



# **Northern Ireland Consumers and Online Detriment**

**Consumer Council  
for Northern Ireland**

**Research paper  
December 2023**

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## Introduction

### About the Consumer Council for Northern Ireland

The Consumer Council for Northern Ireland (CCNI) was established in April 1985 as a non-departmental public body (NDPB) under the General Consumer Council (Northern Ireland) Order 1984 (The Order), operating under Department for the Economy on behalf of the NI Executive.

The Order sets out CCNI's principal statutory duty as promoting and safeguarding the interests of consumers in Northern Ireland (NI) by empowering them and providing a strong representative voice to policymakers, regulators and service providers.

Our statutory functions cover energy, post, transport, water and sewerage, and food affordability and accessibility. Our non-statutory functions include educating and empowering consumers against unfair or discriminatory practices in any market, ranging from financial services to private parking charge notices. Across these, we pay particular regard to consumers:

- who are disabled or chronically sick;
- who are of pensionable age;
- who are on low incomes; and
- who live in rural areas.

A key objective of the Consumer Council's Corporate Plan 2021-2024 is to increase understanding of consumers and to understand the emerging risks, challenges and opportunities presented to NI consumers.

The Corporate Plan outlines five strategic objectives to guide the work of the Consumer Council: understanding consumers, influencing consumers, representing consumers, protecting consumers, and empowering consumers.

In addition, this project aligns with one of the four consumer priorities in the Corporate Plan: Digitalisation.

### Research Context

The shift to digitalisation, accelerated by the COVID-19 pandemic, has transformed consumer expectations and access, but so has the risk landscape and prominence of digital exclusion.

Digital markets help many consumers overcome vulnerability, but equally, discriminatory, unethical or criminal practices can exacerbate and exploit it.

The Consumer Council's scam research<sup>1</sup> from June 2022 found that the majority (52%) of NI adults had been targeted by a scam in the last three years, with those aged 65 and over (54%) and those with a disability (54%) being most likely to be targeted.

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<sup>1</sup> Consumer Council, Consumer Insight – Scams, June 2022

Of those who had been targeted by a scam in the last three years, almost all of them had been targeted online in some capacity, with email being the most popular method used to scam NI adults (62% encountered), alongside other online methods such as social media (25% encountered), WhatsApp (12% encountered), and fake websites (12%).

One in ten (10%) of NI adults have fallen victim to a scam in the last three years, with the most popular methods being fake websites, social media, telephone calls and WhatsApp.

The Consumer Council also conducted qualitative digitalisation research<sup>2</sup> in May 2021 that investigated the impacts that increased reliance on technology and digitalisation had on consumers following the COVID-19 pandemic.

The research found that COVID-19 had a significant impact on the level of reliance that consumers have on the internet, for everything from learning, to working, to medical appointments and shopping for essential and non-essential items.

Key concerns raised included:

- The possibility of exclusion for a proportion of the NI consumer population who may never attain sufficient levels of digital literacy;
- Barriers to accessing fast and reliable internet including cost and availability; and
- Perceived increasing rates and sophistication of scams and fraud attempts online, especially to those who are more vulnerable.

### Research objectives

The aim of this research was to further investigate and quantify the digital literacy of the NI population by obtaining information on consumer awareness and experiences of online detriment. Issues explored included digital literacy and exclusion, confidence using the internet, negative online experiences and general affordability.

There was also a particular focus throughout on vulnerable (priority) groups that the Consumer Council has statutory responsibility for.

### Methodology

The Consumer Council commissioned Perceptive Insight to undertake this research project on its behalf. The following methodology was utilised:

- **Quantitative:** A total of 1,000 telephone interviews were conducted between February and March 2023. Those surveyed were representative of the NI general population in relation to age, gender, socio-economic status, and location; and
- **Qualitative:** Three focus group discussions were undertaken with vulnerable consumers in March 2023. Each discussion was conducted online by video and lasted approximately 1.5 hours.

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<sup>2</sup> Consumer Council, Impact of Digitalisation on NI consumers, May 2021

The focus groups were structured as follows:

Group	Criteria	Gender	Age	Urban/ Rural
<b>One</b>	Low income consumers – not confident internet users	Mixed	Mixed	Mixed
<b>Two</b>	Older consumers – not confident internet users	Mixed	Half 60-70 years old & Half 70+ years old	Mixed
<b>Three</b>	Consumers with a disability – not confident internet users	Mixed	Mixed	Mixed

### Vulnerable (priority) group definitions for quantitative research

A number of measures were used to define the four priority vulnerable groups, for which the Consumer Council has additional statutory responsibility:

- **Pensionable age:** Respondents were asked their age and categorised appropriately. For this study, those aged 65 or older were categorised as being of pensionable age;
- **Low income:** This is based on socio-economic group (SEG)<sup>3</sup>, with those in the C2DE group used as an indicator of low income. For analysis purposes, these grades have been combined into the following groups: 'ABC1' (more affluent consumers) and 'C2DE' (less affluent consumers);
- **Disability:** Respondents were asked if they had a disability that impacts their normal day-to-day activities; and
- **Rural:** This is based on the postcode of the household and as defined by NISRA<sup>4</sup>.

### Note about percentages

As a result of the rounding of figures, or the use of questions for which multiple answers could have been given, the sums on charts may not always add to 100%.

<sup>3</sup> Socio-economic group (SEG) is a means of classifying respondents based on the employment status, occupation and working pattern (full-time/part-time) of the head of household. There are six socio-economic grades: A, B, C1, C2, D and E

<sup>4</sup> <https://www.nisra.gov.uk/support/geography/urban-rural-classification>

## Executive Summary

### Digital literacy & online exclusions

- Most (95%) participants reported that they have access to the internet, with 93% having access at home and 81% having access outside their home. Those aged 65 and over (81%) were the least likely to report having internet access, while 100% of those aged 18 to 34 said that they have access either inside or outside their home.
- Of those respondents who did not have access, the main reasons given were that they do not know how to use the internet and have no interest in learning how to.
- The main preferred device for accessing the internet was a mobile phone (81%), which was a consistently demonstrated preference across all demographic groups. When it came to laptops, 8% said they preferred to use them as their main device, with 6% opting to use a tablet.
- Respondents were asked if they used the internet for a range of activities. They confirmed that they were most likely to use the internet for banking (83%), with 66% using it to access government services. The internet was also used for streaming (62%) and to post to social media (53%), with half (49%) using the internet in relation to jobs or education.
- One fifth (21%) of all respondents had asked someone to assist them online. The 65 and over age group, those working in manual jobs or who are unemployed and those with a disability were more likely to have asked for help.

### Online confidence

- Four in five (81%) respondents reported being confident using the internet, with those in the 18-34 age group (96%) most likely to be confident users. In contrast, those respondents who had a disability, who were in the less affluent (C2DE) group and who were aged 65 and over were more likely to not feel confident using the internet.
- The focus groups further revealed that those with disabilities were slightly fearful of the internet, and that the 65 and over age group were deterred by constant software updates.
- The majority reported being confident at managing their personal information online (80%) and at managing their cyber security (82%). Those that were not confident, were again more likely to have a disability, be in the less affluent (C2DE) group or aged 65 or older.
- One in five (19%) reported that their digital skills had improved over the last year. Those in the focus groups elaborated on this, explaining that since the pandemic they have noticed an increased use of the internet in society, which forced many to learn new skills.
- The top three steps taken to manage personal data online were checking for a padlock icon (51%), checking reviews (37%), and searching the company (37%).
- Many reported being aware of the various methods companies use to collect data online. However, the focus group discussions demonstrated that while participants have heard of these terms, they do not necessarily know how they work.

### Negative online experiences

- Most respondents reported that they could spot a scam text (92%) and scam email (89%). Those who said they “could not” were more likely to be in the 65 plus age group (18% text and 22% email) and those living in social housing (36% text and 33% email).
- Over half of those surveyed (56%) said they had encountered negative online content in the past year, with scams, fraud or phishing the most prevalent (53%). Those who were confident using the internet were more likely to report having a negative online experience (60%) and were more likely to take action when they experienced online harm.
- 74% of respondents took at least one action, with the most likely actions taken in response to negative online content being to unfollow/unfriend/block (42%) and report the content (36%), with one quarter saying they did nothing (26%). Many in the focus groups felt that reporting the content would not achieve anything, or they did not know how to report it or who to report it to.

### Affordability of the internet and social tariffs

- Of those with internet access, 82% said the cost of the internet was fairly or very affordable given their current income. 14% said the internet was not very affordable, with this more likely among those with a disability and the 65 plus age group.
- Most were not aware of social tariffs<sup>5</sup> (86%). Those that did know about social tariffs (14%) were most likely to have seen them advertised online (40%), followed by learning about them from friends and family (20%).

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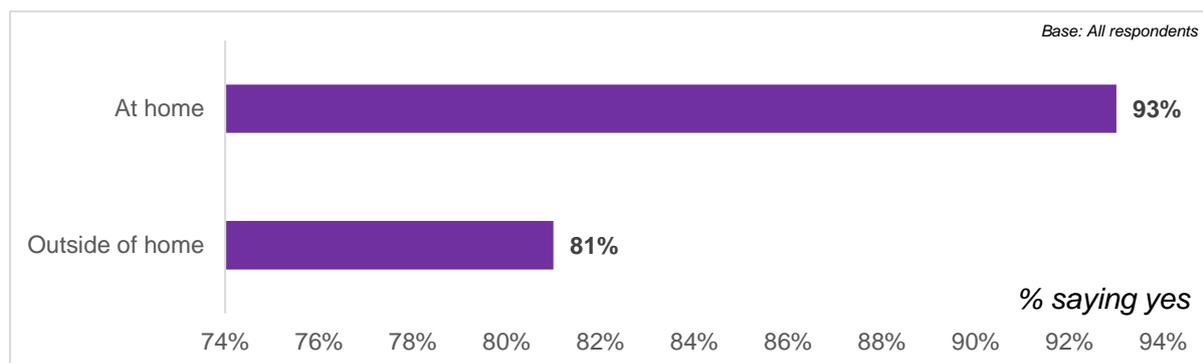
<sup>5</sup> Social tariffs are special discounted home broadband and mobile phone packages available to those in the UK (including NI) on benefits including Universal Credit

## Digital literacy & online exclusions

### Level of internet access

Respondents were asked if they had access to the internet. Most (95%) reported that they do, with 93% having access at home and four in five (81%) having access outside their home.

**Figure 1: Do you have access to the internet? (n=1,000)**



### **Vulnerable (priority) groups:**

- Those aged 65 and over (81%) were least likely to report having internet access, while 100% of those aged 18 to 34 said that they have access either inside or outside their home; and
- More affluent consumers (ABC1 socioeconomic group) were more likely (98%) to have access to the internet than the less affluent (C2DE) group (90%).

### **Qualitative findings**

Everyone in the focus groups had access to the internet. However, some expressed reservations about accessing the internet in certain situations, mainly in respect to online security and the presumed safety of saving bank details online or accessing the internet through public Wi-Fi.

*“Even if you want to buy stuff online, you have to be cautious of what you're using. I don't like putting my debit card in.”*

**Female, 30-40, urban, low-income group**

*“Well, trusted sites really, I don't feel too bad about but then you hear about them being hacked all the time. Huge companies that are meant to have fantastic data protection and things like that, you hear of them being hacked, so you worry like a small company if you're giving them your details, you know, are they more at risk of being hacked because they don't have the big funds for the really good firewalls and stuff like that?”*

**Female, 40-50, urban, low-income group**

*"I use my phone when I'm out and about, but I don't use it, say, if I go into a cafe on their Wi-Fi or anything, I don't do that. I really only use it basically at home. I'm not a big user either, but I do find it useful at times now. Lots and lots and lots of people do internet banking and that kind of thing, but I don't even do that. I'm a bit long in the tooth, I think, for that kind of thing. I don't trust it, although they say it's 100% safe."*

**Female, 70-80, urban, older persons' group**

Participants also highlighted some general access issues due to the respondent's internet connection speed. This came up in the low-income group with some saying the speed of the internet was not suitable for the demands of the household:

*"Sometimes it really depends on the broadband provider. Sometimes it goes dying quite a bit, other times it's great but it will be intermittent. We have a boy who games, who I think if he just steals all of the... I don't know how it works, but whenever he's gaming it's really terrible."*

**Female, 40-50, urban, low-income group**

*"On my phone I normally just use my data because it's quicker than the Wi-Fi."*

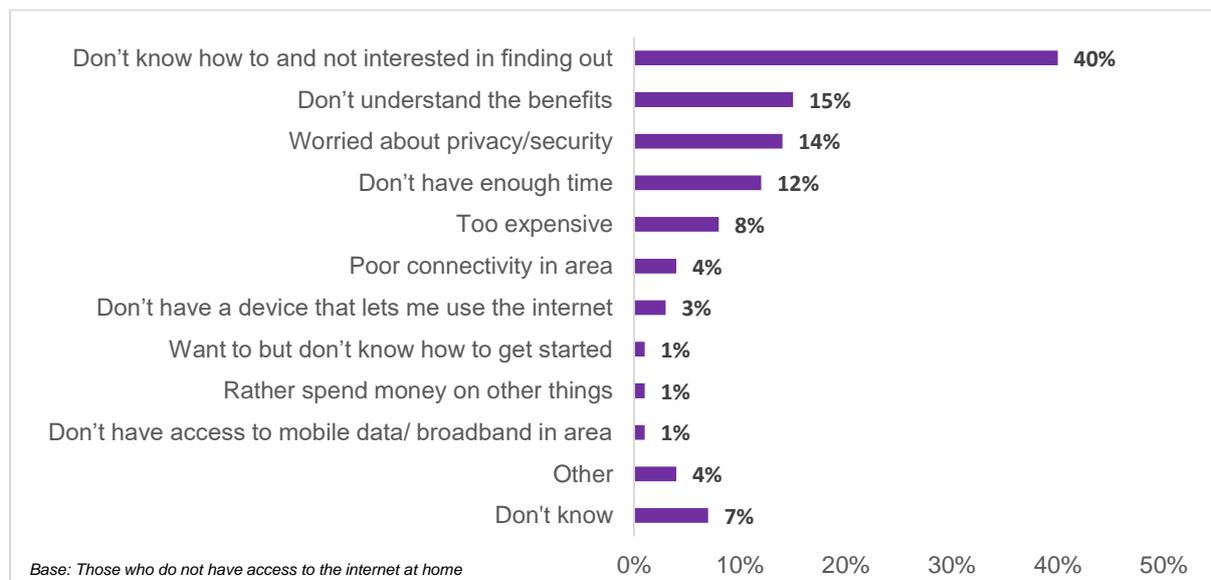
**Female, 40-50, urban, with a disability**

### Reasons for not having internet access

Respondents who did not have internet access at home were asked what the reason was for this. The main reason was that they do not know how to access the internet and are also not interested in finding out (40%).

**Figure 2: Why do you not have access to the internet at home? (n=73)**

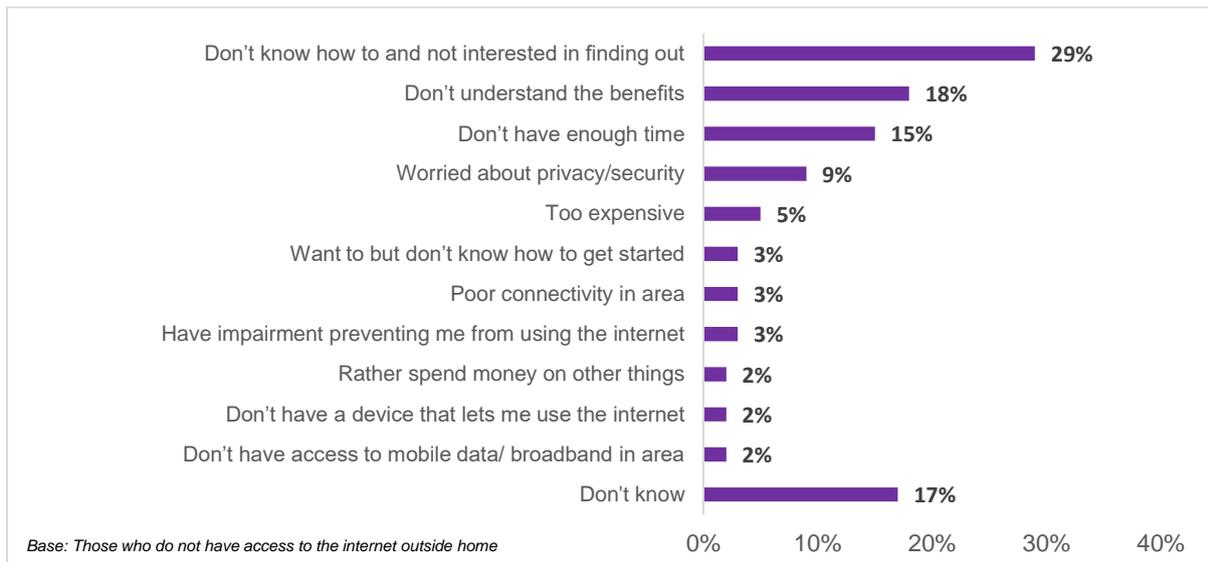
*Multi-choice question – total adds to more than 100%*



The main reason for not accessing the internet was the same for respondents who do not have internet access outside the home in that they did not know how to get access and were not interested in finding out (29%).

**Figure 3: Why do you not have access to the internet outside of your home? (n=193)**

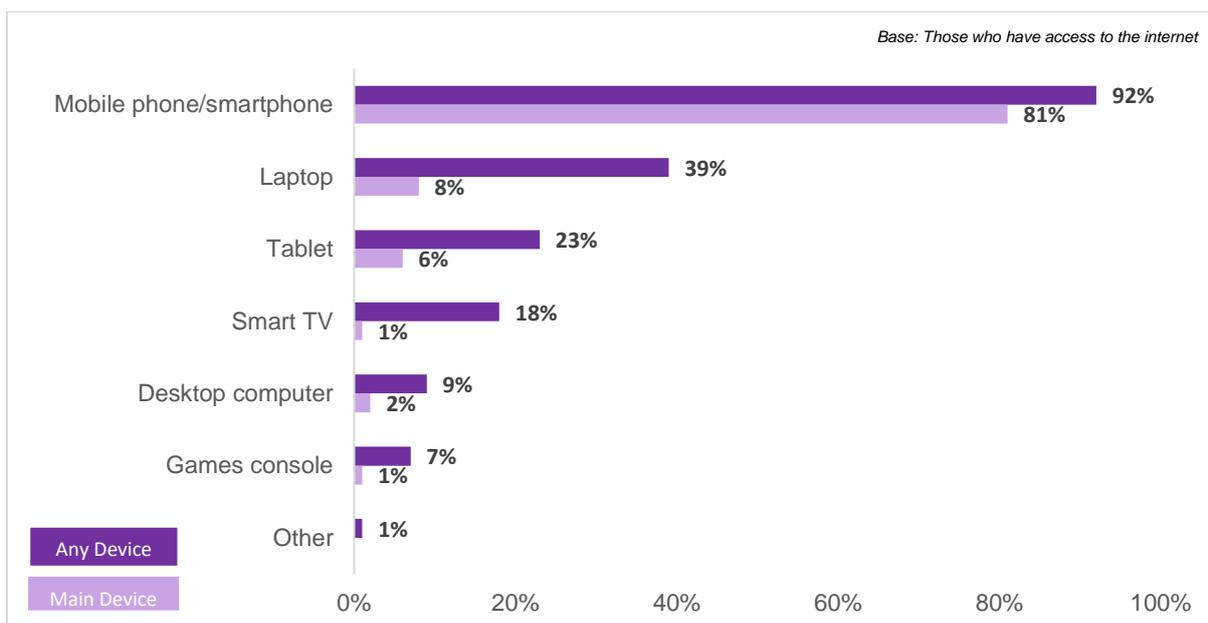
*Multi-choice question – total adds to more than 100%*



### Devices used to access the internet

Most (92%) access the internet through a mobile phone or smartphone, with 81% reporting this as their main device. Laptops were the second most popular device, followed by tablets.

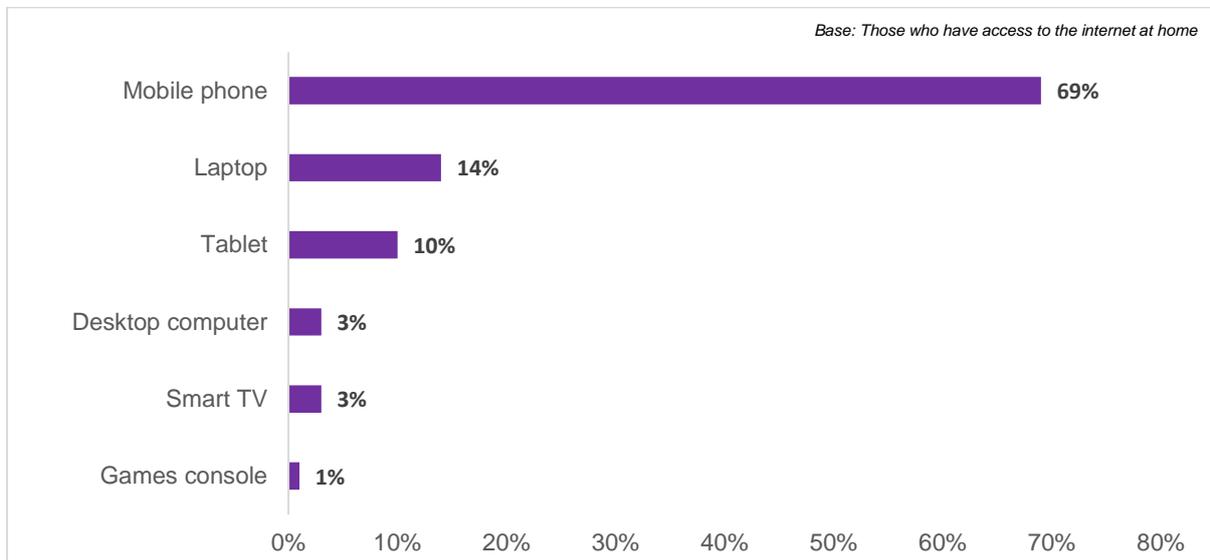
**Figure 4: What devices do you use to access the internet? (n=945)**



### Main device used at home

Of those respondents that have access to the internet at home, 69% said that their main device for accessing the internet was a mobile phone, and 14% said that they mainly used a laptop.

**Figure 5: What is your main device for accessing the internet at home? (n=927)**



When participants were asked why they preferred their main device, the majority said it was convenience (84%), with 24% also saying it was easier to use. Other reasons included that they preferred their device due to its specifications (5%) and that it was their only device (5%).

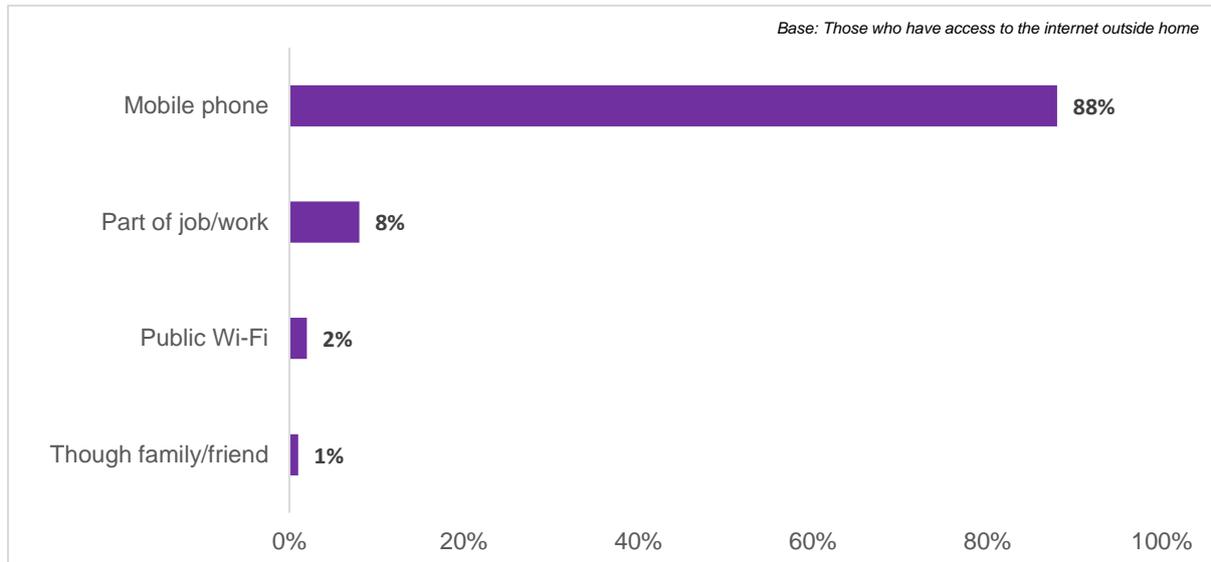
#### **Vulnerable (priority) groups:**

- The preference for using a mobile phone at home for internet access was consistent across all age groups, however those aged 18 to 34 (80%) were more likely to select a mobile phone as their preferred device than those aged 65 and over (49%).

### Main device used outside of home

Of the respondents that have access to the internet outside of their home, the majority reported that they mainly access it through their mobile phone (88%), with the next most popular response being through their work (8%). The preference of mobile phones was consistent across all demographic groups.

**Figure 6: Where do you mainly access the internet outside of your home? (n=807)**



### **Qualitative findings**

Older consumers expressed more concern and vulnerability regarding the security of public networks when accessing Wi-Fi outside the home. While they have a device that could be used outside of their home, they reported either not using it or only using their mobile data.

*"I don't use open networks in restaurants or anywhere like that. I've just seen in the past, there's too much possibility of people being able to get in there and see any information off a bank app and stuff like that in the phone."*

**Male, 60-70, rural, older persons' group**

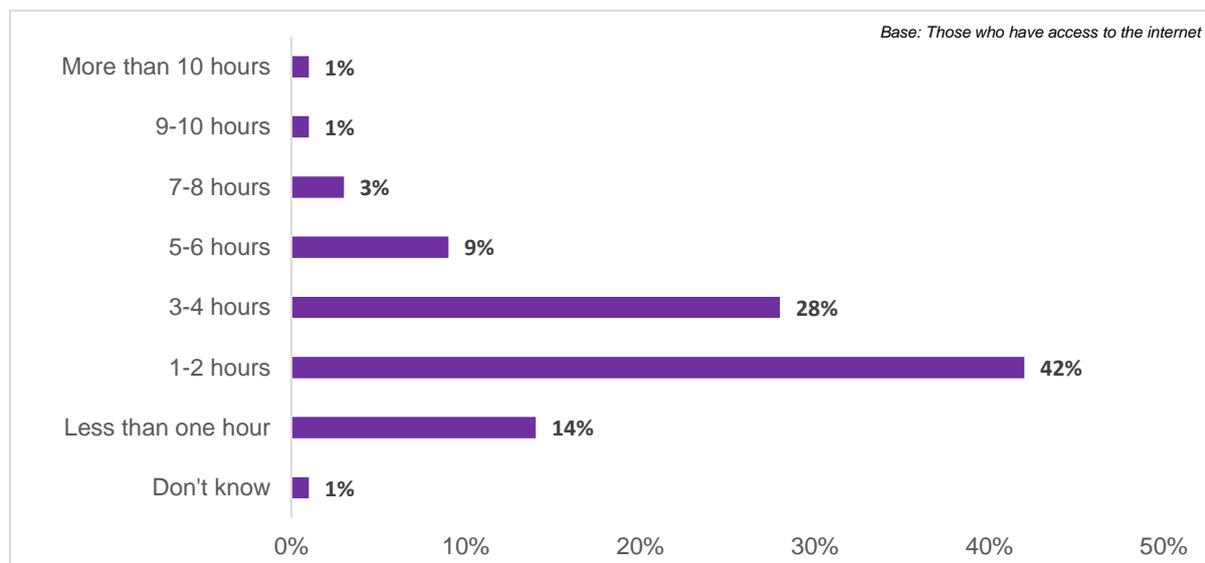
*"My son tells me not to log on to any of the Wi-Fi from even the train, which we would be on quite often, not to log on to any other network. So we tend to use my data and usually just a lot of from home. I'm not on it a lot when I'm out."*

**Female, 60-70, rural, older persons' group**

### Time spent online per day

Of the respondents who have access to the internet, 70% reported using the internet for between one and four hours a day. 13% use it between five and 10 hours a day, with only 1% using it for more than 10 hours. A further 14% said that they use the internet for less than one hour a day.

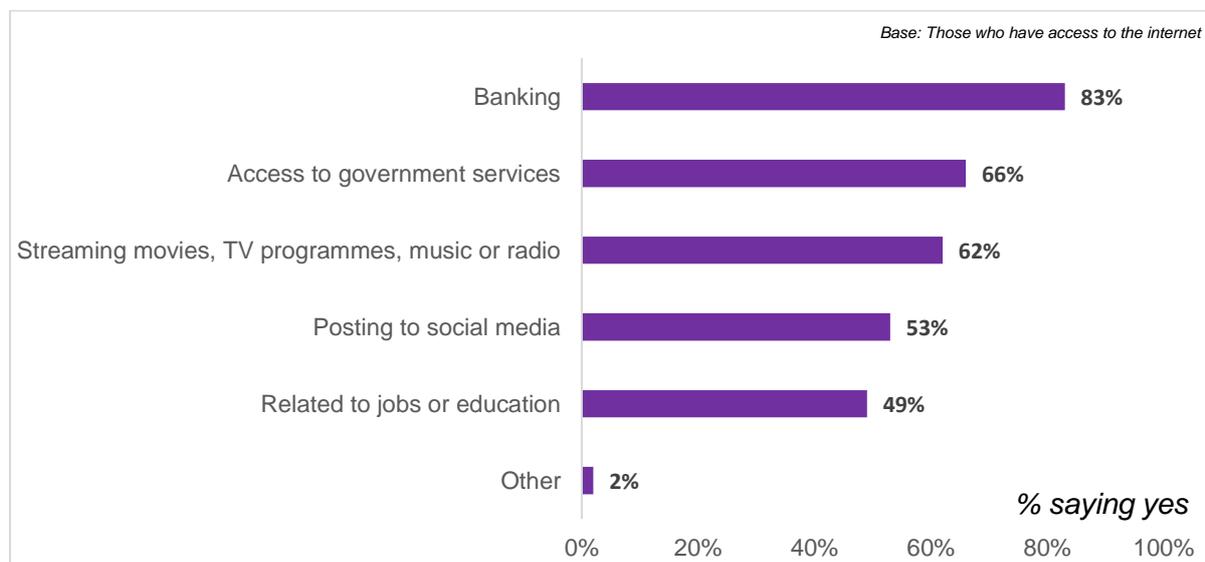
**Figure 7: Not including work, how many hours a day do you roughly spend online? (n=945)**



### Online activities

Respondents were asked if they used the internet for a range of activities. The most likely activities were to use the internet for banking (83%), using it to access government services (66%), streaming entertainment (62%), posting to social media (53%), and using the internet in relation to jobs or education (49%).

**Figure 8: Do you use the internet to do any of the following activities? (n=945)**



## Vulnerable (priority) groups:

### Banking and government services:

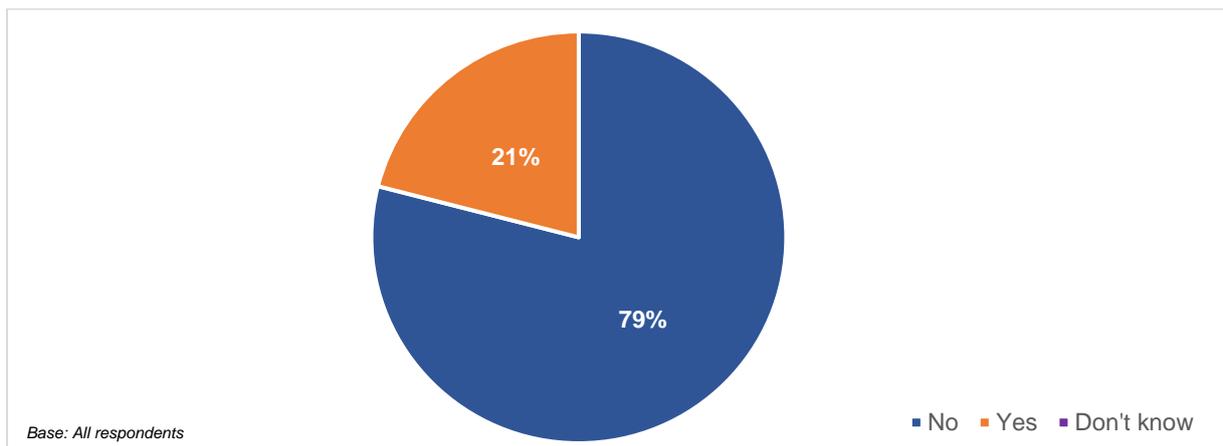
- Respondents aged 18 to 34 were more likely than those aged 65 and over to use the internet for banking (95% vs 64%) and government services (65% vs 55%); and
- More affluent (ABC1) consumers were more likely than less affluent consumers (C2DE) to use the internet for banking (86% vs 80%) and government services (71% vs 63%).

## Asking for help online

One fifth (21%) of all survey respondents had requested help to do something online in the last 12 months.

### Figure 9: In the last 12 months, have you asked someone else to do something for you on the internet? (n=1,000)

3 respondents answered 'Don't know'. Due to rounding, this appears as 0%



## Vulnerable (priority) groups:

The following subgroups were more likely to have requested help:

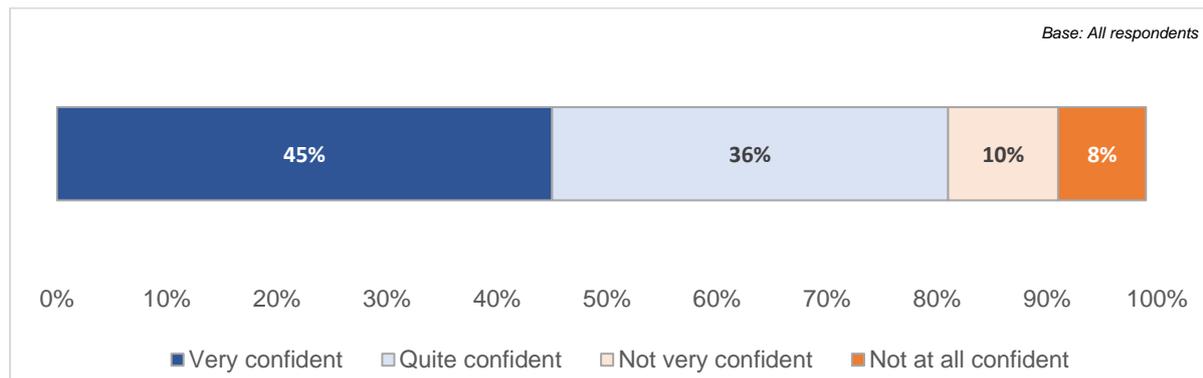
- Those aged 65 and over (32%, compared to 16% aged under 35);
- Less affluent (C2DE) consumers (24%, compared to 18% for more affluent ABC1 consumers);
- Those who do have a disability (34%, compared to 19% without a disability); and
- Urban participants (23%, compared to 18% of rural consumers).

## Online confidence

### Confidence using the internet

Four in five (81%) respondents rated themselves as confident internet users, of which 45% said they were 'very confident' with using the internet. This compares to one in five (19%) who said that they were not confident, of which 8% stated they were 'not at all confident' internet users.

**Figure 10: To what extent are you confident with using the internet? (n=1,000)**



### **Vulnerable (priority) groups:**

- Of those aged 18 to 34, 96% rated themselves as being confident internet users, compared to 54% of those aged 65 and over;
- More affluent (ABC1) respondents (89%) were more likely to say they were confident users than those in the less affluent (C2DE) group (73%); and
- Respondents who do not have a disability (84%) were more likely to be confident users than those who do have a disability (65%).

### **Qualitative findings**

Those with a disability largely reported being not very confident in their ability and slightly afraid of making a mistake as a result. However, the other two groups gave different reasons for why they don't feel confident.

The older persons' group reported that the main issue for them was dealing with all the software updates that they encounter.

Also, the low-income group reported that they were not very confident online but related this to their ability to provide security for their children online. Beyond parental controls, many felt helpless in protecting their children online, which contributed to their low confidence levels overall.

*"When they do updates it drives me insane and what's even worse, they update all the time and I just can't keep up with it."*

**Male, 60-70, rural, older persons' group**

*“My main concern would be kids’ security, for my two kids on the [tablet] and I wouldn’t be too knowledgeable on how to counteract online security in that respect.”*

**Male, 30-40, urban, low-income group**

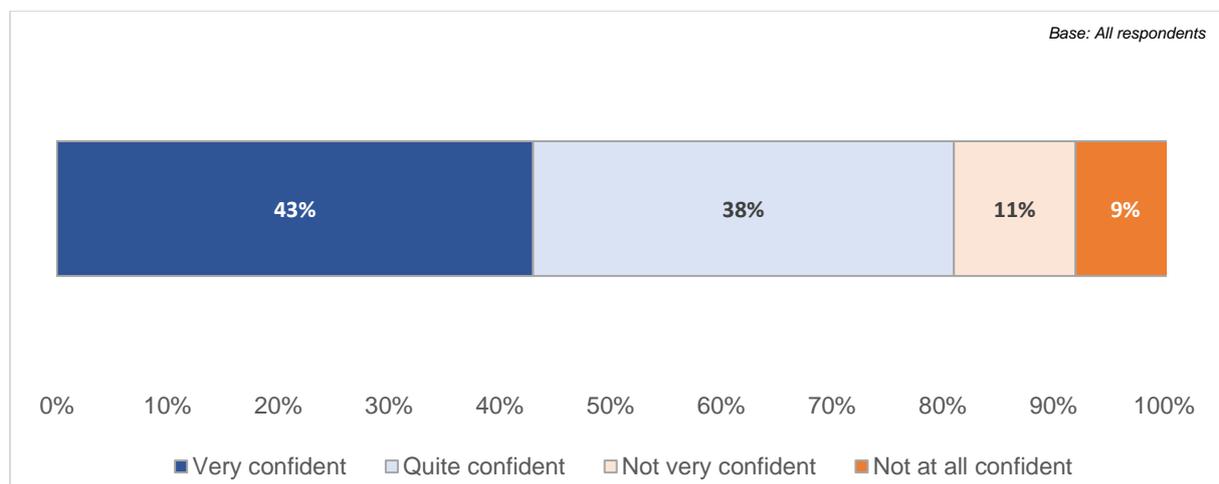
*“I think the wife has put a few wee parental controls just on the son’s [streaming hardware device], [tablet] type thing and then that limits and prohibits maybe what he can see. It’s all scary as to who could access them and infiltrate it.”*

**Male, 30-40, urban, low-income group**

### Confidence in managing personal information online

Four in five (80%) respondents said that they were confident in knowing how to manage who has access to their personal information online, of which 43% who rated themselves as ‘very confident’.

**Figure 11: To what extent are you confident in knowing how to manage who has access to your personal information online? (n=1,000)**



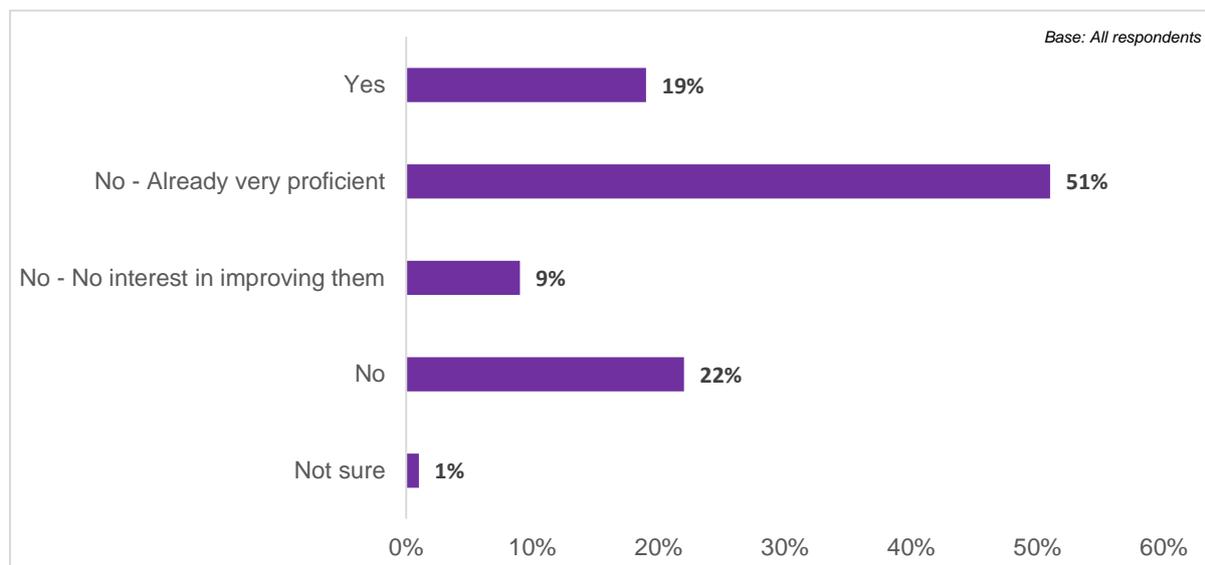
### **Vulnerable (priority) groups:**

- Respondents aged 18 to 34 (94%) were more likely to be confident with managing their personal information than those aged 65 and over (55%);
- Of those in the more affluent (ABC1) group, 88% were confident when managing their information, compared to 72% in the less affluent (C2DE) group; and
- Four in five (82%) of those without a disability were confident, compared to 68% of those with a disability.

### Improving digital skills

All respondents were asked if their digital skills had improved in the last 12 months. Half (51%) believed they were already very proficient online, and 9% indicated they had no interest in improving their skills. While one in five (19%) thought their digital skills had improved.

**Figure 12: Do you think your digital skills have improved in the last 12 months? (n=1,000)**



### **Qualitative findings**

Most of the focus group participants indicated that their digital skills had improved in the last 12 months, with many explaining that this has been continuous since the pandemic:

*“Well, I found that I was coming online a lot more because I just lost my daughter through the pandemic, basically because she was the one that was calling in and taking me places here, there and everywhere. But from she died, I'm having to go on and do my own shop online and everything and get it delivered rather than going out to those places. So the pandemic is definitely a big issue through it all.”*

**Female, 40-50, rural, with a disability**

However, there were some frustrations with this new reliance on the internet from the older persons' group participants. Many felt that there was too much dependence on the internet after the pandemic and it has interfered with their normal experiences in public. The use of apps and QR codes where they normally would have had human interaction were the biggest issues.

*“I think it forced most of us down the line of using things, going the digital route, banking, ordering online, buying online. You've no choice.”*

**Male, 60-70, rural, older persons' group**

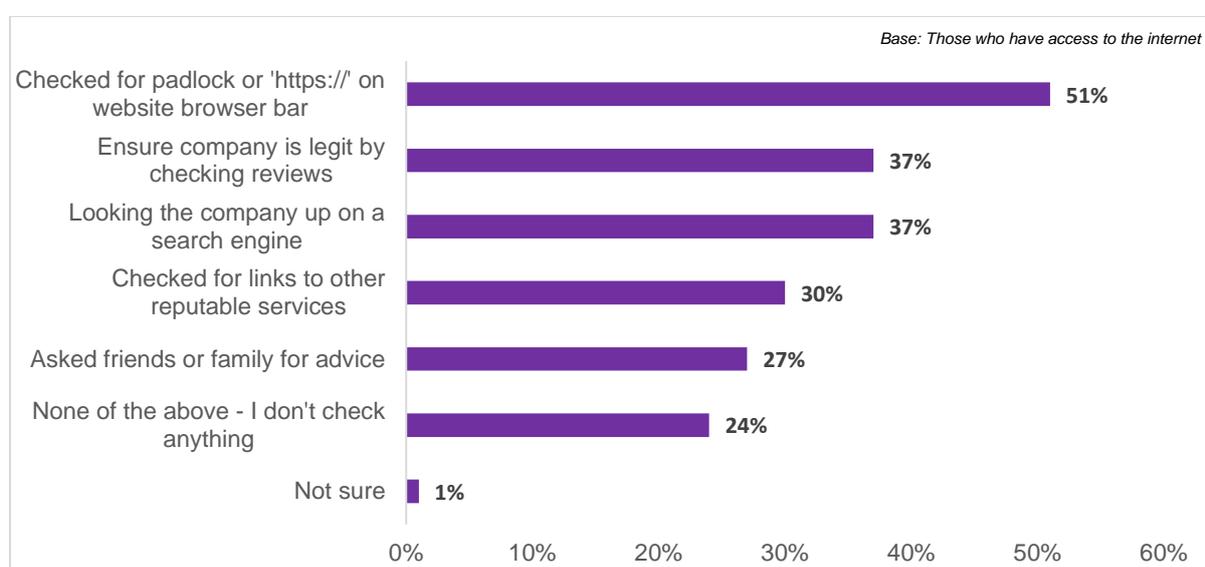
## Precautions taken when using the internet

76% of respondents took at least one action before registering personal information online. The following were the main actions taken:

- 51% had checked for a padlock or 'https://' on the website browser bar;
- 37% ensured the company was legit by checking reviews or looking up the company on a search engine;
- 30% had checked for links to other reputable services; and
- 27% asked their friends or family for advice.

**Figure 13: In the last 12 months, have you done any of the following before registering your personal information online? (n=945)**

*Multi-choice question – total adds to more than 100%*



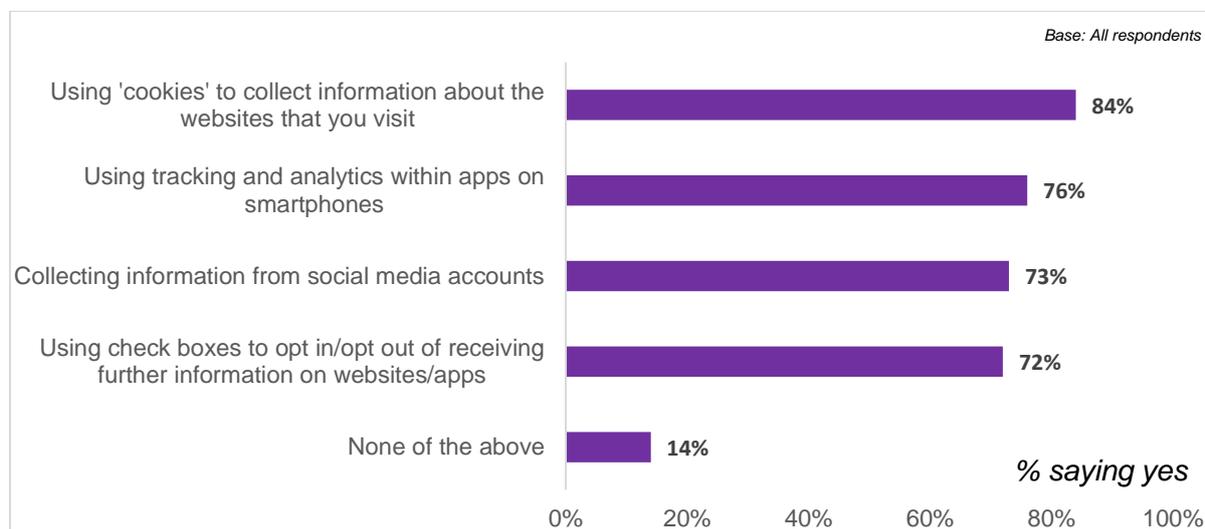
### **Vulnerable (priority) groups:**

- Those aged 65 and older (38%) were more likely to have not undertaken any precautions when compared with all other age groups (22% of 18 to 34 year olds, 19% of 35 to 44 year olds, and 21% of 45 to 64 year olds);
- Those in the more affluent (ABC1) group were more likely than those in the less affluent (C2DE) group to check for links (34% compared to 27%), check reviews (43% compared to 31%) and look the company up on a search engine (42% compared to 34%);
- Those without a disability (52%) were more likely to check for a padlock or https in the browser bar than those with a disability (42%); and
- Respondents living in urban locations (27%) were more likely to have not undertaken any precautions, in contrast with 21% of those living in rural areas.

## Awareness of online data collection methods

All respondents were asked if they were aware of the different methods companies can use to collect data online. 86% of respondents were aware of at least one method, with high awareness (72%+) on all four methods identified.

**Figure 14: Are you aware that companies can collect data online using the following? (n=1,000)**



### **Vulnerable (priority) groups:**

- Almost all (96%) of those aged 18 to 34 were aware of at least one of the methods, compared to 64% of those aged 65 and over;
- Respondents in the more affluent (ABC1) group (92%) were more likely to be aware of at least one method than those in the less affluent (C2DE) group (80%); and
- Those with a disability were less likely than those without a disability to know about tracking analytics (66% compared to 78%), collecting information on social media (60% compared to 75%) and using check boxes to opt in/out (59% compared to 73%).

### **Qualitative findings**

While there is an awareness that data collection methods exist, it was revealed in the focus groups that it is not always clear how they work.

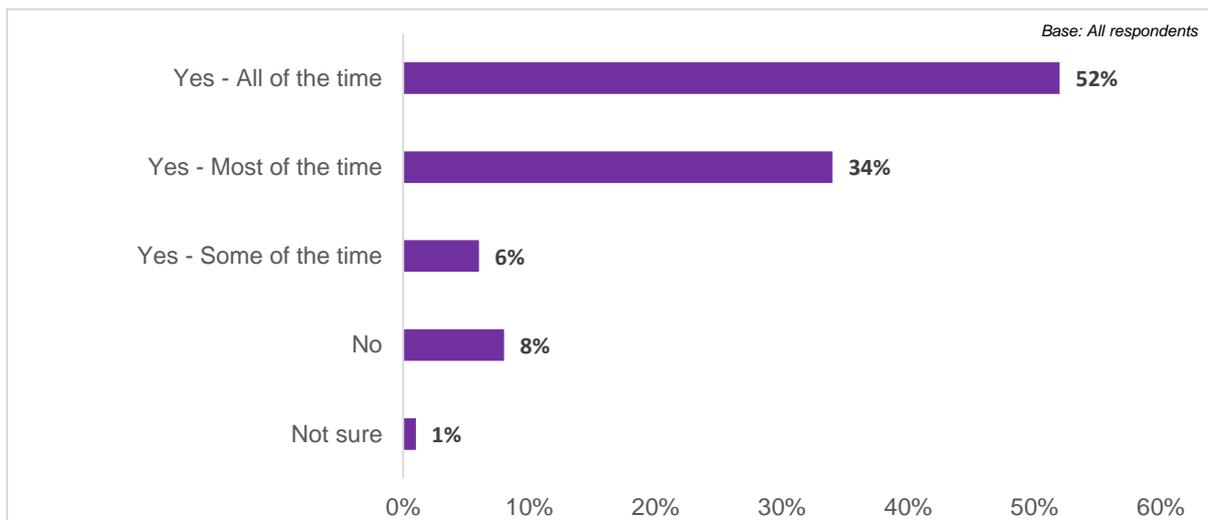
## Negative online experiences

### Confidence spotting scams

#### Spotting a scam text

92% of respondents thought they could spot a scam text at least some of the time, with over half (52%) stating they could spot a scam text 'all of the time'.

**Figure 15: Do you think you could successfully spot a scam text? (n=1,000)**



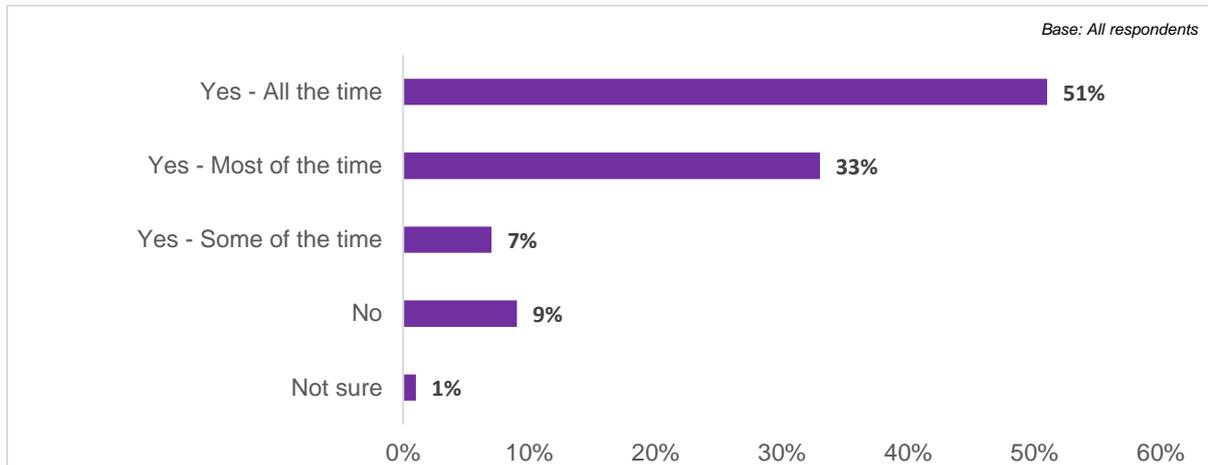
#### Vulnerable (priority) groups:

- Of those aged 18 to 34, 64% were confident they could spot a scam text all of the time, compared to one third (34%) of those aged 65 and over;
- Three in five (61%) respondents in the more affluent (ABC1) group were confident they could spot a scam text all the time, in contrast with 43% in the less affluent (C2DE) group; and
- Those who have a disability (42%) were less likely to think they could spot a scam text all of the time than those respondents who do not have a disability (53%).

## Spotting a scam email

91% of respondents were confident that they could spot a scam email at least some of the time, of those over half (51%) said they could spot a scam email 'all of the time'.

**Figure 16: Do you think you could successfully spot a scam email? (n=1,000)**



### Vulnerable (priority) groups:

- Those aged 18 to 34 (64%) were more likely to say they could spot a scam email all the time than those aged 65 and over (31%);
- 62% of respondents in the more affluent (ABC1) group thought they could spot a scam email all the time, compared to 42% of those in the less affluent (C2DE) group; and
- Respondents who have a disability (42%) were not as likely to be confident in spotting a scam email all the time than those who do not have a disability (53%).

### Qualitative findings

There was a mixed response in the focus groups to participants feeling that they could spot a scam or not.

*"I'm very up to speed on the scams. I can spot a scam a mile off. Yes, I have been scammed before, but that was my own stupidity. But me, I'm well up to speed on everything."*

**Female, 40-50, rural, with a disability**

*"I'm really worried about scams because don't think I'm that worldly wise about scams because somebody did hack my account ... I don't have a lot of savvy about scams."*

**Female, 60-70, rural, with a disability**

### Instances of encountering negative online content

Of those surveyed, 56% had encountered some form of negative online content in the last 12 months, with 53% encountering scams, fraud or phishing, 11% seeing the sale or advertisement of illegal goods, 7% encountering subscription traps, and 6% coming across hidden charges.

**Figure 17: Which, if any, of the following have you seen online in the last 12 months? (n=945)**

*Multi-choice question – total adds to more than 100%*



### Vulnerable (priority) groups:

- Respondents aged 65 and over (54%) were more likely to say they have not encountered any negative content than all other age groups (40% aged 18 to 34, 39% aged 35 to 44, and 44% aged 45 to 64).

### Qualitative findings

There were similar results in the focus groups with the most participants reporting to have seen scams, fraud and phishing in the last 12 months. There was also discussion in the groups about being charged for products and services without realising at the time that they would be charged:

*"I signed up for a 30-day free trial once before and it took me six months to get the subscription cancelled. And I think they took me for about £400 so they did? No, it was a streaming service. They trick you into signing up for these free trials but they're not actually free because they ask for your bank details. And when you try to cancel ... they're designed to fail so that you can't unless you're computer literate, they keep you on the hook, as the saying goes, for months."*

**Male, 40-50, rural, with a disability**

*“I was with [book shop], ordered a book online and ticked some box... it was very subtle. It was almost like a marketing question. But they ended up charging me, I think it was £19 a quarter or a month or something. But I had to ring up and then just said, I didn't sign up for that. And I have to say they're okay. They cancelled it and then reimbursed me.”*

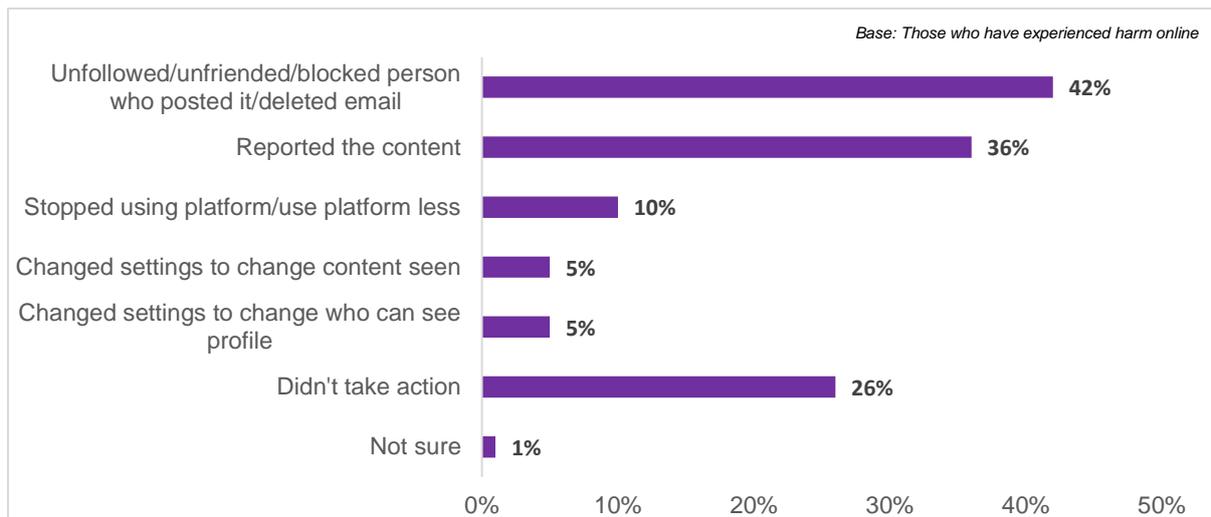
**Female, 60-70, rural, with a disability**

### Actions taken after encountering negative online content

Respondents who had encountered negative online content in the last 12 months were asked what actions, if any, they had taken in response. 74% took at least one action, with the most popular being unfollowing, unfriending or blocking the person who posted the content (42%), followed by 36% reporting the content and 10% using the platform less or stopping use altogether. One quarter (26%) confirmed that they did not take any action as a result of encountering negative online content.

**Figure 18: What actions, if any, have you taken as a result of encountering any of these things? (n=529)**

*Multi-choice question – total adds to more than 100%*



### **Vulnerable (priority) groups:**

- Respondents aged 65 and over (39%) were more likely than all other age groups to have not taken any action in response to encountering the negative content;
- The more affluent (ABC1) group (48%) was more likely to unfollow, unfriend or block the poster and delete the content than the less affluent (C2DE) (37%);
- Those without a disability were slightly more likely to unfollow, unfriend or block the poster and delete the content (43% compared to 30% with a disability); and
- Rural participants were more likely to unfollow, unfriend or block the poster and delete the content (51% compared to 37% urban participants).

## Qualitative findings

Not many participants in the focus groups admitted to responding to any negative content they saw online beyond deleting or blocking the content or user. Those with children in the focus groups were more vocal about their reporting efforts. However, many still did not know if their efforts amounted to anything.

*"I do report stuff... but I don't think anything gets done about it and then obviously just block."*

**Female, urban, 30-40, low-income group**

## Reasons for not taking action after encountering negative online content

### Qualitative findings

Focus group participants who said that they did not report the negative content did so for a few different reasons.

The main issue among the groups was that they did not know how to report the content:

*"I wouldn't be sure of who to contact or who to send that to. Who would you forward a scam email to for it to be investigated or do you send it to the company that they are pretending to be or is there like a fraud website that you can forward these things to? I don't know where I would send it to. I would just delete it."*

**Male, 59, rural, low-income group**

*"There needs to be a very simple mechanism, like a button on top of your emails to say report or whatever rather than going to a separate website, you're not going to bother. You just need to look out and say, report this, hit the button and that's you done."*

**Female, 40-50, urban, low-income group**

*"I just ignore them because what am I going to do? They're probably ten steps ahead of me anyway."*

**Male, 59, rural, low-income group**

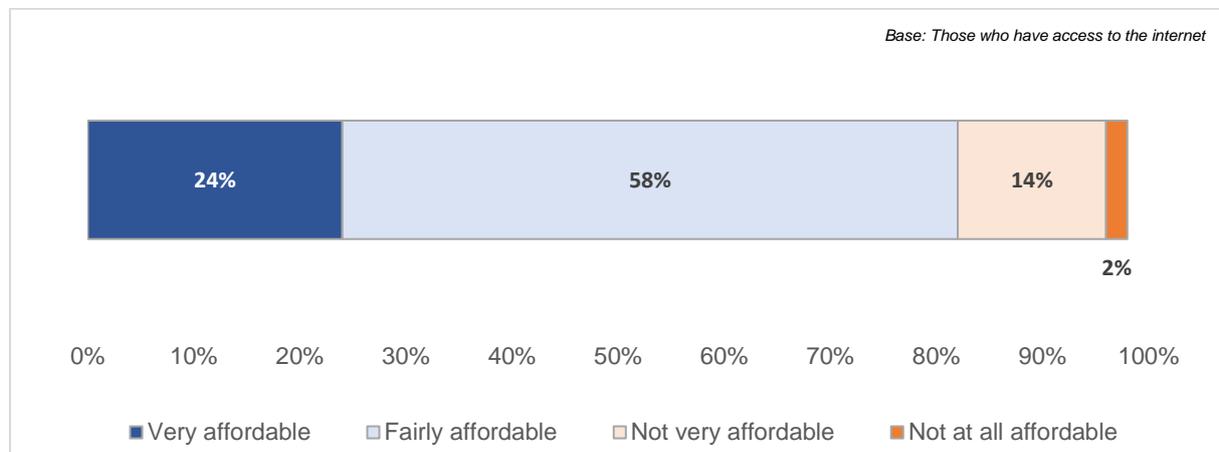
## Affordability of the internet and social tariffs

### Affordability

Respondents who have internet access were asked about the affordability of their current primary method of accessing the internet. Over four in five (82%) said their current method was 'fairly' or 'very' affordable, including one quarter (24%) who stated it was 'very' affordable. In contrast, 16% reported their current method was 'not very' or 'not at all' affordable.

**Figure 19: Thinking specifically about your current personal income, how affordable, if at all, is the cost of your current primary method of accessing the internet? (n=945)**

*1% answered 'Don't know' and 1% refused to answer this question*



### **Vulnerable (priority) groups:**

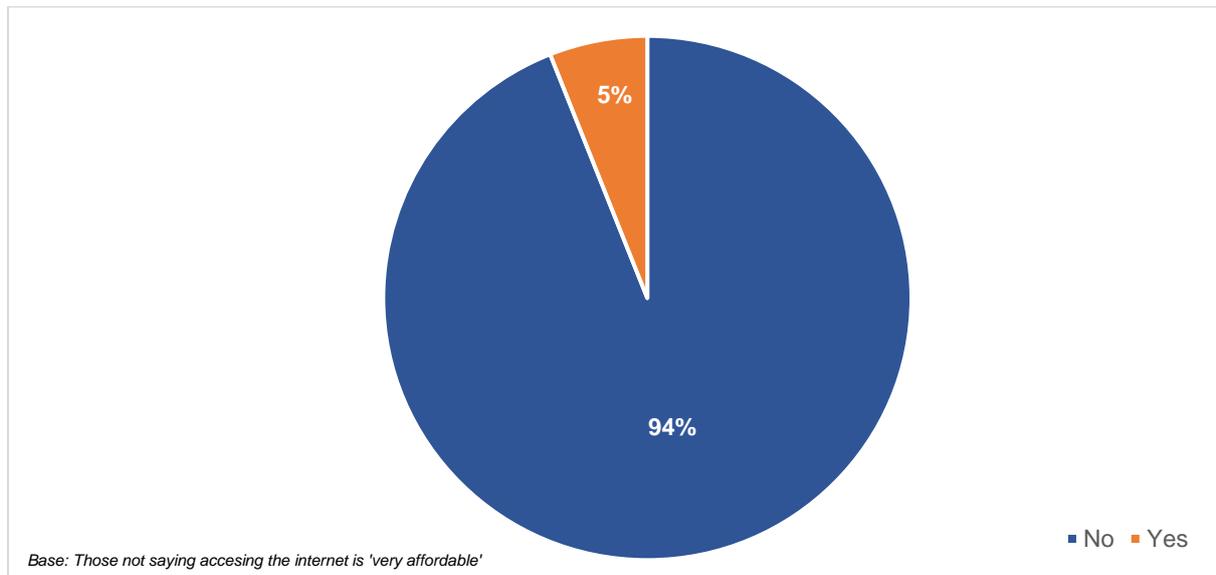
- Those in the 65 and over age group (29%) were more likely than those aged 18 to 34 (20%) to find their method 'very affordable';
- 18% of those in the less affluent (C2DE) group said their primary method was 'not very' or 'not at all affordable', compared to 12% in the more affluent (ABC1) group; and
- Those who live in rural areas (28%) were more likely to state their primary method of accessing the internet was 'very affordable' when compared with those living in urban areas (21%).

### Outcome of struggling to pay for internet

Those respondents who did not think their internet was 'very affordable' were asked if they had struggled to pay for their internet in the last 12 months. The majority of this group (94%) indicated that they had not struggled to pay for their internet in the last 12 months.

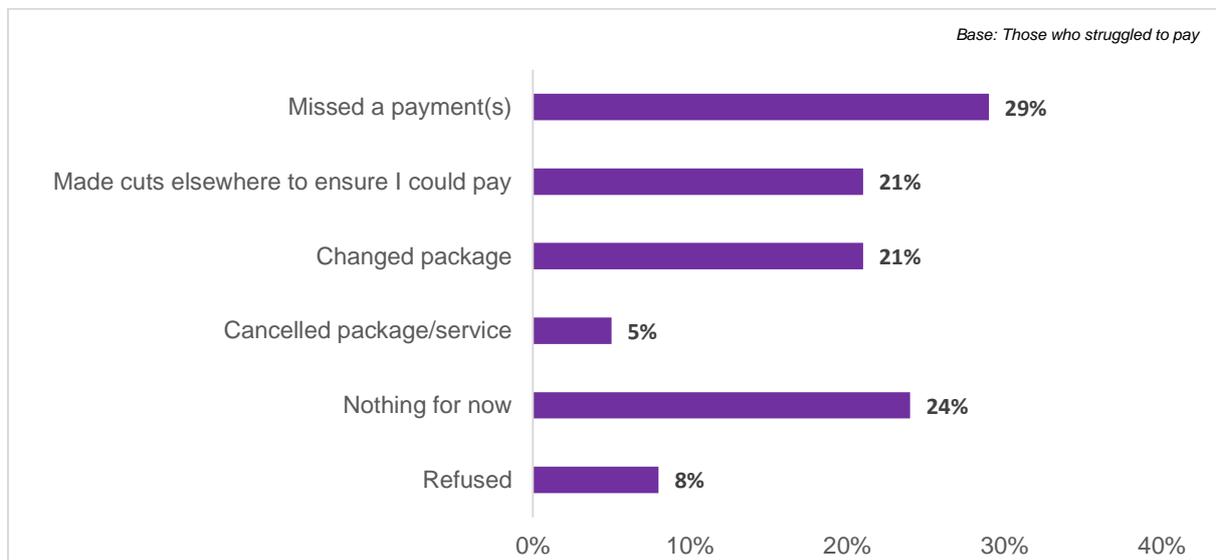
For the 5% who struggled, they reported missing a payment (29%), making cuts elsewhere (21%) and changing package (21%). However, 24% had experienced no impact for now.

**Figure 20: Have you struggled to pay for your primary method of accessing the internet in the last 12 months? (n=695)**



**Figure 21: What was the outcome of struggling to pay for your primary method of accessing the internet? (n=38)**

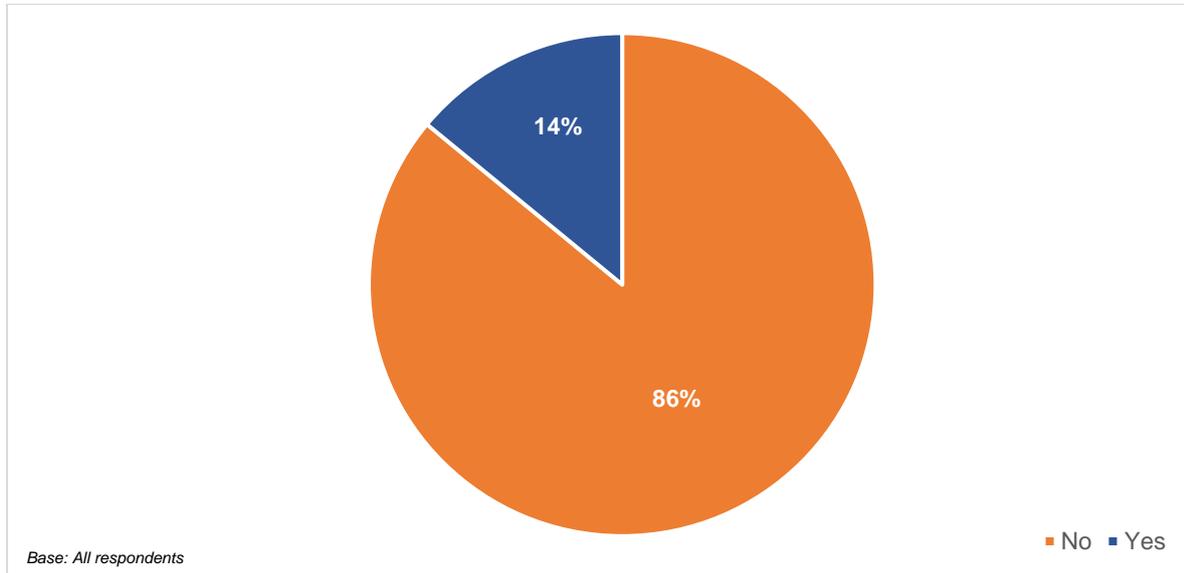
*Multi-choice question – total adds to more than 100%*



## Social tariffs

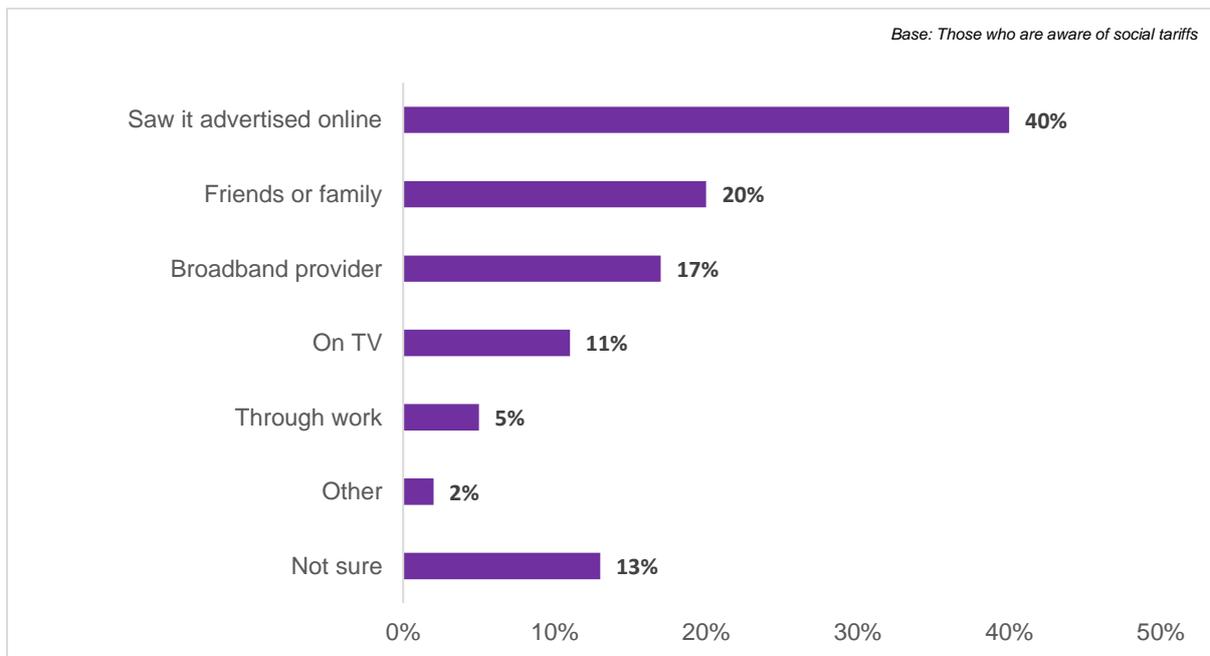
86% of respondents were unaware of social tariffs<sup>6</sup>. Of the 14% that had an awareness of social tariffs, 40% had heard about them through an online advertisement, 20% were told by their friends or family and 17% learned about them from their broadband provider.

**Figure 22: Are you aware of social tariffs? (n=1,000)**



**Figure 23: How did you become aware of social tariffs? (n=139)**

*Multi-choice question – total adds to more than 100%*



<sup>6</sup> Social tariffs are special discounted home broadband and mobile phone packages available to those in the UK (including NI) on benefits including Universal Credit

## The limitations experienced by vulnerable (priority) groups

Below is a summary of the main issues that each vulnerable group reported facing when using and interacting with the internet. The qualitative research showed that each group experienced a unique set of limitations and barriers that were specific to the nature of their vulnerability.

- **Older consumers:** This focus group felt comfortable using the internet but, as previously stated throughout the report, admitted to struggling when there was a software update or unfamiliar technologies, such as QR codes.

*“Somebody decides to do an update and that just throws me out, throws me completely. Like I say, some of the other things we have in work, they're an absolute nightmare to use. They seem to change them every six months.”*

**Male, 60-70, rural, older persons' group**

*“I just sort of panic. I call my husband and say, write down what I do. And he takes it off me and does whatever it is because I'm frightened about it all. Because I'm afraid of doing something that would compromise me or whatever. So I tend to let him deal with it. It's just too technical, really, for me. A lot of it. I'm not interested.”*

**Female, 60-70, rural, older persons' group**

- **Low-income:** Many in this group felt that the internet was a necessary spend but were concerned with the cost of devices and faster broadband/data packages. This was especially prevalent among those with children and was often a result of needing to keep up with the demands of their children's coursework and online activities.

*“I think well, when you have young ones, you definitely need the internet, and you need Wi-Fi, and then price varies depending on what speed. But again, I feel like because my daughter needs a high speed for college, then you have to pay for that more expensive one. Just on my own, I would just have the basic package.”*

**Female, 40-50, urban, low-income group**

*“Everybody now has to have an [high end mobile phone] and has to be one of the latest ones and if we don't get them then you feel like they're going to get bullied. So financially I think, well I know, it's been very difficult for me as a single mum, even though I was working full time prior to this accident. And financially it's very challenging because the phones are like a thousand pounds.”*

**Female, 40-50, rural, low-income group**

- **Those with a disability:** This group were largely distrusting of the internet and reported having limited usage overall. They also had mixed results from various accessibility tools, which impacted the amount of time they chose to spend online.

*“Hearing for me, I’m 80% deaf, okay. And obviously if you can’t hear someone, you can’t talk to them. So the internet, even on the phone, now I’m having difficulty, but if you want to use the internet and you do stuff, I can’t hear it. It’s just a wash of noise. So my hearing aids help, but not for everything. All it does is amplifies noise sometimes, so I don’t like using it that much.”*

**Male, 60-70, urban, with a disability**

*“I have a daughter with eyesight problems. She would use one with accessibility, where she would run her finger over the text and it will actually read it out to her. Fantastic. Sort of use it on the [tablet] and she can navigate the internet, [social media site], read emails, whatever, everything will read out and you have voices and speed and stuff back and whatever it is.”*

**Male, 50-60, urban, low-income group<sup>7</sup>**

- **Rural:** Some participants in this group reported having internet connectivity issues, while others were satisfied with their broadband. A lack of variety in their local shops and services was another reason that this group reported needing access to the internet.

*“I got a slower signal because of where I am, at the foot of the mountain ... and it sort of like, cuts things off every now and again, where the internet will come on and go off and come on and go off. That changes too, with the weather. If the weather is bad up here, it’ll cut off.”*

**Female, 40-50, rural, with a disability**

*“I think internet speeds generally have improved even if you are out in the village now or whatever, so they are certainly improving. And then this fibre coming more and more is going to help things again unless you’re really out in the sticks now, I think you would be assured of some sort of internet coverage.”*

**Male, 60-70, rural, older persons’ group**

*“So my area, I’ve got all of a [local shop chain], a [local shop chain], a chippie, a butcher, a Chinese and a wine lodge. That’s useless to me. I love shopping online to get what I need or what I want. Not going to shop and having to pay triple the amount of something for 20p in [large supermarket]. I’m a bit of a bargain hunter, too, where I prefer the cheaper price on things.”*

**Female, 40-50, rural, with a disability**

<sup>7</sup> This consumer was in the ‘low-income’ focus group but also had a disability

## Conclusions

This research project focused on identifying consumer groups that were at higher risk of being excluded online and explored the key factors that result in online detriment. Many of our most vulnerable groups have lower digital literacy, online confidence, and find it difficult to access online services.

### Vulnerable consumer profiles

#### Older consumers are less engaged online

- The results of this research suggest that respondents aged 65 and over were not as likely to be engaged online.
- This age group had the highest proportion of respondents who did not have internet access either inside or outside the home (19%), with those that did have access the most likely to spend less than an hour online per day.
- These consumers were more likely to show low confidence when using the internet in general (46% not confident), as well as when managing their personal information (45% not confident).
- These consumers were less likely to say they have had a negative online experience in the past 12 months (54% encountered) but were also less confident in their ability to spot a scam text (34% confident they could) or email (31% confident they could).

#### Younger consumers are more prone to negative online experiences

- Almost all respondents aged 18 to 34 had access to the internet, either inside or outside the home, with 70% seeing themselves as 'very confident' internet users and 56% believing their digital skills were already very proficient.
- This is reflected in their usage of the internet, with two thirds (65%) reporting they use the internet more than three hours per day.
- These consumers were also more likely (60% vs 46%) to have encountered at least one negative online experience in the past 12 months, compared to those aged 65 and over.

## Digital affordability is a concern for low income households

- Less affluent consumers<sup>8</sup> (C2DE – 18%) were more likely to say that their primary method for accessing the internet was “not very” or “not at all” affordable, compared to more affluent consumers (ABC1 – 12%).
- Those with children felt the most financial strain when trying to keep up with new devices and quicker internet speed packages to accommodate the whole family and the increase in online schoolwork.
- However, overall, the low income focus group revealed that they view this as a necessary expense.

## Those with a disability have less confidence, digital literacy and trust of the internet

- Those with a disability reported being significantly more likely to ask for help online than those with no disability.
- Disabled consumers reported being less confident in spotting scams (42% could spot a scam text and 42% could spot a scam email).
- The focus group also revealed a high level of distrust in the internet, which contributed to their limited usage overall.

Affordability of the internet is a concern for many consumers particularly Northern Ireland’s most vulnerable consumers. However, awareness of social tariffs continues to be low in Northern Ireland (14% of NI adults are aware). Raising awareness of social tariffs should be a priority for all relevant stakeholders to improve affordability for vulnerable groups in Northern Ireland.

The move to online of many essential services must take into account vulnerable groups as detailed above, and those with lower digital literacy and online confidence, to ensure these consumers are not left behind or at an increased risk of online detriment.

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<sup>8</sup> This is based on socio-economic group (SEG), which is a means of classifying respondents based on the employment status, occupation and working pattern (full-time/part-time) of the head of household. There are six socio-economic grades: A, B, C1, C2, D and E. For analysis purposes, these grades have been combined into the following groups: ‘ABC1’ (more affluent consumers) and ‘C2DE’ (less affluent consumers)



T: 028 9025 1600