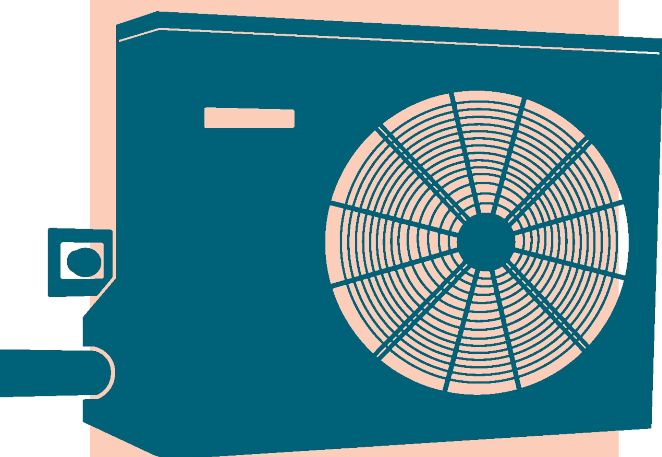


Consumer attitudes to retrofit

Examining the barriers and motivators for consumers when making energy efficiency or low-carbon home upgrades



Executive summary



The Labour party's manifesto committed to investing £13.2 billion over this parliament to 'upgrade five million homes to cut bills'.¹ This sits alongside wider goals of 'as many homes as possible' reaching EPC C or higher by 2035 and net zero by 2050.² Achieving these goals will require significant energy efficiency or low-carbon upgrades to be made in homes across the country. These will range from installing insulation to entirely new heating systems, microgeneration and batteries. **These changes should bring significant benefits to consumers**, reducing how much they have to spend on energy and improving the warmth and comfort of their homes.

These improvements will be all the more welcome as energy prices remain high and the cost of living continues to squeeze consumers. But **there are significant concerns and barriers for consumers in making these improvements**: cost is the most obvious and prominent, but there are also anxieties about how well these upgrades will work, the challenges of finding trustworthy contractors, and managing the disruption and change to home life. These will need to be addressed if there is to be a just and speedy transition to more low-carbon and energy efficient homes.

As the net zero transition reaches consumer homes, homeowners will have to engage with these changes to their properties. People want to live in warm, safe homes that are affordable to run. Energy efficiency or low-carbon home upgrades can help to achieve this, but they also bring the potential for significant costs, disruption and confusion.

Policies that lead to the right outcomes for consumers will help to increase demand for these measures. If early experiences are poor, this risks negatively affecting the reputation of net zero measures over the long term, significantly reducing consumer confidence, engagement and enthusiasm. This in turn risks holding back consumer demand and economic growth, where both have the potential to grow if these interventions are handled appropriately.

Through this research, **Citizens Advice has set out to establish a better sense of the real-world concerns, motivators and barriers to home retrofit that consumers experience.**³ This will give policymakers a better sense of the experiences and views of the homeowners these interventions will impact and the barriers that will need to be addressed.

Key findings

- **Money talks.** Financial motivations and concerns are central, whether homeowners are eager to retrofit their home or are still not convinced to do so. For those who are most keen to retrofit their home, saving money on energy bills was the biggest motivation (61%), while the high costs of measures (56%) was the biggest barrier for the least interested consumers.⁴ Among those interested in energy efficiency improvements, two-thirds (66%) are concerned about the cost and more than one-third (34%) are worried about whether they will lead to energy and cost savings.⁵
- **High interest, lower priority.** While there is enthusiasm for making energy efficiency or low-carbon improvements, other household improvements such as new kitchens or gardens rank higher in homeowner priorities. Larger, more disruptive interventions like heat pumps and solar panels are also deemed lower priority and seen as unlikely to be undertaken in the next year - even among those who are interested in them in the longer term.
- **Concerns about installations and contractors.** People are significantly concerned about the reliability of measures and the contractors who fit them. Nearly three quarters (73%) of homeowners express at least one concern about the installation process and 86% express at least one concern about choosing a contractor.

Recommendations

1

A package of **financial support** to help with the cost of retrofitting homes. Including:

- Fully funded upgrades for low income homeowners in inefficient homes
- Grants tapered by household income
- Government-backed low interest loans

These measures are examined in greater detail in our [Home Stretch](#) report.

2

A **national advice service** to help consumers engage with home retrofit and make the right choices for their home. This should provide free, tailored and independent advice throughout the retrofit journey and include additional case handling support for vulnerable consumers. It should complement existing and new areas of statutory advice.

3

A **reformed consumer protection landscape** for home retrofit that has a single, mandatory quality scheme and a single Ombudsman, backed up by a robust enforcement regime and access to independent advice. These reforms are examined in greater detail in our [Hitting a Wall](#) report.

Context and methodology

Citizens Advice has been examining the challenges and benefits of home retrofit for many years in our role as the statutory consumer advocate for energy.

This research is informed by and builds upon our past work. It aims to establish a robust quantitative evidence base to provide more specific insight into how consumers feel about home retrofit, ensure that our policy asks reflect the priorities of consumers, and feed this insight into the often technical world of retrofit policy development.

We commissioned YouGov to survey **10,698** homeowners over the course of May 2024. The data has been weighted to ensure the findings are representative of all UK homeowners. All data in this report is from this research unless otherwise cited.

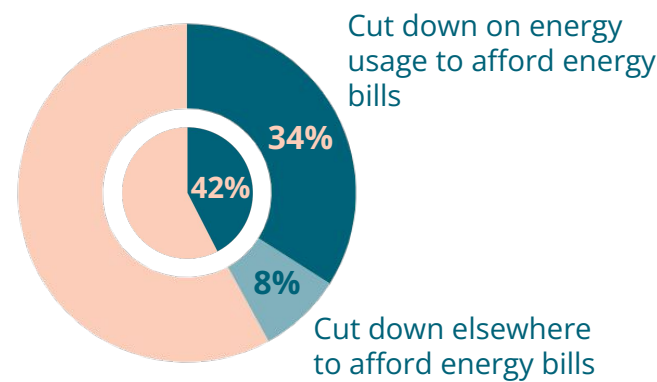


Cost of living pressures remain a significant factor

Increasing energy bills over recent years have sharpened interest in reducing energy usage, but they have also increased worries about the affordability and efficacy of retrofit interventions. For homeowners, interest rate rises have added a further squeeze through increased mortgage repayments. These pressures, along with broader cost of living increases, mean that many homeowners simply can't afford to pay for home retrofit despite being eager to reduce their energy usage.

42% of respondents said that they have had to cut back in some way in order to afford energy bills, with 34% saying they have specifically cut back on energy use.

Percentage of respondents who had cut down in some way to afford their energy bills

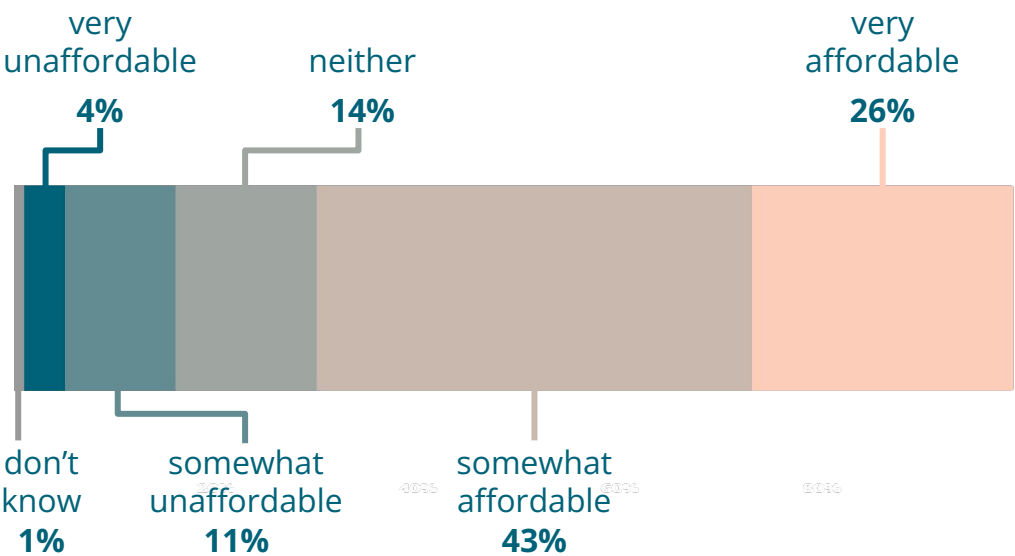


Importantly, **disabled homeowners are 27% more likely than non-disabled homeowners to have cut back in some way to afford their energy bills** and 31% more likely than a non-disabled homeowner to cut back on energy consumption to afford their energy bills.

15% of mortgage holders also said that their mortgage is currently unaffordable.

In our latest report on energy affordability, we found that three in ten (30%) households said they find it difficult to afford their energy bills, equal to over 8 million households or nearly 20 million people.⁶

How affordable respondents found their mortgage

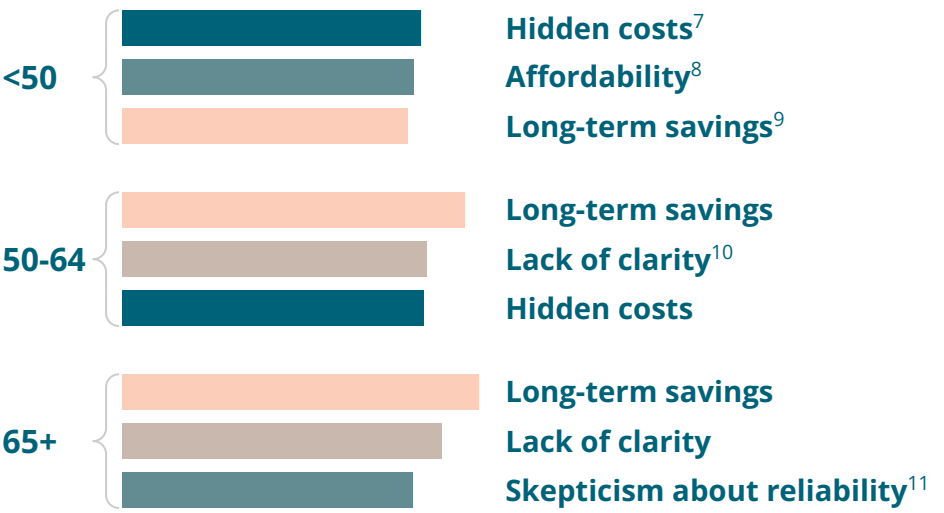


Attitudes vary by circumstances

Attitudes are not the same across all consumers. Concerns vary by age, wealth and circumstances, and understanding these differences will be vital to achieving the decarbonisation of homes.

When it comes to concerns about the cost of retrofit measures, homeowners aged 49 and under worry most about accessing financial options and worry least about the effectiveness of retrofit interventions. Consumers aged between 50 and 64, and 65+, worry most about whether long-term cost savings will be achieved.

Top three concerns about the cost of retrofit measures, by age group



Older consumers are also less concerned about climate change and as such are less motivated by calls to action that centre on this.

Consumers with higher incomes are generally more enthusiastic about more extensive and technical retrofit interventions like heat pumps and solar panels, though enthusiasm for these reduces with age.

We also see a shift in confidence about how well retrofit interventions will work and how durable they will be, with older homeowners expressing more concern about both. This may be the product of having had more experience with past home improvements where not all promised outcomes have been delivered, or having a shorter timeframe in which to receive benefits that would make up for the initial cost outlay.

Media coverage of problems with interventions such as spray foam insulation, or early solar panel financing and ownership schemes, may also have negatively affected long-term perceptions of retrofit.

Messaging around home retrofit measures will need to take account of the differing attitudes and concerns of homeowners. Past experiences and life circumstances will significantly impact consumer perceptions, so a one-size-fits all communications strategy is unlikely to achieve the desired results.

The bigger picture: homeowner priorities

Energy efficiency is not most people’s top priority for their homes. When homeowners do think about making improvements, larger interventions are thought of as something to be done in the future.

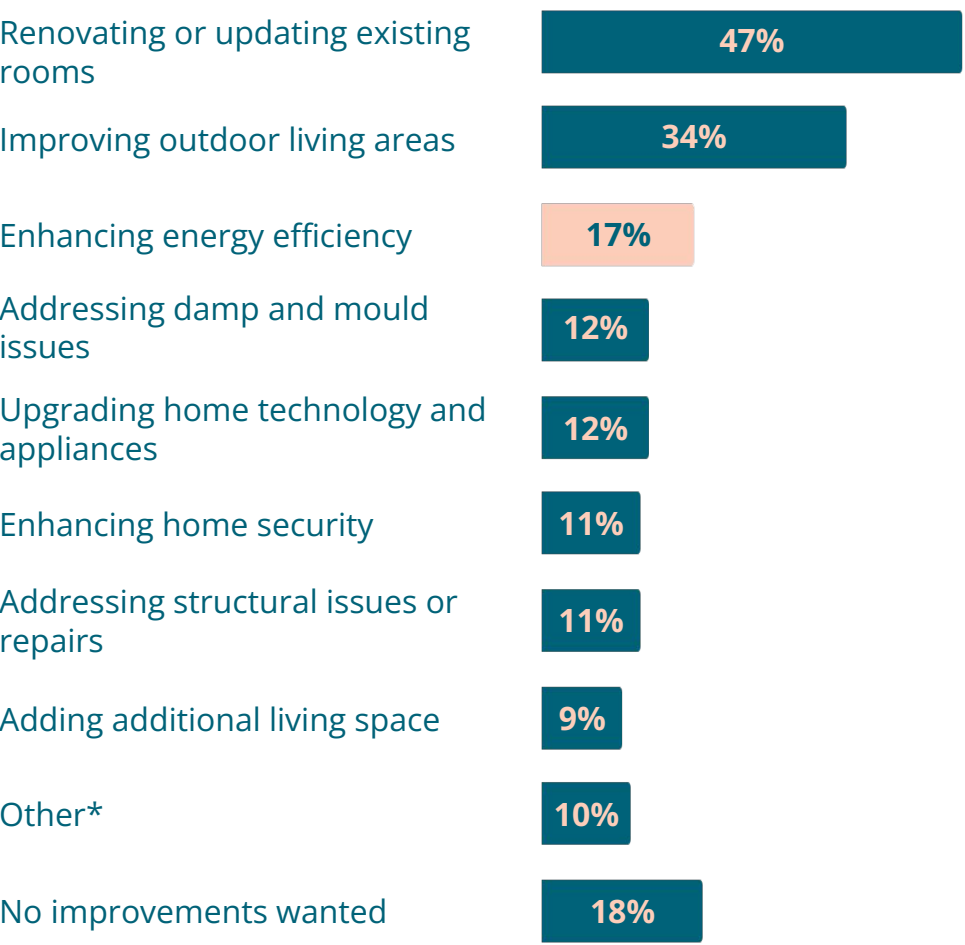
It’s important to acknowledge the broader context in which consumers live their lives - not just financially, but also in terms of their priorities when deciding to spend money improving their homes.

It is clear that if consumers do have the money necessary to install energy efficiency measures, this may not be their first choice of how to spend that money. Given the competing priorities and limited resources of most consumers, it is worth considering how well energy efficiency measures could also be added to more desirable interventions - for example, whether insulation could be added during the fitting of a new kitchen or extension.

Taking a more holistic view may help drive more retrofit installations in consumer homes, and make energy efficiency a complementary rather than competing option for homeowners.

Respondents with a net income above £100,000 are 70% more likely to list energy efficiency upgrades as a top priority for their home upgrades than those earning below £20,000.

Top priorities for home improvements, by percentage of respondents

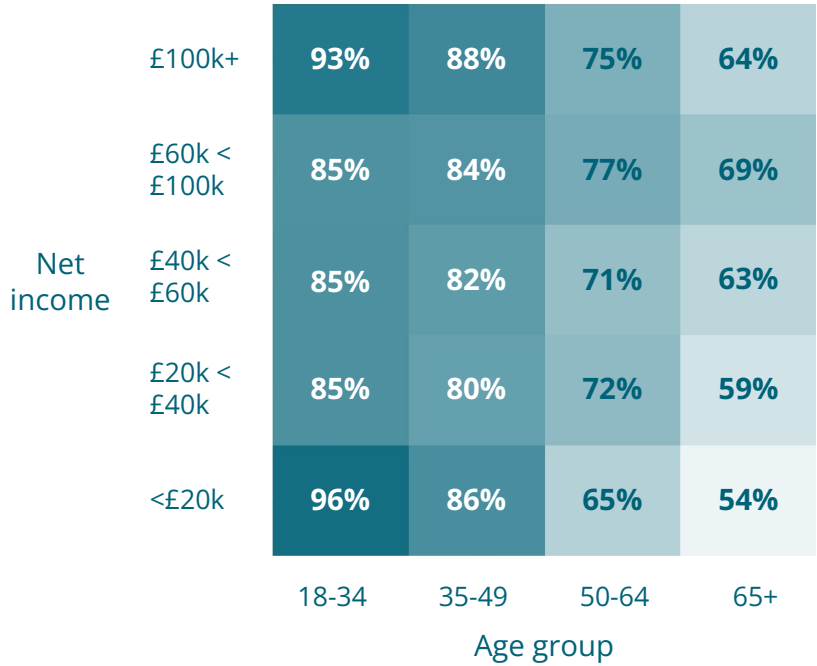


** includes increasing natural light and improving indoor air quality*

The bigger picture: homeowner priorities

Despite home retrofit measures not being the most popular intervention, **almost three quarters (72%) of homeowners say that they are interested in making at least one energy efficiency or low-carbon home improvement in the next five years.**¹² Interest is higher among younger consumers and those who are concerned about climate change.

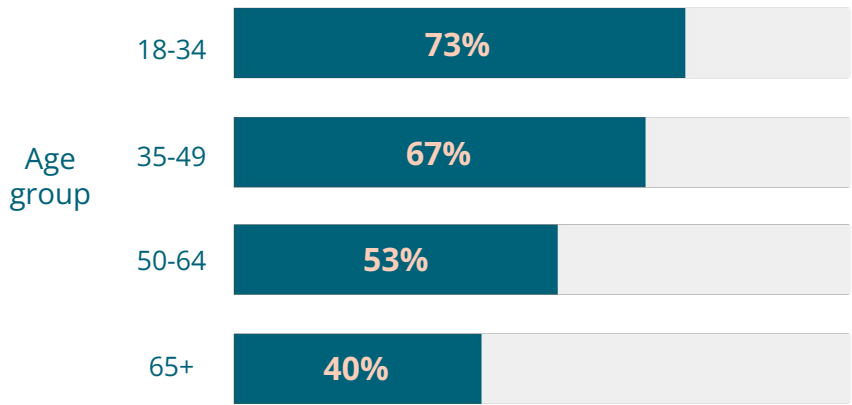
Percentage of respondents interested in making at least one energy efficiency or low-carbon home improvement in the next five years, by age and income groups



When looking specifically at interest in making interventions in the next five years, solar PV is most popular, with cavity wall, solid wall and floor insulation least popular.

However, when looking at all insulation measures combined, more than half (55%) of all homeowners are interested in making at least one insulation improvement - including draught proofing, double or triple glazing, and cavity wall, solid wall, floor and loft insulation - to their home within the next five years. This rises to 73% and 67% for 18-34 year olds and 35-49 year olds respectively. People aged 18-34 are 81% more likely to be interested in making an insulation improvement in the next five years than people aged 65 and above.

Percentage of respondents interested in making at least one insulation improvement in the next five years, by age group



Percentage of age group interested in making an insulation upgrade in the next five years

The bigger picture: homeowner priorities

High Interest, low urgency

Urgency to take these steps is low for most consumers. When asked how likely they are to take up various retrofit measures in the next 12 months, cheaper and less disruptive measures like loft insulation and draught-proofing become most popular.

Bigger interventions like solar PV or heat pumps are reported as being among the least likely. There may be an element of ‘present bias’ in decision making, with assumptions that their future selves will have more time, capacity and money to make larger changes. This may result in larger changes being put off for longer than people initially estimate.

When taking individual circumstances and life stages into account, it is perhaps unsurprising that those with more expendable income are more likely to report an interest in fitting more expensive and technically complex measures in their homes, and that those with less disposable income are more likely to favour less expensive measures such as insulation.

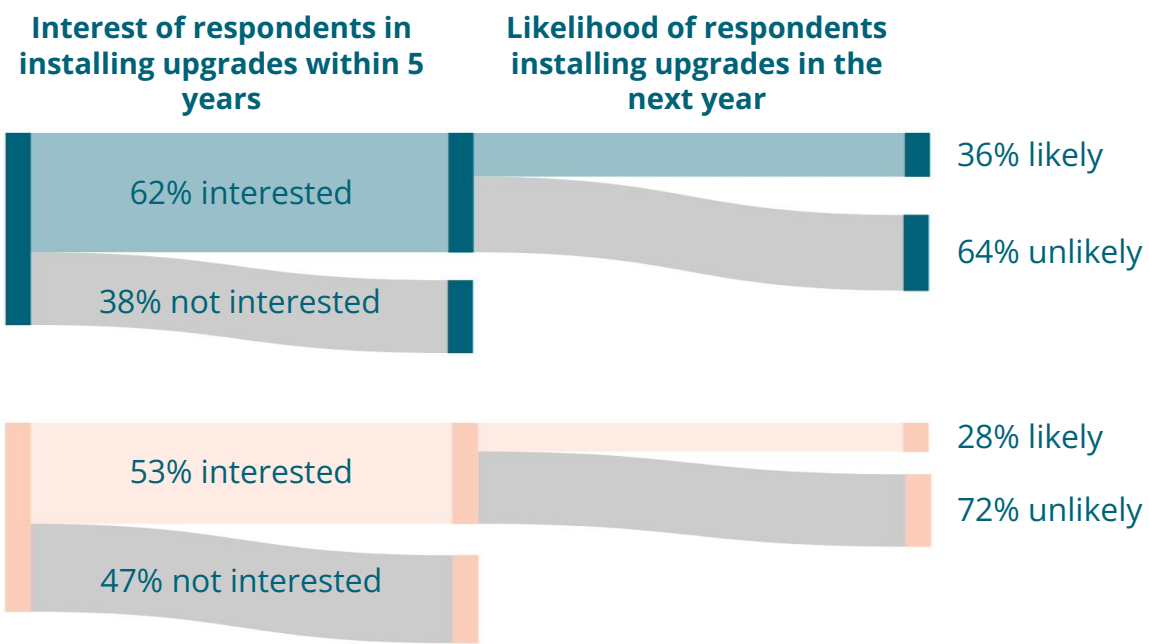
But across the board, larger, more technically complex interventions like solar PV systems, heat pumps and home batteries are regarded as something for further in the future.

Cavity wall insulation, solid wall insulation, loft insulation, floor insulation, double/triple glazing, draught proofing, EV charge point

Fabric measures

Heat pump, solar PV system, solar thermal system, home battery storage

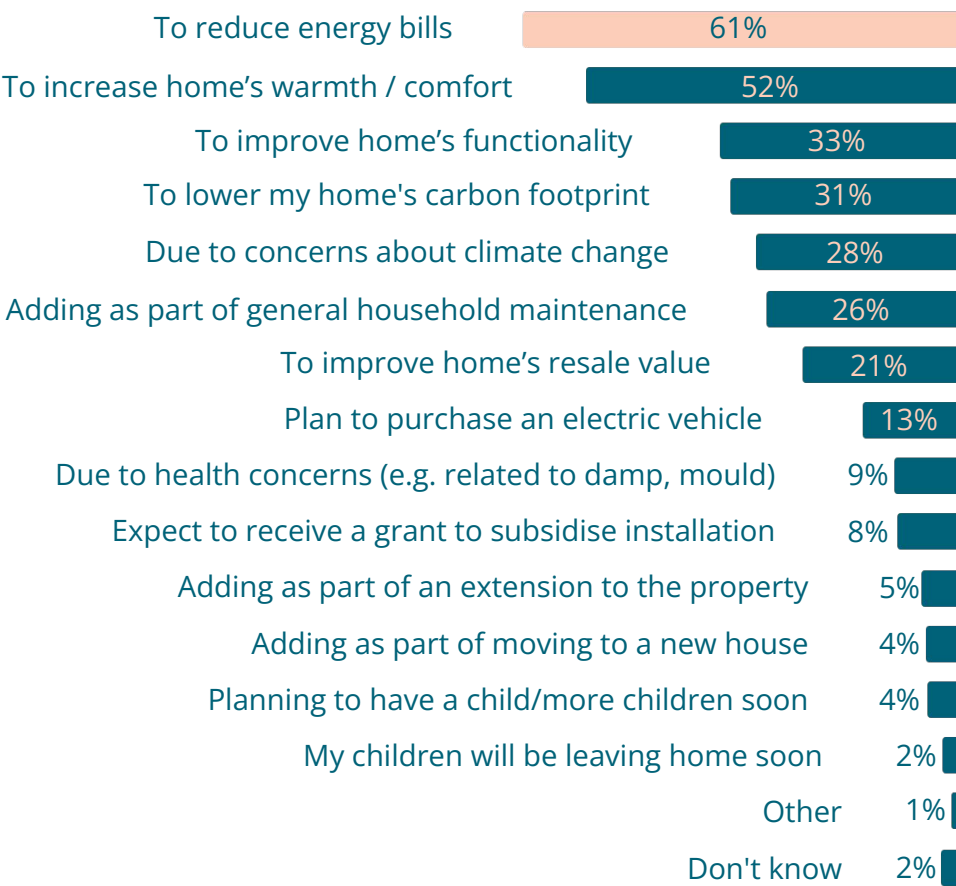
Complex/system measures



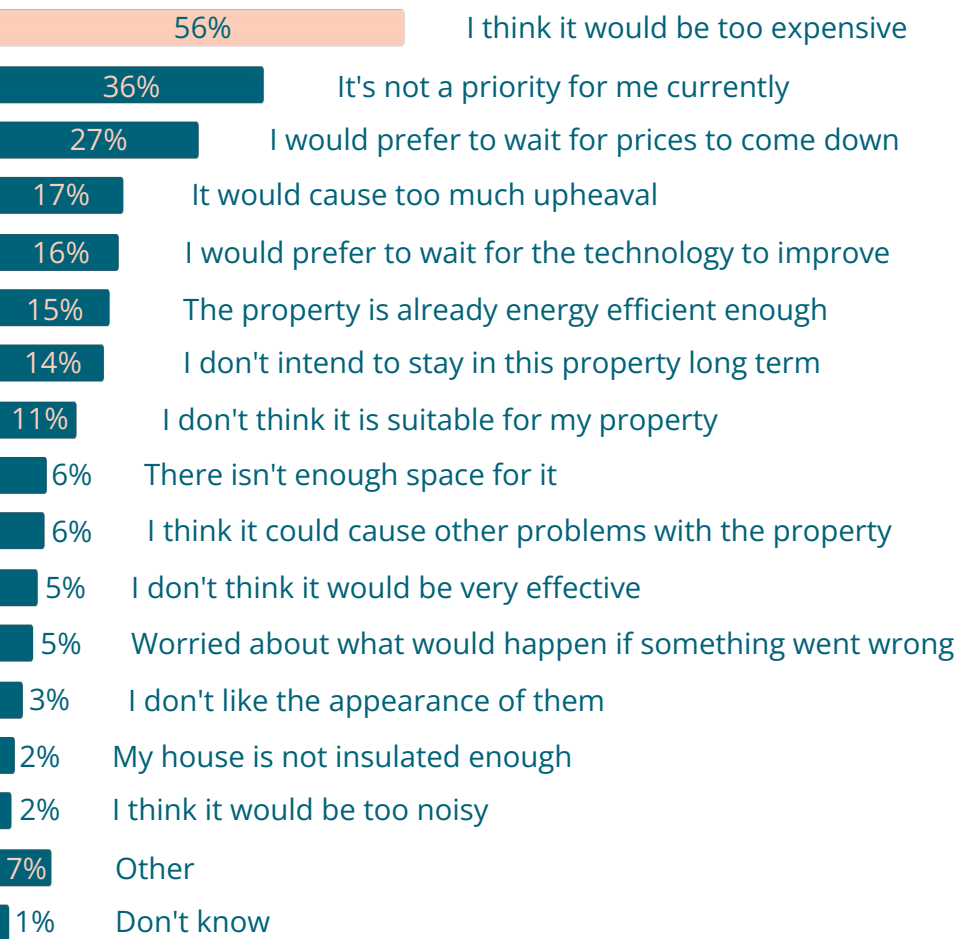
Barriers and motivators: money talks

When it comes to home retrofit, **money is both the top motivator and largest barrier to take-up**. The promise of saving money is the biggest motivator, followed closely by wanting a warmer, more comfortable home. But for those who are not interested in installing retrofit measures, it is the high upfront cost that puts them off.

Reasons respondents want to install retrofit measures



Reasons respondents wouldn't want to install retrofit measures



Barriers and motivators: money talks

Even among people who are interested in making energy efficiency upgrades, two-thirds (66%) are concerned about the cost.¹³ Other significant concerns include worries as to whether energy and cost savings will be delivered (34%), doubts about their effectiveness and durability (28%), difficulties identifying reliable contractors (28%) and concerns about the disruptiveness of the installation (27%). Each of these barriers is mentioned by more than a quarter of those who are interested in making energy efficiency upgrades to their homes.

Top concerns about making upgrades among those interested in making them

The cost of making energy efficient upgrades	66%
Worries about whether making these improvements would lead to energy savings and cost reductions	34%
Doubts about the effectiveness or durability of energy-efficient products	28%
Difficulty in finding contractors or service providers	28%
Disruption and inconvenience during the installation process	27%

We also examined what would motivate those less interested in home retrofit. The views of those who are less interested align fairly closely with those who are.

Unsurprisingly, given the primacy of cost in consumer decision making around retrofit, the most effective motivators were financial incentives like government grants or reduced taxes (59%). Clear evidence that promised benefits would be realised was the next most cited benefit (47%). Increased property value, trust of the installer and guarantees that any issues would be promptly resolved were also mentioned by more than a quarter of respondents.

Top things that would motivate respondents to be more interested in making upgrades

59%	Financial incentives for making energy efficient upgrades
47%	Clear evidence that making these improvements would lead to energy savings and cost reductions
31%	Potential to increase the value of my property
29%	Knowing where to find a trusted installer
29%	A guarantee that if any issues develop they would be resolved quickly

87% of homeowners surveyed express at least one concern about the cost of having energy efficiency measures fitted. The top three relate to costs of the measures and the fourth to concerns about being over-charged or taken advantage of by contractors.

Recommendation 1: financial support to help with the cost

For home retrofit, **cost is the biggest barrier** for homeowners. Retrofitting homes can be expensive and homeowner budgets are still being squeezed by the cost-of-living crisis.

Unless action is taken to help homeowners with the cost, it is likely that home retrofit will be unaffordable for many, locking them out of the opportunity to make their homes warmer and cheaper to run.

Through the Warm Homes Plan, the Government has an opportunity to address this. We recommend that they introduce a package of **financial support**, which includes:

1. **Fully funded upgrades for low income homeowners living in inefficient homes** (with an EPC below C), which could be delivered through current energy efficiency schemes.
2. **Government grants** that subsidise a range of energy efficiency measures and are **tapered by household income**, to ensure that the highest levels of support goes to those who need the most help.
3. **Government-backed low interest loans** to spread the remaining upfront cost through affordable monthly repayments, while saving consumers thousands of pounds in interest payments.

We examine what this financial support should look like in more detail in our report: [Home Stretch](#) (2025).



It is clear that even among those who are enthusiastic, the process of retrofitting a home with energy efficiency or low-carbon measures leads to significant concerns for homeowners.

Even those who voice enthusiasm are likely to favour other home improvements first and do not see significant home retrofit upgrades as a high priority, with most viewing them as something to be done further in the future.



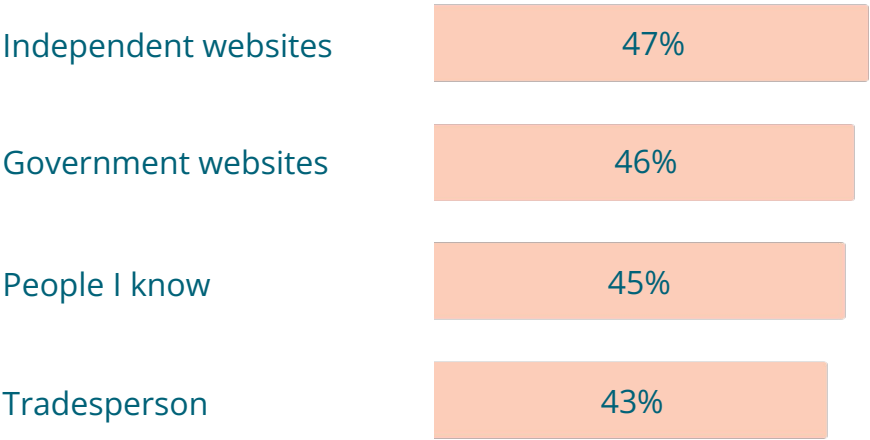
Homeowners will likely need stronger incentives and support to engage with retrofit measures in the more immediate term.

Understanding and addressing these concerns will be crucial to achieving the Government's net zero goals and understanding why the rollout of such technologies may not proceed as quickly as desired.

Who do people trust?

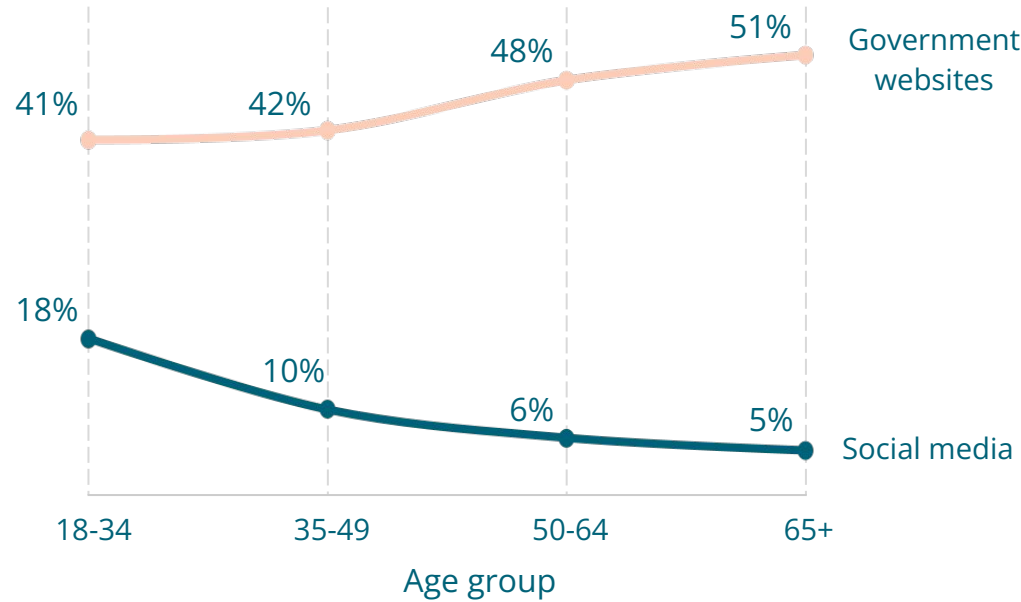
Anxieties around retrofit are high and trust is low. If the significant and common concerns homeowners express about retrofit are to be addressed, a key factor is likely to be where they seek advice and information. The most often cited trusted sources of information were independent websites like MoneySavingExpert and Which? (47%), along with Government websites (46%), friends, family and colleagues (45%) and trusted tradespeople (43%).

Trusted sources of information for advice on home retrofit, by percentage of respondents



These four were by far the most popular, with other sources like energy suppliers and local authorities being cited by only a quarter of participants. When it comes to finding information online, homeowners aged over 50 are more likely to favour Government websites while younger homeowners are more likely to consult social media. It's clear that **homeowners value independent and established voices for advice** in this area.

Percentage of respondents in each age group that would consult sources for advice on home retrofit



Recommendation 2: a national advice service for home retrofit

Given the importance of independent and trusted advice for home retrofit, there should be a **national advice service** to support consumers throughout the whole retrofit journey.

This service should be statutory and provide **free, independent and personalised advice and information** to consumers throughout the home retrofit journey - from helping people identify the right changes for their property and where they can get help the costs, to post-installation support like how to access redress if things go wrong.

The service should be **multi-channel** so people can access it in the way that works for them, and it should include **additional case handling support for vulnerable consumers**, similar to Citizens Advice's Extra Help Unit service.

A national advice service would help consumers with some of the main concerns and motivators that we discussed earlier in the report. These include where they can get help with the cost, whether the changes will lead to energy bill savings, finding a trusted installer and how to resolve any issues that develop.



Contractors and the installation process

Choosing a contractor who will do a good job for a fair price is a worry for most people. Reassurances around quality, reliability, accountability and redress will be vital for increased take-up of retrofit measures. While some interventions can be undertaken by the homeowner, the majority will require skilled tradespeople. Concerns about reliability, trustworthiness, expertise and quality of work are top of mind when it comes to choosing a contractor.

86% of homeowners have at least one concern about choosing a contractor, while only 7% have no concerns. The biggest concerns about contractors centre on their reliability and trustworthiness (60%), their expertise (52%) and the quality of their work (43%).

Nearly three-quarters (73%) of homeowners have at least one concern about the process of getting retrofit measures installed. Particular concerns include damage being caused to the home (42%), disruptions to daily life (34%) and accountability and redress if things go wrong (34%).

Homeowners aged over 50 are more likely to express concerns about issues with installations, perhaps borne of more experience with other home improvement projects in the past, or greater concern about the warmth and comfort of their home being negatively impacted during any delays or problems. **Those with lower incomes also worry more about accountability and redress** if things go wrong, likely because they will feel any loss of value or wasted money most keenly.

Top respondent concerns about choosing a contractor to install home retrofit measures



Those with disabilities are more concerned about the installation process and disruption

Most respondents are not concerned about health problems related to the installation process (10%), but that rises to 20% of disabled people. Disabled people are also more likely to be concerned about their home being damaged (45%), about what would happen if something went wrong (39%) and about disruptions to household utilities (37%). It is clear that some groups will need extra reassurance and support to ensure they have enough confidence to engage with the installation process.

When it comes to choosing a tradesperson, more than half of homeowners (58%) chose word-of-mouth from family and friends as a way to find someone who could be trusted. Trusted trade schemes (52%), online research (43%) and previous experience with the tradesperson (41%) were the next most popular options. Social media is a more popular source the younger a homeowner is, as it is for information on retrofit more widely.

Top respondent means of choosing a contractor to install home retrofit measures



Recommendation 3: a reformed consumer protection landscape

Many homeowners are concerned about finding reliable contractors who will do high quality work, and the level of accountability and redress if something goes wrong.

Given that consumers often look to friends and family for advice on retrofit measures, negative experiences risk undermining wider confidence in home retrofit.

It's clear that reassurances around quality, reliability, accountability and redress will be vital for increased take-up of retrofit measures.



To achieve this, the Government needs to reform the consumer protection landscape. In our report [Hitting A Wall](#) (2024), we called for:

A **single quality mark** for all installers in the home retrofit market, so consumers can be confident that their installation will be done to a high standard by an accredited professional.

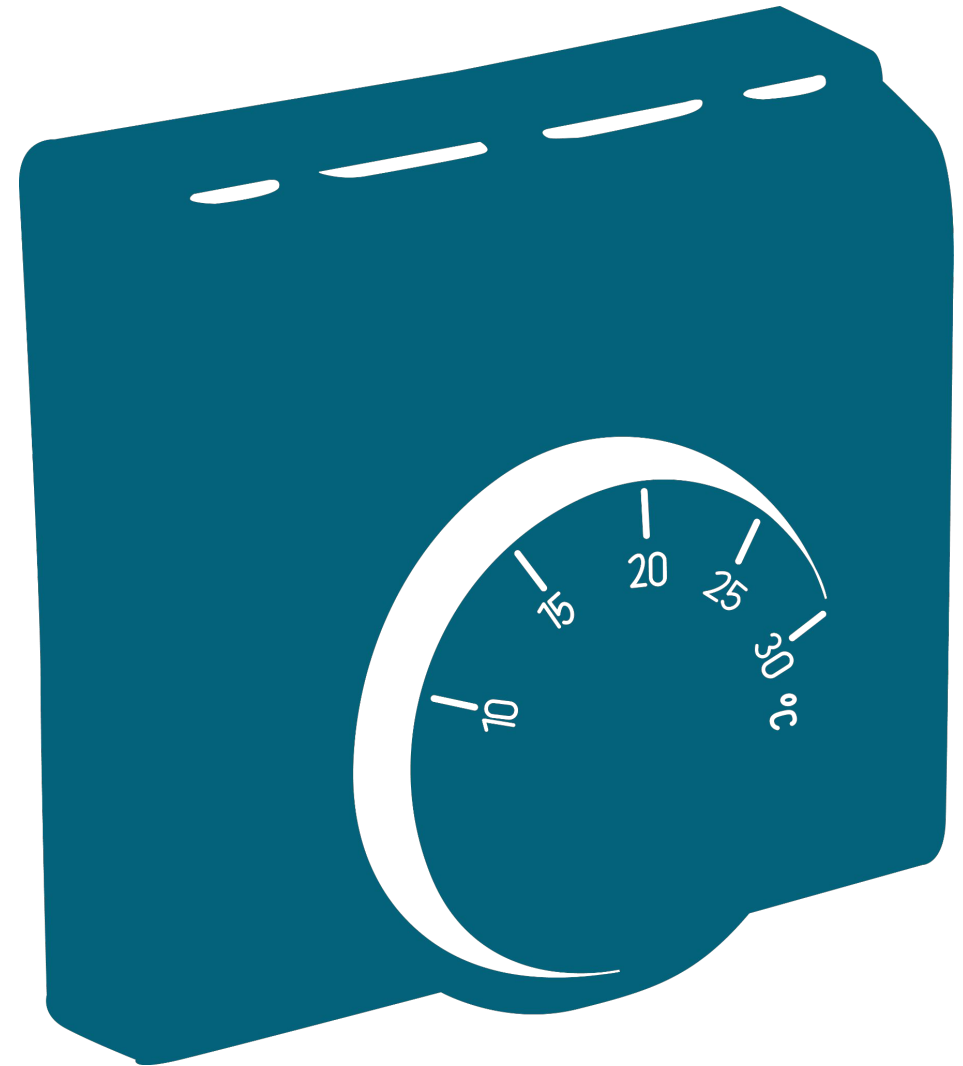
A simplified redress process through **a single Ombudsman**.

A **robust enforcement regime** with appropriate powers to tackle rogue traders.

Access to **free, independent advice** to help people navigate the redress process successfully, with **additional case handling support for vulnerable consumers**.

Case study

Sally¹⁴ had a heat pump, solar panels and heating controls installed under the ECO4 grant. Pipes were not connected properly during the installation, leading to leaks in her property. Although this was fixed her energy bills have still seen a significant increase, and she now tries to avoid using her heating. She was supposed to receive thermostats to control her radiators, but hasn't received them. Sally is elderly, lives alone and is struggling to get a resolution from the trader.



Conclusions and recommendations

This research shows that an appetite exists among homeowners to make energy efficiency or low-carbon home upgrades.

However this appetite is tempered by significant anxieties. Cost is the most prominent, but there are also significant concerns about the reliability of contractors, the effectiveness of the interventions in actually saving money on energy bills and the level of accountability and redress if things go wrong.

It is clear that homeowners need far more support and reassurance for the rollout of home retrofit measures to be a success, particularly for larger, more expensive, and disruptive interventions.

Homeowners also need robust and trustworthy advice to help them navigate these processes with confidence.



Recommendations

- 1** A package of **financial support** to help with the cost of retrofitting homes. Including:
 - Fully funded upgrades for low income homeowners in inefficient homes
 - Grants tapered by household income
 - Government-backed low interest loansThese measures are examined in greater detail in our report: [Home Stretch](#)
- 2** A **national advice service** to help consumers engage with home retrofit and make the right choices for their home. This should provide free, tailored and independent advice throughout the retrofit journey and include additional case handling support for vulnerable consumers. It should complement existing and new areas of statutory advice.
- 3** A **reformed consumer protection landscape** for home retrofit that has a single, mandatory quality scheme and a single Ombudsman, backed up by a robust enforcement regime and access to independent advice. These reforms are examined in greater detail in our report: [Hitting a Wall](#).

References

1. The Labour Party (2024), [Make Britain a clean energy superpower](#). The manifesto stated that 'Labour will invest an extra £6.6 billion over the next parliament, doubling the existing planned government investment, to upgrade five million homes to cut bills for families.'
2. House of Commons Library (2024), [Housing and net zero](#).
3. In this report, 'energy efficiency or low-carbon home upgrades' and 'home retrofit' are used interchangeably. This definition covers insulation measures (like cavity wall, solid wall, floor, loft, double/triple glazing and draught proofing) and low-carbon technologies (like solar panels, solar thermal heating, home battery storage, electric vehicle charging points and heat pumps).
4. YouGov surveyed 10,698 UK homeowners between 16th and 28th May 2024. The figures have been weighted and are representative of all UK homeowners aged 18+. All data in this report is from this survey, unless otherwise stated.
5. YouGov (May 2024). YouGov (May 2024). In this survey, the term 'energy efficiency improvements/upgrades' covered a range of energy efficiency and low-carbon measures, including insulation measures (e.g. cavity wall, solid wall, loft, floor, double/triple glazing and draught proofing), solar technologies (e.g. solar PV and solar thermal), home battery storage and heat pumps. Solar panels and heat pumps are both included in the [Government's advice](#) on how to make your home more energy efficient. The Energy Saving Trust (EST) highlights that [heat pumps are more efficient than other heating systems](#).
6. Citizens Advice (February 2025), [Frozen in Place](#); Citizens Advice (February 2025), [Citizens Advice responds to latest Ofgem price cap increase](#).
7. 'Hidden costs' refers to 'Worries about potential hidden costs or unexpected expenses during the installation process'.
8. 'Affordability' refers to 'Concerns about affordability and the ability to finance energy efficiency projects'.
9. 'Long-term savings' refers to 'Concerns about finding a balance between initial investment and long-term savings'.
10. 'Lack of clarity' refers to 'Concerns about lack of clarity on the overall cost-effectiveness of different energy efficiency options'.
11. 'Scepticism about reliability' refers to 'Scepticism about the reliability and performance of energy-efficient products'.
12. Interest in 'energy efficiency or low-carbon improvements' includes an interest in making any one of the following interventions in the next five years: cavity wall insulation, solid wall insulation, loft insulation, floor insulation, double/triple glazing, draught proofing, heat pump, solar PV, solar thermal system, home battery storage and electric vehicle charging point.
13. YouGov (May 2024). In this survey, the term 'energy efficiency improvements/upgrades' covered a range of energy efficiency and low-carbon measures, including insulation measures (e.g. cavity wall, solid wall, loft, floor, double/triple glazing and draught proofing), solar technologies (e.g. solar PV and solar thermal), home battery storage and heat pumps.
14. Case study taken from our Consumer Service case notes. Names have been changed to protect the client's identity.

Citizens Advice helps people find a way forward.

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