Lloyds Bank UK Consumer Digital Index 2020

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

LLOYDS BANK

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Please note: care should be taken when reviewing the Essential Digital Skills data. Due to Covid-19 restrictions, in 2021 the methodology was revised to aged 18+ UK adults, and all data recalculated to reflect this. Therefore data in this publication should be used with caution. Please refer to the 2021 Essential Digital Skills report or interactive data tables on the website for amended data (*lloydsbank.com/consumerdigitalindex*)

The Lloyds Bank UK Consumer Digital Index is now in its fifth year. It uses the behavioural and transactional data of one million consumers to build a view of digital engagement in Britain. It also benchmarks the UK Essential Digital Skills for Life and Work measure.

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About us

Over the last six years, with the Consumer Digital Index data and work with partners and charities, Lloyds Banking Group has been establishing an understanding of UK digital adoption. This has been not just to inform our own propositions, but also to use our scale for good and to help shape the digital landscape for UK plc.

One of the ways in which we do this is through community volunteering. Over the last four years we have led a Digital Champions programme in which over 20,000 bank colleagues donate their time and their skills to support people, charities and businesses. To ensure we are also providing more formalised training and opportunities, we also created the Lloyds Bank Academy in 2018. This is a face-to-face and online proposition providing interactivity, networking and core curriculum based on the Essential Digital Skills (EDS) framework designed with partners.

Through our Lloyds Bank Academy and our community work, we're able to see and understand the value and impact that digital skills and tech adoption can have. For example, helping industry to be productive and innovative, helping businesses stay competitive and enabling isolated people to speak to loved ones. At the time of publication, with the Coronavirus crisis, this is more important than ever before.

We also recognise that skills are just one part of this; it is just as vital that we keep on focusing on enabling access, inspiring people with how the Internet can be an enabler, spurring creativity and ensuring organisations are creating accessible services. This is why working in partnership with FutureDotNow and government, on initiatives like DevicesDotNow and tackling loneliness, remains a core priority for the team.

This report is designed for and with partners. It has shaped discussion at Davos, UK government policy, charity strategies and is being replicated with organisations internationally. We hope it will encourage readers to understand that as we digitise our societies and economies, it is so crucial that no one is left behind. We must work together to create the structures, services and systems that can help their users to thrive.

If you have any questions on the Consumer Digital Index, our propositions or partnership work, please do contact us at DigitalSkillsInclusion@lloydsbanking.com and @LloydsBankNews

The Lloyds Banking Group Digital Skills and Inclusion team work across the Lloyds Bank, Halifax, Bank of Scotland and other LBG brands.

Consumer Digital Index

Foreword

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Lord Blackwell

Chairman,
Lloyds Banking Group plc

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"With citizens of the UK staying at home to stay safe, technology has become a necessity for keeping connected, working remotely and accessing vital information."

Over the six years I have been Chairman at Lloyds Banking Group, the UK has seen an amazing pace of technological development. As a result, we have experienced change like no other period in our previous 250 years. We have observed huge growing digital demand, created new channels and used technology to ensure we support our customers anytime, anywhere. All while undergoing our own internal digital transformation.

Early on the Group realised that, whilst digital has been readily adopted by many, it was and is not available to all. As this report launches in May 2020, providing access, motivation and skills has never been more relevant.

With citizens of the UK staying at home to stay safe, technology has become a necessity for keeping connected, working remotely and accessing vital information. As this report illustrates, while much of the nation has pivoted their work and lives online, for a large proportion of the UK, this is infeasible.

Whilst our Index data was captured before COVID-19, this insight frames much of the topical discussion around supporting these people during and beyond isolation:

- An estimated 9 million people (16%) are unable to use the Internet or their devices without assistance
- c. 6.5 million (12%) people cannot open apps
- Two-thirds (66%) of those online have not used the Internet or digital apps and tools to manage their health.

Unfortunately, many of these alarming figures are akin to the 2019 findings. Despite a range of initiatives to build skills in our communities, only c. 1.2 million more people are able to use the Internet themselves, and c. 15.7 million people have the Essential Digital Skills needed for Work. As two-thirds* of jobs need digital skills of some kind, and 52% of the UK workforce are not yet fully digitally enabled, there is much to be done.

Through our Lloyds Bank Academy, our newly established Digital Helpline and our community work, every day we see the value and impact that tech adoption can have. It can help businesses stay competitive, isolated people speak to loved ones and industry to be innovative and increase productivity. I have been privileged to witness the impact of such initiatives first-hand – including the Lloyds Bank Academy work in Manchester with Barnabus homeless charity, and with the Prince's Trust in Bristol. Supporting these organisations with their capability and confidence has led to efficiencies and savings that mean they can dedicate more time to their core purpose; helping people.

Now more than ever before, we must work together. This Index is designed to drive action, and I hope to see it shape business cases for government, tech providers and charities as its predecessors have. This time though, I hope it inspires real reflection on the challenge to full digital inclusion and the life-long learning culture the UK needs, to ensure no one is left behind. While this pandemic will have many lasting consequences, I hope one positive legacy will be the impetus to tackle digital skills through the lasting collaboration of those organisations who, together, can have a huge impact.

*Burning Glass Technologies, 2019, assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/807830/No_Longer_Optional_Employer_Demand_for_Digital_Skills.pdf

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

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Stephen Noakes
Retail Transformation Managing Director,
Lloyds Banking Group

I am delighted to be the sponsor of the Lloyds Bank UK Consumer Digital Index. Leading our Retail Transformation division, it is crucial for us as service designers and providers, to understand that c. 9 million people in the UK cannot access the Internet by themselves. For a further c. 11.7 million there may be motivational, confidence and capability barriers to doing more online.

Coronavirus has brought the importance of digital skills into sharp focus. At this challenging time, it is important that we create inclusive multichannel options to support our customers and communities, and that we create sustainable opportunities that allows the Internet to overcome isolation, both now and in the future.

I hope other organisations will find this report helpful and that we can work together to ensure no one is left behind.

future .now

Sir Peter Estlin
Chair of FutureDotNow

As Chair of FutureDotNow, I welcome the insights from the 2020 Lloyds Bank UK Consumer Digital Index and the role they play in helping guide us towards a more digital UK. At FutureDotNow, our aim is to help create a workforce that is fully able to benefit from our digital future.

We are without a doubt in the midst of the Fourth Industrial Revolution, and as the current COVID-19 crisis is demonstrating, the insights in this Digital Index show how important it is to keep driving forward; with only 22% of the population having received digital skills training and only 10% of employees who have improved their skills, having been motivated to do so by their careers and workplaces.

I urge organisations large and small to take action off the back of this year's report and to join the coalition at FutureDotNow as we look to empower everyone to thrive in a digital UK.

Department for Digital, Culture Media & Sport

Caroline Dinenage
Minister for Digital and Culture,
Department for Digital, Culture, Media and Sport

We would like to thank Lloyds Banking Group for its leading role in digital skills. This report provides a valuable picture of the evolving Essential Digital Skills needed for Life and Work.

Digital skills have never been more crucial to help people contribute to the workplace and society, stay connected with friends and family, and manage mental well-being.

This report shows the continued importance of the work of industry, education and training providers, civil society and government to tackle digital exclusion, boost adult digital capability and build a world-leading digital economy that works for everyone. It also highlights the value of regional action: our Digital Skills Partnership and six Local Digital Skills Partnerships continue to bring together regional and national partners from across the economy to address skills needs.

Our Future Digital Inclusion programme, managed by the Good Things Foundation, continues to make real progress. It has so far supported over 1.3 million adults develop their digital skills, with a focus on the one-in-five people identified in this report who lack the foundational skills to get online, such as using devices and online safety.

Supported by
Department for Education

Gillian Keegan MP
Parliamentary Under Secretary of State for Apprenticeships and Skills,
Department for Education

We have also launched The Skills Toolkit, a selection of free, high-quality digital and numeracy courses, endorsed by industry experts, to help build the skills needed to progress in work and boost job prospects.

This August we are introducing a new digital entitlement, providing adults with no or low digital skills the opportunity to study digital qualifications for free. The entitlement will be supported by improved Essential Digital Skills qualifications that are based on new national standards setting out the digital skills needed for life and work.

We commend the work of Lloyds Banking Group to map digital capability and support individuals and businesses to gain digital skills and we will continue to help the country develop the skills they need to participate and thrive in a digital world.

Consumer Digital Index Methodology

Please note the Essential Digital Skills methodology was revised in 2021. See *page 2* for details.

The Lloyds Bank UK Consumer Digital Index is a report that draws from three datasets. Figure 1 visualises the respective sample sizes associated with these datasets.

The largest dataset holds the behavioural and transactional data for one million UK consumers. Using this dataset alone, the Digital Index Score and Segmentation are created to measure the extent to which people are capable and engaged with the digital world.

For the methodology behind the Digital Index Score and Segmentation *see page 10.*

Secondly, a subset of the one million sample is taken and 2,700 consumers are surveyed. This allows the report to include matched behavioural and attitudinal data.

Finally, this report uses a standalone survey, conducted by Ipsos MORI of over 4,000 people, nationally representative of 15+ in the UK to measure the UK's level of Essential Digital Skills and track its progress.

For more detail on the Essential Digital Skills measure, *see page 37*.

The data on page 28 of this report is gathered from an ad-hoc survey conducted by YouGov Plc. All figures on page 28, unless otherwise stated, are from YouGov Plc. Total sample size was 2,137 adults. Fieldwork was undertaken between 5th-6th May 2020. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+).

Figure 1. **Datasets used within the Lloyds Bank Consumer Digital Index 2020**

Consumer Digital Index Key Findings

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

An estimated 9 million (16%) are unable to use the Internet and their device by themselves.

16% of the UK population cannot undertake Foundation digital activities such as turning on a device, connecting to Wi-Fi or opening an app by themselves. The behavioural data shows that 7% of the UK (3.6 million people) are almost completely offline and the attitudinal data reports that 8% have not used the Internet in the past three months, down from 11% in 2016. However, in the last twelve months, an estimated 1.2 million more people have developed Foundation skills meaning they are able to use the Internet and their devices by themselves.

c. 2.7 million (5%) people can access the Internet but lack the ability to use it to its full advantage; in total, an estimated 11.7 million (22%) people in the UK are without the skills needed for everyday life.

If these rates continue and trends remain the same, by 2030 one-quarter of the UK will still have a Very Low level of digital engagement.

Age remains the biggest indicator of whether an individual is online.

At a crucial time when digital can turn isolation into inclusion, the behavioural data shows that only 7% of over 70s are likely to have the capability to shop and manage their money online. In fact, 77% of this age group have Very Low digital engagement. It is not just the elderly who are under-equipped though; 52% of those offline are between 60 and 70 years old, and 44% of those offline are under the age of 60. Often, it is the most vulnerable and disadvantaged who are the most likely to be digitally excluded.

- People with an impairment are 25% less likely to have the skills to access devices and get online by themselves
- People with an annual household income of £50,000 or more are 40% more likely to have Foundation digital skills, than those earning less than £17,499
- 4-in-10 benefit claimants have Very Low digital engagement.

Motivation is one of the key barriers to doing more online – over one-third of those offline say the Internet 'doesn't interest me' and 48% of the digitally excluded state that 'nothing' could motivate them to get online.

The 2020 survey data indicates that for those offline, a lack of interest continues to be one of the biggest barriers to using the Internet. This apathy is most prevalent among the over 60s. While GDPR has reduced the worry for 23% of people since 2019, it has not completely allayed people's fears about how organisations are using their data.

The least digitally engaged are at a real disadvantage. They are more likely to be paying higher household bills irrespective of income, household or age; for utilities alone, they are spending an average of over £348 more per year. They are also less likely to earn as much – the Index transactional and job role data indicates that, for example, digitally enabled manual workers are earning an average of £2,160 extra per annum.

As well as contributing to healthy bank balances, in light of COVID-19, digital interaction also plays a growing role in the ability to manage physical and mental health. With citizens of the UK staying at home to stay safe, technology has become a necessity for keeping connected, working remotely and accessing vital information. This is a challenge for the digitally disengaged isolating at home. Even for those online, two-thirds (66%) had not used the Internet or digital apps and tools to manage their health pre-COVID-19 (e.g. participating in online support groups etc.).

c. 1.2 million

more people are able to use their devices and the Internet by themselves than last year

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Digital skills can be a lifeline for people and are even more likely to be at this moment in time.

For people with high digital engagement, there are significant lifestyle and well-being benefits.

- 87% say it helps them to connect better with friends and family
- 84% say it helps them to organise their life
- 55% say it makes them feel more part of a community
- 44% say it helps them to manage physical and mental well-being.

Digital capability can also unlock people's potential in their professional lives.

61% of highly digital citizens have used the Internet to successfully apply for a job and 71% say it has helped them to improve their future work prospects. With over two-thirds of roles now requiring digital capability of some kind, it is the digitally savvy who will pip others to the post*.

71% of highly digital citizens say the Internet has helped them improve their future work prospects

The UK workforce is still digitally underpowered – support with confidence and capability could unlock productivity for UK Industry.

An estimated 17.2 million (52%) people in the workforce lack digital skills in the workplace; both they and their companies are missing out as a result. In the past twelve months, 100,000 more people have improved their digital skills at work, but c. 1.8 million people (5%) are still at the starting blocks with just the foundations of getting online.

Employers could do more, and may need more support, in order to effectively motivate and upskill their employees.

23% of the population have received digital skills training and support from their employer and only 10% of employees who have improved their skills, have been motivated to do so by their careers and workplaces.

10% of employees who have improved their skills, have been motivated to do so by their careers and workplaces

* 'No longer optional: employer demand for digital skills' DCMS June 2019 assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/807830/No_Longer_Optional_Employer_Demand_for_Digital_Skills.pdf

1. UK digital engagement

This chapter seeks to answer the question 'How digital is the UK?'. Using a blend of transactional and attitudinal data, the study of one million people provides a view of what UK citizens are doing online and their thoughts and feelings.

16.9 million

One-third (33%) of adults in the UK have the lowest level of digital engagement

CASE STUDY

Mitch

Gloucestershire, South West

By sharing his knowledge of using social media apps and online shopping, Mitch has ensured communication and created a sense of calm, knowing his parents and family can all stay virtually connected.

"The current lockdown situation has given me the time and opportunity to practice and share my digital skills. Over the last week and weekend, I've taught my parents how to use WhatsApp and Tesco online shopping, to keep them connected and well-fed during their lockdown period; and, on the weekend, my wife and I hosted a Zoom video call with my parents and brother to keep everyone connected. I can rest easy knowing I can see them. This is proving a great way to combat self-isolation and mental health concerns at this worrying time."

Index Score and Segmentation

New Consumer Digital Index Score

Since 2016, Lloyds Bank has benchmarked UK digital engagement using a behavioural dataset of more than one million people. Each year the methodology is reviewed to ensure it is more closely aligned with the current digital environment than before.

For 2020, this report has included new behavioural data and used analytical capabilities to provide richer inputs for policy makers and practitioners.

The new Index Score is made up of three categories, each with its own set of relevant variables. These categories are:

1. Spend
How people transact and what they purchase

2. Interactions
How people engage with digital services and products

3. Technology
Including use of digital devices and Fintech services.

If the data shows that people are exhibiting these digital behaviours e.g. shopping online, then they are awarded a score. Using a model to identify the predictive indicators of digital engagement, the sample of one million consumers was assessed.

Figure 2 illustrates the contributions provided by the three categories according to the model's outputs. The more of these variables people are engaged in, the higher their score (score ranges from zero to 100).

Alongside the new Digital Index Score is the related segmentation, which splits the Index of zero to 100 into four groups, with the lowest having the lowest digital engagement and vice versa (figure 3).

The segmentation is used throughout chapters one, two and three to understand how the data is affected by people's levels of digital activity.

Figure 2. **Contribution per category within the updated Digital Engagement Index Score, 2020**

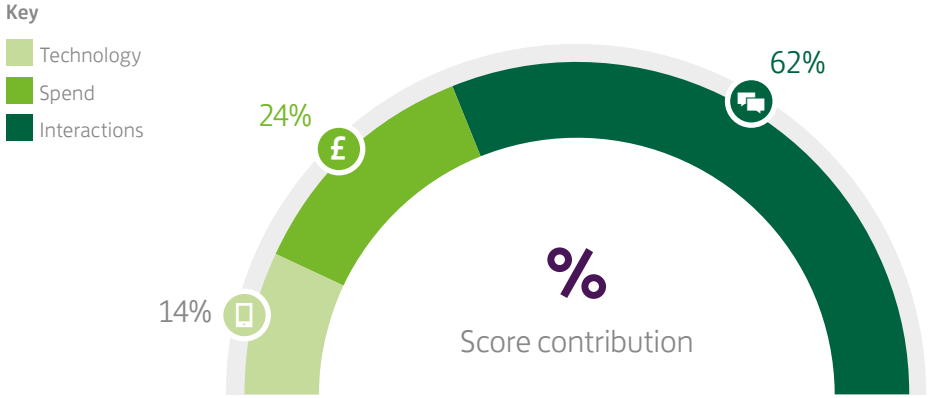
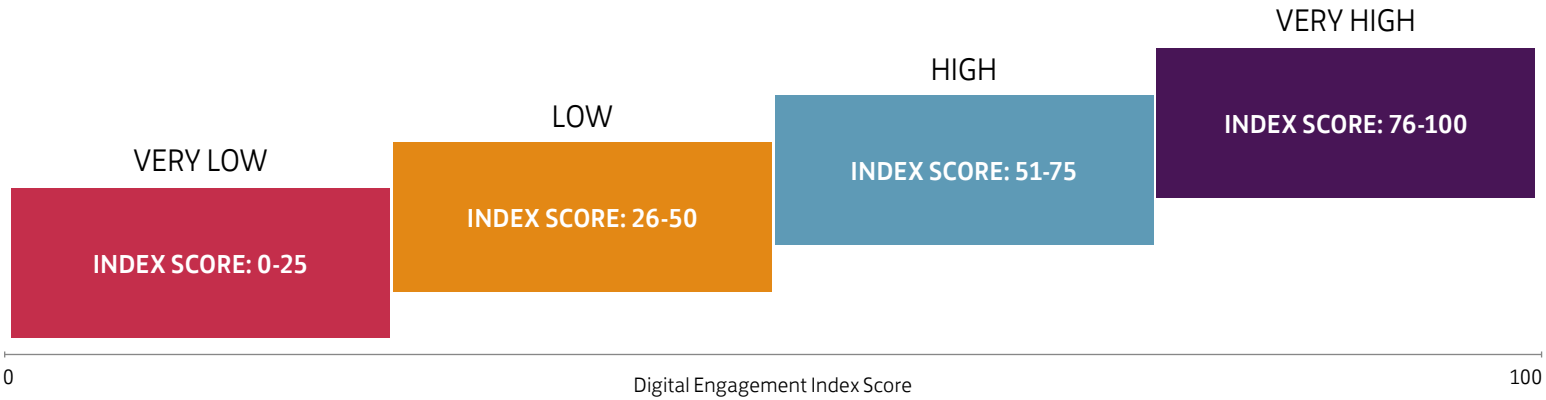


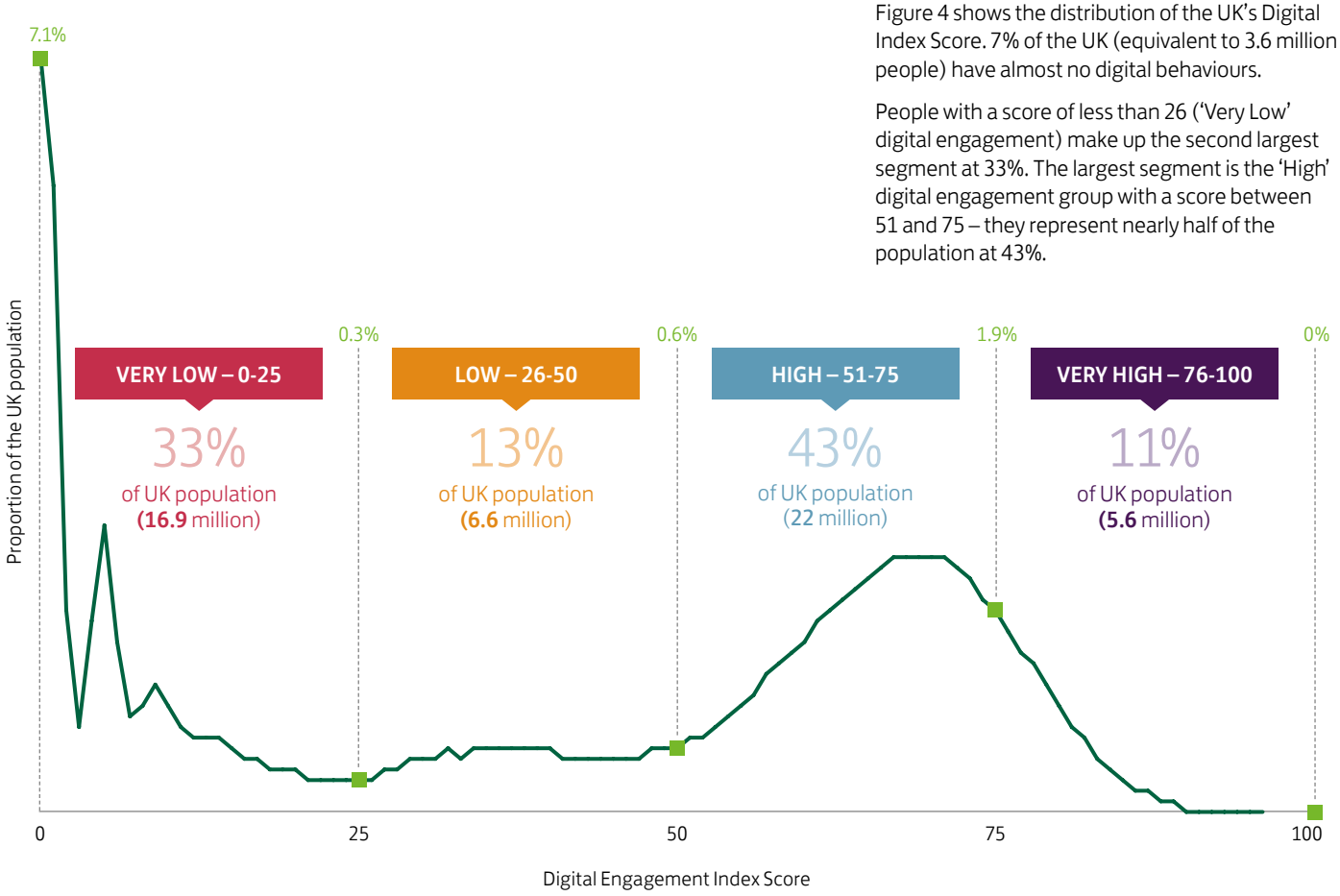
Figure 3. **New UK Consumer Digital Index Score Segments, 2020**

n = 999,298



How digital is the UK?

Figure 4. **Distribution of the UK's Digital Index Score, 2020** n = 999,298

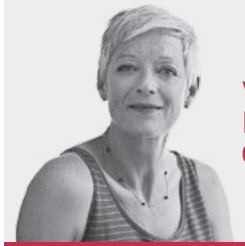


Behavioural data indicates that 3.6 million people (7%) are almost completely offline

Figure 4 shows the distribution of the UK's Digital Index Score. 7% of the UK (equivalent to 3.6 million people) have almost no digital behaviours.

People with a score of less than 26 ('Very Low' digital engagement) make up the second largest segment at 33%. The largest segment is the 'High' digital engagement group with a score between 51 and 75 – they represent nearly half of the population at 43%.

Personas



VERY LOW
0-25

The average person in this segment scored zero on almost every measure, however 5% of all their spend is online, some of it on mobile phones. They tend not to use email or online banking.

LOW
26-50

The average person in this segment uses email and uses a desktop computer for online banking.

HIGH
51-75

In this segment the average person begins to use more digital devices, managing their money online through a mobile browser or via an app. They typically pay for streaming services and purchase computing related items.

VERY HIGH
76-100

In this segment people use online banking with a much greater frequency and spend on average 39% of their money over the Internet – some of which goes on online entertainment. Though still rare, some also use Fintech services.

Age is the leading characteristic of low digital engagement

Younger groups of society are typically found in the more digitally engaged segments (*Appendix 1*). Digital engagement decreases with age, and figure 5 demonstrates how the over 70s in particular, are a group at risk, as 77% have Very Low engagement. This puts them at a digital disadvantage. It should not be assumed however that people under this age all have higher digital engagement.

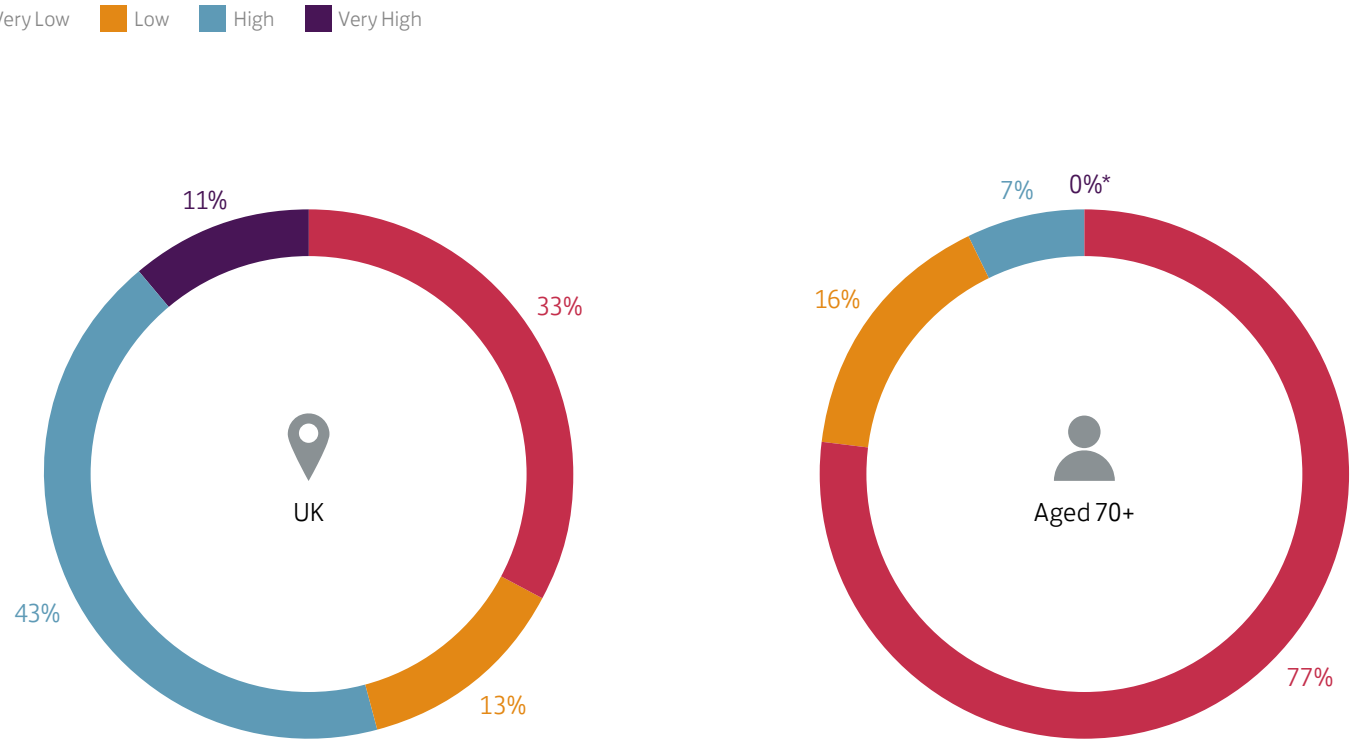
As explored throughout the rest of this report, there are key groups of people for whom digital interaction is increasingly a necessity. One of these societal groups are benefit claimants, where a larger proportion have the lowest digital engagement compared to the UK average (40% compared to 33%).

"Lloyds Banking Group's excellent research as well as COVID-19 have revealed that we are a nation of digital have's and have not's. Digital skills and access to tech are vital to regenerating our communities and rebuilding the economy after the pandemic. Our work on The Charity Digital Code of Practice shows that organisations who prioritise digital skills can help more people and be ambitious about the difference they make."

Zoe Amar
Director, Zoe Amar Digital

Figure 5. **Proportion of different groups split by Digital Engagement Segment, 2020**

n = 999,298



*819 (0.46%) people aged over 70 belong to the Very High segment

Benefit claimants

In the 2019 report, the digital capability of Benefit claimants* was assessed for the first time through the unique transactional dataset. The 2020 data finds that this societal group are more likely to belong to the Very Low segment of digital engagement when compared to the UK average (40% compared to 33%) (figure 6).

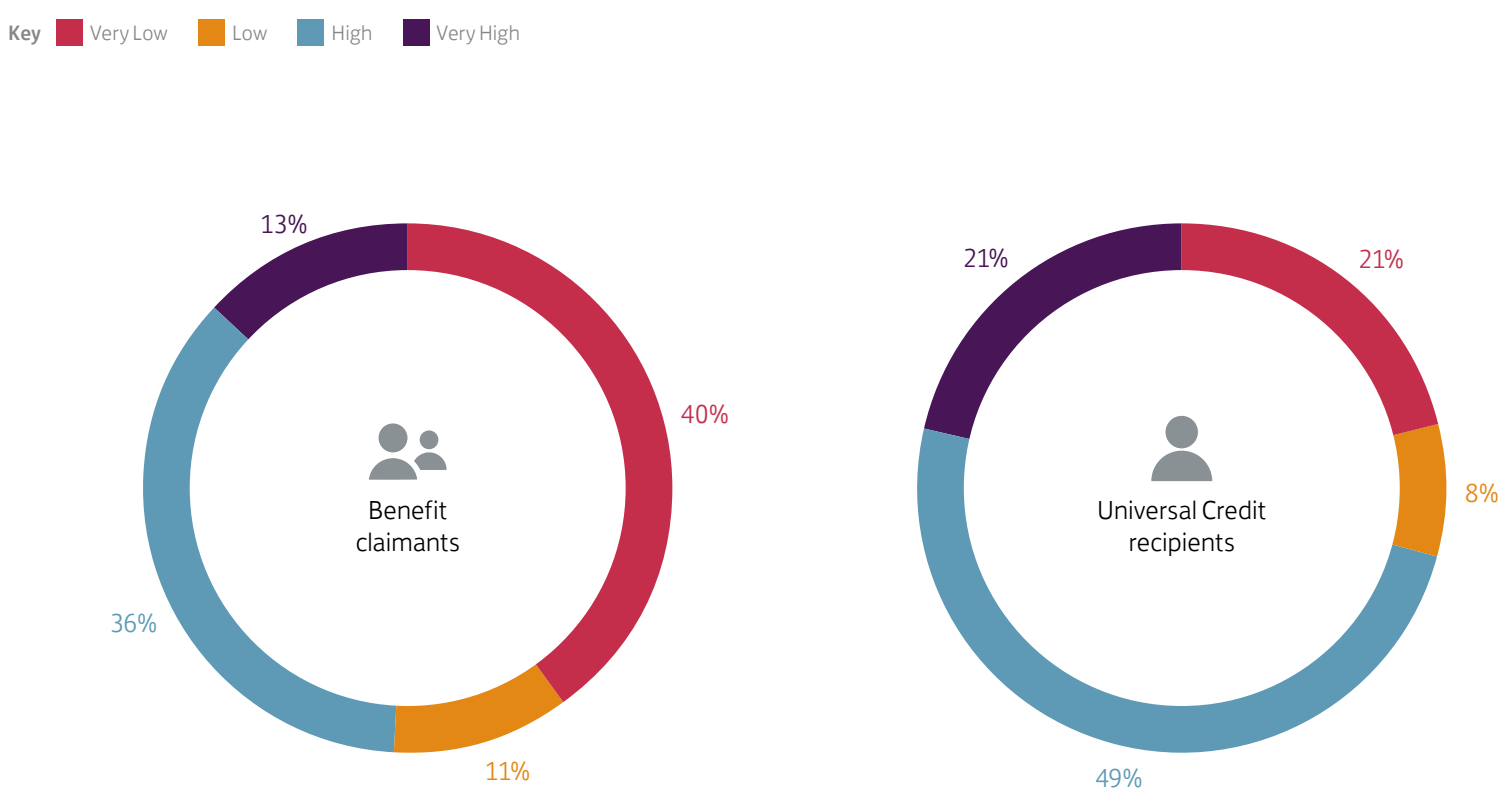
Universal Credit uptake continues to increase with its users showing higher digital engagement compared to the UK average.

Recent external statistics have shown the huge rise in Universal Credit applicants with nearly one million applying between the 16th and 31st March 2020 alone – ten times the average fortnightly figure**. Data on this page shows the digital engagement levels for this group. When compared to the UK average, this group is nearly twice as likely to be in the Very High segment (21% compared to 11% of the UK).

It might be that the Universal Credit programme has been rolled out to those most eligible for it from a digital engagement perspective, or that the need to access this finance through digital means, has expedited people's abilities to becoming more digitally savvy.

Figure 6. **Proportion of different groups split by Digital Engagement Segment, 2020**

n = 999,298



*For this analysis, 'Benefit claimants' includes those receiving the following allowances: 1. Disability 2. Housing 3. Income 4. Job Seekers 5. Other 6. Tax Credit 7. Universal Credit.
'Other' includes: 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

**New Statesman, 2020, newstatesman.com/politics/welfare/2020/04/million-people-claim-universal-credit-fortnight-and-there-will-be-more-come

How digitally engaged will the UK be in 2030?

In 2030, one-in-four will still have Very Low digital engagement

In 2019, the UK Consumer Digital Index forecasted changes to the UK's digital engagement. In 2020, using the same industry standard predictive modelling (assuming that all external factors were to remain unchanged), Lloyds Bank data scientists have repeated the forecast using the newly created Index Score and Segmentation.

Figure 7 shows the results which forecast that if no further interventions occur, the population with the highest Index Scores – Very High – will be 14% and the Very Low segment will reduce to one-quarter of the population.

London, East England and the South East still on top in 2030

These areas are predicted to make the most progress in reducing the populations with lower Index Scores (Low and Very Low) over the next decade (figure 8). London is forecasted to have six percentage points fewer people in the Low and Very Low segments.

Wales, Scotland and the North East of England may be the regions with the highest proportions of digitally disengaged people.

Figure 7. **Forecast movements in the proportion of people in the digital segments, 2020 to 2030**

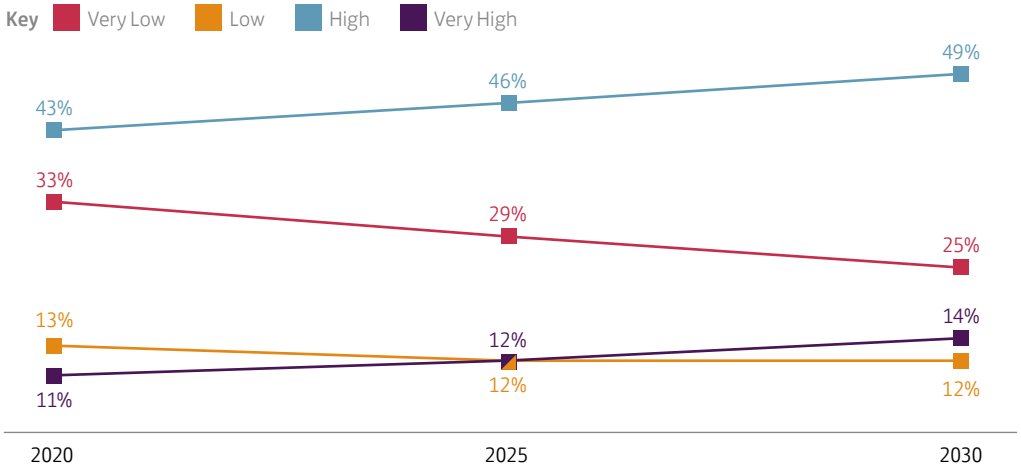
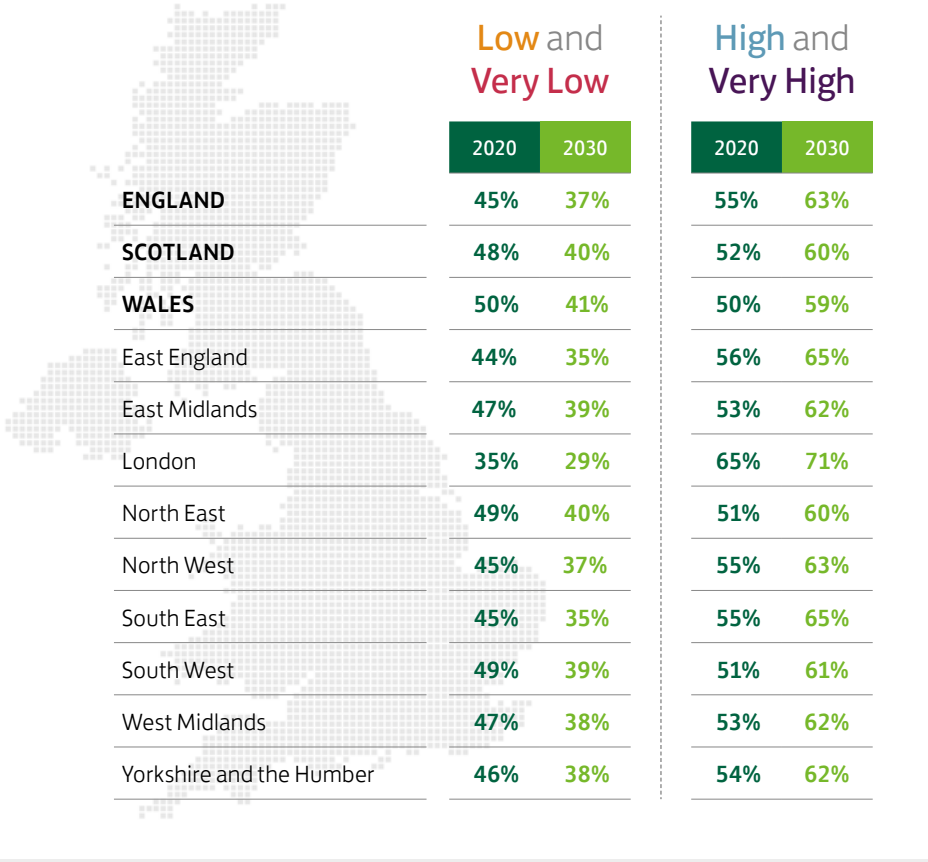


Figure 8. **Proportion of regional and national populations in each Digital Engagement Segment, 2020, 2030**

n = 999,298



	Low and Very Low		High and Very High	
	2020	2030	2020	2030
ENGLAND	45%	37%	55%	63%
SCOTLAND	48%	40%	52%	60%
WALES	50%	41%	50%	59%
East England	44%	35%	56%	65%
East Midlands	47%	39%	53%	62%
London	35%	29%	65%	71%
North East	49%	40%	51%	60%
North West	45%	37%	55%	63%
South East	45%	35%	55%	65%
South West	49%	39%	51%	61%
West Midlands	47%	38%	53%	62%
Yorkshire and the Humber	46%	38%	54%	62%

Digital engagement since COVID-19

The data analysed within the Lloyds Bank UK Consumer Digital Index 2020 was captured prior to the COVID-19 outbreak and indicates the digital behaviours of the UK. A more recent snapshot of the bank transactional dataset evidences the behavioural changes in digital usage already underway. On the 24th March the UK went into lockdown, with all citizens being asked to remain at home and away from physical workplaces.

"Events like COVID-19 bring sharply into focus the fact that the digital skills gap impacts not just individuals themselves but our companies and our society as a whole. These stats provide an invaluable 'before COVID-19' baseline that will have improved, but which now must be a launching point for new growth for the safety and benefit of all. Digital skills are not just a 'nice to have' but are essential to survive and thrive. Our 'new normal' must include digital inclusion for all."

Debbie Forster MBE
CEO, Tech Talent Charter

Three times more 70-year-olds have registered for online banking than at the same time last year

Prior to the lockdown, there were no significant differences in online banking registrations across the same time period between 2019 and 2020. However from 16th March 2020 (week 16), the volumes of people aged 40+ registering for digital banking have significantly overtaken those of 2019.

Among those aged 70-79, the proportion of registrations in the week commencing the 22nd April (week 17) are three times greater than during the same week in 2019 (Appendix 2). As to be expected, most of these registrations are coming from people in the Very Low segment, who we assume to be overcoming motivational and other barriers to manage their finances online.

Care should be taken on interpreting the COVID-19 data. While these findings highlight how enhanced digital engagement can help a range of consumers at this time, the volumes are low and therefore it cannot be concluded that this will create a future step change in the most vulnerable groups.

Figure 9. **Proportion of people registering for online banking year-to-date (from week 10 to week 17), 2020 and 2019**

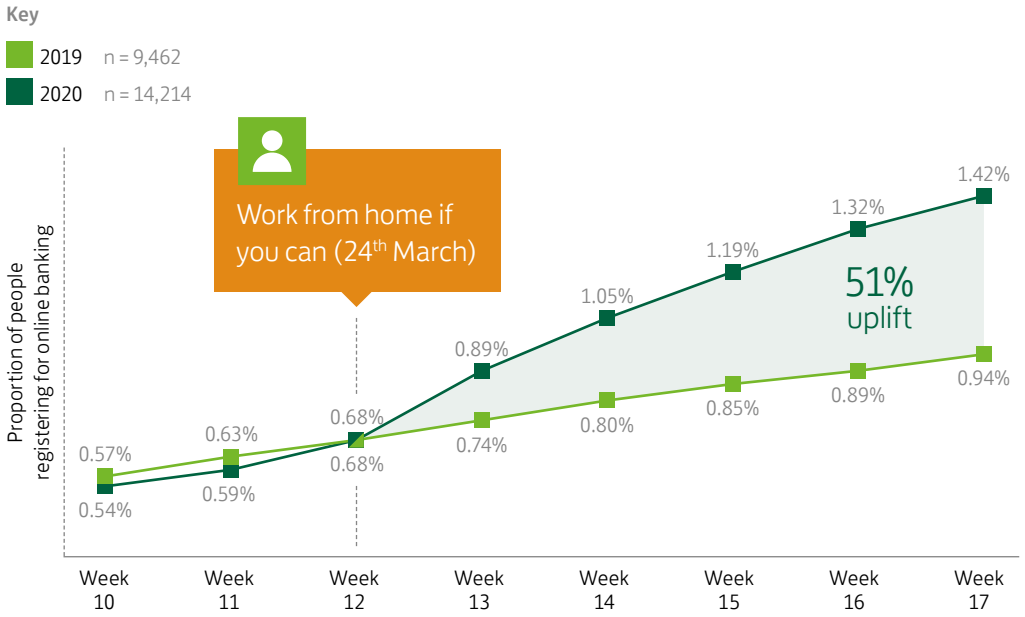
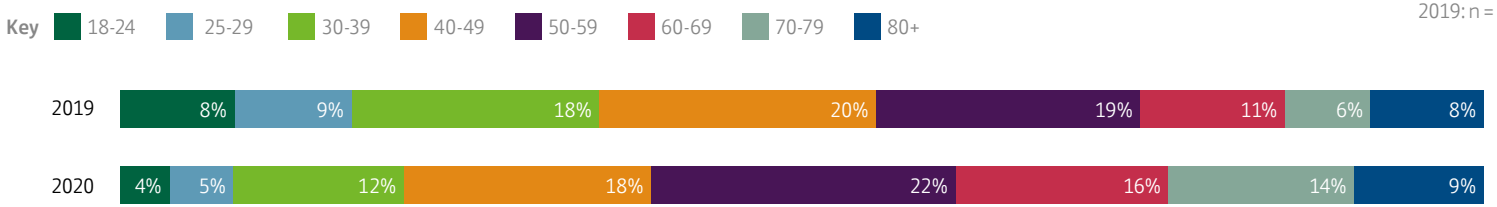


Figure 10. **Proportion of those who have registered for online banking by week 17, split by age band, 2020 and 2019**

2020: n = 14,214
2019: n = 9,462



2. Digital attitudes and ambition

This chapter explores people's attitudes towards their digital engagement, whether they are online or not and how this changes over time.

48%

of those currently offline say 'nothing' could get them online

CASE STUDY

Samantha

London

Samantha was contacted by her neighbour asking for help to get in contact with her local GP. Using her digital knowledge and keeping a safe distance, she was able to provide vital support in ensuring her neighbour received crucial medication.

"I assisted my neighbour who was struggling to get in contact with her GP, as her son who would normally help was quarantined in Sri Lanka. After safely abiding by the social distancing rules (and using lots of hand sanitiser when using her device) we were able to email her doctors requesting crucial medication. She now has the medication she needs and was so grateful for my help. I could see it in her smile how appreciative she was."

Attitudes to being offline

Behavioural data has shown that 3.8 million (7%) people in the UK remain almost completely offline

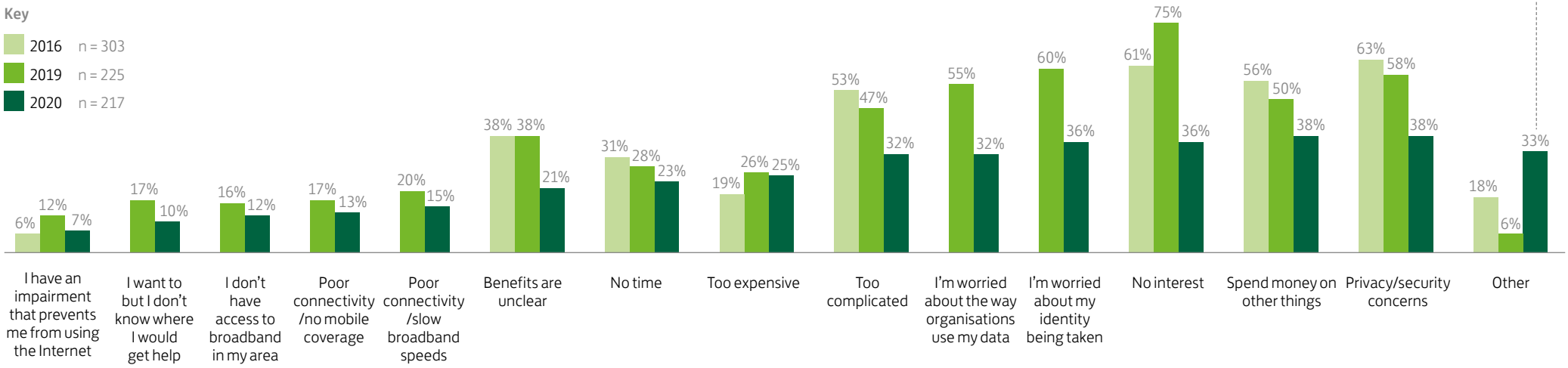
Page 11 showed that 7% of people have virtually no digital engagement and the survey data shows that 8% are offline, which is down from 11% in 2016 (*Appendix 3*). These data points broadly align to Office for National Statistics data (7% of households are offline because they lack Internet access)*, as well as indicative figures from the Essential Digital Skills (EDS) survey. The data suggests that age remains a key correlating factor with people's level of digital engagement, and there is a strong link between lower digital engagement and social disadvantage (*see page 13*).

For those online, as the UK digital engagement trends show, there are still barriers preventing further use of the Internet. This year has seen some significant shifts; the most notable of which are with those who had no interest in using the Internet, which has more than halved since 2019. However 'Other' has seen a large increase of 27 percentage points suggesting there is a shift into a more detailed explanation (figure 11).

Figure 12. **Word cloud displaying responses to 'other' for the reasons why people have not used the Internet in the past three months, 2020**

n = 66

Figure 11. **Reasons why people have not used the Internet in the past three months, 2020, 2019 and 2016**



*ONS, 2019, ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics/homeinternetandsocialmediausage/bulletins/internetaccesshouseholdsandindividuals/2019

Barriers to digital engagement

Motivation remains one of the biggest barriers to digital inclusion

As with the 2019 findings, motivation remains a key barrier with 48% saying that 'nothing' will encourage them to get online. Men are much more likely to have motivational barriers to getting online (42% compared to 29% of women) (*Appendix 4i*). The data suggests that the majority of those who say they lack the interest to get online have the lowest digital engagement – Very Low (*Appendix 4ii*).

"We're delighted to be once again supporting the Consumer Digital Index. In the years that this publication has been the backbone to those working to support digital access, inclusion and skills, never have the issues been so high on the public agenda. As the report highlights, motivation has been identified as a critical barrier to closing the digital divide and our work with Lloyds Bank and others, has focused on this area more so than any other year over the last 12 months. We are, however, in the midst of a transformation in this critical area. Digital access and inclusion are now a lifeline to many, where only months ago it was considered optional. How we respond to that new need is going to be more important than ever."

Ellie Bradley
MD Registry and Public Benefit, Nominet

Control and conversation are key to building confidence and capability

Aside from the motivational barrier, the emerging concerns for UK citizens are organisations' use of their personal data and transparency around ethical data use (figure 13). One-quarter (25%) of those online want greater control.

Cost is still a concern

Referring to the transactional data, there is still the potential that the cost of Internet access is a barrier. Monthly broadband cost is estimated at being between £30-35 and of the offline population, more than half (53%) may not have the disposable income to afford an average monthly broadband bill (*Appendix 5*).

£

53% of those offline may struggle to afford broadband

⊘

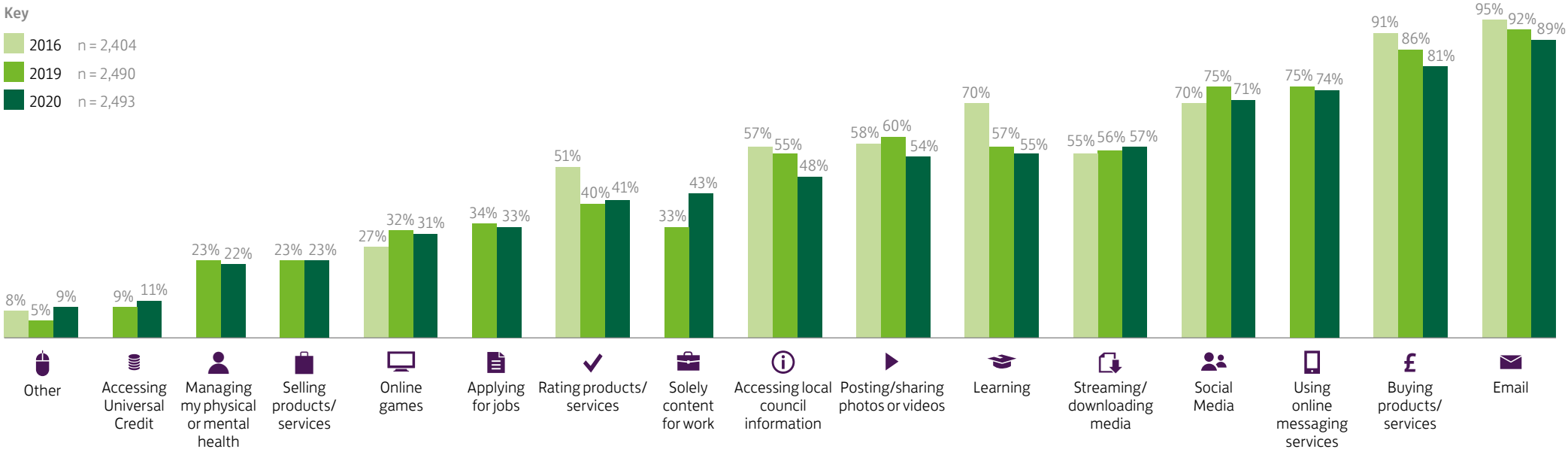
48% of those who are currently offline, say 'nothing' could get them online

Figure 13. **Top five things that would encourage people to get online (excluding 'nothing'), 2020**

n = 217

Online activities

Figure 14. **For which of the following do you use the Internet? 2020, 2019 and 2016**



Key activities such as buying online and sending emails remain consistent as the most undertaken activities. Following the trend of recent years to utilise instant messengers and messaging platforms, email usage has subsequently decreased by three percentage points since last year.

The most significant year-on-year increase is related from those saying they only use the Internet to access content solely for work (43%). Of this group however, the behavioural data finds that 79% have High and Very High digital engagement, meaning they are doing far more online e.g. managing their own money, shopping, and communicating (*Appendix 6*).

This response suggests that people may not acknowledge using apps or social media as being on the Internet.

External research by IGD forecasts that the 'UK's online grocery market will grow by 51% by 2023'*. However the data in figure 14 shows that far more (81%) people currently make online purchases, therefore if a substantial increase in digital grocery shopping is to happen, it is likely to be from those who are already familiar with how to shop online.

Overlaying transactional data indicates the activities most associated with greater digital engagement and confidence. Of these, using streaming services is the most pertinent – those with the highest digital engagement are nearly twice as likely to be using the Internet to stream/ download media (70% compared to 36%).

*Institute of Grocery Distribution, 2019, igd.com/research/igdfutures/onlinestoreofthefuture

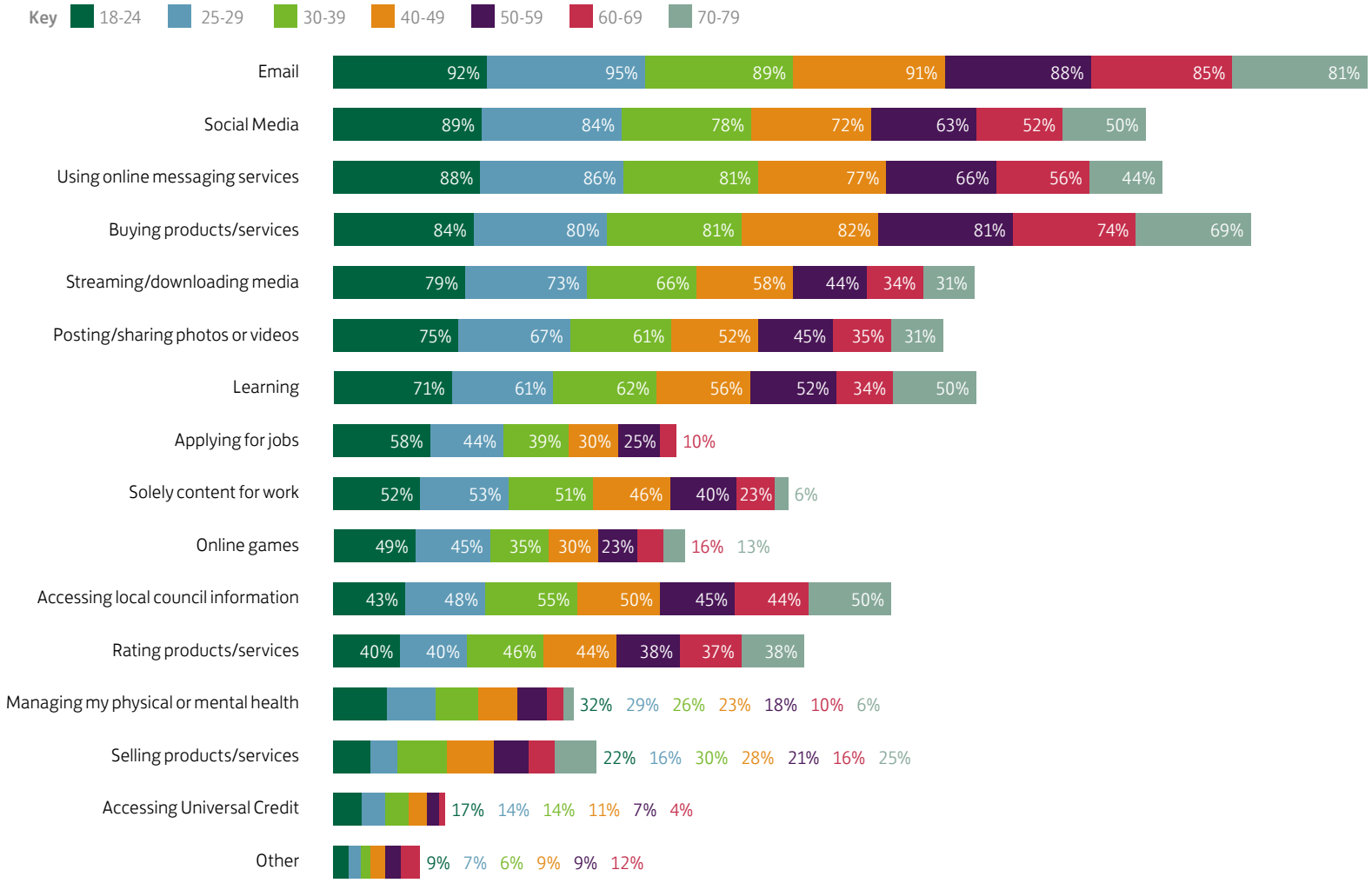
The data evidences that as age increases typically digital engagement decreases. Figure 15 shows the online activities undertaken by people in varying life stages.

Following the trend seen in 2019, buying products/services is an activity keenly undertaken by those over 70. Across all age groups and responses, the biggest year-on-year increase has come from 70-79-year-olds using the Internet for learning (50% vs. 32%).

As mentioned on the previous page, the largest increase across Internet use cases overall, was people using it solely for work purposes. This looks to be driven by the younger age group (52% compared to 43% for 18-24).

Figure 15. **Proportion of people who use the Internet for the following listed purposes, split by age, 2020**

n = 2,493



Attitudes to being online

In line with the rest of the 2020 findings, attitudes to the Internet have stayed relatively constant. Those with Very High digital engagement are more likely to recognise and reap the benefits from the Internet.

Figure 16. **Here are some things people sometimes say about going online. Do you agree with the following? (Response 'Yes'), split by Digital Engagement Segment, 2020, 2019 and 2016**

Key New responses for 2020 2016: n = 2,404 2019: n = 2,490 2020: n = 2,493

		2016	2019	2020	Very low	Very high
BENEFITS	I am confident using computers/smartphones/tablets	-	-	90%	73%	96%
	The Internet provides me with more benefits than it does disadvantages	-	-	83%	71%	89%
	It helps me connect better with friends and family	74%	80%	81%	69%	87%
	I'm able to teach myself how to do new online tasks	-	-	80%	66%	87%
	It makes it easier for me to organise my life (e.g. check train times or weather)	63%	77%	74%	56%	84%
	It helps me save time so I have more time to enjoy myself	63%	67%	67%	52%	74%
	It helps me save money	70%	71%	66%	54%	70%
	It helps me develop professionally and improve my future work prospects	-	-	60%	44%	71%
	I am reliant on the Internet for my day-to-day life	-	-	49%	28%	61%
	It has helped me find and get a job	-	46%	49%	32%	61%
	I use the Internet outside of work but don't use it for my job	-	46%	47%	45%	45%
	It makes me feel more part of a community	-	46%	47%	38%	55%
	It helps me feel less alone	-	38%	38%	36%	43%
	It helps me manage and improve my physical and mental health (e.g. receiving help and advice online or using health apps for fitness/well-being)	35%	39%	34%	21%	44%
	Other	-	-	7%	4%	5%
CONCERNED	I am concerned about using sites/tools where I have to enter my personal details	-	74%	67%	75%	59%
	I am concerned that my digital skills aren't good enough	-	27%	21%	34%	12%
	I am concerned about my high levels of Internet use	-	-	18%	13%	18%

83% of those online say that, on balance, the Internet provides them with more benefits than disadvantages

80% of people are able to teach themselves to do new online tasks

60% use the Internet to help them improve their future work prospects

38% of people say the Internet helps them to feel less alone

Managing health online

One-third of those online benefit physically and mentally from being online

Data on the previous page showed that 34% of those online benefit from using the Internet to manage their physical and mental health. Those with the highest levels of digital engagement (the Very High) are more than twice as likely to benefit from this (44% compared to 21% of the least digitally engaged).

Two-thirds of those online do not yet use the Internet for their health

Two-thirds (66%) do not feel that they benefit from managing their health online, either because they are yet to discover what could support them, or because existing related activities are not working for them.

Of those using the Internet to manage their health, for the first time there is verbatim answers to explain the most commons words people used in their responses*. The words in figure 17 are bigger or smaller in line with the number of mentions they were given in more than 800 statements.

This data reveals that people are managing their physical and mental health by doing things like:

- Watching YouTube videos (e.g. to learn new things or to relax)
- Playing online games (to unwind and de-stress)
- Using digital 'apps' (e.g. for their gym memberships or to meditate)
- Researching medical information through Google.

Analysis also examined the sentiment of the comments made by people. This is visibly demonstrated in figure 17 as words originating from either a negative, neutral or positive statement are indicated accordingly. The majority of statements made in relation to managing health online framed this in more of a positive than negative light suggesting that most people who are engaged with the Internet in this way are happy with their activities and benefits.

Figure 17. **Word cloud displaying the most commonly used words in association with the activities people are doing online to manage their physical and mental health, split by sentiment, 2020**

n = 805

Key: Positive, Neutral, Negative

"Accessing my gym membership"

"Support groups on Facebook"

"Watching Body Coach videos to stay fit"

"Meditation apps"

*See appendix for details on how this analysis was carried out

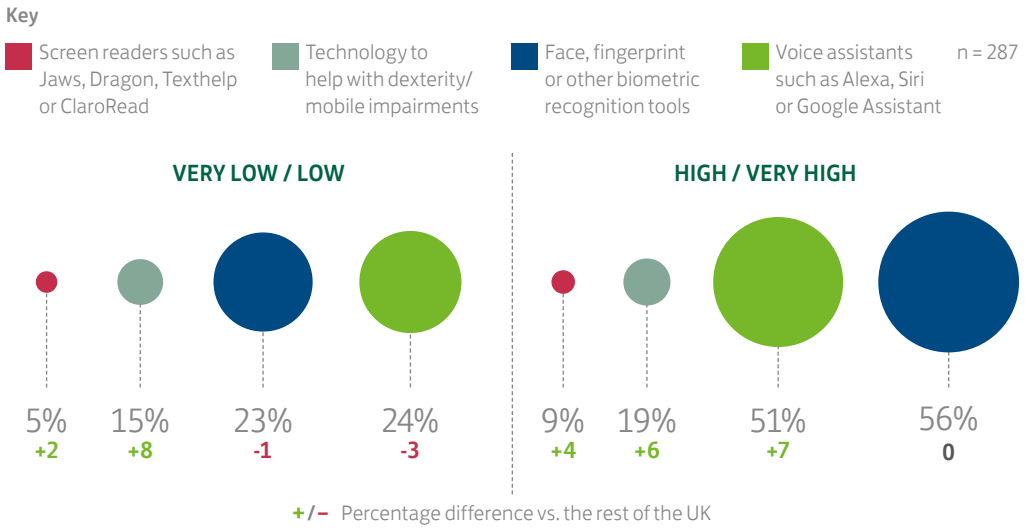
Some of the ways in which people use digital solutions to manage their health, includes assistive technology.

The 2020 data indicates that 42% of people with an impairment have Low or Very Low digital engagement. It also reveals that 45% of survey respondents who are online, use face and fingerprint identification for safe digital access.

People are more than twice as likely to be using this technology if they have High digital engagement; among this group, 56% use these biometric recognition tools for convenience and safety.

The data indicates that there is a significant proportion of people who stand to gain a lot from the technology they aren't currently using. Figure 18 implies access may not be a key barrier, however skill and confidence is key for improvement.

Figure 18. **Proportion of people with an impairment and their responses to the question 'which, if any, of the following technologies do you use?', split by Digital Engagement Segment, 2020**



Scope
About disability

"Disabled people face barriers at every stage in accessing technology. It might be the cost of the everyday devices and the expensive assistive technology someone might have to buy to use them. It could be the assumptions in society that people have the skills to navigate a complex online world. And with only 2% of the world's most popular websites meeting the legal minimum requirements for accessibility, once you have purchased the equipment and acquired the skills, you may still be 'designed out' of using digital products and services. Disabled people mustn't be forgotten when it comes to technology, more needs be done to create an inclusive digital world."

Kristina Barrick
Head of Digital Influencing, Scope

Digital upskilling

57% of people in the UK believe they have improved their digital skills in the last 12 months

As shown in figure 19, people with either High or Very High digital engagement are the most likely to say that their skills have improved in the last year, indicating confidence and capability are linked.

Since 2019, digital engagement has increased for slightly over half of the population, and decreased for the other half. This is true regardless of whether people feel their digital skills have improved. In fact, 42% of people who said their digital skills have increased, saw a decrease in their Digital Engagement Score. Whilst people's perceived digital skills and the measure of their Digital Engagement Score are not like-for-like, these findings do show that perceived improvements do not translate into increased digital activity (*Appendix 7*).

The proportion of people who believe their digital skills have improved has also decreased across all age groups since 2019.

Figure 19. **Do you think your digital skills have improved in the last year? ('Yes'), split by Digital Engagement Segment, 2020** n = 2,710

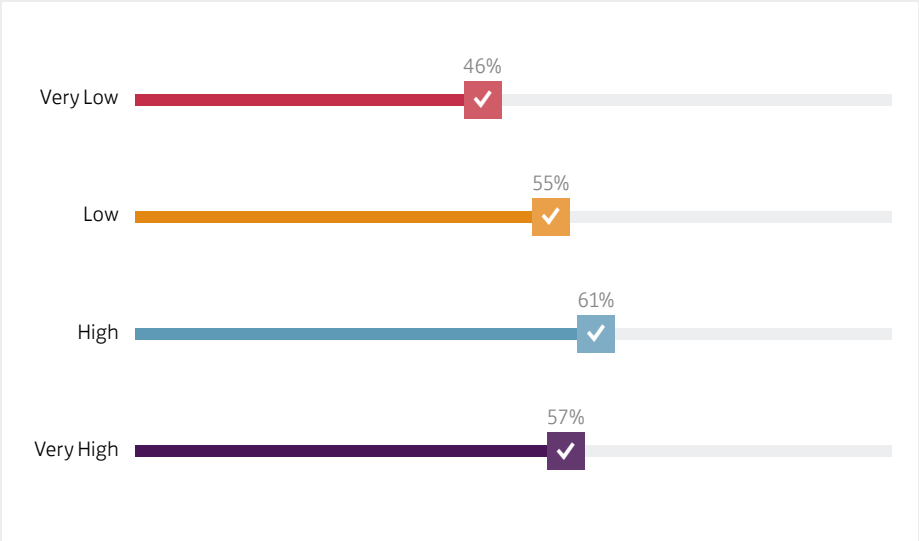
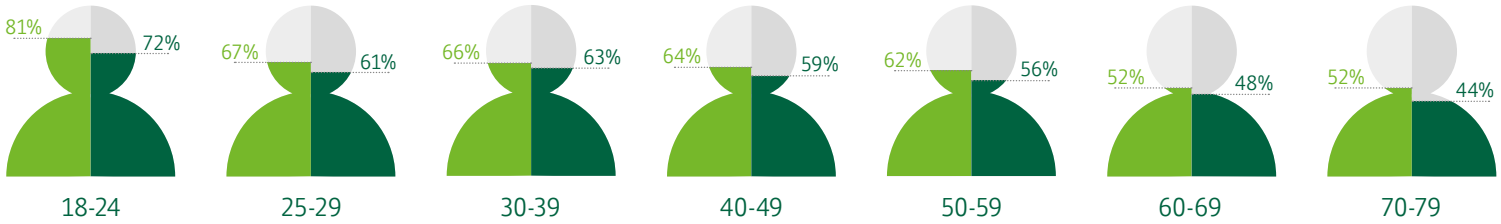


Figure 20. **Do you think your digital skills have improved in the last year? ('Yes') split by age, 2020 and 2019** Key 2019 n = 2,490 2020 n = 2,493



Lloyds Bank have been helping those in need during the lockdown, providing free digitial skills support to those who need it most...

Mrs. A has been trying to teach herself to use Internet services, but is finding it tougher than hoped. After asking for help, she has ordered herself the food she desperately needs, and can avoid going to the shops.

Mr. B is a self-admitted technophobe. He is really struggling to stay in contact with his accountant, and wants to avoid posting personal information. Following support, he can now scan and email documents which has really opened his eyes to the possibilities of being online.

Mrs. C is disabled and cares for her husband. She is struggling to keep on top of her banking, and would never dare try Internet Banking. She was eligible for a free donation and received a 90-minute training session over the phone to help her set up online banking – Mrs. C is over the moon.

20% of UK workforce do not believe their digital skills are good enough

The use of behavioural and attitudinal data shows that people are more likely to be worried that their digital skills aren't good enough, the lower their digital engagement is.

In 2019, those who were retired and living on a state pension were most likely to feel they did not have sufficient skills. However in 2020, it is now semi or unskilled manual workers who are now the most likely to think their digital skills are not good enough.

Formal education level plays no role in whether someone feels confident or not in their digital engagement, but for those currently in full-time education, there has been a 23 percentage point increase in those concerned about their digital skills since last year.

27% of those in full-time education are concerned their digital skills aren't good enough (*Appendix 9*)

Of those that feel their digital skills are improving, figure 21 shows the sources they use to develop their skills. This group are differentiated from people who don't believe their skills are improving, as they are more likely to ask their family and friends for support, as well as learning through using online platforms such as YouTube. These are ways that they receive support on top of simply teaching themselves, which the data shows is proving beneficial.

66% of those who are concerned their skills aren't good enough, feel their skills have improved in the last year (*Appendix 8*)

Those who feel their digital skills have improved since 2019, say they save on average over seven hours a week in both their personal and working lives

Figure 21. **Proportion of those online who have used the listed sources to develop their digital skills, split by response to 'Do you think your digital skills have improved in the past year?' 2020**

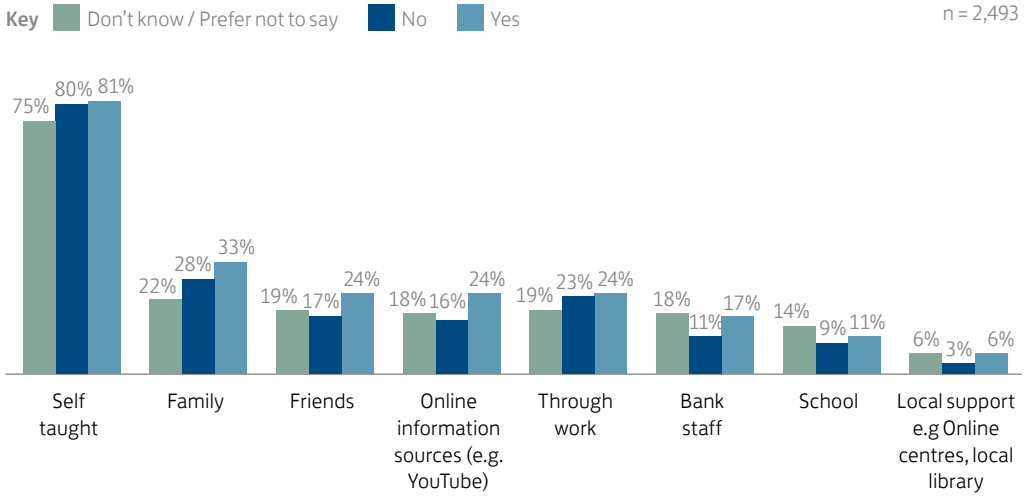
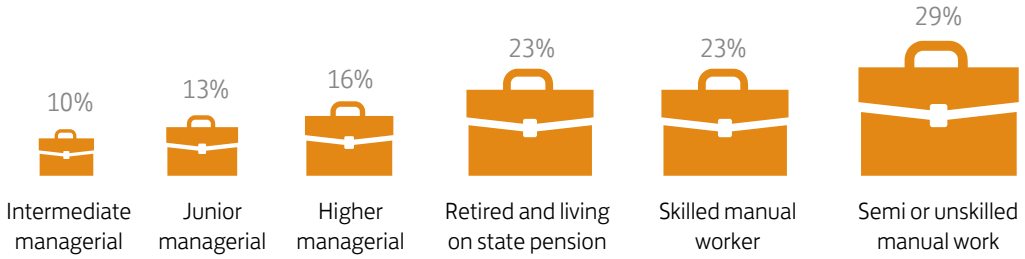


Figure 22. **Those who believe their digital skills are not good enough, split by occupation, 2020** n = 2,493



In figure 23, the data illustrates that 80% of people taught themselves how to use online services and improve their digital skills. However only 48% of this group believe their skills have improved in the past year, providing an indication as to why the UK population figures at a total level, have not changed significantly. This also suggests a lack of confidence or motivation across the UK.

For those with few digital behaviours and lower digital engagement, learning through family, friends, work and local support such as libraries, remains an important way of receiving support.

Twice as many people with Very Low digital engagement receive support this way, compared to those who are most engaged (8% compared to 4%).

Digital skills support at work

The role of the employer is also an important consideration point. The data suggests that only 23% of the UK workforce have received support from their employer.

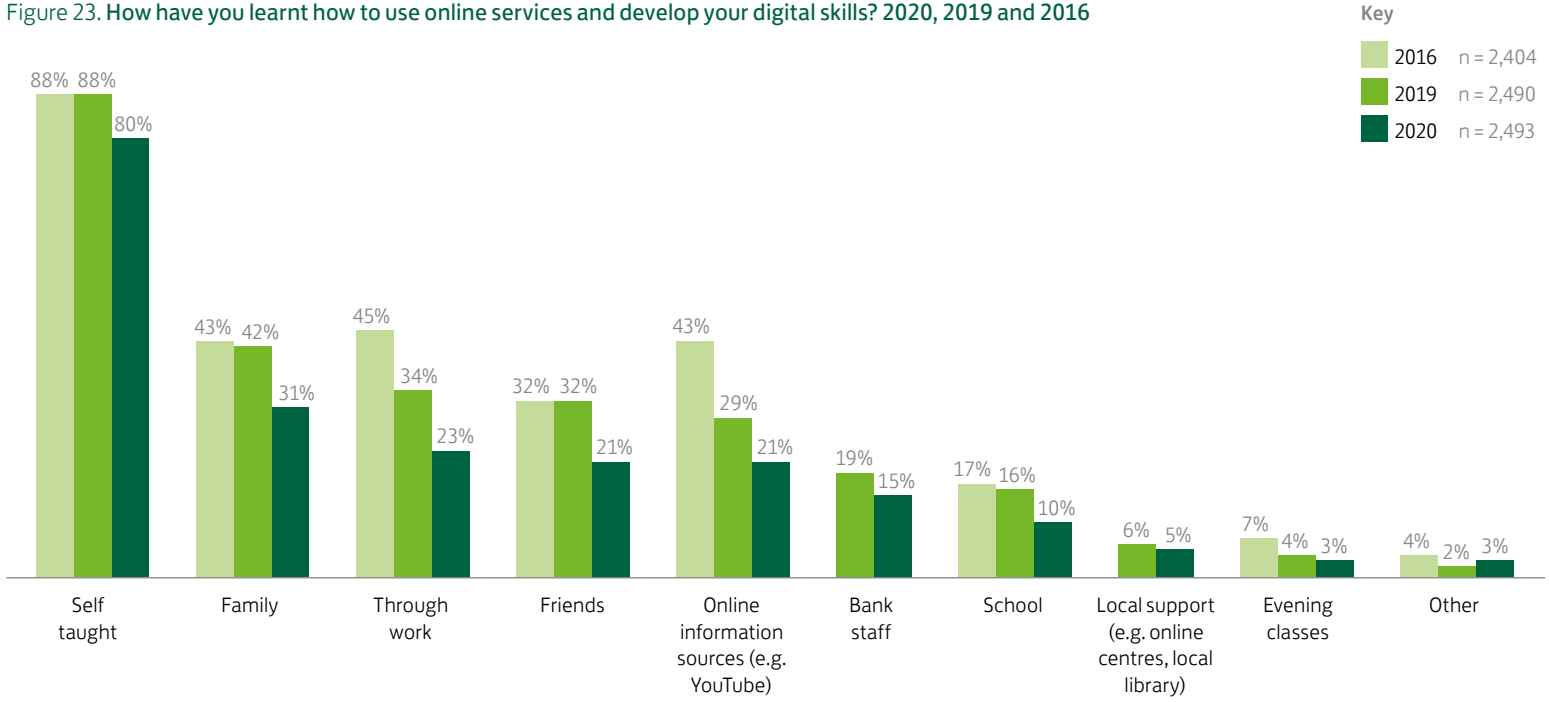
The job category with the highest proportion of those who received digital skills support at work, are people in higher management roles. Understanding this provides a view as to where employers can have a greater impact (*Appendix 10*).

Another observation is that the issue of accessibility in the workplace still needs to be addressed. As outlined in the Essential Digital Skills (EDS) section of this report (*see page 54*) 38% of people with an impairment have the digital skills needed for work, compared to the 52% UK average. The transactional data shows that people with an impairment are 40% less likely to have received digital skills support from their workplaces (25% vs. 15%).

People with an impairment are 40% less likely to have received digital skills support from their place of work compared to everyone else (*Appendix 11*)

23% of the UK workforce have received digital skills support from their employer

Figure 23. **How have you learnt how to use online services and develop your digital skills? 2020, 2019 and 2016**



Of the 57% who feel they have improved their digital skills in the last 12 months, it is important to understand what the turning point was for them *(see page 24)*.

This year for the first time, the data outlines the different reasons for moving online and which motivational triggers have resonated with different people from different backgrounds.

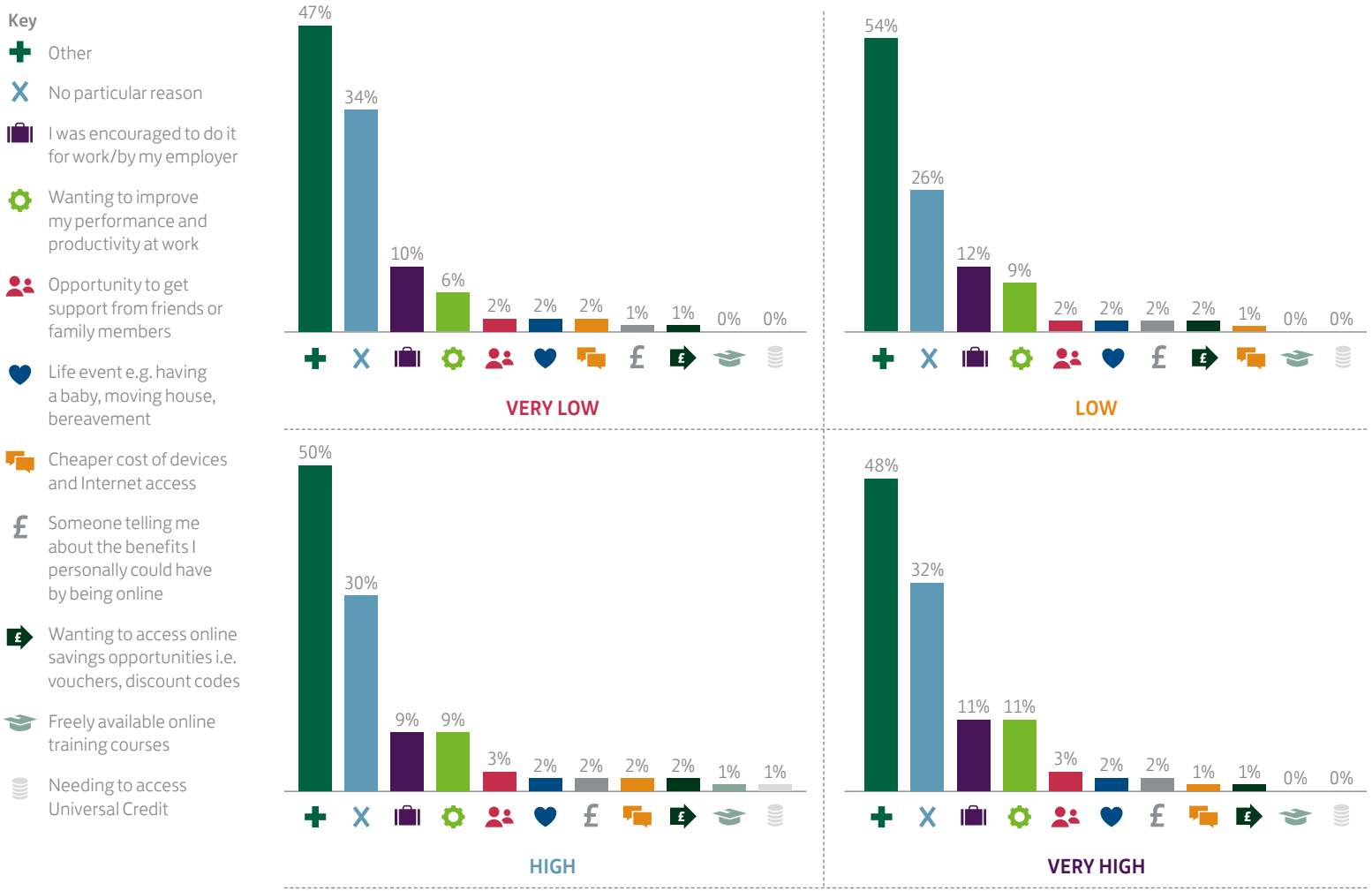
- Those who are in the Very High group are most likely to have improved their digital skills in order to improve their performance and productivity in the workplace (11%)
- Higher managerial workers are the most encouraged by their employers to upskill (19%) (*Appendix 12*)
- Those with Low digital engagement are most likely to have been triggered to improve their digital skills because their employer encouraged them to (12%).

This suggests that employers can play a real role in driving initial interest and incentive to improve engagement – however, as shown on page 26, only 23% are getting employer support.

Those with Low digital engagement are the most likely to have been encouraged to improve their digital skills by their employer

Figure 24. **What was the trigger or motivation for improving your digital skills? Split by Digital Engagement Segment, 2020**

n = 1,542



To see the UK average for triggers and motivations for improving skills, please refer to the appendix.

Attitudes towards digital engagement during COVID-19

The UK Consumer Digital Index 2020 data was collected prior to the recent COVID-19 outbreak and the associated lockdown. To provide a more recent snapshot and insight into changing consumer behaviours and attitudes, a short piece of tactical survey research was undertaken.

78% of people agree that the COVID-19 pandemic has escalated the need for digital skills (*Appendix 13*) and 80% agree that using technology has been a vital support to them (*Appendix 14*). Half of people (51%) believe the need for digital skills in their home/work life due to the lockdown has been more necessary (*Appendix 15*). 35% state their motivation has been for non-work-related reasons, and as this proportion increases with the number of children in the household (*Appendix 16*); this could be due to the requirement on using tools and platforms to help with schoolwork.

More than half (54%) of people have shared that the key skills for lockdown are knowing how to use video chat and social media for their social life and to check on loved ones. 47% have found buying products and services online important to them while only 36% thought that understanding how to stay safe online was important (*Appendix 17*). 37% agree that they have used more technology than usual to help with their mental health and well-being during the crisis (*Appendix 18*). 31% have improved their digital skills solely for work-related reasons (*Appendix 19*).

Positively, over half of people (57%) agreed they will continue to boost their digital skills after the COVID-19 pandemic (*Appendix 20*). As only 32% agree they feel more confident about their digital skills, support must be ongoing throughout and beyond this crisis (*Appendix 21*).

Following the trend seen in the main Index data, the way in which most people have improved their skills is through their own initiative; 57% said that they have upskilled themselves since the lockdown. The over 55-year-olds were most likely to say they are self-taught (60%). 25% are then looking to family for support and 21% to friends (*Appendix 22*), with 35% of people having helped others with their digital skills during lockdown (*Appendix 23*). It is the younger people who have been the most keen to help others – 54% of 18-24-year-olds agreed they've helped someone compared to only 24% of over 55-year-olds (*Appendix 24*). 7% of people agreed that they don't have anyone to help them get online but they want to get online more (*Appendix 25*).

55% of people believe that there are key services that they need in their day-to-day lives that can't be fulfilled by technology (*Appendix 26*).

More than one-third (37%) of people agree that they have used tech more than usual to support their mental health and well-being

Four-in-five people (80%) agree that using tech has been a vital support to them

3. Managing money online

This chapter looks at why consumers choose to manage their money digitally and the impact this has on both their financial lives and well-being.

42%

People with the highest digital engagement, who earn less than £20,000 per year, save 42% on monthly utility bills compared to those with the least digital engagement

CASE STUDY

Nicky

Essex, East England

Nicky has used the Internet almost every day for the last 15 years. She has been encouraged to try new things and explore new apps and certain technology by her children.

"I honestly can't picture my life without being able to use the Internet or an app. I'm definitely not an expert and I am cautious when trying new things. I've made myself aware of the do's and don'ts online and I won't click on anything that I'm not sure about, but I often rely on my children to help me check that I'm doing something right. The biggest thing I couldn't live without, is being able to bank online. I save myself a lot time and it's really convenient. Sometimes, I don't even have to use my computer I can just use my app as everything is set up to manage my accounts automatically.

Recently, my daughter helped me swap from a written budget tracker to an Excel spreadsheet, so I've had to learn a little bit about formulas – I wish I made the switch earlier, as it's so much quicker and easier to manage my incomings and outgoings. Due to the Coronavirus, we are unable to have our next financial advisor meeting face-to-face, so we are meeting on a video call – it will be a first and I'm looking forward to it, as I'll be able to share my spreadsheets and other documents on the screen."

Overview

This year marks the launch of a ten-year strategy set out by the Money and Pensions Service to improve financial capability within the UK*. Previous reports in the Lloyds Bank UK Consumer Digital Index series have highlighted the fundamental link between digital activity, positive financial behaviours and outcomes. This chapter aims to refresh this understanding with new data.

Figure 25 provides an overview of the relationships between a person's level of digital engagement and the financial traits associated with that Digital Segment.

Both the transactional and survey datasets indicate that people with High digital engagement are more likely to see a variety of positive financial outcomes than their peers with lower digital engagement. This is often irrespective of income-level.

The least engaged Digital Segment (Very Low) also represents one of the largest at one-in-three of the UK. This group lead more traditional face-to-face financial lives and believe themselves to feel less financially skilled. They have reservations about leveraging the Internet to manage their finances, principally due to a lack of confidence in their digital ability.

Figure 25. **High level trends in people's financial lives, split by Digital Engagement Segment, 2020**

VERY LOW
33%
16.9 million

LOW
13%
6.6 million

HIGH
43%
22 million

VERY HIGH
11%
5.6 million

Prefer face-to-face relationships for their banking needs			Prefer managing money online
Lack the confidence in their digital ability		Some also lack confidence in their digital ability	
Check their bank accounts six times a month			Check their bank accounts 59 times a month
75% say online banking helps them worry less			90% say online banking helps them worry less
More likely to think online banking is not safe or relevant to them			Most likely to agree they benefit from managing their money online
			Contribute to their savings more often and with higher sums
	Pay the most on utility bills (£258 per month on average)		Pay the least on utility bills (£212 per month on average)
		Earn £180 more per month than peers in the same role types with less digital engagement	

*MaPS, 2020, moneyandpensionsservice.org.uk/uk-strategy-for-financial-wellbeing/

Online money management

Increasingly more people are turning to online banking

Since 2016, the Lloyds Bank Index data shows that there has been growing demand for online banking. In 2016, 69% of those online said they preferred to go online for their day-to-day banking (*Appendix 27*). Now in 2020, this has risen to 82% – 66% of which use a smartphone or tablet to do so and 40% of online money managers use both Mobile and Internet Banking (*Appendix 28*). Mobile Banking usage has nearly doubled since 2017.

People are checking their finances online more than ever

11% of the UK population now check their online banking more than once a day; an increase of four percentage points since 2018 (*Appendix 29*). This could be in part due to the ease of use and access of banking applications, as well as safety features. It may also be due to the economic climate and a necessity for financial control.

The most digitally engaged (Very High) check their accounts the most frequently (24% check it multiple times per day) and are the most likely to agree that managing their money online helps them do it better (93% compared to 77% of the Very Low).

People say that ease of use is the primary benefit of online banking

The data shows a clear benefit to those managing their money online, 87% say their use of Internet and/or Mobile Banking helps them manage their finances better (*Appendix 30*).

The main reasons people value the ability to manage their money online are because they can (figure 26):

1. Make payments more easily 94%
2. Access their money 24/7 93%
3. Move money around when or as they like 92%
4. See all their account information in one place 92%

86% of the UK say digital banking helps them worry less

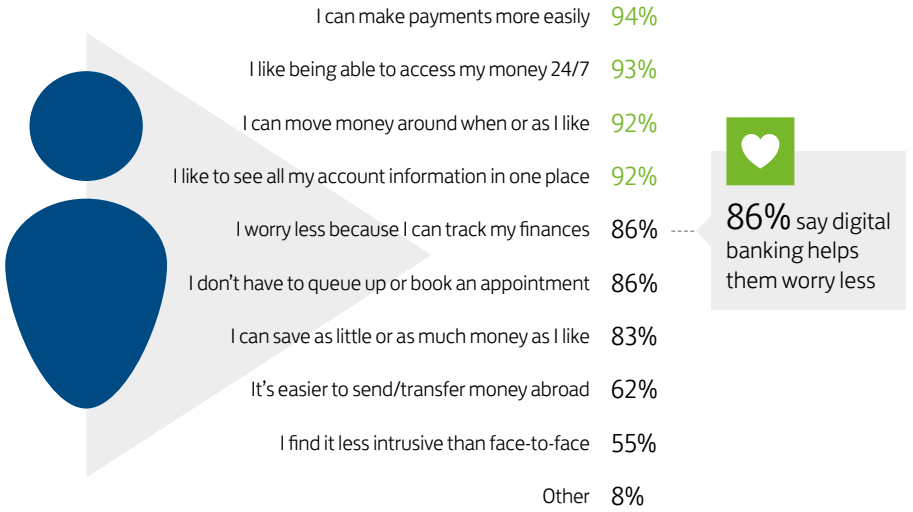
86% of people who prefer managing their money online, say it is because it helps them to track their finances and therefore helps them worry less. This is highest for the Very High segment (90%) and lowest for the Very Low (75%).

£

87% say digital banking helps them manage their finances better

Figure 26. **Which of the following reasons are why you would prefer to manage your money online? 2020**

n = 2,058



While more people are turning to online banking as we illustrated on page 31, for 15% of the UK, the preference for money management remains through face-to-face relationships.

People have key concerns which need to be addressed before they may use online banking

Other key concerns and barriers for people revolve around the perceived reliability of these services, the fact that they primarily deal in cash and therefore feel there is no value, or simply due to the difficulty they have in understanding how to use the service, if English is not their first language.

One-third of those with a face-to-face banking preference may have the ability to also exploit the benefits of online banking

Nearly one-third (32%) of those who prefer face-to-face banking have either High or Very High digital engagement, indicating that while they have the ability they currently prefer not to use online banking services (*Appendix 31*). The top three reasons cited for not using these are (figure 27):

1. I like having a face-to-face relationship with my bank: 62% (67% for Very Low)
2. I have no interest in it: 51% (54% for Very Low)
3. I don't think it's safe: 51% (59% for Very Low)

Those with an impairment have very similar preferences compared to the rest of people, with a small proportion fewer opting for online banking channels (78% compared to 83% of everyone else).

15% opt for face-to-face over digital banking

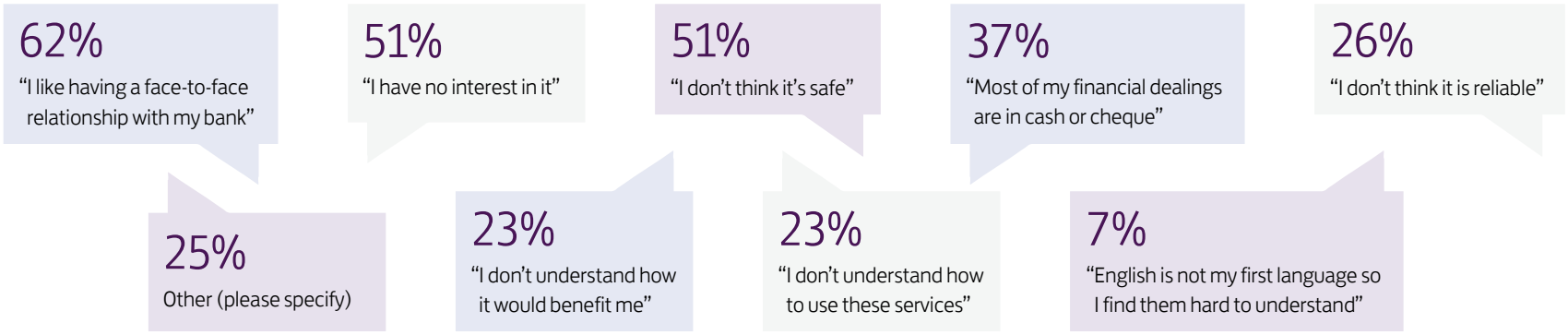
More than half (59%) of those with the least digital engagement prefer having a face-to-face relationship for daily banking compared to only 3% of those in the Very High digital segment.

Of those who prefer not to bank online, 75% report this is because they prefer speaking to someone in person or over the phone (*Appendix 32*). Nearly one-quarter (23%) however say they lack confidence in their digital ability. Whilst this group largely have Very Low digital engagement (70%), 18% are in the High group which indicates a lack of confidence that persists even in those who are active online (*Appendix 33*).

15% of the UK prefer to manage their money through face-to-face relationships

Figure 27. **Of those who don't use an Internet or mobile banking app, Mobile Banking app, proportion of those who agree with the listed reasons as to why, 2020**

n = 286



Making money go further

Digital engagement can help people make their money go further

Analysis of transactional data indicates that consumers with higher digital engagement are more likely to be paying less on vital spend, such as household bills. The data in figure 28 shows the average monthly utility bill spend, per person, per month, overlaid with the Consumer Digital Index Segmentation. It shows that those with the highest Digital Index Scores (i.e. greater digital engagement) pay the least on average (12% compared to the least engaged group, Very Low).

£

People in manual jobs with High and Very High digital engagement earn on average £180 (8%) more than those with lower digital activity in the same jobs (*Appendix 34i*)

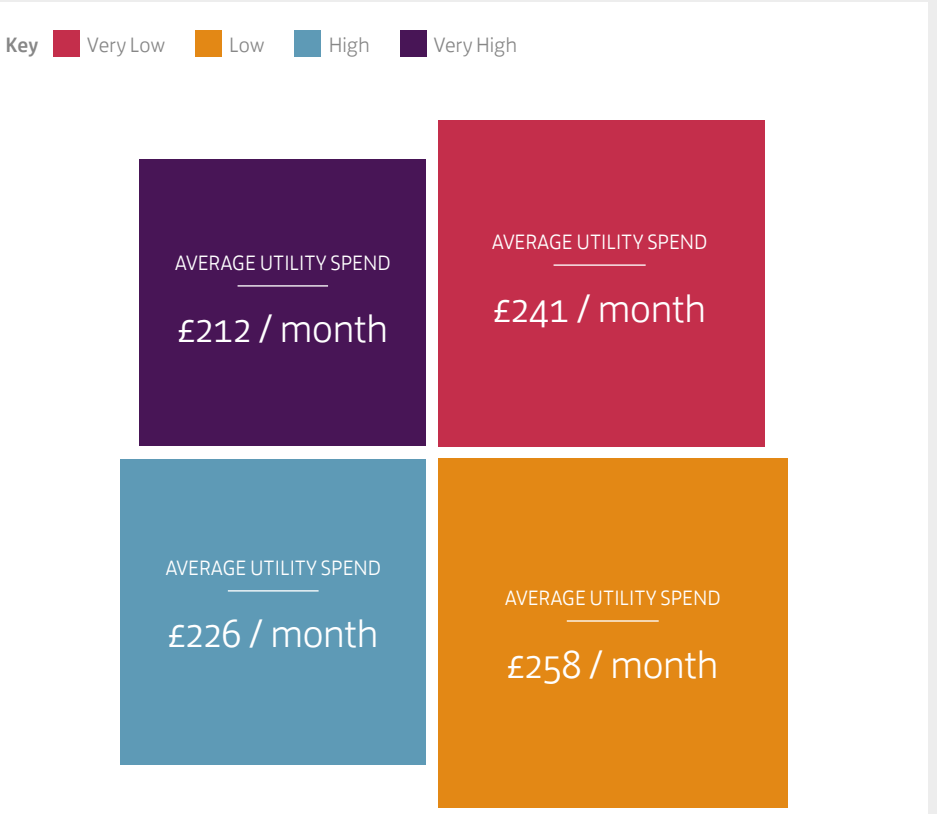
The most digitally engaged people are saving over £300 a year on utility bills alone

Those from disadvantaged backgrounds stand the most to gain

This series of reports has consistently shown that people from lower socio-economic backgrounds are more likely to have lower digital engagement. Further analysis into utility bill savings evidences that those from lower income brackets can save the most. Those earning less than £20,000 per year in the Very Low Digital Engagement Segment spend 42% more than those within the same income bracket, but with the highest digital engagement (£203 compared to £143) – this equates to £720 annually (*Appendix 34ii*).

Figure 28. **Average monthly utility bill spend, split by Digital Engagement Segment, 2020**

n = 999,298



Bills include Water/Council Tax/TV Licence/Energy

Financial advice

This year, the UK Consumer Digital Index also reflects how people are using digital solutions and services to help them make financial decisions

In the UK in 2020, less than one-third of people (31%) have ever had money management advice or guidance, whether from formal or informal sources. Figure 29 illustrates the sources of advice consulted by the 31% who have received advice.

Areas of growth within money management and advice are interactions with banks; nearly two-thirds of people have had advice from bank staff, but 38% and 33% of the UK are using a telephony service and webchat respectively.

Those with increased digital engagement are more likely to seek ongoing updates and support

Compared to the Very Low, those with Very High digital engagement are ten percentage points more likely to use webchat on a bank's website and 24 percentage points more likely to find their own information on the Internet, perhaps due to increased awareness of legitimate sources of information (*Appendix 35*). However they are also more likely to phone their bank, which suggests that this consumer group are more likely to actively manage money across a number of need states.

People with the highest digital engagement (Very High) are (*Appendix 36*):

More than nine times as likely to check their bank balance

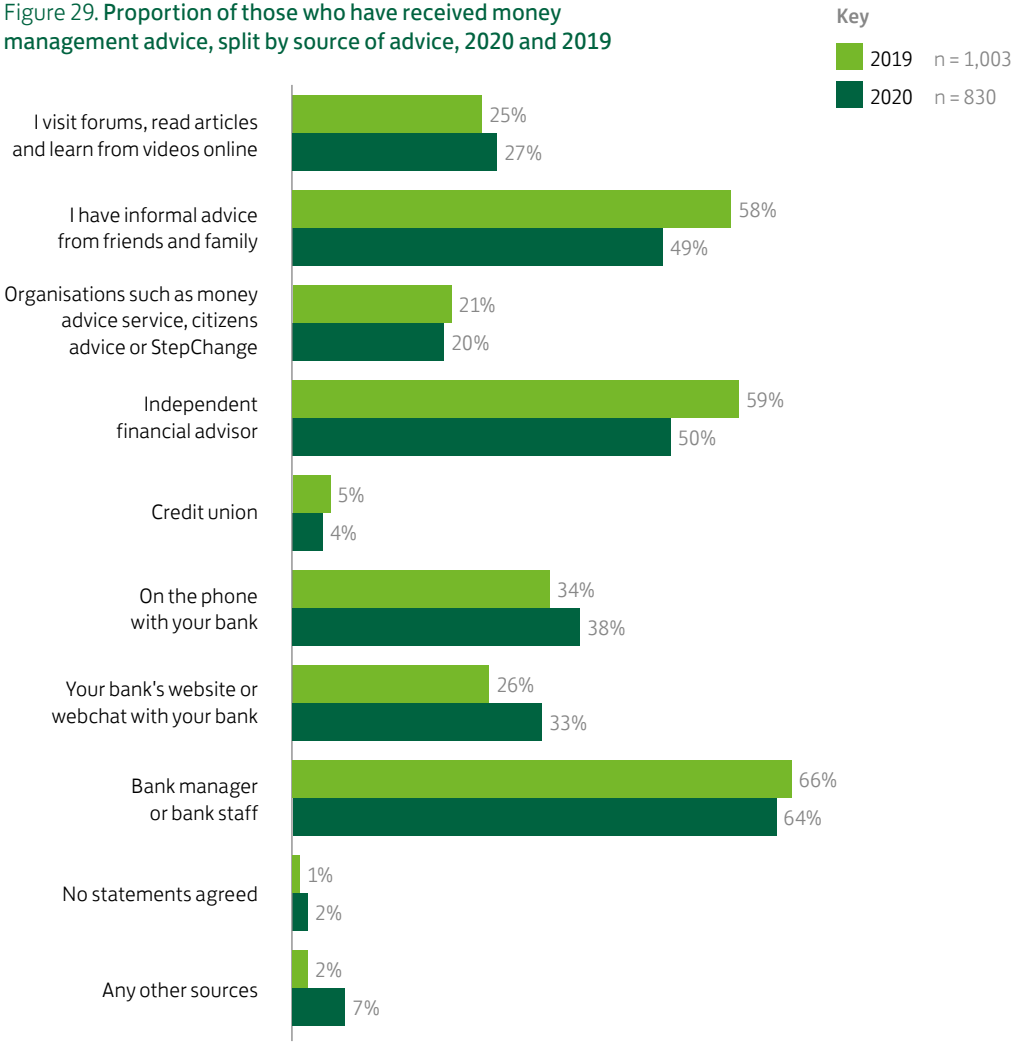
Saving nearly three times as often

Saving more than twice as much

20% of 18-24s have received financial advice

Twice as many 60-69s (41%) have had advice compared to 18-24s (20%) – this is likely to be due to having had a higher level of need by that age, assuming interactions regarding retirement planning, insurances and homeowning. The 60-69s are also utilising a number of channels in order to seek advice – 25% of this group have used the webchat function.

Figure 29. **Proportion of those who have received money management advice, split by source of advice, 2020 and 2019**



Open Banking and Fintech

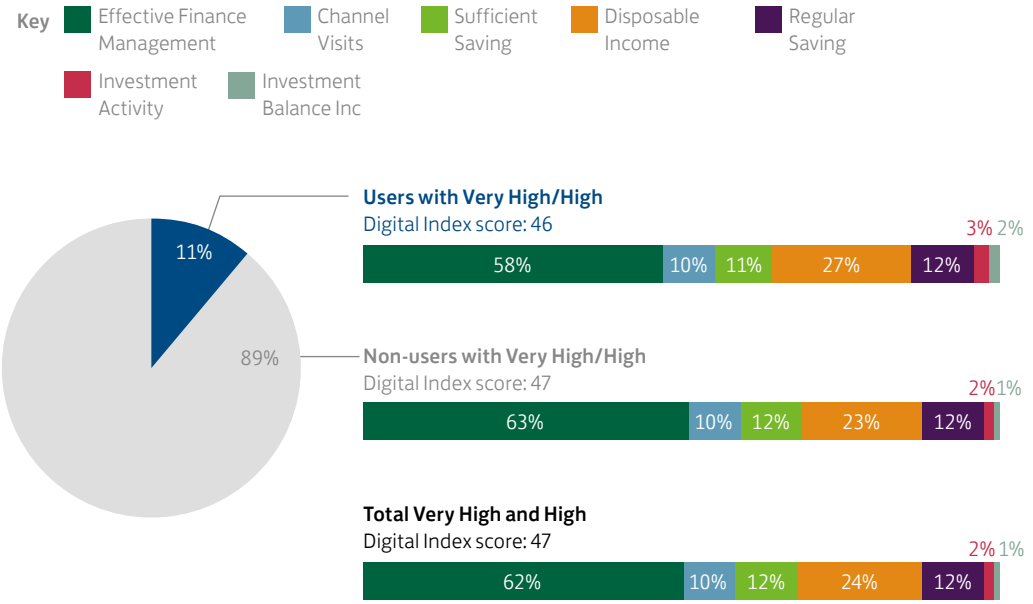
7% (3.6 million) of UK citizens are now also using a Fintech service and/or Open Banking functionality – and considers transactions with all providers, not just Lloyds Banking Group (e.g. aggregation of balances across accounts). Nine-in-ten of this group have High or Very High digital engagement. In line with broader findings, users of these services typically have a younger age profile as 65% are aged under 40 (*Appendix 37*).

In terms of the impact of Fintech and Open Banking on people's financial health, the data does not suggest that using these services changes financial behaviour significantly (figure 30). In fact, for those using these services, their capacity to manage their finances effectively is lower than the UK average, as are their savings and access to credit.

It is worth acknowledging that Open Banking is a technology in its infancy, however without further analysis there is not sufficient data to understand the causality between usage of Fintech and Open Banking, and its impact on people's financial well-being. One consideration is that users are driven to these services to help manage their finances because of a need (e.g. self awareness that they need help or want to maximise effectiveness of their disposable income). The second consideration is that the services themselves rely on the individual to interpret the information, to make decisions and change their own behaviour and habits. Technology does not guarantee action.

Figure 30. **Proportion of those with Very High and High digital engagement who meet listed indicators of financial well-being and behaviours, split by status of Fintech and Open Banking usage, 2020**

n = 999,298



4. Essential Digital Skills

Please note care should be taken when reviewing the Essential Digital Skills data. See *page 2* for full explanation.

This chapter brings to life the very basic Foundation tasks needed for an individual to get online by themselves, the digital skills needed to make the most of day-to-day life and the digital work skills required to thrive in the workplace and to be more productive.

1.2 million

1.2 million (three percentage points) more people aged 15+ can now use the Internet or their devices without assistance (84%)

CASE STUDY

Lucy

Penarth, Wales

As a supply teacher looking after a year two class, when the UK lockdown was initiated to combat the virus, Lucy's job moved completely online, almost overnight.

"It was quite a challenge to adjust so quickly, luckily I'm quite tech-savvy, so I was able to adapt to offer support and advice for parents at an uncertain time. I had a lot of support available from the school, and the network of teachers to reach out to with questions or share problems, which was reassuring.

I communicate with the parents via a messaging tool called 'Class Dojo', which enables parents to post examples of the children's work, and we can respond, issuing rewards in the form of 'dojo points'. Through this medium I can ensure the parents and their children are supported and comfortable, and I can post daily questions for the children, teaching videos, stories and websites for them to access as part of their home learning. The platform allows a constant stream of communication, whilst still keeping a professional relationship and I can control my hours to keep a work-life balance."

The Essential Digital Skills measure

Please note the Essential Digital Skills methodology was revised in 2021. See *page 2* for details.

In 2018, The Tech Partnership, Lloyds Bank and the Department for Education gathered over 350 cross-sector inputs to establish an understanding of the important new baseline for the digital skills that UK citizens need for work and everyday life*.

Lloyds Bank leads the annual measurement of this baseline. Working alongside Ipsos MORI, the original framework was translated into a robust measurement to track year-on-year changes and identify areas for improvement.

On behalf of LBG, Ipsos MORI interviewed a quota sample of 4,233 participants aged 15+ years in the UK (Great Britain and Northern Ireland) via their face-to-face Omnibus between 10th-27th January 2020. Quotas were set by age, gender, working status, property tenure and region and data are weighted to represent the known population of this audience. Within this report we have included population estimates from the survey data based on ONS 2018 mid-year stats for the UK. Full details of the range of extrapolation based on the margin of errors, are available in the full appendices (*see page 60*).

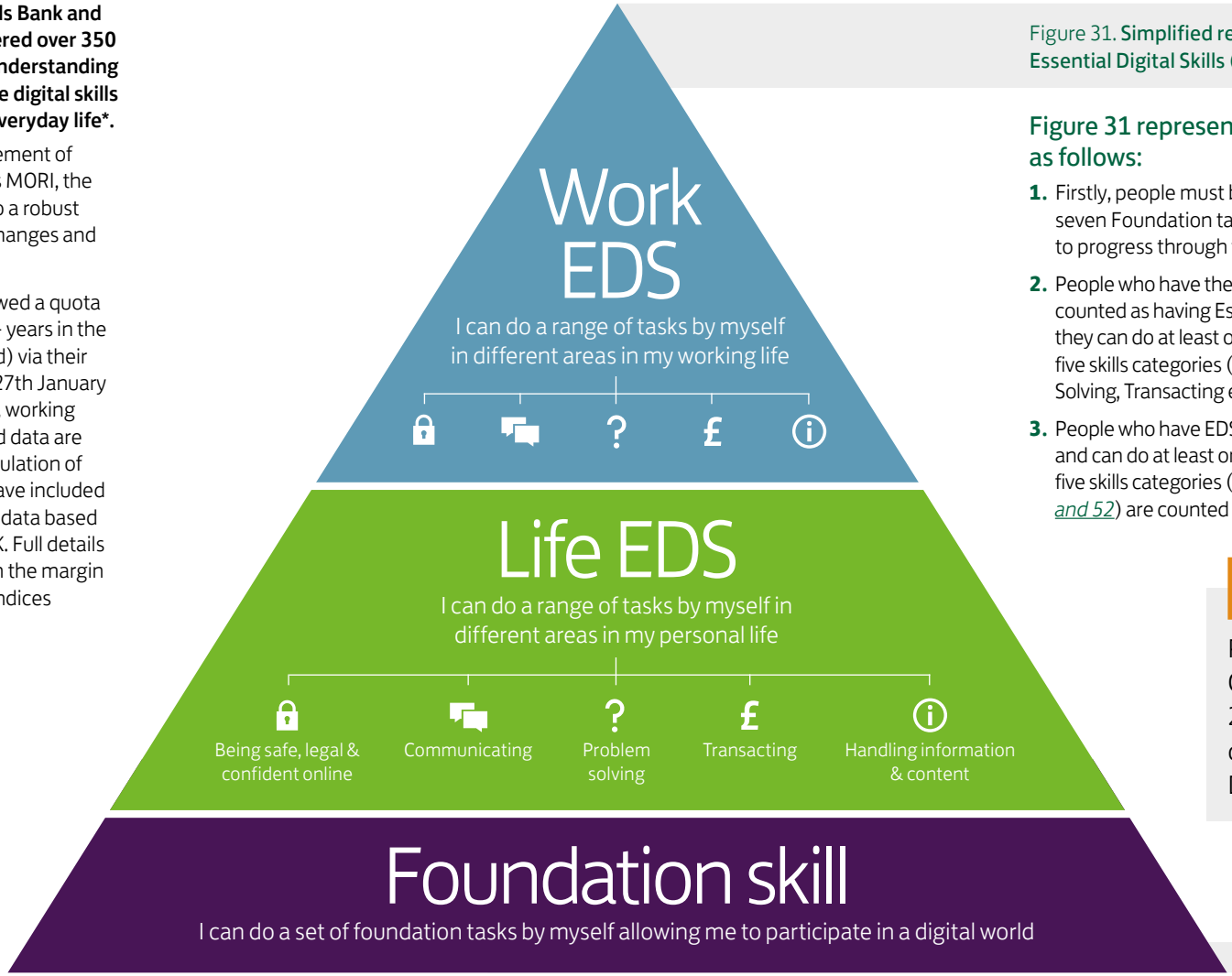


Figure 31. **Simplified representation of the Essential Digital Skills (EDS) measure**

Figure 31 represents the measure and is as follows:

1. Firstly, people must be able to complete all seven Foundation tasks (*see page 39*) in order to progress through the measure
2. People who have the Foundation skill are then counted as having Essential Digital Skills for Life if they can do at least one digital task in each of the five skills categories (29 total tasks) (e.g. Problem Solving, Transacting etc. (*see pages 44 and 45*)
3. People who have EDS for Life, are in employment and can do at least one digital task in each of the five skills categories (17 total tasks) (*see pages 51 and 52*) are counted as having EDS for Work.

Refer to page 8 in the Consumer Digital Index 2019 for details on the creation of the Essential Digital Skills measure

Lloyds Bank/Ipsos MORI EDS 2020

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

Essential Digital Skills – Foundation

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

This chapter will explore the survey data related to the Foundation skill among the UK population aged 15+; the seven fundamental tasks that everyone must be able to do by themselves in order to start using the Internet and technology effectively *(see page 39)*.

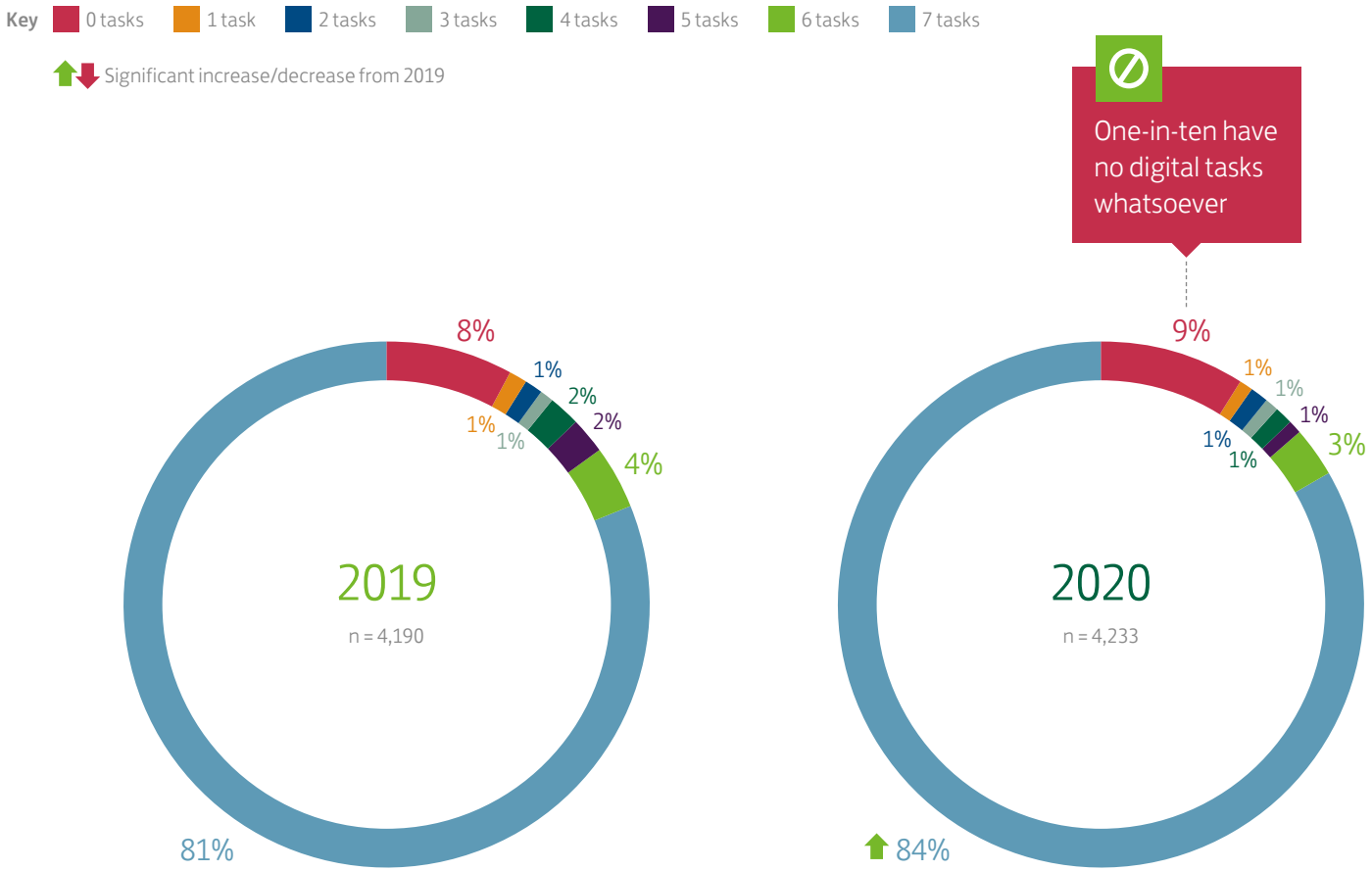
Without being able to do these seven tasks, people can be considered digitally excluded, as they are not able to adequately operate a digital device.

16% of the UK do not have the Foundation-level digital skill

An estimated 45.5 million people, 84% of the UK can do all seven Foundation tasks and are indicating that at a basic level, they are able to participate in a digital society (explored later in Essential Digital Skills for Life).

This is an increase of three percentage points which means c. 1.2 million (3%) more people are able to effectively use the Internet. While the data is moving in the right direction, c. nine million people (16%) of the UK cannot do all Foundation level tasks and c. 4.7 million people (9%), do not have any at all.

Figure 32. **Proportion of those aged 15+ that can do the listed number of Foundation level tasks (prerequisite to EDS for Life and Work), 2020 and 2019**



Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Figure 33 indicates where some of the UK's key capabilities are and are not. Since 2019 there has been little change in the proportion that can do each of the tasks within the Foundation level.

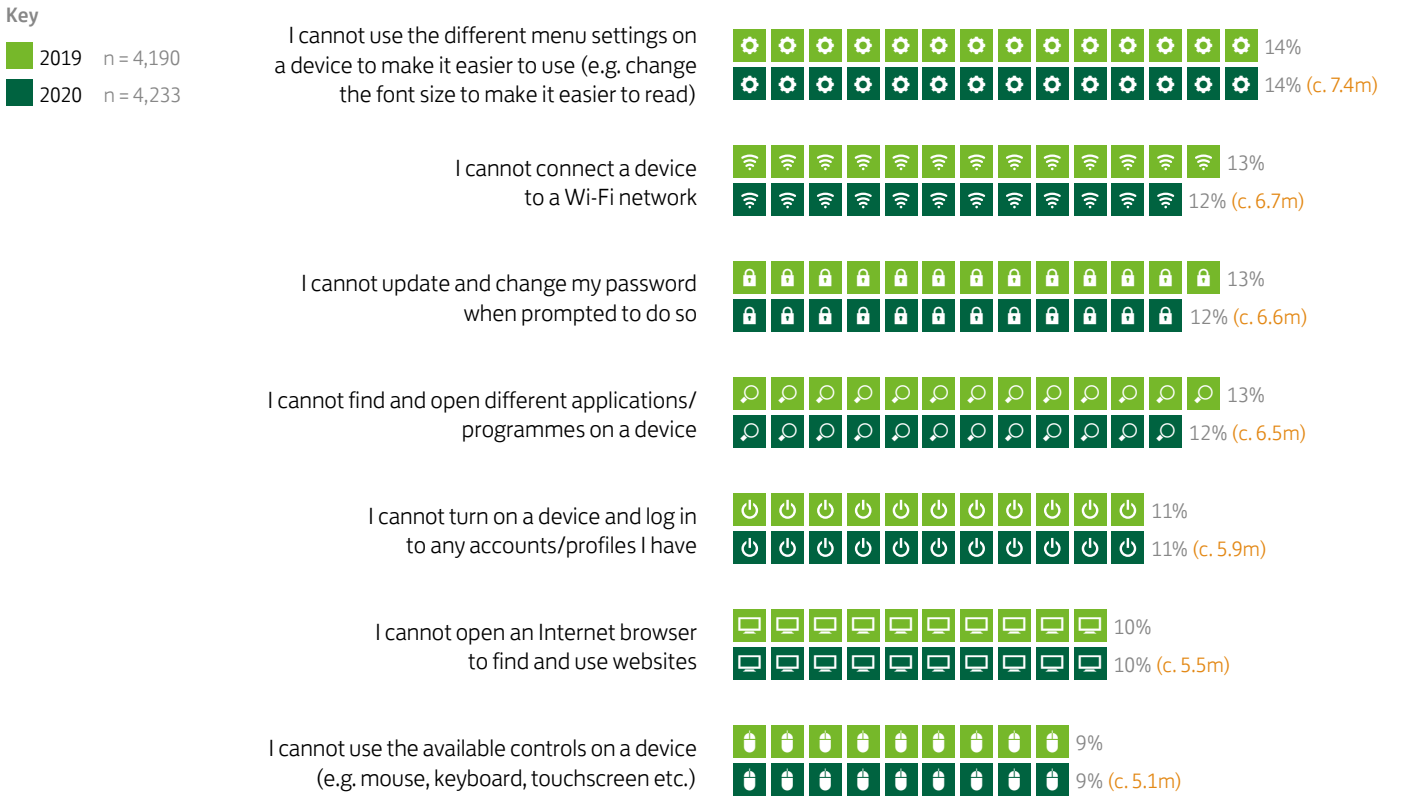
Digital inclusion is a concern for East Midlands, Scotland and Wales

The geographical data shows that these regions lag behind the rest of the UK, in terms of who can do all seven tasks within the Foundation skill (figure 35).

One of the tasks that citizens of these areas are least likely to be able to do is (*Appendix 38*) **using the different menu settings on a device to make it easier to use.**

London data this year shows that 89% have the Foundation skill and only 4% can't do any of the seven tasks (figure 35). The task that people living in London are most likely to be able to do is **using the available controls on a device** (95%).

Figure 33. **Proportion of those aged 15+ who cannot do the Foundation tasks (prerequisite to Essential Digital Skills), 2020 and 2019**



Numbers in brackets are population estimates based on ONS 2018 mid-year estimates for those 15+ in the UK.

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Figure 34. **Proportion of population aged 15+ in London that can do no, some or all Foundation tasks, 2020**

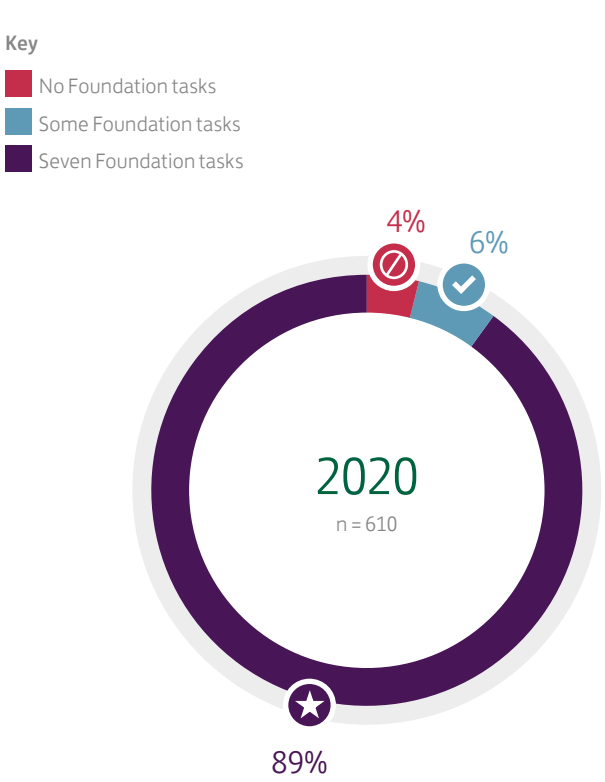
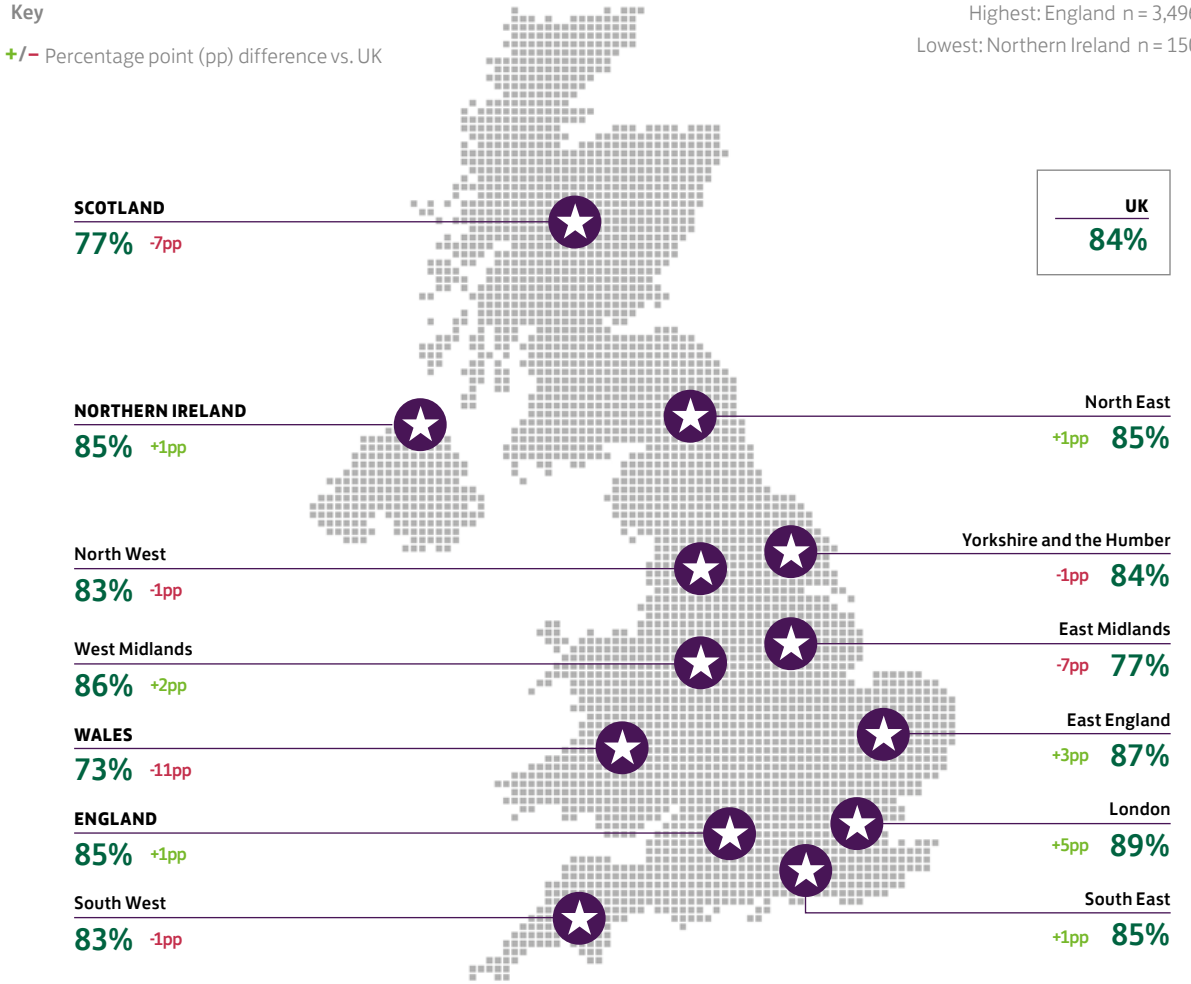


Figure 35. **Proportion of those aged 15+ who can do all of the Foundation tasks, split by nation and region, 2020**



Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Women are more likely to be digitally excluded

Women are still less likely (five percentage points) to be able to do all seven Foundation tasks, therefore having the Foundation skill, compared to men (*Appendix 39*). Despite this, the proportion of women with the Foundation skill is increasing at the same rate* compared to men, they are just starting from a lower base.

This difference is particularly driven by the older generation, with men and women aged 64 and under, achieving parity in the Foundation skill (93% for both men and women). Among those who are retired, men are 19 percentage points ahead of women on achieving all seven tasks (62% vs. 43%).

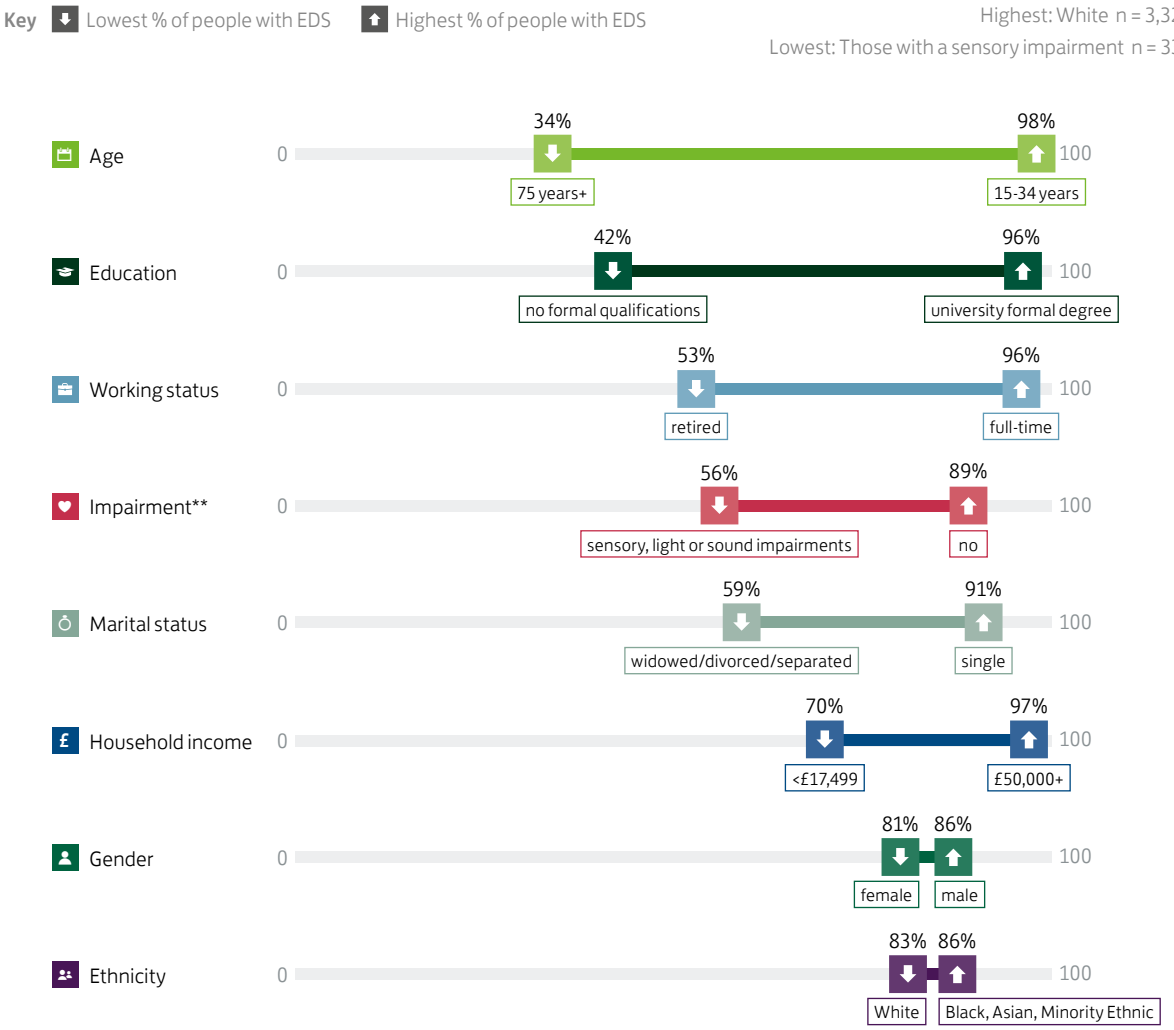
Those with a university education are twice as likely to have the Foundation Skill than those who lack any formal qualifications (figure 36)

Understanding high level correlations with Foundation tasks

Figure 36 indicates the likelihood that a demographic group has the Foundation skill. The data suggests that an individuals' education, age or level of impairment** has a correlation with their ability to access and use the Internet.

A person's education plays more of a role with their level of skill than their age does. When looking only at those over 65, 79% who have a university degree could do all seven Foundation tasks, compared to 21% of those without any formal education.

Figure 36. **Proportion of different demographics that have the Foundation skill, 2020**



*Changes since 2019 not statistically significant for either group but show directional movement

** Refer to appendix for definitions of impairment

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Those with a physical or sensory impairment are the least digitally skilled

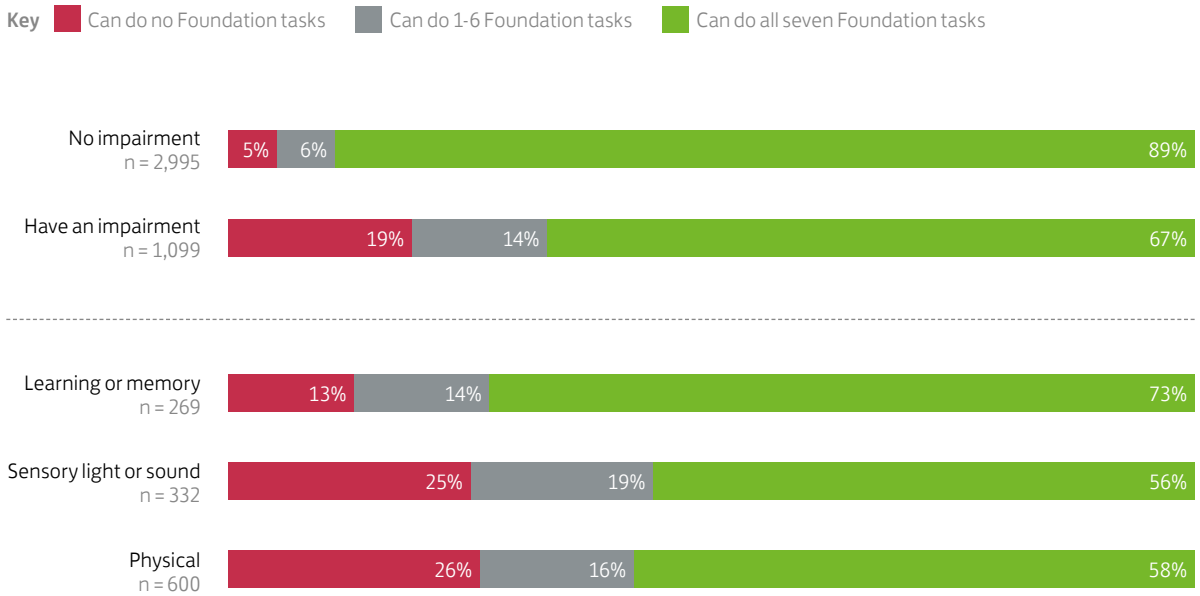
Figure 37 shows that people with an impairment are 22 percentage points less likely to have the Foundation skill than those without (two-thirds compared to nine-in-ten).

Examining the categories of impairments, the data indicates that it is those people with a sensory or other physical impairment who are the least able to complete the Foundation tasks.

These findings indicate that those with physical impairments have more challenges with participating digitally, than those with sensory, light or sound impairments.

Those with a sensory, light or sound impairment are the least likely to be able to connect devices to Wi-Fi (only 63% can do this) or update passwords when prompted (similarly only 63% can do this).

Figure 37. **Proportion of those aged 15+ who can do zero or all seven Foundation tasks, split by impairment, 2020**



Refer to appendix for definitions of impairment

Essential Digital Skills for Life

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

This chapter explores the 2020 results for Essential Digital Skills (EDS) for Life among the UK aged 15+ (*see page 37*). These five skills are applicable to the entire UK population and represent the level of digital literacy and capability needed for today's digital world*.

The figure on page 56 shows the levels of EDS for the UK population. The size of the box is linked to the proportion of the population who fall into that category e.g. the population who are employed and have EDS for Life and Work is the biggest group in the UK at 29%.

The group that represents the biggest upskilling opportunity for EDS for Life are those who are now in retirement but lack EDS for Life – c. 6.5 million people (12%).

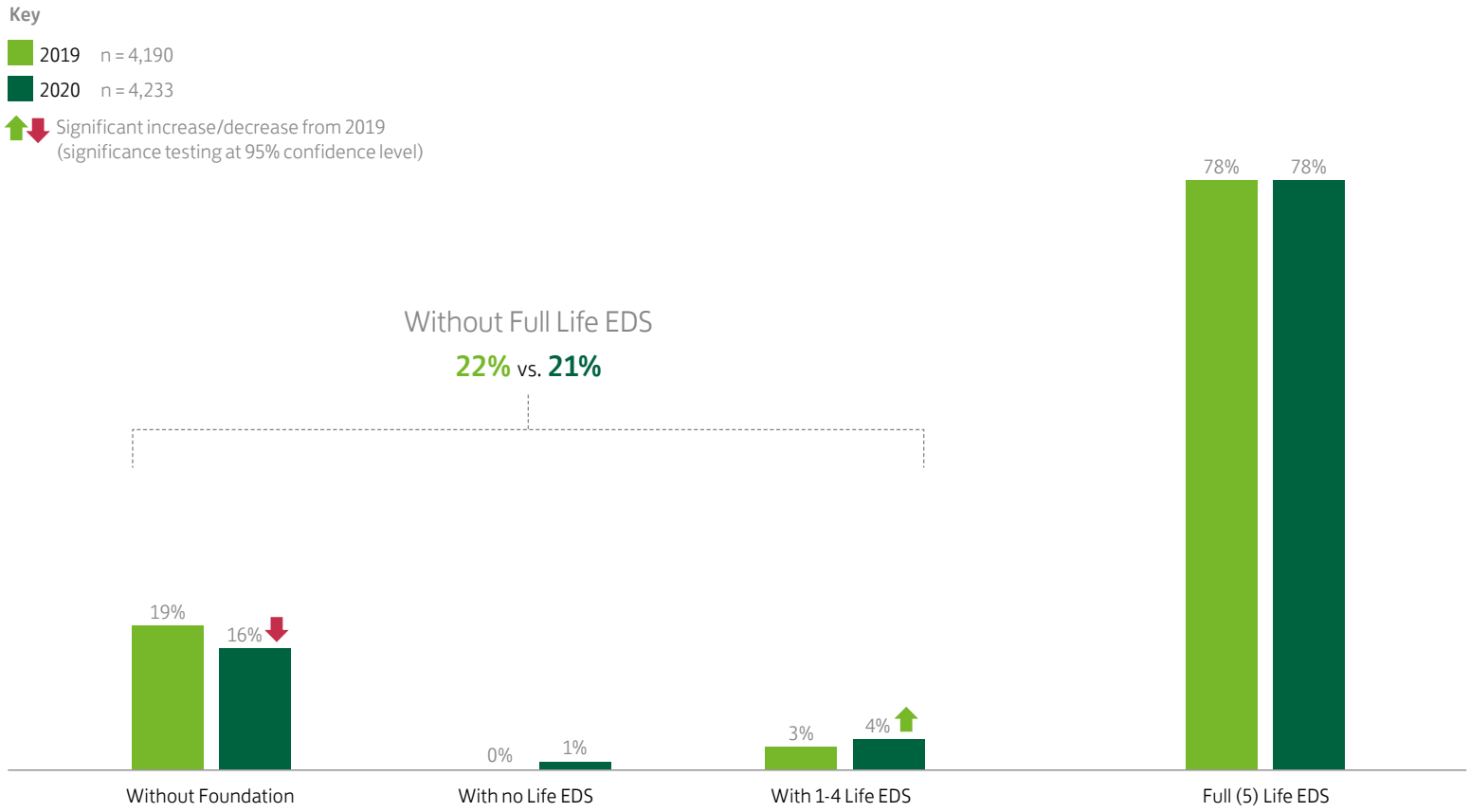
This chapter will begin by assessing key changes to the data since 2019 and provide an understanding of the key groups that need help.

Changes to Life skills since 2019

78% (an estimated 42.8 million) of the population have EDS for Life, meaning they can do at least one task within each of the five digital skills measured.

This proportion remains unchanged since last year, and in 2020, 22% (c. 11.7 million) still do not have EDS for Life. However, this does not mean that no progress has been made as the later data will show.

Figure 38. **Proportion of people aged 15+ and their level of Essential Digital Skills for Life, 2020 and 2019**



*Data referring to tasks and skills relates to those they can do without assistance.

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

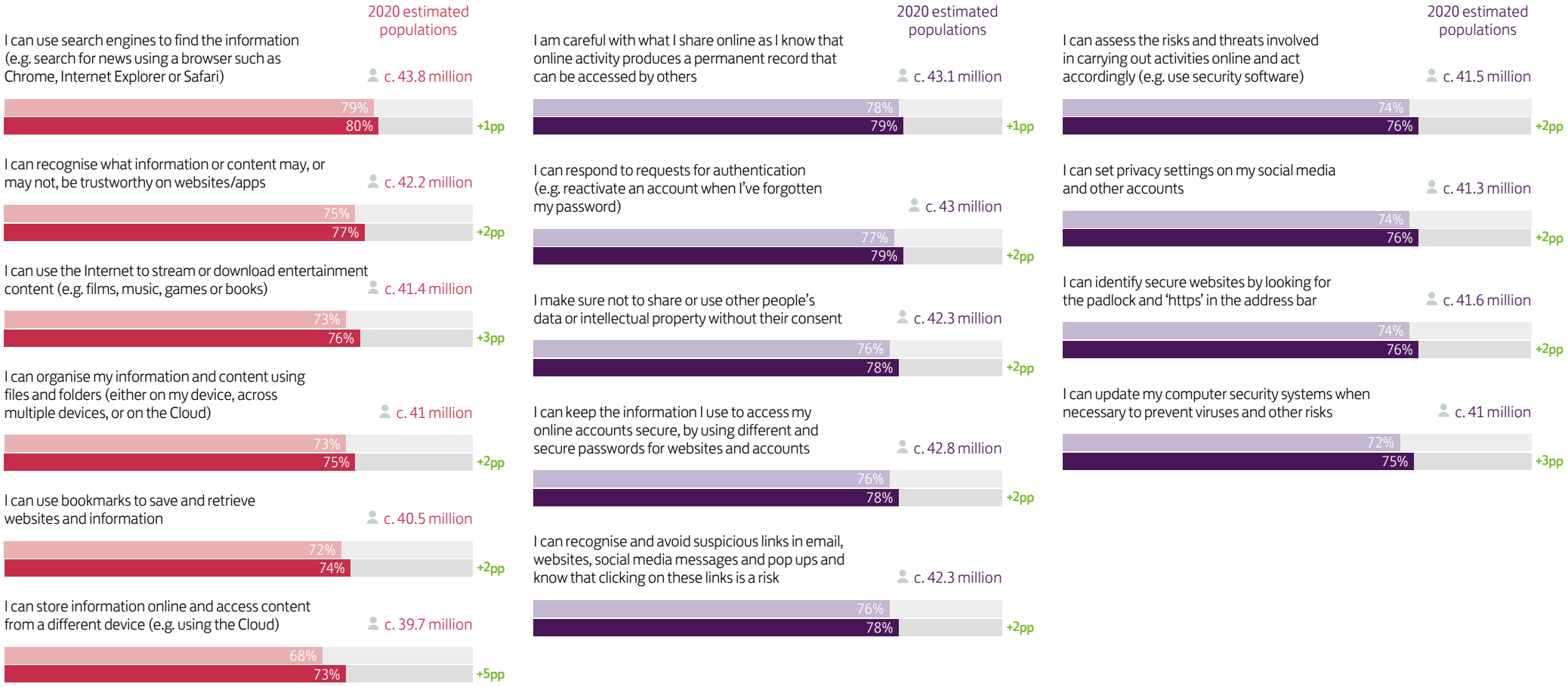
Figure 39. **Proportion of the UK aged 15+ who can do the listed tasks, 2020 and 2019**

Key: Lighter colour bar represents 2019 n = 4,190; Darker colour bar represents 2020 n = 4,233; +/– Percentage point (pp) difference, 2020 vs. 2019

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Figure 39. **Proportion of the UK aged 15+ who can do the listed tasks, 2020 and 2019**

Key: Lighter colour bar represents 2019 n = 4,190; Darker colour bar represents 2020 n = 4,233; +/– Percentage point (pp) difference, 2020 vs. 2019



Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

In the past year, the proportion of people who can do at least one task within each skill has remained almost constant.

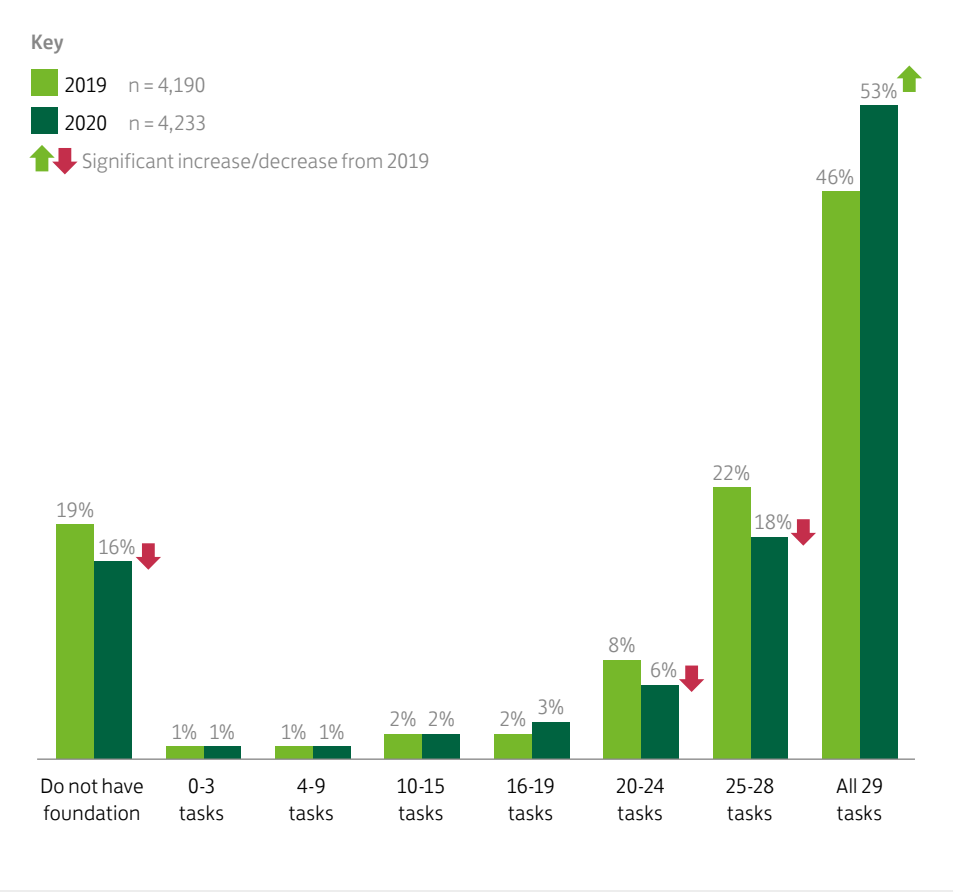
There are more people than ever able to undertake all of the 29 Life tasks

Across the five Essential Digital Skills there are a total of 29 digital tasks (figure 39). The ability to do each of the 29 tasks since 2019 has increased with two-thirds (20 of 29 tasks) increasing significantly. This indicates a deepening of people's digital skillsets within each category and it is key that this momentum is capitalised on and maintained as time goes on.

More than half can do the complete set of EDS for Life

Figure 40 shows that 53% of people can do all 29 Life tasks, this is seven percentage points more than last year, equal to c. 28.9 million people. With fewer people in the group who can do 20-28 tasks versus 2019, the data suggests that this group have widened their skillset. This has implications for practitioners designing interventions to digitally upskill the population, given the improvements are not coming from those with less skills.

Figure 40. **Proportion of people aged 15+ who can do the listed number of tasks within the EDS for Life, 2020 and 2019**



73% of people can store information online and access content from a different device (e.g. using Cloud storage), a five percentage point increase since 2019, however this still remains one of the tasks people are the least likely to be able to do (figure 39)

77% of people can manage their money and transactions securely online via websites or apps, a four percentage point increase in one year.

Conversely this means that nearly one-quarter (23%) of the population aged 15+ feel they lack the skills to bank online in their personal life (figure 39)

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

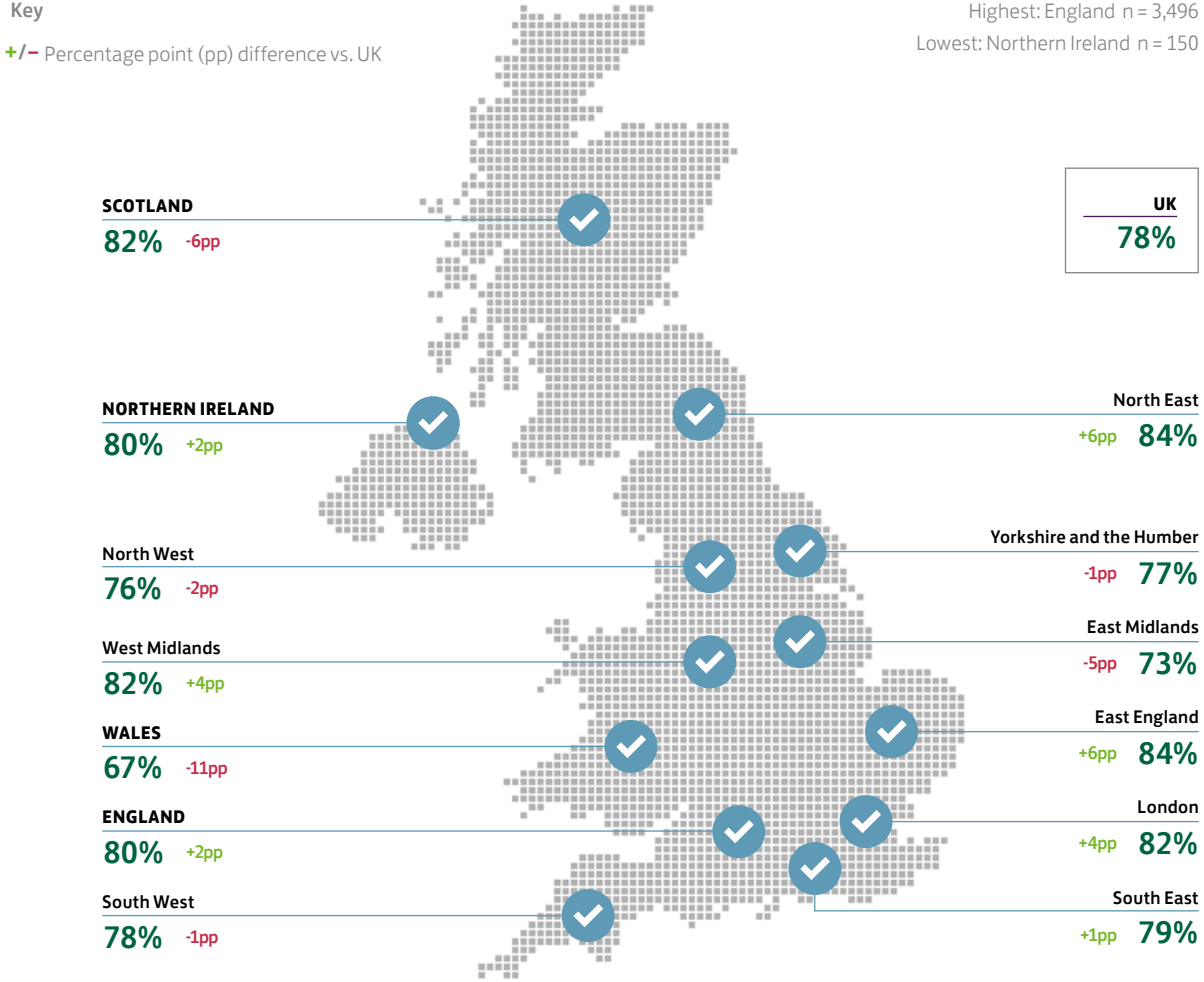
For some nations and regions a similar pattern appears in EDS for Life as it does for Foundation level (*see page 40*). Compared to the UK average, East Midlands, Scotland and Wales are the furthest behind (figure 41). East England and the North East both lead and have 84% of their populations aged 15+ with EDS for Life.

50% increase in over 65s able to do all 29 tasks

Those aged 65+ have made strides in the past year particularly with those who can do all tasks, up six percentage points to 21% – a 50% increase in one year (*Appendix 40*).

Despite being the most digitally skilled group, 15-24-year-olds have made significant improvements to their skillsets since 2019. This indicates there are always improvements to be made (*Appendix 41*).

Figure 41. **Proportion who can do at least one task per Life skill (have Life EDS), split by nation and region, 2020**



Transacting skill improvements since 2019, are most likely among the 15-24 and 45-54-year-olds (*Appendix 42*)

Access to the Internet at home improves EDS at all levels – the speed of broadband has no significant impact (*Appendix 43*)

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Figure 42 indicates the likelihood that a demographic group has EDS for Life and where the correlations are stronger. It shows that the main factors in determining someone's likelihood of having EDS for Life are their level of education, age and working status.

Urban versus rural

At a total level, there is little variation in digital skills ability depending on whether you live in a more urban or rural setting. However, among over 65-year-olds and those who are retired, Life EDS is significantly more likely for those living in a rural area rather than a metropolitan area. This suggests that they may be upskilling due to necessity, given that family, friends and services may not be nearby.

Among the unemployed, significantly more people who live in metropolitan areas have Life EDS compared to the unemployed who live in rural or urban areas. This suggests that those who are outside of big cities and unemployed, may be a key area to try and reach.

Impairment

People with an impairment are on average 23 percentage points less likely to be able to do at least one task in each of the five Life skill categories, than those without an impairment (61% vs. 84%).

Those with conditions or illnesses affecting mobility are the least likely to achieve Life EDS, just 46% (vs. 61% among those with any impairment). Impairment is related with other aspects that are known to have an impact on Life EDS, such as age and employment. While 60% of the wider population are employed, only 37% of those with any impairment are. Equally, over 65s make up 23% of the wider population and 38% of those with an impairment.

Figure 43. **Proportion of those aged 15+ able to do at least one task in an EDS for Life skill, split by those with an impairment and the UK average, 2020**

Total sample n = 4,233
Those with any impairment n = 1,099

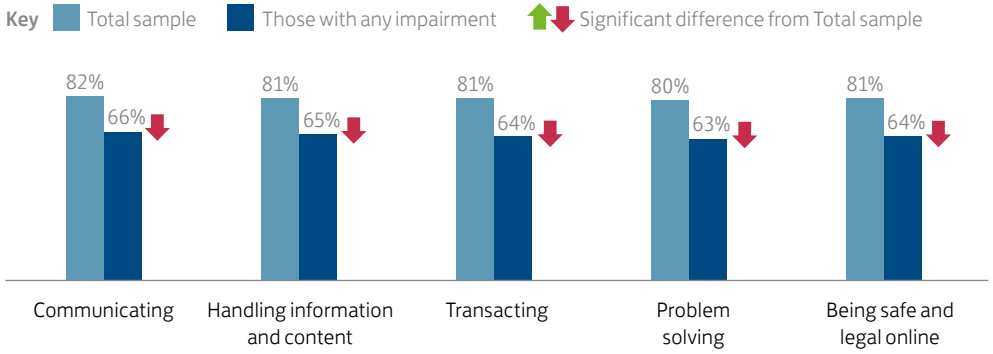
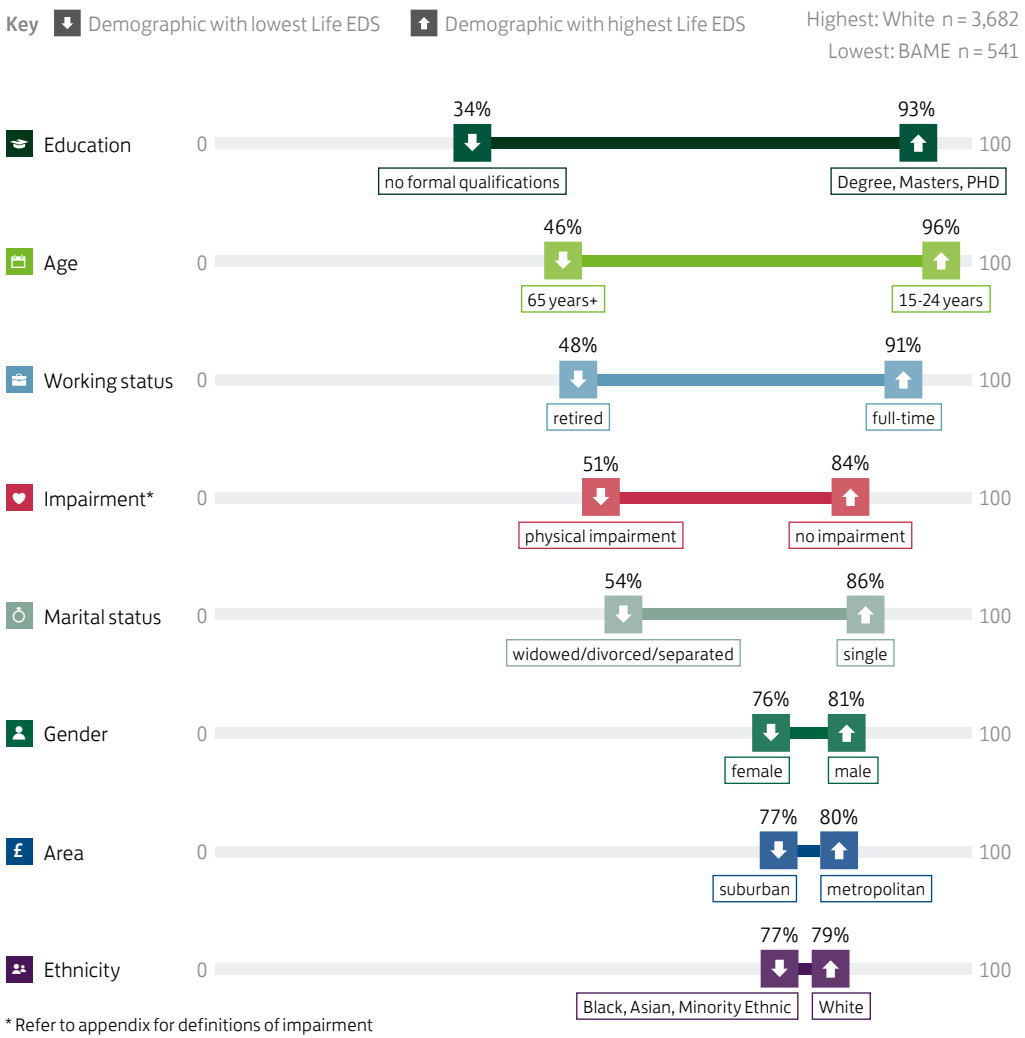


Figure 42. **Proportion of different demographics that have all five Life Skills, 2020**

Highest: White n = 3,682
Lowest: BAME n = 541



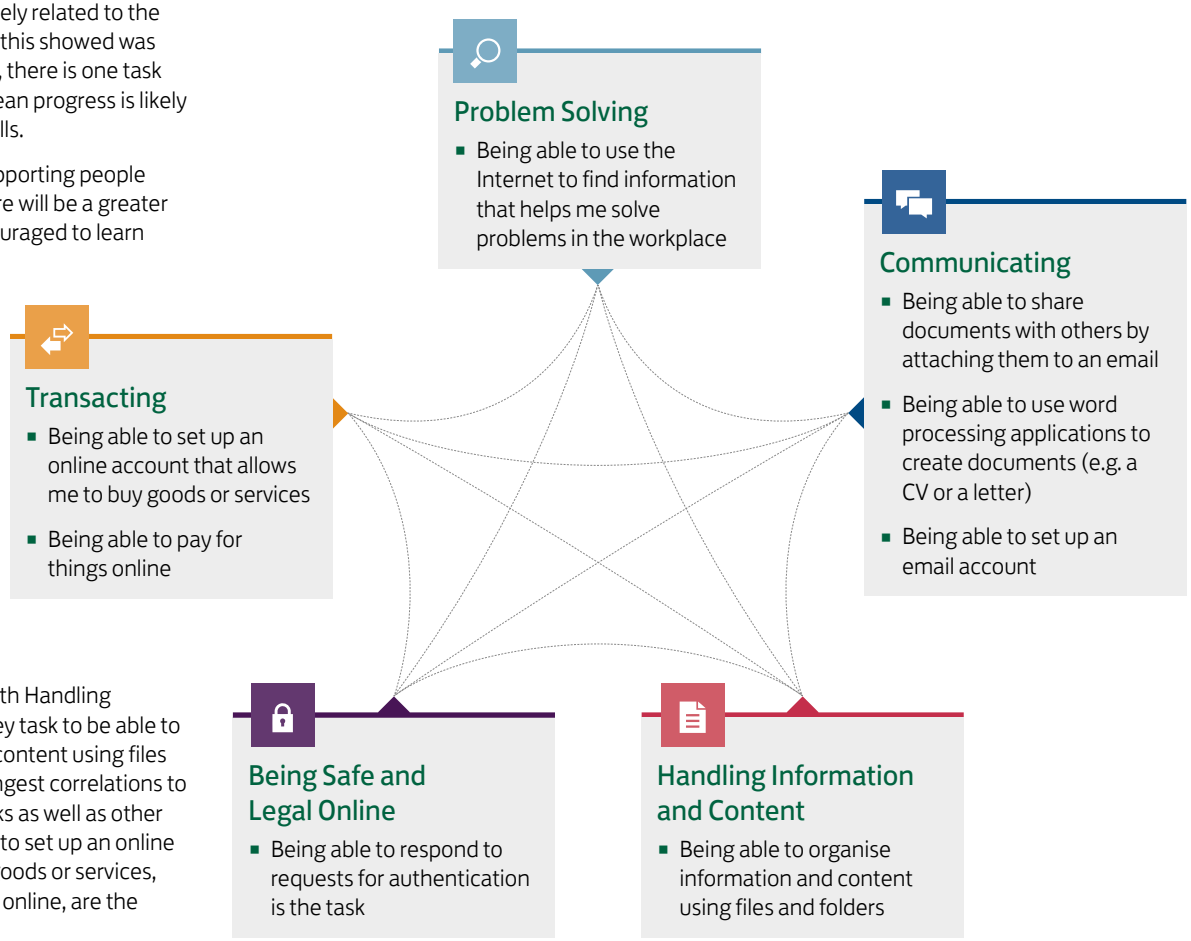
* Refer to appendix for definitions of impairment

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

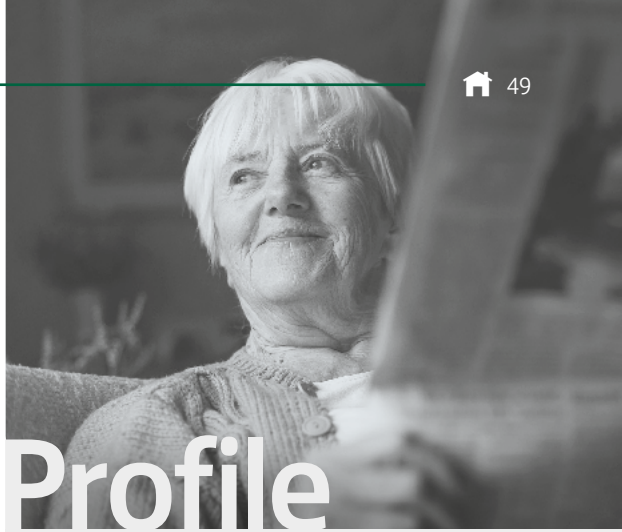
There are 'gateway' tasks from which greater upskilling can take place. Those who are enabled to do these tasks are then very likely to go on and be able to do a range of tasks in other skills.

Analysis was done to establish whether an ability to do one digital task is also closely related to the ability to do another task. What this showed was that in each of the five Life skills, there is one task which, if not undertaken, will mean progress is likely to be inhibited in each of the skills.

If interventions are aimed at supporting people to do these 'gateway' tasks, there will be a greater chance that people will be encouraged to learn other skills.



Looking now at specific skills, with Handling Information and Content, the key task to be able to do is organise information and content using files and folders, as this has the strongest correlations to other Handling Information tasks as well as other skills. In Transacting, being able to set up an online account that allows me to buy goods or services, and being able to pay for things online, are the tasks to focus on.



Profile

The c. 6.5 million retirees lacking EDS for Life

As highlighted on page 43, those who are retired and lack the full Life EDS, represent the biggest opportunity for upskilling as they represent c. 6.5 million individuals, 12% of the UK. To improve the effectiveness of interventions aimed at this group, this data brings to life their profile.

When compared to the average person, this group are significantly more likely to:

- **Be female, widowed or divorced or of White ethnicity.**
- **Be home owners and live in a suburban area of Scotland, Wales or the West Midlands.**
- **Have no formal qualifications, with a household income of less than £17,500 p.a.**
- **Have no access to the Internet and own no smartphone, tablet, laptop or PC.**
- **Have at least one impairment related to vision, hearing, mobility, dexterity or breathing.**

Essential Digital Skills for Work

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

The figure on page 37 illustrates that members of the workforce are required to have both the Foundation and Life skills before qualifying for the EDS for Work. Then they must be able to do at least one task in each of the five skills by themselves.

In terms of EDS, c. 13.6 million workers who have Foundation and Life skills but not Work skills (25% of total population aged 15+, 42% of the workforce), represent the largest opportunity for interventions (*see page 56*).

This chapter will aim to profile and deepen the understanding of the workforce.

c.17.2 million (52%) of the workforce lack EDS for Work

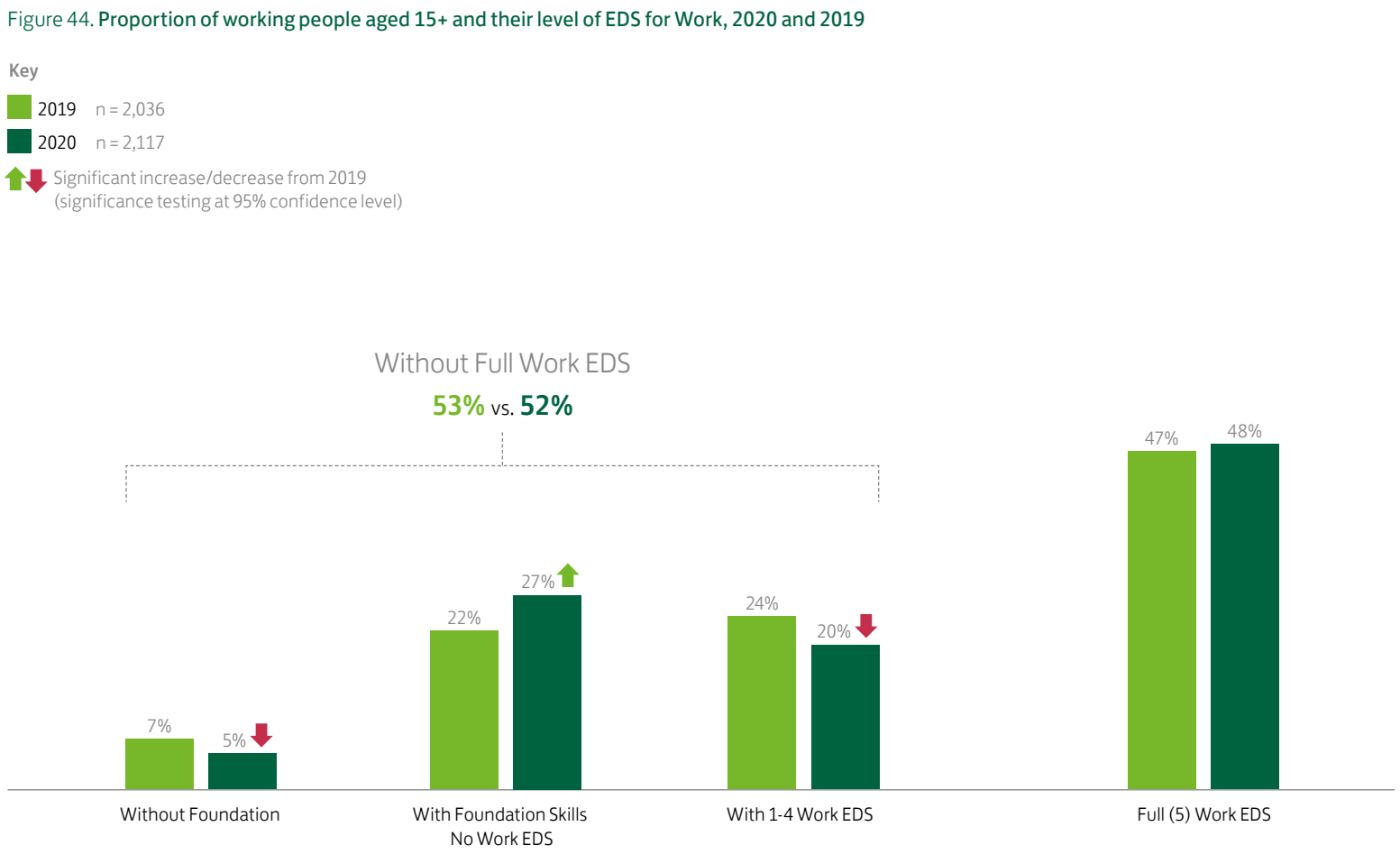
The headline results this year show that the workforce has stood still in terms of digital enablement. However there has been a drop of two percentage points for the proportion of the workforce with absolutely no foundation abilities. There has also been an increase of five percentage points for those who have not yet got EDS for Work but have achieved the Foundation level.

In terms of workplace tasks, the biggest improvements are seen for:

- Managing digital records (up three percentage points)
- Managing social media security and privacy (up three percentage points)

In terms of those with some Work skills, this population has decreased by four percentage points down to one-fifth.

Figure 44. **Proportion of working people aged 15+ and their level of EDS for Work, 2020 and 2019**



Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Fewer working people have the skills to be safe and legal online

Looking at changes to the skills is also concerning. Just under two-thirds of the workforce have the skills to be safe and legal online (*Appendix 44*). While not a significant change, we have seen a three percentage point drop in the ability to stay safe and legal online, suggesting this is an area that may be in need of some intervention.

A lack of solid progress across the 17 EDS for Work tasks

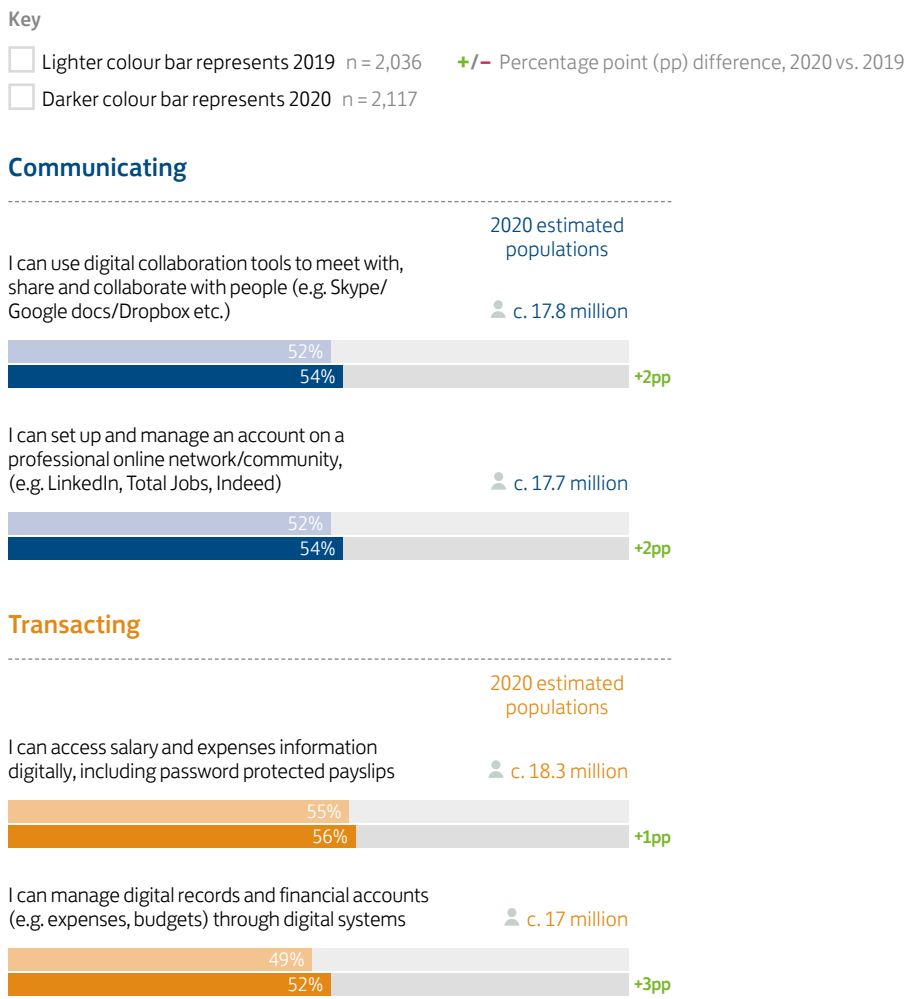
For seven of the seventeen tasks there have been increased scores relative to 2019, however nine have seen decreases and one has not changed (figure 45). Overall the data is not a convincing picture of progress so more must be done by employers to facilitate their workforce, in order to become more efficient and to allow them to improve or develop new digital skills.

The biggest increase is three percentage points in those that can use digital systems as part of the Transacting skill.

Changes to number of tasks

As evidenced in *Appendix 45*, employees with the full EDS for Work, are broadening out their skillsets in the workplace. There are five percentage points more people who are able to do all 17 tasks. However, as figure 44 shows, there is significant room for improvement in the UK workforce.

Figure 45. **Proportion of the UK workforce who can do the listed tasks within a work environment, 2020 and 2019**



Profile

42% of the workforce are on the cusp of being digitally equipped for work

A vast group – 42% of the workforce (c. 13.6 million) – can go online and manage their day to day, but don't have the digital skills for work.

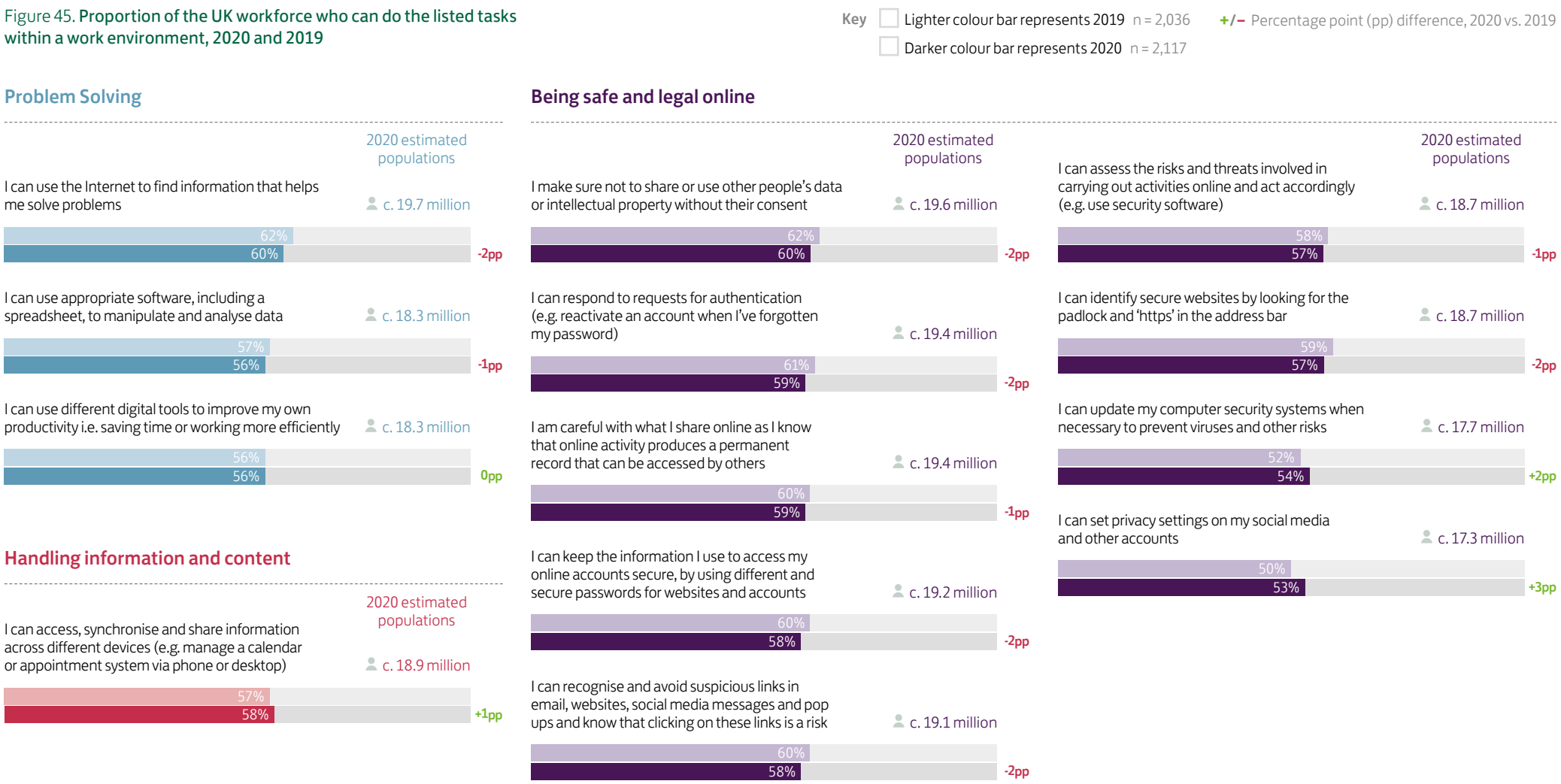
As stated earlier, this group represents the largest opportunity for interventions to support those employees and employers looking to achieve the minimum standard for digital skills at work.

Compared to those with EDS for Work, they are significantly more likely to be:

- **15-24; entry level career position, less exposure to opportunities, or 65+ years of age; less need and social grade C2DE**
- **Renting their property and live in an urban area of Scotland, West Midlands, North or South West England**
- **Have GCSE, A-level or no formal qualifications, with a household income of less than £25,000 p.a.**
- **In part-time, retail or construction employment**

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Figure 45. **Proportion of the UK workforce who can do the listed tasks within a work environment, 2020 and 2019**



Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

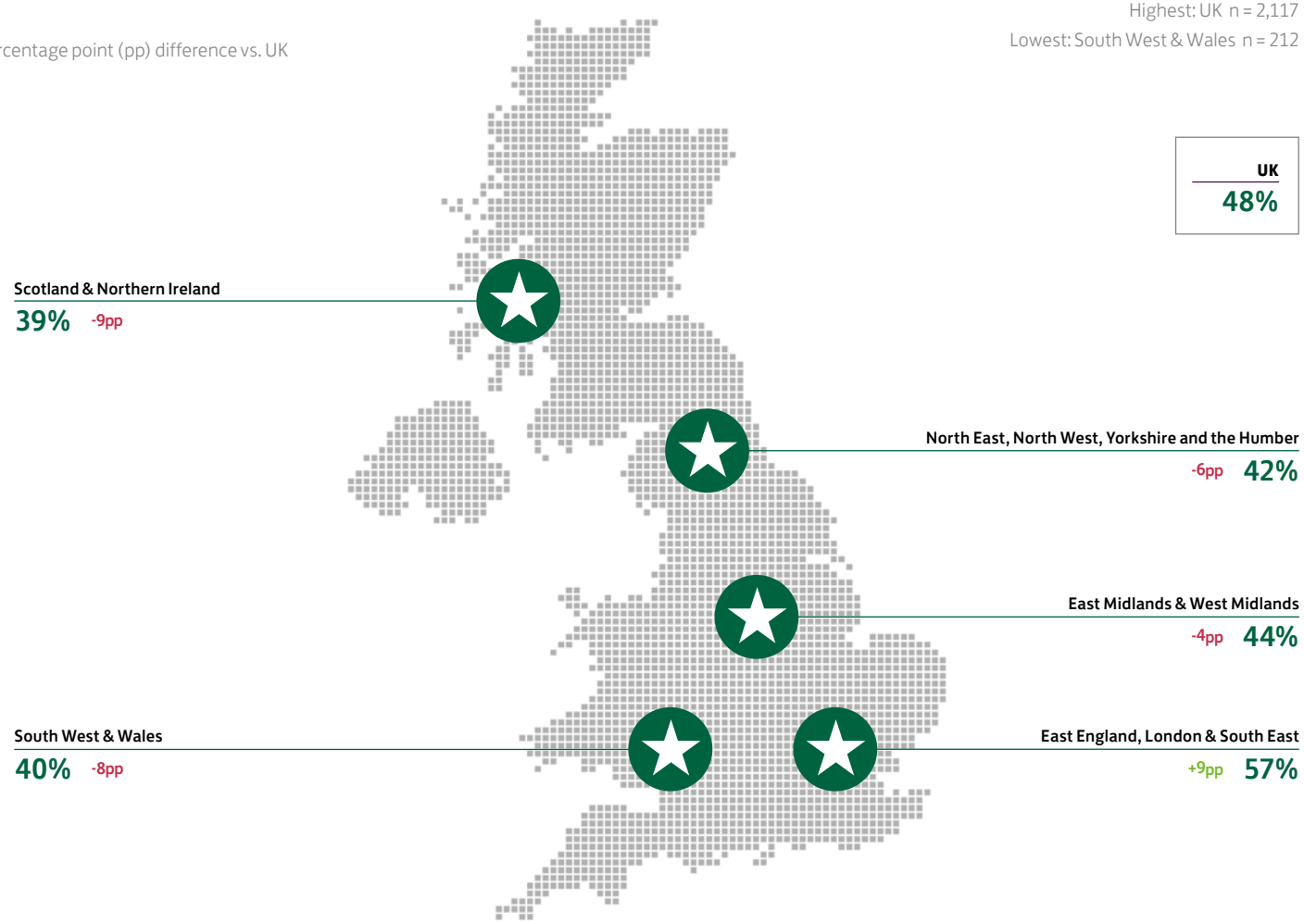
Figure 46. **Proportion of the UK workforce who can do at least one task per work skill (have Work EDS), within a work environment split by region, 2020**

Key

+/− Percentage point (pp) difference vs. UK

Highest: UK n = 2,117

Lowest: South West & Wales n = 212



Key demographic changes since 2019

Age

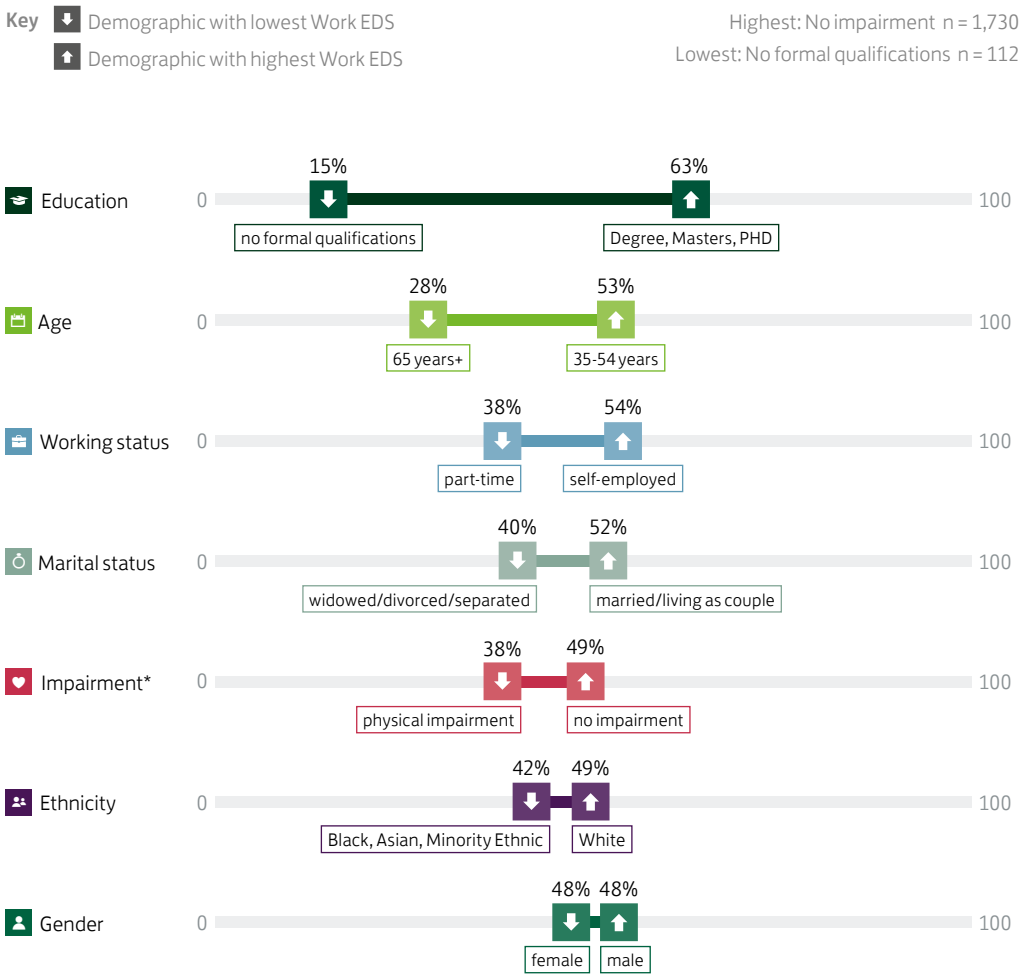
Working 15-24-year-olds are significantly less likely to have EDS for Work than their older counterparts who are 25-54. This could suggest that they are not leaving education with all the digital skills they need to be able to perform when they start in the workplace. This also may relate to the types of jobs younger people have, which are less likely to be office based (only 13% of 15-24-year-olds have a job where they sit at a desk compared to 41% of 25-54-year-olds).

Both males and females are now equally likely to have Essential Digital Skills for Work

Females have had a positive year of improvement and have significantly increased from 43% to 48% since last year – now the same proportion as men.

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Figure 47. **Proportion of different demographics that have all five Work skills, 2020**



* Refer to appendix for definitions of impairment

Understanding the high level correlations at play for Essential Digital Skills for Work

Figure 47 shows education, age and working status are the demographics which have the most impact on the workforce digital skills.

"It's disconcerting to learn that only 23% of the population have received digital skills and training support; an employer's responsibility is to empower its people. The report has demonstrated technological advances will continue to provide new ways of working and embracing the need for a human-centric, life-long learning journey that encompasses digital skills is crucial in keeping employees engaged and connected.

We are proud advocates of people and business transformations, striving to deliver workshops that build competencies that thrive in a digitally astute world."

Gori Yahaya
Founder and CEO, Upskill Digital

Gender

Just as age and education are often linked, so are gender and working status.

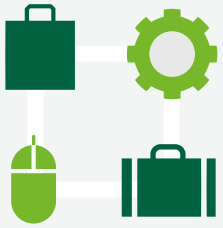
The EDS Work measure indicates that the level of digital work ability has parity across the genders, however the Index behavioural data shows that men are more digitally engaged. This suggests that digital engagement in personal lives doesn't necessarily translate into improved digital skills in the workplace.

Impairment

In 2020, 43% of the workforce with an impairment have EDS for Work compared to 49% of those with no impairment (*Appendix 46*).

Figure 47 shows it is those with a physical impairment (c. 1.8 million people in the workforce) who are the least likely to be able to do all Work EDS – only 38% can (*Appendix 47*). This group is made up of 61% females and is significantly more likely to be self-employed, and 65+ and living alone compared to those with no impairment. It is the Transacting at work skill this group are the least likely to be able to do (using digital systems), 44% can do at least one of the tasks in this skill category, compared to 58% for the UK as a whole (*Appendix 48*).

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.



Employment sector

Many industries are still only beginning the process of digital transformation

Technology and Finance lead on all three tiers of Essential Digital Skills; Foundation, Life and Work skills.

The Public sector has high levels of Foundation skills, but most of its workforce fall short of Work skills (42% compared to 48% average).

Retail, Manufacturing, Services and Construction have much lower levels of all three tiers of EDS, making them areas to watch and support.

Those working in the Tech companies, are three times more likely than those in Retail to have EDS for Work (77% compared to 27%).

For the full breakdown of this demographic, see *Appendix 49*.

Employment type

Those who sit at a desk, use technology or handle people's information have much higher levels of Foundation, Life and Work skills

This may be due to their increased exposure to digital devices and the Internet given the nature of their work.

22% of people who handle other people's information, do not have the skills to do so safely.

For the full breakdown of this demographic, see *Appendix 50*.

Company size

People who work for businesses with 1,000-5,000 staff are the most likely to have the highest levels of Essential Digital Skills for Work

Employees working for larger organisations (1,000 employees or more) are significantly more likely to have EDS for Work than those from organisations of less than 250 employees. This suggests large organisations are more able to support staff with their digital skills and their staff may also have greater opportunity to use them.

For the full breakdown of this demographic, see *Appendix 51*.

Working status

Part-time workers are digitally disadvantaged

Those who work part-time are significantly less likely to have Essential Digital Skills for Life or Work than those who work full-time.

This is important because 24% of the workforce works part-time and 82% are female. They're also less likely to have access to the Internet at work (38% compared to 54% full-time), meaning that they have less opportunity to improve.

For the full breakdown of this demographic, see *Appendix 52*.

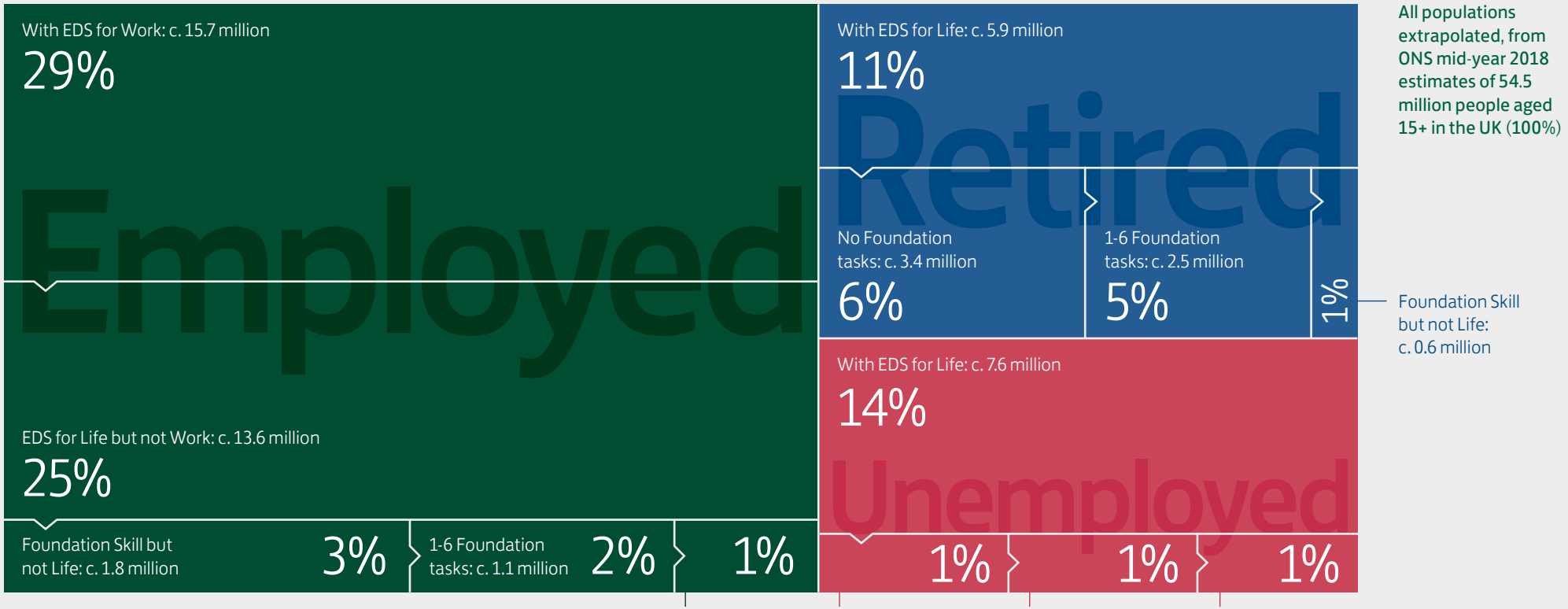
The UK population aged 15+ at a glance

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

c. 11.7million people (21%) lack Essential Digital Skills for Life and c. 17.2 million people (31% of 15+ or 52% of the Workforce) do not achieve the standard of Essential Digital Skills in the workplace*.

Figure 48. **Proportion of total UK population aged 15+ split by EDS or tasks they are able to do or have, 2020**

n = 4,233



All populations extrapolated, from ONS mid-year 2018 estimates of 54.5 million people aged 15+ in the UK (100%)

*Population figures in this chapter are extrapolations using the data and ONS population source

Calls to action

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

As the 2020 results have not seen a significant shift since 2019, the themes and calls to action from last year still apply. However, the COVID-19 pandemic and associated lockdown means the need for a digitally-enabled society is greater than ever before. To leave no one behind, industry, government, education, service providers and the charity sector must work together to empower, inspire and support people. Here are some considerations as to how this might be tackled.

Reframe, Rebuild and Reimagine: inspire the public to use tech to their advantage

The current necessity for technology to power day-to-day life and work provides an opportunity to reframe IT skills and tech as a way for people to unleash their potential and to do the things that mean the most to them. Whether providing furloughed staff with opportunities to develop skills for their current roles, jobseekers with new abilities to find and get jobs online, or people with the means to keep in touch with family and friends, digital channels should be positioned as a gateway to meeting key needs. As the data finds that motivation is a consistent barrier to digital adoption, there is an opportunity to capitalise on the current consumer needs to drive engagement and meet them where you are. Radio and TV are key channels for reaching the offline or digitally under-confident.

A number of consumer brands in the telecoms, financial services and tech provider space are using mainstream media to profile digital engagement opportunities and the Department for Education are profiling the Skills Toolkit.

Provide employees with support for their day-to-day lives and work

As the 2020 Index indicates, only 23% of UK employees receive digital skills support from their employer. 15% of employees in the UK are self-employed*, but this leaves a huge proportion of the workforce unsupported. The government guidelines prompted some employers to undergo a digital transformation overnight. Many organisations have shifted to remote working, quickly adapted processes and provided kit and connectivity to allow for this. More now needs to be done to unlock the potential that digital solutions have for colleagues' well-being, engagement and personal lives.

FutureDotNow and Tech Talent Charter are working to understand best practice, collate it and share among employers for their use and understanding. There is also opportunity to understand more about colleagues' willingness to undertake online channels for learning and how this may have changed over lockdown.

Engage and support the newly-online: build inclusion and accessibility into all journeys

Whether part of the 1.2 million people who have built the Foundation skills to get online themselves in the last 12 months, or the thousands now digitally engaged due to COVID-19, new adopters will need support to keep themselves online. Organisations must consider the new expectations of their new online customers and may need to pivot some of their customer experience to accommodate the needs for a simple and clear customer experience. It is also worth considering their ability to stay safe and protect themselves against fraudulent activity. They may have joined to use Zoom or WhatsApp, but they will need to know how to set safe passwords and pins, identify phishing content and hacking attempts.

For people with an impairment, over 70s, and people from socially disadvantaged backgrounds, building inclusive technology and approaches must also translate through to inclusive and localised engagement and marketing on such services. Regionalised and localised initiatives are key for meeting people where they need to be.

There remains a huge need to utilise technology to ensure that particularly people with impairments are being catered to. Technologies such as *Signly* and *Microsoft Office Accessibility Tools* can help create truly inclusive digital experiences.

Pay it forward: each person can make a difference

As recent times have proven, the ability to have a societal impact is not limited to policymakers and organisations. Digitally-enabled people can and should pay it forward; in our own personal ecosystems we have the ability to help give friends, family and co-workers the space and support to grow their confidence and capability.

On the *Lloyds Bank Academy* website, there are a number of resources to help people help others do more online, as do Digital Unite and Citizens Online. *Age UK's Silverline* and the NHS Volunteering teams also need volunteers to help coach and support people remotely.

*ONS, 2020, ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/employmentintheuk/april2020

Thank you to our Partners

accenture

Bristol City Council

Bristol Learning City

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Department for Digital, Culture Media & Sport

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Digital Skills Partnership

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Good Things Foundation
Improving lives through digital

Google

Gusto Research

Ipsos MORI

Microsoft

Nominet

Scope About disability

Six

TechTalent Charter

UpSkill Digital

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Lloyds Bank UK Consumer Digital Index 2020

Join the conversation:

- The report and other content can be found online: **lloydsbank.com/consumerdigitalindex**
- Please refer to our website for appendices, national and regional data and helpful links and resources
- Please get in touch at: **DigitalSkillsInclusion@lloydsbanking.com**
- For more information on the Lloyds Bank Academy please visit: **lloydsbankacademy.co.uk**
- Join the conversation: **#ConsumerDigitalIndex @LloydsBankNews**

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

Great care has been taken to ensure that the information used here cannot be in any way traced to a specific individual. This report has used aggregated data across social and demographic groups to highlight the trends and insights that will help consumers, charities and UK Government to understand more about our nation's digital and financial inclusion landscape.

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

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Issue date: May 2020

Lloyds Bank UK Consumer Digital Index 2020 Appendix

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 ensure statistical significant populations.

UK Population Calculations

Population figures for the data in chapters one to three are taken from the most recently published estimates provided by the Office for National Statistics. Percentages are applied to a population base aged 18+ (51,083,965), after having removed the population of people in the UK without a bank account, which 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

Essential Digital Skills methodology

Sample

Ipsos MORI interviewed 4,233 participants aged 15+ years in the UK (Great Britain and Northern Ireland) via their face-to-face Omnibus. Data are weighted to represent the UK population in terms of age, social grade, region and working status within the gender variable, and additional profiles on tenure and ethnicity using PAMco data.

Fieldwork dates

10th-27th January 2020

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 interviews a nationally representative sample of those aged 15+ in Great Britain. An additional sample of interviews in Northern Ireland was then conducted to ensure UK representivity (n=150). 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 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 geodemographic 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

The Essential Digital Skills report is based on data collected to help understand if people would be able to do a range of tasks in either a work setting or in their personal lives. These are grouped into six questions: Foundation, Communicating, Handling Information, Transacting, Problem Solving and Being safe and Legal online.

To achieve the Foundation skill, you must be able to complete all of the seven 'tasks' included in this question.

To achieve any of the skills in a 'Life' context you only need to be able to complete one tasks from that skill question in your personal life, but you also must have the Foundation skill. If you have all five Life skills (as well as Foundation, you are classed as having 'Life EDS'. Across all five skills there are a total of 29 Life Tasks.

If you are employed, for each of the Life skills you have achieved, you are then able to achieve the equivalent work skill question, by being able to complete one task from that skill question in your working environment. As with Life EDS, if you can complete all five Work skills then you have achieved Work EDS. Across all five skills there are a total of 12 Work tasks.

UK Representivity and Population Estimates

This report includes the numbers of people we have inferred to be in a particular group by extrapolating from our research data (for example, the number of those 15+ in the UK with all seven Foundation tasks is 84% which we have extrapolated to represent an estimated 45.5 million people). Total population figures are taken from the most recently published estimates provided by the Office for National Statistics (2018 mid-year stats for the UK). For the Essential Digital Skills data, percentages are applied to a population base aged 15+ (54,513,000). Total working population figures are taken from the most recently published estimates provided by the Office for National Statistics (2018 mid-year stats for the UK), weighted to the Labour Force Survey stats (Labour Force Study Aug-Oct 2019). For the Essential Digital Skills data, percentages are applied to a working population base aged 15+ (32,801,000). Sources can be found below:

ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/articles/overviewoftheukpopulation/august2019

ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/timeseries/mgrz/lms

The technical appendices can be found here:

lloydsbank.com/assets/media/pdfs/banking_with_us/whats-happening/ipsos-mori-essential-digital-skills-technical-document.pdf

Please note: care should be taken when reviewing the Essential Digital Skills data. Due to Covid-19 restrictions, in 2021 the methodology was revised to aged 18+ UK adults, and all data recalculated to reflect this. Therefore data in this publication should be used with caution. Please refer to the 2021 Essential Digital Skills report or interactive data tables on the website for amended data (*lloydsbank.com/consumerdigitalindex*)

Whilst every care has been taken to ensure the robustness of our data, our data accuracy is limited by its sample size, and therefore there is a margin of error that exists around any figures reported. All significance testing is calculated at the 95% confidence level, with the 95% confidence interval to be used for all population extrapolations. This means that the population size of any group, actually lies in a range which we have calculated and included in this set of appendices. For example, it is reported on page 38 that 84% of UK adults (estimated 45.5 million) have all seven Foundation tasks; however the true population value will be c. 1.1 with a 95% confidence interval, which translates to c. 0.6 million (i.e. 1.1% of our total estimated population of 54.5 million), so we can be 95% sure that the correct figure is between 45.2 million and the upper is 46.4 million.

Impairment classification

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

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

1. Addiction, e.g. drugs, alcohol, gambling
2. Vision, e.g. blindness or partial sight
3. Hearing, e.g. deafness or partial hearing
4. Mobility, e.g. walking short distances or climbing stairs
5. Dexterity, e.g. lifting and carrying objects, or using a keyboard
6. Learning, understanding or concentrating
7. Memory, e.g. forgetting conversations or appointments
8. Mental health e.g. depression, anxiety, obsessive compulsive disorder (OCD)
9. Stamina, breathing or fatigue
10. Socially or behaviourally (associated with a mental health condition, or with a developmental disorder like autism or ADHD (attention deficit hyperactivity disorder))
11. None of these conditions severely affect my ability to carry out day-to-day activities
99. Don't know
97. Prefer not to say

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

Employment classification

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

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

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

Which if any of these activities do you regularly do at work?

1. I sit at a desk
2. I deal with customers or clients directly e.g. face-to-face, email, phone, social media
3. I usually work in the same location as my colleagues
4. I use technology at work e.g. computer, tablet, smartphone
5. I work in the same location every day
6. I handle other people's data/information
99. None of these

Essential Digital Skills Survey Unweighted Sample Sizes

Page 40 & 47

2019 Sample Sizes

East Midlands **303**
East England **449**
London **493**
North East **165**
North West **452**
Scotland **368**
South East **499**
South West **399**
Wales **220**
West Midlands **385**
Yorkshire and the Humber **306**
Northern Ireland **151**
England **3,451**
UK **4,190**

2020 Sample Sizes

East Midlands **292**
East England **389**
London **610**
North East **199**
North West **435**
Scotland **372**
South East **557**
South West **289**
Wales **215**
West Midlands **327**
Yorkshire and the Humber **398**
Northern Ireland **150**
England **3,496**
UK **4,233**

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75+ **499**
15-34 **1,258**
No formal qualifications **543**
University degree **1,474**
Working full-time **1,383**
Retired **1,207**
Sensory (light or sound) impairment **332**
No impairment **2,995**
Widowed, Divorced, Separated **690**
Single **1,255**
Household income <£17,499 **891**
Household income £50,000+ **715**
Male **2,198**
Female **2,031**
White **3,682**
BAME **541**

Page 42

No impairment **2,995**
Have an impairment **1,099**
Learning or memory **269**
Sensory (light or sound) **332**
Physical **600**

Page 48

No formal qualifications **543**
University degree **1,474**
65+ **1,157**
15-24 **650**
Working full-time **1,383**
Retired **1,207**
Physical **600**
No impairment **2,995**
Widowed, Divorced, Separated **690**
Single **1,255**
Male **2,198**
Female **2,031**
Suburban **1,014**
Metropolitan **1,041**
White **3,682**
BAME **541**

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2019 Sample Sizes

East Midlands **177**
East England **215**
London **299**
North East **93**
North West **178**
Scotland **165**
South East **267**
South West **181**
Wales **103**
West Midlands **147**
Yorkshire and Humber **133**
Northern Ireland **78**
England **1,690**

2020 Sample Sizes

East Midlands **155**
East England **200**
London **380**
North East **94**
North West **193**
Scotland **159**
South East **316**
South West **124**
Wales **88**
West Midlands **122**
Yorkshire and the Humber **208**
Northern Ireland **78**
England **1,792**

Page 54

No formal qualifications **112**
University degree **993**
65+ **104**
35-54 **923**
Part-time **464**
Self-employed **270**
Physical impairment **115**
No impairment **1,730**
Widowed, Divorced, Separated **214**
Married/Living as couple **1,312**
White **1,807**
BAME **306**
Male **1,154**
Female **961**

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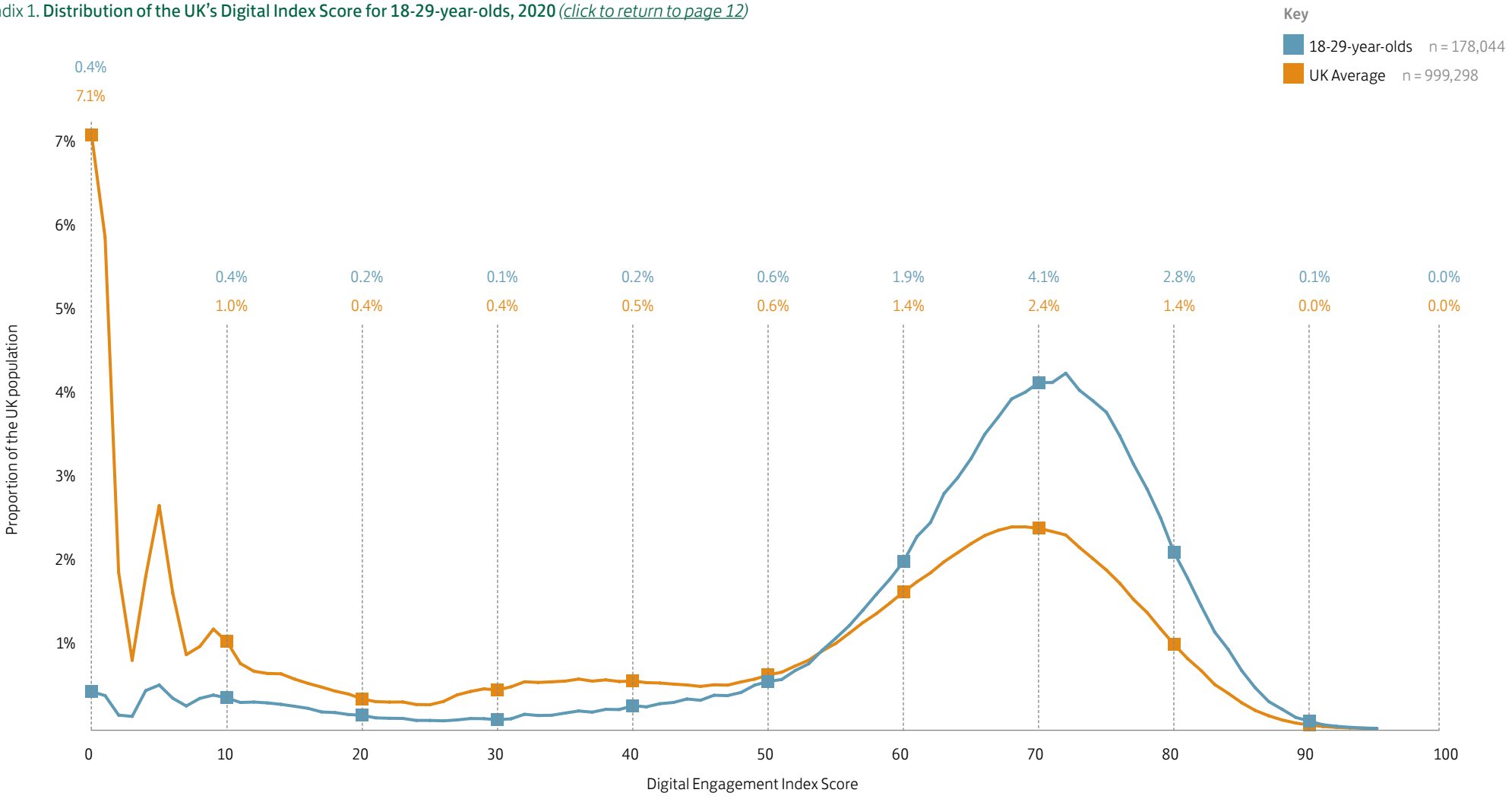
Finance services **92**
Retail **235**
Public Service **199**
Technology **104**
Manufacturing & Automotive **119**
Services **301**
Construction **60**

Those who sit at a desk **957**
Those who use technology at work **1,332**
Those who handle people's information **1,015**

Mid-market (1000-5000) **190**

Part-time **464**
Full-time **1,383**

Appendix 1. **Distribution of the UK's Digital Index Score for 18-29-year-olds, 2020** *(click to return to page 12)*

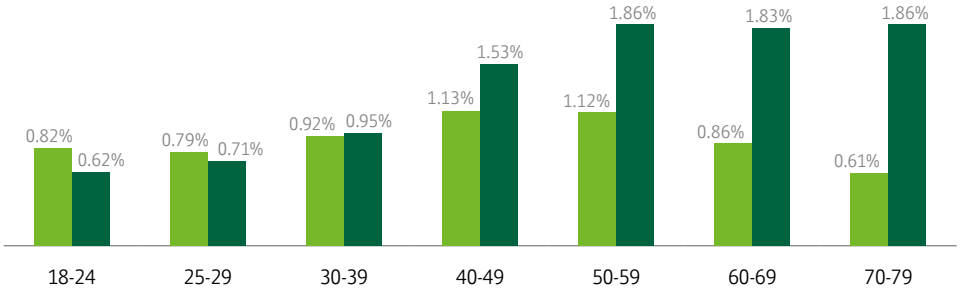


Appendix 2. **Cumulative proportion of online banking registrations, split by age, 2020**
(click to return to page 15)

Key

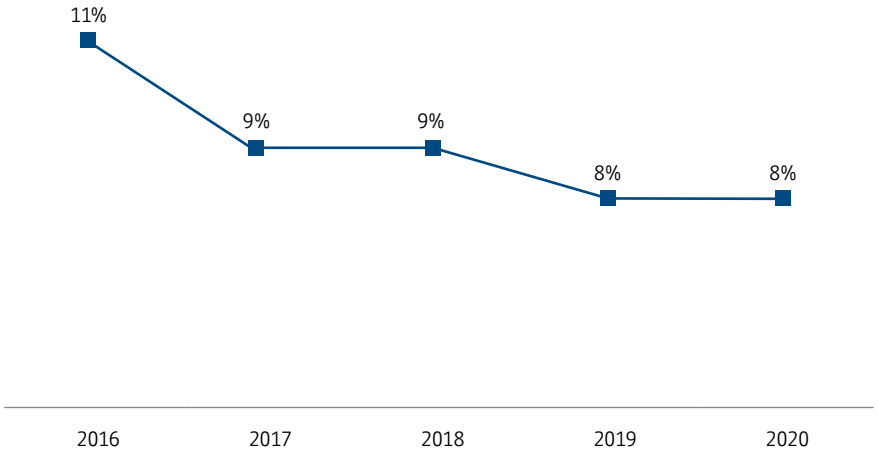
W/C 22/04/2019
W/C 20/04/2020

n = 999,298

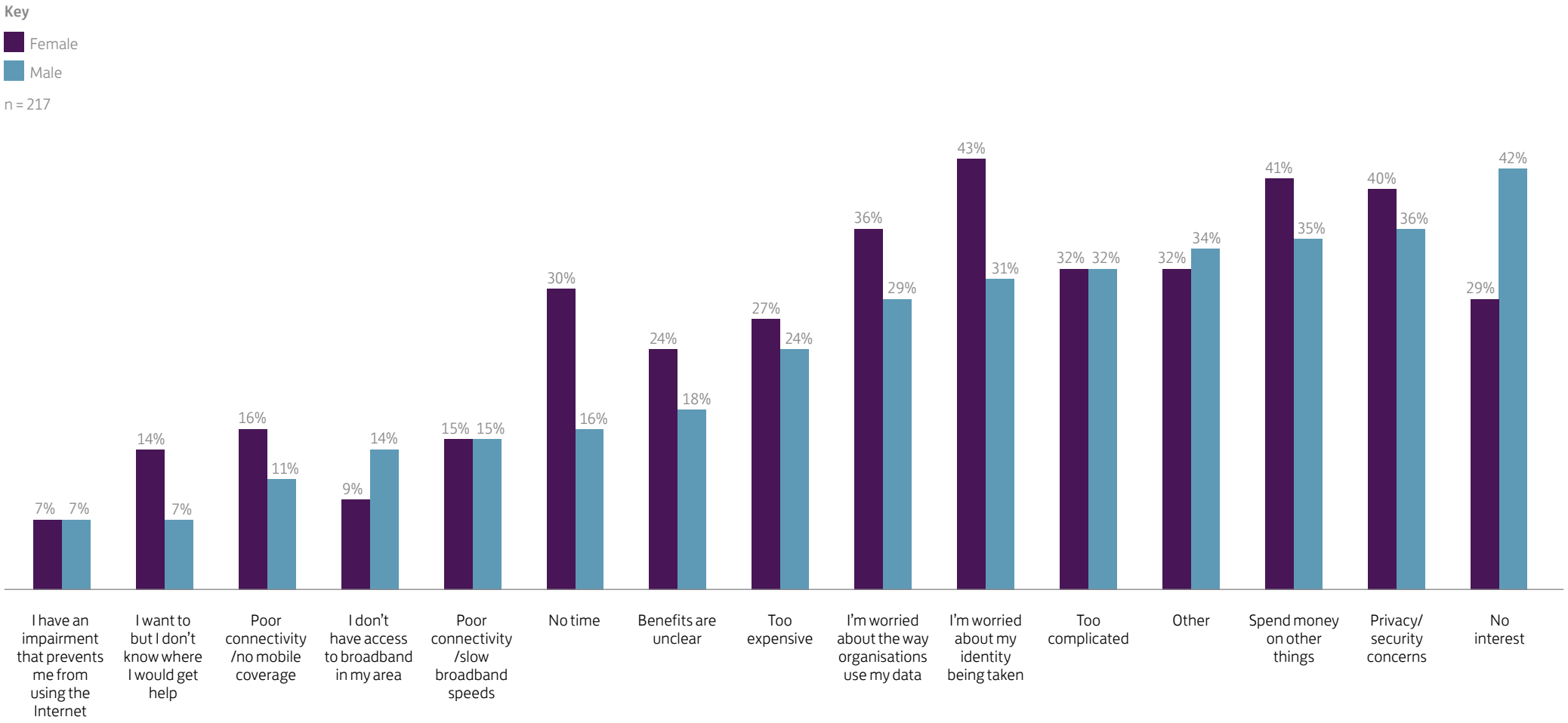


Appendix 3. **Those who have said they've not used the Internet in the past 3 months, 2016 to 2020**
(click to return to page 17)

2016 n = 2,707
2017 n = 2,717
2018 n = 2,713
2019 n = 2,715
2020 n = 2,710



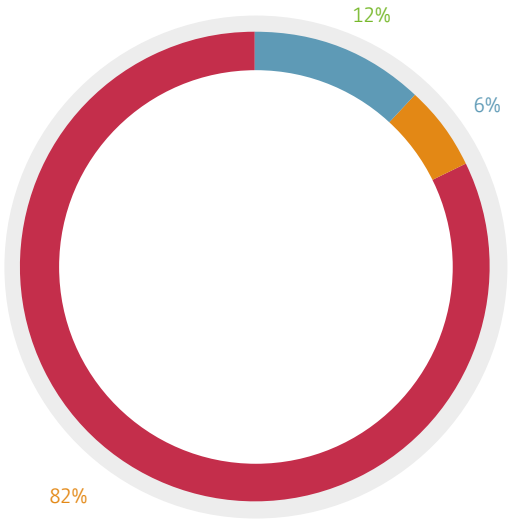
Appendix 4i. **Reasons why people have not used the Internet in the past three months, split by gender, 2020** *(click to return to page 18)*



Appendix 4ii. **Those who aren't online because the Internet does not interest them, split by Digital Engagement Segment, 2020** *(click to return to page 18)*

Key High Low Very Low

n = 78



Appendix 5. **Those who said the Internet was too expensive, split by those who do and don't have the monthly disposable income above the cost of average broadband, 2020** *(click to return to page 18)*

n = 217

		Those who said the Internet was too expensive	
		✓ Yes	✗ No
Affordable? Disposable Income above £33.70	✓ Yes	14%	33%
	✗ No	11%	42%

Appendix 6. **Those who go online to access content solely to do with their work, split by Digital Engagement Segment, 2020** *(click to return to page 19)*

Key Very Low Low High Very High

n = 1,083

Appendix 7. **Do you think your digital skills have improved in the past year? Split by Index Score status, 2020** *(click to return to page 24)*

n = 2,710

Do you think your digital skills have improved in the past year?	Index Score status	% of Response
Yes	Increase	48%
	Decrease	42%
	Same	0%
	No 2019 Score	10%
No	Increase	49%
	Decrease	45%
	Same	1%
	No 2019 Score	5%

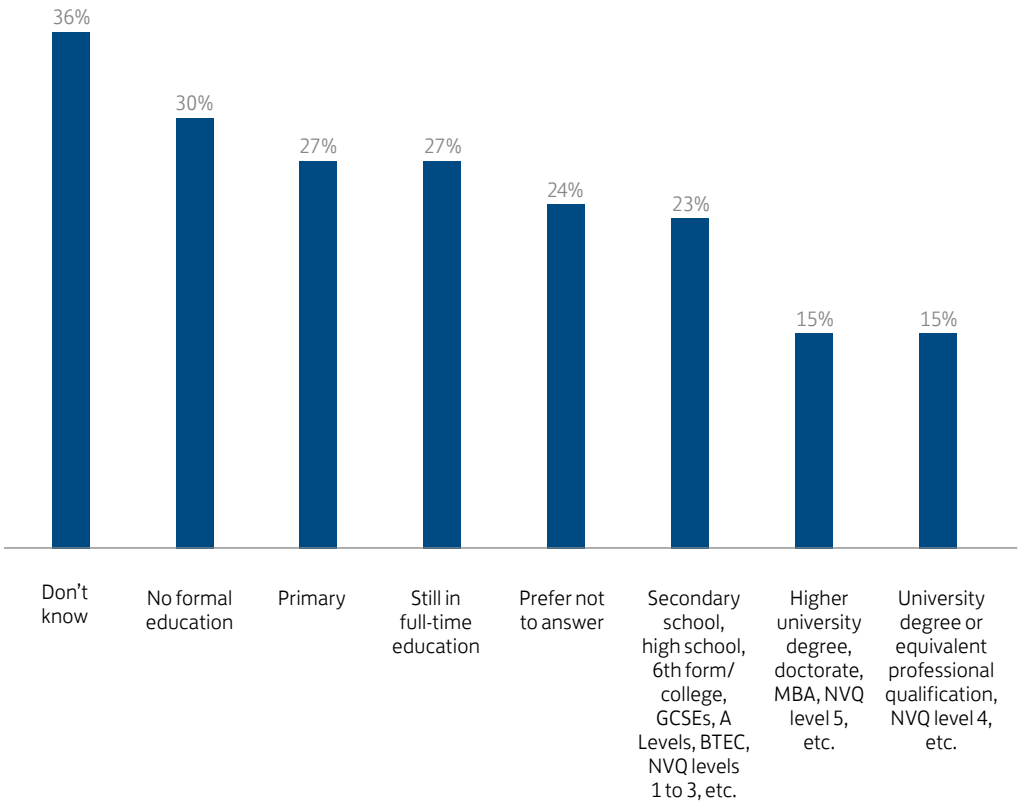
Appendix 8. **Those who believe their digital skills aren't good enough, split by whether they thought they have improved their digital skills in the past year, 2020** *(click to return to page 25)*

n = 520

		Do you think your digital skills have improved in the last year?		
		Don't know/ prefer not to say	**No**	**Yes**
I am concerned my digital skills aren't good enough	**Yes**	7%	28%	66%

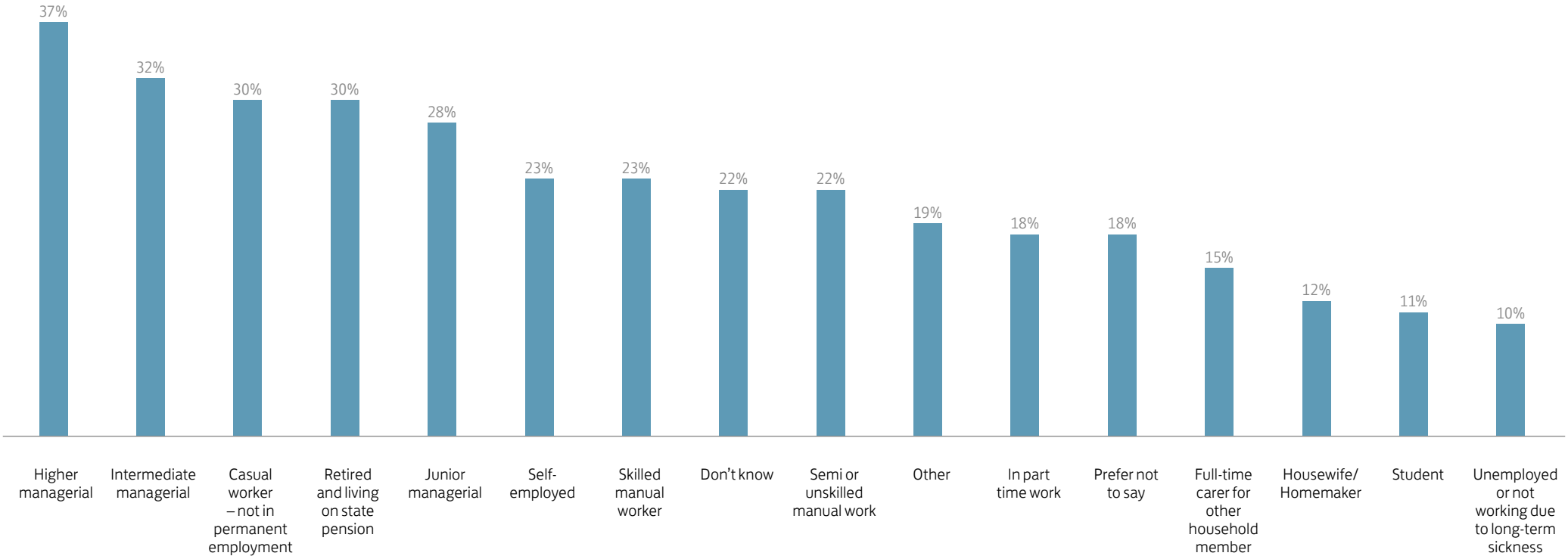
Appendix 9. **Those who are concerned about their digital skills, split by highest level of education achieved, 2020** *(click to return to page 25)*

n = 2,493



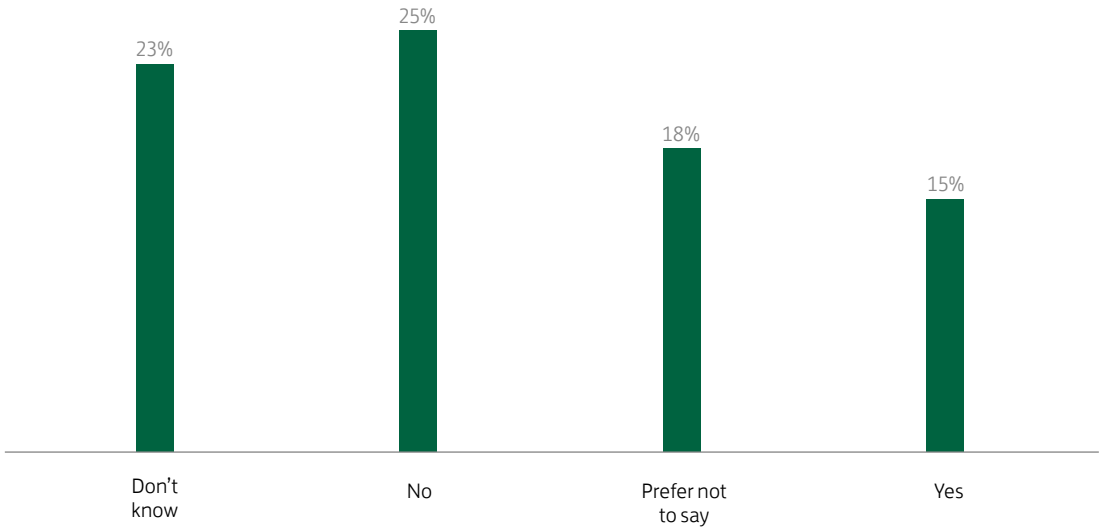
Appendix 10. **Those who have developed their digital skills through work, split by occupation, 2020** *(click to return to page 26)*

n = 2,493



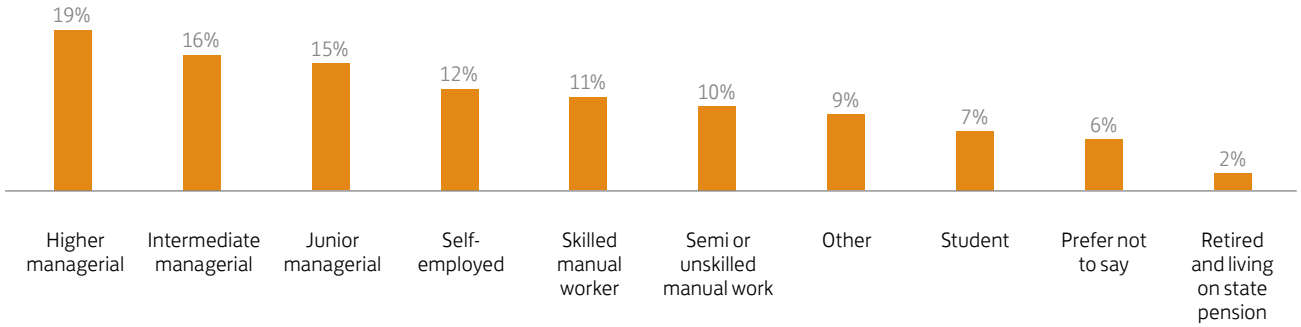
Appendix 11. **Those who have developed their digital skills through work, split by those who are impaired, not impaired, those who don't know and those who would prefer not to say, 2020** *(click to return to page 26)*

n = 2,493



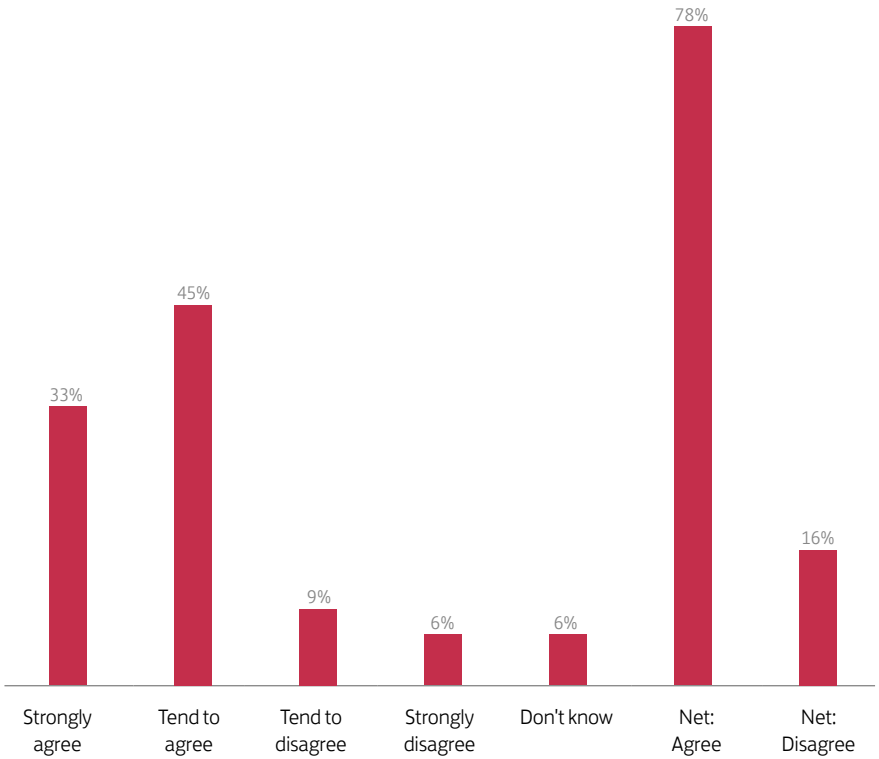
Appendix 12. **Those who have improved their digital skills because they were encouraged to do so by their employer, split by occupation, 2020** *(click to return to page 27)*

n = 1,542



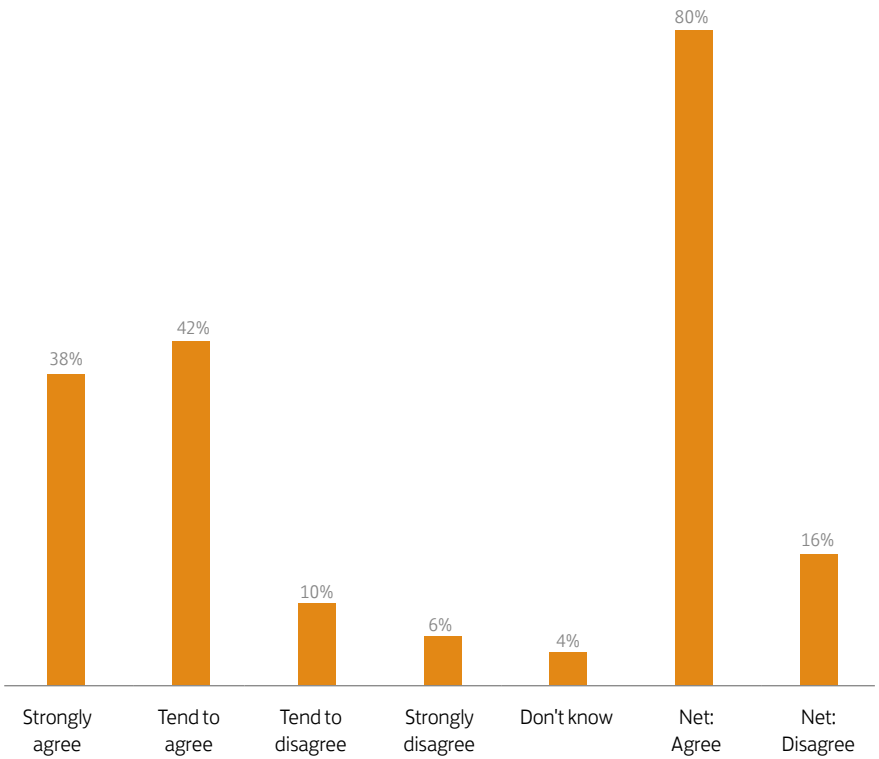
Appendix 13. **Do you agree that the Coronavirus pandemic has escalated the need for digital skills? 2020** *(click to return to page 28)*

n = 2,137



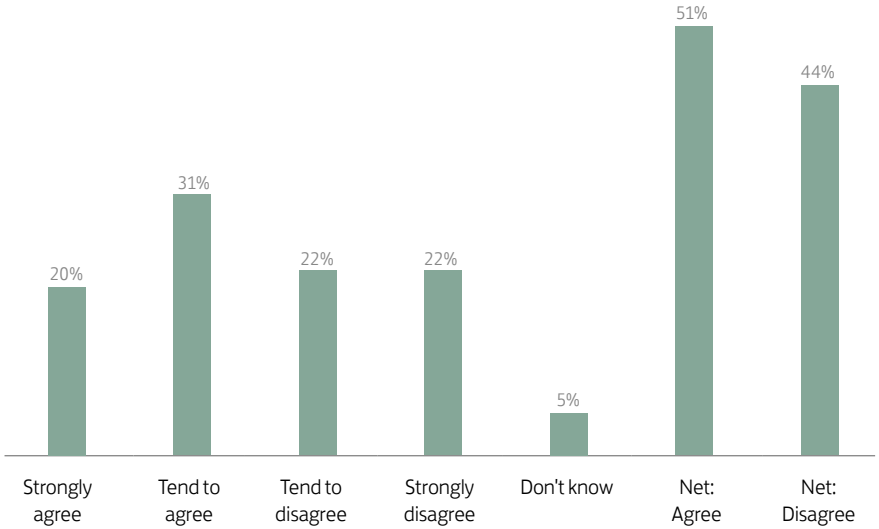
Appendix 14. **Do you agree that using technology has been a vital support during the Coronavirus outbreak? 2020** *(click to return to page 28)*

n = 2,137



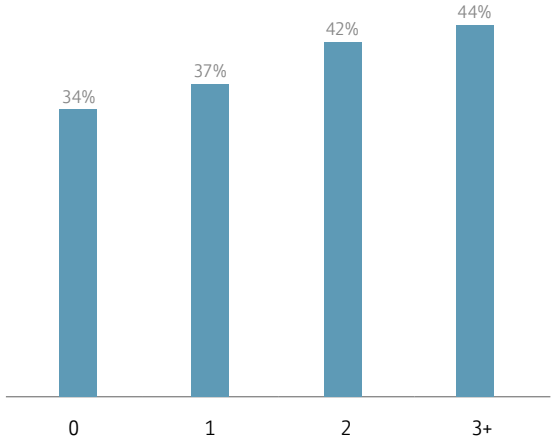
Appendix 15. **Do you agree that the need for digital skills in your home/work life has been more necessary during the lockdown? 2020** *(click to return to page 28)*

n = 2,137



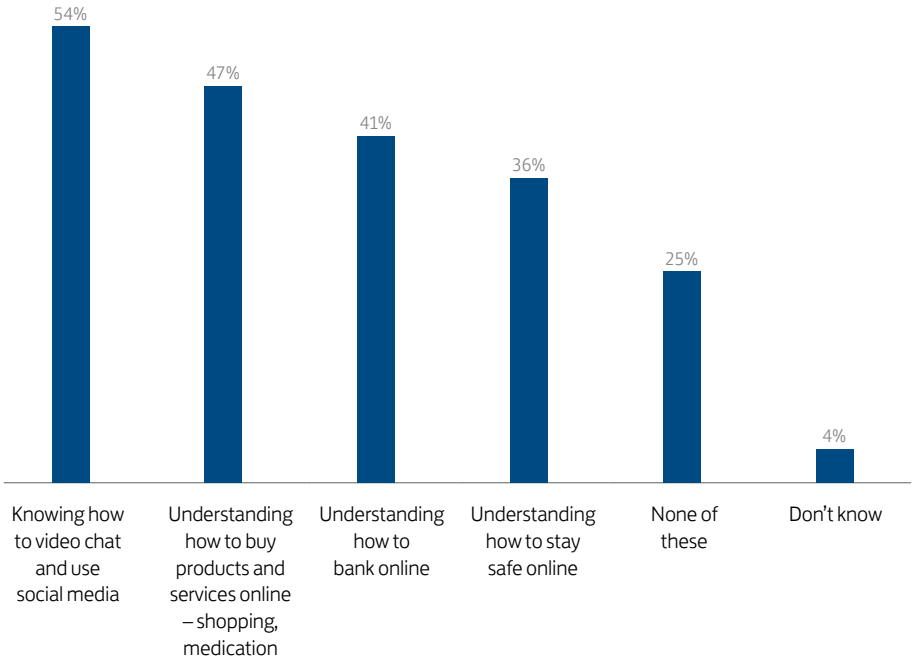
Appendix 16. **I have improved/learnt new digital skills since the government enforced lockdown began for essential non-work-related reasons (e.g. ordered medication online, using apps to communicate with family etc.)? 'Agree', split by number of children in household, 2020** *(click to return to page 28)*

n = 2,085 Source = YouGov



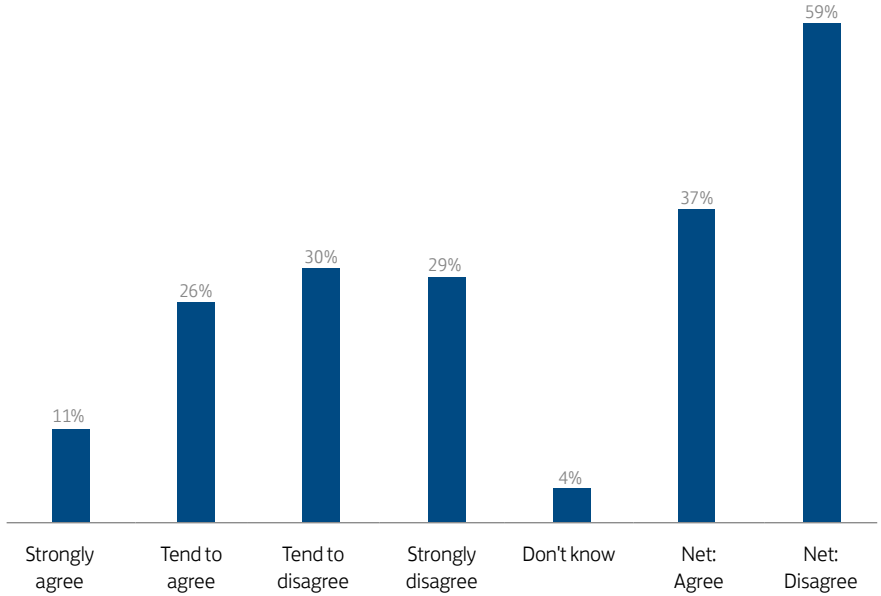
Appendix 17. **'Thinking about your digital use in general since the start of the government enforced lockdown (i.e. since 23rd of March 2020), which, if any, of the following skills have been important to you?' 2020** *(click to return to page 28)*

n = 2,137 Source = YouGov



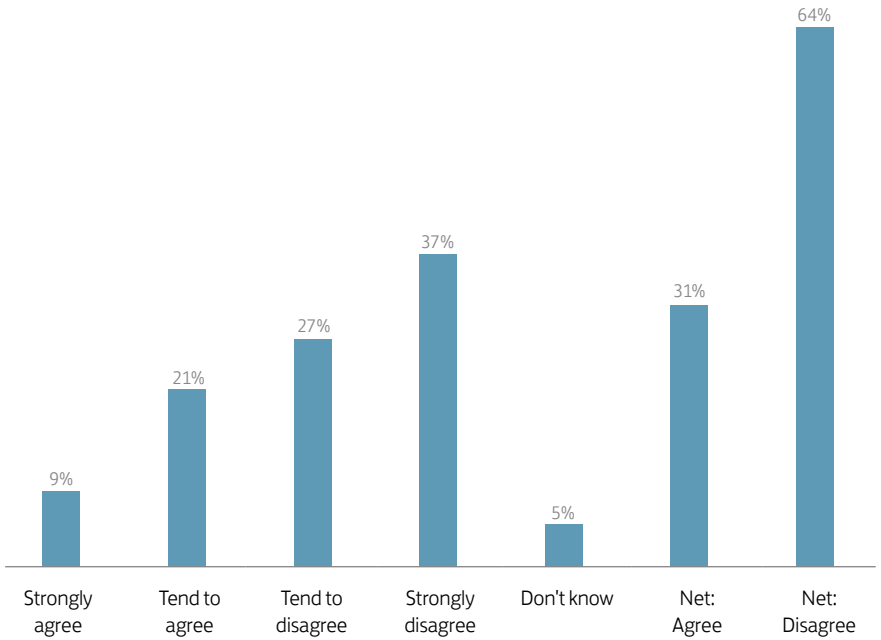
Appendix 18. **Do you agree that you have used more technology than usual to help with your health and well-being during the lockdown? 2020** *(click to return to page 28)*

n = 2,137



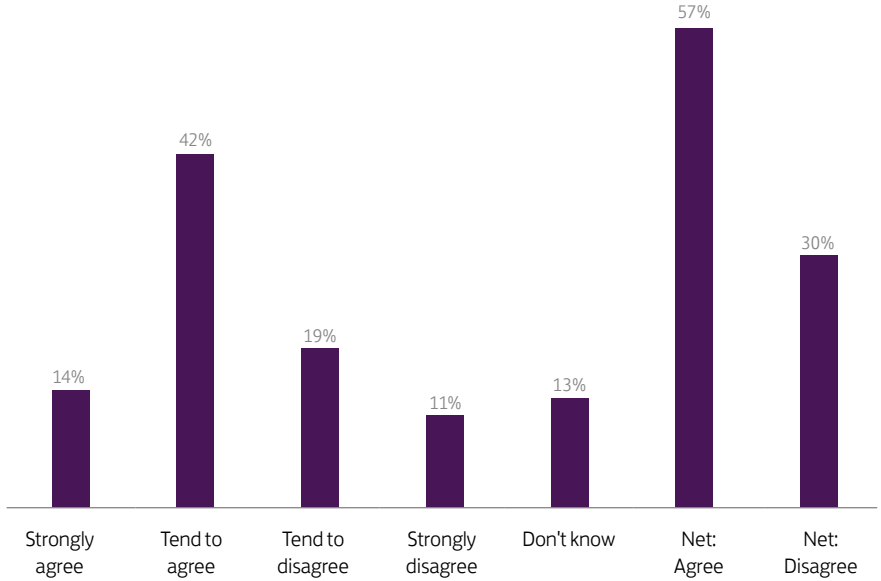
Appendix 19. **Do you agree that you have improved/learnt new digital skills for work-related reasons, since lockdown began? 2020** *(click to return to page 28)*

n = 2,137



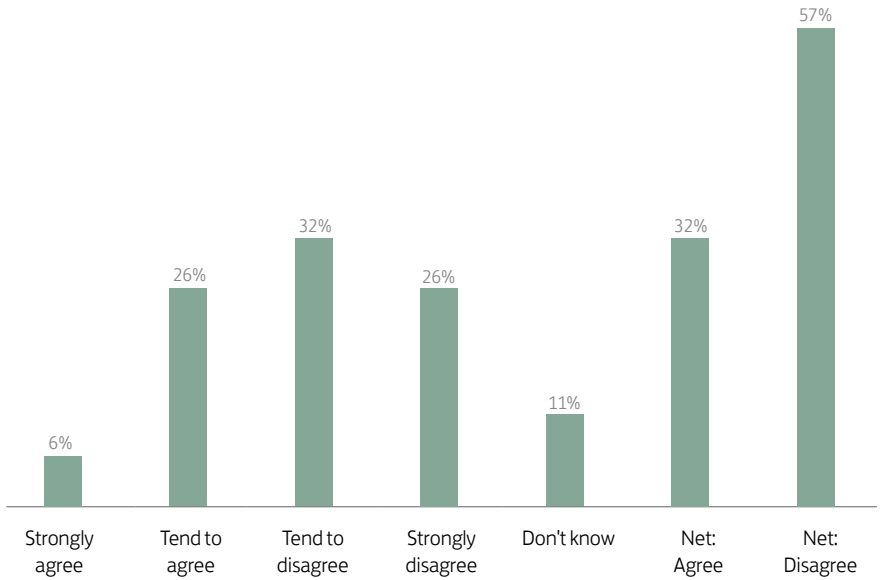
Appendix 20. **Will you continue to boost your digital skills and use them after the Coronavirus pandemic? 2020** *(click to return to page 28)*

n = 2,137

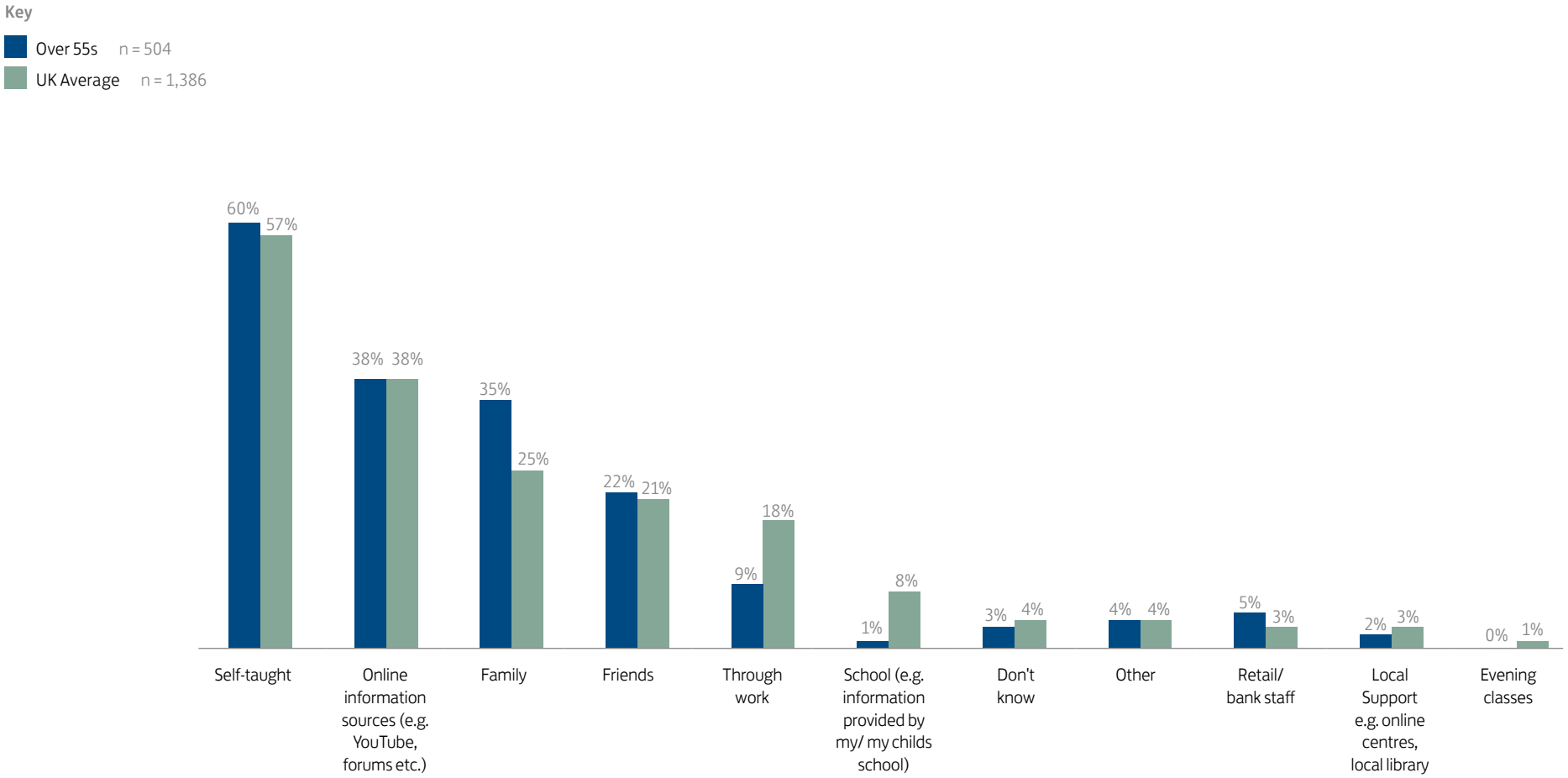


Appendix 21. **Do you feel more confident than you did before the outbreak in regards to using the Internet? And do you feel that you have the necessary digital skills to help with life/work now and in the future? 2020** *(click to return to page 28)*

n = 2,137

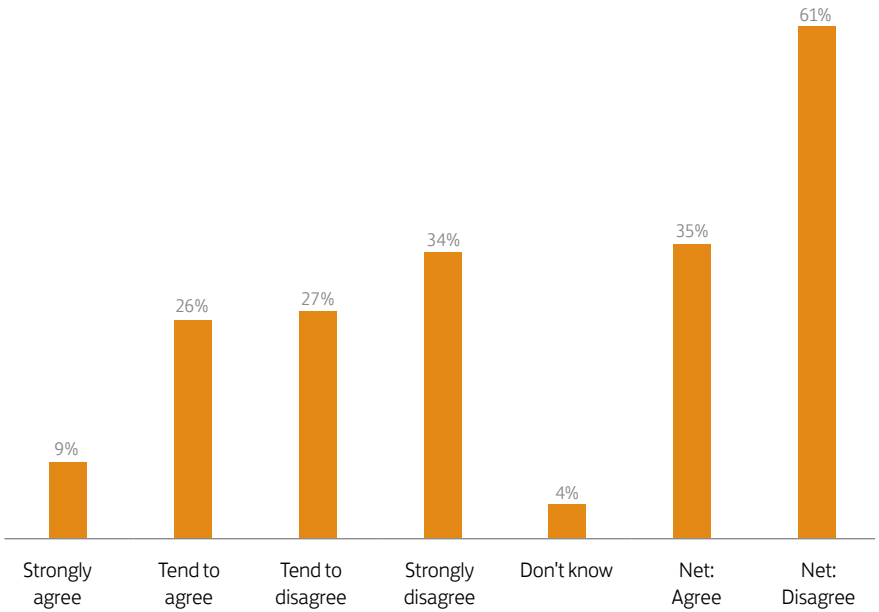


Appendix 22. **Which, if any, of the following resources did you use to learn/improve your digital skills during lockdown? 2020** *(click to return to page 28)*



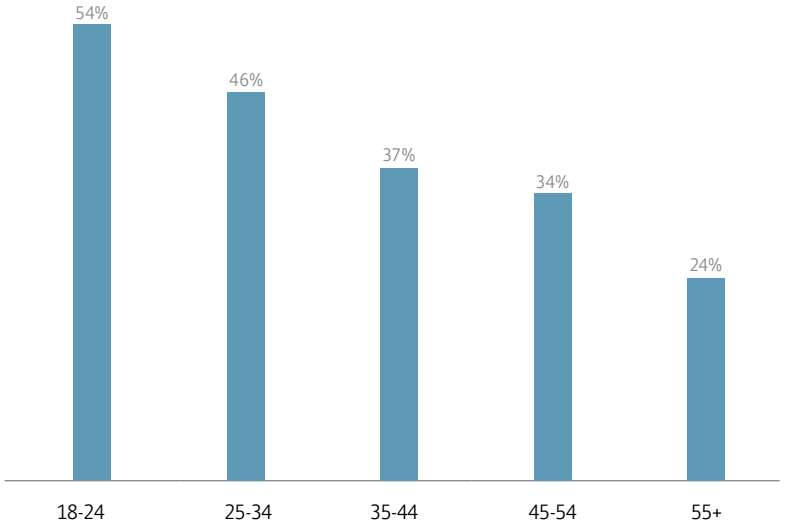
Appendix 23. **Have you helped other people improve their digital skills during the lockdown? 2020** *(click to return to page 28)*

n = 2,137



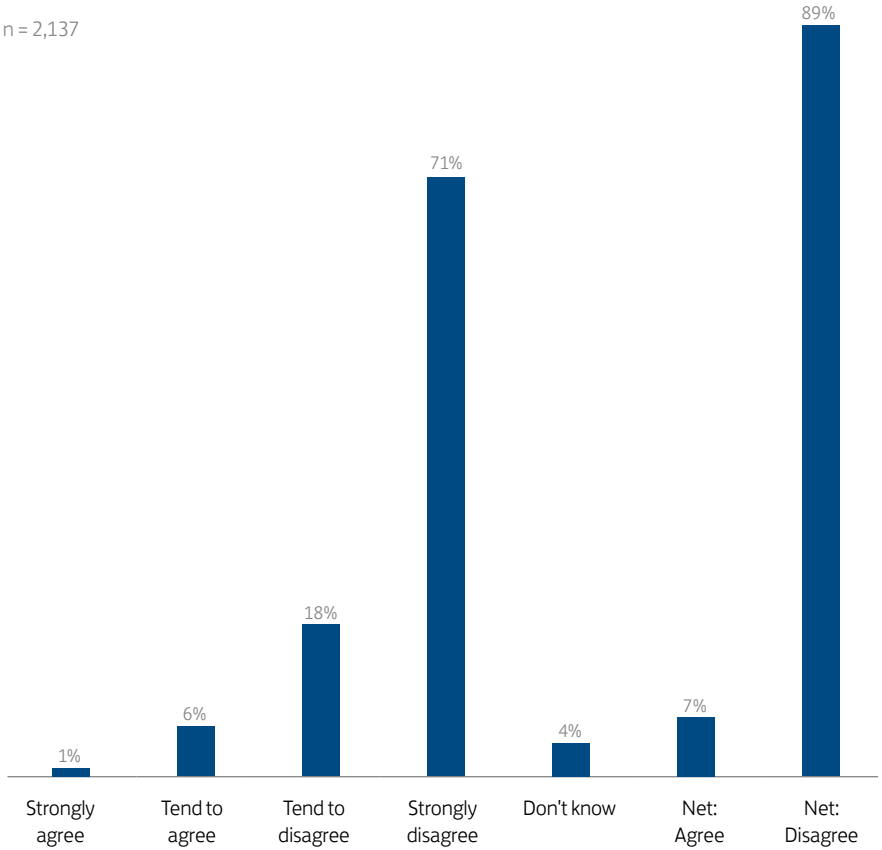
Appendix 24. **Have you helped other people improve their digital skills during the lockdown? 'Agree', split by age, 2020** *(click to return to page 28)*

n = 2,137



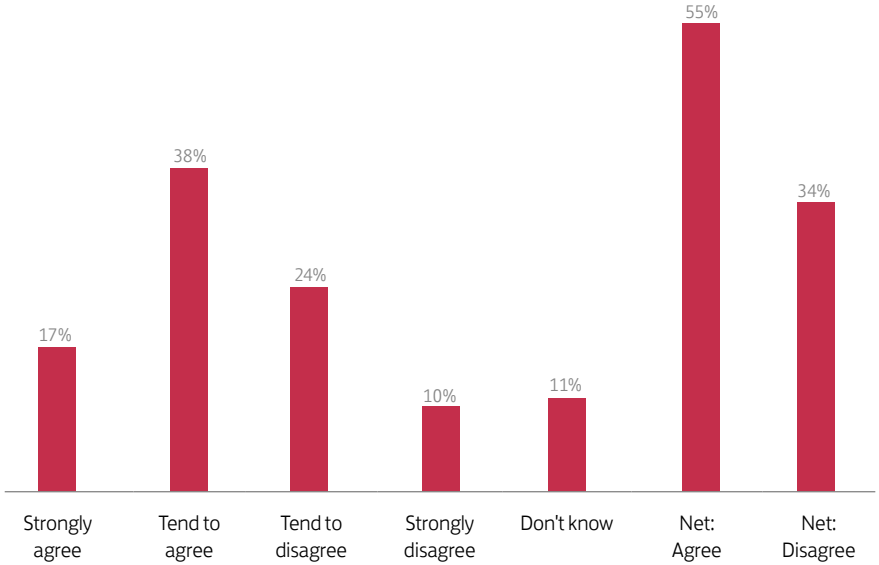
Appendix 25. **I want to get online more, but lockdown is stopping me because I don't have anyone to help me, 2020** *(click to return to page 28)*

n = 2,137

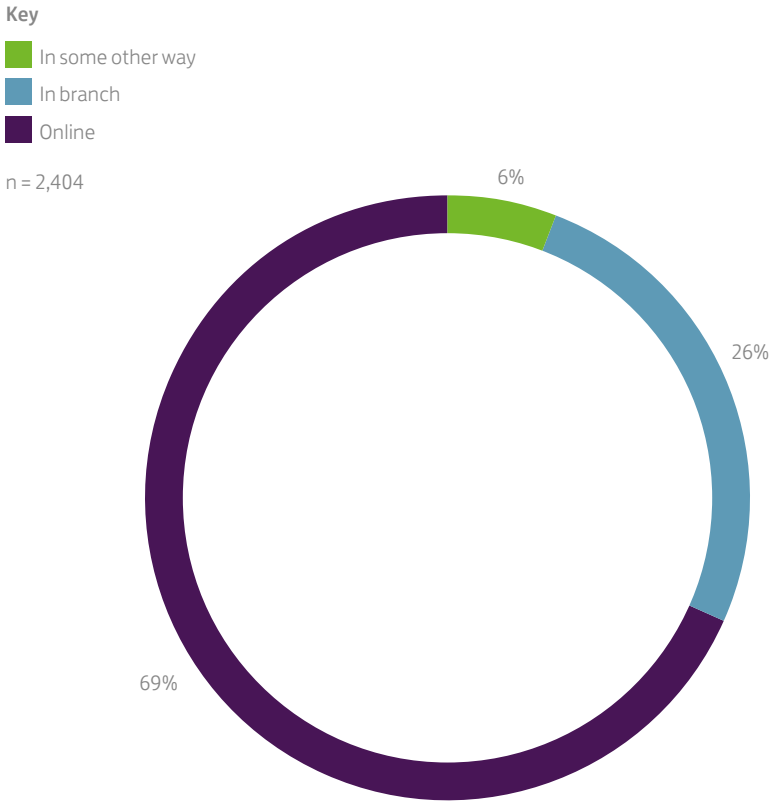


Appendix 26. **Do you agree that there are key services that you need in your day-to-day life that can't be fulfilled by technology? 2020** *(click to return to page 28)*

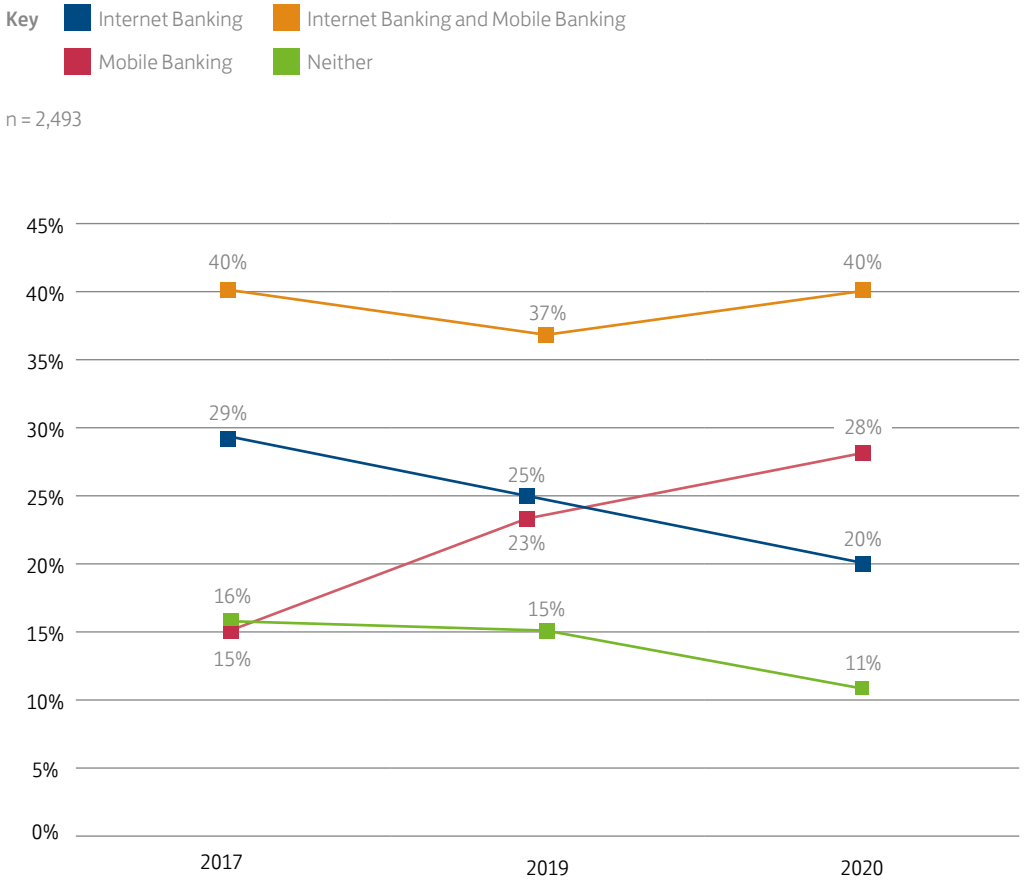
n = 2,137



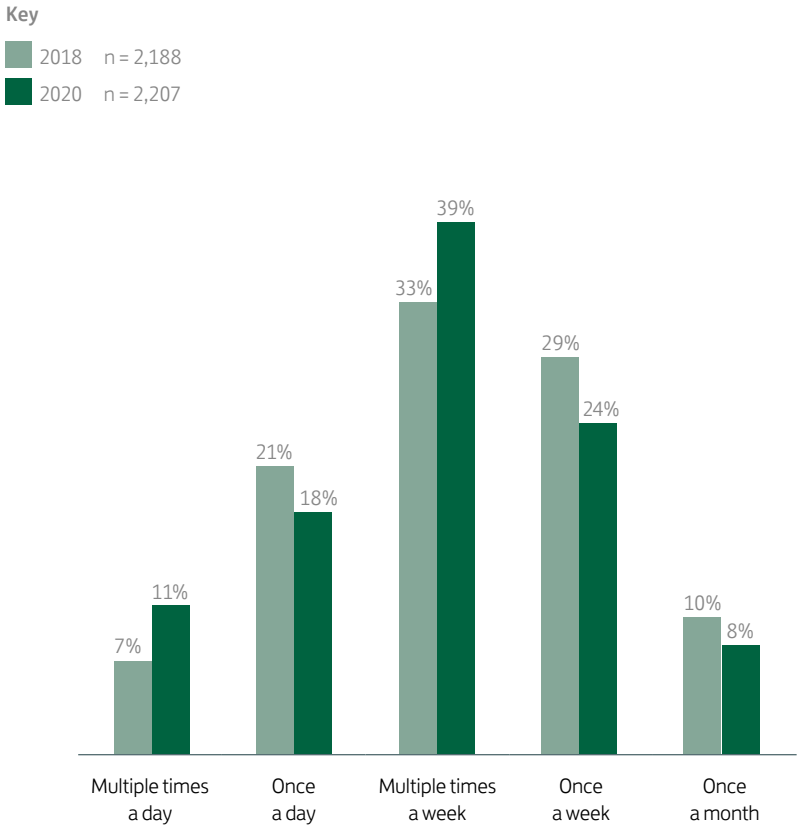
Appendix 27. **For your day-to-day banking, how do you prefer to manage your money? 2016** *(click to return to page 31)*



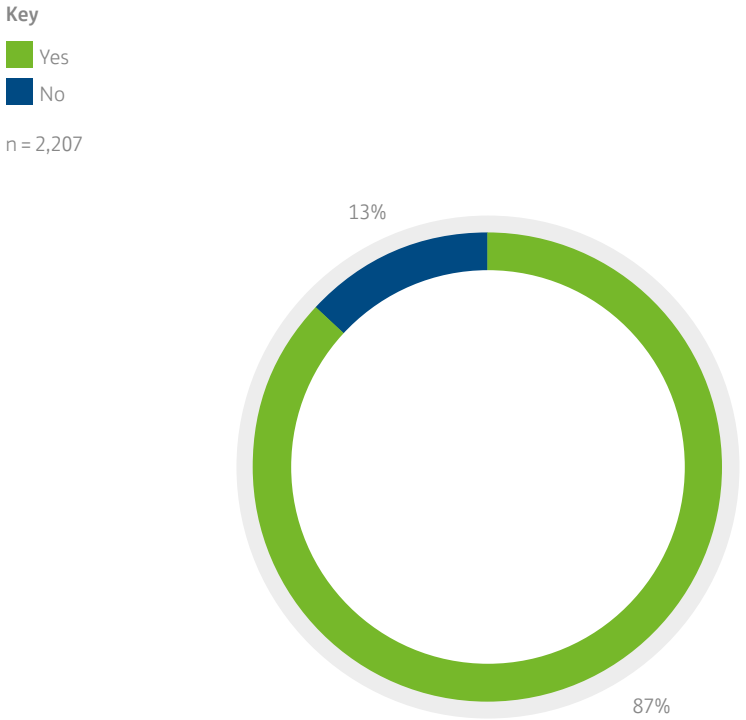
Appendix 28. **Do you use Internet or Mobile Banking at least once a month? 2020, 2019 and 2017** *(click to return to page 31)*



Appendix 29. **If you use Internet or Mobile Banking, how often do you check this? 2020 and 2018** *(click to return to page 31)*

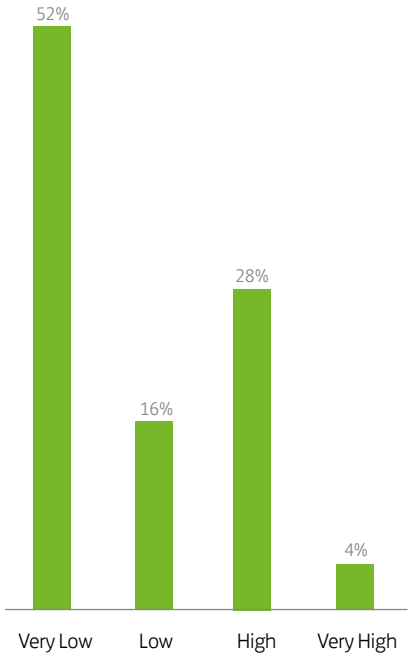


Appendix 30. **Since using online banking, has this helped you manage your finances better? 2020** *(click to return to page 31)*



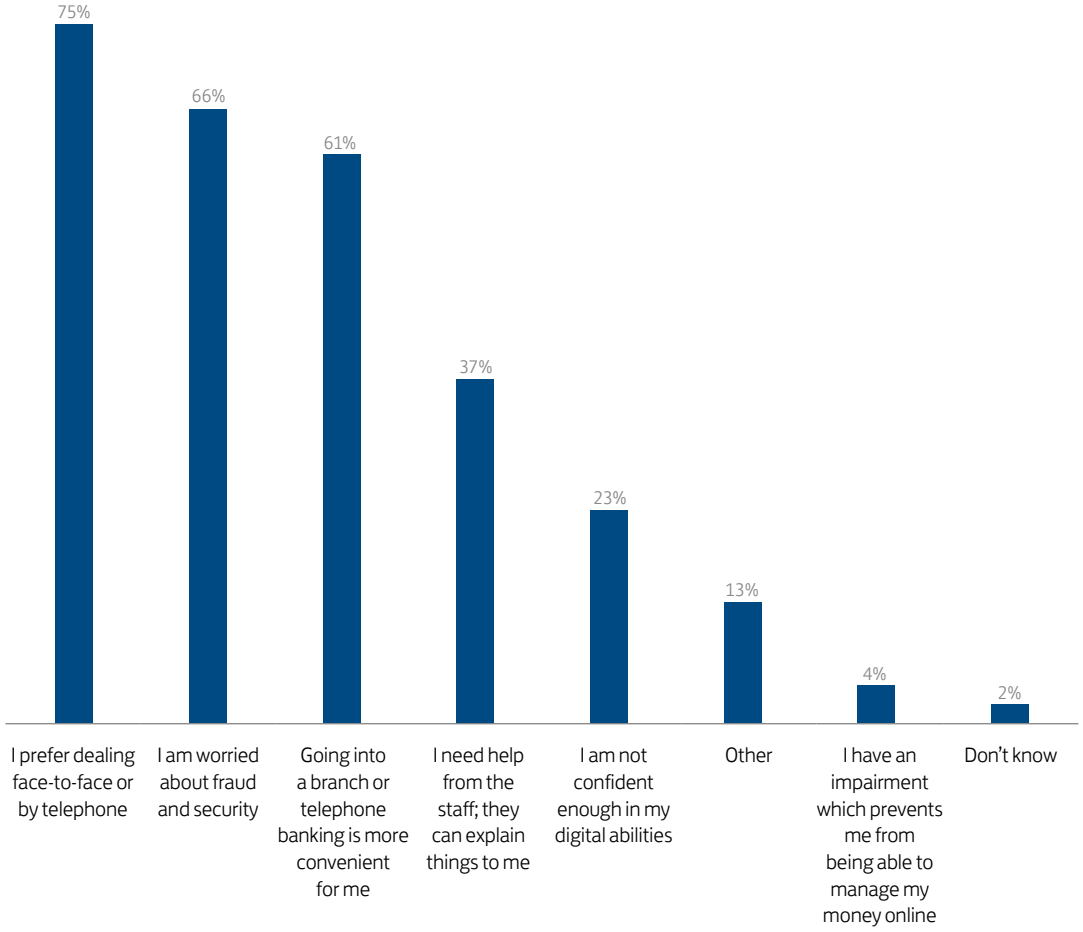
Appendix 31. **Those who prefer to do their day-to-day banking in branch, split by Digital Engagement Segment, 2020** *(click to return to page 32)*

n = 380



Appendix32. **Which of the following are reasons why you don't prefer to manage your money online? 2020** *(click to return to page 32)*

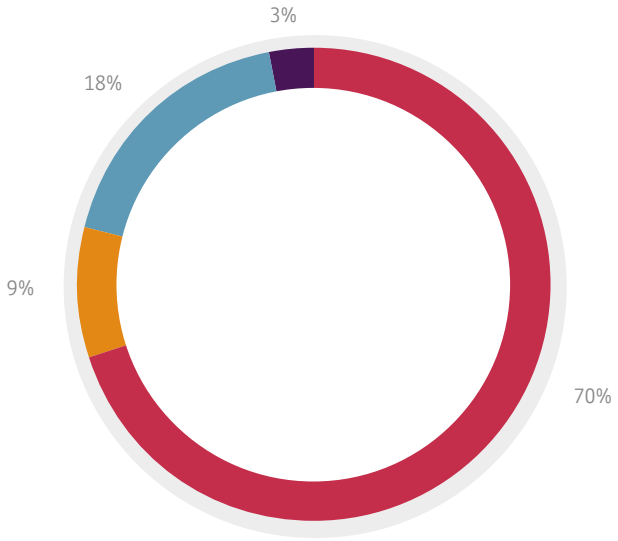
n = 435



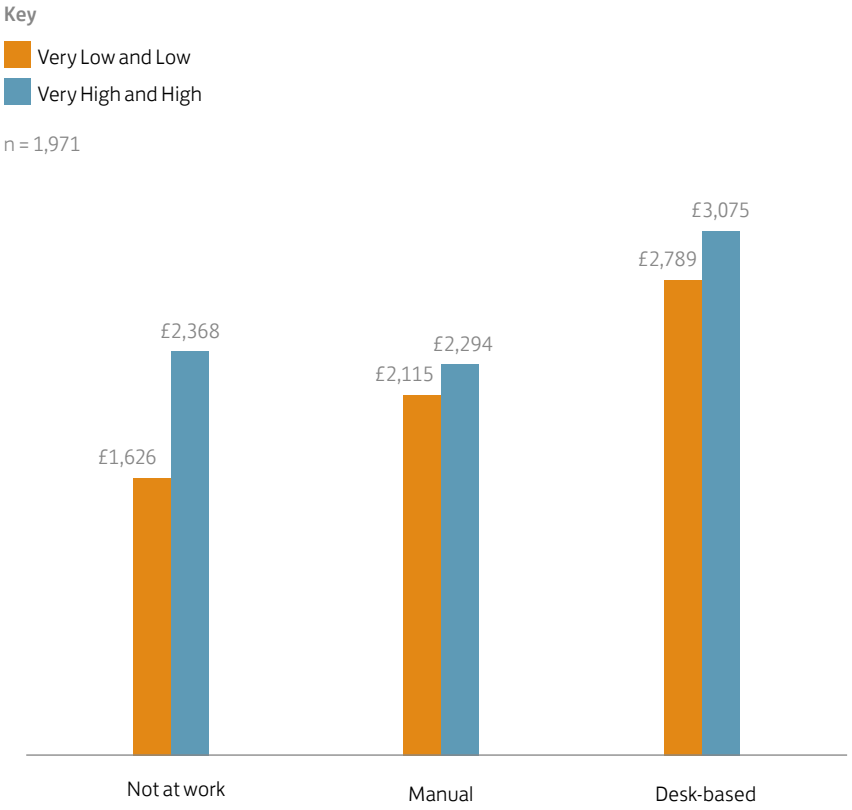
Appendix 33. **Those who don't manage their money online because they are not confident in their digital abilities, split by Digital Engagement Segment, 2020** *(click to return to page 32)*

Key Very Low Low High Very High

n = 101



Appendix 34i. **Average monthly income for different job types, split by Digital Engagement Segment, 2020** *(click to return to page 33)*

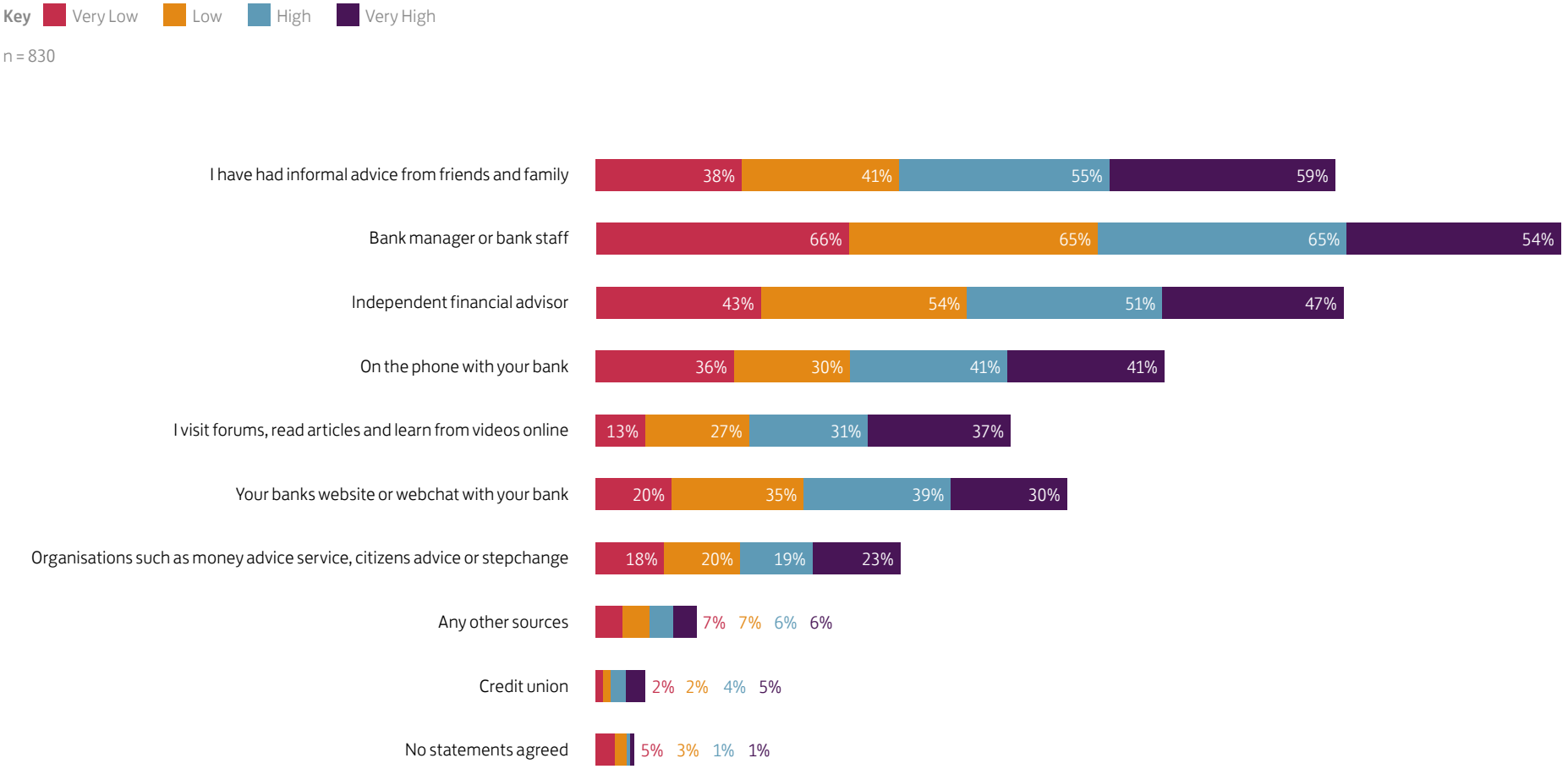


Appendix 34ii. **Average monthly spend on utility bills, split by Digital Engagement Segment and annual salary, 2020** *(click to return to page 33)*

Digital Segment	Annual Salary	Average spend* per month
Very High	£0	£162
	<£20,000	£143
	£20,000+	£221
High	£0	£174
	<£20,000	£168
	£20,000+	£239
Low	£0	£198
	<£20,000	£207
	£20,000+	£276
Very Low	£0	£207
	<£20,000	£203
	£20,000+	£268

*Bills include water/council tax/tv licence/energy

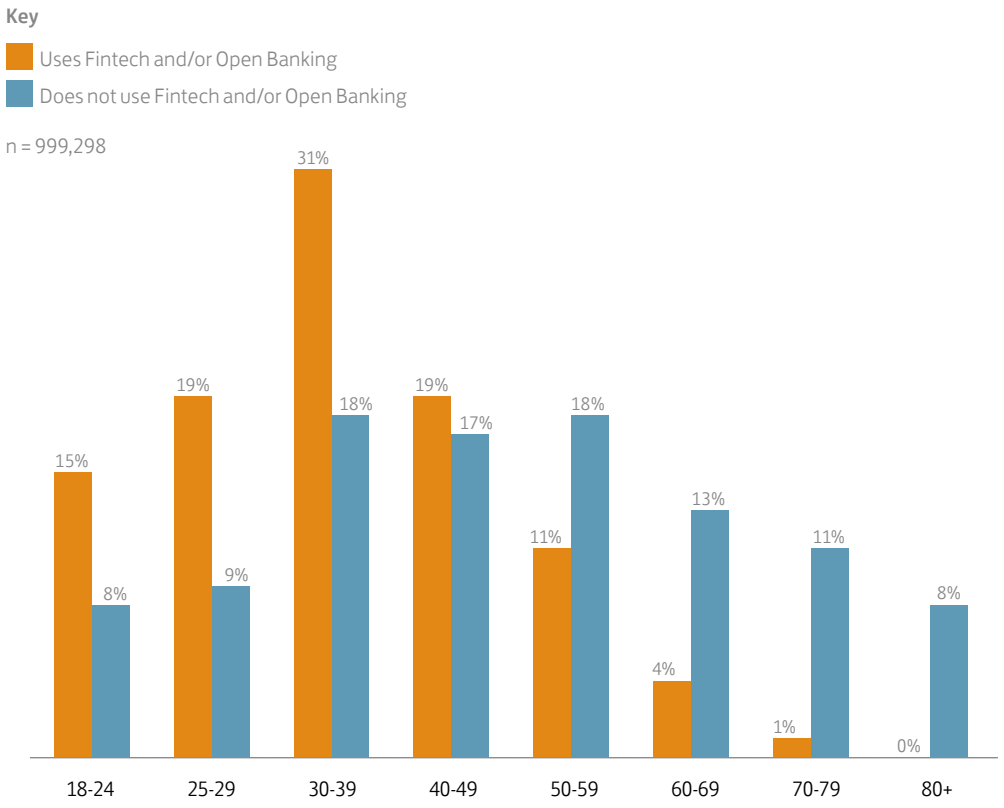
Appendix 35. **Have you had money management advice from any of the following? Split by Digital Engagement Segment, 2020** *(click to return to page 34)*



Appendix 36. **Average online banking visits, saving frequency and saving amount, split by Digital Engagement Segment, 2020** *(click to return to page 34)*

	Very Low	Very High
Average visits	6.29 n = 327,917	59.09 n = 111,794
Average savings transactions	0.08 n = 192,536	0.24 n = 93,439
Average savings value	35.40 n = 192,536	81.34 n = 93,439

Appendix 37. **Age profile of people with usage of Fintech and/or Open Banking, 2020** *(click to return to page 35)*



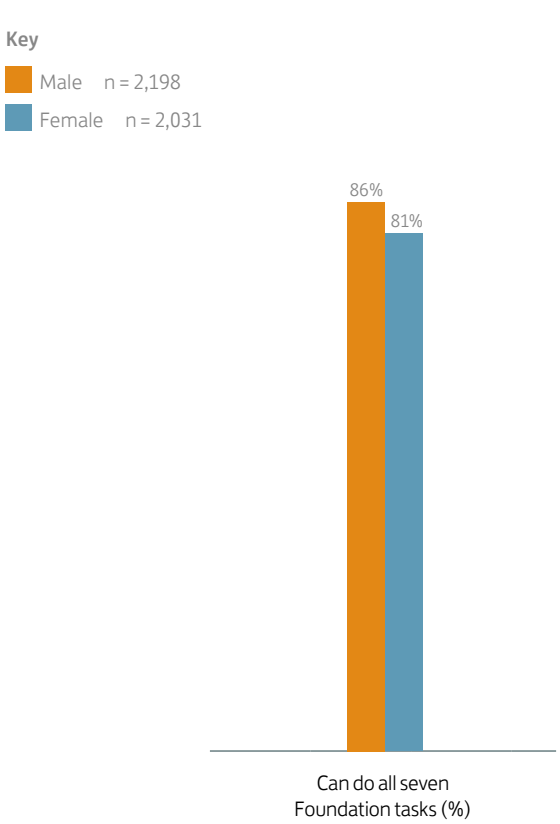
Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Appendix 38. **Bottom three Foundation tasks as a proportion of each UK region, 2020** *(click to return to page 39)*

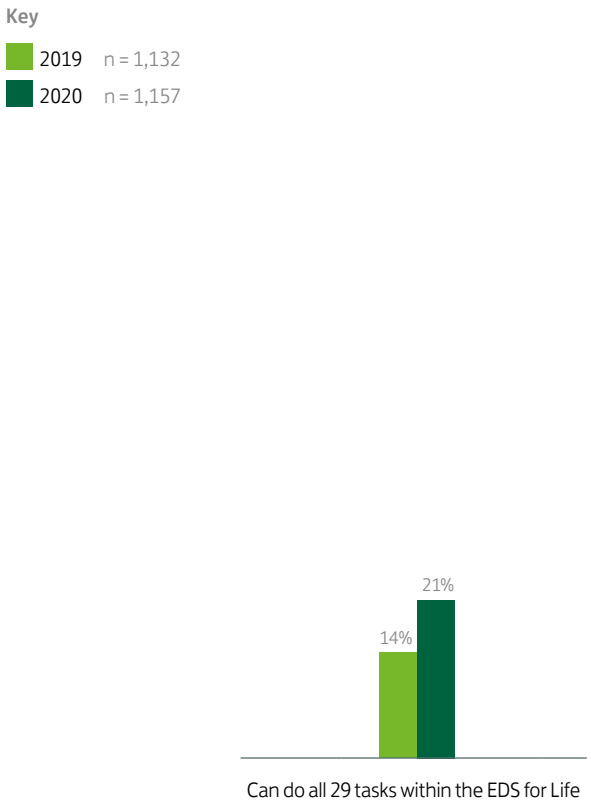
	Bottom Foundation task #3		Bottom Foundation task #2		Bottom Foundation task #1	
Total n = 4,233	I can update and change my password when prompted to do so	88%	I can connect a device to a Wi-Fi network	88%	I can use the different menu settings on a device to make it easier to use (e.g. change the font size to make it easier to read)	86%
East England n = 389	I can find and open different applications/programmes on a device	90%	I can connect a device to a Wi-Fi network	89%	I can use the different menu settings on a device to make it easier to use (e.g. change the font size to make it easier to read)	89%
East Midlands n = 292	I can find and open different applications/programmes on a device	83%	I can update and change my password when prompted to do so	82%	I can use the different menu settings on a device to make it easier to use (e.g. change the font size to make it easier to read)	81%
London n = 610	I can turn on a device and log in to any accounts/profiles I have	93%	I can update and change my password when prompted to do so	93%	I can use the different menu settings on a device to make it easier to use (e.g. change the font size to make it easier to read)	92%
North East n = 199	I can connect a device to a Wi-Fi network	88%	I can use the different menu settings on a device to make it easier to use (e.g. change the font size to make it easier to read)	87%	I can find and open different applications/programmes on a device	87%
North West n = 435	I can connect a device to a Wi-Fi network	88%	I can find and open different applications/programmes on a device	87%	I can use the different menu settings on a device to make it easier to use (e.g. change the font size to make it easier to read)	87%
Scotland n = 372	I can connect a device to a Wi-Fi network	81%	I can update and change my password when prompted to do so	81%	I can use the different menu settings on a device to make it easier to use (e.g. change the font size to make it easier to read)	80%
South East n = 557	I can update and change my password when prompted to do so	88%	I can use the different menu settings on a device to make it easier to use (e.g. change the font size to make it easier to read)	88%	I can connect a device to a Wi-Fi network	88%
South West n = 289	I can update and change my password when prompted to do so	88%	I can connect a device to a Wi-Fi network	87%	I can use the different menu settings on a device to make it easier to use (e.g. change the font size to make it easier to read)	85%
Wales n = 215	I can update and change my password when prompted to do so	83%	I can find and open different applications/programmes on a device	82%	I can use the different menu settings on a device to make it easier to use (e.g. change the font size to make it easier to read)	80%
West Midlands n = 327	I can update and change my password when prompted to do so	92%	I can use the different menu settings on a device to make it easier to use (e.g. change the font size to make it easier to read)	90%	I can connect a device to a Wi-Fi network	88%
Yorkshire and the Humber n = 398	I can update and change my password when prompted to do so	88%	I can find and open different applications/programmes on a device	88%	I can use the different menu settings on a device to make it easier to use (e.g. change the font size to make it easier to read)	86%
England n = 3,496	I can update and change my password when prompted to do so	89%	I can connect a device to a Wi-Fi network	88%	I can use the different menu settings on a device to make it easier to use (e.g. change the font size to make it easier to read)	87%

Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Appendix 39. **Proportion of those aged 15+ that can do all seven Foundation tasks (prerequisite to Essential Digital Skills) split by gender, 2020** *(click to return to page 41)*

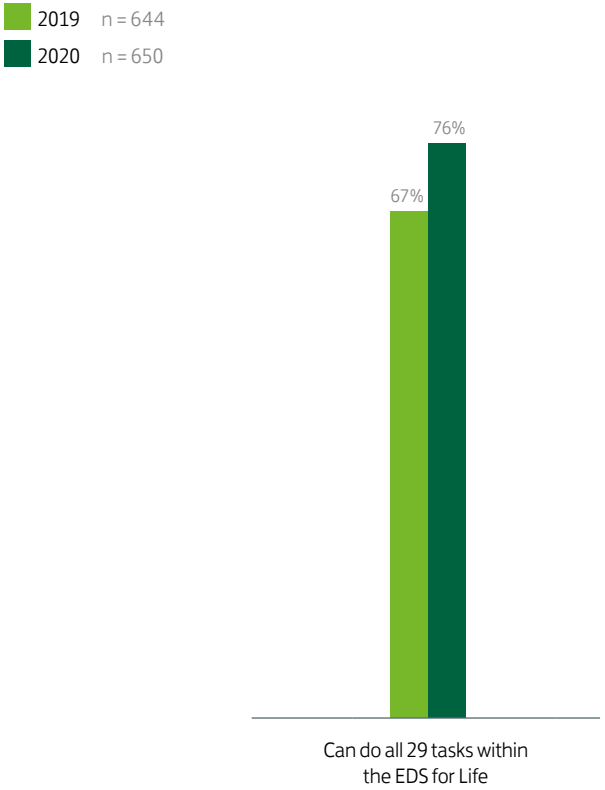


Appendix 40. **Proportion of those aged 65+ who can do all 29 tasks within the EDS for Life, 2020 and 2019** *(click to return to page 47)*

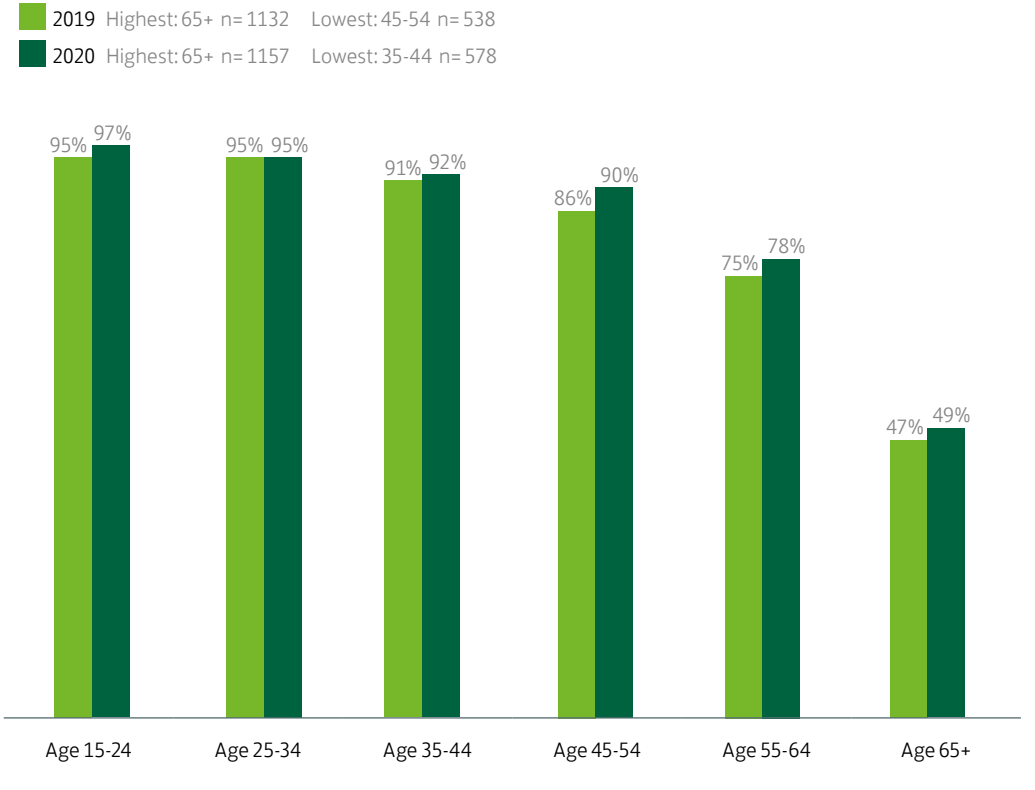


Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Appendix 41. **Proportion of those aged 15-24 who can do all 29 tasks within the EDS for Life, 2020 and 2019** *(click to return to page 47)*



Appendix 42. **Proportion of those in each age group who have the Transacting skill within the EDS for Life, 2020 and 2019** *(click to return to page 47)*

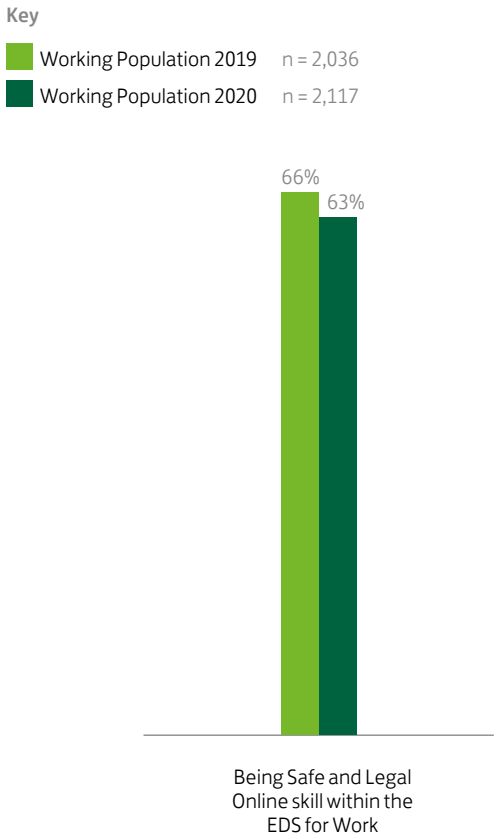


Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Appendix 43. **Proportion of those with different levels of Internet access who have reached certain levels in the EDS framework. Base sizes are shown in brackets** *(click to return to page 47)*

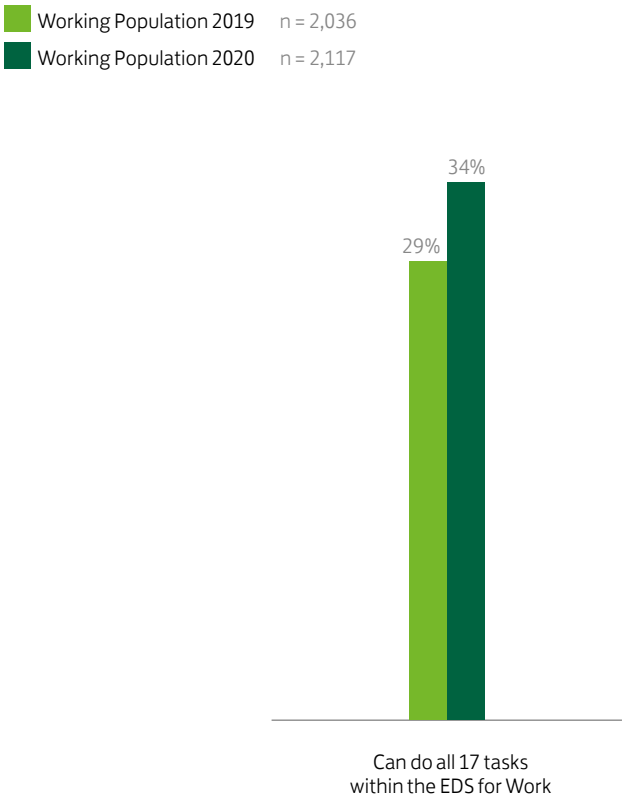
	All UK adults 15+	Have Internet access at home	No Internet access at home or work
Have Foundation Skill	84% n = 4,233	90% n = 3,764	29% n = 525
Have EDS for Life	78% n = 4,233	85% n = 3,764	25% n = 525
Working and have EDS for Work	48% n = 2,117	49% n = 1,998	32% n = 109

Appendix 44. **Proportion of the UK workforce who have the Being Safe and Legal Online skill within the EDS for Work, 2020 and 2019** *(click to return to page 51)*

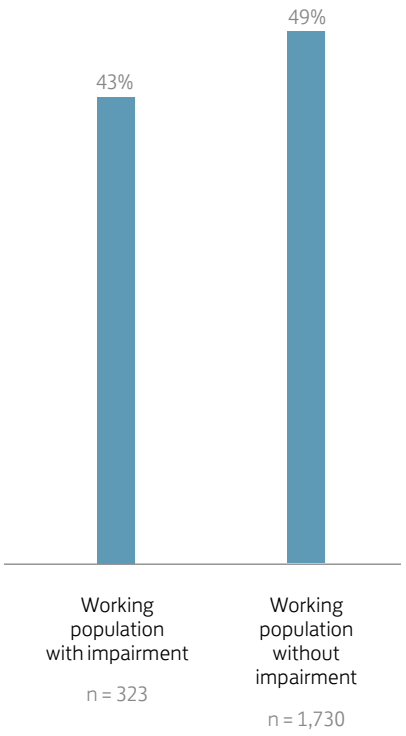


Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Appendix 45. **Proportion of the UK workforce who can do all 17 tasks within the EDS for Work, 2020 and 2019** *(click to return to page 51)*

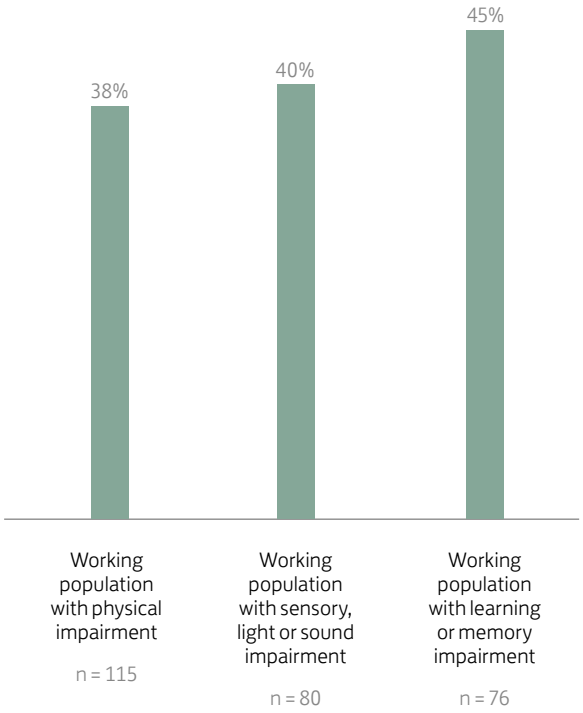


Appendix 46. **Proportion of the UK workforce with varying levels of impairment who have EDS for Work, 2020** *(click to return to page 54)*



Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

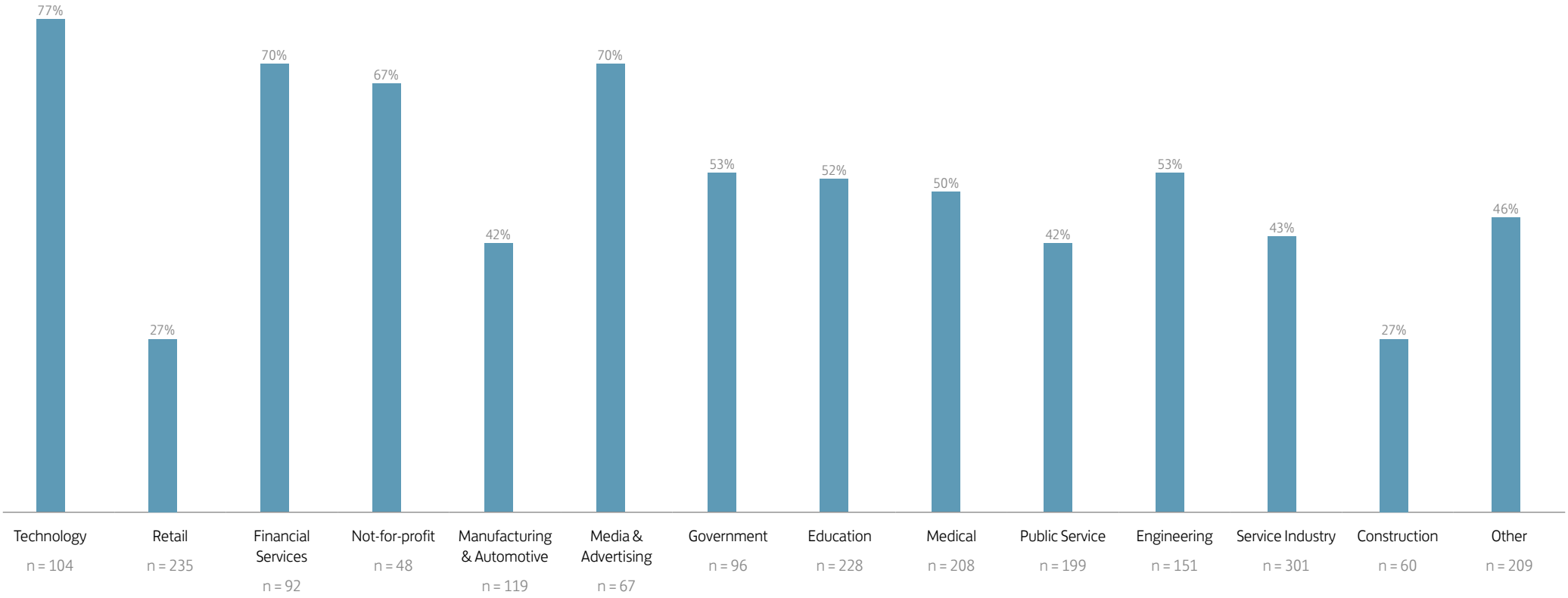
Appendix 47. **Proportion of the UK workforce with different impairment types who have EDS for Work, 2020** *(click to return to page 54)*



Appendix 48. **Proportion of the UK workforce with a physical impairment who have the Transacting skills within the EDS for Work, 2020** *(click to return to page 54)*

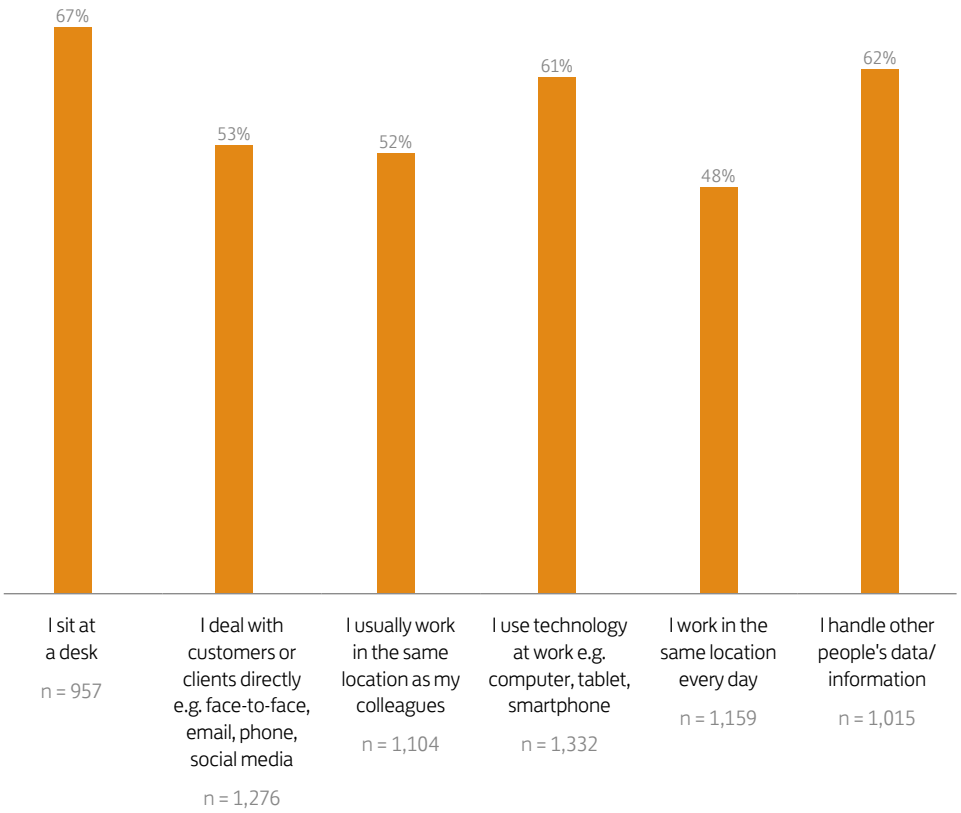
Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Appendix 49. **Proportion of the UK workforce who have EDS for Work, split by the sector in which the company they are employed in operates, 2020**
(click to return to page 55)

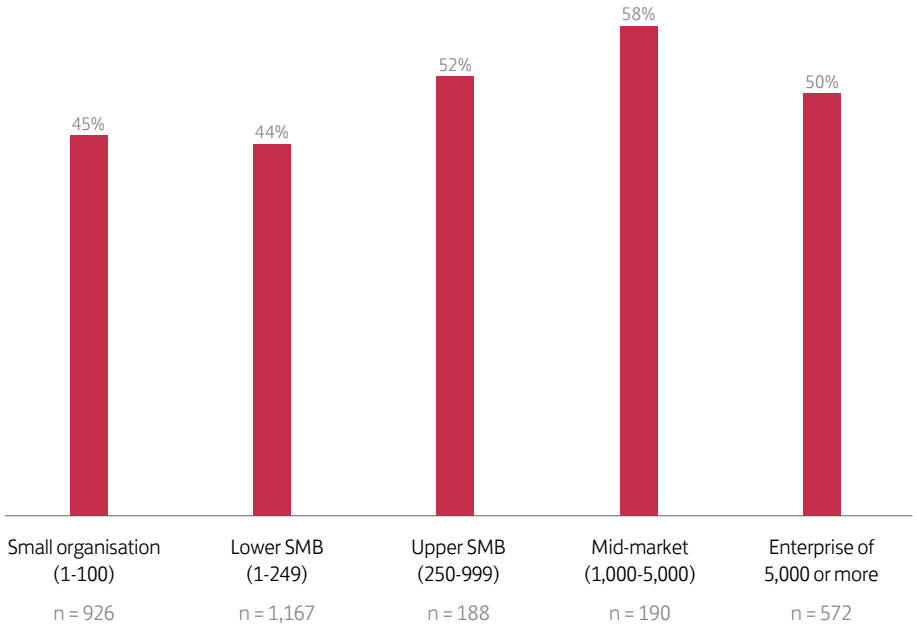


Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Appendix 50. **Proportion of the UK workforce who have EDS for Work, split by the type of things their job entails, 2020** *(click to return to page 55)*

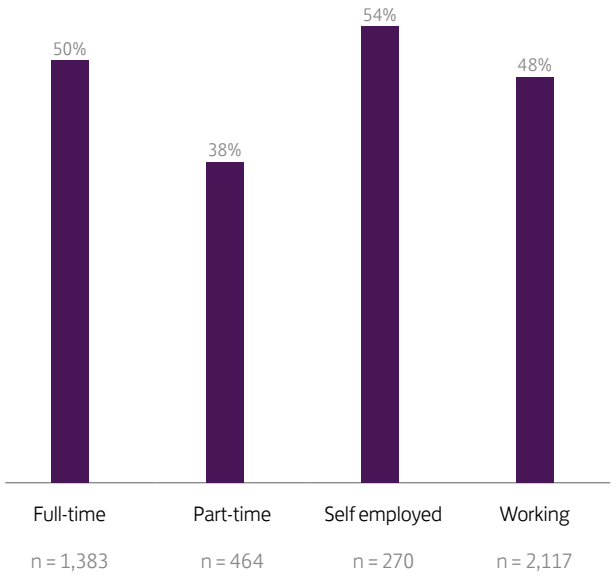


Appendix 51. **Proportion of the UK workforce who have EDS for Work, split by the size of the organisation they work for, 2020** *(click to return to page 55)*



Care to be taken with Essential Digital Skills data. Refer to *page 2* for details.

Appendix 52. **Proportion of the UK workforce who can do each level of EDS, split by their employment status, 2020** *(click to return to page 55)*



Lloyds Bank UK Consumer Digital Index 2020

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- The report and other content can be found online: **lloydsbank.com/consumerdigitalindex**
- Please refer to our website for appendices, national and regional data and helpful links and resources
- Please get in touch at: **DigitalSkillsInclusion@lloydsbanking.com**
- For more information on the Lloyds Bank Academy please visit: **lloydsbankacademy.co.uk**
- Join the conversation: **#ConsumerDigitalIndex @LloydsBankNews**

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