

# The Index 2023



**CLARION**  
HOUSING GROUP



Findings from Clarion's  
**annual resident insight survey**



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## Foreword from Clare Miller, Group Chief Executive

At Clarion, we strive to create thriving communities where people are proud to live and work. By understanding the experience of our customers, their concerns, and their aspirations, we can shape our services to better meet their evolving needs.

Now in its twelfth year, this report presents our findings from our annual survey of Clarion renters and shared owners. To ensure that what we learn is independent and robust, 2,000 anonymised telephone interviews are conducted on our behalf by Enventure Research with a representative sample of residents.

The insight we gather is so valuable and I would like to thank all of our residents who gave time to take part. This year,



we have undertaken an unprecedented number of resident surveys. I am grateful to the further 4,000 households who have fed back to us via other surveys we have undertaken throughout the year both for our own continuous improvement, and to meet the new consumer regulatory requirements.

Every year, I am encouraged to hear from teams across the whole business, about how they have used the insights from The Clarion Index to direct their work. So I'd like to open this report by reflecting on some this years' insights, and set out how this will influence our work over the coming months.

### Cost of living

It will sadly come as no surprise to anybody, that the most challenging findings from this year's survey are those relating to household finances. The cost of living crisis is impacting disproportionately on lower income households, and we know that includes a large proportion of our residents. The Consumer Prices Index (CPI) had risen by 8.7% in the previous 12 months to May 2023 when our survey was about to start. Last year, I was concerned to learn that 29% of our young residents had gone without food because they couldn't afford it, so to read that this has increased to 38% in 2023 is extremely concerning. We are rightly proud of the incredible work undertaken by our tenancy sustainment team, frontline staff and Clarion Futures colleagues who offer support, advice and signposting to emergency assistance. But the impact of the cost of living crisis in this country, as demonstrated in the findings here, will require a collective effort to mitigate.

### Sustainability

Climate change is a core driver for our sustainability strategy, and the importance we have seen our residents place on this too – with 70% agreeing it was important to them personally – shows we are aligned in our commitment to tackling it. The challenging findings around household budgets supports our focus on retrofit for not only decarbonisation purposes but also to reduce energy costs for residents. In the face of high inflation, new budget pressures and cuts to centralised funding, we will remain committed to our net zero ambitions.

### Community really matters

I am so encouraged that despite all the challenges they face, our residents continue to feel very positive about their communities and their neighbourhood. Clarion Futures, as well as housing teams such as resident involvement and tenancy sustainment, all play a part alongside the careful design of new homes and estates. With 82% of residents satisfied with

their neighbourhood, 86% of residents saying they feel they belong in their neighbourhood, and 85% having access to everything they needed locally, we can see the impact of our work to build and maintain strong communities.

### The next 12 months

We will continue to provide as much support as we can to our residents and communities. We will direct the right support to our residents who need it most, and endeavour to ensure their voices are heard by policy makers.

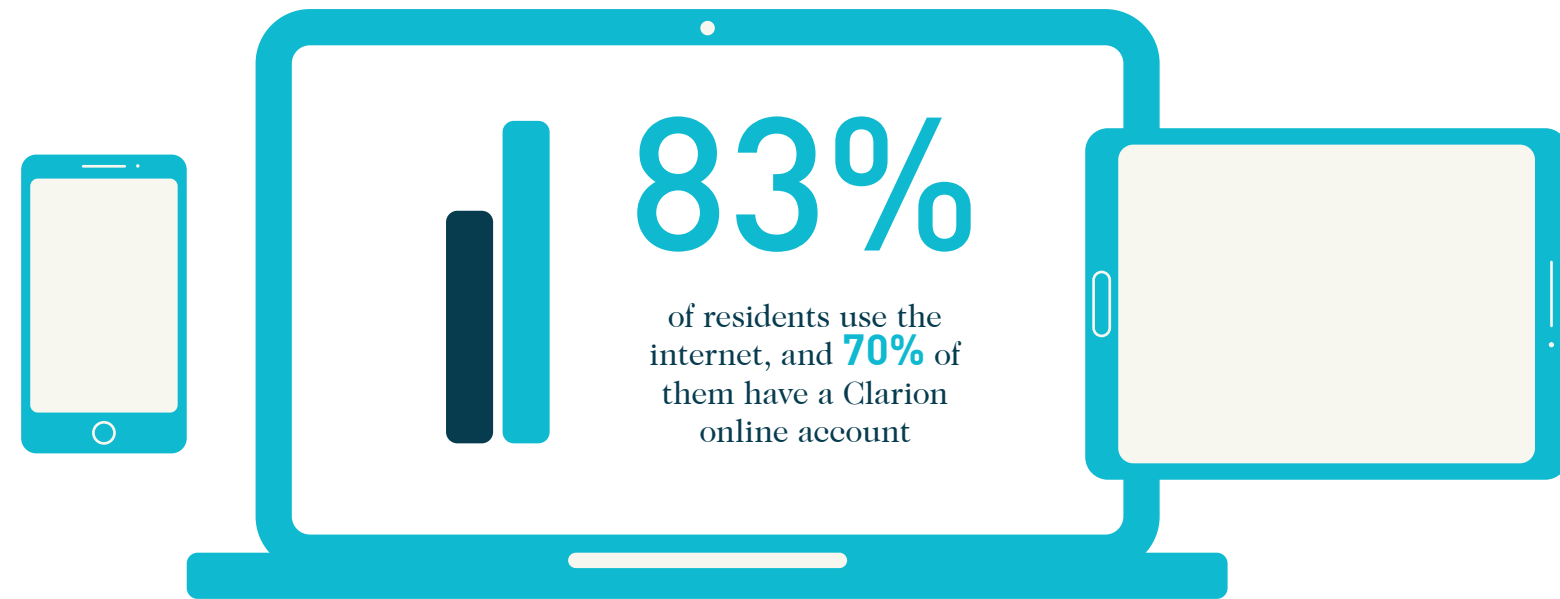
We will also continue to focus financial guidance to those struggling with the cost of living, offering intensive tenancy sustainment support to the most vulnerable.

Finally, we will seek to lead the way in building quality homes that meet the needs of residents, as well as the planet.

**Clare Miller**  
Group Chief Executive

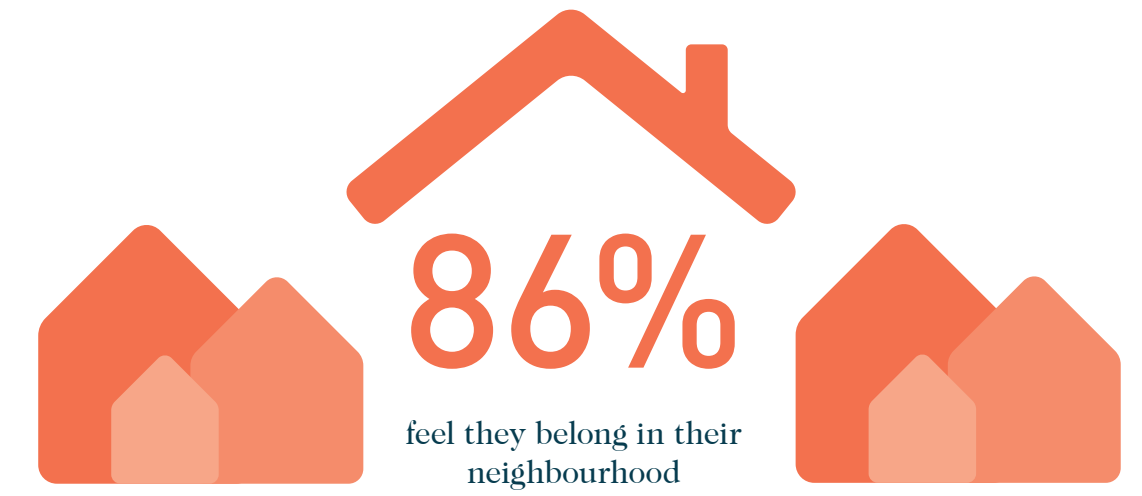


## Key findings



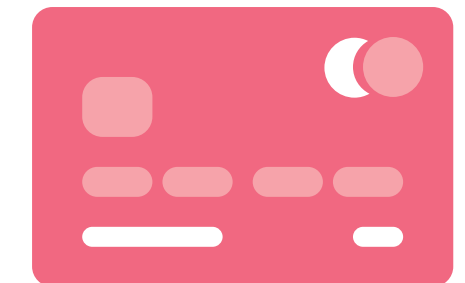
77%

say their local area is a place where people from different backgrounds get on well together



42%

of working age residents are in receipt of Universal Credit

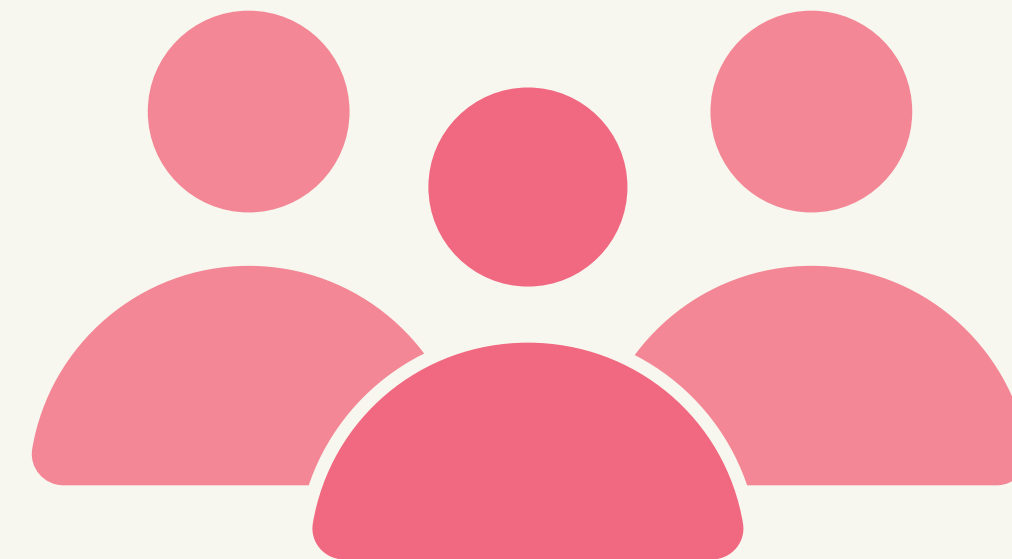




# Neighbourhood, community and wellbeing

Suzanne Moore,  
Senior Research Adviser

This chapter looks at how residents responded to questions about their neighbourhood, community, and wellbeing in the survey. We will see that most of our community measures are broadly back in line with how they were before the coronavirus pandemic, when most of the survey results were altered, but our wellbeing measures are not. They remain disrupted, perhaps reflecting the ongoing impact of the pandemic and the uncertainty from the cost-of-living crisis.





## Neighbourhood, community and wellbeing

### Neighbourhood and community

We are always pleased to see that Clarion residents' **satisfaction with their neighbourhood** remains consistently high year after year, with over 80% of residents feeling satisfied since this question was introduced in 2013 (see figure 2).

82% of residents are satisfied with their neighbourhood.

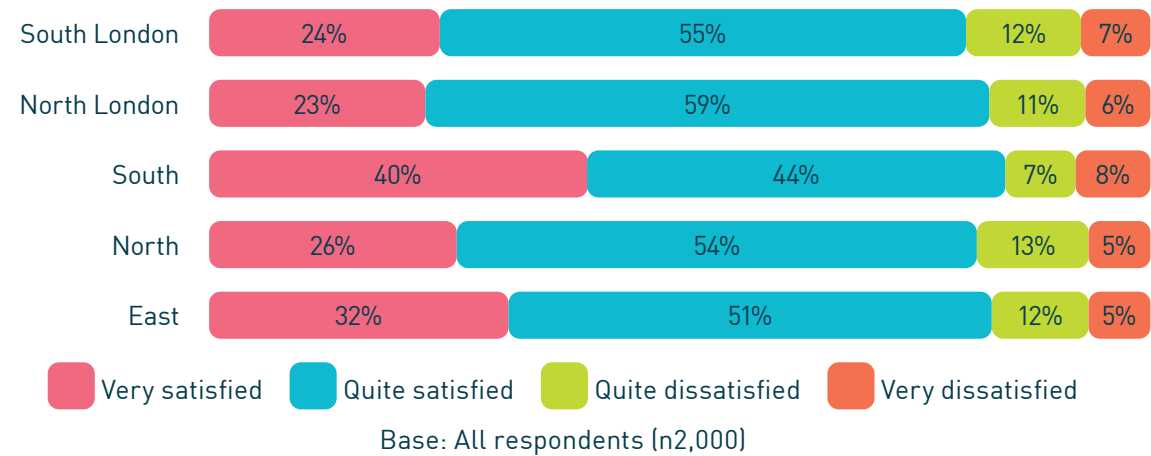
Neighbourhood satisfaction does vary according to some factors, especially geography, and those most likely to say they are satisfied with their neighbourhood include:

- Residents in the South and East operating regions (83%) vs those in London, in particular South London (78%),
- Shared owners (86%) vs tenants (81%),
- Residents of retirement age (88%) vs working age (80%),
- Those without children in the home (83%) vs those with children (78%)

As well as the overall measure of neighbourhood satisfaction, each year we ask a range of questions to get a fuller picture of how residents feel about where they live.

Most residents (85%) feel they have **access to everything they need** in their local area, though this has dropped since we introduced this question in 2020 (92%). Again, this varies with geography, but here, those in the North were most likely to do so (89%) and those in the East significantly less so (82%). Unfortunately, residents with a disability are significantly less likely to feel they can access everything they need in their area (80%) than those without (88%).

Figure 1: Proportion of residents satisfied with their neighbourhood by region



We also see a consistently high proportion of residents agreeing that they **feel they belong** in their neighbourhood: 86% this year, 85% in 2021 and 2022 and a high of 89% in 2020. There is very little variation here by demographics or geography. This figure for Clarion residents is far higher than the result of a similar question asked of the British population in the Community Lives Survey, where only 65% of people feel they belong where they live, and there is more variability, particularly by geography<sup>1</sup>.

Three quarters (74%) of residents **regularly talk to their neighbours**, another positive measure which changes little each year. However, in a shift from recent years, we now see a regional differences in this figure, with 78% of residents in the North chatting with their neighbours regularly, compared to only 70% in South London. Residents with children are also more likely to talk with their neighbours (77%) than those without (72%).

We introduced a new question this year which asks whether residents agree their local area is one where **people from different backgrounds get along well together**. This result is similar to that for those talking regularly to their neighbours (77%) but does not vary greatly by geography, so may not be directly linked to that sort of informal contact. Residents more likely to say their neighbourhood is a place where people from different backgrounds get along include:

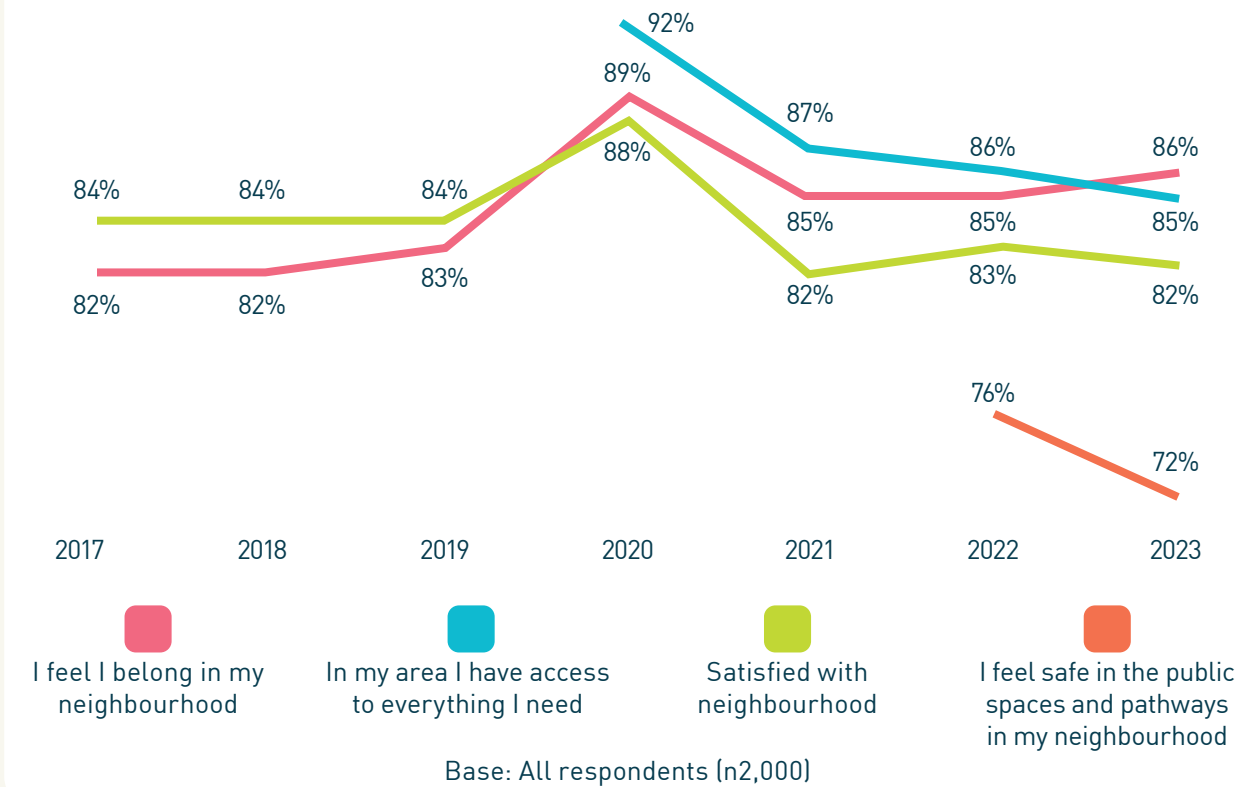
- Shared owners (87%) vs tenants (76%),
- Residents of retirement age (80%) vs working age (76%),
- Those without a disability (79%) vs those with a disability (75%)

The overall figure for Clarion residents is slightly lower than seen in the British population in the Community Lives Survey (83%), but the factors with which it varies are similar: tenure, age, and disability.

1: <https://www.gov.uk/government/statistics/community-life-survey-202122/community-life-survey-202122-neighbourhood-and-community#feeling-of-belonging-to-neighbourhood>



Figure 2: Proportion of residents agreeing with neighbourhood sentiments, over time



As in previous years, it is encouraging to see cohesion in Clarion communities remaining so strong in the face of the financial pressures many residents are facing (see Household Finances).

Almost three quarters of residents feel **safe in the public spaces and pathways** in their neighbourhood (72%) a decrease of 4% since last year (76%). The residents who are less likely to say they feel safe are perhaps unsurprising:

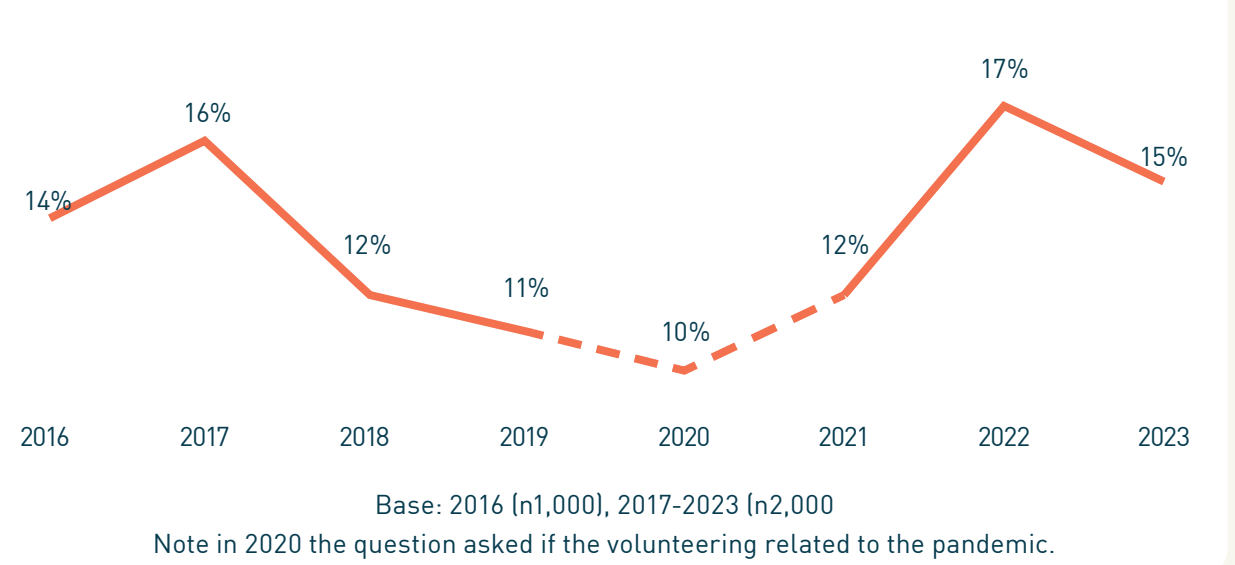
- Women (69% feeling safe) vs men (76%),
- Residents with a disability (67%) vs those without (75%),
- Residents in London (67%) vs those elsewhere, especially the South region (79%).

More surprising perhaps is how this feeling varies by age, as more retired people feel safe than those of working age (77% vs 70%) but it is not our youngest or oldest residents who feel least safe, it is those who are aged 35-54 (67%).

Having a **safe space for children to play in the community** is vital for families, giving children a space to socialise and get some exercise and fresh air outside, and just be kids.

Nearly two thirds (66%) of residents feel there is safe space for children to play in the community. However, residents with children are more likely to disagree with this sentiment (35%) than those without (22%), a difference which possibly highlights how lived experience impacts our perspective. There is also clear geographic variation, with residents in the North being

Figure 3: Proportion of residents who volunteer regularly, over time



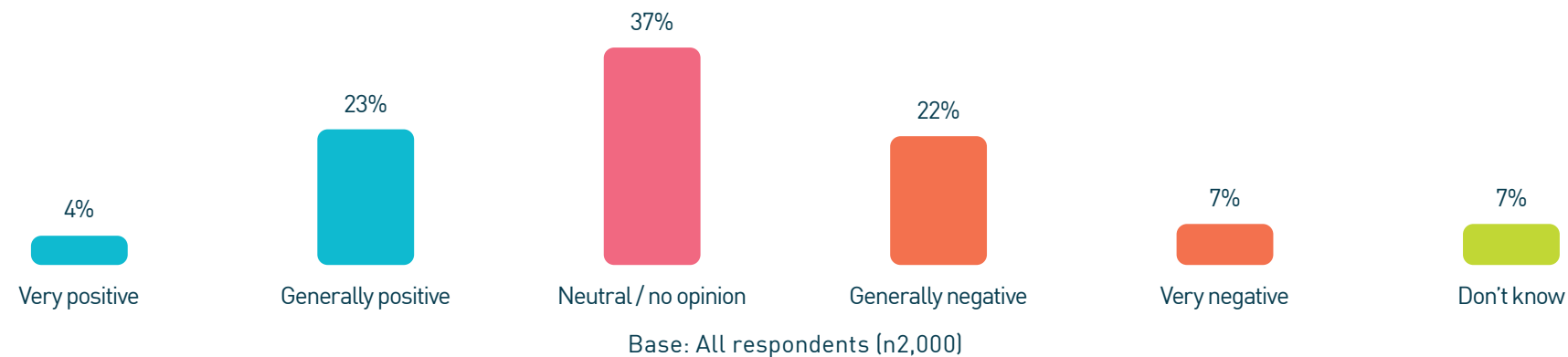
to have volunteered (19%) than those elsewhere. And as usual, residents aged 35-54 are more likely to have volunteered compared with those younger or older than them (19%, vs 12% of 18-34 year olds and 14% of those 55 and over).

Overall, the most frequently given reason for not volunteering is a lack of time or having other commitments (49%), this is especially the case for younger residents (81% of those aged 18-34 who do not volunteer). The next most common reason

is due to health, disability or age (36%) and this is particularly the case for older residents (58% of those aged 55 and over who do not volunteer). As in previous years, very few residents say they do not volunteer because there aren't enough opportunities, (4%) or they aren't aware of opportunities to do so (3%).



Figure 4: On a scale of very positive to very negative, how do you think the general public view people who live in social housing?



Another new question we introduced this year seeks to understand the stigma associated with living in social housing. This is a difficult concept to explore in a short telephone survey as it requires the respondent to consider what they think people think about others. We asked on a scale of very positive to very negative, how do you think the general public view people who live in social housing? Residents most frequently said they believe other people would have no opinion, or a neutral view of social housing occupants (37%). The rest are split remarkably evenly between believing others have positive or negative views (see figure 4).

Some groups of residents are more likely to feel that the public view social housing residents negatively:

- Shared owners (36%) vs tenants (28%)
- Women compared (32%) vs men (23%)
- Residents of working age (32%) vs those of retirement age (16%)
- Residents in London (32%) vs those living elsewhere, in particular the North (22%)

But it is not clear from a quantitative survey like The Index if these are reflecting experiences they have had with others, or feelings they hold themselves about social housing residents.

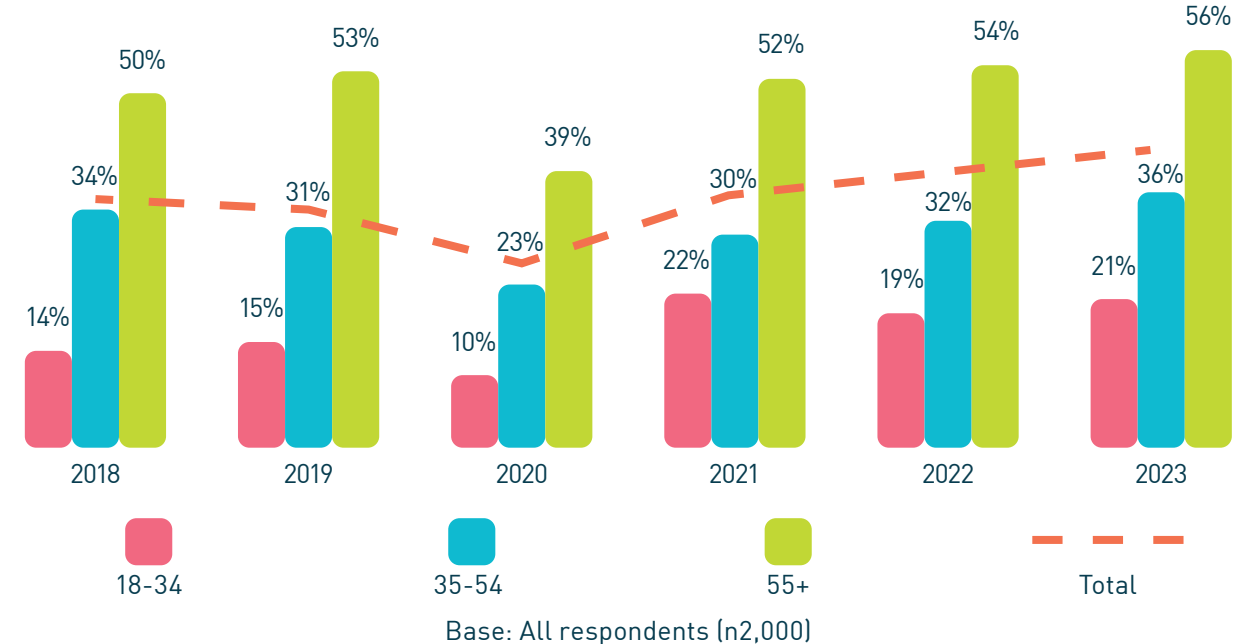
Wellbeing

A key question in understanding wellbeing concerns whether residents **feel in control of what happens in their life**. This feeling is important as it is linked to better mental and physical health. Studies have shown that people who feel in control of their lives are less likely to experience depression, anxiety, and other mental health problems. They are also more likely to take care of their physical health by eating healthy foods, exercising regularly, and getting enough sleep.

We ask this question every year, and the decline in feeling in control that occurred during the pandemic, when naturally fewer residents felt in control, has still not recovered. Although the result this year remains the same as last year (80%), and is still relatively high, the decline from 87% in 2018 and 2019 may indicate that the effects of the pandemic, as well as the political and economic instability of 2022, are still being felt.

The total proportion of residents who **consider themselves to have a disability** has again increased this year, from 39% to

Figure 5: Proportion of residents who consider themselves to have a disability, by age, over time



42%, a rise of 3% (see dotted line on figure 5). Last year we saw a similar increase, meaning since 2021 it has gone from 36% to 42%.

Having made changes to the quotas we use to select the survey sample in 2022, interviewing fewer of our youngest residents, we wondered if this change had perhaps led to the increase or if it was a real trend.

The quota this year remained the same as in 2022, and we have again seen the same 3-point increase, suggesting it may not be a sampling effect. Additionally, the greatest proportionate change has been in our younger residents (see figure 5), a trend which is reflected in the wider population



Keeping a close eye on the prevalence of disability in our residents is important as we will see later in this report, disabled residents are more likely to struggle financially, to the point of reducing their heating and having their mental health negatively affected, and need support managing their tenancy (see below).

Data collected by the Office for National Statistics (ONS) shows that the prevalence of disability in Britain has risen steadily for the last 10 years, including for people of working age, from 16% in 2012, to 23% in 2022<sup>2</sup>. The reason most frequently given for working age people is a mental health disability (44% of disabled working age adults).



2: <https://www.gov.uk/government/statistics/family-resources-survey-financial-year-2021-to-2022/family-resources-survey-financial-year-2021-to-2022#disability-1>

Loneliness

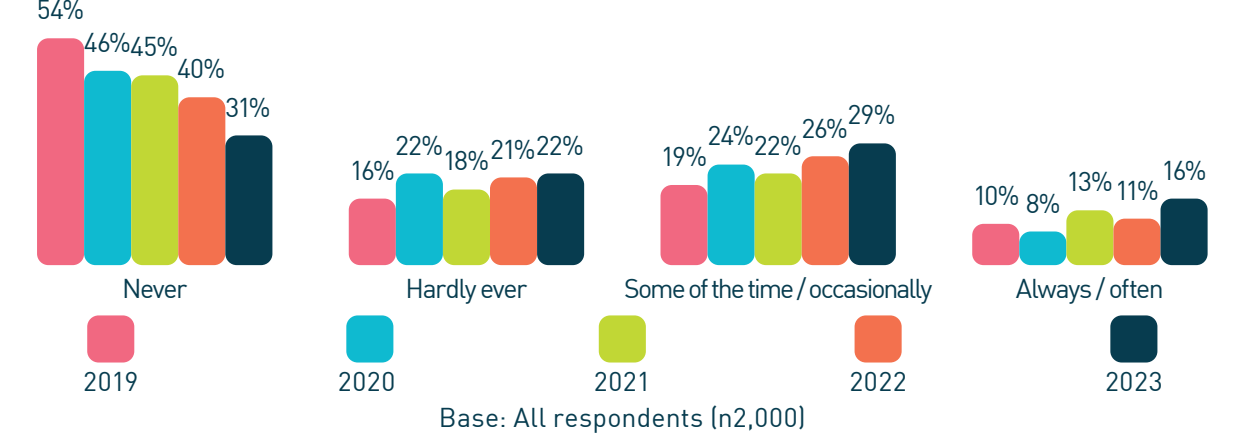
Chronic loneliness amongst residents has increased over the last five years, and now one in six (16%) residents say they always or often feel lonely, significantly higher than the national figure of one in 20<sup>3</sup>.

The proportion of residents who are always or often lonely is the highest we have seen it since introducing the question in 2019, when only 10% of residents felt this way, a figure more similar to the general population at the time. We have also seen more residents feeling lonely occasionally or some of the time since 2020. Loneliness, like our other wellbeing measures, has not returned to the same levels as before the pandemic, it has continued to worsen (see figure 6).

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

- Residents aged 45-64 (20%) vs those younger (18-44, 14%) and older (66+, 11%) than them,
- Residents in South London (19%) vs those in North London (10%) and elsewhere (16%),

Figure 6: How often do you feel lonely, over time



- Residents of working age who are looking for work (27%) vs those in work (10%).

Chronic loneliness appears to also be linked also to stretched finances, with residents who run out of money before the end of the week are three times more likely to always or often feel lonely (29%) compared to those with money left over (9%). Even more strikingly, two fifths (39%) of residents who have gone without food feel chronically lonely, compared to only 11% of those who have not.

Conversely, nearly a third of residents (31%) never feel lonely – a figure higher than the national one (21%).

Clarion recognises the negative impact loneliness has on residents’ lives and that is why we set up the Lend an Ear telephone befriending service. Clarion staff volunteer to offer a warm chat to a resident every week.

Any Clarion resident who is online also have access to Togetherall, a peer support platform, as part of our Me in Mind programme. This gives residents anonymous access to an online community and resources which can help improve their mental wellbeing. So far, 123 residents have been supported with access to Togetherall.

3: <https://www.gov.uk/government/statistics/community-life-survey-202122/community-life-survey-202122-wellbeing-and-loneliness#loneliness>



### Support maintaining a tenancy

One in seven residents say they need **support to maintain their tenancy** (14%), from either friends, family or formal support from Clarion or another agency. While there is no clear trend associated with residents' age or gender, the groups more likely to say they need support are linked to other vulnerabilities:

- 76% of those requiring support have a disability,
- 63% of those requiring support do not live with another adult,
- 34% of those requiring support do not feel safe in the public areas where they live.

To assist our most vulnerable residents in managing their tenancy, Clarion has a specialised and expert sustainment, welfare benefit advisory, and wellbeing team. The team work nationally and can collaborate with other agencies to support residents with almost any problem they may face.

Last year the team assisted over 14,000 residents (around 14% of households) and prevented nearly 600 evictions.





# Household finances

Daniel Thomas,  
Research Adviser

The cost of living crisis has shown no sign of abating. At the time of the survey (June and July 2023), inflation was 7.9% overall, and significantly higher on essential items like energy, food and clothes. High inflation on essentials that outstrips wage and benefit increases, puts pressure on households as they struggle to afford the basics.





## Household finances

Around the same time our survey was undertaken, the Office for National Statistics (ONS) figures show: 60% of adults said the cost of living had increased compared with the previous month and 90% of adults felt the cost of living was the most important issue facing the UK<sup>4</sup>.

As has been highlighted extensively by independent think tanks, low income households are being impacted disproportionately by high inflation and some groups more than others – e.g. households with dependent children, people with disabilities, people from ethnic minority backgrounds, and households receiving Universal Credit (UC).<sup>5</sup>

In response to the crisis, over the last 18 months, the government has provided some interventions, such as: subsidising

domestic energy bills, offering a £150 council tax rebate to most households, and providing cost of living payments to help people on certain benefits or tax credits. However, despite these interventions, people in precarious financial positions continue to struggle and an increasing number are unable to afford the basic necessities and are experiencing significant hardship.<sup>6</sup>

### Household budgets

We continue to see that over half of Clarion households (53%) are running a very tight budget, either only having enough for essentials (32%) or running out of money before the end of the week or month (21%). These residents are at risk of being pushed into further hardship by an unexpected bill, an increase in expenditure due to on-going inflation, or even a slight reduction in income. There are some groups who are more likely to be struggling, be at risk and only have enough money for essentials or

run out of money:

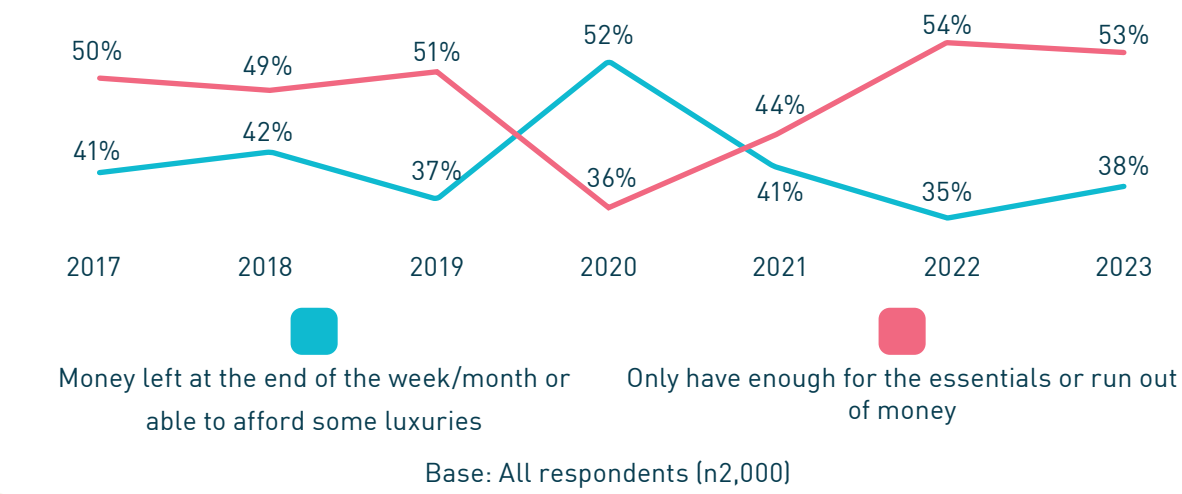
- 59% of households with children
- 61% of disabled residents
- 67% of residents receiving UC

It is evident that the proportion of households that only have enough money for essentials or run out of money has reduced very slightly compared to last year. As can be seen in figure 8, compared to last years' figure of 12%, a slightly higher proportion of households – 16% - are able to afford some luxuries. Whilst this may be a small positive sign, and an indication the government's financial help has helped, the proportion of households (one fifth) who run out of money by the end of the week / month has not improved and has remained the same; this continues to be a worrying issue and a sign of persistent hardship.

4: <https://www.gov.uk/government/statistics/community-life-survey-202122/community-life-survey-202122-wellbeing-and-loneliness#loneliness>  
5: <https://www.resolutionfoundation.org/events/still-coping/> 6: <https://www.jrf.org.uk/report/destitution-uk-2023>

## Household finances

Figure 7: Household financial situation over time

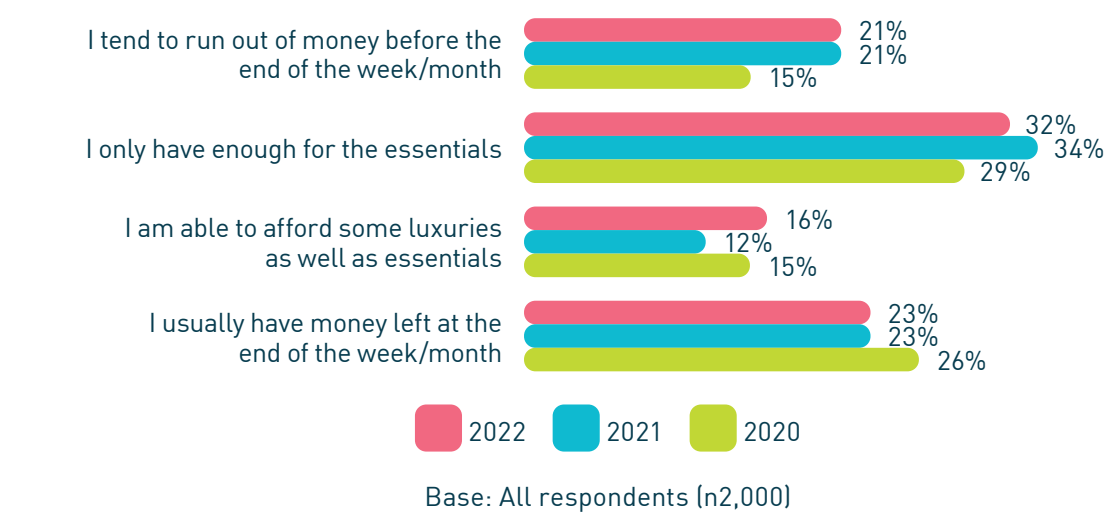


In addition, a cash handout by the government is only a temporary fix, giving a false sense of security; households may return to being in an impossible financial situation once the intervention stops.

The indication some households are struggling year on year, is consistent with Joseph Rowntree Foundation's cost of living tracker which shows low-income households are experiencing persistent hardship; the number of low-income households unable to afford food, and who are behind with bills has tripled since 2019-20.<sup>7</sup>

Shared owners (SO) are tending to fare better than tenants and more likely to have enough for luxuries or have money left at the end of the week / month (65% compared to 36% of tenants); this is also the case for those in work compared to those not working (48% v 31%), but to a lesser extent.

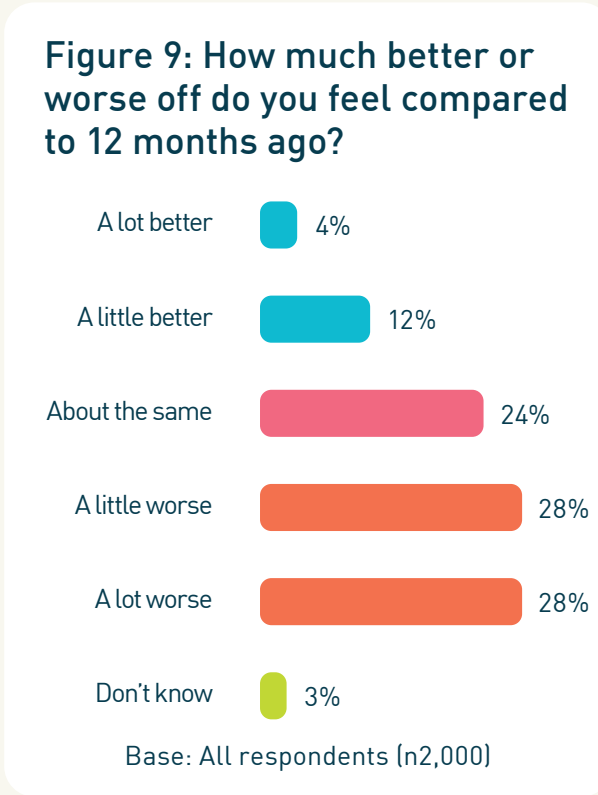
Figure 8: Which of the following is true for you?



7: <https://www.jrf.org.uk/report/unable-escape-persistent-hardship-jrfs-cost-living-tracker-summer-2023>



A new question we asked this year was: how much better or worse do you feel financially compared to 12 months ago? Overall, it is evident that the majority of residents (56%) feel worse off financially compared to 12 months ago and only a small proportion (16%) feel any better off (figure 3); a quarter of residents felt about the same.

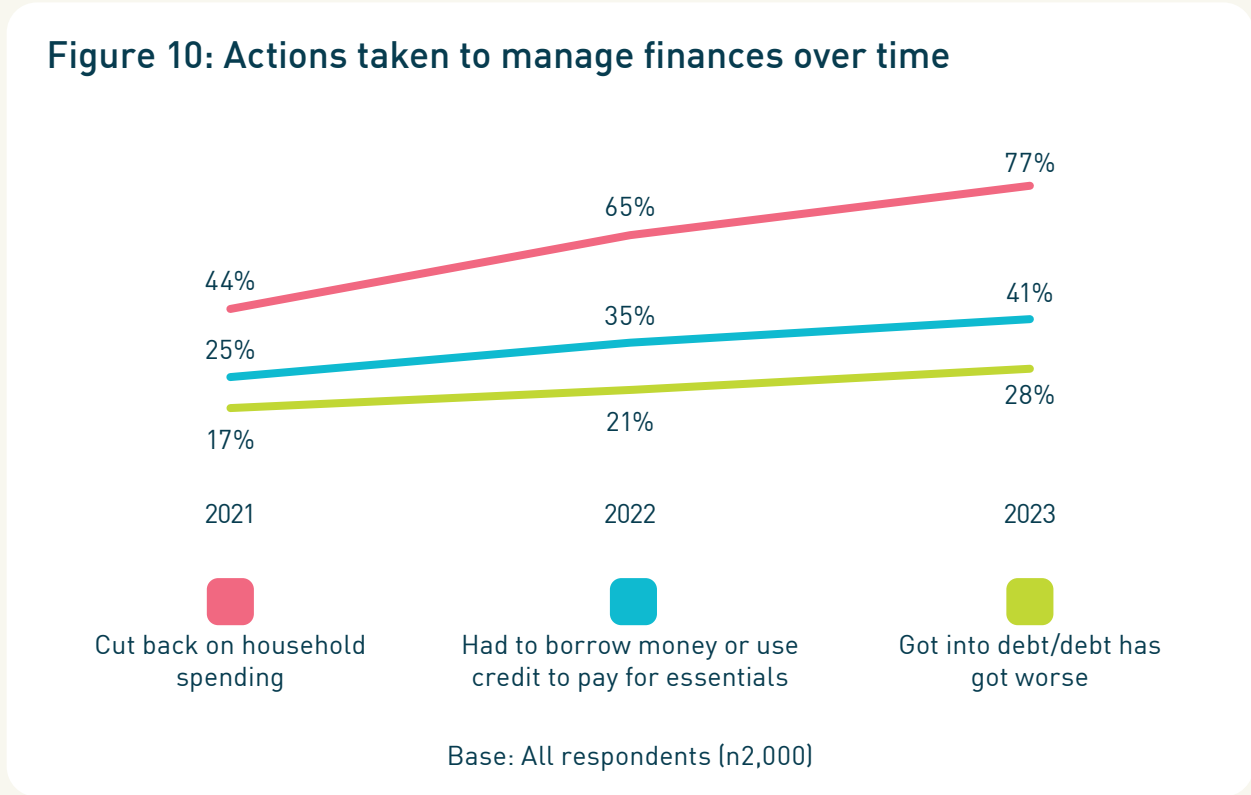


Disabled residents were more likely to report being worse off (61%), as were the 45-64 year-old age group (62%). There were some regional differences: residents in South London were more likely to report being worse off (61%) compared to the North region (46%).

Residents who are in paid employment were more likely to report feeling better

off (21%) compared to those not in work (13%); as were SOs compared to tenants (21% v 16%).

In addition to the majority of residents feeling worse off, another sign that the cost of living crisis shows no sign of abating is demonstrated when looking at the actions households are having to take in order to manage their finances.



Compared to previous years, an increasing proportion of residents are having to make difficult decisions in order to manage their day to day finances; such as cutting back on household spending or accruing more debt:

- 77% have cut back on household spending (63% in 2022)
- 74% have reduced heating and electricity usage (new question for 2023)
- 64% have reduced leisure activities (new question for 2023)
- 41% have had to borrow money / use credit (35% in 2022) and 28% have seen debt get worse (21% in 2022)

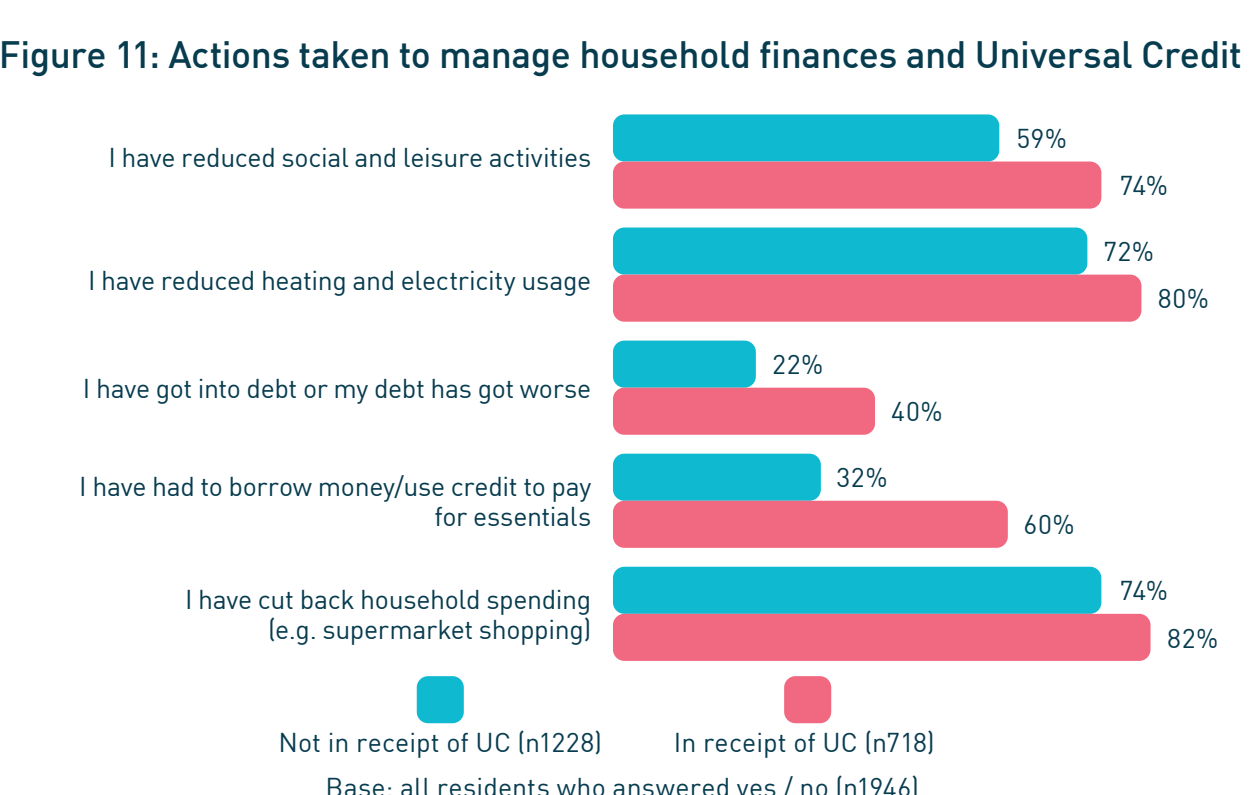
Of concern, it is the more at risk groups already identified (disabled residents, households with children, and residents on UC), who are already more likely to be in a difficult financial position, who are more likely to be cutting back on spending and taking on further debt.

Universal credit

Our own findings and external research have shown that people in receipt of Universal Credit (UC) are consistently struggling financially more than most throughout the cost of living crisis. This year, 42% of working age respondents said they are receiving UC (an increase from 36% in 2022); this directional change is in

line with official government figures (e.g. in April 2023 the number of people on UC was 5.9 million – an increase from 5.5 million in March 2022<sup>8</sup>).

Over half (54%) of households with dependent children are receiving UC (an increase from 48% in 2022) – this figure increases to 58% for households with three or more children.



8: <https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-13-april-2023/universal-credit-29-april-2013-to-13-april-2023>



Whilst those on UC are clearly being impacted more by the cost of living crisis, they were not more likely to report being worse off financially compared to 12 months ago – this may be a sign the cost of living payments prevented a worsening situation, albeit they were not in a good position to start with financially.

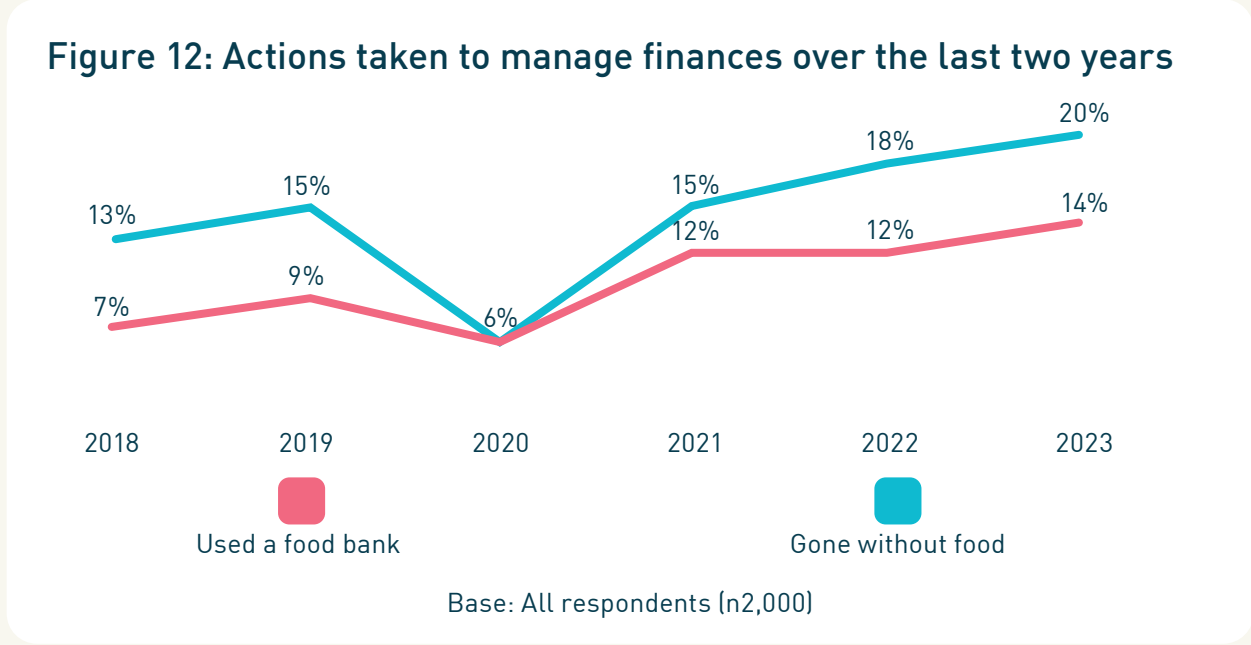
Clarion’s eastern operational region had the highest proportion of residents receiving UC (41% compared to the southern region which has the lowest – 31%). The eastern region also had the highest proportion of residents who had used a food bank (17%).

Our findings support a recent study by The Institute for Public Policy Research which also demonstrates that UC is inadequate to meet day to day living costs and despite the temporary cost of living payments, many household face extreme financial pressures – what should be a safety net is failing to protect people from being pulled into poverty<sup>9</sup>.

9: <https://www.ippr.org/files/2023-09/towards-real-social-security-oct23.pdf>  
10: <https://www.ons.gov.uk/economy/inflationandpriceindices/articles/costoflivinginsights/food>  
11: <https://www.trusselltrust.org/news-and-blog/latest-stats/end-year-stats/>

Food poverty

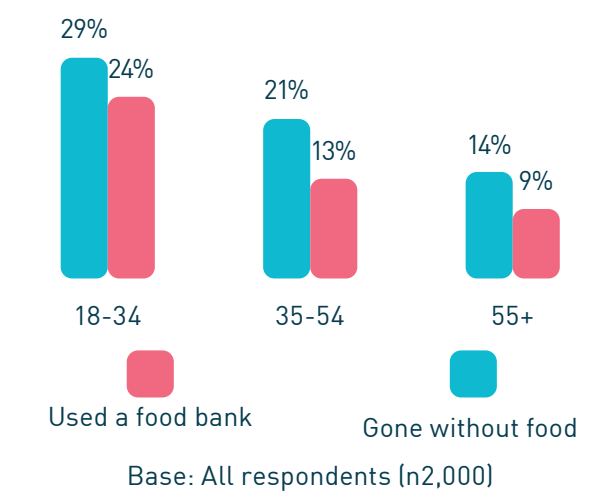
The price of food and non-alcoholic beverages rose by 13.6% in the year to August 2023<sup>10</sup>. The Trussel Trust, a leading charity who support a nationwide network of food banks, saw an increase in use of food banks in last year – between April 2022 and March 2023 food banks in the Trussell Trust’s UK network distributed close to 3 million emergency food parcels to people facing hardship – this was an increase of 37% from the same period in the previous year<sup>11</sup>, a clear sign of a worsening situation.



Our figures also show a worsening situation. A fifth (20%) of residents have gone without food in the last year as they couldn’t afford it (a continued increase from 18% in 2022 and 15% in 2021). Whilst last year saw a levelling off in the proportion of residents who have used a food bank in the last year (12%), the figure has risen to 14% this year. For households with three or more children, this figure increases to 25%.

As can be seen in figure 13, a higher proportion of our younger residents are experiencing food poverty compared to other age-groups. It is likely that younger age-groups are being impacted more negatively as 18-34 year olds are more likely to be unemployed (17% v 10% of older age-groups); if working, they are more likely to be working part time (23% v 15%); and they are more likely to be receiving UC (57% v 37%).

**Figure 13: Percentage of residents who have gone without food because they can’t afford it/used a food bank in the last year, by age-group**



12: <https://www.resolutionfoundation.org/app/uploads/2023/01/Living-Standards-Outlook-2023.pdf>

When looking at both going without food and food bank use, once again, we see the same at risk groups being more likely to be experiencing food poverty:

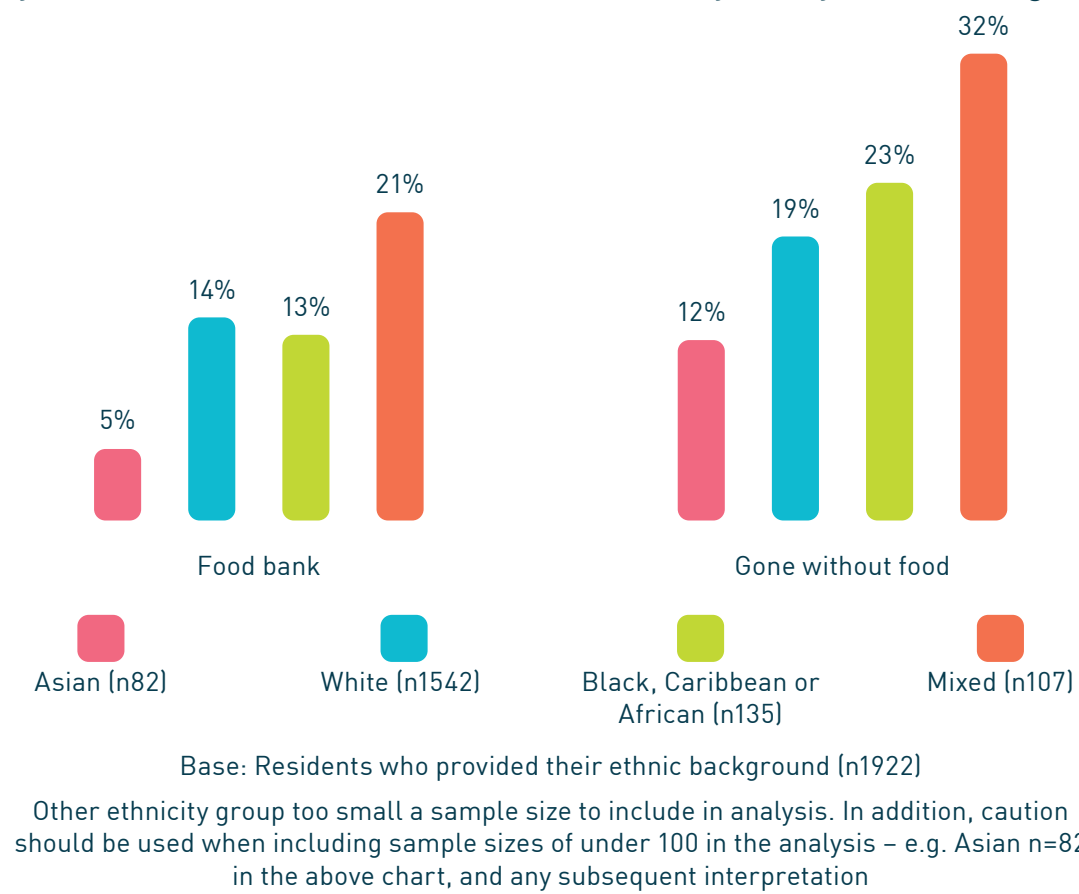
- Residents receiving UC – 31% have gone without food and 26% have used a food bank
- Disabled residents – 26% have gone without food and 18% have used a food bank
- Households with children – 23% have gone without food and 20% have used a food bank
- Residents not working – 24% have gone without food and 17% have used a food bank

There are no obvious regional differences when looking at food poverty and the issue is clearly widespread geographically.

Differences in the experience of the cost of living crisis between ethnic groups in Britain are clearly shown in research by other organisations. The Resolution Foundation found a sharp rise in food insecurity between 2019/20 and 2022 – this sharp increase also revealed significant differences between groups, with ethnic minority groups experiencing a higher proportion of food poverty when compared to the white ethnicity group<sup>12</sup>. Our own figures also reveal differences to some degree (see figure 14). Residents with a mixed ethnic background are more likely than others to have gone without food or used a food bank. Residents with a Black, African or Caribbean background were more likely to have gone without food than those with a white background, but not more likely to have used a food bank.



Figure 14: Percentage of residents who have gone without food because they can't afford it/used a food bank in the last year, by ethnic background



### Energy Costs

It is evident that residents are having to make difficult choices about paying for food or energy bills, as they are more likely to have gone without food (29%) if also having difficulty in affording energy bills.

According to the ONS, as of September 2023, around half (47%) of the adult population were using less fuel because of the cost of living increase, and 42% said their bills were difficult to afford<sup>13</sup>.

When looking at our own findings, there has been a slight reduction in the proportion of residents (79%) worrying about increasing energy bills (85% in 2022) – this may be a result of the £400 energy grant provided to all households, the recent slight reduction in the energy price cap and the governments cost of living payments. However, over three quarters of residents are still worried and over half (57%) of residents were finding it difficult to afford their energy bills – this figure is significantly higher than the national figure of 42%.

13: <https://www.ons.gov.uk/economy/inflationandpriceindices/articles/costoflivinginsights/energy>

Once again, the familiar at risk groups are more likely be struggling and to report difficulty in paying for energy bills:

- 69% of those on UC
- 67% of households with dependent children
- 63% for those who report having a disability

Residents living in the London region were more likely to find it difficult (62%) to afford energy bills compared to the southern region (50%) and northern region (54%).

Nearly a quarter (23%) of residents use a pre-payment meter to pay for their energy costs – it has been widely reported that those on pre-payment meters are at a higher risk of being unable to afford their energy bills – our own findings confirm this: residents on pre-payment meter are more likely to be having difficulty affording their energy bill compared to those on a fixed monthly direct debit (65% vs 52%). However, as of 1 July 2023 the government announced that the prepayment meter premium (due to higher cost to collect payments) is being scrapped<sup>14</sup> – hopefully this may help, to some extent,

14: <https://www.gov.uk/government/news/prepayment-meter-customers-to-pay-less-for-energy-from-today>

15: <https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/articles/howarefinancialpressuresaffectingpeopleingreatbritain/2023-02-22>

16: <https://www.moneyandmentalhealth.org/money-and-mental-health-facts/>

the affordability of energy use if on a pre-payment meter.

### Impact on mental health

51% of residents feel that the cost of living crisis has had a negative impact on their mental health

It is evident that the current troubling economic environment is impacting more than just household finances. Half (51%) of respondents said the cost of living crisis has had a negative impact on their mental health. Worryingly, for some groups this figure is even higher:

- 63% of those who report having a disability
- 63% of those on Universal Credit (UC)
- 59% of residents aged 35-54

The ONS found a clear link between lower wellbeing and high financial pressure<sup>15</sup>.

Our own findings show that 66% of those who found it difficult to afford their energy bills felt their mental health had got worse (compared to 31% who found it easy to afford energy bills), and 82% of those who had gone without food felt their mental health had got worse (compared to 44% who had not gone without food. In these instances, residents who were experiencing financial difficulties were twice as likely to say their mental health had got worse.

The Money and Mental Health Policy Institute highlight how mental health and money problems are intricately linked – financial difficulty causes worsening mental health which in turn can make it harder to earn, manage money, and ask for help; individuals can easily get caught in a vicious cycle<sup>16</sup>.

Clarion is working hard and have scaled up activities to support residents through the cost of living crisis by providing one-to-one money guidance (in 2022/23, 4349 residents were supported with one to one money guidance and energy advice), and in November 2022 we launched a Cost of Living Emergency Fund. In addition, we have given a number of grants to organisations fighting food poverty<sup>17</sup>.

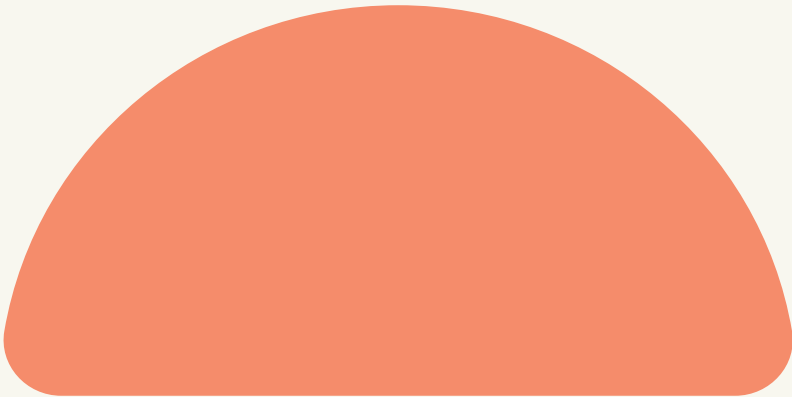
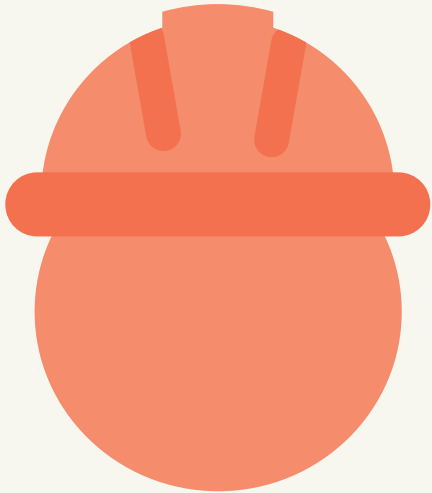
17: Residents' Annual Report: April 2022 - March 2023



# Employment

Daniel Thomas,  
Research Adviser

Every year we ask residents about their working status. Last year there were some positive signs when looking at levels of employment and unemployment as we emerged from the pandemic. However, after an increase between 2021 and 2022, employment has dropped slightly this year to 44%, a similar level to pre-2021.



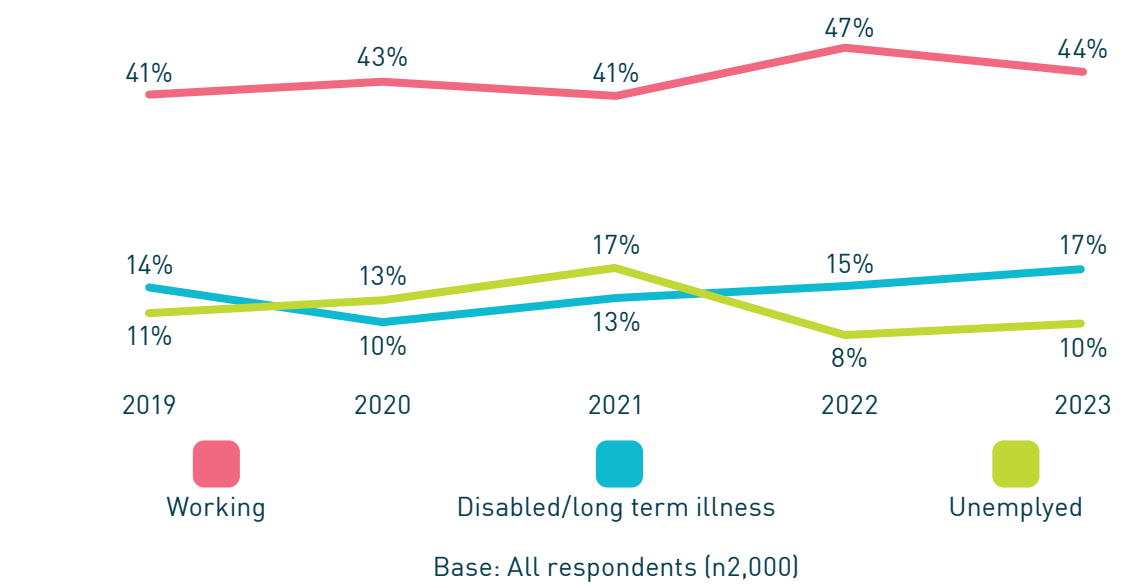


Employment

Whilst employment has dropped, unemployment (10%) remains lower than the pre-2021 level, and what we have noticed is a continued increase in the proportion of residents who are not working due to disability / long term illness (from 10% in 2020 to 17% in 2023) (see figure 15).

The English Housing Survey 2021-2022 has shown that compared to homeowners or private renters, social renters are much less likely to be in employment. Their figures indicate that 28% of social renters were in full time employment and 15% in part time employment<sup>17</sup>. In comparison, our own 2023 figures for tenants are slightly lower for full time employment (25%) but similar for part time employment (14%) – these figures are lower compared to last years (27% full time, 16% part time) which were more in line with those of the English Housing Surveys.

Figure 15: Proportion of residents in paid work,, unemployed, and unable to work due to disability / long term illness

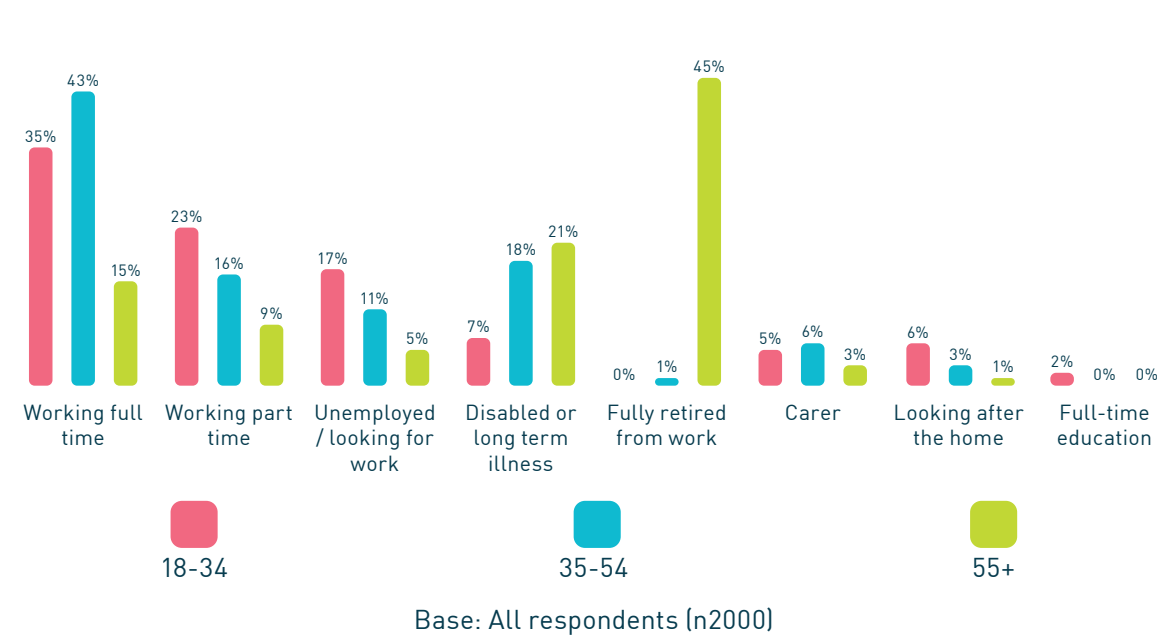


Shared owners (SO) are much more likely to be in employment (86%) and this figure is slightly higher than the UK employment rate of 75.5%<sup>18</sup>. It is unsurprising that SOs have high levels of employment as their income will have been assessed to ensure their mortgage and rent costs can be met.

When looking specifically at working aged residents (18-65), just over half (53%) are in paid employment (a decrease from 56% in 2022); 12% are unemployed and looking for work (an increase from 9% in 2022), and 20% are not working because of disability / long term illness (up from 17% in 2022).

17: <https://www.gov.uk/government/statistics/english-housing-survey-2021-to-2022-social-rented-sector/english-housing-survey-2021-to-2022-social-rented-sector>  
18: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes>

Figure 16: Working status, by age



Compared to older aged groups, 18-34 year olds were more likely to be unemployed and looking for work (17%) – this figure has crept up a little from last year (12% in 2022) but still well below the figure of 29% we found in 2021. If working, 18-34 year olds were more likely to be working part time (23% up from 15% in 2022) compared to the other age-groups; and, compared to the 35-44 year old age group, slightly less likely to be working full time (35%).

This pattern is different to what we found last year when the 18-34 and 34-54 year old age-groups were equally likely to be working full time (42%) and the 34-54 year olds were the group most likely to be working part time (20%).

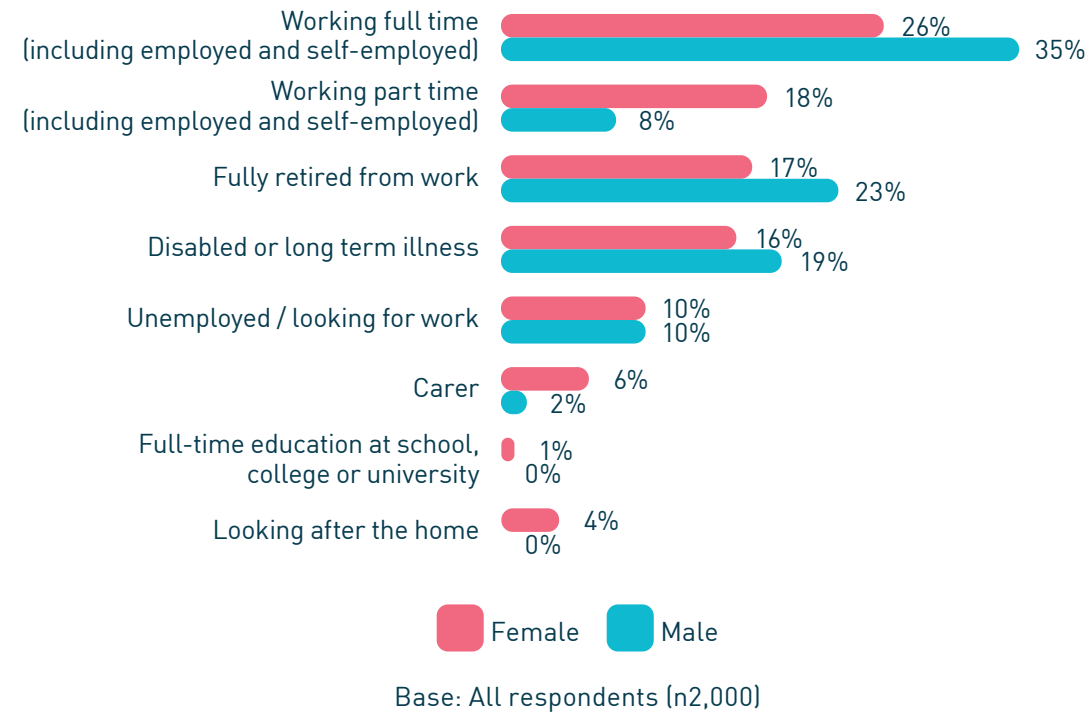
The 55+ year old age group have the lowest proportion in full (15%) or part time (9%) employment and the highest proportion who are unable to work due to disability

/ long term illness (21%, an increase from 18% in 2022).

Approximately one fifth (19%) of residents are fully retired from work – this is a figure that doesn't vary too much over time. However, not all retirement age residents are fully retired and 5% are in some form of employment (down from 11% in 2022).



Figure 17: Working status by gender\*



As has been noted in previous years, we continue to see differences between men and women and their working status: women are more likely to be working part time and less likely to be working full time. Men are more likely to be fully retired from work and less likely to be not

working due to caring responsibilities or looking after the home.

29% of those in paid employment receive Universal Credit

Within the Household Finance chapter of this report, we found that being in paid employment slightly softened the impact of the cost of living crisis but by no means alleviated it. Whilst we did not collect data on level of pay or contract types, as was highlighted in last years' report<sup>19</sup> social renters are more likely to have lower employment security than private renters and homeowners. In addition, this year we found that 29% of those in work receive UC (up from 25% in 2022).

This year there has been a slight increase in the proportion of households that have at least one other adult working (30% compared to 27% in 2022) – the figure rises to 46% when looking specifically at SOs.

Clarion recognises that supporting residents is about more than just building and maintaining homes. We have a dedicated jobs and training team and last year though Clarion Futures we helped 2,114 people find jobs, 120 people into apprenticeships and provided 5,918 training opportunities<sup>20</sup>.

19: The Clarion Index 2022

20: Resident's Annual Report: April 2022 - March 2023

\* Only male and female gender included in analysis due to sample sizes being too small for other gender identities





# Sustainable homes and places

Duncan Neish,  
Strategy and Policy Adviser

Clarion is committed to building and maintaining sustainable communities. We want to provide good, affordable homes to those who need them while seeking to reduce our impact on the environment.

These twin priorities are connected though our objectives for energy efficiency, which seek to reduce the need for expensive heating of new and existing homes – tackling both a major source of greenhouse gas emissions and an increasing financial burden on households.





## Sustainable homes and places

### The need for more social rented homes

In 1979, housing associations and local authorities provided almost one-third of England’s homes. By the early 2020s, this had fallen to around one-sixth, largely due to Right to Buy sales of council homes and the limited support for new social homebuilding.<sup>21</sup>

Many more social rented homes are needed to meet the needs of millions for decent, affordable accommodation. 1.2 million households were on waiting lists for social housing in 2022, while the number of households in temporary accommodation rose to 105,000 in 2023 – a record high including over 130,000 children.<sup>22</sup>

76% of Clarion residents agreed that more social rented homes were needed in their area, similar to the previous year (75%). Support was strong across all age groups

and in all regions, with particular support among the small share of residents with large families (87% of households with three or more children).

Clarion, through its development arm, Latimer, strives to increase the stock of affordable housing. In 2022/23, we completed 2,000 new homes, four-fifths in affordable tenures.

### Keeping homes warm in winter

Surging energy prices in recent years have led to a sharp increase in the number of households who struggle to afford heating. National Energy Action estimates that 6.3 million UK households are in fuel poverty, an increase of 50% in two years.<sup>23</sup>

Among Clarion residents, responses were split evenly on whether they could easily keep their homes warm in winter (49% easy vs. 48% difficult).

Notable exceptions to this even split were our eldest residents, aged 75+, of whom almost two-thirds (63%) said they found it easy to keep their homes warm. Of course, that still left one-third of the eldest residents finding difficulty keeping their homes warm.

Those who reported greatest difficulty maintaining warmth in winter included larger families (3+ children), those with over £1000 rent arrears and those with a disability, with 61%, 58% and 55% reporting difficulty.

### Why aren’t homes warm in winter?

Among the near-half of Clarion residents who found it difficult to keep their homes warm in winter, the main reason given – in 40% of cases - for this was their finances or the cost of heating. This is a big increase on the previous year, when

21: <https://commonslibrary.parliament.uk/research-briefings/cbp-8963>  
22: <http://www.bbc.co.uk/news/uk-66296333>

23: <http://www.nea.org.uk/energy-crisis>

only 24% gave that main reason.

Of those who gave financial reasons for difficulty maintaining a warm home, nearly three quarters (74%) report running out of money by the end of the week / month or only having enough money for essentials. In addition, about a third (32%) report having gone without food in the last year, and 18% have used a food bank.

In 2022, the biggest factor reported as making it hard to maintain a warm home in winter was the condition of the resident’s home (38%). In 2023, this fell to 28%. It’s unlikely that this is due to improved homes in all cases – more likely that the huge increases seen in energy costs have overtaken property condition as a principal concern - although the two are clearly connected. Indeed, many residents (29%) couldn’t separate the two factors, saying both were the main reason (down from 36% in 2022 as outright energy costs became more prominent).

We continue to reduce the carbon footprint of our homes with “retrofit” - in 2022 we were awarded a £4.3m grant though the Social Housing Decarbonisation Fund (SHDF), and we have now upgraded 388 of

24: <http://www.clarionhg.com/news-and-media/2023/03/06/clarion-housing-group-launches-new-energy-equality-campaign-to-support-low-income-households>  
25: <https://news.sky.com/story/temperature-related-deaths-on-hot-days-have-more-than-doubled-in-32-years-12966998>

our least energy efficient homes. Our work on retrofit is being recognised by the sector and in early 2023 we won “Best Social Housing Retrofit” category at the 2023 Retrofit Academy Awards.

In 2022/23, Clarion awarded almost £100,000 in fuel vouchers to residents in most need (part of our wider Cost of Living Hardship Fund). We have also lobbied government<sup>24</sup> to improve the effectiveness of its Energy Bills Support Scheme, which is also intended to help the most vulnerable – but many eligible households have not managed to make full use of the scheme.

### Keeping homes cool in summer

With increasing average temperatures, and more regular spells of exceptionally warm weather, due to climate change, maintaining comfortable and safe temperatures at home is not simply about heating in winter. Overheated homes are unpleasant, can be debilitating and even fatal.

The Office for National Statistics (ONS) recorded 4,500 heat-related deaths in 2022. Without action, the figures are expected to rise significantly. Yet it is only recently that

regulation has acknowledged this growing problem.<sup>25</sup>

Most Clarion residents (63%) found it easy to keep their home cool in summer – but a substantial minority (34%) did not. North London had the highest proportion (39%) of residents who found it difficult to keep their home cool in summer, and working age residents were twice as likely to find it difficult versus those of retirement age (38% vs 18%). 40% of households with children at home find maintaining a cool home difficult (vs 31% of child-free households).

Interestingly, those who struggle to keep their homes warm in winter are also likely to experience summer overheating, as 42% of those who find it hard to keep warm also find it hard to keep cool.

Cities suffer from an ‘urban heat island’ effect, with additional heat produced by buildings, machines and vehicles, and they cool more slowly at night. This effect has been measured at up to seven degree Celsius in London. Cities also often contain more flats, which can be also more prone to overheating.<sup>26</sup>

There are practical steps everyone can take to mitigate excessive home temperatures,



including closing windows and blinds or curtains on the sunny sides of our homes (while encouraging airflow to allow hot air to leave and cooler air to circulate).<sup>27</sup>

The importance of climate change to our residents

The nation’s housing stock accounts for a considerable share (around 15%) of the greenhouse gas emissions warming our planet<sup>28</sup>. We know excessive heat is a growing problem, and more intense rainfall associated with climate change will increase flooding. The UK has committed to achieving ‘net zero’ greenhouse gas emissions by 2050, which will involve major changes in how we build and heat our homes and in many other aspects of life, such as travel.

Most Clarion residents said climate change is important to them personally - 70%, a slight increase on the 67% saying so in 2021. The response is broadly consistent across different groups of residents.

Clarion is committed to reducing its contribution to climate change – including by improving the energy efficiency of new and existing homes. This, of course, has the added benefit of saving residents money on heating costs. Clarion recently secured the largest award under Wave 2<sup>29</sup> of the Social Housing Decarbonisation Fund, and is using the money to improve the energy efficiency of over 5000 homes. We will continue to look for ways to improve our homes for the benefit of residents and the environment.

Access high quality green space

The importance of access to good green spaces has long been understood and is increasingly backed by formal research. During the recent pandemic, private gardens and local parks and other open spaces were even more important when access to public transport, workplaces and other indoor space was restricted.

Just over three-quarters (77%) of Clarion residents said they can access high quality

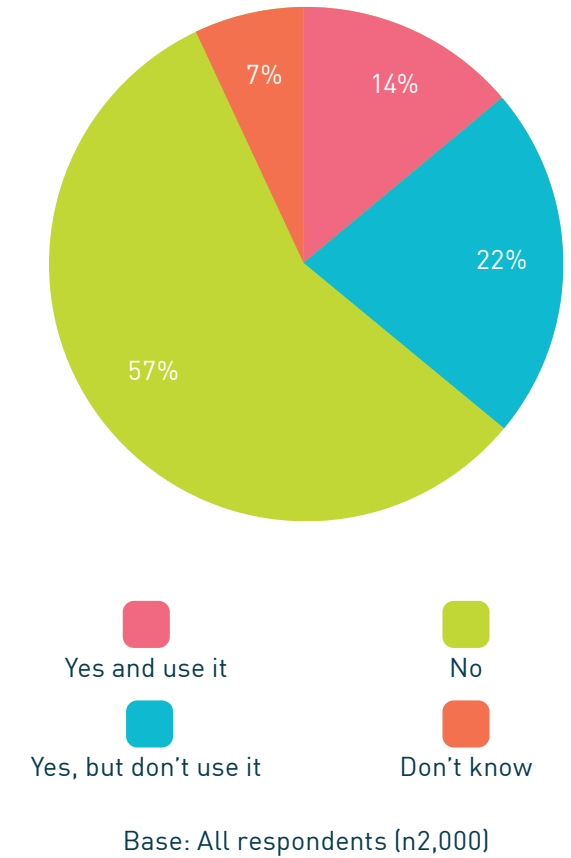
green space near their homes. Older residents (aged 65+) and those living in South London and the South region reported the highest levels of access at over 80%.

Of those who have access to high quality green space, those in work - particularly in households where two or more are in work - are more likely to use that space regularly (61% of those in work, versus 49% of others).

Of those without access to green space (14% overall), those who reported going without food in the past year were greatly over-represented: almost one-quarter lacked access. This group was also less likely to make regular use of good green space where it was easily accessible – only around 40% doing so, compared with 54% for all residents responding.

26: <http://www.theccc.org.uk/wp-content/uploads/2022/07/Risks-to-health-wellbeing-and-productivity-from-overheating-in-buildings.pdf>  
27: <http://www.bbc.co.uk/news/science-environment-62209480>  
28: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1147372/2022\\_Provisional\\_emissions\\_statistics\\_report.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1147372/2022_Provisional_emissions_statistics_report.pdf)  
29: <https://www.clarionhg.com/news-and-media/2023/03/22/clarion-housing-group-awarded-largest-share-of-government-social-housing-retrofit-fund>

Figure 18: Proportion of residents who have access to outdoor food growing space and use it



Access to food growing space

Just over one-third of residents (36%) had the opportunity to grow food or had access to food growing space in their local area.

London residents and single adult households were least likely to have such access (30% and 31%), compared with 44% in our South region and 42% of multiple adult households. The lower figures may be due to the smaller household and property sizes and types in the capital – residents in houses are more than twice as likely to have the opportunity to grow food than those in flats, perhaps simply because they are much more likely to have a garden.

Only around 40% of those residents with food growing opportunities actually use them. Where the opportunity was present, London residents were slightly more likely to take advantage: 42% of those with access used it, compared to 36% elsewhere. The regeneration team within Clarion are looking at greening initiatives as part of social value and biodiversity.





# Landlord communication and services

Imogen Barber,  
Strategy and Policy Adviser

Our communication with residents is key to our relationship with them. Whether that is us providing residents with important information about their home or community, or them getting in touch about a service need or repair it is vital that communication is easy, convenient and effective.





## Landlord - resident communication

### Preferred communication channels

Regular emails are the most popular choice for finding out information from Clarion, however the figure is very slightly down from last year (53% to 51%) Letters still prove popular (37%), especially with those aged 55 and over (43%).

There has not been a change in preference for text message from last year, with this result remaining at 15%, however this still represents a significant increase from 2021 at 9%.

The preferred channel for tenants finding out information from Clarion depends significantly on whether they are an internet user or not. 61% of tenants who are online would prefer a regular email to keep up to date. And a further 9% would look at our website to find information.

A small, but steady proportion of internet users would still like printed information in the post: 31% of internet users would like a letter in the post, and 8% a leaflet.

There is a clear preference for printed information among tenants not using the internet: well over half would like a letter (59%) or leaflets (12%) in the post. A slightly smaller proportion said a text message (10%).

### Finding out when your rent is due

Email is also the most popular choice for residents when it comes to finding out when their rent payment is due, remaining the same as last year 32% (still up from 14% in 2021).

Letters are much less popular overall at 26%, however those aged 55+ did prefer to

find out when their rent is due via letter (33%) rather than email (19%).

A fifth of respondents said they need no way of finding out when their rent is due (20%), especially true for those over retirement age (32%) which may be due to rent being paid automatically via direct debit, or simply knowing when it is due as they have been tenants for a long time.

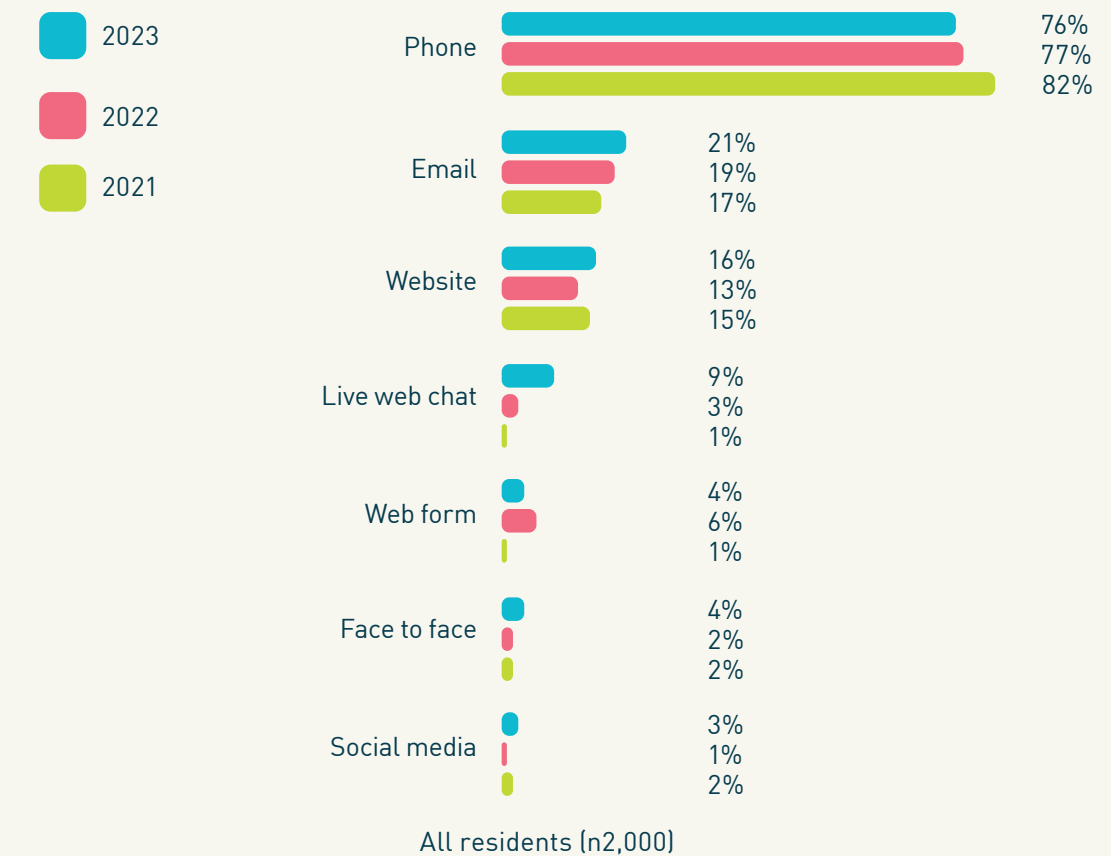
Similarly, when choosing how they would prefer to find out their rent payment is due, use of the internet is key – with online residents happy to find out electronically by email (38%) or on their online account (12%, up from 6% last year, but still significantly less than the pre-cyber attack figure of 31%)

### Contact with Clarion

92% of residents have contacted Clarion in the last 12 months, including 90% of shared owners.

The figure of 92% is the same as last year, which had seen a significant increase from 2020 (71%). The continued high level of contact could be as a result of high-profile cases in the media prompting action from tenants on repairs.

Figure 19: In the last 12 months, which contact channels have you used to contact Clarion?





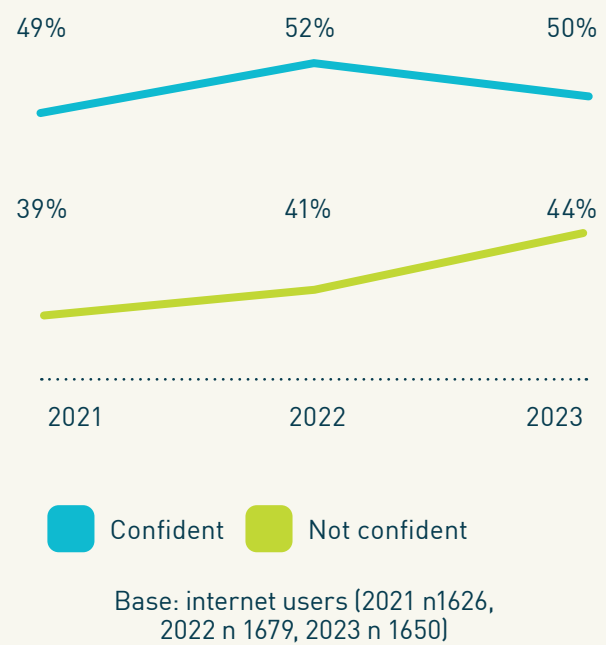
The phone is still the channel most commonly used, 76% of residents used this method (similar to 2022 – 77%), despite high awareness of the availability of online channels. This is this case for all age brackets. The second most common, but a long way behind is email, used by 21% of residents (up from 19% in 2022).

Younger residents are more likely to have used more modern online methods, like live web chat (18% of those aged 18-34), webform (8%) or social media (6%), than those older. Younger generations are using this method more compared to last year – especially web chat, rising to 18% from 8%.

Related to this, is how confident residents feel that a request they submit by webform or email will be dealt with. Only 50% of residents who use the internet feel this way, a similar proportion to the last couple of years (52% in 2022, 49% in 2020).

Figure 20: If you requested

something from Clarion by webform or email, how confident are you it would be dealt with?



Those who are not confident using services online have used the telephone the most for their contact with Clarion over the past 12 months (84%); higher than those who are confident online (73%).



Repairs

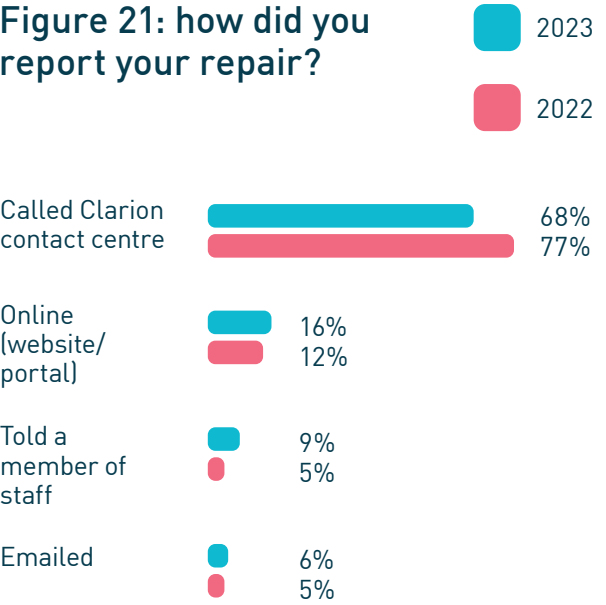
Our repairs service is one of the main areas for contact with residents.

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. Nine in ten residents (90% of tenants and shared owners) are aware that they can do this, and there has been a very slight increase in awareness since last year (88%).

Among internet users, a third of residents said that if they reported a repair online they would prefer a text message to keep them up to date (32%, down from 35% in 2022) and a further quarter would like an email (29%). A fifth (21%) would prefer to receive a phone call (up from 18% in 2022).

This year we have seen a slight increase in the proportion of residents who have reported a repair online (16% compared with 12% in 2022). However, despite the high level of awareness that you can report a repair online, the majority of residents (68%) have called the contact centre to report the repair.

Figure 21: how did you report your repair?



Base: respondents who have reported a repair (2022 n685, 2023 n 649)





Wider services

We are encouraged by the increase in awareness of services offered by Clarion (47% of residents are aware of at least one service, up from 43% in 2022).

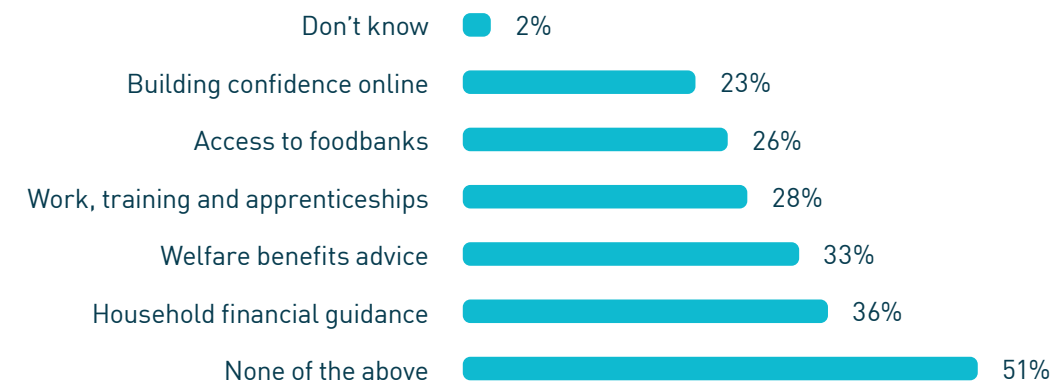
Household finance guidance was the most well-known service with 36% (up from 34% in 2022) of respondents being aware of this service offered by Clarion, closely followed by welfare benefit advice (33%) taking over from work, training and apprenticeships (28%).

Building confidence online continues was the least well-known service provided by Clarion (23%).

Younger residents, those aged under 55, were more likely to be unaware of any services (56%, down from 60% in 2022), as were those already in work (55% unaware). Once again, the lack of awareness of services reported by residents aged 18-34 is a particular concern since we know that younger residents are being particularly hard hit by the cost of living crisis, so may well benefit from this support if they knew about it.

For the second year running, we asked residents if their first language is English, and 11% of resident said it was not. This small group of residents are more likely to be unaware of Clarion’s services (57%); however this does represent a significant decrease from last year’s figure of 64% - this is a positive sign and indicates increased awareness

Figure 22: Which, if any, of the following were you aware that your landlord offers?



Base: All respondents (n2,000)





# Digital

Imogen Barber,  
Strategy and Policy Adviser

Supporting residents to use the internet and develop their digital skills is as important as ever, so they are not left behind as more and more businesses, services, and communities shift online.





Digital

Clarion offers a range of digital skills support through Clarion Futures, our charitable arm, to improve residents' capability and confidence online. We help residents get online through our digital inclusion programme: in 2022/23 we lent out 264 devices (laptops with internet access and tablets) to those in need and more than 4,393 people were helped to get online and develop their skills. Where the cost of broadband had been a barrier, we have been able to help by providing free mobile data.

Accessing the internet

In 2011, only 57% of Affinity Sutton residents (now part of Clarion) used the



internet. Since then, Clarion figures have largely followed the national ones, with increasing numbers of people getting online, although ours have been consistently around 10% lower. We saw a plateau in this trend in from 2019 to 2021, so it was therefore very encouraging to see the percentage rise from 81% to 84% last year, a figure which has again settled, and is now 83%.

Although a high level of our residents are online, the over 75s remain the only group where fewer than half are online (40%).

83% of Clarion residents access the internet

Frequency

We have seen some changes in how frequently residents use the internet over the past few years.

In 2020, we saw frequent internet use peak at 69% of users online multiple times a day probably due to the changes to lives and routines during the pandemic. This figure dropped to 62% last year and again this year to 53%, perhaps suggesting a slow return to pre-pandemic levels. Being able to track this sort of trend is a key benefit of this sort of long-term study.

There has been a notable and unexpected

decrease in the number of internet users that use the internet several times an hour now at 13% down from 27% last year. This decrease is mainly from the 34-54 and 55+ age groups. Those under 35 access the internet with a similar frequency compared to last year 36% to 33% this year.

Confidence using Online Services

Confidently and competently using the internet beyond simply browsing can provide residents with real advantages in their lives: cost and time savings, job searching, accessing public services, and connecting with others.

We asked residents how confident they were using services online, and found that 81% were either very, or quite confident, the same figure as last year.

However, compared to last years' results, residents of retirement age (66+) are feeling less confident in using online services now with 65%, down slightly from 68% last year.





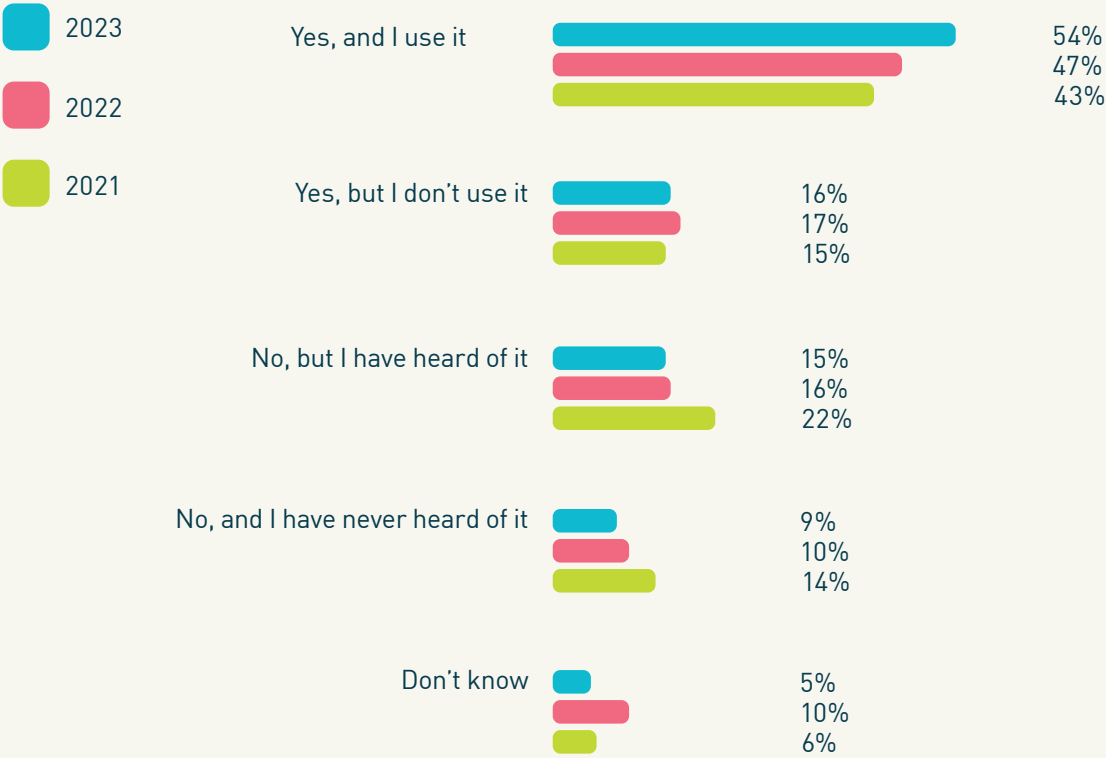
Online Accounts

Clarion’s online account offers residents the ability to check their rent account, pay their rent and report repairs easily, at a time and place that best suits them, in line with their expectations of a modern, responsive business.

More residents now have an account and use it compared with last year - 54%, up from 47% showing a positive trend towards people having and using Clarions online account. The proportion of residents who have an account but do not use it has stayed broadly the same since 2022 (from 17% to 16% this year). These findings are a positive sign given last years cyber incident.

In total, 70% of online residents said they had a Clarion account (up from 64% in 2022)

Figure 23: Do you have a Clarion account?



Base: internet users (2021 n1626, 2022 n 1679, 2023 n 1650)

Acknowledgments

As in previous years, The Index has provided valuable insight into the lives and diversity of experience of Clarion residents. By gaining this better understanding, it enables us to continue to support them in the right way and provide effective services.

The authors of the report are grateful to the residents who took time out to participate in the survey and to Enventure for undertaking the fieldwork. We would like to thank everyone within Clarion who provided input into developing the questions for this year’s survey and those who helped design and produce the report. We will begin developing the questionnaire for the next survey in spring 2024 and look forward to collaborating again.





## 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, gender, ethnicity and region. All calls were completed between 1 June and 12 July 2023.

The questionnaire included a number of the same or similar 'tracking' questions and also new questions were developed. The questionnaire this year included a number of new questions specifically related to leaks condensation, damp and mould and additional questions about the cost of living. 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.

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](http://clarionhg.com), for more details.









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