

SUPPORTING VULNERABLE RESIDENTS TO ACCESS DIGITAL GOVERNMENT SERVICES

The view from the third sector in Brent

At a time when most government services have moved online, frontline charities play a key role in supporting the digitally excluded. Hours are spent helping vulnerable users to create, manage, and retrieve accounts for local and central government services. But little is known about what charities themselves need to deliver this successfully. This report provides an overview of sector needs.

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ABOUT US

Work Rights Centre is a charity with a mission to end in-work poverty. We do this by helping people exit precarious work conditions, and by supporting them to improve their professional mobility with employability advice and civic training. The charity was founded in 2016 in Brent. Ever since, we have advised over 2,800 people, helped recover over £112,000 in unpaid wages and fees, and supported hundreds more to make job applications and secure their status after Brexit by applying to the EUSS. We use digital technologies intelligently to support our service delivery, and optimise our work. We want to share the learnings we gathered to improve the strength of the sector – because we firmly believe that ending in-work poverty is a team effort.

Mobile Brent is a Brent NCIL-funded project designed to support third sector professionals in their efforts to include the digitally excluded. It started in 2021 from the realisation that frontline charities play a key, but poorly understood role in helping vulnerable individuals access digital government services, and much more can be done to optimise it. To this end, by 2023 the project sets out to document, prototype, test, and develop a tool that will build charities' digital inclusion capacity.

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Executive summary

At a time when most government services are accessed online, frontline charities play a key role in supporting the digitally excluded. Hours are spent helping vulnerable users to create, manage, and retrieve accounts for local and central government services. But little is known about what charities themselves need to deliver this successfully. This report provides an overview of sector needs, with a view to strengthen digital capacity.

Background. While the digital is likely to remain a central feature of citizen-government interaction, a number of statistical studies have highlighted its limitations.

- 20% of UK adults in 2018 had basic or only limited online abilities;
- 46% of people who made an online Universal Credit claim needed assistance;
- 34% of migrants surveyed by the Work Rights Centre reported being unable to prove their status under the EU Settlement Scheme (EUSS).

In this context, the charity sector plays a key role in the bridging digital divides. Some charities work with, or are funded by, the government to support residents online. Many more support their users every day, without the explicit funding, or direction, of digital inclusion projects.

Findings. Qualitative research with 10 professionals from 7 frontline charities operating in the Borough of Brent, found that this comes with some limitations. At individual level, charity service users did not just experience the issues of internet connectivity documented statistically, but also:

- Mental health challenges, which made interacting with government difficult;
- Difficulty in passing identity checks needed for some types of account;
- Difficulty in managing the credentials of multiple online accounts, which led to lost details, and being locked out of accounts.

In addition to the issues experienced by beneficiaries, charity professionals themselves reported a number of issues.

- Holding sensitive data, without the means to manage the risks of data loss;
- Cultivating dependency, to the point where they feel like service users have relinquished control of their accounts entirely;
- Spending precious resources on digital inclusion, without being able to measure the progress of their efforts.

Recommendations. The issues highlighted here are complex. When users are highly vulnerable, the support and care provided in-person are crucial. And yet, there are things we can do. At individual level, introducing service users to a simple password management solution could cultivate their independence, and likely save them, and advisers, hours spent retrieving lost login details. At organisational level, charities would benefit from training in data management protocols, as well as checklist-style aids in diagnosing, and planning the resources needed, to support their users with digital inclusion.

The rise of digital government in the UK

The UK has a long history of digital government. The Government Information Service, the first online portal for cross-government services in the country, was implemented as far back as 1994¹. In 2011 the government made an explicit commitment to being “digital by default”, creating a new Government Digital Services unit within the Cabinet Office to deliver on this commitment. Just one year later, the GDS launched Gov.uk to provide a single point of access to government services. Consistently ranked among the UN's top five government platforms, and seen as a strategic means to save money, centralise information, and improve user experience, the move of government services online is likely here to stay.² Today, Gov.uk has come to replace hundreds of individual websites for government departments and other public bodies.

A similar commitment to digital delivery is visible at local government level. From 2000-2005, £670 million were allocated to the Local Government Online programme to help councils improve customer experience and increase savings.³ In line with the approach of central government at the time, the digital was seen as a means of transforming service delivery entirely, with a view to make them “personalised, flexible, cost-efficient and save people time”.⁴ Good digital delivery acquired new urgency after the financial crisis, when councils were required to make unprecedented cuts. Funding for local government was reduced by as much as 33 per cent in real terms over the course of the 2010 Spending Review, followed by a further 10 per cent in 2015/16.⁵

Marked as a strategic means of improving service delivery and achieving substantial cost savings, the digital delivery of government services is likely to remain a central feature of citizen-government interaction for the foreseeable future.

Today, people in the UK pay their taxes, claim benefits, apply for housing and, in the case of some migrants, even prove their immigration status online. More than 5.1 million EU, EEA, Swiss nationals and their family members (henceforth EU+ nationals) who applied to the EU Settlement Scheme (EUSS) to continue living in the UK after Brexit, did so through a digital-only application. For the first time, the EUSS not only required them to verify their identity and apply online, but also abolished physical proof of status altogether. Millions of EU+ nationals prove their right to work, rent, and study in the UK digitally by providing their employers, landlords, and educational institutions with a share code. While the UK has not had ID cards since WWII, the Home Office has stated its intention to extend the use of digital identification in the future.⁶

¹ Brown et al., ‘Appraising the Impact and Role of Platform Models and Government as a Platform (GaaP) in UK Government Public Service Reform’.

² House of Commons Science and Technology Committee, ‘Digital Government’.

³ LGA, ‘Transforming Local Public Services Using Technology and Digital Tools and Approaches’.

⁴ HM Government, ‘Putting the Frontline First’.

⁵ LGA, ‘Transforming Local Public Services Using Technology and Digital Tools and Approaches’.

⁶ Home Office and UKVI, ‘New Plan for Immigration’.

Limits of digital government

Despite the strategic importance of digitisation, several limitations remain. Some of them, such as internet use and digital literacy, are well documented by nationally representative surveys, offering clear policy actions. Others, however, are just beginning to emerge. This section summarises the limitations.

Internet connectivity. While the number of households with internet access has decreased substantially over the years, from 57% in 2006, to 96% in 2020, a significant minority of 4% of household in Great Britain still lack basic internet access. This is particularly a risk for elderly residents. Internet connections in households with one adult aged 65 and over amounted to just 80% in 2019.⁷

Internet use. The picture for household connectivity is mirrored by internet use at individual level. Though the number of adult internet non-users has been declining over recent years, in 2018 there were still 5.3 million people, or a whole 10% of the UK adult population, who never used the internet, or did so longer than 3 months ago.⁸

Digital illiteracy. Successful engagement with digital government is not just a matter of internet usage, but also depends on the public's digital skills. The Tech Partnership Basic Digital Skills framework describes five basic digital skills, ranging from managing information, to communicating, transacting, problem solving, and creating content (such as filling an online application form). Using this framework, the Lloyds Bank UK Consumer Index estimates that, even if digital literacy levels are increasing overall, in 2018 as many as 8% of adults in the UK had zero digital skills, with a further 12% having only limited online abilities.⁹

Limited use of internet services. The issue of digital illiteracy affects, in turn, the types of services that users can engage with on the internet. While a whole 96% of adults had internet access, only 76% used internet banking, and 87% shopped online.¹⁰

The figure is even starker for use of government services. A survey by the Department of Work and pensions into Universal Credit applications found that just over half (54%) of claimants were able to register their claim online unassisted. The rest needed help, or could not submit their claims online at all. Even among those who managed to make an online claim, a third found it difficult, particularly where it came to verifying their identity online.¹¹ Similarly, a survey by the Work Rights Centre charity on a sample of service users who needed immigration status under the EU Settlement Scheme (EUSS), found that as many as 34% were unable to show their status online using a digital share code, as the scheme requires. Just as many were unaware that they had to update the Home Office online if their name, ID, or contact details changed, exposing them to the risk of being locked out of their accounts, and subsequently unable to prove their status to their employers, landlords, and immigration enforcement.¹²

⁷ ONS, 'Internet Access – Households and Individuals, Great Britain - Office for National Statistics'.

⁸ ONS, 'Exploring the UK's Digital Divide - Office for National Statistics'.

⁹ ONS, 'Internet Access – Households and Individuals, Great Britain - Office for National Statistics'.

¹⁰ ONS.

¹¹ DWP, 'Universal Credit Full Service Survey'.

¹² Based on answers from 288 respondents, collected from 13 March – 07 Sept 2021.

Deepening inequalities. A significant limitation of the digitisation of government services is that digital exclusion disproportionately affects disadvantaged users, reinforcing existing inequalities of income, age, gender and ethnicity, as well as physical ability and mental health.

Internet use statistics from 2020 indicate that while 99% of employed adults in the UK accessed the internet in the past three months, the figure was 90% for those who were economically inactive, and only 71% for the retired (Fig 1).

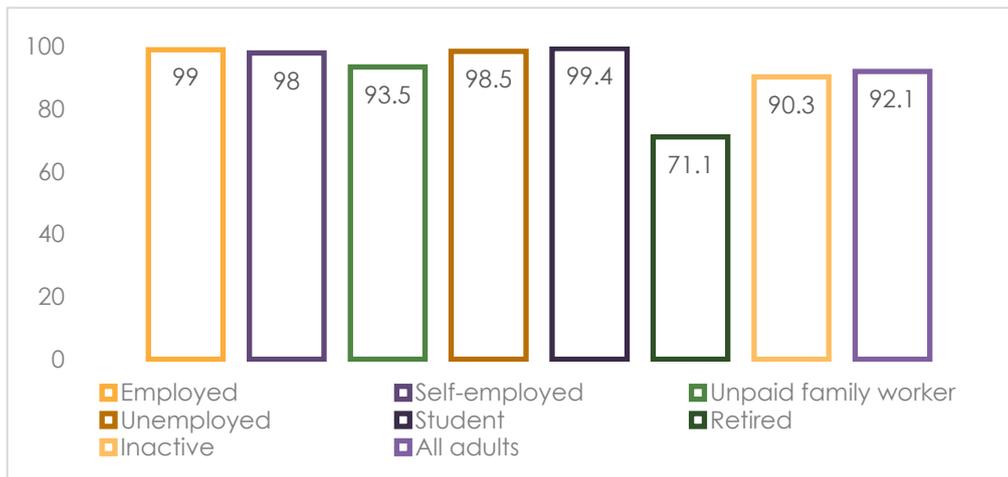


Figure 1 **Recent internet use by economic activity.** Source: ONS (2021) Internet users

Disparities also apply between ethnic groups (Fig 2), and across gender and ability. The proportion of recent internet users who were disabled was only 81.4%, compared to 96% who did not report a disability.

Inequalities across social divisions become particularly significant where they intersect. While overall, more adults in the UK are going online every year, some groups are still underrepresented. Elderly adults, women from ethnic minority backgrounds who are economically inactive, and people with disabilities are at particular risk - of being left behind in the internet age, or of becoming dependent upon the help of friends, consultants, and advisers in the third sector.

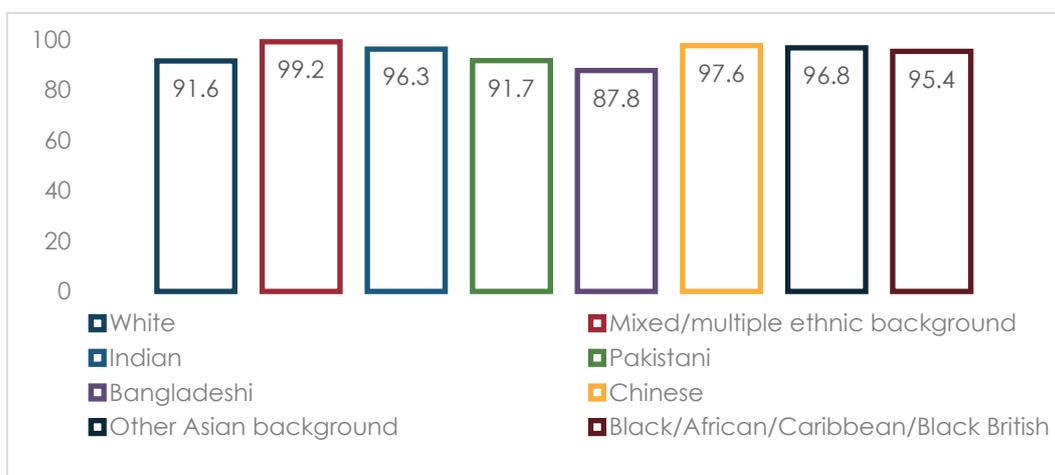


Figure 2. **Recent internet use by ethnic group.** Source: ONS (2021) Internet Users.

Digital inclusion in Brent

In terms of digital inclusion, Brent residents compare well with the majority of other London boroughs, but suffers from some limitations.

Below average internet use. The 89% of Brent residents who said they use the internet is below the national average of 92.1% use. This may be explained by the demographic composition of the borough, but also by the fact that Brent has a significantly higher proportion of workers in the least skilled jobs bracket - 24% compared to 14% in London as a whole.

Difficulty in using council online services. While 45% of Brent survey residents reported it was easy to carry out council transactions online, a sizeable minority of 21% said it wasn't easy. Similar difficulty applied to finding information. Only 41% of residents found it easy to retrieve information about council services online.

Brent Digital Strategy and digital literacy provision

Brent has an ambitious and comprehensive digital strategy, with key principles that closely align with the project, including: ensuring that Brent services are accessible to everyone; and working openly and collaboratively with local organisations, to develop innovative solutions and share learning and good practice. To this end, the council has developed several initiatives.

Brent Hubs - are the physical spaces and associated digital infrastructure where Brent council staff and partner organisations provide residents with an opportunity to connect with local organisations to access information, advice and support. Brent Hubs users are also supported in accessing online services and developing their digital skills, helping to build resilience and reduce long term dependency on Brent services, with a strong focus on improving employability. Brent Digital Strategy sets out a target of 75% of Brent Hub customers will be more confident in using online services.

Brent Start - launched a new digital skills programme in September 2018, and so far has supported 300 residents in courses including digital literacy and use of email and the internet, critical skills for job searching, applying for benefits and using accessing services online, and more broadly in day to day life. Courses have strong focus on teaching digital skills and expertise that will support pathways into high-value contemporary employment. Brent Digital Strategy sets out a target for growing the number of people accessing Brent Start digital curriculum to over 600 in 2022/23.

A new resource for Brent and London

Brent Hubs and Brent Start provide valuable resources for residents who are already aware of time importance of digital literacy, and who have the time and determination to sign up to courses. But as most charity advisers can attest, the most vulnerable residents are not likely to seek improvement of their digital skills in separation, but are likely to seek support when a problem occurs – for instance, when they are unable to access housing, Universal Credit, or their EUSS account. This project seeks to integrate digital literacy assessment and advice with service provision, providing support that is aligned with Brent Strategy and complementary to the services offered in the borough.

The role of the charity sector

Third sector organisations play a key role in preventing vulnerable individuals from becoming digitally excluded. In 2014, the Government's Digital Inclusion Strategy was premised on a partnership with Go ON UK, a digital skills charity.¹³ Different government departments have since commissioned the third sector to help vulnerable users access specific online services. The HMRC, for instance, has secured nearly £5million in funding for 2021-2024, to allocate to voluntary and community sector organisations to support customers who need help understanding and complying with their tax obligations, including those who are digitally excluded.¹⁴ The Home Office, for its part, awarded £9million in 2019, and a further £8million in 2020, to charities supporting vulnerable EU+ nationals to apply for the EUSS.¹⁵ Further funding from the Department for Digital, Culture, Media and Sport is available for non-profit organisations to support the digital inclusion of elderly and disabled adults.¹⁶

Beyond the government-led programmes for digital inclusion, numerous charities and social enterprise run digital inclusions independently. Some, such as the Good Things Foundation, make digital inclusion the core of their activity, with research, policy recommendations, and designing online learning resource. Others, such as Age UK and Action Foundation, run specific digital inclusion projects as part of a broader remit to support elderly adults and, respectively, migrants. However, many more third sector organisations find themselves supporting service users with digital skills out of necessity - without the funding and branding that comes with digital inclusion projects, but simply as part of their work with vulnerable adults who struggle to access essential government support and public services online.

A survey by the Skills Platform with 365 professionals in the non-profit sector found that, while charities are expected to champion digital inclusion, many are struggling with digital skills themselves.¹⁷ Even though 83% of respondents had adapted their service in response to demand during Covid-19, 22% cancelled services because their users did not have the skills or tech to use them, and as many as 20% cancelled their services because *their organisations* did not have the skills or technology to deliver them.

Digital inclusion is an important, but complex and sometimes taxing task. Almost a third (31%) of charity staff surveyed by the Skills Platform reported being burned out from the demands of intense remote working. Digital work also carries distinct security risks. The Cyber Security Breaches Survey conducted in 2021, found that a majority (79%) of charities had encountered phishing attacks, and a significant minority encountered malware and ransomware (Fig 3). Worryingly however, only a small proportion (24%) implemented measures to prevent future attacks (Fig 4).

This project was launched to understand, and bolster, the capacity of third sector professionals who support vulnerable services users in accessing digital government.

¹³ Cabinet Office and GDS, 'Government Digital Inclusion Strategy'.

¹⁴ HMRC, 'HMRC Grant Funding 2021 to 2024 - Application Guidance'.

¹⁵ Home Office and Kevin Foster MP, '£8 Million to Help Vulnerable People Apply to the EU Settlement Scheme'.

¹⁶ DCMS, 'Digital Inclusion Fund • Citizens Online'.

¹⁷ Skills Platform and Zoe Amar Digital, 'Charity Digital Skills Report'.

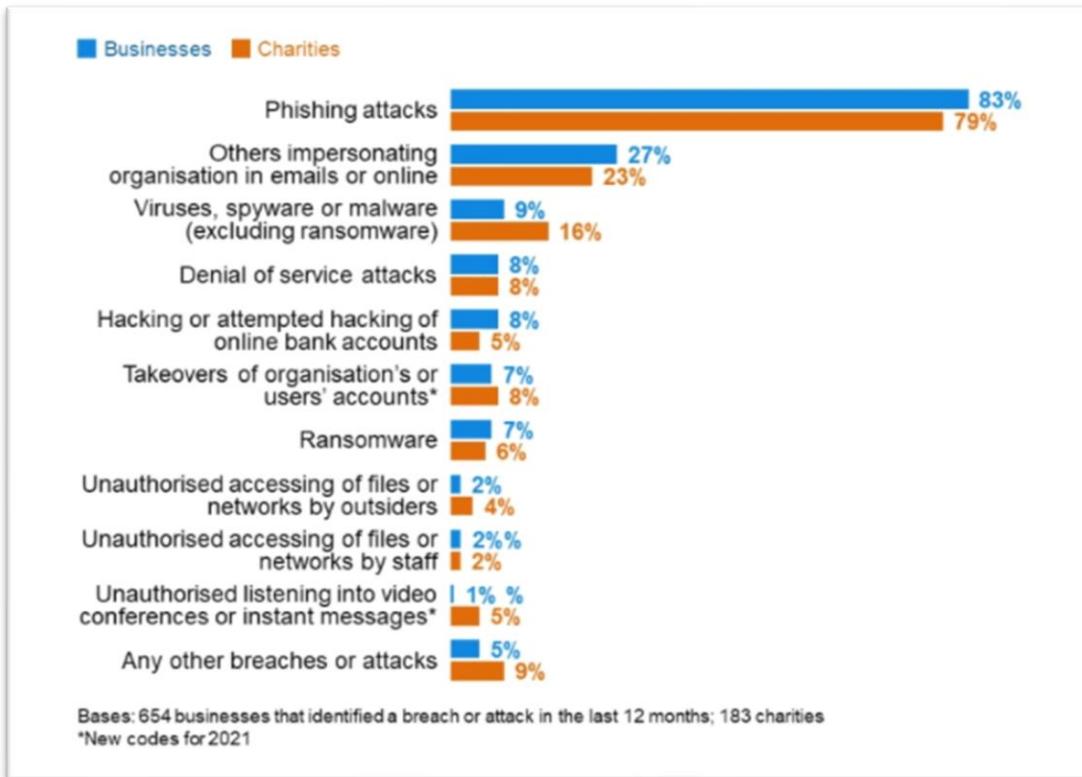


Figure 3 **Incidence of cyber-attacks.** Source: DCMS Cyber Security Survey 2021

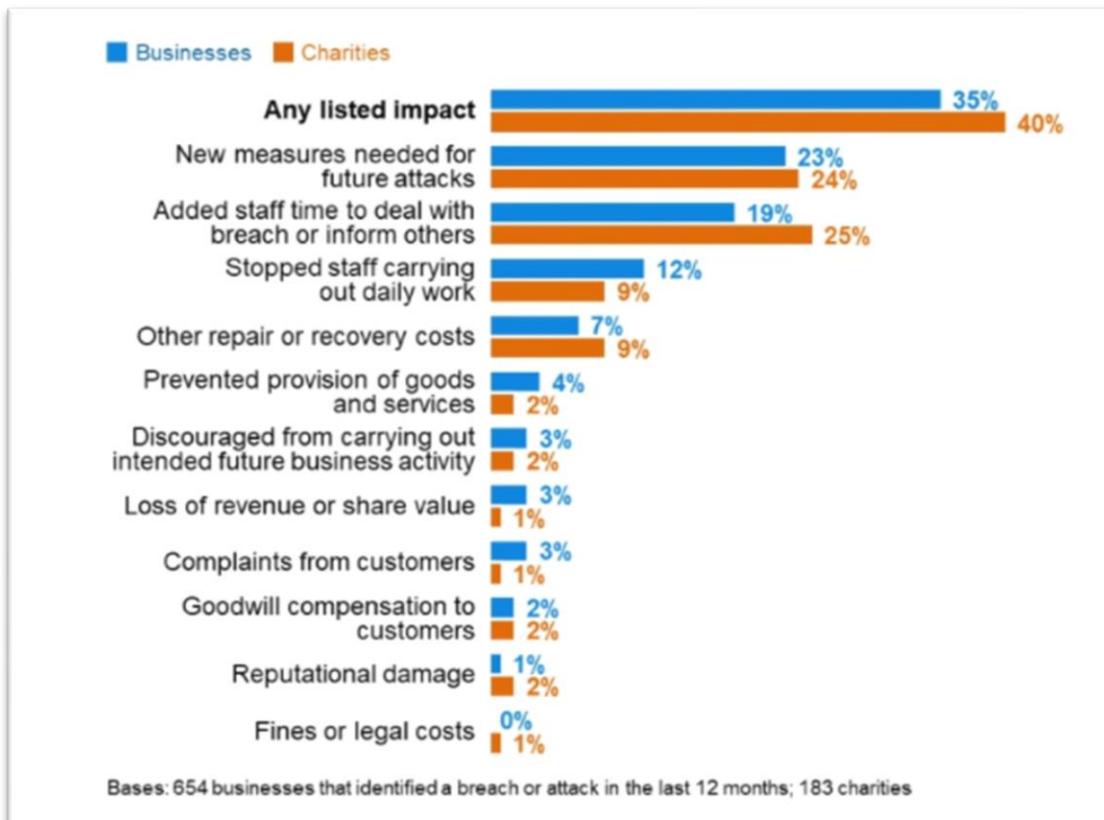


Figure 4 **Measures taken in response to cyber-attacks.** Source: DCMS Cyber Security survey 2021

Method

From March – June 2021, we conducted qualitative research with advisers from seven frontline charities which support vulnerable users with accessing digital services in the London borough of Brent. This was in the context of one focus group and four semi-structured interviews, which were conducted online, recorded through field notes, and shared with participants for feedback.

The focus group and interviews approached topics such as service users' barriers to engaging with government services, the limitations of digital inclusion support at government level, the role of third-sector organisations, their limitations, and the possible utility of a password management solution. Findings are reported anonymously.

Charity	Focus
Advice4Renters	Renters rights
Caia	Social prescribing for vulnerable Armenians
Rumi's Kitchen	Food bank and kitchen
Salisbury World	Refugees and migrants rights
Work Rights Centre	Employment, employability, and EU migrants rights
Citizens Advice	General advice
Crisis	Homelessness support
Sufra	Food bank and kitchen

Individual issues

For many vulnerable users, the digitisation of government services poses significant barriers. This is what advisers began by reporting, and what we cover here.

General IT literacy issues. To some extent, the barriers highlighted in this qualitative research were similar to those identified in the survey literature. Advisers reflected on issues of hardware, connectivity, and data – particularly in the case of beneficiaries who were homeless and lacked smart devices. Research participants from migrant-focused organisations also reflected on the issues of English, IT confidence, and mental health. This is where findings begin to add depth to digital exclusion statistics.

People come to us with a carrier bag of documents that they're too afraid to open. That's the extent of the mental health issues that we're starting to see.

Psychological pressure. For users who struggle with mental health, interacting with government was believed to generate a level of anxiety which can make even simple processes appear insurmountable. While accessing the internet or a social media account is straightforward, interacting with jargon-laden government platforms where what is at stake is universal credit or housing is a whole different experience.

The psychological pressure of talking to the government and getting a detail wrong was amplified by the fact that digital infrastructures were hard to visualise, and consequently hard to understand. One adviser explained how difficult it was to even get service users to understand why government services are accessed online in the first place.

It's not easy for people to imagine this infrastructure because it's not something tangible. The net is not something people visualise and they don't understand the way it works or whether it's safe. People use third parties with things like settled status, so using accountants.

Account creation. The general barriers to operating online were accompanied by specific issues with creating, and managing, local and central government services accounts. For many users, charity professionals noted, account creation was problematic due to the complexity of identification processes. Sometimes service users simply lacked the documentation needed to pass the identity verification needed for accounts like the Government Gateway. In other cases, advisers reflected on two-factor authentication, which applies for services like Universal Credit and EUSS.

This was a significant barrier for the most vulnerable users who lost their devices (due to homelessness), or for migrants. As one participant noted, it is important to dispel the myth that digital exclusion is solely the predicament of elderly residents. It also affects those who lack the habit of record keeping – and digital record keeping in particular.

They're not just old, just forgetting their passwords all the time. So it's 20 min or 40 min to reset because they don't have the phone number anymore. Breaking into an account is the hardest thing because they change their phone numbers they forget the answer to security questions.

Account management. In addition to the question of account creation, advisers reflected on the problem of account management. Currently, users have one set of credentials to log in to their personal tax account, another for Universal Credit, and another entirely for accessing services provided by the local authority. Migrants, in turn, are expected to hold another set of account details to prove their EUSS status. As one adviser put it, managing government services online becomes particularly difficult when users are expected to organise multiple login details. In some cases, strong passwords are generated for each account, then lost. In others, the same password is used over and over, exposing the user to cyber security breaches.

A lot of people, with the right support, will be able to manage one account. The problem is having to manage multiple accounts.

Account retrieval. The risk that vulnerable service users were locked out of accounts was amplified by the complexity of account retrieval processes. Several respondents described account retrieval as a necessary but time consuming process, which takes precious resources from casework.

When people lose passwords, you have to send emails and wait for people to come back to you or you make a phone call and be prepared to wait on the phone for an hour.

Often it doesn't work. I'll type in a person's name and password and it doesn't work. You can't contact them directly, there's a chatbot. What I want is not another 'app' but someone who's there for vulnerable people. I think someone who can deal with vulnerable people and complex cases.

Issues for organisations

All of the third sector professionals who participated in the research project played an active role in supporting their beneficiaries to access digital government services. This often started with the basic steps of creating email addresses, and could include anything from creating accounts, to helping service users reset login details. However, despite the importance of this help in practice, it came with some limitations.

Managing sensitive data. Most advisers reported feeling frustrated by the pressures of handling their users' highly private data. In some cases, organisations had clear data sharing and data storage protocols, where service users were required to explicitly consent to having their login details stored. In other cases, however, advisers created and stored login details out of necessity, in response to their service users' urgent calls for help, but lacked any protocols for data collection and storage.

When I create an account I tell them that for a password they need letter numbers and punctuation. So, favourite country, favourite year, exclamation mark, and we went from there, and I have that written down [...] on a random google sheet, it's not the most secure thing.

The pressure to help service users create or access their accounts without clear means to manage the risks of holding digital data, was a real source of discomfort. Several advisers reported feeling uncomfortable about the nature of the data they were storing:

I don't think it's right that I should be taking their passwords and doing it for them

I totally agree. I had a little notebook on my reception desk with different clients and login details, which got locked away in a drawer at the end of the day.

[t]here's a whole aspect of people giving you or me a hold of their passwords, and I don't feel right about that. What if I did turn rogue and I wanted to do stuff with their document.

Conversely, advisers at more established organisations which did have clear data management protocols reported feeling frustrated by instances when such protocols prevented them from helping their service users.

Covid has made this harder because we're at home. Our GDPR rules aren't allowing us to do [password] resets if the client isn't face-to-face with me. I'm not prepared to risk our charity on the possibility that we may be reported for a data breach.

Overall, there was a real need to find a means of balancing the need for digital risk management, with a means of responding promptly to vulnerable users' requests for help.

Cultivating dependency. Another source of discomfort was that advisers feared that service users were becoming dependent upon their help. Some reflected on the fact that, despite their best efforts to empower, which included things like giving service users slips of paper with their account details, this seldom contributed to long-term change. The type of digital literacy needed to access government accounts was not something that could be fixed in one session. Rather, people continued to return.

I get my colleagues ringing saying, 'I've got so-and-so here and he's lost his password. Do you know what it is?' You try to enable them, but it feels like there's nothing else you can do. It's swings and roundabouts."

This dependency, one adviser noted, was particularly problematic given that it did not just apply to charity advisers, but also to the vast market of private consultants who make a business out of helping vulnerable users access their government accounts. Several times, a couple of advisers noted, they spent hours retrieving details from their service users' past 'accountants' who could not be contacted or who, in some cases, refused to share their clients' details. When one makes a business out of managing others' government accounts, every person who struggles to update their Universal Credit journal is another source of profit.

sometimes it takes half an hour to teach someone how to send an email. But the most frustrating is to access accounts created by other people. Because you reach a point where you lack an email, a username, a password, and you can't recover everything.

Chasing shadows. The inability to measure the progress of their digital inclusion interventions and get a sense of mission accomplished was a source of frustration for most advisers. There was a sense that precious time was spent retrieving lost account details, on hold or talking to chat bots, when that could have been spent doing casework or outreach.

In addition, solving the same issues only to see them crop up again generated a deeper sense of professional frustration, feeling like one's work was being devalued. Work in the third sector is often propelled by a sense of justice and a desire to improve the life chances of the vulnerable. Filling advisers' time with administrative tasks of little apparent value can have a real impact on morale, organisational strength, and ultimately the health of the sector.

I try to show the person what I did, step by step, but I feel like it might not be enough, even if I'm being slow. [...] I'm not a teacher, I don't know if they really get it. For example that person with the tax account, they came back to me later asking a question that clearly showed they didn't understand.

I think that digital literacy is central to what we do, because [...] it makes our work take two or three times longer, and cost more than it should. [...] And I sadly feel like they leave with the same problems, even after we help.

Conclusions and recommendations

The issues highlighted by this report are complex, and hardly lend themselves to quick fixes. When we talk about the digital inclusion of highly vulnerable users, there is little that can replace the support offered in person by charity advisers. Professional advisers can explain jargon, translate complex phrasing for users who struggle with English and general literacy, and reveal digital infrastructures which people “[cannot] visualise and understand”. Above all, when users struggle with mental health and “come to us with a carrier bag of documents they’re too afraid to open”, advisers help humanise processes that seem opaque and intimidating. And yet, there are things we can do to support their work.

Password management solutions. Introducing individuals to a simple password management tool could take the pressure off remembering credentials for different government accounts, and prevent them from being locked out at critical moments. The right tool could prompt users to generate secure passwords, reducing the security risk that comes with utilising the same passwords everywhere. Notably, it would save hours of users and charity advisers’ time spent trying to recover lost login details, and help cultivate personal independence.

Key features needed: mobile compatible, minimal entry requirements (ideally not requiring an email), retrievable in case the mobile phone is lost, secure data encryption, simple design focused on key accounts and documentation, burn-after-reading function for password sharing with trusted adviser.

Data management solutions. Giving advisers the training, and tools, to manage sensitive credentials would be a key step towards improving service users’ data security, and charity professionals’ confidence in supporting them. In particular, charities would benefit from support in obtaining, and recording, consent for data storage; and in implementing secure means of storing data. This could address advisers’ discomfort about managing sensitive data.

Key features needed: concrete suggestions for solutions that will be easy and cheap to implement, without requiring any web development work.

Appointment checklists. Simple checklists that can be shared with service users in preparation for appointments could save considerable amounts of time. First, they would sensitise service users to the documents worth keeping. Several advisers reflected on the fact that vulnerable users struggle with record keeping. This tool would draw their attention to the information that need storing - things like payslips and contract of employment, in employment rights cases; or a NINO, address, and personal details for Universal Credit applications. Second, nudging service users to prepare before appointments could also save the time advisers spend retrieving documents (or waiting for service users to retrieve them). Once finished by the user, charity advisers could receive a short automated report with the level of completeness, and recommended actions at the in-person appointment.

Key features: simple design, accommodating a list of pre-existing checklists and the option to add new items depending on charity needs; multiple language options; checklists can be shared via instant messaging services and direct link.

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