

# Lloyds Bank Consumer Digital Index Appendix 2017

Benchmarking the digital and financial  
capability of consumers in the UK

In association with

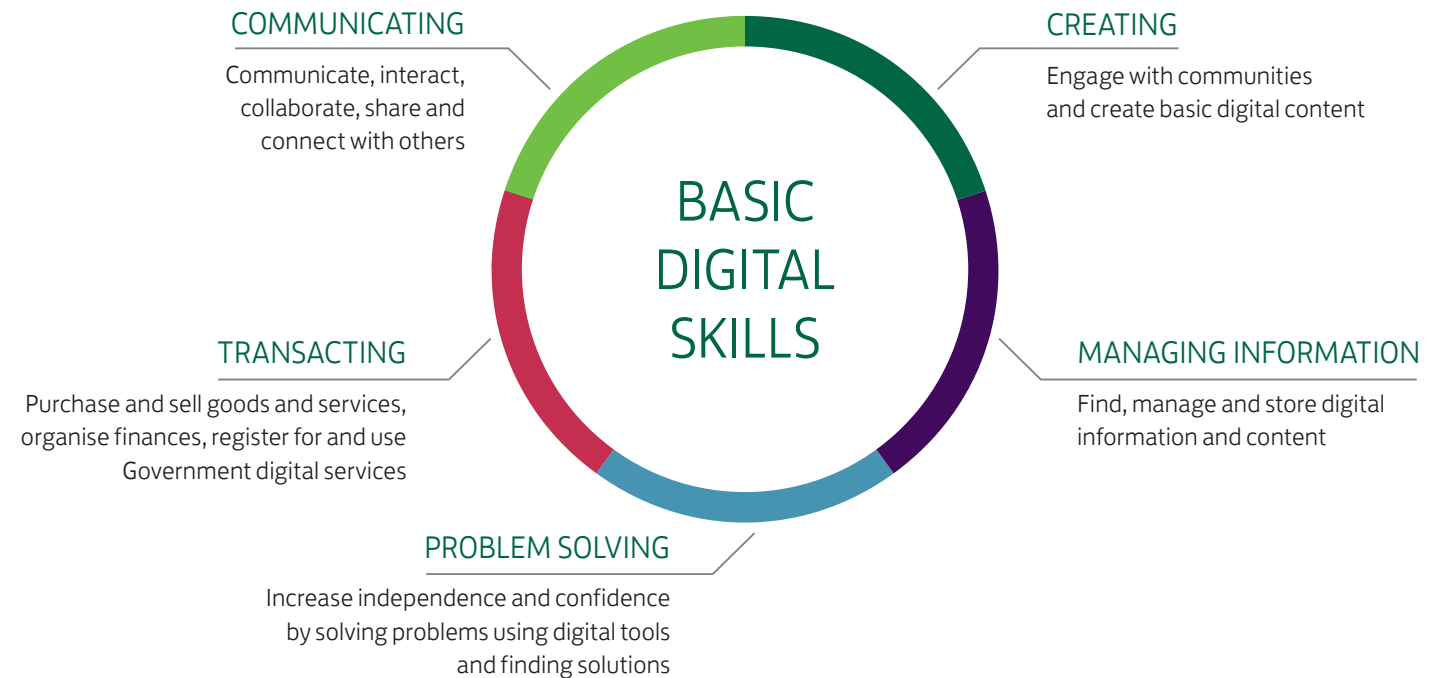


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# Appendix 1

## Definition of Basic Digital Skills

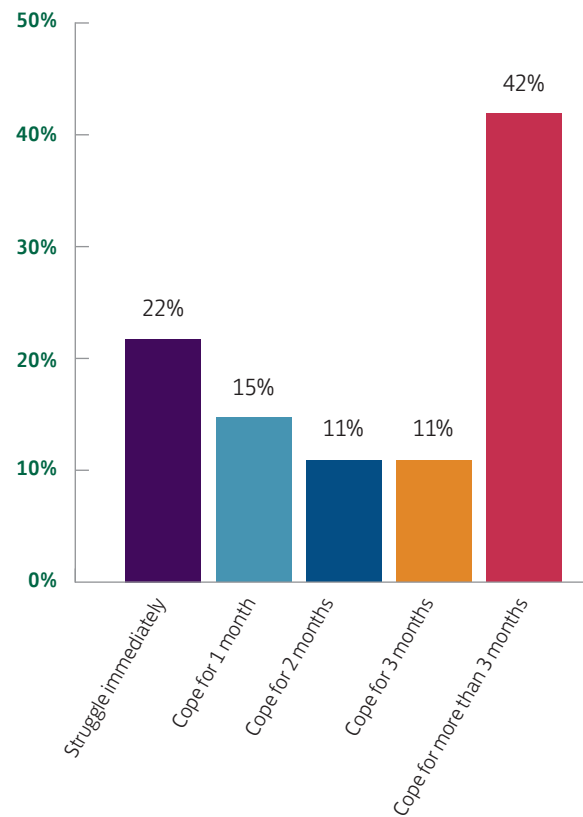
Do everyone has devised a definition of Basic Digital Skills. People are regarded as having 'Basic Digital Skills' when they have all five of the skills.



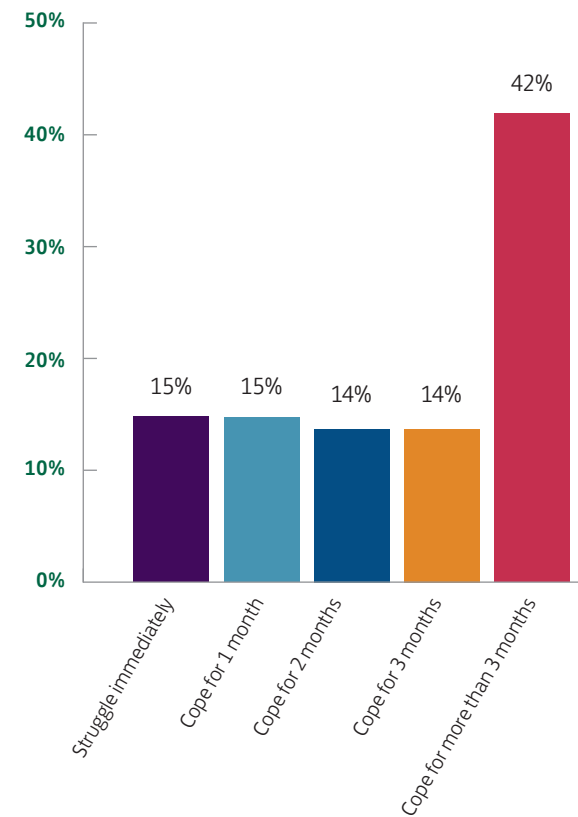
## Appendix 2

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

Those who are offline



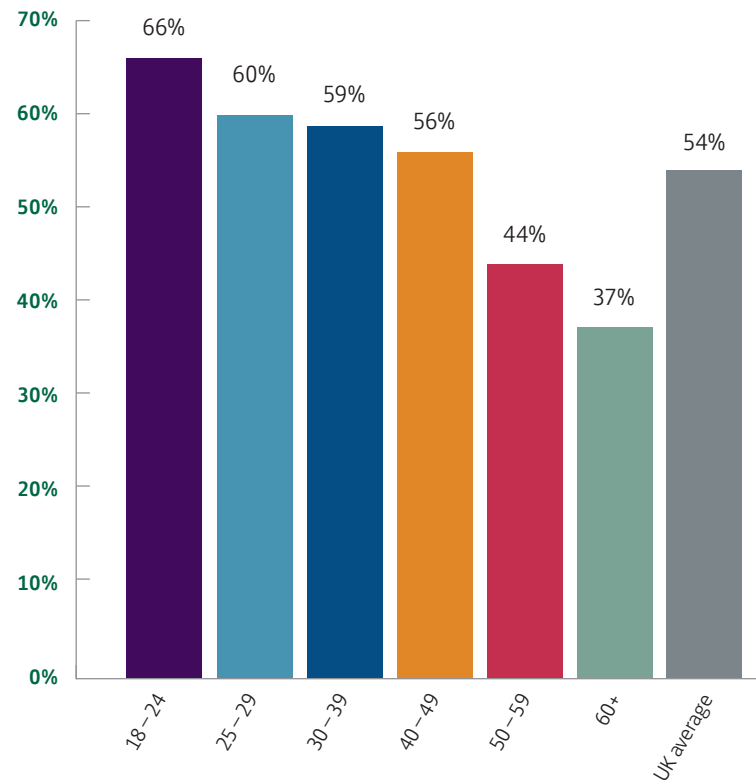
Those who are online



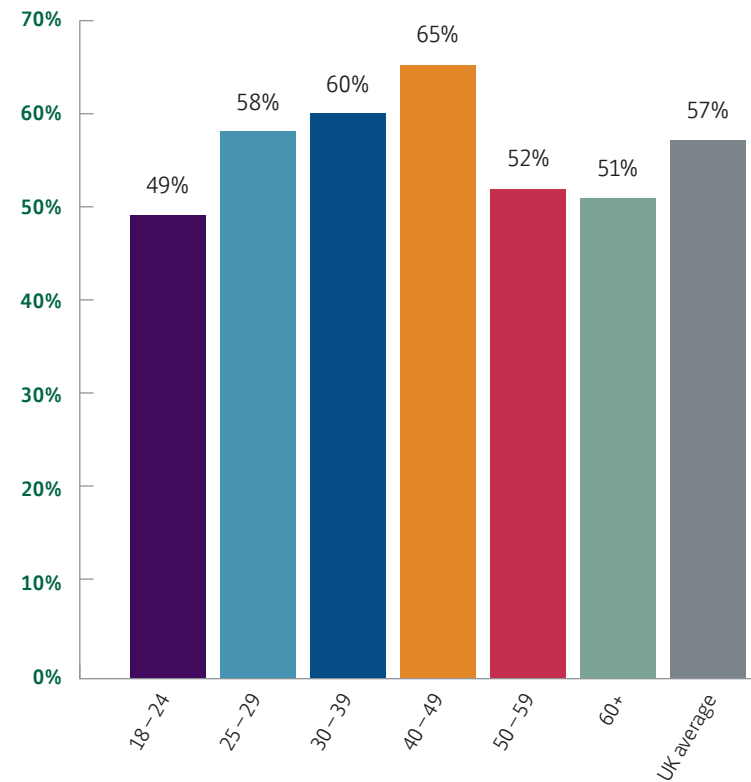
## Appendix 3

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

Clothing savings, by age band



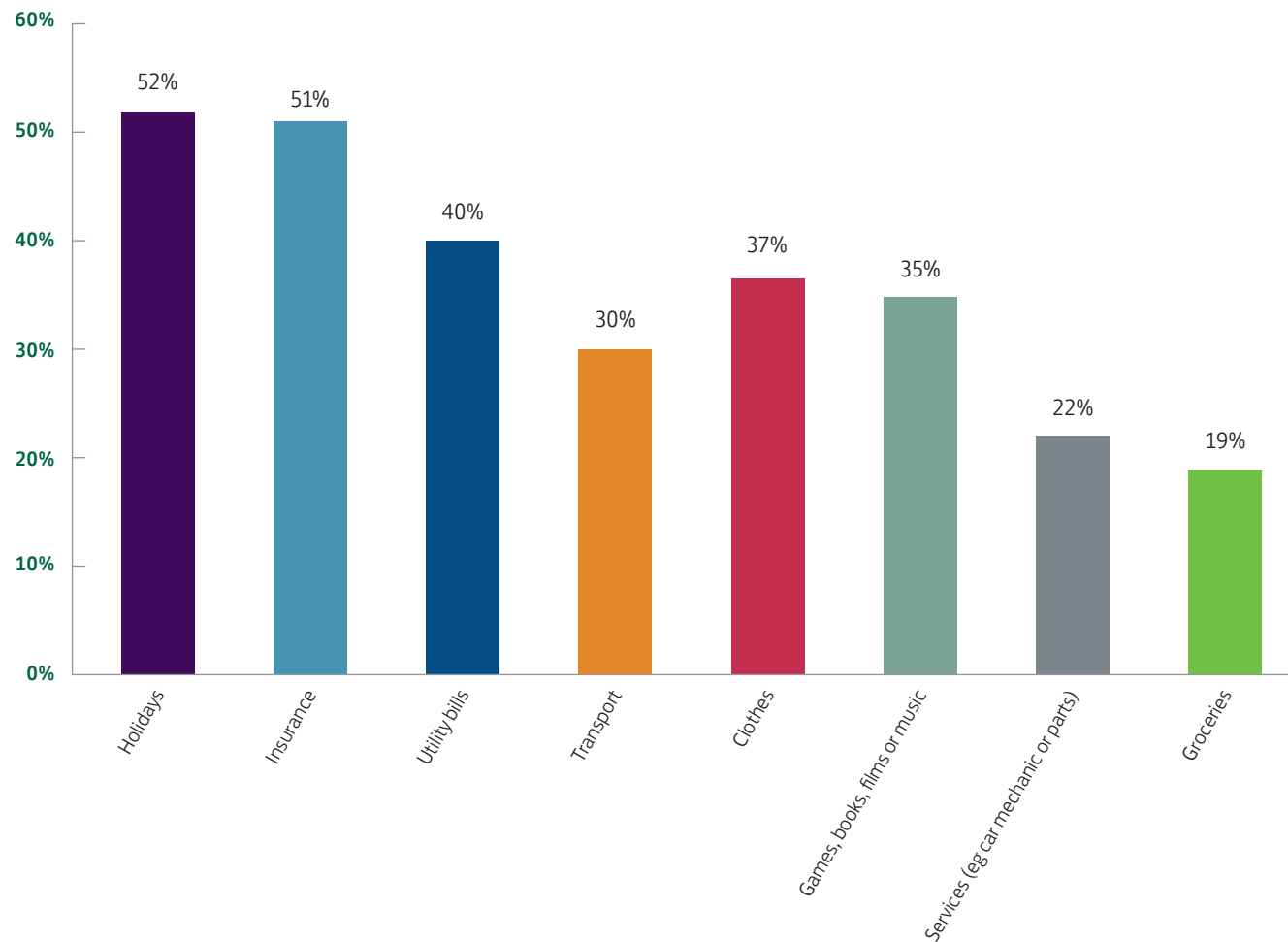
Insurance savings, by age band





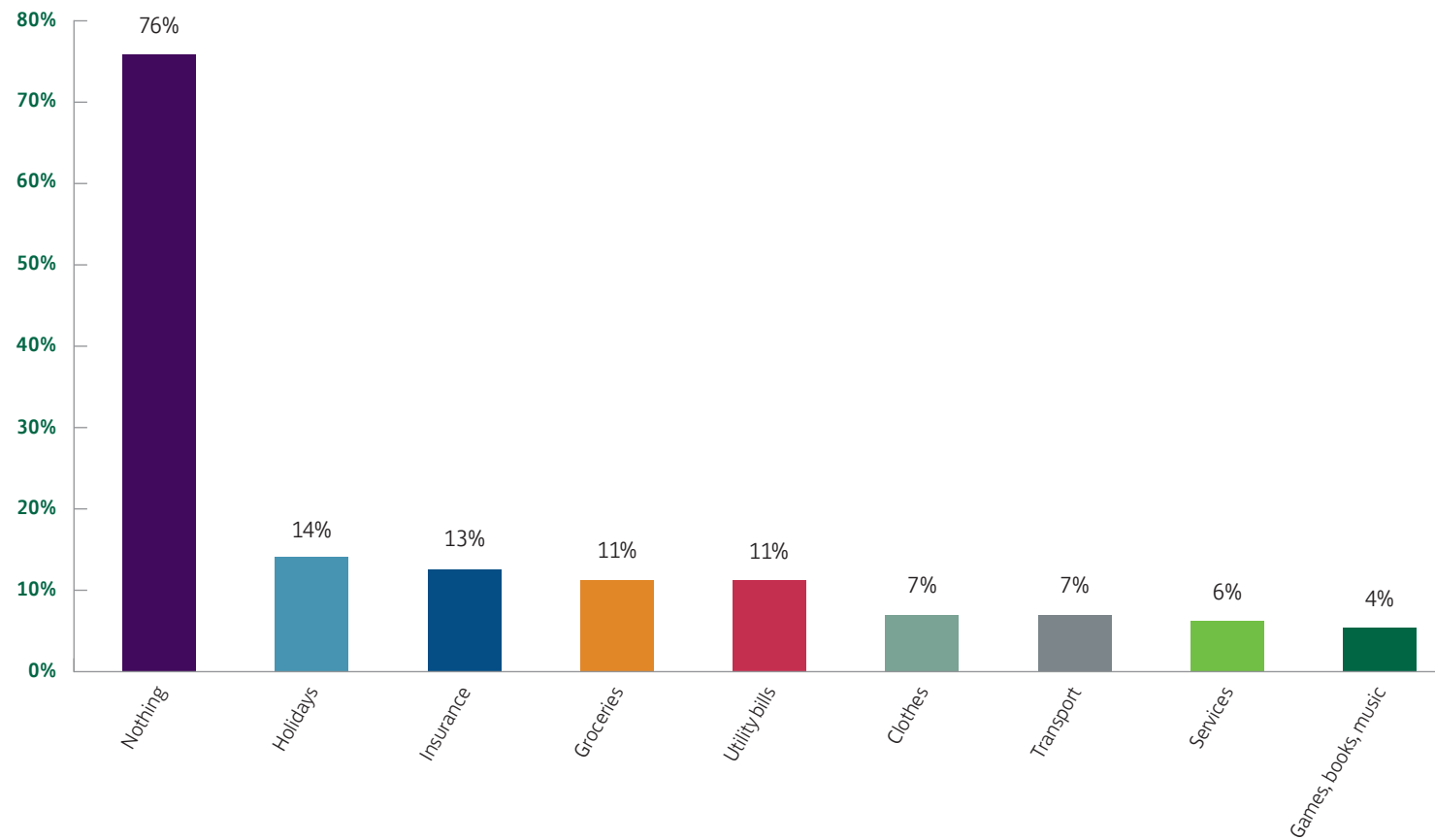
## Appendix 4

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



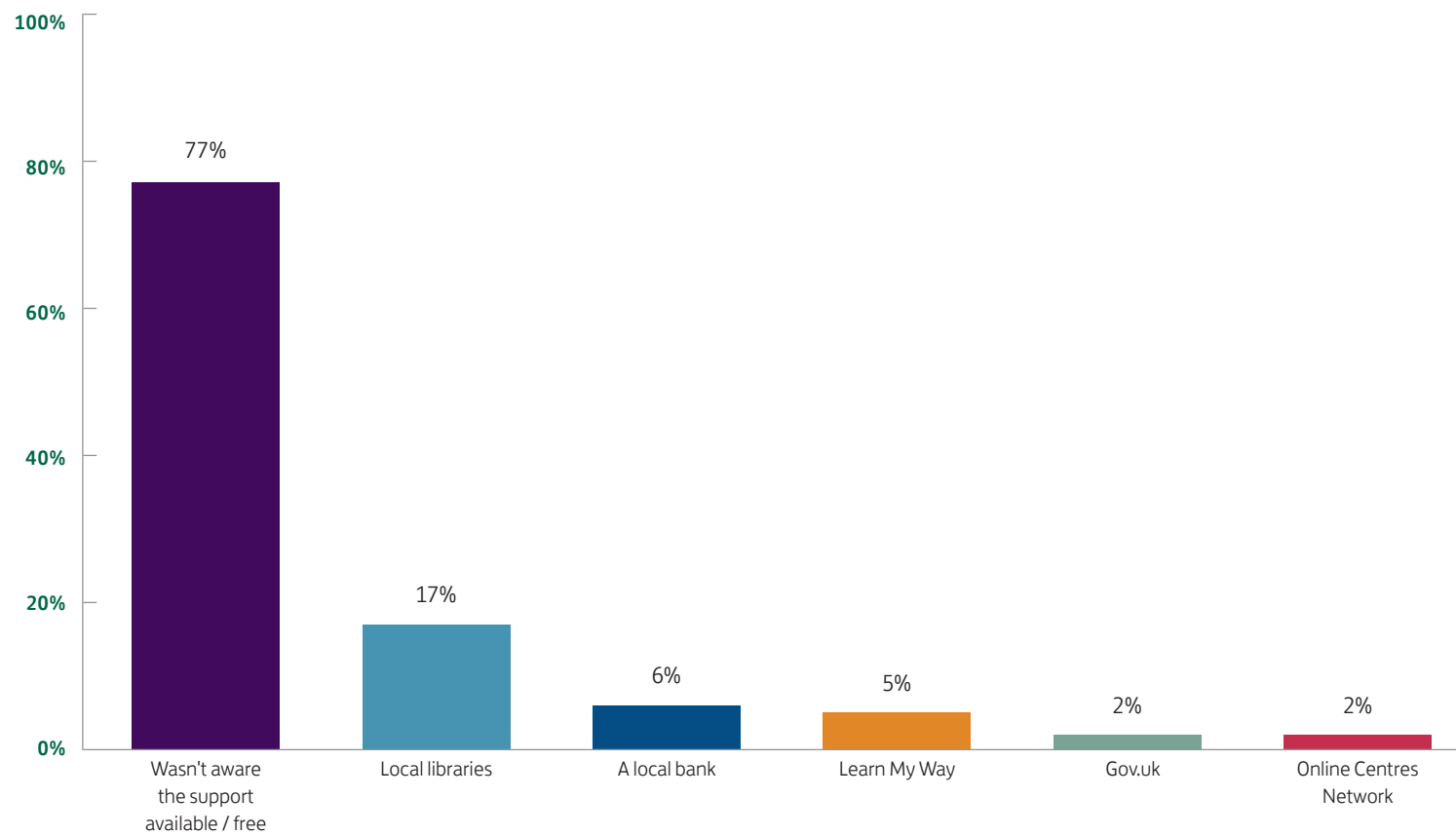
## Appendix 5

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



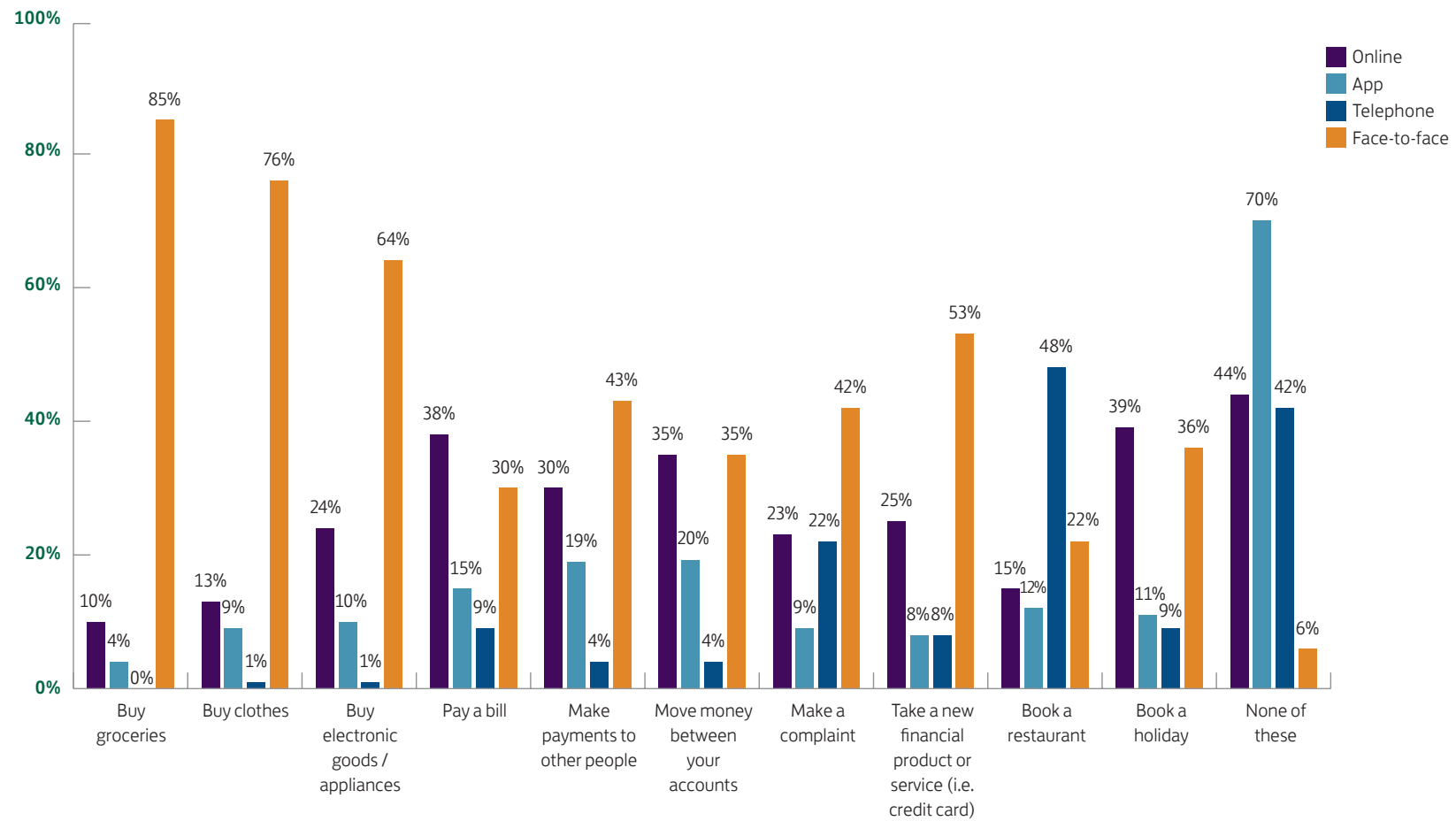
## Appendix 6

### Offline – awareness of digital support available



# Appendix 7

## Ipsos MORI making a complaint via digital

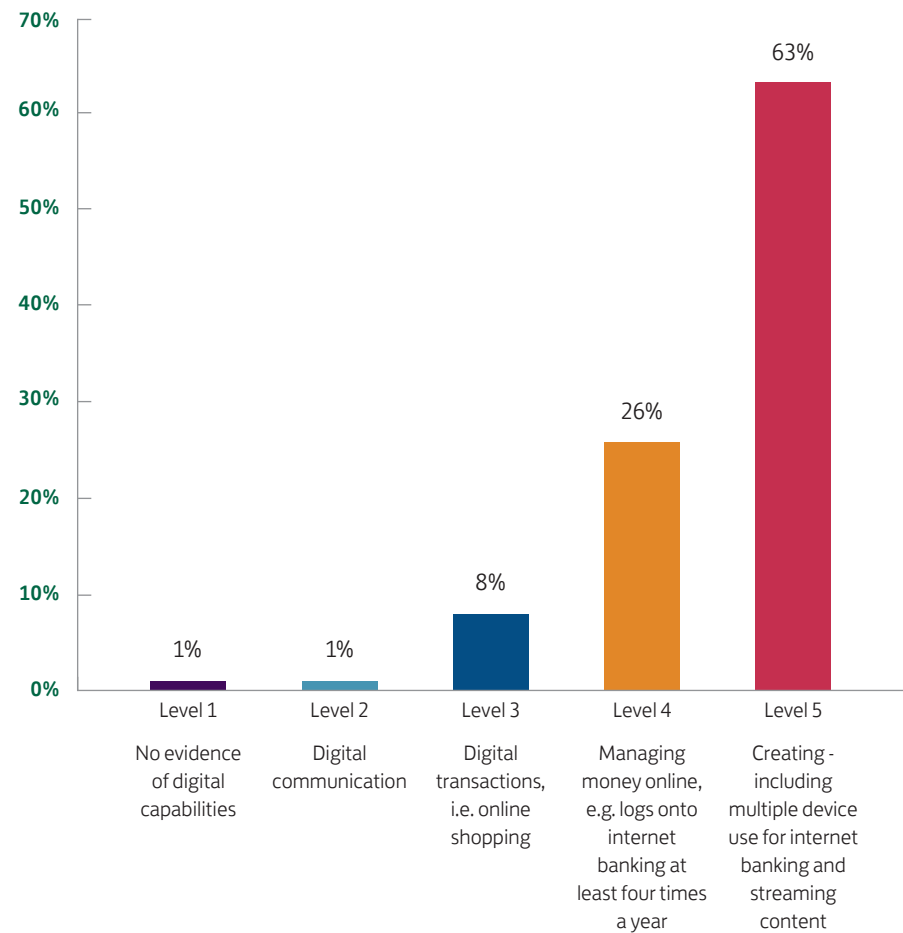




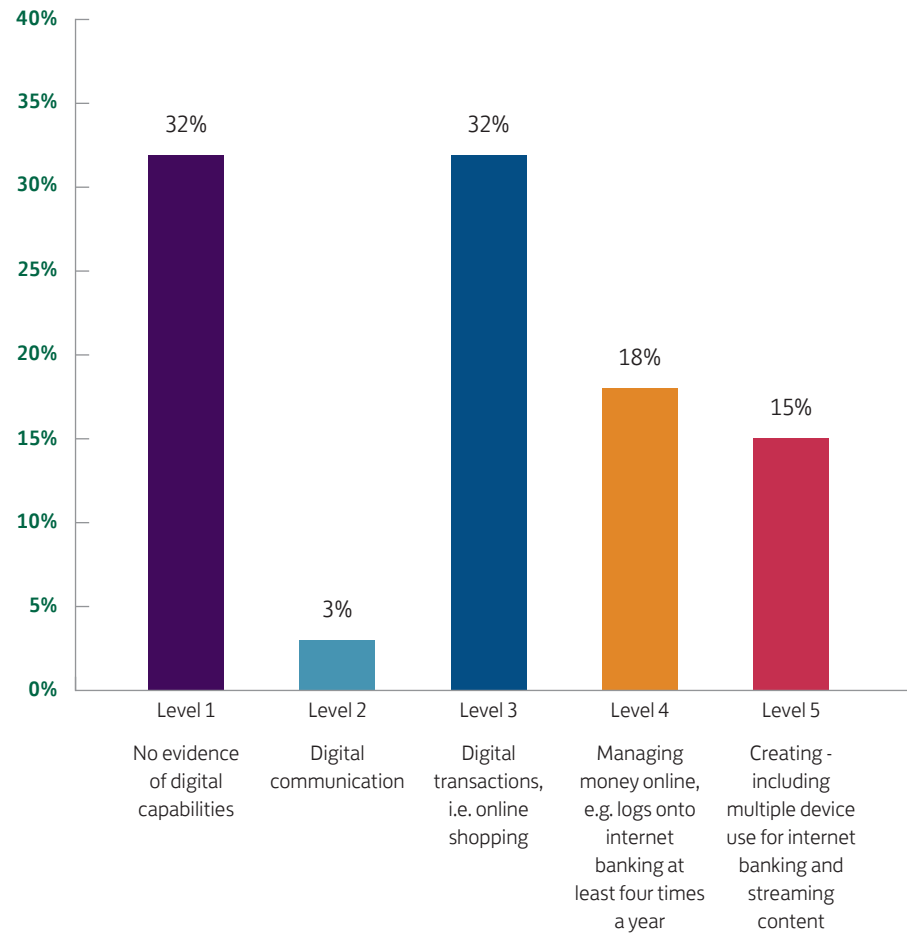
# Appendix 8

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

Digital capability, 18-24 year olds only

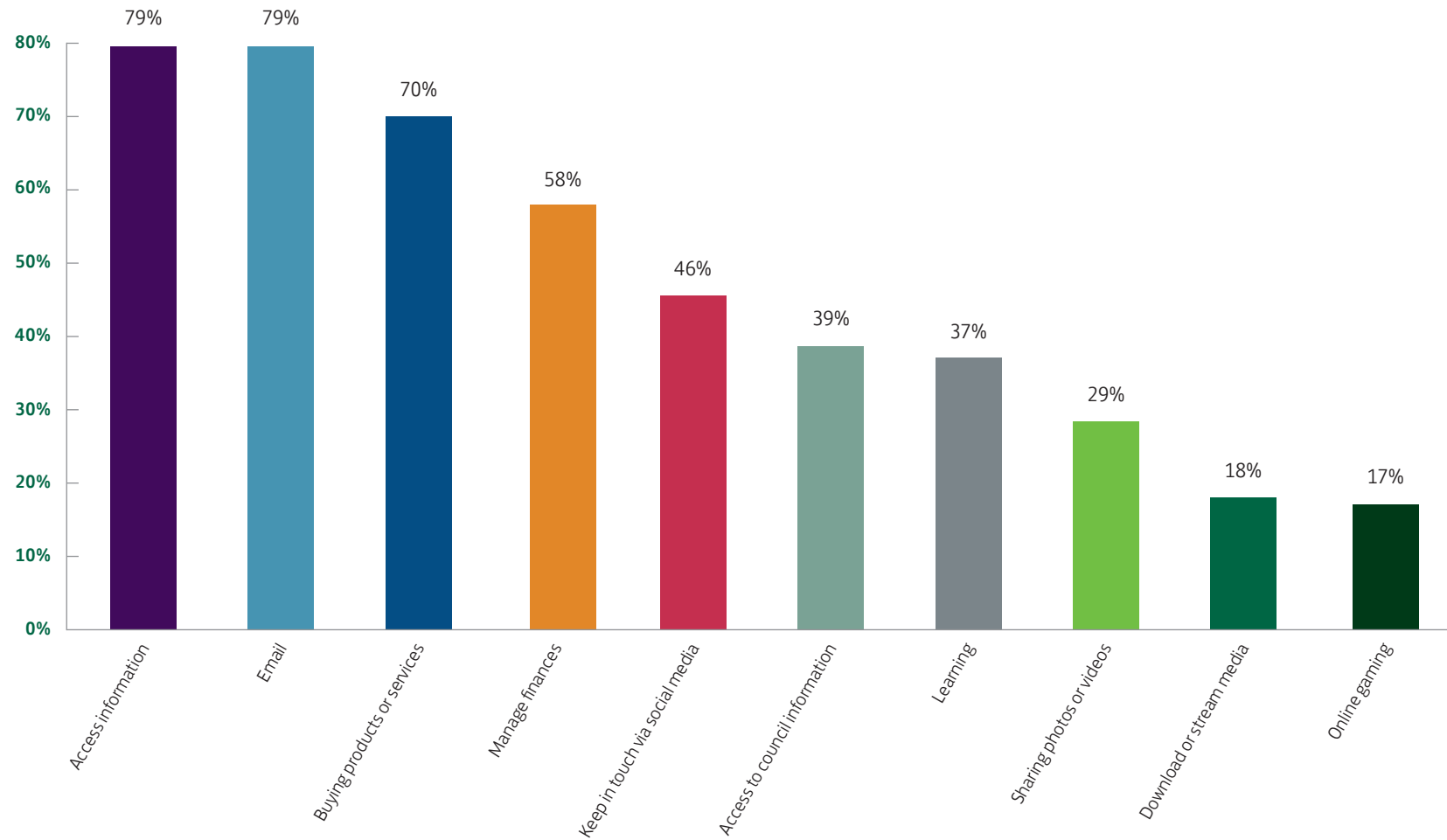


Digital capability, over 60s only



## Appendix 9

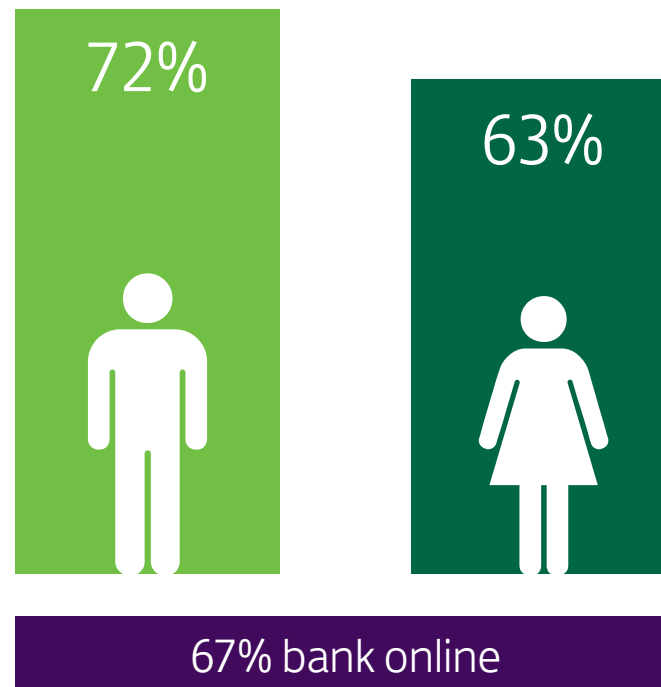
Use of internet, by over 60s



## Appendix 10

### Online Banking by gender and social grade

Gender

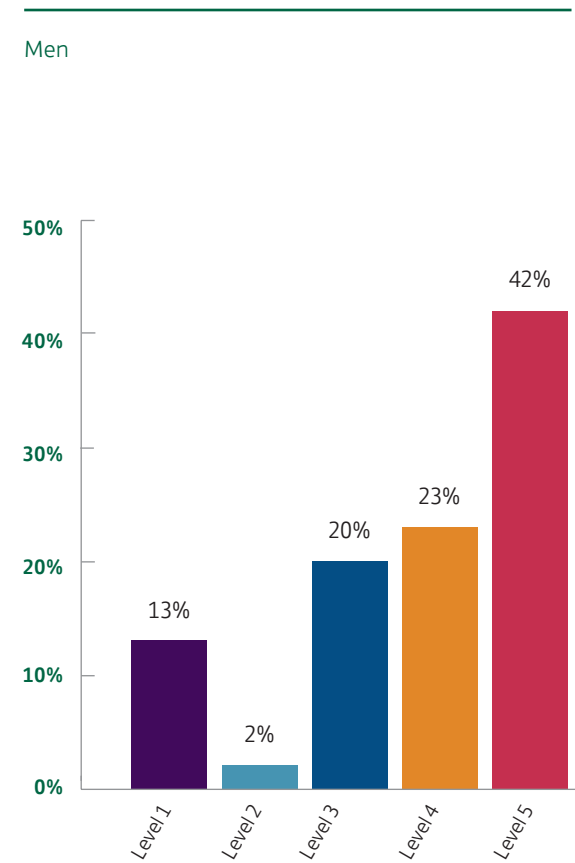
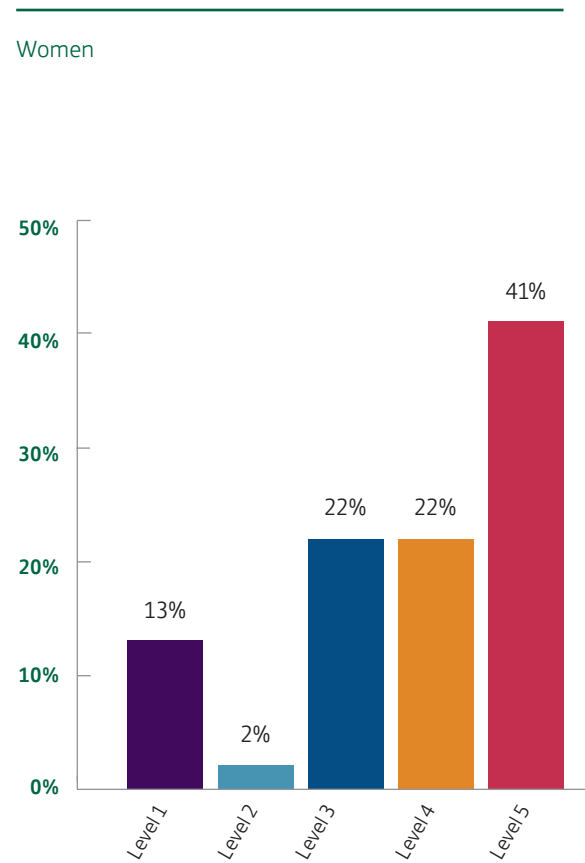


Social grade

**ABC1: 77%**  
**C2DE: 57%**

# Appendix 11

## Digital capability by gender



# Appendix 12

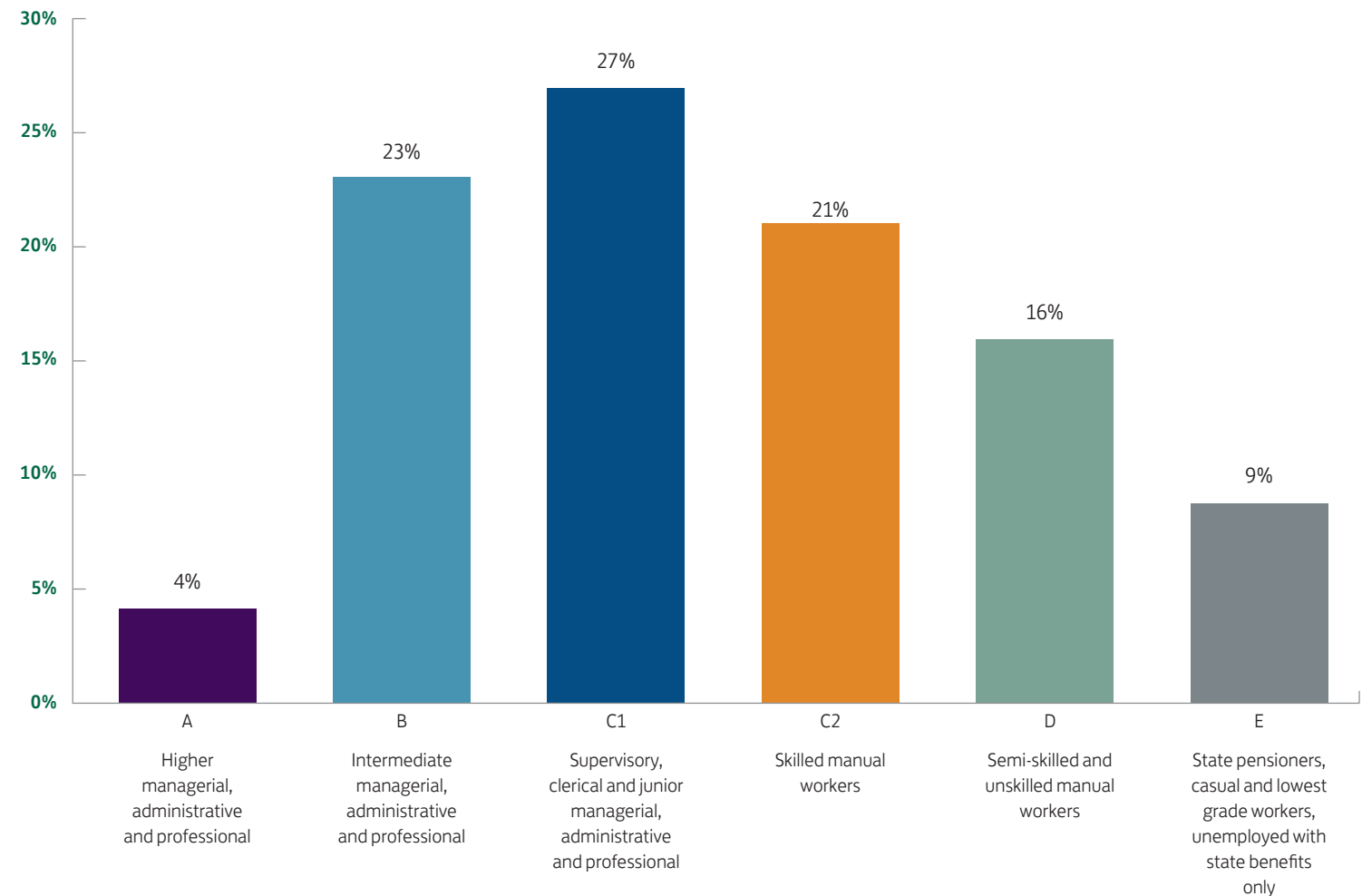
## Definition of social grade (National Readership Survey, 2015)

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.

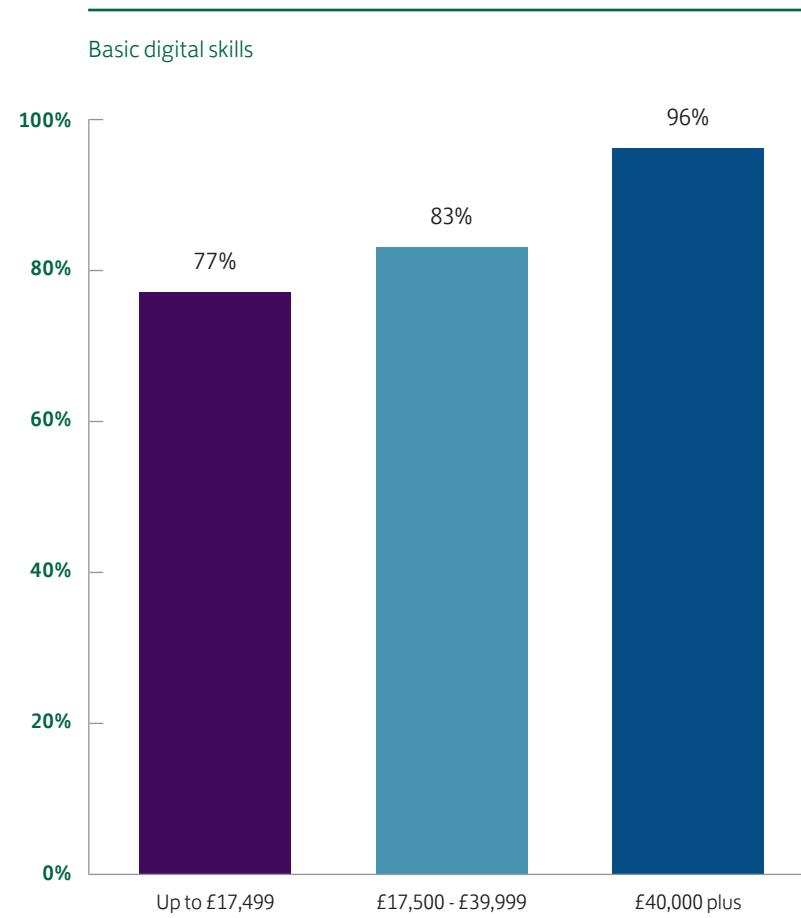
Questions include not just what the CIE's job is, but details such as their qualifications and the number of people they are responsible for.

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).



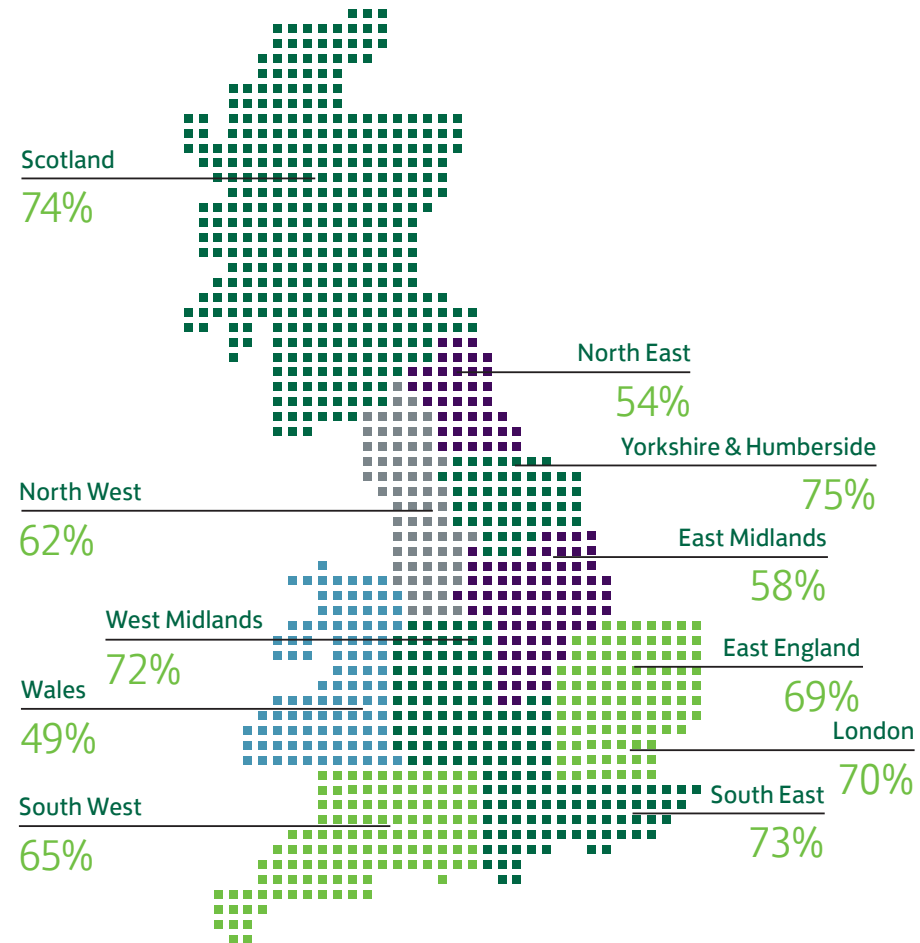
## Appendix 13

Basic Digital Skills, by income band – minus retired people



# Appendix 14

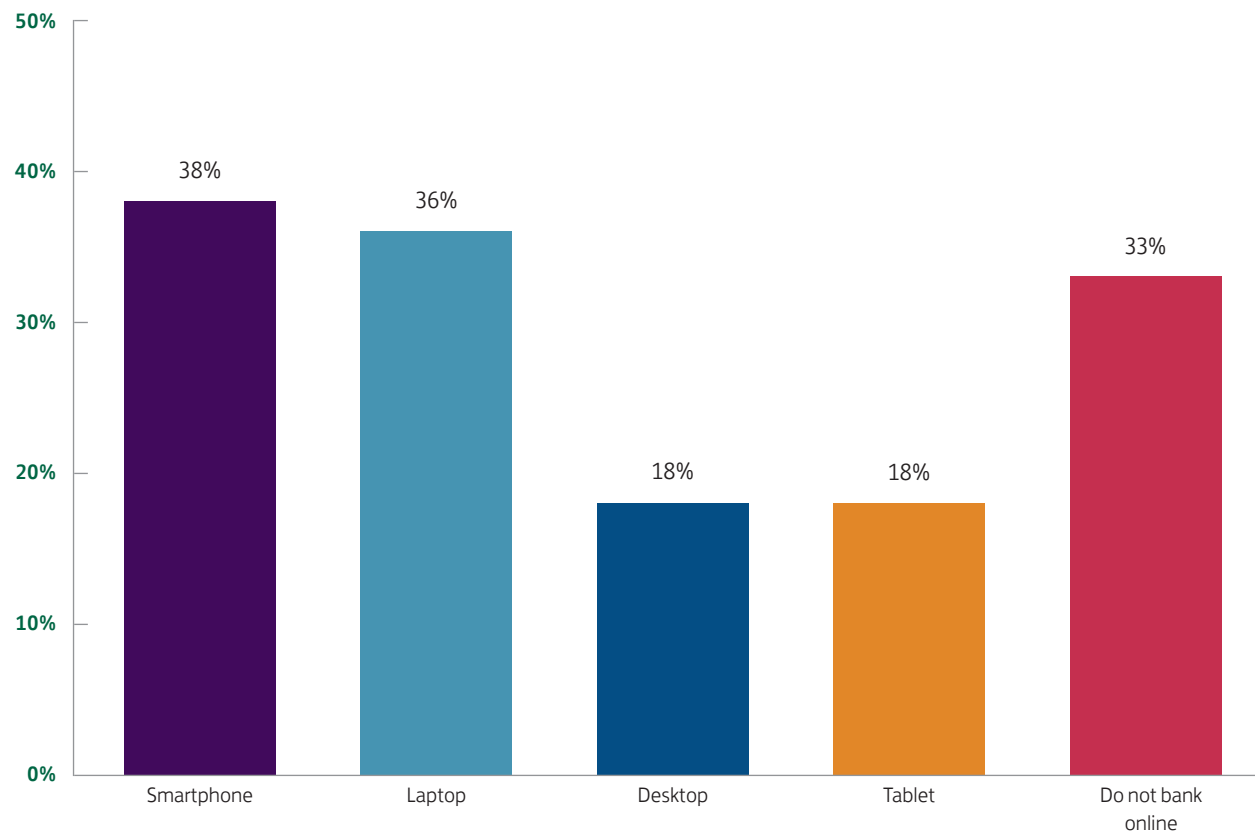
## Use of online banking by region





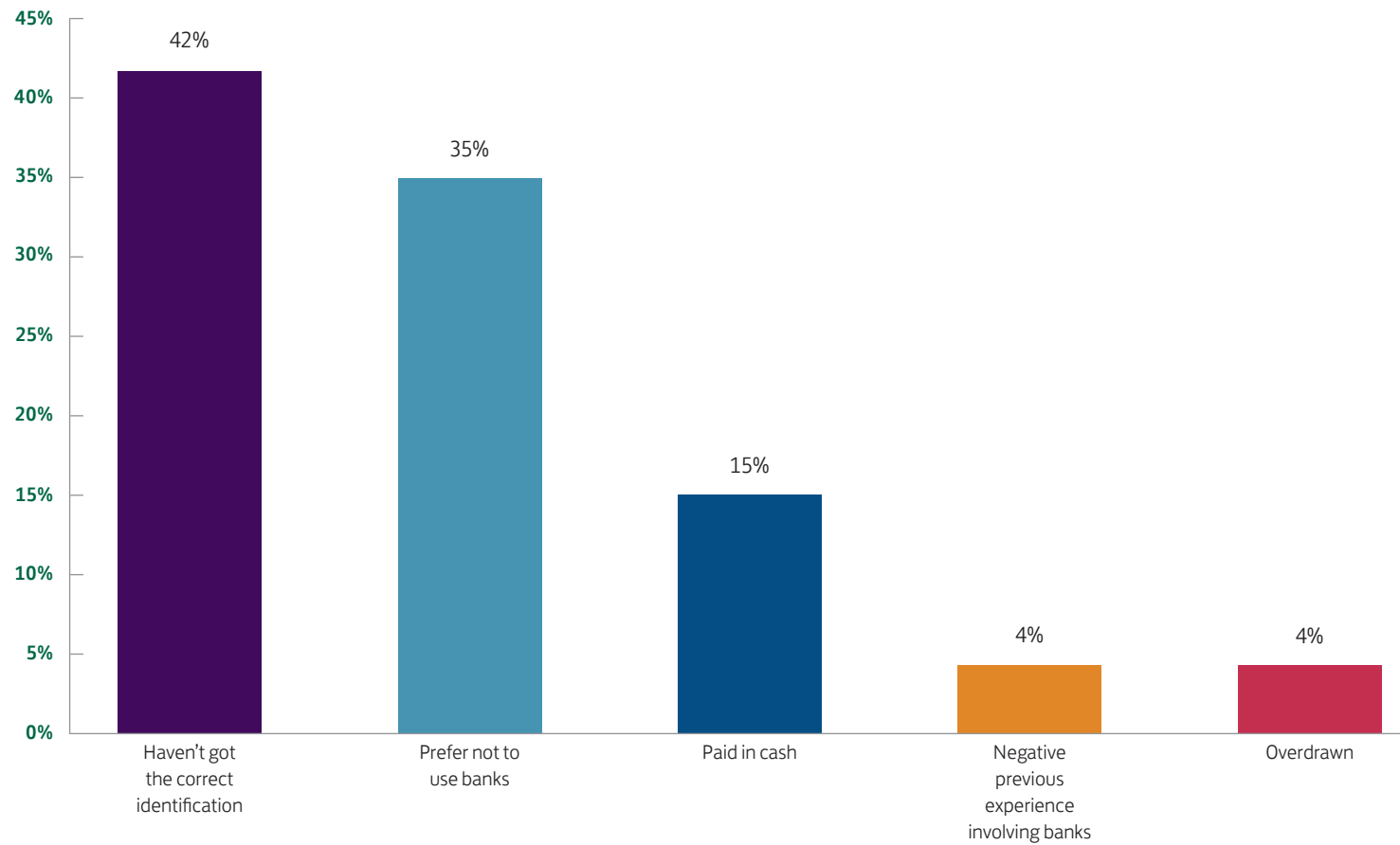
## Appendix 15

### Use of online banking by device



## Appendix 16

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



## Find out more

 Go to [lloydsbank.com/consumerdigitalindex](https://lloydsbank.com/consumerdigitalindex)

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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