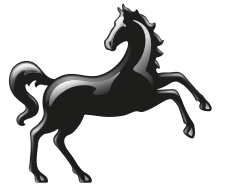




UK Consumer Digital Index 2019

The UK's largest study of
transactional, behavioural
and attitudinal research
including the new Essential
Digital Skills measure



LLOYDS BANK



Contents

The Consumer Digital Index is now in its fourth year. It uses the behavioural and transactional data of one million consumers to build a view of digital capability in Britain. This year it also includes the first measure of UK Essential Digital Skills for life and work.

Findings from the report inform international and UK policymakers, large corporates and the third sector as all groups work to close the digital divide.

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Occupation, ethnicity, disability demographics



Essential Digital Skills for life



Essential Digital Skills for work



Analytic forecasting of Digital Britain in 2030



Thank you to our partners





Forewords



Stephen Noakes
Retail Transformation Managing Director,
Lloyds Banking Group

“It is through partnerships, collective action and industry support that we can make a real difference and help Britain prosper.”

At Lloyds Banking Group, I am proud to lead the Retail Transformation division, helping colleagues in our branch network and telephony centres face into the changing needs of customers and communities.

We consider a number of different factors when designing products and services;

- How can we enable our customers to self serve when they wish?
- How can we create seamless experiences for customers?
- How can we support the most vulnerable in society?
- How can we empower our communities with the skills they need to thrive?

With this in mind, the findings of the 2019 UK Consumer Digital Index are incredibly powerful. Our behavioural data sample of one million nationally-representative customers outlines the changing state of Digital Britain. Compared to 2018, there are 1.8 million more people who have the highest digital capability. The 31.5 million people who benefit from being ‘Digital First’ enjoy time savings, financial savings, and are more likely to have greater ambition to learn and grow.

As well as analysing what they are doing in their day to day, we also seek to understand what they are able to do. This year, 4,000 UK citizens were also interviewed face-to-face to provide the first ever view of the UK’s Essential Digital Skills. In 2018, Lloyds Bank were proud to work with government departments and partners to design this new UK-wide benchmark for the digital skills needed for life and work, both today and tomorrow.

We are delighted that the Department for Education is using this framework to underpin a new adult digital skills entitlement, formally recognising that digital skills are just as crucial as numeracy and literacy.

This cannot come at a better time. With UK productivity in mind, it is concerning to see that 53% of UK employees do not have the Essential Digital Skills required for the workplaces of today and tomorrow. 11.9 million (22%) people do not have the skills for everyday life – the ability to manage money online, engage in government services and find a job online – and there are 4.1 million adults in the UK still yet to go online; 75% of which have indicated that ‘nothing’ could motivate them to change. 2018 data first evidenced a motivational barrier, but this year’s data reveals that cybersecurity and fraud fears are really the underlying concern.

Online safety and security concerns are prevalent across the online population too; over one-third of UK consumers do not have the skills they need to keep themselves safe.

On the whole, the 2019 UK Consumer Digital Index finds that while more people are doing more online, a concerning proportion of the population are lacking the skills they need to truly succeed. We hope that you will find this report informative, and importantly, a driver to take action on the digital skills agenda. It is through partnership, collective action and industry support that we can make a real difference and help Britain prosper.



Rt Hon Anne Milton MP
Minister for Apprenticeships
and Skills



Margot James MP
Minister for Digital
and the Creative Industries

“We are delighted that Lloyds Banking Group continue to play a leading role on digital skills and that we are partnering on this vital agenda, so no one is left behind as we build a Britain fit for the future.”

We would like to thank Lloyds Banking Group for another robust and insightful report assessing the financial and digital capacity of people in the UK.

For the first time, this report provides separate assessments of the number of adults without the digital skills required for life, and those without the digital skills required for work.

The report continues to shine a light on the need to tackle digital exclusion, with one in five people lacking the Foundation skills to get online, and one in four lacking at least one of the five Essential Digital Skills.

It also provides us with valuable insight into the digital skills which adults need to gain confidence and experience; for example, in communicating and collaborating online, being safe and legal online, and using digital to improve personal effectiveness.

The findings will help the continued work in government, industry and by other partners. This work is brought together through national and local Digital Skills Partnerships, which are working towards the UK being a world-leading digital economy that works for everyone.

Together, we are making substantial progress. Our Future Digital Inclusion programme, funded by the Department for Education and managed by the Good Things Foundation has supported over one million adults develop their digital skills, with a focus on supporting key groups facing digital and social exclusion set out in this report.

We are also taking steps to ensure that courses adults study cover the full range of digital skills needed today and in the future. We recently published new national standards setting out the digital skills adults need for life and work.

The new standards have been subject to extensive consultation and input from a wide range of education, industry and digital inclusion stakeholders. The new standards will form the basis of new Essential Digital Skills qualifications that adults with no or low digital skills will be able to study free of charge.

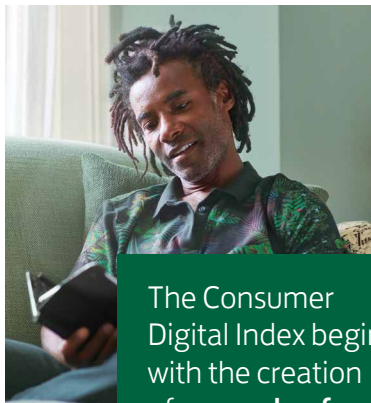
We are setting up local Digital Skills Partnerships in six trailblazer regions because we want to grasp opportunities to increase digital capability through regional partners. Three are already up and running in Lancashire, Heart of the South West and the West Midlands. Two more launched this month in Cornwall & Isles of Scilly and Cheshire & Warrington, and in June our sixth trailblazer will launch in the South East, taking the total coverage to more than ten million people.

In addition, we recently awarded £1.4 million across two funds aimed at testing new approaches to digital skills and inclusion: £1 million was awarded in grants for initiatives which specifically aim to help people take up digital roles, and a further £400,000 to help older and disabled people get life-changing digital skills.

We are delighted that Lloyds Banking Group continue to play a leading role on digital skills and that we are partnering on this vital agenda, so no one is left behind as we build a Britain fit for the future.



Creating the UK Consumer Digital Index



1.

The Consumer Digital Index begins with the creation of a sample of one million consumers.

This sample is generated from an anonymised behavioural dataset of 30 million people across Lloyds Bank, Halifax and Bank of Scotland customer bases.

A diverse dataset ensures that the sample created is representative of the UK.



Of the one million sample, **2,700 people are selected** for a telephone interview.

2.

In the interview, they share their thoughts, feelings and attitudes on their digital lives.

A second and separate survey is also commissioned to fulfil our commitment as the lead provider of the Essential Digital Skills measure. 4,000 UK citizens are interviewed face-to-face to understand the digital skills they use day to day. 2,000 are also interviewed to determine the skills they use at work.

3.

Once the different research inputs have been collected, the findings are matched to the behavioural dataset.

Findings are **data-matched**.

The power of this study is the ability to understand what people do (one million behavioural dataset), think and feel (2,700 telephone interviews), and what they are able to do (4,000 face-to-face interviews).

4.

The insight is **generated**.

The Lloyds Bank Responsible Transformation team uses a blend of analytical tools and skills to interpret the data and draft the report.

Partners ensure this data-rich report is **fit for purpose**.

5.

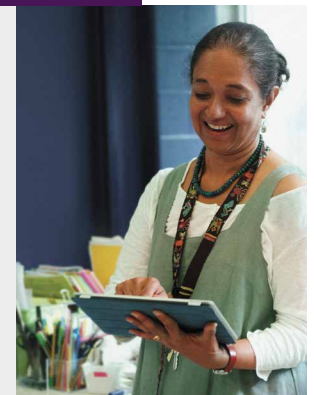


The report is quality assured by our Group Analytics data scientists to ensure all statistics are robust. It is also assured contextually by external experts and internal thought leaders in analytics, security, marketing and legal.

6.

The Index is **published**.

The insight is published to stakeholders across government, academia and industry to facilitate insight-led change in the UK. Lloyds Banking Group then uses the insight to underpin initiatives such as the Lloyds Bank Academy and the network of 23,000 Digital Champions. Lloyds Banking Group has made a commitment to provide face-to-face training to 1.8 million individuals, small businesses and charities between 2018 and 2020.





Segmentation methodology

Digital capability segmentation

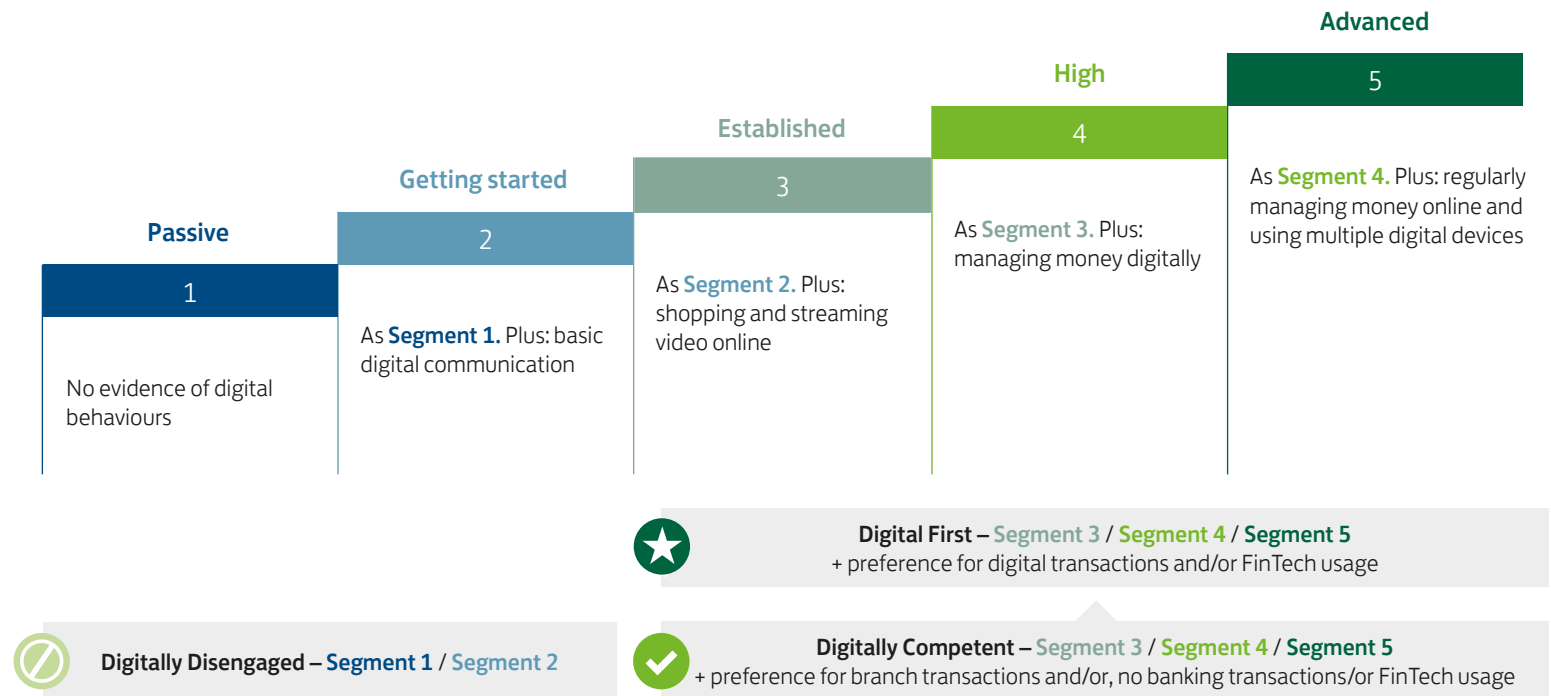
As described on page 6, the data of one million UK consumers is collated and anonymised. Based on the consumers' digital behaviours and usage, they are placed into a five-step digital capability segmentation. These segments are cumulative, those in Segment 5 will also have the behaviours of prior segments.

This year the segmentation has been updated. Building on the previous Segments 1 to 5, new behaviours are now included which allow for an improved three-tier segmentation that reflects people's evolving digital capability. The additional behaviours now underpinning the segmentation are:

- 1. Use of FinTech services (financial service providers that leverage new technology)
- 2. Preference shown for digital transactions

On page 12 of this report, the changes to Segments 1 to 5 are shown over time for benchmarking. Digital capability analysis throughout the rest of the report uses the updated behavioural segmentations: Digitally Disengaged, Digitally Competent and Digital First.

Figure 1. Digital capability behavioural Segments 1 to 5 and updated behavioural segmentation





Essential Digital Skills methodology

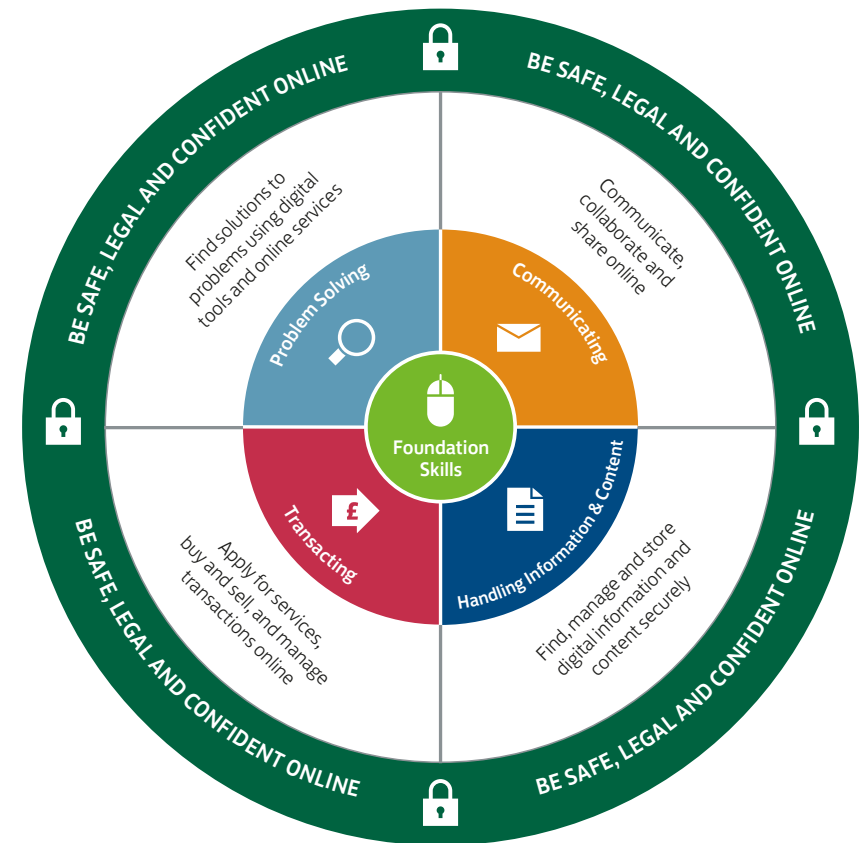
The new Essential Digital Skills framework is a significant evolution from its predecessor 'Basic Digital Skills'.

Since 2016 Lloyds Bank had measured the Basic Digital Skills of the UK in the annual Consumer Digital Index. Last year Lloyds Bank and the Tech Partnership worked with the Department for Education and the Department for Digital, Culture, Media & Sport to comprehensively update the framework to ensure it fully reflects the range of skills people need to safely benefit from, participate in and contribute to the digital world of today and the future.

Working in collaboration, the framework was put out for public consultation and over 400 cross-sector organisations provided their inputs on the practical application and execution of the framework. Thanks to these cross-sector inputs the new Essential Digital Skills for work measure is relevant to the significant majority of the UK workforce.

An overview of the finalised framework components* is provided in figure 2. The next page highlights the key changes to the framework.

Figure 2. Visual overview of the Essential Digital Skills framework



Thanks to the organisations who contributed to the shaping of the framework:

accenture



*Department for Education, 2018, gov.uk/government/publications/essential-digital-skills-framework

Key changes to the new framework

The new Essential Digital Skills framework now comprises of three tiers and is progressive:

1. Foundation skills

People must be able to do all seven tasks as a prerequisite

2. Essential Digital Skills for life

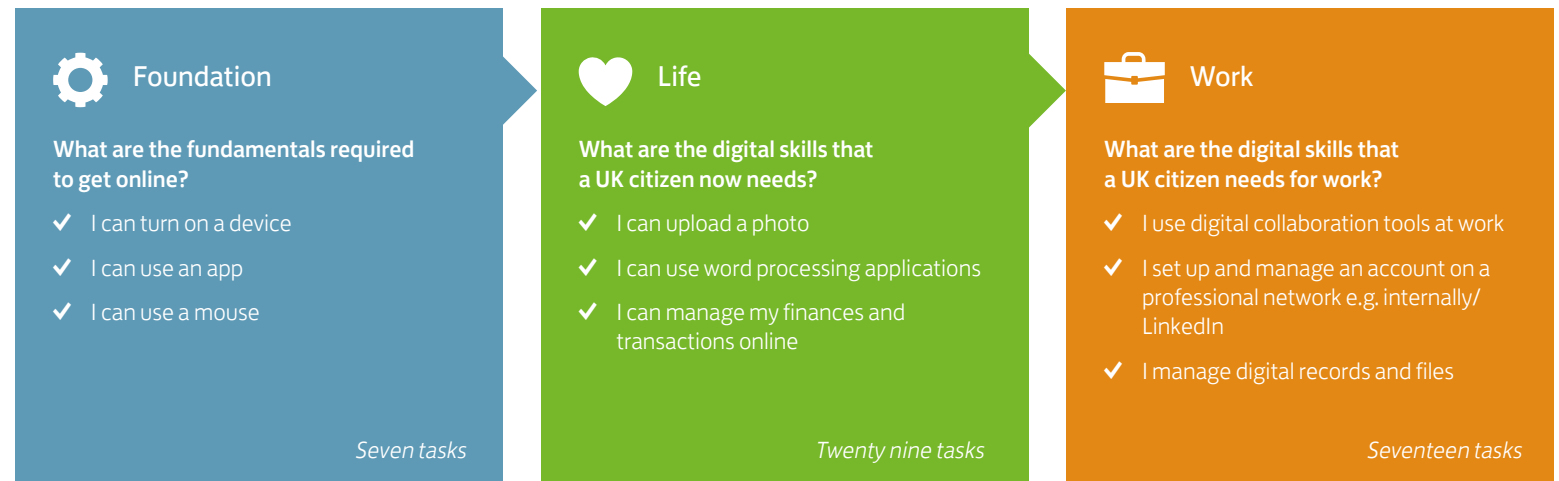
Individuals must have all Foundation skills to be eligible and be able to do at least one task from all five of the skills

3. Essential Digital Skills for work

Individuals must be able to do at least one task in each of the life skills, be in employment, and be able to do at least one task in each of the work skills

In total there are now 43 tasks (up from 11 in the previous Basic Digital Skills framework), as well as a comprehensive section focused on 'Being Safe and Legal Online'.

Figure 3. The three progressive tiers of the Essential Digital Skills framework





Key findings



Digital Britain

Since 2018, there are **1.8 million more people with the highest digital capability**

Overall there are more people online than ever but 37% of the UK are still at risk of being left behind

- 31.5 million (62%) are Digital First (use multiple devices, shop and stream online, and prefer to manage money digitally)
- 12.7 million (25%) are Digitally Competent (digital usage but prefer face to face support)
- 6.1 million (12%) are Digitally Disengaged (little or no digital behaviours). This is down from 7.6 million (15%) in 2018

By 2030, it is forecast that 4.5 million (8%) UK adults will remain Digitally Disengaged

- The proportion of Offline UK citizens continues to decline (8% in 2019 vs. 9% in 2018)
- There has been a 11% increase in the number of over 60s going online since 2018; this group are going online to shop

Compared to those with less digital capability, being Digital First creates both economic and social value

- 75% are saving money online including paying up to 6% less a year for utilities
- 84% connect with family and friends online
- They are 1.7 times more likely to have improved their job prospects
- 57% have improved their employability through being online
- They are nearly twice as likely to have disposable income, with an extra £800 to spend per year (those with lower incomes who are Digital First are also more likely to have more disposable income)
- 42% are managing their physical and mental health through being online



The Digitally Disadvantaged

11.9 million people (22%) **do not have the Essential Digital Skills** needed for day-to-day life in the UK

A further 19% of the UK can not do fundamental Foundation skills such as:

- Six million (11%) cannot turn on a device
- 7.1 million (13%) cannot open an app

Cybersecurity concerns underpin 'motivational barrier'

- 4.1 million adults (8%) in the UK are offline. Three million (75%) of them report having no interest in being online, driven by cybersecurity fears and concerns

Socio-economic factors influence digital behaviours

- Almost half of the Offline (48%) are under 60 years old, challenging the assumption that the Offline are mostly elderly
- Nearly half of Offline people (47%) come from a low income household

- 16% of benefits claimants are Digitally Disengaged (down two percentage points since 2018)
- The North East of England has consistently had the highest proportion of its population who are Digitally Disengaged – external research shows that this region has more young people not in education, employment or training, all factors which correlate to digital capability

New – Spotlight on disability

- People with a disability are 35% less likely to have Essential Digital Skills for life, but in the workplace they are equally skilled
- Only 11% of people with a disability use assistive technology (screen readers etc.) when going online and one-fifth (21%) say there is no suitable technology for their condition to help them go online



Skills in the workforce

More than half of UK employees (53%) **do not have the digital skills needed for work**

54% of the population uses the Internet to work, a 15% increase since 2018 (47%)

- However, half of UK employees (53%) do not have the Essential Digital Skills needed for work (e.g. able to avoid suspicious links and pop-ups, share documents by attaching to an email, use online payments etc.)
- One-third of the workforce lacks cybersecurity skills
- 61% of people earning more than £25,000 have essential workplace skills, significantly higher than those earning less than £11,499 where only one-quarter have these skills
- Employees from the Manufacturing, Construction, Utilities and Retail sectors are the least digitally skilled
- West Midlands has the least digitally skilled workforce

- Unemployed people are 64% more likely to lack Essential Digital Skills for life than the UK average (36% vs. 22%)

Only one-third (34%) of employees say their workplace gives them digital skills support

- Working people are not taking the safety and security skills they are using day to day into their workplaces. 80% of people can do this life skill but only 66% apply this at work

Chapter One

Digital Britain

The following chapter utilises behavioural and survey data to measure digital usage, engagement and attitudes in the UK. Digital behaviours are analysed to understand digital activities and consumer trends: the complementary skills survey helps to understand the tasks people are able to do.

DEBBIE FORSTER MBE SAYS...

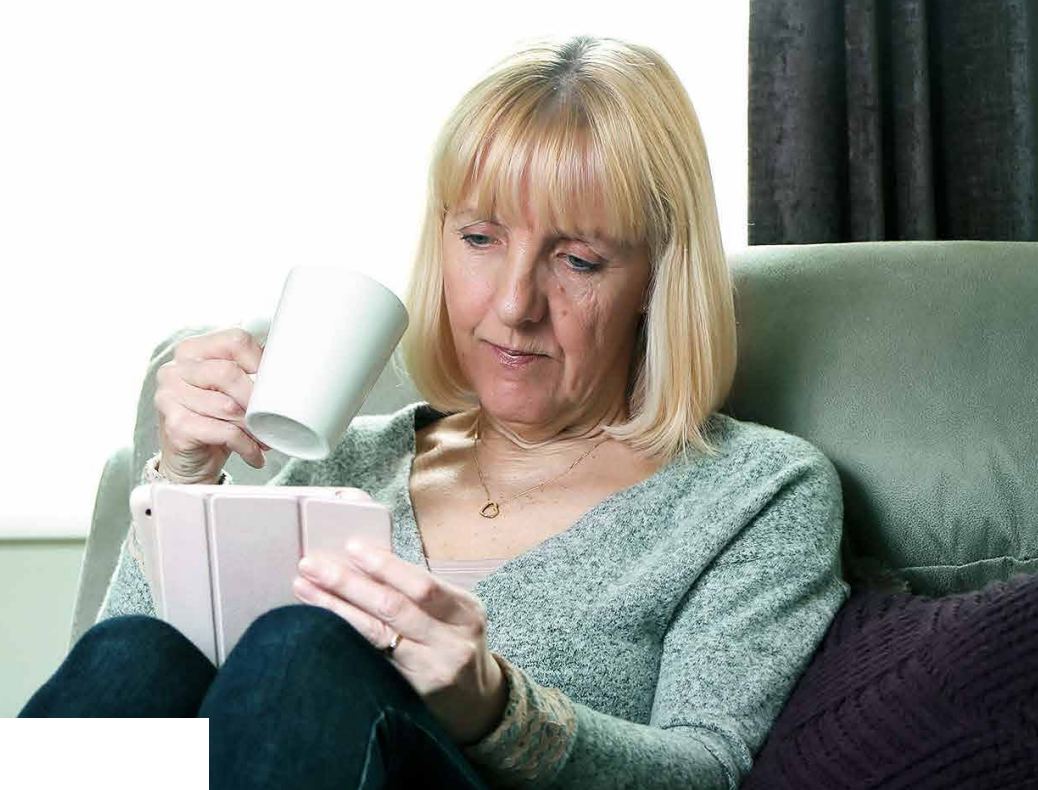
"This report indicates the beginnings of progress and outlines pathways to success."

CEO, Tech Talent Charter

DID YOU KNOW...

By 2030

it is forecast that 4.5 million (8%) UK adults will remain Digitally Disengaged



Carole Moate

55, Norfolk

Carole has been using the Internet for almost 20 years and recently found that she can also use it to keep in touch with her daughter who moved to Florida, making it cheaper and easier.

Carole's digital skills have grown organically and have been born out of a desire to keep up with the changing world. Upon being diagnosed with Coeliac disease, she has used a range of digital tools to learn about and manage her condition.

"When I was first diagnosed the doctor rang me up and told me I've got Coeliac disease, I thought 'what the hell is Coeliac disease?'. As soon as I got off the phone I went straight to my desk, and googled Coeliac disease; I spelt it wrong, the American way, but I still got what I needed. I found out I was entitled to a dietitian and gluten-free produce on prescription. I also found out about Coeliac UK through being online."

Benchmarking digital capability

UK digital capability continues to rise


Since 2016, Lloyds Bank has benchmarked UK digital capability using a behavioural dataset of more than one million people.

This is segmented into five groups which range from the lowest level of digital capability, Segment 1, to the highest level Segment 5 (see [page 7 for the methodology](#)).

Figure 4 shows that compared to 2018 there are now 1.8 million (3%) more adults in Segment 5, now equivalent to over 27.9 million people (55%). Since 2018 there has also been a three percentage point reduction in Segment 1; there are now 5.1 million people (10%) in this segment.

Looking at longitudinal movements within the five segments (see [Appendix 1](#)):

- Each year 16% move from Segment 1 to Segment 3
- Once in Segment 3, few people (7%) then progress to Segment 4 (managing money online)
- Around 9% move from Segment 4 to 5 (as they start using multiple digital devices)
- Just under one-third in Segment 5 drop back down to Segment 4

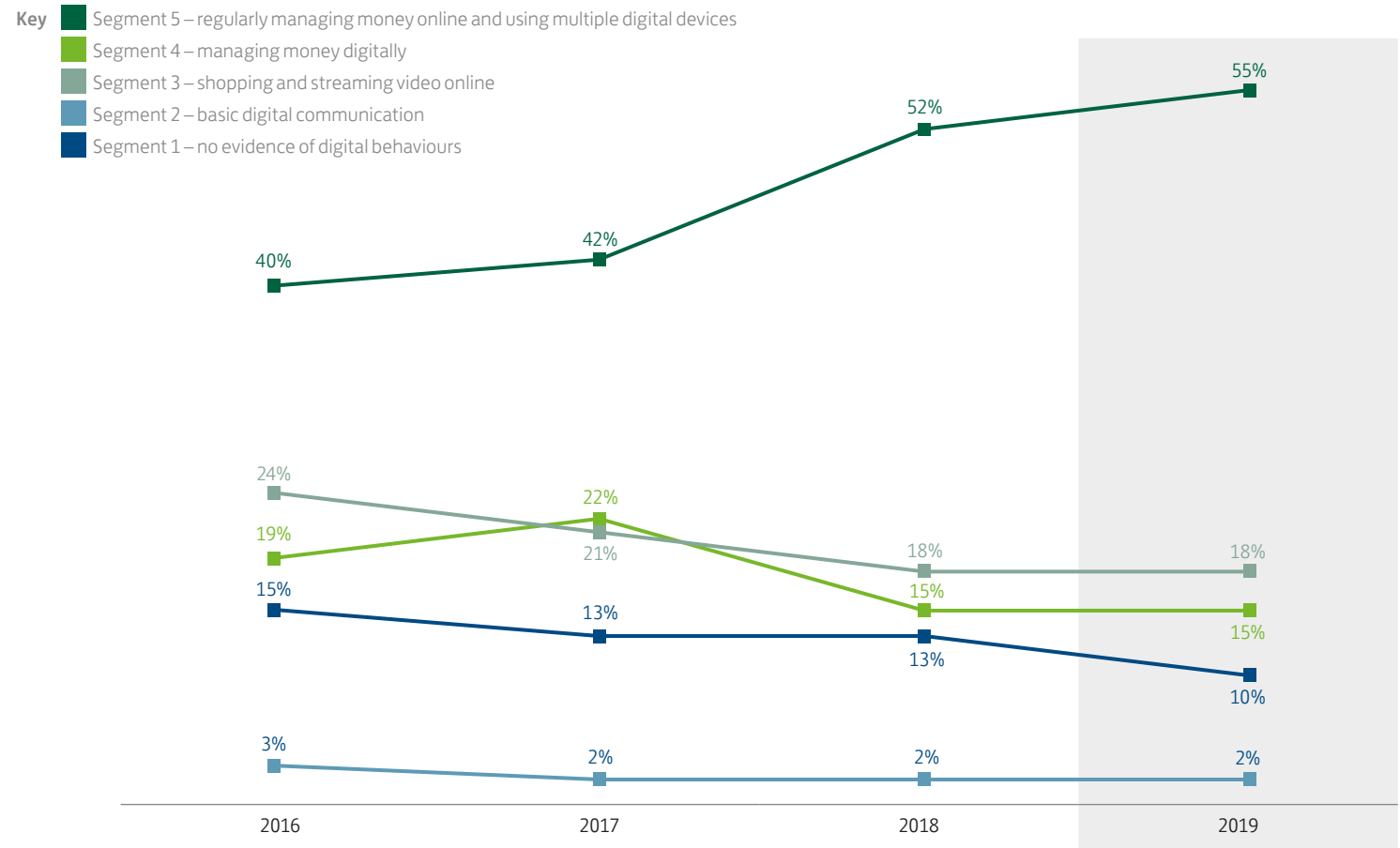


1.8 million

Compared to 2018, there are 1.8 million more people in Segment 5

Figure 4. Year-on-year movements in the proportion of people in digital capability Segments 1 to 5, 2016 to 2019

N = 1,001,840



Forecasting digital capability

This is the fourth year in which Lloyds Bank has benchmarked the digital capability of consumers in the UK.

Incorporating new digital behaviours (see [page 7 for the methodology](#)) has allowed for a more comprehensive yet simplified view of digital capability in the UK.

Nearly two-thirds of UK adults are embracing digital in their everyday lives

This year 31.5 million (62%) adults in the UK are Digital First with the highest levels of digital capability (figure 5). 12.7 million (25%) people are Digitally Competent as they are using digital day to day but are yet to fully embrace the digital world. Lastly 6.1 million (12%) people are Digitally Disengaged showing little or no signs of digital behaviour and are likely to be offline.

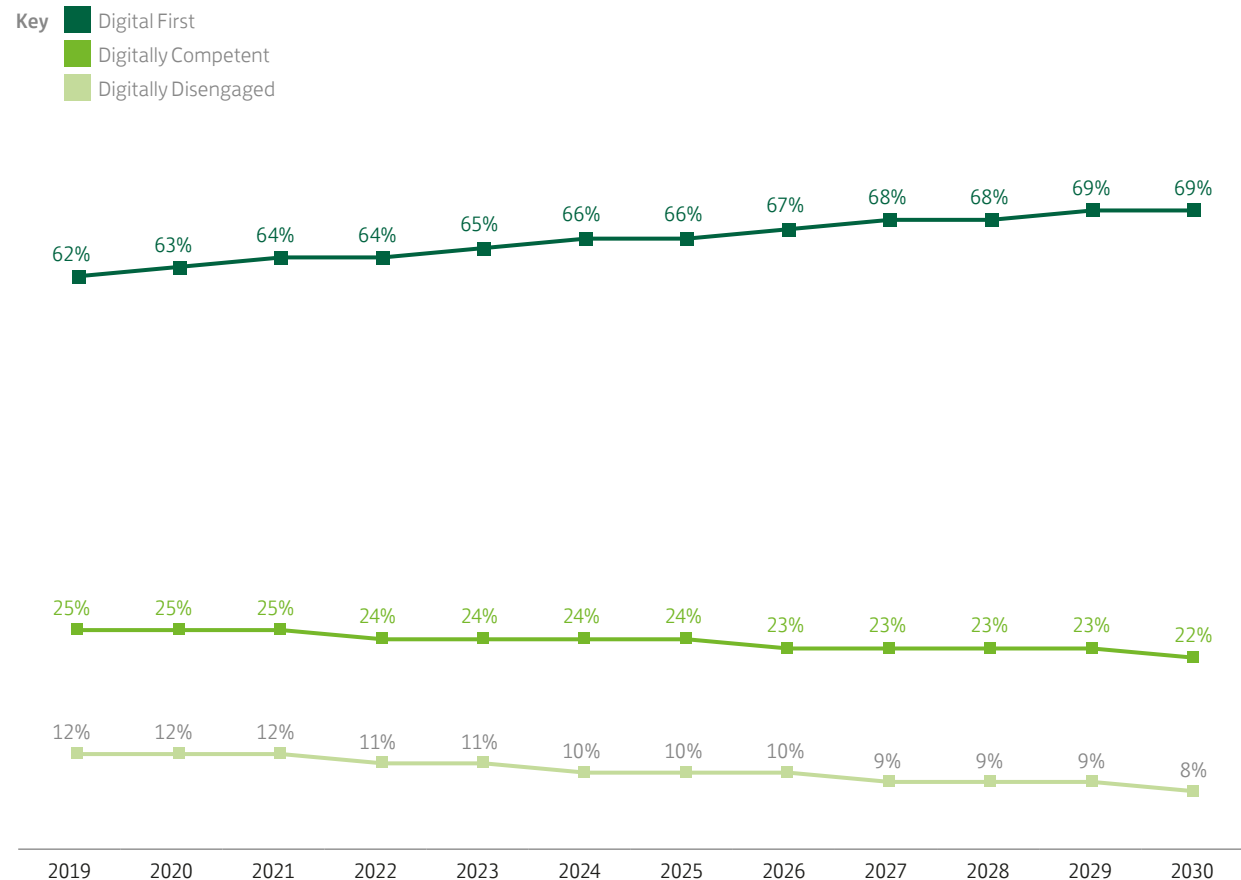
Forecasting digital capability until 2030

For the first time, and using industry standard predictive modelling techniques, Lloyds Bank data scientists were able to forecast what digital capability would look like over the next ten years (see [Appendix 2](#)).

Figure 5 shows the results which forecast that if no further interventions occur, the population with the highest level of digital capability – the Digital First – will increase to 69% over the course of the next decade. Both the Digitally Competent and the Digitally Disengaged groups will decline. However in 2030 there will still be 8% of the adult population (a predicted 4.5 million people) who show little or no signs of digital behaviour, only a four percentage point decrease.

Figure 5. Forecast movements in the proportion of people in the updated digital capability segments, 2019 to 2030

N = 1,001,840



8%

By 2030, it is forecast that 4.5 million (8%) of UK adults will remain Digitally Disengaged with little or no digital behaviours

Online activities

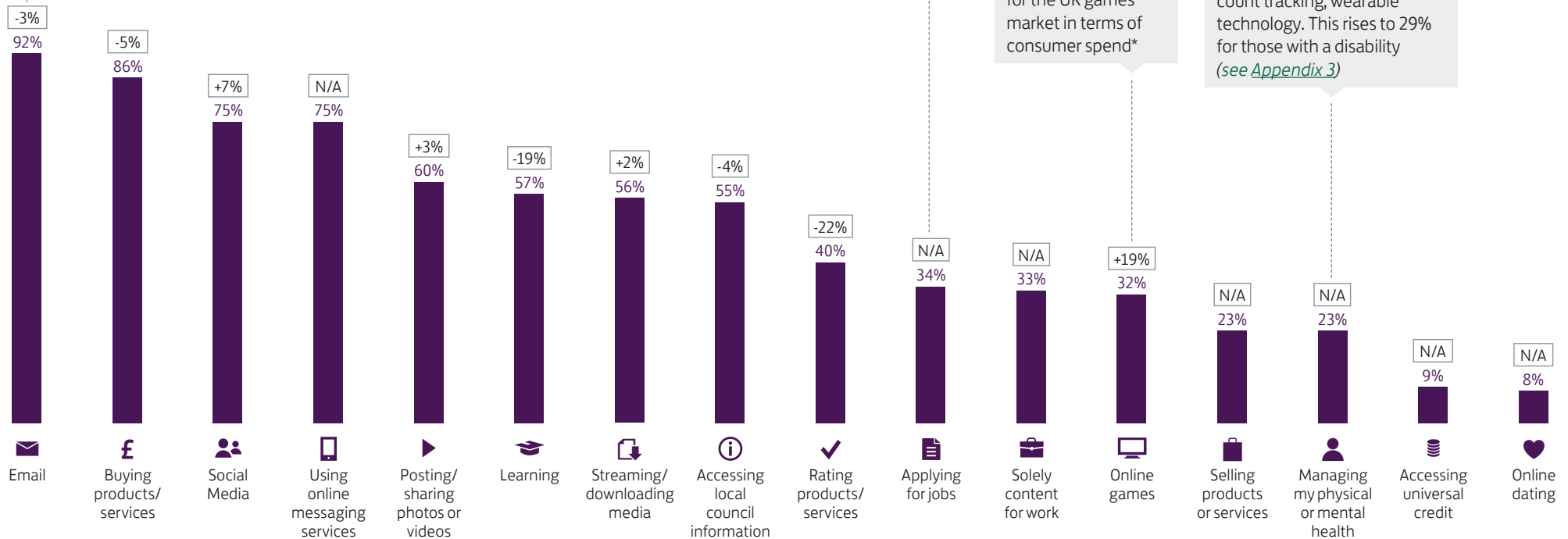
Each year, the Consumer Digital Index examines the extent to which UK Internet users are undertaking specific activities online.

Email is still one of the key reasons that UK citizens log on – 92% of those online use it as a key channel for communication

Figure 6. For which of the following do you use the Internet? 2019

N = 2,490

Key % Percentage difference, 2019 vs. 2016
N/A New option in 2019
2019



*UK Interactive Entertainment, 2018, ukie.org.uk/research#Market

As evidenced in the previous UK Consumer Digital Index reports, a key correlating factor to overall digital capability is age. This year's findings are no different:

- 2% of 18-24 year olds are offline
- 87% of 18-24 year olds are Digital First
- 33% of 70-79 year olds are offline
- 26% of 70-79 year olds are Digital First

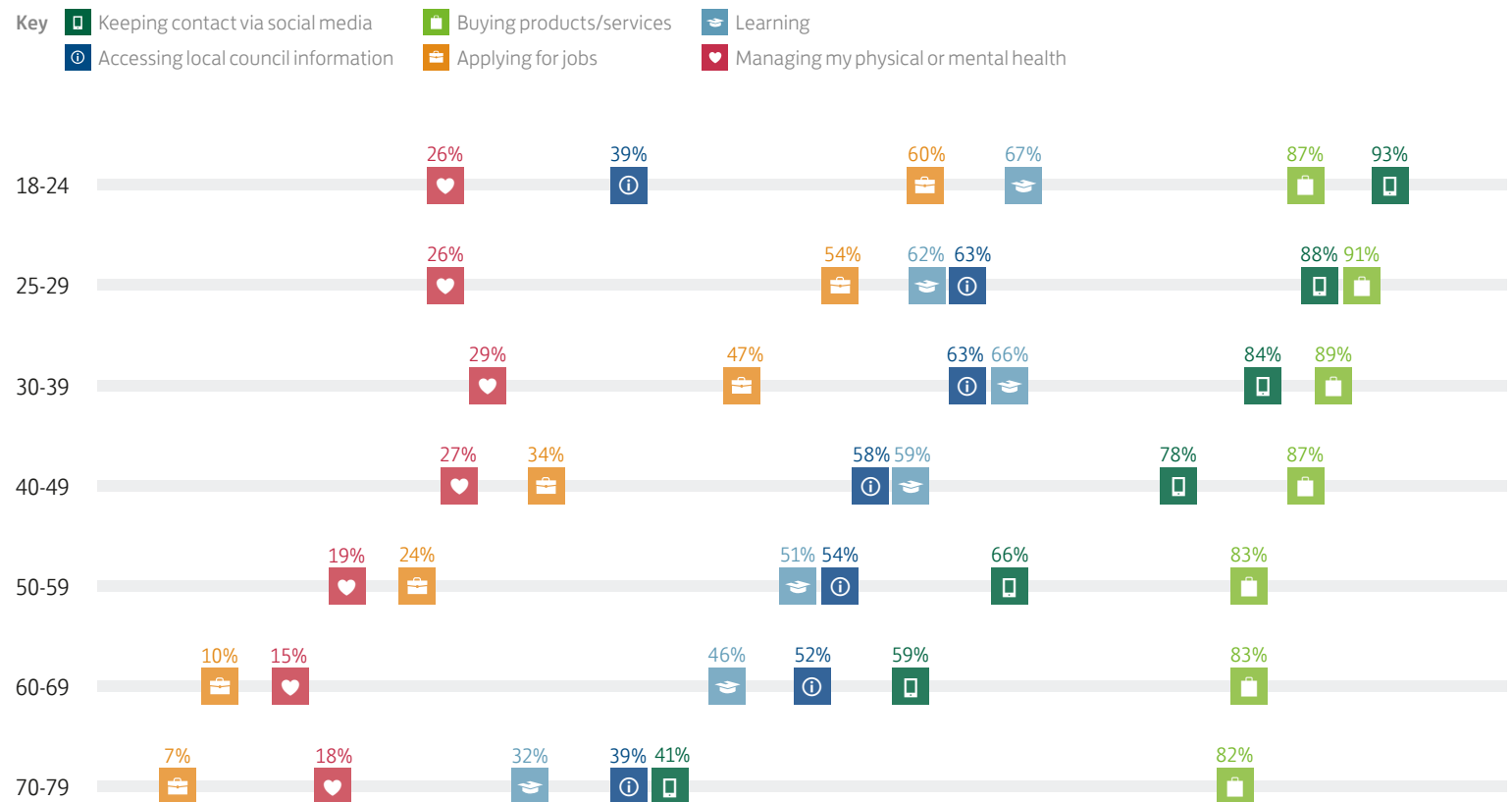
As shown in figure 7, applying for jobs digitally and taking on learning opportunities are both activities which vary according to age; 60% of 18-24 year olds use the Internet to find a job compared to only 24% of those aged 50-59.

However, managing physical and mental health as well as online shopping are consistent across age groups. This suggests that there may need to be an intervention in order to drive older generations into using the Internet to find jobs and for learning. This may be done through driving demand, or improving accessibility and customer experience in these areas.

For three-quarters of the UK online population, social media is a key channel to keep in touch with others. Research conducted at Michigan State University on the benefits of technology use is associated with greater wellbeing, fewer depressive symptoms, and reduced loneliness*. With more than two million over 65s suffering from loneliness, growing digital adoption of this activity could help.**

Figure 7. Proportion of people who use the Internet for the listed purposes. Split by age, 2019

N = 2,490



*William J Chopik, 2016, 'The benefits of social technology use among older adults are mediated by reduced loneliness', Cyberpsychology Behavior and Social Networking, vol. 19, no. 9, pp. 551-556.

**NHS, 2019, [nhs.uk/conditions/stress-anxiety-depression/loneliness-in-older-people/](https://www.nhs.uk/conditions/stress-anxiety-depression/loneliness-in-older-people/)

The 'Digital Dividend'

The 2016 UK Consumer Digital Index established that the average UK citizen could save £744 by being online. This illustrated how those with greater digital capability extract more benefits from going online – the 'Digital Dividend'.

Using the 2019 behavioural data, analysis reveals that 31.5 million (62%) UK adults are Digital First, 7% of whom are using FinTech services ([see page 7 for the full segmentation methodology](#)).

One particular area where there is a significant difference is in utilities spend. The transactional data finds that Digital First consumers can save up to 6% on their annual gas, water and electricity bills ([see Appendix 4](#)).

This year the data shows that the Digital First population receives much greater benefits from the Internet than the Digitally Disengaged population.



Compared to the Digitally Disengaged, the Digital First are 73% more likely to agree that going online helps them improve their work and employability prospects

Figure 8. Here are some things people sometimes say about going online. Do you agree with the following? (Response 'Yes')
Split by digital capability segmentation, 2019

N = 2,490

	2016	2018	2019 UK average	Digitally Disengaged	Digital First	% difference between 	
It helps me improve my work prospects/employability	–	–	53%	33%	57%	73%	53% recognise that being online can improve their job prospects
It helps me save money	70%	69%	71%	49%	75%	53%	71% of the UK save money by being online
It helps me manage and improve my physical/mental health	–	–	39%	28%	42%	50%	
It has helped me find and get a job	–	–	46%	33%	49%	48%	
It makes it easier to organise my life	63%	76%	77%	56%	82%	46%	
It helps me feel more like part of the community	–	48%	46%	35%	48%	37%	
It helps me feel less alone	–	42%	38%	29%	39%	34%	The Digital First are 34% less likely to feel alone because of their digital usage
It helps me connect better with friends and family	74%	82%	80%	63%	84%	33%	
I use the Internet outside of work but not for job	–	53%	46%	37%	45%	22%	
It helps me save time, so I can enjoy myself more	63%	72%	67%	59%	69%	17%	

Online money management

Data on the previous page has shown that 71% of UK consumers are saving money online. People in the Digital First group are the most likely to say this (75%) and this is due to their online money management techniques and shopping preferences.

25.8 million people (82%) choose smartphones to manage their money

The Digital First have a clear preference for managing their money on a smartphone; more than eight in ten use their mobile and seven in ten use an app (figure 9).

A far smaller proportion of the Digitally Competent group is managing their money online and they have different preferences for doing so. Only two in ten use a desktop computer and the same proportion is using a smartphone.

This difference in preference is in part driven by age with the Digital First group being younger than the group with less capability (figure 10). Younger Digital First consumers opt for smartphones to manage their money, whereas older people are more likely to choose desktops and tablets (see [Appendix 5](#)).

Figure 9. Proportion of people who manage their money through different online channels. Split by digital capability segmentation, 2019

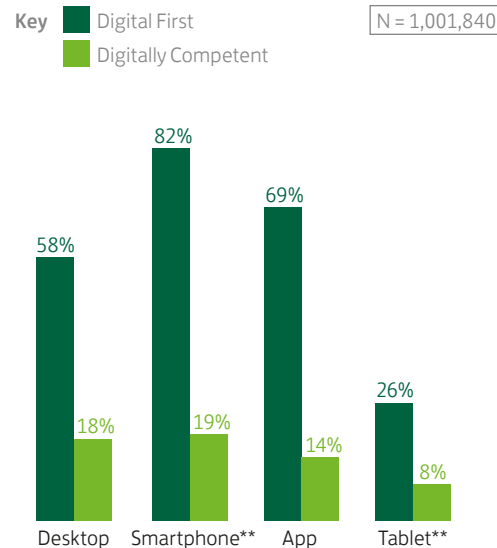
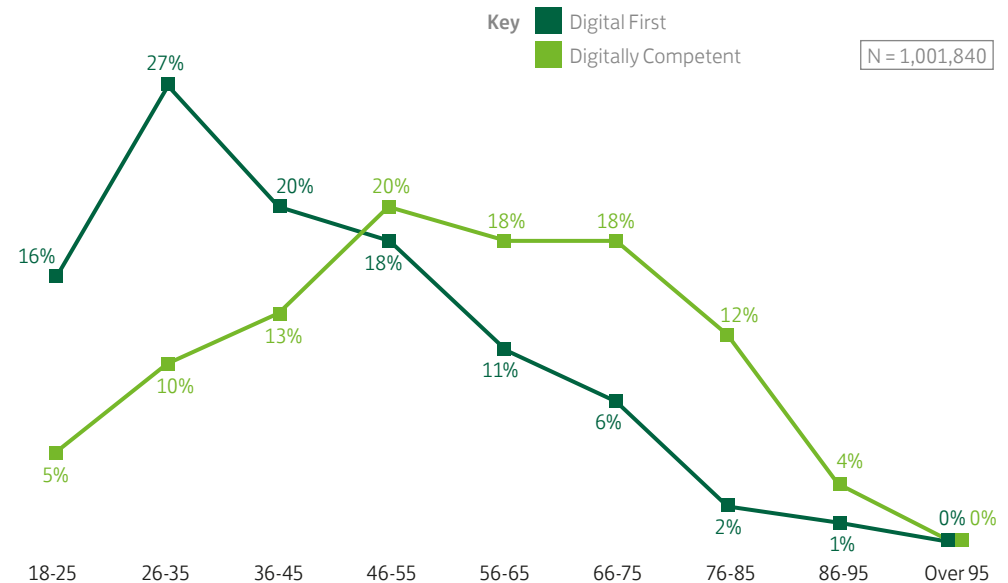


Figure 10. The age distribution of those who are Digital First and Digitally Competent, 2019



Multi-device users are more likely to benefit from the 'jam-jar' effect

The 2017 Index explored digital 'jam-jar' behaviour, defined as someone moving money online from one bank account or savings account to another at least three times in one month*. Findings in that report illustrated how those 'jam-jarring' were less likely to use their overdrafts and that women and young people were the most likely to do this.

This year the behavioural data shows that 'jam-jarring' occurs mainly for the Digital First, especially those using a smartphone and another device (tablet or desktop). Therefore there is a potential opportunity to change the overdraft related behaviours of the 12.7 million people who are Digitally Disengaged if they were to 'jam-jar'.

★ The Digital First are:


Almost three times more likely than the Digitally Competent to have started saving, regardless of their income (8% vs. 3%) (see [Appendix 6](#))

Paying up to 6% less for their utilities compared with the Digitally Disengaged

Compared to the Digitally Competent, the Digital First are nearly twice as likely to have disposable income, with an extra £800 to spend per year (see [Appendix 7](#))

*Lloyds Bank UK Consumer Digital Index, 2017, lloydsbank.com/assets/media/pdfs/lloyds-bank-consumer-digital-index-2017.pdf

**Through internet browser or app



Chapter Two

The Digitally Disadvantaged

Data from this report reveals that 4.1 million UK adults are offline. The following pages identify who these people are, what is stopping them from going online and what can be done to engage them. With this understanding, programmes can ensure that everyone can advance and prosper equally.

JAMES TAYLOR SAYS...

“This report demonstrates the work that needs to be done to make sure all disabled people are provided with the right skills. By working in partnership we can develop impactful policy so no-one is left behind.”

Head of Policy, Public Affairs and Campaigns, Scope

Alan Little

72, Business Owner, Manchester

Alan left school to work in a raincoat factory with the aim of becoming a tailor. He was able to build his knowledge and move onto becoming a designer where he spotted a gap for work-wear in the clothing market. Aged 32, he decided to start his own clothing business.

“I felt I was being left behind and needed to get online to move my business forward.”

Prior to attending the Lloyds Bank Academy, Alan relied on his sons to manage the digital side of his business. Part of the training Alan undertook improved his understanding of online security; allowing him to feel more confident using the Internet and encouraging him to continue his digital education.

Digital Foundation skills

Digital Foundation skills are measured as part of the Essential Digital Skills framework and are a prerequisite level of skill people must have before becoming eligible for Essential Digital Skills for life and work (see Chapters 3 and 4).

One-fifth of the population do not have foundational digital skills

The results show that 81% of those aged 15+ can do all seven of the Foundation tasks and therefore are eligible for Essential Digital Skills for life. Nearly one-fifth (19%) therefore cannot do all seven Foundation tasks and cannot be assessed in the Essential Digital Skills for life or work measure.

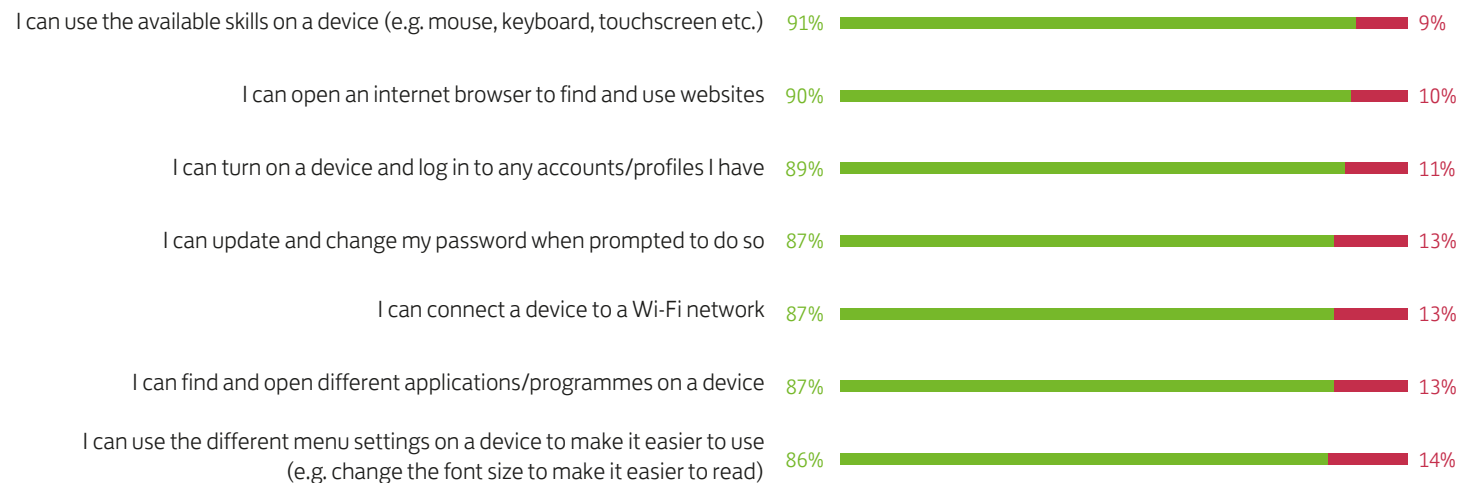
Nearly one in ten (8%) have zero digital skills

Furthermore, 8% of those aged 15+ are unable to complete any of the Foundation tasks at all. This is equivalent to 4.3 million people and aligns to 8% of people who are offline ([see page 21](#)).

Figure 11. Proportion of people aged 15+ that can and cannot do the Foundation tasks (prerequisite to Essential Digital Skills), 2019

N = 4,190

Key ■ % that can do this ■ % that cannot do this



The appendix includes the demographic profile of the 8% of people aged 15+ that cannot do any of the Foundation tasks ([see Appendix 8](#))



9%

4.9 million people cannot use a mouse or touchscreen



11%

Six million people cannot turn on a device



13%

7.1 million people cannot open an app

Populations with zero digital skills across the UK

The North West and the East of England have the largest proportions of those with zero digital skills. Wales has the lowest proportion of people that can do none of the seven Foundation tasks e.g. connecting a device to Wi-Fi. However as illustrated on page 37, they have a higher proportion of people lacking the Essential Digital Skills for life and work.

One-third (35%) of people with a disability are unable to make devices easier to use

The Foundation task people struggle the most with is accessibility – being able to change device settings to make it easier to use, 14% cannot do this. For people with a disability, this rises to 35%. Overall, 56% of people with a disability can do all seven Foundation skills, this compares to 81% of the overall population.

Figure 12. Proportion of people aged 15+ that can do none of the seven Foundation tasks. Split by age, 2019

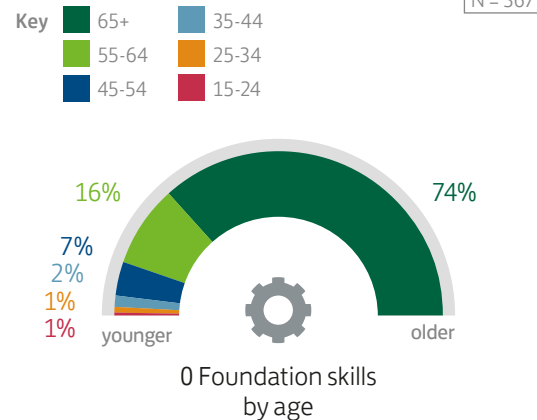


Figure 13. Proportion of people aged 15+ that can do none of the seven Foundation tasks. Split by region and nation, 2019

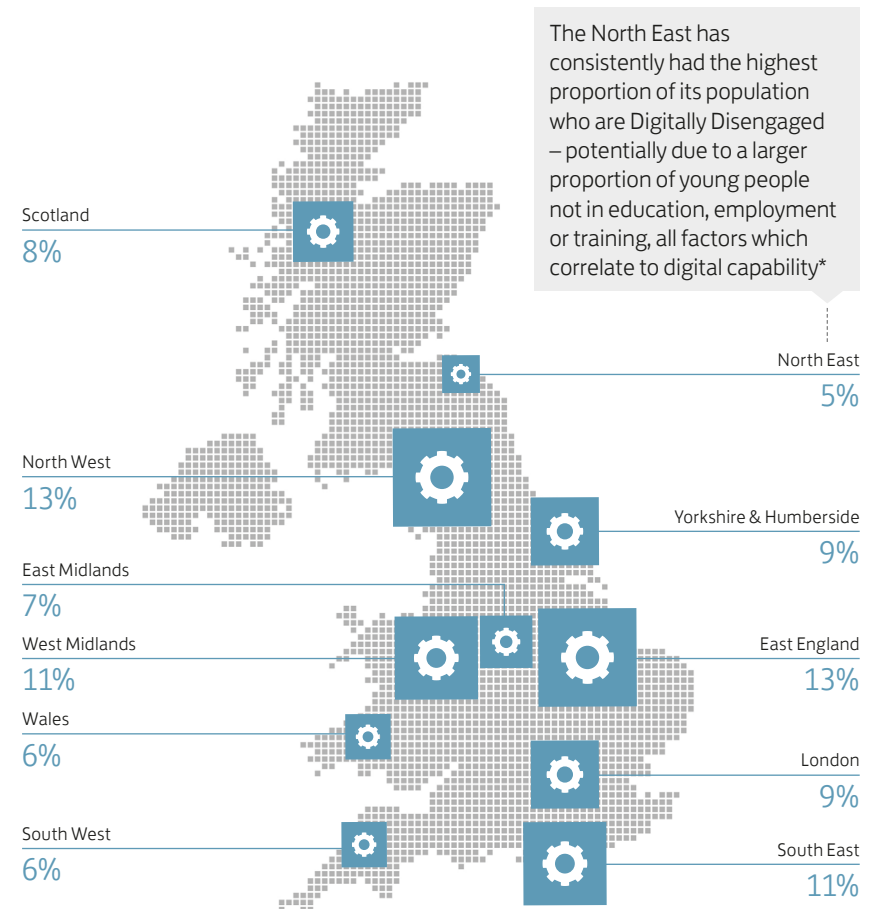
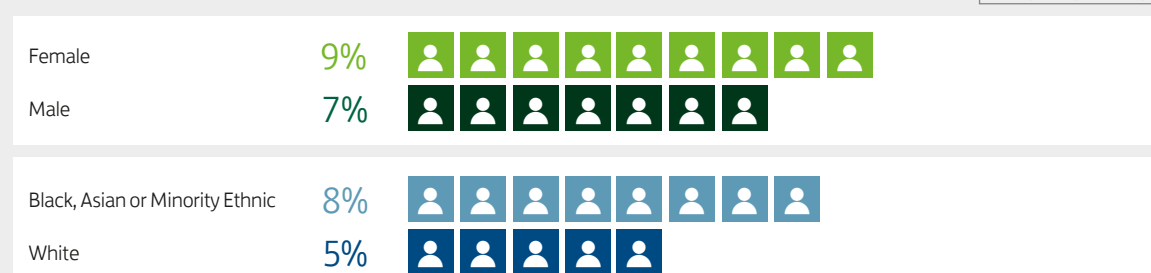


Figure 14. Proportion of each gender/ethnicity that can do none of the seven Foundation tasks, 2019



*Parliament, 2018, researchbriefings.files.parliament.uk/documents/SN06705/SN06705.pdf

The 'Offline' profile



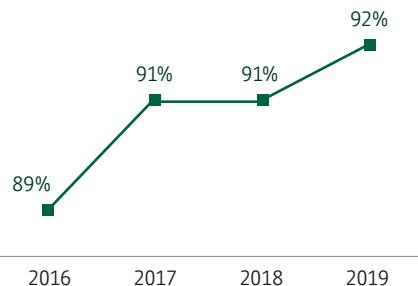
OFFLINE

4.1 million UK adults (8%) have not used the Internet within the past three months

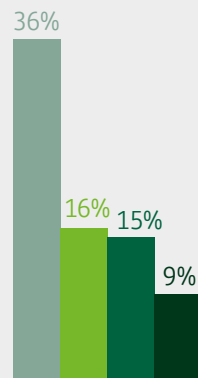
Lloyds Bank findings show that 92% of UK adults are now online, three percentage points higher than in 2016, (figure 15).

Figure 15. Proportion of people who have used the Internet in the past three months, 2016 to 2019

N = 2,715 (2019)



80% are aged 50+
(see [Appendix 9](#))



Three-quarters (76%) are:
retired pensioners (36%),
unskilled manual workers (16%),
unemployed/long-term sick (15%),
and skilled manual workers (9%)
(see [Appendix 12](#))



No significant difference
between genders
(see [Appendix 10](#))

71%

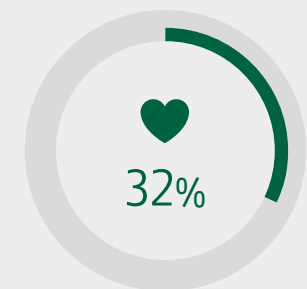
71% have no more than a
secondary school education
(see [Appendix 13](#))



Nearly one in two (47%) are
from low-income households
(medium 16%, high 9%,
prefer not to say 28%)
(see [Appendix 14](#))



White people are 50% more
likely to be offline compared to
Black, Asian or minority ethnic
(BAME) people (see [Appendix 11](#))



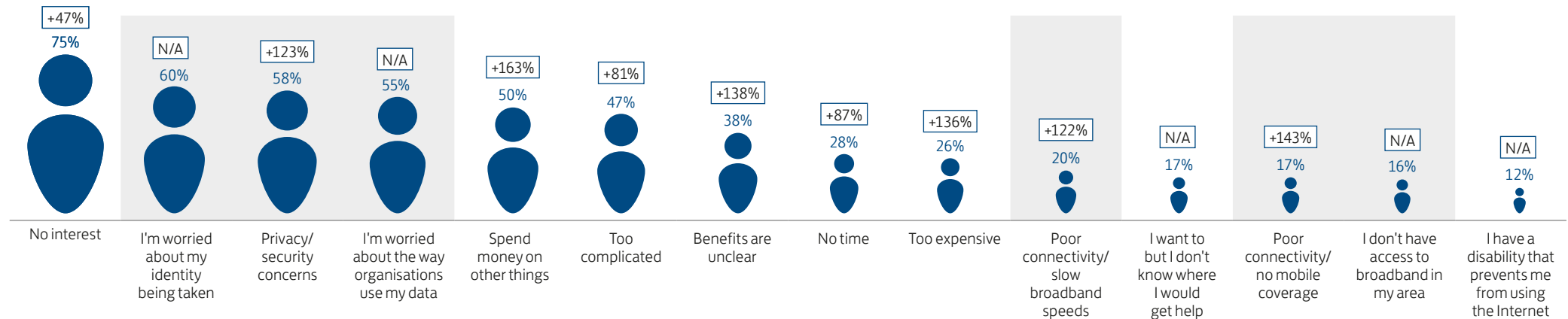
One-third (32%)
have a disability
(see [Appendix 15](#))

Barriers to moving online

Figure 16. Reasons why people have not used the Internet in the past three months, 2019

N = 225

Key [%] Percentage difference 2019 vs. 2017 [N/A] New option in 2019



Those aged 60+ are going online to take advantage of online shopping

This year, there has been a 11% increase in over 60s who have moved online (see [Appendix 16](#)). Particular growth has come from the 64-65s – those nearing retirement age. The behavioural data suggests that a motive behind this increase is an appetite for online shopping (see [Appendix 17](#)).

Two significant barriers prevent more people going online; motivation and security concerns

Of the offline population (figure 16):

- Three-quarters (75%) lack the **motivation** to investigate what benefits the Internet can offer
- More than half say that **online safety concerns** prevent them from using the Internet

55% of people are worried about the way organisations use their data. The General Data Protection Regulation (GDPR) came into effect in 2018. While this regulation brought significant change in the way that organisations handle customer data, the data shows that a large proportion of those online still do not fully understand how their data is used.

Recent research published by Ofcom shows that after explaining to people how advertisers use their data to personalise content, the proportion of people who think this is acceptable drops by nearly half to 36%*. Assuming that the Offline have even less exposure to information around online data regulation, they are less likely to feel comfortable.

810,000 people don't go online because they can't access an adequate internet connection

One-fifth of the Offline – an estimated 810,000 adults – say they have not used the Internet due to a lack of adequate connectivity.

As the UK Government progresses with its commitment to raise the minimum standard of connectivity across the UK by 2025**, and when this is fulfilled, it is expected that this barrier will reduce. Compared to 2017, all barriers have increased substantially which shows current efforts to break them down are not enough and more needs to continue to be done.

*Ofcom, 2019, [ofcom.org.uk/___data/assets/pdf_file/0023/141683/ico-adtech-research.pdf](https://www.ofcom.gov.uk/consult/condocs/ico-adtech-research.pdf)

**DCMS, 2018, [gov.uk/government/news/forging-a-full-fibre-broadband-and-5g-future-for-all-2](https://www.gov.uk/government/news/forging-a-full-fibre-broadband-and-5g-future-for-all-2)

Figure 17. Of those who are offline due to 'no interest' in being online, these are the top five other barriers they also stated, 2019

N = 168

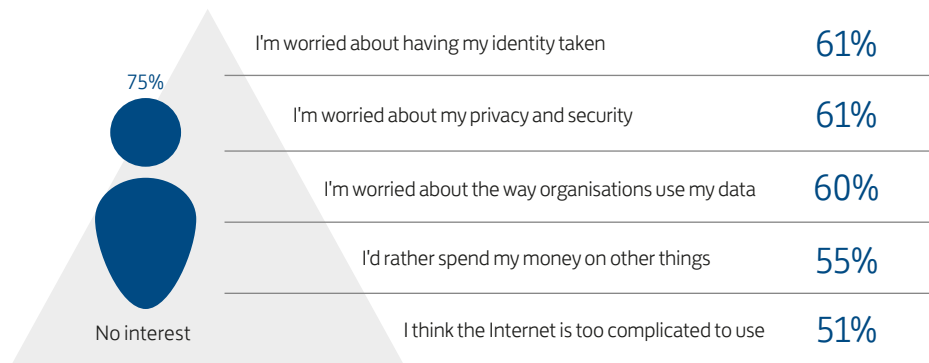
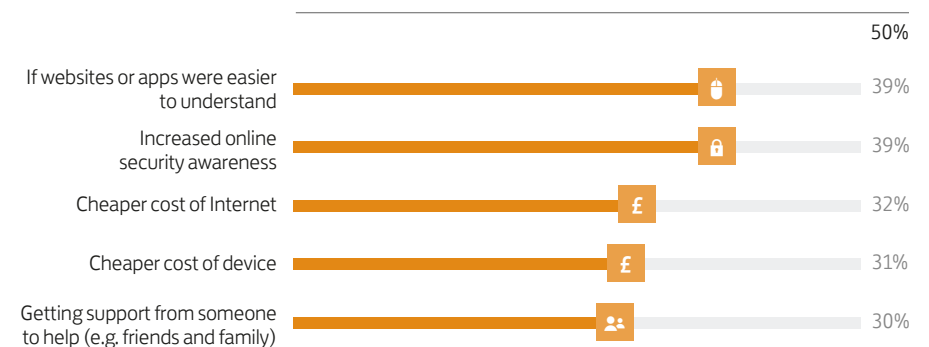


Figure 18. Top five things that would encourage people to go online, 2019 (excluding 'nothing')

N = 225



Cybersecurity concerns underpin motivational barriers to being online

The data has illustrated that the main barrier preventing people from going online is motivation (figure 16: 'no interest'). Of the 75% of the Offline who gave this answer, 89% stated more than just 'no interest'. Figure 17 shows the top five other barriers given by this group. The top three are cybersecurity related; identity theft, privacy, and concern over the way their data may be used.

This suggests that while a lack of interest may be the perceived barrier, underpinning this is a strong set of concerns revolving primarily around cybersecurity.

After cybersecurity related barriers, 55% say there are other things they would rather spend money on and 51% say they are also offline because they lack the knowledge and capability to use the Internet, were they online.

2.2 million people say that there are things that need to happen before they will go online

Figure 18 shows the top five means for getting people online. While nearly half (47%) of the 4.1 million Offline adults said that 'nothing' would get them to go online (see [Appendix 18](#)), this still leaves 2.2 million (53%) for whom there are tangible actions that can be taken to encourage them to get online.

The top three actions that must be taken to encourage 2.2 million people to go online are:

- Increased simplification of online services to encourage 39% of people to get online

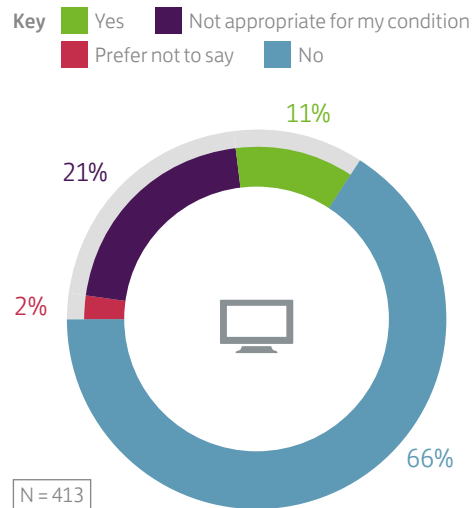
- Increased provision of online security awareness to encourage 39% to get online
- Cheaper cost of connectivity and devices to encourage nearly one-third to get online

810,000 say assistive technology could get them online

One-fifth of the Offline say that being able to use assistive technology such as Amazon Alexa or Google Assistant may encourage them to use the Internet. This shows that the Offline are not alienated by these technologies and there is a place for them to enable the transition from offline to online.

Demographic spotlight: disability and ethnicity

Figure 19. If it is appropriate to your condition, do you use assistive technology to help you go online? 2019



People with a disability are more than twice as likely to be offline as those without one

The 2018 Index revealed that those with a 'registered disability' were four times more likely to be offline than the rest of the UK (25% vs. 6%)*. This year, the definition and understanding of disability in the analysis has evolved**. In 2019, the data shows that people with a disability are 2.4 times more likely to be offline, with 17% of this

group being offline compared to 7% for the rest of the population (see [Appendix 19](#)).

People who are offline and have a disability are significantly less likely to understand the benefits of the Internet

Those who are offline and with a disability are 56% more likely to be encouraged to go online if they understood the benefits of going online (39% vs. 25% rest of UK) (see [Appendix 20](#)). Research by Scope evidences the benefits associated to digital; 78% of disabled people said that access to digital technology has been helpful and 92% also said it helps them live independently***.

One-fifth of people with a disability say assistive technology is not appropriate for their condition

Figure 19 shows that 66% do not use assistive technology when going online and 21% of people with a disability say that there is no suitable technology for their condition – those with a physical disability are the most likely to agree (see [Appendix 21](#)). This suggests that either their disability does not impact their use of the Internet, that they are able to get online using settings and devices that meets their needs, or that they are potentially unaware of the range of accessibility functions built into devices that can make accessing the Internet easier.

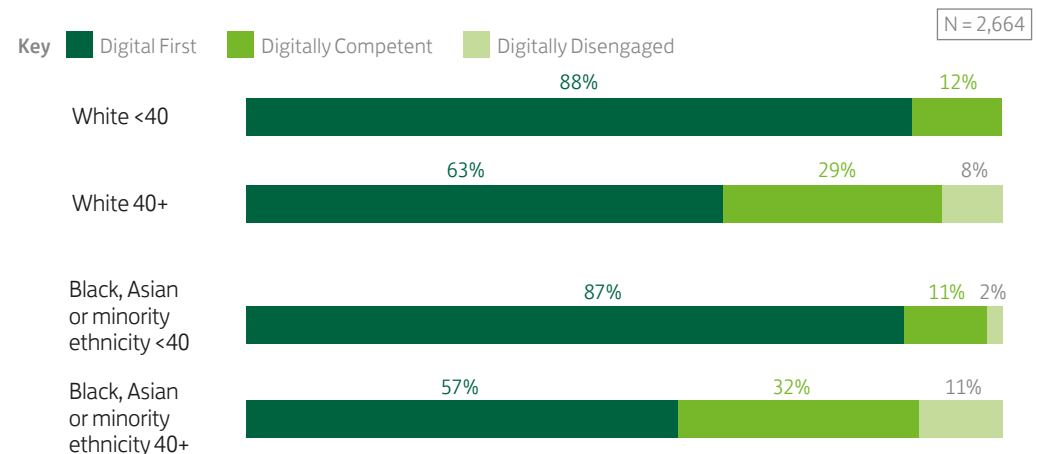
Only 11% are using assistive technology to go online. A study by the European Parliament****

shows that the use of assistive technology can help those with a disability secure employment and pursue careers. However this would also need to be paired with social change and organisational change to reduce stigma and allow for flexible working arrangements to integrate assistive technology.

Older people from a Black, Asian or minority ethnic background are more likely to be Digitally Disengaged

Younger people have high digital capability regardless of their ethnic background. Figure 20 shows that 88% of white people and 87% of Black, Asian and minority ethnic people under the age of 40 are Digital First. When looking at the older ethnic minority group, they are 10% less likely to be Digital First and more likely to be Competent or Disengaged than the older white people. This data suggests that this group of older ethnic minority people may be left behind and would benefit from targeted support.

Figure 20. Proportion of people with different levels of digital capability. Split by ethnicity and age, 2019



*Lloyds Bank UK Consumer Digital Index, 2018, lloydsbank.com/assets/media/pdfs/banking_with_us/whats-happening/LB-Consumer-Digital-Index-2018-Report.pdf

**For the definition of disability used please see the glossary in the appendix

***Scope UK, 2018, scope.org.uk/campaigns/independent-confident-connected

****European Parliament, 2018, [europarl.europa.eu/RegData/etudes/IDAN/2018/603218/EPRS_IDA\(2018\)603218_EN.pdf](https://europarl.europa.eu/RegData/etudes/IDAN/2018/603218/EPRS_IDA(2018)603218_EN.pdf)

Benefit claimants and digital capability

16% of UK benefits claimants are Digitally Disengaged

Regionally, there are differences in the proportion of benefits claimants* with low or no digital capability (figure 22). These trends reflect the overall regional trends for digital capability (see [Appendix 22](#)), illustrating that Scotland and the North East have the lowest levels of capability; where around one-fifth of benefits claimants are virtually offline.

Digital First

Over 1.6 million people in the UK are now on Universal Credit**. Findings from Lloyds Bank data (figure 21) show that a greater proportion of these customers exhibit highly digital behaviours and fall into the Digital First group compared with the national average. Further analysis indicates that this is likely due to there being a greater proportion of young people currently in receipt of Universal Credit, as the roll-out to the entirety of the UK has yet to be completed.

Figure 21. Behavioural segmentation applied to benefit claimants and those on Universal Credit, 2019

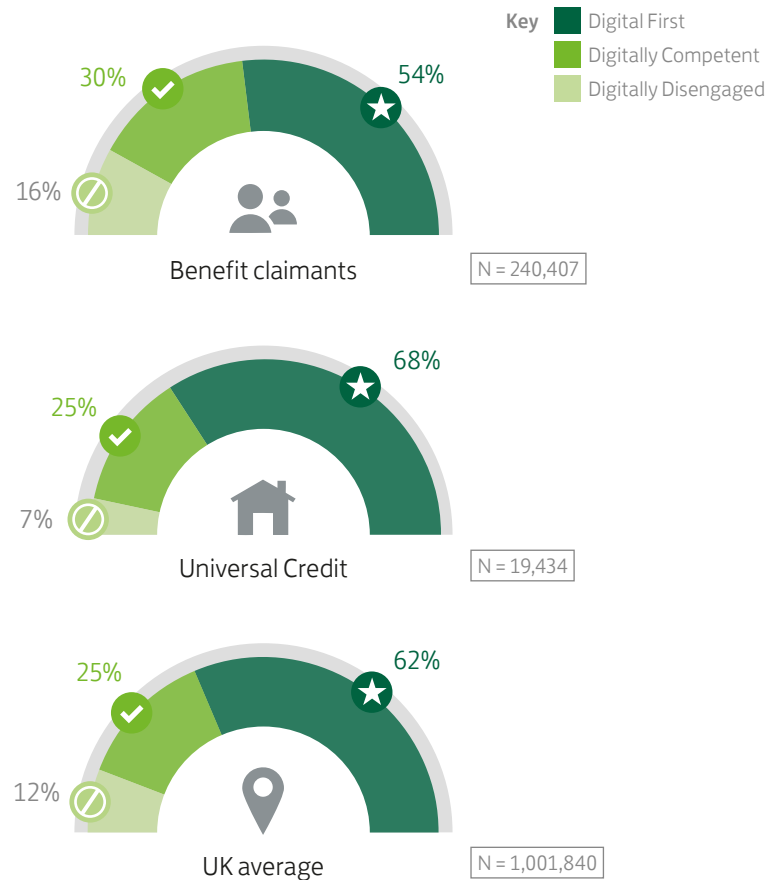
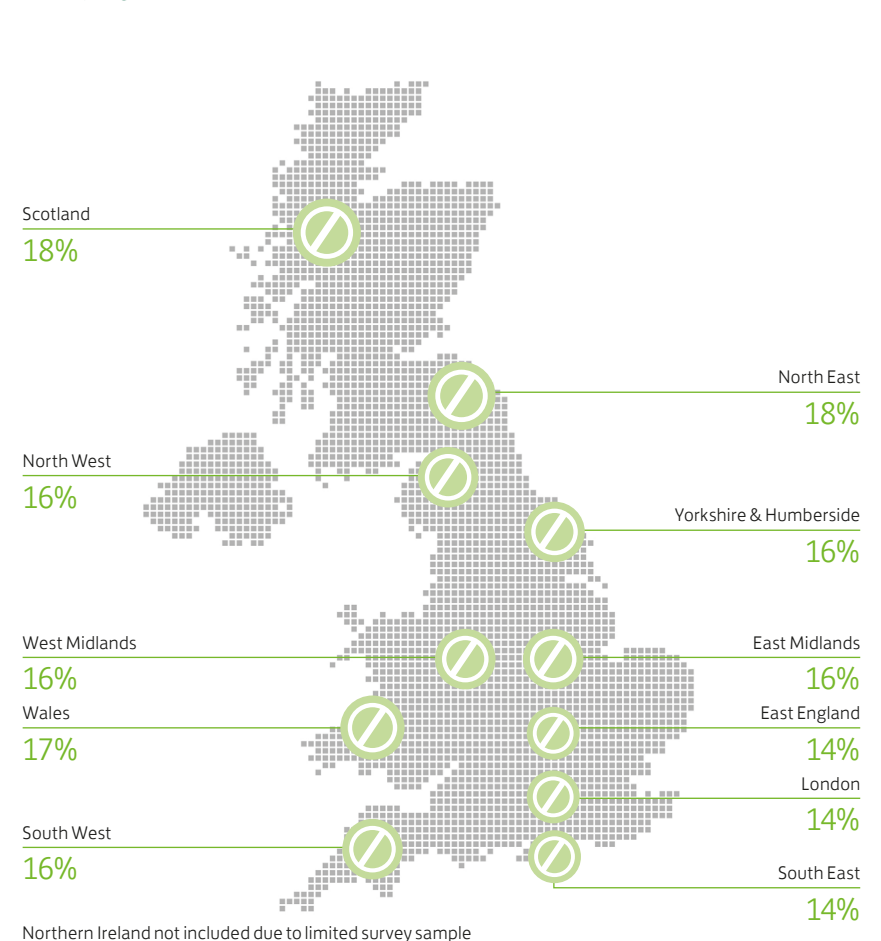


Figure 22. Proportion of benefit claimants who are Digitally Disengaged. Split by region, 2019



*For the full list of benefits included in the analysis, see the glossary in the appendix

**Department for Work and Pensions, 2019, assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/779542/universal-credit-statistics-to-10-january-2019.pdf

Chapter Three

Essential Digital Skills for life

Lloyds Bank is proud to publish the first assessment of UK Essential Digital Skills based on the new framework. This section indicates the extent to which the UK population has the skills needed to prosper in everyday life.

RT HON ANNE MILTON MP SAYS...

“Next year adults with no or low digital skills will benefit from new Essential Digital Skills qualifications free of charge.”

Minister for Apprenticeships and Skills,
Department for Education

DID YOU KNOW...

11.9 million
people do not have the
Essential Digital Skills they
need for life in the UK

Rhys Davies

20, Stoke-on-Trent

In the past Rhys has struggled with his financial and mental wellbeing compounded by the pressures of study. However, in recent times Rhys' improved digital skills have helped him to better manage his wellbeing.

“A couple of years ago I had no knowledge of online banking. Now, on my app, I can regularly check my balance to see what's coming in and going out. I'm ten times better off with my finances now. I'm not panicking or worrying about my financial situation.

Another thing I do is listen to music constantly, as I'm working I'll actually put the radio on my phone just as something in the background to keep my head going. I'll use an app or streaming services that create playlists for me to listen to. Technology helps me a lot when concentrating on work, it reduces stress and anxiety.”

Overview

22% of the UK are without Essential Digital Skills for life

The 2018 Index measured the previous Basic Digital Skills framework and reported that 11.3 million (21%) people were missing these skills*. This year, with the new challenges and increased demands of the new Essential Digital Skills framework, there are now more people who fall below the UK's standard level of digital skills: 11.9 million people.

This new measure illustrates people's abilities to undertake 29 essential tasks, categorized into five skills (see figures 24 and 25).

These five skills have a relatively equal weighting of attainment, with 80% of the UK being able to transact, communicate, handle and manage information, and stay safe online. 79% are able to use the Internet to problem solve.

In terms of demographics, the Essential Digital Skills survey data mirrors the findings of the behavioural segmentation; age is a key determiner of an individuals' level of digital skills.

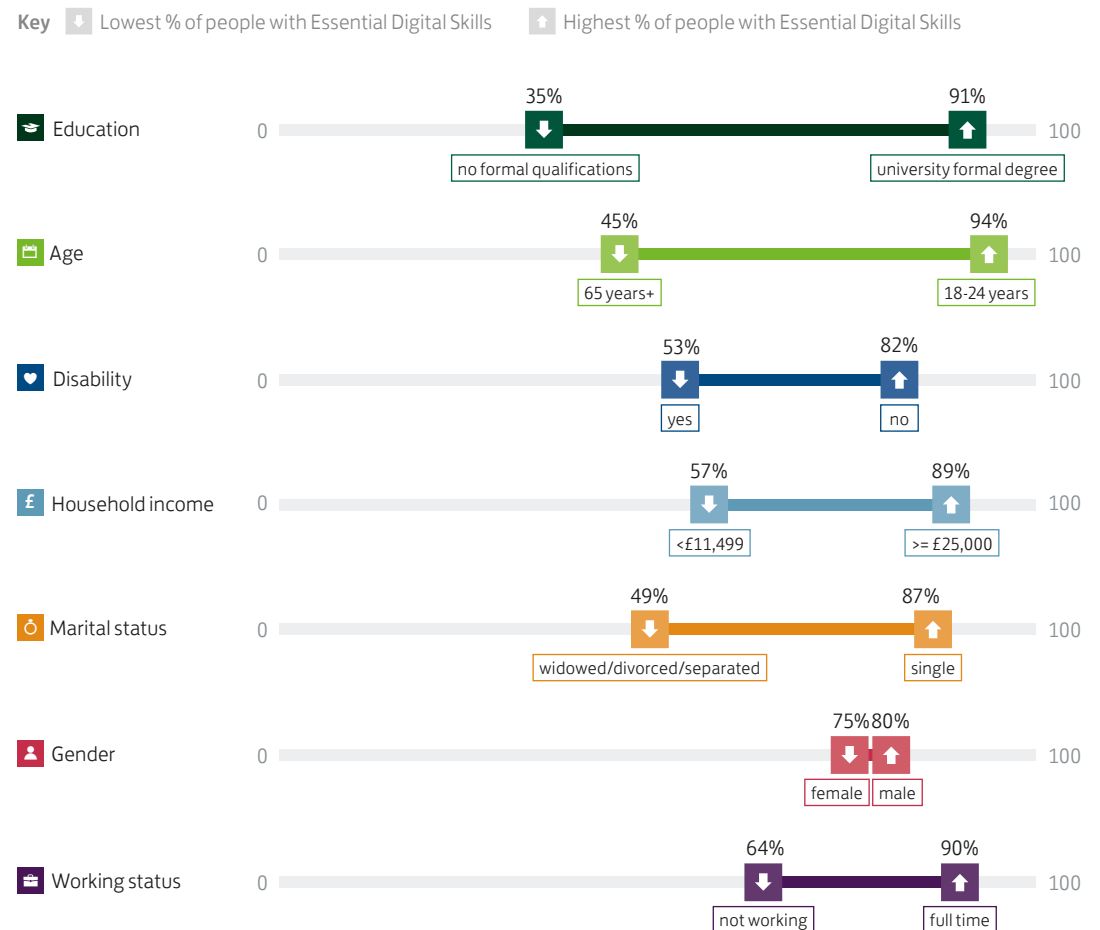
Young people are most likely to be skilled due to access and education

94% of 15-24s have Essential Digital Skills for life, the highest of any age group (figure 23). Looking at the demographics within this group, this is unlikely to be driven by education or income as the data shows this group is less educated and have lower incomes as they may be yet to make these decisions about their future (see [Appendix 23](#)).

The Essential Digital Skills data does show, however, that a factor may be due to having grown up in a digital world as they are the most likely to be in possession of smartphones (94%) and have access to the Internet (100%); providing them the means to go online wherever they are and the opportunity to interact with it in new and different ways (see [Appendix 24](#)).

Figure 23. Proportion of different demographics that have Essential Digital Skills for life, 2019

N = **



*Lloyds Bank, Consumer Digital Index, 2018, lloydsbank.com/assets/media/pdfs/banking_with_us/whats-happening/LB-Consumer-Digital-Index-2018-Report.pdf

**Please see the appendix for sample sizes

Demographic results

Data on this page shows all results, some of which is not included in figure 23.

Figure i. Proportion within education attained with Essential Digital Skills for life, 2019

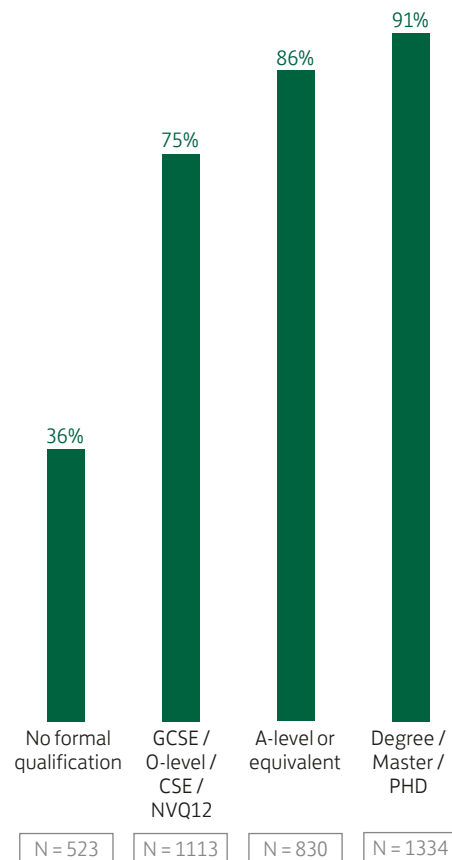


Figure ii. Proportion within age group with Essential Digital Skills for life, 2019

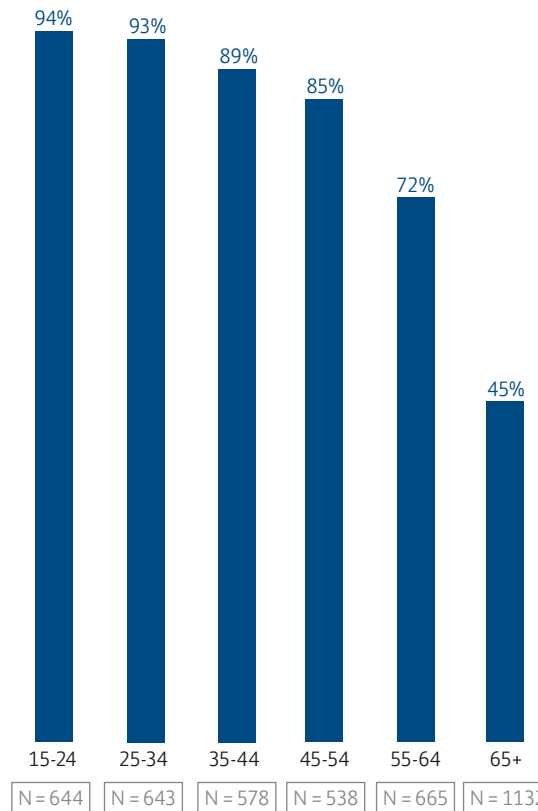


Figure iii. Proportion within gender with Essential Digital Skills for life, 2019



Data on this page shows all results, some of which is not included in figure 23.

Figure iv. Proportion within with/without impairment with Essential Digital Skills for life, 2019

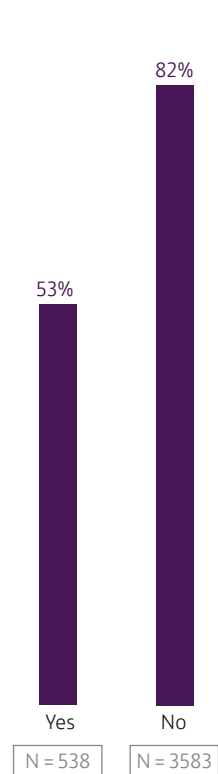


Figure v. Proportion within household income with Essential Digital Skills for life, 2019

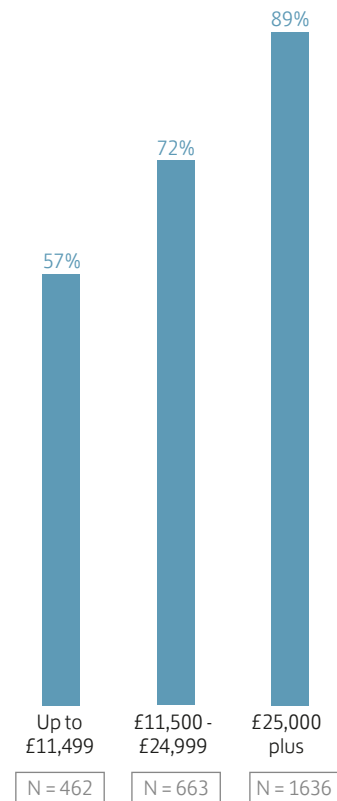
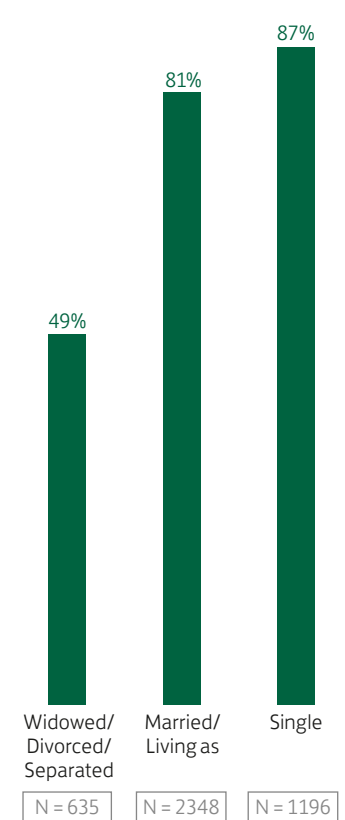


Figure vi. Proportion within marital status with Essential Digital Skills for life, 2019



Skill and task level results

Figure 24 shows the 29 tasks within the Essential Digital Skills for life framework. The 29 tasks outlined on the following two pages are indicative of the skills that everyone in the UK needs in order to survive and thrive online. As per the Basic Digital Skills measure, individuals need only be able to undertake one skill in each category in order to indicate ability.

On average, around seven out of ten people can undertake most tasks. 45% of people in the UK can do all 29 tasks, indicating a strong and rounded Essential Digital skillset which is enabling them to thrive in everyday life (see [Appendix 25](#)).

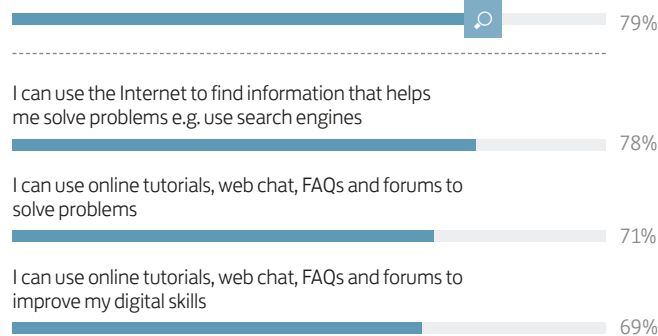
“In this digital age, technology and innovation continue to move at pace meaning that all of us need to improve our digital skills. The Essential Digital Skills framework underpins this agenda by providing measurement through data. We must work together to bridge the skills gap and ensure that we are all equipped for the future. This is at the heart of my Shaping Tomorrow's City Today programme and will ensure that the UK remains globally competitive and acts as market leader in technology.”

Peter Estlin
Lord Mayor of London

Figure 24. Proportion of people who can do the Essential Digital Skills and tasks for life, 2019

N = 4,190

Problem Solving



The findings indicate an ability to use search engines to answer key questions, but using more interactive methods of sourcing information and improving digital skills presents challenges



This is the first time that online safety and security has been measured in this way

Being Safe and Legal Online

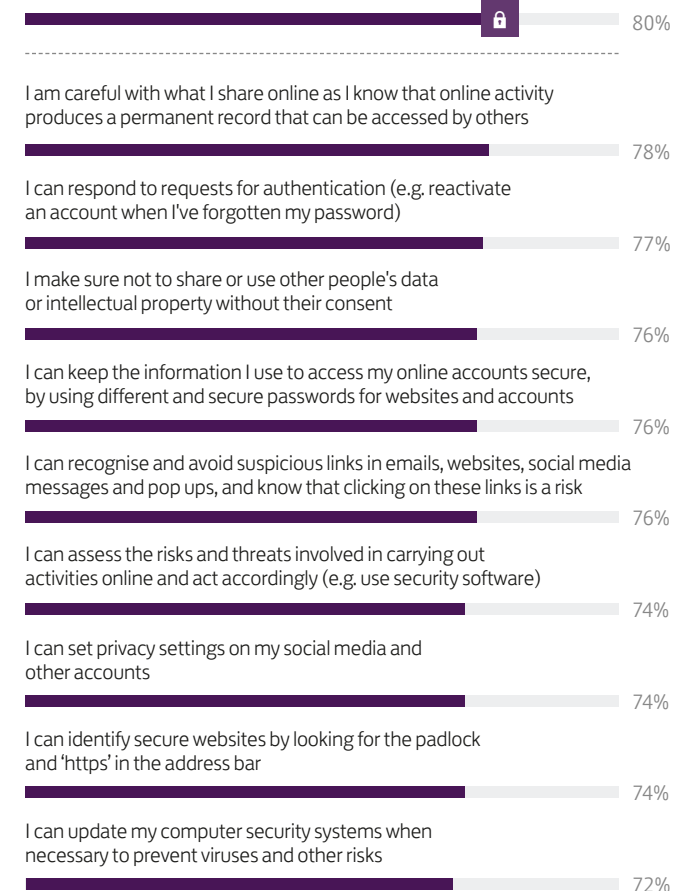
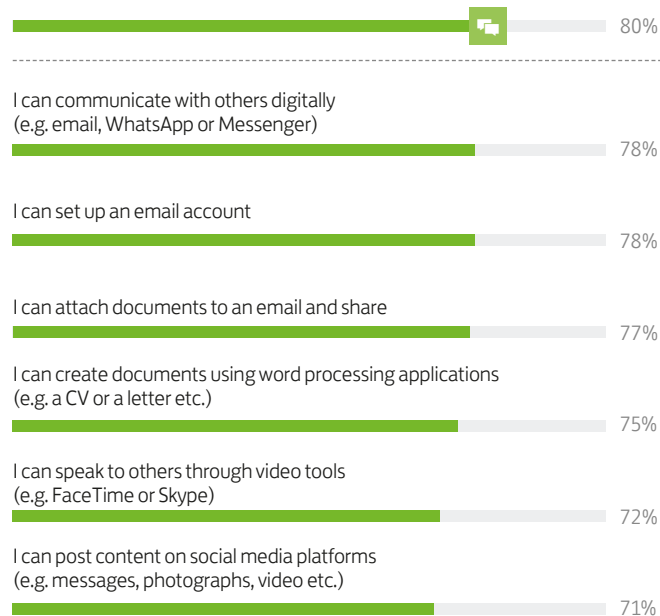


Figure 25. Proportion of people who can do the Essential Digital Skills and tasks for life, 2019

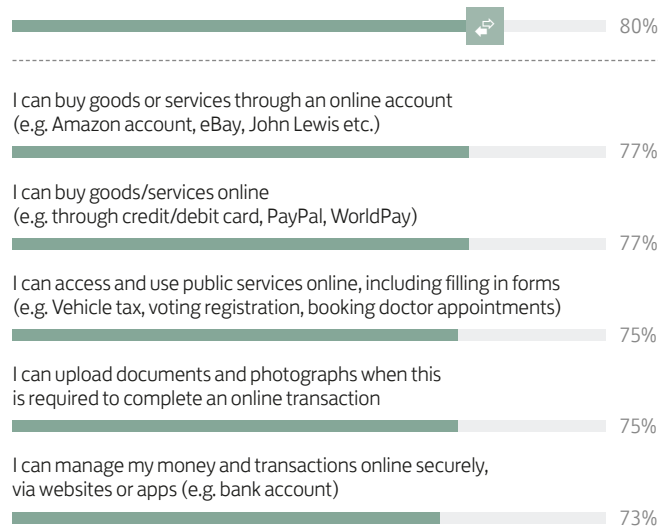
N = 4,190

Communicating



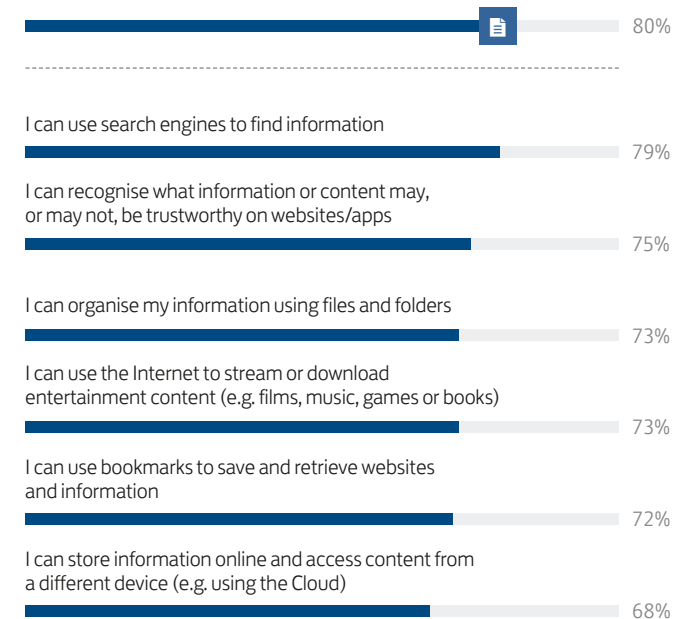
One-fifth (20%) of people in the UK cannot communicate digitally

Transacting



One-quarter (25%) of UK citizens cannot currently use public services online

Handling Information and Content



One-quarter (25%) of the population cannot assess the trustworthiness of digital content

Cybersecurity skills are correlated

For the first time, a new piece of analysis was conducted to establish which tasks are most likely to be done together.

There are five clear correlations, one of each is outlined in figure 26 (see [Appendix 26](#)). As there is a high proportion of 'Being Safe and Legal Online' in this group, but very few in the other four, it indicates that cybersecurity skills are correlated. This may be due to training provision focusing on all facets of the cybersecurity skillset, or may indicate that the tasks are more likely to be part of similar learner/online journeys.

This piece of analysis is targeted at training providers and curriculum designers, who could consider embedding cybersecurity and online safety content across all training to ensure that the skillset is further embedded.

Half of over 65s are unlikely to have any cybersecurity skills

As indicated in the behavioural dataset, 11% of the over 60s population have moved online in the last year.

The Essential Digital Skills measure indicates that despite an increase in older people going online, this group may not have the ability to keep themselves safe and secure when doing so.

Figure 24 shows that 80% of the UK population are able to be safe and legal online, however this drops to 48% for over 65s.

This could be due to a lack of support from friends and family as the data found that this group was the most likely to be living alone (see [Appendix 27](#)). Findings from previous years have shown that older people stand a lot to gain from going online; one in three over 60 year olds now uses digital to manage and improve their health and also to feel less alone.*

Figure 26. Group identified through factor analysis, people able to do one of the listed tasks are likely to be able to do them all.

N = 4,190



*Lloyds Bank Consumer Digital Index, 2018, lloydsbank.com/assets/media/pdfs/banking_with_us/whats-happening/LB-Consumer-Digital-Index-2018-Report.pdf



Chapter Four

Essential Digital Skills for work

Within 20 years, 90% of all jobs will require digital skills to some degree*. However before the UK is ready to take on advanced digital challenges, it must first ensure it is able to do the essentials. This chapter explores the results for the Essential Digital Skills for work.

Mary Wheeler

35, Essex

Mary had her work life changed through a business acquisition and since becoming part of a bigger business, she's up-skilled digitally to build her confidence.

"My skills were very limited, I felt like they needed to develop because I was now part of this bigger corporate business, with a lot more channels, social media, email marketing and the customer relationship management side. I just felt I had to develop and grow with the business. I now feel so much more confident and feel like I can contribute more at work."

MARGOT JAMES MP SAYS...

"Digital skills in the workplace are now a near-universal requirement. This report helps us to identify and address shortages."

Minister for Digital and the Creative Industries,
Department for Digital, Culture, Media & Sport

DID YOU KNOW...

17.3 million
working people (53%)
in the UK do not have
the Essential Digital Skills
required for work

*Gov.uk, 2017 gov.uk/government/publications/uk-digital-strategy/2-digital-skills-and-inclusion-giving-everyone-access-to-the-digital-skills-they-need

Overview

For the first time, the UK Consumer Digital Index 2019 includes insight into the extent to which UK citizens have the digital skills required to be work-ready.

As per the broader Essential Digital Skills framework, this has been developed with input from representatives of businesses and charities of all sizes, sectors and employee requirements ([see page 8 for more information](#)).

For a person to obtain Essential Digital Skills for work, they must:

- Be able to do all the Foundation tasks
- Have Essential Digital Skills for life (be able to do at least one 'life' task within each of the five skills)
- Be in employment
- Be able to do at least one 'work' task within each of the five skills

It is important to note that these results do not include working people who lack the opportunity to use these skills. As such, it represents working people who actively use these skills in a work environment.

Over half of the workforce – 17.3 million people – do not have Essential Digital Skills

In the 2018 Index, 10% of the workforce lacked Basic Digital Skills*. The new framework indicates that 47% of working people have the necessary digital skills for work. The new measure now includes a wider range of work-specific tasks which is the reason why the proportion of the workforce without Essential Digital Skills has risen markedly and means that 53% don't have Essential Digital Skills.

Despite it being the most widely held work skill, only two-thirds of the working population achieve 'Being Safe and Legal Online' in a work context.

Figure 27. Proportion of the UK workforce who has Essential Digital Skills for work, 2019

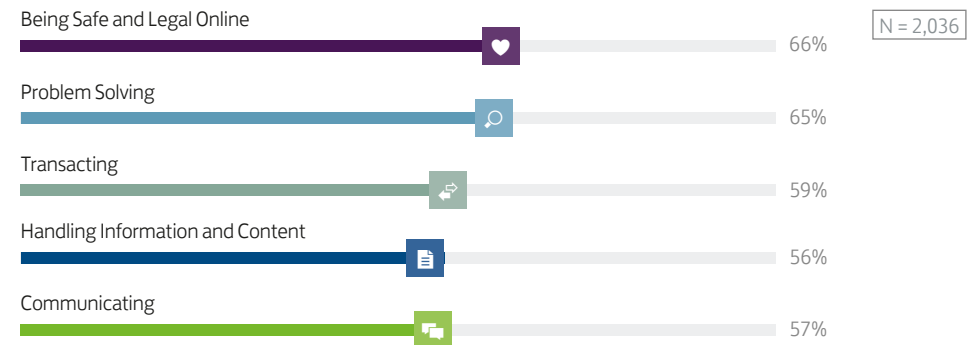
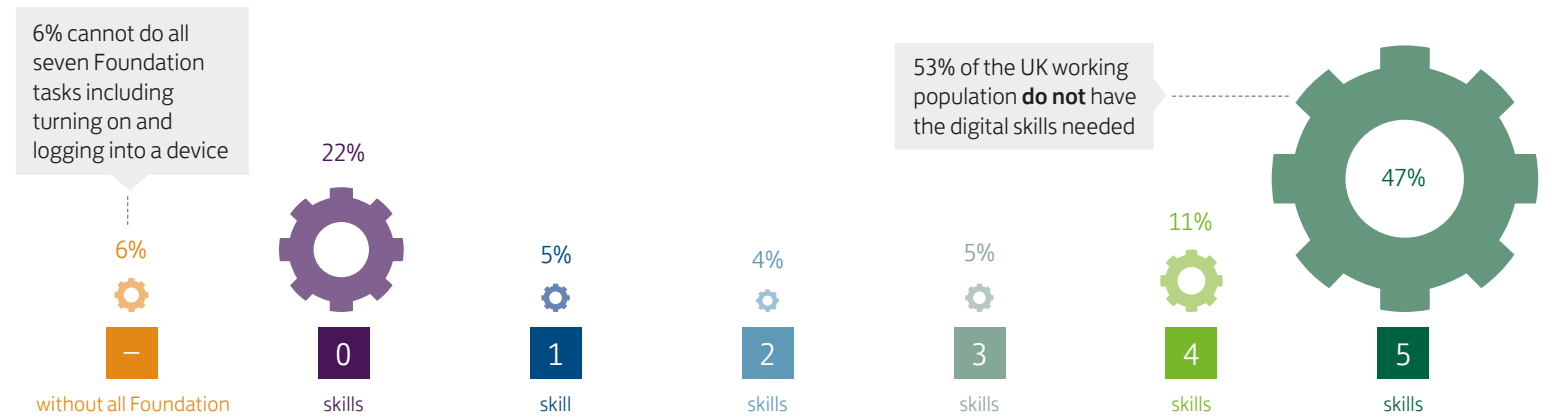


Figure 28. Proportion of the UK workforce and the number of skills they are able to do



*Lloyds Bank Consumer Digital Index, 2018, lloydsbank.com/assets/media/pdfs/banking_with_us/whats-happening/LB-Consumer-Digital-Index-2018-Report.pdf

As per Essential Digital Skills for life, the level of workplace digital skill correlates with age. Those aged 25-54 are the most skilled. However there is still the opportunity for a third of that group to develop their skillsets (figure 29).

Women are seven percentage points less likely to have digital skills at work

Figure 29 shows there is a digital skills gap between the male and female workforces, as seven percentage points fewer working have essential digital workplace skills (50% males vs. 43% females (see Appendix 28)). Secondary research suggests this is in part due to the nature of female representation in the workforce more broadly. There are fewer females working in technology and digital industries*, but also due to higher proportions of women in part-time work.

Research by the Parliament** shows that women are more likely to work part time than men which may be a factor. In the UK today 41% of women work part time compared with only 16% men**.

The Essential Digital Skills data shows that 36% of part-time workers have essential workplace skills compared with 50% of full-time workers, suggesting why females in the workforce may be less likely to have these skills (see Appendix 29).

As explored on page 27, people with a disability are 35% less likely to have Essential Digital Skills for life; 82% of those without a disability have the Essential Digital Skills for life vs. 53% of those with.

Conversely, in the workplace, those with and without disabilities are equally likely to have the digital skills needed; 47% of each group (see Appendix 30).

Social mobility – digital skills and socio-economic factors link

On the whole, ABC1 individuals are almost twice as likely to be digitally work-ready as those in the C2DE social grade. The data also shows that the greater people's income, the more likely they are to have Essential Digital Skills: 61% of those with a personal income of more than £25,000 per year meet the digital standard, which is significantly higher than those earning between £11,500-£24,999 (39%) or up to £11,499 (25%) (see Appendix 31).

Those with workplace digital skills earn on average £12,500 more per year

This supports the correlation first demonstrated in the 2018 Index***. The new Essential Digital Skills for work measure also finds that people who have the Essential Digital Skills for work earn on average £37,995 per year (see Appendix 32). This is almost £13,000 more than those lacking workplace digital skills, and is £8,000 more than the UK average salary of £29,588****.

*Tech Nation, 2018, 35z8e83m1ih83drye280o9d1-wpengine.netdna-ssl.com/wp-content/uploads/2018/05/Tech-Nation-Report-2018-WEB-180514.pdf

**UK Parliament, 2019, researchbriefings.files.parliament.uk/documents/SN06838/SN06838.pdf

***Lloyds Bank Consumer Digital Index, 2018, lloydsbank.com/assets/media/pdfs/banking_with_us/whats-happening/LB-Consumer-Digital-Index-2018-Report.pdf

****Office of National Statistics, 2018, ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/annualsurveyofhoursandearnings/2018

†Please see the appendix for sample sizes

Figure 29. Proportion of the UK workforce who hold work skills. Split by gender, age and social grade

N=†

	Communicating	Handling Information and Content	Transacting	Problem Solving	Being Safe and Legal Online
Males	58%	58%	61%	66%	66%
Females	55%	54%	57%	63%	65%
15-24	46%	53%	52%	56%	58%
25-34	60%	59%	60%	67%	67%
35-44	60%	60%	61%	68%	68%
45-54	60%	60%	62%	67%	69%
55-64	51%	46%	54%	59%	62%
65+	44%	43%	52%	60%	64%
ABC1	69%	68%	70%	76%	78%
C2DE	36%	37%	40%	45%	46%

Skill and task level results

If working people are able to undertake one work task from each of the five skills in a working environment, as well as having all five life skills, then they have the Essential Digital Skills required for work.

This is the minimum criteria for benchmarking purposes, however the ambition is for the UK workforce to be able to do **all** tasks in order to thrive and drive productivity in the workplace.

Communicating and information-handling skills are the most lacked

There are nine and ten percentage point more workers who are 'Safe and Legal Online' vs. Communicating and Handling Information in the workplace (figures 30 and 31). However, the task that working people struggle with the most is 'I can manage digital records and financial accounts (e.g. expenses, budgets) through digital systems' – a Transacting skill, which less than half can do (49%).

Essential Digital Skills: the UK at work vs. day to day

The difference in skills level between work and day-to-day life indicates that people may not be transferring skills gained at home into the workplace and vice-versa. Page 28 showed that 78% of people can use the Internet to find information to help them solve problems in their day-to-day lives, however only 62% apply this skill to their work.

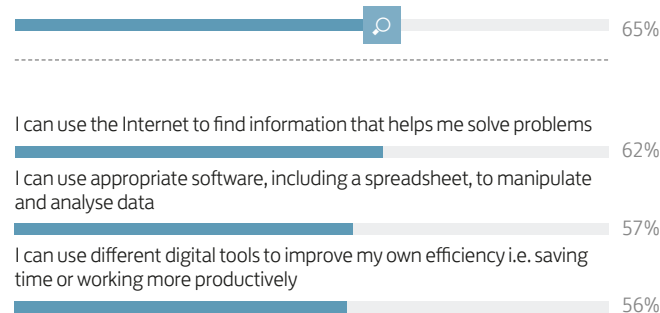


Lloyds Bank data shows that digital skills are saving the Digital First 5.6 hours per work-week and increasing productivity and performance

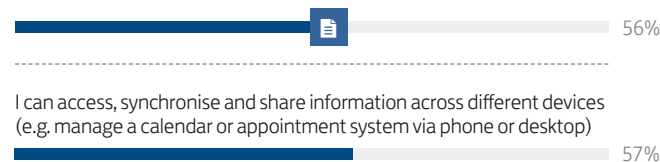
Figure 30. Proportion of the UK workforce who do tasks within a work environment, 2019

N=2,306

Problem Solving

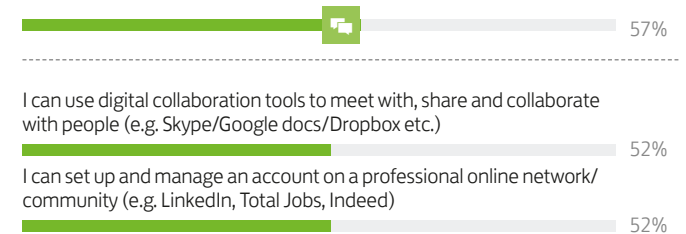


Handling Information and Content



Nearly half (44%) of working people do not have the skills to use digital tools to work more efficiently. They may be missing out on contributing added productivity to employers in the UK

Communicating



Transacting

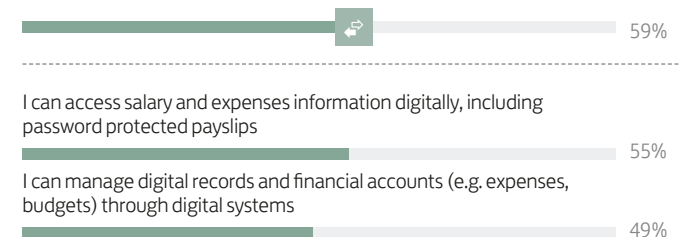
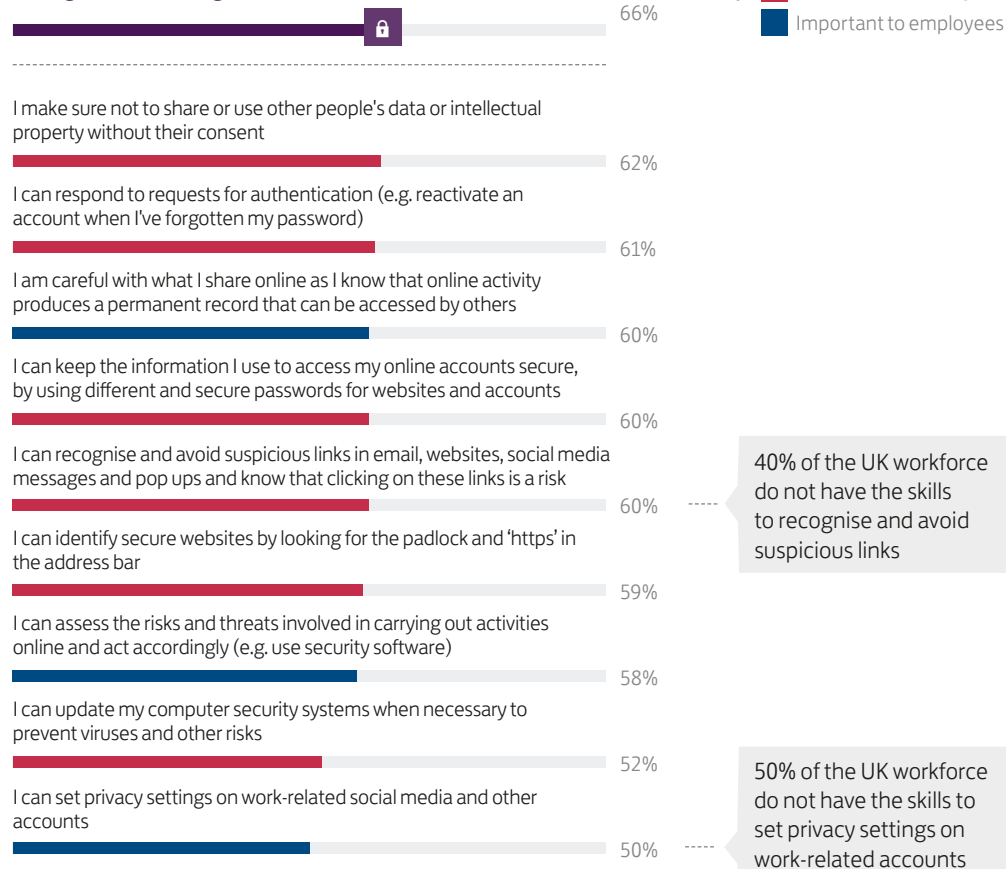


Figure 31. Proportion of the UK workforce who do tasks within a work environment, 2019

N=2,306

Being Safe and Legal Online



*Symantec, 2018, itproportal.com/news/uk-consumers-lost-billions-to-cyber-crime-in-2017/

One-third of the workforce is risking digital safety due to a lack of essential online security skills

10.8 million (33%) working people do not have the skills required to be fully 'Safe and Legal Online'. These employees could be putting themselves and their employers at risk by engaging in online activities in the workplace without the skills and potentially the understanding of the dangers that exist.

Within the listed tasks, a distinction can be made between those that may risk more the safety of the employee or the employer. Blue tasks in figure 31 are particularly important for the safety of people as employees. Tasks in red may be of particular importance to employers themselves. However, the two are interconnected and not mutually exclusive.



Comparing Life and Work results

Working people are not taking the safety and security skills they are using day to day into their workplaces. As demonstrated in figures 24 and 31, the results for Being Safe and Legal Online are consistently higher for people in the personal lives.

The biggest gaps are for privacy setting skills and updating security systems, two activities which are vital to employee and employer safety.

As highlighted on page 22, cybersecurity is one of the greatest concerns people have around going online. External research shows that losses from cybercrime were estimated at totalling £4.6 billion across the UK and the average victim loses an average of 14.8 hours*.

Sector results

An Essential Digital Skills gap is evident between sectors

The UK's workforce in the Finance, Insurance and Real Estate sectors are the most likely to have Essential Digital Skills for work (80%) (figure 32) yet one in five of these people still lacks the skills needed.

From these leading sectors to the next best performing sector there is a 30 percentage point drop – only half of the workforce in 'Services' meet the UK's new digital skill benchmark.

Further still, people working in Transportation, Manufacturing and Construction sectors are the least digitally skilled. One-third of Manufacturing workers meets the Essential Digital Skills requirements for the workplace.

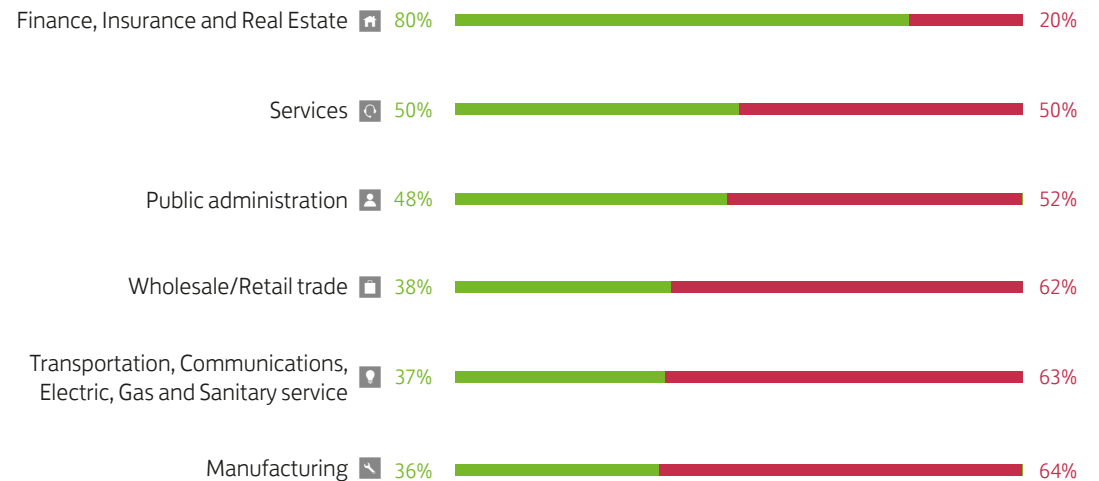
The gaps are widespread across all essential workplace skills

When looking at the 17 essential digital workplace tasks split by sector the same trend as seen in figure 32 is also visible, regardless of the skill (*see Appendix 33*).

Figure 32. Proportion of each sector with and without Essential Digital Skills for work, 2019

N = **

Key ■ With Essential Digital Skills for work ■ Without Essential Digital Skills for work



The behavioural data shows:

Nearly two-thirds (63%) of working people* have not received any digital skills training from their employers (*see Appendix 34*). This is:

54% for **managers** (junior, intermediate and higher managerial)

71% for **manual workers** (skilled and unskilled)

*Working people defined as; casual, higher managerial, part time, intermediate managerial, self-employed, skilled and unskilled manual work, junior managerial

**Please see the appendix for sample sizes

UK Essential Digital Skills

At a UK level the result for Essential Digital Skills for life (78%) is 1.6 times higher than the Essential Digital Skills for work (47%). This gap may be driven by the fact that nearly two-thirds of working people (63%) have not received any digital training from their employers (see [page 36](#)).

The gap between the results for life and work is most noticeable in areas with high populations of manual workers, notably the West Midlands (80% vs. 29%) where there is a heavy reliance upon the manufacturing sector*. Similarly the North East and Wales see low scores for workplace skills. This aligns to the results seen for organisations in the 2018 UK Business and Charity Digital Index**, and therefore indicating these areas may experience future workforce challenges if not addressed.

Scotland and the South West continue to build on positive trends in 2018 skill levels; London holds the highest overall percentage (56%) of its workforce with workplace skills, and the South East with the highest percentage (81%) of its population with Essential Digital Skills for life.

For a more detailed insight into national and regional Essential Digital Skills results please see the factsheets published alongside the full report.

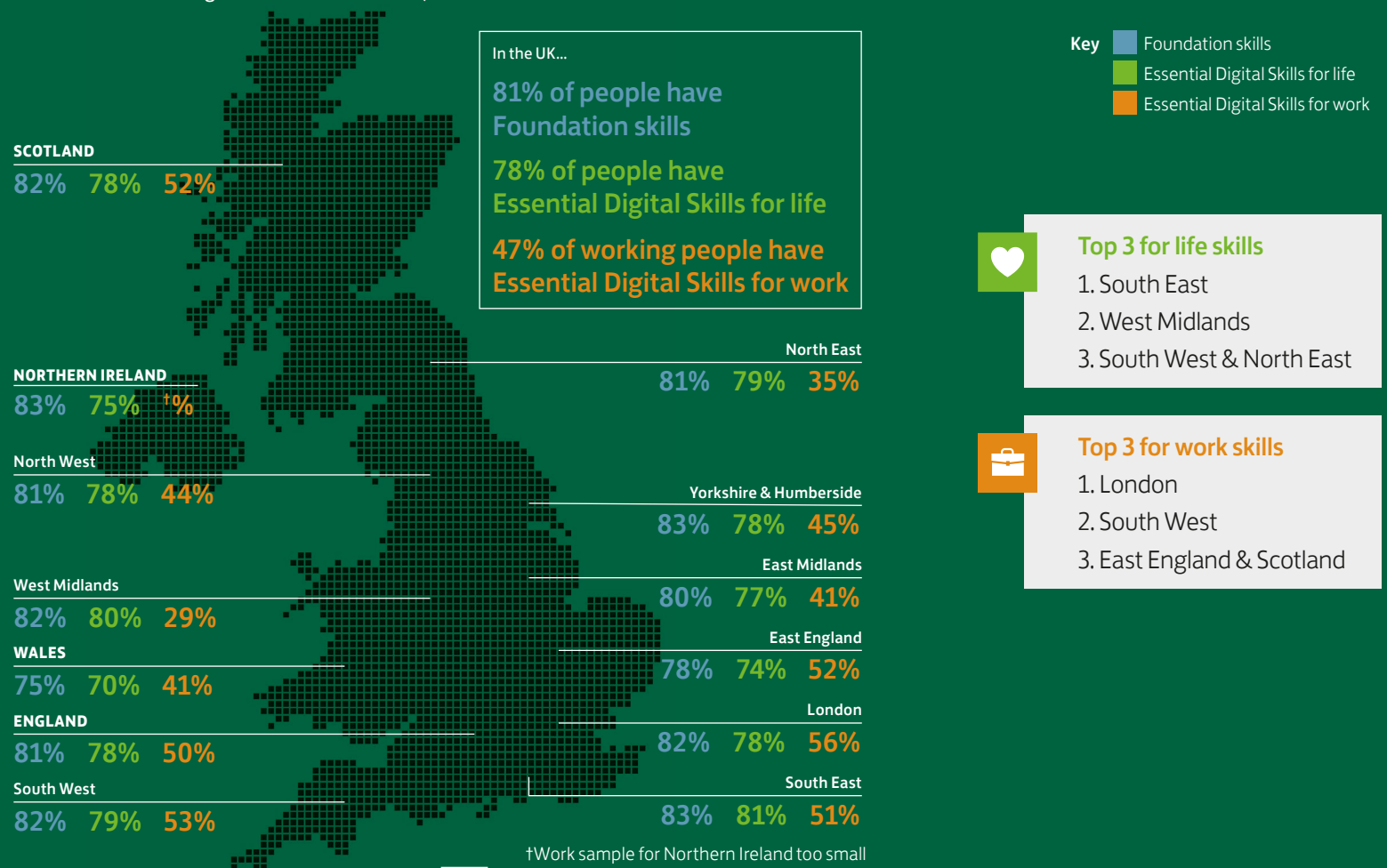
*Nomis, 2018, nomisweb.co.uk/reports/lmp/gor/2013265925/report.aspx#tabwfjobs

**Lloyds Bank 2018 Business and Charity Digital Index, resources.lloydsbank.com/pdf/bdi-report-2018.pdf

***Please see the appendix for sample sizes

Figure 33. Proportion of total and working populations per region who have Foundation skills, Essential Digital Skills for life or work, 2019

N = ***



Chapter Five

Upskilling Digital Britain

The following pages explore people's levels of digital ambition, where they go for advice and how organisations can help them succeed. The final page of this chapter (and the report) provides a summary of what the UK must do next, based on the findings provided throughout.

ANDY WALES SAYS...

"If the UK's digital skills challenge is not tackled, it will hold back productivity, and continue to leave people behind. Employers need to lead the way by investing in collective solutions."

Chief Digital Impact and Sustainability Officer, BT

DID YOU KNOW...

34%

Only one-third of the workforce has received digital training from their employers

Kushram Gotla

50, London

Kushram, moved to the UK from India 35 years ago. His family is spread all over the world with his sister in Australia, his brother in Saudi Arabia and his mother in India. He currently works in London and is exploring a career change into the field of cybersecurity following his own experience with cybercrime. He now has a desire to help people and companies stay safe online.

"I had a call from a Swedish company which I thought was totally legitimate and gave money to but it turned out to be unlicensed and unregulated. I tried to get my money back from the company however they wouldn't return the funds, so I had to go through my credit card company. Data sharing and the information they get is quite criminal and shouldn't be allowed and that's one of the main reasons I want to get into cybersecurity. The Internet has given me a lot of information about how I can advance my skills and get a course that can help me move careers without being blindsided."

Progress since 2018

One in three internet users has not improved their skills in the past year

Since 2018, nearly two-thirds (65%) of the online population believe their digital skills have improved, representing 33 million people (see [Appendix 35](#)). This is progress compared to 60% in the previous year. In 2019, 17.8 million (35%) believe their skills are at the same level they were one year ago. This page sheds light on this group in order for the UK to better understand and support them going forward.

Over 60s underestimate their ability

As shown in figure 34, 53% of those aged 60-69 say their digital skills have improved since 2018, they are 35% less likely than the youngest age group (18-24) to say this. This contrasts with the behavioural data findings showing that those aged over 60 have made the most progress with their digital capability since last year.

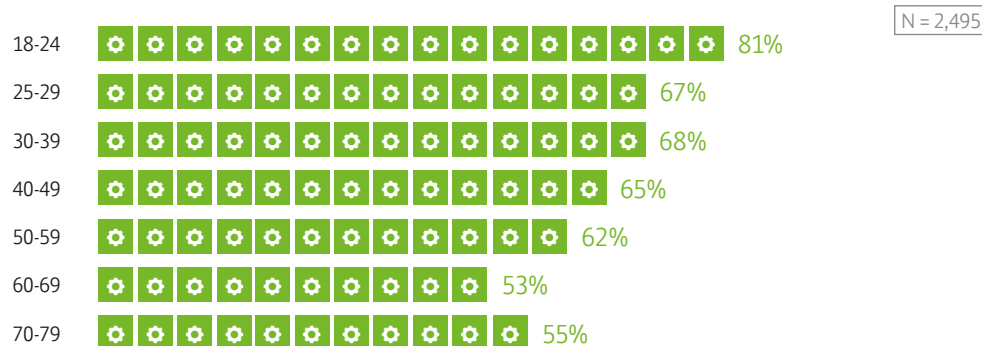
Unskilled manual workers are the least confident in improving their skillsets

As outlined in the Essential Digital Skills for work section, people in manual roles are lacking digital skills needed for the workplace. Further research shows that they are aware their digital skills 'are not good enough'. They are more than twice as likely as intermediate or higher managerial workers to be in this group.



Digital capability correlates to digital self-confidence, 77% of the Digital First group believe their skills are good compared to only 57% of the Digitally Disengaged (see [Appendix 36](#))

Figure 34. Do you think your digital skills have improved in the last year? ('Yes') Split by age, 2019



27% of people who are online think their digital skills are not good enough, other groups who are concerned include (see [Appendix 37](#)):

16% of 18-24s, rising to 35% of 60-69s (see [Appendix 38](#))

21% in Wales rising to 34% for Londoners (34%) and those from Yorkshire and Humberside (34%) (see [Appendix 39](#))

18% for people on high income nearly doubling to 34% for those on low incomes (see [Appendix 40](#))

Figure 35. Those who believe their digital skills are not good enough. Split by occupation, 2019

N = 2,490



23%

One in four people who feel their digital skills haven't improved is concerned about their lack of progress (see [Appendix 41](#))

Digital advice and training

Since 2018, three times more people now get help with their digital skills at work

Compared to last year, UK citizens are turning more to family (up 26 percentage points), and – crucially – employers (23 percentage points) for support with their digital skills.

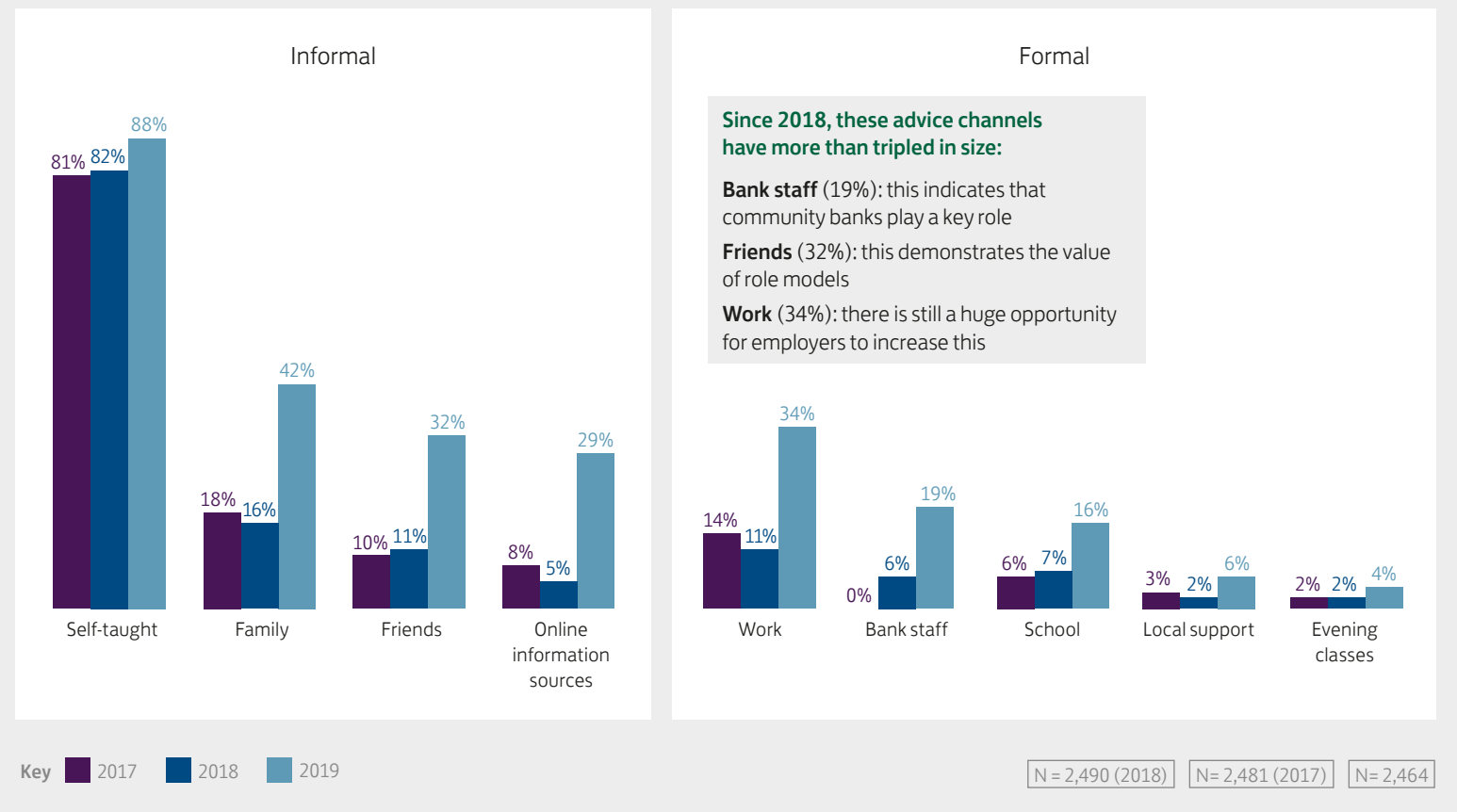
However, the greatest source of improvement comes from self-motivation and proactive learning. Nearly nine in ten now teach themselves how to get the most out of being online (up six percentage points since 2018).

The Digitally Disengaged are more likely to want face-to-face support

When looking at this with a digital capability lens the results vary significantly ([see Appendix 42](#)). 91% of the Digital First are self taught and are 42% (27 percentage points) more likely to do this than the Digitally Disengaged. This suggests that increased capability may lead to increased confidence or vice-versa.

The Digitally Disengaged are more likely to turn to family, friends and local support compared to those who are more digitally capable. This indicates they may prefer face-to-face experiences with trusted people.

Figure 36. Of those who are online, where do they learn how to use online services and develop their digital skills, 2017 to 2019



Motivations to improve

Two-thirds of the Digital First say their skills have improved in the past year. This is similar to the Digitally Competent but 15 percentage points higher than the least capable (Digitally Disengaged) (see [Appendix 43](#)). This suggests that people who are earlier on in their digital journey may find it more difficult to improve at first but as capability improves, momentum increases.

The workplace is a key motivation driver

Employers of the Digital First have played a key role in their motivation to learn – 14% of them cite this as a driver (figure 37). This group are mainly in management positions in office environments (see [Appendix 44](#)). Of the Digitally Disengaged, one in five want to improve their performance at work – higher than more digitally capable workers. This could therefore be a 'hook' to encourage digital adoption.

Figure 37. What was the trigger or motivation for improving your digital skills?
Split by digital capability tier

N = 1,591

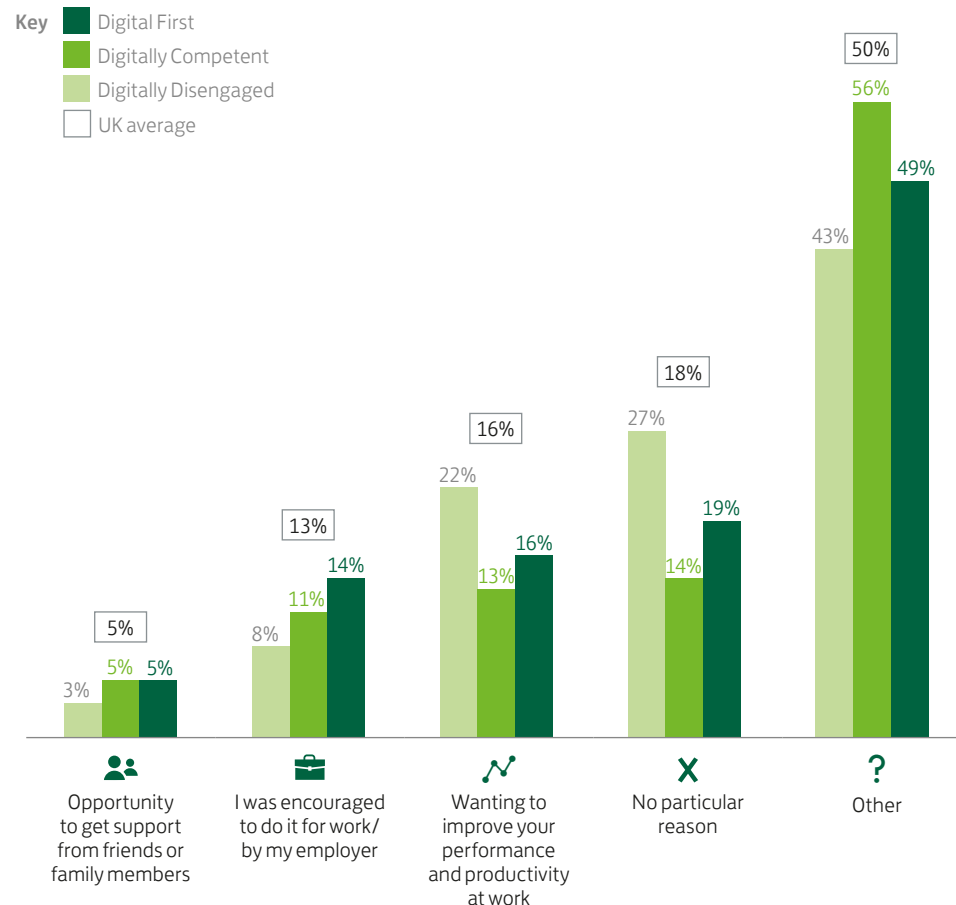


Figure 38. What was the trigger or motivation for improving your digital skills? (verbatim from figure 37 'Other')

- Digital First**
 - 'Ambition to progress'
 - 'As part of a hobby in photography'
 - 'Becoming self-employed'
 - 'Learnt new programming skills using online videos'
 - 'Learning to use Amazon Alexa'
- Digitally Competent**
 - 'As things progressed, I progressed'
 - 'A lack of things to watch on TV'
 - 'It's easier to go online than in store'
 - 'My son moving to America'
 - 'Having to manage my money online'
- Digitally Disengaged**
 - 'Curiosity'
 - 'To keep up with the moving world'
 - 'The need to keep up with services changing from paper to online'
 - 'Printing documents, signing and filing'
 - 'Wanting to understand it more'



Calls to action

We must inspire and motivate the general public, and policymakers, to prioritise technology across the breadth and depth of the UK.

Digital is the great democratiser of our time and we need to be more ambitious in our efforts to not just join up provision, but to stimulate demand.

Aligned to our key findings, there are three key areas of focus:



Face into fears

Digital Britain

While there are 1.8 million more people this year with the highest level of digital capability, over 11.9 million people lack Essential Digital Skills and 4.1 million people are offline. For the first time, predictive data modelling forecasts that if nothing is done, 4.5 million (8%) of the UK population will still be offline in 2030. The 2019 report also reveals that of the offline population who say 'nothing' could get them online, 89% also cited other blockers, of which cybersecurity and fraud concerns are the real leading barriers.

For those online, the new Essential Digital Skills measure provides a new detailed view on the specific areas where online safety and security can be improved. As one-fifth of the UK population cannot keep themselves safe online in the day to day, there is work to be done.

Larger organisations must not just ensure their use of online customer data and digital is compliant, but also communicate explicitly to customers that this is the case; in 2019, 55% of people are worried about the use of their online data. Technology such as biometric forms of ID could help to make the online on-boarding and security processes simpler, and also more accessible to people of all backgrounds and ages.

Consistent messaging is imperative and all partners should work together to deliver a public education campaign that both motivates and inspires the public to boost their digital skills, and helps them to understand how to stay safe.

The UK would benefit from a dedicated drive to increase demand for digital skills in the UK, to better equip people to face into their fears.



Democratise Digital

The Digitally Disadvantaged

With digital skills now categorised as essential, we must ensure that everyone has the same chances to gain adequate access to the extraordinary benefits of the Internet. We must democratise digital to include the 700,000 young children who do not have the skills and devices they need to do their homework (UK Consumer Digital Index 2018). People with impairments are more than twice as likely to be offline, and 21% say there is no suitable technology to help with their disability. We must enable the UK to be a level playing field to ensure the entire UK has an equitable and fair opportunity to prosper.

Complementary to the Index insight, we recommend industry and government work together to undertake a full audit of skills provision across the whole country in order to establish where free skills opportunities are lacking.

An action plan for young people with 'Digital Access for All', and to work with innovators to unblock the lack of access to people with a disability. A comprehensive business case must be created to outline the economic, social and community benefits of digital to the economy to help drive pan-sector awareness and prioritisation of the topic.



Leverage the Levy

Skills in the workforce

More than half of UK employees (53%) lack the Essential Digital Skills needed for work, and two-thirds of the UK workforce do not receive skills support from their workplaces.

One particular opportunity for employers is leveraging the Apprenticeship Levy. This will enable organisations to attract and retain talent by offering workplace Digital and Technology Apprenticeship qualifications to all people from the age of 16 and above. This levy can also be transferred to smaller organisations to help close the digital skills gaps. It is crucial that the UK's large employers drive societal change through their corporate scale, reach and influence.

Lloyds Bank Academy

Lloyds Bank Academy tackles the increasing challenges with productivity and social inclusion in the UK.

As illustrated on page 40, face-to-face channels are a key part to growing digital skills. The Academy is a free initiative, providing a bespoke online and face-to-face learning programme for individuals, SMEs and Charities for all digital learning needs; whether this be life skills or work skills. It aims to make training provision accessible for all.

Lloyds Bank Academy was launched in Greater Manchester in November 2018, offering an online platform available for self-paced learning and free face-to-face workshops at various Manchester locations.

*Lloyds Bank Academy user survey

**Online portal users dashboard

We have worked with partners to provide the best content for learners. The initiative has provided the opportunity for Digital Champions to further support communities. Following the success in Manchester, the Academy plans to develop capabilities and enhance confidence amongst individuals, businesses and charities in other UK locations in 2019.

Find out more about Digital Champions:

www.lloydsbankinggroup.com/media/digital-insight/digital-champions-framework/



For more information on the Lloyds Bank Academy, visit lloydsbankacademy.co.uk



95%*

of people learnt something new through the Academy



2,538**

people have been upskilled through Lloyds Bank Academy

RYAN, FROM WYTHENSHAW SAYS...

"The Academy showed me the personal and professional uses of digital, that I hadn't considered before. It's helped me get the apprenticeship I wanted."

ANNE-MARIE, FROM DENTON SAYS...

"The Academy training has helped our charity increase the number of new visitors to our website by 34%."

NATALIE, FROM STOCKPORT SAYS...

"The Academy gave me the extra confidence needed for a digital working environment."

WITH THANKS TO OUR PARTNERS:

Business &
IP Centre
Manchester

Google Digital Garage

GMCA
GREATER
MANCHESTER
COMBINED
AUTHORITY

Good Things
Foundation
Improving lives through digital



LOCAL DIGITAL SKILLS
PARTNERSHIP

skillsoft
Authorised Partner

UP
UPSKILL
DIGITAL

A photograph of a woman with long brown hair hugging a young boy with glasses. The boy is smiling broadly, showing his teeth. The woman is looking down at him with a gentle expression. They are both wearing blue and grey clothing. The background is dark and out of focus.

UK Consumer Digital Index 2019 Appendix



Glossary

Introduction

To ensure published findings are statistically robust and meaningful throughout the report, care has been taken to only reference within the body of the report those changes that meet statistical significance criteria.

Please note that within figures, graphs have been displayed as they are, meaning that minimal differences might not be statistically significant.

UK population calculations

Population figures are taken from the most recently published estimates provided by the Office for National Statistics. For the Essential Digital Skills data, percentages are applied to a population base aged 15+ (54,232,656). For the rest of the data used in the report, percentages are applied to a population base aged 18+ (52,078,525), after having removed the population of people in the UK without a bank account. The figure of those without a bank account is taken from research published by the Financial Conduct Authority (1,300,000). Sources can be found below:

ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/populationestimatesforukenglandandwalesscotlandandnorthernireland

fca.org.uk/publication/research/financial-lives-consumers-across-uk.pdf

'Benefit claimants' classification [\(page 25\)](#)

The benefits category is made up of:

1. Disability
2. Housing
3. Income
4. Job Seekers
5. Other
6. Tax Credit
7. Universal Credit

'Other' includes the below:

1. Social Fund
2. Widows Benefit
3. Bereavement Payment
4. Education Maintenance Allowance
5. Cold Weather Payment
6. Training Payment
7. Industrial Injury's Benefit

Essential Digital Skills factor analysis [\(page 30\)](#)

Factor analysis simplifies the data by grouping the questions into key themes or factors based on the similarity of responses given to them. Attributes that are highly correlated are likely to be influenced by the same underlying theme.

Disability classification

The following question was asked to the respondents in the survey to establish disability status:

'Do you have an impairment, health condition or learning difficulty that has a substantial or long term impact on your ability to carry out day to day activities?'



Essential Digital Skills methodology

Sample

4,190 participants aged 15+ years in Great Britain and Northern Ireland. Data is weighted.

Fieldwork dates

11th-28th January 2019

Fieldwork methodology

The Ipsos MORI face-to-face Omnibus (also known as CAPIBUS), was used as the methodology for the Essential Digital Skills study. CAPIBUS is a nationally and regionally representative sample of adults aged 15+ in Great Britain.

CAPIBUS uses face-to-face interviewing to ensure no online bias and is conducted in-home rather than on the doorstep, which engages respondents and fundamentally improves the quality of responses.

The sample design incorporates a range of variables to ensure a robust, representative and consistent sample is achieved on a weekly basis.

CAPIBUS uses a unique and rigorous sampling method – a form of random location sampling, using a control method applied to field region and sub-region over a robust number of sample points (typically 170-180) to ensure a good geographical spread. Interviewer quotas are set for gender, age, working status and tenure to ensure the sample is nationally representative – the CACI ACORN geo-demographic system is used in the selection process.

The use of ACORN ensures all types of areas are fully represented and the selection of respondents is largely taken out of the hands of the interviewers, helping to eliminate any possible bias in the sample caused by interviewing people all with the same background.

CAPIBUS uses a 'rim weighting' system which weights to the latest set of census data or mid-year estimates and NRS defined profiles for age, social grade, region and working status – within gender and additional profiles on tenure and ethnicity. Only a limited amount of corrective weighting is therefore needed to adjust the final results on our Omnibus survey, so that they are in line with the national demographic profile.

Essential Digital Skills calculation

Foundation Level: There are seven Foundation tasks and an individual must be able to undertake all seven tasks to qualify having Foundation Level. If they cannot do all seven tasks they do not progress onto 'Life Skills'.

Life Skills: There are five Life Skill categories. All who have Foundation Level, must have at least one life skill to progress onto 'Work Skills'. To have the Life Skill, they need to be able to undertake at least one task in the given Life Skill category.

Essential Digital Skills for life (EDS): Have Foundation Level and can do all five Life Skill categories.

Work Skills: There are five Work Skill categories. As a pre-requisite, all need to have Foundation Level and have the corresponding Life Skill category. To have the Work Skill, they need to be able to undertake at least one task in the given Work Skill category. This score is only reported amongst the working population.

Essential Digital Skills for work (Work EDS): Are employed, have Foundation Level, have Life Essential Digital Skills and all five Work Skills categories.



Essential Digital Skills survey sample sizes

Page 27

No formal qualifications	523
University degree	1,334
15-24	64
65+	1,132
Has disability	538
No disability	3,583
HHI less than £11,499	462
More than £25,000	1,636
Single	1,196
Widowed, Divorced, Separated	635
Male	2,145
Female	2,042
Working full-time	1,550
Not working	2,154

Page 33

Male	2,145
Female	2,042
15-24	644
25-34	643
35-44	578
45-54	538
55-64	655
65+	1,132
ABC1	2,498
C2DE	1,692

Page 36

Finance etc.	157
Services	904
Public Administration	88
Wholesale/Retail Trade	167
Transport etc.	447
Manufacturing	140

Page 37

Total for Foundation and life		Working population	
East Midlands	303	East Midlands	177
East England	449	East England	215
London	493	London	299
North East	165	North East	93
North West	452	North West	178
Scotland	368	Scotland	165
South East	499	South East	267
South West	399	South West	181
Wales	220	Wales	103
West Midlands	385	West Midlands	147
Yorkshire & Humberside	306	Yorkshire & Humberside	133
Northern Ireland	151	Northern Ireland	78

Appendix 1. Figure shows the year on year longitudinal movements for the proportions of people in digital capability Segments 1 to 5, 2018 to 2019 ([click to return to page 12](#))

N = 1,001,840

		2018				
		Segment 1	Segment 2	Segment 3	Segment 4	Segment 5
2019	Segment 1	82%	–	17%	1%	0%
	Segment 2	2%	66%	25%	5%	2%
	Segment 3	16%	4%	77%	2%	1%
	Segment 4	2%	1%	7%	61%	29%
	Segment 5	0%	0%	2%	9%	88%

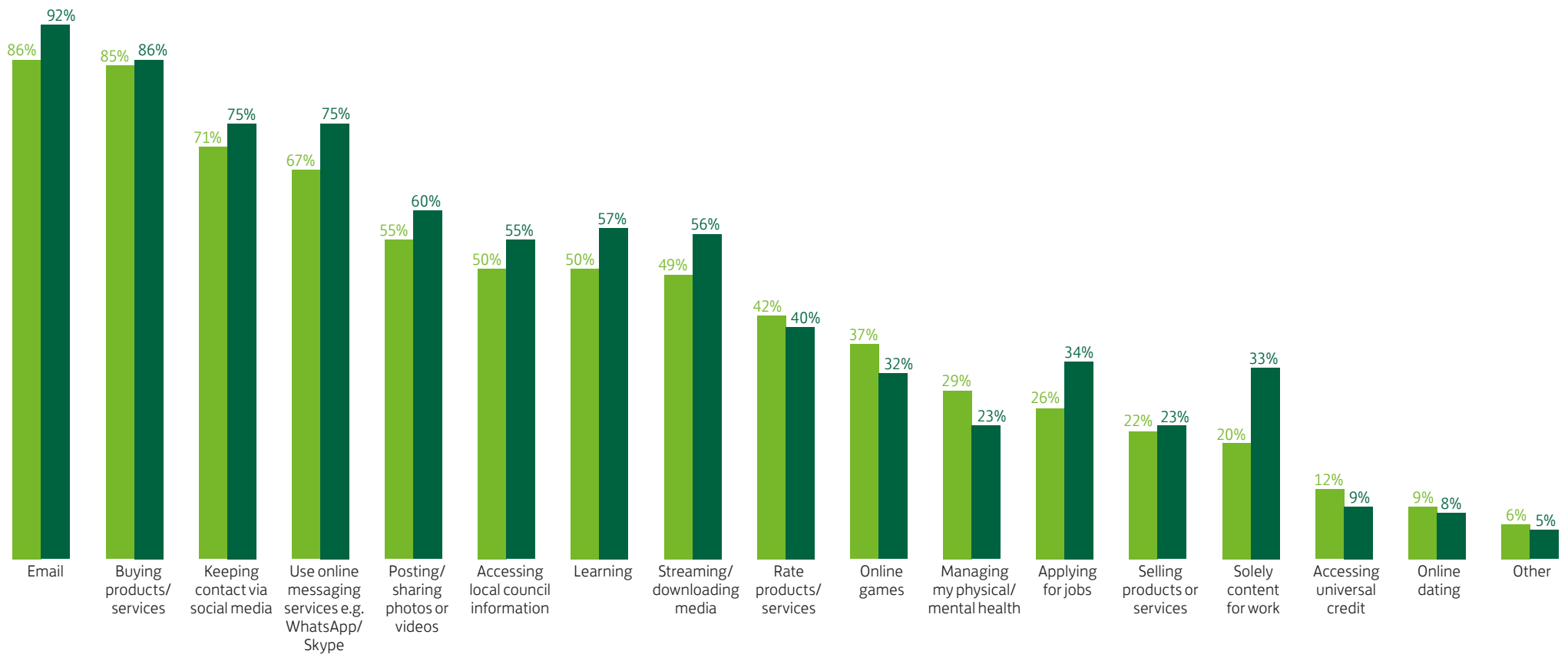
Appendix 2. ([click to return to page 13](#))

The future digital capability position has been forecasted, by taking the current digital capability position and applying predicted demographical changes (people deceased and people turning 18). This was done using a Monte Carlo predictive modelling technique, in R programming language.

Appendix 3. For which of the following do you use the Internet? Split by disability, 2019 ([click to return to page 14](#))

N = 2,490

Key  Disability
 UK average



Appendix 4. Figure shows the average utilities spend per month.
Split by digital capability segmentation, 2019 ([click to return to page 16](#))

N = 1,001,840

Digital capability segment	Average utilities spend per month £
★ Digital First	221.40
✓ Digitally Competent	220.89
🕒 Digitally Disengaged	236.32

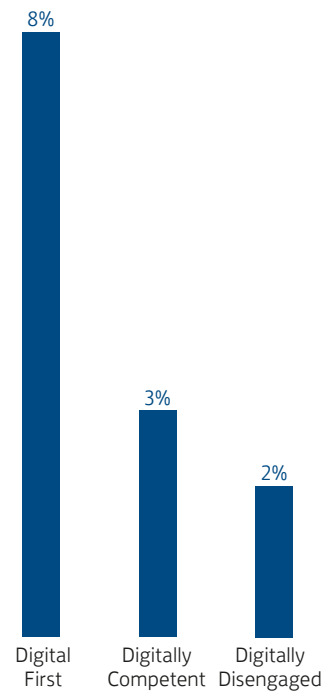
Appendix 5. Figure shows the digital channels used by consumers to manage their money. Split by age, 2019
([click to return to page 17](#))

N = 625,791



Appendix 6. Figure shows the proportion of people who have started saving up their money.
Split by digital capability segmentation, 2019 ([click to return to page 17](#))

N = 699,844



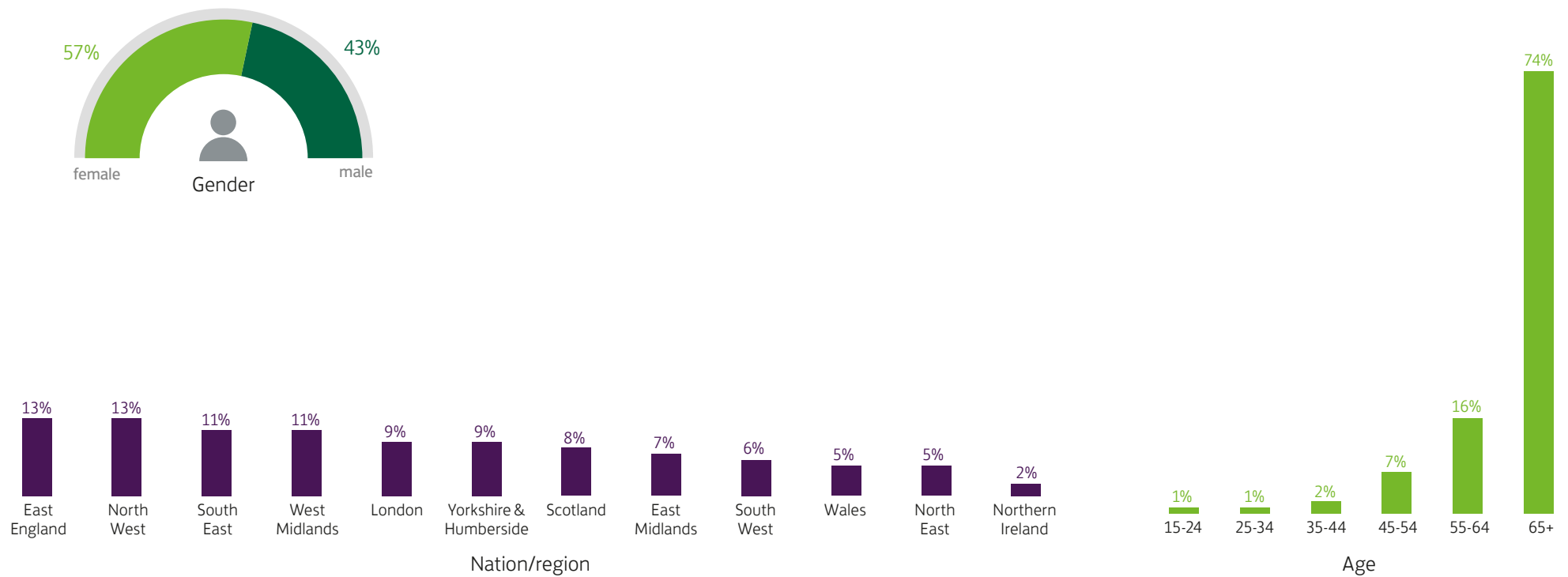
Appendix 7. Figure shows the average annual disposable income.
Split by digital capability segmentation, 2019 ([click to return to page 17](#))

N = 1,001,840

Digital capability segment	Yearly disposable income
★ Digital First	£1,776
✓ Digitally Competent	£972
⌚ Digitally Disengaged	£352

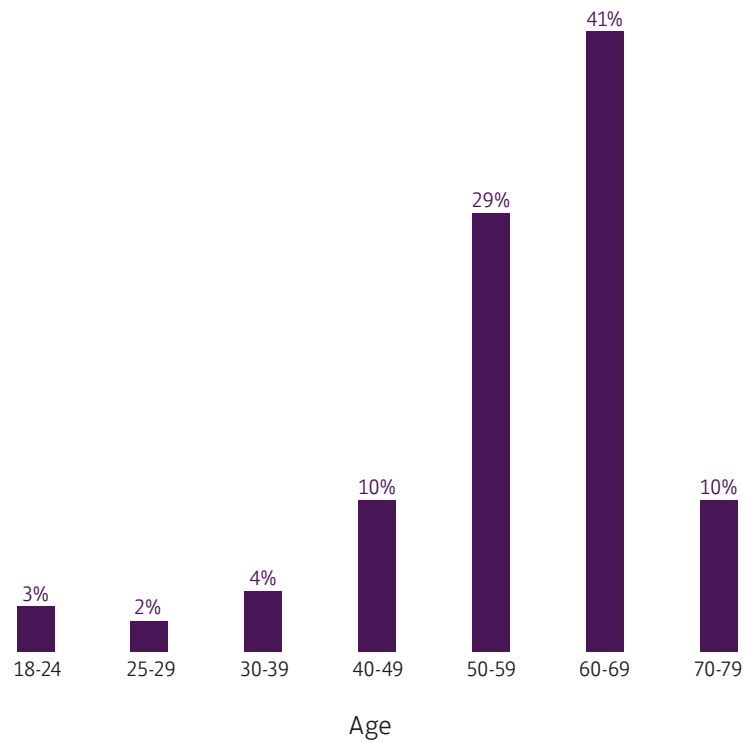
Appendix 8. Figure shows the demographic profile of the 8% of people aged 15+ that cannot do any of the Foundation tasks, 2019 ([click to return to page 19](#))

N = 367



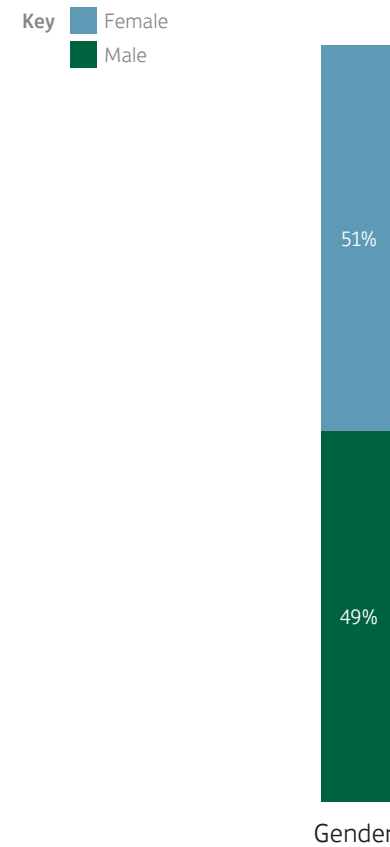
Appendix 9. Figure shows the distribution of people who are Offline. Split by age, 2019
[\(click to return to page 21\)](#)

N = 225



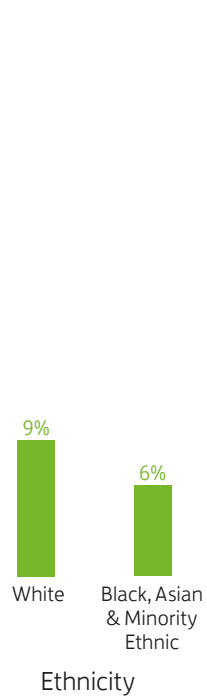
Appendix 10. Figure shows the distribution of people who are Offline. Split by gender, 2019
[\(click to return to page 21\)](#)

N = 225



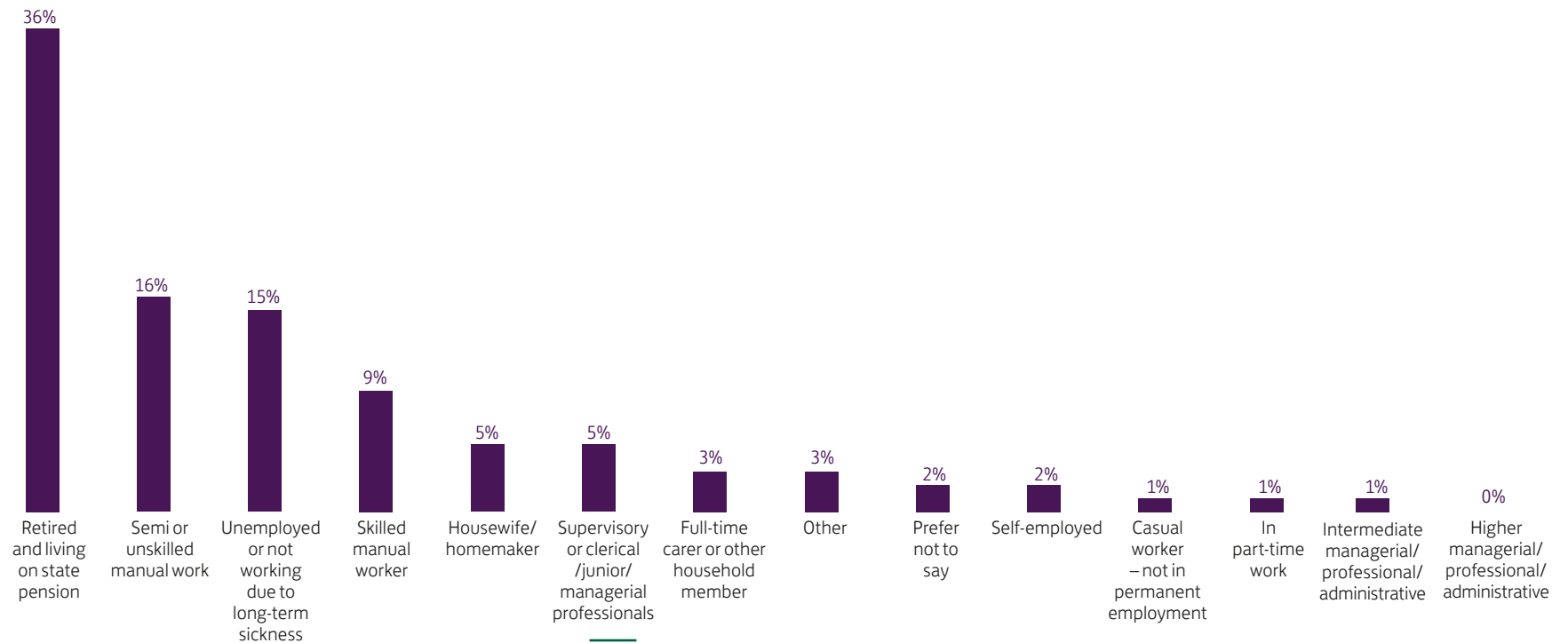
Appendix 11. Figure shows the proportion of people who are Offline. Split by ethnicity, 2019 ([click to return to page 21](#))

N = 2,665



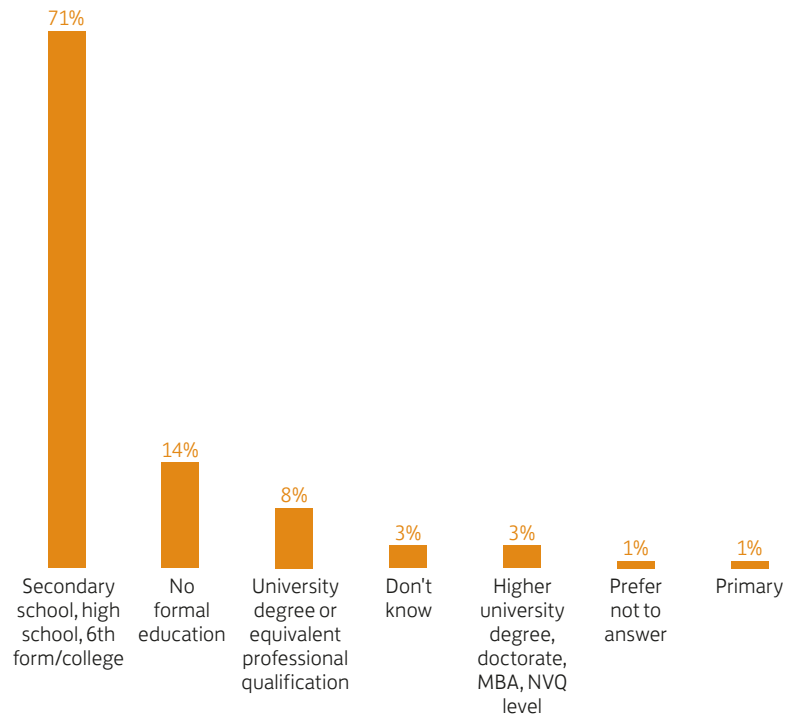
Appendix 12. Figure shows the distribution of people who are Offline. Split by occupation, 2019 ([click to return to page 21](#))

N = 225



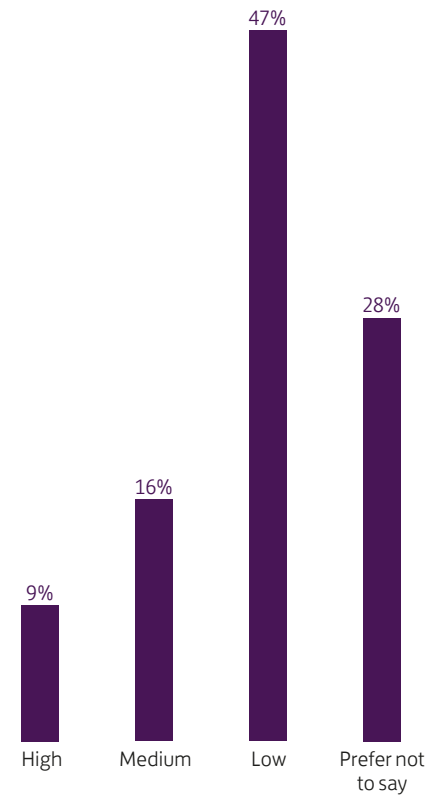
Appendix 13. Figure shows the distribution of people who are Offline. Split by education, 2019
[\(click to return to page 21\)](#)

N = 225



Appendix 14. Figure shows the distribution of people who are Offline. Split by income, 2019
[\(click to return to page 21\)](#)

N = 225



Appendix 15. Figure shows the distribution of people who are Offline. Split by disability, 2019
[\(click to return to page 21\)](#)


N = 225

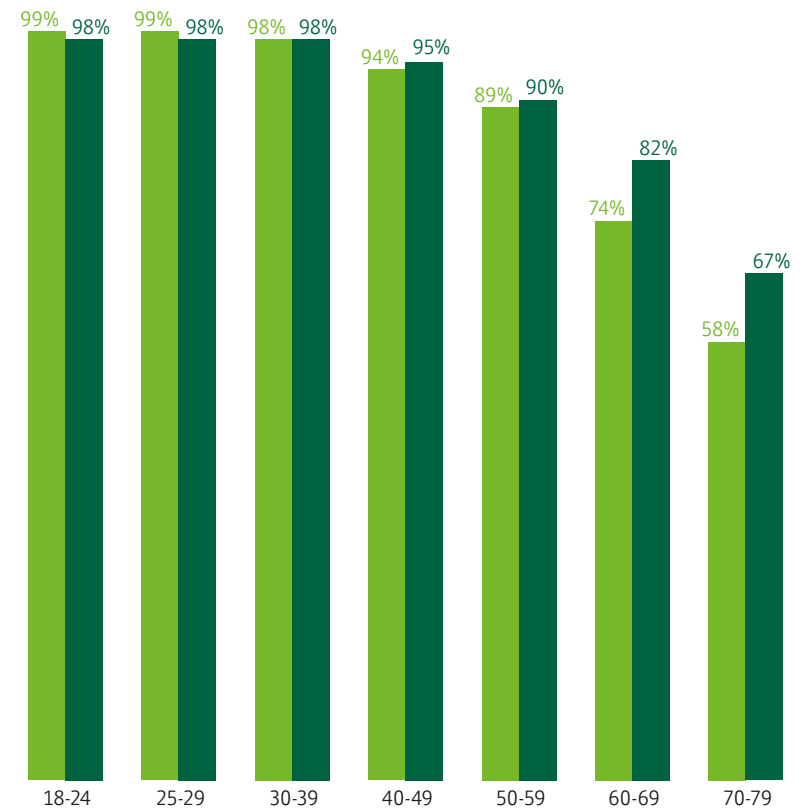
Key  No disability
 Disability



Appendix 16. Figure shows the proportion of people who are online. Split by age, 2019
[\(click to return to page 22\)](#)

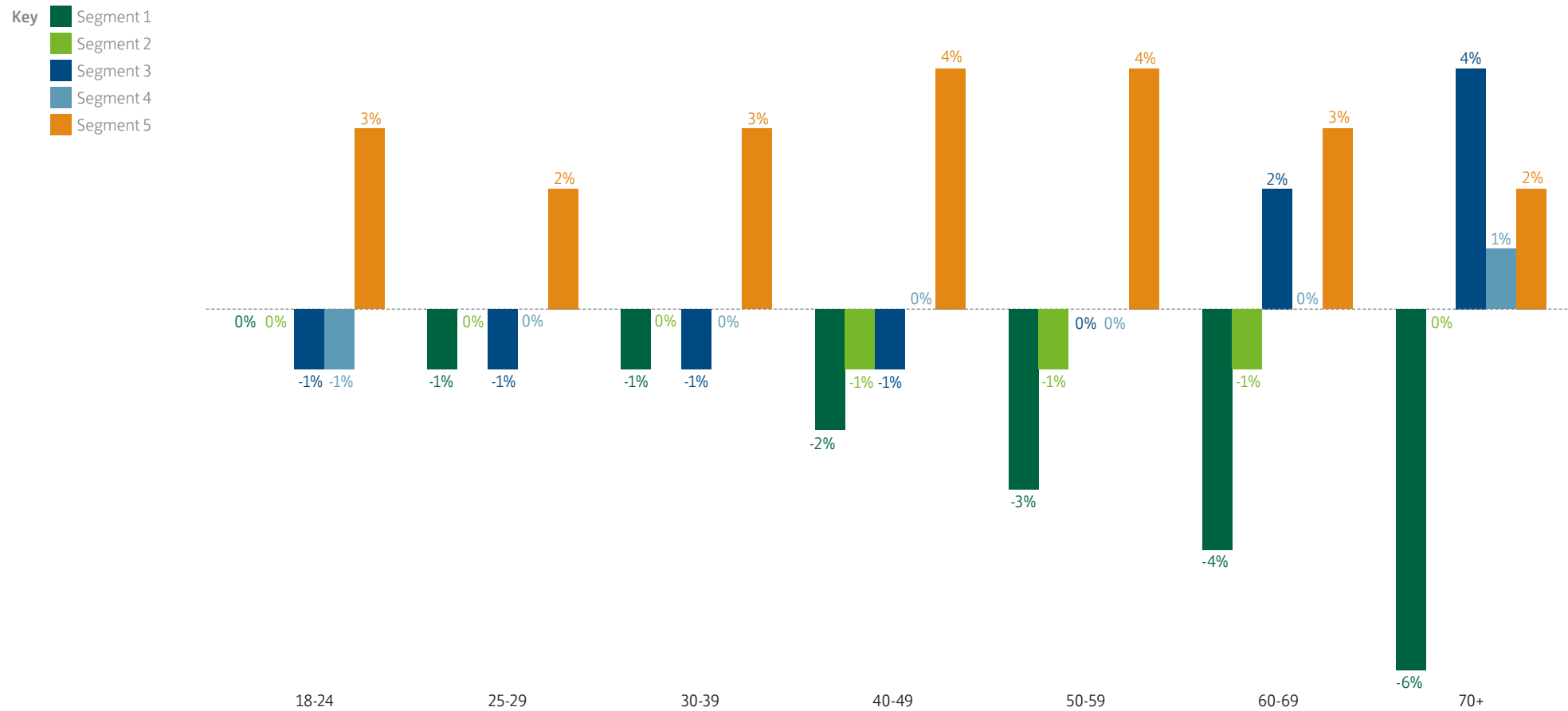
N = 2,715

Key  2018
 2019



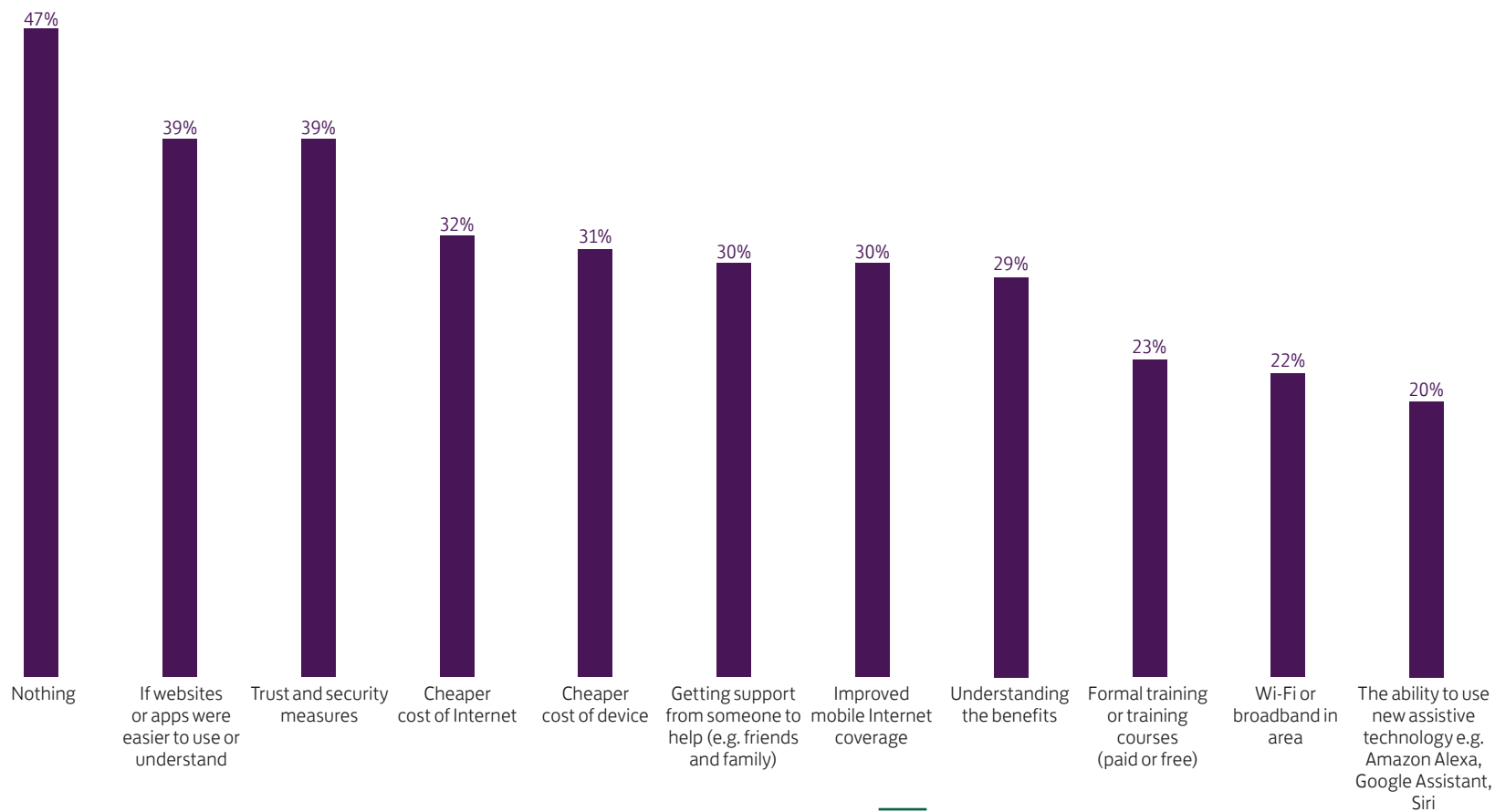
Appendix 17. Figure shows the year on year movement in each digital capability segment. Split by age, 2019 ([click to return to page 22](#))

N = 1,001,840



Appendix 18. Could any of the following encourage you to use the Internet? 2019 ([click to return to page 23](#))

N = 225



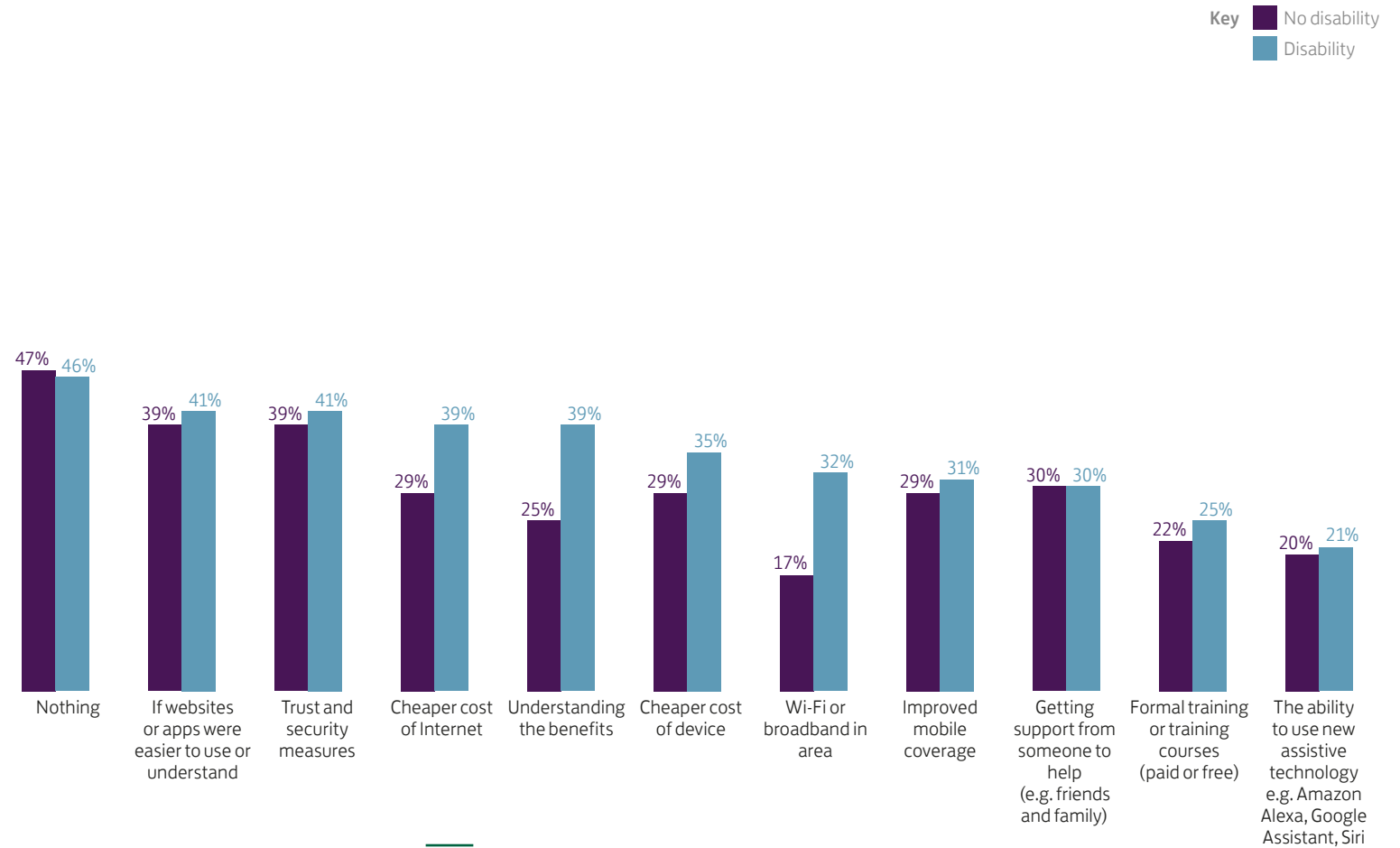
Appendix 19. Have you used the Internet in the last 3 months? Split by disability, 2019
([click to return to page 24](#))

N = 2,715



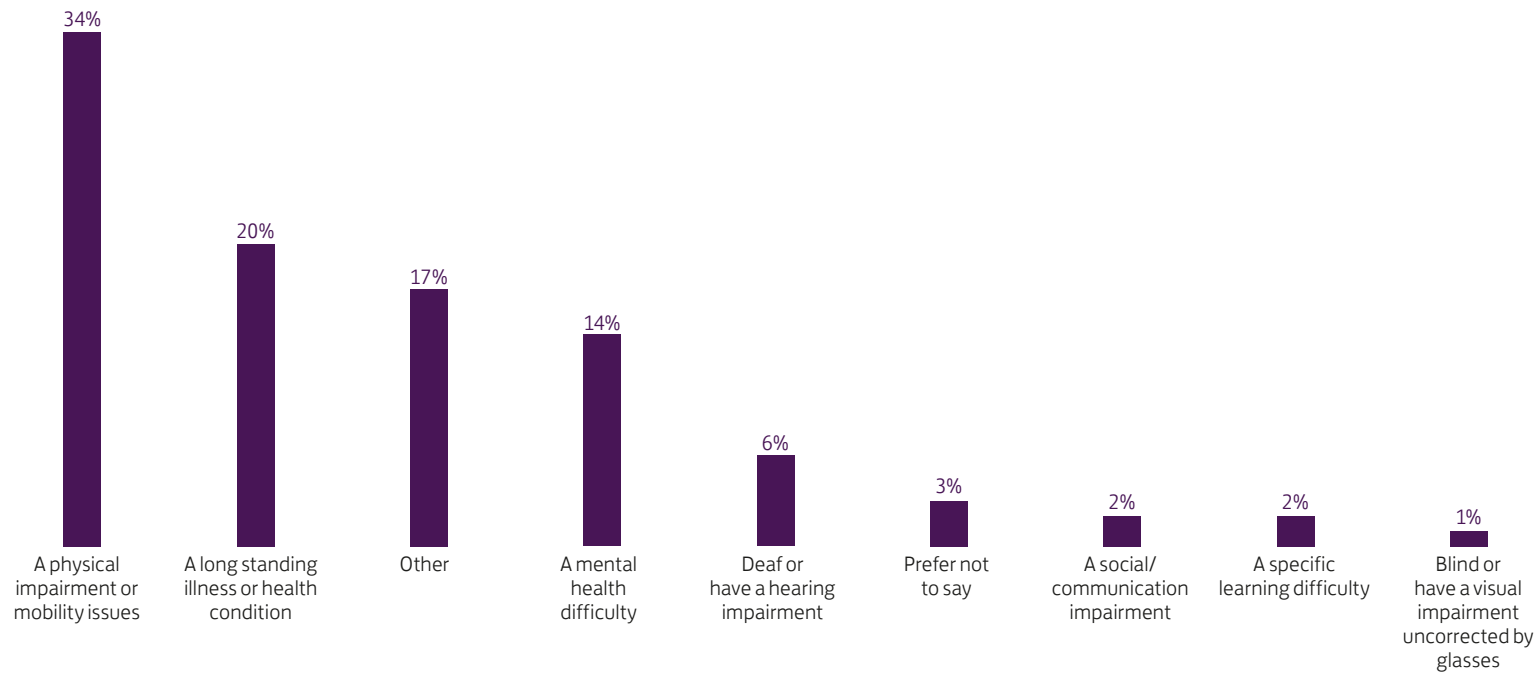
Appendix 20. Could any of the following encourage you to use the Internet? Split by disability, 2019 ([click to return to page 24](#))

N = 225



Appendix 21. Figure shows of those who answered there is no assistive technology appropriate to their condition, the type of disability they have, 2019 ([click to return to page 24](#))

N = 88

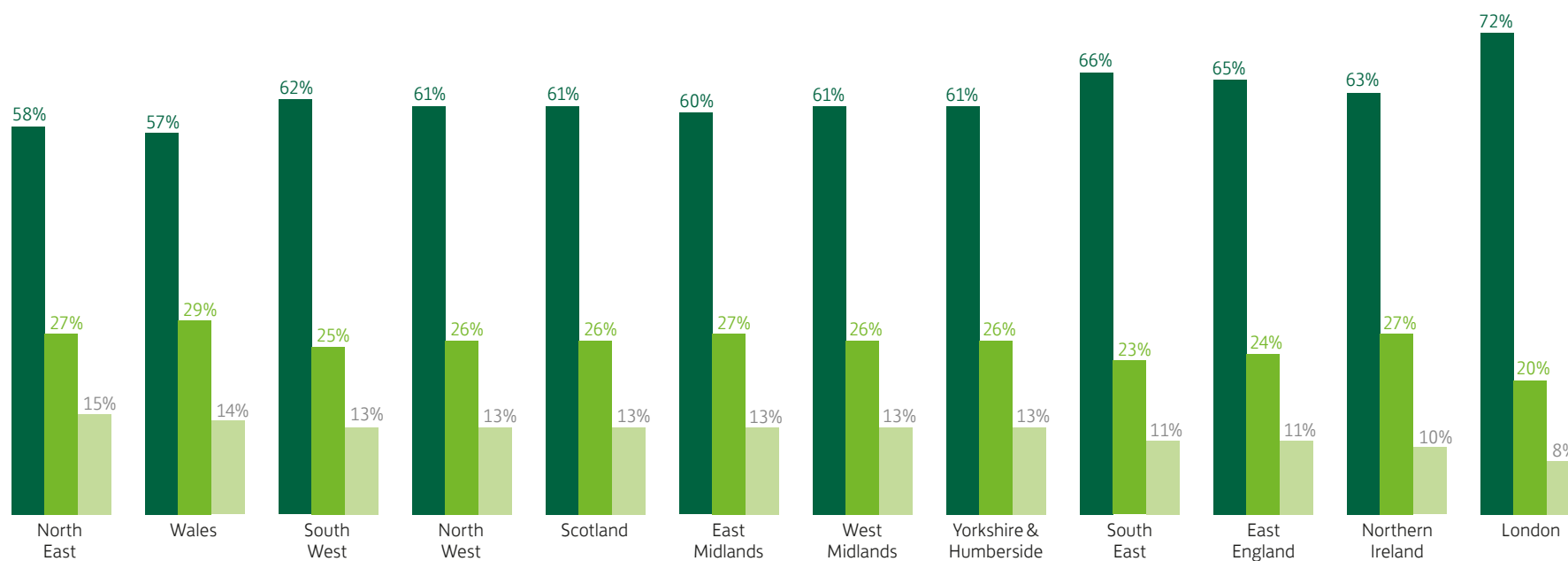


Appendix 22. Figure shows the distribution of digital capability. Split by region, 2019 ([click to return to page 25](#))

N = 1,001,840

Key

- Digital First
- Digitally Competent
- Digitally Disengaged



Appendix 23. Figure shows the proportions of the sample in each age group.
Split by education and income, 2019 ([click to return to page 27](#))

N = 4,190

	15-24	25-34	35-44	45-54	55-64	65+
No formal qualifications	4%	7%	7%	7%	14%	27%
GCSE/O-Level/NVQ12	26%	25%	24%	31%	30%	25%
A-Level or equivalent	44%	19%	17%	16%	15%	11%
Degree or higher	14%	43%	45%	40%	32%	26%
Personal income less than £11,499	41%	19%	17%	16%	20%	24%
Personal income £11,500-£24,499	20%	24%	23%	21%	25%	23%
Personal income more than £25,000	6%	34%	36%	38%	28%	17%

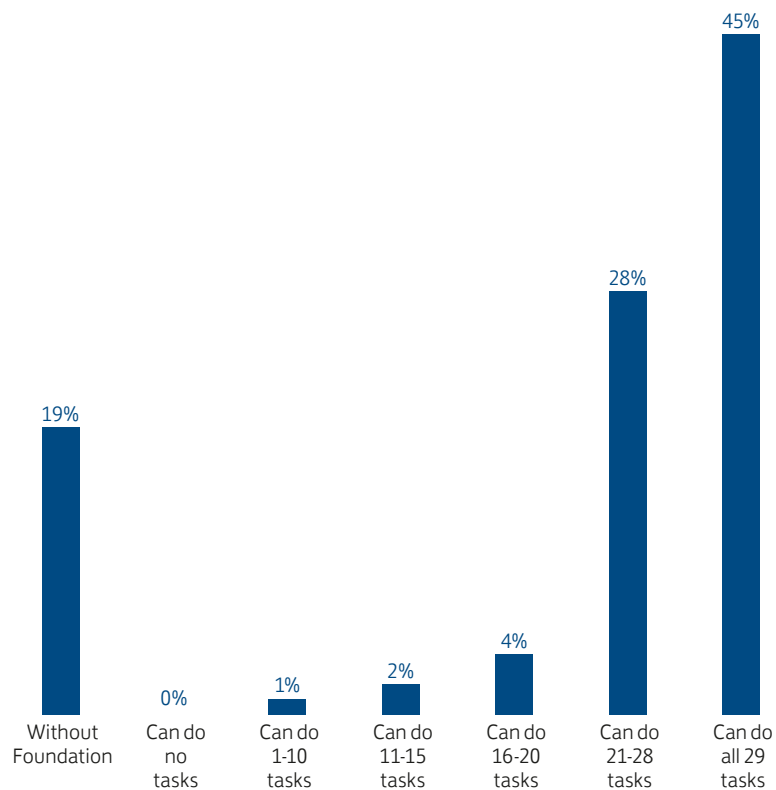
Appendix 24. Figure shows the proportions of the sample in each age group.
Split by device and Internet access, 2019 ([click to return to page 27](#))

N = 4,190

	15-24	25-34	35-44	45-54	55-64	65+
Smartphone in household	94%	94%	94%	94%	82%	57%
Tablet in household	56%	61%	69%	73%	70%	50%
Laptop/PC in household	84%	80%	87%	88%	80%	67%
Internet access	100%	99%	99%	96%	90%	71%

Appendix 25. Figure shows the number of tasks people can do for Essential Digital Skills for life, 2019 ([click to return to page 28](#))

N = 4,190



Appendix 26. Figure shows factoring analysis groups where people are able to do one of the listed tasks then they are likely to be able to do them all, 2019 ([click to return to page 30](#))

N = 4,190

Group 2	Problem Solving	I can use online tutorials, web chat, FAQs and forums to solve problems
	Handling Information and Content	I can use search engines to find the information I'm looking for
	Being Safe and Legal Online	I can update my computer security systems when necessary to prevent viruses and other risks
	Handling Information and Content	I can organise my information and content using files and folders
Group 3	Transacting	I can use credit/debit cards or other forms of online payment to buy goods/services online
	Problem Solving	I can use online tutorials, web chat, FAQs and forums to improve my skills in using the internet and digital Apps/products/services
	Transacting	I can manage my money and transactions online securely, via websites or Apps
	Transacting	I can set up an account online that enables me to buy goods or services
Group 4	Transacting	I can access and use public services online, including filling in forms
	Handling Information and Content	I can use bookmarks to save and retrieve websites and information
	Communicating	I can share documents with others by attaching them to an email
	Communicating	I can communicate with others digitally using email or other messaging Apps
Group 5	Handling Information and Content	I can use store information and access this content from a different device
	Communicating	I can use word processing to create documents
	Problem Solving	I can use the Internet to find information that helps me solve problems
	Communicating	I can set up an email account
Group 6	Communicating	I can post content on social media platforms
	Being Safe and Legal Online	I can set privacy settings on social media and other accounts
	Communicating	I can communicate with others using video tools
	Handling Information and Content	I can use the Internet to stream or download content

Appendix 27. Figure shows the proportion of people in each age group.
Split by working and living status, 2019 ([click to return to page 30](#))

N = 4,190

	15-24	25-34	35-44	45-54	55-64	65+
Work full-time	27%	62%	66%	67%	41%	5%
Work part-time	13%	15%	17%	14%	18%	4%
Not working	60%	23%	17%	19%	41%	91%
Married/Living as	15%	61%	74%	70%	68%	53%
Single	84%	37%	21%	19%	14%	7%
Widowed/Separated	1%	2%	5%	11%	18%	39%

Appendix 28. Figure shows the proportion of people who have full Essential Digital Skills for work.
Split by gender, 2019 ([click to return to page 33](#))

N = 2,036

	Total	Male	Female
Full Essential Digital Skills for work	47%	50%	43%

Appendix 29. Figure shows the proportion of people who can do full Essential Digital Skills for work and each corresponding skill. Split by working status, 2019 ([click to return to page 33](#))

N = 2,036

	Total	Work full-time	Work part-time
Full Essential Digital Skills for work	47%	50%	36%
Communicating	57%	59%	47%
Handling Information and Content	56%	59%	48%
Transacting	59%	62%	50%
Problem Solving	65%	67%	56%
Being Safe and Legal Online	66%	68%	58%

Appendix 30. Figure shows the proportion of people who can do full Essential Digital Skills for work and each corresponding skill. Split by disability, 2019 ([click to return to page 33](#))

N = 2,036

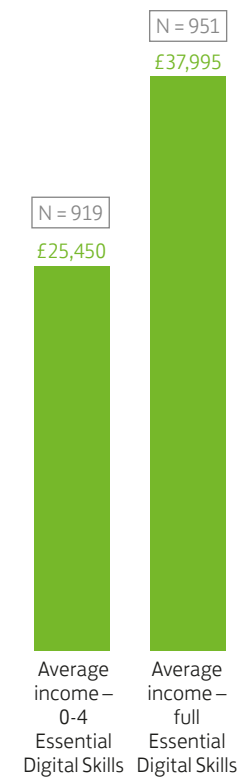
	Total	Has disability	No disability
Full Essential Digital Skills for work	47%	47%	47%
Communicating	57%	52%	57%
Handling Information and Content	56%	55%	57%
Transacting	59%	58%	59%
Problem Solving	65%	64%	65%
Being Safe and Legal Online	66%	63%	66%

Appendix 31. Figure shows the proportion of people who can do full Essential Digital Skills for work and each corresponding skill. Split by income, 2019 ([click to return to page 33](#))

N = 2,036

	Total	Personal income under £11,499	Personal income £11,500 - £24,999	Personal income over £25,000
Full Essential Digital Skills for work	47%	25%	39%	61%
Communicating	57%	37%	49%	71%
Handling Information and Content	56%	37%	50%	70%
Transacting	59%	36%	52%	74%
Problem Solving	65%	47%	60%	78%
Being Safe and Legal Online	66%	48%	61%	79%

Appendix 32. Figure shows the average income for those on the cusp of achieving full Essential Digital Skills for work and those who have full Essential Digital Skill for work, 2019 ([click to return to page 33](#))



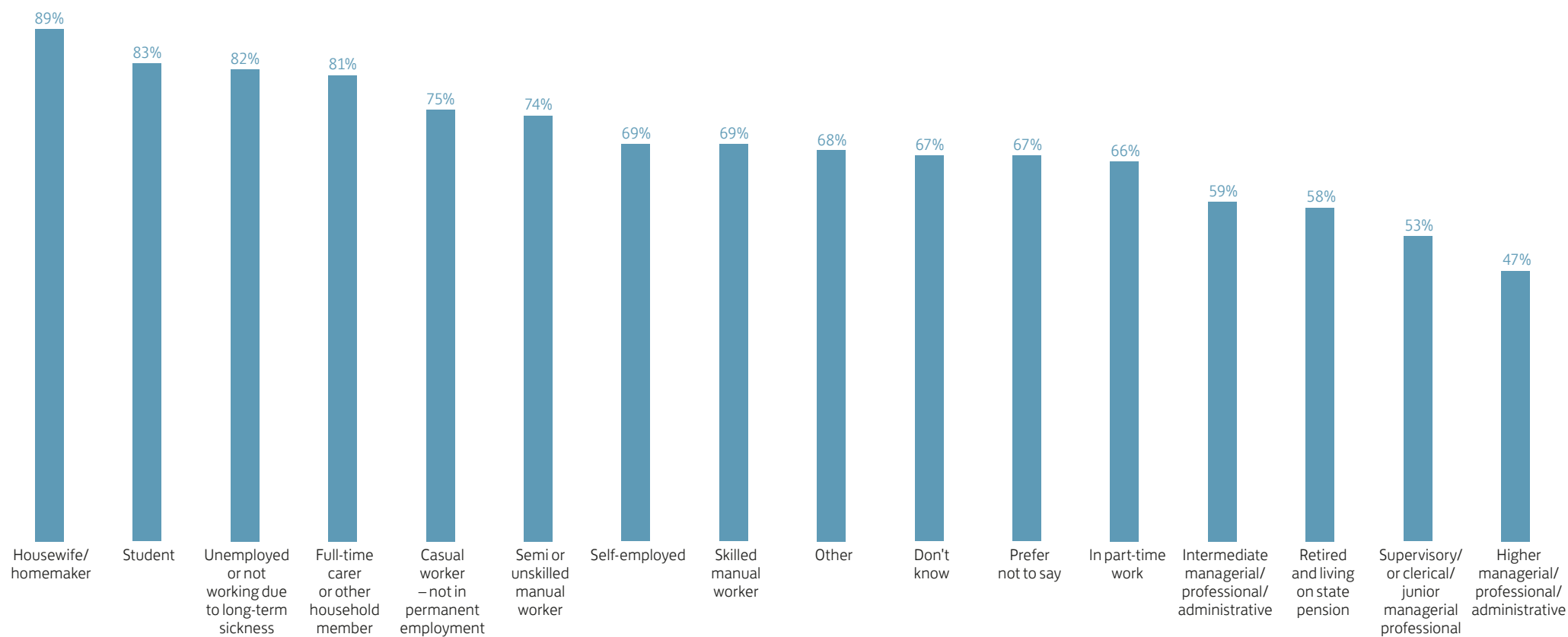
Appendix 33. Figure shows the proportion of people who can do each task for Essential Digital Skills for work. Split by working sector, 2019 ([click to return to page 36](#))

N = 2,036

		Total	Manufacturing	Transportation, Communication, Electric, Gas and Sanitary Services	Wholesale Trade/ Retail Trade	Finance/ Insurance and Real Estate	Services	Public Administration
Being Safe and Legal Online	I make sure not to share or use other people's data or intellectual property without their consent	62%	50%	51%	49%	90%	69%	62%
	I can respond to requests for authentication	61%	52%	51%	50%	89%	67%	66%
	I am careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	60%	46%	49%	51%	90%	66%	60%
	I can keep the information I use to access online accounts secure, by using different and secure passwords for websites and accounts	60%	47%	50%	50%	88%	67%	58%
	I can recognise and avoid suspicious links in emails, websites, social media messages and pop ups and know that clicking on these links is a risk	60%	50%	49%	48%	90%	66%	62%
	I can identify secure websites by looking for the padlock and 'https' in the address bar	59%	49%	48%	50%	86%	64%	63%
	I can assess the risks and threats involved in carrying out activities online and act accordingly	58%	49%	48%	47%	89%	65%	56%
	I can update my computer security systems when necessary to prevent viruses and other risks	52%	44%	46%	40%	83%	56%	51%
	I can set privacy settings on social media and other accounts	50%	37%	43%	42%	82%	54%	51%
Communicating	I can use digital collaboration tools to meet with, share and collaborate with colleagues	52%	40%	39%	42%	82%	58%	52%
	I can set up and manage an account on a professional online network/community	52%	40%	41%	44%	78%	57%	54%
Handling Information and Content	I can access, synchronise and share information across different devices	57%	47%	47%	49%	86%	61%	59%
Problem Solving	I can use the Internet to find information that helps me solve problems	62%	52%	53%	53%	91%	69%	62%
	I can use appropriate software, including a spreadsheet, to manipulate and analyse data	57%	49%	45%	47%	88%	62%	63%
	I can use different digital tools to improve my own productivity	56%	46%	46%	48%	85%	61%	56%
Transacting	I can access salary and expenses information digitally, including password protected payslips	55%	44%	46%	44%	84%	60%	53%
	I can manage digital records and financial accounts through digital systems used for work	49%	39%	43%	37%	81%	52%	52%

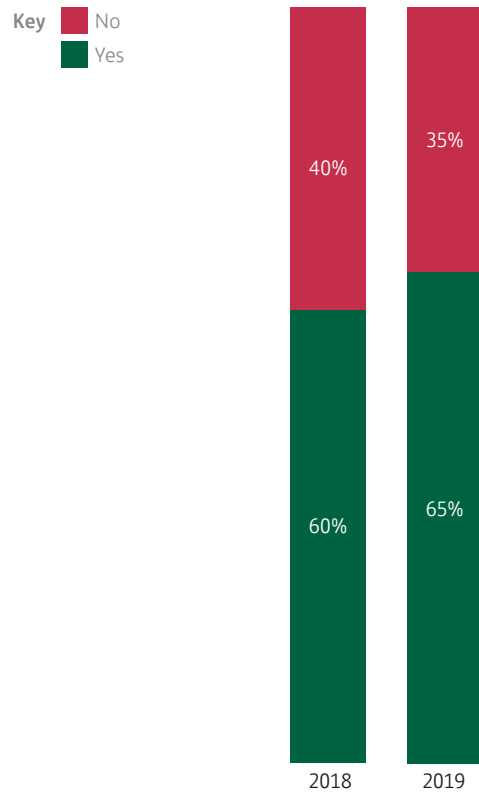
Appendix 34. Figure shows the proportion of people who haven't received any digital skills training through work. Split by occupation, 2019 ([click to return to page 36](#))

N = 2,490



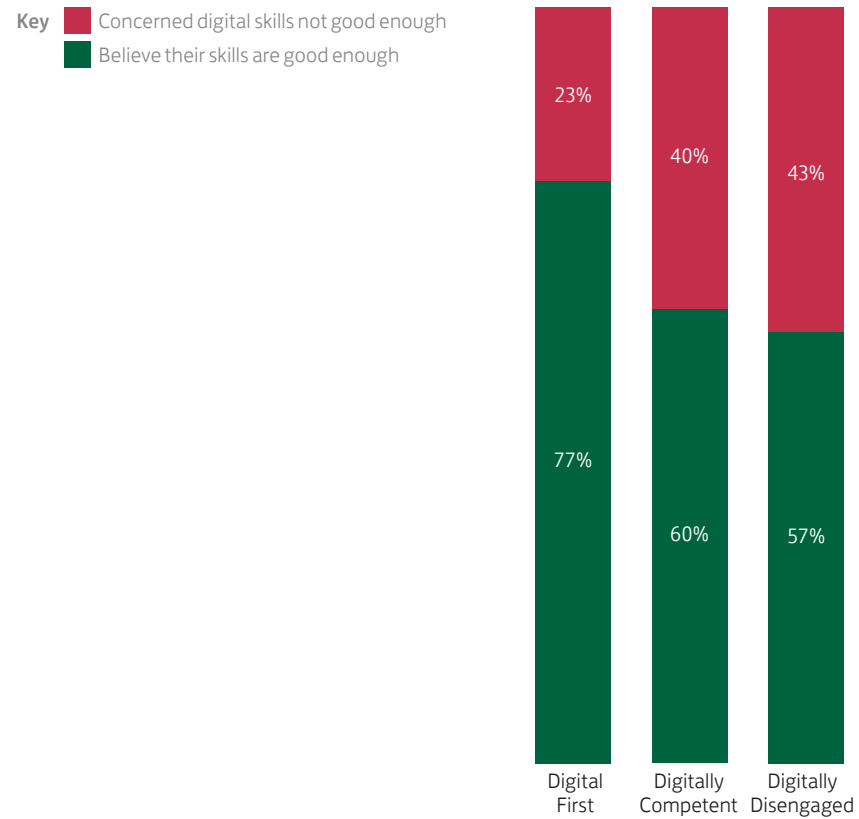
Appendix 35. Do you think your digital skills have improved in the last year? 2018 and 2019 ([click to return to page 39](#))

N = 2,459



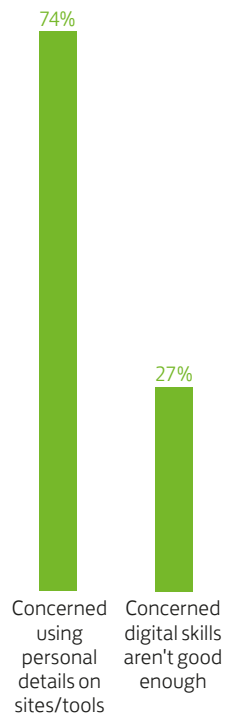
Appendix 36. Figure shows the proportions of people who believe their digital skills are good enough, and those who are concerned about their digital skills. Split by digital capability segmentation, 2019 ([click to return to page 39](#))

N = 2,490



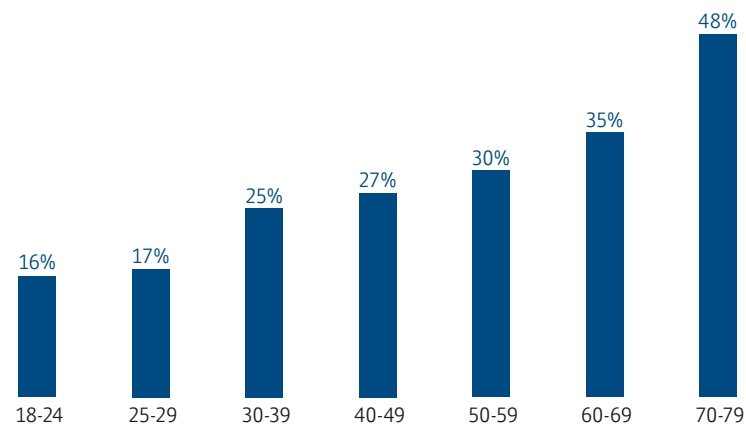
Appendix 37. Here are some things people sometimes say about going online. Do you agree with the following? 2019
([click to return to page 39](#))

N = 2,490



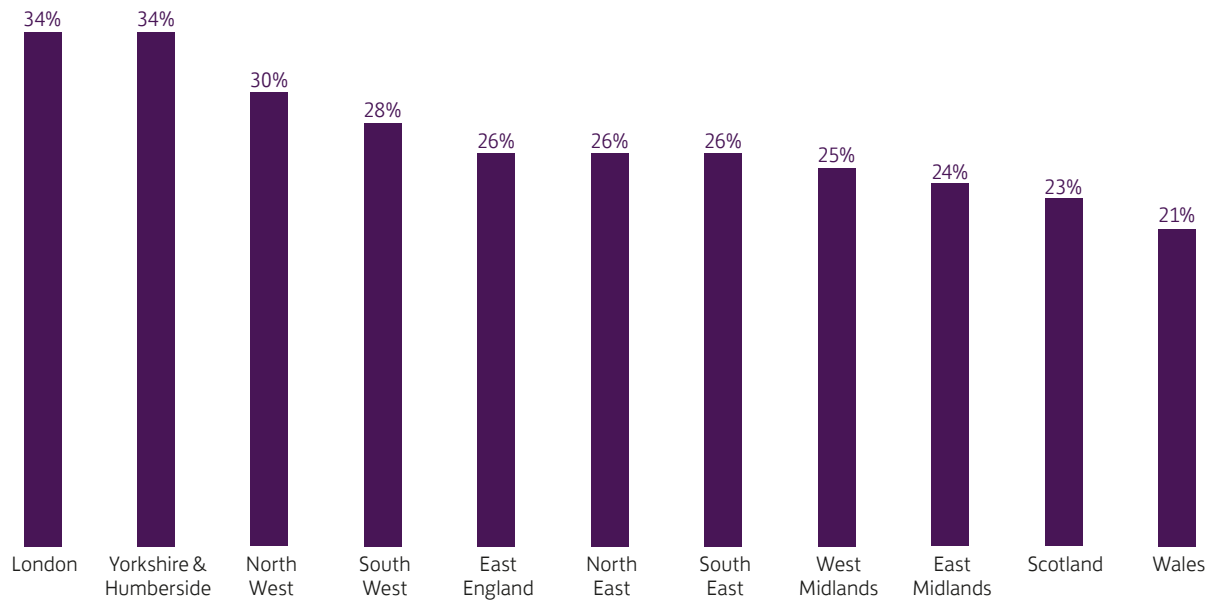
Appendix 38. Figure shows the proportion of people who are concerned their digital skills aren't good enough. Split by age, 2019
([click to return to page 39](#))

N = 2,490



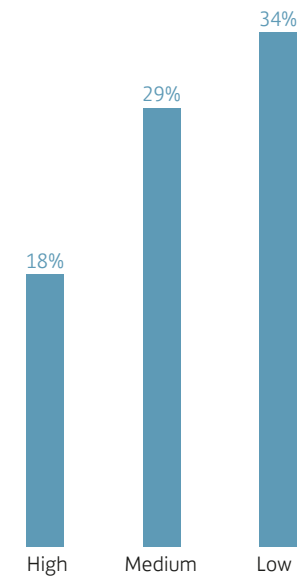
Appendix 39. Figure shows the proportion of people who are concerned their digital skills aren't good enough. Split by region, 2019
[\(click to return to page 39\)](#)

N = 2,490

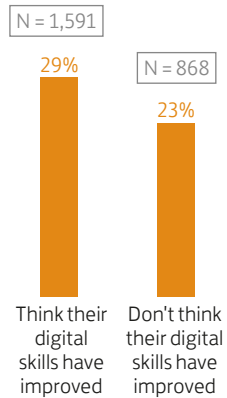


Appendix 40. Figure shows the proportion of people who are concerned their digital skills aren't good enough. Split by income, 2019
[\(click to return to page 39\)](#)

N = 2,490

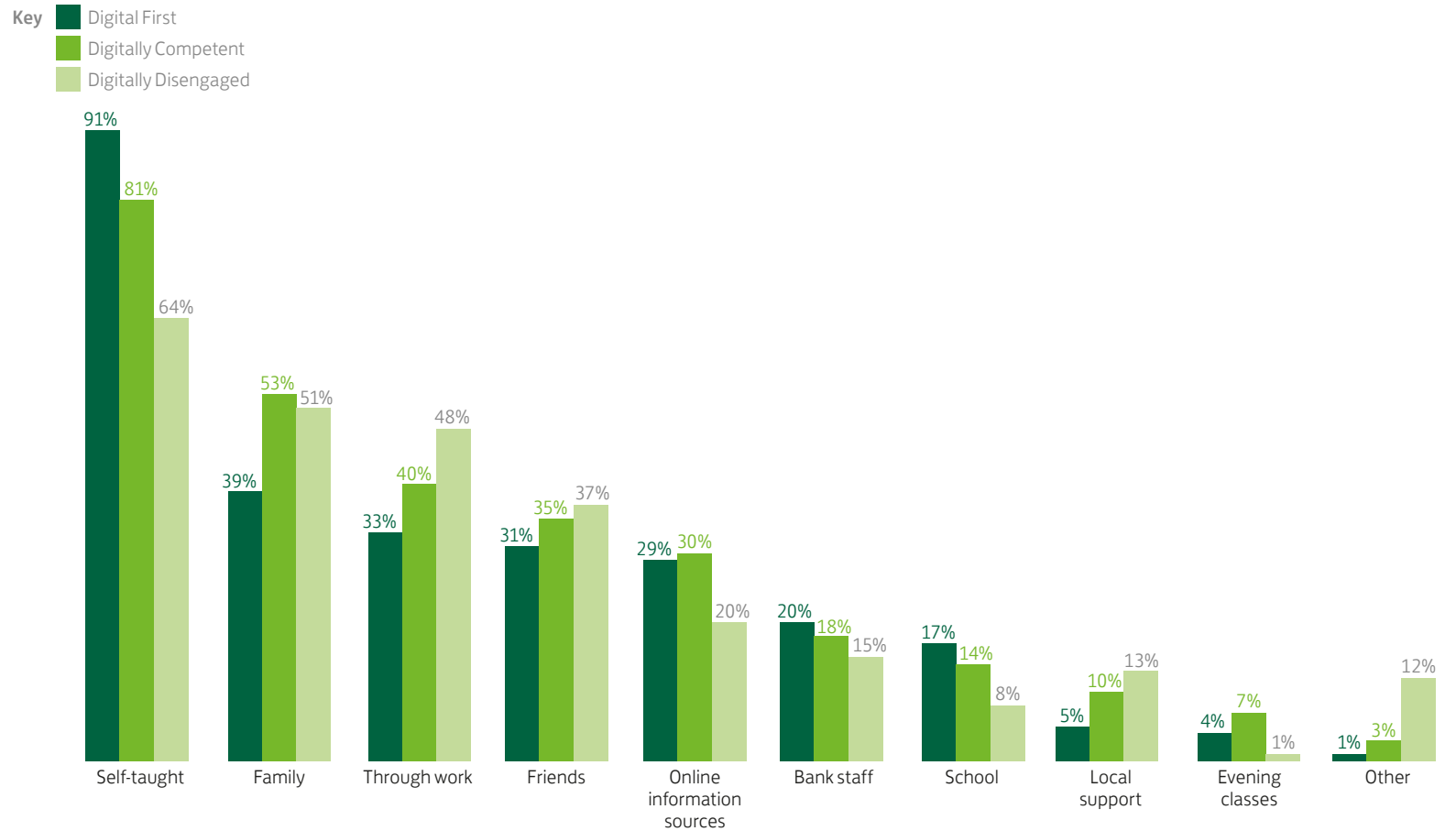


Appendix 41. Figure shows people who think their digital skills aren't good enough. Split by whether they think their digital skills have improved in the past year, 2019 ([click to return to page 39](#))



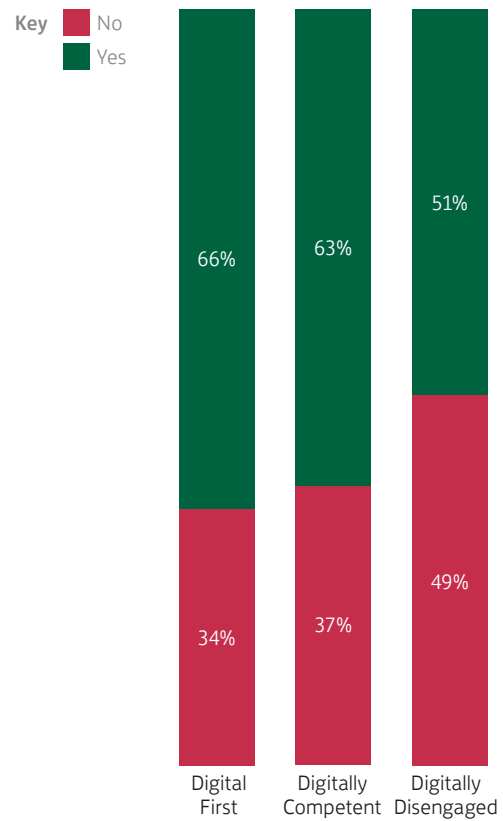
Appendix 42. How have you learnt to use online services and develop your digital skills? Split by digital capability segmentation, 2019 ([click to return to page 40](#))

N = 2,490



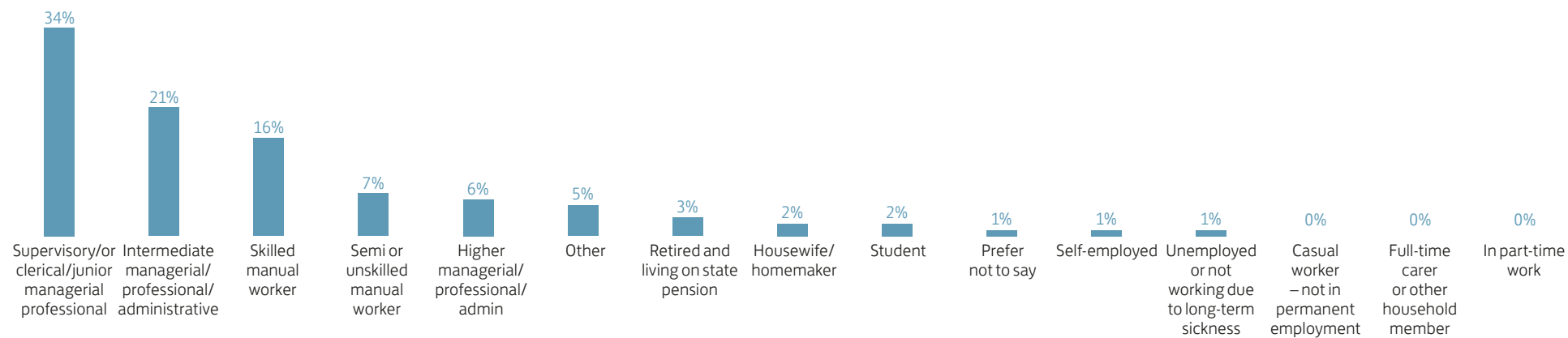
Appendix 43. Do you think your digital skills have improved in the last year?
Split by digital capability segmentation, 2019 ([click to return to page 41](#))

N = 2,459








Appendix 44. Figure shows the distribution of people who have improved their digital skills because they were encouraged to do so by their employer. Split by occupation, 2019
([click to return to page 41](#))

N = 214



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