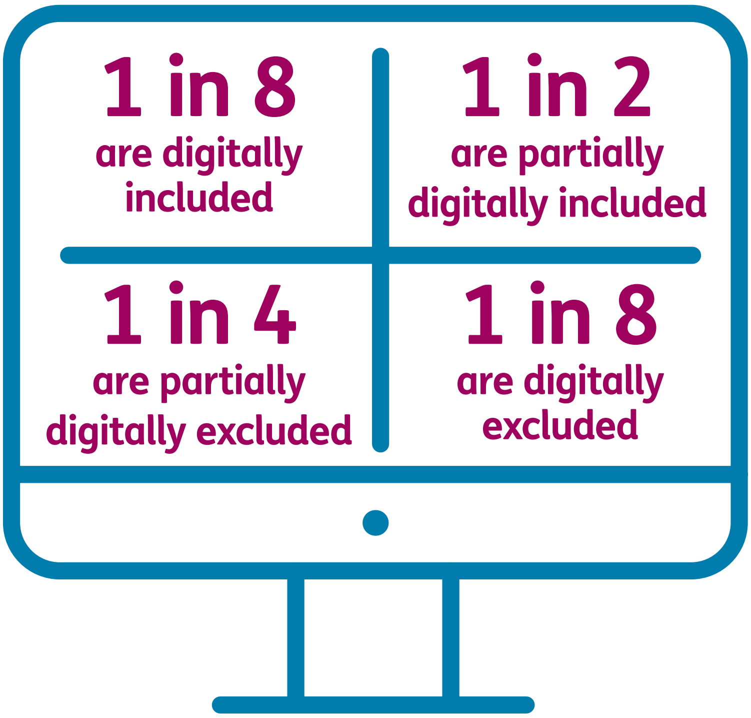
The implications of our analysis for government, business and our wider society

We began this report by acknowledging the scale of the transformation underway as we become an increasingly digital society, and by suggesting that we need to manage the process in a way that works for everyone. This cannot be said to have happened to date. Instead, we've seen something of a 'Gold Rush', as organisations of all kinds hurry to cut their costs by restricting or closing down non-digital mechanisms, even sometimes when they provide crucial public services, and with no official standards or guidance about how to manage these big changes well.

In other words, it's been messy - and the result is more fragmentation and complexity for the public than is necessary or at all helpful. To take just one example, if you are an older person in contact with your GP and one or more hospitals about your health conditions you will be asked to interact using multiple different apps and websites - some likely well designed, others less so. This is difficult and frustrating for everyone, even if you have highly developed digital skills and up-to-date devices. As this report has explained, many older people don't.

The picture our research paints is more nuanced and less 'gung-ho' about the extent of digital inclusion among older people than some policy makers rather breezily assert. Like other forms of exclusion, digital exclusion is often closely linked to income, not just age. This perhaps explains why some policymakers seem to have an exaggerated view of how many older people are savvy internet users, as they typically seem to draw on their experience of older relatives in their own, usually advantaged, families. In contrast, the needs and experiences of digitally excluded older people are often totally overlooked.

We hope that this report will change that. To restate our main findings, among over-65s in England we have found that approximately:



What needs to happen now

We think we can assume that the digitally included 1 in 8, who are disproportionately likely to be 'younger older people' and men, are already equipped to manage quite well in an increasingly digital society, though like all of us they will sometimes want and need to use non-digital approaches. Moreover, as they age it is likely that many of them will find using digital technology less straightforward and some will stop altogether, so this also has to be factored in.

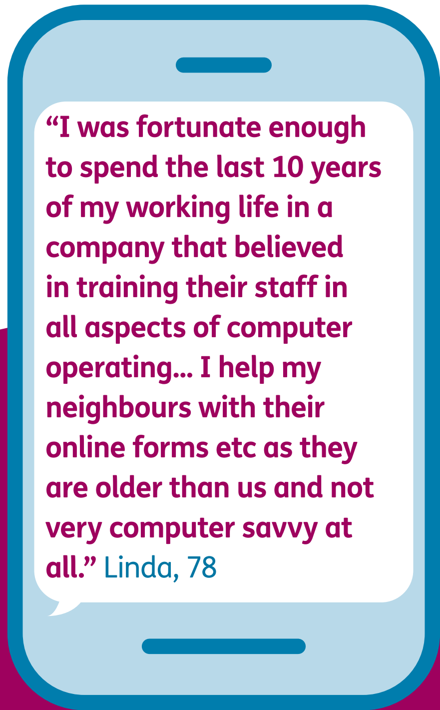
The 1 in 2 who are partially digitally included should be one of the two main target audiences for an ambitious national digital inclusion initiative, with the aim of supporting them to develop their skills and confidence in using digital tech. Success would likely include this audience being able to make good use of the NHS app and online banking.

The partially excluded 1 in 4 should be the second target audience for the ambitious national digital inclusion initiative we need to see, only in their case the offer should be a more graduated programme of skills development and confidence building. Success might revolve around them feeling able to operate online without support, most of the time.

Finally, while it would be wrong to assume that none of the 1 in 8 digitally excluded group will be interested in taking up a digital inclusion offer, it seems likely that large numbers will either not want to respond positively or will be unable to do so for various reasons, sometimes health related. This means that **perhaps a million older people risk being locked out of an increasingly digital world, unless we take action to protect their interests.**

In our view this means **guaranteeing the continuation of offline methods of access into the future for all essential services, with the Government setting minimum standards to ensure these are easy to find out about and use.** It's true that many older people in the fully or partially digitally excluded groups have a relative or friend they can trust and rely on to use digital methods on their behalf but this is by no means true for all. In addition, older people tell us that they want to retain their independence for as long as possible and the problem with relying on family and friends to help those older people who need it is not only that we risk some missing out, but also that we potentially infantilise others who are perfectly able to manage their daily lives themselves - just not online.

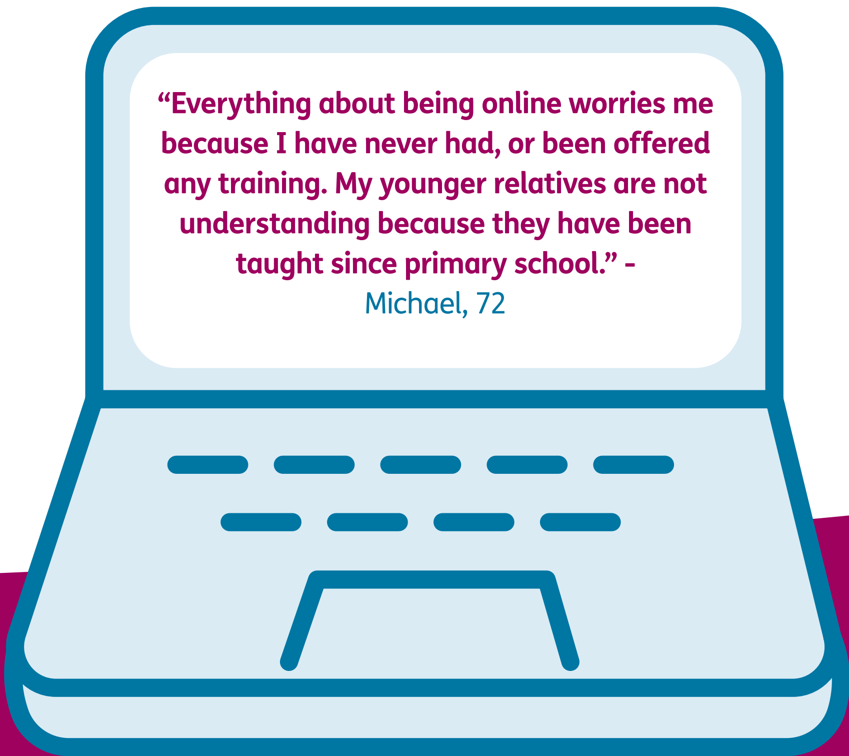
We have heard some policymakers say that the problem with guaranteeing continuing offline access is that this 'lets people off the hook' and means there is no incentive to get to grips with digital technology. However, at Age UK we wholeheartedly reject the idea that it is acceptable, effectively, to 'bully' older people to go online. Such an approach is also counterproductive, because it understandably makes many older people very angry and upset. **There are potential benefits for older people who embrace digital technology, but this should be their choice:** they have a right to stay offline if they wish, and in many cases their non-engagement is equally or more linked to capacity and capability than to desire. In addition, fear of being scammed is a leading factor discouraging older people from going online and, as this form of crime continues to proliferate and become ever more sophisticated, it's an understandable one. Overall, therefore, we advise 'more carrot and less stick' in terms of policy on digital inclusion which, we understand, is the approach adopted by some other countries that are ahead of us in terms of digital take up.



There are many people of all ages in the partially included and partially excluded groups who will sometimes want and need to use offline methods, whether by phone, face-to-face or letter. All of us, of all ages, will also periodically need to be able to source help because for one reason or another we get stuck on a digital journey, or because it goes wrong. This means there **will always be a need for easily accessible telephone, letter and/or face-to-face ‘customer service’ type support for every essential service, and we think the Government should lead by setting out minimum standards in this respect too.**

There are some highly effective digital inclusion projects and approaches of various kinds underway already, many run by or under the auspices of the excellent Good Things Foundation and some by our local Age UKs; however, local services of these kinds are usually small scale and dependent on funding that comes and goes. Some local authorities have also spearheaded excellent digital inclusion approaches across their areas, as have some big businesses with their customers and in local communities but, again, this is usually as a result of the imagination and commitment of enlightened decision-makers, not a systematic, society-wide drive.

Given where we are now, with AI no longer just knocking on the door but walking right in, this is no longer good enough: we need to be much more intentional and strategic about supporting more people of all ages to go online safely and stay there for as long as they wish, while enabling others to develop their skills and confidence. **The public, private and not-for-profit sectors need to come together and be involved in a sustained national digital inclusion programme,** which should not operate in a silo but be part of a broader approach to managing the shift to a digital society, led by Government, in a way that works for us all.



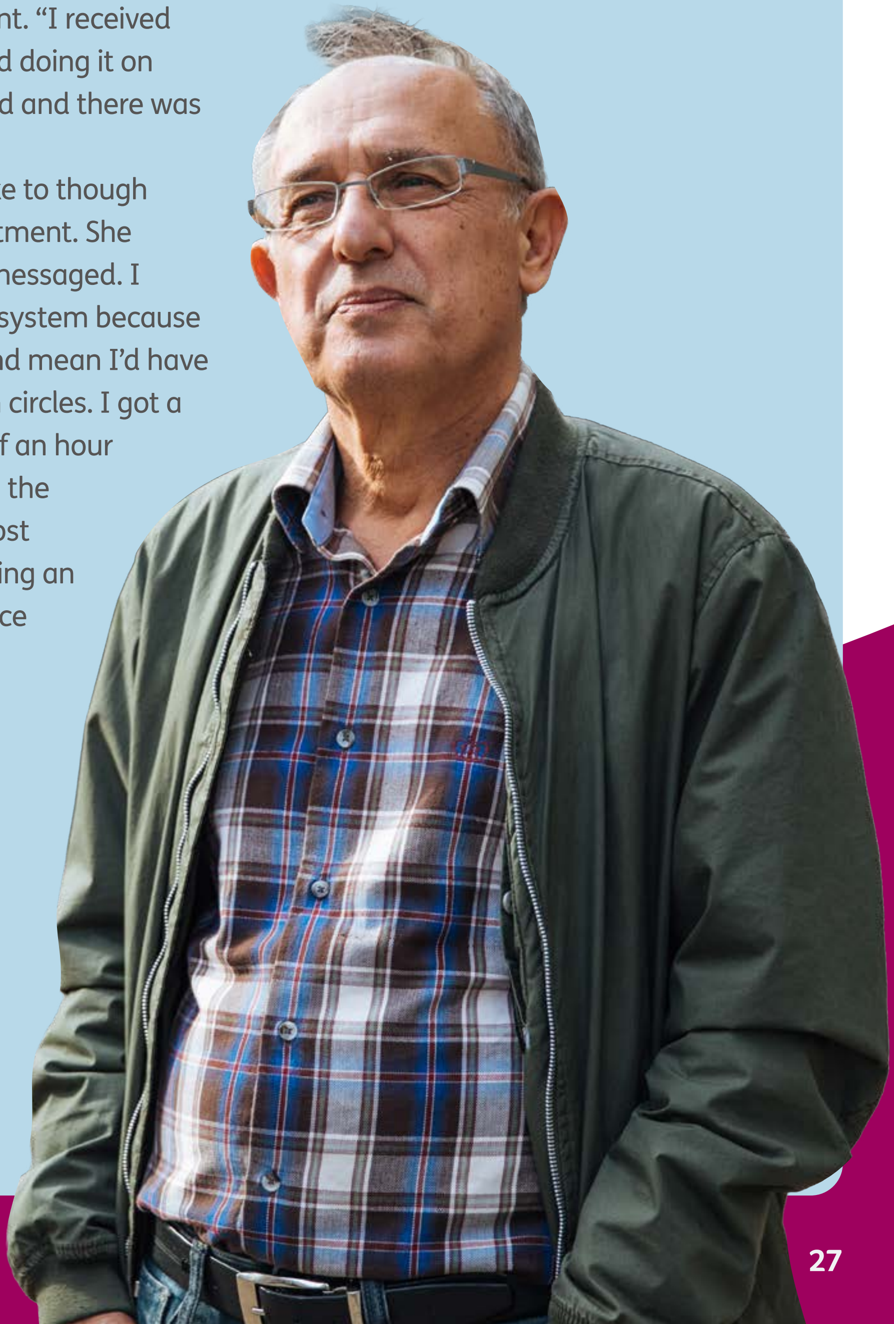
David's* story, 73

David lives on his own. Towards the end of his working life in Social Services he started to use digital technology. He didn't enjoy it; there was no proper training and it took a long time to input information – which was for management purposes. When he took early retirement David decided the internet was just for work. David was never very interested in 'gadgets' anyway and today he doesn't have an email address or own any digital devices. He doesn't have a TV either but he enjoys the radio, partly for company. He has few banking needs, though he laments the closure of local branches, and he continues to use cheques for making donations to the charities he generously supports. He receives his bank statements in paper form.

David has a mobile phone (not smart), donated by his sister more than a decade ago, which he uses but only to text, preferring his landline for talking with friends. He takes the phone with him when he goes out, but only in case of emergency, so it is usually switched off. David is very active in his local community. "If I'm meeting someone I want to concentrate on them, I don't want to be distracted by a mobile phone."

Recently David rang his GP for an appointment. "I received a lengthy recorded message about triage and doing it on computer. I waited until the message finished and there was an option to talk to someone –
I didn't have to wait too long. The lady I spoke to though was basically unwilling to give me an appointment. She said she would have to discuss it and I'd be messaged. I pointed out to her that this isn't a very good system because the appointment might not be convenient and mean I'd have to ring again – I had visions of going round in circles. I got a bit annoyed with her to be honest. About half an hour later I got a phone call from someone else in the surgery who was extremely helpful and almost apologetic and we had no problem in arranging an appointment. But it was not a good experience and it doesn't encourage me to make GP appointments. I even mentioned to the lady that I might have to register with another surgery that was more helpful."

David adds, "I'm not that elderly but there have been a lot of changes in my life, and if I'm used to doing things in a certain way and it works, so I can't see any point in changing it."



What good digital skills support looks like for older people

Age UK's Digital Champions programme shows the value of trusted, practical support that helps older people build confidence online.

The Digital Champion Programme approach combined four key services to address the common barriers to digital inclusion:

- Recruiting and supporting Digital Champion volunteers who inspire and motivate others to get online, and encourage and support them to develop their digital skills and confidence.
- Reaching and informing people who are at risk of digital exclusion about how digital skills can help them personally and motivate them to take part in the service.
- Digital Champion-led sessions that help people to develop their digital skills and confidence by providing flexible, learner-led digital skills sessions that focus on what they're most interested in.
- Providing loan technology and connectivity so that people who would otherwise not have access are able to 'give it a go' and see if it's right for them.

Taking part in the programme had a range of benefits including:

- Increased digital confidence led to change across several areas of life - with benefits such as the ability to do a wider range of things online, general confidence, daily structure, emotional wellbeing, and social connection reinforcing one another.
- More independence in essential tasks, reducing reliance on family members and restoring older people's sense of agency.

In many cases, relatively modest technical interventions unlocked much broader change in how participants engaged with the world around them, suggesting that removing barriers and building confidence may matter more than comprehensive skills training.

The Department for Science, Innovation & Technology (DSIT) funded a short extension to the Digital Champions Programme which ran from December 2025 to March 2026. The Age UK Digital Champion Programme extension helped older people build practical digital skills, improve confidence, and access online health services such as the NHS app. Although the delivery period was short, it reached a large number of older people providing digital health support.

In addition to the positive outcomes achieved by the Digital Champions Programme previously, the extension programme achieved better access to healthcare. Learning to use the NHS app and other online health services helped older people access GP services and medications more easily from home. This reduced the need for phone calls and travel, especially for people with mobility issues or caring responsibilities. As part of this extension a guide for older people was developed on using the NHS app, alongside an e-learning module for Age UK volunteers. This was designed to equip volunteers with the skills and confidence to support older people in managing their health online.

A case study example:

Boosting older people's digital skills and confidence in Lincolnshire

Age UK Lincolnshire's digital inclusion service is designed to support older adults in building confidence with technology and staying connected in today's digital world. The programme was founded on the belief that technology should never be a barrier to accessing services and information, regardless of age or ability.

Motivating people to attend

For many people, learning "digital skills" can feel abstract, formal or even off-putting. A digital drop-in might only attract people who are already computer savvy but want to learn something extra.

More practical and enjoyable activities can provide a stronger motivation to take part. Focusing on what people want to do with digital devices in everyday life, with many sessions shaped by participants' own interests, helped them stay involved, build confidence, and remain in control of their learning.

Supportive learning environment

Sessions were delivered in a warm and welcoming environment, where staff and volunteers sat side by side with older community members, guiding them step-by-step through smartphones, tablets, laptops, and commonly used apps. Whether participants were learning to video call family, send photos, manage online appointments, or understand the basics, such as turning on the device, support was delivered at their own pace with patience, kindness, and encouragement.

Building confidence as important as building skills

The service aims to reduce digital exclusion, build confidence, and create meaningful moments of connection. It was about more than learning how to use technology; it focused on empowering people to feel capable, confident, and included. This in time supports people to feel safer online and access essential services more independently.

It takes time and repetition

Digital technology is now embedded into everyday life, with online apps used routinely for a wide range of tasks such as accessing services, managing appointments, communicating with family, and handling finances. These skills could not realistically be demonstrated, understood, and retained within the space of a single session. Learning required time, repetition, and the opportunity to practise in a supportive environment.

Before using the service:

57% of learners did not use the internet regularly and 8% used the internet regularly but only with support

44% lived alone

47% reported a lack of confidence

33% reported a lack of skills

8% were worried about online security

At the end of the programme:

87% of learners felt more confident using their devices

100% of people would recommend the sessions to family and friends

80% of people learned new skills in the sessions

87% of people enjoyed the social interaction

93% of people would be interested in future sessions

Wide ranging wellbeing benefits

An important impact of this service and others like it was its contribution to reducing loneliness and social isolation among older people. The sessions created a regular, welcoming space for individuals to connect with others, build relationships and feel part of a wider community, particularly for those who may have limited social contact.

By developing digital confidence, older people were better equipped to stay connected with family, friends and services independently, reducing reliance on others and strengthening personal resilience. The consistency of attendance from many participants reflects the value they placed on both the social and practical benefits of the sessions, underlining the programme's role in supporting people to remain connected, confident and independent for longer.

Participants reflecting on what they learned said:

"I'm still practising. I'm not fully confident yet but feel better than before."

"It has without doubt helped us both with this modern technology which seems to be coming at us from all directions!"

"QR Codes, scam recognition, more confidence."

"Lots. I can save data making sure apps do not update unless on Wi-Fi. My calls are set to Wi-Fi. I can install apps myself."

Age UK's Recommendations

1 The Government should oversee and ensure the development of a sustained national digital inclusion programme, in partnership with the public, private and voluntary sectors.

2 The terrestrial broadcasters should not be allowed to shift to internet-only TV until there are proven solutions in place with respect to useability, accessibility and affordability.

3 The Government should legislate to guarantee continued offline access to all essential services.

4 The Government should legislate to protect access to face-to-face banking.

5 The Government should step up and exercise strategic leadership over our transition to an increasingly digital society. Among many other things this should include setting out minimum standards for the design of apps and digital journeys for all essential services, including banking and the NHS; and also for customer service support for people who run into difficulty when engaging with services online. Both sets of standards should be developed in partnership with the public and private organisations concerned. Taking a more strategic approach will also mean that the Government Digital Service will need strengthening and expanding.

6 The Government should develop guidance for essential services on managing digital transitions, including the transparent governance and accountability arrangements required.

7 A new, robust Government-led initiative is needed to combat the growing risk of online scams, the entirely legitimate fear of which is a major factor in some people's decisions to stay away from the internet.

References

1 ELSA, the English Longitudinal Study of Ageing, surveys a nationally representative sample of thousands of people aged 50+ in England every two years, on a wide range of topics, including how often they do online, using which devices, in which locations, and to do what activities. The most recent data, collected in 2023-24, are downloadable for analysis by Age UK researchers, meaning that ELSA is the richest source of publicly available, nationally representative data on older people's digital lives in the UK. Although ELSA only samples people living in England, we expect that our findings would be similar were data available for the whole UK. We have taken our estimates from our weighted analysis of the ELSA data and scaled them up, using mid-year population estimates for 2024 from the Office for National Statistics, to provide estimated numbers of older people in England.

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4 ELSA – wave 11; 2023-2024 (English population).

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*Name and photo changed for anonymity.

Information and Advice on digital skills

If you, or an older person you know, is experiencing digital exclusion or would like to improve their skills accessing the internet, Age UK is here to help. We provide vital information and advice services on a local and national level to support older people and in some locations provide digital inclusion training.

On our website you can find step-by-step digital guides, https://www.ageuk.org.uk/information-advice plus information on how you can make the most of the internet: Getting started on the internet for older people and internet and technology learning for older people

Or call our free advice line on 0800 169 65 65. Lines are open 8am-7pm, 365 days a year.

Let's change how we age

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