

UK Consumer Digital Index 2020

Spotlight on consumers in the North West

Regional Summary

Wider data from the FCA indicates that people in the North West are more likely than average to face challenges as fewer are in work, have formal qualifications and savings. However, residents are taking advantage of digital opportunities; the number of people who are offline has dropped by 3 percentage points, and compared to the UK, more than average proportions of people are confident their skills have improved since 2019. This progress may be improving financial positions too – for example, with utility bills highly digitally enabled people from the North West save £389 per year on utility bills, compared to £348 saved by the UK average. Whilst the proportion of people with Foundation and Essential Digital Skills for life is in line with the UK average, there is still some focus required to improve Essential Digital Skills for work as looking at the North region as a whole* it falls behind the UK average by 6 percentage points.

* North made up of; the North East, North West and Yorkshire and the Humber

83%

Proportion of people with the Foundation Skill

UK average: 84%

76%

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Proportion of people with

UK average: 78%

42%

Proportion of people with Essential Digital Skills for Life Essential Digital Skills for work

> This number is amongst those working in North East, North West and Yorkshire and the Humber

> > UK average: 48%

8%

Proportion of people who are offline

UK average: 8%







58%

of people in the North West believe their digital skills have improved in the last year

UK Average: 57%

Source: CDI. n = 304

About Us

Over the last six years, the Consumer Digital Index data and work with partners our and charities, has enabled Lloyds Banking Group to establish an understanding of UK digital adoption. This has been not just to inform our own propositions such as the Lloyds Bank Academy, but also to use our scale for good and to help shape the digital landscape for UK plc. By providing regional insights, we hope this will provide targeted insights for more tailored solutions across the UK.

To read the full report: lloydsbank.com/consumerdigitalindex

Case Study

"Myself and a neighbour set up a COVID-19 Community Response Group on Facebook called Helping Hands Cheadle Hulme. We had asked on other local sites if there was already something set up for our area, expecting there to be something Council lead, and well there wasn't, so we took it upon ourselves to mobilise.

We started with distributing flyers, collecting prescriptions, donating hot meals and doing essential bits of shopping for those who were shielding, isolated or vulnerable in our local area. We now have a group of 900+ people on Facebook with approx. 60+ active volunteers"

Roshni Latham, Cheadle Hulme

Source: LBG

The three EDS Life tasks* that people in the North West are most likely to be able to do are:

- 79% I can use search engines to find the information I'm looking for
- 79% 2 I can set up an email account
- 78% I can use the internet to find information that helps me solve problems

and the three tasks they are least likely to be able to do are:

- 72% I can store information online and access content using files and folders
- I can store information online and access content from a different device
- I can use bookmarks to save and retrieve websites and information n=435

Benefits of being online

UK Region Utility Bills Savings A Year ----- Vs -----£348 £389 It makes me feel part of a community _____ Vs ____ 47% Helps me to connect better with friends and family 81% 79% — Vs ——— It has helped me to get a job 50% 49%

Key Foundation Task Statistics*

n=435

87%

can connect a device to a Wi-Fi network 88%

can turn on a device and log in to any accounts/profiles

86%

can open an app

89%

can use the available controls on a device

Where are people learning their Digital Skills

81%

are self taught

31%

learn through family

24%

learn through friends

Source: CDI, n= 280

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oundation and EDS results from face-to-face, omnibus, nationally representative survey conducted by Ipsos MORI between 10th-27th Jan 2020 on behalf of LBG of 4,233 UK (North West n= 435) citizens 15

Full details can be found here