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Identity Inclusion Working Group

The ID Poor in the UK - *Bridging the ID Gap*

In Collaboration with:

OIX OPEN IDENTITY EXCHANGE

experian™

Government Digital Service

Department for Culture Media & Sport

WOMEN IN IDENTITY

Department for Work & Pensions

Driver & Vehicle Licensing Agency

techUK

Post Office

TISA

UK FINANCE

Project goal:

To improve access to identity services by introducing new data sets into the ecosystem and leveraging alternative proofing techniques.

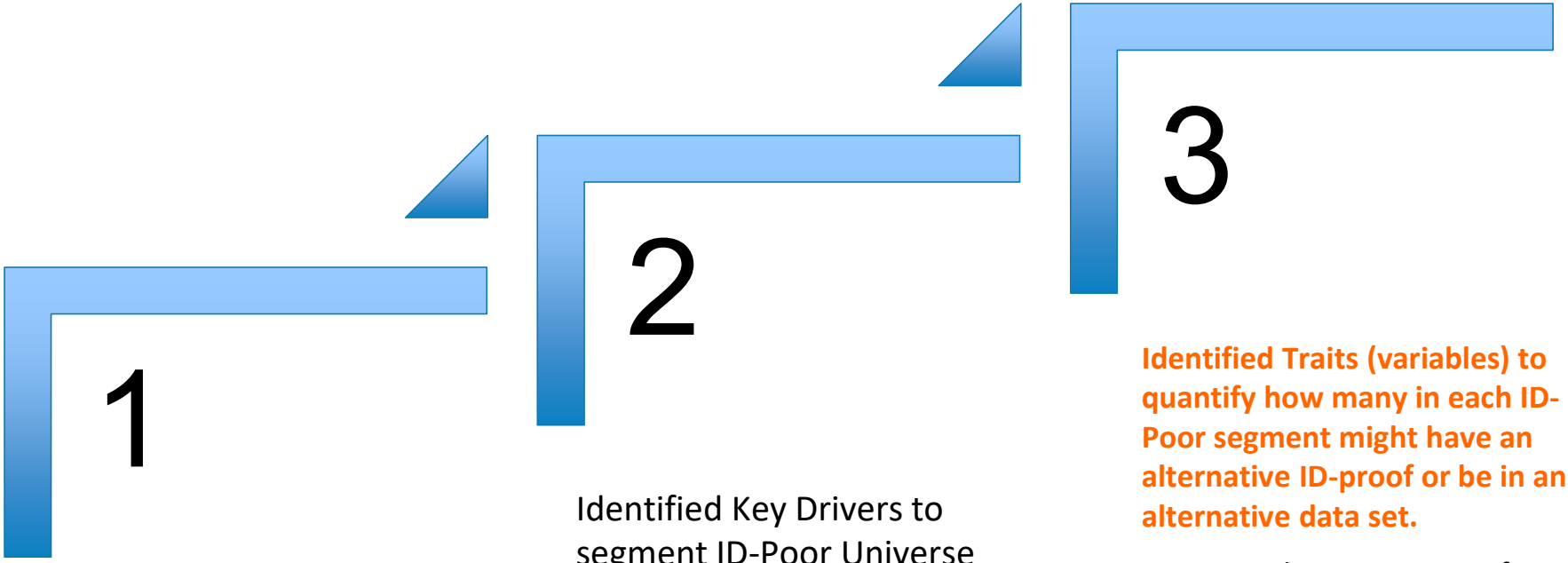
Project outputs:

- Segment definitions – who and where are the ID-Poor?
- Prioritised list of sources/ data sets & proofing techniques
- Report (with segment statistics & recommendations) – 31 March

Government & private sector Digital ID issuers considered.

How we defined the ID-Poor - 3 Steps

- The ID-Poor are across all segments of the population, in all socio-economic demographics
- Experian MOSAIC 7 Data Sets were used as these contained more proxies/ approximate matches to identify those with alternative ID-Proof, such as DWP Letter of entitlement
- Teens: 13-17 – Experian can highlight households with people between 12-17 years, but cannot investigate minors.
- 18-22 group has been analysed manually using ONS data as MOSAIC 7 is household based and so cannot offer insight into individuals.



UK Households with higher propensity to have **neither driving license nor passport** were ranked

Identified Key Drivers to segment ID-Poor Universe

- **Age**
- **Digital literacy**
- **Financial Resilience**

Identified Traits (variables) to quantify how many in each ID-Poor segment might have an alternative ID-proof or be in an alternative data set.

For example, percentage of households who have DWP benefits / Qualifications (Learning Record Dataset)

6 ID-Poor Segments Overview

SEGMENT 1 – Rural Solitude – 287,429 Adults are ID-Poor in this segment

Mostly Age 66+, In Work, no qualifications, rural, some own small properties but most are housing association in rural Scotland/Cornwall/ Wales. 32% online banking apps.

SEGMENT 2 – Vintage Veterans – 836,367 Adults are ID-Poor in this segment

Mostly Age 66+, Retired, no qualifications, rural, majority housing association in Scotland/ NW/NE of England. 31% online banking apps.

SEGMENT 3 – Budgeting Families – 1,238,117 Adults are ID-Poor in this segment

Mostly Age 26-45, In Work, GCSE; very few A'Level, Urban, many housing association in North of England. 35% online banking apps.

SEGMENT 4 – Urban Renters – 991, 339 Adults are ID-Poor in this segment

Mostly Age 26-35, In Work, some with qualifications & lower than average university goers, Urban: mainly London & B'ham, many renters & higher than average housing association. 35% online banking apps.

SEGMENT 5 – Community Culture – 291,074 Adults are ID-Poor in this segment

Mostly Age 26-45, In Work, lower than average qualifications, Urban, multinational settled communities – over half living in London. 27% online banking apps.

SEGMENT 6 – Young Home Sharers (ONS) – 6.7 M

Age 13-18 – Most live at home, cash work if any, 90% travel by air/sea/tunnel, no driving license, 95% mobile online.
Age 19-22 - Urban, HMOs across UK Urban areas primarily.
14-22 – Estimated 85% travel by air/sea/tunnel & 95% mobile online so they could probably use NFC + Passport to get a Digital ID.
Age – 19-22 are highly transient and likely live in shared accommodation and will often not be named on council tax/ rental letters. Mostly picked up in Segment 4: Urban Renters. Also considered manually using ONS data.

Segment 1 - ID-Poor Rural Solitude

Your Segments | Portraits

1 2 3 4 5

1

Rural Solitude

Rural Solitude are households who live in affordable properties in village and countryside settings. Many residents are mature in age, but families with children are also included.

1,865,213 Adults

3.7% of UK Adult Population

Those of working age are employed in the local economy in roles usually found close to home. Their intermediate and lower-level occupations earn below-average wages that don't leave a great deal to spare at the end of the month. Older residents are retired and rely on modest pension incomes.

Age

66+
475,267 25%

Generations

Baby boomers - 1946–1964
690,122 37%

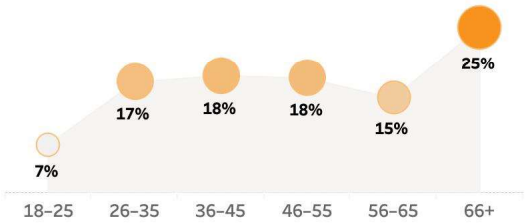
Employment

Employed full-time
852,524 46%

Smartphone / Mobile

68%
1,265,445
71% UK average

Age Bands | % of Segment vs. UK Average



ID Poor
Experian ID Poor Estimate

287,429 Adults

Property

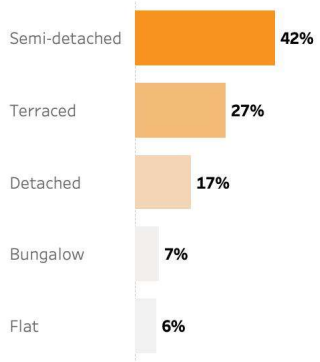
More likely to live in a Bungalow or Semi-detached properties in Rural Areas. Some own their properties and a large majority are Housing Association residents.

Education

High proportion with No Qualifications and some with GSCEs. Less likely for Rural Solitude to study after GCSE level.

Online Banking Apps
Digital Literacy

606,116 Adults



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Segment 1 - ID-Poor Rural Solitude

Your Segments | Geographic Profile

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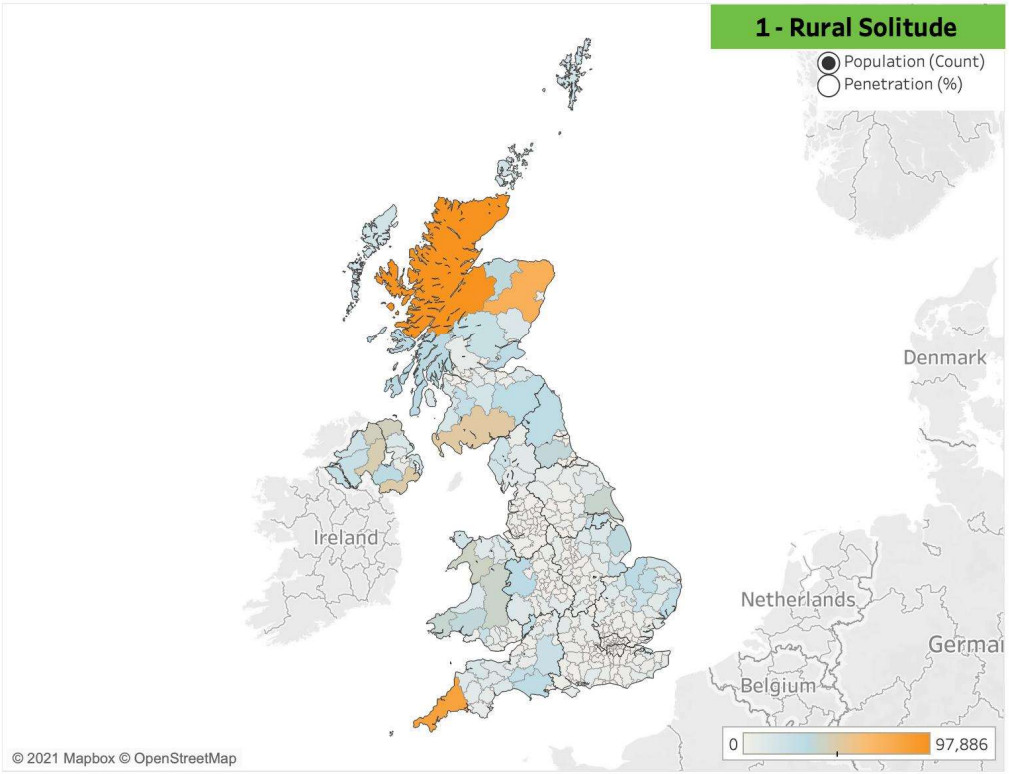
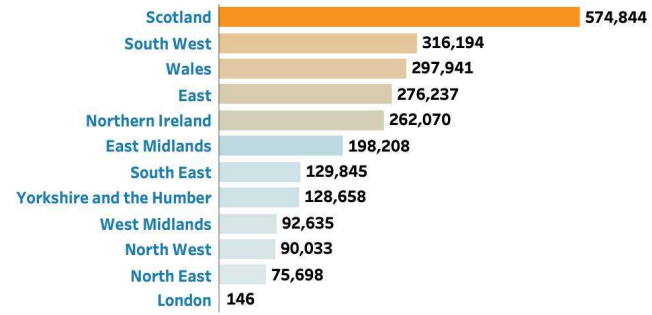


Select Region

All

Region Profile vs. UK Segment Avg.



Local Authority | ranked by Population (Count)

LA Name	Region	Target Pop	LA Total	Pen. %
Highland	Scotland	97,886	199,515	49.1%
Cornwall	South West	85,444	463,378	18.4%
Aberdeenshire	Scotland	74,140	214,844	34.5%
Dumfries and Galloway	Scotland	50,754	127,858	39.7%
Newry, Mourne and Down	Northern Ireland	49,073	136,741	35.9%
Mid Ulster	Northern Ireland	46,248	112,049	41.3%
Causeway Coast and Glens	Northern Ireland	43,282	116,628	37.1%
Gwynedd	Wales			

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Data sources – priority opportunities

Data source	Citizen held evidence	Evidence Strength	Population coverage *(estimated)*
HMPO - passports	Passport	4	42m
DVLA - driving licences	Driving licence	3	50m
Student loan account	Letter + online account	3	20m
Birth register	Birth certificate	2	65m
DWP & HMRC records	DWP Letter of benefit entitlement / NI Card / tax bill	2	65m
Learning Records Service	Unique Learner Number or certificate from a recognised educational institution	2	28m
NHS central patient registry (NHS number)	Clinical letters / correspondence with NHS number	2	60m
Council tax bills	Bill / letter	2	25m
Occupational pensions e.g. Armed Forces, NEST, Civil Service, NHS	Annual Letter / awards notification / account	2	20m
Travel concessions	Bus Pass / Discounted Oyster card / railcard	2	10m

Alternative Proofing Techniques

1. API validation against authoritative source – yes/no response

2. Richer data sharing APIs

3. Account log-in in controlled F2F environment

4. Evidence validation using embedded security features – embedded chips (3)/ Face2F & scanner (4) (i.e. bank card)

5. Letters with added security features (digital or physical) – QR Code (score ?) Information

6. Manual validation against authoritative source F2F (i.e. LA access DWP CIS or a call to check a genuine letter or not. Phone call.

7. Subject Access Request into Personal Data Store

8. Digital Verifiable Credential issued by authoritative source

9. Vouching

ID-Proofs and Data Sets by Segment: Education & Bills

Accomodation & Household

Sub-Catego..	Mosaic Category	Document Type	Mosaic Variable	Seg 1 %	Seg 2 %	Seg 3 %	Seg 4 %	Seg 5 %	UK Avg
Accomodati..	Tenure	a mortgage account (including buy to let mortgage accounts)	Owned	58%	40%	40%	15%	68%	64%
		a rental or purchase agreement for a residential property	Rented	12%	6%	7%	57%	21%	18%
	Benefits	LA Letter - Social Housing	Housing benefit	14%	18%	17%	15%	9%	11%
Household	Marital status	a marriage or civil partnership certificate	Married	41%	42%	30%	12%	29%	39%

Rental Letters & Mortgage Accounts

Education

Sub-Catego..	Mosaic Category	Document Type	Mosaic Variable	Seg 1 %	Seg 2 %	Seg 3 %	Seg 4 %	Seg 5 %	UK Avg
Education	Highest qualification	a student online loan account	University degree or higher	10%	2%	4%	21%	24%	33%
		an education certificate from a regulated and recognised educat..	Has qualifications	46%	21%	57%	78%	75%	77%
		Learning Records Service - source DfE (no qualifications & inverse)	GCSEs	23%	7%	32%	20%	13%	14%
			Vocational qualifications	11%	16%	15%	43%	46%	31%
		UCAS	University degree or higher	10%	2%	4%	21%	24%	33%

Learning Records Service Data Set API – Knowledge Based Questions

Financial & Bills

Sub-Catego..	Mosaic Category	Document Type	Mosaic Variable	Seg 1 %	Seg 2 %	Seg 3 %	Seg 4 %	Seg 5 %	UK Avg
Financial	Apps	a bank account through online ba..	Personal banking	32%	31%	35%	35%	27%	32%
	Current/sav..	a bank, building society or credit ..	No account	6%	7%	7%	7%	9%	5%
	Loans	a loan account (including hire pur..	Have loan	17%	14%	18%	18%	15%	16%
	Retirement ..	Occupational Pension	Personal	19%	21%	19%	18%	19%	24%
Utilities / Bills	Electricity ..	a gas or electric account	Direct Debit or pay ..	81%	80%	72%	77%	84%	85%
	Gas bill	a gas or electric account	Direct Debit or pay ..	83%	81%	74%	78%	85%	86%
	Directors in..	Tax Bill	No directors	97%	99%	97%	97%	91%	94%

Next Steps:

1. Prioritised list of data sets & proofing techniques (government & private sector (i.e. bank) digital ID issuers)

2. Report/ Brochure (with segment statistics & recommendations) – *publication launch 31 March*

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Thank You