Digital access, skills and confidence among 11-18 year olds in the UK

A research paper by Lloyds Bank in partnership with the Learning Foundation

February 2019
Digital enables equal opportunities for all people no matter their age, race, ethnicity, income or gender and as such has always been my passion.

Ten years ago I worked with the Department for Education on the Home Access taskforce, with the aim of improving access to technology at home for young people. I saw first-hand the fundamental difference that adequate access has for enabling children to improve their education and life chances and most importantly, their feeling of wellbeing. Today, there are lots of organisations helping young people such as Barefoot and Nominet, and at Lloyds Banking Group we are working with organisations such as Code Club as well as our own Re:Discover programme to help support thousands of children and schools across the country.

As part of our Consumer Digital Index research; we were delighted to be asked by the Learning Foundation to research the issues facing young people today and to understand what issues children without adequate access might have when the school gates shut. It’s important to remember, it’s not just the skills children have that matters. For young people especially, it’s feelings of inclusion, their confidence, and adequate access to appropriate devices.

The ways in which people access the internet is also as crucial as the access itself. From this report, I was surprised at the numbers of families still using a dial-up modem for example—our research shows this is 6%.

Most importantly this report signals a need for intervention as the research indicates 700,000 children aged 11-18 are today without adequate device access.

Thank you for taking the time to read this report, and I hope this research will support the debate, and most importantly, drive action to help enable everyone in the UK to have the same opportunities in life.
Research approach and aims

In 2008, the Taskforce on Home Access to Technology\(^1\) reported that 35% of families in the UK at that time did not have access to the internet and over one million children did not have access to a computer at home. This had evidenced repercussions on their social and educational needs. As part of a wider programme of digital skills and inclusion initiatives, Lloyds Bank has been working with a number of social inclusion, tech talent and youth-focused organisations. Whilst the 2018 Consumer Digital Index\(^2\) research indicated that 96% of 15-24 year olds have basic digital skills, ongoing work in communities and with partners indicates home access challenges for young people aged 11-18 continue eleven years following the government’s report and an intervention is needed.

It was from this premise that Lloyds Bank undertook this research in partnership with Ipsos MORI and the Learning Foundation\(^3\): “Digital access, skills and confidence among 11-18 year olds in the UK” to develop insights that will inform and drive meaningful outcomes for key audiences including:

- Education specialists – practitioners designing and delivering programs to help marginalised young people to thrive in the digital economy
- Public and private sector funders of youth development organisations and programmes
- Employers who are developing the jobs of the future

The research had four primary aims:

1) **Assess youth digital utilisation**: access, devices, degree of utilisation
2) **Assess youth digital capabilities**: reasons for using the internet, and how digital skills are developed
3) **Identify perceived benefits/barriers related to internet access**
4) **Spark debate and instigate action** to help 11-18 year olds to access and maximise digital usage

For information on the methodology used please see pages 14–15.

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\(^1\) Taskforce on Home Access to Technology: https://webarchive.nationalarchives.gov.uk/20101102103639/http://www.becta.org.uk/homeaccess


\(^3\) Learning Foundation https://learningfoundation.org.uk
Not all home internet access is adequate

This research identifies 1% of surveyed 11-18 year olds are without any home internet access whatsoever, excluding them from the opportunities afforded to those using the internet. This equates to nearly 60,000* people across the UK, potentially affecting the equivalent number of households, including other occupants.

99% of 11-18 year olds who participated in the study have at least a basic form of internet access at home, with 96% going online daily. The types of internet connections used by this group include; dial-up modem, WIFI hotspot, mobile network and broadband (figure 1). Whilst this is notably higher than the 2018 Office for National Statistics data which states that 90% of households in the UK have internet connections, it is crucial to highlight that not all young people with home internet will have equal access to broadband.

Of the 99% of families surveyed with connectivity at home, 89% reported gaining internet access via a laptop or desktop using fixed broadband. This means 11% of the sample accessing the internet at home could not do so with a computer on a broadband connection. A further 6% connect to the internet via dial-up modems; technology which is now nearly two decades old.

Furthermore, this research reveals that of the 99% of young people with home internet access, some are limited in the degree to which they can use it. Inequalities exist in respect of internet access, yet this is something everyone in the UK needs to be able to harness digital opportunities.

Figure 1: Available ways 11-18 year olds have to go online at home, 2018

<table>
<thead>
<tr>
<th>Method of Access</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Using a fixed broadband and connection on a laptop or desktop (perhaps using WiFi)</td>
<td>89%</td>
</tr>
<tr>
<td>Using a mobile network signal</td>
<td>61%</td>
</tr>
<tr>
<td>Using a mobile Wi-Fi hotspot device</td>
<td>32%</td>
</tr>
<tr>
<td>Using a dial-up modem/service</td>
<td>6%</td>
</tr>
</tbody>
</table>

OP10 Which, if any, of these ways of going online are available to your child/you at home?
Base: All Respondents (n=1006)

* Calculated using ONS 2017 mid-year populations estimates for 11-18 year olds, please refer to the Methodology and Technical Notes for more information.
c. 700,000 young people have inadequate home access for school work

Smartphones are used most often by 11-18 year olds in the study, with four in five young people having access to one at home and one in two saying this is the device they use most often when accessing the internet for general purposes (figure 2).

Laptop/netbook and tablets, are the devices used most often for school work among 11-18 year olds. Findings from this research also show that 76% of those with access to the internet at home, use the internet for school related purposes indicating just how important this is to their education. However, for 12% of young people surveyed, (estimated as over 700,000* individuals), it is not possible to use these devices at home, creating challenges for completing school work.

In addition, those surveyed who report having access to all the devices they need to do well in their schoolwork have greater access to laptops/netbooks (62%) than those who say they lack appropriate devices for schoolwork (50%).

Figure 2: Devices available at home and most often used by 11–18 year olds for general purposes and for school work, 2018

QC4A: Devices used to go online when at home. QC5A: Devices used most often to go online when at home QC8A: Device used most often for school work.
Base: internet accessors (n=999) who use the internet for school work/ home work (n=681).

* Calculated using ONS 2017 mid-year populations estimates for 11-18 year olds, please refer to the Methodology and Technical Notes for more information.
ETHNOGRAPHY CASE STUDY
Diane & Rob (17), South Wales

Rob (17) is an aspiring firefighter, who lives in South Wales with his mother. He provides some informal care and support for her. Currently, Rob attends a Public Services course at his local college, where he is undertaking modules. Rob’s mother, Diane, has previously been a victim of online fraud and is therefore sceptical of making use of online channels, culminating in Rob not having access to a computer at home.

Rob explains that his course requires him to complete research as well as projects, making use of a computer. Given he does not have access to this at home, he remains at school after the school day is over, to ensure he completes homework, research and any surplus work required as part of the project. This creates difficulties for Rob as he has to organise his time around school and home, whereas he prefers to be on hand to support his mother. Added to this is the lack of time he has for himself.

Moving online as a family and gaining access to digital devices could bring many benefits to the family. Rob would be able to complete his work and research from home rather than taking extra time at college, giving him the opportunity to be more flexible with his time. Rob has already started taking steps to be more digital; on his smartphone he uses online banking services to track spending as well as helping his mother understand how to use the internet to solve problems and for learning purposes.
Young people with home access to a computer or tablet are 22% more likely be engaging with school related content online

The research illustrates key benefits to digital skills and participation for 11-18 year olds with home internet access.

**Figure 3:** Online activities done in the last month by 11-18 year olds with and without home internet access on a computer or tablet, 2018

<table>
<thead>
<tr>
<th>Activity</th>
<th>NO HOME ACCESS TO COMPUTER/TABLET</th>
<th>HOME ACCESS TO COMPUTER/TABLET</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social networking</td>
<td>Mean nb of activities 6.7</td>
<td>Mean nb of activities 8.5</td>
</tr>
<tr>
<td>Downloaded/Streamed content</td>
<td>79%</td>
<td>86%</td>
</tr>
<tr>
<td>Looking up information</td>
<td>76%</td>
<td>76%</td>
</tr>
<tr>
<td>School related content</td>
<td>60%</td>
<td>80%</td>
</tr>
<tr>
<td>Online shopping</td>
<td>60%</td>
<td>78%</td>
</tr>
<tr>
<td>Emailing</td>
<td>47%</td>
<td>51%</td>
</tr>
<tr>
<td>Education &amp; opportunities</td>
<td>39%</td>
<td>56%</td>
</tr>
<tr>
<td>Banking</td>
<td>23%</td>
<td>32%</td>
</tr>
</tbody>
</table>

Those participants with access to a laptop/netbook, desktop computer or tablet are more likely to view school-related content on the internet (78% vs. 56%) and are more likely to look up information (76% vs 51%). Additionally, those with a laptop/netbook or desktop computer in their home environment, have an increased likelihood of using the internet to look for further/ higher education, work experience or employment opportunities (39% vs. 29%).

*Answers collected were amalgamated into summary categories. Please refer to the Methodology and Technical Notes for more information.*
Young people without home internet access spend 260 hours fewer per academic year doing schoolwork online

Overall, both the 11-15 and 16-18 age groups outline several fundamental benefits to their digital access; the majority impacting positively on their social and educational lives.

- Three-quarters (76%) of those aged 11-15 in the study say they would find it difficult to complete their schoolwork at home without the internet.
- 11-15 year olds in this study who have home internet access spend on average 260 hours* per school year using online resources to supplement schoolwork. For 11-18 year olds this rises to 355 hours per school year.
- Two thirds (66%) of young people in the study rely heavily on digital access to ensure they aren’t missing out on being with friends and three quarters (75%) would feel left out.
- Almost three-quarters (72%) of 16-18 year olds surveyed use the internet to help them achieve their future career ambitions.

Figure 4: Attitudinal statements about going online split by age, 2018

* Calculated using 190 school days in a year, and 82/112 minutes spent per school day for 11-15/16-18 year olds in this study. Total mandated school days will vary across the UK.
Digital access drives confidence

Importantly, surveyed 11-18 year olds with access to a laptop/netbook, desktop computer or tablet at home also reported greater confidence and ambition for their future. As Figure 5 shows, there are some differences in the extent to which young people are utilising their relationships and resources to develop their digital capabilities.

Figure 5: Improvements in digital skills split by 11-18 year olds with and without home internet access on a laptop, desktop or tablet, 2018

88% Of the sample have access to a laptop, a desktop computer or a tablet to go online

<table>
<thead>
<tr>
<th>TOP MENTIONED DIGITAL SKILLS IMPROVEMENTS (PAST YEAR)</th>
<th>97%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improved their skills in the past year</td>
<td>97%</td>
</tr>
<tr>
<td>Practicing on my own</td>
<td>58%</td>
</tr>
<tr>
<td>Through school</td>
<td>39%</td>
</tr>
<tr>
<td>Learning from my mistakes</td>
<td>36%</td>
</tr>
<tr>
<td>Through friends</td>
<td>22%</td>
</tr>
<tr>
<td>Through family</td>
<td>23%</td>
</tr>
<tr>
<td>Watching vlogs/online content</td>
<td>15%</td>
</tr>
<tr>
<td>Through after-school clubs</td>
<td>5%</td>
</tr>
<tr>
<td>Through online/digital training/workshops</td>
<td>5%</td>
</tr>
</tbody>
</table>

12% Of the sample do not have access to a laptop, a desktop computer or a tablet to go online

<table>
<thead>
<tr>
<th>TOP MENTIONED DIGITAL SKILLS IMPROVEMENTS (PAST YEAR)</th>
<th>85%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improved their skills in the past year</td>
<td>85%</td>
</tr>
<tr>
<td>Practicing on my own</td>
<td>45%</td>
</tr>
<tr>
<td>Through school</td>
<td>23%</td>
</tr>
<tr>
<td>Learning from my mistakes</td>
<td>30%</td>
</tr>
<tr>
<td>Through friends</td>
<td>24%</td>
</tr>
<tr>
<td>Through family</td>
<td>17%</td>
</tr>
<tr>
<td>Watching vlogs/online content</td>
<td>14%</td>
</tr>
<tr>
<td>Through after-school clubs</td>
<td>5%</td>
</tr>
<tr>
<td>Through online/digital training/workshops</td>
<td>2%</td>
</tr>
</tbody>
</table>

QC10 Looking back to your last school/work year (by that we mean September 2016 – July 2017), how have you improved your online/digital skills? Base: Have access to a laptop/netbook, a desktop computer or a tablet (n= 882)/ Those who do not have access to a laptop/netbook, a desktop computer or a tablet (n= 117)

Most 11-18 year olds in the sample are learning digital skills independently: 58% of those with home access to a computer or tablet have improved their own digital skills versus 45% of those who do not have this access at home.
Across the board, over nine in ten young people in the sample are confident using the Internet. As indicated in Figure 6, six in ten of those with home access via a laptop/netbook, desktop computer or tablet say digital skills are improving their confidence at school; this is only true of four in ten (38%) without similar devices at home. They are also most likely to be using the internet alone when at home (68%), signifying a degree of confidence in their digital capability.

Figure 6: Agreement statements split by 11-18 year olds with and without internet access on a laptop, desktop or tablet, 2018

**88%** Of the sample have access to a laptop, a desktop computer or a tablet to go online

**12%** Of the sample do not have access to a laptop, a desktop computer or a tablet to go online

<table>
<thead>
<tr>
<th>% AGREE</th>
<th>CONFIDENCE IN DIGITAL SKILLS</th>
<th>% AGREE</th>
<th>CONFIDENCE IN DIGITAL SKILLS</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am confident when using the internet</td>
<td>92%</td>
<td>I am confident when using the internet</td>
<td>96%</td>
</tr>
<tr>
<td>I know more about the internet than my parents/guardians</td>
<td>64%</td>
<td>I know more about the internet than my parents/guardians</td>
<td>74%</td>
</tr>
<tr>
<td>Using the internet at home improves my confidence at school</td>
<td>58%</td>
<td>Using the internet at home improves my confidence at school</td>
<td>38%</td>
</tr>
<tr>
<td>I know more about the internet than my teachers</td>
<td>35%</td>
<td>I know more about the internet than my teachers</td>
<td>38%</td>
</tr>
</tbody>
</table>

QC20/ QC22 Here are some more things that children and young people sometimes say about going online. Do you agree or disagree with the following statements? Base: Have access to a laptop/netbook, a desktop computer or a tablet (n= 882)/ Those who do not have access to a laptop/netbook, a desktop computer or a tablet (n= 117)
ETHNOGRAPHY CASE STUDY

Mandy & Leah (11), North-West England

Mandy lives in the North-West of England with her daughter Leah (11). Mandy and Leah have a close bond, which Mandy attributes to not having internet access or devices in the home. Having grown up without internet access herself, Mandy believes that it brings the family closer. She also believes it is a safer environment for Leah as she is fearful of the inability to monitor her activities, and who she interacts with, online.

Mandy is able to utilise online services through her mobile. This allows her to shop online and manage finances from which she is able to see some of the benefits that can be gained from having a digital presence through home devices. With Leah becoming more interested in what she wants to be when she is older, Mandy is conscious of the impact having access to such devices and online channels could have for her daughter. “Leah wants to be a teacher, and a makeup artist on the weekends... Her friends use YouTube to learn about makeup and are better with their ability”.

Leah compensates for this by visiting libraries or relying on family members to complete school projects. When in class, she is not used to working with a computer and has now started to notice she is slower with such devices which impacts her confidence in the classroom.

Having access to such devices at home would allow Leah to become more comfortable with using devices for research and work, and also improving her skills as her friends have been doing.
Young people need to overcome certain challenges to get the most out of being online

Whilst 99% of surveyed young people have some access to the internet at home, findings from this research show they can still face a number of perceived hurdles including:

1) Parents'/care givers' permission to go online
   Findings from the ethnographic research identify parents' own experiences of using the internet can affect attitudes towards their children's usage, with parents sometimes relaying negative experiences to their children. 15% of those surveyed in the quantitative study need to ask permission to go online at home rising to 20% for 11-15 year olds. Of the group who need to ask permission to go online, 87% say they need to ask their parents for permission almost every day.

2) Household device sharing
   42% of young people surveyed with large families (five or more family members) share at least one device with someone else in their household. Of these, 58% say they are very often/sometimes unable to go online for this reason. 45% of those surveyed said they share at least one device with their parents and of this group 43% said this can stop them going online either sometimes or very often.

3) Negative online experiences
   Young people's online activities can change as they mature, increasing potential exposure to negative experiences, such as bullying. One in six (16%) 11-15 year old in the survey say they have had bad experiences whilst online. 23% of 16-18 year olds participants have encountered issues, perhaps due to engaging in a greater scope of online activities. Perhaps unsurprisingly, at 29%, the group of young people most likely to have undergone bad experiences are those spending in excess of five hours online per day.

Ethnographic research identified that negative experiences may discourage young people from participating in online activities, or disengaging completely.

4) Online security concerns
   The top online security issue for 55% of 11-18 year olds surveyed is data theft, and concerns over the potential impacts this could have on other people. Dangers related to having their identity stolen generate slightly higher levels of anxiety (55%) than the risk of losing money and not getting it back (44%).
Conclusion

Whilst the research from this study suggests that the majority of young people in the UK have some means of going online at home, it has also illustrated that home internet access is a broad spectrum ranging from inadequate at worst to impactful at best, a goal which the Digital Access For All Taskforce will strive for. What this means is that not all internet connections will help young people to do what they could or want to do online and this applies to the use of devices as well. It also means that even if a young person has suitable connectivity and devices - yet lacks the self-confidence and digital skills to achieve their ambitions - then their access is only superficial. Further still, the study has found that parents and caregivers can have a big influence on not only the access a young person has at home but the perceptions and attitudes they develop towards digital as they grow up.

If the definition of 'access' is reframed in terms of adequacy and potential impact to lives, then the UK has a long way to go to support the young people of today and tomorrow. With the work of the Digital Skills Partnership and the Digital Access for All taskforce, it can be achieved.

Partner quotes

Learning Foundation

“We are so pleased to be working with Lloyds Bank who have a well-deserved reputation for commitment and excellence in the field of Digital Inclusion. This research really helps to provide the initiative - Digital Access For All – with a better understanding of digital use and access for young people and from their own perspective too. DAFA is a determined effort to unlock solutions to the challenge of digital exclusion so that every school-aged child and young person, and their family, can have adequate access in the home so they can build the skills, confidence and enjoy opportunities for their future in a digital society.”

Paul Finnis, Chief Executive Officer, Learning Foundation

Carnegie UK Trust

“Fair and effective access to the digital world is far from guaranteed for all young people in the UK. Issues around skills, devices, connectivity and equality need consideration, understanding and practical action. Through our #notwithoutme programme and our support for the new Digital Access for All initiative we are committed to working with partners to help tackle digital exclusion amongst children and young people.”

Douglas White, Head of Advocacy, Carnegie UK Trust

NOMINET

“The Report is a welcome addition to our collective understanding about the vital importance of digital access in the home for young people and their families. It highlights the clear difference accessing the right tools can have on young people’s confidence, understanding of opportunities for the future and motivation to learn. Access to digital technology, alongside equipping young people with the right skills and support, can have a profound impact on their future in a society that is digital by default.”

Eleanor Bradley, Chief Operating Officer, NOMINET
Methodology and Technical Notes

On behalf of Lloyds Bank, Ipsos MORI interviewed 1,006 young people aged 11-18 across the UK who chose to take part in the survey. A quota sample of young people were interviewed with quota set by gender within age and social grade of the parent. A mixed methodology approach was taken with 50% of interviews conducted online between 14th March and 28th March 2018 and 50% face-to-face between 16th March and 3rd April 2018. Of the 1,006 children interviewed, only 8 did not have or did not know if they had internet at home. Data has not been weighted. Ipsos MORI also conducted in-home ethnographic interviews with five different young people aged between 11-17 and their caregivers/families. The ethnographic research took place between 6th March 2018 and 10th March 2018 in South Wales and the North-West of England.

Quantitative research:

<table>
<thead>
<tr>
<th>Sample Specifications</th>
<th>Recruitment</th>
<th>Fieldwork</th>
<th>Survey Flow</th>
</tr>
</thead>
<tbody>
<tr>
<td>n=1,006 children aged 11-18</td>
<td>50% online recruitment (n=510)</td>
<td>Online Fieldwork: 15 March 2018 – 28 March 18</td>
<td>Screeners and incidences</td>
</tr>
<tr>
<td>Soft quotas to ensure balance in terms of gender, age and social class</td>
<td>50% online face to face interviews (n=496)</td>
<td>Offline Fieldwork: 16 March 2018 – 3 April 18</td>
<td>Parental consent</td>
</tr>
<tr>
<td>Children aged 11-15: recruitment through parental consent.</td>
<td></td>
<td></td>
<td>Internet access</td>
</tr>
<tr>
<td>Children aged 16-18: directly recruited.</td>
<td></td>
<td></td>
<td>Devices used to go online</td>
</tr>
<tr>
<td>Children aged 16: mixed mode of recruitment.</td>
<td></td>
<td></td>
<td>Time spent online / extent of digital usage</td>
</tr>
</tbody>
</table>

Research Design

Quantitative online / face to face surveys

Ethnographic research:

A specialist ethnographer captured video footage in the homes of five different young people and their caregivers/families. These people were selected due to their lack of access to a laptop or desktop computer at home. All families were from the C2DE social grade.

Objectives:

- to holistically understand families/young people with no laptop/desktop access at home
- to understand the impact that a lack of digital skills/access has on the young person’s life
- to examine the drivers and barriers to digital access and upskilling, and identify what support would help them
Population estimates:
Population estimates are calculated by Lloyds Bank using incidences from the data and applying these to the sum of all UK 11-18 taken from ONS 2017 mid-year estimates.

Social Grade:

<table>
<thead>
<tr>
<th>Social Grade</th>
<th>Social Class</th>
<th>Occupation of Chief Income Earner</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Upper Middle Class</td>
<td>Higher managerial, administrative or professional</td>
</tr>
<tr>
<td>B</td>
<td>Middle Class</td>
<td>Intermediate managerial, administrative or professional</td>
</tr>
<tr>
<td>C1</td>
<td>Lower Middle Class</td>
<td>Supervisor or clerical and junior managerial</td>
</tr>
<tr>
<td>C2</td>
<td>Skilled Working Class</td>
<td>Skilled manual workers</td>
</tr>
<tr>
<td>D</td>
<td>Working Class</td>
<td>Semi and unskilled manual workers</td>
</tr>
<tr>
<td>E</td>
<td>Those at the lowest levels of subsistence</td>
<td>State pensioners, etc, with no other earnings</td>
</tr>
</tbody>
</table>

Figure 3 – Summary Categories:

Below is the detail of how responses were summarised:

1) **Social network**: Any responses from: viewed social networking sites (e.g. Facebook, Twitter, Snapchat), Maintained a blog, vlog or YouTube channel, Used social networking sites (e.g. Facebook, Twitter, Snapchat), Posted content on social networking sites (e.g. Facebook, Twitter, Snapchat) and Posted a message on a forum, message board or chatroom

2) **Downloaded/Streamed content**: Any responses from: Bought a mobile app / made an in-app purchase', 'Streamed or downloaded videos', 'music or TV (e.g. YouTube, Netflix, Spotify) and Played, streamed or downloaded games on the internet

3) **Looking up information**: Any responses from: looked up information about things I’m interested in and read/watched the news on the internet

4) **School related content**: Any responses from: used the internet for school work/ home work, to check what homework I may have and to check my class schedule for the week

5) **Online shopping**: Any responses from: personally, bought a product online and personally, bought a product online

6) **Emailing** was an answer in its own right

7) **Education and opportunities**: Any responses from: researched further education e.g. College courses, apprenticeships, looked at job or work experience opportunities and used internet to up skill yourself to achieve future ambitions

8) **Banking**: Any responses from: Accessed bank account/pre-payment card (i.e. GoHenry, Oster, Nimbl, Lloyds Bank and accessed online banking (i.e. transfer money, view statement)

Please contact Caspar Tearle, Director at Ipsos MORI if you require any further information on methodology (caspar.tearle@ipsos.com / 02030595683).
Find out more

This is one of a suite of Lloyds Bank reports relating to Digital Skills and Inclusion:

• The Consumer Digital Index is the UK’s largest measure of digital skills and capability; the 2018 edition found that 11.3m people do not have basic digital skills
  www.lloydsbank.com/consumerdigitalindex
  #DigitalIndex18

• The 2018 Business Digital Index measures the digital capability of small businesses and charities and found a £85bn opportunity for small businesses in the UK
  www.lloydsbank.com/businessdigitalindex
  #BizIndex18

As part of the commitment to Helping Britain Prosper, Lloyds Banking Group has pledged to help 1.8m people with their digital skills, including online banking, between 2018 and 2020. As a cornerstone of this commitment, one of the key initiatives is the first ever Academy for “everyone” to learn the vital skills they need for today and tomorrow. In just a few months, we have already helped over 1,000 people alone from our first six-week pilot in Manchester. Please visit www.lloydsbankacademy.co.uk to see the current content and to find out more.

If you have any questions on our skills initiatives or insight, please do get in touch with:
  DigitalSkillsInclusion@lloydsbanking.com

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

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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Important information

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