

Press Release



£1.4 billion – the true cost of looking good

Home damage caused by beauty products cost homeowners almost £1.4 billion¹ in the past year and is set to increase further this Christmas-party season – according to new research.

- *£1.4 billion cost of home damage caused in bid to look good*
- *Accidents happen during pre-‘going out’ parties with friends in the home*
- *A third forsake going out altogether in favour of ‘sofa-lising’ at home on Saturday nights*

The findings from Halifax Home Insurance reveal that stains and burns from beauty products and equipment cost homeowners more than £1.4 billion in the past 12 months – and will soar by a further £115 million² this December as people get ready for Christmas parties.

Stains caused by make up (17 per cent), fake tan/hair dye (11 per cent) and nail varnish (8 per cent) are among the most frequent mishaps, while burn marks caused by hair straighteners are also common (5 per cent).³ Even putting evening shoes on can be costly, with £330 million⁴ in damage caused to homes this year alone through stiletto heels wrecking floors (5 per cent).

These accidents are often the result of drinking alcohol in the home with friends during pre-night out parties – which more than a quarter of people now do regularly (28 per cent).

In fact today more than a third of adults say they drink at home before going out in order to save money (39 per cent), while a similar number forsake going out altogether in favour of ‘sofa-lising’ on Saturday nights instead (34 per cent).

Popular TV shows such as *X Factor* and *Strictly Come Dancing* has made ‘sofa-lising’ (where friends and family get together for home based social gatherings) particularly popular.⁵

But with accidents such as wine spillages on carpet (18 per cent) and drinks spilt on electricals (9 per cent) a common occurrence at these socials, the insurer is urging people to be careful when having friends over – estimating the total bill for these home socials was £820 million in the past year.⁶

It's primarily the younger generations that cause more home damage, with young women in their early 20s particularly accident prone – unwittingly inflicting damage more frequently than vandals, children or even burglars.⁷ And females also appear the least independent when it comes to rectifying the damage, according to research, with a third relying on their parents to foot the bill (30 per cent). A further 16 per cent just leave the damage as it is.

Regionally, it is residents of East Anglia who are the most likely to have a beauty-product related accident (52 per cent), closely followed by people from Scotland, London and the North West (44 per cent). In contrast homeowners from the East Midlands (31 per cent) and Yorkshire (33 per cent) are the least clumsy.⁸ Yet despite the frequency of these accidents, more than a quarter of people don't have home contents insurance (27 per cent), and of those who do, 30 per cent don't know if they are covered for accidental damage.⁹

Martyn Foulds, senior claims manager at Halifax Home Insurance comments:

"The rise in popularity of 'sofa-lising' and drinking at home before going out has significantly increased the likelihood of home accidents, so while many will stay home to try and save money, it may prove to be a false economy if careless behaviour ends up costing them more."

Halifax Home Insurance recommends homeowners check their home insurance policy to ensure they are fully covered against accidental damage. Accidental damage to some parts of the home such as sinks, baths and ceramic hobs is included in most home insurance policies, but it is worth considering additional accidental damage cover¹⁰ to protect against common household mishaps such as carpet spillages and damaged furniture.

Top tips to avoid being a 'home wrecker'

- **Killer heels** – Avoid walking around the house with damaging stiletto heels on as you can leave marks on hard floors. Put them on just before leaving
- **Watch your drink** – Keep wine stored away from where it can be easily knocked over, and if you are having a party, put away your best glasses and use plastic instead to avoid breakages
- **Play it straight** – Keep hair straighteners away from carpet and sofas. Many come with a heat proof mat to store them on, but if not keep them on a heat resistant surface and ensure they're unplugged when not in use

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- **Hair to dye for** – Get a friend to help you when dying hair, and ensure you keep dye away from furniture and carpets, otherwise it's likely you'll end up with more than just coloured hair!
- **Cover up** – Cover carpets and soft furnishings with a towel when applying fake tan, nail varnish, make up and anything else that's likely to stain.

ENDS

Halifax Home Insurance

- Halifax Home Insurance is underwritten by St Andrew's Insurance plc.
- There is no upper limit on the sums insured for buildings and contents insurance (some limits apply to single and high risk items, and contents away from the home).
- Further details of Halifax Home Insurance products can be found online at Halifax.co.uk/insurance, by calling 0800 169 8785 or by visiting your local branch

For further information please contact:

Chris Blackwood, B&B Comms
Tel: 020 7419 8635 or Email: chris.blackwood@bbpr.com

Henry Warrington, B&B Comms
Tel 020 7419 7329 Mob: 0771 880 8889 or Email: henry.warrington@bbpr.com

Melanie Matthews, Lloyds Banking Group
Tel: 0113 3959801 Mob: 07908 448310 or Email: melaniematthews@halifax.co.uk

Methodology

Unless otherwise stated, all research was commissioned by Halifax Home Insurance plc and conducted by 72 Point Research in November 2010. The research programme used a nationally representative survey of **2,000 UK adults 18+**.

Footnotes

1. According to the research 11 per cent of adults have stained the carpet/furniture with fake tan or hair dye in the past 12 months. Eight per cent of adults have stained the carpet or furniture with nail varnish, 17 per cent have stained carpet or furniture with make up, and five per cent have burnt the carpet with hair straighteners all within the same period (past 12 months). In real numbers, based on a UK adult population of 47.7 million (ONS), this translates to 5,247,000 people (fake tan), 3,816,000 (nail varnish), 8,109,000 (make up) and 2,385,000 (hair straighteners).

The average cost to fix each of the incidents (per incident) was the following: £80.45 (fake tan/hair tan), £71.85 (nail varnish), £50.04 (make up) and £121.03 (hair straighteners). Multiplied by the frequency of each accident, the total cost for each is £422,121,150 (fake tan/hair dye), £274,179,600 (nail varnish), £405,774,360 (make up) and £288,656,550 (hair straighteners). The total of all these accidents was 1,390,731,660 or almost **1.4 billion**.

2. The average damage of beauty products (fake tan/hair dye, nail varnish, make up and hair straighteners) cost 1,390,731,660 on average per year. Dividing this figure by 12 gives the average amount of damage caused per month (115,894,305). Therefore the cost for December is predicted to be **115 million**.

3. Percentages represent the number of UK adults (aged 18+) who have had these accidents in the past 12 months.

4. The number of people who report that stiletto heels have damaged their floors in the past 12 months is five per cent (or 2,385,000 people). These people say the damage cost £137.87 (per incident) to fix on average. 2,385,000 multiplied by 137.87 = £328,819,950 or almost **£330 million**.

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5. Of those questioned, 14.20 per cent said they are having (or have had) an *X Factor* party in the lead up to Christmas, while 8.65 per cent will host a *Strictly Come Dancing* party.

6. According to the findings, the number of adults who damaged carpet or furniture by spilling wine in the past 12 months was 8,586,000 (costing £79.35 per incident to fix). The number who caused damage at a party was 1,908,000 in the past 12 months (costing £105.9 per incident to fix). The total number that spilt drinks on electricals in the past 12 months was 4,293,000 (costing £129.07 per incident to fix). Therefore the total amount of damage caused by these incidents was **824,283,810** in the past year.

7. The research analysed home accidents for the following 10 age and gender groups – men aged 20-25, men aged 26-30, men aged 31-40, men aged 41-50, men aged over 50, women aged 20-25, women aged 26-30, women aged 31-40, women aged 41-50 and women aged over 50.

Each group was questioned on the types of home accidents they have had in the past 12 months, which fall into the following 12 categories: alcohol spillage, fake tan/hair dye stains, nail varnish stains, candle wax damage, make up stains, marks left by heeled shoes, damage caused through exercise, burn marks caused by hair straighteners, damage caused at a party, damage caused by falling over, drinks spilt on electricals, damage caused by mud.

In the past 12 months, women aged 20-25 had the most accidents in more categories than any other demographic group (coming top in six out of 12 categories). The next most hazardous group was young men aged 20-25 who topped four out of 12 categories.

According to the ONS Population Pyramid, there are 2,553,600 women aged 20-25 (inclusive) currently in the UK. 80 per cent of them have had an accident of the nature of spilling drinks or burning or staining furniture, which equals 4.5 per cent of the population (2,042,880 women). Therefore these accidents are more common than having the home damaged by vandals (1.8 per cent of people affected), a friend's child (4 per cent) or even by burglars (2.1 per cent).

8. 52 per cent of people from East Anglia had an accident with fake tan/hair dye, nail varnish, make up or hair straighteners in the past 12 months – higher than any other region. This is followed by Scotland, London and the North West (44 per cent), West Midlands and Wales (43 per cent), South East (39 per cent), North East (36 per cent), South West (35 per cent), Yorkshire (33 per cent), East Midlands (31 per cent).

9. According to this study of 2,000 UK adults 18+.

10. Additional premiums may apply.