

**Cambridge** Centre  
for Housing &  
Planning Research



**Places  
for People**

# Digital exclusion and the cost of living crisis

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## 1. Executive summary

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While many of the causes and challenges of digital exclusion are now well understood, the cost of living crisis provides an important context in which to revisit these issues. Experiences of digital exclusion are strongly linked to deeper socio-economic inequalities, which are being exacerbated by the cost of living crisis. With greater numbers of people being pushed into poverty, and the internet becoming an ever-more important way of accessing online services – including support with the cost of living – evidence on the relationship between digital exclusion and the cost of living crisis is timely and necessary.

This report presents the results of research undertaken by CCHPR and Places for People, drawing on focus groups with residents living in housing managed by Places for People, staff of Places for People, staff of other housing providers and telecommunications companies, and charity volunteers. It highlights how the rising cost of living can exacerbate digital exclusion, and vice-versa, and how this relationship can disproportionately affect those who are already socio-economically disadvantaged. The report then identifies how housing providers can respond to these challenges and makes several recommendations for tackling digital exclusion in the context of the cost of living crisis.

### 1.1. Summary of key findings

#### **The importance of being online**

- Internet access is still essential for most, for reasons which include the ability to find information and news, maintaining social contact, and accessing public services.
- The cost of living crisis has heightened the importance of being online due to the growing need for people to access help with living costs, and the opportunities to find savings on goods and services that being online provides.
- Needing to complete important tasks online, including job, housing and welfare benefit applications, can put those with limited internet access at a further disadvantage. Relying on public or communal Wifi, for example, can mean an unreliable or slow connection which restricts opportunities to break the negative feedback loop between digital exclusion and poverty.

### **Maintaining online access during the cost of living crisis**

- Focus group participants often reported that they found it necessary to prioritise maintaining internet access, despite the adverse impact on their finances of increasing broadband and device costs.
- There are limited opportunities to save money on a broadband subscription compared to other goods and services, and awareness of social broadband tariffs is low.
- The cost of getting online and keeping up with new technology compounds the challenges regarding digital skills, confidence, and security concerns which often affect the levels of digital exclusion experienced by older people in particular.

### **Relationship to socio-economic and housing circumstances**

- People's experiences of digital exclusion are shaped by their wider socio-economic circumstances, including their housing situation, which also influences their ability to increase their level of digital inclusion. Residents of temporary accommodation, for example, usually cannot access their own broadband contract within their living space.
- People's ability to use the internet can fluctuate over time. This is shaped by cost of living pressures including having to keep using an older device with limited capability, and being unable to charge a device due to running out of prepayment credit for electricity.
- People on the lowest incomes, including residents of temporary accommodation, often rely on a smartphone and mobile data to access the internet. This means having to restrict their usage or commit to an often expensive unlimited data package.

### **The role of housing providers**

- Housing providers can play a crucial role in supporting people with the rising cost of living and in achieving greater digital inclusion, for example, by disseminating information about help available and providing training and staff support with getting online.
- It is important for housing providers to know their residents, to be able to respond to their needs and target support appropriately.

- Maintaining a targeted and varied communications and services offering is important for housing providers and other service providers, to ensure people in need do not miss out on key information and are not excluded from support being offered.

### **Tackling digital exclusion**

- Successfully mitigating the challenges associated with digital exclusion requires a holistic and long-term approach which engages with the underlying causes, including poverty. This need will only become greater as the cost of living crisis continues to stretch household finances and push more people into poverty.
- Housing providers will be unlikely to be able to make tackling digital exclusion a consistent priority unless it becomes a higher profile government priority first, with corresponding support mechanisms.
- Participants in the research recognised the need for a stronger, joined up approach to tackling digital exclusion, across sectors and scales. Housing providers, business, individuals, charities, and government all have an important role to play.

## **1.2. Recommendations**

### **Comprehensive strategy**

- Strategies to address digital exclusion should engage with the underlying problems caused by poverty. This requires government to play an active role in tackling poverty, through targeted support measures for the cost of living, and wider welfare policy interventions.
- A joined-up approach to addressing digital exclusion is needed, which includes a national level response across government departments and not in policy silos. Housing providers and private companies – particularly internet providers and telecommunications companies – also have a major part to play.

### **Infrastructure and internet provision**

- Internet access at home should be treated as an essential utility for all households. Government must act on its promise to deliver gigabit-capable broadband to 99% of premises by 2030; having already revised this from an initial target of 2025<sup>1</sup>.

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<sup>1</sup> <https://commonslibrary.parliament.uk/research-briefings/cbp-8392/>

- Internet connectivity should be designed into new housing development to remove infrastructural barriers to people getting online within the private space of their home. This should include installing the necessary cables for broadband access during construction, and local authorities could make use of their regulatory powers through the planning system to require developers to ensure appropriate connectivity is available within new housing.
- Broadband provision should be retrofitted into existing development wherever possible. Government should make funding available to support this, in the way it has done so to enable housing providers and owners to make properties more energy efficient<sup>2</sup>.
- Greater information about the internet connectivity available within housing should routinely be offered by housing providers (private and social) to potential residents. Connectivity ratings such as Wired Score<sup>3</sup> could be used to facilitate this.
- Telecommunications companies should ensure that social broadband tariffs are widely available to those on low incomes, and that these are advertised consistently. Currently this is voluntary for providers, and although the number of providers offering social tariffs has increased significantly since the former Department for Digital, Culture, Media and Sport<sup>4</sup> strongly encouraged providers to introduce them, take-up remains low<sup>5</sup>. Government should therefore use regulatory powers to require broadband providers to offer and consistently advertise a social tariff in a prominent position on their website and within television, social media and printed media campaigns, alongside their mainstream packages. This would maintain a level playing field for providers and raise awareness of the availability of social tariffs.

### Skills development

- Ongoing support for the development of skills and confidence is needed to ensure that people can maintain levels of digital inclusion. Particularly for older people with limited previous experience of being online, housing providers can make an important contribution by providing staff support and training to enable residents to access key information and services online, in a safe environment.
- Training and support should be tailored to the audience. In-person support such as a series of group classes would likely be impactful for users with very limited digital

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<sup>2</sup><https://www.gov.uk/government/news/18-billion-awarded-to-boost-energy-efficiency-and-cut-emissions-of-homes-and-public-buildings-across-england>

<sup>3</sup> <https://wiredscore.com/>

<sup>4</sup> The Department for Digital, Culture, Media and Sport was replaced by the Department for Science, Innovation and Technology, and the Department for Culture, Media and Sport, in 2023.

<sup>5</sup><https://www.ofcom.org.uk/news-centre/2023/half-of-low-income-households-in-dark-over-broadband-social-tariffs>

skills and confidence, while online resources or support sessions would suit those who are seeking to further develop their existing skills.

- Staff employed by housing providers should be provided with regular opportunities to refresh and develop their own digital skills. They should also be regularly updated with information regarding the digital support available to residents. This would help staff play an active role in supporting residents in getting online, and act as a key source of information on support available, including on the availability of social broadband tariffs.
- Digital skills should remain a key part of the educational curriculum for younger people. Corresponding support, including device loans, should be made available to households which are digitally excluded.

### **Targeted service provision**

- Additional equipment, devices, and data may be needed to enable internet access for the most disadvantaged groups living on sites that are hardest to service with affordable broadband connections, such as temporary accommodation. However, such households are unlikely to be able to afford this without support. Additional provision could therefore be supported by targeted assistance from government, housing providers, telecommunications companies, and voluntary sector organisations. This could significantly improve the ability of some of the most disadvantaged groups to access crucial services, including housing and welfare provision.
- Housing providers should consider how they can best target communications with their customers. This could include gathering more detailed information on people's levels of digital access when they first become residents, and further customer-oriented research to identify which groups are most likely to be unable to receive and respond to online communications. This information could also be used to help housing providers better understand the needs of their residents, and to target support with getting online - including providing information about social broadband tariffs, where applicable.
- Where people cannot access online services and information, providers should maintain a varied communications offering so as not to disadvantage them, particularly in the case of cost of living support and welfare services. This research has suggested that this is particularly important with regards to people in retirement living and temporary accommodation settings.



## 2. Introduction

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### 2.1. Background

This report presents the results of research undertaken by CCHPR and Places for People on the relationship between digital exclusion and the cost of living crisis. While many of the causes and challenges of digital exclusion are now well understood (see section 2.2), the cost of living crisis provides an important change of context in which to revisit these issues. Sharply rising costs of living since 2021 are pushing growing numbers of people into poverty (Joseph Rowntree Foundation 2023) and have had a disproportionate impact on those who are already the worst off (Trust for London, 2023). This research is timely, coinciding with an inquiry into digital exclusion and the cost of living launched by the House of Lords Communications and Digital Committee (UK Parliament, 2023).

This focus is particularly significant given the findings of previous CCHPR research that digital exclusion is closely related to poverty, and that people's experiences of digital exclusion are mediated by housing inequality (Holmes et al., 2022a, 2022b; Holmes and Burgess, 2022). The cost of living crisis is therefore likely to have exacerbated already-existing challenges associated with poverty, in addition to impacting people's levels of digital exclusion in new ways. For instance, people with lower incomes often have a narrower use of the internet than higher income groups (Helsper and van Deursen, 2017), while digital exclusion can make it more difficult for people to find jobs (Robinson et al., 2015), with clear financial implications. Limited internet access can also lead to missed opportunities to save money, such as finding deals via online shopping (ONS, 2019). Similarly, the growing tendency for services to be delivered online by default (Institute of Development Studies, 2022) raises the likelihood that people who are not online will miss important information about support available to help with the cost of living.

This project, conducted between December 2022 and April 2023, therefore focused on the interaction between people's experiences of digital exclusion and the cost of living crisis. In addition to understanding how this relationship is evolving, and how it relates to underlying inequalities, the research sought to identify practical steps for addressing the resulting challenges. The next section of this report outlines what is already known about digital exclusion and the cost of living crisis, and explains the aims and methods of this research.

### 2.2. Digital exclusion and the rising cost of living

When people have limited use of the internet, or are not able to get online at all, they are understood to be digitally excluded. Digital exclusion takes many forms and can include a

lack of access to appropriate devices (such as laptops, smartphones, or tablets), a lack of access to reliable internet connections (via broadband or mobile data), difficulties with the skills needed to be able to use digital devices effectively, and low levels of motivation to get online (Holmes et al., 2022a). Importantly, digital exclusion does not only refer to the experiences of people who are completely offline. Rather, people encounter varying degrees of digital exclusion, depending on a range of factors, and therefore have varied experiences of it (Yates, 2020). For example, using the internet via a smartphone on pay-as-you-go data affords some level of access to online opportunities, but limits people's level of digital inclusion compared to someone using a desktop computer on unlimited broadband, as some activities (such as applying for jobs online) can be more difficult on a phone (Napoli and Obar, 2014).

There are numerous factors which affect an individual's vulnerability to digital exclusion, including age (Davidson, 2018), ethnicity (Poole et al., 2021), education level (Helsper and van Deursen, 2017), and housing circumstances (Holmes et al., 2022b). Importantly, the link between digital exclusion and poverty is widely recognised. Indeed, the cost of getting online can be prohibitive for people on low incomes, with Ofcom (2022) reporting that 11% of surveyed households either with an income of less than £10,399 per year or in receipt of means-tested benefits struggle to afford getting online and are more likely to cancel their broadband contracts. Further, people with lower incomes often have a narrower use of the internet than higher income groups, meaning low-income groups may have worse access to some online opportunities (Helsper and van Deursen, 2017). Importantly, digital exclusion itself has been shown to have negative implications for people's finances, as digital exclusion can make job searches more difficult (Robinson et al., 2015), reduce people's chances of finding well-paid work (ibid.), and limit opportunities to find good deals via online shopping (ONS, 2019).

Given that the rising cost of living is pushing growing numbers of people into poverty in the UK (Joseph Rowntree Foundation, 2023), it follows that digital inclusion may suffer as a result. Indeed, the 'cost of living crisis', which refers to the serious difficulties created for many households by the rapid rise in the cost of basic goods and services since the end of 2021, has resulted in many people struggling to pay their bills (Makortoff, 2022). The cost of living crisis is known to be having a disproportionate impact on those who are already the worst off (see Trust for London, 2023). Food costs are a particular issue, with over 18% of households reporting that the rising costs meant they were having to eat less food or skip meals in September 2022 (Food Foundation, 2022). Fuel and energy costs have also risen sharply, such that the number of UK households experiencing fuel poverty has risen from 4.5 million to 7.5 million since October 2021 (NEA, 2023). Importantly, low-income groups often live in poorly insulated homes which are more expensive to heat (NEA, 2022), and because

energy costs often represent a higher proportion of low-income households' budgets, rising prices are felt more sharply by this group.

Given that people on low incomes are understood to be more likely to experience digital exclusion than higher income groups, how exactly the rising cost of living is affecting people's access to online opportunities – and how access to online opportunities affects people's ability to cope with the rising cost of living – demands attention. Existing research highlights that experiences of getting online are shaped by the offline circumstances of people's lives (Helsper, 2012), and that different aspects of poverty interact to produce particular manifestations of digital exclusion (Holmes and Burgess, 2022). For instance, being housed in temporary accommodation can prevent people from signing broadband contracts if they do not know how long they will be living there for, while being unable to get online can present a barrier to applying for suitable long-term accommodation (ibid.). As such, the impacts of the rising cost of living on the circumstances of people's lives is likely to affect their experiences of getting online. This report therefore examines the key ways in which this relationship between the cost of living and digital exclusion has emerged over the past several months.

### 2.3. Research aims and methods

This research aim was to understand the relationship between digital exclusion and the rising cost of living. This was guided by the following questions:

- Can the increase in the cost of living exacerbate digital exclusion? Why?
- And vice versa, can rising living costs be worsened by digital inequality? Why?
- Who will be affected the most by this negative feedback loop between digital exclusion and the rising cost of living?
- What can housing associations do to support their tenants to address digital exclusion, in the light of rising living costs?

The research was conducted in two stages. The first was a literature review of existing academic and grey literature, to develop understanding of the relevant aspects of digital exclusion and the cost of living crisis. Previous work undertaken by CCHPR (Holmes et al., 2022a, 2022b) had identified relevant literature, which was supplemented by online searches to capture more up to date research. This stage resulted in a full literature review (Karampour and Burgess, 2022), which has been summarised in section 2.2 of this report. A detailed literature review about digital exclusion, and a report on its relationship to housing

inequality, are available on the CCHPR website:

<https://www.cchpr.landecon.cam.ac.uk/Research/Start-Year/2022/digital-poverty-uk>.

The second stage of the research captured the perspectives of a range of stakeholders with experience of digital exclusion and the cost of living crisis. This included residents living in housing managed by Places for People, staff of Places for People, staff of other housing providers and telecommunications companies, and charity volunteers. Experiences and views were collected through six different focus groups, as follows:

- 1) A focus group with staff from across Places for People, including those with responsibility for customer-facing services, housing infrastructure and maintenance, and organisational policy. This session aimed to gather staff experiences of the challenges customers face with digital exclusion, and what is being done by Places for People to combat these issues, in the context of the cost of living crisis.
- 2) Four focus group sessions with Places for People residents, across a series of housing settings. The first took place in a retirement living development, the second was at a temporary accommodation site, and the final two were held online, attracting participants from across Places for People's housing portfolio. These focus groups explored how residents understand and experience digital exclusion, the impact of the cost of living crisis on this and on other aspects of their lives, as well as the support that could assist with these challenges.
- 3) A focus group with a range of stakeholders with experience of digital exclusion, including staff from Places for People and other housing associations, staff from technology companies, and charity volunteers working with people experiencing poverty. This session focused particularly on possible solutions to the challenges associated with digital exclusion.

Each focus group was recorded and transcribed, and the transcripts were analysed to identify key themes which help to address the research aim and questions. The next section presents the results, which are supported by selected quotations from the focus groups. Section 4 then concludes the report and outlines recommendations for how the challenges arising from digital exclusion and the cost of living crisis should be addressed.

## 3. Findings

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This section presents the findings of the research, by theme. Together, the results highlight the challenging relationship between digital exclusion and the cost of living crisis, and how this can disproportionately affect people already experiencing significant socio-economic disadvantage. The findings also demonstrate that this requires a joined-up response, and the report therefore ends with recommendations as to how the problems arising from digital exclusion within the cost of living crisis can be addressed.

### 3.1. The importance of being online

Participants in the research largely felt that maintaining internet access was essential, for reasons including the ability to find information and news, maintaining social contact, and accessing public services. One resident in housing managed by Places for People spoke for many in stating that “everything’s done online these days, so you need it [internet access]” (Residents focus group 2, 2023).

The cost of living crisis has also heightened the importance of using the internet to save money and access help with living costs, and many focus group participants agreed that being online was a key way of finding out about available support. People experiencing digital exclusion therefore risk missing out on help with the cost of living crisis. For example, one resident explained how “DWP are offering people on benefits an extra £900, people that are not online are not going to find out about that” (Residents focus group 2, 2023). With such support measures often administered and advertised online, including the Government’s Energy Bills Support Scheme, opportunities to access financial support can be missed. Another focus group participant highlighted this in reference to an initiative supported by the National Grid in which users are rewarded for saving energy at certain times:

*“I had an email from British Gas last night to join an energy saving scheme, so if I didn’t have an email address I wouldn’t get that. So people who need the discount won’t be getting it” (Places for People staff focus group, 2023).*

The importance of being able to access information about cost of living support online is highlighted by the widespread lack of awareness of social broadband tariffs, which are available to those who receive certain state benefits. However, research by Ofcom (2023) shows that 53% of eligible households remain unaware that social broadband tariffs exist, while only 5.1% of eligible households are signed up to one. Demonstrating this problem, one focus group participant reported that they had only recently found out - through a

conversation with a neighbour - that they could access a social broadband tariff, despite having been eligible for several years (Residents focus group 2, 2023). Raising awareness of existing support measures including social broadband tariffs is crucial, particularly for those already experiencing digital exclusion, who are unlikely to be reached by digital advertising. As one housing professional stated:

*"Providers could do more to advertise those ... [and] in terms of what we can do as a housing provider, I think it's just spreading the word as much as possible" (Stakeholder focus group, 2023).*

Being online also provides access to more localised support with the cost of living. For example, residents at a temporary accommodation site highlighted how they often relied on online apps such as OLIO and Too Good to Go, which allow people to collect unsold food from local restaurants and shops before it goes to waste (Residents focus group 2, 2023).

Furthermore, the ability to compare prices, particularly for energy tariffs and insurance, was recognised as a key opportunity of being online. While some participants expressed distrust over price comparison websites, and others had limited experience of using them, most felt that being able to compare goods and services online was beneficial. A resident explained that "I don't use comparison websites, but what I do is a comparison myself, particularly for insurance" (Residents focus group 4, 2023), highlighting how internet access provides people with valuable information for helping navigate the rising costs of living.

### 3.2. Maintaining online access during the cost of living crisis

As "the internet is essential these days" (Residents focus group 2, 2023), including for accessing information on cost of living support and on ways to save money, focus group participants often reported that they felt it was necessary to maintain internet access. This frequently came despite the impact of increasing broadband and device costs, which participants felt they had to absorb, given the limited opportunities to save money on a home broadband subscription, compared to other goods and services:

*"If you go out shopping, you might go to one shop, buy some goods because they're always cheaper there, and go to another shop for other goods ... you can't do that with your broadband" (Residents focus group 4, 2023).*

*"I just wish that the prices would remain down rather than going up, because it's [internet access] so important ... Your car is a necessity, but at the same time you can avoid using your car" (Residents focus group 4, 2023).*

Alongside a broadband subscription, the costs of a device are significant, particularly for people with a low income. As one focus group participant explained:

*"How many can afford a contract, and the computer? ... A lot of people here have got phones that only make calls, maybe send a text, not smartphones ... It's a lot of money to us" (Residents focus group 1, 2023).*

For older participants reliant on a pension as their only source of income, this was felt to be a major barrier to getting online (Residents focus group 1, 2023), alongside a lack of digital skills and confidence which often contributes to the digital exclusion experienced by older people (Davidson 2018). The pace of technological change encompasses many of these challenges, and a resident of retirement housing explained that technology "changes so quickly, and because of our age we can't keep up" (Residents focus group 1, 2023). This also generates pressure on people to upgrade their devices in line with new releases. Even for younger people, this means that the cost of a new device can leave them having to keep using an outdated device with limited capability. A charity volunteer had witnessed this among people they supported, recalling that:

*"The reason why they stick with them is they can't afford a new one, and they can't take it on a monthly contract because they're not working. So they're stuck" (Stakeholder focus group, 2023).*

Similarly, it was reported that the high cost of electricity can prevent people from using their devices as much as they wished to, particularly for those using a prepayment meter. With low-income households the most likely to be paying for energy this way, recent research from Citizens Advice (2023) has found that 1 in 3 people on prepayment meters had their energy supply disconnected at least once in the past year because they could not afford to top it up. A participant explained:

*"People say sometimes they've run out of electric, so they can't actually charge up their devices. So that's a problem, because a lot of people where we live are on cards, where you pay for your electric by card, which is more expensive, and they decide not to try and charge up the devices as much as they used to" (Stakeholder focus group, 2023).*

While people in this situation may have access to the internet in theory, their ability to use it may fluctuate depending on whether they can afford to top up their electricity meter. This can also be true for people relying on their phone to access the internet, depending on the

device and data package they have. For example, one resident in temporary accommodation reported how:

*"I haven't got unlimited data, so you've got to limit it. I only use my data when I want to go out, [or] if I need to" (Residents focus group 4, 2023).*

This compounds the limitations of accessing the internet using a smartphone compared to other devices, such as a laptop (Napoli and Obar, 2014). Yet, people's experiences of using mobile data to maintain internet access varied. While older people who had not previously been 'online' reported that they were less likely to invest in a new device or broadband subscription given the rising cost of living (Residents focus group 1, 2023), other participants felt it was necessary to prioritise staying online. For example, a resident of temporary accommodation explained that the internet provided crucial "contact with the outside world for us" (Residents focus group, 2023). However, residents of temporary accommodation are likely to have limited options for extending their level of digital inclusion, including not being able to take out a longer-term broadband contract (Holmes and Burgess, 2022). This led several participants who lived in temporary accommodation to keep paying for a mobile data package, despite the cost:

*"I pay about £30 a month for unlimited, because I use it every day" (Residents focus group 2, 2023),*

*"You can't really drop paying for a service which is such as massive door to applications, information, and communication" (Residents focus group 3, 2023).*

This necessity means that the rising costs of maintaining much-needed internet access, albeit at a constrained level, are likely to have the greatest impact on people who are already disadvantaged. This aligns with research that shows the impact of the cost of living crisis has had a disproportionate impact on people with low incomes (Trust for London, 2023).

### 3.3. Accessing services

Accessing services is a particular challenge for people who are not online or whose level of digital inclusion is low, given the growing tendency for services to be delivered digitally by default (Holmes et al., 2022a). Particularly in the case of older participants, many felt that their engagement with the internet was being forced by the need to access services online. For example, one participant reflected:



*"The digital age is causing problems for the elderly, and unfortunately, when people organise these systems, they forget about the number of people who either can't afford it or are unable to access the internet" (Residents focus group 3, 2023).*

A common challenge raised by focus group participants was the difficulty of completing online application forms without a reliable internet connection or device with the required capability. This was felt to be particularly problematic in the case of housing and job applications, where the requirement to complete long application forms could mean that progress was lost if the internet connection failed. For example, one resident expressed their frustration that this had happened when using an unreliable communal Wifi connection within their accommodation:

*"It's happened to me a few times, if you're doing an online application or filling something in ... if the Wifi was to go, you have to then reconnect and do it again (Residents focus group 3, 2023).*

This demonstrates how even if people have a baseline level of internet access, this can change over time (Yates 2020). Needing to respond to emails or complete applications that are time-sensitive can exacerbate this challenge. This can have major financial ramifications, if, for example, someone needs to complete administration in relation to their University Credit payments. The following testimony reflects this challenge:

*"I find one of the most important is your Universal Credit online thing, because they're constantly adding things to it, and you can see you've got a message but you can't open it because you have no Wifi or data left" (Residents focus group 2, 2023).*

Similarly, focus group participants who were living in temporary accommodation reported the need to quickly apply for permanent accommodation, when it becomes available via the online platform Home-Link. As one resident explained:

*"The most important thing to have Wifi for is Home-Link. You don't want to be spending 5 minutes coming downstairs, and someone's already taken it [the available property]" (Residents focus group 2, 2023).*

This relationship therefore becomes mutually reinforcing, whereby people experiencing high levels of digital exclusion within temporary accommodation are prevented from accessing

more permanent housing, and with it the ability to achieve a higher level of digital inclusion (Holmes and Burgess, 2022).

For many, the cost of living crisis has made reliable internet access more expensive and more difficult to maintain, at the same time as the internet has become increasingly important for accessing support and finding ways to save money. In the words of a housing professional, this relationship shows that “being digitally excluded plays into a broader ecosystem of ‘haves and have nots’” (Places for People staff focus group, 2023). This means that the most disadvantaged groups, such as those living in temporary accommodation, are likely to experience the most ill-effects from the rising cost of living, which can further impact on their level of digital inclusion. The next section considers these connections between digital exclusion, the cost of living crisis, and wider socio-economic circumstances.

### 3.4. Relationship to wider socio-economic circumstances

People’s experiences of digital exclusion vary according to the offline circumstances of their lives (Helsper 2012), and different aspects of poverty interact to produce particular manifestations of digital exclusion (Holmes and Burgess, 2022). As previously explained, this is especially evident in the experience of the most disadvantaged groups. For example, one focus group participant reported on their work with refugees, whose particular experience of digital exclusion is shaped by what were felt to be more immediate priorities:

*“They live on £5 a day, so they’re just concentrating on food at the moment, and digital access comes afterwards” (Stakeholder focus group, 2023).*

Likewise, a housing professional recalled how “some of our teams are seeing more people at crisis point”, and that for residents in these cases, “digital exclusion is not on their agenda”, as households with the lowest incomes are focused on what they consider to be more urgent financial priorities (Places for People staff focus group, 2023).

#### 3.4.1. Housing

Prior to reaching crisis point, the evidence suggests that people have tried hard to maintain their level of digital inclusion, despite rising costs (section 3.2). However, broader socio-economic circumstances, including their housing situation, strongly shape these endeavours. For example, focus group participants who were living in temporary accommodation found that the design of their housing posed significant barriers to maintaining their internet access. The location of one rural temporary accommodation development meant the mobile

phone signal was very limited, causing difficulties for people who accessed the internet via a smartphone using mobile data:

*"When you get into this building there's no signal ... I have to put my phone on the kitchen windowsill to get one bar" (Residents focus group 2, 2023).*

Residents at this site were also unable to set up their own broadband package as the individual accommodation units did not have the required infrastructure, such as phone sockets (Residents focus group 2, 2023). Likewise, the nature of temporary accommodation means that people are unable to sign long-term broadband contracts (Holmes and Burgess, 2022). This means that residents largely relied on the communal Wifi that their housing provider had established. Although this enabled people to maintain a level of online access for essential activities, this came with several challenges, and often prevented residents from accessing the internet as often or in the way that they wished to. For example, the connection speed and reliability were often variable, particularly when usage is high:

*"Because there's so many [people] that live here, everyone's connected to the same Wifi, which slows it down, and it's not strong enough to manage everyone in the building at one time" (Residents focus group 4, 2023).*

Furthermore, residents at one development reported that limited Wifi signal strength meant internet access was available from parts of the site but not others. This created an inequity in online access beyond the residents' control, and in combination with limited mobile signal, this left many people only able to access the internet in a communal lounge area. This creates challenges for security and privacy, which are particularly salient if accessing services such as banking or health appointments. A communal space being inaccessible at certain times, including overnight, also creates an additional barrier to accessing the internet. Residents had to find ways around this if they needed internet access, for example:

*"You can stand in the hallway, anywhere around the office ... if it's something quick like going onto your banking. I'm not going to stand in the corridor or sit there watching Youtube. It's only what you need to do" (Residents focus group 2, 2023).*

By way of comparison, other focus group participants in permanent Places for People housing were able to have their own broadband connection within the private space of their home (Residents focus groups 1, 3, and 4, 2023). This shows how people who are already experiencing significant disadvantage can be among the most significantly affected by digital exclusion. It also highlights how housing can mediate experiences of digital exclusion

(Holmes and Burgess, 2022b), including through the design of housing stock and the level of infrastructure provision.

In addition to the absence of telephone sockets in private spaces within temporary accommodation, housing professionals highlighted that equipping a varied housing stock on a nationwide scale with reliable broadband is not always straightforward (Places for People focus group, 2023). Previous research has found that getting signal through certain construction materials and installing connections in high-rise blocks can be particularly difficult, for example (Holmes et al., 2022b). Similarly, staff at one large housing development reported using Wifi extenders to try and provide a communal connection more widely across the site, but had limited success given the development's size (Residents focus group 2, 2023).

Wider issues associated with poverty and housing inequality are a key factor in the challenges people face in getting online (Holmes et al., 2022a, 2022b). For example, living in a building which is not properly insulated, or where the windows are poor quality, means that it becomes more expensive to heat the home, which in turn can create additional barriers to affording a good level of digital inclusion. Low-income groups are more likely to live in poorly insulated homes which are more expensive to heat, for instance (NEA, 2022). This highlights the importance of the relationship between housing providers and residents for responding effectively to both the cost of living crisis and digital exclusion.

### 3.5. Communication between housing providers and residents

As section 3.1 identified, digital exclusion can prevent people from accessing important information about the support available to help with the cost of living. Housing providers can therefore play a crucial role in disseminating information and ensuring that people have access to the support they need. Online communication is often key to this. For example, a resident highlighted how using an online housing account with their provider helped them keep track of their finances:

*"I can get onto Places for People's website, I can even look at my own rent bills, and exactly when it was paid" (Residents focus group 3, 2023).*

Similarly, like support available from other sources including government schemes, housing providers' websites are often where this information is displayed. For example, a housing professional highlighted that much of the information about cost of living support the provider offered, including a hardship fund and food bank vouchers, was communicated primarily via the provider's website. In the context of digital exclusion, they agreed that "I can

appreciate if you're not online then you can't go on the website to find out about these services" (Residents focus group 1, 2023).

This means it can be difficult for housing providers to identify and communicate with residents who are experiencing high levels of digital exclusion. As residents are often required to provide an email address to access certain housing services, it may appear to a provider that a resident is online, when in reality, their ability to access the internet is limited. Places for People staff also reported experience of inputting a staff email address or helping residents to set up an email address for the first time to enable them to access online housing services (Places for People staff focus group, 2023). As a result:

*"That email address goes into the Places for People system, so we think 'they're online, we can use that', but they never access the email again" (Places for People staff focus group, 2023).*

Particularly for older residents, losing their password or not having the skills and confidence to use online services without support, were barriers to accessing housing services online (Residents focus group 1, 2023). In addition, some residents were reluctant to share an email address with their housing provider for privacy reasons, even if they had a high level of online access. As a Places for People staff member reported, this "cuts out the positive communication that we can offer" (Stakeholder focus group, 2023).

### 3.5.1. Offline communication

Those who are not online had to rely on other means of receiving information, including word of mouth from neighbours (Residents focus group 1, 2023). Communicating with residents who are not easily reachable online has been made all the more important by the cost of living crisis, given the greater proportion of people who require cost of living support. As a housing professional explained:

*"It really is about getting engaged with those customers who essentially don't know they're entitled to help, because they've never had to ask for it before" (Stakeholder focus group, 2023).*

This accentuates the importance of maintaining strong offline communications. In response to this need, one housing professional highlighted how their organisation had reversed an attempt to move to primarily online services and reduce its call centre capacity, as too many residents were unable to access the services online, leading to lengthy call wait times (Stakeholder focus group, 2023). Enabling effective communication with residents both

online and offline has strong benefits to providers. This includes ensuring housing stock is well looked after in the longer term, which is more likely if residents are better able to report maintenance issues. As a Places for People staff member explained:

*“Particularly in the context of a huge government campaign encouraging residents to report their problems ... something we’re really trying to focus on at the moment is how do we make it easier for residents to report those sorts of issues?” (Stakeholder focus group, 2023).*

The relationship between tenants and housing providers raises a key series of opportunities and challenges for tackling digital exclusion, a theme to which the next section now turns.

### 3.6. Tackling digital exclusion

Digital exclusion is a complex problem shaped by individuals’ circumstances, and with close relationships to wider experiences of poverty (Holmes and Burgess 2022). The evidence in this report therefore suggests that responses to digital exclusion, particularly during the distinct context of a cost of living crisis, need to be cross-sector, joined-up strategies which engage with the underlying causes, and not just at the point when digital exclusion manifests.

#### 3.6.1. Possible responses

Section 3.4.1 highlighted how communal Wifi provision by a housing provider can maintain a baseline level of internet access. However, residents who rely on communal Wifi still experience significant barriers to digital inclusion, which can include time restrictions on accessing a communal space, privacy and security concerns, and unreliable connections. Furthermore, people will generally still need to pay for their own device in order to access the Wifi connection. This presents a major cost, particularly to those hit hardest by the rising cost of living, such as the focus group participants who were living in temporary accommodation. The cost of a device is also a barrier to the effectiveness of similar measures including social broadband tariffs, and distributing free mobile phone SIM cards, which a staff member from a telecommunications provider reported was being carried out by their organisation (Stakeholder focus group, 2023).

Access to broadband in public places, such as libraries, has therefore been important for enabling people without internet access at home to take advantage of online opportunities. However, security and privacy concerns are likely to limit access to certain services in this way, such as banking and healthcare appointments, while the cost of living has meant that

transport to such places is not as affordable as it once was. As a resident of temporary accommodation reported, without reliable internet at home:

*“You have to travel all the way to town to go and use the library, which is a 45 minute walk or a bus. If I can’t afford the bus then I have to walk” (Residents focus group 2, 2023).*

Successfully mitigating the challenges associated with digital exclusion requires a more holistic approach which engages with the underlying causes. Continued support over the longer term should therefore be a key component of strategies to address digital exclusion. For example, one group of residents highlighted that the communal Wifi in their retirement home was not used, because they did not know the password to access it (Residents focus group 3, 2023). Further, in addition to needing their own device, many residents in this retirement setting felt strongly that they would require support and training before they could use the communal Wifi provision, “to teach people the basics” (Residents focus group 1, 2023). Places for People staff agreed that more face-to-face training in digital skills had been needed more widely, particularly since the pandemic, and that this could “make people feel safer going online” (Places for People staff focus group, 2023).

Housing providers recognised the important ramifications of digital exclusion, particularly during the cost of living crisis. Yet, capacity to directly address these wide-ranging challenges can be limited by the fact that, in the words of one housing professional, “we are just tackling so many different issues at once at the moment” (Stakeholder focus group, 2023). Priorities therefore tend to emerge “when we have to deal with a crisis point” (Stakeholder focus group, 2023), such as ensuring access to education during the pandemic, and responding to the presently high profile issues over housing quality. Housing providers’ responses to digital exclusion would therefore benefit significantly from digital exclusion becoming a higher profile government priority, with corresponding support mechanisms.

### 3.6.2. Joined-up approach

Therefore, stakeholders recognised the need for a stronger, joined up approach to tackling digital exclusion, across sectors and scales. A technology professional accordingly felt that solutions “should be a collaboration between all parties, and that includes those who are digitally excluded” (Stakeholder focus group, 2023).

Housing providers, business, individuals, charities, and government all have a role to play in tackling the challenges arising from digital exclusion. As people’s experiences of digital exclusion vary according to the offline circumstances of their lives (Helsper 2012), responses

must engage with the fundamental issues associated with poverty which are being exacerbated by the cost of living crisis. Although housing providers can and do support residents with the cost of living, their input can only achieve so much, as a housing professional reflected:

*“There are people with broader shoulders who should be doing the heavy lifting when it comes to tackling the cost of living crisis. I think we’re a bit concerned that housing associations are putting the level of resources they are towards poverty alleviation, because that takes the focus off other organisations where I think it should probably be” (Stakeholder focus group, 2023).*

The challenges arising from interaction between digital exclusion and the cost of living crisis which this report has identified are therefore best addressed in a coordinated way. This also needs to recognise the relationships between underlying poverty and digital exclusion, which will only be exacerbated as the cost of living continues to rise.



## 4. Conclusion and recommendations

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The close relationship between digital exclusion and deeper socio-economic inequalities means the cost of living crisis has exacerbated many of the challenges faced by people who experience high levels of digital exclusion. Already-stretched finances are further strained by needing to pay for a device and internet subscription, and those experiencing high levels of digital exclusion are more likely to miss opportunities to save money online, as well as important information about cost of living support. The evidence suggests that this may most severely impact people who are already disadvantaged, including those on low incomes and people in a precarious housing situation. Online access to job searches, housing and welfare services is likely to be even more important for these groups, but likewise, more difficult to attain.

Although a wide range of stakeholders can play an important role, the complex causes and effects of digital exclusion require a joined-up response, which engages with underlying poverty and inequalities. The cost of living crisis has highlighted the precarity of many households' finances, and in this context, people's ability to meet the expense of maintaining a consistently high level of digital inclusion, including the cost of devices and a home broadband subscription, cannot be ignored. Housing providers can and do provide important measures to raise levels of digital inclusion, including communal Wifi and staff support for people who lack confidence getting online. However, this may often secure a baseline level of provision which does not fully enable the level of digital inclusion that people desire, or need, in a world of increasingly online services.

In light of these findings, this report makes the following recommendations:

### **Comprehensive strategy**

- Strategies to address digital exclusion should engage with the underlying problems caused by poverty. This requires government to play an active role in tackling poverty, through targeted support measures for the cost of living, and wider welfare policy interventions.
- A joined-up approach to addressing digital exclusion is needed, which includes a national level response across government departments and not in policy silos. Housing providers and private companies – particularly internet providers and telecommunications companies – also have a major part to play.

## Infrastructure and internet provision

- Internet access at home should be treated as an essential utility for all households. Government must act on its promise to deliver gigabit-capable broadband to 99% of premises by 2030; having already revised this from an initial target of 2025.
- Internet connectivity should be designed into new housing development to remove infrastructural barriers to people getting online within the private space of their home. This should include installing the necessary cables for broadband access during construction, and local authorities could make use of their regulatory powers through the planning system to require developers to ensure appropriate connectivity is available within new housing.
- Broadband provision should be retrofitted into existing development wherever possible. Government should make funding available to support this, in the way it has to enable housing providers and owners to make properties more energy efficient.
- Greater information about the internet connectivity available within housing should routinely be offered by housing providers (private and social) to potential residents. Connectivity ratings such as Wired Score could be used to facilitate this.
- Telecommunications companies should ensure that social broadband tariffs are widely available to those on low incomes, and that these are advertised consistently. Currently this is voluntary for providers, and although the number of providers offering social tariffs has increased significantly since the former Department for Digital, Culture, Media and Sport strongly encouraged providers to introduce them, take-up remains low. Government should therefore use regulatory powers to require broadband providers to offer and consistently advertise a social tariff in a prominent position on their website and within television, social media and printed media campaigns, alongside their mainstream packages. This would maintain a level playing field for providers and raise awareness of the availability of social tariffs.

## Skills development

- Ongoing support for the development of skills and confidence is needed to ensure that people can maintain levels of digital inclusion. Particularly for older people with limited previous experience of being online, housing providers can make an important contribution by providing staff support and training to enable residents to access key information and services online, in a safe environment.
- Training and support should be tailored to the audience. In-person support such as a series of group classes would likely be impactful for users with very limited digital skills and confidence, while online resources or support sessions would suit those who are seeking to further develop their existing skills.

- Staff employed by housing providers should also be provided with regular opportunities to refresh and develop their digital skills and knowledge of information regarding the digital support available to residents. This would help staff play an active role in supporting residents in getting online, and act as a key source of information on support available, including on the availability of social broadband tariffs.
- Digital skills should remain a key part of the educational curriculum for younger people. Corresponding support, including device loans, should be made available to households which are digitally excluded.

### **Targeted service provision**

- Additional equipment, devices, and data may be needed to enable internet access for the most disadvantaged groups living on sites that are hardest to service with affordable broadband connections, such as temporary accommodation. However, such households are unlikely to be able to afford this without support. Additional provision could therefore be supported by targeted assistance from government, housing providers, telecommunications companies, and voluntary sector organisations. This could significantly improve the ability of some of the most disadvantaged groups to access crucial services, including housing and welfare provision.
- Housing providers should consider how they can best target communications with their customers. This could include gathering more detailed information on people's levels of digital access when they first become residents, and further customer-oriented research to identify which groups are most likely to be unable to receive and respond to online communications. This information could also be used to help housing providers better understand the needs of their residents, and to target support with getting online - including providing information about social broadband tariffs, where applicable.
- Where people cannot access online services and information, providers should maintain a varied communications offering so as not to disadvantage them, particularly in the case of cost of living support and welfare services. This research has suggested that this is particularly important with regards to people in retirement living and temporary accommodation settings.

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