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Experiences of digital exclusion among temporary accommodation and social housing tenants: Learning for the Cambridgeshire and Peterborough Digital Inclusion Delivery Plan

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1. Introduction

This report presents research funded by the Centre for Science and Policy at the University of Cambridge through the Policy Innovation Fund. The research was carried out in close collaboration between the Cambridge Centre for Housing and Planning Research (CCHPR) and Connecting Cambridgeshire.

Digital exclusion is known to be a widespread issue in the UK, with 1.7 million households lacking access to a home internet connection, either through broadband or mobile data (House of Lords, 2023). Further, around 8 million adults in the UK do not have 'foundation level' digital skills, which are measured by people's ability to complete 8 basic tasks, including switching on devices and logging in, opening apps or computer programmes, connecting to the internet on a device, and finding websites via a web browser (Lloyds, 2023; Good Things Foundation, 2024). There are many facets of digital exclusion, with access to devices and reliable internet connections, appropriate skills, confidence and motivation, as well as safety online, all understood to shape the extent to which people are digitally included (Good Things Foundation, 2024). Numerous different factors are known to play a role in the extent to which a person is likely to experience some level of digital exclusion, including age, disability, income, and location (Holmes et al., 2022a).

While there is still much to learn about the precise dynamics of the relationship between housing circumstances and digital inclusion, there have been attempts in recent years to illuminate the ways in which experiences of digital exclusion intersect with housing inequalities. As Kinsley (2014) asserts, people's engagement with digital devices and platforms, and the activities which people carry out online, are always meditated through material factors, including the buildings from where they access the internet, the infrastructural networks which are integral to delivering internet connections, and the devices people use to access them. With this in mind, it becomes clear that digital exclusion is an issue firmly rooted in the materiality of people's lives, and that housing, as a place in which many people spend a significant portion of their time, represents an important consideration in understanding how people experience digital exclusion.

There is a growing body of literature which highlights how digital technologies are increasingly important in housing in numerous respects. From the increased use of digital platforms in advertising vacant properties or vacant rooms in houses in multiple occupation (HMOs), to the use of platforms for real estate investment, and the management of rental properties and tenancies using digital technologies, various aspects of the housing market, access to housing, and dynamics of home-making are increasingly digitalized (Maalsen and

Gurran, 2021). This report examines existing evidence on the relationship between digital exclusion and housing tenure, with a particular focus on social housing and temporary accommodation, before presenting an analysis of two focus groups on the topic. The report indicates how housing shapes experiences of digital exclusion across these two forms of housing, paying attention to questions of infrastructure provision, living circumstances, and the broader contexts of people's lives.

2.   Literature review

2.1. Digital exclusion and social housing

Previous research has shown that housing tenure matters for digital exclusion, with approximately one third of those experiencing digital exclusion in the UK living in social housing (Inside Housing, n.d.). Social housing is defined as low-cost housing provided by local authorities and other registered providers such as housing associations, which is cheaper than market-rate housing (Gov.uk, 2024; National Housing Federation, 2024). Given that only 17% of UK households are within the social housing sector (Gov.uk, 2023), it is clear that digital exclusion is more prevalent among social housing tenants than the average for the population as a whole. Tyrell et al. (2023) estimate that over half of social housing tenants face some kind of digital exclusion. As Longley and Singleton (2009) highlight, digital exclusion is closely linked to deprivation more broadly. Indeed, the fact that the most disadvantaged socio-economic groups in the UK are likely to be tenants in social housing is a key factor explaining in the higher levels of digital exclusion experienced across this tenure (Yates et al., 2014).

Further, research by the Housing Associations' Charitable Trust (HACT, 2022) highlights that compared with other tenures, social housing tenants are more likely to face digital exclusion, and that this has a range of negative impacts. A survey of social housing providers and decision makers within social housing organisations highlighted that social tenants experiencing digital exclusion face barriers to claiming the benefits they are entitled to, and may struggle to find work, access health services, and stay in touch with loved ones (ibid.). Access to housing services is also known to be an issue for social housing tenants facing digital exclusion (Yates et al., 2014; Holmes and Burgess, 2022). Importantly, digital exclusion can result in people being unable to find good deals for essential expenditure (HACT, 2022), meaning that many people already facing financial disadvantage are paying more for daily necessities. This is not only as a result of the comparatively high proportion of social housing tenants who are internet non-users, but is also down to the nature of people's internet use. As well as being less likely to be internet users, social tenants who do make use of digital technologies typically have a narrower use of the internet than people with other tenures (Yates, 2014).

While digital exclusion takes many forms, and while it is more than simply not having access to an internet connection, a reliable connection is nonetheless a prerequisite to moving towards a higher level of digital inclusion. Indeed, Robinson et al. (2020) suggest that it is useful to think of different layers of digital inequality, including access, skills, and usage, which form a 'digital inequality stack' in which disadvantage across any one of these layers has a knock on effect on other layers in the stack. Without a reliable internet connection,

therefore, individuals may become further disadvantaged across other facets of digital exclusion. Recent research identified several infrastructural barriers to digital inclusion, which can limit people's ability to access broadband and data connections. Construction materials such as concrete can limit the strength of signals, making it difficult for people to connect to the internet, particularly within large buildings (see Holmes et al., 2022b). Further, hazardous materials which are present within some older buildings, such as asbestos, present an additional challenge to installing connectivity infrastructure, as making the site safe to install broadband incurs additional time and expense (ibid.).

Another clear challenge for installing appropriate connectivity infrastructure in social housing is gaining permission for broadband companies to access buildings and carry out necessary works. This permission is granted through wayleave agreements, and the process of obtaining these agreements can be time-consuming and costly (Wray, 2023). Yardley et al. (2017) also highlight that connecting network infrastructure to a source of electricity can also cause problems, particularly in rural areas where electricity sources may be a significant distance from the site where broadband or mobile network infrastructure is being installed. In these cases, where the route to the power source cuts across land owned by multiple different individuals or organisations, several wayleave agreements will need to be put in place. Given the challenges that wayleave agreements pose for digital inclusion, efforts have recently been made to overcome this obstacle, such as the GM Wayleaves Agreement, a partnership between social housing providers in Greater Manchester, network operators and broadband providers which standardizes the process and ensures a more efficient route to providing social housing tenants with improved connectivity (GMCA, 2024).

Crucially, even where the necessary infrastructure has been installed in housing to enable broadband access, evidence shows that residents may not be given adequate choice of broadband providers if building developers have agreed deals with particular providers (Holmes et al., 2022b). In cases such as these, residents face a limited choice, and may not have access to an affordable range of options (ibid.). Infrastructural challenges therefore encompass not only legal and logistical challenges of installing the necessary connections in buildings, but also include important questions around whether the infrastructure available to people provides opportunities for households to access internet connections which meet their needs at an affordable price.

Beyond questions of network infrastructure, the materiality of living circumstances also plays a role in shaping people's experiences of digital exclusion. For example, research highlights that increasing trends in working and learning from home can be challenging for those with insufficient space in their housing, and for those having to share internet connections with multiple people in the same dwelling (Ross and Clarke, 2021). In addition, where people are having to access online resources in shared spaces with other members of their household,

the noise emitted from internet-enabled devices such as laptops, tablets and smartphones when engaging with audio and video content can be a distraction, limiting people's capacity to engage with potentially beneficial aspects of internet use (Holmes et al., 2022b).

In order to understand why social housing tenants face greater levels of digital exclusion than people with other housing tenures, therefore, it is necessary to examine the phenomenon from multiple different angles. Higher levels of deprivation among social housing tenants than other tenures, as well as living conditions within the home, infrastructural and practical considerations all play a part in shaping people's experiences of digital exclusion within this tenure.

2.2. Digital exclusion and temporary accommodation

Temporary accommodation has also been shown to present a unique set of challenges when it comes to the digital inclusion of people living in these circumstances. Importantly, given the transient and uncertain nature of temporary accommodation, people may not be able to sign contracts for broadband (which are typically several months or years in duration) as they may not know when they will have to relocate (Holmes et al., 2022b). Further, the cost of short-term contracts, which are often higher than longer term contracts, may be prohibitive, creating an additional digital inclusion impediment for residents in temporary accommodation (Gregory, 2024). Similarly, in supported housing, housing providers often choose not to make wi-fi available in residents' private spaces, as they may wish to avoid passing on the cost of this to all residents via a service charge (irrespective of whether they actually use the wi-fi) (Holmes et al., 2022b), particularly as service charges for non-communal expenses may not be covered by housing benefits (Shelter, 2023). Notably, even where wi-fi is available in hostels, this does not always deliver a good level of service, with signal strength varying around different areas of the hostel (Loti, 2021). As such, people living in temporary accommodation of various kinds face challenges in accessing the internet within private spaces (ibid).

In the case of supported housing, public wi-fi may be available within communal spaces. While this provides people with essential internet access, it also raises important questions around rights to privacy (Richardson et al., 2023). Many people, of course, have concerns around privacy in relation to digital technologies (Bergström, 2015). It is well known that digital footprints – or the data on individuals collected through either 'active or passive' use of the internet – provides extensive insights into individuals' behaviour and preferences (Allmann and Radu, 2022). The data collected from individuals is so pervasive that Bucher (2020) argues that choosing not to use digital platforms is not a means of 'disconnecting' at all, since deleting a social media account, for example, simply produces more data on an

individual, and as such "refusing to connect or temporarily opt[ing] out is a form of connection too" (p. 610). Importantly, examination of the relationship between digital exclusion and housing highlights that it is not only digital privacy which matters here, but also privacy in the spaces where people are using digital devices. Indeed, people may feel uncomfortable carrying out tasks which involve personal information, such as financial information or medical problems, in public spaces, meaning that some functions of the internet which may otherwise be beneficial could feel out of reach (Holmes et al., 2022b).

The difference which access to different kinds of digital devices makes to people's levels of digital inclusion is by now well understood, with internet access exclusively via a mobile phone shown to be disadvantageous compared with internet access via devices such as laptops and desktop computers (Napoli and Obar, 2014). A study of smartphone/tablet-only internet access in the USA and UK highlighted that the disadvantages associated with this kind of internet use have wide-ranging consequences for those affected, including not being able to complete online courses which are not optimized for mobile use, struggling to fully engage in online video calls, and finding using word-processing programmes more challenging due to the lack of a physically separate keyboard and mouse (Faith and Hernandez, 2024). There is also a clear link to housing tenure here, as using a mobile phone is particularly challenging for filling in online forms, which are often required of people in temporary accommodation who need to frequently provide personal details in order to access essential services (Loti, 2021).

Additionally, as Loti (2021) indicate, people living in temporary accommodation may be facing challenging circumstances which mean they may not have the 'headspace' to use the internet in public places during opening times, or may struggle to make the trip to a public place where wi-fi is available due to childcare needs, and therefore need access to the internet in their own private rooms to enable them to use the internet as and when they feel able to. Relatedly, a study of digital inclusion among people living in hotel rooms as part of the Everyone In policy implemented as part of the UK response to Covid-19 – which aimed to ensure people experiencing homelessness had access to somewhere safe to stay – found that while many people were competent using a mobile phone, they often had low levels of digital skills needed for using a computer, and some participants highlighted that they wanted to develop these skills 'once they were more settled' (Neale et al., 2022: p.150). As such, the transient and unsettled nature of temporary and emergency accommodation can present further challenges for how able people feel to move towards a greater level of digital inclusion, irrespective of whether people have reliable and private access to devices and connections.

Crucially, as recent research highlighted, the precarious nature of temporary accommodation also means that people's levels of digital inclusion may fluctuate as their housing

circumstances change, and different challenges for using the internet arise as a result of these changes (Holmes et al., 2022b). Indeed, in a policy briefing discussing digital exclusion and Covid-19 in Liverpool, Yates (2020) contests the idea that individuals' levels of digital inclusion are continuous, and highlights that access to the internet and digital devices are often not stable across time, with affordability a key factor which may cause someone to lose connectivity. Temporary accommodation therefore represents a challenge for digital inclusion in a number of important respects, including challenges gaining access to broadband contracts, privacy concerns in shared spaces, reliance on mobile devices which are not suitable for some online activities, and shifts in digital inclusion levels due to the tumultuous nature of this form of housing.

2.3. Digital exclusion as a barrier to securing appropriate housing

Notably, digital exclusion has been shown to have a bearing on people's ability to gain access to decent housing (Holmes and Burgess, 2022). This is particularly evident within the social housing sector, wherein applicants for social housing are often required to 'bid' online for available properties (ibid.). As Mervyn et al. (2014) highlight, an online application system may be the only way for people in some areas of the UK to access emergency accommodation. As previously highlighted, reliance on mobile devices for performing some online activities is problematic, and it is evident that this applies to online social housing bidding platforms (Holmes et al., 2022b). Research examining digital exclusion among people on low-incomes taking part in a one-to-one coaching programme in the East of England highlighted one case in which a prospective social housing tenant was unable to fill out a housing application on his phone, and instead filled the form in while standing in the street, using a computer borrowed from a relative (Holmes and Burgess, 2022). For people who lack a social support system who they can rely on to provide access to the internet, this could clearly present a barrier to accessing good quality housing.

As prospective social housing tenants are expected to access an online housing application system frequently to check for new vacancies to apply for, a lack of access to the online platform for whatever reason (whether due to inability to access a suitable device or reliable internet connection or due to not having sufficient digital skills or confidence) presents a barrier to applying for social housing, and means that people may need to access support services to enable them to do so (Citizens advice, 2022). Crucially, evidence suggests that when prospective social housing tenants are offered a home via the online system, they sometimes only have 12 or 24 hours in which to accept the offer, after which it elapses. As such, where people do not have reliable and consistent access to the online system, this can present a barrier to moving to more appropriate housing (Loti, 2021).

Even where individuals might be considered to have a high level of digital inclusion, inequalities arising from the increased digitalization of the process of acquiring housing are a concern. As Boeing (2020) indicates, in the private rental sector, online platforms play an increasingly prominent role in mediating access to information about potential vacancies in homes which would-be tenants can apply to live in. Boeing notes that in the USA, property listings on online platforms such as Craigslist underrepresent less privileged areas, leading to an information asymmetry wherein people searching for homes in affluent neighbourhoods have access to a wealth of information compared with those looking for homes in low-income neighbourhoods, who are less likely to see a wide range of potential options online. The biases of online platforms for searching for rental properties therefore play a key role in further entrenching existing inequalities (Boeing, 2020; Hess et al., 2021). Evidently, digital exclusion can cause challenges for accessing suitable housing in several ways.

3.   Methods

In order to generate insights around digital exclusion in social housing and temporary accommodation settings in Cambridgeshire and Peterborough, two focus groups were held in March 2025.

One of these focus groups was held via Microsoft Teams with housing professionals working in either social housing (including representatives from Housing Associations) or in temporary accommodation or related services. Six people attended this focus group to share their views on the challenges for digital inclusion in these settings, the challenges of delivering services to people facing digital exclusion, and the importance of digital inclusion for accessing and benefiting from a range of services, including housing services.

Another focus group was held in person at a community venue, where social housing tenants who had experienced challenges using the internet were invited to share their experiences. This focus group was attended by nine people.

Sound recordings of both focus groups were made with participants' permission, before being transcribed, and analysed with reference to the key themes set out in the literature review of this report. Participants in the in-person focus group were offered a £20 voucher to thank them for their time.

To conserve anonymity, pseudonyms are used throughout this report. The pseudonyms used, alongside a brief description of each participant's relevant experience for this study, are listed in the table below:

Pseudonym	Details
Bridget	Housing professional working in social housing
Kay	Housing professional working in homelessness services
Ella	Local authority professional working with housing services
Angela	Housing professional working in temporary accommodation
Fiona	Housing professional working in temporary accommodation
Ben	Housing professional working to support tenant financial inclusion
Janet	Social housing tenant
Rosie	Social housing tenant
Vanessa	Social housing tenant
Andy	Social housing tenant
Sally	Social housing tenant
Gladys	Social housing tenant
Sonia	Social housing tenant
April	Social housing tenant
Kylie	Social housing tenant

4.   Analysis

The analysis of the focus groups highlighted several key themes which are of salience when it comes to the relationship between housing tenure and digital exclusion. These are outlined here.

4.1. Moving in and out of digital exclusion

As Yates (2020) highlights, people's levels of digital exclusion are not fixed across time, and can change according to their circumstances. This is strongly reflected in the experiences of social housing tenants who participated in this study. Several participants in the social housing tenants' focus group noted that they had some level of internet access, but that they often struggled to get online owing to problems with their internet connections. Rosie, a mother of two who uses a data SIM to access the internet, highlighted that this can be problematic when more than one person in the household is trying to access the internet at the same time:

> *We've got a data only SIM that we use on a router that takes SIM cards. And as wonderful as it is price wise, because it doesn't go up in price, it's a fixed price – if more than one person is using a device, using the internet, it cuts out completely* – Rosie

Having access to Wi-Fi at home, therefore, does not mean that a person's level of digital inclusion is stable, as poor quality connections can render such access intermittently useless. Housing professionals who participated in this research also highlighted how the challenges faced by some people who are experiencing homelessness, and who may be housed in temporary accommodation, can also cause a person's level of digital inclusion to fluctuate markedly:

> *Most of my clients don't necessarily conform to the rest of society, who are used to just having a working computer in our pockets all the time. And if and when they do have phones, often those phones can be used in exchange, I guess as a currency, so we'll have active drug and alcohol users where the phone is kind of seen as a valid currency. So that won't necessarily stay on the person for very long.* – Ella

Ella notes that people who do not have continuous access to the same device will often not be able to easily take advantage of password management software. And having to

remember various different login details to be able to access a range of online services can present a considerable issue:

> *The majority of cohort that I work with [who are experiencing homelessness] would not necessarily have a safe device that was just for their own personal use. And being brutally honest, things like remembering passwords and usernames for various accounts are probably just not on their priority list. - Ella*

Notably, Ella highlights that remembering passwords and usernames is often not a priority for the people that she supports. As has been documented elsewhere, when people are dealing with a range of pressing issues in their lives, they may not currently have the capacity or motivation to be able to deal with improving their level of digital inclusion (see Holmes and Burgess, 2021). Evidently, a range of factors – including both infrastructural and circumstantial constraints – shape the extent to which a person is able to use the internet at any given time, and this can change frequently.

4.2. Accessing the internet in public spaces

Several social housing tenants who participated in the research said that they regularly access the internet in public spaces, owing to difficulties getting a stable internet connection at home. Focus group participants shared with the group the places that they regularly go in order to use the internet:

> *I don't have Wi-Fi [at home] – I use data on my mobile. When that's not working, I'll walk over here [to the community centre]. Or in town, there's CambWifi – Andy*

For Andy, whose access to the internet is sporadic as a result of relying on mobile data, and on account of there being a poor signal for this where he lives, Wi-Fi in public spaces is essential. This includes CambWifi, which is provided free of charge through Connecting Cambridgeshire, and which offers public Wi-Fi in many public buildings and public spaces in Cambridgeshire and Peterborough (Connecting Cambrideshire, n.d.). Others in the group echoed Andy's experiences:

> *I walk into town just to use their Wi-Fi. There's a free Wi-Fi system. So I've actually connected my phone so that every time I get to Sainsbury's, it will just start... If the Wi-Fi cuts out [at home] and I need to connect to the internet, I will [go out to use the free Wi-Fi]. I will connect! – Rosie*

Here, Rosie highlights that free public Wi-Fi is an essential backup option for when her home Wi-Fi is not working, such that she will travel to public spaces specifically for this purpose. However, as the following section of this report highlights, accessing Wi-Fi in public spaces is not always a suitable alternative to a home internet connection.

For those who do not have their own device (such as a smartphone, tablet, or laptop, which could be connected to public Wi-Fi), additional challenges are faced on account of needing to use shared devices. As Angela, who works in a temporary accommodation setting, highlights, the functionality of shared devices does not necessarily match what a person might be able to do on a personal device:

> *Although [the young people I work with] might have access to phones, they don't necessarily have access to something like a laptop or their own computer, so could be using shared computers and accessing those spaces. So for example, in [our sheltered accommodation] we have computers that people can use, but then actually storing their own files, or sending CVs or covering letters off to employers, it's then having storage systems on their phone to enable them to do that.* – Angela

Here, Angela highlights that people are unable to store files on shared computers within this temporary accommodation setting. This can create real challenges for a wide range of activities, including searching for work. Not having access to the internet or to a personal device at home therefore inevitably creates barriers to a good level of digital inclusion.

4.3. Digital exclusion and mental health

Some participants in this research drew a link between their mental health and their ability to travel to public spaces to use the internet when their home internet access was not working. One participant who regularly used public Wi-Fi highlighted that this was not always an option, depending on her mental health:

> *[Whether I can travel to use public Wi-Fi] depends, for me, on my mental health. So if my internet is down but I need to get onto it, but I don't want to leave the house, I'm stuck. And with two kids as well.* – Rosie

Another participant highlighted that for people in recovery from addictions, the internet is a lifeline, and not having access to this at home presents serious challenges:

I'm in recovery. Without the internet, it can be really hard, because you end up isolated. You know, if you're having a bad day, the last thing you're thinking is 'I'll walk to the community centre and get in touch with someone'. If you don't have the internet [at home] it is much harder. - Andy

Evidently, the access to support which an internet connection can provide is invaluable for people with mental health issues, and Andy further highlights that he attends counselling online, which he feels lacks "a personal touch" on account of not being face to face. In line with previous studies which have shown how a lack of privacy poses a barrier to some online opportunities (Holmes et al., 2022), other members of the group highlighted that people relying on internet access in public spaces may be put off from accessing some services if they cannot do this in private:

You can't have a private conversation. Some people wouldn't want that conversation in public. - Janet

This highlights the importance of being able to access a reliable home internet connection, and further shows that while free Wi-Fi access in public spaces can be an essential means of accessing online services that might otherwise be unavailable to people, not having access to the internet at home can have serious implications for people's wellbeing.

4.4. Managing Universal Credit

Universal Credit is typically managed online, and focus group participants highlighted the difficulties that this can create when they are dealing with digital exclusion. Indeed, several people said that they had been sanctioned because of issues caused by their digital exclusion:

If you miss your [Universal Credit] appointments because you can't log on to see when they are, you get sanctioned for it. – Vanessa

Vanessa, who has home broadband but often encounters issues with the connection dropping out, highlights that this sometimes means she is unable to login to her Universal Credit account to find out when her appointments are. Another participant lamented that he had informed the DWP that he often doesn't have access to the internet, but had nonetheless been sanctioned when he missed a notification about his Universal Credit as a result of this. And while, as one focus group participant highlighted, Universal Credit can be managed over the phone instead of online, several other participants said that they had not

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been aware of this. It is therefore clear that digital exclusion can have serious financial implications, negatively impacting those who are already on low incomes.

4.5. Access to services

It is well known that people facing digital exclusion may encounter additional barriers to accessing services, as a result of the increased digitalization of many areas of life. Ella, a homelessness services professional, highlights that since many services operate online appointment-booking systems, people without reliable access to the internet can slip through the cracks:

> *There'll be services who will operate a 'three strikes and you're out' policy. So, say you were to miss three appointments, then your access to that service might be closed and you have to begin again with an entire referral process back to that support agency. You might just have missed an appointment reminder or an appointment that's been made automatically for you. Say for example, if your GP refers you to a service and that service gets hold of you through e-mail, or through a phone, and you miss that, then you're going to have to go to the back of potentially a very long queue. - Ella*

Participants in the social housing tenants' focus group echoed this point, highlighting the frustration caused by being pushed to the back of waiting lists on account of missing appointments as a result of not being able to use the internet to manage them. Beyond the initial hurdles of gaining access to services, many service providers also assume some level of digital inclusion for users. For instance, as Andy highlights, GPs will often ask patients to send photographs of their ailments over the internet:

> *Rather than just being able to come and see the doctor, they want you to attach a photo [and send it online]. I'm like, how am I going to do that? – Andy*

As Andy lamented, this is not possible for people who do not have a camera phone, or for those whose internet connections are not reliable enough to be able to send files over email or via online forms. People in both temporary accommodation and social housing who have a low level of digital inclusion therefore face considerable obstacles to accessing and using services.

4.6. Concerns around education

Among the social housing tenants who participated in the focus group for this research, several highlighted concerns around the impact of their digital exclusion on their children's educational opportunities:

> *It can be an issue with school if your internet goes down. They email you if there's an issue instead of phoning. And a lot of the time their phonelines go down as well [at the school], so they'll request that you only email. And if you've got no internet, you don't see their emails, so you miss stuff.* – Vanessa

As one parent noted, this was particularly difficult during the lockdowns imposed as a result of the Covid-19 pandemic:

> *When it was covid [lockdown], the school knew I didn't have the internet or anything like that. My daughter seemed to get forgotten. They rarely sent a paper pack for her, and when they did, they wouldn't come and pick it back up. They'd come around to see how she was, but they'd never give her a new pack. So, she's going to fall behind, and she's being penalised because I don't have the internet.* – Janet

This notion of being penalised for not having the internet is one which resonated with several research participants, who expressed frustration with online parent-teacher appointments:

> *My internet is sketchy at best, and if I'm going to entertain my eldest so I can have this [Microsoft Teams] conversation in the first place, he'll be on the internet, and then it drops out.* – Rosie

As Rosie highlights, online calls about her child's education have been problematic as a result of her unreliable internet connection. Where video or audio is of a poor quality due to having a weak internet connection, this can limit the extent to which online interactions are meaningful. Digital exclusion can therefore cause concern for parents about staying up to date with their children's progress at school. Parents also noted that managing school dinners is also primarily done online at their children's school, with parents being expected to login to an online system, and to select the meals their children will eat for the week. This presents a concern when people have run out of data, or their Wi-Fi is not working, as children may not be given a meal they will like. One mother noted that she has often gone into school each morning when her Wi-Fi is down, in order to let the school know her child's

meal choices. This highlights the time-consuming nature of digital exclusion, as additional labour is required to ensure outcomes which could be much more quickly achieved online.

4.7. Access to social tariffs

Many broadband providers now offer social tariffs for people on low incomes, including people on Universal Credit (Beckett, 2025). Social tariffs are cheaper than standard broadband deals, and are at a fixed price for the duration of the contract, with no fees imposed for not staying on the tariff until the end of the contract (Ofcom, 2024). However, as the Good Things Foundation (2024) highlights, few households have taken advantage of these tariffs, with just over 3% of eligible customers signing up for them. Focus group participants highlighted that awareness of social tariffs is low, and that this causes people to miss out. Indeed, within the group of social housing tenants who participated in this research, most people had never heard of social tariffs, while another had only been told about it earlier that day, just before the focus group. This was a source of frustration for some, given that some participants were paying more than they would like for broadband access, or struggling with poor connections:

> *'Why are we just finding out about* this *now? Why don't they tell you when you first get Universal Credit that you can get this [broadband tariff]? -* Rosie

However, as the Institute of Development Studies (2022) notes, the broadband speeds available on social tariffs are often slower than standard packages, and may not be sufficient for multiple people within a household to use at once. Notably, participants in the focus group held with social housing tenants highlighted that the speed of their internet connection was important, since many lived in multiple-person households and some people undertook online activities such as gaming, which required fast connections.

4.8. The importance of location

Where people are living matters for their digital inclusion. As previously highlighted, having a poor signal at home can mean that people reliant on mobile data for their internet access can struggle to access online services. Participants in the focus groups held as part of this research also highlighted that people housed in rural areas of Cambridgeshire can find this to be a particular struggle:

I got placed in safe accommodation – we'd fled [domestic abuse] – and they stuck us in the middle of nowhere. And you need a signal to login to Universal Credit. There was no signal, no internet connection. I was constantly trying to phone the police, saying 'he's harassing me still,' this, that and other. And the phone would keep cutting out. And they'd say 'we'll send you a link and you can upload the evidence'. How? Because the internet doesn't even have signal out here. And it was just atrocious. - Rosie

It is clear that not having access to the internet, on account of being housed in a place where internet connections and phone signals are highly unreliable, can have serious consequences for people's ability to manage their finances in already difficult situations, as well as for their wellbeing and sense of safety. Angela, who works in the temporary accommodation sector, highlights that having access to the internet is particularly important for people living in temporary accommodation in rural areas:

There's also the element, I guess being in this area, around rural isolation and having access to being online to keep in touch. So if people have moved away from family and friends for various reasons – they may have moved away to be away from those people – but there are going to be some healthy relationships that are only going to be maintained online and by having access to a phone or WhatsApp or whatever that might be. So I think just from a sort of rural isolation point of view, I think it can be really vital for people to [have access to the internet to] be able to stay in touch, you know, for their own well-being. - Angela

As such, it is clear that while people placed in rural temporary accommodation face considerable challenges getting online, it is also in these areas where people may be most at risk of becoming isolated – and thereby need the internet for wellbeing reasons – on account of being physically separated from existing support networks.

4.9. Digital skills

A considerable number of adults in the UK do not have sufficient digital skills to be able to carry out basic tasks online (with 16% of UK adults lacking Foundational digital skills and 8% of UK adults not having 'Essential Digital Skills for Life' (Good Things Foundation, 2024)). Some participants in the social housing tenants' focus group highlighted that they faced challenges with their digital skills, with one participant who did not use the internet at all saying that she was afraid of making mistakes with digital technologies:

> *It just scares me. I don't like pushing buttons because I think, 'am I going to make it blow up?'* - Janet

This is a common concern among people with limited digital skills, with previous research highlighting that low confidence with digital technologies contributes to a lack of practice using them, thereby restricting people's opportunities to develop their digital skills (see Holmes and Burgess, 2021). Notably, housing professionals who took part in a focus group for this research also highlighted the challenges for staff in temporary accommodation settings or among staff working for social housing providers when it comes to digital skills. Angela, who works in the temporary accommodation sector, noted that housing staff need to be alert to the risk of online harms, and to have adequate digital skills to be able to support service users with their own online activities:

> *It might also be important that staff have that [digital] support as well. So for them, their digital skills might not necessarily be at a level where they could support or recognize the areas or vulnerabilities that people might have by getting online... What people could be vulnerable to, so talking about scams but also, you know, online abuse or those kind of elements that people could be vulnerable to. So just, yeah, I guess people being aware of that and knowing what to do if they suspect that a customer could be at risk.* - Angela

As Fiona, who also works in the temporary accommodation sector, highlights, the pressures that housing providers are under to deliver support with limited resources means that providing some services online is a key means of delivering these services to people who need them. However, this requires staff themselves to be upskilled to enable them to provide digital services:

> *We're having to learn ourselves and I think it's important that, you know, all the staff are skilled up because there's only so many of us in our team and we cover a large area. We can't do everything in person, but that's really needed for some people and it's a real struggle to try and do a lot of that remotely. And then you've got to know what you're talking about when people come to you with queries. So yeah, that's a bit of a challenge as well.* - Fiona

Digital skills, for both service users and providers, are therefore a key area in which support is needed to enable improved digital inclusion.

4.10. Collaboration

During the focus group with people working in the housing sector, participants were in agreement that greater collaboration is needed across the housing sector, as well as other organisations working within local communities, in order to address digital exclusion. As Fiona highlighted, some of this work is already going on, with housing providers getting involved in networks focused on digital inclusion:

> *We're all aiming to do the same thing... I think it's really through networks like that that we hear about new initiatives and we can share ideas and take things forward. You know, everybody's very keen that they share that information. Nobody's precious about anything. And that's really how the success of several things that we've run has come about, because it's been sharing with other people. So we're really keen to work with other housing associations and other types of companies to do what we need to do for the customers.* – Fiona

However, as another focus group participant noted, working together with community organisations presents a challenge in terms of resourcing:

> *[We need to] work in partnership with these community providers, that's the key, but many of them are underfunded or reaching out for funds now. So they're kind of over stretched... It's finding them. You know, you've got some in certain areas and then you have got none in other areas.* – Ben

As such, while a joined up approach to tackling digital exclusion is understood to be most appropriate to effectively support improved digital inclusion outcomes, the pressures which organisations face present a barrier here.

5.   Recommendations

In order to address digital exclusion across social housing and temporary accommodation settings, this report makes a series of recommendations which draw upon the findings presented here, as well as from a recommendations development meeting with key stakeholders. Local authorities, housing providers, and community organisations could build upon these recommendations to develop tangible strategies for tackling digital exclusion:

Collaboration

- Improved cross-sector collaboration needs to be prioritised in order to address digital exclusion. Local authorities, housing providers, and community groups should publish strategies for collaborating with other organisations on this issue, to ensure that this is prioritised at a strategic level.

- Local organisations should link up to ensure that people looking to access digital inclusion support only need to contact one organisation, which could then signpost people to the most appropriate form of support, which may be offered by other local organisations.

- Local digital inclusion networks have a key role to play in bringing together a wide range of organisations to tackle digital inclusion. Social housing providers and temporary accommodation providers should actively contribute to these networks to share learning around how best to approach the issue. Through engagement with these networks, local organisations can begin to develop a plan for tangible actions which they can implement within their own areas of responsibility.

Recognising that digital exclusion is not fixed

- Service providers (including local authorities and housing providers, among others) should recognise that digital inclusion is not a fixed state. Given that people's levels of digital inclusion can change considerably across short time scales, organisations should take care not to assume that people are able to access the internet at short notice, or that people who have previously accessed a service online will be able to do so continuously. Efforts should be made to enable people to communicate with service providers in ways other than via the internet.

- Given that people's levels of digital inclusion can change over time, organisations which provide support to people to tackle digital exclusion should recognise they

may need to provide people with the same support more than once, depending on their individual needs.

Skills for staff

- Staff working for housing providers, local authorities, and other public-facing organisations should be given adequate training to ensure their digital skills are strong enough to be able to support service users effectively. This should include not only skills in using the internet safely, but also regular training on the various different digital inclusion initiatives which are available to people, so that they can signpost service users effectively.

Tailored support

- Digital skills support should be tailored to people's individual needs and preferences. Some people will not be in a position to commit to attending classes, but may nonetheless be interested in receiving some level of support in other settings. Digital buddies – such as those who volunteer at libraries across Cambridgeshire – can provide a useful service here. More volunteers should be recruited and trained for this, giving everyone who would like to provide this kind of support the opportunity to do so.

- Funders of digital inclusion initiatives should recognise the value of one-off drop-in support for people who might not want ongoing skills support. It can be difficult for organisations looking to improve digital inclusion to secure funding for drop-in support, as funders often place emphasis on evidencing longer term outcomes. Funders should therefore make sure that informal support is valued.

Knowledge and awareness

- The research echoes existing evidence that awareness of social tariffs among eligible groups is low. Effort should be made to make people aware of social tariffs, including through communications from local authorities and housing providers. People who have successfully applied for Universal Credit should also automatically be given information on social tariffs.

- In addition to a lack of awareness around social tariffs, some people may not have knowledge of their options around which kinds of broadband, data, or devices would best suit their needs. Local authorities could consider setting up information

hubs, where people can come to find out what their options are, what different providers offer, and what kinds of devices and services they would need to meet their requirements.

Using the internet in public spaces

- Using the internet in public spaces is less than ideal, as this restricts people to using the internet only at certain times of day when they are able to access these spaces, and people's circumstances can prevent them from being able to travel to use the internet. However, public Wi-Fi and shared devices in public spaces are nonetheless essential to those who cannot access the internet at home. Funding should be made available to support the delivery of this service widely.

- Given that people express concerns about privacy when using shared devices or public Wi-Fi, venues such as libraries and community centres could consider setting up a private space which people could use for sensitive online appointments, such as medical consultations or counselling. It should also be noted that in some temporary accommodation settings, even ostensibly private spaces may not afford full privacy (for example, if walls are thin and not sound-proofed), and care should therefore be taken to ensure there are dedicated private spaces which people can access for this kind of online need.

Quality services

- There is a need to ensure that digital inclusion support for people on low incomes is not a sub-standard service. For instance, social tariffs should offer good broadband speeds, and devices loaned or gifted by digital inclusion schemes should be of a high standard to ensure that they do not limit people's use.

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