

DIGITAL INEQUALITY

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TABLE OF CONTENTS

Introduction.....	01
Health Inclusion.....	03
Social Inclusion.....	09
Employment.....	14
Digital Payment.....	19
Conclusion.....	23
Sources.....	24

Introduction

This White Paper report will summarise issues surrounding digital inequality for homeless people, particularly focusing on the impact of Covid-19.

There is a strong correlation between digital exclusion and poverty. Worldwide, 3.7 billion people are digitally excluded and 6.9 million people in the UK. There are a few charities tackling digital inequality, but not many of these are focusing on the homeless population. They typically focus instead on the elderly, schoolchildren or low-income groups. Martha Lane Fox, in her report on the mapping out of implementation requirements, recommended a focus on the most digitally excluded groups first and states the homeless population as one of the 'hardest to reach'. This white paper aims to cover this issue and suggest some implementations that could be put in place so that homeless people are considered when formulating and adopting digitalisation policies.

Background

The pandemic in particular has highlighted and exacerbated the digital divide: the

importance of being connected grew, people are more reliant on the digital world and many public services and charities had to close their physical doors and move some of their services online. Those without digital access or digital literacy have been further isolated from essential services. Homeless people have not had access to quick information, which was necessary through the pandemic.

Although a report by Heather Williams states that 90% of homeless people own mobile phones, this number is misleading. There are many other barriers in place, such as no ability to charge these devices or no access to Wi-Fi or unreliable/inadequate Wi-Fi access. 35% of the homeless population consulted in Heather Williams' research reported never accessing the internet, in comparison with 18% of the adult population in Great Britain. In a survey from November 2020 conducted among their clients, Arrels Fundació (Barcelona) reported that 41% of those interviewed said it was very difficult

Introduction

to access internet, and 34% said it was a challenge to charge their batteries.

Williams shows that of those who used the internet, '41% used public buildings, 31% used private Wi-Fi, public Wi-Fi hotspots were used by 29%, and only 6% had a 3G contract.' Homeless people have suffered the consequences of the closure of facilities like libraries, museums, or cafés due to Covid-19, where homeless people used to go to charge their devices or connect to Wi-Fi. It can also be difficult to access these public spaces, as they are limited in nature or not free to access. The library can also sometimes require a fixed address to join, which poses a problem for homeless people.

There are also other barriers such as data being expensive to purchase and a risk of devices being broken or stolen which provokes caution when using these devices. Homeless people also face the barrier of not having a fixed address that they can use to register with a telephone company. Smartphones are not affordable, so homeless people may be able to afford devices which can do all the facilities they need. Homeless people also lack the digital skills necessary to navigate digital life fully. Therefore, even if they are able to access appropriate devices, they may not be capable of making full use of them.

A lack of internet access poses a challenge in accessing vital information and services (e.g., finding out where to pick up food, when shelters, shops and cafes are closed, or being able to check where to find emergency accommodation). Homeless services providers often do not have the digital equipment needed either. A lack of digital equipment also presents barriers with access to healthcare, social inclusion, employment opportunities and payment, which are the focuses of this report.

Health Inclusion

Introduction

The digitisation of healthcare has amplified already existing barriers to accessing healthcare for homeless people. This trend towards digital access to care has been rapidly accelerated by the pandemic. Facilitating homeless people to use digital healthcare and expanding online health platforms to engage with disadvantaged groups would help to reduce health inequalities. It would also provide homeless people with tools to better manage their health through medical information, health advice and professional assistance available online. Although there are already some implementations in place, much more should be done to ensure that homeless people are included.

Background

Homeless people have a considerably lower life expectancy and a 10 times greater standardised mortality rate than the general population. This is in part due to them being less likely to seek treatment for a medical problem, which can result in premature death. People in homelessness also face other barriers when trying to access medical care such as difficulties to register in the health system, fear of stigma from health professionals or legal or administrative barriers. Healthcare

providers are not adequately addressing the needs of homeless people in order to combat these issues.

The NHS has a responsibility to provide healthcare for all homeless people in the UK and there are some implementations in place in order to make healthcare more accessible. Homeless people can set up as a temporary resident at any GP surgery near where they are currently residing or at GP surgeries and hospitals it is possible to put down 'no fixed address' and everyone will be given equal medical treatment. However, this does not fully include homeless people into healthcare services.

Digital healthcare could be a method to make access more inclusive. Covid-19 has accelerated digital healthcare, with virtual consultations with GPs and hospital specialists, remote monitoring for shielding and vulnerable patients and those discharged early from hospital and more medical advice being available online or through apps. Before the pandemic, 66% of all adults had never used the internet or apps to manage their health, rising to 79% among those with low digital engagement. According to the annual GP Patient Survey, awareness and use of online bookings for GP appointments had increased to 48% and 19% respectively in 2020 (compared to 44% and 15% in 2019). In March 2020 alone,

Health Inclusion

online consultations doubled from around 900,000 to over 1.8 million. This has further increased in 2021. The NHS has also announced in their Long Term Plan that every patient will have the right to be offered digital-first primary care by 2023-2024.

Benefits of digital access

Digital health brings many benefits, such as:

- Improved self-care for minor illnesses
- Improved self-management of long-term conditions
- Cost and time saved through accessing services digitally
- Reduced loneliness and isolation
- Lower cost of delivering healthcare services
- Offers more convenience and choice to patients who cannot or may not want to engage with health practitioners face to face

These benefits are not necessarily accessible to homeless people, as they often suffer digital exclusion. The move to virtual healthcare can therefore exclude homeless people even further if they do not have access to digital equipment.

What digital healthcare is already in place?

Digital healthcare is very varied. As already stated, many general healthcare services are moving online. A survey of GPs from June 2021 found that over 94% were providing online consultations, and 88% felt greater use of remote consultations should be retained longer term. Online health transactions, such as booking or confirming appointments, ordering repeat prescriptions and online GP consultations are on the rise.

As well as the increased online health information put in place by the NHS for both physical and mental health, there is also a growth of health apps. These can be self-care apps, interactive apps, self-help apps to access advice and support, or informative apps. There are also online peer support forums, which provide additional support and guidance. Furthermore, there is an increased use of wearable sensors for fitness, healthcare and emergency support, helping the self-care of long-term health conditions.

When accessible to homeless people, these types of digital healthcare can be extremely beneficial, as homeless people would be able to access quick healthcare information and advice. An example of a successful healthcare app for homeless

Health Inclusion

people is implemented by the organisation 'Casa Ioana' in Romania. They created a platform especially for homeless people, which allows them to have access to a general practitioner and send pictures to them, have videocalls, etc.

The NHS has already made changes by setting up computers in partner sites to increase the number of places people experiencing homelessness can access health-information websites. Furthermore, the Good Things Foundation has been working with NHSX, NHS Digital, NHS England and local partners in health, social care, and community sectors to improve digital participation in healthcare. A lot of this work is done through their 'Learn My Way' programme which aims to increase digital health literacy and has helped over 50,000 people. Although not aimed specifically at homeless people, it is this kind of work which breaks the barriers of digital healthcare inaccessibility.

Problems with digital healthcare

Digital healthcare also presents many problems, as has been previously stated. The digital services on the NHS, although currently being transformed, are often fragmented and clunky. The uptake of digital options, although growing, still remains low. This is partially due to the

fact that many people are incapable of accessing it.

One major problem that homeless people face is when opening a patient account to access GP online services. This usually requires an address, a photographic ID and in-person verification of ID. Each of these is a barrier for homeless people. Requirements to appear in person at the GP surgery also make people much less likely to register. Inclusive service design and digital access to services can reduce this barrier.

There is also a lot of fake news online and many websites offering poor quality health information. Increasing digital skills and support for homeless people when accessing these sites will help them approach the internet critically so that they can assess information, and mindfully so that they are not overwhelmed by it.

The NHS Widening Digital Participation programme

The NHS launched a scheme called the Widening Digital Participation programme, which aimed to combat digital inequality in healthcare. It worked to ensure more people have the skills, motivation and means to access relevant health information and services online, focusing

Health Inclusion

on people at greater risk of health, socio-economic and digital disadvantage, which includes the homeless population.

Phase 1 of the programme ran from 2013 to 2016 and aimed to improve digital health literacy in local communities through a 'blended learning' model of community-based learning and online learning, partnering with community organisations which had relationships with those who needed support.

Phase 2 ran from April 2017 to March 2020 and was a partnership between NHS Digital and Good Things Foundation, which tackled barriers to digital healthcare, other than digital illiteracy. This phase gave support to local pathfinders across health and community sectors to find points in health and care systems which could be improved through digital technology and community interventions.

One of the products of this programme was the creation of digital health hubs, which helped people develop their digital health literacy and assisted people to access relevant support (online and in their area). They offered a range of services, including:

- Getting help with developing digital skills
- Being introduced to the national NHS

website or app

- Being introduced to a local GP online system
- Getting online information about medical conditions
- Getting online information about wellbeing activities
- Getting online information about local health services, pharmacies, dentists, etc.

Overall, the Widening Digital Participation programme was successful, helping over 200,000 people to use online learning to build their digital health skills and training over 8000 people as volunteer Digital Health Champions to promote digital health tools. This is something that should be continued to further the reach.

An evaluation of those who received support from the programme reported that:

- 59% of people were better able to access and use online health information
- 65% felt more informed about their health
- 51% have used the internet to explore ways to improve mental health and wellbeing
- 21% made fewer GP appointments as a result of accessing online information
- The digital inclusion interventions

Health Inclusion

showed a return on investment of £6.40 for every £1 spent.

What are other charities doing?

Other charities are doing work to improve healthcare access for homeless people:

- The homeless healthcare charity Pathway is helping the NHS to create hospital teams to support homeless patients.
- Crisis UK includes access to medical care in their facilities.
- The homeless charity Groundswell has developed a Homeless Health Peer Advocacy programme, which offers one-to-one support for people experiencing homelessness to make and attend health appointments.
- Seaview, as part of the Widening Digital Participation programme, aimed to improve access to healthcare among people who were homeless or insecurely housed. It used technology to improve how outreach workers respond to the healthcare needs of their clients. The team took photos of injuries or symptoms and shared them with St John's Ambulance, which then provided a clinical opinion.

There are also many charities in the UK which provide free medical and dentistry

care for homeless people or provide access to technology in order to access online health information. These initiatives are great to improve healthcare access for homeless people, but they do not really work to address digital inequality in healthcare.

Next steps

As healthcare develops, it is important that digital inclusion is an integral part of health and wellbeing strategies in order to reduce health inequalities. Attention has been placed on digitally transforming health services, especially during Covid-19, such as the change to online GP appointments. However, not as much attention has been given to the barriers that prevent people from accessing these. Digital technologies are integral to many of the developments envisaged in the NHS's long-term plan, and it is important that this is inclusive. This involves improving the implementations already in place, but also developing more:

- Charities that work with homeless communities could encourage the NHS to ensure that their digital developments reach a wider audience, keeping in mind the homeless population.

Health Inclusion

- Charities should signpost people to health and wellbeing support and information online, ensuring that these are trusted websites or apps (e.g. NHS website, Learn My Way). They should also support people to make health transactions online, such as booking appointments or accessing services.
 - Charities should train their staff to be digital health champions who can support people with using digital tools. In this way, they are building bridges between the health system and the local community.
 - Community services could offer similar services (eg libraries). They should offer access to online healthcare tools and be trained to give digital skills support.
 - Digital health hubs should be continued, where people can go for help and support to use digital health tools. More volunteers should be recruited to train people in digital skills.
 - GP surgeries should offer information for homeless people, as well as free WiFi, assistive technology and devices for people to use. These should be set up to access digital health tools. In this way, homeless people can access online health information and services even when they do not have the adequate technology.
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Conclusion

These implementations would help to improve digital literacy and also allow homeless people to better manage, and improve, their general health and wellbeing. The current system, although making progress, remains inaccessible. These suggestions will hopefully combat this. There needs to be a deliberate, sustained effect to reduce or remove these barriers and consider homeless people when implementing digital health developments. The healthcare system cannot effectively and efficiently transform unless they take these disadvantaged groups into account.

This is not necessarily recreating the system but adapting it. The overwhelming digitisation of the health service due to the pandemic will probably not be a permanent change that replaces face-to-face services, but there will be a shift. Homeless people need to be asked what is most convenient and helpful for them, whether this is digital, physical, or a blend. Digitisation may not be the entire solution, but only part of it. It is important to remember that health is ultimately personal.

Social Inclusion

Introduction

Social and digital inclusion are connected, and social exclusion is exacerbated by digital exclusion. There are four main areas where COVID-19 has had a significant impact on how easily the homeless can access social opportunities:

1. Declining levels of socialisation
2. Access to essential software
3. Impact on mental health
4. Platforms to uplift the homeless on social media

Actions have been taken by other charities as well as the government to combat the lack of access to social opportunities, however these actions can be improved.

Impact on socialisation

Lockdown has negatively impacted the opportunities for socialisation. One way people have attempted to maintain their mental wellbeing while being isolated from others is by participating in online events (health and fitness classes on Zoom, mukbangs, etc). Without access to a digital device, the homeless will not be able to socialise through these. Furthermore, the majority of these online events are also advertised online, meaning that homeless people will be unaware of these events

happening in the first place.

While some cases mean that devices can be provided free of charge/with a small fee to those who need them, many services will not be able to provide these.

In particular, the impact of COVID-19 means that many schools have shifted to online/blended learning, using platforms such as Zoom and Microsoft Teams. Homeless students without digital devices will be unable to participate in lessons and will fall behind their peers. Up to 1.78 million British children were unable to take part in online learning during classroom closures due to lack of access to a digital device.

Access to important software

With COVID-19, many essential services have relocated their services online, especially regarding healthcare e.g. GP appointments, and booking services for vaccinations. Other facilities that are more easily accessed online include important news and information about changing government regulations. Lack of access to charging ports and repair services for their digital devices also affects how often homeless people can access these apps.

During the lockdown, quick access to

Social Inclusion

information (especially regarding rapidly changing government guidelines) was crucial. This remains crucial to this day, and a lack of access to a digital device means that homeless people may remain unaware of new guidelines regarding restrictions.

Other examples of essential services that have shifted online due to COVID-19 include: finding out where to pick up food when the shelters were closed, and being able to check where to find emergency accommodation (often advertised through social media).

Technology can be useful to give homeless people information about where to eat and sleep, healthcare facilities, plug in devices, etc. There are already examples across the world of apps that give this information, including: Appssuchas 'Copenhel' (Denmark), 'Mapabezdomova' (Czech Republic, Slovakia), 'Opvang Atlas' (Netherlands), 'On Barcelona' (Spain), 'Surviving in Brussels' (Belgium) or 'Soliguide' (France). These provide information about basic services for homeless people, including map locations of these services.

Impact on mental health

Lockdown was an isolating time for many

people, but hit the homeless especially hard. Mental health issues are statistically more common among homeless people, with 44% disclosing a mental health diagnosis (as opposed to 23% of the general population). Suicide rates are also nine times higher among homeless people, so the withdrawal of face-to-face support had the very real potential of exacerbating the social isolation many already face and increasing these numbers.

Coinciding with a sharp spike in mental health crises is a decline in support for these same crises. Social distancing and safety measures mean that in the UK there is little or no face-to-face mental health support available. Consequently, in response to the pandemic, services were asked to free up bed space in order to reduce the risk of infection; as a result, 2,441 more people were discharged from mental health hospitals in March 2020 than in February 2020.

The digital world provides many resources to assist with mental health. Without proper access to the digital world, the homeless miss out on:

- Important NHS information
- The booking system for GP appointments
- Other apps which help with mental health, e.g. breathing exercises for

Social Inclusion

those who suffer with anxiety, or apps tailored to help with self-harm.

- Apps for leisure
 - Social media which allows people to stay connected with family and friends
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Presence of homeless on social media

This research was conducted with a focus on social media in mind. Homeless people, with access to the digital world, can create social media profiles which would help them to a) seek help. and b) raise awareness of their situation, which would then also help them raise money for themselves or others. Platforms which are especially viable in this age are Instagram, Twitter and TikTok, which all have a high number of users.

- Reasons why it is important for the homeless to share their stories using social media (especially during the pandemic):
- They will have a platform to campaign for real change so that, in the future, other people won't have to face the same problems they struggled with. These stories are the most personal, and charities are often able to utilise these as evidence to make their campaigns a success.
- They can raise awareness in the media of the housing emergency and the

devastating impact that it is having on people's lives, especially during COVID-19.

- Their use of digital platforms/social media can reach more people struggling with bad housing or homelessness, and reassure them that they are not alone and that there is help available.
- Their stories can dispel stereotypes about the homeless (e.g. that they are drug addicts or 'bad people') and can thus inspire people to donate, volunteer, or take part in charity events to raise the funds needed for charities to continue to help the homeless.

Charities such as Shelter are looking for homeless people to share their stories for all the above reasons, particularly if they are currently struggling with homelessness, living in temporary accommodation, facing evictions, etc.

Action taken by other charities

There have been a variety of actions taken to provide more social opportunities for the homeless population. Outlined below are a few examples that have been successful during the onset of the pandemic:

The London Recovery Programme aimed

Social Inclusion

to 'restore confidence in the city, minimise the impact on London's communities and build back better the city's economy and society'. This is meant to be done through 9 missions, with one being 'Digital Access For All'. Digital Access For All aims for every Londoner to have access to good connectivity, basic digital skills and the device or support they need to be online by 2025. The programme outlines what steps can be taken to ensure this. Some include:

- Understanding how digital exclusion affected Londoners during the pandemic, and how local councils and the voluntary sector responded to the problem.
- Making full fibre broadband available in areas with poor coverage, such as social housing.
- Making it easier for Londoners to access free Wi-Fi outside their home by identifying spaces – such as libraries – where it is possible to work online for free.
- Training all adults, including job seekers, in basic digital skills.
- Targeting the most vulnerable –such as schoolchildren, learners and those shielding –with the devices or data allowance they need to lift them out of digital exclusion, while ensuring they stay safe online.

These possible projects can be adapted to target the homeless population specifically.

There are some initiatives in Sheffield that are targeted towards children without a digital device (with the problem being raised when online learning shifted into focus during lockdown):

- Laptops for Kids aims to increase access to learning for young people from disadvantaged backgrounds across the North of England. The non-profit campaign sources donations of new and used devices, carries out secure erasure and distributes to schools according to need. Launched in Sheffield in September 2020, the campaign has expanded to towns and cities across the North of England
- The Heeley Trust is a key partner in the city councils' digital inclusion strategy, helping those who are lacking in their digital skills in an online world
- Good Things Foundation is a charity operating in Sheffield, working to close the national digital divide.

There is also the 'Everyone In' campaign. The most severe lockdown rules from the government were announced on 23 March, when people were told to stay at home wherever possible. At this point, there was no national plan to allow rough sleepers to remain socially distanced in a safe manner.

Social Inclusion

When 'Everyone In' was created, the government instructed all local authorities in England to house all rough sleepers - including those in hostels and night shelters - by the weekend. In weeks, nearly 15,000 people across England were able to access this accommodation. This is especially significant because in most areas, a lack of existing emergency accommodation meant local authorities turned to hotels that otherwise would have been empty in lockdown to house those facing homelessness.

This emergency accommodation during a time where the homeless were especially vulnerable provided a stepping stone to leaving behind homelessness for good - many have done this already, thanks to the 'Everyone In' scheme which protected them from the worst of the pandemic. The staff and volunteers involved in the scheme have been able to help residents with important issues like applying for EU settled status or Universal Credit, looking for employment or helping to sort more long-term accommodation - all done with access to digital devices and resources. This would have been impossible if the homeless were still on the streets at the time, as they would have not had an address and would have moved around frequently. The emphasis on 'everyone' in the scheme proves that all rough sleepers can and should be helped.

Moving forward

It is apparent that COVID-19 has had a significant impact on the availability of digital social opportunities for the homeless. To combat this, actions such as the following can be taken by charities:

1. Holding fundraising events to raise money in order to enable as many homeless people to obtain devices as possible.
 2. Collaborating with other charities to raise awareness of the need for devices, so that the general public can donate to fundraisers for this cause.
 3. Advertising social events through non-digital means e.g. posters and leaflets, so that as many homeless people can see and attend it as possible.
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Employment

Introduction

There is a strong link between digital exclusion and the effects of this upon homeless people's employment opportunities, and the Covid-19 pandemic has entrenched and accelerated these trends. The digitalisation of employment has disadvantaged homeless people within the labour market in two clear ways: through limiting their ability to search for jobs and disqualifying them for job opportunities due to a lack of digital skills.

Some charities and other organisations have attempted to improve digital access and employment opportunities for the homeless population. Whilst many of these measures are welcome, they are not without flaws with suggestions and proposals being offered to improve both charity and government support.

Digital access and the job search

The use of digital technology has become central to job recruitment, with social media platforms and other internet sites becoming the primary means of advertising and applying for jobs. For members of the homeless population who are likely to experience either no or irregular access to the internet, potential job opportunities will become inaccessible

to them. This will only increase the chances of them remaining unemployed and homeless. The following statistics highlight this:

- 84% of employers and 91% of recruiters use social media (particularly LinkedIn) as a means of recruitment.
- 9% of jobseekers used social media in their job search in the past year, with 74% of those in full time employment using social media to find employment.
- The Centre for Economics and Business Research identified this trend between digital access and improved performance in the labour market, citing increased earnings between 3-10% as well as higher chances of unemployed people finding work or economically inactive individuals looking for work if they have access to digital technology.

Therefore, digital exclusion disadvantages homeless people seeking employment, particularly in terms of long term, stable jobs, which are most likely to be advertised and accessible only through digital technology. By extension, the better access to digital technology homeless people have, the more likely they are to find stable employment, and so permanent housing.

Employment

Digital literacy and employment

On top of a lack of access to digital technology, a lack of digital literacy further damages homeless people's employment prospects. Research by Groundswell noted that many homeless people lack basic digital skills required to apply for jobs online (such as creating and sending a digital CV). Notably, 49% of Groundswell's participants felt they needed one-to-one training. This reveals a growing divide in terms of digital literacy preventing homeless people from taking advantage of the benefits that digital technology can bring in terms of employment.

The lack of digital training is likely to become a growing problem in the UK, with 90% of all jobs expected to require some sort of digital skills by 2026. By consequence, the pool of jobs available to homeless people who are less likely to have digital skills will decline over time. This could see rates of homelessness increase in the coming years, especially given the fact that 8% of the UK population have no digital skills and a further 12% have only limited digital skills. The on-going and accelerating digitalisation of labour puts this group at increased risk of unemployment, and in turn vulnerable to homelessness.

Indirect barriers to employment

There are a number of barriers to digital inclusion experienced by homeless people which are likely to have an indirect effect on employment opportunities. These include:

- Poor quality of library services. Libraries are the main source of access to the internet for many homeless people. However, many homeless people have reported being turned away from libraries (such as for having no fixed address) or being given limited time slots. This perpetuates the digital divide and homeless people's access to the labour market.
- Universal credit is only accessible online, leaving it out of reach for many homeless, removing a vital lifeline as they search for employment.
- Job centres often impose digital skills as terms of claimants meeting social and employment support, as noted by Reboot UK. For homeless people struggling to improve their digital skills, this jeopardises the benefits and employment help they rely on.

Whilst these elements of digital exclusion don't have a direct relationship in regards to employment and will have many other impacts on homeless people's lives, they nonetheless have negative consequences

Employment

for homeless people and their performance within the labour market.

The impact of Covid on digital inequality and employment

The Pandemic has entrenched and accelerated long term trends in regard to digital inequality and employment, affecting the homeless population in a number of ways.

The further digitalisation of labour is the clearest impact of the Pandemic. During lockdown, work became increasingly remote, with 46.6% of people in employment working from home by April 2020. This has made work increasingly dependent upon physical technological access and literacy, limiting homeless people's employment prospects as they are unable to work remotely. This is only worsened by the fact that the majority of job interviews took place online during the Pandemic, putting job opportunities out of reach for many homeless people.

Amongst this, the job sectors worst hit by Covid have been the sectors where digital proficiency is least required. Notably, accommodation and food service activities were 90% smaller in May 2020 than a year prior. This contrasts job sectors which can function remotely, which have been less

affected. This is likely to have affected homelessness in two ways:

- The pool of potential jobs available to the homeless has become more limited, especially given that jobs with less digital requirements are now fewer in number.
- Unemployment and homelessness have risen during Covid (with 832,000 jobs lost and 130,000 people made homeless by June 2021). The digital divide is likely to have contributed to this, with those with little digital skills and security most at risk.

Covid has also seen a number of short-term consequences which have limited homeless employment opportunities in connection with digital inequality. The closure of face-to-face services and public places is perhaps the clearest impact. Libraries, some temporary accommodation and in person support were all closed or reduced during lockdown, with 8/10 councils reporting the closure of face-to-face services. This has served to reduce homeless people's access to the internet to search for employment, as well preventing them from acquiring digital skills, with digital courses (for which libraries provided 500,000 in 2014-15) being cancelled. With housing and employment support now moving online, this has left many homeless people isolated.

Employment

Finally, youth homelessness has been particularly affected by the pandemic and digital inequality, with $\frac{3}{4}$ of all homelessness charities expecting youth homelessness to rise in the wake of Covid. Research by Depaul found that out of their sample of 116 young homeless people, of the 27 who were in employment, 15 of them lost their jobs during the pandemic, and only have been able to maintain their original working hours. With reduced digital access, digital exclusion is likely a contributing factor towards this trend. Further, the young homeless have been negatively impacted by the move to online education during the pandemic. With many lacking a stable internet connection or access, their chances of educational success are further undermined, only damaging their future employment prospects.

Action taken by other charities

Many charities have sought to introduce measures to widen digital participation with the goal of improving employment opportunities. There are 3 clear approaches which have been taken by a number of different charities and organisations:

- Digital skills courses
- Innovative mentorship programs
- Providing digital technology

St.Mungos and Crisis are leading homeless charities in the UK who have introduced digital skills courses to improve homeless people's digital literacy. St.Mungos even introduced a full time digital inclusion coordinator to ensure free IT programs are provided by the charity. Such programs are the most popular strategy currently offered with the government even funding such courses with the goal of helping participants back into employment. That said, many homeless participants have expressed frustrations at these programs, with 52% of Groundswells participants feeling that access to IT training was inadequate and 36% stating that the training wasn't basic enough (such as covering CVs and other skills).

Reboot UK is one example of organisations exploring innovative ways of bridging the digital divide. Their peer mentorship scheme provided one-to-one support and informal learning to participants to expand their digital literacy. Although resource intensive, Reboot UK noted how this program was particularly effective in offering a clear route back into employment for participants (including homeless people).

Amongst this is the importance of collaboration between charities and organisations to provide digital access. Reboot UK similarly ran a shared practice

Employment

scheme to assist other charities and partner organisations who were struggling to expand digital inclusion. Similarly, Justlife, Citizens Online and Jangala are 3 organisations which collaborated to provide homeless people living in the Brighton and Hove area with digital devices at a low cost. Such partnerships help ease resource intensive demands and are essential to help provide digital support for homeless communities.

Improvements and proposals

Digital inequality, in conjunction with Covid-19, is having clear consequences on homeless people's employment prospects. Actions and improvements are required, including:

- Improved funding and access for in-person digital courses. This should improve the quality of such courses, with government support being essential.
- Greater access to stable internet and technology in public spaces and temporary accommodation/shelters.
- Better funding and in-person support for job centres and similar organisations to help find employment opportunities for the digitally excluded.

Whilst the above proposals will require either government or large organisational

support to achieve, the following proposals are viable for smaller charities:

- The supplying of digital devices to homeless people or local organisations supporting homelessness and poverty relief. This can be fundraised for.
- The creation of an information guide/handout which could cover basic digital skills and how these could maximise employment options.
- The running of an event similar to a digital literacy course, where volunteers help mentor and teach digital skills.

Conclusion

There is a clear link between digital access and employment opportunities. Both a lack of physical access and digital literacy serves to limit homeless people's employment prospects, which is only worsened by the digitalisation of labour and closure of in-person services during the Pandemic. The digitalisation of labour looks set to continue, potential worsening homelessness and unemployment.

Whilst support currently offered by charities and other organisations is welcome, there are still many improvements which are needed. This report offers a good start point for charities to implement the proposals made.

Digital Payment

Introduction

The way in which everyday people carry out their financial activities has significantly changed in the last 20 years, with card payment rapidly becoming the preferred mode of payment, leaving cash payments in the past. This digital payment revolution has undoubtedly had an impact on the homeless community, with there being new complexities as to how the public can donate to the homeless now that they are carrying less cash, and with the homeless struggling to access bank accounts and other digital payment sources.

How has digital payment changed the public's spending habits?

The nature of financial transactions has changed rapidly over the last 20 years, featuring a significant decline in the use of physical money (coins and notes) as payment, in favour of card payments and online transfers. In the UK, only 23% of payments in 2020 were made in cash, down from 60% in 2009, with predictions that by 2026 cash will account for only 21% of purchases. This decrease in the use of cash payments correlates with the growth of contactless payment options, their use increasing by 31% in 2008, and the development of apps such as Venmo,

PayPal, Apple pay, and Android pay.

The popularity of card and contactless payment options largely stems from their convenience, requiring the user to simply carry a piece of plastic or their phone, rather than a wallet full of heavy coins, whilst also allowing the user to track their transactions. The Covid-19 pandemic saw a further decline in the use of cash payments, with 61% of people making less payments with cash due to the hygiene concerns around handling money, whilst the more hygiene friendly online payment apps saw a 24-32% increase in daily downloads.

How are the homeless impacted by changes in the public's spending habits?

Changes in the way we carry out our financial transactions has undoubtedly had an impact on the homeless population.

A decrease in cash payments means the public are less likely to be carrying cash, making it harder for them to make a cash donation to the homeless. With the Bank of England announcing that in the near future it will be withdrawing all copper coins, and the majority of millennials saying they never use cash anymore, soon the general public will not have any physical cash to donate. This will only be to the detriment

Digital Payment

of the homeless who rely on donations to buy food, accommodation, and other amenities. The immediate solution would be to equip the homeless with card machines or other methods that facilitate card/contactless payment. Initially this proposal seems to fit with the public's desire to use card payments instead of cash, especially when YouGov research found that "one in seven people admit to walking away from a donation opportunity at least once last year because they were unable to give using a debit or credit card."

However, even if the homeless were to be equipped with card payment machines, this still does not mean that the public will be willing to donate. The primary issue is that contactless payments require an element of trust; arguably if a homeless person has equipped themselves with a card payment machine, then the public may assume that by virtue of possessing this piece of sophisticated technology, the homeless person is not in financial need, and thus not donate. Further, older generations who are more likely to be reluctant about the safety of card payments, may lack trust in card payment methods; unlike a cash donation where they can see the physical money being donated, card payments transfer money electronically, and sceptics may be unsure as to how much has been taken out of their account. How a homeless person would be

expected to source a card payment machine also raises challenges. Some card machines such as iZettle are linked to an app, requiring the homeless person to own a phone, keep the phone charged and connect it to WiFi, requirements that cost money and create logistical challenges for the homeless. Difficulties also arise due to levels of digital illiteracy amongst the homeless, as they may not understand the complexities of card payments, or where to go to source a card payment machine.

One further complication with the homeless using card donations over cash, is that card donations require the homeless person to themselves have a bank account for the money to be donated to. Unlike cash donation which is incredibly simple requiring only the physical handover of money, setting up a bank account is far more complex, and may require the homeless person to provide an address, which given the nature of the lives that many homeless people live, is not always possible. Without a bank account, the homeless will also face challenges in finding employment or renting accommodation, as both of these situations require money to move between bank accounts.

Digital Payment

How are charities trying to help the homeless?

In response to growing concerns around the impact of the evolving digital world on the lives of the homeless, schemes have been established to tackle this inequality. Digital donation cities have developed to allow members of the public to donate to charities using their card, replacing the traditional method of donating loose change to collection buckets, which will slowly become extinct as the public moves away from cash usage in favour of card. Digital donations have been successful, with TAP for Bristol, where the public used card readers around the city to donate £3 to homeless shelters, raising on average £370 each month. 'Tap and Go' in Bath allowing the public to scan smart window posters, had similar success raising £400 in its first week, and in London when 100 contactless payment points were placed in cafes, cinemas and hotels, over £130,000 was raised for homeless charities by the end of 2019.

Other digital donation schemes have been developed to ensure that donations made to the homeless can only be spent on a list of approved items and are closely monitored, alleviating concerns that the homeless use donations to buy drugs and alcohol. In Holland, Helping Heart's contactless payment jacket, features

contactless payment system built into the wearer's jacket, with donations only redeemable at agreed homeless shelters. Monitoring a homeless person's finances even more closely, Greater Change in Oxford allows the public to donate using a mobile app and scanning a QR code, with the homeless person's bank account being monitored by a case worker to ensure the donations go towards reaching an agreed target.

Some schemes have however been less successful. In response to the increased dominance of card payments, the Big Issue provided its sellers with a card machine at a subsidized price of £9 to allow them to take contactless payments. However, this is not a practical solution, as to operate a card machine the homeless person requires a bank account, which in turn requires proof of ID and address, which homeless people often don't have.

HSBC has attempted to tackle the difficulties that homeless people face in setting up a bank account due to the need for a fixed address. Partnering with several charities, the charities address is used to set up the bank account, with the charity providing a case worker to assist the homeless person in their financial decisions.

Digital Payment

What more could be done to help the homeless?

All banks should follow the lead of HSBC and allow homeless people to set up an account without a fixed address. If banks are uneasy about this, provisions could be made so that money in the homeless person's account can only be spent at approved stores on approved items, to alleviate concerns that the money would be spent on drugs or alcohol.

Homeless people should also be equipped with card machines. In order for this to be successful, there should be an increased availability of free WiFi across cities so that more card machines can connect. Alternatively, this scheme could partner with phone providers to give homeless people free data to connect their card readers.

The increased implementation of card readers for homeless people could be made into a charity or council led scheme in order to improve levels of trust. Provisions could also be put in place so that donated money is only able to be spent on necessities or approved items.

It is also important to ensure that homeless people are not relying on street donations for food and accommodation. Instead, food banks and accommodation should be made more accessible or even free. This would cut out the middle man, as well as the many issues with donations.

Conclusion

As society begins to move digital, it is essential that we consider digital inclusion for the homeless community. Generally, digital technology should be made more accessible, so that homeless people are more equipped to adapt to the changing climate and their transition into society is made easier. There needs to be a sustained effect to take into consideration homeless people in digital policy developments, or the digital inclusion gap will only grow wider.

On a larger scale, digital literacy is key. Homeless people should be helped and supported to gain digital skills. Improved funding should be implemented for digital courses for homeless people, and also for charities and local organisations to acquire digital devices to distribute to the homeless community. There should also be an increased availability of free WiFi and technology in public spaces so that homeless people have more access to digital resources. Alternatively, partnerships could be made with phone providers to give homeless people free data.

On a smaller scale, there is a lot that charities and local organisations could do. This report provides many examples that charities could implement in order to take the issue of digital exclusion seriously. Generally, homeless charities should signpost homeless people to digital resources online and help them with any resources that they need to access. Staff should therefore be trained to provide digital assistance. Charities should also ensure, if possible, that their facilities have access to stable internet and technology, for example in temporary accommodation or shelters. Fundraising events could also be organised so that money can be raised to enable as many homeless people as possible to obtain devices.

This white paper has tackled the often neglected issue of digital inclusion. Tackling this exclusion can help to break the poverty cycle. This report should both inform the public and also encourage other charities to take these findings into account in their own work and various future projects, ensuring that they are digitally inclusive. In this way, these projects can make a positive, sustainable impact. This work also aligns with Sustainable Development Goal 3, (good health and well-being), 4 (quality education), 8 (decent work and economic growth) and 10 (reduced inequalities).

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