

# FAMILY FORTUNES: Home Economics

How families struggle to move into and maintain their homes



LLOYDS  
BANKING  
GROUP



**OCTOBER 2013**

FAMILY-ACTION.ORG.UK  
REGISTERED CHARITY NO: 264713



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## Summary of report findings

- After the excitement or relief of moving into a new home, many families in Britain are struck by the unexpected costs associated with furnishing them and buying essential items
- Costs attached to setting up a new home that are considered “surprisingly expensive” include removal costs (cited by 25% of British adults), buying new furniture (23%) and buying essential household items such as fridges, washing machines and cookers (23%)
- Millions of families are struggling to maintain their homes with one in 12 Britons spending nothing at all on maintenance or essential household items over the past year, according to our YouGov survey
- 17% of UK adults don’t know how much they’ve spent on the general upkeep of their home in the last year. Young people aged 18-24 are the least aware of their spending, with almost half (48%) in this age group having no idea how much they’ve spent, suggesting it’s a cost which is unprepared for and going untracked
- Nearly a third (32%) of 24-35 year olds, and 21% of Britons overall, feel they could not actually afford what they had spent on the general upkeep of their home in the last year
- Almost 60% of respondents said the state of their homes had either worsened or stayed the same over the past five years. Only 36% said their home was in better condition now than it was five years ago
- Four in ten (38%) would be embarrassed if an essential household item used to entertain their guests was broken. This rises to 46% amongst 25-34 year olds
- House-proud Brits would sacrifice holidays and new clothes, and would even cut spending on food and heating, to enable them to furnish their home. Others would use credit cards, borrow from family and friends and use rent-to-own shops, which can charge high interest rates
- Low income families are suffering from a poverty penalty that forces them to pay more for essential goods, utilities and other services
- Family Action is concerned that localising elements of the Social Fund, which provided grants and crisis loans to help families in extreme poverty, risks leaving gaps in the state safety net



- Some low income and vulnerable families struggle even to afford basic household goods such as beds and fridges
- Family Action urges the Government to tighten regulation of the rent-to-own market and review the operation of local support schemes following changes to the Social Fund.



## About this report

*Home Economics* was produced by Family Action, a national charity that provides services to disadvantaged families, and supported by Lloyds Banking Group's personal money management programme - Money for Life.

The report findings are based on national online polling by YouGov, a review of applications to Family Action's welfare grants scheme and secondary research. The findings and recommendations in this report are those of Family Action.

The polling was conducted to find out what people in Britain consider to be the main spending pressures and unexpected costs of moving to and setting up a new home or maintaining an existing one; the data is based on a total sample size of 2,338 adults. Fieldwork was undertaken between 28 and 30 August 2013. The figures have been weighted and are representative of all UK adults, aged 18 and over.

This report, part of the Family Fortunes series, also includes a review of applications to Family Action's welfare grants programme, and a case study of a service user. All names and identifying details have been changed to protect applicants' privacy.

## About Family Action

Family Action has been a leading provider of services for vulnerable and disadvantaged families since 1869. We work with more than 45,000 families and children a year providing practical, emotional and financial support through more than 100 community based services across England. A further 50,000 people benefit from our educational grants and information service. We tackle some of the most complex and difficult issues facing families today – including domestic abuse, mental health problems, learning disabilities and severe financial hardship.

Find out more at: [www.family-action.org.uk](http://www.family-action.org.uk).

## About Lloyds Banking Group's Money for Life Programme

Money for Life, Lloyds Banking Group's award-winning personal money management programme, is working with Family Action to deliver a series of money management workshops to low-income and disadvantaged households around the country throughout 2013. Over 100 Lloyds Banking Group employees have committed to making a difference in their communities by participating in Money for Life's accredited financial education training and then volunteering to deliver the free workshops. Topics covered include budgeting, banking, shopping around, borrowing and planning ahead. This financial inclusion activity is being complemented by Family Fortunes, a series of reports which puts the voices of families, including Family Action service users, at the heart of awareness-raising around the impact of money management skills. Family Action and Money for Life are also releasing relevant tips



and guidance on topics such as budgeting, banking, shopping around, borrowing and planning ahead.

Find out more at: [www.moneyforlifeprogramme.org.uk](http://www.moneyforlifeprogramme.org.uk).



## Introduction

After the excitement or relief of moving into a new home, many families in Britain are struck by the unexpected costs associated with furnishing them and buying essential items. Family Action and Lloyds Banking Group's Money for Life programme have teamed up to look into the issues facing many British families and find ways to help them prepare for the pressures of moving home and maintaining it.

The costs of keeping homes in good repair – and particularly the expenses involved in moving to a new home for the first time and fixing it up – can be very challenging for families.

We know that good homes are crucial to a good family life – in many respects a functioning house or flat is a pre-condition to a functioning family. But with the cost of everyday essentials, such as food and utility bills, rising faster than income and squeezing family budgets, it is hardly surprising that many people do not consider investment in maintenance and household furniture to be a spending priority. Moving to a new home may be a life-changing experience for some but it is also one which brings with it a range of unforeseen and unexpectedly high costs.

Unsurprisingly, those on the lowest incomes are most likely to suffer from living in what are effectively “broken houses”. Thousands of individuals approach Family Action's grants programme every year asking for help to buy a bed, carpet, white goods or other items for a new home, sometimes after having fled their previous address as a victim of domestic violence.

The fact that poor people pay more for goods and services, due to their exclusion from mainstream credit, traps many in debt and makes it that much harder for them to run a home – and makes it extremely challenging to meet the initial outlay required to set up a new one.

Family Action is concerned that the Government's decision to step away from providing Community Care Grants and Crisis Loans risks leaving gaps in the national safety net. There is a danger that changes to the Social Fund may see more people turning to rent-to-own companies or other high-interest alternatives in the hope of securing affordable deals on household items.

But it's not just the poorest families – those on middle incomes are also feeling the pinch, with many house-proud home-owners admitting their homes are in worse condition today than they were five years ago.

Concerns about the overall impact of home economics – on all families – is what prompted Family Action and Lloyds Banking Group's Money for Life programme to



investigate the burden facing many and identify what needs to be done to prepare families for the pressures of moving to and maintaining a home.

*Home Economics*, produced as part of the Family Fortunes series, also aims to focus minds on the fact that keeping homes well maintained can help to build stronger families.



## Analysis of YouGov poll

One in 12 Britons (8%) spent nothing at all on maintaining their homes or on buying, fixing or replacing household items in the past year. This rose to one in ten for lower income families. Only a fifth (21%) of overall respondents spent a weekly average of £20 or more keeping their home in good shape. A significant proportion (17%) were unaware of how much they had spent in the past year, including 48% of 18-24 year-olds.

### New homes, new costs

Moving to a new home triggers a range of unexpected costs. The YouGov survey found that one in four Britons considered removal costs to be “surprisingly expensive”.

Similar proportions (23%) found the costs of buying new furniture and essential household items such as fridges and washing machines an unwelcome shock the last time they moved house.

### Under strain

More than a fifth (21%) of those who had spent money on their homes admitted these were costs that they could not afford without using credit or putting a strain on their finances. This rose to more than a quarter (26%) among lower-income families and almost a third (32%) for 24-35 year-olds.

Unsurprisingly, given the inability of households to invest in their flats and houses, almost three fifths (58%) said the general condition of their home had either worsened or stayed the same over the past five years.

### Broke

The survey found that despite Britons struggling to afford the costs of maintaining homes, many are still house-proud. Four in ten (38%) would be embarrassed if an essential household item used to entertain guests was to break. This rises to 46% in the 25-34 year old category.

Items that Britons would leave broken because they could not afford to fix or replace them straight away included the dishwasher, with 47% saying they would leave theirs broken. Some 29% said the same about their television, while 21% would go without a bed if they could not afford to fix or replace a broken one.

Despite the state of some homes, many would be willing to make a range of sacrifices in order to afford the costs of furnishing a new home. The first to go is the annual holiday – with 50% of respondents saying they would do without so they could do up their home. Almost a third (29%) would go without new clothes for



them or their family. Some 18% of all adults would consider using a credit card where they wouldn't normally use one to pay for the cost of furnishing a new home. Almost a fifth (17%) would cut back spending on food, while more than one in ten (13%) would reduce the amount they spent on heating.

Lower-income families were more than twice as likely to buy goods from a rent-to-own shop and pay back in instalments over several years – at interest rates of up to 64% APR – than wealthier households, with 9% and 4% of these groups being willing to consider this respectively.

*All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,338 adults. Fieldwork was undertaken between 28 and 30 August 2013. The survey was carried out online. The figures have been weighted and are representative of all UK adults aged 18 and over.*

## Impact on low-income families

Millions of families in Britain find the costs of moving to, setting up and maintaining their home to be an unexpected and unwelcome burden. For the very poorest and most vulnerable families, including many of those supported by Family Action, the challenges can be overwhelming.

### Poverty penalty – why the poor pay more

Poorer households are being made poorer because they are forced to pay more than others for essential goods, utilities and other services. This is the poverty penalty – and it hits families hard. Research for Consumer Futures suggests this phenomenon, also known as the poverty premium, can raise the cost of a household's budget by 10%.<sup>1</sup>

The difficulties low-income families can face managing their money and accessing affordable credit means that many feel they have no option but to buy products under pay-weekly rent-to-own arrangements, which can charge high interest rates. Some families may not fully understand the terms of the agreements they sign.

According to the Consumer Futures report, other challenges include higher utility tariffs (caused by the imposition of pre-payment meters), the inability to access online or direct debit based discounts, the penalty of higher costs per unit caused by lower usage, limited choices and access to information, higher interest in consumer credit and a lack of financial flexibility.<sup>2</sup>

### Closed for business – exclusion from the market

Many low income households do not have credit cards, or may be saddled with potentially poor credit ratings, limiting their ability to purchase goods and services and access the best deals.

Almost 20% of households in Britain do not have internet access,<sup>3</sup> making it much harder for them to compare the best prices and deals for household goods.<sup>4</sup>

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<sup>1</sup> *Addressing the Poverty Premium*, Consumer Futures, 2013:

[www.consumerfutures.org.uk/files/2013/06/Addressing-the-poverty-premium.pdf](http://www.consumerfutures.org.uk/files/2013/06/Addressing-the-poverty-premium.pdf)

<sup>2</sup> *Addressing the Poverty Premium*, Consumer Futures, 2013:

[www.consumerfutures.org.uk/files/2013/06/Addressing-the-poverty-premium.pdf](http://www.consumerfutures.org.uk/files/2013/06/Addressing-the-poverty-premium.pdf)

<sup>3</sup> *Internet Access - Households and Individuals*, Statistical Bulletin, Office for National Statistics 2013:

[www.ons.gov.uk/ons/dcp171778\\_322713.pdf](http://www.ons.gov.uk/ons/dcp171778_322713.pdf)

<sup>4</sup> *A Christmas scandal: The Christmas Poverty Premium How the Poor Pay more to Celebrate*

*Christmas*, Family Action, 2010, p.11: [www.family-](http://www.family-action.org.uk/uploads/documents/A%20Christmas%20Scandal%20-%20Poverty%20Premium.rtf%20-%2020110727121726.pdf)

[action.org.uk/uploads/documents/A%20Christmas%20Scandal%20-%20Poverty%20Premium.rtf%20-%2020110727121726.pdf](http://www.family-action.org.uk/uploads/documents/A%20Christmas%20Scandal%20-%20Poverty%20Premium.rtf%20-%2020110727121726.pdf)

Exclusion from the market place leaves low income families vulnerable to high interest credit, which means they pay over the odds for goods and services.

### Rent-to-own

A 2012 National Audit Office report found that high-interest rate credit was a fast growing market - with most consumers on low incomes, with poor credit ratings, and a limited understanding of the impacts of high-interest credit.<sup>5</sup>

There are three main types of credit that people who cannot access mainstream credit often resort to – payday loans, door-to-door lending and rent-to-own schemes – all of which can charge high interest rates.

One rent-to-own company offers a fridge costing about £5 a week for three years with a representative interest rate of 64.7% APR.

The following table, based on a snapshot survey by Family Action in September 2013, compares the prices of a number of items bought outright from a rent-to-own retailer with those bought in weekly instalments over three years. The prices of comparable products from a better value retailer have also been included to highlight the difference in prices.

	Rent-to-Own – Item bought outright	Rent-to-Own – Total cost paying 3 years of weekly instalments	Cheapest comparable product from other retailer - Bought outright
Fridge	£365.76	£702.00	£129.00
Washing machine	£406.40	£780.00	£209.99
Sofa	£772.15	£1,482.00	£199.00
Dining table	£731.51	£1,404.00	£79.99
Single mattress	£264.46	£416.00	£75.00
Cooker	£447.04	£858.00	£239.00
Wardrobe	£365.76	£702.00	£69.99
Bed (frame & mattress)	£568.96	£1,092.00	£169.00

### The end of the Social Fund

For 27 years the Social Fund provided interest-free loans and grants to help some of the country’s most vulnerable families to pay for basic items.

In April 2013 the Fund was devolved to local authorities, enabling them to administer discretionary schemes including Crisis Loans and Community Care Grants.

<sup>5</sup> *Regulating consumer credit*, National Audit Office, 2012: [www.nao.org.uk/wp-content/uploads/2012/12/1213685.pdf](http://www.nao.org.uk/wp-content/uploads/2012/12/1213685.pdf)



According to research by The Children’s Society, following the move to give local authorities greater discretion, many have stopped providing grants or loans.<sup>6</sup> Instead, the majority of local authorities (81%) were said to be providing direct or ‘in-kind’ support with the provision of goods rather than cash assistance, while 62% of schemes did not provide loans.<sup>7</sup>

Family Action is concerned that changes to the Social Fund may make it harder for low-income families to obtain emergency support, prompting more to turn to rent-to-own companies which allow people to pay in instalments. Families need to ensure that they fully understand the full terms of any contract they enter into, and are certain that such arrangements are right for them, and will not leave them in long-term debt.

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<sup>6</sup> *Nowhere to turn? Changes to emergency support*, The Children’s Society, 2013: [www.childrenssociety.org.uk/sites/default/files/tcs/nowhere-to-turn-final.pdf](http://www.childrenssociety.org.uk/sites/default/files/tcs/nowhere-to-turn-final.pdf)

<sup>7</sup> *Nowhere to turn? Changes to emergency support*, The Children’s Society, 2013: [www.childrenssociety.org.uk/sites/default/files/tcs/nowhere-to-turn-final.pdf](http://www.childrenssociety.org.uk/sites/default/files/tcs/nowhere-to-turn-final.pdf)

## Real family stories

Family Action's welfare grants programme provides families in extreme hardship or crisis with finance to buy essential items for their homes. Our archive of applications made to the scheme in October 2012, some of which is summarised below, provides sobering insights into the reality of such hardships and crises.<sup>8</sup>

### Emergency moves

Families who have to move to new accommodation in an emergency – often because of domestic abuse – commonly lack essential household items. They may be forced to move home more than once, and at short notice, to protect their own safety. In such situations, ensuring the new home is equipped with cookers or beds is often overlooked. People are then left struggling to pay for new household items, as in the case of Nina, below:

*'Nina was stripped of all of her basic human rights by her partner, with him taking control of her finances, physically assaulting her and forcing her to withdraw from all social contact with her friends and family. [...] On moving into her tenancy, Nina had no personal belongings due to the haste with which she was forced to flee her partner. [...] Her limited budget does not allow for her to save money towards the fridge freezer, owing to a historical housing benefit overpayment that is being reclaimed from her ongoing entitlement, catalogue repayments set up by her former partner in her name and the general cost of running a home.'*

- Grant application for Nina, aged 44

### Bed bugs

In areas with a high turnover of individuals, mattresses can become infested with bed bugs. Families who have to frequently move, staying in shelters or temporary accommodation, are often at greater risk. Bed bugs can result in sore, itchy bite marks and affected furniture will often need to be replaced.

From applications to Family Action's grants scheme, it is evident that beds are one of the items for which funding is most commonly sought.

*'Whilst staying in the emergency accommodation, the family found the children's beds to be infested with bed bugs, meaning they had to get rid of the furniture. [...] The family are currently all sleeping on one mattress on the floor'*

- Grant application for Kate, aged 33

*'Anja is now heavily pregnant and has been re-housed in an empty council flat. [...] Unfortunately, Anja's bed has now become infested by bed bugs and she is desperate*

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<sup>8</sup> All names have been changed

*for financial assistance towards the cost of a new bed, mattress and bedding. She has been complaining of insomnia and her body is covered in sore, itchy bites as a result.'*

- Grant application for Anja, aged 19

### **No washing machine**

The cost of buying a washing machine on a low income can be prohibitive – and some applicants, such as Antony, came to Family Action asking for help to buy one.

*'He was living in the family home but following the relationship ending, his ex partner moved out with the children and he could not afford the rent on his income. His wife was violent during the relationship, causing physical injury to Antony. He was embarrassed about the situation [...] and did not seek help. [...] He is finding the launderette costs prohibitive and wants his new home to be as 'normal' as possible for the children and to be able to wash their clothes and return them clean to avoid any potential conflict with his ex-partner. [...] His low income makes it impossible to save for such items and he is worried that he will not be able to afford repayments if he were to get a loan as his credit history is not good'*

- Grant application for Antony, aged 58

### **Refugees**

Some struggle because they are recent refugees who have moved to the UK and therefore have no family or friends to help them.

*"Isac is a refugee from Sierra Leone with no family and few friends in the UK to support him. He has worked incredibly hard to integrate locally [...] Isac does not have any of his own furniture or white goods. [...] Isac is very keen to be an active, independent member of his community but he is struggling to fulfil his potential at present due to his lack of basic home facilities'*

- Grant application for Isac, aged 20

### **Driven into debt**

Many low-income families are left with few options in times of crisis when they need essential items for the home and are driven into debt as a result.

*'Tara and her son Will have spent all of her son's life moving around due to a fear of domestic violence; they have moved 18 times to different locations all over the country. [...] They have accrued a lot of debt.'*

Grant application for Tara, aged 44

*'Marina will have to purchase all white goods, cooker, all furniture and all household appliances and cookware. [...] She has only been able to save about £40 towards the purchase of these items during her stay with [Refugee] due to money restrictions.'*

Grant application for Marina, aged 47

It is not uncommon for families in difficulties to experience depression or anxiety following traumatic or stressful experiences, as in the case of Maggie:

*'She has attempted to commit suicide on at least thirty separate occasions [...] she has suffered domestic abuse at the hands of her now ex-husband. [...] She left her home with very few household items or personal possessions. [Her daughter] fears that anything could happen to her mother, given that she has advised her daughter of her suicidal intent when expressing acute levels of emotional distress.'*

Grant application for Maggie, aged 39

### **The full story of Lucy, a Family Action service user**

In an interview for this report, Family Action service user Lucy told how she was forced to endure several difficult months in temporary accommodation without the means to tackle a damp problem or equip her home.

After the 32-year-old became homeless following the breakdown of a relationship, she was moved with her two boys into temporary accommodation in North London. This is where the family's problems really started. The two-bedroom flat was equipped with a cooker with only one ring working, a washing machine that couldn't be operated due to plumbing problems, a pre-payment gas meter which required topping up from a shop over a mile away and a big damp problem.

Lucy says: *"It was damp behind the wardrobe, the kitchen cupboards smelt of mould, food went off a lot quicker and it was really expensive to heat the place.*

*"Within three months the walls were covered with black mould that made my chest tighten. When I woke up I couldn't get my breath. The doctor gave me an asthma pump and my boys [aged six and four] weren't getting better after catching colds. Then one of them started getting nose bleeds."*

Because it was the first place Lucy had lived without a partner she lacked cutlery, plates and a sofa, all of which she had to borrow from relatives. When the cooker didn't work properly she found herself spending more on *"quick and easy"* – and less healthy – meals for her and her children.

The fridge stopped working after two months, while shortly afterwards one of her son's beds broke - the damp had warped it and the frame was rotting. No replacement was forthcoming and the two boys had to share a bed for several weeks.

By the end, the damp in Lucy's room was so bad she couldn't sleep and the three were sharing what had in effect become a one-bedroom flat.





The last straw came when the boiler stopped working and Lucy moved her children to their grandparents' home while she waited for the council to find them a different flat.

Eventually, after receiving help from Family Action, Lucy was moved to another two-bedroom flat a few miles away. The new temporary accommodation is not perfect but is, she says, a big improvement on the previous place.

At some point in the future she hopes to move again to more permanent housing, having already spent 13 years on waiting lists for an affordable social rented home. Until then, she would like to look for a part-time job but fears she would not be able to pay the rent if she lost any of her benefits. She says: *"It's very hard and people don't often see things from the position of someone like me."*



## Family Action recommendations

- The Government and the Money Advice Service should do more to provide information and budgeting support to low-income families to help them understand the benefits of saving and budgeting
- Better information needs to be provided to households regarding credit and high interest loans and the impact they can have on families' overall expenditure
- The rent-to-own market requires tougher regulation to prevent interest rates exceeding a reasonable level
- Following localisation of the Social Fund, the Government should review the operation of local support schemes to ensure that people who need support are still receiving it

## Do It Yourself: Tips for saving money at home

Family Action and Lloyds Banking Group's Money for Life Programme suggest:

1. Before you move into your new home, ask the current home owner or tenant if they are interested in giving you or selling you any of their white goods or soft furnishings. Sometimes items will not fit into their new property and they may give you a good deal on them. This way you can save money not only on the items themselves but also on delivery and installation costs.
2. Be willing to accept second hand or third hand items from friends and family. Why not have a clear out yourself and give them items that you don't want anymore. In turn, you could receive things that you need with no expense whatsoever.
3. Car boot sales, charity shops and antique shops are great places to find quality household bargains and pick up affordable furniture you can spruce up. A new coat of paint or varnish is cheap and easy to do and will give your furniture a new lease of life.
4. Shopping websites such as eBay offer the opportunity to find good bargains on furniture and many allow you to buy and sell any unwanted items that you might have lying around.
5. If you are considering purchasing an item from a rent-to-own retailer, or websites that offer you credit to buy goods, ensure that you understand the full terms and conditions and are certain that this is the right route for you, as the interest you will end up paying back on some items can end up being significantly more than the cost of the overall product. If you decide to pay for items this way, ensure that you know exactly how much money you will end up spending. If money is tight, instead of going down this route, why not try researching to see if there are any furniture banks in your area. These are places where good quality second hand furniture has been donated and is either given out free of charge to those who need it, or for a small charge. You could kit out a house relatively cheaply this way.
6. If you do decide to take out a loan try approaching a credit union, which offers lower-interest loans, lessening the risk of spiralling levels of debt. The amount of interest that credit unions are allowed to charge is capped at 26.8% APR (or 2% a month). Not only do credit unions provide loans, they also provide financial advice and therefore should be considered by families in financial hardship when there appear to be few alternative routes.

7. Use online networks such as Freecycle ([www.freecycle.org](http://www.freecycle.org)) to pick up free household items that other families don't need anymore. From electrical items, white goods and even sofas you may be able to find a great piece of furniture that won't cost you a penny.
8. Let friends and family know as soon as possible when you are looking to move into a new home in case someone is thinking about getting a new washing machine or sofa and would be happy to give you their old items.
9. Buying an energy efficient appliance can save a lot of money in the long term. An energy efficient fridge-freezer can save up to £45 a year on energy bills.
10. Only buy the bare essentials when you first move into a new home as it is easy to get carried away and buy things that you don't need, regretting it later on. See if family and friends can lend you basic items until you can decide what you really want and need.
11. Before you buy an item, research the company or product online and find out about other people's experiences of it.
12. Before buying new items for your home, try washing your curtains and sofa covers because it can make a notable difference to the room and save you buying replacements. Before re-painting your walls, wash them with sugar soap; it will cost much less than re-painting.
13. Try buying things out of season. For example, if you were to buy garden furniture in the autumn, companies are likely to put their leftover summer stock on sale (savings can be over 50%) to create space for new stock. You can then store it safely for next year.
14. If you do need to get professionals in, make sure you shop around and get quotes from multiple workers so that you can ensure you have the best price. It may be worth asking friends and family for recommendations as well.
15. Removal costs can come as a big surprise. Get multiple price quotes from removal firms in your area to find the best deal. It's also a good idea to visit your local supermarket and ask for free boxes and pack as much as you can yourself as removal firms usually charge extra for packing materials.
16. If money's tight and you worry about getting into debt, don't be afraid to ask for advice. Try your local Citizens Advice Bureau, or call the Money Advice Service's helpline – 0300 500 5000. Or try Lloyds Banking Group's [www.moneyforlifeprogramme.org.uk](http://www.moneyforlifeprogramme.org.uk) for more hints and tips.