



The changing needs of customers:

Using customer insight to support our
customers today, tomorrow, together



Contents

Foreword	4
Introduction	5
Executive Summary	7
Key findings	9
Market context	11
Creating communities	13
How is Orbit building stronger communities?	15
Building customer resilience in a cost-of-living crisis	17
Heating or eating?	19
Take-home pay	21
How is Orbit supporting customers?	23
Sustainability	25
Orbit Earth	27
A cleaner, greener Orbit	29
Bridging the digital divide	31
Online opportunity: how Orbit is tackling digital isolation	35
Across the regions	37
Supporting our communities	41
Summary: Creating sustainable communities	43
Orbit's commitments for the next five years:	45
Methodology	46

Foreword

Since the tragedy at Grenfell Tower and the criticism of the sector that followed, both government and the housing sector have worked hard to improve outcomes for tenants. CIH and others have supported providers to know their tenants and homes better, tackle stigma, treat tenants with the respect they deserve and address racial and ethnic disparities.

There has been a renewed focus on organisational culture and listening to residents, reinforced by the Regulator of Social Housing's consumer standard inspections and the Housing Ombudsman's increased action in individual cases.

As part of that work, the collection and publication of annual tenant satisfaction measures (TSMs) have given the sector some insight into how satisfied tenants are and what areas are of particular concern. However, the TSMs only go so far. Orbit's Annual Voice Survey goes much further, demonstrating a deep respect for tenants and the value of their voices.

By asking broader questions about day-to-day concerns and wider societal issues such as climate change, the cost of living and health and well-being, Orbit has gained richer insight into what truly matters to tenants. The findings not only provide the robust evidence to inform Orbit's own priorities but also contribute to our collective understanding of the issues facing social housing tenants. The report reinforces the need for a holistic landlord approach—one that combines investment in new and existing homes with measures to tackle poverty, improve health and act sustainably.

At CIH, we believe this kind of professional curiosity is essential. This research brings to life customers' lived experiences and reflects the cultural approach we are encouraging across the sector, from boardrooms to customer-facing services, to put tenants at the heart of decision-making.

The key takeaways in this report offer excellent insight for both landlords and government alike. The importance of community connections and the role social and affordable housing can play in creating stronger, more resilient communities should be noted by government and landlords alike. It shows that by continuing to support and invest in social and affordable housing the government can address many of the concerns of ordinary people across the UK. This report also illustrates that social landlords can also play a more proactive role through their housing management services in building strong, connected communities through holistic thinking, partnership working and genuinely tenant-centred decision-making and we urge everyone to take this learning on board.

Gavin Smart

Chief Executive, Chartered Institute of Housing



Introduction

In its £39 billion Social and Affordable Homes Programme, the UK Government reaffirmed its pledge to build 1.5 million new homes. It stated this would also “unleash a social rent revolution... embarking on a decade of renewal for social and affordable housing in this country.”

With the ambition to make real progress in tackling the housing crisis, this multi-billion-pound investment means that many people who rely on affordable housing, either to rent or to get on the property ladder, now have increased hope of a better future.

Affordable housing is a critical foundation for stable, healthy communities, and provides individuals and families with the security and opportunity to build better lives. However, while affordable housing addresses a fundamental need, it alone is not enough to ensure long-term well-being and social mobility. There remains an ongoing need for a range of support services such as employment assistance, mental health support, financial literacy programmes, and community engagement initiatives that help customers of affordable housing thrive beyond simply having a roof over their heads. Housing Associations (HAs) continue to play a vital role in bridging this gap, increasingly being called upon to deliver or coordinate these essential wraparound services, ensuring that housing is not only affordable but also part of a broader strategy to support sustainable, inclusive communities.

However, a better future can only be realised if social housing organisations work in partnership with policymakers to fully understand the evolving needs of customers. That's why Orbit has conducted our first ever Annual Voice Survey.



This in-depth study paints a comprehensive picture of customers' views on a range of critical topics. These include how they feel about their home, their neighbourhood, and their thoughts on their own future prospects.

It also looks at wellbeing, exploring the scale of demand for tailored support for people living with both physical and mental health conditions - in addition to challenges around meeting basic but essential living costs associated with food and heating.

How people feel about trends such as digital technology, climate change and green spaces were also explored, providing vital insights on how these issues are shaping lifestyles and opportunities. Crucially, we gathered information about how customers view their experience with us, particularly the support we offer them during challenging times or to help enhance life quality.

What we have learned, in many respects, reflects what is happening across society as a whole. For example, the NHS, inflation, immigration and a scepticism around the political system were top-five issues for both Orbit customers and the public nationally. Indeed, while many people are struggling to get by and are worried about their finances, they also greatly value community, energy efficiency and accessibility - particularly those with specific support needs. Climate change is also a genuine concern for customers, which is why we are resolute in advancing our climate goals, maintaining momentum and leadership regardless of the ebb and flow of political opinion.

With all of the above in mind, we believe we are well placed to take a truly informed approach to our delivery plans - to ensure the housing we provide, the communities we create and the services we offer achieve the objectives set out in our 2030 Strategy, in providing amongst the best customer experience of any housing association in the country.

In this report, we look at five critical areas covered by the survey. These are: community creation, the cost-of-living, climate change, digital inclusion and how the results differ across the regions Orbit serves.

By working in collaboration with national and local government, third sector partners and other organisations, we are confident that the sector can deliver the brighter future that our customers deserve as their needs evolve.



Phil Andrew

Group Chief Executive



Executive Summary

This report presents key insights from Orbit's first Annual Voice Survey, a wide-ranging study to help better understand customers' needs, challenges and aspirations. The survey's findings cover four critical areas of social housing provision:

Pride in where our customers live: the importance of community connections

Orbit customers overwhelmingly express pride in their homes, with almost three quarters feeling a sense of pride in their property and 78% feeling their home is "about right". Most also feel safe and have a sense of belonging in their neighbourhood; however, challenges persist, with many citing concerns around anti-social behaviour.

Life satisfaction is enhanced by a sense of belonging, underscoring the vital role social housing plays in community creation.

Cost-of-living pressures continue to bite

Despite some stabilisation in overall customer finances, the cost-of-living crisis still affects many customers. Almost half (49%) worry about meeting everyday costs, a stark 38% went without heating to save money last year, and reliance on food banks has soared.

Our data reveals that half of Orbit customers live in relative poverty, and over 80% have incomes below the national median, with unemployed, single-parent households and those facing health or support needs being most affected. These findings underscore the entrenched nature of fuel and food poverty for many.

Climate change is a genuine concern for some customers

The broader green agenda remains extremely important to many Orbit customers, with 75% expressing concern about climate change, with older customers showing higher levels of concern.

Customers also consistently value access to green spaces, highlighting their benefits for both the environment and wellbeing.

Digital exclusion remains an issue despite widespread tech adoption

Although the online world pervades all aspects of life, digital exclusion continues to create barriers and isolation for some customers.

This digital divide is particularly pronounced among customers who may require additional support, with 62% of non-internet users having a physical or mental health condition. Orbit is actively tackling this through initiatives such as the Digital Champions programme, which provides tailored support to help residents connect with family and access online opportunities, reducing isolation and promoting digital inclusion.



Key findings

By understanding the evolving needs of customers, particularly around financial resilience, differing support needs and digital access, we can enhance services and partnerships accordingly. This supports our aim to achieve amongst the best customer experience of any housing association in the country by building and maintaining safe, quality homes that our customers love, both sustainably and at scale, supported by excellent customer service by 2030. This insight can also be used by the wider housing sector, helping to shape more responsive, inclusive, and future-proof housing strategies across the UK.



Over 70% of customers are proud to live in their homes



78% of customers feel their home is just right for them



Almost half of customers worry about meeting everyday costs



Half of Orbit customers live in relative poverty



80% of customers' incomes are below the median national figure



25% of customers use a food bank or similar service - an increase of 150%



77% of customers feel a sense of belonging in their neighbourhood



42% of customers feel lonely always, often or sometimes



17% of customers have low life satisfaction

Market context: what is shaping social housing experiences?

The social housing sector faces a complex set of challenges that can and do affect its ability to operate as effectively and efficiently as many within the industry would like.

Affordable home demand is outstripping supply

Perhaps chief among the external factors shaping the sector's work is the soaring need for affordable housing, compounded by issues such as fuel poverty, rising and unaffordable rents, and record numbers of people in temporary accommodation.

Ageing population is increasing the need for age-appropriate homes

The number of people aged 75 and over is expected to double to nearly 10 million by 2039, increasing the need for more age-appropriate homes and services.¹

Housing crisis remains unresolved

The Government has made promising commitments, demonstrating a welcome focus and shift in approach to tackling the housing crisis. However, there is a need to be realistic about the pace at which change can happen, given the time it takes to plan and build new housing developments whilst balancing investment in existing homes.

Need to regenerate ageing housing stock

Many properties across the UK require significant investment to bring them up to standard in terms of energy efficiency, climate resilience and modern space standards, which will take time to address. Regenerating existing homes is as important as building new properties.

Decarbonisation investment needs to increase

While the current government is committed to tackling the climate crisis, decarbonisation needs to accelerate. Funding and skills gaps must be addressed as a matter of urgency.

Higher support needs are more common in social housing

Many social housing households include individuals who may require extra support due to age, disability, or health conditions. Much greater emphasis needs to be placed on adapting and developing services which take account of additional needs.

Emerging technologies are driving change

New digital tools and innovations are changing the skills people need and creating new types of jobs. Housing providers and support services must adapt to reflect these changes, ensuring residents are not left behind in an increasingly digital economy.

Digital inequality remains an issue

Although the digital divide is narrowing, there remains a need for investment in skills and incentivisation for the ongoing digital transition. There is a risk that, in not addressing this problem correctly, more people will fall behind in life - adding to social housing demand.

Skills shortages hampering housing growth

Housing projects can be held up due to a skills shortage affecting the construction sector. Investment in new roles is also needed to support sustainability and decarbonisation.

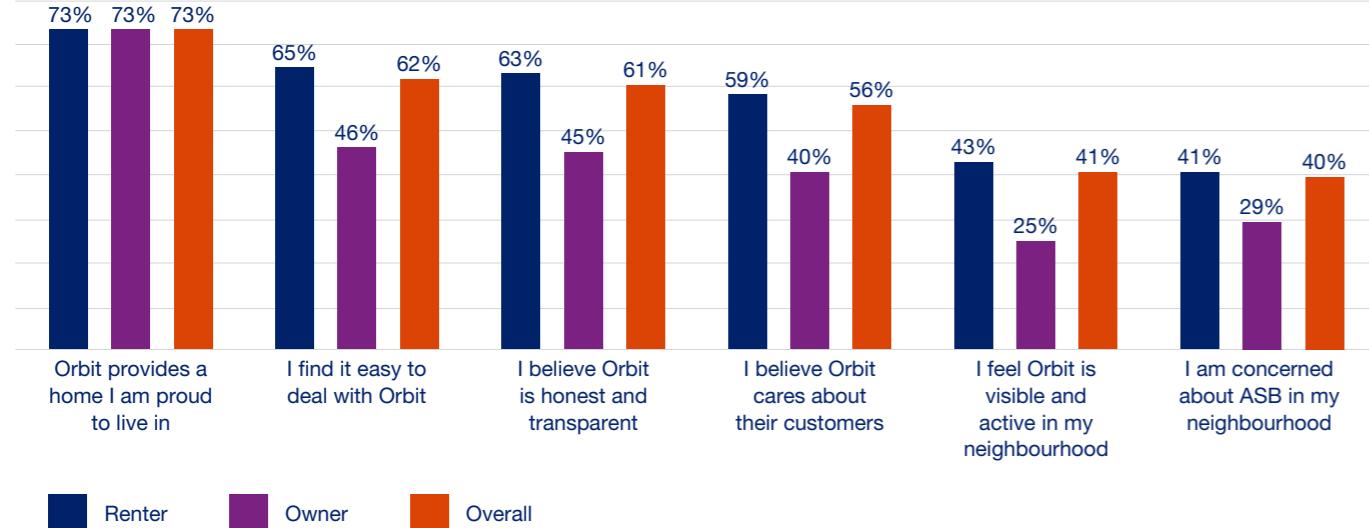


Creating communities: the importance of connections

Social housing plays an extremely important role in creating sustainable communities across the UK, providing an affordable home and sense of place to those without the means to follow more traditional routes onto the property ladder.

We asked customers about how they felt towards their Orbit home and almost three quarters (73%) expressed a sense of pride in their property. Most customers (81%) also said they felt safe in public spaces in their community and that they belonged there, however, 40% of customers were concerned about anti-social behaviour.

Views on being an Orbit customer by Tenure Type

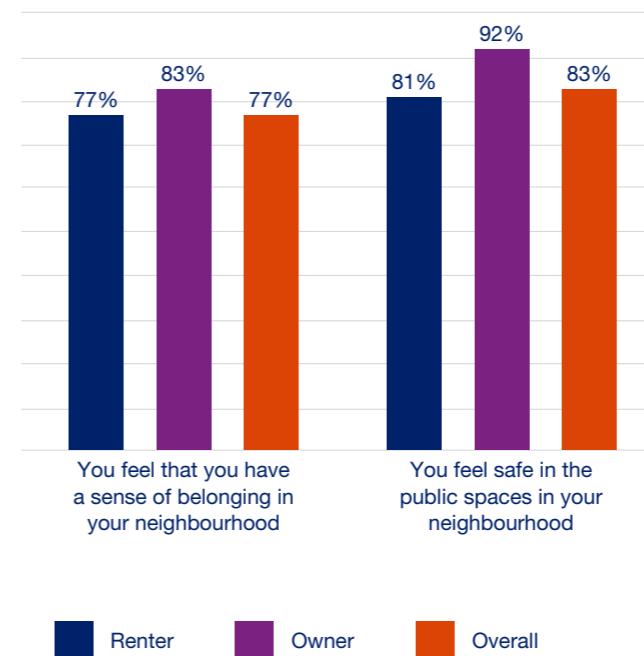


Tenant Satisfaction Measures (TSMs)

Tenant Satisfaction Measures provide us with the ability to monitor our performance through the eyes of our customers and provide valuable insights into where we need to drive improvements in the areas that matter most to customers. In 2024/25 rented customers' overall satisfaction with Orbit was 65.6%. Shared owners' overall satisfaction with Orbit was 53.4%.

[Click here to view our full TSM results.](#)

Neighbourhood by Tenure Type



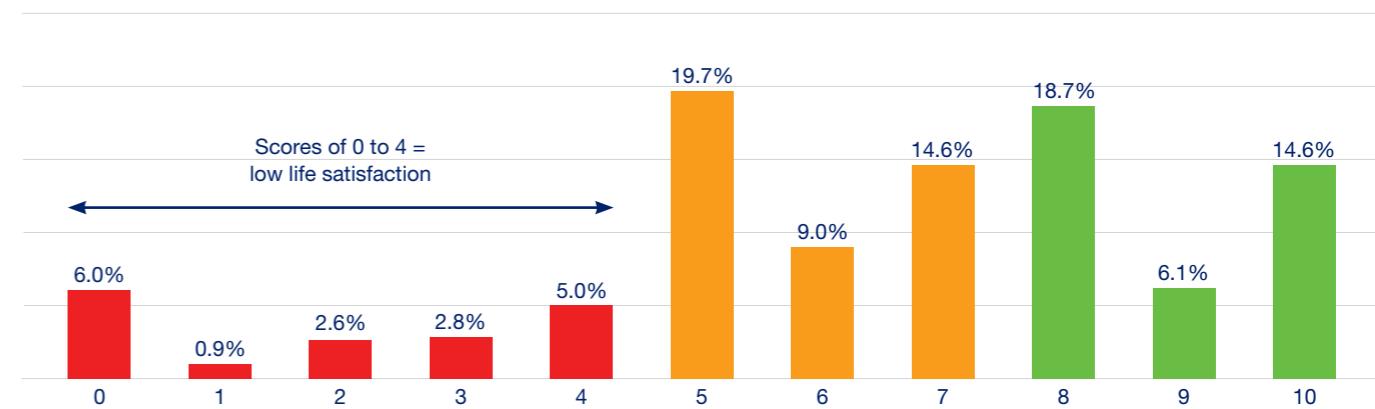
Thinking about our younger customers, 18-24-year-olds say Orbit is easy to deal with, cares about them and has a noticeable profile in their neighbourhood, although this is reduced among customers over 30.

Of those renting an Orbit home, 78% felt their home was "about right", while more than a third (38%) of renters said they wanted to own their home property one day.



38% of renters want to own their own home one day

Customer satisfaction with life



When it comes to life satisfaction, it is concerning that 17% of Orbit customers gave a score of between 0 and 4 - which is above the ONS national average of 11%. In addition, during the survey period, Orbit customers' average life satisfaction was 6.4 out of 10, which was lower than the UK average of 6.9 out of 10 at that point in time.

The average life satisfaction score among renters was 6.2, compared with 7.4 among homeowners, which is above the national average and suggests that homeownership provides a greater sense of stability. A similar pattern was observed by employment status, with employed individuals reporting an average score of 7.0, compared to 6.1 among those who were unemployed.

Income also had a significant impact on life satisfaction, with households earning below £1,000 per month scoring 5.5, compared to people bringing home more than £3,000 (7.7).

Life satisfaction is clearly enhanced by having a sense of belonging and financial security. This emphasises the value that affordable social housing offers to society, by alleviating cost-of-living pressures and creating community.



Key takeaways:



Social and affordable housing plays a critical role in creating stronger, more resilient communities.

- Moving forward, the sector must continue to work in partnership with government to prioritise long-term investment in social and affordable housing as a cornerstone of community resilience, and embed housing strategy within broader social policy to strengthen the social fabric and reduce inequality.

Investment must be made in communities as a whole and not just in increasing the number of new or regenerated affordable homes.

- The sector must work together to develop relationships with funders and delivery partners that support social infrastructure, local services and placemaking alongside new developments to ensure thriving, sustainable communities.



How is Orbit building stronger communities?

Case study: Micklewell Park, Daventry

Micklewell Park sets a new standard for what affordable development should be: inclusive, safe, sustainable, beautifully designed, and built around people. With affordability at its heart and community at its core, it is a shining example of the role housing can play in transforming lives and strengthening neighbourhoods.

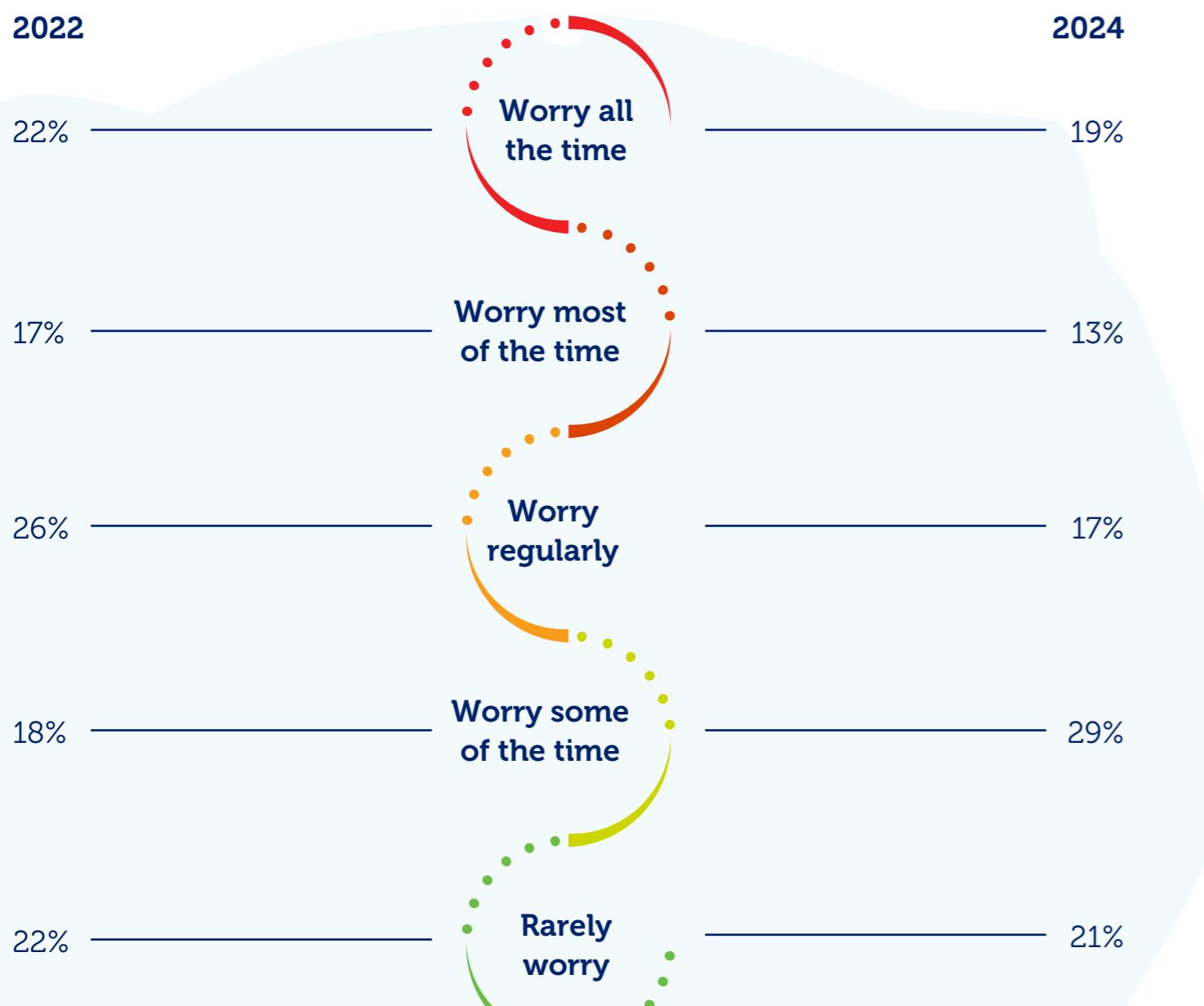
As well as its tenure blind homes that adhere to the highest standards in quality, safety and design across tenures including Shared Ownership, affordable and social rent, the development includes a purpose built community hub, retail units and plans for a new school.

The hub is a welcoming space where customers can access free advice and support on a wide range of topics. Whether they're looking for help with managing finances, health and wellbeing, finding a job, or improving skills, the hub offers friendly guidance as part of Orbit's Better Days programme.



Building customer resilience in a cost-of-living crisis

Between 2022, when we first surveyed customers about the cost-of-living, and 2024, there has been a welcome decrease in those worrying about the impact that this has had on their lives. Two years ago, 56% said they were concerned about meeting everyday costs all the time, most of the time or regularly. This dropped to 49% - arguably still too many - in 2024.



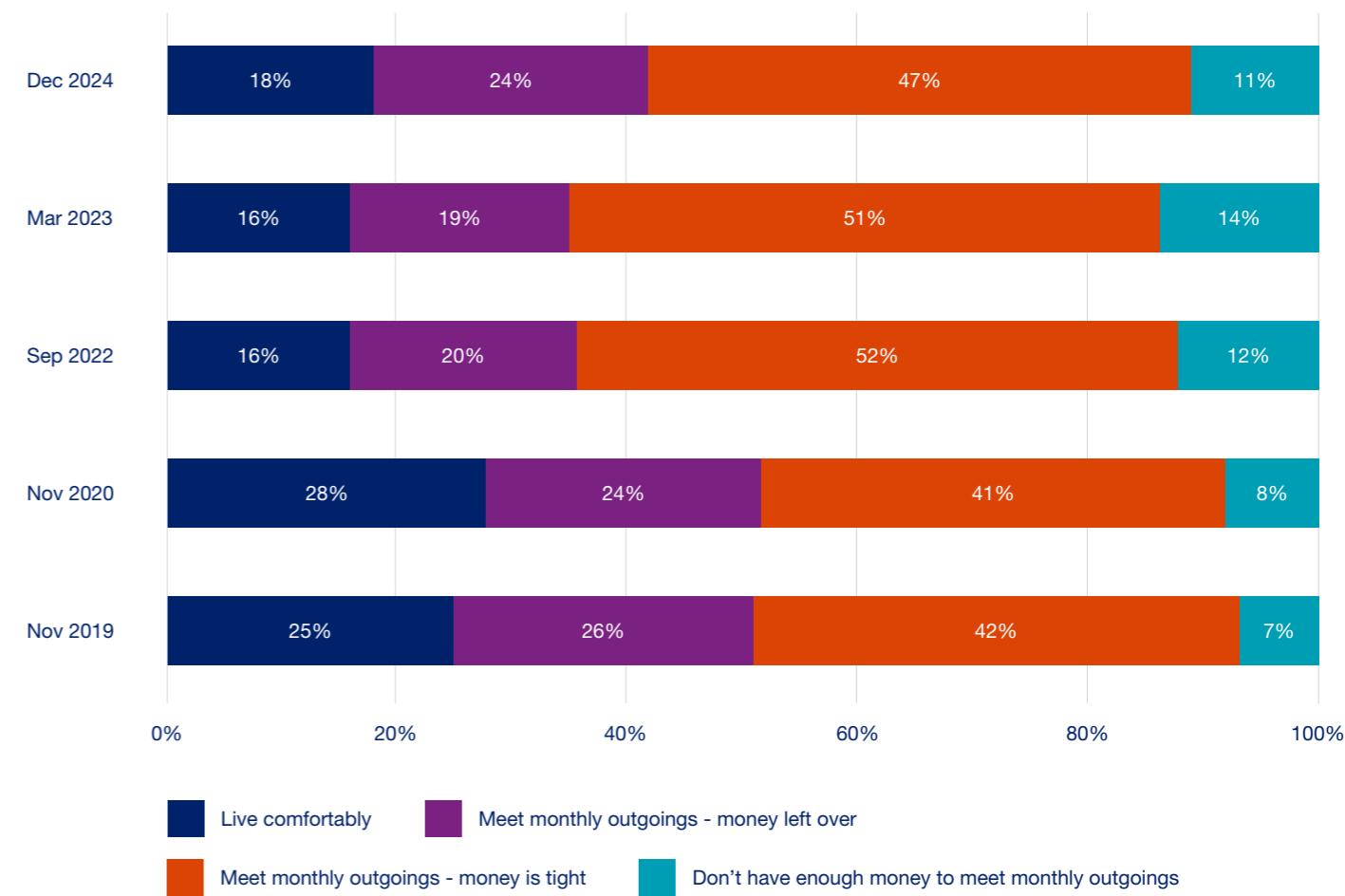
However, with changes to Universal Credit (UC) set to come into force in April 2026, it's possible that a benefits freeze for existing claimants and reductions for new claimants will create demand for more support. Our survey findings highlight the financial vulnerability of those who rely on UC, and underline concerns in the social housing sector that many unemployed residents are destined to remain locked out of the jobs market for the foreseeable future.

Unsurprisingly, there is a larger number of non-working customers (53%), many of whom are in a situation that would prevent them from entering the job market, who worry about meeting everyday costs compared with those who work (43%), with full-time employed customers worrying the least.

Factors such as age, disabilities or health conditions also played a role in people's financial concerns. More than half of customers with additional support needs (56%) were concerned about meeting the cost-of-living, falling to 39% for customers who don't have extra support needs.

While money remains a key worry, our research findings suggest that customer finances have improved slightly after a few challenging years. As of December 2024, 58% of customers told us that money was tight or they didn't have enough to meet monthly outgoings, compared to March 2023, when 65% of customers said the same.

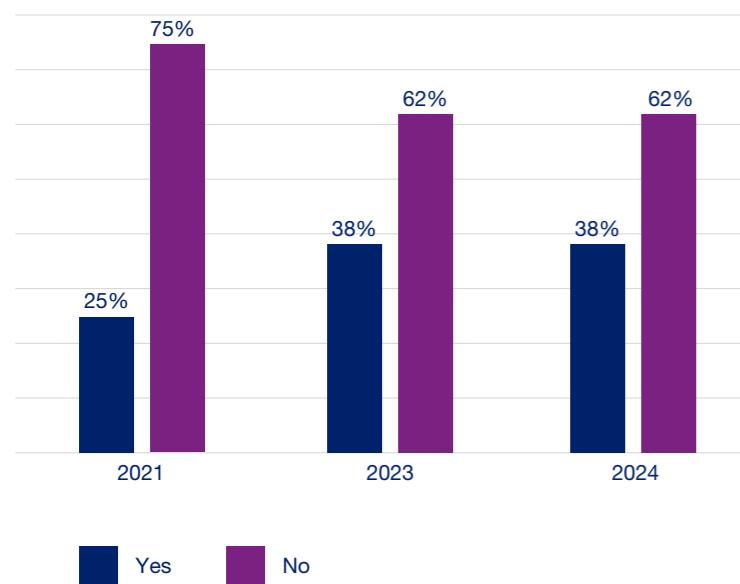
Nonetheless, one in 10 customers still don't have enough to cover their monthly outgoings - and that is something that needs to change.



Heating or eating? The chilling cost of energy

The cost of energy remains a hot topic in the UK and it's an issue that affects many customers. Last year, 38% of Orbit customers went without heating to save money.

Gone without heating to save money



This was the case for 71% of customers who had told us that they didn't have enough money to cover outgoings each month and 47% of those who said money was tight. Yet even the 18% of customers who said they were comfortable or had funds left over each month still turned the thermostat to below room temperature to cut costs.

More renters (40%) switched off heating compared to homeowners (25%).

In 2023 the number of Orbit customers going without heating to save money was 38% - rising from 25% in 2021. It's clear that fuel poverty has become entrenched and requires further measures to support customers with extra support needs and those on low-incomes.



Reliance on food banks soars

One of the most concerning findings of our research is the huge increase last year in Orbit customers turning to food banks for daily sustenance.

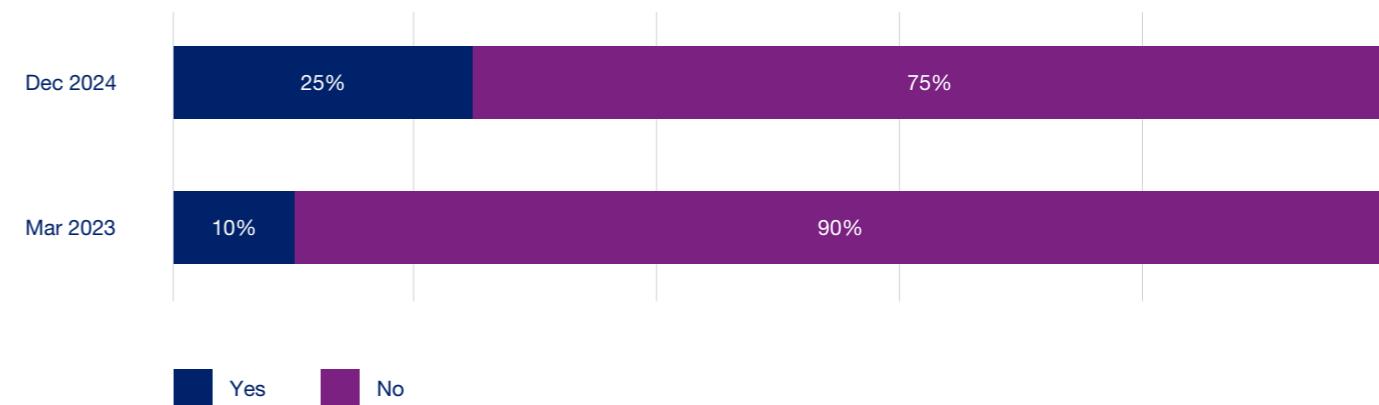
Our research found that there had been a staggering 150% increase in reliance on grocery and household essentials handouts in 2024 compared to 2023.

Looking more closely at who is using foodbanks, the data shows that 6% of homeowners did so, as opposed to 28% of renters.

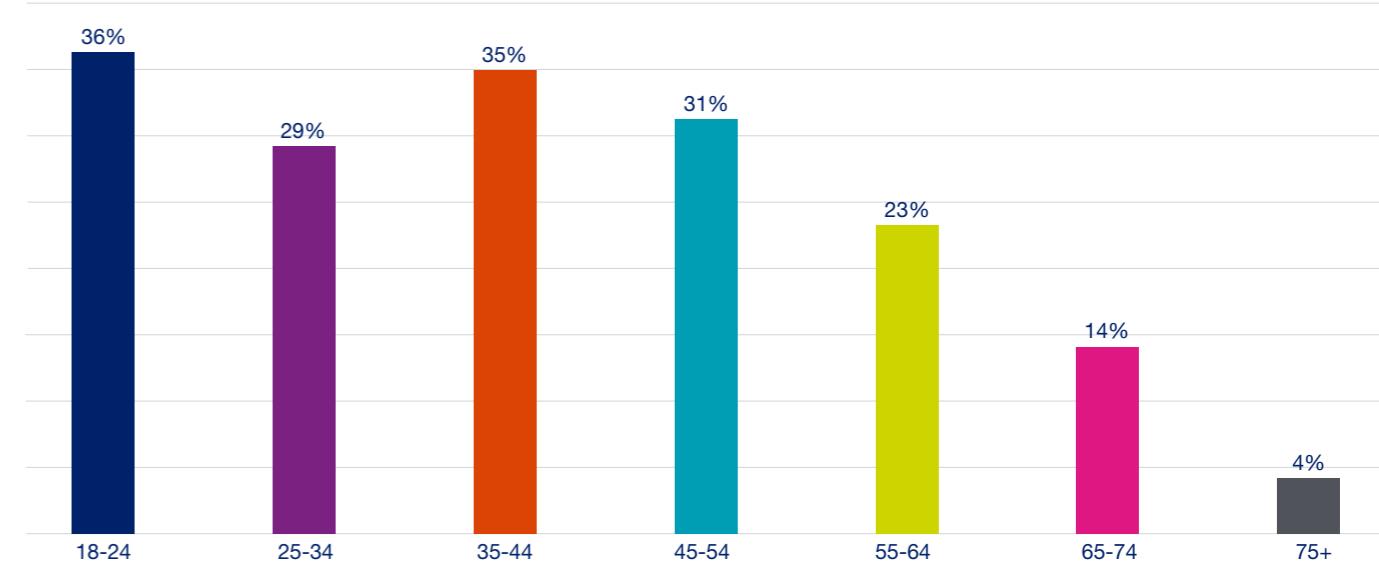
Younger people were also more likely to be affected, with 35% of people aged 18-24 and 35-44 seeking help from these charities.

Meanwhile, 40% of single-parent families and almost half (46%) of households with two adults and three children turned to their local food bank. A third (33%) of customers with extra support needs and 30% of unemployed customers also took this course of action.

Use a food bank or related service - Time



Use a food bank or related service - Age



Financial pressures: examining our customers' income

With customers' income - which could come from multiple sources - playing a key role in both heating-use patterns and food bank reliance, our research examined Orbit customer earnings in more detail. While the research findings represent an increase in income levels since 2023, it revealed a significant difference between homeowner and renter customers.

For nearly two thirds (64%) of rental customers, their monthly income is less than £1,500, compared to 20% of homeowners. More than half of owners (54%) have an income of at least £2,000 per month, and one in five (21%) earn £3,000 or more per month.

However, just 12% of renters have a monthly income of between £2,001 and £3,000, and 5% earn more than £3,000. This income gap has significant implications for financial resilience, access to opportunities, and long-term housing security for renters.



Despite these financial challenges, relative poverty has decreased for Orbit customers since 2023. More customers now live above the relative poverty line, although most remain below the UK median weekly income.

2023 median income is calculated at £32,292 per annum. Relative low income is set at below 60% of the median, so £19,375 (<£373 weekly).

Nevertheless, we are acutely aware that half of customers live in relative poverty, and more than 80% have income levels below the median national weekly income.

Again, when comparing renting and owning a property, 58% of our renters are in relative poverty, compared to 17% of owners.

Orbit Median weekly income

	2023	2024
Orbit Median weekly income	£249.98 - £411.84	£320.53 - £493.17

National Median household income (before housing costs)

	2023	2024
National Median household income (before housing costs)	£565	£621

Who is most affected when it comes to income?

Our data shows that Orbit customers with the least financial resilience are more likely to be unemployed, work part-time, or be self-employed. People who are managing long-term health conditions, are aged between 35 and 54, or are single parents also tend to experience lower financial resilience.

More than half of our customers live in households where someone has a physical or mental health condition or requires additional support — a rate that is two and a half times higher than the UK average. Among these households, half include someone living with both physical and mental health challenges.

To put this in perspective, the UK average for households with someone needing ongoing support is 24%. Among Orbit customers, it's 58%, equating to around 23,000 homes.



Key takeaways:



Continued investment in affordable housing is needed to meet rising demand.

- The Government must accelerate and sustain investment in genuinely affordable housing to meet rising demand and protect households at greater risk of financial hardship.

Wraparound support services need to be embedded into housing provision.

- As a sector we must work with national and local providers to expand wraparound support services - such as mental health, financial advice and tenancy sustainment - into housing provision to ensure customers receive the holistic support they need to thrive.

Targeted interventions for energy and food insecurity are required.

- Housing providers must develop targeted housing-led responses to energy and food insecurity, including partnerships with local agencies and investment in energy-efficient homes to reduce cost burdens on tenants.

The potential impact of benefits reform needs to be closely monitored.

- The sector must collaborate with government and advocacy groups to monitor and report on the real-world impacts of benefits reform on tenants - ensuring policies do not deepen inequality or risk tenancy sustainability.



How is Orbit supporting customers?

Case study: Better Days

Orbit's Better Days programme provides free help to thousands of people every year to manage their money, try something new, find happiness with work, and improve digital skills and overall wellbeing. Delivered by an expert team and independent partners, the programme gets results.

Steve turned to Better Days after a relationship breakdown and loss of his parents.

When he came to us for support, he had, in his words, "**probably got as much financial clout in the world as a child**".

"The whole thing came together in a perfect storm and knocked me right down to nothing," he said.

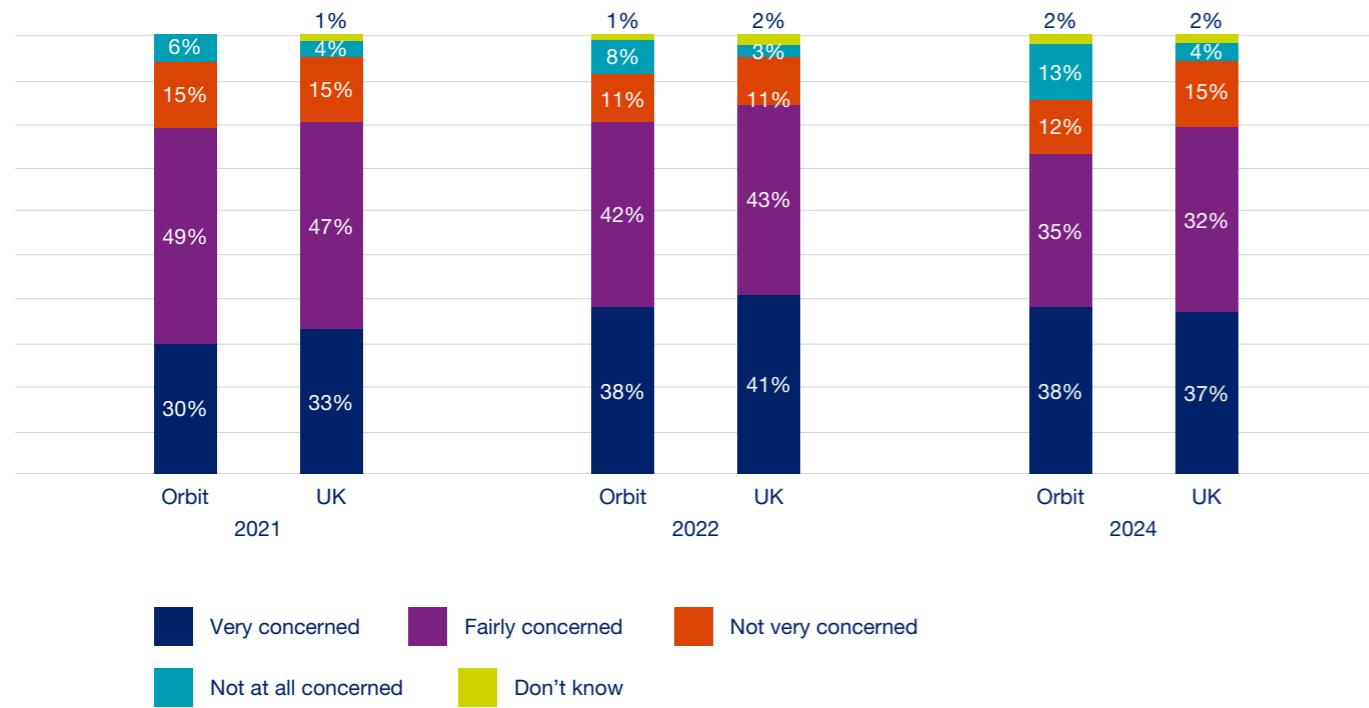
"I know I've got a support network in Orbit behind me. Don't be frightened to ask. It's your right to get that help. Don't sit there in silence like I was. They've helped me at my lowest ever point in life. It feels like there is a future now that there's an arm around my shoulder," Steve said.

Sustainability: is climate change a concern?

Climate change and the green agenda still matter immensely to Orbit customers, despite the broader political debate over how to achieve net zero.

That said, since 2022 there has been a decrease in customers who are concerned about climate change, reducing from 80% to 75%. This is also below UK figures, which show that as of Spring 2024, 80% of the population were worried about our changing climate.²

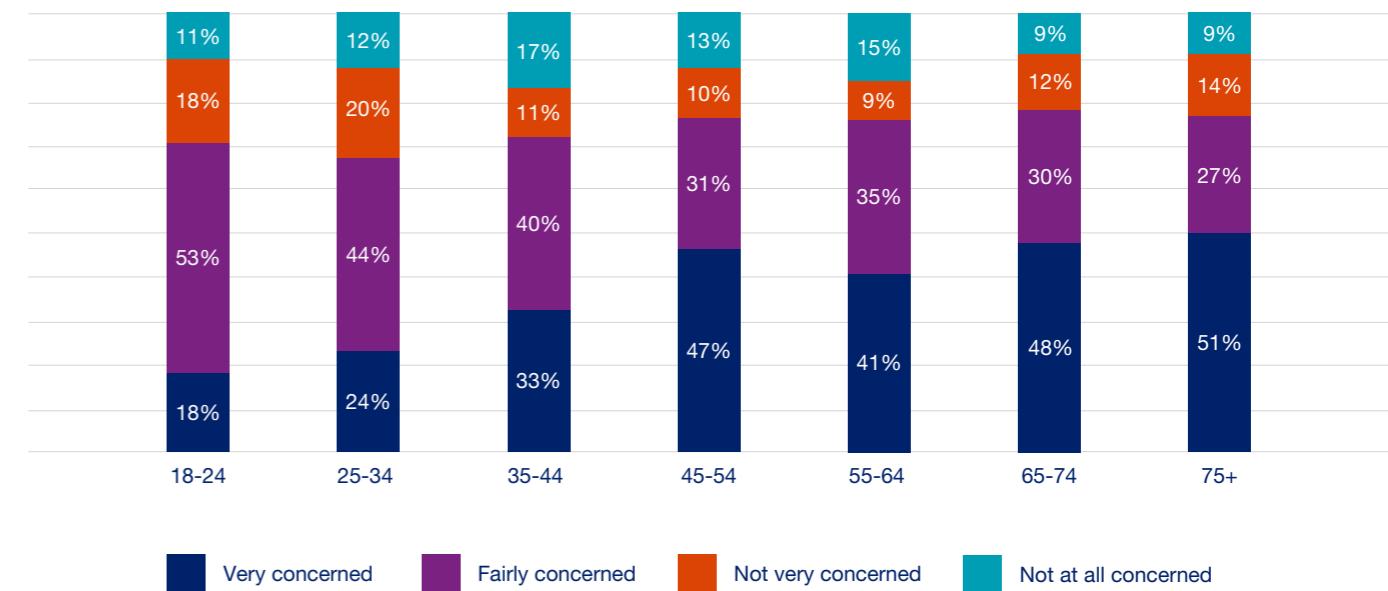
Concern about climate change - Orbit Vs UK



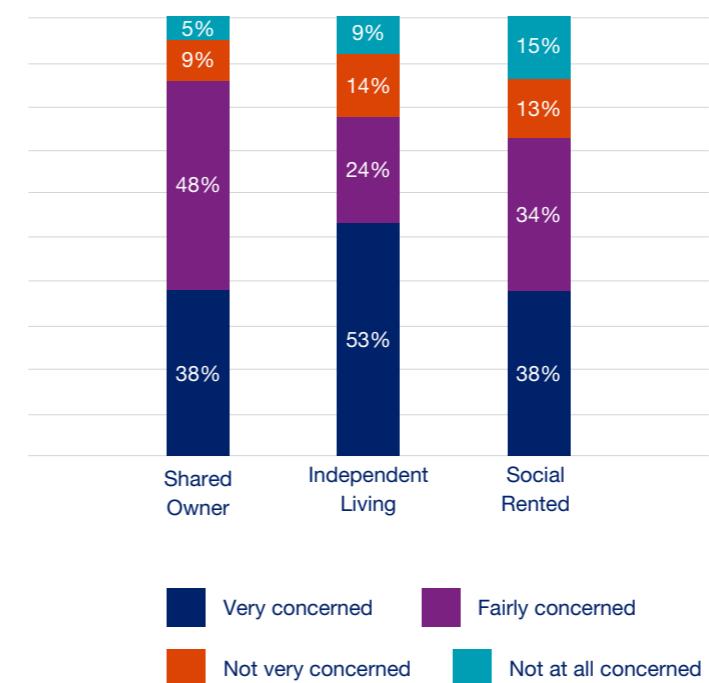
Perhaps surprisingly, the research revealed that Orbit's older customers were more worried than their younger counterparts. Just 18% of 18-24 year-olds were very concerned, whereas 48% of 64-75 year-olds feared the effects of global warming. Moreover, 51% of those over 75 said they were very concerned.

Out of three specific customer types, those in Later Living were, at 53%, the largest group of customers saying they were very concerned about climate change, whereas 38% of social renters and shared owners felt the same.

Concern about climate change - Age



Concern about climate change - Customer Type

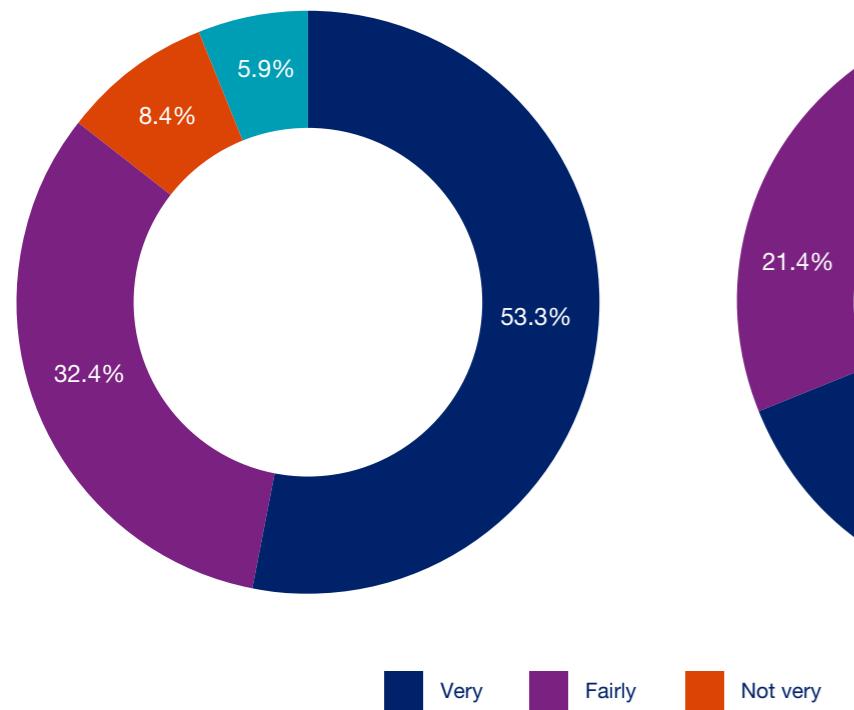


Orbit Earth: housing climate action in practice

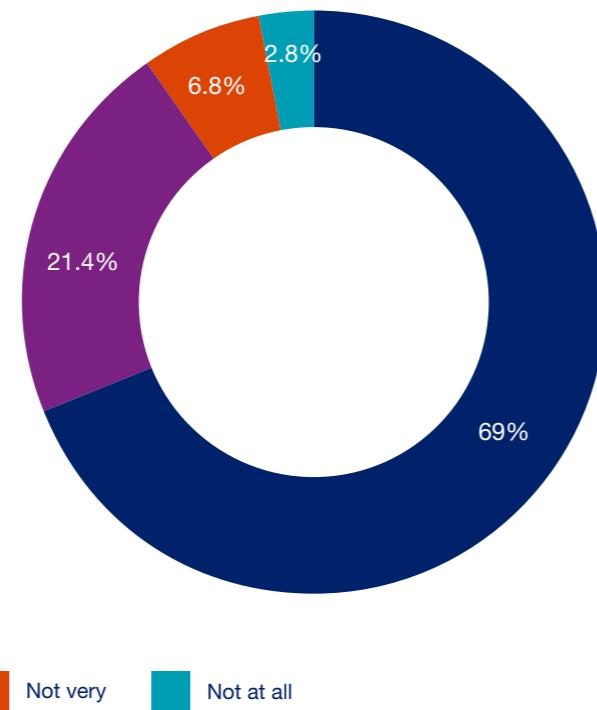
Many of our customers expect us to step up when it comes to climate action and it's something that we are committed to doing. More than half (53%) feel it very important that Orbit makes decisions based on protecting the environment.

Nine out of 10 (90%) customers also feel it is fairly or very important to have easy access to green spaces - a constant since 2021 when 92% felt the same. The sentiment holds true across customers whether they are tenants or owners.

Orbit makes decisions that are based on protecting the environment



You are able to access green spaces within a 10 minute walk from your house



Green goals to 2030 explained

Orbit is working towards an ambitious green agenda, backed by significant investment in energy efficiency and renewable technologies, to make customers' homes both more cost efficient and better for our planet.

This is outlined in our *2030 Strategy*. In the coming years, we will further develop our 2030 and 2050 decarbonisation plan, learning from the early phases of the Social Housing Decarbonisation Fund, while integrating decarbonisation works into existing programmes to enhance customer experience.

Alongside this, we intend to ensure all major supplier partnerships align with our Sustainability Strategy. We are also delivering against a plan to meet biodiversity net gain requirements, and conserve 30% of our land for nature by 2030.

Yet barriers to success remain. These include the need for a better understanding of technical requirements and financial impact of decarbonising our properties by 2050, and the need to model sustainability and climate change risks as part of an adaptation and mitigation strategy.

What we're aiming for:

- **Becoming net-zero carbon in our own operations by 2030**
- **Ensuring all homes are a minimum of EPC (energy performance certificate) band C by 2030**
- **Managing 30% of outdoor green spaces for nature's recovery**
- **Reducing operational waste by 15%**



Key takeaways:



Customers expect housing providers to take their environmental responsibilities seriously.

- More funding is needed from the Government to accelerate climate action across all housing operations - from retrofitting homes to reducing emissions in supply chains - and ensure transparent, regular communication with customers to build trust and awareness.

Awareness and understanding of sustainability initiatives is currently low.

- We must strengthen customer engagement on environmental initiatives by clearly communicating what climate action is being taken, how it affects customers and why it matters by using accessible, relatable language.

Older customers show greater concern about climate change than younger ones.

- We need to reframe climate messaging for younger customers by focusing on what matters to them: energy cost savings, tangible benefits to their daily lives and positive impacts on local communities.

Greater clarity from the Government on decarbonisation funding frameworks is needed.

- Advocate for urgent, clearer national guidance and funding frameworks on decarbonisation to enable housing providers to plan, act and scale environmental initiatives with confidence and consistency.



A cleaner, greener Orbit

Case study: Poppy Fields

Award-winning Poppy Fields is a popular collection of three and four-bedroom homes in Ramsgate, on Kent's Thanet Coast. All homes were available to buy through shared ownership, feature en-suite bathrooms, private gardens and allocated parking to all plots.

The site was named as the 'Best Construction Project' at the South East Construction Awards 2023, and was winner of a Green Plaque Award, demonstrating the development's commitment to sustainable design.

This meant all units were built to sustainability standards with top marks under the EPC rating, with the construction process reducing CO2 levels by 23.12% below those of comparable new builds.

Additionally, solar photovoltaic panels have been integrated into each home's roof design, reducing electricity bills and sending surplus energy back to the National Grid.

Local biodiversity professionals were involved in the scheme to ensure appropriate ecological enhancements, while attenuation systems and natural infiltration capture all surface water on the site, with drainage design allowing rain to pass, cleaned and filtered into the natural watercourse.

This diverts water away from treatment and pumping stations, helping to reduce the risk of wastewater release into the sea and rivers.

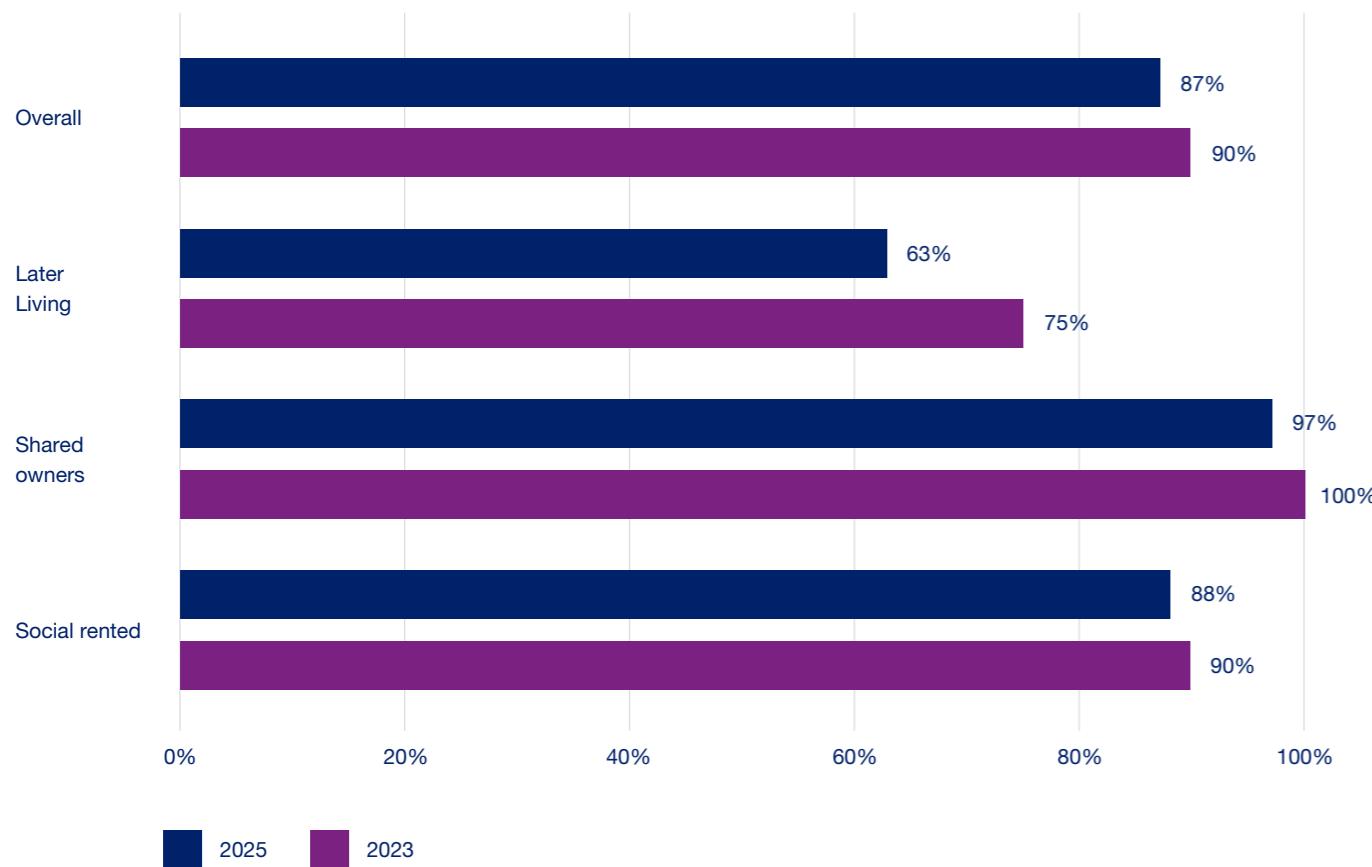


Bridging the digital divide

In this hyperconnected age, poor digital access can create barriers to opportunities and drive isolation among those who live alone.

At Orbit, we're keen to ensure everyone who wants it has access to a good internet service. The majority of our customers (87%) have online access, although this is significantly lower among our Later Living customers, with just 63% having access. Shared owners and social rented customers are at 97% and 88% respectively. Additionally, there has been a 12% reduction in internet use among our Later Living customers.

Customers with internet access - 2023 to 2025 comparison

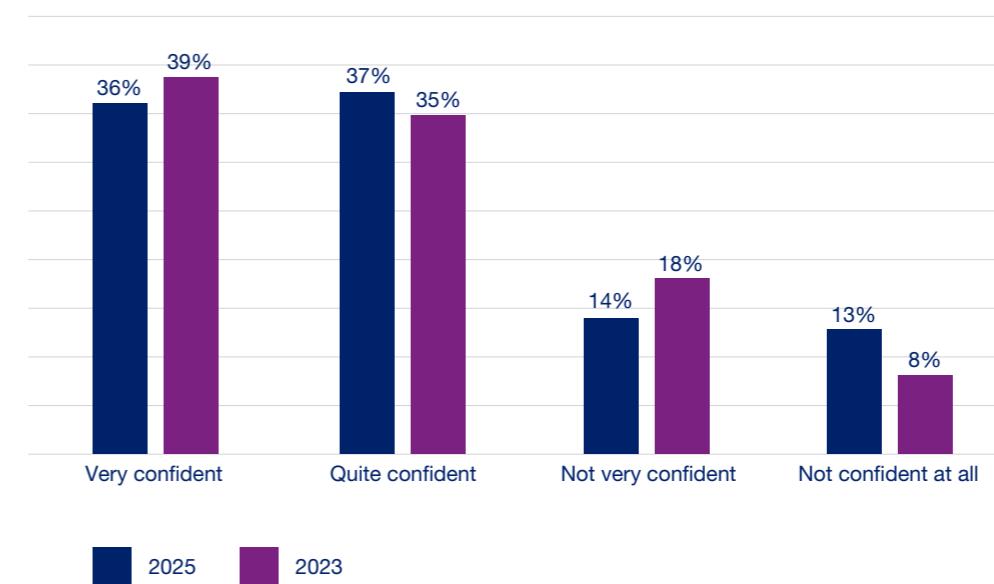


The research shows smartphones are the most common way customers get online, with 75% using this technology for accessing the internet.

Of the remainder, 26% use a desktop or laptop computer, 19% use a tablet and 9% use a smart TV. Where customers do not own a desktop or laptop, 61% use a work device, 30% use a friend's or relative's, and 9% go to the library or other public facility to access a computer.

Despite the widespread use of digital tools, there is still a significant number of people who don't feel comfortable accessing the internet, with one in four (26%) Orbit customers saying they lacked online confidence.

Customers confidence in using the internet - 2023 to 2025 comparison



However, there has been an encouraging uplift in the number of Later Living customers who have grown their web confidence - rising from 39% in 2023 to 64% in 2024.

When looking closer at those who do not use the internet, 62% were older customers or customers with a disability or health condition, and 40% had a combination of physical and mental health conditions.



No interest

25% of customers rated this as the main barrier
(51% in 2023)



Lack of skills

21% of customers rated this as the main barrier
(12% in 2023)



Too expensive

15% of customers rated this as the main barrier



Health problems

15% of customers rated this as the main barrier



Lack of confidence

14% of customers rated this as the main barrier

In summary, while the digital divide is narrowing, there remains much to do. Greater investment in digital skills training and access will pay for itself by helping people move into better jobs and reducing loneliness among those facing health challenges, social isolation, or limited digital confidence.



Key takeaways:



Housing providers must take an omnichannel approach to ensure customers aren't digitally excluded.

- Housing providers must identify and actively support digitally excluded customers - particularly older adults, people with disabilities and those living alone - by embedding digital inclusion via a variety of channels into core resident services and strategies.

Community-led support, mobile-first services and practical training are key tools.

- We must invest in community-led digital support initiatives, deliver mobile-first services and offer accessible, hands-on training to ensure all customers can confidently engage with the digital world.

We must prioritise digital inclusion as a core element of resident support.

- The sector should treat digital access as a basic utility - essential for wellbeing, reducing social isolation and improving access to services - and make it a standard part of housing and community support plans.



Online opportunity: how Orbit is tackling digital isolation

Case study: Digital Champions

Orbit's 'Digital Champions' support customers in Later Living schemes. One such champion is Patrick Dogbatse, a Later Living scheme officer who supports seven schemes in Bexley in South-East London.

"Minimising isolation is a key component of the work we do in our Later Living schemes, and we deploy various tools to deliver this service," he says.

"One of these is the Digital Champion programme. As a trained Digital Champion, my role is to support our customer access to online resources.

"I visit the seven Later Living schemes in the Bexley area to support customers by advising on suitable smartphones or tablets to buy, setting up the devices and showing them how to use them.

"A few months ago, I supported a couple to virtually watch their grandson's wedding in the USA on their Facebook portal.

"It was a breathtaking experience for this couple - they were overwhelmed with emotions."

Digital Champions receive training on key topics through Orbit's partnership with Barclay's Digital Wings, including how to choose and set up a device, recognise and avoid scams, connect with people on social media and online shopping, as well as training on how to deliver this advice in the most effective way to customers.

Patrick says: **"With my support, another customer had the opportunity to connect with her family in Australia via WhatsApp.**

"This was their first contact in decades - she was thrilled.

"Although in her nineties, she has now mastered the use of her smartphone - she plays word games and connects with friends and family over video calls."

Iris is one of Orbit's Later Living customers who has benefited from the scheme.

"Being able to use my laptop and access the internet is helping to keep my brain active," she says.



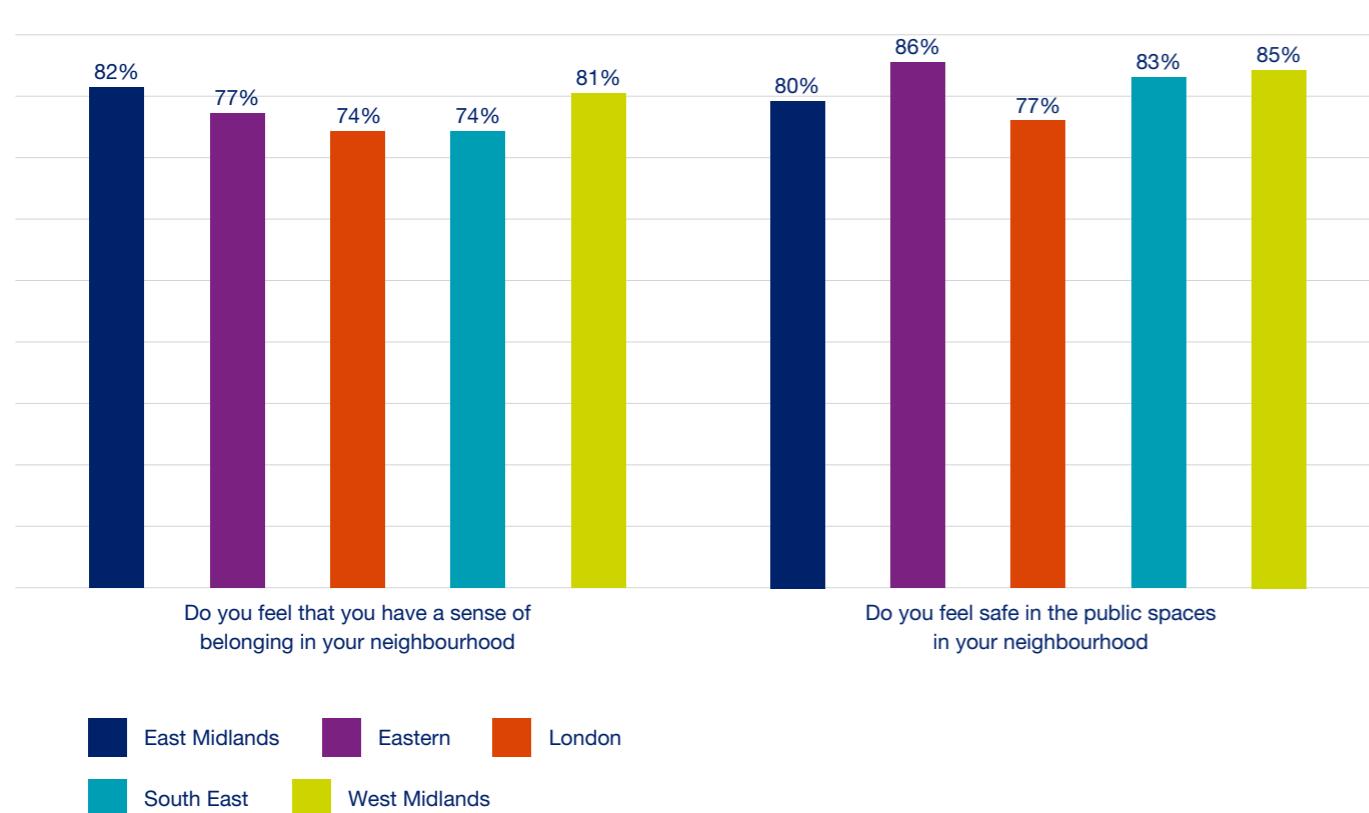
Across the regions

Is there evidence of a regional divide in terms of customer experience? And what are the challenges our customers face in different parts of the country? Here are the key regional differences the research tells us for customers in London, the South East, Eastern England, the West Midlands and East Midlands.

Sense of belonging

The creation of sustainable communities was a strong theme for all regions, with the East and West Midlands feeling the greatest sense of belonging, at 82% and 81% respectively, compared to 74% for both London and the South East.

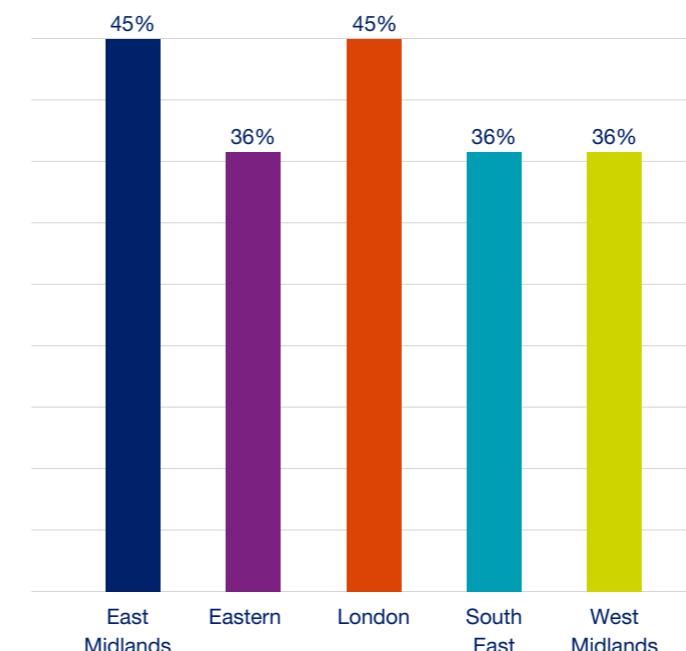
Similarly, London customers reported the lowest levels of safety in public spaces within their neighbourhood – 77% compared to 86% in the East of England.



Cutting back on heating

Customers in London and the East Midlands (both 45%) went without heating the most compared to the other three regions. This partially corresponds to findings on living costs, which showed that Londoners were most likely to struggle to meet their monthly outgoings, with almost one in five (18%) saying this was the case.

Gone without heating to save money



Food bank reliance

Orbit customers in London (27%), Eastern England (26%), West Midlands (26%) and East Midlands (28%) showed similar rates of food bank usage, compared to those in the South East (21%).

Use a food bank or related service



We also found that relative poverty remained consistent across all five regions.



Digital access

While confidence in using the internet was at its lowest among customers in the West Midlands, there were stark differences across the regions when it came to reasons for avoiding the online world.

These were:

- In London, 21% of people cited health problems and a lack of interest as the main reason for not logging on, while 17% said expense was a key issue.

- In the West Midlands, more than a quarter of respondents (26%) said a lack of interest was preventing them from going online, followed by expense and confidence jointly at 19%.
- 30% of people from Eastern England said a lack of skills was standing in the way of online journeys, followed by health problems (25%) and lack of interest (20%).

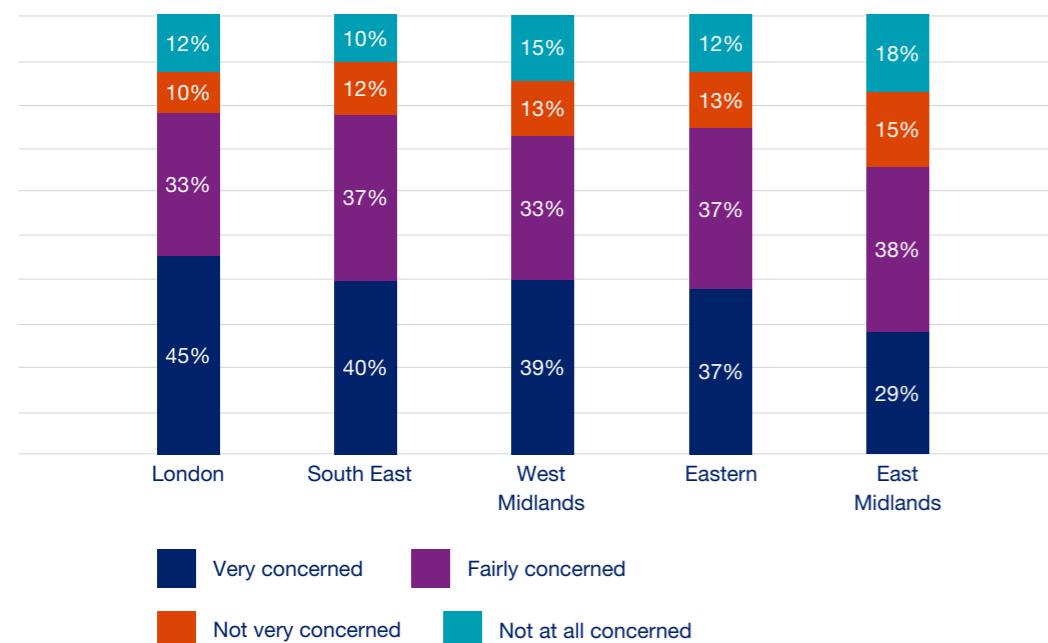
Concern about climate change

In London (78%) and the South East (77%), a greater proportion of customers said they were fairly or very concerned about climate change, compared to customers in the East (67%) and West Midlands (72%) regions. This perhaps partly explains why East Midlanders were also the least concerned about Orbit making eco-friendly decisions.

Nonetheless, the recognition of the value and importance of access to green spaces was consistently high across all five regions, suggesting the Orbit customers derive great benefits from being in natural outdoor spaces.

This regional research is set to play a key role in how Orbit tailors services to customers in different parts of the country. In fact, this is very much part of our neighbourhood-based approach aimed at delivering housing and support that truly aligns with the needs of local communities.

How concerned, if at all, are you about climate change?



Key takeaways:



Customers across the country share many of the same core needs but regional differences in experience, priorities and challenges are significant, particularly around community connection, digital access, cost-of-living and environmental attitudes.

- Housing providers should enhance their local service provision to offer more personalised, place-based support that reflects the lived reality of each community.



Supporting our communities

Case study: Neighbourhoods and Communities team

We've reshaped our operational teams to introduce a new Neighbourhoods and Communities team, which will operate across seven areas and comprising several 'neighbourhoods'. Each area will be managed by a Neighbourhood Manager, who has overall responsibility for customers' tenancy, home and community needs, replacing Property Managers and Tenancy Services roles.

The approach is designed to enhance Orbit's local delivery, by bringing its team, decision making and localised funding closer to those who know and engage with its customers.

All customers will have a named contact in their Neighbourhood Manager, who will be responsible for their end-to-end customer experience, from when they first begin their tenancy all the way through to a new chapter. In addition to coordinating any customer enquiries or concerns, each Neighbourhood Manager will oversee tenancy queries and required support referrals.

Orbit's new Community Investment and Successful Tenancies team will sit alongside the Neighbourhood team to present a holistic Helping Hand offer, representing a range of sustainment and coaching services. The team will also provide specialist support for those that need it most via its Community Coaches. A specialist advisory service will also support colleagues on the ground with community safety and safeguarding.

Joe Brownless, Chief Customer Officer at Orbit, comments:

"We're reshaping how we work, putting in place the right structures, culture and capability, systems, processes, and technology, to ensure every area of the organisation has a laser-sharp focus on our customers' priorities and enable us to be more consistent at being great social landlord."

"Our new Neighbourhood approach is our latest step in modernising our operational model and customer journeys to help achieve this. Developed in collaboration with our customers and colleagues, it is firmly designed with our customers at the forefront. We want our customers to know that they have an advocate in our local teams."

"We've been working behind the scenes to make these changes but are confident they will further improve our customer experience, by providing a stronger and coordinated local presence with customers and local partners, and offering enhanced local delivery of hubs, services, and engagement. We look forward to introducing our customers to their new Neighbourhood Managers and Community Investment team at a series of roadshows at our Community Hubs in the coming months."



Summary: Creating sustainable communities for our customers now and in the future

Meeting the ever-evolving needs of today's and tomorrow's social housing customers clearly calls for a whole-society approach. That approach needs to be informed by a body of accurate and up-to-date insights, to which this research makes an important contribution.

The findings of our Annual Voice Survey shine a light on some of the essential areas that housing providers - working with national and local partners - need to prioritise to ensure the long-term wellbeing of our communities:

Regeneration of existing housing stock plays a central role in fostering lasting pride, community connections, and social value

While we welcome continued and significant investment in building new affordable homes, it is equally vital to recognise the urgent regeneration needs of existing properties and neighbourhoods.

Our research consistently demonstrates a strong connection between a resident's life satisfaction and how they feel about their home. The quality, safety, and sustainability of housing are not only health and wellbeing issues, they are directly tied to social cohesion and long-term place-based prosperity.

Housing associations, including Orbit, are investing heavily in the quality of our existing homes, but the reality is that some stock is reaching the end of its useful life. Many homes built decades ago no longer meet the design, space, or energy standards expected by today's communities or the inclusive, connected communities we aspire to now.

At the same time, there is a growing need to assess and respond to the environmental impact of these decisions. The embodied carbon implications of demolition and rebuilding must be carefully weighed against the lifecycle costs and sustainability benefits of deep retrofit or regeneration.

To make this a reality, we urgently need a dedicated, long-term national regeneration funding programme. Current funding streams are heavily skewed toward new build delivery, however we must move beyond short-term metrics and volume-driven targets to a more holistic housing policy that recognises regeneration as a core pillar of levelling up, placemaking, and climate action.

The homes we build or renew must not only respond to net zero targets but also enable social and economic resilience for decades to come.

Future plans must be sustainable and environmentally conscious

Merely recognising our environmental impact is not enough. We need to act - implementing processes that bring about positive change.

Our customers, who value green spaces, consistently voice concerns about climate change. Orbit's commitment to sustainability, from decarbonising properties to conserving land for nature, must underpin every decision. Such an approach will ensure our developments contribute positively to the planet and align with customers' environmental expectations.

Data will be pivotal in driving tailored improvements and personalised support

Demand for social housing is increasing at a time when the welfare system is undergoing significant reform. As such, the importance of data cannot be overstated. It is vital to understanding our customers' individual needs - and, in turn, providing the right support at the right time.

Through effective utilisation of information at a local level we can personalise services, develop strategic partnerships, allocate resources efficiently and make informed decisions that support financial resilience and address individual needs.

Digital inclusion is fundamental to creating meaningful connections and expanding opportunities

Our findings reveal that while digital access is improving, digital confidence remains a significant barrier to many residents' online experiences. This is often linked to social isolation and challenges related to health, age, or limited digital skills.

Our focus is now evolving beyond simply ensuring customers possess or can access devices. We are now scaling up active support, to help customers navigate online resources effectively, whether it is for employment, wellbeing or community connection.

By prioritising **community regeneration** and **empowerment, sustainability** in our approach to work and the environments we create, data-driven service **personalisation** and **digital inclusion**, Orbit can reinforce its position as a forward-thinking social housing provider.

The way we respond to the Annual Voice Survey will not only ensure that our actions align with our *2030 Strategy*, but also make a tangible impact on the aspirations and real-life challenges of our evolving customers. In taking this approach, we see a future where resilient communities thrive for generations to come.



Orbit's commitments for the next five years: Our 2030 Strategy

The overarching goal of Orbit's 2030 strategy is to provide amongst the best customer experience of any housing association in the country. While ambitious, we believe this is entirely achievable through a clear and focused approach that puts our customers at the heart of everything we do.

A core part of this commitment involves maintaining and enhancing homes that our customers truly love. We are investing in the safety, quality, and energy efficiency of our homes to ensure that they are not only functional but places customers feel proud to live in. This includes continued investment in our existing homes and Later Living schemes to improve comfort, accessibility, and long-term sustainability. We are also working closely with our partners to deliver a reliable and efficient repairs service that gets things right first time ensuring fast resolution and satisfied customers. Alongside this, we are improving the energy efficiency of our homes to help tackle energy poverty and reduce carbon emissions, supporting our journey to net zero. Maintaining our neighbourhoods and communal spaces is equally important, ensuring that the wider environment around our homes is safe, clean, and enjoyable for all.

To help tackle the housing crisis and enhance the quality and range of our housing offer, we are delivering new and regenerated homes across our regions. By 2030, we aim to build and regenerate around 7,000 new, sustainable homes. These will be designed to high standards and span a range of tenures, ensuring they meet the needs of diverse communities. New developments will prioritise energy efficiency from the outset, reducing running costs for customers and contributing to our wider environmental goals. We are also actively pursuing land-led development opportunities that will allow us to deliver sector-leading homes, aligned with our high-quality specifications.

In addition to building and maintaining great homes, we are focused on delivering excellent services that support and empower our customers. We are committed to ensuring our services reflect our customers' priorities and take into account any additional needs they may have. To achieve this, we are developing a seamless, omnichannel customer service experience, making it easy for people to contact us in a way that suits them whether online, over the phone, or face-to-face. We are also working closely with customers to shape our services and policies through active collaboration and engagement, ensuring we adapt to differing needs across our communities.

Beyond housing services, we continue to offer a range of support to help customers maximise their potential and maintain their tenancies. This includes services that promote independence, support wellbeing, and enable people to live comfortably in their own homes for as long as possible. We are proud to champion our customers' voices and work in partnership with them to ensure they are heard at every level of the organisation.

Together, these actions form the foundation of our 2030 strategy focused on quality, sustainability, inclusion, and above all, delivering a customer experience that leads the housing sector.

Methodology

1,200 customers were surveyed by telephone interview by our marketing research partners The Leadership Factor (TLF) in November 2024. The sample is representative of the Orbit customer population. Responses by customer type below.

Tenant Type	Count	%
Low-Cost Home Ownership	167	13.9%
Low-Cost Home Rented Accommodation	1,033	86.1%

Customer Type	Count	%
Independent Living	90	7.5%
Shared Owner	150	12.5%
Social Rented	960	80.0%

