UK Consumer Digital Index 2019

The UK’s largest study of transactional, behavioural and attitudinal research including the new Essential Digital Skills measure.
The Consumer Digital Index is now in its fourth year. It uses the behavioural and transactional data of one million consumers to build a view of digital capability in Britain. This year it also includes the first measure of UK Essential Digital Skills for life and work.

Findings from the report inform international and UK policymakers, large corporates and the third sector as all groups work to close the digital divide.
Thank you to our partners
At Lloyds Banking Group, I am proud to lead the Retail Transformation division, helping colleagues in our branch network and telephony centres face into the changing needs of customers and communities. We consider a number of different factors when designing products and services;

- How can we enable our customers to self-serve when they wish?
- How can we create seamless experiences for customers?
- How can we support the most vulnerable in society?
- How can we empower our communities with the skills they need to thrive?

With this in mind, the findings of the 2019 UK Consumer Digital Index are incredibly powerful. Our behavioural data sample of one million nationally-representative customers outlines the changing state of Digital Britain. Compared to 2018, there are 1.8 million more people who have the highest digital capability. The 31.5 million people who benefit from being ‘Digital First’ enjoy time savings, financial savings, and are more likely to have greater ambition to learn and grow.

As well as analysing what they are doing in their day to day, we also seek to understand what they are able to do. This year, 4,000 UK citizens were also interviewed face-to-face to provide the first ever view of the UK’s Essential Digital Skills. In 2018, Lloyds Bank were proud to work with government departments and partners to design this new UK-wide benchmark for the digital skills needed for life and work, both today and tomorrow.

We are delighted that the Department for Education is using this framework to underpin a new adult digital skills entitlement, formally recognising that digital skills are just as crucial as numeracy and literacy.

This cannot come at a better time. With UK productivity in mind, it is concerning to see that 53% of UK employees do not have the Essential Digital Skills required for the workplaces of today and tomorrow. 11.9 million (22%) people do not have the skills for everyday life – the ability to manage money online, engage in government services and find a job online – and there are 4.1 million adults in the UK still yet to go online; 75% of which have indicated that ‘nothing’ could motivate them to change. 2018 data first evidenced a motivational barrier, but this year’s data reveals that cybersecurity and fraud fears are really the underlying concern.

Online safety and security concerns are prevalent across the online population too; over one-third of UK consumers do not have the skills they need to keep themselves safe.

On the whole, the 2019 UK Consumer Digital Index finds that while more people are doing more online, a concerning proportion of the population are lacking the skills they need to truly succeed. We hope that you will find this report informative, and importantly, a driver to take action on the digital skills agenda. It is through partnership, collective action and industry support that we can make a real difference and help Britain prosper.

“It is through partnerships, collective action and industry support that we can make a real difference and help Britain prosper.”

Stephen Noakes
Retail Transformation Managing Director,
Lloyds Banking Group
We would like to thank Lloyds Banking Group for another robust and insightful report assessing the financial and digital capacity of people in the UK.

For the first time, this report provides separate assessments of the number of adults without the digital skills required for life, and those without the digital skills required for work.

The report continues to shine a light on the need to tackle digital exclusion, with one in five people lacking the Foundation skills to get online, and one in four lacking at least one of the five Essential Digital Skills.

It also provides us with valuable insight into the digital skills which adults need to gain confidence and experience; for example, in communicating and collaborating online, being safe and legal online, and using digital to improve personal effectiveness.

The findings will help the continued work in government, industry and by other partners. This work is brought together through national and local Digital Skills Partnerships, which are working towards the UK being a world-leading digital economy that works for everyone.

Together, we are making substantial progress. Our Future Digital Inclusion programme, funded by the Department for Education and managed by the Good Things Foundation has supported over one million adults develop their digital skills, with a focus on supporting key groups facing digital and social exclusion set out in this report.

We are also taking steps to ensure that courses adults study cover the full range of digital skills needed today and in the future. We recently published new national standards setting out the digital skills adults need for life and work.

The new standards have been subject to extensive consultation and input from a wide range of education, industry and digital inclusion stakeholders. The new standards will form the basis of new Essential Digital Skills qualifications that adults with no or low digital skills will be able to study free of charge.

We are setting up local Digital Skills Partnerships in six trailblazer regions because we want to grasp opportunities to increase digital capability through regional partners. Three are already up and running in Lancashire, Heart of the South West and the West Midlands. Two more launched this month in Cornwall & Isles of Scilly and Cheshire & Warrington, and in June our sixth trailblazer will launch in the South East, taking the total coverage to more than ten million people.

In addition, we recently awarded £1.4 million across two funds aimed at testing new approaches to digital skills and inclusion: £1 million was awarded in grants for initiatives which specifically aim to help people take up digital roles, and a further £400,000 to help older and disabled people get life-changing digital skills.

We are delighted that Lloyds Banking Group continue to play a leading role on digital skills and that we are partnering on this vital agenda, so no one is left behind as we build a Britain fit for the future.

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Rt Hon Anne Milton MP
Minister for Apprenticeships and Skills

Margot James MP
Minister for Digital and the Creative Industries
1. The Consumer Digital Index begins with the creation of a sample of one million consumers. This sample is generated from an anonymised behavioural dataset of 30 million people across Lloyds Bank, Halifax and Bank of Scotland customer bases. A diverse dataset ensures that the sample created is representative of the UK.

2. In the interview, they share their thoughts, feelings and attitudes on their digital lives. A second and separate survey is also commissioned to fulfil our commitment as the lead provider of the Essential Digital Skills measure. 4,000 UK citizens are interviewed face-to-face to understand the digital skills they use day to day. 2,000 are also interviewed to determine the skills they use at work.

3. Once the different research inputs have been collected, the findings are matched to the behavioural dataset. The power of this study is the ability to understand what people do (one million behavioural dataset), think and feel (2,700 telephone interviews), and what they are able to do (4,000 face-to-face interviews).

4. The Lloyds Bank Responsible Transformation team uses a blend of analytical tools and skills to interpret the data and draft the report.

5. Partners ensure this data-rich report is fit for purpose. The report is quality assured by our Group Analytics data scientists to ensure all statistics are robust. It is also assured contextually by external experts and internal thought leaders in analytics, security, marketing and legal.

6. The Index is published. The insight is published to stakeholders across government, academia and industry to facilitate insight-led change in the UK. Lloyds Banking Group then uses the insight to underpin initiatives such as the Lloyds Bank Academy and the network of 23,000 Digital Champions. Lloyds Banking Group has made a commitment to provide face-to-face training to 1.8 million individuals, small businesses and charities between 2018 and 2020.
Digital capability segmentation
As described on page 6, the data of one million UK consumers is collated and anonymised. Based on the consumers’ digital behaviours and usage, they are placed into a five-step digital capability segmentation. These segments are cumulative, those in Segment 5 will also have the behaviours of prior segments.

This year the segmentation has been updated. Building on the previous Segments 1 to 5, new behaviours are now included which allow for an improved three-tier segmentation that reflects people’s evolving digital capability. The additional behaviours now underpinning the segmentation are:

1. Use of FinTech services (financial service providers that leverage new technology)
2. Preference shown for digital transactions

On page 12 of this report, the changes to Segments 1 to 5 are shown over time for benchmarking. Digital capability analysis throughout the rest of the report uses the updated behavioural segmentations: Digitally Disengaged, Digitally Competent and Digital First.

Figure 1. Digital capability behavioural Segments 1 to 5 and updated behavioural segmentation

- **Digitally Disengaged – Segment 1 / Segment 2**
  - No evidence of digital behaviours
- **Getting started – Segment 1 / Segment 2**
  - As Segment 1, Plus: basic digital communication
- **Established – Segment 3 / Segment 4 / Segment 5**
  - As Segment 2, Plus: shopping and streaming video online
- **High – Segment 3 / Segment 4 / Segment 5**
  - As Segment 3, Plus: managing money digitally
- **Advanced – Segment 4 / Segment 5**
  - As Segment 4, Plus: regularly managing money online and using multiple digital devices

**Digital First – Segment 3 / Segment 4 / Segment 5**
+ preference for digital transactions and/or FinTech usage

**Digitally Competent – Segment 3 / Segment 4 / Segment 5**
+ preference for branch transactions and/or, no banking transactions/or FinTech usage
The new Essential Digital Skills framework is a significant evolution from its predecessor ‘Basic Digital Skills’. Since 2016 Lloyds Bank had measured the Basic Digital Skills of the UK in the annual Consumer Digital Index. Last year Lloyds Bank and the Tech Partnership worked with the Department for Education and the Department for Digital, Culture, Media & Sport to comprehensively update the framework to ensure it fully reflects the range of skills people need to safely benefit from, participate in and contribute to the digital world of today and the future.

Working in collaboration, the framework was put out for public consultation and over 400 cross-sector organisations provided their inputs on the practical application and execution of the framework. Thanks to these cross-sector inputs the new Essential Digital Skills for work measure is relevant to the significant majority of the UK workforce. An overview of the finalised framework components* is provided in figure 2. The next page highlights the key changes to the framework.

Thanks to the organisations who contributed to the shaping of the framework:

Key changes to the new framework

The new Essential Digital Skills framework now comprises of three tiers and is progressive:

1. **Foundation skills**
   People must be able to do all seven tasks as a prerequisite.

2. **Essential Digital Skills for life**
   Individuals must have all Foundation skills to be eligible and be able to do at least one task from all five of the skills.

3. **Essential Digital Skills for work**
   Individuals must be able to do at least one task in each of the life skills, be in employment, and be able to do at least one task in each of the work skills.

In total there are now 43 tasks (up from 11 in the previous Basic Digital Skills framework), as well as a comprehensive section focused on ‘Being Safe and Legal Online’.

**Figure 3. The three progressive tiers of the Essential Digital Skills framework**

- **Foundation**
  - What are the fundamentals required to get online?
    - I can turn on a device
    - I can use an app
    - I can use a mouse

  *Seven tasks*

- **Life**
  - What are the digital skills that a UK citizen now needs?
    - I can upload a photo
    - I can use word processing applications
    - I can manage my finances and transactions online

  *Twenty nine tasks*

- **Work**
  - What are the digital skills that a UK citizen needs for work?
    - I use digital collaboration tools at work
    - I set up and manage an account on a professional network e.g. internally/LinkedIn
    - I manage digital records and files

  *Seventeen tasks*
Key findings

Digital Britain

Since 2018, there are 1.8 million more people with the highest digital capability

- Overall there are more people online than ever but 37% of the UK are still at risk of being left behind
  - 31.5 million (62%) are Digital First (use multiple devices, shop and stream online, and prefer to manage money digitally)
  - 12.7 million (25%) are Digitally Competent (digital usage but prefer face to face support)
  - 6.1 million (12%) are Digitally Disengaged (little or no digital behaviours). This is down from 7.6 million (15%) in 2018

- By 2030, it is forecast that 4.5 million (8%) UK adults will remain Digitally Disengaged
  - The proportion of Offline UK citizens continues to decline (8% in 2019 vs. 9% in 2018)
  - There has been a 11% increase in the number of over 60s going online since 2018; this group are going online to shop

The Digitally Disadvantaged

11.9 million people (22%) do not have the Essential Digital Skills needed for day-to-day life in the UK

- A further 19% of the UK cannot do fundamental Foundation skills such as:
  - Six million (11%) cannot turn on a device
  - 7.1 million (13%) cannot open an app

- Cybersecurity concerns underpin ‘motivational barrier’
  - 4.1 million adults (8%) in the UK are offline. Three million (75%) of them report having no interest in being online, driven by cybersecurity fears and concerns

- Socio-economic factors influence digital behaviours
  - Almost half of the Offline (48%) are under 60 years old, challenging the assumption that the Offline are mostly elderly
  - Nearly half of Offline people (47%) come from a low income household

- 16% of benefits claimants are Digitally Disengaged (down two percentage points since 2018)

- The North East of England has consistently had the highest proportion of its population who are Digitally Disengaged – external research shows that this region has more young people not in education, employment or training, all factors which correlate to digital capability

Skills in the workforce

More than half of UK employees (53%) do not have the digital skills needed for work

- 54% of the population uses the Internet to work, a 15% increase since 2018 (47%)
  - However, half of UK employees (53%) do not have the Essential Digital Skills needed for work (e.g. able to avoid suspicious links and pop-ups, share documents by attaching to an email, use online payments etc.)

- One-third of the workforce lacks cybersecurity skills

- 61% of people earning more than £25,000 have essential workplace skills, significantly higher than those earning less than £11,499 where only one-quarter have these skills

- Employees from the Manufacturing, Construction, Utilities and Retail sectors are the least digitally skilled

- West Midlands has the least digitally skilled workforce

- Unemployed people are 64% more likely to lack Essential Digital Skills for life than the UK average (36% vs. 22%)

- Only one-third (34%) of employees say their workplace gives them digital skills support

- Working people are not taking the safety and security skills they are using day to day into their workplaces. 80% of people can do this life skill but only 66% apply this at work

Digital Britain The Digitally Disadvantaged Skills in the workforce

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By 2030, it is forecast that 4.5 million (8%) UK adults will remain Digitally Disengaged

- The proportion of Offline UK citizens continues to decline (8% in 2019 vs. 9% in 2018)

- There has been a 11% increase in the number of over 60s going online since 2018; this group are going online to shop

- Compared to those with less digital capability, being Digital First creates both economic and social value
  - 75% are saving money online including paying up to 6% less a year for utilities
  - 84% connect with family and friends online
  - They are 1.7 times more likely to have improved their job prospects
  - 57% have improved their employability through being online
  - They are nearly twice as likely to have disposable income, with an extra £800 to spend per year (those with lower incomes who are Digital First are also more likely to have more disposable income)
  - 42% are managing their physical and mental health through being online

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New – Spotlight on disability

- People with a disability are 35% less likely to have Essential Digital Skills for life, but in the workplace they are equally skilled

- Only 11% of people with a disability use assistive technology (screen readers etc.) when going online and one-fifth (21%) say there is no suitable technology for their condition to help them go online

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The following chapter utilises behavioural and survey data to measure digital usage, engagement and attitudes in the UK. Digital behaviours are analysed to understand digital activities and consumer trends: the complementary skills survey helps to understand the tasks people are able to do.

DEBBIE FORSTER MBE SAYS...

“This report indicates the beginnings of progress and outlines pathways to success.”

CEO, Tech Talent Charter

DID YOU KNOW...

By 2030 it is forecast that 4.5 million (8%) UK adults will remain Digitally Disengaged

Carole Moate 55, Norfolk

Carole has been using the Internet for almost 20 years and recently found that she can also use it to keep in touch with her daughter who moved to Florida, making it cheaper and easier.

Carole’s digital skills have grown organically and have been born out of a desire to keep up with the changing world. Upon being diagnosed with Coeliac disease, she has used a range of digital tools to learn about and manage her condition.

“When I was first diagnosed the doctor rang me up and told me I’ve got Coeliac disease, I thought ‘what the hell is Coeliac disease?’. As soon as I got off the phone I went straight to my desk, and googled Coeliac disease; I spelt it wrong, the American way, but I still got what I needed. I found out I was entitled to a dietitian and gluten-free produce on prescription. I also found out about Coeliac UK through being online.”
UK digital capability continues to rise
Since 2016, Lloyds Bank has benchmarked UK digital capability using a behavioural dataset of more than one million people.
This is segmented into five groups which range from the lowest level of digital capability, Segment 1, to the highest level Segment 5 (see page 7 for the methodology).
Figure 4 shows that compared to 2018 there are now 1.8 million (3%) more adults in Segment 5, now equivalent to over 27.9 million people (55%). Since 2018 there has also been a three percentage point reduction in Segment 1; there are now 5.1 million people (10%) in this segment.
Looking at longitudinal movements within the five segments (see Appendix 1):
• Each year 16% move from Segment 1 to Segment 3
• Once in Segment 3, few people (7%) then progress to Segment 4 (managing money online)
• Around 9% move from Segment 4 to 5 (as they start using multiple digital devices)
• Just under one-third in Segment 5 drop back down to Segment 4

<table>
<thead>
<tr>
<th>Year</th>
<th>Segment 1</th>
<th>Segment 2</th>
<th>Segment 3</th>
<th>Segment 4</th>
<th>Segment 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>21%</td>
<td>15%</td>
<td>13%</td>
<td>18%</td>
<td>10%</td>
</tr>
<tr>
<td>2017</td>
<td>18%</td>
<td>13%</td>
<td>13%</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>2018</td>
<td>15%</td>
<td>13%</td>
<td>13%</td>
<td>18%</td>
<td>15%</td>
</tr>
<tr>
<td>2019</td>
<td>18%</td>
<td>21%</td>
<td>22%</td>
<td>42%</td>
<td>52%</td>
</tr>
</tbody>
</table>

Compared to 2018, there are 1.8 million more people in Segment 5
This is the fourth year in which Lloyds Bank has benchmarked the digital capability of consumers in the UK.

Incorporating new digital behaviours (see page 7 for the methodology) has allowed for a more comprehensive yet simplified view of digital capability in the UK.

**Nearly two-thirds of UK adults are embracing digital in their everyday lives**

This year 31.5 million (62%) adults in the UK are Digital First with the highest levels of digital capability (figure 5). 12.7 million (25%) people are Digitally Competent as they are using digital day to day but are yet to fully embrace the digital world. Lastly 6.1 million (12%) people are Digitally Disengaged showing little or no signs of digital behaviour and are likely to be offline.

**Forecasting digital capability until 2030**

For the first time, and using industry standard predictive modelling techniques, Lloyds Bank data scientists were able to forecast what digital capability would look like over the next ten years (see Appendix 2).

Figure 5 shows the results which forecast that if no further interventions occur, the population with the highest level of digital capability – the Digital First – will increase to 69% over the course of the next decade. Both the Digitally Competent and the Digitally Disengaged groups will decline. However in 2030 there will still be 8% of the adult population (a predicted 4.5 million people) who show little or no signs of digital behaviour, only a four percentage point decrease.

By 2030, it is forecast that 4.5 million (8%) of UK adults will remain Digitally Disengaged with little or no digital behaviours.
Each year, the Consumer Digital Index examines the extent to which UK Internet users are undertaking specific activities online.

Email is still one of the key reasons that UK citizens log on – 92% of those online use it as a key channel for communication.

For which of the following do you use the Internet? 2019

**Key**
- **%** Percentage difference, 2019 vs. 2016
- **N/A** New option in 2019
- **2019**

**NEW:**
- One-third (34%) are applying for jobs online
- Online gaming has increased by 19% – external research shows that 2018 was the biggest year for the UK games market in terms of consumer spend*

*UK Interactive Entertainment, 2018, ukie.org.uk/research#Market

*UK Interactive Entertainment, 2018, ukie.org.uk/research#Market
As evidenced in the previous UK Consumer Digital Index reports, a key correlating factor to overall digital capability is age. This year’s findings are no different:
- 2% of 18-24 year olds are offline
- 87% of 18-24 year olds are Digital First
- 33% of 70-79 year olds are offline
- 26% of 70-79 year olds are Digital First

As shown in figure 7, applying for jobs digitally and taking on learning opportunities are both activities which vary according to age; 60% of 18-24 year olds use the Internet to find a job compared to only 24% of those aged 50-59.

However, managing physical and mental health as well as online shopping are consistent across age groups. This suggests that there may need to be an intervention in order to drive older generations into using the Internet to find jobs and for learning. This may be done through driving demand, or improving accessibility and customer experience in these areas.

For three-quarters of the UK online population, social media is a key channel to keep in touch with others. Research conducted at Michigan State University on the benefits of technology on older adults evidences that higher technology use is associated with greater wellbeing, fewer depressive symptoms, and reduced loneliness*. With more than two million over 65s suffering from loneliness, growing digital adoption of this activity could help.**

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**NHS, 2019, nhs.uk/conditions/stress-anxiety-depression/loneliness-in-older-people/
The 2016 UK Consumer Digital Index established that the average UK citizen could save £744 by being online. This illustrated how those with greater digital capability extract more benefits from going online – the ‘Digital Dividend’.

Using the 2019 behavioural data, analysis reveals that 31.5 million (62%) UK adults are Digital First, 7% of whom are using FinTech services (see page 7 for the full segmentation methodology).

One particular area where there is a significant difference is in utilities spend. The transactional data finds that Digital First consumers can save up to 6% on their annual gas, water and electricity bills (see Appendix 4).

This year the data shows that the Digital First population receives much greater benefits from the Internet than the Digitally Disengaged population.

### The ‘Digital Dividend’

#### Figure 8. Here are some things people sometimes say about going online. Do you agree with the following? (Response ‘Yes’) Split by digital capability segmentation, 2019

<table>
<thead>
<tr>
<th>Benefits</th>
<th>2016</th>
<th>2018</th>
<th>2019 UK average</th>
<th>Digitally Disengaged</th>
<th>Digital First</th>
<th>% difference between</th>
</tr>
</thead>
<tbody>
<tr>
<td>It helps me improve my work prospects/employability</td>
<td>–</td>
<td>–</td>
<td>53%</td>
<td>33%</td>
<td>57%</td>
<td>73%</td>
</tr>
<tr>
<td>It helps me save money</td>
<td>70%</td>
<td>69%</td>
<td>71%</td>
<td>49%</td>
<td>75%</td>
<td>53%</td>
</tr>
<tr>
<td>It helps me manage and improve my physical/mental health</td>
<td>–</td>
<td>–</td>
<td>39%</td>
<td>28%</td>
<td>42%</td>
<td>50%</td>
</tr>
<tr>
<td>It has helped me find and get a job</td>
<td>–</td>
<td>–</td>
<td>46%</td>
<td>33%</td>
<td>49%</td>
<td>48%</td>
</tr>
<tr>
<td>It makes it easier to organise my life</td>
<td>63%</td>
<td>76%</td>
<td>77%</td>
<td>56%</td>
<td>82%</td>
<td>46%</td>
</tr>
<tr>
<td>It helps me feel more like part of the community</td>
<td>–</td>
<td>48%</td>
<td>46%</td>
<td>35%</td>
<td>48%</td>
<td>37%</td>
</tr>
<tr>
<td>It helps me feel less alone</td>
<td>–</td>
<td>42%</td>
<td>38%</td>
<td>29%</td>
<td>39%</td>
<td>34%</td>
</tr>
<tr>
<td>It helps me connect better with friends and family</td>
<td>74%</td>
<td>82%</td>
<td>80%</td>
<td>63%</td>
<td>84%</td>
<td>33%</td>
</tr>
<tr>
<td>I use the Internet outside of work but not for job</td>
<td>–</td>
<td>53%</td>
<td>46%</td>
<td>37%</td>
<td>45%</td>
<td>22%</td>
</tr>
<tr>
<td>It helps me save time, so I can enjoy myself more</td>
<td>63%</td>
<td>72%</td>
<td>67%</td>
<td>59%</td>
<td>69%</td>
<td>17%</td>
</tr>
</tbody>
</table>

53% recognise that being online can improve their job prospects

71% of the UK save money by being online

The Digital First are 34% less likely to feel alone because of their digital usage

Compared to the Digitally Disengaged, the Digital First are 73% more likely to agree that going online helps them improve their work and employability prospects.
Online money management

Data on the previous page has shown that 71% of UK consumers are saving money online. People in the Digital First group are the most likely to say this (75%) and this is due to their online money management techniques and shopping preferences.

25.8 million people (82%) choose smartphones to manage their money

The Digital First have a clear preference for managing their money on a smartphone; more than eight in ten use their mobile and seven in ten use an app (figure 9).

A far smaller proportion of the Digitally Competent group is managing their money online and they have different preferences for doing so. Only two in ten use a desktop computer and the same proportion is using a smartphone.

This difference in preference is in part driven by age with the Digital First group being younger than the group with less capability (figure 10). Younger Digital First consumers opt for smartphones to manage their money, whereas older people are more likely to choose desktops and tablets (see Appendix 3).

**Key**

**Digital First**
- 82%
- 69%
- 26%
- 5%

**Digitally Competent**
- 18%
- 14%
- 8%
- 10%

Figure 9. Proportion of people who manage their money through different online channels, Split by digital capability segmentation, 2019

Figure 10. The age distribution of those who are Digital First and Digitally Competent, 2019

Multi-device users are more likely to benefit from the 'jam-jar' effect

The 2017 Index explored digital 'jam-jar' behaviour, defined as someone moving money online from one bank account or savings account to another at least three times in one month*. Findings in that report illustrated how those 'jam-jarring' were less likely to use their overdrafts and that women and young people were the most likely to do this.

This year the behavioural data shows that 'jam-jarring' occurs mainly for the Digital First, especially those using a smartphone and another device (tablet or desktop). Therefore there is a potential opportunity to change the overdraft related behaviours of the 12.7 million people who are Digitally Disengaged if they were to 'jam-jar'.


**Through internet browser or app

Appendix 3

Appendix 5

Appendix 7
Chapter Two

The Digitally Disadvantaged

Data from this report reveals that 4.1 million UK adults are offline. The following pages identify who these people are, what is stopping them from going online and what can be done to engage them. With this understanding, programmes can ensure that everyone can advance and prosper equally.

JAMES TAYLOR SAYS...

“This report demonstrates the work that needs to be done to make sure all disabled people are provided with the right skills. By working in partnership we can develop impactful policy so no-one is left behind.”

Head of Policy, Public Affairs and Campaigns, Scope

Alan Little
72, Business Owner, Manchester

Alan left school to work in a raincoat factory with the aim of becoming a tailor. He was able to build his knowledge and move onto becoming a designer where he spotted a gap for work-wear in the clothing market. Aged 32, he decided to start his own clothing business.

“I felt I was being left behind and needed to get online to move my business forward.”

Prior to attending the Lloyds Bank Academy, Alan relied on his sons to manage the digital side of his business. Part of the training Alan undertook improved his understanding of online security; allowing him to feel more confident using the Internet and encouraging him to continue his digital education.
Digital Foundation skills are measured as part of the Essential Digital Skills framework and are a prerequisite level of skill people must have before becoming eligible for Essential Digital Skills for life and work (see Chapters 3 and 4).

One-fifth of the population do not have foundational digital skills

The results show that 81% of those aged 15+ can do all seven of the Foundation tasks and therefore are eligible for Essential Digital Skills for life. Nearly one-fifth (19%) therefore cannot do all seven Foundation tasks and cannot be assessed in the Essential Digital Skills for life or work measure.

Nearly one in ten (8%) have zero digital skills

Furthermore, 8% of those aged 15+ are unable to complete any of the Foundation tasks at all. This is equivalent to 4.3 million people and aligns to 8% of people who are offline (see page 21).

The appendix includes the demographic profile of the 8% of people aged 15+ that cannot do any of the Foundation tasks (see Appendix 8).
Populations with zero digital skills across the UK

The North West and the East of England have the largest proportions of those with zero digital skills. Wales has the lowest proportion of people that can do none of the seven Foundation tasks e.g. connecting a device to Wi-Fi. However as illustrated on page 37, they have a higher proportion of people lacking the Essential Digital Skills for life and work.

One-third (35%) of people with a disability are unable to make devices easier to use

The Foundation task people struggle the most with is accessibility – being able to change device settings to make it easier to use, 14% cannot do this. For people with a disability, this rises to 35%. Overall, 56% of people with a disability can do all seven Foundation skills, this compares to 81% of the overall population.


Northern Ireland not included due to limited survey sample.
The ‘Offline’ profile

4.1 million UK adults (8%) have not used the Internet within the past three months.

80% are aged 50+ (see Appendix 9)

No significant difference between genders (see Appendix 10)

White people are 50% more likely to be offline compared to Black, Asian or minority ethnic (BAME) people (see Appendix 11)

Three-quarters (76%) are: retired pensioners (36%), unskilled manual workers (16%), unemployed/long-term sick (15%), and skilled manual workers (9%) (see Appendix 12)

71% have no more than a secondary school education (see Appendix 13)

One-third (32%) have a disability (see Appendix 15)

Nearly one in two (47%) are from low-income households (medium 16%, high 9%, prefer not to say 28%) (see Appendix 14)

Lloyds Bank findings show that 92% of UK adults are now online, three percentage points higher than in 2016, (figure 15).

Figure 15. Proportion of people who have used the Internet in the past three months, 2016 to 2019

N = 2,715 (2019)
Barriers to moving online

Figure 16. Reasons why people have not used the Internet in the past three months, 2019

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage 2019</th>
<th>Percentage 2017</th>
<th>Percentage difference 2019 vs. 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>No interest</td>
<td>+75%</td>
<td>N/A</td>
<td>+47%</td>
</tr>
<tr>
<td>I'm worried about my identity being taken</td>
<td>N/A</td>
<td>+123%</td>
<td>+60%</td>
</tr>
<tr>
<td>Privacy/security concerns</td>
<td>+163%</td>
<td>+100%</td>
<td>+63%</td>
</tr>
<tr>
<td>I'm worried about the way organisations use my data</td>
<td>+81%</td>
<td>+29%</td>
<td>+52%</td>
</tr>
<tr>
<td>Spend money on other things</td>
<td>+38%</td>
<td>+20%</td>
<td>+18%</td>
</tr>
<tr>
<td>Too complicated</td>
<td>+87%</td>
<td>+50%</td>
<td>+37%</td>
</tr>
<tr>
<td>Benefits are unclear</td>
<td>+138%</td>
<td>+36%</td>
<td>+102%</td>
</tr>
<tr>
<td>No time</td>
<td>+122%</td>
<td>+18%</td>
<td>+104%</td>
</tr>
<tr>
<td>Too expensive</td>
<td>+143%</td>
<td>+16%</td>
<td>+127%</td>
</tr>
<tr>
<td>Poor connectivity/slow broadband speeds</td>
<td>N/A</td>
<td>+12%</td>
<td>N/A</td>
</tr>
<tr>
<td>I want to but I don't know where I would get help</td>
<td>+14%</td>
<td>+17%</td>
<td>N/A</td>
</tr>
<tr>
<td>Poor connectivity/no mobile coverage</td>
<td>+17%</td>
<td>+16%</td>
<td>N/A</td>
</tr>
<tr>
<td>I don't have access to broadband in my area</td>
<td>+16%</td>
<td>+17%</td>
<td>N/A</td>
</tr>
<tr>
<td>I have a disability that prevents me using the Internet</td>
<td>N/A</td>
<td>+12%</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Those aged 60+ are going online to take advantage of online shopping

This year, there has been a 11% increase in over 60s who have moved online (see Appendix 16). Particular growth has come from the 64-65s – those nearing retirement age. The behavioural data suggests that a motive behind this increase is an appetite for online shopping (see Appendix 17).

Two significant barriers prevent more people going online; motivation and security concerns

Of the offline population (figure 16):

- Three-quarters (75%) lack the motivation to investigate what benefits the Internet can offer.
- More than half say that online safety concerns prevent them from using the Internet.

55% of people are worried about the way organisations use their data. The General Data Protection Regulation (GDPR) came into effect in 2018. While this regulation brought significant change in the way that organisations handle customer data, the data shows that a large proportion of those offline still do not fully understand how their data is used.

Recent research published by Ofcom shows that after explaining to people how advertisers use their data to personalise content, the proportion of people who think this is acceptable drops by nearly half to 36%*. Assuming that the Offline have even less exposure to information around online data regulation, they are less likely to feel comfortable.

810,000 people don’t go online because they can’t access an adequate internet connection

One-fifth of the Offline – an estimated 810,000 adults – say they have not used the Internet due to a lack of adequate connectivity.

As the UK Government progresses with its commitment to raise the minimum standard of connectivity across the UK by 2025**, and when this is fulfilled, it is expected that this barrier will reduce. Compared to 2017, all barriers have increased substantially which shows current efforts to break them down are not enough and more needs to continue to be done.

Cybersecurity concerns underpin motivational barriers to being online

The data has illustrated that the main barrier preventing people from going online is motivation (figure 16: ‘no interest’). Of the 75% of the Offline who gave this answer, 89% stated more than just ‘no interest’. Figure 17 shows the top five other barriers given by this group. The top three are cybersecurity related; identity theft, privacy, and concern over the way their data may be used.

This suggests that while a lack of interest may be the perceived barrier, underpinning this is a strong set of concerns revolving primarily around cybersecurity.

After cybersecurity related barriers, 55% say there are other things they would rather spend money on and 51% say they are also offline because they lack the knowledge and capability to use the Internet, were they online.

2.2 million people say that there are things that need to happen before they will go online

Figure 18 shows the top five means for getting people online. While nearly half (47%) of the 4.1 million Offline adults said that ‘nothing’ would get them to go online (see Appendix 18), this still leaves 2.2 million (53%) for whom there are tangible actions that can be taken to encourage them to get online.

The top three actions that must be taken to encourage 2.2 million people to go online are:

- Increased simplification of online services to encourage 39% of people to get online
- Increased provision of online security awareness to encourage 39% to get online
- Cheaper cost of connectivity and devices to encourage nearly one-third to get online

810,000 say assistive technology could get them online

One-fifth of the Offline say that being able to use assistive technology such as Amazon Alexa or Google Assistant may encourage them to use the Internet. This shows that the Offline are not alienated by these technologies and there is a place for them to enable the transition from offline to online.
People with a disability are more than twice as likely to be offline as those without one

The 2018 Index revealed that those with a ‘registered disability’ were four times more likely to be offline than the rest of the UK (25% vs. 6%). This year, the definition and understanding of disability in the analysis has evolved*. In 2019, the data shows that people with a disability are 2.4 times more likely to be offline, with 17% of this group being offline compared to 7% for the rest of the population (see Appendix 19).

People who are offline and have a disability are significantly less likely to understand the benefits of the Internet

Those who are offline and with a disability are 56% more likely to be encouraged to go online if they understood the benefits of going online (39% vs. 25% rest of UK) (see Appendix 20). Research by Scope evidences the benefits associated to digital; 78% of disabled people said that access to digital technology has been helpful and 92% also said it helps them live independently**.

One-fifth of people with a disability say assistive technology is not appropriate for their condition

Figure 19 shows that 66% do not use assistive technology when going online and 21% of people with a disability say that there is no suitable technology for their condition – those with a physical disability are the most likely to agree (see Appendix 21). This suggests that either their disability does not impact their use of the Internet, that they are able to get online using settings and devices that meets their needs, or that they are potentially unaware of the range of accessibility functions built into devices that can make accessing the Internet easier.

Only 11% are using assistive technology to go online. A study by the European Parliament**** shows that the use of assistive technology can help those with a disability secure employment and pursue careers. However this would also need to be paired with social change and organisational change to reduce stigma and allow for flexible working arrangements to integrate assistive technology.

Older people from a Black, Asian or minority ethnic background are more likely to be Digitally Disengaged

Younger people have high digital capability regardless of their ethnic background. Figure 20 shows that 88% of white people and 87% of Black, Asian and minority ethnic people under the age of 40 are Digital First. When looking at the older ethnic minority group, they are 10% less likely to be Digital First and more likely to be Competent or Disengaged than the older white people. This data suggests that this group of older ethnic minority people may be left behind and would benefit from targeted support.

Figure 19. If it is appropriate to your condition, do you use assistive technology to help you go online? 2019

<table>
<thead>
<tr>
<th>Key</th>
<th>Yes</th>
<th>Not appropriate for my condition</th>
<th>Prefer not to say</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>66%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>21%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Figure 20. Proportion of people with different levels of digital capability. Split by ethnicity and age, 2019

<table>
<thead>
<tr>
<th>Key</th>
<th>Digital First</th>
<th>Digitally Competent</th>
<th>Digitally Disengaged</th>
</tr>
</thead>
<tbody>
<tr>
<td>White &lt;40</td>
<td>88%</td>
<td>12%</td>
<td>8%</td>
</tr>
<tr>
<td>White 40+</td>
<td>63%</td>
<td>29%</td>
<td>8%</td>
</tr>
<tr>
<td>Black, Asian or minority ethnicity &lt;40</td>
<td>87%</td>
<td>11%</td>
<td>2%</td>
</tr>
<tr>
<td>Black, Asian or minority ethnicity 40+</td>
<td>57%</td>
<td>32%</td>
<td>11%</td>
</tr>
</tbody>
</table>

**For the definition of disability used please see the glossary in the appendix
***Scope UK, 2018, scope.org.uk/campaigns/independent-confident-connected
Benefit claimants and digital capability

16% of UK benefits claimants are Digitally Disengaged

Regionally, there are differences in the proportion of benefits claimants* with low or no digital capability (figure 22). These trends reflect the overall regional trends for digital capability (see Appendix 22), illustrating that Scotland and the North East have the lowest levels of capability; where around one-fifth of benefits claimants are virtually offline.

Digital First

Over 1.6 million people in the UK are now on Universal Credit**. Findings from Lloyds Bank data (figure 21) show that a greater proportion of these customers exhibit highly digital behaviours and fall into the Digital First group compared with the national average. Further analysis indicates that this is likely due to there being a greater proportion of young people currently in receipt of Universal Credit, as the roll-out to the entirety of the UK has yet to be completed.

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*For the full list of benefits included in the analysis, see the glossary in the appendix

Lloyds Bank is proud to publish the first assessment of UK Essential Digital Skills based on the new framework. This section indicates the extent to which the UK population has the skills needed to prosper in everyday life.

DID YOU KNOW...

11.9 million people do not have the Essential Digital Skills they need for life in the UK.

Rhys Davies
20, Stoke-on-Trent

In the past Rhys has struggled with his financial and mental wellbeing compounded by the pressures of study. However, in recent times Rhys’ improved digital skills have helped him to better manage his wellbeing.

“A couple of years ago I had no knowledge of online banking. Now, on my app, I can regularly check my balance to see what’s coming in and going out. I’m ten times better off with my finances now. I’m not panicking or worrying about my financial situation.

Another thing I do is listen to music constantly, as I’m working I’ll actually put the radio on my phone just as something in the background to keep my head going. I’ll use an app or streaming services that create playlists for me to listen to. Technology helps me a lot when concentrating on work, it reduces stress and anxiety.”
22% of the UK are without Essential Digital Skills for life

The 2018 Index measured the previous Basic Digital Skills framework and reported that 11.3 million (21%) people were missing these skills*. This year, with the new challenges and increased demands of the new Essential Digital Skills framework, there are now more people who fall below the UK’s standard level of digital skills: 11.9 million people.

This new measure illustrates people’s abilities to undertake 29 essential tasks, categorized into five skills (see figures 24 and 25).

These five skills have a relatively equal weighting of attainment, with 80% of the UK being able to transact, communicate, handle and manage information, and stay safe online. 79% are able to use the Internet to problem solve.

In terms of demographics, the Essential Digital Skills survey data mirrors the findings of the behavioural segmentation; age is a key determinant of an individual’s level of digital skills.

Young people are most likely to be skilled due to access and education

94% of 15-24s have Essential Digital Skills for life, the highest of any age group (figure 23). Looking at the demographics within this group, this is unlikely to be driven by education or income as the data shows this group is less educated and have lower incomes as they may be yet to make these decisions about their future (see Appendix 23).

The Essential Digital Skills data does show, however, that a factor may be due to having grown up in a digital world as they are the most likely to be in possession of smartphones (94%) and have access to the Internet (100%); providing them the means to go online wherever they are and the opportunity to interact with it in new and different ways (see Appendix 24).
Demographic results

Data on this page shows all results, some of which is not included in figure 23.

Figure i. Proportion within education attained with Essential Digital Skills for life, 2019
- No formal qualification: 36% (N = 523)
- GCSE / O-level / CSE / NVQ12: 75% (N = 1113)
- A-level or equivalent: 86% (N = 830)
- Degree / Master / PHD: 91% (N = 1334)

Figure ii. Proportion within age group with Essential Digital Skills for life, 2019
- 15-24: 45% (N = 644)
- 25-34: 94% (N = 643)
- 35-44: 93% (N = 578)
- 45-54: 89% (N = 538)
- 55-64: 85% (N = 665)
- 65+: 72% (N = 1132)

Figure iii. Proportion within gender with Essential Digital Skills for life, 2019
- Female: 75% (N = 2042)
- Male: 80% (N = 2145)
Data on this page shows all results, some of which is not included in figure 23.

### Figure iv. Proportion within with/without impairment with Essential Digital Skills for life, 2019

<table>
<thead>
<tr>
<th>Impairment</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>53%</td>
<td>82%</td>
</tr>
<tr>
<td>N</td>
<td>538</td>
<td>3583</td>
</tr>
</tbody>
</table>

### Figure v. Proportion within household income with Essential Digital Skills for life, 2019

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to £11,499</td>
<td>57%</td>
<td>72%</td>
</tr>
<tr>
<td>£11,500 - £24,999</td>
<td></td>
<td></td>
</tr>
<tr>
<td>£25,000 plus</td>
<td>89%</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>462</td>
<td>661</td>
</tr>
<tr>
<td>N</td>
<td>1636</td>
<td></td>
</tr>
</tbody>
</table>

### Figure vi. Proportion within marital status with Essential Digital Skills for life, 2019

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Widowed/Divorced/Single</td>
<td>49%</td>
<td>81%</td>
</tr>
<tr>
<td>Married/Living as Single</td>
<td></td>
<td>87%</td>
</tr>
<tr>
<td>N</td>
<td>635</td>
<td>2348</td>
</tr>
<tr>
<td>N</td>
<td>1196</td>
<td></td>
</tr>
</tbody>
</table>
Skill and task level results

Figure 24 shows the 29 tasks within the Essential Digital Skills for life framework. The 29 tasks outlined on the following two pages are indicative of the skills that everyone in the UK needs in order to survive and thrive online. As per the Basic Digital Skills measure, individuals need only be able to undertake one skill in each category in order to indicate ability.

On average, around seven out of ten people can undertake most tasks. 45% of people in the UK can do all 29 tasks, indicating a strong and rounded Essential Digital skillset which is enabling them to thrive in everyday life (see Appendix 25).

“In this digital age, technology and innovation continue to move at pace meaning that all of us need to improve our digital skills. The Essential Digital Skills framework underpins this agenda by providing measurement through data. We must work together to bridge the skills gap and ensure that we are all equipped for the future. This is at the heart of my Shaping Tomorrow’s City Today programme and will ensure that the UK remains globally competitive and acts as market leader in technology.”

Peter Estlin
Lord Mayor of London

<table>
<thead>
<tr>
<th>Task</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>I can use the Internet to find information that helps me solve problems e.g. use search engines</td>
<td>79%</td>
</tr>
<tr>
<td>I can use online tutorials, web chat, FAQs and forums to solve problems</td>
<td>78%</td>
</tr>
<tr>
<td>I can use online tutorials, web chat, FAQs and forums to improve my digital skills</td>
<td>71%</td>
</tr>
<tr>
<td>Being Safe and Legal Online</td>
<td>80%</td>
</tr>
<tr>
<td>I am careful with what I share online as I know that online activity produces a permanent record that can be accessed by others</td>
<td>78%</td>
</tr>
<tr>
<td>I can respond to requests for authentication (e.g. reactivate an account when I've forgotten my password)</td>
<td>78%</td>
</tr>
<tr>
<td>I make sure not to share or use other people's data or intellectual property without their consent</td>
<td>77%</td>
</tr>
<tr>
<td>I can keep the information I use to access my online accounts secure, by using different and secure passwords for websites and accounts</td>
<td>76%</td>
</tr>
<tr>
<td>I can recognise and avoid suspicious links in emails, websites, social media messages and pop ups, and know that clicking on these links is a risk</td>
<td>76%</td>
</tr>
<tr>
<td>I can assess the risks and threats involved in carrying out activities online and act accordingly (e.g. use security software)</td>
<td>76%</td>
</tr>
<tr>
<td>I can set privacy settings on my social media and other accounts</td>
<td>74%</td>
</tr>
<tr>
<td>I can identify secure websites by looking for the padlock and 'https' in the address bar</td>
<td>74%</td>
</tr>
<tr>
<td>I can update my computer security systems when necessary to prevent viruses and other risks</td>
<td>72%</td>
</tr>
</tbody>
</table>

The findings indicate an ability to use search engines to answer key questions, but using more interactive methods of sourcing information and improving digital skills presents challenges.

This is the first time that online safety and security has been measured in this way.
Lloyds Bank Consumer Digital Index 2019
Essential Digital Skills for life: Skill and task level results

Figure 25. Proportion of people who can do the Essential Digital Skills and tasks for life, 2019

**Communicating**
- I can communicate with others digitally (e.g. email, WhatsApp or Messenger) 80%
- I can set up an email account 78%
- I can attach documents to an email and share 78%
- I can create documents using word processing applications (e.g. a CV or a letter etc.) 77%
- I can speak to others through video tools (e.g. FaceTime or Skype) 75%
- I can post content on social media platforms (e.g. messages, photographs, video etc.) 71%

One-fifth (20%) of people in the UK cannot communicate digitally

**Transacting**
- I can buy goods or services through an online account (e.g. Amazon account, eBay, John Lewis etc.) 80%
- I can buy goods/services online (e.g. through credit/debit card, PayPal, WorldPay) 77%
- I can access and use public services online, including filling in forms (e.g. Vehicle tax, voting registration, booking doctor appointments) 77%
- I can store information online and access content from a different device (e.g. using the Cloud) 75%
- I can use search engines to find information 79%
- I can recognise what information or content may, or may not, be trustworthy on websites/apps 75%
- I can use the Internet to stream or download entertainment content (e.g. films, music, games or books) 73%
- I can use bookmarks to save and retrieve websites and information 73%
- I can use search engines to find information 72%

One-quarter (25%) of UK citizens cannot currently use public services online

**Handling Information and Content**
- I can organise my information using files and folders 78%
- I can use the Internet to stream or download entertainment content (e.g. films, music, games or books) 73%
- I can use bookmarks to save and retrieve websites and information 72%
- One-quarter (25%) of the population cannot assess the trustworthiness of digital content

N = 4,190
Cybersecurity skills are correlated

For the first time, a new piece of analysis was conducted to establish which tasks are most likely to be done together.

There are five clear correlations, one of each is outlined in figure 26 (see Appendix 26). As there is a high proportion of ‘Being Safe and Legal Online’ in this group, but very few in the other four, it indicates that cybersecurity skills are correlated. This may be due to training provision focusing on all facets of the cybersecurity skillset, or may indicate that the tasks are more likely to be part of similar learner/online journeys.

This piece of analysis is targeted at training providers and curriculum designers, who could consider embedding cybersecurity and online safety content across all training to ensure that the skillset is further embedded.

Half of over 65s are unlikely to have any cybersecurity skills

As indicated in the behavioural dataset, 11% of the over 65s population have moved online in the last year.

The Essential Digital Skills measure indicates that despite an increase in older people going online, this group may not have the ability to keep themselves safe and secure when doing so.

Figure 24 shows that 80% of the UK population are able to be safe and legal online, however this drops to 48% for over 65s.

This could be due to a lack of support from friends and family as the data found that this group was the most likely to be living alone (see Appendix 27). Findings from previous years have shown that older people stand a lot to gain from going online; one in three over 60 year olds now uses digital to manage and improve their health and also to feel less alone.*

Figure 26. Group identified through factor analysis, people able to do one of the listed tasks are likely to be able to do them all.

Key
- Being Safe and Legal Online
- Handling Information and Content
- Transacting

I can keep the information I use to access online accounts secure, by using different passwords for websites and accounts.

I can respond to requests for authentication.

I can upload documents and photographs when this is required, to complete an online transaction.

I can recognise what information or content may, or may not, be trustworthy on websites/apps.

I can identify secure websites by looking for the padlock and ‘https’ in the address bar.

I can assess the risks and threats involved in carrying out activities online and act accordingly.

I can recognise and avoid suspicious links in emails, websites, social media messages and pop ups, and know that clicking on these links is a risk.

I make sure not to share or use other people’s data or intellectual property without their consent.

I can respond to requests for authentication.

I am careful with what I share online as I know that online activity produces a permanent record that can be accessed by others.

I can keep the information I use to access online accounts secure, by using different passwords for websites and accounts.

I can upload documents and photographs when this is required, to complete an online transaction.

I can recognise what information or content may, or may not, be trustworthy on websites/apps.

I can respond to requests for authentication.

I can assess the risks and threats involved in carrying out activities online and act accordingly.

I can recognise and avoid suspicious links in emails, websites, social media messages and pop ups, and know that clicking on these links is a risk.

I make sure not to share or use other people’s data or intellectual property without their consent.

Within 20 years, 90% of all jobs will require digital skills to some degree*. However before the UK is ready to take on advanced digital challenges, it must first ensure it is able to do the essentials. This chapter explores the results for the Essential Digital Skills for work.

**Mary Wheeler**
35, Essex

Mary had her work life changed through a business acquisition and since becoming part of a bigger business, she’s up-skilled digitally to build her confidence.

“My skills were very limited, I felt like they needed to develop because I was now part of this bigger corporate business, with a lot more channels, social media, email marketing and the customer relationship management side. I just felt I had to develop and grow with the business. I now feel so much more confident and feel like I can contribute more at work.”

**DID YOU KNOW...**

17.3 million working people (53%) in the UK do not have the Essential Digital Skills required for work


**MARGOT JAMES MP SAYS...**

“Digital skills in the workplace are now a near-universal requirement. This report helps us to identify and address shortages.”

Minister for Digital and the Creative Industries, Department for Digital, Culture, Media & Sport
For the first time, the UK Consumer Digital Index 2019 includes insight into the extent to which UK citizens have the digital skills required to be work-ready.

As per the broader Essential Digital Skills framework, this has been developed with input from representatives of businesses and charities of all sizes, sectors and employee requirements (see page 8 for more information).

For a person to obtain Essential Digital Skills for work, they must:

- Be able to do all the Foundation tasks
- Have Essential Digital Skills for life (be able to do at least one ‘life’ task within each of the five skills)
- Be in employment
- Be able do at least one ‘work’ task within each of the five skills

It is important to note that these results do not include working people who lack the opportunity to use these skills. As such, it represents working people who actively use these skills in a work environment.

**Over half of the workforce – 17.3 million people – do not have Essential Digital Skills**

In the 2018 Index, 10% of the workforce lacked Basic Digital Skills*. The new framework indicates that 47% of working people have the necessary digital skills for work. The new measure now includes a wider range of work-specific tasks which is the reason why the proportion of the workforce without Essential Digital Skills has risen markedly and means that 53% don’t have Essential Digital Skills.

Despite it being the most widely held work skill, only two-thirds of the working population achieve ‘Being Safe and Legal Online’ in a work context.

---

As per Essential Digital Skills for life, the level of workplace digital skill correlates with age. Those aged 25-54 are the most skilled. However there is still the opportunity for a third of that group to develop their skillsets (figure 29).

**Women are seven percentage points less likely to have digital skills at work**

Figure 29 shows there is a digital skills gap between the male and female workforces, as seven percentage points fewer working have essential digital workplace skills (50% males vs. 43% females (see Appendix 28)). Secondary research suggests this is in part due to the nature of female representation in the workforce more broadly. There are fewer females working in technology and digital industries*, but also due to higher proportions of women in part-time work.

Research by the Parliament** shows that women are more likely to work part time than men which may be a factor. In the UK today 41% of women work part time compared with only 16% men**. The Essential Digital Skills data shows that 36% of part-time workers have essential workplace skills compared with 50% of full-time workers, suggesting why females in the workforce may be less likely to have these skills (see Appendix 29).

As explored on page 27, people with a disability are 35% less likely to have Essential Digital Skills for life; 82% of those without a disability have the Essential Digital Skills for life vs. 53% of those with.

Conversely, in the workplace, those with and without disabilities are equally likely to have the digital skills needed; 47% of each group (see Appendix 30).

**Social mobility – digital skills and socio-economic factors link**

On the whole, ABC1 individuals are almost twice as likely to be digitally work-ready as those in the C2DE social grade. The data also shows that the greater people’s income, the more likely they are to have Essential Digital Skills: 61% of those with a personal income of more than £25,000 per year meet the digital standard, which is significantly higher than those earning between £11,500–£24,999 (39%) or up to £11,499 (25%) (see Appendix 31).

**Those with workplace digital skills earn on average £12,500 more per year**

This supports the correlation first demonstrated in the 2018 Index***. The new Essential Digital Skills for work measure also finds that people who have the Essential Digital Skills for work earn on average £37,995 per year (see Appendix 32). This is almost £13,000 more than those lacking workplace digital skills, and is £8,000 more than the UK average salary of £29,588****.

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**UK Parliament, 2019, researchbriefings.files.parliament.uk/documents/SN06838/SN06838.pdf


****Office of National Statistics, 2018, ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/annualsurveyofhoursandearnings/2018

†Please see the appendix for sample sizes.
If working people are able to undertake one work task from each of the five skills in a working environment, as well as having all five life skills, then they have the Essential Digital Skills required for work.

This is the minimum criteria for benchmarking purposes, however the ambition is for the UK workforce to be able to do all tasks in order to thrive and drive productivity in the workplace.

**Communicating and information-handling skills are the most lacked**

There are nine and ten percentage point more workers who are ‘Safe and Legal Online’ vs. Communicating and Handling Information in the workplace (figures 30 and 31). However, the task that working people struggle with the most is ‘I can manage digital records and financial accounts (e.g. expenses, budgets) through digital systems’ – a Transacting skill, which less than half can do (49%).

**Essential Digital Skills: the UK at work vs. day to day**

The difference in skills level between work and day-to-day life indicates that people may not be transferring skills gained at home into the workplace and vice-versa. Page 28 showed that 78% of people can use the Internet to find information to help them solve problems in their day-to-day lives, however only 62% apply this skill to their work.

Lloyds Bank data shows that digital skills are saving the Digital First 5.6 hours per work-week and increasing productivity and performance.

**Nearly half (44%) of working people do not have the skills to use digital tools to work more efficiently. They may be missing out on contributing added productivity to employers in the UK**
**Figure 31. Proportion of the UK workforce who do tasks within a work environment, 2019**

<table>
<thead>
<tr>
<th>Task</th>
<th>Key</th>
<th>Important to employers</th>
<th>Important to employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>I make sure not to share or use other people’s data or intellectual property without their consent</td>
<td>66%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can respond to requests for authentication (e.g. reactivate an account when I’ve forgotten my password)</td>
<td>62%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am careful with what I share online as I know that online activity produces a permanent record that can be accessed by others</td>
<td>61%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can keep the information I use to access my online accounts secure, by using different and secure passwords for websites and accounts</td>
<td>60%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can recognise and avoid suspicious links in email, websites, social media messages and pop ups and know that clicking on these links is a risk</td>
<td>60%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can identify secure websites by looking for the padlock and &quot;https&quot; in the address bar</td>
<td>60%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can assess the risks and threats involved in carrying out activities online and act accordingly (e.g. use security software)</td>
<td>59%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can update my computer security systems when necessary to prevent viruses and other risks</td>
<td>58%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can set privacy settings on work-related social media and other accounts</td>
<td>52%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can respond to requests for authentication (e.g. reactivate an account when I’ve forgotten my password)</td>
<td>62%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**One-third of the workforce is risking digital safety due to a lack of essential online security skills**

10.8 million (33%) working people do not have the skills required to be fully “Safe and Legal Online”. These employees could be putting themselves and their employers at risk by engaging in online activities in the workplace without the skills and potentially the understanding of the dangers that exist.

Within the listed tasks, a distinction can be made between those that may risk more the safety of the employee or the employer. Blue tasks in figure 31 are particularly important for the safety of people as employees. Tasks in red may be of particular importance to employers themselves. However, the two are interconnected and not mutually exclusive.

**Comparing Life and Work results**

Working people are not taking the safety and security skills they are using day to day into their workplaces. As demonstrated in figures 24 and 31, the results for Being Safe and Legal Online are consistently higher for people in the personal lives.

The biggest gaps are for privacy setting skills and updating security systems, two activities which are vital to employee and employer safety.

As highlighted on page 22, cybersecurity is one of the greatest concerns people have around going online. External research shows that losses from cybercrime were estimated at totalling £4.6 billion across the UK and the average victim loses an average of 14.8 hours*.

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An Essential Digital Skills gap is evident between sectors

The UK’s workforce in the Finance, Insurance and Real Estate sectors are the most likely to have Essential Digital Skills for work (80%) (figure 32) yet one in five of these people still lacks the skills needed.

From these leading sectors to the next best performing sector there is a 30 percentage point drop – only half of the workforce in 'Services' meet the UK’s new digital skill benchmark.

Further still, people working in Transportation, Manufacturing and Construction sectors are the least digitally skilled. One-third of Manufacturing workers meets the Essential Digital Skills requirements for the workplace.

The gaps are widespread across all essential workplace skills

When looking at the 17 essential digital workplace tasks split by sector the same trend as seen in figure 32 is also visible, regardless of the skill (see Appendix 33).

The behavioural data shows:

Nearly two-thirds (63%) of working people* have not received any digital skills training from their employers (see Appendix 34). This is: 54% for managers (junior, intermediate and higher managerial) 71% for manual workers (skilled and unskilled)

*Working people defined as; casual, higher managerial, part time, intermediate managerial, self-employed, skilled and unskilled manual work, junior managerial

**Please see the appendix for sample sizes
At a UK level the result for Essential Digital Skills for life (78%) is 1.6 times higher than the Essential Digital Skills for work (47%). This gap may be driven by the fact that nearly two-thirds of working people (63%) have not received any digital training from their employers (see page 36).

The gap between the results for life and work is most noticeable in areas with high populations of manual workers, notably the West Midlands (80% vs. 29%) where there is a heavy reliance upon the manufacturing sector*. Similarly the North East and Wales see low scores for workplace skills. This aligns to the results seen for organisations in the 2018 UK Business and Charity Digital Index**, and therefore indicating these areas may experience future workforce challenges if not addressed.

Scotland and the South West continue to build on positive trends in 2018 skill levels; London holds the highest overall percentage (56%) of its workforce with workplace skills, and the South East with the highest percentage (81%) of its population with Essential Digital Skills for life.

For a more detailed insight into national and regional Essential Digital Skills results please see the factsheets published alongside the full report.

*Nomis, 2018, nomisweb.co.uk/reports/firm/gro/201365925/report.aspx#tabwJobs
***Please see the appendix for sample sizes
Kushram Gotla
50, London

ushram, moved to the UK from India 35 years ago. His family is spread all over the world with his sister in Australia, his brother in Saudi Arabia and his mother in India. He currently works in London and is exploring a career change into the field of cybersecurity following his own experience with cybercrime. He now has a desire to help people and companies stay safe online.

"I had a call from a Swedish company which I thought was totally legitimate and gave money to but it turned out to be unlicensed and unregulated. I tried to get my money back from the company however they wouldn’t return the funds, so I had to go through my credit card company. Data sharing and the information they get is quite criminal and shouldn’t be allowed and that’s one of the main reasons I want to get into cybersecurity. The Internet has given me a lot of information about how I can advance my skills and get a course that can help me move careers without being blindsided."

The following pages explore people’s levels of digital ambition, where they go for advice and how organisations can help them succeed. The final page of this chapter (and the report) provides a summary of what the UK must do next, based on the findings provided throughout.

ANDY WALES SAYS...

“If the UK’s digital skills challenge is not tackled, it will hold back productivity, and continue to leave people behind. Employers need to lead the way by investing in collective solutions.”

Chief Digital Impact and Sustainability Officer, BT

DID YOU KNOW...

34%
Only one-third of the workforce has received digital training from their employers
Progress since 2018

One in three internet users has not improved their skills in the past year
Since 2018, nearly two-thirds (65%) of the online population believe their digital skills have improved, representing 33 million people (see Appendix 35). This is progress compared to 60% in the previous year. In 2019, 17.8 million (35%) believe their skills are at the same level they were a year ago. This page sheds light on this group in order for the UK to better understand and support them going forward.

Over 60s underestimate their ability
As shown in figure 34, 53% of those aged 60-69 say their digital skills have improved since 2018, they are 35% less likely than the youngest age group (18-24) to say this. This contrasts with the behavioural data findings showing that those aged over 60 have made the most progress with their digital capability since last year.

One in four people who feel their digital skills haven’t improved is concerned about their lack of progress (see Appendix 41)
27% of people who are online think their digital skills are not good enough, other groups who are concerned include (see Appendix 37):

- 16% of 18-24s, rising to 35% of 60-69s (see Appendix 38)
- 21% in Wales rising to 34% for Londoners (34%) and those from Yorkshire and Humberside (34%) (see Appendix 39)
- 18% for people on high income nearly doubling to 34% for those on low incomes (see Appendix 40)

Digital capability correlates to digital self-confidence, 77% of the Digital First group believe their skills are good compared to only 57% of the Digitally Disengaged (see Appendix 36)

Unskilled manual workers are the least confident in improving their skillsets
As outlined in the Essential Digital Skills for work section, people in manual roles are lacking digital skills needed for the workplace. Further research shows that they are aware their digital skills ‘are not good enough’. They are more than twice as likely as intermediate or higher managerial workers to be in this group.

One in three internet users has not improved their skills in the past year
Since 2018, nearly two-thirds (65%) of the online population believe their digital skills have improved, representing 33 million people (see Appendix 35). This is progress compared to 60% in the previous year. In 2019, 17.8 million (35%) believe their skills are at the same level they were a year ago. This page sheds light on this group in order for the UK to better understand and support them going forward.

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As outlined in the Essential Digital Skills for work section, people in manual roles are lacking digital skills needed for the workplace. Further research shows that they are aware their digital skills ‘are not good enough’. They are more than twice as likely as intermediate or higher managerial workers to be in this group.
Digital advice and training

Since 2018, three times more people now get help with their digital skills at work

Compared to last year, UK citizens are turning more to family (up 26 percentage points), and – crucially – employers (23 percentage points) for support with their digital skills.

However, the greatest source of improvement comes from self-motivation and proactive learning. Nearly nine in ten now teach themselves how to get the most out of being online (up six percentage points since 2018).

The Digitally Disengaged are more likely to want face-to-face support

When looking at this with a digital capability lens the results vary significantly (see Appendix 42). 91% of the Digital First are self-taught and are 42% (27 percentage points) more likely to do this than the Digitally Disengaged. This suggests that increased capability may lead to increased confidence or vice-versa.

The Digitally Disengaged are more likely to turn to family, friends and local support compared to those who are more digitally capable. This indicates they may prefer face-to-face experiences with trusted people.

Figure 36. Of those who are online, where do they learn how to use online services and develop their digital skills, 2017 to 2019

Since 2018, these advice channels have more than tripled in size:

Bank staff (19%): this indicates that community banks play a key role

Friends (32%): this demonstrates the value of role models

Work (34%): there is still a huge opportunity for employers to increase this

The Digitally Disengaged are more likely to turn to family, friends and local support compared to those who are more digitally capable. This indicates they may prefer face-to-face experiences with trusted people.
Motivations to improve

Two-thirds of the Digital First say their skills have improved in the past year. This is similar to the Digitally Competent but 15 percentage points higher than the least capable (Digitally Disengaged) (see Appendix 43). This suggests that people who are earlier on in their digital journey may find it more difficult to improve at first but as capability improves, momentum increases.

The workplace is a key motivation driver

Employers of the Digital First have played a key role in their motivation to learn – 14% of them cite this as a driver (figure 37). This group are mainly in management positions in office environments (see Appendix 44). Of the Digitally Disengaged, one in five want to improve their performance at work – higher than more digitally capable workers. This could therefore be a ‘hook’ to encourage digital adoption.

Figure 37. What was the trigger or motivation for improving your digital skills? Split by digital capability tier

Figure 38. What was the trigger or motivation for improving your digital skills? (verbatim from figure 37 ‘Other’)

Digital First

- ‘Ambition to progress’
- ‘As part of a hobby in photography’
- ‘Becoming self-employed’
- ‘Learned new programming skills using online videos’
- ‘Learning to use Amazon Alexa’

Digitally Competent

- ‘As things progressed, I progressed’
- ‘A lack of things to watch on TV’
- ‘It’s easier to go online than in store’
- ‘My son moving to America’
- ‘Having to manage my money online’

Digitally Disengaged

- ‘Curiosity’
- ‘To keep up with the moving world’
- ‘The need to keep up with services changing from paper to online’
- ‘Printing documents, signing and filing’
- ‘Wanting to understand it more’
We must inspire and motivate the general public, and policymakers, to prioritise technology across the breadth and depth of the UK.

Digital is the great democratiser of our time and we need to be more ambitious in our efforts to not just join up provision, but to stimulate demand.

Aligned to our key findings, there are three key areas of focus:

**Face into fears**

**Digital Britain**

While there are 1.8 million more people this year with the highest level of digital capability, over 11.9 million people lack Essential Digital Skills and 4.1 million people are offline. For the first time, predictive data modelling forecasts that if nothing is done, 4.5 million (8%) of the UK population will still be offline in 2030. The 2019 report also reveals that of the offline population who say ‘nothing’ could get them online, 89% also cited other blockers, of which cybersecurity and fraud concerns are the real leading barriers.

For those online, the new Essential Digital Skills measure provides a new detailed view on the specific areas where online safety and security can be improved. As one-fifth of the UK population cannot keep themselves safe online in the day to day, there is work to be done.

Larger organisations must not just ensure their use of online customer data and digital is compliant, but also communicate explicitly to customers that this is the case; in 2019, 55% of people are worried about the use of their online data. Technology such as biometric forms of ID could help to make the online on-boarding and security processes simpler, and also more accessible to people of all backgrounds and ages.

Consistent messaging is imperative and all partners should work together to deliver a public education campaign that both motivates and inspires the public to boost their digital skills, and helps them to understand how to stay safe.

The UK would benefit from a dedicated drive to increase demand for digital skills in the UK, to better equip people to face into their fears.

**Democratise Digital**

**The Digitally Disadvantaged**

With digital skills now categorised as essential, we must ensure that everyone has the same chances to gain adequate access to the extraordinary benefits of the Internet. We must democratise digital to include the 700,000 young children who do not have the skills and devices they need to do their homework (UK Consumer Digital Index 2018). People with impairments are more than twice as likely to be offline, and 21% say there is no suitable technology to help with their disability. We must enable the UK to be a level playing field to ensure the entire UK has an equitable and fair opportunity to prosper.

Complementary to the Index insight, we recommend industry and government work together to undertake a full audit of skills provision across the whole country in order to establish where free skills opportunities are lacking.

An action plan for young people with ‘Digital Access for All’, and to work with innovators to unblock the lack of access to people with a disability. A comprehensive business case must be created to outline the economic, social and community benefits of digital to the economy to help drive pan-sector awareness and prioritisation of the topic.

**Leverage the Levy**

**Skills in the workforce**

More than half of UK employees (53%) lack the Essential Digital Skills needed for work, and two-thirds of the UK workforce do not receive skills support from their workplaces.

One particular opportunity for employers is leveraging the Apprenticeship Levy. This will enable organisations to attract and retain talent by offering workplace Digital and Technology Apprenticeship qualifications to all people from the age of 16 and above. This levy can also be transferred to smaller organisations to help close the digital skills gaps. It is crucial that the UK’s large employers drive societal change through their corporate scale, reach and influence.
Lloyds Bank Academy tackles the increasing challenges with productivity and social inclusion in the UK.

As illustrated on page 40, face-to-face channels are a key part to growing digital skills. The Academy is a free initiative, providing a bespoke online and face-to-face learning programme for individuals, SMEs and Charities for all digital learning needs; whether this be life skills or work skills. It aims to make training provision accessible for all.

Lloyds Bank Academy was launched in Greater Manchester in November 2018, offering an online platform available for self-paced learning and free face-to-face workshops at various Manchester locations.

We have worked with partners to provide the best content for learners. The initiative has provided the opportunity for Digital Champions to further support communities. Following the success in Manchester, the Academy plans to develop capabilities and enhance confidence amongst individuals, businesses and charities in other UK locations in 2019.

Find out more about Digital Champions: www.lloydsbankinggroup.com/media/digital-insight/digital-champions-framework/

For more information on the Lloyds Bank Academy, visit lloydsbankacademy.co.uk

*Royal Bank Academy user survey
**Online portal users dashboard

RYAN, FROM WYTHENSHAWE SAYS...
“The Academy showed me the personal and professional uses of digital, that I hadn’t considered before. It’s helped me get the apprenticeship I wanted.”

ANNE-MARIE, FROM DENTON SAYS...
“The Academy training has helped our charity increase the number of new visitors to our website by 34%.”

NATALIE, FROM STOCKPORT SAYS...
“The Academy gave me the extra confidence needed for a digital working environment.”
UK Consumer Digital Index 2019 Appendix
Introduction
To ensure published findings are statistically robust and meaningful throughout the report, care has been taken to only reference within the body of the report those changes that meet statistical significance criteria.

Please note that within figures, graphs have been displayed as they are, meaning that minimal differences might not be statistically significant.

UK population calculations
Population figures are taken from the most recently published estimates provided by the Office for National Statistics. For the Essential Digital Skills data, percentages are applied to a population base aged 15+ (54,232,656). For the rest of the data used in the report, percentages are applied to a population base aged 18+ (52,078,525), after having removed the population of people in the UK without a bank account. The figure of those without a bank account is taken from research published by the Financial Conduct Authority (1,300,000). Sources can be found below:
ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/populationestimatesforukenglandandwalesscotlandandnorthernireland
fca.org.uk/publication/research/financial-lives-consumers-across-uk.pdf

‘Benefit claimants’ classification (page 25)
The benefits category is made up of:
1. Disability
2. Housing
3. Income
4. Job Seekers
5. Other
6. Tax Credit
7. Universal Credit

‘Other’ includes the below:
1. Social Fund
2. Widows Benefit
3. Bereavement Payment
4. Education Maintenance Allowance
5. Cold Weather Payment
6. Training Payment
7. Industrial Injury’s Benefit

Essential Digital Skills factor analysis (page 30)
Factor analysis simplifies the data by grouping the questions into key themes or factors based on the similarity of responses given to them. Attributes that are highly correlated are likely to be influenced by the same underlying theme.

Disability classification
The following question was asked to the respondents in the survey to establish disability status:
‘Do you have an impairment, health condition or learning difficulty that has a substantial or long term impact on your ability to carry out day to day activities?’
Sample
4,190 participants aged 15+ years in Great Britain and Northern Ireland. Data is weighted.

Fieldwork dates
11th-28th January 2019

Fieldwork methodology
The Ipsos MORI face-to-face Omnibus (also known as CAPIBUS), was used as the methodology for the Essential Digital Skills study. CAPIBUS is a nationally and regionally representative sample of adults aged 15+ in Great Britain.

CAPIBUS uses face-to-face interviewing to ensure no online bias and is conducted in-home rather than on the doorstep, which engages respondents and fundamentally improves the quality of responses.

The sample design incorporates a range of variables to ensure a robust, representative and consistent sample is achieved on a weekly basis.

CAPIBUS uses a unique and rigorous sampling method – a form of random location sampling, using a control method applied to field region and sub-region over a robust number of sample points (typically 170-180) to ensure a good geographical spread. Interviewer quotas are set for gender, age, working status and tenure to ensure the sample is nationally representative – the CACI ACORN geo-demographic system is used in the selection process.

The use of ACORN ensures all types of areas are fully represented and the selection of respondents is largely taken out of the hands of the interviewers, helping to eliminate any possible bias in the sample caused by interviewing people all with the same background.

CAPIBUS uses a ‘rim weighting’ system which weights to the latest set of census data or mid-year estimates and NRS defined profiles for age, social grade, region and working status – within gender and additional profiles on tenure and ethnicity. Only a limited amount of corrective weighting is therefore needed to adjust the final results on our Omnibus survey, so that they are in line with the national demographic profile.

Essential Digital Skills calculation

Foundation Level: There are seven Foundation tasks and an individual must be able to undertake all seven tasks to qualify having Foundation Level. If they cannot do all seven tasks they do not progress onto ‘Life Skills’.

Life Skills: There are five Life Skill categories. All who have Foundation Level, must have at least one life skill to progress onto ‘Work Skills’. To have the Life Skill, they need to be able to undertake at least one task in the given Life Skill category.

Essential Digital Skills for life (EDS): Have Foundation Level and can do all five Life Skill categories.

Work Skills: There are five Work Skill categories. As a pre-requisite, all need to have Foundation Level and have the corresponding Life Skill category. To have the Work Skill, they need to be able to undertake at least one task in the given Work Skill category. This score is only reported amongst the working population.

Essential Digital Skills for work (Work EDS): Are employed, have Foundation Level, have Life Essential Digital Skills and all five Work Skills categories.
Essential Digital Skills survey sample sizes

**Page 27**
- No formal qualifications: 523
- University degree: 1,334
- 15-24: 64
- 65+: 1,132
- Has disability: 538
- No disability: 3,583
- HHI less than £11,499: 462
- More than £25,000: 1,636
- Single: 1,196
- Widowed, Divorced, Separated: 635
- Male: 2,145
- Female: 2,042
- Working full-time: 1,550
- Not working: 2,154

**Page 33**
- Male: 2,145
- Female: 2,042
- 15-24: 644
- 25-34: 643
- 35-44: 578
- 45-54: 538
- 55-64: 655
- 65+: 1,132
- ABC1: 2,498
- C2DE: 1,692

**Page 36**
- Finance etc.: 157
- Services: 904
- Public Administration: 88
- Wholesale/Retail Trade: 167
- Transport etc.: 447
- Manufacturing: 140

**Page 37**
- Total for Foundation and life
  - East Midlands: 303
  - East England: 449
  - London: 493
  - North East: 165
  - North West: 452
  - Scotland: 368
  - South East: 499
  - South West: 399
  - Wales: 220
  - West Midlands: 385
  - Yorkshire & Humberside: 306
  - Northern Ireland: 151

**Working population**
- East Midlands: 177
- East England: 215
- London: 299
- North East: 93
- North West: 178
- Scotland: 165
- South East: 267
- South West: 181
- Wales: 103
- West Midlands: 147
- Yorkshire & Humberside: 133
- Northern Ireland: 78
Appendix 1. Figure shows the year on year longitudinal movements for the proportions of people in digital capability Segments 1 to 5, 2018 to 2019 (click to return to page 12)

<table>
<thead>
<tr>
<th></th>
<th>Segment 1</th>
<th>Segment 2</th>
<th>Segment 3</th>
<th>Segment 4</th>
<th>Segment 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Segment 1</td>
<td>82%</td>
<td>–</td>
<td>17%</td>
<td>1%</td>
<td>0%</td>
</tr>
<tr>
<td>Segment 2</td>
<td>2%</td>
<td>66%</td>
<td>25%</td>
<td>5%</td>
<td>2%</td>
</tr>
<tr>
<td>Segment 3</td>
<td>16%</td>
<td>4%</td>
<td>77%</td>
<td>2%</td>
<td>1%</td>
</tr>
<tr>
<td>Segment 4</td>
<td>2%</td>
<td>1%</td>
<td>7%</td>
<td>61%</td>
<td>29%</td>
</tr>
<tr>
<td>Segment 5</td>
<td>0%</td>
<td>0%</td>
<td>2%</td>
<td>9%</td>
<td>88%</td>
</tr>
</tbody>
</table>

The future digital capability position has been forecasted, by taking the current digital capability position and applying predicted demographical changes (people deceasing and people turning 18). This was done using a Monte Carlo predictive modelling technique, in R programming language.
Appendix 3. For which of the following do you use the Internet? Split by disability, 2019 (click to return to page 14)

Key

<table>
<thead>
<tr>
<th>Disability</th>
<th>UK average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email</td>
<td>85%</td>
</tr>
<tr>
<td>Buying products/services</td>
<td>86%</td>
</tr>
<tr>
<td>Keeping contact via social media</td>
<td>75%</td>
</tr>
<tr>
<td>Use online messaging services e.g. WhatsApp/Skype</td>
<td>75%</td>
</tr>
<tr>
<td>Posting/sharing photos or videos</td>
<td>60%</td>
</tr>
<tr>
<td>Accessing local council information</td>
<td>55%</td>
</tr>
<tr>
<td>Learning</td>
<td>55%</td>
</tr>
<tr>
<td>Streaming/downloading media</td>
<td>57%</td>
</tr>
<tr>
<td>Rate products/services</td>
<td>56%</td>
</tr>
<tr>
<td>Online games</td>
<td>49%</td>
</tr>
<tr>
<td>Managing my physical/mental health</td>
<td>49%</td>
</tr>
<tr>
<td>Applying for jobs</td>
<td>56%</td>
</tr>
<tr>
<td>Selling products or services</td>
<td>50%</td>
</tr>
<tr>
<td>Solely content for work</td>
<td>55%</td>
</tr>
<tr>
<td>Accessing universal credit</td>
<td>57%</td>
</tr>
<tr>
<td>Online dating</td>
<td>42%</td>
</tr>
<tr>
<td>Other</td>
<td>49%</td>
</tr>
</tbody>
</table>

N = 2,490
Appendix 4. Figure shows the average utilities spend per month. Split by digital capability segmentation, 2019 (click to return to page 16)

<table>
<thead>
<tr>
<th>Digital capability segment</th>
<th>Average utilities spend per month £</th>
</tr>
</thead>
<tbody>
<tr>
<td>Digital First</td>
<td>221.40</td>
</tr>
<tr>
<td>Digitally Competent</td>
<td>220.89</td>
</tr>
<tr>
<td>Digitally Disengaged</td>
<td>236.32</td>
</tr>
</tbody>
</table>

N = 1,001,840

Appendix 5. Figure shows the digital channels used by consumers to manage their money. Split by age, 2019 (click to return to page 17)

Key  
- Desktop  
- App  
- Mobile (including mobile app)  
- Tablet

![Digital Channel Usage by Age](chart.png)

N = 625,791
Appendix 6. Figure shows the proportion of people who have started saving up their money. Split by digital capability segmentation, 2019. (click to return to page 17)

N = 699,844

Appendix 7. Figure shows the average annual disposable income. Split by digital capability segmentation, 2019. (click to return to page 17)

N = 1,001,840

<table>
<thead>
<tr>
<th>Digital capability segment</th>
<th>Yearly disposable income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Digital First</td>
<td>£1,776</td>
</tr>
<tr>
<td>Digitally Competent</td>
<td>£972</td>
</tr>
<tr>
<td>Digitally Disengaged</td>
<td>£352</td>
</tr>
</tbody>
</table>
Appendix 8. Figure shows the demographic profile of the 8% of people aged 15+ that cannot do any of the Foundation tasks, 2019 (click to return to page 19)

N = 367
Appendix 9. Figure shows the distribution of people who are Offline. Split by age, 2019.

N = 225

Appendix 10. Figure shows the distribution of people who are Offline. Split by gender, 2019.

N = 225

Key: 
- Female
- Male

<table>
<thead>
<tr>
<th>Age</th>
<th>18-24</th>
<th>25-29</th>
<th>30-39</th>
<th>40-49</th>
<th>50-59</th>
<th>60-69</th>
<th>70-79</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3%</td>
<td>2%</td>
<td>4%</td>
<td>10%</td>
<td>41%</td>
<td>10%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gender</th>
<th>N = 225</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>51%</td>
</tr>
<tr>
<td>Male</td>
<td>49%</td>
</tr>
</tbody>
</table>
Appendix 11. Figure shows the proportion of people who are Offline. Split by ethnicity, 2019 (click to return to page 21)

Appendix 12. Figure shows the distribution of people who are Offline. Split by occupation, 2019 (click to return to page 21)

N = 2,665
Appendix 13. Figure shows the distribution of people who are Offline. Split by education, 2019
(click to return to page 21)

Appendix 14. Figure shows the distribution of people who are Offline. Split by income, 2019 (click to return to page 21)
Appendix 15. Figure shows the distribution of people who are Offline. Split by disability, 2019

Appendix 16. Figure shows the proportion of people who are online. Split by age, 2019
Appendix 17. Figure shows the year on year movement in each digital capability segment. Split by age, 2019 (click to return to page 22)

Key
- Segment 1
- Segment 2
- Segment 3
- Segment 4
- Segment 5

N = 1,001,840
Appendix 18. Could any of the following encourage you to use the Internet? 2019 (click to return to page 23)

- Nothing: 47%
- If websites or apps were easier to use or understand: 39%
- Trust and security measures: 39%
- Cheaper cost of Internet: 32%
- Cheaper cost of device: 31%
- Getting support from someone to help (e.g., friends and family): 30%
- Improved mobile Internet coverage: 30%
- Understanding the benefits: 29%
- Formal training or training courses (paid or free): 23%
- Wi-Fi or broadband in area: 22%
- The ability to use new assistive technology e.g., Amazon Alexa, Google Assistant, Siri: 20%

N = 225
### Appendix 19. Have you used the Internet in the last 3 months? Split by disability, 2019

<table>
<thead>
<tr>
<th></th>
<th>No disability</th>
<th>Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>93%</td>
<td>83%</td>
</tr>
<tr>
<td>No</td>
<td>7%</td>
<td>17%</td>
</tr>
</tbody>
</table>

**N = 2,715**

### Appendix 20. Could any of the following encourage you to use the Internet? Split by disability, 2019

<table>
<thead>
<tr>
<th>Encouragement</th>
<th>No disability</th>
<th>Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nothing</td>
<td>47%</td>
<td>46%</td>
</tr>
<tr>
<td>If websites or apps were easier to use or understand</td>
<td>39%</td>
<td>41%</td>
</tr>
<tr>
<td>Trust and security measures</td>
<td>39%</td>
<td>41%</td>
</tr>
<tr>
<td>Cheaper cost of internet</td>
<td>29%</td>
<td>25%</td>
</tr>
<tr>
<td>Understanding the benefits</td>
<td>25%</td>
<td>29%</td>
</tr>
<tr>
<td>Cheaper cost of device</td>
<td>29%</td>
<td>35%</td>
</tr>
<tr>
<td>Wi-Fi or broadband area</td>
<td>32%</td>
<td>32%</td>
</tr>
<tr>
<td>Improved mobile coverage</td>
<td>20%</td>
<td>21%</td>
</tr>
<tr>
<td>Getting support from someone to help (e.g. friends and family)</td>
<td>30%</td>
<td>30%</td>
</tr>
<tr>
<td>Formal training or training courses (paid or free)</td>
<td>22%</td>
<td>25%</td>
</tr>
<tr>
<td>The ability to use new assistive technology e.g. Amazon Alexa, Google Assistant, Siri</td>
<td>20%</td>
<td>21%</td>
</tr>
</tbody>
</table>

**N = 225**
Appendix 21. Figure shows of those who answered there is no assistive technology appropriate to their condition, the type of disability they have, 2019 (click to return to page 24)

<table>
<thead>
<tr>
<th>Disability Type</th>
<th>Percentage</th>
<th>N = 88</th>
</tr>
</thead>
<tbody>
<tr>
<td>A physical impairment or mobility issues</td>
<td>34%</td>
<td></td>
</tr>
<tr>
<td>A long standing illness or health condition</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>17%</td>
<td></td>
</tr>
<tr>
<td>A mental health difficulty</td>
<td>14%</td>
<td></td>
</tr>
<tr>
<td>Deaf or have a hearing impairment</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Prefer not to say</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>A social/communication impairment</td>
<td>2%</td>
<td></td>
</tr>
<tr>
<td>A specific learning difficulty</td>
<td>2%</td>
<td></td>
</tr>
<tr>
<td>Blind or have a visual impairment uncorrected by glasses</td>
<td>1%</td>
<td></td>
</tr>
</tbody>
</table>
Appendix 22. Figure shows the distribution of digital capability, Split by region, 2019 (click to return to page 25)

Key
Digital First
Digitally Competent
Digitally Disengaged

N = 1,001,840
### Appendix 23. Figure shows the proportions of the sample in each age group. Split by education and income, 2019 (click to return to page 27)

<table>
<thead>
<tr>
<th></th>
<th>15-24</th>
<th>25-34</th>
<th>35-44</th>
<th>45-54</th>
<th>55-64</th>
<th>65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>No formal qualifications</td>
<td>4%</td>
<td>7%</td>
<td>7%</td>
<td>7%</td>
<td>14%</td>
<td>27%</td>
</tr>
<tr>
<td>GCSE/O-Level/NVQ12</td>
<td>26%</td>
<td>25%</td>
<td>24%</td>
<td>31%</td>
<td>30%</td>
<td>25%</td>
</tr>
<tr>
<td>A-Level or equivalent</td>
<td>44%</td>
<td>19%</td>
<td>17%</td>
<td>16%</td>
<td>15%</td>
<td>11%</td>
</tr>
<tr>
<td>Degree or higher</td>
<td>14%</td>
<td>43%</td>
<td>45%</td>
<td>40%</td>
<td>32%</td>
<td>26%</td>
</tr>
<tr>
<td>Personal income less than £11,499</td>
<td>41%</td>
<td>19%</td>
<td>17%</td>
<td>16%</td>
<td>20%</td>
<td>24%</td>
</tr>
<tr>
<td>Personal income £11,500-£24,499</td>
<td>20%</td>
<td>24%</td>
<td>23%</td>
<td>21%</td>
<td>25%</td>
<td>23%</td>
</tr>
<tr>
<td>Personal income more than £25,000</td>
<td>6%</td>
<td>34%</td>
<td>36%</td>
<td>38%</td>
<td>28%</td>
<td>17%</td>
</tr>
</tbody>
</table>

**N = 4,190**

### Appendix 24. Figure shows the proportions of the sample in each age group. Split by device and Internet access, 2019 (click to return to page 27)

<table>
<thead>
<tr>
<th></th>
<th>15-24</th>
<th>25-34</th>
<th>35-44</th>
<th>45-54</th>
<th>55-64</th>
<th>65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smartphone in household</td>
<td>94%</td>
<td>94%</td>
<td>94%</td>
<td>94%</td>
<td>82%</td>
<td>57%</td>
</tr>
<tr>
<td>Tablet in household</td>
<td>56%</td>
<td>61%</td>
<td>69%</td>
<td>73%</td>
<td>70%</td>
<td>50%</td>
</tr>
<tr>
<td>Laptop/PC in household</td>
<td>84%</td>
<td>80%</td>
<td>87%</td>
<td>88%</td>
<td>80%</td>
<td>67%</td>
</tr>
<tr>
<td>Internet access</td>
<td>100%</td>
<td>99%</td>
<td>99%</td>
<td>96%</td>
<td>90%</td>
<td>71%</td>
</tr>
</tbody>
</table>

**N = 4,190**
Appendix 25. Figure shows the number of tasks people can do for Essential Digital Skills for life, 2019 (click to return to page 28)

Appendix 26. Figure shows factoring analysis groups where people are able to do one of the listed tasks then they are likely to be able to do them all, 2019 (click to return to page 30)
### Appendix 27. Figure shows the proportion of people in each age group. Split by working and living status, 2019 (click to return to page 30)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Work full-time</th>
<th>Work part-time</th>
<th>Not working</th>
<th>Married/Living as</th>
<th>Single</th>
<th>Widowed/Separated</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
<td>27%</td>
<td>13%</td>
<td>60%</td>
<td>15%</td>
<td>84%</td>
<td>1%</td>
</tr>
<tr>
<td>25-34</td>
<td>62%</td>
<td>15%</td>
<td>23%</td>
<td>61%</td>
<td>37%</td>
<td>2%</td>
</tr>
<tr>
<td>35-44</td>
<td>66%</td>
<td>17%</td>
<td>17%</td>
<td>74%</td>
<td>21%</td>
<td>5%</td>
</tr>
<tr>
<td>45-54</td>
<td>67%</td>
<td>14%</td>
<td>19%</td>
<td>70%</td>
<td>19%</td>
<td>11%</td>
</tr>
<tr>
<td>55-64</td>
<td>41%</td>
<td>18%</td>
<td>41%</td>
<td>68%</td>
<td>14%</td>
<td>18%</td>
</tr>
<tr>
<td>65+</td>
<td>5%</td>
<td>4%</td>
<td>91%</td>
<td>53%</td>
<td>7%</td>
<td>39%</td>
</tr>
</tbody>
</table>

\[ N = 4,390 \]

### Appendix 28. Figure shows the proportion of people who have full Essential Digital Skills for work. Split by gender, 2019 (click to return to page 33)

<table>
<thead>
<tr>
<th>Total</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>47%</td>
<td>50%</td>
<td>43%</td>
</tr>
</tbody>
</table>

\[ N = 2,036 \]
Appendix 29. Figure shows the proportion of people who can do full Essential Digital Skills for work and each corresponding skill. Split by working status, 2019 (click to return to page 33)

<table>
<thead>
<tr>
<th>Skill</th>
<th>Total</th>
<th>Work full-time</th>
<th>Work part-time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Essential Digital Skills for work</td>
<td>47%</td>
<td>50%</td>
<td>36%</td>
</tr>
<tr>
<td>Communicating</td>
<td>57%</td>
<td>59%</td>
<td>47%</td>
</tr>
<tr>
<td>Handling Information and Content</td>
<td>56%</td>
<td>59%</td>
<td>48%</td>
</tr>
<tr>
<td>Transacting</td>
<td>59%</td>
<td>62%</td>
<td>50%</td>
</tr>
<tr>
<td>Problem Solving</td>
<td>65%</td>
<td>67%</td>
<td>56%</td>
</tr>
<tr>
<td>Being Safe and Legal Online</td>
<td>66%</td>
<td>68%</td>
<td>58%</td>
</tr>
</tbody>
</table>

N = 2,036

Appendix 30. Figure shows the proportion of people who can do full Essential Digital Skills for work and each corresponding skill. Split by disability, 2019 (click to return to page 33)

<table>
<thead>
<tr>
<th>Skill</th>
<th>Total</th>
<th>Has disability</th>
<th>No disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Essential Digital Skills for work</td>
<td>47%</td>
<td>47%</td>
<td>47%</td>
</tr>
<tr>
<td>Communicating</td>
<td>57%</td>
<td>52%</td>
<td>57%</td>
</tr>
<tr>
<td>Handling Information and Content</td>
<td>56%</td>
<td>55%</td>
<td>57%</td>
</tr>
<tr>
<td>Transacting</td>
<td>59%</td>
<td>58%</td>
<td>59%</td>
</tr>
<tr>
<td>Problem Solving</td>
<td>65%</td>
<td>64%</td>
<td>65%</td>
</tr>
<tr>
<td>Being Safe and Legal Online</td>
<td>66%</td>
<td>63%</td>
<td>66%</td>
</tr>
</tbody>
</table>

N = 2,036
Appendix 31. Figure shows the proportion of people who can do full Essential Digital Skills for work and each corresponding skill. Split by income, 2019

<table>
<thead>
<tr>
<th>Skill</th>
<th>Total</th>
<th>Personal income under £11,499</th>
<th>Personal income £11,500 - £24,999</th>
<th>Personal income over £25,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Essential Digital Skills for work</td>
<td>47%</td>
<td>25%</td>
<td>39%</td>
<td>61%</td>
</tr>
<tr>
<td>Communicating</td>
<td>57%</td>
<td>37%</td>
<td>49%</td>
<td>71%</td>
</tr>
<tr>
<td>Handling Information and Content</td>
<td>56%</td>
<td>37%</td>
<td>50%</td>
<td>70%</td>
</tr>
<tr>
<td>Transacting</td>
<td>59%</td>
<td>36%</td>
<td>52%</td>
<td>74%</td>
</tr>
<tr>
<td>Problem Solving</td>
<td>65%</td>
<td>47%</td>
<td>60%</td>
<td>78%</td>
</tr>
<tr>
<td>Being Safe and Legal Online</td>
<td>66%</td>
<td>48%</td>
<td>61%</td>
<td>79%</td>
</tr>
</tbody>
</table>

Appendix 32. Figure shows the average income for those on the cusp of achieving full Essential Digital Skills for work and those who have full Essential Digital Skill for work, 2019
Appendix 33. Figure shows the proportion of people who can do each task for Essential Digital Skills for work. Split by working sector, 2019 (click to return to page 36)

<table>
<thead>
<tr>
<th>Appendix 33. Figure shows the proportion of people who can do each task for Essential Digital Skills for work. Split by working sector, 2019</th>
<th>N = 2,036</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Being Safe and Legal Online</strong></td>
<td></td>
</tr>
<tr>
<td>I make sure not to share or use other people’s data or intellectual property without their consent</td>
<td>Total</td>
</tr>
<tr>
<td>62%</td>
<td>50%</td>
</tr>
<tr>
<td>I can respond to requests for authentication</td>
<td>61%</td>
</tr>
<tr>
<td>I am careful with what I share online as I know that online activity produces a permanent record that can be accessed by others</td>
<td>60%</td>
</tr>
<tr>
<td>I can keep the information I use to access online accounts secure, by using different and secure passwords for websites and accounts</td>
<td>60%</td>
</tr>
<tr>
<td>I can recognise and avoid suspicious links in emails, websites, social media messages and pop ups and know that clicking on these links is a risk</td>
<td>60%</td>
</tr>
<tr>
<td>I can identify secure websites by looking for the padlock and ‘https’ in the address bar</td>
<td>59%</td>
</tr>
<tr>
<td>I can assess the risks and threats involved in carrying out activities online and act accordingly</td>
<td>58%</td>
</tr>
<tr>
<td>I can update my computer security systems when necessary to prevent viruses and other risks</td>
<td>52%</td>
</tr>
<tr>
<td>I can set privacy settings on social media and other accounts</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Communicating</strong></td>
<td></td>
</tr>
<tr>
<td>I can use digital collaboration tools to meet with, share and collaborate with colleagues</td>
<td>52%</td>
</tr>
<tr>
<td>I can set up and manage an account on a professional online network/community</td>
<td>52%</td>
</tr>
<tr>
<td><strong>Handling Information and Content</strong></td>
<td></td>
</tr>
<tr>
<td>I can access, synchronise and share information across different devices</td>
<td>57%</td>
</tr>
<tr>
<td><strong>Problem Solving</strong></td>
<td></td>
</tr>
<tr>
<td>I can use the Internet to find information that helps me solve problems</td>
<td>62%</td>
</tr>
<tr>
<td>I can use appropriate software, including a spreadsheet, to manipulate and analyse data</td>
<td>57%</td>
</tr>
<tr>
<td>I can use different digital tools to improve my own productivity</td>
<td>56%</td>
</tr>
<tr>
<td><strong>Transacting</strong></td>
<td></td>
</tr>
<tr>
<td>I can access salary and expenses information digitally, including password protected payslips</td>
<td>55%</td>
</tr>
<tr>
<td>I can manage digital records and financial accounts through digital systems used for work</td>
<td>49%</td>
</tr>
</tbody>
</table>
Appendix 34. Figure shows the proportion of people who haven’t received any digital skills training through work. Split by occupation, 2019 (click to return to page 36)

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housewife/homemaker</td>
<td>89%</td>
</tr>
<tr>
<td>Student</td>
<td>83%</td>
</tr>
<tr>
<td>Unemployed or not working due to long-term sickness</td>
<td>82%</td>
</tr>
<tr>
<td>Full-time carer or other household member</td>
<td>81%</td>
</tr>
<tr>
<td>Casual worker – not in permanent employment</td>
<td>75%</td>
</tr>
<tr>
<td>Semi or unskilled manual worker</td>
<td>74%</td>
</tr>
<tr>
<td>Self-employed</td>
<td>69%</td>
</tr>
<tr>
<td>Skilled manual worker</td>
<td>69%</td>
</tr>
<tr>
<td>Other</td>
<td>68%</td>
</tr>
<tr>
<td>Don't know</td>
<td>67%</td>
</tr>
<tr>
<td>Prefer not to say</td>
<td>67%</td>
</tr>
<tr>
<td>In part-time work</td>
<td>66%</td>
</tr>
<tr>
<td>Intermediate managerial/administrative</td>
<td>59%</td>
</tr>
<tr>
<td>Retired and living on state pension</td>
<td>58%</td>
</tr>
<tr>
<td>Supervisory/ or clerical/junior managerial professional</td>
<td>53%</td>
</tr>
<tr>
<td>Higher managerial/administrative</td>
<td>47%</td>
</tr>
</tbody>
</table>

N = 2,490
### Appendix 35. Do you think your digital skills have improved in the last year? 2018 and 2019

<table>
<thead>
<tr>
<th>Year</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Concerned digital skills not good enough</td>
<td>60%</td>
<td>65%</td>
</tr>
<tr>
<td>Believe their skills are good enough</td>
<td>40%</td>
<td>35%</td>
</tr>
</tbody>
</table>

N = 2,459

---

### Appendix 36. Figure shows the proportions of people who believe their digital skills are good enough, and those who are concerned about their digital skills. Split by digital capability segmentation, 2019

<table>
<thead>
<tr>
<th>Digital Capability</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Concerned digital skills not good enough</td>
<td>77%</td>
<td>60%</td>
</tr>
<tr>
<td>Believe their skills are good enough</td>
<td>43%</td>
<td>57%</td>
</tr>
</tbody>
</table>

N = 2,490
Appendix 37. Here are some things people sometimes say about going online. Do you agree with the following? 2019

- Concerned using personal details on sites/tools: 74%
- Concerned digital skills aren’t good enough: 27%

Appendix 38. Figure shows the proportion of people who are concerned their digital skills aren’t good enough. Split by age, 2019

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Concerned Digital Skills</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-24</td>
<td>16%</td>
</tr>
<tr>
<td>25-29</td>
<td>17%</td>
</tr>
<tr>
<td>30-39</td>
<td>25%</td>
</tr>
<tr>
<td>40-49</td>
<td>27%</td>
</tr>
<tr>
<td>50-59</td>
<td>30%</td>
</tr>
<tr>
<td>60-69</td>
<td>35%</td>
</tr>
<tr>
<td>70-79</td>
<td>48%</td>
</tr>
</tbody>
</table>

N = 2,490
Appendix 39. Figure shows the proportion of people who are concerned their digital skills aren’t good enough. Split by region, 2019

Appendix 40. Figure shows the proportion of people who are concerned their digital skills aren’t good enough. Split by income, 2019

<table>
<thead>
<tr>
<th>Region</th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>London</td>
<td>34%</td>
<td>24%</td>
<td>18%</td>
</tr>
<tr>
<td>Yorkshire &amp; Humberside</td>
<td>34%</td>
<td>29%</td>
<td></td>
</tr>
<tr>
<td>North West</td>
<td>30%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South West</td>
<td>28%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>East England</td>
<td>26%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>North East</td>
<td>26%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South East</td>
<td>26%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>West Midlands</td>
<td>25%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>East Midlands</td>
<td>24%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scotland</td>
<td>23%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wales</td>
<td>21%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Appendix 41. Figure shows people who think their digital skills aren’t good enough. Split by whether they think their digital skills have improved in the past year, 2019.

Appendix 42. How have you learnt to use online services and develop your digital skills? Split by digital capability segmentation, 2019.
Appendix 43. Do you think your digital skills have improved in the last year? Split by digital capability segmentation, 2019

<table>
<thead>
<tr>
<th>Digital Capability</th>
<th>No</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Digital First</td>
<td>34%</td>
<td>66%</td>
</tr>
<tr>
<td>Digitally Competent</td>
<td>37%</td>
<td>63%</td>
</tr>
<tr>
<td>Digitally Disengaged</td>
<td>49%</td>
<td>51%</td>
</tr>
</tbody>
</table>

N = 2,459
Appendix 44. Figure shows the distribution of people who have improved their digital skills because they were encouraged to do so by their employer. Split by occupation, 2019

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supervisory/or clerical/junior managerial/professional</td>
<td>34%</td>
</tr>
<tr>
<td>Intermediate managerial/administrative</td>
<td>21%</td>
</tr>
<tr>
<td>Skilled manual worker</td>
<td>16%</td>
</tr>
<tr>
<td>Semi or unskilled manual worker</td>
<td>7%</td>
</tr>
<tr>
<td>Higher managerial/professional/admin</td>
<td>6%</td>
</tr>
<tr>
<td>Other</td>
<td>5%</td>
</tr>
<tr>
<td>Retired and living on state pension</td>
<td>3%</td>
</tr>
<tr>
<td>Housewife/homemaker</td>
<td>2%</td>
</tr>
<tr>
<td>Student</td>
<td>2%</td>
</tr>
<tr>
<td>Prefer not to say</td>
<td>1%</td>
</tr>
<tr>
<td>Self-employed</td>
<td>1%</td>
</tr>
<tr>
<td>Unemployed or not working due to long-term sickness</td>
<td>1%</td>
</tr>
<tr>
<td>Casual worker – not in permanent employment</td>
<td>0%</td>
</tr>
<tr>
<td>Full-time carer or other household member</td>
<td>0%</td>
</tr>
<tr>
<td>In part-time work</td>
<td>0%</td>
</tr>
</tbody>
</table>

N = 214
Please contact us if you would like this information in an alternative format such as Braille, large print or audio CD.

Great care has been taken to ensure that the information used here cannot be in any way traced to a specific individual. This report has used aggregated data across social and demographic groups to highlight the trends and insights that will help consumers, charities and UK Government to understand more about our nation’s digital and financial inclusion landscape.

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