



**A Social Policy Report on
Older People's Everyday Experiences of
Banking and Telecommunication Providers in
County Roscommon**

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Acronyms

AIB	Allied Irish Bank
ATM	Automated Teller Machine
BOI	Bank of Ireland
CARDI	Centre for Ageing Research and Development in Ireland
CIB	Citizens Information Board
CIS	Citizens Information Service
ComReg	Commission for Communications Regulation
CSO	Central Statistics Office
DCCAE	Department of Communications, Climate Action and Environment
DIRT	Deposit Interest Retention Tax
ESRI	Economic and Social Research Institute
FI	Financial Institutions
GRETB	Galway Roscommon Education and Training Board
NCAOP	National Council on Ageing and Older People
NDP	National Development Plan
NTA	National Transport Authority
OPC	Older People's Council
PTSB	Permanent TSB
RCC	Roscommon County Council
RLP	Roscommon LEADER Partnership
RSG	Roscommon Support Group for People with Disabilities
RTP	Rural Transport Programme
TILDA	The Irish Longitudinal Study on Ageing

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- Mac McComish
- Kevin Conry
- Thomas Harrison
- Noeleen Rudden
- And the late Andy Creaton

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Roscommon Older People's Council

April 2017

Executive Summary

Background

The everyday experiences of older people in dealing with banking and telecommunication companies was highlighted by the Roscommon Older People's Council as being negative, not only for older people but across all age groups of the population. As a result, Roscommon Older People's Council in conjunction with Roscommon LEADER Partnership and Roscommon Citizens Information Service, came together to work on the topic of older people and their everyday experiences of the financial institutions and the telecommunication providers they encounter on a daily basis. A working group was established and came to the conclusion that a piece of research needed to be completed to ascertain the real experience of older people and their interactions with both the financial institutions and telecommunication providers. The steering group developed a project proposal to seek funding from the Citizens Information Board Social Policy Grant and Community Foundation of Ireland to enable this work to be undertaken and a report finalised. The main objective of this report was to undertake research, hold a seminar and identify any social policy issues in relation to the experience of older people in relation to banking and telecommunication providers in County Roscommon.

A survey was distributed to older people aged 55+ throughout the County of Roscommon. As a result of the survey a banking and telecommunication seminar was held at the Percy French Hotel in Strokestown in April 2016. There was an attendance of 140 people and the event included participation in a number of focus groups. This report details the findings of this work.

Key Findings

- Significantly, of the 216 individuals surveyed, all confirmed that they hold an account with a financial institution and so provided a good sample to ask about their everyday experiences.
- The majority of those responding confirmed that they visit their financial institution on a monthly basis. No respondent identified that they visit their financial institution on a daily basis meaning that the demands placed by older people on financial institutions are not large.
- 84% of respondents have an ATM card and use it mainly for withdrawing funds. Security concerns were the main fear identified in using their card.
- The majority of those responding was aware of online banking however, 73% advised they do not use the facility. The main reasons listed as to why online banking was not used were lack of training, security and access issues.
- Telephone banking was not as well known to respondents as online banking with 80% advising they do not use the service despite the fact that 79% of respondents confirming they have a landline in their home.
- Interestingly, when asked about their levels of satisfaction with their financial institution, the vast majority of respondents reported that they were satisfied with their financial institution's ability to meet their needs. Means of improving these services however included the provision of more dedicated staff to help older people complete their banking tasks, an increase in face to face interactions and reduction in the need for older people to use self-service machines.
- Most older people own some form of online device, however, only 1 in 5 actually use it for online banking. Reasons cited for not using such devices for online banking include lack of training and security concerns.
- 44% of respondents were not aware of the special reduced fees that some financial institutions provide to older people. Similarly, for DIRT 52% of respondents were not aware that pensioners may have a reduced rate. Both these findings suggest a lack of information being provided to older people on these issues.
- 82% reported having a mobile phone. More than half of respondents confirmed they were either satisfied or very satisfied with their telecommunications provider.

- 1 in 2 reported that they receive cold calls, with 22% confirming these calls were not of concern to them.
- Fewer than 1 in 5 respondents had heard of ComReg. ComReg or the Commission for Communications Regulation is the statutory body responsible for the regulation of the electronic communications sector (telecommunications, radio communications and broadcasting transmission) and the postal sector. It is also the national regulatory authority for these sectors in accordance with EU law.
- 45% were not aware of the high costs associated with Directory Enquiries and LoCall numbers

Recommendations

Recommendations for improving older people's interactions with Banking and Telecommunication Providers

Recommendation 1	Establish a Banking and Telecommunication Working Group to: <ul style="list-style-type: none">• Invite key stakeholders to participate and develop an implementation plan to progress the recommendations of the Banking and Telecommunications Working Group• Build the capacity of the Working Group to affect change through the provision of appropriate training for members of the group.• Work with the National Older People's Council and other appropriate fora to highlight the research findings and recommendations.• Ensure that the findings and recommendations of the research feed into Roscommon Age Friendly Strategy through the Age Friendly Alliance.• Develop and enhance the skills of older people so they can lobby on the issues and barriers facing them in accessing banking and telecommunication services, including supporting Social Policy development for older people in accessing Social and Civil Rights and Entitlements.
Recommendation 2	Awareness Raising: <ul style="list-style-type: none">• Develop an information campaign to promote the benefits of using the internet amongst older people in order to help break down barriers in using online facilities.• Host an awareness raising event about online banking and the benefits it can yield in order to encourage older people to engage with online facilities provided by financial institutions and to inform older people of the benefits and schemes such as DIRT, Golden Years and specific bank schemes for older people.
Recommendation 3	Personnel Available in Financial Institutions: <ul style="list-style-type: none">• Financial institutions to become age friendly in terms of having a time each day/week in which extra staff are available on the floor to help assist older people with their banking needs.• Financial institutions are to make an effort to protect the "personal touch" that older people have come to like and expect over the decades. Social interactions in their branches should be promoted to engage older people in their services by appointing an <i>Older Person Ambassador</i> dedicated and trained to support and work with older people in their day to day banking.• Support the bank to be cognisant, in an equitable fashion, of the options of how to engage with customers who can't or do not wish to use IT and whose preferred choice is face to face interaction.

Recommendation 4	Opening Times/Access Issues: <ul style="list-style-type: none"> Financial institutions need to look at the times in which they offer certain services within their branches to ensure that the days in which these services are available are days in which the older person is most likely to need it e.g. conduct local surveys to establish what the preferences of clients are. Financial institutions to ensure that all aspects of their physical landscape are accessible. This is in terms of the accessibility of the building, signage within the building, the counters available to complete business and the rooms in which business is to be complete.
Recommendation 5	Broadband: <ul style="list-style-type: none"> Greater investment is urgently required in the most rural locations not only in the County of Roscommon but throughout the entire country of Ireland.
Recommendation 6	Transport: <ul style="list-style-type: none"> Greater joined up thinking required in terms of interagency collaboration between government departments and agencies in order to facilitate access to services by older people. Development of new transport services as well as expanding the frequency of other services to enable older people to access their local villages and towns. This will ensure that these individuals can access training programmes and/or provide an opportunity to access local facilities such as the library, CIS, NAS, MABS, GRETB and will promote greater dissemination of information and supports.
Recommendation 7	Information Technology Training: <ul style="list-style-type: none"> IT training to be aimed specifically at the age group 55+ to develop basic computer skills and build up confidence levels in the use of IT. Awareness campaign promoting the use of IT amongst the 55+ age group to be developed and promoted throughout the County of Roscommon. Promote access to the CIB website (www.citizensinformation.ie), to ensure older people have information on their rights and entitlements. Increase the usage of Agri-Digital skills training.
Recommendation 8	Awareness of the costs of Directory Enquiries and LoCall numbers: <ul style="list-style-type: none"> Promote an information campaign to highlight the high costs associated with using Directory Enquiries and LoCall numbers.
Recommendation 9	Information Provision: <ul style="list-style-type: none"> Financial institutions to act on their social obligation to inform their customers on the full impact of the phasing out of cheques and what it will mean for the customer. This will include informing them on other options available to them as well as the

	cost implications both positive and negative. This would need to occur in the places frequented by older people i.e. community groups etc.
Recommendation 10	ComReg: <ul style="list-style-type: none"> • All relevant agencies need to highlight the services that ComReg provides in terms of communication providers. An awareness campaign shall be developed promoting the services that ComReg provides as well as the means by which to make complaints if necessary.

Chapter 1

Introduction



1.0 Introduction

The Central Statistics Office (CSO) estimates that by 2050, 29% of the population will be over the age of 65. The CSO also predicts there will be between 1.3 million and 1.4 million persons aged 65 years and over in Ireland in 2041 compared with 460,000 in 2006. The number in the 80 years and over age group is predicted to quadruple from 110,000 in 2006 to 440,000 by 2041 (CSO, 2007). This huge change in population demographics will not only impact on the provision of goods and facilities but also on the resources needed to ensure a decent quality of life for everyone. Central to this is the fact that the access to goods and services needs to be maintained for older people and especially for those living in rural areas who have lower levels of access to transport. It has been demonstrated that maintaining a good quality of life is dependent on being able to access and participate in activities (Breen, 2014). Hence, it is vital that the necessary facilities are provided that facilitate older people in being active and able to participate in their communities. Reports commissioned by various organisations such as the Economic and Social Research Institute (ESRI), Age Action Ireland and other relevant organisations have identified the various needs of older people's within a changing social and cultural environment (NCAOP, 2006). These coincide with the evolving demographic trends impacting on service provision.

1.2 Background

Within this ever changing environment one key issue of concern for older people is the digitalisation of the banking and telecommunication sectors. Older peoples' everyday experiences in dealing with banking and telecommunication companies was highlighted through the Roscommon Older People's Council as being negative, not only for older people but across all age groups of the population. Consequently, it was believed that research needed to be undertaken to establish older people's everyday experiences of their banking and financial institutions and also their experiences of telecommunication providers and their related needs. As a result, Roscommon Older People's Council in conjunction with Roscommon LEADER Partnership and Roscommon Citizens Information Service, came together to work on the topic of older people and their everyday experiences of the financial

institutions and telecommunication providers they encounter on a daily basis. This was funded by Community Foundation Ireland and Citizens Information Board.

Roscommon at a Glance

Roscommon lies in the heart of Connaught covering an area of 984 square miles (2,548 sq. Km). The population of Roscommon is well dispersed with most services being available in the main towns. According to the census in 2016, the population of Roscommon was 64,436 (CSO, 2016). The population of Roscommon has increased by 371 people since the last census in 2011 when almost 15% of the population was 65 years or older. This was 3% higher than the national figure of just under 12%. It is also of note that 47% of older people are aged 75 and over with 52% of older people living in Roscommon being female. A total of 7,510 people are retired within the county, 53% of which are males (CSO, 2011a). In the All-Ireland Health and Social Care Indicator Set (2008), it was found that Roscommon had the highest life expectancy in the Republic of Ireland for both males and females (76.9 and 82.2 years) (Fahy, 2008). In the census of 2011, it was found that of the 23,601 households in the County, 15,696 reported that they own a personal computer with 12,599 households reporting that they have access to the internet through broadband (CSO, 2011b). There were a total of 6,257 one person households in the county and 2,950 households with no car according to the last census (CSO, 2011c). This together with limited integrated transport makes travel an issue within the County.

The Study

A mixed method approach was taken in order to capture the depth of information required to get an accurate picture of the experience of older peoples with relation to their banking and telecommunication providers. A quantitative method was used in the form of a survey which had a mix of closed and open ended questions. On the day of the seminar focus groups were also utilised in order to obtain more qualitative data on the topic. The surveys were administered by community development volunteers with community groups such as active age groups around the county of Roscommon. Six focus groups were held at the seminar and the same three questions were used by all facilitators to prompt those taking part.

Chapter 2

Results

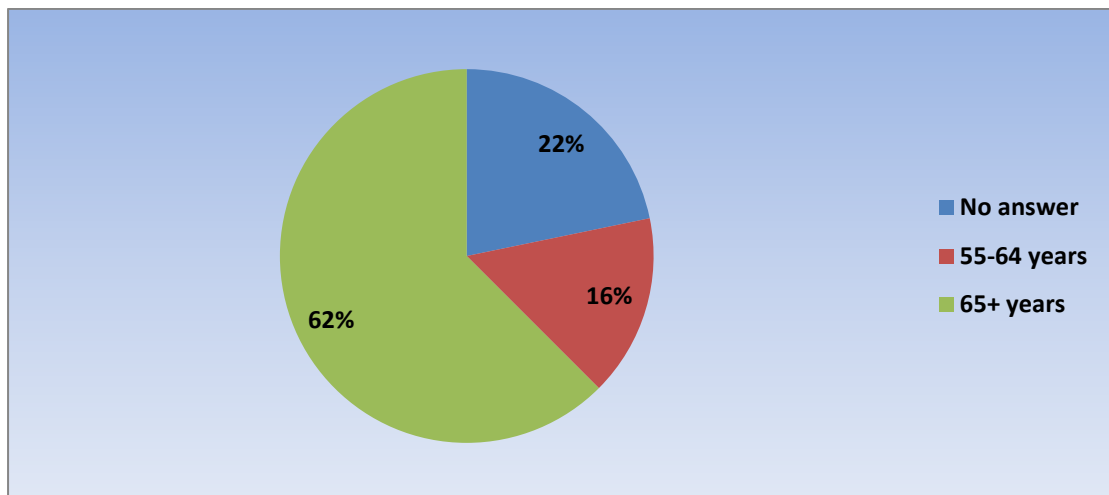


2.1 Demographics

A total of 225 surveys were completed. This study focussed on the 55+ age bracket and as a result, 9 surveys did that did not fulfil this criterion were excluded. A total of 216 therefore, were used to compile results for this report. Of those surveyed, 48% were female, 18% were male and 34% of respondents did not respond to this question. 62% of those who participated in the survey were over the age of 65. The number of respondents per question varied and consequently response rate is reported in each question.

Figure 1 illustrates the age profile of those participating in the survey.

Figure 1: Age Profile of Respondents to Survey



2.2 Survey Results

2.2.1 Banking Section

The first question that respondents were asked about was in regard to the accounts they hold and the frequency with which they utilise them. As can be seen by Figure 2 below, the most commonly held account was a bank account, with 197 of the 216 individuals surveyed confirming that they held a bank account. The second most commonly held account was a credit union account with 76 of 216 confirming they held such an account and lastly, 49 of the 216 surveyed confirmed they held a post office account. When asked about the frequency in using their account, 197 of the 216 respondents provided an answer to this question. Again,

the most commonly used account was their bank account with 69% of respondents confirming they used their bank account most frequently. Figure 3 demonstrates the frequency with which respondents use their accounts.

Figure 2: Type of Financial Account Held by Respondents

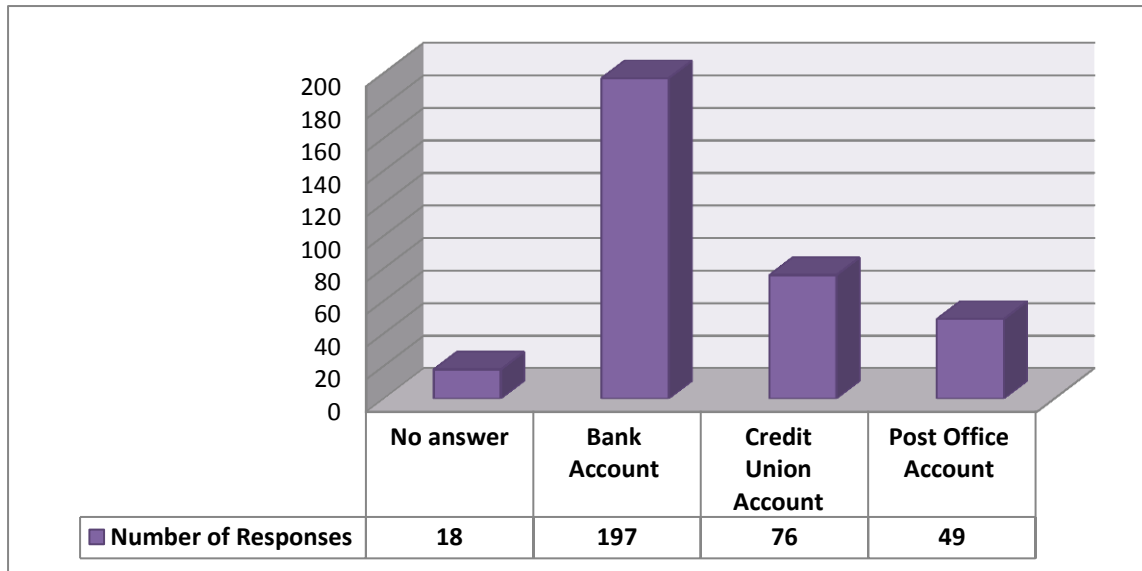
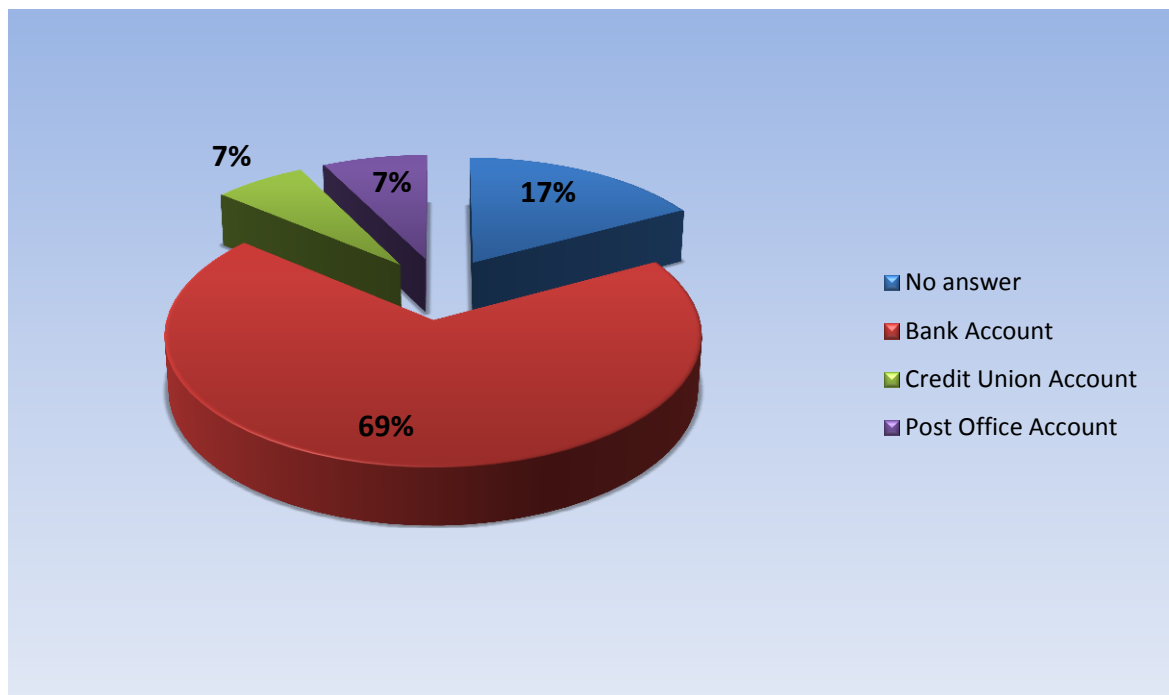
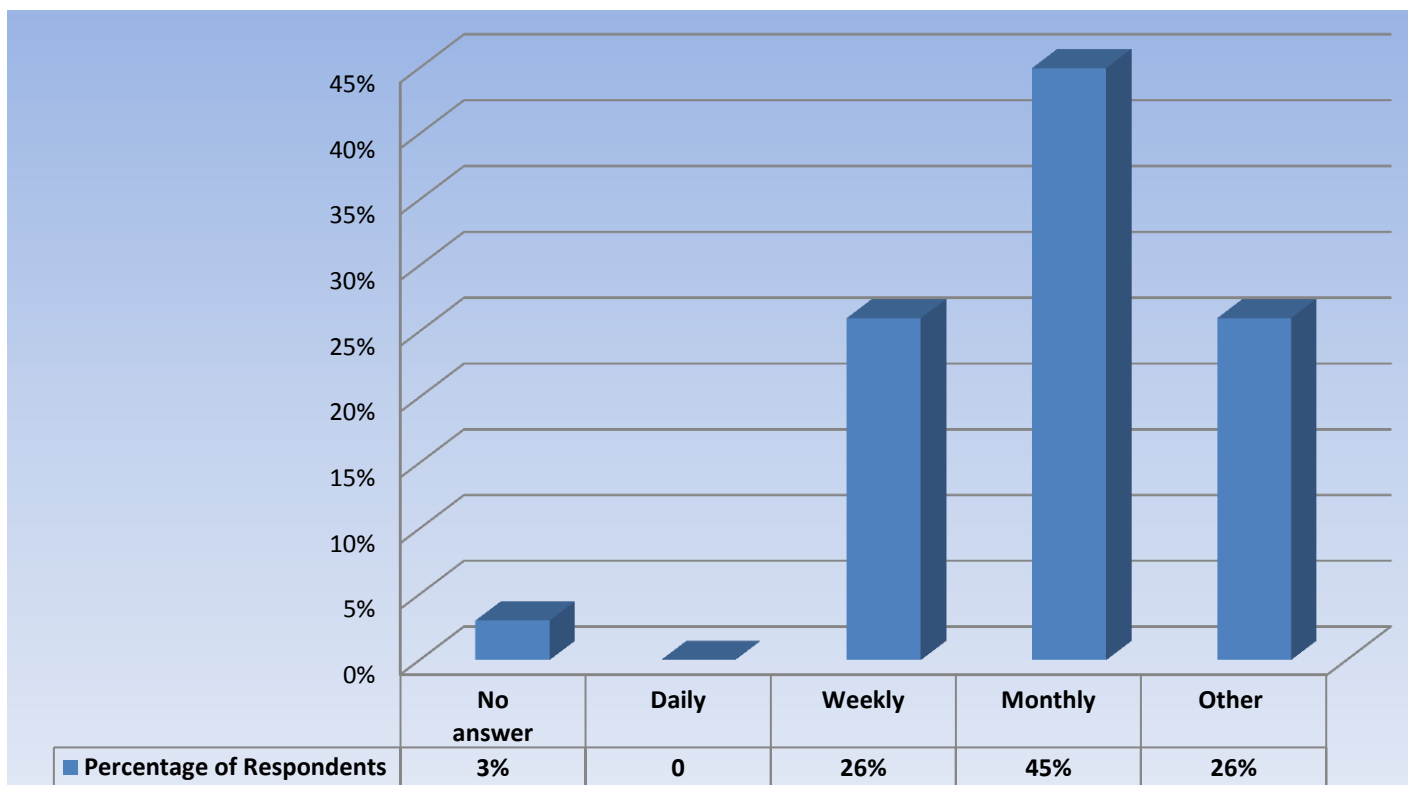


Figure 3: Type of Account most frequently used by Respondents



The second question asked respondents how often they visit their bank or financial institution. 211 of the 216 completed surveys recorded an answer to this question. 3% of respondents provided no response to this question. 45% advised that they visit their bank or financial institution on a monthly basis. 26% confirmed they visit their bank on a weekly basis with the same percentage (26%), selecting other as their reply. Here, other answers reported “every 6 months” and 3 monthly, however, the most commonly cited answers were “rarely” and “seldom”. Figure 4 below illustrates the results of question 2.

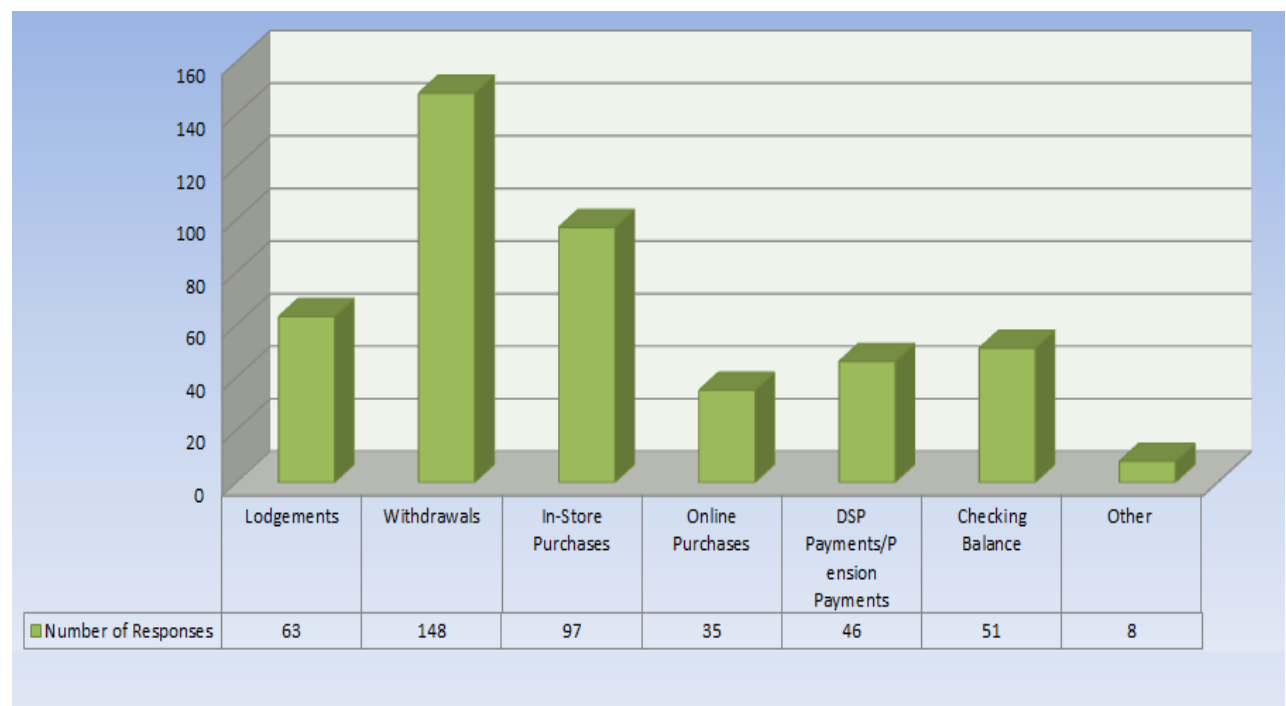
Figure 4: How Often Financial Institutions Visited by Respondents



The third question dealt with ownership of an ATM card and its uses. 213 respondents provided a response to this question, 84% of which reported owning an ATM card. The most common use for their ATM card was in withdrawing money with 148 of the 213 respondents confirming that they use it for this purpose. 97 of the 213 respondents confirmed using the

card for in-store purchases and 63 of the 213 respondents confirmed using it for lodgements. Figure 5 illustrates the array of uses of the ATM card reported in the survey.

Figure 5: Types of Use Reported for ATM Card

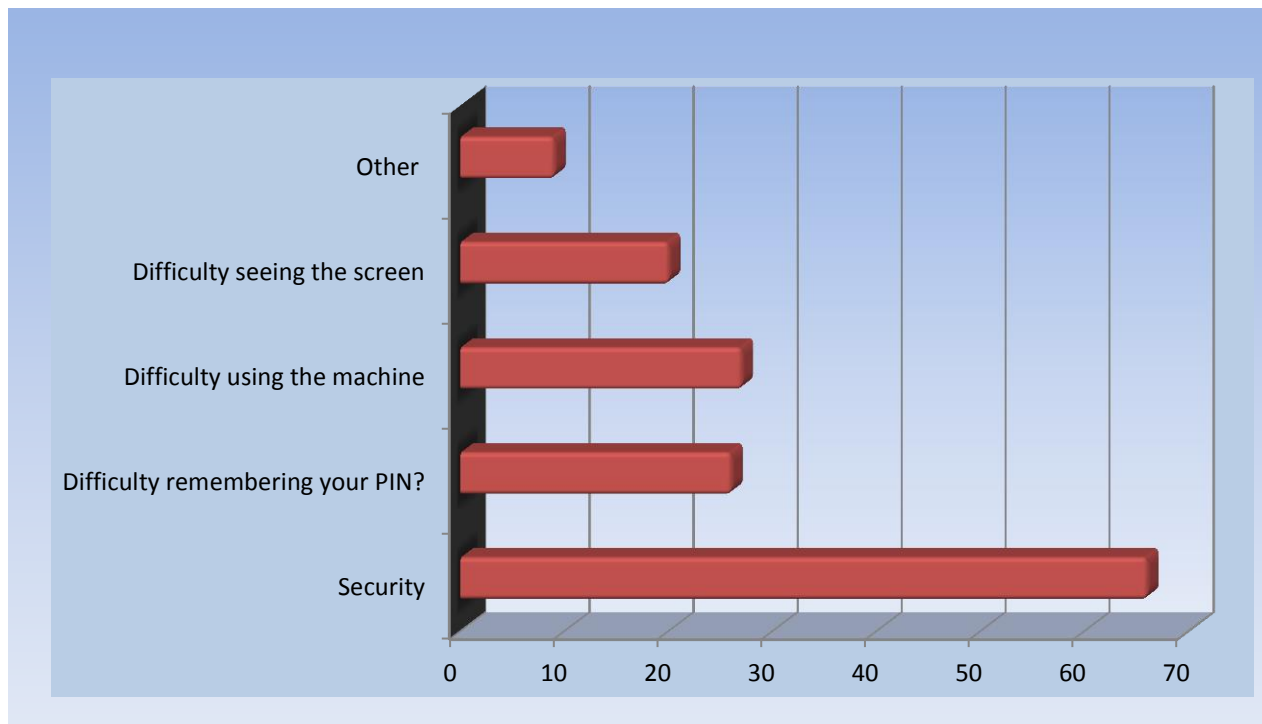


When asked about the frequency that they use their ATM card, 184 respondents provided a response to this question. 122 respondents confirmed using their card on a regular basis, with 41 reporting using it occasionally, 15 infrequently and 6 reported having never used their ATM card.

Fears and challenges in the use of an ATM card were also investigated. 15% of respondents did not provide a response to this part of the question. 48% of respondents (88 individuals) advised that they do not have any fears or challenges in using their ATM Card with 37% (68 individuals) reporting they did. When the issue of fears and challenges in using their ATM card was investigated further, it was found that of the 88 respondents who provided an answer to this question, 66 individuals reported security being the most challenging barrier in

the use of their card. Figure 6 illustrates the fears and challenges experienced by participants in using their ATM card.

Figure 6: Fears and Challenges Reported by Respondents in using their ATM card

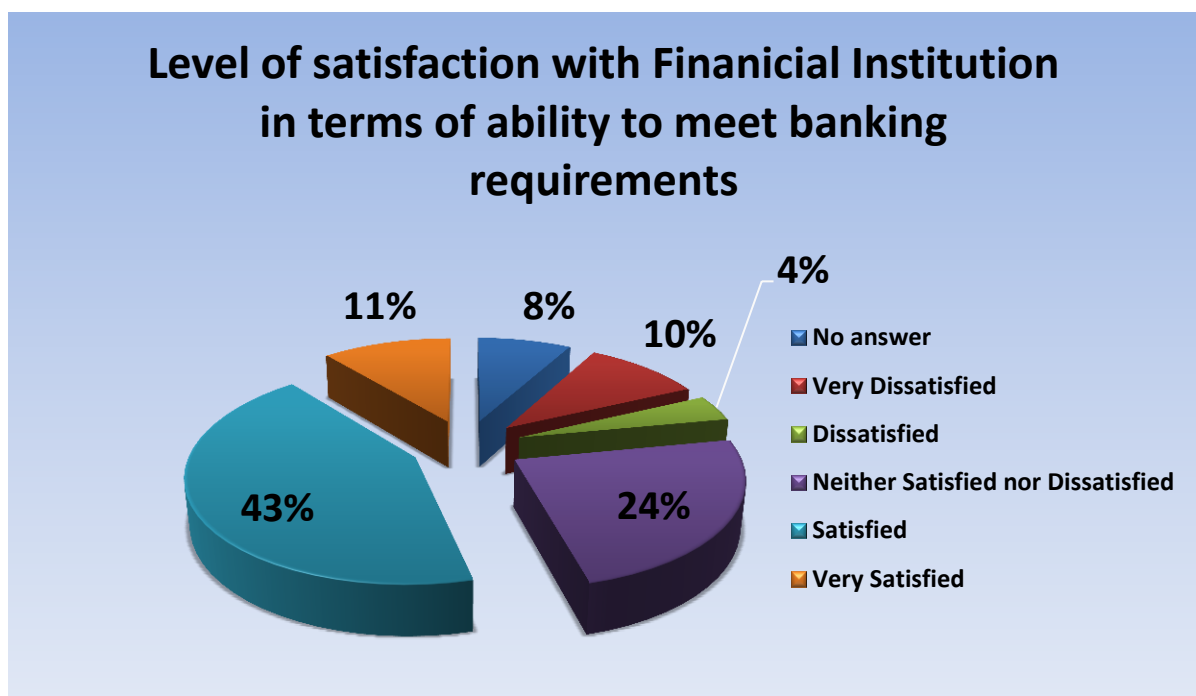


The fourth question dealt with the awareness of the respondent around online banking and 211 respondents (98%) provided a response to this question. The majority of those responding was aware of online banking (78%); however, 73% advised they do not use the facility. The main reasons listed as to why online banking was not used were lack of training, security and access issues.

The fifth question dealt with telephone banking with 210 respondents (97%) providing data on this question. 55% of respondents were aware of telephone banking with 42% reporting not being familiar with the facility. Consequently, 80% advised they do not use telephone banking, 12% reporting they do and 8% not recording an answer on this part of the question. Reasons given as to why they do not use telephone banking included lack of training, security concerns, no need to engage with the service e.g. prefer to go to the bank or did not want to avail of the service and reasons due to wasting time.

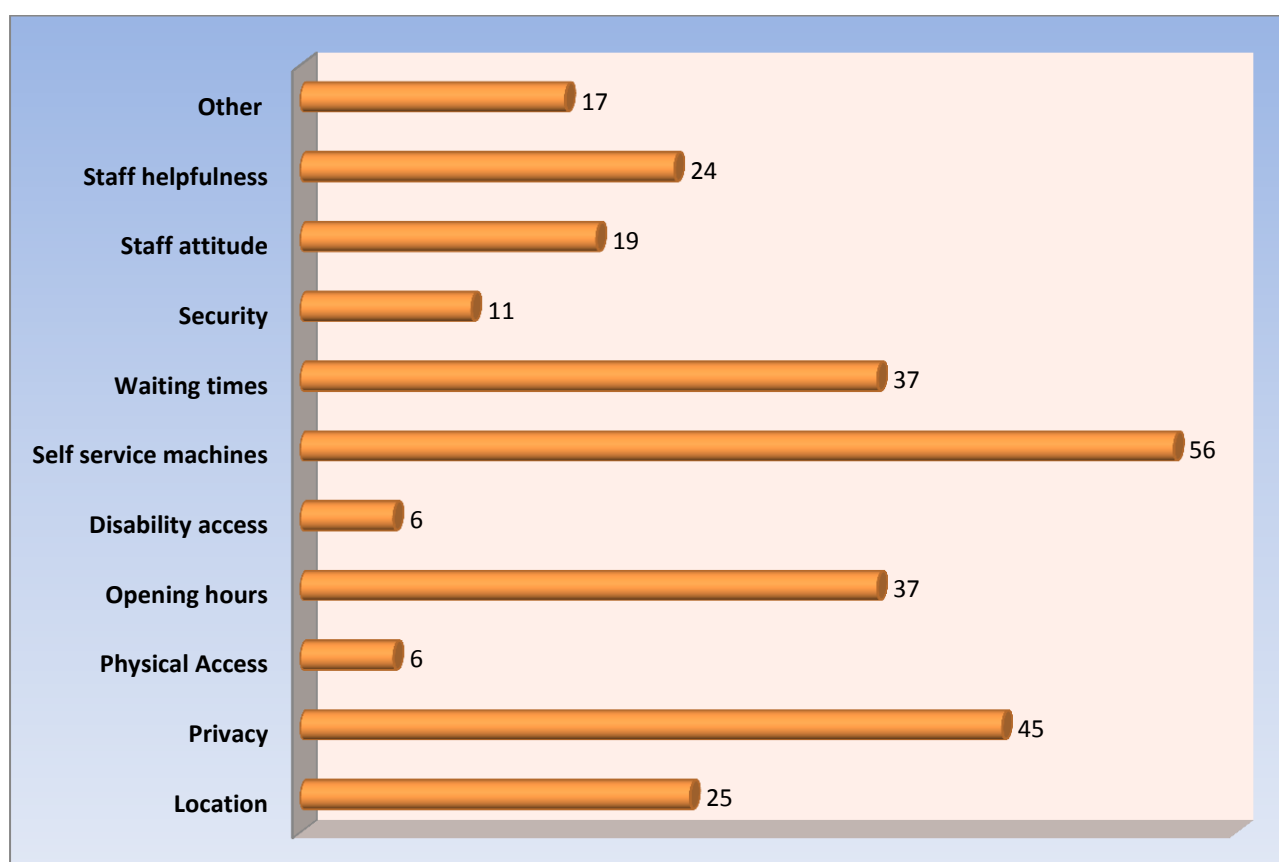
Question six dealt with respondent's satisfaction levels with their bank, in terms of meeting their banking requirements and 199 individuals (92%) provided data on this question. 54% reported that they were either satisfied or very satisfied with their bank's ability to meet their banking requirements. 14% of respondents reported being very dissatisfied or dissatisfied with their bank and its ability to meet their banking requirements. 24% answered being neither satisfied nor dissatisfied with their bank. Figure 7 below illustrates the answers received to question 6.

Figure 7: Level of satisfaction with Financial Institution in terms of ability to meet banking requirements



Respondents were then asked about the barriers they face in dealing with their bank in Question 7 with 126 respondents (58%) providing a response to this question. The most significant barriers in dealing with their bank were reported as the use of self-service machines, privacy concerns, opening hours and waiting times. Figure 8 illustrates the answers received to this question.

Figure 8: Barriers Experienced in Dealing with Financial Institutions

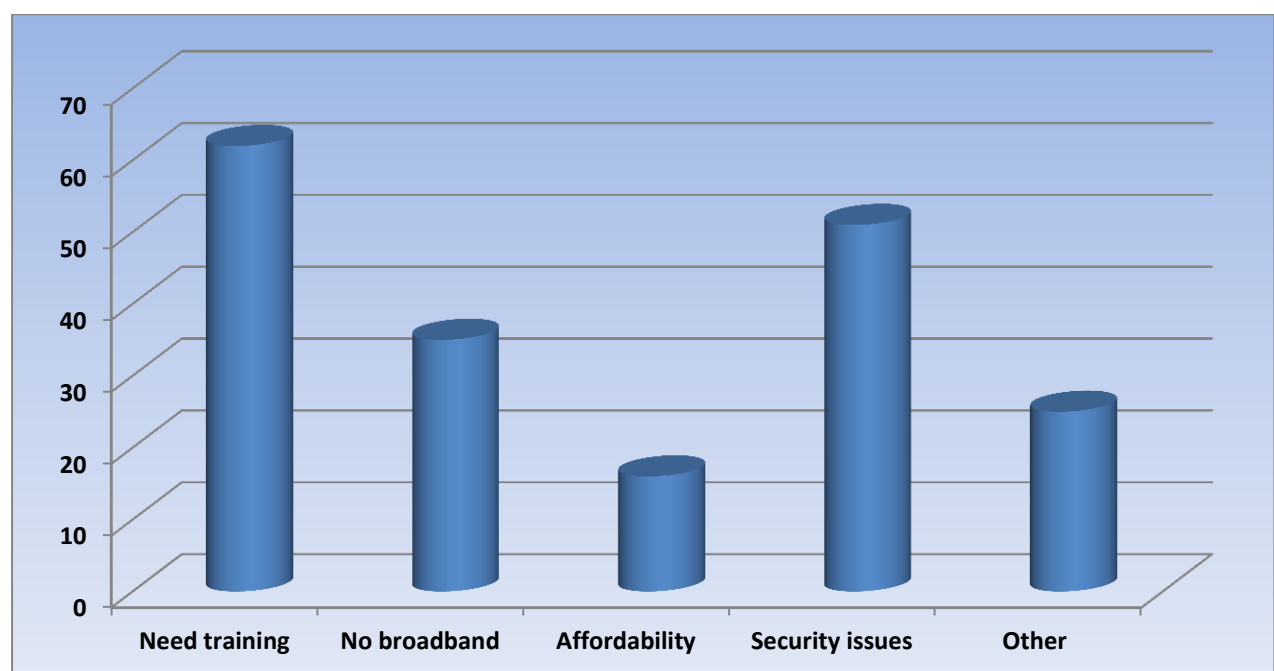


The eighth question asked respondents their suggestions for how banking institutions could improve services for older people. The main themes identified were the need for more staff to increase face to face interactions within the bank and to stop older people being forced to engage with self-service machines that they had no will or interest in learning to use i.e. there was no choice. In terms of service, it was reported that financial institutions need to broaden their services to cater for older people including expanding the days in which certain actions can be completed e.g. lodgements being able to be completed on more than one day during the week.

The ninth question had three elements and dealt with the ownership and use of online devices and their use for online banking. Question 9A asked respondents about their ownership of computing devices with 123 respondents (57%) providing a response to this question. The most commonly owned items by those surveyed were laptops and personal

computers. Interestingly, only 21% of those who reported owning a computing device actually used it for online banking with 65% reporting they owned a computing device but do not use it for online banking. Consequently, when asked why such devices were not used, lack of training and security issues were again highlighted as the main factors. Figure 9 illustrates the reasons given for not using online devices to do their online banking.

Figure 9: Reasons reported by respondents for not using online devices



The tenth question asked respondents whether they would consider using a computer in a public place such as a public library to complete their banking with 190 respondents (88%) providing a response to this question. 75% of people reported that they would not and 13% reported that they would use such a facility. The main reason cited were concerns over privacy and security. Issues relating to being too far from such public facilities were also highlighted by a number of respondents. Training was also mentioned as being a barrier in using the computer facilities in public places.

The eleventh question dealt with cheque books and the plans to have cheque books phased out over the next few years and 202 respondents (94%) responded to this element of the question. Respondents were asked about the fees associated with using cheques. 72% of

those reported being aware of such fees, however, 22% reported not being aware of such charges. Part 2 of question 11 asked respondents about the planned phasing out of cheque books and again 202 individuals responded to this question. 68% of respondents advised that they were aware of the fact that cheque books were being phased out as a payment method, with 56% reporting that this did concern them. When asked to elaborate on the actual concerns about the phasing out of this facility, the most common concern was that people find cheques very useful to conduct their everyday banking such as paying bills and keeping track of what exactly they have paid out. Respondents also felt they were a good means of keeping record of their account and for rechecking. Worryingly, a number of respondents reported that they would have to revert to keeping money in the house if cheque books were to be completely phased out in the future.

Question 12 asked respondents about the special offers or free services that some banks offer older people with 203 respondents providing a response to this question. 50% reported that they were aware of such special offers. However, 44% of people reported that they were not aware of such offerings by banks. 6% provided no response to this element of the question. The main domain through which people found out about these special offers were through the banks themselves either through bank staff or through flyers in the banks.

Question 13 dealt with DIRT and reduced rates that older people can avail of with the banks and 200 responses were obtained for this question. 7% of respondents provided no response to this element of the question. 52% of respondents reported that they were not aware of the fact that pensioners have a reduced rate. 41% reported being aware of this reduction. The main mediums through which respondents became aware of these reduced rates were through the media i.e. through newspapers and radio but also through the banks themselves.

The last question on the survey in regards to financial institutions gave respondents an opportunity to highlight any other issues in regards to the banks that the survey had not covered. A huge array of feedback was received in response to this question. The main issues identified were that more staff need to be employed in local banks again in order to bring back the personal touch which has been lost over the past number of years due to the reduction in staffing levels and with the increased use of automated machines. This quote sums it up – *“I am a 75 year old, competent, capable pensioner who has always conducted my*

own business affairs through writing and orally. I find the constant pressure to use technology threatening and frightening and I find I am becoming more incapable of conducting my own affairs leading me to feeling vulnerable and isolated." Also issues around bank waiting times and opening hours for certain transactions within the bank to be completed e.g. changing small change, were raised as being issues for respondents.

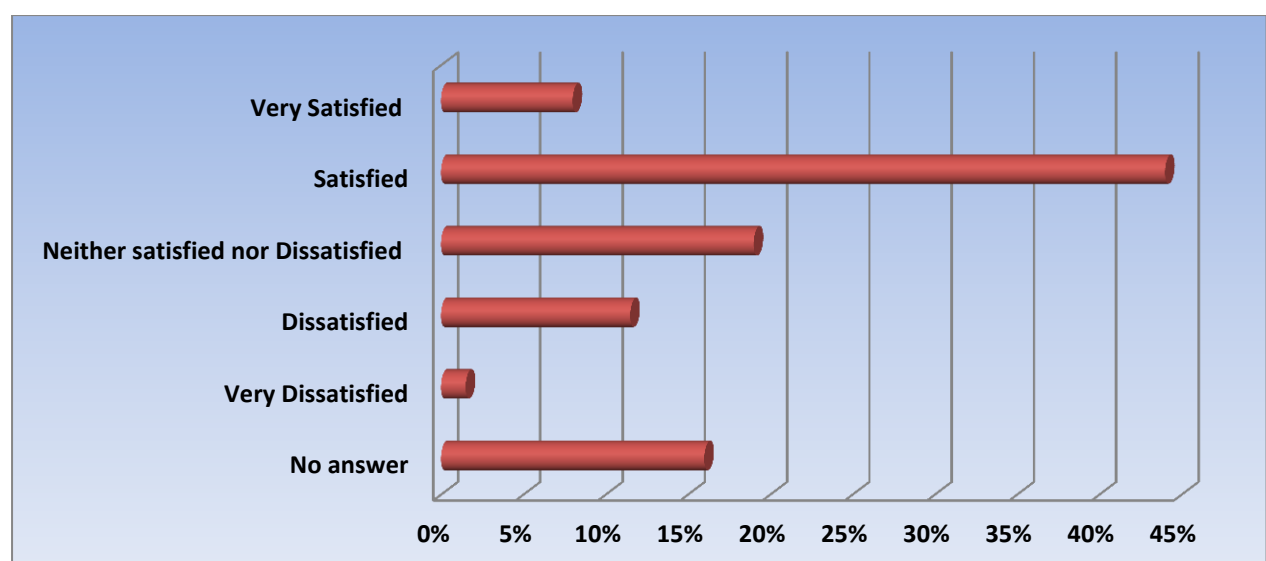
2.2.2 Telecommunications Section

Question 15 of the survey asked respondents if they had a landline telephone. 7% of respondents made no response to this question. 79% reported having a landline phone in their home. The most commonly cited service provider for the landline was Eir. Secondly, respondents were asked if they have a mobile phone to which 198 respondents (92%) made a reply. 82% reported having a mobile. The most commonly cited service providers were Three and Vodafone. Lastly, respondents were asked if they have internet in their home and 190 responded (88%) to this element of the question. 45% of respondents confirmed that they have the internet. The most commonly cited service providers for home internet were Vodafone, Three and Eir.

Question 16 dealt with whether those that have a mobile had a bill or pay as you go mobile. Of those that own a mobile (173), the majority (47%) have a pay as you go phone with 34% reporting they have a bill pay phone.

Question 17 asked respondents their satisfaction levels with their telecommunication provider in terms of their ability to meet their needs. 84% responded to this question. 52% of respondents reported that they were either satisfied or very satisfied with their telecommunications provider. Figure 10 illustrates the results to the question.

Figure 10: Respondent's satisfaction levels with telecommunications provider



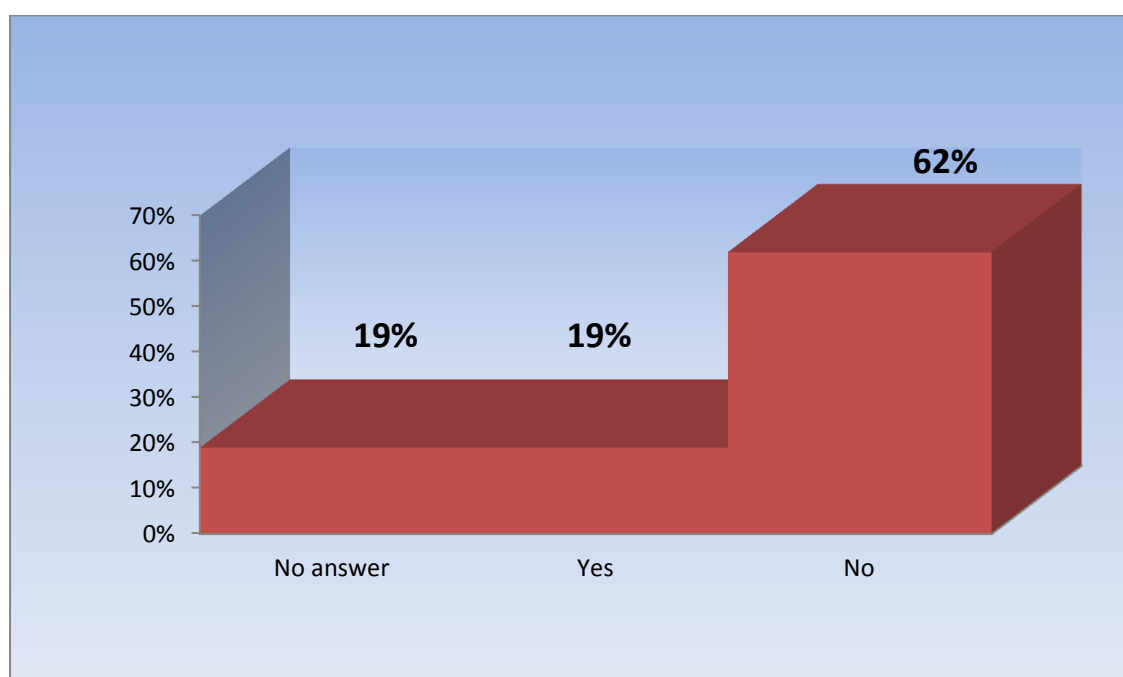
Question 18 asked respondents about how they would improve the service. The main themes were connectivity, access, affordability and more information being given re contracts etc.

Question 19 dealt with the experience of cold calling and 188 respondents provided a response to this question. 50% of respondents (94 individuals) reported receiving cold calls with the same percentage reporting that they do not receive cold calls. When asked if cold calls were an issue for those receiving them 22% reported that they were not of concern with 30% reporting that they were an issue. 48% of respondents provided no response to this part of the question. (See also Focus Group discussion)

Question 20 asked respondents if they ever had reason to make a complaint about their telecommunications provider and 158 individuals provided a response. 55% reported that they have not with 19% reporting that they did have a reason to complain. 26% of those surveyed provided no response to this part of the question. As a follow on, respondents were then asked if they did make a complaint when they had reason to do so and 121 respondents replied to this question. 41% of respondents reported making a formal complaint when they had reason to do so. Lastly, when asked about their satisfaction levels with the outcome of the complaint they made, 70% of respondents made no response to this element of the question. 12% reported being either satisfied or very satisfied with the outcome. 10% reported being either dissatisfied or very dissatisfied with the outcome of the complaint they made.

Question 21 dealt with ComReg, the statutory body responsible for the regulation of the electronic communications sector, and the service they provide. 174 respondents (19% of respondents) replied to this question, 19% reported that they had heard of the service. Significantly, 62% reported that they were not aware of this service. Figure 11 illustrates the results of this question.

Figure 11: Respondent's awareness levels of ComReg

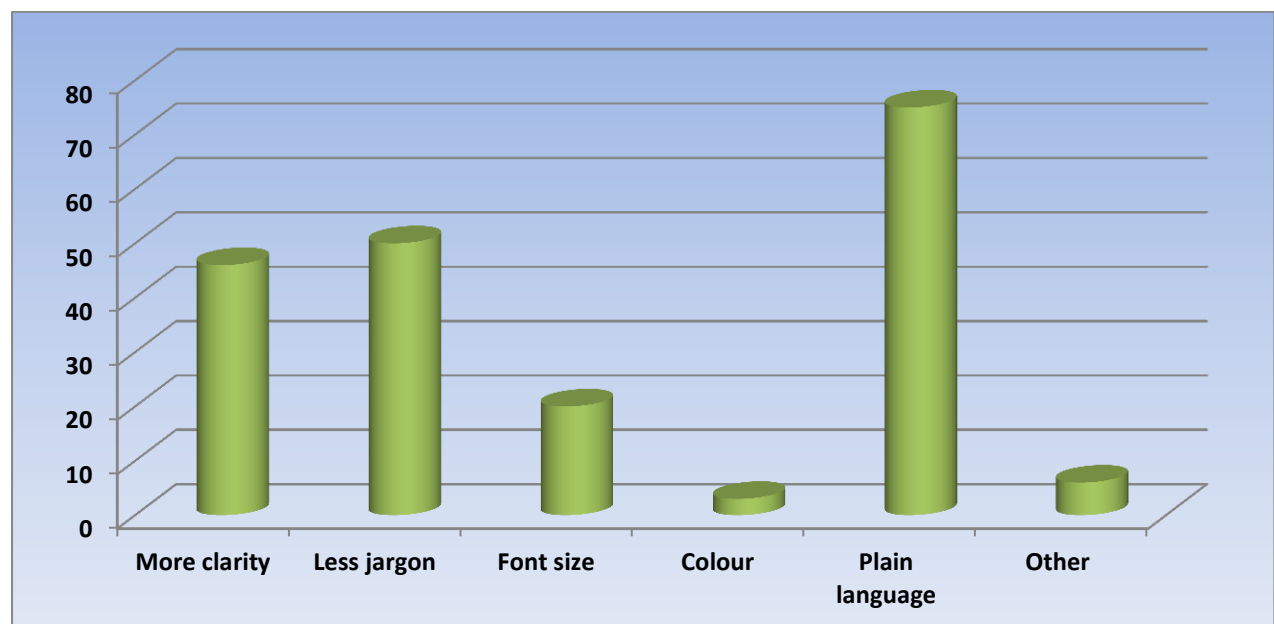


When asked how they became aware of the service, the most commonly cited means was through the media e.g. newspapers and television and also through advertisements. Respondents were then asked if they had used the service, to which 161 respondents replied. A total of 5% of respondents reported “yes”. When asked about their satisfaction levels with the outcome of the complaint, just 28 respondents gave a response. 6.5% reported that they were satisfied or very satisfied with the outcome of their complaint. 1.5% reported that they were either dissatisfied or very dissatisfied with the outcome of their complaint made to ComReg.

Question 22 dealt with the costs associated with using 1890 and 1850 numbers. 18 respondents or 8% of respondents made no response to this part of the question. 47% reported that they were aware of the costs associated with the use of these numbers. 45% however, were not aware of these significant costs. Respondents were then asked about their recent use of these numbers to which 86% of respondents made a reply. 37% advised that they had recently used these numbers. The third element of the question made reference to alternatives to 1890 and 1850 numbers. 18% or 39 individuals made no response to this question. 64% reported that they were not aware of alternative ways of finding numbers rather than using 1850 and 1890 numbers.

Question 23 asked respondents about their awareness of the terms and conditions which apply to their telecommunications service. 84% of respondents or 181 individuals made a reply to this question. 50% of respondents reported that they were not aware of their terms and conditions with 34% reporting that they were familiar with their terms and conditions. Question 24 then asked respondents if they had a copy of their contract terms and conditions to which 188 individuals gave a response. 53% or 114 individuals reported that they did not have a copy of their phone/mobile/broadband contract terms and conditions. The most commonly cited ways of improving contracts identified were by using plain language, using less jargon and using more clarity. Figure 12 illustrates the results of the question.

Figure 12: Improvements to Telecommunication Contracts



Question 25 asked respondents to raise any other specific issues that they had in regards to their telecommunications experience. A total of 14 responses were made in response to this question. A number were in relation to the availability of broadband as well as the strength of the coverage in areas. Other responses made were about contracts, in terms of their confusion in entering into new contracts but also around their costs.

2.3 Focus Groups

There were five focus groups held with a facilitator and a note taker overseeing proceedings. There were 20 participants in each of the focus groups.

The first question asked by facilitators was *“What is your biggest concern relating to your day to day banking?”*

Similar to the results of the survey, some of the main issues being highlighted were in regards to a lack of a face to face service in the modern day running of the financial services. Some of the phrases captured included “lack of personal service” and “face to face kiosks needed” and that essentially older people wanted to be “empowered to use a face to face” service rather than having this service removed. In four of the five groups held, the issue of calling a local number and getting through to the financial institutions head office was raised. Participants expressed the concern that sometimes they just want “to be able to contact your own branch” in order to deal with a banking issue. It was felt that nowadays it is impossible to get to know those working in their own bank and that they had come from a time when everyone would have known their bank manager on a first name basis. Participants felt that with this change in the way banks operate, customer care had suffered as a result and that staff are now much more focused on getting customers to use the self-service machines rather than helping them to complete their business.

The accessibility of financial institutions was also raised as an issue of note. In terms of the opening hours, participants felt that some financial institutions needed to look at the times in which they were closed e.g. at lunchtime. Participants also highlighted the point that people were not made to feel welcome while waiting on services as chairs were now no longer readily available in the waiting areas. For example, one participant made the point when asked about solutions to the difficulties faced said “put chairs back in the waiting area”. Similarly, the point that banks conduct certain transactions on certain days of the week was raised as a concern. For example, a financial institution in Strokestown provides cash to customers on only two days of the week. Accessibility to transport to gain access to the main centres where the banks and post offices are located was also raised as an issue.

Given that staff have now been cut back to a minimum, people consequently have to wait longer to complete their business especially if not using the self-service facility. Waiting times was another issue that was raised within most focus groups. Again it was put down to the fact that not enough staff are available at the counter in order to cater for the numbers of people wishing to conduct their business with a human being.

The second question asked by facilitators was *“What would need to happen for you to feel comfortable/more comfortable using online and/or telephone banking?”*

The main issues raised by this question included access to broadband; training in order to be able to use the service; lack of trust, security issues and lastly, that some older people just do not have any desire to engage with online banking... *“there should be a choice”*. Some older people within the county are open to the idea of going online and doing their banking business. However, there are also people who have no desire to engage with the internet and would much prefer to go to their bank to complete their banking business. In almost all groups, this fact was raised. In one group the following statement was made; *“feel threat (intimidated) to engage with online banking as banks are going to disappear”*.

Security and lack of trust were issues that were raised on a number of occasions in the survey and also in the focus groups. In terms of using the internet for online banking, participants felt that these were huge barriers in them engaging with online services. People feel that they are being *“pushed”* towards the use of online banking rather than making the decision for themselves. However, a number of people also made the point that they have not had any training in the use of the internet or online banking and so cannot engage with the service.

The third question was *“Have any of you experienced difficulties with your broadband/telephone contract?”*

One of the main issues raised were concerns over the fact that bills no longer come bi-monthly but now come every month and most people reported that they are now paying

more. As well as that, prior to this people were able to sign up for a 6 month or a 12 month contract whereas now they need to sign up for a minimum of 18 months and in some cases even 24 months, in order to take advantage of offers that telecommunication companies are offering.

Issues over changing to new contracts, and not being told of the full extent of the terms and conditions of the new contract while changing, were also raised. Participants felt that they were being put under pressure over the phone to make a decision on a new contract and were not being given enough time to consider their options. Likewise, people felt they were not being told about the “small print” when it came to their contracts and so each month were being faced with charges that they were unaware of. Although people had signed up to contracts, providers had not always informed them of the fact that they had a cooling off period in which they could cancel the contract. Similarly, people advised they were not being notified at the end of a contract by their provider.

The last issue raised was in relation to the coverage and speed of the broadband and mobile phones in rural areas. Participants expressed concerns that once barriers over access to broadband in some rural areas had been overcome, people then were faced with broadband speeds that were very slow or with very bad mobile signals in some areas. Although these individuals were paying a monthly fee or topping up their phones with credit, the quality of service in these areas is not the same as those in more urban areas and this is just not fair. Time and time again throughout the survey and also in the focus groups, participants expressed concerns over the “general lack of coverage” in the county of Roscommon when it came to broadband and mobile service. It is noted that in some areas broadband had not been available up until the last number of years and so improvements have been made in this area. However, each time there is such an improvement, with the speed at which technology is developing, people living in the most rural areas of the county of Roscommon will always be behind in terms of access to broadband and mobile services unless there is significant investment from the State as every day there are vast improvements in broadband technology in terms of the speed of the service and these people are being left behind.

Chapter 3

Discussion



3.1 Banking and Financial Institutions

In 2007, in a survey completed by the CSO, it was found that one-third of rural households reported difficulty in accessing banking services and general medical practitioners, compared with 15% and 11% respectively for their urban counterparts. It was also found that 34% of households headed by a person aged 65 or more had difficulty accessing banking services.

Towards the end of 2015, one financial institution made a regressive decision to place restrictions on the services that can be completed within their branches. Restrictions were placed on the minimum withdrawals and lodgements for personal and business customers. For customers, it meant having to use ATM's unless they were withdrawing more than €700 or lodging over €3,000 before they could avail of over the counter transactions. It was felt that these changes could pose major security issues for older people who are less likely to be computer literate. The financial institution came out to clarify that they would look after their "vulnerable customers, together with those elderly customers who are not comfortable using self-service channels or other technology solutions, will be assisted by branch staff to use available in branch services." However, this statement didn't advise that this meant that they would be assisted in the use of technology within their branch to carry out their business. This is an example of the banks not listening to what their customers are telling them. Time and time again in the results of this survey, it has been highlighted that older people like going to their banks to talk to familiar people about their banking needs and enjoy the social interaction. It is time that the banks listen and in some way make allowances for such individuals who have been loyal customers for decades in some cases.

3.2 Physical Accessibility/Transport

Accessibility and transport issues have always been and continue to be one of the main issues affecting rurally isolated populations. Findings of the Irish Longitudinal Study on Ageing in the Republic of Ireland were that 70% of the rural population aged 50 years and over regard their public transport as poor. In comparison, fewer than 20% of the same population feel the same in Dublin (TILDA, 2011).

In rural areas, people are dependent on the use of the car as there are few alternatives. The transport policy currently set out in Ireland is “A Sustainable Transport Future: a new transport policy for Ireland 2009-2020”. It recognises that transport is vital for the economy and that safe and comfortable travel is important. It lays out plans to improve quality of life and access to transport for all and in particular for people with reduced mobility and those who may experience isolation.

Public transport is available in certain pockets of the county such as the urban centres of Boyle and Ballaghaderreen. In other locations such as Lisacul for example, such services are in short supply and the local population need to rely on their own cars if they own one or hope that someone will give them a lift.

These issues were recurring issues throughout the research and especially noted in discussions at the focus groups held at the seminar.

3.3 Broadband

Broadband has been and continues to be a huge issue for the governments that have run our country over the past few years. Our cities have world-class internet speeds but our rural broadband rank among the worst in Europe. Since 2004, there have been four government initiatives to improve broadband. Huge improvements have come about as a result of these initiatives but major problems remain. Broadband has got faster and more areas are now able to avail of broadband, however, geographically 96% of the republic still lacks broadband coverage. Currently, only 35% of premises have broadband speeds of 10Mbps or more, and only 69% of households have broadband that is faster than 4Mbps. It is also estimated that 30% of the population live in an area not covered by commercial broadband and 17% of these live within 1km of a village.

Recently, the Irish Independent ran a piece in their paper covering broadband coverage and issues across the island of Ireland. According to this article there are currently 24,850 homes and businesses without broadband in Roscommon. Of these 19,800 are households. Commercial operators are expected to serve just 36% of the properties currently in need (DCCAIE, 2016).

When it comes to services such as broadband, rural isolation has a significant role to play in the fact that these services are not readily available. Within these areas, the population is spread out over a large area and so bringing services to these areas proves to be much harder and involves much more investment in infrastructure. Despite these increased costs, the people living in these areas have the same right to services as those living in the larger urban areas.

3.4 Internet use and Training

The internet is a powerful tool which can bring many benefits to the older population across Roscommon, from using Skype and Facebook for staying in contact with family, to banking online. However, there is conflicting research as to whether or not the internet is empowering or disempowering for older people. For example, the use of the internet in older people has been linked to reduced levels of depression and enhanced brain function and cognition in older adults (CARDI, 2012). Alternatively, older people who do not use this technology cannot get access to a full range of banking services because they are offered online. Similarly, they cannot get access to information on government benefits or services if they are provided online. Although the level of internet use among older people is rising, at least 300,000 older people in the ROI do not use the internet (CSO, 2012). European statistics (Eurostat, 2012) show that 11% of 65-74 year olds in the Republic of Ireland use the internet for online banking and this is up by 2% on figures obtained in 2006. This is in comparison to 18% amongst the same population using online banking across the UK. However, both these percentages are far below those of 65-74 year olds using online banking in other European countries such as Norway (58%) and Denmark (49%) (CARDI, 2012). In the current study, it was found that 23% of those aged 55+ use online banking which is well below the numbers being achieved in Norway and Denmark. It would be useful if the interventions being used in these countries can be studied to establish exactly what works and try to replicate these practices here in Ireland.

In June 2011, as part of the strategy for digital inclusion, the Irish government launched a grants scheme for training 40,000 people. This Benefit 3 training is mainly provided by local groups in community settings and was mainly provided free of charge and amounted to about

6 hours of training. To date, 36% of people who have availed of this training were 65 and over. This shows that when provided in the right environment and cost, older people are willing to engage with IT training. The issue of lack of training was raised a number of occasions by respondents to the survey. However, when asked if they would like training in IT, 37% of respondents actually ticked “yes”.

A case must also be made for those older people who do not wish to engage with the internet or any type of modern technology when it comes to their banking requirements. This fact must be respected by governments and businesses and they need to realise that it is necessary to provide alternative ways to access services and information for older people who want a choice of whether or not to use the internet. Otherwise, they may play a huge role in alienating this population of individuals who have a right to access these services in any form they wish.

3.5 Directory Enquiries and LoCall numbers

Directory Enquiries

It was very apparent from the results of the survey that not all older people are aware of the huge costs that are often associated with the use of ringing directory enquiries and LoCall numbers.

“The cheapest Irish telephone directory enquiry number to call from a landline is 11888 – they charge €0.10 per call plus €0.50 per minute with a minimum 59c call charge (charged by the second thereafter). The only restriction is that you can only get one number at a time – but it’s rare that you would need more than one number. The most expensive directory enquiry number from landlines is 11850 – with a 4.5 minute call costing €12.56 from a landline. A 30 second call from an Eir landline to 11888 would cost 60 cents.

Calling 11890 would cost you €3.40 and the most expensive 30 second directory enquiry call would be to 11850 – it would cost €5.58! (11888 and 11850 are run by the same company).”

¹<http://www.moneyguideireland.com>

¹ Extract taken from <http://www.moneyguideireland.com>

In one survey carried out by the Consumer's Association of Ireland, it was found that charges vary between 11811, 11890, 11888 and 11850 depending on which telecoms carrier is used to call the directory enquiry service. As part of that consumer survey, three providers were called but not one of them informed the caller of the connection cost or minimum fees. This lack of information leaves callers at an obvious disadvantage because unless they check the price of the service before calling, they will not be aware of it until the bill arrives. The cheapest option available however, is to use the internet to access the online directory which is completely free.

In researching this report, 47% of respondents reported that they were aware of the costs of calling directory enquiry numbers. However, it can be argued that it may be possible that these individuals may in fact not be aware of the full facts of the cost associated with the use of these numbers due to the complexity of the charges associated with them i.e. a set-up fee is charged and then the call is charged at a fee per minute thereafter.

LoCall numbers

Irish consumers are potentially paying up to €5 a time to phone so called "low cost" telephone numbers like those beginning **1890**, **1850**, **0818** and **0761** - even though an alternative number may also be available. Many organisations and businesses are encouraging their customers to ring their LoCall 1890, or 1850 Callsave, or 0818 National Call telephone numbers. Telephoning these numbers at local call rates cost 4.9c a minute in the daytime and 1.26c off-peak when using an Eir landline and could be considerably more when using other telecom providers or bundles/packages (www.saynoto1890.com, 2017). The information omitted however is that this cost is when using an Eir landline. **0761** is the prefix used for calling VOIP phones. VOIP stands for Voice over Internet Protocol and is effectively making telephone calls over the internet. For example, to call a 0761 number from an Eir landline, costs range from 1.34c to 9c per minute depending on the time of day with no connection fee (www.moneyguideireland.com, 2017).

3.6 Cheque Books

When it comes to the use of cheque books, predominately they are utilised by the older population who prefer their use rather than using an ATM card or using cash. The cost of using a cheque varies amongst providers but on average the cost of writing a cheque is €0.50. By writing one cheque per week, this would cost an individual €26 per year for cheques alone. When asked if they were aware of the fees associated with writing cheques, the majority of respondents confirmed that they were aware of these costs. However, 22% reported that they were unaware of the costs associated with writing a cheque. By simply using their ATM card for small transactions, older people could make savings when it comes to bank charges. For example, if an older person has a Golden Years Account they pay no fees on ATM transactions within the country of Ireland. For those that have this facility but continue to use cheques for payments, they pay a needless expense each time they write a cheque to pay for something. Huge savings could be made here if older people were informed as to the charges they incur for using each option. When asked about the planned phasing out of cheque books, 68% of those responding reported that they were aware of such plans. However, 26% or 56 people responding to this survey reported that they were unaware of such a plan. When this percentage is applied to those people living in Roscommon who are over the age of 65, this would mean that almost 2,500 people in the county are unaware of the plan to phase out cheques and the possibility that they may have to find an alternative way to pay for bills. In a recent report in the UK (Age UK, 2011), it was found that 73% of older people reported that the use of cheques is particularly important to them, with 63% of cheque users also reporting that they would find it a problem if they were no longer available to them as a payment option. Similarly, when asked in this piece of research if the planned phasing out of cheque books concern them, 114 respondents reported that it does. A real risk exists that unless an acceptable alternative is found, many older people will revert to cash payments and relying on other people to manage their finances. People could be pushed into increased dependency on others to pay their bills and access cash. Older people may also keep more cash at home increasing their vulnerability to crime.

3.7 DIRT and free services for older people

Currently some banks offer free banking services for older people. For example, Bank of Ireland offers a “Golden Years” account for over 60s that provides free banking on deposits, withdrawals and lodgements. However, during this survey it was discovered that 44% of older people were not aware of the fact that they can avail of special offers and free services for older people. This highlights the fact that financial institutions need to do a better job when it comes to highlighting the benefits and perks of other accounts that may save them money in the long run in reduced banking charges. However, at this point it must also be highlighted that 50% of respondents were aware of the fact that such free services existed and most reported that they were made aware of such services by their own bank. A lot has been done but more can be done by banks on highlighting such services.

Similarly, older people can avail of reduced DIRT, which is a tax deducted from the interest payable on savings in financial institutions. If you are aged 65 or over, or your spouse or civil partner is aged 65 or over, it may be that you are not liable for DIRT if you are exempt from income tax. By notifying your financial institution, they can calculate the interest payable without deducting DIRT. 52% of those responding advised that they were not aware of reduced DIRT tax for pensioners. Those who were aware, or 41% of respondents, expected that the main means by which they were notified was through their own bank or by word of mouth. Again, financial institutions have a role to play here in making sure that all their customers fitting this demographic are aware of such deductions available to them on DIRT.

3.8 ComReg

ComReg or the Commission for Communications Regulation is the statutory body responsible for the regulation of the electronic communications sector (telecommunications, radio communications and broadcasting transmission) and the postal sector. It is also the national regulatory authority for these sectors in accordance with EU law. The percentage of respondents reporting that they were not aware of ComReg and the service they provide was quite concerning. 134 individuals (62%) of the 216 respondents confirmed that they did not know of the service. It proves the point that more needs to be done around informing people

about the service and how it can be used to their advantage. Those people experiencing bad service or, being taken advantage of by entering into contracts that they were not aware they were entering, would have a means by which they could complain, other than to the service provider themselves. When asked if they had used the service that ComReg provide, only 5% of respondents advised that they had. That equates to less than 11 people that actually made a complaint when they had reason to do so. This highlights the point that ComReg as a service needs to be promoted amongst the general population to ensure that individuals can make complaints around issues they encounter when it comes to their telecommunications provider.

3.9 Cold Calling

Cold calling is “to make an unsolicited visit or telephone call to someone in an attempt to sell goods or services”. 50% of respondents reported that they do not receive such calls. It is important to note at this point however, that it is possible that respondents were not 100% aware what the term “cold call” meant. This became evident in the focus groups. When the term was brought up for discussion a number of participants initially answered that they do not receive such calls. However, when the term was explained the number replying that they do receive such calls increased significantly. It is believed that respondents to the survey may not have fully understood the meaning of the term and so the results may not be correct. Consequently, information needs to be provided to older people about such calls and to inform them how to overcome them.

Chapter 4

Recommendations



Recommendation 1 – Establishment of a Banking and Telecommunications Working Group (BTWG)

Action	Agencies Involved	Timeline
Action 1.1 – Devise an implementation plan to progress the recommendations		
Invite key stakeholders to participate and develop an implementation plan to progress the recommendations of the Banking and Telecommunications Working Group (BTWG).	BTWG ²	
Action 1.2 - Capacity Building		
Build the capacity of the Working Group to affect change through the provision of appropriate training for members of the group.	BTWG GRETB	
Action 1.3 - National Older People's Council		
Work with the National Older People's Council and other appropriate fora to highlight the research findings and recommendations contained therein.	BTWG	

² Main agencies in the establishment of the Banking and Telecommunications Working Group will be – Roscommon Leader Partnership, Roscommon Older Persons Council and Roscommon Citizens Information Service Ltd.

Action 1.4 - Recommendations to be fed into other relevant documents	Agencies Involved
Ensure that the findings and recommendations of the research feed into Roscommon Age Friendly Strategy through the Age Friendly Alliance (AFA).	BTWG AFA
Action 1.5 - Empower and Enable Older People to Lobby	
Develop and enhance the skills of older people so they can lobby on the issues and barriers facing them in accessing banking and telecommunication services, including supporting Social Policy development for older people in accessing Social and Civil Rights and Entitlements.	Financial Institutions (FI) BTWG

Recommendation 2 – Awareness Raising

Action	Agencies Involved	Timeline
2.1 - Promotion of Online Facilities		
Develop an information campaign to promote the benefits of using the internet amongst older people in order to help break down barriers in using online facilities.	GRETB BTWG	
2.2 - Hold an Awareness Event		
Host an awareness raising event about online banking and the benefits it can yield in order to encourage older people to engage with online facilities provided by financial institutions and to inform older people of the benefits and schemes such as DIRT, Golden Years and specific bank schemes for older people.	Financial Institutions (FI) BTWG	

Recommendation 3 – Personnel Available in Financial Institutions

Action	Agencies Involved	Timeline
3.1 - Age Friendly Financial Institutions		
Financial institutions to become age friendly in terms of having a time each day/week in which extra staff are available on the floor to help assist older people with their banking needs.	Financial Institutions (FI) BTWG	
3.2 - “Personal Touch” to be Protected		
Financial institutions are to make an effort to protect the “personal touch” that older people have come to like and expect over the decades. Social interactions in their branches should be promoted to engage older people in their services by appointing an <i>Older Person Ambassador</i> dedicated and trained to support and work with older people in their day to day banking.	Financial Institutions (FI) BTWG	
3.3 - Respect Preferred Choices of Older People		
Support the bank to be cognisant, in an equitable fashion, of the options of how to engage with customers who can’t or do not wish to use IT and whose preferred choice is face to face interaction.	Financial Institutions (FI) BTWG	

Recommendation 4 – Opening Times/Access Issues

Action	Agencies Involved	Timeline
4.1 - Expansion of Services in Financial Institutions		
Financial institutions need to look at the times in which they offer certain services within their branches to ensure that the days in which these services are available are days in which the older person is most likely to need it e.g. conduct local surveys to establish what the preferences of clients are.	Financial Institutions (FI) BTWG	
4.2 - Accessibility of Financial Institutions		
Financial institutions to ensure that all aspects of their physical landscape are accessible. This is in terms of the accessibility of the building, signage within the building, the counters available to complete business and the rooms in which business is to be complete.	Financial Institutions (FI) BTWG Roscommon Support Group (RSG) ³	

³ RSG – Roscommon Support Group for People with Disabilities.

Recommendation 5 – Broadband

Action	Agencies Involved	Timeline
5.1 - Greater Investment in Rural Broadband		
Greater investment is urgently required in most rural locations not only in the County of Roscommon but throughout the entire country of Ireland.	Department of Communications, Climate Action and Environment BTWG	

Recommendation 6 – Transport

Action	Agencies Involved	Timeline
6.1 - Interagency Collaboration		
Greater joined up thinking required in terms of interagency collaboration between government departments and agencies in order to facilitate access to services by older people.	Department of Transport, Tourism and Sport Sligo, Leitrim, Roscommon Local Links BTWG	
6.2 - Development and Expansion of Transport Services and Routes in the County		
Development of new transport services as well as expanding the frequency of other services to enable older people to access their local villages and towns. This will ensure that these individuals can access training programmes and/or provide an opportunity to access local facilities such as the library, CIS, NAS, MABS, GRETB and will promote greater dissemination of information and supports.	Sligo, Leitrim, Roscommon Local Links BTWG	

Recommendation 7 – Information Technology Training

Action	Agencies Involved	Timeline
7.1 - Advertise and Promote IT Training for Older People		
IT training to be aimed specifically at the age group 55+ to develop basic computer skills and build up confidence levels in the use of IT.	GRETB Private IT Training Providers BTWG	
7.2 - Increase the Awareness of the Benefits of IT		
Awareness campaign promoting the use of IT amongst the 55+ age group to be developed and promoted throughout the County of Roscommon.	BTWG	
Promote access to the CIB website (www.citizensinformation.ie), to ensure older people have information on their rights and entitlements.		
Increase the usage of Agri-Digital skills training.		

Recommendation 8 - Awareness of the costs of Directory Enquiries and LoCall numbers

Action	Agencies Involved	Timeline
8.1 - Awareness of costs of using Directory enquiries and LoCall numbers		
Promote an information campaign to highlight the high costs associated with using Directory Enquiries and LoCall numbers.	BTWG Active Age U3A	

Recommendation 9 – Information Provision

Action	Agencies Involved	Timeline
9.1 - Financial Institutions to Inform Older People re matters concerning them e.g. reduced DIRT		
Financial institutions to act on their social obligation to inform their customers on the full impact of the phasing out of cheques and what it will mean for the customer. This will include informing them on other options available to them as well as the cost implications both positive and negative. This would need to occur in the places frequented by older people i.e. community groups etc.	Financial Institutions BTWG Active Age	

9.2 - Home Security

Establish an awareness campaign to highlight the importance of not keeping large sums of money at home.	BTWG
	An Garda
	Siochana
	Muintir na Tire
	Active Age

Recommendation 10 – ComReg

Action	Agencies Involved	Timeline
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10.1 - Increase Awareness of ComReg

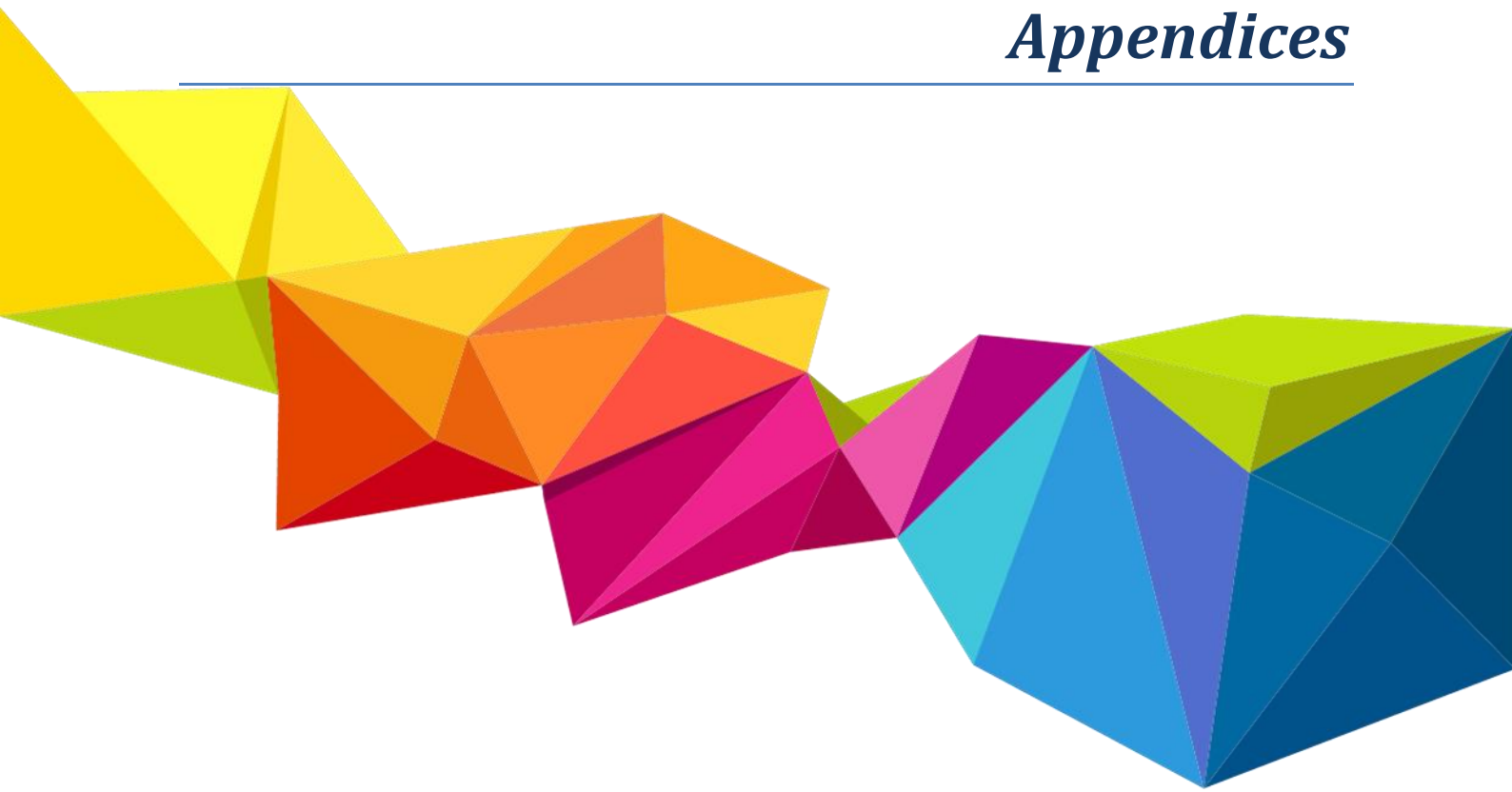
All relevant agencies need to highlight the services that ComReg provides in terms of communication providers. An awareness campaign shall be developed promoting the services that ComReg provides as well as the means by which to make complaints if necessary.	BTWG
	ComReg

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Appendices



Appendix 1

Survey

BANKING SECTION

1. a) Which of the following do you possess? Bank A/C <input type="checkbox"/> Credit Union A/C <input type="checkbox"/> Post Office A/C <input type="checkbox"/>				
b) Which of the above would you use most frequently? _____				
2. How often would you visit your Bank/Financial Institution? (Tick the most appropriate) Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other, please specify _____				
3. a) Do you have an ATM Card(Bank/Pass Card/Debit Card)? YES <input type="checkbox"/> NO <input type="checkbox"/>				
b) If yes, which of the following do you use it for? Lodgements <input type="checkbox"/> Withdrawals <input type="checkbox"/> In-Store Purchases <input type="checkbox"/> Online Purchases <input type="checkbox"/> DSP Payments/ Pension Payments <input type="checkbox"/> Checking Balance <input type="checkbox"/> Other <input type="checkbox"/>				
c) How often would you use your card? Regularly <input type="checkbox"/> Occasionally <input type="checkbox"/> Infrequently <input type="checkbox"/> Never <input type="checkbox"/>				
d) Do you have any fears or challenges with using your ATM Card? YES <input type="checkbox"/> NO <input type="checkbox"/>				
If yes, are any of them associated with? Security <input type="checkbox"/> Difficulty remembering your Pin number <input type="checkbox"/> Difficulty using the machine <input type="checkbox"/> Difficulty seeing the screen <input type="checkbox"/> Other, please Specify _____				
4. a) Are you aware of Online Banking? YES <input type="checkbox"/> NO <input type="checkbox"/>				
b) Do you use Online Banking? YES <input type="checkbox"/> NO <input type="checkbox"/>				
c) If No, why not? _____				
5. a) Are you aware of Telephone Banking? YES <input type="checkbox"/> NO <input type="checkbox"/>				
b) Do you use Telephone Banking? YES <input type="checkbox"/> NO <input type="checkbox"/>				
c) If No, why not? _____				
6. On a scale of 1 to 5 how would you rank your satisfaction levels with your bank in terms of their ability to meet your banking requirements? (Please circle the most appropriate)				
Very Dissatisfied	Dissatisfied	Neither Satisfied nor Dissatisfied	Satisfied	Very Satisfied

7. Do you experience any of the following barriers in your dealing with your Bank? (Tick as appropriate) Location <input type="checkbox"/> Privacy <input type="checkbox"/> Physical Access <input type="checkbox"/> Opening Hours <input type="checkbox"/> Disability Access <input type="checkbox"/> Self Service Machines <input type="checkbox"/> Waiting Times <input type="checkbox"/> Security <input type="checkbox"/> Staff Attitude <input type="checkbox"/> Staff Helpfulness <input type="checkbox"/> Other, please specify _____	
8. Can you give 1 suggestion as to how banking institutions could improve services for older people? _____ _____	
9. a) Do you own any of the following? Personal Computer <input type="checkbox"/> Laptop <input type="checkbox"/> Tablet <input type="checkbox"/> Smart Phone <input type="checkbox"/> b) Do you use any of these devices to do your Banking? YES <input type="checkbox"/> NO <input type="checkbox"/> c) If No, is it for any of the following reasons? Need Training <input type="checkbox"/> No Broadband <input type="checkbox"/> Affordability <input type="checkbox"/> Security Issues <input type="checkbox"/> Other, please specify _____	
10. Would you consider using a computer in a public place such as a library to do your banking? YES <input type="checkbox"/> NO <input type="checkbox"/> If No, why not? _____	
11. a) Are you aware of the fees associated with cheques? YES <input type="checkbox"/> NO <input type="checkbox"/> b) Are you aware that it is planned to phase out cheque books? YES <input type="checkbox"/> NO <input type="checkbox"/> c) Does the phasing out of cheque books cause you concern? YES <input type="checkbox"/> NO <input type="checkbox"/> If yes, please elaborate _____	
12. a) Are you aware that some banks offer special &/or free services for Older People? YES <input type="checkbox"/> NO <input type="checkbox"/> b) If yes, how did you become aware of this facility? _____	
13. a) Are you aware of reduced DIRT tax for Pensioners? YES <input type="checkbox"/> NO <input type="checkbox"/> b) If yes, how did you become aware of this facility? _____	
14. Do you have any specific issues with regard to your banking experience you would like to raise that have not been covered in the previous questions? _____	

TELECOMMUNICATIONS SECTION

1. a) Do you have a landline telephone?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	Who is your service provider? _____	
b) Do you have a mobile phone?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	Who is your service provider? _____	
c) Do you have internet?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	Who is your service provider? _____	
2. Are you Bill-Pay or Pay as you Go? Bill-Pay <input type="checkbox"/> Pay as you Go <input type="checkbox"/>				
3. On a scale of 1 to 5 how would you rank your satisfaction levels with your telecommunications provider in terms of their ability to meet your needs? Please circle the most appropriate.				
Very Dissatisfied	Dissatisfied	Neither Satisfied nor Dissatisfied	Satisfied	Very Satisfied
4. Please suggest how the service might be improved? _____				
5. a) Do you get Cold Calls? YES <input type="checkbox"/> NO <input type="checkbox"/>				
b) If yes, is the receiving of cold calls an issue of concern for you? YES <input type="checkbox"/> NO <input type="checkbox"/>				
6. a) Have you ever had reason to make a complaint about your Telecom Provider? YES <input type="checkbox"/> NO <input type="checkbox"/>				
b) Did you complain? YES <input type="checkbox"/> NO <input type="checkbox"/>				
If yes, on a scale of 1 to 5 how would you rank your satisfaction levels with the outcome of the complaint? Please circle the most appropriate.				
Very Dissatisfied	Dissatisfied	Neither Satisfied nor Dissatisfied	Satisfied	Very Satisfied
7.a) Are you aware of ComReg and the service they provide? YES <input type="checkbox"/> NO <input type="checkbox"/>				
b) If yes, how did you become aware of this facility? _____				
c) Have you ever used ComReg? YES <input type="checkbox"/> NO <input type="checkbox"/>				
If yes, on a scale of 1 to 5 how would you rank your satisfaction levels with the outcome of the complaint? Please circle the most appropriate.				
Very Dissatisfied	Dissatisfied	Neither Satisfied or Dissatisfied	Satisfied	Very Satisfied
8. a) Are you aware of the cost of using 1890 & 1850 numbers? YES <input type="checkbox"/> NO <input type="checkbox"/>				
b) Have you had reason recently to use any of these numbers? YES <input type="checkbox"/> NO <input type="checkbox"/>				
c) Are you aware of ways to find alternative numbers to 1890 and 1850 numbers? YES <input type="checkbox"/> NO <input type="checkbox"/>				

9. Are you aware of the Terms and Conditions which apply to your telecommunications service? YES <input type="checkbox"/> NO <input type="checkbox"/>
10. a) Do you have a copy of your phone/mobile/broadband contract and Terms and Conditions? YES <input type="checkbox"/> NO <input type="checkbox"/>
b) Thinking about the contract, how do you think it could be improved? More Clarity <input type="checkbox"/> Less Jargon <input type="checkbox"/> Font Size <input type="checkbox"/> Colour <input type="checkbox"/> Plain Language <input type="checkbox"/> Other, please specify _____
11. Do you have any specific issues with regard to your telecommunications experience you would like to raise that have not been covered in the previous questions?

OTHER INFORMATION

A. i) Would you consider taking part in basic appropriate IT Training?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
ii) Would you consider attending a seminar on Banking & Telecommunications?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
iii) If you would like to attend the training & or seminar, could you please allow us permission to record your name and phone number to allow us contact you re same.		
Yes I give permission for my details to be recorded & stored (please tick): <input type="checkbox"/>		
Name: _____ Phone Number: _____		
E-mail: _____		
B. Female <input type="checkbox"/> Male <input type="checkbox"/>		
C. Age: 18- 44 years <input type="checkbox"/> 45-54 years <input type="checkbox"/> 55-64years <input type="checkbox"/> 65years + <input type="checkbox"/>		

Thank you for taking part in this survey



Roscommon LEADER Partnership Company is delivering the SICAP programme on behalf of Roscommon Local Community Development Committee, which is a committee of Roscommon County Council.
The Social Inclusion and Community Activation Programme (SICAP) 2015-2017 is funded by the Irish Government and co-funded by the European Social Fund and includes a special allocation under the Youth Employment Initiative.

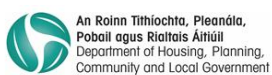
Appendix 2

Probing Questions asked at Focus Groups

What is your biggest concern relating to your day to day banking?

What would need to happen for you to feel comfortable/more comfortable using online and/or telephone banking?

Have any of you experienced difficulties with your broadband/telephone contract?



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