The Index 2025

Findings from Clarion's annual resident insight survey

1900-2025
CLARION HOUSING GROUP

Contents

Foreword from Clare Miller, Group Chief Executive

One hundred and twenty-five years on from our founding, Clarion remains guided by the same belief that everyone deserves a safe, secure home and the opportunity to build a better life.

Our purpose is to provide homes for those who need them most, but our role goes much further. We are committed to supporting residents and communities to thrive by helping people to live well, work well, and plan for the future.

The Clarion Index, our annual resident survey, remains one of our most important tools in understanding how we can do that as more than 2,000 residents share their experiences with us. Their insight enables us to plan and prioritise our services and direct resources to where they can have the greatest impact as we continually learn and improve. I'd like to thank everyone who took part for helping us to do that.

> **"The findings from the 2025 Index paint a picture of gradual recovery after several years of economic pressure, but also of persistent inequality."**

While there are positive signs that some households are beginning to regain their financial footing, too many of our residents still face daily challenges. The results reinforce how vital our support remains.

Cost of living and opportunity

For the first time in several years, we have seen a small but meaningful improvement in residents' financial stability. Half of all households remain in a precarious position, but that proportion has fallen from 58%

last year to 50%. Fewer residents are going without food or struggling to afford energy bills, and more are finding ways to manage day-to-day costs.

Yet behind these numbers lies a complex story. Almost six in ten working-age residents now receive Universal Credit, a sharp increase that underlines how fragile many household budgets remain. Recent Budget measures, including the removal of the two-child limit and an increase to the National Living Wage, will offer welcome support, but many families will continue to face significant pressures in the months ahead. Disabled residents and younger people also continue to face higher levels of hardship, and too often, barriers to employment limit their ability to change their situation.

Helping people overcome those barriers is one of the most powerful ways we can make a difference. For many, stability and wellbeing come through secure work. That is why Clarion Futures, our charitable foundation, remains central to our mission.

Last year, our Jobs and Training team supported more than 1,700 residents into work, including 70 who started their own business. Meanwhile, our Money Guidance team supported more than 4,000 residents to manage debt, budget more effectively, and access the grants and benefits available to them.

These programmes, alongside the efforts of our frontline housing teams and Clarion Futures colleagues, show the breadth of our commitment.

> **"At Clarion, we do not just have a responsibility to build homes for those who need them, but also to help our residents build secure and successful lives."**

The findings of the Index remind us how closely issues such as health, employment, and financial security are intertwined. Poor health remains a leading barrier to work among residents not in employment, while caring responsibilities and the cost of childcare continue to limit access to jobs, particularly for women. Although digital access has improved, confidence in using online services remains lower for some groups, reinforcing the need for inclusive support.

Tackling these barriers is essential, not only to reduce inequality, but to create communities where everyone has the chance to contribute and prosper.

Community and wellbeing

Despite ongoing pressures, it is encouraging to see that residents' sense of belonging remains strong. 84% per cent of residents are satisfied with their neighbourhood, and 86% say they feel they belong where they live. Feelings of safety have improved and volunteering, which had been in steady decline for several years, has begun to recover.

These findings speak volumes about the strength and resilience of our communities. They also highlight the difference that thoughtful design, strong partnerships and local engagement can make.

We know that safe, connected communities are about more than bricks and mortar. They are places where people can put down roots, build relationships, and access opportunities. That means creating sustainable, inclusive neighbourhoods with access to green space and support networks.

It is also encouraging to see that most residents feel in control of their lives, and that wellbeing indicators have stabilised following the pandemic. But we are not complacent. Loneliness remains higher than national averages, especially among young adults and those not in work. We will continue to use these insights to target our community investment and support where it can make the greatest impact.

Looking ahead

This year's Index sits alongside our Five New Giants of Opportunity report, produced to mark our 125th anniversary. That report looks beyond the immediate challenges to consider what kind of homes and communities Britain will need over the next generation, identifying five new "giants" of opportunity we must seize to create a fairer future: connection, resilience, trust, health and sufficiency.

Together, these will help us plan for the long term, ensuring our services evolve with the needs of residents and that our homes and communities are ready for the future.

> **"We will continue to listen to our residents, invest in their futures, and build places where everyone has the opportunity not just to live, but to thrive."**

Clare Miller
Group Chief Executive

Key findings

Community, neighbourhood and wellbeing

Neighbourhood satisfaction remains high, with 84% of residents satisfied overall, but the proportion who are very satisfied has declined since 2021. Satisfaction is notably higher among older residents and those with access to high-quality green space.

Feelings of safety have improved, rising from 72% in 2023 to 79% in 2025. However, significant disparities persist – female and disabled residents, and those living in London, are less likely to feel safe in public spaces.

Loneliness continues to affect key groups, with 15% of residents experiencing chronic loneliness. Young adults, disabled residents, and those not in work are most at risk, while employment and cohabitation are linked to lower loneliness levels.

Disability rates have stabilised overall, but are rising sharply among younger adults, driven by mental health conditions. Disabled residents consistently report lower wellbeing and higher support needs, including tenancy and care support.

Digital and communication

Digital access is high but uneven: 86% of residents use the internet, but usage drops significantly among older adults (only 44% of those aged 75+), disabled residents, and those needing tenancy support. Confidence in using online services also varies widely across these groups.

Online service adoption is growing, with 75% of internet users having a Clarion online account and 60% expressing confidence that online requests will be dealt with. However, confidence is much lower among those who find services hard to access.

Communication preferences are shifting: Email remains the most preferred method (51%), while traditional formats, such as letters and printed newsletters, continue to decline. Preferences vary by age.

Household finances

Financial resilience is improving slightly: Half of residents remain in a financially precarious position, but this is down from 58% last year.

Universal Credit (UC) uptake continues to rise, with 58% of working-age residents now receiving it. Those on UC are more likely to experience financial hardship, including food insecurity, debt, and difficulty affording energy bills.

Food insecurity remains a concern, though stabilising: 16% of residents went without food in the past year, and 13% used a food bank. Young adults, disabled residents, and those not in work are most affected.

Energy affordability is improving, with fewer residents reporting difficulty paying bills (41%, down from 57% in 2023). Smart meter users and those on fixed direct debits are more likely to find bills manageable.

Employment and barriers to work

Employment levels have rebounded, among working-age residents, with 56% employed – an increase from 50% last year.

Health remains the biggest barrier to employment, cited by 66% of non-working residents of working age. Caring responsibilities and childcare issues also affect access to work, particularly for women.

Young adults face growing challenges, with 41% of 18 to 24-year-olds out of work – up from 35% last year. They are also more likely to live in households with no other employed adults.

Support needs are evident, with 12% of residents saying they, or someone in their household, would benefit from help getting into paid work.

Sustainable homes and places

Energy comfort is mixed: 59% of residents find it easy to keep their homes warm in winter, and 62% say the same about staying cool in summer. Disabled residents and those on UC are more likely to struggle with keeping homes warm in winter.

Green space access is high but unevenly used: 85% of residents have access to high-quality green space, but usage varies. Households with children use it more regularly, while disabled residents are more likely to report infrequent use.

Climate change views are divided: While 67% of residents say climate change matters to them, nearly 30% say it's not personally important.

Car ownership and fire safety show disparities: 56% of households own at least one car, but 43% are car-free – especially younger and London-based residents. Encouragingly, 90% of residents have a working smoke alarm.

Neighbourhood, community and wellbeing

Over the years, the Clarion Index has tracked evolving resident experiences, and 2025 reveals several clear trends. Neighbourhood satisfaction remains high, but fewer residents now say they are very satisfied. A strong sense of belonging persists, yet feelings of safety – while improving – still vary by gender, disability, and region.

Neighbourhood, community and wellbeing

Volunteering has begun to recover after years of decline, and most residents value their communities as good places to raise children. However, loneliness remains elevated, especially among young adults, disabled residents, and those not in work.

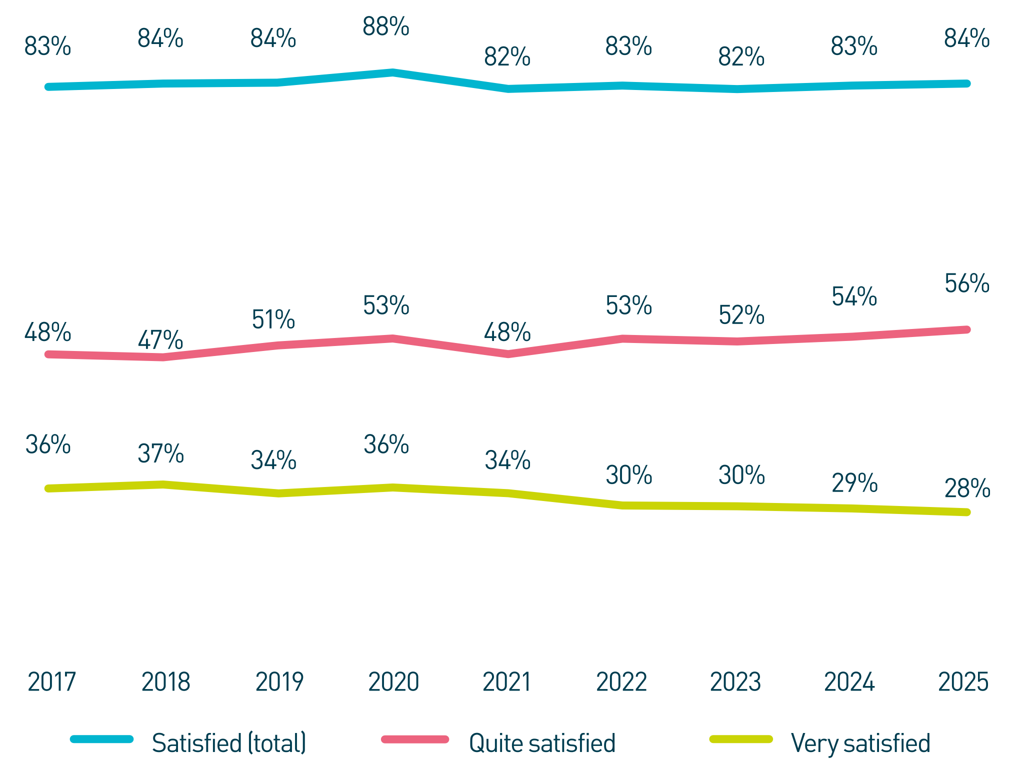
Disability rates have stabilised overall but are rising sharply among younger adults, driven by mental health conditions. This shift is concerning, as disabled residents consistently report lower wellbeing and higher support needs. Employment continues to be a protective factor – linked to greater wellbeing, reduced loneliness, and stronger community connection.

Neighbourhood satisfaction

This year, 84% of residents reported being satisfied with their neighbourhood, comprising 28% who were very satisfied and 56% who were quite satisfied. As shown in figure 1, overall satisfaction has remained consistently high since 2017. While overall satisfaction remains high, the proportion of those who feel very satisfied has been dropping slowly since 2021.

"84% of residents are satisfied with their neighbourhood."

Figure 1: Resident satisfaction with neighbourhood (2017-2025)



Base: All respondents (n2,000)

Neighbourhood satisfaction continued

More detailed analysis indicates that satisfaction levels are higher among:

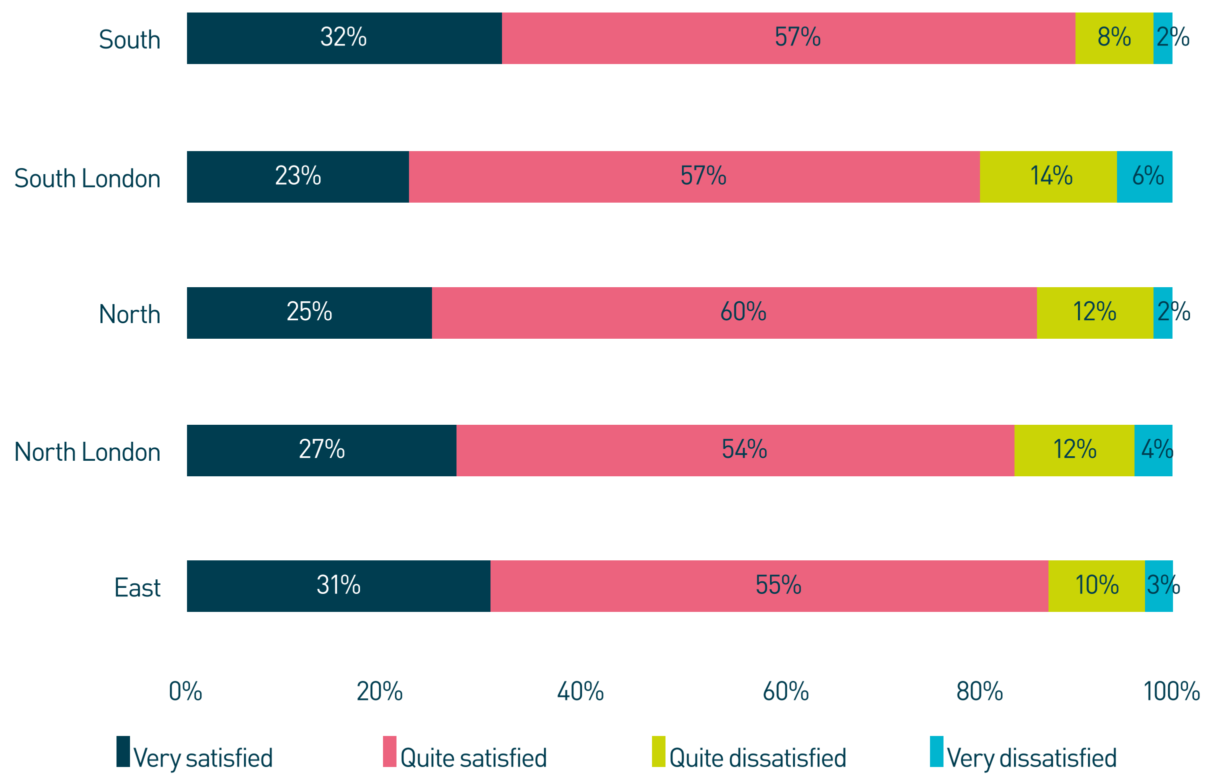
- Residents of retirement age (92%) compared with working age (80%)
- Individuals with access to high-quality green space near their homes compared to those who have no access to high quality green space (91% v 69%)

Unsurprisingly, residents who feel unsafe in the public pathways and spaces in the neighbourhood are a lot less likely to feel satisfied compared to those who feel safe (57% v 92%).

There are also regional differences in neighbourhood satisfaction. The South region had the highest satisfaction (89%) compared with South London which had the lowest (79%).

We see no difference between tenants and shared owners in levels of neighbourhood satisfaction.

Figure 2: Resident satisfaction with neighbourhood, by operating region



Base: All respondents (n2,000)

Perceptions of community

A sense of belonging
It is positive to see a consistently high proportion of residents agreeing that they feel they belong in their neighbourhood (86%). There are some very subtle regional differences with residents in the South region having a higher level of belonging (89%) compared to South London (82%).

A sense of belonging is slightly lower amongst disabled residents and residents without children.

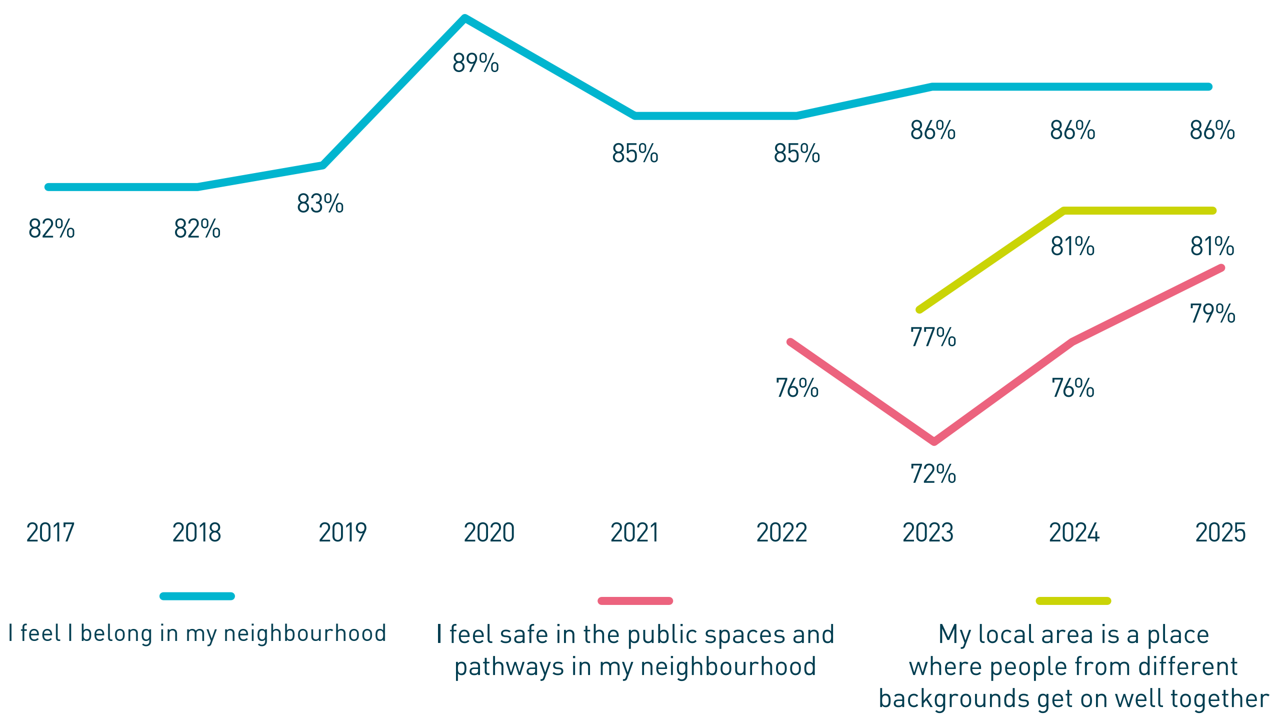
Feelings of safety
Encouragingly, the agreement with the statement: "I feel safe in the public spaces and pathways in my neighbourhood", has risen from 72% in 2023 to 79% this year. However, consistent with the previous year's findings, female residents were less likely to agree with this statement compared to male residents (75% v 85%). Disabled residents were also less likely to feel safe compared to non-disabled residents (73% v 83%).

Within London, feelings of safety are significantly lower when compared to outside London (73% v 83%).

People from different backgrounds getting on together
Consistent with last year, 81% of residents feel people from different backgrounds get on well together in their local area. Disabled residents are less likely to feel this is the case compared with non-disabled residents (77% v 84%).

> "86% of residents feel they belong in their neighbourhood."

Figure 3: Resident agreement with statements about neighbourhood (2017-2025)



Base: All respondents 2017-2024 (n2,000)

National comparison
Data from the ONS (2021)[1] shows that 50% of women and 14% of men felt unsafe walking alone in quiet streets near home, and 81% of women felt unsafe in parks after dark. In addition, disabled people felt less safe than non-disabled people. These figures reinforce the demographic differences in perceptions of safety observed in our Index.

According to the Community Life Survey 2023/24[2], 61% of adults in England felt a strong sense of belonging to their neighbourhood, with higher levels reported in the North East and North West, and lower levels in London. This suggests that the satisfaction levels observed in our Index are notably higher than national averages. Consistent with our own findings, disabled residents were less likely to feel a sense of belonging.

A good place to raise children
A new statement was introduced this year: "My neighbourhood is a good place to bring up children." Overall, eight in 10 residents agreed. Interestingly, there was little difference in agreement between those with children living at home and those without. However, agreement was notably higher among residents aged 18 to 24 (90%) and those who have access to high quality green space compared to those who do not (81% v 63%).

There are some subtle regional differences with residents in the South more likely to agree with the statement compared to those in South London (83% v 78%).

Volunteering

After several years of decline, the proportion of residents who reported volunteering in the past year increased from 12% to 14%. Groups more likely to report volunteering include:

- Residents aged 35 to 54
- Those living in North London
- Employed individuals
- Shared owners
- People of Black or Black British ethnicity

National comparison
The Community Life Survey 2023/243 found that 16% of adults in England volunteered at least once a month, with higher rates among older adults and those in rural areas. Ethnic groups, such as Black African (21%) and mixed White and Black African (22%) also showed higher-than-average participation, aligning with trends observed in our data.

> "8 in 10 residents say their neighbourhood is a good place to bring up children."

1: Perceptions of personal safety and experiences of harassment, Great Britain - Office for National Statistics
2: Community Life Survey 2023/24: Neighbourhood and community - GOV.UK

Health and wellbeing

Each year, we ask residents about their sense of control over their lives – a crucial measure of wellbeing. Feeling in control is strongly linked to both physical and mental health.

Last year, this measure returned to pre-pandemic levels, and it has remained steady this year at 84%. Employment appears to play a positive role:

- 86% of working-age individuals who are employed report feeling in control, compared to 80% of those who are not.
- Among people of retirement age, the figure is even higher at 88%.

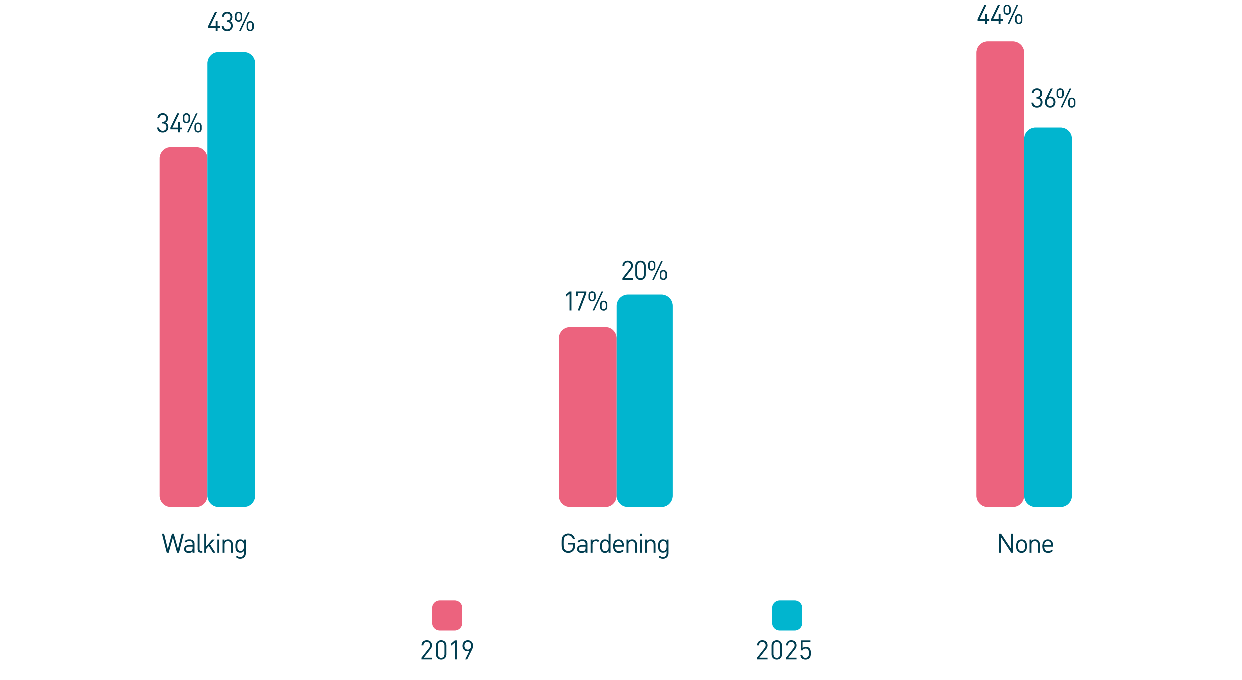
Only 12% of residents overall say they do not feel in control of their lives. However, certain groups are more likely to report this:

- 18% of people with a disability, compared to 8% of those without.
- 20% of those who need support to manage their tenancy, compared to 11% of those who do not.

Physical activity
Regular physical activity helps people live longer and feel better[4]. It lowers the risk of heart disease, diabetes, cancer, and depression. Exercise also improves strength, balance, and mental health. Even small amounts of movement can make a big difference, and it's safe for almost everyone.

This year we repeated a question we last asked in 2019: "do you regularly take part in any physical activity?". As in 2019, the most reported answers were walking, gardening, and no physical activity.

Figure 4: Top three physical activities residents take part in (2019 and 2025)



Base: All respondents (n2,000)

4: Exercise/physical activity and health outcomes: an overview of Cochrane systematic reviews | BMC Public Health | Full Text

Physical activity continued
Compared to 2019 we see a higher percentage of residents engaging in walking (43%) and gardening (20%). While lower than 2019 we still see over one-third of residents (36%) saying they do not participate in any physical activity. Groups more likely to fall into this category include:

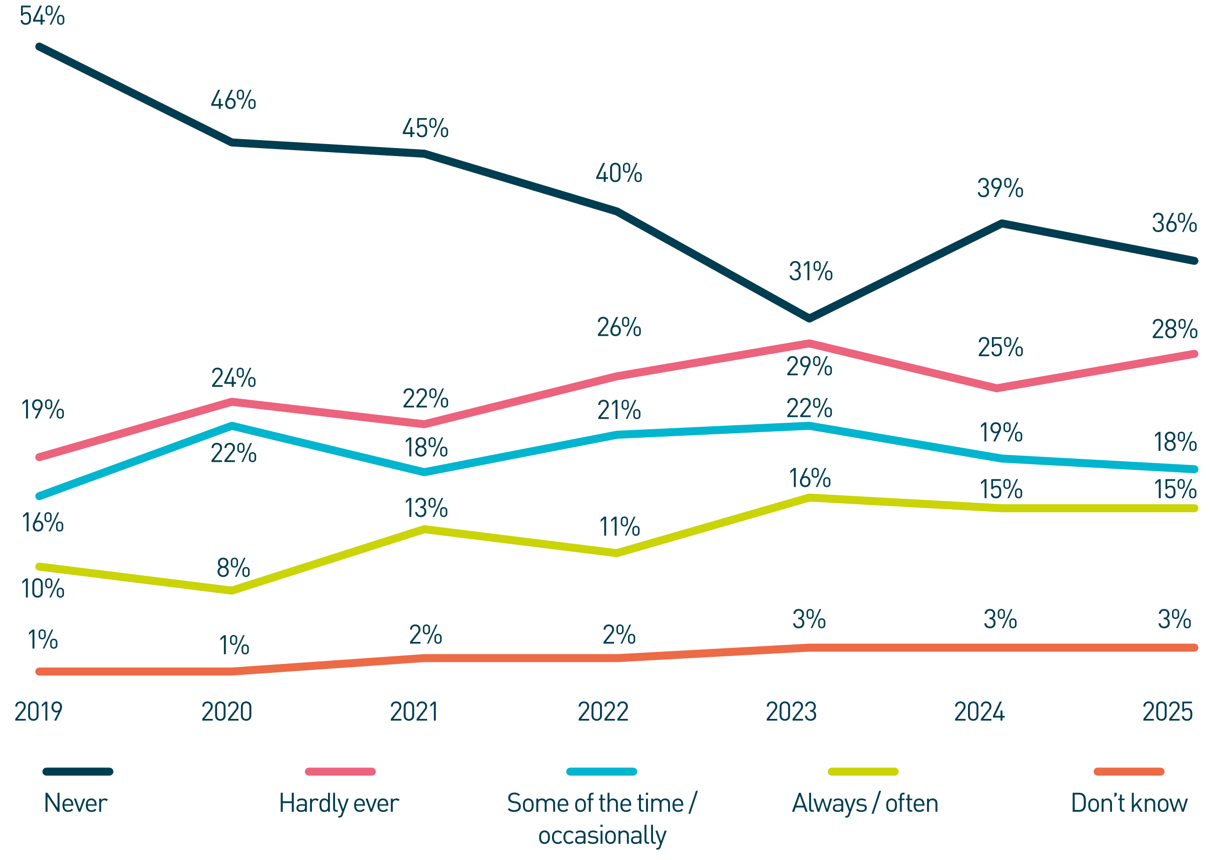
- Those who consider themselves to have a disability (50%)
- Individuals who are of working age but not working (48%)
- Residents aged 55 and above (44%)
- Residents without access to high-quality green space (43%)

Among those who reported no physical activity, the most common reasons were health issues or disability (56%), followed by lack of time (26%). Citing a lack of time was much higher for those in work 64%.

National comparison
According to Sport England's Active Lives Survey,[5] 63% of adults in England are considered physically active and 25% inactive, with walking being the most common activity. Physical inactivity is more prevalent among older adults, disabled people, and those in deprived areas

Loneliness and wellbeing
Loneliness can affect anyone. Experiences of loneliness can vary, but its effects can be profound and wide-ranging. It is considered by many to be one of the largest public health challenges we face.[6]

Figure 5: How often do you feel lonely? (2019-2025)



Base: All respondents (2019-2015 n2,000)

5: Active Lives | Sport England
6: Facts and Statistics | Campaign to End Loneliness

Loneliness and wellbeing continued
Following a slight increase last year, this year we see a reduction in the proportion of residents who never feel lonely – 36%. The proportion of residents who experience chronic loneliness (always/often) remains the same as last year at 15%

Those more likely to never feel lonely include:

- Those of working age and in work (43%)
- Residents of retirement age (43%)
- Residents who live with other adults (47%)

Those more likely to report chronic loneliness include:

- Young adults aged 18 to 24 (25%)
- Residents who consider themselves to have a disability (23%)
- Those who are of working age and not working (20%)
- Residents who live with no other adults (20%)

National comparison
Our own figure of 15% of residents reporting feeling lonely "always or often," is more than double the UK average of 7% (ONS, Dec 2023 to Jan 2024)[7]. Meanwhile, 36% said they "never" feel lonely, slightly below the national figure of around 40 to 45%.

External research[8] supports our findings, highlighting that loneliness is influenced by factors such as age, employment status, disability, and living arrangements. Young adults often face transitional life stages and social pressures that heighten feelings of isolation. Disabled individuals are more likely to experience barriers to social participation and support. Conversely, being in work or living with others tends to reduce loneliness by providing routine, social contact, and emotional connection. Older adults, particularly those who are socially active or cohabiting, also report lower levels of loneliness than commonly assumed.

Disability and support needs
Understanding the prevalence of disability among our residents is essential to addressing inequality. As highlighted in this year's Clarion Index and previous editions, there is a persistent and wide-ranging disparity between disabled and non-disabled people. The findings consistently show that disabled residents are disproportionately affected by the cost-of-living crisis, face greater barriers to employment, and are more likely to experience loneliness. Notably, last year's data revealed that one in four disabled residents reported their own home did not meet their accessibility needs.

For the first time since 2020, the proportion of residents who consider themselves to have a disability has remained stable at 44%, rather than increasing.

> "Disabled residents are disproportionately affected by the cost-of-living crisis, face greater barriers to employment, and are more likely to experience loneliness."

Disability prevalence has shifted across age groups in the past three years. Rates among 18 to 24-year-olds rose sharply from 23% in 2023 to 39% in 2025, possibly driven by greater recognition of mental health and hidden disabilities.

7: Public opinions and social trends, Great Britain - Office for National Statistics
8: Investigating factors associated with loneliness in adults in England - GOV.UK

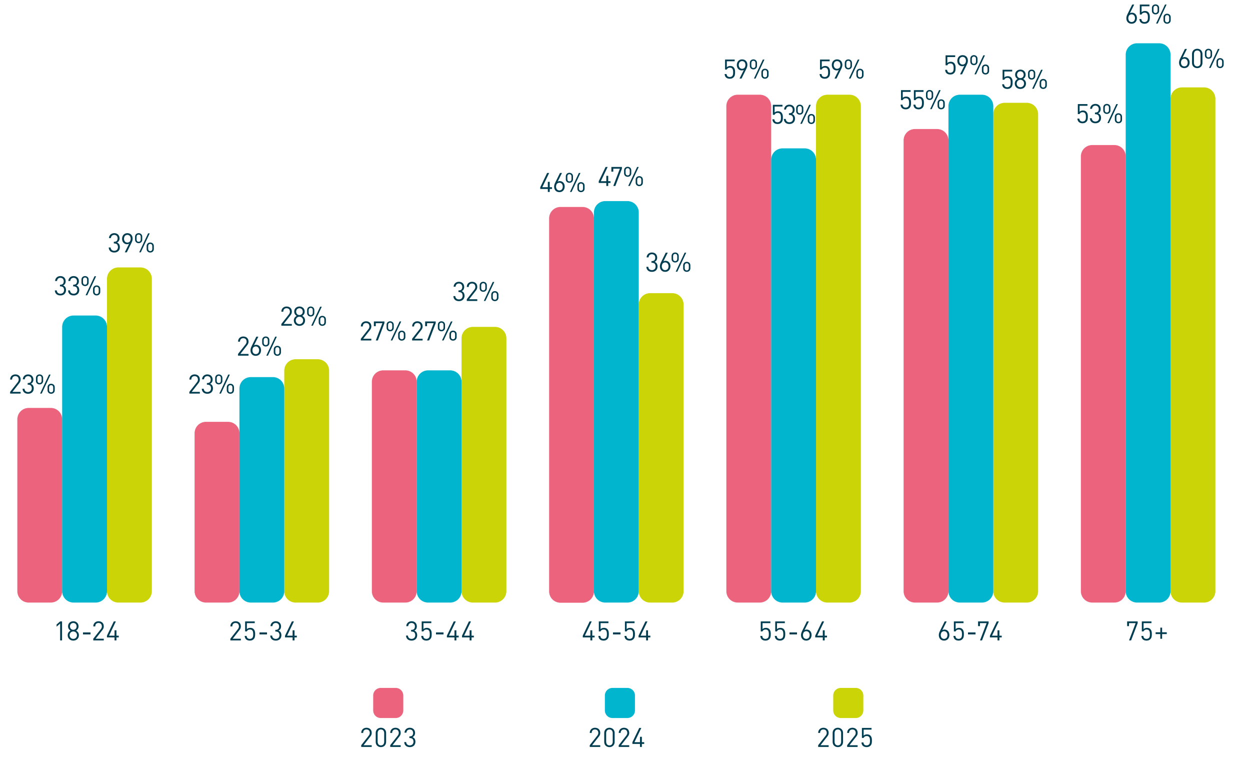
Disability and support needs continued
Adults aged 25 to 44 show moderate increases, while the 45 to 54 group declined in 2025 after previous stability. Older age groups remain highest – typically above 55% – with minor fluctuations. These trends highlight growing challenges among younger residents alongside persistent needs in older populations.

Residents who considered themselves to have a disability were asked about the nature of their condition:

- 48% reported a physical impairment or mobility issue
- 45% cited a long-standing illness or health condition
- 30% reported a mental health difficulty
- 14% said they had both physical and mental health conditions

The data shows clear age-related differences in the reasons for disability. Mental health difficulties dominate among younger adults (18 to 34), cited by 57%, but decline sharply with age (18% for 55+). In contrast, physical impairments and mobility issues increase significantly with age, affecting 58% of those 55+, compared to 27% of younger adults. Similarly, long-standing health conditions become more common in older age groups (51% for 55+ vs. 31% for 18 to 34). Social/communication conditions and specific learning difficulties are more prevalent among younger adults, while sensory impairments (hearing and vision) remain relatively low and stable across all ages.

Figure 6: Disability by age group (2023-2025)



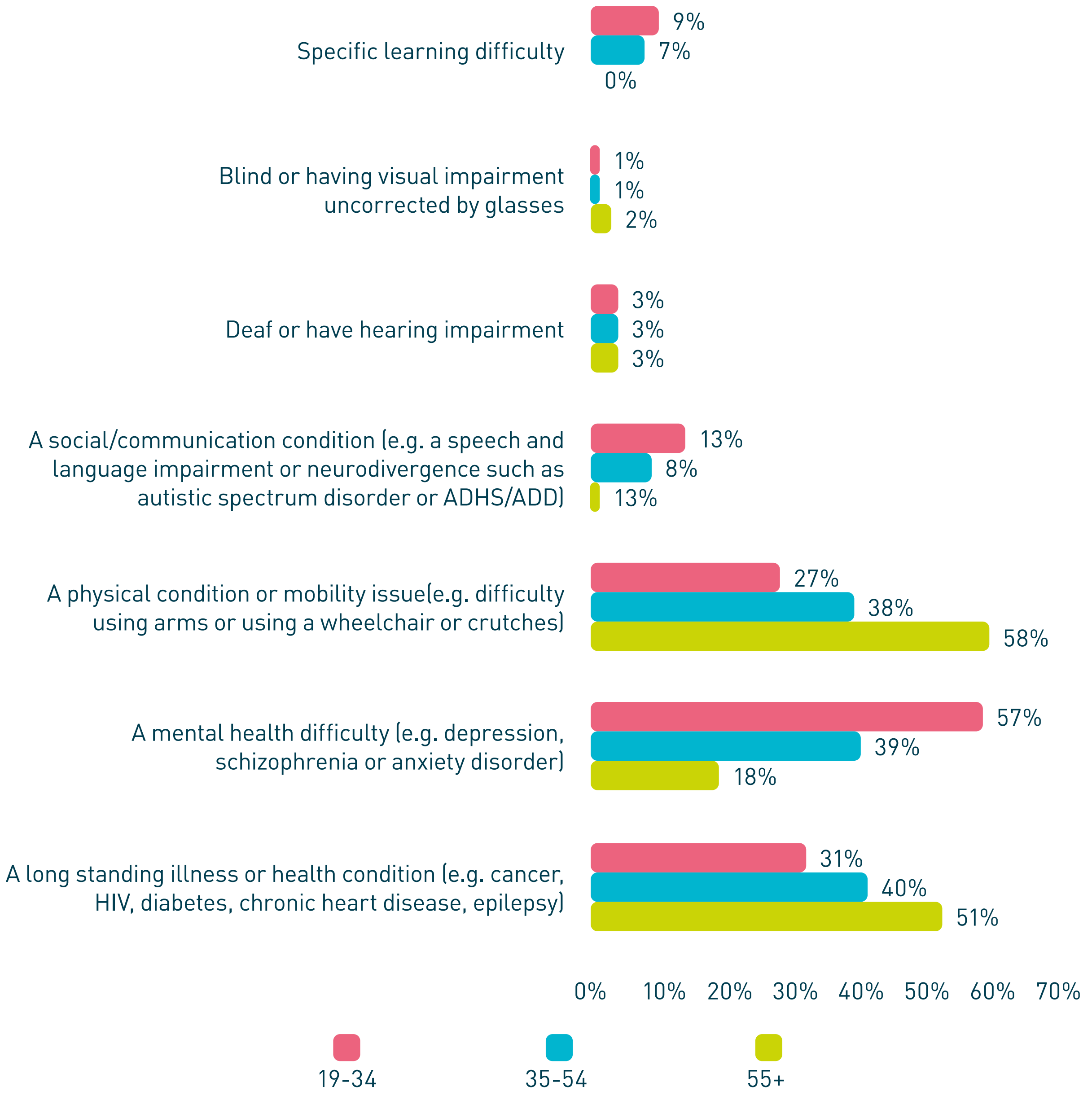
Base: All residents 2023-2025 (n2000)

National comparison

The ONS reports that 17.7% of people in England identified as disabled in the 2021 Census, with higher prevalence in the North East and among older adults.

Research published in Frontiers in Public Health (Murphy & Grundy, 2024)[9], show approximately 44% of disabled adults in the UK live in social housing, significantly higher than other tenures. Factors contributing to this include lower average incomes among disabled people, higher rates of economic inactivity, and a greater need for accessible or adapted housing – features more commonly available in the social housing sector.

Figure 7: What is the nature of your disability, by age group



Base: Disabled respondents (n876)

9: Murphy, M. & Grundy, E.M.D. (2024). Housing tenure and disability in the UK: trends and projections 2004–2030. Frontiers in Public Health Public opinions and social trends, Great Britain - Office for National Statistics
10: Understanding the crisis in young people's mental health - The Health Foundation

National comparison continued

Mental health conditions are now the leading driver of disability growth among young adults[10]. Between 2020 and 2023, referrals for children and young people's mental health services rose by over 50%. Economic stress, housing insecurity, and prolonged transitions to adulthood amplify mental health challenges. Cultural shifts have normalised disclosure of mental health struggles, increasing self-reporting of long-term conditions.

Support needs

Our data shows that 10% of all residents report having care and support needs and receive assistance from an external agency, such as social services or a care provider. Among disabled residents, this figure rises significantly to 19%, indicating a higher reliance on formal care.

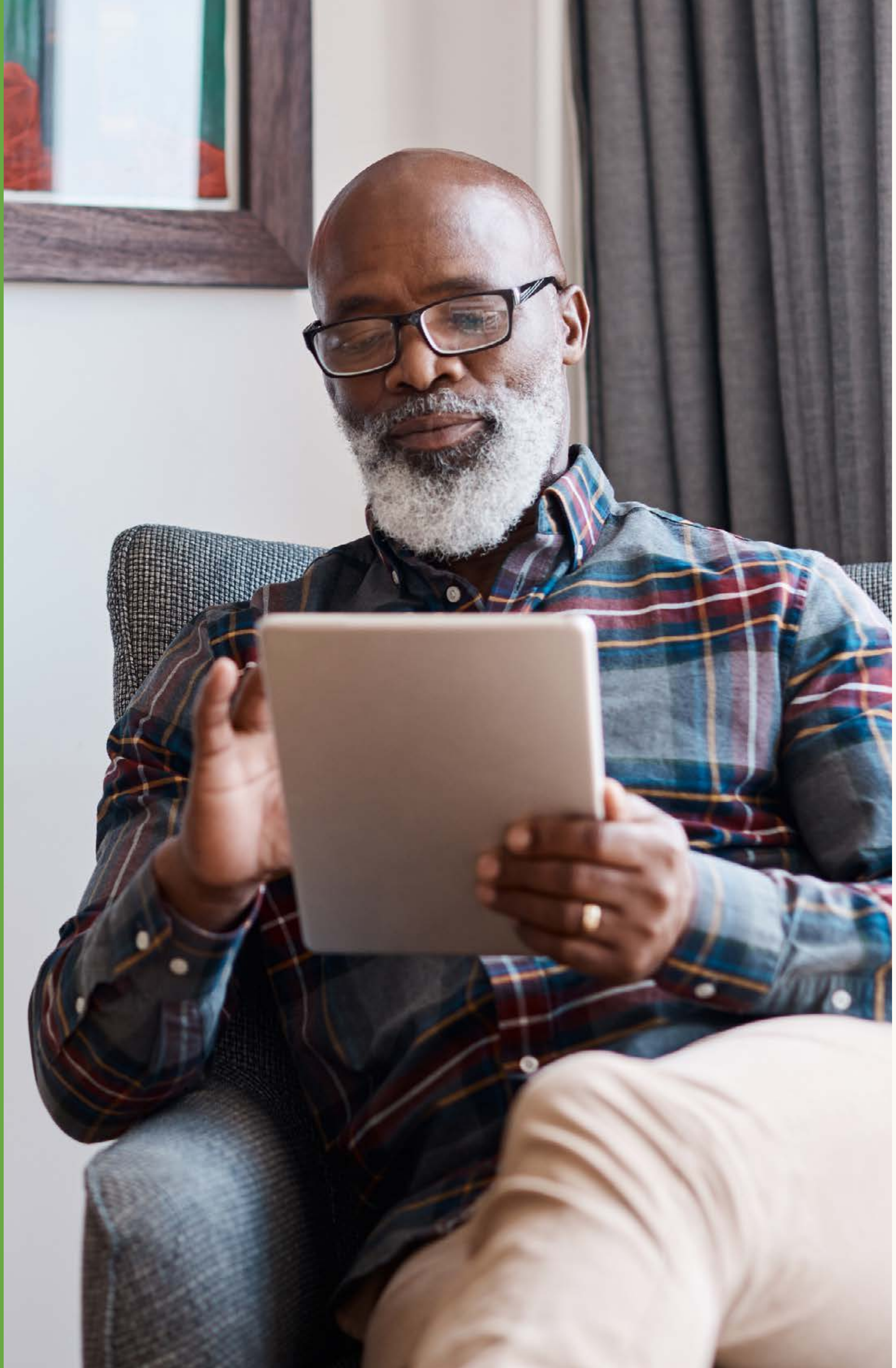
Additionally, 10% of all residents state that they require support to help manage their tenancy, with this proportion doubling to 20% among disabled residents – highlighting the additional support needs within this group.

National comparison

Nationally, only 0.8% of working-age adults and 3.6% of older adults in England receive long-term publicly funded social care. These figures suggest a substantial gap between the level of need and the provision of care, particularly for disabled people[11].

> "Disability rates for 18–24s rose from 23% to 39%, likely due to better recognition of mental-health and hidden conditions."

11: Adult social care across England – Institute for Government



Digital and communication

Digital engagement among Clarion residents is strong, with 86% now online – a 10% increase in less than a decade. However, this figure masks significant inequalities. Internet use and confidence decline sharply among older residents, those not in work, disabled residents, and households needing tenancy support. Barriers include low digital skills, perceived lack of need, and affordability.

Digital and communication

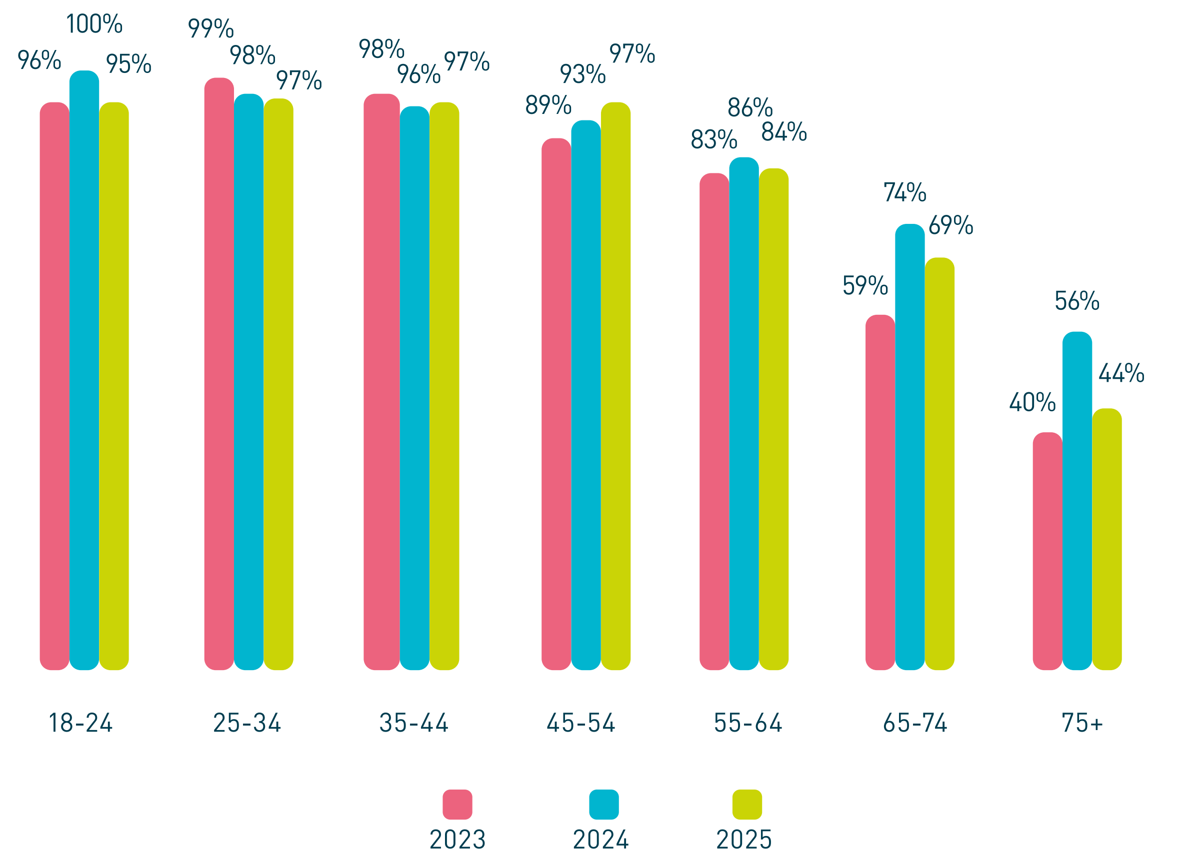
Alongside this, digital service adoption is growing: three-quarters of internet users have a Clarion online account, and two-thirds visited the website in the past year. Yet, confidence gaps persist – particularly among those who already struggle to access services – highlighting the need for inclusive design, targeted support, and clear communication about available services.

Online presence, confidence, and barriers

This year we see that 86% of residents use the internet, a figure that has held steady since last year and marks a 10% rise since 2017. However, this overall figure conceals important differences.

- Internet use is almost universal among working-age residents in employment (98%) but drops to 88% for those not in work,
- Internet use drops to 75% for those who require support managing their tenancy,
- Among residents aged 65 and over, usage falls further, with only 44% of those aged 75+ online.

Figure 8: Internet access, by age group (2023-25)



Base: All respondents (n2,000)

Online presence, confidence, and barriers continued

Confidence in using online services follows a similar pattern. While 79% of internet users feel confident, only 68% of aged 55 and over residents say the same.

- Disabled residents are three times more likely to say they are not confident using online services compared to non-disabled residents (34% v 11%).

For the 14% of residents who do not use the internet, the most common reason – cited by 59% – is that they don't need it or find it useful. The second most common reason is lack of digital skills (43%), followed by cost (7%) and disability (2%). For those who require support to manage their tenancy, lack of skills is the primary reason for not accessing the internet (59%)

National comparison
Our findings reflect national trends. Age UK[12] whose research indicates 1 in 5 of those age 65+ do not use the internet. They highlight that digital exclusion is often driven by perceived irrelevance, low confidence, and limited support, especially among older adults and those not in work.

According to Ofcom's 2025 report[13], disabled people face unique challenges online, including fatigue, anxiety, and poor accessibility.

Assistive technology

A new question in this year's survey explored the use of assistive technology among disabled residents (44% of residents report being disabled). Just 2% (20 respondents) reported using such tools. Given the small sample size, it is difficult to get a comprehensive insight into the technology used (a smaller more focused piece of research maybe more insightful).

However, those who use assistive technology, we found:

- 11 use technology that assist reading and writing (e.g. speech to text, text reader, screen magnifier)
- 4 mentioned laptop/computer help
- 3 receive assistance from friends/family
- 1 person uses a colour filter

National comparison
It is very likely assistive technology is underused by those who may benefit from it: The Royal Society and RiDC[14] found that 53% of disabled assistive technology users said they could not live the way they do without it, and 64% need it to access critical services. However, 58% of non-users said they would use assistive technology if they knew what was available, and 36% would use it more if training were provided.

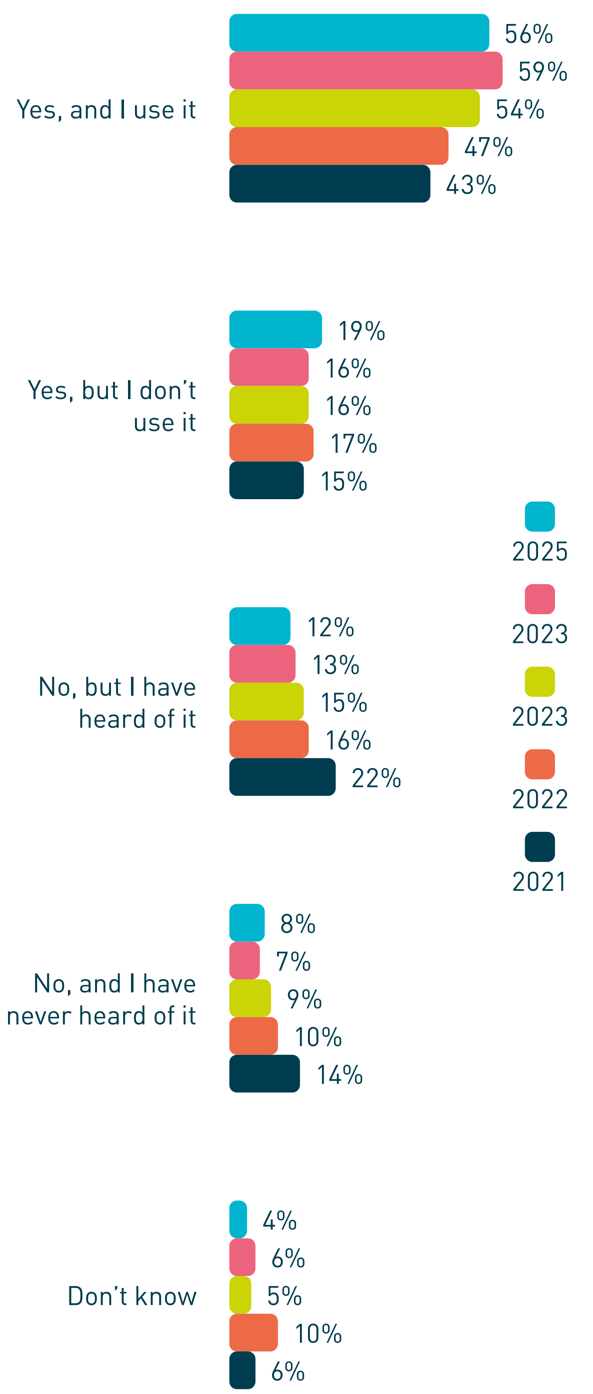
Online account usage

The proportion of internet users who have a Clarion online account remains the same as 2024 at 75%, but residents are slightly less likely to use it when compared with last year (19% compared with 16% in 2024). Awareness without adoption has fallen sharply, and complete unawareness is now just 8%, indicating successful communication.

> "Internet use drops sharply among older people, non-workers, disabled residents, and households needing tenancy support."

12: Applying for a Blue Badge and other council services if people not online – Age UK (2023)
13: Exploring how people in the UK are affected by 'digital disadvantage' – Ofcom (2025)
14: The Royal Society: The role of digital assistive technology in meeting disabled people's needs | RiDC (2025)

Figure 9: Do you have a Clarion online account? (2022-2025)



Base:Internet users 2025 (n1,718); 2024 (n1,746); 2023 (n1,650); 2022 (n1,679); 2021 (n1,626)

Online account usage continued

As one would expect, owning and using an online account decreases with age – 67% of those age 18 to 34 use an account compared to 43% of the 55+ age group.

For those who require help managing their tenancy, owning and using an online account goes down to 39%. remains high, with 88% of residents aware that

Awareness of digital tools for managing repairs they can report and manage repairs online – including the ability to change appointment times – this level of awareness has remained consistently strong since 2021.

> "75% residents have an online account."

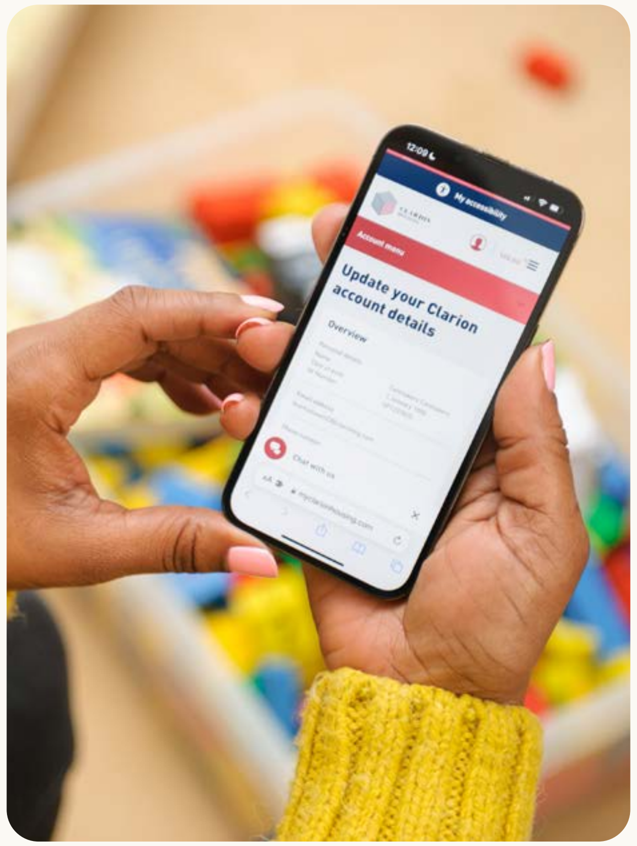
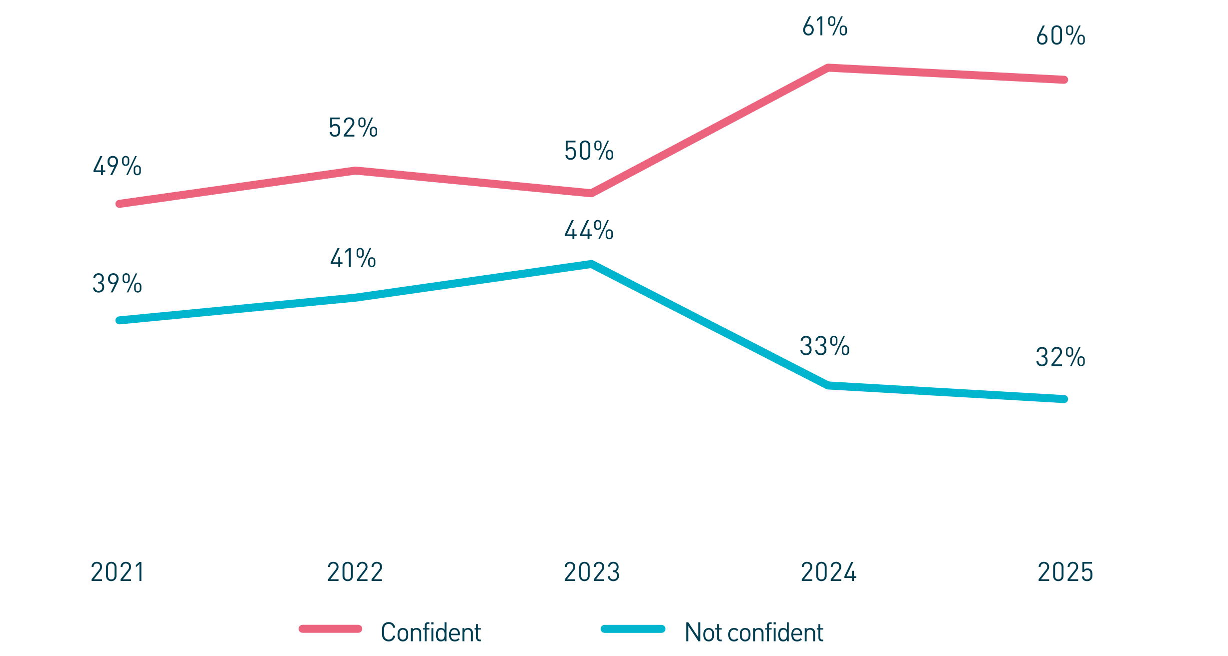


Figure 10: Confidence that a request submitted online will be dealt with (2021-2025)



Base: Those who use the internet 2025 (n1,718); 2024 (n1,746); 2023 (n1,650); 2022 (n1,679); 2021 (n1,626)

Visiting the Clarion website

Two-thirds of internet users visited the Clarion website in the past year, with shared owners more likely than tenants (77% v 64%). Once again, age is a factor, with only 43% of internet users age 65+ having done so.

Confidence in online requests being dealt with

Compared to pre-2024 levels, residents remain nearly twice as likely to feel confident that online requests will be dealt with than not (60% vs. 32%). However, among those who find services difficult to access services, 71% lack confidence, exposing a critical gap in digital trust and accessibility.

> "60% of residents to feel confident that online requests will be dealt with."

Communication preferences

Residents' communication preferences show a clear digital trend. Email remains dominant at around 51 to 54% across all years, while letters in the post are steadily declining (from 37% in 2023 to 33% in 2025). Text messages and website visits are slowly gaining ground, reaching 17% and 9% respectively in 2025. Meanwhile, leaflets and printed newsletters have almost disappeared, reflecting a shift away from traditional print. Overall, the data highlights a strong move toward digital engagement.

However, preference for email reduces with age – only one third of those of retirement age prefer email and half would prefer a letter in the post.

> "The data highlights a strong move toward digital engagement with 51% residents preferring email."

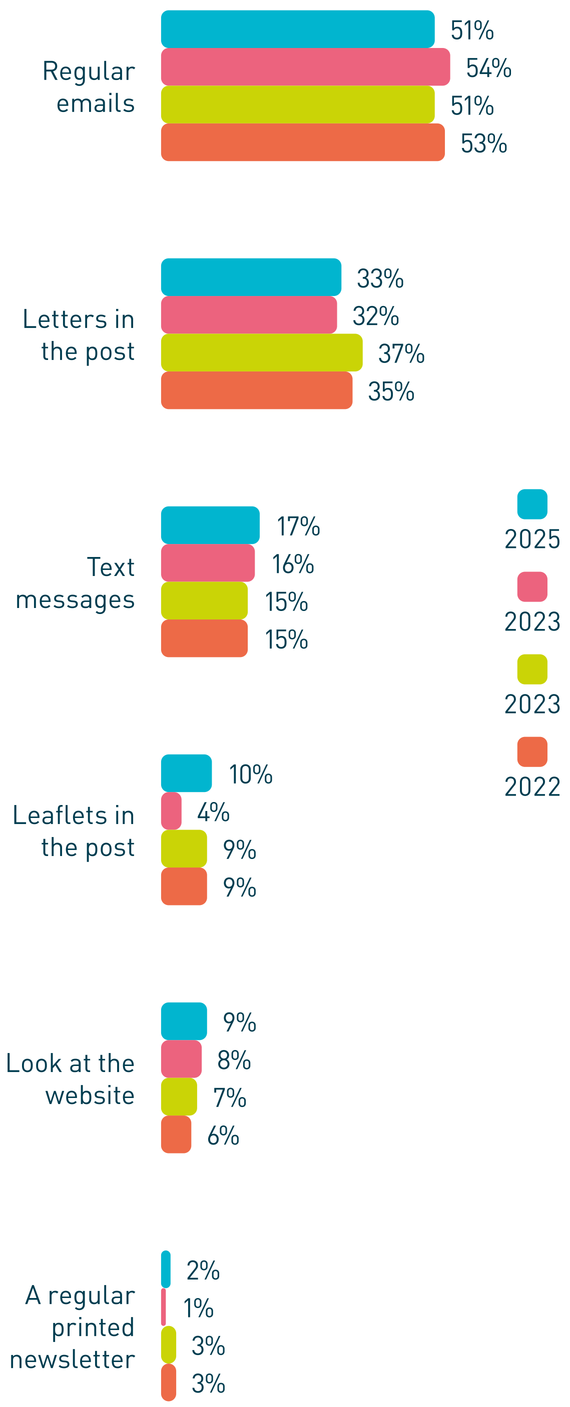
Contacting Clarion

The phone remains the most common way residents contact Clarion, but usage has dropped from 77% in 2022 to 69% this year. Meanwhile, website contact has grown from 13% to 20%, and email usage continues to fluctuate.

Shared owners are much more likely to use email (41%) to contact Clarion compared with tenants (14%).

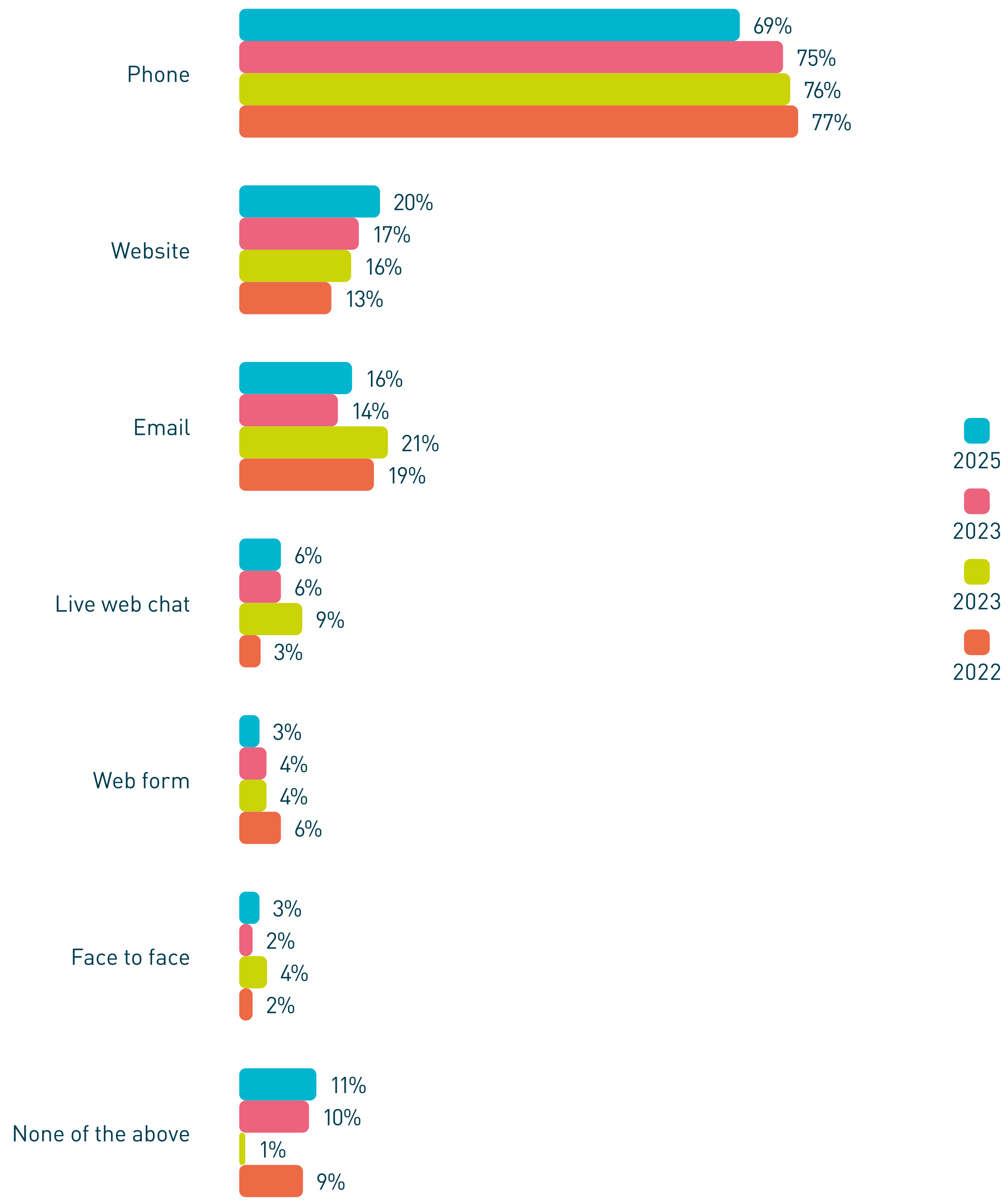
Notably, 10% of tenants and 21% of shared owners said they had not contacted Clarion at all in the past year.

Figure 11: How would you prefer to find out information from your landlord? (2022-2025)



Base: All respondents (n2,000)

Figure 12: Contact channels used to contact Clarion (2022-2025)



Base: All respondents (n2,000)

Reporting repairs

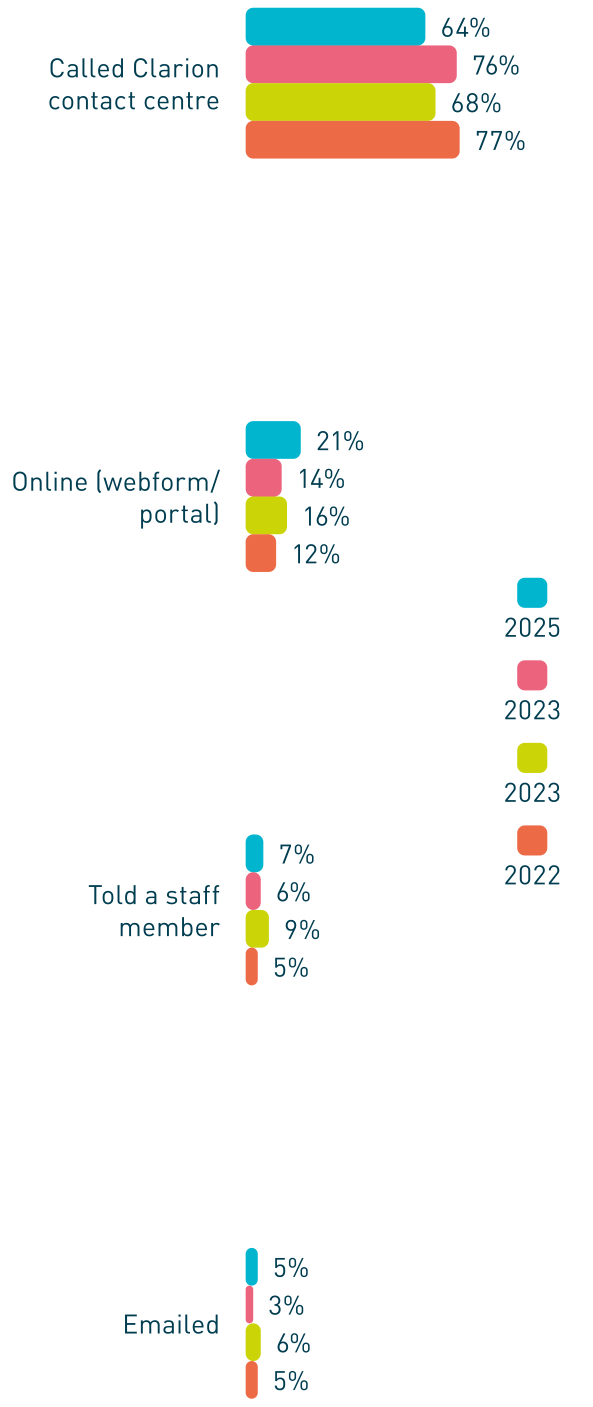
40% of residents indicated that they had outstanding repairs not related to damp or mould. Among these, 31% had already reported the issue, while 9% had not yet done so.

Awareness of digital tools for reporting repairs remains high at 88%. Despite this, the contact centre continues to be the most commonly used reporting channel, although its usage has declined slightly compared to the previous year. Online reporting has seen notable growth, reaching its highest level since 2022, with 20% of residents now opting for this method. In contrast, reporting via staff or email remains relatively uncommon.

Language and communication support

This year's data reveals that 12% of respondents do not speak English as a first language, and 7% of households has someone living in them needing communication support. These figures highlight the need for multilingual, inclusive digital platforms and offline alternatives.

Figure 13: Channel used to report a repair (2022-2025)



Base: Tenants with an outstanding repair 2022 (n685); 2023 (n649); 2024 (n611); 2025 (n577)

Awareness of support services

Awareness of Clarion's support services has declined slightly since 2024. Over half of residents (56%) say they are unaware of any listed services compared to 48% in 2024.

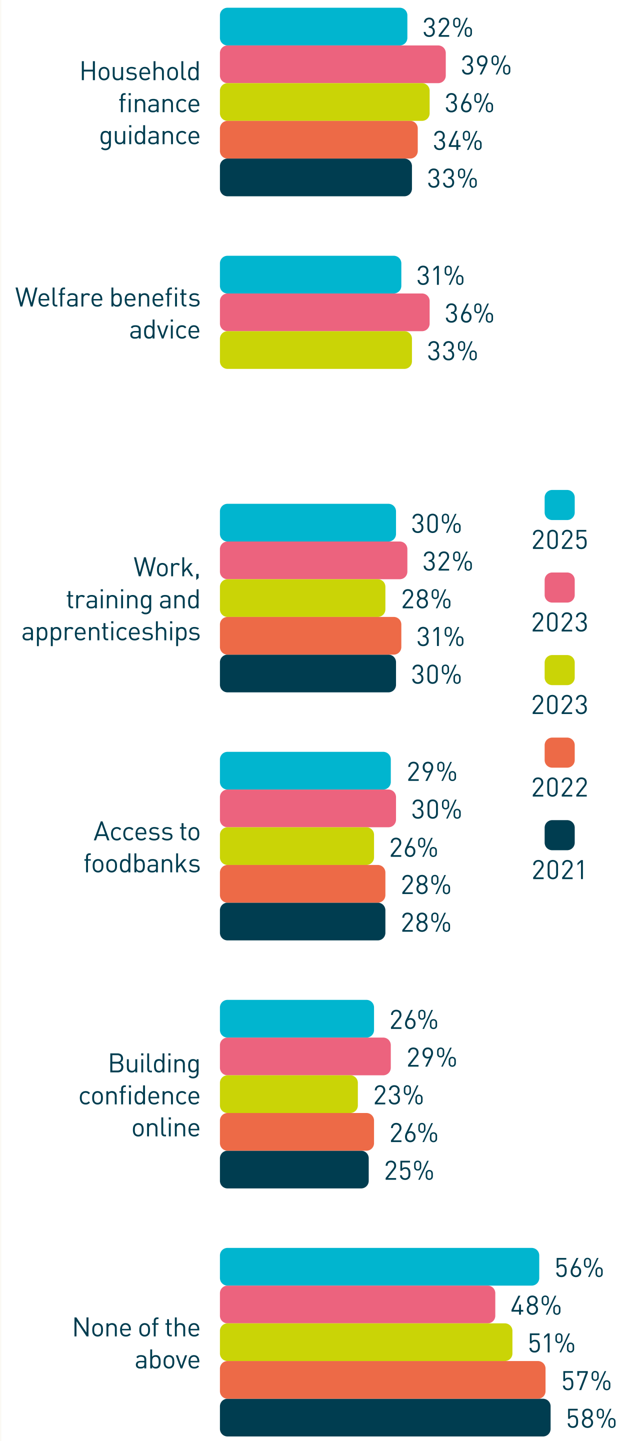
The most recognised services are household financial guidance (32%) and welfare benefits advice (31%), both down from last year's peaks (39% and 36%). Awareness of work, training and apprenticeships, as well as access to foodbanks, sits around 29 to 30%, while building confidence online remains the least known at 26%, despite a small rise from 2023.

There is very little difference between age groups when looking at awareness of services, other than the 18 to 24 age group being slightly more aware.

It is positive to note that those of working age who are not in employment are more likely to be aware of services that may benefit them.

> "12% of respondents do not speak English as a first language, and 7% of households has someone living in them needing communication support. These figures highlight the need for multilingual, inclusive digital platforms and offline alternatives."

Figure 14: Awareness of support services offered by Clarion (2021-2025)



Base: All respondents (n2,000)

Household finances

Our recent Index reports have shown the sharp impact of the cost-of-living crisis (CoLC) on many Clarion residents. Low-income households, such as those in social housing, have been disproportionately affected by steeply rising energy and food prices, as these essentials take up a larger share of their income, leaving many struggling to make ends meet.

Household finances

Since the pandemic, our findings have consistently shown a growing number of Clarion households running out of money, cutting back on spending, falling into debt, going without food, and using foodbanks. These challenges were especially pronounced among households with children, those receiving Universal Credit, and residents with disabilities – many of whom had to reduce essential spending and had little to no money left for non-essentials.

Last year, however, we began to see some of our metrics stabilise, or even improve slightly, possibly due to slowing inflation and government support measures, such as cost-of-living payments issued to some groups.

This year, we are encouraged to see those early positive trends continuing. This suggests that the peak impact of the CoLC may have occurred in 2023, and that some households are beginning to regain their financial resilience.

> "The cost-of-living impact likely peaked in 2023, with some households now beginning to bounce back financially."

Universal credit and other benefits

Whether a resident is in receipt of Universal Credit (UC) is often a key indicator of financial vulnerability, with previous surveys showing that households receiving UC tend to be worse off than those who do not. This is understandable, as households in stronger financial positions are less likely to need, or be eligible for UC, even as a top-up.

This year, we have seen a further marked increase in the proportion of Clarion residents receiving UC, from 47% of working age residents last year to 58% now. Given this increase, and difficulties some recipients face, it is important to look more closely at who these residents are, before exploring the impact in more detail throughout this chapter.

Who is in receipt of Universal Credit?

- Overall, 47% of all Clarion residents
- 58% of residents of working age
- UC receipt decreases with age:
    - 71% of residents aged 18 to 34
    - 59% of those aged 35 to 54
    - 45% of those aged 55 to 64
- 80% of working-age residents not in work
- 41% of working-age residents who are in work
- 70% of households with children at home, with rates increasing as the number of children rises
- 50% of tenants, compared to just 9% of shared owners

UC receipt by Clarion customer segments:

- 93% of Squeezed New Families
- 71% of Overstretched Families
- 67% of Middle-age on Benefits

Disability Benefits

This year, we also asked "Do you or anyone in your household receive disability benefits?" and the responses showed:

- 38% of all residents said that they, or someone in their household received disability benefits, most frequently those aged 55 to 64 (46%).
- 63% of working-age residents who are not in work receive disability benefits.
- 64% of residents who consider themselves to have a disability are in receipt of benefits.
- Notably, there is no statistically significant difference in benefit receipt across the three most common types of disability (see page 18). However, residents with a social communication difficulty, hearing loss or a learning disability were less likely to receive benefits.

Overall financial situation

Each year, we ask residents to reflect on their overall financial situation – whether they have more than enough to get by, or struggle to make ends meet. This is intentionally a subjective question, recognising that perceptions of financial comfort vary: what feels like a luxury to one person may be a necessity to another. Crucially, how people feel about their finances – especially in comparison to others – can significantly influence their sense of security and wellbeing.

This year's responses show:

- 25% of residents said they have money left over at the end of the week or month
- 16% said they have enough for some of life's luxuries, as well as the essentials
- 31% said they only have enough for the essentials
- 19% said they run out of money before the end of the month.

These findings suggest that half of residents are in a financially precarious (50%) position, either only having enough for essentials or not even that, where an unexpected expense, reduction in working hours, or health issue could have a serious impact.

Residents who were more likely to be in this financially precarious position include:

- Those of working age, but not in work (65%) compared to those of a similar age but in work (43%) or those of retirement age (41%).
- Those with a disability (59%) compared to 43% without.
- Those in receipt of Universal Credit (UC) 60% compared to those who are not (42%).

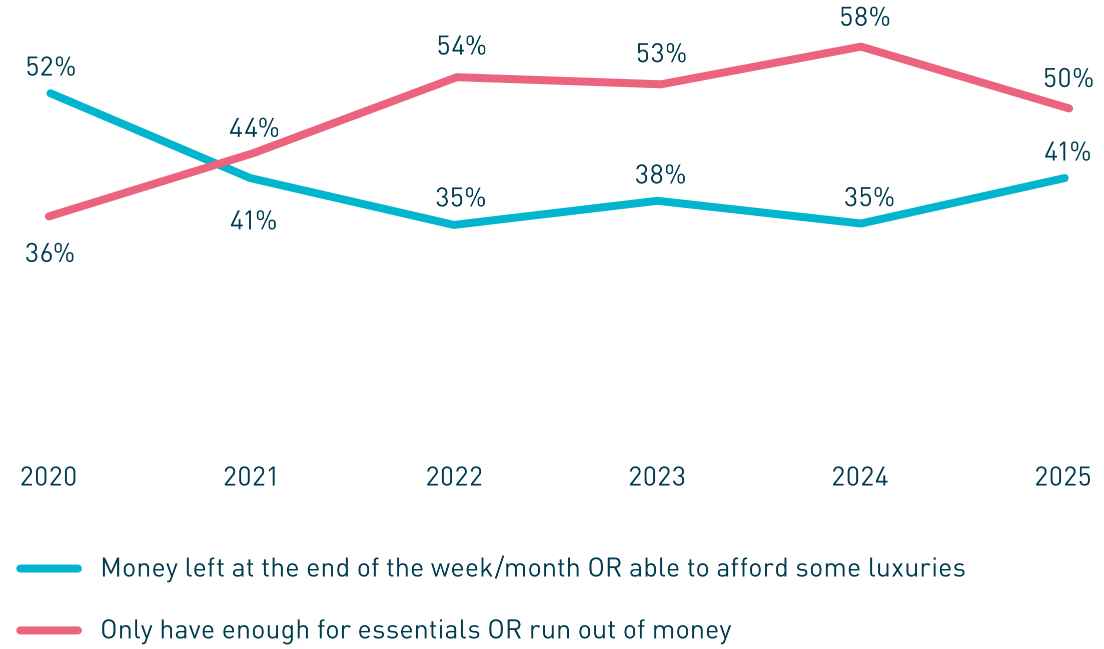
Conversely, those doing well, able to afford some luxuries (41%), or having money left at the end of the week/month include:

- Residents of working age who are in work or of retirement age (both 49%), compared to those out of work (27%).
- Residents in the North (48%) and East (46%) regions.

These figures have shown some volatility over the last five years, but the gap has generally been widening. However, this year we see a decrease in residents financially precarious (from 58% last year to 50%), and a corresponding increase in those with enough for some luxuries or saving (from 35% to 41%).

> "41% of residents feel worse off than last year, and nearly 1 in 5 run out of money before the month ends."

Figure 15: Which of the following is true for you? (2020-2025)



Base: All respondents (n2,000)

Overall financial situation continued

Another deliberately subjective question we ask is How much better or worse off do you feel compared to 12 months ago?

This year, 41% of residents felt worse off than last year, 38% felt about the same, and 18% felt better.

This is very similar to last year when 43% felt worse off and only 16% felt better.

Residents more likely to report feeling worse off over the last 12 months include:

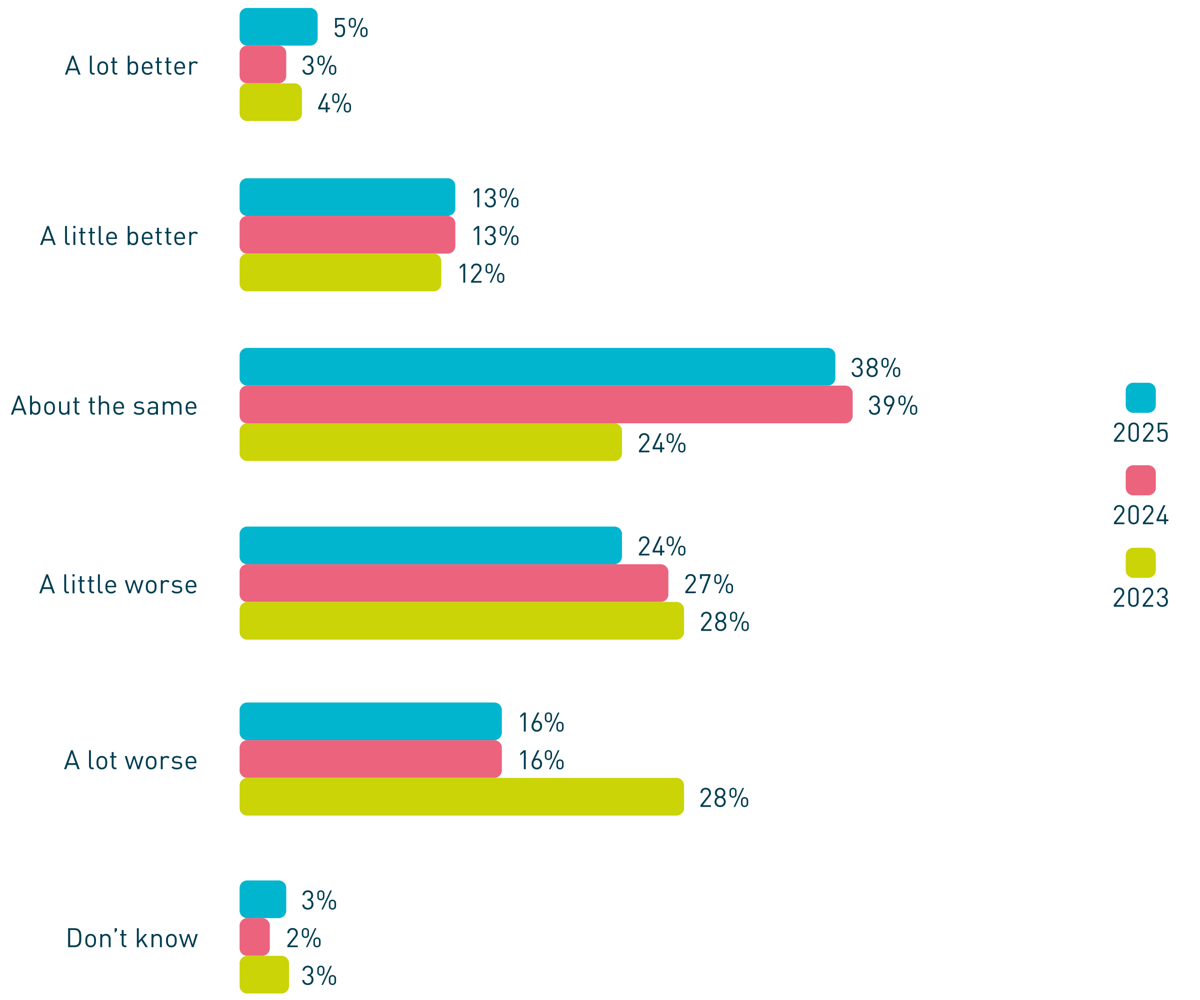
- Those aged between 55 and 64 (52%)
- Those with a disability (46%) compared to those without (37%)
- Those living in London (45%), compared with elsewhere (37%).

Working age residents in work were more likely to be feeling better off (23%) than those not in work (16%), and both groups are more likely to feel better off than in 2024 (20% and 13% respectively).

Residents of retirement age were least likely to say they felt better off (10%).

> "Residents in work were more likely to be feeling better off (23%) than those not in work (16%)."

Figure 16: How much better or worse off do you feel financially compared with 12 months ago? (2023-2025)



Base: All respondents (n2,000)

Figure 17: How much better or worse off do you feel compared to 12 months ago? By age

Base: All respondents (n2,000)

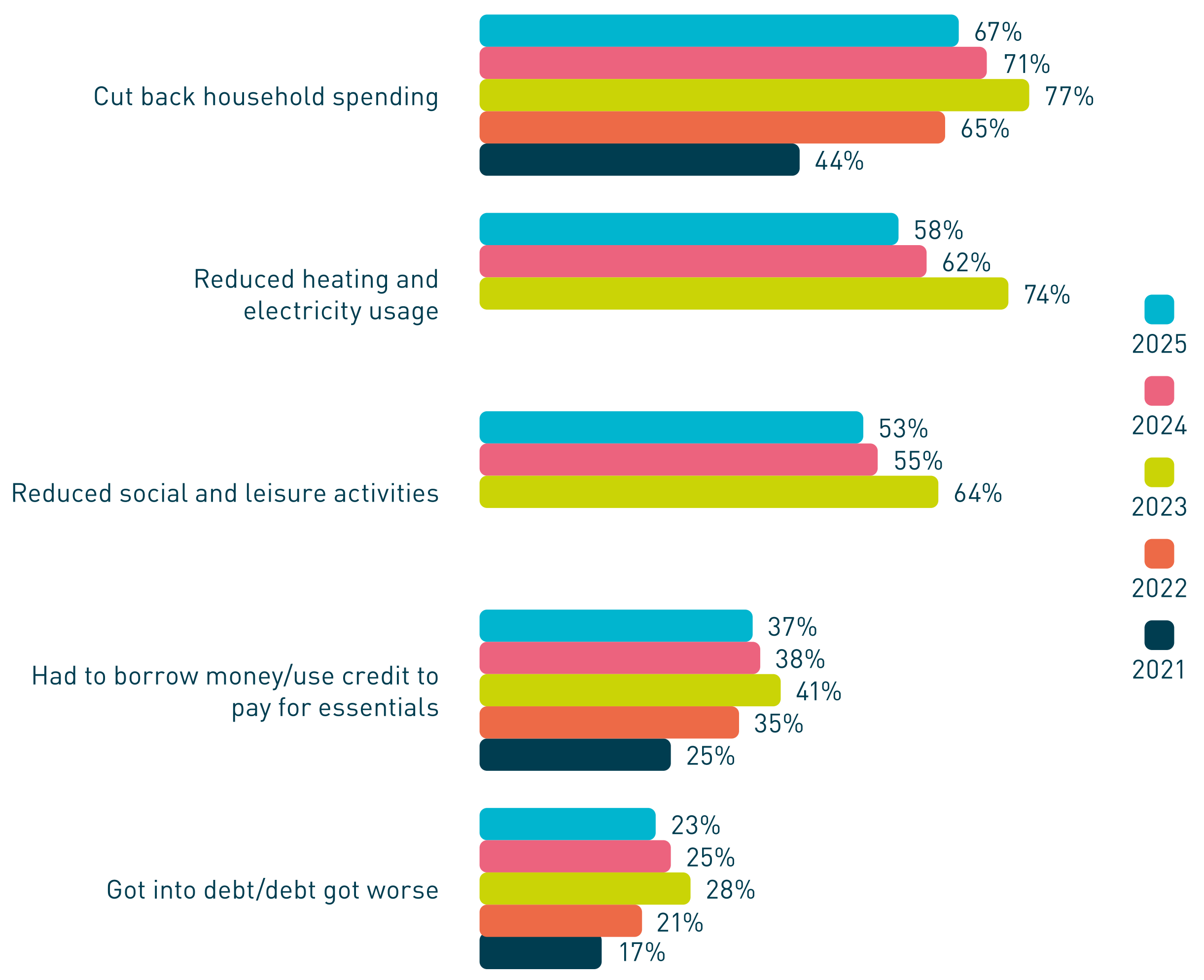
Household budgets

During the cost-of-living crisis (CoLC), many residents had to make significant changes to their budgeting and lifestyles to make ends meet – cutting back on everyday spending, increasing borrowing, and in some cases, falling into debt.

However, last year we saw a notable shift: the proportion of residents needing to take such measures stopped increasing, and in some cases even began to decline. This reversal of the upward trend may indicate that the CoLC crisis is beginning to stabilise, or that lower household budgets have become 'normal' with a less severe impact on households. It also suggests that Government financial support may have played a positive role in easing pressure on residents.

As figure 18 shows, since 2023, residents' budgeting strategies have either remained stable or declined, suggesting that year may have marked the peak of financial strain. Now, two thirds of all residents have had to cut back on their everyday shopping in the past year. Whilst this is still high, it represents a drop of 10% since 2023.

Figure 18: Actions taken to reduce household expenditure (2021-2025)



Base: All respondents (n2,000)

Household budgets continued

The residents most likely to still need to take action, such as cutting back on essential shopping, include those we have already seen feeling worse off. These also include:

- Those in middle age (44 to 64, 74%) are more likely than those older or younger than them.
- Women (72%) are much more likely than men (59%) to cut back on shopping, which may be linked to the fact that families with children in the home – who are more likely to reduce spending – are often female-led.
- London residents (72%) are more likely compared with those living elsewhere, reflecting the high cost of living in the capital.

However, for working age residents overall, the proportion cutting back on essential shopping is almost the same whether or not they are in work (72% and 71% respectively), showing once again that work doesn't necessarily protect against financial difficulties.

Residents with a disability aren't significantly more likely than those without to have cut back on shopping, but they are more likely to have borrowed money (43%), got into debt (28%) or reduced heating use (64%). This suggests that some of these disabled residents reached a situation where they couldn't cut back further on essential shopping and had to take further actions to continue getting by.

Similarly, residents who are in receipt of UC were still more likely to take action to reduce expenditure, across all measures, compared to those not.

We re-introduced the question 'Do you have home contents insurance?' this year, and found that only 38% of residents do. While seeming low, this represents a slight increase from 2019, when we last asked the question, when just 35% reported having it.

Uptake of contents insurance generally increases with age: residents aged 75 and over are the most likely to have insurance (57%), while those under 25 are the least (13%). This pattern suggests that having home contents insurance may in part be a budgeting decision, as groups most likely to be financially struggling – such as working-age adults not in employment, UC recipients, and people with disabilities – are significantly less likely to have it compared to their counterparts.

However, it does not seem to be solely a matter of affordability. Of the 1,185 residents without home contents insurance, 22% said they have money left at the end of the month and a further 13% said they enough money for some luxuries. This suggests that some residents may not view home contents insurance as essential, even when they have the financial means.

> "Women and London residents are among those most likely to cut back on essentials, with 72% reducing spending to cope with rising costs."

Food insecurity

Going without food or relying on food banks is a clear sign of significant financial difficulty, indicating that households are struggling to afford even basic essentials.

As with our other financial metrics, we are starting to see some stabilisation as the proportion of residents who have gone without food in the past 12 months has decreased for the first time since 2020. Meanwhile, food bank usage has remained consistent with last year.

16% of residents said they had gone without food because they could not afford it in 2025, down from 18% last year. Residents more likely to have gone without food include:

- Those aged under 25 (28%) (see Findings from the Youth Index)
- Those of working age but not in work (29%) (compared with 11% in work, and 4% of those of retirement age)
- Those with a disability (23%) compared to those without (10%)
- Those in receipt of UC (25%) compared to those not (8%)

> "Younger residents (aged 18 to 24) and those with children are most likely to have accessed food banks."

This year, 13% of residents said they had used a food bank in the past year (14% in 2024). As we have noted in previous years, younger residents and those with dependent children are most likely to have accessed food banks , and this is true again this year (26% of those aged 18 to 24, and 16% of those with dependent children). Other groups more likely to have used a food bank include:

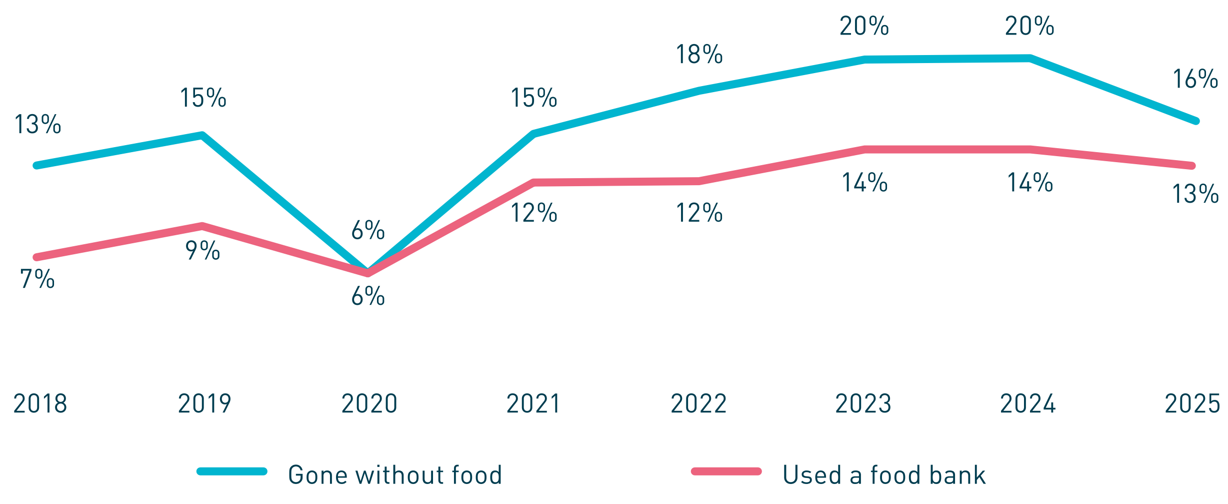
- 24% of working-age residents who are not in employment (compared with 8% of those in work, and 6% of those of retirement age)
- 18% of residents with a disability
- 21% of those in receipt of UC, compared with 5% of those not receiving it.

Findings from the Youth Index

Research carried out by Clarion and Enventure in early 2025 with a larger group of young residents found that one in five have gone without food or used a food bank in the last year. Participants in that research said they were feeling stressed, exhausted and worried, and felt as though they were working to live rather than enjoying life. Those who were parents also commented that they were putting their children's needs before their own.

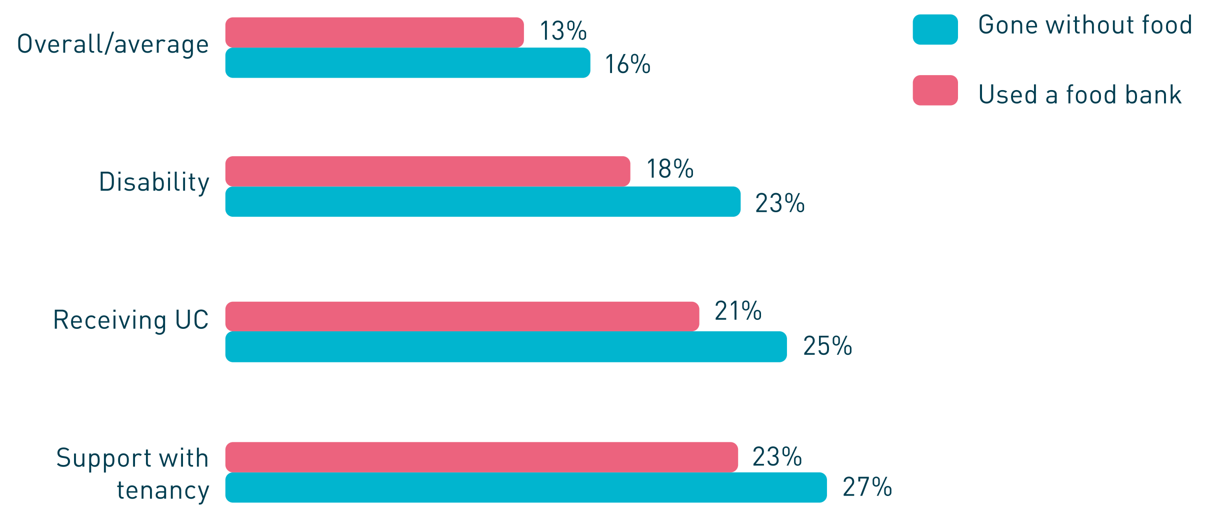
A summary research report will be published in 2026.

Figure 19: Have you gone without food because you couldn't afford it/used a food bank or something similar in the last year? (% yes) (2018-2025)



Base: All respondents (n2,000)

Figure 20: Proportion of residents going without food and use of foodbanks by disability, receiving UC, and requiring support with their tenancy in 2025



Base: Disabled residents (n876), in receipt of UC (n940), support with managing tenancy (n193)

Energy costs

Smart meters
63% of residents reported having a smart meter – similar to last year's result.

Residents with a smart meter were more likely to say they found it easy to afford their energy bills (54%) compared to those without one (41%). This may reflect the intended benefit of smart meters, which help users monitor and manage their energy consumption more effectively.

Among the 34% of residents who do not have a smart meter, 25% said they do not want one and 9% said they would like one.

Residents who would like a smart meter but do not yet have one were more likely to be younger – 13% of those under 35 – and also more likely to report difficulty affording their energy bills.

There has been a slight increase in the proportion of residents paying for their energy with a fixed monthly Direct Debit, which can allow budgeting with a predictable amount (from 36% to 40%). There has been a corresponding slight drop in all other payment methods, including a slight but continued decrease in the number using pre-payment meters, which can present poor value for money (17% to 15%) but are sometimes preferred by low income households for the greater budget control they offer.

Energy bills
There has also been a slight but continued decrease in the proportion of residents who say they find it difficult to afford their energy bills (41%, down from 43% last year and 57% in 2023). Unfortunately, there has not been a corresponding increase in those finding it easy (54%).

Although the figures are down from last year, as in previous years we continue to see that some groups of residents are more likely to find it difficult to afford energy bills:

- 55% of those who require support to manage their tenancy
- 48% of those in receipt of Universal Credit
- 42% of those in households with dependent children
- 49% of those with a disability

Unsurprisingly perhaps, with the removal of the winter fuel allowance, residents of retirement age have shown a significant drop in the proportion who say they find it easy to afford their energy bill – from 65% in 2024 to 56% this year.

Although the government scrapped the pre-payment premium in July 2024, we continue to see residents using a pre-payment meter are more likely to have found it difficult to afford energy bills (45%) compared to those on fixed monthly Direct Debit (38%).

> "Residents with a smart meter were more likely to say they found it easy to afford their energy bills (54%)."

Clarion context

For over a decade, Clarion's money guidance support programmes have been helping residents manage financial challenges. Today, the team supports more than 4,000 residents annually, proactively reaching out to those who may be facing financial hardship, such as households moving onto Universal Credit, falling into arrears, or planning to move home.

In 2024-25, Clarion Futures' money guidance team provided 1,145 unique households with grants (supermarket vouchers, energy vouchers, school uniform vouchers and appliances) to a total value of £279,670.

To make accessing financial help even easier, Clarion Futures has recently partnered with Lightning Reach. This collaboration offers residents a free, secure, and user-friendly online portal that connects them to a wide range of financial support.

Through the portal, residents can explore and apply for various grants and benefits from over 2,500 organisations, including Charis, Action for Warm Homes, and the British Gas Energy Trust.

National comparison

Universal Credit
Universal Credit uptake has significantly increased over recent years. As of June 2025, there were 7.9 million people receiving Universal Credit, up from 6.8 million the previous year – an increase of 1.1 million claimants. This rise is driven by two main factors: despite easing inflation and modest wage growth, many households still face financial hardship, keeping demand for support high, and accelerated managed migration.

Food insecurity
In five years up to July 2025, food prices increased by around 37% (BBC news)[15]. Food bank usage in the UK has surged dramatically, with 2.9 million emergency food parcels distributed between April 2024 and March 2025 – equivalent to one parcel every 11 seconds, marking a 51% increase over five years (Trussel Trust)[16].

The Joseph Rowntree Foundation (JRF) notes that inadequate social security is the main driver of food bank need. Without an adequate safety net, any financial setback will be hard to overcome.

The JRF call for an Essentials Guarantee, which – as a minimum – advocates advocates that UC should protect people from going without essentials, something which our findings suggest it is failing to do.

Although not directly comparable due to different research methodologies, when compared to research undertaken by Age UK, our older residents are more likely to make cuts to their budgets. In their most recent (2025)[17] polling of people aged 66 and over, Age UK found 21% of respondents had cut back on food and grocery shopping – while our findings show 53% of 66+ year olds have cut back on supermarket shopping – over twice the amount.

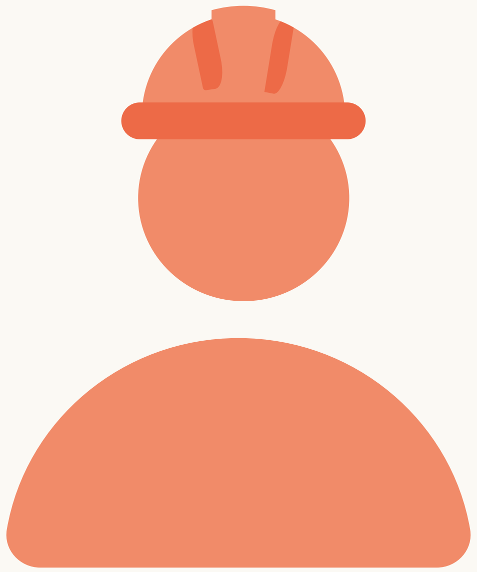
Energy bills
The UK energy price cap, set by Ofgem, decreased by 7% from 1 July to 30 September 2025, bringing the average annual bill for a typical dual-fuel household paying by Direct Debit down to £1,720 – a reduction of about £11 per month. This drop is mainly due to falling global wholesale energy prices and lower supplier business costs. However, this figure is still 10% higher than the same period in 2024. From 1 October 2025, the cap will rise by 2% to £1,755, driven by increased standing charges and policy costs, including the expanded Warm Home Discount scheme.

The latest data from the Office for National Statistics (ONS) shows 30% of people in UK were finding it difficult to afford energy bills in May 2025 – a reduction from 47% in May 2024.

15: Why are food prices rising so fast? - BBC News
16: End of year food bank stats | Trussell
17: cost-of-living-report_0325.pdf

Employment and barriers to work

This section explores the employment status of our residents, providing an overview of key trends. We then delve deeper into patterns by gender and regional variations to understand how these factors shape opportunities and challenges. Following this, we examine the industries where our residents are employed and identify the barriers that prevent access to work.



Employment and barriers to work

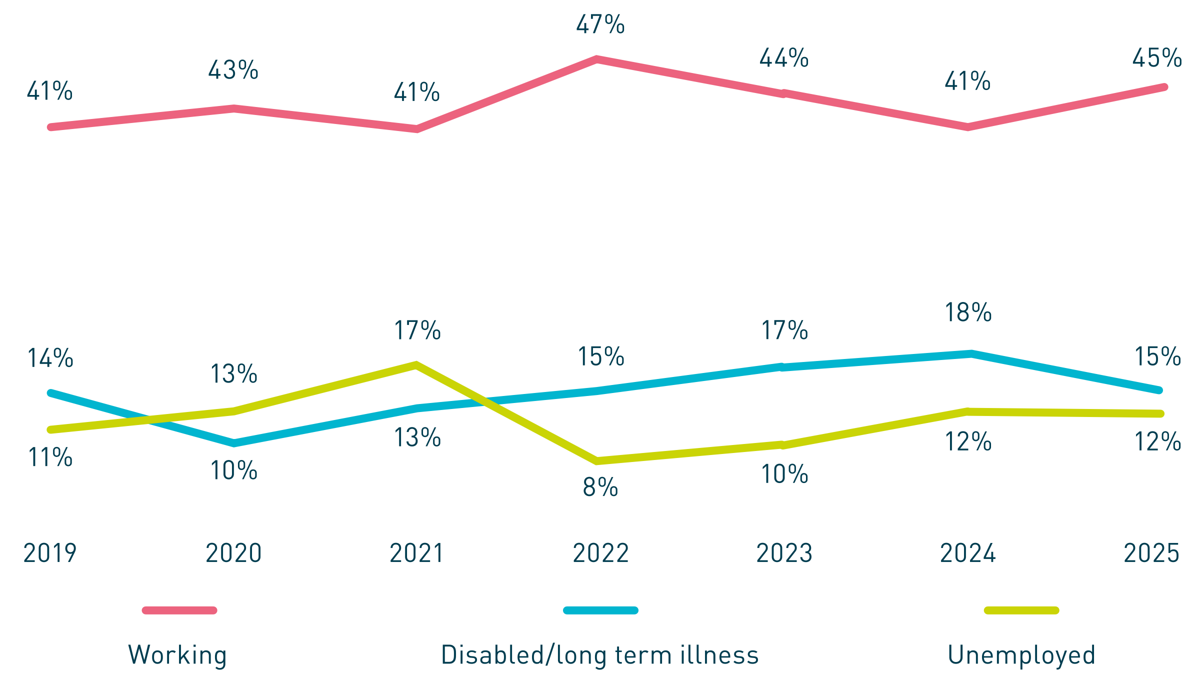
Working lives

Each year, we ask residents about their current working status. After peaking at 47% in 2022, the proportion of residents in work declined for two consecutive years. However, this year we have seen a recovery, with 45% of all residents now in employment.

And after several years of steady increase, there has been a slight drop in the proportion of residents who are not working due to illness or a disability (15%). In contrast, there has been no change in the proportion who are unemployed and actively seeking work, which remains at 12%.

"45% of residents are in employment."

Figure 21: The proportion of residents in employment, unemployed and looking for work, and not working due to disability / long term health condition



Base: All residents (n2,000)

Working age residents

Looking only at residents of working age (18 to 65), we see that 56% are in employment, an increase from 50% last year. 18% are not working due to disability or long-term health condition, and 15% of working age residents are unemployed or looking for work.

Of those in paid work, two thirds are in full-time work, and one third in part-time work. Women are more likely than men to be working part time (20% compared to 7%).

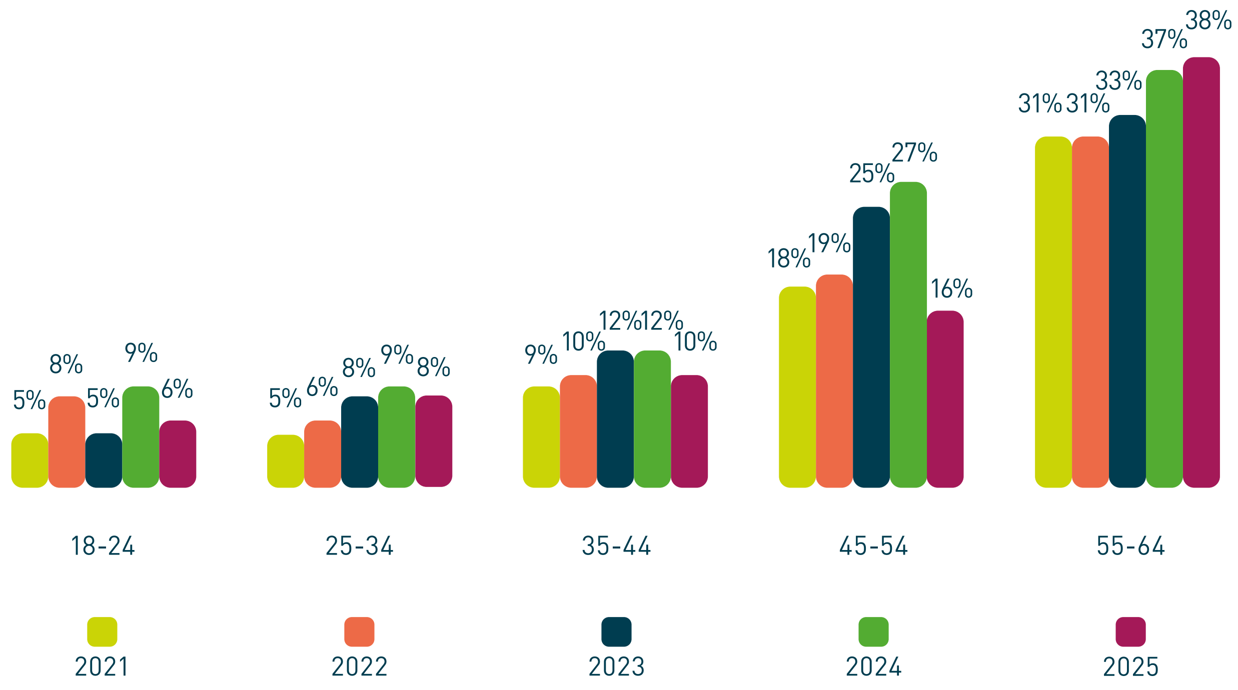
While we have seen a slight drop in the proportion of residents not working due to their health, the pattern within that figure remains the same: residents just approaching retirement (aged 55 to 64) are most likely to be out of work due to health (38%). Indeed, half of all residents in this category are aged 55 to 64 (51%).

While overall levels of unemployment have remained the same, the proportion of our youngest residents (18 to 24) looking for work increased markedly this year, from 35% in 2024 to 41% this year. This has been accompanied by minor drops across each of the older age groups.

Those in the younger age groups are also more likely to say there is no other adult in the household in employment (85% compared to 71% overall).

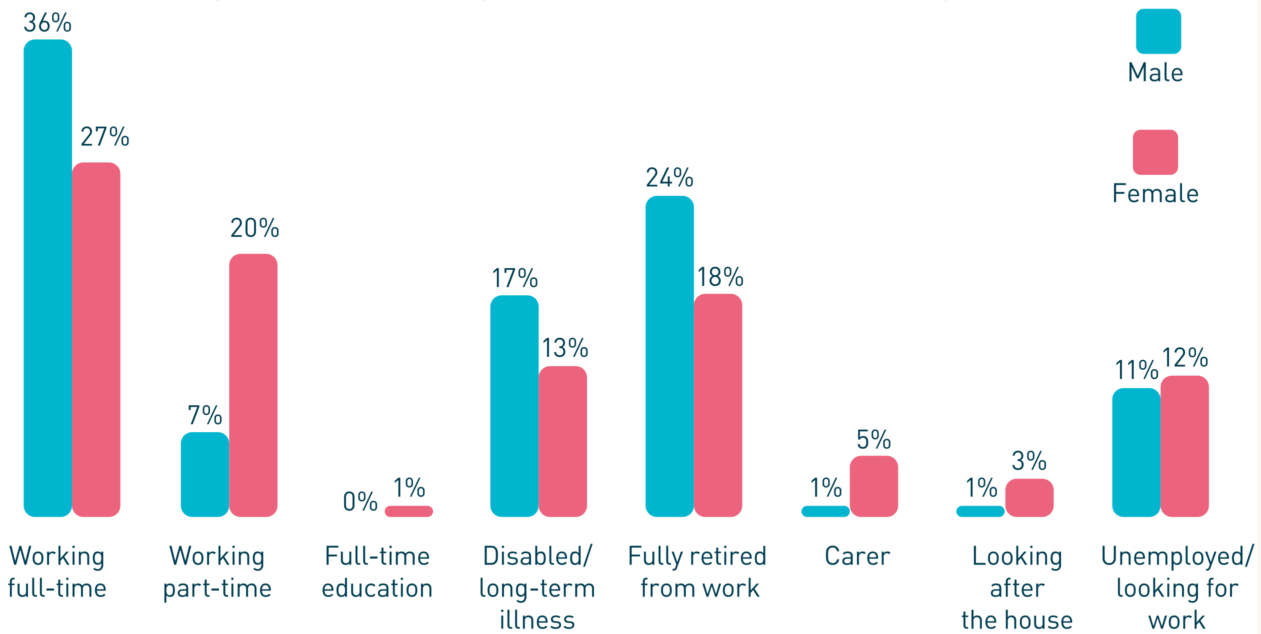
"Residents aged 18 to 24 looking for work increased markedly this year to 41%."

Figure 22: Proportion out of work due to disability / long term health condition by working age groups (2021-2025)



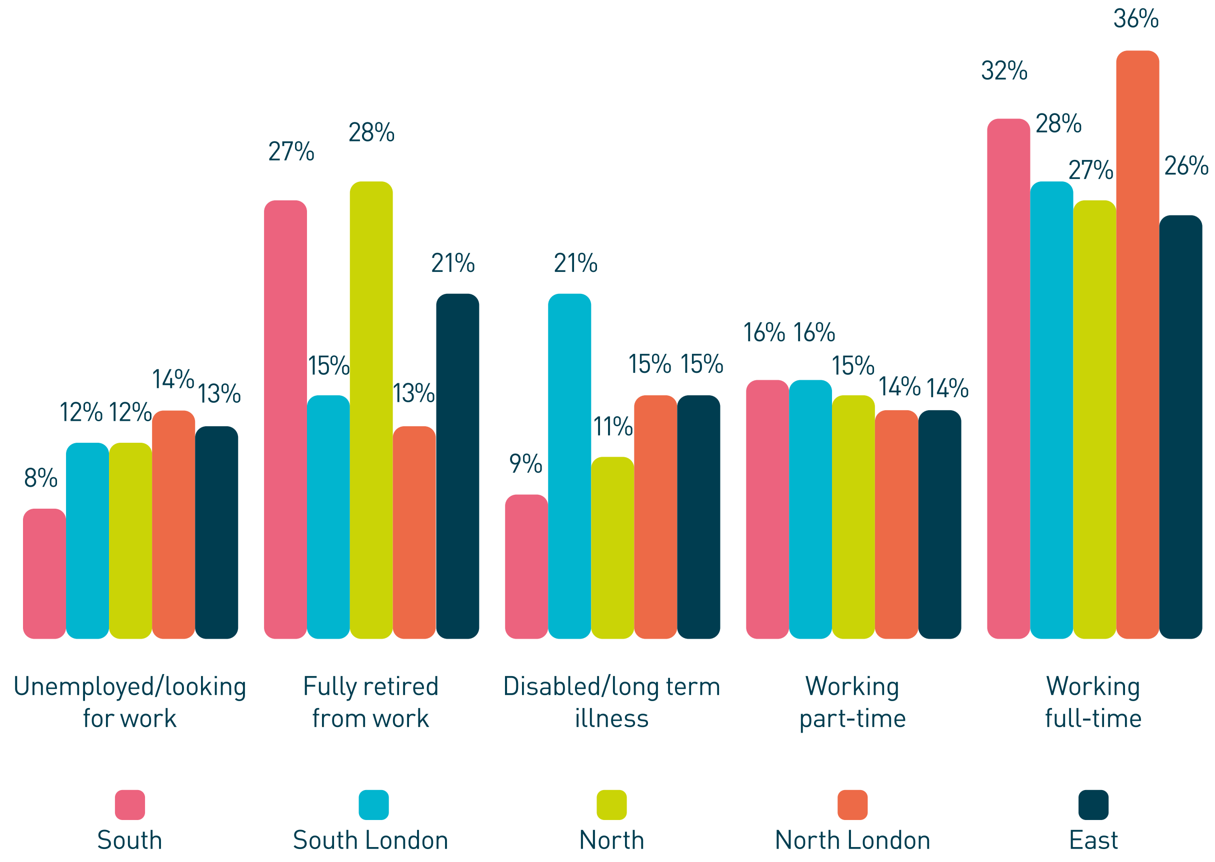
Base: Working age residents 2019 (n1592), 2020 (n1547), 2021 (n1592), 2022 (n1601), 2023 (n1455), 2024 (n1560), 2025 (n1560)

Figure 23: Working status of respondents, by gender



Base: All respondents (n2,000)

Figure 24: Working status, by operating region



Base: All respondents (n2,000)

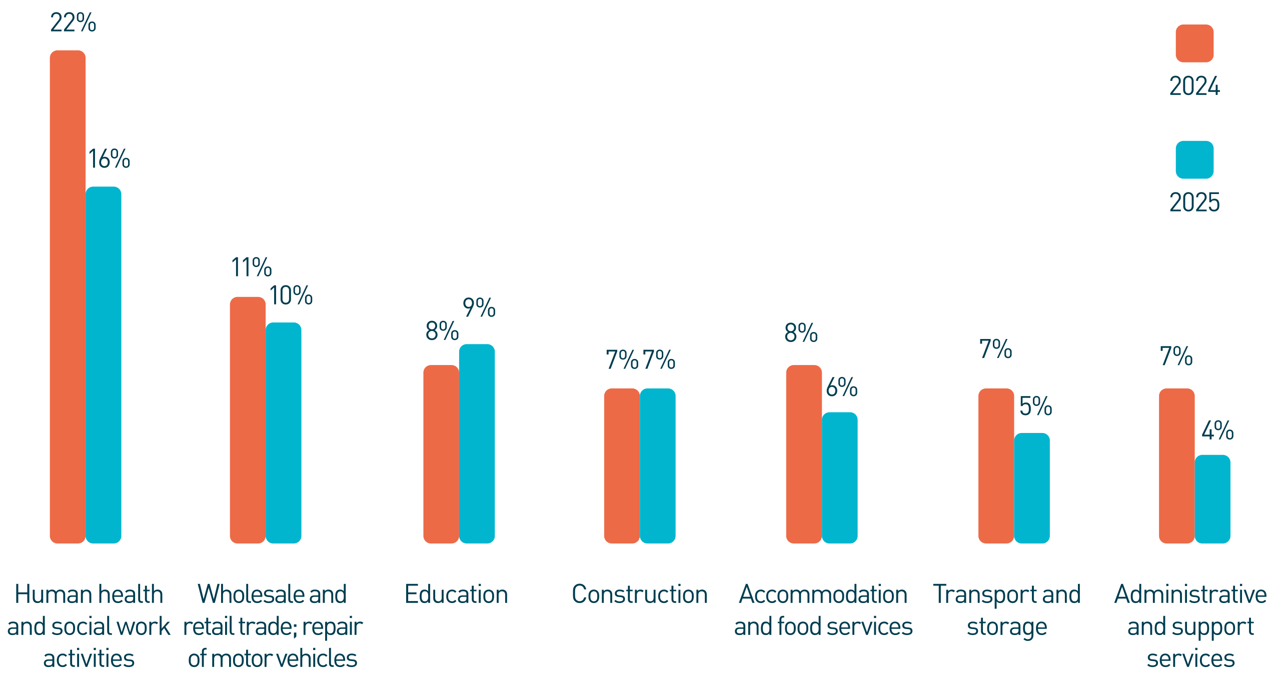
Working age residents continued

Analysis of regional variations in employment status reveals that the North London region has the highest unemployment rate at 14%, while the South region reports the lowest at 8%.

The South region also has the fewest residents not working due to health or disability (9%). Meanwhile, the regions outside London stand out with the largest share of residents who are fully retired from work, reflecting their older age profile.

> "North London region has the highest unemployment rate at 14%, while the South region reports the lowest at 8%."

Figure 25: Industry you work, or worked in (2024-25)



Base: All respondents (n2,000)

Sector

This year, we again asked residents which industry sector they currently or most recently worked in (see figure 25). These sectors follow standard classifications used across government and industry, allowing for meaningful comparisons with the wider UK workforce.

While there have been some shifts in proportions, the top three sectors have remained consistent since we first asked this question in 2019. Compared to the UK overall, the employment pattern among Clarion residents is broadly similar: nationally, 14% of jobs are in health and social care, and 13% in retail and wholesale.

Barriers to work

When asked why they were not in employment, residents most commonly cited their health or a disability as the main barrier (66% of non-working residents of working age). Beyond this, issues related to caring responsibilities (20%) and the cost (3%) or availability (3%) of childcare were frequently mentioned – particularly by women (men were more likely to cite health reasons).

When exploring obstacles to working more hours, the most common response was simply a lack of need or desire to do so (60% of those in work, corresponding closely to the number in full-time work already). However, among those who did want to work more, around a quarter pointed to family commitments as the main barrier (22% covering caring or childcare), while poor health was mentioned much less frequently (7%). It seems residents in part-time employment are often balancing work around family and caring responsibilities.

Help finding paid work

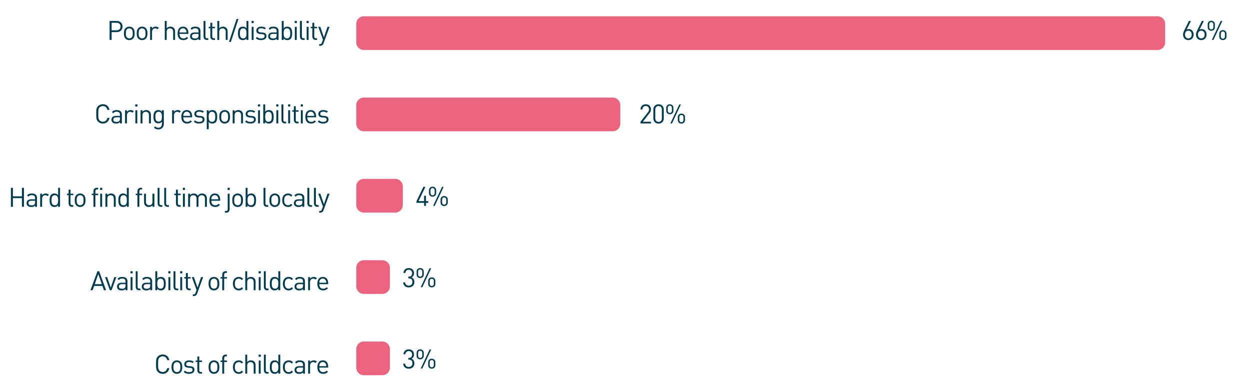
12% of residents said they, or someone else in their household, would benefit from help getting into paid employment.

Residents more likely to say this include:

- Young people aged 18 to 24 (23%)
- Those living in North London (16%)
- Those in receipt of Universal Credit (18%)
- Those for whom English is not their first language (15%)

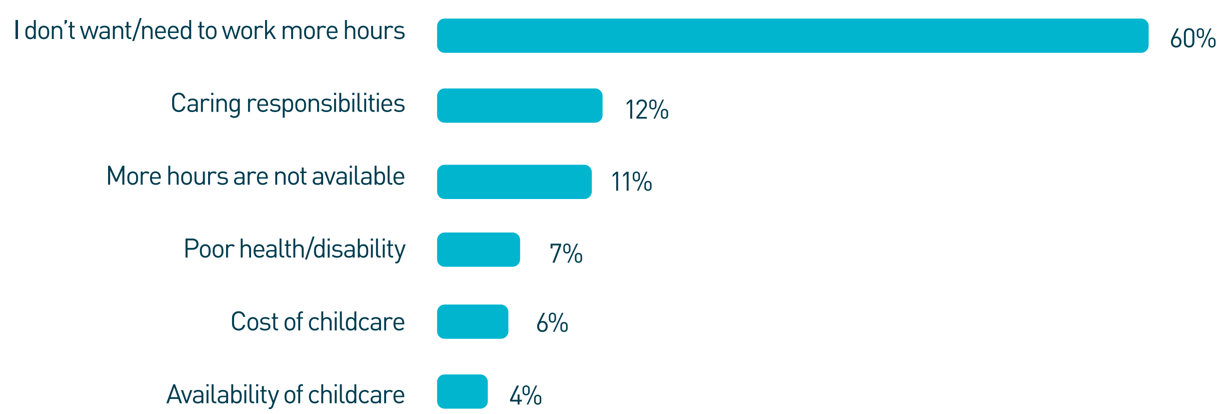
"66% of residents not in employment most commonly gave their health or a disability as the main barrier."

Figure 26: What stops you from working?



Base: Residents not in employment (n661)

Figure 27: If you would like to work more hours, what stops you?



Base: Residents in employment (n990)

Clarion context

Our aim is to not only provide a safe, comfortable home but to offer residents dedicated, professional help that enables them to develop skills for the future and a route into a rewarding career. We do this by working in partnership with employers and training providers across many sectors around the country. We work with more than 300 employers, from the NHS and Royal Mail to Pret A Manger, to source the right job opportunities for our residents.

In 2023-24, the Jobs and Training team helped 1,724 people into work; supporting 135 people into apprenticeships and providing guidance to 73 people in setting up their own business.

685 people were engaged through our Active Inclusion programme, with 136 securing employment.

We can also help working parents identify the help they are entitled to, such as tax credits, and free nursery hours. They also provide back to work training aimed not just at getting people a job, but a secure job with a future, if that's what they are aiming for.

National comparison

The Resolution Foundation recently reported that the UK labour market is continuing to cool, with payrolled jobs falling by 6,000 in July and 8,000 in August 2025, just after our fieldwork completed. However, this decline is less severe than earlier in the year, suggesting the worst effects of the National Insurance rise may have passed.[18]

UK unemployment stands at 4.7%, up 0.4 percentage points year-on-year, but stable over the past two months[19]. While unemployment among Clarion residents is considerably higher than this, the methods of calculating unemployment are different so the figures are not directly comparable. 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.

Recent work by The Health Foundation highlights a growing trend, that is more people of working age are reporting long-term health conditions than ever before, and this is expected to continue. While long-term conditions are more common in older working-age adults, the sharpest increase they saw in work-limiting conditions has occurred among younger people aged 16 to 34, with rates doubling over the past decade.[20]

"Our aim is to not only provide a safe, comfortable home but to offer residents dedicated, professional help that enables them to develop skills for the future and a route into a rewarding career."

18: resolutionfoundation.org/publications/labour-market-outlook-q3-2025/

19: ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/september2025

20: health.org.uk/reports-and-analysis/analysis/what-we-know-about-the-uk-s-working-age-health-challenge

Sustainable homes and places

This section explores how residents experience and interact with their living environments – from maintaining comfortable temperatures at home to accessing green spaces, views on climate change, and everyday fire safety.

We begin by examining how easy residents find it to keep their homes warm in winter and cool in summer, highlighting links to energy affordability and household characteristics.

Sustainable homes and places

Sustainable homes and places

Temperature comfort in the home

Residents were asked how easy they find it to maintain comfortable temperatures in their homes – specifically, keeping warm in winter and cool in summer.

Winter warmth
The proportion of residents who reported it was easy to keep their homes warm in winter remained stable at 59%, consistent with last year's findings. This trend reflects the improvement noted in the household finance section, where more residents indicated they are finding energy bills easier to afford.

Working age residents in work are more likely to find it easy compared to those not in work (64% vs 49%) which again suggest finances are a contributing factor.

Residents who find it more difficult include groups that we have shown also struggle more when it comes to energy affordability:

- Disabled residents (47%) compared to non-disabled residents (30%)
- Those receiving UC (43%) compared to those who don't (33%)
- Residents who use a pre-payment meter (52%) compared to those who pay by direct debit (32%)

Summer cooling
Regarding keeping their home cool in the summer, the story changes: fewer residents said they found it easy to keep their homes cool compared to last year (62% vs 76%), and more reported difficulty, with the figure returning to those found in 2023.

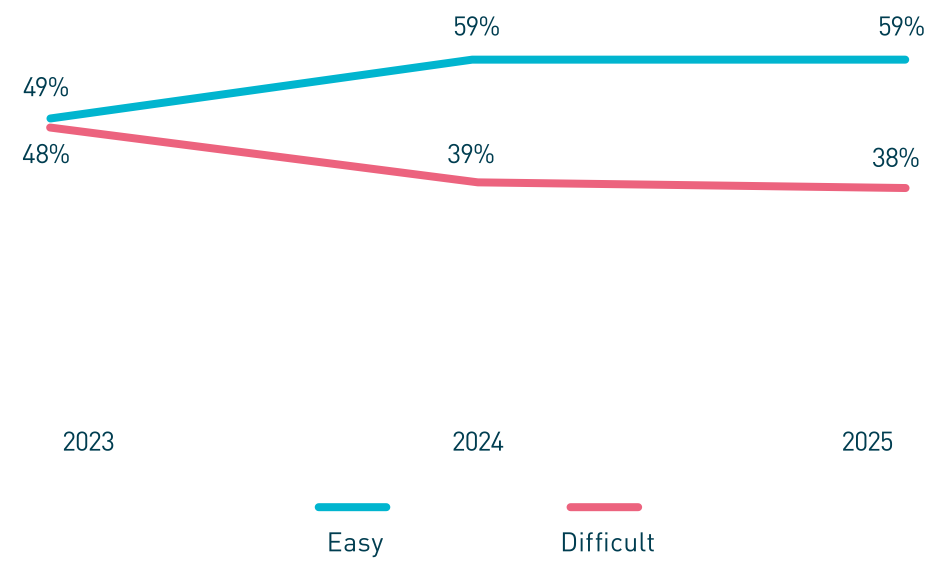
We find less group difference when looking at this measure. However, groups that find it easier to keep their homes cool include:

- Residents in the North region (70%) compared to those living in London (57%)
- Residents age 65+ (81%) compared to other aged groups (56%)

Resident willingness to support energy efficiency improvements
A new question this year explored residents' openness to having work done on their homes to improve energy efficiency. Encouragingly, the vast majority (82%) expressed willingness to support such improvements. However, 14% said they would not be willing, and a further 4% were unsure.

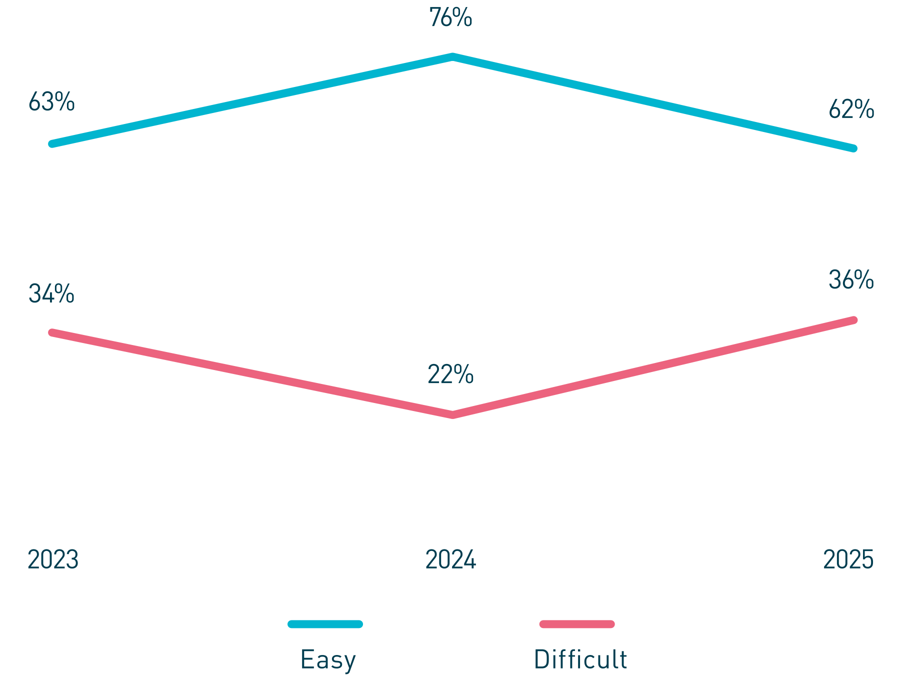
"82% of residents are willing to have work done to make their homes more energy efficient."

Figure 28: the proportion of residents who find it easy/difficult to warm their homes in winter (2023-25)



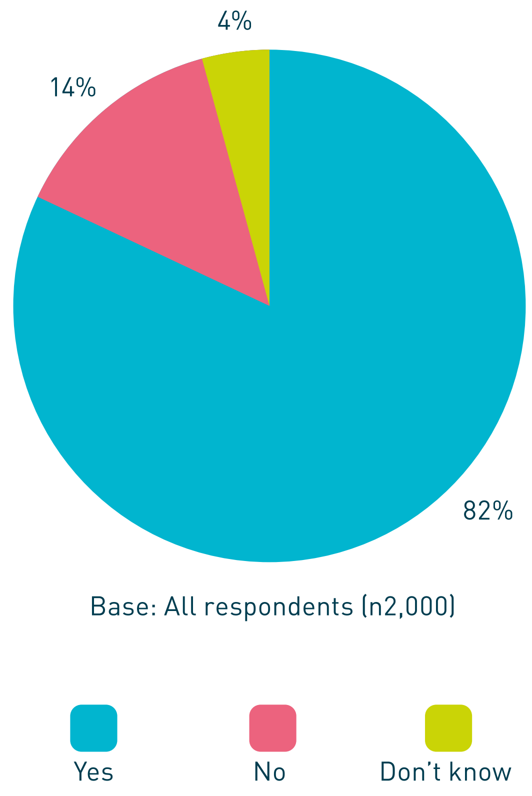
Base: All respondents (n2,000)

Figure 29: the proportion of residents who found it easy/difficult to keep their home cool in summer (2023-2025)



Base: All respondents (n2,000)

Figure 30: Would you be willing to have work done to your home if it made it more energy efficient?



Base: All respondents (n2,000)

Age played a role in attitudes: resistance increased with age, rising from 9% among younger residents (18 to 34) to 17% among those aged 55 and over.

Groups more likely to express willingness to have work carried out include households receiving Universal Credit and those with children. This may reflect the greater challenges these groups face in affording energy costs, as has been shown in this and previous years' surveys.

High quality green space: access and use
High-quality green spaces – such as parks, nature reserves, and forests – play a vital role in supporting physical and mental wellbeing. They contribute to improved air quality and biodiversity, while offering residents opportunities for play, exercise, and social connection.

Access to green space remains high, with 85% of residents reporting nearby access to high-quality green areas. Among these, 58% use the space regularly, while 27% use it less frequently. However, 13% of residents reported limited or no access: 8% said they had no green space nearby, and 4% described the available space as poor quality.

Certain groups show notable differences in usage:

- Households with dependent children are more likely to use green spaces regularly (66%) compared to those without children (54%).
- Disabled residents are more likely to report having access but using it infrequently (32%) compared to non-disabled residents (22%).

Regional variation is also evident, with residents in the North region and North London being the most likely to report a lack of access to high-quality green space (16%).

Attitudes to climate change
When asked about the importance of climate change, nearly seven in ten residents said the issue mattered to them – consistent with previous years. This included 29% who said it was very important and 38% who said it was fairly important.

However, almost three in ten residents said climate change was not personally important. This sentiment was more common among the youngest (18 to 24) and oldest (75+) age groups, as well as among male residents, those with disabilities, and those who do not use the internet.

National comparison
According to the ONS public and business attitudes report (Aug to Oct 2024)[21], 57% of adults in Great Britain stated that climate change and the environment were important issues – though this represented a slight drop from a recent peak of 69% in mid-2023.

In contrast to our own findings they found the youngest (16 to 29) and oldest (70+) age groups were more likely to consider it important.

"85% of residents reporting nearby access to high quality green areas."

21: Public and business attitudes to the environment and climate change, Great Britain - Office for National Statistics

Car ownership
This year's survey introduced a new question on car ownership. A slight majority of residents (56%) reported having at least one car in their household – 44% own one car, while 12% own two or more. In contrast, 43% of residents said they do not own a car.

Car-free households were more prevalent among 18–24 year olds (71%) and London-based residents (53%). Households with children were less likely to be car-free compared to those without children (30% vs. 50%). Similarly, households with more than one adult were less likely to be without a car than single-adult households (24% vs. 56%).

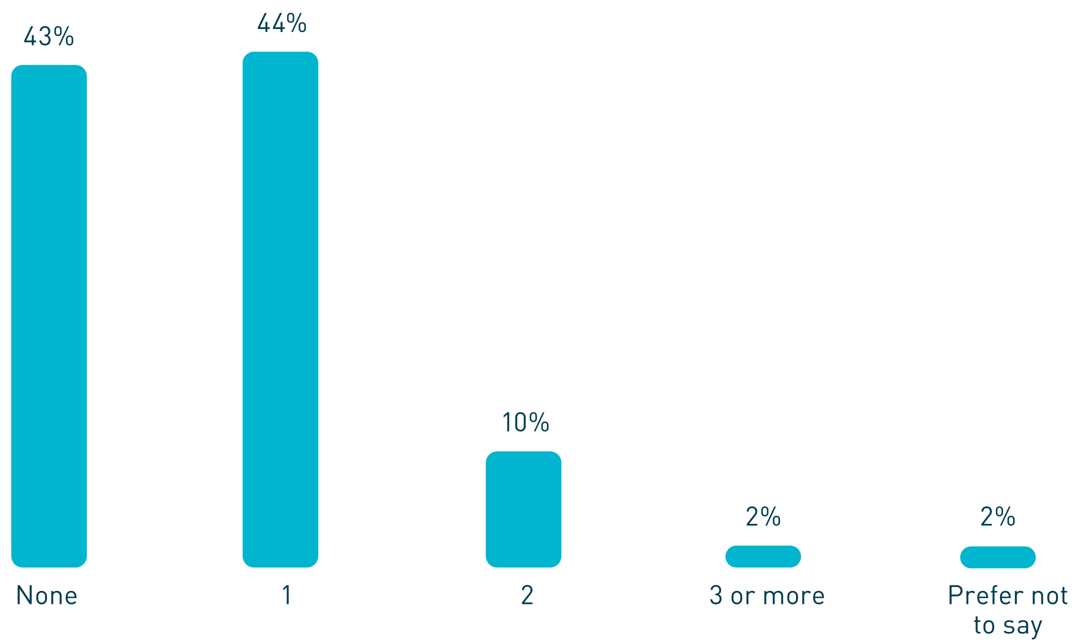
Ownership patterns also varied by tenure: shared owners more likely to own a car compared to tenants (75% vs 56%) and twice as likely to have two cars compared to tenants (18% vs. 9%).

Smoke alarms

Encouragingly, nine in ten residents said they have a working smoke alarm installed. Of these, 58% use battery-powered alarms, while 52% have mains-powered ones (some residents may have both). However, 3% said they do not have a working smoke alarm, and this figure rises to 8% among younger residents aged 18 to 24. A further 4% were unsure whether they had one at all.

"9 in 10 residents said they have a working smoke alarm installed."

Figure 31: How many cars does your household have?



Base: All respondents (n2,000)

22: NTS 2024: Household car availability and trends in car trips

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 2,001 residents. Quotas were used for age, gender, ethnicity and region. All calls were completed between 2nd June and 7th July 2025.

The questionnaire included a number of the same or similar 'tracking' questions and also new questions were developed. 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, for more details.

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