

Good Things Foundation – Written evidence (FDF0045)

Introduction

Good Things Foundation is the UK's leading digital inclusion charity. Our vision is a world where everyone benefits from digital. We work in partnership with corporates, community organisations, public and voluntary sector bodies across the UK to help fix the digital divide. Digital inclusion means everyone can access a device, data and digital skills support to live well - and safely - in a digital world.

Our report on the relationship between [digital inclusion and online safety for adults in the UK](#) - with a focus on adults at more risk of financial vulnerability and disadvantage - sets out the available evidence and reviews the policy and practice context. Our response builds on this.

Question 1. What fraud risks are UK a) individuals, b) the Government and c) businesses particularly vulnerable to today, and what are the reasons for this?

Digital fraud carries additional consequences for people who are new to using the internet, or use the internet for only a few things, many of whom may face additional disadvantage and financial vulnerability (Stone et al 2021). As well as impacts on people's lives, health and financial wellbeing, the experience of digital fraud may reduce their motivation, trust and confidence in continuing to use the internet - unless they have access to support which can help them recover and build their digital resilience. Where this results in people making decisions to avoid online banking or the NHS App - wider risks arise for commercial and public sector service provision and inequalities.

An estimated 10 million adults lack even the most basic digital skills - with older age, low income and low educational attainment as the key predictors of non-use and limited use of the internet (see Digital Nation 2021). The rapid acceleration of digital across all aspects of life - including online and mobile banking, NHS and Gov.UK digital services - means that internet access and basic digital skills have become essential for most of us. Yet fears surrounding online safety are a key deterrent to people wanting to get online (Howe 2021). According to Lloyds Banking Group's Consumer Digital Index 2021, over half of those who said they didn't use the internet in the past 3 months said they worry about having their identity taken or privacy and security breached (Digital Nation 2021).

Question 9. What is the role of the individual in relation to fraud? Are consumers well informed about the risks of fraud and how to prevent them? If not, which bodies or organisations should do more to ensure this? What are the most effective methods of educating the public about fraud crime and prevention?

The overriding responsibility for preventing and combatting digital fraud and supporting victims lies with corporates, government, regulatory, policing and other public sector bodies; alongside this - there is a vital and practical role which community organisations and charities could be better supported to play as part of their role in digital inclusion.

Digital inclusion means everyone can access a device, data and digital skills support to participate - safely - in a digital world. This includes having the knowledge, skills and community support to protect yourself and others, and to know where to go if things go wrong. Alongside existing education campaigns and resources with a specific focus on digital fraud, there is a need for sustained investment in community infrastructure - a national safety net for digital inclusion in communities - so that everyone can benefit from digital, can get help when things go wrong, and support to build essential skills.

Good Things Foundation and members of our UK-wide network for digital inclusion play an essential role in responding to local people's needs for internet help. This community support is a vital element in the bigger picture of preventing digital fraud and supporting those who have been victims.

Question 15: Can you suggest one policy recommendation that the Committee should make to the Government?

As we set out in our [Blueprint to Fix the Digital Divide](#) (2021), enabling citizens and consumers to have the basic digital skills they need today requires cross-government, coordinated action and leadership - with clear actions to upskill the 10 million people who lack the very basic foundation skills needed for our digital world, and investment in essential community infrastructure - a national safety-net for digital inclusion in communities.

Dr Emma Stone, Director of Evidence and Engagement, Good Things Foundation
Email: emma.stone@goodthingsfoundation.org

References

Good Things Foundation 2021a, [Digital Nation 2021](#) (presenting data from Ofcom 2021 - various, Lloyds Banking Group Consumer Digital Index 2021, Lloyds Banking Group Essential Digital Skills Report 2021)

Good Things Foundation 2021b, [A Blueprint to Fix the Digital Divide](#).

Howe, L. 2021. '[Community-led design for Get Online Week 2021](#).' Good Things Foundation.

Stone, E., et al 2020. [Digital inclusion and online safety for adults in the UK: A review of evidence, policy and practice](#). Good Things Foundation

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