

## UK ATTITUDES TO ECO-HOUSING SHOW BARRIERS REMAIN TO GOING GREEN

- UK ranks second to last in Europe based on current and future green housing attitudes
- 57 percent agree they could do more to reduce the impact of their home
- Lack of funds and knowledge primary reasons for not 'going green'

### What's preventing Brits from going green?

The latest Homes and Mortgages ING International Survey, which surveyed 14,725 people in 15 countries on their attitudes to sustainable living, reveals that the majority of Brits (57 percent) agree they could do more to make their homes more sustainable.

42 percent of this group cite lack of funds as the main barrier to going green. Many are discouraged by the up-front investment of energy-efficient installations such as solar panels and double-glazed windows, with 19% stating seeing the benefits from making any changes would take too long.

This could be alleviated by government support, as over three quarters (77 percent) favoured local government subsidies for energy-efficient appliances for their homes. 73 percent and 71 percent respectively are in support of the government contributing to the cost of home solar panels and offering increased numbers of recycling bins, including instructions for use, per home.

A lack of knowledge emerged as the next major barrier preventing people from going green. Of the 57 percent who agree they could do more to make their homes more eco-friendly, 30 percent chose this reason for not doing so.

The survey results reveal that only a small group (28 percent) associate living in their home with having a significant effect on the wider environment. Additionally, one in three respondents (34 percent) don't believe that any efforts they make to reduce their environmental impact will have a substantial effect. Interestingly, when asked what the barriers might be for others not doing their bit for the environment, over a third (38 percent) said they thought people would not think it was their responsibility and 34 percent said they thought it wouldn't have been a consideration.

### How do Brits compare?

The results indicate that Brits' current and future attitudes to sustainable housing come second to last in Europe relative to peers – the latter results alluding to an unwillingness to change.

This is according to the Greener Housing Index developed by Maria Ferreira Sequeda, Senior Economist at ING. It uses the data from the IIS Housing and Mortgages 2018 survey to rank countries relative to their peers on their attitudes towards greener housing, both now and in the future. Details on the Greener Housing Index, including methodology, are at the end of this press release.

The UK results parallel the US and Belgium, as both countries also scored below the average in terms of forward looking and current activity.

Whilst Austria and Germany rank similarly to their peers in terms of future attitudes, conversely, their scores position them first and second regarding current attitudes towards green-housing.

When buying or renting a home, just half (52 percent) of UK respondents ask about the energy-efficient features of the house. Of the group who checked any of the environmental features ING asked about,

the overwhelming majority (81 percent) only asked to ensure they could afford their regular household bills.

Just 13 percent do so in order to understand the environmental impact, far behind the European average of 28 percent, reinforcing that environmental costs take a backseat to affordability in the UK.

**Jessica Exton, Behavioural Scientist at ING Global Economic Research said:** *“Our research shows there are clear barriers to improving the environmental impact of UK homes. Many acknowledge that they could do more but are impeded by limited funds and knowledge. And compared to the other 14 countries surveyed, the UK shows limited appetite for change in the future.*

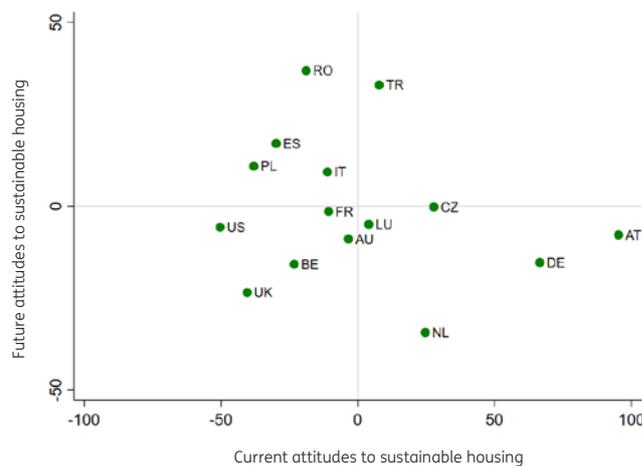
*But not everyone agrees their home has a significant impact on the environment, and these people point to their current efforts to reduce their daily impact or to improve their home as the main reasons why. While it is obvious messaging around sustainable living is being heard, where we will see the largest sustainability progress remains unanswered.*

– ENDS –

### About the Greener Housing Index

The index was constructed for approx. 15,000 individuals surveyed in 15 countries, based on the IIS Housing and Mortgages data 2018. The standardised index ranges from -100 to 100, where 0 is the average for all countries, 100 the positive attitudes maximum and -100 the negative attitudes minimum. The higher the value of the index, the greener the attitudes toward housing in the country are in comparison with people living in other countries.

**ING Greener Housing Index**



The scores are based on equally weighted responses to the factors explored in the survey. Most questions were asked to be answered in a 5-point Likert scale (from 1-Strongly disagree to 5-Strongly agree). This measure allows to differentiate the extent to which individuals differ in their attitudes. These measures are more precise to distinguish peoples’ attitudes than Yes/No questions.

Along the X-axis, we have current attitudes based on what people report to have done or to be doing now, defined as:

- Their homes have a low impact on the environment because people consciously reduce their daily environmental impact e.g. separating waste, have made changes to their home e.g. installing water-saving shower heads or the house is relatively new.
- People checked and considered information about the environmental impact of housing when they were looking for their current residential home either to buy it or rent it (e.g. energy and water levels, energy efficiency characteristics, renovations, etc.).

Along the Y-axis, we have a score representing future attitudes, based on what people report they are willing to do in the future. The score is formulated using the following responses:

- People who agree that when working together, we can reduce our impact on the environment.
- People who indicate that their efforts to reduce the environmental impact of living in their homes will have a significant overall positive effect in the environment.
- People who agree there is more they could do to reduce the environmental impact on living in their homes.
- If people were looking to buy or rent a new home today, a house with an energy efficient design and low energy costs would be one of the three most important factors they would use to make their decision.
- People who indicate they would be willing to travel X amount of extra time from home to work or school if they could improve the energy efficiency of their homes.
- People who would find it “useful” if governments would help them reduce the environmental impact of living in their homes by: offering to pay half of the cost of solar panels in their residence, giving every house a shower timer, increasing the number of recycling bins with clear instructions in each home, or subsidising the purchase of energy efficiency home appliances.
- People who indicate they would be willing to contribute X portion of their take-home pay to the government benefits they previously described as “useful”.

### **About the research**

The ING International Survey Homes and Mortgages 2018 was conducted by Ipsos using internet-based polling. Fifteen countries were surveyed: Austria, Belgium, Czech Republic, France, Germany, Italy, Luxembourg, the Netherlands, Poland, Romania, Spain, Turkey, the United Kingdom, Australia and the United States of America. Polling took place between 6 June and 18 June 2018. The full report is available at [www.ezonomics.com/iis](http://www.ezonomics.com/iis) and [www.slideshare.net/ING](http://www.slideshare.net/ING)

The ING International Survey is produced several times a year by ING eZonomics. It is about money and life - combining ideas around financial education, personal finance and behavioural economics to produce regular and practical information about the way people manage their money - and how this can affect consumers' lives.

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Sustainability forms an integral part of ING's strategy, which is evidenced by the number one position among 395 banks ranked by Sustainalytics. ING Group shares are being included in the FTSE4Good index and in the Dow Jones Sustainability Index (Europe and World) where ING is among the leaders in the Banks industry group.

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