Appendix 1

Definition of Basic Digital Skills

Dot everyone has devised a definition of Basic Digital Skills. People are regarded as having ‘Basic Digital Skills’ when they have all five of the skills.

**COMMUNICATING**
Communicate, interact, collaborate, share and connect with others

**TRANSACTING**
Purchase and sell goods and services, organise finances, register for and use Government digital services

**CREATING**
Engage with communities and create basic digital content

**MANAGING INFORMATION**
Find, manage and store digital information and content

**PROBLEM SOLVING**
Increase independence and confidence by solving problems using digital tools and finding solutions
Appendix 2

How long could you manage without your regular income? – by online vs. offline (2017)

Those who are offline

<table>
<thead>
<tr>
<th></th>
<th>Struggle immediately</th>
<th>Cope for 1 month</th>
<th>Cope for 2 months</th>
<th>Cope for 3 months</th>
<th>Cope for more than 3 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Offline</td>
<td>22%</td>
<td>15%</td>
<td>11%</td>
<td>11%</td>
<td>42%</td>
</tr>
</tbody>
</table>

Those who are online

<table>
<thead>
<tr>
<th></th>
<th>Struggle immediately</th>
<th>Cope for 1 month</th>
<th>Cope for 2 months</th>
<th>Cope for 3 months</th>
<th>Cope for more than 3 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online</td>
<td>15%</td>
<td>15%</td>
<td>14%</td>
<td>14%</td>
<td>42%</td>
</tr>
</tbody>
</table>
Appendix 3

Percentage of consumers saving money on insurance and clothing by being online – by age band

Clothing savings, by age band

<table>
<thead>
<tr>
<th>Age Band</th>
<th>18 – 24</th>
<th>25 – 29</th>
<th>30 – 39</th>
<th>40 – 49</th>
<th>50 – 59</th>
<th>60+</th>
<th>UK average</th>
</tr>
</thead>
<tbody>
<tr>
<td>66%</td>
<td>60%</td>
<td>59%</td>
<td>56%</td>
<td>44%</td>
<td>37%</td>
<td>54%</td>
<td></td>
</tr>
</tbody>
</table>

Insurance savings, by age band

<table>
<thead>
<tr>
<th>Age Band</th>
<th>18 – 24</th>
<th>25 – 29</th>
<th>30 – 39</th>
<th>40 – 49</th>
<th>50 – 59</th>
<th>60+</th>
<th>UK average</th>
</tr>
</thead>
<tbody>
<tr>
<td>49%</td>
<td>58%</td>
<td>60%</td>
<td>65%</td>
<td>52%</td>
<td>51%</td>
<td>57%</td>
<td></td>
</tr>
</tbody>
</table>
Appendix 4

Online savings made, by category, aged 60+ (2017)
Appendix 5

What do you think you could save money on by being online? – aged 60+ (2017)
Appendix 6

Offline – awareness of digital support available

- Wasn’t aware the support available / free: 77%
- Local libraries: 17%
- A local bank: 6%
- Learn My Way: 5%
- Gov.uk: 2%
- Online Centres Network: 2%
Appendix 7

Ipsos MORI making a complaint via digital

- Buy groceries: 85%
- Buy clothes: 76%
- Buy electronic goods / appliances: 64%
- Pay a bill: 38%
- Make payments to other people: 30% (30% Face-to-face)
- Move money between your accounts: 43% (35% Face-to-face)
- Make a complaint: 42% (25% Face-to-face)
- Take a new financial product or service (i.e. credit card): 53% (44% Face-to-face)
- Book a restaurant: 48% (39% Face-to-face)
- Book a holiday: 36% (22% Face-to-face)
- None of these: 70% (42% Face-to-face)

Options:
- Online
- App
- Telephone
- Face-to-face
Appendix 8

Digital capability by age (18-24 and 60+)

Digital capability, 18-24 year olds only

- Level 1: No evidence of digital capabilities
- Level 2: Digital communication
- Level 3: Digital transactions, i.e. online shopping
- Level 4: Managing money online, e.g. logs onto internet banking at least four times a year
- Level 5: Creating - including multiple device use for internet banking and streaming content

Digital capability, over 60s only

- Level 1: No evidence of digital capabilities
- Level 2: Digital communication
- Level 3: Digital transactions, i.e. online shopping
- Level 4: Managing money online, e.g. logs onto internet banking at least four times a year
- Level 5: Creating - including multiple device use for internet banking and streaming content
Appendix 9

Use of internet, by over 60s

- Access information: 79%
- Email: 79%
- Buying products or services: 70%
- Managing finances: 58%
- Keeping in touch via social media: 46%
- Access to council information: 39%
- Learning: 37%
- Sharing photos or videos: 29%
- Downloading or streaming media: 18%
- Online gaming: 17%
Appendix 10

Online Banking by gender and social grade

<table>
<thead>
<tr>
<th>Gender</th>
<th>Social grade</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>72%</strong></td>
<td><strong>ABC1: 77%</strong></td>
</tr>
<tr>
<td><strong>63%</strong></td>
<td><strong>C2DE: 57%</strong></td>
</tr>
</tbody>
</table>

67% bank online
Appendix 11

Digital capability by gender

Women

Men

Digital capability by gender
Appendix 12

Definition of social grade (National Readership Survey, 2015)

The social grade measures shown within the Basic Digital Skills report use a classification system created by the National Readership Survey (NRS). The system is based on occupation and the classifications are shown here.

The NRS interview includes detailed questions about the occupation of the Chief Income Earner (CIE) to establish social grade.

Questions include not just what the CIE’s job is, but details such as their qualifications and the number of people they are responsible for.

The household is classified according to the CIE’s occupation, but social grade data are also available for the respondent themselves (if they are not the CIE).
Appendix 13

Basic Digital Skills, by income band – minus retired people

<table>
<thead>
<tr>
<th>Income Band</th>
<th>Basic Digital Skills</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to £17,499</td>
<td>77%</td>
</tr>
<tr>
<td>£17,500 - £39,999</td>
<td>83%</td>
</tr>
<tr>
<td>£40,000 plus</td>
<td>96%</td>
</tr>
</tbody>
</table>
Appendix 14

Use of online banking by region

- Scotland: 74%
- Wales: 49%
- West Midlands: 72%
- South West: 65%
- North West: 62%
- Yorkshire & Humberside: 75%
- East Midlands: 58%
- North East: 54%
- East England: 69%
- London: 70%
- South East: 73%
Appendix 15

Use of online banking by device

- Smartphone: 38%
- Laptop: 36%
- Desktop: 18%
- Tablet: 18%
- Do not bank online: 33%
Appendix 16

Reasons for not having a bank account for those who have never held an account, Toynbee Hall (2017)

- Haven't got the correct identification: 42%
- Prefer not to use banks: 35%
- Paid in cash: 15%
- Negative previous experience involving banks: 4%
- Overdrawn: 4%
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.

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

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