

Slice of Life

LiveWest's customer lifestyle
and experience survey 2020/21

LiveWest
A home for everyone

About the research

As a social landlord, LiveWest own and manage over 38,000 homes across communities in south west England and at the heart of these homes are our customers. We recognise that to continue to improve our services, it is important we understand the challenges our customers face day to day, their experience of living in our homes and communities and their views and aspirations.

To begin to understand our customers lived experiences, during November and December 2020, we carried out our first LiveWest Slice of Life survey and this report brings together the insight we gathered from the research. To ensure that our findings were unbiased, we worked with an external research partner, IFF Research. IFF Research spoke to a random sample of our customers and during a 15-minute telephone interview asked questions about different aspects of the individuals lives, including health and wellbeing, finances and confidence using online services, amongst other areas. The picture we have been able to build takes us beyond a focus on our customers satisfaction with LiveWest as their landlord, an area where many social landlords including ourselves have tended to focus.

The last 18 months have been extremely challenging for many due to the Covid-19 pandemic. Our interviews coincided with the second national lockdown in England during November 2020 and we have considered throughout the report how this may have impacted our customers at the point the survey was asked, including challenges around employment and the possible effects of isolation.

Our first Slice of Life survey brings a focus to the challenges some of our customers face, including changes in physical health and mental health, relatively high levels of loneliness compared to the south west regional average and insight into how a number of our customers are struggling financially or impacted by fuel poverty. As an immediate outcome of the Slice of Life survey, it was important to contact customers who had given permission to share their details and let us know that they were experiencing high levels of loneliness and social isolation. We looked to provide direct support where possible, or alternatively refer customers into other community-based organisations. The Slice of Life survey also highlighted positives to build on, including experiences within our communities, with more than 9 in 10 customers agreeing that their neighbourhood is a good place to live. It also highlighted the positive impact being in employment can have on the wellbeing and digital confidence for our customers in work. We were able to use the findings to contact customers in Devon as part of a community learning initiative focused on building digital confidence and employability skills.

Using the feedback, we are now exploring the potential this offers to improve customer experience and to help us support customers with the challenges they face in their day to day lives. We recognise that the findings in this report provide only a snapshot in time. It is important that we continue to build on the insight in future years, allowing us to understand how circumstances and experiences develop over time, as well as measuring the longer term impact of the Covid-19 pandemic.

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Key findings



“

89% of our customers feel they belong in their neighbourhood”



“

91% of our customers said they feel their neighbourhood is a good place to live.”



“

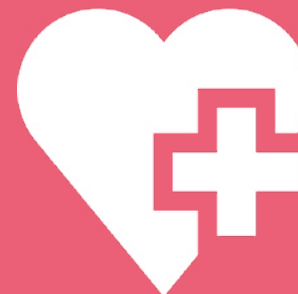
59% of our customers who rent agreed that they would like to own their own home one day”



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83% of our
customers actively
use the internet”



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“
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over the last six
months”

Communities and neighbourhoods

Communities are at the heart of what we do. Through our partnerships, we look to support the development of strong and diverse communities where people can live independently.

It is widely recognised that how you feel about where you live can impact your health and wellbeing both positively and negatively. To understand our customers' feelings towards the neighbourhoods and communities they live, we asked several questions.

Positively, 91% of customers feel their neighbourhood is a good place to live. In our **rural communities**, customers' positive feelings towards their neighbourhoods were even stronger at 96% agreement, 7% higher than in our urban communities where 89% agreed.

Interestingly, we see a relationship with recorded crime rates. On average across England and Wales, crime rates are lower in rural areas compared to urban areas. In LiveWest neighbourhoods where there is less recorded crime, customers are more likely to agree that their neighbourhood is a good place to live. This has been measured using crime rates by area from the **2019 Index of Multiple Deprivation**, a wider measure of relative deprivation in England.



91%

of our customers said they feel their neighbourhood is a good place to live

84%

of our customers said they feel very or fairly safe walking alone in their neighbourhood after dark

89%

of our customers feel they belong in their neighbourhood

86%

of our customers agreed that people from different backgrounds get on well together in their local area

Safety in neighbourhoods

Feeling safe outside of your home and in your neighbourhood is important for building strong communities. 84% of customers said they feel very or fairly safe walking alone in their neighbourhood after dark, compared to **78% of the population** in England and Wales.

It is reassuring to see that our neighbourhoods are relatively safe places to live. These feelings vary by gender however, 81% of women felt safe compared to 90% of men. The difference in perceptions of safety for men and women is not uncommon. In LiveWest neighbourhoods, we do see the gap reduce to 9% from the 18% gap across the wider population (69% female vs 87% male).

We also see that health and disability impact perceptions of safety. 1 in 5 LiveWest customers with a long-standing health problem or disability feel unsafe walking alone in their neighbourhood after dark, compared to 1 in 10 customers without.

One key outcome of the Social Housing White Paper is to bring a renewed focus on landlords to support customers facing anti-social behaviour (ASB) and crime, and how this can be better achieved through strong partnerships with multi-agencies.

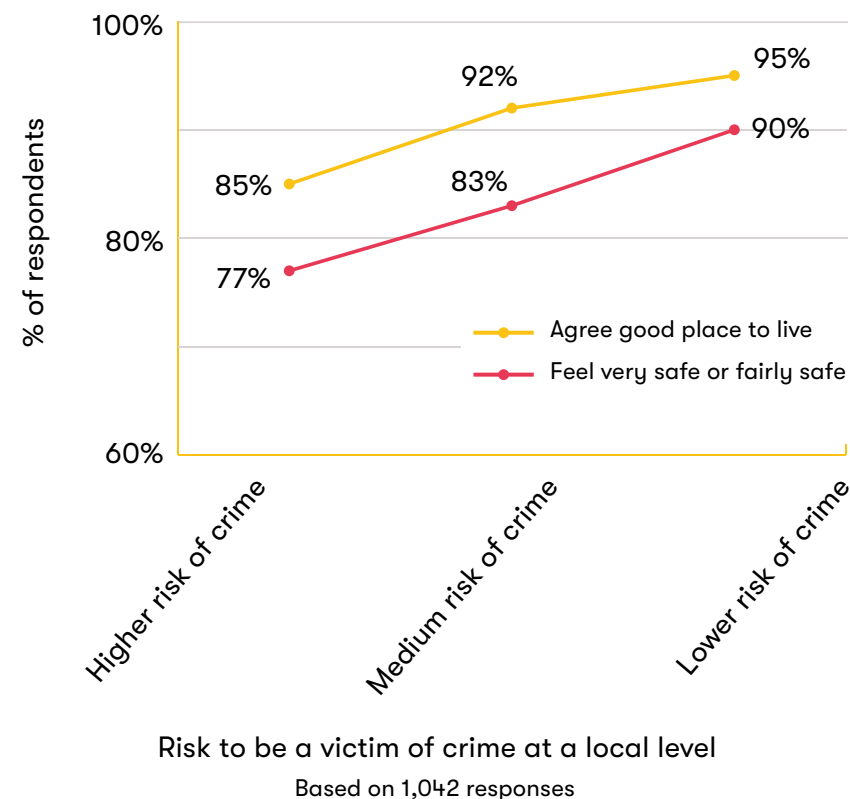
A sense of safety in LiveWest neighbourhoods also has strong links with levels of recorded crime. In areas where recorded crime rates are lower, customers are more likely to feel safe. The **Social Housing White Paper** highlights the negative impacts that crime can have on communities and brings a focus on social customers and how they are more likely to be victims of crime and experience ASB.

Across our neighbourhoods we have strong partnerships with external stakeholders and partners, such as the police, local authorities, other housing providers and charities. By tapping into these multi-agency partnerships, we are able to bring together expertise to benefit our own communities and customers.

Throughout the pandemic we have also seen a positive shift towards community-led support, including the creation of Covid-19 Mutual Aid, as well as existing community organisations and agencies forming new alliances.

Our own Community Investment team and Community Connectors have supported customers and communities throughout this period, recognising that our external partnerships are now even more critical.

Perceptions of the local area and safety within, by the risk to be a victim of crime at a local level

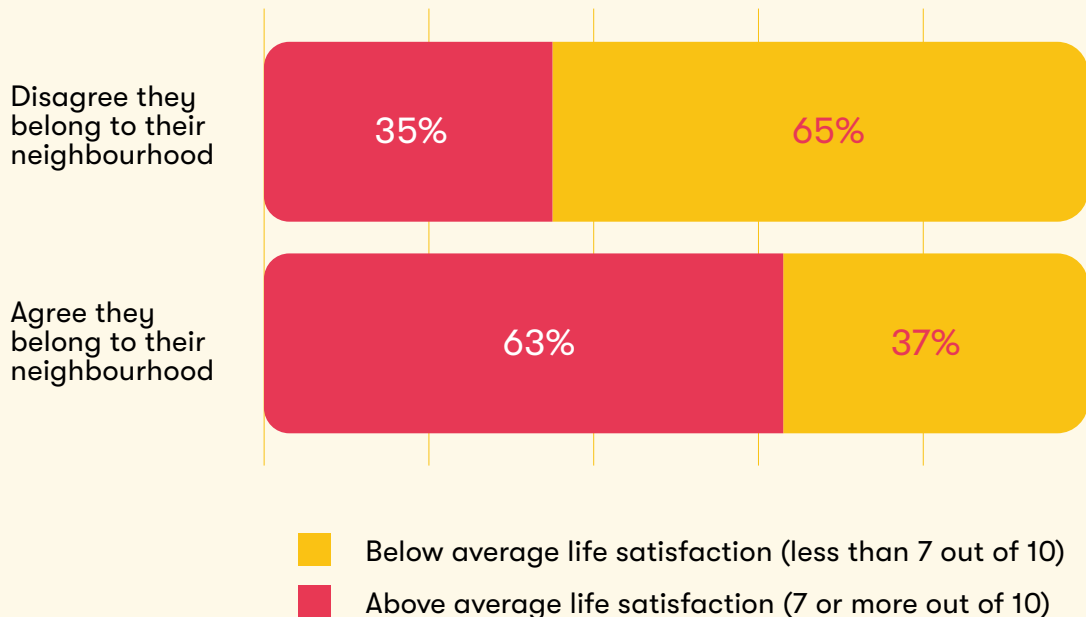


Risk of being a victim of crime is based on the crime deciles from the 2019 Index of Multiple Deprivation

Sense of belonging

Research shows that a sense of belonging to your neighbourhood can impact an individual's wellbeing. We see that our customers who felt a sense of belonging to their neighbourhood had higher levels of overall life satisfaction.

Sense of belonging in neighbourhood by difference in life satisfaction



Based on 1,044 responses

89% of our customers feel they belong in their neighbourhood.

Unsurprisingly the length of time a customer has lived in their home can impact their sense of belonging. 93% of customers who had lived in their home ten years or more agreed that they belonged to their neighbourhood, compared to 86% of customers that had lived in their home less than ten years. This indicates that time is an important factor and the longer someone lives in their home, the more connected they become to their local neighbourhood, promoting the value of long-standing sustainable tenancies and communities.

At LiveWest, we provide a service for customers who may be struggling in sustaining their tenancy. Our Tenancy Sustainment team work with customers to help them maintain their tenancy, improve their sense of wellbeing and, provide guidance and support from navigating the welfare system to saving money on energy costs. Customers can refer themselves into the team for support and other colleagues can refer customers into the service.

Building new homes

Over the next five years, LiveWest plans to build 6,000 new homes in both new and long-standing communities. A proportion of these homes will be for social rent.

74% of our customers agree that there is a need for more social rented homes in their area. Customers currently living in rented accommodation are significantly more likely to agree (76%) compared to shared owners (59%).



Community integration

Across our communities there are individuals and families from different backgrounds, with different stories.

We have mixed tenure neighbourhoods with LiveWest customers who both rent and own, living alongside customers of other landlords as well as private owners. To understand more about perceptions of community integration in our neighbourhoods, we asked customers if they agreed that people from different backgrounds get on well together in their local area. 86% of our customers agreed that they did get on well, compared to 82% of individuals across England.

Interestingly we see that customers with dependent children are less likely to agree that people from different backgrounds get on well together (81% agree compared to 88% without dependent children). We also see that customers with a long-standing health problem or disability express a different experience too and are similarly less likely to agree (82% agree compared to 89% without a disability).

Health and wellbeing

Our individual health and personal wellbeing is at the forefront of many people's minds at the moment, in part due to the Covid-19 pandemic. During 2020 individuals and families faced many challenges that they may not have experienced before.

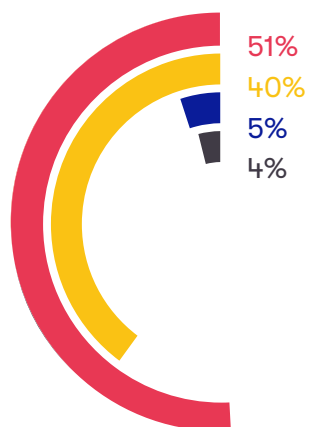
We spoke to customers and shared owners during November 2020, which happened to coincide with the second national lockdown for England. This meant at the time of talking to our customers, a large number of them were unable to socialise with others outside of their household or support bubble and spent most of their time at home.

The Office for National Statistics (ONS) [reports](#) that since March 2020, it has seen increased levels of anxiety and a negative impact on individuals' mental health, a drop in life satisfaction and, increased levels of loneliness compared to the same period in 2019. To explore this amongst our customers, we asked several questions to understand their levels of personal wellbeing and physical health.

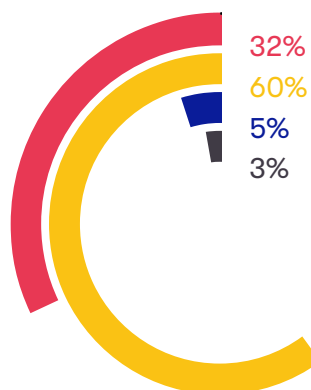
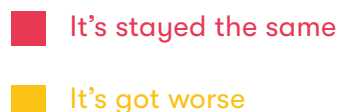




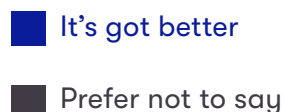
Physical and mental health changes



Changes in physical health compared to six months ago



Changes in mental health compared to six months ago



Based on 1,100 responses

40% of our customers, said their physical health had got worse over the last six months, with only 5% saying it had improved and the remaining 51% saying it had stayed the same*.

Customers aged under 45 were significantly more likely to report that their physical health had improved or stayed the same in the last six months with 73% agreeing, compared to 51% of customers aged 45 or over. A [recent study by Age UK](#) looked at the impact of the pandemic on the wellbeing of individuals aged 60 or over, and reports that significant numbers of older people have seen their physical health deteriorate due to periods of isolation and reduced opportunities to be physically active. Similarly, we also see a negative impact for our customers aged 60 and over but we also see these findings extend to those aged 45-59.

Customers who reported having a long-standing health problem or disability are much more likely to have seen a negative impact on their physical health over the last six months. 68% of customers with a long-standing health problem or disability said that their physical health had worsened compared to 20% of customers without. We also see that customers with a disability are significantly more likely to have experienced a negative impact on their mental health over the same period. 47% of customers with a disability said their mental health had got worse in the last six months, compared with 22% of customers without. The ONS also highlight that disabled people aged 16 and over in Great Britain are more likely to report that **the pandemic made their mental health worse**.

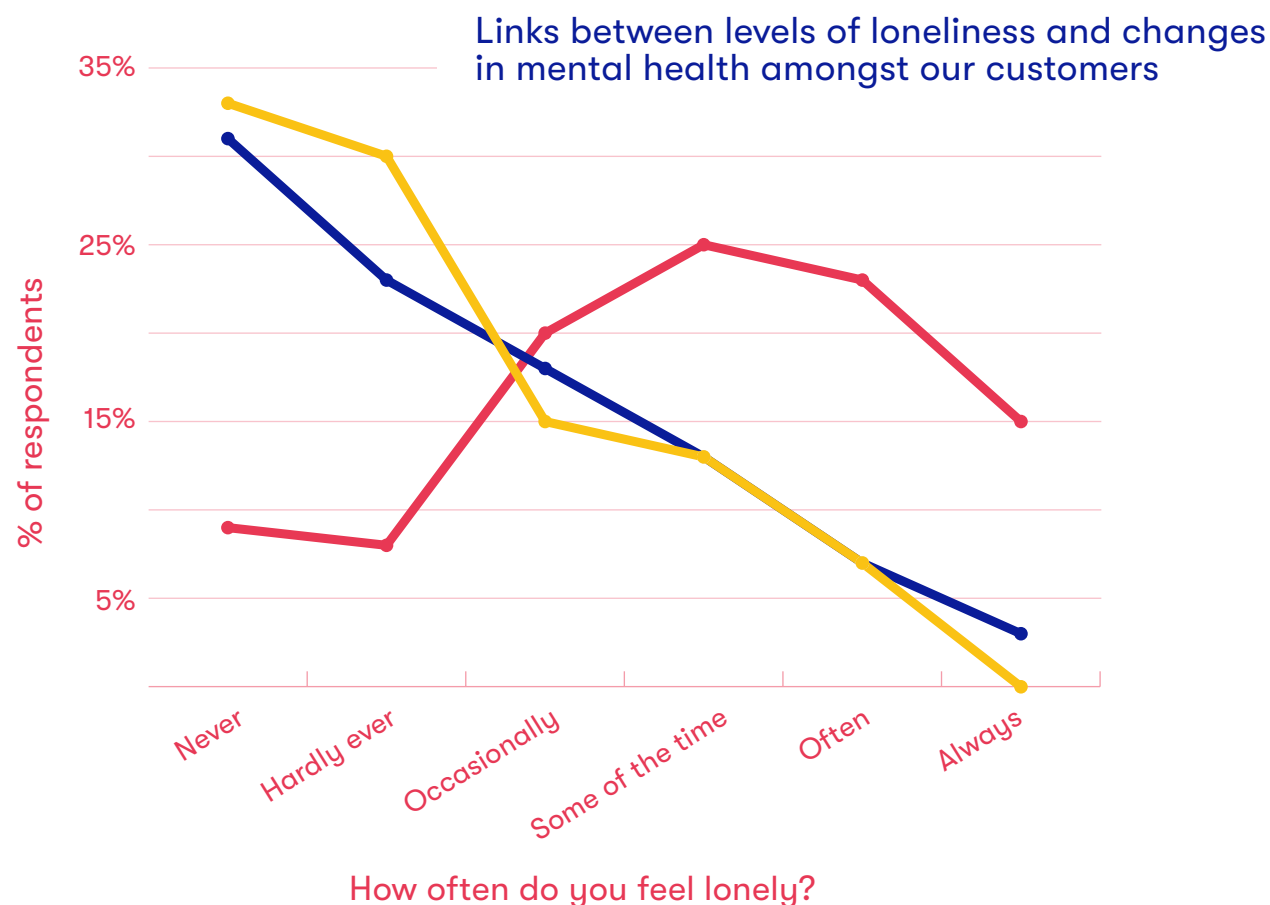
*4% prefer not to say.

Loneliness

It is widely reported that mental health and personal wellbeing have been impacted negatively over recent months and levels continue to be worse than when compared to data from before the pandemic. Overall, 32% of customers reported a deterioration in their mental health over the last six months and only 5% of customers reported their mental health had improved. **University College London's (UCL) COVID-19 Social Study** (*week 36-37) also found that during the Autumn (September – November), 32% of respondents felt their mental health was worse than it was than during the summer and only 7% reported an improvement, very similar levels to what we see across our customers.

Again, we also see an age effect in changes to mental health. Customers aged under 65 are significantly more likely to say their mental health has worsened over the last six months, especially customers aged between 45 and 54 (38% vs 21% for customers aged 65 and over).

It is widely recognised that feeling lonely and experiencing mental health challenges are strongly linked and, **having a mental health problem can increase an individual's chance of experiencing loneliness**. The link between the two is clear for our customers as well, with our data showing a strong link between worsening mental health and increased loneliness.



● Mental health has improved ● Mental health has stayed the same ● Mental health has got worse

Based on 1,044 responses

HEALTH AND WELLBEING

Loneliness is not a new issue in the United Kingdom (UK), with **24% of the population in England** expressing that they felt lonely at least some of the time in 2019-20. In November 2020, 37% of our customers said that they feel lonely at least some of the time (19% often or always feel lonely). For comparison, during the same period, **23% of the population across south west England** (refer to table 10) said that they felt lonely at least some of the time, suggesting that **levels of loneliness are higher** across LiveWest customers than the region's population.

We see that people who live alone are more likely to experience at least some levels of loneliness compared to people who do not. Loneliness levels are also higher amongst working age customers not in employment, with 31% reporting feeling lonely at least some of the time compared to 8% of working age customers in employment (part-time or full-time). For working age adults in employment there is likely to be a higher level of social interaction across the week, whether that is in person for workers who have been required to travel to their place of work during the pandemic, or virtually for many people working from home.

Again, we also see that customers who have a long-standing health problem or disability are more likely to experience loneliness. 3 in 10 customers with a disability report often or always feeling lonely compared to 1 in 10 customers without a disability.

Over the last year LiveWest and our customers have had to adapt to life during the pandemic. When the UK first went into lockdown in March 2020, we recognised that there would be vulnerable customers who were struggling. For many, their regular support networks had to stop and there would be others who would find themselves unexpectedly impacted. In March 2020 teams from across the business came together to coordinate welfare contacts to customers. Through these contacts we have been able to support customers with accessing food and healthcare, linking them up with community support networks and providing hardship grants where applicable. Since March 2020 we have made over 19,000 welfare contacts to customers.

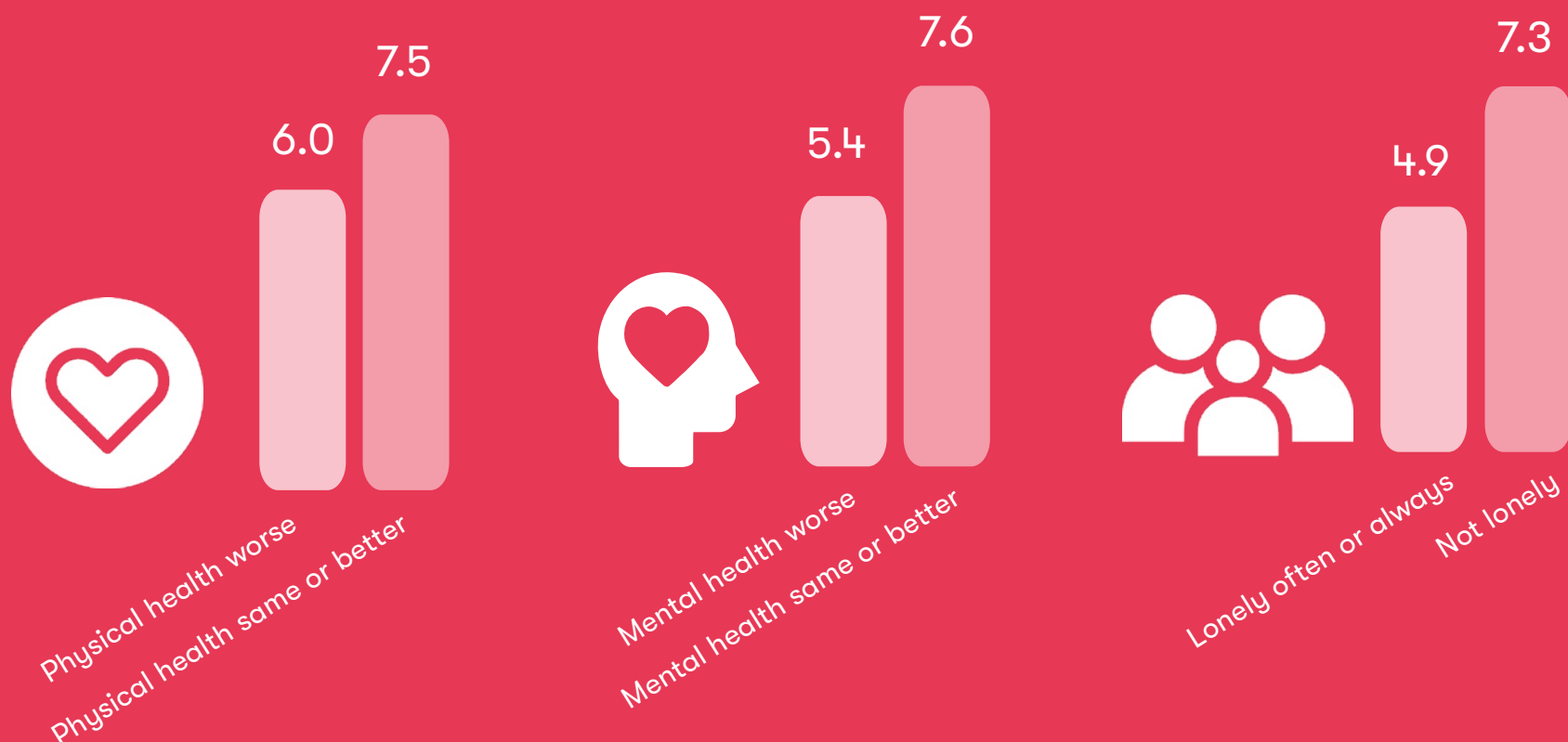


Life satisfaction

A key national measure of wellbeing is life satisfaction. Between April 2019 and March 2020, the UK saw its first significant drop in life satisfaction since the measurement started in 2011. Since March 2020, life satisfaction has continued to decrease nationally. During November, our customers had an average life satisfaction score of 6.8, aligning with the national average during the same period but slightly lower than the **south west regional average of 7.0** (refer to table 11).

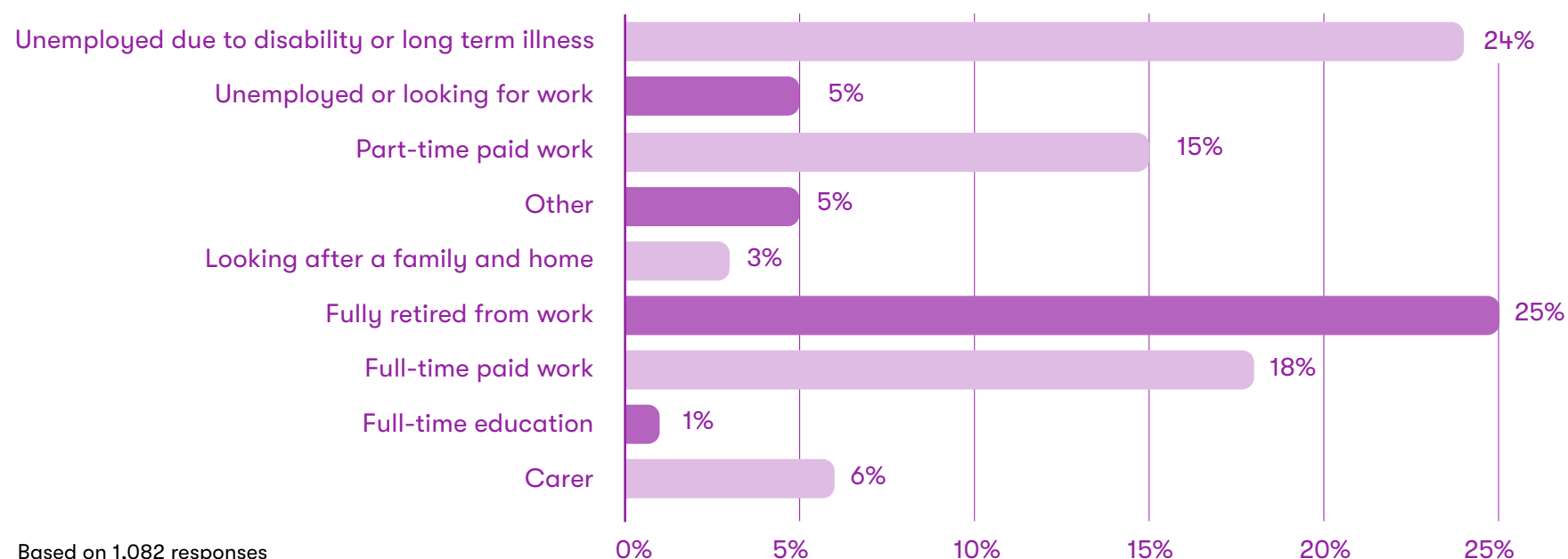
We see that life satisfaction has strong relationships with all the other wellbeing questions; physical health, mental health and loneliness.

Average life satisfaction score by changes in physical health, mental health and loneliness



Financial wellbeing and employment

Which of the following best describes your employment status?



In November 2020, 33% of our customers said they were either in full or part-time work and a further 25% were fully retired. When we look specifically at working age customers (aged 18-64), the proportion in employment increases to 43%.

We recognise that employment levels have been negatively impacted by the pandemic, with the ONS reporting in November 2020 that the number of paid employees in the UK had fallen by over 800,000 (2.8%) **compared with the same period in 2019**. Research has also shown that some workers have been disproportionately impacted by the pandemic, particularly young people aged 16-24, low paid workers, women, disabled workers and individuals from ethnic minorities.

For many individuals within these groups, there is higher likelihood that they work within the sectors which have been forced to close due to the pandemic, such as hospitality, leisure and non-essential retail.

At a more local level in the south west, there has been a negative economic impact linked to the closure of the tourism and travel sectors. In some areas where our customers live, such as Torbay and Cornwall, almost one-fifth of employees work in the tourism and travel sectors compared to just over one-tenth nationally. In support of this, The Resolution Foundation **identified a significant link between coastal regions**, where there is a higher density of employees in tourism, and the increased % change in working age people claiming unemployment-related benefits, compared to non-coastal regions.

The employment status of our customers, as highlighted in the bar chart on the previous page, offers a snapshot at November 2020. We are likely to see even more individuals impacted since November with the current rate of change in the labour market, as 382,500 individuals were on furlough in the south west at the end of February 2021 and with the government's job retention now ended.

Employed in paid work

Of all LiveWest customers, 18% are working full-time (over 30 hours per week) and 15% are working part-time. When looking at working hours, we see clear differences between men and women.



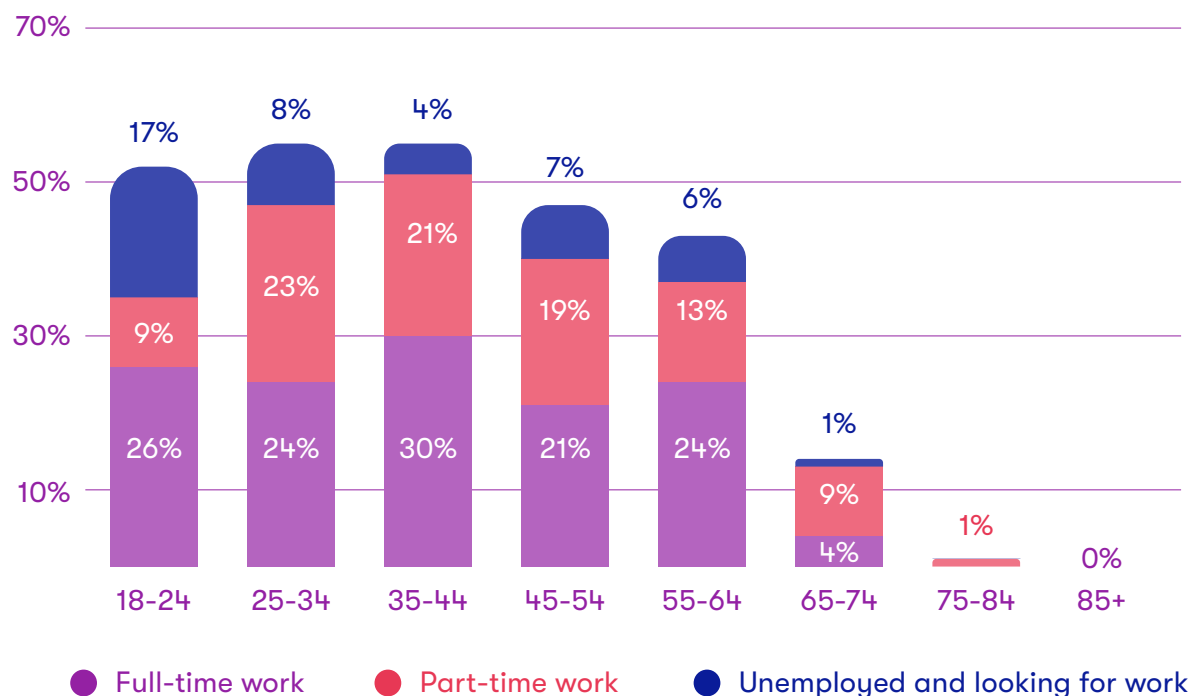
Women are more likely to be employed in part-time work than men, with 52% of women in employment working part-time compared to 31% of men.

Women in paid work are also more likely to work part-time than full-time if they have dependent children living at home, 64% with dependent children compared to 37% without. For men in paid work, we do not see a significant difference between being in full-time and part-time work, regardless of whether they have dependent children.

The government reported that disabled people in employment were more likely to be **working part-time**. Amongst our customers, 34% of people with a disability were working part-time compared to 23% of people without a disability. We also see a difference in the likelihood to have part-time or full-time hours for individuals who identified as having a long-term health problem or disability. 67% of customers in work who have a disability work part-time, compared to 41% of customers without.

Alongside customers who let us know they were in employment, 5% were also unemployed and looking for work. Whilst accounting for the small group size, we do see that there is a higher proportion of young customers seeking employment. 17% of customers aged 18-24 told us that they were unemployed and looking for work (see chart). As previously mentioned there has been a focus on the disproportionate effect the pandemic has had on employment across the population and it has been widely reported that there has been an increase in youth unemployment, particularly for those aged 16-24. From February 2020 to February 2021, the number of people aged 18-24 claiming unemployment-related benefits has increased by 290,000, **an increase of 124%**. This has been linked to the high number of jobs held by young people that have been furloughed.

Employed in paid work or seeking work by age



Based on 411 responses from LiveWest customers employed in work or seeking work

Being in employment is also recognised to have wider impacts on other areas of an individual's life; one of these being wellbeing. The Resolution Foundations' **Happy Now report** on the UK's life satisfaction scores between 2011 and 2018, found that individuals who were unemployed or economically inactive had lower life satisfaction scores than those either in paid work or retired. Interestingly, we also see this difference amongst our customers.

Average life satisfaction score by employment status



7.7 full-time paid work



7.2 part-time paid work



7.5 fully retired from work



6.3 unemployed or looking for work



5.6 unemployed due to long-term illness or disability

Based on 1,062 responses



Other work status

As well as customers in work, those fully retired also had a higher than average life satisfaction. It is no surprise that 25% of the customers were fully retired from work, as 28% of the customers were aged 65+. Across the wider LiveWest population, we would expect this figure to be slightly lower with 18% of the actual population aged 65+ *. It is also worth highlighting that 8% of over 64s are still in paid work beyond retirement age. For many in retirement, the main source of income is their pension, if eligible. 84% of our retired customers are receiving a state pension and only 33% are topping this up with a private pension.

24% of our customers were unemployed due to a disability or long-term illness. In total, 44% of our customers told us that they have a long-standing health problem or disability causing substantial difficulties in daily activities. As this could include problems related to old age, when we focus on our working age customers (18-64), 67% of customers with a long-term health problem or disability are unemployed as a result. This compares to and is much higher than 39% of the disabled working age population in the south west who were **economically inactive in 2019/20**.

*This excludes customers living in housing specifically designated for individuals aged 55+



Financial support through benefits

63% of our customers* we spoke to were receiving some level of financial support through benefits, excluding state or private pensions**.

Over the last year there has been an increase in the number of people claiming benefits as a result of the pandemic. In the south west alone, 95,000 more people were claiming universal credit at mid-December **compared to the same period in the previous year**. Subsequently, the government recognised that many more people were relying on Universal Credit and Working Tax Credit than ever before and, in response, increased payments by the equivalent of £20 a week until the end of September 2021, when the Job Retention Scheme came to an end. 19% of our customers are receiving Universal Credit and for these individuals, the uplift in payments is likely to have supported them financially during this period. However, the impact now these additional payments have been removed, will be important for us to monitor as we are likely to see more households struggling financially.

*6% prefer not to say.

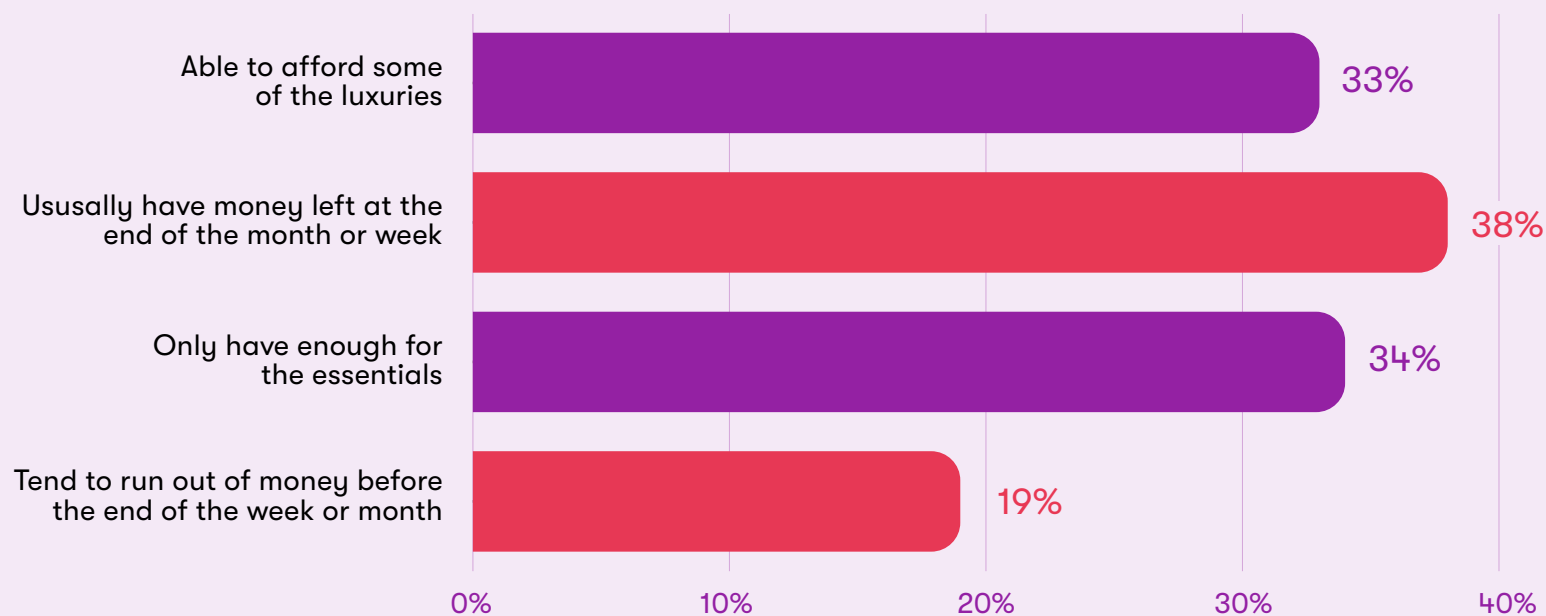
**Includes Housing Benefit, Child Tax Credits, Universal Credit, Child benefit, Job Seekers Allowance (JSA), Income Support, Incapacity benefit, Disability Living Allowance (DLA) and Personal Independence Payment (PIP).



Financial situation and behaviours

34% of customers let us know that they only have enough money for the essentials only and/or tend to run out of money before the end of the week or month without being able to afford any luxuries. Equally, 44% of customers are able to afford some luxuries beyond the essentials and/or tend to have some money left at the end of the week or month. The luxuries we refer to are not extravagant items, but rather, being able to afford branded items in the weekly shop or being able to purchase some clothes above the essentials, for example.

Customers financial experience



Based on 958 responses

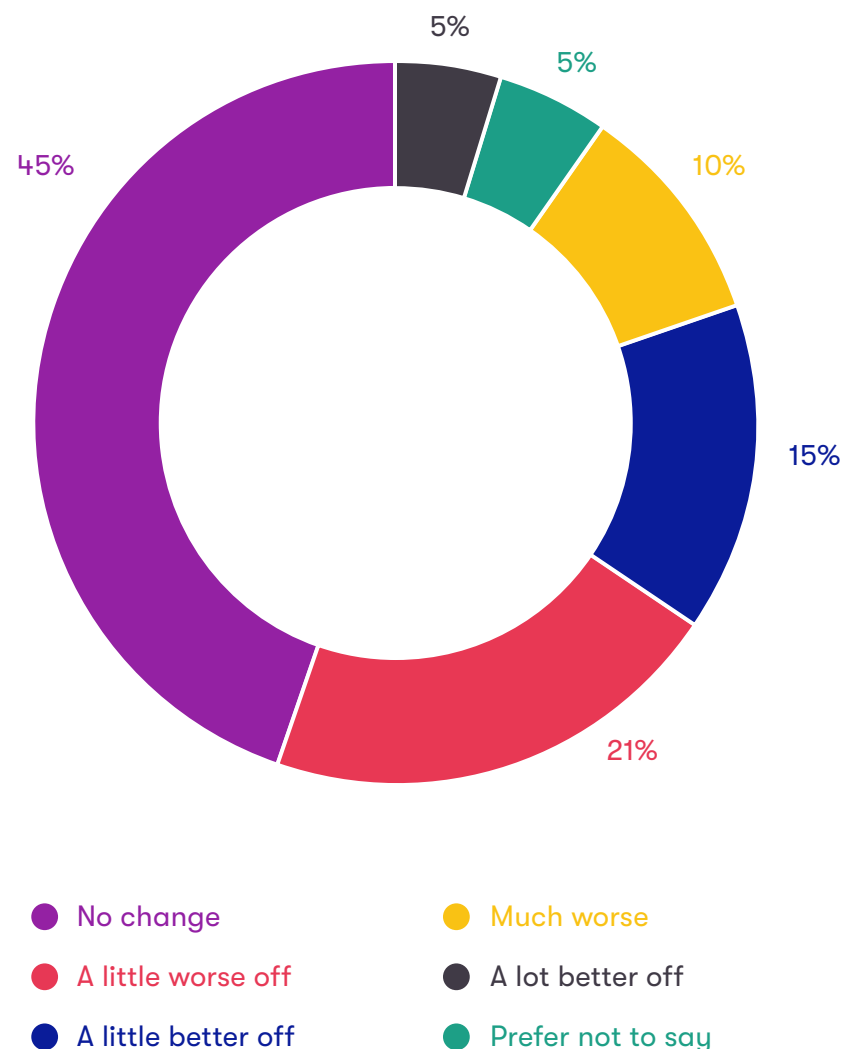
Please note, 12% of customers selected prefer not to say and all customers who responded were able to select more than one response.

Working-age customers in paid work are more likely to be able to afford some luxuries or have money left at the end of the week or month (62% vs 37% not employed full or part-time), suggesting their paid work provides them with more financial choice. There is also a strong relationship between financial experiences and life satisfaction. Customers who are able to afford some of the luxuries had an average life satisfaction score of 7.5 out of 10, above the LiveWest average of 6.8. Customers who can only afford the essentials and/or tend to run out of money before the end of the month, have an average life satisfaction score of 6.0. The link between spending behaviours and life satisfaction was also highlighted by the ONS, **their insight showed** that you are more likely to report higher life satisfaction if you have higher household spending.

Over a third of our customers appear to be managing well on their income.

As a social housing provider, we have a large proportion of customers on low incomes and over half are accessing some level of financial support through the benefits systems. Despite this, over a third of our customers appear to be managing well on their income. Still, the pandemic may have financially impacted some customers, particularly those in low paid jobs. To understand if there has been a change in our customers' financial situation during the past year, we asked them how much better or worse off they felt financially compared with a year ago. For the majority of customers there was no change (45%), although 31% felt their finances had got worse over the past year and 20% felt they had got better.

How do you feel financially compared with 12 months ago?



Based on 1,046 responses



Use of food banks and fuel poverty

Food banks and food parcel deliveries have gained a lot of attention over the last 12 months and have been a lifeline for many who were struggling to afford or access food during the pandemic. Food vouchers and referrals to food banks have also been an important way in which we could support customers in need over this period.

Between April 2020 and March 2021, LiveWest awarded over £108,000 to local food banks and food projects to support the communities our customers live in. However, as the Trussell Trust reports, since 2015 the use of emergency food supplies including food banks has been **increasing year on year**, clearly showing that this is not just an outcome of the pandemic.

13% of the customers we spoke to had used a food bank at least once in the past 12 months, with 9% using it more than once. The primary reasons for referrals to Trussell Trust food banks in 2019-20 were low income, benefit delays and benefit changes.

LiveWest customers who let us know they were receiving financial support through benefits were more likely to have used a food bank. Of the customers who let us know they had used a food bank, 89% were receiving some benefits.

As well as being in receipt of benefits, we also see a difference in the use of food banks across different age groups. 78% of the customers who let us know they used a food bank were under the age of 55, whereas customers over the age of 55 were less likely. It is possibly due to accessibility issues that customers aged over 55 and in particular, the older age groups, may have received support through other channels such as food parcel deliveries over the past 12 months. However, it is also recognised that in part, **older people are less likely to use food banks** due to the stigmatisation of seeking charity.

Alongside the use of food banks, we wanted to understand the impacts of fuel poverty on our customers. Have they had to go without heating to save money in the past year? 26% of our customers let us know that they had gone without heating in the past year. Working age customers not in work are particularly impacted and much more likely to have gone without heating, with 35% letting us know they had compared to 20% of customers in work.

13% of the customers we spoke to had used a food bank at least once in the past 12 months

26% of our customers let us know that they had gone without heating in the past year

Fuel poverty and food poverty are often seen as going hand in hand and in Sheffield University's 2016 report, **'Heating or Eating'** they found that, households who say they do not eat a filling meal once a day are less likely to be able to keep their home sufficiently warm and to live in a damp-free home. Throughout 2020 and into 2021, we saw a surge in applications to our Crisis and Hardship fund. One key focus for the fund was support towards food and utilities costs. Between April 2020 and March 2021, LiveWest provided 988 grants worth over £125,000 to customers, to support them towards accessing food and utilities costs.

Alongside the support we have provided for customers struggling with utility costs through our crisis and hardship grants, we also have an ambition to increase the energy efficiency of our homes as part of our **'Creating Greener Futures Together'** programme. We recognise that some of our customers live in homes which are inefficient to run and heat, so our project 'C by 28' looks to bring all existing homes up to an EPC rating of C and above by 2028. An aim of this project is to reduce the cost of heating for customers through lower energy bills or alternatively provide more comfortable homes to live in by giving customers the ability to use efficient heating more frequently when needed, both supporting our core ambition to address fuel poverty amongst our customers.



Worrying about money

In November 2020, 36% of our customers said they were worried about money issues. Some customers are even more likely than others to be worrying about money as they will also fall into more than one of these groups.

- 62% of customers with money worries are more likely to have worsening mental health, compared to 27% whose mental health has stayed the same or got better.
- Working-age customers are much more worried about money issues (45%) than those aged 65+ (22%).
- Customers who let us know they feel lonely at least some of the time, worry more about money issues (52%) than those who were not lonely (31%).

Digital and communication

Over time, people are becoming more digitally connected. During the last year, virtual forms of communication, such as social media, FaceTime and Zoom have helped many keep in contact with family, friends and colleagues when we have not been able to meet in person or travel to a place of work.

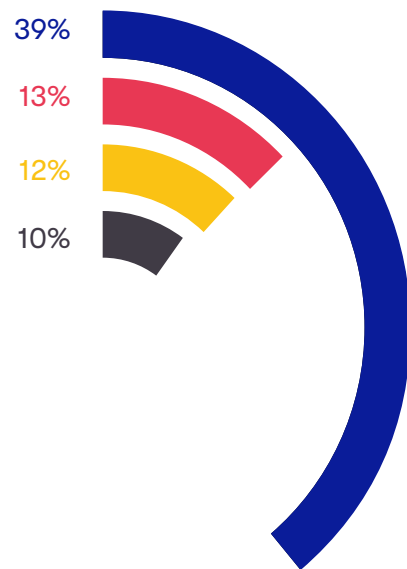
If anything, it is more important than ever before to have access to online services such as shopping, contact with GPs and online banking. As LiveWest develops its digital channels of communication, it is important to understand how digitally connected our customers are and if there are any barriers.

At the beginning of 2020, the **ONS reported that 96% of households in Great Britain had internet access** with the most noticeable increase, from 73% in 2019 to 80% in 2020, in households with at least one individual aged 65 and over.



Internet access

What were the top four reasons for never using the internet?



- Had no internet, devices or technology to access the internet
- Do not want to use it
- Said it was due their age
- Did not know how to use it or lacked confidence

Based on 183 responses of LiveWest customers who said they never use the internet



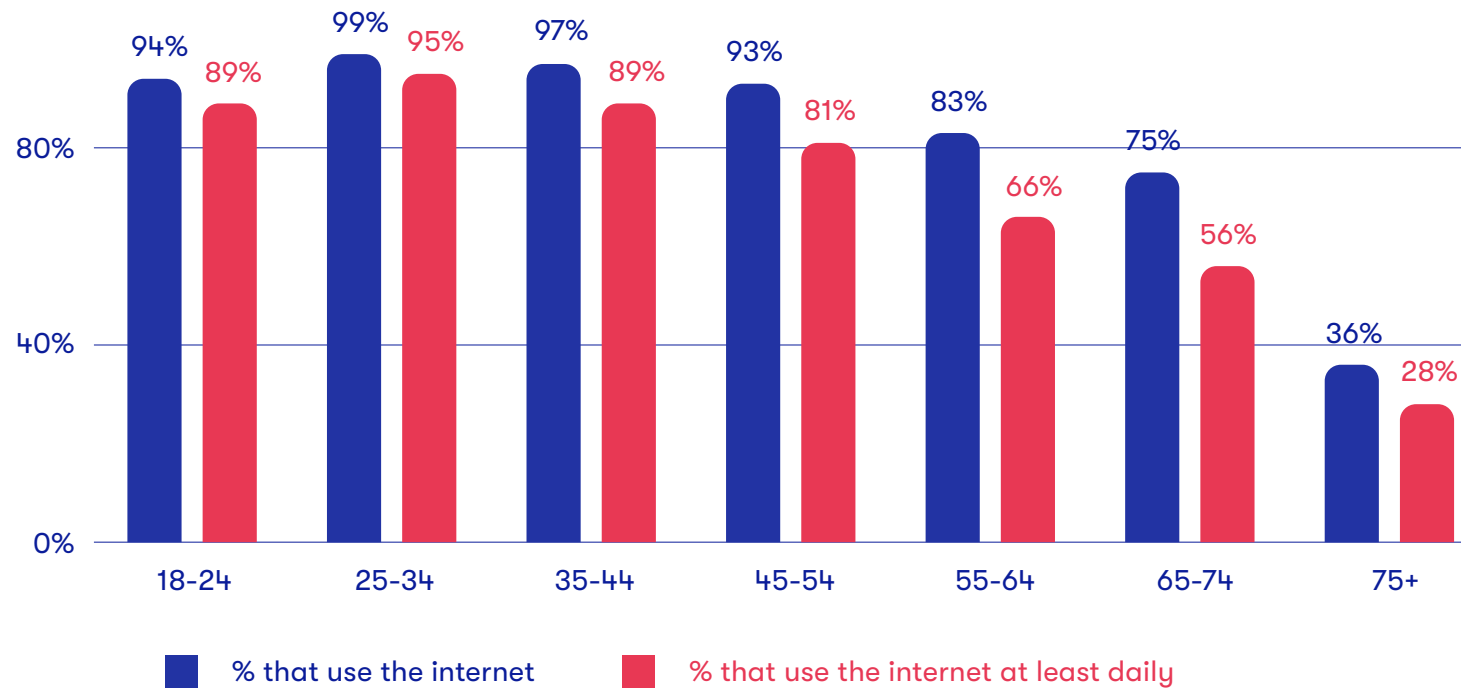
83% of our customers actively use the internet and the remaining 17% told us they never access the internet.

For over one third of customers who never use the internet, the key barrier to accessing it was that they did not have internet, devices or the technology available to them. For some though, this was out of choice rather than not being able to gain access.

Internet access across our customers aged under 55 is high, however we see a drop off in older age categories and a significant difference for customers aged 75 and over.

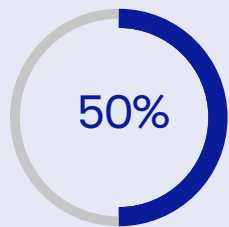
Internet access by age

DIGITAL AND COMMUNICATION

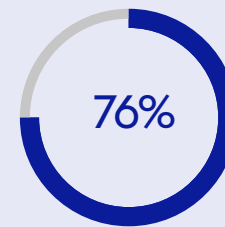


Based on 1,082 responses

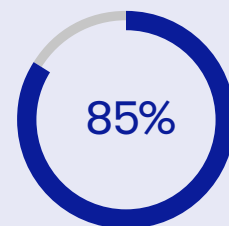
Alongside age, we also see that internet usage differs significantly when considering if an individual lives alone. This difference is regardless of age but we do see a bigger impact in internet usage for customers aged 65 and over and whether they live alone or not (see below).



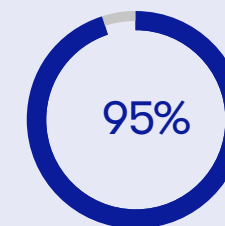
Aged 65 and over and lives alone with access to the internet



Aged 65 and over and does not live alone with access to the internet



Under 65 and lives alone with access to the internet

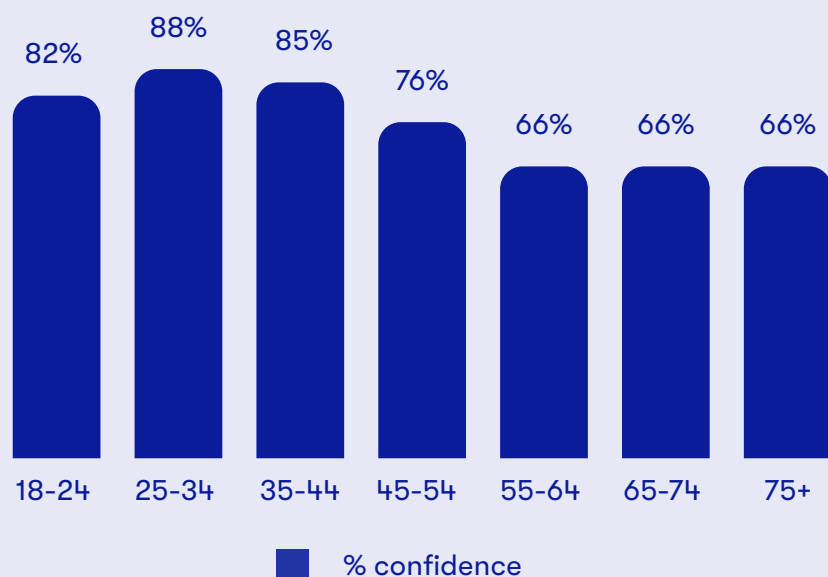


Under 65 and does not live alone with access to the internet

Digital confidence

Whilst internet use is fairly high amongst many of our customers, we also wanted to understand confidence in using services online. If an individual lacks confidence, it is more likely that they would not choose to contact LiveWest using a digital channel. They may also struggle to manage other services such as banking and accessing benefits or Universal Credit, which are predominantly managed online now. Almost 1 in 4 customers (24%) that use the internet said they had a lack of confidence using services online. Again, we see an age effect, with higher levels of confidence amongst younger customers. The difference here is that we do not see as much of a drop off amongst older customers, suggesting that once people get online they can build confidence using online services regardless of age.

Confidence using services online by age



Based on 881 responses

For many, the internet and online channels have allowed them to keep in contact with people during periods of lockdown and isolation. **A study by the Centre for Ageing Better** has seen 75% of 50 to 70-year-olds video calling more often than they did before the pandemic. For LiveWest customers who expressed a lack of confidence using services online, we see a relationship with increased levels of loneliness.

31% of customers who are confident using services online are lonely at least some of the time

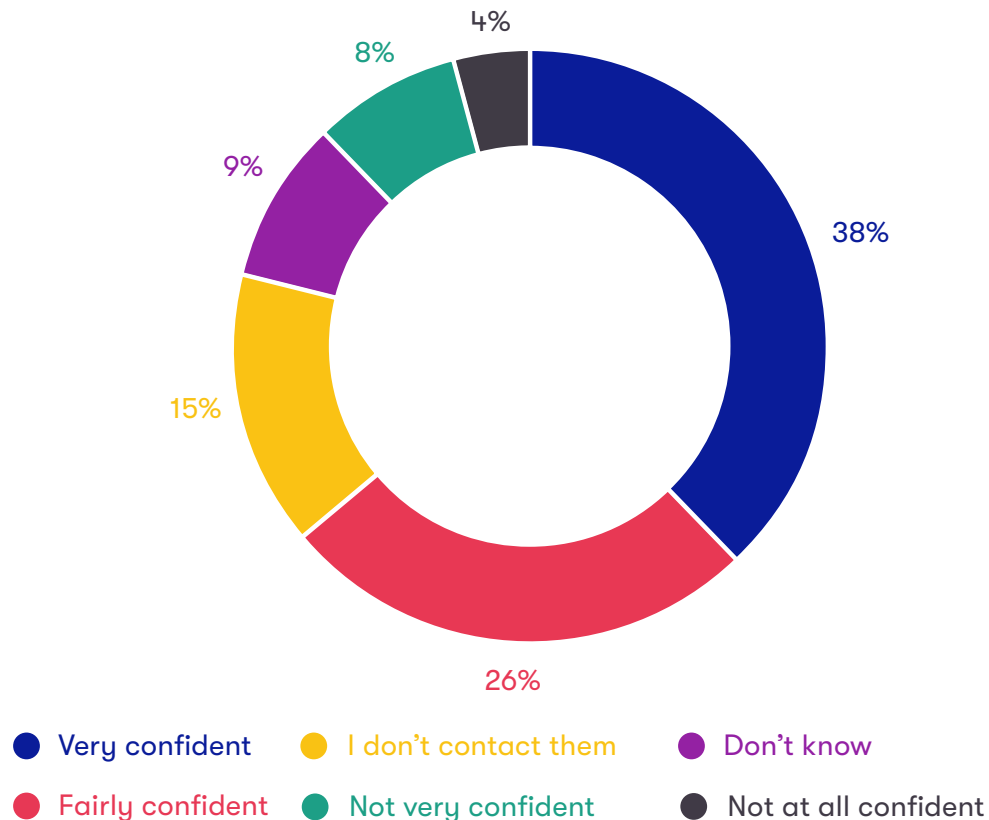
49% of customers who are not confident using services online are lonely at least some of the time

For many job roles, regardless of whether they are office or desk-based, there is often an expectation that you will be able to use the internet and online services. We see the impact of this across our own working age customers. 88% of customers in employment use the internet at least daily, which is 13% higher than for those not in employment. We also see a difference in digital confidence, with 86% in employment saying they feel confident using services online versus 71% not in employment. **Lloyds Bank Consumer Digital Index for 2020** highlights the role of employment in increasing digital skills and also the disadvantage for someone who lacks digital skills when applying for, or progressing in jobs.

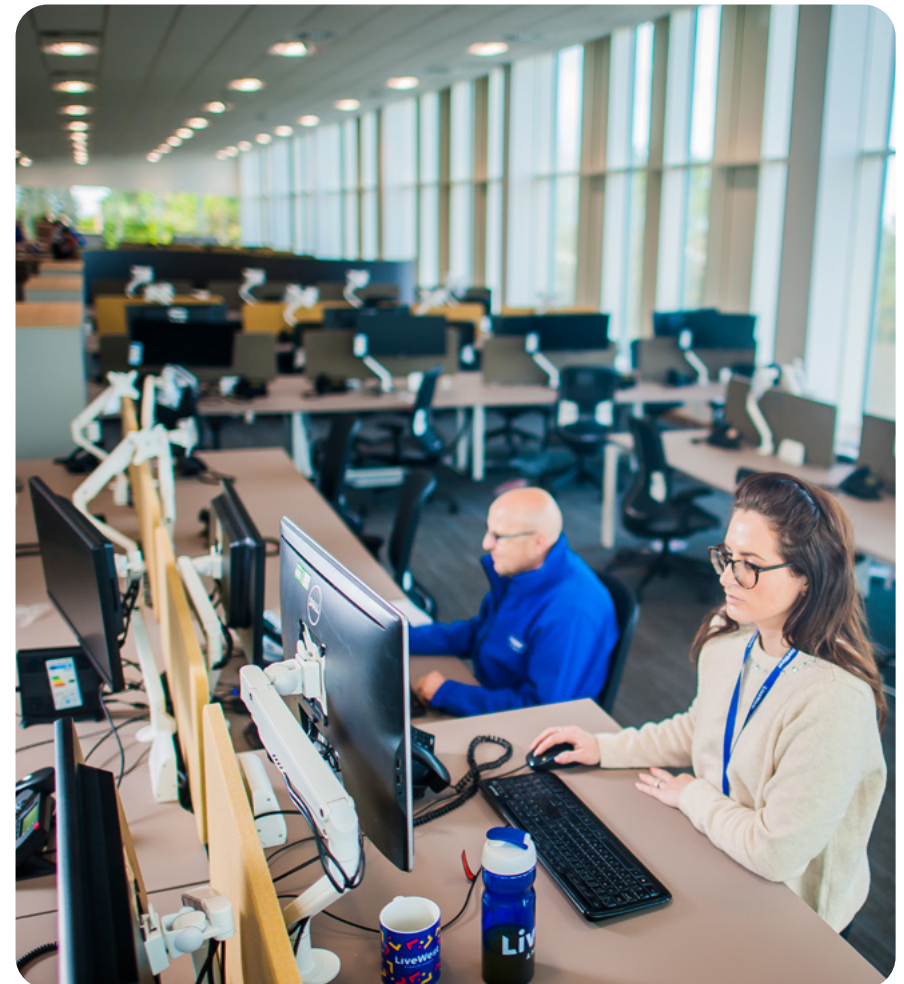
Experience of using LiveWest digital channels

It is important that when customers choose to contact LiveWest via digital channels, they have the same experience as someone who picks up the phone and calls in. We asked customers how confident they are that they will receive a response if they contacted LiveWest by email, webform or via social media. 64% of customers were confident they would receive a response, although 24% of customers either did not contact LiveWest or were unsure.

If you contact LiveWest by email, webform or via social media, how confident are you that you will receive a response?



Based on 1,100 responses

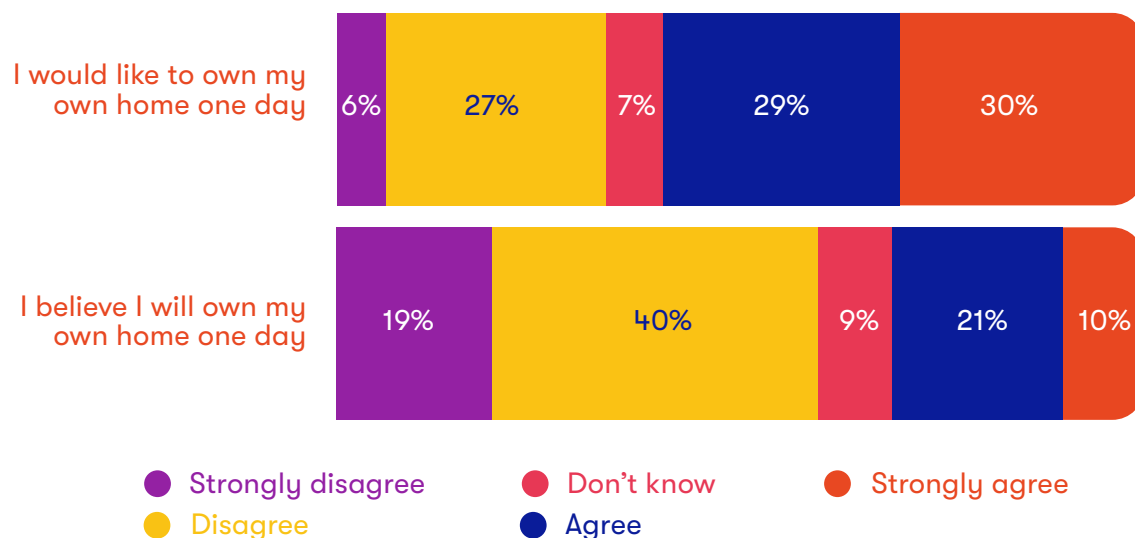


Aspirations to own a home

Homeownership continues to be a focus for many in the UK and has been high on the policy agendas for subsequent governments. In England, there are four million households renting from either a local authority or housing association in the social rented sector. We wanted to understand the aspiration of our customers to own their own homes.

59% of renters agreed that they would like to own their own home one day. However, 31% believe they will own their own home one day, clearly showing that there is a difference for many between wanting and believing that it is achievable. The **English Housing survey in 2019-20** found that 28% of social renters expect to buy their own home. As we can see, this is a very similar % to those LiveWest customers that believe they will own their own home one day.

% of customers who would like to own their own home vs customers who believe they will



Based on 960 responses of LiveWest customers renting

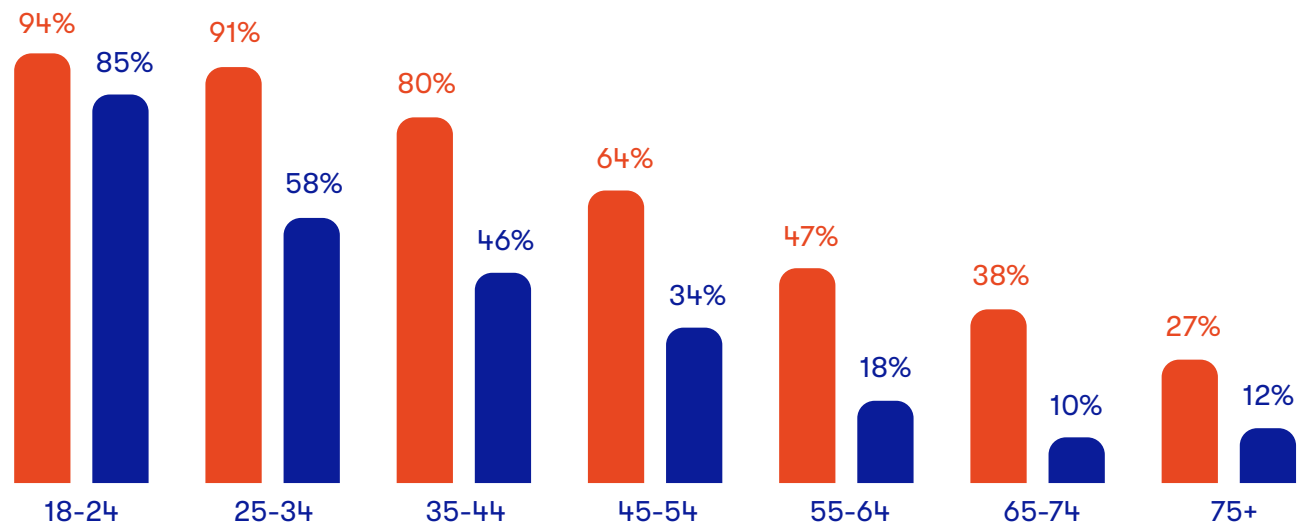




ASPIRATIONS TO OWN A HOME

The belief that a customer will own their own home one day considerably decreases with age. 18-24-year-olds are most likely to agree that they will and this decreases considerably, even when compared to 25-34-year-olds (85% and 58%).

Aspirations to own a home by age



- Would like to own their own home
- Believe that they will own their own home

Based on 945 responses of LiveWest customers renting

Methodology

LiveWest partnered with social and market research agency; **IFF Research**, a partner member of the Market Research Society (MRS) to undertake our first slice of life survey.

A randomised sample of 1,100 LiveWest customers; 950 affordable and social renters and 150 shared owners were interviewed by IFF research. All interviews were carried out by telephone from 3 November to 1 December 2020 and participation in the research was voluntary.

To ensure the sample was representative of the wider LiveWest customer base, quotas were used for region, tenure and age of customer. Calls were also made across the day over weekdays and weekends to be as inclusive as possible and reach more customers.





LiveWest
A home for everyone

