



Greener Homes Attitude Tracker

September 2026



NatWest

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Key findings

H1 2026

63% of homeowners now plan to make green home improvements over the next decade, down from 65% in H2 2025. Short-term intentions have weakened more sharply, with just 19% planning improvements in the next 12 months, down from 23% and the lowest level since 2021.

The proportion of homeowners with no plans to improve the sustainability of their property has risen to 24%, the highest level recorded since 2021. This suggests some households are delaying or abandoning green home improvements altogether.

Cost remains the dominant barrier to green home improvements, cited by more than 70% of homeowners with no plans to upgrade their property. This was more than double the number who referenced disruption as a deterrent, underlining the importance of affordability.

Looking over the next 10 years, solar panels (36%) are the most desired green home improvement, closely followed by electric vehicle charging points (35%) and triple glazing (32%). However, shorter-term plans focus on lower-cost initiatives such as composting bins, rainwater harvesting and smart energy meters.

The importance placed on a property's Energy Performance Certificate (EPC) rating has fallen among prospective homebuyers. Just 37% now consider an EPC rating a "very important" factor when buying a home, down from 42% at the end of 2025, and significantly below the importance attached to property cost (75%).

Interest in green financial products remains meaningful despite economic pressures. Around one in five adults surveyed either already have, or are considering taking out, a green mortgage, while higher-income households are significantly more likely to adopt green mortgages, green savings products and green investments.

Overview

Green home improvements index

More than 60% of homeowners surveyed in the first six months of 2026 indicated plans for improvements to the environmental sustainability of their property in the next 10 years, according to the green home improvements index. However, the number had fallen since the second half of 2025, driven in large part by a drop in near-term plans for green home improvements (i.e. those earmarked for the next 12 months) which slipped to their lowest for over four years [Exhibit 1].

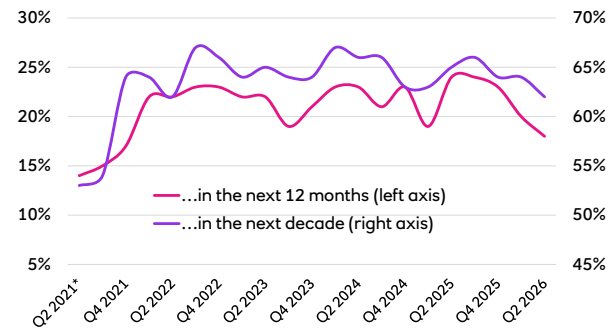
Energy performance certificate (EPC) ranking

The latest data also showed a drop in the importance placed on a property's energy performance relative to other factors among prospective homebuyers. 37% of those looking to buy a home in the next 10 years said that the Energy Performance Certificate (EPC) rating was a 'very important' factor in Q2 2026, which was down from 42% at the end of 2025 and compared to 75% for the cost of a property [Exhibit 2].

37% of prospective homebuyers said that an EPC was a 'very important' factor in Q2 2026, down from 42% in the three months to December 2025

Exhibit 1:

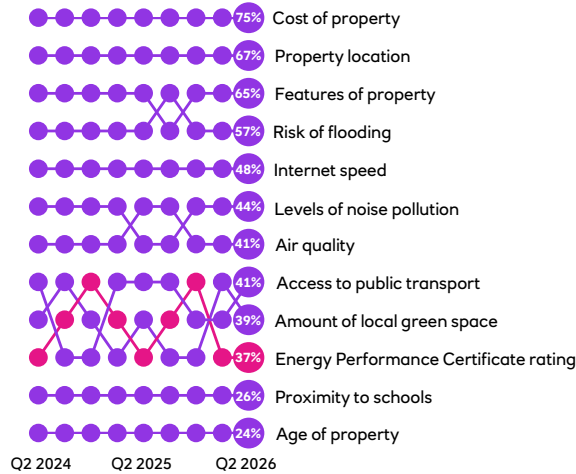
Which of the following apply to your main property? Planning to make improvements to the environmental sustainability of the property...



Notes: Homeowners (either own outright or buying with a mortgage). Respondents were permitted to say they planned to make changes in the next 12 months, in the next 1-5 years, and in the next 6-10 years. Percentages have been adjusted for seasonality using X-13. *Q2 2021 based on May and June data only. **Sources:** NatWest, S&P Global Market Intelligence.

Exhibit 2:

How important, if at all, will each of the following factors be to your household when purchasing your next property? Ranked by percentage stated 'very important' in Q2 2026



Notes: Adults planning to purchase a property in the next 10 years. Percentages have been adjusted for seasonality using X-13. **Sources:** NatWest, S&P Global Market Intelligence.



Energy efficient home improvements

The latest data showed a drop in the proportion of homeowners with plans for improvements to the environmental sustainability of their property in the next decade. In particular, short-term plans were scaled back as homeowners continued to note the cost of having work done as a barrier.

Still, over 40% of homeowners that didn't currently have solar panels have indicated plans to install them in the next 10 years. A similar proportion signalled their intention to install an electric car charging point.

According to data collected in the first six months of 2026, 63% of homeowners reported plans to make green home improvements in the next decade. This number was down from 65% in the second half of 2025. The reduction was mainly driven by a drop in the proportion of those with plans for sustainable home upgrades in the next 12 months, which fell from an average of 23% in H2 2025 to 19%. Looking at the figures on a quarterly basis, the proportion in Q2 (18%) was the lowest since 2021.

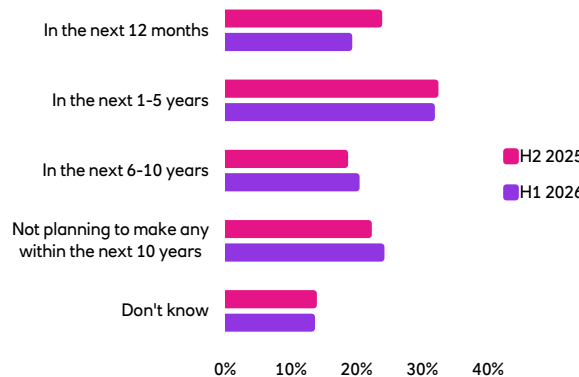
The proportion of those making plans for the next 1-5 years showed little change, down slightly from an average of 32% in the final six months of 2025 to 31% in H1 2026. On the other hand, there was a rise in the number of homeowners intending to make green home improvements in the next 6-10 years, hinting at plans being pushed back in some cases.

Notably, the data showed that nearly a quarter (24%) of homeowners were not planning to make any improvements to the sustainability of their property over the next 10 years, up from 22% in the second half of 2025 and the highest figure since 2021.

The cost of having the work done was by far the biggest barrier, according to the latest data. It was cited by more than 70% of those without plans for improvements, which was more than double the number stating that the

Exhibit 3:

Which of the following apply to your main property? Planning to make improvements to the environmental sustainability of the property...



Notes: Homeowners (either own outright or buying with a mortgage). Respondents were permitted to say they were planning to make improvements to the environmental sustainability of their main property in the next 12 months, in the next 1-5 years, and in the next 6-10 years. Percentages therefore may not sum to 100%.

Percentages have been adjusted for seasonality using X-12.

Sources: NatWest, S&P Global Market Intelligence.

63% of homeowners have plans for sustainability-related improvements in the next ten years



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disruption the work would cause was a hindrance [Exhibit 5]. Encouragingly, just over one-in-ten said that access to information on how to improve the environmental sustainability of their property was a barrier, the joint-lowest since the survey began around five years ago.

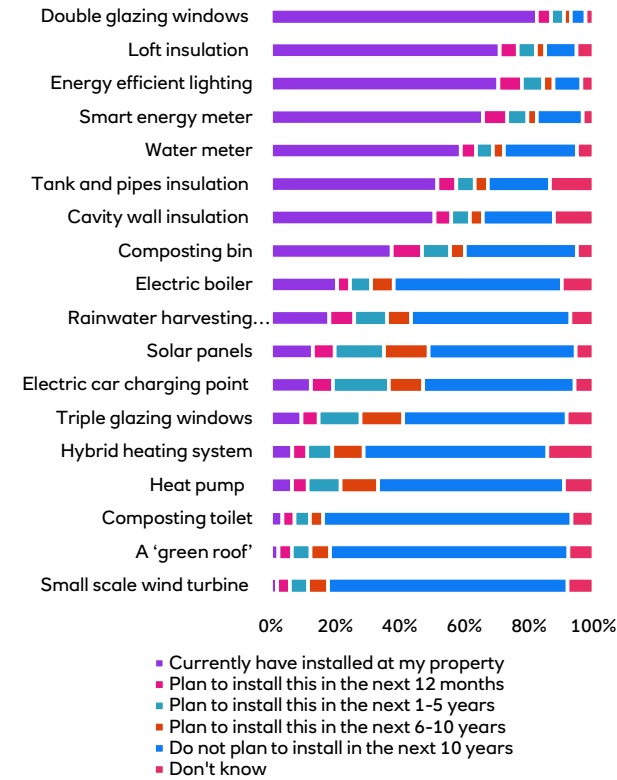
We surveyed homeowners on which green home features they planned to install in the future. Looking ahead over a ten-year horizon, solar panels came out on top, with 36% of homeowners reporting plans to install them. They were followed closely by an electric car charging point (35%) and triple glazing (32%).

As for near-term plans, there was a clear focus on less expensive items. A composting bin was the feature with the most planned installations in the next 12 months, cited by 9% of homeowners. It was followed by a rainwater harvester system on 8%, and then a group of features on 7%, including smart energy meters. Two-thirds of homeowners reported already having a smart energy meter installed, up from less than 50% in the second half of 2021.

36% of surveyed homeowners reported plans to install solar panels in the next 10 years

Exhibit 4:

Do you currently have any of the following installed at your main property or are you planning to install any of these within the next 10 years?



Notes: Homeowners (either own outright or buying with a mortgage), surveyed in H1 2026
Sources: NatWest, S&P Global Market Intelligence.

Exhibit 5:

What, if anything, would you consider to be barriers to your household improving the environmental sustainability of your main property within the next 10 years?

Rank	Barrier	Percentage (pp chg since H2 2025)	H2 2025 Rank
1	The cost of the work required	72% (-3%)	1
2	The level of disruption the work would cause	33% (+3%)	2
3	The availability of financing options	27% (+1%)	3
4	The extent to which the environmental sustainability of the property could be improved	18% (-3%)	4
5	The impact on the reduction in monthly energy bills after the improvements	18% (-2%)	5
6	The time involved to organise having improvements made	18% (+1%)	7
7	The feasibility of having the work done given the property type	17% (unchanged)	6
8	The impact on the additional value of the property after the improvements	13% (+1%)	8
9	Access to information on how to improve it	11% (unchanged)	9
10	Other barriers	8% (+1%)	11
11	The property is already as environmentally sustainable as possible at present	8% (unchanged)	10

Notes: Homeowners who answered either 'not planning to make any improvements within the next 10 years' or 'don't know' when asked about planned improvements to the environmental sustainability of their property. Surveyed in H1 2026. 'Don't know' excluded from ranking.
Sources: NatWest, S&P Global Market Intelligence.

Homebuyer preferences

In line with increasing financial pressures and a jump in mortgage rates in the first half of the year, prospective homebuyers placed even greater importance of the cost of a property, driven by those with near-term plans to move.

The vast majority of prospective homebuyers consider a property's energy efficiency to be important, with features such as double glazing and loft insulation highest on the priority list. However, the desirability for green home features has eased somewhat in 2026, according to the latest survey findings.

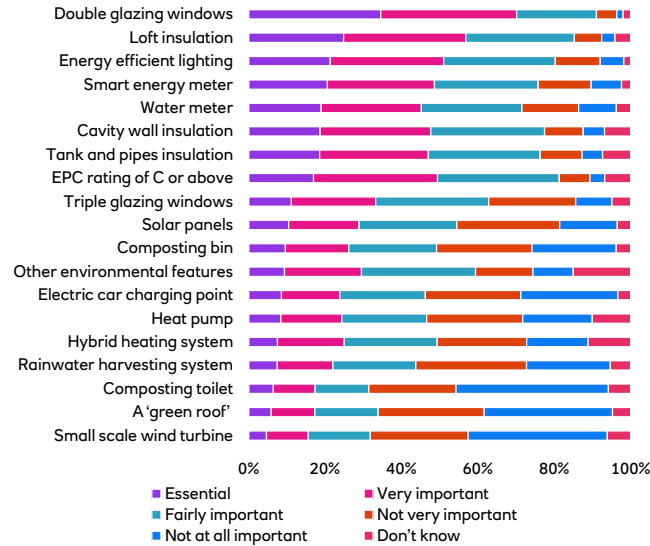
Of the adults surveyed in the first half of 2026 who have plans to move in the next 10 years, an average of 73% stated that the cost of a property was a 'very important' factor. This was up from 71% in H2 2025 and the highest recorded since the survey began in 2021. Moreover, among those with plans to move in the next two years, the proportion rose from 71% to 75%. A property's location was second on the priority list (stated 'very important' by 66% in H1 2026), followed by its features (63%).

Although a property's EPC rating was still considered important by most prospective homebuyers in the first half of 2026 (36% said 'very important' and a further 48% said 'fairly important'), it fell down the rankings in the first half of 2026, dropping below both access to public transport (stated 'very important' by 40%) and the amount of local green space (39%).

Double glazing came out on top when prospective homebuyers were asked about the importance of specific green home features. An average of 35% said they were 'essential' in the six months to June, up slightly from 33% in the same period a year earlier [Exhibit 6]. However, the importance of other environmental features, such as electric car charging points (stated 'essential' by 9% down from 11%) and heat pumps (8% down from 11%), was generally found to have declined.

Exhibit 6:

How important, if at all, would it be that the following environmental features are already installed?



Note: Adults planning to purchase a property in the next 10 years, surveyed in H1 2026.

Sources: NatWest, S&P Global Market Intelligence.

35% of prospective homebuyers considered double glazing to be 'essential', up from 33% in H1 2025



Green lifestyle choices

The vast majority of the consumers surveyed reported taking actions to reduce their environmental impact, the latest figures on green lifestyle choices showed. Nearly three-quarters made efforts to minimise their food waste, while there has been a rise in the number of those looking to minimise home energy use in recent months.

Driving an electric or hybrid vehicle remained an emerging lifestyle choice, but it was one area where the data highlighted the importance of affordability when it comes to 'going green', with the highest earners more than five times as likely to drive an EV or hybrid vehicle as those in the lowest income bracket.

Minimising food waste was something that nearly three-quarters (72%) of the adults surveyed in the first half of 2026 reportedly did. The next most common green lifestyle choice was minimising home energy use, which had ticked up from 58% in the three months to March to 62% in the second quarter. As for paying for energy, there was generally less confidence around the affordability of bills, with 41% of adults surveyed in H1 saying they were less confident than 12 months ago, up from an average of 38% in the second half of 2025.

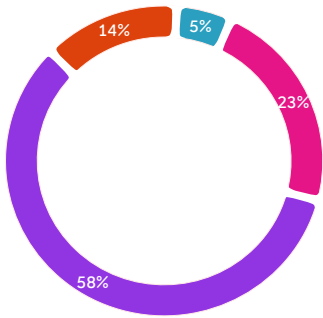
Around one-in-ten adults surveyed reported driving either an electric or hybrid vehicle. However, among those with an annual income less than £15,000 a year, the proportion was just 4%. That compared with 23% of those earning over £57,750 annually [Exhibit 9].

Those with a higher income were also more likely to say that they either had or were considering taking out a green mortgage, green investments or green savings products. Overall, around one-in-five of the adults surveyed in the first half of 2026 said they either had a green mortgage or were considering taking one out [Exhibit 8].

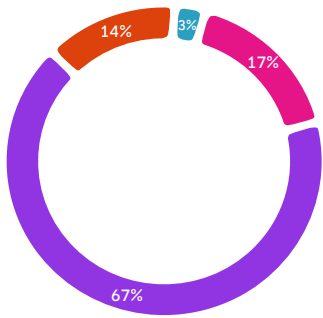
Exhibits 7 & 8:

Do you currently have, or are you considering taking out, any of the following 'green' banking products or not?

Green savings or investments



Green mortgage



- I already have this product
- I do not have this product but I am currently considering taking out this product
- I do not have this product and I am not currently considering taking out this product
- Don't know

Notes: All adults surveyed in H1 2026.

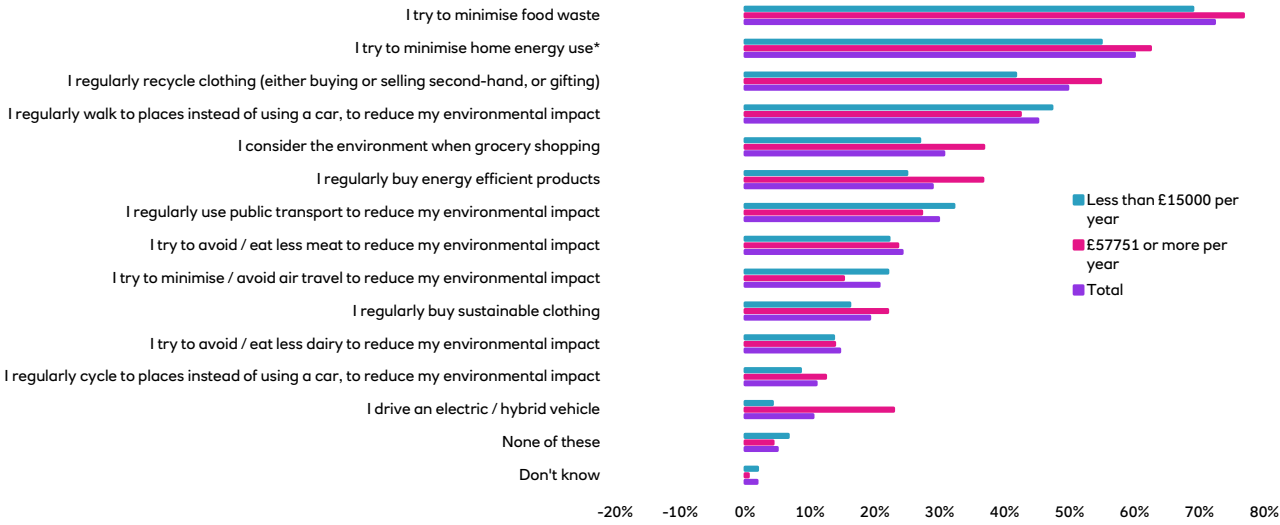
Sources: NatWest, S&P Global Market Intelligence.



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Exhibit 9:

Do any of the following apply to you or not?



Notes: All adults surveyed in H1 2026. Chart shows selected income groups.
*Adjusted for seasonality using X-13.
Sources: NatWest, S&P Global Market Intelligence.



Survey methodology

The NatWest Greener Homes Attitude Tracker survey was first conducted in May 2021 and is compiled by S&P Global. The survey is intended to accurately anticipate changing consumer behaviour. The questionnaire is designed to be quick and easy to complete, incorporating a small number of key questions, which encourages regular participation among even high-level respondents.

Ipsos MORI technical details (H1 2026 survey)

Ipsos interviewed 9,000 adults aged 18-64 across the United Kingdom from its online panel of respondents and partner panels. Interviews were conducted online on a monthly basis between January 2026 – June 2026 to an approximate monthly sample of 1,500 adults. Respondents were excluded from taking part again in the survey for a 3 month period. A representative sample of adults was interviewed with quota controls set on gender, age and region and the resultant survey data was weighted to the known UK profile of this audience by gender, age, region and household income. Ipsos was responsible for the fieldwork and data collection only and not responsible for the analysis, reporting or interpretation of the survey results.

For further information on the survey methodology, please contact economics@spglobal.com.

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