# ENCOURAGING OLDER PEOPLE ON-LINE

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Protect2Profit Ltd/Cyber Leaders Network

Later Life – Bridging the Divide

Issue Statements

- Divide growing - by 2025, some 1/6 will be 65 or older from 1/10 now

- Reluctance to join - some 45% of over 65s don't feel completely comfortable going online

- Those in later life with reservations of being online could be losing almost £1,000

- Moreover, implications not solely financial – 38% feel 'forgotten' when digital first is the default, while some 34% often feel stressed when services need online actions such as booking a doctor's appointment

- Of those already online, 41% said they did not know where to go for help and 27% already comfortable being online said they'd benefit from learning new skills

- Lastly, half – 54% cited security & scams as a deterrent to fully embracing online transactions

- Worth noting that exceptions management processes for the excluded are expensive to implement/sustain – may be an 'opportunity cost' here for investing in getting more online

- Finally, there may be a 'new divide' relevant to the issue – the third sector 'lagging' behind information protection best practice**

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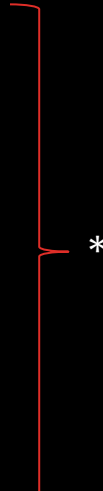
* Independent market research – 'One Poll' survey of 1,987 over 65s 10-12 Aug 22
** Recent Third Sector and NCSC survey with over 120 charities revealed only half are fully aware of the potential consequences of a cyber attack, leaving the other half open to emerging threats. Alarmingly, one in 10 said it's not even on the boardroom agenda, and one in five said not a single employee was trained to identify a cyber attack.

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Challenge

- Get more 'offline on,' upskill those who are on/join

- Address third sector non-compliance, ensure they are part of the solution

Considerations

- Could UK digital suppliers provide *simple*, pocket guides to staying safe online & key help resources web addresses at point of sale?

- Could online sources of help/citizen transaction sites be made readily available through browsers/apps?

- Balance of risk – better publicise online benefits (financial & practical) and show *actual* instead of *perceived* risk, i.e. scale/value/benefit of successful transactions Vs fraud

- 'Opportunity cost' - how much might be saved from reduction in exceptions management processes to off-set any spend on bridging the divide (needs further study)

- Finally, consider regulating the 3rd sector – 'push it towards best practice' – contextual risk reduction

*E.g. draw on NCSC and other guidance

END

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APPENDICES

Later Life – Bridging the Divide Useful Supporting Material

Regions with the most digitally disconnected over 65s:*

1. South East
2. East of England
3. Scotland
4. South-West
5. North-East

Regions with the most digitally savvy over 65s:

1. West Midlands
2. North-West
3. Yorkshire & Humber
4. London
5. East Midlands

About Hi Digital

- * One poll survey supporting 'Hi Digital' was developed by Vodafone Foundation in concert with Charity 'Independent Age' and is currently available in the UK, Ireland, Netherlands, Czech Republic, and Luxembourg.

- Hi Digital is a free online resource that offers step-by-step advice on digital essentials such as using a search engine, online shopping, accessing news and keeping in touch with family and friends.

Later Life – Bridging the Divide Useful Supporting Material

- The likelihood of having access to the internet from home increases along with income, such that only 51% of households earning between £6000-10,000 had home internet access compared with 99% of households with an income of over £40,001. The link between poverty and digital exclusion is clear: if you are poor, you have less chance of being online. **Source:** University of Cambridge