

The Newsletter of the NPC Digital Working Party

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CONTACT US DIRECTLY

Do you have an experience of digital exclusion you would be willing to share with us, or an example of how you have been helped to get online?

We would love to hear from you.

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(photograph courtesy of NHS digital website)

The government 10 year NHS plan for England, will be published by the time you read this newsletter. Here we summarise part of the submission of the NPC Digital Working Party to the consultation. Items from the Health and Social Care Working Party and the full NPC consultation submission can be viewed on the national website www.npc.org.uk

Q3. What does your organisation see as the biggest challenges and enablers to making better use of technology in health and care? We are aware of a significant level of 'digital exclusion' throughout the population, and particularly among older people. Improved communication and connectivity between patients, primary and secondary care is vital. Plus, giving people the choice between face to face and digital communication.

The barriers to these aspirations:

The **cost of access** to digital services – Citizens' Advice reported last year that up to a million people had given up their broadband package in 2022 because of cost. Social tariffs are a welcome step, but offerings are restricted and poorly advertised and take-up has been poor.

Lack of skills and confidence Much activity to address lack of digital skills is focussed on work environment and the needs of business. Many social and community groups provide support and training (such as Age UK and Digital Support Derbyshire) these are relatively small. There is great potential to expand these.

Lack of, and cost of, suitable equipment to access services. Schemes are in place to provide low-cost (often re-used) devices but these are also limited.

Lack of trust in how organisations will make use of personal data (which is a concern even with trusted bodies like the NHS, and more acute with private contractors)

Lack of trust that organisations will be able to keep sensitive personal data confidential and safe from data theft and other abuse.

A significant issue is the **built-in obsolescence** of many devices, and **backwards-compatible**, also **Regulation** (at national or trans-national level) which should be well-enforced.

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EDITORIAL

Hello, this newsletter includes information on how technology is affecting all our lives. Banking and the health service are big news. Many thanks to Luke for his great comments on the banking system and the retail concerns which many of us recognise all too well. Also, Maureen for her information on Apps and the health service.

We will by now know what is in the NHS 10 Year Plan, and therefore we have summarised the Digital Working Party submission to that plan. The ideas of the Good Things Foundation Minimum Digital Living standards make a lot of sense. They should be statutory digital rights for every household.

I recently attended a webinar by the Digital Poverty Alliance which stressed the need for such standards too. Representatives from Leeds and Manchester were keen to indicate the improvements in community and health related support being offered, similar to that mentioned previously by the DWP member John Dick in Derbyshire. It is refreshing that some areas are giving positive consideration to those who are digitally restricted or disadvantaged for whatever reason. It is to be hoped such awareness becomes more widespread to prevent many from being isolated in our much connected world.

AI is bringing many advantages in regard to the saving of money and time for many individuals, groups and organisations. We all owe it to ourselves and the future generations to understand the principles of AI and keep reviewing the uses of it. People need choices and change needs to reflex the needs of individuals.

Please read, enjoy and give comment. Use your voice.

Violet Rook
Editor

Digital banking

Luke Howard writes;

The move to digital and online services has had most impact on how we use money and banks. Card payment is widespread and many shops and cafes will now only accept card payment; London's bus services moved to cashless operation some years ago, speeding up bus boarding significantly; car parking payment often depends on having a smartphone, particularly on-street. Meanwhile, all banks have dramatically reduced their branch networks and some banks have no physical branches at all, leaving some substantial towns without any retail banking facilities other than ATMs.

In many respects, these services offer great convenience for those able to take advantage of them. The ability to check balances and make payments online, to order goods and services and pay for them immediately, to transfer money between accounts and settle debts without the delays of visits to banks or posting cheques, all make life easier for many bank customers. They also make life easier for fraudsters, and the growing levels of 'phishing' and other scams are a cause for alarm: similarly, the security measures banks must put in place to protect their assets and those of their customers can be a significant nuisance if not a complete barrier. I'm sure many users of digital banking have experience of long calls to customer service to sort out passwords that stop working or similar problems.

Equally important, there is a significant community of customers for whom these developments are a problem. If you do not have a smartphone and make limited or no use of online services – the position for many pensioners – the move away from coins and paper money makes life much more difficult. The NPC supports campaigns to make sure that options remain to pay cash and to keep direct access to information, goods and services, without paying a premium.

Another aspect of the move towards digital and online payment is the systemic risk. As we have said, individuals are vulnerable and significant barriers like multiple complicated passwords are needed to protect us all against fraud.

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Digital Banking; Continental Experiences

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Organisations are also vulnerable, and several recent incidents highlight the extent of this:

- It has taken Marks & Spencer six weeks to resume online ordering after a cyber-attack, and the range of goods offered online and stock control in stores will be affected for many weeks to come
- The Co-op similarly was attacked at about the same time, and stock control in supermarkets all over the country is still suffering
- It took Transport for London several months to recover from a cyber-attack last September, which completely stopped services like the issue of the cards needed for young people's discounted travel at the start of the academic year.

Further lessons about system-wide vulnerability can be learnt from the near-complete power blackout for half a day throughout much of the Iberian Peninsula in April this year. Without warning, everything depending on mains power stopped dead, and this included card payment systems, mobile networks and much else. Recent reports of an increase in the amounts of cash in circulation in Britain may reflect people's anxiety about such a stoppage, and many people's desire to ensure that they will have some means to pay for food and supplies if the banking systems are not working.

The other big impact of cashless payment and digital banking has been on employment. The withdrawal from bank branches and the shift to online banking has meant a corresponding reduction in the number of people employed in retail financial services.

The financial sector has led a wider shift in this respect, as the capabilities of Artificial Intelligence systems displace human interaction from a very wide range of jobs. These transformations are often business-focussed, but it does not seem that policy-makers in Government are looking beyond these 'efficiency savings' to meaningfully address how society will work with significantly lower levels of employment. As a trade-union-based campaign, this is something that should be of general concern to the NPC.

Experience of high street retail in other places

Much of the world now seems to take a similar approach to card payment to the UK, with a mix of some outlets that only take cards, some that do not accept card payment (or impose a high minimum amount for card payment) and many that will take cards even for small amounts but will also take cash. There are some exceptions:

- in Vienna last summer, one DWG member found that surprisingly few outlets accepted cards, even for quite large amounts and even in the tourism industry where visitors from overseas could be caught out by not having enough Euro currency;
- Another member's experience in Denmark was exactly the reverse – it was hard to find outlets that would take cash, and card payment was the norm almost everywhere.

The EU (and the regulators in Britain) set rules that prevent retailers charging extra for card payments, but we do not think there are Europe-wide rules on the amounts that banks charge retailers for card transactions

It seems likely that Austrian banks charge retailers more for card payments than the banks in Denmark do, so shops in Austria have greater incentive to discourage card payment and promote the use of cash. How these differences will play out in terms of the different developments of banking services and customer experience in different parts of the EuroZone will be interesting to watch.

Of course, it does mean that the sort of nationwide power outage that we saw in Spain and Portugal recently would have a much bigger impact on customers and businesses in Denmark than it would in Austria.

Luke Howard

AI system to identify unsafe care 'before it becomes a tragedy'

An [AI early warning system is being developed](#) on the NHS federated data platform to identify unsafe care "before it becomes a tragedy". A press release, published on 30 June 2025 by the Department of Health and Social Care (DHSC) said that work is underway to roll out the system, which will rapidly analyse healthcare data and ring the alarm bell on emerging safety issues.

New aspects of the NHS App in the 10-year plan?

The use of an AI tool “giving patients direct access to trusted health information” will be on the NHS App as part of upgrades under the NHS 10-year health plan.

The Department of Social Care (DHSC) indicated that the ‘My Companion’ tool would be part of measures aimed at breaking down [barriers to healthcare](#) and reducing health inequalities and making the NHS App more democratic. A feature called “My Choices” will enable patients to find data on healthcare providers throughout the country.

Wes Streeting, health secretary, said: “Technology can be the great leveller. The ambition of our 10-year health plan is nothing less than to provide NHS patients with the same ease and convenience that’s afforded to private patients. It can empower patients with choice and control.”

The Challenges and Security Issues for Older People Using NHS Health Apps to Communicate with their GP

1. Introduction The NHS Health Apps, including the NHS App, offer users the ability to manage their health digitally by booking appointments, accessing medical records, and communicating with their GP. While these tools have proven beneficial, older adults often face unique challenges and vulnerabilities that can hinder their use and compromise their digital safety.

2. Digital Literacy Many individuals lack the familiarity and confidence required to navigate health apps. This includes difficulty with downloading and installing apps, understanding medical terminology, or navigating complex user interfaces.

3. Cognitive and Physical Impairments Declining vision, reduced motor skills, and memory impairments can make interacting with small screens, typing, or remembering login credentials particularly difficult.

4. Access to Technology Some people do not have access to smartphones, tablets, or reliable internet connections, or they may be outdated and incompatible with newer versions of the NHS App.

5. Lack of Support Without technical support from family members, caregivers, or health professionals, many users may feel isolated, and have susceptibility to Phishing and Scams.

Many users may not fully understand how their data is collected, stored, or shared by the app. This can lead to unintentional oversharing of sensitive personal or health information.

Device Security Gaps None use of biometric authentication. Devices may also lack essential security updates or antivirus protection.

Health Services Safety Investigations Body HSSIB

A report in the Guardian newspaper, highlighted a number of safety concerns posed by online forms. The forms in which a patient outlines their symptoms which are later assessed by their GP surgery. Online consultation tools have led to people being misdiagnosed or their illness being missed altogether, care they need being delayed and patients being put off seeking a GP’s help at all, the report indicates. The HSSIB also voiced alarm at the fact that some GP surgeries insist that patients have to set out their symptoms in an online form as the first stage of the process of seeking care.

Health Services Safety Investigations Body (HSSIB), July 2024

Key recommendations of the HSSIB: Improve reporting systems, carry out robust risk assessments for digital triage, and ensure face-to-face or phone access is always available.

Maureen Childs

Digital Poverty Alliance updated Plan Event.

At the recent launch of the Digital Poverty Alliance’s (DPA) updated their National Delivery and Advocacy Plan. Elizabeth Anderson, the charity’s CEO, told attendees at the event in Portsmouth: “A lot of people have a fear of tech.” Representatives from local government, the third sector, industry and others were encouraged to sign up to the DPA’s Charter (the NPC already had), by encouraging people to become “digital champions” and enabling people to “have a go” at using technology. A panel discussed and highlighted the importance of lifelong learning and the integration of AI literacy into teacher training.

Suggested actions included:

A centralised evidence hub on effective strategies for increasing digital participation, particularly in understanding regions and among vulnerable groups. Promote re-using digital devices rather than just recycling them.

A full recording of the event is available [here](#).

Or visit

<https://digitalpovertyalliance.org/national-delivery-and-advocacy-plan-2025/>

Jenny Sims

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The Minimum Digital Living Standard

The Good Things Foundation have set out a Minimum Digital Living Standard in a recent report.

A series of discussion groups with working-age, pension-age households, and households with children, were held in urban and rural areas. These were grounded in people's lives, and focused on the holistic nature of digital inclusion and how this can be achieved. The needs discussed included having accessible internet, adequate equipment, and the skills and knowledge people need to use the equipment. It is about being able to communicate, connect, and engage with opportunities safely and with confidence.

A minimum digital living standard and what this should include:

Digital goods and services

Home broadband: With sufficient reliability and speed to support all household members to access the internet at the same time *OR* unlimited mobile data in place of home broadband.

Mobile phone and mobile data: One entry-level smart phone per adult. PLUS, 5GB to 15GB per month mobile data for all household members with their own mobile phone *OR* unlimited mobile data in place of home broadband.

Large screen device: One large screen device (laptop, tablet or PC) per household.

Television and viewing: One TV (or TV-capable large-screen device) per household. One TV licence or entry-level TV subscription service per household.

Functional: knowledge and skills are also necessary in regard to digital understanding and participation. These includes set up (devices and connection). Changing settings and navigating options. Evaluating information seen online: Identifying and avoiding scams. Assessing information quality.

Pension-age groups added an option of a landline in areas with poor mobile coverage, particularly with a risk of power cuts. Concern and confusion emerged about the switchover of phone lines to digital.

Households will vary widely in their ability to meet MDLS needs, depending on financial circumstances, local infrastructure. Other circumstances such as disability or health conditions, housing situation also influence households needs. It is hoped this standard should become mandatory and legislators will note the benefits it would bring to citizens and themselves.

The Digital Working Party submission to the NHS ten-year Plan

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Q3. Conclusion: What we want

Our view is that the expansion of digital services offers potential to improve services for many at a lower cost. This includes improved integration between different agencies improved preventative health measures with increased use of technology such as smart and wearable devices to help people manage their own health.

Providing means for service users to indicate a preference for face-to-face interaction, ending the expectations that people will be able to interpret QR codes, print documents at home, visit web sites or make other uses of new technology, and ensuring these approaches are used only when it is clear they are of value in the individual case, are vital concerns.

Possible expansion of GP 'social prescribing' to include referral of patients for local digital skills training where available. Providing readily accessible hubs (in health facilities, libraries and other community locations) where users can be guided through interactions and given advice to improve both digital and health literacy.

These measures should be part of a coherent and wide-reaching Government digital strategy for England¹, We would also re-iterate our call for a Commissioner for Older People for England, to ensure the needs of older people are taken into account throughout Government in considering developments.

NEWS IN BRIEF

National Voices' and Ipsos Polling Data Released

On 25 June, polling data around people's care experiences across the NHS was released through a collaboration between National Voices and Ipsos. In the article, [Most frequent NHS users have the worst experiences](#), the findings reveal the different users' experiences of NHS services.

The IT Reuse Good Charter

The Good Things Foundation have worked alongside the Department for Science, Innovation and Technology (DSIT), Vodafone Three and Deloitte to develop the new IT Reuse for Good Charter.

The Charter encourages organisations to donate pre-loved tech to support 1.5 million digitally excluded people in the UK.

Minister for Mental Health and Wellbeing in Wales Sarah Murphy

Toured and learnt about technology-enabled care during visits to two projects in West Wales.

She had a tour of the SMART Home Lab at Aberystwyth University, which is trialling a fully-functioning and connected bungalow to test assisted living technology. The Supporting Care Circles project uses an online dashboard to collect information from a range of sensors placed in a person's home, which allows carers, families and health professionals to keep a remote eye on a loved one.

Partnerships between business and the Charities

The Digital Poverty Alliance and Curry's have a partnership [Tech4Families](#) in regard to the DPA National Delivery Plan. They are encouraging industry and the third sector to join forces to benefit those who are digital disadvantaged.

Some of the NHS 10-year Plan working group members.

Dr Charlotte Refsum, director of health policy at the Tony Blair Institute for Global Change, is part of the data and technology enabling working group for the government's 10-year health plan. The Department of Health and Social Care announced in November 2024 that the group would be led by Ming Tang and Dr Tim Ferris.

Protection against fraud

UK banks and institutions are now bracing for rising losses, with estimates suggesting that **AI-enabled fraud could cost global markets over £32 billion by 2027**. Yet, UK law remains under-equipped. Many current statutes around identity fraud, impersonation, and consent are not designed with the machine-generated deception in mind.

- Deepfakes make it increasingly difficult to determine who "said" or "sent" something in a legal sense.
- Victims often struggle to prove a recording or message was fake. The problem isn't only the technology but the outdated laws.

"We're trying to apply 20th-century fraud statutes to 21st-century crimes," says **Legal Expert, Joseph Osborne** from [Osborne & Francis](#). "It is vital to record and document incidents: screen-record suspicious calls, save message metadata, and consult a solicitor early. Legal protection in this new AI era demands more than just awareness. It also requires preparation and swift action."