



# No time to lose

Client report

Published: May 2025

christians  
against  
poverty

**CAP**



**‘I thought not only  
have I failed my kids on  
everything, I’m also going  
to make them homeless.’**

Jolene shares her story on page 6

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### About CAP

At Christians Against Poverty (CAP), we know it’s simply not right that poverty is draining people’s hope and destroying lives. We’re a UK-wide charity that equips churches to put their faith into action with the tools and expertise to support people facing debt and other financial challenges in their communities.

We do this through a free, face-to-face debt help service, job clubs, life skills groups and money coaching. The services provided offer both practical and emotional support and are completely free and open to all, regardless of background, faith, race, ethnicity, gender, sexual orientation, disability or age. We will always speak up for a fairer, more compassionate society, and to this end we campaign to see meaningful change for all, especially those on the lowest incomes. We won’t stop fighting until UK poverty has been completely stamped out.

### Acknowledgements

We want to thank everyone who contributed to this report from within CAP and outside the organisation. The data and insight shared here illustrate the depth and scale of challenges faced by people living in poverty in the UK today. Special thanks go to Jolene for sharing her personal story and giving a vital perspective on the individual impact that debt has on the millions in its grip.

### 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 2,225 UK-wide client households that had a Financial Statement activated for the first time in 2024 (including 185 in Scotland, 68 in Wales and 79 in Northern Ireland). Throughout this report, this data set is referred to as ‘new CAP clients’ or ‘new CAP client households’ where applicable. Data has also been gathered from 527 responses to CAP’s annual debt help client survey, conducted online and by phone between November and December 2024. This data set is referred to as ‘survey respondents’ or occasionally ‘clients’ throughout the report. Please see footnotes for any exceptions to this.



## Executive summary

From Stewart McCulloch, CEO of Christians Against Poverty

At CAP, we have a vision to see transformed lives, thriving churches, and an end to UK poverty. As we look back and reflect on 2024, we can celebrate the transformation we've seen in so many lives, thanks to this church-based movement. We responded to 15,007 phone calls to our helpline, offering support, compassion and next steps. For 8,716 people, we provided specialist debt help as they moved forward on a route out of debt. And 2,436 people reached the milestone of completing that journey, and were declared debt free. Meanwhile, thousands more people received face-to-face help thanks to local churches embedded in their communities.

At the same time, I am reminded that we face an ever-growing challenge. The statistics in this report paint a troubling picture of the impact of poverty on real lives, and it is clear that poverty is not relinquishing its hold. The number of deficit budgets we saw last year indicates high levels of financial vulnerability. It also means insolvency options are the only way out of debt for many. On a practical level, many of the people CAP helps are unable to afford essential living costs, with over half struggling to pay for food. Emergency aid (including food parcels and fuel vouchers) continues to be an essential part of what our partner churches can offer people and we are extremely grateful to all the faithful supporters who donated last year so that we were able to deliver this vital emergency aid to 638 households.

Low income and struggles with mental health are the two biggest reasons our clients are finding themselves in unmanageable debt, but the ongoing rise in the cost of living continues to pile on pressure in situations that are already difficult enough. Put simply, people face an increasing array of challenges today, and CAP is uniquely positioned to offer in-depth support and holistic care. We know that this help is urgently needed: before their local church stepped in, 49% of

clients who responded to our survey had considered suicide as a way out of debt. This heartbreakingly high figure continues to be a stark reminder that poverty takes more than people's possessions or money: it steals their very lives.

Where, then, can we find hope in the face of so much struggle? My faith always rises when I hear the individual stories of people who have worked with us to turn their lives around. One of our clients, Jolene, has generously shared her story for you to read in this report. Her journey from the darkest time in her life and fearing homelessness for her children, to discovering a caring community and a hope-filled future, reminds me why our church-based movement must continue to work tirelessly towards an end to UK poverty.

There's no doubt that in 2025 our clients face enormous challenges, from changes to welfare support to rising costs, but it is not too late to take action. We can all choose to do something that will have an impact. If you are not already part of our church-based movement, I invite you to join us in pursuing freedom from debt, restoration of lives, and hope in every situation.

**'Simply put, people face an increasing array of challenges today, and CAP is uniquely positioned to offer in-depth support.'**

## A moment in time: how our clients today have experienced poverty



**59%**

of survey respondents borrowed money to pay for their regular food shop



**63%**

of survey respondents struggled to afford a bed or mattress due to being in debt



**72%**

of survey respondents went without healthy food due to its cost



**85%**

of survey respondents felt isolated because they were in debt



**638**

households received emergency aid<sup>1</sup>



**12**

new debt centres started to be delivered by local churches



**123**

new coaches were trained to provide money coaching



**2,436**

people became debt free in 2024



**118,736**

uses of our benefits calculator helped people access extra income

<sup>1</sup> | Emergency aid meets immediate, urgent needs. It includes food parcels, fuel vouchers and school uniforms.



# Reset the clock

## Jolene's story

**Spiralling debts threatened to steal the future that Jolene envisaged for her children, but the supportive community of her local church, in partnership with CAP, has given her family a new start.**

I'd worked hard to get to where I was, and I'd put myself through qualifications so I'd be in a good financial position. My family and I weren't able to go on holiday, but I could afford little luxuries here and there like a coffee before going to work or an occasional meal out.

My kids had spent most of their lives in a flat, and then we finally moved into a house. When we moved in, it was completely bare: there was no flooring. The exposed floor was quite dangerous, because it could cut your feet. You'd get splinters from stepping on it. We got offcut carpet bits to put down just so we could walk about the house. We lived in that house for quite a while without flooring and things. We had no sofa and no washing machine either. The only way I could see that we could afford to get those things was to buy them on credit. Because I've always worked, I figured we had that financial security to be able to pay them back.

My ex-partner left, which meant not only was I now responsible for paying back all the bills for the household items, but I had also been a guarantor for a loan for him, and I was stuck paying off his debts as well.

When the pandemic struck, my employer cut my hours down to 80%. I needed to provide that extra 20% of the wages to keep going and support my family, so to keep my money up I went out and did care work. Then I got pneumonia, and I was really quite ill. The company didn't pay me any sick pay. I'd recently met my new partner – who's now my husband – and he really looked after me during that time when I was ill, otherwise things would have got worse much sooner. For about a year, I was managing to pay everything and keep up with it, but then bills started going up. My electricity all of a sudden went to triple the price.

I had to cut back and be frugal wherever I could. I stopped buying new clothes for the kids, and we went years without getting haircuts. There were no more family meals out or treating myself to a pre-work coffee. We'd buy reduced food that was going out of date. Then we would use food banks as much as

possible. I had to cut phone contracts down as much as possible, and reduce everything down wherever I could.

At one point, I had an eviction notice come through. At that point I thought, 'Not only have I failed my kids on everything, I'm also going to make them homeless'.

Going from a life where you work and look forward to the weekend, to literally putting your pennies together, it's deeply scary. It's the headspace of it. I didn't sleep properly because my head was permanently calculating, worrying about where the next meal was going to come from. It was a really depressing time to be honest.

I was at the point where I just didn't know what to do anymore. I reached out to Sally at the local church's debt centre for help, thinking that maybe I could get some kind of support with food. I wasn't expecting they'd be able to help with much else.

But when Sally came to see me, she was someone who didn't judge me. What I gained from that was a new friend I could open up to. Coming out of debt and becoming debt free is probably one of the biggest

things anybody could ever have relief from. Going through that experience and realising that there are good people out there who love you for you and not what you can give them: it's a light at the end of the tunnel and this might sound dramatic but it saved my life.

It was from that point that my husband and I started to go to church and gained a family.

That community has literally saved me, it's given me and my family some kind of hope for the future. It's put my older children on a better path for their lives. It's reset the clock for us.

What churches working with CAP do is provide a life-changing experience, but it's not just the initial support and getting people out of debt: it's that life-long support and guidance that they give you. It's like going to see a doctor and getting antibiotics, but also having the aftercare, permanently – that's what a church gives you.





# The people we serve: our clients in 2024

## Household type

Percentage of new clients in 2024 who were in the following household type:

2% | Single father

26% | Single mother

5% | Couple without children

7% | Couple with children

29% | Single woman

31% | Single man

**88%**  
Single

## Tenure

Percentage of new clients in 2024 who were living in the following types of accommodation:

9% | Other<sup>2</sup>

4% | Lodging

9% | Homeowner

78% | Renting

**78%**  
Rent

## Age

Percentage of new clients in 2024 who were aged:

13% | 61+

6% | 18-25

36% | 26-40

45% | 41-60

**45%**  
Aged  
41-60

<sup>2</sup> | This includes emergency accommodation and supported housing.

# What do we mean by 'vulnerable'?

A vulnerable person refers to someone facing illness, bereavement, relationship breakdown, job loss, or other challenges that make them more susceptible to the harmful effects of debt, and less able to break free from poverty. Because CAP equips churches to meet with people face-to-face in their homes, we are uniquely positioned to be able to provide in-depth support to those who experience these challenges.

The stats on this page show the percentage of clients who disclosed to us a key support issue, so that we could offer them the necessary extra support.<sup>3</sup>

**65%**

of new clients had a key support issue

**58%**

of new clients had a key support issue relating to mental health

**2%**

of new clients had a key support issue relating to a learning disability

**9%**

of new clients with a key support issue relating to accessibility or communications

<sup>3</sup> | This does not include clients who chose not to disclose a key support issue, nor other vulnerabilities that did not constitute a key support issue but may have required extra emotional support or consideration.



Part I



Desperate times: the landscape of debt today

In the UK today, 8.1 million people are facing the problem of debt, watching as their finances slip further and further out of control with each passing day. A further 12.6 million are at risk financially, which means that they are struggling to keep up with bills and debts.<sup>4</sup> We live in a time when debt and poverty are tightening their grip and stealing people’s futures.

People find themselves in unmanageable debt for a variety of reasons. Sudden, unexpected changes in circumstances can shake someone’s financial security, for example when a relationship breaks down or ill health makes it impossible to continue working. What previously seemed an acceptable and manageable level of debt to take on is now more than they can afford to repay.

The cost of living has increased in recent years, but average income has not matched the steep rise in household expenses, and this can impact people’s use of credit. Over the last year, CAP has seen a high number of clients borrowing money to pay for essentials like food, rent and household bills. Around 7.6 million people in the UK have faced financial hardship as a result of the high cost of essentials.<sup>5</sup> For so many people, debt has become unavoidable in the fight to afford basic necessities on unliveable low incomes.

We asked our clients to tell us about the circumstances in which they found themselves trapped in debt, and over the next couple of pages we’ll look at the results.

4 | Money and Pensions Service (2024). Eight Million People Need Debt Advice. Available at: [maps.org.uk/en/media-centre/press-releases/2024/eight-million-people-need-debt-advice](https://maps.org.uk/en/media-centre/press-releases/2024/eight-million-people-need-debt-advice)  
5 | 7,560,404 people. Polling commissioned by CAP and conducted by Opinium. Total sample size was 2,000 UK adults. Fieldwork was undertaken between 3-6 December 2024. The survey was carried out online.

A snapshot of debt in 2024

In 2024, our new enquiries helpline received 15,007 calls about debt help. The two most common reasons people found themselves in debt were mental health struggles and low income. There was an increase in the number of people reporting that they were in debt due to unemployment (10% of new clients, compared with 6% the previous year).

The average new client in 2024 had 12 different debts. Four of these were priority debts, amounting to an average of over £4,600.

Average number of priority debts: 4



Average number of non-priority debts: 8



Average amount owed in priority debts:



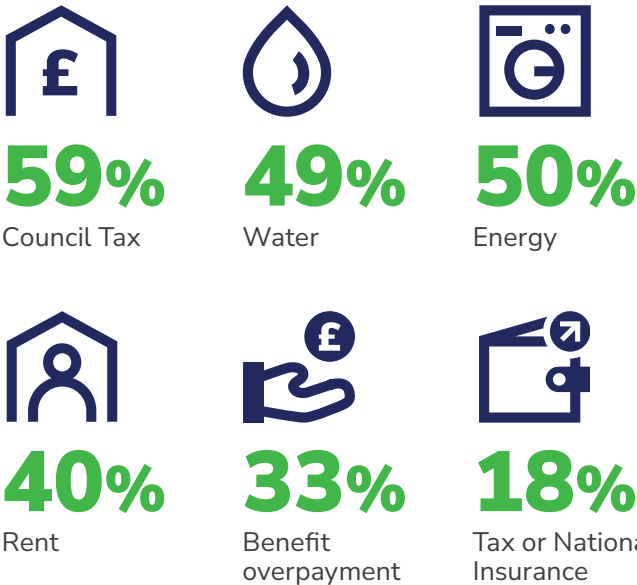
Average amount owed in non-priority debts:



Priority debts are any debts which, when not dealt with, can have serious consequences. They include arrears on rent, Council Tax, gas or electricity bills, and TV licence payments. Not paying these could lead to eviction and homelessness, having power supplies cut off, or court fines. For non-priority debts, there are less serious consequences for non-payment, although creditors can still chase for these and pursue a court hearing.

In 2024, we saw increases in the number of new clients who owed energy arrears (50%, compared to 45% in the previous year). Council Tax, water and energy arrears remain the top three most common priority debts among new CAP clients.

Percentage of new CAP clients who owed the following types of priority debt:



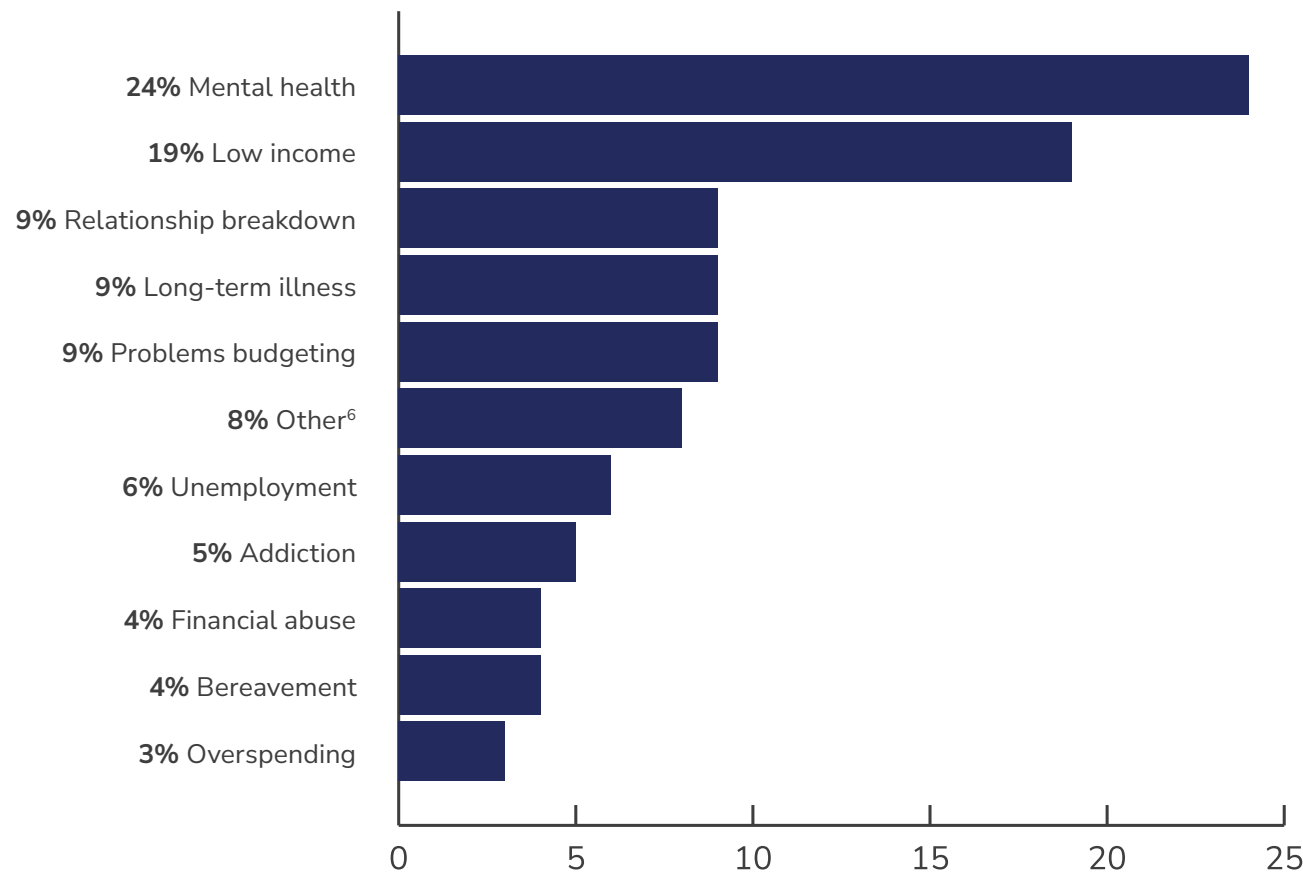
‘Bills started going up. My electricity all of a sudden went to triple the price.’

Jolene, on the dramatic rise in household bills

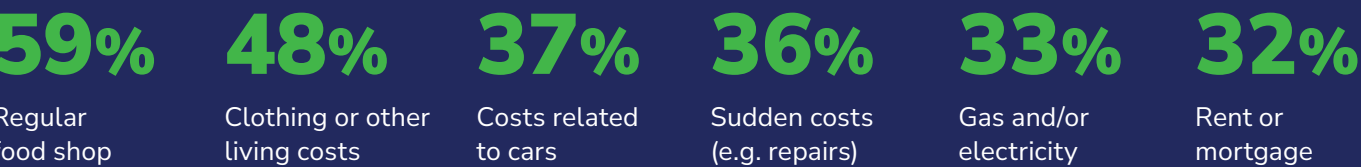


# Reasons for debt crisis

Percentage of new clients in 2024 who gave the following as the primary reason for their debt crisis:



Percentage of survey respondents who reported that they had borrowed money to pay for:



Over half (59%) of our survey respondents had borrowed money to pay for their regular food shop. This was the case for both those in paid employment and those who were unemployed. One in three (33%) of all survey respondents had used credit to pay their gas or electricity bills, but among clients who were unemployed, this figure rose to 44%. More and more, people are having to rely on credit to pay for essentials and meet soaring living costs. This is unsustainable, and once borrowing becomes a necessary part of any

6 | Other primary reasons for debt were: caring responsibilities, business failure, accident, COVID-19, domestic abuse, gambling and being the victim of fraud.

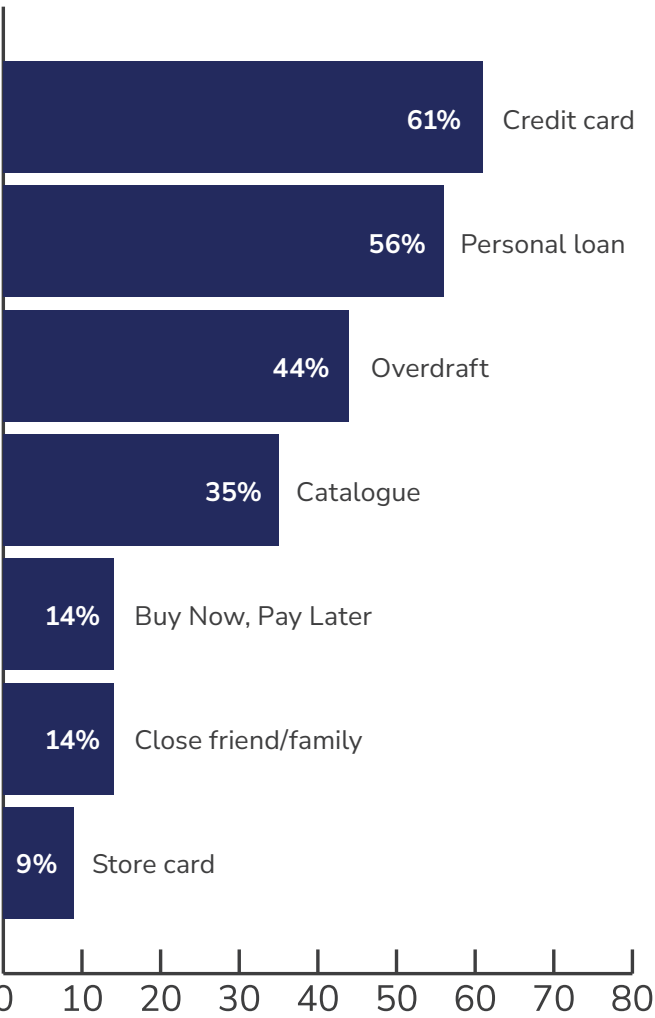
# Changes to borrowing habits

Credit cards and overdrafts remain some of the most common forms of borrowing among CAP clients. However, there has been an increase in the use of Buy Now, Pay Later schemes as people seek to spread their spending over a period of time. This is often an appealing and convenient form of credit available with many retailers, but it can include hidden fees and makes it easy to overspend.

We took part in the Government consultation around the regulation of Buy Now, Pay later schemes in 2024. CAP welcomes the decision to regulate Buy Now, Pay Later firms to protect consumers from the risk of easily falling into unmanageable debt.<sup>7</sup>

## Methods of borrowing

Percentage of new clients who had used the following methods of borrowing:



7 | Find out more at [capuk.org/buynowpaylater](https://capuk.org/buynowpaylater)

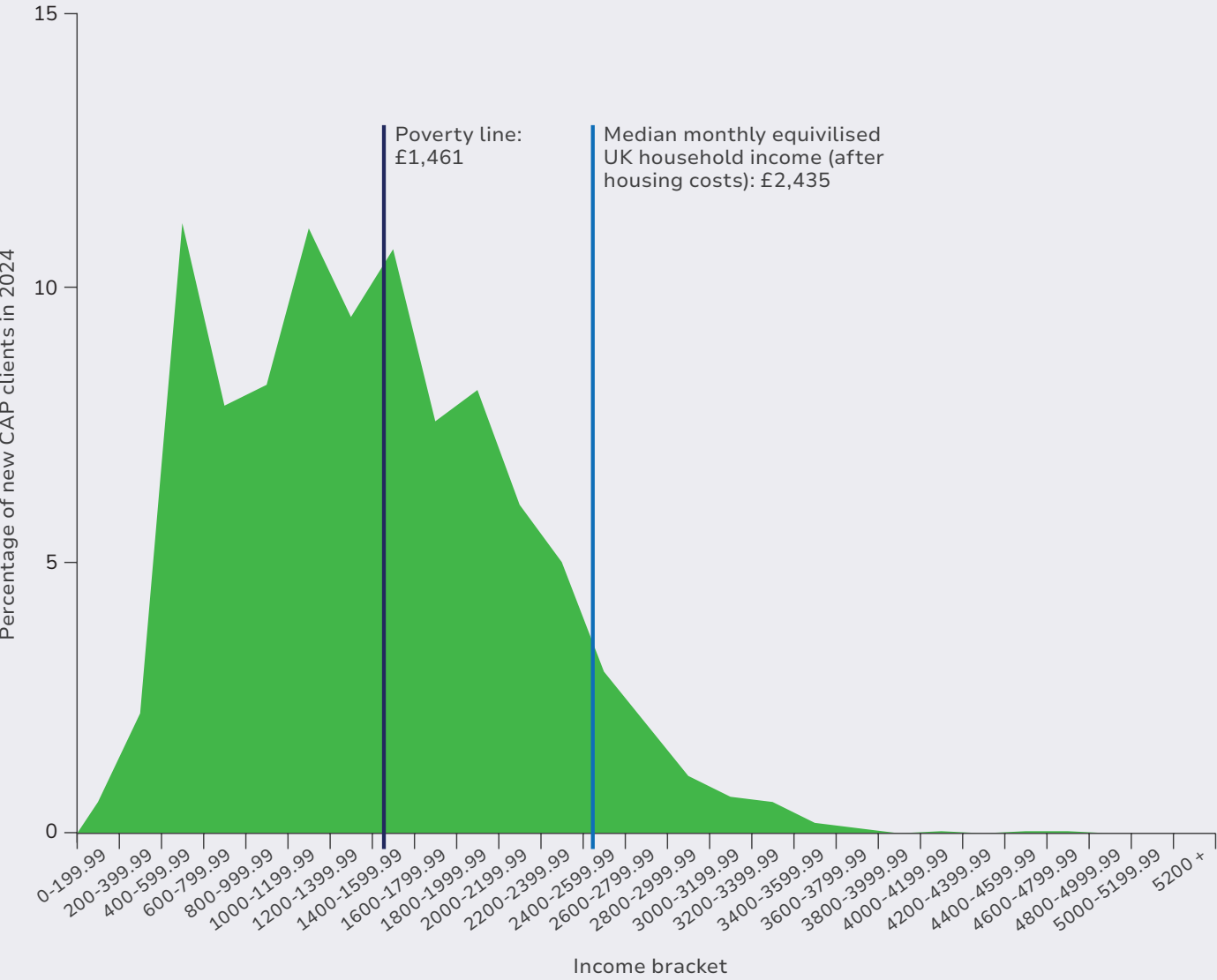




# Income distribution

Those who sought debt help from CAP in 2024 had a median annual household income (after housing costs) of £16,059, or £1,338 a month.<sup>8</sup> Over half (57%) had an equivalised monthly income level below the poverty line.

Percentage of new client households in 2024 whose equivalised monthly income (after housing costs) was:<sup>9</sup>



8 | Calculated taking into account household make-up and size using the Household Below Average Income methodology where data is available.  
9 | The national median equivalised annual household income (after housing costs) for 2024 is £29,224, taken from the Department for Work and Pensions (March 2025) Households Below Average Income: an analysis of the UK income distribution: FYE 1995 to FYE 2024 release. The poverty line is calculated as 60% of this figure – £17,534 or £1,461 a month.

# Static incomes

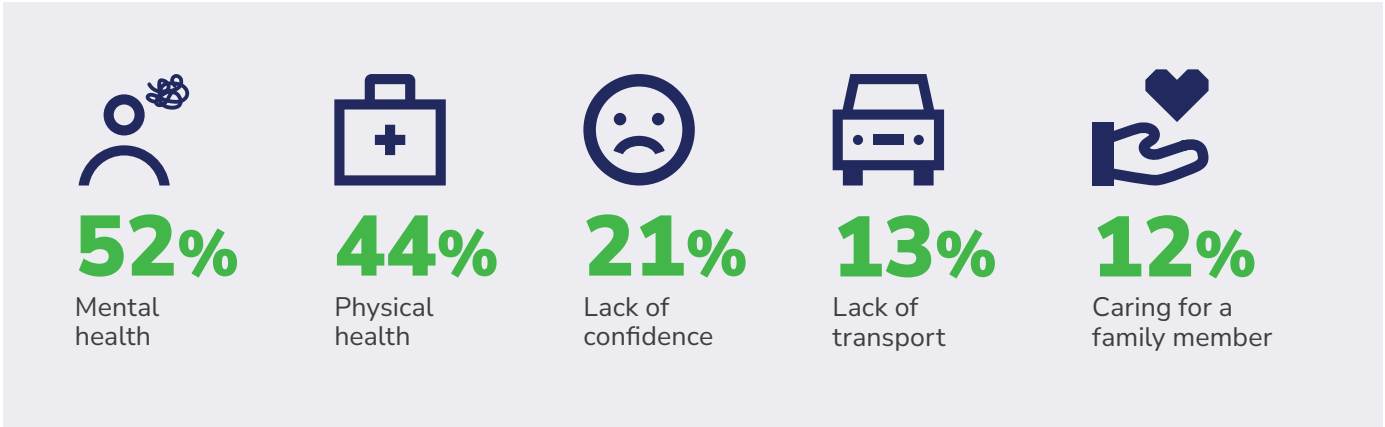
While costs have risen in many areas, including household bills, average household income has not followed suit at this point in time. And although some people may be able to adapt to this challenge by changing jobs or taking on more hours to increase their income, for many this is not an option. There are numerous reasons why this may not be possible. Health struggles, both mental and physical, lead the way as the primary reason our clients are unable to increase their income.

The cost of childcare is also a significant barrier to increasing income for many of the parents among our

clients. We work with people at many different stages of life, but for the 35% of new CAP clients who have children, improved access to affordable childcare is something that would open up more opportunities to raise the household's income.

It's clear that building confidence in job-seeking is important, with one in five CAP clients saying that lack of confidence was the reason they could not increase their income. To help with this, we equip local churches to provide job clubs in their communities. Read more about the practical advice and supportive coaching they offer on page 36.

Percentage of survey respondents who could not increase their income for the following reasons:



Jolene, meeting with her debt coach, Sally



## Part II



## No time to lose: we urgently need to face the impact of UK poverty

Debt is one of those problems that won't go away if ignored. Once someone finds themselves in debt, time is of the essence to address the issue quickly before it spirals out of control.

By the time our clients call our helpline for the first time, most have delayed seeking help for over a year, for reasons we'll explore in this section. By this stage, the effects of poverty have begun to take hold. People are skipping meals, living without essential household items, and feeling the emotional strain of debt that takes a toll not just on individuals but also on their loved ones.

Without help to break free from the cycle of poverty, people are losing years of their lives to the fear and

loneliness that come with it. More than half of those who responded to our survey told us that debt had made them afraid to leave their home, and 85% felt isolated because of debt. Worse still, 49% of survey respondents had considered taking their own life as a solution to their money worries, a statistic that remains heartbreakingly high this year.

It truly is a matter of urgency that more support be made available to those on the lowest incomes and at the greatest risk of destitution.

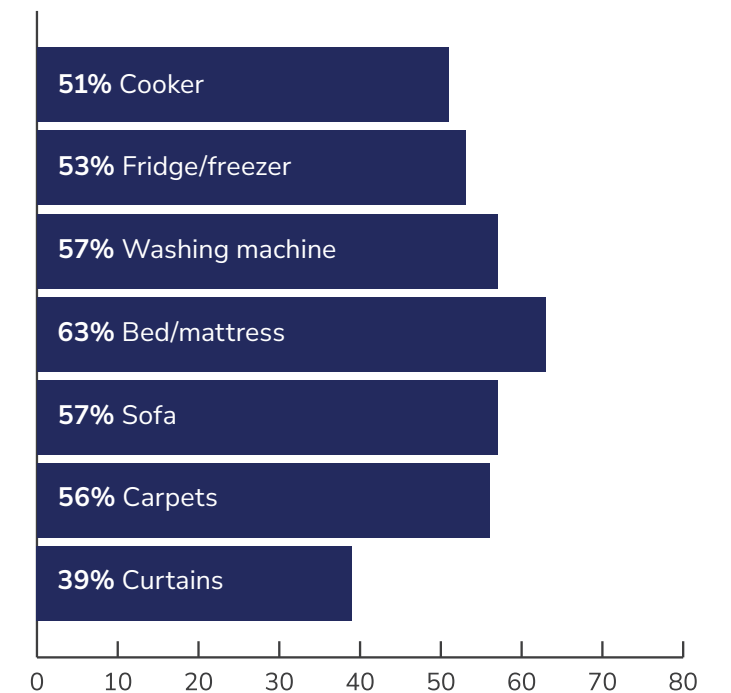
Behind each of these numbers are individuals, just like Jolene, who are desperately trying to find a way out of their financial situation before it's too late.

## Going without

Imagine a home with no carpets on the floor, no cooker or fridge freezer, no washing machine, no sofa to sit on and not even a bed to sleep in. This is the reality for so many people in the UK today. Poverty is a trap that can be hard to escape: you can't make money-saving decisions such as batch-cooking meals and freezing them, if you don't have a freezer. The costs of buying, preparing and storing food become higher when you cannot afford the necessary appliances. Taking clothes to a laundrette is more expensive than running a washing machine at home, and that's without factoring in the extra time and effort involved in making the journey there.

It's not just the cost of buying items like these, but also the price tag attached to maintaining them that can be prohibitive for people living in poverty. One in five survey respondents went without a washing machine for more than six months because it broke and they could not afford to repair or replace it, while 28% found themselves without transport for at least half a year after their car broke down.

Percentage of respondents who had struggled to afford the following items due to debt:



**'The exposed floor was quite dangerous, because it could cut your feet. You'd get splinters from stepping on it.'**

Jolene, who got into debt due to the cost of making her house liveable



There can be far-reaching consequences to going without large items like household appliances or a car. The loss of access to a car can make it harder or even impossible to get to work. For 13% of our clients (see p15), lack of transport was the reason they could not increase their income, and this will have made it harder for them to pay off their debts. Without transport, you are restricted to using whichever shops and services are

within a reasonable distance from your home, meaning that you miss out on opportunities to buy items at lower prices elsewhere or to access support from other services. Because CAP's debt coaches visit the client's home in person, we can ensure that no one will ever be exempt from receiving debt help simply because of a lack of transport.

# A life shaped by debt

Poverty takes more than physical possessions: it can affect our actions, relationships and the way that we think. Our clients have reported rationing not just their resources but also their behaviour, such as going without hot meals and not being able to set aside any money for savings.

Food poverty is a significant issue, with 59% of survey respondents getting into debt just to afford their regular food shop. Food poverty is not simply about being able to access enough to eat, but also the quality and nutritional value of that food. It cannot be separated from fuel poverty, as electricity or gas are needed to prepare and cook hot meals.

**In the past year...**



Almost half of our survey respondents had gone without food during the past year. On top of that, almost three quarters had foregone healthy food specifically due to its cost. Nutritious meals are vital for good health, but they can be more expensive than many of their less healthy counterparts. Debt does not simply make it difficult to afford certain items; it deprives people of the opportunity to choose good options. This in turn can have knock-on negative effects on physical and mental health, which as we saw on page 15 are key factors in people being unable to increase their income or working hours, making it even tougher for them to escape the cycle of poverty.

The fact that more than four in ten people went without hot meals is sobering, but unsurprising, given that over half had struggled to afford a cooker in their home (see p17).

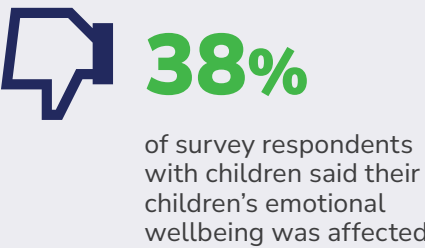
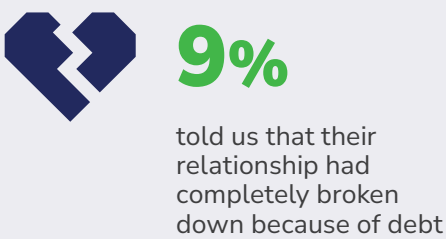
When your income isn't enough to cover even the basics, saving for a rainy day becomes out of the question. Almost all (96%) of our surveyed clients this year told us that they were unable to save money. This lack of savings is consistently high across all the income brackets. Being unable to save adds to financial insecurity, meaning that at any moment, unexpected costs or a reduction in income could have potentially devastating effects.



# The impact on families

The effects of debt and poverty can be far-reaching, and often stretch beyond the individual who is in debt. Many people find it difficult to talk about money worries, even with close relatives, while others find that the stress of financial pressure causes arguments and even, in some cases, the breakdown of relationships.

Children whose parents are facing unmanageable debt can also experience similar worries or stress. Over a third of clients told us that their children's emotional wellbeing was affected, with a similar number reporting negative impacts on their children's mental health.<sup>10</sup>



While the impact of debt can seep through relationships and span generations, let's remember that the same is true for more positive changes like overcoming debt and gaining budgeting skills. When we walk alongside an individual or household as they break free from the trap of poverty, we see the burden of stress removed from families so that they can enjoy relationships free from the strain of financial worry and children can grow up in secure, healthy homes.



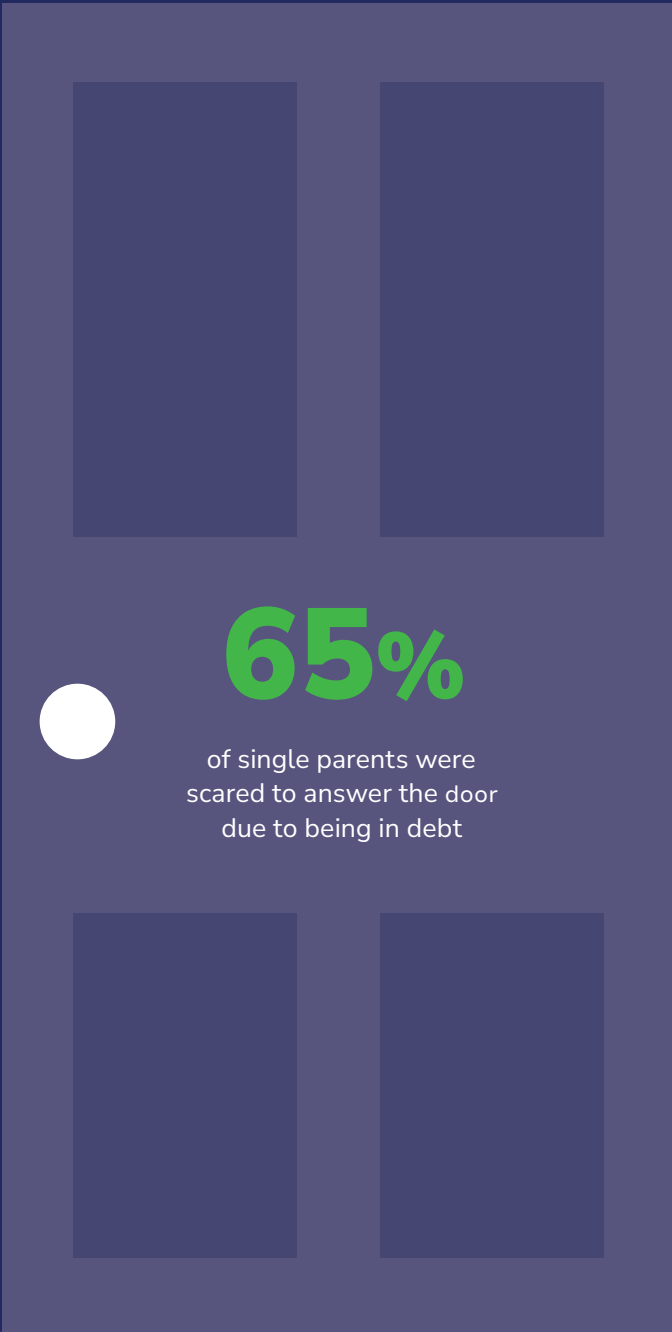
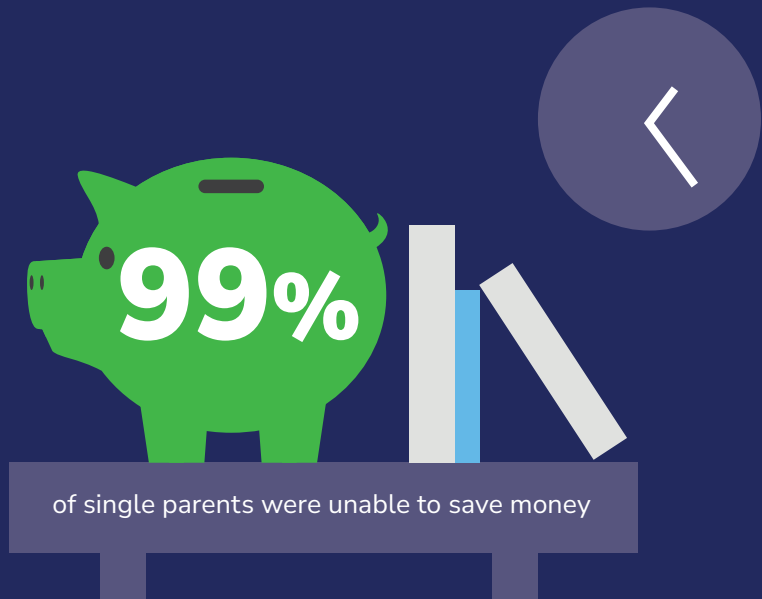
<sup>10</sup> | In our client survey, we asked about the impact of debt on both children's mental health and their emotional wellbeing. While there is some overlap between these two categories, mental health encompasses overall psychological wellbeing, and can include defined mental health conditions, whereas emotional wellbeing refers to the ability to handle and express emotions.



# Spotlight on single parents

28% of new clients in 2024 were single parents. This is significantly higher than in the wider UK population, where single parents make up 7% of the demographic.<sup>11</sup> Single parents in debt face the added pressures of trying to make ends meet and repay their creditors,

all while raising children and providing for the whole household's needs on a single income. Amongst our clients, single parents showed signs of high levels of worry and fear, when asked about the effects of being in debt.



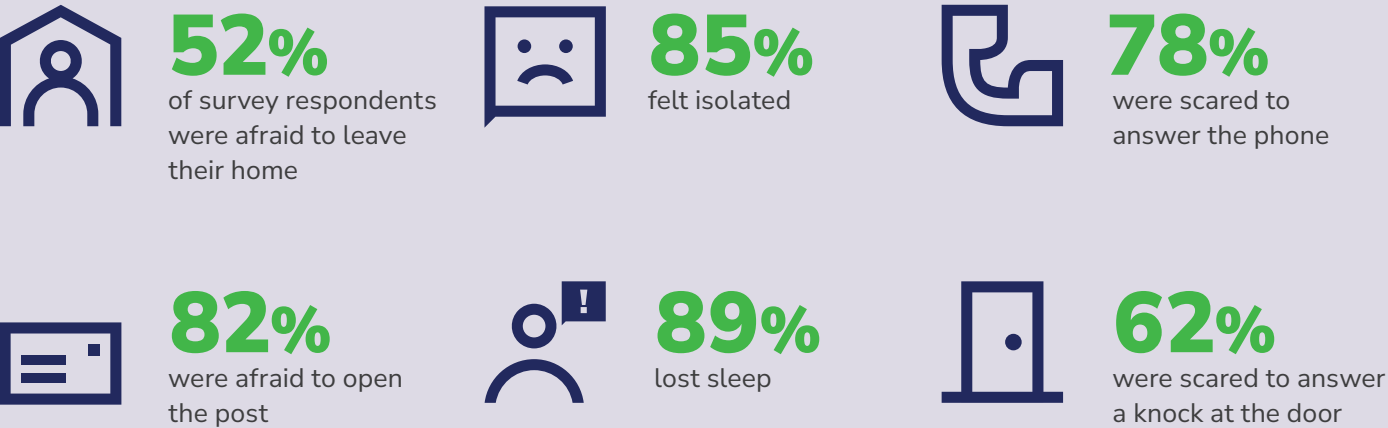
11 | Office for National Statistics (2024). Families and Households. Available at [ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/datasets/familiesandhouseholds](https://ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/datasets/familiesandhouseholds)

# Stealing freedom

Under the intense pressure of debt, the mental and emotional toll can drive people to put their everyday activities on hold, to live in survival mode with no hopes or aspirations for the future. Poverty steals people's quality of life and snatches away their freedom, instilling fear in its place.

That fear is only increasing over time. This year, more than half (52%) of respondents said debt had made them afraid to leave their home. When fear keeps people trapped indoors, it leads to greater isolation and loneliness, greater pressure on mental health, and missed opportunities to improve quality of life.

## Because of debt:



# A life-threatening issue

As poverty invades every area of life, from a person's home to the food they eat, to the quality of their relationships, the strain can become unbearable.

Some people become so overwhelmed by debt and feel so hopeless that they contemplate suicide. Tragically, the number of people in this situation remains far too high. Almost half (49%) of survey respondents who came to CAP for help had considered or attempted to take their own life as a way out of debt.

Our helpline staff are specially trained to be able to respond compassionately and to offer hope to those who need it. But what we truly want to see is a future where no one ever feels so burdened by money struggles that they consider suicide as the only solution. We cannot stand by and allow poverty to continue pushing people into such despair and hopelessness.



# Why wait to get help?

We know from experience that the longer someone waits to get help with their debts, the harder it can be to resolve their situation. Sadly, when clients approach CAP for help, many have been struggling alone for a long time. Two of the main reasons given for not seeking help sooner are feelings of embarrassment and shame. If we want to see an end to UK poverty, we need to tackle the stigma attached to debt, so that these delays can be removed and people can more confidently access the help they need.

CAP is working to improve access to debt help through building relationships with organisations that can refer people to our services. We have an active national referral partnership with the Department for Work and Pensions (DWP), which means that when staff in Jobcentre Plus offices encounter someone facing debt and financial difficulties, they can signpost them directly to our debt help service.

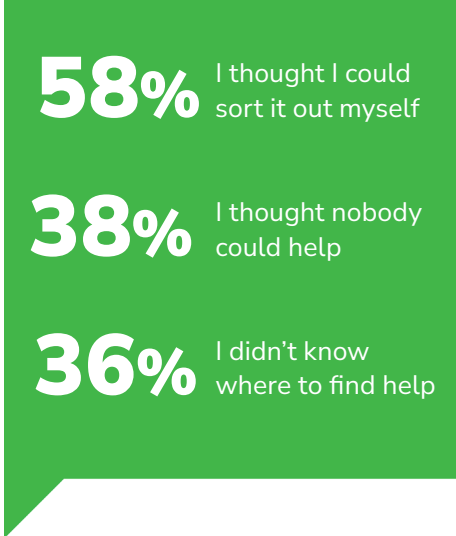
Percentage of survey respondents who waited to seek debt help for the following reasons:

63%  
Embarrassment

56%  
Shame

48%  
Guilt

46%  
Fear



Just 6% of clients sought out help with their debts straight away without waiting

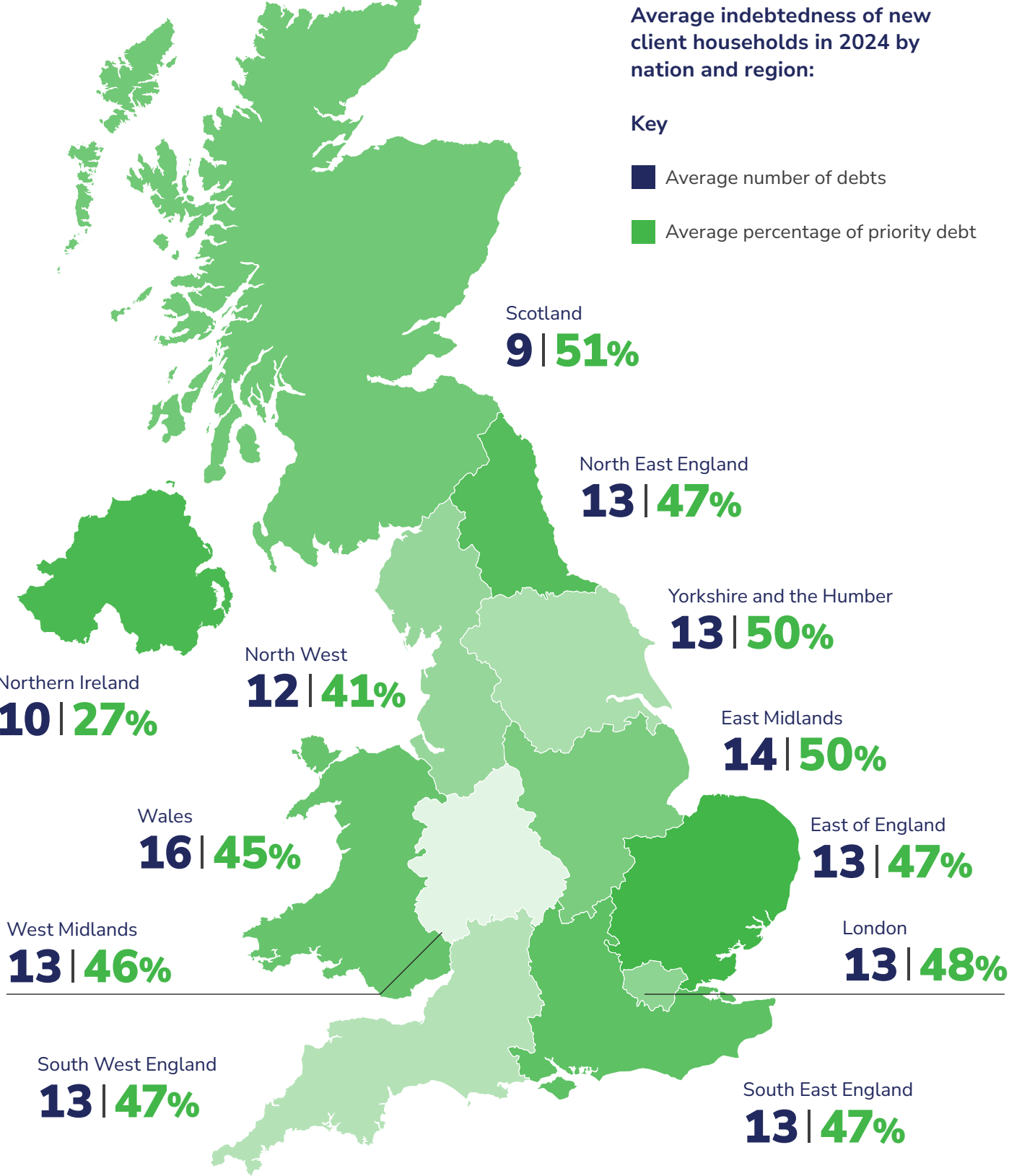




# A picture of debt across the UK

Wherever you go in the UK, you'll find the effects of debt and poverty in every town and community. Nowhere is exempt, but the face of poverty looks different in different regions. There are local churches in all four nations of the UK providing CAP's services to their surrounding neighbourhoods, and we recognise that by understanding the distinctive features of each area and partnering with local people, we are all the better able to serve communities across the UK.

Average (median) peak debt of new CAP client households in 2024 by nation and region:





# Spotlight on Northern Ireland

Median annual household income of new clients in 2024 (after housing costs):

£17,778

Median amount of debt owed by new client households in 2024:

£13,540

Social security among new clients in Northern Ireland in 2024:

80%

received **some** income from social security

37%

received their income **only** from social security

28%

had a deduction taken from their social security payment to repay a debt

Proportion of new CAP clients in Northern Ireland in 2024 who sought help for the following types of debt:

Top five priority debts



20%

Benefit overpayment

20%

Rent

14%

Tax or National Insurance

14%

Conditional sale or hire purchase agreement

11%

Social Fund/budgeting loan

Top five non-priority debts

87%

Credit cards

76%

Personal loans

55%

Overdrafts

38%

Catalogues

34%

Buy Now, Pay Later

Routes out of debt

Changes to the rules on Debt Relief Orders (DROs) came into effect in Northern Ireland in July 2024, bringing Northern Ireland in line with England and Wales. These changes increased the maximum debt threshold for DRO eligibility from £20,000 to £50,000, increased the monthly surplus income threshold from £50 to £75 and increased the savings or asset value limit from £1,000 to £2,000. This made DROs accessible to more people than in previous years.



Route out of debt	Percentage
Debt Management Plan	47%
Insolvency	39%
Debt Relief Order	26%
Resolutions <sup>12</sup>	14%
Bankruptcy	13%

The impact of local churches in Northern Ireland

December 2024 saw Portadown Elim Pentecostal Church launch a new debt service in partnership with CAP, serving an area of over 220,000 people. The debt centre’s manager, Mike Mailey, has worked for over 40 years in the finance industry. Mike said, ‘Throughout my working life, I witnessed firsthand the difficulties that many people in financial crisis face. It is such a privilege to be used in some small way to bring help, reassurance and hope to those in need in my local area’.

Portadown Elim pastor, Ross McBride, said, ‘These are challenging times and the need around us is great, but we believe that people engaging with CAP can bring hope to homes and families. As a local church we are extremely excited about our partnership with CAP and the commencement of a debt centre in Portadown to serve this area.’

A story from a debt help client in Northern Ireland:

‘I was deeply in debt and surviving from day to day, unable to plan for the future. I was taking out high interest loans simply to survive. Some days I didn’t know where I would get money to put fuel in my car to get to work. I had nothing to spend on repairs for my home, clothes or holidays. I lived in dread of my car or my washing machine breaking down as I couldn’t replace them. Once CAP took on my case, my life stabilised. CAP stood between me and my creditors. I had a budget that allowed me to have a decent quality of life and to save. CAP gives you solid ground under your feet.’

12 | ‘Resolutions’ covers cases where additional support is needed to identify an appropriate route out of debt.



# Spotlight on Scotland

Median annual household income of new clients in 2024 (after housing costs):

£13,126

Median amount of debt owed by new client households in 2024:

£10,033

## Social security among new clients in Scotland in 2024:

81%

received **some** income from social security

57%


received their income **only** from social security

57%

had a deduction taken from their social security payment to repay a debt

Proportion of new CAP clients in Scotland in 2024 who sought help for the following types of debt:

### Top five priority debts



63%

Council Tax

50%

Energy

33%

Rent

28%

Benefit overpayment

14%

Social Fund/ budgeting loan

### Top five non-priority debts

50%

Credit cards

50%

Personal loans

44%

Overdrafts

27%

Buy Now, Pay Later

27%

Catalogues

## Routes out of debt

In Scotland, the options to get out of debt are slightly different to the rest of the UK when it comes to insolvency. Sequestration and the Minimal Asset Process are used, whereas in other parts of the UK, bankruptcy and Debt Relief Orders might be used instead. In 2024, over half of all new clients in Scotland pursued the Minimal Asset Process, while almost one in ten went through sequestration.

Route out of debt	Percentage
Minimal Asset Process	52%
Debt Management Plan	30%
Insolvency	62%
Resolutions <sup>13</sup>	8%
Sequestration	10%

## The impact of local churches in Scotland

Maureen Burke, who manages a debt centre at West Glasgow New Church, said, ‘For many of my clients, when they first get in touch with us they are probably at their lowest point. We had a meeting recently with a funder. Five of my clients came along to that meeting, and they spoke about the vast difference that CAP’s service has made to them. Three out of the five basically said, “We wouldn’t be here if we hadn’t had that help”. Suicide is a very big factor in their lives and it felt like the only option to them. And they thought they had survived just because of the support that they’d had.

‘A big part of that is just the way we can come alongside them, sit with them and help them. We have stickability when it comes to helping people long-term, which is really important.’

13 | ‘Resolutions’ covers cases where additional support is needed to identify an appropriate route out of debt.

29

# Spotlight on Wales

Median annual household income of new clients in 2024 (after housing costs):

£16,768

Median amount of debt owed by new client households in 2024:

£12,489

## Social security among new clients in Wales in 2024:

97%

received **some** income from social security

62%


received their income **only** from social security

62%

had a deduction taken from their social security payment to repay a debt

Proportion of new CAP clients in Wales in 2024 who sought help for the following types of debt:

### Top five priority debts



66%

Water

60%

Council Tax

46%

Energy

41%

Rent

31%

Benefit overpayments

### Top five non-priority debts

68%

Loans

57%

Credit cards

53%

Overdrafts

44%

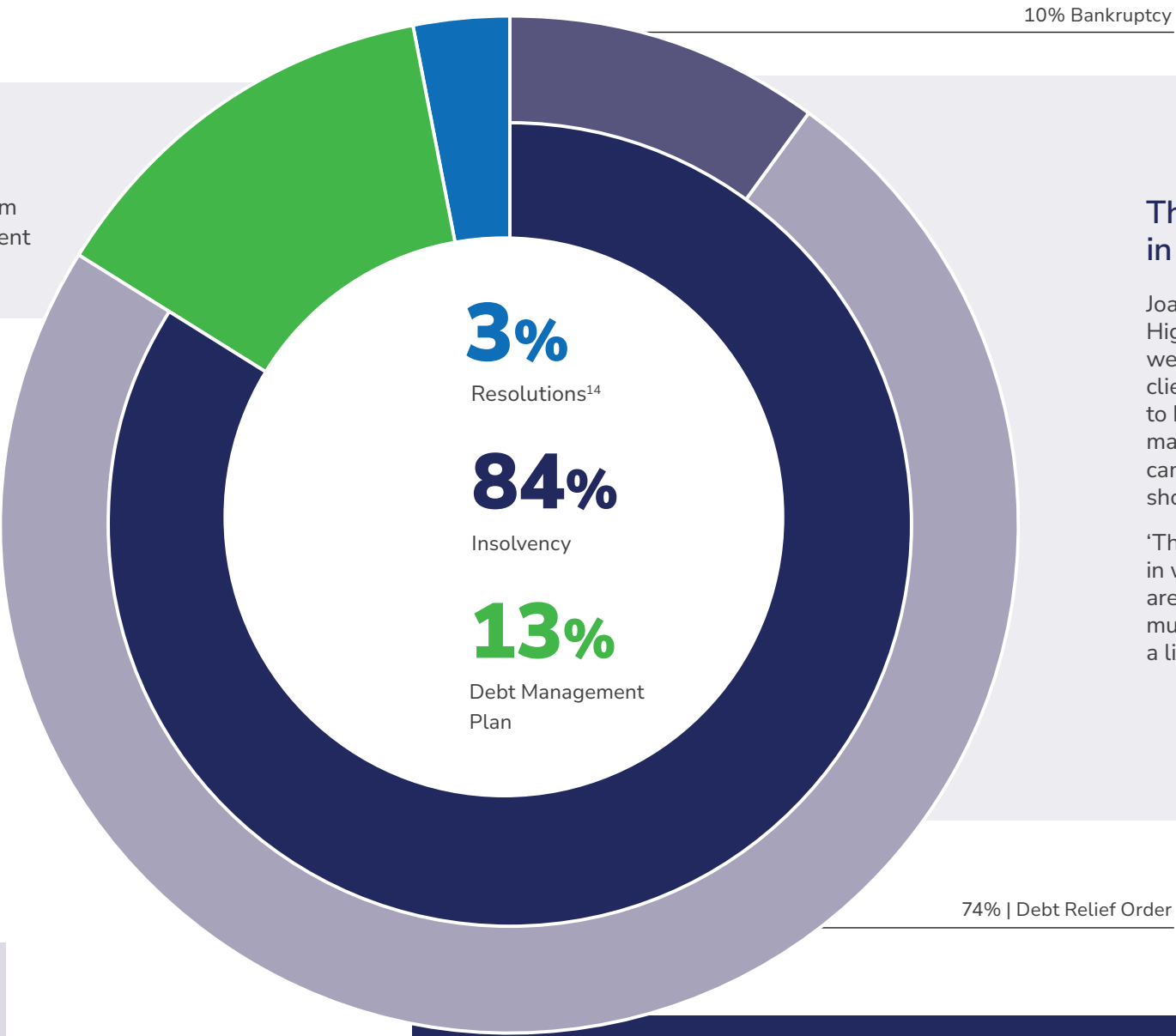
Catalogues

37%

Mobile arrears

## Routes out of debt

Almost all (97%) of new CAP clients in Wales in 2024 received some or all of their income through social security. Four out of five (84%) new clients needed an insolvency route to be able to pursue becoming debt free. Read more about why insolvency routes are increasingly important on page 35.



Route	Percentage
Insolvency	84%
Debt Management Plan	13%
Resolutions <sup>14</sup>	3%
Bankruptcy	10%
Debt Relief Order	74%

## The impact of local churches in Wales

Joanne Steer, who runs the debt centre at Highfields Church in Cardiff, said, ‘I love the fact we can go in, we can support them and say to clients, “We are here alongside you, you are going to be equipped with the knowledge you need to make the decisions that are right for you,” and they can trust that, and that is a big weight off their shoulders.

‘That is the best part, knowing that we are coming in with practical help to lift the burden in one area of their life. Because they are dealing with so much, it’s nice to know that in one area we can take a little bit of that pressure off.’

### A message of thanks from debt help clients to their local debt coach:

‘We wish to thank you for showing us so much compassion and understanding, and making us feel at ease, and not judged. Although it was a touch embarrassing for us to find ourselves in such a dire financial state, it feels good to be able to sleep at night and not be looking through the window each time the dogs bark or feel afraid of who might be at the door. This role was made for you. Our gratitude to you and your team will forever stay with us, thank you once again.’

14 | ‘Resolutions’ covers cases where additional support is needed to identify an appropriate route out of debt.

31



## Part III

# Time to act: bringing the hope of a debt free future

The effects of the cost of living crisis aren't going anywhere, and if we don't take action now, the situation will only worsen for the millions of people living in poverty in the UK. The good news is that it is not too late to make a difference. In our 29 years as a charity, we've seen that positive change really is possible, both on an individual level and at a national level.

All our services are run through local churches across the UK. This means that they are already embedded in their communities, with workers in the mission field able to meet people face-to-face, to deliver life-transforming support to those who need it.

Last year, across the UK, we helped 8,716 people on their journey out of debt, and celebrated as 2,436

people became debt free. Because our mission-field workers go into clients' homes to meet face-to-face, we often become aware of additional urgent needs such as empty food cupboards or clients who can't afford to switch on their heating, and we seek to meet those through emergency aid. In 2024, we delivered emergency aid to clients with these particularly immediate needs, including food shops, fuel vouchers and school uniforms, which helped 638 households and delivered over £33,000 in support.

**'Realising that there are good people out there who love you for you and not what you can give them: it's a light at the end of the tunnel and this might sound dramatic but it saved my life.'** – Jolene, on the impact of her church-based team

## A quick guide to CAP's services

### 1,111

churches were partnered with CAP at the end of 2024

### 250

debt centres were active at the end of 2024

### 123

job clubs were run by local churches in 2024

### 146

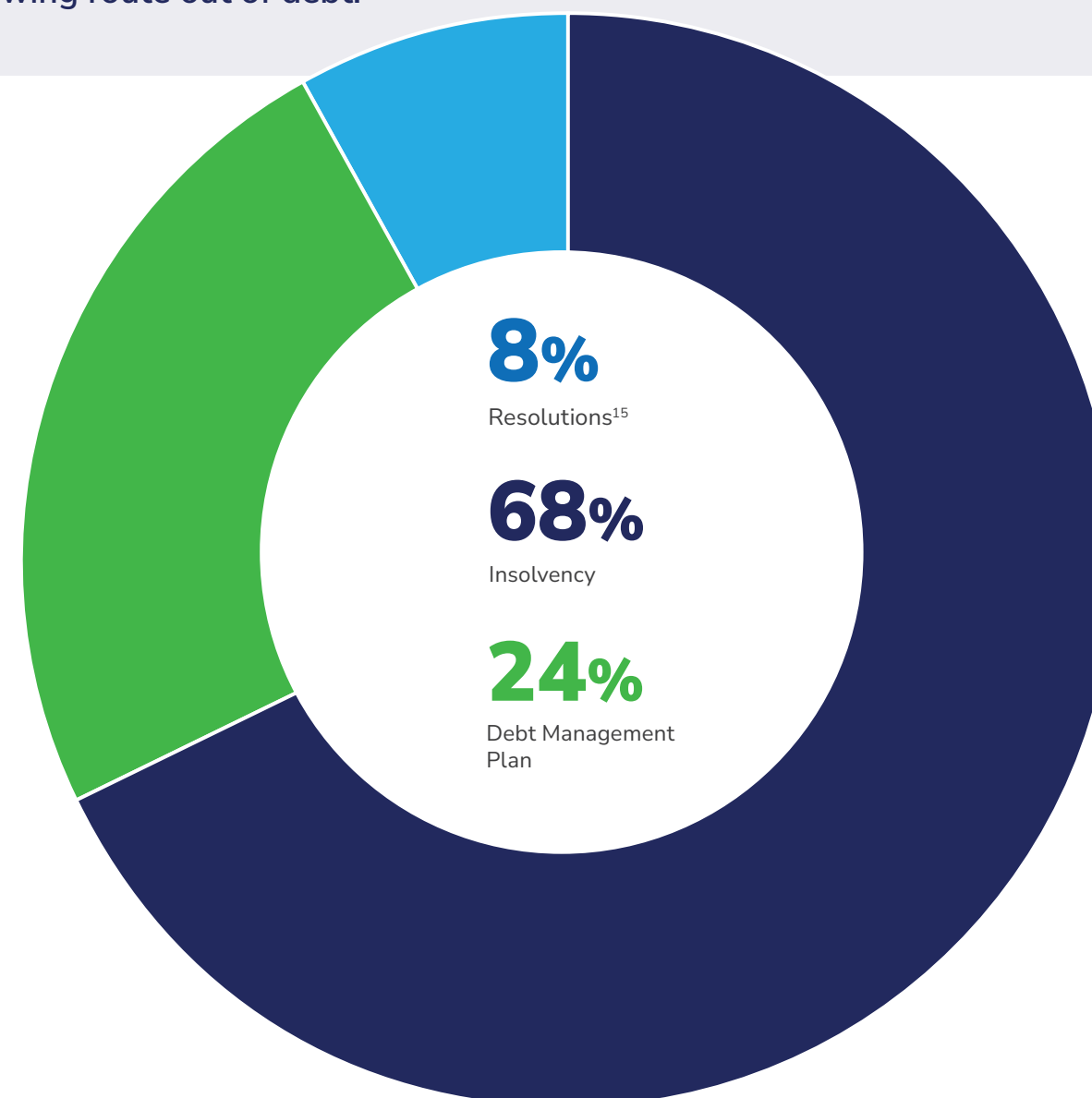
life skills groups were run by local churches in 2024

### 1,036

money coaching workshops were run by local churches in 2024

It was especially encouraging to be able to support our church partners in opening so many new centres and groups in 2024. By expanding the coverage of our services, we can ensure free help is available to even more UK communities.

Percentage of new clients in 2024 who pursued the following route out of debt:



15 | 'Resolutions' covers cases where additional support is needed to identify an appropriate route out of debt.

# Debt help

Local churches across the UK partner with CAP to deliver debt help in their communities. Our debt help service provided vital support in 2024 and saw 2,436 people become debt free despite very difficult financial circumstances for households. We offer this in-depth holistic service across all four nations of the UK, designed to support people with complex needs.

## The role of a debt coach

Debt coaches working in partnership with CAP will visit new clients at home. Many of our clients are afraid to leave their homes because of their debts (see p21), and so meeting in a place where they feel safe is important to begin (and see through) the journey out of debt. The debt coach will be accompanied by a volunteer befriender, whose role is to offer emotional support and an additional point of contact.

Clients described their debt coach as<sup>16</sup>:



**‘I’m so happy to be debt free and CAP were great in helping me. Thank you is not enough.’**



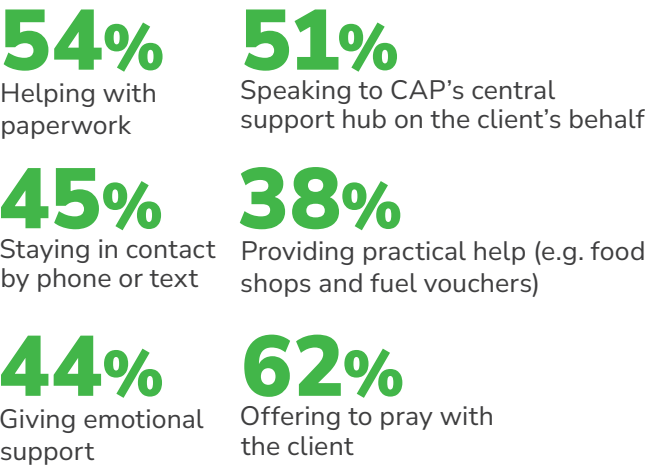
Debt coaches like Sally meet clients in the comfort of their own home and support them, practically and emotionally, throughout the journey out of debt.

Over the course of three visits, the debt coach will take time to understand the individual circumstances of the client. They will support them to gather up any financial paperwork needed to put together a plan to become debt free. Often, the debt coach will become aware at this stage of other immediate needs that the client has, and will help with those too.

After three visits from the debt coach, enough information has been gathered that the client’s case can be overseen by CAP’s central support hub. However, even then it is commonplace for debt coaches to continue offering support where needed.

16 | Percentage of clients who, when asked if they would use the following phrases to describe their debt coaches, selected either ‘agree’ or ‘strongly agree’

Percentage of clients who said their debt coach continued to help them in the following ways after the case was transferred to the central support hub:



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

## Behind the scenes: debt advisors

At CAP’s central support hub, teams of qualified, experienced debt advisors analyse the client’s situation and paperwork, to work out the best route out of debt for them. They create a bespoke budget for the client’s expenses and negotiate with creditors on their behalf to agree affordable repayment plans. On a scale of 0-10, respondents to our survey in 2024 rated us as an average 9.24 on the question ‘How likely is it that you would recommend CAP to someone if they needed debt advice?’

Where the conditions are reasonable, a repayment plan will be set up to support clients to pay back their debts, cover their bills and sometimes to save up for larger expenses. However, 20% of clients would require more than 25 years to repay the debt they owe on their income and 6% of clients would have a repayment term of over 100 years – more than a life sentence. Because of this, in any case where it would take over seven years to repay a client’s debts, insolvency is the best option. The number of clients that needed an insolvency option continued to rise in 2024, as fewer people had surplus income to make repayments. We continue to see more people eligible for a Debt Relief Order (DRO) instead of bankruptcy, especially since changes to the criteria came into effect in June 2024 in England and Wales, and in July 2024 in Northern Ireland.

17 | The quotes on this page were all submitted by CAP clients who have become debt free.

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

**‘I was going down a very rocky road and CAP helped me turn a corner. When I became debt free, what a wonderful feeling.’<sup>17</sup>**

A client with a deficit budget is someone who, after receiving support from CAP and going through a debt advice journey that has included a Financial Statement, still has income that is less than their essential outgoings. By ‘essential outgoings’ we mean necessary, reasonable costs of living and ongoing priority bill payments. Each month in 2024 an average of 47% of the budgets that CAP prepared for our clients were deficit budgets, and needed an additional £283 per month on average to make ends meet. This is presenting a significant challenge across the debt advice sector, and we need action to ensure everyone has a sustainable income they can live on.

CAP’s Policy and Public Affairs team recommends changes to policy that would make a positive difference for people facing poverty. To this end, we are campaigning for the UK Government to establish a protected minimum amount of social security, an Essentials Guarantee, so that the basic rate of social security always covers life’s essentials, and ensure support is never pulled below that level.

**‘The people at CAP saved me when I was really low and desperate.’**



# Our other services and activities

## Job clubs

Unemployment can feel isolating and demoralising, so our job clubs provide a friendly community as well as practical advice and support for job seekers. Through an eight-week course, a trained job club coach helps members to develop important skills including how to write a CV, identifying strengths, and performing well in an interview.

**‘I’d recommend job clubs for the friendship and the specialist help they offer – I think it’s a brilliant balance of the two.’**

**In 2024:**



**123**

job clubs were run by local churches



**850**

people attended a job club



**7**


job clubs were launched for the first time

## Life skills groups

Our life skills groups offer practical advice and support for living well on a low income. From managing a budget and saving money on the weekly food shop, to communication skills that improve relationships, life skills groups cover a wide range of important topics in a friendly group setting.


**‘All these little tricks, just to help you budget, help you save money. I made some good friendships, and I learned more and more about saving money.’**

**In 2024:**




**146**

life skills groups were run by local churches



**678**

people attended a life skills group



**25**

groups were launched for the first time

## Money coaching

More than half (52%) of 18-34-year-olds in the UK say they would like help with budgeting.<sup>18</sup> Money coaching is a free service designed to empower people with the knowledge, skills, tools and confidence to better manage their finances. It consists of expert teaching and guidance from financial specialists across the UK through a series of videos.

Topics covered in our money coaching service include building a household budget, how to use credit wisely, and how to save money.

In 2024, we saw significant growth in our money coaching service, with 123 new coaches completing their training so that they can deliver money coaching in their local communities. They, along with our existing coaches, provided money coaching a total of 1,036 times over the course of the year and helped 4,196 people to more confidently manage their finances.

# An end to UK poverty? The time to act is now.


The data in this report supports what we hear every working day from our clients: times are tough and the financial landscape in the UK is worrying. Yet we won’t lose sight of our belief that there is still, and always will be, hope. We remain unwavering in our determination to end poverty that steals people’s freedom, peace, safety and, all too often, their lives.

**‘It has literally saved me, it’s given me and my family some kind of hope for the future. It’s put my older children on a better path for their lives. It’s reset the clock for us.’ – Jolene**

We have an opportunity to reset the clock for thousands of others like Jolene and to help them reclaim the hope that poverty has stolen. By partnering with local churches to offer free services in UK communities, we can help people get their future back. Everyone deserves the opportunity of a life free from debt and poverty.


As an organisation, we continue to adapt to meet the evolving needs of those affected by poverty. Knowing that low income is an increasing problem and a factor contributing to debt, we provide a free benefits calculator on our website at [capuk.org/calculator](https://capuk.org/calculator) in partnership with Turn2Us to help people check what benefits income they are entitled to. In 2024, the benefits calculator continued to be the most visited page on our website. There were 118,736 calculations completed, identifying over £76 million in total annual equivalent increased income.

## The impact of the benefits calculator in 2024:




**118,736**

calculations were completed



**10,794**

incomes were increased



**£589**

of increased income was identified on average per household per month



Like our church-based services, the benefits calculator offers practical help to thousands of people in the UK every year. While CAP is engaged in helping these individuals and families, at the same time we also campaign for change on a national scale. Our Policy and Public Affairs team pull together evidence and research, undertake consultations and publish reports to help decision-makers develop and shape policy. CAP also campaigns and petitions, takes part in roundtables, and advocates for people in debt and on low incomes.

Last year, we campaigned for a reduction in the amount that can be deducted from someone’s benefits to go towards paying their debts. We advocated for the rate of deduction to be lowered from 25% of someone’s income, so that people are left with enough to live on. We are pleased that this change has now come into effect, with the standard rate of deductions from Universal Credit being reduced to 15% from April 2025. Every positive change in policy is a step towards a fairer future.

Transformed lives, thriving churches, and an end to UK poverty. That’s our vision. And as poverty bears down on those on low incomes, threatening their health, their homes and their families, it’s clear that this vision is not simply a pleasant idea but absolutely essential. Only by taking action can we prevent the bleakness of debt from overtaking any more lives.

18 From polling commissioned by CAP and conducted by Opinium in December 2024.

# Afterword

This year's data provides the most detailed picture of life in debt and poverty that we've been able to build so far. I'm sure you'll agree that it's troubling and deeply moving to read of the sheer numbers of people going without basic essentials like food to eat or a bed to sleep on. We find ourselves living in a time when these levels of destitution not only exist but are commonplace among new CAP clients and many others. How could anyone sit by and accept this as the norm?

Once someone falls into unmanageable levels of debt, the clock is ticking to find a solution. Left unchecked, poverty takes over every area of life. It steals people's health, peace of mind, family relationships, and chance of a better future. If we act now, we can not only stop the countdown to hopelessness for individuals and see them become debt free, but together we can call for wider scale changes that will save millions from facing poverty in the first place.

It's no small thing, to say that we want to see an end to UK poverty. We're well aware that it's a big vision, and that making it a reality will require a great many people working together towards this shared goal. We value every individual and organisation that partners with us on this mission, from the churches who deliver local services, to the industry partners who collaborate with us, to the supporters who help fund our work. If you've supported CAP in any way over the last year, I want to say a heartfelt thank you.

From churches to policy makers, financial supporters to volunteers, there's a huge team that has made possible the many positive changes and led to 2,436 people becoming debt free in 2024. The need is great, but together we can continue to see transformation made real and pursue an end to UK poverty.



**Kiri Adams**  
Head of Policy and Public Affairs



With the support of her local church, Jolene is now not just debt free, but has found a welcoming community to walk alongside her.

# What next?

Know someone in debt?  
Point them towards our help:  
[capuk.org/debthelp](https://capuk.org/debthelp)

Talk to us about working together or funding CAP's work:  
[externalaffairs@capuk.org](mailto:externalaffairs@capuk.org)

Learn more about CAP's funding in our annual report:  
[capuk.org/annualreport](https://capuk.org/annualreport)

Join our professional stakeholders mailing list:  
[capuk.org/updates](https://capuk.org/updates)







Follow and join the conversation:

# #NoTimeToLose #EndUKPoverty



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