

A close-up, high-angle shot of a man wearing a dark blue cap and a dark jacket. He is looking down intently at a document or folder he is holding with both hands. The background is softly blurred, showing vertical lines that could be window blinds or a wall. The lighting is natural and soft, highlighting the texture of his clothing and the focus on his hands and the document.

christians
against
poverty

CAP

Taking on UK poverty

Client report

Published: May 2023



James describes his experience of poverty on page 6

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About CAP

At Christians Against Poverty (CAP), we won't sit back and let poverty destroy lives. We're a UK-wide charity that equips local churches with the tools and expertise to support people facing debt and other financial challenges in their communities. We campaign relentlessly for a redesigned society that works for everyone, including those on the lowest incomes. The result? Hope reignited and a future that's brighter for all of us.

Acknowledgements

We want to thank everyone who contributed to this report from within CAP and externally. Huge thanks go to James for sharing his personal story and shining a light on the reality of debt and poverty in the UK.

Methodology

The statistics in this report are drawn from CAP's *Annual report and accounts* and analysis of data from CAP's debt help case management system for 4,105 client households who came to CAP for help in 2022 and 2,431 who had a Financial Statement activated for the first time in 2022 (including 138 in Scotland, 87 in Wales and 99 in Northern Ireland). Throughout the report, this data set is referred to as 'new clients'.

Data has also been gathered from 682 responses to CAP's annual debt help client survey, conducted online and by post between November and December 2022. This data set is referred to as 'CAP clients' throughout the report.

Please see footnotes for any exceptions to the above rules.

Poverty isn't going anywhere unless we do something about it

An introduction from CAP's Director of External Affairs



Since I first started working in the world of finance more than fifteen years ago, I've seen the landscape of debt and poverty in the UK change significantly, but the huge scale and rapid pace of change over the last few years has been breathtaking. In just the couple of years I've been working at Christians Against Poverty (CAP), the COVID-19 pandemic, the war in Ukraine and the cost of living crisis here in the UK have all made an impact. As this report so clearly demonstrates, greater numbers are facing financial crisis, and the detriment to their life is deeper than ever.

As Christians Against Poverty, we want to see lives transformed and poverty eliminated, with the Church leading the charge to get there. But for that to become a reality, we have to face up to the situation and fight it, together.

27 years in the debt advice sector have shown us the link between debt and poverty. People living on chronically low incomes are susceptible to falling into problem debt, and those in debt are at risk of falling below the poverty line. In order to tackle one, we have to take on the other.

And right now, as the cost of living continues to rise and household incomes fall further behind, rates of priority debt are also going up. Amongst the people who came to CAP for debt help in 2022, we saw an increase in the numbers struggling to afford household bills and a higher demand for emergency food shops, fuel vouchers and help with other basic essentials.

It is particularly concerning that more than 50% of the budgets we created for our clients were unsustainable due to low income – budgets that just can't be balanced. More and more people are being driven to a place of extreme poverty and destitution – over half of our clients said that debt forced them to skip meals, and almost two thirds said they were unable to afford basic hygiene products.

The impact is not only material. Before seeking help, one in two CAP clients had either considered or attempted suicide as a way out of debt. One in every two.

As a society, we have a severe problem on our hands and we cannot allow it to continue. As individuals, organisations and churches who care deeply about people, and who ardently want to see change, now is the time to come together and fight back. Because poverty isn't going anywhere unless we do something about it. All of us. Together.

At CAP, we're pushing our years of expertise to the limits and doing everything we can. Last year, we helped 9,168 people with their debts, delivered emergency support to 1,831 homes, and played a part in encouraging over 4,000 local churches to open Warm Welcome Spaces during the winter. But we need action across society and from government to turn the tables. It requires coordinated and sustained action to take on poverty – we need everyone to join the fight.

Towards the end of this report, you'll find details of ways that you can get involved and make a difference. I hope that, as you read James' story and reflect on the statistics throughout, you'll be as fired up as we are at CAP to fight debt and poverty in the UK, and bring an end to its ruthless impact on people's lives. Thank you.



Gareth McNab

Gareth McNab
Director of External Affairs

In numbers: the fight against UK poverty



9.3m

people are facing problem debt and are in need of debt advice²

85%

of adults agree that poverty has increased in the UK in the last year³

6.3m

UK adults go without heating on a daily basis due to costs⁴

82%

expect poverty to increase in the UK in the next year⁵

9,168

people were supported on their journey out of debt by CAP in 2022

38%

of CAP clients received emergency support such as a food shop or fuel voucher alongside debt help in 2022⁶

1,946

CAP clients became debt free in 2022

874

churches are involved in tackling poverty in their local community through a partnership with CAP⁷

1 | Including 3.9 million children, 1.7 million pensioners, and 7.9 million working-age adults. Joseph Rowntree Foundation (2023), UK Poverty 2023: the essential guide to understanding poverty in the UK.

2 | Money and Pensions Service (January 2023), Need for debt advice.

3 | From a CAP commissioned YouGov poll in February 2023 of a representative sample of 2,098 people.

4 | From a CAP commissioned YouGov poll in February 2023 of a representative sample of 2,098 people.

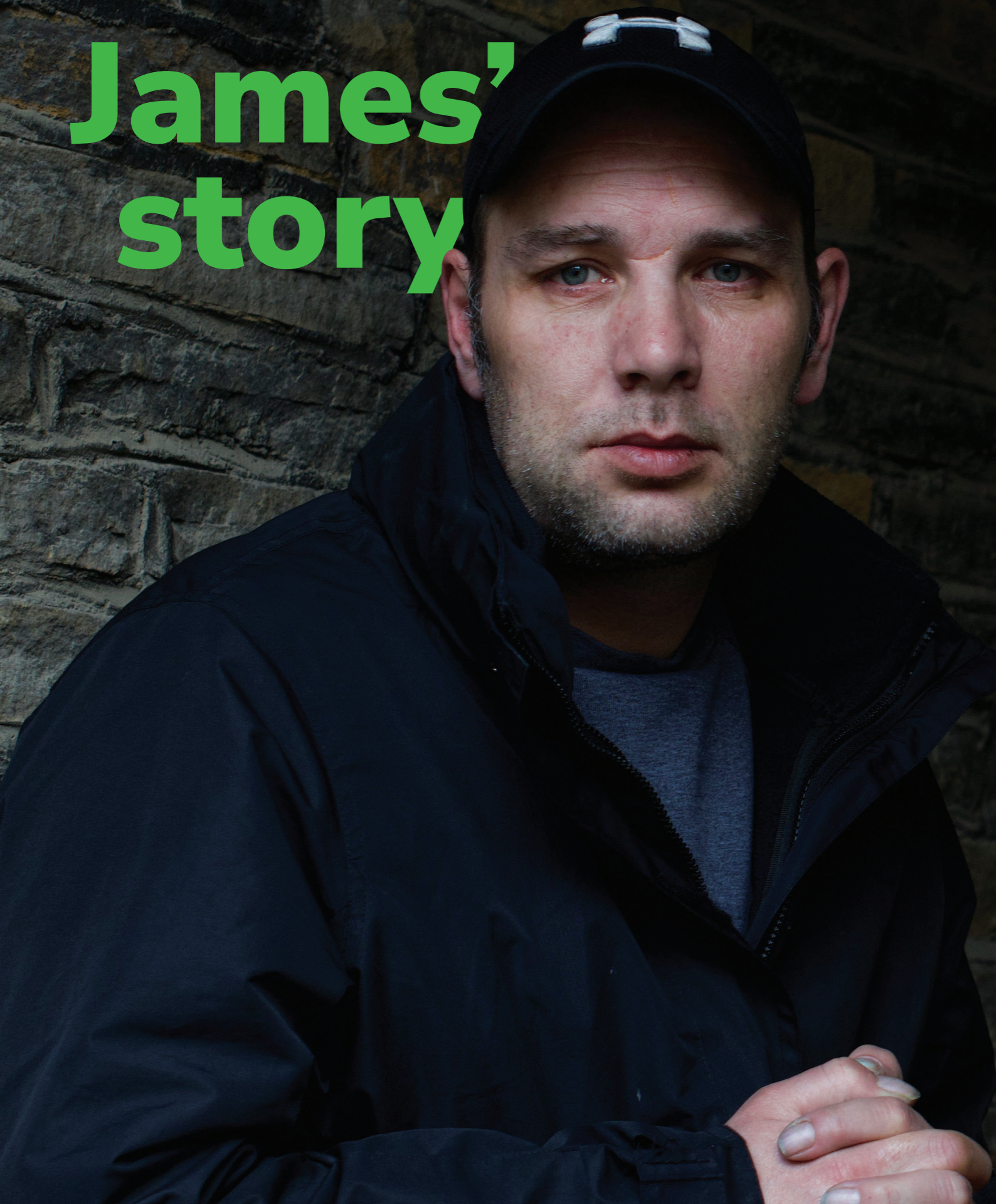
5 | From a CAP commissioned YouGov poll in February 2023 of a representative sample of 2,098 people.

6 | 'Emergency support' refers to any immediate practical help a person needs, such as food shops, fuel vouchers, sourcing essential household items, phone top-ups and school uniforms.

7 | This refers to churches involved in running a CAP Debt Centre and/or community service such as a CAP Job Club or CAP Life Skills group. Number correct as of end of December 2022.

From barely surviving to confident and thriving:

James' story



'I'd been working as a machine operator for a mailing company for seven years, but during the pandemic I was laid off. As an agency worker, I wasn't entitled to any financial support when I lost my job, so everything spiralled out of control. I had debts that were manageable up until then. I was in a situation where I could never get myself in front – I was robbing Peter to pay Paul.

Universal Credit was my only income. I was relying on it to pay my rent, my bills, to buy food. However, I had several County Court Judgments and debts being deducted from my payments. I thought they had to leave you with enough to live on, but I was losing half of my benefits every month. It wasn't enough to cover my rent and I thought I was going to lose my house. My mum was paying for me to have internet so that I could still search for work.

Bailiffs would come at least once a week. I spoke to them on the doorstep but I didn't let them in without a court order. I was always on edge, worrying that they would eventually come with a court order. I started sleeping on the couch downstairs just in case.

I locked myself away in the house. I would go to the job centre, and I'd go to my mum's for tea as I couldn't afford food or heating. Other than that, I didn't go anywhere for 18 months. Everything was getting on top of me. It was ridiculous. I was barely surviving.

I was introduced to CAP through the social justice team at Universal Credit. I was put in touch with Louise from the Debt Centre near where I lived.

CAP was able to stop the bailiffs coming within the first 24 hours. It lifted my whole life straight away. I was no longer worrying about who was going to knock on the door.

Louise came to visit me at home with a Befriender and we went through all the paperwork together. Louise stood by me. If I had any questions, I could ring her. She was an absolute superstar. She came at Christmas and dropped off a Christmas hamper with lovely things like biscuits and bits and bobs to lift me up.

My Debt Relief Order came through about four months after I started working with CAP. Since then I've had letters to say I no longer owe anything! Everything was cleared. It was so easy to sort everything. And then I got a job and I've been at work five days a week since! Getting things sorted with my finances gave me the self-confidence boost to get back into work.

I also stopped shutting myself away. I was out and about one day and I bumped into an old friend who I'd known for years. She's now my girlfriend – and we're getting married in August! Everything has all happened at once!

Without CAP's help I'd have still been locked in the house, sleeping on my couch and not doing much with myself each day – it was pure depression all the time. Now I know who to call if I'm struggling, I'm working and I'm getting married. I couldn't raise a higher flag for CAP.'



Part I: The reality of debt and poverty in the UK

As a society, we have a serious problem on our hands and it urgently needs to be addressed. In the UK right now, one in five of us lives in poverty. 9.3 million people are facing problem debt and are in need of debt advice.⁸ For carers, people with disabilities and renters, poverty rates are much higher, and the same is true for people of ethnic minorities.⁹

Not only are these numbers unacceptably high, it's increasingly the result of being unable to afford basic essential costs. We simply cannot accept a society where people are finding themselves in financial crisis because of the cost of basic food shops, energy bills and other essentials – but this is happening in more and more households across all four nations of the UK. Even with energy bills and other costs forecast to fall throughout 2023, the damaging impact on low-income households is likely to last much longer. It's time to open our eyes and face this devastating UK-wide problem head on.

8 | Money and Pensions Service (2023), *Need for debt advice*.
 9 | Joseph Rowntree Foundation (2023), *UK Poverty 2023: the essential guide to understanding poverty in the UK*.

Debt and borrowing

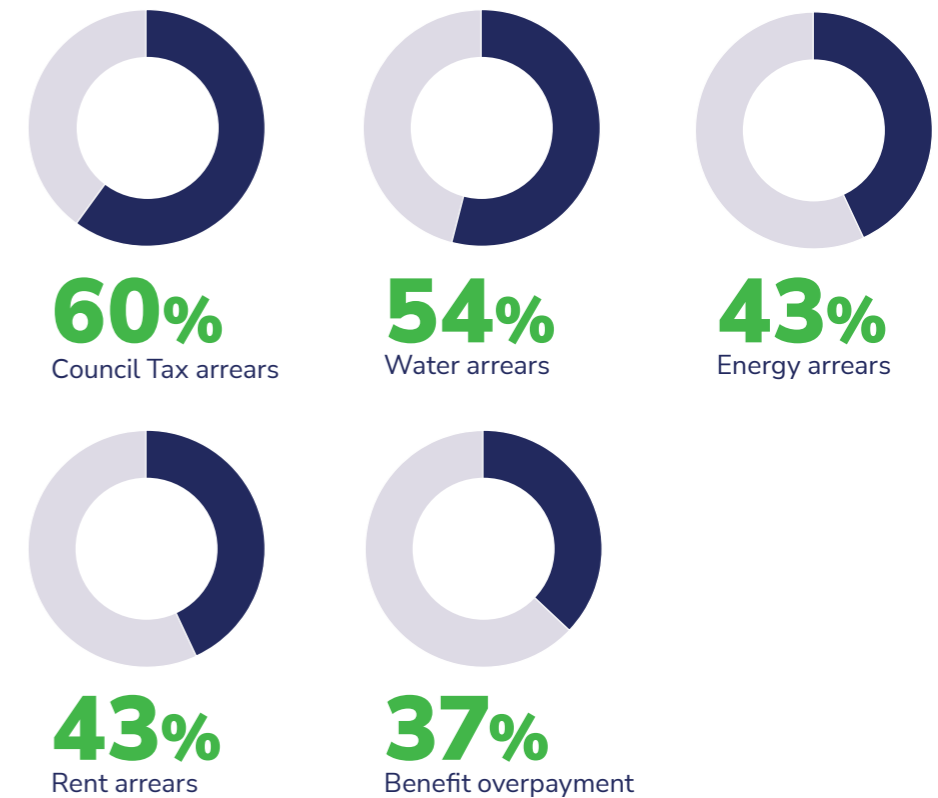
Problem debt today isn't what it was ten or twenty years ago. People are increasingly finding themselves at a crisis point as far as essential household bills such as Council Tax and energy are concerned, while certain types of credit are growing swiftly in popularity, especially unregulated digital Buy Now Pay Later (BNPL) options.¹⁰ In order to support people effectively and successfully tackle the issue, it's vital that we know exactly what it is we're dealing with. In this section, we identify the patterns of debt and borrowing amongst new clients in 2022 and the impact this has had on their living standards.

Priority debts

Two thirds of CAP clients report having fallen behind with one or more household bills. Most commonly in 2022, new clients had arrears in Council Tax, water, energy and rent, leading to a concerning rise in priority debt.

Most common types of priority debt

Proportion of new clients in 2022 who owed the following types of debt



What are priority and non-priority debts?

Priority debts relate to payments where the consequences of not paying are severe, such as Council Tax or rent and mortgage arrears. For example, people may face eviction from their home or even time in prison as a result of not paying Council Tax.¹¹

The consequences of non-priority debts are less severe, albeit still important. Examples of this type of debt include credit card arrears, loans and overdrafts.



10 | Correct at the time of writing. HM Treasury is consulting on proposals to bring these products under FCA regulation but the timeframe for this is unclear.
 11 | Potential imprisonment for non-payment of Council Tax only applies in England and Wales.

Debt and borrowing

Debt make-up

On average, new clients in 2022 had twelve different debts and owed a total of £11,240.¹² The average number of priority debts in this mix rose – five of the twelve were priority debts, compared to three out of eleven in 2021.¹³

Average debt

Average (median) debt balance for each type of debt for new clients in 2022:

£4,022 **£4,901**

Priority debt

Non-priority debt

Debt make-up

Average (median) split of debt type for new clients in 2022:



Methods of borrowing and the risks

The most common methods of borrowing amongst CAP clients are credit cards, personal loans and overdrafts. Almost two fifths have used informal lending of some form, such as borrowing from a close friend or family member.¹⁴ This can place strain on relationships and contribute to people becoming isolated from support networks that are especially crucial when someone is going through financial crisis. Informal lending covers loan sharks and paramilitary lenders, which are illegal and can be extremely dangerous for the borrower.

Recent years have seen a gradual rise in Buy Now Pay Later (BNPL) digital payment options and Budgeting Loans from the Department of Work and Pensions (DWP).¹⁵ 13% of CAP clients say they have used a BNPL option, and 16% a Budgeting or Social Fund loan.

Both of these options come with risks. More providers and online retailers than ever before now offer BNPL products, which as things stand are unregulated, meaning less protection for the borrower. Budgeting

Loans, meanwhile, are typically repaid through benefit deductions, which, as we'll discover later in this report, can create further problems for people down the line (see page 26).

What are unregulated loans?

Most loans are regulated by the Financial Conduct Authority (FCA), which seeks to ensure that customers are treated fairly throughout the borrowing process. An unregulated loan does not fall under the protection of the FCA, which means that, should something go wrong, the borrower is more at risk.

Unregulated loans can be legitimate, such as Buy Now Pay Later products which fall outside the remit of the Consumer Credit Act.¹⁶ However, they can also include illegal money lending by private individuals, which is a criminal offence.

12 | This is the median peak debt owed by new clients in 2022. Peak debt is the highest debt balance from up to three Financial Statements created for the client in 2022. In last year's client report, the mean value of debt was used and so this statistic is not directly comparable. For new clients in 2022, the mean amount of peak debt was £15,885.

13 | These averages are using the median.

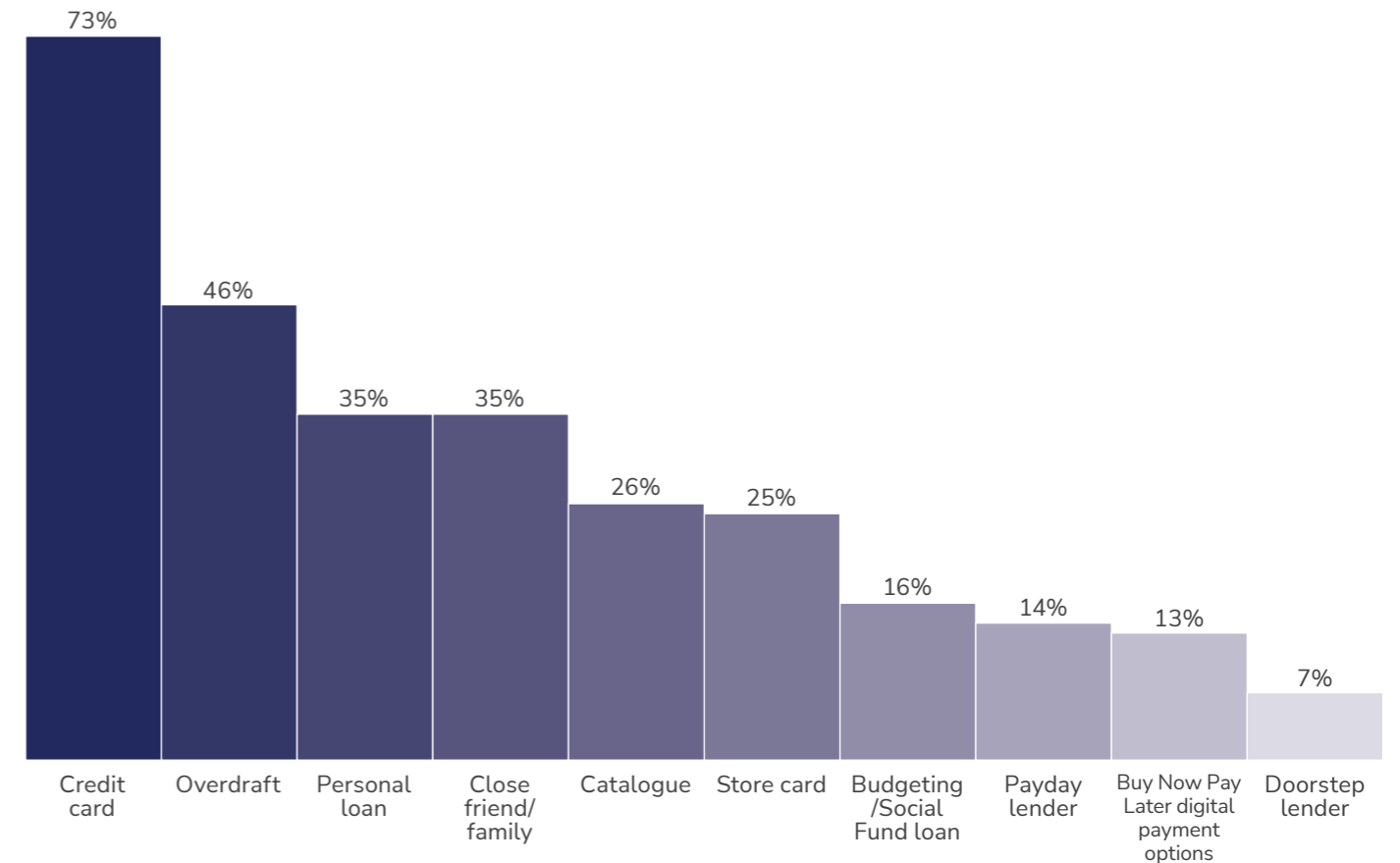
14 | Informal lending includes borrowing from a close friend/family member, someone in the neighbourhood or a loan shark or paramilitary lender.

15 | Or a Budgeting Loan from the Department for Communities in Northern Ireland.

16 | Work is currently underway by the FCA to bring BNPL products into their regulation.

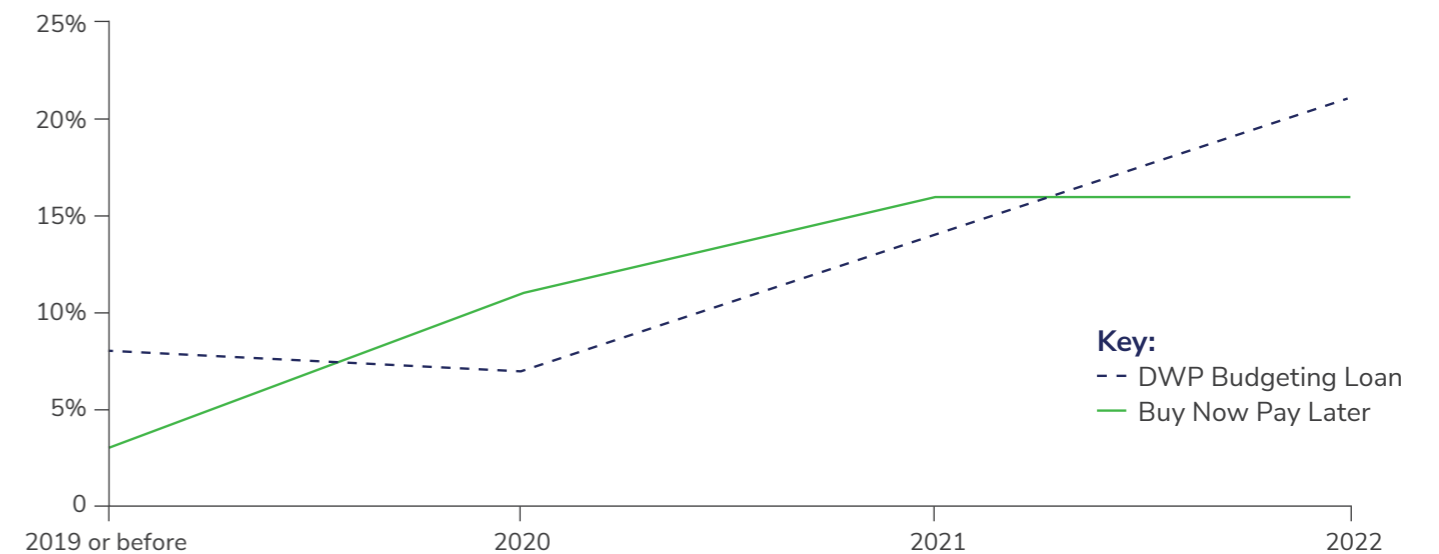
Most common methods of borrowing

Percentage of CAP clients who said they had used the following methods of borrowing¹⁷:



The rise in Buy Now Pay Later products and Budgeting Loans

Percentage of CAP clients who had borrowed money from a Buy Now Pay Later lender or DWP Budgeting Loan by year they sought help from CAP.¹⁸



17 | Not shown: Credit Union (6%), Pawnbroking loan (6%), Guarantor loan (4%), Rent-to-own household items (3%), Loan shark/Paramilitary lender (2%), Someone in my neighbourhood (2%).

18 | Budgeting Loans includes those issued as part of the Social Fund previously, and Budgeting Loans within the Universal Credit system issued by the Department for Work and Pensions in England, Wales and Scotland, and Department for Communities in Northern Ireland.

The brutal impact

Problem debt permeates every aspect of a person's life, from physical and mental health to home life, relationships and work. In order to identify the support people need and where change is necessary, we have to address the shocking damage poverty is doing. This section delves into the real experiences of those who have lived in debt and poverty and the consequent impact on their lives.

Forced to go without

There has been a notable rise in the number of CAP clients who say they have experienced at least one of the factors that contribute to destitution because of debt. In our most recent client survey, 54% said they had skipped meals at least monthly, an increase from 47% of those who responded to the survey in 2021. 51% of respondents in 2022 said they had been unable to heat their home at least monthly, up from 45% since the previous year's survey.

This is not an issue being faced by CAP clients alone, but in households across the UK. According to a YouGov poll commissioned by CAP in February 2023, 6.3 million UK adults go without heating on a daily basis due to costs – around one in ten of us.¹⁹

Our research demonstrates that those most likely to experience the factors that contribute to destitution tend to receive at least some of their income from social security (benefits). 59% of CAP clients receiving disability benefits reported skipping meals, and 56% couldn't afford to heat their home at least monthly. For those receiving a means-tested benefit, 58% skipped meals and 54% went without heating at least monthly.

'I locked myself away in the house. I would go to the job centre, and I'd go to my mum's for tea as I couldn't afford food or heating. Other than that, I didn't go anywhere for 18 months. Everything was getting on top of me. It was ridiculous. I was barely surviving.'

James, on the impact of debt



54%
of CAP clients have sacrificed meals²⁰



51%
have gone without heating in their home²¹



13%
were made homeless²²

70%
couldn't afford weather-appropriate clothing for their family

61%
couldn't afford basic toiletries like soap, toothpaste and sanitary items

31%
couldn't afford to light their home²³

The mental and physical cost of debt

Mental ill-health and debt are a toxic match as one often exacerbates the other. In 2022, a huge 81% of clients said debt had affected them mentally.

Devastatingly, the bleak reality of poverty often drives people to the brink, leaving them feeling hopeless and out of options. 50% of those who responded to our most recent client survey said they had considered or attempted suicide as a way out of debt. This is a stark rise since our previous survey, in which 36% responded as such.

The numbers speak for themselves: debt is costing people their lives.



90%
said debt affected their health²⁴



50%
considered or attempted suicide as a way out of debt

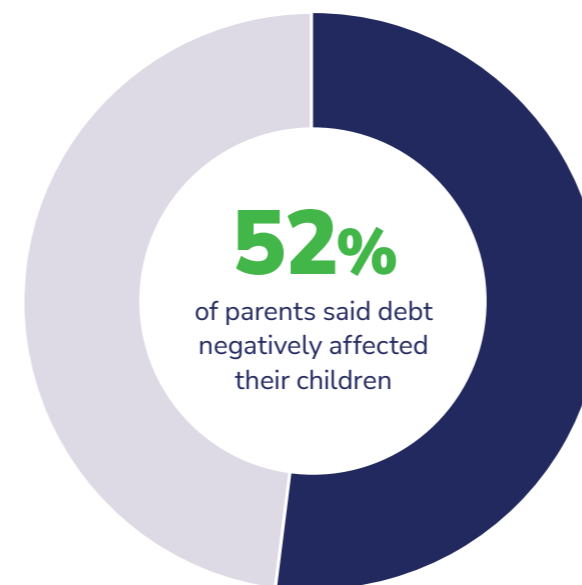


Loneliness and isolation

For a lot of people, debt creates undesired feelings of shame, embarrassment and fear. Many will shut themselves away in fear of judgement from family and friends, or enforcement agents demanding money that they simply do not have.

In our most recent client survey, more than three quarters (77%) of clients said they had experienced some form of social isolation when they were in debt, such as feeling lonely (61%), not knowing who to turn to with a problem (65%), or going long periods of time without a meaningful interaction with another person (47%).²⁵

We are pleased to have seen the numbers of people reporting social isolation go down since our previous client survey, but it is worth noting that the impact of resumed community activities following the COVID-19 pandemic is likely to play a role.²⁶ Living in debt continues to be a ruthlessly isolating experience, and there is a great deal more progress to be made.



The impact on children

When it comes to debt, rarely is the impact limited solely to the individual in crisis. In 2022, one in two parents working with CAP expressed that debt had a negative impact on their children, affecting their emotional wellbeing (44%), mental health (29%), performance at school (18%), and physical health (7%). These are all areas that we know affect a person's quality of life and the opportunities available to them, both as a child and into adulthood. If we want to change things in the long-term, it is crucial that we address generational poverty.

19 | From a CAP commissioned YouGov poll in February 2023 of a representative sample of 2,098 people.

20 | Including those who said they had sacrificed meals at least monthly (17%), weekly (26%), or daily (11%).

21 | Including those who said they had gone without heating at least monthly (10%), weekly (27%) or daily (14%).

22 | Including those who slept rough, moved in with friends/family temporarily or long-term, and those who lived in emergency accommodation.

23 | Including those who said they had gone without lighting at least monthly (10%), weekly (14%) or daily (7%).

24 | 81% of clients said debt affected their mental health, 45% said it affected their physical health.

25 | Including clients who responded that they felt lonely either 'often' or 'always' to these statements.

26 | Previously in 2021, 79% of clients reported feeling lonely, 79% that they had nobody to turn to when they had a problem, and 63% that they had not had a meaningful conversation in over a week.

Across the UK

Debt and poverty exist everywhere, and that's why CAP partners with churches to deliver life-changing services in Scotland, Northern Ireland, Wales and England. However, the face of poverty can differ across the four nations, including in the types of debt most commonly faced, the average amount owed, and the most commonly pursued solutions. In order to effectively fight UK poverty, we need to be clear about what we're dealing with in different communities. Throughout this section, we shine a spotlight on debt in Northern Ireland, Scotland and Wales.

Debt levels

Average peak debt of new CAP client households in 2022 by nation and region:²⁷

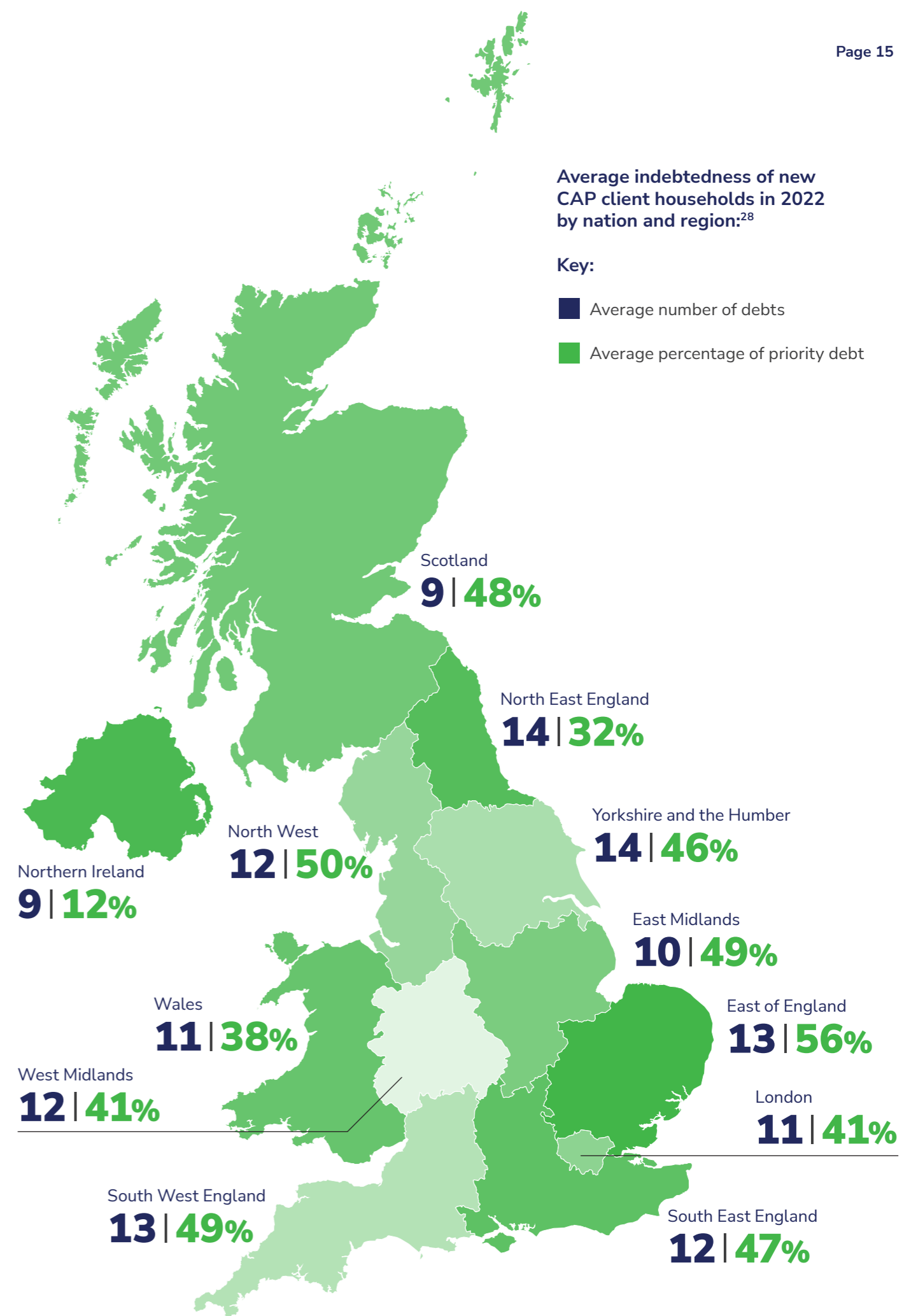


²⁷ | These figures are the median amounts for new clients in 2022. In our last client report, the mean figures were published for new clients in 2021 and are therefore not directly comparable.

Average indebtedness of new CAP client households in 2022 by nation and region:²⁸

Key:

- Average number of debts
- Average percentage of priority debt



²⁸ | These figures are the median amounts for new clients in 2022. In our last client report, the mean figures were published for new clients in 2021 and are therefore not directly comparable.

Northern Ireland

Our latest client survey found that, in Northern Ireland, the most common reason for seeking debt help from CAP was difficulty in paying household bills – evidence of the devastating impact of the cost of living crisis affecting so many. The average annual household income for new clients in Northern Ireland in 2022, after housing costs, was £21,103 – or £1,759 a month.²⁹ 79% of new clients were receiving social security (benefits), and for 46% it was their sole source of income. One in four had a deduction taken from their benefit payments to repay a debt.

Thankfully, CAP partners with churches across Northern Ireland to provide expert debt help and personalised support, and to help people navigate life on a limited income. In 2022, 666 people were helped.³⁰

CAP in Northern Ireland³¹

20 Debt Centres **13** Life Skills groups **3** Job Clubs



£12,232 Average amount owed by new clients in 2022 when seeking help³²

Debt in Northern Ireland

Although there were lower rates of priority debt in Northern Ireland compared to UK-wide, more Northern Irish clients had mortgage arrears. As a higher proportion of clients in Northern Ireland are homeowners, many need the support of our centrally-based Resolutions team, who can offer additional specialist advice to identify the best way forward for resolving their debts. Indeed, the proportion of new clients in Northern Ireland in 2022 who were referred to the Resolutions team rose from 8% in 2021 to 18% in 2022 as the complexity of cases increased.

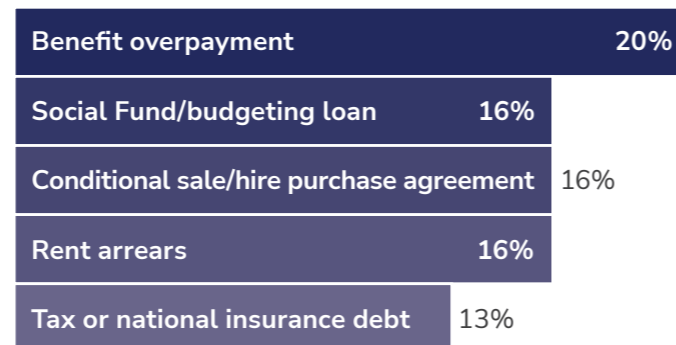
Priority debts

The most common types of priority debt owed by clients in Northern Ireland were benefit overpayments and Social Fund or budgeting loans – in other words, debts owed to the Government. These are typically collected through deductions, an issue that we, with others, have been campaigning to change.

In Northern Ireland, 60% of clients pay for their energy up-front through a prepayment meter or using heating oil – a much higher proportion than the UK as a whole. This can hide the extent of energy arrears which are managed via the meter and is part of why this type of debt did not come in the top five most commonly owed by new clients in Northern Ireland. The higher use of prepayment meters and the need to buy heating oil in large quantities means there is a heightened risk of people rationing their energy use, or going without heating completely. This is called ‘self-disconnection’ and it can be extremely dangerous to a household’s health and wellbeing.

Top five most common types of priority debt

Proportion of new CAP clients in Northern Ireland in 2022 who owed the following types of debt:



Routes out of debt

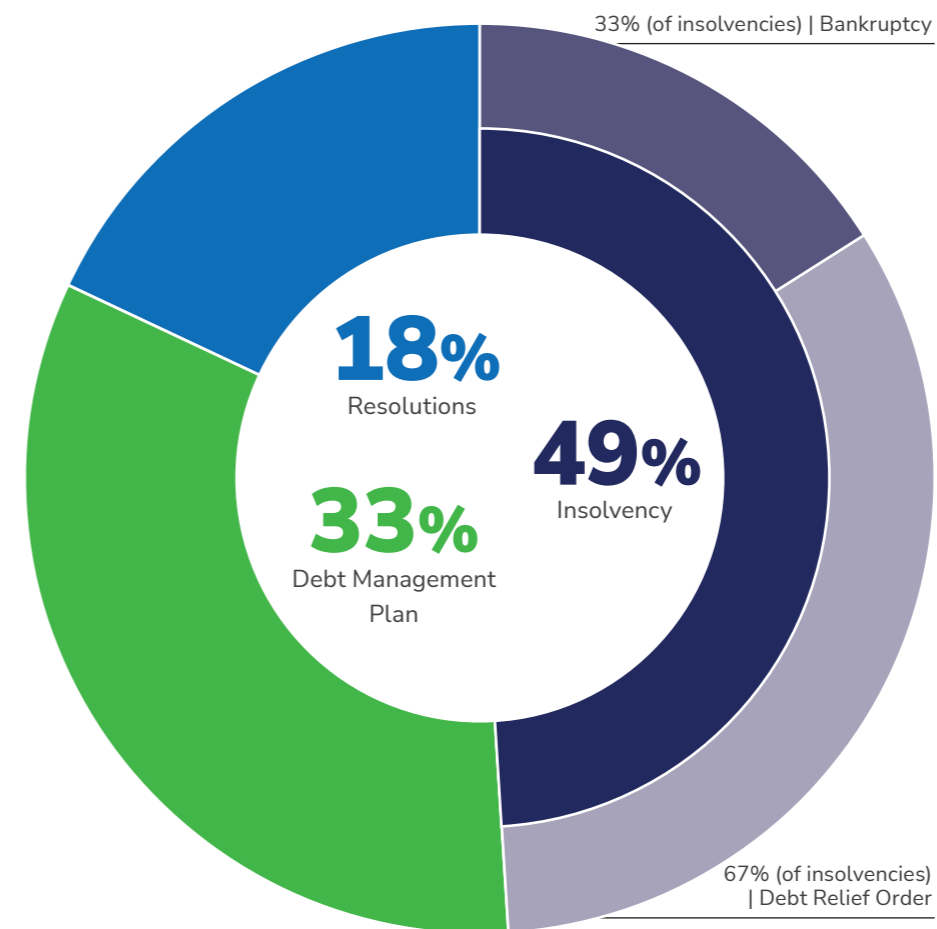
Before 2021, more clients in Northern Ireland were able to repay debts through a Debt Management Plan than needed to pursue an insolvency option, such as bankruptcy or a Debt Relief Order (DRO). Last year, this changed. For the first time, the numbers needing to use an insolvency route (49%) were greater than those able to repay through a plan (33%).

It seems this change is continuing, as clients find they simply have no excess with which to be able to repay debts in a reasonable time. Without an alternative, it would take 12 years on average for clients in Northern Ireland to repay their debts. For one in five, it would take more than 100 years to become debt free through repayment.³³

Insolvency can provide a solution to a potential life sentence in debt. While the criteria for accessing a DRO was recently changed in England and Wales, this was not the case in Northern Ireland. As a result, we’re continuing to find that many people cannot access this solution despite having a low income and no significant assets: the circumstances it was originally designed to serve. We would like to see the updated criteria implemented in Northern Ireland as a matter of urgency.

Route out of debt

Proportion of new CAP clients in Northern Ireland in 2022 who took the following routes out of debt:



‘The cost of living crisis has increased the price of every item in our shopping trolleys and, due to this, more and more clients are turning to the local food bank for help on a more regular basis. Clients with prepayment meters are running out of gas and electricity prior to payday, and having to borrow money just to keep the lights on. Salaries and benefits are not increasing at a sufficient level to even come close to matching increasing costs.’

Jacqui Robb, Carrickfergus Debt Centre Manager

29 | This is median equivalised household income, after housing costs, calculated taking into account household make-up and size using the Household Below Average Income methodology where data is available.

30 | Inclusive of those interacting with more than one service.

31 | Correct as of end of December 2022.

32 | This is the median peak debt owed by new clients in 2022. Peak debt is the highest debt balance from up to three financial statements created for the client in 2022. In last year’s report, the mean value of debt was used and so this statistic is not directly comparable.

33 | This is the median repayment term for new clients in Northern Ireland in 2022. In last year’s report the mean value was used, which accounts for the drop in reported repayment term.

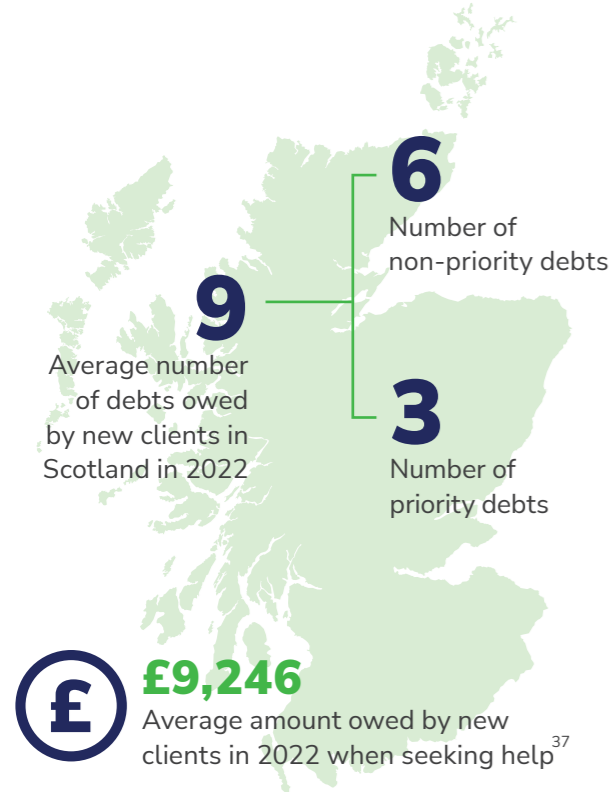
Scotland

The average annual household income for new clients in Scotland in 2022, after housing costs, was £12,668 – just £1,056 a month.³⁴ Many received some of their income from social security (benefits) (84%), and it was the sole source of income for 46%. As such, it is worrying to discover that one in two new clients (49%) had an automatic deduction taken from their benefit payments to repay a debt, reducing the already limited amount they had to live on even further.

Throughout Scotland, we saw a stark increase in the need for emergency support, such as food shops and fuel vouchers for people struggling to afford these necessities, and more people owing priority debts such as Council Tax and energy arrears. Our local church partners were able to support 550 people in Scotland in 2022.³⁵

CAP in Scotland³⁶

22 Debt Centres **6** Life Skills groups **11** Job Clubs



Debt in Scotland

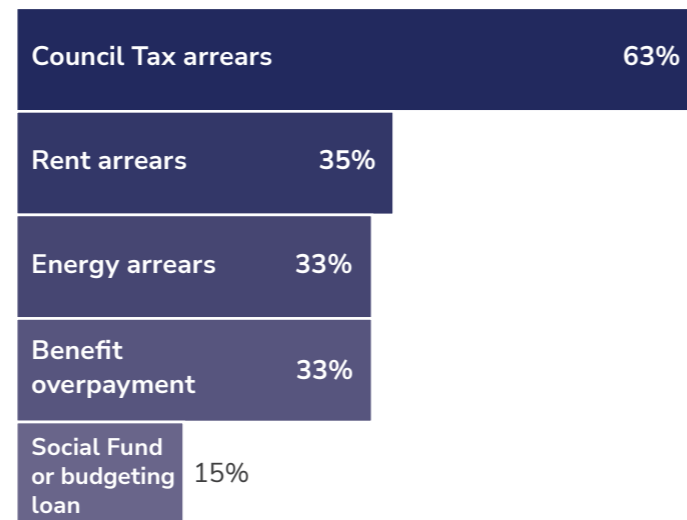
The average amount owed by new clients in Scotland in 2022 was 18% lower than the UK as a whole. The average amount owed was also lower than for any other nation or English region, showing a positive picture and suggesting steps to help people in debt seek help earlier is paying off. Despite this, almost half of the debt owed on average by new clients in Scotland was still for priority debts, which have more severe consequences. 48% was owed to priority creditors, compared to 46% UK-wide.³⁸

Priority debts

The most common types of priority debt owed by new clients in Scotland in 2022 was consistent with the UK-wide picture, with Council Tax, rent and energy arrears coming top. Notably, almost two thirds owed Council Tax arrears and more than one in three had rent arrears, putting their home at risk.

Most common types of priority debt

Proportion of new clients in Scotland in 2022 who owed the following types of debt:



34 | This is median equivalised household income, after housing costs, calculated taking into account household make-up and size using the Household Below Average Income methodology where data is available.

35 | Inclusive of those interacting with more than one service.

36 | Correct as of end of December 2022.

37 | This is the median peak debt owed by new clients in 2022. Peak debt is the highest debt balance from up to three financial statements created for the client in 2022. In last year's report, the mean value of debt was used and so this statistic is not directly comparable.

38 | This is the median peak debt owed by new clients in 2022. Peak debt is the highest debt balance from up to three financial statements created for the client in 2022. In last year's report, the mean value of debt was used and so this statistic is not directly comparable.

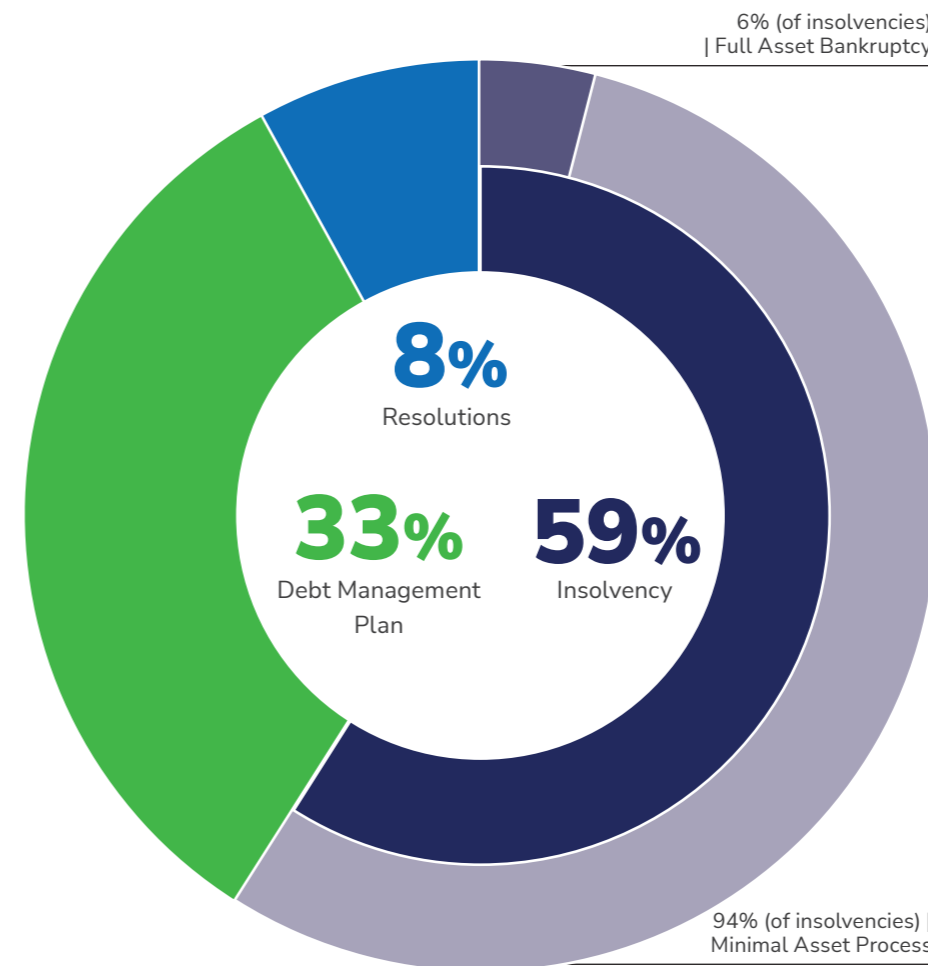
Routes out of debt

Without an alternative option, it would take, on average, eight years for new clients in Scotland to repay what they owe through a Debt Management Plan. For 4%, it would take over 100 years.³⁹ Insolvency can provide a life-changing solution – in Scotland, this includes Sequestration options, Full Asset Bankruptcy and Minimal Asset Process Bankruptcy.⁴⁰ Three fifths of new clients pursued an insolvency option in 2022, while a third were able to repay their debts through a plan.

The vast majority of those who pursued insolvency were eligible for Minimal Asset Process Bankruptcy (94%). Sadly, this is evidence of the extent of the hardship clients in Scotland are facing, as only those on very limited incomes and with few assets are eligible to access this option.⁴¹

Route out of debt

Proportion of new CAP clients in Scotland in 2022 who took the following routes out of debt:



'The people I see are having to make unacceptable choices in any decent society. They are having to sacrifice meals to pay bills. Too many of our clients can't see a way out of this. We've had people saying to myself and our Befrienders that they just feel like giving up. I've been supporting a client with Council Tax deductions applied to his benefits. This leaves him short of money most months and he has to choose between going to a doctor's appointment or a Jobcentre appointment.'

Nicky McLaughlin, Wishaw Debt Centre Manager

39 | This is the median repayment term for new clients in Scotland in 2022. In last year's report the mean value was used, which accounts for the drop in reported repayment term.

40 | Another type of insolvency used in Scotland is the Protected Trust Deed. CAP did not advise any clients to pursue this solution in 2022.

41 | To access Minimal Asset Process Bankruptcy, a person's income must be made up solely of income-related benefits such as jobseekers allowance (JSA), or the amount of money they earn covers their essential living costs but they have nothing left over. Any car they own must be worth £3,000 or less, and any other assets must be worth less than £2,000 in total, with no single item worth more than £1,000.

Wales

Throughout Wales, we've seen a rise in the number of people owing rent arrears and those whose incomes were so low they were unable to even consider repaying their debts. New clients in Wales in 2022 had an average annual household income, after housing costs, of £13,967 – £1,164 a month.⁴² A huge 91% were receiving some income from social security (benefits), and for 53% this was their sole source of income. 45% had an automatic deduction taken from their benefit payments to repay a debt, limiting their income even further.

In 2022, our partner churches supported 321 people facing financial crisis throughout Wales⁴³.

CAP in Wales⁴⁴

11 Debt Centres **3** Life Skills groups **1** Job Clubs



£11,020 Average amount owed by new clients in 2022 when seeking help

Debt in Wales

The debt make-up in Wales is largely similar to the UK as a whole. New clients in Wales in 2022 owed, on average, £8,573 when seeking help.⁴⁵ 38% of the total debt owed by new clients in Wales was to priority creditors.

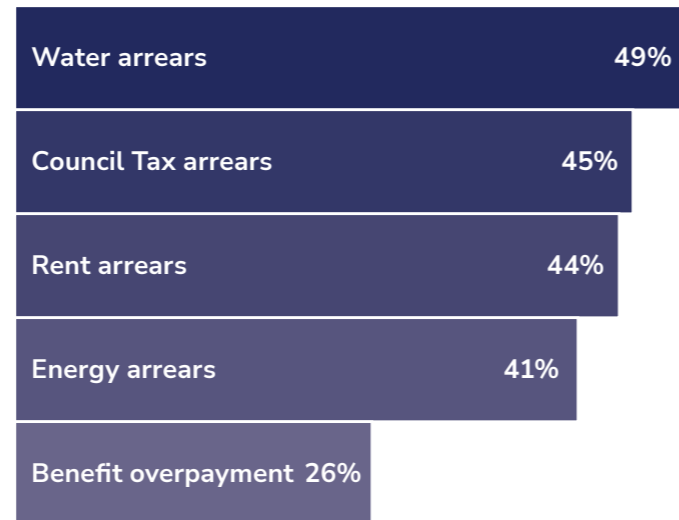
Priority debt

The most common type of priority debt, owed by one in two new clients in Wales in 2022, was water arrears, followed by Council Tax arrears (45%). The proportion who owed rent arrears increased from 37% to 44% between 2021 and 2022.

Despite removing the threat of imprisonment for non-payment of Council Tax back in 2019, the proportion of new clients in Wales who owed this type of debt was lower than UK-wide, at 45% compared to 60%. Alongside other steps taken to provide greater support for people in financial difficulty in Wales, fewer clients with this type of arrears demonstrates that a more supportive approach to Council Tax collections has led to improvements. We would like to see this approach replicated across England as well.

Most common types of priority debt

Proportion of new clients in Wales in 2022 who owed the following types of debt:



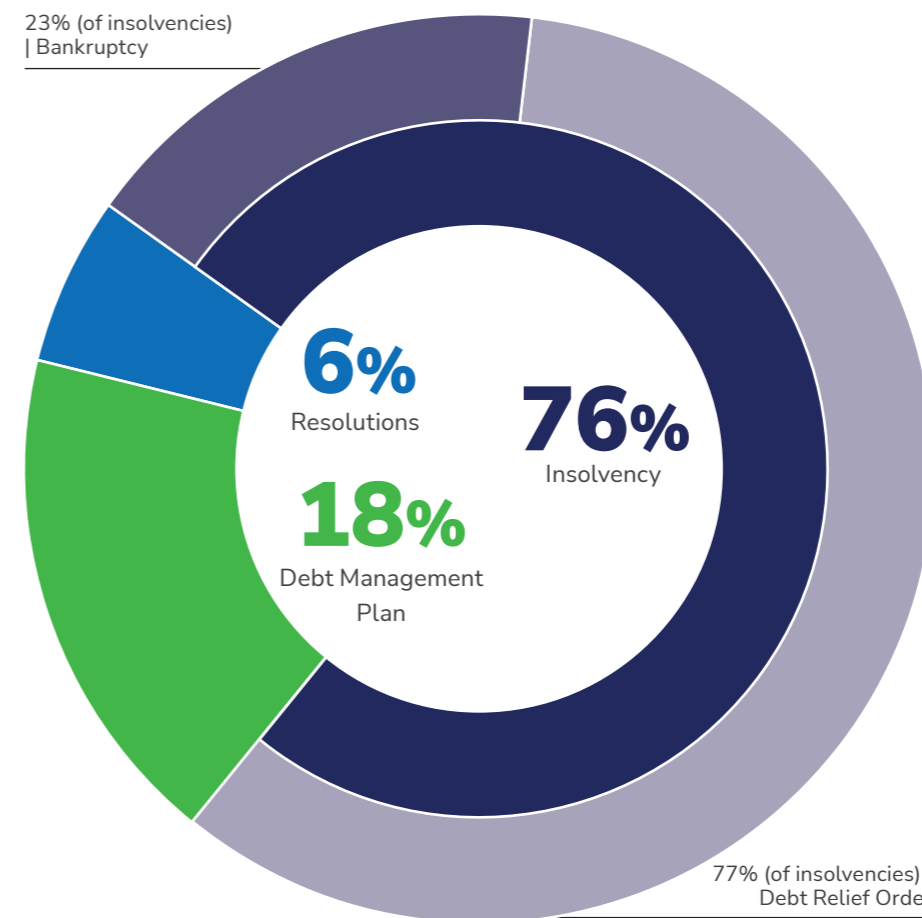
Routes out of debt

For a tenth of new clients in Wales in 2022, it would have taken more than 100 years to repay the debt they owed. The average repayment term was 11 years.⁴⁶ Only 18% were able to repay their debts through a Debt Management Plan, while 76% had no choice but to pursue an insolvency option. This is notably different to 2021 when 38% of new clients went through a Debt Management Plan.

2022 was the first full year in which the updated Debt Relief Order (DRO) eligibility criteria was in place in Wales and England. This made an important impact in Wales, which saw the highest proportion of new clients needing to access an insolvency route of all four UK nations.

Route out of debt

Proportion of new CAP clients in Wales in 2022 who took the following routes out of debt:



'Many of my clients were in debt prior to the cost of living crisis, but at that time they were able to afford minimum payments towards debts. However, with increased prices, they no longer find themselves able to afford the basics so they are approaching CAP for help. Many have not had to worry about budgeting before as there has been enough cash to make ends meet, but when things get tight this is a new skill that they are having to learn.'

Hannah Tallamay, Port Talbot Debt Centre Manager

42 | This is median equivalised household income, after housing costs, calculated taking into account household make-up and size using the Household Below Average Income methodology where data is available.

43 | Inclusive of those interacting with more than one service.

44 | Correct as of end of December 2022.

45 | This is the median peak debt owed by new clients in 2022. Peak debt is the highest debt balance from up to three financial statements created for the client in 2022. In last year's report, the mean value of debt was used and so this statistic is not directly comparable.

46 | This is the median repayment term for new clients in Wales in 2022. In last year's report the mean value was used, which accounts for the drop in reported repayment term.



Part II: The change we need to see

Acknowledging the ruthless impact of debt and poverty is an important step, but we have to go deeper. We need to know *why* so many of us are falling into problem debt, *why* poverty is finding its way into so many households, and *why* it is so often impossible to break free from the trap.

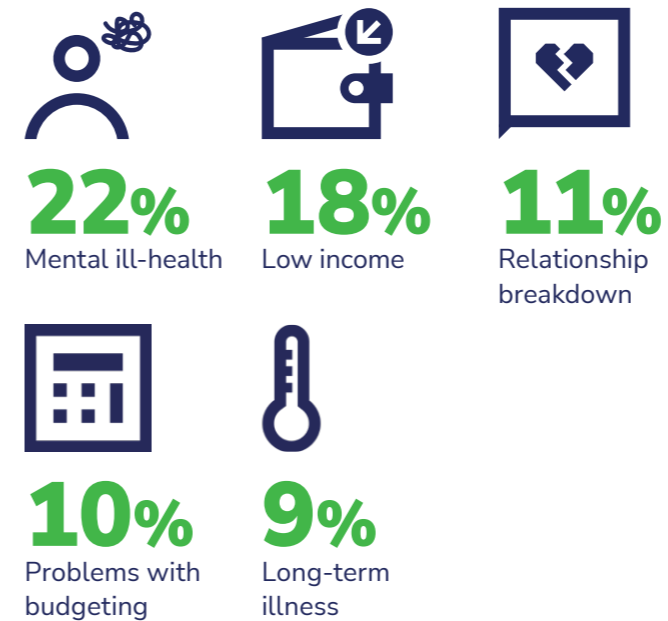
It is vital that we identify and fully understand the wider circumstances surrounding debt and poverty, so that we can provide the tailored support people need, and target our action where it is most necessary.

Throughout this section, we'll explore the critical change we need to see in society, including the need for incomes that are liveable, a review of benefit deductions, easier and quicker access to debt advice where needed, and an end to the unjust link between ill-health and poverty.

Drivers of debt

With 9.3 million UK adults facing problem debt, what is it that is pushing people to a crisis point? Our findings show that there are some undeniable contributing factors. Income, social security and unsustainable budgets are all a cause for concern, as well as mental ill-health. Throughout this section, we delve deeper into the drivers of debt.

Top five most common reasons for debt crisis⁴⁷
Percentage of new clients in 2022 who gave the following as the primary reason for their debt crisis:



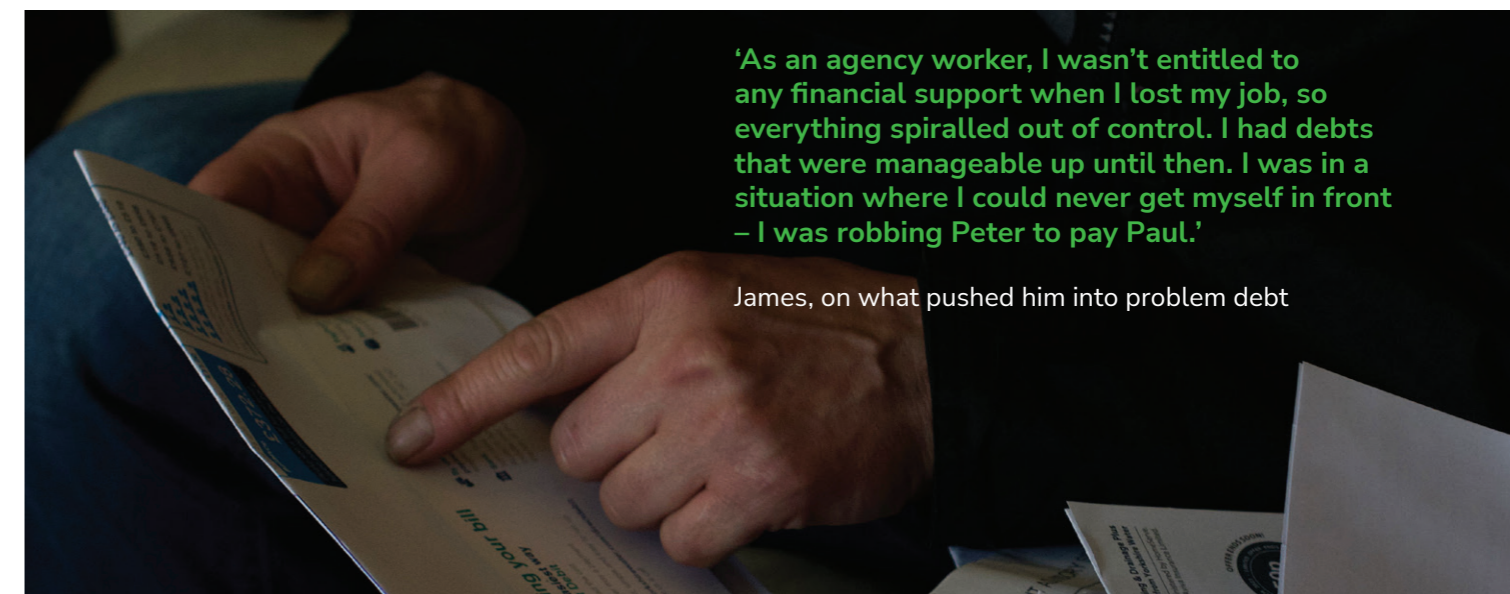
Reasons for debt crisis

In 2022, 15,170 people called CAP's helpline to ask about debt help. The most common reasons given for being in a debt crisis were mental ill-health and low income. Over the years, low income has consistently come out as one of the main drivers of debt amongst our clients, and the rising cost of living is not helping matters.

Every person should have an income that they can realistically live on. Nobody should be forced to borrow money in order to pay for food, heating, or any other basic essentials. The cruel irony is that living in poverty pushes people into debt, and living in debt pushes people deeper into poverty. More and more people are being thrust into this relentless spiral and it needs to stop.

It is also crucial that we break the link between ill-health and poverty. When facing challenges with physical or mental health, a person's capacity to prioritise other areas of their life, including their finances, can become limited. Furthermore, they are typically less likely to be able to work full-time or be accommodated by employers, and may have additional costs to pay to look after themselves, such as prescription charges or medical equipment. As a result, many people with ill-health find themselves in debt and poverty – often causing further detriment.

Since 2021, there has been a rise in mental and physical health as a main driver of debt amongst those seeking help from CAP, with mental ill-health being the primary reason for 22% of new clients' debt crises in 2022, and long-term illness accounting for 9%.



'As an agency worker, I wasn't entitled to any financial support when I lost my job, so everything spiralled out of control. I had debts that were manageable up until then. I was in a situation where I could never get myself in front – I was robbing Peter to pay Paul.'

James, on what pushed him into problem debt

⁴⁷ | Reasons given for clients' debt crises also included unemployment (5%), COVID-19 (4%), addiction (4%), overspending (4%), bereavement (4%), falling victim to fraud or financial abuse (4%), caring responsibilities (2%), accident (1%), business failure (1%) and other (1%).

Unsustainable budgets

Reasons for borrowing

The top three most common reasons for borrowing amongst CAP clients speak volumes. In our most recent client survey, 53% of clients told us they used credit to cover household bills, and 56% did so to pay for food, clothing or other living costs. In comparison to our 2021 client survey, these numbers are much higher.⁴⁸

42% of CAP clients said they had borrowed money to pay other debts, creating a vicious cycle. Credit can be a useful tool in giving people access to goods and services when they need them most, but when it is used to cover day-to-day essential costs that would otherwise be unattainable, we cannot deny there is a big problem.

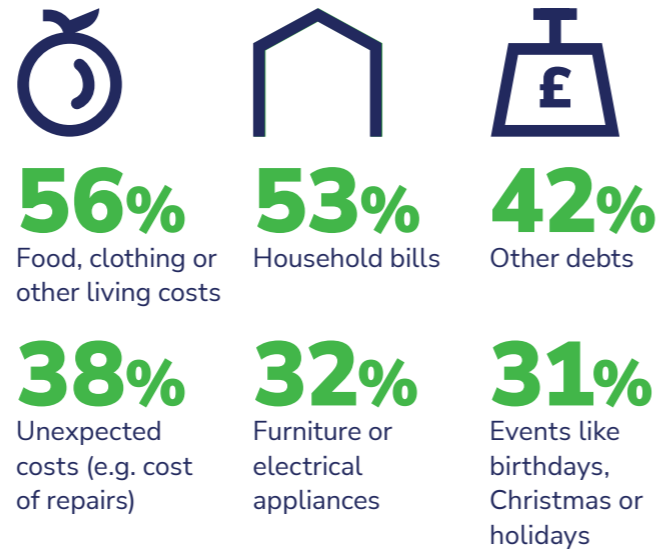
As of 2022, one in two of the budgets we created for our clients was unsustainable, meaning the client's income was not sufficient to cover their expenditure, even after debt advice and reducing non-essential spending.

This is an issue seen not just here at CAP, but across the whole debt advice sector, and it is presenting significant challenges. We are not content to help someone become debt free in the knowledge that they will likely fall back into debt in the future, but things

need to change to make that realistic. Again, ensuring that people have liveable incomes is of paramount importance, so that debt advice is effective in helping individuals and families to move out of poverty long-term.

Most common reasons for borrowing⁴⁹

Percentage of CAP clients who told us they had borrowed money to pay for:



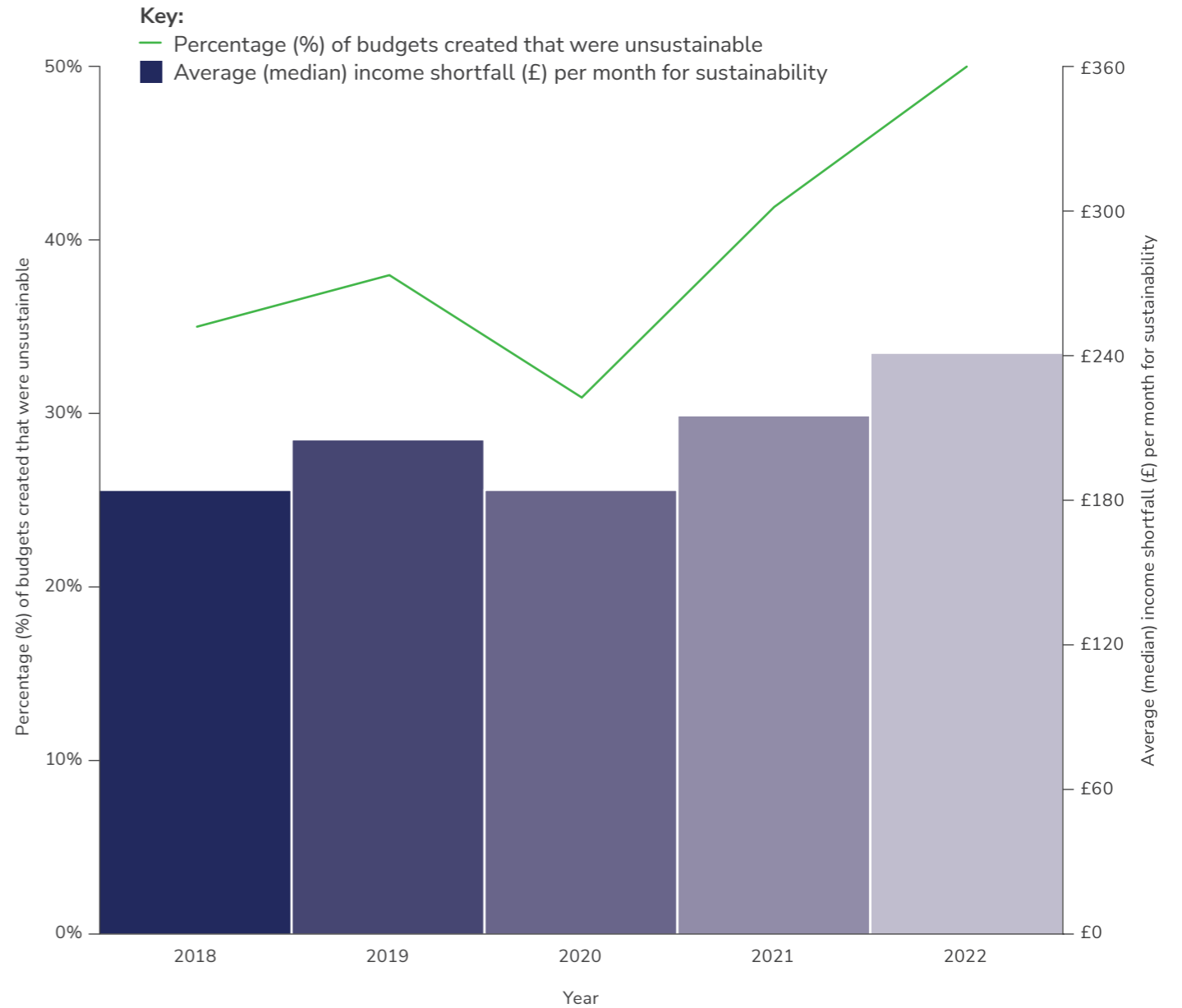
'I got a job and I've been at work five days a week since! Getting things sorted with my finances gave me the self-confidence boost to get back into work.'

James managed to increase his income, but many of our clients face circumstances that make this unachievable so they turn to support from social security, which is failing to ensure a liveable income.

48 | In our 2021 client survey, 36% of respondents said they had borrowed money due to a household bill they couldn't pay.
49 | Reasons given for borrowing also included moving house (15%), school or childcare costs (12%) and funeral costs (5%).

The rise in unsustainable budgets

Percentage of budgets created for clients in each year that were unsustainable and the average income shortfall.⁵⁰



There has been a rise in the proportion of client budgets that are unsustainable each year over the past five years, apart from 2020 when the £20 per week uplift to Universal Credit was in place. Since its removal and with the cost of living crisis accelerating from 2021, the speed of this trend has increased substantially in the past two years.

50 | Sustainability is a measure of whether the budget created has enough income for the client to meet their living costs after initial advice. An assessment is made as to whether a client could reasonably maintain a payment plan living on the budget. This takes into account guideline figures and reported living costs by the client. This methodology is not equivalent to measures of deficit or negative budgets where expenditure is greater than income available, although it will also include these situations.

Income and social security

We know that low income is driving people into debt and poverty. Those seeking debt help from CAP in 2022 had an average annual household income, after housing costs, of £13,909 – £1,159 a month, which is £1,008 below the national average, and £141 below the poverty line.⁵¹

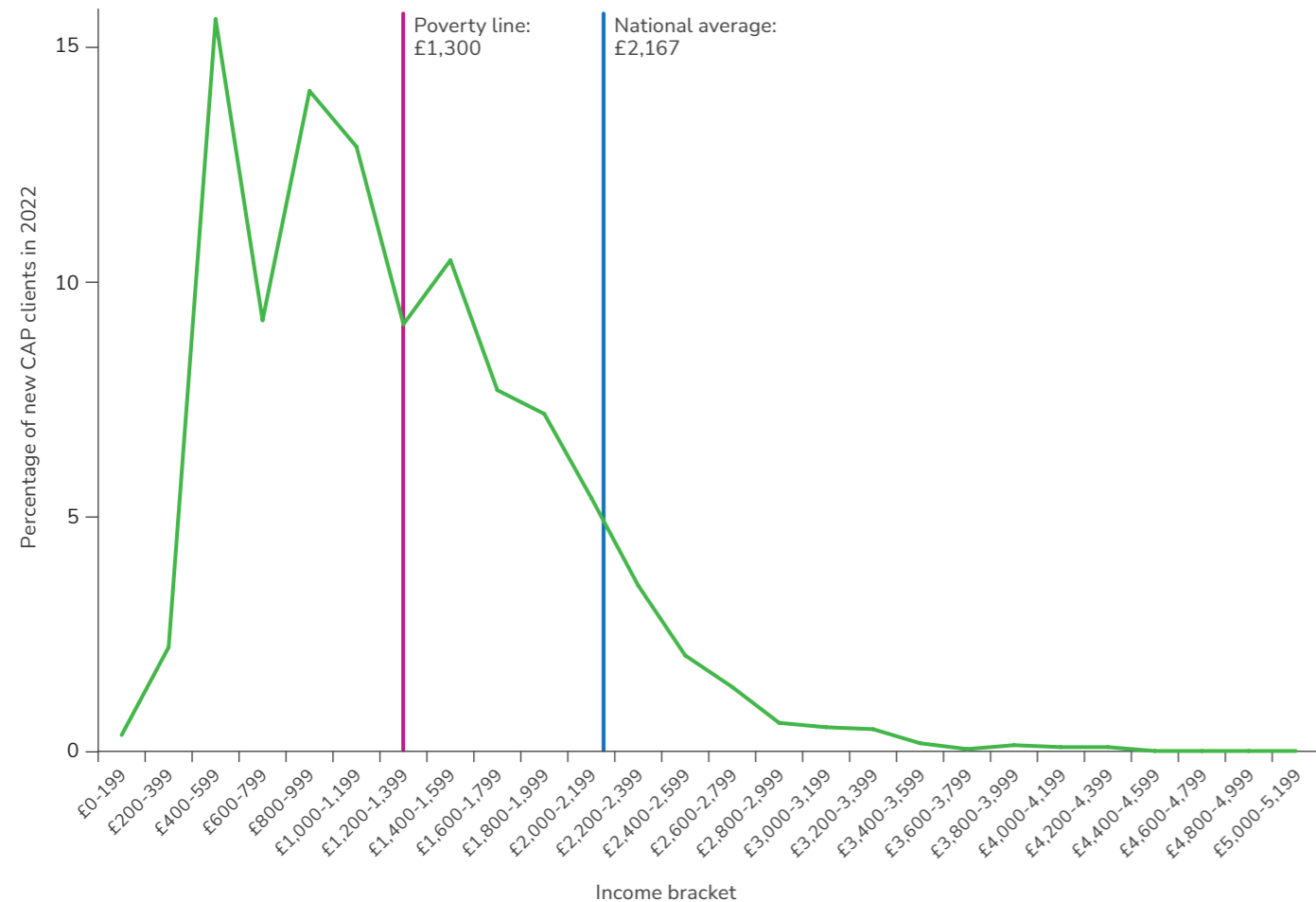
Nine in ten (89%) new clients in 2022 were receiving some of their income from social security (benefits), and for 56% it was their sole source of income. It is no secret that levels of social security payments have not kept pace with the rising cost of living in recent years, and are currently at their lowest ever level relative to earnings, at only 13%.⁵² This, coupled with the number of people relying on social security to survive, paints a harrowing picture.

We've seen that social security can work effectively to reduce poverty – for a period of 18 months during the COVID-19 pandemic, Universal Credit rates were increased by £20 a week, and we know that this made a considerable difference for households, until it was withdrawn in October 2021. Local Housing Allowance has also been frozen, despite rent rising by 3.8% in 2022.⁵³

Deductions taken from benefit payments to repay debts is also an issue that urgently needs addressing. 45% of new clients in 2022 had faced deductions, which are taken at set percentages and do not take into account a person's circumstances, leaving many in a position where they have no money left to cover essentials such as rent and food.

Income distribution

Distribution of monthly household income (after housing costs) of new clients in 2022.⁵⁴



51 | This is median equivalised household income, after housing costs, calculated taking into account household make-up and size using the Household Below Average Income methodology where data is available. The national median annual income (after housing costs) for 2022 is £26,000 taken from the Department for Work and Pensions (March 2023) Households Below Average Income: an analysis of the UK income distribution: FYE 1995 to FYE 2022 release. The poverty line is calculated as 60% of this figure - £15,600 or £1,300 a month.

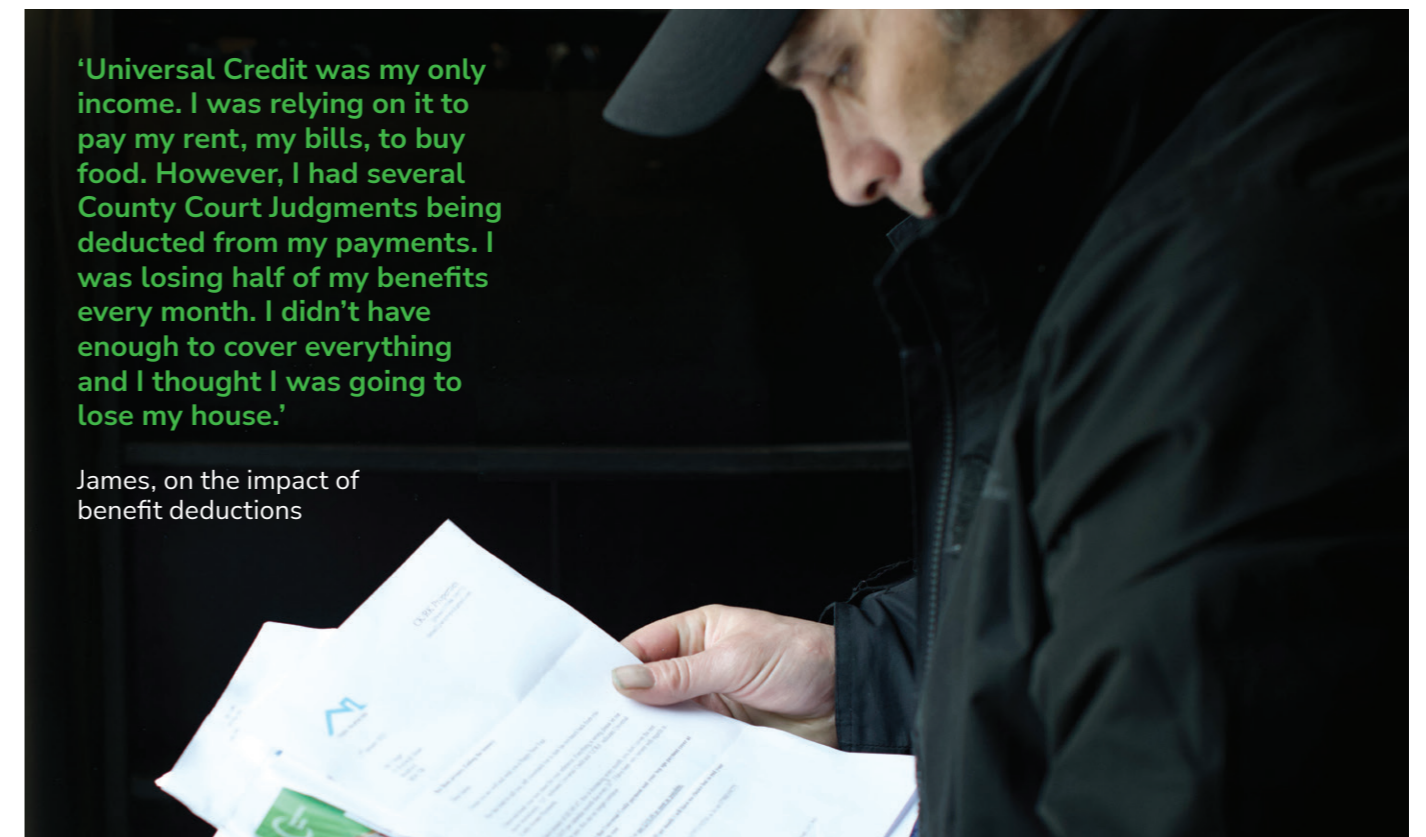
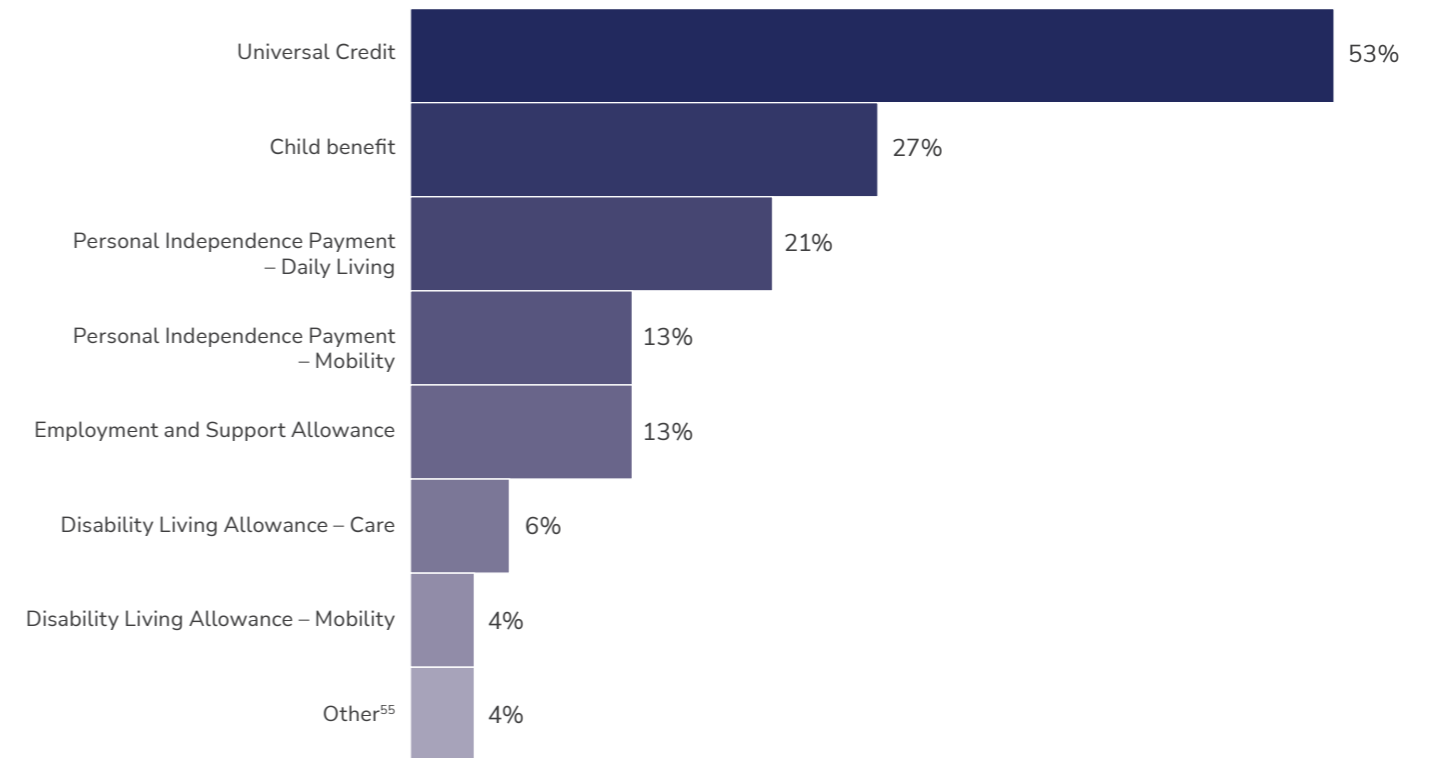
52 | Joseph Rowntree Foundation (2023), *Call for a landmark change to Universal Credit so people can afford essentials* (press release).

53 | Office for National Statistics (October 2022), *Index of private housing rental prices, UK*.

54 | Calculated as a percentage of all cases new in 2022 with an active Financial Statement.

Social security

Percentage of new clients in 2022 who were receiving the following types of social security:



55 | This includes people receiving Tax Credits, Income Support and Jobseeker's Allowance who have not yet been migrated to Universal Credit.

Wider circumstances

Very often, those facing debt are also facing any number of complex challenges and circumstances in their life. Certain groups disproportionately more likely to live in poverty feature heavily in our client base, including single parents, people with disabilities and renters.

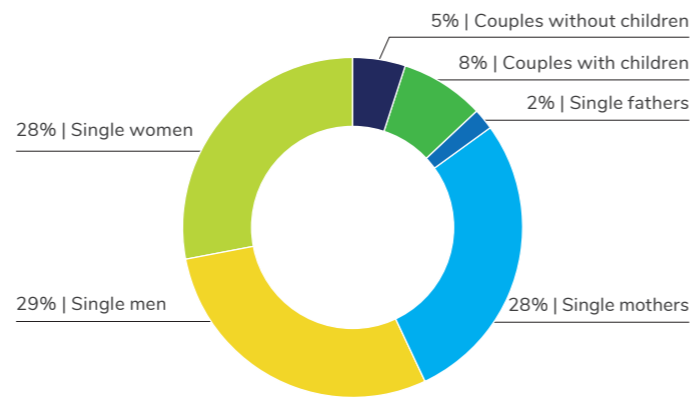
60% of new clients in 2022 had a key support need, meaning they required additional support and awareness of the challenges they face. The majority of these key support needs were connected to mental health (most commonly depression and anxiety or panic attacks), while 10% related to accessibility, such as visual and hearing impairments or limited literacy skills.⁵⁶

In order to help people in debt crisis, it's important to look at the whole person and not just the financial equation. This holistic approach is a non-negotiable part of CAP's debt service. We care deeply about each person who comes to us for help, and seek to support people through the various challenges they may be facing – related to debt or not.

- 31%** of CAP clients have experienced abuse
- 30%** are lone parents
- 30%** have been affected by bereavement
- 33%** have a physical disability
- 23%** are neurodivergent
- 6%** have a learning disability
- 55%** have mental ill-health
- 26%** have a serious or terminal illness⁵⁷

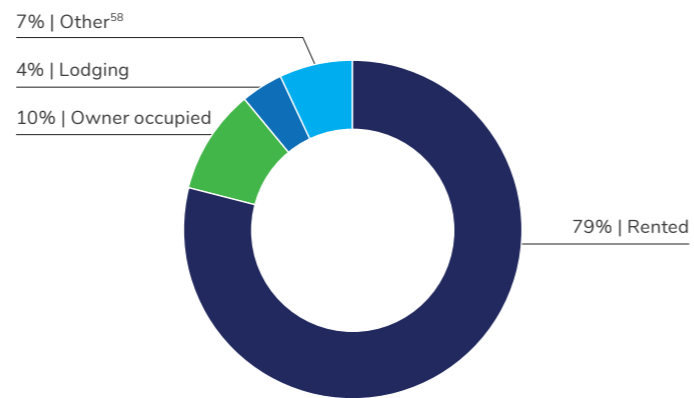
Household type

Percentage of new clients in 2022 who were in the following household type:



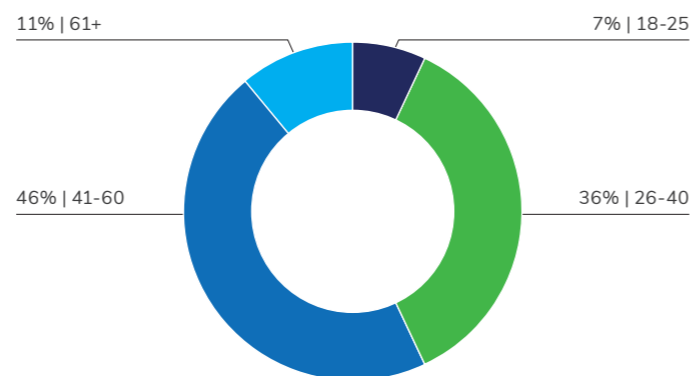
Tenure

Percentage of new clients in 2022 who were living in the following types of accommodation:



Age

Percentage of new clients in 2022 who were aged:



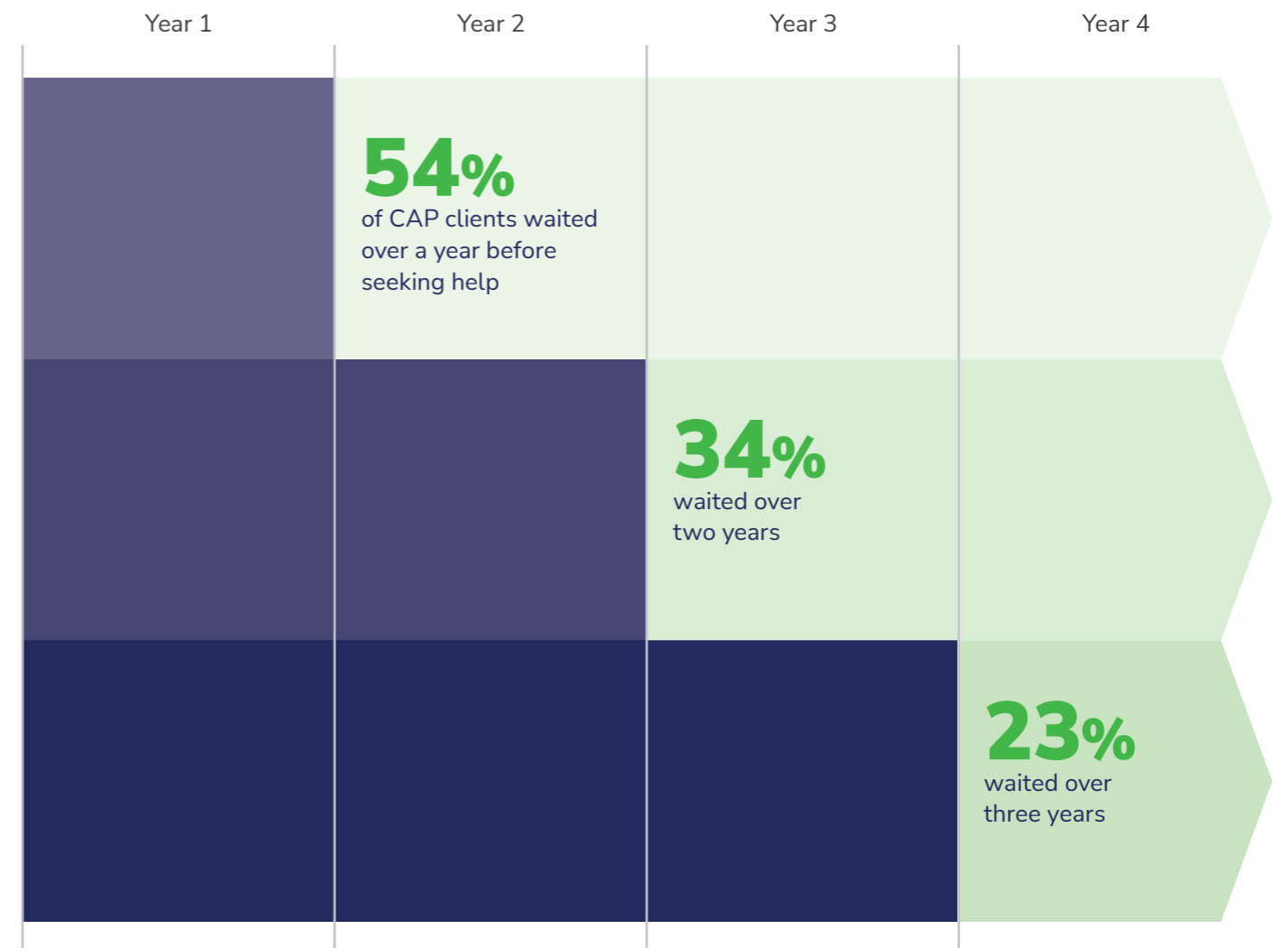
Delays in seeking debt help

The wider challenges people face often lead to a delay in seeking debt help, meaning they are not getting the support they need early enough.

To make things even more difficult, there continues to be a stigma around debt in the UK, which can lead to feelings of shame, embarrassment and fear, further holding people back from reaching out for the help they need. As this report has already uncovered, many CAP clients are affected by mental ill-health, which can exacerbate the stigma and create even more barriers to accessing support.

When people do seek help, it is not always readily available to meet their needs. Going forward, a well-equipped, sustainable debt advice sector is paramount in order to meet the growing demand for debt help and support. At CAP, like many organisations across the sector, we are continuing to explore ways in which we can make our service accessible to everyone who needs it.

Delays in seeking help



⁵⁶ | 39% of new CAP clients in 2022 had a key support need relating to depression, 36% anxiety or panic attacks, 8% Post-Traumatic Stress Disorder, 4% Bipolar Disorder, 1% Obsessive-Compulsive Disorder and 1% Agoraphobia.
⁵⁷ | 24% of CAP clients have a serious illness and 3% have a terminal illness.
⁵⁸ | This includes emergency accommodation (such as a B&B or hostel), supported housing and 'other'.

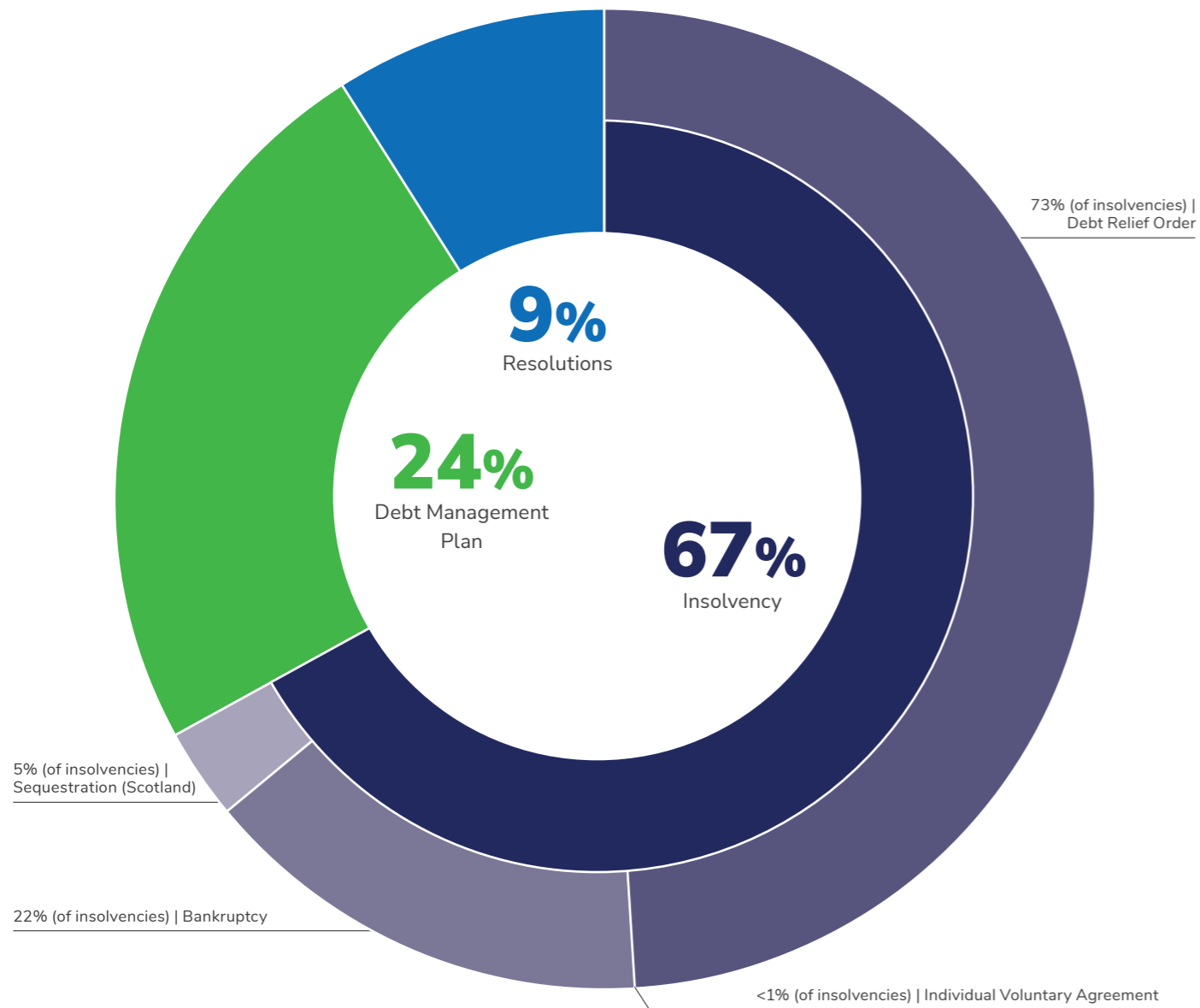
Routes out of debt

On average, it would take nine years for our clients to repay the debts they owe.⁵⁹ 23% would be making repayments for more than 25 years. For 8%, it would take over 100 years. Without an alternative solution, many people would likely spend their entire lives in debt.

For some people, repaying their debt is a realistic option. In 2022, we supported one in four clients to start a Debt Management Plan. Where repayment is not realistic, insolvency is often the most suitable option. Two thirds of our clients needed to pursue an insolvency route in 2022. In England, Wales and

Northern Ireland, a higher proportion of clients went through a Debt Relief Order (DRO) as opposed to bankruptcy in 2022 compared to 2021.⁶⁰ This was a trend also seen in Scotland where there was a shift from Full Asset Bankruptcy to the Minimal Asset Process (see page 19).

The increased use of DROs follows changes made to the accessibility criteria in England and Wales back in 2021, which CAP was heavily involved in campaigning for and is clearly making a difference. Sadly, these changes are yet to be implemented in Northern Ireland and we hope further steps will be taken in 2023.



59 | This is the median repayment term based on the debt and income levels of all new clients in 2022 regardless of recommended route. The mean repayment term is 38 years.
 60 | In 2021, 30% of clients who pursued insolvency went through bankruptcy.



Part III: Belief in action

Now more than ever, CAP's services are a vital tool in the fight against UK poverty. Life is rapidly evolving, to the point where becoming debt free or finding work is not sufficient to secure a better future. Budgeting skills, though vital, only go so far when a person's income is persistently low. More needs to be done.

That is why all of our services are delivered through local churches, based at the very heart of their communities. By meeting people face-to-face, addressing their wider needs, and walking beside

them throughout their journey, we are helping people find longer-term solutions and seeing lives transformed as a result. 874 churches are involved in delivering life-changing help through 281 Debt Centres, 92 Job Clubs and 134 Life Skills groups.⁶¹

As well as supporting families and individuals, we are committed to taking action on a wider scale. We want to amplify the voices of all those facing debt and poverty in spaces where they most need to be heard, campaigning for change and refusing to sit back and accept the status quo.

61 | Correct as of end of December 2022.

We provide holistic debt help

CAP Debt Help is a unique, in-depth and holistic service, delivered in the client's home by church members trained by CAP, with the support of FCA-accredited Debt Advisors based at our Bradford and Edinburgh head offices. The service is designed to accommodate those with complex needs and vulnerabilities that extend beyond their financial situation. **In 2022, 4,297 people received debt advice from CAP, and 1,946 became debt free.**



1 The first step on a client's journey is a phone call with our helpline team, who will assess their situation and book an appointment for the caller with a CAP Debt Coach from a local partner church.



2 The Debt Coach then visits the client at home, accompanied by a volunteer Befriender, offering friendly faces to connect with during the journey out of debt. Time is taken to understand a client's individual circumstances, provide support in gathering bank statements and other documentation, and meet any immediate needs they may have. **Nine in ten clients rate their local Debt Coach as friendly, professional or non-judgemental.**⁶²



3 At our head offices based in Bradford and Edinburgh, we have a team of experienced, highly qualified Debt Advisors who work out the most suitable route out of debt for each family or individual who comes to us for help, taking into account their income and wider circumstances.



4 They create a budget tailored to the particular situation and negotiate affordable repayment plans with creditors. **At least 82% of clients rate the help they received from CAP's head office as easy to understand, caring or knowledgeable.**⁶³



5 Clients on a longer-term route out of debt are set up with a CAP Plan, into which they make a monthly payment to cover their bills and debt repayments. These are then distributed out to creditors. Clients may also use their CAP Plan to save up money needed for any insolvency fees and larger annual expenses.



6 CAP supports the client until they become debt free, and their Debt Advisors are available via phone, email and text, Monday to Friday. Support is available to both repay debts through a Debt Management Plan and find a solution through a range of insolvency options (see page 30). The local partner church will also continue to provide community and friendship, which many former clients have told us was key to them becoming debt free.

⁶² | 92% of CAP clients agreed or strongly agreed their Debt Coach was friendly, 91% professional and 89% non-judgemental.

⁶³ | 82% of CAP clients agreed or strongly agreed CAP's head office team were easy to get in touch with, 86% caring and 82% that they had a good level of debt advice knowledge.

We support people beyond debt help

We support people in finding work

For many people, getting into work can be a game-changer, providing an opportunity to increase their income and regain a sense of purpose. Through CAP Job Clubs, we equip and empower people to achieve this, with guidance on writing CVs, interviews and handling rejection. 723 people were supported by a CAP Job Club in 2022.

We help people navigate life on a low income

Low income is the main driver of debt in the UK, which is why we deliver CAP Life Skills groups, designed to help people live better within the constraints of a tight budget. The guidance we provide stretches beyond budgeting – it also covers many other aspects of life that are often affected by money worries, including relationships and mental health. 797 people engaged with a CAP Life Skills group in 2022.

We equip people to manage their money well

In the fight against debt and poverty, financial education is key. We provide money coaching through local churches to help people better understand and manage their finances, and accessible online tools to make budgeting as simple as possible. In 2022, we provided training for 540 Money Coaches to equip them to support people more effectively during the cost of living crisis.

We address people's immediate needs

1,831 clients received emergency support from CAP alongside debt help in 2022, including food shops, phone top-ups to combat social isolation, and fuel vouchers.⁶⁴ We also supported the Warm Welcome initiative, created by a group of charities and organisations to provide comfortable spaces for people to go if they are struggling to heat their home during the cost of living crisis. In winter 2022/23, more than 4,000 churches opened their doors, many of which were part of our network of partner churches.

We make sure people get the income they're entitled to

In October 2022, we launched an online benefits calculator in partnership with Turn2Us, giving people the opportunity to check that they're getting any benefits they're entitled to. In the last three months of the year, users completed 21,110 calculations and altogether found more than £6 million in extra unclaimed benefits. We estimate that almost 2,000 people identified an increase in their entitlements as a result.⁶⁵



'I was going down a very rocky road and CAP helped me turn a corner. When I became debt free, what a wonderful feeling.'

CAP client

'The people at CAP saved me when I was really low and desperate.'

CAP client

'I feel like I have regained my self-confidence.'

CAP client

⁶⁴ | Fuel vouchers were provided in partnership with the Fuel Bank Foundation.

⁶⁵ | This estimate is based on Turn2Us figures that find one in eleven people who complete a calculation identify an increased entitlement to benefits.

Ending UK poverty together

We speak out and take action

In 2022, we engaged with Government decision-makers across the four UK nations over support during the cost of living crisis and the adequacy of social security benefits. We joined a new advisory group set up to tackle UK poverty, and held fringe events at the Labour and Conservative party conferences to discuss the impact of the cost of living crisis on debt and poverty.

We campaigned for more support for low-income households, and sponsored a collaborative billboard campaign in Westminster and Manchester on the day Liz Truss became Prime Minister. More than 3,000 of our supporters wrote to her about the issue. Throughout the year, we also facilitated 5,713 people in writing to their local MP about debt and poverty.

In Scotland, we hosted visits from the Deputy First Minister and Cabinet Secretary for Social Justice at our Highland Perthshire and Edinburgh Debt Centres, as part of Challenge Poverty Week. We also joined with other organisations across Scotland and successfully campaigned for the Scottish Child Payment to be doubled.

We took part in 21 consultations, including a review of the personal insolvency arrangements in England and Wales, and proposed amendments to the Debt Relief Order eligibility criteria in Northern Ireland. We facilitated our clients to give evidence at a session for the Scottish Government at Holyrood about low income and debt problems. Furthermore, we released various reports exploring key issues, including *Lifelines to safety*, which looked at why people rely on credit in financial crises, and we made recommendations to improve people's financial resilience.

'I cannot thank CAP enough. Me and my wife are in a really good place right now. I would recommend them to anybody.'

CAP client

'The support I was given was amazing. Thank you for helping me see a future without money worries.'

CAP client

A final thought

The stark situations being faced by CAP clients give a clear and concerning indication of what's going on across the UK right now. Households that were managing to stay afloat are being dragged under by the weight of problem debt due to the unsustainable cost of living. Those who were already struggling against the crushing pressures of poverty are further constrained from making progress in their lives as poverty robs them of opportunity, health, and hope.

I believe we are at a crossroads as a society. What we choose to do together, now, about poverty and the issues we've highlighted in this report, will have ramifications reaching far off into the future. We're not content to sit back and let poverty's grip on the UK grow ever tighter, while people – our friends and neighbours – pay the price. We want to see deep, tangible, sustainable change – for now and for every generation to come.

This isn't something we can achieve on our own. CAP's services see thousands of lives transformed every year, but that's just a starting point. Collaboration with the Church, our industry partners and supporters, alongside many people with lived experience of the issues we care so deeply about, is absolutely critical to ending UK poverty.

On behalf of CAP, I'm extremely grateful for the relationships we've already built and the combined impact we're able to make – through consultation responses that lead to change, campaigning actions that lead to awareness of the need to change, and coordinating the vital funding our services depend upon. Because the truth is: poverty won't end unless we face up to the problem and fight it, together. Please, will you join us today?



Gareth McNab

Gareth McNab
Director of External Affairs

Ways you can help end UK poverty

Support CAP financially

CAP's work would not be possible without the generosity of our supporters and partner churches. This is where the vast majority of our funding comes from.

We also work with organisations from across a range of sectors, many of which provide crucial financial support through Fairshare, grant agreements and donations from corporate social responsibility programs. If you or your company would like to find out more about supporting CAP financially, please contact our External Affairs team via externalaffairs@capuk.org.

It is important to us that we are open and transparent about where our money comes from and how we spend it. For a more in-depth look at our funding and expenditure, please see our latest *Annual report and accounts*, available at capuk.org/annualreport.

externalaffairs@capuk.org

Stay in the loop

We'd love you to join our professional stakeholders mailing list to stay up-to-date with our latest campaigns and policy recommendations. We won't bombard you with emails – you'll receive one newsletter-style update a month, with opportunities for you to get involved and take your support even further. Sign up at capuk.org/updates.

capuk.org/updates



Signpost people for help

One in four CAP clients waited at least three years before seeking help. You can help identify those in need of support and signpost them to CAP or another free debt help organisation.

Before referring someone, first check that they:

- Want to receive help to resolve their debt situation
- Are not self-employed (for those who are self-employed, see capuk.org/other-options)
- Are in the catchment area of a CAP Debt Centre (postcode search available at capuk.org/debthelp)

Those in need of help can call CAP's helpline on **0800 328 0006**. Calls are free from mobiles and landlines in the UK. We're open 9:30am to 5pm Monday to Thursday, and 9:30am to 3:30pm Friday.

0800 328 0006
capuk.org/debthelp



James – now debt free



Follow and join the conversation:

#FaceltFightIt
#EndUKPoverty



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