

# Help with housing costs - how can you apply if you are not online?

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# Introduction

Digital technology is playing an increasing role in daily life, and for many people, it is essential to the way that they socialise, work, shop, manage their finances, access services, and get entertainment. Although many older people fully embrace the digital world, digital exclusion increases with age and those who are not online risk being left behind.

Age UK and Age Cymru in Wales regularly hear from people who are finding it hard to access public services if they do not use the internet and we are

concerned that this could lead to people missing out on much-needed support. This report looks at options offered by local authorities to people with low incomes who want to claim Housing Benefit and/or Council Tax Reduction to help meet their rent and council tax, but who cannot use online systems. We hope it will highlight the difficulties that some people face and encourage councils to review their services and ensure everyone has equal access to support.



# Overview and recommendations

Using a mystery shopping approach, 220 calls were made to 110 councils in England and Wales to find out what options were offered to someone who wants to apply for Housing Benefit and Council Tax Reduction but cannot do so online.

The study found considerable variation in options given and how easy it was to find out about them. Most callers were offered a telephone and/or paper application but sometimes they had to prompt to find out about these. Others were told they could get help at council offices or a library, again sometimes only after the caller persisted. However, four callers could not get through to speak to a person and 16 were neither offered a way to apply independently or help from the council to apply.

Even though most callers were, at some point, offered an offline option or help to apply, had this been a real older person they may not have persisted, especially if they were hesitant about asking for help in the first place. Some will not have pressed staff for alternatives or may not have pursued options offered. For example, they may have been reluctant to visit a council office or library, especially if there were no appointments and travelling to the venue might be difficult.

Age UK and Age Cymru believe that people should be supported and encouraged to get online, but those who cannot, or do not want to do so should be able to access services and support in a way that suits them. If systems are well designed and easy to use, most people who are digital engaged will choose an online system. However, there should also be offline alternatives.

For public sector organisations, offline access is not only important to provide a good service to individuals, but in order to meet legal obligations under the Equality Act 2010. The Equality Act's Public Sector Equality Duty means public bodies should be considering the needs of those with protected characteristics which include age and disability – factors linked to digital exclusion.

Ideally, people should be offered a choice of ways to apply, alongside help if needed.

However, as a minimum, there should always be at least one appropriate offline option - this could be a paper form, telephone application or face-to-face support with council staff. However, a single

approach will not suit everyone. For example, not everyone will find it easy to travel to a council office to get support.

We recommend that all councils review the way that people who are offline can access their services to ensure that:

- people are always offered at least one offline option that is suitable given their circumstances and, preferably, a choice of ways to apply
- people are made aware of offline options, and it is easy to find out about these
- staff are fully trained so that they know about, and proactively offer, different options
- telephones are answered promptly, and it is easy to reach a member of staff who can help in a sympathetic way.

We know that local councils are under financial pressure, but this study shows that it is possible to offer choice and good customer service, and many councils do. Furthermore, ensuring low-income older people can easily access financial entitlements and meet essential costs could help them continue to live independently at home and potentially reduce the need for additional support in the future.

Central Government also has its part to play. The Government should:

- issue national guidance to public bodies setting out what they need to do to ensure easy access to services for people who do not use the internet in order to meet their duties under the Equality Act 2010
- ensure that councils receive enough funding to provide offline services
- lead on the development of a long-term, fully-funded national Digital Inclusion Strategy, to support people of all ages who want to go online to do so, as well as setting out how services will be accessible to people who are not online.

# Key findings

220 mystery shopping calls were made to 110 councils in England and Wales to ask how someone who does not use the internet can apply for Housing Benefit and Council Tax Reduction. In 216 calls, the shoppers spoke to a member of council staff while three callers could not get through despite up to five attempts, and one heard recorded messages offering different options but could not find a way to speak to a real person.

Of those who got through, most did so on their first or second attempt but eight took three or more attempts. On average, callers waited just over six minutes to get through but there was considerable variation. 101 callers got through in two minutes or less while 25 waited for 20 minutes or more.

Although the mystery shopper explained that they, or the person they were calling about, could not use the internet, the first option offered for over a quarter (55 callers) was that they could claim online. 93 were offered telephone or paper as the first option.

By the end of the call mystery shoppers were given information about paper and/or telephone claims on 161 occasions (75% of calls). However, sometimes this was only offered after prompting, or given reluctantly. In a real situation an older person may have been less assertive and accepted that offline options were not available.

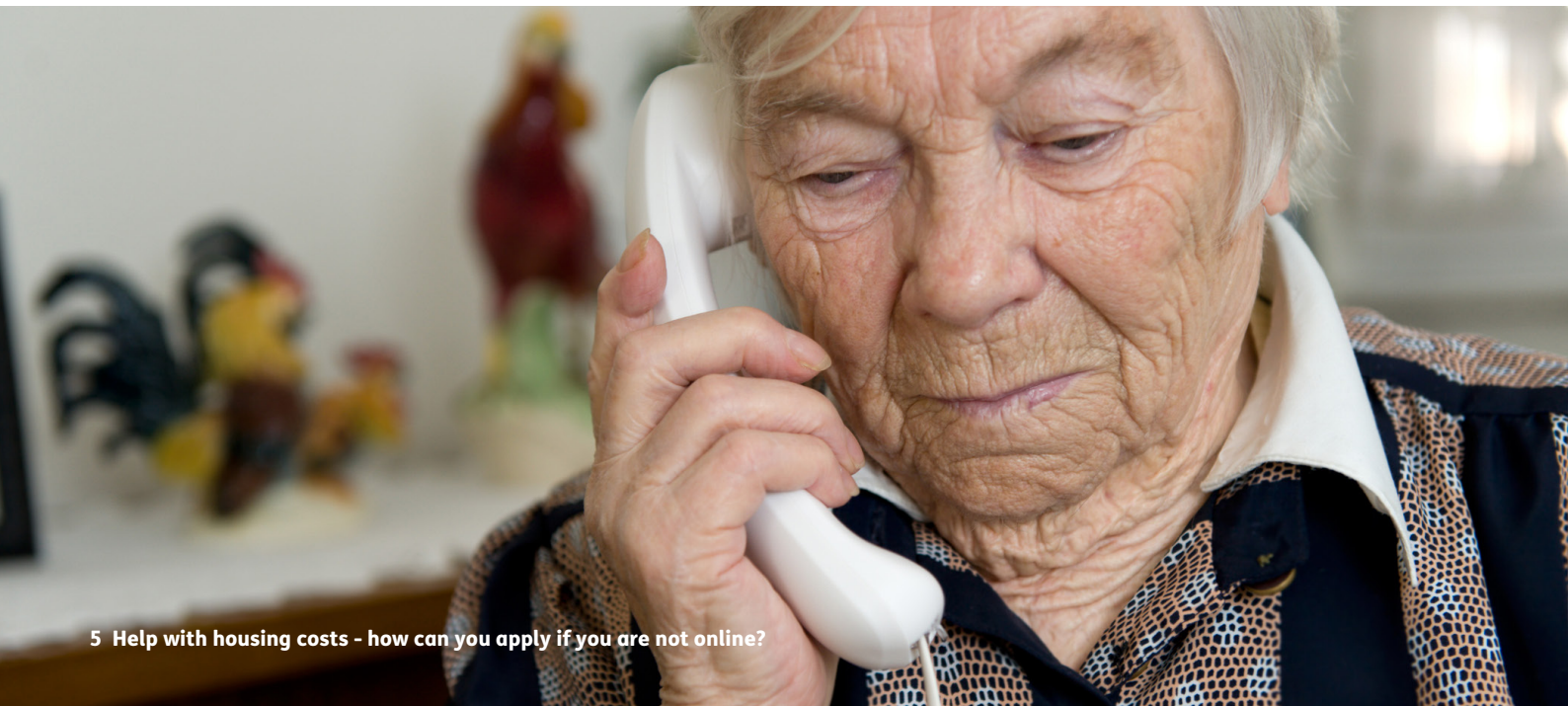
Of the 55 calls where neither a paper or telephone application was offered, most were told that they could get help at council offices or at a library.

Travelling to an office may not always be possible if the person does not have transport or has health problems. Only nine were offered an appointment so people may be concerned about having to wait, or especially in the case of visiting a library, whether there will be private areas to claim and staff who have the time to help.

16 callers were offered no council or library-based solution – people were either told they must get help from a voluntary organisation, friends and family, or in the case of three callers were directed to a computer in a council building with no offer of help. One caller was not given any suggestions. In a further seven calls it was unclear what help was available as the person was referred elsewhere or was told the person themselves must call back.

The study shows there is considerable variation in experiences. However, even within the same council callers were given different information. Of the 55 calls where neither a telephone claim or a paper application was offered, 23 were to councils where a paper or telephone application was offered during the other call to the same council.

Although some callers found it difficult to find a suitable option, most of the shoppers were positive about the customer service and the way their call was dealt. For example, more than nine out of ten (93%) said the staff member was enthusiastic about helping, and nearly four out of five (78%) described their overall experience as good or excellent.



# Background

Although many older people fully embrace the digital world, digital exclusion increases with age. Age UK's latest analysis indicates that around one in six (18%) people aged 65 and over in the UK – the equivalent of around 2.3 million older people – do not use the internet.<sup>1</sup>

Even if people do use the internet, they may only carry out limited activities online such as making video calls and emailing, and may not have the skills and confidence to carry out activities where they need to provide personal information. Based on the most recent Lloyds Bank report on Essential Digital Skills, we estimate that 4.7 million people aged 65 and over in the UK do not have the fundamental skills needed to use the internet successfully.<sup>2</sup>

Although not everyone is online, many organisations, including local councils and other public service providers, strongly encourage people to access services digitally and in some cases do not offer offline alternatives. Previous reports have highlighted the difficulties faced by digitally-excluded older people trying to access services and support. For example: a 2022 survey of local Age UK and Age Cymru organisations demonstrated the problems people who are offline can face when trying to apply for a Blue Badge<sup>3</sup>, Age UK London found problems accessing council services in London<sup>4</sup>, and a 2024 report by the Older People's Commissioner for Wales stated that 'older people who are not online or have limited digital skills often find it difficult, or in some cases impossible, to access crucial services'.<sup>5</sup>

In this current report, we revisit an issue we explored in 2018 when we carried out a mystery shopping exercise looking at offline access to Housing Benefit and Council Tax Reduction (also called Council Tax Support)<sup>6</sup>. These are local authority-administered benefits which provide help towards rent and council tax for low-income people.<sup>7</sup>

## **Many people are missing out on benefits**

Nearly 2 million (1.9 million) older people in the UK live in poverty<sup>8</sup> and are often struggling to meet essential costs, yet many are missing out on available financial support. The latest Government estimates indicate that 21% (310,000) pensioner households who are entitled to Housing Benefit are not receiving it.<sup>9</sup> There are no Government figures for the take-up of Council Tax Reduction, although the company Policy and Practice estimate that among people of all ages, nearly two out of five people (38%) who should be getting Council Tax Reduction are missing out.<sup>10</sup>

There are a range of inter-related reasons why people do not receive their entitlements including: lack of awareness and knowledge; not knowing how to go about making a claim; and negative attitudes about claiming benefits. For someone who does not use the internet, or is not comfortable with online systems, any pressure to claim online is likely to be an additional barrier.

# The research

To explore this issue further, Age UK commissioned the independent provider Mystery Shoppers Ltd<sup>11</sup> to carry out a mystery shopping programme to assess what, if any, options local councils in England and Wales offer to people who want to claim Housing Benefit and/or Council Tax Reduction but do not use the internet.

The study, which took place in October and November 2023, looked at:

- how easy it is to get through to talk to someone at the council about applying for Housing Benefit and Council Tax Reduction
- the offline options given and whether these were offered proactively or only when pressed
- the help/support the council provided with online applications
- the suggestions made by the council to seek help from other people or organisations with an application
- how the caller was treated, for example how helpful was the staff member.

A total of 220 calls were made. Two calls were made to 102 councils in England, and 8 in Wales; in total around a third of councils. The sample was randomly selected, with checks conducted to guarantee an equitable distribution across all regions in England and Wales.

The shoppers were allocated a council to ring and used the internet to find an appropriate number. Once they had got through, they presented the scenario that either they were an older person calling on their own behalf, or someone calling on behalf of a friend or neighbour who was a pensioner. They were unable to use the internet and wanted to know about applying for Housing Benefit and/or Council Tax Reduction. The shoppers were prepared with various responses to likely questions, for example, 'Why can't you help your friend apply online?' and how to respond if asked for contact information.

The shoppers recorded a range of information on an assessment form which covered issues including getting through, customer service, enquiry handling and options offered. A scoring system was used to create a measure of different elements of the findings, and shoppers also recorded additional comments. This report draws on the summary of findings produced by Mystery Shoppers Ltd and Age UK's further exploration of the information provided by the mystery shoppers, focusing on the information gathered about options offered. It also includes some of the feedback recorded by the shoppers including direct quotes. All percentages given have been rounded to the nearest whole number.

It should be noted that finding out about ways to apply is only the first step in the process. In this study we did not go on to explore how easy it was to complete the process using options offered.



# Getting through

If they didn't connect on the first go, shoppers were instructed to call at various times and days and wait up to 30 minutes for calls to be answered before hanging up. They were asked to make up to five attempts.

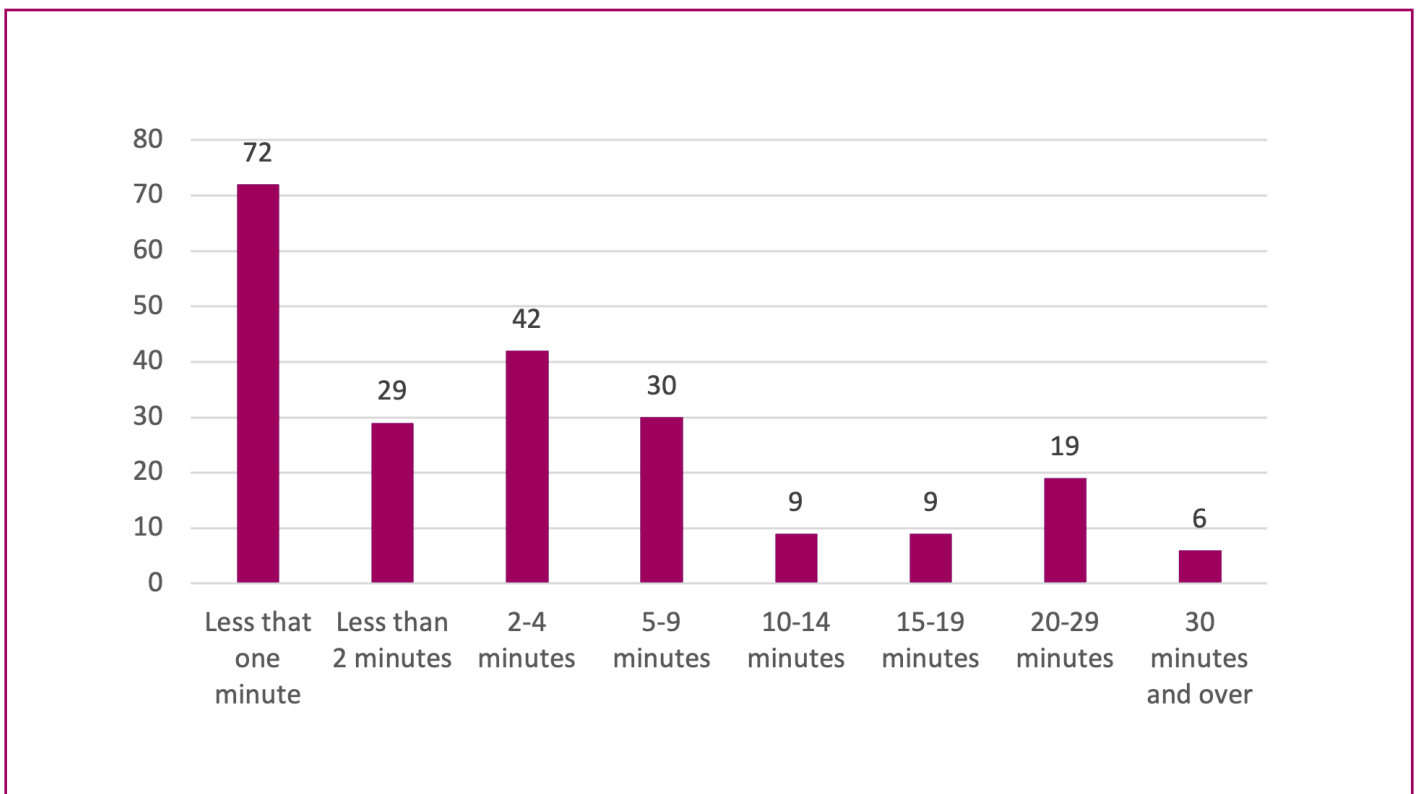
Most (188) got through on the first attempt and a further 20 on the second go. Eight took three or more attempts. Four did not get through to talk to a person at all.

Of those who could not get through, three were cut off, or left hanging on - once for an hour and 21 minutes before they gave up. The other one reported that they went through a number of automated links with messages about going online but could not get through to a real person. If these had been real calls, the person may have given up and not made any further attempts, especially if they had been reluctant to apply in the first place or unsure if they would qualify.

The rest of the findings in this report mainly cover the 216 calls where the mystery shopper got through to a member of staff.

On average, shoppers waited six minutes and 19 seconds to get through to someone who could help them but there was considerable variation. 101 (47%) got through in two minutes or less while 25 waited for 20 minutes or more.

## Time taken to get through



Based on 216 successful calls to 110 councils.



Most callers (190) had to select an option from a prerecorded menu, in some cases more than once, but in the great majority of cases they then got through to someone who could assist. There were a few exceptions when it took longer.

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“Options I selected got me to an automatic message saying that new claims needed to be made online and then the call was automatically disconnected. When I called back, I selected to speak to an advisor from the first menu. I then spoke to someone who transferred my call to the benefits team. I then heard the same menu again, option one for new claims, option two to speak to an advisor to discuss. This time I selected option two and the assistant was able to help.”

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## **Connection and regional differences**

Mystery Shoppers Ltd produced an overall score for ‘Connection’ which covered areas such as how audible options were, was it clear which one should be chosen, did the option take them through to someone who would help and what information were people given while in the queue? The overall score was 80% suggesting performance was generally positive but there was some room for improvement. Regionally scores ranged from 71% in the North East to 87% in the East of England.



# Ways of applying offered

## Initial option

Although the brief for mystery shoppers was to explain that they, or the person they were calling about, could not use the internet, the first option offered for around a quarter (55 callers) was to claim online. Paper and telephone were the next most common options.

## First way to apply offered

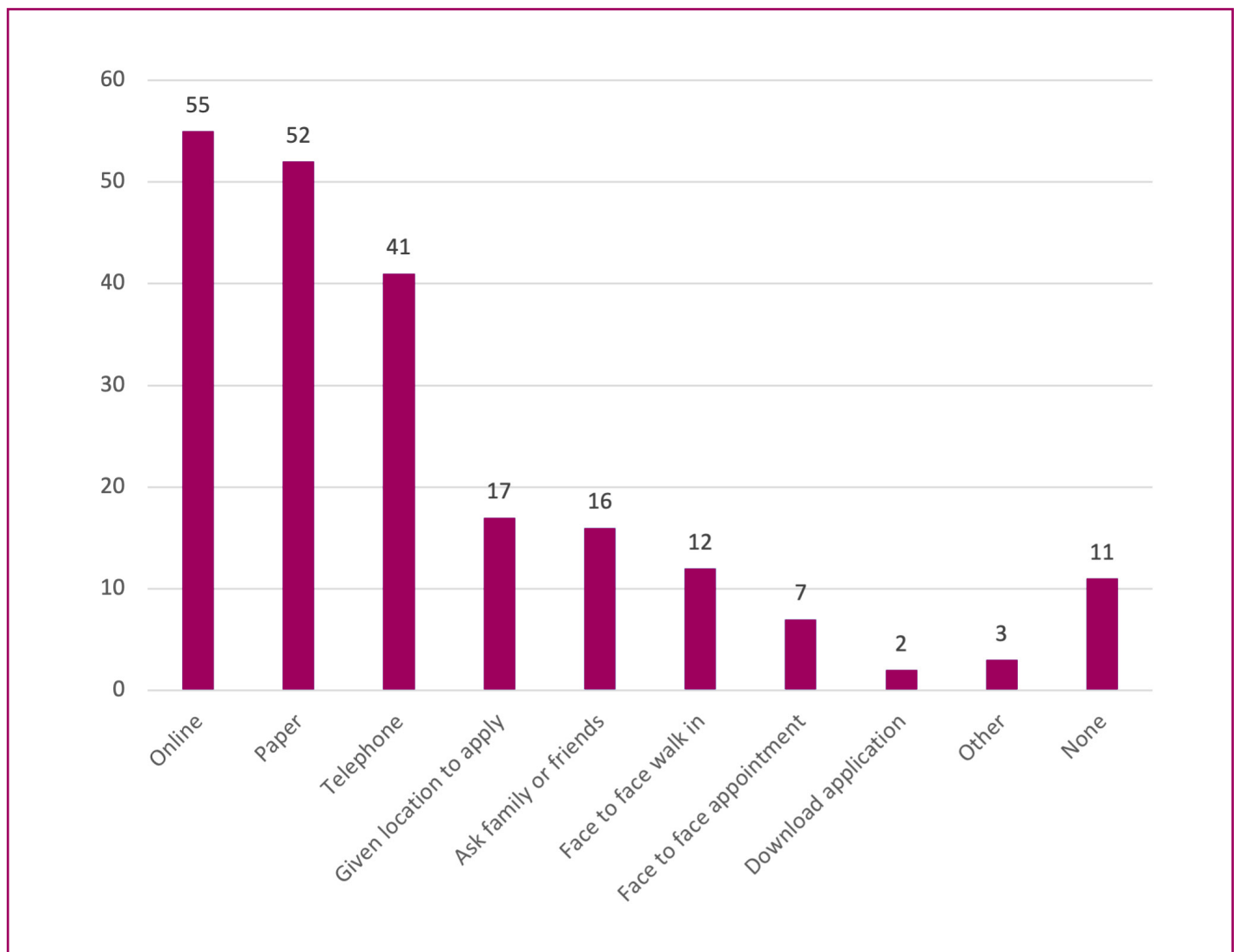


Chart based on the 216 successful calls to 110 councils.

## Other options

After the first suggestion, callers enquired about other ways to apply, especially if the staff member had initially suggested applying online. Sometimes the staff member offered more than one option straightway, while others suggested different ways during the conversation, or after prompting. The conversations were intended to be as natural as possible so the shoppers were not expected to check all the different ways of applying – if, for example, a paper application was suggested straightaway then they would not necessarily explore options.

## Paper and telephone claims

The two ways of making an offline claim independently from home are by completing a paper form or by applying over the telephone. From the total of 216 successful calls, mystery shoppers were given information about paper and/

or telephone claims on 161 occasions (75% of calls). While, as can be seen from the chart above, a paper or telephone option was initially offered in less than half of calls, during the course of the conversation other shoppers were told that one or both of these options were available. Overall, 93 (43%) of councils offered a telephone application and a very similar number, 92, (43%) were able to post out a paper application. Around a fifth of councils mentioned that paper forms could be picked up from council buildings or libraries. Most of these could also post out the form although in some cases this option was not offered.

The table below gives a regional breakdown of councils who offered a telephone and/or paper application or neither. It can be seen that London and Yorkshire and The Humber councils were less likely to provide these options while other areas such as the East of England were above average.

	Telephone application	Paper application posted out	Neither a paper nor telephone application offered
East Midlands	52%	39%	17%
East of England	50%	80%	5%
London	25%	25%	46%
North East	45%	45%	25%
North West	42%	29%	29%
South East	41%	50%	18%
South West	50%	38%	13%
Wales	31%	63%	25%
West Midlands	64%	55%	14%
Yorkshire and The Humber	29%	14%	62%
Total Average	43%	43%	25%

Table based on the 216 successful calls to 110 councils. Regional totals do not add up to 100% as some councils offered both telephone applications and others said a form could be picked up from a library or council building but didn't offer to post this out.

Sometimes callers were also told about ways to receive help with applications if needed.

“I was offered online, paper, telephone appointment and face-to-face appointment. She was very clear and gave me all the options, she told me not to stress my friend out. The sooner we can get the application in the sooner she can receive money.”

“The advisor said to get my friend to call them and arrange a phone appointment for someone to call them back from the benefits team to help my friend fill in her housing benefit form.”

“The staff member gave me two options to apply, phone or a face-to-face appointment.”

“The advisor showed empathy when I said I could not access the internet. They immediately put my mind at rest and said that it was okay and told me they would send the application forms in the post.”

Others only offered a paper or telephone application when prompted, sometimes with some reluctance.

“She insisted it would be much easier if a friend helped them. She said if that wasn’t possible then they could ring up and they could post one out.”

“At first the member of staff said the application can only be online, then they added that the friend could use the local library computer, and then added if that is a problem my friend could obtain from the library a form that can then be filled in with all supporting information and posted to the council.”

“I was told that I should go online to complete the application form. If I did not have access to a computer, then I could visit the town hall or any library and use a computer on-site. When I explained that I could not use the internet, the female staff member showed empathy and said I could visit the town hall and pick up a form. A staff member could, if needed, help me complete the application forms.”

One mystery shopper was initially told that they should apply online. When they reiterated that their friend was not online it was suggested they went to the library to get help with an application. It was only when the caller probed further that they were told telephone appointments were available.

There were also examples of people being informed that it would be slower to apply using a paper application.

“Said paper would take four to six weeks, telephone not possible but could get someone else to complete online on my behalf and would be instant.”

“The council employee asked if my friend had access to email, so I reiterated that she has no access to the internet or a smart phone. He suggested that she should send a letter into the council and request to have the forms sent to her by post. She could then fill in the hard copy of the forms and post them back to the Council. However, he did say that this method would take some time to implement.”



## **No paper or telephone applications**

As explained above, out of the 216 successful calls, 161 shoppers were told about paper and/or telephone applications either straightaway or after prompting. In this section we look at options offered in the other 55 calls. In summary:

- 22 were told they could get help from council staff at offices or hubs. Of these nine callers were told they could have a booked appointment with a council official, while a further 13 were not offered a booked appointment but were told the person could visit a council office or centre where they would get help.
- One was told the council was able to offer home visits.
- Nine were not offered help at council offices but were told they could get assistance at a local library.
- Three were directed to places where they could use a computer, but there was no mention of any help available.
- Six callers were not told about available help at council offices or libraries, but it was suggested they went to Citizens Advice or another voluntary organisation.
- Six callers were not given any options for support from the council or outside organisations but were told they would have to get help from family and friends.
- One was not given any options.
- Seven were referred elsewhere or were told the person themselves must call back.

## **Council booked appointments and drop in sessions**

The most common option offered was to go in person to a council building.

.....  
“The member of staff said the person could call in the Civic Centre and a member of staff will make the application online for them.”  
.....

“She suggested that she can book appointment at the nearest One Stop where application form can be filled up.”  
.....

However, in some cases face-to-face options were only offered reluctantly.

.....  
“[I was told that online] was the only option, when I said she was elderly they did state she could come into the town hall and they could help fill it out for her. There were limited opening hours, and no appointment was necessary. I did prompt for this though, it wasn't willingly offered.”  
.....

“Go to the council office property shop...but I had to ask questions to get to the right option from them.”  
.....

## **Attending the local library**

Libraries were mentioned 13 times altogether, and for nine people this was the only offer of support for a council run service.

Again, sometimes the library was only offered after the caller pressed for alternatives.

One shopper was told they couldn't apply without using the internet as people had to use the council's online portal. But the shopper added:

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“Only after prompting did they suggest a friend. Then more prompting to go to library, Citizens Advice, job centre etc.”

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“Initially, I was told that my friend should go online as it was the quickest and easiest way to complete the application...The only solution I was told was for my friend to visit one of the libraries.”

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## **Is visiting the council or a library an appropriate option?**

Being able to go to a venue and get face-to-face help with an application will be a good option for some people, especially if they do not feel confident completing forms themselves. However, this will depend on transport options and whether the individual's health makes it easy to get to the venue. In our view, a booked appointment is the best face-to-face option, giving people the confidence to know there will be someone to help and an expectation that they will be seen at a certain time.

While being able to turn up to ask for assistance without an appointment will be a suitable option for some, others will be reluctant to do this as they may fear a long wait in uncomfortable surroundings. Some will have health problems which may make sitting or standing for long periods difficult or may worry about getting home if buses are infrequent.

Some callers were directed to their local library. These may be familiar and comfortable spaces and library staff are there to help people. However, completing benefit applications is not a core area of work for library staff. Even if staff are willing and able to help, they may not have the time to sit down and go through an application with someone who has no digital skills and does not have an email address, which may be required.

Furthermore, to make an application for Housing Benefit and Council Tax Reduction, people need to provide personal details such as information about their income and savings, and bank account details. To be able to do this securely they need a private space where they cannot be overlooked or overheard, and this may not be possible in a public library.

Age UK knows that libraries often play an important role in communities, including access to computers and support to improve digital skills. But in our view, councils should only refer people for help with applications if there is a clear arrangement for staff to provide this service and if the library has suitable private areas.

## **Voluntary sector**

Voluntary organisations were suggested as sources of help in around one in 10 calls. This was most commonly Citizens Advice, although Age UK and housing organisations were also mentioned. Sometimes this was one of a number of options, but as above, six callers were not told about paper or telephone applications or help from council or library staff - only the voluntary sector. While voluntary sector organisations may get funding from councils, there was no suggestion in the calls that the councils had specific arrangements to refer people for help with applications for those who are offline. Local Age UKs regularly tell us councils refer people to them for help accessing services such as applying for a Blue Badge without any funding to do this.

Voluntary organisations are there to provide support. However, we do not feel it is appropriate for people to have to seek help with claims from voluntary organisations simply because they are not able to use the internet. Services are often hard pressed - people may have to queue for a drop-in session or have to wait for an appointment. Offline options enable people to maintain independence and ensure organisations have more time to help those who are in greatest need of their services.

## **Directed to a computer but with no help**

Three shoppers were directed to somewhere where they could use a computer but were not told about any available assistance. Clearly, this is not an appropriate option for people who do not use the internet and are not familiar with computers.

“She suggested the computers in the library or customer service at the town hall area, where I could find computers to use.”

Another shopper who had explained that her aunt did not have access to the internet was told applications could only be made online and it was suggested that someone who could help took her to an internet café or the library.

## **Getting help from friends and family**

In around 30% of calls it was suggested that people get help from family and friends and, as summarised above, in six calls this was the only source of help suggested.

“The staff member said [online] is the only way an application can be made so the person would need a friend with online connection to help them make the application.”

“I was informed someone who is computer literate would need to help and assist as applications are online.”

“I could do the application online for her with her permission. No other support was offered or advised.”

In other calls there was encouragement to seek help from others before eventually suggesting an alternative.

“After I explained that my aunt, who is almost 70 years old, does not have internet access but needs to apply for housing benefit and council tax reductions, the staff member initially enquired about my aunt’s location. I provided him with an address ...he then asked if I could assist with this matter, but I clarified that I live in the North and therefore cannot do anything. He informed me that the only way to apply is online and asked if there were any friends, family, or neighbours who could offer assistance. I informed him that she does not have anyone available to help. Eventually, he suggested that I advise my aunt to contact her local library, as they will certainly be able to assist her with her enquiry.”

Some older people have family and friends who can help, but not everyone does. And even if they do, they may not want to ask for assistance with claiming financial support. An older person may feel happy to ask a friend or neighbour to look up information, or book a ticket and reimburse them in cash, but they may not feel comfortable asking for help applying for a benefit which involves disclosing personal and financial information such as bank account details.

## **No offline options or sources of help suggested**

One shopper was told applications could only be made online and no other options or sources of help were suggested. The shopper said that the staff member did seem sympathetic to the situation but that it was “out of their control”.

## **Unclear what assistance was available**

In a further seven calls, shoppers were not given clear information about what options were available. In some cases, people were told that the person themselves had to ring back. For example, one shopper noted:

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“The staff member said the person would need to telephone and discuss their application with the specific area of the council and that unless I am that person, they could not help me further.”

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Others were told to contact different council offices or, in three cases, were referred to the DWP to apply for Universal Credit. People under State Pension age may receive help with rent as part of Universal Credit, but the shoppers were calling as, or on behalf of, an older person. We do not know if the member of staff did not understand the process or had not taken on board that the call was about someone who was a pensioner. So, had this been a real enquiry, it is unclear what options would eventually be offered, or indeed whether the older person would have persisted and enquired further.





# An inconsistent picture

The information provided above shows the different experiences across England and Wales. However, even within the same council callers were given different information.

Of the 55 calls where neither a telephone claim or a paper application was offered, 23 were to councils where the other shopper who rang the same council was offered a paper or telephone application.

For example, one caller was told that applications were all online and she would need to get friends and family to help, but the other shopper ringing that council on a separate occasion was told a postal form could be sent out. Another caller was informed that best thing was a booked appointment at the council and no other options were given. However, the other shopper ringing that council was asked about her friend's circumstances and whether she had a preference about how she would like to apply and was then offered a telephone application.

## **What would happen in practice?**

The calls were made by mystery shoppers who were tasked with finding out about the service and options offered. As can be seen above, four callers did not get through to speak to a person, others had to call several times, and while waiting to get through may have heard a recorded message telling them to claim online. Once through to a person the caller sometimes had to prompt to be offered a suitable option for someone who is not online.

Furthermore, when the option was to visit a council office or library, we do not know whether the venue was easy to get to or whether there were always staff on hand to help. And in a number of calls the council did not offer any assistance with a claim if someone is not online.

In summary, while some shoppers got through quickly and were immediately offered one or more suitable ways of applying, others had to prompt for options, and it was not always clear how easy it would be to proceed. In a real situation, an older person reluctant to ask for help in their first place may not be as persistent as the mystery shoppers and may have not taken the next steps and made a claim.

It should also be noted that, as stated earlier, this is only the first step in the process. In this study we only looked at ways people can apply but did not look into the actual process and experience of making a claim.



# Customer service

As well as considering the time it took to get through and the options offered, the mystery shoppers were asked to record a range of measures linked to the service offered. This included the way they were greeted and how helpful and empathetic the staff member was.

Good customer service and a friendly approach not only make the experiences more pleasant but can also be important in ensuring that the caller feels able to ask questions, understands their options and ultimately, feels able and willing to go ahead and make a claim. Some older people are reluctant to claim their entitlements and even making that first telephone call could be a big step. A supportive and encouraging conversation with a staff member could make all the difference to whether someone goes ahead and claims.

Although in some cases it was difficult to find a suitable option, the 216 shoppers were generally positive about the staff members' approach. Some of the findings include:

- 213 (99%) reported being greeted in a friendly manner.
- 200 (93%) felt that the staff member was 'enthusiastic about the prospect of helping'.
- 165 (76%) said they demonstrated 'empathy towards the situation' presented.

Callers were also asked to report on the final stages of the call and their overall experiences. Some of the findings are:

- 129 (60%) said their next steps were explained to them.
- 180 (83%) said it was fairly, very, or extremely easy to complete their enquiry.
- 168 (78%) described their overall experience as excellent and good.

There were some negative comments. For example:

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"The staff member came across as being brusque and rushed."  
.....

.....  
"I was not shown any empathy at all. The staff member wanted to deal with me quickly to speak to the next customer."  
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.....  
"If this was a genuine query, I feel that I would have felt lost and confused. Being passed on to another service [Citizens Advice] would have made things more complicated and confused the situation."  
.....

.....  
However, the majority were positive about the way they were dealt with even when options to claim were limited.  
.....

.....  
"She did go and search for a paper form to send however she said there wasn't one anymore. She did say it isn't very good for non-internet users. It was out of her control she was very helpful."  
.....

.....  
"Advisor was great. Welcoming tone and great rapport."  
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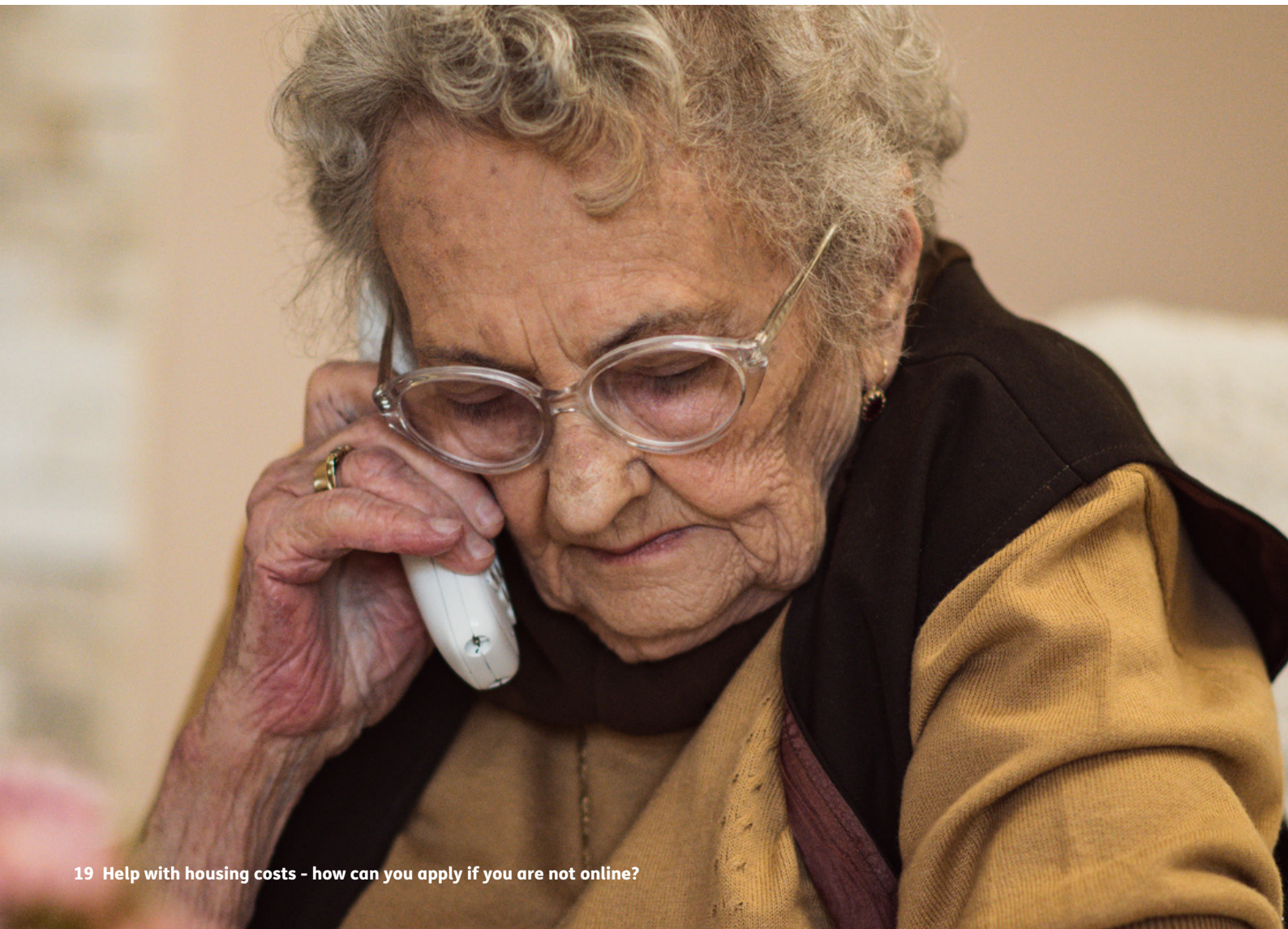
.....  
"Very empathetic and effective solution suggested. Did not feel disadvantaged or that I was an inconvenience because I was not online."  
.....

## **Regional scores for customer service**

Mystery Shoppers Ltd provided an overall measure for customer service combining a range of scores covering questions around areas including: the welcome and greeting, how staff dealt with enquiries, how helpful staff were, and closing questions. The average overall score was 80%. This ranged from 70% for Yorkshire and The Humber to 84% for the South West.

Overall customer service score by region

South West	84%
West Midlands	83%
East of England	82%
East Midlands	82%
North East	81%
North West	81%
South East	81%
London	78%
Wales	78%
Yorkshire and The Humber	70%



# What should councils offer?

Many people are able to complete forms online and, if systems are well designed and easy to use, most who are digital engaged will choose an online system. However, public sector providers need to ensure there are offline alternatives. This is not only to provide a good service to individuals, but to meet their obligations under the Equality Act 2010.

The Act's Public Sector Equality Duty means public bodies should be considering the needs of those with protected characteristics which include age and disability, and equality considerations should be reflected in the design of policies and the delivery of services. As digital exclusion is linked to age and disability, we believe if councils are not offering appropriate offline ways of accessing services, they are not fulfilling their equality duties.

While local councils are often under financial pressure, this study shows that it is possible to offer choice and good customer service, and that many councils do. Furthermore, ensuring older people living on low incomes can easily access financial entitlements and meet essential costs, could help them continue to live independently at home, potentially reducing the need for additional support.

Age UK believes all public bodies should offer easy to use, offline ways to access services and to proactively tell people about different options. For support such as applying for Housing Benefit and Council Tax Reduction:

- The ideal situation is for people to be given the choice of a paper form, a telephone application or a face-to-face council booked appointment. This would enable someone to apply from home independently, if they are able to do so, but provide support if needed.
- A good service is one that offers either a paper or telephone application, alongside the option of a booked council appointment or drop-in service.
- Although we would like councils to routinely provide a paper or telephone application as part of their service, only offering a face-to-face council run service is still a satisfactory route as long as checks are made to ensure that the individual can easily travel to a suitable venue. If not, there needs to be an alternative option, such as a home visit or a telephone or paper application specifically aimed at those who cannot get to an office. Similarly, there may be people who, for example, cannot manage a telephone application and who will need an alternative.
- Libraries may be suitable options for a face-to-face service but only where it is agreed that staff there can provide an online form-filling service to people with no digital skills, and there are private areas where computers cannot be overlooked, or conversations overheard.
- Independent charities and voluntary organisations that provide information and advice play a valuable role in helping people access support, but they should not be expected to provide support with applications if the only reason people need that help is because they are not online (that is, unless the council has specifically funded the service to do so).
- Getting help from family and friends may be suitable for some older people, but not everyone has someone to help, or they may not wish to share details, bearing in mind that claims require personal and financial information. People should not have to rely on friends and family to access a vital public service.

We recommend that all councils review their services to ensure that:

- people are always offered at least one offline option that is suitable given their circumstances and, preferably, a choice of ways to apply
- people are made aware of offline options, and it is easy to find out about these
- staff are fully trained so that they know about, and proactively offer, different options
- telephones are answered promptly, and it is easy to reach a member of staff who can help in a sympathetic way.

Central Government also has its part to play. The Government should issue national guidance to public bodies setting out what they need to do to ensure easy access to services for people who do not use the internet in order to meet their duties under the Equality Act 2010. It should also ensure that councils receive enough funding to provide offline services.



# Increasing digital skills and confidence

While this study has focused on options for people who are offline, Age UK wants everyone to have opportunities to gain and improve their digital skills so they can confidently and safely benefit from digital technology, if they are able to do so. Many organisations, including Age UK<sup>12</sup> and Age Cymru in Wales, have considerable experience and skills working in communities to provide support to increase digital inclusion based around the needs of the groups they work with. In our view most older learners need ongoing support, tailored to their needs and preferences, and often this is most effective when delivered on a one-to-one basis.

We can see great value in the private, public, and voluntary sectors working together to increase digital engagement; however, we believe central Government should play a greater role in co-ordinating provision and identifying and potentially funding work to fill gaps in provision. As part of its role, the Government should lead on the development of a long-term, fully-funded Digital Inclusion Strategy to support people of all ages who want to go online to do so, as well as setting out how services will be accessible to people who are not online. The last such strategy was produced in 2014, so now needs updating as digital support should reflect current needs and technology in order to successfully ensure that everyone who can benefit from being digitally engaged is able to do so.

## Supporting older people to increase digital skills

Organisations supporting older people often work through Digital Champions who are paid staff and volunteers, trained to have the skills and knowledge that they need to support older people to gain digital skills and stay safe online. Sometimes they first need to motivate people to get online, and then, if they are inspired to learn, help them to develop their digital skills and confidence by providing flexible, learner-led digital skills sessions that focus on what they are most interested in. This might be making video calls, pursuing hobbies, or learning how to shop online. In time, they may also feel confident to do other activities which could include applying for financial support and providing personal and financial details. For some people cost is an important barrier and organisations may also be able to provide information and help with the cost of technology and connectivity such as laptop loan schemes.



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12. More information about Age UK's work can be found on our website and many local Age UK organisations also run their own digital support services. [www.ageuk.org.uk/our-impact/programmes/digital-skills/digital-champions/](http://www.ageuk.org.uk/our-impact/programmes/digital-skills/digital-champions/); [www.ageuk.org.uk/our-impact/programmes/digital-skills/](http://www.ageuk.org.uk/our-impact/programmes/digital-skills/)



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