Are Digital Inclusion and Financial Resilience Mutually Exclusive?
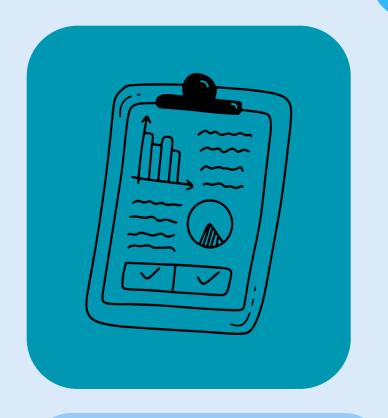
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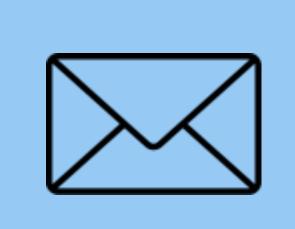citizens advice Doncaster Borough

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Executive Summary

In light of the government's Digital Inclusion Action Plan, published in February 2025, a holistic analysis of schemes trying to tackle the digital divide nationally has never been more timely. By synthesising projects and policies from across England which have attempted to reduce the digital divide, it has become clear what works and what does not.

Through looking at the needs of Doncaster Borough, it is clear that there is disconnect between national schemes versus local need. As well as a secondary literature and policy review, this investigation looked at Primary material from Surveys undertaken by Citizens Advice Bureau Doncaster. The findings echo an overarching theme: local implementation is key to success in reducing the digital divide.

Financial resilience and digital literacy are, in many senses, mutually exclusive. Digital exclusion can be understood as 'having trouble affording broadband other internet enabled devices', (LINK, 2024) however the secondary effects of this phenomenon permeate far further. Financial resilience- 'our ability to withstand money pressures' (Caplan, 2024)- is only feasible through digital capabilities. These issues are systemic; from stunted employment opportunities to increased likelihood for people to be victims of fraud, the harms of lacking digital skills are ever increasing.
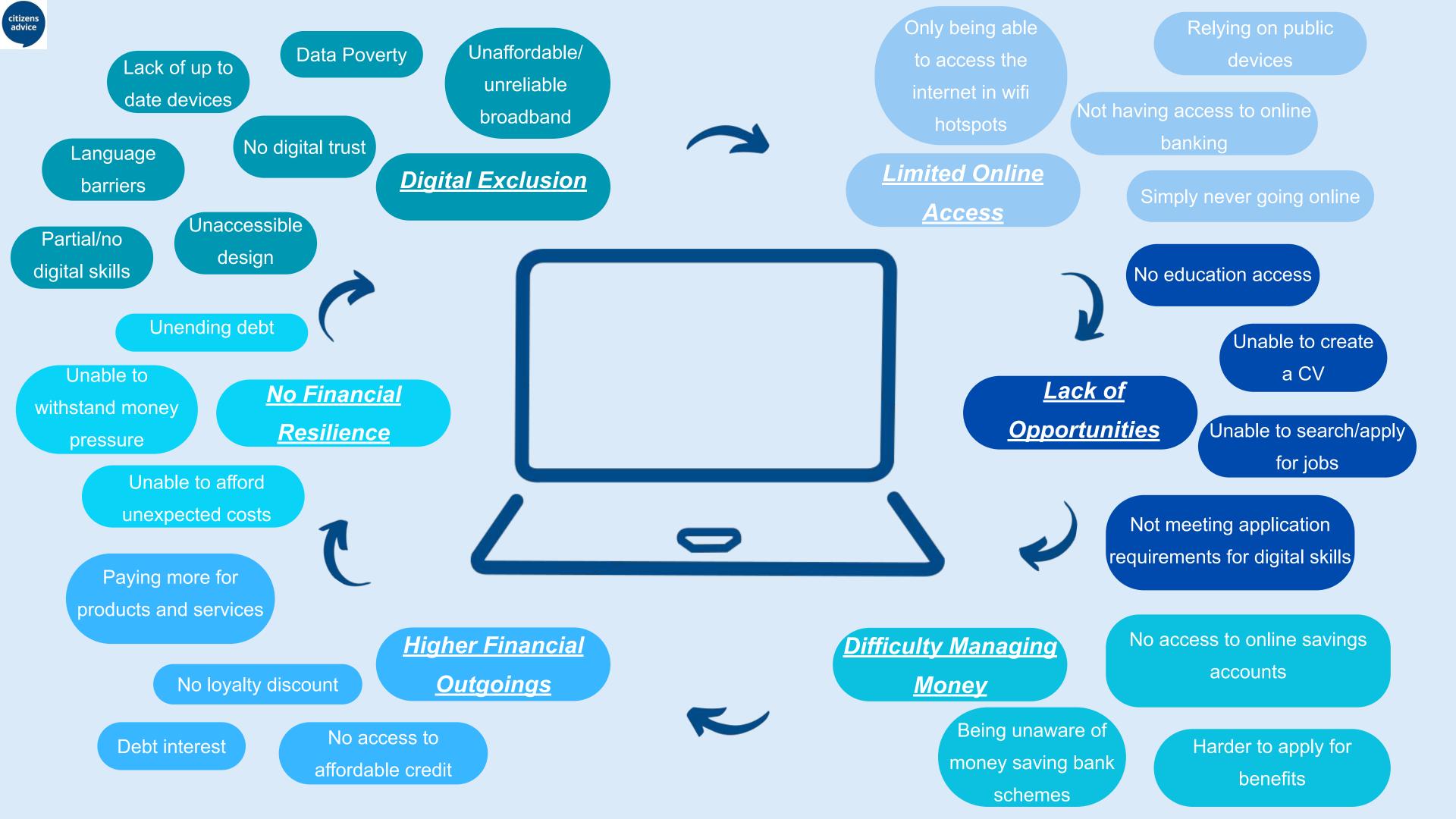
From this search, **three overarching explanations** for the digital gap are given: Affordability & Availability, Skills, and User Experience. As a consequence of these digital dilemmas, **two major impacts** to financial resilience were found to be: Opportunities and Money Management.

We highlight some general recommendations for how to simultaneously reduce the digital divide and enhance financial resilience. It is most important that change comes into effect as soon as possible, particularly in order to benefit from the renewed political interest in this pervasive social issue.

Therefore, we propose the **'Three in Three'** for Doncaster. These are three calls to action which we believe are attainable changes to be made in the Doncaster Borough within the next three months. By making these first steps, this will demonstrate the need for national government funding channelled into local schemes for combating digital exclusion. The 'Three in Three' steps are:

1. A Survey to Assess the Effectiveness of the 'Workplace Digital Skills Framework' in Doncaster.
2. The beginning of a public drive for device donation
3. Physical marketing of digital inclusion support services across Doncaster.

These key points will be enhanced through harnessing existing resource opportunities, which this research has also scoped out. However, it will have most significant effect in the long term with national government funding. Digital inclusion is necessary for societal equity. If we do not act soon to reduce the gap, it risks only expanding more. By investing in provisions to involve all members of society in the shift to the online world, the socioeconomic effects on a local, national and even international level will be very positive.

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Digital Exclusion
- Lack of up to date devices
- Data Poverty
- Unaffordable/unreliable broadband
- No digital trust
- Language barriers
- Unaccessible design
- Partial/no digital skills

Limited Online Access
- Only being able to access the internet in wifi hotspots
- Relying on public devices
- Not having access to online banking
- Simply never going online

Lack of Opportunities
- No education access
- Unable to create a CV
- Unable to search/apply for jobs
- Not meeting application requirements for digital skills

No Financial Resilience
- Unending debt
- Unable to withstand money pressure
- Unable to afford unexpected costs

Higher Financial Outgoings
- Paying more for products and services
- No loyalty discount
- Debt interest
- No access to affordable credit

Difficulty Managing Money
- No access to online savings accounts
- Being unaware of money saving bank schemes
- Harder to apply for benefits

Skills and Motivations

Being able to afford reliable and consistent access to digital devices is not the only area to consider when analysing the digital divide. As devices and internet accessibility can be rendered useless if individuals do not have the adequate skills to use either resource.

The digital world is so vast that a high level of skill is required to complete everyday tasks, as the digital world progresses so do the skills required to navigate it. New Philanthropy Capital (NPC) (Gordon et al, 2023) have demonstrated that over 10 million people nationwide lack basic digital literacy, including tasks such as sending emails and updating passwords (Gordon et al, 2023). Despite some individuals preferring to remain offline, 22.6 million people feel that their skills do require improvement (Lloyds, 2024). This figure adequately demonstrates that many people, if given the opportunity to utilise the digital world, would do so.

With many services such as banking becoming increasingly online, it is vital that those who wish to are able to acquire the necessary skills to do so, as only half of adults feel confident using online banking services (LINK, 2025). With many high street banks reducing their opening hours, it has never been more important for the people of Doncaster to have the opportunity to learn.

Although there must be the emphasis on the notion of digital by choice, not design, many individuals reject digital opportunities due to a lack of trust in the online system. Meaning that they feel as though they cannot use digital services, not necessarily that they do not want to. Such a lack of trust is predominant mostly amongst older people, refugees, asylum seekers and migrants (Gordon et al, 2023).

A lack of trust in the digital world should not be the reason that people choose to remain offline, people should be able to have trust in services that can aid in their day to day lives, and be aware of the benefits that they can provide. If people would prefer to remain offline, that is their right, however they should not be prohibited from making this choice due to fears or a lack of skill.

What is being done currently?

Citizens Advice for the Doncaster Borough are currently running free 'back to basics' digital skills courses for those in Doncaster who do not have the skills to navigate the digital world. This work is vital to ensuring that the residents of Doncaster are able to utilise the digital resources that they wish to, and are able to so this confidently (Citizens Advice Doncaster Borough, 2024).

Lloyds, in conjunction with 'We are Digital' have taken the initiative to provide an avenue for their customers to seek skills advice if any issues arise whilst they are banking online. In which they provide guidance and training over the phone, and on video call with the option for British Sign Language (BSL). Their work has led to 97% of users admitting that their skills have improved, and 74% claiming that they are now able to use the internet daily (Waters, 2022).

> ### June, Doncaster:
>
> *"June is 76 years old and retired…June is currently receiving support filling out necessary forms from a different organisation as she has no way of doing it herself and has no knowledge on how, she further stated that more of the things she needs to apply for are all moving online. June would like assistance and knowledge in applying for things herself and this in turn would help her independence and autonomy."* (Citizens Advice Doncaster Borough, 2025).

Affordability and Device Availability

A key driving force of digital exclusion can be categorised as Affordability and Device Availability, factors which are intrinsically linked. In light of the Cost of Living Crisis currently impacting a vast number of households in the UK, the affordability of remaining digitally included has been significantly impacted (Gordon et al, 2023). We recognise this in two ways:

1. Resources such as at home broadband and mobile data are too costly for many households and individuals to have reliable access to.
2. With increased technological advancements and the rising costs of online devices, many households do not have the necessary access to enough devices to complete daily required tasks.

When considering how this manifests within Doncaster, it is vital to highlight how 61.6% of respondents to the Citizens Advice Doncaster Borough Survey noted that they do not find it affordable to keep up with new technology. In addition to 37.7% of respondents not having access to either of the following: laptop, desktop computer or tablet (Citizens Advice Doncaster Borough, 2025). From this, it can be understood that citizens are explicitly facing difficulty accessing the required devices, which has led to a high number of individuals simply not having them at all.

LINK (2024) named income as the most substantial element in determining digital exclusion, pointing out that 44% of adults with a household income smaller than £10,000 perceive themselves as digitally excluded (LINK, 2024). This figure accurately demonstrates the relationship between poverty and digital literacy, moreover how a reinforcing cycle is created in which low income individuals are unable to access the digital world in which they are required to join in order to advance economically. This notion will be further explored in the Opportunities section of our research findings.

What is being done currently?

At the moment there are a number of schemes which have been developed to tackle the issues of affordability and device availability, most of which rely on the donation of both data and devices from charities and other organisations.

Following the completion of the 'back to basics' skills course ran by Citizens Advice Doncaster, each participant receives a refurbished tablet to take home with them. The scheme that Citizens Advice Doncaster runs effectively tackles more than one facet of Digital Exclusion, which is why the continuation of their work is so paramount (Citizens Advice Doncaster Borough, 2024).

Lloyds has developed donation strategy, in which devices with data are gifted to those who may not have access to either resource. As a result of their scheme, 74% of recipients now access the internet on a daily basis (Lloyds, 2024).. These results are evidence that not everyone has the adequate resources to go online, and that commitments to tackling the digital divide do make tangible impacts.

Lee, Doncaster:

*"Lee is a recipient of Universal Credit and PIP (personal Independence Payment) and **has limited technology to use at home.** He currently has a computer from 2003 and an old tablet which is completely full in storage and will not let him add anymore things to his calendar because of this. **Lee does not have a phone**."* (Citizens Advice Doncaster Borough, 2025).

User Experience: Access, Automation and Risk

1. **Access:**
When webpages are inherently inaccessible, they form an immediate barrier to digitally excluded people from being able to participate in day to day online activities. NPC have pointed out how especially people with disabilities or those who are neurodivergent may be essentially locked out of services operating online (Gordon et al, 2023)). Particularly website requirements like Two Factor Authentication, this assumes people are automatically tech savvy, and own multiple devices. A survey by LINK found that 18% of people prefer in person banking (LINK, 2024), potentially contributed to by poor web interfaces. Keeping things simplified is essential; yet even web pages dedicated to digital inclusion can at times get confusing. For example, an individual looking to use the National Digital Inclusion Network Map in order to find digital hubs may find the controls of this extremely challenging, hindering them from even using the tools intending to reduce the gap. (Good Things Foundation, 2025). This is concerning, as people attempting to use the tools to help them are stuck in a perpetuating cycle.

1. **Automation:**
For many, automation through the use of AI and chatbots has been extremely beneficial. Productivity in the financial sector has increased, and more people can be seen to sooner. NatWest, as an example, now has 'Cora' which customers can use for quick advice. Indeed, '49% of issues needed no human intervention'.(NatWest, 2025) Yet what happens to those who cannot access these services, and are left further behind? It is more difficult than ever to speak to a human. People are likely to feel isolated and wholeheartedly discouraged from engaging, as so many services now involve engagement with automation

1. **Data Risk:**
When it comes to reducing the digital divide, trust is at the heart of all strategies. Yet whilst fraud remains prevalent, gaining that trust is evermore difficult. NatWest has agreed that a 'sharp rise in fraud' has made people even more concerned about using online services (King, 2021). This issue affects various aspects of an individual's financial prospects- from money management via online banking to getting better deals through online shopping. Those who feel their data is at risk, and as such don't engage with the online world, are worse of in a plethora of ways.

What is Being Done Currently?

The Web Content Accessibility Guidelines provide a good framework which banks and other service platforms online must adhere to. It is there specifically to accommodate for people who may struggle with digital resources. NatWest are using this framework to make their bank accessible 'by design'. They recognise the need for banking to be made as simple as possible, and have also trained colleagues on the topic of accessibility too (NatWest, 2023).

Fraud is being tackled 'more rigorously' (King, 2021) by banks, to help vulnerable individuals feel more secure using online services. By ensuring that customers have maximum trust in the platforms they are being asked to use, this will significantly help to engage as many people as possible online.

Simon, Doncaster:

"Digital exclusion is impacting their life by not only causing stress and worry in regards to missing appointments but also the barrier in applying for the support they need online." (Citizens Advice Doncaster Borough, 2025).

Opportunities: Education and Employment

1. Educational Impact:

There is an untrue stereotype that only the older generations are impacted by digital exclusion Young people may face a divide which impacts their education due to an inability to use complex technology. Barclays have pointed out how many youth only know how to use their smartphones (Barclays, 2023). In some cases, this goes even further as 18-24 year olds have become prone to developing 'Digital Anxiety', a fear of using certain hardware. Indeed, of this age group, LINK found that 18% would describe themselves as technophobes. (LINK, 2024) These individuals are partial users, but many young people also face the ramifications of having parents/carers who are digitally excluded. Over two million households struggle with the affordability of internet access (Good Things Foundation, 2025), meanwhile data poverty and device availability leave many further excluded. This trickles down and directly affects the dependents in a house. Young people who face a gap in any of these aspects now risk getting a poorer education. They may be unable to engage where things have moved online, or ashamed of lacking digital literacy where it is assumed that they already know how to use technology. Whatever the reason, there are concerning ramifications for young people that those who are digitally excluded are now lacking an equal educational start in life.

1. Employability Impact:

When it comes to job applications or creating a CV online, many of us take these skills for granted. For some though, this can be a major barrier to advancing their socioeconomic status. People may be unable to apply to the jobs that they want, but also may struggle with the technological demands for a certain role. Lloyds have noted how 7.3 million adults in the labour force in fact still lack the Essential Digital Skills for work. (Lloyds, 2024) This has ramifications for the individual, as well as companies who may feel that they cannot employ someone who lacks these abilities in light of an evermore digital world. Whole families may be unable to gain financial stability, simply because of lacking the right training or equipment for online engagement. Socioeconomically, digital exclusion feeds in to a perpetuating cycle of disadvantage. Income is the largest factors for exclusion according to a LINK report, as 44% of adults with a household income less than £10,000 identify as digitally excluded (LINK, 2024). By bridging this gap, the impacts on financial stability are likely to be extremely positive.

What is Being Done Currently?

Skills boosting is at the core of mitigating impacts on education and employment. Code Playground, created by Barclays, focusses on training children in digital literacy. helped 37,000 children. Tea and Teach sessions have helped 113,000 people in 2019, and ensure that there is a face to face option for skills building and answering questions that individuals may have (Barclays, 2023).

The Work Essential Digital Skills framework provides an empirically testable way of seeing how digital skills aligns with employment opportunities. It is applicable across many sectors, and when harnessed correctly gives people attainable targets to meet. in the future, this could be implemented at points for all age groups, such as being part of the curriculum for young people to ensure equity in learning digital literacy.

> **Aarron, Doncaster:**
>
> *"Aarron [is] unemployed and is looking for a job where he can support himself…He has no laptop or smartphone and is unable to complete training until he has a laptop."* (Citizens Advice Doncaster Borough, 2025).

Money Management

Online Savings:

It has been shown that those who are digitally savvy are able to save significant amount of money on many common expenses. NPC have termed this as the 'poverty premium', where people on a low income are more likely to pay additional costs on things like credit and insurance (Gordon et al, 2023). Lack of confidence in online services means that individuals are frequently missing out on savings which may not be available in person. Lloyds have pointed out that 8/10 people with digital literacy of the highest segment are capable of shopping around for better deals, whilst 6/10 save money online via loyalty schemes (Lloyds, 2024).

Financial Management Tools:

In many circumstances, having old devices poses a barrier to digital inclusion when they are unable to run certain software. Many banks and other services offer money management tools, often integrated into online banking apps. However, when people have devices which lack storage or capability to run certain programmes, this may hinder their ability to properly engage. In a recent survey ran by CAB Doncaster, 7.1% of people reported being in phone bill or broadband arrears, with one individual noting that: **"We hear the cost of living is ending but I don't feel that way"**. (Citizens Advice Doncaster Borough, 2025) In light of these financial struggles, it is more influential than ever when people cannot access the same financial services as their peers due to the digital divide.

Access to Online/In-Person banking:

NatWest recently found that over a third of people are uncomfortable with using online services to manage their finances (King, 2021,). Yet for many, as in person branches shut and online banking is evermore common, digital ability stands in the way of being able to participate in modern life. For example, many businesses have moved to cashless models and contactless payments have by far become the quickest transaction method in day to day life. For those who want to bank in-person, they are being put at a disadvantage. There is a particular urban-rural divide when it comes to in-person/online banking too, as those living in remote areas are frequently digitally excluded because of poor signal as well as not being able to access physical banks as easily. Meanwhile for vulnerable groups such as Domestic Violence victims or homeless people, not having online bank accounts that they have frequent access to and that are in their names means the cycle of exclusion is further perpetuated (Gordon et al, 2023).

What is Being Done Currently?

Retaining in person banks is vital in equipping people with choice in how they interact with the digital world. As of 31st of December 2023, NatWest had over 580 branches to ensure that this physical point of contact does not diminish (NatWest, 2023). The bank is also trying to prevent any exacerbation of the rural-urban divide by offering mobile branches that serve '600 unique stops' so that those in remote areas can still carry out everyday banking tasks and ensure financial resilience.

The devices that Citizens Advice Doncaster are able to distribute to those who have completed their 'back to basics' courses will be able to manage their money better. Through the combination of the donated device and the skills that they have learnt through the course will enable them to access online banking, saving schemes and also allows them to shop around for the best deals. Without the programme run by Citizens Advice Doncaster, many would not have access to these money management tools, which is why it is vital for their work to continue (Citizens Advice Doncaster Borough, 2024).

Sarah, Doncaster:

"Sarah does not currently have a CV for access to a suitable phone that can help her make a CV or apply for jobs… being digitally isolated [affects] sarah's mental health with no connection to friends or family nearby. This also impacts her financially not having a job." (Citizens Advice Doncaster Borough, 2025).

Main conclusions (Doncaster Specifically) and recommendations

After careful consideration of the research we have undertaken, it is clear which approaches to tackling digital exclusion have the greatest impact on those who wish to be involved in the digital world. It is essential that going forward, the needs of Doncaster's citizens and those who are either digitally excluded or at risk of becoming so, are at the forefront of policy initiatives. Due to this belief, we put forward the key conclusions of our research and the recommendations we believe will most benefit the people of Doncaster.

1. **Local Level Implementation -** It is clear that those who are digitally excluded feel most able to seek help when it is an environment in which they feel safe and able to be vulnerable. Due to this, it is essential that local initiatives and schemes take place in locations which are familiar for those who need to access them. A key demonstration of this would be the utilization of relationship building with local banks, as many people feel comfortable and trusting of the advice that they receive from their bank, especially where their hard earned money is concerned. A unified approach between charities, banks and local authorities would be beneficial to deliver trusted advice to those who are digitally excluded, giving them the option to engage with the digital world.

2. **Digital By Choice, Not Design -** Despite the advantages that the digital world provides, physical services also provide key benefits for the Doncaster community. The option for face to face interactions give people in the community a chance to be collaborative and communicative, it gives people who may live a considerably isolated life the chance to engage with others in society. Which is why it should be recognised that people may prefer to approach life in this way, as digital is not always preferred. And so, it is important that the digital world is a choice to be a a part of, not the default for services and schemes. Thus, we emphasise the importance of 'Digital By Choice, Not Design'.

3. **Individual and Community Impact -** The development of the individual's digital literacy has ramifications not only for that person, but also has wider implications within their community. An investment in local people enables participation in society, as those who have alternative skills but are hindered digitally would be able to contribute the skills that they already possess within society.

4. **Future Impact -** As we witness the benefits of the digital world within our society, there must be the recognition that digital exclusion will continue to run parallel to such technological developments. And so, there is no one action or method which can be implemented to tackle the issue on a one off basis. And so, as services in Doncaster become more digitised, one must keep in mind the vast number of people residing in Doncaster who will not have access to them. Meaning that the opportunity of face to face services must be retained across the city, to provide access to services for all citizens.

The Key Considerations:

Blanket Approaches:

When it comes to digital inclusion, a one-size-fits-all methodology is inadequate. We must work against the stereotype that those who suffer from digital exclusion are just the elderly, and instead advocate for integrating efforts to improve digital literacy for all individuals. There is considerable intersection between the needs of the digitally excluded as well as neurodivergent and disabled people. The individual is the prime referent object for policy, but the experiences of local/large businesses are also important. Collaboration is primary, and will be the best way to actually integrate digital inclusion into the community.

Changing Futures:

The dynamic nature of technology means the temporal scale within which policy reforms can be effective must be considered. The skills which people need for day to day life or success in the workplace will evolve, and therefore strategies to enable individuals to keep up with the change are going to be very important. Without this, there is a risk that the digital divide will only increase, and the socio-economic ramifications of this being major.

Local Needs:

The Government's Digital Action Plan has reaffirmed how important national funding allocations are to Digital projects. However, this does not mean that funding not attention is homogenous across the UK. It is imperative to tailor all strategies to the areas that they are targeting. For example, population density and age rates are significant factors. In Doncaster, 20% of people are classed as disabled under the Equality Act. (Team Doncaster, 2025). Digital strategies therefore might be especially considerate of the needs of this group in Doncaster Borough.

Measurement Methods:

In their recommendations, Lloyds mentioned how consistent measurement will constitute an important part of staying in touch with the needs of individuals. (Waters, 2022). Target outcomes need to be agreed upon by all community stakeholders, with check in dates established for each goal. The attainment of digital inclusion programmes may be best measured through qualitative methods, to add texture to the lives of people living in Doncaster Borough

What's Next For Doncaster?

'Three in Three'

Three attainable actions within the next three months, which will have significant benefits for digital inclusion and subsequently improve financial resilience for citizens in Doncaster Borough.

1. **Survey for 'Workplace Digital Skills'**
   - Building on previous surveys around Digital Inclusion in Doncaster Borough, making an effort to involve local businesses
   - Implementation of the 'Workplace Digital Skills' locally, to assess what works and what doesn't
   - Receiving feedback to increase its effectiveness
   - A relatively easy short term action, with the potential for long term socio-economic benefits in terms of employability, financial resilience

1. **Beginning a Comprehensive Device Donation Scheme with the Local Public**
   - Existing National Device Bank seems insufficient for Doncaster; there is the potential for far more device donation with a solid campaign that targets local people
   - Far too many devices which still work well sitting on shelves- with a possible incentive, this may be extremely effective
   - Using information about what devices are most in demand (for example, smartphones or laptops), to then increase incentives or marketing further.

1. **Improving the Physical Marketing of Digital Inclusion Support Services Across Doncaster.**
   - Better in-person marketing to target those who may be the most digitally excluded
   - Use of community centres to spread awareness further.
   - Particularly reaching people in isolated/rural areas.

Long Term Goals

We now set of long term goals, which work of the back of the implementation of the three key directives as stated above, these include:

1. An analysis of the results of the 'Workplace Digital Skills survey', to assess which skills are most sought after in the working world and which the people of Doncaster lack. Following on from this, we suggest working with local schools, training centers and MPs to equip the people of Doncaster with the digital skills that will enable them to thrive in education and subsequently the workplace.

2. In addition to a donation drive, we believe that a refurbishment scheme would additionally benefit those who lack adequate devices. We propose that a strong relationship with Doncaster Council and businesses in Doncaster to create a structured refurbishment network would be most beneficial.

3. Creating a well established interconnected map of all of the digital inclusion schemes and hubs, making it clear what services are available at each location in Doncaster. This would be advantageous to ensure that digitally excluded people can see which support services are closest to them. Having this map available as a physical copy would also benefit those who cannot access online services.

Scoping Opportunities

Tackling digital inclusion in Doncaster will benefit from certain short term solutions, such as the 'Three in Three' method, but more importantly demands long term sustainability that gives progressive and deeply impactful results for the community.

Short term

-An improved device donation scheme gives a low-cost solution to one of the most pressing causes of digital exclusion. By engaging the general public further, this may amplify successful donation projects which have previously taken place in Doncaster, such as by *Computers4Charity* and the *Good Things Foundation.*

Long term

-Capitalising on any funding which comes out of the Government Action Plan.

-Engaging actors at a national level we be important. Keeping in conversation with MP's, for example

-After an interview with local Doncaster MP Lee Pitcher, we gained insight into the strong interest which he- and other MPs- have in getting involved in tackling digital exclusion.

-Potential funding for community projects from Banks: NatWest's *Social and Community Capital*, or The Co-operative Bank's *Customer Donation Fund*. There is a strong pitch to be made about how engaging with digital inclusion helps with financial resilience. Thus, making obtaining extra funding slightly easier.

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