### WENTWORTH AND DEARNE, YORKSHIRE AND THE HUMBER

As the UK's largest bank, our Group has a relationship with nearly every community and household in Wentworth and Dearne.

Our purpose is to help Britain prosper. Using finance as a force for good, we can drive meaningful change in the lives of your constituents – from helping someone to buy their first home to enabling a small business to play its role in the sustainable transition.

Our factsheet provides you with some insight and data about our customers in Wentworth and Dearne to support your work.



Find out more information about how we're helping Britain prosper on our website: www.lloydsbankinggroup.com

### Lloyds Banking Group has:

**35,270** personal banking customers in Wentworth and Dearne

### Lloyds Banking Group has:

936 business customers in Wentworth and Dearne

#### Number of our customers receiving Universal Credit, by age:



16-25 years (9.0%)
26-40 years (41.5%)
41-60 years (42.8%)
60+ years (6.7%)

**2,698** of our customers are receiving Universal Credit – an **increase of 12.50%** since April 2022

## Focusing on our personal customers in $\mathbb{B}_{P}$ Wentworth and Dearne:

#### On average over the past 12 months\*:

- Monthly payments received into their bank account was **£1,846**, an **increase of 11%**
- The balance in their bank account was **£3,946**, a **decrease of 3%**
- The balance in their savings account was £8,405, an increase of 2%

The increased cost of living is being felt by everyone. Over the past 12 months, our customers spent more but consumed less.

- Spending on essential bills increased by 4%
- Spending on non-essential bills **increased by 4%**, with the greatest decreases in spending on:
  - Retail electrical: -11%
- Retail clothing: -5%

### ARA Supporting people in Wentworth and Dearne:

#### We've helped



people access financial services by providing basic bank accounts

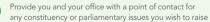


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Everyone should be able to learn the skills they need to thrive online. We have created the Lloyds Bank Academy to offer free opportunities to people, businesses and charities to improve their capability and confidence online. Scan the QR code to learn more.

### Our public affairs team is here to:



Keep you up to date about what we're doing to support

your constituents and respond to their changing needs Share our ideas on policy reform to Help Britain Prosper

Share our ideas on policy reform to Help Britain Prosper and support your parliamentary work

You can contact your local public affairs manager at: Conor.Gaffney@lloydsbanking.com

### INSIGHT: HOUSING FACTS IN WENTWORTH AND DEARNE





### Based on data from April 2022 to April 2023:

The average house price in Wentworth and Dearne was

### £193,097

This was **11% higher** than last year

### The average deposit paid was

**£41,763** This was **10% higher** than last year

The average price paid by a first time buyer in Wentworth and Dearne was

£172,548 This was 12% higher than last year

The average deposit paid by a first time buyer was

£25,446 This was 6% lower than last year

We've lent an average of

£147,102

to **22** first time buyers to secure their first home



Wentworth and Dearne is in the

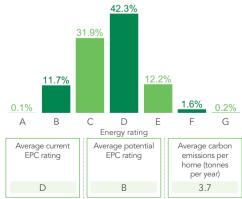
quartile for number of households in the Private Rental Sector and

## **20.91%**

3rd

of our customers are identified as renters, with  $\pmb{8.74\%}$  making a payment to a social housing provider

## Distribution of EPC ratings of our mortgage customers' homes in your constituency:



EPC – Energy Performance Certificate

 $\operatorname{EPC}$  data is sourced from gov.uk and the Scottish government databases



### We've joined Crisis to call for 1m homes for social rent

Lloyds Banking Group is the leading financer of the social housing sector, but we want to do more. That is why **we have joined forces with the national homelessness charity Crisis**.

Together we are calling for **one million additional** homes for social rent to be built over the next

decade to help tackle the shortage of good quality homes in the UK.



Scan here to find out more

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# Five ways the Government can make our homes greener

**Provide certainty on green home improvements** with a package of incentives and regulations

**Use Stamp Duty** to reward green home improvements

**Improve EPCs** so they provide accurate and up to date information

Use employer tax incentives to encourage employees to make green improvements

Support new, green jobs across the whole country with the Apprenticeship Levy