How we live
Executive report
Spring 2022

How We Live:

Introduction

This fourth edition of **Aviva's How We Live report** shines a light on the **environmental attitudes** and **aspirations** of people across the UK.

"For many individuals, green ambitions were deprioritised, or even put on hold altogether, over the last two years as the Covid pandemic took hold. Thankfully we are beginning to see a welcome change of focus – and people are beginning to take more actions to reduce their environmental impact.

But we are facing new challenges as the cost of living rises. For many, a desire to protect the planet is being considered alongside the need to tighten purse-strings. So we must contemplate how we can achieve both ends.

This latest report highlights how green thinking is leading to change in many aspects of our lives: how we live day-to-day, the type of homes we choose, how we get around, where we holiday and even the types of careers we choose.

Progress is being made in many areas, in many ways. We are voting with our feet and taking action: from the brands we choose, to the foods we eat, to the cars we drive. However, there is a test of whether we can maintain momentum, against the backdrop of financial pressures.

As we adapt our behaviours and adopt new habits, as individuals, as businesses, as communities, it is important that we continue to work together, to build more sustainable futures."

Jon Marsh
MD, Partnerships, Aviva General Insurance

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This chapter examines the **day-to-day behaviours** carried out by UK adults to help **protect the planet**. It also investigates people's motivations for these actions and the notion of "**green guilt**".

The How We Live report series has tracked a number of "green" consumer actions since December 2019.

While there are undoubtedly other factors which influence people's behaviours - particularly the impact of Covid and the rising cost of living - there appears to be an increase in green activities overall.

According to this latest research, most of the tracked green behaviours are almost back to pre-pandemic levels, having dipped during 2021.

As outlined in the table on page six, there are a few exceptions to this rule. The number of people turning down the thermostat at home has actually increased from 59% in December 2019, to 68%, although there are likely to be financial motivations for this behaviour, as well as environmental drivers.

Remarkably, the proportion of people avoiding single-use plastic has fallen from 61% in December 2019, to 46% in February 2022.

The number of people cutting down on plane travel has increased slightly during this period, from 22% to 25%. More details of green travel behaviours can be found in this report on pages 19-24.

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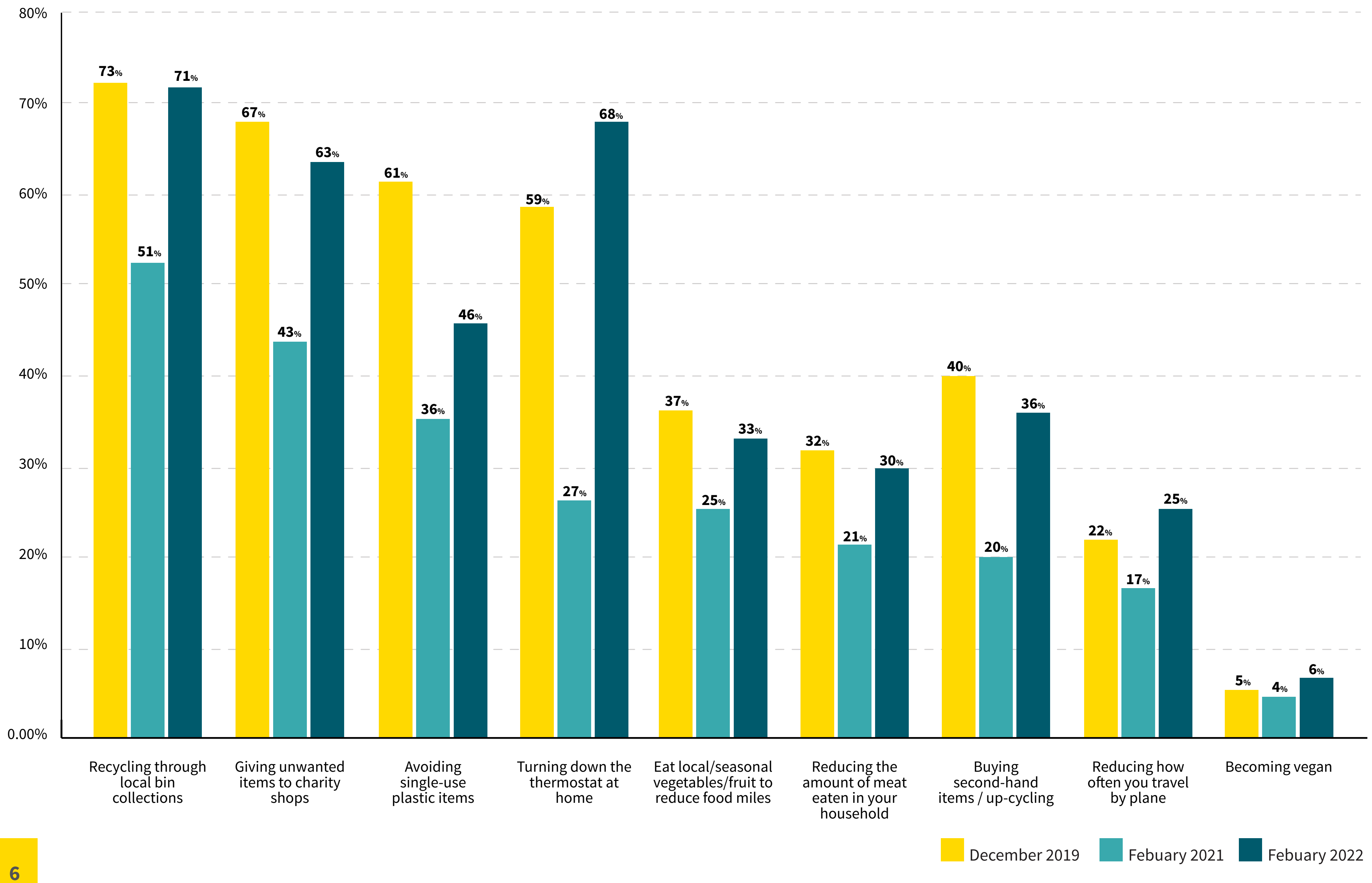

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The proportion of people who are influenced by the "green" credentials of a brand has also increased during this period by 10 percentage points. In December 2019, 68% of UK adults said they were influenced by the extent to which an organisation is sustainable / climate-aware, whereas this proportion now stands at 78%.

There is a striking correlation between the age of respondents and the number of green actions they take. As a general rule, the older people are, the more likely they are to adopt "green" behaviours. This trend has been noted in previous How We Live research and is borne out again through the latest data.

However, one notable point in this research is the remarkably low proportion of under-25s apparently undertaking certain green actions. According to the study, people aged 16-24 are half as likely to adopt certain eco-friendly behaviours, compared to the national average, lower than seen in any previous How We Live study.

Around a third (34%) of under-25s say they recycle through bin collections, compared to the national average of 71% and 90% of people aged 75+. Just 23% of under-25s say they limit water consumption in their homes against 43% of all UK residents, while 30% of 16-24s give unwanted items to charity shops, contrasting with a national average of 63%.

Correspondingly, the number of under-25s who say they do not care or worry about climate change is double the national average, at 6% compared to 3% across all age groups.

The key exception to this trend relates to veganism which is significantly more widespread among under-25s. One person in 10 in this age group (10%), chooses a plant-based diet, compared to 6% across all respondents.

One possible explanation is that some under-25s could be living with parents and may have answered negatively if they didn't feel responsible for certain actions in their household. However, the difference between other age groups is still striking overall.

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Vintage and retro – love for the pre-loved

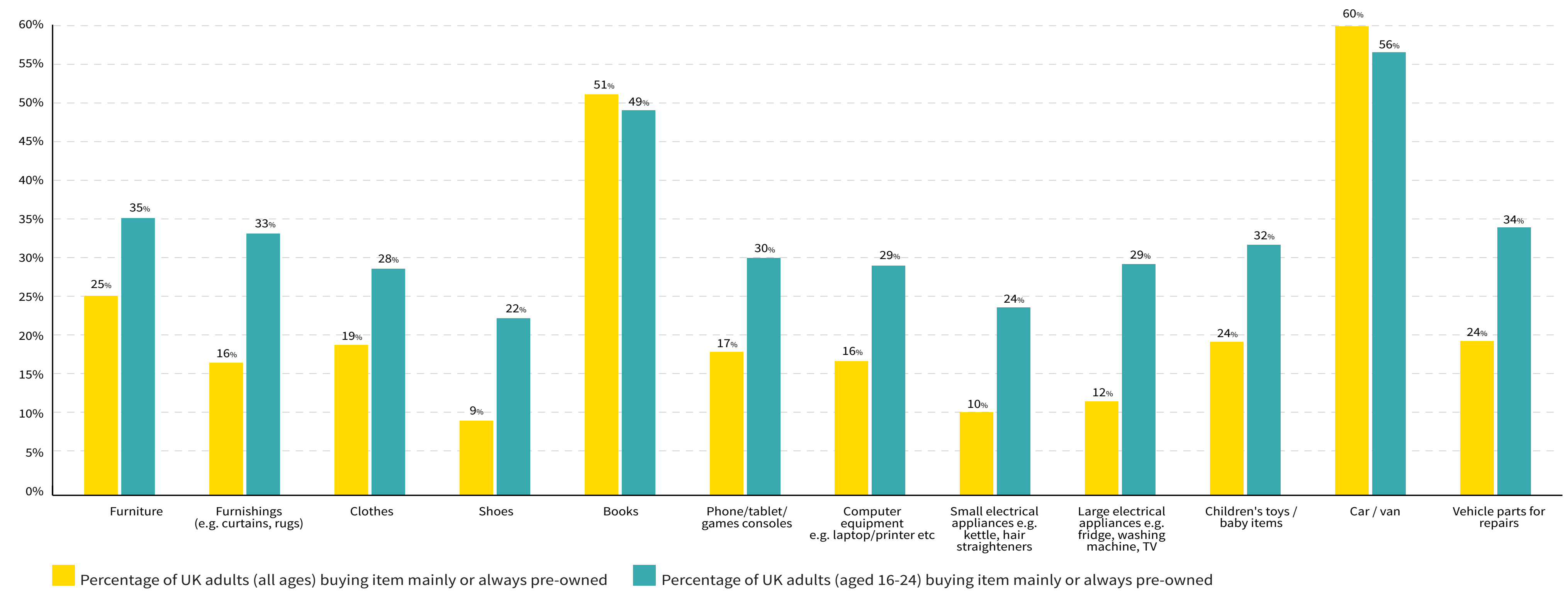
While older people seem to be leading the way on certain eco-actions, the How We Live study suggests the opposite is true when it comes to purchasing pre-owned consumer goods.

Overall, across all age groups, there is a clear trend towards buying new, rather than second hand in most categories.

However, when asked about furnishings, electricals, gadgets and clothing, under-25s are considerably more likely to opt for second-hand items than other age groups.

Affordability is likely to influence these decisions, although anecdotal evidence suggests a love of vintage and retro items could also play a part. According to the study, those aged 16-24 are more than twice as likely to purchase pre-loved footwear than the national average, and 47% more likely to wear pre-owned clothing.

Across most categories of goods, the study suggests people are more likely to buy new. However, the opposite is true in the case of books, where 51% of purchasers say they mainly or always buy pre-owned copies. Likewise (and no surprise) pre-owned cars and vans are more common than new for 60% of consumers.



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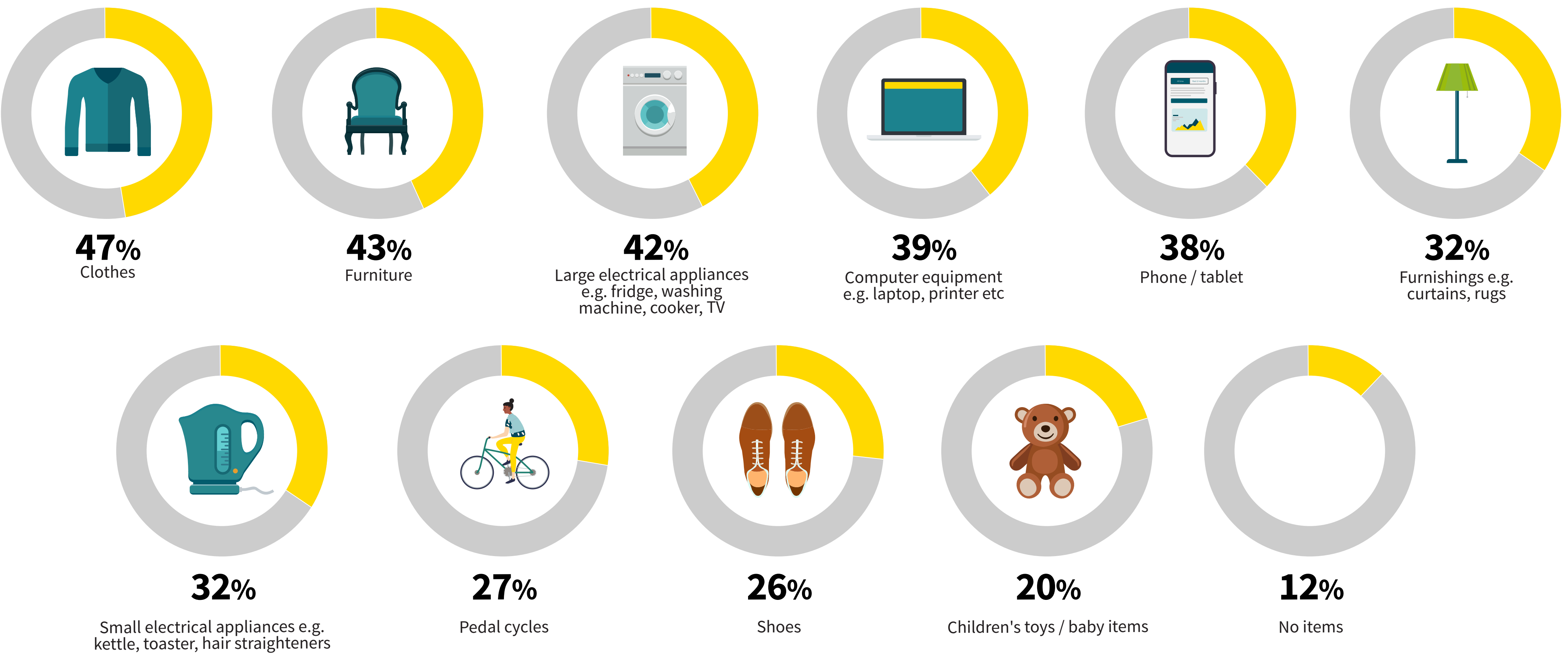
A trend towards make-do and mend?

In spite of the popularity of buying new, it is reassuring to see that nine out of 10 UK adults (88%) will look to repair some items, rather than replace them, when damage occurs. Internet tutorials and popular TV shows extolling the virtues of repairs and sewing may have had an impact, with clothes and furniture revealed as the items most commonly fixed.

Percentage of UK adults who fix these items



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While most people are happy to consider some repairs, there are a few common concerns putting people off. Most prevalent is the view that items wouldn't be repaired to meet safety standards (27%), although a similar number (26%) simply wouldn't know where to go to get repairs done.

One in 7 (14%) wouldn't want to be without a possession while it was being repaired, while one in 10 admits they always want the latest models available, such as the newest phone or the most up-to-date fashions. This latter view rises to 23% of under-25s.

Keeping up with the Greens…

The study also suggests there is an element of competitiveness when it comes to green behaviours.

More than half (54%) of respondents say they have encountered others showing off about their environmentally-conscious actions, either in person or - more frequently - on social media. Again, these behaviours are more common among younger age groups, with four fifths of under-35s saying they have witnessed green virtue signalling.

Alongside this - or perhaps as a result - two thirds (64%) of UK adults confess to feeling guilty for carrying out environmentally-unfriendly actions.

Controversially, one in eight UK adults (12%) also admit they have exaggerated their eco-friendly actions to others and a further 23% are tempted to do the same.

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Guilt-provoking behaviour	Percentage of UK adults feeling guilty about doing this
Buying / accepting a plastic carrier bag in a store	28%
Buying a drink / food in a single-use plastic bottle / container	25%
Putting recyclable items in a non-recycling bin	25%
Using the car for a short journey	22%
Putting the heating on	22%
Using a tumble drier	18%
Eating meat / fish	14%
Driving a non-electric vehicle	14%
Travelling on an aeroplane	12%
Eating dairy / eggs	11%
Buying non-recycled toilet roll	10%

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“**Green issues** are high on people’s agendas and it’s encouraging that most people are taking steps to reduce their impact on the planet. Individuals are feeling guilty about “non-green” actions and are eager to share their efforts on social media. This suggests we may see even more positive progress in the future.

The How We Live study suggests while there’s still a **tendency to buy new**, there’s also enthusiasm for **pre-loved items** – and there’s a keenness to repair, rather than replace, particularly among younger consumers.

This is a great attitude and fantastic to see that items are being repurposed and saved from landfill. Between July and December 2021, through our UK claims process, we **rescued 570 smartphones and laptops**, by repairing damaged devices, rather than replacing them. We’re constantly speaking to our customers and are keen to reflect their attitudes, so when we can build green ambitions into our processes, this is a great result all round.”

Kelly Whittington, Property and Speciality Lines Claims Director, Aviva General Insurance

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Chapter two:

How we run and build our homes

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How we run and build our homes

The following chapter looks at the **eco-friendly choices** people are making in relation to the **structures**, **fixtures and fittings** of their homes.

Alongside day-to-day behaviours, the latest How We Live data suggests that people are keen to bring green thinking into the way they build, renovate and run their homes.

From large-scale practical changes such as installing a heat pump or solar panels, to smaller activities like using LED light bulbs or a water butt, there are a range of ways in which people are adapting the fixtures and fabric of their homes, to reduce their impact on the planet.

Given the substantial – and costly – nature of some of these changes, there is little wonder that some modifications are currently more widespread than others. But UK residents appear to be open to green ideas for homes in the future, as outlined in the table below:

Activity / change to the home	Percentage of UK adults doing this now	Percentage of UK adults who would do this in the future
Use solar panels to power my home/garden	12%	58%
Use wind power to power my home/garden	6%	51%
Use LED energy saving bulbs	75%	20%
Use sustainable building materials in my home	17%	62%
Keep chickens / other animals for foods e.g. eggs / milk	8%	30%
Plant trees / grow fruit or vegetables at my home	36%	43%
Install a smart meter	49%	35%
Install a heat pump	8%	50%
Use a compost bin	39%	40%
Use a water butt	29%	44%

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The fact that a number of these changes relate to energy production and consumption is significant. While respondents were asked about proposed modifications with the environment in mind, the cost of living is inevitably also feeding into people's decisions. Given a heightened focus on increasing energy prices, many people will be considering ways to keep their costs down.

Green home-hunters

There is also evidence to suggest that green considerations will play a part when people come to make their next house move.

The practicalities of heating a home – and doubtless the cost of doing so – is very much front of mind when people think about purchasing their next property. Around two fifths (37%) of residents say they would consider the energy efficiency of their next home, in contrast to 22% who say they thought about this with their last property purchase.

Similarly, two fifths of housebuyers would take into account roof insulation and wall insulation when buying a new home, whereas - in both cases - just a quarter did the same when buying their last property.

People are also increasingly aware of the impacts of climate change and 37% of residents say they would look at the possibility of a property flooding, before buying their next home.

Future practicalities regarding heating and motoring are also on people's minds when considering house moves.

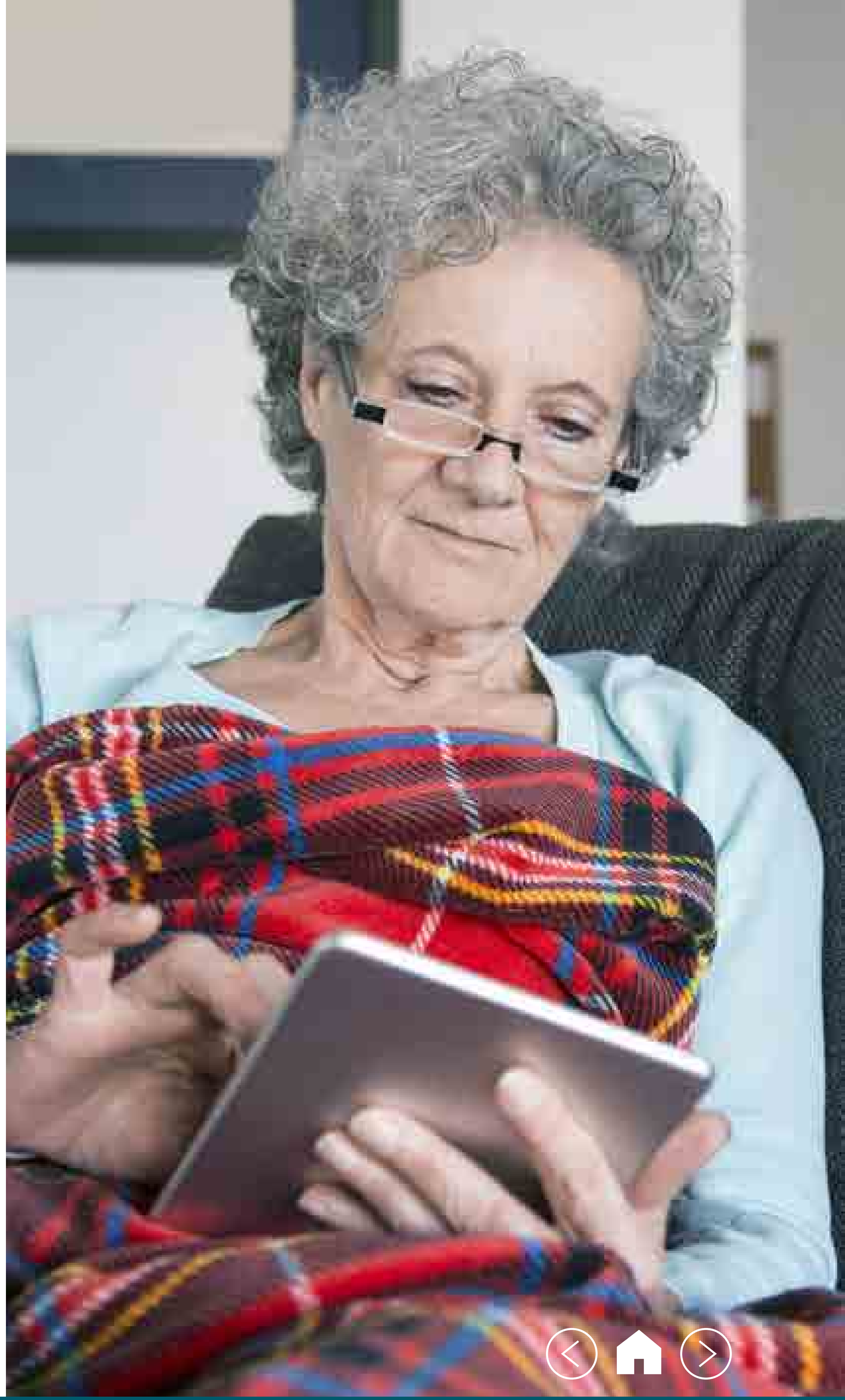
The shift towards electrical vehicles on UK roads means that almost a quarter of residents (22%) would be looking for an EV charging point when buying their next home.

A similar story is true with regard to heat pumps, which were a consideration for just 6% of home-buyers when purchasing their previous property. Government plans to reduce the UK's reliance on fossil fuels appear to be having an impact. Now almost a fifth (17%) of home-seekers say they would look for a property with a heat pump.

However, while there is a general acceptance of the need to be greener, a significant number of UK residents have reservations about modifying their homes.

When asked what - if anything - would prevent them from making sustainable / environmentally-friendly changes to their homes, almost half of respondents (45%) believe the changes would be too expensive.

Others say that they wouldn't know how to install them (18%), that changes would cause too much disruption (15%) and that they might look unsightly (10%).



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Consideration when choosing a property	Percentage of people who considered when buying previous home	Percentage of people who would consider when buying next home
Double / triple glazing	32%	44%
Roof insulation	26%	40%
Wall insulation	25%	40%
Energy efficiency rating of the property	22%	37%
Possibility of flooding in the area	16%	26%
Renewable energy source e.g. solar panels / wind turbine	9%	27%
Flood prevention measures	9%	18%
Underfloor heating	9%	21%
Water harvesting system e.g. rainwater butt	9%	17%
Tankless water heater	9%	16%
Eco-friendly flooring: (bamboo, sustainable wood, linoleum)	8%	14%
Flood resilience measures	7%	15%
Electrical charging point for vehicles	7%	22%
Heat pump	6%	17%

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How we run and build our homes

Alongside the desire to make changes to existing homes, the study also examined people's propensity to choose an 'eco-home' for their next house purchase.

Overall, two thirds (66%) of homebuyers say they would consider buying an eco-house / sustainably-built home, with almost a quarter of this cohort saying it would actually be a priority for them. A further fifth of respondents (18%) say they would 'maybe' consider such a property, but are not sure what is meant by the term.

Amongst those who aren't sure about buying an eco-home, or who wouldn't consider such a property, there are a number of concerns raised.

Almost a third (32%) believe that this type of house would be more expensive than other homes, others (23%) say they prefer the look of more traditional homes, while more than a fifth (22%) are unconvinced they are actually "greener" than other types of housing.

A similar number (21%) are sceptical that sustainable properties are built to last and one in eight worry they might struggle to get a mortgage for an eco-home.

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How we run and build our homes

“In 2021 Aviva laid out a series of seven proposals to **protect homes** and **businesses** from **climate change**. Our **Building Future Communities report** outlined how developers, businesses, residents and policymakers could work together to create **more sustainable communities** with more resilient futures.

“The latest How We Live research echoes the sentiments expressed through this ongoing campaign. UK residents are increasingly conscious of the need for homes which are built for the future and resistant and resilient to increasingly extreme weather events. The fact that people are actively seeking properties built with the environment in mind is encouraging, as is the news that residents are bringing green initiatives into the fixtures and fabric of their existing homes.

“While many people still have some reservations about **eco-housing**, there is a clear **shift towards greener communities**, which we hope will play through as more homes are built.”

Jon Marsh, MD, Partnerships, Aviva General Insurance

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Green travel options

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Green travel options

The following chapter examines how **holiday plans** are being affected by people's attitudes towards **green living**, both in the types of trips they take and the ways they reach their destinations.

The latest How We Live study shows how green ambitions are filtering through into people's leisure pursuits, with around two thirds (64%) of UK adults making a conscious effort to reduce their impact on the planet through their holiday and travel choices.

Some actions relate to the number or types of holidays taken, such as people choosing to stay in the UK (48%) or taking fewer long-haul breaks (45%). Two fifths of people report they are actually taking fewer holidays, with environmental benefits in mind.

It is highly likely that financial factors and Covid reasons also play into these decisions. In November 2021, How We Live research found 71% of UK adults intended to take a holiday on their home soil during the next 12 months, with around a third saying they were nervous about travelling abroad due to the pandemic. So while responses in this chapter were given when asked about green ambitions specifically, inevitably other factors will feed into people's views, consciously or subconsciously.

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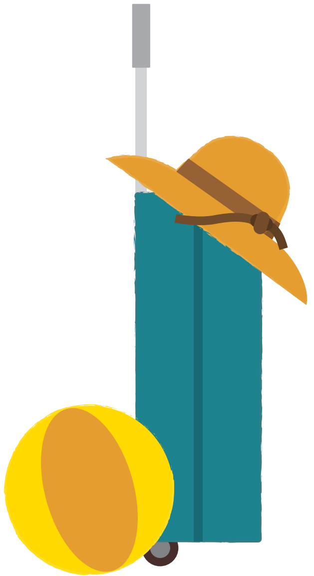
Green travel options

Where we're going and how we're getting there

Some travellers are taking practical steps to be greener while on holiday or through the journey itself. Almost a quarter (23%) of UK holidaymakers claim to be travelling by boat or train, rather than aeroplane, to reduce their environmental impact. A third (33%) are reducing the amount of luggage they take, to lessen the impact on their form of transport, while 44% take responsible actions while on their breaks, such as re-using towels and bedding or taking public transport.

A number of holidaymakers are also making their views known through their choice of holiday company or type of resort. One traveller in eight (13%) is choosing a tour operator with a focus on eco-tourism and a fifth of UK adults are seeking environmentally-friendly resorts.

More encouraging still is the fact that many holidaymakers are planning to adopt more eco-friendly practices in relation to their future travels, as the table on page 22 reveals:



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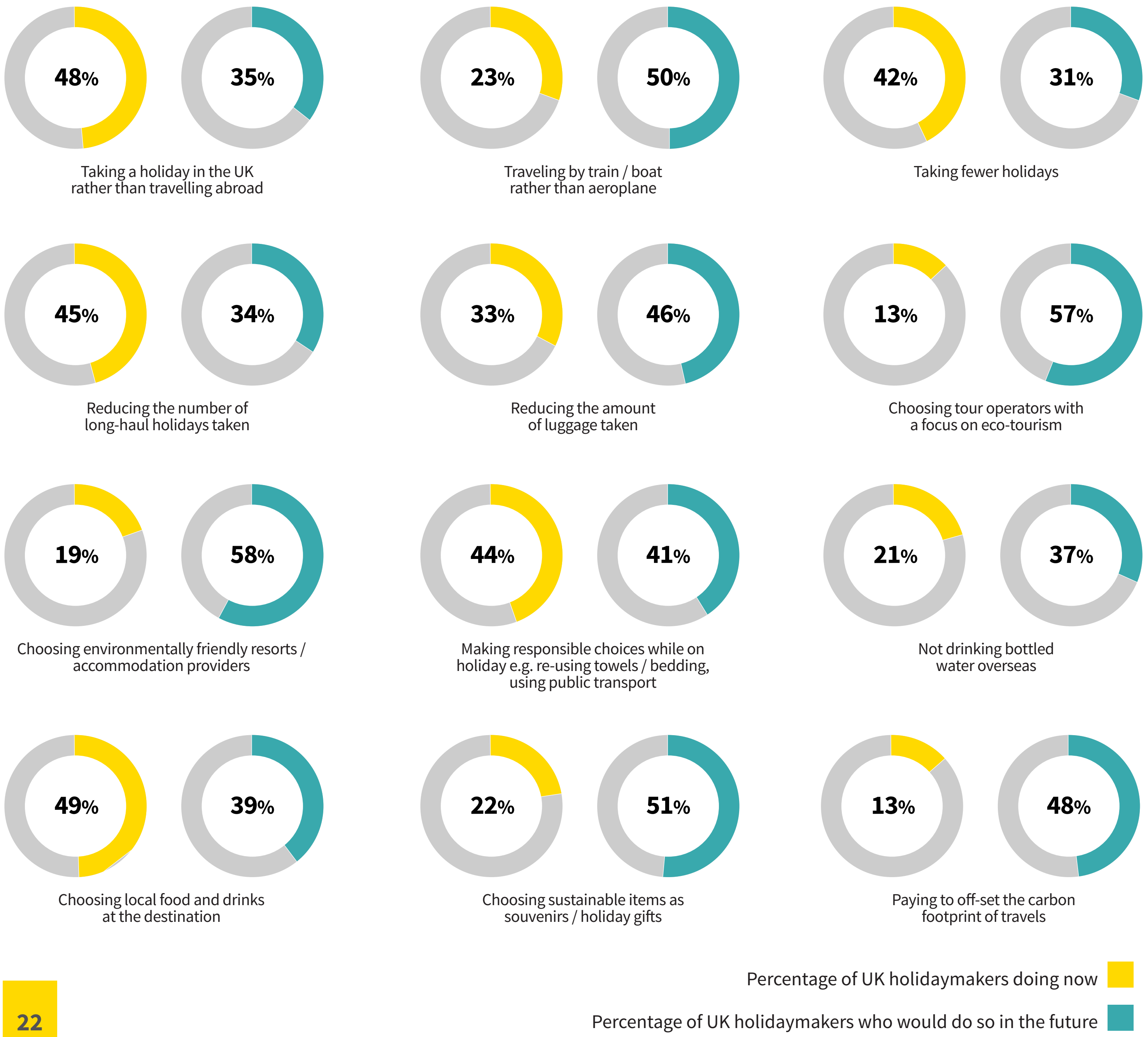
Action relating to travel / holidays



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Pro green travel

The How We Live research finds many people are already attempting to tackle climate change with their travel decisions, while many more would consider doing so in the future.

There are a number of reasons given for choosing eco-tourism options. Two fifths (41%) of people say they want to enjoy a holiday without worrying about its impact on the planet and 37% say they would like to see new parts of the world in a responsible way.

Some travellers are keen to educate others about the possibilities of green travel: three in 10 (30%) say they want to encourage their families to travel responsibly, while a similar number (28%) are keen to show others that it's possible to have an enjoyable holiday while behaving in an environmentally-friendly way.

And while some people are choosing to opt out of air travel altogether, some travellers would think about paying more, in order to travel in a greener way. When asked whether they would pay more for a flight with lower emissions, almost two thirds (64%) of holidaymakers said they would consider doing so.

Against green travel

However, there are some holidaymakers who have yet to be convinced that green travel is entirely "their bag."

When asked what might prevent them from choosing an eco-tourism option, the most common concern (30%) was around the length of time required to reach a destination if plane travel wasn't an option. Almost a quarter (24%) would worry that a green holiday wouldn't be luxurious enough for them, while some simply don't want to change the type of holiday they usually take (18%).

A considerable number feel that green tourism should be an issue for travel companies and resorts, rather than something they actively need to consider (27%) – and one in eight (13%) simply believe that an eco-break wouldn't be as enjoyable as other types of holiday.

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"There's a definite desire from people to **balance their love of travel** with their **environmental ambitions** and it's reassuring that many people are already making sustainable holiday choices.

There's a concern from some camps that eco-friendly holidays may not be as luxurious or as enjoyable as other breaks. But there are a wide range of options available nowadays, so travelling "green" needn't mean being devoid of home comforts.

Whatever the type of holiday, travel insurance is an important consideration when taking a break. A standard policy may well cover an eco-tourism holiday, but it's important that people check their cover in case of any limits or exclusions. As well as having the peace of mind of travelling sustainably, travel insurance can provide that extra reassurance, in case of the unexpected."

Charlotte Moran, Customer Operations Director, Aviva General Insurance

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Chapter four:

Green careers

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Green careers

The following chapter looks at the extent to which **green thinking** has an impact on **people's career choices** and their behaviours while at work.

The previous How We Live report discovered two thirds of employees intend to make changes to their careers in the next 12 months, as a result of the Covid-19 pandemic.

With this in mind, this latest study investigates which features would most influence people's decisions when looking for a new role.

Salary is the foremost factor overall, followed by the location of the role and the flexibility of working hours.

The reputation of an organisation – both in terms of looking after employees and its environmental credentials – comes lower down the list of priorities. However, this is not to say these factors do not matter to workers, as this chapter goes on to explain.

Factors considered when looking for a new role

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Cash is not always king

While salary is the most important point when looking for a new role, almost two thirds of workers (64%) would consider taking a role with a lower salary, if it offered other benefits.

Almost a third of workers (32%) would think about taking a role with a lower salary if they were able to work from home, while a very similar number (31%) would do the same if they were able to choose flexible working hours.

Altruistic attitudes also appear to have a bearing. Almost a fifth of workers (18%) would be prepared to take a wage cut if they were going to work for a charity or not-for-profit organisation and 15% would be willing to do so if the company had strong environmental credentials. In both cases, the view is higher amongst under-25s , with a quarter of people in this age group saying they would consider a lower salary for these reasons.

Green career ambitions

There is an encouraging view from employees that organisations have made positive progress on green issues in the past five years. Three quarters of workers say their employer has made changes to improve its environmental impact in the last five years – although 75% of people within this group feel there is still more to do.

It is therefore promising that more than a fifth (21%) of workers say they are already participating in initiatives to make their employer more environmentally-friendly, while an additional 50% of employees would like to get more involved in this area.

Going further still, 58% of workers would consider changing their current role for a more green career.

The study also suggests that this attitude is more prevalent in some sectors than others, with workers in finance and engineering / building among those most likely to hold this view, at 70% in both cases.

The opinion is also popular among HR workers, with 74% saying they would consider a switch, although this is from a small sample size and therefore not included in the table below.

Industry	Percentage of workers who would consider switching to a "green" career
Finance	70%
Architecture, engineering and building	70%
IT and telecoms	69%
Legal	64%
Manufacturing and utilities	63%
Healthcare	58%
Education	58%
Retail, catering and leisure	57%
Travel and transport	54%

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Green careers

There is welcome news too regarding the uptake of existing "green" schemes with current employers.

The majority of employees say their employers offer some initiatives aimed at reducing their impact on the planet, ranging from cycle-to-work programmes, to removing single-use plastic from workplaces, to electric vehicle leasing schemes.

Uptake of these arrangements varies, but the How We Live research suggests that where an initiative is offered, the majority of employees will make use of it.

Workplace scheme for employees

Workplace scheme	Percentage of employees saying scheme is offered at their workplace	Estimated number of UK employees able to make use of such a scheme*
Cycle-to-work / bike loan scheme	68%	22.1 million
Subsidised public transport / loans for transport season tickets	60%	19.5 million
Removing single-use plastic from the workplace	77%	25 million
Paperless office	71%	23.1 million
Vegan / vegetarian options in workplace canteens	70%	22.7 million
Hybrid / remote working (to reduce commuter pollution)	67%	21.8 million
Making use of video calls to reduce unnecessary travel	79%	25.7 million
Using refillable cups for drinks	85%	27.6 million
Volunteering through environmentally-friendly workplace schemes	60%	19.5 million
Electrical vehicle (EV) leasing scheme	55%	17.9 million

*Based on ONS Labour Force figures: October – December 2021: 32,485,000 people in employment in the UK.

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In March 2021, Aviva announced its plan to become a Net Zero carbon emissions company by 2040, the first major insurance company in the world to do so. More information above Aviva's climate goals can be found at **www.aviva.com/climate-goals**

"**Sustainability** is very much on the radar for **businesses large and small** and it is positive news that so many UK people are bringing **green thinking** into their **working routines**, as well as their **personal lives**.

The latest How We Live data shows that a great many employees are already involved in **environmental initiatives in their workplace** – from simply re-using cups, to limiting unnecessary travel, to making use of electric vehicle leasing schemes.

Even more encouraging is the fact that people want to take further steps personally. Three quarters of workers acknowledge that their employer has made environmental progress in the past five years - but they want to do more to make a difference. This could mean actions taken in a current role or switching to a position with a more environmental focus – but the emphasis on green career ambitions is clear."

Anuradha Purbey, People Director, Aviva General Insurance

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Chapter five:

Green transport

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Green transport

The following chapter looks at how green thinking is changing the way people travel around, and the types of transport they choose.

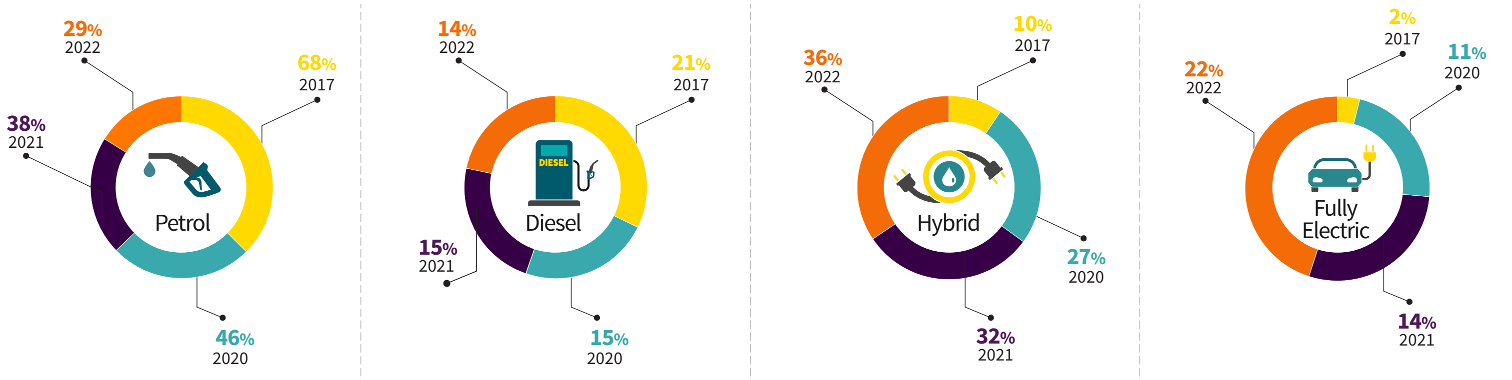
The desire for greener forms of transport is apparent, with How We Live data showing a clear move towards electric vehicles over petrol and diesel models.

Aviva has tracked UK motorists' attitudes towards electric vehicles since 2017. When investigating people's plans for their next vehicle, this latest data finds for the first time, hybrid vehicles have overtaken petrol-powered varieties.

The study reveals more than a third (36%) of households plan to buy a hybrid model when the time comes, compared to 29% of households who would choose a petrol version – previously the most popular choice. Fully electric vehicles (EVs) have soared in popularity too, showing an 11-fold increase since 2017, with more than a fifth of UK households now saying they plan to buy an EV model next.

These figures show a stark contrast to five years ago, when an Aviva survey of UK drivers found 10% expected to buy a hybrid model as their next vehicle and just 2% planned to buy a fully electric vehicle.

Type of vehicle planned for next purchase*



Chapter five:
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What is influencing drivers' purchasing decisions?

The inclination towards electric and hybrid choices has been heavily influenced by government plans to phase out new petrol and diesel vehicles by 2030. More than half (51%) of those considering buying an electric or hybrid model say government proposals have played a part in their decision.

Green thinking is also front of mind and almost half (48%) in this group say they would like to use a more environmentally-friendly form of transport.

The same number have been influenced by the rising cost of petrol and diesel (48%), while one in five (20%) have had cause for consideration following the fuel shortage in 2021. Clean air charges for petrol and diesel models have also had an impact on a third of motorists who plan to buy a hybrid or electric vehicle.

As more models are produced by manufacturers and prices come down, it is likely that more electric and hybrid cars will be owned by more 'typical' UK households.

Concerns around EV-readiness remain

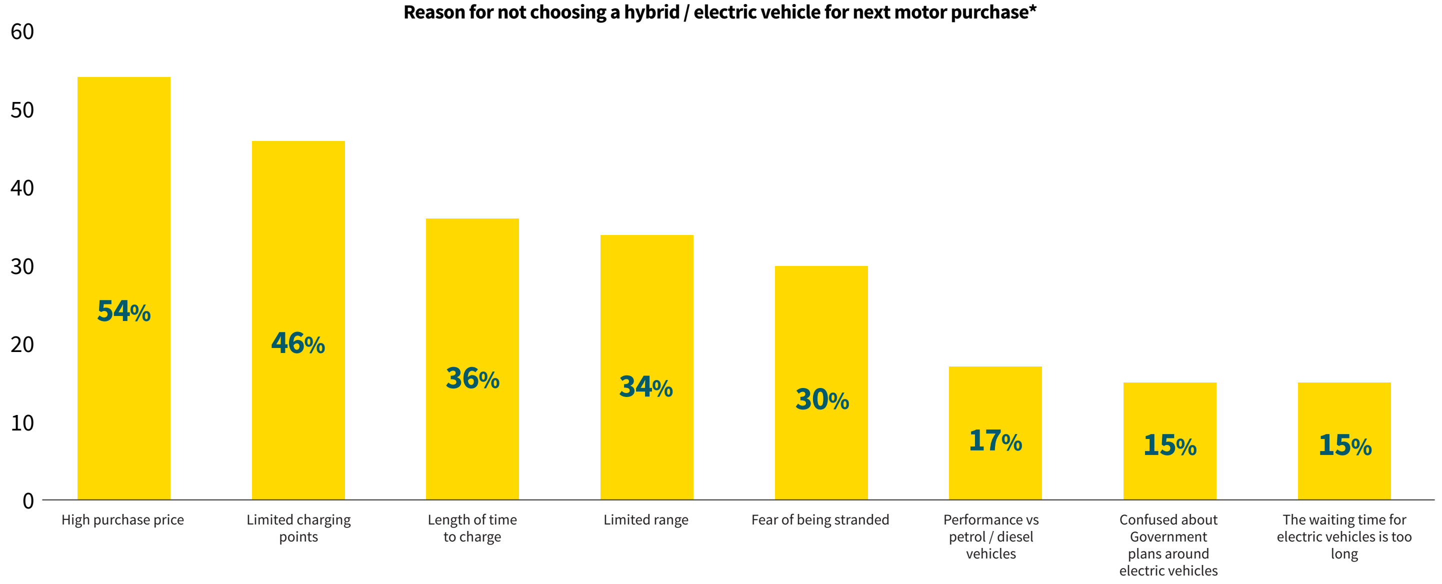
While the enthusiasm for electric vehicles is growing rapidly, a number of common concerns remain and not everyone is ready to make the move.

Fears about a lack of charging points are widespread, affecting 46% of people who would not choose a hybrid model or EV as their next vehicle. Concerns about lengthy charging times (36%) and worries about being stranded (30%) are also prevalent.

Chapter five:
Green transport

But it is the cost of electric and hybrid models which is the most off-putting factor for those who would not choose one for their next purchase: 54% find that high purchase prices are still an obstacle to making the switch. Significantly, two thirds (67%) of all drivers say they would be more likely to buy an electric / hybrid vehicle if they were cheaper or subsidised.

Reason for not choosing a hybrid / electric vehicle for next motor purchase*



Percentage of drivers (who wouldn't choose a hybrid / electric vehicle) who gave this response

There is also a new concern amongst motorists in relation to a scarcity of vehicles at the current time. Around one in seven (15%) who would not choose an EV / hybrid for their next car say that the waiting time for these varieties is too long.

* Excludes respondents who said 'none of the above'.

Chapter five:
Green transport

How we get around

Alongside the desire to switch to electric vehicles, the latest How We Live data suggests people are making “greener” decisions in other forms of transport too.

Seven in 10 UK adults say they are making a conscious effort to use more environmentally-friendly forms of transport, such as walking, cycling and public transport. Two fifths of people in this camp say they are ‘very much’ influenced by environmental impacts when making their transport decisions.

The desire to choose greener options is even more prevalent among younger age groups, with 77% of under-25s saying they are actively seeking these methods to get around.

The Covid impact

The latest How We Live report also suggests that the number of cars per UK household may have decreased as a result of the pandemic.

Almost a third (31%) of UK adults say they have reduced the number of cars for their home since the start of the Covid outbreak.

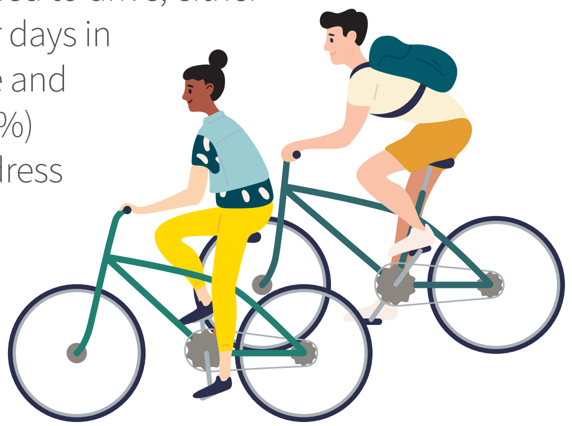
A further six per cent of respondents say while they haven’t actually reduced the number of cars for their household, they have swapped at least one for a more eco-friendly vehicle.

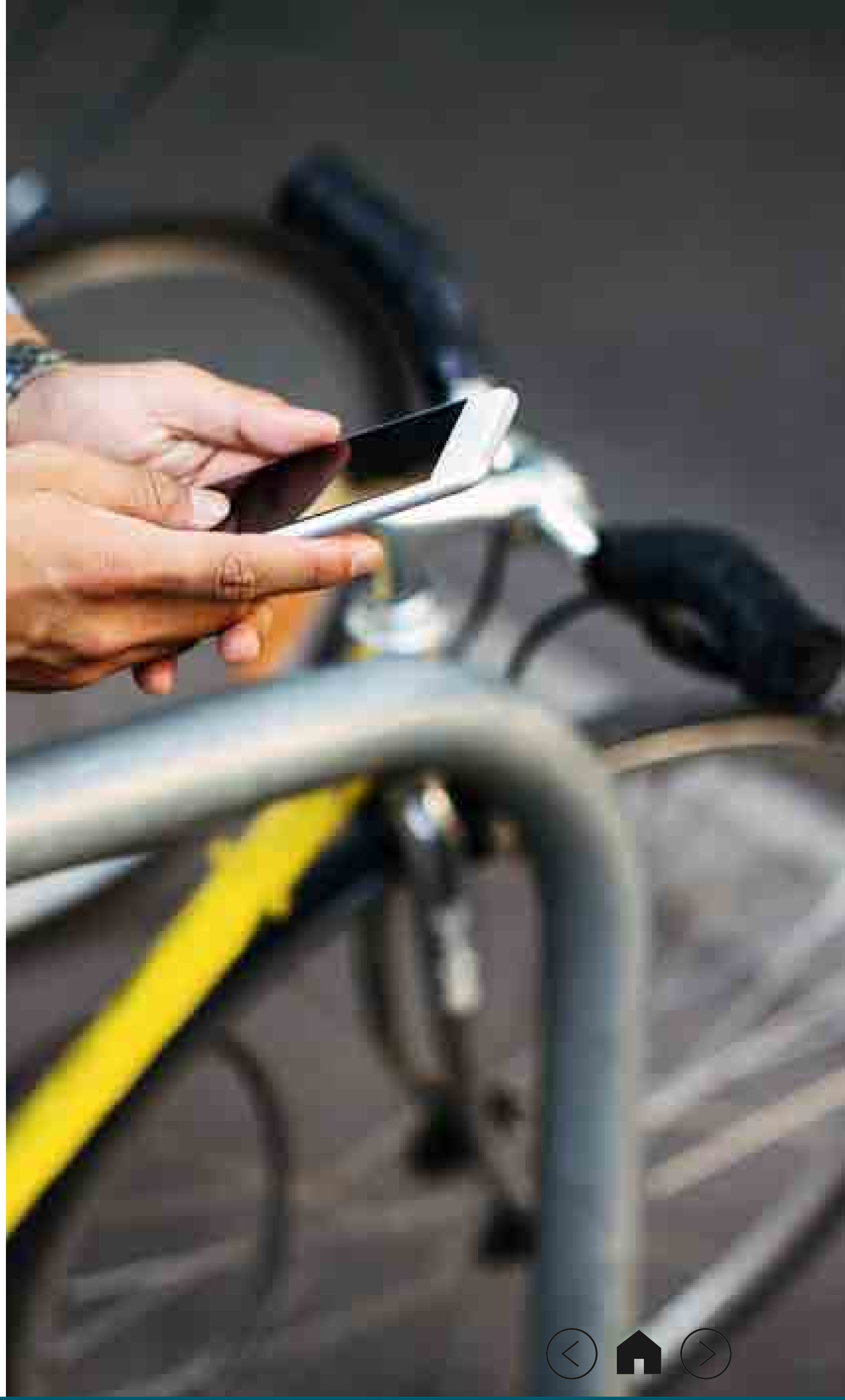
With regard to why people have reduced the number of vehicles in their households, reasons include financial, practical and environmental motivations.

Green ambitions are in fact the most popular rationale for these changes, with a quarter (24%) of respondents in this group saying they wanted to reduce their impact on the environment.

A similar number (23%) say they needed to reduce running costs or required money from the sale of the car.

Others found there was less of a need to drive, either because they were spending fewer days in the office (21%), had moved house and were closer to public transport (17%) or the number of drivers at the address had reduced (21%).





Chapter five:
Green transport

“Whatever their motivations - be they **environmental**, **practical** or **financial** - the latest How We Live research suggests people are changing how they get around.

For the first time since Aviva started tracking planned vehicle purchases, **more households intend** to get a **hybrid** variety next, rather than a petrol-fuelled model. Indeed, it’s also the first time that more UK drivers plan to buy an electric or hybrid vehicle next, than petrol or diesel combined.

Alongside this, people are actively looking to use other environmentally-friendly modes, including walking, cycling and public transport. As the desire for greener transport options grows, we are watching this evolution closely, so we can work with our customers to provide insurance solutions to meet their needs.”

Matthew Washer, Head of Connected Motor, Personal Lives, Aviva General Insurance

Conclusion

A greener way of living?

"Our latest How We Live report is encouraging, but cautiously so.

The last two years have been difficult for everyone, as we faced into a global pandemic. Previous How We Live data suggests many individuals took a step back in their environmental efforts as they focused on surviving the Covid outbreak.

Our latest data suggests we have turned a corner, with many green actions almost back up to pre-Covid levels. But we are facing new challenges ahead as the cost of living continues to rise.

Strengthening demand for green products and services should be celebrated, but it should also be met with caution as disposable incomes reduce, risking a slowing of adoption.

However, there are steps we can all continue to take. Nations are working towards ambitious targets to limit global warming to 1.5 degrees. It is important that individuals also play their part.

As highlighted in Against Our Nature, a book produced by Aviva Investors, part of the solution to the dilemma of the climate crisis will involve creating new habits. And these actions needn't be costly or onerous.

While the rising cost of living is naturally a concern, we cannot allow it to derail our efforts. The future of the planet is too important.

As How We Live shows, there are many sustainable actions which go hand-in-hand with reducing costs. Some people are considering which forms of transport they use, many are deciding to repair and renovate, rather than replace, while others are growing their own foods.

These endeavours are being replicated across all sectors. We are seeing initiatives and proposals across industry, public policy and wider communities, as well as individual actions. Indeed, Aviva has set targets to become a net zero organisation by 2040.

As a nation, we want to do more and we are making progress with steps of all sizes. Together we can - and must - continue to take these steps, to bring about change."

Jon Marsh
MD, Partnerships, Aviva General Insurance

Methodology:

The Aviva How We Live Report Spring 2022 was developed using data from a survey of 4,003 randomly selected UK adults aged 16 and above in February 2022. The research was carried out by Censuswide Research on behalf of Aviva.

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