

Cambridge Centre
for Housing &
Planning Research

New Horizons: Digital exclusion and the importance of getting online

Dr Hannah Holmes
Dr Gemma Burgess

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Dr Hannah Holmes
Cambridge Centre for Housing & Planning Research
Department of Land Economy
University of Cambridge
19 Silver Street
Cambridge
CB3 9EP

hh529@cam.ac.uk
www.cchpr.landecon.cam.ac.uk

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1. Executive summary

The New Horizons project provides one-to-one coaching for individuals who are not in employment. It is designed to help people to manage their money, get closer to finding work, and tackle digital exclusion. This report highlights the importance of digital inclusion, which entails access to the internet, access to a suitable digital device, and a suitable level of digital skills, among other factors, which will be outlined in this report. It presents qualitative data from interviews with coaches and participants to show how New Horizons participants' lives are affected by digital exclusion, and how the coaching offered by New Horizons can be useful in helping them to become more digitally included. It also indicates the importance of digital inclusion for meeting other aims of the New Horizons project, particularly managing money and finding employment.

The report highlights how New Horizons is effective in helping people take steps towards improved levels of digital inclusion by:

- Supporting participants to learn basic digital skills, which they can then practice independently between coaching sessions
- Helping participants to gain confidence in using online platforms
- Signposting participants to more detailed courses for basic online skills
- Providing participants with access to loaned digital devices and internet connections for the duration of their enrolment and beyond
- Helping participants to tackle other pressing concerns as a priority in order to help provide them with the 'headspace' needed to be able to learn digital skills

The report also sets out and discusses the key factors which influence the extent to which New Horizons participants are digitally excluded, many of which are outside the control of the New Horizons project. These include:

- The type of internet connection participants are using – those without access to home broadband connections may have to rely on limited data packages (usually via their mobile phones), which can result in a more restricted use of the internet.
- The locations where people have access to the internet – accessing the internet from home is understood to be more beneficial than access in a public space, as it

provides flexibility for participants and enables them to practice their digital skills in a more convenient space and at a time that suits them.

- The kind of housing people live in – The places people live can affect their access to broadband connections and data connections, and certain forms of housing, such as temporary housing, may make it difficult to find space to use a laptop or computer at home.
- Mental health issues – Being online impacts mental health in different ways, depending on how the internet is used: getting online can create frustration and anxiety for those with limited skills and confidence, but conversely, it can provide important social connections for people.
- Participants' levels of motivation – There are numerous reasons why someone may lack motivation to get online. For instance, some may not recognise how being online could benefit them, and some have not come across uses of the internet which appeal to them because they have been relying on others to help them get online, while others don't feel they are missing out because they are able to access some of the benefits of being online through a relative or friend who is online. However, while some people have previously lacked motivation to get online, or have not always recognised the need to be online themselves, the pandemic has also created a sense of urgency around getting online, and has become recognised as essential by some participants.
- Participants' financial situations – Where people are experiencing poverty, paying for internet connections and devices may be difficult, and people may be reluctant to sign up for monthly contracts if their guaranteed income is small. Poor credit ratings can also affect participants' ability to secure data or broadband contracts. For some people who have serious financial issues, getting online is simply not a priority.
- Participants' knowledge of using the internet, and how safe they feel online – Where people have limited knowledge, this can lead to a narrow use of the internet, and can also result in some people paying for higher-cost internet access options than they really need. Fear of hacking, fraud, and internet trolls, as well as fear of 'messaging up' online activities, is also a key factor which limits digital inclusion.

By highlighting how the factors which influence New Horizons participants' levels of digital exclusion are context dependent, the report shows that digital exclusion is embedded in the complexities of people's lives. As such, digital exclusion ought to be considered as

embedded in the challenges participants face more broadly, rather than as a standalone problem. While it cannot have an impact on all of these challenges, New Horizons is nonetheless well placed to help participants move towards digital inclusion, given that it simultaneously tackles a range of broader issues which act as limiting factors in digital inclusion.

2. Introduction

2.1. New Horizons

New Horizons is managed by CHS Group (Cambridge Housing Society), and delivered by CHS Group and several of the project's partner organisations - Voluntary Norfolk, Centre 33, Cross Keys Homes and Longhurst Group. The programme provides people in Cambridgeshire, Peterborough and West Norfolk who are not in employment or are struggling with money with up to 20 hours of one-to-one coaching across three main topics:

Money management: Coaches help participants to understand their finances, helping them to deal with urgent financial issues such as debt, as well as providing guidance on day-to-day budgeting, with the aim of enabling participants to maintain a stable financial situation moving forward.

Job searching and employability: Participants receive practical assistance with developing an up to date CV, navigating job search websites, and considering their potential employment options. Some participants receive support to begin training to prepare them for employment.

Getting online: The programme provides support for people who face challenges getting online. Many lack access to suitable devices or an internet connection, and have either basic computing skills, or no computing skills at all. Coaches guide participants to improve their confidence with using digital technologies, and to enable them to take advantage of the various opportunities available online. In some cases, participants are able to borrow Chromebooks or laptops, as well as an allowance of data which they can use to practice their skills.

Overall, the programme aims to provide support to participants living in poverty by helping them to find work (or take steps towards finding work) and manage their financial resources, and by addressing digital exclusion.

2.2. The evaluation

The Cambridge Centre for Housing and Planning Research (CCHPR) is the evaluation partner for New Horizons, and has produced a series of reports focusing on the impacts of coaching on the lives of current and former participants. This report is the third produced by CCHPR

for New Horizons since the project began in 2016. While previous phases of evaluation have considered the impacts of the New Horizons project as a whole on participants' lives, both while they were still enrolled in the programme, and in the longer-term after their exit from the programme, this report focuses on digital exclusion as one key aspect of the project.

Digital exclusion has emerged as particularly pertinent for further research as part of the evaluation, given the impacts of the Covid-19 pandemic and associated national and local lockdowns which first began in March 2020. The pandemic has resulted in many activities of daily life moving online, and has reduced access to many in-person services, thereby creating additional challenges for people who are experiencing digital exclusion. This evaluation report therefore considers the challenges that New Horizons participants face in getting online, the impact of New Horizons in this regard, and the importance of digital inclusion for other aspects of the project.

The findings are presented in the analysis to follow.

3. Digital exclusion

Digital exclusion affects a considerable number of people in the UK: over 5 million people do not use the internet, while over 10 million have either no digital skills, or lack a key basic digital skill (ONS, 2019). Digital exclusion is understood to encompass several different factors. These include lack of access to a suitable device (such as a laptop), lack of access to a reliable internet connection (Bowyer et al., 2021), low levels of motivation to use the internet (Good Things Foundation, 2021), and difficulties with a range of different digital skills (Citizens Advice Scotland, 2018).

The presence of a digital divide – between those who can access the benefits of being online and those to whom such benefits are not available – has been recognised since the 1990s (Tsatsou, 2011). However, rather than understanding digital exclusion/inclusion as a binary divide, more recent studies suggest that it is more useful to think of a continuum of inclusion/exclusion, with individuals' access to suitable devices, internet connections, and level of skills varying considerably (Livingstone and Helsper, 2007).

The continuum of digital inclusion/exclusion has emerged as a particularly useful way of understanding the problem given the rapid reduction in the number of adults in the UK who are categorised as internet non-users. This figure is currently around 10% (ONS, 2019), yet it is recognised that even among people with some use of the internet, there are stark inequalities in the quality of access to devices, internet connections, online opportunities, and in individual levels of digital literacy. For example, someone using data on a mobile phone may technically be considered to be an internet user, but may experience additional barriers to making full use of the internet when compared with someone accessing the internet via superfast broadband and a desktop computer.

Even among those who are online, the extent of people's access to opportunities varies. A survey carried out by Ofcom in 2020 revealed that a considerable number of respondents had a limited use of the internet, with 17% using the internet only for social media and entertainment purposes on a wide range of sites, a further 17% using the internet for social media and entertainment purposes on a lower than average number of sites, and 10% with a low use of the internet across all types of use while also not using social media (Yates, 2020). A narrow use of the internet can lead to limited access to online opportunities.

Existing literature highlights several impacts of digital exclusion. These include:

- Increased difficulties in looking for employment (Robinson et al., 2015).
- Reduced opportunities for gaining better-paid work (ibid.).

- Expending greater costs (such as bus fares) to access services in person (Park, 2017).
- Difficulties in finding information on accessing healthcare, and lack of access to health-care technologies (Watts, 2020).
- Greater risk of experiencing online fraud, scams and malware (Baker et al., 2020).
- Having fewer opportunities for social interactions, particularly during the recent national and local lockdowns, which has implications for mental wellbeing.
- Having to pay higher prices for goods, since online shopping has been found to be an average of 13% cheaper than shopping for the same items in a shop (ONS, 2019).
- A potentially higher risk of exposure to Covid-19 as a result of being unable to move daily activities (such as shopping, socialising, and work) online (Robinson et al., 2020).

Given that the New Horizons project works primarily with people who are not in employment at the time of their enrolment, many of the project's clients are experiencing financial hardship. It is important to note, therefore, that people on low incomes are far more likely to experience digital exclusion than those from wealthier households (ONS, 2019). Given the close link between digital exclusion and other facets of poverty, it has been argued that digital exclusion should be thought of as a key feature of social deprivation itself (Robinson et al., 2015). The ways in which New Horizons participants experience digital exclusion, and how this relates to the other aspects of the project, therefore demand attention.

Evidently, digital exclusion has been a prevalent issue for many years. But it is also important to note the impact of the pandemic. Digital exclusion is relative, in that a person is only excluded insofar as they are missing out on the things that their peers can access by virtue of being online (Warren, 2007), and the pandemic has exacerbated the problem. As more aspects of life have moved online, being unable to use the internet, or having a narrow use, has become even more challenging. In this context, examining the forms of digital exclusion for people living in poverty – who are already understood to have been hardest hit by the pandemic and its economic impacts (Joseph Rowntree Foundation, 2021) – is essential.

4. Methodology

This report presents data collected through interviews with New Horizons coaches and participants. A total of 18 interviews, with 7 coaches and 11 clients enrolled with the project, were conducted between March and May 2021. The clients interviewed were aged between 31 and 66.

Given that the beginning of the research period marked approximately one year since the onset of the Covid-19 pandemic, and specifically since the start of the first UK lockdown, the research presented an opportunity to examine the impacts of the pandemic for people affected by digital exclusion, in addition to broader understandings of the impacts of not being online. Because this study sought to examine the causes and impacts of digital exclusion, only New Horizons participants with experience of digital exclusion were asked to take part. The research is therefore not necessarily representative of all New Horizons clients, but rather presents key insights on experiences of digital exclusion within the client base.

Coaches were asked to provide contact details for any of their clients who had experienced or were experiencing any kind of digital exclusion and who wanted to take part in the research. Coaches identified a total of 17 current clients who matched these criteria, and who had agreed to have their contact details shared with the research team. Of these, 11 took part in interviews, while the remaining 6 either could not be reached, or had changed their minds and no longer wanted to participate.

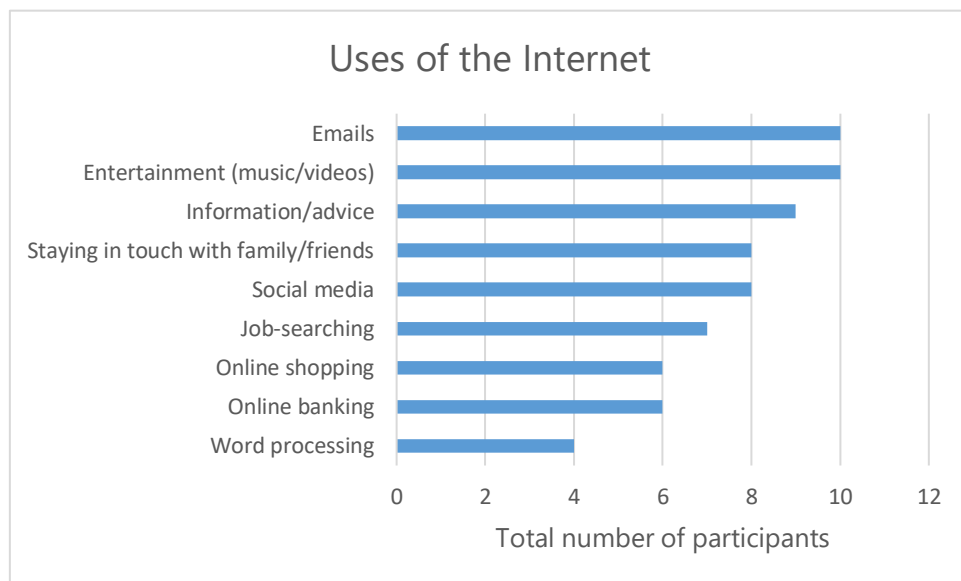
In order to satisfy social distancing requirements, all interviews took place remotely. New Horizons coaches were interviewed via Microsoft Teams. All interviews with New Horizons participants took place via telephone.

Interviews were recorded, and then transcribed for analysis. In order to preserve anonymity, all interview participants (both New Horizons coaches and clients) are referred to by pseudonyms throughout this report.

5. Overview of participants' uses of the internet

Of the 11 New Horizons participants interviewed, 10 said that their digital skills or access had improved since enrolling in the project. While the reasons for this improvement will be outlined later in this report, this section provides a brief overview of the digital skills and online access of participants.

5.1. Uses of the internet



This chart indicates the various uses of the internet mentioned by each participant, and shows the total number of interviewees who do each of the online activities listed. The chart highlights that using the internet for leisure purposes, such as watching videos and music online (particularly on sites such as YouTube), and sending emails, were the opportunities pursued by most interview participants. Conversely, word processing, online banking and online shopping were among the opportunities pursued by fewer participants.

The activities people undertake online are an important factor in digital exclusion/inclusion. As Yates et al. (2020) suggest, digital exclusion not only affects people who are offline completely, but also has implications for those who have a narrow, or limited, use of the internet. For instance, using the internet regularly for watching videos online would mean that a person is 'online', but would not necessarily mean they are able to successfully search for jobs online or access many of the benefits that people with a wider use of the internet might gain.

It is also important to note that this chart does not indicate a person's competence with the activity listed. While some of those who carry out job searches online may be highly proficient at this activity, others may struggle with it and be less successful in navigating the appropriate webpages. It is important, therefore, to consider not only the activities pursued online, but also a person's overall levels of digital literacy.

5.2. Access to the internet

Access to suitable devices and a stable, secure internet connection are widely recognised as essential requirements for digital inclusion.

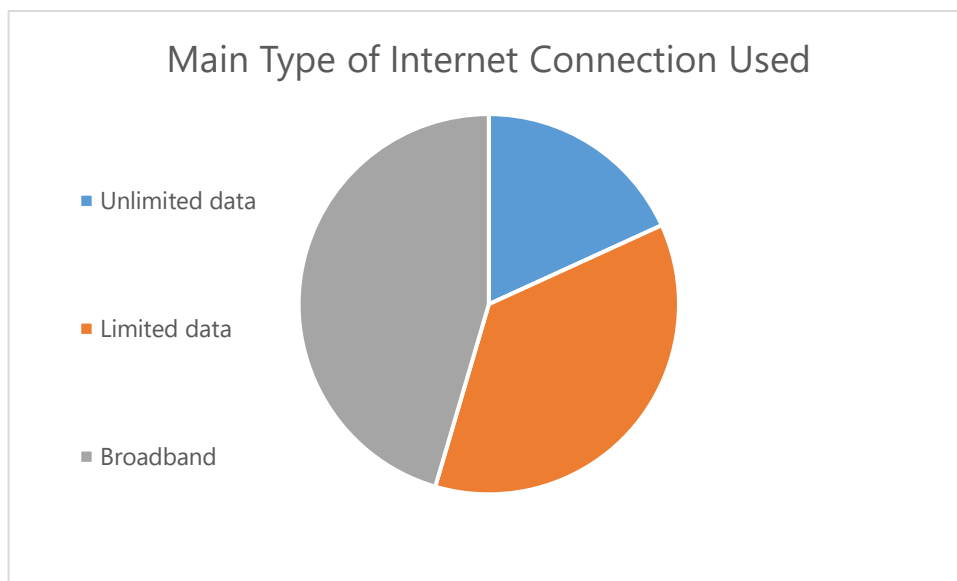
Access to devices

As the table below indicates, of the 11 New Horizons clients interviewed for this research, all had access to a device of some kind which they could use to access the internet. Only one of the participants could only access the internet via their phone, while the remaining 10 participants had access to another device, either loaned to them by New Horizons or owned outright. Having access to certain types of internet-enabled devices affects people's access to different online opportunities (as will be discussed further later in this report).

Participant	Smartphone	Laptop/Chromebook/Tablet provided by New Horizons	Own Laptop/Chromebook/Tablet
Alexa	✓		✓
Geoff		✓	✓
Andrea	✓		
Malcolm	✓	✓	
Omar	✓	✓	
Simon	✓		✓

Liam	✓	✓	
Debbie	✓	✓	
Felicity	✓	✓	
Sarah	✓	✓	
Peter	✓	✓	

Access to an internet connection



As the above pie chart indicates, less than half of the New Horizons participants interviewed for this research had a broadband connection at home at the time of the interview. Some had had broadband installed since joining New Horizons. Those without broadband connections were instead relying on data, often from their mobile phones. Over a quarter of interviewees accessed the internet using a limited data allowance, either on a pay-you-go basis or on a contract which limited the amount of mobile data which could be used each

month. The type of connection a person has access to has implications for their internet use, as will be discussed later in this report.

6. Steps towards digital inclusion

While all of the New Horizons clients interviewed for this research were still enrolled in the project at the time of the interviews, and had therefore not completed their coaching programme, many participants felt that New Horizons was helping them to take steps towards greater digital inclusion. Indeed, 10 of the 11 clients interviewed felt that their digital skills or access to the internet had improved since enrolling with New Horizons. This section highlights the ways in which New Horizons was considered beneficial in this regard.

6.1. Support with skills

During interviews, most participants (10 out of 11) reported perceived improvement to digital skills over the course of the coaching they had so far received. This is of particular importance given that all of the participants interviewed were invited to participate in the research on the basis that they had experienced digital exclusion.

One key means by which participants felt they had improved their skills was through the practice as a result of the tasks they had undertaken during and in between coaching sessions:

[My skills using a computer and the internet have] got better... because for a start, you're using it more. So straight away, I believe the more you do something, the better, the more confident, you become at doing that. And you learn more once you start playing around with a computer. You get more confident. – Liam

This opportunity to independently practice digital skills in between coaching sessions gave some participants a renewed sense of confidence in their abilities to get online.

Other participants highlighted that coaches helped them to improve their skills to some degree – even if they still felt their digital skills were poor – by showing them how to undertake very basic tasks, such as attaching a document to an email. The role of coaches in signposting participants to beginners' courses for digital skills has also been highlighted as important during interviews.

The support that New Horizons participants are offered with regards to developing their digital skills, either through one-to-one guidance, practice between coaching sessions, or external training courses, is important for improving both their skills and confidence to use these skills. Importantly, being able to practice using the internet between sessions depends on access to devices. This is also something which New Horizons can provide important help with, as discussed below.

6.2. Access to devices and internet connections

Access to a suitable device is a basic requirement for digital inclusion. As will be highlighted later in the report, the type of device an individual is using to access the internet has a bearing on the types of opportunities accessible to them. As such, the provisions New Horizons is able to make in terms of loans of equipment is helpful to clients who lack their own digital equipment at the point of enrolment. Indeed, one client said that he had been unable to access any kind of online job searching prior to being provided with a laptop by New Horizons:

Searching for jobs online is quite easy really. You just find a job you want, and press on it, click on it, and everything, the CV, everything's done, isn't it? That's something the job centre insisted I do anyway [before I started New Horizons], but with lockdown, until I got the computer off [my coach], I couldn't do anything like that... When we went into lockdown, you couldn't go anywhere, could you? You couldn't do no job searching or nothing. – Geoff

Here, the importance of the device loaned to Geoff by New Horizons is clear. The loan of a device meant the difference between not being able to do any job searching at all during lockdown, and being able to do it 'quite easily'.

Of course, there is recognition among coaches and clients that having a device does not always lead to digital inclusion. There is a multitude of reasons for this, including motivation, poor internet connections, and issues with skills – all of which will be discussed later in the report. Nonetheless, the loan of a device can be highly beneficial for those who would otherwise have limited access to online opportunities from home, and some coaches felt it would be helpful if they had access to a greater number of devices:

I think I've only got five [devices to loan to New Horizons participants]. And at the moment I've got about 25 participants. So that's quite difficult in itself. And we do allow them to sort of keep the laptop loaned, even if they've exited from the project. So it's finding that balance between the ones that are on the project and working on the project now, and I haven't got a laptop available, because someone that's exited has still got it. So if there was more availability of more devices, that would be better. – Dave

As Dave highlights, after the allocated 20 hours of coaching are complete, people may still be unable to access the internet by their own means, and so may retain the New Horizons

equipment for a limited period of time in order for them to continue using the skills learned during the project. The number of devices which New Horizons is able to loan to participants, and any increase in this number, will inevitably depend on allocation of funding. This retention of devices may be considered a form of ongoing support, and is clearly of value, particularly given that the previous New Horizons evaluation report (Holmes and Burgess, 2020) identified provisions for continued support after exiting New Horizons as a key area which can be difficult to deliver.

6.3. Help with pressing issues

Many New Horizons participants are facing urgent financial problems at the point of their enrolment (as outlined in previous evaluation reports (Holmes and Burgess, 2020)). By helping clients to tackle their urgent issues, the coaching provided by New Horizons can sometimes act as a means of freeing up mental bandwidth (see Mani et al., 2013), thereby enabling clients to gain the 'headspace' to focus on getting online. The following quote from an interview with a New Horizons coach is illustrative here:

We deal with vulnerable people. And they might have lots of various things going on in their lives. They have mental health problems, or they're struggling with money issues, they've got debts, they might have family problems, they could be facing eviction, there's all sorts of stuff... and then getting online is at the bottom of the list, because it's not really a priority. - Maggie

It is clear that New Horizons clients often face considerable challenges in their lives, and that getting online is often not viewed as a priority. As highlighted in the previous CCHPR evaluation report, the pressing issues which many New Horizons participants face, such as debt, rental arrears, and mental health issues, consume significant 'headspace' or mental bandwidth. As such, Maggie, a New Horizons coach, suggests that getting online is often one of a long list of things participants are struggling with, and is often not considered to be among the most urgent problems to sort out. Digital exclusion is positioned here as separate from these other issues, and is therefore often left until after these other issues have been tackled, in order to ensure that clients have sufficient mental bandwidth to focus on learning digital skills:

You can give them a device, but if they haven't got the headspace to do it, then because everything else is chaotic, then it's not really going to benefit them. So I try to focus on what's important right now. And if that is helping them with budgeting, and that helps them to get some headspace, and then [I'll say] 'right, now let's calm down a little bit,

do some [online] training, and think about it'. And then you can lend them device. So then it's just easier. There's a lot going on in people's lives. – Maggie

This sentiment is echoed in the following quote from an interview with Sarah, a New Horizons participant, who waited until her financial situation was more stable before attempting to get online:

After getting the finances [under control]... then I felt better in myself, I felt like I could have another go at all these [online] things. – Sarah

The support offered by New Horizons in areas other than digital inclusion is therefore an important step towards ensuring clients feel able to think about getting online. Digital exclusion is therefore evidently embedded in the broader contexts of people's lives, and tackling serious issues which might be considered to be non-digital is an essential part of getting online. And while digital exclusion can itself sometimes be a causal factor in many of the pressing issues people face (as will be highlighted later in this report), tackling digital exclusion is often viewed by participants as highly challenging, and can be difficult to face in the midst of a range of other complex challenges which might be viewed as more urgent.

7. Where digital exclusion fits into New Horizons

As previous sections of this report have already highlighted, tackling digital exclusion is one of the three key facets of New Horizons, and coaches take steps to move their clients towards a greater level of digital inclusion throughout their enrolment in the project.

New Horizons is not solely a digital inclusion project. Rather, digital inclusion is considered to be integral for achieving the other overall aims of the project, as it is thought to be a key influence on clients' ability to manage their money and to find work. As such, where prospective clients are struggling with digital exclusion but do not need help with managing money or finding work, they are not eligible for the project. Shauna, a New Horizons coach, highlights that she has had to turn away some referrals to New Horizons because they lack access to an online device but do not need coaching with finding work or managing money. This is something which Shauna has noticed is increasingly happening since the onset of the Covid-19 pandemic, as a lack of access to the internet from home has become a heightened concern. However, digital exclusion caused by lack of access to a digital device is not enough on its own to qualify someone for enrolment. While New Horizons can and does loan digital devices to clients, due to the nature of the project, these devices are loaned specifically to help support people on their journey towards improving their financial management skills and finding employment.

The importance of tackling digital exclusion for managing money and finding work are discussed below.

7.1. Digital exclusion and managing money

Being online has been shown to be an important part of the managing money aspect of New Horizons. As Andrea, a New Horizons participant, suggests, being online can afford people a greater sense of control over their finances.

[Online banking means] I can control everything that will happen, or when I have to pay something, I pay... And I can manage better how much money will remain there, or how much money I have to pay for bills and things. – Andrea

This is an important aspect of money management, as it enables people to keep track of their finances, and to keep on top of due dates for paying bills. Indeed, a sense of having lost control of outgoings prior to starting New Horizons was a theme which cropped up in several participant interviews, and so the sense of control which being online can create if people feel confident enough to use it safely is important.

New Horizons participants also noted that being online was helping them to save money on everyday essentials. For example, one participant mentioned using supermarket webpages to check the prices of milk, so that she could go to the shop where it was cheapest and make a small saving. Where people are living on very low incomes, as is often the case for New Horizons participants, the ability to make savings in this way can help make ends meet, despite not relieving the pressures of living on a low income in the long term.

It is also important to note that in addition to the importance of digital inclusion for money management, some New Horizons participants find that managing their money with the help of their coach is also important for digital inclusion:

New Horizons helped a lot. I'm managing with the bills now. They've obviously made it better. It wasn't that much of a struggle [before New Horizons], but they've helped me out with a few bills. They helped me out with my gas and electric even though I was keeping on top of them, but the money I've saved through that, you know, has actually enabled me to get a second-hand computer. – Geoff

Clearly, the close relationship between digital exclusion and poverty means that managing money is made more difficult without being online, and being online is made more difficult if money is a struggle. The help with managing money which Geoff has received has therefore been instrumental in his ability to get online and to stay online after the return of the device loaned from New Horizons.

While many New Horizons participants are on a low income, and while being online does not in itself alleviate the difficulties of this (perhaps, except, in being helpful for securing employment, as discussed below), improved levels of digital inclusion can help individuals to manage and keep track of their finances more effectively, which can be helpful in tackling or preventing serious financial problems, such as debts.

7.2. Digital exclusion and finding work

There is also a close relationship between digital inclusion and finding work. It is widely recognised that not having access to the internet makes finding employment difficult, since many jobs are advertised exclusively online or require online applications. As such, New Horizons coaches help clients to expand their use of the internet to encompass a wider range of job search sites in order to maximise their opportunities, as the following quote from an interview with one New Horizons participant highlights:

I'm using about seven [job search sites] at the moment. Indeed is the main one, that's the one Universal Credit uses most. I've got Job Train, and Go-Find-a-Job, and Top Banana, one's called... I knew about Indeed [before I started New Horizons], but [my New Horizons coach] got me into all them... I've got an account with Indeed. You just click on and put your distance you can travel, days the job were posted and all that. – Simon

New Horizons has been influential in shaping the views of some participants with regards to the importance of the internet for finding work. Prior to beginning her coaching, Debbie, a New Horizons participant, had been printing off and handing out CVs in person, without success. Now, however, she uses online job search sites, and is emphatic about the importance of being online for finding work:

If you don't have that [access to the internet], then how can you find a job? – Debbie

Notably, however, Debbie has so far not been able to retain employment even where she has been offered it, as her workplace skills have not been suitable. As such, while digital exclusion was clearly a factor in Debbie's difficulties finding employment, there are other key contributing issues which overcoming digital exclusion does not negate.

It must also be noted that some New Horizons participants are still using alternative means of finding work. For example, Omar, who is a trained chef, was visiting restaurants in person to ask for work, in addition to online job searches. And, as will be discussed in the following section, the kind of internet access a person has can also affect their ability to apply for jobs online.

Nonetheless, it is clear that in many cases, being online is highly advantageous for people looking to gain employment, and those who lack internet access are excluded from a wide range of jobs, not only because many jobs require some level of digital literacy, but also because even those which do not require applicants to use digital skills in the workplace may require an online application. Tackling digital exclusion is therefore an essential aspect of New Horizons' efforts to help move people closer to work.

8. Factors influencing levels of digital exclusion

In this section, the factors which have been shown to influence the levels of digital exclusion of New Horizons participants are set out. These factors often combine in different ways to produce complex contexts for individuals' experiences of digital exclusion. Many of these factors are outside of the control of New Horizons.

8.1. Internet access and type of device

As previously highlighted, fewer than half of the New Horizons participants interviewed for this research had access to broadband at home, and over a quarter were using limited data allowances, with the remainder using unlimited data. How people access the internet matters for their level of digital inclusion, as certain forms of internet access are more restrictive.

Limited data

People with access to unlimited broadband tend to experience greater opportunities online than those who have limited data. Indeed, many interview participants who were on limited data packages restricted their use of the internet in case they needed to use it for tasks they considered to be essential later in the month:

*You keep a check on it and don't use the computer as much as you otherwise would because you're worried about running out of data, and in case something comes up that you might need it for... You do obviously restrict it on that basis.
– Geoff*

This approach to data use was encouraged by New Horizons coaches who had provided participants with a data allowance, in order that they used the data to support the overall aims of the project by accessing job search websites. As such, some coaches said that they ask clients not to use online platforms which use up data too quickly:

We've had participants who have been using YouTube and all those things that we tell them not to do because it sucks the data. – Gareth

However, this narrow use of the internet may have negative implications for improving digital skills. Indeed, there is acknowledgement among coaches that any exploratory use of the internet can be beneficial for participants' skills development, but that this has to be balanced with the financial restrictions of the project.

The importance of home access

Where people access the internet also has an important impact on their level of digital inclusion. People who cannot access the internet at home often rely on the computers available to use in public spaces, including libraries and job centres. Of course, the provision of online access at these sites is highly valuable to those who otherwise would not be able to get online. However, those who have to use this option may be considered to be more digitally excluded than those who can access the internet at home, as their opportunities to use the internet are restricted. A quote from Liam, a New Horizons participant, is illustrative here:

I wouldn't go down the library, because that gives me anxiousness sometimes. And most of the time they're not open. And you can only go down the library when their hours are open, not when you want. So that becomes a major problem if you want to suddenly check something at midnight. – Liam

Several interviewees reiterated this point that reliance on library services or job centres is restrictive in terms of opportunities to access the internet at a convenient time. As Liam highlights, mental health issues can also deter people from getting online, particularly where this would involve going out. In addition, other interviewees suggested that the cost of bus fares could be prohibitive if they lived more than walking distance away from libraries and job centres. This is of particular relevance given the low incomes of many New Horizons participants.

Some people who did have internet access at home spoke about the benefits of being able to get online in the middle of the night. For one participant, Andrea, being able to access the internet from home meant she could study online courses to improve her skills at night while her children were sleeping. This is something she says that she otherwise would not have time to do during the day. The flexibility offered by home internet access is therefore a key factor in enhancing digital inclusion. As such, New Horizons' ability to loan devices and data to participants who need them is clearly of value.

Type of device

Some devices offer better online opportunities than others, with those using only mobile phones finding themselves disadvantaged when compared with computer users in terms of skills development and range of use (Correa et al., 2018). The interviews with New Horizons participants confirm this. Omar a New Horizons participant, highlighted that trying to use a phone to prepare for his Life in the UK exam created additional barriers, as he was unable to open key documents using his phone. Similar experiences are reported by other New

Horizons participants applying for work online. They found it difficult to attach CVs to job applications using a mobile phone, and found the larger screen of a laptop or computer much easier for navigating webpages and taking up various online opportunities, such as reading emails and participating in video calls on applications such as Zoom.

However, it is also important to note that some participants found mobile phones easier to use than laptops, and so tried to avoid using laptops. This has restricted some New Horizons' participants' opportunities to improve their digital skills. For instance, Sarah completed an online course using her mobile phone, because she preferred using her phone rather than her tablet. However, she felt that the course would have been better suited to a laptop user:

I don't know whether it was me, but most of the things on it seemed to be for doing on a laptop, because there were differences – like the keyboard on the phone... That's when I realised 'I think a lot of these are for a laptop, not [a phone]'. – Sarah

It is evident that different kinds of devices have implications not only for the kinds of opportunities that are available to internet users, but also for their ability to develop skills and thus move towards a greater degree of digital inclusion.

8.2. Digital skills and confidence

A lack of digital skills is widely recognised as a key characteristic of digital exclusion, and almost 12 million people in the UK are excluded in this way (Good Things Foundation, 2021). Many New Horizons participants have limited online skills and struggle with basic online tasks, meaning their use of the internet is limited as a result. The impacts of lacking digital skills are well documented, and so will not be reiterated here. Rather it is useful to indicate the reasons why New Horizons participants find themselves lacking digital skills. This lack of skills is often embedded in complex circumstances. For example, Sarah had been in an abusive relationship for many years, and had not been allowed to use the computer at home:

[When I was married], we had a computer at home. A proper one. [My ex-husband] used it for work. But obviously, even when my daughters were teenagers, they weren't even allowed to go on it for their homework. But yeah, a lot of things would have been different [if I'd gained digital skills then]. And even now – because I don't know, in a way, he made me scared of all these things: 'You don't need to worry about that, you won't understand it. You'll break it'. 'You'll break it', that was the thing, that I would break it... And this is one of the big hurdles. – Sarah

This experience has meant both that Sarah has had limited opportunities to use a computer and practice her skills, and that her confidence is low, given her fear of breaking equipment, something which she is now starting to overcome.

Other New Horizons participants with limited skills attributed this to having avoided using the internet in the past, with some even having managed to avoid using computers at work by swapping work with colleagues because they lacked confidence in their abilities to complete digital tasks correctly. In this and many other instances, an initial lack of digital skills led people to avoid using the internet and perpetuated a cycle of low skills development. It is clear that a lack of opportunity to use the internet in an environment where individuals feel supported can lead to a lack of practice, therefore preventing people from developing or strengthening their digital skills. And as the remainder of this section makes clear, there are numerous complex factors and circumstances which shape the extent to which people have the opportunity to gain this practice. It must also be noted that New Horizons is able to provide a supportive environment for people looking to develop their digital skills.

8.3. Other skills

Digital skills are closely connected to literacy and life skills more broadly. Where participants struggle with these, they often also struggle with getting online. As Dave, a New Horizons coach, points out while reflecting on the aspects of digital skills his clients tend to struggle with, some clients find it difficult to fill out online forms not only because of their digital skills, but primarily because they lack the information which is needed for managing key services essential for their daily lives:

I would say probably comparison web sites [are one thing my clients struggle with], they get a bit confused with them. And certainly, if it's like gas and energy, gas, electric, they don't know what to enter into the different boxes. When [the websites] ask you who your provider is, they don't even know who their own provider is sometimes. – Dave

Evidently, this is an issue which is not limited to online platforms. If the comparison service was not digital, and instead involved filling in a paper form, knowing what to put in the boxes would still be challenging in these cases. Similarly, some New Horizons participants mentioned struggling with reading more generally. As such, overcoming digital exclusion for people affected by these issues would also require development of other skills which might not be considered strictly 'digital', but which are essential for effective digital engagement.

8.4. Housing

The interviews conducted for this research highlight that certain housing situations can contribute to digital exclusion in a number of ways.

Some New Horizons participants are unable to get broadband installed in their homes. This can be due to a lack of existing infrastructure, for example, a lack of ability to commit to a long-term contract, or due to living in certain forms of temporary housing, such as one-room bedsits where space is scarce. Several New Horizons participants have experienced living in temporary accommodation while waiting to be rehoused by the local authority after experiencing homelessness. Importantly, where getting a home broadband contract is unfeasible, people often rely on mobile data. However, as one New Horizons coach indicated, the signal for mobile data can be poor in certain areas, and in certain forms of housing:

Because of how big the blocks of flats are, the signal that they get isn't very good. And so I think that's a major impact, because a lot of my participants do live in blocks of flats. – Dave

In addition to affecting access to the internet itself, housing can also affect individuals' access to services which operate online. For example, Alexa, a New Horizons participant, previously lived in a bedsit up several flights of stairs. Alexa said that this meant that while she had access to the internet, she was not able to secure the online shopping service that she wanted to use:

I can actually get my food shop online now, which is a miracle, coming to the door instead of having to go out. Which is helpful. It saves you dragging a child around the supermarket... I had tried, but because I was in a fourth floor bedsit – it was in the attic – they wouldn't deliver to me. I'm like, 'I don't even care if you dump it outside the front door or by the back gate', but no, they wouldn't. – Alexa

It is clear, therefore, that digital exclusion is not only about being unable to occupy a particular virtual space, but also has a key dimension in physical space. Even where an individual is able to access a digital space, inhabiting a particular physical space can act as a barrier to taking advantage of certain online opportunities and making these tangible in everyday life.

The space available in people's homes can also limit opportunities to get online. Omar, a New Horizons participant, had previously been living in one-room temporary

accommodation with his wife. In this housing situation, there had been nowhere to physically put a computer, and so he had been unable to use one. This had clear implications for Omar:

[When we were living in temporary accommodation], we stayed in a small room, and [during] Covid also, and all the libraries were closed, and we didn't have a computer. When we were looking for a house, we just saw small photos on the phone. We didn't have any access or anything in the temporary house. Nothing... One thing I remember, when we took this house [that we're now living in], the company that gave us the house, they said that the application, you cannot open it on a phone. We just asked our relatives to bring their computer, we just filled it in outside in the street, and gave them back the computer. – Omar

It was only because Omar had a relative willing to help by letting him use their computer outside that he was able to move into his new home. Evidently, while certain forms of housing can perpetuate digital exclusion, this quote highlights the fact that digital exclusion can also pose a barrier to people looking to move into more suitable accommodation. It can hinder the process of bidding on housing association properties, something which is often done online. As such, housing is a key dimension of digital exclusion.

8.5. Mental health

For some, mental health issues can pose a barrier for getting online. As has already been indicated, mental health problems can prevent people from going out to use a computer if they do not have access at home. It can also reduce people's motivation to get online even where people have access at home.

However, being online can also have mental health benefits. One New Horizons participant spoke of the profound benefits that being part of a social network online afforded him:

I'd go so far as to say Twitter has probably saved me. From when I had suicide ideation, I get it very rare, sometimes I get it really bad. And Twitter has been fantastic to me. People as far away as New York. I've got a couple of friends there [on Twitter], and they'll say to me 'you've got to keep your chin up, blah, blah, blah'. You know, 'don't worry, we're here for you'. To hear those words when you're depressed, 'we're here for you', from complete strangers writing beautiful messages, can get overwhelming for me at times. Because you're not – if I didn't have that, I'm not going to get my neighbour knocking on the door and saying the same things. My family don't talk to me. We fell out. It's just my Mum. So

*Twitter has become like my family... Yeah, it's definitely my support network.
100%. – Liam*

While some New Horizons participants have lamented the potential that being on social media has for cyber bullying, and avoid it as a result, for Liam, who has no social support network in his non-digital life, being online provided him with access to a vital support network when he needed it most. Liam is living on a low income, has debts, is unemployed, and is socially isolated. Getting online has been a means of alleviating some of his social isolation, enabling him to feel part of a community, and the value of this for him cannot be overstated. This highlights that the relationship between mental health and digital inclusion is not always clear cut, and is dependent on individuals' personal circumstances.

8.6. Motivation

Motivation is also recognised as a key factor preventing people from getting online (Good Things Foundation, 2021). The reasons why some New Horizons participants had not previously felt motivated to get online are outlined below.

Some New Horizons participants indicated that they had not previously seen a need to get online, and had a negative perception of what could be achieved by using the internet:

I felt it was something I didn't really need. Like I say, everyone I know who has got Facebook, I've seen that many people using it, they put all sorts of rubbish on there. People are using it to the extreme of putting on there what they're having for breakfast and that. It just seemed, Facebook, seemed to be a pointless thing... And like I say, I've known occasions of not really vicious bullying, but people do use it for minor bullying. – Geoff

Here, Geoff presents a narrow perception of what the internet is for, but which had previously deterred him from getting online as the uses he was aware of were, in his view, 'pointless'. A lack of awareness of online opportunities can therefore be detrimental to motivation.

In addition, where people are using the internet by proxy, this can reduce motivation to get online themselves. For example, Simon, a New Horizons participant, had never felt as though he missed out by not being able to use a computer or the internet himself, as he previously would have asked his girlfriend to look things up online for him. He therefore did not feel a need to learn to use a computer himself, and so was not motivated to do so until his circumstances changed and he could no longer gain access to online opportunities via another member of his household.

For some, their lack of digital skills, and subsequent reliance on other people for getting online, means that they have limited opportunities to explore the internet, and hence may not have come across online opportunities that appeal to them. One New Horizons coach, Shauna, highlights this issue:

Dependence [on others for online access] means that you can't develop that skill. And you might feel okay about doing it, but if you're not using that skill actively, and you have to keep relying on other people, then it's not something you're doing... And also, the fact that you've got less control means that it's down to somebody else to find something that you might like or might not like. – Shauna

The reliance on others for access to the internet means that some New Horizons participants lack the opportunity to explore their own interests online and instead are often relying on being pointed to specific online opportunities in the limited time they have on someone else's device. It is easy to see how this could have a negative impact on motivation if people are unaware of online opportunities they might enjoy. In the same vein, as previously highlighted, where people's access to the internet is limited by data restrictions, this too can prevent a wide exploration of online opportunities. It is therefore important for people to have the opportunity to use the internet in ways which they personally consider to be beneficial or enjoyable, and this may not necessarily correlate with the more widely recognised benefits of being online, such as finding work or managing money online.

8.7. Financial difficulties

As has been highlighted in previous New Horizons evaluations, many New Horizons participants face serious financial problems, including debt, and many are living on very low incomes. Getting online can therefore present an unaffordable cost for many.

Indeed, when living on a low income, getting online is simply not a priority when there is an array of other expenses to be considered, which some New Horizons participants view as more pressing. As one coach puts it:

If you're living on limited income, I mean a really low income, [getting online] isn't your priority. And that also goes with broadband and data packages. I mean, broadband will be the last bill that they want to pay out. And mobile credit will be the last thing that they want to top up in a month – they'll do it if they have the extra cash, but their priority will be gas, electric, you know, council tax. – Nicole

It appears, then, that digital inclusion is not treated as essential in the same way as other monthly expenses. This sentiment is echoed by Debbie, a New Horizons participant who is in debt:

I can't afford [wi-fi]. I'm on benefits and I can't afford that sort of money. It's not the priority at all. Other things are more important than that right now... If I can use my phone for the internet, I'll use my phone. I just don't want to incur loads and loads of costs, that's all. And I feel I would if I was going to use a computer.
– Debbie

Here, Debbie, highlights that her low income means she cannot prioritise being online and dismisses the need for wi-fi on the basis that she is able to get by online using her phone. Debbie therefore does not feel she can justify being more digitally included given the cost, and when weighed up against her other priorities (i.e., paying off debt). Digital exclusion is therefore viewed as a problem which is separate from Debbie's other issues. It has the effect of reducing her motivation to improve her levels of digital inclusion, as it is not a priority issue for her.

Some participants are also wary of signing up to monthly contracts when they don't know what other unexpected bills they may face in any given month, as there is little flexibility in their budgets.

For those in debt, a poor credit rating can also pose a significant barrier for getting online.

We've got no broadband or nothing like that. I went to buy a computer one day... and they said, 'oh yeah, we'll sell you the computer but we can't sell you any data'. And I said, 'why not?', and he said 'because you've got no credit history'. Since I've been retired, or since I've finished work, my credit history has gone... So straight away, I was shut out. Couldn't get a computer. – Peter

As such, financial problems can have long-lasting implications for a person's level of digital exclusion, even if their financial situation improves.

In addition, a lack of experience and knowledge of being online can make it difficult for people to find good deals for their internet connections. Some New Horizons participants were paying for expensive data contracts which provided them with far more data than they really needed, simply because they hadn't known what they would need when they signed up. In some cases, New Horizons coaches have sought out good deals for internet access for their clients, which can be important for clients' finances, while also setting realistic expectations around how much internet access should cost.

8.8. Knowledge and safety online

It is recognised in the digital exclusion literature and by both New Horizons participants and coaches, that knowing how to stay safe online is essential for ensuring that accessing online opportunities does not lead to avoidable harm.

As such, the fear of not being safe online is a significant barrier to digital inclusion among some of the New Horizons participants interviewed for this research. Among New Horizons participants, this is a key barrier, particularly for managing money online. Several New Horizons participants said that they avoided online banking because they did not trust it:

[I'd] probably [like to] have a bit more confidence with online banking, really, just have a bit more confidence. But I don't have confidence in that... [I don't] trust in the system, because I was worried about online hackers. Online trolls and online hackers. You never know who could hack the internet and whatever. – Malcolm

This fear of nefarious actors lurking online was common among interviewees. While many New Horizons participants had begun using online banking as a result of their coaching, some still felt afraid to do so. Sometimes this was not only due to security fears, but to concerns that making a mistake, such as pressing the wrong button, could deplete their accounts. Indeed, New Horizons participant Geoff explains why he does not use online banking by highlighting that his friend has been a victim of fraud after making online purchases. Notably, Geoff attributes this to his friend's own errors, and therefore avoids online banking in order to avoid being vulnerable to making the same mistakes himself:

[My friend] has got online accounts and things, and he must be pressing buttons wrong and things all the time. He does it on his phone, anyway. He goes through three or four credit cards a year – he has to have them stopped – because money's gone out of his account. You know, through fraud. – Geoff

This fear of making mistakes, due to a lack of skills and understanding of the internet, is a clear barrier to digital inclusion for some New Horizons participants, and one which some have begun to overcome over the course of their coaching:

I do online banking... I did do that before [I started New Horizons], but I've [since] realised there's other things on it that I can do. I'm not so scared of it now. Because I was always a bit scared if I touched anything. I didn't know what I was doing. If I touched any buttons, I might, I don't know – not that there was money in the bank [anyway]. But other things as well. I might do something that I didn't

actually want to do... [But I'm more confident with it now] because it's never just the one tap and everything's gone. You've got a few things before you completely stuff it up, if you know what I mean: 'Are you sure?' 'Do you want to confirm?'. It doesn't just [disappear], by just tapping once. – Sarah

Here, Sarah highlights the important point that being set up for online banking does not necessarily mean that a person is using all the services associated with it, and this can therefore mean that the full benefits of this online opportunity are not being realised. In Sarah's case, her lack of confidence, related to a lack of understanding of how online banking works, had been a hindrance to her in the past. It is only since beginning her New Horizons coaching that Sarah has learned that using online banking is not as risky as she imagined, as even if she clicks a button incorrectly – which may be quite likely due to her limited online skills – she will not lose her money instantly. Gaining this reassuring knowledge is an important step towards a greater level of digital inclusion, especially since many New Horizons participants have a heightened awareness of the potential dangers of being online, and this reassurance and guidance with regards to online safety is something which New Horizons coaches are in a good position to be able to offer.

9. Impacts of the Covid-19 pandemic

From March 2020 onwards, the Covid-19 pandemic has had a significant impact on New Horizons. Much of the coaching has had to take place remotely, with face-to-face visits not allowed for a long period of time. This in itself has created challenges for coaches, while some clients have also had to face additional challenges, such as job losses and increased social isolation.

The restrictions on face-to-face coaching have meant that coaches have had to work remotely. Importantly, clients' varying levels of access to the internet have meant different experiences of coaching from New Horizons. Those who lack broadband could not partake in the same level of interaction as those who were able to access this from home, and faced greater challenges in improving their digital skills. Indeed, when participants cannot meet coaches face-to-face, having the ability to share their screen with their coach so that their coach can easily guide them through different online activities is useful, as it allows their coach to see exactly what they are doing and assist them with relative ease. This is clearly more difficult for clients who cannot access video calls due to a lack of home broadband:

I'm encouraging all my clients, if they have broadband, I'm encouraging them to use Zoom with me. So every single client that has broadband and has access to Zoom, I'm getting them to use it. And these are people who have never really used a computer before. So that's encouraged them to use it, but [it's been valuable] for me to also be able to see what they're doing, because they share their screens and stuff with me. And obviously, the ones that don't have broadband and are using their data, I don't like to encourage them to do it. So I talk them through it on the phone. So they'll basically just tell me what's on their screen. And I'll basically try to kind of tell them how to do it. – Nicole

Indeed, clients who do not have broadband must instead try to articulate what they are doing, which may be especially difficult for those with very limited experiences of using computers. Some New Horizons participants said that they had difficulties with understanding the language used to describe different functions and icons on a computer, and so articulating what they are doing to a coach who is working remotely could be immensely challenging. Coaches have made significant efforts to ensure their clients have access to high quality coaching throughout the pandemic, but where clients are digitally excluded, this adds another layer of difficulty.

New Horizons participants who are facing digital exclusion have experienced additional challenges as a result of the pandemic. These challenges included:

- People have been unable to search for work, because libraries and job centres were closed. One coach suggested that this disadvantaged her clients compared with those who could continue their job search online at home, as not only were they unable to apply for jobs, they were also losing the opportunity to 'brush up on their skills'.
- When libraries re-opened, one coach expressed concern that her clients still had not been able to use them effectively to get online because social distancing restrictions meant that library staff were not allowed to offer one to one support with using computers. Instead, people had to phone a helpline for computer support. However, some New Horizons participants are anxious about speaking on the phone, and so this may have not been a suitable option for them.
- For people without the internet at home, managing their Universal Credit became difficult without access to the internet.
- When libraries and other public spaces where people could access the internet were closed during lockdown, New Horizons participants who usually relied on this means of access missed out on accessing essential services. For one New Horizons participant interviewed for this research, this sudden lack of access – combined with the fact that the participant did not have a working phone on which to contact his housing provider – meant that he ended up not paying the correct amount of rent on time.
- Many people have been using the internet to stay in touch with family and friends during the lockdowns, when travelling to meet people in person has not been possible. Several New Horizons participants emphasised the value of this for their personal wellbeing, and said that they would have felt left out and isolated had they not been able to do so due to not having access to the internet.

While New Horizons participants and coaches reported an array of negative impacts of not being online during the pandemic, there are also several cases where New Horizons participants who previously did not see a need to get online have realised the benefits it can bring:

The computer's an advantage. But until this lockdown, I didn't realise, to a certain extent, that being able to get online is not [just] an advantage. Nowadays it's an essential, isn't it? – Geoff

There is a clear shift in Geoff's view here. Prior to beginning his coaching with New Horizons, Geoff relied on computer provisions in libraries and the job centre, and had no access whatsoever to the internet from home. Now, he sees it as essential. It is therefore possible that the pandemic has spurred interest in getting online – both from individuals and at the societal level – as digital exclusion has become increasingly recognised as a pressing issue.

10. Conclusions

This report, based on the third phase of the CCHPR evaluation of the New Horizons project, has focused on how New Horizons participants' lives are affected by digital exclusion, and how New Horizons seeks to tackle this issue. It highlights the role of tackling digital exclusion in addressing the other key facets of the project – managing money, and finding work. This concluding section presents some key learning points from the evaluation, and draws together key reflections on digital exclusion and its importance for New Horizons.

10.1. Key learning points

- Previous evaluations of New Horizons have shown that a key challenge is ensuring that participants continue to receive the support they need to carry on implementing the skills they have learned during coaching after their exit from the project. This report has shown that allowing individuals to retain a loaned digital device after completing the project ensures that they can continue to practice their digital skills, and thereby continue with online aspects of money-management and finding work, important components of the outcomes New Horizons aims to achieve. However, there is limited availability of these devices, and **acquiring more devices to loan out to participants** could be valuable for improving long-term outcomes.
- This report has shown that tackling urgent issues affecting New Horizons participants' lives before attempting to get online can be an important step towards improving their levels of digital exclusion. Getting online can otherwise be considered by participants to be too daunting a prospect if there are too many other pressing problems which need to be tackled. However, treating digital exclusion as separate from the complex array of problems people face can also have the effect of reducing people's motivation to get online, as it is not prioritized. **Ensuring that participants are fully aware of the ways in which being online could help them to manage other pressing concerns**, such as in finding employment and managing their budgets, could help to overcome this issue. Indeed, it is clear that digital exclusion is closely related to many other issues in people's lives.
- It is recognized that a narrow, restricted use of the internet prevents people from developing strong digital skills and confidence, and can also prevent people from

coming across uses of the internet that they find fulfilling, which in turn can have a negative impact on motivation to get online. However, for people relying on limited data, a wider use of the internet is not always possible due to certain uses (such as video streaming) consuming too much of their data allowance. New Horizons coaches often ask clients who are in these situations to save their data for job searching, particularly where the data has been provided by the project, as the project outcomes are judged partly on the basis of whether a client has moved further towards work. **Including digital literacy (beyond its use for job searching and money management or 'self-help') as an outcome by which the success of New Horizons can be measured** may allow more freedom to coaches and participants in deciding how to use their data, which may have positive impacts on their motivation to use the internet, and subsequently boost their digital literacy.

- **Exploring affordable options for wider internet access early in the coaching process** may also help participants to explore the internet more broadly while also ensuring they have sufficient connectivity to make full use of job search sites.
- The type of device people use to access the internet impacts both the range of opportunities they are realistically able to pursue as well as their prospects for developing skills. The fact that New Horizons is able to provide participants with suitable devices where these are available is helpful in this regard. However, this report has also shown that some participants prefer to continue using their mobile phones as opposed to a more suitable device as they are more confident in using them. **Recognising that some participants may need extra support to make the transition from using a phone to using a laptop, even if they have the basic skills needed**, may help to ensure clients are making best use of New Horizons devices.
- Digital skills are closely connected to other forms of literacy, and essential 'life skills'. Where participants struggle with reading, or with finding the information they need to sort out tasks needed for everyday life (such as managing utility bills, etc.), they will inevitably also struggle to carry out these activities in a digital space. **Supporting participants with their life skills and literacy** in a broader sense, perhaps by signposting them to adult learning courses, may be helpful in this regard.

- Fear is a significant issue which prohibits people from becoming more digitally included. Several participants are afraid of being victims of online fraud or of their own lack of digital skills leading to mistakes which have negative consequences. **Ensuring participants know how to use the internet safely**, and have a robust awareness of how to avoid online harms, is paramount to giving them the confidence to make full use of the opportunities available to them online. This may involve referring participants to courses designed for this specific purpose, or could involve New Horizons developing its own set of resources for coaches to work through with clients on this topic. Indeed, previous evaluations have shown that there is often a strong level of trust between clients and coaches, and so coaches should be in a strong position to be able to offer trusted guidance. This would also help to ensure consistency of digital support across New Horizons.

10.2. Final reflections

Tackling digital exclusion is a key part of New Horizons. While New Horizons is unable to provide coaching to individuals who are digitally excluded but who do not need help with managing their money or looking for work due to the enrolment criteria, it is nonetheless an essential part of the work that coaches do with their clients. Indeed, digital exclusion can pose a barrier for managing money effectively, as it excludes people from a range of potentially financially-beneficial activities, such as regularly keeping track of bank accounts online and finding good deals on price comparison websites. In addition, it is evident that finding work is extremely difficult for those faced with digital exclusion. With so many jobs advertised exclusively online, being unable to prepare a CV using a word-processing programme, use job search websites, attach a CV to an online job application, and keep track of email correspondence, represents a significant hindrance to job searchers. New Horizons' commitments to moving people further towards the job market and helping them to get on top of their finances therefore necessitates the digital inclusion aspect of the project.

Indeed, as the discussion of the various factors influencing New Horizons participants' levels of digital exclusion presented in this report has shown, digital exclusion should not be thought of separately from the host of other issues which affect participants' lives. In particular, the fact that digital exclusion is so closely related to financial difficulties and inadequate housing means that it is impossible to separate from poverty, and that tackling digital exclusion also requires that these other interconnected issues are addressed.

The factors which influence the extent to which a person is digitally excluded, including those set out in this report (internet access and type of device, digital skills and confidence, other

skills, housing, mental health, motivation, financial difficulties, knowledge and safety online), converge in different ways depending on an individual's circumstances, to produce a wide spectrum of experiences of digital exclusion. The bespoke service offered by New Horizons, in which coaches are able to tailor their support for participants, can therefore be particularly helpful for tackling a problem which manifests in so many different ways and has so many different consequences for the individuals experiencing it. Additionally, the factors discussed in this report are highly interconnected, with digital skills being closely connected to opportunities to use the internet, which may in turn be rooted in a lack of access to unlimited data or broadband, something which is in itself is often related to financial hardship. As such, identifying the causes of one person's digital exclusion is complicated, and an approach which is able to tackle a range of interconnected issues is helpful. It is in this vein that the research has found that tackling pressing financial problems can itself be highly useful for helping people to take a step towards digital inclusion.

Overall, this report has demonstrated that digital exclusion affects New Horizons clients in a number of different ways and for a number of different reasons, which often cannot be easily disentangled. Structural poverty, combined with sometimes complicated personal circumstances, leads to a range of issues, of which digital exclusion is an important part. The link between digital exclusion and poverty is clear, and means that digital exclusion cannot be fully overcome within society while poverty persists. Nonetheless, projects such as New Horizons can make a difference for the individuals they serve. It is notable that almost all of the New Horizons participants interviewed for this research felt that their digital skills had improved since beginning the coaching programme, and many were using the internet more widely than they had been before starting the programme. The support with getting online which people had received from New Horizons has been shown to have had a positive impact for several participants, including enabling them to keep track of their finances more easily, to feel in control of their money, to search for jobs, and to explore the internet to find opportunities which they enjoy and consider beneficial.

11. References

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