RAF067/2324

Homeowners' awareness of and attitudes towards green home finance products

Technical annex

National Centre for Social Research (2025)

Views expressed in this report are from the relevant research agencies, based on data collected from research participants and other evidence, and not necessarily those of the UK government.

© Crown copyright 2025

This publication is licensed under the terms of the Open Government Licence v3.0 except where otherwise stated. To view this licence, visit nationalarchives.gov.uk/doc/open-government-licence/version/3 or write to the Information Policy Team, The National Archives, Kew, London TW9 4DU, or email: psi@nationalarchives.gsi.gov.uk.

Where we have identified any third-party copyright information you will need to obtain permission from the copyright holders concerned.

Contents

1 Introduction 5
2 Sampling 6
Panel recruitment 6
Sampling for this study 6
3 Questionnaire 9
Cognitive testing 10
4 Fieldwork and response 11
Mode 11
Communication strategy 11
Fieldwork period 11
Incentive 11
Response 12
5 Weighting 13
Recruitment survey weight 13
Sampling weight 13
Survey weight 14
6 Survey dataset 15
Sampling and weighting information 15
Sampling 15
Non-response weight 15
Survey paradata 15
Questionnaire data 15
Fed-forward data 16
Routing control variables 16
Experimental specifications 17
7 Analysis 18
Descriptive Analysis 18
Segmentation Analysis 18
Data Preparation 18
Latent class Analysis 22

Latent class Analysis results 24
Vignette Analysis 25
Discrete Choice Experiment 25
Analysis 26
Limitations 27
Appendix A: Questionnaire documentation 29
Homeowners' awareness and attitudes towards green finance 29
Screening - Homeowner 29
Property type, time in tenure, previous home improvements 31
Intent to use GF products 32
Discrete choice experiment and vignettes 36
Attitudes towards green finance products 42
Segmentation, access and advice, EPC 66
Socio-demographics 70
Politics 85
Appendix B: Cognitive testing screener 89
Homeowner's awareness and attitudes towards green finances – Screening questionnaire 89
Recruitment Conversation 89
Screening Questionnaire 90
Appendix C: Questions tested in cognitive interviews 93
Appendix D: Advance letter 114

1 Introduction

In February 2025, the National Centre for Social Research (NatCen) conducted a survey amongst its Opinion Panel members on behalf of the Department for Energy Security and Net Zero (DESNZ) to collect data on homeowners' attitudes to green finance products.

This document provides technical information related to the sampling, questionnaire, fieldwork and response, weighting, survey dataset and the analysis methods used in this study. It is designed to accompany the analytical report and to provide further information about the design and methods used in data collection.

NatCen's Opinion Panel is Britain's longest-running random probability-based panel, providing robust data from a representative sample. Panellists are recruited through studies for which participants are selected at random from the general population using the Postcode Address File as a sample frame.

Table 1: Key figures

Fieldwork dates	26/02/2025 – 16/03/2025
Total complete interviews	1,541
Screened out	127
Survey response rate	56%

For more information about the policy context for this research, see the main report where this is discussed in more detail.

2 Sampling

This section provides information on how the sample was selected for inclusion in this study.

Panel recruitment

The NatCen Opinion Panel is based on a random probability design, with panel members originally selected at random and considerable effort put in to maximise participation to minimise the risk of bias.

Members of the NatCen Opinion Panel have been recruited through four different surveys.

In Great Britain, panel members were recruited from the British Social Attitudes (BSA) and Scottish Social Attitudes (SSA) surveys which interview people aged 16 and over across Britain (south of the Caledonian canal). The BSA and SSA are high-quality, random probability surveys where addresses are selected at random, and significant effort is expended to secure interviews. From 2015 to 2019, fieldwork was conducted face-to-face, with individuals selected at random. However, starting in 2020, in response to the COVID-19 pandemic, these surveys have employed a 'push-to-web' methodology, inviting up to two adults per household to participate online, with an opt-in telephone option also available.

In Northern Ireland, panel members were recruited from the 2021 Consumer Protection Study (CPS) and the 2023 Life in Northern Ireland (LNI) surveys which interviewed people aged 18 and over in Northern Ireland. Both surveys were random probability surveys conducted using a 'push-to-web' methodology, allowing up to two participants per household to take part online, with an opt-in telephone option also available.

Participants interviewed as part of the BSA, SSA, CPS and LNI were invited to join the Panel at the conclusion of their interview.

Sampling for this study

For this survey, panel members recruited from BSA and SSA 2015 onwards, who had not subsequently left the panel or become 'inactive', were eligible to be invited. More details about the BSA sampling approach can be found here: https://natcen.ac.uk/sites/default/files/2024-06/BSA%2041%20Technical%20Details.pdf.

Panel members recruited from CPS and LNI and those aged younger than 18 were not eligible for this survey as the target population was homeowners aged 18 or older in Great Britain. As this study was focused on homeowners' views and experiences, to improve efficiency, i.e. to avoid the need to screen out non-homeowners (which would have been considerably more

costly), the sample was selected from panellists whose most recent reported household tenure indicated that they were homeowners (either outright owners, mortgagors or shared owners).

From this pool, a random sample of 3,600 panellists was selected, maintaining the probability-based design. From this 3,600, a main sample of 3,000 panellists and two reserve samples of 300 panellists each were selected. Selection probabilities were adjusted by sampling in proportion to weights reflecting the extent to which panel members' characteristics (age, sex, region, household structure, income, education, economic activity, ethnicity, tenure, social class, interest in politics, and party support) were over- or under-represented in the eligible panel. This procedure improves the representativeness of the issued sample as much as possible. To minimise clustering effects, only one person per household was selected at random.

A small number of panellists were expected to have changed housing tenure or to not personally own the home (either solely or jointly with another household member) themselves. Screening questions were included to ensure that only those who met the sampling requirements were asked the survey questions. The eligible sample comprised people who owned their home outright, with a mortgage or through shared ownership and who solely or jointly owned their home. Those living in owner occupied homes but who did not own these homes themselves were screened out.

In addition to drawing the main and reserve samples, we also drew 15 stratified subsamples. The first ten stratified subsamples were used to control routing in the ‘Attitudes towards green finance products’ section of the questionnaire.

This had to be done up front, when the sample was drawn, rather than within the survey program itself. The problem with a completely random approach – which is the scenario if it were done during the survey and is the same in effect if the subsamples were drawn upfront without stratification – is the potential for selecting unrepresentative subsamples. In this case, the overall survey weights would not correct the bias against the population. The Panel relies on the weighted sampling approach to produce as representative a starting sample as possible. If subsamples are drawn from this, it is necessary to maintain the previous stratification to reduce the risk of differential subsamples. As noted above, subsampling for the main and reserve samples was stratified to ensure these are as similar as possible, and this is no different.

Products were then randomly assigned across these 10 stratified subsamples. We were not concerned by co-incidence of panellists assigned to particular products. After the first four products were assigned, people with four products were removed from allocation so they could no longer receive any further products. Once the fifth product was assigned, those with four products were removed, then after the sixth product was assigned, those with four products were removed, and so on. No person had more than four products assigned.

Subsampling was conducted so that each of the ten random subsampled products would be asked of approximately 40% of the issued sample. This served to reduce respondent burden

and maintain individual interview length of 20 minutes while still providing the breadth of products and data collected that DESNZ required.

The relationship between the routing control variables and the products a panellist was asked is outlined in the table in the questionnaire documentation at the end of this report and also in the variable and value labels in the dataset.

Additionally, five further variables assigned at random were needed. These variables were created in the same way (by drawing a stratified subsample), but each value within them defines a specific subsample. These were used to control routing into the vignette questions, the order in which the DCE questions were shown to panellists and the order in which choice sets within DCE questions were shown to panellists. This served to ensure that results from the experiments would not be systematically biased by primacy or anchoring effects stemming from always showing the same interest rate first to all respondents.

The relationship between the routing control variables and the start point of the vignettes, order of the DCE questions and choice sets within DCE questions is outlined in the tables in the questionnaire documentation and also in the variable and value labels of the routing control variables included in the dataset.

3 Questionnaire

A bespoke questionnaire was developed for this survey.

The questionnaire was initially designed by NatCen in collaboration with DESNZ, Eunomia and Walnut. Individual interview length was capped at 20 minutes. The full questionnaire documentation can be found in Appendix A.

There were three key elements to the questionnaire design. These were the attitudinal questions, the experimental design and the overall design and optimisation of the survey instrument for online completion.

Attitudinal questions were designed to make use of neutral, specific, simple and concise wording to help minimise confusion or misinterpretation. Questions were asked about a single topic, with the flow carefully organised to maintain respondent engagement throughout the duration of the survey.

In addition to the considerations above, experimental designs require additional considerations in terms of the values shown, how they vary and what randomisation is needed to ensure robust results. Interest rate values for the vignettes, and attribute types, levels and values for the Discrete Choice Experiment (DCE), were agreed with DESNZ.

In order to generate a willingness to pay scale from the vignettes, routing to show respondents either higher or lower interest rate values based on their answers to the previous question was used. Randomisation of the first interest rate shown was implemented to ensure the results were not systematically biased by anchoring effects.

For the DCE, due to space constraints, an efficient, factorial design was used. This means that each possible combination of interest rates, repayment length and cost were included across the DCE questions, but not every comparison between these attributes was made. There would be 84 questions of three choice sets each in the DCE section alone if every possible comparison was made, which is not only burdensome and fatiguing for the respondent but also time-consuming when other information also needed to be collected. Randomisation of the order of the questions and the order of choice sets within questions was implemented to ensure results were not systematically biased by primacy or recency effects.

The survey instrument was programmed by senior programmers at NatCen using Unicom Intelligence, an industry standard questionnaire design program. This software allows respondents to take a break and return to the survey at the same point they left it, an important feature for online surveys. It is also extremely flexible with regards to screen size. Adaptive templates were used, meaning that grids or other response types that might work well on a laptop or desktop but less well on a mobile or tablet automatically adjusted to the type of device the respondent was using. Other design considerations implemented into the questionnaire to aid completion on smaller devices included minimising the use of long answer lists where possible to reduce scrolling.

Green finance is a complex topic area where products, the ways in which they work, and the language used to describe them are relatively new and not necessarily well understood by the general public. As such, it was vital that questions were pre-tested to ensure homeowners could understand the questions and provide valid responses.

Cognitive testing

Cognitive testing is a technique designed to aid questionnaire development. One-on-one interviews are conducted where the participant is asked the survey question being tested. The main purpose of cognitive testing is to understand the mental processes used by respondents to provide an answer. To achieve this, the focus is on qualitative information regarding understanding of words, recall and memory, response strategies, comfort level when answering and confidence in the accuracy of the answer.

A purposeful sample of ten respondents were recruited to take part in cognitive interviews. Respondents were from a range of ages, genders and highest educational qualification achieved. All respondents were homeowners (either outright, with a mortgage or through shared ownership). Respondents received a £30 Love2Shop voucher for taking part, as a thank you for their time and help. Interviews were conducted by members of NatCen's specialist Questionnaire Design Team (QDT), who were separate from the research team who had initially designed the questionnaire with DESNZ, Walnut and Eunomia. The cognitive testing screener questionnaire can be found in Appendix B.

Due to the time constraints of this research, the questions selected for cognitive testing were tested using a word document screenshared with respondents via Zoom call. Due to the breadth of content included in the initial questionnaire, there were three variants of the questions (A, B and C) used in order to keep overall cognitive interview length to one hour while still covering the range of information required. For full details of the questions tested in cognitive interviews, see Appendix C.

The results from the cognitive testing formed a set of recommendations which were then implemented into the final version of the questionnaire used during fieldwork.

4 Fieldwork and response

This chapter outlines the fieldwork design used and response rate achieved for this study.

Mode

Fieldwork followed an online-only design. Panel members were invited to participate in the research online, and sent multiple reminders by post, email and/or text message. Although the Panel would normally include telephone fieldwork to include those unable to participate online, for this study, an online-only approach was necessary to enable inclusion of an experimental design, which can be difficult to implement over the telephone, and to fit within the project timeline and budget.

Communication strategy

Issued panellists were contacted at multiple times, and via multiple modes to provide them with the required information and encourage them to take part in the live survey.

Multiple modes of contact (letter, email and SMS), diverse messages (social impact, reward upon completion, urgency etc) and different days of the week were used in order to maximise the chances of reaching different groups. For an example of the advance letter, please see Appendix D.

These were spread across the first two weeks of fieldwork to maximise the number of people completing the questionnaire online.

Fieldwork period

The fieldwork period lasted for three weeks. Although most participants completed the survey within the first week, this ensured that everybody had the opportunity to take part, and not only those that were ‘readily’ available. Fieldwork ran from 26th February to 16th March. Only the main sample of 3,000 panel members was issued.

Incentive

Participants received a £5 Love2Shop voucher (either digital or physical) as a thank you for their time.

Response

Response rates are a simple indicator of quality for probability-based surveys and are provided in the below table for different parts of the sample. This survey achieved a 56% overall response rate among those panellists invited to participate, Table 2.

Table 2: Response rates

	Overall response rate
Issued	3,000
Deadwood	6
Achieved	1,668
Survey response rate	56%

Between the sample being drawn and being issued to field, a number of panel members were dropped from the issued sample because they asked to leave. These are treated as non-responders, as they would not have taken part even if we had invited them to do so. This response rate does not account for non-response as a result of people not taking part in the recruitment survey, not joining the panel or attrition from the panel. However, since much of this bias is mitigated through the weighted sampling approach, we believe this response rate is a better indication of the risk of bias.

The response rate in Table 2 include panel members who took part in the survey but were screened out, as this provides a better indication of overall response to the survey than if we only included those who were eligible after screening. A small number of cases (15), who fully completed the survey but whose data were later deleted due to quality concerns, are excluded from the ‘achieved’ figure.

5 Weighting

This chapter outlines the weighting approach used for this study.

Non-response to NatCen Opinion Panel surveys can occur at various points: the recruitment survey, the invitation to join the panel (at the end of the recruitment interview), subsequent attrition from the Panel, and the survey of panel members itself. The recruitment surveys are already weighted to adjust for non-response, and we compute further weights to adjust for non-response at the subsequent stages. The final weight is the product of these weights. This multi-stage approach is ideal because the correlates of non-response can be different at each stage.

The final delivered weight is the product of the recruitment survey weight, the sample selection weight, and the panel non-response weight.

Recruitment survey weight

The weights from the recruitment surveys followed similar designs: selection weights to adjust for uneven selection probabilities; non-response weights computed via logistic regression models of response (at address level) to adjust for differential non-response; calibration to population estimates.

Sampling weight

This weight adjusts for selection probabilities used in the sampling process and all non-response/attrition that occurs after the recruitment surveys but prior to sampling.

First, a logistic regression model was created to derive non-response weights to adjust for non-response that occurred prior to sampling i.e. at the panel recruitment stage plus any subsequent attrition. The following variables were used as predictors: age and sex groups, region, household type, household income, education level, ethnicity, tenure, social class group, economic activity, political party identification, and interest in politics. Two separate models were used, one for BSA15-19 (the BSA face-to-face surveys) and one for BSA20-24 (the BSA push to web surveys). The non-response weight was the inverse of the probability of joining/remaining in the panel.

As described above, a random subsample of panel members was selected for this survey. Weights were used in sampling (see section 2) to adjust the probabilities of selection, therefore a “sample selection” weight was computed to account for these differential selection probabilities (equal to the inverse of the probability of being selected for the sample). The final “sampling weight” is the product of the recruitment survey weight, the panel non-response weight and the sample selection weight.

Survey weight

This weight is used to adjust for non-response to this panel survey.

A logistic regression model was created to derive non-response weights to adjust for non-response to the survey. As above, there were two separate models, one for BAS15-19 and one for BSA20-24. The base included only those found to be living in owner occupied accommodation. The survey non-response weight was equal to the inverse of the probabilities of response. This weight adjusts for non-response using the same variables as used for the panel recruitment weight above i.e. age and sex groups, region, household type etc. The survey weight was the product of the survey non-response weight and the sampling weight.

The survey weight was calibrated to population totals of age (grouped) within sex for people living in owner occupied accommodation. These totals were estimated from the Labour Force Survey quarterly data from October to December 2024 (the most recent update at the time of weighting). The weighted profile of respondents was also checked against LFS profiles for region, tenure, and ethnicity and was found to match closely, hence no additional calibration was required. To obtain the final weight for homeowners (Feb25_Weight), those who were screened out at the beginning of the survey for not owning themselves were removed (from the set of those receiving a weight), and the resulting set of weights was re-scaled to a mean of 1.

6 Survey dataset

This section summarises the information included in the survey dataset.

Sampling and weighting information

Sampling

The sample design for the British Social Attitudes Survey (BSA) and Scottish Social Attitudes Survey (SSA), and therefore the NatCen Opinion Panel which was recruited via these surveys, involves stratification and clustering. These design features affect standard errors and should therefore be taken into account in analysis.

Variables are provided to allow for this:

- Panel_PSU indicates the Primary Sampling Unit from which the panellist was recruited in their recruitment survey. Each code represents a different household.
- Panel_Strata indicates the sampling stratum from which the panellist was selected. Each code indicates a different region.

Non-response weight

Survey estimates from random probability samples are affected by non-response; if this is not addressed it can cause estimates to be biased. To ensure the achieved sample of respondents is representative of the population, a set of non-response weights has been computed to account for non-response to the recruitment surveys, refusal to the join the panel, and non-response in the survey of panel members itself.

The weighting variable for this dataset is Feb25_Weight.

Survey paradata

Two pieces of survey paradata are included in the survey dataset:

- Feb25_IntDate gives the date on which the survey was completed;
- Feb25_IntMode gives the mode in which the survey was completed (in the February 2025 Panel, all interviews were completed online).

Questionnaire data

The datasets include all substantive questions carried by the survey and funded by DESNZ. The questionnaire content is shown in Appendix A, indicating variable names.

Fed-forward data

As NatCen Opinion Panel members are interviewed regularly, we possess a wealth of background information on our panellists which can be used in analysis. These variables are indicated with the preface ‘Cur_’. All data has been updated in the last six months, with the exception of relatively ‘static’ variables such as ethnicity or sex.

The following variables are included in this dataset:

- Latest government office region (DV)
- Latest urban/rural indicator 2011 (England, Wales, Scotland) (grouped) (DV)
- Latest sex
- Latest age category (grouped) (DV)
- Latest highest educational qualification achieved
- Latest ethnic group (grouped) (DV)
- Latest disability status (DV)
- Latest frequency of internet use (grouped)
- Latest political party identification (grouped) (DV)
- Latest class identity
- Latest relationship status (grouped)
- Latest tenure (grouped)
- Latest tenure (outright, buying with a mortgage, shared ownership)
- Latest main economic activity (grouped)
- Latest NS-SEC analytic class (DV)
- Latest subjective income
- Latest household income (2021) (grouped)
- Latest household income – equivalised (2021) (grouped) (DV)
- Latest number of people in household (grouped) (DV)
- Latest whether respondent has any children (0-18) in the household (DV)
- Latest household type (DV)

Routing control variables

The dataset includes a number of routing control variables. These were used to assign panellists to particular paths through the questionnaire to reduce respondent burden or to randomise certain elements of the experimental design to reduce any anchoring effects. They are fully labelled in the dataset.

- We have included the variables ‘Feb25SampSplit1’, ‘Feb25SampSplit2’, ‘Feb25SampSplit3’, ‘Feb25SampSplit4’, ‘Feb25SampSplit5’, ‘Feb25SampSplit6’, ‘Feb25SampSplit7’, ‘Feb25SampSplit8’, ‘Feb25SampSplit9’, ‘Feb25SampSplit10’ which were used to assign participants at random to four specific products they would be asked about in the survey.
- We have included the variable ‘Feb25SampSplit11’ which was used to assign the random start point for the vignette willingness to pay questions.
- We have included the variable ‘Feb25SampSplit12’ which was used to assign the random question order for the Discrete Choice Experiment (DCE).
- We have included the variables ‘Feb25SampSplit13’, ‘Feb25SampSplit14’, ‘Feb25SampSplit15’ which were used to assign the random appearance of choice sets within each DCE question.

Experimental specifications

For full details of the criteria for randomisation and design of the vignettes and discrete choice experiment (DCE) please refer to earlier sections 2 Sampling and 3 Questionnaire. For full details of what each value within the routing control variables represents, please refer to the labels included in the dataset or Appendix A: Questionnaire documentation.

7 Analysis

This section provides a detailed summary of the analytical methods used to examine UK homeowners' willingness to install green home improvements and engage with green finance options. It includes details on descriptive statistics, segmentation analysis, vignette analyses, and the discrete choice experiment (DCE). Limitations specific to each analysis are also discussed.

Descriptive Analysis

Descriptive statistics were used to examine overall willingness to adopt green home improvements and green finance products, both in aggregate and across socio-demographic subgroups (e.g., age, household income, tenure and property type) and latent segments. Frequencies, percentages, and cross-tabulations were calculated using the survey package in R (srvyr), incorporating design weights. The descriptive outputs also provided a foundation for interpreting results from more complex models and experiments.

Segmentation Analysis

To better understand patterns of awareness of green finance among homeowners, as well as the barriers homeowners perceive to its adoption, we conducted a segmentation analysis using Latent Class Analysis (LCA). This approach identifies unobserved (latent) subgroups within the population based on patterns of responses across a series of attitudinal questions. The goal was to uncover distinct groups of homeowners with different levels of knowledge about green home improvements and green finance, and who face different sets of barriers. These groups were then profiled to explore how they differed on other key characteristics, such as their willingness to use green finance.

Data Preparation

To ensure model stability and ease of interpretation, all variables entered into the model were recoded into binary indicators. Variable levels were collapsed in line with best practice for LCA with modest sample sizes.

The resulting binary variables indicated whether a respondent:

- was very aware (as opposed to somewhat or not at all aware) of each green home improvement;
- was not at all aware (as opposed to somewhat or very aware) of each financial product or scheme available to fund green home improvements; and
- perceived each factor as a major barrier (as opposed to a minor barrier or not a barrier) to installing green home improvements.

The recoding was done to ensure each binary indicator had a reasonable sample size in both levels (there were no ‘rare’ responses). This approach helped preserve analytic clarity and minimised the risk that rare response categories would disproportionately influence class formation. This is particularly important for mid-sized samples such as the one used in this analysis.

For instance, the proportion of respondents who reported being not at all aware of green home improvements was relatively low (as shown in Table 3). Because the “Not at all aware” category accounted for 3-14% of responses for most items, it was merged with “Somewhat aware” to avoid sparse cells and ensure stable parameter estimates, enhancing the statistical reliability of the model with minimal reduction in interpretive value.

Table 3: Frequency distribution for questions on awareness of green home improvements

Before today, how aware were you of each of the following green home improvements?	Prefer not to answer	Don't know	Not aware at all	Somewhat aware	Very aware
Solar panels	0.1%	0.1%	3%	29.4%	67.5%
Heat pumps	0.2%	0.1%	13.8%	49.3%	36.5%
Smart heating controls	0.2%	0.1%	10.5%	38.9%	50.2%
Cavity wall insulation	0.2%	0.1%	5.5%	30.5%	63.7%
Solid wall insulation	0.2%	0.3%	26.2%	42.3%	31%
Roof / loft / underfloor insulation	0.1%	0.1%	3.2%	26.6%	70%
Biomass boiler / wood pellet stove	0.1%	0.3%	47.6%	37.6%	14.4%
Draught proofing	0.1%	0.2%	7.7%	30.9%	61.1%

In contrast, respondents were generally much less aware of financial products or schemes designed to support green home improvements. For example, only a small proportion of respondents were very aware of most of these options, with percentages ranging from 4% to 12% (as shown in Table 4). In this instance, because “Very aware” responses were rare, this category was combined with “Somewhat aware” to maintain sufficient cell sizes for reliable model estimation.

Table 4: Frequency distribution for questions on awareness of financial products or schemes to support green home improvements

Before today, how aware were you of the following financial products or schemes to support green home improvements?	Prefer not to answer	Don't know	Not aware at all	Somewhat aware	Very aware
Mortgages with reduced rates for homes that use less energy	0.2%	0.1%	82.8%	13%	4%
Paying for green home improvements in monthly instalments	0.1%	0.1%	65.7%	27.3%	6.9%
Loans with reduced rates for purchasing green home improvements	0%	0.1%	73.4%	22.1%	4.4%
Borrowing additional green money from your mortgage lender to purchase green home improvements	0.1%	0.2%	82.6%	12.4%	4.7%
The Boiler Upgrade Scheme (current government scheme)	0.1%	0%	51.3%	37.1%	11.5%
Green Deal (past government scheme)[1]	0.1%	0.1%	65.3%	27.2%	7.3%
Green Homes Grant Voucher Scheme (past government scheme)	0.1%	0.1%	69.1%	24.6%	6.1%

For the barrier questions, small cell sizes were less of a concern. The Table 5 below shows that over 10% of respondents see some of the factors as a major barrier. However, we chose to recode these in a way that focussed on what we judged to be the most substantively meaningful responses. Specifically, we created a binary variable to distinguish those who saw a factor as a major barrier versus all other responses. Our rationale was that a ‘minor barrier’ may reflect only a slight concern, whereas selecting ‘major barrier’ indicates a more significant obstacle to installing green home improvements.

[1] The Green Deal was included in this research to explore whether participants had previously used this scheme to install improvements (see survey question on Page 38). Schemes and products were cross-referenced across the research for consistency, hence its inclusion in this segmentation analysis.

Table 5: Frequency distribution for questions on barriers to installing home improvements

To what extent do the following (factors) prevent you from installing green home improvements?	Prefer not to answer	Don't know	Major barrier	Minor barrier	Not a barrier at all
High upfront costs	0.7%	0.3%	64.8%	26.5%	7.7%
Lack of knowledge about available green home improvements	0.7%	0.3%	28.6%	49.2%	21.2%
My home is not suitable (e.g. not enough space, planning restrictions)	0.8%	0.3%	21%	40.6%	37.4%
I don't trust installers	0.8%	0.3%	23.2%	48.3%	27.3%
I'm unsure of the long-term benefits	0.8%	0.3%	29.6%	43.3%	26%
I don't trust the improvements to work reliably or effectively	0.6%	0.3%	27.6%	47.6%	23.9%
Health or accessibility-related limitations	0.5%	0.3%	10.7%	27.7%	60.9%
Concerns about installation disruption	0.5%	0.3%	24.7%	44%	30.5%
The improvements would be unattractive / take up too much space	0.4%	0.3%	23.9%	45%	30.4%
I simply don't want to install green energy technologies	0.5%	0.2%	13.1%	27%	59.2%

Respondents who responded with either ‘don’t know’ or refused to answer were excluded (48 cases were excluded for this reason). For this reason, the segmentation is based on data from 1,493 respondents.

Latent class Analysis

Latent class models were fitted using the poLCA package in R. Models with two through seven classes were estimated and compared based on fit statistics—Bayesian Information Criterion (BIC), Akaike Information Criterion (AIC), and entropy—as well as class separation and interpretability. The class sizes for each solution were also reviewed to ensure sufficient number of cases per class. Model fit, diagnostics and class sizes are discussed in the following sections.

Model fit

Two main measures of model fit are shown in the table below: the BIC and saBIC. These are related measures of model fit, and both indicate how well a given set of classes can explain the observed data, with a lower value indicating a better fit.

As shown in Table 6, while a seven-class model has the best fit, the improvement in fit for each class is minimal from class five onwards. As a result, the five-, six-, and seven-class models all offered similarly strong fit, with no clear statistical reason to favour one over the others.

Table 6: Model fit for LCA solutions

Class	BIC (Bayesian Information Criterion)	saBIC (Sample-size Adjusted Bayesian Information Criterion)
1.0	43,009.7	42,930.2
2.0	40,315.7	40,153.7
3.0	39,379.7	39,135.1
4.0	38,622.4	38,295.2
5.0	38,429.9	38,020.1
6.0	38,279.0	37,786.6
7.0	38,208.5	37,633.5
8.0	38,228.8	37,571.2

Model diagnostics

Two model diagnostics are shown below which help understand the quality of the models in this section:

- The first is 'average latent class posterior probability' (ALCPP). This is a measure of how confident we are in allocating respondents to a latent class. For each respondent the LCA calculates a probability of their belonging to each class. The ALCPP is the average across all respondents in the model for the class that they are most likely to belong to. Values above .70 are considered good.
- The second is entropy, which is an alternative measure of the same concept - how 'good' the classification of respondents into their classes is. Values above 0.8 are considered acceptable.

All models performed well on these indicators indicating we can be confident in allocating respondents to the latent classes we identify them as belonging to, as show in Table 7. For example, for the five-class model, the average posterior probability across classes is greater than 0.8. This can be interpreted as indicating that, on average across classes there is a greater than 80% confidence in allocating respondents to their class.

Table 7: Model diagnostics for LCA solutions

Class	Entropy (Relative entropy)	ALCPP2 (Average latent class posterior probability)
1		1.000
2	0.784	0.935
3	0.820	0.920
4	0.835	0.909
5	0.834	0.896
6	0.836	0.888
7	0.832	0.873
8	0.800	0.840

Class sizes

The Table 8 below shows the estimated proportion of cases in each class. While there are no strict rules on minimum class sizes, it is generally recommended that classes should contain at least 50 cases or represent at least 5% of the sample.

Solutions with four to six classes have enough respondents allocated to each class, with the smallest classes making up about 9% of the sample (or about 130 cases). The seven-class and eight-class models contain classes that include only 4-5% of the sample. While there are no strict rules on minimum class sizes, it is generally recommended that classes should contain at least 50 cases or represent at least 5% of the sample.

Table 8: Estimated class sizes based on posterior probabilities of class membership

Class	Class 1	Class 2	Class 3	Class 4	Class 5	Class 6	Class 7	Class 8
1	100.0	54.4	44.7	17.0	38.0	9.0	21.6	12.5
2		45.6	35.8	18.2	15.2	12.3	11.0	4.3
3			19.5	39.7	9.6	20.7	7.6	9.4
4				25.1	24.3	37.3	33.4	14.4
5					12.9	11.9	8.9	20.4
6						8.8	12.7	21.4
7							4.9	12.3
8								5.2

Latent class Analysis results

A five-class solution was selected as the best balance between model fit and interpretability.

In terms of model fits and diagnostics statistics, similar to five-, six-, and seven-class options, the 5-class solution offered a good model fit (BIC and saBIC) and performed well on model diagnostic criteria (ALCPP and entropy). The five-class solution also had enough respondents allocated to each class for future descriptive analysis, which was not the case for seven-class and eight-class solutions.

With comparable model fits and diagnostics statistics between five-, six- and seven-class solutions, an important consideration for selecting the five-class solution was interpretability of the classes. The five-class solution identified classes that varied by the main input variables in meaningful ways: it distinguished classes with high awareness of green home improvements and financial options and low barriers to installing green home improvements, and with low awareness and high barriers, while also differentiating between high-barrier classes with varying awareness levels. The segments added by the six- and seven-class solutions appeared theoretically unsupported and lacked substantive interpretability (e.g. a small segment of respondents with high awareness of green financial options, but moderate awareness of green home improvements and low perceived barriers).

As a result, the 5-class solution was selected. It showed adequate class separation, and the resulting segments were conceptually distinct, practically meaningful, and had sufficient sample sizes to be used in follow-up analysis.

Each respondent was assigned to the most likely segment based on posterior probabilities from the model. These segments were then used in descriptive cross-tabulations to explore variation in attitudes and preferences.

Vignette Analysis

To understand how interest rates affected homeowners' willingness to borrow for green home improvements, the survey included a vignette experiment based on a simple scenario:

We would now like you to imagine that you are considering taking out a loan to install green home improvements that would help reduce your home's carbon emissions and energy bills, such as double-glazing, solar panels, and/or a heat pump. The loan you have been offered is for £10,000 and has a fixed repayment period of 10 years.

After reading the scenario, respondents were asked whether they would accept the loan at each of four interest rates: 0%, 1%, 3% or 5%. From their answers a willingness-to-pay (WTP) threshold was calculated for each person.

A standard assumption of "monotonic preference" was applied: if someone accepted a loan at 3%, it was assumed that they would also accept all lower rates (1% and 0%). If they rejected 3%, it was assumed they would also reject any higher rate. The highest rate a person accepted was taken as their WTP threshold for this £10,000 green loan with a 10-year term.

Discrete Choice Experiment

In addition to asking about general willingness to borrow, the survey included a Discrete Choice Experiment (DCE) to test how people weigh different features of green finance loans. This approach allowed us to identify which loan characteristics influence decision-making most—with a focus on interest rate and repayment period.

Survey respondents were asked to:

Imagine again that you have decided to install green home improvements. You have been quoted £10,000 for the installation and decide to approach your bank for a personal green loan. You are given three options, please look at each of the following options carefully before you decide which you would prefer to use.

In each choice task, participants were shown three hypothetical green loan offers, each with a different combination of four features: the repayment term, interest rate, monthly repayment amount, and total cost. Interest rates were set at 1%, 3%, or 5%, while repayment terms were 5, 10, or 15 years. Monthly repayments and total cost were calculated from the interest rate, repayment term, and total amount of the loan (£10,000)

To illustrate, one possible set of loan options presented to respondents was:

- Loan A: a 3% interest rate for 15 years, with monthly repayments of £69 and a total cost of £12,430.
- Loan B: a 1% interest rate for 10 years, with monthly repayments of £87.6 and a total cost of £10,512.
- Loan C: a 5% interest rate for 5 years, with monthly repayments of £189 and a total cost of £11,323.

Although the monthly repayment amount and total cost are a direct consequence of the other loan features, they were also presented to respondents to ensure these trade-offs were clear as respondents made their choice.

There are up to 84 different choices that respondents could be presented with and it is not practical to ask all of them for three main reasons: 1) the length of the questionnaire; 2) repetition of survey elements resulting in respondent fatigue and cognitive burden; and 3) the breadth of other questions to be asked in the survey. To address this, an efficient factorial design was selected which uses 18 of these 84 options, and ensures each level of each attribute appears an equal number of times across all choice sets, while allowing independent estimation of the main effects of interest rate and repayment length.

Analysis

These choices were then modelled using a multinomial logit model (using the mlogit package in R), which estimates the impact of each feature on the probability of choice—that is, of someone selecting that loan. In plain terms, this model quantifies the value respondents place on different loan attributes and identifies the trade-offs they are willing to make—for example, whether a lower interest rate outweighs a longer repayment period or a higher total cost. Coefficients from the model indicate the direction and strength of each attribute's influence on choice. From these, we then computed measures of relative importance across attributes.

The model results are shown in the table below - both interest rate and repayment term had statistically significant effects: the higher the interest rate or the longer the loan term, the less likely a loan was to be chosen. Of the two, interest rate had a stronger influence on decision-

making. These results highlight that people are particularly sensitive to borrowing costs when choosing between green loan options. (Please note: the coefficients produced by the model are on the logit scale and are not directly interpretable as effect sizes.)

Table 9:Multinomial logit model results

Feature	Coefficient	Standard error	T-statistic	p-value
Interest	-0.653	0.013	-48.7938679	<0.05
Term	-0.051	0.005	-10.881888	<0.05

Alternative-specific constants (ASCs) were not included, as the positioning of choices (A, B, C) was assumed not to affect selection. "Don’t know" and "Prefer not to answer" responses were excluded from model estimation. Interaction terms were explored, but ultimately omitted from the model as no statistically significant interactions were found. Non-linear interactions and subgroup effects were not explored.

Choice of loan features to include in the model

While the survey asked about four loan features—interest rate, repayment term, monthly repayment, and total cost—these features are mathematically linked. In particular, interest rate and repayment term together determine both the monthly repayment amount and the total cost of the loan. Because of this overlap, including all four features in the model would make it difficult to separate their individual effects.

To ensure the analysis focused on the most independent and policy-relevant features, we modelled the influence of interest rate and repayment term, which together capture the key trade-offs homeowners face when evaluating a loan.

Limitations

Several caveats should be kept in mind when interpreting the analytical results. First, all analyses derive from self-reported survey data. On topics linked to environmental responsibility, respondents can over-state positive attitudes or intentions in order to appear socially responsible. Observed levels of awareness, willingness and trust might therefore in some instances be upper-bound estimates and may over-predict real-world behaviour.

Second, the willingness-to-pay (WTP) vignette rests on a conventional economic assumption that people trade off interest rate and repayment term in a consistent, monotonic way. In practice, borrowing decisions are often shaped by framing effects, “menu effects,” and other contextual cues that were not experimentally manipulated here. Consequently, the WTP curve should be read as an indicative gauge of price sensitivity rather than a precise forecast of take-up.

Third, survey weights were applied to all descriptive statistics and to the vignette analysis, but—consistent with standard practice—not to the Latent Class Analysis (LCA) or the Discrete Choice Experiment (DCE). The segmentation and DCE coefficients therefore reflect patterns within the unweighted analytic sample. While they remain informative for policy design, absolute prevalence estimates should be drawn from the weighted descriptive tables.

Fourth, the DCE model excluded total cost and monthly repayment as explicit attributes. Both variables are deterministic functions of interest rate and term, and including them therefore creates multicollinearity. This modelling choice isolates the independent effects of rate and term, but it prevents us from quantifying any additional influence that overall cost might exert beyond those underlying parameters. Taken together, these limitations do not undermine the substantive findings, but they do set boundaries on the inferences that should be drawn from them.It should also be noted that in the DCE behavioural outcomes were measured using hypothetical scenarios, which may differ from real-world choices. Results should therefore inform product development and testing but not be treated as forecasts of real-world market share.

Appendix A: Questionnaire documentation

NatCen uses a unimodal questionnaire design approach when developing survey instruments. This means that differences between web and telephone survey have been actively minimised. Certain formatting associated with a unimodal design, e.g. to question instructions, are included in the questionnaire specification for consistency with other waves of the panel, even though only one mode was used for this study (online).

Annotations:

	Bolding starts
	Bolding ends
	Italic starts
	Italic ends
HL	Helplink: appears next to answer categories
HS	Helplink: appears after a question stem, or for FAQ-style purposes underneath a question stem

START SURVEY.

Homeowners' awareness and attitudes towards green finance

Screening - Homeowner

{ASK ALL}

Tenure

Thinking about your main residence, does your household<\b> own this accommodation outright, is it being bought with a mortgage, is it rented, or does it come rent-free?

1. Owns - Outright
2. Owns - Buying on mortgage
3. Shared ownership (e.g. part rent, part buy)
4. Rents - Local authority / council
5. Rents - Housing Association / charitable trust / new town development corporation
6. Rents - Property company
7. Rents - Employer of a household member
8. Rents - Other organisation
9. Rents – Relative / friend (before living here) of a household member

10. Rents - Other individual / private landlord
11. Rent free, squatting
12. Other (Please describe)

{ASK IF Tenure = 1,2,3}

WhoOwns

Do you personally own your main residence? You could own this accommodation outright, be buying it with a mortgage or a shared ownership scheme.

1. Yes – myself alone
2. Yes – jointly with someone else
3. No – I do not personally own my main residence

{ASK IF Tenure = 1,2,3}

Tenure2 [MULTICODE]

Other than your main residence, do you own any of these types of property? This includes any property bought on mortgage.

G_Multi_II1

1. Second homes, including time-share and holiday homes
2. Buy-to-let property (residential property which is let for profit)
3. None of the above [EXCLUSIVE]

COMPUTE Own=0

IF Tenure=1, 2, 3 AND WhoOwns=1,2: Own=1 POPULATION SCREENED-IN

{IF Own=0}

OutScreen

Thank you for taking the time to answer these questions.

Unfortunately, you are not eligible to take part in this survey. While most of our studies aim to represent the views of the whole population, for this study we are particularly interested in the experiences of people who currently own their main home.

We hope you are able to take part in other studies in the future.

DISPLAY

Property type, time in tenure, previous home improvements

START FILTER SECTION: Own=1

{ASK ALL}

Property

Thinking about your main residence, which of the following best describes where you (and your household) live?

1. A house or bungalow – detached
2. A house or bungalow – semi-detached
3. A house or bungalow – terraced (including end-terrace)
4. A self-contained flat, maisonette or apartment – in a purpose-built block of flats or tenement
5. A self-contained flat, maisonette or apartment – part of a converted or shared house (including bedsits)
6. A self-contained flat, maisonette or apartment – part of another converted building (for example, former school, church or warehouse)
7. A self-contained flat, maisonette or apartment – in a commercial building (for example, in an office building, hotel, or over a shop)
8. Caravan or other mobile or temporary structure
9. Other type of accommodation (please specify)

{ASK ALL}

LenTime

How long have you lived in your main residence?

1. Less than 2 years
2. More than 2 years but less than 5 years
3. More than 5 years but less than 10 years
4. More than 10 years but less than 15 years
5. More than 15 years but less than 20 years
6. More than 20 years

{ASK IF Tenure = 1,2,3}

Salary

Are you paid a salary as an employee?

1. Yes, I am an employee
2. No, I am not an employee

{ASK IF Cur_Age = -1}

Age55Check

“Are you aged 55 or older?”

1. Yes
2. No

Intent to use GF products

{ASK ALL}

IntroIntent

We would now like to know about any improvements to the energy performance of your home (‘green home improvements’) you have made or any plans for such improvements you have for the future.

DISPLAY

{ASK ALL}

PrevHoImp [MULTICODE RANDOMISE 1..12]

Below is a list of green home improvements that can be made to homes. Which of these improvements, if any, have you made to your {IF LenTime = 4,5,6: “current”; IF LenTime = 1,2,3: “previous or current” home in the last 10 years?

G_Multi_II1

1. Replace the boiler with another boiler
2. Install a heat pump
3. Replace existing radiators
4. Put in new heating controls, thermostats, radiator valves, or controllers for heating or hot water
5. Put in roof / loft / wall / underfloor insulation where there was none
6. Increase insulation to the roof / loft / walls / floors
7. Put in double or triple glazing
8. Draught proofing doors and windows
9. Put in insulation on hot water cylinder / tanks / pipes / radiators

10. Put in solar panels
11. Install solar battery storage
12. Put in a biomass boiler / wood pellet stove
13. Set up smart heating control (e.g. Nest, Hive, Tado)
14. Other work to keep my home warmer (please specify)
15. None of the above

{IF LenTime = 1,2,3 AND PrevHoImp <> 15}

PrevCurHome

Were these improvements completed in your previous or current home?

1. A previous home
2. My current home
3. I have completed these improvements in both my previous and current homes

{ASK ALL}

MotC

Do you plan to make any green home improvements to your home in the next five years?

1. Yes, definitely
2. Possibly, depending on the circumstances
3. No, I have no plans to do so

{ASK IF MotC = 1,2}

FutHoImp [MULTICODE RANDOMISE 1..12]

Which of these green home improvements do you intend on carrying out in your main home in the next five years, if any?

G_Multi_II1

1. Replace the boiler with another boiler
2. Install a heat pump
3. Replace existing radiators
4. Put in new heating controls, thermostats, radiator valves, or controllers for heating or hot water
5. Put in roof / loft / wall / / underfloor insulation where there is none
6. Increase insulation to the roof / loft / walls / floors
7. Put in double or triple glazing
8. Draught proofing doors and windows
9. Put in insulation on hot water cylinder / tanks / pipes / radiators
10. Put in solar panels

11. Install solar battery storage
12. Put in a biomass boiler / wood pellet stove
13. Set up smart heating control (e.g. Nest, Hive, Tado)
14. Other work to keep my home warmer (please specify)
15. None of the above

{ASK ALL}

AwareA [COLLAPSIBLE GRID RANDOMISE ROWS FLIP SCALE]

Before today, how aware were you of each of the following green home improvements?

G_Collapsible_Grid_II1

Rows

1. Solar panels
2. Heat pumps
3. Smart heating controls
4. Cavity wall insulation
5. Solid wall insulation
6. Roof / loft / underfloor insulation
7. Biomass boiler / wood pellet stove
8. Draught proofing

Columns

1. Not aware at all
2. Somewhat aware
3. Very aware

{ASK ALL}

AwareB [COLLAPSIBLE GRID RANDOMISE ROWS FLIP SCALE]

Before today, how aware were you of the following financial products or schemes to support green home improvements?

HS: What are green home improvements? Green home improvements are technologies or materials you can install in your home to reduce its carbon emissions and your energy bills. Examples include solar panels, heat pumps, insulation and many more.

G_Collapsible_Grid_II1

Rows

1. Mortgages with reduced rates for homes that use less energy
2. Paying for green home improvements in monthly instalments

3. Loans with reduced rates for purchasing green home improvements
4. Borrowing additional green money from your mortgage lender to purchase green home improvements
5. The Boiler Upgrade Scheme (current government scheme)
6. Green Deal (past government scheme)
7. Green Homes Grant Voucher Scheme (past government scheme)

Columns

1. Not aware at all
2. Somewhat aware
3. Very aware

{ASK ALL}

GenIntentGF [FLIP SCALE]

How willing would you be to borrow money to fund a green home improvement that would increase the warmth of your current home and/or lower your energy bills?

1. Very willing
2. Willing
3. Neither willing nor unwilling
4. Unwilling
5. Very unwilling

{ASK ALL}

GProdPref [RANDOMISE ROWS FLIP SCALE]

How willing or unwilling would you be to borrow money for each of the following green home improvements?

G_Collapsible_Grid_II1

Rows

1. Replacing the boiler with another boiler
2. Installing a heat pump
3. Replacing existing radiators
4. Putting in new heating controls, thermostats, radiator valves, or controllers for heating or hot water
5. Putting in roof / loft / wall / underfloor insulation where there is none
6. Increase insulation to the roof / loft / walls / floors
7. Putting in double or triple glazing
8. Draught proofing doors and windows
9. Putting in insulation on hot water cylinder / tanks / pipes / radiators
10. Putting in solar panels
11. Install solar battery storage
12. Putting in a biomass boiler / wood pellet stove

13. Setting up smart heating control (e.g. Nest, Hive, Tado)

Columns

1. Very willing
2. Willing
3. Unsure
4. Unwilling
5. Very unwilling

Discrete choice experiment and vignettes

{ASK ALL}

IntroDCE

The next set of questions are about your attitudes to different types of green finance products and schemes to help us understand what is important to you. Please read the following questions carefully before answering.

DISPLAY

START LOOP

START AT VigINTR(X) WHERE (X) IS VALUE OF Feb25SampSplit11 (1…4)

IF VIGINTR(X) = 1 (Yes) MOVE FROM VIGINTR(X) TO VIGINTR(X-1)

IF VIGINTR(X) = 2 (No) MOVE FROM VIGINTR(X) TO VIGINTR(X+1)

VigINTR1…4

{IF LOOP = 1: “We would now like you to imagine that you are considering taking out a loan to install green home improvements that would help reduce your home’s carbon emissions and energy bills, such as double-glazing, solar panels, and/or a heat pump. The loan you have been offered is for £10,000 and has a fixed repayment period of 10 years.”}

{IF LOOP = 2,3,4: “Still imagining that you are considering a loan with a fixed repayment period of 10 years.”}

Would you accept a loan with {VignInt} interest in order to install the home improvement?

1. Yes
2. No

VarName	VignInterest
VigINTR1	5%
VigINTR2	3%
VigINTR3	1%
VigINTR4	0%

END LOOP:

IF VIGINTR(X) = DK,REF: END LOOPS

IF VIGINTR1 = 1: END LOOPS

IF VIGINTR4 = 2: END LOOPS

IF VIGINTR(X) <> PREVIOUS VIGINTR(X)

e.g.:

IF Feb25SampSplit11 = 3: Start at Loop 3.

IF VIGINTR3 = 1 (Yes): move to Loop 2

IF VIGINTR3 = 2 (No): move to Loop 4

IF VIGINTR3 = 2 AND VIGINTR4 = 1: End loops;

{ASK ALL}

ProdTypPref

Continue to imagine that you have decided to install green home improvements that would help reduce your home's carbon emissions and energy bills. You have been quoted an installation cost of £10,000 for this and would need to borrow money to complete the installation.

Below are different ways you could obtain the £10,000 you need to make the installation. These are called 'green finance products' and they typically have interest rates that are lower than standard loans. in all of the cases below, as terms of the loan, the lender cannot claim your home if you fail to pay. Please read the descriptions of each product.

Imagine each of these options have the same monthly repayments and repayment length. Please rank these financial products based on your preferences, on a scale from 1 to 3. 1 is your most preferred option and 3/b> is your least preferred option.

Personal green loan – You borrow a personal green loan from a lender, such as a bank, to help you pay for your green home improvements.

Point-of-sale green finance – When purchasing your green home improvements, the seller of the product offers you a green payment plan so that you can pay for the cost of the home improvement in monthly instalments.

Green line of credit – You are issued a credit limit from a lender, such as a bank. You can spend as much or as little of this amount as you like but only on your green home improvements (e.g. like a credit card).

G_GridRange_II1

Rows

1. Personal green loan
2. Point-of-sale finance
3. Green line of credit

Columns

RANGE 1…3

HARDCHECK: {IF ROW = “”: “Each product must have its own rank. Please check and amend.”}

START LOOP: DCESCEN1..3

RANDOMISING THE ORDER THE QUESTIONS ARE SHOWN:

IF Feb25SampSplit12 = 1 THEN DCELOOP.Categories = {DCESCEN1, DCESCEN2, DCESCEN3}

IF Feb25SampSplit12 = 2 THEN DCELOOP.Categories = {DCESCEN1, DCESCEN3, DCESCEN2}

IF Feb25SampSplit12 = 3 THEN DCELOOP.Categories = {DCESCEN2, DCESCEN3, DCESCEN1}

IF Feb25SampSplit12 = 4 THEN DCELOOP.Categories = {DCESCEN2, DCESCEN1, DCESCEN3}

IF Feb25SampSplit12 = 5 THEN DCELOOP.Categories = {DCESCEN3, DCESCEN2, DCESCEN1}

IF Feb25SampSplit12 = 6 THEN DCELOOP.Categories = {DCESCEN3, DCESCEN1, DCESCEN2}

RANDOMISNG THE ORDER WITHIN WHICH THE LOAN OPTIONS ARE SHOWN:

SAMP SPLIT NO.	LOOP NO.	DCEIN A	DCEIN B	DCEIN C	DCE TERM A	DCE TERM B	DCE TERM C
Feb25SampSplit13= 1	DCESCEN 1	1	3	5	15	5	10
Feb25SampSplit13= 2	DCESCEN 1	1	5	3	15	10	5
Feb25SampSplit13= 3	DCESCEN 1	3	1	5	5	15	10
Feb25SampSplit13= 4	DCESCEN 1	3	5	1	5	10	15
Feb25SampSplit13= 5	DCESCEN 1	5	1	3	10	15	5
Feb25SampSplit13= 6	DCESCEN 1	5	3	1	10	5	15
Feb25SampSplit14= 1	DCESCEN 2	1	3	5	5	10	15
Feb25SampSplit14= 2	DCESCEN 2	1	5	3	5	15	10
Feb25SampSplit14= 3	DCESCEN 2	3	1	5	10	5	15
Feb25SampSplit14= 4	DCESCEN 2	3	5	1	10	15	5
Feb25SampSplit14= 5	DCESCEN 2	5	1	3	15	5	10
Feb25SampSplit14= 6	DCESCEN 2	5	3	1	15	10	5
Feb25SampSplit15= 1	DCESCEN 3	1	3	5	10	15	5

SAMP SPLIT NO.	LOOP NO.	DCEIN A	DCEIN B	DCEIN C	DCE TERM A	DCE TERM B	DCE TERM C
Feb25SampSplit15=2	DCESCEN3	1	5	3	10	5	15
Feb25SampSplit15=3	DCESCEN3	3	1	5	15	10	5
Feb25SampSplit15=4	DCESCEN3	3	5	1	15	5	10
Feb25SampSplit15=5	DCESCEN3	5	1	3	5	10	15
Feb25SampSplit15=6	DCESCEN3	5	3	1	5	15	10

SAMP SPLIT NO.	LOOP NO.	DCEMO NA	DCEMO NB	DCEMO NC	DCETO TA	DCETO TB	DCETO TC
Feb25SampSplit13=1	DCESCEN1	59.85	179.69	106.07	10,772.90	10,781.21	12,727.86
Feb25SampSplit13=2	DCESCEN1	59.85	106.07	179.69	10,772.90	12,727.86	10,781.21
Feb25SampSplit13=3	DCESCEN1	179.69	59.85	106.07	10,781.21	10,772.90	12,727.86
Feb25SampSplit13=4	DCESCEN1	179.69	106.07	59.85	10,781.21	12,727.86	10,772.90
Feb25SampSplit13=5	DCESCEN1	106.07	59.85	179.69	12,727.86	10,772.90	10,781.21
Feb25SampSplit13=6	DCESCEN1	106.07	179.69	59.85	12,727.86	10,781.21	10,772.90
Feb25SampSplit14=1	DCESCEN2	170.94	96.56	79.08	10,256.25	11,587.29	14,234.29
Feb25SampSplit14=2	DCESCEN2	170.94	79.08	96.56	10,256.25	14,234.29	11,587.29

SAMP SPLIT NO.	LOOP NO.	DCEMONA	DCEMONB	DCEMONC	DCETOTA	DCETOTB	DCETOTC
Feb25SampSplit14=3	DCESCEN2	96.56	170.94	79.08	11,587.29	10,256.25	14,234.29
Feb25SampSplit14=4	DCESCEN2	96.56	79.08	170.94	11,587.29	14,234.29	10,256.25
Feb25SampSplit14=5	DCESCEN2	79.08	170.94	96.56	14,234.29	10,256.25	11,587.29
Feb25SampSplit14=6	DCESCEN2	79.08	96.56	170.94	14,234.29	11,587.29	10,256.25
Feb25SampSplit15=1	DCESCEN3	87.60	69.06	188.71	10,512.49	12,430.47	11,322.74
Feb25SampSplit15=2	DCESCEN3	87.60	188.71	69.06	10,512.49	11,322.74	12,430.47
Feb25SampSplit15=3	DCESCEN3	69.06	87.60	188.71	12,430.47	10,512.49	11,322.74
Feb25SampSplit15=4	DCESCEN3	69.06	188.71	87.60	12,430.47	11,322.74	10,512.49
Feb25SampSplit15=5	DCESCEN3	188.71	87.60	69.06	11,322.74	10,512.49	12,430.47
Feb25SampSplit15=6	DDCESCEN3	188.71	69.06	87.60	11,322.74	12,430.47	10,512.49

{ASK ALL}

DCESCEN1..3

{IF FIRST LOOP: “Imagine again that you have decided to install green home improvements. You have been quoted £10,000 for the installation and decide to approach your bank for a personal green loan. You are given three options, please look at each of the following options carefully before you decide which you would prefer to use.”}

{IF LOOP <> FIRST: “Looking again at the information below, the type of loans offered has now changed.”}

Feature	Loan A	Loan B	Loan C
Interest rate	{DCEINA}%	{DCEINB}%	{DCEINC}%
Fixed repayment terms	{DCETERMA} years	{DCETERMB} years	{DCETERMC} years
Monthly payment	£{DCEMONA}	£{DCEMONB}	£{DCEMONC}
Total cost	£{DCETOTA}	£{DCETOTB}	£{DCETOTC}

Which of these loans would you prefer to use?

1. Loan A
2. Loan B
3. Loan C

SOFTCHECK: {IF DCESCEN1..3 completed in <5 seconds: “We have noticed that you completed the last question quite quickly.

Please make sure you read all of the information carefully before answering this question, your answers should be as accurate as possible to help ensure the people using the information can make the best recommendations and decisions.”}

END LOOP AT LOOP = 3 (i.e. all of DCESCEN1, DCESCEN2 and DCESCEN3 have been asked).

Attitudes towards green finance products

{ASK ALL}

AttIntro

The next set of questions ask about your use of existing green finance products and your attitudes towards using green finance products in the future.

DISPLAY

{ASK IF AwareB1..7 = 2,3}

GFUseA [MULTICODE]

Which of these, if any, have you previously used or applied for to fund green home improvements that would help reduce your home's carbon emissions and energy bills?

G_Multi_II1

1. Point-of-sale green finance
2. Personal green loan
3. Green mortgage bonus
4. Additional green borrowing
5. The Boiler Upgrade Scheme.
6. Green Deal
7. Green Homes Grant Voucher Scheme
8. None of the above, I have never used any of these. [EXCLUSIVE]

HELP LINK PAGE: “What are these green finance products or government schemes?”

Point-of-sale green finance: When purchasing your green home improvements, the seller offered you a green payment plan so that you had the option to pay in monthly instalments.

Personal green loan: You borrowed a personal green loan from a lender, such as a bank, to help you pay for your green home improvements.

Green mortgage bonus: Bonus that is offered as part of a new mortgage. It provided a lower interest rate for your whole mortgage if you committed to green home improvements, or if the property met certain energy efficiency standards.

Additional green borrowing: You borrowed from your mortgage provider to help you pay for your green home improvements. This amount was added to what you owed on your mortgage.

The Boiler Upgrade Scheme: A government grant which covers part of the cost of replacing fossil fuel heating systems with a heat pump or biomass boiler.

Green Deal: A previous government scheme which helped homeowners make energy-saving improvements to their home and to find the best way to pay for them.

Green Homes Grant Voucher Scheme: A government scheme that offered homeowners the opportunity to apply for a voucher worth up to two-thirds of the cost of selected green home improvements.

Feb25SampSplit

Feb25SampSplit1	Personal green loan
Feb25SampSplit2	Point-of-sale finance
Feb25SampSplit3	Loans with title restrictions
Feb25SampSplit4	Green line of credit
Feb25SampSplit5	Personal ‘green+’ loan

Feb25SampSplit6	Heat-as-a-service (basic)
Feb25SampSplit7	Heat-as-a-service (comprehensive)
Feb25SampSplit8	Green savings account
Feb25SampSplit9	Property-linked finance
Feb25SampSplit10	Energy bill-linked finance

[ASK IF Feb25SampSplit1 = 1]

FutGFPers [FLIP SCALE 1..4]

Imagine again that you have decided to install green home improvements that would help reduce your home's carbon emissions and energy bills.

{IF FutHoImp = 14: "If you are not planning any improvements in the future, please answer these questions imagining you were going to install improvements to the energy performance of your home."}

You have been quoted an installation cost of £10,000 and would likely need to borrow money to complete the installation.

Finance option: Personal green loan You borrow a personal green loan from a lender, such as a bank, to help you pay for your green home improvements. You pay this loan back with an interest rate (e.g. 3%). The lender cannot claim your home if you fail to pay.

How likely or unlikely would you be to use this option to help finance improvements to the energy performance of your home in the future?

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Unsure

{IF FutGFPers [personal green loan] = 1,2}

WhyYPers [MULTICODE RANDOMISE 1..4]

You stated that you are likely to consider using a personal green loan to finance improvements to the energy performance of your home. Why would you consider using this product?

Personal green loan HS: You borrow a personal green loan from a lender, such as a bank, to help you pay for your green home improvements. You pay this loan back with an interest rate (e.g. 3%). The lender cannot claim your home if you fail to pay.

G_Multi_II1

1. I would need to borrow money to make the home improvements
2. The lender cannot claim my home if I fail to pay
3. This has lower interest rate than a standard personal loan
4. I am familiar with this type of product
5. Other (please specify)

{IF FutGFPers [personal green loan] = 3,4,5}

WhyNPers [MULTICODE RANDOMISE 1..7]

You stated that you are {IF FutGFPers [personal green loan] = 4,5: “unlikely to”; IF FutGFPers [personal green loan] = 3: “unsure if you would”} consider using a personal green loan to finance improvements to the energy performance of your home. Why would you not consider using this product?

Personal green loan HS: You borrow a personal green loan from a lender, such as a bank, to help you pay for your green home improvements. You pay this loan back with an interest rate (e.g. 3%). The lender cannot claim your home if you fail to pay.

G_Multi_II1

1. I am unable to take on debt right now
2. I am able but unwilling to take on debt right now
3. I do not want to go through the application process and related admin
4. The reduced rate is not enough to make this attractive to me
5. I do not find this more appealing than existing financial products available to me
6. I don’t know enough about this product
7. Other (please specify)

{ASK IF Tenure = 2}

FutGFAdd [FLIP SCALE 1..4]

Imagine that you have decided to install green home improvements that would help reduce your home’s carbon emissions and energy bills.

{IF FutHoImp = 14: “If you are not planning any improvements in the future, please answer these questions imagining you were going to install improvements to the energy performance of your home.”}

You have been quoted an installation cost of £10,000 and would likely need to borrow money to complete the installation.

Finance option: Additional green borrowing: You borrow from your mortgage provider to help you pay for your green home improvements. This amount is added to what you owe on your mortgage, but is paid back at a reduced interest rate (e.g. 2%). As with a mortgage, the lender can claim your home if you fail to pay.

How likely or unlikely would you be to use this option to help finance improvements to the energy performance of your home in the future?

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Unsure

{IF FutGFAdd [additional green borrowing] = 1,2}

WhyYAdd [MULTICODE RANDOMISE 1..3]

You previously stated that you are likely to consider using additional green borrowing to make improvements to the energy performance of your home. Why would you consider using this product?

Additional green borrowing: You borrow from your mortgage provider to help you pay for your green home improvements. This amount is added to what you owe on your mortgage, but is paid back at a reduced interest rate (e.g. 2%). As with a mortgage, the lender can claim your home if you fail to pay.

G_Multi_II1

1. I would need to borrow money to make the home improvements
2. This has a lower interest rate than standard additional borrowing on my mortgage
3. I am familiar with this type of product
4. Other (please specify)

{IF FutGFAdd [additional green borrowing] = 3,4,5}

WhyNAdd [MULTICODE RANDOMISE 1..7]

You previously stated that you are {IF FutGFAdd [additional green borrowing] = 4,5: “unlikely to”; IF FutGFAdd [additional green borrowing] = 3: “unsure if you would”} consider using additional green borrowing to make improvements to the energy performance of your home. Why would you not consider using this product?

Additional green borrowing HS: You borrow from your mortgage provider to help you pay for your green home improvements. This amount is added to what you owe on your mortgage, but is paid back at a reduced interest rate (e.g. 2%). As with a mortgage, the lender can claim your home if you fail to pay.

G_Multi_II1

1. I am unable to take on debt right now
2. I am able but unwilling to take on debt right now
3. I do not want to deal with the application process and related admin
4. The reduced rate is not enough to make this attractive to me
5. I don't know enough about this product
6. I'm concerned this might impact my existing mortgage(s)
7. I wouldn't like to have multiple loans
8. Other (please specify)

{ASK IF Feb25SampSplit6 = 1}

FutGFHeBa [FLIP SCALE 1..4]

Imagine that you have decided to install green home improvements that would help reduce your home's carbon emissions and energy bills.

{IF FutHoImp = 14: "If you are not planning any improvements in the future, please answer these questions imagining you were going to install improvements to the energy performance of your home."}

You have been quoted an installation cost of £10,000 and would likely need to pay in instalments to complete the installation.

Heat as a service (basic) A provider installs your green home improvements for free. The provider retains ownership of this technology. The provider charges you a monthly subscription fee for maintenance services for the technology. The fee would be alongside a reduced energy bill. If you sell your home, this monthly subscription fee transfers to the next homeowner. You can cancel your subscription for a pre-agreed exit fee.

How likely or unlikely would you be to use this option to help finance improvements to the energy performance of your home in the future?

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Unsure

{IF FutGFHeBa [heat as a service (basic)] = 1,2}

WhyYHeBa [MULTICODE RANDOMISE 1..7]

You previously stated that you are likely to consider using heat as a service (basic) to make improvements to the energy performance of your home. Why would you consider using this product?

Heat as a service (basic) HS: A provider installs your green home improvements for free. The provider retains ownership of this technology. The provider charges you a monthly subscription fee for maintenance services for the technology. The fee would be alongside a reduced energy bill. If you sell your home, this monthly subscription fee transfers to the next homeowner. You can cancel your subscription for a pre-agreed exit fee.

G_Multi_II1

1. I would not want to take on debt
2. I am familiar with subscription services so this option makes sense to me
3. I prefer to eliminate upfront costs
4. The regularity of maintenance payments makes budgeting easier
5. The supplier being responsible for maintenance gives me peace of mind
6. I like that I can transfer the subscription if I decide to sell my property
7. I prefer to deal with the provider directly over banks
8. Other (please specify)

{IF FutGFHeBa [heat as a service (basic)] = 3,4,5}

WhyNHeBa [MULTICODE RANDOMISE 1..7]

You previously stated that you are {IF FutGFHeBa [heat as a service (basic)] = 4,5: “unlikely to”; IF FutGFHeBa [heat as a service (basic)] = 3: “unsure if you would”} consider using heat as a service (basic) to make improvements to the energy performance of your home. Why would you not consider using this product?

Heat as a service (basic) HS: A provider installs your green home improvements for free. The provider retains ownership of this technology. The provider charges you a monthly subscription fee for maintenance services for the technology. The fee would be alongside a reduced energy bill. If you sell your home, this monthly subscription fee transfers to the next homeowner. You can cancel your subscription for a pre-agreed exit fee.

G_Multi_II1

1. I want to own the improvements that are installed in my home
2. This is not appropriate for my type of property
3. I am concerned it would make selling my home more difficult
4. I do not want to deal with the application procedure and related admin
5. I am concerned about the length of the subscription period and cancelling my subscription
6. I am concerned about what happens if I cannot make a monthly payment
7. I don’t know enough about this product

8. Other (please specify)

{ASK IF Feb25SampSplit7 = 1}

FutGFHeCo [FLIP SCALE 1..4]

Imagine that you have decided to install green home improvements that would help reduce your home's carbon emissions and energy bills.

{IF FutHoImp = 14: "If you are not planning any improvements in the future, please answer these questions imagining you were going to install improvements to the energy performance of your home."}

You have been quoted an installation cost of £10,000 and would likely need to pay in instalments to complete the installation.

Finance option: Heat as a service (comprehensive): A provider installs your green home improvements (such as a heat pump) for free. The provider retains ownership of the heat pump and becomes your home's energy provider (replacing your current energy providers). The provider charges you a monthly subscription fee which covers maintenance services and your monthly energy usage. This total cost aims to be no greater than your previous monthly energy bill cost. If you sell your home, this monthly subscription fee transfers to the next homeowner. You can cancel your subscription for a pre-agreed exit fee.

How likely or unlikely would you be to use this option to help finance improvements to the energy performance of your home in the future?

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Unsure

{IF FutGFHeCo [heat as a service (comprehensive)] = 1,2}

WhyYHeCo [MULTICODE RANDOMISE 1..7]

You previously stated that you are likely to consider using heat as a service (comprehensive) to make improvements to the energy performance of your home. Why would you consider using this product?

Heat as a service (comprehensive) HS: A provider installs your green home improvements (such as a heat pump) for free. The provider retains ownership of the heat pump and becomes your home's energy provider (replacing your current energy providers). The provider charges you a monthly subscription fee which covers maintenance services and your monthly energy

usage. This total cost aims to be no greater than your previous monthly energy bill cost. If you sell your home, this monthly subscription fee transfers to the next homeowner. You can cancel your subscription for a pre-agreed exit fee.

G_Multi_II1

1. I would not want to take on debt
2. I am familiar with subscription services so this option makes sense to me
3. I prefer to eliminate upfront costs
4. Having the maintenance costs and energy bill payments all covered in a single fee makes budgeting easier
5. Knowing the supplier is responsible for maintenance gives me peace of mind
6. I like that I can transfer the subscription if I decide to sell my property
7. I prefer to deal with the provider directly over banks
8. Other (please specify)

{IF FutGFHeCo [heat as a service (comprehensive)] = 3,4,5}

WhyNHeCo [MULTICODE RANDOMISE 1..8]

You previously stated that you are {IF FutGFHeCo [heat as a service (comprehensive)] = 4,5: “unlikely to”; IF FutGFHeCo [heat as a service (comprehensive)] = 3: “unsure if you would”} consider using heat as a service (comprehensive) to make improvements to the energy performance of your home. Why would you not consider using this product?

Heat as a service (comprehensive) HS: A provider installs your green home improvements (such as a heat pump) for free. The provider retains ownership of the heat pump and becomes your home’s energy provider (replacing your current energy providers). The provider charges you a monthly subscription fee which covers maintenance services and your monthly energy usage. This total cost aims to be no greater than your previous monthly energy bill cost. If you sell your home, this monthly subscription fee transfers to the next homeowner. You can cancel your subscription for a pre-agreed exit fee.

G_Multi_II1

1. I want to own the improvements that are installed in my home
2. This is not appropriate for my type of property
3. I am concerned it would make selling my home more difficult
4. I do not want to deal with the application procedure and related admin
5. I am concerned about the length of the subscription and cancelling my subscription
6. I am concerned about what happens if I cannot make a monthly payment
7. I am concerned I might end up paying more for my energy bills than I currently do
8. I don’t know enough about this product
9. Other (please specify)

{ASK IF Feb25SampSplit2 = 1}

FutGFPos [FLIP SCALE 1..4]

Imagine that you have decided to install green home improvements that would help reduce your home's carbon emissions and energy bills.

{IF FutHoImp = 14: "If you are not planning any improvements in the future, please answer these questions imagining you were going to install improvements to the energy performance of your home."}

You have been quoted an installation cost of £10,000 and would likely need to borrow money to complete the installation.

Finance option: Point-of-sale green finance: When purchasing your green home improvements, the seller of the product offers you a green payment plan. You pay this back with an interest rate (e.g. 4%). The lender cannot claim your home if you fail to pay.

How likely or unlikely would you be to use this option to help finance improvements to the energy performance of your home in the future?

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Unsure

{IF FutGFPos [point of sale] = 1,2}

WhyYPos [MULTICODE RANDOMISE 1..7]

You previously stated that you are likely to consider using point of sale finance for green purchases to make improvements to the energy performance of your home. Why would you consider using this product?

Point-of-sale green finance HS: When purchasing your green home improvements, the seller of the product offers you a green payment plan. You pay this back with an interest rate (e.g. 4%). The lender cannot claim your home if you fail to pay.

G_Multi_II1

1. I would need to borrow money to make the home improvements
2. This has a lower interest rate than standard point of sale finance
3. I am familiar with this type of product
4. The lender cannot claim my home if I fail to pay
5. I am interested in more costly green home improvements and so spreading the cost is important for me
6. It is easier to split the payment into a small number of instalments
7. I would not want to go through the process of applying for traditional loans
8. Other (please specify)

{IF FutGFPos [point of sale] = 3,4,5}

WhyNPos [MULTICODE RANDOMISE 1..6]

You previously stated that you are {IF FutGFPos [point of sale] = 4,5: “unlikely to”; IF FutGFPos [point of sale] = 3: “unsure if you would”} consider using point-of-sale finance for green purchases to make improvements to the energy performance of your home. Why would you not consider using this product?

Point-of-sale green finance HS: When purchasing your green home improvements, the seller of the product offers you a green payment plan. You pay this back with an interest rate (e.g. 4%). The lender cannot claim your home if you fail to pay.

G_Multi_II1

1. I am unable to take on debt right now
2. I am able but unwilling to take on debt right now
3. I would not be confident I could afford the payments at a later date
4. I do not trust point of sale lenders
5. I am unsure of the consequences of missing a payment
6. I don’t know enough about this product
7. Other (please specify)

{ASK IF Feb25SampSplit8 = 1}

FutGFSav [FLIP SCALE 1..4]

Imagine that you have decided to install green home improvements that would help reduce your home’s carbon emissions and energy bills.

{IF FutHoImp = 14: “If you are not planning any improvements in the future, please answer these questions imagining you were going to install improvements to the energy performance of your home.”}

You have been quoted an installation cost of £10,000 and do not have enough savings to complete the installation.

Finance option: Green savings account: You can save up over time by putting as much money as you’d like into a green savings account. This offers you better perks than a typical savings account (such as interest rates around 3% higher or a one-time bonus of approximately 25%), but only if you use the savings in the account to purchase green home improvements.

How likely or unlikely would you be to use this option to help finance improvements to the energy performance of your home in the future?

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Unsure

{IF FutGFSav [green homes savings account] = 1,2}

WhyYSav [MULTICODE RANDOMISE 1..6]

You previously stated that you are likely to consider using a green savings account to make improvements to the energy performance of your home. Why would you consider using this product?

Green savings account HS: You can save up over time by putting as much money as you'd like into a green savings account. This offers you better perks than a typical savings account (such as interest rates around 3% higher or a one-time bonus of approximately 25%), but only if you use the savings in the account to purchase green home improvements.

G_Multi_II1

1. I already have a separate savings account for home improvement, so it makes sense to switch
2. I want to benefit from the higher interest rates
3. I am planning to make home improvements, but I would not want to take on debt
4. I am planning to make home improvements but am not yet certain on which improvements
5. I am not committed to a fixed monthly payment; I can save what I can afford
6. I can save up towards a tangible goal
7. Other (please specify)

{IF FutGFSav [green homes savings account] = 3,4,5}

WhyNSav W[MULTICODE RANDOMISE 1..7]

You previously stated that you are {IF FutGFSav [green savings account] = 4,5: "unlikely to"; IF FutGFSav [green savings account] = 3: "unsure if you would"} consider using a green savings account to make improvements to the energy performance of your home. Why would you not consider using this product?

Green savings account HS: You can save up over time by putting as much money as you'd like into a green savings account. This offers you better perks than a typical savings account (such as interest rates around 3% higher or a one-time bonus of approximately 25%), but only if you use the savings in the account to purchase green home improvements.

G_Multi_II1

1. I already have a separate savings account for home improvements which I can use more flexibly

2. The bonus rates are not enough to encourage me to swap to a specific savings account
3. I am uncertain about the potential for fluctuation in interest rates
4. I find saving hard and it takes a long time before I see results
5. I want to make more immediate renovations
6. I am concerned about potential exit fees if I want to withdraw from my account
7. I don't know enough about this product
8. Other (please specify)

{ASK IF Feb25SampSplit9 = 1}

FutGFPLink [FLIP SCALE 1..4]

Imagine that you have decided to install green home improvements that would help reduce your home's carbon emissions and energy bills.

{IF FutHoImp = 14: "If you are not planning any improvements in the future, please answer these questions imagining you were going to install improvements to the energy performance of your home."}

You have been quoted an installation cost of £10,000 and would likely need to borrow money to complete the installation.

Finance option: Property-linked green finance: You borrow from a lender, such as a bank, to help you pay for your green home improvements. You pay this loan back with interest rates that are lower than standard loans (e.g. 2%) If you sell your home while you still owe, the responsibility to pay back the rest of the loan transfers to the next homeowner. As with a mortgage, the lender can claim your home if you fail to pay.

How likely or unlikely would you be to use this option to help finance improvements to the energy performance of your home in the future?

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Unsure

{IF FutGFPLink [property-linked finance] = 1,2}

WhyYPLink [MULTICODE RANDOMISE 1..6]

You previously stated that you are likely to consider using property-linked green finance to make improvements to the energy performance of your home. Why would you consider using this product?

Property-linked finance HS: You borrow from a lender, such as a bank, to help you pay for your green home improvements. You pay this loan back with interest rates that are lower than standard loans (e.g. 2%). If you sell your home while you still owe, the responsibility to pay back the rest of the loan transfers to the next homeowner. As with a mortgage, the lender can claim your home if you fail to pay.

G_Multi_II1

1. I would need to borrow money to make the home improvements
2. This has a lower interest rate than standard property-linked finance
3. I am familiar with this type of product
4. The longer repayment period makes monthly payments more affordable
5. I would not be stuck with loan repayments if I decided to sell my house
6. I would only be paying for the home improvement for the duration that I am using it or until I pay it off
7. Other (please specify)

{IF FutGFPLink [property-linked finance] = 3,4,5}

WhyNPLink [RANDOMISE 1..6]

You previously stated that you are {IF FutGFPLink [property-linked finance] = 4,5: “unlikely to”; IF FutGFPLink [property-linked finance] = 3: “unsure if you would”} consider using property-linked green finance for to make improvements to the energy performance of your home. Why would you not consider using this product?

Property-linked finance HS: You borrow from a lender, such as a bank, to help you pay for your green home improvements. You pay this loan back with interest rates that are lower than standard loans (e.g. 2%). If you sell your home while you still owe, the responsibility to pay back the rest of the loan transfers to the next homeowner. As with a mortgage, the lender can claim your home if you fail to pay.

G_Multi_II1

1. I am concerned it would make selling my home more difficult
2. I would want to own the installations/improvements in my home[2]
3. I am concerned about the impact the loan would have on the value of my home
4. It increases the admin burden if I eventually decide to sell my home
5. I don’t know enough about this product
6. I am unable/unwilling to take on debt right now
7. Other (please specify)

{ASK IF Feb25SampSplit10 = 1}

[2] Please note that this response option was not applicable and erroneously included so was later removed from analyses.

FutGFElink [FLIP SCALE 1..4]

Imagine that you have decided to install green home improvements that would help reduce your home's carbon emissions and energy bills.

{IF FutHoImp = 14: "If you are not planning any improvements in the future, please answer these qustions imagining you were going to install improvements to the energy performance of your home."}

You have been quoted an installation cost of £10,000 and would likely need to borrow money to complete the installation.

Finance option: Energy bill-linked green finance: You borrow from a lender, such as a bank, to help you pay for your green home improvements. You pay this loan back with interest rates that are lower than standard loans (e.g. 2%). You make these payments as part of your monthly energy bill. If you sell your home while you still owe, the responsibility to pay back the rest of the loan transfers to the next energy bill payer. As with a mortgage, the lender can claim your home if you fail to pay.

How likely or unlikely would you be to use this option to help finance improvements to the energy performance of your home in the future?

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Unsure

{IF FutGFElink [energy bill-linked finance] = 1,2}

WhyYELink [MULTICODE RANDOMISE 1..7]

You previously stated that you are likely to consider using energy-bill-linked green finance to make improvements to the energy performance of your home. Why would you consider using this product?

Energy-bill linked finance HS: You borrow from a lender, such as a bank, to help you pay for your green home improvements. You pay this loan back with interest rates that are lower than standard loans (e.g. 2%). You make these payments as part of your monthly energy bill. If you sell your home while you still owe, the responsibility to pay back the rest of the loan transfers to the next energy bill payer. As with a mortgage, the lender can claim your home if you fail to pay.

G_Multi_II1

1. I would need to borrow money to make the home improvements
2. This has a lower interest rate than standard energy-bill linked finance

3. I am familiar with this type of product
4. The energy savings will help offset the loan repayments
5. There are no upfront costs
6. The repayments are integrated directly into the monthly bill which simplifies repayments
7. I would not be stuck with loan repayments if I decided to sell my house
8. Other (please specify)

{IF FutGFElink [energy bill-linked finance] = 3,4,5}

WhyNELink [MULTICODE RANDOMISE 1..7]

You previously stated that you are {IF FutGFElink [energy-linked finance] = 4,5: “unlikely to”; IF FutGFElink [energy-linked finance] = 3: “unsure if you would”} consider using energy-bill-linked green finance to make improvements to the energy performance of your home. Why would you not consider using this product?

Energy-bill linked finance HS: You borrow from a lender, such as a bank, to help you pay for your green home improvements. You pay this loan back with interest rates that are lower than standard loans (e.g. 2%). You make these payments as part of your monthly energy bill. If you sell your home while you still owe, the responsibility to pay back the rest of the loan transfers to the next energy bill payer. As with a mortgage, the lender can claim your home if you fail to pay.

G_Multi_II1

1. I am unable to take on debt right now
2. I am able but unwilling to take on debt right now
3. I am concerned it would make selling my home more difficult
4. I am not confident that the energy savings will offset the loan repayments
5. It increases the admin burden if I eventually decide to sell my home
6. I am worried about how long it would take me to pay this off if the return on investment from energy saving measures is slow
7. I don’t know enough about this product
8. Other (please specify)

{ASK IF Feb25SampSplit3 = 1}

FutGFTloan [FLIP SCALE 1..4]

Imagine that you have decided to install green home improvements that would help reduce your home’s carbon emissions and energy bills.

{IF FutHoImp = 14: “If you are not planning any improvements in the future, please answer these questions imagining you were going to install improvements to the energy performance of your home.”}

You have been quoted an installation cost of £10,000 and would likely need to borrow money to complete the installation.

Finance option: Personal green loan with title restrictions: You borrow a green loan from a lender, such as a bank, to help you pay for your green home improvements. Until you repay what you owe, you would need the lender's permission before you can sell your home (a 'title restriction'). You pay this loan back with interest rates that are lower than standard personal loans (e.g. 2.5%). The lender cannot claim your home if you fail to pay.

How likely or unlikely would you be to use this option to help finance improvements to the energy performance of your home in the future?

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Unsure

{IF FutGFTloan [green loan with title restriction] = 1,2}

WhyYTloan [MULTICODE RANDOMISE 1..5]

You previously stated that you are likely to consider using a green loan with title restriction to make improvements to the energy performance of your home. Why would you consider using this product?

Green loan with title restriction HS: You borrow a green loan from a lender, such as a bank, to help you pay for your green home improvements. Until you repay what you owe, you would need the lender's permission before you can sell your home (a 'title restriction'). You pay this loan back with interest rates that are lower than standard personal loans (e.g. 2.5%). The lender cannot claim your home if you fail to pay.

G_Multi_II1

1. I would need to borrow money to make the home improvements
2. This has a lower interest rate than standard personal loans
3. I am familiar with this type of product
4. The lender cannot claim my home if I fail to pay
5. I would not be able to afford other types of loans
6. Other (please specify)

{IF FutGFTloan [green loan with title restriction] = 3,4,5}

WhyNTloan [MULTICODE RANDOMISE 1..6]

You previously stated that you are {IF FutGFTloan [green loan with title restriction] = 4,5: “unlikely to”; IF FutGFTloan [green loan with title restriction] = 3: “unsure if you would”} consider using a green loan with title restriction to make improvements to the energy performance of your home. Why would you not consider using this product?

Green loan with title restriction HS: You borrow a green loan from a lender, such as a bank, to help you pay for your green home improvements. Until you repay what you owe, you would need the lender’s permission before you can sell your home (a ‘title restriction’). You pay this loan back with interest rates that are lower than standard personal loans (e.g. 2.5%). The lender cannot claim your home if you fail to pay.

G_Multi_II1

1. I am unable to take on debt right now
2. I am able but unwilling to take on debt right now
3. I am concerned it would make selling my home more difficult
4. I do not want to deal with the application process and related admin
5. I’m worried about how long it might take me to pay this off as the return on investment for energy saving measures is slow
6. I don’t know enough about this product
7. Other (please specify)

{ASK IF Feb25SampSplit4 = 1}

FutGFGCred [FLIP SCALE 1..4]

Imagine that you have decided to install green home improvements that would help reduce your home’s carbon emissions and energy bills.

{IF FutHoImp = 14: “If you are not planning any improvements in the future, please answer these questions imagining you were going to install improvements to the energy performance of your home.”}

You have been quoted an installation cost of £10,000 and would likely need to borrow money to complete the installation.

Finance option: Green line of credit: You are issued a credit limit from a lender, such as a bank. You can spend as much or as little of this amount as you like on your green home improvements. You pay an interest rate on the amount you spend (e.g. 3%). The lender cannot claim your home if you fail to pay.

How likely or unlikely would you be to use this option to help finance improvements to the energy performance of your home in the future?

1. Very likely
2. Likely
3. Unlikely

4. Very unlikely
5. Unsure

{IF FutGFGCred [green line of credit] = 1,2}

WhyYGCred [MULTICODE RANDOMISE 1..9]

You previously stated that you are likely to consider using a green line of credit to make improvements to the energy performance of your home. Why would you consider using this product?

Green line of credit HS: You are issued a credit limit from a lender, such as a bank. You can spend as much or as little of this amount as you like on your green home improvements. You pay an interest rate on the amount you spend (e.g. 3%). The lender cannot claim your home if you fail to pay

G_Multi_II1

1. I would need to borrow money to make the home improvements
2. The lender cannot claim my home if I fail to pay
3. This has a lower interest rate than standard line of credit finance
4. I am familiar with this type of product
5. I like the flexibility of this product
6. The credit limit would help me not to overspend
7. It allows me to carry out phased installations so I can keep the costs more affordable
8. I like that if I pay the debt off I can avoid paying interest
9. I like that I do not pay interest unless I use the credit
10. Other (please specify)

{IF FutGFGCred [green line of credit] = 3,4,5}

WhyNGCred [RANDOMISE 1..8]

You previously stated that you are {IF FutGFGCred [green line of credit] = 4,5: “unlikely to”; IF FutGFGCred [line of green credit] = 3: “unsure if you would”} consider using a green line of credit to make improvements to the energy performance of your home. Why would you not consider using this product?

Green line of credit HS: You are issued a credit limit from a lender, such as a bank. You can spend as much or as little of this amount as you like on your green home improvements. You pay an interest rate on the amount you spend (e.g. 3%). The lender cannot claim your home if you fail to pay

G_Multi_II1

1. I am unable to take on debt right now

2. I am able but unwilling to take on debt right now
3. I do not want to deal with the application process and related admin
4. I am concerned the credit limit might encourage me to overspend
5. I think I would be eligible for other types of loans or credit that cost less
6. I am not interested in the flexibility this product offers
7. I don't plan a phased installation of green home improvements
8. I don't know enough about this product
9. Other (please specify)

{ASK IF Feb25SampSplit5 = 1}

FutGFGPlus [FLIP SCALE 1..4]

Imagine that you have decided to install green home improvements that would help reduce your home's carbon emissions and energy bills.

{IF FutHoImp = 14: "If you are not planning any improvements in the future, please answer these questions imagining you were going to install improvements to the energy performance of your home."}

You have been quoted an installation cost of £10,000 and would likely need to borrow money to complete the installation.

Finance option: Personal 'green+' loan: You borrow a personal green loan from a lender, such as a bank, to help you pay for your green home improvements. You can also spend this on other home improvements (such as redecorating or renovations). You pay this loan back with interest rates (e.g. 3%). The lender cannot claim your home if you fail to pay.

How likely or unlikely would you be to use this option to help finance improvements to the energy performance of your home in the future?

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Unsure

{IF FutGFGPlus [personal green-plus loan] = 1,2}

WhyYGPlus [MULTICODE RANDOMISE 1..5]

You previously stated that you are likely to consider using a personal green-plus loan to make improvements to the energy performance of your home. Why would you consider using this product?

Personal green-plus loan HS: You borrow a personal green loan from a lender, such as a bank, to help you pay for your green home improvements. You can also spend this on other home improvements (such as redecorating or renovations). You pay this loan back with interest rates (e.g. 3%). The lender cannot claim your home if you fail to pay.

G_Multi_II1

1. I would need to borrow money to make the home improvements
2. This has a lower interest rate than standard personal loans
3. The lender cannot claim my home if I fail to pay
4. I am familiar with this type of product
5. I can spend some of the loan on other home improvements that aren't energy saving
6. Other (please specify)

{IF FutGFGPlus [personal green-plus loan] = 3,4,5}

WhyNGPlus [MULTICODE RANDOMISE 1..8]

You previously stated that you are {IF FutGFGPlus [person green-plus loan] = 4,5: "unlikely to"; IF FutGFGPlus [personal green-plus loan] = 3: "unsure if you would"} consider using a personal green-plus loan to make improvements to the energy performance of your home. Why would you not consider using this product?

Person green-plus loan HS: You borrow a personal green loan from a lender, such as a bank, to help you pay for your green home improvements. You can also spend this on other home improvements (such as redecorating or renovations). You pay this loan back with interest rates (e.g. 3%). The lender cannot claim your home if you fail to pay.

G_Multi_II1

1. I am unable to take on debt right now
2. I am able but unwilling to take on debt right now
3. I do not want to deal with the application process and related admin
4. I would not want to spend this money on home improvements with no option for return on investment, e.g. redecoration
5. I think I would be eligible for other types of loans or credit that cost less
6. This loan is tied to me and not the home, so I may be responsible for the debt even after I sell the house
7. The return on investment from energy saving improvements is too slow
8. I don't know enough about this product
9. Other (please specify)

{IF (Cur_Age >= 55 OR Age55Check = 1) and Tenure = 1}

FutEqRel [FLIP SCALE 1..4]

Imagine that you have decided to install green home improvements that would help reduce your home's carbon emissions and energy bills.

{IF FutHoImp = 14: "If you are not planning any improvements in the future, please answer these questions imagining you were going to install improvements to the energy performance of your home."}

You have been quoted an installation cost of £10,000 and would likely need to borrow money to complete the installation.

Finance option: Green equity-release loan: You borrow from a lender, such as a bank, to help you pay for your green home improvements. This loan is paid back from your estate after your lifetime (equity release), with interest rates that are typically lower than non-green alternatives (e.g. 2%).

How likely would you be to use a green equity-release loan to help finance improvements to the energy performance of your home in the future?

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Unsure

{IF FutEqRel = 1,2}

WhyYEqRel [MULTICODE RANDOMISE 1..4]

You previously stated that you are likely to consider using a green equity-release loan to make improvements to the energy performance of your home. Why would you consider using this product?

Green equity-release loan HS: You borrow from a lender, such as a bank, to help you pay for your green home improvements. This loan is paid back from your estate after your lifetime (equity release), with interest rates that are typically lower than non-green alternatives (e.g. 2%).

G_Multi_II1

1. I would need to borrow money to make the home improvements
2. This has a lower interest rate than standard equity-release loans
3. I am familiar with this type of product
4. I like that I don't pay anything back in my lifetime
5. Other (please specify)

{IF FutEqRel = 3,4,5}

WhyNEqRel [Multicode: RANDOMISE 1..8]

You previously stated that you are {IF FutEqRel = 3,4: “unlikely to”; IF FutEqRel = 5: “unsure if you would”} consider using a green equity-release loan to make improvements to the energy performance of your home. Why would you not consider using this product?

Equity-release loan HS: You borrow from a lender, such as a bank, to help you pay for your green home improvements. This loan is paid back from your estate after your lifetime (equity release), with interest rates that are typically lower than non-green alternatives (e.g. 2%).

G_Multi_II1

1. I am unable to take on debt right now
2. I am able but unwilling to take on debt right now
3. I do not want to reduce the amount I can leave to my family or friends to inherit
4. I do not think my estate would cover the cost of the loan after my lifetime
5. I think equity-release would affect the benefits I am entitled to (e.g. pension credit, universal credit and others)
6. I don’t know enough about this product
7. I am worried it would affect approval of other types of lending I might need in the future
8. I don’t like that the loan must be spent on green home improvements
9. Other (please specify)

{IF Salary = 1}

FutGFSal [FLIP SCALE 1..4]

Imagine that you have decided to install green home improvements that would help reduce your home’s carbon emissions and energy bills.

{IF FutHoImp = 14: “If you are not planning any improvements in the future, please answer these questions imagining you were going to install improvements to the energy performance of your home.”}

You have been quoted an installation cost of £10,000 and would likely need to borrow money to complete the installation.

Finance option: Green salary sacrifice scheme: When purchasing your green home improvements, the seller offers you the option to pay in instalments. You pay these instalments through your payslip from your employer. Because the payments are made before your income is taxed, it reduces the amount you are taxed.

How likely would you be to use a green salary sacrifice scheme to help finance improvements to the energy performance of your home in the future?

1. Very likely
2. Likely
3. Unlikely

4. Very unlikely
5. Unsure

{IF FutGFSal = 1,2}

WhyYSal [MULTICODE RANDOMISE 1..4]

You previously stated that you are likely to consider using a green salary sacrifice scheme to make improvements to the energy performance of your home. Why would you consider using this product?

Green salary sacrifice scheme HS: When purchasing your green home improvements, the seller offers you the option to pay in instalments. You pay these instalments through your payslip from your employer. Because the payments are made before your income is taxed, it reduces the amount you are taxed.

G_Multi_II1

1. The tax efficiency of salary sacrifice appeals to me
2. The regularity of payments makes it easier to budget
3. I am familiar with other similar schemes, e.g. cycle to work, so this makes sense to me
4. I am interested in more costly green home improvements and so spreading the cost is important for me
5. Other (please specify)

{IF FutGFSal = 3,4,5}

WhyNSal [MULTICODE RANDOMISE 1..7]

You previously stated that you are {IF FutGFSal = 4,5: “unlikely to”; IF FutGFSal = 3: “unsure if you would”} consider using a green salary sacrifice scheme to make improvements to the energy performance of your home. Why would you not consider using this product?

Green salary sacrifice scheme HS: When purchasing your green home improvements, the seller offers you the option to pay in instalments. You pay these instalments through your payslip from your employer. Because the payments are made before your income is taxed, it reduces the amount you are taxed.

G_Multi_II1

1. The reduction to my take home income would be unaffordable
2. I am worried salary sacrifice might affect entitlements to state benefits
3. I do not think the benefits of this scheme are greater than receiving my full salary
4. I am worried it would affect approval of other types of lending I might need in the future
5. I don’t think my company would offer this as they are a small business
6. I am concerned this might affect my ability to change jobs
7. I don’t know enough about this product

8. Other (please specify)

Segmentation, access and advice, EPC

{ASK ALL}

AccIntro

The next set of questions ask about your attitudes towards your home's energy use, installing green home improvements, receiving advice and applying for green finance products.

{ASK ALL}

MotA [FLIP SCALE]

In general, how important is reducing your home's energy use to you?

1. Not important
2. Somewhat important
3. Very important

{ASK ALL}

MotB [COLLAPSIBLE GRID RANDOMISE ROWS FLIP SCALE]

How important to you are the following reasons for reducing your home's energy use?

G_Collapsible_Grid_II1

Rows

1. Environmental reasons
2. To save money on energy bills

Columns

1. Not important
2. Somewhat important
3. Very important

{ASK ALL}

BarA [COLLAPSIBLE GRID RANDOMISE ROWS FLIP SCALE]

To what extent do the following factors prevent you from installing green home improvements?

G_Collapsible_Grid_II1

Rows

1. High upfront costs
2. Lack of knowledge about available green home improvements
3. My home is not suitable (e.g. not enough space, planning restrictions)
4. I don't trust installers
5. I'm unsure of the long-term benefits

Columns

1. Major barrier
2. Minor barrier
3. Not a barrier at all

{ASK ALL}

BarB [COLLAPSIBLE GRID RANDOMISE ROWS FLIP SCALE]

And now thinking about a different set of factors. To what extent do the following prevent you from installing green home improvements?

G_Collapsible_Grid_II1

Rows

1. I don't trust the improvements to work reliably or effectively
2. Health or accessibility-related limitations
3. Concerns about installation disruption
4. The improvements would be unattractive / take up too much space
5. I simply don't want to install green energy technologies

Columns

1. Major barrier
2. Minor barrier
3. Not a barrier at all

{ASK ALL}

AdviceChannel [Multicode RANDOMISE 1..6]

Where would you prefer to receive advice about green finance products? You can select up to 2 responses.

G_MultiUpTo2_II1

1. Government websites and services, e.g. gov.uk
2. Consumer advice websites and services, e.g. Citizens Advice, moneysavingexpert.com or Which?
3. Traditional media, e.g. newspapers, TV and Radio
4. Social media, such as YouTube and influencers
5. Financial advisor
6. Energy companies
7. Other (please specify)
8. N/A: I do not need advice / do not intend to use any green finance product or service [EXCLUSIVE]

{IF AdviceChannel<>8}

GFAdviceArea [Multicode RANDOMISE 1..4]

And what would you like this advice about green finance products to cover?

G_Multi_II1

1. Where to access this product
2. Explanations of the financial terms and conditions
3. Guidance tailored to my particular circumstances
4. Comparisons between similar products
5. N/A: I do not need advice / do not intend to use any green finance product or service [EXCLUSIVE]

{ASK ALL}

Apply [MULTICODE RANDOMISE 1..7]

And where would you prefer to apply for these green finance products? You can select up to 2 responses.

G_MultiUpTo2_II1

1. Through a bank
2. Through your employer
3. A government portal
4. Directly with the installer
5. A broker
6. Your local authority
7. Credit union
8. Other (please specify)
9. N/A: I do not need advice / do not intend to use any green finance product or service (exclusive)

{ASK ALL}

FinConf [FLIP SCALE]

Thinking now about your finances in general. How confident do you feel applying for and using financial products?

1. Very confident
2. Somewhat confident
3. Neither confident nor unconfident
4. Somewhat unconfident
5. Very unconfident

{ASK ALL}

FinKnow [FLIP SCALE]

Again thinking generally about your finances. How knowledgeable would you say you are about financial matters?

1. Very knowledgeable
2. Somewhat knowledgeable
3. Neither knowledgeable nor unknowledgeable
4. Somewhat unknowledgeable
5. Very unknowledgeable

{ASK ALL}

Trust [COLLAPSIBLE GRID RANDOMISE ROWS FLIP SCALE 1..4]

In general, how much trust do you have in the following types of organisation?

G_Collapsible_Grid_II1

Rows

1. Banks
2. Brokers
3. Financial advisers
4. The local government (e.g. the council)
5. The central government (e.g. gov.uk)

Columns

1. Trust a great deal
2. Somewhat trust
3. Do not have much trust
4. Do not trust at all
5. Don’t know

{ASK ALL}

EPC

What is your homes Energy Performance Certificate (EPC) rating?

HS: What is an EPC?

An Energy Performance Certificate (EPC) shows which Energy Efficiency Rating Band your home is in. These bands go from A, which means very efficient, to G, which means not energy efficient.

1. A
2. B
3. C
4. D
5. E
6. F
7. G
8. Not applicable – my home is exempt from needing an EPC
9. Don't know

END FILTER Tenure

END SURVEY.

START DEMOGRAPHIC QUESTIONS.

Socio-demographics

{ASK ALL}

DemogIntro2

"Our final set of questions is to help us with our analysis."

DISPLAY

{IF Cur_Sex= -1 OR -11}

Sex

What is your sex?

A question about your gender identity will follow this one

1. Female
2. Male

{IF Cur_Gender= -1 OR -11}

Gender2

Is the gender you identify with the same as your sex registered at birth?

1. Yes
2. No (Please tell us your gender identity [TEXT BOX])

{IF Cur_DOB = EMPTY}

DOBChk1

“So we don’t have to check your age each time we conduct a new survey, could you please tell us your date of birth?”

1. Yes
2. No

SOFTCHECK: If DOBChk1 <> 1: “Providing this information means we don’t have to check your age each time we conduct a new survey. Are you sure you do not wish to provide your date of birth?”

PAGE START

{IF DOBChk1 = 1}

DOBChk2

“Please enter {WEB:’your’; TEL:’the respondent’s} date of birth”

DISPLAY

{IF DOBChk1 = 1}

DOB_Day

“Day:”

Range 1...31

{IF DOBChk1 = 1}

DOB_Month

“Month:”

January

February

March

April

May

June

July

August

September

October

November

December

LAYOUT: Display as a drop-down list

{IF DOBChk1 = 1}

DOB_Year

“Year:”

Range 1900...2025

SOFTCHECK 1: IF INVALID DATE: “DD Month YYYY is not a valid date. Please amend.”

SOFTCHECK 2: IF DOB_Year GT 2009: “Our records suggest you were born before 2010. Please review your birth year, or continue if correct.”

SOFTCHECK 3: {IF (((today’s date minus answer provided) < FF_AgeMin) or (today’s date minus answer provided)> FF_AgeMax)) AND FF_Age GT 0: “According to our records you are aged between {FF_AgeMin} and {FF_AgeMax}. Are you sure your date of birth is {DOB_Day} (DOB_Month} {DOB_Year}?”}

{COMPUTE IF DOB_Day AND DOB_Month AND DOB_Year = RESPONSE}

DOBUpd

Compute DOBUpd to give date of birth, based on answers at DOB_Day, DOB_Month and DOB_Year.

{COMPUTE IF DOBUpd = RESPONSE}

AgeUpd

Compute AgeUpd to give current age, based on Current date - DOBUpd

PAGE END

{(IF DOBChk1 <> 1 OR BDATD = "" or BDATM = "" or BDATY = "") and Cur_DOB = EMPTY}

AgeCheck

“What was your age at your last birthday?”

Range 16…110

SOFTCHECK: {IF (AgeCheck < FF_AgeMin OR AgeCheck > FF_AgeMax) AND FF_Age GT 0: “According to our records you should be aged between {FF_AgeMin} and {FF_AgeMax}. Are you sure you were {AgeCheck} years old at your last birthday?”}

{IF (Cur_HHSize = -1 OR -11) OR DemogUpd <> 1}

Hhld

“Thinking now of everyone living in your household, including children…

Including yourself, how many people live there regularly as members of thehousehold?”

RANGE 1…15

PAGE START

LAYOUT: Include HhldAge2 … HhldAgeN where N = {Hhld}

{IF Hhld > 1}

HhldAgeInt

And what are the ages of the {Hhld} people living in your household?

{WEB: “If you are not sure, please give your best estimate”}

INTERVIEWER: IF DON'T KNOW, PROBE FOR APPROXIMATE AMOUNT.

Person 1 (You): {IF Cur_Age > 0: {Cur_Age}; ELSE IF AgeUpd > 0: {AgeUpd}; ELSE IF AgeCheck > 0 {AgeCheck}; ELSE: “Not provided”}

DISPLAY

{IF Hhld > 1}

HhldAge2

Person 2: RANGE 0…110

{ASK IF Hhld > 2}

HhldAge3

Person 3: RANGE 0…110

…

{IF Hhld > [N-1]}

HhldAge[N]

Person [N]: RANGE 0…110

PAGE END

{COMPUTE FOR ALL}

NumChild05

SUM of where HhldAge2…HhldAge15 <6

{COMPUTE FOR ALL}

NumChild610

SUM of where HhldAge2…HhldAge15 6…10

{COMPUTE FOR ALL}

NumChild1115

SUM of where HhldAge2…HhldAge15 11…15

{COMPUTE FOR ALL}

NumChild1618

SUM of where HhldAge2…HhldAge15 16…18

{IF NumChild05 > 0}

RChild05

“And {IF NumChild05 > 1: “how many, if any, of the {NumChild05} people”; IF NumChild05 = 1: “how many, if any, of the people”} aged 5 or under living in your household {IF NumChild05 > 1: “are your children?”; IF NumChild05 = 1: “are your children?”}

{WEB: “Please include step or adopted children”}

INTERVIEWER: “Please include step or adopted children”

RANGE: 0…14

HARDCHECK: {IF RChild05 > NumChild05: You have said more people aged 5 or under living in your household are your children than you said there are living in your household. Please check your answers.}

{IF NumChild610 > 0}

RChild610

“And {IF NumChild610 > 1: “how many, if any, of the {NumChild610} people”; IF NumChild610 = 1: “how many, if any, of the people”} aged 6 to 10 living in your household {IF NumChild610 > 1: “are your children?”; IF NumChild610 = 1: “are your children?”}

{WEB: “Please include step or adopted children”}

INTERVIEWER: “Please include step or adopted children”

RANGE: 0…14

HARDCHECK: {IF RChild610 > NumChild610: You have said more people aged 6 to 10 living in your household are your children than you said there are living in your household. Please check your answers.}

{IF NumChild1115 > 0}

RChild1115

“And {IF NumChild1115 > 1: “how many, if any, of the {NumChild1115} people”; IF NumChild1115 = 1: “how many, if any, of the people”} aged 11 to 15 living in your household {IF NumChild1115 > 1: “are your children?”; IF NumChild1115 = 1: “are your children?”}

{WEB: “Please include step or adopted children”}

INTERVIEWER: “Please include step or adopted children”

RANGE: 0…14

HARDCHECK: {IF RChild1115 > NumChild1115: You have said more people aged 11 to 15 living in your household are your children than you said there are living in your household. Please check your answers.}

{IF NumChild1618 > 0}

RChild1618

“And {IF NumChild1618 > 1: “how many, if any, of the {NumChild1618} people”; IF NumChild1618 = 1: “how many, if any, of the people”} aged 16 to 18 living in your household {IF NumChild1618 > 1: “are your children?”; IF NumChild1618 = 1: “are your children?”}

{WEB: “Please include step or adopted children”}

INTERVIEWER: “Please include step or adopted children”

RANGE: 0…14

HARDCHECK: {IF RChild1618 > NumChild1618: You have said more people aged 16 to 18 living in your household are your children than you said there are living in your household. Please check your answers.}

{IF (Cur_RelStat = -1 OR -11) OR DemogUpd <> 1}

RelStat

“Which of these applies to you at present?”

{WEB: “Please select the first on the list that applies”}

INTERVIEWER: PLEASE READ OUT AND CODE THE FIRST TO APPLY

1. Married
2. In a registered civil partnership
3. Living with a partner
4. With a partner you do not live with
5. Separated (after being married or in a civil partnership)
6. Divorced/dissolved civil partnership
7. Widowed/surviving partner from a civil partnership
8. Single (never married/never in a civil partnership)

{IF (Cur_SexOrient = -1 OR -11) OR DemogUpd <> 1}

SexOrient

Which of the following best describes your sexual orientation?

G_ReadOut_II1

1. Straight or Heterosexual
2. Gay or Lesbian
3. Bisexual
4. Pansexual
5. Asexual
6. Queer
7. Other sexual orientation (Please specify)

{IF Cur_Ethnic = -1 OR -11}

ETHNICCAT

What is your ethnic group?

G_ReadOut_II1

1. White

2. Mixed or multiple ethnic groups
3. Asian or Asian British
4. Black or Black British
5. Arab
6. Other (Please describe)

{IF ETHNICCAT = 1}

ETHNWH

What is your ethnic group?

G_ReadOut_II1

1. White British (English/Welsh/Scottish/Northern Irish)
2. White Irish
3. Gypsy or Irish Traveller
4. Any other White background (please describe)

{IF ETHNICCAT = 2}

ETHNMX

What is your ethnic group?

G_ReadOut_II1

1. Mixed White and Black Caribbean
2. Mixed White and Black African
3. Mixed White and Asian
4. Any other mixed or multiple ethnic background (please describe)

{IF ETHNICCAT = 3}

ETHNAS

What is your ethnic group?

G_ReadOut_II1

1. Indian
2. Pakistani
3. Bangladeshi
4. Chinese
5. Any other Asian background (please describe)

{IF ETHNICCAT = 4}

ETHNBL

What is your ethnic group?

G_ReadOut_II1

1. Black African
2. Black Caribbean
3. Any other Black background (please describe)

{IF Cur_BrthCntry = -1}

BrthCntry

What is your country of birth?

G_ReadOut_II1

1. UK
2. Other (please specify)

{IF Cur_EngLang = -1}

EngLang

“Is English your first language?”

1. Yes
2. No

{IF Cur_HEdQual <> 1 AND ((Cur_HEdQual = -1 OR -11) OR DemogUpd <> 1)}

HEdQual

{WEB: “Starting from the top, please look down this list of qualifications and select the first one you come to that you have passed”}

{TEL: I will now read out a list of qualifications. Please say ‘yes’ when you hear one that you have passed”}

INTERVIEWER: READ OUT AND SELECT FIRST QUALIFICATION RESPONDENT HAS PASSED

1. Degree or equivalent, and above {HELP LINK: “For example: University/CNNA first degree BA, BSc or foundation degree, postgraduate degree: MA, MSc, MPhil, DPhil, PhD”.}
2. A-levels, SCE Highers or vocational level 3 or equivalent, and above {HELP LINK: “For example: Teaching qualifications for schools or further education, Nursing or other medical qualifications, City & Guilds level 4, S-level, AS-level, A2-level, Scottish Higher, NVQ or SVQ level 3, International Baccalaureate, Scottish Baccalaureate, Scottish SCE/SLC/SUPE at higher grade, Vocational A-level (AVCE), T Level, School Certificate or Matriculation, GNVQ Advanced or GSVQ level 3, City & Guilds Level 3”}
3. Qualifications below A-levels or vocational level 3 or equivalent such as GCSE, O-Level or Standard Grade {HELP LINK “For example: GCE, GSE, CSE level 1, SQA National 1-3, SQA National 4, SQA National 5, SQA intermediate level 1-2, Scottish Standard or Ordinary, Scottish Access 1-3, Scottish Higher Leaving Certificate, SUPE ordinary, BTEC, SCOTVEC first, City & Guilds levels 1 or 2”}
4. Other qualification (please describe)
5. No qualifications

{IF (Cur_SubjInc = -1 OR -11) OR DemogUpd <> 1}

SubjInc [FLIP SCALE]

“How well would you say you are managing financially these days?

Would you say you are…?

G_ReadOut_II1

1. Living comfortably
2. Doing all right
3. Just about getting by
4. Finding it quite difficult
5. Finding it very difficult

{IF (Cur_EconAct = -1 OR -11) OR DemogUpd <> 1}

EconAct

Which of these descriptions applies to what you spent the most time doing last week, that is the seven days ending last Sunday?

G_ReadOut_II1

1. In full-time education (including on vacation)
2. On government training/employment programme
3. In paid work (or away temporarily) for at least 10 hours per week
4. Waiting to take up paid work already accepted
5. Unemployed
6. Permanently sick or disabled
7. Wholly retired from work
8. Looking after your home or family

9. Doing something else

{IF (Cur_EmpStat = -1 OR -11) OR DemogUpd <> 1}

EMPSTAT

The following questions refer to your current main job, or if you are not working now to your last main job.

In your main job are you (were you)…

G_ReadOut_II1

1. An employee
2. Self-employed with employees
3. Self-employed / freelance without employees
4. I have never had a job

{IF EMPSTAT = 1,2}

Employ

IF EMPSTAT = 1: “How many people work (worked) for your employer at the place where you work (worked)?”; IF EMPSTAT = 2: “How many people do (did) you employ?”}

G_ReadOut_II1

1. 1 to 24
2. 25 to 499
3. 500 or more

{IF EMPSTAT = 1,2}

Superv

In your job, do (did) you have any formal responsibility for supervising the work of other employees or people?

A supervisor or foreman is responsible for overseeing the work of other employees on a day-to-day basis.

1. Yes
2. No

{IF EMPSTAT = 1,2,3}

EmpOCC

Which of the following best describes the sort of work you do in your current job?

If you are not working now, please select which best describes what you did in your last job.

G_ReadOut_II1

1. Modern professional occupations [HELP LINK: “For example a teacher/lecturer, nurse, physiotherapist, social worker, welfare officer, artist, musician, police officer (sergeant or above), software designer.”]
2. Clerical and intermediate occupations [HELP LINK: “For example a secretary, personal assistant, clerical worker, office clerk, call centre agent, nursing auxiliary, nursery nurse.”]
3. Senior managers and administrators usually responsible for planning, organising and co-ordinating work and for finance [HELP LINK: “For example a finance manager, chief executive.”]
4. Technical and craft occupations [HELP LINK: “For example: motor mechanic, fitter, inspector, plumber, printer, tool maker, electrician, gardener, train driver”]
5. Semi-routine manual and service occupations [HELP LINK: “For example a postal worker, machine operative, security guard, caretaker, farm worker, catering assistant, receptionist, sales assistant.”]
6. Routine manual and service occupations [HELP LINK: “For example a HGV driver, van driver, cleaner, porter, packer, sewing machinist, messenger, labourer, waiter / waitress, bar staff.”]
7. Middle or junior managers [HELP LINK: “For example an office manager, retail manager, bank manager, restaurant manager, warehouse manager, publican.”]
8. Traditional professional occupations [HELP LINK: “For example an accountant, solicitor, medical practitioner, scientist, civil/mechanical engineer.”]

{NOT ASKED FEB25 – ASKED IN SCREENER QUESTIONS}

Tenure

“Thinking about your main residence, does your household own or rent this accommodation?”

INTERVIEWER: PROBE IF NECESSARY:
IF OWNS: Outright or on a mortgage?

IF RENTS: From whom?

Owns - Outright
Owns - Buying on mortgage
Shared ownership (e.g. part rent, part buy)
Rents - Local authority / council
Rents - Housing Association/charitable trust/new town development corporation
Rents - Property company
Rents - Employer of a household member
Rents - Other organisation
Rents - Relative/friend (before living here) of a household member
Rents - Other individual/private landlord

Rent free, squatting
Other (Please describe)

{IF ((Cur_Dis = -1 OR -11) OR DemogUpd <> 1}

Dis12

“Do you have any physical or mental health conditions or illnesses lasting, or expected to last, for 12 months or more?”

1. Yes
2. No

{IF Dis12=1}

DisAct

Do any of your conditions or illnesses reduce your ability to carry out day-to-day activities?

INTERVIEWER: PROBE IF YES : “Is that a little or a lot?”

1. Yes, a lot
2. Yes, a little
3. Not at all

{IF Cur_IdentClass = -1}

IdentClass1

Do you ever think of yourself as belonging to any particular class?

1. Yes
2. No

{IF Cur_IdentClass = -1}

IdentClass2

{IF IdentClass1 = ‘Yes’: “Which class would you say you belong to?”; IF IdentClass1 <> ‘Yes’: “Most people say they belong either to the middle class or the working class.

If you had to make a choice, would you call yourself middle class or working class, or something else?”}

INTERVIEWER: IF ‘OTHER’ PLEASE PROBE FOR ANSWER

1. Middle class
2. Working class
3. Other (please describe)

{IF (Cur_IntUse = -1 OR -11) OR DemogUpd <> 1}

IntUse [FLIP SCALE (1…5)]

“On average, how often would you say you access the internet for personal use? {WEB: “This could be for general web browsing, watching videos or going on social media sites.

Please include time spent on the internet on all devices you use, for example a computer, laptop, tablet or smartphone”}

INTERVIEWER: “This could be for general web browsing, watching videos or going on social media sites.

Please include time spent on the internet on all devices you use, for example a computer, laptop, tablet or smartphone”

G_ReadOut_II1

1. Several times a day
2. Daily
3. Weekly
4. Monthly
5. Less often than once a month
6. {IF TEL: Do not have access to the internet}

{IF (Cur_HHIncome_21 = -1 OR -11) OR DemogUpd <> 1}

HHIncomeUpd

“Could you please tell us which of the following represents the total monthly income of your household from all sources before tax?

If you are unsure, please give your best estimate.

INTERVIEWER: READ OUT AND STOP WHEN REACH CORRECT CODE”

1. Less than £700
2. £700 - £920
3. £921 - £1,080
4. £1,081 - £1,240
5. £1,241 - £1,410

6. £1,411 - £1,590
7. £1,591 - £1,800
8. £1,801 - £2,030
9. £2,031 - £2,260
10. £2,261 - £2,560
11. £2,561 - £2,850
12. £2,851 - £3,160
13. £3,161 - £3,510
14. £3,511 - £3,890
15. £3,891 - £4,350
16. £4,351 - £4,910
17. £4,911 - £5,630
18. £5,631 - £6,610
19. £6,611 - £8,520
20. £8,521 or more

Politics

{ASK IF FF_GE24Voted = -1 OR -11}

GE24Voted

Talking to people about the British general election on the 4th July 2024, we have found that a lot of people didn't manage to vote.

How about you - did you manage to vote in the general election?”

1. Yes
2. No
3. Was not eligible to vote

{ASK IF GE24Voted = 1 AND Cur_Country <> 4}

GE24Vote [RANDOMISE 1..7]

“Which party did you vote for in the general election?

G_NoPrompt_II1

1. Conservative
2. Labour
3. Liberal Democrats
4. Scottish National Party
5. Plaid Cymru
6. Reform UK
7. Green Party
8. Other party (please specify)

{ASK IF GE24Voted = 1 AND Cur_Country = 4}

GE24VoteNI [RANDOMISE 1..6]

“Which party did you vote for in the general election?

G_NoPrompt_II1

1. Democratic Unionist Party (DUP)
2. Sinn Féin
3. Social Democratic & Labour Party (SDLP)
4. Alliance Party
5. Ulster Unionist Party (UUP)
6. Traditional Unionist Voice (TUV)
7. Other party (please describe)

{IF FF_EURefVoted = -5 OR -1}

EURefVoted

“On 23rd June 2016 there was a referendum on whether the United Kingdom should remain a member of the European Union or leave the European Union. Talking to people about the referendum, we have found that a lot of people didn't manage to vote.

How about you? Did you manage to vote in the referendum about the European Union?”

1. Yes
2. No

{IF EURefVoted = 1}

EURefVote

“In the referendum, you were asked ‘Should the United Kingdom remain a member of the European Union or leave the European Union?’

Did you vote to ‘remain a member of the EU’ or to ‘leave the EU’?”

1. Remain a member of the European Union
2. Leave the European Union

{(IF BriScoSA = 2 OR Cur_Country = 2) AND FF_IndyRefVoted = -1}

IndyRefVoted

Not everyone managed to vote in the referendum on Scottish independence held in September 2014.

How about you? Did you vote in the 2014 referendum on Scottish independence?

1. Yes
2. No

{IF IndyRefVoted = 1}

IndyRefVote

How did you vote in the Scottish independence referendum?

1. I voted Yes
2. I voted No

{IF ((Cur_PartyID = -1 OR -11) OR DemogUpd <> 1)}

PolSupParty

“Generally speaking, do you think of yourself as a supporter of any one political party?”

1. Yes
2. No

{IF PolSupParty <> 1}

PolCloseParty

Do you think of yourself as a little closer to one political party than to the others?

1. Yes
2. No

{IF (PolSupParty = 1 OR PolCloseParty = 1) AND Cur_Country <> 4}

PolPartyID

“Which party would you think of yourself as {IF PolSupParty = ‘Yes’ :’a supporter of?’; IF PolCloseParty = ‘Yes’: ‘a little closer to?’}

G_NoPrompt_II1

1. Conservative

2. Labour
3. Liberal Democrats
4. Scottish National Party
5. Plaid Cymru
6. Green Party
7. UK Independence Party (UKIP)
8. Brexit Party/Reform UK
9. Other party (please describe)

{IF (PolSupParty = 1 OR PolCloseParty = 1) AND Country = 4}

PolPartyIDNI

“Which party would you think of yourself as {IF PolSupParty = ‘Yes’ :’a supporter of?’; IF PolCloseParty = ‘Yes’: ‘a little closer to?’}

{#G_NoPrompt_II1}”

1. Democratic Unionist Party (DUP)
2. Sinn Féin
3. Social Democratic & Labour Party (SDLP)
4. Alliance Party
5. Ulster Unionist Party (UUP)
6. Traditional Unionist Voice (TUV)
7. Other party (specify)

Appendix B: Cognitive testing screener

Homeowner's awareness and attitudes towards green finances – Screening questionnaire

Recruitment Conversation

My name is [NAME], and I am looking for volunteers to take part in an interview with The National Centre for Social Research (NatCen). NatCen is an independent, not-for-profit research organisation.

This project is being conducted on behalf of the Department for Energy Security & Net Zero (DESNZ). DESNZ is responsible for UK energy security, protecting billpayers, and reducing the UK's carbon emissions to net zero.

The aim of the study is to try out some questions developed for a survey that explores homeowner's attitudes and awareness towards green finance. Green Home Finance (GHF) refers to a range of financial products made available to finance or re-finance the retrofitting, purchase, or self-build of properties to improve their energy efficiency or carbon emissions.

DESNZ are funding NatCen to provide them with robust evidence that investigates consumer awareness, attitudes, and specific product features and incentives required to drive uptake of green finance products.

In addition, it will identify key factors to facilitate sustained behaviour change, offering actionable insights to design effective strategies that promote the uptake of green finance products.

The purpose of this study is to make sure the questions are easy to understand and answer before they are asked of many others in the UK.

For this study we are seeking people who own their home either outright, with a mortgage, or through shared ownership. We are also particularly interested in speaking to people who have experience of green finance products and/or who have made improvements to their home to be more environmentally friendly.

Taking part will involve a Zoom video call where you will be asked to answer some of the questions that will be used in the survey. The interviewer will then ask you some questions about how you found understanding and answering the questions. We are particularly interested in how you find answering the questions rather than the answers themselves.

With your permission we would be recording the interview so that we don't have to make lots of notes.

The interview will last for about an hour via a Zoom video meeting.

Everyone who takes part in this discussion will receive a £30 Love2Shop voucher as a thank you for their time and feedback.

During the interview, the interviewer will need to share questions with you on your screen. Whilst this can be done using a smartphone, we would recommend that you use a larger display device such as a laptop or tablet for the interview to ensure you can view them clearly.

We will treat all information that you give in strict confidence, in accordance with UK GDPR and the Data Protection Act 2018. Any personal details will be held securely by NatCen and will not be used for any purposes other than research.

Participation is entirely voluntary, which means we rely on the good will of people to take part. Most people who take part enjoy it.

Would you be interested in taking part?

IF NO: Thank and close

IF YES: PLEASE ASK ALL SCREENING QUESTIONS

READ OUT: Before proceeding, can I just check some information with you? We are trying to get a spread of different people for this study, so I'd just like to run through a few questions with you to see whether you match our criteria…

Screening Questionnaire

How would you describe your gender?

READ OUT

Male	
Female	
Other (describe _____)	

To which of the following age groups do you belong?

READ OUT

18-34	
35-54	
55+	

What is the highest level of education you have completed?

READ OUT

GCSEs or equivalent (e.g., NVQ Level 2)	
A-Levels or equivalent (e.g., BTEC Level 3)	
Bachelor's Degree (e.g., BA, BSc, BEng)	
Postgraduate Degree (e.g., Master's, PhD, Professional Qualification)	

Do you currently own your home? This can mean owned outright, with a mortgage, or through a shared ownership scheme.

READ OUT

Yes	
No	

IF Q4 = No, Thank and close.

GO TO QUOTA SHEET. DO WE NEED TO INTERVIEW THIS PERSON?

IF YES: Ask next question.

IF NO: THANK PARTICIPANT FOR TIME.

Can I just check, are you able to attend a Zoom video meeting for the interview?

IF YES: Ask next question.

IF NO: THANK AND CLOSE

READ OUT: The data collected during this study will be used for research purposes only. NatCen will store and handle all data securely and confidentially in line with UK GDPR and the Data Protection Act 2018. No personal information will ever be transferred outside of the European Economic Area (EEA).

COLLECT PARTICIPANT CONTACT DETAILS

Name	
Email	
Phone number	

THANK PARTICIPANT

END OF SCREENING QUESTIONNAIRE

Appendix C: Questions tested in cognitive interviews

Appendix C shows the initial versions of wording and questions tested in cognitive interviews. The helplink (HL) screens at the end of the appendix were linked to their respective elements in the test document shared with participants to mimic the unfolding of a helplink in an online survey. In order to keep interview length to one hour, three variants of the questions were tested (A, B and C).

Variant A included the questions: IntroIntent, FutHoImp, IntroDCE, VigINTR1, ProdTypePref, DCESCEN1, GFUseA, GFDefA, FutGFA, WhyYPers, WhyNPers, WhyYAdd, WhyNAdd, WhyYHeBa, WhyNHeBa, WhyYHeCo, WhyNHeCo and GfUseAALT.

Variant B included the questions: IntroIntent, FutHoImp, IntroDCE, VigINTR1, ProdTypePref, DCESCEN1, GFUseA, GFDefB, FutGFB, WhyYPos, WhyNPos, WhyYSav, WhyNSav, WhyYPLink, WhyNPLink, WhyYELink, WhyNELink and GfUseAALT.

Variant B included the questions: IntroIntent, FutHoImp, IntroDCE, VigINTR1, ProdTypePref, DCESCEN1, GFUseA, GFDefB, FutGFB, WhyYPos, WhyNPos, WhyYSav, WhyNSav, WhyYPLink, WhyNPLink, WhyYELink, WhyNELink and GfUseAALT.

Variant C included the questions: Introintent, FutHoImp, IntroDCE, VigINTR1, ProdTypePref, DCESCEN1, GFUseA, GFDefC, FutGFC, WhyYTLoan, WhyNTLoan, WhyYGCred, WhyNGCred, WhyYGPlus, WhyNGPlus, WhyYSal, WhyNSal and GfUseAALT.

IntroIntent

We would now like to know about any improvements to the energy performance of your home you have made or any plans for such improvements you have for the future.

FutHoImp

Which of these jobs do you intend on carrying out in your main home in the next 5 years, if any?

Please select all that apply

1. Replace the boiler with another boiler
2. Install a heat pump
3. Replace existing radiators
4. Put in new heating controls, thermostats, valves on radiators, controllers/programmers for heating or hot water
5. Put in roof/loft/cavity wall/solid wall/underfloor insulation (where there was none)
6. Increase insulation to the roof/loft/walls/floors
7. Put in double or triple glazing
8. Draught proofing doors and windows

9. Put in insulation on hot water cylinder/tanks, pipes or radiators
10. Put in solar photovoltaic (PV) panels
11. Put in a biomass boiler / wood pellet stove
12. Set up smart heating control (e.g. Nest, Hive, Tado)
13. Other work to keep my home warmer (please specify)
14. None of the above

IntroDCE

The next set of questions are about your attitudes to different types of green finance products and schemes to help us understand what is important to you. Please read the following questions carefully before answering.

VigINTR1

We would now like you to imagine that you are considering taking out a loan to install a home improvement measure that would make your home more energy efficient. The loan you have been offered has a repayment period of 15 years.

Would you accept a loan with 3% interest in order to install the home improvement?

1. Yes
2. No

ProdTypPref

Imagine that you have decided to install a home improvement measure that would make your home more energy efficient. You have been quoted an installation cost of £10,000 and would need to borrow money to complete the installation.

Below are four different financial products you can use to borrow the money you need to make the installation. Please read the descriptions of each product.

Personal green loan – These loans are issued based on the borrower's credit history and income, without collateral HL, and are aimed at funding home decarbonisation measures. You pay this loan back with interest rates that are typically lower than standard loans, for example around 5%.

Point-of-sale finance – This is offered at the moment of purchase, typically for measures like solar panels or heat pumps. When purchasing your home decarbonisation measures, the seller offers you a green payment plan so that you have the option to pay in monthly instalments. You must also pay an interest rate that is typically lower than standard payment plans, for example around 10%.

Personal green loan with title restrictions – These loans are issued based on the borrower's credit history and income and are aimed at funding home decarbonisation measures. Until you repay what you owe, you would need the lender's permission before you can sell your home (a 'title restriction'). In exchange, you would benefit from lower interest rates, for example around 4%.

Green credit – These products function similarly to credit cards. They provide the borrower with access to a predetermined amount of funds. You can spend as much or as little of this amount as you like on your home decarbonisation measures, whenever you want and as many times as you want. When you pay back what you owe, you can borrow again. You pay an interest rate on the amount you spend. The rate of interest is typically lower than standard lines of credit, for example around 5%.

Imagine each of these options have the same monthly repayments and repayment length. Please rank these financial products based on your preferences. Rank 1 is your most preferred option and rank 4 is your least preferred option.

1. (Most preferred)
2.
3.
4. (Least preferred)

IF ASKED: Collateral

Asset(s) (usually property) that are pledged by the borrower as security for the lender, to reduce risk for lenders.

DCESCEN1

Imagine again that you have decided to install a home improvement measure that would make your home more energy efficient. You have been quoted £10,000 for the installation and decide to approach your bank for a personal green loan. You are given three options, please look at each of the following options carefully before you decide which you would prefer to use.

Feature	Loan A	Loan B	Loan C
Interest rate	1%	3%	5%
Repayment terms	15 years	5 years	10 years
Monthly payment	£56.11	£171.67	£87.50
Total cost	£10,100	£10,300	£10,500

Which of these loans would you prefer to use?

1. Loan A
2. Loan B
3. Loan C

GFUseA

Which of these, if any, have you used in the past?

Please select all that apply

1. Point of sale green finance HL: This is offered at the moment of purchase, typically for measures like solar panels or heat pumps. Retailers or service providers partner with lenders to provide low-interest or deferred-payment options directly at the point of sale.
2. Personal green loan HL: These loans are issued based on the borrower's credit history and income, without collateral, and are aimed at funding home decarbonisation measures.
3. Green mortgage bonus HL: Bonus that is offered as part of a new mortgage. It provides lower interest rate for the whole mortgage if the borrower commits to home decarbonization measures, or if the property meets certain energy efficiency standards.
4. Additional green borrowing HL: This is typically offered to those with an existing mortgage. It allows homeowners to borrow additional funds at reduced rates, specifically for home decarbonisation measures.
5. The Boiler Upgrade Scheme HL: A government grant which covers part of the cost of replacing fossil fuel heating systems with a heat pump or biomass boiler.
6. Green Deal HL: A previous government scheme which helped homeowners make energy-saving improvements to their home and to find the best way to pay for them.
7. Green Homes Grant Voucher Scheme HL: A government scheme that offered homeowners the opportunity to apply for a voucher worth up to two-thirds of the cost of selected energy efficiency and low carbon heating measures.
8. None of the above, I have never used any green finance product

GFDefA

Imagine that you have decided to install home improvement measures that would help reduce your home’s carbon emissions and energy bills, such as insulation, solar panels, and/or a heat pump. From now on, these will be referred to as home decarbonisation measures. You have been quoted a total installation cost of £10,000 and would likely need to borrow money to complete the installation.

Below are different ways you could obtain the money you need to make the installation. These are called ‘green finance products’ and they typically have interest rates that are lower than standard loans. Please read the descriptions of each product.

Personal green loan: You borrow a personal green loan worth £10,000 from a lender, such as a bank, to help you pay for your home decarbonisation measures. You pay this loan back with interest rates that are typically lower than standard loans, for example around 5%. The lender cannot claim your home if you fail to pay.

Additional green borrowing: You borrow £10,000 from your mortgage provider to help you pay for your home decarbonisation measures. This amount is added to what you owe on your mortgage, but is typically paid back at a reduced interest rate, for example around 2%. As with a mortgage, the lender can claim your home if you fail to pay.

Heat as a service (basic): A provider installs your home decarbonisation measures (such as a heat pump and/or solar panels) for free. The provider retains ownership of this technology. The provider charges you a monthly subscription fee for maintenance services for the technology. The fee would be alongside a reduced energy bill. If you sell your home, this monthly subscription fee transfers to the next homeowner. You can cancel your subscription for a pre-agreed exit fee.

Heat as a service (comprehensive): A provider installs your home decarbonisation measures (such as a heat pump) for free. The provider retains ownership of the heat pump and becomes your home's energy provider (replacing your current energy providers). The provider charges you a monthly subscription fee for maintenance services for the heat pump as part of your monthly energy bills. This total cost is typically lower than your monthly energy bill cost. If you sell your home, this monthly subscription fee transfers to the next homeowner. You can cancel your subscription for a pre-agreed exit fee.

FutGFA

How likely would you be to use the following options to help finance improvements to the energy performance of your home in the future?

If you are not planning any improvements in the future, please answer these questions imagining you were going to install improvements to the energy performance of your home.

Please select one answer in each section below

	Very likely	Likely	Unlikely	Very unlikely	Unsure
Personal green loan					
Additional green borrowing					
Heat as a service (basic)					
Heat as a service (comprehensive)					

{IF FutGFA [personal green loan] = 1,2}

WhyYPers

You stated that you are likely to consider using a personal green loan to finance improvements to the energy performance of your home. Why would you consider using this product?

Personal green loan HL

Please select all that apply

1. I am considering making home improvements but would need to borrow money to do so
2. I like that this loan doesn't require collateral HL: Asset(s) (usually property) that are pledged by the borrower as security for the lender, to reduce risk for lenders

3. I appreciate and seek reduced rates when borrowing money, and this option seems to have a lower interest rate than a standard personal loan
4. Other (please specify)

{IF FutGFA [personal green loan] = 3,4,5}

WhyNPers

You stated that you are unsure or unlikely to consider using a personal green loan to finance improvements to the energy performance of your home. Why would you not consider using this product?

Personal green loan HL

Please select all that apply

1. I am unable/unwilling to take on debt right now
2. I do not want to deal with the application process and related admin
3. I don't like that the loan must be spent on home improvements
4. The reduced rate is not enough to make this attractive to me
5. I do not find this more appealing than existing financial products available to me
6. I don't know enough about this product
7. Other (please specify)

{IF FutGFA [additional green borrowing] = 1,2}

WhyYAdd

You previously stated that you are likely to consider using additional green borrowing to make improvements to the energy performance of your home. Why would you consider using this product?

Additional green borrowing HL

Please select all that apply

1. I already have a mortgage so additional borrowing makes sense to me
2. The prospect of increasing property value is appealing to me
3. I appreciate and seek reduced rates when borrowing money
4. I like that the money I would borrow is linked to a tangible goal
5. Other (please specify)

{IF FutGFA [additional green borrowing] = 3,4,5}

WhyNAdd

You previously stated that you are unsure or unlikely to consider using additional green borrowing to make improvements to the energy performance of your home. Why would you not consider using this product?

Additional green borrowing HL

Please select all that apply

1. I am unable/unwilling to take on debt right now
2. I do not want to deal with the application process and related admin
3. I don't like that the loan must be spent on home improvements
4. The reduced rate is not enough to make this attractive to me
5. I don't know enough about this product
6. I'm concerned this might impact my existing mortgage(s)
7. I wouldn't like to have multiple loans
8. Other (please specify)

{IF FutGFA [heat as a service (basic)] = 1,2}

WhyYHeBa

You previously stated that you are likely to consider using heat as a service (basic) to make improvements to the energy performance of your home. Why would you consider using this product?

Heat as a service (basic) HL

Please select all that apply

1. I wouldn't want to take on debt
2. I am familiar with subscription services so this option makes sense to me
3. I prefer to eliminate upfront costs
4. The regularity of maintenance payments makes budgeting easier
5. Knowing that the supplier is responsible for maintenance gives me peace of mind
6. I like that I can transfer the subscription if I decide to sell my property
7. I prefer to deal with the provider directly over banks
8. Other (please specify)

{IF FutGFA [heat as a service (basic)] = 3,4,5}

WhyNHeBa

You previously stated that you are unsure or unlikely to consider using heat as a service (basic) to make improvements to the energy performance of your home. Why would you not consider using this product?

Heat as a service (basic) HL

Please select all that apply

1. I would want to own the technology that is installed my home
2. This option is not appropriate for my type of property
3. I am concerned it would make selling my home more difficult
4. I do not want to deal with the application procedure and related admin
5. I do not want to have to pay a monthly fee
6. I would not know which provider to go to
7. I am concerned about the length of the subscription periods and variable monthly payments
8. I don't know enough about this product
9. Other (please specify)

{IF FutGFA [heat as a service (comprehensive)] = 1,2}

WhyYHeCo

You previously stated that you are likely to consider using heat as a service (comprehensive) to make improvements to the energy performance of your home. Why would you consider using this product?

Heat as a service (comprehensive) HL

Please select all that apply

1. I wouldn't want to take on debt
2. I am familiar with subscription services so this option makes sense to me
3. I prefer to eliminate upfront costs
4. Having the maintenance costs and energy bill payments all covered in a single predictable fee makes budgeting easier
5. Knowing that the supplier is responsible for maintenance gives me peace of mind
6. I like that I can transfer the subscription if I decide to sell my property
7. I prefer to deal with the provider directly over banks
8. Other (please specify)

{IF FutGFA [heat as a service (comprehensive)] = 3,4,5}

WhyNHeCo

You previously stated that you are unsure or unlikely to consider using heat as a service (comprehensive) to make improvements to the energy performance of your home. Why would you not consider using this product?

Heat as a service (comprehensive) HL

Please select all that apply

1. I would want to own the technology that is installed in my home
2. This option is not appropriate for my type of property
3. I am concerned it would make selling my home more difficult
4. I do not want to deal with the application procedure and related admin
5. I do not want to have to pay a monthly fee
6. I would not know which provider to go to
7. I am concerned I might end up paying more for my energy bills than I currently do
8. I don't know enough about this product
9. Other (please specify)

GFDefB

Imagine that you have decided to install home improvement measures that would help reduce your home's carbon emissions and energy bills, such as insulation, solar panels, and/or a heat pump. From now on, these will be referred to as home decarbonisation measures. You have been quoted a total installation cost of £10,000 and would likely need to borrow money to complete the installation.

Below are different ways you could obtain the money you need to make the installation. These are called 'green finance products' and they typically have interest rates that are lower than standard loans. Please read the descriptions of each product.

Point of sale finance for green purchases: When purchasing your home decarbonisation measures, the seller offers you a green payment plan so that you have the option to pay the £10,000 in monthly instalments. You must also pay an interest rate that is typically lower than standard payment plans, for example around 10%. The lender cannot claim your home if you fail to pay.

Green homes savings account: You put as much money as you'd like, whenever you'd like, into a green savings account. This green savings account offers you better perks than typical savings account (such as interest rates typically around 3% higher), but only if you use the savings in the account to purchase home decarbonisation measures.

Property-linked green finance: You borrow £10,000 from a lender, such as a bank, to help you pay for your home decarbonisation measures. You pay this loan back with interest rates that are typically lower than standard loans, for example around 2%. If you sell your home while

you still owe, the responsibility to pay back the rest of the loan transfers to the next homeowner. As with a mortgage, the lender can claim your home if you fail to pay.

Energy bill-linked green finance: You borrow £10,000 from a lender, such as a bank, to help you pay for your home decarbonisation measures. You pay this loan back with interest rates that are typically lower than standard loans. You make these payments as part of your monthly energy bill. If you sell your home while you still owe, the responsibility to pay back the rest of the loan transfers to the next energy bill payer. As with a mortgage, the lender can claim your home if you fail to pay.

FutGFB

How likely would you be to use the following options to help finance improvements to the energy performance of your home in the future?

If you are not planning any improvements in the future, please answer these questions imagining you were going to install improvements to the energy performance of your home.

Please select one answer in each section below

	Very likely	Likely	Unlikely	Very unlikely	Unsure
Point-of-sale green finance					
Green homes savings account					
Property-linked green finance					
Energy bill-linked green finance					

{IF FutGFB [point of sale] = 1,2}

WhyYPos

You previously stated that you are likely to consider using point of sale finance for green purchases to make improvements to the energy performance of your home. Why would you consider using this product?

Point-of-sale green finance HL

Please select all that apply

1. I want to make immediate home improvements but cannot afford the upfront costs
2. It is easier to split the payment into a small number of instalments, rather than take out a loan with a longer repayment period
3. I want to benefit from the low interest or deferred payments
4. I wouldn't want to go through the hassle of applying for traditional loans
5. Other (please specify)

{IF FutGFB [point of sale] = 3,4,5}

WhyNPos

You previously stated that you are unsure or unlikely to consider using point of sale finance for green purchases to make improvements to the energy performance of your home. Why would you consider not using this product?

Point-of-sale green finance HL

Please select all that apply

1. I am unable/unwilling to take on debt right now
2. I would not be confident I could afford the payments at a later date
3. I do not trust point of sale lenders
4. I am unsure of the consequences of missing a payment
5. I don't know enough about this product
6. Other (please specify)

{IF FutGFB [green homes savings account] = 1,2}

WhyYSav

You previously stated that you are likely to consider using a green homes savings account to make improvements to the energy performance of your home. Why would you consider using this product?

Green homes savings account HL

Please select all that apply

1. I already have a separate savings account for home improvement, so it makes sense to switch

2. I want to benefit from the higher interest rates
3. I am planning to make home improvements in the future, but I would not want to take on debt to do so
4. I am planning to make home improvements in the future but am not yet certain on which improvements I will make
5. I am not committed to a fixed monthly payment; I can save what I can afford
6. I can save up towards a tangible goal
7. Other (please specify)

{IF FutGFB [green homes savings account] = 3,4,5}

WhyNSav

You previously stated that you are unsure or unlikely to consider using a green homes savings account to make improvements to the energy performance of your home. Why would you consider not using this product?

Green homes savings account HL

Please select all that apply

1. I already have a separate savings account for home improvements which I can use more flexibly
2. The bonus rates are not enough to encourage me to swap to a specific savings account
3. The restriction that saved money must be spent on green home improvements
4. I am uncertain about the potential for fluctuation in interest rates
5. I find saving hard and it takes a long time before I see results
6. I am concerned about the limited choice of account providers
7. I want to make more immediate green home improvements
8. I am concerned about potential exit fees if I want to withdraw from my account
9. I don't know enough about this product
10. Other (please specify)

{IF FutGFB [property-linked finance] = 1,2}

WhyYPLink

You previously stated that you are likely to consider using property-linked green finance to make improvements to the energy performance of your home. Why would you consider using this product?

Property-linked green finance HL

Please select all that apply

1. The longer repayment period makes monthly payments more affordable
2. I would not be stuck with loan repayments if I decided to sell my house
3. I would only be paying for the home improvement for the duration that I am using it or until I pay it off
4. It ensures my home improvement will last past my time in the home
5. Other (please specify)

{IF FutGFB [property-linked finance] = 3,4,5}

WhyNPLink

You previously stated that you are unsure or unlikely to consider using property-linked green finance for to make improvements to the energy performance of your home. Why would you consider not using this product?

Property-linked green finance HL

Please select all that apply

1. I am concerned it would make selling my home more difficult
2. I would want to own the installations/improvements in my home
3. I am concerned about the impact the loan would have on the value of my home
4. It increases the admin burden if I eventually decide to sell my home
5. I don't know enough about this product
6. I am unable/unwilling to take on debt right now
7. Other (please specify)

{IF FutGFB [energy bill-linked finance] = 1,2}

WhyYELink

You previously stated that you are likely to consider using energy-bill-linked green finance to make improvements to the energy performance of your home. Why would you consider using this product?

Energy-bill linked finance HL

Please select all that apply

1. The energy savings will help offset the loan repayments
2. There are no upfront costs
3. I want to benefit from the government incentives
4. The repayments are integrated directly into the monthly bill which simplifies the management of the loan
5. I would not be stuck with loan repayments if I decided to sell my house
6. Other (please specify)

{IF FutGFB [energy bill-linked finance] = 3,4,5}

WhyNELink

You previously stated that you are unsure or unlikely to consider using energy-bill-linked green finance to make improvements to the energy performance of your home. Why would you consider not using this product?

Energy-bill linked finance HL

Please select all that apply

1. I am unable/unwilling to take on debt right now

2. I am concerned it would make selling my home more difficult
3. I am not confident that the energy savings will offset the loan repayments
4. It increases the admin burden if I eventually decide to sell my home
5. I am worried about how long it would take me to pay this off if the return on investment from energy saving measures is slow
6. I don't know enough about this product
7. Other (please specify)

GFDefC

Imagine that you have decided to install home improvement measures that would help reduce your home's carbon emissions and energy bills, such as insulation, solar panels, and/or a heat pump. From now on, these will be referred to as home decarbonisation measures. You have been quoted a total installation cost of £10,000 and would likely need to borrow money to complete the installation.

Below are different ways you could obtain the money you need to make the installation. These are called 'green finance products' and they typically have interest rates that are lower than standard loans. Please read the descriptions of each product.

Green loans with title restrictions: You borrow a green loan worth £10,000 from a lender, such as a bank, to help you pay for your home decarbonisation measures. The lender cannot claim your home if you fail to pay. However, until you repay what you owe, you would need the lender's permission before you can sell your home (a 'title restriction'). In exchange, you would benefit from lower interest rates, for example around 4%.

Line of green credit: You are issued a credit limit worth £10,000 from a lender, such as a bank. You can spend as much or as little of this amount as you like on your home decarbonisation measures, whenever you want and as many times as you want. When you pay back what you owe, you can borrow again. You pay an interest rate on the amount you spend. The rate of interest is typically lower than standard lines of credit, for example around 5%. The lender cannot claim your home if you fail to pay.

Personal green-plus loan: You borrow a personal green loan worth £10,000 from a lender, such as a bank, to help you pay for your home decarbonisation measures. You can also spend this on other home improvements (such as redecorating or renovations). You pay this loan back with interest rates that are typically lower than standard loans, for example around 5%. The lender cannot claim your home if you fail to pay.

Green salary sacrifice: When purchasing your home decarbonisation measures, the seller offers you the option to pay the £10,000 in instalments. You pay these instalments through your payslip from your employer. Because the payments are made before your income is taxed, it reduces the amount you are taxed.

FutGFC

How likely would you be to use the following options to help finance improvements to the energy performance of your home in the future?

Please select one answer in each section below

	Very likely	Likely	Unlikely	Very unlikely	Unsure
Green loans with title restrictions					
Green line of credit					
Personal green-plus loan					
Green salary sacrifice					

{IF FutGFC [green loan with title restriction] = 1,2}

WhyYTloan

You previously stated that you are likely to consider using a green loan with title restriction to make improvements to the energy performance of your home. Why would you consider using this product?

Green loan with title restriction HL

Please select all that apply

1. I would like to benefit from the reduced interest rate because of the title restriction
2. I would not be able to afford other types of loans
3. Other (please specify)

{IF FutGFC [green loan with title restriction] = 3,4,5}

WhyNTloan

You previously stated that you are unsure or unlikely to consider using a green loan with title restriction to make improvements to the energy performance of your home. Why would you consider not using this product?

Green loan with title restriction HL

Please select all that apply

1. I am unable/unwilling to take on debt right now

2. I am concerned it would make selling my home more difficult
3. I do not want to deal with the application process and related admin
4. I'm worried about how long it might take me to pay this off as the return on investment for energy saving measures is slow
5. I don't like that the loan must be spent on home improvements
6. I don't know enough about this product
7. Other (please specify)

{IF FutGFC [line of green credit] = 1,2}

WhyYGCred

You previously stated that you are likely to consider using a line of green credit to make improvements to the energy performance of your home. Why would you consider using this product?

Green line of credit HL

Please select all that apply

1. I like the flexibility of this product
2. The credit limit would help me not to overspend
3. It allows me to carry out phased installations so I can keep the costs more affordable
4. I like that if I pay the debt off I can avoid paying interest
5. I like that I do not pay interest unless I use the credit
6. I am familiar with how this type of financial product works so it makes sense to me
7. Other (please specify)

{IF FutGFC [line of green credit] = 3,4,5}

WhyNGCred

You previously stated that you are unsure or unlikely to consider using a green loan with title restriction to make improvements to the energy performance of your home. Why would you consider not using this product?

Green line of credit HL

Please select all that apply

1. I am unable/unwilling to take on debt right now
2. I do not want to deal with the application process and related admin
3. I am concerned the credit limit might encourage me to overspend
4. I think I would be eligible for other types of loans or credit that cost less
5. I am not interested in the flexibility this product offers
6. I don't plan a phased installation of energy saving home improvements
7. I don't like that the credit must be spent on home improvements
8. I don't know enough about this product
9. Other (please specify)

{IF FutGFC [personal green-plus loan] = 1,2}

WhyYGPlus

You previously stated that you are likely to consider using a personal green-plus loan to make improvements to the energy performance of your home. Why would you consider using this product?

Personal green-plus loan HL

Please select all that apply

1. I like that I can spend some of the loan on other home improvements that aren't energy saving
2. I am considering making home improvements but would need to borrow money to do so
3. I like that this loan does not require collateral HL: Asset(s) (usually property) that are pledged by the borrower as security for the lender, to reduce risk for lenders
4. I appreciate and seek reduced rates when borrowing money, and this product appears to have a lower interest rate
5. Other (please specify)

{IF FutGFC [personal green-plus loan] = 3,4,5}

WhyNGPlus

You previously stated that you are unsure or unlikely to consider using a personal green-plus loans to make improvements to the energy performance of your home. Why would you consider not using this product?

Personal green-plus loan HL

Please select all that apply

1. I am unable/unwilling to take on debt right now
2. I do not want to deal with the application process and related admin
3. I would not want to spend this money on home improvements with no option for return on investment, e.g. redecoration
4. I think I would be eligible for other types of loans or credit that cost less
5. This loan is tied to me and not the home, so I may be responsible for the debt even after I sell the house
6. The return on investment from energy saving improvements is too slow
7. I don't know enough about this product
8. Other (please specify)

{IF FutGFC [green salary sacrifice] = 1,2}

WhyYSal

You previously stated that you are likely to consider using a green salary sacrifice scheme to make improvements to the energy performance of your home. Why would you consider using this product?

Green salary sacrifice HL

Please select all that apply

1. The tax efficiency of it appeals to me
2. The regularity of payments makes it easier to budget
3. I am familiar with other similar schemes, e.g. cycle to work, so this makes sense to me
4. I am interested in more costly energy efficiency improvements and so spreading the cost is important for me
5. Other (please specify)

{IF FutGFC [green salary sacrifice] = 3,4,5}

WhyNSal

You previously stated that you are unsure or unlikely to consider using a green salary sacrifice scheme to make improvements to the energy performance of your home. Why would you consider not using this product?

Green salary sacrifice HL

Please select all that apply

1. The reduction to my take home income would be unaffordable
2. I am worried salary sacrifice might affect entitlements to some state benefits (e.g. redundancy pay, maternity allowance)
3. I do not think the benefits of this scheme are greater than receiving my full salary
4. I do not think I would be eligible because salary sacrifice would mean I earn less than minimum wage
5. I am worried it would affect approval of other types of lending I might need in the future, e.g. a mortgage
6. I am worried it would affect my national insurance contributions, reducing my entitlement to the state pension
7. I am worried it would affect my employee pension payments, reducing my long-term financial security
8. I don’t think I would be eligible as I am self-employed
9. I don’t think my company would offer this as they are a small business
10. I am concerned this might affect my ability to change jobs
11. I don’t know enough about this product
12. Other (please specify)

GFUseAALT (Alternative list for GFUseA)

Which of these, if any, have you used in the past?

Please select all that apply

1. Point of sale green finance: This is offered at the moment of purchase, typically for measures like solar panels or heat pumps. Retailers or service providers partner with lenders to provide low-interest or deferred-payment options directly at the point of sale.
2. Personal green loan: These loans are issued based on the borrower's credit history and income, without collateral, and are aimed at funding home decarbonisation measures.
3. Green mortgage bonus: Bonus that is offered as part of a new mortgage. It provides lower interest rate for the whole mortgage if the borrower commits to home decarbonization measures, or if the property meets certain energy efficiency standards.

4. Additional green borrowing: This is typically offered to those with an existing mortgage. It allows homeowners to borrow additional funds at reduced rates, specifically for home decarbonisation measures.
5. The Boiler Upgrade Scheme: A government grant which covers part of the cost of replacing fossil fuel heating systems with a heat pump or biomass boiler.
6. Green Deal: A previous government scheme which helped homeowners make energy-saving improvements to their home and to find the best way to pay for them.
7. Green Homes Grant Voucher Scheme: A government scheme that offered homeowners the opportunity to apply for a voucher worth up to two-thirds of the cost of selected energy efficiency and low carbon heating measures.
8. None of the above, I have never used any green finance product

HL: Personal green loan

You borrow a personal green loan worth £10,000 from a lender, such as a bank, to help you pay for your home decarbonisation measures. You pay this loan back with interest rates that are typically lower than standard loans, for example around 5%. The lender cannot claim your home if you fail to pay.

HL: Additional green borrowing

You borrow £10,000 from your mortgage provider to help you pay for your home decarbonisation measures. This amount is added to what you owe on your mortgage, but is typically paid back at a reduced interest rate, for example around 2%. As with a mortgage, the lender can claim your home if you fail to pay.

HL: Heat-as-a-service (basic)

A provider installs your home decarbonisation measures (such as a heat pump and/or solar panels) for free. The provider retains ownership of this technology. The provider charges you a monthly subscription fee for maintenance services for the technology. The fee would be alongside a reduced energy bill. If you sell your home, this monthly subscription fee transfers to the next homeowner. You can cancel your subscription for a pre-agreed exit fee.

HL: Heat-as-a-service (comprehensive)

A provider installs your home decarbonisation measures (such as a heat pump) for free. The provider retains ownership of the heat pump and becomes your home's energy provider (replacing your current energy providers). The provider charges you a monthly subscription fee for maintenance services for the heat pump as part of your monthly energy bills. This total cost is typically lower than your monthly energy bill cost. If you sell your home, this monthly subscription fee transfers to the next homeowner. You can cancel your subscription for a pre-agreed exit fee.

HL: Point-of-sale green finance

When purchasing your home decarbonisation measures, the seller offers you a green payment plan so that you have the option to pay the £10,000 in monthly instalments. You must also pay

an interest rate that is typically lower than standard payment plans, for example around 10%. The lender cannot claim your home if you fail to pay.

HL: Green homes savings account

You put as much money as you'd like, whenever you'd like, into a green savings account. This green savings account offers you better perks than typical savings account (such as interest rates typically around 3% higher), but only if you use the savings in the account to purchase home decarbonisation measures.

HL: Property-linked green finance

You borrow £10,000 from a lender, such as a bank, to help you pay for your home decarbonisation measures. You pay this loan back with interest rates that are typically lower than standard loans, for example around 2%. If you sell your home while you still owe, the responsibility to pay back the rest of the loan transfers to the next homeowner. As with a mortgage, the lender can claim your home if you fail to pay.

HL: Energy bill-linked green finance

You borrow £10,000 from a lender, such as a bank, to help you pay for your home decarbonisation measures. You pay this loan back with interest rates that are typically lower than standard loans. You make these payments as part of your monthly energy bill. If you sell your home while you still owe, the responsibility to pay back the rest of the loan transfers to the next energy bill payer. As with a mortgage, the lender can claim your home if you fail to pay.

HL: Green loans with title restrictions

You borrow a green loan worth £10,000 from a lender, such as a bank, to help you pay for your home decarbonisation measures. The lender cannot claim your home if you fail to pay. However, until you repay what you owe, you would need the lender's permission before you can sell your home (a 'title restriction'). In exchange, you would benefit from lower interest rates, for example around 4%.

HL: Green line of credit

You are issued a credit limit worth £10,000 from a lender, such as a bank. You can spend as much or as little of this amount as you like on your home decarbonisation measures, whenever you want and as many times as you want. When you pay back what you owe, you can borrow again. You pay an interest rate on the amount you spend. The rate of interest is typically lower than standard lines of credit, for example around 5%. The lender cannot claim your home if you fail to pay.

HL: Personal green-plus loan

You borrow a personal green loan worth £10,000 from a lender, such as a bank, to help you pay for your home decarbonisation measures. You can also spend this on other home improvements (such as redecorating or renovations). You pay this loan back with interest rates

that are typically lower than standard loans, for example around 5%. The lender cannot claim your home if you fail to pay.

HL: Green salary sacrifice

When purchasing your home decarbonisation measures, the seller offers you the option to pay the £10,000 in instalments. You pay these instalments through your payslip from your employer. Because the payments are made before your income is taxed, it reduces the amount you are taxed.

Appendix D: Advance letter

[NatCen Opinion Panel Logo]

Your ID number is:

<PanelID>

<MailNameAdd>
<Cur_Addressline1>
<Cur_Addressline2>
<Cur_Addressline3>
<Cur_Addressline4>
<Cur_Addressline5>
<Cur_Postcode>

<TitleAd>

Take part in the latest survey and <IncenType> <IncenValue>

Dear <MailNameSal>,

<IntroAd>. <MonthTopic>.

<FunderTxt>.

How to take part

1. Go to the survey website: <SurveyURL>
2. Enter your access code: <FF_Login>
3. Complete the survey and <IncenType> <IncenValue>

<PhoneTxt>

It's easy to take part, and it matters

Taking part is entirely voluntary and will only take around <IntLength> of your time. By taking part you can make sure that the government, charities and universities take into account the opinions and experiences of people like you.

Thank you for your continued support,

[Director of Attitudinal Research signature image]

FirstName Surname, Director

NatCen Opinion Panel

For more information see the back of this letter or contact us
Phone: 0800 652 4569
Email: OpinionPanel@natcen.ac.uk
Website: natcen.ac.uk/OpinionPanel

NatCenPanel_AdvLet_V07_PRINT <PNum>

This publication is available from: www.gov.uk/government/publications/green-home-finance-products-homeowner-awareness-and-attitudes

If you need a version of this document in a more accessible format, please email alt.formats@energysecurity.gov.uk. Please tell us what format you need. It will help us if you say what assistive technology you use.