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
8. Other

‘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):

<table>
<thead>
<tr>
<th></th>
<th>Source 2</th>
<th>Source 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>£17,500</td>
<td>£20,000</td>
</tr>
<tr>
<td>Medium</td>
<td>£17,500 to £39,999</td>
<td>£20,000 to £39,999</td>
</tr>
<tr>
<td>High</td>
<td>£40,000+</td>
<td>£40,000+</td>
</tr>
</tbody>
</table>

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

Key:
- 15–24
- 25–34
- 35–44
- 45–54
- 55–64
- 65+

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>15–24</td>
<td>16%</td>
</tr>
<tr>
<td>25–34</td>
<td>9%</td>
</tr>
<tr>
<td>35–44</td>
<td>7%</td>
</tr>
<tr>
<td>45–54</td>
<td>18%</td>
</tr>
<tr>
<td>55–64</td>
<td>38%</td>
</tr>
<tr>
<td>65+</td>
<td>12%</td>
</tr>
</tbody>
</table>

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

Key: 4 Basic Digital Skills

- Own tablet: 11%
- Have PC/Laptop: 80%
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

Graph: 36% vs. 25%
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 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 8: Graph shows how many of those who are online use mobile or internet banking at least once a month. Source 3

Key:  
- Green: Mobile banking  
- Blue: Internet banking and mobile banking  
- Purple: 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

<table>
<thead>
<tr>
<th></th>
<th>2017 – high digital capability vs. low digital capability</th>
<th>2018 – high digital capability vs. low digital capability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking their account balance monthly</td>
<td>2.32</td>
<td>3.12</td>
</tr>
<tr>
<td>Frequency of monthly savings</td>
<td>1.76</td>
<td>1.73</td>
</tr>
<tr>
<td>Value of savings</td>
<td>2.44</td>
<td>2.37</td>
</tr>
</tbody>
</table>
Appendix 10: Percentage of people who agree with the following online statements compared with 2017 findings. Source 3

Key:
- Green = 2018
- Yellow = 2017
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

<table>
<thead>
<tr>
<th>Age Band</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>65+</td>
<td>46%</td>
<td>49%</td>
</tr>
<tr>
<td>55–64</td>
<td>74%</td>
<td>75%</td>
</tr>
<tr>
<td>45–54</td>
<td>85%</td>
<td>83%</td>
</tr>
<tr>
<td>35–44</td>
<td>90%</td>
<td>90%</td>
</tr>
<tr>
<td>25–34</td>
<td>94%</td>
<td>93%</td>
</tr>
<tr>
<td>15–24</td>
<td>96%</td>
<td>97%</td>
</tr>
</tbody>
</table>

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

Key: Low digital capability High digital capability

<table>
<thead>
<tr>
<th></th>
<th>Low digital capability</th>
<th>High digital capability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>15%</td>
<td>85%</td>
</tr>
<tr>
<td>Women</td>
<td>15%</td>
<td>85%</td>
</tr>
</tbody>
</table>

Men

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

- Concerned digital skills not good enough
- It helps me feel less alone
- Feel more like part of the community
- Manage and improve health
- Internet use outside of work but not for job
- Concerned using personal details on sites/tools
- Helps me save money
- Helps me connect better with friends and family
- Helps me save time, so I can enjoy myself more
- Easier to organise life
- It has helped me find a job

-50% -25% 0% 25% 50%
### Appendix 17: Graph shows the difference in answers given by those with low income vs. high income levels. Source 3

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Low Income</th>
<th>High Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>It helps me feel less alone</td>
<td></td>
<td>46%</td>
</tr>
<tr>
<td>Internet use outside of work but not for job</td>
<td>41%</td>
<td></td>
</tr>
<tr>
<td>Feel more like part of the community</td>
<td>29%</td>
<td></td>
</tr>
<tr>
<td>It has helped me find a job</td>
<td>13%</td>
<td></td>
</tr>
<tr>
<td>Manage and improve health</td>
<td>11%</td>
<td></td>
</tr>
<tr>
<td>Concerned using personal details on sites/tools</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Helps me connect better with friends and family</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td>Easier to organise life</td>
<td>-1%</td>
<td></td>
</tr>
<tr>
<td>Helps me save time, so I can enjoy myself more</td>
<td>-4%</td>
<td></td>
</tr>
<tr>
<td>Helps me save money</td>
<td>-13%</td>
<td></td>
</tr>
</tbody>
</table>
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

- **Downloaded/streamed content**: 82% | 77%
- **Social networking**: 80% | 79%
- **School-related content**: 78% | 72%
- **Looking up information (news/hobbies)**: 78% | 67%
- **Online shopping**: 61% | 55%
- **Gaming**: 55% | 53%
- **Emailing**: 50% | 40%
- **Online banking**: 40% | 34%
- **Education and opportunities**: 22% | 18%
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 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 26: Percentage of 11-18 year olds and which statements they agree with about going online. Source 2c

Using the internet helps me achieve my future career ambitions: 72%
If I have a problem I will look for the answers online: 75%
I am confident when using the internet: 90%

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

Key: 2017 2018

18–29: 1% 1%
30–59: 7% 6%
60+: 29% 28%
Appendix 28: Graph shows the reasons why those aged 60+ are not using the internet if they’re offline. Source 3

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

Key:

- **18–24**
- **60+**
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 31: Graph shows those who are aged 18–29 and which statements they agree with about going online. Source 3
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

UK average
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

58% Yes
42% No
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

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Struggling</td>
<td>5%</td>
<td>4%</td>
<td>6%</td>
<td>8%</td>
<td>23%</td>
<td>12%</td>
<td>11%</td>
<td>15%</td>
<td>4%</td>
<td>8%</td>
</tr>
<tr>
<td>Comfortably off</td>
<td>13%</td>
<td>2%</td>
<td>4%</td>
<td>5%</td>
<td>20%</td>
<td>11%</td>
<td>16%</td>
<td>11%</td>
<td>5%</td>
<td>12%</td>
</tr>
</tbody>
</table>
Appendix 40: Percentage of respondents who agree that 24/7 access to internet banking helps reduce money anxiety – split by age band. Source 2b

- 73% 15–34
- 59% UK average
- 48% 35+
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

69%
31%
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 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 47: Graph shows of those who have overdrafts in the UK, whether digital banking has helped them avoid overdraft fees. Source 3

Key:  
- Green: Yes it has helped me avoid overdraft fees
- Yellow: 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:  
- Blue: Registered disabled
- Purple: 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 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
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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