

The Green Gap

Intent vs action in the fight against climate change



Tandem Bank's green index
November 2022

tandem
Banking for a greener future

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Foreword

Climate change is one of the biggest issues facing us in the decades ahead. And sometimes the scale of the challenge can seem daunting.

It's estimated that on average every home in the UK will have to cut 3.6 tonnes of carbon emissions by 2030 to keep us on track to hit the Government's 2050 Net Zero goals.

Another way of looking at it is that 29 million homes need to be retrofitted across the UK over the next 25 years, that is over 1 million homes a year, 3,000 homes a day, or over 130 homes an hour.

And this is just at home. Our carbon footprint across lifestyle and industry presents just as many challenges.

All the evidence shows that people say they are concerned about the future of our planet, but it's less clear that concern is turning into actual action.

The Tandem Green Gap aims to explore and understand the gap that exists between people's attitudes and good intentions and real action – and the reasons why consumers aren't doing more.

This new report will provide a regular index showing the 'Green Gap', which will, over time, provide a dynamic picture of people's desire to do more to tackle climate change and the obstacles that prevent this becoming a reality. There is no definitive single data source which illustrates a comprehensive picture of uptake of green measures – we are hopeful this report fixes that, offering clear and robust insight.

In this first report, we find that around two thirds of people in the UK want to do more to reduce their carbon footprint but, not if it means spending their own money.

That's perhaps unsurprising in the current environment, but this first report shows just what a big challenge we face in meeting the country's Net Zero goals in the years ahead:

- Across all ages, roughly three quarters of people are worried about the impacts of climate change, and a significant number are ready for action.
- 70% agree climate change is an urgent problem we need to solve, and 63% want to learn more about how they can reduce their impact.
- But nearly a third of people remain unconvinced or unsure of the need for urgent action in the fight against climate change – and 50% of people feel they are doing enough already to reduce their environmental impact.
- Yet our research also shows that around half of people don't know their home's EPC rating, or don't report having smart meters or using low-energy lighting.
- And for many, the costs involved in making changes to reduce emissions is worrying – 70% of those aged 55–64 say they won't invest their own cash in making changes to reduce their emissions; with many younger people feeling the same way (57% of 18–24 year olds).

With this report, we aim to help consumers, business and government understand the 'Green Gap' and how to bridge the distance between people's good intentions and real action.

So many people want to make positive greener choices in their lives, but it's clear there is more to be done to equip them with the knowledge and tools they need to do so.



Susie Alier
Chief Executive,
Tandem Bank





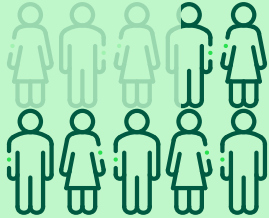
2/3

say they want to learn more about what they can do to reduce their environmental impact.



1 in 10

of us doesn't try to reduce their environmental impact.



67%

think they are doing as much as they can to cut emissions.



70%

aged 55-64 won't spend their own money to adopt green measures.



72%



66%

Women are more concerned about climate change.



57%

18-24 year olds won't invest money in lifestyle changes to reduce environmental impact.



63%

would change their behaviour but not if it costs more money.



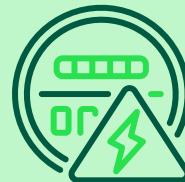
49%

of us don't know our home's EPC rating.



50%

believe they are already doing enough to reduce their impact.



58%

of us don't have smart meters installed.



Rural residents are less likely to think climate change should be addressed urgently.



48%

of us don't have low energy lighting.

Chapter 1: Attitudes on climate change

Consumers are worried about climate change:

70% agree it should be treated as an urgent problem to solve – but 50% say they are already doing enough.



70%

70% agree climate change should be treated as an urgent problem to solve.

Big differences exist in people's attitudes:

- 73% of people in urban areas are concerned by climate change compared to 65% in rural areas.
- Women (72%) are more worried than men (66%).
- Young people are less likely (43%) to feel they are doing enough to reduce their environmental impact.



73%

73% of people in urban areas are concerned by climate change.

People say they will take action to reduce their carbon footprint, but not at any cost:

- 63% say they won't change what they do if it costs more money.
- 70% of 55 – 64 year olds won't pay more compared to 57% of 18–24 year olds.



63%

63% say they won't change what they do if it costs more money.

Many people feel they are doing as much as they can – and half think they are doing enough:

- 67% say they do as much as they can – 72% among those aged over 55.
- 50% say they are already doing enough – 54% among men compared to 47% among women.



67%

67% say they do as much as they can.

People want help to understand what more they can do:

- 63% of all people want to learn more about what they can do.
- Rising to 70% of people with mortgages.
- And 81% for landlords worried about their properties.



63%

63% of all people want to learn more about what they can do.

Concerns about climate change are high among the UK public, with 69% agreeing (of which 35% strongly agreeing) that they are concerned by the issue.

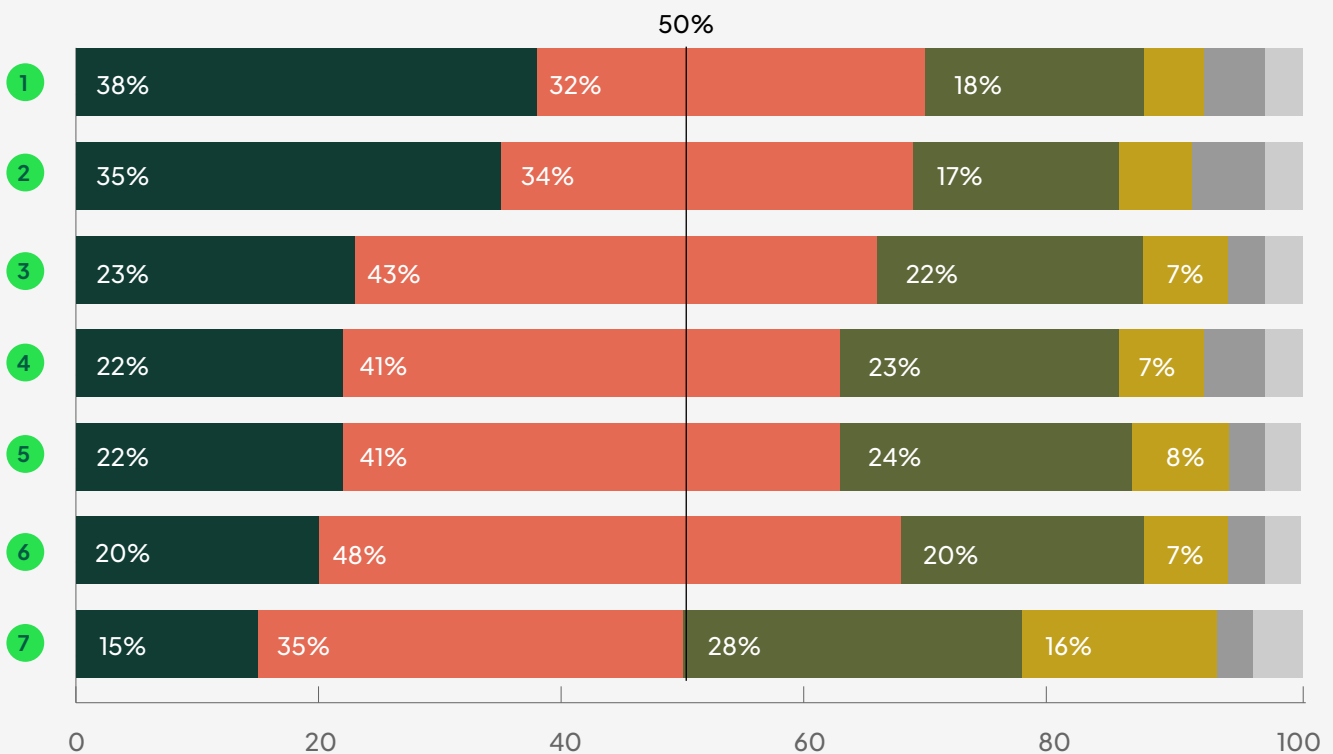
However, while the British public are clearly alive to climate change issues and many say they are changing behaviours, our research suggests this high level concern may not so easily turn into clear action.

There is also a desire to see action taken, with 70% agreeing that climate change should be treated as an urgent problem to resolve.

1.1 Attitudes relating to climate change

To what extent would you say you agree or disagree with the following statements:

- 👤 Strongly agree
- 👤 Somewhat agree
- 👤 Neither agree nor disagree
- 👤 Somewhat disagree
- 👤 Strongly disagree
- 👤 Don't know



- 1 Climate change should be treated as an urgent problem to resolve
- 2 I am concerned by the issue of climate change
- 3 I do as much as I can to reduce my own environmental impact
- 4 I would like to learn more about ways to reduce my environmental impact
- 5 I would take action to reduce my carbon footprint but not if it costs more money
- 6 I understand what actions I can take to reduce my environmental impact
- 7 I am already doing enough to reduce my environmental impact

The Green Gap

Chapter 1: Attitudes on climate change

Women are more likely to be concerned by the issue of climate change, with 72% agreeing that they are concerned, versus 66% of men.

Parents with kids seem to be more concerned as well – 73% of parents with more than two children say they are concerned, with 75% of this group saying they do as much as they can to reduce emissions compared to 67% overall.

There are also differences in attitudes between those living in urban and rural areas. Nearly three quarters (73%) of people in urban areas are concerned by climate change and agree (74%) that it is an urgent problem to resolve, compared to two thirds of people in rural areas (65% and 64% respectively).

The majority of people (67%) feel they are doing as much as they can to reduce their own environmental impact – although there are significant differences here between the old and young, with younger people recognising that maybe they could be doing more.

Only around half of 18–24 year olds (54%) say they are doing as much as they can, compared to a much greater 72% among those aged 55 and over.

More worryingly, 50% of people say they are doing enough already to reduce their environmental impact. Given the scale of change needed in people's homes and their day-to-day lives to reduce carbon emissions at scale, this is the first worrying sign of a big gap between people's good intentions and actual action.

There is also a noticeable difference between men and women when it comes to the question of whether people feel they are already doing enough – men are more likely (54%) to feel they are already doing enough, compared to women (47%).

There are signs of differences in attitudes between men and women in other areas too.

Women (72%) appear more likely than men (68%) to feel climate change is an urgent issue to be tackled and are much more likely to want to learn more about what they should be doing to reduce their environmental impact – 67% (women) compared to 58% (men).

This will be a fascinating dynamic to track over time to see if these differences in attitudes between men and women are meaningful and long-lasting.

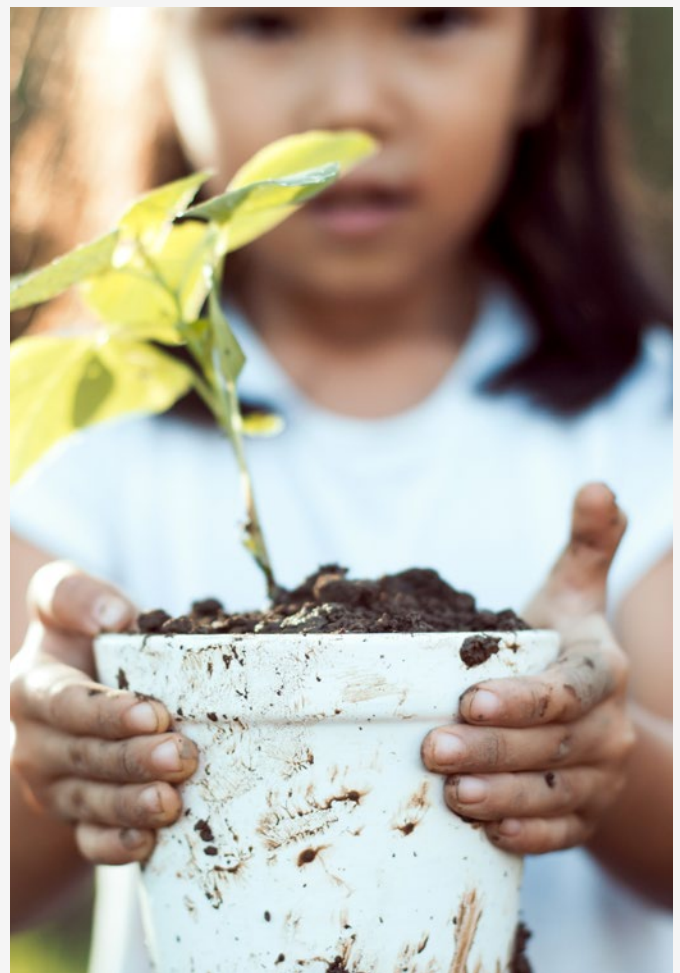
In terms of impact, around two thirds (67%) of people feel they understand what actions they can take to reduce their environmental footprint, but there is also a notable desire among most people (63%) to learn more about ways to reduce their own emissions.

These figures rise noticeably for those with a mortgage (70%) and even further among landlords (81%) worried about what steps they should be taking and wanting to learn more to reduce their emissions.

More than six in ten (63%) people agreed that they would like to take action to reduce their carbon footprint, but not if it costs more money. The level of agreement was lower among those aged 18–24 (57%) and 65+ (59%), and higher among those aged 55–64 (70%), meaning these groups are more willing to spend money on green measures.

Half of the UK public (50%) believe they are already doing enough to reduce their environmental impact.

This is lowest among young people aged 18–24 (43%) when compared to other age groups which all hover at or slightly above the 50% mark.



Chapter 2: Intentions to change – at home

Detailed awareness and understanding is low:

- Half of people (49%) do not know their home's EPC rating.
- People are confused by what steps might be most effective in making energy savings – smart meters and boiler upgrades rank lowest in people's minds.



Half of people (49%) do not know their home's EPC rating.

Simple measures have relatively good uptake, but the majority still do not have measures installed:

- 58% do not report having smart meters.
- 48% do not report having low energy lighting.
- Younger age groups are less likely to have energy efficient measures in place at home.



58% do not report having smart meters.

Intentions to make positive changes vary greatly:

- Smart meters (10%) and low energy lighting (11%) are the two measures most likely to be newly put in place within the next 12 months.
- Intentions to implement higher cost actions are low:
 - 21% may consider installing solar panels.
 - 19% may consider installing heat pumps.
 - 17% may consider upgrading their heating systems to a combi boiler.



21% may consider installing solar panels.

Barriers to making positive change remain high:

- Cost is the major barrier for consumers making significant changes in their homes – 46% of people identify cost as the biggest barrier to installing solar panels and 38% for heat pumps.
- But lack of knowledge is a major barrier for less costly measures that could be taken.



46% of people identify cost as the biggest barrier to installing solar panels.

The biggest challenge facing Britain’s households reducing their carbon emissions rests at home.

Our homes are one of the largest emitters of carbon, and with 29 million individual homes¹ and one of the oldest housing stocks in Europe, the scale of change – installing new insulation; better, more heat-efficient windows; new heating technology – is enormous.

Our new quarterly research will look at consumers’ intentions to make changes at home that can reduce their emissions and support the Net Zero challenge.

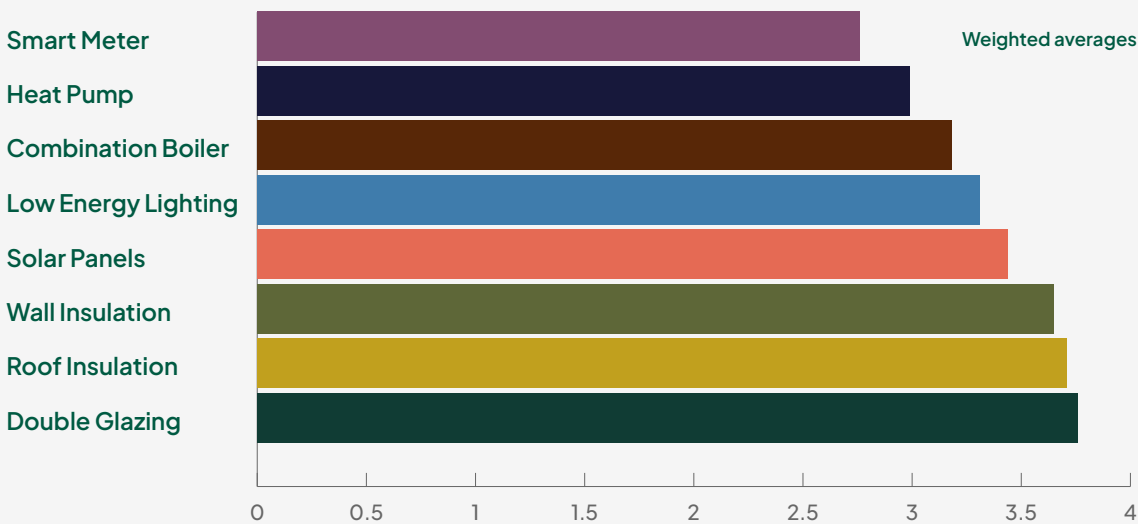
We will look at people’s understanding of what are the easy and most effective steps than can be taken and where there is confusion.

This first report suggests there is a large degree of confusion and low levels of understanding about greener changes that can be made to the home – and yet there are positive signs that people are willing to make positive changes.

People perceived the role of energy saving measures, such as smart meters, heat pumps, combination boilers, and low energy lighting, to play slightly less of a role in reducing an average households’ environmental impact than measures producing energy, such as solar panels, and measures preventing heat from escaping the home, such as insulation and double glazing.

2.1 Perceived impact of household measures

On a scale of 0–5 where 0 is ‘no impact at all’ and 5 is ‘a very large impact’, please rate how large an impact you think each of the following household measures would have in reducing an average household’s environmental impact?



The figures above displays weighted average scores that exclude ‘don’t know’ responses. It is interesting to note, that a relatively high proportion of people said they did not know the impact of heat pumps (23%) or combi boilers (18%) in reducing a household’s environmental footprint. This could demonstrate a lack of awareness of what these household measures are, as well as low understanding of their impact.

Perhaps one of the most important findings is that half of people (49%) do not know the EPC rating of their home. This may be one of the leading indicators that people’s good intentions are not being followed up with targeted and effective action if they are unaware of one of the most fundamental pieces of information required before making any changes to their home.

1. Households account for 35% of the UK’s carbon emissions according to the Climate Change Committee. Sixth Carbon Budget, Climate Change Committee (theccc.org.uk)

2.2 Intention to install household measures

Which of the following measures do you already have in place or intend to have in place in the next 12 months in the property in which you live in order to reduce your environmental impact?

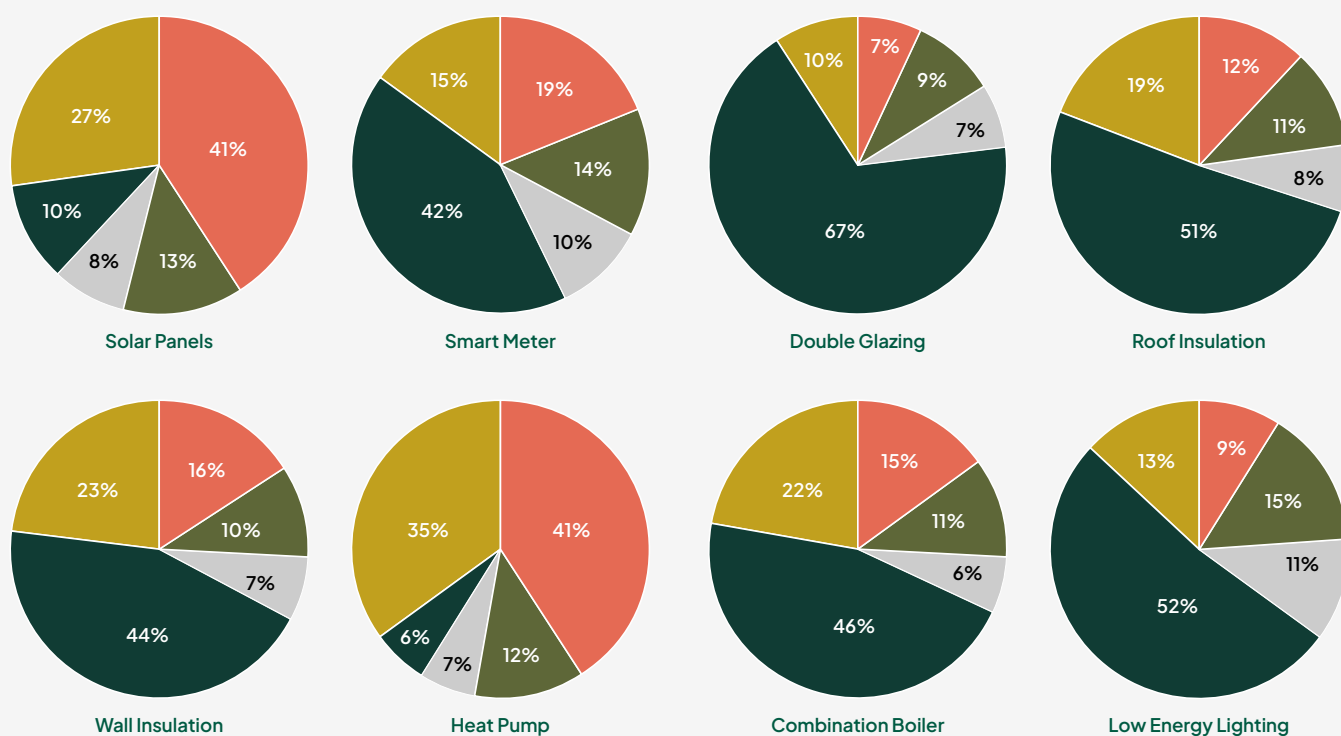
🏠 Will not have in place in the next 12 months

🏠 Definitely intend to have in place in the next 12 months

🏠 NA/DK

🏠 Possibly will have in place in the next 12 months

🏠 Already have in place



At least half of people reported that they already have roof insulation (51%), low energy lighting (52%), or double glazing (67%) in place in their homes. Conversely, very few people reported having heat pumps (6%) or solar panels (10%) installed.

It must be taken into account that many people may have low awareness of such measures and so there could be a degree of over or under-reporting of some measures being in place using survey methods. Large household studies, for example the English Housing Survey, physically send surveyors to dwellings to establish whether such measures are in place. An example of this is in relation to double glazing being in place, according to the English Housing Survey 87% of dwellings in England have full double glazing

in their home while only 66% of people in England in this survey reported having it. This highlights a potential knowledge gap related to some household measures and what people already have in their homes.

27%

27% of 18–24 year olds report having double glazing in place vs 92% of over 65s.

As part of the index, we will feed in measures from the English Housing Survey, Scottish House Condition Survey and statistics on the EPC rating of properties to measure changes in behaviour relative to stated intention.

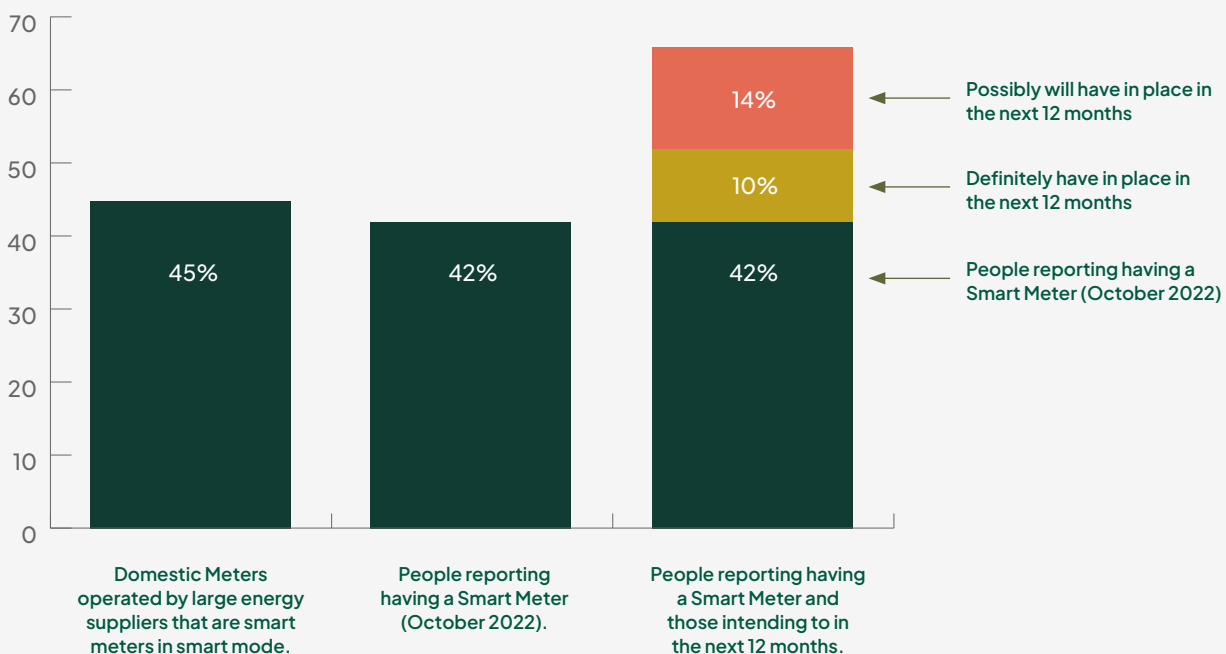
Overall, the findings from the survey highlight an appetite to make changes among the UK public, with smart meters and low energy lighting the most popular prospective measures. Cumulatively, around a quarter say they will definitely or probably have a smart meter (24%) or low energy lighting (26%) by this time next year.

Interestingly, our survey findings that 42% of people in the UK report having a smart meter are similar to wider statistics, which show there are 29.5 million smart and advanced meters across Great Britain in homes and small businesses.

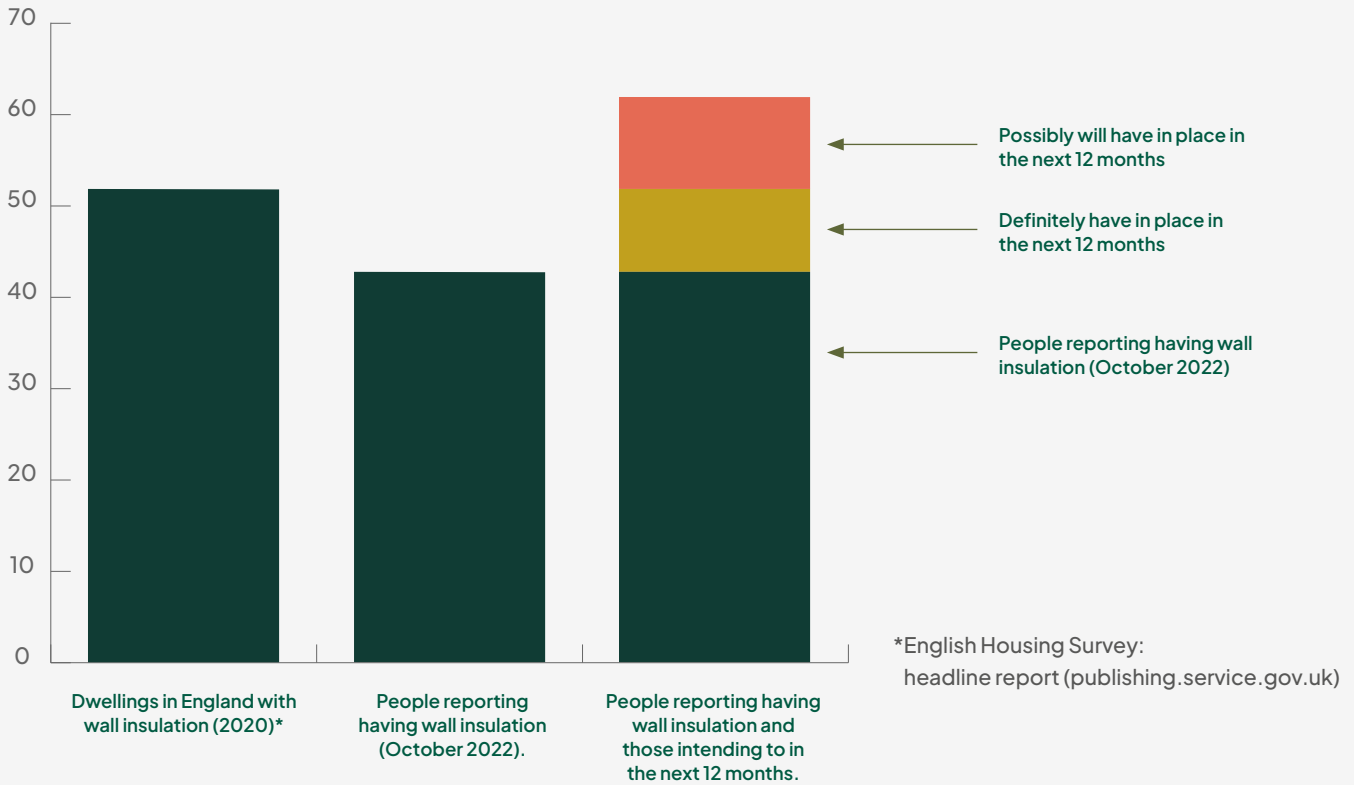
These official statistics in relation to smart meters will be used within the index to compare the intention to install with real action. The chart below demonstrates that, if all those who intend to possibly or definitely install a smart meter do so within the next 12 months, 66% would have a smart meter this time next year.

The cumulative percentages of people who will definitely or possibly install measures that would require more substantial work are comparatively lower: double glazing (16%), wall insulation (17%), a combi boiler (17%), roof insulation (19%), a heat pump (19%) and solar panels (21%).

2.3 Extent and expected extent of smart meters



2.4 Extent and expected extent of wall insulation in English dwellings



The figures above show that over half of homes in England had cavity or solid wall insulation in 2020 according to the English Housing Survey. But with only 43% of people reporting having wall insulation in their homes in our survey, there is a potential lack of awareness amongst the public of the measures they have in place in their households. An additional 19% of people intend to possibly or definitely install wall insulation within the next 12 months, meaning that if all who intend to do so did, then by October 2023 62% of people in England will report having wall insulation.

43%

43% report having wall insulation in England.

The latest statistics on solar photovoltaic deployment in the UK showed that during August 2022, there were 12,355 installations, a record monthly volume since March 2019. After a sharp drop in April 2020 due to Covid-19 lockdown measures, the number of installations recovered by the second half of 2020 and gradually exceeded pre-pandemic levels.² We will be tracking changes in these statistics over time as part of our index.

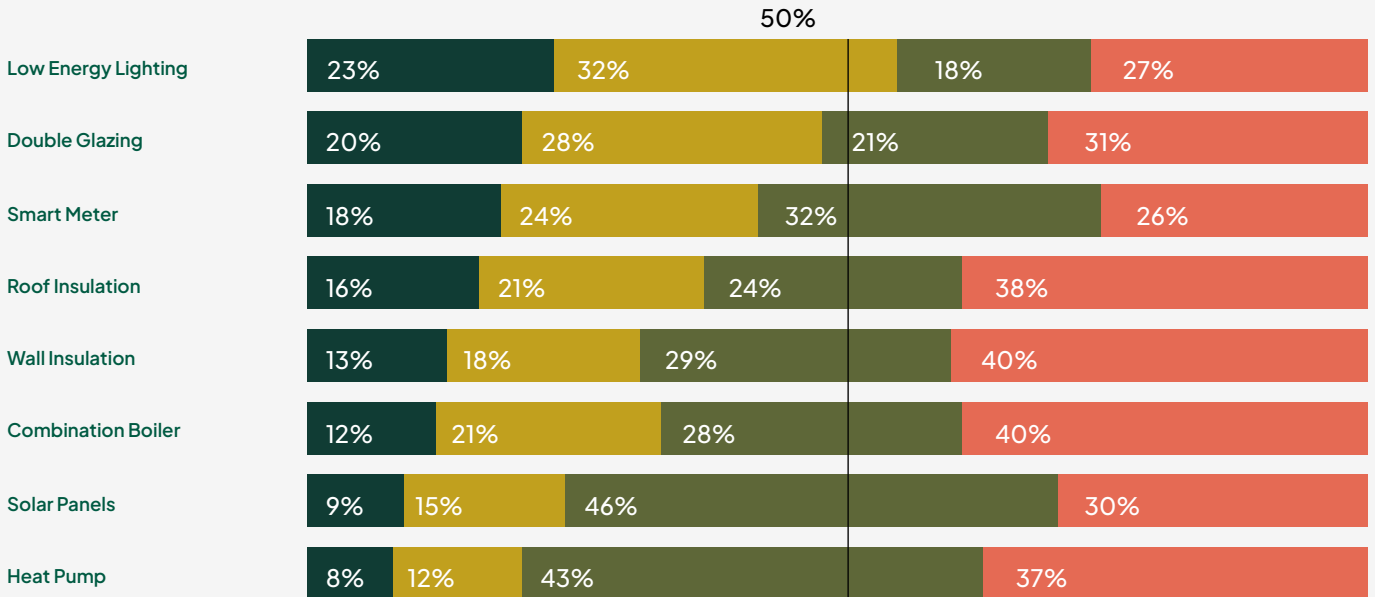
Given the vastly different proportions of people who already have some of these measures in place to further elucidate differences, the figure on the following page displays the percentage of people willing to adopt each household measure, excluding people who report already having it in place.

For the measures relating to insulation, double glazing and boiler installations we will be using data from existing surveys to measure changes in the index score. For solar panels we will be using the latest statistics on solar photovoltaic deployment in the UK to track changes in real behaviour.

2.5 Intention to install household measures

Which of the following measures do you already have in place or intend to have in place in the next 12 months in the property in which you live in order to reduce your environmental impact?
Excludes respondents who already have measures in place.

- Definitely intend to have in place in the next 12 months
- Possibly will have in place in the next 12 months
- Will not have in place in the next 12 months
- NA/DK



Low energy lighting and smart meters remain popular among people who do not already have these in place in their homes. In fact, over 50% of people without low energy lighting intend to definitely or possibly install it in the next 12 months. Additionally, installing double glazing is popular with this sub sample while enthusiasm to install other measures increases with the removal of people who already have these measures in place.

17%

Only 17% of the 18–24 year olds have low energy lighting.

Heat pumps and solar panels stand out as the installations people are least likely to implement in the next year. For both measures, 41% of people say they will not be installed in their households in the next 12 months, rising to 46% and 43% of people who do not already have solar panels and heat pumps installed respectively. The high levels of pessimism about installing heat pumps and solar panels, and the low proportion of people who reported already having these measures in place, could be connected to

significant barriers to their implementation, described in the section on the next page.

41%

41% will not install a heat pump or solar panel in the next year.

These figures align to the latest findings by the Climate Change Committee (CCC)³, in its report to Parliament in June 2022.

According to the Committee, uptake of energy efficiency improvements in homes stalled and is far below its peak in 2012, when Government started to scale down its schemes to support retrofits⁴.

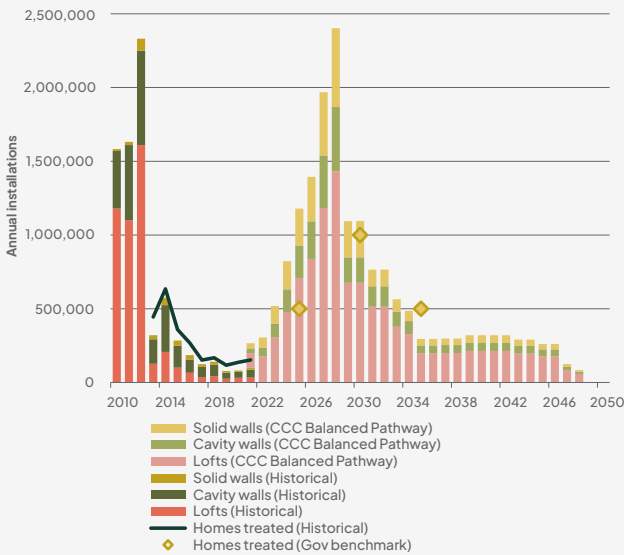
3. Progress in reducing emissions, 2022 Report to Parliament, Climate Change Committee, June 2022 (theccc.org.uk)

4. The available Government data on energy efficiency installations only corresponds to retrofits undertaken through public grants, and does not provide a complete picture of annual retrofits. It also does not tell us about the quality of the retrofits undertaken in homes, which will have an impact on the energy savings.

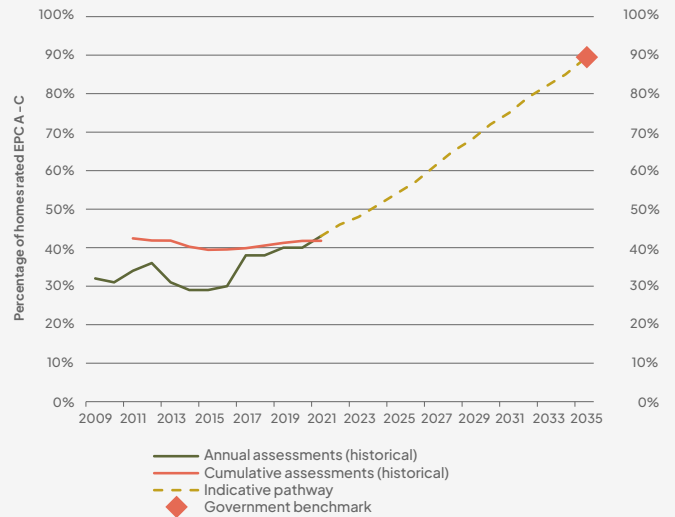
The report also found only around two fifths of homes are rated EPC C or higher, meaning with Government targets for all homes to reach this level by 2035, there is significant investment required.

Similarly, the CCC also illustrated opportunity for improvement in heat pump installations, pointing to 54,000 being installed in homes across the UK in 2021, compared to 1.7 million boilers.

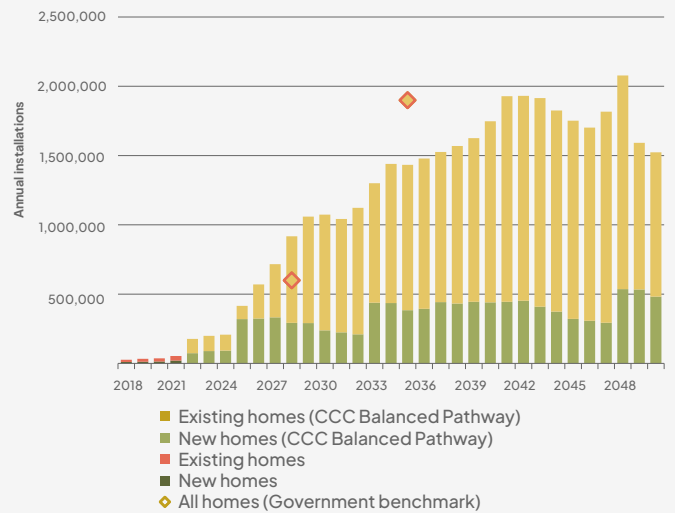
2.6 Home energy efficiency installation⁵



2.7 EPC ratings in homes⁶



2.8 Residential heat pump installations⁷



5. Progress in reducing emissions, 2022 Report to Parliament, Climate Change Committee, June 2022 (theccc.org.uk)

6. Ibid

7. Ibid

Barriers to installing household measures

There is a high level of consistency in the key barriers to installation identified by people who do not have each of the above measures installed. For solar panels, double glazing, roof insulation, wall installation, heat pumps, and combi boilers expense is seen as the biggest barrier, followed by people not owning their own property.

The cost barrier is particularly acute for larger investments such as solar panels and heat pumps, with 46% and 38% of people identifying these barriers respectively. This provides one explanation for the high percentage of people who do not anticipate installing these measures in the next year.

The two exceptions to this pattern are smart meters and low energy lighting. In the case of smart meters, the biggest barriers identified by people are related to consumer choice: people viewed smart meters as being ineffective in reducing environmental impact (25%), simply not wanting to install a smart meter (20%), and not knowing enough about smart meters (19%).

25%

25% of people view smart meters as being ineffective.

Similarly, the key barriers identified in installing low energy lighting were insufficient knowledge on the topic (22%), lack of home ownership (17%), and perceived inefficiency in improving environmental outcomes (16%).

This suggests that the barriers to installing less intrusive measures are more easily surmountable through attitude change and access to information than the barriers to installing other household measures, which are largely related to material resources and living situations.

Interestingly, not knowing how to access finance was consistently listed by less than 10% of people as a barrier to implementation indicating that the idea of financing to install these measures is not currently at the forefront of people's minds.



Chapter 3: Intentions to change – lifestyle

People say they will make lifestyle changes, but also question the impact of individual changes.

The majority are already taking some form of action:

- 65% are already recycling.
- 54% are already reducing energy consumption.
- 33% have switched travel to public transport where possible.
- But only 22% have switched to renewable energy sources.

Intentions to change behaviours in the short term remain low¹:

- 41% will not switch to an electric vehicle.
- 33% will not switch to public transport where possible.
- 28% will not switch to active travel (eg. walking or cycling).
- 20% of people will not recycle as much as possible.
- 20% of people will not reduce their energy consumption.

Cost, knowledge and practicality remain the biggest barriers to action:

- 53% see cost as the biggest barrier to switching to an electric vehicle.
- 24% say they don't know enough about switching to a renewable energy supply.
- One in three think switching to public transport, walking or cycling for travelling is impractical.



22%

Only 22% have switched to renewable energy sources.



41%

41% will not switch to an electric vehicle.



24%

24% say they don't know enough about switching to a renewable energy supply.

1. Percentages with those already doing behaviour are removed.

While the changes people can make in their homes to deliver big emissions reductions may be very obvious to see – and cost notwithstanding – relatively straightforward to do something about, as a nation we also need to think about our day-to-day lives and what impact we have on our individual emissions and their environmental impact outside the home.

Covid lockdowns temporarily, but massively, reduced the country’s carbon footprint, providing us with the most visual example of how our daily lifestyles still drive high emissions in the UK.

That is not an easy issue to solve, with patchy availability of public transport in the UK, as well as the immediate cost of moving straight to electric vehicles.

But also transport and the way we get around is just one large source of emissions from our daily

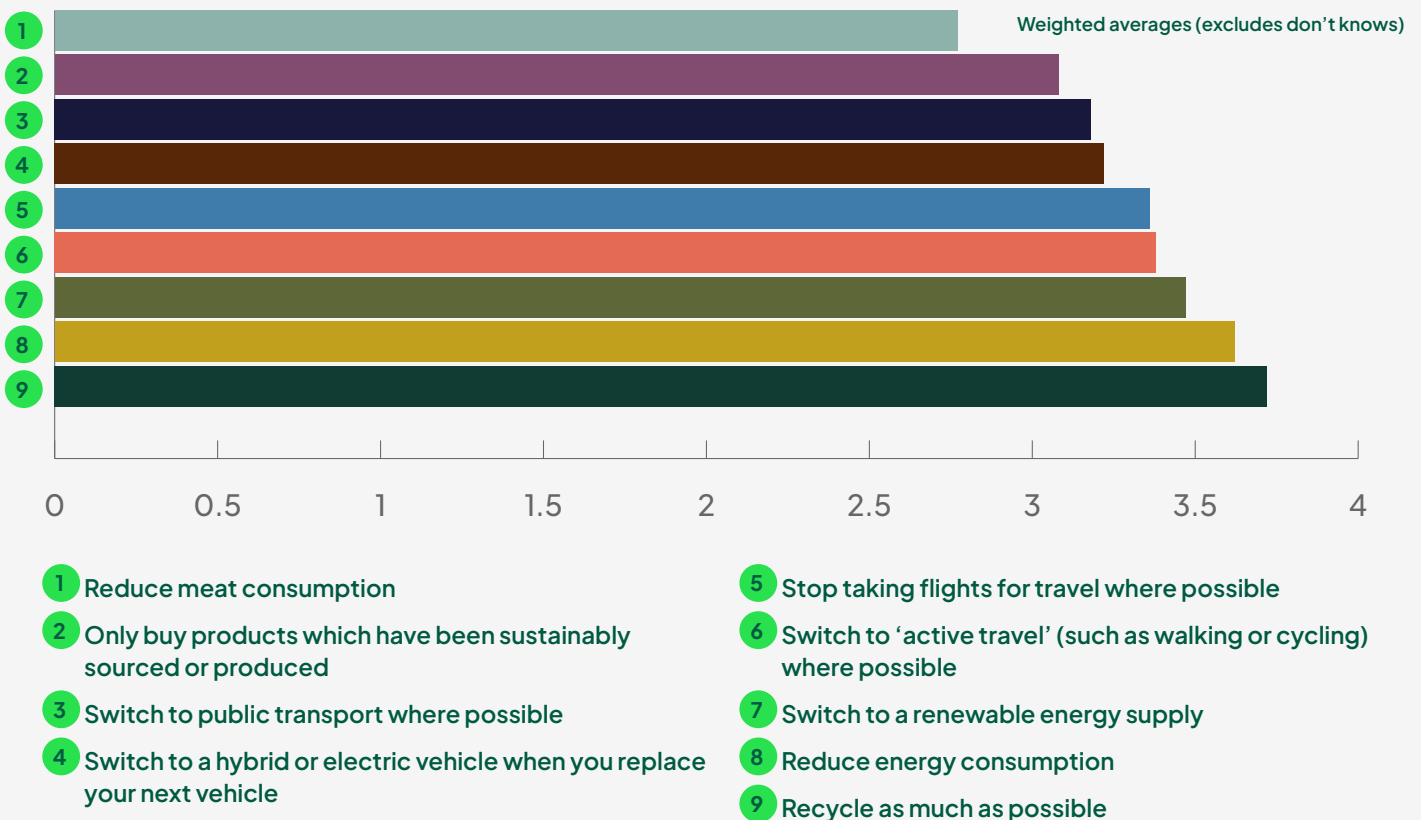
lives – what we eat, what we buy, and how we get rid of rubbish all contribute to our individual carbon footprints.

The chart below demonstrates a hierarchy in the perceived effectiveness of different individual behaviours in reducing an average person’s environmental impact. Changing consumer choices, particularly around reducing meat consumption, rank the lowest in perceived effectiveness.

Changes to transport choices rank slightly higher in perceived impact, with switching to active travel such as walking and cycling viewed as the most effective of these measures. Changes such as switching to renewable energy and reducing energy consumption are viewed favourably by people, but at the top of the scale, recycling is seen as the most effective individual choice.

3.1 Perceived impacts of individual behaviours

On a scale of 0–5 where 0 is ‘no impact at all’ and 5 is ‘a very large impact’, please rate how large an impact you think each of the following household measures would have in reducing an average household’s environmental impact?



3.2 Intention to adopt individual changes

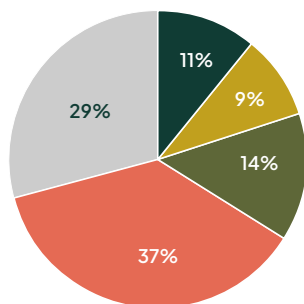
🏠 Already done/doing

🏠 Possibly would do in the next 3 months

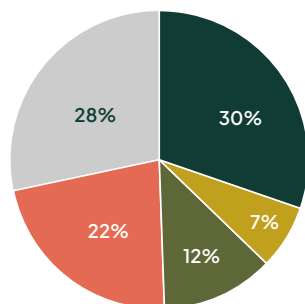
🏠 NA/DK

🏠 Definitely will do in the next 3 months

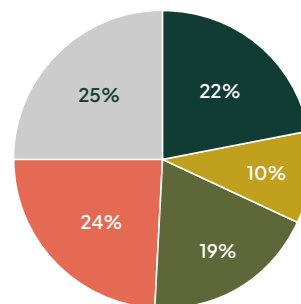
🏠 Will not do in the next 3 months



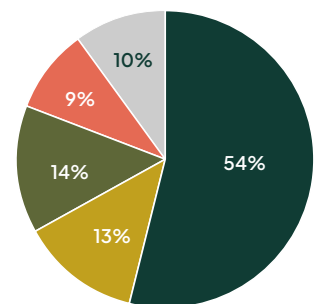
Switch to a hybrid or electric vehicle when you replace your current vehicle



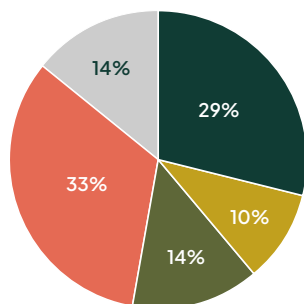
Stop taking flights for travel where possible



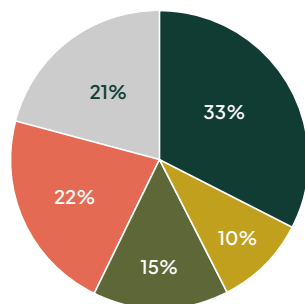
Switch to a renewable energy supply



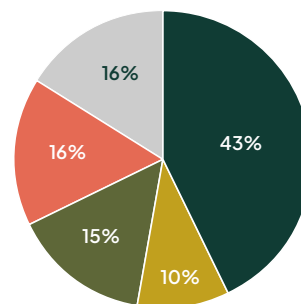
Reduce energy consumption



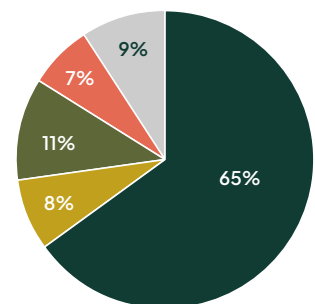
Reduce meat consumption



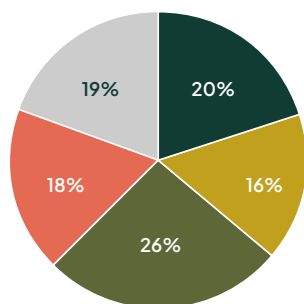
Switch to public transport where possible



Switch to 'active travel' (such as walking or cycling) where possible



Recycle as much as possible



Only buy products which have been sustainably sourced or produced

And for the same activities, please indicate those which you are already doing or are intending to do in the next three months in order to reduce your environmental impact.

The charts above show the percentage of people who have already made these individual changes, the percentage who intend to do so in the next three months, and those do not intend to do so. The most common behaviours reported as already being done are recycling as much as possible (65%) and reducing energy consumption (54%).

It must be noted, however, that many people are likely to be reducing their energy consumption in response to the cost of living crisis.

The latest available statistics on total waste generated from households in the UK (WfH) was 27 million tonnes in 2020, an increase of 2.1% from 2019⁸. The UK WfH recycling rate was 44.4% in 2020, decreasing from 46.0% in 2019.

Provisional figures for 2021 show that 63.2% of UK packaging waste was recycled, similar to 2020. Changes in these figures will be monitored as part of the index alongside changes in intention to increase recycling above in order to identify whether intention translates into changes in behaviour.

The latest National Statistics on energy consumption in the UK showed decreases in consumption between 2019 and 2020 across industry, services and transport but an increase in the domestic sector. This was driven by the Covid-19 pandemic.⁹ We will be monitoring changes in the domestic energy consumption rate as part of our index of green measures.

The percentage of people who intend to make individual changes to reduce environmental impact tends to be higher than the percentage willing to make household improvements. For instance, a plurality (42%) intends to either definitely or possibly only buy products that have been sustainably sourced or produced in the next three months. This is despite the fact that this was viewed as one of the most ineffective ways to reduce environmental impact among people.

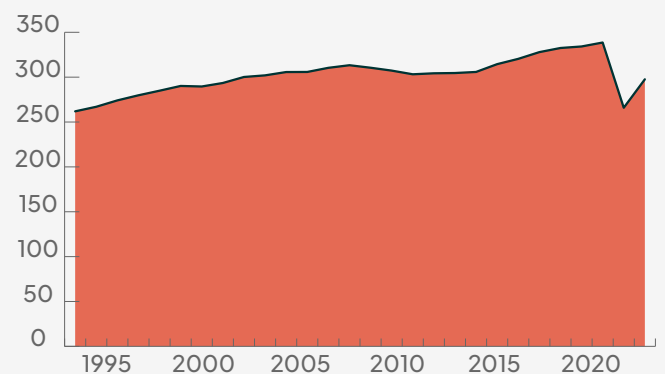
Intention to adopt other measures in the next three months hovers between 19% (intention to reduce flying and recycle) and 29% (intention to switch to a renewable energy supply).

The latest available statistics on energy trends in the UK show that renewable's share of electricity generation was 38.6% in Q2 2022, higher than the same quarter last year (37.3%), but lower than fossil fuels' share (41.9%). We will monitor this figure as part of the index and given the intention to switch stated in the survey we would expect to see an increase.¹⁰

To provide a fuller picture of travel intentions and reality, we will be monitoring changes over time in the number of UK daily flights, as well as monitoring road traffic estimates.¹¹

The latest statistics on road traffic estimates showed that motor vehicles travelled a total of 318.6 billion vehicle miles in Great Britain for the year ending March 2022. This was an increase of 29.7% on the year ending March 2021 but was 5.9% lower than pre-pandemic levels (year ending December 2019).¹² This is demonstrated in the chart below.

3.3 Road traffic (vehicle miles) in GB from 1994¹³



8. UK statistics on waste – GOV.UK (www.gov.uk)

9. Energy Consumption in the UK 2021 (publishing.service.gov.uk)

10. Energy Trends September 2022 (publishing.service.gov.uk)

11. Daily UK flights – Office for National Statistics (ons.gov.uk)

12. Provisional road traffic estimates, Great Britain: April 2021 to March 2022 – GOV.UK (www.gov.uk)

13. Ibid

The most recent report from the Climate Change Committee¹⁴ showed progress in early adoption of zero emission technologies, with 2021 being a record year for electric cars – making up 12% of all new cars sold.

The CCC’s report also pointed to the improvement of electric vehicle (EV) infrastructure, with almost 30,000 publicly available charge points across the UK – 7,600 added last year alone. Importantly, however, the report pointed to the need for further adoption, and at increased speed, which aligns to our findings in the report illustrating there remains significant opportunity.

To further support this analysis, we will monitor changes in the use of public transport by monitoring bus and rail journeys and miles. Based on the reported intention of people we would expect to see a decrease in vehicle miles and an increase in the usage of public transport.

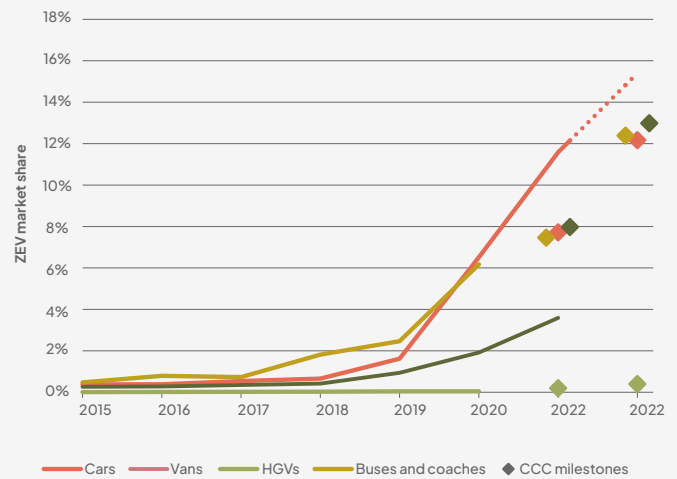
Interestingly, the current proportion of individuals unwilling to switch to a hybrid car (37%), reduce flying (22%), and reduce meat consumption (33%) in the next three months is higher than the proportion of individuals willing to take these measures in the next three months.

37%

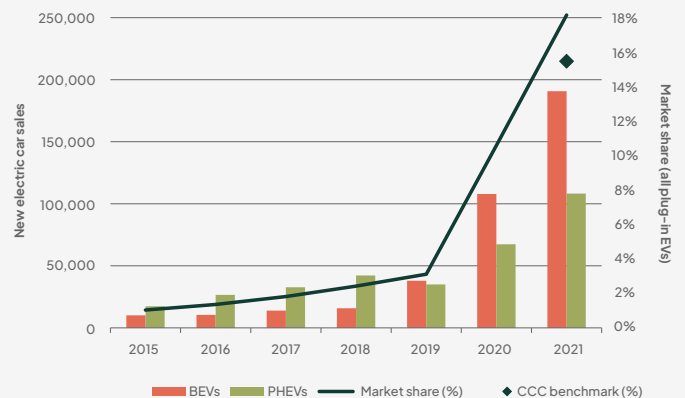
37% are unwilling to switch to a hybrid car.

It is once again important to note that these percentages may be distorted by high proportions of people already behaving in this way, for instance in the case of recycling. To better understand this, the figure opposite displays the same results with people who are already doing these behaviours excluded.

3.4 Market share of zero emission vehicles¹⁵



3.5 Number of UK new electric car sales and market share of total new car sales¹⁶



14. Progress in reducing emissions, 2022 Report to Parliament, Climate Change Committee, June 2022 (theccc.org.uk)

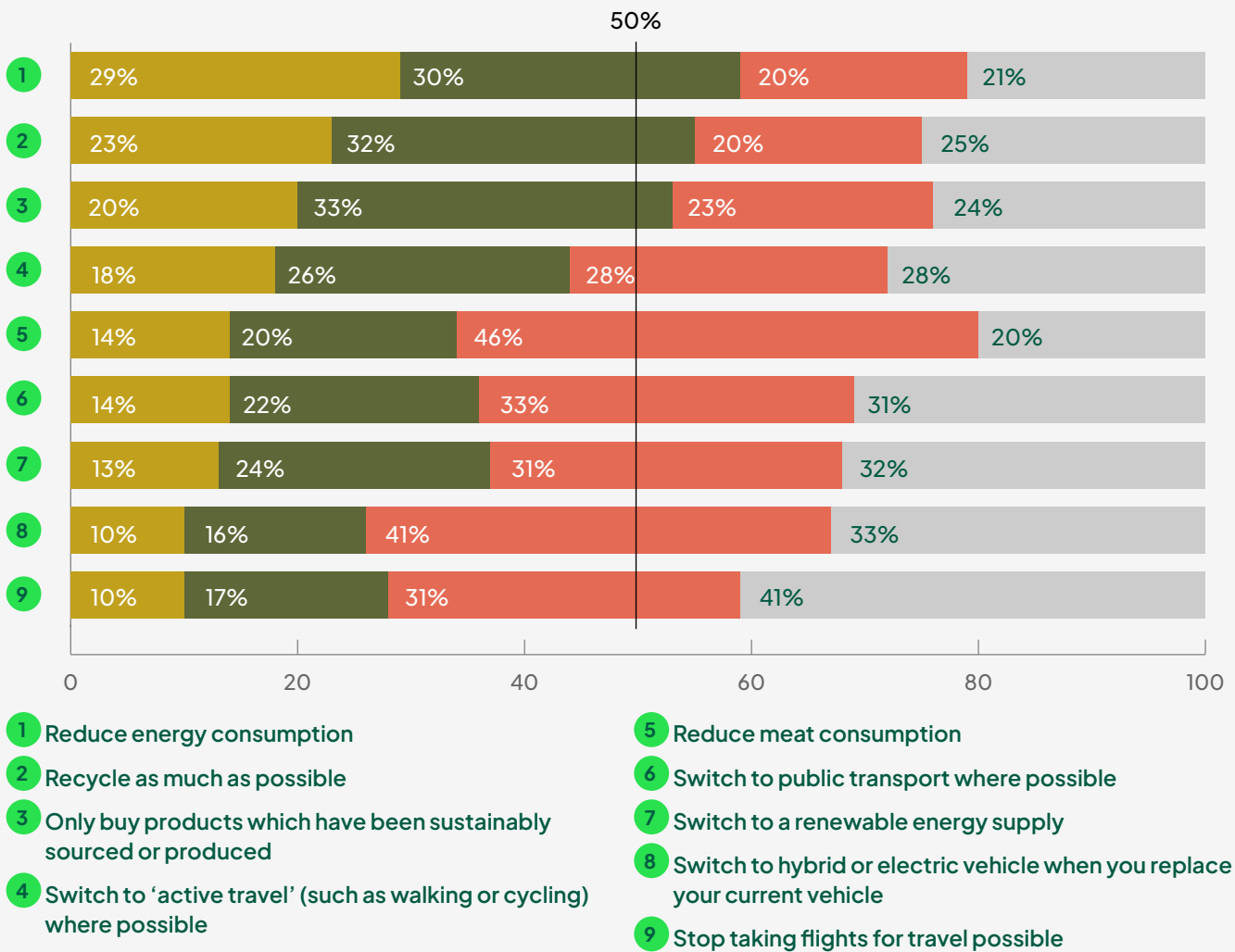
15. Ibid

16. Ibid

3.6 Intention to adopt behaviours

Please indicate which activities you are already doing or are intending to do in the next three months in order to reduce your environmental impact. If you are already doing any of these for non-environmental reason, then please answer 'not applicable' (For instance, if you do not fly because it is too expensive)
Excluding respondents already doing behaviours.

- 🏠 Definitely will do in the next 3 months
- 🏠 Possibly would do in the next 3 months
- 🏠 Will not do in the next 3 months
- 🏠 NA/DK



This demonstrates that a majority of people not already reducing energy consumption, recycling as much as possible, and only buying sustainable products intend to do so in the next three months. The chart also shows quite strong opposition amongst this sub sample to reducing meat consumption and switching to a hybrid or electric vehicle, with 46% and 41% respectively not intending to do so in the next three months.

39%

39% of urban respondents currently use public transport as much as possible, compared to 24% of rural.

1/3

While not directly comparable, the chart also shows one third of women are already reducing meat consumption vs only one in four men.

Barriers to action

Overall, the findings in relation to intention indicate an appetite among the UK public to make changes to reduce their environmental impact.

Cost was seen as the greatest barrier towards switching to a hybrid or electric vehicle (53%). Interestingly, expense was seen as more a barrier for people aged 65+ (63%) and 55–64 (60%) than those aged 18–34 (46%) and 35–54 (40%). Expense was also viewed as the most prominent barrier to only buying products which have been sustainably sourced or produced (36%).

63%

Cost is a barrier to switching to an electric vehicle for 63% of those aged 65+, but only 40% of those aged 35–54.

Not knowing enough about switching to a renewable energy supply (24%) was the most prominent barrier identified by people.

The most prominent barrier among half of people who were not already reducing their meat consumption (50%) was that they did not want to do this. Older people aged 65+ (72%) and 55–64 (64%) were much more likely to give this reason than young people aged 18–24 (25%) and 25–34 (31%).

Similarly, not wanting to make this change was the biggest barrier identified (27%) to stopping taking flights for travel where possible, by those not already taking this action.

Practicality was seen as the biggest barrier towards switching to public transport where possible (32%) and switching to active travel where possible (36%).

Meanwhile, a sense that recycling and reducing energy consumption were not effective in reducing environmental impact was the biggest barrier to recycling as much as possible (25%) and reducing energy consumption (20%) for those not already doing so.

1 in 4

One in four don't believe recycling is effective.



Chapter 4: Green Change Tracker



Background

There is currently no single source of clear data on the level of uptake across the UK on green measures versus intentions. The Climate Change Committee in its compelling analysis has previously noted that some data points do not provide complete pictures of retrofits.

The Green Gap is intended to try to offer this single source, underpinned by clear and robust analysis. All on a quarterly basis to ensure timely and effective insight.

In addition to our regular consumer survey of attitudes and intentions to adopt new climate-friendly measures, we will track actual behaviour change and adoption of climate-friendly measures using publicly available statistics relevant to the green measures asked about in the survey.

To this end, we have developed a new measure for tracking actual change in adopting climate-friendly measures at home and in consumers' day-to-day lives.

The Green Change Tracker is a new measure we are currently developing to understand the changes in green behaviours among the UK population – it is currently made up of 27 measures from publicly available statistics which we will update where possible for each future iteration.

The Tracker draws on a range of statistics to provide a single value for green behaviours in the UK showing how behaviours among the population change over time. When monitoring changes, we will be able to identify the measures driving any changes e.g., increases in the number of flights over a period impacting the score negatively.

With each iteration of this survey, we will be able to track progress on green measures where people have stated that they intend to carry out these actions or install these household measures against behaviour recorded by publicly available statistics. In so doing we will be able to identify any gap between the intentions of the UK public and actions on green behaviours.



Designing the Green Change Tracker

The Tracker is currently comprised of 27 indicators from a variety of publicly available sources. While we will look to analyse these against Tandem's own data where possible or appropriate, statistics included are derived from those published by the following organisations:

- Department for Business, Energy and Industrial Strategy
- Department for Levelling Up, Housing and Communities
- Scottish Government
- Department for Environment, Food & Rural Affairs
- Office of Rail and Road
- Infrastructure NI
- Department for Transport
- Office for National Statistics
- Society of Motor Manufacturers and Traders

The indicators cover the following measures:

- Solar photovoltaics deployment in the UK
- Smart meter installations
- EPC ratings
- Energy efficient boilers
- Wall insulation
- Double glazing
- Waste statistics
- Rail and bus journeys
- Car journeys
- Flight data
- Electric vehicle registrations
- Greenhouse gas emissions
- Energy consumption in the UK
- Renewables share of electricity generation

For the first Tracker, we have collated these measures and used the most recent statistics as the baseline measure, except for rail and bus journeys in Northern Ireland where the latest available data was affected by Covid. With each publication, subject to publication dates of the different measures, we will update these statistics and measure any change against the baseline.

For each measure, we have set a baseline score of 100 and we will measure change with each edition of this research against this score, detailing the actions that have driven changes to the overall score. Therefore, the tracker score for the first edition of this research is **100.0**.

Depending on the changes in the measures that make up the index the index score will increase or decrease. An increase in the tracker score would show a positive change in the uptake of green behaviours whereas a decrease would show that behaviours related to green measures were in decline.

For example, an increase in the number of rail and bus journeys taken would have a positive impact on the index score. On the other hand, a decrease in the number of rail and bus journeys between iterations would have a negative impact on the score.

By measuring this at the same time as the intention measures in the survey element we will be able to identify the gap between intentions and actions. For example, if we were to observe an increase in intention to make changes which would have a positive impact on environmental impact then we would expect to see the index score increase between each wave of this publication. If this were not the case, then we would be identifying a gap between intention and action.

Where it is necessary to revise, remove or restate figures within the tracker we will publish a note with our quarterly release to inform users.

We reserve the right to change our methodology at any time as we progress with this research and to add or remove indicators as data collections change or we become aware of new measures which may be relevant to the tracker.

To that end, we are open to feedback on measures to be included and can be contacted at info@diffleypartnership.co.uk for the purposes of considering measures to be included in this index.

A full list of the measures contained within the index and a link to the source data can be found in Appendix 1.

Background and methodology

Background

This research was commissioned by Tandem Bank and conducted by the Diffley Partnership, a specialist research and insight consultancy.

This report summarises and reflects on the findings of a recent survey with UK adults related to environmental attitudes. The survey explores people's attitudes towards climate change while also measuring their intention to implement household measures and to make lifestyle changes that would reduce their environmental impact and the barriers to them making these changes.

Alongside the survey findings, an index of measures related to the UK public's environmental behaviours is presented. This index draws on a range of statistics to provide a baseline to measure changes in these measures over time using a single number that can be tracked.

Together, the survey results and the index measures will provide an overview of the green intentions and action of the UK public over time.

Methodology

The survey element was drafted by Diffley Partnership on the basis of discussion with Tandem Bank.

The fieldwork was conducted online by Survation between 30th September – 3rd October with a sample of 2,080 UK adults (18+). Data were weighted to the profile of adults in the United Kingdom. Data were weighted to the UK population by age, sex, and region, with corresponding targets derived from the Office for National Statistics' data.

An evidence review of existing official statistics was conducted to decide on the measures to input into the index.

Presentation and interpretation of findings

This report summarises certain key, noteworthy findings, and between-group differences from the survey research. We explore each aspect in turn, with the aid of data visualisations, and comment on significant differences between demographic groups.

The report also introduces the Green Change Tracker, an index of green measures and data sources used in comparing actions against intentions.



About

tandem

Launched in 2014 as one of the UK's original challenger banks, Tandem is focussed on helping households reduce their carbon footprint.

As the UK's greener, digital bank, Tandem offers sustainable and simple savings and lending products, including savings, home improvement loans, mortgages, and motor financing products.

Tandem is a fully licensed UK bank with a strong fintech banking platform, serving over 270,000 customers. Tandem employs approximately 500 people, with offices in Blackpool, Cardiff, Durham, London and Manchester.

For further information, visit www.tandem.co.uk



The Diffley Partnership is a team of skilled research and insight professionals, ensuring that the important decisions its clients need to make are informed by high quality evidence and analysis.

The Diffley Partnership engages with the public, businesses, and stakeholder audiences from all sectors, applying the most relevant research methods, coupled with crisp insight and clear, actionable findings.

For further information, visit www.diffleypartnership.co.uk



Appendix 1: Index measures

Indicator	Source	Link
Solar Photovoltaics installations	BEIS – Solar photovoltaics deployment	Solar photovoltaics deployment - GOV.UK (www.gov.uk)
Smart meter installations	BEIS – Smart Meter statistics	Smart meter statistics - GOV.UK (www.gov.uk)
EPC of buildings (domestic)	Department for levelling up, housing and communities	Live tables on Energy Performance of Buildings Certificates - GOV.UK (www.gov.uk)
Households with most efficient boiler type	English Housing Survey	English Housing Survey - GOV.UK (www.gov.uk)
Cavity walls with insulation	English Housing Survey	English Housing Survey - GOV.UK (www.gov.uk)
Solid walls with insulation	English Housing Survey	English Housing Survey - GOV.UK (www.gov.uk)
Double glazing (entire house)	English Housing Survey	English Housing Survey - GOV.UK (www.gov.uk)
Energy efficient boilers	Scottish House Condition Survey	Scottish House Condition Survey - gov.scot (www.gov.scot)
A-C rated properties	Scottish House Condition Survey	Scottish House Condition Survey - gov.scot (www.gov.scot)
Cavity wall insulation	Scottish House Condition Survey	Scottish House Condition Survey - gov.scot (www.gov.scot)
Solid walls with insulation	Scottish House Condition Survey	Scottish House Condition Survey - gov.scot (www.gov.scot)
UK statistics on waste	Defra	UK statistics on waste - GOV.UK (www.gov.uk)
Packaging waste and recycling	Defra	UK statistics on waste - GOV.UK (www.gov.uk)
Passenger rail usage	Office of Rail and Road	https://dataportal.orr.gov.uk/statistics/usage/passenger-rail-usage/
Passenger rail kilometres	Office of Rail and Road	https://dataportal.orr.gov.uk/statistics/usage/passenger-rail-usage/
Bus journeys (using 2019–20 to baseline due to covid)	Infrastructure NI	Northern Ireland transport statistics Department for Infrastructure (infrastructure-ni.gov.uk)
Rail journeys (using 2019–20 to baseline due to covid)	Infrastructure NI	Northern Ireland transport statistics Department for Infrastructure (infrastructure-ni.gov.uk)

Appendix 1: Index measures

Indicator	Source	Link
Bus miles (using 2019–20 to baseline due to covid)	Infrastructure NI	Northern Ireland transport statistics Department for Infrastructure (infrastructure-ni.gov.uk)
Rail miles (using 2019–20 to baseline due to covid)	Infrastructure NI	Northern Ireland transport statistics Department for Infrastructure (infrastructure-ni.gov.uk)
Passenger journeys	Department for Transport- Quarterly Bus Statistics	https://www.gov.uk/government/statistics/quarterly-bus-statistics-january-to-march-2022/quarterly-bus-statistics-january-to-march-2022
Provisional road traffic estimates	Department for Transport- Provisional Road traffic estimates	Provisional road traffic estimates, Great Britain: April 2021 to March 2022 - GOV.UK (www.gov.uk)
UK flights	Office for National Statistics- Daily UK flights	https://www.ons.gov.uk/economy/economicoutputandproductivity/output/datasets/dailyukflights
BEV, PHEV, HEV and MHEV vehicles	SMTT- Electric Vehicle and Alternatively Fuelled Vehicle Registrations	New UK EV and AFV Registrations - SMMT monthly data
Publicly available electric vehicle charging devices	Department for Transport	Electric vehicle charging device statistics: July 2022 - GOV.UK (www.gov.uk)
Greenhouse gas emissions	BEIS	2021 UK Provisional Greenhouse Gas Emissions (publishing.service.gov.uk)
Energy Consumption in the UK	BEIS	Energy consumption in the UK 2021 - GOV.UK (www.gov.uk)
Renewables share of electricity generation	BEIS	Energy Trends: UK renewables - GOV.UK (www.gov.uk)

