2024 Consumer Digital Index

The UK's largest study of digital and financial lives

LLOYDS BANK

The 2024 UK Consumer Digital Index is the ninth in its series. The study uses the behavioural and transactional data of one million consumers to build a view of digital and financial lives across the UK.

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#EssentialDigitalSkills

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DigitalSkillsInclusion@lloydsbanking.com

03 About us
04 Executive summary
06 Calls to action
07 Foreword
08 Index segmentation

09 Chapter One
Digital capability in the UK
10 Frank's story

12 Chapter Two
An inclusive digital future
14 Three Hands Insight

15 Chapter Three
The digital dividend
16 Kate's story
17 Your Credit Score
20 Sharon's story
21 Spotlight: Fraud and scams
23 John's story

24 Chapter Four
Building confidence and capability
25 Mark and Jon's story
28 James' story

29 Chapter Five
Essential Digital Skills
32 The Foundation Level
35 Mary's story
38 Essential Digital Skills for Life
45 Alan's story
47 Gareth and Amy's story
48 Essential Digital Skills for Work
59 Amey's story
61 Ipsos' story

65 Thank you to our partners
67 Appendix

Headlines from the report:

14.2 million UK adults have the highest digital capability
See page 9

41.5 million people have used the Internet to save money/shop around for cheaper deals
See page 15

8.6 million more people have the highest digital capability than in 2020
See page 9

22.6 million people think their skills need further improvement
See page 24

Just 48% of the labour force can do all 20 Work tasks
See page 50

About us

At Lloyds Bank, we believe that financial services can – and should – be inclusive. Ongoing changes in technology, behaviour, and innovation have transformed how we live, work, and connect.

The Consumer Digital Index report helps us and other organisations to understand the UK's digital and financial lives. The Lloyds Bank team works with unique transactional and survey data, analytical expertise, and research partners to make this possible. We hope that it continues to shape initiatives and make an impact, as we have seen in recent years.

We aim to connect customers and communities to opportunities. Using research, insights and partnerships, we work to shape a digital future everyone can be a part of.

The report also includes the UK Essential Digital Skills (EDS) benchmark. The framework was last updated in 2022 following consultation with representatives across industries. In its third year, it provides a year-on-year benchmark for the tasks people need for daily life and work.

Our report inspires action. We have Academies designed to build financial and digital skills and confidence. These offer free learning resources. They are open to everyone. Online and in person, for individuals, groups, and businesses.

Since January 2021 through our Academies, we have supported **over one million people** to build their digital and financial skills. With bespoke telephony support, face-to-face training, webinars and interactive on-demand learning, people have learned:

- How to set up a new device and connect to Wi-Fi
- How to budget and plan for the future
- How to stay safe online
- How to be more productive at work and grow skills for the future

None of this has been achieved without partnerships across industry, government, and the community sector. We have addressed barriers collaboratively, and we hope this year's report inspires more action. We look forward to continuing this work to empower people to lead better financial lives and make the most of our digital world, together.

Thank you to all the people, partners, and communities who are working towards a more inclusive tomorrow.

If you have any questions, please contact us:

DigitalSkillsInclusion@lloydsbanking.com

Jemma Waters
Head of
Customer Inclusion,
Lloyds Banking Group

"An ever more digital economy presents a range of opportunities for consumers to be better off. The 2024 Consumer Digital Index evidences that higher digital capability helps people to save more, earn more and feel more confident. It also shows that there is a huge opportunity to help people reap the rewards of greater digital participation through workplace upskilling, confidence-building at key moments that matter, and creating more inclusive digital services.

This annual report informs our work to support our customers, and work with key partners to provide the digital skills and resources needed to improve digital engagement. Since 2021, I am proud that we have supported over one million people in this way.

I hope that this insight helps readers to build the case for change for their organisations to mobilise activity that drives digital inclusion and participation. Together, we can empower people across the UK to embrace the digital world and unlock their full potential."

Executive summary

Digital participation is crucial for life in the UK. The report highlights the power of digital skills and confidence, the benefits of digital participation and the opportunities to support people to build their capability and confidence.

The benefits of digital participation

14.2 million UK adults have the highest digital capability, and as a result are saving time and money. Greater digital skills and confidence is leading to greater financial management day to day and for the future, as well as leading to less stress when it comes to finances.

Everyday extras

Bargain hunters

Over eight in ten from the highest digital segment are shopping around for cheaper deals online.

Savings for life's moments

Turning the spend into savings

More than six in ten from the highest digital segment are saving money online through loyalty schemes (airmiles, supermarket schemes).

Digital dynamos see savings boost

Those with the highest digital and financial capability are saving four times more often, and saving on average, £1,100 a year more than those in the lowest groups. This is £180 more than the same time last year.

Digital driving future financial plans

Highest digital capabilities are almost 1.5 times more likely to be actively planning for their futures.

Taking stock

They are more than twice as likely to invest their money/buy stocks and shares than those with lower digital capability.

Digital capability drives greater earnings too. Comparing individuals in similar roles, those with greater digital confidence are more likely to be earning more. For manual workers, in particular, the most digitally savvy are 1.4 times more likely to be earning over £35,000 (compared to non-confident manual workers).

Improvements have been made, but there is still work to do

Since 2020, 8.6 million more people have the highest digital capability. In the last year alone, around one million people have moved beyond the lowest digital capability. At the same time, the number of people digitally disengaged has steadily decreased. Now, just 3% (1.6 million) people are offline, 3.9 million fewer than in 2016.

There is an opportunity for 12.1 million to boost their digital capabilities. Age does continue to be the dominant driver of digital capability, though older groups are building capability and confidence. 7.2 million people aged between 70-79 are online. In fact, 42% of those aged between 70-79 believe their digital skills have improved in the last year. And they are reaping the rewards – 70% are shopping around for cheaper deals, and over half are booking appointments online.

The gender playing field is level, with male and female digital confidence and capability on par. However, when it comes to workplace Essential Digital Skills, the gender gap is growing. Fewer women (44%) can complete all 20 essential tasks for work than men (52%).

Improvements in digital skills have been made over the last three years for those with an impairment vs. those without, yet the Essential Digital Skills data shows there is still a gap. Exploring this group further, it's those with a physical impairment that are least likely to be able to complete the fundamental tasks to engage with a digital world.

Accessible services, connectivity and complexity remain challenges for those who are not engaging digitally, e.g. 13% of consumers report connectivity issues, which affects their Internet usage, and 16% think the Internet is too complicated.

There are opportunities to build on the digital essentials:

c.15.9 million adults (30%) could benefit from boosting their online safety

c.6.0 million people (11%) cannot recognise what content online may not be trustworthy

c.11.9 million people (23%) cannot use the cloud to access content from different devices

This can be solved, and people are motivated to improve

One of the key questions for the Consumer Digital Index report is always – '*So, what can we all do differently?*' 2024 data indicates that it is crucial that help and support is findable and focused on outcomes.

The 2024 report is designed to act as a catalyst for action. The findings demonstrate clear motivation for people to improve their digital and financial confidence and skills. Turning these insights into impactful action will foster greater digital participation for all.

22.6 million people think their skills need improving

Self-led and online learning continue to be the leading preferences for people to build their skills. The digitally under-confident are turning to family members for help with their digital banking. One in five (11 million adults) help others with making payments, finding balance and statements or paying in cheques. Its crucial everyone can **champion digital.**

Majority want help building financial confidence

77% of UK adults would welcome help to become more financially confident (40.5 million). The kind of help they want most is financial tools (like online budgeting tools) and a trusted person who can access basic account information.

Banks are the top choice for online safety support

42.6 million adults want to learn online safety skills directly from their banks.

Leveraging workplace learning

32 million find work the easiest place to build their digital skills and 75% would investigate new ways to learn digital skills required for a new job.

Gen Z want our help

Young people are digitally confident, but still want our help. In fact, young people aged 18-24 are more than twice as likely than those aged 60-69 to find it easier to learn digital skills from their bank.

Calls to action

Coalition

Strategic alignment through a cross-sector coalition that enables connected delivery with clear common objectives and measures of success.

Connected delivery

Acknowledging shared service users and customer groups, a coalition translates strategy into connected digital delivery. This enables greater join up across services, simplification of the support landscape, and consistency of quality interventions for citizens/consumers. Clarify the minimum standards and application of consistent measurement, so we can better monitor impact collectively.

Campaign

A joined-up public education campaign, and mirroring industry narrative, driving motive and awareness to support available. Digital capability and confidence is not a fixed state. Therefore, we must 'hook' UK citizens with what they will be able to do, whilst also fostering a growth mindset and empowering people with the tools to continuously grow.

Cross-department

Digital Inclusion is a necessity for all government missions. A Digital Inclusion and Inclusive Digital Services Taskforce could leverage industry experience with organisational digital transformation and facilitate co-ordinated efforts to support inclusive digital services.

Consistent measurement

Underpinned by clear measures of success and target outcomes shared across contributing organisations.

Foreword

Baroness Jacqui Smith of Malvern
Minister for Skills

Sir Chris Bryant
Minister of State for Data Protection and Telecoms

Department for Education

Department for Science, Innovation, & Technology

Many thanks to Lloyds Banking Group for this year's Essential Digital Skills report which once again provides an invaluable view of the UK's digital skills needs.

Digital skills are central to economic growth, yet millions of people in the UK are digitally excluded, missing out on the benefits of a modern digital society and economy.

Tackling this is vital. Not only do we need to take everyone with us if we are to achieve a strong economy, but digitally excluded people are less likely to be in well-paid jobs or in work, and they are more likely to have worse health outcomes and higher costs of living.

A priority for this government is to tackle digital exclusion in its many different guises

One key element is ensuring everyone has the skills to participate in a modern digital society, whatever their personal circumstances.

We are pleased to see in this year's report that the majority of adults in the UK have the essential digital skills they need to participate actively in society, with 93% now having the Essential Digital Skills for Life.

But there is more to do to ensure all adults have the digital skills they need to have positive engagement with, and impact on, the economy

This report tells us c.7.3 million adults in the labour force still lack the Essential Digital Skills for Work.

We recently established Skills England which will support economic growth by bringing greater coherence to the assessment of skills, needs and training landscape, ensuring training programmes are well designed and delivered to meet these needs. Essential digital skills have already been recognised as one of the fundamental skills required for the modern economy. To support adults with low levels of digital skills, we provide full funding through the Adult Skills Fund on Essential Digital Skills qualifications and Digital Functional Skills qualifications. These qualifications are based on employer supported national standards and give adults the skills they need to participate actively in life, work and society.

Essential digital skills also help people to progress their learning and access further or higher-level digital skills. This training in turn can open pathways into digital occupations and a wide range of other jobs that need digital skills across the economy.

We will continue to work together with our partners, including Lloyds Banking Group, to improve access to digital technology and support the nation to develop better digital skills and confidence to thrive in the digital world.

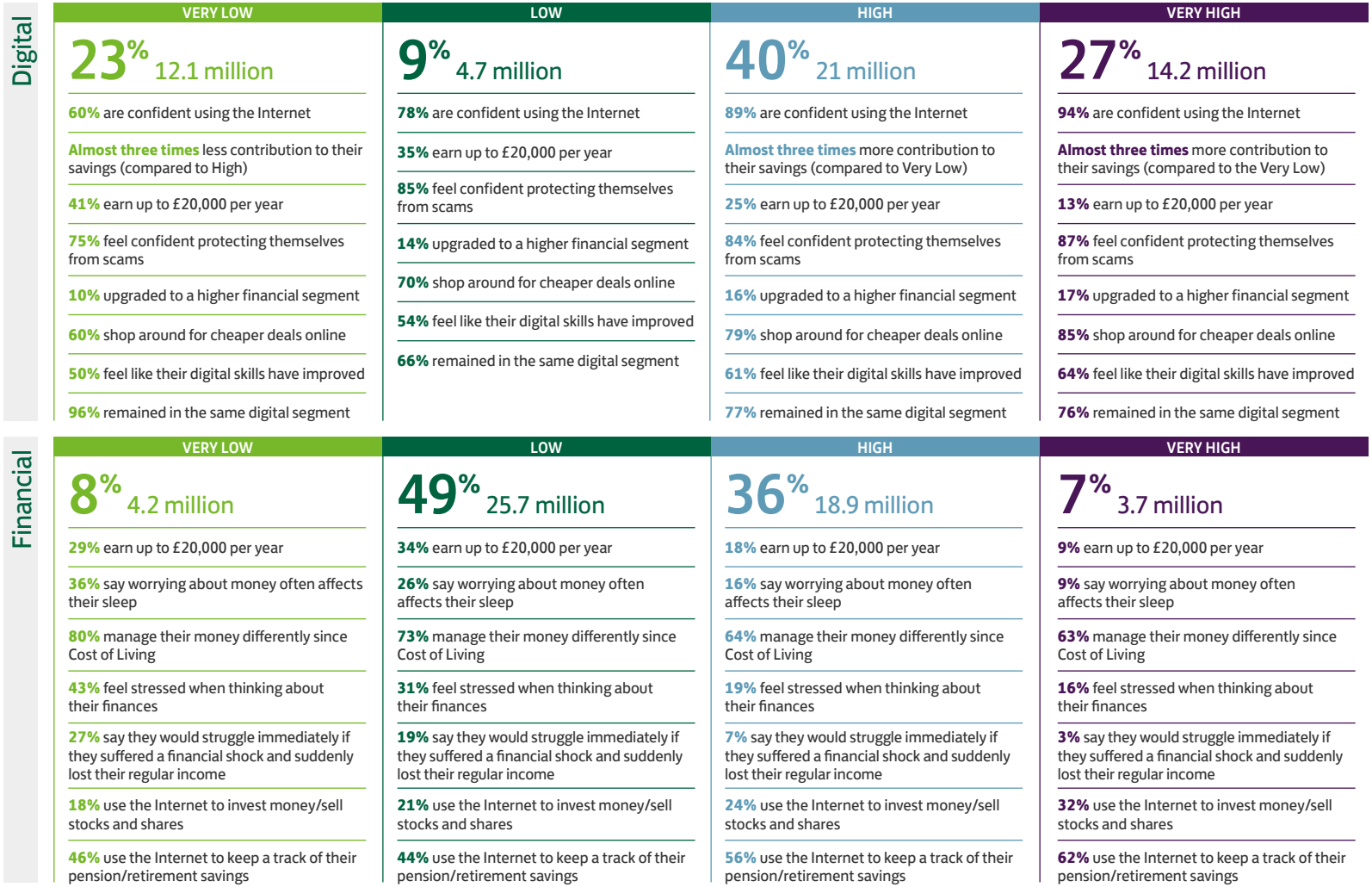
The digital and financial capability segments

Individuals are allocated to digital and financial capability segments based on their score (see appendix 1A-1E for more information), and ultimately their digital and financial behaviours.

The segments allow the report to distinguish these behaviours, tailor analysis and provide a more detailed profile on how digitally engaged consumers are, and how the UK are managing their finances.

Figure 1 illustrates the segment definitions and a few examples of what this means for people's digital and financial lives in 2024. Calculations are made based off the latest 12 months only.

Figure 1. UK digital and financial segment characteristics, 2024



How digital is the UK?

The behavioural data of one million UK consumers has been used as a benchmark to understand the digital capability of the UK.

35.7 million people have higher digital capability in the UK

Over the last decade, there has been a marked shift in consumers' increasing desire to engage digitally*. This is driving a significant shift towards digital services. In 2023 about one in five (19%) online adults claim to have used many websites they had not used before, up from 16% in 2022. There is also a growing trend of adults using the Internet for banking, bill payments and accessing government and public services; 86% of UK adults use online banking**. More adults are using the Internet for banking and bills, as well as for some government or public services***.

8.6 million more people have the highest digital capability than in 2020

Compared to those with the lower digital capability, those with the highest digital capability are:

- Saving nearly four times more often
- Saving almost three times as much
- Almost 1.5 times more likely to have more money in their pockets through shopping around online.

Those in the highest group and reaping the benefits of greater digital engagement are most likely to be aged between 30-39 (30%) or earning over £20,000.

There is an opportunity for 12.1 million to boost their digital capabilities

Encouragingly, the proportion of individuals with the lowest digital skills has reduced from 25% to 23% in the last year, representing almost one million people. Over the last five years, there are 4.8 million fewer people with Very Low digital skills.

For more data on digital segments and movement in the last year, see appendix 1F-1I.

Very Low digital capability remains most likely to be correlated with a higher age, and a lower income. Consumers in this group are most likely to be aged 70+ (54%), or earning less than £20,000 a year (41%).

Compared to those with the highest digital capability, those in the lowest group are:

Less confident online (60% vs. 94%)

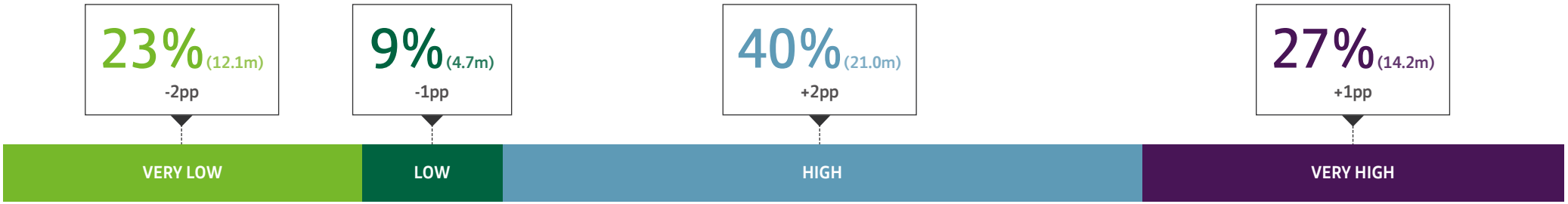
Less likely to engage with their finances digitally (6.7% vs. 100%)

More likely to be scammed multiple times (8.5% vs. 4.6%)

Almost a million more people have moved beyond the lowest digital capability segment since 2023

Figure 2. **Proportion of the UK's digital capability segments, 2024**

n = 998,754



* bbc.co.uk/news/technology-57383998

** ukfinance.org.uk/news-and-insight/blog/uk-banks-embrace-digital-transformation-fintech-collaboration-key-future#:~:text=As%20of%202024%2C%20a%20staggering,36%20per%20cent%20this%20year.

*** ofcom.org.uk/media-use-and-attitudes/media-habits-adults/adults-media-use-and-attitudes/

Growth in digital engagement in older groups

Age continues to be the dominant driver of digital capability, with almost nine in ten of those in the Very Low digital segment aged over 50. However, there have been some key improvements for older groups in the last year. 87% of those aged 60+ are online, increasing from 84% in 2023.

For more information on Internet usage by year and across age groups, see appendix 1J.

Spotlight: Later life

For the first time, this year the data sample was boosted to allow for a focus on citizens aged 70-79*.

77% of those aged 70-79 are online

and in the last year 42% of those aged 70-79 believe their digital skills have improved. This boosted confidence has moved capability forward, with over one in ten (16%) of those aged over 70 improving their digital capability segment in the last year.

7.2 million adults aged between 70-79 are online

Those aged between 70-79 are using the Internet to their advantage:

- 49% saving money via loyalty schemes
- 53% booking appointments online
- 70% are shopping around for cheaper deals

Looking ahead, over two-fifths (43%) of 70- to 79-year-olds think their digital skills need further improvement, and have indicated that they would find learning from family the easiest way to upskill.

* For more information on the methodology and sample sizes, refer to page 67 in the appendix.

Frank's story

Frank is a retired 72-year-old who was referred to the Digital Helpline through his local branch in Devon. Before receiving support, he had little confidence engaging with an online world, and struggled to perform even basic tasks online.

To start him on his digital journey, the Digital Helpline provided Frank with a new tablet better suited to his needs. He was paired with Madeleine, a skilled trainer who patiently talked him through the basics of using his new device.

Initially, Frank was hesitant and unsure. However, with time and Madeleine's clear instructions and encouragement, his concerns faded.

Through the training sessions, Frank gradually gained a better understanding of how to use his tablet. He learned to perform essential online tasks such as banking, emailing, and searching for products. As his skills grew, so did his confidence.

Frank was thrilled by how his skills had developed – saying he's more confident using online banking now.

Now, Frank uses the Internet multiple times a week. He applies his newfound skills to manage his money, stay in touch with loved ones via email, and explore the Internet to find products and services that interest him. His progress truly shows the impact of digital skills training.

Frank's next goal is to enhance his skills by learning how to consult with doctors online and increase his confidence in filling out online forms. With ongoing support from the Digital Helpline, as well as his determination, Frank is well on his way to becoming fully digitally independent.

For more information on the Digital Helpline, please call 0345 222 0333 or visit lloydsbank.com/help-guidance/get-skills-and-support-near-you

Frank's experience of the Digital Helpline demonstrates the power of personalised, one-on-one training and support when it comes to building digital skills and confidence.

The Digital Helpline provides anyone with the opportunity to have digital help from an expert. Whether it's needing help to set up a device for the first time, booking a GP appointment or using Internet Banking, trained experts provide support.

To date, this service has supported over 24,000 digitally excluded people to get online.

X marks the spot

Generation X (Gen-X), which is typically those aged between 40-59, were the first generation to grow up with personal computers. They are at a pivotal life stage. Mature in the workforce, and often with intergenerational caring responsibilities, this group stands to gain the most from the savings, convenience and time-savings that digital brings.

In the survey data, the age group 40-59 can be analysed which is most aligned with this population. Positively, they are the generation most likely to want to improve; 59% of those aged between 40-59 agree that their digital skills have improved in the last year and 47% of them also think their skills need further improvement.

Figure 3 shows how those improvements have driven improved digital capability score in the last year, while also reflecting the moment at which financial engagement starts to grow.

The digital tipping point

Online engagement begins to dip, with insight showing that 3% of those aged 40-59 have not used the Internet in the last three months. Confidence using the Internet also starts to wane for people over 40. Combined with the rise in their financial engagement at this point, there are opportunities for Gen-X to get more out of being online.

Of those aged between 40-59:

£

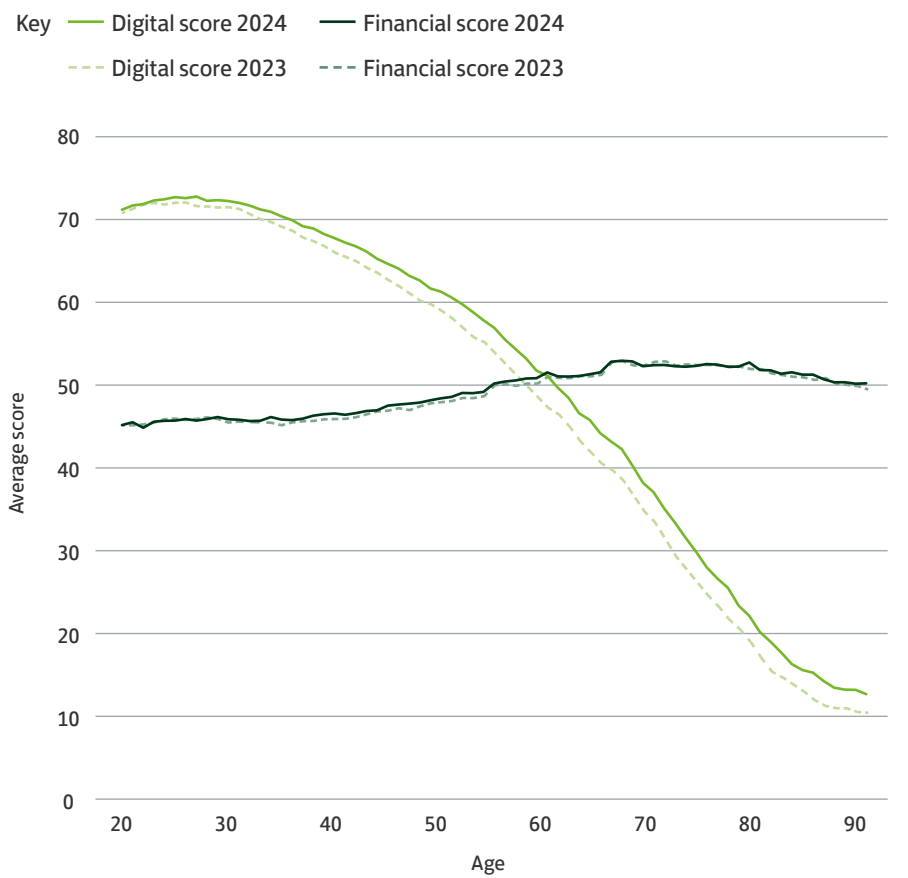
64% of those aged 40-59 are missing out on cashback schemes online

61% are not using digital tools like spending analytics to manage their finances

Confidence in financial management is high, with 88% of Gen-X thinking they are effective managing their money. Yet they are also least likely to think they are on track to manage their finances, 61% of those aged 40-59, vs. 66% of those aged 30-39. Greater financial engagement is not just important for Gen-X, but also those they are helping; 21% of Gen-X are helping others with their online banking.

See appendix 1K and 1L for more insight on Gen-X.

Figure 3. Financial and digital capability by age, 2023 vs. 2024 n = 972,305



An inclusive digital future

Positively, in recent years the number of people digitally disengaged has steadily decreased. Now, just 3% (1.6 million) people are offline, 3.9 million fewer than in 2016.

Supporting these individuals to build confidence and skills, enable access and availability of services and foster trust can unlock clear benefits. Specific and targeted interventions are essential for this group, and taking a user-led approach could lead to a significant step change to a digitally empowered society.

See appendix 2A and 2B for more information on online usage.

What is the profile of those less likely to engage digitally?

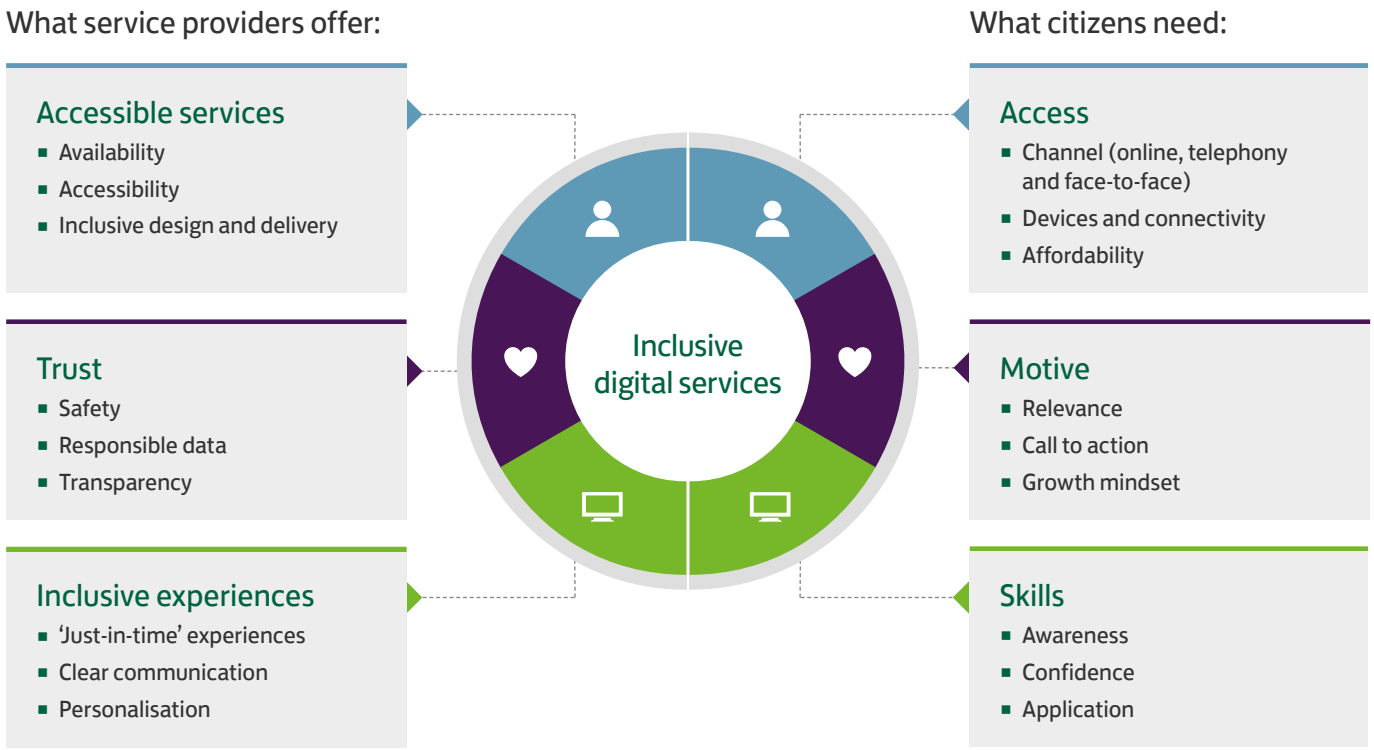
Those who have not used the Internet in the last three months are more likely to be:

- Aged between 70-79
- Earning under £35,000
- Retired (10%) or Unemployed (7%).

How can we build a digitally inclusive UK?

There are many factors which make up digital inclusion. Unique insights demonstrate the key areas that industry and government can prioritise interventions to bridge the digital divide.

Figure 4. Digital inclusion model



Accessible services

16% of the offline (252,000) think the Internet is too complicated indicating inclusive design is essential to create intuitive and usable services.

Trust

7% (110,000) say that trust is a barrier to them getting online. Privacy, security and data concerns remain a barrier for 13% of those offline, demonstrating that there is more that can be done to help people build their online safety skills and confidence. Organisations too must focus on helping consumers understand how their data is used, and the importance of data protection and security.

Inclusive experiences

49% of those offline have difficulty engaging with organisations digitally (see page 14 for more).

Access

8% of consumers report connectivity due to slow broadband speed and 5% have poor connectivity due to mobile Internet coverage, which affects their Internet usage. As a result, more consumers might opt for free public Wi-Fi to improve connectivity or reduce cellular data usage.

3% of people who are offline think the Internet is too expensive. This disparity becomes even more pronounced when considering that those online are better prepared to handle a financial shock compared to the offline, (75% vs. 52% – a staggering 23 percentage points difference). For those unable to afford Internet access, the additional stress compounds existing challenges.

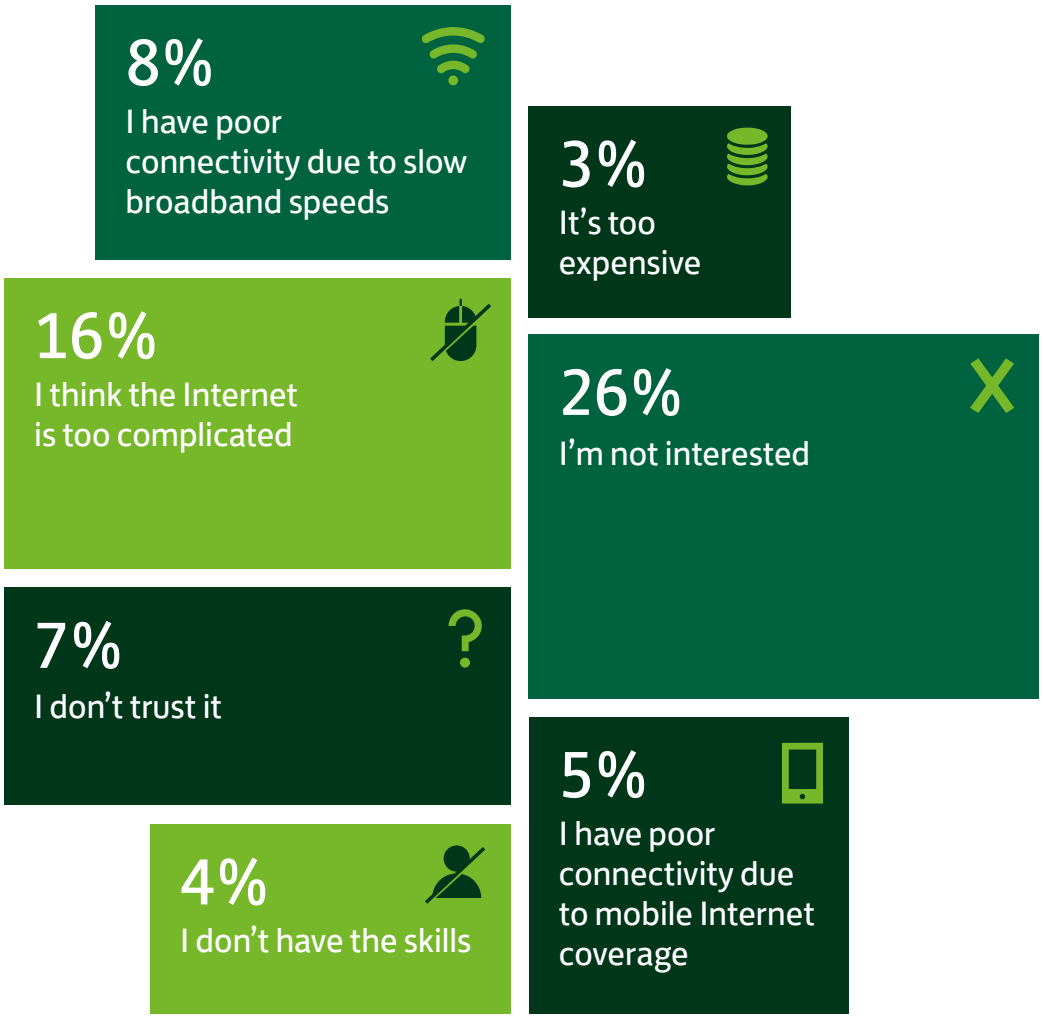
Societal need/motivation

This is the largest barrier with 26% of those offline not interested in using the Internet more than they already do.

Skills

Just over 47,000 (3%) of those offline have someone else use the Internet for them. Building capability, through assisted digital is key.

Figure 5. 'What reasons if any, are there that stop you using the Internet more than you do already?', 2024



Inclusive digital services

Almost half of those offline (772,000) recognise not being online makes it more difficult to deal with some organisations.

One in two adults who are offline have difficulty engaging with organisations digitally

Council and the government services rated highest as the organisations seen as most difficult to deal with by those offline (33%), closely followed by financial institutions (29%).
See appendix 2C and 2D for more information.

Considering adults with one or more impairments, the data shows that accessing services becomes more difficult. Compared to those without an impairment*, those with an impairment are:

- 1.5 times more likely to struggle interacting with the NHS
- 2.2 times more likely to have difficulty interacting with charities providing support
- 2.5 times more likely to have difficulty interacting with housing associations

Complicated products, services and experiences are a barrier for the offline. Inclusive design is critical to ensure that everyone can engage.

> "I don't have Wi-Fi, so I use my data. If it runs out, then accessing services is harder."

> "For me, because I'm disabled, I find it hard sometimes on bad days to be able to physically press the right buttons and things like that."

> "If I'm waiting 15-45 minutes for a call back, as an autistic person this puts me off massively, it causes big anxiety."

> "I'm totally blind and use a screen reader... renewing my Arsenal season ticket, it had a time limit of ten minutes, it didn't give me time to achieve it."

Yet when we get it right, it makes a huge difference...

> "I love the fact I get a notification on my phone when my card has been used...I lose things because of dementia... if I've lost my card and it's been used...I can freeze and unfreeze my card on my phone."

> "I use a wheelchair, and I'm an employer. So being able to do everything electronically, especially payroll at the end of the month, not having to go to the bank, not having to pick up lots of cash to pay people. That really makes me feel confident and safe."

> "I find it useful when they have the biometrics...if I forget my password, it can log me in."

> "I have it big on my phone, I'm dyslexic, so I can understand it."

THREEHANDS INSIGHT

* Please note the volumes used here are from a small sample size

How are people benefiting from being online?

The digital dividend is stronger than ever. Compared to those with the lowest digital capability, those with the highest digital capability are seeing the benefits:

See appendix 3A-3D for further data on digital dividend

For everyday lives

Saving time

More than six in ten are saving time booking appointments online, and over eight in ten are shopping around for cheaper deals online.

Feeling more confident and capable

Better protection against fraud/scams

More than eight in ten (84%) are confident in protecting themselves against fraud or scams.

Using tools to better manage their money

More than half are changing their money management habits thanks to using spending analytics tools.

Putting more money in pockets

Reaping the rewards

Those with the highest capability are 2.5 times more likely to have benefitted from cashback schemes.

Finding money saving tips online

More than half are using the Internet to help them budget, through tips and expertise from places like MoneySavingExpert.

Loyalty schemes

More than six in ten are saving money online through loyalty schemes offered by supermarkets and with airlines.

Building for the future

Stronger savings

Those with Very High digital capability are more likely to see an increase in their savings over the last year (46% vs. 35% in Very Low).

Those with the highest digital capability are saving nearly four times more often than the Very Low.

Those with the highest digital and financial capability are saving four times more often, and saving on average, £1,100 a year more than those in the lowest groups. This is £180 more than the same time last year.

Turning pennies to pounds

Those with the highest digital capability are more than twice as likely to utilise Save The Change, a round-up service, which deposit small amounts into savings pots (4.6% vs. 1.9%).

Investing online

Those with the highest digital capability are more than twice as likely to use the Internet to invest their money and/or to buy or sell stocks and shares (27% vs. 13% in Very Low).

Actively managing their savings accounts

Those with the highest digital capability are three times as likely to make deposits and withdrawals from their accounts every month (20.6% vs. 6.7%) and are less likely to have accounts which remain idle for at least seven months a year (49.3% vs. 69.6%).

Digital confidence plays a role in effective money management

Digital competence empowers individuals to take control of their financial lives, make informed decisions, and feel more secure in their financial management.

41.6 million adults, 90% of individuals with digital confidence, consider themselves effective at managing their money. This drops by 12 percentage points among those not confident in using the Internet.

Digital driving future financial plans

Encouragingly, almost three-quarters of adults are planning for the future, and digital plays a clear role. Those with the highest digital capabilities are almost 1.5 times more likely to be actively planning. This is the case irrespective of age, for example 78% of those aged between 40-59 with the highest digital capability are actively planning for their future compared (20 percentage points higher than Very Low).

Additionally, 41.5 million (79%) adults are more focused on becoming debt free, a rise of 1.9 million since 2023.

39 million (74%) adults actively planning for their future

Digital empowering everyday investors

12.1 million people (23%) are using the Internet to invest money and buy stocks and shares. In fact, compared to the lowest end of the spectrum, those with the highest digital capabilities are twice as likely to be using the Internet to invest.

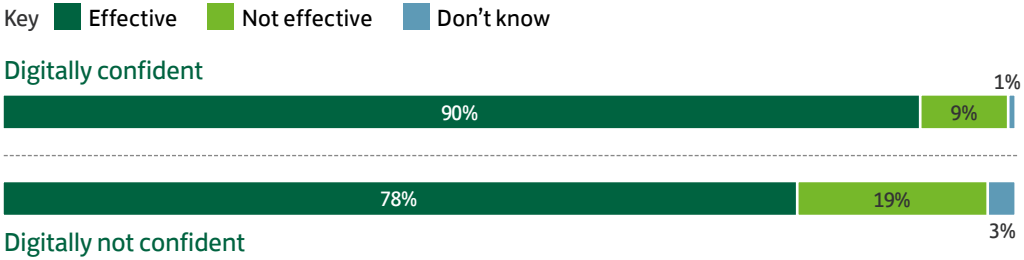
Mind the gender investing gap

Despite being as confident as men when using the Internet to manage their money, young females (aged below 30) are almost twice as unlikely to be using the Internet to invest as men their age.

See appendix 3E-3G for more information about money management.

Figure 6. 'How effective do you think you are overall at managing your money' vs. 'How confident would you say you are using the Internet', 2024

n = 2,614



Kate's story

Kate, 33, lives in London with her partner and has recently moved into a new house.

Kate is digitally savvy and always looking for ways to save online. Having recently bought a house with her fiancé, she has been taking advantage of shopping online to collect travel points. As someone who loves to travel, Kate uses every opportunity and 'hack' to maximise the points – linking other cards to her account to get even more rewards.

"I've saved so much on flights using points – even getting vouchers for my partner to use, it's brilliant!"

Kate also set up her investments recently, opting for a managed service so she only had to pick her risk appetite.

> "So many of my friends tell me they don't know where to begin, but I found it so straight forward to do in my app"

Beyond investing, Kate is thinking about her future, particularly her retirement. With her recent home purchase and the excitement of planning her life with her fiancé, she realises the importance of securing her financial future.

"I've always been good at saving for short-term goals, but I know I need to focus on my pension too," she reflects. Kate has been researching combining her pension plans, and how increasing her contributions could benefit her in the long run.

With her digital savvy and proactive approach, Kate is not just planning for her next holiday but also thinking long term. She shares her journey with friends, encouraging them to think about their pensions too, hoping to inspire others to take control of their financial future.

Your Credit Score

Your Credit Score is a free, in-app credit check tool. This is available to Lloyds Bank, Halifax, Bank of Scotland, and MBNA customers in the UK who are registered for Internet Banking.

Unlocking information about credit health, Your Credit Score covers:

- Factors that impact a credit score
- Opportunities to spot anything that does not look right
- Personalised tips on how to improve a credit score.

This empowers customers by giving them the information they need to get a full view of their financial health. This is anywhere and anytime, all with the power of their banking app.

Empowering customers

Using the tool, customers can better understand the factors that impact their score. This helps them understand what action they can take to make the biggest difference.

Features like the 'Score Simulator' also help them see the potential outcome of their actions on their credit score. For example, the impact of adding a new credit card.

Between April and September 2024, approximately 781,000 customers improved their score band*.

Keeping safe

Some customers might use Your Credit Score to spot inaccuracies on their reports. For example, potential fraudulent activity being carried out in their name.

Customers may check their credit score regularly to identify anything that does not look right. This habit could allow them to act quickly and make sure that their report is accurate.

Your Credit Score is a useful tool that equips customers with the information they need to keep safe.

Between March and end of August 2024, there were an average of 8,300 disputes raised through the tool each month. While not all of these are fraud-related, this highlights how by checking regularly, people can use the tool to make sure their report is accurate.

Improving credit scores

Others may use the tool to try to improve their credit score. By empowering them with information and useful tips about credit health, customers can build their financial capability**.

Claire, a colleague who works on Your Credit Score explains:

"Our data shows that in six months, 781,000 customers who used our service improved their credit score band. It's important to think about what this means for customers.

An improved score could open the door for them. This could help them improve the likelihood that they are accepted for products, like a card or a mortgage.

More than that, it is about what those products might allow our customers to do. For example, it might give them the opportunity to be able to say, 'the change in my score means I may be able to access the finance I need to buy that car'. That could be a car that gets someone to work or simply gives them the freedom to travel.

This is more than just about financial products themselves. This opens up a world of new life experiences. This is about the chance to meet your financial goals."

* TransUnion analysis based on a comparison of registered users for Your Credit Score in September 2024 who logged in at least once between April and June 2024 and at least once between July and September 2024. Comparison of lowest TransUnion credit score rank between April and June 2024 and most recent TransUnion credit score rank between July and September 2024 for example 'OK' to 'Good'.

** Your Credit Score is available to UK Residents 18 and over and registered for Internet Banking. Credit score data is powered by TransUnion and is subject to Terms and Conditions.

7.4 million adults (14%) would struggle immediately if they lost their regular income

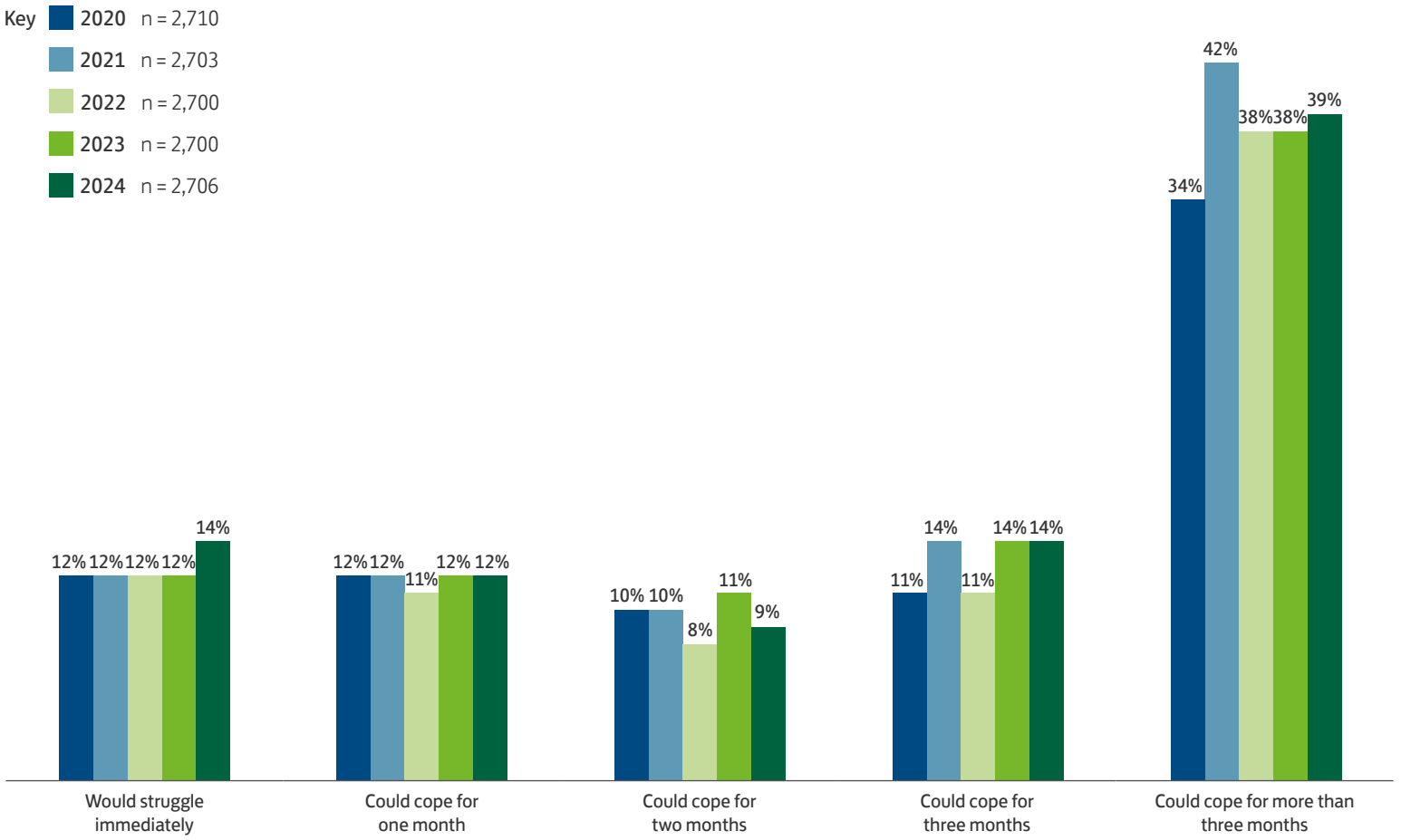
With age comes a greater financial resilience and ability to deal with a financial shock. It is those on lower incomes who would be most impacted. Those earning below £30,000 annually are more likely to struggle immediately.

74% of those who would struggle immediately are confident in their financial management, indicating the ability to be resilient and manage changing circumstances. Although just over half (56%) of those with an income of £75,000+ could cope for more than three months, nearly one in three (30%) of those with income less than £20,000 could also cope for more than three months.

Almost two-fifths (39%) of those who would struggle immediately are not actively planning for their future.

See appendix 3H for further insight on financial resilience

Figure 7. 'Imagine now that you have suffered a financial shock, and you suddenly lost your regular income. Based on financial reserves you have in place, for how many months do you think you could cope?', 2020-2024



Digital engagement and a financial safety net

Greater digital engagement not only helps day-to-day, but also equips individuals with the tools and knowledge needed to navigate financial uncertainties more effectively.

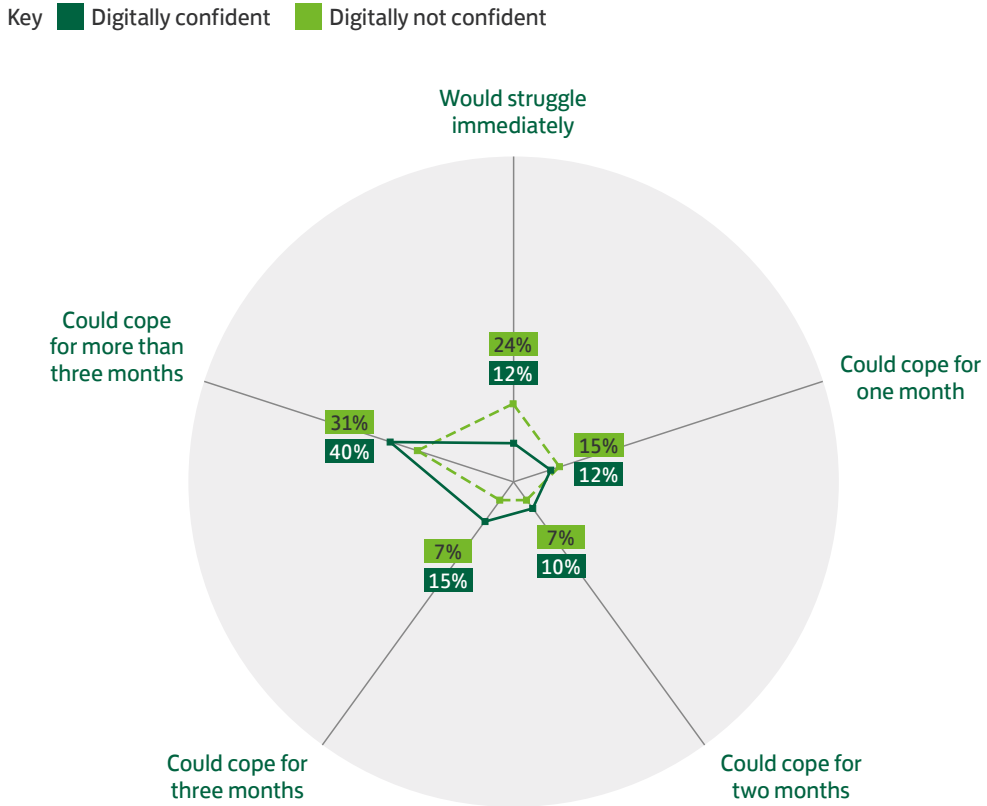
Faced with a financial shock and suddenly losing their regular income, the data shows that those with the lower digital capability are less likely than those at the highest end of the digital capability spectrum to have reserves in place to cope for three months (8% vs. 14%).

Higher digital confidence also plays a role here. 26.4 million adults, more than half (57%) of those who are highly confident using the Internet, have the financial reserves in place to cope for at least three months.

Digital confidence also makes a difference. No matter the circumstance (age, gender and income), greater digital capability improves confidence to manage money.

Figure 8. 'How confident are you using the Internet' vs. 'Imagine now you suffered a financial shock, for how many months could you cope?', 2024

n = 2,614



Greater digital confidence, fewer money worries

More than one in four consumers now feel stressed about their finances. Despite greater confidence in money management overall, for 13.7 million adults, finance and money management is still a cause for concern. This is a significant rise from last year (23%).

> "I'm not struggling with bills, but I expected to have a comfortable retirement, now I'm not sure how long the money will last."

> "Suddenly I need to count exactly how many minutes of shower/electricity I use and make sure I earn enough to pay my third of it. I will need to wear many layers of clothes and blankets this winter instead of heating."

THREEHANDS INSIGHT

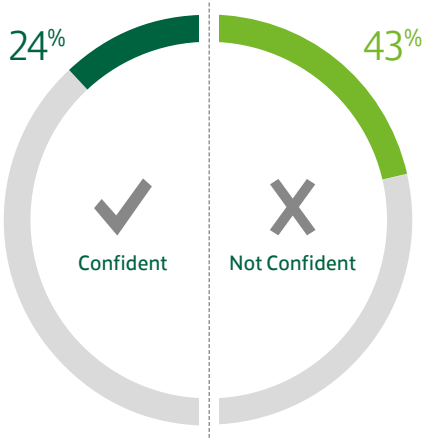
This stress is exacerbated for the digitally excluded. This is more prevalent amongst the offline (38% offline vs. 26% online). Additionally, 11.6 million adults (22%) lose sleep due to worrying about money. This trend is more pronounced amongst the offline. Encouragingly, figure 9 shows that digital confidence leads to less stress and worry.

See appendix 3I-3K for further data on digital confidence and money management, digital confidence and earnings and digital and financial segmentation.

Digital driving earnings

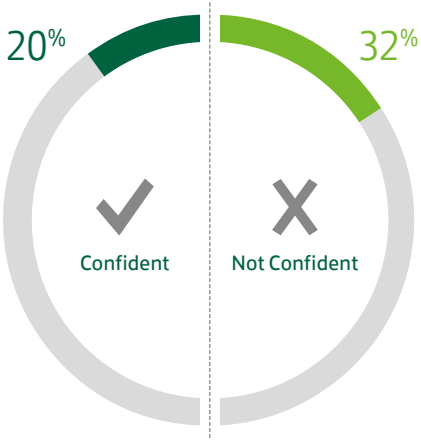
Considering the role greater digital confidence plays in earnings, the data demonstrates that digital does make a difference. Comparing individuals in similar roles, as an example for manual workers, the data evidences those with digital confidence are 1.4 times more likely to be earning over £35,000.

Figure 9. 'How confident would you say that you are in using the Internet?' vs. 'Worrying about money often affects my sleeping' and 'I feel stressed or overwhelmed when I think about my finances', 2024



n = 2,614*

"I feel stressed or overwhelmed when I think about my finances"



n = 2,614*

"Worrying about money often affects my sleeping"

* The 2,614 population is Internet users only

Sharon's story

Sharon, 52, is a carer for her partner. After a referral to the Digital Inclusion Initiative, she found new confidence and opportunities. This support is available face-to-face by trusted faces in local places.

Sharon had limited experience using the Internet. She could not complete essential tasks – such as to send and receive emails. Sharon wanted to build her skills, so she could support her partner and find a job.

She was referred to the Digital Inclusion Initiative. Here, she received training from the Lloyds Bank Academy.

The learning outcomes of the training are to know how to:

- Set up your device
- Connect to the Internet
- Get started with emails and apps
- Stay safe online

Through the programme, Sharon received a device, data, and the essential training to grow her confidence and skills.

This outreach support is provided face-to-face in local communities.

For Sharon, this unlocked a world of digital opportunities. She could search for jobs, use price comparison websites, and video call family members who live abroad.

"I feel as though my confidence has improved massively in this area and I'm now looking forward to doing some more in-depth training to further develop my skills."

Since she finished the training, Sharon successfully managed to secure employment.

All this was possible because of the Digital Inclusion Initiative

With our partners, we created this to:

- Get people started online
- Grow digital skills
- Grow the community

With a special thanks to our partners:

ASSURANT
FRC GROUP
LIVERPOOL CITY REGION COMBINED AUTHORITY
METRO MAYOR LIVERPOOL CITY REGION
LLOYDS BANK ACADEMY
vodafone

Spotlight: Fraud and scams

Fraud accounts for over 40% of all crime in England and Wales*. Despite the challenging fraud environment, many consumers remain vigilant and are protecting themselves against scams. In May, UK Finance published its latest annual fraud report. It reported that in 2023, nearly £1.2 billion was lost to fraud across almost three million cases in the UK*.

84% of adults are confident protecting themselves against fraud

84% of UK adults surveyed state they are confident in their ability to protect themselves against fraud. Ongoing scam trend awareness campaigns, as well as increased prevalence of fraud education materials, may have contributed to this conviction. Considering this confidence against a backdrop of digital capability and financial engagement though, may uncover potential over-confidence.

Those with the lowest digital capability are twice as likely to lack confidence protecting themselves from fraud

Lower financial engagement holding back the digitally capable

Those with Very High digital capability but Very Low financial capability are more than twice as likely to have fallen victim of a scam compared to the base. Those in the lower financial engagement segments are less likely to use digital tools for purchasing, communication, and gathering information. This indicates that digital engagement can increase exposure to potential scams, and a lack of financial capability and confidence makes individuals more susceptible to them.

Over two thirds (70%) of all scams are classed as purchase scams**

Data shows that purchase scams continue to be driven by purchases made on Facebook and Facebook Marketplace. The majority are in the 18- to 44-years-old age groups, where online purchases and use of marketplaces are more common. UK Finance insight shows that the average value of the loss for a purchase scam is £549*, Lloyds Banking Group insight shows that the median loss value of a purchase scam is £150.

Age has an impact on the type of scam

People under 25 are three times more likely to be victims of scams than those over 60. Despite this, those under 25 are also the most confident at protecting themselves online. In 2023, 76% of scam cases originated online*, this demonstrates that consumer awareness and education is key to ensuring the safety of this age group.

Those aged 40+ are most likely to be a victim of higher value scams, impersonation, investment or romance scams. See appendix 3L and 3M for more data on fraud.

Older age groups are less confident in protecting themselves against fraud

While older people are less likely to be scammed, they are more likely to be worried about scams and feel less confident in protecting themselves against scams, especially among those aged 60-69, where 19% express concern compared to 8% among 18- to 24-year-olds. This again could demonstrate a certain level of over confidence in the younger age groups.

Over half (59%) of those underconfident with fraud or scams feel they need to improve their digital skills. This evidences a relationship between self-perceived digital skills and confidence in online safety.

Figure 10. 'Thinking now about fraud and scams, how confident do you feel in protecting yourself against the risk of fraud/scams?', 2023 vs. 2024***

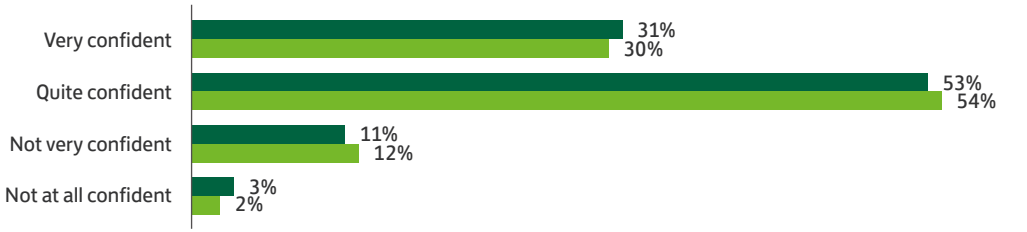
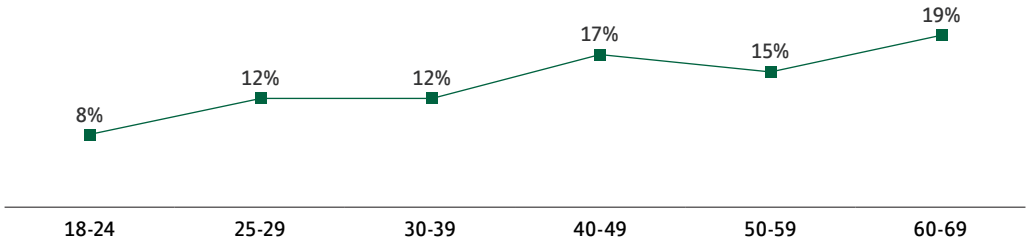


Figure 11. 'Thinking now about fraud and scams, how confident do you feel in protecting yourself against the risk of fraud/scams?', percentage of adults answered 'Not very confident or Not at all confident', by age, 2024

n = 391



* Source: UK Finance annual fraud report 2024

** Fraud data is from between May 2022 and May 2024

*** 'Don't know' has been removed from the responses

Post scam surge: Online banking visits spike, yet online transactions hold steady

Ofcom analysis indicates that more than a third (34%) of all victims reported that the experience had an immediate negative impact on their mental health, increasing to nearly two-thirds (63%) among those who had lost money*.

Interestingly, the percentage of online transactions remain at a consistent level pre and post scam, indicating that while there is an emotional impact for victims, their day-to-day engagement and online transactions continue.

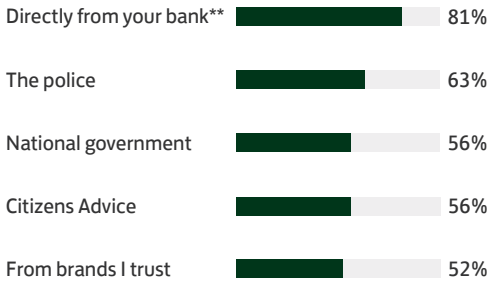
Over four in five say banks are the preferred source for online safety information

This development is encouraging and may indicate a shift in perception regarding banks' trustworthiness. This highlights the importance on organisations for education and awareness.

81% of adults prefer to learn online safety skills directly from their banks

Figure 12. 'From which of these sources would you prefer to understand more about keeping yourself safe online?', top five, 2024

n = 2,706

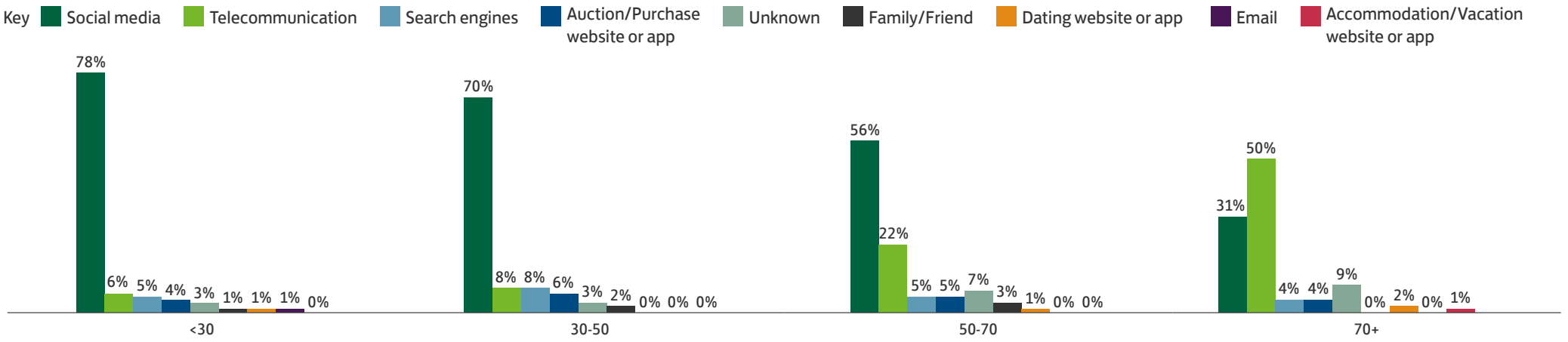


All age groups identified banks as the preferred way to grow their online safety skills.

See appendix 3N-3U for more information on learning preferences.

Figure 13. Source of scam by age group, 2024

n = 1,557



* Source: Scale and impact of online fraud revealed - Ofcom

** Including emails, online banking messages, letters etc.

John's story

John, 65, was unsure about using technology, beyond the use of his mobile phone for calling and messaging. He felt daunted by online banking and was particularly worried about scams.

> "When you get to my age and you've hardly ever used a computer in your life, and you hear all these horror stories of people getting scammed, you kind of stay away from it."

Realising that with the right device and support John could build his confidence and online safety skills, he approached the team at his local branch to ask for help. John was signposted to the Digital Helpline. He spoke to a friendly agent who organised a brand-new tablet to be sent to his home, as he found his mobile too small to use.

Supported by the Digital Helpline and his tech-savvy grandson, John set up the tablet and downloaded helpful apps for banking and emails.

> "I've set up the tablet and I have actually done some banking transactions on it."

> "I'm quite confident about using the tablet now to transfer money and read my statements. I can keep an eye on my finances from the comfort of my own home."

A trainer guided John through setting up the device, shared tips on how to use and maintain it, and educated him on the importance of password safety. Prepared with tips on staying safe and finding more resources to keep building his skills, John was delighted.

By building his digital confidence and online safety with a device that works for him, John started seeing the benefits of tech in his daily life. He's now saving time and money, as he no longer needs to travel to the branch for tasks, he can safely do through his banking app.

John's story shows that, with the right device and support, people can develop skills and confidence to get online.

For more information on the Digital Helpline, please:

Call 0345 222 0333

Visit lloydsbank.com/help-guidance/get-skills-and-support-near-you

The Digital Helpline provides anyone with the opportunity to have digital help from an expert. Whether it's needing help to set up a device for the first time, booking a GP appointment or using Internet Banking, trained experts provide support.

To date, this service has supported over 24,000 digitally excluded people to get online.

Building confidence and capability

Motivated to move forward: 22.6 million people would like to improve their digital skills

Over half (52%) of those who have already improved their skills in the past year acknowledge the need for further development, indicating a drive for continuous learning in light of technological advancements.

Data reveals that individuals with the lowest levels or no digital capability are most inclined to recognise their skills need further improvement. Data continues to demonstrate though that digital capability is not a fixed state (appendix 4A), and as such, a continuous learning mindset is vital.

See appendix 4B-4E for further insight on motivation to upskill.

The majority of UK adults – around 39.4 million people – find self-directed learning to be the most effective way of building new skills. Whilst preferences vary by age group, all adults favour supportive, accessible and tailored learning methods.

Unlocking digital confidence: Family, face-to-face, or self taught?

Interestingly, 64% of individuals who lack confidence in using the Internet feel that learning new digital skills through their family members would be the easiest method for them.

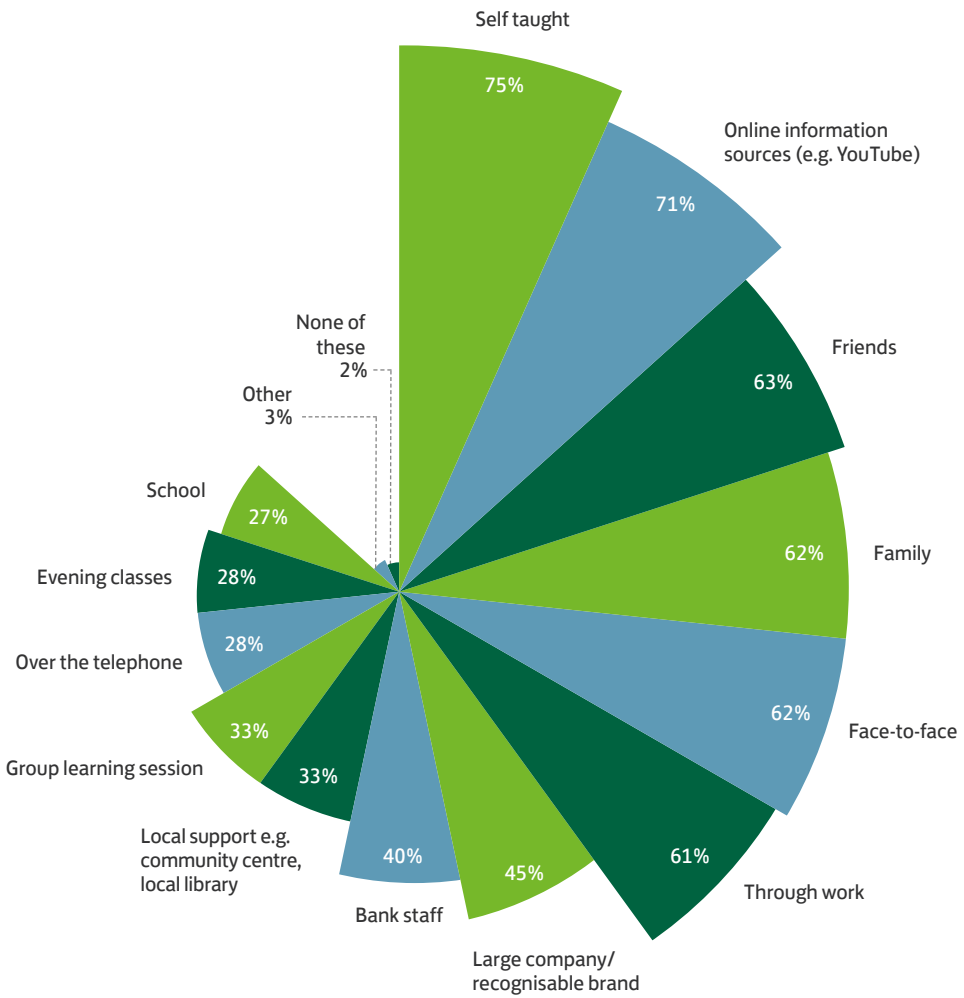
58% of these individuals find that face-to-face learning is the easiest, suggesting a strong preference for direct, personal instruction.

Digital champions

One in five (11 million adults) help others with their digital banking, from making payments, finding balance and statements to paying in cheques. Those with higher digital capabilities are more than twice as likely to help someone with their banking, than those with lower digital capabilities.

See appendix 4F-4J for more data on assisted digital.

Figure 14. 'What would be the easiest way for you to learn new digital skills?', 2024 n = 2,706



Mark and Jon's story

Mark is retired, having previously worked as a Senior Information Technology (IT) Technician in a school.

His son, Jon, works in financial services. Together, they volunteer, sharing their digital skills with the community.

Mark loves computing. He has used his skills in his work in schools, property maintenance companies, and consultancy, among other sectors. Jon started in financial services at 19-years-old. He also has a solid foundation in computing – running Excel masterclasses for his colleagues to help them with their productivity.

Now, Mark volunteers at a centre that offers locals the opportunity to feel connected to their community through classes, treatments, and support. People had approached him for help with getting started on digital devices – such as how to use social media, parking apps, or online banking. Recognising a growing need for digital support, Mark started by sharing a few hours of his time.

A couple of days a week, Mark runs 30-minute sessions that are in person, one-to-one, and personalised. One person might ask him for help with using a laptop. The next might need support with their smartphone or tablet. Client needs vary widely.

> Jon shares how confidence and skills are essential to the use of devices: "If you just give someone a phone and go: 'here, you go, you've never seen one of these before, you've never talked online'. 'Right, see you in a couple of months'. It's not going to be useful to them."

Jon shares: "One thing I didn't realise is how difficult it is for some people to find the 'on' button."

Mark and Jon also stress the importance of keeping safe online and managing passwords with care. Not everyone is aware of the risks. For example, both know people who have, unfortunately, been scammed.

Mark highlights: "A lot of people either don't put passwords on, or they use the same password over and over and over again. And once you know that one password, you can get into everything."

With limited free time but passionate about helping others, Jon supports by finding resources. As technology evolves, both Mark and Jon recognise that they may not always know how to complete a task. However, their resourcefulness and growth mindset mean that they find answers quickly.

Some clients struggle with their memory, and this adds a layer of need for support. Mark and Jon take resources further, sharing short guides for people to take home.

Supporting clients with their digital confidence is the focus of Mark's training. He knows it is crucial they learn in a safe and empowering environment. Recently, Mark also expanded his support into a classroom environment, using a computer room in a local church. His new online course starts from the basics and builds from there.

Mark says: "I've learnt that I have to be very patient and say: 'this is how you do it, I'm not going to do it, you're going to do it'. And I get them to do the touchscreen, or move things around, or whatever. So they become comfortable with using the actual technology. Rather than someone going to say, 'this is how you do it' and then just walking away and leaving them with no idea what they're doing."

With clients sharing their feedback and referring others to the sessions, the impact of Mark and Jon's work is clear. They focus on empowering people to build their skills. Combined with patience and consistency, Mark and Jon are helping more people to safely engage with an increasingly digital society. Those they have helped can now use social media to contact their loved ones or use online banking to manage their money from the comfort of their home.

How to help?

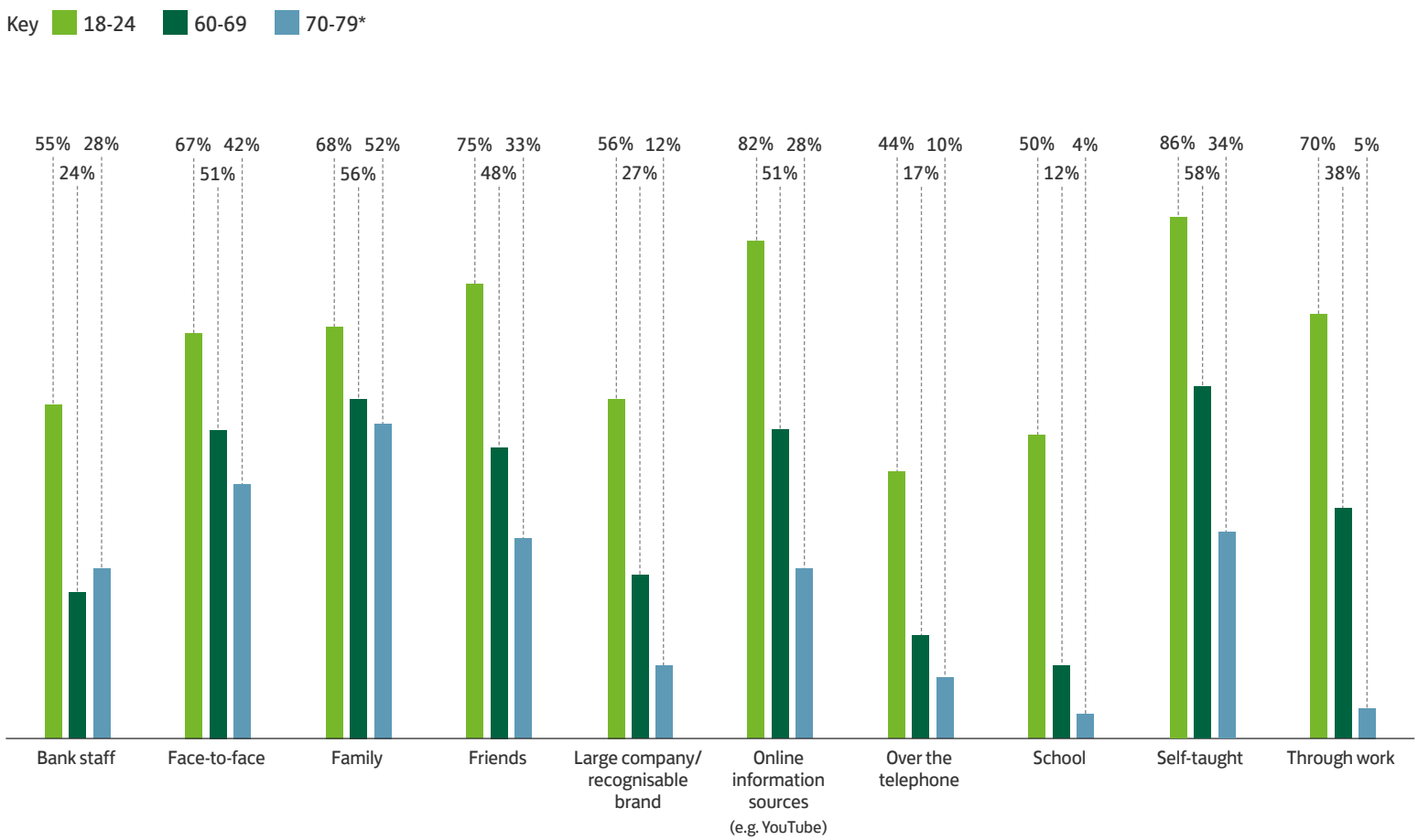
User centered design is important to enable personalised help and support. Figure 15 shows there are some clear preferences by demographic:

Young Adults (18-24 years) are most motivated to upskill; they prefer self-teaching using online and on-demand resources. 70% of those aged between 18-24 would find financial tools helpful to build their financial confidence, including short how-to videos and tutorials.

Older Adults (60+ years): There has been a notable decline in the preference for self-taught methods since 2021 and COVID-19 conditions; a drop from 70% to 58%. Whilst this still remains the preferred method, for those aged 60-69, more than half (56%) prefer to learn digital skills from family members.

Figure 15. 'What would be the easiest way for you to learn new digital skills?' Grouped by youngest/oldest, 2024

n = 2,706



* Boosted population is from additional group that were surveyed this year, this group also includes those aged 70 from the main sample.

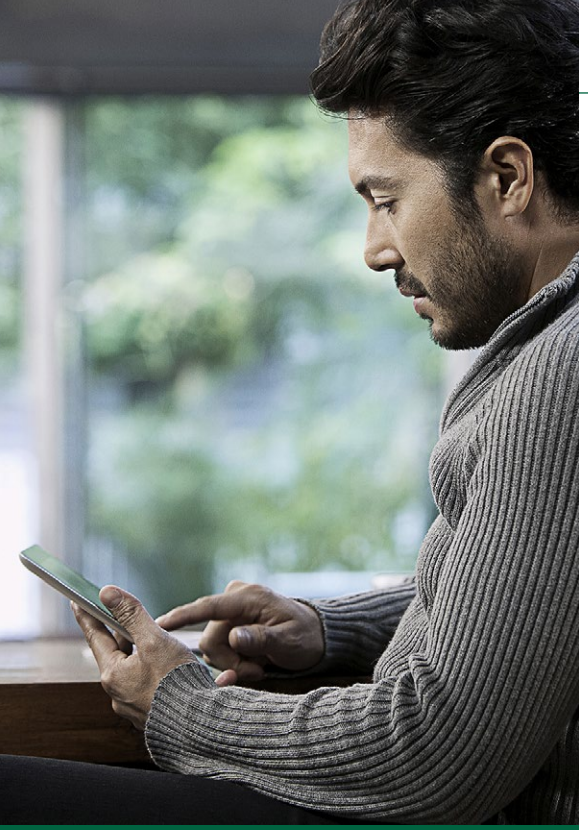
Financial empowerment and capability

More than three in four are receptive to additional tools to help manage their finances. Given attitudes towards learning and the types of help that would be welcomed, this could be a potential opportunity for all financial institutions to help improve consumers financial knowledge.

Perhaps unsurprisingly, more than half of those living with multiple impairments would be more confident managing their money with the support of a trusted person.

77% of UK adults would welcome help to become more financially confident or to manage their finances

Figure 16. **'Which of the following ideas if available would help you to manage your finances or be more financially confident?', 2024** n = 2,706



James' story

James' day job is in process improvement and technical support for work management systems.

Curious about the changing digital world, he uses both formal and informal learning opportunities for his continued learning journey. He has shared what he knows to help others and has become a valued tech champion.

James has a degree in Business and Information Technology (IT). Motivated to continue his learning journey, he has also developed his digital skills outside of this formal qualification. For example, he has self-taught how to complete tasks at work by:

- Searching online
- Completing training through his employer
- Finding how-to guides and videos.

Now, as well as his day job, James supports his colleagues with getting the most out of technology. This is to help them use digital tools to work more effectively and achieve their goals quickly.

In addition to answering IT questions, he created an internal support site that shares tech tips and videos. These cover topics like how to use communication tools.

The purpose of this work is to help others with their digital skills and confidence: "Sometimes they don't even need me. They just need a little nudge in the right direction, because they were actually on the right lines already."

However, James knows that there may be barriers to overcome.

When he helps others, he is aware that he needs to understand how comfortable they are with using technology first. This helps him to personalise his approach. For example, some may be unsure about how to use a browser. Others may need specific resources to help them complete a task quickly.

Regardless of a person's starting point, James recognises that it might take courage for someone to ask for help.

"Because of that, you kind of have to be able to empathise with people and say, 'if I was trying to pick up this information, how would I want to hear it?' This applies to any person who considers themselves to be an educator."

James recognises that he may not always know the answer. Yet, he is resourceful. He uses his network and growth mindset to solve problems.

"Even if I don't know how to do something myself, I will usually either already know someone who does – so I can pass them on to someone who is an expert in that field – or I'll be able to find out – because I am, by nature, a curious person."

As passionate as he is about helping other colleagues, James also enjoys learning from them too. For example, he has heard different perspectives that have been useful to his own development.

"Others may have questions and insights that you haven't thought about. But when these are shared, you might say to yourself: 'oh, I wish I'd thought to ask that, but I'm so glad they did, because the answer is important to me'."

Essential Digital Skills

Do people have the skills to get online, to be productive in everyday life and work?

Essential Digital Skills (EDS) measures the fundamental tasks needed to access the online world, and the essential digital skills needed for life and work.

The Essential Digital Skills framework 2.0

The Essential Digital Skills framework was created in 2018 and has been measured by Lloyds Bank, on behalf of the Department for Education, since 2019. This year's findings are the second annual comparative view of the data since the refresh of the Framework which took place in 2022.

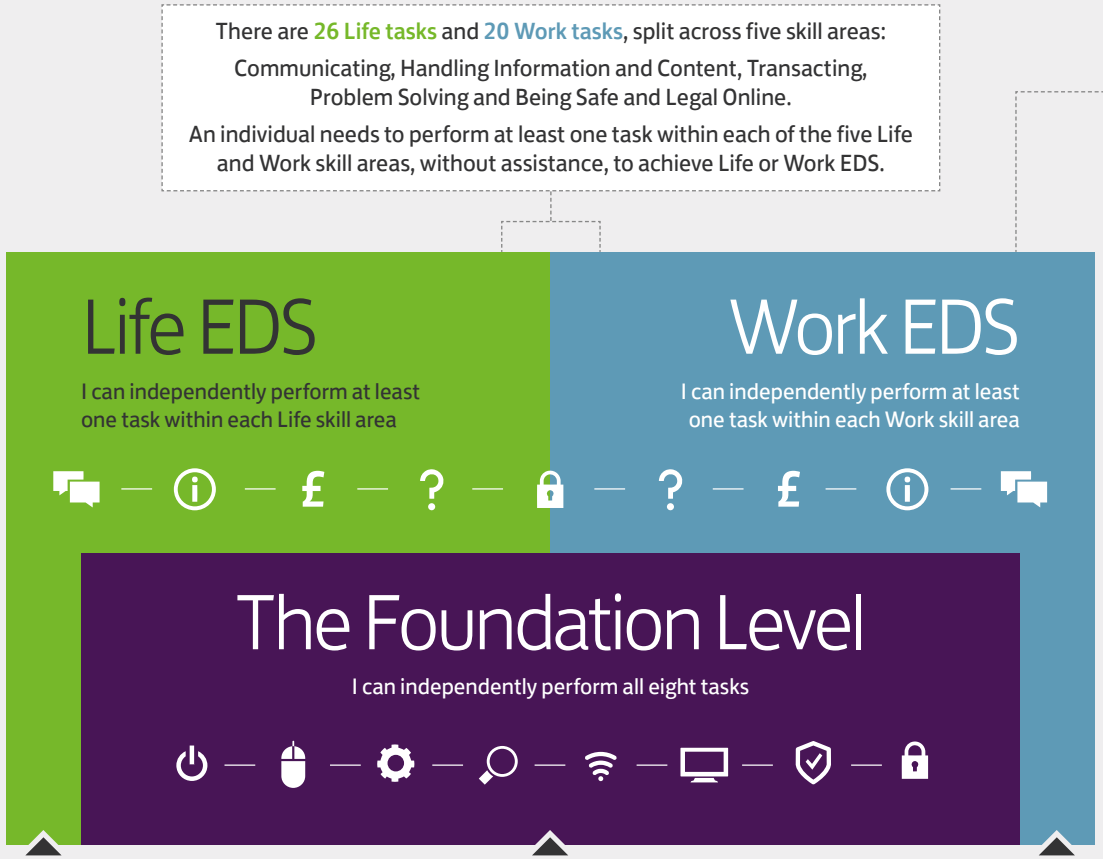
For more information on the Framework and the tasks within it, please see pages 69-72.

For population estimates and confidence intervals, please see pages 73-78 in the appendix

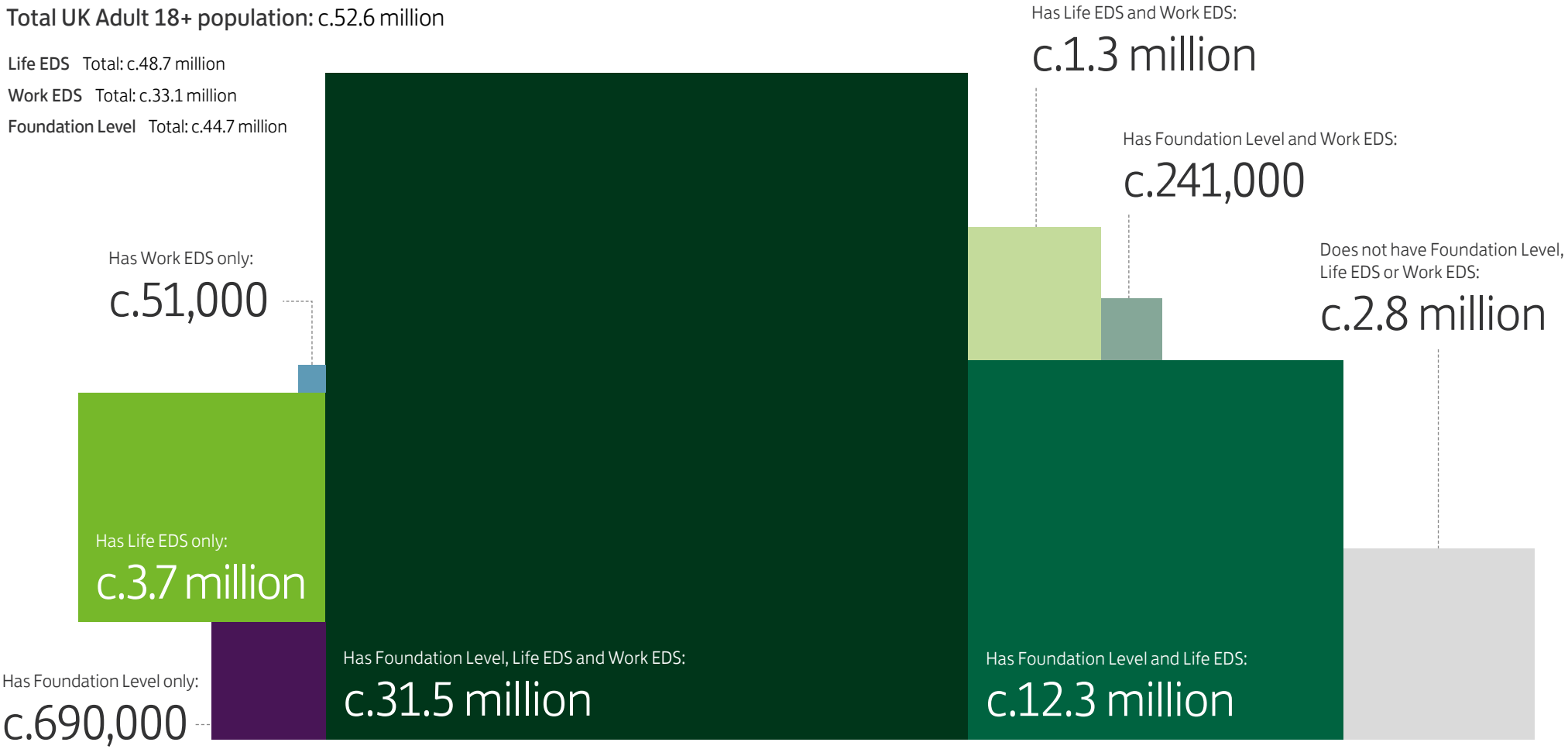
For a full list of key terminology, please see page 72 in the appendix

For more information on the methodology and sample sizes, refer to pages 67-78 in the appendix

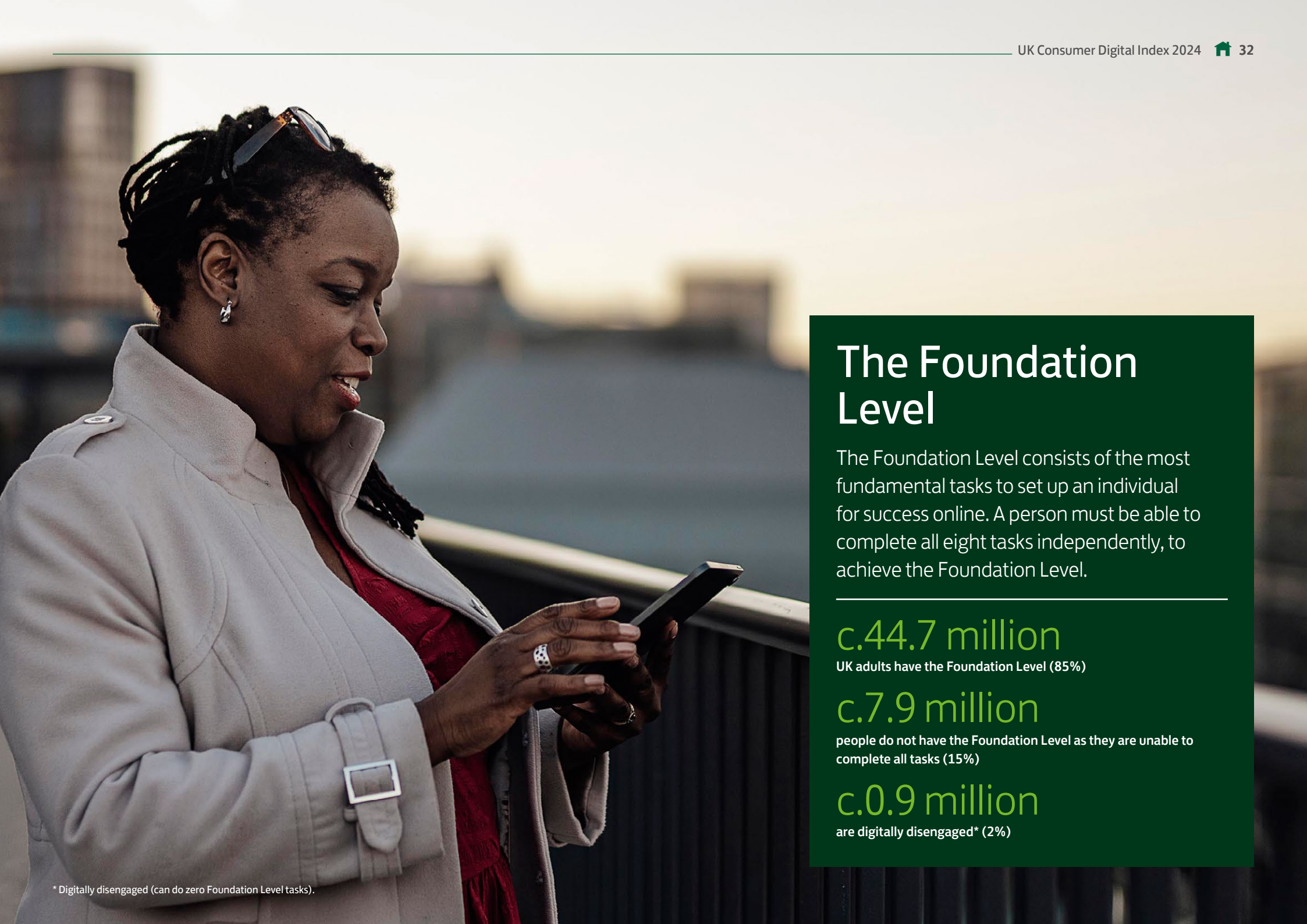
Figure 17. The Essential Digital Skills framework



Essential Digital Skills visualised



Work EDS is only attainable among the labour force sample, which represents c.40.4 million of the total sample. This diagram is not to scale and for illustrative purposes only.
Please see appendix for margins of error on these figures (see page 75)



The Foundation Level

The Foundation Level consists of the most fundamental tasks to set up an individual for success online. A person must be able to complete all eight tasks independently, to achieve the Foundation Level.

c.44.7 million

UK adults have the Foundation Level (85%)

c.7.9 million

people do not have the Foundation Level as they are unable to complete all tasks (15%)

c.0.9 million

are digitally disengaged* (2%)

* Digitally disengaged (can do zero Foundation Level tasks).

The Foundation Level

85% of UK adults have the Foundation Level

The latest data reveals a noteworthy trend in the proportion of UK adults aged 18+ who have the fundamental digital skills. After a significant surge last year, the acquisition of digital skills is stabilising. This year saw a one percentage point (pp) increase, indicating growth levelling off.

Further analysis reveals a positive shift in some of the older age groups, suggesting that while the majority of adults maintain their skill levels, certain demographics are showing improvement.

Almost eight million UK adults are still without the Foundation Level

In the UK today, 15% of adults are without the Foundation Level (i.e. they are either digitally disengaged or have Partial Foundation Level).

An encouraging reduction in those able to complete no tasks

Whilst the general picture is that of UK adults maintaining their digital capabilities, there is still a population who are improving their digital skills. c.0.4 million fewer people* are digitally disengaged and unable to do any fundamental digital tasks.

Profiles of the digitally disengaged have traditionally demonstrated that those most likely to be in this group are:

- Older individuals
- Those living alone
- People with lower levels of education
- Those with impairments.

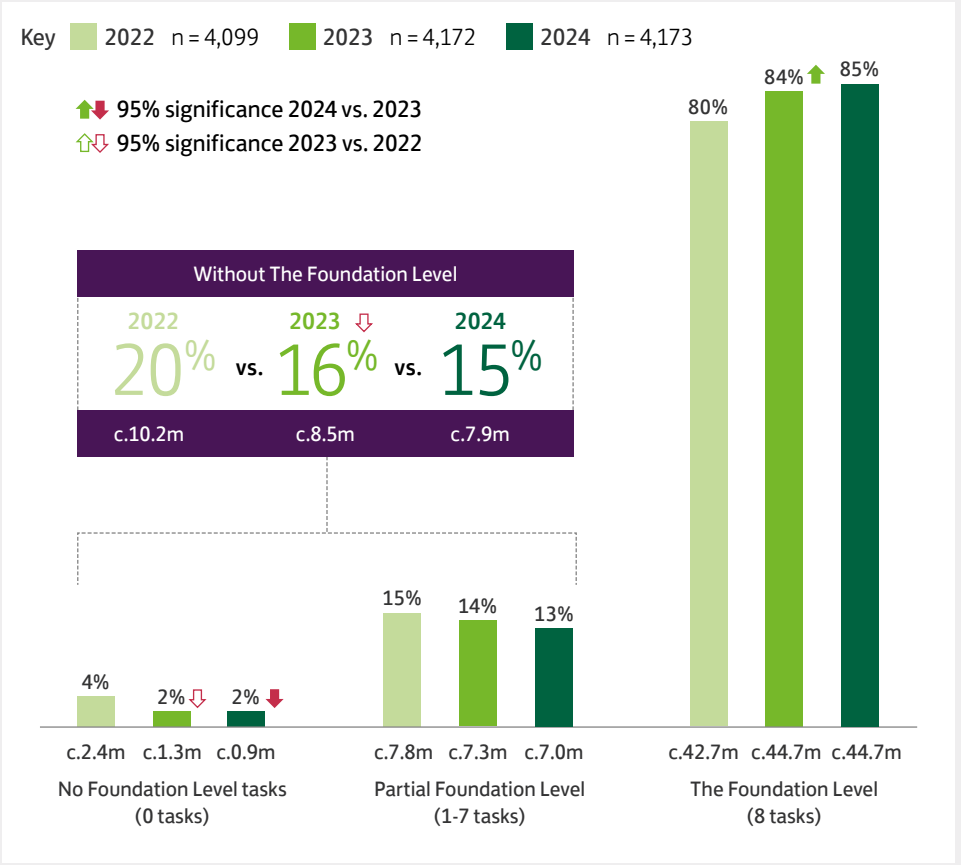
See appendix 5C for more.

Therefore, it is encouraging to note that the proportion of UK adults with zero Foundation Level tasks has halved since this measurement was first tracked in 2022.

Over a fifth of those aged 75 and over are on the cusp

Over the past three years, those on the cusp of achieving the Foundation Level** have consistently remained at 9%. Positively, although older individuals (particularly those in the 75+ age group) are least likely to have the Foundation Level, just over a fifth are on the cusp. Those aged 75+ have shown a 4pp increase in the last year (from 18% in 2023 to 22% in 2024) and are the most likely age group out of all other age groups to be on the cusp (see appendix 5D).

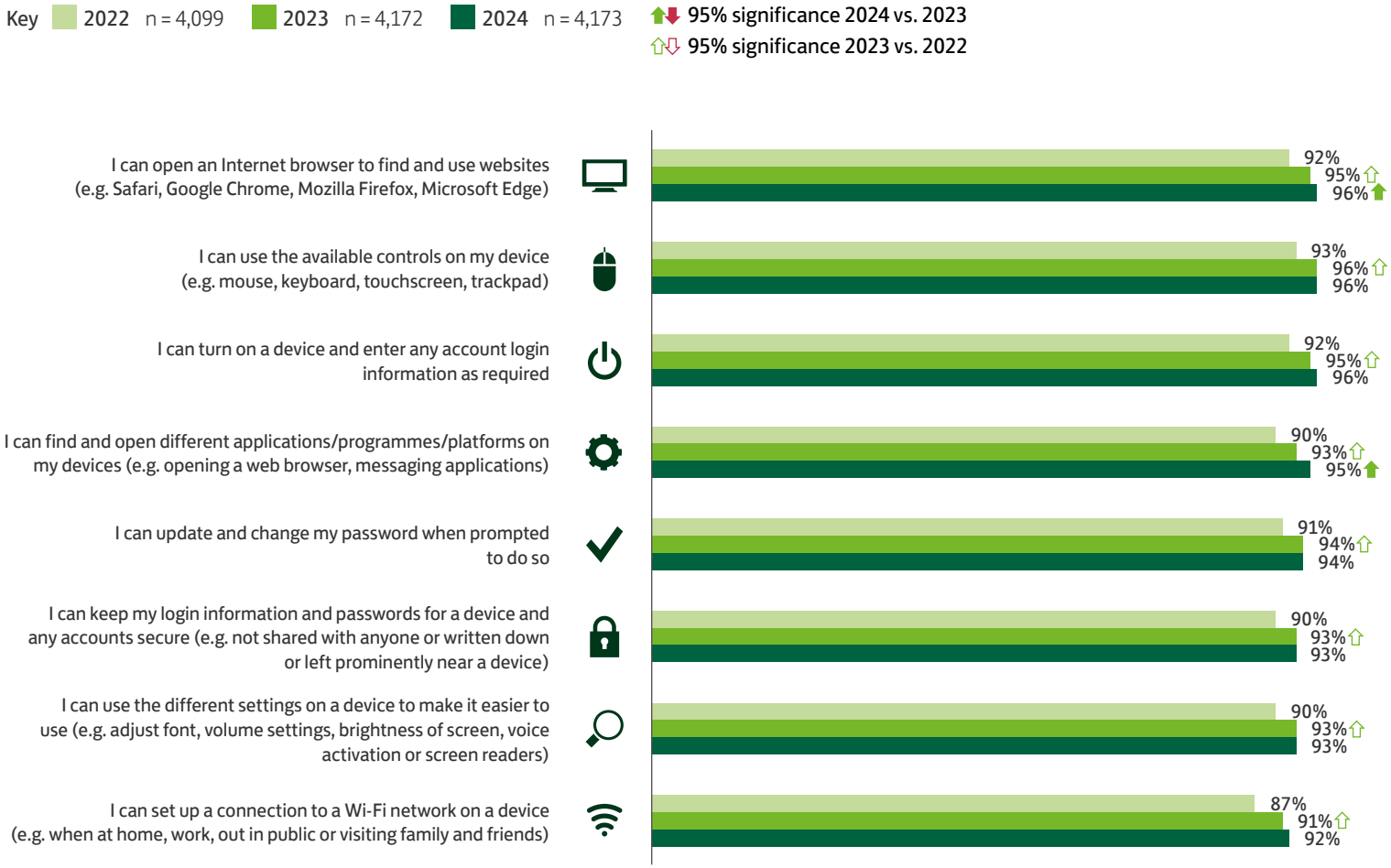
Figure 18. Proportion of UK adults 18+ that can do the listed number of the Foundation Level tasks, 2022 and 2023 vs. 2024



* The total 18+ adult population in the UK declined from 2023 and 2024. Therefore, comparisons between estimated population need to account the change in the overall population shrinking year-on-year.
** On the cusp (those who can achieve between 6-7 tasks for the Foundation Level).

Foundation task-level view

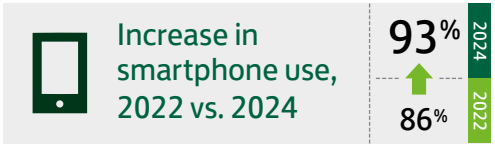
Figure 19. Proportion of adults 18+ who can do each of the eight Foundation Level tasks, 2022 and 2023 vs. 2024



Over nine out of ten adults in the UK can do each task

Figure 19 shows that this year, attainment of each of the eight fundamental digital tasks is over 90% (see appendix 5A). A closer examination of year-on-year data reveals a lot of stability in these basic digital abilities. The percentage of individuals proficient for each of the Foundation Level tasks has remained stable year-on-year.

Notably, the ranking of tasks has seen subtle shifts, although the top three remain the same and are all over 95%. Encouragingly, the digital foundation tasks have been consistently maintained for the past few years which have set a strong base for building skills for life and work. This could also be attributed to greater use of digital devices, given that we have seen a significant increase in more smartphone users across the three years, indicating access is more readily available (see appendix 5B).



For those who cannot complete each task, please see appendix 5B2.

Setting up a Wi-Fi connection continues to be the hardest task to achieve

Wi-Fi connectivity is crucial for participating in today's digital world. Those without access may be left behind, unable to fully engage in online activities.

c.4 million people cannot connect to Wi-Fi

Setting up a connection to a Wi-Fi network on devices is the task that even those with a substantial level of ability (those on the cusp) struggle with the most.

32% of those on the cusp cannot set up Wi-Fi independently

This is likely to be the task holding this group back from having the Foundation Level. This has been a task that historically has had the lowest attainment (87% in 2022, and 91% in 2023).

Individuals from lower social grades (C2DE*) are almost twice as likely to struggle as 11% cannot do this task, vs. 5% from the higher social grades (ABC1).

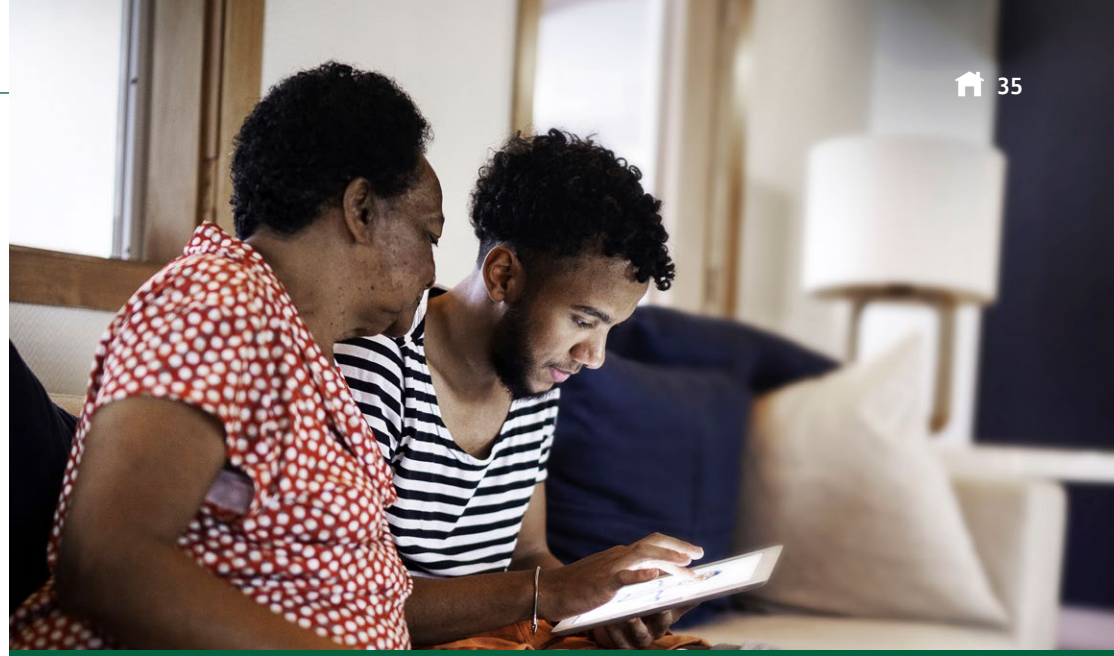
This could highlight an important disparity, as lower social grades often face financial constraints, making it more challenging to afford essential services like Internet connectivity.

*For the full list of social grades, see appendix 5Y.

23% of those 65 and over struggle with setting up Wi-Fi connection

Whereas, 100% of those aged 18-34 are able to set up a Wi-Fi connection

Those living alone are three times less likely to be able to connect to Wi-Fi, than households with two or more people



Mary's story

Turning 93 later this year, Mary has lived through the technology revolution and is engaging in the digital world where she can.

Mary spent her working life as a nurse, but retired before digital became commonplace in hospital, so has been slowly learning digital skills with the support of her family.

Living alone, Mary knows digital is the best way for her to keep in touch with her family. Her dexterity isn't what it used to be, so a smartphone is too small for Mary, but she has found that voice activated tech is an easy way to get online.

She has an Amazon Alexa, which helps her listen to the news, music and weather, as well as a Facebook Portal so she can video call some of her great grandchildren, who live a few hours away.

Mary still needs the support of her family though. She's more confident using the Internet when she has the help of others, or if they can do it for her.

"I probably get to see them more than I would without it! They send photos to the iPad too, so I always know what they are up to."

"If anything breaks, then I need my grandchildren to come round and help. I don't understand some of the messages, so I always wait for their help."

Exploring the Foundation Level – skill gaps

Those in later life are making strides

Not only are the 75+ group improving their attainment of the Foundation Level, looking at the skill gaps between the best and worst-performing ends of the age spectrum shows further notable improvement for this group over the last two years. The gap between those aged 75+ and 25-34 has reduced by a remarkable 18 percentage points, demonstrating a tangible growth in this age group.

The top three groups that have seen the largest change in skills gap are:

Age

Driven by an improvement from the 75+ (53% vs. 31% in 2022)

-18pp reduction in skills gap compared to 2022

Working status

Driven by an improvement from the retired (66% vs. 56% in 2022)

-10pp reduction in skills gap compared to 2022

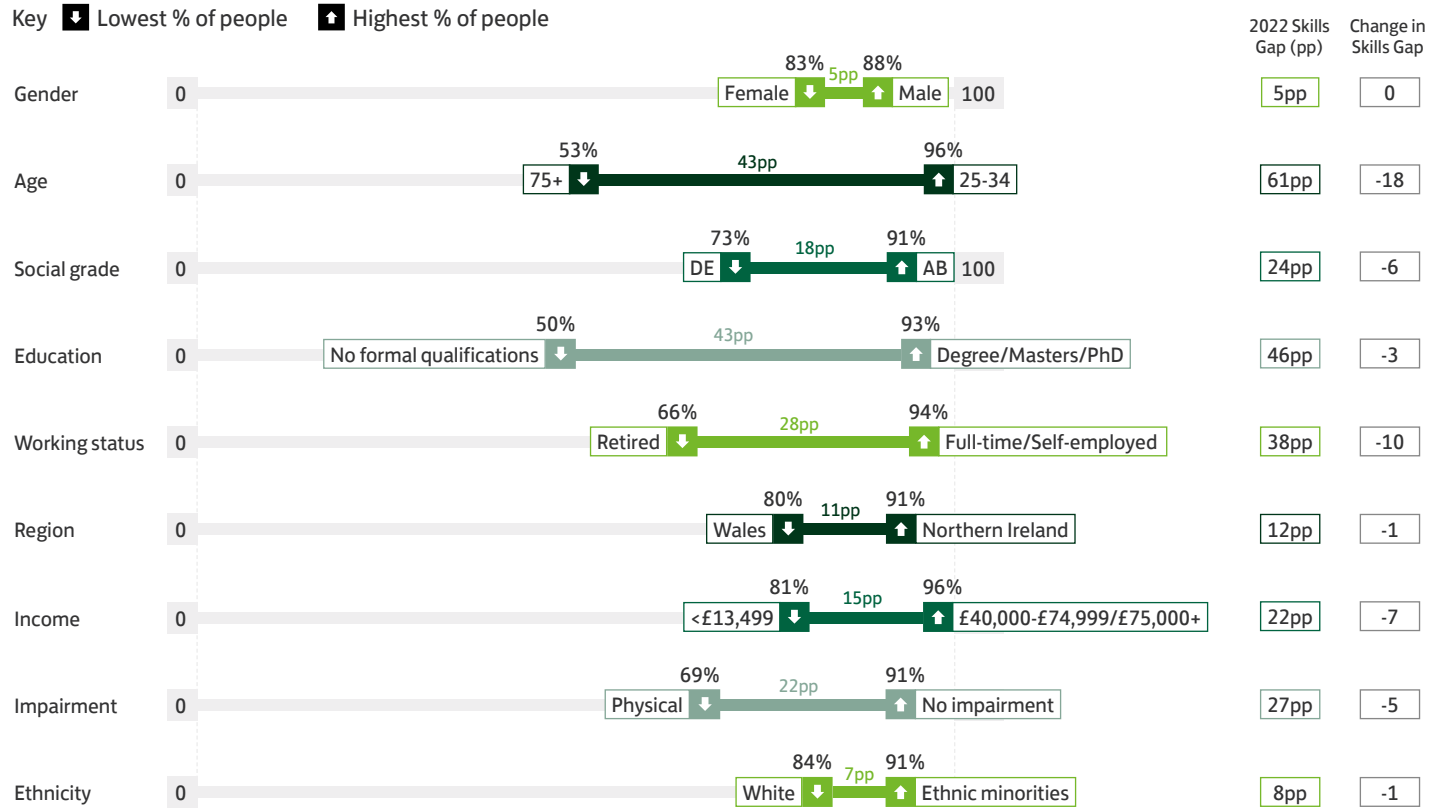
Income

Driven by an improvement from those earning up to £13,499 (81% vs. 72% in 2022)

-7pp reduction in skills gap compared to 2022

Figure 20. **Proportion of UK adults 18+ that have the Foundation Level, 2024**

n = 4,173



A significant leap for the self-employed

A 7pp leap in attainment of the Foundation Level was made this year with those who are self-employed, now sitting at 94% (in 2024, compared to 87% in 2023), aligning with those who are full-time workers (94%).

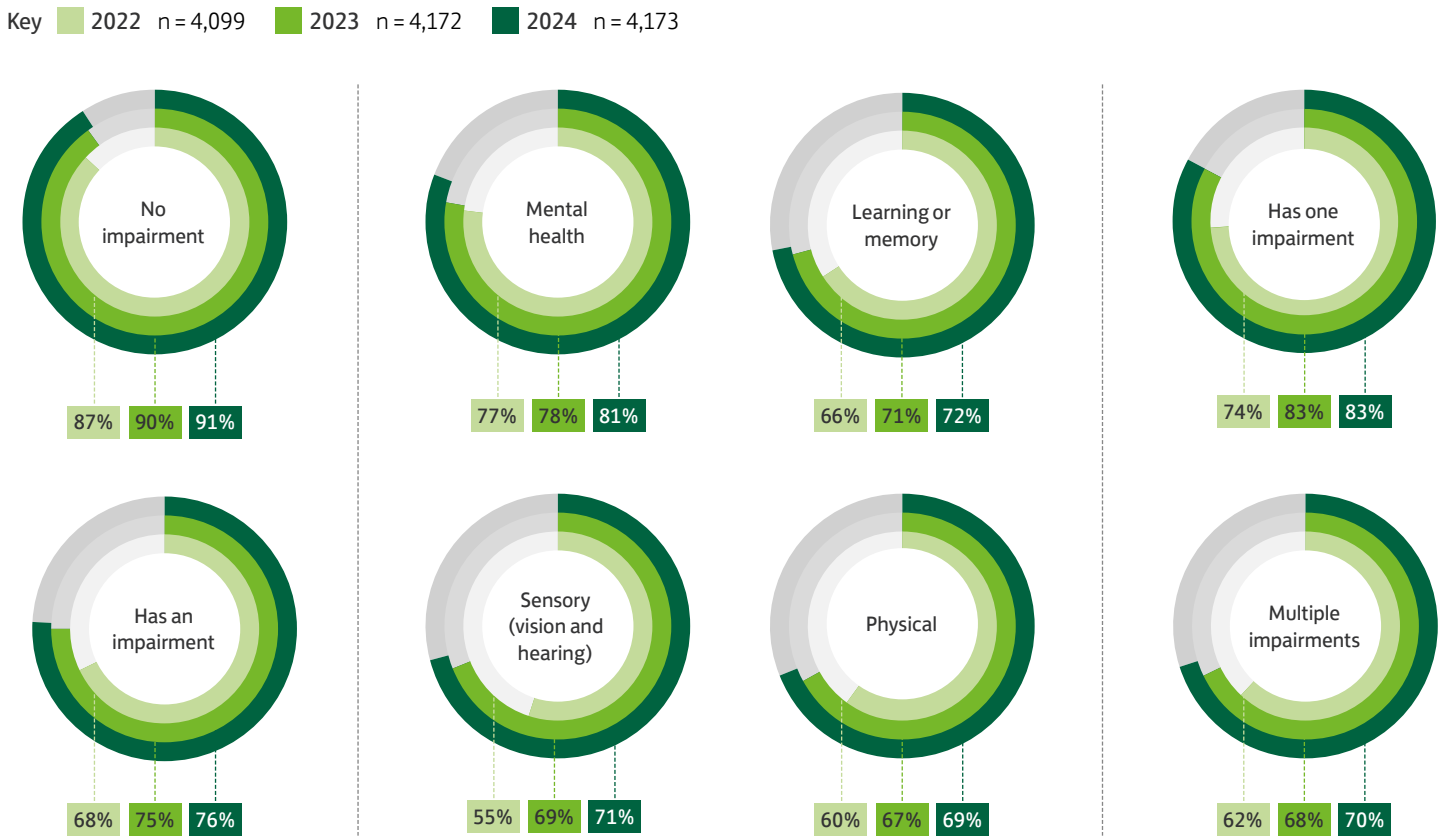
The self-employed attaining the Foundation Level are 1.3 times more likely to be male and 1.5 times more likely to be earning more than £40,000 in personal income compared to the total population. These demographic groups are more likely to have a higher attainment of the Foundation Level, as seen in figure 20.

Those with an impairment continue to face challenges

Improvements in digital skills have been made over the last three years with an 8pp improvement for those with an impairment from 68% in 2022 to 76% now in 2024 having the Foundation Level. However, individuals with impairments continue to trail behind and figure 21 shows that a 15pp skills gap remains, compared to those without an impairment in 2024.

Among this group, those with physical impairments have the lowest attainment of the Foundation Level in 2024, at 69%.

Figure 21. **Proportion of UK adults 18+ that have the Foundation Level, split across those with an impairment and without, then split by impairment type, 2022 and 2023 vs. 2024**



Essential Digital Skills for Life

The digital skills needed to thrive in a digital society.

c.48.7 million

have Essential Digital Skills for Life (93%)

c.3.8 million

lack the Essential Digital Skills needed for everyday life (7%)

c.0.8 million

cannot do any of the Essential Digital Skills tasks (1%)

Essential Digital Skills for Life

There are 26 Life tasks in total, split across five skill areas: Communicating, Handling Information and Content, Transacting, Problem Solving and Being Safe and Legal Online. An individual needs to independently perform at least one task within each of the five Life skill areas to achieve Life Essential Digital Skills (Life EDS). All 26 Life tasks are not required to have Life EDS.

Over nine in ten UK adults aged 18+ have Essential Digital Skills for Life

As with the Foundation Level, the latest data shows the acquisition of Essential Digital Skills needed for everyday life remains stable year-on-year.

Overall there is stability

As with the Foundation Level, overall there is stability, however examining specific sub-groups of the population shows notable improvements, such as older age groups and the self-employed.

Three percentage point decline in the youngest age group

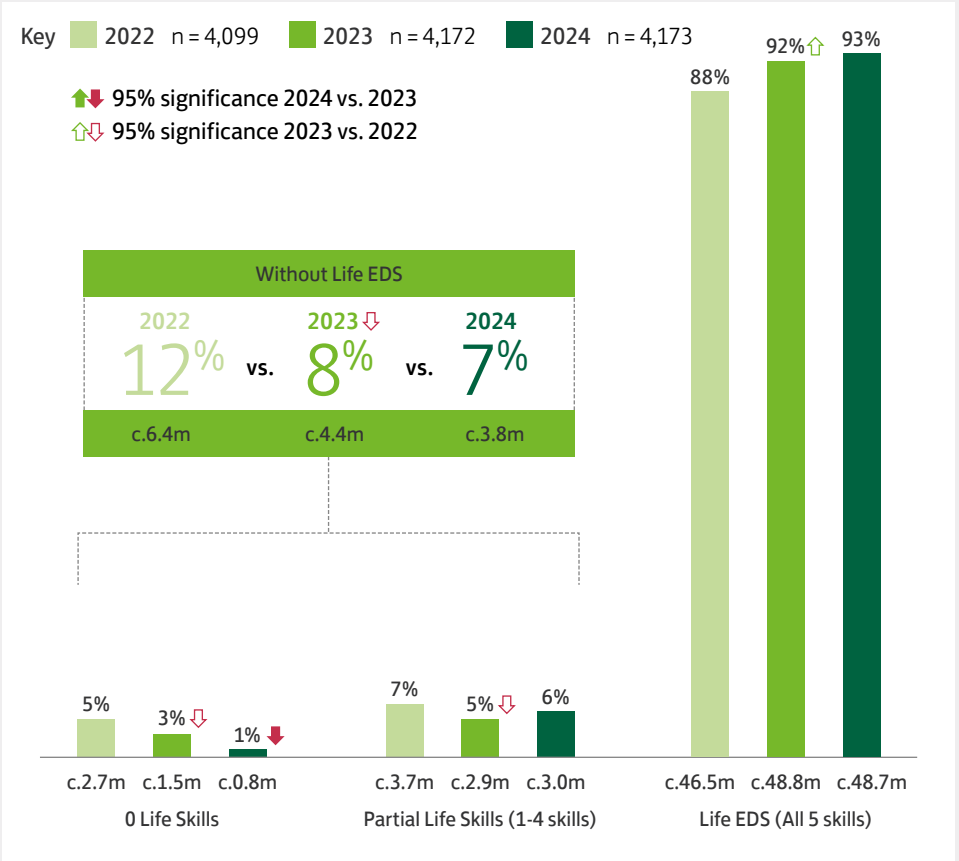
For those who are aged up to 65-years-old, nearly all adults (over 90%) have Life EDS, with at least 1pp increase seen across almost all age groups.

However, a potential watch out for the youngest age group, 18- to 24-year-olds, may be required as they have declined by 3pp year-on-year, from 99% in 2023 to 96% in 2024. On page 41, the challenges encountered by this age group will be examined in closer detail. For further details of movement by age, please see appendix 5G.

Less than one million people have zero Life skills

c.0.8 million people have zero Life skills – this has dropped by c.0.7 million from last year demonstrating a change in the right direction. This is predominately driven by the older age groups, for example those who are 75+ and have zero Life skills has dropped 23pp in the last two years, from 29% in 2022 to 6% in 2024. For further detail, please see appendix 5J.

Figure 22. Proportion of adults aged 18+ and their level of Essential Digital Skills for Life, 2022 and 2023 vs. 2024



The EDS for Life skills are headed in the right direction

Figure 24 reveals that each of the Life skills are now attainable by at least 94% of UK adults, with minimal year-on-year fluctuations. This suggests that people are approaching a saturation point in their ability to do at least one task within each of these skills.

Depth of Life Skills improving

As well as looking at those who have each skill, we can explore how many can do all tasks within a skill. Appendix 5K highlights that the two skills which have shown the most improvement in depth year-on-year are Transacting and Being Safe and Legal Online (3pp and 2pp improvements respectively). These skills play a crucial role in everyday life.

Opportunity for c.15.9 million adults to boost their online safety

Despite the importance of online safety, only 70% of individuals are proficient in all tasks within the Being Safe and Legal Online skill. This means 30% of the adult population (c.15.9 million) could benefit with upskilling in this skill area.

Figure 23. Depth of skill for the Life EDS Being Safe and Legal Online skill, comparison of those who have attained the skill vs. those who can complete all tasks within the skill, 2023 vs. 2024

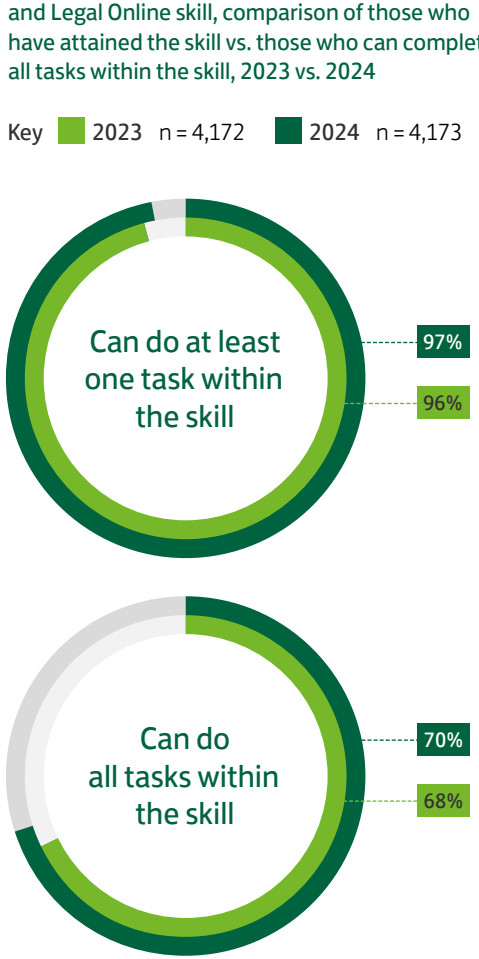
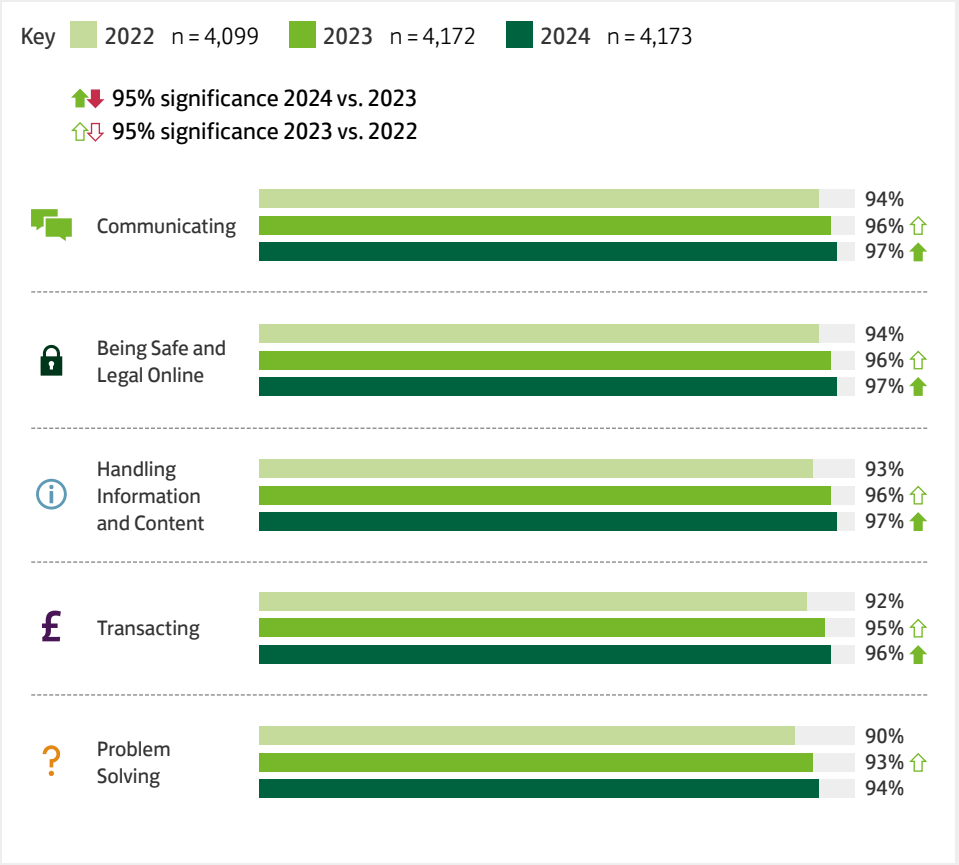


Figure 24. Proportion of adults aged 18+ who have each of the five Life EDS skills, 2022 and 2023 vs. 2024



Over half of UK adults can complete all 26 tasks

Figure 25 shows positive movement in the average number of tasks that people can achieve to just over 23 tasks. Over half (53%) can complete all 26 tasks, suggesting c.27.8 million UK adults have a very wide spectrum of digital abilities to help them navigate an increasingly online world.

Considering that in March 2024, the UK spent an average of four hours and 19 minutes online everyday*, it's encouraging to see that such a high proportion have a range of abilities that allow them to stay connected to loved ones, access information, problem solve, buy goods and services online and entertain themselves. As we have shown in previous iterations of this report, as technology advances it's important to ensure that lifelong learning continues to evolve alongside.

For the full list of tasks and skills, see appendix 5L.

Challenging those on the cusp

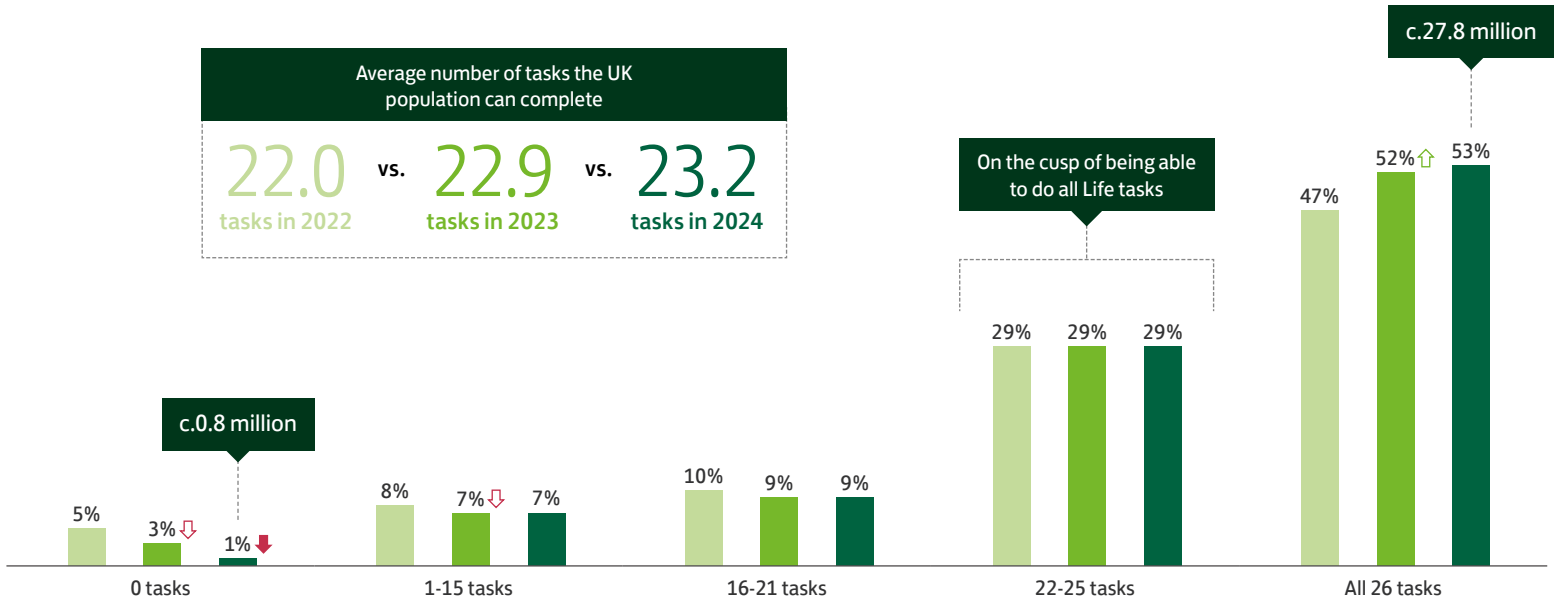
The proportion of UK adults 'on the cusp' has been the same for the past three years. Last year a call to action was given to upskill this group and therefore elevate their digital confidence and capability.

However, this group have remained static, indicating that perhaps there is a particular task that is holding them back (although that particular task may vary from person to person).

c.15.3 million (29%) people are on the cusp of having EDS for Life (they have achieved 22-25 Life tasks out of 26)

Compared to the total population, this group is older with only 6% aged 18-24 (vs. 11%), and more likely to be over 55 (42% vs. 39%). The tasks most commonly missing for this group align to the bottom tasks for the overall population (see page 44).

Figure 25. Proportion of adults aged 18+ who are able to do the listed number of tasks within Life EDS, 2022 and 2023 vs. 2024



* Source: Ipsos iris Online Audience Measurement Service, March 2024, All aged 18+ using PC/laptop, smartphone or tablet device(s).

The most improved tasks

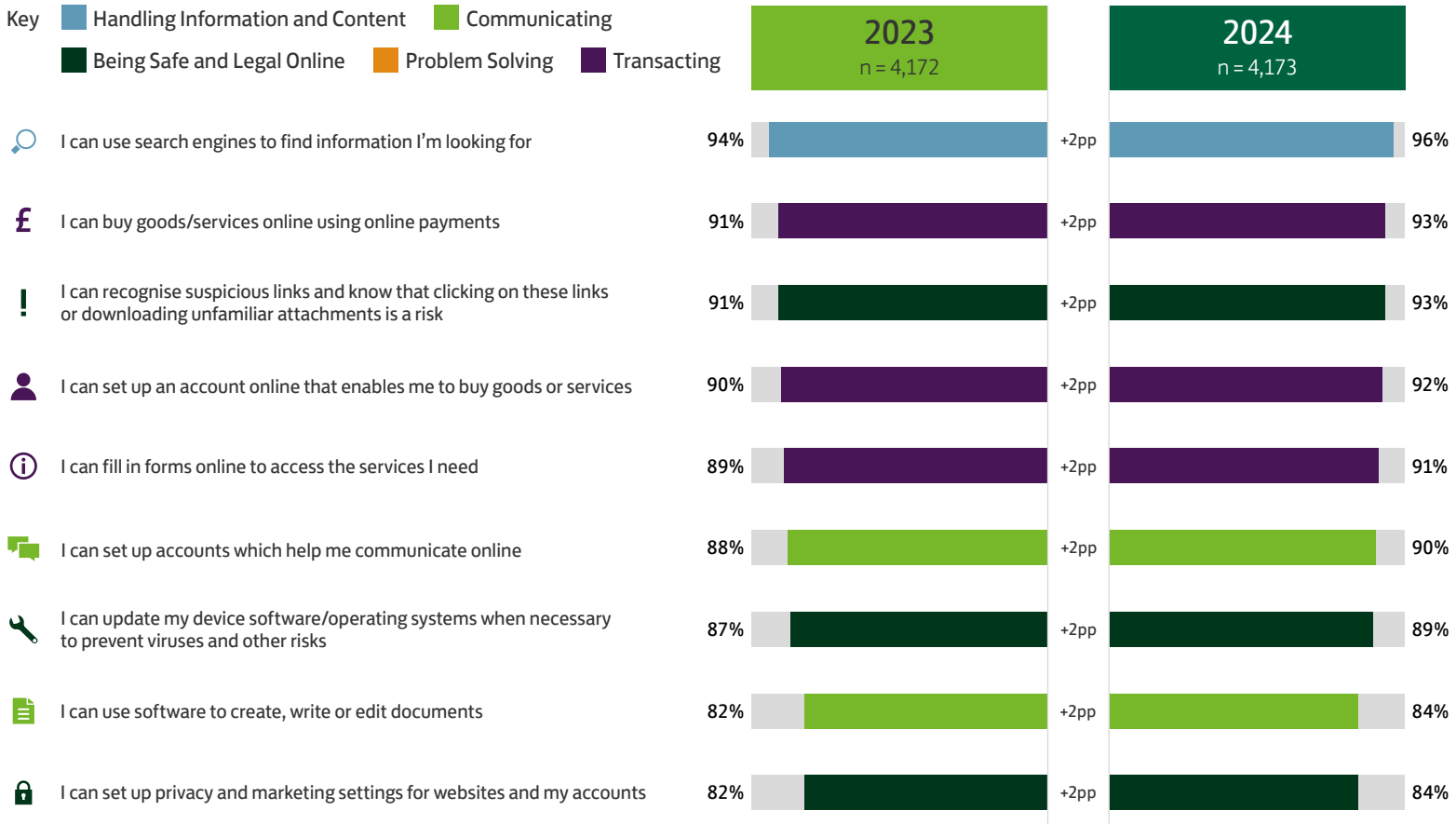
Looking at the tasks which have had the greatest uplifts in attainment since 2023 (figure 26), again, a positive theme emerges around Transacting and Being Safe and Legal Online skills, with seven of the nine best performing tasks falling in these skill areas.

In today's digital world, these tasks go hand in hand. Safeguarding your financial well-being involves using strong passwords and staying alert against phishing attempts. As cyberattacks and scam attempts become more prevalent*, developing the skills to protect your security is essential.

c.49.0 million
can buy goods/services online using online payments (93%)

c.48.7 million
can recognise suspicious links (93%)

Figure 26. **Percentage of adults aged 18+ and the most improved Life tasks through improvement, 2023 vs. 2024**



* A report by SlashNext reveals an increase in malicious emails by 341% in the past six months. This includes a rise in Business Email Compromise (BEC), phishing and other message-based attacks driven by generative AI.

c.4.3 million UK adults aged 75+ have achieved the vital skill of Being Safe and Legal Online (88%)

Online safety skills growing

Figure 27 reveals a notable rise in online safety skills among older generations, with a 9pp and 21pp growth for those 65+ and 75+ respectively in the past two years (from 83% in 2022 to 92% in 2024 for 65+ and 67% in 2022 to 88% in 2024 for 75+).

Looking at the specific tasks, there has been significant improvement in recognising suspicious links, updating privacy and marketing settings, and updating device software over the past two years for these older age groups.

Search engine usage continues to dominate

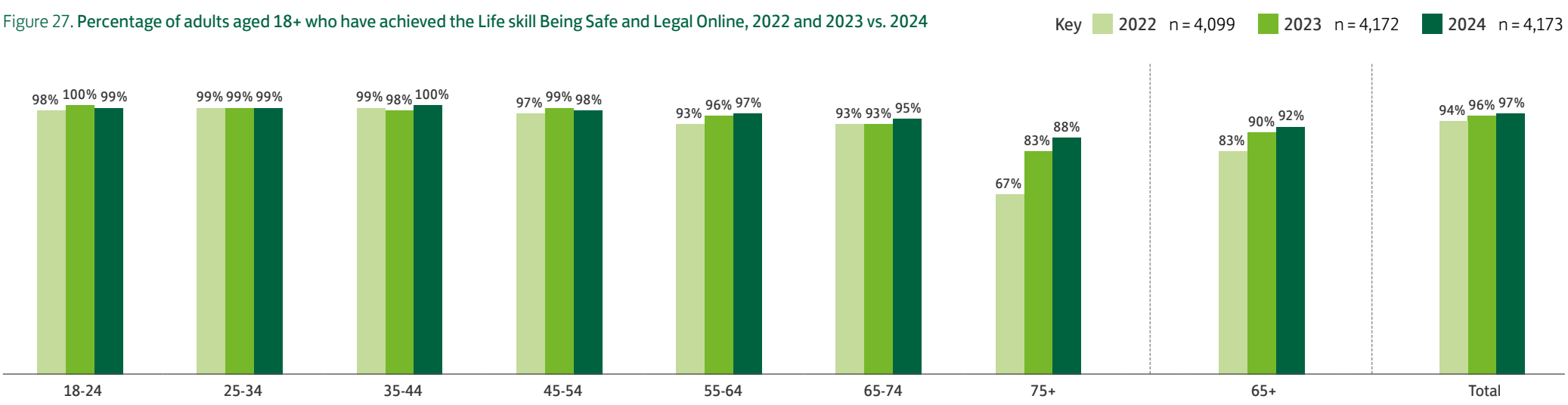
Many individuals (currently at 96%) now possess the capability to utilise search engines to retrieve information, this figure increases to 98% in 2024 for those with smartphones, perhaps suggesting that the convenience of the smart phones makes users more inclined to utilise search functions.

Search engines have evolved from basic file indexers to sophisticated AI-driven tools. They now prioritise understanding context, user intent, and natural language, while customising search results based on individual preferences.

Additionally, mobile devices and voice-driven virtual assistants (like Siri, Amazon Alexa, and Google Assistant) have transformed search behaviour, making interactions more conversational, personalised, and accessible.

In addition to their intended impact, these technology-driven changes have potentially benefited the general population including those with impairments* by offering new avenues for independence through voice-driven search.

Figure 27. **Percentage of adults aged 18+ who have achieved the Life skill Being Safe and Legal Online, 2022 and 2023 vs. 2024**



* Source: Voice recognition assistants help people with severe speech impairments | AbilityNet

The top ten digital tasks lacking in the UK today

Figure 28 shows the ten Life tasks UK adults are least likely to be able to do. The task for recognising content online that may not be trustworthy has dropped into the bottom ten following its stability in score vs. 2023.

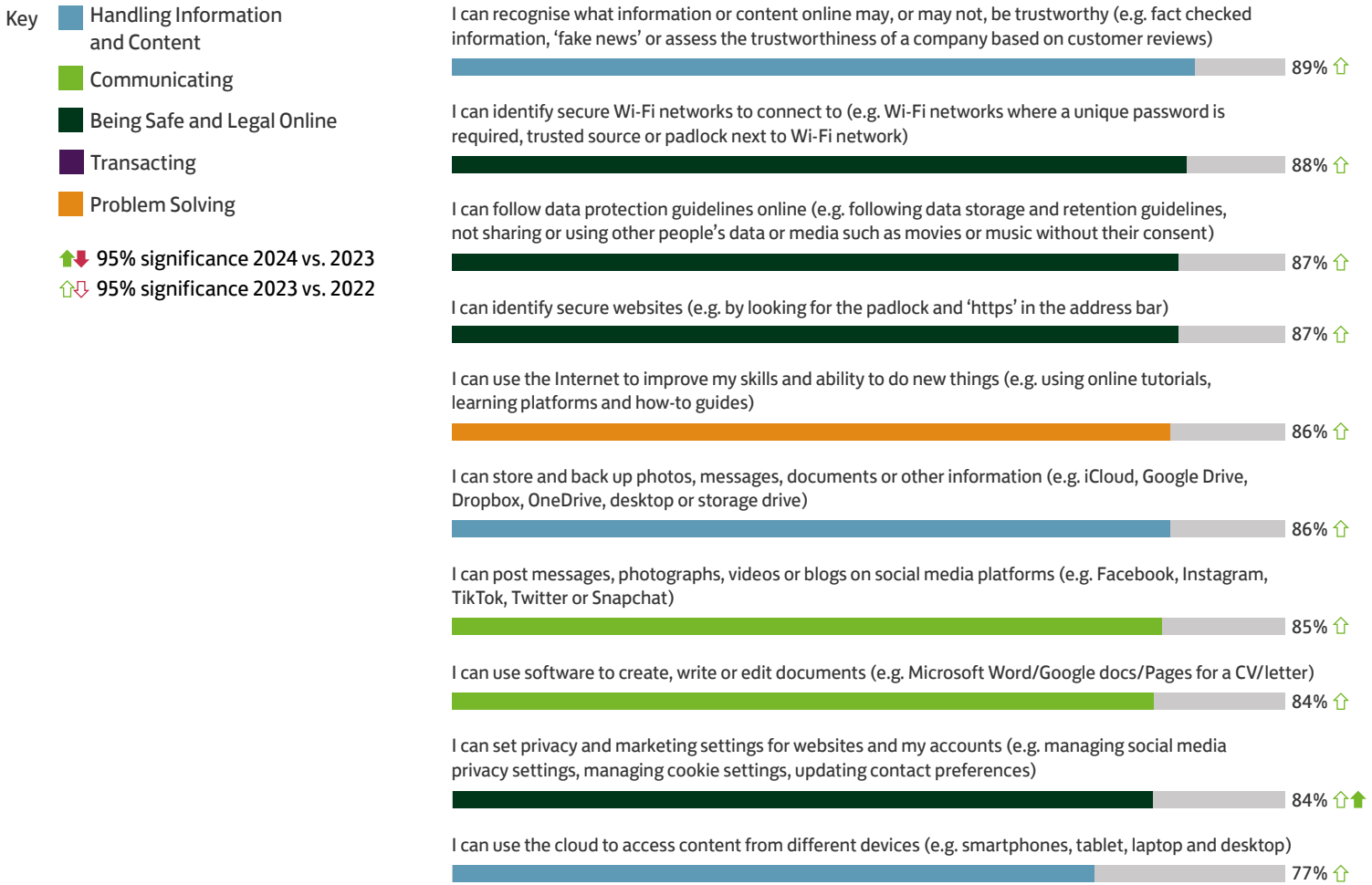
This could be driven by the rise of AI-generated content creating uncertainty amongst people. With 1-in-12 UK adults becoming victims in the rise of AI scams* it could be becoming increasingly more difficult for the average person to distinguish between authentic content and sophisticated AI creations.

Just 36% of UK adults agree that the average person can tell real news from fake news, and 58% agree that AI will make misinformation and disinformation worse.**

c.6.0 million people (11%) cannot recognise what content online may not be trustworthy

c.11.9 million people (23%) cannot use the cloud to access content from different devices

Figure 28. **Proportion of adults 18+ and the ten Life tasks across the five Life skills they are least likely to be able to do, 2024**



* Source: One in 12 victims of rise in AI scams (telegraph.co.uk)

** Source: Ipsos, Global Views on AI and Disinformation, October 2023. All aged 15-74 in Great Britain

Older age groups find it harder to ascertain trustworthy content

Figure 29 shows that those aged 35 and over find it harder to ascertain trustworthy content and differentiate from fake news (86%) compared to 18- to 34-year-olds (95%).

The cloud task remains a challenge

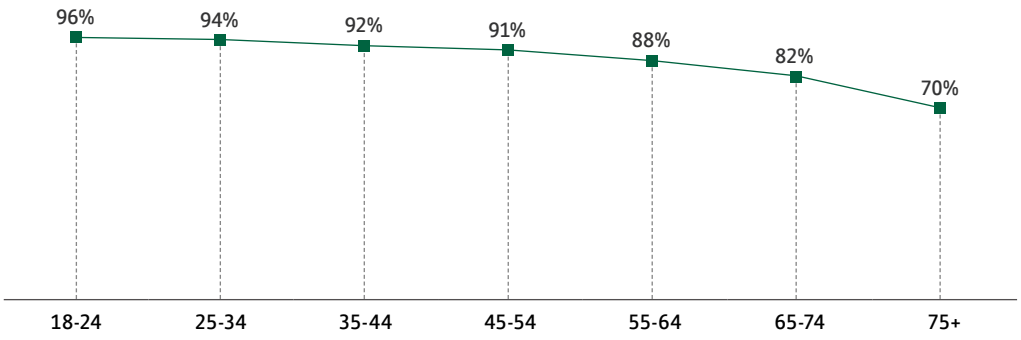
Figure 28 shows that the bottom task continues to be 'I can use the cloud to access content from different devices'. Whilst this year we can see stability (having only increased 1pp year-on-year up to 74% in 2024), a significant gap now separates it from the other tasks, positioning it as an outlier.

Almost half of those aged 65 and over cannot do the cloud task

Figure 28 shows the percentage of people who cannot do the cloud task. It shows that older age groups, retired and self-employed have all made some positive leaps over the last couple of years. Whilst this is positive, it is still worth noting that almost half (48%) of those aged 65+ cannot do this task in 2024, which grows to 60% when looking at those aged 75+. Compared to 6% of those aged 18-24, there is a significant gap in the knowledge of this skill amongst older age groups.

All demographic movements for this task can be seen in appendix 5I.

Figure 29. **Proportion of adults 18+ and the percentage that can recognise information or online content which may or may not be trustworthy by age, 2024**



Alan's Story

Alan, 64, has been using the Internet almost every day for the last 15 years. He was encouraged by family and friends to get online and despite his initial reluctance, it's become an integral part of his daily life.

"At first, I wasn't confident online. I was probably a bit resistant because I didn't understand it and it felt like such a shift from how I've always done things in the past – face-to-face or over the phone. But now, the convenience and ease of finding everything I need online is hard to beat."

Mostly, Alan used the Internet for connecting with family and friends, reading the news, watching tutorials, and researching products for home improvements.

"I can't picture my life without the iPad. Reading the news every morning, learning how to do new things, and searching for the best deals. I've saved a fortune on household items – I tiled all our bathrooms for a fraction of the price but with quality products."

Alan is the first to admit his messaging skills are not the best, often leaving it to his wife to draft them for him on his phone as the touchscreen is smaller, but he loves video calling his grandchildren.

"It's amazing seeing the girls more, chatting to them when we're on holiday and seeing their faces light up when they see us on the phone."

"...the convenience and ease of finding everything I need online is hard to beat."

When it comes to online safety, Alan has been hearing more about scams and takes a cautious approach, but recognising he is reliant on his family members when it comes to updating software and privacy settings.

"I have spotted a few emails which look suspicious recently, and with all I hear in the media about fraud I do know what to look out for. However, there are some things I don't understand how to do, and I always ask my son to double check."

Alan's story is one that will resonate with many who have grown their confidence and skillset online in recent years, yet are still reliant on those around them to help them use it safely and effectively.

Spotlight: Regional view of Essential Digital Skills

Digital Foundations strongest in Northern Ireland and the South West

The 2024 data shows most regions have more than 80% of individuals achieving the Foundation Level. Northern Ireland, South West and London have outperformed the UK average of 85%.

Conversely, Wales, the North East, North West and the East of England remain below the national average.

The gap between the lowest and highest areas with the Foundation Level is 11pp, indicating continued regional disparities in digital adoption.

Perhaps an opportunity lies within the North East and Wales, regions that have the highest proportion with Partial Foundation Level. 18% of their populations almost have the full set of Foundation tasks (see appendix 5E), lacking mainly in keeping their login and passwords safe and secure.

Digital Skills for Life across regions

The percentage of individuals possessing Digital Skills for Life varies across regions, ranging from 89% in Wales to 95% in the South West, reflecting a six percentage point gap. This gap is lower than those with the Foundation Level, which suggests that regional disparities in fundamental digital skills may be more pronounced.

London remains a leader in the proportion of people with the ability to undertake all 26 Essential Digital Skills tasks for Life.

Improving Digital Proficiency in Life tasks

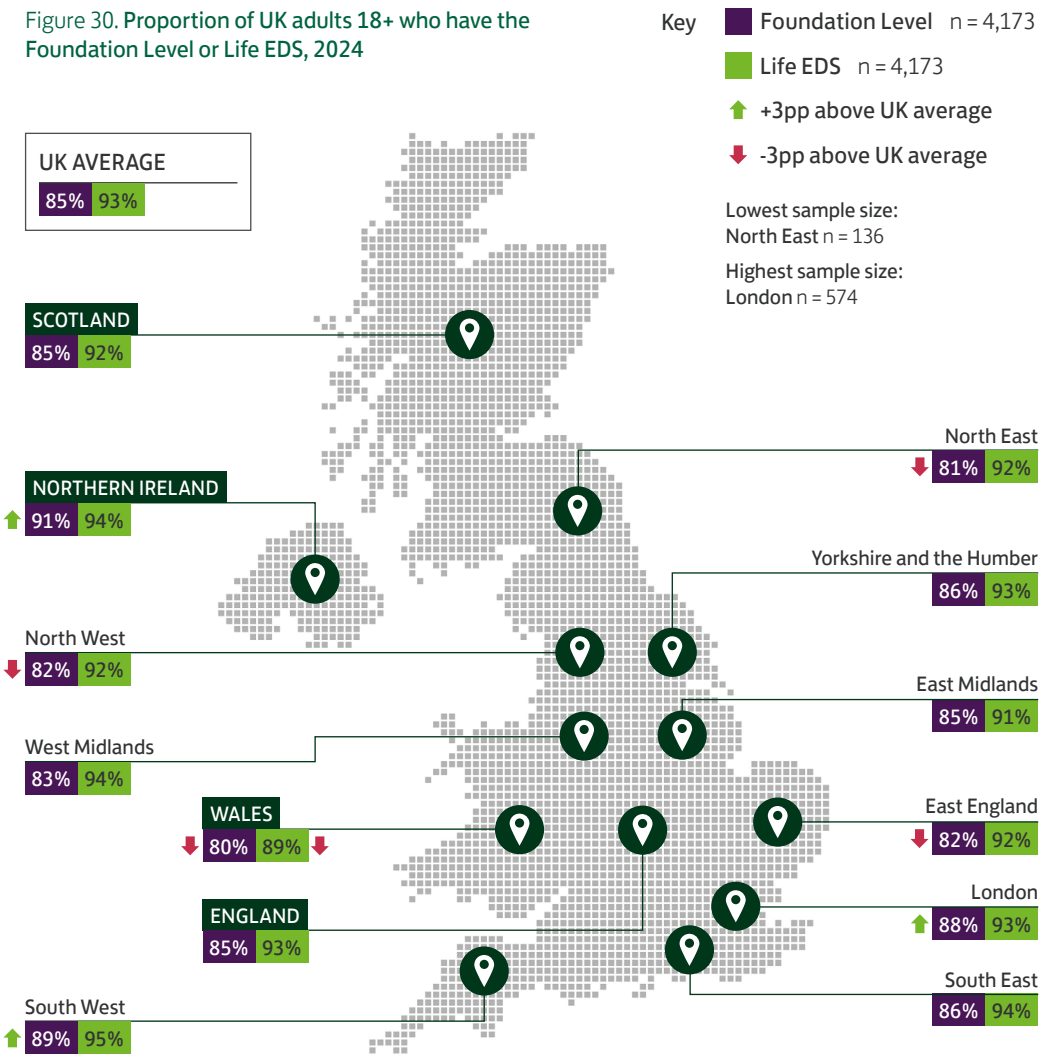
If considering how to improve digital proficiency in the Life tasks, again Wales may provide another strong opportunity for upskilling given it has a relatively high level of adults with Partial Life Skills (9%) relative to other regions.

When looking at those who can do all 26 tasks for Life, just over half of UK adults (53%) are able to achieve this. London is clearly ahead with 59% and a lead of 4pp above the next best performing regions, the South West, East Midlands, South East and East of England (each at 54%).

The areas with greatest opportunity to build Essential Digital Skills in citizens are the North, Wales, and Northern Ireland – all scoring just below half. See appendix 5M for the regional view of who can do all 26 tasks.

If we look at those who have zero Life tasks, positively most regions have only 1% or 2% of people in this category, overall this equates to circa 762,000 people which is a sizeable population that could benefit from some improvement in basic digital skills.

Figure 30. Proportion of UK adults 18+ who have the Foundation Level or Life EDS, 2024



Gareth and Amy's story: Safe & Secure

In today's digital world, one of the most essential skills is knowing how to be safe and legal online.

Recognising the importance of colleague awareness of cyber security and personal safety, the Chief Security Office at Lloyds Banking Group has created 'Safe & Secure'. This is a communication hub led by a talented team, designed to help colleagues engage with security advice.

Gareth, Product Owner of Safe & Secure, feels that security involves more than compliance: "Doing the right thing, all of the time, even when no one's looking. That's what we're all about."

Safe & Secure aims to inspire commitment. The objective is for colleagues to understand how and why they should keep themselves, their families, and customers safe. This skill is essential, both in and outside of work. To share these key messages, the team behind the hub aim to be in the right place, at the right time. Their content includes:

- Interactive campaigns and games
- Immersive virtual and face-to-face events
- Bold internal newsletters and social posts
- Fresh, actionable training
- Modern, short-form videos and demos

Challenging themselves to create bold learning opportunities, the team has toured the UK with a 360-degree, virtual reality experience. This transports colleagues into a story of a couple who have been scammed, as they learn what went wrong and how to avoid this themselves. The holistic approach recognises that online safety is a skill that colleagues need to use both at home and at work.

> Amy, Security Culture Manager in the Safe & Secure team, shares: "You might think that we would say, 'don't do this, don't do that'. We shift the focus to what colleagues can do to get their desired outcome, and we show them the safe and secure way to get there."

With their vibrant and approachable style, Safe & Secure within the Chief Security Office is very popular across the organisation. At the time of writing, they have over 45,000 members in their internal social media community.

Their practical, people-led approach aims to enable colleagues to safely go faster at work. This is as well as helping them to support customers and loved ones at home.

Gareth clarifies: "When you see 'stay vigilant' or 'be careful', what does that actually mean? We try to say very practical things like, 'go friends-only on social media'. That's a simple, actionable thing that you can do to help yourself to stay safe. And then we explain why it's important and how to do it."

With people at the heart of what they do, the team knows that cyber safety is essential. Gareth and Amy have noticed that sometimes, people can feel worried about doing the wrong thing. They may have questions about how to keep themselves and their loved ones safe outside of work.

Sometimes, colleagues may also be unaware or unsure of how to use emerging technologies safely. Amy outlines how the team trusts colleagues to grow within a safe environment:

> "We encourage people to try new tech. When we talk about Artificial Intelligence (AI), some may be scared of it because they have not used it yet. So, we try it together and that helps to replace fear with confidence. We help people to understand technology and how to use it securely."

There is mandatory training and engaging content for all colleagues. Still, some approach the team to develop their skills even further. Gareth and Amy highlight that there are many formal and informal options out there. These include public videos, podcasts, and free online courses.

The guidance shared by trusted sources, like Safe & Secure, help people to build skills to use in life and at work. Gareth explains the importance of inclusive learning opportunities:

> "Just like you would lock your house and make sure that you don't leave your valuables in the window, it's vital that you know how to protect yourself online. Everyone can take simple steps to help themselves stay safe and secure."

Essential Digital Skills for Work

This chapter explores the digital skills needed in the workplace, focusing solely on labour force adults aged 18+.

Of the UK labour work force:

c.33.1 million
(82%) have Essential Digital Skills for Work

c.7.3 million
(18%) lack the Essential Digital Skills needed for the workplace

c.2.3 million
(6%) lack any Work skills

c.19.3 million
(48%) can do all 20 Work tasks

FutureDotNow – Foreword

Liz Williams MBE
Chief Executive,
FutureDotNow

The 2024 Essential Digital Skills (EDS) report sets out the stark reality of the digital skills gap today.

This gap has persisted in the shadows, but as AI adoption accelerates, so does the risk of major workforce disruption. Technology is marching on, but people aren't keeping up. Skills growth has stagnated. We must raise the floor on basic digital capability and confidence.

Everyone in the UK workforce, whether paid or voluntary, needs support to build the essential digital skills to prosper in work now and in the future. Our society and economy cannot digitally transform without a digitally confident and capable workforce.

That's why FutureDotNow is calling for a Great Digital Catch Up and over 100 companies have already signed the Workforce Digital Skills Charter and are committing to take action, but we need many more.

With only 48% of the UK labour force able to perform all 20 work tasks, we have a looming crisis. That's c.21 million people lacking at least some of the digital basics, like setting privacy settings, checking a payslip online, or using digital tools to improve productivity. Worryingly, over two million people (6%), are unable to perform any of the essential work tasks. A gap of this size poses a significant challenge to business and the economy.

To focus action, the report identifies key communities where the gap is more pronounced:

Part-time workers
65% can't do all 20 tasks

Construction sector
65% can't do all 20 tasks

Older workers
63% of 55+ can't do all 20 tasks

Those with an impairment
62% can't do all 20 tasks

However, the gap also exists in less likely groups:

Tech sector
One in five (20%) can't do all 20 tasks

High earner
Nearly one in three (32%) earning over £75,000 per annum can't do all 20 tasks

Academics
Almost one in two (43%) with a degree/ Masters/PhD can't do all 20 tasks

18- to 24-year-olds
Almost one in two (48%) can't do all 20 tasks

The skills gap is pervasive across all sectors, regions and demographics. It requires collective and coordinated action to close it.

FutureDotNow is uniting business to tackle the digital skills gap. To find out more and join the mission, visit futuredotnow.uk

UK Essential Digital Skills (EDS) for Work

This year's report aims to understand the digital skills gaps in the workplace. The goal is to inform tailored learning interventions by business, industry bodies and government, to close the digital skills gap.

Two measures are used throughout this section:

1) The Skill View – 'Having Work EDS'

2) The Task View – 'Having all 20 tasks'

For full details of these, please see the Glossary on page 72.

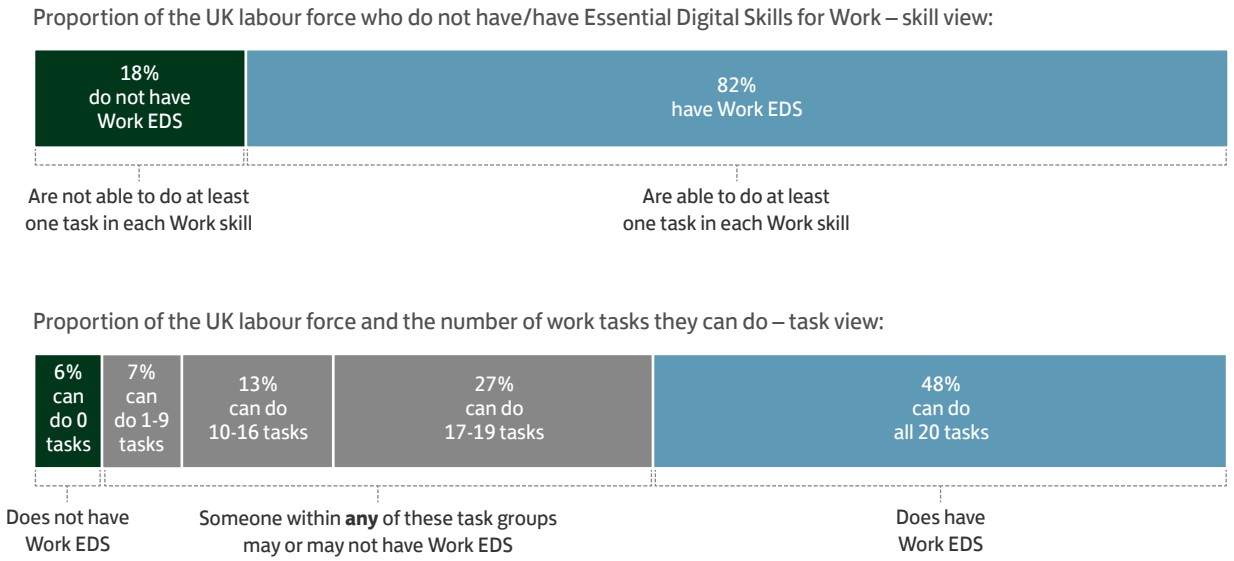
The Skill View gives an indication of the proportion of the labour force with some breadth of skill, whereas the Task View gives the true scale of the digital skills gap.

Of the c.40.4 million UK labour force:

- c.33.1 million (82%) have Work EDS
- c.7.3 million (18%) lack Work EDS
- c.2.3 million (6%) lack any Work skills
- c.19.3 million (48%) can do all 20 Work tasks

Figure 31. **Proportion of UK labour force adults aged 18+ that do and do not have Work EDS, and the number of Work tasks they are able to do, 2024**

n = 3,021



Stagnation in workplace skills

Figure 32 shows c.33.1 million (82%) of the UK labour force have Work EDS. This proportion remains unchanged from the previous year, indicating a period of stagnation in the development of these skills.

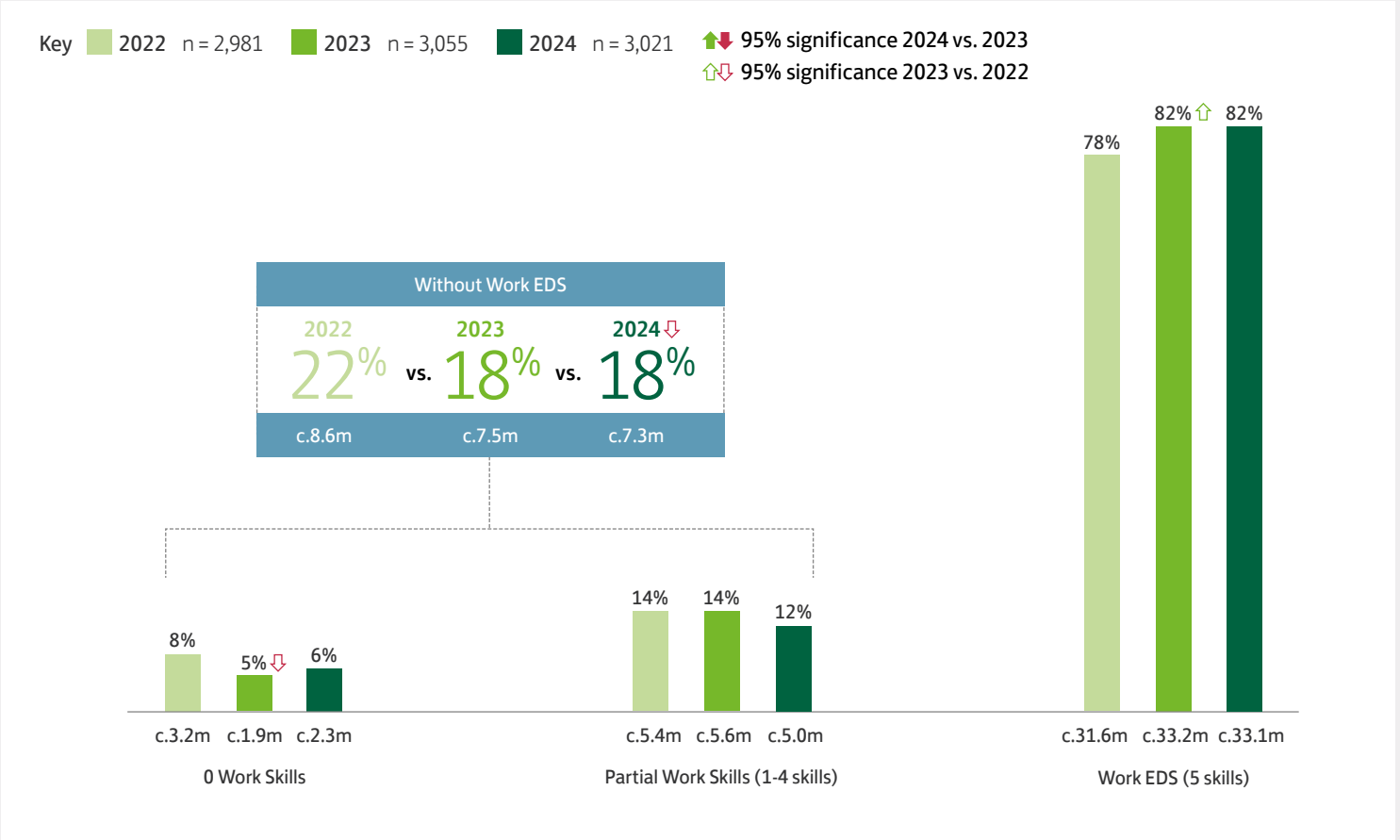
However, it is important to note that this stagnation follows a significant improvement between 2022 and 2023. The higher number of labour force adults with Work EDS compared to 2022 highlights the progress made in enhancing digital competencies within the workforce.

Over two million UK adults have zero Work skills

An estimated 7.3 million labour force individuals (18%) still lack Work EDS. Furthermore, the number of people unable to perform any of the 20 Work tasks is now around 2.3 million (6%).

This stagnation is concerning, especially given the rapid advancements in technology and Artificial Intelligence (AI), which increase the demand for digital skills. While there is a picture of stability, the proportion of individuals with partial Work skills (1-4 skills) has decreased slightly by two percentage points, now standing at 12% – so this group of individuals may be one to watch.

Figure 32. **Proportion of UK labour force adults aged 18+ and their level of Essential Digital Skills for Work, 2022 and 2023 vs. 2024**



EDS for Work: Task view

Looking at the ability to do specific tasks compared to last year, much like Work EDS there is a picture of stability (see appendix 5O). This is mirrored in the average number of tasks that workers can do, which remains at 16.5. The full list of tasks and the proportion able to do them can be found in appendix 5P.

The ranking of tasks has also remained largely the same, with the top three and the bottom two consistent with last year. Transacting continues to be the lowest performing skill and has no tasks within the top ten.

Among c.40.4 million UK labour force adults

Top tasks:

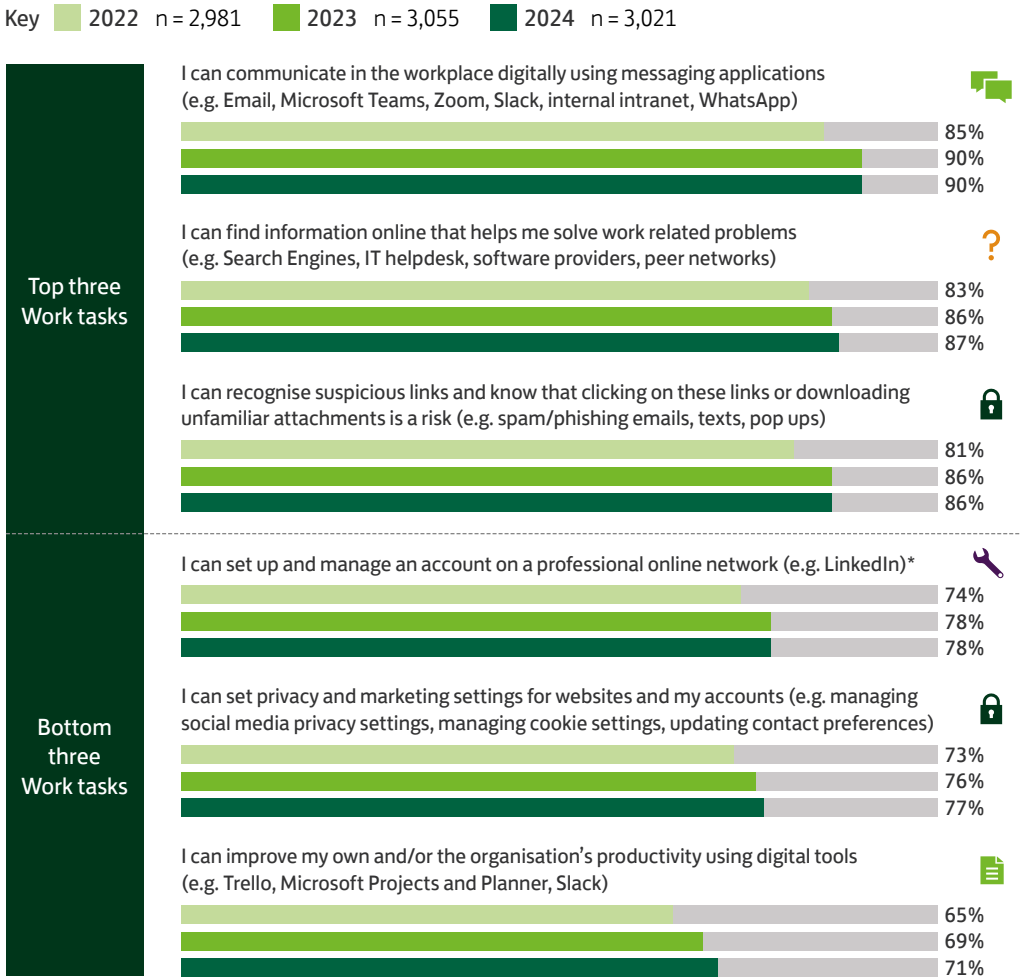
- c.36.2 million (90%) can communicate digitally using messaging applications
- c.34.9 million (87%) can find information online which helps them to solve work related problems
- c.34.7 million (86%) can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk

Bottom tasks:

- c.28.6 million (71%) in the workplace can improve their own productivity using digital tools
- c.31 million (77%) in the workplace can set privacy and marketing settings for websites and accounts
- c.31.7 million (78%) can set up and manage an account on a professional online network

- To see the full list of the top ten and bottom tasks, see appendix 5Q.

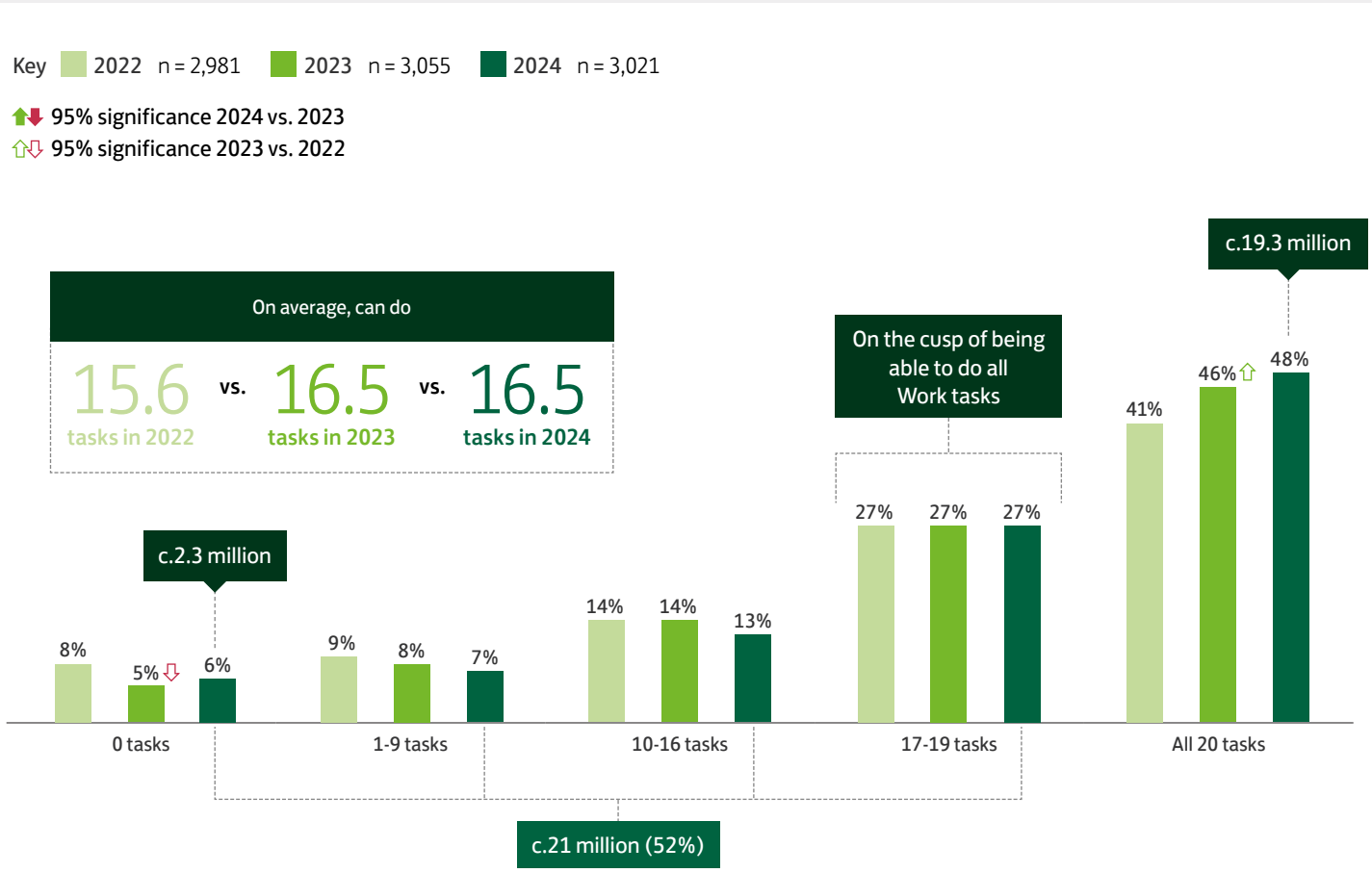
Figure 33. Proportion of UK labour force adults and the top and bottom three Work tasks they are able to do, 2022 and 2023 vs. 2024



* This task has moved into the bottom three tasks in 2024

Opportunities for upskilling

Figure 34. Proportion of UK labour force adults aged 18+ and the number of Work tasks they are able to do, 2022 and 2023, vs. 2024



Almost half of the UK labour force can do all 20 Work tasks (48%)

Whilst overall movement is showing stagnation, looking at the depth of skills achieved, there has been a positive development.

Just over half a million more people are proficient in being able to do all 20 Work tasks

The percentage of workers who can perform all 20 tasks has increased by 2pp (from 46% to 48% this year). The data shows that just over half a million more workers have become proficient in a comprehensive set of digital skills, which is a positive improvement. This is one to watch as may be an indication that more workers are becoming proficient in a comprehensive set of digital skills, even if the general improvement in digital skills is slow.

Pathways to workplace skills

Supporting the 52% of labour force who are unable to do all 20 Work tasks is paramount. This can be done by looking specifically at different interventions for each group.

Getting people on the ladder

To address the c.2.3 million individuals who currently have zero Work tasks, there is an opportunity to focus on the tasks that are the most likely to be achieved and have already shown success among those who can complete 1-9 tasks. These tasks are shown below.

By concentrating on improving the ability to do the three tasks shown below, this should allow those who have zero Work tasks to enter the mix of having some degree of digital capability for the workplace. Once they are able to do a few tasks, this initial success may boost their confidence and motivate them to pursue further upskilling opportunities. Ultimately, this approach can create a pathway for upskilling and improving workplace competencies which can lead to a more skilled and competent workforce.

Nudging those into proficiency

c.10.7 million (27%) are able to do 17-19 tasks and are on the cusp of doing all 20 Work tasks.

Shown below are the top three tasks they struggle with. These are the same bottom three tasks as the overall group so targeting these in the workplace could have significant impacts.

For those achieving 1-9 tasks, the tasks with the highest level of proficiency are:

54% I can communicate in the workplace digitally using messaging applications
c.1.5 million

32% I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guide
c.920,000

32% I can follow my organisation's IT policies when sharing information internally and externally
c.900,000

For those who are able to do 17-19 tasks, the top three tasks they struggle with are:

36% I cannot improve my own and/or the organisation's productivity using digital tools
c.3.9 million

18% I cannot set privacy and marketing settings for websites and my accounts
c.1.9 million

17% I cannot set up and manage an account on a professional online network/community/job site
c.1.8 million

Demographic impacts

Work EDS is one of the central metrics of the EDS framework and reflects the breadth of digital skill that labour force adults require. As it hinges on them being able to do at least one task within each skill, the number of tasks individuals can do could range from five to 20. To understand about their depth of skill, we consider those who can do all 20 tasks which reflects an ideal where an individual is proficient across all digital tasks they may face in a workplace.

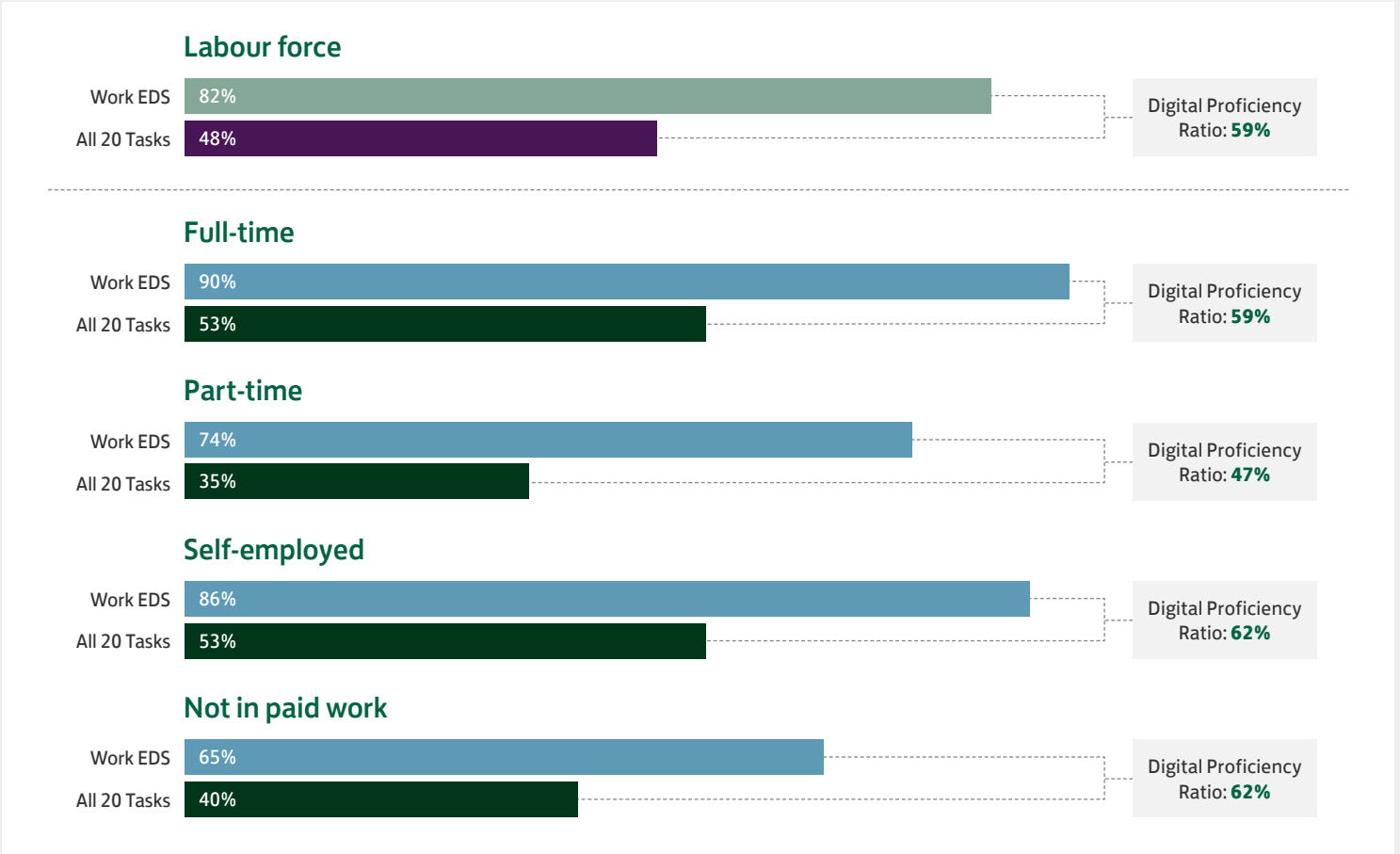
We can calculate a conversion score (called the Digital Proficiency Ratio) to represent the proportion of those who have Work EDS that are able to do all 20 tasks. The higher the score, the more successful a demographic is at converting people with some depth of skill to having the full scope of tasks.

Part-time workers have lower digital skills than those not in work

Figure 35 shows that part-time workers are lagging with only 35% who can do all Work tasks, which is lower than those not in paid work (40%). As well as a 16pp gap in having Work EDS between part-time (74%) and full-time workers (90%), there is also a 12pp gap here in the Digital Proficiency Ratio between these two groups (47% vs. 59%).

Figure 35. **Proportion of UK labour force adults aged 18+ that have Work EDS, and the number of Work tasks they are able to do and the Digital Proficiency Ratio, by working status, 2024**

n = 3,021



Those with a degree are over 1.5 times more likely to have all Work tasks compared to GCSE educated level

Figure 36 shows 57% of those educated to degree-level can do all 20 tasks, compared to a much lower proportion of 31% among those with a GCSE as their highest education level (a gap of 26pp). This skills gap for being able to do all 20 tasks is even larger when comparing those with a degree to those with no qualifications (39pp). Furthermore, as we see that the Digital Proficiency Ratio increases with educational attainment, this could suggest that education is a driver to greater depth of skill.

Figure 36. **Proportion of UK labour force adults aged 18+ that have Work EDS, and the number of Work tasks they are able to do and the Digital Proficiency Ratio, by level of education, 2024**

n = 3,021

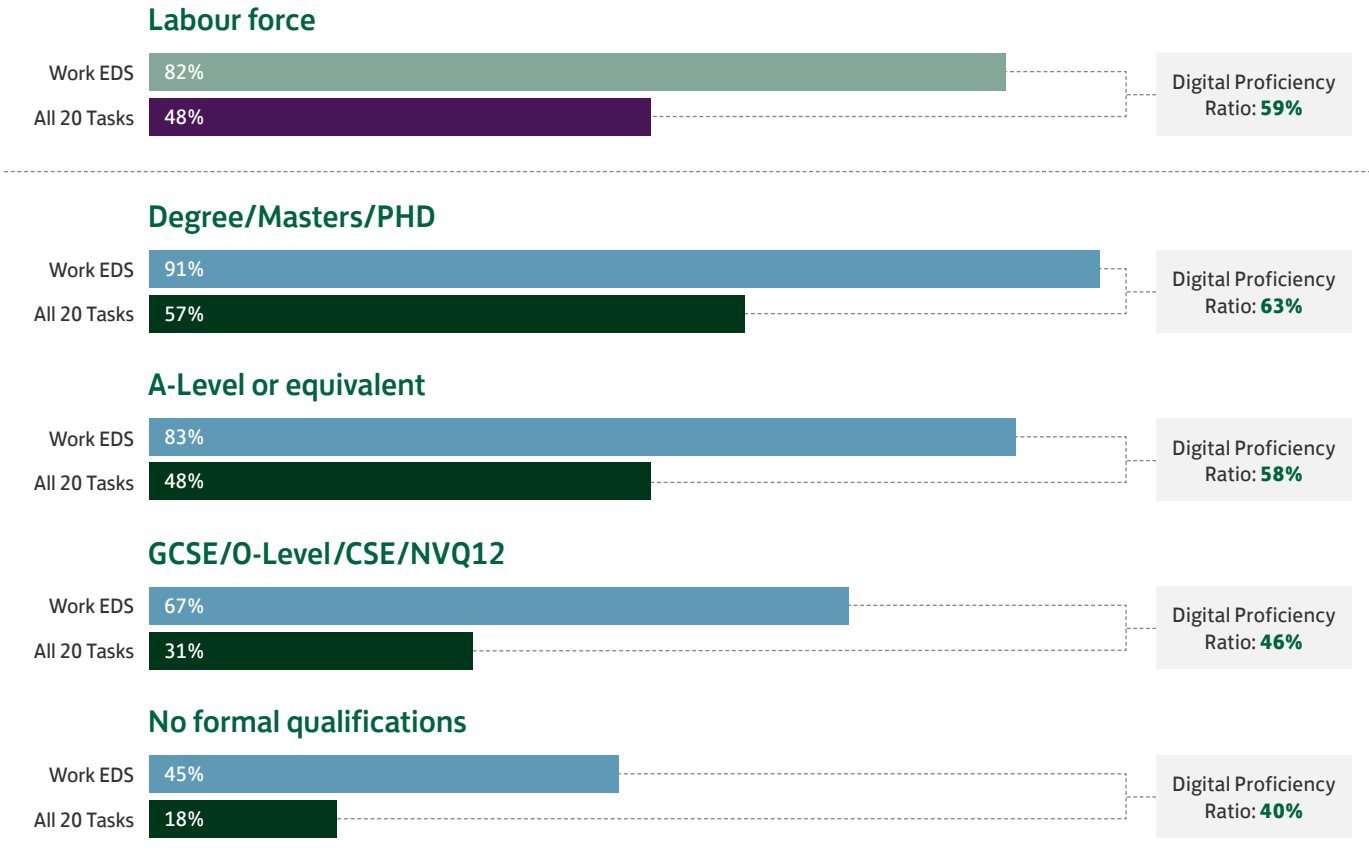
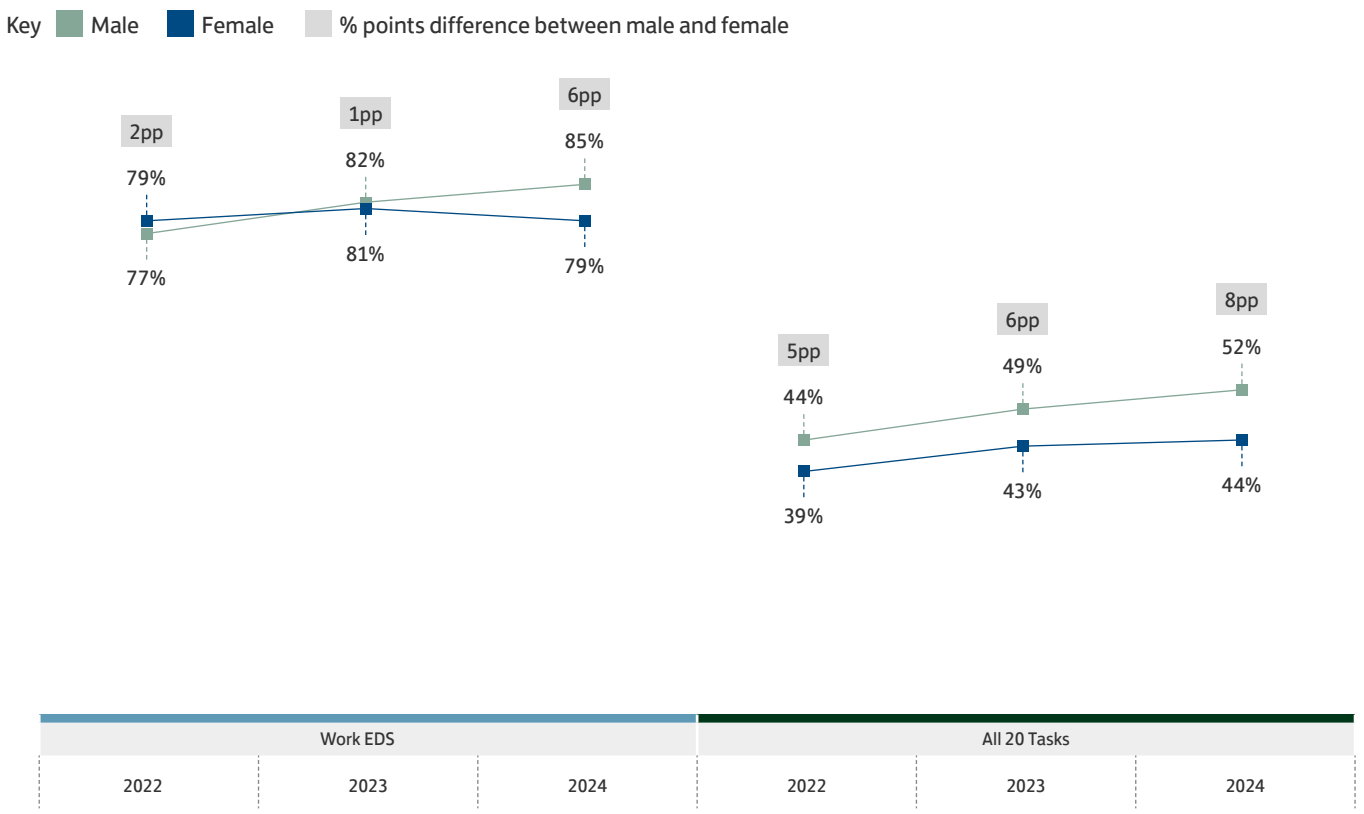


Figure 37. The percentage of males and females that have Work EDS, in comparison to those who have all 20 Work tasks, 2022 and 2023 vs. 2024



Gender divide widens

There is a notable gender disparity in the ability to complete all 20 Work tasks, with males outperforming females.

Figure 37 shows that just over half of males (52%) can do all 20 Work tasks vs. 44% for females. This skills gap also persists when looking at Work EDS, especially when monitoring its attainment over the last few years. There has been a consistent improvement in the proportion of males with Work EDS, showing an 8pp increase over the last three years (from 77% in 2022 to 85% in 2024). Whereas the proportion of females with Work EDS has remained at 79% at the start and end of the same period.

Industry impacts

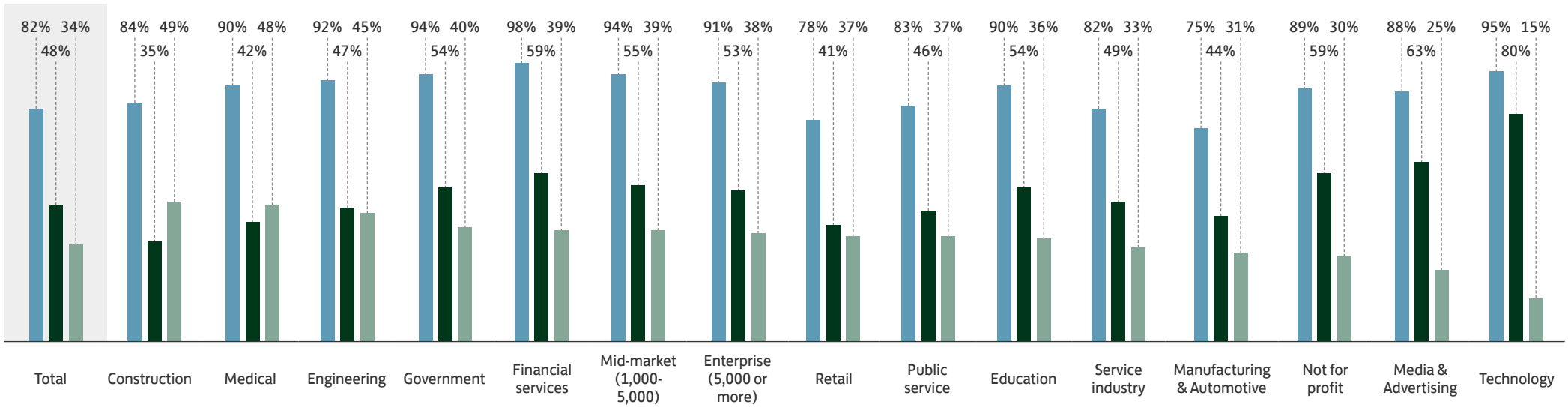
An industry level view of Work digital skills shows that most industries are over the UK average of those with Work EDS (82%). Those that are below are Retail and Manufacturing & Automotive.

These sectors often involve more frontline, or manual and physical tasks, reducing the immediate need for advanced digital skills compared to industries like IT or finance. Historically, these industries might have invested less in digital transformation and technology adoption, focusing more on traditional methods and machinery. According to a report by McKinsey* budget constraints and economic pressures can also limit companies' ability to invest in digital skills development and technology upgrades.

Sectors with the most opportunity for upskilling

When examining the ability to perform all 20 tasks by industry**, a different picture emerges than looking at the percentage who have Work EDS alone. Notably, most industries fall behind Technology regarding being able to do all tasks, despite there being many industries that perform similarly when it comes to having Work EDS.

Figure 38. **Proportion of UK labour force adults aged 18+ across different industries that have Work EDS, alongside those that can do all 20 Work tasks, 2024** n = 3,021



* Source: McK_Retail-Ops-2020_FullIssue-RGB-hyperlinks-011620.pdf (mckinsey.com)

** It is not the same population that are surveyed each year, and therefore the differences in industry year-on-year could be due to differences in the demographics of the sample population.

Amey's story

Amey is a leading provider of full life-cycle engineering, operations, and decarbonisation solutions for UK infrastructure. Operating at the heart of the UK, Amey plays a crucial role in how the country functions.

Just over half of the labour force are unable to do all 20 work tasks. Amey is taking a leading role in focusing on the digital skills of its employees.

There were a number of motivators for Amey's digital skills training programme:

- Moving to digital ways of working across the business, becoming paperless, more efficient and able to quickly adopt new technologies
- The benefits for employees in terms of new skills for both their work and personal lives
- The contribution Amey can make to closing the UK digital skills gap, which is a critical activity to ensure prosperity is unlocked, business productivity improved and the UK's ambitions as a global technology and science superpower are achieved.

Approach

As part of its overall digital ambitions, Amey adopts a combined approach of issuing corporate devices and delivering digital skills.

Amey's frontline operatives and other manual workers are issued with a phone or tablet. The digital skills team then provide comprehensive training that covers the following:

- Use of the specific device they have been issued
- Essential digital skills – using the Essential Digital Skills Framework as the foundation for this training
- Business specific training on ways of working and apps.

Amey's partnership with FutureDotNow and Lloyds Bank has been really important in terms of providing support and guidance to the digital skills journey.

Challenges

One of the main challenges faced by Amey was the digital confidence of many of their frontline employees. The ability to be effective in a digital world is hugely impacted by an individual's confidence. The courage to give something a go, the general awareness of how technology works and the willingness to move to new ways of working are all impacted if an employee is not digitally confident.

The Amey digital skills team are experienced digital and IT trainers who are used to helping people build their confidence, and overcome a fear of digital. The delivery of face-to-face training in a welcoming and supportive environment has contributed to fantastic feedback from employees.

Impacts

In its first year of delivery, the digital skills team has delivered training to almost 2,000 Amey employees, with a 50/50 split between face-to-face and online delivery.

The initial focus was on the delivery of digital skills training in Amey's Highways business, with operatives who have received training reporting increased confidence as evidenced through the pre and post training questionnaires that were completed. Business efficiencies have been achieved, for example people are able (and happy) to receive an electronic payslip where previously they required a hard copy posted to them.

Feedback from employees has also shown that the impact of Amey's digital skills training has a far broader reach than on the Amey business – people have explained that they had previously had very minimal use of technology and digital services, but following the training have the confidence to use online banking and shopping services, and to engage in online activities with their families, including helping children with homework and connecting with family via apps.

These changes are life-changing for Amey's employees.

Spotlight: Future digital work skills

According to the World Economic Forum's Future of Jobs Report 2023*, technological advancements and socio-economic trends are expected to significantly reshape the job market over the next five years. The report emphasises the importance of reskilling and upskilling, highlighting that 50% of all employees will need reskilling by 2025 as the adoption of technology increases.

Considering the rapid growth of technology and the increasing demand for skills in the workplace, this spotlight explores how the labour force would react if they lacked the digital skills required for a new job role they wanted.

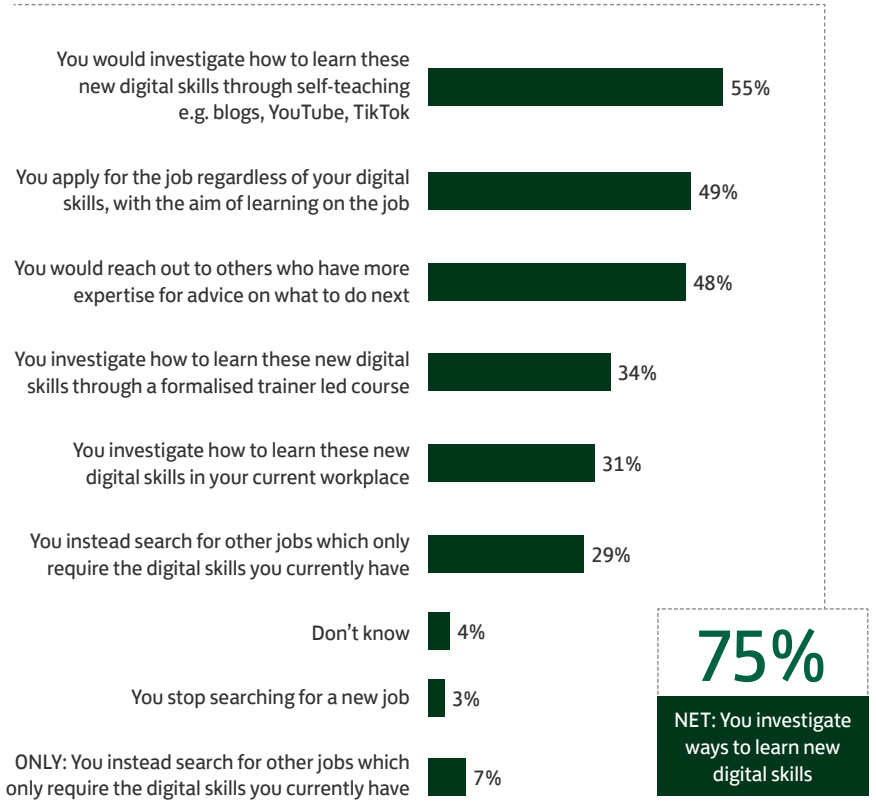
The vast majority of the UK labour force (75%) would investigate new ways to learn digital skills themselves

Our Consumer Digital Index shows that social media and self-teaching platforms are increasingly popular for learning digital skills. Over half (55%) of labour force adults prefer to teach themselves through platforms like TikTok and YouTube. This highlights the transformative role of social media in education, perhaps due to their accessibility, convenience, flexibility, and cost-effectiveness. These platforms can offer up-to-date content, personalised learning paths, and practical applications, making it easier for learners to stay current with rapidly evolving digital trends.

Additionally, these platforms foster community and collaboration, providing networking opportunities and peer-to-peer interaction that can enhance the learning experience. This combination of factors makes them an attractive alternative to traditional education methods.

Figure 39. Proportion of UK labour force adults 18+ and their response to lacking the digital skills required for a new job, 2024

n = 3,021



* Source: The Future of Jobs Report 2023 | World Economic Forum (weforum.org)

Ipsos' story

Ipsos is one of the world's leading market research companies. They deliver reliable information about society, markets, and people across 90 countries. They are also equipping employees with the skills they need to thrive alongside technological advancements in Artificial Intelligence.

In the research industry, trust is paramount. This is true for research participants, for Ipsos' clients who need accurate information, and for partners who turn insight into action.

Ipsos champions the unique blend of Human Intelligence (HI) and Artificial Intelligence (AI) to propel innovation and deliver impactful, human-centric insights.

They aim to empower their global workforce to use AI effectively, safely, and meaningfully. This approach not only enhances the organisation's productivity, but also allows employees to focus on higher-value tasks that require human insights and creativity.

So, they developed Ipsos Facto, a secure Generative AI (GenAI) platform designed specifically for market research. Powered by 15 large language models and Ipsos' research data, this provides researchers with a comprehensive toolkit.

Ipsos Facto is available to all employees. Supported by a library of specialised prompts, it acts as a research assistant that has:

- Streamlined tasks – including administration and translation
- Facilitated idea generation
- Accelerated data analysis

To encourage the adoption of Ipsos Facto, the company has focused on improving workplace skills and ability. They identified 'AI ambassadors' who champion the platform and share their knowledge and experiences. For example, they hosted webinars and shared online tutorials with tips for making the most of Ipsos Facto.

Ipsos also developed a mandatory comprehensive global training programme to equip employees with the necessary skills to effectively utilise AI in their work, showcasing Ipsos' investment into the topic. When employees complete the programme, they receive a personalised AI certification which they have proudly shared on social platforms. AI is largely a new concept to many, and by giving everyone an opportunity to understand it better, this change can be made more inclusive and impactful. The GenAI learning programme has empowered employees to harness AI tools effectively, fostering innovative thinking and enhancing research capabilities.

The global programme rolled out in August 2024 across 80 markets. Within 10 weeks, almost half of Ipsos employees had already been certified.

This is just the start of the journey for Ipsos. Still, it highlights their commitment to equipping employees with the skills they need to thrive alongside AI. Ipsos is dedicated to setting the industry standard for the responsible use of AI in market research. This is so that its workforce has essential skills for the future.

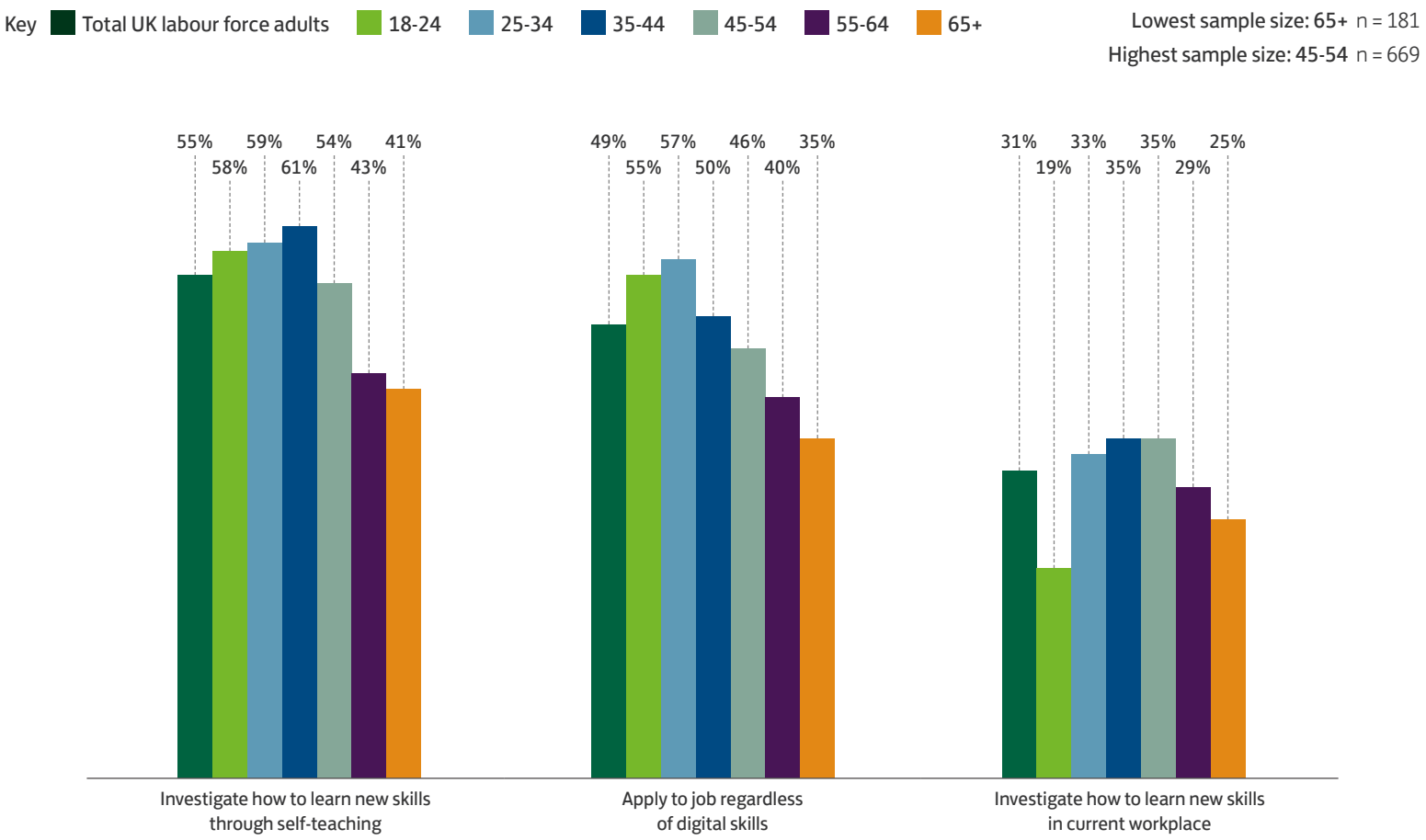
Younger people are more confident in applying for roles regardless of skills they have

Around half (49%) of the labour force are likely to apply for a job role regardless of if they have the necessary digital skills or not. Those aged 25-34 are the most likely age group to do this (57%), closely followed by 18-24s (55%). This may be due to a higher level of confidence about their ability to adopt new skills quickly, due likely to having higher engagement with modern technology. After this peak in score for 25-34s, applying for a job role regardless of digital skill is a response that becomes less likely with age.

However, the very youngest age bracket (18-24s) are the least likely to try to learn new digital skills at a current workplace (19%), below the labour force average of 31%.

Individuals up to 44-years-old tend to focus on self-teaching, and despite younger people often relying on external sources like YouTube and TikTok for learning, it is those in the older part of this age bracket using these resources the most for learning digital skills (58% for 18-24 vs. 39% for 25-34 vs. 61% for 35-44). This trend declines from the age of 45 onwards.

Figure 40. Proportion of UK labour force adults 18+ and their response to lacking the digital skills required for a new job, by age, 2024



Almost a third of people would only search for a role based on the skills they have

Almost a third (29%) would search for jobs that only require the digital skills they currently have. This is however more likely for part-time workers (36%) compared to other working groups (9pp difference between part-time and full-time workers). Whether it is a lack of motivation or confidence, they are more likely to choose this option which does not require them to upskill.

Those with A-levels or above are significantly more likely to investigate upskilling, than those with no qualifications

Figure 41 shows that there is a much larger uplift in those with A-level or equivalent who would investigate upskilling themselves (80%) with a staggering 26pp difference for those with no qualifications. Those with a degree are similarly likely to investigate upskilling (79%) compared to those with an A-level, suggesting that it may be the step up to further education which improves the likelihood that an individual will take ownership for building their skills in line with job demands.

Individuals with at least an A-Level qualification are more likely to pursue upskilling perhaps due to greater awareness of continuous learning, confidence in their ability to acquire new skills, and better access to resources like training programmes and professional networks.

Higher qualifications are associated with better job prospects, higher salaries, and greater job security, motivating individuals to aim higher in their careers and recognise the need for upskilling to achieve their goals.

Additionally, the perceived economic benefits, such as higher salaries and job security, drive their interest in further education and training. Addressing the barriers faced by those without A-Levels can help create a more equitable and skilled workforce.

Figure 41. **Proportion of UK labour force adults 18+ and their likelihood to investigate upskilling as a response to lacking the digital skills required for a new job, 2024**

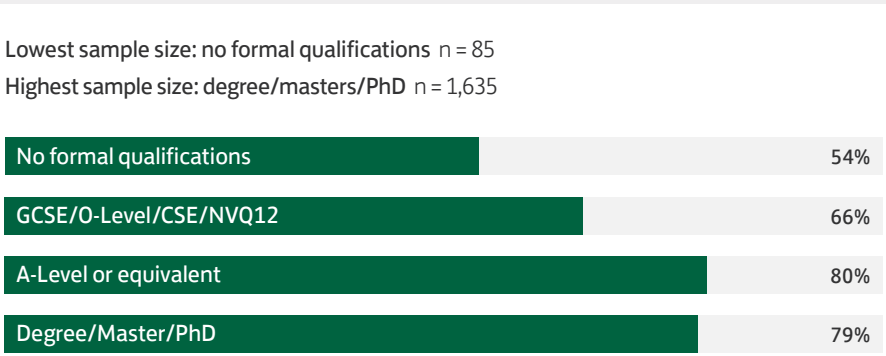
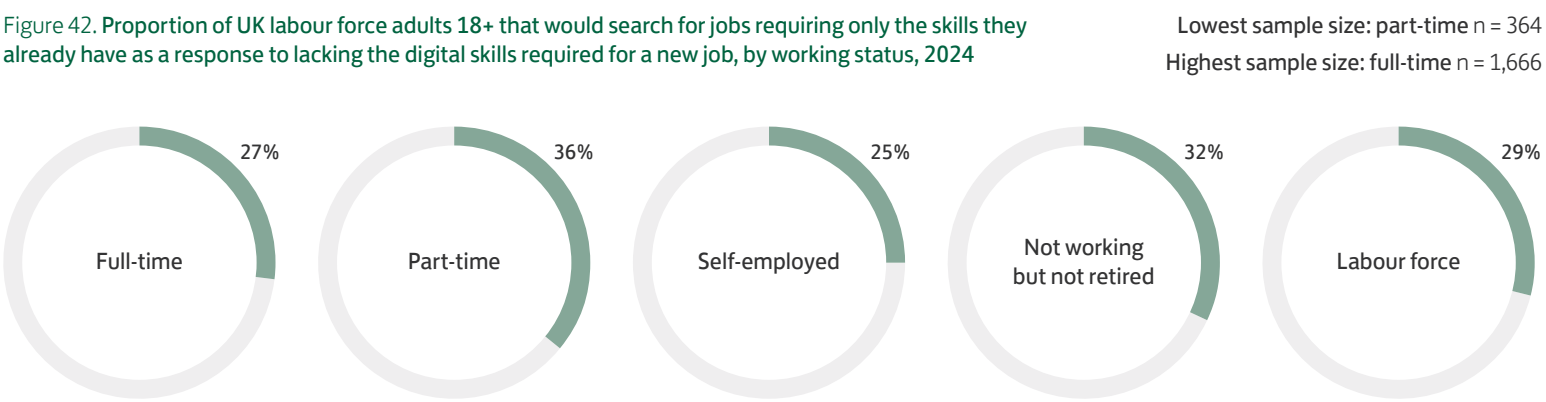


Figure 42. **Proportion of UK labour force adults 18+ that would search for jobs requiring only the skills they already have as a response to lacking the digital skills required for a new job, by working status, 2024**



Exploring Work Essential Digital Skills across regions

Differing levels of digital readiness across the UK

Work EDS stands at 82% across the UK. Northern Ireland has the lowest attainment of Work skills at 74%, despite scoring highly with the Foundation Level. The best performing regions are the West Midlands, South East and London, all scoring 85% respectively. This reveals a skills gap of 11 percentage points across the UK regions.

Figure 43 shows that despite the majority of the labour force in each region having Work EDS (i.e. can do a range of the Work tasks across the five skills), only two regions have over half who can do all 20 Work tasks (East of England and London with 55% and 53% respectively). This shows that all regions would benefit from targeted efforts to build the depth of Work tasks that labour force adults can do.

The West Midlands score has seen a significant change with a 7pp increase in its workforce having Work EDS. 85% of its workforce in total have Essential Digital Skills for Work, although there is scope to focus on increasing knowledge and use of productivity tools and the ability to set privacy and marketing settings for their accounts to ensure people can do all 20 tasks.

Lowest attainment of Work EDS: Northern Ireland 74%

Lowest attainment of all 20 Work tasks: Northern Ireland 39%

Potential for further development

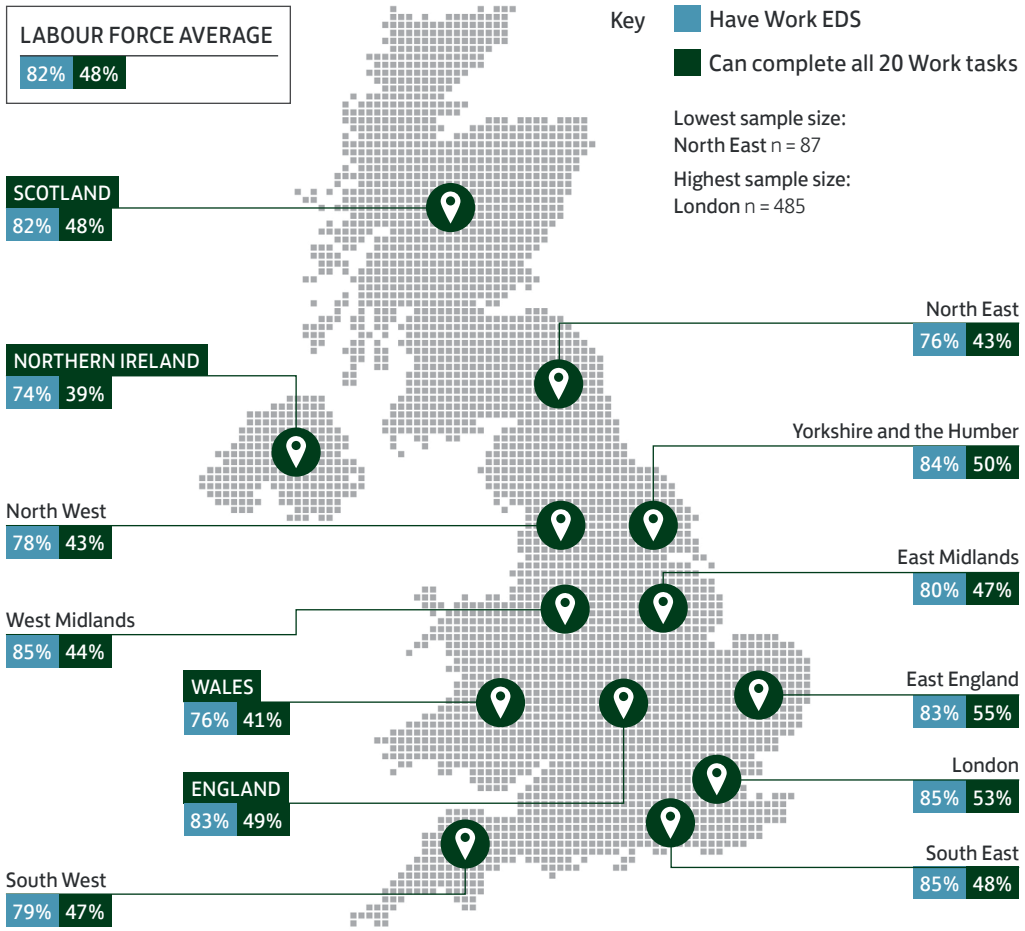
Northern Ireland has the lowest attainment of Work skills at 74%, despite scoring highly at the Foundation Level. It is also the region which has the lowest attainment of all 20 Work tasks.

More than one in ten people in Wales have zero Work skills

The 2024 data indicates that 24% of labour force citizens in Wales lack the Essential Digital Skills for Work. Of most concern is that 12% hold zero Work skills. Other regions with a high percentage of people who have no Work skills are both the East Midlands and Northern Ireland with 10% each (see appendix 5R).

For a detailed view of those who can do some or all of the Foundation Level, Life and Work tasks please see appendix 5T-5X.

Figure 43. Proportion of UK labour force adults 18+ who have Work Essential Digital Skills and the proportion that can complete all 20 Work tasks, 2024 n = 3,021



Region-level changes should be observed with caution, as whilst region profiles in 2024 are very similar to those surveyed in 2023, there are some differences in characteristics traditionally associated with higher achievement of various EDS levels e.g. comparing 2024 to 2023, West Midlands is less likely to have no formal education qualifications.

Thank you to our partners

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Lloyds Bank Consumer Digital Index 2024

Join the conversation:

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Please refer to our website for appendices, national and regional data and helpful links and resources

Please get in touch at:
DigitalSkillsInclusion@lloydsbanking.com

For more information on the Lloyds Bank Academy please visit:
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For more information on the Lloyds Bank Digital Helpline please visit:
lloydsbank.com/help-guidance/get-skills-and-support-near-you

Join the conversation:
#ConsumerDigitalIndex
#EssentialDigitalSkills

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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.

Lloyds Banking Group is a financial services group that incorporates a number of brands including Lloyds Bank. More information on Lloyds Banking Group can be found at lloydsbankinggroup.com.

LLOYDS BANK

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Methodology

The Lloyds Bank Consumer Digital Index is the largest measure of digital and financial capability for UK consumers. The report draws from two different datasets:

Transactional data

The largest dataset holds the behavioural and transactional data for one million UK consumers. Using this dataset alone, digital and financial engagement scores and capability segments are created, to measure the extent to which people are engaged with the digital world and managing their day-to-day finances.

Telephone survey

Secondly, a subset of the one million sample is taken and c.2,700 people, aged 18-70 from across the UK, are surveyed via telephone. A boost of 100 interviews of people aged 71-79 was also conducted.

2024 fieldwork dates:
22nd March – 10th May 2024

Data matching

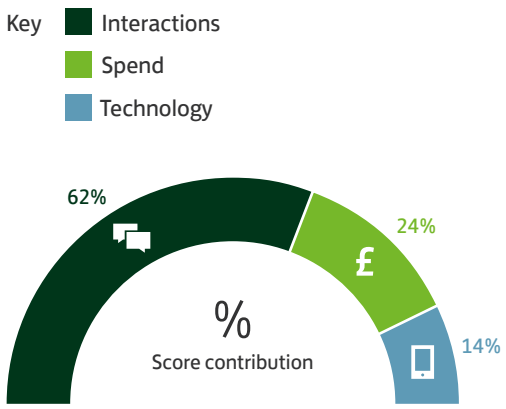
Each of the c.2,700 individuals surveyed are anonymously matched with their transactional data to allow a richer, more in-depth level of analysis and comparison of actual behaviour versus attitudes and perceptions.

Digital capability

Since 2016, Lloyds Bank has benchmarked UK digital engagement using a behavioural dataset of more than one million people. In 2020 the methodology was reviewed to ensure it was up-to-date.

Digital capability is measured by three weighted categories, each with its own set of relevant variables:

If the data shows that people are exhibiting behaviour(s) within one of these categories, they are awarded a score.



Financial capability

Financial capability is an indicator of financial health rather than wealth, using actual behaviours, indicating the efficiency with which consumers use the money available to them, rather than simply measuring their total resources. In line with the Financial Capability Strategy for the UK*, a number of different factors are considered (and are equally weighted):

25% Control over day-to-day finances

25% Capability to absorb a financial shock

25% The financial freedom to make choices to enjoy life

25% Being on track to meet your financial goals

If the data shows that people are exhibiting behaviour(s) within one of these categories, they are awarded a score.

Benchmarking

The Consumer Digital Index is an annual report, first commissioned in 2016. This iteration is the ninth in its series.

The data in this report is often benchmarked against the first baseline year in 2016 and includes a two-year comparison where possible. If feasible, all nine years are referred to.

Population source

Extrapolations in this report use the latest available 18+ UK population estimates released by the Office for National Statistics.

Please note: Across the report, some figures may not sum to 100% or calculated differences may not look exact due to rounding discrepancies.

Appendix

The full appendix will be available post publication.

Getting in touch

Should you have any questions about the methodology or report findings, please contact the Lloyds Bank Digital Impact and Inclusion team at

DigitalSkillsInclusion@lloydsbanking.com

* fincap.org.uk/en/articles/what-is-financial-capability

Three Hands Insight/LBG Digital Inclusion Insight Sessions

Three Hands Insight ran four insight sessions on the topic of digital inclusion. The sessions took place between 30th November and 8th December 2022 (these were part of a wider series of conversations on various issues that affect customers which took place between September 2022 and October 2023).

Sixty-three 'lived experts' in digital exclusion (people who had experienced or were experiencing some level of digital exclusion) took part in the discussions, with between 13 and 19 participants at each session. All participants were UK residents aged 18+ and were either selected from Three Hands Insight's Lived Experts Research Community or with the help of four charities: Halifax Opportunities Trust, The Bread and Butter Thing, Open Age and Impetro. Participants were not chosen to be representative of the UK population, but to represent a range of circumstances with different experiences of digital inclusion and exclusion.

The 40 participants recruited from Three Hands Insight's Lived Experts Research Community were selected based on their responses to a short survey which asked about their experiences of digital exclusion, particularly in terms of banking. Those selected to take part had experience of limited or no access to digital resources, low digital skills or confidence, or avoiding doing their banking online for any other reason (such as accessibility problems and concerns around fraud or scams).

The four charities who took part in this project were selected due to their work supporting people who face some level of digital exclusion – based on Three Hands Insight's research and existing contacts. Each charity identified a small group of people it supported who would be willing to take part in a session and share their views and experiences on this topic.

The four sessions took place online via Zoom. The sessions began with a general plenary discussion before splitting into three breakout groups for more in-depth conversation. The 40 participants from Three Hands Insight's Lived Experts Research Community were all able to take part independently, joining on laptops, tablets and smartphones. The 23 charity participants were all supported by their respective charity to take part – with each group sitting together in person and joining on one device with support from a member of staff from the charity.

Key insights from the four sessions were identified and summarised in a report and a short video.

For more information on Three Hands Insight visit threehands.co.uk

The Essential Digital Skills Framework FAQs

In 2022, following the review and refresh of the EDS Framework, a series of FAQs were collated to provide additional information on some of the changes to the Framework and how it is measured. These questions and additional ones have been collated to support your use of the findings within this report.

Why did the Framework change in 2022?

Following three years measuring EDS, working with the Department for Education, Lloyds Banking Group led a review of the EDS framework to ensure it remained fit for purpose for today's digital society.

Lloyds Banking Group surveyed 40 cross-sector partners, collating thoughts across industry on how digital capability demands may have evolved since 2018 (when the EDS framework was first created). As a result of this, the tasks, language, hierarchy and how EDS for an individual is measured for different parts of the framework have all been simplified.

For more information on the EDS Framework review, see CDI 2022*.

Following the changes to the framework in 2022, how does an individual achieve the different areas?

All pre-requisites have been removed. Between 2019-2021 measurement of the Framework was progressive. An individual had to have the Foundation Level to be eligible for EDS for Life, and had to have Life EDS to be eligible for Work EDS. Since the Framework refresh in 2022, someone can start their digital journey in any of the framework areas, and will be counted within the measure.

Why were pre-requisites removed from the EDS Framework during the refresh?

No longer having pre-requisites can uncover a more holistic view of UK capability. The Foundation Level is still the most fundamental set of tasks in getting an individual set up for success online. However, it was recognised that an individual's digital journey is not always linear, and their first point of entry may be through Life or Work, which was not previously captured.

Are comparisons to previous year's data possible?

The data published in this report provides the second year on year direct comparison since the Framework refresh in 2022. As such, throughout the report, comparisons will be drawn between this year and the previous two years only. However, direct comparisons to 2019, 2020 or 2021 data cannot be made and are not featured in this report. All previous reports are still available on the Consumer Digital Index website as well as the EDS data tables.

How has the Foundation Level changed?

There are eight Foundation tasks within Foundation Level.

How does an individual attain the Foundation Level?

All eight tasks must be completed without assistance, to achieve the Foundation Level.

How does an individual attain Essential Digital Skills for Life?

There are 26 Life tasks across five skill areas. An individual needs to perform at least one task within each of the five Life skill areas, without assistance, to achieve Life EDS.

* lloydsbank.com/banking-with-us/whats-happening/consumer-digital-index/tools-resources.html

How does an individual attain Essential Digital Skills for Work?

There are 20 Work tasks across five skill areas. An individual needs to perform at least one task within each of the five Work skill areas, without assistance, to achieve Work EDS. Being in employment is no longer a requirement for Work EDS, as it is considered important to measure work skills for those who are out of work and potentially job seeking. Therefore, all participants who are not retired (known as the labour force sample) are eligible for Work EDS. Additionally, participants do not have to actively be doing a work task at a place of employment to be counted as able to do the task.

Are the tasks the same across Essential Digital Skills for Life and Work?

The nine Being Safe and Legal Online tasks are the same for both Life and Work EDS – they represent core activities to keep someone safe whilst using the Internet in day-to-day life and the workplace. The rest of the tasks across the remaining four skill areas are unique to Life and Work EDS.

The EDS Framework 2.0 – Tasks and Skills

There continues to be three components to the Essential Digital Skills Framework, the Foundation Level, Essential Digital Skills for Life and Work.

Please see below and on the next page for the complete list of skill areas and the tasks within.

The Foundation Level

The Foundation Level consists of the most fundamental tasks to set up an individual for success online. There are eight tasks that comprise the Foundation Level. An individual needs to perform all eight tasks without assistance to have the Foundation Level.

1. You can turn on the device and enter any account login information as required
2. You can use the available controls on your device (e.g. mouse, keyboard, touchscreen, trackpad)
3. You can use the different settings on your device to make it easier to use (e.g. adjust font size, volume settings, brightness of screen, voice activation or screen readers)
4. You can find and open different applications/programmes/platforms on your devices (e.g. opening a web browser, messaging applications)
5. You can set up a connection to a Wi-Fi network on your devices (e.g. when at home, work, out in public or visiting family and friends)
6. You can open an Internet browser to find and use websites (e.g. Safari, Google Chrome, Mozilla Firefox, Microsoft Edge)
7. You can keep your login information and passwords for a device and any accounts secure (e.g. not shared with anyone or written down or left prominently near a device)
8. You can update and change your password when prompted to do so

Life EDS

Essential Digital Skills for Life are the tasks/skills required to be digitally proficient in day-to-day life. An individual must be able to do at least one task within each of the five Life skills to have Life EDS.

Communicating

1. You can set up accounts which help you communicate online (e.g. email, social media, forums)
2. You can communicate with others digitally using email or other messaging applications (e.g. WhatsApp or Messenger, direct messaging on social media such as Instagram, Facebook etc.)
3. You can use software to create, write or edit documents (e.g. Microsoft Word/ Google docs/Pages for a CV/letter)
4. You can share files or links with others by attaching to an email, uploading to a website or an application (e.g. proof of address/identity, sharing an image, or link via WhatsApp)
5. You can make and receive video calls (e.g. Facetime, Zoom, Facebook Portal or WhatsApp call)
6. You can post messages, photographs, videos or blogs on social media platforms (e.g. Facebook, Instagram, TikTok, Twitter or Snapchat)

Handling Information and Content

1. You can recognise what information or content online may, or may not, be trustworthy (e.g. fact checked information, 'fake news' or assess the trustworthiness of a company based on customer reviews)
2. You can use search engines to find information you're looking for (e.g. search for news, the weather, train times)
3. You can store and back up photos, messages, documents or other information (e.g. iCloud, Google Drive, Dropbox, OneDrive, desktop or storage drive)
4. You can use the cloud to access content from different devices (e.g. smartphone, tablet, laptop and desktop)
5. You can use the Internet to stream or download entertainment content (e.g. films, TV series, music, games or books through services like YouTube, Spotify, Netflix, BBC iPlayer)

Transacting

1. You can set up an account online that enables you to buy goods or services (e.g. Amazon, eBay, supermarkets or other retailers)
2. You can fill in forms online to access the services you need (e.g. Voting registration, ordering repeat prescriptions, booking doctor appointments, booking train tickets or beauty appointments)
3. You can buy goods/services online using online payments (e.g. Debit/credit card, PayPal, Apple Pay, Google Pay, Worldpay)
4. You can manage your money and transactions online (e.g. View balance or transfer funds via Internet or mobile banking app, manage spending through PayPal account, manage payments on finance plan)

Problem Solving

1. You can use the Internet to find information that helps you solve problems (e.g. by using search engines, web chat, FAQs and forums)
2. You can use the Internet to improve your skills and ability to do new things (e.g. using online tutorials, learning platforms and how-to guides)

Being Safe and Legal Online

1. You can act with caution online and understand that there are risks and threats involved in carrying out activities online (e.g. use anti-virus software, classify and share information securely or avoid certain types of websites such as piracy websites)
2. You can set privacy and marketing settings for websites and your accounts (e.g. managing social media privacy settings, managing cookie settings, updating contact preferences)
3. You can follow data protection guidelines online (e.g. following data storage and retention guidelines, not sharing or using other people's data or media such as movies or music without their consent)
4. You can respond to requests for authentication for online accounts (e.g. resetting your password when you've forgotten it, two factor authentication, using a remote access key or an authenticator app)
5. You can identify secure websites (e.g. by looking for the padlock and 'https' in the address bar)
6. You can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk (e.g. Spam/phishing emails, texts, pop ups)
7. You can update your device software/ operating systems when necessary to prevent viruses and other risks (e.g. enabling automatic updates, or installing when prompted to do so)
8. You can identify secure Wi-Fi networks to connect to (e.g. Wi-Fi networks where a unique password is required, trusted source or padlock next to Wi-Fi network)
9. You can be careful with what you share online as you know that online activity produces a permanent record that can be accessed by others (e.g. publicly shared photos, forums, personal information or opinions)

Work EDS

Essential Digital Skills for Work are the tasks/skills required to be digitally proficient in the workplace. An individual must be able to do at least one task within each of the five Work skills to have Work EDS.

Communicating

1. You can communicate in the workplace digitally using messaging applications (e.g. Email, Microsoft Teams, Zoom, Slack, internal Intranet, WhatsApp)
2. You can use workplace digital tools to create, share and collaborate with colleagues (e.g. Microsoft Teams, OneDrive, G-Suite, Office 365, WeTransfer, DropBox, WebEx, Slack)
3. You can set up and manage an account on a professional online network/ community/job site (e.g. LinkedIn, Total Jobs, Indeed)

Handling Information and Content

1. You can follow your organisation's IT policies when sharing information internally and externally (e.g. classifying emails/documents, encrypting sensitive information, sharing appropriate information on social media)
2. You can securely access, synchronise and share information at work across different devices (e.g. manage email, calendar or appointment system via different devices)

Transacting

1. You can complete digital records on behalf of, or within your organisation (e.g. absence management, holidays, timesheets, expenses, tax returns)
2. You can access salary and tax information digitally (e.g. password protected payslips, P60, P45)

Problem Solving

1. You can find information online that helps you solve work related problems (e.g. Search Engines, IT helpdesk, software providers, peer networks)
2. You can use appropriate software that is required of your day-to-day job (e.g. spreadsheets, online booking systems, HR management, workflow or sales management)
3. You can improve your skills and ability to do new things at work using online tutorials, learning platforms and how-to guides (e.g. LinkedIn Learning, YouTube, iDEA, Skillsoft, internal learning platforms)
4. You can improve your own and/or the organisation's productivity using digital tools (e.g. Trello, Microsoft Projects and Planner, Slack)

Key terminology

Due to the nuances of the framework, a number of key terms have been defined to clarify the different definitions within the framework and how this relates to the tasks, skills and levels.

In 2022, the Essential Digital Skills Framework was updated to reflect more accurately the current technological landscape and opportunity for digital activities. Thus, definitions for key terminology have changed compared to 2019-2021.

Level

There are three levels within the Essential Digital Skills Framework:

- **The Foundation Level**
- **Life Essential Digital Skills (EDS)**
- **Work Essential Digital Skills (EDS)**

Each level is standalone and pre-requisites are no longer in place within the framework.

Skills

The same five skill areas are used within Life and Work EDS:

- **Communicating**
- **Handling Information and Content**
- **Transacting**
- **Problem Solving**
- **Being Safe and Legal Online**

Tasks

There are specific tasks that demonstrate an individual's proficiency across different levels:

- **Eight tasks within Foundation (also referred to as fundamental tasks)**
- **26 tasks within Life**
- **20 tasks within Work**

Glossary Term	Definition	Level Summary
Without the Foundation Level	I do not have the Foundation Level – I can do 0-7 of the Foundation tasks by myself	There are eight Foundation tasks that comprise the Foundation Level (digital basics). An individual needs to perform all eight tasks without assistance to have the Foundation Level. **The Foundation Level is no longer a pre-requisite for Life and Work EDS.** **'On the cusp' refers to those who can do 6-7 of the eight Foundation Level tasks.**
No Foundation tasks	I cannot do any of the eight Foundation tasks by myself	
Partial Foundation Level	I can do 1-7 of the Foundation tasks by myself	
The Foundation Level	I can do all eight Foundation tasks by myself	
Without Life EDS	I do not have Life EDS – this means I have only 0-4 of the Life skills	There are 26 Life tasks in total, split across five skill areas: Communicating, Handling Information and Content, Transacting, Problem Solving and Being Safe and Legal Online. All 26 Life tasks are not required to have Life EDS. An individual needs to perform at least one task within each of the five Life skill areas. **'On the cusp' refers to those who can do 22-25 of the 26 Life tasks.**
Zero Life Skills	I do not have any of the five Life skills – this means I cannot do any of the 26 Life tasks	
Partial Life Skills	I have 1-4 of the five Life skills – this means I can do at least one task in 1-4 of the five Life skill areas	
Life EDS or Essential Digital Skills for Life (EDS for Life)	I have all five Life skills – this means I can do at least one task in each of the five Life skill areas	
Without Work EDS	I do not have Work EDS – this means I have only 0-4 of the Work skills	There are 20 Work tasks in total, split across five skill areas: Communicating, Handling Information and Content, Transacting, Problem Solving and Being Safe and Legal Online. All 20 Work tasks are not required to have Work EDS. An individual needs to perform at least one task within each of the five Work skill areas without assistance. Anyone can be measured for Work EDS as long as they are not retired. They also may be able to perform the task in their working life but not need to use it. **'On the cusp' refers to those who can do 17-19 of the 20 Work tasks.**
Zero Work Skills	I do not have any of the five Work skills – this means I cannot do any of the 20 Work tasks	
Partial Work Skills	I have 1-4 of the Work skills – this means I can do at least one task in 1-4 of the five Work skill areas	
Work EDS or Essential Digital Skills for Work (EDS for Work)	I have all five Work skills – this means I can do at least one task in each of the five Work skill areas	

Essential Digital Skills Methodology

Sample

Ipsos interviewed 4,173 participants aged 18+ years in the UK (Great Britain and Northern Ireland) via their telephone Omnibus. Data are weighted to represent the UK population in terms of age, social grade, region and working status within the gender variable and additional profiles on tenure and ethnicity using PAMCo data. Data are further weighted on device ownership using data derived from a robust national survey.

Fieldwork dates

6th March – 4th April 2024

Fieldwork methodology

The Ipsos telephone Omnibus (also known as CATIBUS), was used for a third year as the methodology for the Essential Digital Skills (EDS) study. CATIBUS interviews a nationally representative sample of those aged 18+ in Great Britain. An additional sample of interviews in Northern Ireland (c.n=150) was then conducted to ensure UK representivity. CATIBUS uses telephone interviewing to ensure no online bias, with responses entered directly into an electronic questionnaire by the interviewer conducting the interview.

The sample design incorporates a range of variables to ensure a robust, representative and consistent sample is achieved each week of fieldwork. CATIBUS uses a rigorous sampling method – robust samples of telephone leads are purchased from specialist sample providers as well as Random Digit Dialling, and consumer sample lists of over ten million people in the UK which can be targeted locally and nationally. Approximately 60% of interviews are conducted on a mobile and 40% via landline.

Only a limited amount of corrective weighting is needed to adjust the results on the Omnibus survey so that they are in line with the national demographic profile.

Between 2019-2020, Ipsos conducted the EDS survey through the face-to-face Omnibus (CAPIBUS) which was able to reach those aged 15+ in Great Britain and Northern Ireland. Due to the Covid-19 pandemic compromising the safety of participants and interviewers and prompting local lockdowns throughout the UK, the survey was carried out by telephone for the first time in 2021, rather than face-to-face interviewing. Questions were asked in the same way. CATIBUS is now the chosen methodology for the EDS survey for the foreseeable future.

EDS framework

The Essential Digital Skills report is based on data collected to help understand if people would be able to do a range of tasks without assistance in either a work setting or in their personal lives. This is grouped in three levels of EDS: the Foundation Level, Life EDS and Work EDS.

In 2022, the Essential Digital Skills calculation and list of tasks within the framework were updated to reflect more accurately the current technological landscape and opportunity for digital activities. This is the third year utilising this current framework, and as such trended data can be seen in the 2024 Essential Digital Skills Report. To achieve the Foundation Level, you must be able to complete all of the eight tasks included in this question.

Across Life EDS, there are 26 Life tasks, across five skills. These skills are Communicating, Handling Information and Content, Transacting, Problem Solving and Being Safe and Legal Online. If you are able to do at least one task in a skill, you are considered as having that skill. If you have all five Life skills, you are classed as having 'Life EDS'.

Achievement of Work EDS is similar to Life EDS. There are 20 Work tasks across the same five skills, though each task is focused on the workplace setting. Achieving one task in a skill results in an individual having that skill. If you have all five Work skills, you are classed as having 'Work EDS'. However, Work EDS can only be achieved by those amongst the UK Labour Force. This sample is defined by working status and not age. This sample consists of participants who:

- Have paid job - Full-time (30+ hours per week)
- Have paid job - Part-time (8-29 hours per week)
- Have paid job - Part-time (Under 8 hours per week)
- Not working
- Self-employed (full time)
- Self-employed (part time)
- Full time student
- Still at school
- Unemployed and seeking work
- Not in paid work for other reason
- Not in paid work because of long term illness or disability

Thus, participants are classified as doing the task if they can do it, regardless of if they do it at work or not. This provides an opportunity to capture a group of the population who are not employed but can still do a Work task, allowing Work skills to be measured for UK adults who are out of work and potentially job seeking.
On the scale used to measure ability to do a task, participants are classified as being able to do a task if they code 2, 3 or 4.

1. Yes – you can do this task in your personal life
2. [IF EMPLOYED] Yes – you can do this task in your working life / [IF NOT EMPLOYED BUT NOT RETIRED] Yes – you would be able to do this task if you were in work [EXCLUSIVE]
3. [IF EMPLOYED] Yes – you can do this task in both your personal and working life / [IF NOT EMPLOYED BUT NOT RETIRED] Yes – you can do this task in your personal life and would be able to do this task if you were in work [EXCLUSIVE]
4. Yes – you can do this task in your working life but you don't need to use it
5. No – you can't do this task [EXCLUSIVE]
6. [IF NOT EMPLOYED BUT NOT RETIRED] Unable to consider a working life [DO NOT READ OUT – DO NOT CODE WITH 2-5]

As the framework for Essential Digital Skills was updated in 2022, any 2024 data collected cannot be compared to EDS results reported in the years 2019-2021 but can be compared to 2022 and 2023 data.

UK Representivity and Population Estimates

This report includes the numbers of adults 18+ that have been inferred to be in a particular group by extrapolating from our research data (for example, the number of those 18+ in the UK in 2024 with all 8 Foundation tasks is 85% which has been extrapolated to represent an estimated 44.7 million people). Total population figures are taken from the most recently published estimates provided by the Office for National Statistics (2021 mid-year stats for the UK). For the Essential Digital Skills data, percentages are applied to a population base aged 18+ (52,561,769). Total working population figures are taken from the most recently published estimates provided by the Office for National Statistics (2022 mid-year stats for the UK), weighted to the Labour Force Survey stats (Labour Force Study Mar 2024). For the Essential Digital Skills data, percentages are applied to a UK labour force population base aged 18+ (40,368,000). Sources can be found below:

https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/populationestimatesforukenglandandwalesscotlandandnorthernireland

https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/summaryoflabourmarketstatistics

Whilst every care has been taken to ensure the robustness of our data, our data accuracy is limited by its sample size, and therefore there is a margin of error that exists around any figures reported. All significance testing is calculated at the 95% confidence level, with the 95% confidence level to be used for all population extrapolations. This means that the population size of any group lies in a range which has been calculated and included in this set of appendices. For example, it is reported that 85% of UK adults (estimated 44.7 million people) have all 8 Foundation tasks; however, the true population value will be ±1.1 with a 95% confidence interval. Thus, there is 95% confidence that the correct figure is between 44.1 million and 45.3 million.

Gender classification

The following question was asked to the participants in the survey to establish a participant's gender:

Which of the following best describes how you think of yourself?

1. Male
2. Female
3. In another way

In the report, only male and female participants are referred to as the incidence for those who select "In another way" is too low to report.

Impairment classification

The following question was asked to the participants in the survey to establish whether a participant claims to have any impairment:

'Do any of these condition(s) or illness(es) affect your ability to carry out day-to-day activities? Select all that apply'

1. Addiction, e.g. drugs, alcohol, gambling
2. Vision, e.g. blindness or partial sight
3. Hearing, e.g. deafness or partial hearing
4 Mobility, e.g. walking short distances or climbing stairs
5. Dexterity, e.g. lifting and carrying objects, or using a keyboard
6. Learning, understanding or concentrating
7. Memory, e.g. forgetting conversations or appointments
8. Mental health e.g. depression, anxiety, obsessive compulsive disorder (OCD)
9. Stamina, breathing or fatigue
10. Socially or behaviourally (associated with a mental health condition, or with a developmental disorder like autism or ADHD (attention deficit hyperactivity disorder)
11. None of these conditions severely affect my ability to carry out day-to-day activities

99. Don't know

97. Prefer not to say

In the report, nets were created such that "Has any impairment" is a combination of any impairments (codes 1-10); "Sensory (sight or sound)" is a combination of vision and hearing (codes 2 or 3), "Physical" is a combination of mobility, dexterity and stamina, breathing or fatigue (codes 4, 5 or 9) and "Learning or memory" is a combination of learning and memory (codes 6 or 7).

Ethnicity classification

The following question was asked to the participants in the survey to establish a participant's ethnicity group:

Which group do you consider yourself to belong to?

1. White – English/Welsh/Scottish/Northern Irish/British
2. White – Irish
3. White – Gypsy or Irish Traveller
4. White – Any other White background
5. Mixed – White and Black Caribbean
6. Mixed – White and Black African
7. Mixed – White and Asian
8. Mixed – Any other Mixed/multiple ethnic background
9. Asian/Asian British – Indian
10. Asian/Asian British – Pakistani
11. Asian/Asian British – Bangladeshi
12. Asian/Asian British – Chinese
13. Asian/Asian British – Any other Asian background
14. Black/Black British – African
15. Black/Black British – Caribbean
16. Black/Black British – Any other Black/African/Caribbean background
17. Arab
18. Any other ethnic group

Don't know

Refused

In the report, nets were created such that "White" is a combination of White ethnic groups (codes 1 – 4) and "Ethnic minorities" refers to Black, Asian and Minority Ethnic groups (codes 5 – 18). Note that the ethnic minorities group does not include White minorities such as Irish Travellers.

Employment classification

The following question was asked to the working participants in the survey to understand their workplace:

Which of the following best describes the industry your company operates in?

1. Telecommunications
2. Technology
3. CPG/FMCG
4. Retail
5. Financial Services
6. Not for Profit
7. Manufacturing & Automotive
8. Travel
9. Media & Advertising
10. Government
11. Education
12. Medical
13. Public service
14. Engineering
15. Service industry
16. Something else (specify) [FIXED]

Internet access question

The following question was asked to the participants in the survey to understand how they access the Internet:

Which of these best describes your use of the Internet? Please include all use of the Internet, including sending and receiving emails

1. Several times a day
2. Around once a day
3. 4 or 5 times a week
4. 2 or 3 times a week
5. Around once a week
6. 2 or 3 times a month
7. Around once a month
8. Less than around once a month
9. Never but you have access
10. Never but you do not have access

In the report, a net was created such that 'Has Internet access' is a combination of codes 1-9.

Essential Digital Skills 2024 Tasks

Hypothetical Job Scenario

A new question was asked to participants in the 2024 survey to understand what respondents would do if they were applying to a hypothetical job position and discovered they lacked the digital skills required for the role:

You are considering a new job role and reviewing job descriptions. While reviewing one that catches your interest, you realise you are lacking some digital skills that the job requires.

Which of the following response, if any, would you most likely do? Please answer as honestly as possible and select all that you would most likely do:

1. You stop searching for a new job
2. You reach out to others who have more expertise for advice on what to do next
3. You investigate how to learn these new digital skills through a formalised trainer led course
4. You investigate how to learn these new digital skills through self-teaching e.g. blogs, YouTube, TikTok
5. You investigate how to learn these new digital skills in your current workplace (shown only for those who are currently in employment)
6. You instead search for other jobs which require the digital skills you currently have
7. You apply for the job regardless of your digital skills, with the aim of learning on the job
8. Don't know

Essential Digital Skills Survey Unweighted Sample Sizes

Impairments

Sensory (vision or hearing) **n=476**
Physical **n=801**
Learning or memory **n=608**
Mental health **n=487**
Has one impairment **n=710**
Has multiple impairments **n=735**
Impairment (net) **n=1,445**
No impairment **n=2,677**

Foundation Level

Digitally disengaged
(0 tasks for Foundation) **n=82**
On the cusp (6-7 Foundation Level tasks) **n=363**

Life EDS

On the cusp of EDS for Life (22-25 tasks) **n=1,212**
Can do 1-15 Life tasks **n=306**
Cannot do any 26 Life tasks **n=75**
Can do all 26 Life tasks **n=2,203**

UK Labour Force

Those not in employment,
but not retired **n=570**
UK Labour Force group **n=3,021**

EDS Levels

Foundation Level total n=4,173
Life EDS total n=4,173
Work EDS total n=3,021

The Foundation Level and Life EDS by region:

East Midlands **n=269**
East England **n=378**
London **n=574**
North East **n=136**
North West **n=444**
South East **n=557**
South West **n=350**
West Midlands **n=313**
Yorkshire and the Humber **n=329**
Scotland **n=431**
Wales **n=232**
England **n=3,350**
Northern Ireland **n=160**

Work EDS by region:

East Midlands **n=192**
East England **n=272**
London **n=485**
North East **n=87**
North West **n=292**
South East **n=399**
South West **n=248**
West Midlands **n=231**
Yorkshire and the Humber **n=248**
Scotland **n=289**
Wales **n=143**
England **n=2,454**
Northern Ireland **n=135**

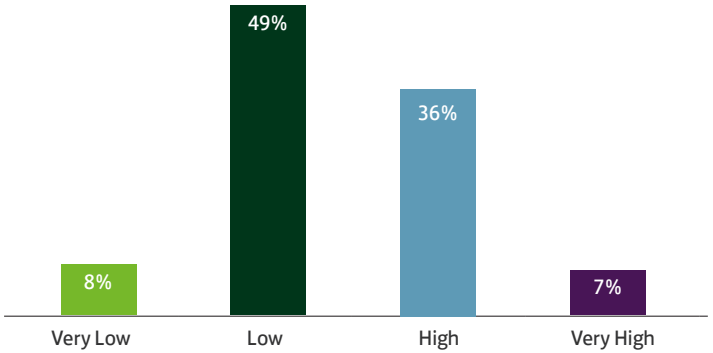
Appendix 1A. **Distribution of the UK's digital capability segment, split by age, 2024** (click to return to page 8)

n = 996,396

Age	Very Low	Low	High	Very High
18-24	1%	2%	8%	10%
25-29	1%	2%	7%	12%
30-39	4%	7%	19%	30%
40-49	7%	11%	20%	22%
50-59	14%	18%	22%	16%
60-69	20%	22%	15%	7%
70-79	27%	23%	7%	2%
80+	27%	14%	2%	0%

Appendix 1B. **Financial segmentation, 2024** (click to return to page 8)

n = 998,754



Appendix 1C. **Financial segmentation year-on-year, 2023 vs.2024** (click to return to page 8)

	Very Low	Low	High	Very High
2023 n = 998,745	8%	48%	37%	7%
2024 n = 998,754	8%	49%	36%	7%
Difference	0%	1%	-1%	0%

Appendix 1D. **Financial segmentation, split by age, 2024** (click to return to page 8)

n = 996,396

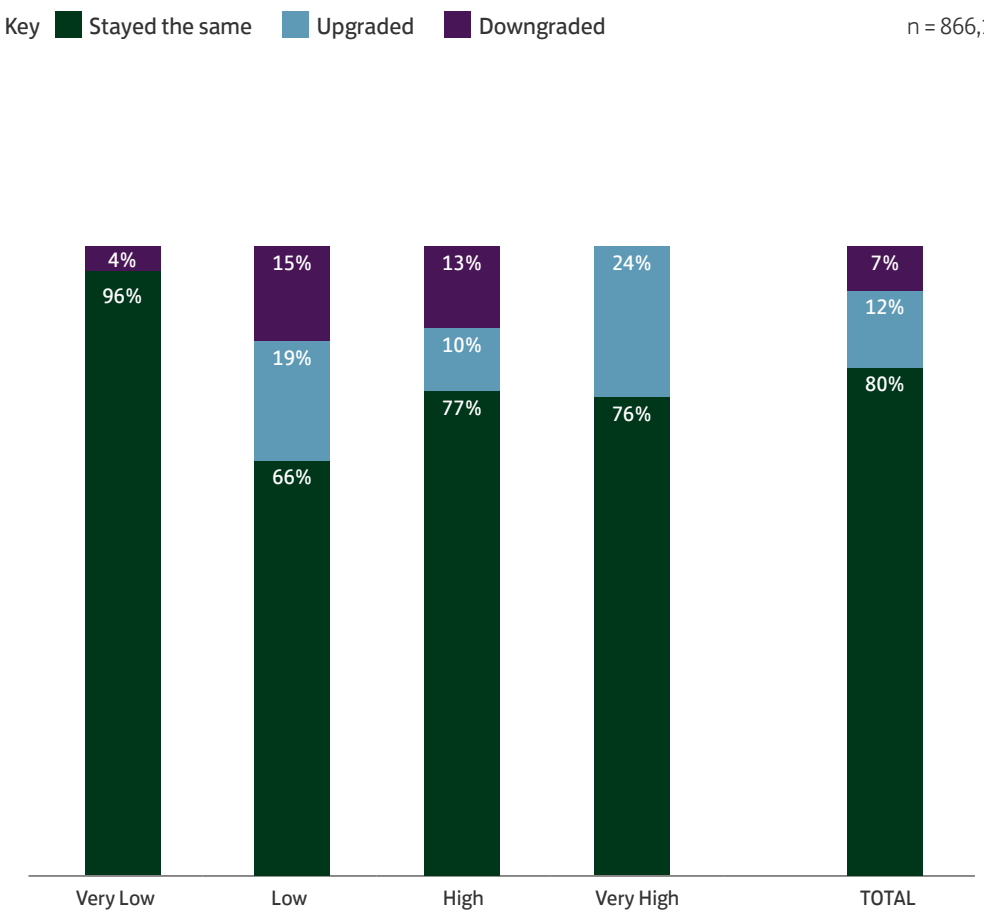
	Very Low	Low	High	Very High
18-24	7%	8%	5%	3%
25-29	10%	7%	6%	5%
30-39	28%	18%	16%	15%
40-49	24%	16%	15%	17%
50-59	18%	17%	19%	22%
60-69	8%	14%	16%	19%
70-79	3%	11%	14%	13%
80+	2%	9%	9%	7%

Appendix 1E. **Age, split by financial segment, 2024** (click to return to page 8)

n = 996,396

	Very Low	Low	High	Very High
18-24	8%	61%	28%	3%
25-29	12%	50%	32%	6%
30-39	12%	49%	32%	6%
40-49	11%	48%	34%	7%
50-59	7%	47%	37%	9%
60-69	4%	45%	41%	10%
70-79	2%	47%	43%	8%
80+	2%	53%	40%	6%

Appendix 1F. **Digital capability segment movements from 2023 vs. 2024** (click here to return to page 9)

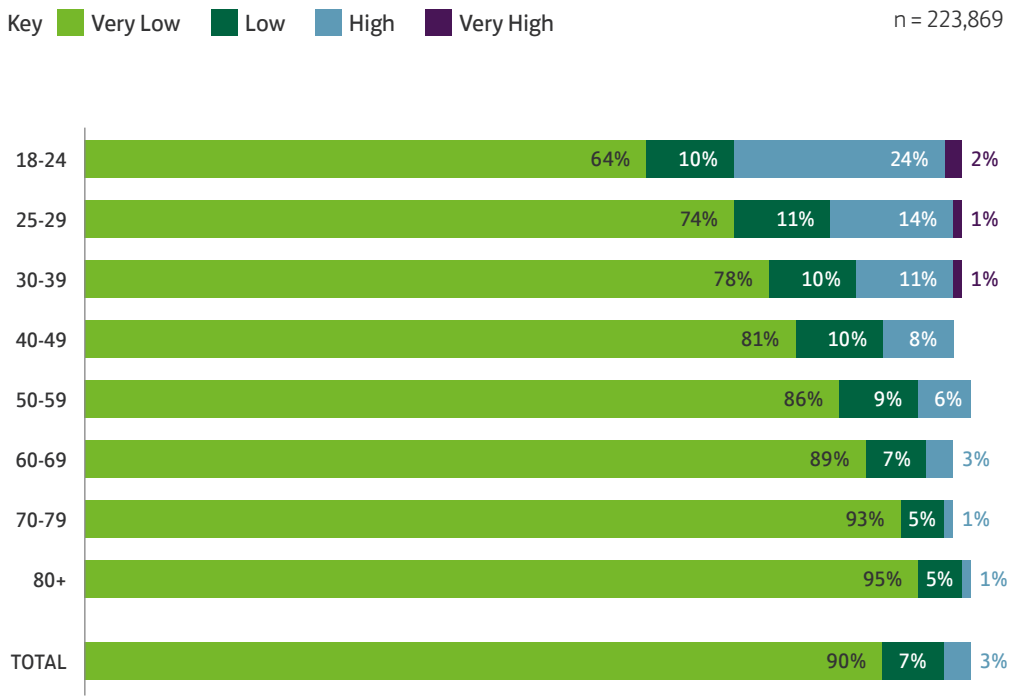


Appendix 1G. **Digital capability movement by age, 2024** (click to return to page 9)

n = 864,446

Age	Stayed the same	Upgraded	Downgraded
18-24	75%	14%	11%
25-29	77%	13%	10%
30-39	78%	12%	10%
40-49	78%	13%	9%
50-59	79%	13%	7%
60-69	81%	13%	6%
70+	87%	9%	4%

Appendix 1H. **Previously Very Low digital segment – where are they now? Split by age, 2024**
(click to return to page 9)



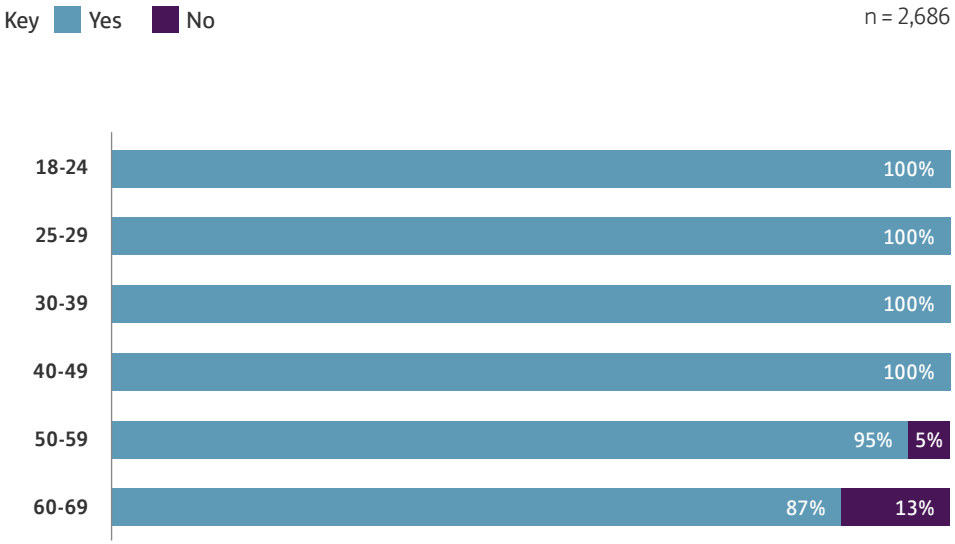
Appendix 1l. **Percentage that are classed as Ultra Low (a subset of the 'Very Low' with the lowest score of 0-5), split by age and turnover, 2023 vs. 2024** (click to return to page 9)

	2024 n = 998,754	2023 n = 998,745	Difference
Overall	12.1%	13.1%	-1%

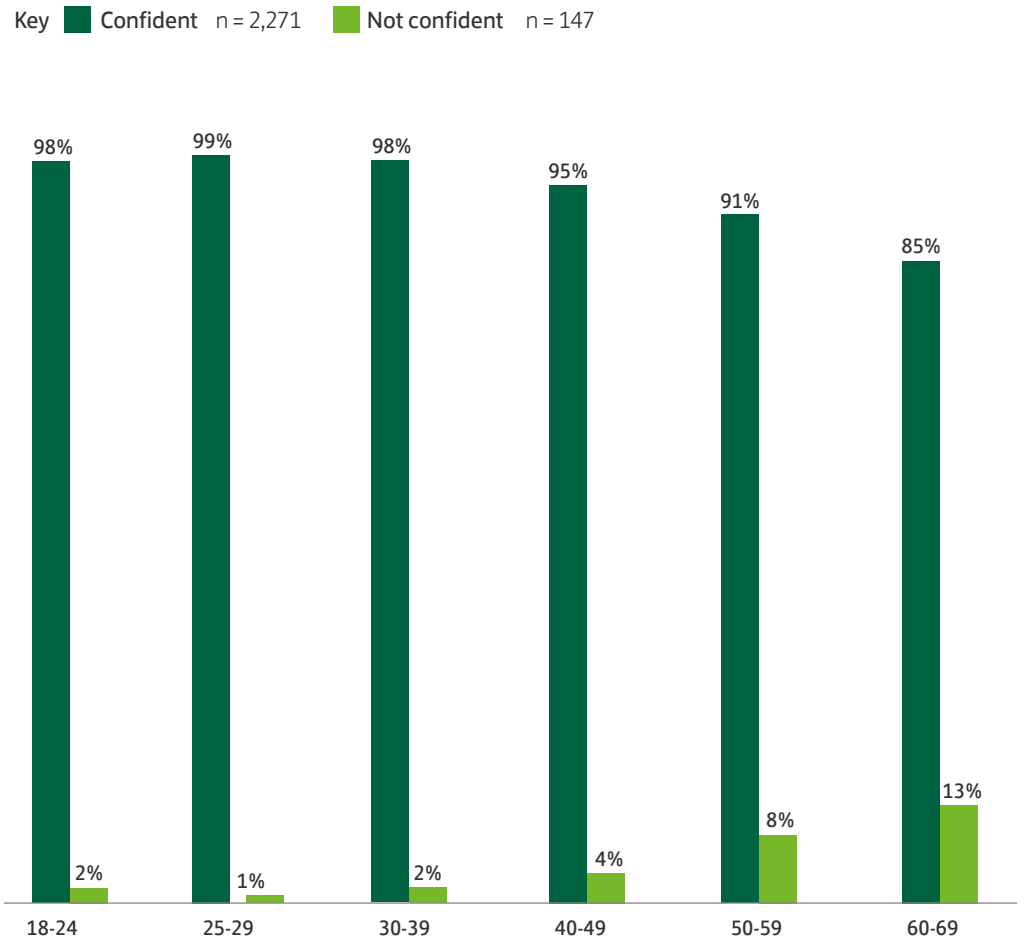
Age	2024 n = 996,396	2023 n = 998,634	Difference
18-24	0.6%	0.8%	-0.2%
25-29	0.9%	10.0%	-0.1%
30-39	1.4%	1.5%	-0.2%
40-49	3.0%	3.4%	-0.5%
50-59	6.3%	7.2%	-0.9%
60-69	13.8%	15.5%	-1.7%
70-79	30.5%	33.3%	-2.9%
80+	53.8%	58.1%	-4.3%

Turnover	2024 n = 998,754	2023 n = 998,745	Difference
<£1	27.9%	28.4%	-0.4%
£1 - £5k	18.5%	21.1%	-2.5%
£5k - £10k	24.3%	27.5%	-3.2%
£10k - £15k	26.2%	27.1%	-1.0%
£15k - £17.5k	23.1%	23.1%	-0.1%
£17.5k - £20k	21.1%	20.6%	0.5%
£20k- £30k	15.5%	13.7%	1.8%
£30k - £35k	9.9%	9.1%	0.8%
£35k - £40k	7.9%	7.0%	0.9%
£40k - £50k	6.1%	5.7%	0.4%
£50k - £60k	4.6%	4.2%	0.4%
£60k - £70k	3.7%	3.5%	0.2%
£70k - £75k	3.1%	2.8%	0.3%
£75k - £100k	2.5%	2.5%	0.1%
£100k+	2.1%	2.1%	-0.1%

Appendix 1J. 'Have you used the Internet in last 3 months?', split by age, 2024
(click to return to page 10)



Appendix 1K. 'How confident would you say that you are in using the Internet?', split by age, 2024
(click to return to page 11)



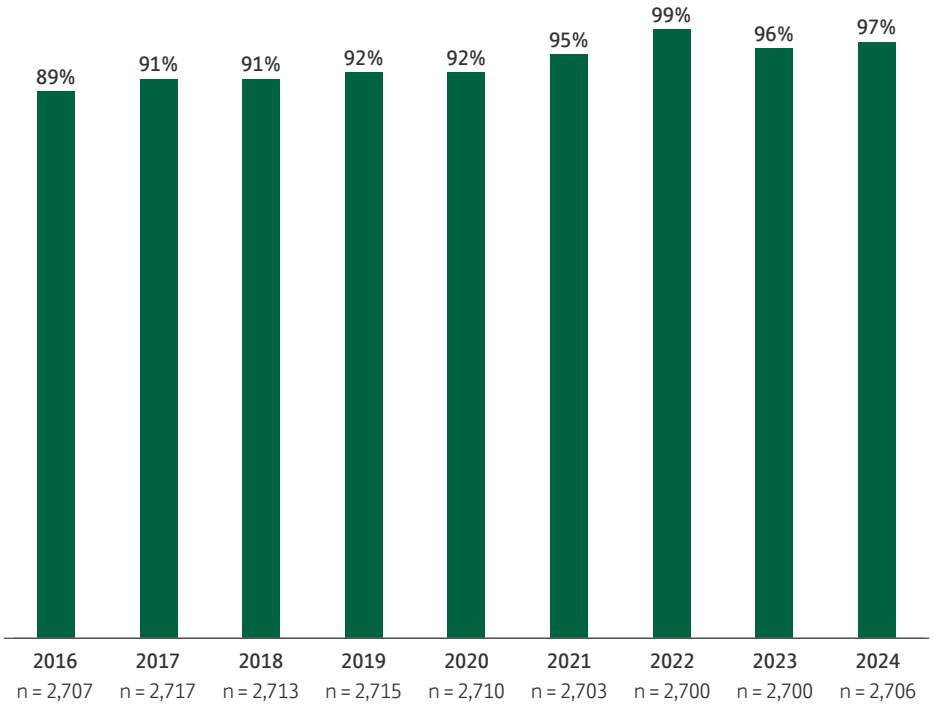
Percentages calculated with "Neither confident, nor unconfident" and "Don't Know" removed from the population

Appendix 1L. 'Do you help anyone else with their Internet banking?', split by age, 2024
(click to return to page 11)

n = 2,594

	Yes	No	Don't know/ prefer not to say
18-24	20%	79%	1%
25-29	21%	79%	0%
30-39	23%	77%	0%
40-49	20%	79%	1%
50-59	22%	78%	0%
60-69	19%	81 %	0%

Appendix 2A. 'Have you used the Internet in the last three months? (e.g. desktop, laptop, mobile or tablet)', 2016-2024 (click to return to page 12)



Appendix 2B. 'Which of the following ways has being online/using the Internet helped you with saving time and/or money?', asked to the online population of the 70-79, from boost and main survey, 2024 (click to return to page 12)

n = 88

	% Yes
Shopped around online for cheaper deals	70.5%
Booking appointments	53.4%
Loyalty Point Schemes (e.g. air miles, supermarkets)	48.9%
Booking travel (e.g. trains, holidays and trips)	46.6%
Changing supermarkets, switching to supermarkets that offer savings through their apps and loyalty schemes	34.1%
Switched to online instead of in-person (e.g. for general shopping and purchases, exercise classes, education/learning etc.)	33.0%
Used budgeting tips (e.g. Martin Lewis/MoneySavingExpert)	31.8%
Installed smart technology such as a smart thermostat, smart plugs smart bulbs or smart timers	30.7%
Looking at my spending analytics via an app and changing my habits as a result	22.7%
Cashback add ons/schemes	19.3%
None of these	6.8%

The volume matching the survey data is less than 100, so any analysis using this data should be approached with caution.

Appendix 2C. 'Which of the following organisations, if any, do you find it more difficult to interact with through not being online?', asked to the offline only, 2024
(click to return to page 14)

n = 92

	% Yes
None of these	51.1%
Council or local government services	32.6%
Financial services or banks	29.3%
NHS/Healthcare	27.2%
Utility providers	26.1%
Housing associations	20.7%
Charities providing support	19.6%
Food retailers	18.5%
Adult education system	16.3%
Employment providers or careers platforms	14.1%
Travel and leisure providers	13.0%
School system	12.0%
Other	2.2%

The volume matching the survey data is less than 100, so any analysis using this data should be approached with caution.

Appendix 2D. 'Which of the following organisations, if any, do you find it more difficult to interact with through not being online?', asked to the offline only and split by impairment, 2024
(click to return to page 14)

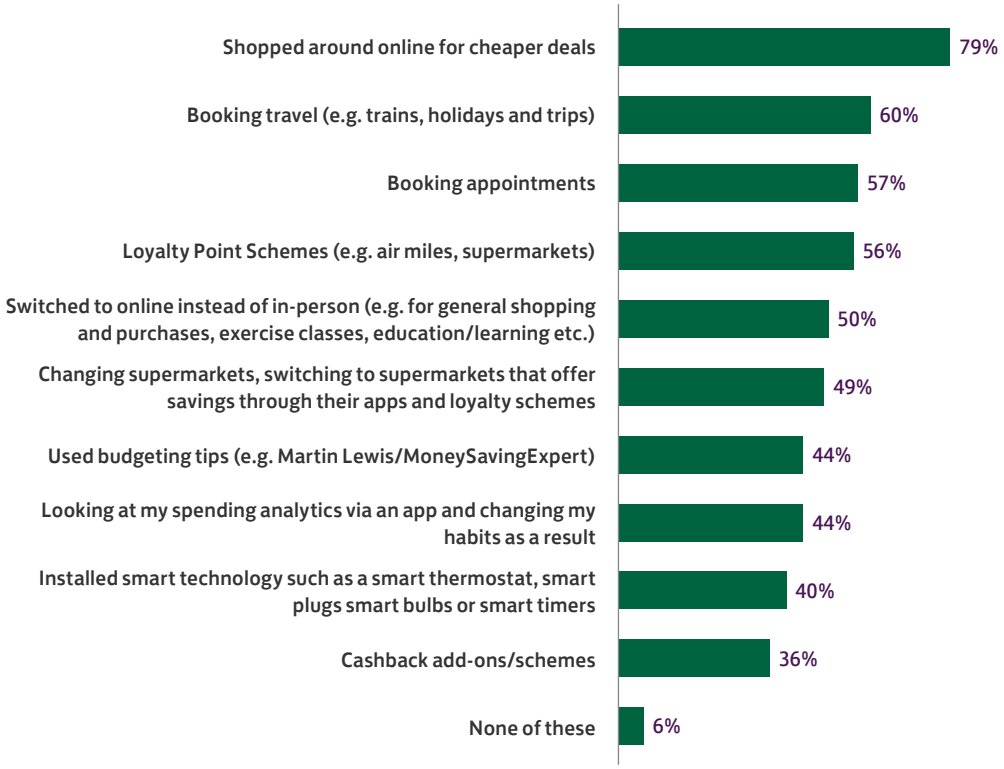
n = 92

	Number of impairments		
	0	1	2+
Housing associations	13%	26%	57%
Adult education system	11%	19%	43%
Charities providing support	13%	26%	43%
Council or local government services	28%	39%	43%
Financial services or banks	22%	39%	43%
Food retailers	13%	23%	43%
NHS/Healthcare	22%	35%	29%
Travel and leisure providers	7%	19%	29%
Utility providers	24%	29%	29%
Employment providers or careers platforms	11%	19%	14%
School system	9%	19%	0%
Other	4%	0%	0%
None of these	59%	42%	29%

The volume matching the survey data is less than 100, so any analysis using this data should be approached with caution.

Appendix 3A. 'Which of the following ways has being online/using the Internet helped you with saving time and/or money?', 2024 (click to return to page 15)

n = 2,614



Appendix 3B. 'Which of the following ways has being online/using the Internet helped you save time and/or money?', split by digital capability segment, 2024 (click to return to page 15)

n = 2,614

	Very Low	Low	High	Very High
Shopped around online for cheaper deals	60%	70%	79%	85%
Booking travel (e.g. trains, holidays and trips)	42%	51%	61%	66%
Booking appointments	42%	51%	57%	62%
Loyalty Point Schemes (e.g. air miles, supermarkets)	41%	48%	55%	62%
Switched to online instead of in-person (e.g. for general shopping and purchases, exercise classes, education/learning etc.)	25%	43%	50%	58%
Changing supermarkets, switching to supermarkets that offer savings through their apps and loyalty schemes	30%	51%	50%	57%
Used budgeting tips (e.g. Martin Lewis/ MoneySavingExpert)	35%	29%	44%	51%
Looking at my spending analytics via an app and changing my habits as a result	24%	26%	42%	54%
Installed smart technology such as a smart thermostat, smart plugs smart bulbs or smart timers	26%	27%	40%	46%
Cashback add-ons/schemes	17%	25%	37%	42%
None of these	15%	11%	6%	3%

Appendix 3C. 'Thinking about fraud and scams, how confident do you feel in protecting yourself against the risk of fraud/scams?', split by digital segment, 2024 (click to return to page 15)

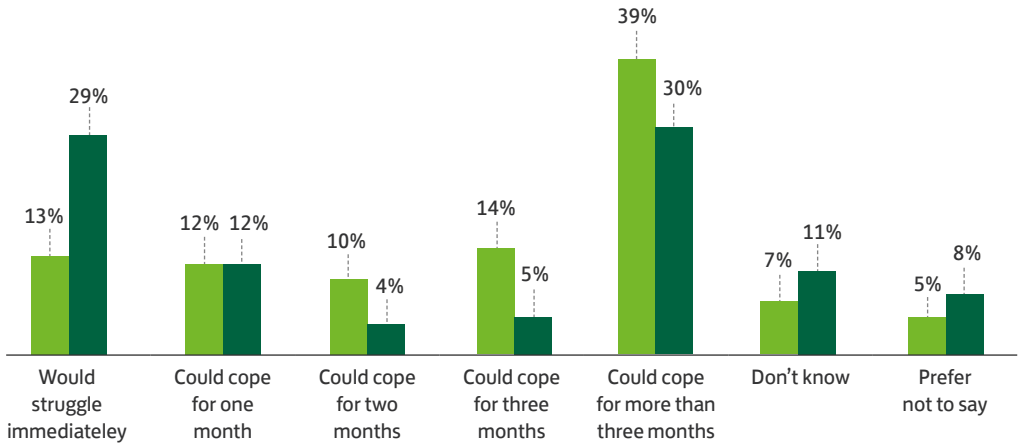
n = 2,706

	Very Low	Low	High	Very High
Not confident	24%	15%	14%	12%
Confident	75%	85%	84%	87%

Appendix 3D. 'Imagine now that you suffered a financial shock, and you suddenly lost your regular income. Based on financial reserves you have in place, for how many months do you think you could cope?', split by online/offline, 2024 (click to return to page 15)

Key Online Offline

n = 2,706



Appendix 3E. 'Continuing to think about your finances, are you actively thinking about planning for your future', split by age, financial and digital segment, 2024 (click to return to page 16)

Age
n = 2,686

Continuing to think about your finances, are you actively thinking about planning for your future?	18-24	25-29	30-39	40-49	50-59	60-69	Overall
% Yes	85%	82%	82%	76%	70%	58%	74%

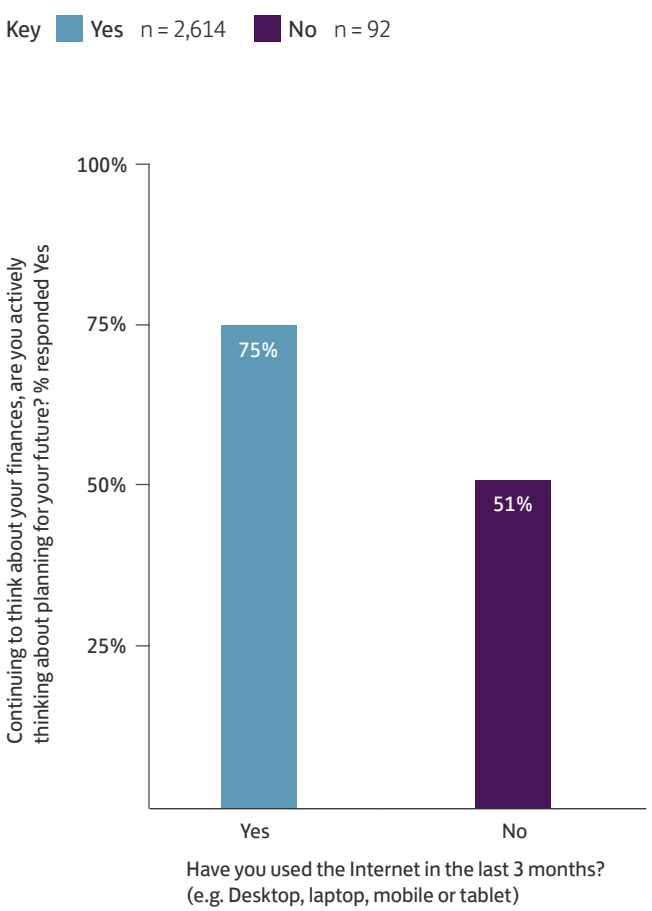
Financial Segment
n = 2,706

Continuing to think about your finances, are you actively thinking about planning for your future?	Very Low	Low	High	Very High
% Yes	66%	70%	79%	83%

Digital Segment
n = 2,706

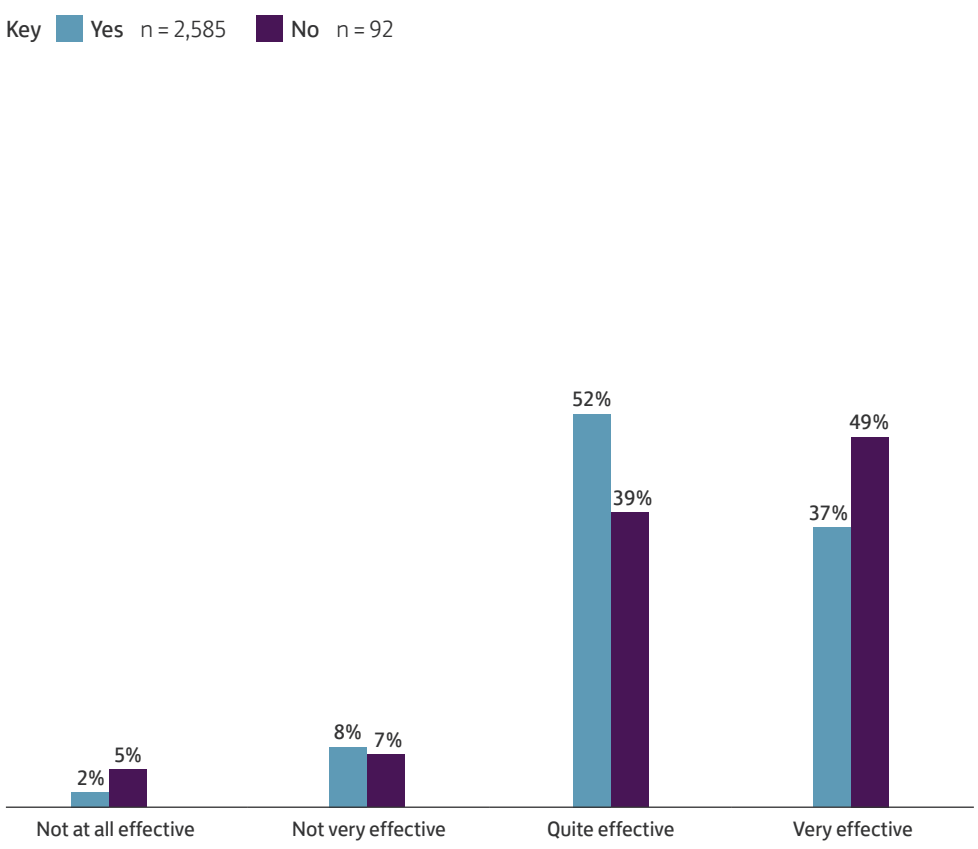
Continuing to think about your finances, are you actively thinking about planning for your future?	Very Low	Low	High	Very High
% Yes	58%	61%	75%	81%

Appendix 3F. 'Continuing to think about your finances, are you actively thinking about planning for your future?', percentage that responded yes, split by 'Have you used the Internet in the last 3 months? (e.g. Desktop, laptop, mobile or tablet)', 2024 (click to return to page 16).



The volume matching the survey data is less than 100, so any analysis using this data should be approached with caution.

Appendix 3G. 'How effective do you think you are overall at managing your money?', percentage split by 'Have you used the Internet in the last 3 months? (e.g. Desktop, laptop, mobile or tablet)', 2024 (click to return to page 16).



The volume matching the survey data is less than 100, so any analysis using this data should be approached with caution.

Appendix 3H. **'Imagine now that you suffered a financial shock and you suddenly lost your regular income. Based on financial reserves you have in place, for how many months do you think you could cope?', split by digital segment, 2024** (click to return to page 18)

n = 2,706

	Very Low	Low	High	Very High
Would struggle immediately	17%	7%	12%	17%
Could cope for one month	13%	13%	11%	13%
Could cope for two months	6%	7%	10%	11%
Could cope for three months	8%	11%	15%	14%
Could cope for more than three months	40%	48%	39%	36%
Don't know	10%	6%	7%	5%
Prefer not to say	6%	7%	6%	3%

Appendix 3I. **Proportion of the UK with Very Low and Very High digital capability split by financial capability segment, 2024** (click to return to page 20)

n = 507,057

	Very Low financial capability	Low financial capability	High financial capability	Very High financial capability
Very Low digital capability	4%	60%	31%	4%
Very High digital capability	13%	43%	35%	8%

Appendix 3J. 'When it comes to how you think and feel about your finances, how much do you agree or disagree with these statements?', split by confident and not confident Internet users, 2024 (click to return to page 20)

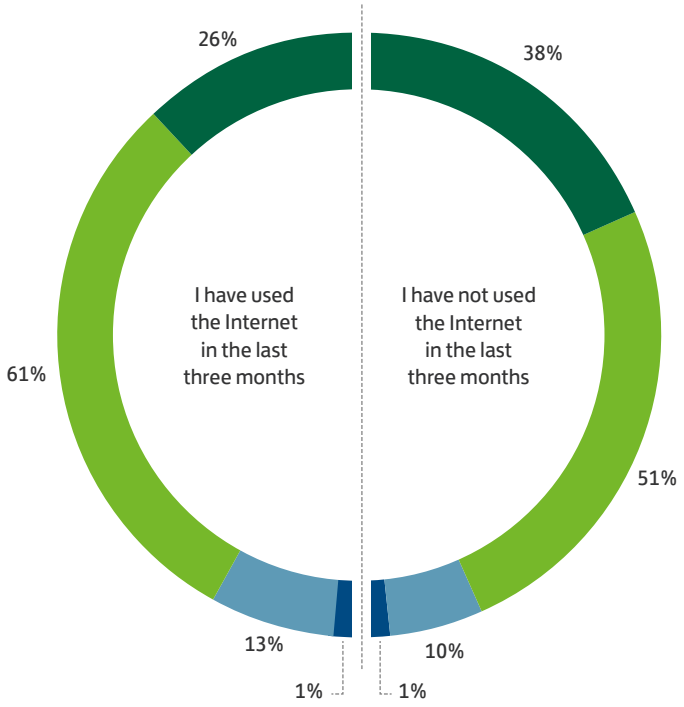
	Confident using the Internet n = 2,290	Not confident using the Internet n = 148	All Internet users n = 2,614
I feel on top of my day-to-day finances	84%	80%	83%
I am more focussed on being debt-free	80%	80%	80%
The way I am managing my money means I can enjoy my life	82%	72%	80%
I have re-prioritised my day-to-day spending on what is really necessary	70%	73%	71%
I have started to manage my finances differently because of the cost-of-living crisis	70%	72%	69%
I am on track to have enough money for my future needs	67%	57%	65%
I am more inclined to spend my money on things that I enjoy without thinking about the future consequences	34%	34%	33%
I feel stressed or overwhelmed when I think about my finances	24%	43%	26%
Worrying about money often affects my sleeping	20%	32%	21%

Appendix 3K. 'When it comes to how you think and feel about your finances, how much do you agree or disagree with these statements?', split by those who have used the Internet, 2024 (click to return to page 20)

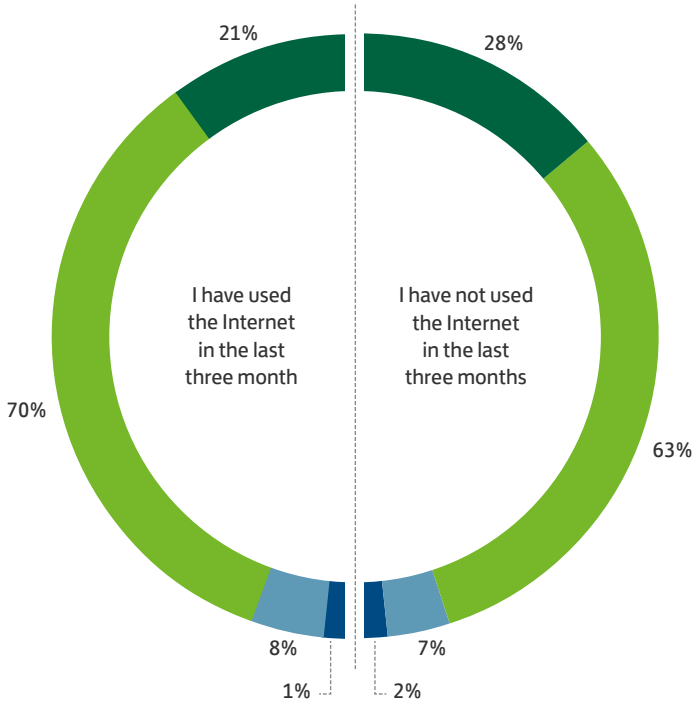
Key Agree/strongly agree Disagree/strongly disagree Neither agree nor disagree Don't know/prefer not to say

n = 2,706

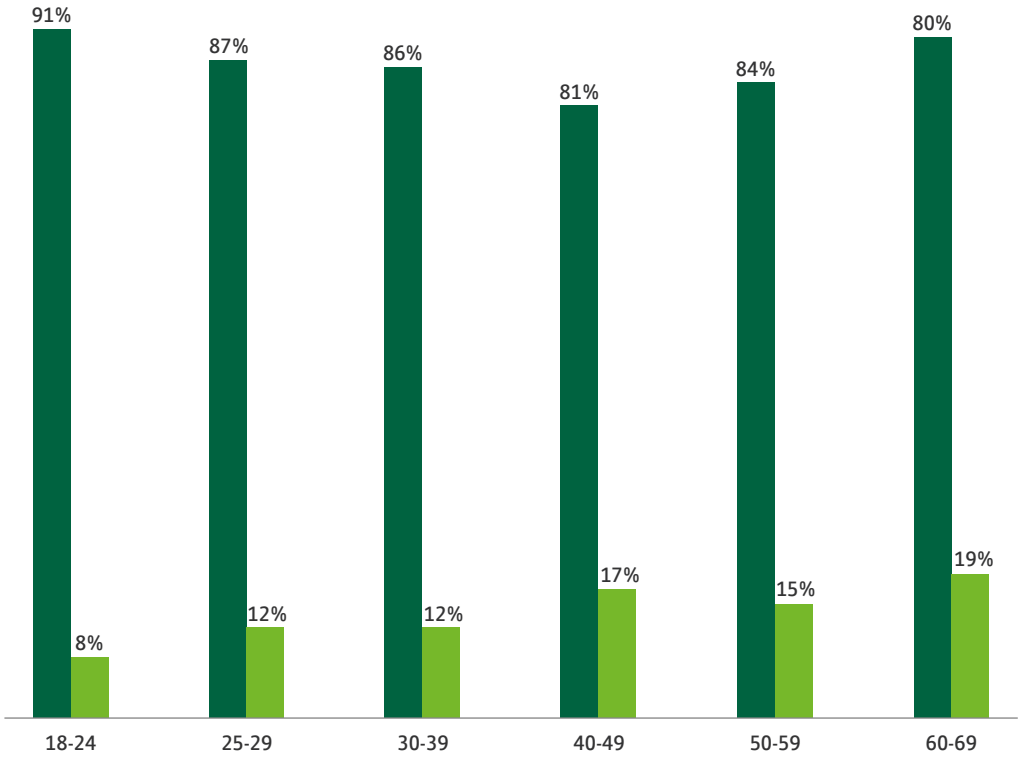
"I feel stressed or overwhelmed when I think about my finances"



"Worrying about money often affects my sleeping"



Appendix 3L. 'Thinking about fraud and scams, how confident do you feel in protecting yourself against the risk of fraud/scams?', split by age, 2024 (click to return to page 21)



Appendix 3M. 'Thinking about fraud and scams, how confident do you feel in protecting yourself against the risk of fraud/scams?', split by online/offline, 2024 (click to return to page 21)

	Online n =2,582	Offline n =89
Not confident	14%	20%
Confident	84%	77%

The volume matching the survey data is less than 100, so any analysis using this data should be approached with caution.

Appendix 3N. 'From which of these sources would you prefer to understand more about how to keep yourself safe online?', split by age, 2024 (click to return to page 22)

n = 2,686

	18-24	25-29	30-39	40-49	50-59	60-69
Directly from your bank (emails, online banking messages, letters etc.)	87%	85%	83%	81%	79%	78%
The police	66%	61%	64%	65%	63%	56%
National government	66%	58%	58%	61%	51%	44%
From brands I trust	63%	51%	57%	52%	50%	43%
Local authority/council	57%	56%	54%	54%	47%	43%
Citizens Advice	52%	53%	57%	60%	55%	52%
Specific retailers/websites	48%	44%	42%	42%	35%	24%
Messages from Google or other online search providers	47%	35%	35%	30%	24%	16%
Campaigning/charity organisations (e.g. Age UK etc.)	46%	35%	36%	38%	34%	25%
Online sales platforms/marketplaces (e.g. eBay, Amazon etc.)	43%	37%	37%	32%	27%	21%
Social Media providers (e.g. Facebook, Twitter etc.)	43%	34%	30%	24%	21%	13%
TV Advertising	37%	33%	34%	35%	34%	23%
None of these/Do not want to hear from anyone	5%	6%	8%	7%	10%	11%
Other sources	2%	2%	3%	4%	5%	5%

Appendix 30. 'From which of these sources would you prefer to understand more about how to keep yourself safe online?', split by digital segment, 2024 (click to return to page 22)

n = 2,706

	Very Low	Low	High	Very High
Directly from your bank (emails, online banking messages, letters etc.)	73%	80%	82%	83%
Citizens Advice	53%	50%	57%	56%
The police	50%	62%	64%	65%
Local authority/council	45%	43%	1%	53%
National government	41%	44%	57%	59%
From brands I trust	40%	43%	53%	57%
TV Advertising	30%	28%	33%	33%
Campaigning/charity organisations (e.g. Age UK etc.)	29%	29%	37%	36%
Specific retailers/websites	23%	31%	39%	42%
Online sales platforms/marketplaces (e.g. eBay, Amazon etc.)	23%	25%	33%	34%
Messages from Google or other online search providers	22%	25%	30%	31%
Social Media providers (e.g. Facebook, Twitter etc.)	22%	15%	25%	29%
None of these/Do not want to hear from anyone	14%	8%	8%	7%
Other sources	4%	7%	4%	3%

Appendix 3P. 'From which of these sources would you prefer to understand more about how to keep yourself safe online?', percentage that responded yes split by gender, 2024 (click to return to page 22)

	Female n = 1,306	Male n = 1,347
Directly from your bank (emails, online banking messages, letters etc.)	84%	79%
The police	69%	58%
Citizens Advice	57%	55%
National government	60%	52%
From brands I trust	55%	51%
Local authority/council	55%	47%
Specific retailers/websites	41%	36%
Campaigning/charity organisations (e.g. Age UK etc.)	39%	32%
Online sales platforms/marketplaces (e.g. eBay, Amazon etc.)	32%	32%
TV Advertising	35%	31%
Messages from Google or other online search providers	30%	28%
Social Media providers (e.g. Facebook, Twitter etc.)	26%	25%
None of these/Do not want to hear from anyone	7%	9%
Other sources	4%	3%

Appendix 3Q. 'From which of these sources would you prefer to understand more about how to keep yourself safe online?', split by 'Have you used the Internet in the last 3 months? (e.g. Desktop, laptop, mobile or tablet)', 2024 (click to return to page 22)

	Yes n =2,614	No n = 92
Directly from your bank (emails, online banking messages, letters etc.)	82%	64%
The police	63%	45%
National government	57%	25%
Citizens Advice	56%	45%
From brands I trust	53%	35%
Local authority/council	51%	32%
Specific retailers/websites	39%	16%
Campaigning/charity organisations (e.g. Age UK etc.)	35%	21%
TV Advertising	33%	18%
Online sales platforms/marketplaces (e.g. eBay, Amazon etc.)	32%	17%
Messages from Google or other online search providers	30%	18%
Social Media providers (e.g. Facebook, Twitter etc.)	26%	16%
None of these/Do not want to hear from anyone	7%	29%
Other sources	4%	3%

The volume matching the survey data is less than 100, so any analysis using this data should be approached with caution.

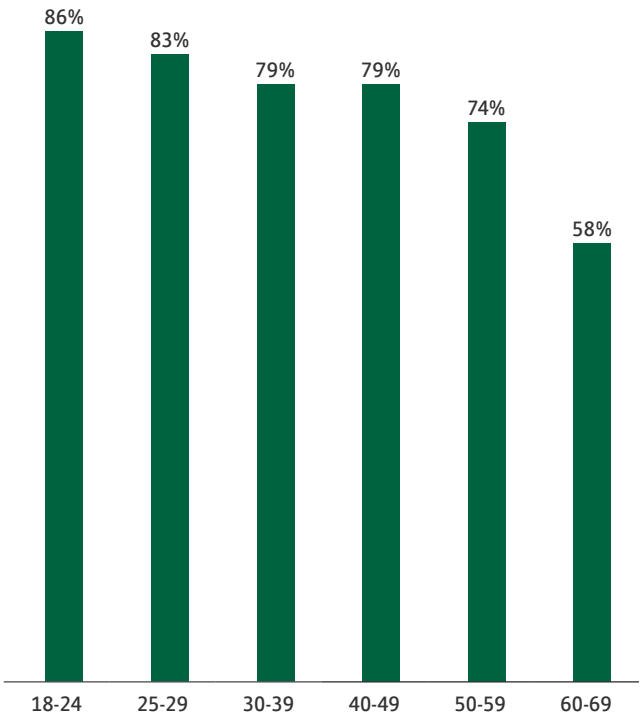
Appendix 3R. 'What would be the easiest way for you to learn new digital skills?', split by digital confidence, 2024 (click to return to page 22)

n = 2,614

	Neither confident, nor unconfident	Not at all confident	Not very confident	Quite confident	Very confident
Bank staff	5%	1%	3%	32%	59%
Evening classes	6%	1%	5%	29%	59%
Face-to-face	7%	1%	4%	31%	56%
Family	8%	1%	5%	33%	54%
Friends	7%	1%	4%	31%	57%
Group learning session	6%	1%	4%	32%	57%
Large company/recognisable brand	5%	1%	3%	29%	62%
Local support e.g. community centres, local library, digital skills charity	6%	1%	5%	33%	56%
None of these	11%	5%	5%	28%	51%
Online information sources (e.g. YouTube)	6%	1%	3%	28%	63%
Other	5%	1%	7%	32%	55%
Over the telephone	4%	1%	4%	30%	61%
School	5%	1%	3%	29%	63%
Self-taught	5%	1%	3%	29%	62%
Through work	6%	1%	3%	30%	61%

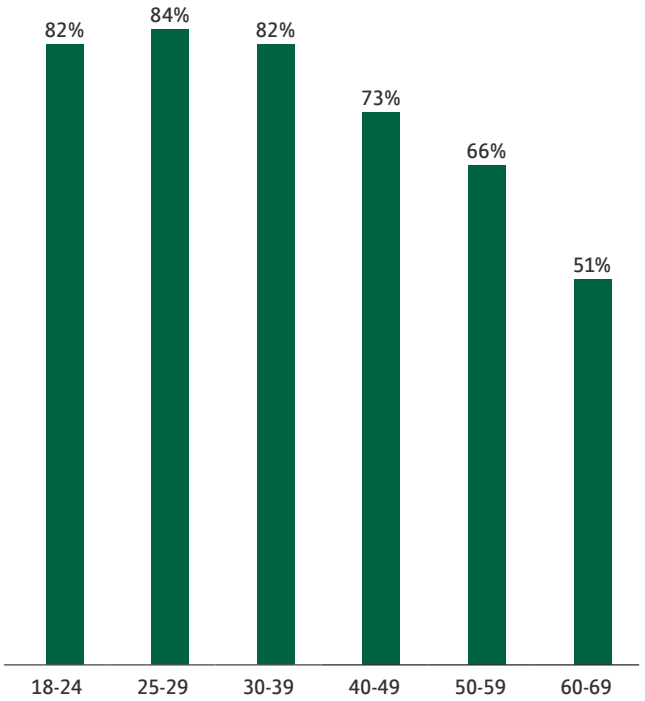
Appendix 3S. The percentage that see self-taught as the easiest way to learn new skills, split by age, 2024 (click to return to page 22)

n = 2,686

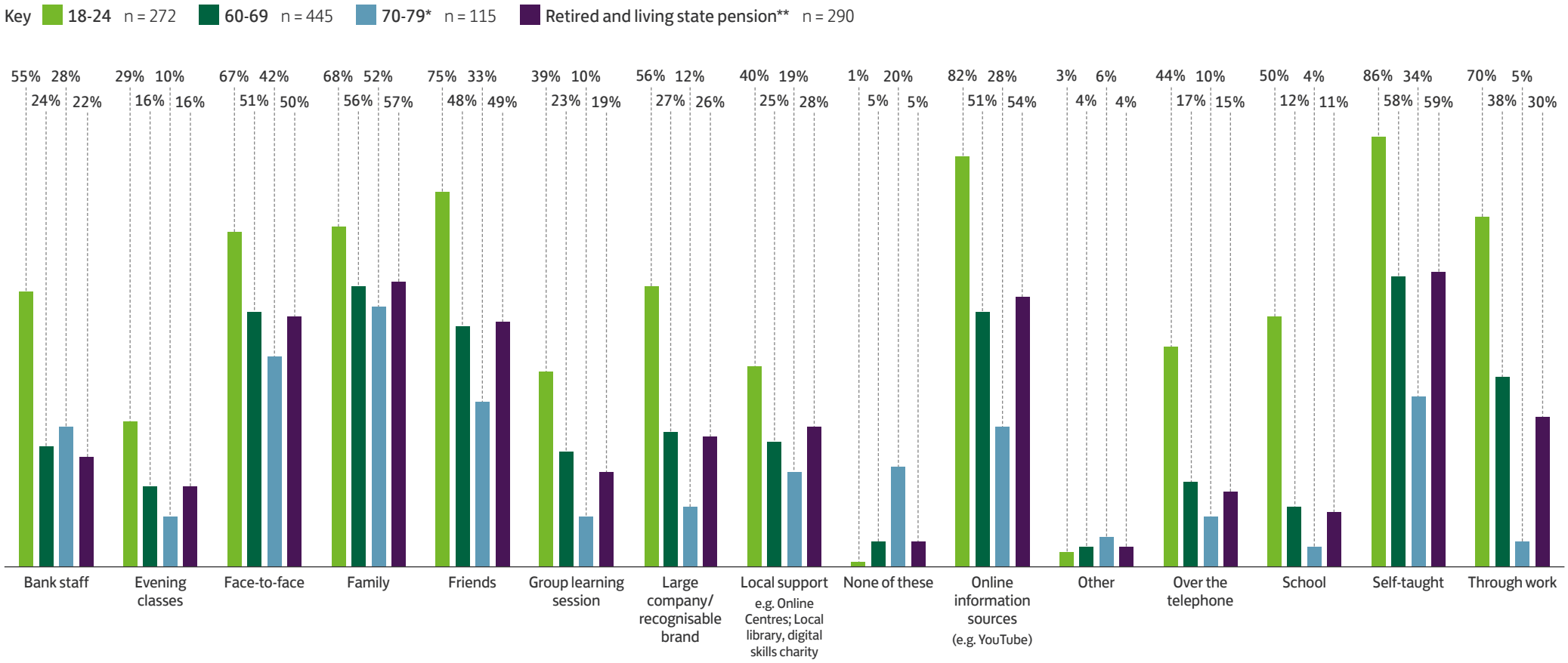


Appendix 3T. The percentage that see online information sources (e.g. YouTube) as the best way to learn new skills, split by age, 2024 (click to return to page 22)

n = 2,686



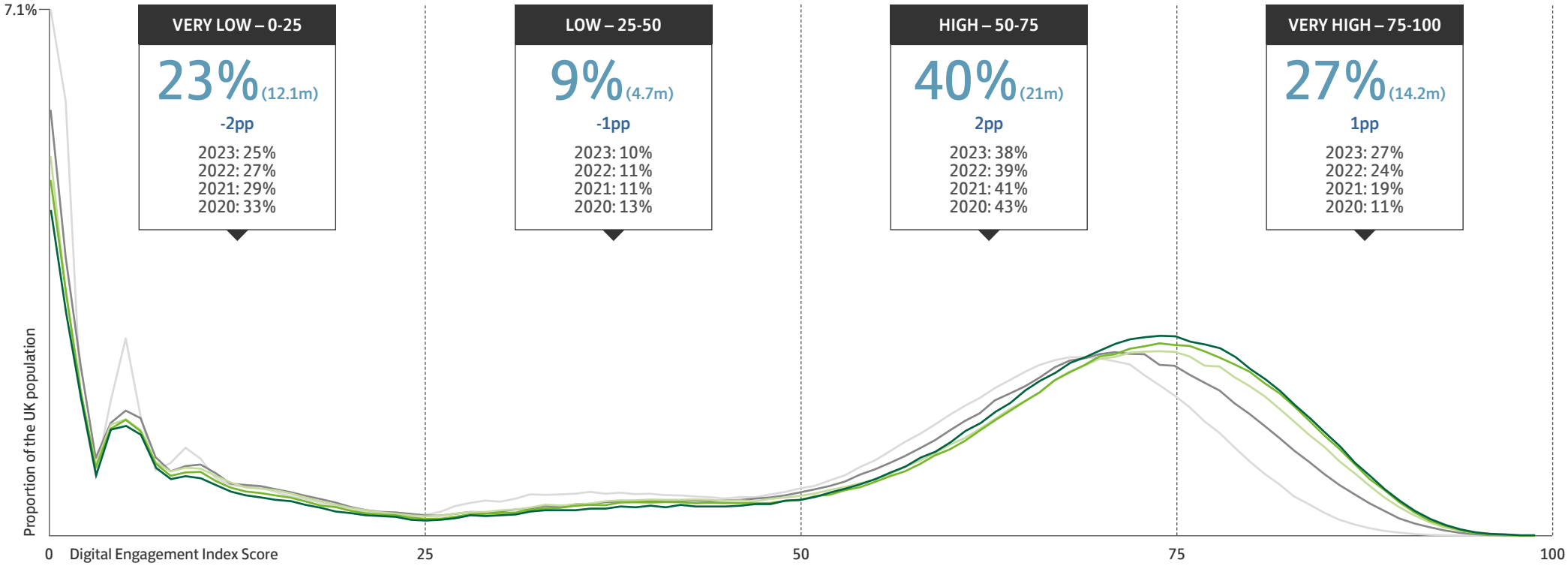
Appendix 3U. 'What would be the easiest way for you to learn new digital skills?' Grouped by youngest/oldest, 2024 (click to return to page 22)



* Boosted population is from additional group that were surveyed this year.

** Retired and living on state pension population is a demographic which is a subset of the total population from the main survey and therefore some people may fall into the other groups shown.

Appendix 4A. **Distribution of the UK's Digital Index Score, 2020-2024** (click to return to page 24)



Appendix 4B. 'Do you think your digital skills have improved in the past 12 months?', split by age, 2024 (click to return to page 24)

n = 2,594

	Yes	No	Don't know/ prefer not to say
18-24	73%	25%	1%
25-29	66%	32%	2%
30-39	61%	37%	2%
40-49	60%	38%	2%
50-59	58%	40%	2%
60-69	53%	45%	2%

Appendix 4C. 'Do you think your digital skills have improved in the past 12 months?', split by digital segment, 2024 (click to return to page 24)

n = 2,614

	Very Low	Low	High	Very High
Yes	50%	54%	61%	64%
No	49%	43%	37%	34%
Don't know/prefer not to say	2%	2%	2%	2%

Appendix 4D. 'Do you think your digital skills need further improvement?', split by age, 2024 (click to return to page 24)

n = 2,594

	Yes	No	Don't know/ prefer not to say
18-24	37%	62%	1%
25-29	36%	64%	0%
30-39	42%	57%	1%
40-49	44%	54%	2%
50-59	49%	50%	1%
60-69	44%	54%	2%

Appendix 4E. 'Do you think your digital skills need further improvement?', split by digital segment, 2024 (click to return to page 24)

n = 2,614

	Very Low	Low	High	Very High
Yes	53%	44%	43%	40%
No	45%	55%	55%	59%
Don't know/prefer not to say	1%	1%	2%	1%

Appendix 4F. 'Do you help anyone else with their Internet banking?', 2024 (click to return to page 24)

n = 2,614

Yes	21%
No	79%
Don't know/prefer not to say	-

Appendix 4G. 'Is this help provided with a formal arrangement, such as a Power of Attorney, or on an informal basis where they have shared log-on details with you?', asked to those who help someone else with their banking only, 2024 (click to return to page 24)

n = 545

Informal arrangement	70%
Formal arrangement	21%
Don't know/prefer not to say	10%

Appendix 4H. **'Do you use your device (e.g. computer, mobile, phone) or theirs to do this banking?', asked to those who help someone else with their banking only, 2024** (click to return to page 24)

n = 545

Use their device	52%
Use my device	32%
Use both (mine and theirs)	13%
Use something else (e.g. shared computer at a library)	1%
Don't know/prefer not to say	2%

Appendix 4I. **'Which banking tasks do you help them to do?', asked to those who help someone else with their banking only, 2024** (click to return to page 24)

n = 545

Making payments/sending money	51%
Viewing balances or statements	24%
Paying in cheques/transferring money into the account	15%
Organising direct debits	11%
Registering for online/mobile banking	9%
Open up a new account or another banking product	6%
Changing personal details (address, telephone number)	4%
Dealing with fraud	4%
Order a new card	4%
Reporting a lost or stolen card	4%
Don't know/prefer not to say	6%
Other	30%

Appendix 4J. **'Do you help anyone else with their Internet banking?', split by gender, 2024** (click to return to page 24)

n = 2564

	Female	Male
Yes	22%	19%
No	77%	80%
Don't know/prefer not to say	0%	0%

Appendix 5A. **Proportion of adults aged 18+ who can do the listed number of Foundation Level tasks, 2023 vs. 2024** (click to return to page 34)

	2023 n = 4,172	2024 n = 4,173
8 tasks	84%	85%
7 tasks	7%	7%
6 tasks	2%	3%
5 tasks	2%	1%
4 tasks	1%	1%
3 tasks	1%	1%
2 tasks	1%	1%
1 tasks	1%	-
0 tasks	2%	2%

Appendix 5B. **Proportion of adults aged 18+ and their durables in the household, split by those who can do 0, 6-7 or 8 Foundation Level tasks, 2024** (click to return to page 34)

	UK Average n = 4,173	Has the Foundation Level tasks (8 Tasks) n = 3,558	On the cusp of Foundation Level (6-7 Tasks) n = 363	Has partial Foundation Level (1-7 Tasks) n = 533	Has no Foundation (0 tasks) n = 82
Smartphone	93%	96%	89%	85%	25%
Tablet	68%	72%	58%	52%	14%
Laptop/PC	87%	91%	78%	70%	16%
Any of these	97%	99%	98%	94%	32%
None of these	3%	1%	2%	6%	68%

Appendix 5B2. **Proportion of adults 18+ who cannot do each of the eight Foundation Level tasks, 2024** (click to return to page 34)

n = 4,173

Foundation Level Tasks Summary	No – I can't do this task	% cannot do
I can turn on the device and enter any account login information as required	733,000	4%
I can use the available controls on my device (e.g. mouse, keyboard, touchscreen, trackpad)	634,000	4%
I can use the different settings on my device to make it easier to use (e.g. adjust font size, volume settings, brightness of screen, voice activation or screen readers)	977,000	7%
I can find and open different applications/programmes/platforms on my devices (e.g. opening a web browser, messaging applications)	906,000	5%
I can set up a connection to a Wi-Fi network on my devices (e.g. when at home, work, out in public or visiting family and friends)	1,188,000	8%
I can open an Internet browser to find and use websites (e.g. Safari, Google Chrome, Mozilla Firefox, Microsoft Edge)	693,000	4%
I can keep my login information and passwords for a device and any accounts secure (e.g. not shared with anyone or written down or left prominently near a device)	980,000	7%
I can update and change my password when prompted to do so	864,000	6%

Appendix 5C. **Proportion of adults aged 18+ across different demographics, split by those who can do 0, 6-7 or 8 Foundation Level tasks, 2024** (click to return to page 33)

Lowest sample size: North East n = 94*

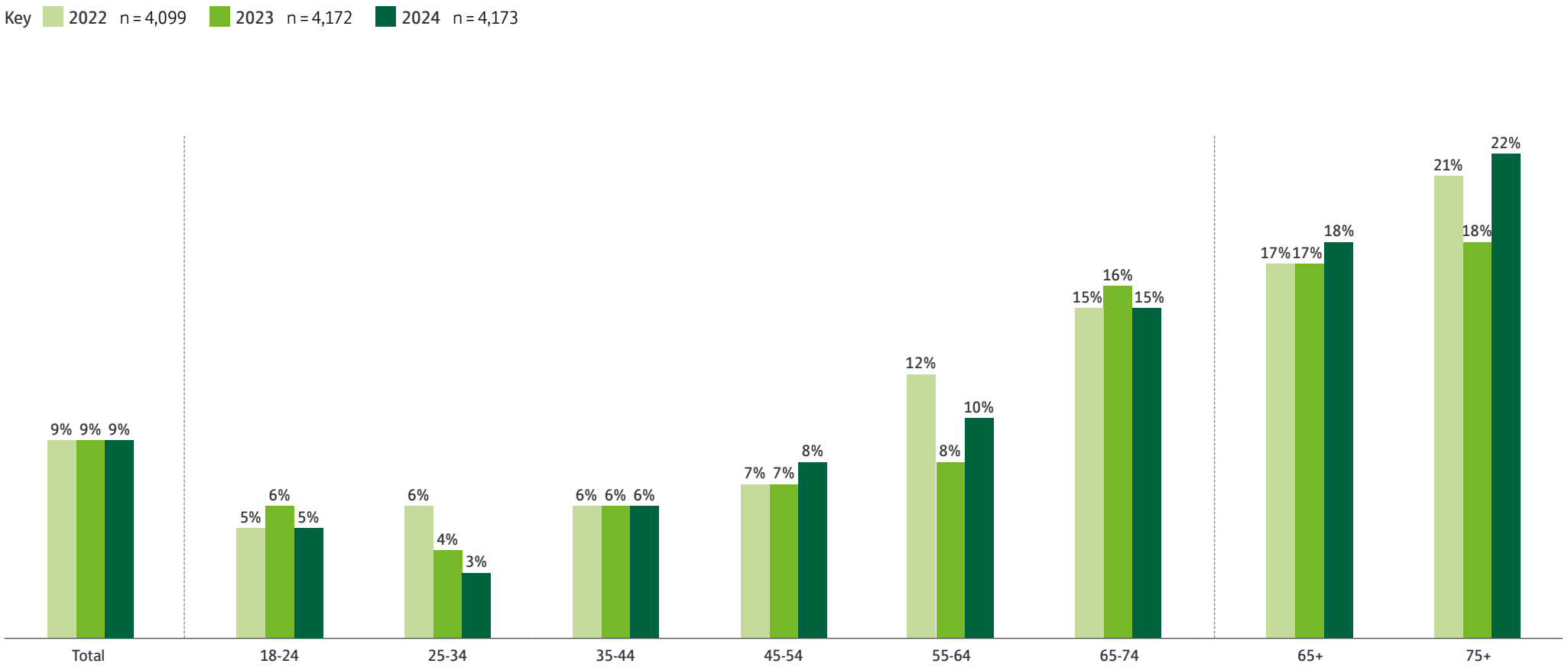
Highest sample size: White n = 2,487

	Gender		Age							Social grade					
	Male	Female	18-24	25-34	35-44	45-54	55-64	65-74	75+	AB	C1	C2	DE	ABC1	C2DE
Total	**48%**	**50%**	**11%**	**17%**	**16%**	**16%**	**16%**	**14%**	**9%**	**26%**	**27%**	**20%**	**22%**	**53%**	**42%**
Has the Foundation Level (8 tasks)	50%	49%	12%	19%	18%	17%	16%	12%	6%	28%	29%	20%	19%	57%	39%
On the cusp of Foundation Level (6-7 tasks)	41%	58%	6%	6%	11%	15%	17%	23%	23%	21%	18%	22%	34%	39%	56%
Has partial Foundation (1-7 tasks)	40%	58%	4%	5%	10%	13%	17%	24%	27%	18%	17%	21%	38%	35%	59%
Has no Foundation (0 tasks)	43%	55%	-	3%	1%	4%	15%	29%	48%	4%	17%	25%	46%	21%	72%

	Impairment															
	No, do not have an impairment	Yes, have an impairment	Sensory (vision or hearing)	Physical	Learning or memory	Mental health	Has one impairment	Has multiple impairments	Vision	Hearing	Mobility	Dexterity	Stamina, breathing or fatigue	Learning, understanding or concentrating	Memory	Social or behavioural
Total	**62%**	**37%**	**11%**	**20%**	**16%**	**14%**	**18%**	**19%**	**7%**	**6%**	**12%**	**7%**	**12%**	**8%**	**10%**	**7%**
Has the Foundation Level (8 tasks)	66%	33%	9%	16%	14%	13%	17%	16%	6%	4%	9%	5%	10%	7%	8%	6%
On the cusp of Foundation Level (6-7 tasks)	42%	57%	18%	41%	30%	18%	17%	40%	11%	11%	29%	19%	27%	14%	25%	11%
Has partial Foundation (1-7 tasks)	40%	58%	19%	42%	31%	18%	20%	38%	12%	11%	30%	18%	25%	15%	25%	11%
Has no Foundation (0 tasks)	26%	69%	34%	44%	23%	11%	30%	39%	23%	23%	36%	17%	26%	6%	19%	8%

	Education			
	No formal qualification	GCSE/ O-Level/ CSE/NVQ12	A-Level or equivalent	Degree/ Master/PhD
Total	**6%**	**19%**	**20%**	**47%**
Has the Foundation Level (8 tasks)	4%	18%	21%	51%
On the cusp of Foundation Level (6-7 tasks)	14%	27%	18%	28%
Has partial Foundation (1-7 tasks)	17%	27%	17%	24%
Has no Foundation (0 tasks)	47%	21%	10%	10%

Appendix 5D. **Proportion of adults 18+ that can do 6-7 of the Foundation Level tasks, 2022 and 2023 vs. 2024** (click to return to page 33)



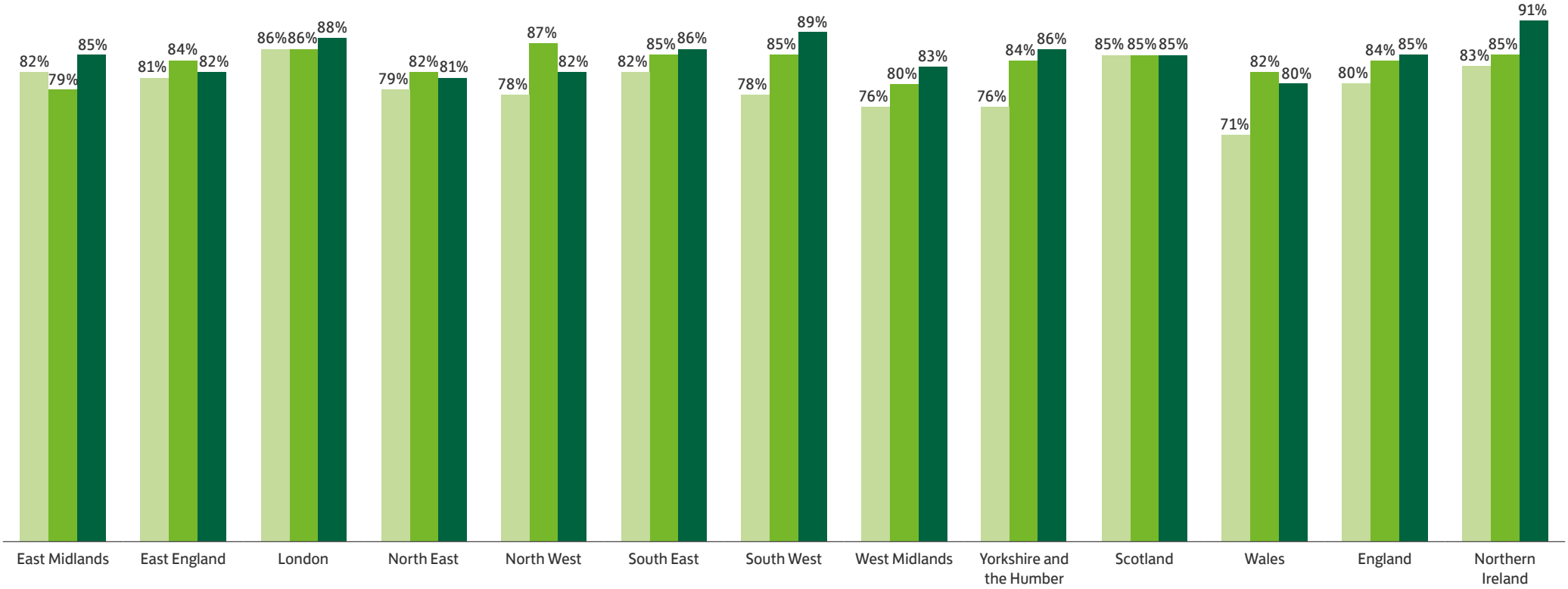
Appendix 5E. Proportion of UK adults 18+ that can do the listed number of the Foundation Level tasks, across the regions, 2024 (click to return to page 46)

Lowest sample size: North East n = 136 Highest sample size: London n = 574

Region	The Foundation Level (8 tasks)	Partial Foundation (1-7 tasks)	No Foundation (0 tasks)	Without the Foundation Level (0-7 tasks)
East Midlands	85%	13%	1%	15%
East England	82%	16%	2%	18%
London	88%	11%	2%	12%
North East	81%	18%	1%	19%
North West	82%	15%	3%	18%
South East	86%	13%	1%	14%
South West	89%	10%	1%	11%
West Midlands	83%	15%	2%	17%
Yorkshire and the Humber	86%	11%	3%	14%
Scotland	85%	13%	1%	15%
Wales	80%	18%	2%	20%
England	85%	13%	2%	15%
Northern Ireland	91%	9%	1%	9%

Appendix 5F. **Proportion of UK adults 18+ that have the Foundation Level, 2022 and 2023 vs. 2024** (click to return to page 46)

Key 2022 2023 2024 Lowest sample size: North East n = 136 Highest sample size: London n = 574

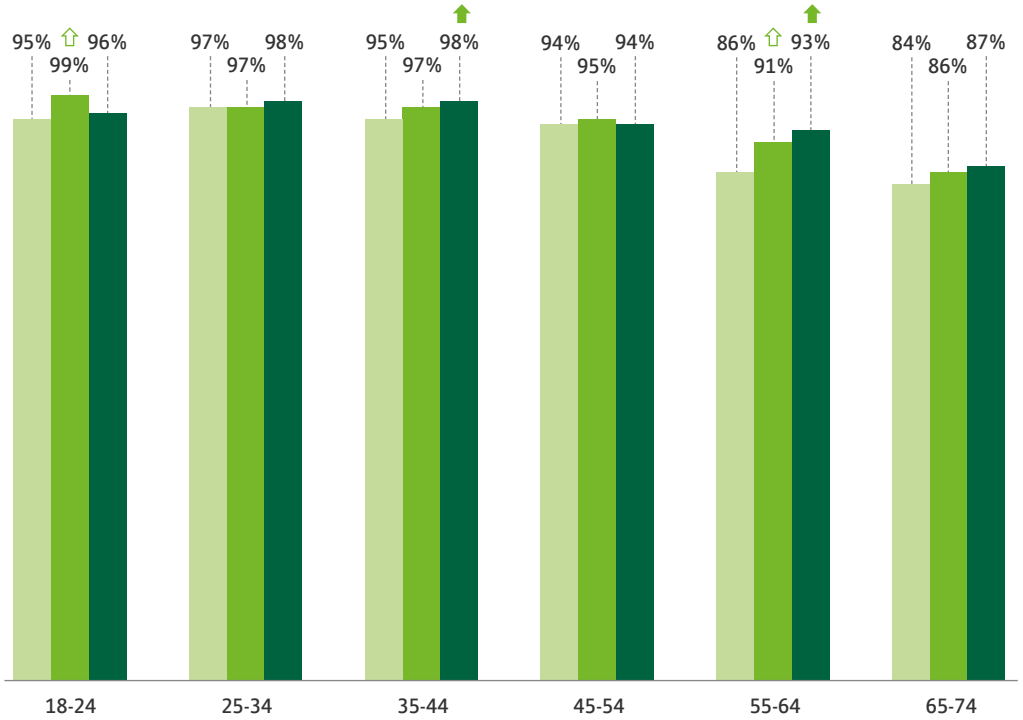


Appendix 5G. **Proportion of adults aged 18+ who have Essential Digital Skills for Life by age group, 2022 and 2023 vs. 2024** (click to return to page 39)

Key 2022 n = 4,099 2023 n = 4,172 2024 n = 4,173

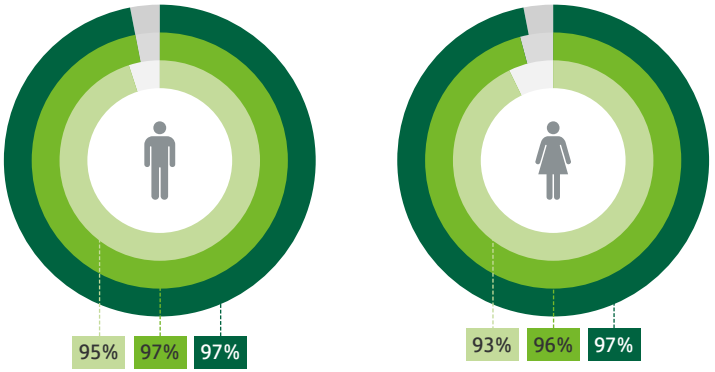
95% significance 2024 vs. 2023
95% significance 2023 vs. 2022

2024 Lowest base: **18-24** n = 401 Highest base: **55-64** n = 766

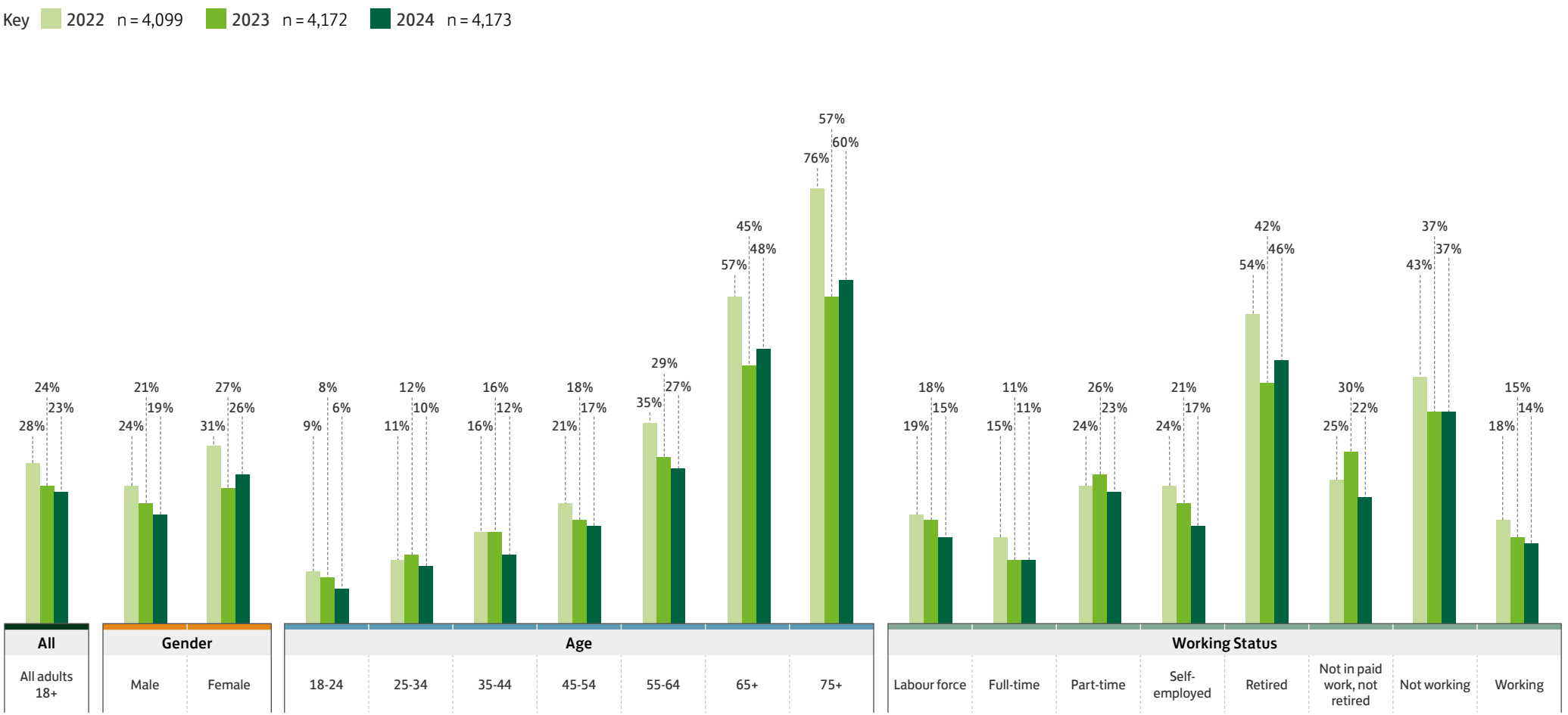


Appendix 5H. **Percentage of adults aged 18+ who have achieved the Life skill Being Safe and Legal Online, split by gender, 2022 and 2023 vs. 2024** (click to return to page 45)

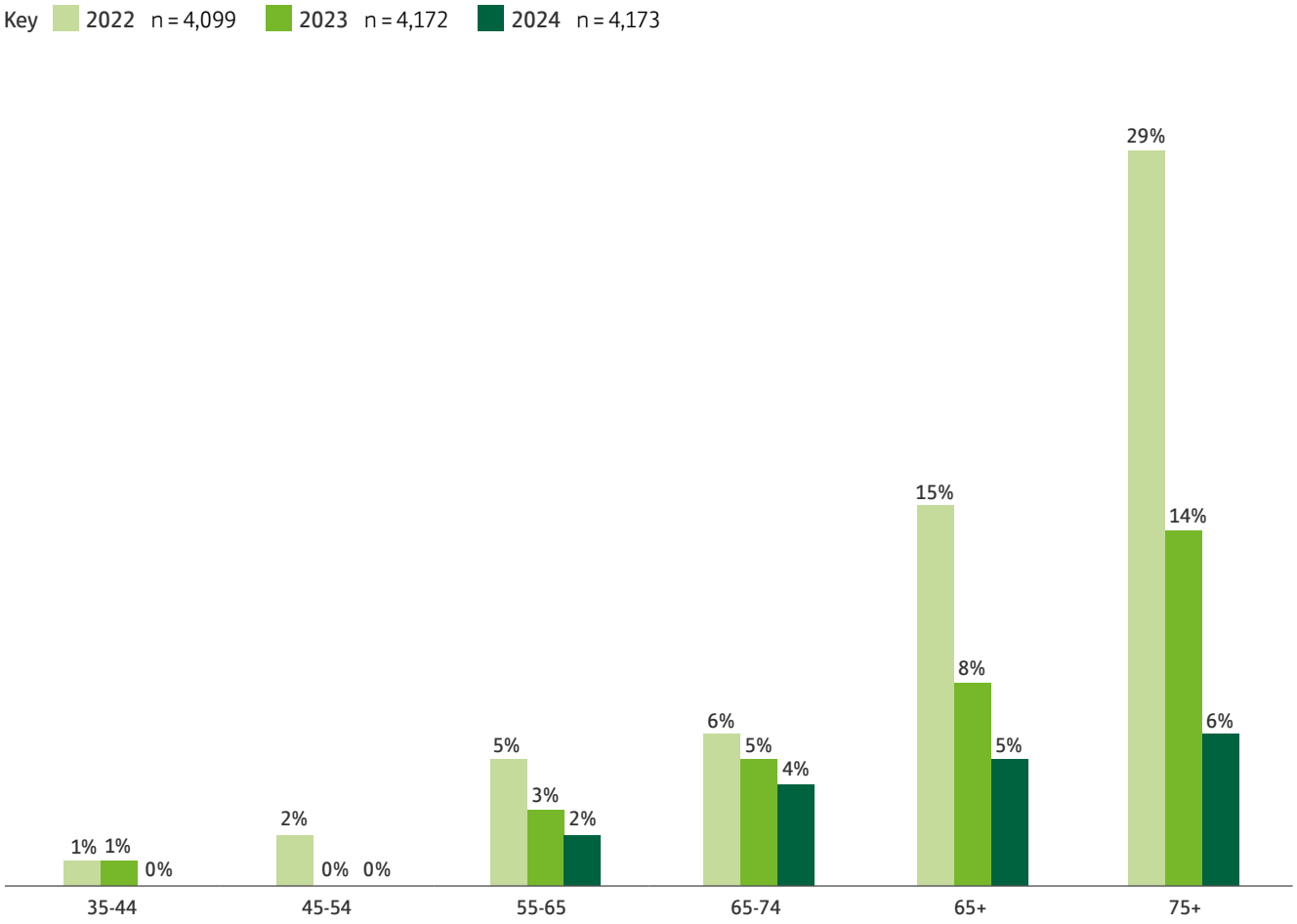
Key 2022 n = 4,099 2023 n = 4,172 2024 n = 4,173



Appendix 5I. **The percentage of UK adults aged 18+ who cannot do task 'I can use the cloud to access content from different devices' 2022 and 2023 vs. 2024** (click to return to page 45)

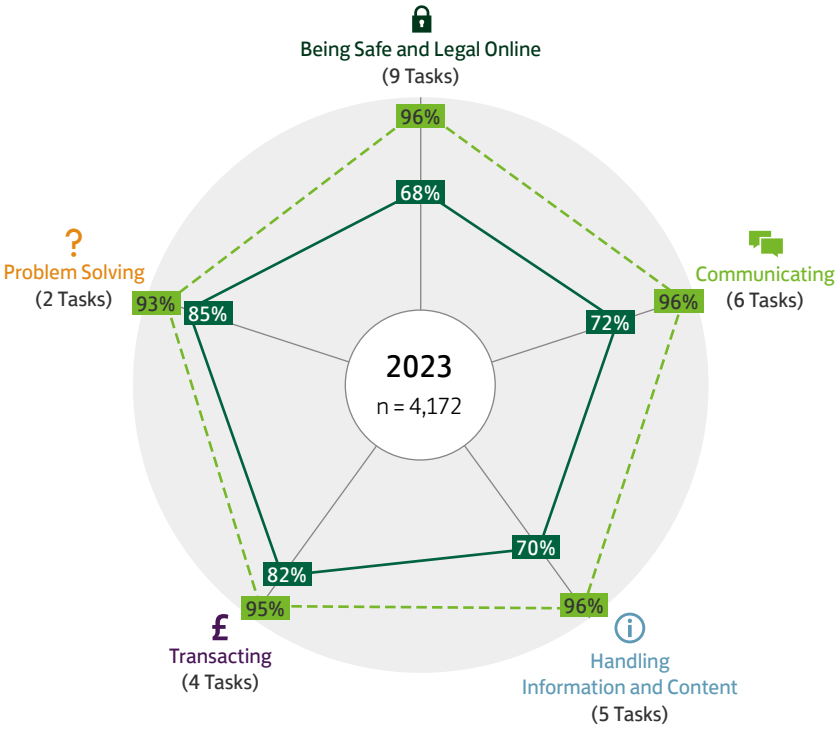


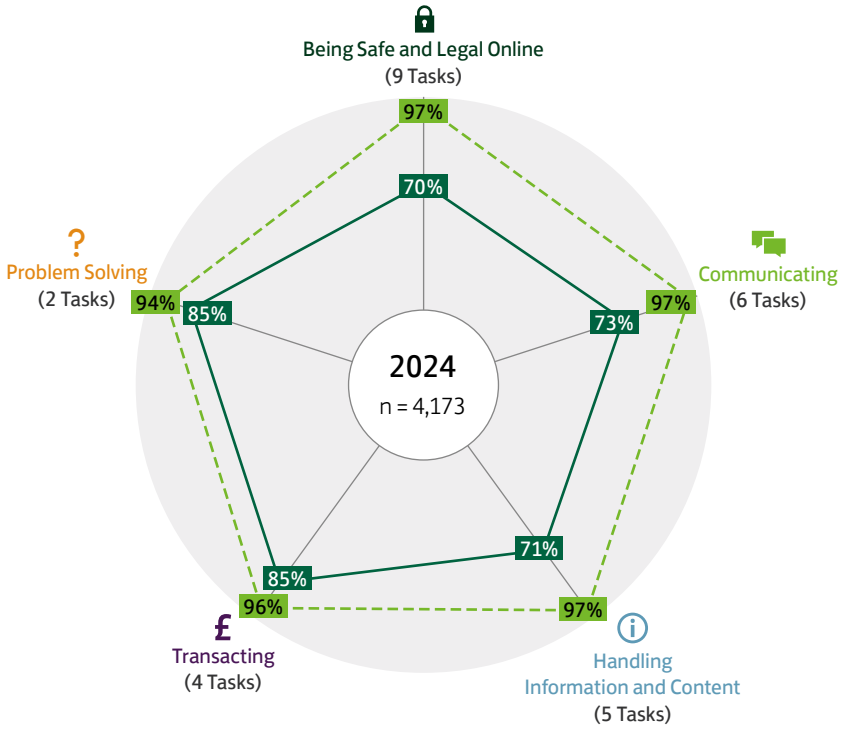
Appendix 5J. **Proportion of adults aged 18+ and the percentage that have zero Essential Digital Skills for Life skills by age, 2022 and 2023 vs. 2024** (click to return to page 39)



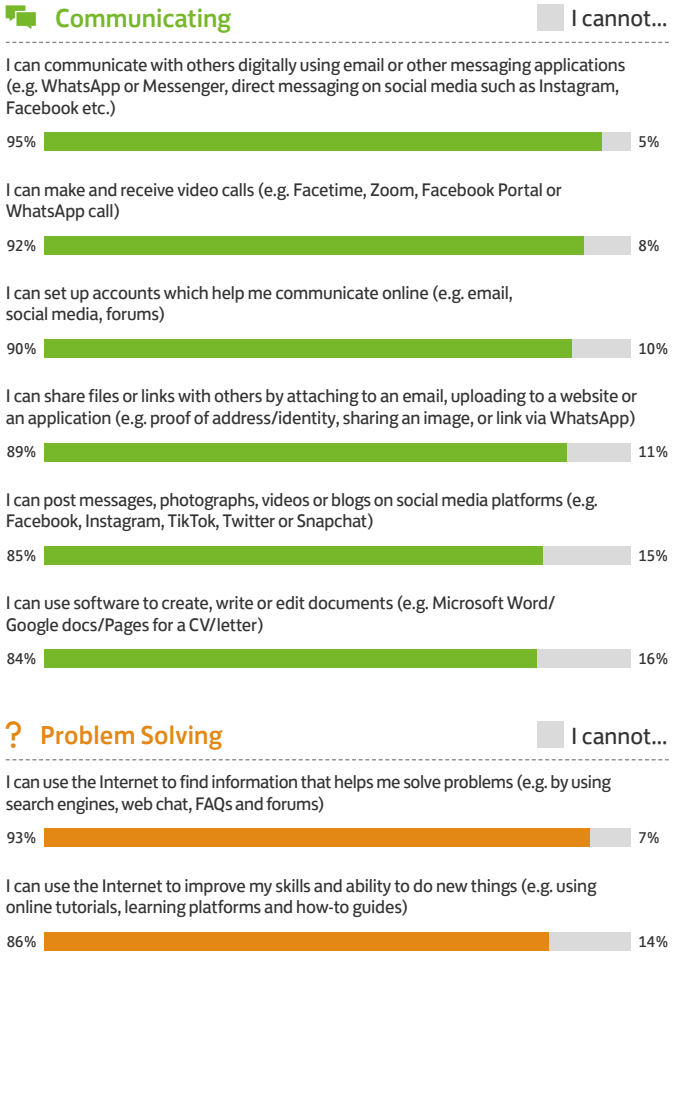
Appendix 5K. **Depth of skills within the five Life EDS skills, comparison of those who have attained the skills vs. those who can complete all tasks 2023 vs. 2024** (click to return to page 40)

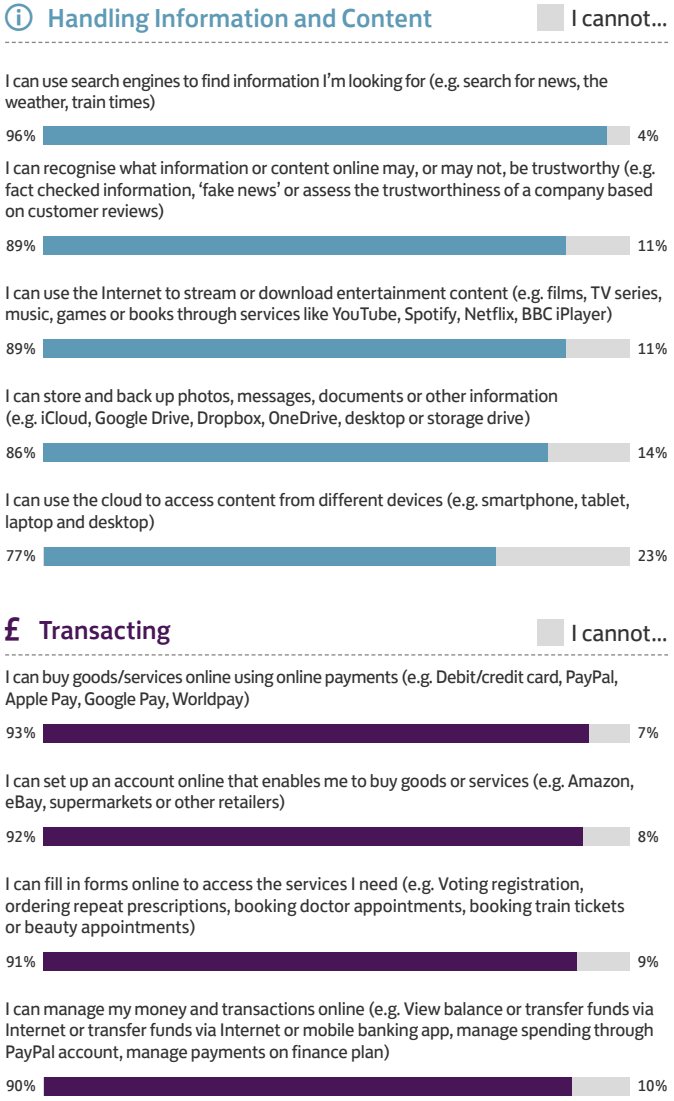
Key
- At least one task in the skill
- All tasks in the skills

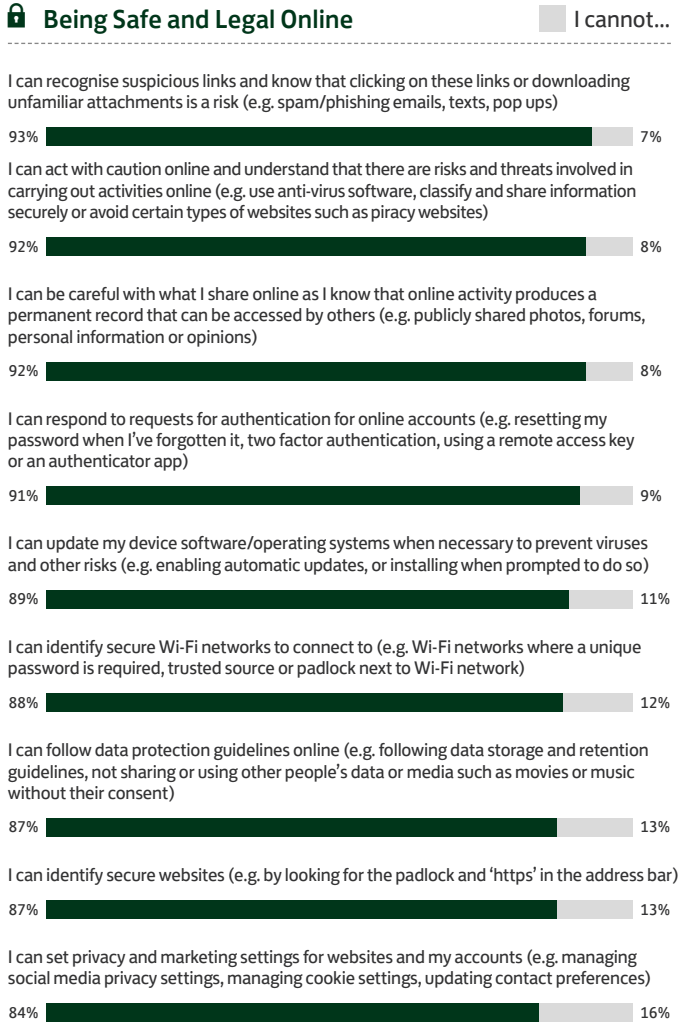




Appendix 5L. **Proportion of adults 18+ who can/cannot do each of the 26 Life tasks across the five Life skills, within each skill area, 2024** (click to return to page 41) n = 4,173







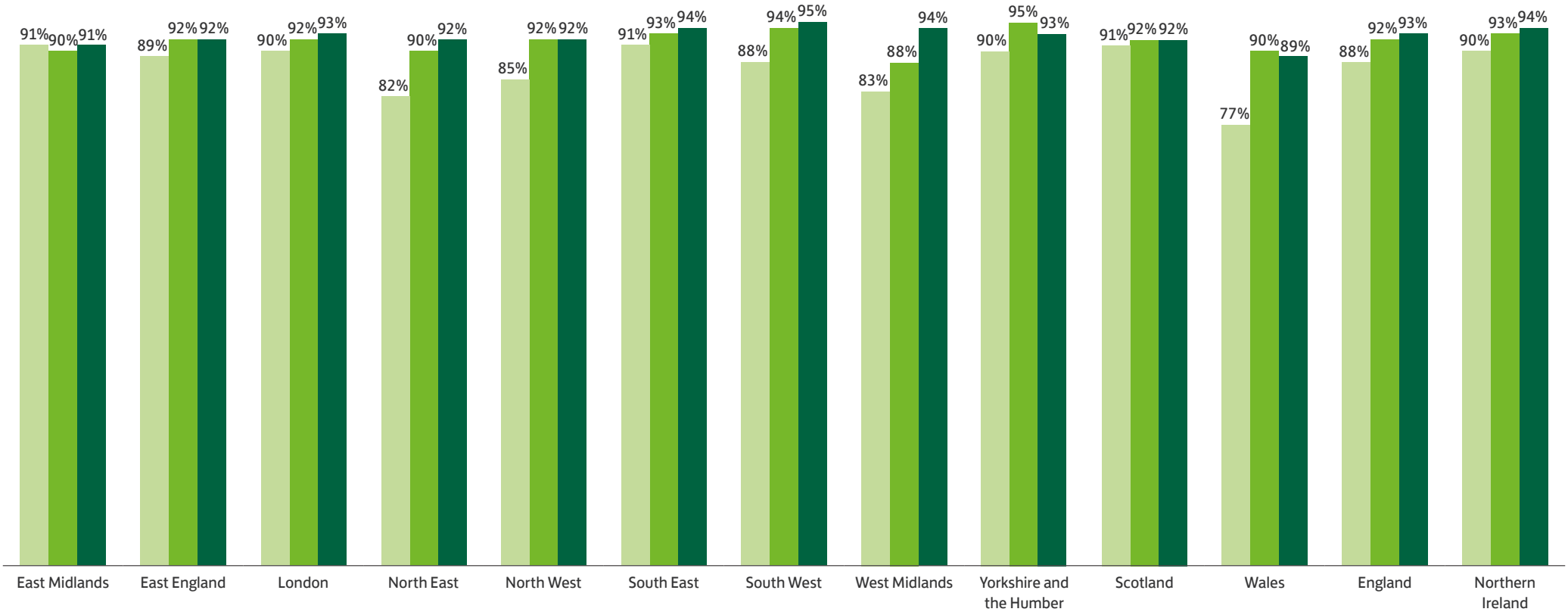
Appendix 5M. **Proportion of UK adults 18+ and their level of Essential Digital Skills for Life, and who are able to do the listed number of tasks within Life EDS, across the regions, 2024** (click to return to page 46)

Lowest sample size: North East n = 136 Highest sample size: London n = 574

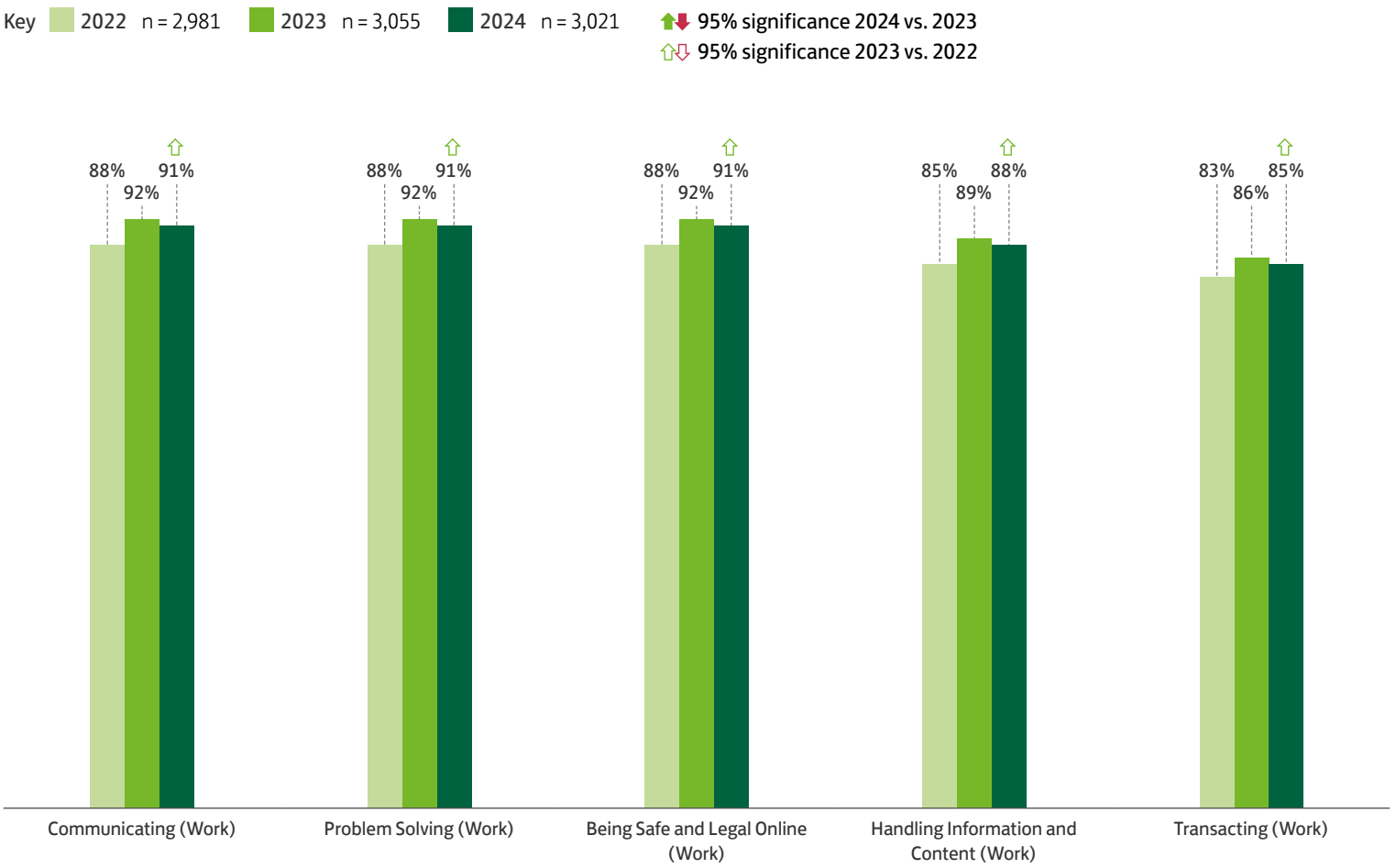
Region	Life EDS (5 skills)	Partial Life Skills (1-4 skills)	Zero Life Skills (0 skills)	Without Life EDS (0-4 skills)	Can do all 26 tasks	Can do 0-25 tasks
East Midlands	91%	7%	2%	9%	54%	46%
East England	92%	6%	2%	8%	54%	46%
London	93%	6%	1%	7%	59%	41%
North East	92%	7%	1%	8%	49%	51%
North West	92%	6%	2%	8%	48%	52%
South East	94%	5%	1%	6%	54%	46%
South West	95%	4%	1%	5%	54%	46%
West Midlands	94%	5%	1%	6%	51%	49%
Yorkshire and the Humber	93%	5%	2%	7%	52%	48%
Scotland	92%	6%	2%	8%	53%	47%
Wales	89%	9%	2%	11%	49%	51%
England	93%	6%	1%	7%	53%	47%
Northern Ireland	94%	5%	1%	6%	49%	51%

Appendix 5N. **Proportion of UK adults 18+ that have Essential Digital Skills for Life, 2022 and 2023 vs. 2024** (click to return to page 46)

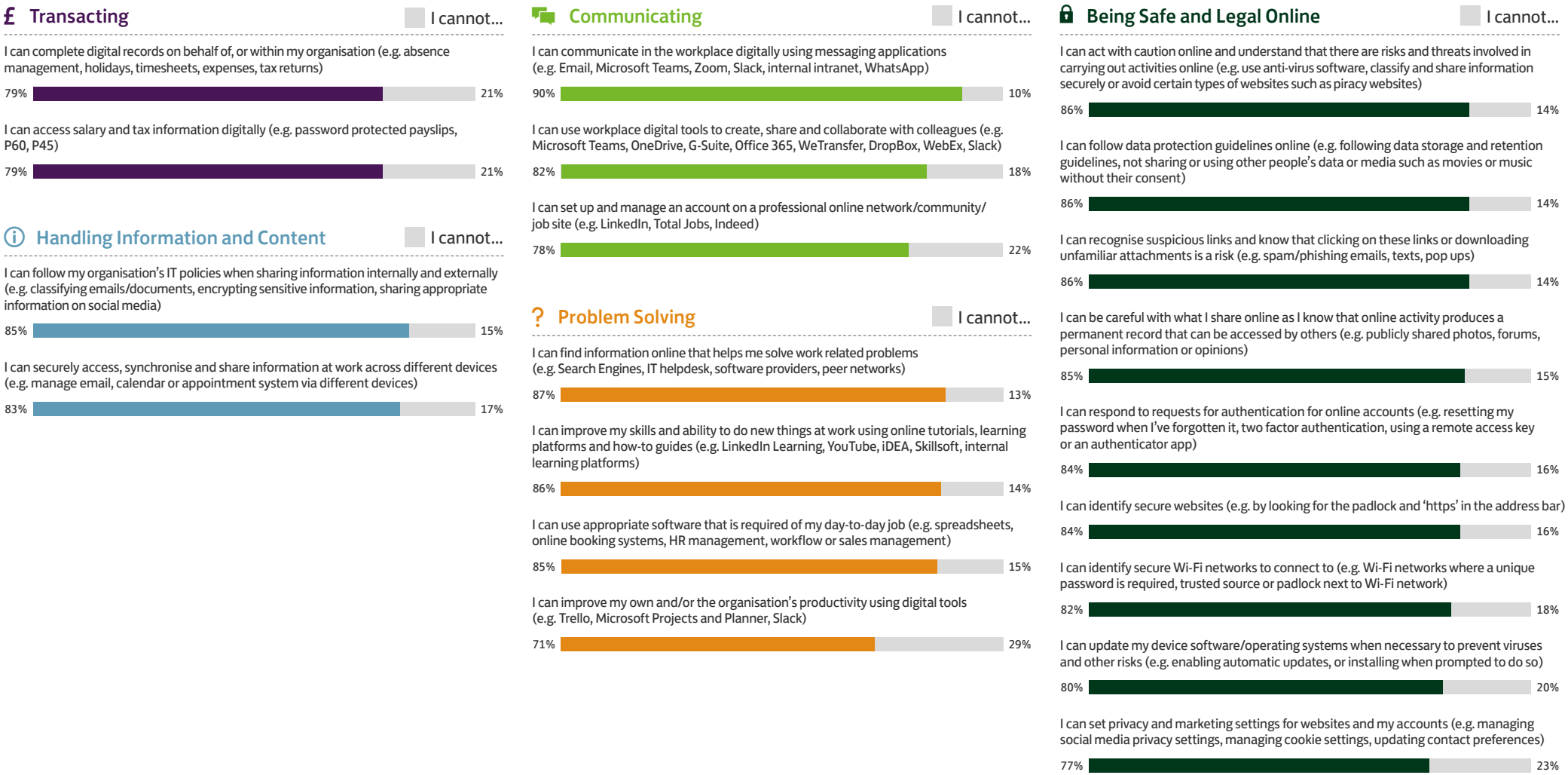
Key 2022 2023 2024 Lowest sample size: North East n = 136 Highest sample size: London n = 574



Appendix 50. **Proportion of UK labour force adults aged 18+ who have each of the five Work skills, 2022 and 2023 vs. 2024** (click to return to page 52)

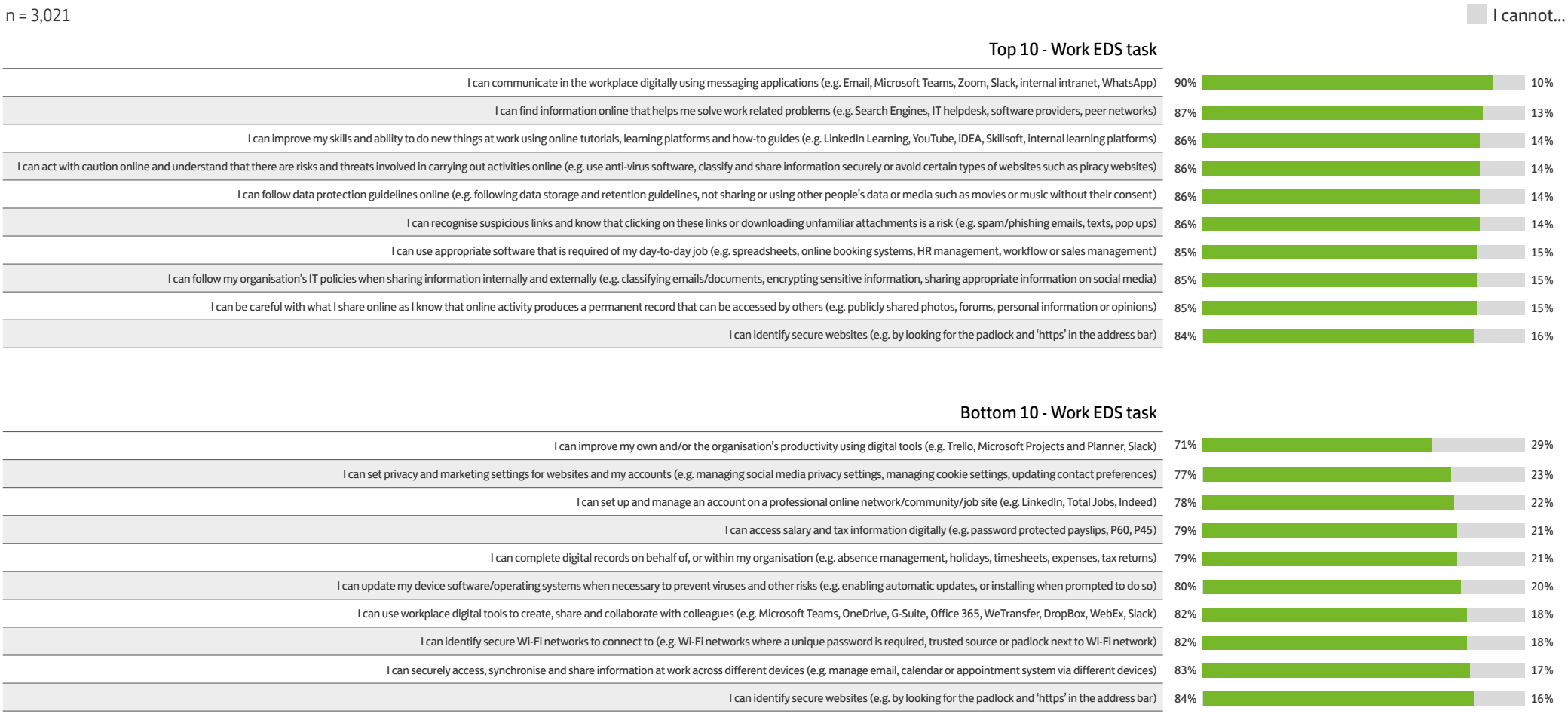


Appendix 5P. **Proportion of labour force adults aged 18+ who can/cannot do each of the 20 Work tasks across the five Work skills, within each skill area, 2024** (click to return to page 52) n = 3,021



Appendix 5Q. **Proportion of labour force adults aged 18+ and the top and bottom ten Work tasks, 2024** (click to return to page 52)

n = 3,021



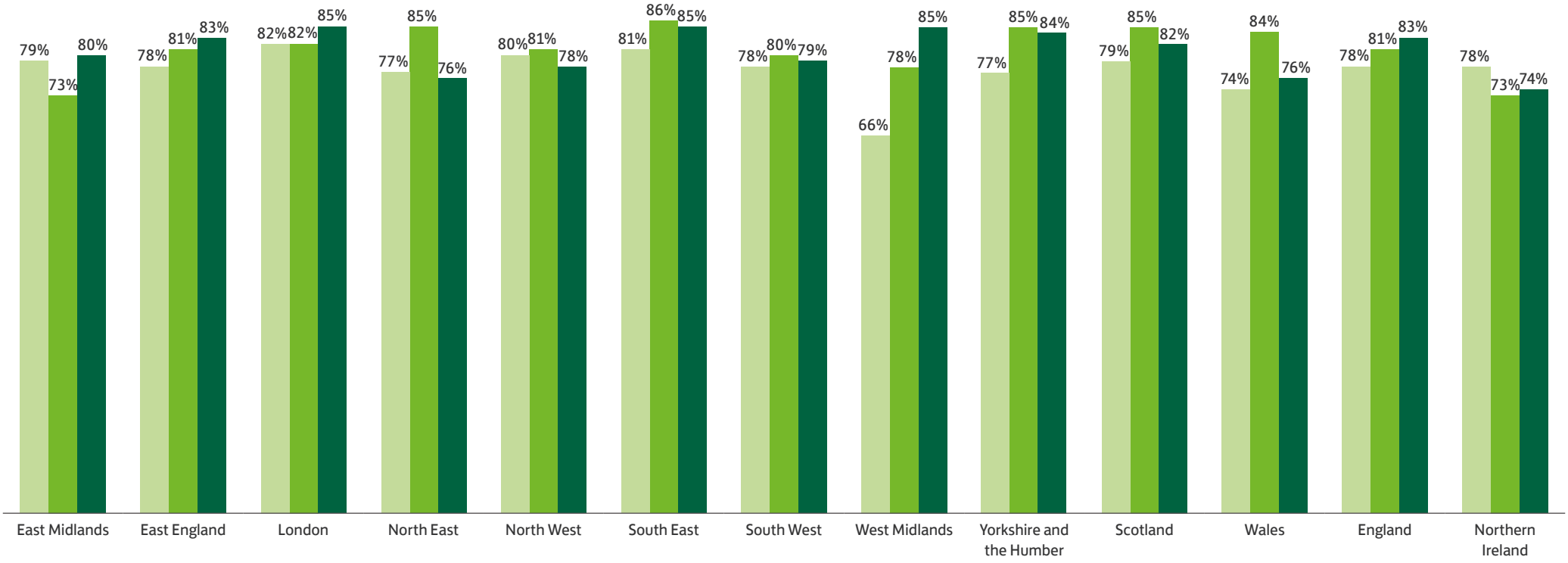
Appendix 5R. Proportion of UK labour force adults 18+ and their level of Essential Digital Skills for Work, and who are able to do the listed number of tasks within Work EDS, across the regions, 2024 (click to return to page 64)

Lowest sample size: North East n = 87 Highest sample size: London n = 485

Region	Work EDS (5 skills)	Partial Work Skills (1-4 skills)	Zero Work Skills (0 skills)	Without Work EDS (0-4 skills)	Can do all 20 tasks	Can do 0-19 tasks
East Midlands	80%	10%	10%	20%	47%	53%
East England	83%	14%	4%	17%	55%	45%
London	85%	11%	4%	15%	53%	47%
North East	76%	21%	3%	24%	43%	57%
North West	78%	15%	7%	22%	43%	57%
South East	85%	11%	3%	15%	48%	52%
South West	79%	14%	6%	21%	47%	53%
West Midlands	85%	11%	3%	15%	44%	56%
Yorkshire and the Humber	84%	10%	6%	16%	50%	50%
Scotland	82%	12%	6%	18%	48%	52%
Wales	76%	12%	12%	24%	41%	59%
England	83%	12%	5%	17%	49%	51%
Northern Ireland	74%	16%	10%	26%	39%	61%

Appendix 5S. **Proportion of UK labour force adults 18+ that have Essential Digital Skills for Work, 2022 and 2023 vs. 2024** (click to return to page 64)

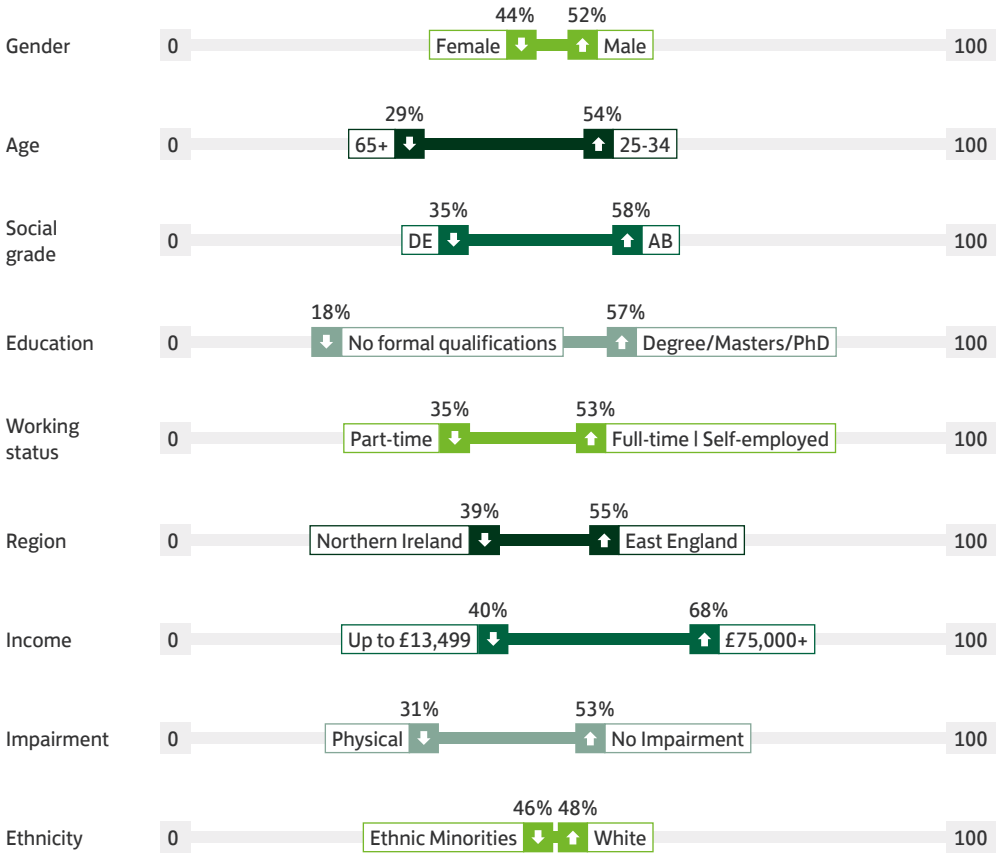
Key 2022 2023 2024 Lowest sample size: North East n = 87 Highest sample size: London n = 485



Appendix 5T. **Proportion of UK labour force adults aged 18+ across different demographics that can do all 20 Work tasks, 2024** (click to return to page 64)

Lowest base: No formal qualifications n = 85. Highest base: White n = 2,453

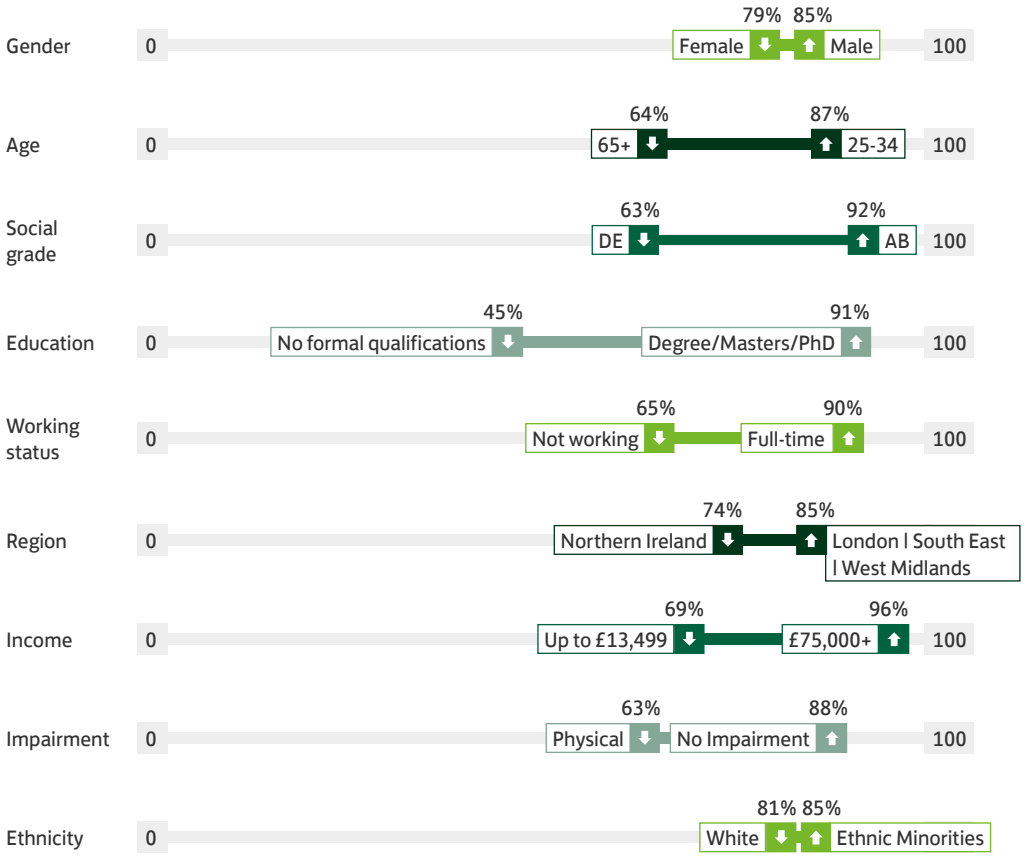
Key ⬇ Lowest % of people ⬆ Highest % of people



Appendix 5U. **Proportion of UK labour force adults aged 18+ across different demographics that have Work EDS, 2024** (click to return to page 64)

Lowest base: No formal qualifications n = 85. Highest base: White n = 2,453

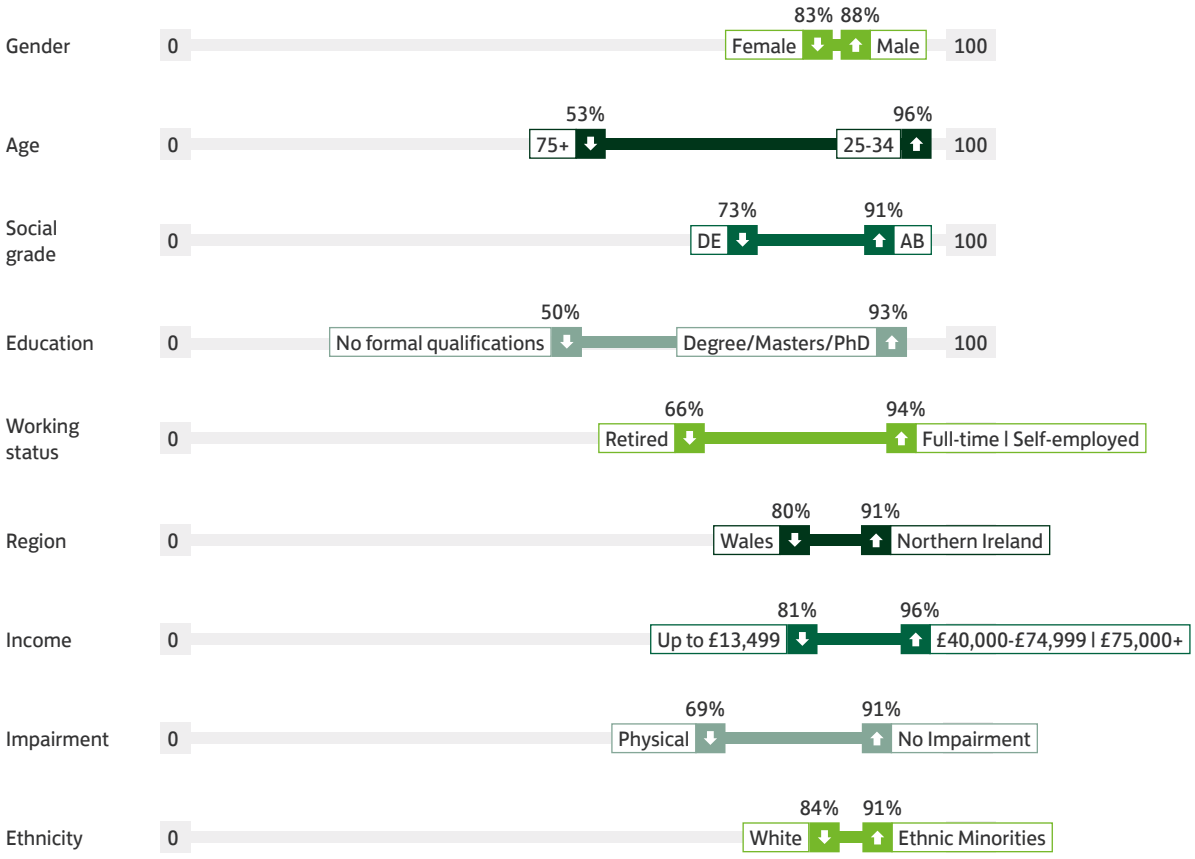
Key ⬇ Lowest % of people ⬆ Highest % of people



Appendix 5V. **Proportion of UK adults aged 18+ across different demographics that have the Foundation Level, 2024** (click to return to page 64)

Lowest base: North East n = 136. **Highest base: White** n = 3,559

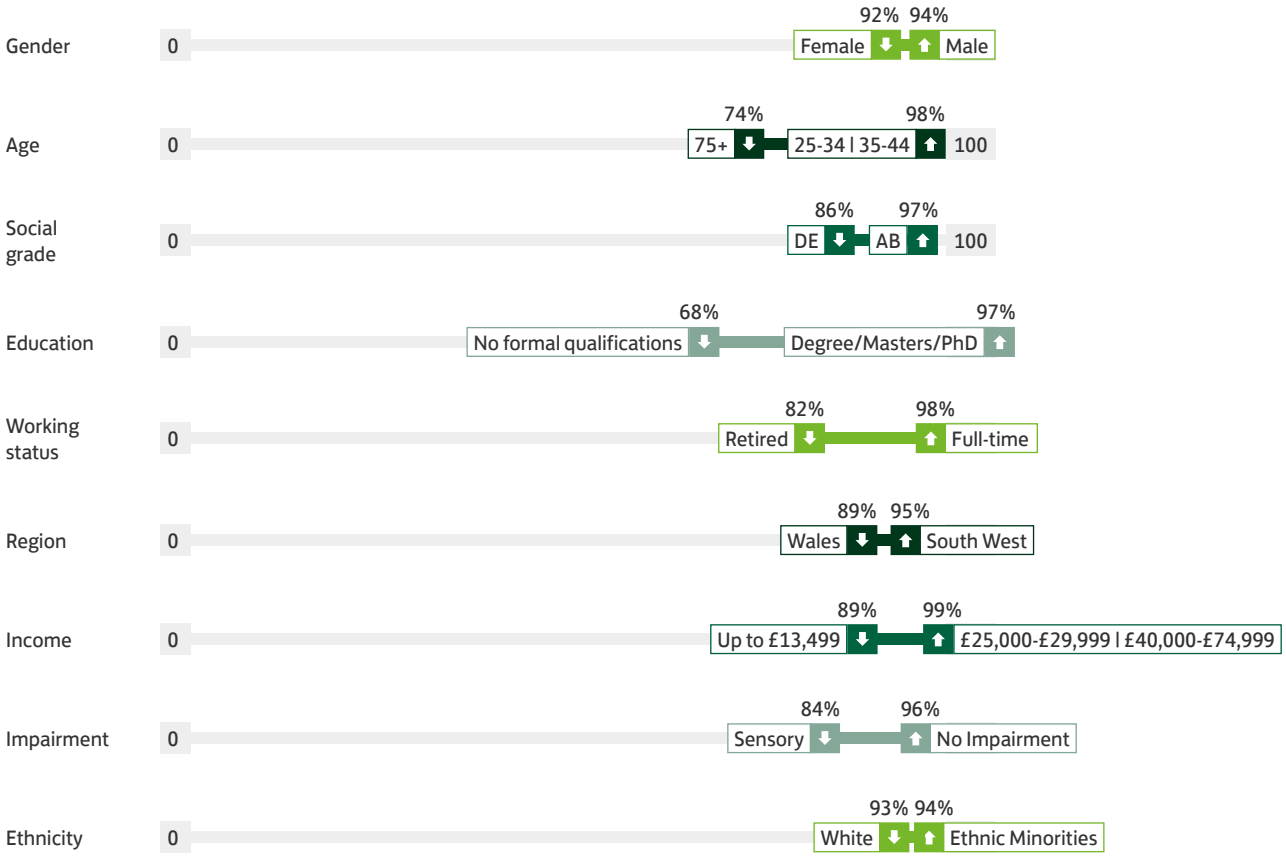
Key ⬇ Lowest % of people ⬆ Highest % of people



Appendix 5W. **Proportion of UK adults aged 18+ across different demographics that have Life EDS, 2024** (click to return to page 64)

Lowest base: North East n = 136. **Highest base: White** n = 3,559

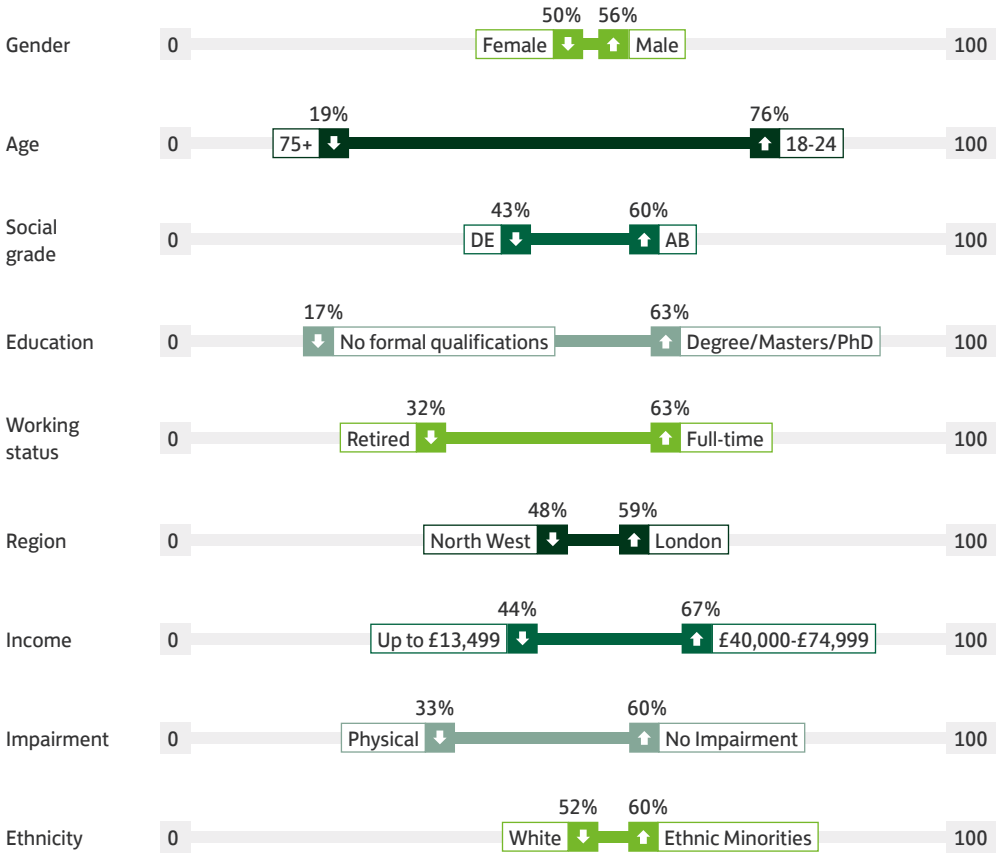
Key ⬇ Lowest % of people ⬆ Highest % of people



Appendix 5X. **Proportion of UK adults aged 18+ across different demographics that can do all 26 Life tasks, 2024** (click to return to page 64)

Lowest base: North East n = 136. **Highest base: White** n = 3,559

Key ⬇ Lowest % of people ⬆ Highest % of people



Appendix 5Y. **Proportion of labour force adults aged 18+ who have Work EDS, and the number of Work tasks they are able to do, split by demographic, 2024** (click to return to page 35)

Lowest sample size: 6+ in household n = 107
Highest sample size: White n = 2,453

	Gender		Age										Ethnicity	
	Male	Female	18-24	25-34	35-44	45-54	55-64	65-74	65+	18-34	35-54	55+	White	Ethnic Minorities
Have Work EDS	85%	79%	84%	87%	85%	81%	75%	68%	64%	86%	83%	73%	81%	85%
Can do zero Work tasks	4%	7%	4%	4%	4%	5%	8%	13%	12%	4%	5%	9%	6%	5%
Can do 1-9 Work tasks	6%	8%	6%	4%	5%	8%	12%	8%	13%	5%	6%	12%	8%	5%
Can do 10-16 Work tasks	13%	13%	12%	9%	12%	15%	15%	25%	25%	10%	13%	17%	13%	14%
Can do 17-19 Work tasks	25%	28%	26%	29%	27%	26%	26%	24%	22%	28%	26%	25%	26%	30%
Can do all 20 Work tasks	52%	44%	52%	54%	52%	46%	39%	30%	29%	53%	49%	37%	48%	46%
0-19 Work tasks	48%	56%	48%	46%	48%	54%	61%	70%	71%	47%	51%	63%	52%	54%

		Working status						Children in household	
	Labour force sample	Full-time	Part-time	Self-employed	Not in paid work, but not retired	Working	Not working	Yes, kids in household	No kids in household
Have Work EDS	82%	90%	74%	86%	65%	86%	65%	85%	80%
Can do zero Work tasks	6%	3%	7%	2%	14%	3%	14%	4%	6%
Can do 1-9 Work tasks	7%	4%	12%	7%	12%	6%	12%	6%	7%
Can do 10-16 Work tasks	13%	11%	18%	13%	15%	12%	15%	11%	14%
Can do 17-19 Work tasks	27%	29%	28%	25%	19%	28%	19%	27%	26%
Can do all 20 Work tasks	48%	53%	35%	53%	40%	50%	40%	52%	46%
0-19 Work tasks	52%	47%	65%	47%	60%	50%	60%	48%	54%

	Regions and nations												
	East Midlands	East England	London	North East	North West	South East	South West	West Midlands	Yorkshire and the Humber	Scotland	Wales	England	Northern Ireland
Have Work EDS	80%	83%	85%	76%	78%	85%	79%	85%	84%	82%	76%	83%	74%
Can do zero Work tasks	10%	4%	4%	3%	7%	3%	6%	3%	6%	6%	12%	5%	10%
Can do 1-9 Work tasks	8%	8%	6%	7%	7%	6%	10%	6%	5%	6%	9%	7%	10%
Can do 10-16 Work tasks	7%	12%	11%	17%	15%	16%	14%	14%	11%	15%	10%	13%	15%
Can do 17-19 Work tasks	28%	21%	26%	30%	28%	27%	22%	33%	28%	25%	28%	27%	26%
Can do all 20 Work tasks	47%	55%	53%	43%	43%	48%	47%	44%	50%	48%	41%	49%	39%
0-19 Work tasks	53%	45%	47%	57%	57%	52%	53%	56%	50%	52%	59%	51%	61%

Appendix 5Y. **Proportion of labour force adults aged 18+ who have Work EDS, and the number of Work tasks they are able to do, split by demographic, 2024**

Lowest sample size: 6+ in household n = 107
Highest sample size: White n = 2,453

	Personal income							Social grade					
	UP TO £13,499	£13,500-£24,999	£25,000-£29,999	£30,000-£39,999	£40,000-£74,999	£75,000+	UP TO £24,999	AB	C1	C2	DE	ABC1	C2DE
Have Work EDS	69%	83%	89%	91%	92%	96%	76%	92%	90%	78%	63%	91%	71%
Can do zero Work tasks	12%	5%	1%	3%	3%	1%	8%	2%	3%	5%	14%	2%	10%
Can do 1-9 Work tasks	10%	9%	7%	4%	2%	2%	10%	2%	4%	10%	13%	3%	12%
Can do 10-16 Work tasks	15%	17%	12%	11%	9%	5%	16%	9%	11%	16%	17%	10%	16%
Can do 17-19 Work tasks	24%	26%	30%	31%	28%	24%	25%	29%	28%	27%	22%	28%	24%
Can do all 20 Work tasks	40%	43%	51%	51%	58%	68%	41%	58%	55%	42%	35%	56%	38%
0-19 Work tasks	60%	57%	49%	49%	42%	32%	59%	42%	45%	58%	65%	44%	62%

	Tenure		Area					Number in household					Education			
	Own property	Rent property	Rural	Suburban	Urban	Metropolitan	Nonrural	1	2	3-5	6+	2+	No formal qualifications	GCSE/O-Level/CSE/NVQ12	A-Level or equivalent	Degree/Master/PhD
Have Work EDS	87%	76%	83%	80%	82%	84%	82%	74%	84%	84%	86%	84%	45%	67%	83%	91%
Can do zero Work tasks	3%	9%	7%	7%	5%	4%	5%	8%	5%	5%	2%	5%	18%	10%	6%	3%
Can do 1-9 Work tasks	5%	9%	7%	6%	8%	6%	7%	11%	6%	6%	6%	6%	25%	15%	6%	3%
Can do 10-16 Work tasks	12%	14%	13%	14%	13%	11%	13%	15%	14%	12%	12%	12%	22%	19%	12%	9%
Can do 17-19 Work tasks	27%	24%	28%	26%	26%	27%	26%	26%	28%	26%	24%	27%	17%	24%	27%	29%
Can do all 20 Work tasks	52%	44%	45%	47%	49%	50%	48%	40%	47%	51%	56%	50%	18%	31%	48%	57%
0-19 Work tasks	48%	56%	55%	53%	51%	50%	52%	60%	53%	49%	44%	50%	82%	69%	52%	43%

	Impairment															
	No, do not have an impairment	Yes, have an impairment	Sensory (vision or hearing)	Physical	Learning or memory	Mental health	Has one impairment	Has multiple impairments	Vision	Hearing	Mobility	Dexterity	Stamina, breathing or fatigue	Learning, understanding or concentrating	Memory	Social or behavioural
Have Work EDS	88%	72%	70%	63%	68%	71%	78%	67%	68%	67%	58%	53%	65%	68%	60%	67%
Can do zero Work tasks	4%	9%	11%	12%	10%	10%	7%	11%	12%	13%	17%	18%	10%	12%	13%	12%
Can do 1-9 Work tasks	5%	11%	11%	15%	12%	11%	9%	13%	11%	11%	16%	21%	16%	12%	14%	11%
Can do 10-16 Work tasks	11%	16%	17%	18%	20%	16%	14%	18%	19%	19%	18%	17%	17%	19%	23%	16%
Can do 17-19 Work tasks	28%	25%	24%	24%	20%	22%	30%	21%	25%	13%	20%	13%	25%	22%	21%	21%
Can do all 20 Work tasks	53%	38%	37%	31%	38%	41%	40%	37%	33%	43%	29%	31%	32%	36%	29%	41%
0-19 Work tasks	47%	62%	63%	69%	62%	59%	60%	63%	67%	57%	71%	69%	68%	64%	71%	59%

Appendix 5Z. **Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, split by demographic, 2024**

Lowest sample size: 6+ in household n = 107 Highest sample size: White n = 2,453

Work task (For task examples, see page 71)	Total	Age									
		18-24	25-34	35-44	45-54	55-64	65-74	65+	18-34	35-54	55+
I can communicate in the workplace digitally using messaging applications	90%	91%	93%	91%	90%	83%	82%	83%	92%	91%	83%
I can use workplace digital tools to create, share and collaborate with colleagues	82%	87%	89%	83%	81%	74%	67%	65%	88%	82%	72%
I can set up and manage an account on a professional online network/ community/job site	78%	84%	83%	83%	76%	70%	59%	59%	84%	80%	68%
I can follow my organisation's IT policies when sharing information internally and externally	85%	88%	88%	89%	83%	77%	74%	73%	88%	86%	76%
I can securely access, synchronise and share information at work across different devices	83%	88%	89%	86%	82%	74%	70%	69%	88%	84%	72%
I can complete digital records on behalf of, or within my organisation	79%	78%	83%	83%	80%	74%	72%	66%	81%	82%	72%
I can access salary and tax information digitally	79%	79%	82%	83%	79%	74%	68%	63%	81%	81%	71%
I can find information online that helps me solve work related problems	87%	88%	90%	90%	85%	81%	77%	77%	89%	88%	80%
I can use appropriate software that is required of my day-to-day job	85%	87%	91%	87%	84%	77%	75%	73%	89%	85%	76%
I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	86%	90%	89%	88%	86%	80%	73%	70%	89%	87%	78%
I can improve my own and/or the organisation's productivity using digital tools	71%	77%	79%	76%	68%	59%	48%	46%	79%	72%	56%
I can act with caution online and understand that there are risks and threats involved in carrying out activities online	86%	88%	90%	89%	84%	80%	78%	78%	89%	86%	79%
I can set privacy and marketing settings for websites and my accounts	77%	82%	82%	80%	75%	68%	67%	64%	82%	78%	67%
I can follow data protection guidelines online	86%	88%	90%	89%	85%	79%	74%	70%	89%	87%	77%
I can respond to requests for authentication for online accounts	84%	88%	86%	87%	85%	77%	74%	70%	87%	86%	75%
I can identify secure websites	84%	87%	88%	87%	82%	77%	75%	71%	88%	84%	76%
I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	86%	88%	90%	89%	86%	78%	77%	75%	89%	88%	78%
I can update my device software/operating systems when necessary to prevent viruses and other risks	80%	84%	85%	84%	79%	73%	66%	65%	85%	81%	72%
I can identify secure Wi-Fi networks to connect to	82%	85%	86%	87%	81%	75%	73%	71%	85%	84%	74%
I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	85%	87%	87%	89%	84%	78%	76%	74%	87%	86%	77%

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Appendix 5Z. **Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, split by demographic, 2024**

Lowest sample size: 6+ in household n = 107 Highest sample size: White n = 2,453

		Gender		Social grade						Working status					
	Work task (For task examples, see page 71)	Male	Female	AB	C1	C2	DE	ABC1	C2DE	Full-time	Part-time	Self-employed	Not in paid work, but not retired	Working	Not working
	I can communicate in the workplace digitally using messaging applications	91%	88%	96%	94%	88%	78%	95%	83%	94%	86%	94%	77%	93%	77%
	I can use workplace digital tools to create, share and collaborate with colleagues	83%	81%	93%	90%	77%	63%	91%	70%	90%	74%	81%	66%	86%	66%
	I can set up and manage an account on a professional online network/ community/job site	81%	76%	88%	85%	74%	64%	86%	69%	83%	70%	85%	68%	81%	68%
	I can follow my organisation's IT policies when sharing information internally and externally	87%	83%	93%	92%	82%	69%	92%	76%	91%	81%	87%	69%	88%	69%
	I can securely access, synchronise and share information at work across different devices	85%	81%	92%	91%	80%	66%	91%	73%	89%	76%	86%	70%	87%	70%
	I can complete digital records on behalf of, or within my organisation	83%	76%	90%	87%	75%	61%	89%	68%	87%	71%	85%	62%	84%	62%
	I can access salary and tax information digitally	82%	76%	88%	85%	77%	62%	86%	70%	86%	72%	82%	61%	83%	61%
	I can find information online that helps me solve work related problems	89%	84%	95%	92%	85%	72%	93%	79%	92%	82%	93%	72%	90%	72%
	I can use appropriate software that is required of my day-to-day job	87%	83%	94%	92%	82%	68%	93%	75%	91%	83%	88%	68%	89%	68%
	I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	88%	84%	94%	92%	83%	73%	92%	78%	91%	81%	88%	74%	89%	74%
	I can improve my own and/or the organisation's productivity using digital tools	75%	66%	80%	78%	66%	56%	79%	61%	78%	59%	72%	59%	74%	59%
	I can act with caution online and understand that there are risks and threats involved in carrying out activities online	89%	83%	95%	92%	82%	72%	93%	77%	91%	79%	90%	73%	89%	73%
	I can set privacy and marketing settings for websites and my accounts	80%	74%	86%	83%	72%	64%	85%	68%	81%	64%	83%	70%	79%	70%
	I can follow data protection guidelines online	87%	84%	93%	91%	83%	72%	92%	78%	91%	81%	88%	73%	89%	73%
	I can respond to requests for authentication for online accounts	86%	82%	93%	90%	80%	71%	91%	76%	89%	76%	88%	74%	87%	74%
	I can identify secure websites	86%	82%	92%	89%	81%	71%	91%	76%	90%	76%	87%	71%	87%	71%
	I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	89%	84%	94%	92%	85%	71%	93%	78%	92%	77%	90%	74%	89%	74%
	I can update my device software/operating systems when necessary to prevent viruses and other risks	83%	78%	89%	85%	79%	67%	87%	73%	84%	72%	88%	71%	83%	71%
	I can identify secure Wi-Fi networks to connect to	85%	80%	90%	88%	80%	70%	89%	75%	87%	74%	88%	73%	85%	73%
	I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	87%	82%	93%	90%	81%	73%	91%	77%	89%	79%	89%	74%	87%	74%

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Appendix 5Z. **Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, split by demographic, 2024**

Lowest sample size: 6+ in household n = 107 Highest sample size: White n = 2,453

Work task (For task examples, see page 71)	Regions and nations												
	East Midlands	East England	London	North East	North West	South East	South West	West Midlands	Yorkshire and the Humber	Scotland	Wales	England	Northern Ireland
I can communicate in the workplace digitally using messaging applications	85%	90%	92%	87%	86%	93%	88%	94%	91%	91%	82%	90%	84%
I can use workplace digital tools to create, share and collaborate with colleagues	78%	83%	86%	82%	78%	85%	77%	87%	81%	84%	73%	82%	77%
I can set up and manage an account on a professional online network/ community/job site	76%	82%	84%	76%	75%	83%	73%	79%	77%	78%	75%	79%	69%
I can follow my organisation's IT policies when sharing information internally and externally	81%	87%	88%	83%	83%	87%	82%	86%	85%	83%	82%	85%	78%
I can securely access, synchronise and share information at work across different devices	81%	84%	87%	83%	82%	85%	80%	83%	84%	83%	75%	84%	75%
I can complete digital records on behalf of, or within my organisation	77%	79%	82%	80%	76%	82%	76%	82%	82%	81%	74%	80%	66%
I can access salary and tax information digitally	74%	81%	84%	76%	76%	81%	76%	81%	82%	80%	67%	80%	72%
I can find information online that helps me solve work related problems	83%	88%	88%	87%	83%	90%	86%	90%	89%	87%	81%	87%	76%
I can use appropriate software that is required of my day-to-day job	80%	88%	87%	84%	79%	89%	82%	87%	88%	86%	75%	85%	84%
I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	79%	88%	89%	82%	83%	88%	85%	87%	87%	86%	82%	86%	81%
I can improve my own and/or the organisation's productivity using digital tools	66%	72%	79%	62%	66%	73%	67%	69%	71%	74%	66%	71%	65%
I can act with caution online and understand that there are risks and threats involved in carrying out activities online	81%	89%	88%	85%	83%	90%	84%	88%	86%	84%	78%	86%	81%
I can set privacy and marketing settings for websites and my accounts	77%	77%	82%	82%	72%	77%	77%	76%	79%	77%	72%	78%	66%
I can follow data protection guidelines online	80%	89%	88%	90%	83%	88%	81%	87%	87%	86%	79%	86%	83%
I can respond to requests for authentication for online accounts	81%	85%	85%	86%	84%	85%	81%	87%	86%	84%	78%	85%	80%
I can identify secure websites	77%	86%	85%	90%	84%	86%	82%	87%	85%	83%	77%	85%	77%
I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	82%	89%	86%	89%	85%	89%	85%	88%	88%	85%	79%	87%	79%
I can update my device software/operating systems when necessary to prevent viruses and other risks	77%	81%	83%	85%	78%	82%	80%	81%	84%	79%	72%	81%	72%
I can identify secure Wi-Fi networks to connect to	79%	84%	84%	81%	82%	84%	80%	84%	85%	83%	76%	83%	75%
I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	82%	87%	87%	88%	83%	86%	83%	87%	84%	84%	79%	85%	77%

Key Communicating Handling Information and Content Transacting Problem Solving Being Safe and Legal Online

Appendix 5Z. **Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, split by demographic, 2024**

Lowest sample size: 6+ in household n = 107 Highest sample size: White n = 2,453

		Children in household		Number in household					Tenure	
	Work task (For task examples, see page 71)	Children in household	No children in household	1	2	3-5	6+	2+	Own property	Rent property
	I can communicate in the workplace digitally using messaging applications	92%	89%	85%	90%	91%	93%	91%	93%	85%
	I can use workplace digital tools to create, share and collaborate with colleagues	86%	80%	74%	82%	85%	89%	84%	86%	76%
	I can set up and manage an account on a professional online network/ community/job site	82%	77%	71%	78%	81%	88%	80%	82%	74%
	I can follow my organisation's IT policies when sharing information internally and externally	87%	83%	78%	85%	87%	87%	86%	88%	80%
	I can securely access, synchronise and share information at work across different devices	86%	82%	77%	84%	85%	89%	85%	87%	79%
	I can complete digital records on behalf of, or within my organisation	82%	78%	72%	82%	80%	90%	81%	85%	72%
	I can access salary and tax information digitally	82%	77%	70%	80%	82%	78%	81%	84%	72%
	I can find information online that helps me solve work related problems	88%	86%	82%	87%	88%	91%	88%	90%	82%
	I can use appropriate software that is required of my day-to-day job	88%	83%	77%	86%	87%	92%	87%	88%	80%
	I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	88%	85%	80%	86%	88%	91%	87%	89%	82%
	I can improve my own and/or the organisation's productivity using digital tools	75%	69%	64%	69%	74%	81%	72%	74%	68%
	I can act with caution online and understand that there are risks and threats involved in carrying out activities online	87%	85%	80%	87%	87%	88%	87%	89%	80%
	I can set privacy and marketing settings for websites and my accounts	81%	75%	70%	77%	79%	85%	79%	81%	72%
	I can follow data protection guidelines online	88%	84%	79%	87%	87%	89%	87%	89%	81%
	I can respond to requests for authentication for online accounts	86%	83%	78%	85%	86%	88%	86%	88%	79%
	I can identify secure websites	85%	83%	78%	86%	85%	89%	85%	88%	78%
	I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	89%	85%	81%	87%	88%	89%	87%	90%	81%
	I can update my device software/operating systems when necessary to prevent viruses and other risks	83%	79%	74%	82%	81%	84%	82%	84%	75%
	I can identify secure Wi-Fi networks to connect to	85%	81%	76%	83%	84%	88%	84%	86%	78%
	I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	87%	84%	80%	86%	86%	88%	86%	88%	80%

Key Communicating Handling Information and Content Transacting Problem Solving Being Safe and Legal Online

Appendix 5Z. **Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, split by demographic, 2024**

Lowest sample size: 6+ in household n = 107 Highest sample size: White n = 2,453

		Area					Personal income						
	Work task (For task examples, see page 71)	Rural	Suburban	Urban	Metropolitan	Nonrural	Up to £13,499	£13,500-£24,999	£25,000-£29,999	£30,000-£39,999	£40,000-£74,999	£75,000+	Up to £24,999
Communicating	I can communicate in the workplace digitally using messaging applications	88%	89%	89%	92%	90%	80%	92%	96%	95%	95%	97%	86%
Communicating	I can use workplace digital tools to create, share and collaborate with colleagues	81%	81%	82%	84%	82%	71%	78%	89%	90%	92%	95%	75%
Communicating	I can set up and manage an account on a professional online network/ community/job site	77%	77%	79%	82%	79%	71%	73%	84%	82%	87%	93%	72%
Handling Information and Content	I can follow my organisation's IT policies when sharing information internally and externally	85%	83%	85%	86%	85%	73%	85%	90%	92%	94%	95%	79%
Handling Information and Content	I can securely access, synchronise and share information at work across different devices	82%	83%	82%	86%	84%	73%	80%	90%	90%	92%	96%	77%
Transacting	I can complete digital records on behalf of, or within my organisation	78%	78%	80%	83%	80%	66%	77%	85%	88%	91%	95%	71%
Transacting	I can access salary and tax information digitally	78%	76%	80%	82%	79%	68%	78%	83%	86%	88%	93%	73%
Problem Solving	I can find information online that helps me solve work related problems	86%	86%	86%	89%	87%	77%	85%	92%	93%	95%	96%	81%
Problem Solving	I can use appropriate software that is required of my day-to-day job	84%	84%	85%	86%	85%	76%	82%	90%	90%	94%	95%	79%
Problem Solving	I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	87%	84%	86%	89%	86%	78%	87%	91%	89%	93%	95%	83%
Problem Solving	I can improve my own and/or the organisation's productivity using digital tools	68%	71%	71%	74%	71%	60%	66%	76%	76%	81%	88%	63%
Being Safe and Legal Online	I can act with caution online and understand that there are risks and threats involved in carrying out activities online	84%	85%	86%	87%	86%	77%	83%	91%	90%	94%	97%	80%
Being Safe and Legal Online	I can set privacy and marketing settings for websites and my accounts	75%	76%	77%	79%	77%	70%	71%	82%	84%	85%	86%	71%
Being Safe and Legal Online	I can follow data protection guidelines online	85%	84%	86%	88%	86%	76%	85%	93%	90%	94%	94%	80%
Being Safe and Legal Online	I can respond to requests for authentication for online accounts	84%	82%	85%	86%	84%	75%	82%	90%	88%	92%	94%	79%
Being Safe and Legal Online	I can identify secure websites	84%	83%	84%	85%	84%	75%	82%	88%	90%	93%	92%	79%
Being Safe and Legal Online	I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	85%	86%	87%	85%	86%	77%	85%	93%	92%	94%	96%	81%
Being Safe and Legal Online	I can update my device software/operating systems when necessary to prevent viruses and other risks	80%	79%	81%	82%	81%	73%	75%	86%	88%	87%	90%	74%
Being Safe and Legal Online	I can identify secure Wi-Fi networks to connect to	82%	82%	82%	85%	83%	76%	79%	86%	86%	90%	94%	78%
Being Safe and Legal Online	I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	82%	84%	86%	87%	85%	76%	82%	89%	90%	91%	95%	79%

Key Communicating Handling Information and Content Transacting Problem Solving Being Safe and Legal Online

Appendix 5Z. **Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, split by demographic, 2024**

Lowest sample size: 6+ in household n = 107 Highest sample size: White n = 2,453

Work task (For task examples, see page 71)	Impairment							
	No, do not have an impairment	Yes, have an impairment	Sensory (vision or hearing)	Physical	Learning or memory	Mental health	Has one impairment	Has multiple impairments
I can communicate in the workplace digitally using messaging applications	93%	83%	81%	78%	81%	83%	86%	81%
I can use workplace digital tools to create, share and collaborate with colleagues	88%	72%	68%	62%	69%	71%	78%	66%
I can set up and manage an account on a professional online network/ community/job site	83%	70%	67%	61%	68%	72%	74%	67%
I can follow my organisation's IT policies when sharing information internally and externally	90%	76%	70%	68%	73%	77%	81%	71%
I can securely access, synchronise and share information at work across different devices	88%	74%	69%	67%	71%	75%	80%	69%
I can complete digital records on behalf of, or within my organisation	85%	70%	65%	63%	65%	68%	75%	64%
I can access salary and tax information digitally	85%	69%	67%	61%	65%	66%	74%	64%
I can find information online that helps me solve work related problems	91%	79%	76%	73%	76%	77%	84%	75%
I can use appropriate software that is required of my day-to-day job	90%	76%	75%	68%	73%	74%	82%	70%
I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	90%	78%	77%	72%	77%	77%	82%	75%
I can improve my own and/or the organisation's productivity using digital tools	75%	63%	60%	56%	59%	64%	70%	57%
I can act with caution online and understand that there are risks and threats involved in carrying out activities online	89%	79%	77%	73%	78%	77%	83%	76%
I can set privacy and marketing settings for websites and my accounts	81%	69%	68%	61%	68%	69%	72%	66%
I can follow data protection guidelines online	89%	79%	76%	72%	78%	79%	84%	74%
I can respond to requests for authentication for online accounts	88%	77%	75%	70%	76%	76%	80%	74%
I can identify secure websites	88%	76%	75%	69%	74%	76%	81%	71%
I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	90%	79%	77%	72%	77%	78%	82%	75%
I can update my device software/operating systems when necessary to prevent viruses and other risks	85%	73%	71%	66%	71%	74%	77%	71%
I can identify secure Wi-Fi networks to connect to	87%	74%	72%	69%	73%	76%	77%	71%
I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	89%	78%	75%	73%	77%	77%	81%	75%

Key Communicating Handling Information and Content Transacting Problem Solving Being Safe and Legal Online

Appendix 5Z. **Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, split by demographic, 2024**

Lowest sample size: 6+ in household n = 107 Highest sample size: White n = 2,453

Work task (For task examples, see page 71)	Impairment: Vision	Hearing	Mobility	Dexterity	Stamina, breathing or fatigue	Learning, understanding or concentrating	Memory	Social or behavioural
I can communicate in the workplace digitally using messaging applications	81%	80%	74%	69%	80%	80%	76%	80%
I can use workplace digital tools to create, share and collaborate with colleagues	65%	66%	58%	55%	63%	68%	60%	68%
I can set up and manage an account on a professional online network/ community/job site	65%	71%	59%	50%	63%	63%	59%	69%
I can follow my organisation's IT policies when sharing information internally and externally	68%	66%	64%	56%	70%	72%	68%	72%
I can securely access, synchronise and share information at work across different devices	69%	64%	60%	59%	68%	71%	64%	71%
I can complete digital records on behalf of, or within my organisation	64%	60%	58%	53%	67%	65%	58%	64%
I can access salary and tax information digitally	65%	71%	57%	51%	65%	63%	58%	65%
I can find information online that helps me solve work related problems	75%	76%	68%	60%	74%	76%	69%	75%
I can use appropriate software that is required of my day-to-day job	74%	73%	62%	57%	71%	74%	66%	73%
I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	75%	75%	66%	64%	73%	74%	71%	77%
I can improve my own and/or the organisation's productivity using digital tools	58%	60%	50%	49%	59%	60%	49%	58%
I can act with caution online and understand that there are risks and threats involved in carrying out activities online	75%	75%	68%	62%	75%	76%	74%	79%
I can set privacy and marketing settings for websites and my accounts	65%	67%	59%	56%	61%	65%	61%	69%
I can follow data protection guidelines online	76%	72%	68%	63%	72%	74%	73%	76%
I can respond to requests for authentication for online accounts	72%	75%	67%	61%	71%	73%	70%	74%
I can identify secure websites	74%	69%	64%	61%	69%	72%	67%	74%
I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	76%	74%	68%	62%	74%	74%	71%	77%
I can update my device software/operating systems when necessary to prevent viruses and other risks	69%	71%	65%	57%	66%	71%	64%	71%
I can identify secure Wi-Fi networks to connect to	72%	69%	65%	61%	68%	70%	67%	75%
I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	74%	71%	69%	63%	73%	76%	72%	76%

Key: Communicating; Handling Information and Content; Transacting; Problem Solving; Being Safe and Legal Online

Appendix 5Z. **Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, split by demographic, 2024**

Lowest sample size: 6+ in household n = 107 Highest sample size: White n = 2,453

Work task (For task examples, see page 71)	Ethnicity		Education			
	White	Ethnic Minorities	No formal qualifications	GCSE/O-Level/CSE/NVQ12	A-level or equivalent	Degree/ Masters/PhD
I can communicate in the workplace digitally using messaging applications	89%	92%	68%	80%	89%	95%
I can use workplace digital tools to create, share and collaborate with colleagues	81%	85%	51%	64%	82%	91%
I can set up and manage an account on a professional online network/ community/job site	78%	84%	50%	66%	77%	87%
I can follow my organisation's IT policies when sharing information internally and externally	84%	89%	55%	71%	85%	92%
I can securely access, synchronise and share information at work across different devices	83%	86%	50%	72%	83%	91%
I can complete digital records on behalf of, or within my organisation	79%	80%	45%	63%	78%	89%
I can access salary and tax information digitally	79%	81%	46%	65%	79%	87%
I can find information online that helps me solve work related problems	86%	88%	53%	76%	87%	93%
I can use appropriate software that is required of my day-to-day job	85%	85%	55%	70%	85%	93%
I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	85%	90%	53%	75%	86%	93%
I can improve my own and/or the organisation's productivity using digital tools	69%	77%	39%	57%	71%	79%
I can act with caution online and understand that there are risks and threats involved in carrying out activities online	85%	88%	56%	74%	86%	93%
I can set privacy and marketing settings for websites and my accounts	77%	78%	43%	63%	77%	85%
I can follow data protection guidelines online	85%	88%	59%	74%	86%	93%
I can respond to requests for authentication for online accounts	84%	86%	54%	71%	86%	91%
I can identify secure websites	84%	84%	49%	71%	85%	91%
I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	86%	87%	57%	75%	85%	93%
I can update my device software/operating systems when necessary to prevent viruses and other risks	80%	81%	51%	70%	80%	88%
I can identify secure Wi-Fi networks to connect to	82%	85%	53%	70%	83%	90%
I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	85%	84%	60%	75%	84%	92%

Key Communicating Handling Information and Content Transacting Problem Solving Being Safe and Legal Online