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Title	The impact of technology on the lives of older people: an exploration of the views of volunteers from the Westgate Foundation
Authors	O'Sullivan, Bernard
Publication date	2018-05-04
Original Citation	O'Sullivan, B. (2018) The impact of technology on the lives of older people: an exploration of the views of volunteers from the Westgate Foundation. Cork: Community-Academic Research Links, University College Cork.
Type of publication	Report
Link to publisher's version	https://www.ucc.ie/en/scishop/rr/
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Download date	2026-11-04 21:08:55
Item downloaded from	https://hdl.handle.net/10468/9178

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Coláiste na hOllscoile Corcaigh

The Impact of Technology on the Lives of Older People: An Exploration of the Views of Volunteers from the Westgate Foundation

Bernard O'Sullivan

CARL Research Project
in collaboration with
The Westgate Foundation



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Date completed:	May 4th 2018

What is Community-Academic Research Links?

Community Academic Research Links (CARL) is a service provided by research institutes for the Civil Society Organisations (CSOs) in their region which can be grassroots groups, single-issue temporary groups, but also well-structured organisations. Research for the CSOs is carried out free of financial cost as much as possible.

CARL seeks to:

- provide civil society with knowledge and skills through research and education;
- provide their services on an affordable basis;
- promote and support public access to and influence on science and technology;
- create equitable and supportive partnerships with civil society organisations;
- enhance understanding among policymakers and education and research institutions of the research and education needs of civil society, and
- enhance the transferrable skills and knowledge of students, community representatives and researchers (www.livingknowledge.org).

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Why is this report on the web?

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How do I reference this report?

Author (year) Project Title, [online], School of Applied Social Studies, Community-Academic Research Links/University College Cork, Available from: http://www.ucc.ie/en/scishop/completed/ [Accessed on: date].

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The UCC CARL website has further information on the background and operation of the Community-Academic Research Links at University College Cork, Ireland. http://carl.ucc.ie

CARL is part of an international network of Science Shops. You can read more about this vibrant community and its activities on this website: http://www.scienceshops.org

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Abstract

The topic for this Research was prompted by the findings of previous research carried out by the UCC CARL (Community Academic Research Links) project which recommended some key areas for further research, of which 'Technology and the Elderly' was one. Following the success of the CARL project's use of research volunteers from the Westgate Foundation in Ballincollig, a similar research group was used to interrogate this particular topic (University College Cork, 2017).

'Westgate Foundation is a community based organisation providing an integrated range of services for older people including daycare, community catering, sheltered housing, transport, social and active retired club, social work and counselling (www.westgatefoundation,ie, 2017).

Westgate's broad cross section of users represent the high degree of heterogeneity that exist within this age group and therefore includes those who have had experience of using technology in their working or personal lives and those who have had none. This research explored the impact of, level of engagement with, the usefulness, advantages and obstacles presented by technology as we age.

Acknowledgements

I am very grateful to all of the staff members from the School of Applied Social Studies who taught and supported me throughout my four-year journey in Social Work Studies at UCC. Special thanks to my supervisor Lydia Sapouna, for her invaluable advice, patience, guidance and support.

This research would not have been possible without the cooperation and support of the generous staff of the Westgate Foundation, Ballincollig. I especially mention Aisling Murphy, who encouraged and advised me throughout the entire process.

Thank you to my friends and family for their great support and understanding over the last four years especially to Aaron and Carol.

Finally, I want to sincerely thank and acknowledge the wonderful participants in my research – the volunteers from the Westgate Foundation. Thank you for sharing your ideas, your thoughts, your life experiences and your wisdom with me.

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Chapter One: Introduction

1.1 Introduction to the Study

This chapter provides an introduction and background to the study including details of the title of the study, the rationale, the aims, objectives and research questions and the theoretical perspective used.

1.2 Title of the Study

The title of this study is: 'The Impact of Technology on the Lives of Older People'.

1.3 Background to the Study

Technology is ever present in our everyday activities – from making a phone call and sending a text message to accessing our bank accounts, booking a flight, navigating smart TV and using internet fora to communicate with others. It is associated with being a positive thing in that we are told that these advances help us to be more efficient, to access more information, to be faster in our actions and to make life easier. However, as more and more advances are made, there is a new thinking that online activity is taking over our lives, that it can waste time, that it is too invasive and too difficult to navigate and can exclude those who do not understand, thereby causing additional stress and impacting health and quality of life (Dunning, 2005). This study will concentrate on the older person's experience of technology.

Statistics from the Central Statistics Office show an increase in longer life expectancy. People now are simply living longer lives and by 2046 the number of over 65s at 1.4 million will actually outnumber those from new-born to 14 years of age (CSO, 2017). There has also been an improvement in the education and health of the 'older generation' of the 21st century and a noticeable desire amongst these to live independent and contributing lives for longer (ibid).

Ageing has in fact become a whole new 'buzzword', with advice and recommendations from every corner on 'positive ageing', and 'healthy ageing'. The first National Goal of Ireland's

National Positive Ageing Strategy, 2013 promotes access to lifelong learning opportunities in 'a world of constant change and development' (Department of Health, 2013) but also identifies new challenges which may form barriers to learning as we age, such as difficulties with accessing information, transport and possibly health problems.

> *'Ireland will be a society for all ages that celebrates and prepares properly for individual and population ageing. It will enable and support all ages and older people to enjoy physical and mental health and wellbeing to their full potential. It will promote and respect older people's engagement in economic, social, cultural, community and family life, and foster better solidarity between generations. It will be a society in which the equality, independence, participation, care, self-fulfilment and dignity of older people are pursued at all times'* (Department of Health. 2013).

With this, the vision statement of the National Positive Ageing Strategy (2013) in mind, I engaged collaboratively with a number of voluntary participants from the Westgate Foundation to explore their understanding, views and experiences of the impact of technology on their everyday lives.

1.4 Rationale

This research was undertaken in collaboration with the Westgate Foundation and the UCC Community Action Research Links (CARL) Project. The Westgate Foundation, situated in Ballincollig, Co. Cork was established in 1985 and provides services to senior citizens (over 60 years old) in Ballincollig. It seeks to both empower older people by providing a wide range of services such as social activities and counselling services, a day-care centre, independent living houses. Results of research carried out by the CARL project may also influence policy (www.westgatefoundation.ie, 2018).

In 2016, a new Postgraduate module for UCC PhD students entitled 'Community Based Participatory Research (CBPR)' was introduced with the aim of creating links between University College, Cork (UCC) and various community groups. Seven themes emerged after the collaborative work from this process included one on 'the barriers presented by

technology'. On further consultation with representatives from all of the agencies, the title of this project 'Exploring the impact of Technology on the Lives of Older People' was decided.

1.5 Aims, Objectives and Research Questions

1.5.1 Aims:

- The aim of this research study is to explore the impact of technology on the lives of older people based on the experiences and the views of voluntary participants from the Westgate Foundation, Ballincollig. By facilitating focus group meetings and semi-structured individual interviews with a group of volunteers, the common themes emerging will achieve this aim.

1.5.2 Objectives:

- To collect data from the participants, in this case the volunteers from the Westgate Foundation using semi-structured group and individual interviews in order to ascertain their current perspectives.
- To undertake a review of current policy and literature around technology and the ageing in order to reveal evidence on existing trends and belief systems around this social group and technology.
- To collate and analyse the data collected in order to lead to a discussion of findings and recommendations for future research, which may influence change at both the Westgate Foundation and further afield to policy change at government level.

1.5.3 Research Questions:

- In what way do the participants understand and experience technology in their everyday lives?
- Are current technologies meeting or missing the needs of the volunteer group?
- What is the volunteer group's level of interest in technological advancements?
- What is the current level of engagement and commonality of activity with the volunteer group and what barriers to engagement with technology can be identified?

- What privacy and security concerns does the group have about technology? In particular do they have concerns that an online footprint will expose them to elder abuse and online fraud?

1.6 Theoretical Perspective

The Ecological Model was useful when considering a theoretical viewpoint regarding this research with this community. Uri Bronfenbrenner first developed this model and he believed that a person's development was affected by everything in their surrounding environment. All aspects of an individual's life influences their behaviour (Bronfenbrenner, U. 1979). This is a system that everybody has, regardless of their profession and circumstance and it provides a good insight into an individual's behaviour and attitudes in a home and work setting (ibid). Considering that the Westgate participants were all of a similar age group and part of a shared community, this may influence a common experience of technology in their lives. The methodology during the research was conducted using an interpretivist lens which supports the fact that individuals may experience the same reality in very different ways and in the case of the volunteers from the Westgate Foundation, allowed a freedom to both researcher and participants.

1.7 Chapter Overview

Chapter Two of this dissertation will focus on the methodology used in conducting this study. **Chapter Three** introduces secondary research in the form of a literature review. **Chapter Four** examines the findings and resulting themes that emerged from the primary research conducted through three focus group meetings and one to one interviews with eight volunteers. **Chapter Five** presents recommendations and a reflection.

1.8 Conclusion

This chapter is an introduction to the action research study 'The Impact of Technology on the Lives of Older People'. A brief background to and rationale for the study are provided, as well as outlining aims, objectives and research questions. A theoretical perspective is also described.

Chapter Two: Methodology

2.1 Introduction

The aim of 'Exploring the Impact of Technology on the lives of Older People' is to ascertain whether a selected focus group of older people feel that technologies used in their everyday lives are helping or hindering them as they go about their daily tasks and interactions. The group was constructed of volunteer participants from the Westgate Foundation in Ballincollig who generously gave of their time for the benefit of this research. The outcomes from 'Exploring the impact of Technology on the Lives of Older People' were not predictable in advance. The focus group for the three group meetings came from a cross section of twelve people from all walks of life and varied life experiences and a further eight people opted to have an individual consultation or interview on the topic. I had anticipated that there would be a high degree of subjectivity in response to the research questions and that there would not necessarily be absolute agreement or disagreement or commonality emerging. I predicted also that trends and patterns might emerge, due to the largely common age profile and some common living circumstances of the participants. This chapter will highlight the research methods used to construct an academic piece of work such as this. I will also examine the use of the qualitative research model as the most appropriate research method for a participatory and collaborative piece as well as visiting the use of both primary and secondary research methods used. Social work students are always encouraged to use a theoretical lens in our work and this will also be examined in this section of this study.

2.2 Qualitative Research

I found that the use of the qualitative research model was the best fit for this particular type of research as it allows for interpretation in the analysis of people and their experiences. (Carey, 2009; Carey, 2012) and uses non-absolute methods such as semi-structured interviews and group discussions.

I also hoped to gain more insight into the behaviour and experiences of this particular social group as according to Carey (ibid), qualitative research allows deep exploration into the experiences, behaviours and attitudes of groups of people (ibid). This human focused, holistic

approach also allows for interpretation and a consideration of the actions and emotions of individuals (Shaw and Gould, 2000).

This topic is an example where the outcome may be open-ended and interpreted by the views and experiences of the participants.

Convenience sampling where the group are selected or approached on the basis of easy and convenient access for the researcher was used, as the questions were posed of a very specific group i.e. elderly people from the Westgate Foundation.

2.2.1 Primary Research

I used the 'interview method', firstly in a group context and then as 'one to one' engagement. Interviews can create a very accessible environment for participants and, according to Whittaker (2012) have a good outcome when the values, beliefs and attitudes of the interviewee are the focus (Whittaker, A. 2012). Previous researchers at the Westgate Foundation found that this approach suited this particular social group as it provided a stimulating new task for them and they were responsive to the social aspect of group discussions and enjoyed the consultative process (McManamon, 2017).

Having initially proposed the use of a written questionnaire, I subsequently decided against it, choosing instead to concentrate on the group and individual discussions. I examined the work of previous researchers, which showed that there was little engagement with written questionnaires from this particular community (ibid). Even though my questionnaire (included in Appendices) asked for a little more than 'Yes' or 'No' answers, I concluded that the qualitative data I would collect from the verbal methods would be far more useful to my research.

The Westgate Foundation selected a focus group of 12 people to participate in several group discussions to be led by me, to ascertain their views on the topic in general and thereby form the questions and directions for the one to one research. Previous research at the Westgate Foundation considered this number of participants to be a

manageable and responsive group size in this context. One to one interviews were then conducted with 8 individual volunteers for more detailed responses.

At the initial group gathering, all participants were provided with verbal information on the research topic and the level of their involvement. Their written consent was requested for their participation and they were assured that their responses were anonymous, that they could disengage at any time if they felt uncomfortable and that their presence and honesty was welcome and valued. They were also offered a full written transcription of their recorded interview. The Westgate Foundation Social Worker was also ready to accompany any volunteer during their interview if they felt uncomfortable.

In both group and one to one discussions, I guided the process by using a semi-structured approach, allowing space for expansion if needed and used a conversational style, which I felt would suit the participants and would have the added advantage of providing a social setting for addressing their needs.

I recorded the majority of my interviews as, despite the disadvantage of transcription time (Whittaker, 2012); the advantage of having the undiluted attention and engagement of the interviewer with the interviewee and the security in back up was worth it. In this social setting, it also allowed for a more personable approach.

Open questioning at the outset of the interviews encouraged dialogue immediately. Dependent on the responses and level of engagement with the process, I introduced more probing questions that motivated more detailed answers. Direct questions tended to change the pace immediately and curtailed the speaker going ‘off on a tangent’.

This method allowed for a very personal hand on approach with the volunteers. Many digressions did happen, but these were of great benefit to me as researcher as they offered insights into the way that these participants felt about the world of technology in general and also understanding into how they saw themselves in this world, which was useful from a sociological point of view.

'Narrative interviewing privileges subjectivity and the position of the narrator, while at the same time offering an appreciation of the social world from which narrations are drawn' (King and Horrocks, 2010).

2.2.2 Secondary Research

To ensure that the best possible foundations were laid while conducting this research, I sourced literature that presents itself on the subject of 'Exploring the Impact of Technology on the lives of Older People', concentrating on those who viewed the subject from a sociological point of view. Academic Books, journals and documents were consulted, the full detail which is discussed in the literature review section of this dissertation. I also consulted available policy on technology and the ageing in both Ireland and the United Kingdom

2.3 Theoretical Approach

Because this research demanded personal interactions and the examination of people's own experiences, the researcher used an interpretivist approach. Interpretivists understand that people are unique individuals and will experience and understand the same 'objective reality' in very different ways.

Shaw et. al (2001) espouse that the interpretivist approach also ensures that each participant feels that they have a control over and a vested interest in the research process as well as in the aims and objectives that this research is trying to achieve. This type of inclusion will empower the participants and ensure that any recommendations or changes ensuing from the research will be representative of their interests (Shaw and Gould, 2001).

In agreement with Carey (2009), an interpretivist approach also gave the researcher the freedom to look at varying perspectives on the topic, many of which were raised by the participants themselves. It meant that the participants were not curtailed in their narratives, but encouraged to speak in 'free flow' as they seemed to enjoy and benefit from that process, while guiding them back to the topic in hand where necessary (ibid).

2.4 Ethical Considerations

This research topic endeavoured to tease out both the positive benefits and the fears and apprehensions that older people have regarding technology and their engagement with it. As this research was carried out through University College Cork in conjunction with the Westgate Foundation and the CARL project, the ethical guidelines espoused by these organisations were adhered to at all times (e.g. all information gathered during this process must be protected at all times and it falls to the person gathering the data to ensure its safety.) An individual's personal information must be filed separately from the data they provide and this promotes good working practice while undertaking research as well as ensuring the security of individual's personal details (Whittaker, 2012). Hard copies of any data must be kept in different locations to each other and computerised data must always be protected by passwords (Whittaker, 2012). Prior consent regarding the retention of the audio data was sought for archival purposes.

As social work students in the last semester of our degree course, we are obliged to refer to the 'Code of Professional Conduct and Ethics' for social workers mandated by CORU, the regulator for health and social care professionals (www.coru.ie, 2018). With integrity at the centre of all that we strive towards and in our efforts to portray competence as professionals, it is vital to emphasise respect for the individual and assurance of confidentiality when undertaking research in pursuit of social justice (ibid).

2.5 Limitations

There were some limitations in conducting this research. Firstly, the focus group were all involved in the same community of the Westgate Foundation. This made for very easy access to the participants for the researcher, but it is fair to say that, while interaction with each other on the topic was encouraged during the focus group meetings, it may have resulted in cross influence in opinions on the subject. Had the participants not met or known each other at all, there may have been more disparity and varied responses.

It is also fair to say that the participants in my research, while from a demographic of a certain age group of people are also those who have active engagement with their community by the very fact that they participate in the services of Westgate Foundation and that they

volunteered for this research. It would be interesting to have experienced an interview with an unwilling participant or somebody who had to be coaxed, was very fearful of the topic and somebody who is not as active in their community. A wider group would certainly have given more broad representation, but this was not possible.

2.6 Conclusion

This chapter discussed the research methods used to conduct this study. The Primary research explored the participants' views and experiences of Technology in their lives while the Secondary research provided literature and policy on the topic. Limitations to the research methodology are acknowledged. At all times, the UCC Carl project, CORU and Westgate Foundation codes of ethics guided the way. Chapter Three will outline a review on the Literature including the theories and the Policy available on the topic.

Chapter Three: Literature Review

3.1 Introduction

As this topic is focused on human behaviour, interactions and relationships, I chose the lens of a theoretical functionalist to examine five social theories relevant to this subject. This type of theorist accesses and analyses all of the systems that work together like cogs in a wheel to maintain balance in our communities and is an effective place from which to interrogate the attitudes and behaviours underpinning the older generation's engagement with technology or not. Just like every stage of a person's life, ageing presents its own physical, cognitive and social challenges. Examining how the older generation deals with change, challenges and new experiences in their senior years in general may shed some light on their attitudes to technology. Crosnoe and Elder (2002) tell us that people who keep and maintain an active lifestyle adjust well to ageing, but not everybody has these resources. Factors such as lack of funding, frame of mind and physical and mental disability will impact on someone's capability to do this (ibid). Technology is ever evolving and advancing and is a necessary part of modern life, but it doesn't wait for anyone nor does it consider its effects on the community or individual (Crosnoe and Elder, 2002).

3.2 Theoretical Perspectives

Below I explore five different theories regarding older people and their way of being in the world. Some of these will shed some light on the outcomes of my research and the attitudes presented by some of the participants in the research.

Disengagement Theory suggests that as a person grows older, they will naturally disengage from society. There are many points set out by this theory, one of which is an increase in awareness of their own mortality as people age. As the person feels their mental and physical selves decline through the ageing process, they naturally withdraw from society. Another aspect to the disengagement theory is that in their later years, people no longer feel pressure to conform to societal norms so they do not participate in anything that does not interest them or anything that they feel too much of a burden despite it being popular and deemed

necessary (Cumming and Henry, 1961). Through this theory it is also thought that men and women view ageing differently, possibly due to the roles they played previously. Cumming and Henry (1961) say that if a woman had been more focused on getting married and having a family in their earlier life and a man was more focused on earnings and employment in his youth, these people will withdraw from society when they lose these previously held ideals and would prefer to disengage from society rather than change direction or challenge themselves to learn something new (ibid). This aspect of the theory shouted loud from my own research, in particular in relation to online banking, using cash machines in a bank or being forced to use the self-service checkout at a supermarket. The participants said that they would rather stay home and keep their money in cheques or cash at home than be forced to use a machine for shopping or banking.

Also relevant is Continuity Theory, which believes that the older person does not change their way of life as they grow older at all. Lifestyles and behaviours are kept constant and interpersonal relationships, structures and beliefs are maintained as people grow older. In considering the continuity theory, Atchley (1989) espouses that the older person maintains a social balance and stability by formulating decisions based on the role they developed throughout their life and by continuing on in the same vein as they age (Atchley, 1989). In agreement with this, almost every one of the volunteers interviewed for my research held the opinion that they had their lives lived, that they had done enough and they do not have the interest in forcing themselves to learn this new skill. They want to continue on living the same way that they always did without 'complication' matters by learning new things. Also relevant was the number who said that they had family members to help them with technological challenges and so were being enabled in not learning this new skill.

Modernisation and Individualisation Theory contends that the reason that older people are losing authority and influence in society is because of individualisation and modernisation. Older people are naturally replaced by the younger and fitter members of the community, thus leading to the exclusion of the once empowered older person. Cowgill and Holmes (1972) say that while the older generations had strong social bonds, a sense of civic responsibility and were encouraged to care for older family members as well as those in the wider community as part of a natural circle of life, the growth in individualisation with people only interested in themselves has led to the loss of the older ways that once bound a

community (Cowgill and Holmes, 1972). As family members take up employment away from the home, Modernisation Theory shows the family becoming fragmented and the older person's role or power in that family unit becoming displaced and diminished through over-reliance on family members and services and they may feel or be seen as a burden (ibid). The participants in my research are all members of a community group in their town and volunteered much information on how the world has changed and how they often feel overlooked, marginalised and their needs not considered in technological advancements, so modernisation theory is relevant here.

Exchange Theory is a relevant theory to be considered for this research as it suggests that as people grow older and witness their social circle diminish through illness and death, they rely on the assistance of their support network more and more. As they age, they must submit to the will of this network to maintain these on-going supports, as there are fewer ways to enlist or compel the assistance of others. Dowd (1975) suggests that the only way that these people could avoid this scenario is if they have an inheritance that will maintain these supports regardless of the older person's age. This theory has been criticised in some circles as it suggests that people are calculating and manipulating to their own end i.e. that the older person will engage in child minding etc. to extrapolate future assistance, thus devaluing their family and friendship relationships (Dowd, 1975). There was no evidence from my research to suggest that the focus group of volunteers felt that they didn't have anyone to help them. In fact, to the contrary, they admitted to being lazy in the area of technology because they had a son or daughter to help them with anything they needed to do.

Gerotransendence theory is an interesting concept developed by Lars Tronstam (2005), a Swedish sociologist who says that, as people grow old they no longer hold on to vehement stances they held when they were younger and naturally become more understanding of others. Through the ageing process, they become less self-centred and feel more at peace with the world. He observes that old age can bring wisdom, an increase in tolerance, a release of conflict and a development of a 'softer' view of right and wrong. He admits that this is not always the case and that others might feel isolated and ignored as they reach this stage in their lives and may struggle to live with and overcome what they perceive to be their own life's failings (Tornstam, L. 2005). In the group of volunteers, I observed some evidence of

this ‘softening’ in particular to their willingness to accept changes in the world even though they found change difficult.

3.3 Ageing and Learning New Skills

The age-related biological, psychological and social changes do need to be considered when assessing the impact of technology on the older generation. In ‘Technology and the Challenge of Ageing’, Andrew Sixsmith (2013) is critical of what he calls ‘ageist assumptions’ turning into Information and Communications Technology agendas and suggests that there is an over emphasis in research and development on the sick and disabled in this age group. This is at sharp odds with the findings of his survey where the majority of seniors reporting very good or excellent health (Sixsmith, A. 2013).

This research also proposes to explore the motivation behind an older person’s engagement with technology and conclude whether the strength of their motivation has an impact on their success in its use. Some will have a specific purpose in needing to engage i.e. a security issue where they need to wear and operate a personal alarm or perhaps a relative or loved one living abroad where communication is otherwise limited. There can also be various experiences in life, which gives an older person more or less confidence in this arena. There may be declining cognitive abilities impinging on a person’s ability to learn new tasks, but there is possibly more free time to engage. Some older people happily use the same technology such as a radio to listen to the news for years without knowing, caring or delving into other functions of the device (Hermann, Soraghan and Boyle, 2018).

As technology is ever moving and evolving, the research also begs the question if it is possible for an older person to keep up with the pace of technology to manage their day-to-day online interactions without having to upgrade their knowledge every time a new software upgrade comes along.

Another thing to be considered is what can be called the ‘knowledge gap’ or ‘digital divide’ between the generations, which could be for a number of reasons including that the younger generation have grown up with the language of technology - technological jargon and

symbols and usage models and have assimilated these into their lives in ways that the older generation find inaccessible and difficult (Paul and Stegbauer, 2017).

3.4 Social Implications of a Digital Era

Technological advances in the world can have a negative effect on older people because of social isolation, which seems to be the biggest problem. Because so much information about public services is now kept online, older people find it hard to access. According to the Chief Executive of the Royal Voluntary Service, David McCullough, loneliness which can lead to depression and early onset of dementia has a far more negative affect on older people than ill-health and he is critical that funds invested in developments to help elderly people live independently is actually curtailing their interactions with real people, which is just adding to the loneliness problem. Automatic payments of pensions and benefits can increase isolation as pensioners no longer need to visit the Post Office. 'So that sense of 'if only we could get everyone web-enabled they could order convenience meals from Tesco', is missing the point' (Beckford, 2018).

Conversely, other studies have shown that, after engaging with technology, loneliness decreases and cognitive abilities are said to be sharper after playing certain computer games for example (Anon, 2017). Justin Moran, head of advocacy and communications with Age Action said rather than Internet access being a luxury in Ireland today, it has become a necessity for everybody, especially for those living in rural areas. He cites poor rural broadband as a major factor for the lack of engagement in technology for the older person, as they may have to wait a long time to see an email being sent whereas those living with a good broadband service can see the fruits of their labour working immediately. He also agrees that Internet access and engagement with technology is a very good way for the older person to keep in touch with family and friends via SKYPE, Facebook and other messenger applications thus reducing isolation (Age Action, 2016). This point is in agreement with a study carried out by 'Age Watch' in 2015 where it was agreed that affordable education regarding technology for the older members of the community, particularly in rural areas would be of great benefit to those involved (helpage.org, 2018). Mr. Morgan also makes the point that during the recent bout of bad weather, all updates from the weather and news

provider included an instruction to refer to the social media Twitter or Facebook pages for further news. References to Twitter and Facebook are of no use to those who do not have a smart phone, computer or tablet or who don't know how to use such technologies (ibid). On Sunday 8th April 2018, it was reported that Sean Moynihan, the CEO of 'ALONE' is to compile a report on loneliness and isolation in Ireland on behalf of the Government (The Irish Times, 2018). It will be interesting to note if the plight of older people, viewed through the lens of how technology can contribute to both inclusion and isolation will be considered in this research.

In the same vein, Bank Of Ireland announced that by the end of 2017 they would no longer be accepting cash or coin as they implement a new 'digital strategy' which entails a new 'advice and self-service' regime. This new service does away with cash counters and customer / bank teller transactions. Approximately 40% of the entire 250 strong BOI branches will be cash-free where customers will lodge and withdraw their money via 'self-service' machines. Bank clients will no longer be able to avail of a foreign exchange or coin services without pre-ordering and a limit of €1,300 will be set as a maximum withdrawal (www.irishtimes.com, 2018). Research carried out by the Centre of Ageing Research and Development in Ireland tells us that just over 10% of people in Ireland between the ages of 65 and 74 used online banking services (Cardi.ie 2017). Disengagement with technology, online banking and simply not being able to use the 'self-service' machine in the bank could lead to the older person sharing their personal banking details with a family member or neighbour (www.ageaction.ie, 2018). Considering that only 10% of individuals in the 65 -74 age bracket engage in online banking one could extrapolate that, with BOI's new 'self-service' system, the other 90% of older people who have this new system are now open to some form of financial abuse. Financial abuse was the third most common form of abuse among substantiated cases in Ireland in 2008 and 2009 (HSE, 2011). 'It was reported that the prevalence of financial abuse in Ireland was 1.3%, translating to an estimated prevalence of over 6,000 cases of financial abuse within the older population' (Naughton et al., 2010).

David McCullough Chief Executive of RVS (Royal Voluntary Service) a UK based charity that assists older people espouses that it is difficult for the older individual who is not 'tech savvy' to get information regarding public services like bus timetables or seminars in the

local library as such information is now only available online. As an older persons pension payment becomes automated, there is less need for their weekly visit to the post office and they stay at home which can contribute to loneliness (Youtube, 2018). He adds that current new systems envisaged assisting the older person in their old age such as 'telehealth', a self-monitoring health aid that can digitally transmit medical information to their GP and save the patient from leaving the home, adds to the isolation the individual may feel (ibid). Considering this line of thought coupled with online cashless banking one would wonder if technologies are adding to the social isolation of the senior members of our communities.

3.5 Policy

It is useful to examine available policy on technology in both Ireland and the United Kingdom in order to ascertain how our governments are currently viewing this important topic.

3.5.1 Policy on Technology in Republic Of Ireland

A policy document published by the Irish Government in 2009 entitled 'Technology Actions to Support the Smart Economy' indicated a 'lack of awareness' of the potential benefits that technology can provide among those Irish citizens who do not engage with technology or the internet. The document highlighted the huge benefits of technology especially to older people and recommended learning how to use such technologies (Department of Communications, Energy and Natural Resources, 2012). A grant scheme for training was launched in 2011 called 'BenefitIT 3' with the hope that 40,000 people eventually participating in this process. The training or in some cases 'up-skilling' is mostly facilitated by local groups in communities for approximately six hours training over a set number of weeks. 36% of the people who initially took up this scheme were 65 years of age and older. The maximum charge for this service is €20, but free to those who qualify depending on their circumstances (ibid). Recent comments from Justin Moran head of advocacy and communications with Age Action indicate that there are now long waiting lists for this training and waiting times of up to six months (Age Action, 2016). Other Government supported initiatives stemming from the private sector are such as Google / Age Action 'Silver

Surfers' which encourages older people to engage with technology and where annual awards are made under the categories of 'Hobbies on the Net', 'IT Enthusiast', 'Getting Started IT' awards to name but a few (ibid).

3.5.2 Policy on Technology in Great Britain

'Technology and Older People Evidence Review' published in Britain by Age Concern shows that 6 million older people (over 65s) in the United Kingdom (UK) have never used the internet and is in agreement with the comments of 'Age Action' here in Ireland, that the ever-changing pace of technology and its daily use and application in everyday life, means that availability of such technologies to all, is no longer a luxury but has become 'a basic human right' (Smith, 2018).

'Digital Britain White Paper' published in the UK on the impact of technology on the older members in society firstly recommended that there should be universal internet access, recognising that having good internet accessibility is closely linked to the older person's motivation to use this facility (Digital Britain White Paper, 2018). It noticed that despite the barriers linked to the engagement of the older person with technology such as a resistance to change, unfamiliarity and the costs involved to purchase a computer or a tablet, many older people already benefit from such technologies (ibid). A nationwide programme called the 'Promotion of Digital Participation' is in place in the UK which promotes the benefits of being able to use the internet and other technologies as well as putting in place an outreach programme designed with particular attention paid to those in hard-to-reach areas (ibid).

3.6 Technology and Medical Benefits to Older People

David Lindeman (2010), Director of the 'Centre for Technology and the Ageing' tells us that historically, older people's health improved as a direct result of technological advancements in diagnostics, technological advancements in communication and medical imaging. In his paper entitled 'Emerging Technologies for our Ageing Society', he submits that these medical advancements will reframe the way that health care will be delivered in the future and will revolutionise the delivery of medical care to the older members in the community. He says that advancements in remote monitoring systems will ensure the older person's

onsite safety in their own homes using personal alarms, location devices and mobile health technologies. These will not only be of huge benefit to the older person, but to their family and carers as well (Lindeman et al., 2010). Remote monitoring of each patient in their own home may reduce some of the stresses associated with medical appointments for the older person, as well as dispense with the need for the traditional hard copy paper filing system leading to a more streamlined and efficient medical service. 'These new technologies will not only improve the quality of care for older adults, but also will enhance quality of life but will contribute to their independence' (ibid).

'New England Healthcare Institute' updated research on remote patient (regardless of gender) monitoring carried out in 2004 for people with heart failure found that there was a 60% reduction in hospital readmissions as a direct result from patients wearing their remote monitoring devices and it was calculated that between 460,000 and 627,000 cardiac events were prevented each year amounting to savings of, taking readmissions, medicine, hospital stays and staffing into consideration, an estimated $6.4 billion dollars (Nehi.net, 2018).

3.7 Conclusion

Reports by Elliot, et al (2013) & Anderson, M. and Perrin, A. (2017) contend that when asked, many older people said that their confidence regarding their ability to learn about new technologies is low and that approximately 50% of over 65's said that they need to ask for assistance whenever they get a new phone or TV for example. Family members or friends are asked to intercede in these cases, thus enabling the older persons disengagement with technology (Elliot et.al, 2013) & (Anderson, M. and Perrin, A. 2017). These reports also state that many older people suffer physical ailments such as arthritis and poor eyesight, which do not help engagement with technology, but also find that perceptions are changing regarding technology use. Almost 60% of adults aged over 65 felt that technologies had a mostly positive influence over society with approximately 75% of this age group who use technology said that they use their 'tech' and the internet daily (ibid).

My own findings concurred with this – Health issues, lack of confidence, lack of interest, motivation and sometimes lack of opportunity or lack of pressing need due to help being available were all barriers for this group of volunteers.

Chapter 4: Findings and Results of Primary Research

4.1 Introduction

As discussed in the first chapter of this research piece, the aim is to understand what issues relating to technology face the voluntary participants of the Westgate Foundation. As the insights of this group were of the utmost importance, three separate focus group meetings were facilitated followed by eight individual one-to-one meetings on the research topic, which shows that this process is a good example of primary research. Through the author's analysis of the information gathered, this chapter will outline the different themes that came to light during this process.

- Older Person's Lack of Interest in Technology
- Modern Banking and The Older Person
- The Forgotten Generation
- Positives of Technology

4.2 Older Person's Lack of Interest in Technology

The most predominant theme that arose from this research was that the voluntary members of this group have an overwhelming lack of interest in engaging with technology. In the beginning, it is fair to say that there was a certain lack of understanding regarding technology and the broader sense of what it is and what it can do. When we started the discussions, it seemed that the word 'technology' for this group largely referred to computers and to being able to use a computer. There was an underlying sense among the majority that computers are not relevant to them, that this would be too difficult for them and that it is a skill that only the young can master. Only three of the contributors verbalised a willingness to learn, two of whom were taking part in a computer course and one who said that she knew with time and practice she'd acquire the necessary skills and she said that she was willing to make the mistakes and learn from them, she was 'willing to have a go'. The group's lack of engagement with computers cuts them off from the wonder that is the World Wide Web and other technological advancements, but the majority were quite happy about that. One member of the group said that 'to be honest, I have no interest; it's too much like work'. Interestingly,

all participants had a mobile phone and most saw the benefits of this particular technology. One gentleman said that 'there's great peace of mind having it'; conversely another person said 'my mobile is at home in a drawer for the last six months and hasn't been charged since'. Only one member of the group had a smart phone and computer where others said that the computer was at home but they never touch it. Another person added 'we were told that when we retired we wouldn't have to do anymore and, to be honest, I'm too lazy to even think about it'.

Older people who do not try or want to use technology are referred to as 'resistors' in Media Literacy Audit: Report on Media Amongst Older People, (Ofcom, 2006).

> *'Resistors are detached from digital services, believing them to be of little relevance to their lives and actively resisting technology adoption. However, this initial rejection frequently masks a sense of being daunted by technology and a desire for digital products and services that are easier and simpler. These people also need to be clearly shown how digital services could benefit them'* (ibid).

During the one-to-one interviews, most participants said that they acknowledged and enjoyed certain benefits that technology brings such as modern television, advancements in communication and medicine, but when asked if any of them felt that there was an onus on them to engage more with the everyday technologies such as email, online bill paying, banking online etc., the answer was a resounding 'No'. The general feedback was that they manage fine without any involvement with technology with one saying 'I'm far too old to learn about that stuff at this hour of my life'.

Aaron Smith's (2014) research, 'Older Adults and Technology Use', tells us the older person has a sceptical attitude regarding the benefits of technology.

> *A significant majority of older adults say they need assistance when it comes to using new digital devices. Just 18% would feel comfortable learning to use a new technology device such as a smartphone or tablet on their own, while 77% indicate they would need someone to help walk them through the process. And among seniors who go online but do not currently use social networking sites such as Facebook or*

> *Twitter, 56% would need assistance if they wanted to use these sites to connect with friends or family members* (Smith, A. 2014).

As mentioned earlier in this section, the majority of volunteers have little or no interest in or engaging with technology. Smith's research also suggests a lack of confidence being an underlying cause (ibid). It wasn't so surprising to unearth a lack of confidence in the group in being able to use what they called 'modern gimmicks'. We talked about how young people today learn all of these skills at school and have that advantage of growing up with the language and terminology that eliminates the fear of trying new things. After our discussions and the suggestions that they proposed about somebody training them as a group to use machines at the bank, they became very motivated and invested in learning together. It struck me that education is power at all ages in life and that group support is so very important when one is trying something new. This group was no exception to that.

They did however see the advantages to technology when it comes to paying a bill or booking a doctor's appointment online but they don't know how to do this and said that they wouldn't be willing to take the physical action themselves of learning how to learn this process. 'If I need my car taxed or a train ticket booked, I'll get my daughter to do it for me'. This was a common sentiment across the majority of both focus group and individual interviews alike. When an online billing need arose, the majority said that a family member or friend would undertake the task of doing it for them. This confirms that what could be termed 'helpful enabling' by well-meaning family members is a barrier to older people engaging with technology.

The research unveiled also how much these people did not know how their own interests would be so enriched by being able to access the internet. One man digressed a lot into historical stories during his interview – he would not believe the information that he could look up that would really satisfy his clear hunger for knowledge. Another lady said that she enjoys stories and articles about the Royal Family - she could spend many a happy hour googling them all if she knew how.

4.3 Modern Banking and the Older Person

The vast majority of the interviewees agreed that they have problems with new self-service machines in banks in the locality. As mentioned earlier, banks have restricted counter staff, reduced the amount of banks with cash counters and introduced self-service machines that will take a person's cheque and cash lodgement as well as facilitating cash withdrawals.

Members of the group said that they felt uneasy using these machines and pressured to use them when they didn't want to and all agreed that they would like to see the reintroduction of the cash counter. 'I'm afraid that I'll make a mistake and hold up the person behind me'.

The majority of the participants viewed the banks as 'faceless entities' that have lost the personal touch once associated with these organisations.

> *'I-I-I suppose I'm still one of these people like I'd like to run and get my receipt from a person looking out at me like, um. I suppose it's the old way like, you know, you get your books down from a level like you got your receipt and you-you know, you -- If you're doing your transactions there then you're paying your bills or whatever and it's nice to be able to get the feedback from people as well, you know? I think it's nice to be able to see people inside these places rather than talking to a machine, you know? The machine ain't gonna answer the way that you want it to answer'.*

One gentleman spoke of trying to speak to his local bank manager but his call was transferred to a call centre, taking away the personal feel that he was used to from his local branch. All group members have been used to banking in their own way over the years and one individual during a focus group meeting said that banks changed to this method of banking over-night with little consideration for the customer, foisting this technology upon them.
In September of 2017, the Financial Conduct Authority in the UK published a paper called 'Aging Population and Financial Services'. This piece is in agreement with the sentiments aired by the Westgate group and advises that there is a risk that the financial needs of the older person are not being fully met resulting in possible exclusion and poor customer outcomes. It warns against stereotypical, patronising and offensive attitudes towards older clients (financialconductauthority.org, 2018).

It must be mentioned at this juncture that the majority of the group reported to being able to use an Automated Teller Machine (ATM). While concerns were highlighted by some about the security of using ATMs on the street i.e. the fear of being mugged, having their money, card and Personal Identification Number (PIN) stolen, most of them were familiar with using this facility.

Concerns did come to light however when the issue of security in online banking and bill paying were addressed. In consideration of the topic of financial abuse of the older person, some group members said that they have shared their personal account details with family members and close friends whom they trust to get their funds from an ATM for them. Although no abuses were reported during this research process, the findings of Naughton, et al. (2010) pertaining to financial abuse of the older person are still noteworthy as his statistics reported 6000 cases of this type of abuse (Naughton et al. 2010). Most of the group showed awareness of the dangers of sharing passwords and personal details with others.

4.4 The Forgotten Generation

The opportunity was afforded all participants to speak as freely and often as they wanted to as we compiled this research. As with all research studies, certain themes arose but one that was mentioned in both the focus group setting and the individual interviews was that this topic of 'technology and the older person' is only going to affect this particular generation of older people. The participants notice that today's middle-aged people are engaging with technology and therefore won't find it as challenging to keep up with advancing technologies of the future. One person said that the technology she grew up with, like the radio and television wasn't as advanced as the technology of today. Another lady remembered rural electrification and the excitement that came with being able to simply turn on the light or tap a switch that heated the water.

> *'Sure that technology was simple, we only had to press a button or flick the switch, it's much more complicated now. There's an awful lot more to turning on a computer than flicking a switch'.*

As discussed earlier, the use of internet, computers and smart-phones is actually increasing among the middle-aged community, which supports this point (Pewinternet.org, 2018) and bodes well for an increase in interest in and engagement with technology in their elder years. On man suggested that a person retiring at the age of 65 who regularly used a computer and mobile phone at work has a huge advantage over others retirees of the same age who did not. 'They're not just going to stop using it just because they're retired'. Another man said that the lack of knowledge is 'unfortunate for this group of people' (referring to the group of volunteers) but the majority of the members agreed, as discussed in section relating to the older person's lack of interest in technology, that it was down to the individual's attitude whether they wanted to engage with it or not. One lady added that 'time stands still for no man and the same could be said for technology'.

Modern day Ireland provides for technology to enhance the lives of this particular generation. Hearing Aids, personal Global positioning Systems (GPS) and doormats with built-in sensors that alarms as someone enters or leaves a building are just a few examples. These technologies are readily available for anybody to use and were designed particularly for the older consumer. Ian Hosking, design expert for the older person at the University of Cambridge said that 'There are some very tech-savvy older people around, but there is clearly a large cohort of people who feel excluded by technology. They find it a bit impenetrable' (BBC News, 2015) He believes that the design of current technology is not user friendly for this older generation and that one-to-one training may be required when teaching an older person to up-skill their technological know-how. Simpler applications could be customised to suit the needs of this older generation and he recommends 'Breezie' technology designed specifically with the older user in mind. One button pressed by the user leads to their end goal rather than having to navigate a number of different menus as in the majority of smart phones and computers (ibid). Company founder of 'Breezie' Jeh Kazimi said,

> *'Breezie was been inspired by my own mother. I watched her trying to navigate the internet and saw that she found it intimidating and complicated. I couldn't find anything on the market that could make the internet work for her, so I created it myself. Our goal was to design software that makes the online environment considerably more accessible for people with little or no technological nous and to do so without patronising or limiting them* (ibid).

If introduced to the members of this Westgate voluntary group, 'Breezie' technology might ignite a spark of interest in them regarding technology and possibly allay the fears they have about this generation is being overlooked.

One person said at the conclusion of their interview, 'the young people now are up with that technology, tis only our generation that's a bit lost'.

Interestingly, the majority of those I interviewed held a common view of what they felt was their place in the world at this age. For most, this was a sense that their work was done, their families reared and now they didn't want to stress or strain too much with complex things. They all had family members to do any 'jobs' that might require gadgets for them; to show them how to use phones and televisions and they were quite happy to let them do it. Another finding which again was not surprising is that their caring and well-meaning families in helping them to do things are holding them back in other ways.

4.5 Positives of Technology for this Group.

The group identified several life-enhancing positives to technology. One or two people said that they spoke to family members living overseas via SKYPE and another lady found her personal alarm very useful after sustaining a fall at home. It was interesting that as the weeks passed and after further discussion and reflection by the group volunteers, a substantial list of positives regarding technology emerged. These included security measures such as personal alarms, house alarms, Closed Circuit Television monitoring and Community alert schemes; improvements in Television and home entertainment facilities; improvements in communications such as Skype messenger, ease of access to news alerts including weather forecasting and text message services to alert appointment changes or cancellations; advancements in car technology and technology playing a positive role in health care.

One individual remembered the 'milking machine' as an example of advancement in technology when he was a younger man. He spoke about how milking machines revolutionised farming in the 1980's allowing a farmer to milk multiple cows simultaneously saving vast amounts of time. He still had to fetch the herd twice daily and manually attach the machine to each animal but this system was more hygienic, cost effective and time saving

than the traditional method of milking one at a time by hand. There is a further upgrade to this technology with a computerised system that allows the cow herself to come in and be milked, identifies each cow individually via a microchip attached to the animal, attaches itself to the cow, proceeds to milk it, records the amount of milk being produced and assesses the animal's productivity per milking session, by day, week or year.

He remarked that his neighbour who uses this technology lives in the UK and comes home for a weekend every two weeks or so to check up on things. This type of advancement was something that this participant said that he was 'totally taken aback' by.

During a focus group meeting, another member mentioned that a relation of theirs with severe visual impairments now participates fully in education due to advancements in visual enhancement technology built into their computer. This was 'life-changing' technology for the individual in question who now feels included and excited regarding future educational opportunities.

Each volunteer recognised the advancements made in the field of older person health care in the home and medicine and surgical procedures. Shorter hospital stays, speedy recovery from operations due to less invasive procedures and mobile monitoring equipment that cut down on GP visits and speed up medical test results are just some of the positives recognised by this group.

4.6 Limitations to the discussion

Because this group do not engage with technology, the issues of online security, software and hardware upgrades, and being excluded from online offers did not apply nor trouble them.

Chapter Five: Recommendations and Reflection

5.1 Introduction

Technology in modern Ireland has an effect on all members of society. Considering the information learned through the methodology, literature review and primary research, this chapter will include a perspective from the social work prism with some recommendations and a short reflection piece.

I had the good fortune while carrying out this research to have the positive and much appreciated involvement with the volunteers from the Westgate Foundation. I hope that this research is an accurate representation of their thoughts, feelings and misgivings on this subject.

5. 2 Social Work Perspective

I found that the group was very appreciative that they were approached to participate in this study. The consultative process was very important to them, but also the fact of the inclusion. Regardless of the outcomes of this research, their thoughts and opinions were sought and this was very validating for them. There have been many academic papers written on this subject, but none through the prism of this particular group from the Westgate Foundation. This consultation and respectful engagement is a good example of person-centred practice. Hall (2012) tells us that person-centred practice is above all a value-based perspective and people experiencing the role of being a service user deserve to be treated with respect regardless of whom they are and where they come from (Hall, B. 2012). In one particular interview, I was thanked by the interviewee for being respectful to him and to the group as whole. I do not mention this in a self-congratulatory fashion but as an 'information gatherer' who aspired to complete this job of work adhering to the principals and codes of ethics espoused to by CORU, the CARL Project and University College Cork. Above all, the remit of the social worker is to treat people with dignity and respect as this will provide strong scaffolding for the client and service provider going forward. In my case, respectful engagement also yielded engaging and fruitful discussions in both the focus group and the interview sessions. There was a very warm atmosphere and an almost parental wisdom from this group, which

didn't surprise me, but made my job much easier as they were so encouraging. I very much appreciate and acknowledge their clear desire to help me with my work.

5.3 Recommendations

- Education is power from cradle to grave. It would be of great benefit to this group of people if somehow their interest could be ignited in technology. To achieve this, I believe that the attitudes of the participants must be addressed above anything else, as it would be a valuable tool if somehow their fear of engagement with technology could be allayed. Access to more user-friendly technology with easy to use interfaces like the 'Breezie' technology mentioned earlier would be of great help.

- Perhaps the Irish Government could find some way to incentivise the elderly in our societies to engage with technology a practical way. Provision of education in the form of more short courses and perhaps competitions would enhance motivation, health and well-being and offer hours of entertainment. Transition Year students from local schools could become involved with Westgate Foundation for a Gaisce project for example and could teach these people the basics of email and internet searches which would open up a whole new world.

- Another recommendation that could explored locally is that managers of the facilities that this community use or would like to use could be approached to work with them on a project basis. For example, if the banks in the locality could set a particular time aside weekly for the senior members of the community to go about their banking business and to provide dedicated assistance, it would be of enormous benefit in helping these customers maintain their independence for as long as possible. The reintroduction of one cash counter in each bank would encourage these customers, as they clearly prefer face-to-face interactions. A group member suggested contacting other senior groups around the country to share experiences and to gather support for issues that they might all be having. Huge numbers turned out when the Government tried to curtail the Medical Card services for older people and this group member regarded the way the banks are treating the older people in the same light.

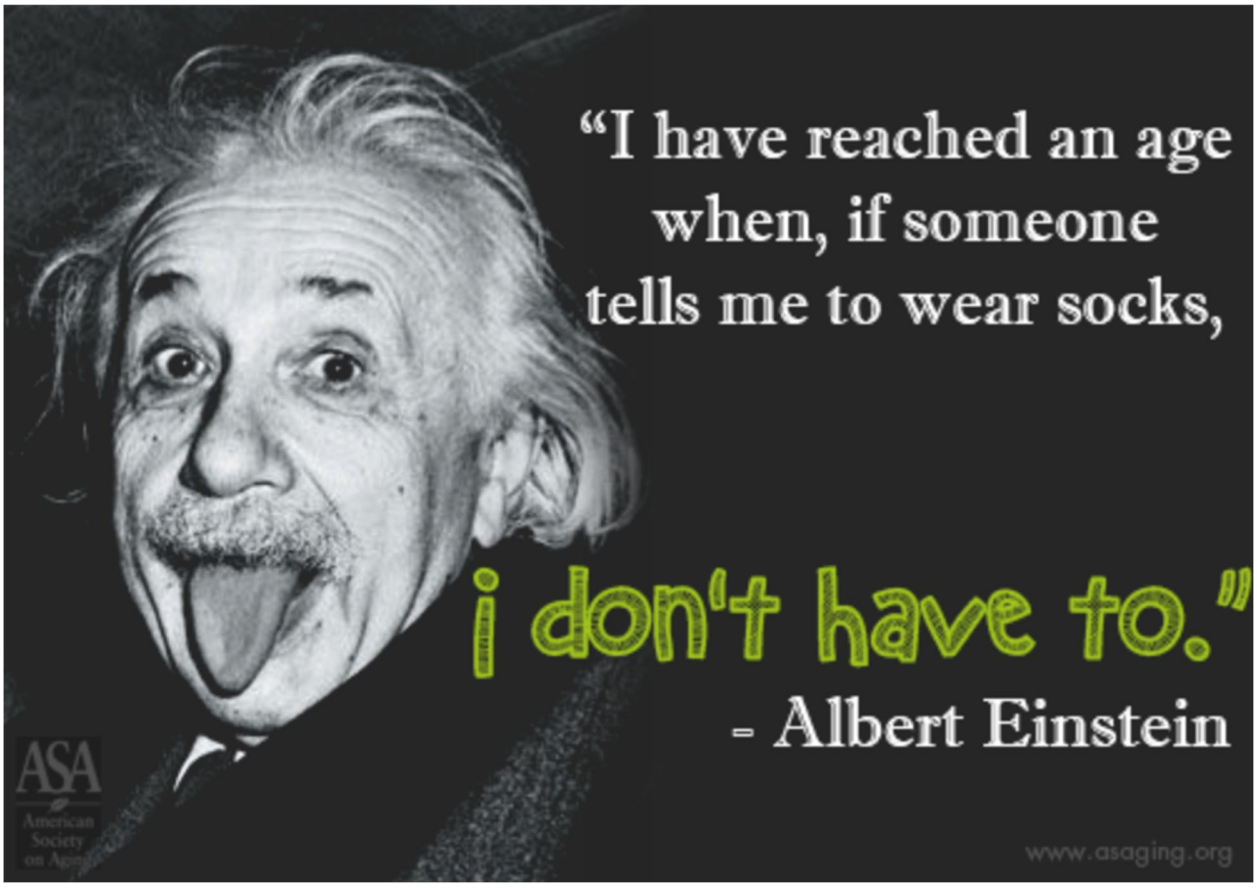
- I found the group very engaging, interesting and entertaining to work with and also gained a lot from the advice of the Westgate Foundation Social Worker. At University level, a module on gerontology could be introduced at undergraduate level as part of the Bachelor of Social Work, which would provide a solid grounding for those aspiring to work with this social group.

5.5 Reflection

It became very apparent to me during my first engagement with the group from the Westgate Foundation that they were a vocal group with clear, well thought out ideas and as speakers were well able to voice their point of view on the topic. I was warmly welcomed which I very much appreciated, as there was a degree of anxious anticipation on my part. As the weeks progressed we had many frank discussions with articulate views expressed and on occasion, evidence of reflection on the previous week's topic.

As was discussed earlier, this group showed little interest in technology or learning about it but their viewpoint is as valid as anyone else's and must be recognised and respected. Through different interactions dealing with older people in my last placement in Primary Care in St Finbarr's Hospital and in my voluntary role in Marymount University Hospital and Hospice, I have encountered many older people who at times have felt ignored and overlooked in society. This generation of individuals deserve to be not only acknowledged but thanked for their life long contributions that made Ireland what it is today. Maybe we would all learn something.

It has been both a pleasure and privilege for me to be allowed represent the views of the Westgate Foundation group and I will remember fondly the frank discussion, the stories from times past but mostly the warm welcome and the many laughs we shared during our discussions on technology.


"I have reached an age
when, if someone
tells me to wear socks,
i don't have to."
- Albert Einstein
ASA
American
Society
www.asaging.org

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Chapter 7: Appendices

7.1 Agenda and Minutes of the Three Focus group Meetings

7.1.1 Introductory meeting at the Westgate Foundation, Ballincollig 13/02/2018

This meeting was facilitated by Aisling Murphy, Social Worker for the Westgate Foundation. She organised a group to meet me as a final year UCC Social Work student who will carry out research on a topic highlighted by members of this community regarding barriers that older people may have around technology and the affect that technology is having on their day-to-day lives.

Aisling introduced me to the group and I thanked them for their co-operation and interest in this research topic. There were 12 volunteers present and one or two apologies for not being able to attend. It was great to see such a fantastic turn out for the initial meeting.

Aisling set proceedings in action when she posed a number of general questions about the group's experience of technology.

- How do you feel when you use technology?
- When do you feel that technology does or does not serve you?
- Do you feel that banking in this newer age of cashless banking is looking after your needs?
- Are you comfortable using self-service machines in the bank or supermarket?

When these questions were put to the group, many different points of view were freely given and discussed.

- Many people thought that the personal touch has gone not only from the banks but from the larger shops in the locality (Dunnes & Tesco were mentioned).

- Others felt that there is a basic lack of respect for the older shopper when sent to the self-service checkout when they don't want to shop in this way.
- One individual felt that this type of treatment in supermarkets turned them off shopping. Others felt that members of staff in these shops are not trained properly in customer service.
- Lodging money into her bank account proved difficult for one individual as she was unsure how to use the automated lodgement machine in her bank. Others added that this too puts them off going to the bank and they tend to keep cash and cheques at home. One individual is very happy with the service in his bank and he said that his branch has not gone down the road of reducing staff and replacing them with machines.
- Trying to contact the local branch of the bank proved impossible to one person who wanted to talk to their bank manager but was connected to a call centre instead and was asked for their personal details by a stranger they did not call nor want to speak to.
- Paperless billing is an issue that came up for discussion as one person needed proof of address to get services that they qualified for, but as the bills are in their son's name and paperless (on-line billing) they could not access the services.
- Direct-debits for individual's weekly pension payments were also discussed. Some looked at 'pension day' as a day to go to the post office and socialise with friends, but with direct payments into their bank accounts and with some experiencing difficulty accessing their money, some preferred to stay at home. One individual added they felt that this is a contributing factor to social isolation.
- A lack of interest in computers and technology in general was discussed as some find it hard to engage with the process of learning how to log on to a device or how to log on to email or banking on-line. Many said that they would ask their children or grand children to assist them in this regard.
- Many felt that engagement with technology brought unnecessary stress that they felt they didn't need at this time in their life.
- When asked if any of them had a positive experience with technology, a few said that they had mentioning 'SKYPE' to talk to family members who live overseas. Another

example of positive interaction with technology that many agreed with is the personal alarm that many of them use and rely on when they need assistance.

Possible themes for next week's discussion were identified.

- How can banks and supermarkets help this group to make future experiences better and easier?
- Would education on both sides of discussion benefit this group? (Educate the service provider about the needs of this group leading to better assistance and training for those using their services).
- Is there a program available to older people that would make learning about technology easier and would older individuals engage in this process?
- Is better customer service the easy/simple answer or is it that technology is too difficult for an older person and is it a choice to not engage with it?

7.1.2 Second Focus Group Meeting at Westgate Foundation 22/02/2018

Minutes of the previous meeting were written and emailed to Aisling Murphy (Social Worker Westgate Foundation).

Agenda:

- Speak to group about the consent form regarding one-to-one interviews and explain that an individual does not have to participate in the interview process if they don't want to. Advise them that Aisling Murphy (Social Worker Westgate Foundation) could sit in with them if that made them feel more comfortable.
- Speak to group about consent form regarding possible photograph for the CARL Project and explain that an individual does not have to partake if they don't want to.
- As a matter of proper ethical consideration, ask the group if they would like a transcription of their individual interview.

At the beginning of the meeting I spoke to the group about the upcoming one-to-one meetings and that I would need their written consent to carry out a meeting of this type with them. It was explained to them that there was no pressure to partake in a one to one meeting with me and that they could withdraw from the meeting at any time and that Aisling Murphy (Social Worker Westgate Foundation) would sit in with them if they wanted. They were all happy to proceed without her. I spoke about the possibility of a group photograph for the CARL Project in UCC and explained that like the interview process, they did not have to partake in the photograph if they did not want to but that I would need their written consent before any photograph was taken. Again the group were happy with this arrangement.

The interview process and availability of a transcription of their individual interview was explained. As we discussed this process further, the group were more interested in receiving a copy of the finished piece once all the work has been done and it has been submitted to the college.

I also explained to them that all interviews would be anonymous and their identity protected.

We spoke about last week's meeting, the themes that were brought up and how the subject of technology had sat with the group since we last met.

Cashless banking is a topic that arose at the beginning of the meeting as well as the lack of security that some group members felt when they use an ATM machine on the street.

- One individual felt very vulnerable standing outside the bank withdrawing money as there were strangers around. Another person suggested that people standing in a queue for an ATM should stand a safe distance away from the person using the machine and that this would also inhibit someone taking the PIN number of the ATM user.
- This point was expanded on by another person who added that they preferred to keep their money at home than risk having to stand at an ATM where they could be robbed.
- Bank of Ireland was pointed out particularly for not having enough staff and making people, regardless of their age to use the lodgement machines where the other banks

in the locality, such as AIB and Trustee Savings Banks seem to be much more customer friendly.

- One person asked if the Banks would be willing to put a certain time aside for older people for example, Thursday between 11am – 1pm which would facilitate people's banking and enable them to do some shopping and possibly meet some friends.
- I offered to call into Bank of Ireland to see if they would explain to me why they are pursuing the cashless banking style and what are they doing to help the older people with their banking needs.
- I will also ask if they would entertain the idea of prioritising older people for a specific time.

Observations:

- Security around technology seems to be a major concern for this group.
- Lowering bank staff levels has taken away the personal touch for this group.
- They feel that the Banks are more interested in saving money than assisting the customer.
- This group feel ignored and looked over.

Positives mentioned regarding security were:

- Personal alarms
- House alarms
- CCTV
- Skype communications
- Television
- New car advancements such as, reversing sensors, reversing cameras, Sat Nav
- Advances in health care, e.g. Keyhole surgery against invasive surgery

One individual informed the group that for those who are still paying tax, the Revenue office provides an individual who will assist any older person with their form filling.

‘Outreach’ provides a similar service for older people as does the Citizens Information Service but people do not seem to know that these services are available to them.

I also suggested to the group that there might be a particular onus on them to engage more with technology than they already do and how did they feel about this?

- The majority of the group feel that they are too old to start learning about technology.
- They feel that they are too old to learn anything new at this stage of their lives.
- Some simply don’t want to learn about technology.
- Two younger members of the group have started a computer course lately.

It was interesting that the group recognised many more positives to technology than they did last week but we can see here that they don’t want to engage in learning about technology.

Actions for next week:

- Bring consent forms for the group to sign for one-to-one interviews.
- Bring consent forms for the group to sign regarding possible photograph for the CARL Project.
- Call to Bank Of Ireland Ballincollig to see if they would speak to me about the concerns of the group.
- Call to local supermarket to see if they would speak to me about the concerns of the group.
- Write up the minutes of this weeks meeting and email them to Aisling Murphy (Social Worker Westgate Foundation).
- Write out a running order for the one-to-one meetings to be held in the Westgate Foundation on 8/03/2018 and 15/03/2018 and email them to Aisling Murphy (Social Worker Westgate Foundation).

7.1.3 Third and Final Meeting at the Westgate Foundation 8/03/2018

Previous meetings minutes were written and emailed to Aisling Murphy (Social Worker Westgate Foundation).

- Speak to group about consent form regarding one-to-one interviews and explain that an individual does not have to participate in the interview.
- Print out consent forms for one-to-one interviews (must reprint due to wording issue).
- Pass around the consent forms for the CARL Project photograph, which were signed by all present and collect and retained by Aisling Murphy.
- Welcome Julie Murphy, the CEO of the Westgate Foundation to the second hour of the focus group meeting.
- Report back to group about visit to the Bank of Ireland to which I had no response.
- Report back to the group about visit to Tesco to which I had no response
- Introduce the idea of positive discrimination i.e. Online shoppers are offered a 10% discount for buying on-line e.g. car Insurance

We concentrated the meeting on the positives of technology for security and information and enhancement of day-to-day life.

- Personal Alarm
- House Alarm
- CCTV
- Skype Messenger
- Advancements in TV & home entertainment
- New Car Technology
- One individual had a very positive scenario when dealing with Social Welfare and was looked after very well
- Recent weather alerts that notified us about last week's snow storm

- Text message services to alert appointment changes or cancellations is very convenient and saves time
- Community alert scheme offers local security
- Government agencies must engage with technology to keep our country and its people up to date and safe
- Health Care positives were recognised by all

Reservations about Technology were expressed:

- Security is the most prevalent issue that comes up.
- Vulnerability standing at the ATM machine on the street and people standing too close behind as you make acash withdrawal (fear of Personal Identification Number (PIN) being copied.
- Personal touch is gone.
- Forms must be downloaded and not in hard copy anymore. The prefer filling in the form by hand.
- Hoax callers on the telephone trying to get personal banking details.

The group also identified several examples of experience of lack of respect towards them:

- Poorly trained staff in the area of customer service
- Lack of interest in helping the older person and not 'going the extra mile'
- People using parking spaces for the disabled

We discussed whether the group felt that they should engage more with Technology and if not, why not?

- Some said that they are too old for Technology
- Others don't want to learn about it, they have no interest
- Technology is moving too quickly for most to keep up with (software updates etc.)

The outcomes of the last focus group meeting:

- Group members are happy to keep things the way they are
- They don't want to change
- They don't see any reason to change
- One person said that they get on perfectly well without technology
- The participants were eager to bring the findings of the research, particularly around the banking issue to other active retirement groups around the country

Suggestions for the title of this research were put to the group but, they seemed ambivalent and said that they would leave it up to me.

1. Is Technology the barrier or is it an age thing? [You're either into technology or your not, regardless of your age]
2. The impact of Technology on the lives of older people.
3. 'Technology is here but I don't have to engage if I don't want to'

Appendix 7.2 Consent Forms

One-to-one Interview Consent Form



I have been asked to participate in research regarding my views on 'The Impact of Technology on the Lives of Older People'. I have attended a number of focus group meetings on this subject where this topic was discussed and I have been given the opportunity to ask questions about this subject and these questions have been answered to my satisfaction. I have agreed to participate in today's one-to-one interview on a voluntary basis and I have agreed that my interview can be recorded. I have been assured that all information I provide during this interview is confidential.

Print Name of Participant_____

Signature of Participant_____

Date_____

Print Name of Researcher_____

Signature of Researcher_____

Date_____

Consent Form for CARL Project Photograph



I have been asked to partake in a photograph for the CARL Project of University College Cork.

I willingly and voluntarily allow my picture to be taken for the use by the above-mentioned organisation.

I am aware that my image may appear in printed publications as well as on social media forums.

Print Name of Participant_____

Signature of Participant_____

Date_____

Print Name of Researcher_____

Signature of Researcher_____

Date_____

Appendix 7.3

Questionnaire Regarding Technology & Members of the Westgate Foundation



Please circle your response:

1. Do you own a Mobile Phone? Y/N

2. Do you own a Smart Phone? Y/N

3. Do you own a Computer? Y/N

4. Do you own a 'Tablet or a Book Reader? Y/N

5. Do you have Internet connectivity at home (wifi)? Y/N

6. Have you ever been on the Internet? Y/N

   If 'yes' please give a little detail of this experience for you

   _____

   _____

   _____

   _____

   _____

7. Do you bank online? Y/N

   If 'yes' please give a little detail of this experience for you

   _____

   _____

   _____

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_____

8. Have you ever paid a bill online? Y/N
If 'yes' please give a little detail of this experience for you.

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_____

9. Have you ever booked an appointment online? Y/N

If 'yes' please give a little detail of this experience for you.

_____

_____

_____

_____

_____

10. Would you feel that your personal information online is secure? Y/N

11. Do you have a friend or family member to help you with technology? Y/N