

West Ham and Beckton

As one of the UK's largest retail and commercial banks, we have more than 27 million customers and a financial relationship with more than half of all adults.

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 make the most of sustainable growth opportunities.

Our factsheet provides some insight and data about our customers in West Ham and Beckton to support your work.

Lloyds Banking Group has

% 75,135

personal banking customers in West Ham and Beckton.

Our data from May 2024 shows that, on average, customers in your constituency:



received £1,638 into their account each month, an increase of 6.2% on the previous year



had a balance of £2,143 in their bank account, a decrease of 7.2% on the previous year



had a balance of £5,441 in their savings account, an increase of 11.0% on the previous year

In May 2024, **8,508** of our customers in your constituency held basic bank accounts to help them access financial services. 4.645 of our customers were receiving Universal Credit - an increase of 24.1% since May 2023.

Lloyds Banking Group has



business customers in West Ham and Beckton.

We are committed to helping businesses grow and reach their ambitions.



small businesses. community organisations and charities

in West Ham and Beckton signed up to bank with us for the first time in 2023.

During 2022 and 2023, we provided £15bn in sustainable finance to help our large business customers transition to net zero. We've committed to a further £30bn between 2024 and 2026.



In your constituency in May 2024, the Lloyds **Bank Foundation awarded**



₩ £75,000

to Survivors Together.

Our public affairs team is here to provide you and your office with a point of contact for any constituency or Parliamentary issues you wish to raise. We will also keep you up to date about what we're doing to support your constituents.



You can contact your local public affairs manager at: neil.moore@lloydsbanking.com



Our Lloyds Bank Academy offers free online training to help people build their confidence and skills. It is available to individuals. businesses and charities. Scan the QR code to learn more.



Housing in West Ham and Beckton

Access to decent quality homes is a fundamental part of solving homelessness.

Around 1.5m households are on social housing waiting lists and record numbers of households are trapped in temporary accommodation. The chronic shortage of social homes is placing increased pressure on other parts of the housing market.





Working together to end homelessness

Lloyds Banking Group and Crisis are calling for

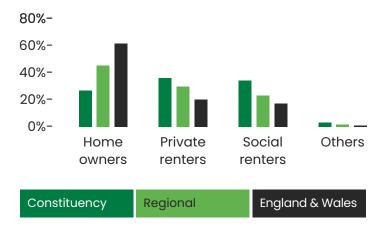
one million

more homes for social rent to be built within the next ten years.

34.2%

of households in West Ham and Beckton lived in social housing, according to 2021 Census data for England and Wales. This compared to **23.1%** in London, and **17.1%** across England and Wales.

Housing tenure in West Ham and Beckton



Based on 2021 Census data for England and Wales.

In West Ham and Beckton, in the 12 months to May 2024:

The average price paid for a property was

☆ £463,181,

a decrease of 2.7%, compared with the previous year

The average deposit paid was



☆ £90,668

The average price paid by a first time buyer was

£455,990

a decrease of 0.8%, compared with the previous year

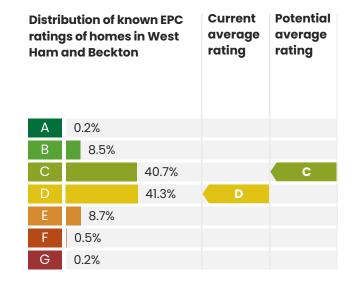
The average deposit paid by a first time buyer was

& £84,204

We lent an average of

£371.786

to 141 first time buyers to secure their first home





Average carbon emissions per home (tonnes per year)

EPC - Energy Performance Certificate. EPC data is sourced from gov.uk and gov.scot.