

# Older people's access to digitalised services – a rapid literature review



# Working in collaboration with:



This briefing note summarises key issues regarding older adults' digital skills, internet use, non-use and disengagement. It spotlights implications for older people from increased digitalisation in three key areas of society: **health and care services, financial services and public services**. It is the first phase of a two-part project which seeks to understand what factors have impacted older people's (75+) access/experience of digital public services during Covid-19. The second phase included a series of interviews with older adults aged over 75 years who are both engaged and not engaged as well as with community leaders to inform understanding related to barriers and enablers for this group specifically – to read this report see: [Phase II Digital Inclusion Qualitative Report](#).

This project has been delivered in partnership with the Greater Manchester Ageing Hub, the University of Manchester Healthy Ageing Research Group and the Applied Research Collaboration Greater Manchester Healthy Ageing Theme.

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## Main Messages

- Older adults are more likely to be digitally excluded than any other group. Although use of the internet is increasing across all age groups, nearly half of people aged 75 and over have not used the internet within the last three months, and over a third have never used it.
- The Covid-19 pandemic does not seem to have led to substantially higher numbers of older people getting online. Increased use has come among those who were already using the internet.
- There is often a lack of awareness among older adults of the support that may be available to help them get online.
- Support should concentrate on helping people do the things they want to do via technology, rather than on technology itself. Relationships, particularly via peer mentoring, are important for helping people engage with support.
- More than half a million people aged 65 and over are 'lapsed users'. As well as providing support to older people to gain digital skills, investment in services that enable people to maintain their skills would likely be beneficial.
- Public services, particularly those offered by local authorities, are among the least accessible for people who lack digital skills. Much of the evidence regarding the impact of digital exclusion on older people's access to public services is anecdotal.
- Policymakers and practitioners need to distinguish between unproblematic non-use of the internet and genuine digital exclusion.
- Offline alternatives must always be offered.

## Context

'Doing digital' is a key area of policy and strategy within Greater Manchester (GM). Building on the 2018 GM Digital Strategy, the GM Digital Blueprint was launched in February 2020, outlining a three-year strategic approach focused on enabling digital skills and services, for both individuals and organisations.<sup>1</sup> The Digital Inclusion Agenda followed in October 2020, to focus on tackling digital exclusion and the digital divide.<sup>2</sup> Following his re-election as Mayor of GM in May 2021, Andy Burnham announced ambitions for GM to get all under-25s, disabled people and over-75s online. The GM Ageing Hub are working with partners to deliver on the Mayor's manifesto commitment to get over-75s online.

Digital skills extend beyond using laptops, tablets and smartphones. Recent work by the GM Older People's Network and the GM Ageing Hub has uncovered reports of wider issues of digital exclusion, including challenges for older people in operating digital household appliances, central heating systems and transport ticket machines.<sup>3</sup> The present report focuses on older adults' online digital skills while recognising that further work is likely to be required to explore these wider issues of digital exclusion.

## Older adults' digital skills and internet use

Older age is the strongest single predictor of internet access and use. Across all ages, people from lower socioeconomic groups are less likely to use the internet, but older people are more likely to be digitally excluded than any other group.

In order to be digitally included, people need to be able to access a device, data and digital skills support.<sup>4</sup> As well as having the right infrastructure, people also need to be able to use devices with confidence, and services need to be accessible to meet the needs of all users. Common barriers to digital inclusion are accessibility, lack of skills, lack of confidence (including not knowing where to start or fear of online crime) and lack of motivation (if people do not see why the internet might be beneficial).<sup>5</sup>

Digital skills may be broadly defined as 'skills needed to use computers and other digital technologies to carry out activities and achieve outcomes including communicating, managing information and accessing services'.<sup>6</sup> The Lloyds Bank 2021 Essential Digital Skills (EDS) report outlines a hierarchical framework of digital skills essential to access the online world, as well as those deemed necessary for life

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<sup>1</sup> <https://www.greatermanchester-ca.gov.uk/what-we-do/digital/>

<sup>2</sup> <https://www.greatermanchester-ca.gov.uk/what-we-do/digital/digital-inclusion-agenda/>

<sup>3</sup> Stainthorpe, G., Jones, L., Garsden, J. Issues of wider digital and technological exclusion for older people: report to Greater Manchester Digital Inclusion Action Network. Internal Paper 17 December 2021.

<sup>4</sup> <https://www.goodthingsfoundation.org/insights/a-blueprint-to-fix-the-digital-divide/>

<sup>5</sup> <https://digital.nhs.uk/about-nhs-digital/our-work/digital-inclusion/what-digital-inclusion-is>

<sup>6</sup> <https://post.parliament.uk/research-briefings/post-pn-0643/>

and work.<sup>7</sup> The Foundation Level consists of seven basic tasks, including connecting a device to a Wi-Fi network, opening an internet browser, logging into accounts and changing passwords. A person is considered to be digitally excluded if they cannot do any of these seven tasks independently. The next level, EDS for Life, consists of 29 tasks split across five domains (communicating, transacting, problem-solving, handling information and being safe and legal online). To be considered competent in EDS for Life, a person needs to be able to do at least one task in each of the five domains.

In the UK, just under three million people are considered to be digitally excluded, around 10 million do not have the full set of Foundation Level skills and around 11 million lack EDS for Life. Most of these people are older adults. Around half of people aged 65 and over (approximately six million people) have Foundation Level skills—meaning around half do not—although since last year a further 1.5 million are now able to do at least some of these basic skills, meaning there are fewer older adults who are completely digitally excluded. A similar proportion of people aged 65 and over (47%) have EDS for Life. However, for those aged 75 and over, there is a substantial drop-off, with around three-quarters lacking either Foundation Level skills or EDS for Life.

‘Limited users’ of the internet (rather than extensive users) are eight times more likely to be over 65, and 42% of over-75s are digitally excluded.<sup>8</sup> The latest data from the Office for National Statistics show that internet use has increased substantially across all older age groups in recent years (Table 1).<sup>9</sup> However, despite this progress, nearly half of people aged 75 and over have not used the internet within the last three months, and over a third have never used it.

**Table 1. UK internet use by age, 2020**

Age group	Last three months		Never used	
	2013	2020	2013	2020
55-64	81.3%	94.6%	15%	3.7%
65-74	61.1%	85.5%	33.4%	11.4%
75+	29.1%	54%	65.5%	38.8%

<sup>7</sup> [https://www.lloydsbank.com/assets/media/pdfs/banking\\_with\\_us/whats-happening/210923-lb-essential-digital-skills-2021-report.pdf](https://www.lloydsbank.com/assets/media/pdfs/banking_with_us/whats-happening/210923-lb-essential-digital-skills-2021-report.pdf)

<sup>8</sup> <https://www.goodthingsfoundation.org/insights/building-a-digital-nation/>

<sup>9</sup> <https://www.ons.gov.uk/businessindustryandtrade/itandinternetindustry/bulletins/internetusers/2020>

The Covid-19 pandemic has seen a substantial increase in online provision and delivery of everyday services and activities. However, overall, the pandemic does not seem to have led to substantially higher numbers of older people getting online, as increased use has largely come from those already using the internet. Age UK analysis of the English Longitudinal Study of Ageing (ELSA) Covid-19 Substudy conducted early in the pandemic (June/July 2020) showed that 45% of 52-64 year olds and 41% of 65-74 year olds used the internet more since the outbreak, but only 24% of those aged 75+ increased their usage and 9% were using it less.<sup>10</sup>

The Centre for Ageing Better's work looking at the impact of the pandemic on the 'digital divide' has found that many local and national organisations have managed to move services online and have been able to adapt to support people. However, small local organisations may be faced with limited financial resources, and there is often a lack of awareness among older adults of the local support that is available.<sup>11</sup>

There has been a lack of robust data to support more local level analyses, or to consider issues of intersectionality, e.g., area deprivation or racial inequalities. However, low income is a key factor for digital exclusion across all age groups; it affects people's ability to afford devices or data plans and has been amplified by the reduction in access to free Wi-Fi in public spaces during the pandemic. Ethnicity can also affect digital exclusion, with some groups facing additional challenges such as language barriers and difficulties in navigating health and public services.<sup>12</sup>

Following work started in Salford, the Greater Manchester Combined Authority has developed a Digital Exclusion Risk Index (DERI) tool to create scores for each Lower Layer Super Output Area in England. The overall DERI score is based on demography, deprivation and broadband.<sup>13</sup>

## Supporting people to get online

Work by the Centre for Ageing Better and the Good Things Foundation suggests that older people may fall into one of four groups regarding digital behaviour (Table 2).<sup>14</sup> It highlights the need for policymakers and practitioners to distinguish between unproblematic non-use of the internet and genuine digital exclusion.

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<sup>10</sup> <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/active-communities/digital-inclusion-in-the-pandemic-final-march-2021.pdf>

<sup>11</sup> <https://ageing-better.org.uk/publications/covid-19-and-digital-divide-supporting-digital-inclusion-and-skills>

<sup>12</sup> <https://www.goodthingsfoundation.org/insights/digital-exclusion-and-health-inequalities/>

<sup>13</sup> <https://github.com/GreaterManchesterODA/Digital-Exclusion-Risk-Index>

<sup>14</sup> <https://www.goodthingsfoundation.org/insights/i-am-connected/>



**Table 2. Older people’s digital behaviour groups**

<b>Group</b>	<b>Description</b>
Engaged	People who want to go online and feel capable of learning. They may have tried without success in the past but this has not damaged their self-confidence. They are motivated to seek out learning opportunities if they are aware of them and if they feel they are designed to meet their needs.
Disheartened	People who want to go online but do not feel capable of learning and feel that the problem is with them.
Transitional	People who do not want to go online and are socially excluded. These people usually have a significant and sudden increase in need for digital technology, arising from a change in personal circumstance.
Uninterested	People who do not want to go online and are not socially excluded. They are able to reject the internet (sometimes with pride) as they are not particularly disadvantaged by non-use, and may be highly resistant to being persuaded to get online.

‘Not needed or not interested’ is the most common reason given by older people who do not use the internet, but this could mask a number of other concerns including lack of confidence, lack of self-efficacy, or concerns that the risks of being online are too great.<sup>15</sup>

The Centre for Ageing Better’s recommendations include the need for support to be task-focused rather than skills- or technology-focused.<sup>16</sup> In other words, it should concentrate on helping people do the things they want to do via technology, rather than focus on the technology itself, and it should avoid technical jargon. Intensive, tailored support may not be cheap but will be a better investment than taster and one-size-fits-all courses that can be worse than doing nothing.<sup>17</sup> The Good Things Foundation’s report of the NHS Widening Digital Participation Programme (2017-2020) emphasised the importance of relationships, particularly via peer mentoring, in supporting older people to get online.<sup>18</sup>

There are examples in Greater Manchester of how these approaches inform local support services. The Heywood, Middleton and Rochdale (HMR) Circle Digital Support Service has found it important to have a ‘hook’ as a starting point to explore how to help older adults to get online (Box 1).<sup>19</sup> The Salford Tech and Tea project

<sup>15</sup> [https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/age\\_uk\\_digital\\_inclusion\\_evidence\\_review\\_2018.pdf](https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/age_uk_digital_inclusion_evidence_review_2018.pdf)

<sup>16</sup> <https://ageing-better.org.uk/publications/how-has-covid-19-changed-landscape-digital-inclusion>

<sup>17</sup> <https://www.goodthingsfoundation.org/insights/i-am-connected/>

<sup>18</sup> <https://www.goodthingsfoundation.org/insights/digital-participation-lessons-learned/>

<sup>19</sup> <https://hmrcircle.org.uk/digital-support-service>

makes use of mentoring support, including intergenerational approaches (Box 2).<sup>20</sup> A personalised approach is at the heart of the support offered by Didsbury Good Neighbours, Withington Assist and Chorlton Good Neighbours (Box 3).

### **Box 1: HMR Circle Digital Support Service**

The HMR Circle Digital Support Service delivers 1-2-1 supports sessions either in a person's home or public setting such as supermarket café. We also deliver groups sessions based at a local medical centre and in individual Independent Living Schemes of Rochdale Boroughwide Housing. We have a library of equipment we loan out to people, such as laptops and tablet computers. We can also support with data packages and support. The HMR Circle Digital Support Service has worked with 112 older people, and we have delivered nearly 500 individual lessons for a total of well over 600 hours of support. After we launched the HMR Circle Digital Support Service we met with other groups and services to help create the Digital Tech Library, which has secured substantial support to be able to loan computer equipment across the borough.

### **Box 2: Tech and Tea**

Tech and Tea is delivered by Inspiring Communities Together, a Salford-based Charity who also lead on Age Friendly Salford. Commissioned through public health, the programme delivers informal digital skills across Salford for residents over the age of 65 years alongside helping individuals identify ways in which they can improve their own health and well-being. The programme is delivered over five weeks. Before Covid, it was delivered in community spaces - going to where older people are rather than expecting them to come to us. The programme also provides low cost digital equipment that can be purchased by participants so they can carry on their digital journey. Both prior to and during the pandemic, the programme is supported by a network of wellbeing champions. Between November 2014 and June 2018, over 2,000 older people had accessed one of over 200 courses delivered and over 1,000 pieces of digital equipment had been purchased. The vast majority (80%) of these people were between 65 and 89 years old, 38% lived alone and 62% were female. When the pandemic hit, all community venues closed and the model moved to Tech and Tea Online (aimed at older people with some digital skills and access to digital equipment) and Tech and Tea At Home (aimed at older people with little or no digital skills and no access to digital equipment). Between June 2019 and September 2021, the programme has supported 350 older people to develop their digital skills and get online and provided just under 200 pieces of digital equipment.

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<sup>20</sup> <https://www.salfordcvs.co.uk/wellbeing-champions-tech-tea>



### **Box 3: Good Neighbours**

The Good Neighbours charities of Didsbury, Withington Assist and Chorlton are running digital drop-in sessions and one-to-one home visits as part of a digital inclusion project to support South Manchester residents to engage more confidently with technology. Digital drop-in sessions are run by Digital Inclusion Officer Aidan Mcilroy and a team of volunteers to offer personalised support whatever you need to become more digitally included in a friendly, relaxed community setting. All queries are welcome and no prior experience with technology is needed, as this is all part of the learning process offered by Aidan with patience and understanding. Aidan can also arrange one-to-one home visits. The project has been running since the beginning of June on a part-time basis and has provided 190 instances of support with 98 different older people. Many return to digital drop-ins to continue learning (along with enjoying the social interaction) and some require repeat home visits to reinforce what they have learned.

## **Disengagement: supporting people to maintain skills**

In March 2020, Age UK published a report exploring why some older people stop using the internet.<sup>21</sup> More than half a million people over 65 are 'lapsed users', and this is an important question because it can be assumed that once people develop online skills, they will always continue to use them. The study involved around 130 people who had stopped using the internet in the past three months. Reasons included difficulties in keeping up with changing technology, not having anyone to help when problems arise, health related issues, lack of interest and cost. There appeared to be particular concern about scams, which may be an overriding reason for disengagement. Although some people said nothing would encourage them to use internet again, among those who would, having someone beside them to help was a key factor. As well as providing support to older people to gain digital skills, investment in services that enable people to maintain their skills would likely be beneficial.

More research is needed to understand why older people stop using the internet and how they can be supported to maintain digital skills. The University of Brighton is currently leading work to map the existing literature of older people's (65+) perspectives on digital engagement and to summarize the barriers and facilitators for

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<sup>21</sup> [https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/lapsed\\_users\\_report\\_march-2020.pdf](https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/lapsed_users_report_march-2020.pdf)

technological non-use, initial adoption and sustained digital technology engagement.<sup>22</sup>

## Spotlight: health and care services

Digital exclusion affects people's access to health and care services, and also affects wider determinants of health, including social participation.<sup>23</sup>

The NIHR Older People and Frailty Policy Research Unit has recently conducted a major rapid evidence synthesis on the extent to which digital technologies can support people aged 65 and over to access health and care services.<sup>24</sup> It looked at seven existing literature reviews that summarised evidence from 129 research studies. There was no evidence for whether digital technologies helped older people make the first contact with services or if they improved access to services. There was a small amount of poor quality evidence showing that hospital services may be reduced by replacing face-to-face delivery of services and therapies with digital technologies. The current evidence base therefore does not match up very well with NHS 'Empower the Person' roadmap, which focuses on use of digital technologies (such as the NHS app) to enable people to better manage their health and wellbeing.<sup>25</sup>

However, this synthesis focused on evidence published before the onset of the Covid-19 pandemic and newer work will further explore the impact of increased online access to health and care that has emerged in the last 18 months. For example, the Kings Fund has recently published research into understanding factors that enabled digital service change in general practice during the pandemic.<sup>26</sup> It emphasises the need for a much greater understanding of the nuanced implications of digital inclusion and exclusion in this area, as it is a complex topic with inherent tensions. One example given is that people (of all ages) in rural areas may be partially excluded as a result of poorer access to the broadband infrastructure needed to facilitate video calls, but may prefer remote consultation via telephone or email as it cuts out journey times.

The NIHR Older People and Frailty Policy Research Unit has also conducted a rapid evidence synthesis on use of remote interventions to alleviate social isolation and loneliness.<sup>27</sup> This was conducted in response to concerns that people aged 70 and over, who were advised to be stringent about social distancing at the beginning of the pandemic, were particularly vulnerable to social isolation and loneliness. It focused on five existing evidence reviews. Supported video communication was

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<sup>22</sup> <https://doi.org/10.2196/25616>

<sup>23</sup> <https://www.goodthingsfoundation.org/insights/digital-exclusion-and-health-inequalities/>

<sup>24</sup> <https://www.opfpru.nihr.ac.uk/covid-19-research/covid-19-digital-inclusion-of-older-populations/>

<sup>25</sup> <https://www.nhsx.nhs.uk/key-tools-and-info/apps-and-tools-patient-care/>

<sup>26</sup> <https://www.kingsfund.org.uk/publications/digital-service-change-general-practice-during-covid-19>

<sup>27</sup> <https://www.opfpru.nihr.ac.uk/covid-19-research/covid-19-remotely-delivered-interventions-to-reduce-social-isolation-and-loneliness/>

regarded positively by older people, there was mixed evidence regarding online discussion groups and approaches using combinations of technologies, and weak evidence for the potential of social networking sites.

This synthesis included evidence published before the onset of the pandemic, so it is likely that newer work will provide evidence for the impact of remote social support during the pandemic. However, the synthesis found that approaches that supported the development of close relationships between people, ensured people had shared experiences or characteristics, and offered light-touch oversight (e.g., pastoral guidance) were likely to be more successful. These features would seem likely to be useful design principles for remote social interventions. There was also a small amount of evidence showing that use of the telephone was felt to be beneficial, which highlights that more traditional, non-digital approaches may be preferred by some older people.

A traditional approach was also emphasised at a local level, with the University of Manchester and the Greater Manchester Ageing Hub Keeping Well at Home project. This project provided advice in the form of a booklet for older people in response to concerns about the Government request to self-isolate or shield.<sup>28</sup> The evaluation survey received around 500 responses, 86% of which were from people over 70. Even among those who used the internet, 83% said they preferred to receive paper-based information.

## Spotlight: financial services

The financial services industry has seen a substantial increase in use of digital delivery, particularly over the last 15 years with the introduction of smartphones. In England, Scotland and Wales, the share of the population regularly using online banking increased from 30% in 2007 to 76% in 2020.<sup>29</sup> This increased use of online banking services is mirrored by a decreased presence on the high street. In 1990, there were over 40,000 bank, building society and Post Office branches in the UK. By 2020, around half of these branches had closed.<sup>30</sup> This is potentially difficult for some of the oldest older people, as figures suggest that 93% of people aged 80 and over do not use internet banking.<sup>31</sup>

The House of Lords Select Committee on Financial Exclusion stated that ‘there is extensive evidence counselling against too heavy a reliance on online channels to address financial exclusion, as those who cannot easily access the internet can be doubly excluded, both digitally and financially.’<sup>32</sup> Numerous stakeholders, including

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<sup>28</sup> <https://www.arc-gm.nihr.ac.uk/projects/keeping-well-at-home-evaluation>

<sup>29</sup> <https://www.statista.com/statistics/286273/internet-banking-penetration-in-great-britain/>

<sup>30</sup> <https://commonslibrary.parliament.uk/research-briefings/cbp-8570/>

<sup>31</sup> <https://publications.parliament.uk/pa/ld201617/ldselect/ldfinexcl/132/132.pdf>

<sup>32</sup> <https://publications.parliament.uk/pa/ld201617/ldselect/ldfinexcl/132/132.pdf>

members of the financial services industry, argue that online services must be complemented by offline options.

The increased use of contactless payments during the pandemic has raised concerns about the disappearance of cash from society, with older people who may be used to cash being particularly vulnerable to exclusion. The latest Government financial inclusion report, and recent call for evidence and current consultation on access to cash, all show that there is a commitment to protecting access to cash.<sup>33 34</sup> However, evidence submitted to the House of Lords Select Committee on Financial Exclusion suggested that a third of people aged 80 and above had never used a cash machine or preferred to avoid them,<sup>35</sup> highlighting the importance of high street premises.

## Spotlight: public services

Issues encountered accessing financial services online are mirrored in public services, although much of the evidence regarding the impact of digital exclusion on older people's access to public services is anecdotal.<sup>37</sup> Public services, particularly those offered by local authorities, are among the least accessible for people who lack digital skills.<sup>38</sup> The risk of excluding older people as a result of over-reliance on online provision has been illustrated by Age UK work focusing on housing benefit and council tax support claims.<sup>39</sup> Researchers adopted a 'mystery shopper' approach, telephoning 100 local councils in England on behalf of a fictitious grandparent who was not online. In many cases it took a long time for the researchers to get past the automated options to speak to a person, 41 of the councils said that claims could only be made online, and some that offered offline options still required forms to be downloaded and printed out.

The Covid-19 pandemic has exacerbated this situation, as a greater number of public services and social activities have moved online because of lockdown and social distancing. Most public libraries, community centres and internet cafés, which can provide ready access to online services, were closed, therefore restricting internet use even further for those without other access.<sup>40</sup>

Some third sector organisations provide support for digitally excluded people to access services online and these have proved beneficial in helping those with limited

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<sup>33</sup> <https://www.gov.uk/government/publications/financial-inclusion-report-2019-2020>

<sup>34</sup> <https://www.gov.uk/government/publications/access-to-cash-call-for-evidence>

<sup>35</sup> <https://www.gov.uk/government/consultations/access-to-cash-consultation>

<sup>36</sup> <https://publications.parliament.uk/pa/ld201617/ldselect/ldfinexcl/132/132.pdf>

<sup>37</sup> <https://www.theguardian.com/world/2020/apr/28/digital-divide-isolates-and-endangers-millions-of-uk-poorest>

<sup>38</sup> <https://post.parliament.uk/research-briefings/post-pn-0643/>

<sup>39</sup> [https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/active-communities/rb\\_may18\\_everything\\_is\\_online\\_nowadays.pdf](https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/active-communities/rb_may18_everything_is_online_nowadays.pdf)

<sup>40</sup> <https://post.parliament.uk/covid-19-and-the-digital-divide/>

skills and internet access.<sup>41 42</sup> However, it is important to be mindful of the risks of digital-by-default services excluding people without internet access from public services. It also indicates that support offered to help people navigate services online may be needed for longer and in greater quantities than predicted.<sup>43</sup>

A survey by the Good Things Foundation reported 61% of respondents (aged 16-75) believed that 'internet access should be recognised as an essential utility like electricity'.<sup>44</sup> There are growing calls globally to view internet access and online provision as a matter of social justice.<sup>45 46</sup> However, this must be carefully balanced against the need to ensure offline access to services is maintained. Age UK have proposed the introduction of legislation requiring authorities to maintain offline access to utilities and other public services to ensure they are accessible by everybody.<sup>47</sup>

## Next steps...

This rapid review forms phase one of a project being undertaken by the NIHR ARC GM Healthy Ageing theme, part of the Healthy Ageing Research Group (HARG) linked to the Older People and Frailty Policy Research Unit and MICRA based at the University of Manchester. The project is primarily a qualitative study that will help gather insight on the factors that have affected older adults' (75+) access/experience of public services during the COVID-19 pandemic, with specific reference to digital inclusion and exclusion. Phase two involves interviews with a range of older adults (75+) in Greater Manchester; data collection will take place between November 2021 and January 2022.

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<sup>41</sup> <https://www.goodthingsfoundation.org/what-we-do/news/clearing-the-path-online-centres-help-people-connect-with-government/>

<sup>42</sup> <https://www.ageuk.org.uk/discover/2019/october/digital-inclusion/>

<sup>43</sup> [http://www.social-policy.org.uk/wordpress/wp-content/uploads/2015/04/39\\_yates-et-al.pdf](http://www.social-policy.org.uk/wordpress/wp-content/uploads/2015/04/39_yates-et-al.pdf)

<sup>44</sup> <https://www.goodthingsfoundation.org/wp-content/uploads/2021/01/blueprint-for-a-100-digitally-included-uk-0.pdf>

<sup>45</sup> <https://doi.org/10.1007/s41134-020-00147-9>

<sup>46</sup> <https://doi.org/10.1080/01634372.2020.1772438>

<sup>47</sup> <https://www.ageuk.org.uk/latest-news/articles/2018/may/offline-excluded-from-benefits/>