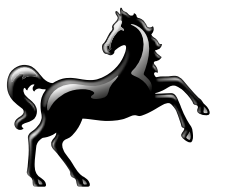


UK Consumer Digital Index Appendix 2018

Benchmarking the digital and
financial capability of people
in the UK



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GLOSSARY

Benefits classification

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
8. Other

Financially excluded definition

The term 'financially excluded' relates to the population of people within the UK who are without a bank account. The terms 'financially excluded' and 'people without a bank account' are used interchangeably.

Household income bandings (per annum):

	Source 2	Source 3
Low	<£17,500	<£20,000
Medium	£17,500 to £39,999	£20,000 to £39,999
High	£40,000+	£40,000+

Segmentation definition

Low digital capability

- Segment 1. No evidence of digital capabilities
- Segment 2. Basic digital communication

High digital capability

- Segment 3. Digital transactions, i.e. online shopping
- Segment 4. Managing money online (e.g. logs onto internet banking at least four times a year) and streaming content
- Segment 5. Creating, including multiple device use for internet banking

Low financial capability

- Segment 1. No access to credit and no savings
- Segment 2. No engagement with credit facilities, plus infrequent or no savings
- Segment 3. Little engagement with credit

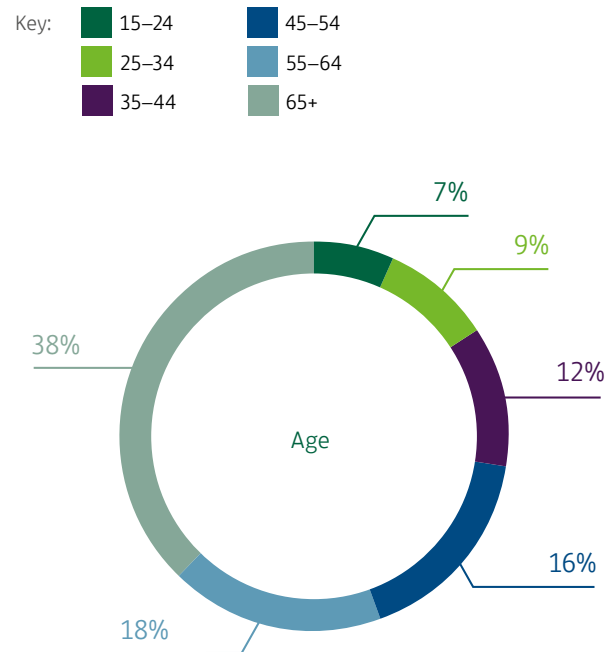
High financial capability

- Segment 4. Good borrowing and repayment behaviours
- Segment 5. Strong borrowing and repayment behaviours; evidence of positive savings balance and frequent deposits made

Please refer to pages 13 and 14 in the [UK Consumer Digital Index 2018](#) for the segmentation results

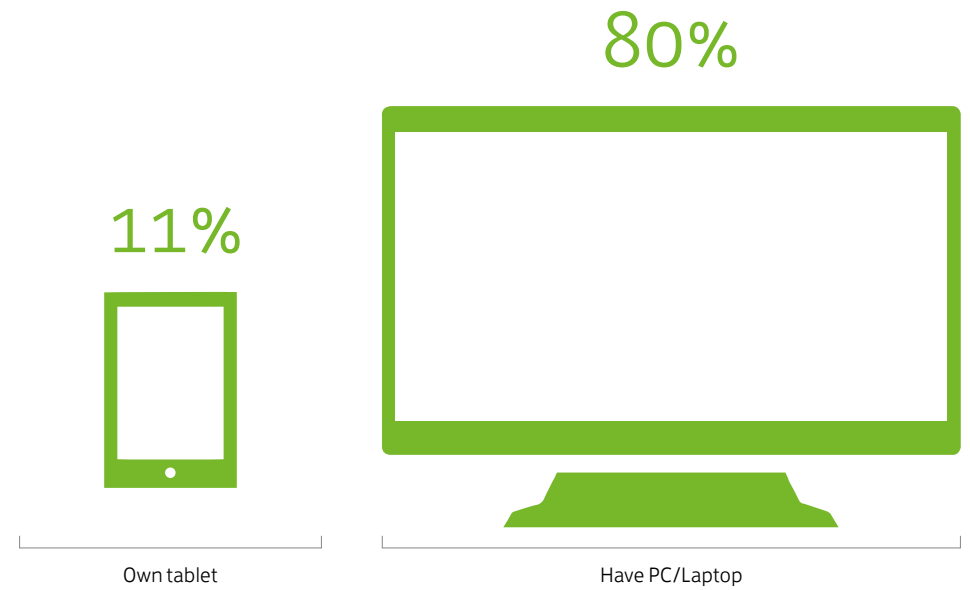
Appendix

Appendix 1: Percentage of those who are on the cusp of achieving full Basic Digital Skills – split by age band. Source 2a



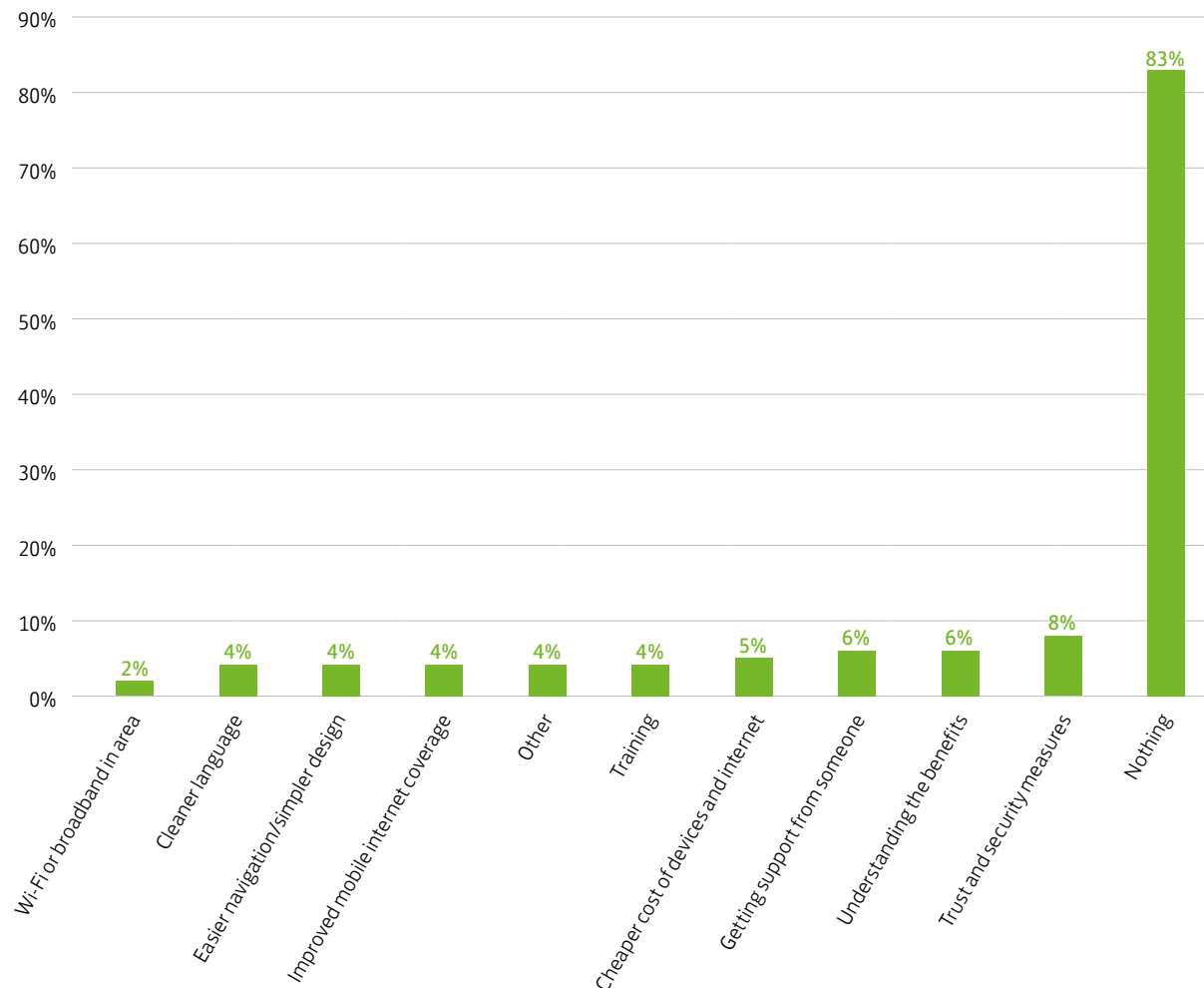
Appendix 2: Graph shows device ownership for those on the cusp of achieving full Basic Digital Skills. Source 2a

Key: 4 Basic Digital Skills



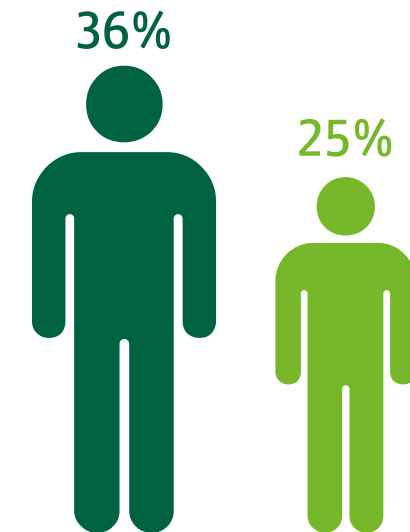
Appendix

Appendix 3: Could any of the following motivate you to use the internet? – for those that are offline. Source 3



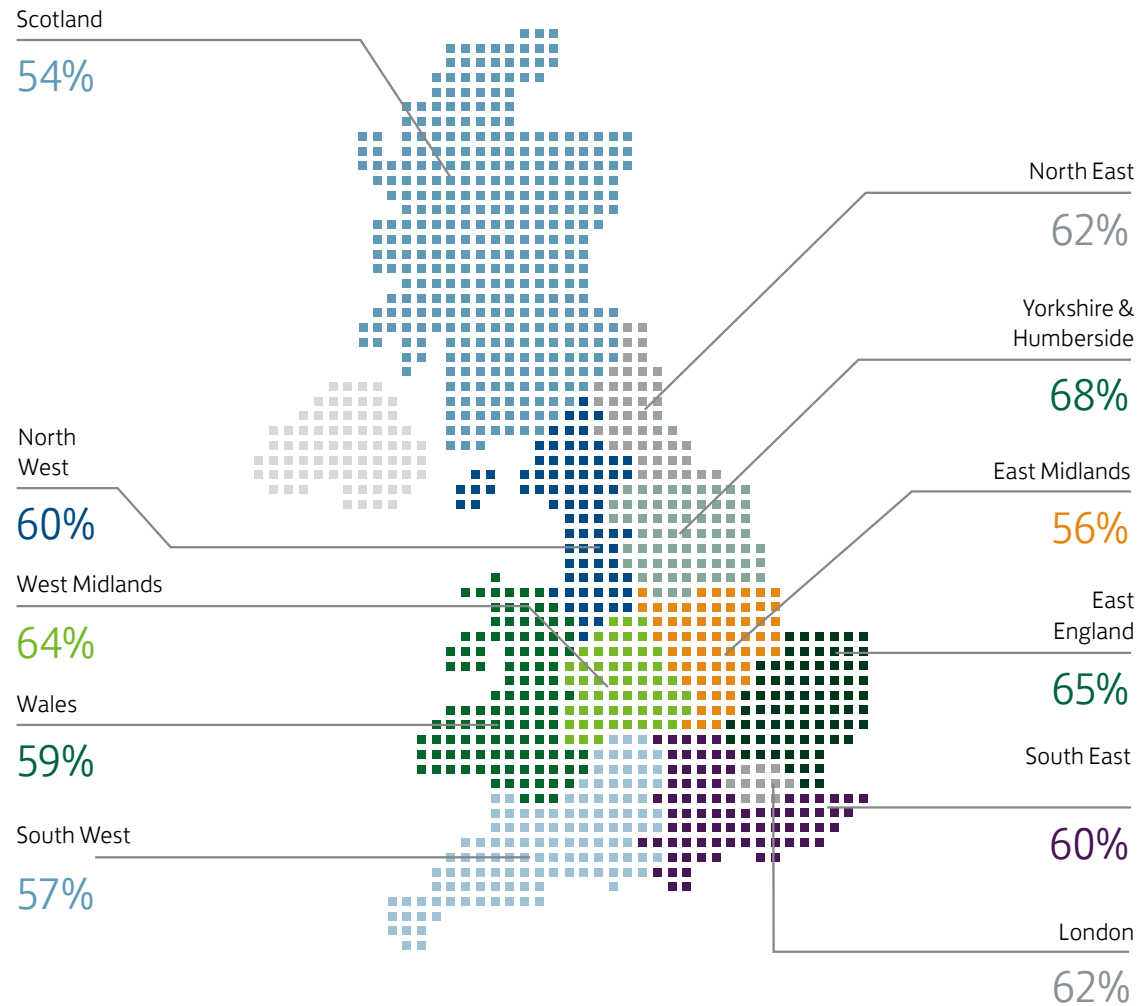
Appendix 4: Graph shows the amount of people who are concerned their digital skills aren't good enough – split by digital capability. Sources 1 and 3

Key: ■ Low digital capability ■ High digital capability



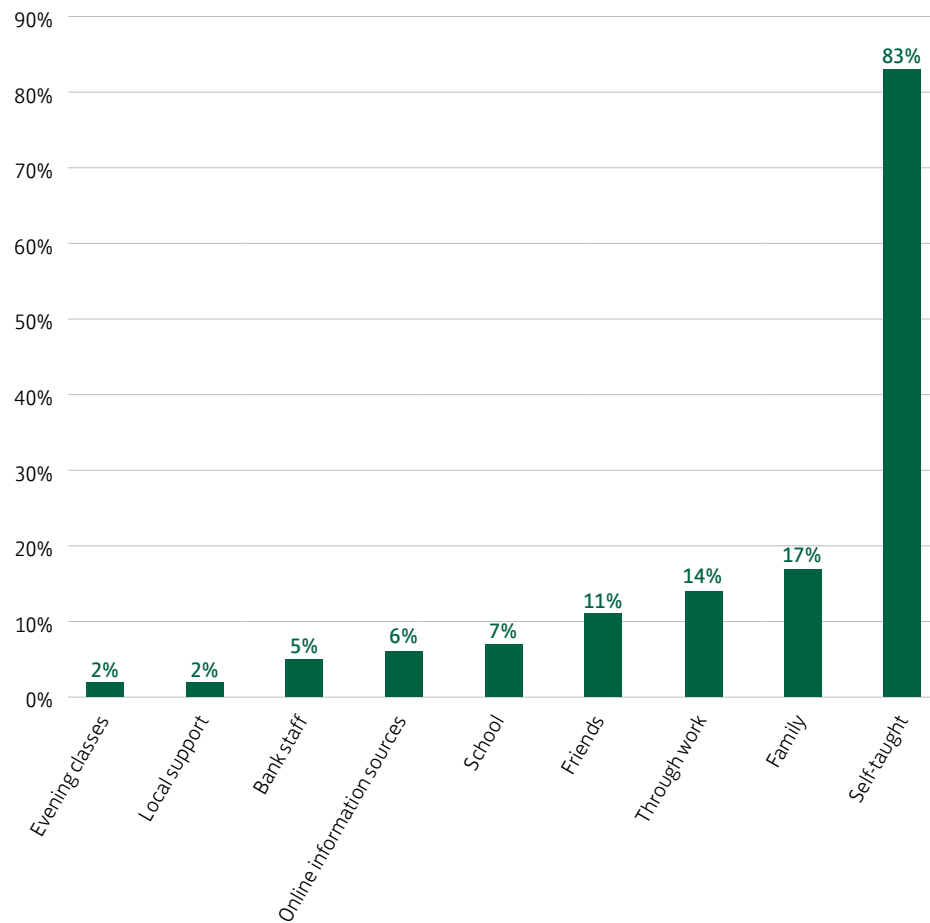
Appendix

Appendix 5: Graph shows the amount of people who think their digital skills have improved in the past year – split by region. Source 3

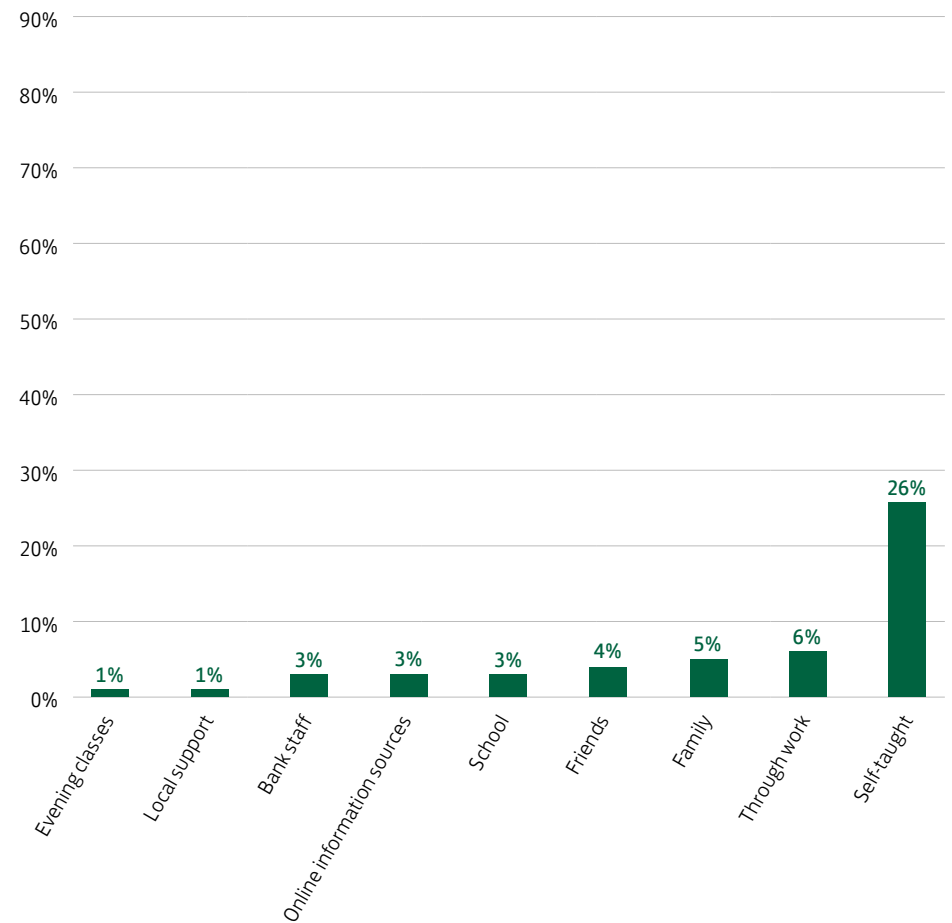


Appendix

Appendix 6: Graph shows how digital workplace users think they have improved their digital skills in the past year. Source 3



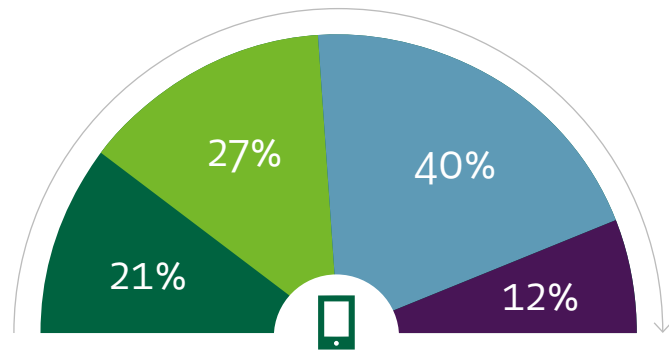
Appendix 7: Graph shows how people have developed their digital skills because of wanting to improve their productivity and performance at work. Source 3



Appendix

Appendix 8: Graph shows how many of those who are online use mobile or internet banking at least once a month. Source 3

Key: ■ Mobile banking ■ Internet banking
■ Internet banking and mobile banking ■ Neither

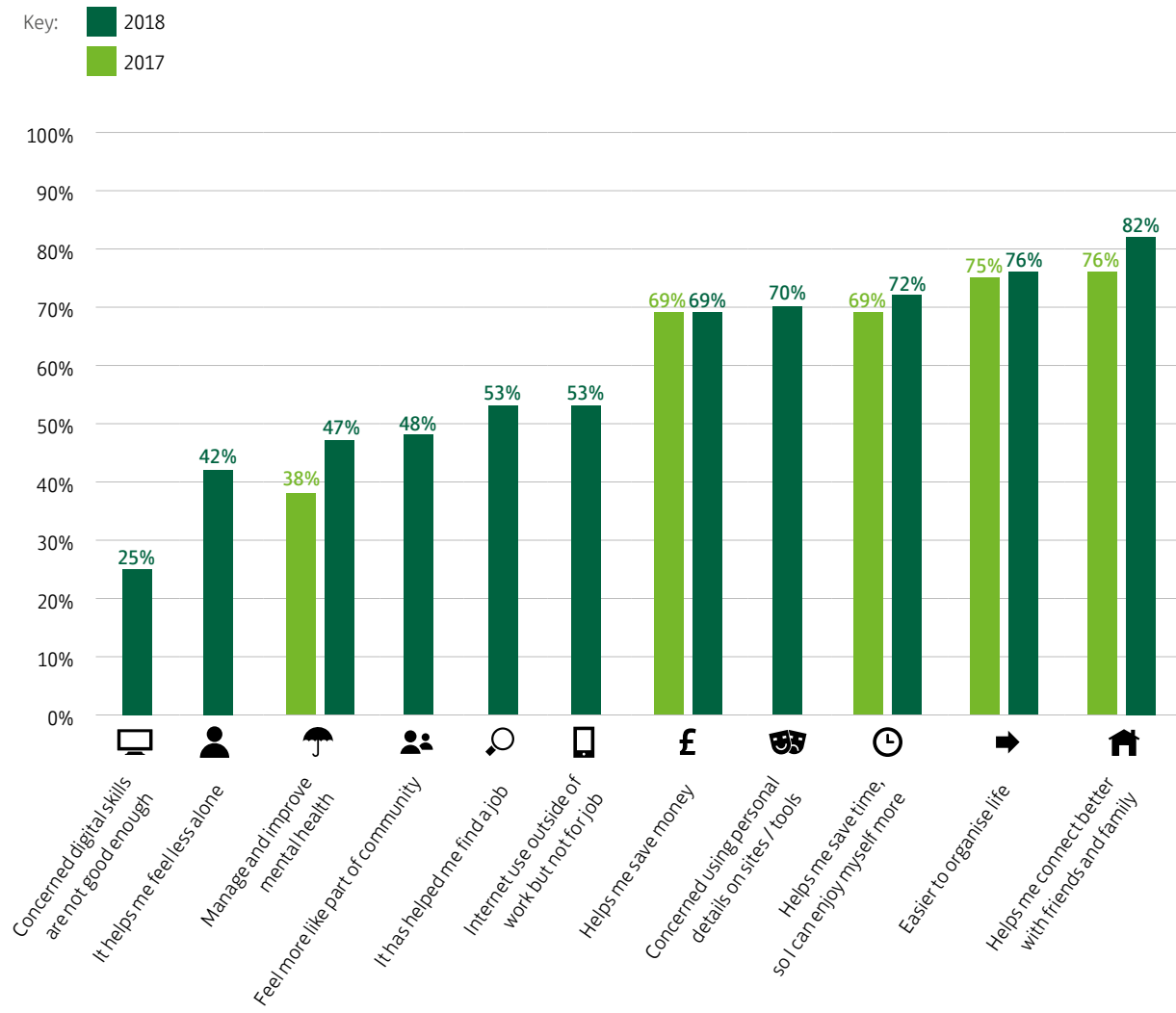


Appendix 9: Figures in the table show the difference between high and low digital capability for checking their account balance, frequency of savings and how much they're saving compared with 2017 findings. Source 1

	2017 – high digital capability vs. low digital capability	2018 – high digital capability vs. low digital capability
	no. of times more likely	
Checking their account balance monthly	2.32	3.12
Frequency of monthly savings	1.76	1.73
Value of savings	2.44	2.37

Appendix

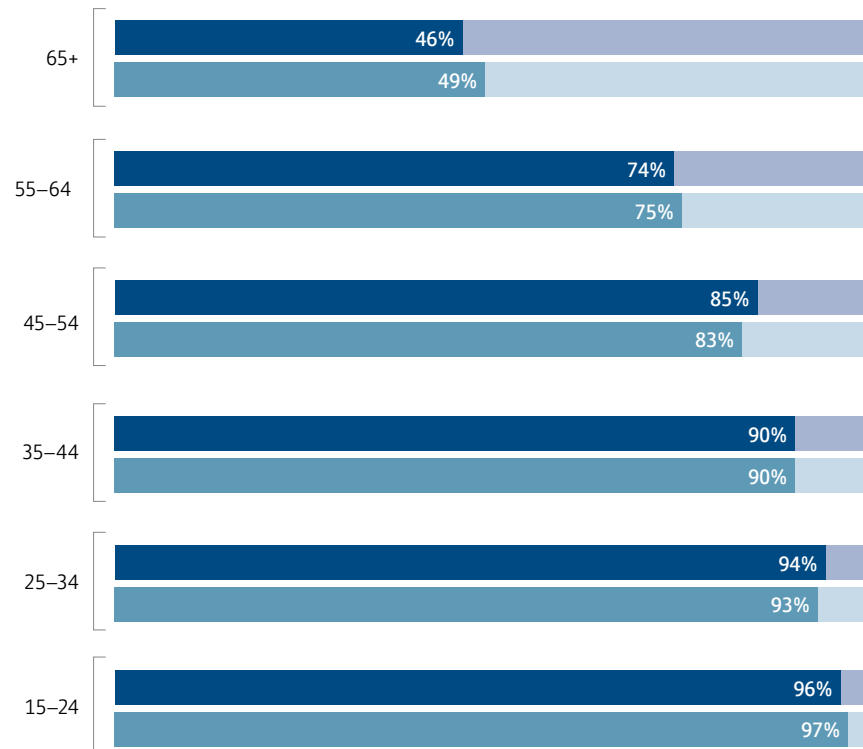
Appendix 10: Percentage of people who agree with the following online statements compared with 2017 findings. Source 3



Appendix

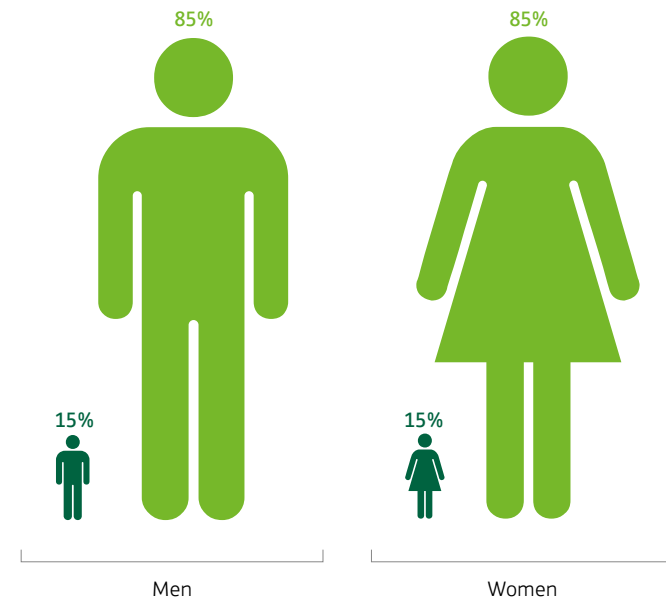
Appendix 11: Graph shows those with the full five Basic Digital Skills for 2018 and 2017 – split by age band. Source 2a

Key: 2018 2017



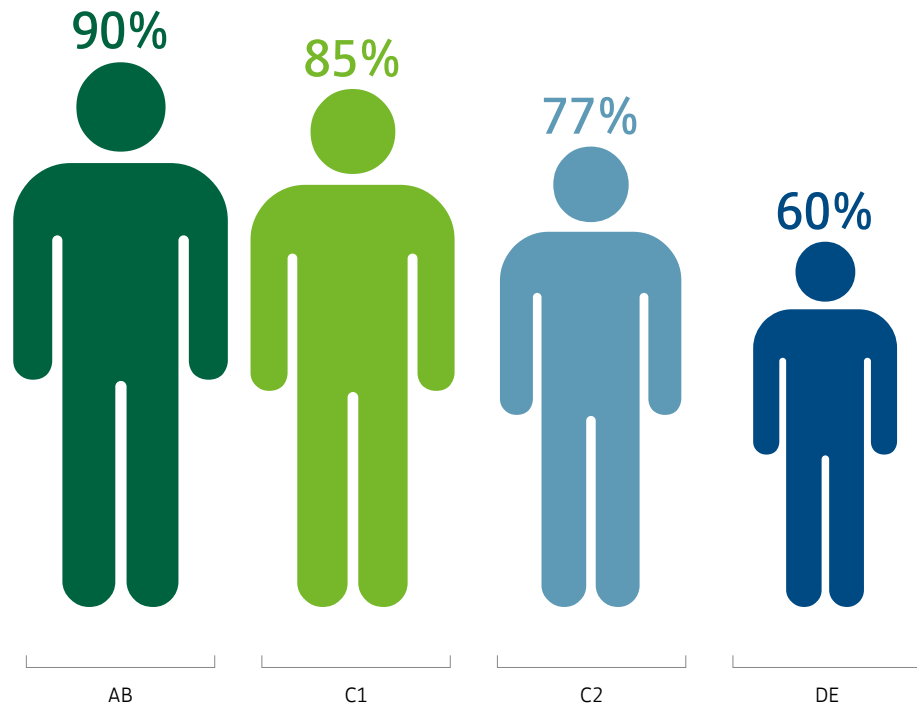
Appendix 12: Percentage of people with low and high digital capability – split by gender. Source 1

Key: Low digital capability High digital capability



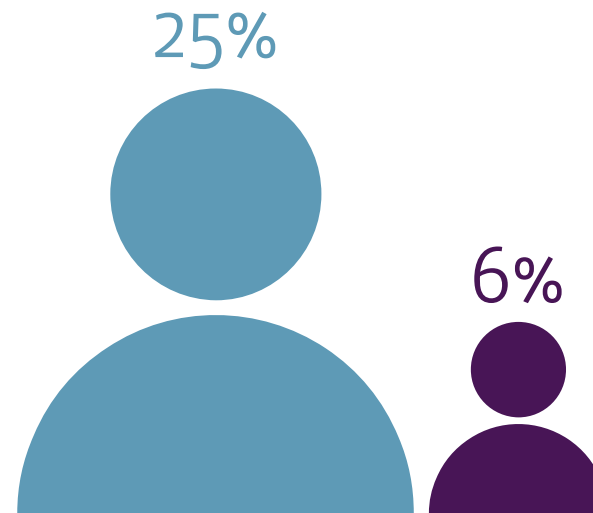
Appendix

Appendix 13: Percentage of people with the full five Basic Digital Skills – split by social grade. Source 2a





Appendix 14: Graph shows those who are offline with and without a registered disability. Source 3

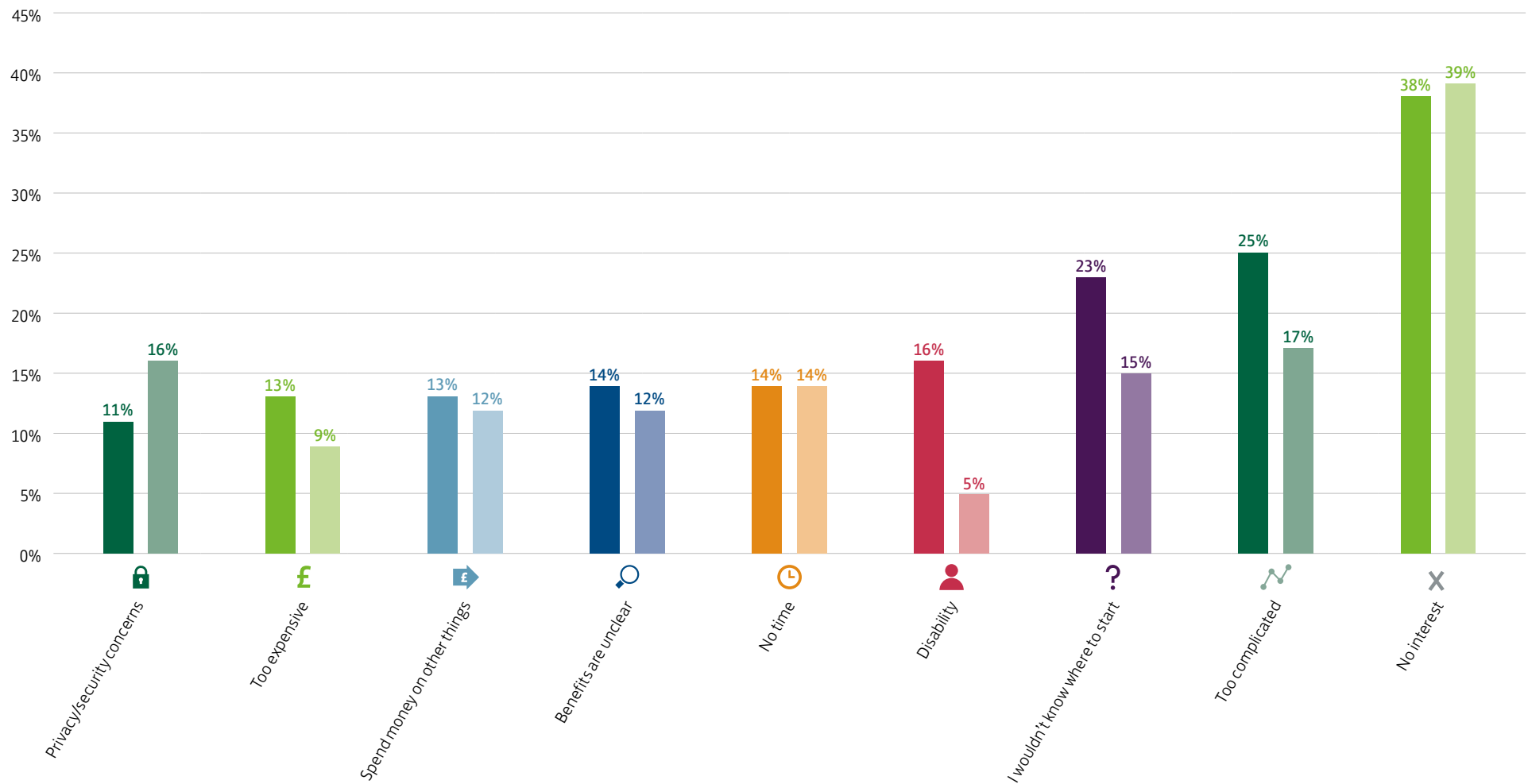
Key: ■ Offline – Registered disability ■ Offline – No disability



Appendix

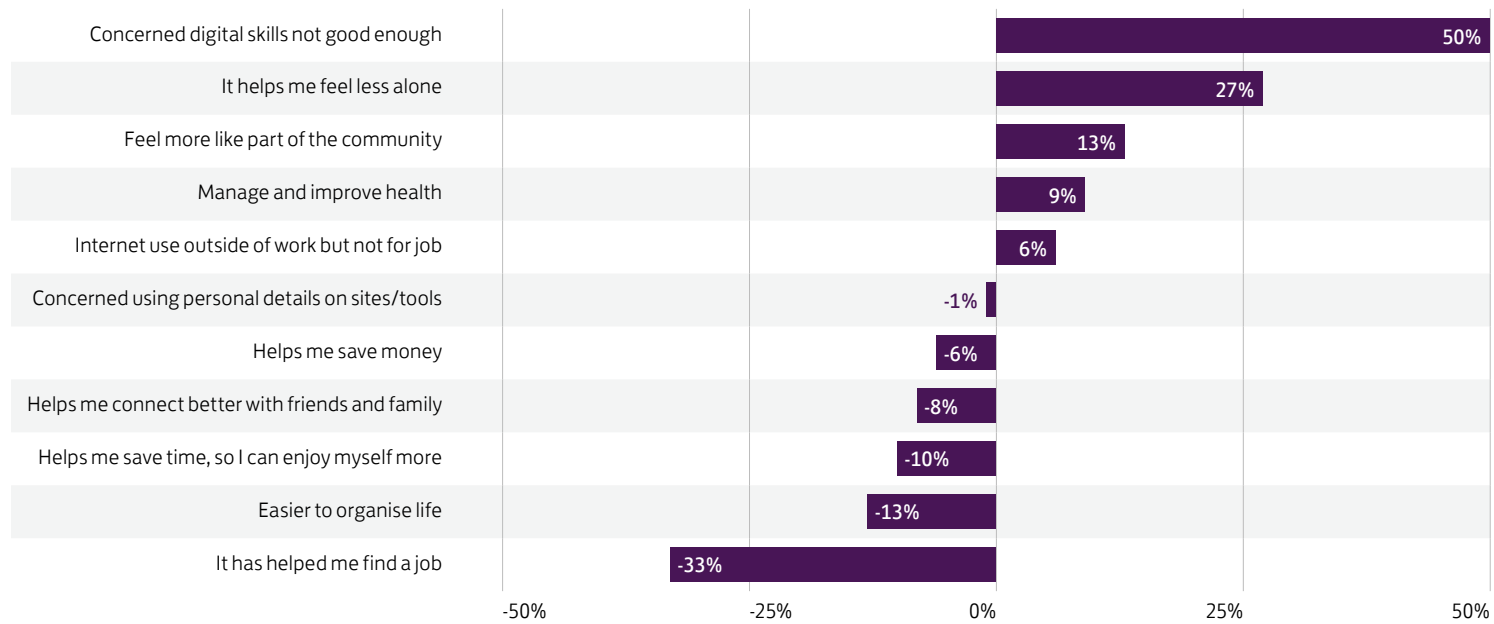
Appendix 15: Graph shows why registered disabled people aren't using the internet compared with the UK average. Source 3

Key:  Darker colour shows registered disabled
 Lighter colour shows UK average



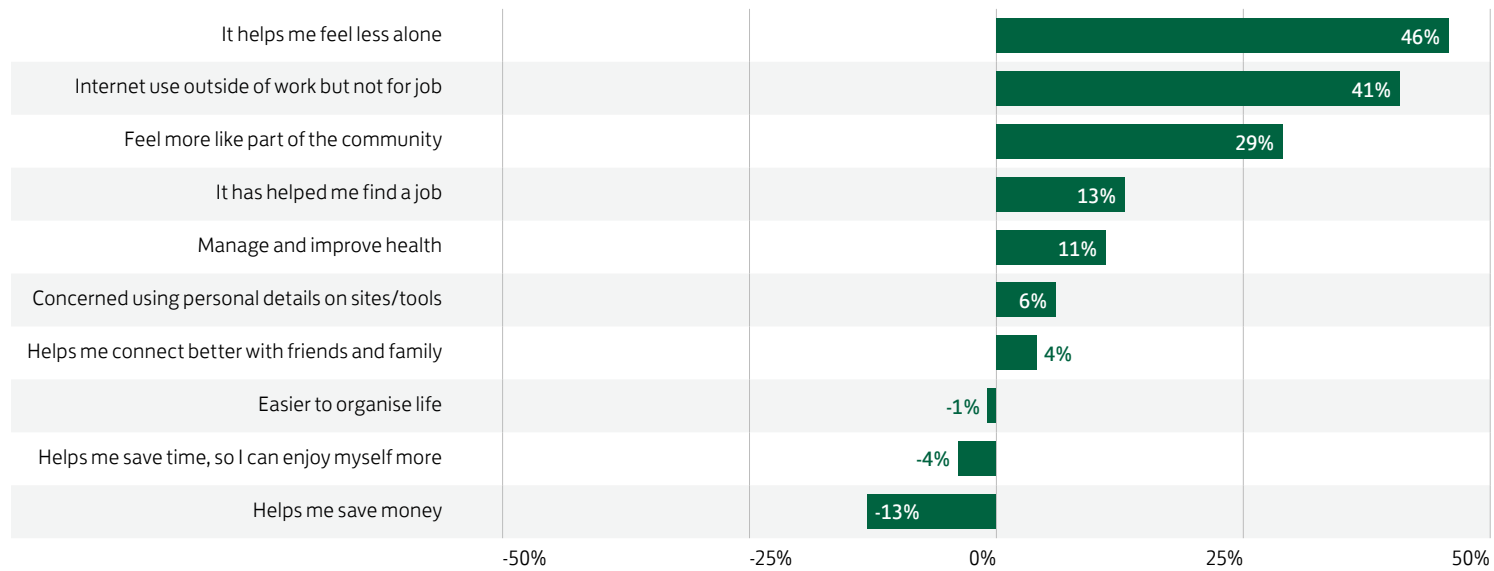
Appendix

Appendix 16: Graph shows the difference in answers given by registered disabled people vs. those without a registered disability. Source 3



Appendix

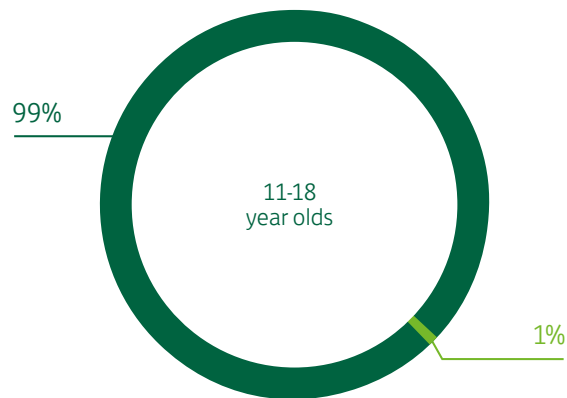
Appendix 17: Graph shows the difference in answers given by those with low income vs. high income levels. Source 3



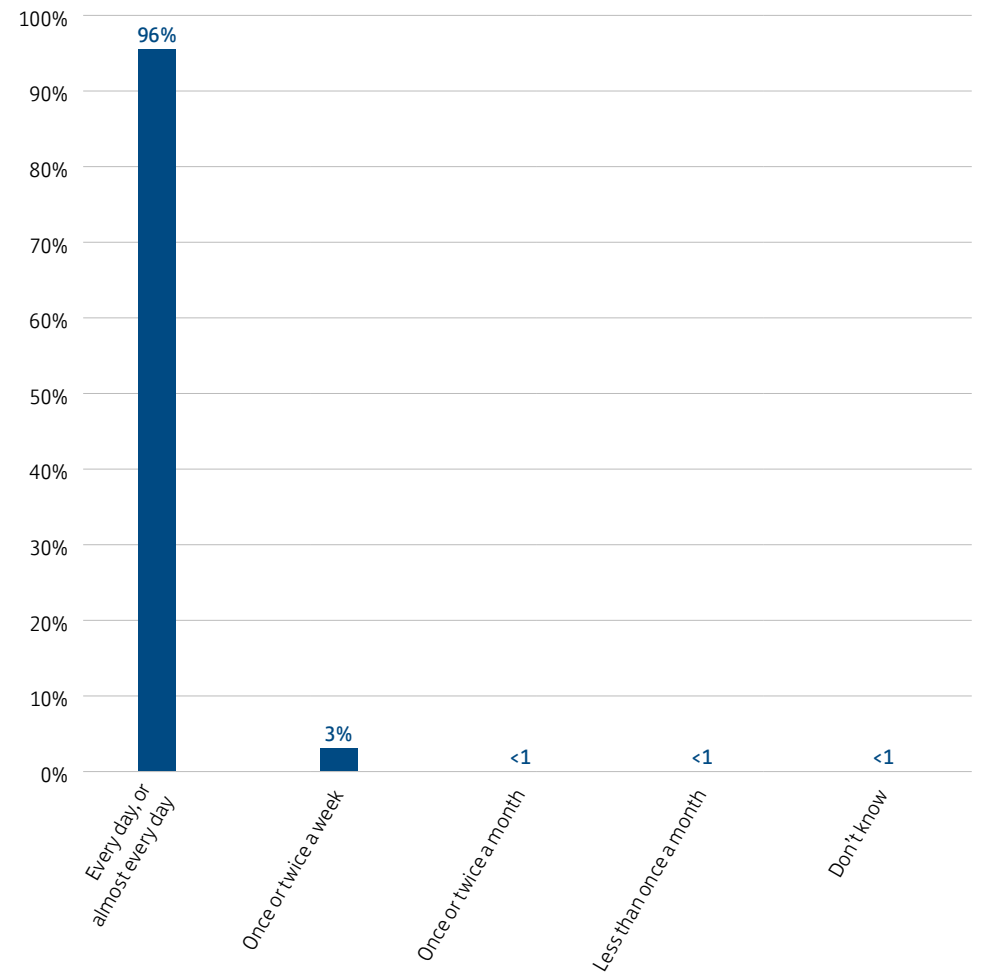
Appendix

Appendix 18: Graph shows the amount of 11-18 year olds who personally have access to the internet at home. Source 2c

Key: ■ Yes ■ No

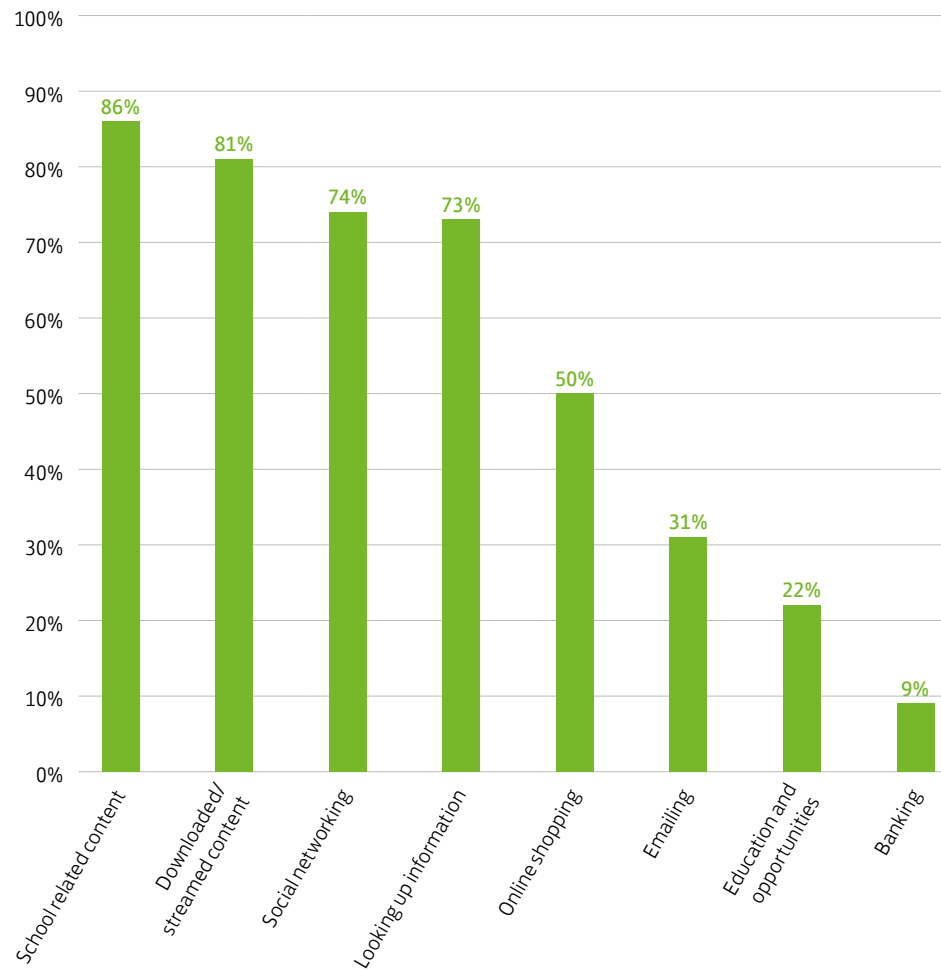


Appendix 19: Graph shows how often 11-18 year olds use the internet at home. Source 2c



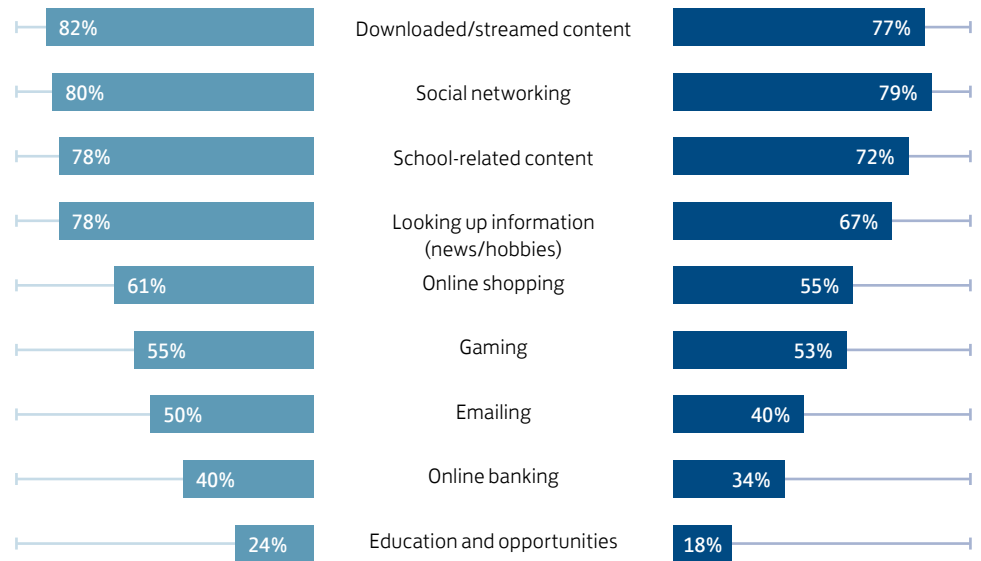
Appendix

Appendix 20: Graph shows what 11-15 year olds have used the internet for outside of school hours in the past month. Source 2c



Appendix 21: Graph shows what 11-18 year olds in ABC1 and C2DE social grades have used the internet for outside of school hours in the past month. Source 2c

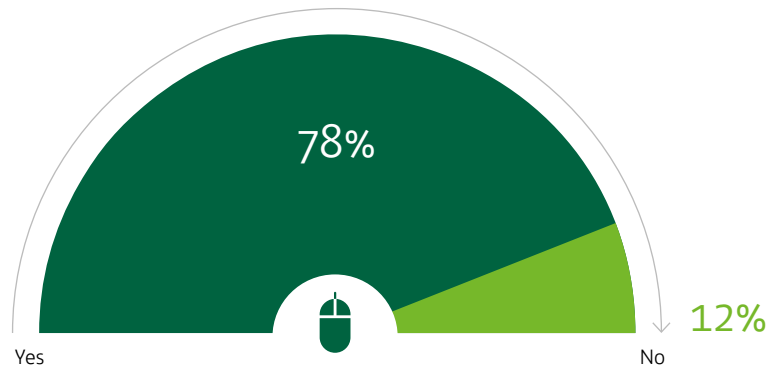
Key: ABC1 C2DE



Appendix

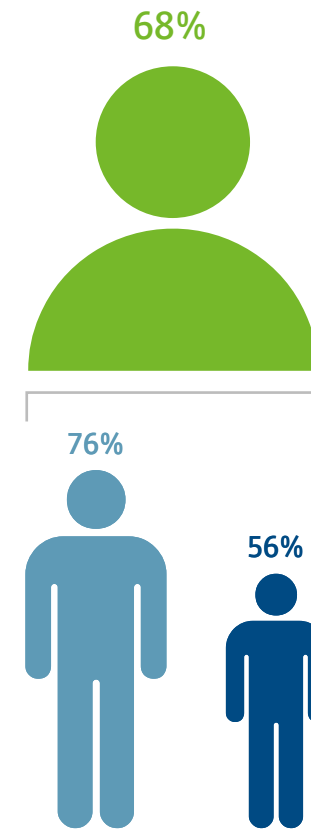
Appendix 22: Graph shows the amount of 11-18 year olds who use a desktop, computer or tablet when at home. Source 2c

Key: ■ Yes ■ No



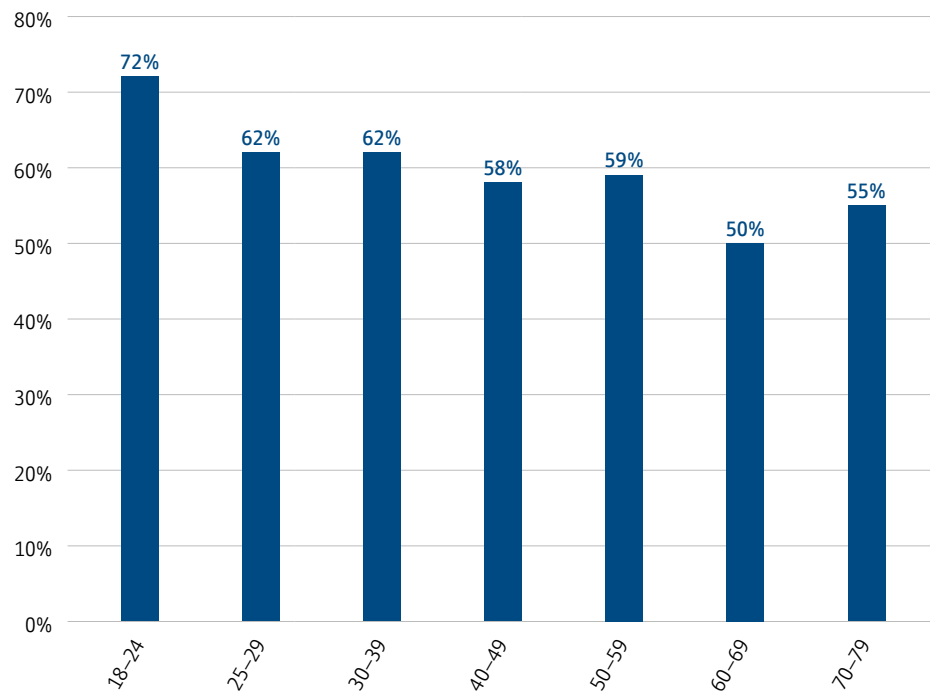
Appendix 23: I would find it difficult to complete my school work if I didn't have the internet at home. Source 2c

Key: ■ 11-15 year olds ■ 16-18 year olds ■ 11-18 year olds



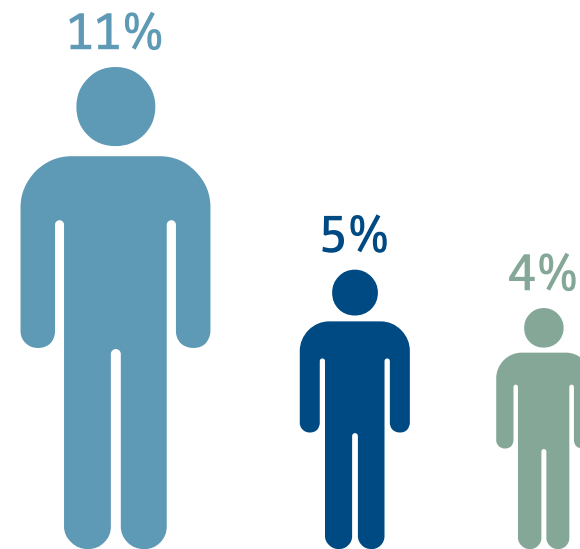
Appendix

Appendix 24: Graph shows the amount of people who think their digital skills have improved in the past year – split by age band. Source 3



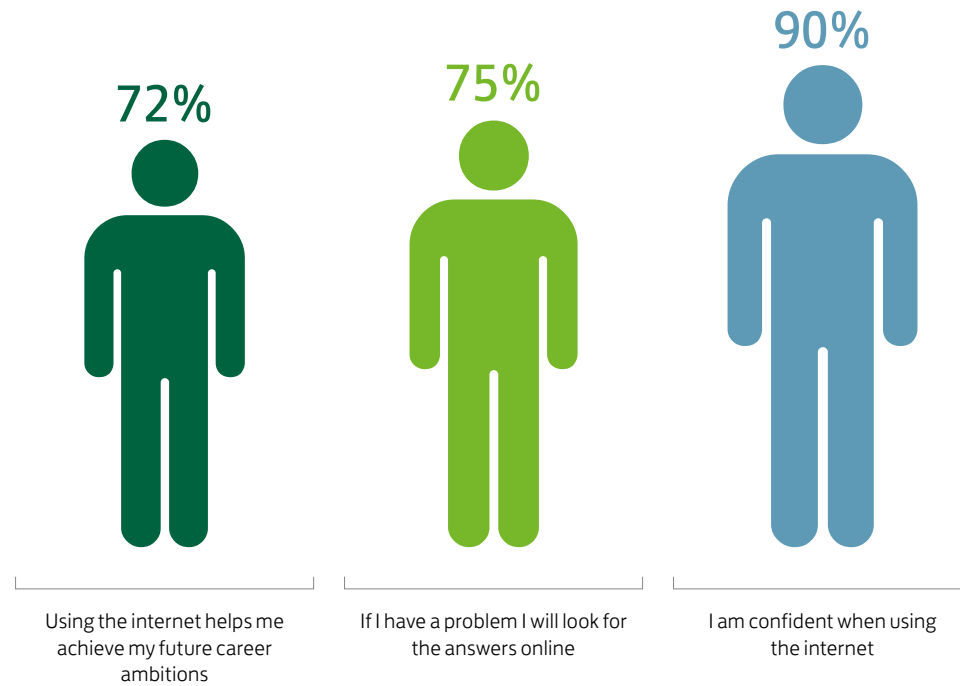
Appendix 25: Percentage of people who improved their digital skills at school – split by age band. Source 3

Key: ■ 18-29 year olds ■ 30-59 year olds ■ Aged 60+

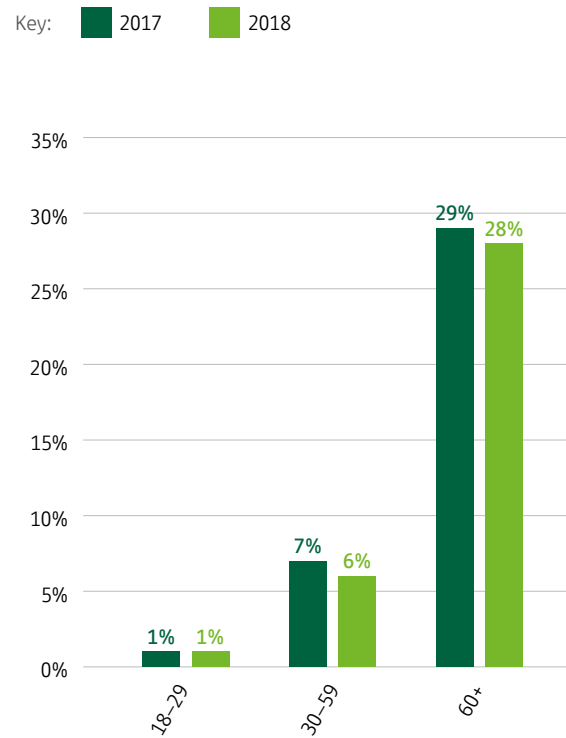


Appendix

Appendix 26: Percentage of 11-18 year olds and which statements they agree with about going online. Source 2c

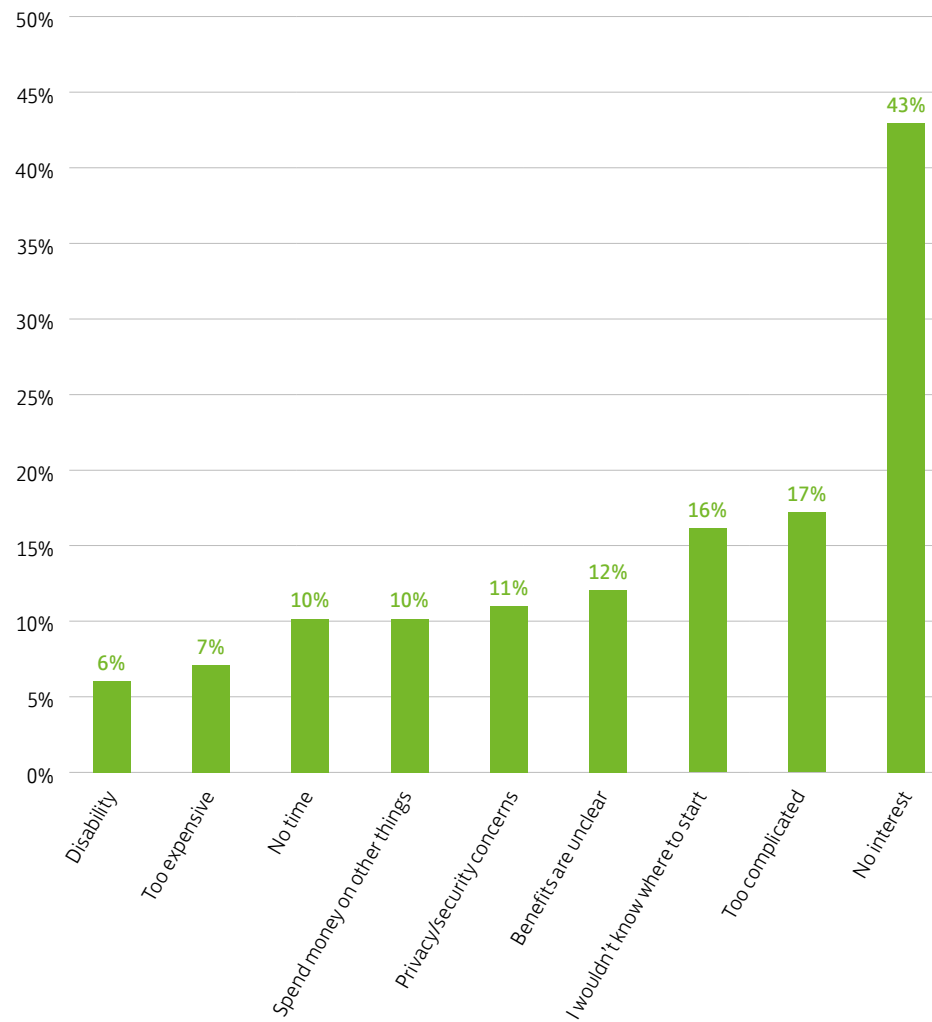


Appendix 27: Percentage of people who are offline in 2018 compared with 2017 findings – split by age band. Source 3



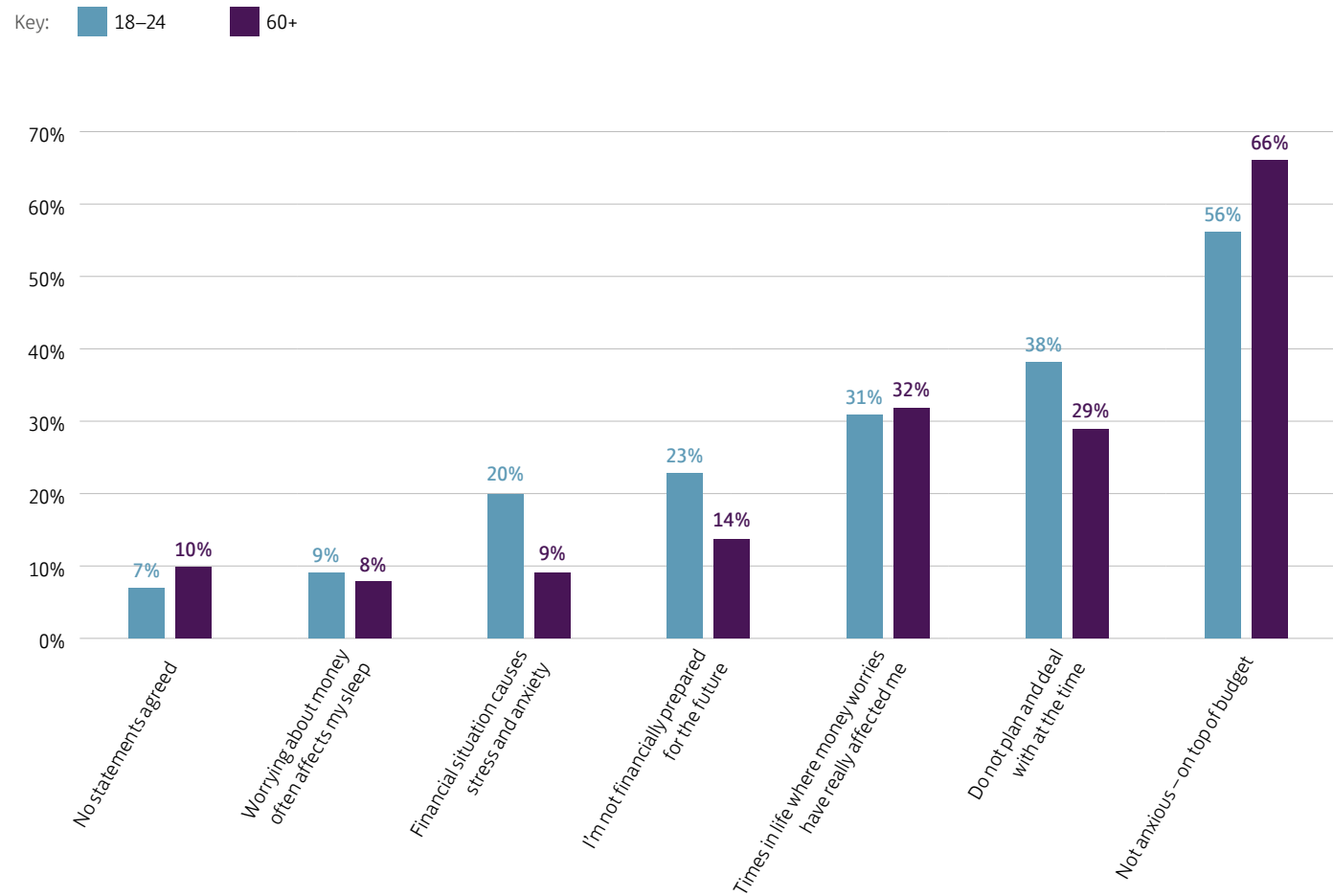
Appendix 28: Graph shows the reasons why those aged 60+ are not using the internet if they're offline. Source 3

Key: ■ 60+



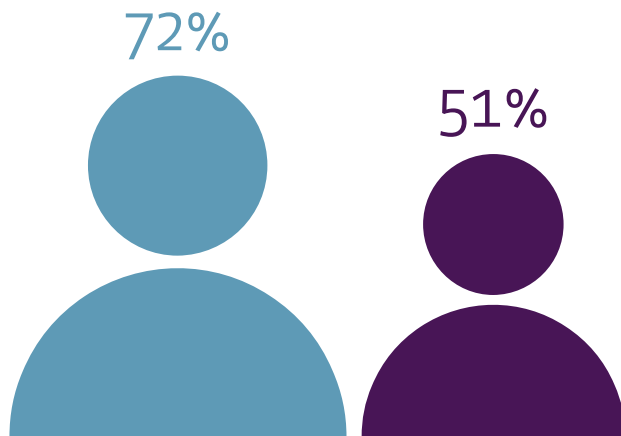
Appendix

Appendix 29: Graph shows the amount of 18-24 year olds who agree with the following statements compared with the 60+ population. Source 3



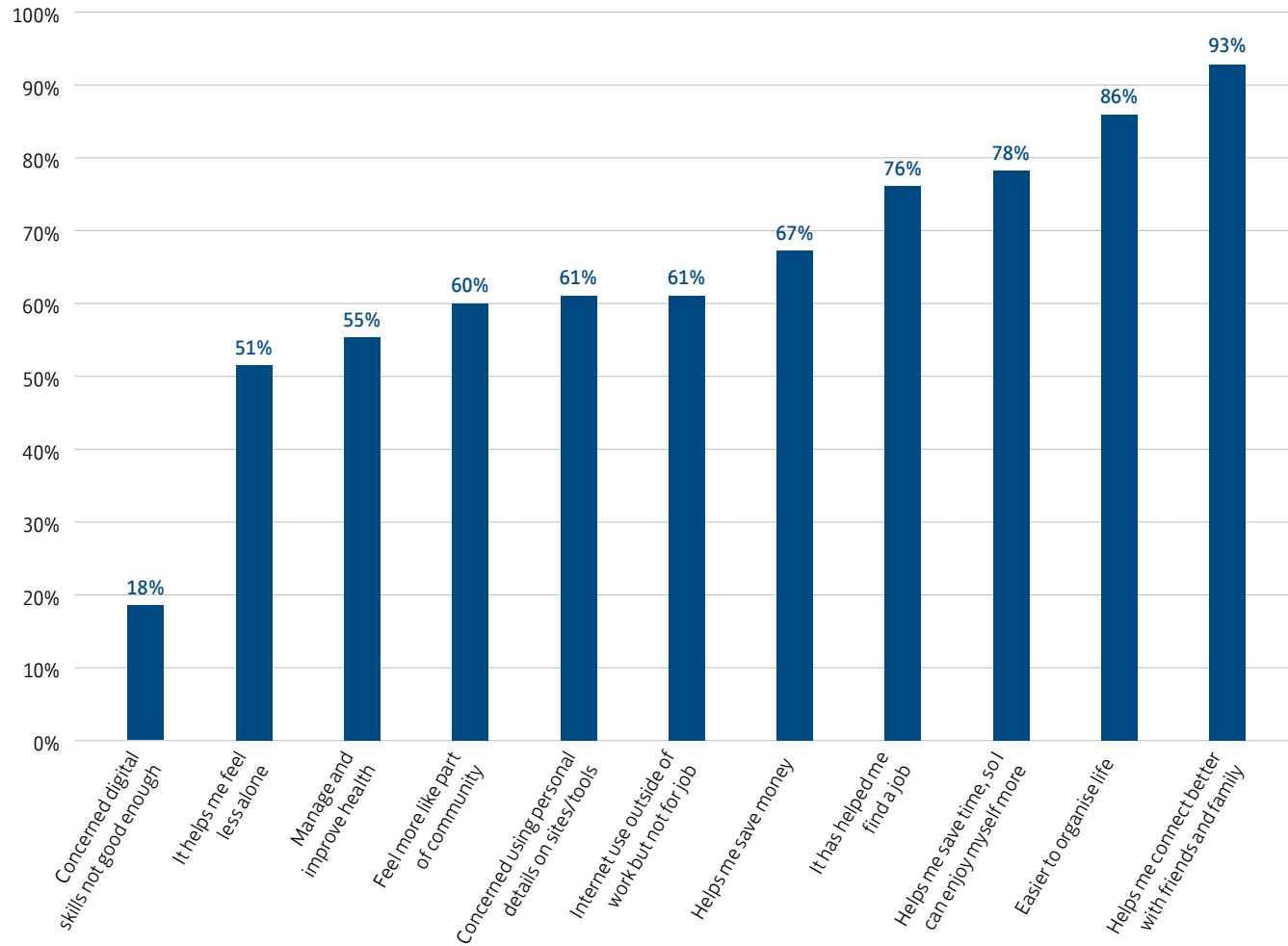
Appendix 30: Graph shows the difference between those who are aged 18–24 and 60+ who think their digital skills have improved in the past year. Source 3

Key: ■ 18–24 ■ 60+



Appendix

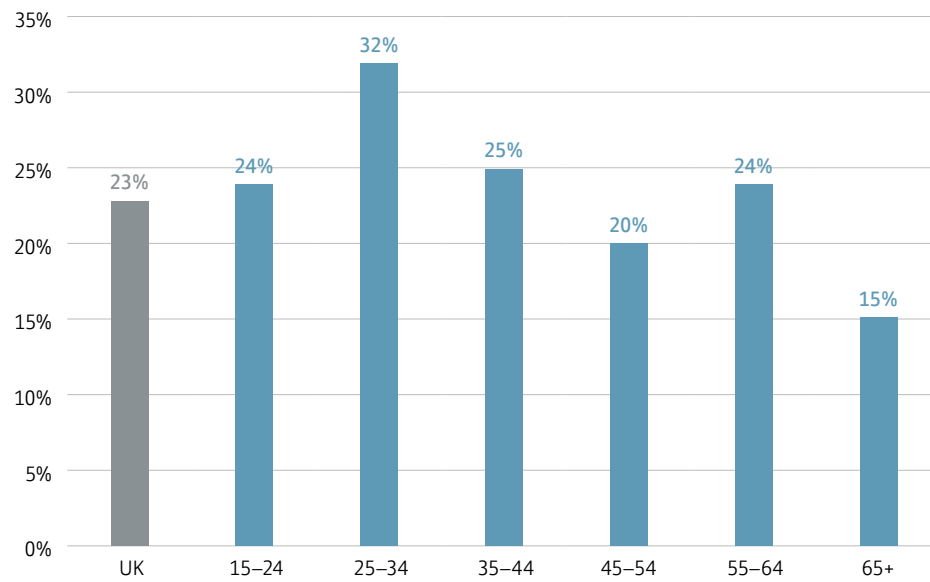
Appendix 31: Graph shows those who are aged 18–29 and which statements they agree with about going online. Source 3



Appendix

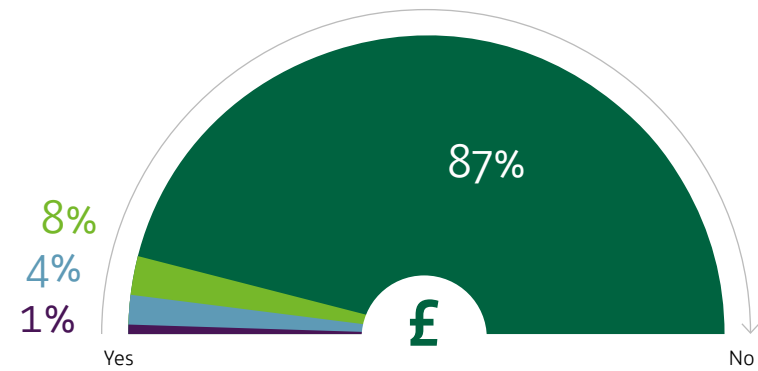
Appendix 32: Getting advice on money and banking seems daunting to me – split by age band and vs. the UK average. Source 2b

Key: ■ Agree (NET) ■ UK average



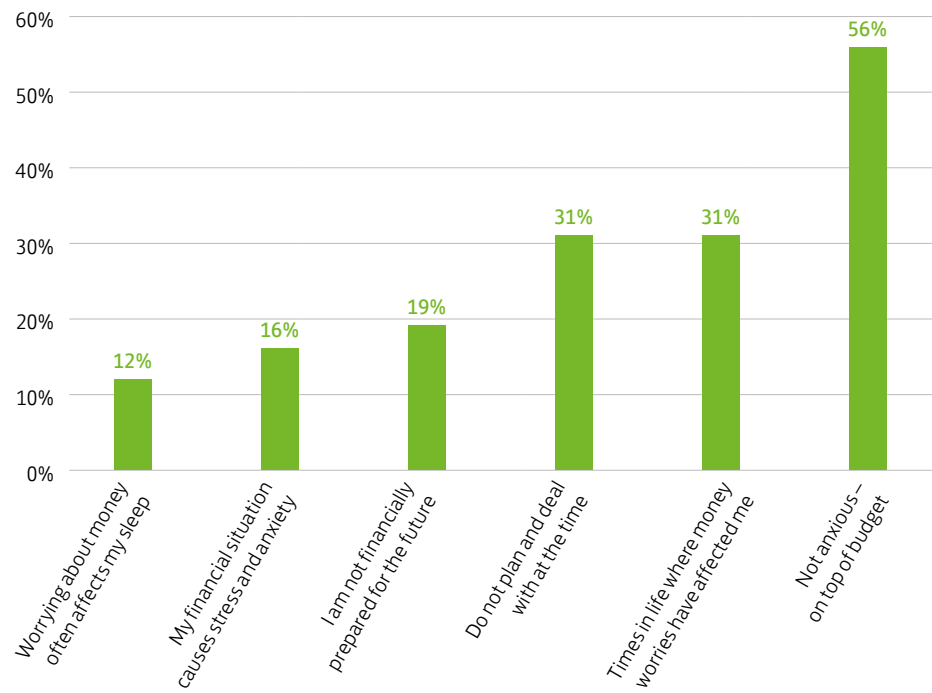
Appendix 33: Have you ever taken out a payday loan before? Source 3

Key: ■ No – I don't need to ■ No – I don't know what this is
■ Yes – As a one off ■ Yes – Often



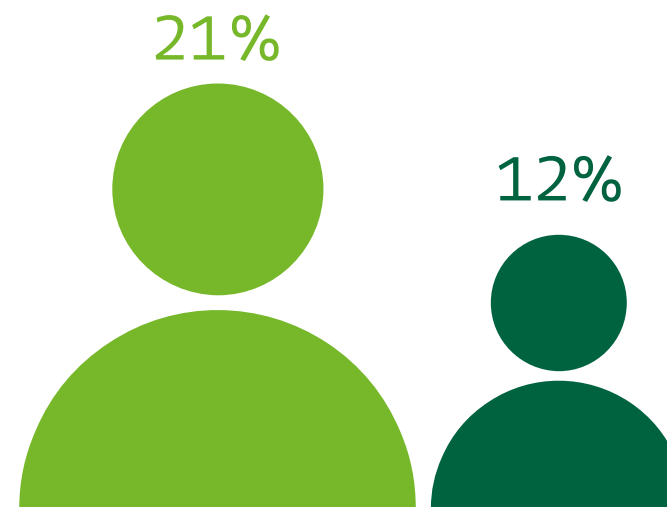
Appendix

Appendix 34: Graph shows the people in the UK who have agreed with which statement most sounds like them. Source 3



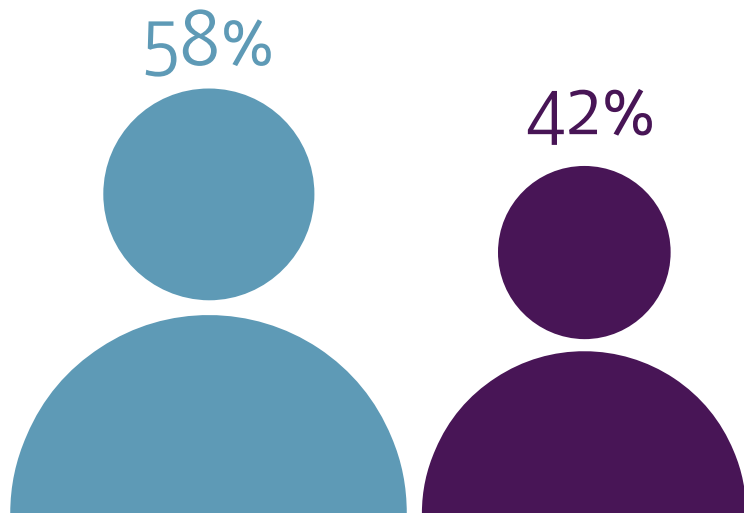
Appendix 35: Graph shows the amount of people who feel their financial situation causes them stress and anxiety – split by financial capability. Sources 1 and 3

Key: ■ Low financial capability ■ High financial capability



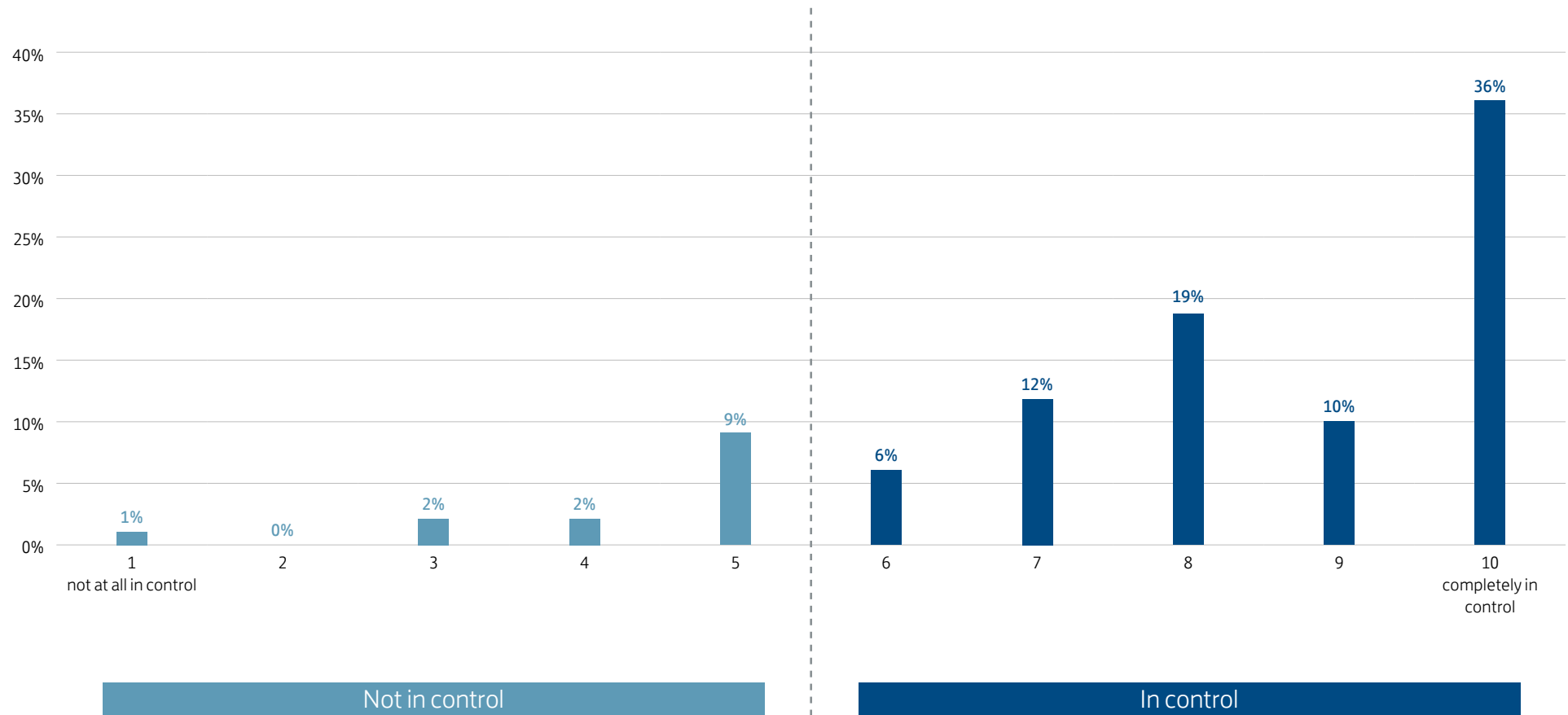
Appendix 36: Graph shows the amount of financially excluded people who answered yes or no to the question 'Can thinking about money often make you anxious?' Source 4

Key: ■ Yes ■ No

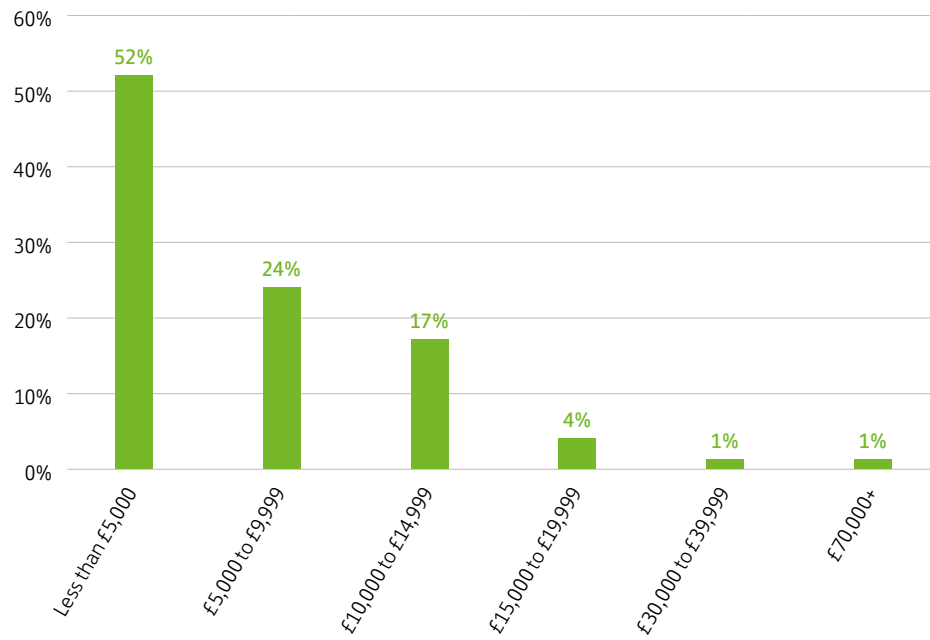


Appendix

Appendix 37: How in control of your finances would you say that you are, on a scale of 1-10 where 1 is 'not at all in control' and 10 is 'completely in control'? Source 3



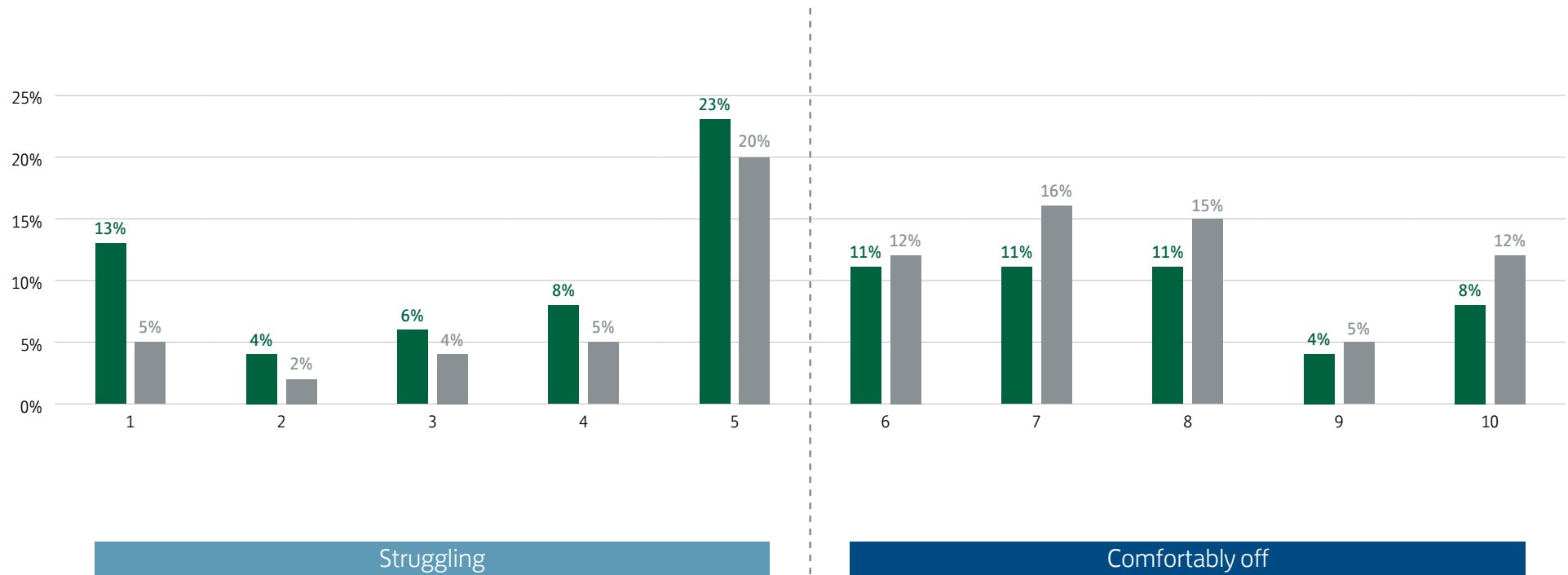
Appendix 38: Graph shows the income brackets (from all income sources and before tax and other deductions) of those who are financially excluded. Source 4



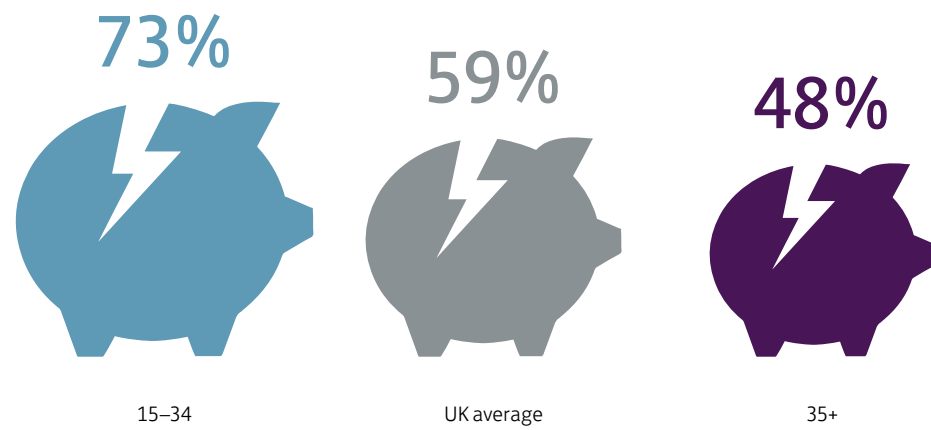
Appendix

Appendix 39: Thinking about your financial situation, on a scale of 1-10 where 1 is struggling and 10 is comfortably off, how would you describe yourself? – split by low income and UK average. Source 3

Key: ■ Low income ■ UK average

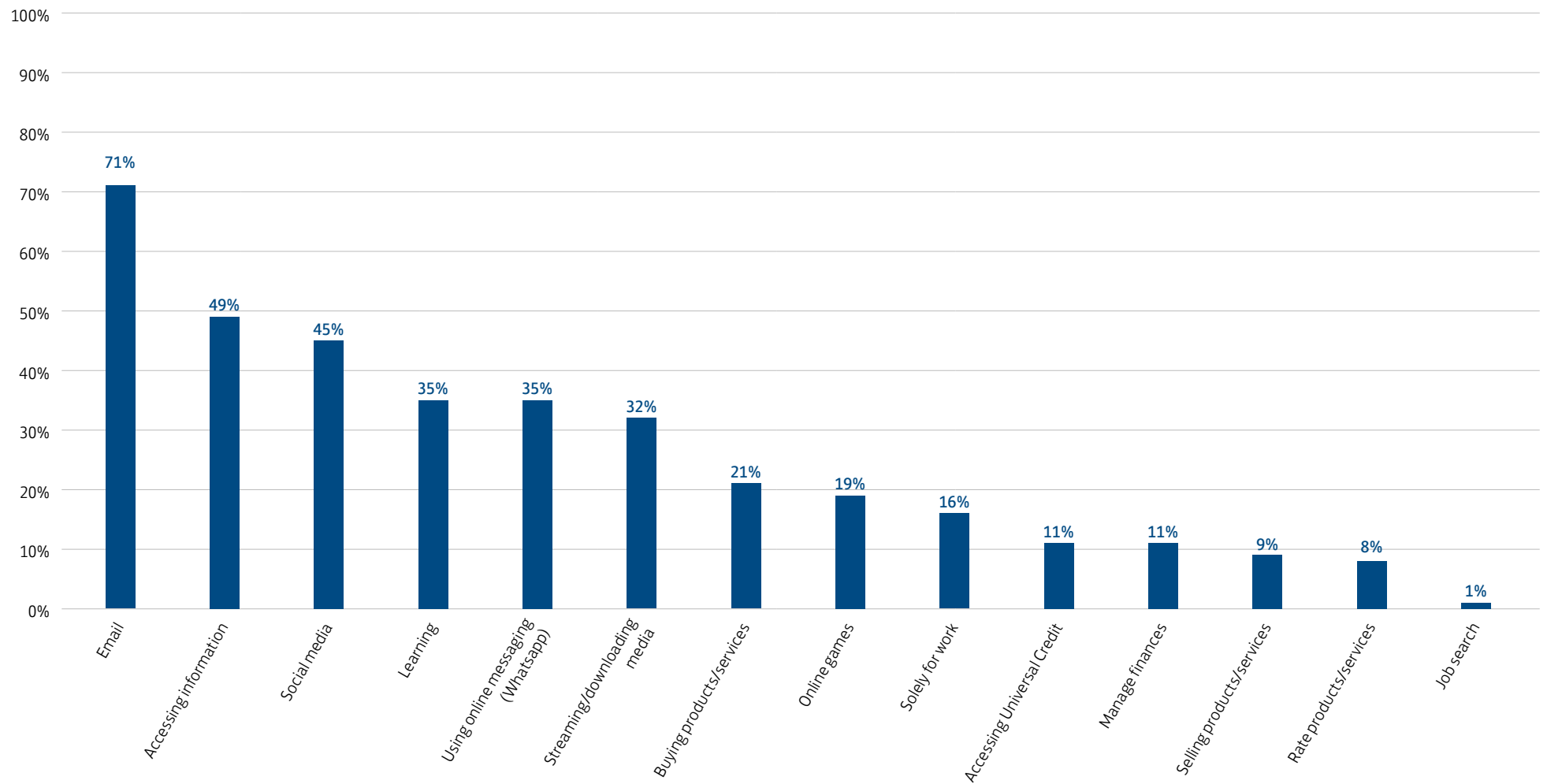


Appendix 40: Percentage of respondents who agree that 24/7 access to internet banking helps reduce money anxiety – split by age band. Source 2b



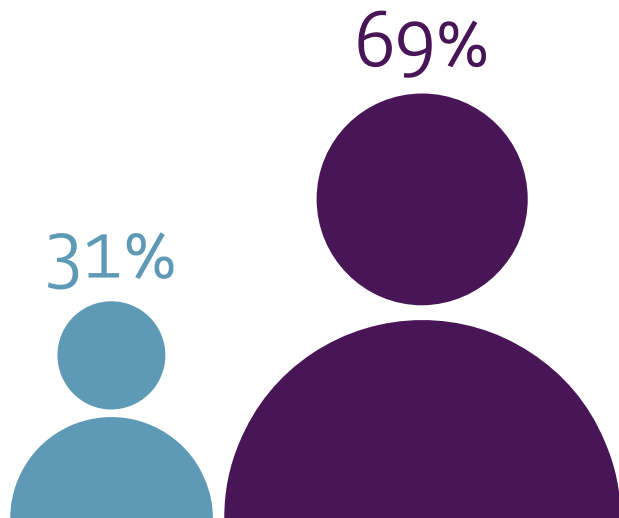
Appendix

Appendix 41: Graph shows how young financially excluded people are using the internet. Source 4



Appendix 42: Graph shows how many people in the UK have sought money management advice or guidance. Source 3

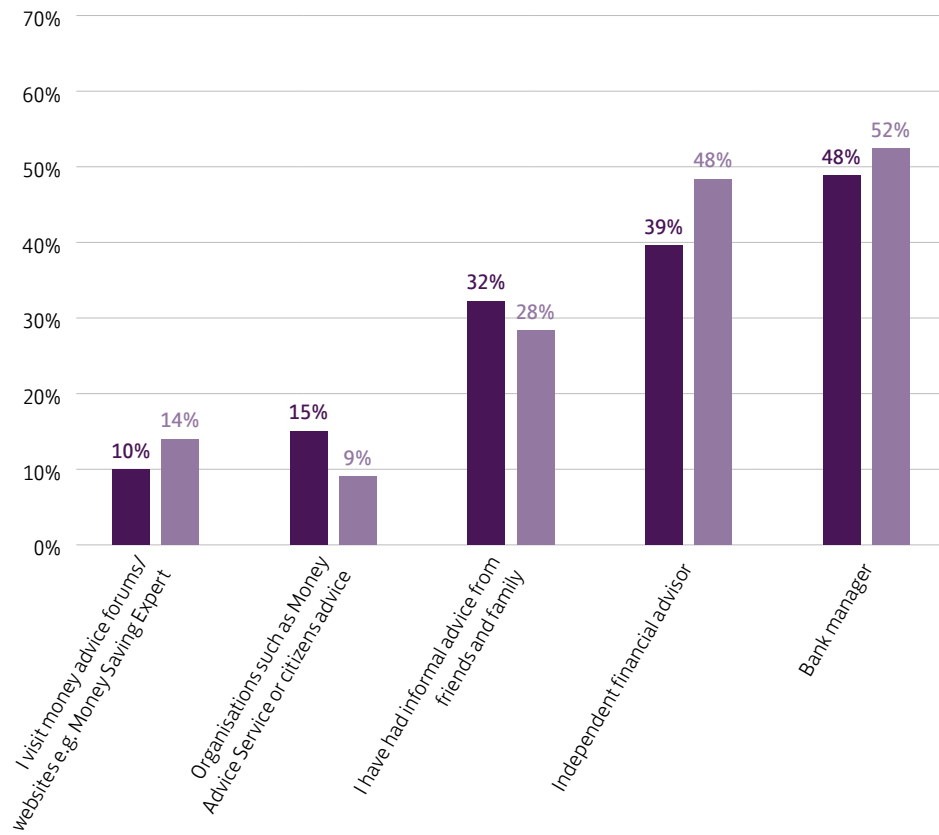
Key: ■ Yes ■ No



Appendix

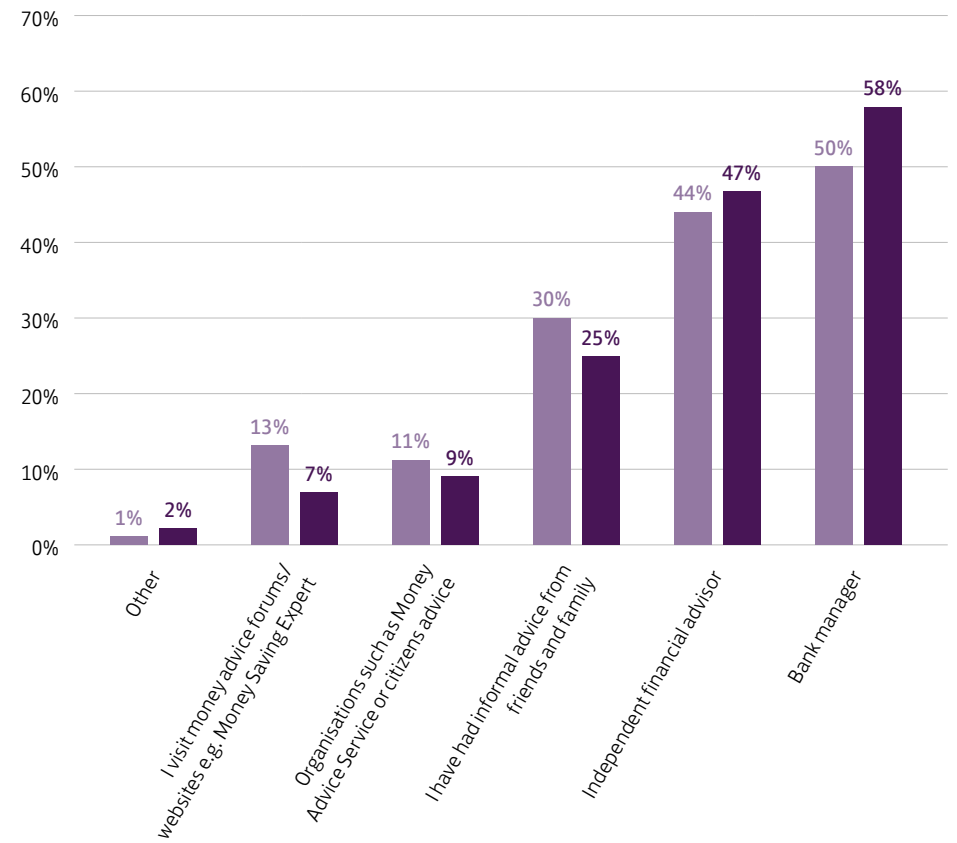
Appendix 43: Graph shows where people have gone to seek money management advice – split by low and high financial capability. Sources 1 and 3

Key: Low financial capability High financial capability



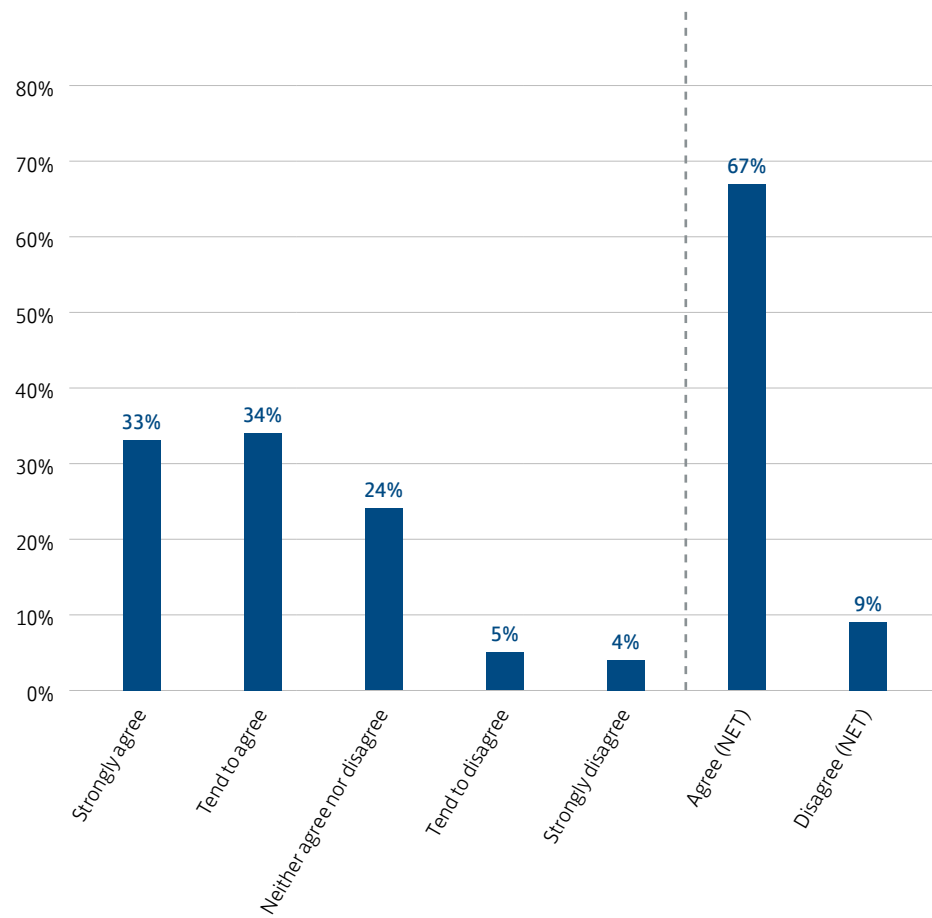
Appendix 44: Graph shows where people have gone to seek money management advice – split by low and high digital capability. Sources 1 and 3

Key: High digital capability Low digital capability



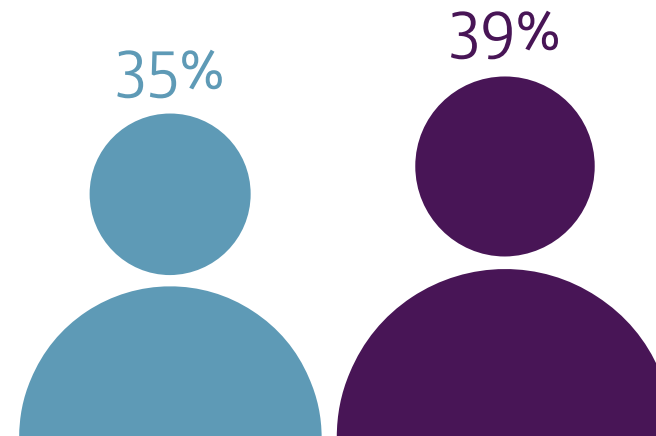
Appendix

Appendix 45: Graph shows to what extent people agree to the statement 'If I have financial issues, I have trusted people I can talk to about it.' Source 2b



Appendix 46: Graph shows the amount of people that have incurred unplanned overdraft fees by whether they've had money management advice or not. Sources 1 and 3

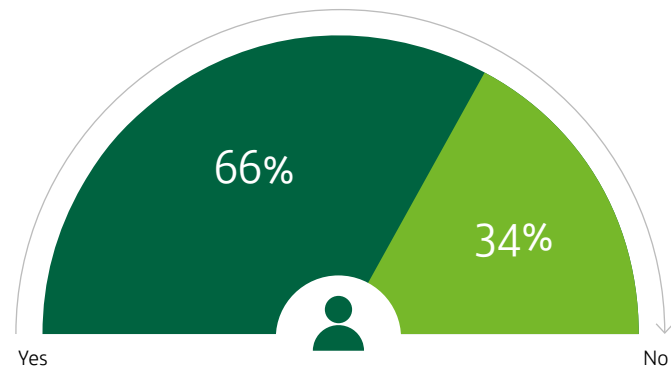
Key: ■ Money management advice ■ No Money management advice



Appendix

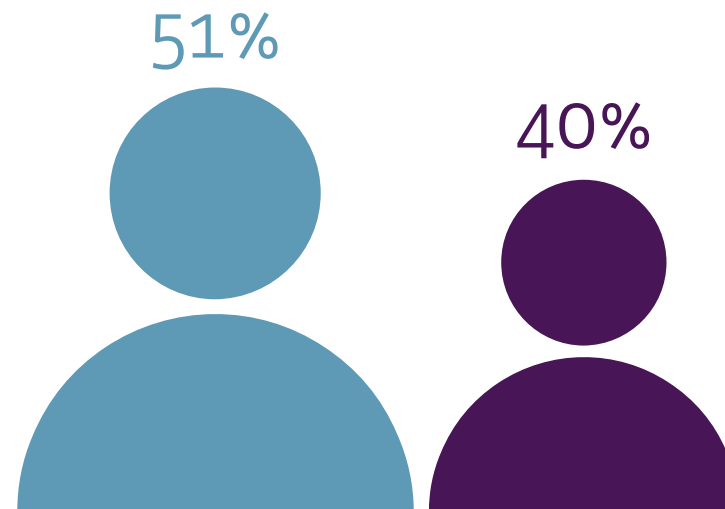
Appendix 47: Graph shows of those who have overdrafts in the UK, whether digital banking has helped them avoid overdraft fees. Source 3

Key: ■ Yes it has helped me avoid overdraft fees ■ No it has not helped me avoid overdraft fees



Appendix 48: Graph shows how likely people are to be financially constrained – split by registered disability vs. those without a disability. Source 3

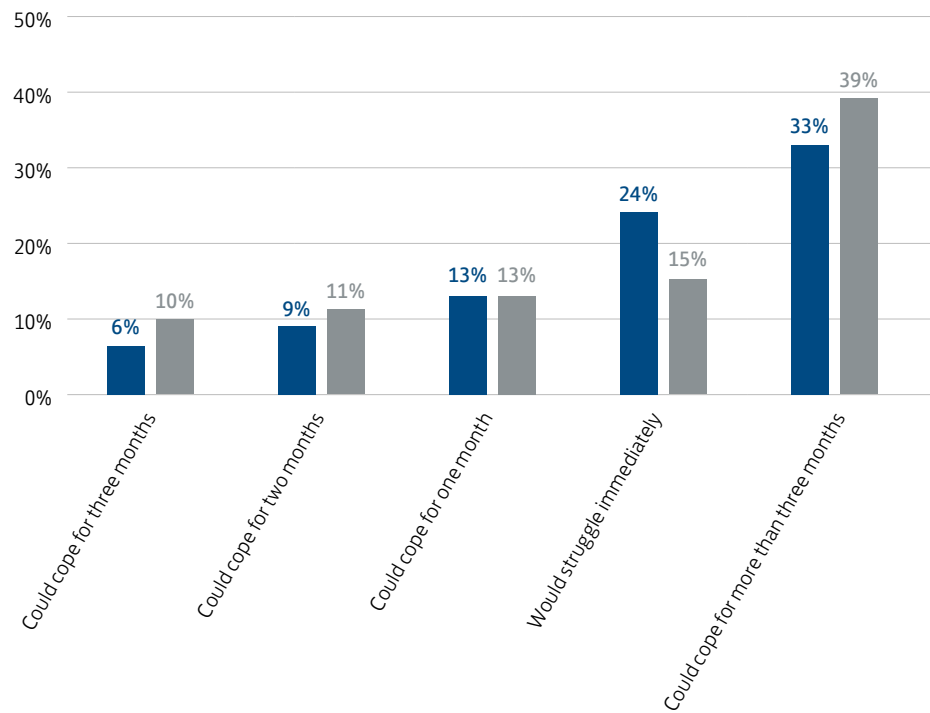
Key: ■ Registered disabled ■ Non disabled



Appendix

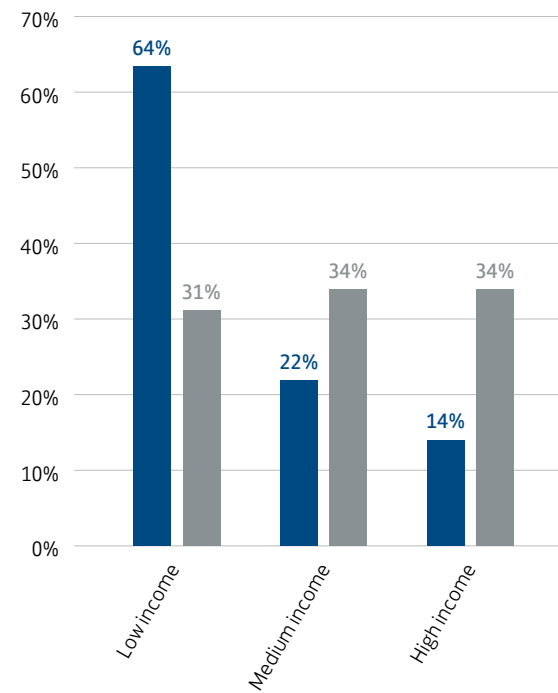
Appendix 49: Graph shows how long people with a registered disability would cope if their income suddenly stopped compared with the UK average. Source 3

Key: ■ Registered disabled ■ UK average



Appendix 50: Graph shows how long people with a registered disability would cope if their income suddenly stopped compared to the UK average – split by income level. Source 3

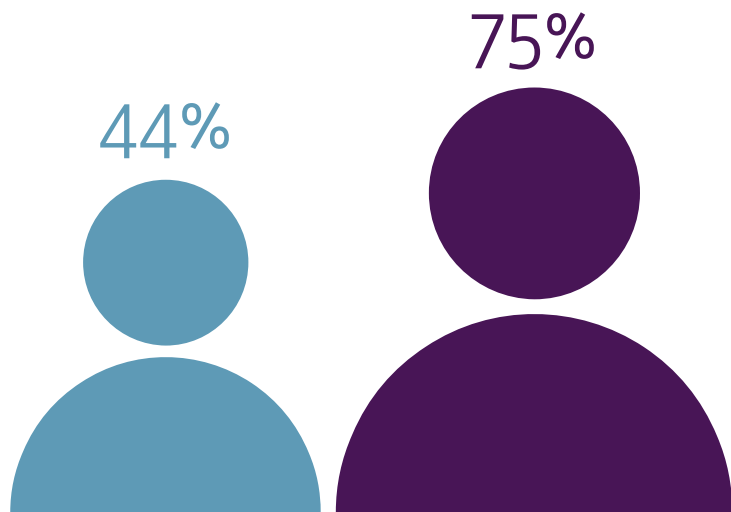
Key: ■ Registered disabled ■ UK average



Appendix

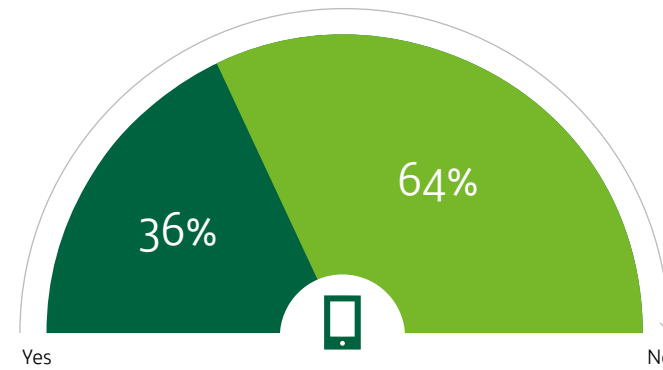
Appendix 51: Graph shows the amount of people who use online/digital tools to manage their money – split by registered disability vs. those without a disability. Source 2b

Key: ■ Registered disabled ■ Non disabled







Appendix 52: Graph shows of the yes/no responses from those who are financially excluded to the question 'Would you be comfortable making payments and managing your finances on your smartphone?' Source 4

Key: ■ Yes ■ No



Find out more

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-  Join the conversation: #DigitalIndex18
-  Please refer to our website for regional data and helpful links and resources
-  Please get in touch at: DigitalSkillsInclusion@lloydsbanking.com

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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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