2023 Consumer Digital Index

The UK's largest study of digital and financial lives

LLOYDS BANK

Contents

The 2023 UK Consumer Digital Index is the eighth in its series. The study uses the behavioural and transactional data of one million consumers to build a view of digital and financial capability across the UK.

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#ConsumerDigitalIndex
#EssentialDigitalSkills

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DigitalSkillsInclusion@lloydsbanking.com

Headlines from the report:

📍 96% of the UK are online
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👤 14.1 million (27%) now have the highest digital capability
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🗄 Over half of the UK say the Internet has helped them to save money
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£ Over half the population (29.2 million) have lower financial capability
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⚙ 54% of the UK labour force is not meeting its full potential
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About us

Catherine Rutter
Group Customer
Inclusion Director,
Lloyds Banking Group

At Lloyds Bank, we believe that both financial and digital capability are enablers to everyday life, including people's ability to manage their money, find a job and build or grow a business. Our aim is to help provide the access, ability and ambition to improve these skills, driven through our own activities but also utilising the power of partnerships.

The Lloyds Bank team have used a unique dataset, analytical capabilities and research partnerships to understand the UK's digital and financial capability. We seek to understand and share these findings with partners to raise awareness of the impact that digital and financial confidence and capability can have on people's lives, work, businesses and the UK.

In its eighth year, the Consumer Digital Index report is the UK's largest measure of digital financial lives, and analyses people's behaviours and attitudes towards technology, online services and their financial wellbeing. This year, we have once again combined the Consumer Digital Index Report with the Essential Digital Skills Benchmark. The Essential Digital Skills Framework has been measured

by Lloyds Banking Group, on behalf of the Department for Education, to provide a holistic view of the digital skills needed to access the Internet independently and for everyday life and work. Following the refresh of the Framework in 2022, this report provides a year-on-year comparison of those essential skills.

The insight has underpinned our work to increase digital and financial skills across the UK through a multi-channel approach. Our Lloyds Bank, Bank of Scotland, and the Scottish Widows Be Money Well websites have supported 640,000 businesses and consumers with bespoke support and skills-building through and with partners since 2022.

Our curriculum offers a huge variety of online interactive learning, webinars, face-to-face, one-to-one expert-led support in digital, financial, life and work skills. To drive impact at a local level, we are meeting communities through trusted local partners where insight shows it matters most. We also offer a free dedicated Digital Helpline that provides telephony guidance, remote training and access to devices for those who need it.

We recognise our convening power as one of the UK's largest financial services organisations and utilise partnerships to collaborate with other influential organisations, government departments and policymakers to champion the importance of financial and digital inclusion.

We have published this report not only to highlight the benefits that digital and financial capability bring to all, but crucially to drive action across the UK where those benefits are yet to be realised. It is vital that no one is left behind as digitisation accelerates, and there is no better time than now to take collaborative steps to close the digital divide across the UK. Thank you to all people, partners and communities that are being bold and taking action to do this alongside us.

If you have any questions on the Consumer Digital Index, the Essential Digital Skills Benchmark, our propositions or partnership work, please contact us at:

✉ DigitalSkillsInclusion@lloydsbanking.com

"The Consumer Digital Index continues to give us vital insights into digital and financial skills across the UK. With skills levels deepening for those online but overall Internet usage decreasing, it is important that no one is left behind as the UK continues to digitise. Lloyds Bank provides a multi-channel approach to customers, communities, and organisations, to increase digital and financial capability for all. My ask to you is that with the power of insights, ambition, and collaboration, we must continue to work together to close the digital divide."

Executive summary

Together, the 2023 Consumer Digital Index and Essential Digital Skills Benchmark show overall improvements in digital skills in the last year.

96% of the UK have been online in the last three months, the second highest recorded levels since 2016. 14.1 million people (27%) now have the highest digital capability. Essential Digital Skills improved across all levels, with the impactful work across industries making a difference. Over nine in 10 people are confident using the Internet, and almost three in five people feel their digital skills have improved. People with a learning mindset and digital skillset are reaping the financial rewards and adapting to accelerating digitisation.

Illustrating though that usage does not guarantee online confidence and skills, the data shows a growing disparity between those with confidence and capability and those without. Financial capability is also falling behind, and against a backdrop of rising costs, improving financial resilience should be an important focus.

The insights continue to demonstrate how crucial closing the digital divide is, and the importance of building digital and financial capability and confidence in the UK.

1. The Digitally Disadvantaged

25% of the UK have the lowest digital capability and as a result are likely to struggle interacting with online services. 2.1 million people in the UK are offline, and c.4.7 million people cannot connect to Wi-Fi, impacting their everyday lives.

Who is getting left behind?

Whilst those with the lowest capability are more likely to be over 70, there are over 300,000 people under the age of 50 who are digitally disadvantaged.

What's causing the growing digital disparity?

The insight, alongside bespoke 'lived experience' study with Three Hands Insight* illustrates three pain points with digital enablement; (i) cost of living (ii) fear of fraud (iii) lack of motivation to learn.

Cost of Living ——————————— £

Both a barrier and a motivation for being online. Over half say the Internet has helped them save money in relation to the cost of living. However, the financial cost of continued digital access and connectivity are evident. This year, c.12.2 million people (23%), have had to look for cheaper Internet or mobile data plans due to rising costs. Access to data and connectivity more broadly remain a challenge, 10% of the offline do not have access to a device. Digital poverty is a growing challenge.

Fraud ——————————— 🔒

Over four in five people are confident in their abilities to protect themselves online. Yet 32% of UK adults are unable to complete all nine essential tasks to remain safe online for daily life. Fear of potential scams is also a barrier for 7% of those offline. This concern is not isolated to the digitally disadvantaged; one million of those online do not use the Internet more because of their worries about potential scams. Those with the highest digital capability are 11 times more likely to be victim of fraud than those at the lowest end of the skills spectrum.

Motivation ——————————— 👤

Lack of interest is a key barrier for 14% of those who are offline. Even as we consider more advanced skills for the workplace, lack of appetite rings true for c.24.3 million adults in the labour force who are not interested in upskilling.

How can support be provided?

Independent learning is the UK's preference as the easiest way to learn new digital skills (79%). Online information (75%), with friends (68%) and through the workplace follow closely behind.

2. Unlocking financial wellbeing

The UK are feeling positive about how they are managing their finances.

- Nearly eight in 10 say the way they are managing their money means they can enjoy their life.

- Over six in 10 say they are on track to have enough money to meet their future needs.

The transactional dataset allows us to better understand UK financial lives. Financial capability considers a number of factors, including control over day-to-day finances, coping with financial shocks and financial freedom and savings.

Just 7% of the UK have Very High financial capability. This group are confident in their ability to manage their finances and only 7% are stressed or overwhelmed when it comes to money.

The data shows support is needed for the 29.2 million UK adults with lower financial capability. Financial capability in the last year has been stable, and 73% of people have maintained the same financial capabilities they had last year.

Reaping the benefits

Whilst high digital capability does not equate to high financial capability, digital enablement does have a positive impact on personal finances. Those with the highest digital capability are more confident protecting themselves from fraud and scams, more confident managing their money and are saving more often.

Being confident using the Internet is paying off:

Four in five feel on top of their finances £

Three in four feel the way they're managing their money means that they can enjoy life ♥

Almost nine out of 10 feel they manage their money effectively

Those with higher digital and financial capabilities are saving over £900 a year more than those in the lower groups

By contrast, the least digitally capable are again at a disadvantage; compared to those with the highest capability, they are:

Saving five times less money

14 times more likely to struggle immediately following a financial shock ⚡

Building financial capability

For the first time, the report includes data regarding debt advice and online money management support. Experience leads the way when it comes to building money management skills. The role of the Internet is important for developing financial skills, particularly for younger generations (60% are learning money management skills this way). Concerningly, 12% of the UK would never seek financial guidance.

In a digitally focused world, this report provides essential insights into the opportunities which can be unlocked for society, provided products, services and experiences are designed in a way to enable access for all.

Calls to action

Underpinning the key findings are consistent themes to enable an inclusive digital society. Critical factors to unlocking this though are access and connectivity. These considerations provide thought into how this could be achieved.

1. Accessible and embedded support

- Providing the right support and education for people, at a time, place, and way which works for them is vital. The data shows that preferences for upskilling are varied. As such, help and support should be available in a variety of formats to suit all learning styles.

- More importantly, support needs to be embedded in places and spaces where consumers are.

2. Encouraging life-long learning

- To ensure a digital economy that everyone can participate in, life-long learning and confidence building is key. The data continues to show that the workplace is an easy way for millions to upskill. The opportunity for skills learned in work, to transition into people's day-to-day lives make it an important lever of change.

- As we consider the workforce of the future, there also needs to be a consistent focus on the essentials. It is encouraging to see motivation to learn future skills, but the essentials can provide the strong foundations on which people, organisations and the UK as a whole can thrive.

3. Communicating the benefits whilst encouraging safety

- The report identifies the financial benefits that digital capability can bring, and this is an important incentive to motivate UK citizens to continue to build their skills.

- Yet fear of fraud is a concern for both those on and offline. Ensuring that people understand the opportunities whilst also facing into the risks is essential.

- Communication is the lynchpin here. Consistent messaging which inspires the UK must also profile the importance of online vigilance.

4. Inclusive design

- Complicated products, services and experiences are a barrier for the offline. Inclusive design of products, services and experiences is critical to ensure that those less confident or with lower skillsets can engage.

- Using data and lived experiences, service providers and system influencers need to truly understand UK citizens to better shape their services and experiences.

- Whilst the spotlight might be on future technologies like conversational AI, it is intuitive and innovative design that will excite and delight people.

Foreword

Robert Halfon
Parliamentary Under Secretary of State for Skills, Further and Higher Education of the United Kingdom

We would like to thank Lloyds Banking Group for their continued leadership on digital skills and for this year's report which provides valuable information about the current level of Essential Digital Skills in the UK.

Essential Digital Skills in particular play a crucial role in tackling digital exclusion by providing people with the skills they need to participate in society, access vital services and stay connected.

Skills are central to economic growth – a third of labour productivity growth can be attributed to increases in skills levels.

We are pleased to see an improvement in Essential Digital Skills in the UK over the last year with 92% of adults now having Essential Digital Skills for Life and 82% Essential Digital Skills for Work. Therefore, more people have the skills to use digital tools and technologies effectively in both their personal and professional lives.

However, there is still more to do. This report shows that c.9.7 million people still struggle with setting up privacy and marketing settings online and c.4.7 million people cannot connect to Wi-Fi.

That is why we are revolutionising skills by developing a world-leading skills system which is employer-focused, high-quality and fit for the future. It will ensure that people are equipped with the digital skills they need to climb the ladder of opportunity and progress into rewarding careers or higher-level technical study.

It is also crucial for social justice and supporting those from disadvantaged backgrounds, to ensure we maximise the use of talent across the country.

To achieve this, we have enhanced our Essential Digital Skills offer with the introduction of new Digital Functional Skills qualifications – an important part of the government's UK Digital Strategy. Our reformed qualifications will teach adults the Essential Digital Skills which are fundamental to gaining higher level skills.

We are also continuing to invest in the advanced technical digital skills that the economy needs. This includes the delivery of Skills Bootcamps, Free Courses for Jobs, T-Level qualifications,

The findings from this year's report will continue to shape this important work and support government to understand the impact of our digital reforms.

Digital Apprenticeships, Higher Technical Qualifications and our new network of 21 Institutes of Technology – establishing the UK as leaders of high-quality, higher-level technical education and training across a range of STEM occupations and industries.

We will continue to work together with our partners so we can make the digital age accessible to everyone.

Hear from our partners

"The Consumer Digital Index is the definitive benchmark for tracking digital skills and inclusion across the UK.

It's really encouraging to see improvements in digital confidence and skills, particularly amongst older people. However, it's clear that some people remain at risk of being left behind. One in four adults have a Very Low digital capability – a figure that remains stubbornly high.

It's important that we don't assume digital capability equates to digital access. We all have a role to play to make sure everyone can be digitally included. This will ensure that everyone can access the significant benefits the Internet offers for all our lives."

David McNeill, Digital Director,
Scottish Council for Voluntary Organisations

"The findings uncovered by Lloyds Banking Group this year are both optimistic and stark. There is an increase of 3% (to 27%) for the percentage of the population assessing their digital capability as 'Very High'. However, it's clear that more needs to be done to support people with managing their finances online, as alarmingly over half (53%) of respondents said that they had Low/Very Low financial capacity. The cost of living crisis only exacerbates the vulnerable situations of these individuals – driving them into financial hardship. There has never been a more crucial time for organisations to work in collaboration to end the digital divide and improve the financial capability of the communities around us."

Thomas Monaghan, Corporate Partnerships Lead,
Citizens Advice

"The Consumer Digital Index plays a key role in helping understand the digital and financial capabilities of our residents. This year's findings highlight the important areas of focus, including the support needed for individuals with low digital capabilities, those with health conditions and the impact of the cost-of-living crisis.

Across Liverpool City Region we are working to bridge the digital divide. Through the LCR Digital Inclusion Network, organisations are tackling issues of access, skills and motivation through unique programmes such as the industry-led Digital Inclusion Initiative. Together with our partners, we are empowering individuals and working to ensure no one is left behind."

Rob Benson, Digital Inclusion Manager,
Liverpool City Region Combined Authority

"It's clear we are an increasingly digital society and being connected is essential for people's wellbeing and social mobility. Sadly, there still isn't equal access to connectivity, digital skills or devices for everyone. Addressing the digital divide remains at the heart of our business and we are committed to helping four million people and businesses cross the digital divide by the end of 2025. It needs us all – businesses, government, local authorities, and charities – to work collaboratively, take a long-term view and adapt our approach as the issue evolves to ensure everyone can benefit from the opportunities connectivity provides."

Nicki Lyons, Chief Corporate Affairs and Sustainability Officer,
Vodafone UK

"This crucial new data reveals a stark truth – millions still lack the Essential Digital Skills for Work. 54% of working adults cannot perform the 20 tasks industry and government agree are vital for today's workplace.

AI and automation are rapidly transforming the world of work and bringing risk of major workforce displacement. Ensuring the workforce has the digital capability to respond to this transformation has never been more important. And this report is clear – too many of us are falling behind.

I hope this report encourages many more organisations to join FutureDotNow as we unite industry and take targeted, collective action to close the workforce digital skills gap."

Liz Williams MBE, CEO,
FutureDotNow

"The cost of living crisis is delivering poverty, digital exclusion, and disconnection for millions. Despite some progress, this year's Consumer Digital Index points to a hard truth. The dial for those most disadvantaged is not shifting; it is even going backwards. There's so much more we could do together to fix the digital divide, using the resources we offer through the National Digital Inclusion Network, National Databank and Device Bank. But we – and others – need the Government to step up with co-investment and a clear vision for a digitally included nation. The data sends a clear message: this can't wait."

Helen Milner OBE, Group CEO,
Good Things Foundation

"The insights revealed by the report on the relationships between low levels of digital engagement, low levels of financial capability and other customer 'vulnerabilities' are critical. For individual consumers, challenges do not exist in isolation; one frequently leads to, or is exacerbated by, another. The more understanding we have of these relationships, the more chance we have of helping people to become more capable and confident in their financial lives, their digital lives and more widely. But we must never forget those consumers who, for whatever reason, rightly and understandably need face-to-face, human support."

Jan Levy, Managing Director,
Three Hands

The digital and financial capability segments

Individuals are allocated to digital and financial capability segments based on their score (see page 70 for more information), and ultimately their digital and financial behaviours.

The segments allow the report to distinguish these behaviours, tailor analysis and provide a more detailed profile on how digitally engaged consumers are, and how the UK are managing their finances.

This year a view of the 'Ultra Low' group has been included to allow greater understanding of the lowest digitally active segment. It is a subset of the 'Very Low' with the lowest score of 0-5. For more information on the Ultra Low group, please see page 11.

Figures 1 and 2 illustrate the segment definitions and a few examples of what this means for people's digital and financial lives in 2023.

> Throughout the report 'lower' refers to Very Low and Low and 'higher' refers to High and Very High digital or financial capability

> The least and most digitally or financially capable, refers to the Very Low or Very High segments respectively

Figure 1. UK digital capability segment characteristics, 2023

Digital

VERY LOW 25%

13 million
- 65% are confident using the Internet
- Almost half earn up to £20,000 per year
- 77% feel confident protecting themselves from scams
- 21% shop around for cheaper deals
- Check their bank accounts five times a month

LOW 10%

5.2 million
- 82% are confident using the Internet
- Less than 4 in 10 earn up to £20,000 per year
- 78% feel confident protecting themselves from scams
- 32% shop around for cheaper deals
- Check their bank accounts nine times a month

HIGH 38%

19.8 million
- 93% are confident using the Internet
- Almost one-third earn up to £20,000 per year
- 84% feel confident protecting themselves from scams
- 30% shop around for cheaper deals
- Check their bank accounts 22 times a month

VERY HIGH 27%

14.1 million
- 95% are confident using the Internet
- Only 16% earn up to £20,000 per year
- 87% feel confident protecting themselves from scams
- 31% shop around for cheaper deals
- Check their bank accounts 48 times a month

Figure 2. UK financial capability segment characteristics, 2023

Financial

VERY LOW 8%

4.2 million
- 88% confident using the Internet
- 36% feel stressed or overwhelmed when thinking about their finances
- 74% think they are effective at managing their money
- 27% would struggle immediately if suffered a financial shock

LOW 48%

25 million
- 88% confident using the Internet
- 29% feel stressed or overwhelmed when thinking about their finances
- 84% think they are effective at managing their money
- 16% would struggle immediately if suffered a financial shock

HIGH 37%

19.3 million
- 93% confident using the Internet
- 16% feel stressed or overwhelmed when thinking about their finances
- 93% think they are effective at managing their money
- 6% would struggle immediately if suffered a financial shock

VERY HIGH 7%

3.6 million
- 95% confident using the Internet
- 7% feel stressed or overwhelmed when thinking about their finances
- 97% think they are effective at managing their money
- 2% would struggle immediately if suffered a financial shock

UK Digital Lives

96% (50 million) of the UK are online

Overall Internet usage has reduced since 2022 (99%). This is being driven by reduced usage in individuals over the age of 60 (figure 3). However, 2023 sees the second highest recorded levels of those online since the first Consumer Digital Index in 2016.

1.6 million more people offline than in 2022

Whilst overall usage of the Internet has dropped, the data in this chapter highlights that those who are online are more digitally engaged.

This aligns with the Essential Digital Skills research findings which show people are deepening their skills. See page 39 for more information.

The ONS* definition of 'online' is having engaged with the Internet in the last three months. This remains the current industry definition although a refresh based on changing customer behaviours is due.

Figure 3. 'Have you used the Internet in the last three months? (e.g. desktop, laptop, mobile or tablet)', 60+, 2021-2023

60+ (for further splits by age, see *appendix 1A*)

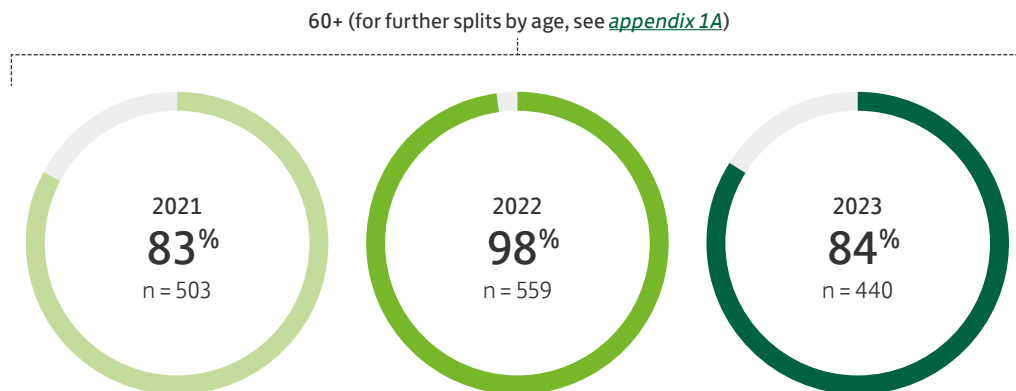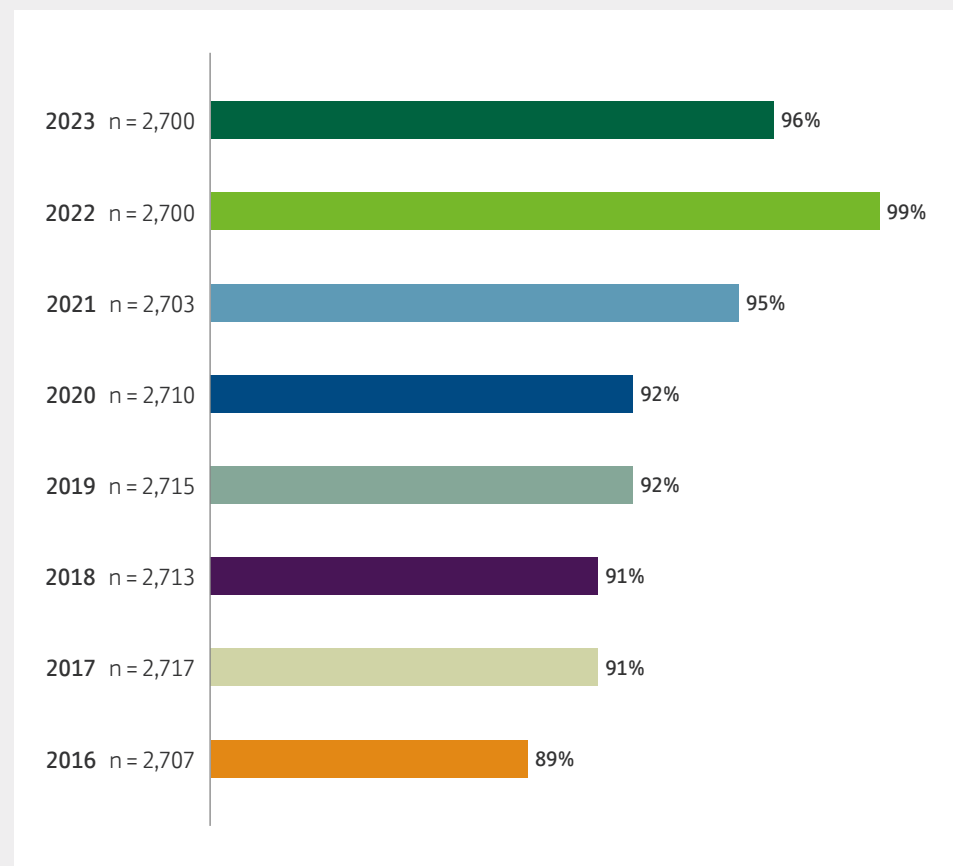| 2021	2022	2023
83%	98%	84%
n = 503	n = 559	n = 440

Figure 4. 'Have you used the Internet in the last three months? (e.g. desktop, laptop, mobile or tablet)', 2016-2023

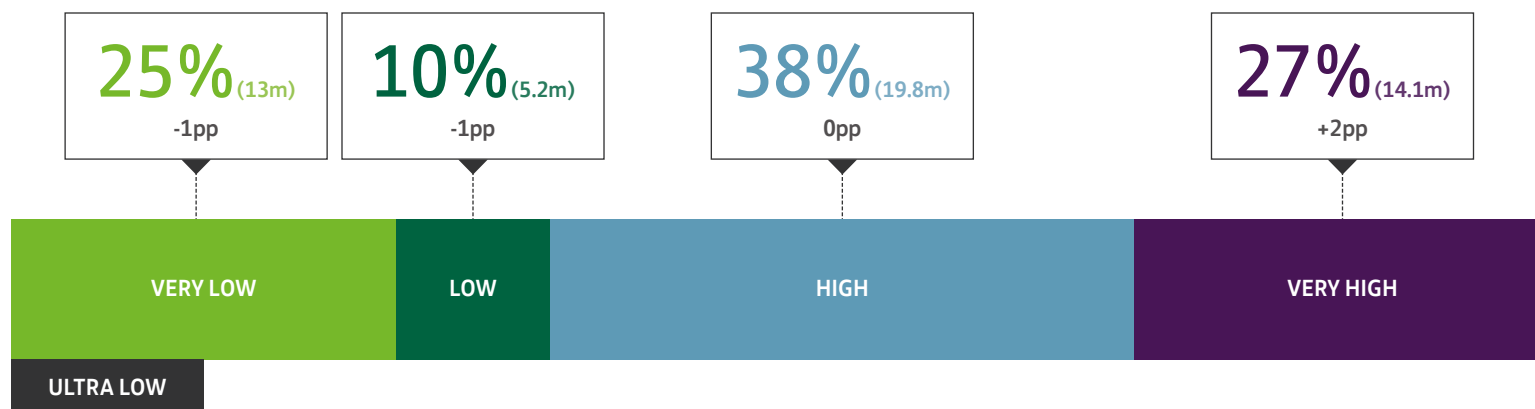| Year	n	%
2023	n = 2,700	96%
2022	n = 2,700	99%
2021	n = 2,703	95%
2020	n = 2,710	92%
2019	n = 2,715	92%
2018	n = 2,713	91%
2017	n = 2,717	91%
2016	n = 2,707	89%

14.1 million (27%) now have the highest digital capability

The digital index score relates to digital segmentation and enables a deeper understanding of online behaviours beyond usage alone (see page 70 for more information). Figure 5 shows the distribution of the UK's digital capability across the digital segments.

The digital engagement score has increased from 50.9 in 2022 to 52.3 in 2023	52.3 ⬆ 50.9	2023 2022

This shows more positive shifts in levels of digital engagement. Whilst Internet usage overall is down, figure 5 shows that those who are using the Internet are more digitally engaged. 27% now have the highest level of digital capability, an increase of around one million people in the last 12 months.

Compared to those in the Very Low segment, those with highest digital capability are:

- More confident using the Internet (95% vs. 65%)
- Actively planning ahead for the future (77% vs. 58%)
- More likely to be users of the latest fintechs (65% vs. 5%)

See appendix 1B and 1C for more information on movements and score distribution.

Figure 5. Proportion of the UK's Digital Capability Segments, 2023

n = 998,745

25% (13m) -1pp	10% (5.2m) -1pp	38% (19.8m) 0pp	27% (14.1m) +2pp
VERY LOW	LOW	HIGH	VERY HIGH

ULTRA LOW

13% (6.8m)   Ultra Low are a subset of the 'Very Low' with the lowest digital engagement score of 0-5.

6.8 million people (13%) have Ultra Low digital skills

Of those in the 'Ultra Low' group four years ago, 60% have remained in that segment ever since vs. 45% of the rest of the people in the very low digital segment, indicating it is harder for those people with the lowest digital behaviours to improve their digital engagement (appendix 1D)

Figure 6. Those in the Ultra Low digital segment are most likely to be:

In older age groups
Over two thirds of 'Ultra Low' are over 70 compared to one third of 'Very Low' and 'Low' groups.

Earning lower incomes
Almost three in five (59%) earn up to £20,000 per year.

Female
14% of females are in this segment vs. 12% male.

A quarter of the UK have the lowest digital capability

Despite the positive shift of those at the highest end of the spectrum, there are still 13 million people with Very Low digital capability. People in the lowest digital segment are not able to reap the benefits of an online world and in fact are 10 percentage points less likely to shop around online for cheaper deals, compared to those who are more digitally engaged *(appendix 1E)*.

They are also less likely to contribute to savings, with those in the Very High segments transacting almost four times more than this group. This group tend to stay static, with 72% remaining in this segment over the last four years.

Figure 7 shows us that those in this group are most likely to be of the older age group with over 50% being 70+.

Figure 7. **Distribution of the UK's Digital Capability Segment, split by age band, 2023**   n = 998,745

2023	VERY LOW	LOW	HIGH	VERY HIGH
18-24 (6% of total)	1%	2%	7%	11%
25-29 (7% of total)	1%	2%	8%	14%
30-39 (18% of total)	4%	7%	21%	31%
40-49 (17% of total)	8%	11%	21%	21%
50-59 (18% of total)	15%	19%	22%	15%
60-69 (14% of total)	19%	23%	14%	6%
70-79 (12% of total)	26%	23%	6%	2%
80+ (8% of total)	25%	12%	2%	0%

Derek's story

Derek, 84, is retired and living with his wife of almost 65 years in the North West of England.

Derek and his wife are kept busy with regular visits from their children and grandchildren, gardening, popping to the shops and visiting their favourite fish and chip shop on the coast.

Over the last 10 years, the family have all encouraged Derek to build his online skills, donating a spare laptop, a smartphone and an iPad for him to use. However, these mostly go untouched, either uncharged or gathering dust in a corner. On the rare occasions they are used, it is mostly with help of others, finding information online, or ordering items that cannot be found in local shops.

However, Derek admits that he does realise that there are benefits to being online, recognising that they could engage more, and the

convenience it could bring. However, getting out to the shops and the RAF Club are vital to maintaining his independence and physical and mental wellbeing.

> "I could do it, but having a reason to get out and about is good for me. It keeps me active and my brain switched on."

Derek and his wife know more services are moving online, and whilst they don't want to miss out, they aren't always confident they can keep up.

11.2 million stuck at the bottom of the skills ladder

Figure 8 demonstrates how digital behaviours and capability have changed in the last 12 months for the same group. Each year, this movement continues to prove that capability is not a fixed state, but rather something that can be gained and lost, and millions remain at the very lowest end of the spectrum.

Four in five people have maintained their level of digital skills

Overall, 80% have maintained their level of digital skills and 14% have upgraded. It is encouraging to see that almost three in 10 (28%) of people in the Very High segment have upgraded from other segments indicating an appetite to upskill in an evolving digital world. However, 4% have downgraded into the Very Low digital segment.

> 3.1 million (6%) people have downgraded a digital segment

Figure 8. Movement of the UK population between digital capability segments from 2022 to 2023

n = 998,745

Key Unavailable | Very Low | Low | High | Very High

2022

VERY HIGH
Movement from **Very High** in 2022 to 2023 segments
84% | 16% | 0% | 0%

HIGH
Movement **from High** in 2022 to 2023 segments
21% | 76% | 4% | 0%

LOW
Movement **from Low** in 2022 to 2023 segments
1% | 29% | 61% | 9%

VERY LOW
Movement **from Very Low** in 2022 to 2023 segments
0% | 4% | 6% | 90%

UNAVAILABLE*
Movement **from Unavailable** in 2022 to 2023 segments
29% | 41% | 9% | 21%

2023

VERY HIGH 27% (n = 266,230)
Movement **to Very High** in 2023 from 2022 segments
58% | 27% | 1%
0% | 14%

HIGH 38% (n = 382,781)
Movement **to High** in 2023 from 2022 segments
8% | 69% | 7%
2% | 13%

LOW 10% (n = 96,953)
Movement **to Low** in 2023 from 2022 segments
0% | 13% | 60%
15% | 12%

VERY LOW 25% (n = 252,781)
Movement **to Very Low** in 2023 from 2022 segments
0% | 0% | 4%
86% | 10%

*Consumers in the 'unavailable' segment didn't meet all necessary criteria to be included in the sample for both 2022 and 2023

Age remains a key determinant in the ability of an individual to shift digital segment

This year 78% of those aged 80+ were in the Very Low digital segment. Over nine in 10 of those aged 80+ remained in the same digital segment to the previous year, compared to 73% for those aged 18-24 (figure 9).

The eldest in society are 25% more likely to remain in the same digital segment compared to the youngest. As well as ability to shift segment, age is also the greatest correlating factor for digital capability, and it is therefore not surprising to see a lack of progression amongst the older population.

Youngest three times as likely to upgrade their skills

At the other end of the age spectrum, the data shows a stark contrast. Those aged between 18-24 are over three times as likely as the oldest to improve their skills and upgrade a digital segment within a year.

And the oldest are 1.5 times more likely to remain static

Naturally, it is most difficult for those in the Very Low digital segment last year to improve; 96% of the 80+ maintain this level compared to 62% of the youngest age band, alluding to a greater opportunity or need to improve digital skills. (Figure 10).

But once attained, the eldest are maintaining their skills

Encouragingly, when considering the capabilities at the highest end of the digital capability spectrum, the data suggests that skills do stick. In fact, 71% of the 70+ maintain this level. This is encouraging, demonstrating that once a high standard of digital skills is attained, people are more likely to have the ability to maintain it.

Figure 9. Digital capability movement by age   n = 874, 084

	Upgrade	Downgrade	Same
18-24	19%	8%	73%
25-29	17%	8%	75%
30-39	17%	7%	76%
40-49	17%	6%	77%
50-59	15%	6%	78%
60-69	13%	6%	81%
70-79	9%	5%	86%
80+	6%	3%	91%

Figure 10. Previously Very Low Digital Segment – where are they now? Split by age, 2023

Key ■ Very Low ■ Low ■ High ■ Very High   n = 240, 810

Age	Very Low	Low	High	Very High
18-24	62%	9%	25%	3%
25-29	71%	11%	17%	1%
30-39	77%	10%	12%	1%
40-49	82%	10%	8%	
50-59	86%	8%	6%	
60-69	90%	7%	3%	
70-79	95%	4%	1%	
80+	96%	4%	1%	
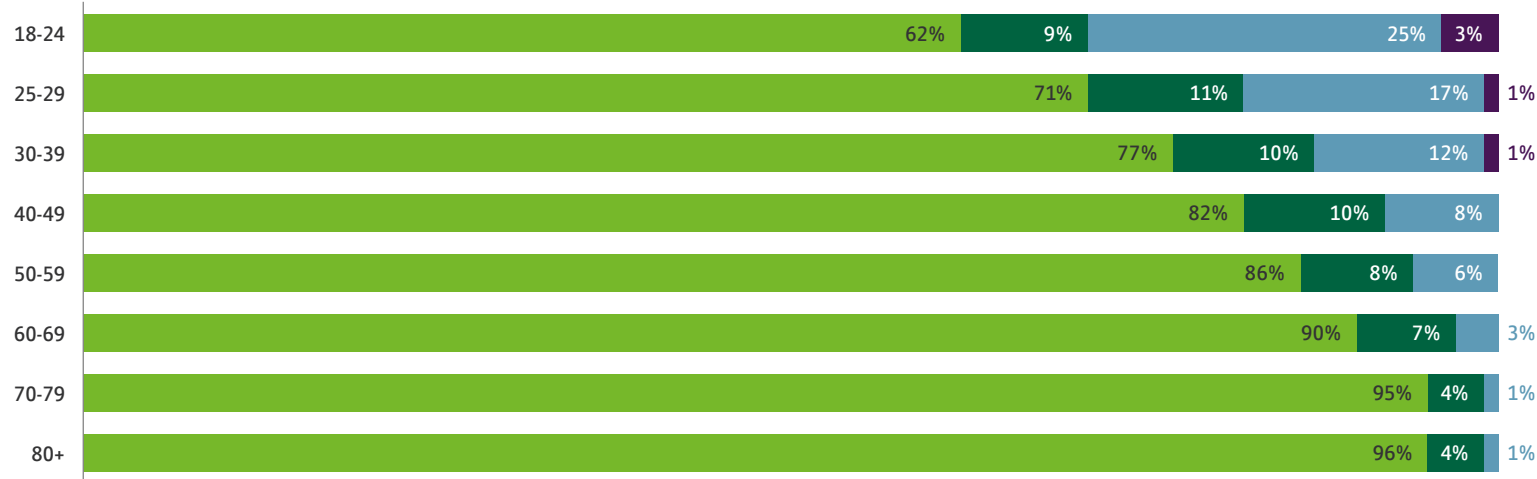
Digital confidence

Amongst those online, one in two use it several times a day and 88% at least daily. Confidence plays an important role in continued engagement and motivation to improve skills. There is a heightened sense of confidence and development *(appendix 1F)*.

Over nine in 10 feel confident using the Internet

Those who feel 'very confident' online improved by eight percentage points, demonstrating that those who are online are gaining confidence. Of the very confident Internet users, three times as many have upgraded digital segment compared to those who downgraded (18% and 6% respectively) *(appendix 1G)*.

However, confidence declines with age

Younger individuals who grew up using technology and the Internet may be more confident in their online abilities compared to older generations who may not have had the same exposure. Figure 11 shows those aged 60+ are almost twice as likely as those aged between 50-59 to lack confidence in their ability to use the Internet.

Almost three in five feel their digital skills have improved

An appetite to learn is still evident as over one-third of people (34%) who said they had already seen an improvement in their skills think there is still room to grow. In fact, 94% of this group

have maintained or improved their skills in the last year. Surprisingly, of those who felt that their skills had not improved and didn't need to, 19% did upgrade their digital segment, demonstrating an unconscious improvement in skills. Linking this to the pace of technological change, it is perhaps linked to an individuals perception of keeping up *(appendix 1H)*.

> **47.4 million people in the UK feel confident using the Internet**

Over half say the Internet has helped them save money in relation to the cost of living

During a period of increased costs, it is positive to see 52% of people reaping the rewards that digital can bring. The latest publication from the Financial Lives Survey shows that over half of adults in the UK have dipped into their savings to help support them through the cost of living crisis*.

Over four in five are confident in their abilities to protect themselves online

With widespread news surrounding increasing scams, it is encouraging to see 84% of people said they were confident they could protect themselves online. However, confidence declines with age; 38% of 18-24 year olds are very confident, compared to 27% for 60-69 year olds *(appendix 1I)*. For more information on fraud and scams see page 28.

Figure 11. 'How confident would you say that you are in using the Internet?', split by age, 2023   n = 2,591

Key
- Not at all confident
- Not very confident
- Neither confident nor unconfident
- Quite confident
- Very confident
- Don't know

18-24: 74% Very confident, 24% Quite confident, 1% other

25-29: 74% Very confident, 23% Quite confident, 1%, 1% other

30-39: 70% Very confident, 25% Quite confident, 1%, 1%, 1%, 2% other

40-49: 63% Very confident, 29% Quite confident, 4%, 3% other

50-59: 51% Very confident, 36% Quite confident, 1%, 7%, 5% other

60+: 35% Very confident, 41% Quite confident, 2%, 12%, 9% other

Louise's Story

Louise, 32, lives in London. She uses digital and tech in all aspects of life, having grown up as technology became part of our daily lives. With a learn-by-doing mentality, digital and technology are now an integral part of her day-to-day life.

Saving time, money and reducing stress

Using digital skills to complete daily tasks is something that is second nature to Louise. It helps her to save time, money and reduces stress.

The weekly food shop can take up a lot of time and effort especially after a long day at work. Louise saves valuable time and money by doing her weekly shop online, having a regular order ready to go and the ability to add or change her order easily. The order is then conveniently delivered to her door. She also makes the most of the discounts available through loyalty programmes and collects air miles, which she then uses to save on air travel and on occasion provide her with an upgrade.

She also manages all her finances through her mobile banking application giving her easy access and the ability to check her balances and make payments quickly and securely.

Saving money on household utilities and insurance

No-one is immune to the cost-of-living crisis, Louise has made sure that all her utility providers are giving her the best deal, using price-comparison sites to do this on a regular basis.

Due to working from home a few days a week, good Wi-Fi is essential for Louise. She managed to save £14 per month on her Wi-Fi bill by switching to a different provider using a comparison site, saving £168 over the year.

She also recently used a mobile app to get short-term car insurance cover to drive her brother's car. He'd been quoted an extra £180 to add Louise onto his policy as a named driver for one month, even though she only needed it for a week.

Knowing there had to be a better offer out there, Louise did some searching and found Cuvva, a car insurance app, where she could instantly apply for cover for £22 for the week.

Having access to digital helps many aspects of everyday life

Louise has several accounts across social media which she uses to gather information. This ranges from how to get organised, health, wellbeing tips, household cleaning hacks and researching potential holiday destinations, hotels, and restaurants. She finds TikTok especially useful as it has short engaging content which is easy to digest. When travelling, one of her favourite apps to use for price comparison, is Skyscanner, where it's easy to compare all flights and choose the best deal.

Making planning for the big life events easier

Louise recently got engaged and has started planning her wedding. For many this can be a very stressful time with so much to plan and think about for the big day.

One of the first things Louise did was set up a spreadsheet for all the different aspects she needed to consider, giving both her and her fiancé access to update whenever, via their phones and tablets.

Being able to easily research venues online and connect with wedding planners has been key to making those big decisions. Louise has also set up several group chats to keep in contact with friends and family. One of the most important group chats is between Louise and her bridesmaids to discuss dresses, hen party ideas, roles and responsibilities for the day, and to keep tabs on that all important guest list.

The offline

4% of people are offline

Last year, half a million people were offline, and for 86% of those, it was a personal choice*. For the first time, the proportion of people offline has increased. There are now 2.1 million people offline**.

15% of those offline are under 50

Whilst the majority of those offline are over 50 (85%), there are still around 310,000 people under the age of 50 who are digitally disengaged *(appendix 1J)*.

2.1 million people are offline

Several factors may prevent or limit people from using the Internet. These factors can vary depending on the individual's circumstances, geographical location, economic conditions, and social factors.

Profile of the offline

Figure 12 shows those who are most likely to be offline. Older adults who grew up without widespread technology may initially face a steeper learning curve, but many can still become proficient with practice.

Medical and health complications are more likely to present themselves as age advances, which could be a factor why twice as many people offline indicate a health condition vs. the online *(appendix 1K)*. For more information on impairments, see page 45.

Figure 12. **Compared to the online, those who do not use the Internet are:**

n = 2,700

Older
with an average age of 59 (vs. average age 43)

Retired
34% are retired compared to 7% of the online

Heath condition
Twice as many (49%) indicate a health condition (vs. 23% online)

No formal qualifications
One in four (24%) have no formal qualifications (vs. 7%)

Affordability and limited access to services and devices is preventing some people getting online and accessing the tools and resource to build digital capability.

" I don't have a computer. I use a smartphone which does make life a little more difficult as you try and see the detail on the screen. "

" I don't have access to the Internet, no computer; things are quite hard because I've got two young children. Lots of things have to be done online, especially school work. "

" At home I don't have any Wi-Fi. I don't have a computer or laptop. They are too expensive. "

" The cost is a barrier. You have to have all the accessories and the Internet is £36 per month. We're pensioners, this is astronomic. "

THREEHANDS INSIGHT

* lloydsbank.com/banking-with-us/whats-happening/consumer-digital-index.html
** The offline population decreases each year, please note extrapolations are based off a small sample size.

The offline are less confident protecting themselves against fraud

78% are confident protecting themselves against fraud vs. 84% of those online. Banks, the police, Government and Citizens Advice would be main sources for online safety if needed, but over one-quarter (28%) of the offline would not be interested in hearing from anyone *(appendix 1L)*.

39% of people who are offline spend money on things they enjoy without thinking about future consequences (vs. 27% the online). This could be their stage of life – they may have fewer financial outgoings such as a mortgage or children at home.

> **Almost two in five of those offline spending without thinking about consequences**

Offline less likely to be planning for the future

Under half (47%) are actively planning for the future when it comes to their financial goals, compared to 74% of those who are online *(appendix 1M)*. However, attitudes to managing their money are inverted, with more of those offline claiming to be very effective at managing their money (43% vs. 32%) *(appendix 1N)*. For more information on the links between finances and digital capability *see page 24*.

Motivation remains a barrier

Whilst lack of interest is a key reason for not using the Internet for the offline (14%), access remains a key challenge.

- Almost a quarter of a million people (11%) who are offline find the online world too complicated

- 10% do not have access to an Internet-enabled device

- 7% are worried about potential scams and fraud

- 15% said none of the common identified reasons were a barrier to them using the Internet

> **Reasons which stop people using the Internet**
>
> "I don't have access to the Internet"
>
> "I'm just an old man, I don't know how to use it"
>
> "I do not understand it"
>
> "I'm not interested in using the Internet"
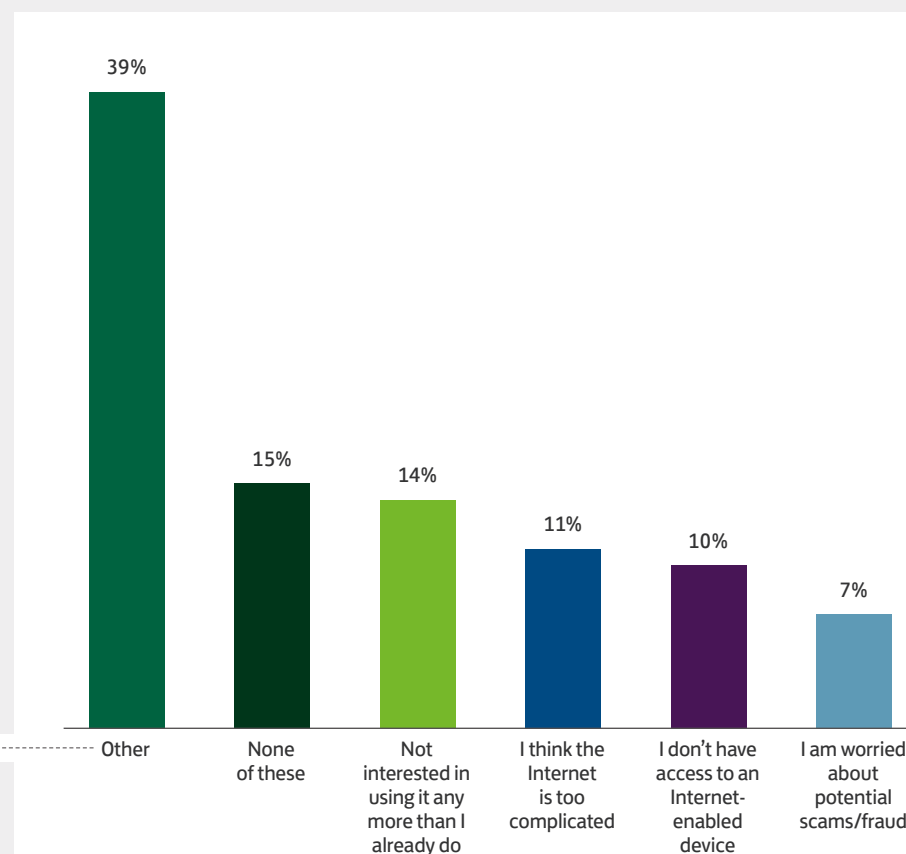>
> "I am not good at technology"
>
> "I was hacked, so I stopped using it"
>
> "I'm not willing to learn"
>
> "I can't do the Internet, I am dyslexic"

Figure 13. 'What reasons, if any, are there that stop you from using the Internet more than you already do?', Top six reasons, 2023   n = 109

Regional disparity continues

Wales and Scotland represent the nations with the highest number of people offline, with 8% and 6% respectively (figure 14) compared to the UK average of 4%.

This is also mirrored when looking at those with the lowest digital capability, with Wales and Scotland having 28% and 26% of their population respectively in the lowest group vs. 25% UK average.

Steady improvements for Wales and Scotland

However, considering this alongside the improvements seen for Wales and Scotland across the Essential Digital Skills levels *(page 67)* there is a more varied picture. Whilst there are more people across the two nations not using the Internet and demonstrating the lowest capability than the UK average, the EDS data shows that when people are online they are more confident completing the digital essentials independently.

Furthermore, looking at the progress made in Wales since 2021, the number of people with Very Low digital capability has reduced by five percentage points, and the number of people offline has dropped from 13% to 8%.

Encouraging improvements for East of England

Over the last two years, the East of England has demonstrated vast improvements, reducing the number of people offline from 8% in 2021 to just 1% in 2023.

> Figure 14 shows that digital usage alone is not an indicator of digital capability, which could explain the discrepancy between use of the Internet and digital skillset across the regions

Figure 14. **Digital engagement and Internet usage split by nation and region, 2023**

	% offline (table ranked on this) n = 2,700	% Very Low Digital Capability n = 998,745	% Very High Digital Capability n = 998,745
UK AVERAGE	4%	25%	27%
WALES	8%	28%	25%
SCOTLAND	6%	26%	26%
North East	5%	28%	26%
South West	5%	26%	25%
Yorkshire and the Humber	5%	26%	26%
East Midlands	4%	26%	25%
London	4%	18%	31%
North West	4%	26%	28%
South East	2%	23%	28%
West Midlands	2%	26%	25%
East England	1%	24%	27%

Nicole's Story

Nicole, 54, originally from Saint Vincent and the Grenadines, now lives in Hackney in London. Nicole has dyslexia, which can make it difficult for her to pick up new skills and she often needed help from her family.

Although she has always tried her best to do as much as she can on the Internet, when it came to online banking she found herself relying on the help of her daughter to manage her money. Nicole also regularly visited her local Lloyds Bank branch to make transfers and manage her daily finances.

Recognising the impact digital skills would have on Nicole's life, her local branch team referred her to the Lloyds Bank Digital Helpline. As part of the service, Nicole was provided with a digital training session and gifted a free tablet to help get her started on her digital learning journey.

To start with, Nicole was helped with the fundamentals of using her new tablet as well as how to navigate the Internet safely. Once her confidence had grown, she moved on to online banking. Step by step, Nicole learnt how to access her online banking safely, learning how to keep her passwords secure.

After a few rounds of practice, Nicole was able to access her accounts and transfer money independently and when it suited her, no longer needing to wait for her daughter to visit or travel to her local branch. The skills and confidence benefited Nicole greatly, as she could easily manage her finances from her own home, and make informed decisions about where to put money each month for savings.

Building on her confidence, Nicole learnt how to use Zoom so she could keep in touch with friends and family abroad. With the dedicated one-to-one support through the Helpline, Nicole quickly learnt how to use the video calling platform to keep in touch with people in her local community. She can now attend virtual prayer circles every morning – an important part of her daily life.

> "It made life easier because I don't have to get up and go to the bank, and I don't have to wait for my daughter to come do it for me, because I am able to do it for myself."

> "My motivation was really low before. I used to hide away because I felt inexperienced... Since having the tablet and the training I have improved and my confidence has boosted too."

Since the training, Nicole continued her learning journey and has discovered social media platforms such as TikTok, which she uses to get new ideas and learn new hacks to help her with everyday domestic tasks. This has been a great way for Nicole to keep up with the latest trends and keep practicing her new skills.

Nicole's story is one that resonates with many people who are struggling to keep up with technology. It shows how those who have dyslexia can still learn how to use technology if they are given the right support and guidance.

The Digital Helpline*
0345 222 0333
For more information, please visit:
lloydsbank.com/help-guidance/
get-skills-and-support-near-you

* The Digital Helpline is a free service, providing anyone with the opportunity to have digital help from an expert. Whether it's needing help to set up a device for the first time, booking a GP appointment or using Internet banking, trained experts provide support.

UK Financial Lives

This chapter will focus on financial capability, and the impacts of technology use and digital engagement on financial behaviours and wellbeing.

Building on the insights within the 2022 Consumer Digital Index, this chapter will provide a view of UK financial behaviours and wellbeing, in line with the Financial Capability Strategy for the UK*, the data has been segmented and considers a number of different factors, including:

- Control over day-to-day finances
- Ability to cope with a financial shock
- Financial freedom to make choices to enjoy life
- Savings and being on track to meet financial goals

For more information on the financial capability segments, please see page 9.

Similarly to the digital capability segmentation (page 9), the UK population has been split into four cohorts:

7%
37%
48%
8%

3.6m (7%) have Very High financial capability

19.3m (37%) have High financial capability

25m (48%) have Low financial capability

4.2m (8%) have Very Low financial capability
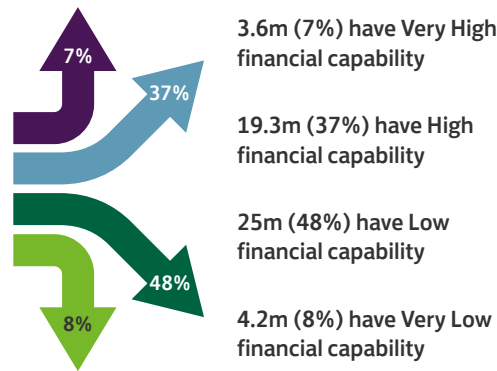
For more information on the financial capability segments, including changes over the last 12 months, please see page 22.

Just 7% of the UK have Very High financial capability

Over half of the population (29.2 million) have lower financial capability

The impact of Very Low financial capability

4.2 million people in the UK have Very Low financial capability, and as a result are facing additional challenges with managing their day-to-day finances and meeting savings goals. Compared to the Very High, those with the lowest financial capability are:

!
3x more likely to worry about money which affects their sleep (36% vs. 10%)

Think they are less effective at managing their money (74% vs. 97% higher segment)

Less likely to plan ahead for the future (71% vs. 84%)

Less confident in protecting themselves from fraud (82% vs. 91%)

Saving 5x less

£
14 times more likely to struggle immediately following a financial shock (27% vs. 2%)

* maps.org.uk/en/our-work/uk-strategy-for-financial-wellbeing

Financial capability largely stable

Contrary to digital capability, where there has been a consistent trend in improvements over the last three years, progress in financial capability is less promising. Almost three in four people have maintained the same financial capabilities from the previous year.

80% of those in the Low financial segment in 2022 have remained in that segment

Eight in 10 of those in the Low financial segment last year remain there this year. This is the highest percentage of those remaining static within a financial segment, demonstrating the largest opportunity to target improvement *(appendix 2A)*.

Almost one in five people within High upgraded which is almost five times greater than the upgraders among the Low financial segment.

Figure 15. **Financial segment movement between 2022-2023**   n = 874,084

Upgrade **13%**

Same   **73%**

Downgrade **14%**
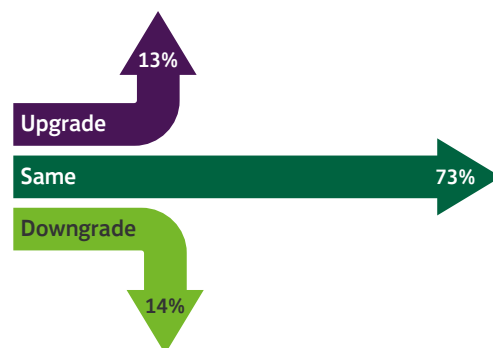
Figure 16. **Proportion of the UK with Very Low and Very High Digital Capability split by Financial Capability segment, 2023**

Key
- ▇ Very Low Financial Capability
- ▇ Low Financial Capability
- ▇ High Financial Capability
- ▇ Very High Financial Capability

Very High Digital Capability   n = 266,230

13%	43%	36%	8%

Very Low Digital Capability   n = 252,781

5%	59%	33%	4%
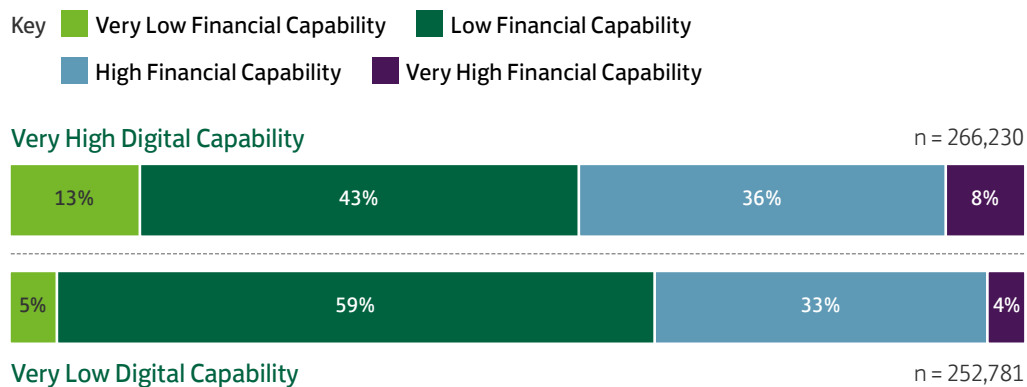
George's story

George, 26, lives in Cardiff. Having left school education at the age of 16, with ambitions to be self-employed, he is now a successful businessman.

George has always been focused on financial wellbeing and saving for his future. George's saving habits started at the age of 13, when he started working as a paper round boy. Initially, he saved money in his piggy bank which could only be accessed by using a tin opener. At the age of 14, George had saved over £500 which he used to buy his first smart phone.

> "For me, budgeting, saving and reaching my goals has always been such an accomplishment – it keeps me focused and takes the stress out of the unknown."

From the piggy bank to the mobile app, George transitioned his saving habits to the digital world.

George frequently uses his mobile banking app, allowing him to check recent transactions, monitor spending trends and take full advantage of the money management tools available. He has an exceptional credit score allowing him to borrow more money at a lower interest rates.

> "I learned about credit scores and the impact they can have at an early age, from then on it was something for me to focus on improving."

George's planning and budgeting help him keep on top of his monthly spend, and at the same time he always has an eye on the future, saving for a rainy day, his family plans and retirement.

High digital capability does not equate to high financial capability

Figure 18 shows that there is a much larger difference for the digital capability scale by age, than for financial wellbeing. High digital capability alone is not an indicator of strong financial wellbeing. In fact, those with the lowest digital capability are more likely to have higher financial capability as age and capability continue to correlate.

But digital capability does have a positive impact on personal finances

Digital confidence is playing a key role to enable positive money management, and the links between digital capability and financial wellbeing are evident. Over 90% of those who feel on top of their finances are also confident when using the Internet, suggesting that the more digitally confident you are the more on top of finances you are *(appendix 2B)*.

Figure 17. **Confidence using the Internet vs. effectiveness managing money, 2023**

Key

- 🟩 Effective
- 🟦 Not effective
- ⬜ Don't know/ Prefer not to say

Confident
n = 2,347

88% 10% 1%

Not Confident
n = 142

1% 20% 80%
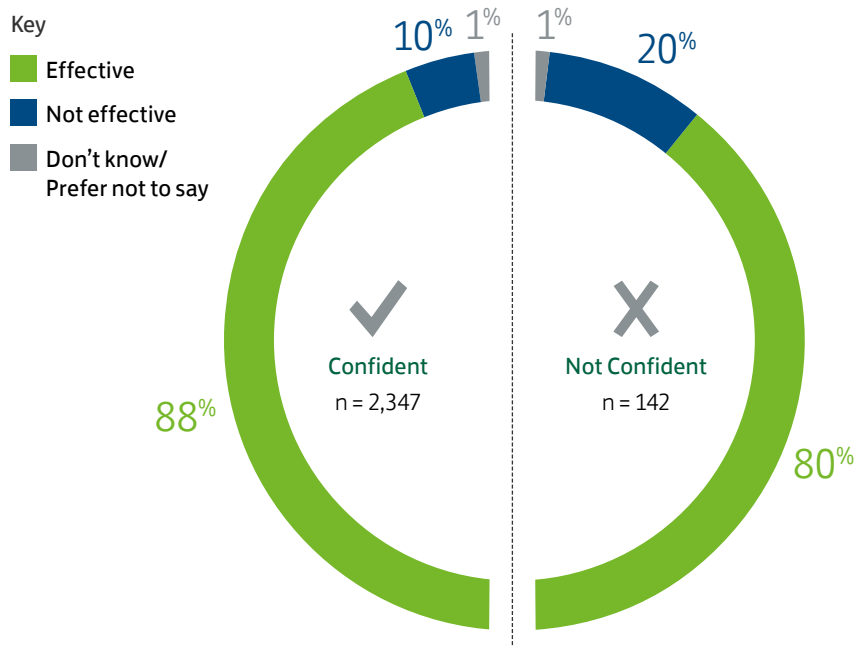
Figure 18. **Financial and digital capability by age, 2023**

n = 978,235

Key 🟩 Financial capability 🟩 Digital capability

Average score (y-axis) vs. Age (x-axis)
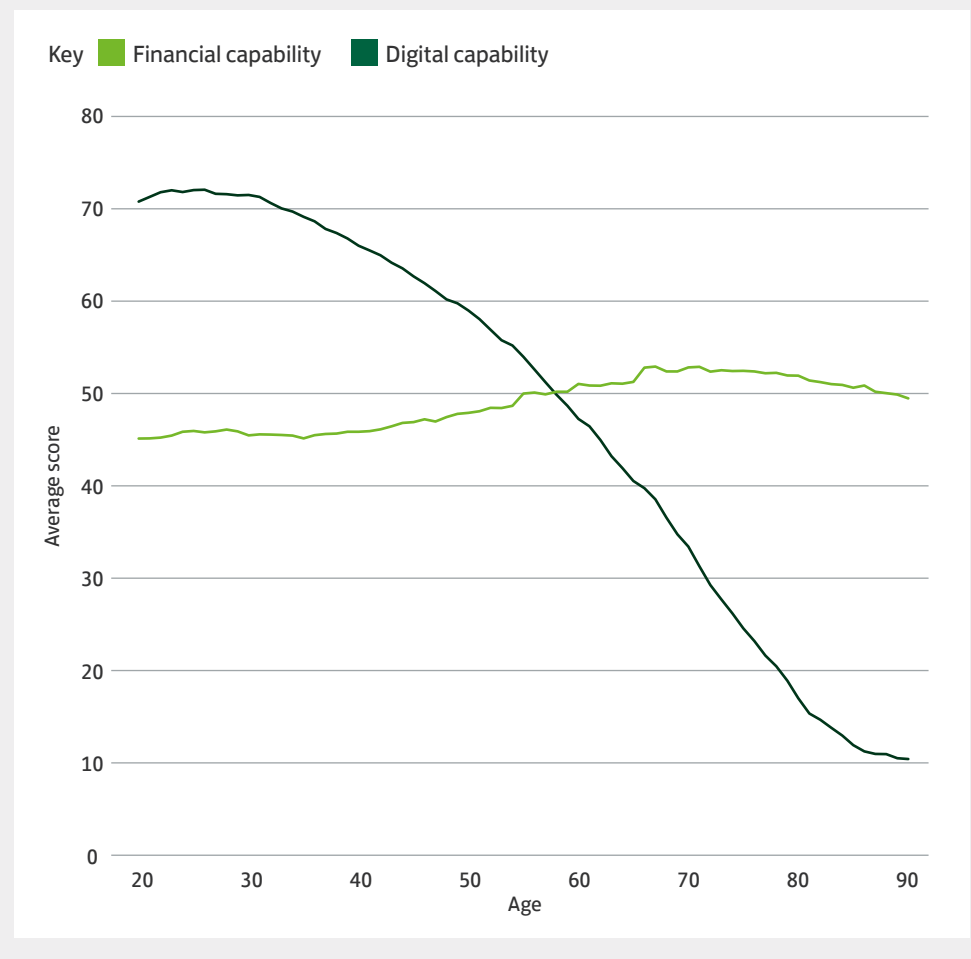
The impact of digital capability on people's financial lives

Figure 19 demonstrates how those with greater digital capability see more benefits from being online – the 'Digital Dividend'.

Each digital segment shows the impact that digital confidence and capability can have on financial behaviours and the financial wellbeing of UK citizens.

There are clear nuances between each digital segment. Those in the lower segments are less confident using the Internet and protecting themselves from scams, and less likely to ask for financial help or debt advice. Conversely, those in the Very High segment are higher earners, contribute more to their savings and are more likely to use digital tools to help with budgeting.

Figure 19. **High level view of people's financial lives, split by Digital Engagement Segment, 2023**

VERY LOW
25%

13 million

- 25% will never ask for financial guidance or debt advice
- Saving three times less than the Very High
- 24% feel stressed or overwhelmed when thinking about their finances

LOW
10%

5.2 million

- 19% will never ask for financial guidance or debt advice
- 19% feel stressed or overwhelmed when thinking about their finances

HIGH
38%

19.8 million

- 10% will never ask for financial guidance or debt advice
- 23% feel stressed or overwhelmed when thinking about their finances

VERY HIGH
27%

14.1 million

- 8% will never ask for financial guidance or debt advice
- 23% feel stressed or overwhelmed when thinking about their finances

ULTRA LOW **13% 6.8 million**

- 31% will never ask for financial guidance or debt advice
- Least likely to upgrade a financial segment than any other digital segment
- More inclined to spend money on things that they enjoy without thinking about future consequences
- 25% feel stressed or overwhelmed when thinking about their finances

Over three in four feel the way they're managing their money means that they can enjoy life

It is encouraging to see that 77% of people feel that they are managing their finances in way that means they can enjoy life. This is higher amongst the more digitally confident group (78% digitally confident vs. 64% not digitally confident), further demonstrating the links between higher digital engagement and financial wellbeing.

Over two in three (69%) have prioritised their day-to-day spend on what is important. This is more strongly agreed amongst the online (18% vs. 5% of those who do not use the Internet).

41.7 million people feel on top of their finances

Nearly two in three are on track to have enough money for their future needs

Being on track to meet future goals is a key factor for financial capability. 63% (32.8 million) agree that they have enough money for their future needs. Again this is higher amongst the more Digitally confident (64% vs. 51% of those who are not) *(appendix 2C)*.

Overall, this does mean that 37% do not feel on track for their future plans.

Compared to UK average, those **not** on track for their future plans are most likely to (but not limited to):

Have lower financial capability (25% vs. 19%)

Be aged between 40-59 (51% vs. 43%)

Almost nine out of 10 confident Internet users feel they manage their money effectively

Whilst confidence and money management are high, 23% (12 million) feel stressed or overwhelmed when thinking about their finances. Those earning less than £20,000 and aged under 40 are more likely to say their finances cause them stress.

Those who are very confident using the Internet contribute to their savings 2x more than those who are not confident

Figure 20. 'When it comes to how you think and feel about your finances, how much do you agree or disagree with these statements?' 2023   n = 2,700

Key   ■ Agree/strongly agree   ■ Disagree/strongly disagree
      ■ Don't know/prefer not to say   ■ Neither agree nor disagree

I feel on top of my day-to-day finances
10% 1% 9% 80%

The way I'm managing my money means I can enjoy my life
12% 1% 10% 77%

I'm on track to have enough money for my future needs
16% 2% 19% 63%

Worrying about money often affects my sleeping
9% 1% 20% 70%
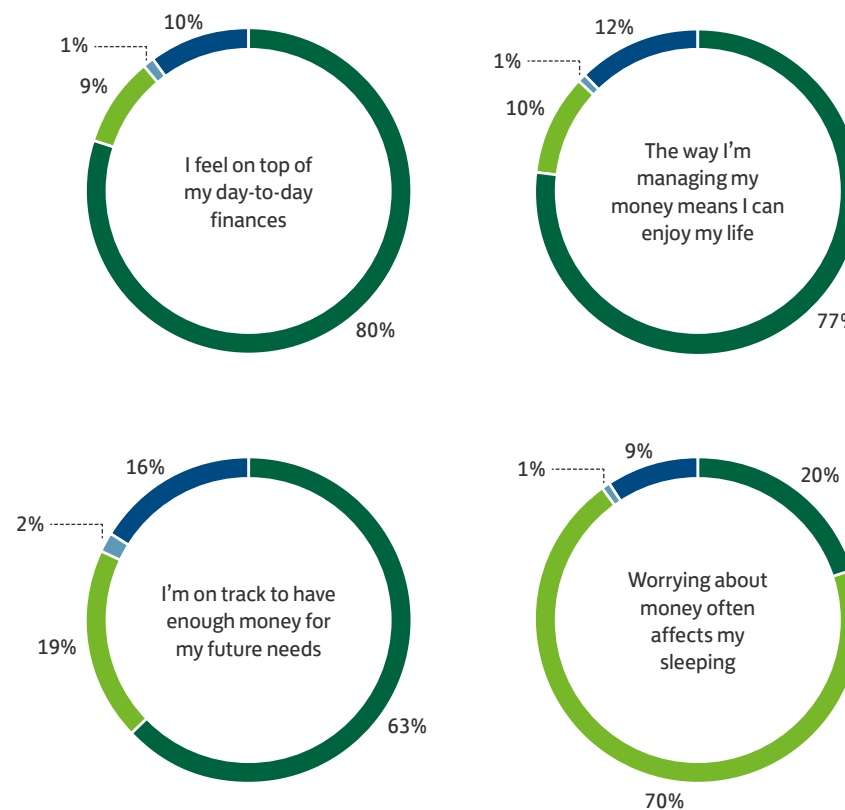
Over two-thirds have started to manage their finances differently because of the cost-of-living crisis

Rising costs continue to impact individuals approach to money management. Positively though, there has been an increase in the number of people able to absorb a financial shock for three months or more, increasing from 49% in 2022 to 52% in 2023.

The offline less likely to be able to cope with a financial shock for three months or more

52% of those online could absorb financial shock for at least three months compared to 41% of the offline. The Money and Pensions Service state that how effectively an individual responds to a financial shock depended on how prepared they were (i.e. what savings or insurance they had to provide a financial buffer)*. This could indicate that the online are able to access financial tools and resources which are improving their financial capability and knowledge, and consequently may improve their ability to deal with financial shocks.

> Those with Very Low Financial Capability 14 times more likely than the Very High to struggle immediately following a financial shock (appendix 2D)

Problem debt and financial shock can compromise not only a person's financial health but physical and mental health. 20% of people stated that worrying about money often affects their sleep.

Shopping around for cheaper deals is the top way people are using the Internet to save money during the cost-of-living crisis

Fortunately, the Internet has provided individuals with tools and resources that can help them with the cost of living. 30% of people shopped online for cheaper deals. Comparison shopping is not the only way being online can help individuals to save money and manage their finances more effectively.

Using budgeting tips (12%) and looking at spending analytics via an app (12%) have also proved helpful ways to save money.

Whilst the Internet cannot solve the impact of rising costs for consumers, it has certainly provided ways to manage finances more effectively and help people save money.

Figure 21. 'Imagine now that you suffered a financial shock and you suddenly lost your regular income. Based on financial reserves you have in place, for how many months do you think you could cope?' 2020-2023**

Key   2021 n = 2,703   2022 n = 2,700   2023 n = 2,700
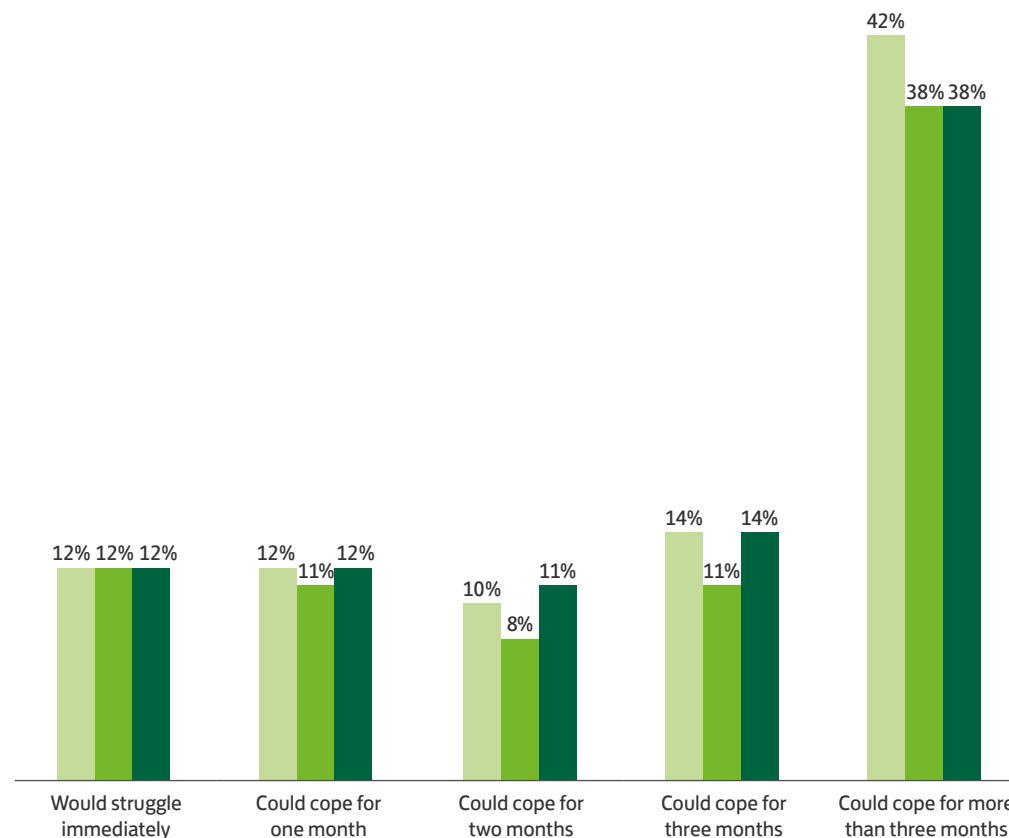
* maps.org.uk/en/work-with-us/customer-financial-wellbeing-in-financial-services
** Individuals who responded 'Don't know' or 'Prefer not to say' are not shown

76% of people are more focused on becoming debt free

39.6 million people in the UK are focused on becoming debt free, to perhaps ensure they can maximise their disposable income with other rising costs or to enjoy life or save for unexpected future needs (appendix *2C* and *2E*).

Those most likely to be focused on being debt free:

Are aged 60+	Have higher digital capability

Higher capability, higher savings

Those with higher digital skills are contributing on average £77 more on a monthly basis than those with lower financial and digital skills. This equates to over £900 a year more in savings for those with the higher digital capability (Figure 22).

Figure 22. Average monthly savings contribution by digital and financial segment, 2023   n = 998,745

		Digital Segments	
		Very Low + Low	High + Very High
Financial Segments	Very Low + Low	£24	£44
	High + Very High	£55	£101

Figure 23. 'When it comes to how you think and feel about your finances, how much do you agree or disagree with these statements?' 2023   n = 2,700

Key
- ■ Agree/strongly agree
- ■ Disagree/strongly disagree
- ■ Don't know/prefer not to say
- ■ Neither agree nor disagree

I am more focused on being debt free

11%
2%
11%
76%
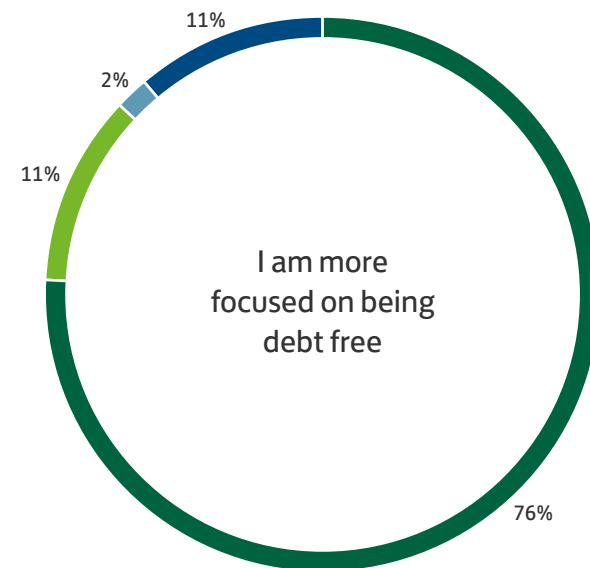
Spotlight: Fraud and scams

Given the rapidly changing nature of digital threats, the importance of being safe online is increasingly more crucial.

Those engaging in an online world are more exposed to online harms. This spotlight focuses on how digital and financial capability link to fraud and scams.

Those with Very High Digital Skills and Very Low Financial Skills are more than twice as likely to have fallen victim of a scam

Those with the highest digital capability are over 11 times more likely to be scammed than those with the lowest digital capability

Looking at those who have been scammed, 50% were in the Very High digital segment and 4% were in the Very Low segment *(appendix 2F)*.

Figure 24. **Proportion of scammed customers in the Very High and Very Low digital segments, 2023**   n = 4,596

Very Low
4%

11x

Very High
50%
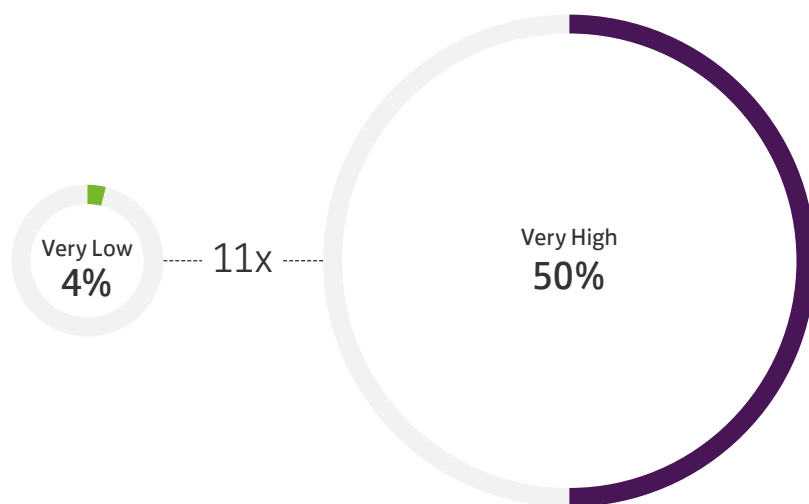
Dorothy's story

Having worked as a primary school teacher for most of her life, now retired Dorothy, 73, is enjoying travelling and spending time with her grandchildren.

Dorothy had been struggling with her digital skills for some time and relied on her family to help with online tasks such as food shopping. She also had limited skills when it came to using her mobile phone, only being confident enough to make phone calls. Dorothy worried about online safety and lacked the confidence when it came to tasks such as emailing and video calling.

Dorothy was determined to learn, wanting to become more comfortable with technology through the Digital Helpline. Ayshah, a patient digital trainer worked with Dorothy one-to-one to provide tailored support.

Dorothy expressed her concerns about online safety, having been victim to an impersonation scam in 2020. Ayshah listened carefully to her concerns and shared ways that Dorothy could protect herself online including how to identify and avoid potential threats such as phishing scams and malware.

Once Dorothy had built her confidence with online safety, she began to learn how to use emails safely, composing and sending messages, and managing her inbox. Becoming more confident to try new things, Dorothy now orders her weekly food shop online and uses YouTube for cooking tips.

"I'm very happy. I now have an email address and I am learning new things every day."

By building her confidence and developing the essential online safety skills to protect herself first, Dorothy is now using the Internet more frequently. Dorothy's story demonstrates the power of personalised, training and support to build digital skills and confidence to stay safe online.

"I get to spend quality time with my grandchildren and we love watching videos on YouTube."

Nearly six in 10 of those who have been scammed fall into the lower financial capability segment

59% of people who have fallen foul to a scam have lower financial capability. The data identifies a clear need to prioritise improving financial capability *(appendix 2G)*.

Those under 25 are eight times more likely to be victims of scams than those over 80

It is perhaps surprising that it is the younger groups that are more likely to become victims of fraud and scams than the older generations, however given the link between High capability and younger age groups.

Of those who were a victim of scams:

Impersonsation
84% were over 30 years old

Investment scam
39% were under the age of 30

People aged 70+ are more likely to be scammed multiple times

Two-thirds of consumers who have been scammed are under the age of 50

84% are confident when it comes to protecting themselves against fraud and scams

Those with high digital skills may have a false sense of security, or not follow the latest news on fraud, potentially making them vulnerable to deception in the future as fraudsters continue to evolve their tactics and use of technology. Figure 25 shows 14% are 'not confident' protecting themselves from the risks *(appendix 2H)*.

Factoring in digital confidence, 41% of those who lack confidence engaging with an online world are not confident protecting themselves online. This demonstrates the importance of building online safety skills concurrently with digital skills.

Figure 25. 'Thinking now about fraud and scams, how confident do you feel in protecting yourself against the risk of fraud/scams?' 2023*   n = 2,641

14% Not confident

Not at all confident

Not very confident

2%

12%

Very confident

30%

54%

Quite confident

84% Confident
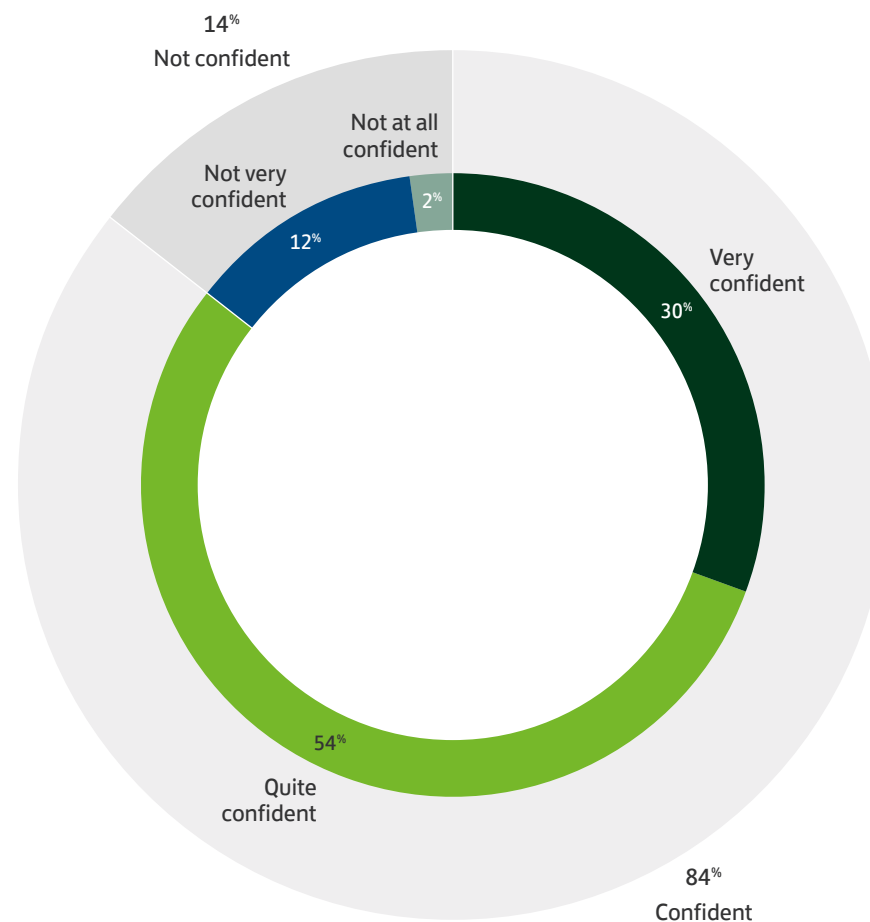
Spotlight on Universal Credit

In this spotlight, Universal Credit (UC) recipients have been identified through the transactional dataset. The Universal Credit system is predominantly digital, and by the end of 2024, the remaining 2.6 million claimants currently receiving 'legacy benefits', such as Employment and Support Allowance, are expected to have moved onto UC. In understanding the interaction of a digital only service on people in lower socio-economic groups, we can draw inferences for other services.

"Digital technology offers us the opportunity to transform our business, benefitting the millions of people we serve, our staff and taxpayers who fund the system. There is a clear demand for digital services from DWP: many of the most viewed and searched for pages on GOV.UK* are DWP content."

Over two in five (44%) of those on Universal Credit are in the Very High digital segment

The Universal Credit system is primarily accessed through the online platform, gov.uk. Most people are expected to claim and manage Universal Credit online and communicate with the Jobcentre online through their Universal Credit account, therefore having fundamental digital skills is essential.

Figure 26. **Digital segmentation applied to the Universal Credit Population, 2023**

Key   Very Low   Low   n = 101,572
        High   Very High

36%
5%
14%
44%
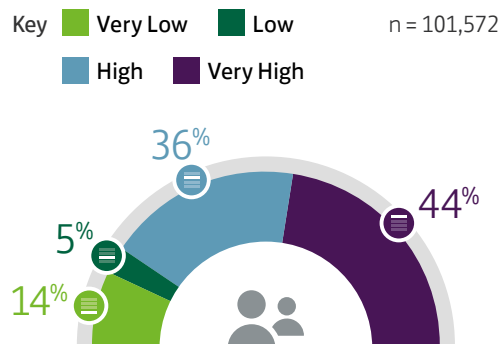
41% of those on Universal Credit have upgraded digital segment in 2023 since 2020

It is positive to see that two-fifths of Universal Credit recipients have improved their digital engagement throughout the pandemic *(appendix 21)*. The use of digital increased significantly, including the use of digital platforms for applying for Universal Credit.

Those on Universal Credit are also more likely to have upgraded digital segment compared to non-Universal Credit customers (18% vs. 14%, increased 4 percentage points based on 2022 to 2023). This could indicate that the digital-by-default system has forced claimants to steadily improve their skills out of necessity.

Despite this, 19% of those on Universal Credit are in lower digital segments

For those who lack digital capabilities, navigating the Universal Credit system can be a significant challenge. Research carried out by CPAG found that approximately one-third of the 2.9 million registrations for UC in 2023 did not result in a claim being submitted. CPAG's research suggests that aspects of the digital claim form make it difficult for some claimants to complete the form and establish their entitlement. This may explain at least some of these abandoned claims.**

Compared to existing UC claimants, new UC claimants are more likely to be:

Male (55% vs. 39%)

Under 30 years old (30% vs. 21%)

In the High digital segment (41% vs. 36%)

Four out of five of Universal Credit claimants have lower financial capability

85% of those claiming Universal Credit have lower financial capability. Considering this group are more likely to have been scammed, there is a clear opportunity to build financial confidence (*see page 28* for more information on fraud and scams).

* gov.uk
** cpag.org.uk/news-blogs/news-listings/digital-universal-credit-system-breaches-principles-law-and-stops-claimants

Cost of living and digital poverty

In 2022, as concerns about the cost-of-living crisis began to arise, UK adults were asked about the **expected impact** of the crisis on their ability to get online as part of the Essential Digital Skills survey. A year on in 2023, a retrospective question has been asked to identify the ways in which the UK population have been impacted.

Overall, UK adults rightly anticipated that the rising cost of living would have some impact on their ability to go online (35% anticipated vs. 36% impacted).

> c.19.0 million people (36%) shared that the rising cost of living impacted their ability to go online

Around one in four had to look for cheaper Internet or mobile data plans

In 2022, only 14% (c.7.1 million) of the UK population anticipated that they would have to look for cheaper alternatives, although it is found in 2023 that 23% (c.12.2 million) actually did this

More people are turning to public Wi-Fi

This year c.4.0 million people in the UK (8%) have made more use of public Wi-Fi to save using mobile data. This increases the risk that their data may be compromised and so become more susceptible to fraud and scams, particularly older age groups where these types of fraud are more prolific.

This population who are making more use of public Wi-Fi are more likely to be (vs. UK average):

Aged 18-34
(48% vs. 28%)

DE Social Grade
(30% vs. 23%)

Not in paid work but not retired
(30% vs. 15%)

Earns up to £24,999
(40% vs. 29%)

Figure 27. Comparison of adults 18+ who anticipated steps taken to access the Internet/data plans due to the rising cost of living (2022) vs. claimed actual steps taken (2023)

Key 2022: Steps anticipating n = 4,099   2023: Steps taken n = 4,172

+ pp +pp 2023 vs. 2022   - pp -pp 2023 vs. 2022

	2022	2023	pp
NET: The rising cost-of-living has some impact on my ability to go online	35%	36%	
The rising cost-of-living has had no impact on my ability to go online	65%	64%	
I have already taken steps to reduce costs associated with Internet or mobile data usage to allow me to continue to afford my other bills	22%	17%	-5pp
I will have to look for cheaper Internet or mobile data plans to be able to afford my other bills	14%	23%	+9pp
I will have to make more use of public Wi-Fi hotspots to save my mobile data	6%	8%	
I will have to give up Internet or mobile data to be able to afford my other bills	4%	3%	
I will need to rely more heavily on libraries or community centres for device usage or free Wi-Fi	4%	2%	
I will not be able to afford to start using an Internet or mobile data plan of my own	3%	2%	

Younger generations feeling the pinch

Older generations are less affected by the cost-of-living increase impacting their ability to get online. 24% of those aged 65+ suggested the rising cost of living has had some impact on their ability to go online, whereas this has impacted nearly twice as many 25-34s (44%).

Four in 10 people in the lowest social grade are impacted

Those in the higher social grade are less likely to have had their ability to go online impacted by the cost-of-living increases, with 28% of ABs impacted vs. 45% of DE social grade.

> Rising costs impacted online activity of those aged 18-44 the most

Figure 28. Comparison of adults 18+ by demographic who anticipate the rising cost of living will have some impact on their ability to go online (2022) vs. claimed actual impact of the rising cost of living (2023).

Key ■ 2022 n = 4,099   ■ 2023 n = 4,172

	All	Gender		Age							Social Grade				Working Status				
	All adults 18+	Male	Female	18-24	25-34	35-44	45-54	55-64	65-74	75+	AB	C1	C2	DE	Full time	Part time	Self-employed	Retired	Not in paid work, not retired
2022	35%	33%	38%	32%	39%	40%	41%	37%	30%	21%	29%	35%	38%	41%	34%	44%	32%	27%	49%
2023	36%	34%	37%	38%	44%	45%	39%	31%	26%	20%	28%	34%	38%	45%	36%	46%	33%	23%	49%
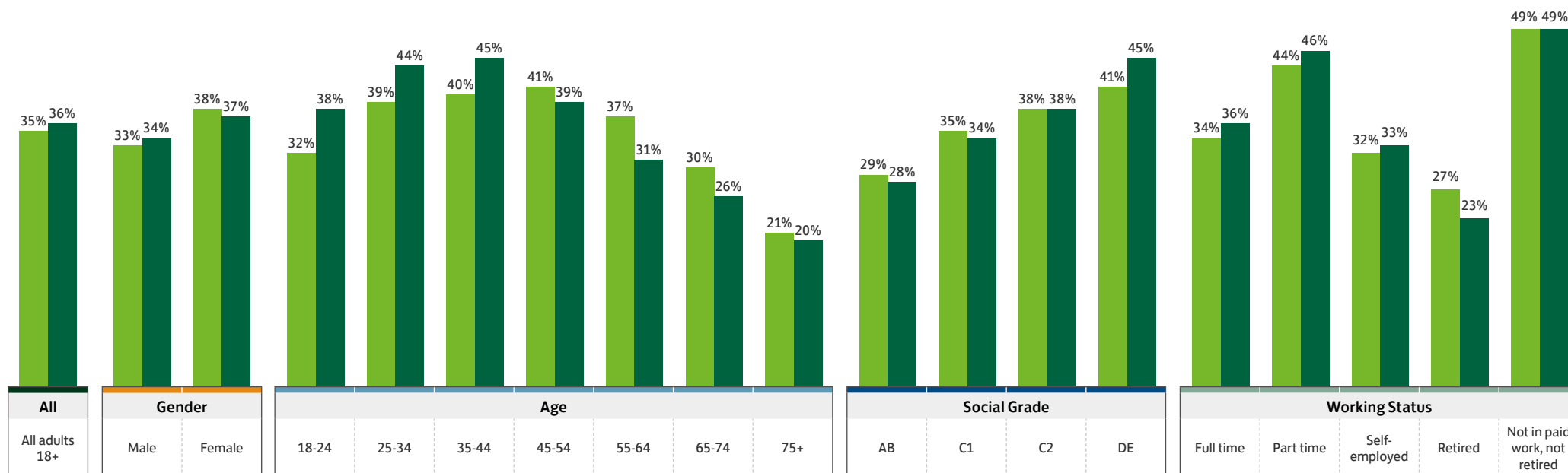
Confidence and capability building

This chapter will explore how digital skills have improved over the last 12 months, the various ways people are learning these skills, the easiest way to ask for financial advice, and how people are acquiring financial knowledge.

More than half the UK think their skills have improved

58% of people think their digital skills have increased in the last year. In fact only 18% of this group improved their digital segment while 6% worsened.

For those who have seen an improvement in skills, those with higher digital capability are more likely to say they need no further improvement (26% in the Very High segment, vs. 21% in Very Low).

Younger groups are more likely to be sure of their skills having improved and not requiring further improvement in comparison to older age bands; this was the case for three in 10 of the 18-29 compared to two in 10 of the 50-59 *(appendix 3A)*.

Two in five have an appetite to learn new digital skills

22.4 million people (43%) recognise that there is still room for improvement with their digital skills. With technology evolving, it is promising to see the appetite to continue building confidence and capability when using the Internet.

Over 50s seeking to build their skills

Those in their 50s are seeking to improve their digital skill with almost Four in 10 (38%) thinking they had improved their skills, but that they need to improve further.

Over 60s three times more likely to acknowledge their skills have room for improvement

12% of those aged 60+ had not improved their skills in the last 12 months, but wanted to, compared with just 4% of those aged 18-24.

It is worth noting that many organisations and communities are working to improve digital literacy among older adults and make technology more accessible to this demographic. As a result, many elderly individuals are becoming more confident and proficient in using the Internet for various purposes, such as communication, accessing information, and even online shopping and banking.

> For more information on age and skills, *see page 54* 🔍

Figure 29. 'Do you think your digital skills have improved in the last 12 months?', split by age, 2023   n = 2,591

Key ■ Don't know ■ No, although I do feel they need improving
■ Yes and they need no further improvement
■ No, but I do not feel they need improving ■ Yes and they still need to be improved

Age	1%	No, although need improving	Yes, need no further improvement	No, not feel need improving	Yes, still need improved
18-24	1%	4%	32%	35%	28%
25-29	1%	6%	29%	36%	27%
30-39	1%	7%	26%	33%	33%
40-49	1%	8%	22%	32%	37%
50-59	1%	9%	20%	28%	42%
60+	1%	12%	21%	34%	32%

Building digital capability

UK prefers independent learning

Self-taught and online information sources continue to be the top two preferences for learning digital skills, although there has been a six percentage point reduction in online information sources. Face-to-face learning has seen the largest decrease this year (9pp). However, people are finding bank staff and learning through work easier (3pp respectively).

Two-thirds of the UK find the workplace the easiest place to learn

This has increased to 66%, an eight percentage point increase over the last two years, demonstrating the continued importance of the workplace as a place to learn new digital skills .

Training and capability from a trusted partner, especially face-to-face, can make a big difference to confidence and capability.

❝ I did manage to go on a local council course on computers that took the fear away.❞

❝ Digital courses in community centres on the skills needed, but also the benefits of online banking. This would be a more comfortable environment.❞

❝ I'd like my bank to invite me into the bank to talk about these things and have training.❞

❝ I have to be shown something. I don't pick up straight away on anything. I have to make some of my own notes, and I have to do it a few times myself.❞

THREEHANDS INSIGHT

❝ Credit unions use community spaces to interact with their members and it's well received.❞

❝ Some people who are wary of going online would also be wary of doing courses online.❞

Figure 30. 'What would be the easiest way for you to learn new digital skills', 2021-2023 (individuals could select multiple responses)

Key ▢ 2021 n = 2,559   ▢ 2022 n = 2,675   ▢ 2023 n = 2,591

	Other	None of these	Evening classes	Over the telephone	School	Local support e.g. Online Centres; Local library, digital skills charity	Group learning session	Bank staff	Large company /recognisable brand	Family	Face-to-face	Through work	Friends	Online information sources (e.g. YouTube)	Self-taught
2021	2%	1%	31%	29%	31%	35%	35%	35%	43%	63%	65%	57%	68%	80%	79%
2022	2%	2%	29%	33%	32%	34%	39%	42%	47%	64%	74%	66%	68%	75%	79%
2023	2%	1%	32%		30%	38%		38%	47%	69%		63%	72%	81%	79%

Connecting with Confidence

The Bread and Butter Thing (TBBT) has a mission to unleash the power of food and ignite long-lasting change in struggling neighbourhoods across the UK. Their mobile food clubs give access to nutritious and affordable food taken into the heart of communities.

This low-cost weekly shop provides essential produce for family eating – fresh fruit and veg, fridge favourites and cupboard staples. They work in over 100 low-income communities which all face multiple levels of deprivation including high levels of digital exclusion.

> "It takes confidence to sign up and go on a course, especially if it's in a location that people don't know. To achieve real change, you have to take digital to them which is what TBBT is so good at. Our members trust us. We show up week in week out, to the same place, at the same time each week. And people feel safe coming to see us."

Jane Partington, Partnerships Director, works closely with people who are juggling complex lives – multiple jobs, caring responsibilities, health issues – whilst managing on low incomes. Often, they don't have time or capacity to explore what the true benefits to being online are. They might use social media, but they don't access banking or pay bills online because that doesn't feel like a priority for them.

Research led by TBBT showed that over one-third of their members only have a mobile phone to get online and almost 40% are unable to complete all eight Foundation Level skills.

Mother of two, Gemma uses TBBT's affordable food club that visits her local parish hall every week. She is one of hundreds to take part in the charity's Connecting with Confidence partnership with Lloyds Banking Group and We Are Digital which aimed to tackle digital exclusion at a grassroots, community level.

The Connecting with Confidence training took place at TBBT hubs with just eight people in each session, so the training could be bespoke and people didn't feel intimidated or unable to ask questions. As part of the project, each participant was provided with a tablet device, as well as a Vodafone SIM card containing six months of free data, so that they could get online and start learning.

Gemma explains: "The class was absolutely amazing. First, we learned how to set up the tablet. The trainers helped me get that working and showed me how to safely grocery shop online so I can shop around for cheap deals. I've been very scared of being scammed online. They showed me what to look for – that padlock on the browser. It's great because I can't drive a car or carry heavy bags so now I can get deliveries."

Since the digital training, Gemma has had the confidence to independently explore new apps. Discovering how to call via WhatsApp has allowed her to keep in regular contact with her friends and family who live further afield. And her daughter has been able to more easily access her school homework and online activities to help with her learning.

Jane Partington sums up: "By investing in our members this way, we know that we're delivering maximum impact for them and their families. They are now better equipped to access more support, shop more affordably and open up opportunities for employment, education and training and so on. This will manifest itself in really significant tangible benefits for those individuals in the long term."

The Connecting with Confidence project ran 57 training sessions in 10 TBBT hubs, across a 6-week period, with 411 people taking part.

The bread and butter thing.

Building the UK's financial wellbeing

For the first time, the Index will report on insights into preferences around debt advice and support with online money management.

Nearly nine in 10 would consider asking for debt advice

Overall, most people (86%), would consider asking for debt advice at some point. 41% would proactively seek out support, either before they had financial concerns or if they could see something in the future which they would need do something about.

Concerningly though, one in 10 would never ask for financial advice and, 16% would only do this as a last resort.

Older groups are less likely to ask for help (27% of those aged 60 and over would never ask for debt advice, vs. 6% of those under 30) *(appendix 3B)*.

Figure 31. 'At what point would you consider asking for financial guidance or debt advice?' 2023   n = 2,700

- Prefer not to say — 2%
- I would consider asking even if I did not have any financial concerns — 11%
- I would never ask for financial guidance or debt advice — 12%
- I would do this as a last resort — 16%
- At the point where it became clear that I needed some support — 29%
- If I could see that my living costs were going to go up or that my income was going to fall in the future and therefore I might need to do something about it — 31%

The groups least likely to ask for debt advice are: n = 327

Male	60+ age group	Very Low digital segment	With an impairment	No formal qualification
14% vs. 10% Female	27%	25% vs. 8% Very High	16% vs. 11%	27%

Some people feel anxious or experience feelings of embarrassment and shame when discussing their financial situation which might prevent them seeking much-needed help and advice.

" There is also that deep sense of shame, that you shouldn't have got into that situation in the first place. "

" People get so anxious if they have financial problems, they bury their heads in the sand and it spirals. "

" There's a hideous amount of embarrassment in owing money. If I've made a spur of the moment decision to deal with it, I might lose my bottle if I can't get through or am made to wait. "

THREEHANDS INSIGHT

Banks first choice as easiest place to find debt advice

79% of people said speaking to the bank would be the easiest way to find out about money and debt advice, followed by 66% of people who believe the bank's website or webchat would also be an easy option.

> 33.3 million people find informal advice from family and friends as an easy way to find out about money and debt advice

Banks are well known for their expertise on financial matters, they can provide customised advice depending on the customers financial history and current situation and they can provide solutions specific to the customers concerns/needs.

Six in 10 turning to MoneySavingExpert

With constantly updated online information, and regular TV and radio slots, it is no surprise that 60% of UK adults find information about money and debt advice from Martin Lewis easy to find and use.

Independent financial advisors, and organisations like Money and Pension Service are not far behind for 30.7 million people in the UK.

Figure 32. 'Which of the following would be easy for you to use, to find out about money and debt advice, if you ever required it?' 2023

n = 2,700

Speaking to your bank 79%

Your bank's website/webchat 66%

Informal advice from friends and family 64%

MoneySavingExpert/Martin Lewis 60%

Independent financial advisor 59%

Organisations like Money and Pensions Service, Citizens Advice or Step Change 59%

Online forums/websites 51%

Money Advice Trust 36%

None of these 2%
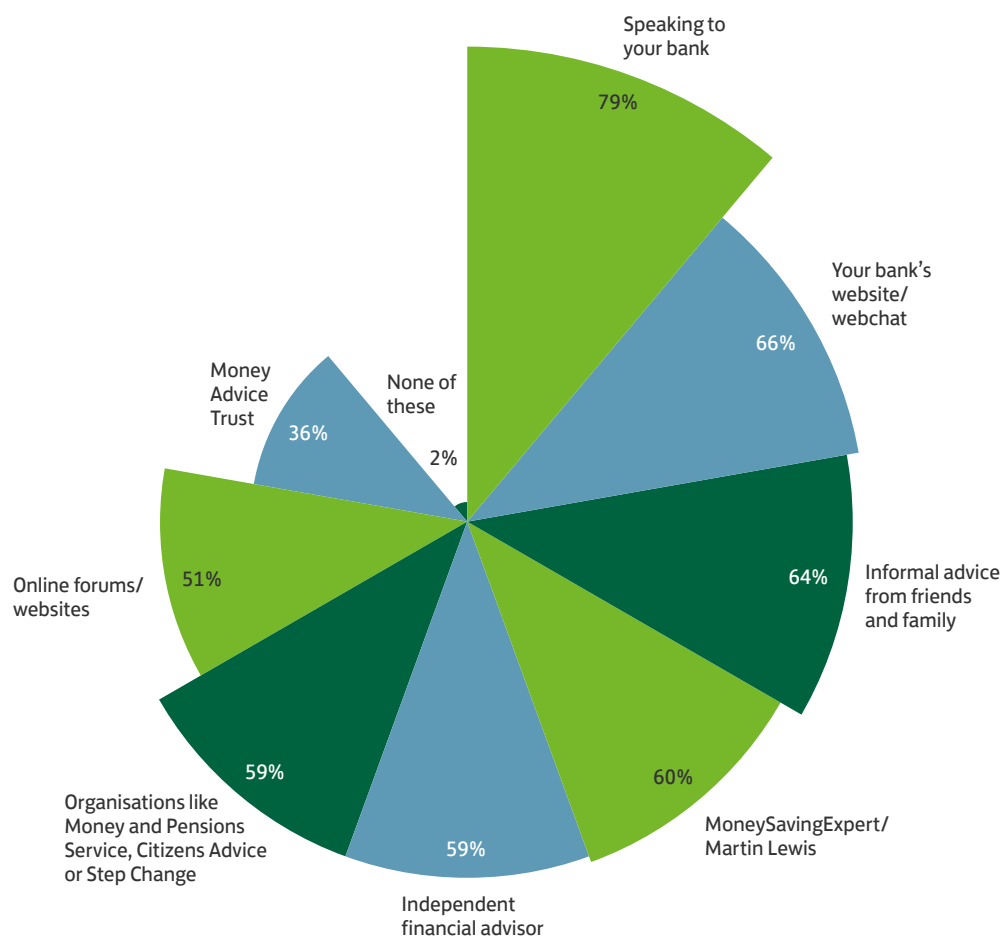
People trust their banks to protect their money and their data and they are often seen as a confidential place where people can seek advice and discuss their financial circumstances.

"The bank is my safe space. If I was struggling in the town on my own, I'd go to the bank, because I could say to somebody in my bank, "I'm struggling, I have dementia. I don't know what to do". And they would help me and that's what I feel comfortable about."

"I class the bank as a financial guardian."

THREEHANDS INSIGHT

Practice makes perfect for financial capability

Experience and handling money over time is the most popular method for building money management skills, with 81% of UK adults preferring to learn by doing *(appendix 3C)*. This is more likely to be the case for those with the highest digital skills (83% vs. 74% for those with Very Low digital capability).

Family and friends follow close behind, suggesting that when it comes to financial advice, people tend to trust those they are close to.

Half of UK adults learnt their money management skills online

This increases by 10 percentage points for those under 30 *(appendix 3D)*. The role of the Internet is important for developing money management skills, particularly for younger customers. Resources available on bank websites, MoneySavingExpert and Money and Pensions Service have become a valuable resource for those seeking to learn about personal finance, budgeting, debt management, investing, and other financial topics.

26 million people learn their money management skills online

Figure 33. 'Which of the following ways have you built money management skills and financial skills?', 2023   n = 2,700

45% Through work

63% From parents/relatives/friends

35% Through your bank's website/webchat

50% Online e.g. Martin Lewis MoneySavingExpert website, watching YouTube videos or other social media such as Instagram or TikTok

81% From experience/handling money over time
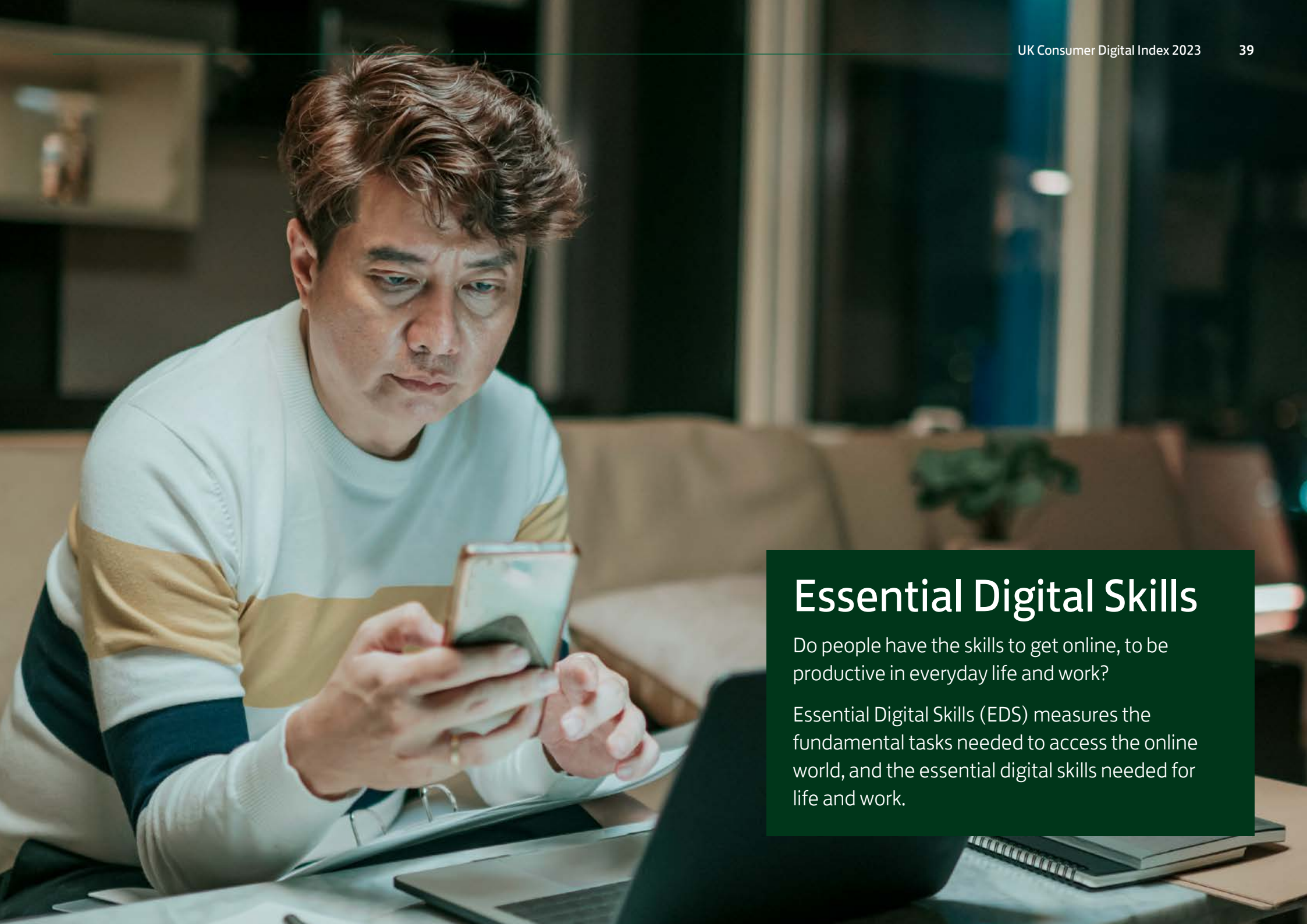
Essential Digital Skills

Do people have the skills to get online, to be productive in everyday life and work?

Essential Digital Skills (EDS) measures the fundamental tasks needed to access the online world, and the essential digital skills needed for life and work.

The Essential Digital Skills framework 2.0

The Essential Digital Skills framework was created in 2018 and has been measured by Lloyds Banking Group, on behalf of the Department for Education, since 2019. This year's findings mark the first annual comparative view of the data since the refresh of the Framework which took place in 2022.

For more information on the Framework and the tasks within it, please *see page 72*.

Due to the wealth of data from the research, it is not possible to publish it all within the report. As such, interactive data tables* have been made publicly available.

For a full list of key terminology, please *see page 75* in the appendix

For more information on the methodology and sample sizes, *refer to pages 76-81* in the appendix

Figure 34. **The Essential Digital Skills framework**

There are **26 Life tasks** and **20 Work tasks**, split across five skill areas: Communicating, Handling Information and Content, Transacting, Problem Solving and Being Safe and Legal Online.

An individual needs to perform at least one task within each of the five Life and Work skill areas, without assistance, to achieve Life or Work EDS.

Anyone can now be measured for Work EDS (excluding retirees). To be counted as able to do a task, an individual may say they can complete a task at work, but might not necessarily need to put this into practice all the time.

Life EDS
I can independently perform at least one task within each Life skill area

Work EDS
I can independently perform at least one task within each Work skill area

The Foundation Level
I can independently perform all eight tasks
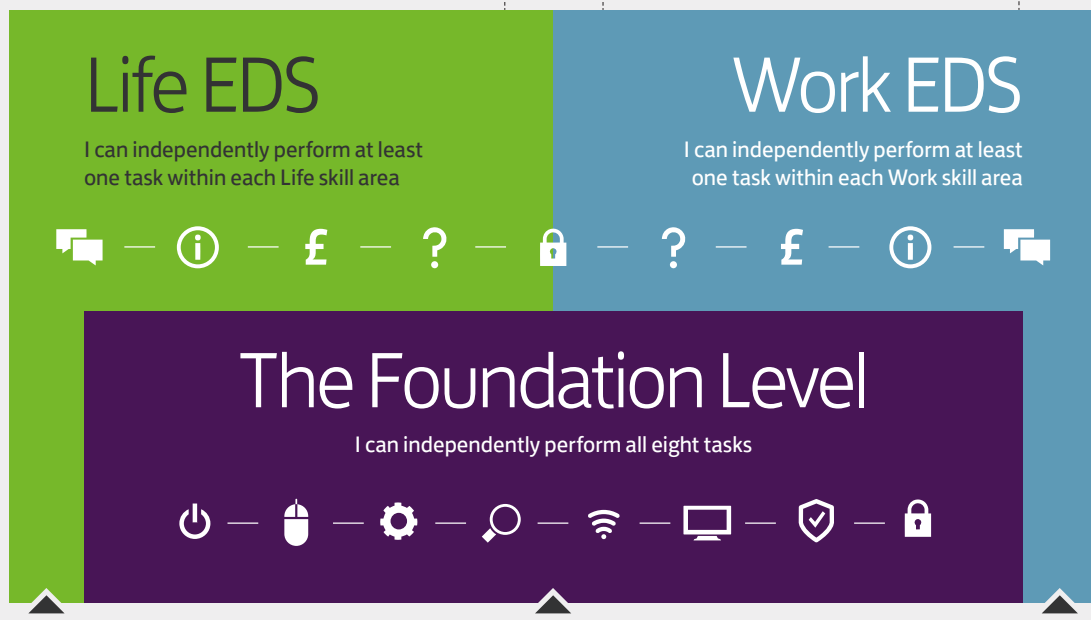
There are no pre-requisites within the framework, meaning that someone can start their digital skills journey from any stage of the framework. It is still strongly recommended that the FL tasks are a key priority for anyone using the Internet.

The Foundation Level

The most fundamental tasks to set up an individual for success online.

___

c.44.7 million

(84%) UK adults have the Foundation Level (vs. 80% in 2022)

c.8.5 million

(16%) people do not have the Foundation Level as they are unable to complete all tasks (vs. 20% in 2022)

c.1.3 million

(2%) are digitally disengaged* (vs. 4% in 2022)

* Digitally Disengaged (can do 0 Foundation Level Tasks)

The Foundation Level

The Foundation Level consists of the most fundamental tasks to set up an individual for success online. A person must be able to complete all eight tasks independently, to achieve the Foundation Level.

An estimated two million more people have the Foundation Level than in 2022

The level of digitally disengaged adults has halved

Both ends of the spectrum have seen positive steps made. c.44.7m people now have the fundamental skills, whilst at the other end of the spectrum there has been a drop in the number of people who can do zero tasks from c.2.4m to c.1.3m.

A combination of access, trust, confidence and capability are core to digital inclusion. For the digitally disengaged, access may be a barrier for the 59% who do not have a device in the household (i.e. smartphone, tablet or laptop/PC) or the 62% who do not have access to the Internet *(appendix 4B)*.

Yet c.8.5 million are still without the Foundation Level

In the UK today, 16% of adults (c.8.5 million) are without the Foundation Level (they are either Digitally Disengaged or have Partial Foundation Level). When looking at the individual number of tasks they can do, around half of this group lacking Foundation Level (c.4.7 million) are on the cusp (those who can achieve between 6-7 tasks for the Foundation Level) and can almost achieve all eight tasks.

This group are most likely to be made up of (vs. the UK average):

Females (60% vs. 50%)

Those aged 65+ (45% vs. 24%)

Social Grade C2DE (56% vs. 42%)

Not Working (66% vs. 39%)

Figure 35. Proportion of adults 18+ that can do the listed number of the Foundation Level tasks, 2022 vs. 2023

Key ■ 2022 n = 4,099 ■ 2023 n = 4,172

⬆⬇ Significant increase/decrease from 2022 to 2023

Without The Foundation Level
2022 **20%** vs. 2023 **16%** ⬇
c. 10.2m — c. 8.5m

	No Foundation Level tasks (0 tasks)	Partial Foundation Level (1-7 tasks)	The Foundation Level (8 tasks)
2022	4% (c.2.4m)	15% (c.7.8m)	80% (c.42.7m)
2023	2% ⬇ (c.1.3m)	14% (c.7.3m)	84% ⬆ (c.44.7m)
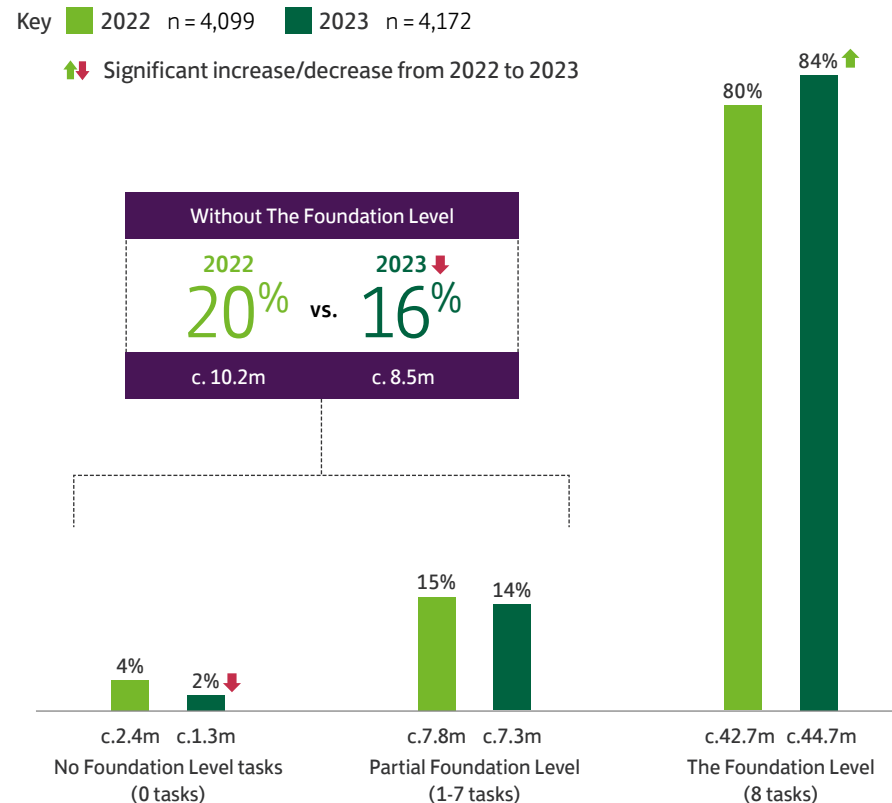
Foundation level task view

Figure 36 shows the ability of UK adults to complete the fundamental digital tasks. Compared to last year, the rank in terms of ability to do each of the eight tasks has remained the same *(appendix 4A)*. The most likely task a person is able to complete is using the available controls on their device, which increases to 96% (from 93%) whereas the most difficult task is setting up a connection to a Wi-Fi network which is now 91% (up from 87%).

Now over 9 out of 10 adults in the UK can set up a Wi-Fi connection

The improvements seen in the ability to independently set up a connection to a Wi-Fi network tell a positive story, particularly when considering the impact of rising costs on connectivity *(see page 31)*.

However, 9% (c.4.7 million) of UK adults are unable to complete this task and risk being digitally excluded when trying to connect to the Internet by themselves when out of the home.

Safety and connectivity remain a challenge for those 'on the cusp'

Amongst those on the cusp (those who can do any 6 or 7 tasks for the Foundation Level), the two tasks struggled with most mirror that of all UK adults – 31% cannot set up Wi-Fi connections and 29% cannot keep their log in and passwords safe. With more people turning to public Wi-Fi services and instances of online scams and fraud ever increasing, ensuring everyone can protect their information is as important as ever.

Figure 36. **Proportion of adults 18+ who can do each of the eight Foundation Level tasks, 2022 vs. 2023**

Key **2022** n = 4,099   **2023** n = 4,172   ⬆⬇ Significant increase/decrease from 2022 to 2023

Task	2023	2022	2023
I can use the available controls on a device (e.g. mouse, keyboard, touchscreen, trackpad.)	c.50.9m	93%	96% ⬆
I can open an Internet browser to find and use websites (e.g. Safari, Google Chrome, Mozilla Firefox, Microsoft Edge)	c.50.5m	92%	95% ⬆
I can turn on a device and enter any account login information as required	c.50.4m	92%	95% ⬆
I can update and change my password when prompted to do so	c.50.0m	91%	94% ⬆
I can use the different settings on a device to make it easier to use (e.g. adjust font, volume settings, brightness of screen, voice)	c.49.4m	90%	93% ⬆
I can find and open different applications/programmes/platforms on a device (e.g. opening a web browser, messaging applications)	c.49.3m	90%	93% ⬆
I can keep my login information and passwords for a device and any accounts secure (e.g. not shared with anyone or written down or left)	c.49.2m	90%	93% ⬆
I can set up a connection to a Wi-Fi network on a device (e.g. when at home, work, out in public or visiting family and friends)	c.48.5m	87%	91% ⬆

The gap is closing for those groups with lower digital skills

Where previously there has been certain demographic groups lacking in achieving all Foundation Level tasks, this year there has been some improvements for four of these lower-achieving groups:

Has the Foundation Level

Age group 55-64
(76% in 2022 vs. 84% in 2023, +8 pp)

DE Social Grade
(64% in 2022 vs. 71% in 2023, +7 pp)

Part-time workers
(84% in 2022 vs. 90% in 2023, +6 pp)

Earns up to £24,999
(77% in 2022 vs. 82% in 2023, +5 pp)

However, with c.8.5 million (16%) who cannot complete all the tasks to achieve the Foundation Level, it is clear the digital divide still exists amongst those with financial and structural inequalities.

AB Social Grade (92%) vs.
DE Social Grade (71%)

Earns £75,000+ (96%) vs.
Earns up to £13,499 (77%)

96% of those with income greater than £75k per annum have The Foundation Level

The greatest changes in attainment of the Foundation Level can be seen across the highest and lowest incomes with a five percentage point increase amongst those earning up to £13,499 and a six percentage point jump for those earning £75,000 and above from 2022 (see chart below). Whilst the skills gap between the two ends of the earnings spectrum remains, it's positive to see the improvements in digital attainment *(appendix 4C)*.

The skills gap is closing between those with a degree and those without any formal qualifications

Over half (52%) of people across the UK who do not have any formal education qualifications now have the Foundation Level, compared to 93% of those most highly educated (i.e. have a degree, Masters or PhD) *(appendix 4D)*. The improvement in being able to do all eight Foundation tasks by

those without formal qualifications (at 44% in 2022) means the gap between this group and the most highly educated (at 90% in 2022) is closing and has narrowed by five percentage points this year. However, within this group with the lowest formal education there are still c.0.8 million people who are digitally disengaged.

Nine in 10 part-time workers now have the Foundation Level

90% of part-time workers now have the digital fundamentals, with only a gap of five percentage points between these and full-time workers at 95%. For full-time workers the percentage of those who have these skills remained stable (94% 2022 vs. 95% 2023) demonstrating a big improvement in closing the gap between part- and full-time workers.

Figure 37. Proportion of adults 18+ that have the Foundation Level, split across income levels and working status, 2022

Key ■ 2022 n = 4,099 ■ 2023 n = 4,172 ⬆⬇ Significant increase/decrease from 2022 to 2023

Income level						Working status						
Up to £13,499	£13,500 - £24,999	£25,000 - £29,999	£30,000 - £39,999	£40,000 - £74,999	£75,000 Plus	Full time	Part time	Self-employed	Retired	Not in paid work, but not retired	Not working	Working
77%	87%	91%	93%	95%	96%	95%	90%	87%	66%	77%	70%	93%
⬆	⬆				⬆		⬆		⬆		⬆	⬆
72%	82%	91%	95%	94%	90%	94%	84%	84%	58%	78%	64%	90%

Spotlight: those with an impairment

Of those with an impairment, three in four now have The Foundation Level

This is an improvement on last year (68% 2022 vs. 75% 2023), however there is still a gap for those with impairments and their ability to complete the basic digital tasks (75% vs. 90% of those without an impairment).

Basic digital capabilities have improved for those with an impairment, most significantly amongst those with sensory impairments (up 14pp from 55% in 2022 to 69% in 2023). This is an improvement on last year but there is still a

gap with those who have no impairments to do the most basic digital tasks, especially those with learning difficulties or physical impairments.

There is a divide between those with vision and hearing difficulties

Whilst there have been improvements within sensory impairment (see Figure 38), there is a divide between those with vision and hearing difficulties. Those with a vision impairment lead the sensory category in having the Foundation Level (69%) while those with a hearing impairment are six percentage points behind (64%).

This could suggest there has been technology improvements for these groups such as more widespread dictation tools as standard within Microsoft Word and Google Docs in contrast to expensive stand-alone products such as Dragon NaturallySpeaking. The pandemic has given those with impairments the ability to work from an environment that is much more optimised for them and their needs i.e., from home this may have helped drive improvements for some. Nine in 10 disabled workers who worked from home during the pandemic want to continue doing so at least some of the time*.

Most people with multiple impairments have a physical impairment

73% of those with multiple impairments have some kind of physical disability which could impact their ability to complete these tasks.

Figure 38. Proportion of adults 18+ that have the Foundation Level, split by impairment types, 2022 vs. 2023

Key   ▉ 2022   n = 4,099   ▉ 2023   n = 4,172   ▲▼ Significant increase/decrease from 2022 to 2023
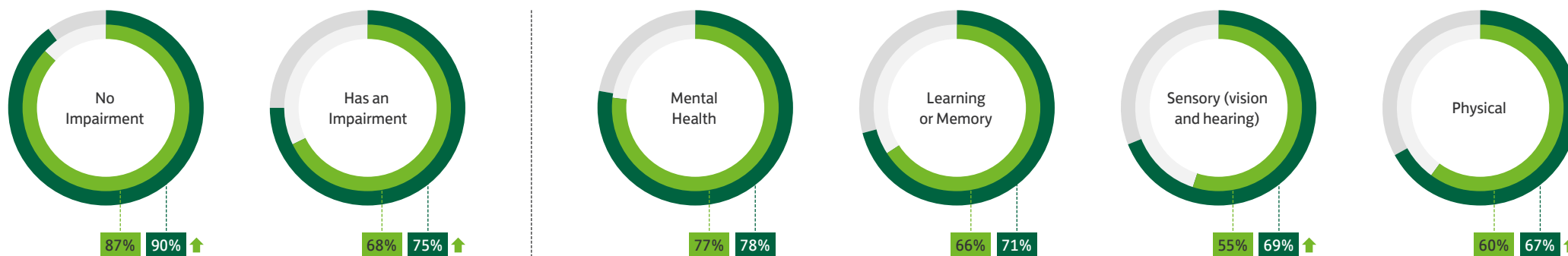
No Impairment	Has an Impairment	Mental Health	Learning or Memory	Sensory (vision and hearing)	Physical
87% 90% ▲	68% 75% ▲	77% 78%	66% 71%	55% 69% ▲	60% 67% ▲

Essential Digital Skills for Life

The digital skills needed to thrive in a digital society.

c.48.8 million

(92%) have Essential Digital Skills for Life (vs. 88% in 2022)

c.4.4 million

(8%) lack the Essential Digital Skills needed for everyday life (vs. 12% in 2022)

c.1.5 million

(3%) cannot do any of the Essential Digital Skills tasks (vs. 5% in 2022)

Essential Digital Skills for Life

Over nine in 10 UK adults have Essential Digital Skills for Life

c.48.8 million (92%), have the digital skills needed to thrive in a digital society. This is c.2.3 million more people than 2022.

Though age remains the most profound influence on digital skill, as with the Foundation Level, older people are closing the gap. Improvements can be seen at the higher end of the spectrum, with the 65+ age group increasing by an impressive nine percentage points from 71% in 2022 to 80% in 2023.

Those at the other end of the age spectrum continue to demonstrate strong digital skills though, and those in the 18-24 group improved by four percentage points from 95% in 2022 to 99% in 2023. For further information on age breakdowns .

> **c. 1.5 million people in the UK have zero digital Life skills and are unable to do any of the 26 Life tasks by themselves**

> **Those with zero Life skills are more likely to be female, aged 65+, have no formal qualifications and are retired.**

Opportunity for an estimated 4.4 million adults to boost skills

Over nine in 10 (92%) of the UK population has Life EDS, while 8% do not. Of the 8% still without EDS for Life, c.2.9 million (5%) have partial Life skills (1-4), demonstrating some of the digital skills needed for daily life.

However, there are still c.1.5 million (3%) people in the UK who have zero Life skills, and whilst this has dropped by almost half since last year there is still work to do.

Once again, the importance of digital inclusion holistically is evident. Access to a device, alongside connectivity, remain crucial factors for digital engagement. Of those with zero Life skills, only 33% have a smartphone and 55% are without any digital devices* (compared to 96% of those with Life EDS having a smartphone).

Those without Life EDS who do not have access to a device are typically retired (70%) or not working (86%). Therefore, potential access to devices outside the home could be limited to them. According to a recent survey by Kantar, individuals who own multiple devices engage in more online activity, multiple device users tend to be more engaged and active users of the Internet.**

Figure 39. **Proportion of adults aged 18+ and their level of Essential Digital Skills for Life, 2022 vs. 2023**

Key   ■ 2022   n = 4,099   ■ 2023   n = 4,172

⬆⬇ Significant increase/decrease from 2022 to 2023

Without Life EDS

2022   **2023**⬇
12% vs. **8%**
c.6.4m   c.4.4m

0 Life Skills	Partial Life Skills (1-4 skills)	Life EDS (All 5 skills)
5% / 3%⬇	7% / 5%⬇	88% / 92%⬆
c.2.7m c.1.5m	c.3.7m c.2.9m	c.46.5m c.48.8m
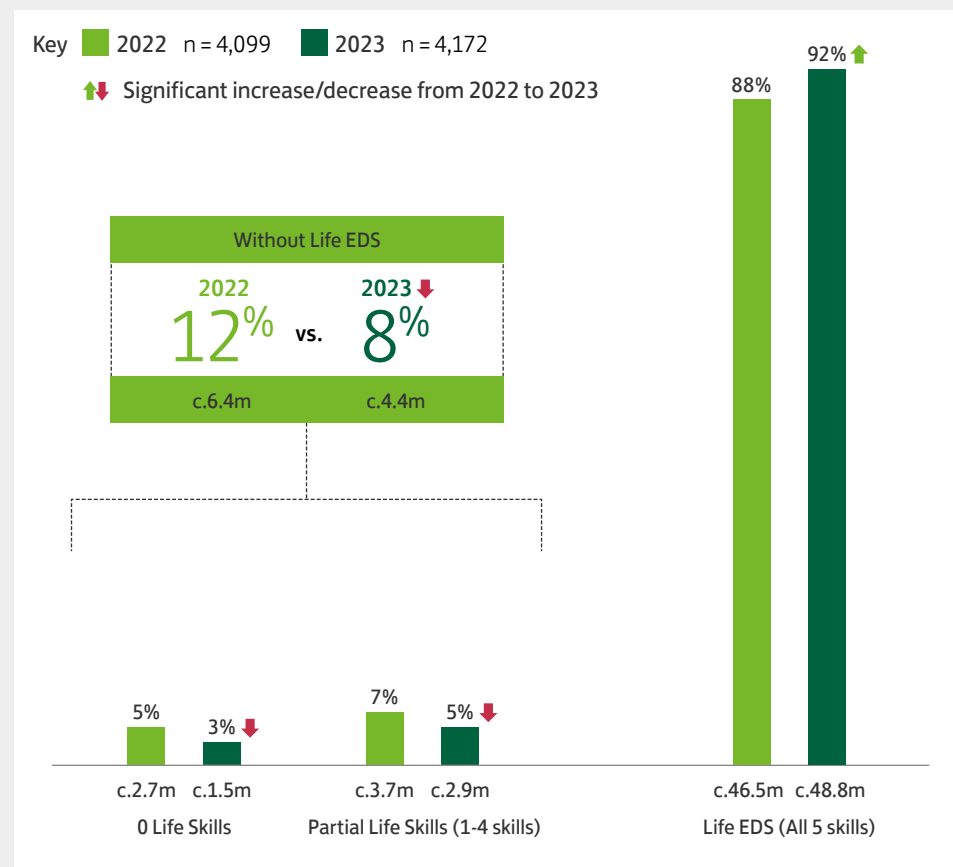
* Data on ownership of digital devices relates to smartphones, tablets and laptop/PCs only

** cdne.kantar.com/north-america/inspiration/technology/multiple-device-ownership-means-more-smartphone-usage

The EDS for Life skills

This year, all five skill areas have seen an increase, with three of the skillsets jointly sharing the top-spot (compared with two last year). A slight shift has seen Handling Information and Content moving up to become one of the stronger skills. However, it's worth noting that there are only three percentage points difference between all the five skills. Now that attainment of all skills is high (90% or above), this year the data focuses on skill ability and what tasks people cannot do and why.

Depth of Life skills improving

Looking beneath the surface in each skill area shows a different perspective. Figure 40 demonstrates the depth of Life skills between those able to do at least one task, and those who can do all tasks within the skill. This view allows us to identify areas where support may still be required.

Looking at comparisons for depth of skill year on year there are improvements within all skills for those who can complete all tasks.

For example, those who can do all Being Safe and Legal Online tasks increased from 64% to 68%.

Looking further at the average number of tasks completed within each skill, this data shows us that on average people can complete approximately eight out of nine Being Safe and Legal Online tasks *(appendix 4F)*.

Figure 40. **Depth of skills within the five Life EDS skills, comparison of those who have attained the skills vs. those who can complete all tasks**

Key
- - At least one task in the skill
— All tasks in the skills
▪ 2022 n = 4,099
▪ 2023 n = 4,172
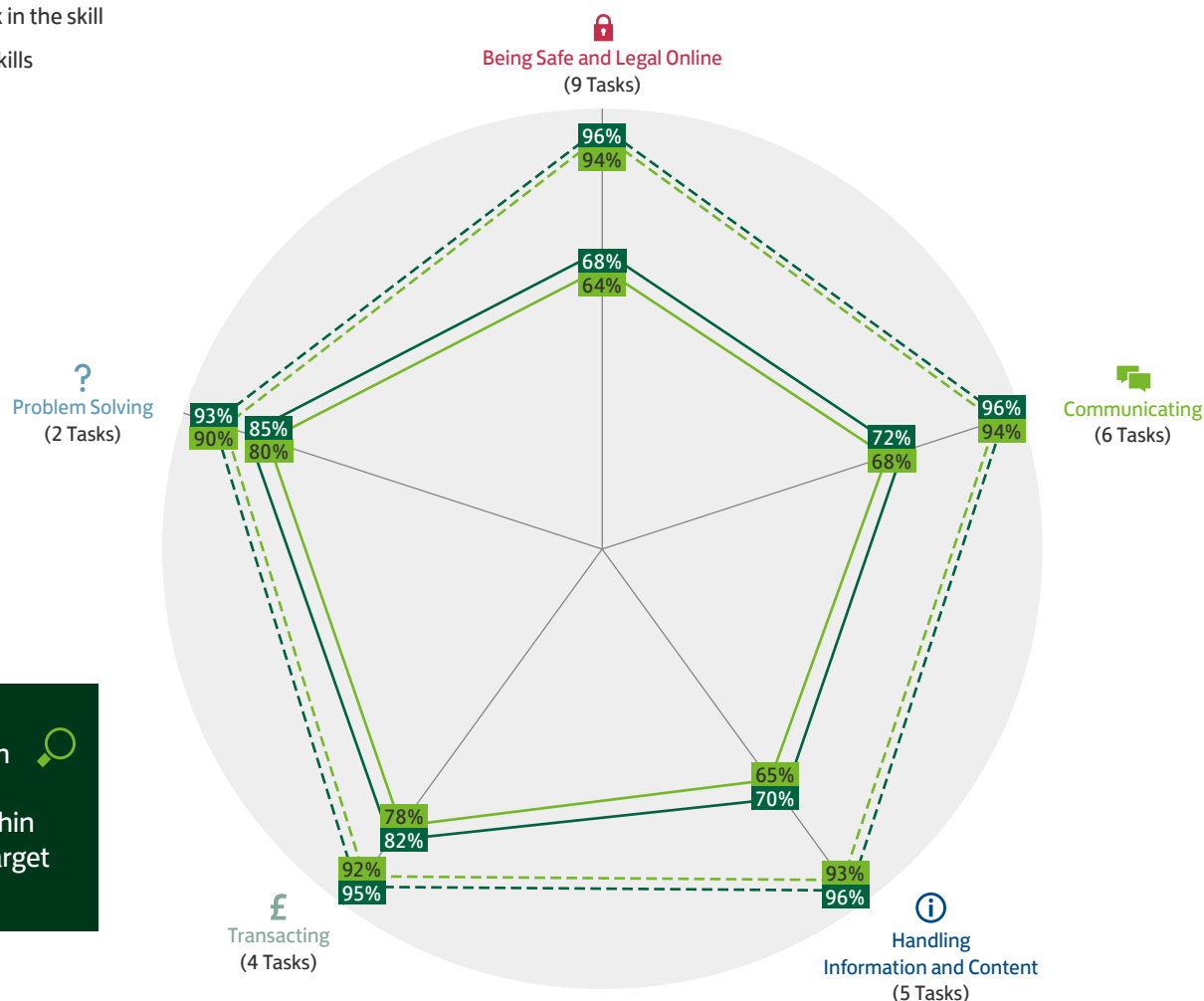
Being Safe and Legal Online (9 Tasks) 96% 94% 68% 64%

Communicating (6 Tasks) 96% 94% 72% 68%

Problem Solving (2 Tasks) 93% 90% 85% 80%

Transacting (4 Tasks) 92% 95% 78% 82%

Handling Information and Content (5 Tasks) 93% 96% 65% 70%

The top 10 digital tasks people can do

In addition to every skill area seeing improvements, each task also saw an improvement in attainment. All 26 Life tasks improved this year and figure 41 shows the top 10 tasks UK adults are most likely to be able to to complete independently *(appendix 4E)*.

The top two tasks continue to be the ability to use search engines and communicating digitally using email or apps, each being completed by 94% of the population. Both areas are of huge importance when living a digitally included life.

Encouragingly the ability to respond to requests for authentication has moved into the top 10 tasks.

c.50.1 million
people (94%) can use search engines

c.49.9 million
people (94%) can communicate with others digitally using email or messaging apps

c.48.9 million
people can be careful with what they share online (92%)

Figure 41. Proportion of adults 18+ and the 10 Life tasks across the five Life skills that they are most likely to be able to do, 2022 and 2023

Key ■ Handling Information and Content   ■ Communicating
     ■ Being Safe and Legal Online   ■ Problem Solving   ■ Transacting

Task	2022 n = 4,099	change	2023 n = 4,172
I can use search engines to find information I'm looking for (e.g. search for news, the weather, train times)	92%	+2pp	94%
I can communicate with others digitally using email or other messaging applications (e.g. WhatsApp or Messenger, direct messaging on social media such as Instagram, Facebook etc.)	91%	+3pp	94%
I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others (e.g. publicly shared photos, forums, personal information or opinions)	89%	+3pp	92%
I can use the Internet to find information that helps me solve problems (e.g. by using search engines, web chat, FAQs and forums)	88%	+4pp	92%
I can act with caution online and understand that there are risks and threats involved in carrying out activities online (e.g. use anti-virus software, classify and share information securely or avoid certain types of websites such as piracy websites)	89%	+3pp	92%
I can make and receive video calls (e.g. Facetime, Zoom, Facebook Portal or WhatsApp call)	86%	+5pp	91%
I can buy goods/services online using online payments (e.g. Debit/ credit card, PayPal, Apple Pay, Google Pay, Worldpay)	87%	+4pp	91%
I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk (e.g. spam/phishing emails, texts, pop ups)	89%	+2pp	91%
I can set up an account online that enables me to buy goods or services (e.g. Amazon, eBay, supermarkets or other retailers)	87%	+3pp	90%
I can respond to requests for authentication for online accounts (e.g. resetting my password when I've forgotten it, two factor authentication, using a remote access key or an authenticator app)	85%	+5pp	90%

The below are the most improved tasks, each improved by five percentage points:

Key ■ 2022 ■ 2023

85%
80%
I can post messages, photographs, videos, or blogs on social media

(Communicating)

89%
84%
I can manage my money and transactions online

(Transacting)

90%
85%
I can respond to requests for authentication

(Being Safe and Legal Online)

91%
86%
I can make and receive video calls

(Communicating)

Social media boom is having an impact on communication skills

94% of people are now communicating digitally which is up three percentage points since 2022. As technology marches forward, more social media platforms are evolving their services to meet consumer needs, whether it's through direct messages, comments and posts or video calling through WhatsApp.

These features align to a number of the communicating tasks, which have all seen positive improvements this year.

UK adults have bettered their ability to post and interact with others on social media (85%), cementing their digital communication prowess.

And with 91% of UK adults now able to make video calls independently too, this skillset can be used beyond connecting with family and friends and into engaging with essential services, like online appointments or even job interviews.

Independent money management skills

Banking is an essential part of our lives, enabling us to transact and use money as a medium of exchange for goods and services. Now almost nine in 10 people (89%) can independently manage their money and transactions online.

Alongside this, 90% of UK adults are demonstrating that they can respond to requests for authentication. With security features such as two factor authentication becoming commonplace it's encouraging to see a high level of ability to do this independently.

> "It's great to see Maryann's confidence and digital skills continue to grow. She has used these new skills to build her connections and business networks whilst providing a real lifeline to the many vulnerable people in society that she supports."

Maryann's Story

Maryann, 43, fled her homeland of Tanzania in fear of persecution in 2009. She found safety in England, arriving with few personal effects, no friends or family and unable to speak English.

Maryann was allocated housing in Norwich, sharing with five other women. She was given £32 per week for all living expenses, however after 4-5 months she was unable to stay in the house and found herself homeless. It was at this point that Maryann met her guardian angel through the local church who provided her with shelter, help and support. During this time, she learnt English, eventually going on to do a university degree in social welfare.

Maryann was granted the right to stay in 2020. By this time, she was a fully qualified social worker. Just nine months later, Maryann had founded On Your Side, a not-for-profit organisation on a mission to inspire, empower and encourage young people to overcome their challenges and achieve their full potential. As part of a social entrepreneur's programme Maryann was on, she was also matched with a business mentor, David.

Through the pandemic, Maryann was unable to socialise with people and was desperate to see her grandchildren. Although well connected to local services, and very independent, she had little to no digital skills. The lack of digital skills meant that she felt isolated, with little confidence to do anything online.

One of the first skills she wanted to learn was being able to shop online and order products without relying on other people. David connected Maryann to the Digital Helpline, and Maryann was gifted a free device, along with the training she required.

Welcome to the Digital World

Since receiving her tablet, Maryann has seen an enormous difference to her life. She can now use Facebook to connect with her grandchildren and talk to old friends from Tanzania. The world feels like it is within reach and she can even read the news in her native language, which brings her such joy to find out what is going on locally and in her homeland. Maryann can also bank online, keep in contact with her members via video applications such as Zoom and create training plans.

Importantly for Maryann, having the device now allows her to support her member training sessions helping members to create CV's online, find out what benefits they are entitled to and find employment and housing.

"It was a very difficult task to train everyone before having the device as everything was done manually, so it was a slow process" stated Maryann. She is now able to fully support those who want to gain independence in her local community by sharing her digital skills and paying it forward.

A Helping Hand

David has been volunteering with On Your Side since February 2022, he first met Maryann through the School for Social Entrepreneurs, where he volunteered, and has supported her with business strategy, advice, and digital skills. She is now in the process of creating a new website for her business, which David is also supporting.

> "This independence is a dream come true."

The top 10 digital tasks lacking in the UK today

Figure 42 shows the 10 Life tasks UK adults are least likely to be able to do. Similar to last year, tasks from the Being Safe and Legal skill are most likely to appear here. It's also the skill with the lowest percentage (68%) of those who can complete all tasks within, therefore possibly has the greatest areas of opportunity for upskilling.

c.12.6 million

people (24%) in the UK cannot use the cloud to access content from different devices.

c.9.7 million

people (18%) in the UK still struggle with setting up privacy and marketing settings for their accounts, putting their online safety at risk.

c.9.4 million

(18%) struggle using software to create, write or edit documents.

Figure 42. Proportion of adults 18+ and the 10 Life tasks across the five Life skills that they are least likely to be able to do, 2022 and 2023

Key
- Handling Information and Content
- Communicating
- Being Safe and Legal Online
- Problem Solving
- Transacting

	2022 n = 4,099		2023 n = 4,172
I can update my device software/operating systems when necessary to prevent viruses and other risks (e.g. enabling automatic updates or installing when prompted to do so)	85%	+2pp	87%
I can identify secure Wi-Fi networks to connect to (e.g. Wi-Fi networks where a unique password is required, trusted source or padlock next to Wi-Fi network)	83%	+4pp	87%
I can follow data protection guidelines online (e.g. following data storage and retention guidelines, not sharing or using other people's data or media such as movies or music without their consent)	85%	+2pp	87%
I can identify secure websites (e.g. by looking for the padlock and 'https' in the address bar)	83%	+4pp	87%
I can store and back up photos, messages, documents or other information (e.g. iCloud, Google Drive, Dropbox, OneDrive, desktop or storage drive)	82%	+4pp	86%
I can use the Internet to improve my skills and ability to do new things (e.g. using online tutorials, learning platforms and how-to guides)	82%	+4pp	86%
I can post messages, photographs, videos or blogs on social media platforms (e.g. Facebook, Instagram, TikTok, Twitter or Snapchat)	80%	+5pp	85%
I can use software to create, write or edit documents (e.g. Microsoft Word/Google docs/Pages for a CV/letter)	80%	+2pp	82%
I can set privacy and marketing settings for websites and my accounts (e.g. managing social media privacy settings, managing cookie settings, updating contact preferences)	78%	+4pp	82%
I can use the cloud to access content from different devices (e.g. smartphone, tablet, laptop and desktop)	72%	+4pp	76%

Over half of the population can now complete all 26 tasks

When looking at the average number of tasks completed, the UK population can complete nearly 23 out of 26 tasks, which has increased by one task since last year. However, most encouragingly over half (52%, c.27.5 million) can now complete all 26 tasks meaning they are digitally set up for life.

Almost 3 in 10 remain stuck

c.15.5m (29%) people are on the cusp of having all 26 Life tasks. Targeting support at that group presents an opportunity to enable millions of people to thrive digitally. Based on improvements in achieving Life EDS from 2022 vs. 2023 alone (+5pp), if just another 5% of adults 18+ were able to do all 26 tasks over the next year, this would equate to 57% upskilling to EDS for Life.

For those who are on the cusp of being able to do all 26 tasks, the top two tasks they are least likely to complete have not changed, demonstrating that the greatest obstacles to reaching all 26 tasks remain the same. These are:

I can use the cloud to access content from different devices:
72% on the cusp vs. 76% UK average

I can set privacy and marketing settings for websites and my accounts:
84% on the cusp vs. 82% UK average

Again, the same challenges arise for the group who are on the cusp of achieving Life EDS as those who have Life EDS, so the same strategies could apply to this group.

Exploring the groups without Life EDS can help us understand who should be targeted. Looking at the demographic profiles of those without Life EDS skills, these have not changed compared to last year *(appendix 4G)*. Those without Life EDS are most likely to be:

- Female
- Aged 65+
- Social grade DE
- Without formal education
- Retired
- Living in Wales
- Earning an income of <£13,499
- Living with a physical impairment

Figure 43. Proportion of adults aged 18+ who are able to do the listed number of tasks within Life EDS, 2022 vs. 2023

Key
2022 n = 4,099
2023 n = 4,172

Significant increase/decrease from 2022 to 2023

Average number of tasks the UK population can complete

22.0 vs. 22.9
tasks in 2022   tasks in 2023

On the cusp of being able to do all Life Tasks

c.27.5 million

c.1.5 million

	0 tasks	1-15 tasks	16-21 tasks	22-25 tasks	All 26 tasks
2022	5%	8%	10%	29%	47%
2023	3% ↓	7% ↓	9%	29%	52% ↑
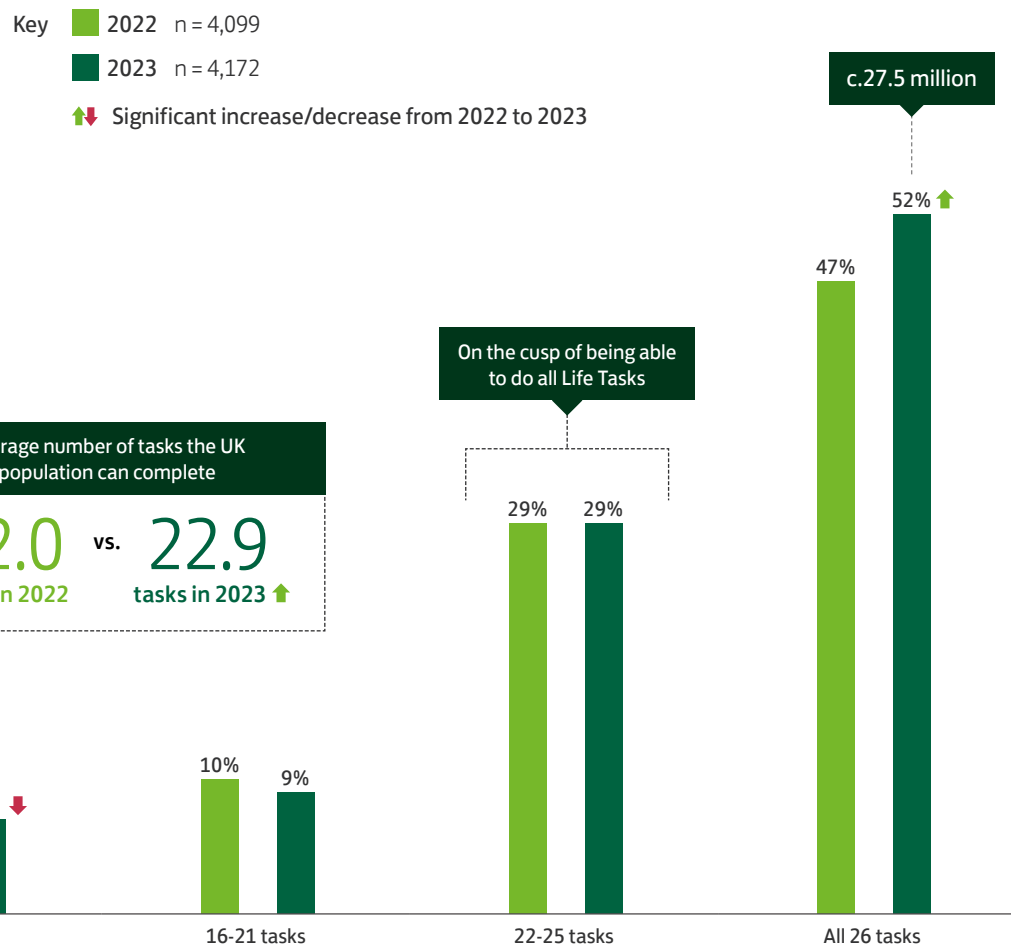
Spotlight: Later life

With an ageing UK population, the evolution of technology presents a constant challenge to keep up. Previous iterations of this report have evidenced a clear correlation between higher age and lower digital skills.

This spotlight explores the correlation between age and the essential skills needed for everyday life for those aged 65+, and identifies opportunities for all to target support effectively.

There has been a significant improvement in Foundation Level across the older population

With around two-thirds (64%) of those aged 65+ now having the Foundation Level, it is clear there has been a shift in the older population's ability or motivations to do these basic tasks independently. Through the pandemic, people adapted their habits to speak to loved ones, shop online and search for better products, which may have driven an increase in confidence within this population.

Almost half of the those on the cusp of Foundation Level are age 65 and above

Of those who can complete 6-7 tasks, 45% are aged 65 and above – a distinctively older skew compared to the UK average (24% aged 65+). The hardest task for this age group is connecting to Wi-Fi with 25% unable to do this, despite the fact that 92% of this age group have an Internet-enabled device of some kind at home.

Around half of those aged 75+ have the Foundation Level

In 2022, 31% of those aged 75 and above could complete all eight tasks, compared with 51% in 2023; a significant improvement. With the biggest improvement being able to set up a Wi-Fi connection (increased by 21pp), which is the most challenging task when ranked by ability. Whether through dedicated support and training for this group, or improved design of this process, this skill could prove to be a tipping point.

Figure 44. **Proportion of adults aged 65+ that can do the listed number of the Foundation Level tasks, 2022 vs. 2023**   **2022** n = 1,094   **2023** n = 1,109

Key   2022   2023   Significant increase/decrease from 2022 to 2023

Without The Foundation Level
46% vs. 36%
c. 5.7m   c. 4.5m

- No Foundation (0 Tasks): 14% / 8%
- Partial Foundation (1-7 Tasks): 31% / 29%
- The Foundation Level (All 8 Tasks): 54% / 64%
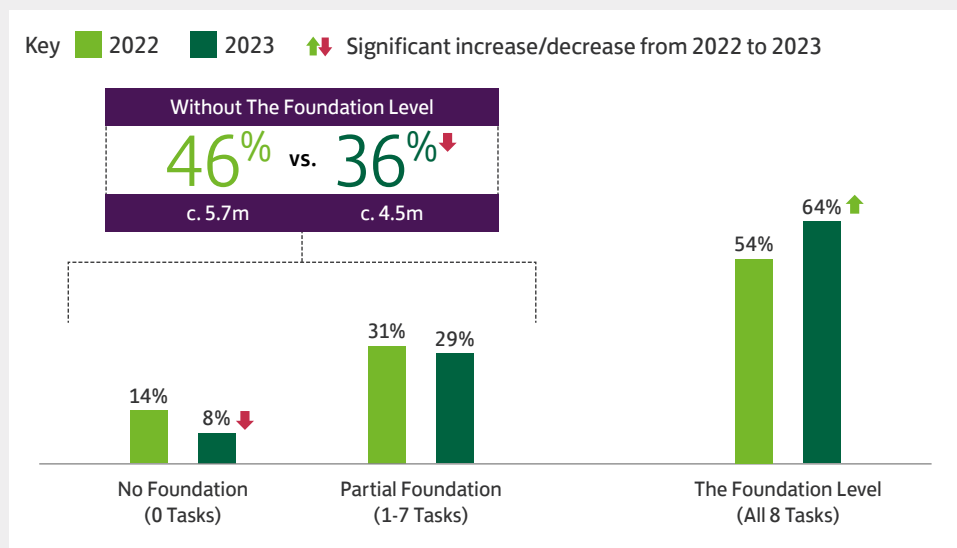
Figure 45. **Proportion of adults aged 75+ that can do the listed number of the Foundation Level tasks, 2022 vs. 2023**   **2022** n = 376   **2023** n = 403

Key   2022   2023   Significant increase/decrease from 2022 to 2023

Without The Foundation Level
69% vs. 49%
c. 3.5m   c. 2.2m

- No Foundation (0 Tasks): 27% / 14%
- Partial Foundation (1-7 Tasks): 42% / 35%
- The Foundation Level (All 8 Tasks): 31% / 51%
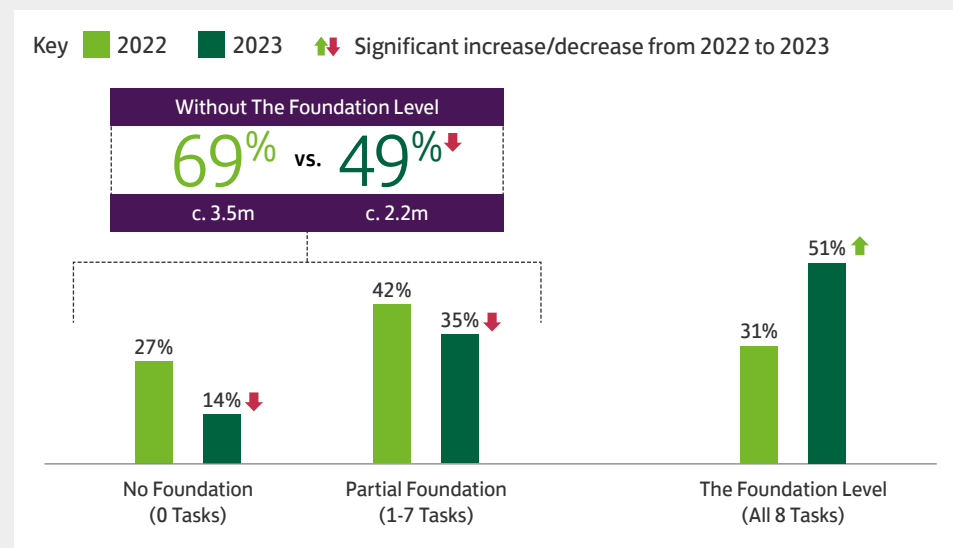
Over two-thirds of those aged 75 and over have Life EDS

Positively, 68% of people aged 75+ have EDS for Life. The EDS data this year has demonstrated improvements in the older population. However, there is still an opportunity to build confidence and capability for this group, bringing them in-line with UK population averages.

Last year, recommendations focused on the need for service providers to ensure that products and experiences were designed to be intuitive and inclusive, ensuring that barriers are not inherent. Whilst this remains a vital activity, especially as we consider the needs for those with impairments, targeting improvement of specific skill areas could also help to boost confidence and capability.

This year, for the 75+ group there has been a clear improvement in building their online safety skills with 83% achieving the Being Safe and Legal Online skill vs. 67% last year.

The tasks that this age group struggle with the most do not differ from the younger age groups. Those aged 75+:

57% are unable to use the cloud to access content from different devices

53% are unable to set privacy and marketing settings for websites and accounts

Figure 46. **Proportion of adults aged 75+ that have Life EDS, 2022 vs. 2023**

2022 n = 376
2023 n = 403

Key ▮ 2022 ▮ 2023

⬆⬇ Significant increase/decrease from 2022 to 2023

Without Life EDS

2022	**2023** ▼
50%	vs. **32%**
c.2.6m	c.1.4m

29%
14% ▼
21%
19%
50%
68% ⬆

0 Life Skills   Partial Life Skills (1-4 skills)   Life EDS (All 5 skills)
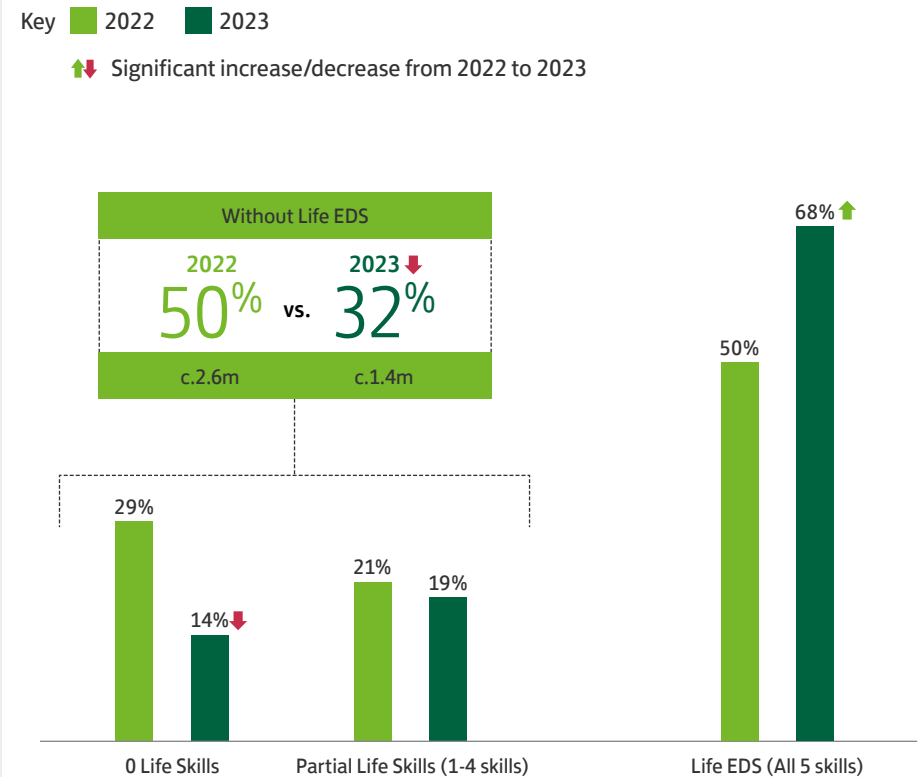
Essential Digital Skills for Work

The digital skills that are needed in the workplace.

c.33.2 million
(82%) have Essential Digital Skills for Work (vs. 78% in 2022)

c.7.5million
(18%) lack the Essential Digital Skills needed for the workplace (vs. 22% in 2022)

c.1.9 million
(5%) cannot do any of the Essential Digital Skills for Work tasks (vs. 8% in 2022)

UK Essential Digital Skills for Work

This chapter explores the digital skills that are needed in the workplace, focusing solely on labour force adults aged 18+*. To have Work EDS, an individual needs to independently perform at least one task within each of the five skill areas.

For the purposes of this chapter, whilst the EDS for Work measure remains important, this section will also explore the skills gap for those who are unable to do all 20 Work tasks and those that can. The aim is for everyone in the UK to be able to complete all 20 tasks essential for work.

As seen in the 2022 UK Essential Digital Skills for Work Report, the impact of the pandemic has resulted in many people working remotely, either full time or hybrid, and service providers and businesses moving their interactions online for the first time or finding different ways. This means that having digital skills is an essential requirement for people to interact with businesses and services, and for individuals who are seeking employment.

c.1.6 million more of the UK labour force have Work EDS compared to 2022

Steady improvement in workplace skills

Figure 47 shows c.33.2 million (82%) of the UK labour force now have Work EDS, an increase of four percentage points from 2022 (78%).

Whilst the positives should be noted, there are still c.7.5 million (18%) people who do not have Work EDS. Encouragingly, fewer of the UK labour force, (3 percentage point drop) are unable to do any of the Work Skills with only c.1.9 million (5%) unable to do any of the 20 Work tasks, compared to c.3.2 million (8%) in 2022. This is positive as the work landscape has changed notably in the past few years regarding greater use of online systems. Those who can do 1-4 tasks (Partial Work Skills) have remained static at 14%.

Of the UK labour force:

✔ **c.33.2 million (82%) have Work EDS**
(vs. 78% in 2022)

✖ **c.7.5 million (18%) lack Work EDS**
(vs. 22% in 2022)

c.1.9 million (5%) lack any Work skills
(vs. 8% in 2022)

c.18.8 million: (almost half – 46%) can do all 20 Work tasks
(vs. 41% in 2022)

Figure 47. Proportion of UK labour force adults aged 18+ and their level of Essential Digital Skills for Work, 2022 vs. 2023

Key   ■ 2022 n = 2,981   ■ 2023 n = 3,055

⬆⬇ Significant increase/decrease from 2022 to 2023

Without Work EDS

2022   **2023** ⬇
22% vs. **18**%

c.8.6m   c.7.5m

8%   5% ⬇
c.3.2m c.1.9m
0 Work Skills

14%   14% ⬇
c.5.4m c.5.6m
Partial Work Skills (1-4 skills)

78%   82% ⬆
c.31.6m c.33.2m
Work EDS (All 5 skills)
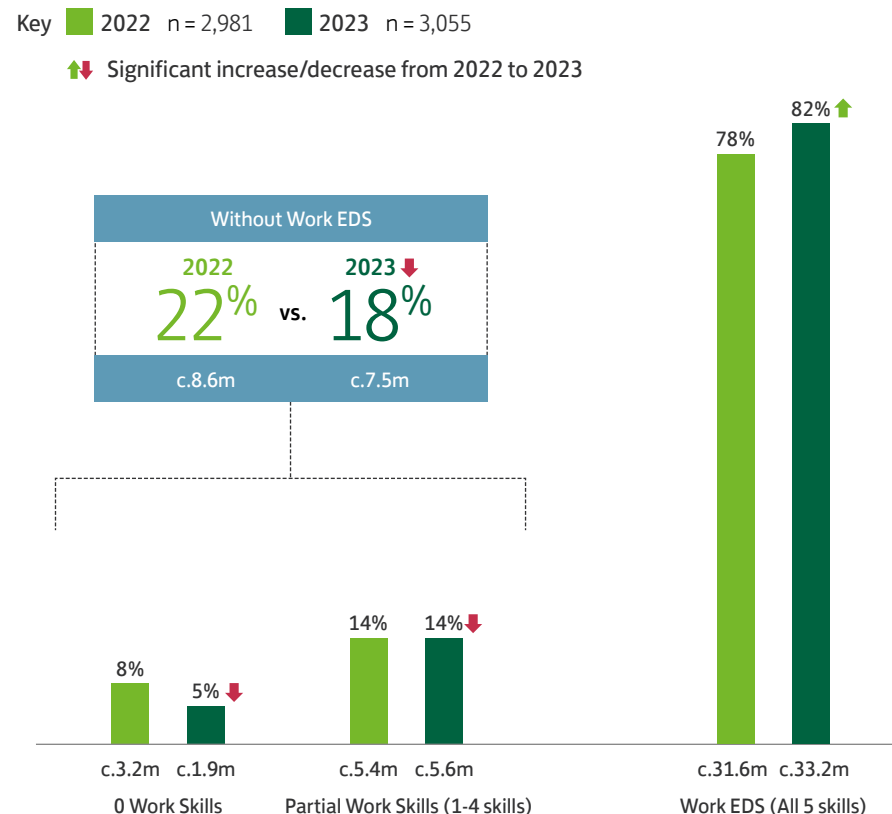
Accelerating UK labour force skills

The proportion of the UK labour force who can do all 20 tasks has increased by five percentage points, from 41% last year up to 46% (Figure 48).

> **Just under half of the UK labour force can do all 20 Work tasks (46%)**

Based on the year-on-year improvement of five percentage points, if this is sustained, by 2024 over 50% of the UK labour force could achieve

all 20 tasks. This would be a positive milestone as depth of skill is crucial for organisations to ensure they are efficient and productive, which will enable them to use and harness emerging technologies. Considering there are c.10.8 million on the cusp of doing all 20 Work tasks (i.e., can do 17-19 tasks), this breakthrough is within reach.

> **c.10.8 million are on the cusp of doing all 20 Work tasks**

Figure 48. Proportion of labour force adults aged 18+ that do and don't have Work EDS, and the number of Work tasks they are able to do, 2023

n = 3,055

UK labour force (c.40.2 million)

Proportion of the UK labour force who do not have/have Essential Digital Skills for Work – skill view:

18% do not have Work EDS	82% have Work EDS

Are not able to do at least one task in each Work skill

Are able to do at least one task in each Work skill
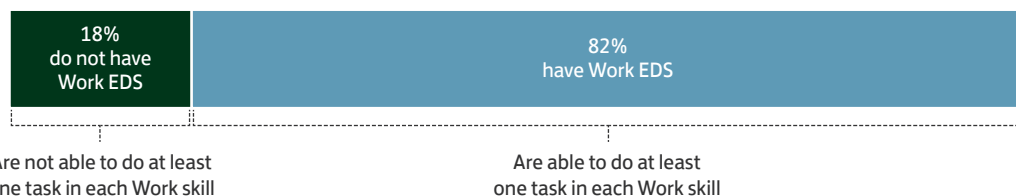
Proportion of the UK labour force and the number of work tasks the can do – task view:

5% can do 0 tasks	8% can do 1-9 tasks	14% can do 10-16 tasks	27% can do 17-19 tasks	46% can do all 20 tasks

Does not have EDS for Work

Someone within **any** of these task groups may or may not have EDS for Work

Does have EDS for Work
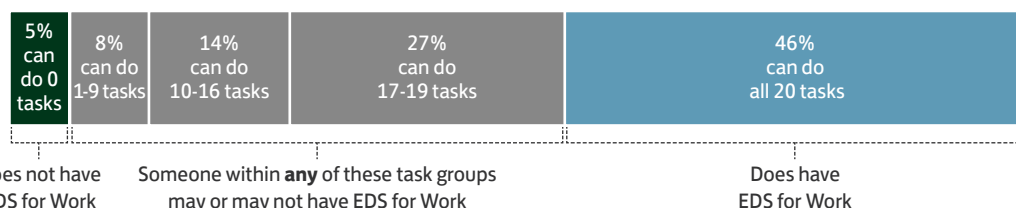
Debra's story

After almost twenty years of working part-time for a family business, Debra, 56, started working at a local Doctors surgery, progressing to Practice Manager after just a few years.

Debra was initially nervous to take the plunge back into full time employment after so long working outside the structure of a large organisation. From the outset though, Debra's conscientious attitude and motivation to learn new things saw her progressing quickly. With new systems and processes to follow, Debra took the time to learn her way, taking notes, learning from others and using guides and tools made available online.

> **"It didn't really come naturally to me, but I always want to do my best."**

Practice really did make perfect, and Debra started to take on more responsibilities until she eventually took on the role of Practice Manager. This was a significant step change for her, with even more of a digital focus to her role.

From overseeing payroll to onboarding a new Appointment Booking system, there was a lot to learn. Whilst the processes and policies were second nature by then, it was the digital basics which she needed help with. During Covid, the rapid transition to virtual collaboration was initially tough for Debra. She enlisted the help of her son when it came to the basics of navigating Microsoft Teams and setting up a meeting series.

> **"It all happened so quickly, and sometimes I don't always feel like I am making the most of all the features, but I've managed to keep up with the basics."**

Debra understands first-hand the value that having digital skills brings, and is determined to continue her learning journey.

Understanding skill gaps

Aggregate skill view

The year-on-year view of Work skills achieved (figure 49) shows that all skills in the workplace have improved. Whilst the Transacting skill has improved by three percentage points (from 83% in 2022 to 86% in 2023), it is still the skill area where fewest people reach the minimum standard.

When it comes to individual tasks however, Being Safe and Legal Online and Problem Solving remain the areas with most room for improvement. Figure 50 depicts the proportion of adults that can do at least one task versus all tasks within a skill. Whilst improvements have been made year-on-year demonstrating a deepening of skills, both skill areas represent a risk and opportunity for organisations. With the highest number of tasks in each skill area, those most likely to be lacking should be a core focus for training.

Figure 49. **Proportion of UK labour force adults aged 18+ who have each of the five Work skills, 2022 vs. 2023**

Key ▮ 2022   n = 2,981   ▮ 2023   n = 3,055

Skill	2022	2023
Being Safe and Legal Online	(c.35.5m) 88% / 12% (c.4.7m)	(c.37.5m) 92% / 8% (c.3.2m)
Problem Solving	(c.35.6m) 88% / 12% (c.4.6m)	(c.37.4m) 92% / 8% (c.3.3m)
Communicating	(c.35.4m) 88% / 12% (c.4.8m)	(c.37.4m) 92% / 8% (c.3.2m)
Handling Information and Content	(c.34.2m) 85% / 15% (c.6.0m)	(c.36.1m) 89% / 11% (c.4.5m)
Transacting	(c.33.6m) 83% / 17% (c.6.6m)	(c.35.0m) 86% / 14% (c.5.6m)
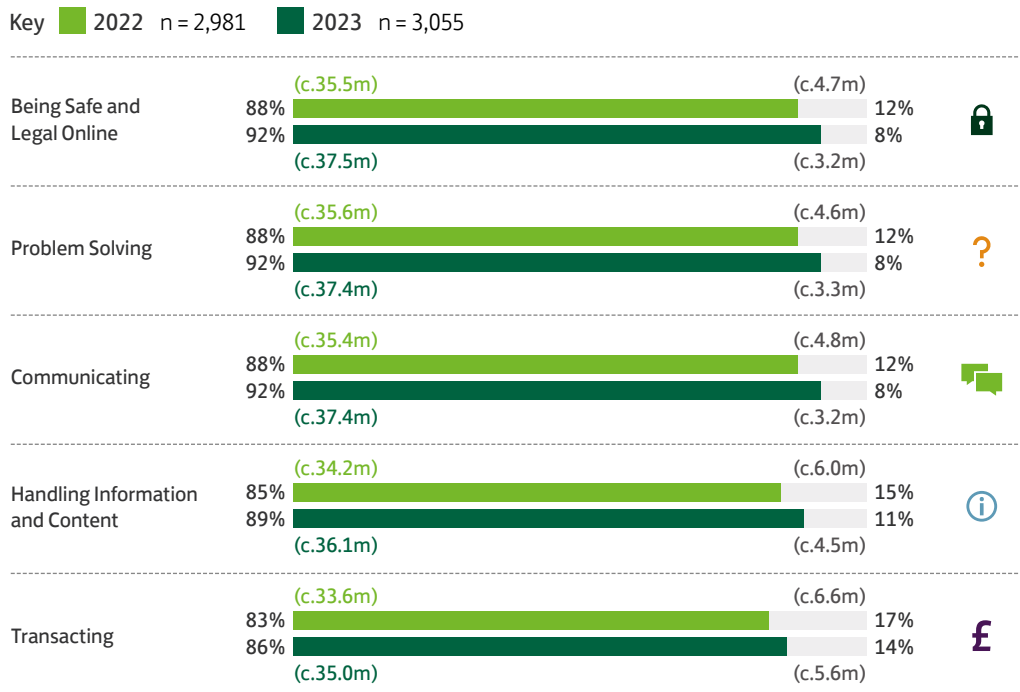
Figure 50. **Depth of skills within the five Work EDS skills, comparison of those who have attained the skills vs. those who can complete all tasks. Labour force 2022 vs. 2023.**

Key – – Can complete at least one task within skill   ▮ 2022   n = 2,981
       — Can complete all tasks within skill   ▮ 2023   n = 3,055

Being Safe and Legal Online (9 Tasks): 92% / 88% / 64% / 60%
Communicating (3 Tasks): 92% / 88% / 68% / 73%
Handling Information and Content (2 Tasks): 79% / 74% / 85% / 89%
Transacting (2 Tasks): 66% / 71% / 83% / 86%
Problem Solving (4 Tasks): 92% / 88% / 65% / 60%
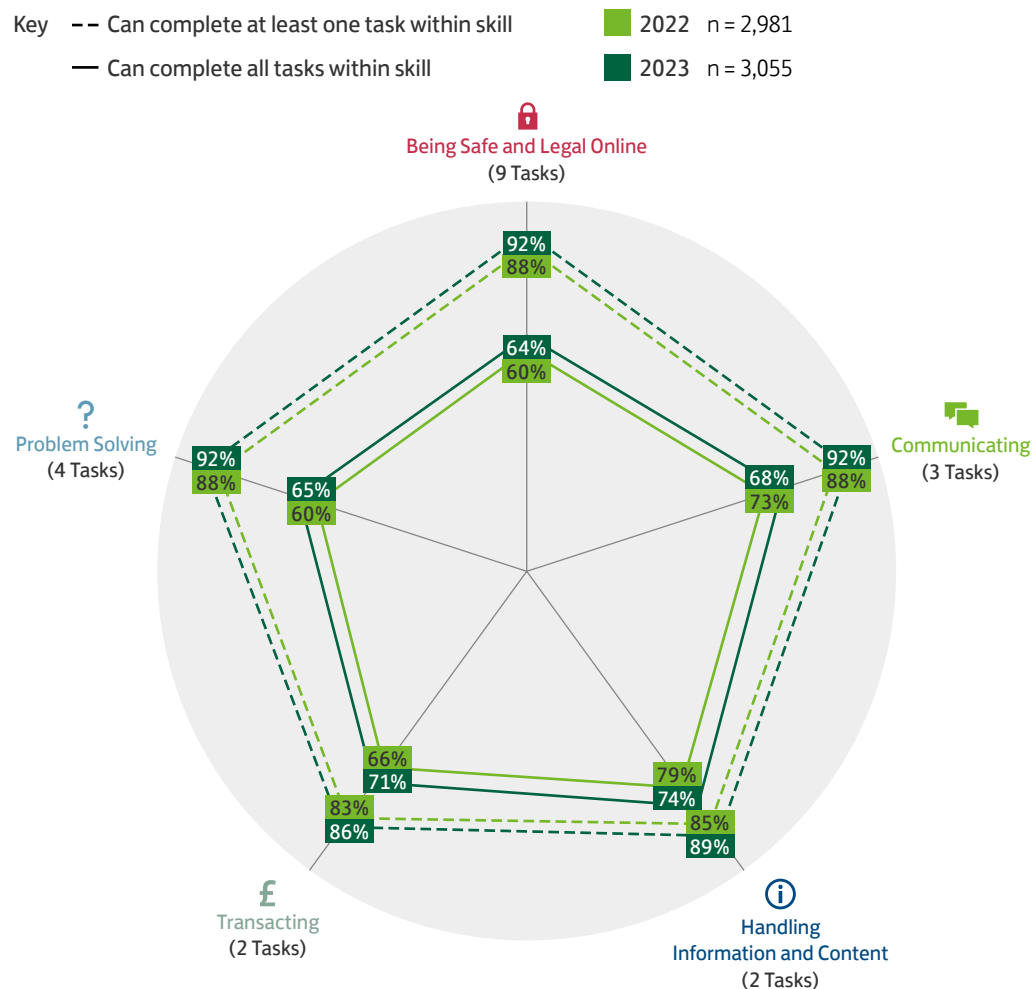
Top and bottom tasks people can and can't do

Looking at the specific tasks, each one has seen an increase compared to the prior year and there has been little change at the top tasks people are able to do and the tasks requiring most focus *(appendix 4K)*.

'Communication in the workplace' remains firmly in the top spot

90% of the labour force can communicate digitally in the workplace, showing these kind of work tasks are now embedded post-pandemic (examples are Zoom and Microsoft Teams).

'Problem Solving' and 'Being Safe and Legal Online' tasks dominate the top 10 tasks *(appendix 4L)*. The tasks people are most comfortable with are finding information online and recognising suspicious links. It is positive to see confidence in this task, and whilst there is still room for improvement, this demonstrates that online safety and cyber security remains a priority for firms, with more organisations recognising the need for specific training in this area.

The biggest improvements by 5pp are:

- Communicating in the workplace digitally (Communicating) 90% in 2023, 85% in 2022

- Recognising suspicious links (Being Safe and Legal Online) 86% in 2023, 81% in 2022

- Improving skills via online tutorials, learning platforms or how-to guides (Problem Solving) 86% in 2023, 81% in 2022

- Following an organisation's IT policies (Handling Information and Content) 85% in 2023, 80% in 2022

- Accessing salary and tax information digitally (Transacting) 78% in 2023, 73% in 2022

Productivity tools holding back the workplace

When looking at the bottom 10 tasks, it is clear the task most struggle with is the use of productivity tools, where only 69% of the labour force can complete this task. This task is also holding back the proportion of people who can do all 20 tasks *(appendix 4M)*.

This demonstrates that organisations should be trying to understand firstly how these tools can impact their productivity, but also, should understand if the tools are being used effectively and how they can train staff appropriately.

> **c.12.6m UK labour force adults cannot improve their own productivity using digital tools**

> **c.9.6m UK labour force adults cannot set privacy and marketing settings for websites and accounts**

Figure 51. Proportion of UK labour force adults 18+ and the top and bottom three work tasks across the five Work skills that they can do, 2022 vs. 2023

Key   2022   n = 2,981   2023   n = 3,055   Percentage that can't do the task

Top three Work tasks

I can communicate in the workplace digitally using messaging applications (e.g. Email, Microsoft Teams, Zoom, Slack, internal intranet, WhatsApp)
(c.34.3m) 85%   15% (c.5.9m)
(c.36.7m) 90%   10% (c.4.0m)

I can find information online that helps me solve work related problems (e.g. Search Engines, IT helpdesk, software providers, peer networks)
(c.33.7m) 83%   17% (c.6.5m)
(c.35.1m) 86%   14% (c.5.6m)

I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk (e.g. spam/ phishing emails, texts, pop ups)
(c.33.7m) 81%   19% (c.7.5m)
(c.35.1m) 86%   14% (c.5.6m)

Bottom three Work tasks

I can access salary and tax information digitally (e.g. password protected payslips, P60, P45)
(c.29.5m) 73%   27% (c.10.7m)
(c.31.6m) 78%   22% (c.9.1m)

I can set privacy and marketing settings for websites and my accounts (e.g. managing social media privacy settings, managing cookie settings, updating contact preferences)
(c.29.5m) 73%   27% (c.10.7m)
(c.31.0m) 76%   24% (c.9.6m)

I can improve my own and/or the organisation's productivity using digital tools (e.g. Trello, Microsoft Projects and Planner, Slack)
(c.26.4m) 65%   35% (c.13.8m)
(c.28.1m) 69%   31% (c.12.6m)

Figure 52. Proportion of UK labour force adults 18+ who are able to do the listed number of tasks within Work EDS, 2022 vs. 2023

Key ■ 2022 n = 2,981   ■ 2023 n = 3,055

⬆⬇ Significant increase/decrease from 2022 to 2023

Remember: you don't need to do all 20 tasks to have Work EDS ⓘ

On average, can do

15.6 tasks in 2022 vs. **16.5** tasks in 2023

On the cusp of being able to do all Work tasks

Zero tasks	1-9 tasks	10-16 tasks	17-19 tasks	All 20 tasks
8%	9%	14%	27%	41%
5% ⬇	8%	14%	27%	46% ⬆

c.1.9m

c.18.8m
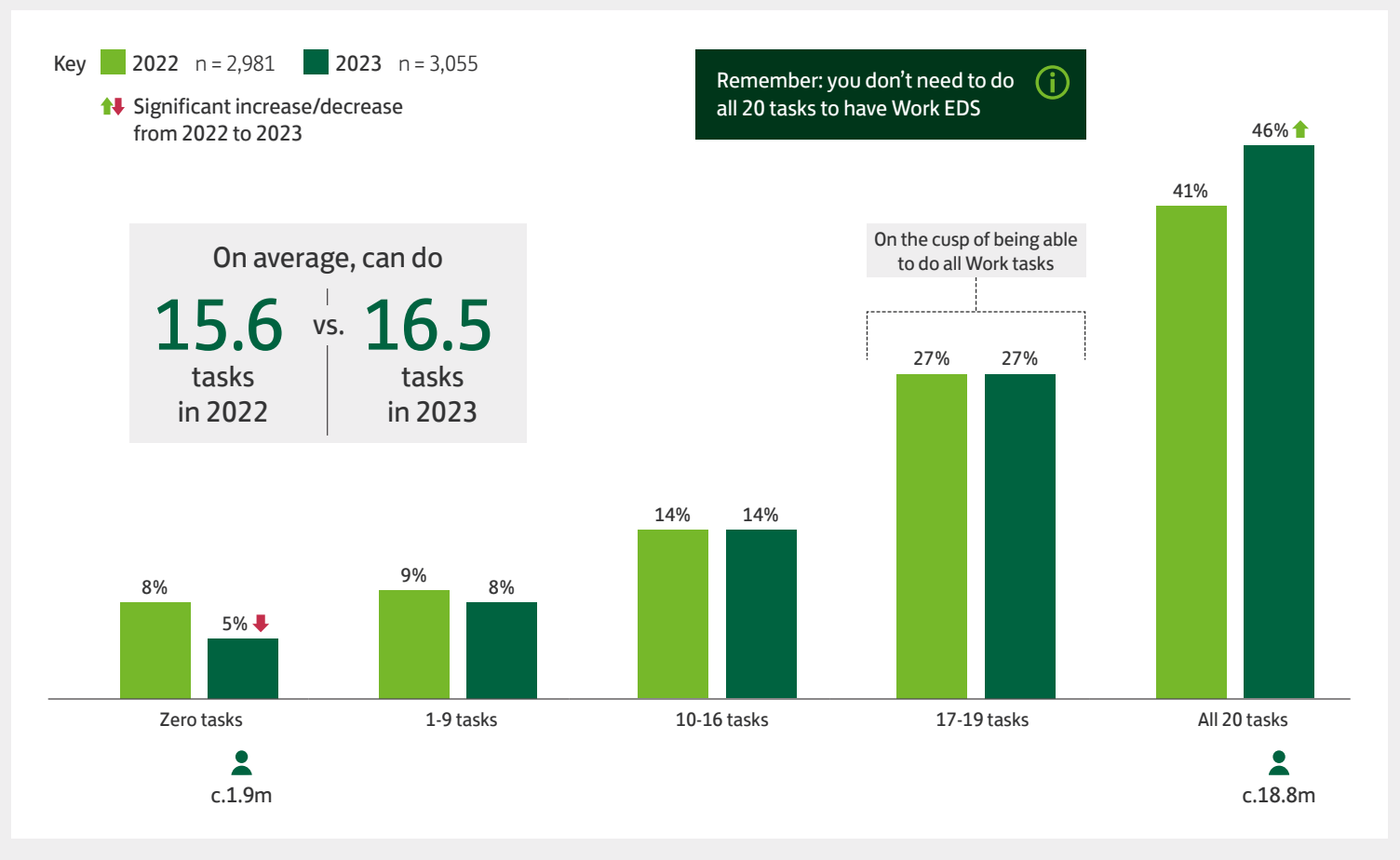
The average number of tasks the labour force can do is increasing

The UK labour force is continuing to enhance its digital proficiency. As well as improvements in Work EDS overall and improved ability to do each of the individual 20 Work tasks, the average number of total tasks an individual can complete has significantly increased to 16.5 out of 20 tasks in 2023, from 15.6 in 2022.

With many groups on the cusp of being able to do all tasks, there is merit in targeted intervention in certain demographics, which could lead to a material uplift in the short-term.

To seize this quick-win, the profile of those who are on the cusp (can do 17-19 tasks) provides organisations with an indication of those groups to target:

■ Females 55% (on the cusp)

■ Those with a degree/masters/PhD as highest level of education (50%)

■ Those aged 35-54 (43%)

■ Those from social grades ABC1 (61%)

■ Those working full time (59%)

■ Those earning up to £25,000 (28%)

However, to elevate the digital confidence and capability of the UK at scale, it remains vital that individuals across all demographics are supported to build the Essential Digital Skills.

Exploring demographic divides

Those with a degree are more than twice as likely to have all 20 tasks than those with no formal qualifications

When looking at those with zero Work skills, in 2022 there was a gap of 25 percentage points between those with no formal qualifications and those who had a degree/masters/PhD (28% no

formal qualifications, 3% degree/masters/PhD) *(appendix 4N)*. This reflected how those with no formal education are more likely to not have any digital skills applicable for the workplace. Encouragingly, this gap has narrowed by seven percentage points year on-year (20% no formal qualifications, 2% degree/masters/PhD) *(appendix 4O)*. Another key advancement on narrowing this skills gap is between differing working statuses (five percentage point

improvement on those not in paid work vs. those working full time).

Some big improvements have been seen for those with GCSE level being their highest level of education, with a nine percentage point jump from 2022 up to 70% in 2023. Surprisingly, more than half (53%) of these people are aged 45+ and perhaps the jump shows that this generation are learning on the job *(appendix 4S)*.

Social and economic divides exist

Figure 53 shows that you are almost twice as likely to have Work EDS if you're from AB grade (32 percentage point gap), there is a similar gap for income (26 percentage points) demonstrating a significant gap still exists between these groups. (For demographic breakdown by task, see *appendix 4R*)

Figure 53. Proportion of UK labour force adults aged 18+ across different demographics that have Work EDS and can do all 20 Work tasks, 2023

Lowest sample size: No formal qualifications n = 155
Highest sample size: Full-time n = 1,667

Age 📅	
Have Work EDS	
Lowest %	**Highest %**
65+ (62%)	18-44 (86%)
Can do all 20 Work Tasks	
Lowest %	**Highest %**
65+ (29%)	25-34 (52%)

Education 🎓	
Have Work EDS	
Lowest %	**Highest %**
No Formal Qualifications (50%)	Degree/Masters/PhD (92%)
Can do all 20 Work Tasks	
Lowest %	**Highest %**
No Formal Qualifications (20%)	Degree/Masters/PhD (55%)

Social Grade 👤	
Have Work EDS	
Lowest %	**Highest %**
DE (61%)	AB (93%)
Can do all 20 Work Tasks	
Lowest %	**Highest %**
DE (28%)	AB (58%)

Working Status 💼	
Have Work EDS	
Lowest %	**Highest %**
Not Working (61%)	Full-time (91%)
Can do all 20 Work Tasks	
Lowest %	**Highest %**
Not Working (35%)	Full-time (53%)

Adults without formal education qualifications are getting left behind

As seen for Life EDS, the skills gap continues to narrow as those with no formal qualifications improved from 42% to 50% with Work EDS. However, this is still far behind those with a university education, where over nine in 10 of those with the highest levels of education have Work EDS (92%). This gap can likely be attributed to the traditional pathway that a university education provides, historically leading people into workplaces that use digital technology and being surrounded by technology at university that grants access to devices and training to get ahead of their peers.

While 82% of the UK labour force have Work EDS this figure is boosted considerably for those working (87%) compared to those not in employment (61%). As alluded to previously, work provides proximity and access to technology which enables people to enhance their skillset.

Full time workers fare the best

Working status is pertinent to an individual's digital ability as those in full time work achieved 91% compared to those in part time work or self-employed (76% and 80% respectively). This disparity clearly highlights the role of the workplace and also that of being in a full-time job, as part time workers are more likely to be working in education, retail and services industries, some of which have the lowest Work EDS levels.

Improvements for those aged 55+

Positively, the proportion of people aged 55-64 with Work EDS (five skills) has improved by six percentage points (72% this year vs. 66% in 2022) and even more encouragingly, the proportion of people aged 55-64 with no Work EDS (0 tasks) has dropped by four percentage points (10% this year vs. 14% in 2022) *(appendix 4P)*.

Those who can do all 20 Work tasks also improved, now standing at over a third of those aged 55-64, (34% vs. 30% last year). Those who are 65+ only make up 5% of the labour force, and while they are a small group, there is still small signs of improvement, having seen two percentage points improvement in Work EDS (62% this year vs. 60% in 2022). A full demographic breakdown by task ability is available in *appendix 4Q*.

Figure 54. **Proportion of UK labour force adults aged 18+ that have Work EDS split across age groups, 2022 vs. 2023**

Key   ■ 2022   n = 2,981   ■ 2023   n = 3,055

⬆⬇ Significant increase/decrease from 2022 to 2023

Age group	2022	2023
18-24	81%	86%
25-34	81%	86% ⬆
35-44	81%	86% ⬆
45-54	82%	81%
55-64	66%	72% ⬆
65+	60%	62%
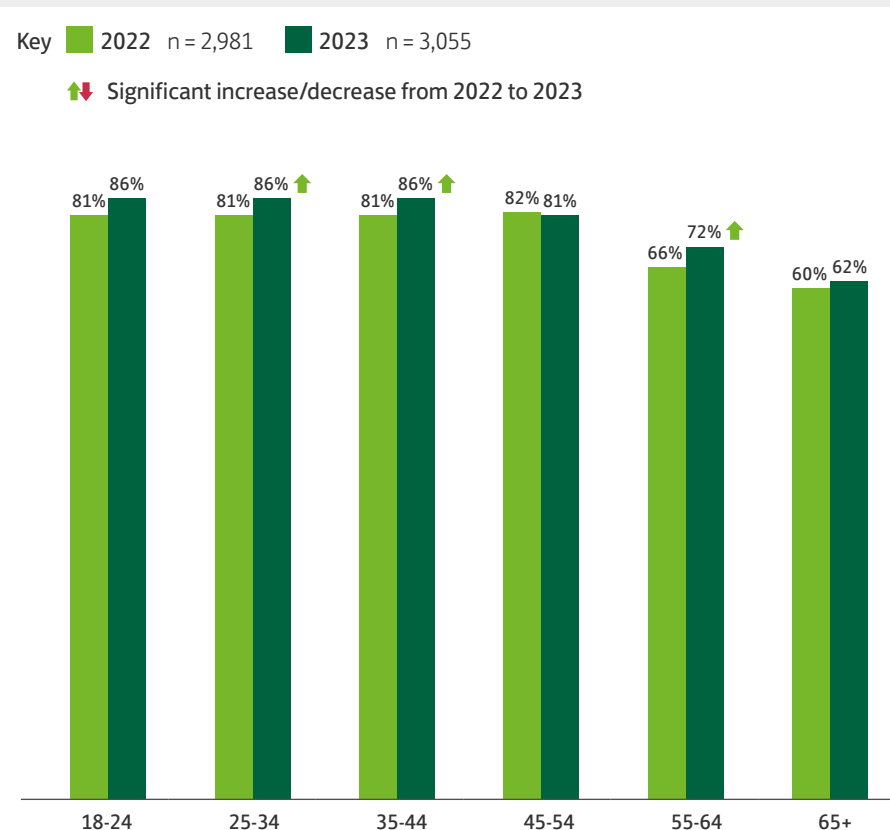
Industry impacts

Digital developments have had a profound impact on various industries, some more than others. Out of the industries surveyed, those that have seen an increase in Work EDS are Education, Engineering, Public Service, Manufacturing and Automotive, Construction, and the Service Industry.*

Certain demographics will impact these groups, for example Retail has seen an increase in part time workers (7%) which explains the drop, similarly Construction has seen an increase in full time workers (13%) which will be partly responsible for the increase.

Figure 55. **Proportion of UK labour force adults aged 18+ across different industries that have Work EDS, 2023**

Key █ Darker portion of segment represents those that can do all 20 Work tasks

░ Lighter portion of segment represents those that have Work EDS

Lowest sample size: Media and Advertising n = 83
Highest sample size: Education n = 294
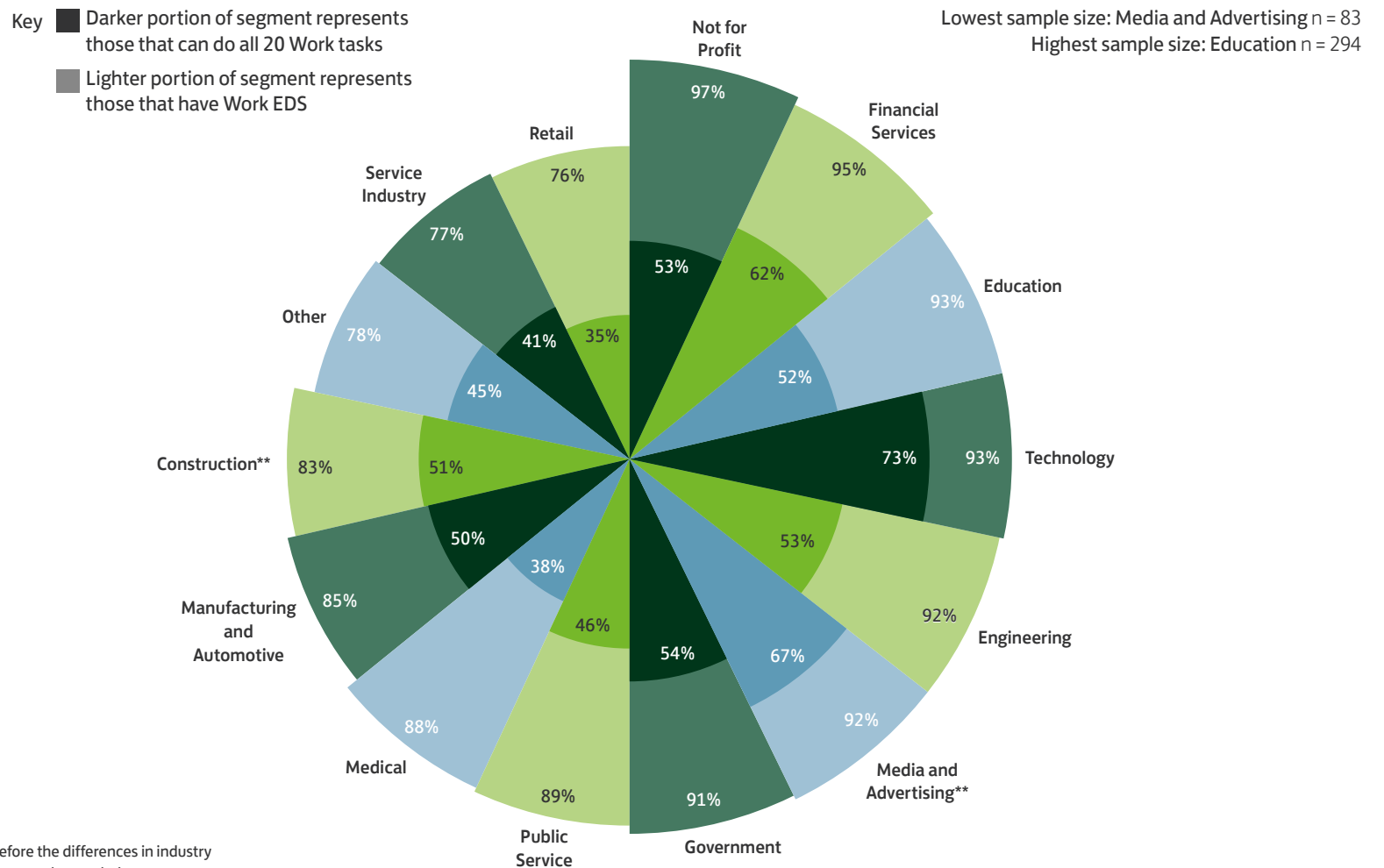
* It is not the same population that are surveyed each year, and therefore the differences in industry year-on-year could be due to differences in the demographics of the sample population.

** Construction and Media and Advertising have a low base size (base under 100 but above 75)

Spotlight: Future Digital Work skills

Considering the vital need for businesses to continue to transform their organisations, along with the need to build advanced digital skills for the future of the workplace, this new spotlight explores the motivation amongst the labour force to upskill across a number of areas.

16.3 million have the digital appetite to learn

Just four in 10 of the UK labour force are considering upskilling in at least one area of wider digital skills. Data analysis and productivity software skills are areas in which the UK labour force are most interested in upskilling (16% and 13% respectively), with 6% interested in both.

40% are considering upskilling themselves in at least one area

Concerningly, over half of the labour force do not want to upskill

c.24.3 million of the workforce are not considering building their skills in future. This lack of appetite raises concerns for organisations across the UK who could benefit from the growth and efficiencies technology and a skilled workforce can bring.

Motivation to learn new skills drops with age

Certain groups are showing more interest for learning new digital skills, particularly the younger labour force aged 18-24 (57%), indicating organisations must provide opportunities and encourage the youngest workers on this journey. For those more established in their life and careers, the consideration of upskilling declines.

Figure 57. Proportion of UK labour force adults 18+ considering learning new digital skills in the next 12 months, 2023.   n = 3,055

I am considering learning any of these skills [NET] — 40%
I am not considering learning any of these skills — 60%

22% are considering learning to do either of the top two digital skills

Data Analysis (e.g. data science, data visualisation, statistical software, machine learning. artificial intelligence) — 16%

Productivity software skills (e.g. Microsoft Office, SAP, Oracle) — 13%

Cyber security (e.g. risk management and governance, security operations, web and mobile security) — 12%

Programming and software development skills (e.g. coding, cloud data engineering, web or mobile application development) — 12%

Digital marketing (e.g. Google Analytics, producing web content, using social media for business) — 11%

Data regulation (e.g. digital storage, data management, GDPR) — 11%

Client and finance management systems (e.g. Quickbooks, Salesforce, SAP, software for making tax digital) — 9%

Digital design (e.g. Adobe Photoshop, InDesign, computer aided design software) — 9%

Machining and manufacturing technology (e.g. computer-aided design software, engineering, programming, computer numerically controlled (CNC) systems) — 5%

Figure 56. Proportion of UK labour force adults 18+ considering learning new digital skills in the next 12 months across various demographics, 2023.   n = 3,055

All	Gender		Age						
All adults 18+	Male	Female	18-24	25-34	35-44	45-54	55-64	65-74	75+
40%	45%	35%	57%	47%	42%	35%	27%	21%	11%

Those on the lower income bands (up to £24,499) are less likely to be motivated to learn new skills (below average of 40%). Increasing automation of roles within the workplace for lower paid roles would suggest that these groups should lean into the opportunities to upskill. Also, males show greater curiosity than females to learn new skills (45% vs. 35% respectively), potentially identifying an opportunity to act now to bridge future gender diversity gaps in technical roles.

As seen in figure 58, the groups most resistant to upskills are:

- Older populations
- Part time workers
- Lower incomes

At an industry level, Technology and Financial Services are more interested in upskilling than others. Organisation size also makes a difference, with those above 250 employees generally above the 40% average. With so many colleagues displaying an interest in upskilling, responsibility lies with the organisations to give the employees the skills support they need to develop and nurture future talent further.

Figure 58. **Proportion of UK labour force adults 18+ considering learning new digital skills in the next 12 months, across different industries, working statuses and personal income levels, 2023**

Industry													
Technology	Financial Services	Media & Advertising	Engineering	Not for profit	Other	Manufacturing & Automotive	Government	Public Service	Service Industry	Education	Medical	Construction	Retail
65%	56%	53%	48%	45%	45%	44%	38%	38%	37%	36%	36%	33%	24%

Employment status			
Full time	Part time	Self employed	Not in paid work, but not retired
45%	30%	36%	36%

Income				
Up to £24,999	£25,000 - £29,999	£30,000 - £39,999	£40,000 - £74,999	£75,000 Plus
36%	45%	47%	47%	46%

Essential Digital Skills across the UK

The distribution of digital skills varies greatly across different regions

Improvements have been made in nearly all regions.* Considering implementation of regional digital strategies and with increased place-based local digital inclusion activity underway post pandemic, these improvements are levelling the regional digital playing-field.

Step change for the North West

The North West has seen one of the healthiest improvements in the Foundation Level (78% in 2022 vs. 87% in 2023) *(appendix 4H)*.* Some regions such as Yorkshire and Humber, South West, Northern Ireland and the South East are above the UK average (9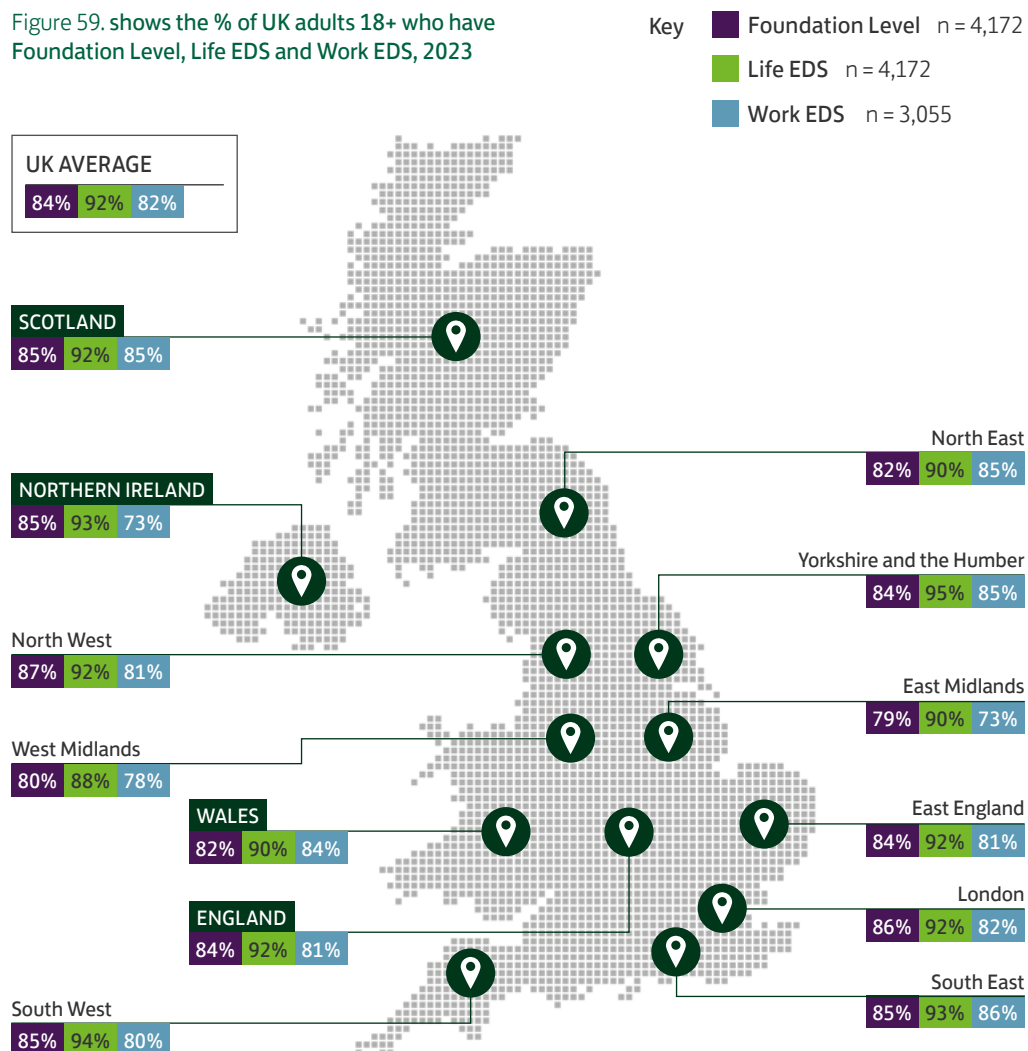2%) for Life EDS *(appendix 4I)*. Whilst South East, Scotland, North East, Yorkshire and Humber, and Wales are above the UK average (83%) for Work EDS.

The Midlands are falling behind

The Midlands as a whole, are below the UK average across all three levels, demonstrating the need for targeted interventions.

When considering skills within Work EDS, London takes the regional lead with the highest percentage (16%) of those in the labour force able to do all 20 tasks *(appendix 4J)*. Meanwhile, the East Midlands is experiencing a lag, with almost a fifth (19%) of labour force adults in this region having zero work skills.

Figure 59. shows the % of UK adults 18+ who have Foundation Level, Life EDS and Work EDS, 2023

Key
- Foundation Level   n = 4,172
- Life EDS   n = 4,172
- Work EDS   n = 3,055

UK AVERAGE 84% 92% 82%

SCOTLAND 85% 92% 85%

NORTHERN IRELAND 85% 93% 73%

North West 87% 92% 81%

West Midlands 80% 88% 78%

WALES 82% 90% 84%

ENGLAND 84% 92% 81%

South West 85% 94% 80%

North East 82% 90% 85%

Yorkshire and the Humber 84% 95% 85%

East Midlands 79% 90% 73%

East England 84% 92% 81%

London 86% 92% 82%

South East 85% 93% 86%

In order to understand the digital skills landscape across the UK, a holistic view that considers not only technical proficiency, but also cultural and socio-economic factors that may impact access to resources and education should be considered.

In Northern Ireland and the East and West Midlands for example, there may be a multitude of reasons that people living in these areas fall below the UK average in either one or more of the Foundation, Life and Work Levels, including a lack of digital infrastructure, education, training, and financial resources.

Across national, regional and local government the power of local partnerships is continuing to demonstrate results. Whether through Essential Digital Skills Qualifications, Local Digital Skills Partnerships, and Digital Inclusion Networks and Programme Boards, collaboration with local business and the voluntary sector is enabling progress.

*Region-level changes should be observed with caution, as whilst region profiles in 2023 are very similar to those surveyed in 2022, there are some differences in characteristics traditionally associated with higher achievement of various EDS levels e.g. comparing 2023 to 2022, North West is more likely to be AB social grade and have kids in the household, South West's age profile is slightly younger and in Yorkshire and Humber participants are more likely to be employed.

Thank you to our partners

Lloyds Bank Consumer Digital Index 2023

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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.

LLOYDS BANK

Methodology

The Lloyds Bank Consumer Digital Index is the largest measure of digital and financial capability for UK consumers. The report draws from two different datasets:

Transactional data

The largest dataset holds the behavioural and transactional data for one million UK consumers. Using this dataset alone, digital and financial engagement scores and capability segments are created, to measure the extent to which people are engaged with the digital world and managing their day-to-day finances.

Telephone survey

Secondly, a subset of the one million sample is taken and c.2,700 people, aged 18-70 from across the UK, are surveyed via telephone.

2023 fieldwork dates:
1st March – 6th April 2023

Data matching

Each of the c.2,700 individuals surveyed are anonymously matched with their transactional data to allow a richer, more in-depth level of analysis and comparison of actual behaviour versus attitudes and perceptions.

Digital capability

Since 2016, Lloyds Bank has benchmarked UK digital engagement using a behavioural dataset of more than one million people. In 2020 the methodology was reviewed to ensure it was up-to-date.

Digital capability is measured by three weighted categories, each with its own set of relevant variables:

If the data shows that people are exhibiting behaviour(s) within one of these categories, they are awarded a score.

Key
- ■ Interactions
- ■ Spend
- ■ Technology

62%　24%　14%

%
Score contribution
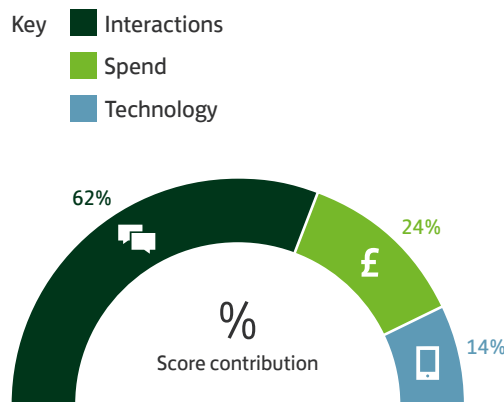
Financial capability

Financial capability is an indicator of financial health rather than wealth, using actual behaviours, indicating the efficiency with which consumers use the money available to them, rather than simply measuring their total resources. In line with the Financial Capability Strategy for the UK*, a number of different factors are considered (and are equally weighted):

25% Control over day-to-day finances

25% Capability to absorb a financial shock

25% The financial freedom to make choices to enjoy life

25% Being on track to meet your financial goals

If the data shows that people are exhibiting behaviour(s) within one of these categories, they are awarded a score.

Benchmarking

The Consumer Digital Index is an annual report, first commissioned in 2016. This iteration is the eighth in its series.

The data in this report is often benchmarked against the first baseline year in 2016 and includes a two-year comparison where possible. If feasible, all seven years are referred to.

Population source

Extrapolations in this report use the latest available 18+ UK population estimates released by the Office for National Statistics. The survey data has been weighted to be nationally representative in terms of age, gender and region.

Please note: Across the report, some figures may not sum to 100% or calculated differences may not look exact due to rounding discrepancies.

Appendix

The full appendix will be available post publication.

Getting in touch

Should you have any questions about the methodology or report findings, please contact the Lloyds Bank Digital Impact and Inclusion team at

✉ DigitalSkillsInclusion@lloydsbanking.com

* fincap.org.uk/en/articles/what-is-financial-capability

Three Hands Insight/LBG Digital Inclusion Insight Sessions

Three Hands Insight ran four insight sessions on the topic of digital inclusion. The sessions took place between 30th November and 8th December 2022 (these were part of a wider series of conversations on various issues that affect customers which took place between September 2022 and October 2023).

Sixty-three 'lived experts' in digital exclusion (people who had experienced or were experiencing some level of digital exclusion) took part in the discussions, with between 13 and 19 participants at each session. All participants were UK residents aged 18+ and were either selected from Three Hands Insight's Lived Experts Research Community or with the help of four charities: Halifax Opportunities Trust, The Bread and Butter Thing, Open Age and Impetro. Participants were not chosen to be representative of the UK population, but to represent a range of circumstances with different experiences of digital inclusion and exclusion.

The 40 participants recruited from Three Hands Insight's Lived Experts Research Community were selected based on their responses to a short survey which asked about their experiences of digital exclusion, particularly in terms of banking. Those selected to take part had experience of limited or no access to digital resources, low digital skills or confidence, or avoiding doing their banking online for any other reason (such as accessibility problems and concerns around fraud or scams).

The four charities who took part in this project were selected due to their work supporting people who face some level of digital exclusion – based on Three Hands Insight's research and existing contacts. Each charity identified a small group of people it supported who would be willing to take part in a session and share their views and experiences on this topic.

The four sessions took place online via Zoom. The sessions began with a general plenary discussion before splitting into three breakout groups for more in-depth conversation. The 40 participants from Three Hands Insight's Lived Experts Research Community were all able to take part independently, joining on laptops, tablets and smartphones. The 23 charity participants were all supported by their respective charity to take part – with each group sitting together in person and joining on one device with support from a member of staff from the charity.

Key insights from the four sessions were identified and summarised in a report and a short video.

For more information on Three Hands Insight visit *threehands.co.uk*

The Essential Digital Skills Framework FAQs

Last year, following the review and refresh of the EDS Framework, a series of FAQs were collated to provide additional information on some of the changes to the Framework and how it is measured. These questions and additional ones have been collated to support your use of the findings within this report.

Why did the Framework change in 2022?

Following three years measuring EDS, working with the Department for Education, Lloyds Banking Group led a review of the EDS framework to ensure it remained fit for purpose for today's digital society.

Lloyds Banking Group surveyed 40 cross-sector partners, collating thoughts across industry on how digital capability demands may have evolved since 2018 (when the EDS framework was first created). As a result of this, the tasks, language, hierarchy and how EDS for an individual is measured for different parts of the framework have all been simplified.

For more information on the EDS Framework review, see CDI 2022.*

Following the changes to the framework in 2022, how does an individual achieve the different areas?

All pre-requisites have been removed. Between 2019-2021 measurement of the Framework was progressive. An individual had to have the Foundation Level to be eligible for EDS for Life, and had to have Life EDS to be eligible for Work EDS. Since the Framework refresh in 2022, someone can start their digital journey in any of the framework areas, and will be counted within the measure.

Why were pre-requisites removed from the EDS Framework during the refresh?

No longer having pre-requisites can uncover a more holistic view of UK capability. The Foundation Level is still the most fundamental set of tasks in getting an individual set up for success online. However, it was recognised that an individual's digital journey is not always linear, and their first point of entry may be through Life or Work, which was not previously captured.

Are comparisons to previous year's data possible?

Direct comparisons to 2019, 2020 or 2021 data cannot be made and are not featured in this report. However, annual readers can make anecdotal comparisons if they wish, noting the changes to the framework. All previous reports are still available on the Consumer Digital Index website* as well as the EDS data tables.**

How has the Foundation Level changed?

The data published in this report provides the first year on year direct comparison since the Framework refresh in 2022. As such, throughout the report, comparisons will be drawn between this year and the previous year only. However, direct comparisons to 2019, 2020 or 2021 data cannot be made and are not featured in this report. All previous reports are still available on the Consumer Digital Index website as well as the EDS data tables.

How does an individual attain the Foundation Level?

There are eight Foundation tasks within Foundation Level. All eight tasks must be completed without assistance, to achieve the Foundation Level.

How does an individual attain Essential Digital Skills for Life?

There are 26 Life tasks across five skill areas. An individual needs to perform at least one task within each of the five Life skill areas, without assistance, to achieve Life EDS.

* lloydsbank.com/banking-with-us/whats-happening/consumer-digital-index/tools-resources.html

** lloydsbank.com/banking-with-us/whats-happening/consumer-digital-index/essential-digital-skills.html

The EDS Framework 2.0 – Tasks and Skills

There continues to be three components to the Essential Digital Skills Framework, the Foundation Level, Essential Digital Skills for Life and Work.

Please see below and on the next page for the complete list of skill areas and the tasks within.

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How does an individual attain Essential Digital Skills for Work?

There are 20 Work tasks across five skill areas. An individual needs to perform at least one task within each of the five Work skill areas, without assistance, to achieve Work EDS . Being in employment is no longer a requirement for Work EDS, as it is considered important to measure work skills for those who are out of work and potentially job seeking. Therefore, all participants who are not retired (known as the labour force sample) are eligible for Work EDS. Additionally, participants do not have to actively be doing a work task at a place of employment to be counted as able to do the task.

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Are the tasks the same across Essential Digital Skills for Life and Work?

The nine Being Safe and Legal Online tasks are the same for both Life and Work EDS – they represent core activities to keep someone safe whilst using the Internet in day-to-day life and the workplace. The rest of the tasks across the remaining four skill areas are unique to Life and Work EDS.

The Foundation Level

The Foundation Level consists of the most fundamental tasks to set up an individual for success online. There are eight tasks that comprise the Foundation Level. An individual needs to perform all eight tasks without assistance to have the Foundation Level.

1. You can turn on the device and enter any account login information as required

2. You can use the available controls on your device (e.g. mouse, keyboard, touchscreen, trackpad)

3. You can use the different settings on your device to make it easier to use (e.g. adjust font size, volume settings, brightness of screen, voice activation or screen readers)

4. You can find and open different applications/programmes/platforms on your devices (e.g. opening a web browser, messaging applications)

5. You can set up a connection to a Wi-Fi network on your devices (e.g. when at home, work, out in public or visiting family and friends)

6. You can open an Internet browser to find and use websites (e.g. Safari, Google Chrome, Mozilla Firefox, Microsoft Edge)

7. You can keep your login information and passwords for a device and any accounts secure (e.g. not shared with anyone or written down or left prominently near a device)

8. You can update and change your password when prompted to do so

Communicating 💬

Handling Information and Content ⓘ

Transacting £

Problem Solving ❓

Being Safe and Legal Online 🔒

Life EDS

Essential Digital Skills for Life are the tasks/skills required to be digitally proficient in day-to-day life. An individual must be able to do at least one task within each of the five Life skills to have Life EDS.

Communicating

1. You can set up accounts which help you communicate online (e.g. email, social media, forums)

2. You can communicate with others digitally using email or other messaging applications (e.g. WhatsApp or Messenger, direct messaging on social media such as Instagram, Facebook etc)

3. You can use software to create, write or edit documents (e.g. Microsoft Word/Google docs/Pages for a CV/letter)

4. You can share files or links with others by attaching to an email, uploading to a website or an application (e.g. proof of address/identity, sharing an image, or link via WhatsApp)

5. You can make and receive video calls (e.g. Facetime, Zoom, Facebook Portal or WhatsApp call)

6. You can post messages, photographs, videos or blogs on social media platforms (e.g. Facebook, Instagram, TikTok, Twitter or Snapchat)

Handling Information and Content

1. You can recognise what information or content online may, or may not, be trustworthy (e.g. fact checked information, "fake news" or assess the trustworthiness of a company based on customer reviews)

2. You can use search engines to find information you're looking for (e.g. search for news, the weather, train times)

3. You can store and back up photos, messages, documents or other information (e.g. iCloud, Google Drive, Dropbox, OneDrive, desktop or storage drive)

4. You can use the cloud to access content from different devices (e.g. smartphone, tablet, laptop and desktop)

5. You can use the Internet to stream or download entertainment content (e.g. films, TV series, music, games or books through services like YouTube, Spotify, Netflix, BBC iPlayer)

Transacting

1. You can set up an account online that enables you to buy goods or services (e.g. Amazon, eBay, supermarkets or other retailers)

2. You can fill in forms online to access the services you need (e.g. Voting registration, ordering repeat prescriptions, booking doctor appointments, booking train tickets or beauty appointments)

3. You can buy goods/services online using online payments (e.g. Debit/credit card, PayPal, Apple Pay, Google Pay, Worldpay)

4. You can manage your money and transactions online (e.g. View balance or transfer funds via Internet or mobile banking app, manage spending through PayPal account, manage payments on finance plan)

Problem Solving

1. You can use the Internet to find information that helps you solve problems (e.g. by using search engines, web chat, FAQs and forums)

2. You can use the Internet to improve your skills and ability to do new things (e.g. using online tutorials, learning platforms and how-to guides)

Being Safe and Legal Online

1. You can act with caution online and understand that there are risks and threats involved in carrying out activities online (e.g. use anti-virus software, classify and share information securely or avoid certain types of websites such as piracy websites)

2. You can set privacy and marketing settings for websites and your accounts (e.g. managing social media privacy settings, managing cookie settings, updating contact preferences)

3. You can follow data protection guidelines online (e.g. following data storage and retention guidelines, not sharing or using other people's data or media such as movies or music without their consent)

4. You can respond to requests for authentication for online accounts (e.g. resetting your password when you've forgotten it, two factor authentication, using a remote access key or an authenticator app)

5. You can identify secure websites (e.g. by looking for the padlock and 'https' in the address bar)

Work EDS

Essential Digital Skills for Work are the tasks/skills required to be digitally proficient in the workplace. An individual must be able to do at least one task within each of the five Work skills to have Work EDS.

Communicating

1. You can communicate in the workplace digitally using messaging applications (e.g. Email, Microsoft Teams, Zoom, Slack, internal Intranet, WhatsApp)

2. You can use workplace digital tools to create, share and collaborate with colleagues (e.g. Microsoft Teams, OneDrive, G-Suite, Office 365, WeTransfer, DropBox, WebEx, Slack)

3. You can set up and manage an account on a professional online network/community/job site (e.g. LinkedIn, Total Jobs, Indeed)

Handling Information and Content

1. You can follow your organisation's IT policies when sharing information internally and externally (e.g. classifying emails/documents, encrypting sensitive information, sharing appropriate information on social media)

2. You can securely access, synchronise and share information at work across different devices (e.g. manage email, calendar or appointment system via different devices)

Transacting

1. You can complete digital records on behalf of, or within your organisation (e.g. absence management, holidays, timesheets, expenses, tax returns)

2. You can access salary and tax information digitally (e.g. password protected payslips, P60, P45)

Problem Solving

1. You can find information online that helps you solve work related problems (e.g. Search Engines, IT helpdesk, software providers, peer networks)

2. You can use appropriate software that is required of your day-to-day job (e.g. spreadsheets, online booking systems, HR management, workflow or sales management)

3. You can improve your skills and ability to do new things at work using online tutorials, learning platforms and how-to guides (e.g. LinkedIn Learning, YouTube, iDEA, Skillsoft, internal learning platforms)

4. You can improve your own and/or the organisation's productivity using digital tools (e.g. Trello, Microsoft Projects and Planner, Slack)

Being Safe and Legal Online

6. You can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk (e.g. Spam/phishing emails, texts, pop ups)

7. You can update your device software/operating systems when necessary to prevent viruses and other risks (e.g. enabling automatic updates, or installing when prompted to do so)

8. You can identify secure Wi-Fi networks to connect to (e.g. Wi-Fi networks where a unique password is required, trusted source or padlock next to Wi-Fi network)

9. You can be careful with what you share online as you know that online activity produces a permanent record that can be accessed by others (e.g. publicly shared photos, forums, personal information or opinions)

Key terminology

Due to the nuances of the framework, a number of key terms have been defined to clarify the different definitions within the framework and how this relates to the tasks, skills and levels.

In 2022, the Essential Digital Skills Framework was updated to reflect more accurately the current technological landscape and opportunity for digital activities. Thus, definitions for key terminology have changed compared to 2019-2021.

Level

There are three levels within the Essential Digital Skills Framework:

- **The Foundation Level**
- **Life Essential Digital Skills (EDS)**
- **Work Essential Digital Skills (EDS)**

Each level is standalone and pre-requisites are no longer in place within the framework.

Skills

The same five skill areas are used within Life and Work EDS:

- **Communicating**
- ⓘ **Handling information and content**
- £ **Transacting**
- ? **Problem solving**
- 🔒 **Being safe and legal online**

Tasks

There are specific tasks that demonstrate an individual's proficiency across different levels:

- **Eight tasks within Foundation (also referred to as fundamental tasks)**
- **26 tasks within Life**
- **20 tasks within Work**

Glossary Term	Definition	Level Summary
Without the Foundation Level	I do not have the Foundation Level – I can do 0-7 of the Foundation tasks by myself	There are eight Foundation tasks that comprise the Foundation Level (digital basics). An individual needs to perform all eight tasks without assistance to have the Foundation Level. **The Foundation Level is no longer a pre-requisite for Life and Work EDS.** 'On the cusp' refers to those who can do 6-7 of the eight Foundation Level tasks.
No Foundation tasks	I cannot do any of the eight Foundation tasks by myself	
Partial Foundation Level	I can do 1-7 of the Foundation tasks by myself	
The Foundation Level	I can do all eight Foundation tasks by myself	
Without Life EDS	I do not have Life EDS – this means I have only 0-4 of the Life skills	There are 26 Life tasks in total, split across five skill areas: Communicating, Handling Information and Content, Transacting, Problem Solving and Being Safe and Legal Online. All 26 Life tasks are not required to have Life EDS. An individual needs to perform at least one task within each of the five Life skill areas. 'On the cusp' refers to those who can do 22-25 of the 26 Life tasks.
Zero Life Skills	I do not have any of the five Life skills – this means I cannot do any of the 26 Life tasks	
Partial Life Skills	I have 1-4 of the five Life skills – this means I can do at least one task in 1-4 of the five Life skill areas	
Life EDS or Essential Digital Skills for Life (EDS for Life)	I have all five Life skills – this means I can do at least one task in each of the five Life skill areas	
Without Work EDS	I do not have Work EDS – this means I have only 0-4 of the Work skills	There are 20 Work tasks in total, split across five skill areas: Communicating, Handling Information and Content, Transacting, Problem Solving and Being Safe and Legal Online. All 20 Work tasks are not required to have Work EDS. An individual needs to perform at least one task within each of the five Work skill areas without assistance. Anyone can be measured for Work EDS as long as they are not retired. They also may be able to perform the task in their working life but not need to use it. 'On the cusp' refers to those who can do 17-19 of the 20 Work tasks.
Zero Work Skills	I do not have any of the five Work skills – this means I cannot do any of the 20 Work tasks	
Partial Work Skills	I have 1-4 of the Work skills – this means I can do at least one task in 1-4 of the five Work skill areas	
Work EDS or Essential Digital Skills for Work (EDS for Work)	I have all five Work skills – this means I can do at least one task in each of the five Work skill areas	

Essential Digital Skills Methodology

Sample

Ipsos interviewed 4,172 participants aged 18+ years in the UK (Great Britain and Northern Ireland) via their telephone 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. Data are further weighted on device ownership using data derived from a robust national survey.

Fieldwork dates

8th March - 4th April 2023

Fieldwork methodology

The Ipsos telephone Omnibus (also known as CATIBUS), was used for a second year as the methodology for the Essential Digital Skills (EDS) study. CATIBUS interviews a nationally representative sample of those aged 18+ in Great Britain. An additional sample of interviews in Northern Ireland (n=150) was then conducted to ensure UK representivity. CATIBUS uses telephone interviewing to ensure no online bias, with responses entered directly into an electronic questionnaire by the interviewer conducting the interview.

The sample design incorporates a range of variables to ensure a robust, representative and consistent sample is achieved each week of fieldwork. CATIBUS uses a rigorous sampling method – robust samples of telephone leads are purchased from specialist sample providers as well as Random Digit Dialling, and consumer sample lists of over 10 million people in the UK which can be targeted locally and nationally. Approximately 60% of interviews are conducted on a mobile and 40% via landline.

Only a limited amount of corrective weighting is needed to adjust the results on the Omnibus survey so that they are in line with the national demographic profile.

Between 2019-2020, Ipsos conducted the EDS survey through the face-to-face Omnibus (CAPIBUS) which was able to reach those aged 15+ in Great Britain and Northern Ireland. Due to the Covid-19 pandemic compromising the safety of participants and interviewers and prompting local lockdowns throughout the UK, the survey was carried out by telephone for the first time in 2021, rather than face-to-face interviewing. Questions were asked in the same way. CATIBUS is now the chosen methodology for the EDS survey for the foreseeable future.

EDS framework

The Essential Digital Skills report is based on data collected to help understand if people would be able to do a range of tasks without assistance in either a work setting or in their personal lives. This is grouped in three levels of EDS: the Foundation Level, Life EDS and Work EDS.

In 2022, the Essential Digital Skills calculation and list of tasks within the framework were updated to reflect more accurately the current technological landscape and opportunity for digital activities. This is the second year utilising this current framework, and as such trended data can be seen in the 2023 Essential Digital Skills Report. To achieve the Foundation Level, you must be able to complete all of the eight tasks included in this question.

Across Life EDS, there are 26 Life tasks, across five Skills. These Skills are Communicating, Handling Information & Content, Transacting, Problem Solving and Being Safe & Legal Online. If you are able to do at least one task in a Skill, you are considered as having that Skill. If you have all five Life Skills, you are classed as having 'Life EDS'.

Achievement of Work EDS is similar to Life EDS. There are 20 Work tasks across the same five Skills, though each task is focused on the workplace setting. Achieving one task in a Skill results in an individual having that Skill. If you have all five Work Skills, you are classed as having 'Work EDS'. However, Work EDS can only be achieved by those amongst the UK Labour Force. This sample is defined by working status and not age. This sample consists of participants who:

- Have paid job – Full time (30+ hours per week)
- Have paid job – Part time (8-29 hours per week)
- Have paid job – Part time (Under 8 hours per week)
- Not working
- Self-employed (full time)
- Self-employed (part time)
- Full time student
- Still at school
- Unemployed and seeking work
- Not in paid work for other reason
- Not in paid work because of long term illness or disability

Thus, participants are classified as doing the task if they can do it, regardless of if they do it at work or not. This provides an opportunity to capture a group of the population who are not employed but can still do a Work task, allowing Work skills to be measured for UK adults who are out of work and potentially job seeking. On the scale used to measure ability to do a task, participants are classified as being able to do a task if they code 2, 3 or 4.

1. Yes – you can do this task in your personal life

2. [IF EMPLOYED] Yes – you can do this task in your working life / [IF NOT EMPLOYED BUT NOT RETIRED] Yes – you would be able to do this task if you were in work [EXCLUSIVE]

3. [IF EMPLOYED] Yes – you can do this this task in both your personal and working life / [IF NOT EMPLOYED BUT NOT RETIRED] Yes – you can do this task in your personal life and would be able to do this task if you were in work [EXCLUSIVE]

4. Yes – you can do this task in your working life but you don't need to use it

5. No – you can't do this task [EXCLUSIVE]

6. [IF NOT EMPLOYED BUT NOT RETIRED] Unable to consider a working life [DO NOT READ OUT – DO NOT CODE WITH 2-5]

As the framework for Essential Digital Skills was updated in 2022, any 2023 data collected cannot be compared to EDS results reported in the years 2019-2021.

UK Representivity and Population Estimates

This report includes the numbers of adults 18+ that have been inferred to be in a particular group by extrapolating from our research data (for example, the number of those 18+ in the UK in 2023 with all 8 Foundation tasks is 84% which has been extrapolated to represent an estimated 44.8m people). Total population figures are taken from the most recently published estimates provided by the Office for National Statistics (2021 mid-year stats for the UK). For the Essential Digital Skills data, percentages are applied to a population base aged 18+ (53,188,204). Total working population figures are taken from the most recently published estimates provided by the Office for National Statistics (2021 mid-year stats for the UK), weighted to the Labour Force Survey stats (Labour Force Study Nov-Jan 2023). For the Essential Digital Skills data, percentages are applied to a UK labour force population base aged 18+ (40,674,000). Sources can be found below:

ons.gov.uk/peoplepopulationandcommunity/ populationandmigration/populationestimates/ datasets/populationestimatesforukenglandand waleesscotlandandnorthernireland

ons.gov.uk/employmentandlabourmarket/ peopleinwork/employmentandemployeetypes/ datasets/summaryoflabourmarketstatistics

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 level to be used for all population extrapolations. This means that the population size of any group lies in a range which has been calculated and included in this set of appendices. For example, it is reported that 84% of UK adults (estimated 44.8 million people) have all 8 Foundation tasks; however, the true population value will be ±1.1 with a 95% confidence interval. Thus, there is 95% confidence that the correct figure is between 44.1 million and 45.3 million.

Gender classification

The following question was asked to the participants in the survey to establish a participant's gender:

Which of the following best describes how you think of yourself?

1. Male

2. Female

3. In another way

In the report, only male and female participants are referred to as the incidence for those who select "In another way" is too low to report.

Impairment classification

The following question was asked to the participants in the survey to establish whether a participant claims to have any impairment:

'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 any 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).

Ethnicity classification

The following question was asked to the participants in the survey to establish a participant's ethnicity group:

Which group do you consider yourself to belong to?

1. White – English / Welsh / Scottish / Northern Irish / British
2. White – Irish
3. White – Gypsy or Irish Traveller
4. White – Any other White background
5. Mixed – White and Black Caribbean
6. Mixed – White and Black African
7. Mixed – White and Asian
8. Mixed – Any other Mixed / multiple ethnic background
9. Asian/Asian British – Indian
10. Asian/Asian British – Pakistani
11. Asian/Asian British – Bangladeshi
12. Asian/Asian British – Chinese
13. Asian/Asian British – Any other Asian background
14. Black/Black British – African
15. Black/Black British – Caribbean
16. Black/Black British – Any other Black / African / Caribbean background
17. Arab
18. Any other ethnic group

Don't know

Refused

In the report, nets were created such that "White" is a combination of White ethnic groups (codes 1-4) and "Ethnic minorities" refers to Black, Asian and Minority Ethnic groups (codes 5-18). Note that the ethnic minorities group does not include White minorities such as Irish Travellers.

Employment classification

The following question was asked to the working participants 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) [FIXED]

Internet access question

The following question was asked to the participants in the survey to understand how they access the internet:

Which of these best describes your use of the internet? Please include all use of the internet, including sending and receiving emails

1. Several times a day
2. Around once a day
3. 4 or 5 times a week
4. 2 or 3 times a week
5. Around once a week
6. 2 or 3 times a month
7. Around once a month
8. Less than around once a month
9. Never but you have access
10. Never but you do not have access

In the report, a net was created such that "Has internet access" is a combination of codes 1-9.

Impact of higher cost of living question

A question was asked to participants in the 2022 survey to understand the impact they anticipate the ongoing cost of living crisis will have on their use of internet and other online activities. In 2023, a similar question asked about what changes were made due to the cost of living crisis in the UK and how it has impacted their use of the internet and other online activities:

Given the increasing cost of living in the UK driven by higher prices on goods and services such as food, energy and fuel, which of the following apply to you?

1. I have given up internet or mobile data to be able to afford my other bills

2. I have looked for cheaper internet or mobile data plans to be able to afford my other bills

3. I have taken steps to reduce costs associated with internet or mobile data usage to allow me to continue to afford my other bills

4. I have made more use of public Wi-Fi hotspots to save my mobile data

5. I need to rely more heavily on libraries or community centres for device usage or free Wi-Fi

6. I have not been able to afford to start using an internet or mobile data plan of my own

7. The rising cost of living has had no impact on my ability to go online

In the report, "NET: The rising cost-of-living will impact my ability to go online" is a combination of codes 1-6.

Future digital upskilling

A new question was asked to participants in the 2023 survey to understand what digital skills the UK labour force is considering for work within the next 12 months:

Which of the following, if any, are digital skills that you are considering learning for work in the next 12 months?

1. Productivity software skills (e.g. Microsoft Office, SAP, Oracle)

2. Programming and software development skills (e.g. coding, cloud data engineering, web or mobile application development)

3. Data analysis (e.g. data science, data visualisation, statistical software, machine learning, artificial intelligence)

4. Digital marketing (e.g. Google Analytics, producing web content, using social media for business)

5. Client and finance management systems (e.g. QuickBooks, Salesforce, SAP, software for Making Tax Digital)

6. Machining and manufacturing technology (e.g. computer-aided design software, engineering, programming, computer numerically controlled (CNC) systems)

7. Digital design (e.g. Adobe Photoshop, InDesign, computer-aided design software)

8. Data regulation (e.g. digital storage, data management, GDPR)

9. Cyber security (e.g. risk management and governance, security operations, web and mobile security)

10. I am not considering learning any of these skills

In the report, "NET: I am considering learning any of these skills" is a combination of codes 1-9.

Essential Digital Skills 2023 Tasks

The Foundation Level

- You can turn on the device and enter any account login information as required

- You can use the available controls on your device (e.g. mouse, keyboard, touchscreen, trackpad)

- You can use the different settings on your device to make it easier to use (e.g. adjust font size, volume settings, brightness of screen, voice activation or screen readers)

- You can find and open different applications/ programmes/platforms on your devices (e.g. opening a web browser, messaging applications)

- You can set up a connection to a Wi-Fi network on your devices (e.g. when at home, work, out in public or visiting family and friends)

- You can open an internet browser to find and use websites (e.g. Safari, Google Chrome, Mozilla Firefox, Microsoft Edge)

- You can keep your login information and passwords for a device and any accounts secure (e.g. not shared with anyone or written down or left prominently near a device)

- You can update and change your password when prompted to do so

EDS for Life

Communicating Skill

- You can set up accounts which help you communicate online (e.g. email, social media, forums)

- You can communicate with others digitally using email or other messaging applications (e.g. WhatsApp or Messenger, direct messaging on social media such as Instagram, Facebook etc)

- You can use software to create, write or edit documents (e.g. Microsoft Word/Google docs/ Pages for a CV/letter)

- You can share files or links with others by attaching to an email, uploading to a website or an application (e.g. proof of address/identity, sharing an image, or link via WhatsApp)

- You can make and receive video calls (e.g. Facetime, Zoom, Facebook Portal or WhatsApp call)

- You can post messages, photographs, videos or blogs on social media platforms (e.g. Facebook, Instagram, Tik Tok, Twitter or Snapchat)

Handling Information & Content Skill

- You can recognise what information or content online may, or may not, be trustworthy (e.g. fact checked information, "fake news" or assess the trustworthiness of a company based on customer reviews)

- You can use search engines to find information you're looking for (e.g. search for news, the weather, train times)

- You can store and back up photos, messages, documents or other information (e.g. iCloud, Google Drive, Dropbox, OneDrive, desktop or storage drive)

- You can use the cloud to access content from different devices (e.g. smartphone, tablet, laptop and desktop)

- You can use the internet to stream or download entertainment content (e.g. films, TV series, music, games or books through services like YouTube, Spotify, Netflix, BBC iPlayer)

Transacting Skill

- You can set up an account online that enables you to buy goods or services (e.g. Amazon, eBay, supermarkets or other retailers)

- You can fill in forms online to access the services you need (e.g. Voting registration, ordering repeat prescriptions, booking doctor appointments, booking train tickets or beauty appointments)

- You can buy goods/services online using online payments (e.g. Debit/ credit card, PayPal, Apple Pay, Google Pay, Worldpay)

- You can manage your money and transactions online (e.g. View balance or transfer funds via internet or mobile banking app, manage spending through PayPal account, manage payments on finance plan)

Problem Solving Skill

- You can use the internet to find information that helps you solve problems (e.g. by using search engines, web chat, FAQs and forums)

- You can use the internet to improve your s and ability to do new things (e.g. using online tutorials, learning platforms and how-to guides)

Being Safe and Legal Online Skill

- You can act with caution online and understand that there are risks and threats involved in carrying out activities online (e.g. use anti-virus software, classify and share information securely or avoid certain types of websites such as piracy websites)

- You can set privacy and marketing settings for websites and your accounts (e.g. managing social media privacy settings, managing cookie settings, updating contact preferences)

- You can follow data protection guidelines online (e.g. following data storage and retention guidelines, not sharing or using other people's data or media such as movies or music without their consent)

- You can respond to requests for authentication for online accounts (e.g. resetting your password when you've forgotten it, two factor authentication, using a remote access key or an authenticator app)

- You can identify secure websites (e.g. by looking for the padlock and 'https' in the address bar)

- You can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk (e.g. Spam/ phishing emails, texts, pop ups)

- You can update your device software / operating systems when necessary to prevent viruses and other risks (e.g. enabling automatic updates, or installing when prompted to do so)

- You can identify secure Wi-Fi networks to connect to (e.g. Wi-Fi networks where a unique password is required, trusted source or padlock next to Wi-Fi network)

- You can be careful with what you share online as you know that online activity produces a permanent record that can be accessed by others (e.g. publicly shared photos, forums, personal information or opinions)

EDS for Work

Communicating Skill

- You can communicate in the workplace digitally using messaging applications (e.g. Email, Microsoft Teams, Zoom, Slack, internal intranet, WhatsApp)

- You can use workplace digital tools to create, share and collaborate with colleagues (e.g. Microsoft Teams, OneDrive, G-Suite, Office 365, WeTransfer, Dropbox, WebEx, Slack)

- You can set up and manage an account on a professional online network / community/ job site (e.g. LinkedIn, Total Jobs, Indeed)

Handling Information & Content Skill

- You can follow your organisation's IT policies when sharing information internally and externally (e.g. classifying emails/ documents, encrypting sensitive information, sharing appropriate information on social media)

- You can securely access, synchronise and share information at work across different devices (e.g. manage email, calendar or appointment system via different devices)

Transacting Skill

- You can complete digital records on behalf of, or within my organisation (e.g. absence management, holidays, timesheets, expenses, tax returns)

- You can access salary and tax information digitally (e.g. password protected payslips, P60, P45)

Problem Solving Skill

- You can find information online that helps you solve work related problems (e.g. Search Engines, IT helpdesk, software providers, peer networks)

- You can use appropriate software that is required of your day-to-day job (e.g. spreadsheets, online booking systems, HR management, workflow or sales management)

- You can improve your s and ability to do new things at work using online tutorials, learning platforms and how-to guides (e.g. LinkedIn Learning, YouTube, iDEA, Skillsoft, internal learning platforms)

- You can improve your own and/or the organisation's productivity using digital tools (e.g. Trello, Microsoft Projects and Planner, Slack)

Being Safe and Legal Online Skill

- You can act with caution online and understand that there are risks and threats involved in carrying out activities online (e.g. use anti-virus software, classify and share information securely or avoid certain types of websites such as piracy websites)

- You can set privacy and marketing settings for websites and your accounts (e.g. managing social media privacy settings, managing cookie settings, updating contact preferences)

- You can follow data protection guidelines online (e.g. following data storage and retention guidelines, not sharing or using other people's data or media such as movies or music without their consent)

- You can respond to requests for authentication for online accounts (e.g. resetting your password when you've forgotten it, two factor authentication, using a remote access key or an authenticator app)

- You can identify secure websites (e.g. by looking for the padlock and 'https' in the address bar)

- You can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk (e.g. Spam/ phishing emails, texts, pop ups)

- You can update your device software / operating systems when necessary to prevent viruses and other risks (e.g. enabling automatic updates, or installing when prompted to do so)

- You can identify secure Wi-Fi networks to connect to (e.g. Wi-Fi networks where a unique password is required, trusted source or padlock next to Wi-Fi network)

- You can be careful with what you share online as you know that online activity produces a permanent record that can be accessed by others (e.g. publicly shared photos, forums, personal information or opinions)

Please contact us at *$Digital Skills & Inclusion* for more details on the Essential Digital Skills 2023 survey.

Essential Digital Skills Survey Unweighted Sample Sizes

Impairments

Sensory (vision or hearing) **n=541**

Physical **n=876**

Learning or memory **n=643**

Mental health **n=555**

Has one impairment **n=679**

Has multiple impairments **n=835**

Impairment (net) **n=1,514**

No impairment **n=2,616**

Foundation Level

Digitally Disengaged (0 tasks for Foundation) **n=114**

On the cusp (6-7 Foundation Level tasks) **n=360**

Life EDS

On the cusp of EDS for Life (22-25 tasks) **n=1,225**

Can do 1-15 Life tasks **n=299**

Cannot do any 26 Life tasks **n=130**

Can do all 26 Life tasks **n=2,143**

UK Labour Force

Those not in employment, but not retired **n=609**

UK Labour Force group **n=3,055**

EDS Levels

Foundation Level total **n=4,172**

Life EDS total: **n=4,172**

Work EDS total **n=3,055**

The Foundation Level and Life EDS by region

East Midlands **n=264**

East England **n=380**

London **n=565**

North East: **n=137**

North West **n=427**

South East **n=512**

South West **n=317**

West Midlands **n=318**

Yorkshire and the Humber **n=334**

Scotland **n=493**

Wales **n=255**

England **n=3,254**

Northern Ireland **n=170**

Work EDS by region

East Midlands **n=194**

East England **n=277**

London **n=474**

North East **n=94**

North West **n=316**

South East **n=362**

South West **n=226**

West Midlands **n=225**

Yorkshire and the Humber **n=259**

Scotland **n=346**

Wales **n=143**

England **n=2,427**

Northern Ireland **n=139**

Essential Digital Skills Population Estimates Confidence Intervals

Data within EDS 2023 Report & Appendix – based on ONS 2021 mid-year stats for the UK 18+

Reference	Percentage results	Estimated Grossed Figure (millions)	Lower Confidence Interval (millions)	Upper Confidence Interval (millions)
All Foundation Tasks (8) (2023)	84%	44.7	44.1	45.3
Without the Foundation Level (0-7 tasks) (2023)	16%	8.5	7.9	9.1
No Foundation Level (0 tasks) (2023)	2%	1.3	1.0	1.5
Cusp of Foundation Level (6/7 tasks) (2023)	9%	4.7	4.2	5.2
Partial Foundation Level (1-7 Foundation tasks) (2023)	14%	7.3	6.7	7.8
Can do - I can turn on the device and enter any account login information as required	95%	50.4	50.0	50.7
Can do - I can use the available controls on my device (e.g. mouse, keyboard, touchscreen, trackpad)	96%	50.9	50.5	51.2
Can do - I can use the different settings on my device to make it easier to use (e.g. adjust font size, volume settings, brightness of screen, voice activation or screen readers)	93%	49.4	48.9	49.8
Can do - I can find and open different applications /programmes/platforms on my devices (e.g. opening a web browser, messaging applications)	93%	49.3	48.8	49.7
Can do - I can set up connection to a Wi-Fi network on my devices (e.g. when at home, work, out in public or visiting family and friends)	91%	48.5	48.1	49.0
Can do - I can open an internet browser to find and use websites (e.g. Safari, Google Chrome, Mozilla Firefox, Microsoft Edge)	95%	50.5	50.2	50.9
Can do - I can keep my login information and passwords for a device and any accounts secure (e.g. not shared with anyone or written down or left prominently near a device)	93%	49.2	48.8	49.7
Can do - I can update and change my password when prompted to do so	94%	50.0	49.6	50.3
Cannot do - I can turn on the device and enter any account login information as required	5%	2.8	2.5	3.2
Cannot do - I can use the available controls on my device (e.g. mouse, keyboard, touchscreen, trackpad)	4%	2.3	2.0	2.6
Cannot do - I can use the different settings on my device to make it easier to use (e.g. adjust font size, volume settings, brightness of screen, voice activation or screen readers)	7%	3.8	3.4	4.2
Cannot do - I can find and open different applications /programmes/platforms on my devices (e.g. opening a web browser, messaging applications)	7%	3.9	3.5	4.4
Cannot do - I can set up connection to a Wi-Fi network on my devices (e.g. when at home, work, out in public or visiting family and friends)	9%	4.7	4.2	5.1
Cannot do – I can open an internet browser to find and use websites (e.g. Safari, Google Chrome, Mozilla Firefox, Microsoft Edge)	5%	2.7	2.3	3.0
Cannot do - I can keep my login information and passwords for a device and any accounts secure (e.g. not shared with anyone or written down or left prominently near a device)	7%	3.9	3.5	4.4

Reference	Percentage results	Estimated Grossed Figure (millions)	Lower Confidence Interval (millions)	Upper Confidence Interval (millions)
Cannot do - I can update and change my password when prompted to do so	6%	3.2	2.9	3.6
All Foundation Tasks (8) (2022)	80%	42.7	41.8	43.1
Without the Foundation Level (0-7 tasks) (2022)	20%	10.2	9.8	11.1
No Foundation Level (0 tasks) (2022)	4%	2.4	2.1	2.7
Cusp of Foundation Level (6/7 tasks) (2022)	9%	4.8	4.5	5.5
Partial Foundation Level (1-7 Foundation tasks) (2022)	15%	7.8	7.5	8.6
Those who anticipated they will look for cheaper alternatives for data (2022)	14%	7.1	6.7	7.8
Those who looked for cheaper alternatives for data (2023)	23%	12.2	11.5	12.9
Those who used public Wi-Fi to save using mobile data (2023)	8%	4.0	3.6	4.4
Those who have no formal qualifications and can do 0 Foundation Level tasks	15%	0.8	0.6	1.0
Those who are 65+ and can do 0 Foundation Level tasks (2022)	14%	1.9	1.5	2.1
Those who are 65+ and can do 1-7 Foundation Level tasks (2022)	31%	3.9	3.5	4.2
Those who are 65+ and can do 0-7 Foundation Level tasks (2022)	46%	5.7	5.3	6.1
Those who are 65+ and can do all 8 Foundation Level tasks (2022)	54%	6.7	6.4	7.2
Those who are 65+ and can do 0 Foundation Level tasks (2023)	8%	1.0	0.8	1.2
Those who are 65+ and can do 1-7 Foundation Level tasks (2023)	29%	3.6	3.2	3.9
Those who are 65+ and can do 0-7 Foundation Level tasks (2023)	36%	4.5	4.2	4.9
Those who are 65+ and can do all 8 Foundation Level tasks (2023)	64%	8.0	7.6	8.3
Those with no formal qualifications and can do 0 Foundation tasks	15%	0.8	0.6	1.0
Those who are 75+ and without the Foundation Level (2023)	49%	2.2	1.9	2.4
Those who are 75+ and without the Foundation level (2022)	69%	3.5	3.2	3.7

Reference	Percentage results	Estimated Grossed Figure (millions)	Lower Confidence Interval (millions)	Upper Confidence Interval (millions)
Those who have Life EDS (2023)	92%	48.8	48.4	49.2
Those with have Partial Life EDS (2023)	5%	2.9	2.5	3.2
Those who have 0 Life EDS Skills (2023)	3%	1.5	1.2	1.8
Those who do not have Life EDS (2023)	8%	4.4	4.0	4.8
Those who have Life EDS (2022)	88%	46.5	46.0	47.1
Those with have Partial Life EDS (2022)	7%	3.7	3.3	4.1
Those who have 0 Life EDS Skills (2022)	5%	2.7	2.2	3.0
Those who do not have Life EDS (2022)	12%	6.4	5.8	6.8
Those with Life Handling Information & Content Skill (2023)	96%	51.1	50.8	51.4
Those with Life Transacting Skill (2023)	95%	50.4	50.1	50.8
Those with Life Problem Solving Skill (2023)	93%	49.6	49.2	50.1
Those with Life Being Safe and Legal Online Skill (2023)	96%	51.2	50.8	51.5
Those with Life Communicating Skill (2023)	96%	51.0	50.7	51.4
Those without Life Handling Information & Content Skill (2023)	4%	2.1	1.8	2.4
Those without Life Transacting Skill (2023)	5%	2.8	2.4	3.1
Those without Life Problem Solving Skill (2023)	7%	3.6	3.1	4.0
Those without Life Being Safe and Legal Online Skill (2023)	4%	2.0	1.7	2.3
Those without Life Communicating Skill (2023)	4%	2.2	1.8	2.5
Those who can do all 26 Life Tasks (2023)	52%	27.5	26.7	28.3
Those who cannot use cloud to access content from different devices	24%	12.6	11.9	13.3
Those who struggle with setting up privacy and marketing settings for their accounts	18%	9.7	9.0	10.3
Those who struggle using software to create, write or edit documents	17%	9.4	8.8	10.1
Those who are on the cusp of getting all 26 Life tasks (can do 22-25 Life tasks)	29%	15.5	14.7	16.2

Reference	Percentage results	Estimated Grossed Figure (millions)	Lower Confidence Interval (millions)	Upper Confidence Interval (millions)
Those who can communicate with others digitally using email or other messaging applications	94%	49.9	49.6	50.3
Those who can use search engines to find information they are looking for	94%	50.1	49.7	50.4
Those who are careful with what they share online as they know that online activity produces a permanent record that can be accessed by others	92%	48.9	48.5	49.3
Those who are 75+ and without Life EDS (2023)	32%	1.4	1.2	1.6
Those who are 75+ and without Life EDS (2022)	50%	2.6	2.3	2.8
Those with Work EDS (2023)	82%	33.2	32.6	33.7
Those without Work EDS (2023)	18%	7.5	6.9	8.1
Those with 0 Work Skills (2023)	5%	1.9	1.6	2.2
Those with Partial Work EDS (2023)	14%	5.6	5.1	6.1
Those with Work EDS (2022)	78%	31.6	30.7	31.9
Those without Work EDS (2022)	22%	8.6	8.3	9.5
Those with 0 Work Skills (2022)	8%	3.2	2.9	3.7
Those with Partial Work EDS (2022)	14%	5.4	5.1	6.1
Those with Work Handling Information & Content Skill (2023)	88%	36.1	35.7	36.6
Those with Work Transacting Skill (2023)	86%	35.0	34.5	35.5
Those with Work Problem Solving Skill (2023)	91%	37.4	37.0	37.8
Those with Work Being Safe and Legal Online Skill (2023)	92%	37.5	37.0	37.9
Those with Work Communicating Skill (2023)	92%	37.4	37.0	37.8
Those without Work Handling Information & Content Skill (2023)	11%	4.5	4.1	5.0
Those without Work Transacting Skill (2023)	14%	5.6	5.2	6.1
Those without Work Problem Solving Skill (2023)	8%	3.3	2.9	3.7
Those without Work Being Safe and Legal Online Skill (2023)	8%	3.2	2.8	3.6
Those without Work Communicating Skill (2023)	8%	3.2	2.8	3.6

Reference	Percentage results	Estimated Grossed Figure (millions)	Lower Confidence Interval (millions)	Upper Confidence Interval (millions)
Those who cannot improve their own productivity using digital tools (2023)	31%	12.6	12.0	13.3
Those who cannot set privacy and marketing settings for websites and accounts (2023)	24%	9.6	9.0	10.2
Those who can do all 20 Work tasks (2023)	46%	18.8	18.1	19.5
Those who can do 0-19 Work tasks (2023)	54%	21.9	21.2	22.6
Those who can do all 20 Work tasks (2022)	41%	16.8	15.9	17.2
Those who can do 0-19 Work tasks (2022)	59%	23.4	23.0	24.3
Those on the cusp of doing all 20 tasks (can do 17-19 Work tasks) (2023)	27%	10.8	10.1	11.4
Those in the workforce considering building their skills in the future	40%	16.3	15.7	17.0
Those in the workforce not considering building their skills in the future	60%	24.3	23.6	25.0
Those with Work Communicating Skill (2022)	88%	35.4	34.8	35.7
Those with Work Handling Information and Content Skill (2022)	85%	34.2	33.5	34.5
Those with Work Transacting Skill (2022)	83%	33.6	32.8	33.9
Those with Work Problem Solving Skill (2022)	88%	35.6	34.9	35.9
Those with Work Being Safe and Legal Online Skill (2022)	88%	35.5	35.0	35.9
Those without Work Communicating Skill (2022)	12%	4.8	4.5	5.4
Those without Work Handling Information and Content Skill (2022)	15%	6.0	5.7	6.7
Those without Work Transacting Skill (2022)	17%	6.6	6.3	7.5
Those without Work Problem Solving Skill (2022)	12%	4.6	4.3	5.3
Those without Work Being Safe and Legal Online Skill (2022)	12%	4.7	4.3	5.2

Reference	Percentage results	Estimated Grossed Figure (millions)	Lower Confidence Interval (millions)	Upper Confidence Interval (millions)
Those who can communicate in the workplace digitally using messaging applications (2023)	90%	36.7	36.3	37.2
Those who cannot communicate in the workplace digitally using messaging applications (2023)	10%	4.0	3.5	4.4
Those who can communicate in the workplace digitally using messaging applications (2022)	85%	34.3	33.6	34.7
Those who cannot communicate in the workplace digitally using messaging applications (2022)	15%	5.9	5.5	6.6
Those who can find information online that helps them solve work related problems (2023)	86%	35.1	34.6	35.6
Those who cannot find information online that helps them solve work related problems (2023)	14%	5.6	5.1	6.1
Those who can find information online that helps them solve work related problems (2022)	83%	33.7	32.9	34.0
Those who cannot find information online that helps them solve work related problems (2022)	17%	6.5	6.2	7.3
Those who can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk (2023)	86%	35.1	34.6	35.6
Those who cannot recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk (2023)	14%	5.6	5.1	6.1
Those who can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk (2022)	81%	32.7	32.0	33.1
Those who cannot recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk (2022)	19%	7.5	7.1	8.2
Those who can access salary and tax information digitally (2023)	78%	31.6	31.0	32.2
Those who cannot access salary and tax information digitally (2023)	22%	9.1	8.5	9.7
Those who can access salary and tax information digitally (2022)	73%	29.5	28.7	29.9
Those who cannot access salary and tax information digitally (2022)	27%	10.7	10.3	11.5
Those who can set privacy and marketing settings for websites and their accounts (2023)	76%	31.0	30.4	31.7
Those who can set privacy and marketing settings for websites and accounts (2022)	73%	29.5	28.7	30.0
Those who cannot set privacy and marketing settings for websites and accounts (2022)	27%	10.7	10.2	11.5
Those who can improve their own and/or organisation's productivity using digital tools (2023)	69%	28.1	27.4	28.7
Those who can improve their own and/or organisation's productivity using digital tools (2022)	65%	26.4	25.5	26.9
Those who cannot improve their own and/or organisation's productivity using digital tools (2022)	35%	13.8	13.4	14.7

Appendix 1A. 'Have you used the Internet in the last three months? (e.g. desktop, laptop, mobile or tablet)', split by age, 2021-2023 *(click to return to page 10)*

Key ▢ 2021 n = 2,703   ▢ 2022 n = 2,700   ▢ 2023 n = 2,700
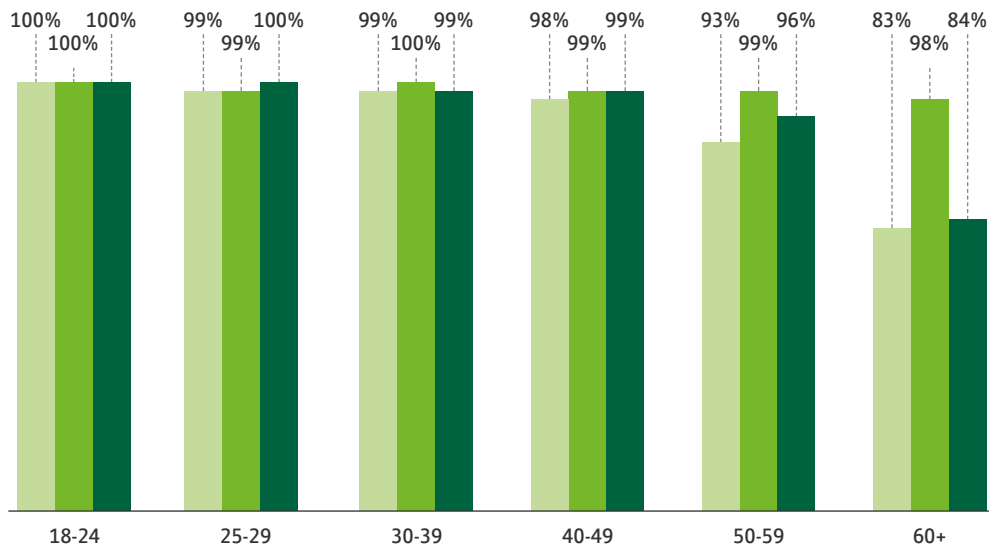
Appendix 1B. Digital capability segment movements from 2022 to 2023 *(click to return to page 11)*

Key ■ Stayed the same   ■ Upgraded   ■ Downgraded

n = 874,084
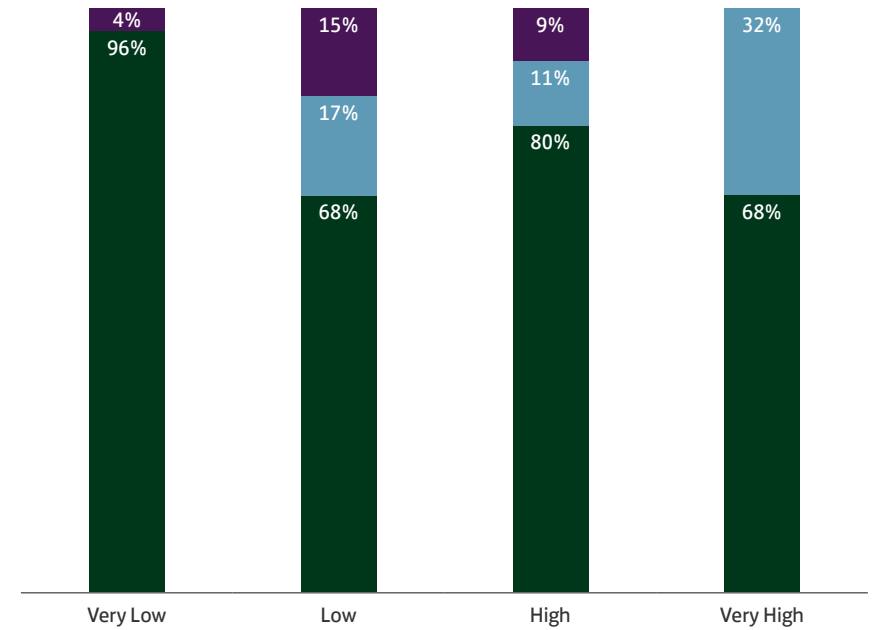
Appendix 1C. **Distribution of the UK's Digital Index Score, 2023, 2022, 2021 and 2020** *(click to return to page 11)*

Key ■ **2020** n = 999,298   ■ **2021** n = 999,149   ■ **2022** n = 999,077   ■ **2023** n = 998,745

VERY LOW – 0-25	**LOW – 25-50**	**HIGH – 50-75**	**VERY HIGH – 75-100**
25% (13m)	**10%** (5.2m)	**38%** (19.8m)	**27%** (14.1m)
-1pp	-1pp	+/-0pp	+2pp
2022: 27%	2022: 11%	2022:39%	2022:24%
2021: 29%	2021: 11%	2021: 41%	2021: 19%
2020: 33%	2020: 13%	2020: 43%	2020: 11%

Proportion of the UK population

7.1%

0   Digital Engagement Index Score   25   50   75   100
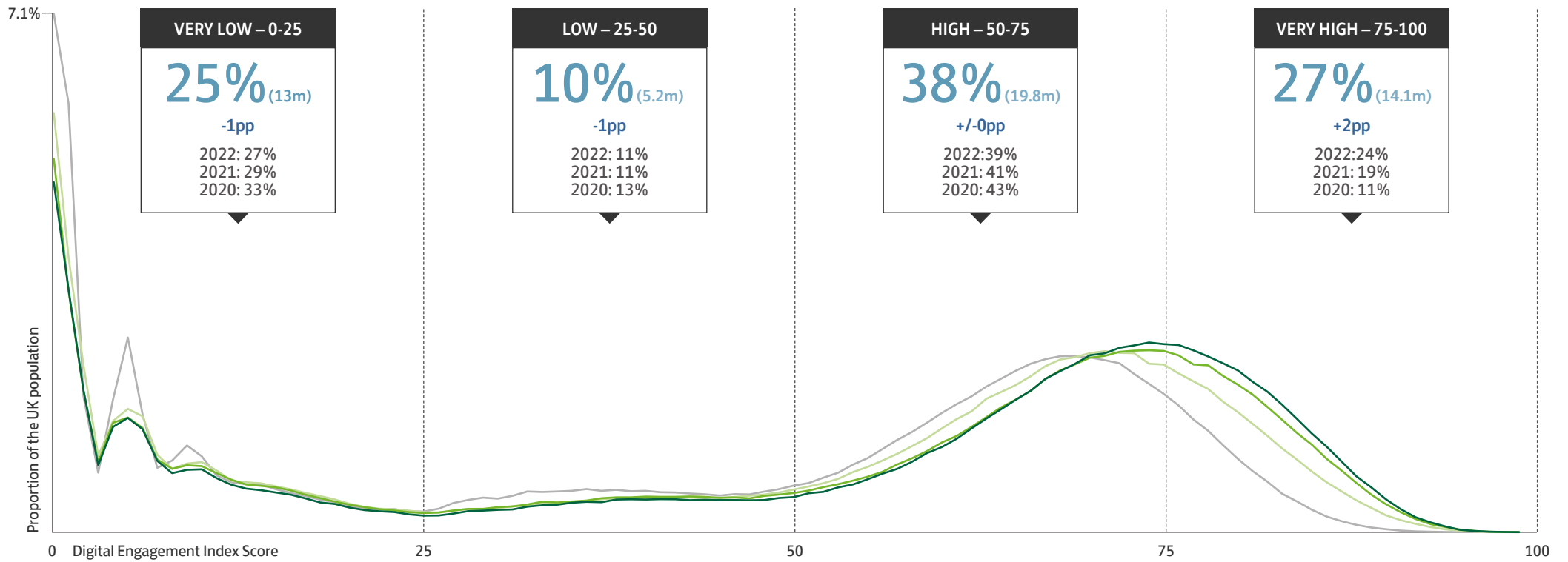
Appendix 1D. **Digital capability segment movements from 2020 to 2023,**   n = 84,245
split by digital capability segment *(click to return to page 11)*

Key
■ Remained in the same segment each year
■ Same segment in 2020 and 2023
■ Upgraded or Downgraded

	Ultra Low	Very Low (excl. UL)	Low	High	Very High
Upgraded or Downgraded	33%	47%	59%	38%	17%
Same segment in 2020 and 2023	7%	8%	16%	12%	18%
Remained in the same segment each year	60%	45%	25%	50%	65%

Very Low (spans Ultra Low and Very Low (excl. UL))
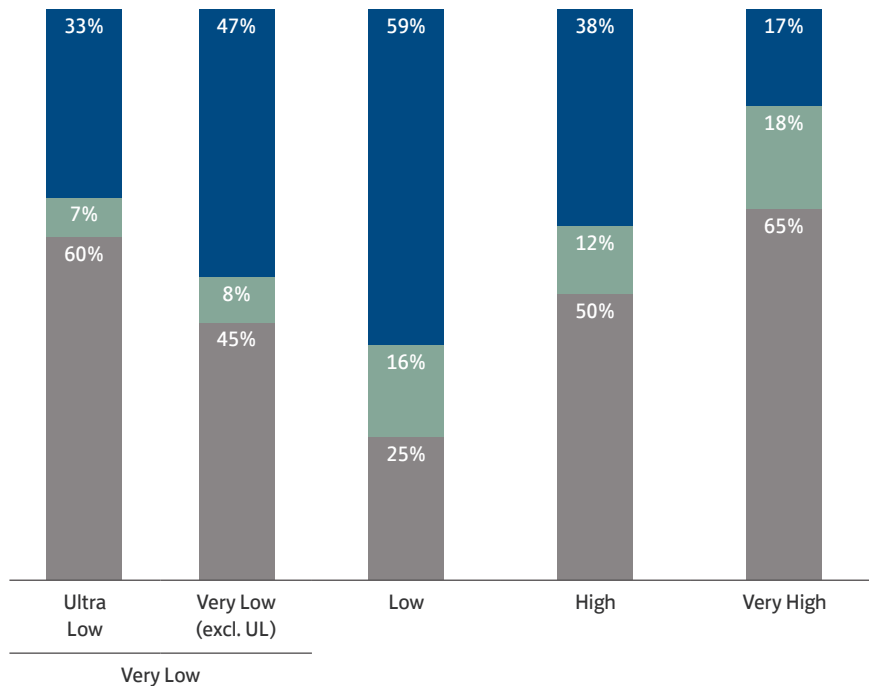
Appendix 1E. **'In what ways has being online/using the Internet helped you with saving money in relation to the Cost of Living?', split by digital capability segment, 2023** *(click to return to page 12)*

n = 2,591

	Very Low	Very High	UK Average
Used online cashback/coupon sites	2%	8%	6%
Installed smart technology such as a smart thermostat, smart plugs, smart bulbs or smart timers	3%	4%	4%
Used digital tools to help with budgeting	4%	13%	10%
Looking at my spending analytics via an app and changing my habits as a result	5%	16%	12%
Used budgeting tips (e.g. Martin Lewis/ MoneySavingExpert)	6%	13%	12%
Changing supermarkets, switching to supermarkets that offer savings through their apps and loyalty schemes	7%	7%	7%
Switched to online instead of in-person (e.g. for general shopping and purchases, exercise classes, education/ learning etc.)	7%	9%	7%
Shopped around online for cheaper deals	21%	31%	30%
None of these	64%	42%	48%

Appendix 1F. **'And roughly how often do you use the Internet?', 2023**
(click to return to page 15)

n = 2,591

Several times a day	51%
Every day	37%
Most days	6%
A few times a week	4%
About once a week	1%
Less than once a week	1%
Don't know	0%

88% have daily usage

Appendix 1G. **Confidence using the Internet*, split by digital capability segment change, 2022-2023**
(click to return to page 15)

n = 2,230

	Very confident	Quite confident	Not very confident
Stayed the same	76%	76%	76%
Upgraded	18%	17%	15%
Downgraded	6%	7%	9%

* Some responses have been removed due to low volumes

Appendix 1H. 'Do you think your digital skills have improved in the past 12 months?', split by digital capability segment changes, 2023 *(click to return to page 15)*

n = 2,232

	Yes and they still need to be improved	Yes and they need no further improvement	No, although I do feel that they need improving	No, but I do not feel they need improving
Stayed the same	77%	76%	82%	74%
Upgraded	17%	18%	12%	19%
Downgraded	6%	6%	6%	7%

Appendix 1I. 'Thinking now about fraud and scams, how confident do you feel in protecting yourself against the risk of fraud/scams?', split by age, 2023 *(click to return to page 15)*

n = 2,700

	18-24	25-29	30-39	40-49	50-59	60+	UK Average
Confident	86%	89%	81%	82%	83%	86%	84%
Not confident	11%	10%	15%	15%	16%	13%	14%
Don't know	3%	2%	3%	3%	1%	1%	2%

Appendix 1J. 'Have you used the Internet in the last 3 months? (e.g. Desktop, laptop, mobile or tablet)', split by age, 2023 *(click to return to page 17)*

	Offline n = 109	Online n = 2,591
Under 50	15%	64%
50 and over	85%	36%

Appendix 1K. Proportion of customers that indicated they had an impairment, split by 'Have you used the Internet in the last 3 months? (e.g. Desktop, laptop, mobile or tablet)', 2023 *(click to return to page 17)*

	Offline n = 109	Online n = 2,591
% with impairment	49%	23%

Appendix 1L. 'From which of these sources would you prefer to understand more about how to keep yourself safe online?', split by 'Have you used the Internet in the last 3 months? (e.g. Desktop, laptop, mobile or tablet)', 2023

	Offline n = 109	**Online** n = 2,591	**UK Average** n = 2,700
Directly from your bank (emails, online banking messages, letters etc.)	50%	83%	82%
Citizens Advice	42%	54%	54%
The police	37%	59%	58%
Local authority/council	32%	49%	48%
From brands I trust	31%	52%	51%
National government	28%	55%	54%
Campaigning/charity organisations (e.g. Age UK etc.)	22%	37%	36%
TV Advertising	20%	38%	37%
Specific retailers/websites	11%	39%	38%
Messages from Google or other online search providers	10%	30%	29%
Online sales platforms/marketplaces (e.g. eBay, Amazon etc.)	9%	33%	32%
Other sources	7%	4%	4%
Social Media providers (e.g. Facebook, Twitter etc.)	7%	27%	26%
None of these/Do not want to hear from anyone	28%	6%	6%

Appendix 1M. 'Continuing to think about your finances, are you actively thinking about planning for your future?'*, split by 'Have you used the Internet in the last 3 months? (e.g. Desktop, laptop, mobile or tablet)', 2023 *(click to return to page 18)*

	Offline n = 109	Online n = 2,591
Yes	47%	74%
No	49%	23%
Don't know/ Prefer not to say	5%	2%
Other response	12%	8%

Appendix 1N. 'How effective do you think you are, overall, at managing your money?', split by 'Have you used the Internet in the last 3 months? (e.g. Desktop, laptop, mobile or tablet)', 2023 *(click to return to page 18)*

	Offline n = 109	Online n = 2,591
Very effective	43%	32%
Quite effective	46%	56%
Not very effective	6%	9%
Not at all effective	6%	2%
Don't know/ Prefer not to say	0%	1%

* This question allowed multiple answers from respondents.

Appendix 2A. **Movement of the UK population between financial capability segments from 2022 to 2023** *(click to return to page 22)*   n = 998, 745

2022

Key ■ Unavailable ■ Very Low ■ Low ■ High ■ Very High

VERY HIGH

Movement from **Very High** in 2022 to 2023 segments

37% ➡ 59% ➡ 3% ➡ 0% ➡

HIGH

Movement **from High** in 2022 to 2023 segments

11% ➡ 71% ➡ 17% ➡ 0% ➡

LOW

Movement **from Low** in 2022 to 2023 segments

1% ➡ 14% ➡ 79% ➡ 5% ➡

VERY LOW

Movement **from Very Low** in 2022 to 2023 segments

0% ➡ 2% ➡ 28% ➡ 71% ➡

UNAVAILABLE*

Movement **from Unavailable** in 2022 to 2023 segments

5% ➡ 31% ➡ 55% ➡ 9% ➡

2023

VERY HIGH 7% (n = 71,616)

Movement **to Very High** in 2023 from 2022 segments

➡ 37% ➡ 48% ➡ 6%
➡ 0% ➡ 9%

HIGH 37% (n = 371,411)

Movement **to High** in 2023 from 2022 segments

➡ 11% ➡ 62% ➡ 16%
➡ 0% ➡ 10%

LOW 48% (n = 479,927)

Movement **to Low** in 2023 from 2022 segments

➡ 0% ➡ 12% ➡ 70%
➡ 3% ➡ 14%

VERY LOW 8% (n = 75,791)

Movement **to Very Low** in 2023 from 2022 segments

➡ 0% ➡ 2% ➡ 29%
➡ 55% ➡ 14%

* Consumers in the 'unavailable' segment didn't meet all necessary criteria to be included in the sample for both 2022 and 2023.

Appendix 2B. **Percentage of people agreeing with the following statements, split by confident and not confident Internet users, 2023**

n = 2,591

	Confident using Internet	Not Confident using Internet
I am on track to have enough money for my future needs	93%	4%
The way I am managing my money means I can enjoy my life	92%	5%
I feel on top of my day-to-day finances	92%	5%
I have started to manage my finances differently because of the cost-of-living crisis	91%	6%
I am more inclined to spend my money on things that I enjoy without thinking about the future consequences	91%	6%
I am more focussed on being debt-free	91%	5%
I have re-prioritised my day-to-day spending on what is really necessary	91%	6%
I feel stressed or overwhelmed when I think about my finances	87%	9%
Worrying about money often affects my sleeping	84%	10%

Appendix 2C. **Percentage of confident and not confident Internet users who agree with the following statements, 2023**
(click to return to page 25 or page 27)

n = 2,591

	Confident using Internet	Not Confident using Internet
I feel on top of my day-to-day finances	82%	74%
The way I am managing my money means I can enjoy my life	78%	64%
I am more focussed on being debt-free	76%	75%
I have re-prioritised my day-to-day spending on what is really necessary	69%	78%
I have started to manage my finances differently because of the cost-of-living crisis	67%	70%
I am on track to have enough money for my future needs	64%	51%
I am more inclined to spend my money on things that I enjoy without thinking about the future consequences	27%	29%
I feel stressed or overwhelmed when I think about my finances	22%	37%
Worrying about money often affects my sleeping	19%	38%

Appendix 2D. 'Imagine now that you suffered a financial shock and you suddenly lost your regular income. Based on financial reserves you have in place, for how many months do you think you could cope, i.e. paying living expenses like food and bills, if no replacement income was immediately available?', split by financial capability segments, 2023 *(click to return to page 26)*

n = 2,700

	Very Low	Low	High	Very High	UK Average
Could cope for more than three months	22%	30%	46%	66%	38%
Could cope for one month	17%	16%	9%	3%	12%
Could cope for three months	11%	12%	16%	14%	14%
Could cope for two months	9%	12%	12%	3%	11%
Don't know	8%	8%	5%	5%	7%
Prefer not to say	7%	6%	6%	6%	6%
Would struggle immediately	27%	16%	6%	2%	12%

Appendix 2E. 'Imagine now that you suffered a financial shock and you suddenly lost your regular income. Based on financial reserves you have in place, for how many months do you think you could cope, i.e. paying living expenses like food and bills, if no replacement income was immediately available?', split by digital capability segments, 2023 *(click to return to page 27)*

n = 2,700

	Very Low	Low	High	Very High	UK Average
Could cope for more than three months	40%	53%	38%	35%	38%
Could cope for one month	11%	9%	12%	14%	12%
Could cope for three months	8%	12%	16%	13%	14%
Could cope for two months	8%	7%	11%	13%	11%
Don't know	10%	6%	6%	7%	7%
Prefer not to say	7%	7%	7%	5%	6%
Would struggle immediately	16%	7%	11%	14%	12%

Appendix 2F. Scammed & Non-Scammed populations, split by digital capability segments, 2023
(click to return to page 28)

Digital capability segment	Very Low	Low	High	Very High
Scammed n = 4,596	4%	6%	40%	50%
Not Scammed n = 993,408	25%	10%	38%	27%

Appendix 2G. Scammed & Non-Scammed populations, split by financial capability segments, 2023
(click to return to page 29)

Financial capability segment	Very Low	Low	High	Very High
Scammed n = 4,596	12%	47%	34%	7%
Not Scammed n = 993,408	8%	48%	37%	7%

Appendix 2H. 'Thinking now about fraud and scams, how confident do you feel in protecting yourself against the risk of fraud/scams?', split by age, 2023 *(click to return to page 29)*

n = 2,700

	18-24	25-29	30-39	40-49	50-59	60+	UK Average
Not very confident	10%	7%	14%	12%	13%	10%	12%
Not at all confident	2%	2%	1%	3%	3%	3%	2%
Very confident	38%	36%	31%	27%	28%	26%	30%
Quite confident	48%	53%	51%	55%	54%	60%	54%
Don't know	3%	2%	3%	3%	1%	1%	2%

Appendix 2I. Digital capability segment movement from 2020 to 2023, split by Universal Credit and Non-Universal Credit customers *(click to return to page 30)*

Key ■ Upgraded ■ Stayed the same ■ Downgraded

n = 76,717

Universal Credit: 41% / 55% / 4%. Non-Universal Credit: 31% / 66% / 4%.
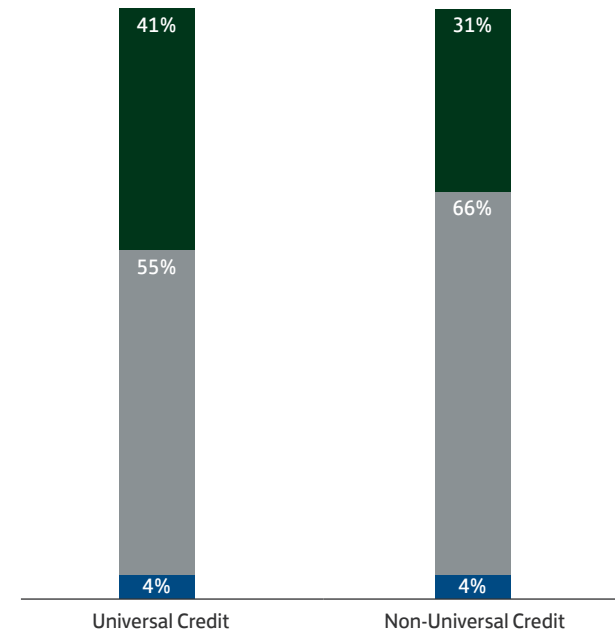
Appendix 3A. 'Do you think your digital skills have improved in the past 12 months?', split by age, 2023
(click to return to page 33)

n = 2,591

	18-24	25-29	30-39	40-49	50-59	60+	UK Average
Yes and they still need to be improved	28%	27%	33%	37%	42%	32%	34%
Yes and they need no further improvement	32%	29%	26%	22%	20%	21%	24%
No, although I do feel that they need improving	4%	6%	7%	8%	9%	12%	8%
No, but I do not feel they need improving	35%	36%	33%	32%	28%	34%	32%
Don't know/Prefer not to say	1%	1%	1%	1%	1%	1%	1%

Appendix 3B. 'At what point would you consider asking for financial guidance or debt advice?', split by age, 2023
(click to return to page 36)

n = 2,700

	18-24	25-29	30-39	40-49	50-59	60+	UK Average
At the point where it became clear that I needed some support	24%	29%	30%	31%	33%	22%	29%
I would consider asking even if I did not have any financial concerns	15%	13%	11%	11%	9%	8%	11%
I would do this as a last resort	17%	12%	17%	15%	16%	20%	16%
If I could see that my living costs were going to go up or that my income was going to fall in the future and therefore I might need to do something about it	36%	39%	32%	31%	28%	22%	31%
I would never ask for financial guidance or debt advice	6%	6%	8%	10%	12%	27%	12%
Prefer not to say	1%	1%	2%	1%	2%	2%	2%

Appendix 3C. 'Which of the following ways have you built money management and financial skills?', Yes, 2023
(click to return to page 38)

n = 2,700

From experience/handling money over time	81%
From parents/relatives/friends	63%
Online e.g. Martin Lewis MoneySavingExpert website, watching YouTube videos or other social media such as Instagram or TikTok	50%
Through work	45%
Through your banks website/webchat	35%
Financial adviser/accountant	30%
Government announcements	30%
Organisations like Money and Pensions Service, Citizens Advice or StepChange	28%
Independent Financial Adviser	28%
Formal learning environment e.g. college/university/formal course	19%
Taught at school	19%
Financial newsletters	12%
Other	5%
I have not received any financial education and do not wish to learn more	2%
I have not received any financial education but would like to learn more	1%

Appendix 3D. 'Which of the following ways have you built money management and financial skills?', split by age, 2023
(click to return to page 38)

n = 2,700

	18-24	25-29	30-39	40-49	50-59	60+	UK Average
From experience/handling money over time	80%	79%	84%	85%	79%	76%	81%
From parents/relatives/friends	83%	76%	69%	63%	54%	44%	63%
Online e.g. Martin Lewis MoneySavingExpert website, watching YouTube videos or other social media such as Instagram or TikTok	59%	61%	54%	57%	45%	28%	50%
Through work	45%	48%	53%	47%	42%	33%	45%
Through your banks website/webchat	47%	37%	40%	37%	32%	22%	35%
Financial adviser/accountant	21%	27%	29%	34%	35%	26%	30%
Government announcements	26%	29%	32%	34%	30%	24%	30%
Organisations like Money and Pensions Service, Citizens Advice or StepChange	26%	25%	28%	29%	31%	27%	28%
Independent Financial Adviser	18%	24%	24%	33%	35%	24%	28%
Formal learning environment e.g. college/university/formal course	38%	22%	25%	18%	13%	9%	19%
Taught at school	32%	21%	19%	19%	15%	15%	19%
Financial newsletters	15%	12%	12%	13%	12%	10%	12%
Other	6%	2%	5%	4%	5%	7%	5%
I have not received any financial education and do not wish to learn more	2%	2%	2%	1%	1%	5%	2%
I have not received any financial education but would like to learn more	1%	1%	1%	1%	1%	0%	1%

Appendix 4A. **Proportion of adults aged 18+ who can do the listed number of Foundation Level tasks, 2022 vs. 2023** *(click to return to page 43)*

n = 4,172

	2022	2023
8 tasks	80%	84%
7 tasks	7%	7%
6 tasks	3%	2%
5 tasks	2%	2%
4 tasks	1%	1%
3 tasks	1%	1%
2 tasks	1%	1%
1 tasks	1%	1%
0 tasks	4%	2%

Appendix 4B. **Proportion of adults aged 18+ and their durables in the household, split by those who can do 0, 6-7 or 8 Foundation Level tasks, 2023** *(click to return to page 43)*

	UK Average n = 4,172	Has the Foundation level tasks (8 Tasks) n = 3,491	On the cusp of Foundation level (6-7 Tasks) n = 360	Has partial Foundation level (1-7 Tasks) n = 567	Has no Foundation (0 tasks) n = 114
Smartphone	93%	97%	90%	83%	28%
Tablet	67%	71%	58%	50%	15%
Laptop / PC	88%	92%	79%	70%	26%
Any of these	97%	99%	98%	94%	41%
None of these	3%	1%	2%	6%	59%

Appendix 4C. **Proportion of adults aged 18+ across different demographics that have the Foundation Level, 2022 vs. 2023** *(click to return to page 44)*

2022 Lowest base: East Midlands n = 264   Highest base: White n = 3,620

2023 Lowest base: West Midlands n = 318   Highest base: White n = 3,564

Category	Lowest % With Foundation Level (2022)	Highest % With Foundation Level (2022)	Lowest % With Foundation Level (2023)	Highest % With Foundation Level (2023)	2022 Skills gap (pp)	2023 Skills gap (pp)
Gender	Female (78%)	Male (83%)	Female (81%)	Male (88%)	5pp	9pp
Age	75+ (31%)	18-24 (94%)	75+ (51%)	24-35 (94%)	63pp	43pp*
Social grade	DE (64%)	AB l C1 (88%)	DE (71%)	AB (92%)	24pp	21pp
Education	No formal qualifications (44%)	Degree/Masters/PhD (90%)	No formal qualifications (52%)	Degree/Masters/PhD (93%)	46pp	41pp
Working status	Retired (56%)	Full-time (94%)	Retired (66%)	Full-time (95%)	38pp	29pp
Region	Wales (71%)	London (86%)	East Midlands (79%)	North West (87%)	15pp	8pp*
Income	<£13,499 (72%)	£30,000 – £39,999 (95%)	<£13,499 (77%)	>£75,000 (96%)	23pp	19pp*
Impairment	Sensory (55%)	No Impairment (87%)	Physical (67%)	No Impairment (90%)	32pp	23pp*
Ethnicity	White (79%)	Ethnic minorities (87%)	White (83%)	Ethnic minorities (88%)	8pp	5pp

* Denotes change in category from 2022 to 2023

Appendix 4D. Proportion of adults aged 18+ across different demographics that do not have Life EDS, 2022 vs. 2023 *(click to return to page 44)*

2022 Lowest base: East Midlands n = 264   Highest base: White n = 3,620

2023 Lowest base: West Midlands n = 318   Highest base: White n = 3,564

Category	Lowest % without Life EDS (2022)	Highest % without Life EDS (2022)	Lowest % without Life EDS (2023)	Highest % without Life EDS (2023)	2022 Skills gap (pp)	2023 Skills gap (pp)
Gender	Males (10%)	Females (14%)	Males (7%)	Females (9%)	4pp	2pp
Age	25-34 (3%)	65+ (29%)	18-24 (1%)	65+ (20%)	26pp	19pp*
Social grade	AB (5%)	DE (27%)	AB (3%)	DE (17%)	22pp	14pp
Education	Degree/Masters/PhD (4%)	No Formal Qualifications (44%)	Degree/Masters/PhD (2%)	No Formal Qualifications (33%)	40pp	31pp
Working status	Full Time (4%)	Retired (27%)	Full Time (2%)	Retired (19%)	23pp	13pp
Region	South East/East Midlands/Scotland (9%)	Wales (23%)	Yorkshire & Humber (5%)	West Midlands (12%)	14pp	7pp*
Income	£40,000-£74,000 (2%)	<£13,499 (18%)	NET £30,000-£74,999 (2%)	<£13,499 (13%)	16pp	11pp
Impairment	No Impairment (8%)	Sensory (25%)	No Impairment (5%)	Physical (18%)	17pp	13pp*
Ethnicity	Ethnic Minority (8%)	White (12%)	Ethnic Minority (7%)	White (8%)	4pp	1pp

* Denotes change in category from 2022 to 2023

Appendix 4E. **Proportion of adults 18+ who can/cannot do each of the 26 Life tasks across the five Life skills, within each skill area, 2023** *(click to return to page 49)*   n = 4,172

💬 Communicating   ▮ I can…   ▮ I cannot…

I can communicate with others digitally using email or other messaging applications (e.g. WhatsApp or Messenger, direct messaging on social media such as Instagram, Facebook etc)
94%   6%

I can make and receive video calls (e.g. Facetime, Zoom, Facebook Portal or WhatsApp call)
91%   9%

I can share files or links with others by attaching to an email, uploading to a website or an application (e.g. proof of address/identity, sharing an image, or link via WhatsApp)
89%   11%

I can set up accounts which help me communicate online (e.g. email, social media, forums)
88%   12%

I can post messages, photographs, videos or blogs on social media platforms (e.g. Facebook, Instagram, Tik Tok, Twitter or Snapchat)
85%   15%

I can use software to create, write or edit documents (e.g. Microsoft Word/ Google docs/Pages for a CV/letter)
82%   18%

? Problem Solving   ▮ I can…   ▮ I cannot…

I can use the Internet to find information that helps me solve problems (e.g. by using search engines, web chat, FAQs and forums)
92%   8%

I can use the Internet to improve my skills and ability to do new things (e.g. using online tutorials, learning platforms and how-to guides)
86%   14%

ⓘ Handling information and content   ▮ I can…   ▮ I cannot…

I can use search engines to find information I'm looking for (e.g. search for news, the weather, train times)
94%   6%

I can recognise what information or content online may, or may not, be trustworthy (e.g. fact checked information, 'fake news' or assess the trustworthiness of a company based on customer reviews)
88%   12%

I can use the Internet to stream or download entertainment content (e.g. films, TV series, music, games or books through services like YouTube, Spotify, Netflix, BBC iPlayer)
88%   12%

I can store and back up photos, messages, documents or other information (e.g. iCloud, Google Drive, Dropbox, OneDrive, desktop or storage drive)
86%   14%

I can use the cloud to access content from different devices (e.g. smartphone, tablet, laptop and desktop)
76%   24%

£ Transacting   ▮ I can…   ▮ I cannot…

I can buy goods/services online using online payments (e.g. Debit/credit card, PayPal, Apple Pay, Google Pay, Worldpay)
91%   9%

I can set up an account online that enables me to buy goods or services (e.g. Amazon, eBay, supermarkets or other retailers)
90%   10%

I can fill in forms online to access the services I need (e.g. Voting registration, ordering repeat prescriptions, booking doctor appointments, booking train tickets or beauty appointments)
89%   11%

I can manage my money and transactions online (e.g. View balance or transfer funds via Internet or transfer funds via Internet or mobile banking app, manage spending through PayPal account, manage payments on finance plan)
89%   11%

🔒 Being safe and legal online   ▮ I can…   ▮ I cannot…

I can act with caution online and understand that there are risks and threats involved in carrying out activities online (e.g. use anti-virus software, classify and share information securely or avoid certain types of websites such as piracy websites)
86%   14%

I can follow data protection guidelines online (e.g. following data storage and retention guidelines, not sharing or using other people's data or media such as movies or music without their consent)
86%   14%

I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk (e.g. spam/phishing emails, texts, pop ups)
86%   14%

I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others (e.g. publicly shared photos, forums, personal information or opinions)
85%   15%

I can respond to requests for authentication for online accounts (e.g. resetting my password when I've forgotten it, two factor authentication, using a remote access key or an authenticator app)
84%   16%

I can identify secure websites (e.g. by looking for the padlock and 'https' in the address bar)
83%   17%

I can identify secure Wi-Fi networks to connect to (e.g. Wi-Fi networks where a unique password is required, trusted source or padlock next to Wi-Fi network)
82%   18%

I can update my device software/operating systems when necessary to prevent viruses and other risks (e.g. enabling automatic updates, or installing when prompted to do so)
80%   20%

I can set privacy and marketing settings for websites and my accounts (e.g. managing social media privacy settings, managing cookie settings, updating contact preferences)
76%   24%

Appendix 4F. Mean number of tasks completed within each skill, 2023

n = 4,172

Mean - Life skills	Mean	Total tasks
Communicating	5.29	6
Handling information and content	4.33	5
Transacting	3.59	4
Problem solving	1.78	2
Being Safe and legal online	7.94	9

Appendix 4G. **Proportion of adults aged 18+ across different demographics that have attained all 26 Life EDS tasks, 2023**
(click to return to page 53)

n = 4,172

Category	Lowest % with 26 Life tasks (2023)	Highest % with 26 Life tasks (2023)	2022 Skills gap (pp)	2023 Skills gap (pp)	Change in skills gap
Gender	Female (49%)	Male (55%)	5pp	6pp	+1pp
Age	65+ (31%)	18-24 (70%)	42pp	39pp	-3pp
Social grade	DE (37%)	AB (62%)	20pp	25pp	+5pp
Education	No formal qualifications (23%)	Degree/Masters/PhD (62%)	37pp	39pp	+2pp
Working status	Not working (41%)	Full-time (62%)	23pp	21pp	-2pp
Region	Northern Ireland (46%)	East England (55%)	15pp	9pp*	-6pp
Income	<£13,499 (46%)	>£75,000 (68%)	26pp	22pp	-4pp
Impairment	Learning or memory (35%)	No (58%)	27pp	23pp*	-4pp
Ethnicity	White (52%)	Ethnic minorities (53%)	5pp	1pp	-4pp

* Denotes change in category from 2022 to 2023

Appendix 4H. Proportion of UK adults 18+ who can do all eight Foundation Level tasks, have Partial Foundation, No Foundation Tasks and Without the Foundation Level, split by nation and region, 2023 *(click to return to page 67)*

Region	The Foundation Level (8 tasks) n = 3,491	Partial Foundation (1–7 tasks) n = 567	No Foundation (0 tasks) n = 114	Without the Foundation Level (0–7 tasks) n = 681
East Midlands	7%	10%	9%	10%
East England	10%	9%	10%	9%
London	14%	12%	15%	12%
North East	4%	4%	6%	4%
North West	11%	8%	11%	9%
South East	14%	13%	11%	13%
South West	9%	8%	7%	8%
West Midlands	8%	11%	12%	11%
Yorkshire and the Humber	8%	9%	4%	8%
Scotland	9%	8%	8%	8%
Wales	5%	5%	8%	5%
England	84%	84%	84%	84%
Northern Ireland	3%	3%	-	3%

Appendix 4I. **Proportion of UK adults 18+ who can do all 26 Life tasks, have Life EDS and Zero Life skills, split by nation and region, 2023** *(click to return to page 67)*

Appendix 4J. **Proportion of UK adults 18+ who can do all 20 work tasks, have Work EDS and Zero work skills, split by nation and region, 2023** *(click to return to page 67)*

Region	Can do 26 Life Tasks n = 2,143	Has Life EDS n = 3,805	No Life Skills (0 tasks) n = 130
London	13%	14%	11%
South East	14%	14%	10%
North West	11%	11%	10%
East of England	10%	10%	10%
South West	9%	9%	7%
West Midlands	9%	8%	12%
Yorkshire and the Humber	7%	8%	5%
East Midlands	7%	7%	12%
North East	4%	4%	5%
Scotland	8%	8%	9%
Wales	5%	5%	7%
England	85%	84%	84%
Northern Ireland	2%	3%	0%

Region	Can do all 20 Work Tasks n = 1,444	Has Work EDS n = 2,525	No Work Skills (0 tasks) n = 132
East Midlands	6%	7%	19%
East England	10%	9%	9%
London	16%	15%	12%
North East	4%	4%	1%
North West	11%	11%	8%
South East	15%	14%	10%
South West	8%	8%	9%
West Midlands	8%	8%	11%
Yorkshire and the Humber	8%	9%	7%
Scotland	9%	8%	8%
Wales	4%	4%	2%
England	85%	85%	87%
Northern Ireland	3%	3%	2%

Appendix 4K. **Proportion of labour force adults aged 18+ who can/cannot do each of the 20 Work tasks across the five Work skills, within each skill area, 2023**   n= 3,055
(click to return to page 60)

£ Transacting (86%)   ■ I can... ■ I cannot...

I can complete digital records on behalf of, or within my organisation (e.g. absence management, holidays, timesheets, expenses, tax returns)
80%   20%

I can access salary and tax information digitally (e.g. password protected payslips, P60, P45)
78%   22%

ⓘ Handling Information and Content (89%)   ■ I can... ■ I cannot...

I can follow my organisation's IT policies when sharing information internally and externally (e.g. classifying emails/documents, encrypting sensitive information, sharing appropriate information on social media)
85%   15%

I can securely access, synchronise and share information at work across different devices (e.g. manage email, calendar or appointment system via different devices)
83%   17%

💬 Communicating (92%)   ■ I can... ■ I cannot...

I can communicate in the workplace digitally using messaging applications (e.g. Email, Microsoft Teams, Zoom, Slack, internal intranet, WhatsApp)
90%   10%

I can use workplace digital tools to create, share and collaborate with colleagues (e.g. Microsoft Teams, OneDrive, G-Suite, Office 365, WeTransfer, DropBox, WebEx, Slack)
82%   18%

I can set up and manage an account on a professional online network/community/job site (e.g. LinkedIn, Total Jobs, Indeed)
78%   22%

❓ Problem Solving (92%)   ■ I can... ■ I cannot...

I can find information online that helps me solve work related problems (e.g. Search Engines, IT helpdesk, software providers, peer networks)
86%   14%

I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides (e.g. LinkedIn Learning, YouTube, iDEA, Skillsoft, internal learning platforms)
86%   14%

I can use appropriate software that is required of my day-to-day job (e.g. spreadsheets, online booking systems, HR management, workflow or sales management)
84%   16%

I can improve my own and/or the organisation's productivity using digital tools (e.g. Trello, Microsoft Projects and Planner, Slack)
69%   31%

🔒 Being Safe and Legal Online (92%)   ■ I can... ■ I cannot...

I can act with caution online and understand that there are risks and threats involved in carrying out activities online (e.g. use anti-virus software, classify and share information securely or avoid certain types of websites such as piracy websites)
86%   14%

I can follow data protection guidelines online (e.g. following data storage and retention guidelines, not sharing or using other people's data or media such as movies or music without their consent)
86%   14%

I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk (e.g. spam/phishing emails, texts, pop ups)
86%   14%

I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others (e.g. publicly shared photos, forums, personal information or opinions)
85%   15%

I can respond to requests for authentication for online accounts (e.g. resetting my password when I've forgotten it, two factor authentication, using a remote access key or an authenticator app)
84%   16%

I can identify secure websites (e.g. by looking for the padlock and https in the address bar)
83%   17%

I can identify secure Wi-Fi networks to connect to (e.g. Wi-Fi networks where a unique password is required, trusted source or padlock next to Wi-Fi network)
82%   18%

I can update my device software/operating systems when necessary to prevent viruses and other risks (e.g. enabling automatic updates, or installing when prompted to do so)
80%   20%

I can set privacy and marketing settings for websites and my accounts (e.g. managing social media privacy settings, managing cookie settings, updating contact preferences)
76%   24%

Appendix 4L. **Proportion of labour force adults aged 18+ and the ten Work tasks across the five Work skills they are most likely to be able to do, 2023** *(click to return to page 60)*

n = 3,055

Work EDS task	% Can do	% Cannot do
I can communicate in the workplace digitally using messaging applications (e.g. Email, Microsoft Teams, Zoom, Slack, internal intranet, WhatsApp)	90%	10%
I can find information online that helps me solve work related problems (e.g. Search Engines, IT helpdesk, software providers, peer networks)	86%	14%
I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides (e.g. LinkedIn Learning, YouTube, iDEA, Skillsoft, internal learning platforms)	86%	14%
I can act with caution online and understand that there are risks and threats involved in carrying out activities online (e.g. use anti-virus software, classify and share information securely or avoid certain types of websites such as piracy websites)	86%	14%
I can follow data protection guidelines online (e.g. following data storage and retention guidelines, not sharing or using other people's data or media such as movies or music without their consent)	86%	14%
I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk (e.g. spam/phishing emails, texts, pop ups)	86%	14%
I can follow my organisation's IT policies when sharing information internally and externally (e.g. classifying emails/documents, encrypting sensitive information, sharing appropriate information on social media)	85%	15%
I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others (e.g. publicly shared photos, forums, personal information or opinions)	85%	15%
I can use appropriate software that is required of my day-to-day job (e.g. spreadsheets, online booking systems, HR management, workflow or sales management)	84%	16%
I can respond to requests for authentication for online accounts (e.g. resetting my password when I've forgotten it, two factor authentication, using a remote access key or an authenticator app)	84%	16%

Appendix 4M. Proportion of labour force adults aged 18+ and the ten Work tasks across the five Work skills they are least likely to be able to do, 2023

n = 3,055

Work EDS task	% Can do	% Cannot do
I can securely access, synchronise and share information at work across different devices (e.g. manage email, calendar or appointment system via different devices)	83%	17%
I can identify secure websites (e.g. by looking for the padlock and 'https' in the address bar)	83%	17%
I can use workplace digital tools to create, share and collaborate with colleagues (e.g. Microsoft Teams, OneDrive, G-Suite, Office 365, WeTransfer, DropBox, WebEx, Slack)	82%	18%
I can identify secure Wi-Fi networks to connect to (e.g. Wi-Fi networks where a unique password is required, trusted source or padlock next to Wi-Fi network)	82%	18%
I can complete digital records on behalf of, or within my organisation (e.g. absence management, holidays, timesheets, expenses, tax returns)	80%	20%
I can update my device software/operating systems when necessary to prevent viruses and other risks (e.g. enabling automatic updates, or installing when prompted to do so)	80%	20%
I can set up and manage an account on a professional online network/community/job site (e.g. LinkedIn, Total Jobs, Indeed)	78%	22%
I can access salary and tax information digitally (e.g. password protected payslips, P60, P45)	78%	22%
I can set privacy and marketing settings for websites and my accounts (e.g. managing social media privacy settings, managing cookie settings, updating contact preferences)	76%	24%
I can improve my own and/or the organisation's productivity using digital tools (e.g. Trello, Microsoft Projects and Planner, Slack)	69%	31%

Appendix 4N. Proportion of UK labour force adults aged 18+ across different demographics that can do all 20 Work tasks, 2023 *(click to return to page 62)*

Lowest base: No Formal Qualifications n = 155. Highest base: White n = 2,487

Key ⬇ Lowest % of people   ⬆ Highest % of people

Gender
43% 49%
0 | Female ⬇ ⬆ Male | 100

Age
29% 52%
0 | 65+ ⬇ ⬆ 25-34 | 100

Social grade
28% 58%
0 | DE ⬇ ⬆ AB | 100

Education
20% 55%
0 | No formal qualifications ⬇ ⬆ Degree/Masters/PhD | 100

Working status
35% 53%
0 | Not working ⬇ ⬆ Full-time | 100

Region
36% 52%
0 | East Midlands ⬇ ⬆ Scotland/South East | 100

Income
36% 66%
0 | £13,500 - £24,999 ⬇ ⬆ >£75,000 | 100

Impairment
32% 52%
0 | Physical/Has multiple ⬇ ⬆ No | 100

Ethnicity
43% 47%
0 | Ethnic minorities ⬇ ⬆ White | 100
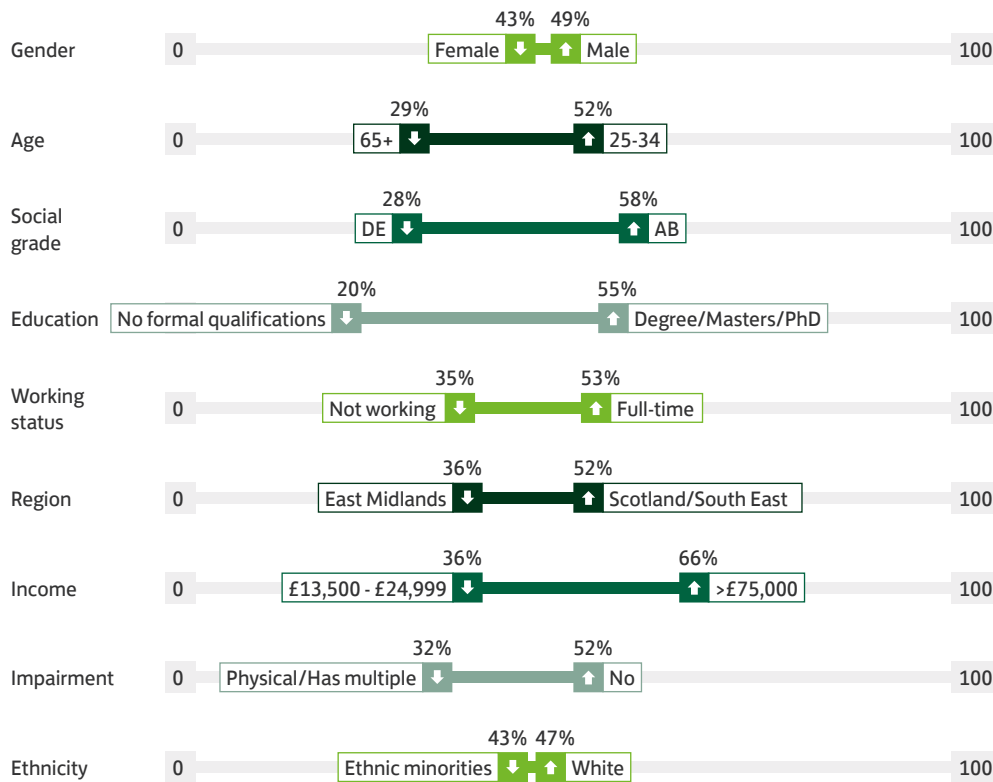
Appendix 4O. Proportion of UK labour force adults aged 18+ across different demographics that have Work EDS, 2023 *(click to return to page 62)*

Lowest base: Northern Ireland n = 139. Highest base: White n = 2,487

Key ⬇ Lowest % of people   ⬆ Highest % of people

Gender
81% 82%
0 | Female ⬇ ⬆ Male | 100

Age
62% 86%
0 | 65+ ⬇ ⬆ 18-24 | 100

Social grade
61% 93%
0 | DE ⬇ ⬆ AB | 100

Education
50% 92%
0 | No formal qualifications ⬇ ⬆ Degree/Masters/PhD | 100

Working status
61% 91%
0 | Not working ⬇ ⬆ Full-time | 100

Region
73% 86%
0 | East Midlands/Northern Ireland ⬇ ⬆ South East | 100

Income
69% 95%
0 | <£13,499 ⬇ ⬆ £40,000-£74,999 | 100

Impairment
63% 87%
0 | Physical ⬇ ⬆ No Impairment | 100

Ethnicity
82% 82%
0 | Ethnic minorities ⬇ ⬆ White | 100
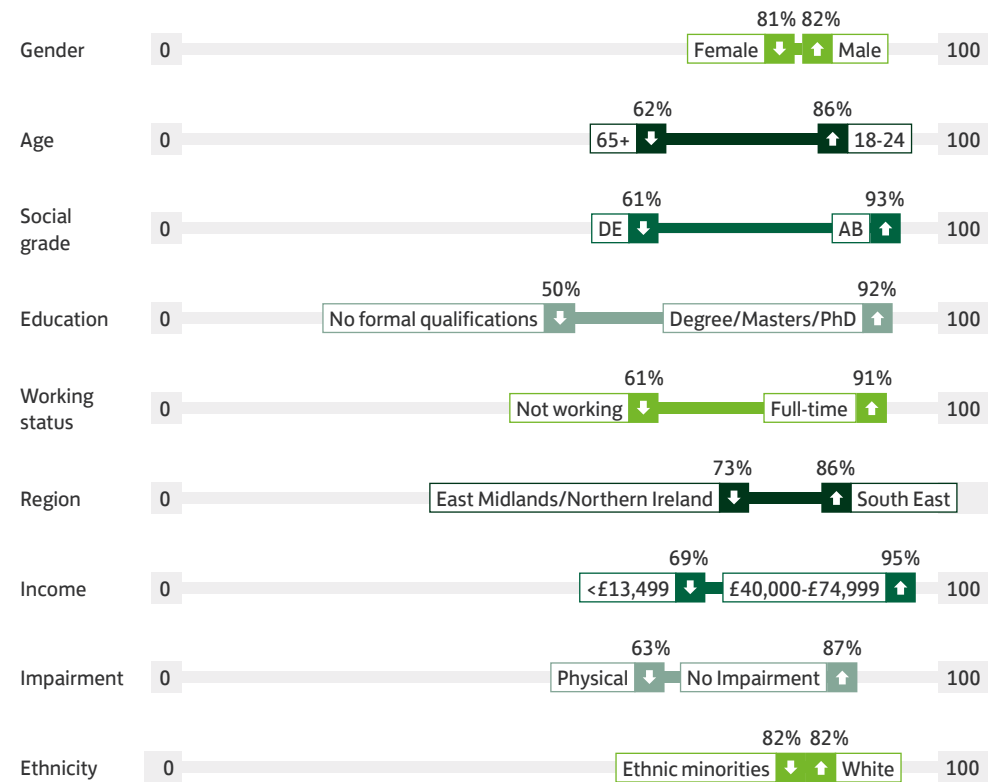
Appendix 4P. Proportion of UK labour force adults aged 18+ across different demographics who cannot do any Work skills, 2023 *(click to return to page 63)*

Lowest base: North East n = 94*. **Highest base: White** n = 2,487   * Denotes low base size.

Key   ⬇ Lowest % of people   ⬆ Highest % of people
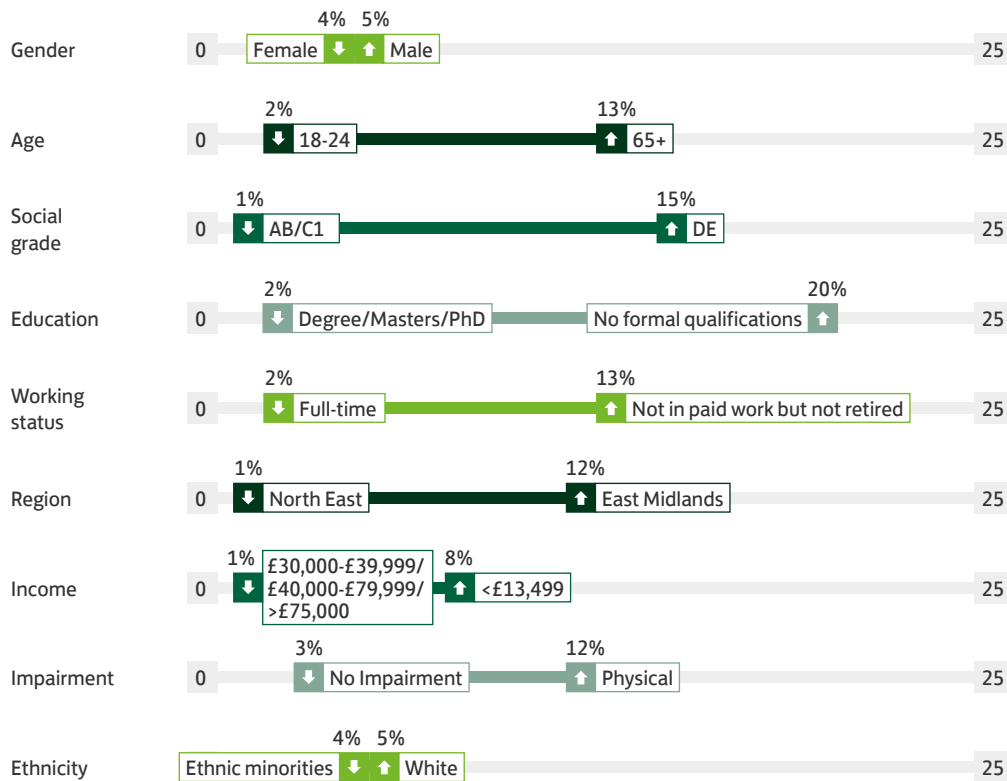
Gender
0 | Female ⬇ ⬆ Male | 25
4% 5%

Age
0 | ⬇ 18-24 — ⬆ 65+ | 25
2%   13%

Social grade
0 | ⬇ AB/C1 — ⬆ DE | 25
1%   15%

Education
0 | ⬇ Degree/Masters/PhD — No formal qualifications ⬆ | 25
2%   20%

Working status
0 | ⬇ Full-time — ⬆ Not in paid work but not retired | 25
2%   13%

Region
0 | ⬇ North East — ⬆ East Midlands | 25
1%   12%

Income
0 | ⬇ £30,000-£39,999/ £40,000-£79,999/ >£75,000 — ⬆ <£13,499 | 25
1%   8%

Impairment
0 | ⬇ No Impairment — ⬆ Physical | 25
3%   12%

Ethnicity
Ethnic minorities ⬇ ⬆ White | 25
4% 5%

Appendix 4Q. Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, within each skill area, split by demographic, 2023 *(click to return to page 63)*

Lowest sample size: North East n = 94*

Highest sample size: White n = 2,487

	Gender		Age										
	Male	Female	18-24	25-34	35-44	45-54	55-64	65-74	75+	65+	18-34	35-54	55+
Have Work EDS	82%	81%	86%	86%	86%	81%	72%	65%	46%	62%	86%	84%	70%
Can do zero Work tasks	5%	4%	2%	3%	4%	3%	10%	11%	22%	13%	2%	3%	10%
Can do 1-9 Work tasks	9%	8%	7%	6%	6%	10%	14%	12%	15%	12%	6%	8%	14%
Can do 10-16 Work tasks	13%	15%	13%	15%	14%	13%	15%	22%	39%	24%	14%	13%	17%
Can do 17-19 Work tasks	13%	15%	27%	25%	25%	29%	28%	24%	5%	22%	26%	27%	27%
Can do all 20 Work tasks	49%	43%	51%	52%	51%	46%	34%	30%	19%	29%	52%	48%	32%
0-19 Work tasks	51%	57%	49%	48%	49%	54%	66%	70%	81%	71%	48%	52%	68%

	Working status						Children in household			
	Labour force sample	Full time	Part time	Self employed	Not in paid work, but not retired	Retired	Working	Not working	Yes, kids in household	No kids in household
Have Work EDS	82%	91%	76%	80%	61%	-	87%	61%	84%	80%
Can do zero Work tasks	5%	2%	5%	4%	13%	-	3%	13%	3%	6%
Can do 1-9 Work tasks	8%	5%	12%	8%	15%	-	7%	15%	7%	9%
Can do 10-16 Work tasks	14%	11%	20%	15%	19%	-	13%	19%	15%	14%
Can do 17-19 Work tasks	27%	29%	28%	26%	19%	-	28%	19%	27%	26%
Can do all 20 Work tasks	46%	53%	35%	48%	35%	-	49%	35%	49%	44%
0-19 Work tasks	54%	47%	65%	52%	65%	-	51%	65%	51%	56%

	Regions and nations												
	East Midlands	East England	London	North East	North West	South East	South West	West Midlands	Yorkshire and the Humber	Scotland	Wales	England	Northern Ireland
Have Work EDS	73%	81%	82%	85%	81%	86%	80%	78%	85%	85%	84%	81%	73%
Can do zero Work tasks	12%	4%	4%	1%	3%	4%	5%	6%	4%	5%	3%	5%	3%
Can do 1-9 Work tasks	11%	9%	9%	7%	10%	7%	8%	10%	4%	5%	9%	8%	14%
Can do 10-16 Work tasks	14%	15%	15%	16%	12%	11%	17%	14%	17%	13%	15%	14%	19%
Can do 17-19 Work tasks	28%	25%	25%	26%	28%	27%	25%	27%	29%	26%	28%	27%	25%
Can do all 20 Work tasks	36%	47%	47%	49%	46%	52%	45%	42%	46%	52%	45%	46%	39%
0-19 Work tasks	64%	53%	53%	51%	54%	48%	55%	58%	54%	48%	55%	54%	61%

* Denotes small base size

Appendix 4Q. Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, within each skill area, split by demographic, 2023 *(click to return to page 63)*

Lowest sample size:
6+ in household n = 145

Highest sample size:
White n = 2,487

	Personal income							Social grade					
	UP TO £13,499	£13,500-£24,999	£25,000-£29,999	£30,000-£39,999	£40,000-£74,999	£75,000+	UP TO £24,999	AB	C1	C2	DE	ABC1	C2DE
Have Work EDS	69%	81%	90%	92%	95%	93%	75%	93%	90%	79%	61%	91%	70%
Can do zero Work tasks	8%	5%	2%	1%	1%	1%	6%	1%	1%	4%	15%	1%	9%
Can do 1-9 Work tasks	10%	11%	5%	3%	4%	3%	10%	3%	4%	10%	16%	4%	13%
Can do 10-16 Work tasks	21%	19%	16%	9%	7%	7%	20%	9%	12%	16%	21%	11%	19%
Can do 17-19 Work tasks	24%	30%	26%	34%	28%	23%	27%	29%	30%	25%	20%	30%	23%
Can do all 20 Work tasks	37%	36%	51%	52%	61%	66%	37%	58%	52%	45%	28%	55%	36%
0-19 Work tasks	63%	64%	49%	48%	39%	34%	63%	42%	48%	55%	72%	45%	64%

	Tenure		Area					Number in household					Education			
	Own property	Rent property	Rural	Suburban	Urban	Metropolitan	Nonrural	1	2	3-5	6+	2+	No formal qualifications	GCSE/ O-Level/ CSE/ NVQ12	A-Level or equivalent	Degree/ Master/PhD
Have Work EDS	86%	75%	80%	81%	83%	82%	82%	71%	83%	85%	76%	84%	50%	70%	82%	92%
Can do zero Work tasks	3%	7%	5%	6%	5%	3%	5%	9%	5%	3%	4%	4%	20%	7%	4%	2%
Can do 1-9 Work tasks	6%	12%	8%	8%	8%	10%	8%	13%	8%	6%	15%	7%	19%	16%	6%	4%
Can do 10-16 Work tasks	13%	16%	16%	14%	13%	14%	14%	16%	13%	14%	14%	14%	22%	17%	17%	11%
Can do 17-19 Work tasks	28%	24%	23%	29%	26%	27%	27%	26%	27%	27%	19%	27%	20%	25%	26%	29%
Can do all 20 Work tasks	50%	41%	48%	44%	48%	46%	46%	36%	48%	49%	47%	48%	20%	36%	47%	55%
0-19 Work tasks	50%	59%	52%	56%	52%	54%	54%	64%	52%	51%	53%	52%	80%	64%	53%	45%

	Impairment															
	No, do not have an impairment	Yes, have an impairment	Sensory (vision or hearing)	Physical	Learning or memory	Mental health	Has one impairment	Has multiple impairments	Vision	Hearing	Mobility	Dexterity	Stamina, breathing or fatigue	Learning, understanding or concentrating	Memory	Social or behavioural
Have Work EDS	87%	72%	74%	63%	65%	70%	80%	66%	74%	71%	55%	53%	64%	61%	60%	67%
Can do zero Work tasks	3%	8%	8%	12%	10%	9%	4%	11%	8%	10%	17%	15%	11%	13%	13%	9%
Can do 1-9 Work tasks	6%	12%	10%	15%	14%	11%	11%	13%	10%	11%	17%	18%	15%	16%	14%	12%
Can do 10-16 Work tasks	12%	18%	19%	21%	19%	20%	14%	22%	16%	24%	23%	23%	22%	18%	20%	21%
Can do 17-19 Work tasks	27%	25%	27%	20%	23%	23%	28%	22%	25%	26%	16%	17%	20%	21%	23%	23%
Can do all 20 Work tasks	52%	37%	36%	32%	33%	38%	43%	32%	40%	28%	28%	27%	33%	32%	30%	36%
0-19 Work tasks	48%	63%	64%	68%	67%	62%	57%	68%	60%	72%	72%	73%	67%	68%	70%	64%

Appendix 4R. **Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, within each skill area, split by demographic, 2023** *(click to return to page 62)*

Lowest sample size: Media & Advertising n =83* Highest sample size: White n = 2,487

Work task (For task examples, see page 31)	Total	Age										
		18-24	25-34	35-44	45-54	55-64	65-74	75+	65+	18-34	35-54	55+
I can communicate in the workplace digitally using messaging applications	90%	94%	94%	92%	91%	82%	80%	69%	78%	94%	92%	81%
I can use workplace digital tools to create, share and collaborate with colleagues	82%	89%	88%	86%	81%	70%	63%	55%	62%	88%	83%	68%
I can set up and manage an account on a professional online network/community/job site	78%	83%	84%	83%	79%	66%	56%	50%	55%	83%	81%	63%
I can follow my organisation's IT policies when sharing information internally and externally	85%	90%	88%	88%	86%	76%	67%	39%	64%	89%	87%	73%
I can securely access, synchronise and share information at work across different devices	83%	88%	88%	87%	82%	72%	69%	46%	66%	88%	84%	71%
I can complete digital records on behalf of, or within my organisation	80%	81%	83%	83%	79%	73%	68%	53%	66%	83%	81%	71%
I can access salary and tax information digitally	78%	79%	82%	80%	79%	69%	71%	45%	67%	81%	80%	68%
I can find information online that helps me solve work related problems	86%	92%	89%	88%	87%	77%	77%	65%	76%	90%	88%	77%
I can use appropriate software that is required of my day-to-day job	84%	88%	88%	89%	85%	76%	64%	58%	63%	88%	87%	73%
I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	86%	90%	90%	90%	86%	77%	70%	51%	68%	90%	88%	75%
I can improve my own and/or the organisation's productivity using digital tools	69%	78%	77%	71%	68%	55%	52%	19%	48%	77%	70%	53%
I can act with caution online and understand that there are risks and threats involved in carrying out activities online	86%	87%	90%	88%	89%	77%	78%	55%	76%	89%	89%	77%
I can set privacy and marketing settings for websites and my accounts	76%	83%	80%	79%	79%	64%	61%	46%	59%	81%	79%	63%
I can follow data protection guidelines online	86%	90%	89%	87%	88%	76%	74%	59%	73%	90%	87%	75%
I can respond to requests for authentication for online accounts	84%	88%	89%	87%	86%	73%	76%	53%	73%	88%	86%	73%
I can identify secure websites	83%	86%	88%	84%	86%	72%	71%	66%	71%	87%	85%	72%
I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	86%	90%	90%	86%	89%	78%	79%	58%	76%	90%	88%	77%
I can update my device software/operating systems when necessary to prevent viruses and other risks	80%	84%	85%	83%	81%	70%	72%	60%	71%	85%	82%	70%
I can identify secure Wi-Fi networks to connect to	82%	86%	87%	86%	83%	73%	70%	51%	68%	87%	85%	71%
I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	85%	87%	88%	86%	88%	78%	76%	63%	74%	87%	87%	77%

Key   ■ Communicating   ■ Handling Information and Content   ■ Transacting   ■ Problem Solving   ■ Being Safe and Legal Online

* Denotes small base size

Appendix 4R. **Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, within each skill area, split by demographic, 2023** *(click to return to page 62)*

Lowest sample size: North East n =94*   Highest sample size: White n = 2,487

Work task (For task examples, see page 31)	Gender		Social grade						Working status						
	Male	Female	AB	C1	C2	DE	ABC1	C2DE	Labour force sample	Full time	Part time	Self employed	Not in paid work, but not retired	Working	Not working
I can communicate in the workplace digitally using messaging applications	90%	91%	97%	96%	90%	75%	97%	82%	90%	95%	86%	91%	79%	93%	79%
I can use workplace digital tools to create, share and collaborate with colleagues	82%	81%	94%	90%	82%	58%	92%	70%	82%	91%	77%	79%	62%	87%	62%
I can set up and manage an account on a professional online network/community/job site	78%	78%	89%	84%	77%	60%	86%	68%	78%	84%	70%	81%	65%	81%	65%
I can follow my organisation's IT policies when sharing information internally and externally	85%	84%	94%	92%	83%	67%	93%	75%	85%	92%	83%	82%	67%	89%	67%
I can securely access, synchronise and share information at work across different devices	84%	82%	92%	90%	82%	63%	91%	72%	83%	91%	74%	82%	67%	87%	67%
I can complete digital records on behalf of, or within my organisation	81%	78%	92%	86%	79%	58%	89%	68%	80%	89%	77%	78%	59%	85%	59%
I can access salary and tax information digitally	79%	77%	86%	85%	78%	59%	85%	69%	78%	86%	74%	77%	58%	83%	58%
I can find information online that helps me solve work related problems	86%	87%	95%	93%	85%	69%	94%	77%	86%	92%	83%	87%	72%	90%	72%
I can use appropriate software that is required of my day-to-day job	84%	84%	94%	91%	84%	65%	92%	74%	84%	93%	81%	82%	65%	89%	65%
I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	86%	86%	95%	91%	85%	70%	93%	78%	86%	92%	84%	83%	72%	89%	72%
I can improve my own and/or the organisation's productivity using digital tools	72%	66%	79%	77%	67%	49%	78%	58%	69%	77%	61%	70%	52%	73%	52%
I can act with caution online and understand that there are risks and threats involved in carrying out activities online	86%	86%	95%	93%	86%	69%	94%	77%	86%	92%	80%	88%	73%	89%	73%
I can set privacy and marketing settings for websites and my accounts	77%	75%	87%	83%	73%	59%	85%	66%	76%	82%	65%	81%	64%	79%	64%
I can follow data protection guidelines online	85%	86%	94%	92%	85%	69%	93%	77%	86%	91%	81%	86%	73%	89%	73%
I can respond to requests for authentication for online accounts	84%	85%	93%	91%	83%	67%	92%	75%	84%	89%	79%	87%	72%	87%	72%
I can identify secure websites	83%	83%	91%	91%	83%	65%	91%	73%	83%	89%	76%	87%	69%	86%	69%
I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	86%	86%	95%	93%	83%	70%	94%	77%	86%	91%	81%	89%	75%	89%	75%
I can update my device software/operating systems when necessary to prevent viruses and other risks	80%	80%	89%	87%	79%	64%	88%	71%	80%	85%	69%	87%	71%	83%	71%
I can identify secure Wi-Fi networks to connect to	82%	82%	90%	90%	82%	65%	90%	73%	82%	88%	74%	87%	69%	86%	69%
I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	84%	86%	94%	91%	86%	66%	93%	76%	85%	89%	80%	90%	75%	87%	75%

Key ■ Communicating ■ Handling Information and Content ■ Transacting ■ Problem Solving ■ Being Safe and Legal Online

* Denotes small base size

Appendix 4R. Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, within each skill area, split by demographic, 2023 *(click to return to page 62)*

Lowest sample size: North East n =94*   Highest sample size: White n = 2,487

Work task (For task examples, see page 31)	East Midlands	East England	London	North East	North West	South East	South West	West Midlands	Yorkshire and the Humber	Scotland	Wales	England	Northern Ireland
I can communicate in the workplace digitally using messaging applications	83%	91%	92%	92%	92%	91%	88%	88%	91%	92%	88%	90%	89%
I can use workplace digital tools to create, share and collaborate with colleagues	73%	82%	82%	84%	79%	85%	83%	78%	85%	86%	81%	82%	82%
I can set up and manage an account on a professional online network/community/job site	68%	77%	79%	82%	77%	80%	80%	73%	82%	84%	77%	78%	71%
I can follow my organisation's IT policies when sharing information internally and externally	76%	85%	86%	89%	85%	87%	81%	85%	84%	90%	84%	84%	80%
I can securely access, synchronise and share information at work across different devices	74%	84%	84%	86%	84%	85%	83%	81%	84%	83%	84%	83%	74%
I can complete digital records on behalf of, or within my organisation	75%	79%	82%	75%	78%	82%	79%	77%	81%	84%	82%	79%	70%
I can access salary and tax information digitally	68%	74%	78%	77%	80%	82%	76%	74%	84%	82%	81%	77%	73%
I can find information online that helps me solve work related problems	78%	86%	87%	83%	88%	87%	87%	82%	91%	89%	88%	86%	83%
I can use appropriate software that is required of my day-to-day job	80%	84%	84%	88%	85%	87%	83%	75%	86%	88%	89%	84%	81%
I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	77%	85%	87%	88%	85%	89%	84%	84%	89%	87%	85%	86%	88%
I can improve my own and/or the organisation's productivity using digital tools	61%	67%	75%	70%	69%	75%	64%	65%	66%	76%	64%	69%	61%
I can act with caution online and understand that there are risks and threats involved in carrying out activities online	78%	84%	87%	90%	85%	90%	84%	83%	90%	88%	88%	86%	86%
I can set privacy and marketing settings for websites and my accounts	66%	78%	78%	84%	77%	78%	76%	71%	80%	76%	79%	76%	71%
I can follow data protection guidelines online	77%	83%	86%	90%	85%	89%	87%	83%	88%	90%	86%	85%	78%
I can respond to requests for authentication for online accounts	75%	85%	86%	87%	84%	87%	85%	79%	87%	85%	84%	84%	78%
I can identify secure websites	76%	83%	80%	91%	84%	85%	82%	81%	86%	88%	88%	83%	73%
I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	77%	86%	86%	91%	87%	90%	86%	81%	89%	89%	89%	86%	83%
I can update my device software/operating systems when necessary to prevent viruses and other risks	70%	81%	81%	84%	82%	83%	79%	79%	85%	82%	77%	81%	75%
I can identify secure Wi-Fi networks to connect to	73%	82%	81%	89%	84%	86%	81%	78%	88%	84%	85%	82%	80%
I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	74%	84%	87%	89%	85%	87%	84%	83%	88%	88%	87%	85%	78%

Key   ■ Communicating   ■ Handling Information and Content   ■ Transacting   ■ Problem Solving   ■ Being Safe and Legal Online

* Denotes small base size

Appendix 4R. Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, within each skill area, split by demographic, 2023 *(click to return to page 62)*

Lowest sample size: North East n =94*　Highest sample size: White n = 2,487

Work task (For task examples, see page 31)	Personal income							Size of organisation				
	Up to £13,499	£13,500-£24,999	£25,000-£29,999	£30,000-£39,999	£40,000-£74,999	£75,000+	Up to £24,999	Small organisation (1-100)	Lower smb (1-249)	Upper smb (250-999)	Mid-market (1k-5k)	Enterprise of 5k or more
I can communicate in the workplace digitally using messaging applications	83%	90%	96%	95%	97%	96%	87%	91%	91%	92%	98%	95%
I can use workplace digital tools to create, share and collaborate with colleagues	73%	77%	88%	93%	95%	96%	75%	82%	83%	91%	94%	91%
I can set up and manage an account on a professional online network/community/job site	70%	72%	85%	86%	89%	92%	71%	79%	78%	84%	89%	84%
I can follow my organisation's IT policies when sharing information internally and externally	77%	84%	90%	94%	94%	97%	80%	84%	85%	90%	95%	95%
I can securely access, synchronise and share information at work across different devices	72%	80%	90%	93%	94%	95%	76%	83%	83%	88%	94%	91%
I can complete digital records on behalf of, or within my organisation	66%	79%	90%	90%	94%	93%	72%	82%	81%	90%	92%	88%
I can access salary and tax information digitally	64%	77%	84%	86%	90%	87%	71%	79%	80%	87%	91%	83%
I can find information online that helps me solve work related problems	81%	87%	91%	94%	95%	95%	84%	88%	88%	93%	94%	91%
I can use appropriate software that is required of my day-to-day job	74%	82%	92%	92%	96%	94%	78%	85%	86%	91%	95%	93%
I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	82%	83%	94%	91%	96%	95%	82%	85%	87%	90%	94%	93%
I can improve my own and/or the organisation's productivity using digital tools	60%	61%	73%	78%	84%	85%	60%	70%	70%	76%	82%	75%
I can act with caution online and understand that there are risks and threats involved in carrying out activities online	83%	82%	92%	94%	94%	96%	82%	87%	87%	89%	96%	91%
I can set privacy and marketing settings for websites and my accounts	72%	72%	81%	84%	86%	88%	72%	79%	77%	79%	86%	82%
I can follow data protection guidelines online	80%	82%	94%	94%	94%	94%	81%	85%	86%	90%	93%	92%
I can respond to requests for authentication for online accounts	78%	80%	89%	92%	93%	93%	79%	85%	86%	87%	92%	88%
I can identify secure websites	77%	77%	89%	94%	92%	92%	77%	84%	84%	87%	94%	88%
I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	82%	83%	92%	95%	94%	96%	83%	86%	87%	91%	94%	91%
I can update my device software/operating systems when necessary to prevent viruses and other risks	74%	78%	85%	89%	89%	89%	76%	84%	82%	84%	89%	81%
I can identify secure Wi-Fi networks to connect to	76%	79%	87%	92%	92%	90%	77%	84%	84%	86%	90%	88%
I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	82%	79%	88%	92%	94%	93%	81%	87%	86%	89%	93%	88%

Key ■ Communicating　■ Handling Information and Content　■ Transacting　■ Problem Solving　■ Being Safe and Legal Online

* Denotes small base size

Appendix 4R. Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, within each skill area, split by demographic, 2023 *(click to return to page 62)*

Lowest sample size: North East n =94* Highest sample size: White n = 2,487

Work task (For task examples, see page 31)	No, do not have an impairment	Yes, have an impairment	Sensory (vision or hearing)	Physical	Learning or memory	Mental health	Has one impairment	Has multiple impairments
I can communicate in the workplace digitally using messaging applications	93%	85%	86%	80%	81%	84%	88%	82%
I can use workplace digital tools to create, share and collaborate with colleagues	87%	73%	72%	64%	68%	72%	80%	67%
I can set up and manage an account on a professional online network/ community/job site	82%	71%	71%	64%	66%	72%	77%	66%
I can follow my organisation's IT policies when sharing information internally and externally	89%	76%	77%	68%	71%	75%	82%	72%
I can securely access, synchronise and share information at work across different devices	88%	74%	76%	67%	68%	73%	80%	68%
I can complete digital records on behalf of, or within my organisation	85%	70%	73%	63%	62%	66%	79%	63%
I can access salary and tax information digitally	83%	68%	69%	61%	63%	66%	77%	61%
I can find information online that helps me solve work related problems	90%	80%	82%	73%	76%	78%	86%	75%
I can use appropriate software that is required of my day-to-day job	89%	75%	77%	69%	70%	74%	81%	70%
I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	90%	80%	79%	73%	76%	79%	84%	76%
I can improve my own and/or the organisation's productivity using digital tools	74%	60%	61%	49%	59%	60%	66%	54%
I can act with caution online and understand that there are risks and threats involved in carrying out activities online	90%	80%	81%	75%	76%	79%	84%	77%
I can set privacy and marketing settings for websites and my accounts	81%	69%	69%	61%	66%	69%	74%	64%
I can follow data protection guidelines online	89%	80%	82%	75%	76%	79%	85%	77%
I can respond to requests for authentication for online accounts	87%	79%	80%	74%	76%	79%	83%	76%
I can identify secure websites	87%	76%	77%	69%	71%	75%	81%	72%
I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	90%	81%	82%	75%	76%	81%	85%	77%
I can update my device software/operating systems when necessary to prevent viruses and other risks	84%	74%	75%	67%	71%	72%	79%	69%
I can identify secure Wi-Fi networks to connect to	87%	75%	75%	68%	71%	75%	79%	71%
I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	88%	79%	80%	73%	76%	80%	83%	76%

Key ■ Communicating   ■ Handling Information and Content   ■ Transacting   ■ Problem Solving   ■ Being Safe and Legal Online

* Denotes small base size

Appendix 4R. Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, within each skill area, split by demographic, 2023 *(click to return to page 62)*

Lowest sample size: North East n =94*   Highest sample size: White n = 2,487

| | Impairment | | | | | | | |
Work task (For task examples, see page 31)	Vision	Hearing	Mobility	Dexterity	Stamina, breathing or fatigue	Learning, understanding or concentrating	Memory	Social or behavioural
I can communicate in the workplace digitally using messaging applications	86%	83%	74%	76%	82%	78%	78%	83%
I can use workplace digital tools to create, share and collaborate with colleagues	72%	67%	54%	53%	66%	65%	64%	71%
I can set up and manage an account on a professional online network/community/job site	72%	67%	56%	56%	65%	59%	62%	70%
I can follow my organisation's IT policies when sharing information internally and externally	79%	73%	59%	57%	71%	68%	68%	72%
I can securely access, synchronise and share information at work across different devices	78%	71%	58%	57%	69%	64%	65%	71%
I can complete digital records on behalf of, or within my organisation	74%	70%	54%	52%	65%	58%	57%	63%
I can access salary and tax information digitally	69%	66%	52%	55%	62%	62%	59%	64%
I can find information online that helps me solve work related problems	82%	80%	66%	68%	75%	73%	73%	77%
I can use appropriate software that is required of my day-to-day job	76%	76%	62%	56%	71%	66%	66%	73%
I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	79%	75%	65%	65%	76%	73%	72%	80%
I can improve my own and/or the organisation's productivity using digital tools	66%	52%	43%	38%	51%	55%	55%	60%
I can act with caution online and understand that there are risks and threats involved in carrying out activities online	81%	77%	71%	74%	76%	73%	73%	80%
I can set privacy and marketing settings for websites and my accounts	71%	63%	54%	56%	61%	61%	63%	71%
I can follow data protection guidelines online	80%	80%	69%	70%	75%	75%	72%	79%
I can respond to requests for authentication for online accounts	80%	78%	67%	70%	75%	73%	75%	79%
I can identify secure websites	77%	72%	65%	67%	70%	68%	68%	75%
I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	83%	76%	69%	72%	76%	74%	73%	80%
I can update my device software/operating systems when necessary to prevent viruses and other risks	76%	70%	61%	65%	67%	69%	69%	74%
I can identify secure Wi-Fi networks to connect to	76%	67%	61%	63%	70%	67%	68%	77%
I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	79%	79%	69%	73%	74%	73%	72%	78%

Key ■ Communicating   ■ Handling Information and Content   ■ Transacting   ■ Problem Solving   ■ Being Safe and Legal Online

* Denotes small base size

Appendix 4R. **Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, within each skill area, split by demographic, 2023** *(click to return to page 62)*

Lowest sample size: North East n =94*   Highest sample size: White n = 2,487

Work task (For task examples, see page 31)	Technology	Retail	Financial services	Not for profit	Manufacturing & automotive	Media & advertising	Government
I can communicate in the workplace digitally using messaging applications	99%	84%	98%	98%	92%	93%	98%
I can use workplace digital tools to create, share and collaborate with colleagues	99%	71%	98%	97%	78%	92%	92%
I can set up and manage an account on a professional online network/community/job site	93%	69%	88%	92%	76%	87%	81%
I can follow my organisation's IT policies when sharing information internally and externally	93%	81%	98%	98%	85%	92%	94%
I can securely access, synchronise and share information at work across different devices	96%	73%	96%	94%	87%	94%	91%
I can complete digital records on behalf of, or within my organisation	96%	76%	92%	97%	83%	89%	90%
I can access salary and tax information digitally	87%	76%	89%	83%	80%	83%	90%
I can find information online that helps me solve work related problems	95%	82%	98%	96%	86%	95%	96%
I can use appropriate software that is required of my day-to-day job	97%	81%	98%	97%	90%	92%	88%
I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	97%	85%	97%	98%	87%	90%	89%
I can improve my own and/or the organisation's productivity using digital tools	94%	67%	89%	69%	75%	89%	73%
I can act with caution online and understand that there are risks and threats involved in carrying out activities online	99%	78%	98%	97%	90%	88%	92%
I can set privacy and marketing settings for websites and my accounts	92%	68%	89%	82%	81%	87%	84%
I can follow data protection guidelines online	94%	83%	95%	98%	88%	91%	90%
I can respond to requests for authentication for online accounts	98%	80%	96%	95%	87%	87%	88%
I can identify secure websites	94%	74%	95%	96%	86%	89%	91%
I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	98%	79%	98%	99%	87%	90%	91%
I can update my device software/operating systems when necessary to prevent viruses and other risks	98%	70%	90%	88%	84%	87%	85%
I can identify secure Wi-Fi networks to connect to	97%	75%	95%	93%	84%	89%	90%
I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	98%	77%	93%	96%	84%	89%	91%

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* Denotes small base size

Appendix 4R. Proportion of labour force adults aged 18+ who can do each of the 20 Work tasks across the five Work skills, within each skill area, split by demographic, 2023 *(click to return to page 62)*

Lowest sample size: North East n =94*   Highest sample size: White n = 2,487

Work task (For task examples, see page 31)	Industry							Education			
	Education	Medical	Public service	Engineering	Service industry	Construction	Other	No formal qualifications	GCSE/O Level/CSE/NVQ12	A level or equivalent	Degree/Masters/PhD
I can communicate in the workplace digitally using messaging applications	97%	97%	93%	93%	89%	93%	87%	69%	84%	93%	96%
I can use workplace digital tools to create, share and collaborate with colleagues	92%	90%	90%	92%	78%	84%	80%	48%	70%	84%	91%
I can set up and manage an account on a professional online network/community/job site	86%	81%	80%	86%	78%	84%	73%	43%	69%	80%	87%
I can follow my organisation's IT policies when sharing information internally and externally	94%	93%	91%	88%	82%	83%	82%	56%	76%	86%	93%
I can securely access, synchronise and share information at work across different devices	90%	87%	88%	88%	83%	79%	79%	48%	75%	85%	91%
I can complete digital records on behalf of, or within my organisation	87%	86%	87%	91%	73%	85%	79%	49%	70%	80%	89%
I can access salary and tax information digitally	87%	81%	86%	89%	77%	79%	77%	59%	68%	77%	86%
I can find information online that helps me solve work related problems	94%	92%	90%	89%	84%	86%	85%	59%	80%	88%	93%
I can use appropriate software that is required of my day-to-day job	93%	88%	90%	90%	86%	83%	82%	54%	75%	87%	92%
I can improve my skills and ability to do new things at work using online tutorials, learning platforms and how-to guides	95%	92%	89%	90%	83%	90%	79%	63%	77%	89%	93%
I can improve my own and/or the organisation's productivity using digital tools	74%	69%	72%	76%	64%	73%	68%	40%	58%	72%	78%
I can act with caution online and understand that there are risks and threats involved in carrying out activities online	96%	91%	90%	90%	81%	89%	81%	67%	78%	88%	92%
I can set privacy and marketing settings for websites and my accounts	85%	76%	80%	77%	72%	81%	71%	50%	66%	79%	84%
I can follow data protection guidelines online	95%	91%	90%	90%	82%	86%	76%	63%	77%	88%	93%
I can respond to requests for authentication for online accounts	94%	87%	84%	88%	80%	91%	77%	63%	75%	86%	91%
I can identify secure websites	93%	87%	84%	89%	79%	90%	76%	59%	74%	85%	90%
I can recognise suspicious links and know that clicking on these links or downloading unfamiliar attachments is a risk	95%	91%	92%	88%	83%	90%	79%	66%	78%	88%	93%
I can update my device software/operating systems when necessary to prevent viruses and other risks	87%	82%	82%	87%	74%	90%	76%	62%	72%	82%	86%
I can identify secure Wi-Fi networks to connect to	89%	88%	87%	81%	81%	86%	75%	62%	74%	83%	90%
I can be careful with what I share online as I know that online activity produces a permanent record that can be accessed by others	94%	88%	87%	91%	81%	90%	79%	60%	77%	87%	91%

Key   ■ Communicating   ■ Handling Information and Content   ■ Transacting   ■ Problem Solving   ■ Being Safe and Legal Online

* Denotes small base size

Appendix 4S. **Proportion of UK labour force adults aged 18+ across different education groups that have Work EDS, 2023** *(click to return to page 62)*

Key 2022 n = 2,981

2023 n = 3,055

⬆⬇ Significant increase/decrease from 2022 to 2023

		Total	No formal qualifications	GCSE/ O-Level/ CSE/NVQ12	A-Level or equivalent	Degree / Masters / PHD
No Work EDS (0 skills)	2022	8%	28%	14%	8%	3%
	2023	5% ⬇	20%	7% ⬇	4% ⬇	2% ⬇
Partial Work EDS (1-4 skills)	2022	14%	30%	25%	12%	8%
	2023	14%	30%	23%	14%	6%
Work EDS (5 skills)	2022	78%	42%	61%	80%	89%
	2023	82% ⬆	50%	70% ⬆	82%	92% ⬆

Lloyds Bank Consumer Digital Index 2023

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

- For more information on the Lloyds Bank Digital Helpline please visit:
lloydsbank.com/help-guidance/ get-skills-and-support-near-you

- Join the conversation:
#ConsumerDigitalIndex
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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.

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