

Clare Skelton argues that the switch to online means of communication is leaving many people high and dry when it comes to managing their finances

Are the most vulnerable being left behind by the digital revolution?

With this autumn edition of Justice, many readers may be thinking it's now time to turn up the heating or put the boiler onto the timer – however for many households across the country this time of the year signals worries over winter fuel bills.

Figures released last year by the Citizens Advice Bureau found that four in five people on low incomes were anxious about the cost of their 2013 fuel bill. On top of the rising costs, exactly how these bills are being communicated is adding to the concern.

Increasingly, energy and water providers have introduced paperless statements and bills while moving payment methods online and have ceased sending information through the post. And it's not just utility companies: The only way for many customers to reach their bank, local council, telecoms company or media provider is through the internet. The option to receive paper statements are often withdrawn without notification whilst some utility companies offer a discount to customers who opt out of printed letters and bills or charge those who wish to keep paper billing.

Keep Me Posted, a coalition of businesses, charities and other concerned organisations, campaigns against this default towards the digital, stating that making information solely avail-

“ **The only way for many customers to reach their bank, local council, telecoms company or media provider is through the internet. The option to receive paper statements are often withdrawn without notification**

able online denies customers both choice and a voice. Working in communications and being in my mid-twenties, the author of this article is computer-literate, regularly uses online banking and pays council tax online, yet still wants to be able to receive paper documents speak to real person and not an automated voice recording.

Internet

It is an issue of most concern for the vulnerable in our society. Digital Landscape Research in 2012 from the Government Digital Strategy reported that 18 per cent of the UK population are offline and left out: 16 million adults don't have basic online skills whilst recent ONS figures show that four million households do not have access to the internet. Elderly and disabled people, who make up approximately a fifth of the population, often require support accessing online services: Only 37 per cent of adults aged over 75 have ever used the internet.

This is not just a concern around how companies interact with customers; it's how countries interact with their citizens. In Britain, 80 per cent of government interaction with the public is with those in the lowest quarter of socioeconomic categories – and yet within this demographic,



A resident at Caritas Anchor House. The education, training and employment schemes offer residents one-to-one support and e-learning courses that develop IT skills

49 per cent of people are without internet access. Seven in every ten people living in social housing aren't online. If you are asked to pay a bill, bid for a council house or apply for a job online, you can see how quickly having no computer skills will leave you marginalised from society, unable to access opportunities and vulnerable to financial trouble.

It's not just a move from paper to digital, there's also a shift away from telephone lines and face-to-face interaction.

Raj, a benefits adviser at Brushstrokes project in the Smethwick area of Birmingham – an area with a high rate of unskilled manual workers, and residents on benefits – reflects on contact with government services: “If you look at the last five, seven, ten years, the face of the social security office, their presence in the high street, their responsibility and their communication, or their contact in fact with the public, with the people who they are out to serve, who are needing those benefits, often not through their own fault, instead of promoting that take-up and being there and showing their presence, opening up offices and increasing the contact, they are actually doing exactly the reverse.”

Facade

He continued: “Now we are finding people who when they ring about their problems when their benefits have been stopped, they often talk to a contact centre person who has got no connection, often they are very badly trained ... often with a very short period of experience within the services, and hence they have got no idea of what's happening to the people out there.

“That's probably the reason why they are simply hiding behind this computer facade, to say ‘oh well, computer says you didn't sign last week and that's the reason your benefit is stopped’. Whereas the person whose benefit has stopped, it matters to them a hell of a lot, they want to know why, they want an explanation, they want to know what they can do to sort things out, to perhaps get back on track and so on.”



The automated voices and the keypad options cause problems too: Selecting which department to speak to, being transferred between call-handlers and long waiting times means that both clients and advisers struggle with communication. Raj added: “Often we are on the phone a long, long time before somebody answers. And it's ringing and ringing and ringing but then somebody answers and you are listening to this music and you are obviously being charged while you are listening to their stupid music! So it's really an insult to injury, or the injury adding to the insult, when you are having to spend money listening to some stupid music you don't want anyway. And there's your client waiting desperately for an answer.”

Julia, a single mother of 20-month old Luke and two teenage sons, comes to Brushstrokes for support with food

and material support and advice on her benefit payments.

The day she was interviewed, she'd walked all afternoon carrying Luke as his pushchair had been stolen from outside their home. Julia uses Universal Job Match to look for work, which provides evidence for Jobseekers Allowance; she has to use the Job Centre website yet this has its own challenges. Some of the jobs publicised have expired yet are still open for applications and others are duplicated with four or five different reference numbers. “I applied for 10 jobs,” Julia says, “two I think were OK but the rest were all expired. I said ‘how is it possible it is expired?’ really because I don't know how to use the computer. All of the time my son he helps me to find the jobs because I'm looking for a cleaning job. I don't know because I don't have any paper.” It's a line she says often: “I don't know



PHOTO: Keith Williamson

because I don't have any paper", nothing to provide a paper trail, nothing to take to her case worker who will help her translate.

But in many cases, even printed letters and documents aren't communicating important information clearly and effectively.

Legalistic

In his 'Independent review of the operations of Jobseekers Allowance sanctions validated by the Jobseekers Act 2013' published in July of this year, Matthew Oakley established that the DWP letters designed to inform an individual they have been sanctioned often do quite the opposite. Deemed to be overly long and legalistic, vague in language and unclear around appeal processes or hardship funds, many letters lack any personal explanation as to the reason for the individual's sanction referral.

Oakley adds that the letters are "particularly difficult for the most vulnerable claimants to understand – meaning that people potentially most in need of the hardship system were the least likely to be able to access it".

Dunni, the personal finances coordinator at Caritas Anchor House, a life skills centre for homeless people in east London's Canning Town, echoes this point: "People get sanctioned for silly little things: You haven't filled your job search out right, you haven't filled it out online – but the person has the paper proof to say OK, I did this and this and this which is what I should have done ... now, there's a difference between a sanction and you not being entitled to JSA (Jobseekers' Allowance) or housing allowance but the problem is, when DWP communicate this to housing allowance, they don't say 'it's a sanction', they say 'oh, this person

is no longer entitled'.

"There's a lot of paperwork, a lot of phone calls, a lot of wasted manpower just trying to resolve it".

Regardless what information is being communicated – be it a utility bill or a welfare letter – if it is not conveyed clearly or through easily accessible channels, the recipient will never fully understand the system in which they are a part, never know their responsibilities, let alone be empowered to take these responsibilities on.

Matthew Oakley adds: "If communication is ineffective and understanding poor, a wide range of evidence shows that compliance with the system will be lower and, overall, the system will be less effective at moving claimants from benefits into work".

Government departments and businesses need to work hard on their communications strategies, ensuring that they are using the easiest, clearest and most accessible channels available.

Requiring subtlety and human judgment rather than a blanket approach, such a focus is hugely important if we are to make systems fit for purpose.

Communicating important information properly and clearly is the only way to empower and enable.

Raj added: "In the 21st century when we should be mindful of people's problems and supporting them emotionally ... in the long run we are as a society paying for it one way or another, by increasing mental health problems, by increasing crime, by increasing violence, by increasing whatever, and I think that cost nobody realises at all

"And where are we going? We are going, I would say, in the wrong direction to be honest."

Clare Skelton works for CSAN. In some cases, names have been changed. Brushstrokes is a project of Father Hudson's Society. Both Father Hudson's and Caritas Anchor House are members of CSAN