

The Index 2022

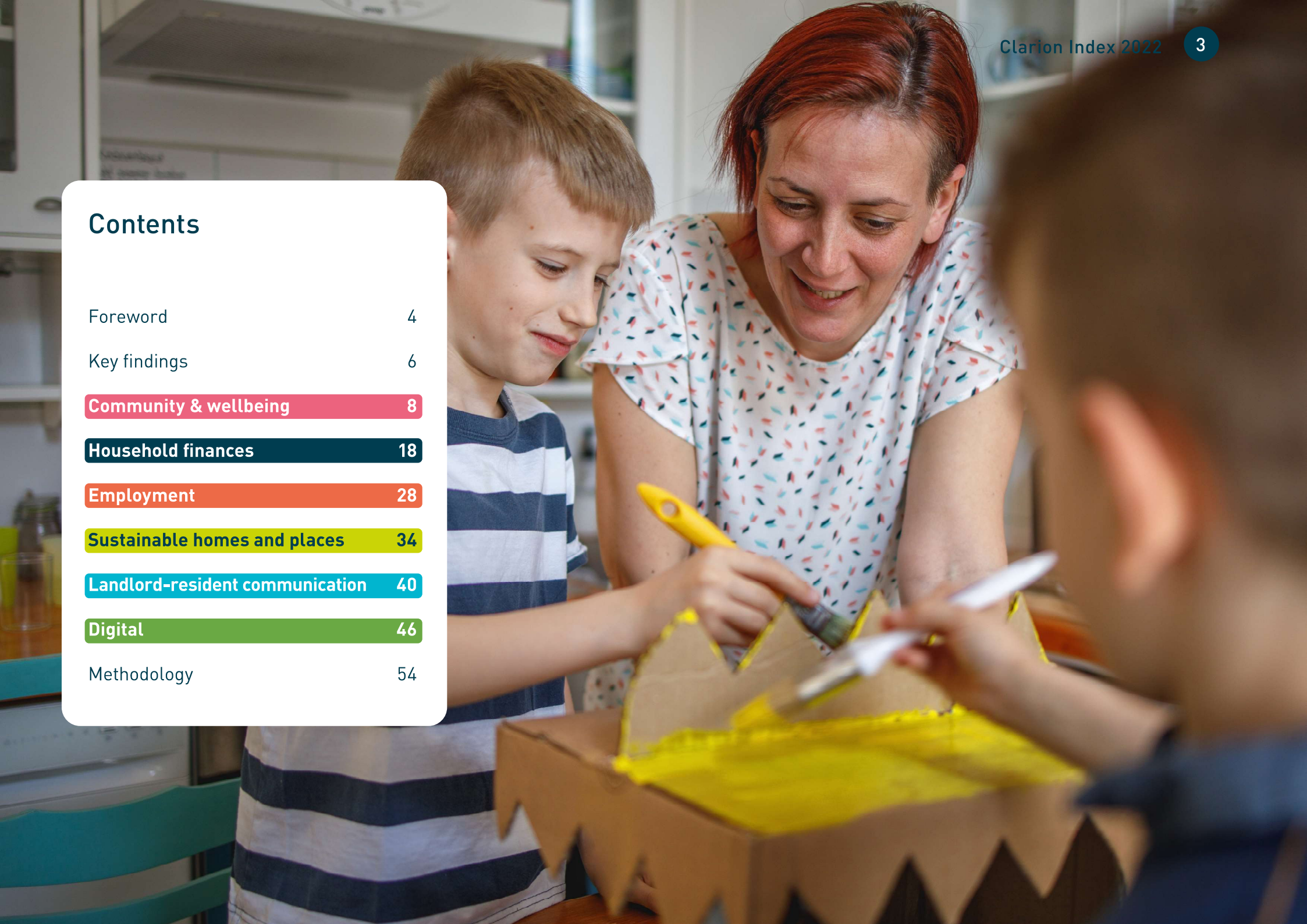


CLARION
HOUSING GROUP

Findings from Clarion's
annual behavioural insights survey

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Foreword from Clare Miller, Group Chief Executive

Clarion's core mission is to provide homes for those who need them most. We work to continually improve our services while building, improving and maintaining sustainable homes in communities where people want to live. Understanding who our customers are, and the issues they face, enables us to plan our activities and target our resources to maximise the positive impact we can make.

This report summarises our learning from the 11th annual survey of Clarion renters and shared owners. To ensure findings are independent and robust, 2,000 telephone interviews are conducted by Enventure Research on our behalf with randomly selected residents.



As Group Chief Executive, I would like to begin by thanking all of our residents who have taken part in our surveys and consultations, for so generously giving us their time. In mid-June this year, Clarion experienced a cyber-attack, which had a significant impact on services for residents. While we are now on the long road to recovery, at the time the incident

happened, the interviews for this report were already being carried out. Therefore I am especially grateful to those 1,464 residents who agreed to be interviewed even while our services were interrupted.

I have taken a keen interest in this research, as hearing directly from residents is so valuable in helping us understand their needs. I'd like to open this report by reflecting on some of the insights it offers, and set out how this will influence the services we deliver as we progress over the coming months.

Cost of living

Having largely emerged from the Covid-19 pandemic, the country plunged almost immediately into a cost of living crisis. At the time of the interviews for this report, energy prices were "capped" at £1,971 (£2,017 for prepayment customers) and inflation was running at 9.4% and on the rise. The report found 29% of young residents had gone without food at some point, and 35% of residents had borrowed to pay for essentials. These worrying findings from June will be even

bleaker now, despite the welcome news in the Chancellor's Autumn statement that benefits will be uprated in line with inflation. While I am proud of the work of our tenancy sustainment team, frontline staff and Clarion Futures colleagues, who offer support, advice and signposting to emergency assistance, it is clear that much more will be needed.

Community really matters

Having witnessed the importance of community throughout the pandemic where neighbourhoods pulled together to support each other, it is encouraging that our residents continue to feel very positive about their communities now things have opened up again. Strong local networks result in stable communities, many supported by Clarion Futures projects and our tenancy sustainment teams. With 83% of residents satisfied with their neighbourhood, 85% of residents saying they feel they belong in their neighbourhood, and 86% having access to everything they needed locally, there is evidence of strong communities and the good work being done.

Sustainability

In the context of 82% of residents having seen their energy bills go up, we are looking at how the work we are already doing to improve the sustainability of our homes can have a greater impact on reducing residents' energy use. We remain committed to our ambitions set out in our Sustainable Development Roadmap and are actively looking into targeting retrofit resources where residents are at greatest risk of fuel poverty.

The next 12 months

We will ensure that we provide the right support to our residents where it is most needed.

We can target our employment services to those most likely to be out of work or in insecure jobs; focus financial guidance to those facing unmanageable increases in the cost of living; and offer intensive tenancy sustainment support to the most vulnerable. We will continue to build quality homes that meet the needs of both planet and people. We can ensure our residents are not ignored, by highlighting

their experiences in reports like this, and using our voice to lobby policymakers to provide the support that is so needed.

Despite rising inflation affecting costs, Clarion will continue to provide as much support as we can to our residents and communities. This report shines a light on various challenges faced by residents, with several groups facing simultaneous compounding issues which require a joined up response from Clarion, local partners and government. I hope you find it as insightful as I did.



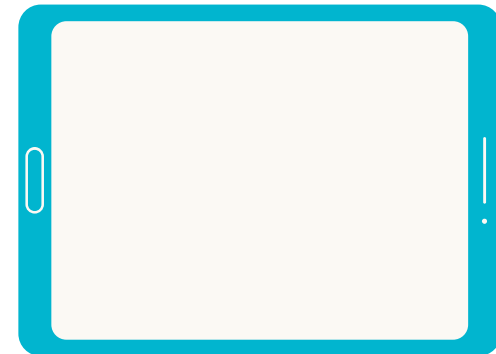
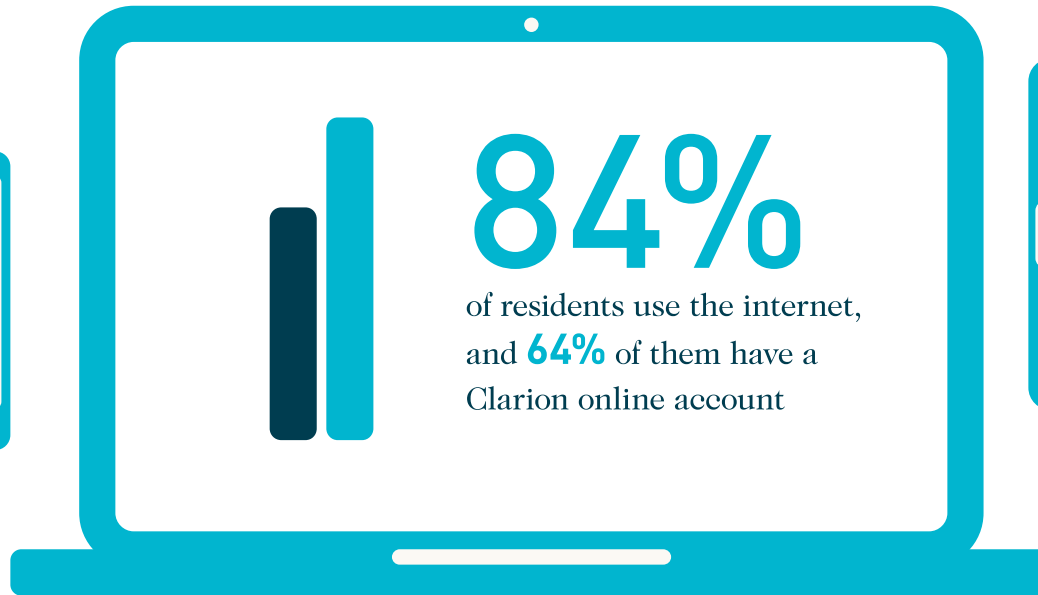
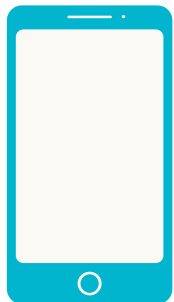
Clare Miller
Group Chief Executive

Key findings



85%

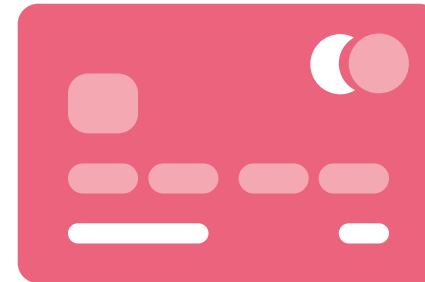
of residents feel they belong
in their neighbourhood





36%

of working age residents are in receipt of Universal Credit



74%



regularly talk to their neighbours



87%

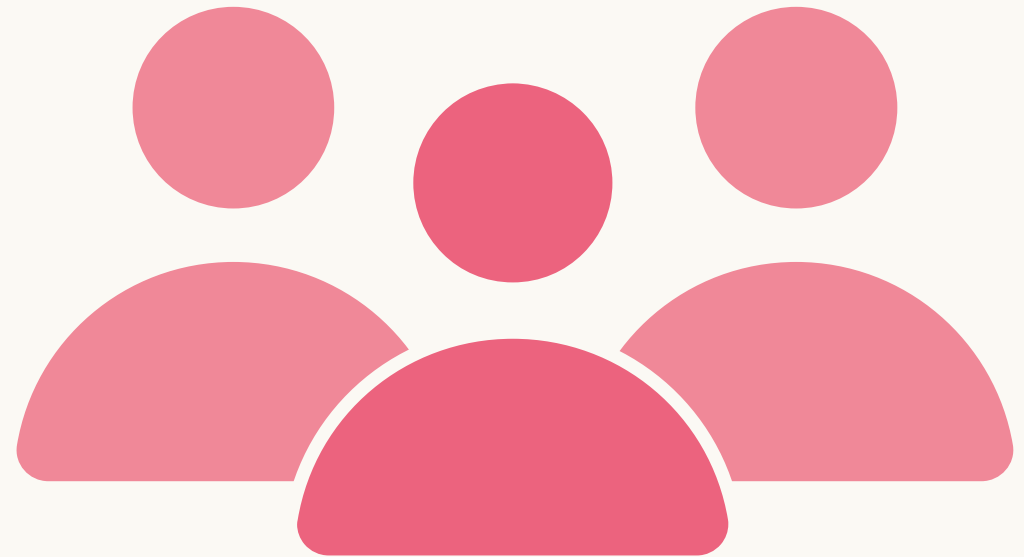
have easy access to high quality green space near their home





Community & wellbeing

Clarion communities are at the heart of what we do, because being a responsible social landlord is about much more than simply providing a home.



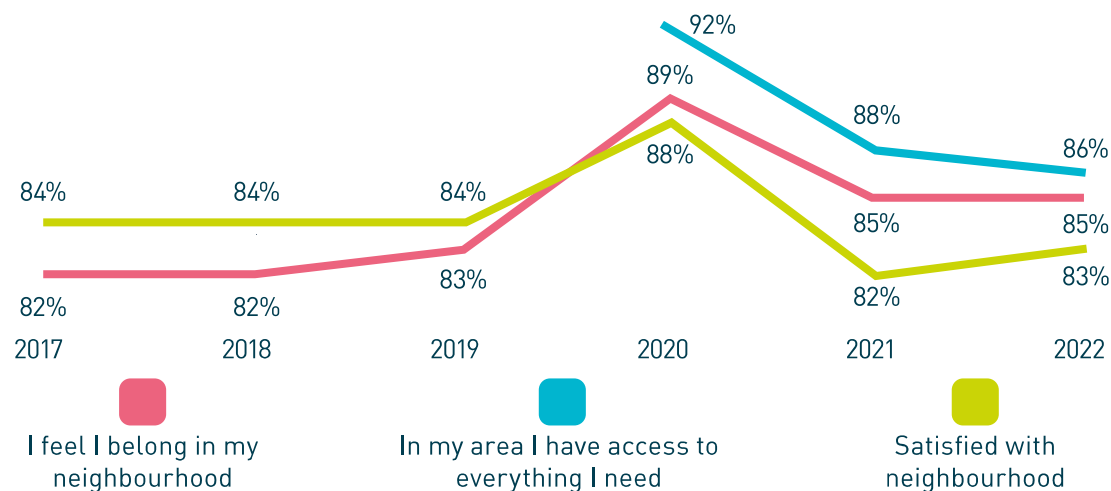
Community & wellbeing

Through our charitable foundation, Clarion Futures, we fund projects to improve the lives of residents and enhance their neighbourhoods. Grants are used to support a range of sports and arts programmes, play areas, gardens and local community centres, making our communities places for people to live longer, happier and healthier lives.

Neighbourhood

Overall, residents' satisfaction with their neighbourhood has remained high at 83% (82% in 2021). Apart from a one off increase in 2020, this measure has remained reassuringly consistent over the last six years. During the coronavirus pandemic we saw positive feelings about

**Figure 1: To what extent do you agree or disagree with the following?
Percentage agreeing with sentiments, over time**



Base: All respondents (2016: n1,500; 2017-2021: n2,000)

our neighbourhoods peak, reflecting a heightened sense of community and togetherness.

Despite this consistency, there have been some subtle changes since last year: a small reduction in those feeling very

satisfied – 30% (34% in 2021) and a slight increase in those feeling quite satisfied – 53% (48% in 2021). Residents in the South report higher levels of overall satisfaction (88%) compared with other regions, particularly those in London (80% satisfied).

We ask a series of questions to gain a more detailed understanding of residents' perception of their neighbourhood. Some of these are surveyed every year, enabling us to track any changes (see figure 1). Whilst there have been small fluctuations over the years, these measures have remained high and, as one may expect, in line with neighbourhood satisfaction.

We see a consistently high proportion of residents agreeing that they feel they belong in their neighbourhood: 85% this year and last year, and it is encouraging to see community cohesion remain so strong in the face of significant financial pressures some residents are facing (see Household Finances).

85% of residents feel they belong in their neighbourhood

Some groups of residents are more likely to say they feel they belong in their neighbourhood:

- Residents in the South (89%) compared with those elsewhere, in particular, London (82%),
- Retirement age residents (89%) compared with those of working age (84%),
- Shared owners (91%) compared with tenants (85%).

However, despite these differences, it is clear that the feeling of belonging remains high, wherever we look.

Three quarters of residents talk to their neighbours regularly

Another positive measure which changes little each year is the three quarters (74%) of residents who report talking to their neighbours regularly. As in previous years, we do not see any regional differences in this figure, but this year we have seen that younger residents, aged 18-34, are less likely (70%) to talk regularly with their neighbours than those aged 55 and up (76%). Residents with children are more likely to talk with neighbours (79%) than those without (71%).

This year we also asked residents if they agreed with the sentiment: "I feel safe in the public spaces and pathways in my neighbourhood" and three quarters (76%) did.

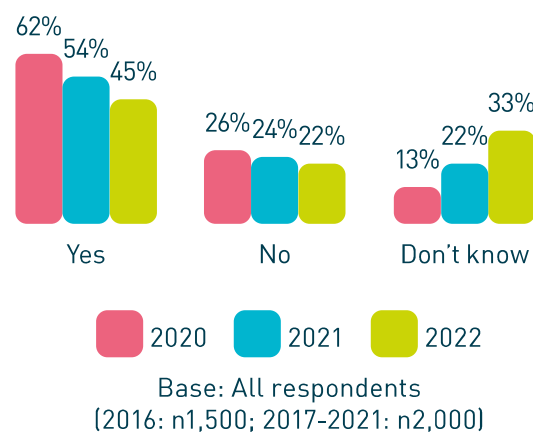
There is significant variation in this feeling of safety depending on residents' personal characteristics and where they live. For instance, residents in the South are far more likely to agree that they feel safe (84%), than those in London (70%). And women are significantly less likely to agree (73%) compared with men (82%).

Having access to what you need

The majority of residents (86%) agree that their local area provides them with access to everything they need, and there are no significant geographical differences. Younger residents and those with dependent children are more likely to agree (89%) than those without (84%).

Over time, neighbourhoods and communities are constantly changing due to various social, political and economic factors. For the past few years we have been asking residents whether they think their community will offer what they need in 10 years' time. Figure 2 shows that there has been a continual decrease over the last three years in the proportion of residents who think their community will offer what they need in the future, from 62% to 45% this year. There has also been a continued decline, though not as steep, in those who are sure it will not offer what they need, from 26% in 2020, to 22% now. Instead, there has been an increase in the proportion who don't know and this is especially true for those aged 45 and over (37%) possibly reflecting an increasing uncertainty about the future.

Figure 2: Do you think your community will offer what you need in 10 years' time?



Volunteering

After many years with little change in the proportion of residents who volunteer, we are pleased to see a significant increase from 12% of residents volunteering in 2021, to 17% this year, with residents in North London much more likely to have done so (23%). As has been noted in previous Index reports, residents aged 35-54 are more likely to have volunteered compared with those younger or older (21% vs 15% and 14% respectively).

When asked why they have not taken part in any volunteering, younger residents are most likely to say due to a lack of time or having other commitments (82% of those aged 18-34) and the 55+ age group due to their health, disability or age (52%). Very few residents say they do not volunteer because there aren't enough opportunities, (4%) or they aren't aware of opportunities (4%) to do so.

Wellbeing

Disability

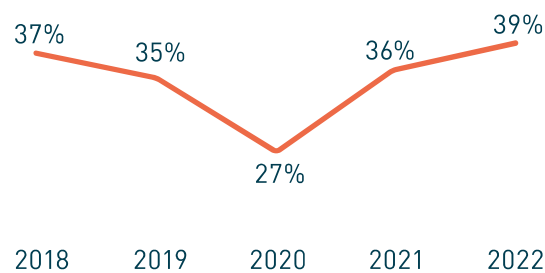
39% of residents consider themselves to have a disability, an increase from 36% last year and only 27% the year before.

While this continued increase is a real concern, some of this change could be due to sampling and changes to our methodology. Our 2020 survey was conducted just after the first Covid-19 lockdown, when people were still encouraged to work from home and so we may have picked up more people who would otherwise be working out of the home. This year, we have changed the

survey methodology slightly to sample fewer younger residents and so, knowing older residents are more likely to have a disability, this may be affecting the result. Looking at the longer term trend, figure 3, this is a relatively stable figure staying between 33% and 36% of residents most years. This is something we will continue to monitor.

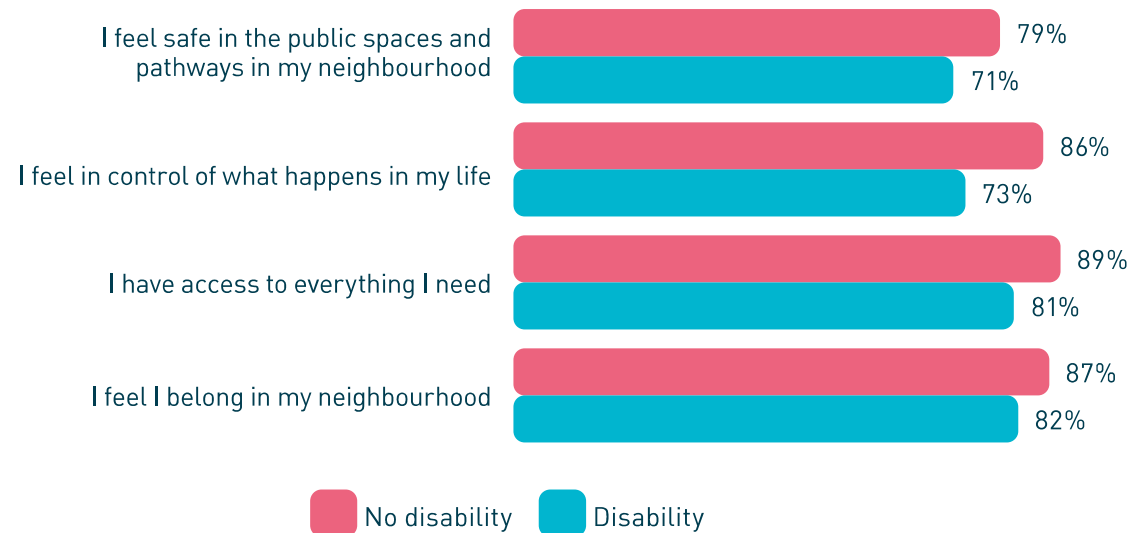
39% of residents consider themselves to have a disability

Figure 3: Do you consider yourself to have a disability? 2018-2022



Base: All respondents (n2,000)

Figure 4: Neighbourhood sentiments, percentage in agreement



Base: All respondents (n2,000)

However, the increase in residents reporting a disability is mirrored in external statistics¹ and is a concern because residents who declare a disability are less likely to agree with the positive sentiments and are less satisfied with their neighbourhood (see figure 4).

1: <https://commonslibrary.parliament.uk/research-briefings/cbp-9602>

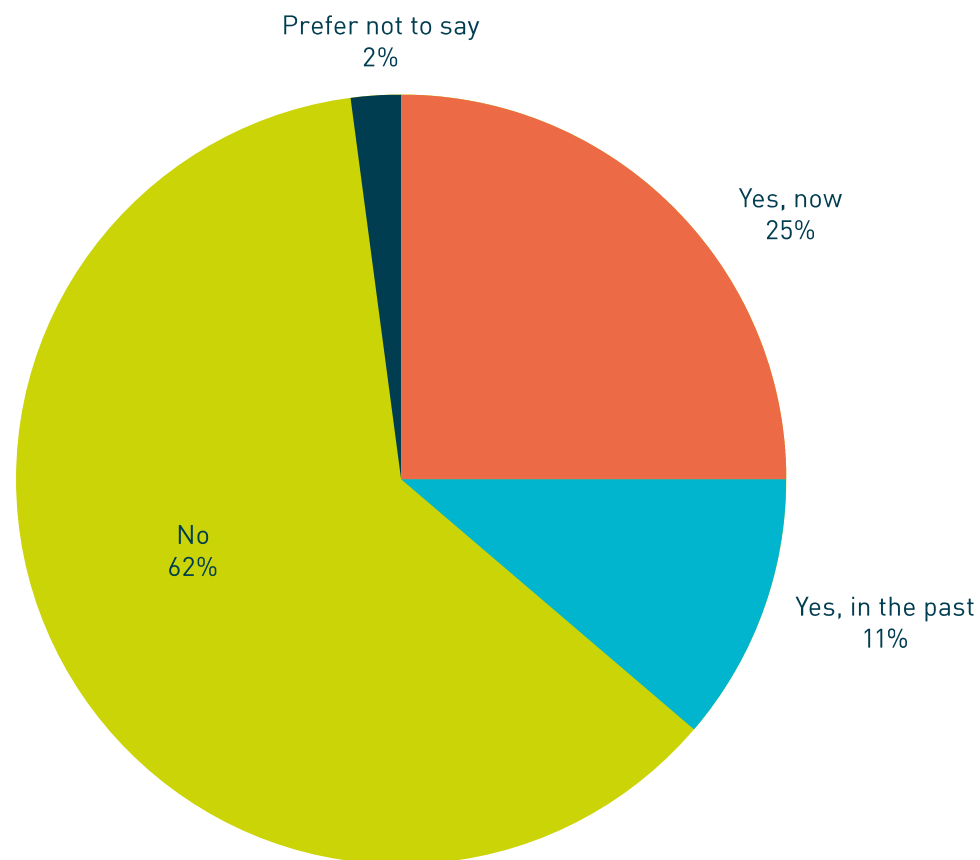
Vulnerability

Clarion recognises that residents may have particular circumstances that affect their behaviour and/or their ability to manage their tenancy. This may be a permanent situation or it could be temporary, for example following a recent traumatic event. Clarion therefore defines residents as vulnerable as those who have a particular characteristic and/or experience an exceptional life event, and are currently unable to act independently and/or are unable to cope with managing their tenancy without additional support.

Because not all groups are necessarily vulnerable all of the time, it can be difficult to quantify the number of residents who may be vulnerable. We can now capture more information about vulnerability on our customer relationship management software, but residents can still be vulnerable even if we have no information about it.

Using the Clarion definition, we asked residents if they were vulnerable now, or had been in the past, and found that over a third (36%) of residents have felt vulnerable at some point in their lives.

Figure 5: Do you consider yourself to be currently vulnerable or have you been vulnerable in the past?



Base: All respondents (n2,000)

There is a significant overlap with residents who consider themselves to be vulnerable and those who declare a disability: 52% of disabled residents consider themselves to be vulnerable now compared with 9% of those without a disability. However, as these figures show, being disabled does not equate to being vulnerable.

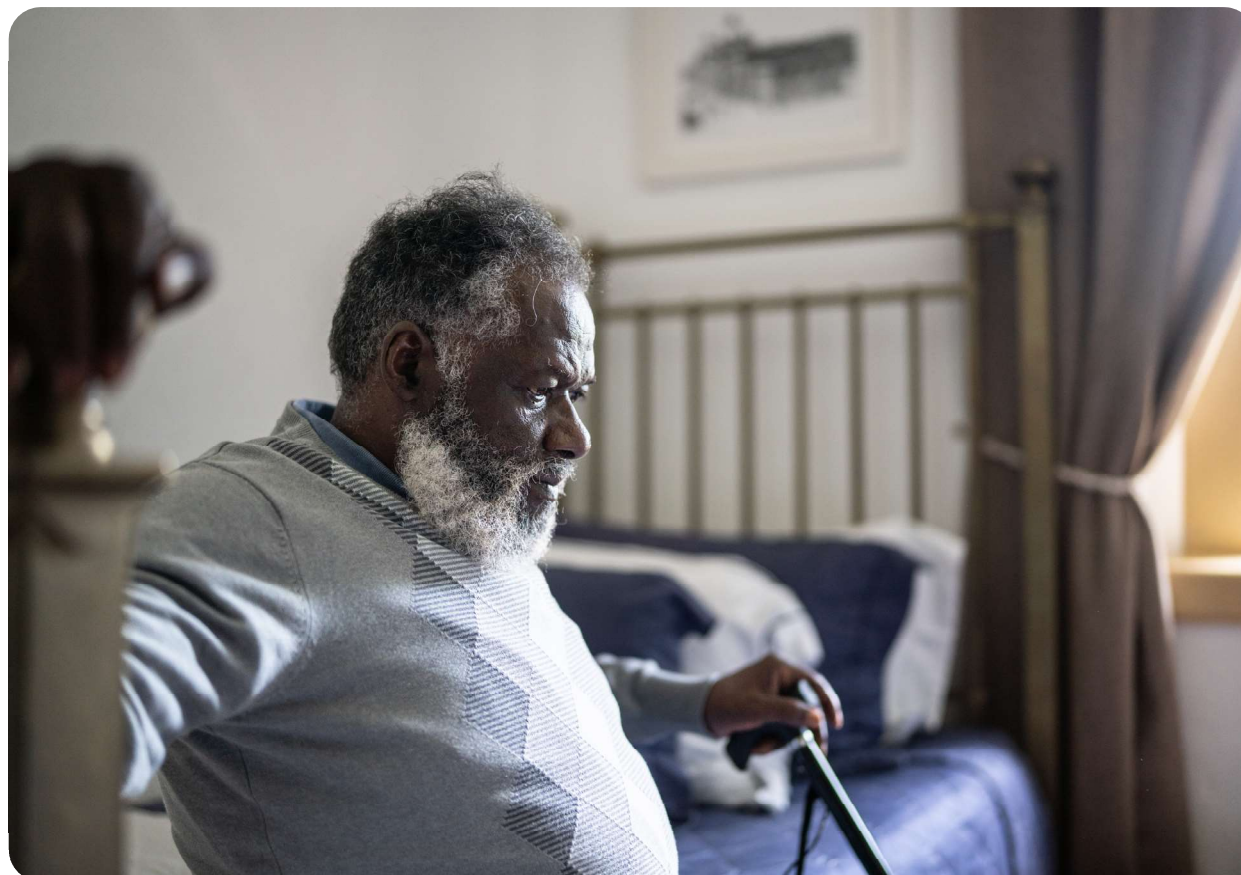
Other groups more likely to report being vulnerable now:

- Older age-groups (55-74 – 33%; 75 and over 37%) compared with 18-54 year olds (19%).
- Residents living alone (32%) compared with living with others (20%),
- Those not working are more likely to feel vulnerable now (38%) compared with those working (11%).

This last point may be related to increasing age or being unable to work because of a significant vulnerability. It is clear that financial difficulties are linked to feelings of vulnerability, as, compared with those who do not feel vulnerable, those who feel vulnerable now:

- Are more likely to run out of money by the end of the week/month (29% v 16%)
- Are more likely to have gone without food because they couldn't afford it (28% v 11%) and have used a food bank (20% v 8%)

What cannot be deduced from these results is whether vulnerability is the cause - or result of - financial difficulties. Regardless, our support services will need to consider all aspects of physical, mental, social and financial vulnerability when working with these residents.



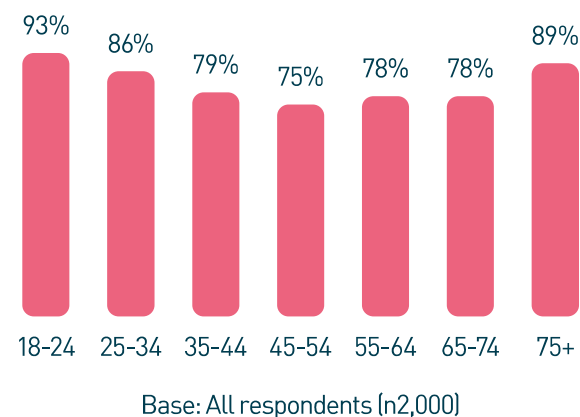
Feeling in control

Feeling in control of what happens in your life is a key driver of wellbeing and is associated with better health and even longevity.

The proportion of Clarion residents who agreed they felt in control of what happens in their lives was consistently high before the pandemic (87% in 2018 and 2019). Unsurprisingly, it dropped in summer 2020 to only 82%. Although most of our other metrics have returned to pre-pandemic levels, this one remains lower and now 81% of residents agree they feel in control. This may reflect the fact that the impacts of the pandemic combined with the economic and political uncertainty of 2022 continue to be felt.

Each year we tend to see a familiar 'middle aged dip', where those at either end of the age range are more likely to feel in control of their lives, than those in the middle (see figure 6). This is a common feature of lifestyle and perception surveys, with middle age people balancing work, children, and aging parents tending to be less happy overall than those much younger or older than them.

Figure 6: 'I feel in control of what happens in my life' % agreeing, by age



Unsurprisingly, compared with those working, residents who are not working are less likely to feel in control of what happens in their life (77% v 85%), and residents in receipt of Universal Credit are also slightly less likely to agree that they are in control of their lives compared with those who are not (79% vs 82%).

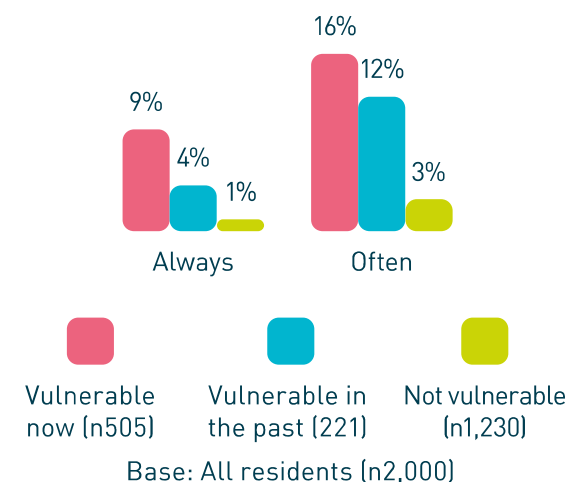
Loneliness

The proportion of residents who report always or often feeling lonely is 11% - the same as in 2021 and nearly double that of the GB population as a whole (6%).

However, the proportion who report feeling lonely always, often or some of the time is the same as the population at large (25%)³. So, in general, whilst not necessarily more lonely than the general population, these figures highlight that a small proportion of Clarion residents are more likely to feel acute loneliness.

Residents who feel vulnerable, now or in the past, are more likely to report feeling always or often lonely than those who have never felt vulnerable, see figure 7.

Figure 7: Feeling of loneliness (always and often) and vulnerability



2: <https://www.bloomsbury.com/uk/status-syndrome-9781408834190>

3: <https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/bulletins/publicopinionsandsocialtrendsgreatbritain/27aprilto8may2022>

Other groups more likely to say they feel lonely always or often are:

- Residents aged 55-64 (14%) compared with younger age groups (18-24 – 8%; 25-34 – 9%),
- Residents with a disability (19%) compared with those without a disability (6%),
- Residents not working (16%) compared with those working (6%).

It is worth noting that the survey data does not show any clear indication that regularly speaking with neighbours has a positive effect on loneliness for these groups.





Household finances

Since the last Clarion Index was published in 2021, the UK has been experiencing a worsening cost of living crisis caused by high inflation outstripping wage and benefit increases⁶, leading to a fall in disposable income.



6: <https://www.instituteforgovernment.org.uk/explainers/cost-living-crisis>

Household finances

The Office for National Statistics (ONS) report nearly 90% of all adults have reported a cost of living increase; the main drivers being food, energy and fuel⁷. As prices rise, households are having to make increasingly difficult decisions about how to budget. Citizens Advice report that more people than ever before are seeking crisis support, as they do not have enough money to make ends meet. The crisis is disproportionately affecting low income families as energy, food, and other essential bills take a bigger bite out of their household budgets than those on higher incomes.

This section gives insight into the lives of Clarion residents and their experience of this crisis. A recent research review by the Chartered Institute of Housing⁸ shows our residents are not unique in their struggles - social housing residents as a whole are being impacted disproportionately. Their report mirrors our own and calls for government to take further action, including permanently re-instating the £20 a week uplift in Universal Credit.

Household budgets

Compared to only a year ago, an increasing proportion of Clarion households say they are only able to afford the essentials (34%) or that they tend to run out of money before the end of the week or month (21%). Fewer are able to afford some of the luxuries of life (12%), or have money left at the end of the week (23%).

These figures demonstrate a significant increase in the percentage of households with no financial buffer against any unexpected variation in day-to-day spending – a serious concern as costs continue to increase.

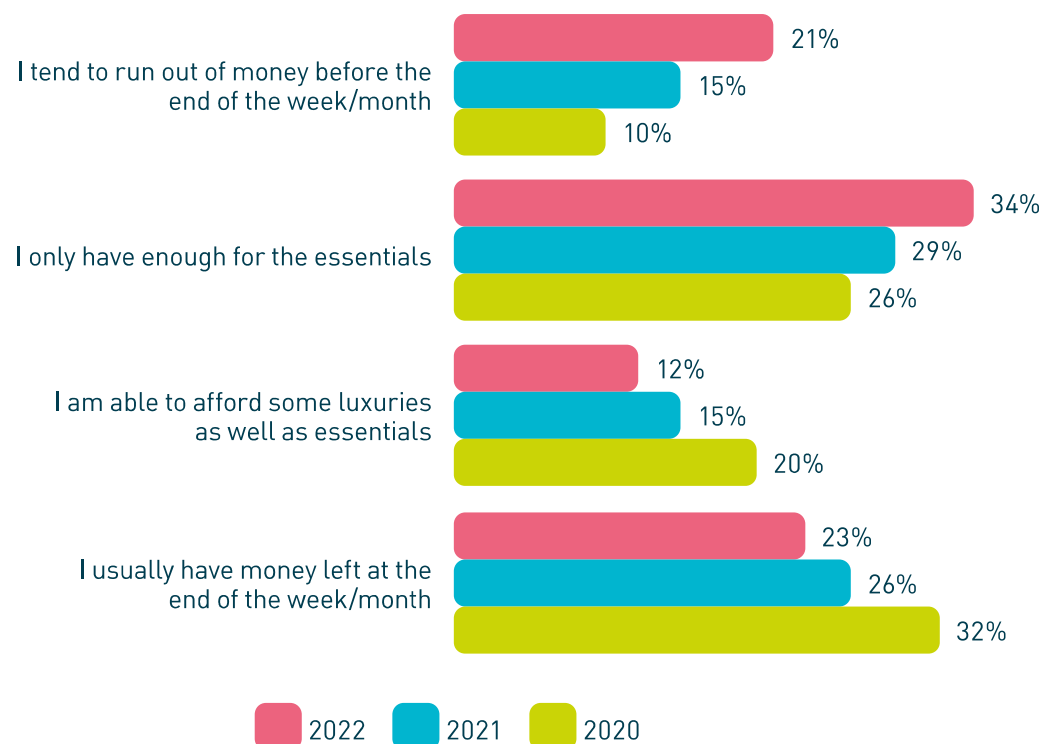
As we have seen in previous years, certain groups of residents are more likely to struggle than others:

- Families with dependent children at home are more likely to run out of money before the end of the week or month (28%) than those without (17%),
- Working age residents are more likely to do so (23%) than those of retirement age (10%),
- Residents who consider themselves to have a disability are more likely to run out of money (23%) than those who do not (19%).

7: <https://www.ons.gov.uk/economy/inflationandpriceindices/articles/overviewofinflationandthecostoflivingforukconsumers/june2022>

8: [https://www.cih.org/news/how-the-cost-of-living-crisis-is-impacting-social-housing-tenants#:~:text=Housing%20and%20energy%20costs%20have,difficulties%E2%80%9D%20\(Financial%20Fairness%20Trust\)](https://www.cih.org/news/how-the-cost-of-living-crisis-is-impacting-social-housing-tenants#:~:text=Housing%20and%20energy%20costs%20have,difficulties%E2%80%9D%20(Financial%20Fairness%20Trust))

Figure 8: Which of the following is true for you?



Base: All respondents (n2,000)

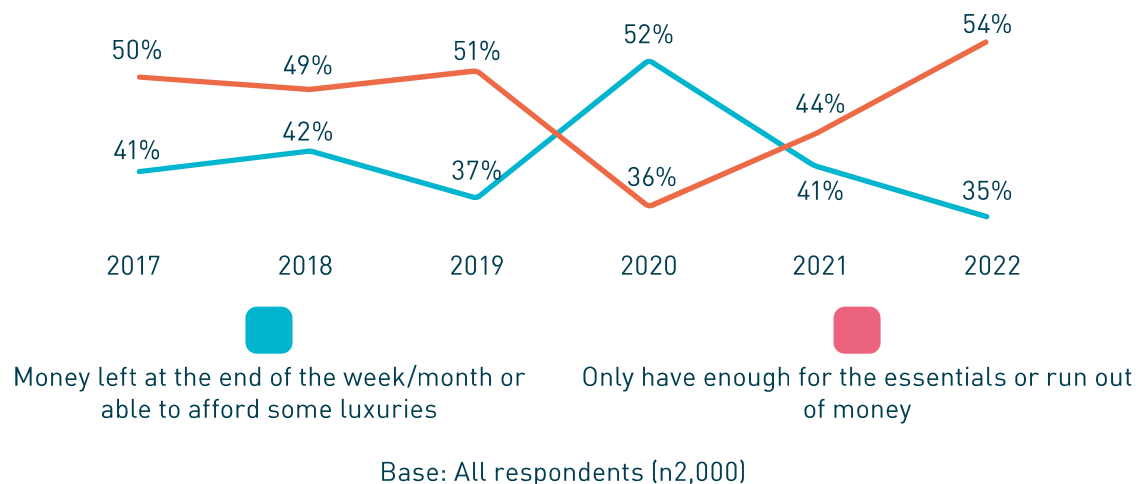
These groups may be spending a greater amount than average on their energy bills and therefore be much more impacted by the recent increases.

Residents in paid work fare significantly better than those who are not across most of our financial metrics. However, they are clearly not spared from the current situation – 29% of working residents only have enough money for essentials

(compared with 38% not working). As costs continue to rise, many of these working households could also be faced with reducing spend on essentials or even tipped in to running negative budgets. This demonstrates that being in work is not a barrier against the impacts of the cost of living crisis.

Figure 9 (overleaf) shows how these household financial trends have changed over the longer term and it is clear that in 2020, during the Covid-19 pandemic, the trend was bucked: residents felt financially better off that summer than before or after. This was most likely due to the lockdown restrictions at the time and the impact this had on reducing day to day living expenses alongside the temporary uplift in Universal Credit. Since then, budgets have continued to stretch and this year we see the worst, most polarised results so far.

Figure 9: Household financial situation, over time (2017 – 2022)



Last year we looked at Clarion households' financial behaviour in response to the pandemic. The results showed that a substantial proportion were having to take action in order to manage their day-to-day finances at the time. This year we asked the same questions, though no longer in relation to the pandemic, and once again the results show a worsening situation (see figure 10 overleaf). There has been a huge increase in residents saying they are cutting back on their household spending, from 44% last year to 65% now; and also in those borrowing money or using credit for essentials from 25% to 35%.

Only the proportion of residents who have been unable to pay their fuel bills has not changed significantly since 2021, going from 12% of residents to 11%. Given the recent rises in energy bills (see Energy crisis, below) this is surprising, and may indicate residents prioritising their utility bills above others, or a reflection of the warm weather during the Summer survey period, when variable energy bills would be lower.

However, some groups of residents are more likely than others to have not paid their fuel bill:

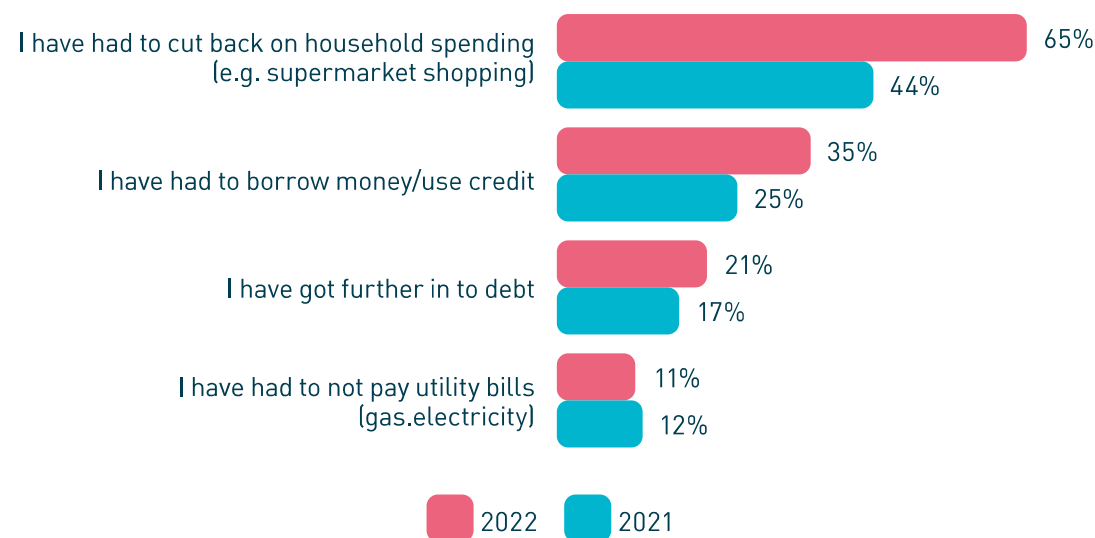
- Families with dependent children at home (19%), compared with 16% in 2021,
- Working age residents (13%) compared with retirement age residents (2%; same figure as 2021),
- Those in receipt of Universal Credit (20%).

These are similar groups to those who are already running out of money.

Whilst residents of retirement age tend to fare better across our financial metrics measures, more are still having to take action to manage their budgets than last year, with nearly half (48%) cutting back on household spending, compared with 27% in 2021.

Following the pandemic, it is evident that residents are facing yet another crisis, without any space in between to get back on their feet and build a financial buffer. During the pandemic, Clarion undertook a longitudinal study which sought to understand how the unique circumstances impacted the lives of residents and the latest report⁹ highlighted the transition from one crisis to another and the concern about household finances.

Figure 10: Which of the following are true for you?



Base: All respondents (n2,000)

Energy crisis

In May 2022, when Ofgem announced an energy price cap of £2,800, a packet of measures were announced by the government to help with the cost of living, including higher energy bills. These short term measures included an upfront discount on energy bills for all households and more targeted support for households on certain means tested

benefits, disability benefits, and pensioner households. From the 1 October 2022, an Energy Price Guarantee was introduced so that a typical household pays, on average, no more than £2,500 a year on their energy bill, for the next 2 years¹⁰.

The energy crisis is evidently a cause of worry for most households – 85% are worried about increasing energy bills including 45% who are very worried. The

last time we asked residents this question, in 2018, only 53% were worried about rising energy bills.

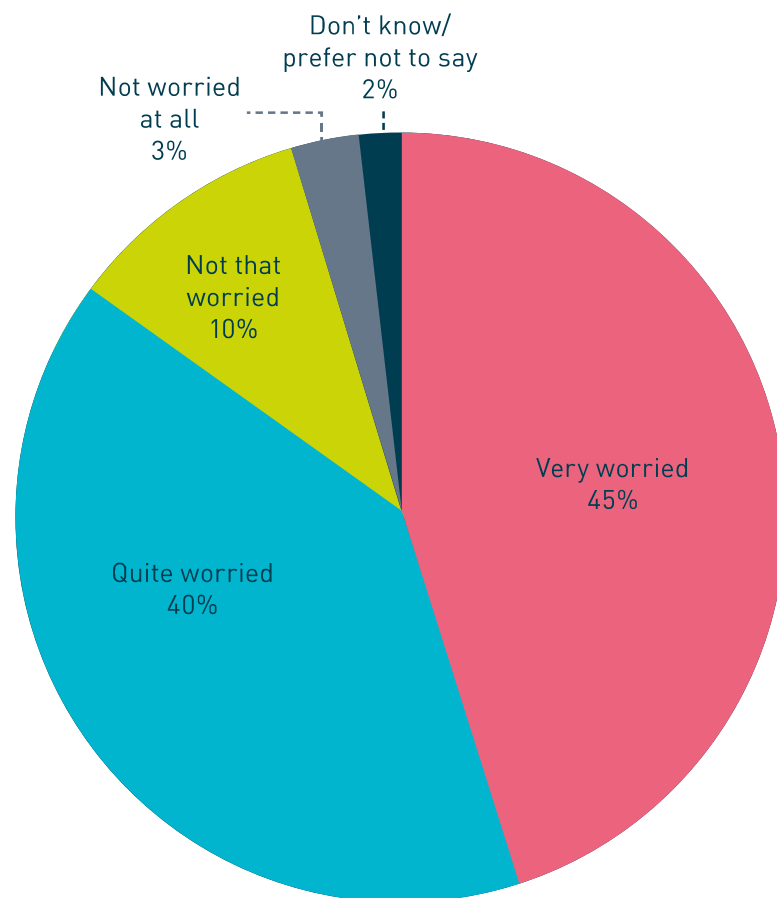
Many of the same groups we have already seen are struggling are the groups are more likely to be very worried about these specific bills:

- Families with dependent children at home (52%), in particular those with three or more children (60%),
- Residents who consider themselves to have a disability (51%),
- Residents aged 35-54 (53%).

Again some of these are households likely to have higher than average energy needs, so those most likely to go above the £2,500 average bill level.

10: <https://www.gov.uk/government/publications/energy-bills-support/energy-bills-support-factsheet-8-september-2022>

Figure 11: How worried are you about increasing energy bills?



Base: All respondents (n2,000)

At the time survey was conducted, 82% of residents had seen their energy bills increase, including 26% whose bills had doubled and 15% more than doubled, making it all the more surprising that so few have been unable to pay the bills. Some will have had flex in their budgets to cope with this, others will have had to reduce spend on essentials. Those on prepayment meters will have had to go without energy at home if they have been unable to top up.

Families with children are significantly more likely to have seen their bills double than households without children (32% v 22%). This pattern is similar for households whose bills have more than doubled (21% vs 12%).

The most commonly used method to pay energy bills is by a fixed monthly direct debit (39%), allowing residents to pay the same amount each month and often access the best tariffs. A further 11% pay a variable monthly direct debit and 3% a quarterly one. A fifth (21%) of all Clarion residents have a pre-payment (including 23% of Clarion social renters) meter and 13% used payment cards. According to the English Housing Survey, overall 35-36% of social renters have prepayment meters installed, therefore,

Clarion's figure of 23% is lower than the UK average.

Households using a pre-payment meter (often low income households) have historically been at greater risk of being unable to pay for energy. Our analysis shows specific groups are more likely to be on a pre-payment meter:

- Families with dependent children at home (27%),
- Those in receipt of Universal Credit (26%),
- Households in the South London region (28%)

It is also evident that households with a prepayment meter are more likely to have gone without food (24%) compared with those paying by fixed monthly direct debit (14%) and more likely to have used a food bank (19% vs 9%).

Due to rising energy costs, the Joseph Rowntree Foundation have highlighted a dire situation of some households having to face a truly impossible situation of cutting down on energy use to pay their

bill and but still having no money left over for food and essentials¹¹.

Food poverty

As well as asking residents broad questions about their financial situation, we also ask specific ones to identify acute financial crisis, such as going without food or using a foodbank.

Despite the worsening cost of living crisis, there has been no increase in the proportion of residents using a foodbank since last year (12%). Of those, 40% had used the foodbank in the last three months. Of those who had recently used a foodbank, over half (54%) had used one two to five times in that period and a third (31%) had used one every week. Regular, frequent foodbank use is therefore far more common in recent users than it being a one-off.

While foodbank use has not increased overall this year, the proportion of residents who had gone without food as they could not afford it has, from 15% to 18%. This figure being higher than the proportion of foodbank users suggests

there is a level of unmet need here – people are going without food, but not accessing crisis help.

11: https://www.jrf.org.uk/press/stratospheric-energy-bills-will-completely-wipe-out-incomes-low-income-households-new-jrf?dm_i=7ADY,99SN,229ANU,141TR,1

As in 2021, the 18-24 year old age group are more likely have gone without food (29%) compared with other age groups (17%). This may be because they are more likely than those older than them to be unemployed (see Employment) or receiving Universal Credit. Even if working, young people may be on a lower wage or working irregular or unsocial hours (see Employment) and increasing day-to-day costs will be taking a higher proportion of their earnings.

Households more likely to have gone without food (18% overall) because they couldn't afford it are now looking familiar:

- Families with dependent children at home (22%) vs those without (15%),
- Residents who consider themselves to have a disability (22%) vs those without (15%),
- Those in receipt of Universal Credit (29%) vs those who are not (13%),
- Those not in paid work (21%) vs those who are (14%),
- Households in the South London region are more likely to have gone without food (23%) compared with other regions.

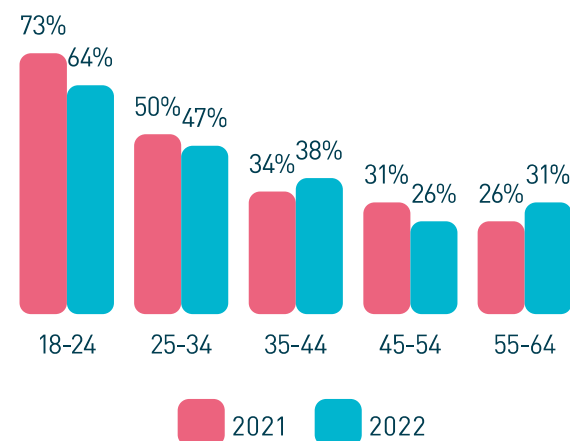
Universal credit

This year, 30% of residents are receiving Universal Credit (UC); 36% of those of working age. This is slightly fewer than last year (33% overall), but still much higher than before the pandemic (14% in 2019), a figure which may be because residents' work has settled after the disruption of the pandemic (as detailed in our Covid-19 research reports)¹².

Young residents (aged 18-24) are most likely to receive UC, however, this figure (64%) has also dropped since last year (73%). Families with dependent children are more likely to be in receipt (48%) than those without (21%) and this has stayed roughly the same as last year (47%).

36% of working age residents are in receipt of Universal Credit

Figure 12: Percentage of residents in receipt of Universal Credit, by age-group



Base: Respondents aged 65 and under:
2021 (n1,562) and 2022 (n1,548)

The vast majority (88%) of residents in receipt of UC receive the housing element, that is, they get help with their rent.

Half (55%) of those working-age residents not receiving UC say they are still in receipt of 'old-style' legacy benefits, such as housing benefit or employment support allowance. Of those, only a quarter (22%) said they would consider a voluntary move to UC even if it was thought to increase their income.

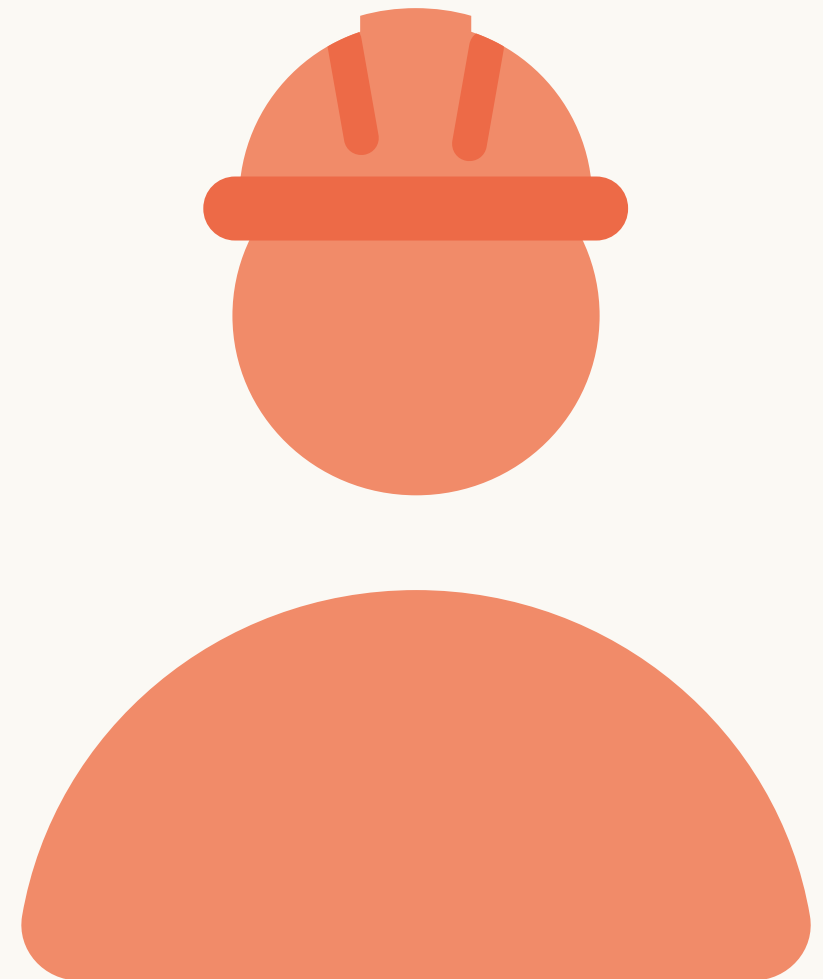
We have seen throughout this chapter, and our recent research, that residents in receipt of UC fare less well financially than those who are not. Therefore it perhaps not surprising that its reputation of being punitive, or causing fluctuating incomes means it is not attractive to many of those who could be eligible.





Employment

Every year we ask residents about their working status, and the results over the last few year have shown significant volatility; in particular, high levels of unemployment in young residents.



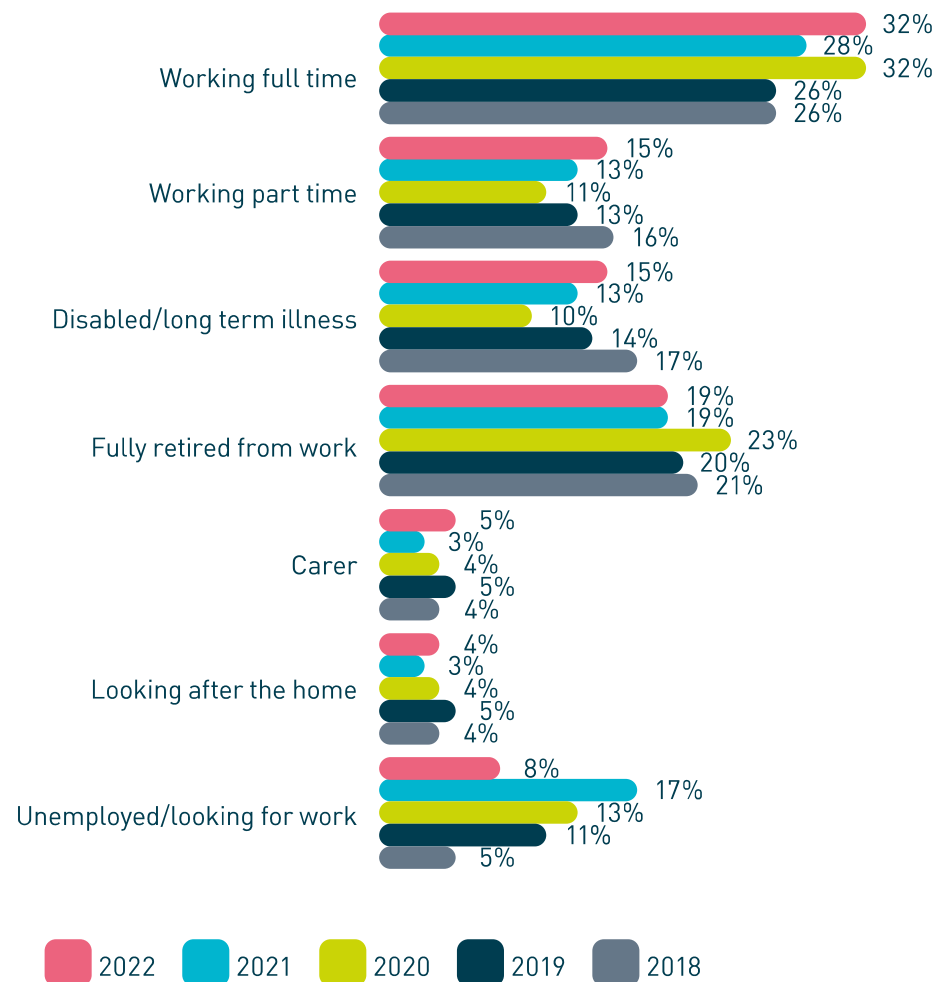
Employment

Obviously the pandemic had an enormous effect on residents' working lives, with two thirds saying their job had been affected in some way in Summer 2020. Last year saw some degree of normality returning and as we are emerging from the pandemic, there have been some positive trends this year.

The survey results show now 56% of working age residents are in paid employment, a significant increase from 49% in 2021. This directional shift reflects the changes in the labour market more widely, where unemployment is currently very low.

There has been an increase in residents working full time, back to 2020 levels, and a continued steady rise in those working part time.

Figure 13: Which of the following best describes your working status?



Each year approximately 1% of residents report being in full time education

Base: All respondents (n2,000)

56% of working age residents are in paid work.

The most significant change has been the drop in residents who are unemployed or looking for work, from a high of 17% in 2021, to a three-year low of 8% now. However, this drop needs to be put into context as the pre-pandemic figures were 11% in 2019 and 5% in 2018.

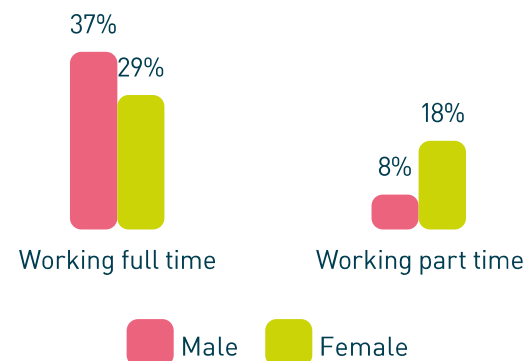
The percentage of residents who are unemployed or looking for work has reduced across all age groups with the highest reduction within the 18-34 age-group: from 29% to 12%. This is a hopeful sign and may indicate the success of programmes such as Kickstart, which Clarion has been spearheading in the housing sector, getting young people in to high quality jobs with training and prospects.

The percentage of residents looking for work has also reduced across all regions. In 2021, unemployment was significantly higher in the North; however, the 2022 survey data shows no significant difference between regions.

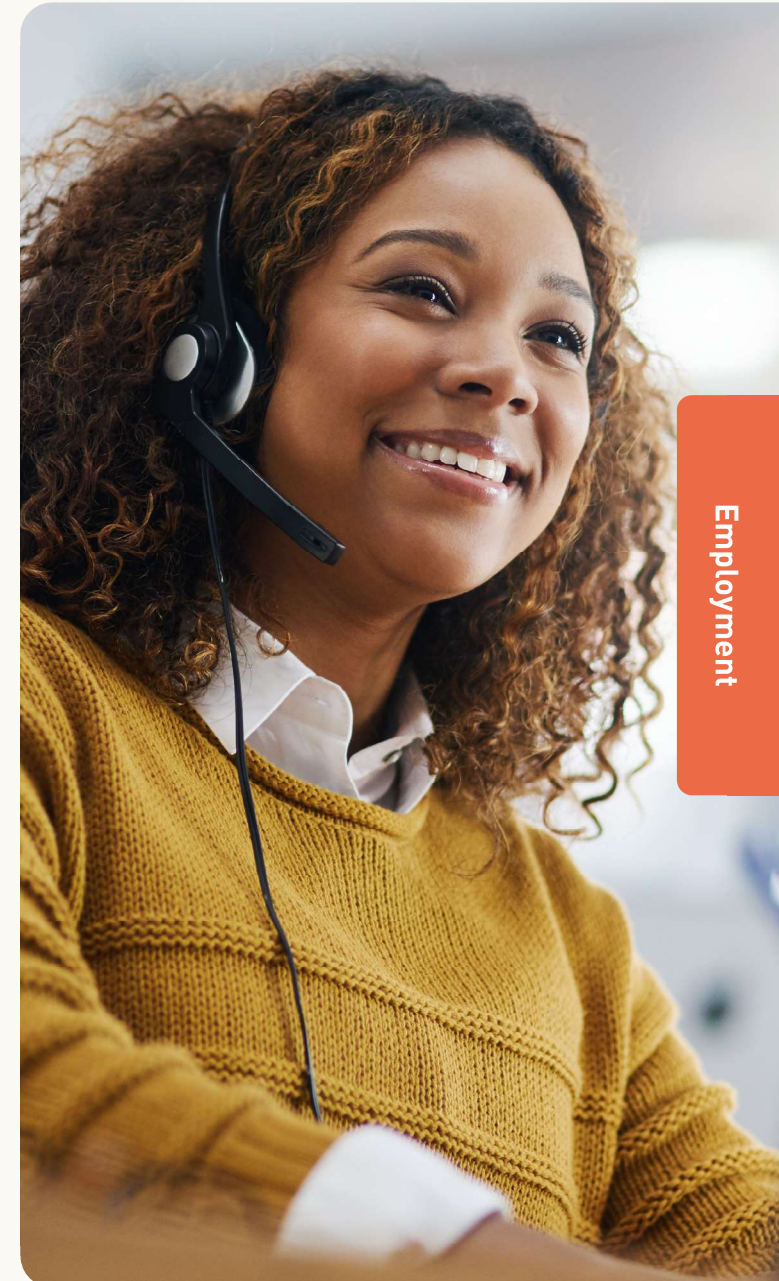
Whilst there has been a steady increase in the proportion of residents who are not working due to a disability or long term illness over the last three years, we have also seen a significant increase the percentage of disabled residents in paid employment – 21% now compared with 14% in 2021.

Women are more likely to be working part-time hours than men.

Figure 14: Gender differences in working hours



Base: All residents in paid work:
2021 (n800), 2022 (n,935)



Employment

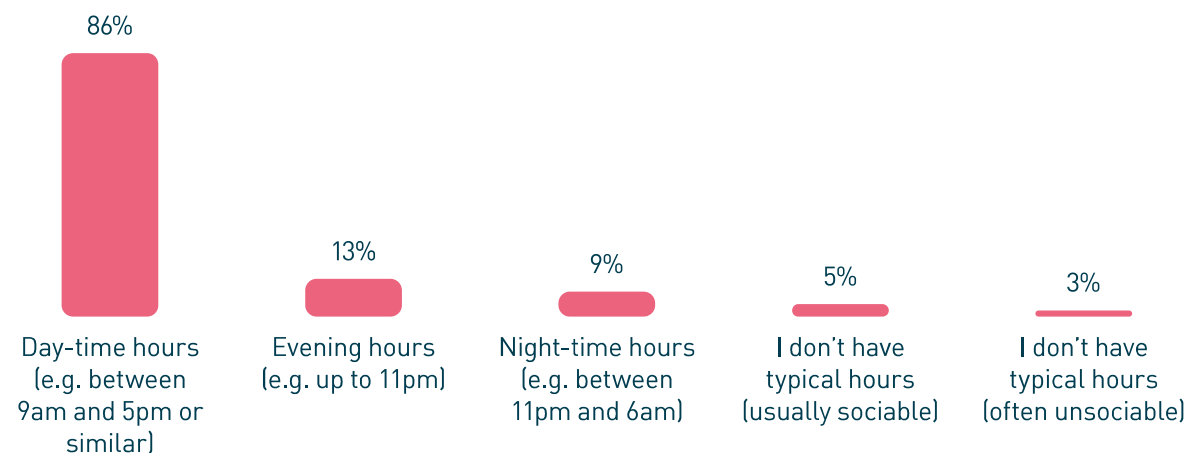
Unsociable hours

There is good evidence¹³ that working unsociable or irregular hours has a negative impact on employees' health and their social and family lives. Unsociable hours and shift work are common in healthcare, manufacturing, transport, emergency services, security, and service industries, among others. Our research in 2020 showed that around 40% of working residents were employed in these fields, so in order to gain a more detailed insight into the working lives of residents, this year we asked about their typical working pattern.

As shown in figure 15, the majority of residents (86%) in paid employment work during the day – typically between 9am and 5pm. A higher percentage of female residents (88%) tend to work these hours compared with men (82%), who are slightly more likely to be working regularly at night (12%, vs 8% of women).

There do not appear to be any notable age group or regional differences when looking at this set of results, other than residents in the North being slightly more likely (21%) regularly work in the evenings.

Figure 15: Typical working hours of those in paid employment, 2022



Base: All respondents in work (n935) Multiple answers given

Our data does not show a clear difference in social wellbeing between those working standard hours and those not, but residents working evening, night or irregular unsociable hours are more likely to have gone without food than those working regular day time hours (20% vs 12%) which may reflect poor wages for this type of work.

Whilst there are some positive signs regarding the levels of employment, these survey results need to be put into context

with consideration of factors such as job security. For example, recent research undertaken by Clarion in partnership with the Royal Society of Arts¹⁴, found that social renters are more likely to have lower employment security due to working in industries at risk of becoming more automated (e.g. retail industries) and experience lower levels of good work practices.

13: <https://post.parliament.uk/research-briefings/post-pn-0586>

14: <https://www.clarionhg.com/news-research/2022/february/clarion-and-rsa-report-explores-the-changing-world-of-work-and-the-impact-on-social-housing-residents>





Sustainable homes and places

This section was introduced to the Clarion Index last year when sustainability was at the front of our minds with the COP26 Climate Summit in Glasgow and our Sustainable Homes Roadmap being launched. These are still key, but as we have seen from the results in our Household Finances section, the cost of living is taking attention now, with calls to remove the green levy from fuel bills to aid affordability.



Sustainability

As a business for social purpose, social impact is at the heart of everything we do and measuring this impact ensures we learn and improve each year what is making the most difference. In the last year, we built a record number of new homes, of which 86% were affordable, but having a positive impact is not just about putting a roof over people's heads – it's about building homes fit for the future. That's why our new homes will be zero carbon compatible by 2025, and why we're retrofitting many of our existing homes to make them more energy efficient. You can find out more in our Social Impact Report¹⁴.

Need for more social homes

Three quarters (74%) of our residents agree that there is a need for more social rented homes in their area, a 6% increase from last year and the highest we have ever seen. This is perhaps due to the increasing cost of living, including rocketing private rents, meaning more residents are recognising the value of sub-market regulated rents and a secure home.

In contrast to last year, when older residents were more likely to agree with the need for more social rented homes, now there is little difference in opinion across the age groups. As we have seen in the Household Finances section, young residents are being hit hard by high inflation and this may be shifting their views, as now 81% of 18-24 year olds see the need for more affordable homes (an increase from 74% last year).

Similarly, this result does not vary by geography with over 70% of residents across all the regions agreeing that there is a need for more social homes in their area.

We have seen in previous years a disparity between tenants and shared owners views on this topic, with renters more likely to agree more homes are needed. Indeed this gap has increased slightly from last year, 76% tenants agreed that there's need for more social rented homes in their area compared with 63% of shared owners; compared to 68% and 65% respectively last year.

74% of residents agree there is a need for more social rented homes in their area.

14: <https://www.clarionhg.com/news-research/2021/october/clarion-housing-group-publishes-new-social-impact-report>

Keeping homes at a comfortable temperature

Given the increasing costs of energy, it is reassuring that more than two thirds (67%) of our residents find it easy to keep their homes at a comfortable temperature. Unfortunately this does represent a decrease from last year (72%), which may reflect soaring energy bills.

The result varies significantly by age, with residents of retirement age finding it easier (78%) than working age residents (65%). Retired residents will receive the increased winter fuel payments and we have seen in our Covid-19 research that retirees tended to be insulated against the financial shock of the pandemic (if not the social one).

This year, there is a noticeable geographical difference, with residents from the East and North regions finding it easier (70%, 69% respectively) than residents in London (North 58% and South 63%) who may be impacted more by the rising cost of living.

The discrepancy between tenants and shared owners was also prominent; shared owners were much more likely to say

they find it easy to keep their home at a comfortable temperature than tenants were (79% vs 66%).

This year we asked residents who said they find it difficult to keep their homes at a comfortable temperature why they thought that was. With rising cost of living, in particular the energy prices, it is important for us to understand the key reasons behind it so we can support our residents as best we can.

- More than one third (38%) of the residents said the condition of their property was the reason they find it difficult to keep their home at a comfortable temperature
- 24% said their finances or the cost of heating was the main reason
- 36% said it was both of the above

Residents that live in the properties which are on the gas network, who may have cheaper gas central heating, were also more likely to agree that the condition of the property was the reason (44%) compared to the residents who were not (37%).

Surprisingly, our asset data shows no clear relationship between property SAP rating and whether the residents find it easy to keep comfortable. This perhaps suggests that other factors such as household composition, disability and income levels may be stronger determinants of whether a household can keep a home warm than the energy efficiency of the property itself.

This result varies between regions with residents from the East Region most likely to agree that the condition of the property was the reason they find it difficult to keep their home at a comfortable temperature (46%) compared to other regions .

Here, residents in the North Region (31%) were most likely to agree compared to other regions that the finance/cost of heating was why they find it difficult to keep their home at a comfortable temperature.

Access to outdoor space

There is strong evidence that access to green spaces and nature has a beneficial relationship with people's health and wellbeing. Access to nature has also been found to improve specific psychological conditions such as depression, anxiety and mood disorder, reduce stress, and promote positive social interactions. Our research supports this – early in the pandemic we saw a clear relationship between access to green space and improved sense of belonging and connectedness to their community and improved mental health.

This relationship underpins the emphasis put on the accessibility of green space in Clarion's Sustainable Development Strategy and roadmap.

As we are in the process of developing Clarion's Neighbourhood Standard it is vital for us to understand how our residents feel about their surroundings and proximity to nature so we can design our homes and communities in the way that reflect that. We asked residents if they have access to outdoor space at home.

- More than a half of residents (53%) said they have access to a private garden
- One quarter (25%) said they have access to a communal garden
- 15% have access to either balcony, yard or patio area
- Only 13% have no access to any of these outdoor spaces at home
- 86% of those with no access to outdoor space at home lived in flats, and around half live in London.

Residents with a private garden were significantly more likely to regularly talk to their neighbours than any of those without one, and were least likely to feel lonely.

As well as access to outdoor space at home, we asked residents if they were able to easily access high quality green space near their home.

The majority of our residents (87%) said they are able to easily access high quality green space near their home compared to only 11% who cannot.

While this result does not vary significantly by age or geography, residents with a disability were significantly more likely to say they could not easily access green space (15% vs only 9% of those without a disability). As there is little difference in the results by region, this could be due to the accessibility of green space, rather than its quality or location. The Sensory Trust¹⁵ highlights a number of reasons greenspaces may not be accessible or inclusive, for instance physical barriers such as steps, slopes, lack of toilet facilities, lack of accessible car parking; psychological barriers, and organisational barriers, such as lack of guide dog facilities or site guides.

15: <https://www.sensorytrust.org.uk/resources/guidance/inclusive-greenspace>





Landlord - resident communication

Our communication with residents is the key to our relationship with them – customers now expect easy communication with their service providers, via a channel they feel comfortable using, at a time convenient to them.



Landlord – resident communication

The results in this section do show a clear growth in residents preferring digital channels, outpacing the growth in internet users (see Digital), but offline channels still dominate in some cases, particularly in preferences for reporting repairs.

In mid-June Clarion experienced a cyber-attack which caused significant disruption for our customers and to the business. We are now on the road to recovery and are sorry for the disruption that residents have experienced over the last few months. It will take some time for all services to return to normal.

At the time the incident happened, our fieldwork for this survey was around a quarter completed.

Understanding to what extent the cyber-

attack may have impacted on residents' responses, and our subsequent findings, is not straightforward (see Methodology).

We do know however, that residents have been hugely inconvenienced by the attack, and we are working flat out to resolve it.

Preferred communications channels

Finding out information from Clarion

- Email is the most popular choice for finding out information from Clarion, up from last year (43% to 53%)
- Letters still prove popular (35%), especially with those aged 65+ (43%)
- There has been an increase in preference for text message from last year (9% to 15%)

The preferred channel for tenants finding out information from Clarion depends significantly on whether they are an internet user or not. 62% of tenants who are online would prefer a regular email to keep up to date, an increase from 52% last year. And a further 7% would look at our website to find information. A small, but steady proportion would still like printed information in the post: 30% of internet users would like a letter in the post, and 7% a leaflet.

There is a clear preference for printed information among tenants not using the internet: well over half would like letters (59%) or leaflets (19%) in the post. A similar proportion said a text message (14%) or phone call (13%).

Finding out when your rent is due

- Email is also the most popular choice for finding out when your rent payment is due, up significantly from last year (32% from 14%)
- Letters are much less popular overall than last year (22% from 38%) even with those aged 65+ in 2021
- Almost a third of tenants say they need no way of finding out when their rent is due (30%), especially true for those aged 65 and over (50%)

Again, when choosing how they would prefer to find out their rent payment is due, use of the internet is key – online residents are happy to find out electronically by email (37%) or on their online account (6%). This represents a significant drop in residents preferring their account for this purpose (38%), despite a slight increase in registrations (see Digital). The drop may be linked to the lack of availability caused by the cyber-attack.

Contact with Clarion

90% of residents have contacted Clarion in the last 12 months, including 86% of shared owners.

Nine in ten residents, 90%, said they had been in contact with Clarion in the last 12 months, a similar result to last year (92%) which had seen a significant increase from 2020 (71%). We thought then that the increase may be people catching up on repairs and essential services after the disruption of lockdown, but it appears this may be continuing.

Most of these residents called us on the phone, despite high awareness of availability of online channels.

The phone is still the channel most commonly used, 86% of those who had made contact used this method; second most common, but a long way behind is email, used by 21% of those who had been in touch. These are similar results to last

year (89% and 19% respectively). Younger residents are more likely to have used online methods, like live web chat (8% of those aged 18-34), webform (8%) or social media (2%), than those older.

Related to this, is how confident residents feel that a request they submit by webform or email will be dealt with. Only 49% of residents who use the internet feel this way, a similar proportion to the last couple of years (52% in 2021, 50% in 2020).

Having been in contact with us by either of these channels in the last 12 months appears seems to have a mixed effect on confidence, with 41% of those who had emailed feeling confident, and 56% of webform users.

Repairs

Our repairs service is one of the key contacts we have with residents, and we perform around 6,000 routine repairs a week on our homes. While the service was significantly impacted by the cyber-attack, residents were still able to report emergency repairs to our out of hours contact centre.

For tenants with internet access, reporting repairs online can give them a simple way to do so, at a time convenient to them, without waiting on the phone. Nearly nine in ten residents (88% of tenants and shared owners) are aware that they can do this, and there has been a slight increase in awareness since last year (85%).

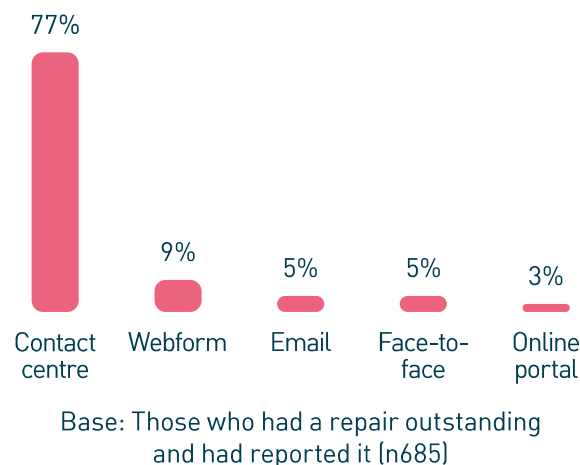
Among internet users, a third of residents said that if they reported a repair through the webform they would prefer a text message to keep them up to date (36%) and a further quarter would like an email (28%). 18% would prefer to receive a phone call.

At the time of the survey 38% of tenants had an outstanding repair which they had reported, and a further 10% had a repair they had not yet reported. There was no significant difference in either figure before or after the cyber-attack.

For those who had reported the repair...

Despite high awareness of the ability to report repairs online, the most common way of reporting recent repairs was by far the contact centre (77%), with the second most common webform lagging behind (9%).

Figure 16: How did you report the repair?



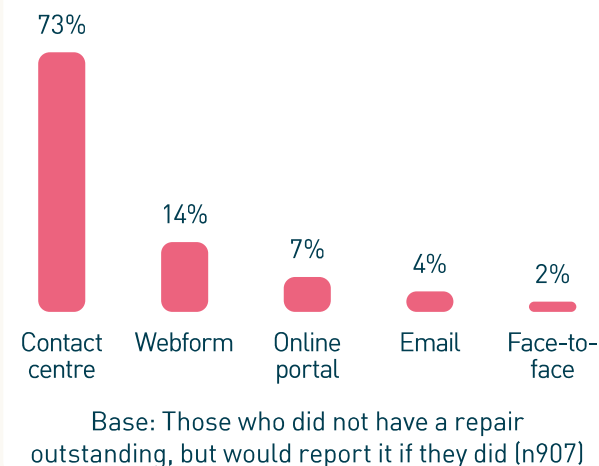
For those who had not reported the repair...

Of those residents who had a repair but had not reported it, around a third said this was because they had not got round to it (35%), 14% said it takes too long to do so and 11% said it was because they thought that Clarion do not action repairs. Only 2% said they had not reported the repair because they did not know how. A small number did say they had not reported it as they had been told to only report emergency repairs after the cyber-attack.

For those who do not have an outstanding repair...

97% of tenants without an outstanding repair said they would report it if they did; a slightly larger percentage of these said they would report their repair online via webform (14%) or online portal (7%) when compared with those who had recently needed a repair (9% and 3%).

Figure 17: How would you report the repair?



Wider services

Since May 2018 when changes were made to data protection regulations that altered how we could market our wider landlord services to residents, awareness of these has steadily declined, from a high in 2017.

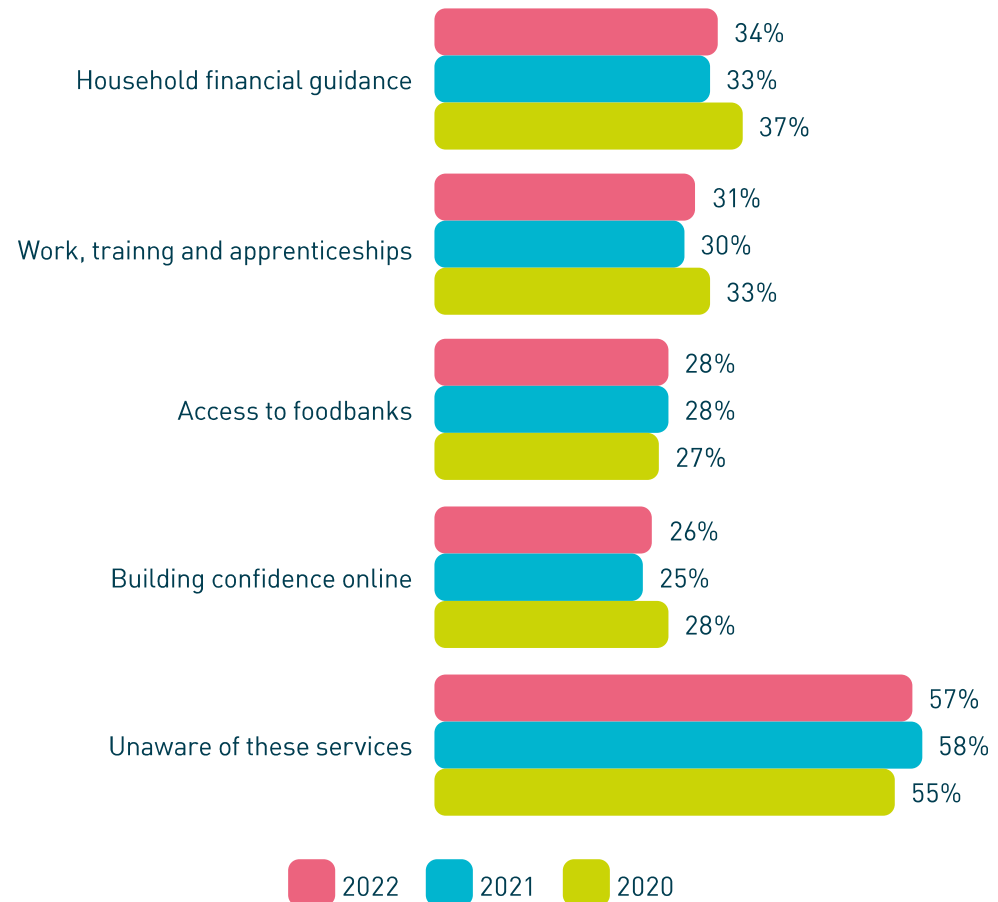
The majority of residents continue to be unaware of services offered by Clarion (57%), a similar proportion to last year (58%).

The level of awareness is highest for household financial guidance (34%), closely followed by work, training and apprenticeships (31%).

As in previous years, middle aged residents, 35-54 year olds, were more likely to be unaware of any services (61%), as were those already in work (66% unaware).

This year for the first time we asked residents if their first language is English, and 13% of residents said it was not. It is therefore concerning that this small group of residents were more likely to say they were unaware of our services (64%).

Figure 18: Which, if any, of the following were you aware that your landlord offers?

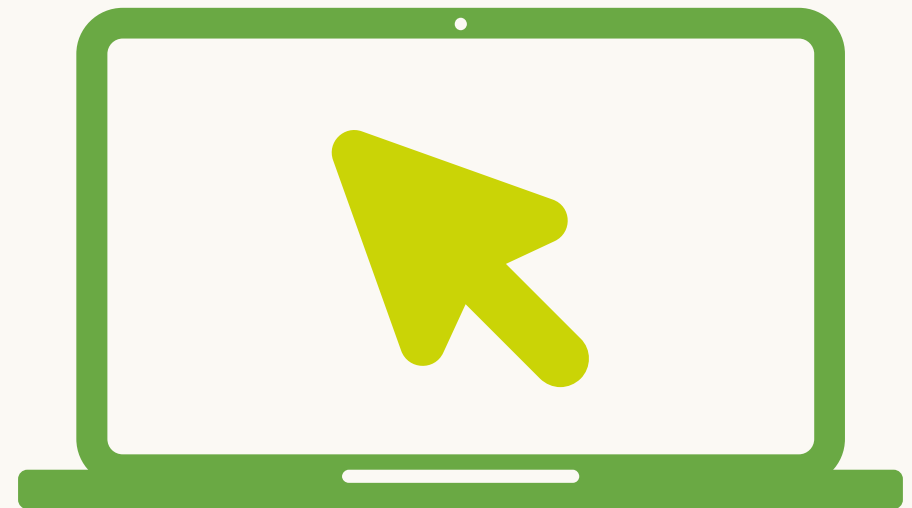


Base: 2020 - all renters (1,800); 2021-2022 - all respondents (2,000)



Digital

Much of our daily lives shifted online during the Covid-19 pandemic, and the Office for National Statistics reported an almost immediate uptick in British households being digitally connected, hitting 97% of households in 2021, perhaps saturation point.



Digital

As shops, services and communities continue moving online, it is more important than ever to help residents access the internet and build their digital skills, ensuring they are not left behind.

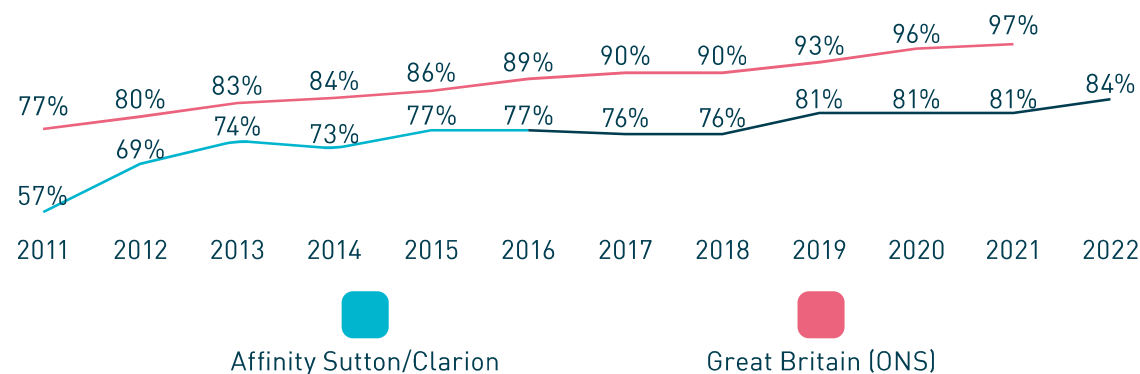
Clarion offers a range of digital skills support through Clarion Futures, our charitable arm, to improve residents' capability and confidence online. Our network of 200 digital champions provide one-to-one support to other residents and we run courses covering computer and internet basics, saving money online, job searching, and using the Clarion online account, as well as providing easy access to laptops, tablets and Wi-Fi.

Accessing the internet

Since 2011, when just 57% of Affinity Sutton residents (now part of Clarion) were online, the yearly trends of residents getting online tracked the national trend, around 10% below ONS figures. Following a plateau since 2019, it is pleasing to see the figure increase from 81% to 84%, finally tracking the national trend again.

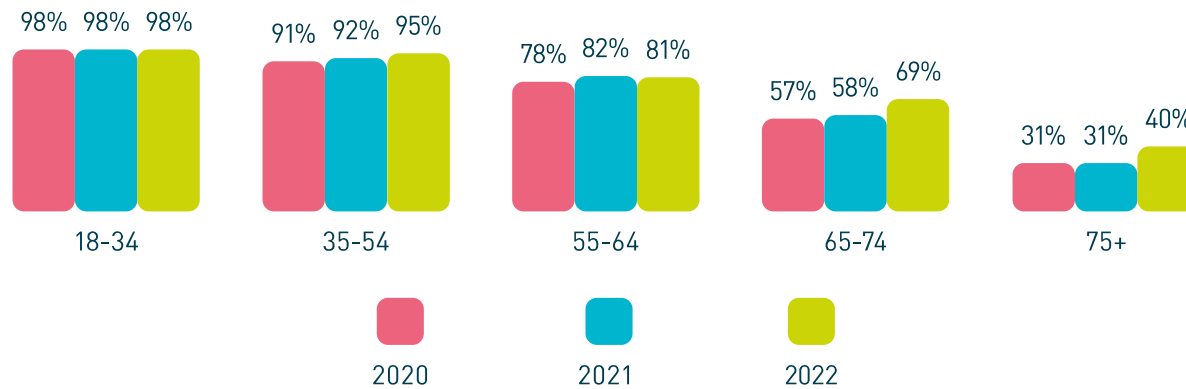
84% of Clarion residents access the internet

Figure 19: Internet access over time



Base: All respondents (2011-2015:n1,000, 2016:n1,500, 2017-22:n2,000); GB data source ONS

Figure 20: Internet access by age and year



Base: Internet users (2020 n1,610, 2021 n1,626, 2022 n1,679)

The growth in the overall figure to 84% has come mainly from a sustained rise in older residents getting online. Figure 20 shows that there was a notable increase between 2019 and 2021 among those aged 55-64, but now the main growth driver is those aged 65 and over.

The over 75s remain the only group where fewer than half are online.

This reflects wider figures from the ONS: digital growth is happening among older people, partially because younger groups have reached saturation point.



Frequency

As well as the proportion of residents getting online increasing, we also see a shift in the frequency they use the internet over the past few years.

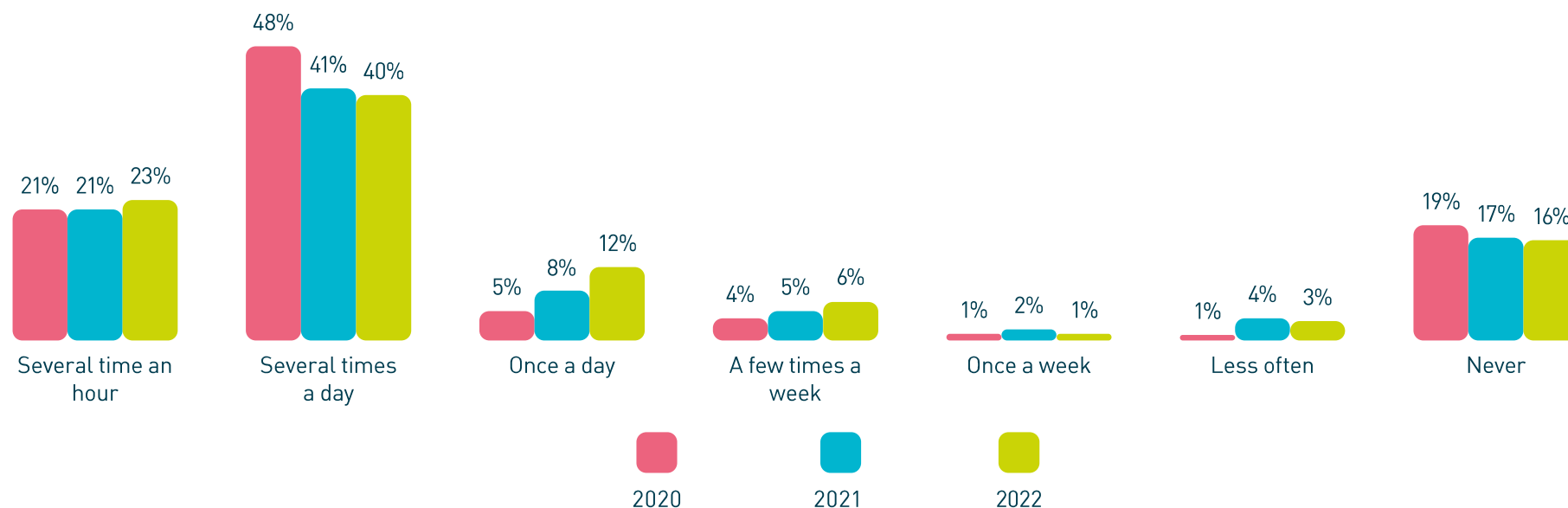
During the first summer of the pandemic, we saw frequent internet use hit a peak of 69% of users online multiple times a day, up from 47% in 2017. The peak dropped to 62%

last year and has remained around there, suggesting this may be a lasting feature of post-lockdown life. Being able to track this sort of trend is a key benefit of this sort of long-term study.

89% of users say they use the internet at least once a day

A quarter (27%) of internet users now use the internet several times an hour. This is strongly driven by age, as over a third of these really high frequency users (36%) are aged under 35.

Figure 21: How often do you use the internet?



Base: All respondents (n2,000)

Confidence using online services

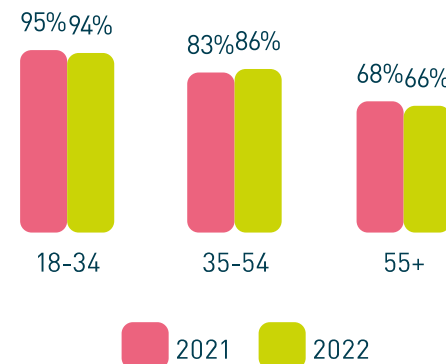
Confidence to make the most of the internet, more than just browsing, can offer significant benefits – saving time and money, accessing public services, improving employability and keeping in touch with loved ones– which those who are less digitally skilled miss out on.

We asked residents how confident they were using services online, and found that 81% were either very, or quite confident, very similar to last year (82%).

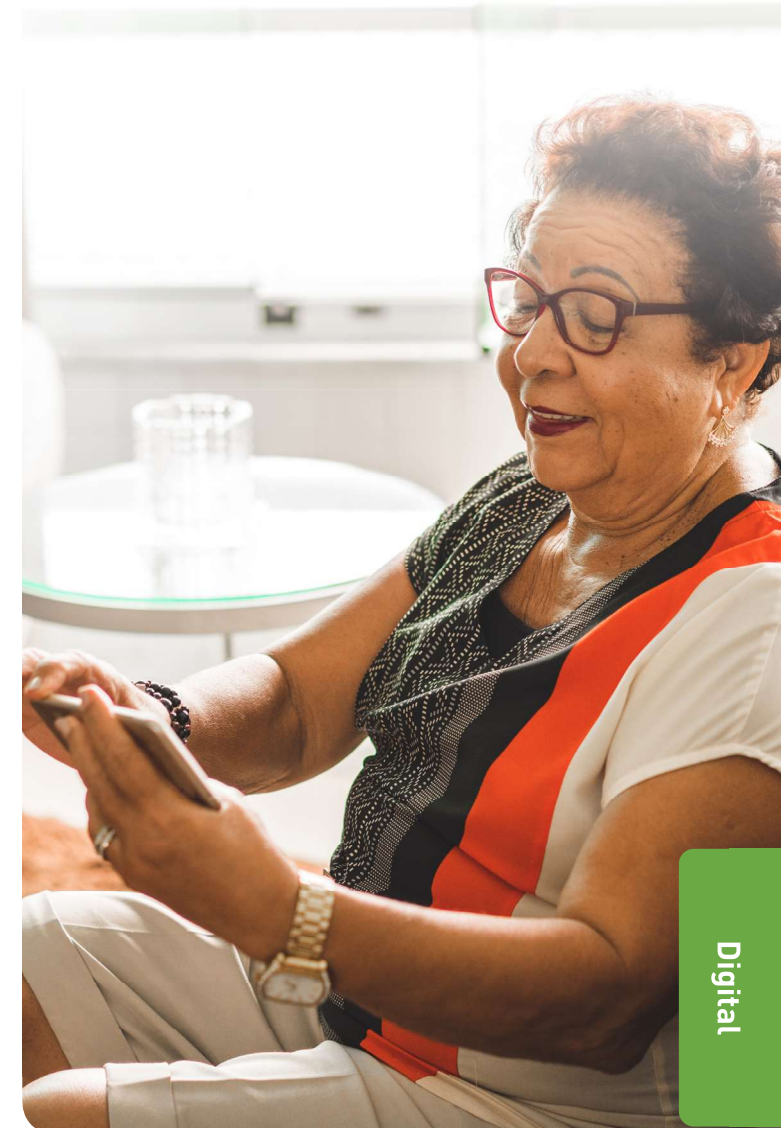
Other recent research has shown that almost half (45%) of retirees do not feel completely confident transacting online, preferring to do so in person; and many can feel ‘stress’ when services require a digital approach, like booking a GP appointment on a website¹⁶.

Figure 22 mirrors this and shows, as with internet access, confidence is driven largely by age. Although they are able to get online, older digitally connected residents tend to be less confident using web-based services.

Figure 22: Percentage of residents who feel confident using services online



Base: Internet users (2021 n1,626, 2022 n1,679)



16: <https://www.vodafone.co.uk/newscentre/press-release/fear-of-going-online-could-cost-over-65s-almost-1000-a-year>

Online accounts

We understand that residents with internet access enjoy and expect high-quality, efficient online services from the companies they deal with. Clarion offers an online account where residents can pay their rent, report repairs and view their rent account.

Despite the disruption to access caused by the cyber-attack, more residents now have an account - and use it - than last year (47% up from 43%).

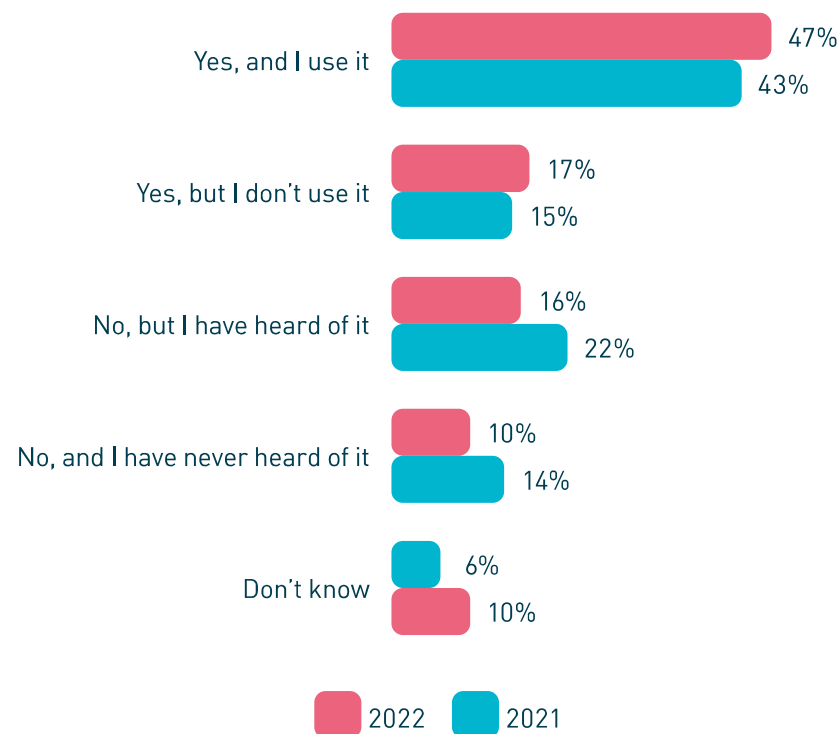
Figure 23 shows we have seen an increase in both the proportion of residents who have and use their account, and also a very slight increase in those who have an account but do not use it (15% to 17%).

In total, nearly two thirds, 64%, of online residents said they had a Clarion account, and 61% of these said that convenience was the main reason they signed up. Around one in three of the residents who have an account but do not use it said they had signed up because a Clarion staff member had encouraged them to do so; suggesting they may need further support to get the most out of the tool.

We also asked those that use their online account how often they do so, and the most frequent answer given (49%) was at least once a month, suggesting perhaps they are paying or checking their rent; just under one in 10 (9%) are logging in at least once a week.

Most online residents who do not have an account do not appear to be interested in getting one, with 60% saying nothing would encourage them to do so. 18% would like more information and a total of 20% need more support.

Figure 23: Do you have a Clarion online account?



Base: Internet users (2021 n1,626 and 2022 n1,679)



Methodology

Market Research Society registered agency Enventure Research was commissioned to undertake this year's resident survey with randomised customer contact details provided by Clarion.

A similar methodology was used to the surveys of previous years and telephone interviews were carried out with a representative sample of 2,000 residents. Quotas were used for age, ethnicity, gender and region. All calls were completed between 1 June and 12 July 2022.

The questionnaire included a number of the same or similar 'tracking' questions and also new questions were developed, particularly around the cost of living crisis. The design closely replicated the order that similar questions had appeared in previous years to ensure results were comparable and it was timed to be no

more than 15 minutes long to prevent incomplete interviews.

To ensure the survey was as inclusive as possible, calls were made at different times of day including evenings and weekends.

At the time the incident happened, our fieldwork for this survey was around a quarter completed. Prior to the cyber-attack most of the residents being interviewed were from the 55+ age group (this age group tend to be easier to reach and therefore, naturally, make up a high proportion of respondents during the early stages of gathering data). It is evident from previous research that the age-group residents belong to is, often, a key factor influencing differences in the data and subsequent reported findings. As a result, it is very difficult to untangle to what extent any differences in data collected pre / post cyber-attack are a result of the attack's impact on residents' responses, or due the age-group of the residents being surveyed pre / post cyber-attack.

Where Clarion data since 2017 is cited, the source is Enventure Research, where Affinity Sutton resident data from 2012 and 2013 is cited the source is DJS Research Ltd, where figures for 2014-16 and 2011 are used the source is Qa Research Ltd.

There are likely to be interactions between the different demographics reported in this publication. This report mainly focuses on individual characteristics, so differences cited here cannot necessarily be attributed directly to the characteristic being described.

We refer to 'Clarion Housing' and 'Clarion' throughout this report to apply to the activities of Clarion Housing Group Limited which comprises, Clarion Housing Association Limited, Clarion Futures and Latimer Developments Limited. Please see our website clarionhg.com, for more details.



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