# Home.

Virtual communities

Local banking
for Britain

TSB

# Introduction.

In years gone by, it was common to know our neighbours, the local postie, our family butcher and the new faces that have just moved in to number 42 over the road. In today's digitally driven world, it could be assumed that we are no longer as connected to our local communities, but this report, the latest in our unique series looking at what HOME means in modern Britain, turns some of our assumptions on their head.

Who would have thought that Facebook groups and Tweet-ups would replace neighbours gossiping on street corners? Posters advertising local events have moved to online posts on social networks, and the local kick-around in the village green is more likely to be organised via WhatsApp than on a sign-up sheet in the local pub.

But the digital revolution doesn't seem to have diminished our sense of community or attachment to the place we call home. Around a fifth of Brits think their personal sense of 'being part of a community' has increased over the past five years because of online groups, forums and platforms dedicated to their local area.

Over the next few pages, you'll discover a range of findings that we hope will surprise, entertain and prompt you to think further about your own community and your connection to it. Who knows, you might even go off and set up a Facebook page dedicated to your local area? If you do, let us know. We'd love to hear about it.

**Ian Ramsden**
Director of Mortgages, TSB

# Could do better.

> Everyone knows what's happening and when. It's easier to set things up so the community can get together whereas before it only worked if you happened to see the poster.

Many of the preconceptions about our attitudes towards online communities were instantly dismissed by our in-depth survey of 2,000 people of all ages, locations, and walks of life around the country.

In fact, while we may assume that businesses and organisations drive online innovation, it seems many are lagging behind individuals' ideas about the importance of an online presence.

Fewer than one-in-10 (8%) of those we spoke to believed all the businesses in their local area had an online presence but three quarters (77%) said it was important to have one.

Less than a third of people (28%) said their community had a strong online presence, but more than two-thirds (69%) said they made use of online presence of clubs, societies and other groups.

We heard from hundreds of people involved in an inspiring range of community events from bell ringing and canal restoration, to refugee conversation groups, photography clubs, rollerblading teams, wine clubs, festival organisers, foodbank volunteers, tai chi enthusiasts and allotment societies.

More than half of those we spoke to (57%) said it was important for their community to be connected online.

"It has made access to events and information simpler," one person told us.

## Online facts:

**< 8%** BUT **77%**

believed businesses in their local area had an online presence

said it was important to have one.

**69%**

**57%**

made use of online presence of clubs, societies and other groups.

said it was important for their community to be connected online.

**Nearly 19%** said their sense of being part of a community has changed because of online activity.

But the uptake has been slower than they would have liked. Indeed the perception gap could be so big it could risk damaging the businesses, groups and clubs in our communities. Around half (47%) of people said they may not use a service, visit a business or join a club if it did not have an online presence.

But for those who have embraced the online community, the lines between the physical and the virtual are not only increasingly blurred, but also mutually supportive. Almost a third of people (30%) think that being connected to local businesses/organisations online strengthens the sense of community in real life.

Almost one-in-five people (19%) said their personal sense of being part of a community has changed for the better in the last five years because of online activity. They feel they are more aware of what's going on and find communicating online better and easier. A quarter said it strengthens their connections with other people.

"I'm disabled and can't go out," added another. "Being online brings the community and services to me."

And this wasn't the only example of people reporting that online connections have been life-changing.

"During a recent crisis – the threat of flooding – the community pulled together, a great deal of which was down to a Facebook support page," said one.

"People who, for whatever reason begin to fall through the social gaps can reach out to previously unknown members of their community for help and acceptance," said another.

Crucially though those who said that the online world had made their personal sense of community worse mostly put it down to a lack of face to face contact, many felt that the online community acted as a support for real life interaction.

"Our community now gets together for coffee mornings after going on Streetlife," we were told. "They support, socialise and laugh together. They wouldn't have done it without the online facility."

> You can't just stop strangers in your town and say 'Hi, let's chat'," said one respondent. "But through forums and activities you can form brilliant new friendships.

**Almost 30%** → think being connected online strengthens the sense of community.

# Exploding the stereotypes.

**Scotland**
**97**%

**WiFi AT HOME**

**London**
**94**%

We often think of the most digitally connected as those in high octane, high pressure, urban environments. But the online community is having a dramatic effect for some of those spread out in rural environments. "The area size of our community is quite large so being online has reduced it so everyone can communicate freely," one participant told us.

"It gives people the chance to participate without having to be physically present," said another.

In fact, despite population density being dramatically lower north of the border[1], Scottish residents are often the most virtually savvy and the most positive about it.

Nearly all (97%) of respondents in Scotland say they have wifi at home, (versus 94% in London) and three-in-five (60%) take part in community events of some sort, compared with just under half (49%) of East Anglians – the least digitally connected region according to our research.

More Scots than Londoners said all the local businesses in their area have an online presence (5% compared with 4% of Londoners and fewer than 2% of East Anglians). Almost a quarter (22%) of Scots said all the local events they are involved in have online presence (only 13% of East Anglians agreed) and, along with those in the capital almost four-in-five (80%) people living in Scotland use the online presence of local organisations compared with only three-in-five (60%) East Anglians.

It's perhaps not all that surprising then, that more than a third (34%) Londoners, for example, think being connected online strengthens community in real life compared with only a quarter (25%) of East Anglians. And almost a quarter of Londoners think their sense of personal connection with their wider community has improved because of its online presence, and almost a third (30%) of Scots and Londoners think social activity online has helped bring their community together as a whole. Fewer than one in five (17%) East Anglians agree.

**Use of online presence for local organisations**

**Scotland**
**80**%

**East Anglia**
**60**%
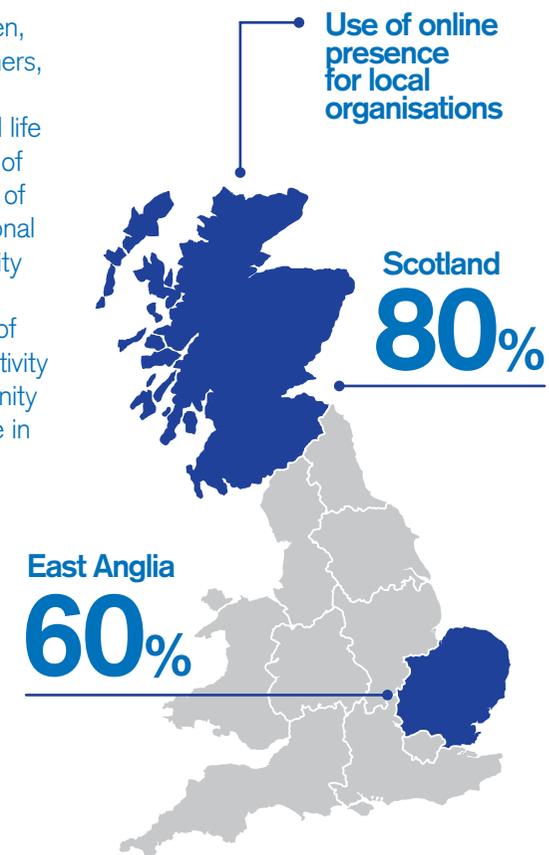
[1] According to the 2011 census, Scottish population density was 67 individuals per square km. In the South East it was 406 individuals per square km.

# The online generation.

If regional differences are surprising, so too are the attitudes towards the virtual community across different age groups – not least the fact that those aged over 55 go online at home more often than 18-24 year olds.

Forget the reputation of WI meetings and villages in bloom hosted by a forceful but elderly army. More than 1 in 5 (21%) 18-24 year olds take part in a local activity more than once a week, compared with only one in ten (14%) of those aged over 55.

And while the reputation of younger adults is one of being cut off from real life thanks to Facebook, Twitter and the like, the truth seems to be that the younger you are, the less likely you are to be disconnected from local events, businesses, groups and other community activities. (44% of 18-24s, 52% of over 55s)

"Being online helps people from specific groups connect with others and find common ground," one respondent told us. "Having an online community reaches more people and more age groups in the community," said another.

However, there's no doubt that the relationship between younger adults and the online world they have grown up with is stronger than it is for older generations. A significant one-in-five (20%) of 18-34s said all their local events have an online presence and more than two thirds of 18-34s may not use local organisations or businesses if they don't have an online presence. Less than half the over 55s (48%) agreed.

Younger people are more likely to agree that local connections online bring people together in real life. Indeed, around a quarter (24%) of 18-34s said their sense of community has improved because of its online presence in the last five years compared with only one-in-10 (13%) of the over 55s. But, worryingly, a similar proportion (12%) of 18-24s and 25-34s (10%) say it has got worse.

However, it is important to acknowledge the perception of connectivity is entirely individual. Around a quarter (26%) of over 55s say most or all local businesses have an online presence compared with more than two-in-10 (42%) of 18-34s. Only around a quarter (23%) of over 55s said community had a strong or very strong online presence, compared with more than a third (34%) of 25-34s. Arguably though, with a wide range of age groups living together, these very different assessments are being made about what are essentially the same communities.
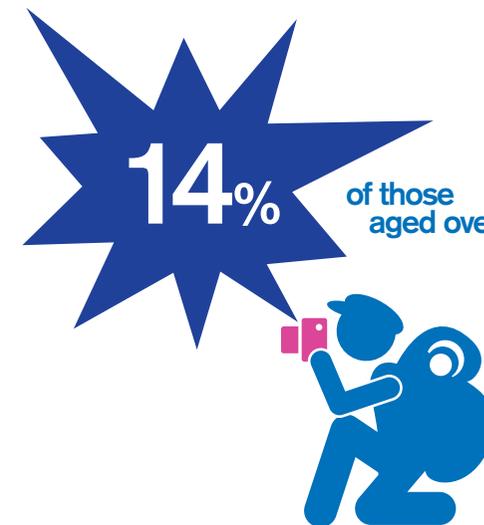
**21%**

**18-24 year olds take part in a local activity more than once a week**

**compared with…**

**14%**

**of those aged over 55**

# Mind the gender gap.

> **Everyone gets the chance to air their concerns and problems online," we heard. "Online is more inclusive and it's easier to get involved."**
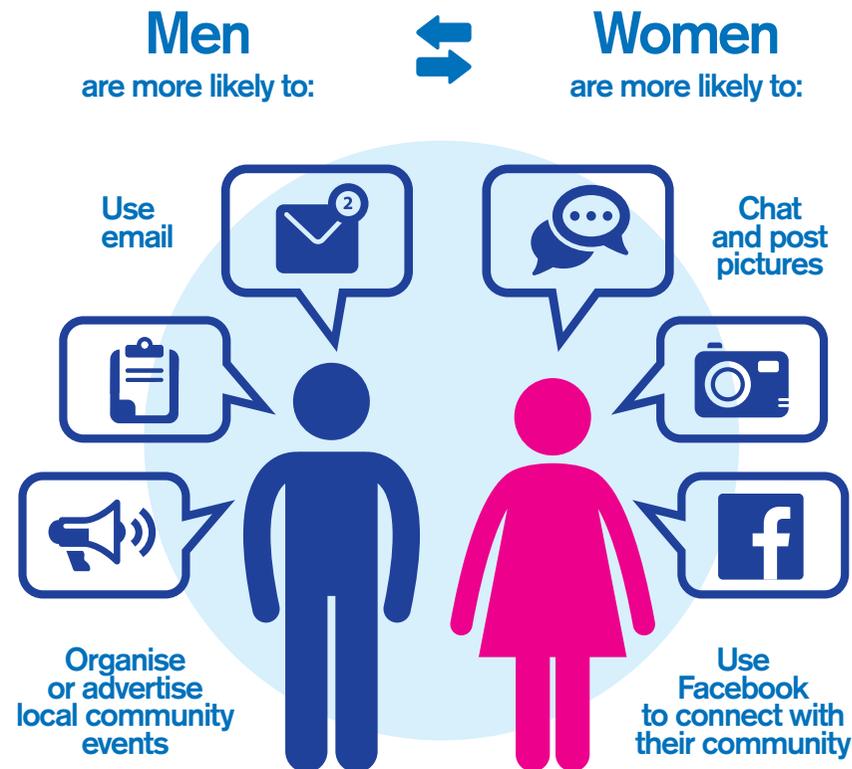
Some of the biggest differences in attitude that we found were between genders. Women are slightly better connected online than men (92% go online everyday compared with 89% of men) and more women take part in local community activities than men (56% vs 53%), so overall women appear to be a little more engaged in the world outside their window both on and offline.

In fact, almost one-in-10 (9%) more women than men are likely to use the online presence of organisations than men. Almost two-thirds of women (62% versus 55% of men) would or did go online to investigate a new community they were moving to and fewer women would use a local facility if it didn't have an online presence than men.

Dig a little deeper and there's a gender split when it comes to the ways in which men and women engage with the online profile of their real life interests. Women are more likely to use Facebook to connect with their community; men are more likely to use email. Women are more likely to chat and post pictures and men are more likely to be involved in organising or advertising local community events.

But for a significant proportion of the nation's females, this isn't just about checking opening hours and confirming venues. A fifth (20%) of women think their personal sense of being 'part of the community' has changed for the better in the last five years because of its online presence. One-in-six (17%) men agree and curiously of those who disagreed, more men felt traditional face-to-face connections were unbeatable when compared to online interaction (65% versus 57%).

## Men
**are more likely to:**

## Women
**are more likely to:**

Use email

Chat and post pictures

Organise or advertise local community events

Use Facebook to connect with their community

# A community in transition.

**It's clear that the lines between the online world and 'real life' are increasingly blurred, and that there is a surprising variation in how different people are experiencing the way the virtual and offline world are knitting together.**

The empowerment and sense of involvement that the online presence of a local community gives some people can be confusing and off-putting for others.

But it's also clear that we're a nation in the middle of a virtual reality transition and that, contrary to popular belief, people are driving that change, not commercial organisations. Crucially our research suggests that the widespread fears about the online world destroying real life are unfounded. In fact, it seems the opposite is true. "It creates a sense of belonging," we were told over and over again. "It's good to talk and now more neighbours are talking than ever."

And that's promising news for the unique, vibrant communities going from strength to strength in a hyper-connected world.

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