



Cowdenbeath and Kirkcaldy

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 Cowdenbeath and Kirkcaldy to support your work.

Lloyds Banking Group has

 **38,957**

personal banking customers in Cowdenbeath and Kirkcaldy.

Lloyds Banking Group has


 **2,007**


business customers in Cowdenbeath and Kirkcaldy.

In your constituency in May 2024, the Bank of Scotland Foundation awarded

 **£12,500**
to Kirkcaldy Foodbank.

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

 received **£2,251** into their account each month, an increase of **6.0%** on the previous year

 had a balance of **£4,576** in their bank account, a decrease of **5.0%** on the previous year

 had a balance of **£11,014** in their savings account, an increase of **7.1%** on the previous year

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

136 **small businesses, community organisations and charities** in Cowdenbeath and Kirkcaldy 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.



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



Our **Bank of Scotland 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 Cowdenbeath and Kirkcaldy

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

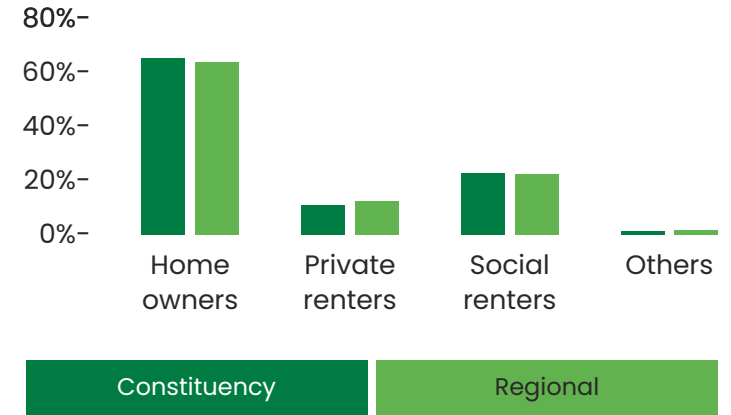
more homes for social rent to be built within the next ten years.



22.7% of households in Cowdenbeath and Kirkcaldy lived in social housing, according to 2022 Census data for Scotland. This compared to **22.3%** across Scotland.



Housing tenure in Cowdenbeath and Kirkcaldy



Based on 2022 Census data for Scotland.

In Cowdenbeath and Kirkcaldy, in the 12 months to May 2024:

The average price paid for a property was

 **£203,700**,

a decrease of **1.9%**, compared with the previous year

The average deposit paid was

 **£63,410**

The average price paid by a first time buyer was

 **£159,626**,

a decrease of **8.4%**, compared with the previous year

The average deposit paid by a first time buyer was

 **£31,492**

We lent an average of

 **£128,134**

to **92 first time buyers** to secure their first home

Distribution of known EPC ratings of our mortgage customers' homes in Cowdenbeath and Kirkcaldy

EPC Rating	Percentage	Current average rating	Potential average rating
A	1.0%		
B	11.7%		B
C	40.4%		
D	37.4%	D	
E	7.5%		
F	1.7%		
G	0.3%		



Average carbon emissions per home (tonnes per year)

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