

Church Impact Report

The impact churches are
making on poverty in the

Liverpool City Region

Spring 2025

christians
against
poverty

CAP

Churches' impact on poverty: a snapshot



Hi, I'm Paul Jackson and I have the privilege of working for Christians Against Poverty (CAP) as Region Lead in the North of England.

I've spent the last decade working with churches in the North in their mission to reach those in their communities who are experiencing poverty and its devastating impacts.

About CAP

We are Christians Against Poverty, a charity operating across all four UK nations. Our vision is to see transformed lives, thriving churches and an end to UK poverty.

Through hundreds of incredible churches delivering our services, people in desperate need are discovering life-changing freedom and hope every day.

Over the past three decades, we've seen tens of thousands of families and individuals break free from debt and poverty.

As the cost of living crisis continues to be felt in households across the UK, we know there is much more to be done. Together, we can make a difference.



The purpose of this report

The impact of poverty is huge. The Liverpool City Region has a deprivation score of 34.9, compared to a national average of 21.7.^[1] Churches see the reality of this statistic day in day out: they see it in the faces of those who visit their food banks, in the stories shared by those struggling to make ends meet and by families forced to make impossible choices.

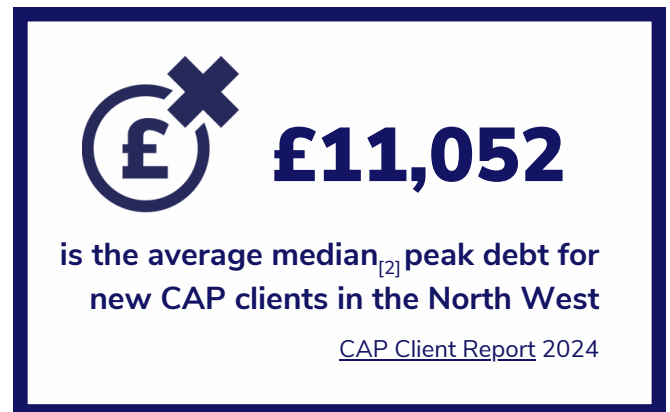
At CAP, we also see the lasting impact that churches we're partnering with are making every single day. We know that the services these churches provide are making a real difference in Merseyside. Churches are seeing lives being transformed in tangible ways,

through their ongoing commitment to serve local people in their area.

CAP's mission is to equip the UK Church to fulfil its biblical mandate to serve the poor. We don't want to keep this news to ourselves but want to shine a spotlight on the good work they are doing and the way they are sharing the gospel of Jesus.

'... let your light shine before others, that they may see your good deeds and glorify your Father in heaven.'

Matthew 5:16



[1] Public Health Institute [Report](#), Faculty of Health, Liverpool John Moores University. Deprivation score, or Index of Multiple Deprivation (IMD), combines various indicators across multiple domains, such as income, employment, health, and education, to provide a comprehensive assessment of disadvantage.

[2] The median average being the middle value in a dataset when the values are arranged in ascending/descending order.



'Church leaders in Merseyside are deeply aware of the poverty that exists within their communities. They don't need to be convinced by statistics; they see the reality firsthand. That's why churches in Merseyside are taking action, working together to make a real impact through initiatives that provide practical support, build community, and offer hope for a brighter future. How? By sharing the gospel through both their words and deeds.'

Jane Morris, a CAP Area Manager who works with churches across the North West to help their communities out of debt and poverty

Jesus offers us hope

We understand that money problems like debt can feel like an incredibly heavy weight, but we also believe in the power of hope and the possibility of a new start.

Churches can provide resources and guidance to help people navigate their financial challenges, but more importantly, they can offer a community of support and encouragement.

Churches remind people that they are not alone, that they are loved, and that with God's help, they can find a path forward. By addressing both the practical and spiritual aspects of poverty, we can help people find not just financial freedom, but also a renewed sense of hope and peace, knowing that they are held in God's loving hands.

'The Spirit of the Sovereign Lord is on me, because the Lord has anointed me to proclaim good news to the poor. He has sent me to bind up the brokenhearted, to proclaim freedom for the captives and release from darkness for the prisoners, to proclaim the year of the Lord's favour.'

Isaiah 61:1-2a

Our prayer

We pray that you and your church communities will be encouraged by this report, inspired to build upon the work you're already doing, and your faith strengthened. We ask for God's Spirit of compassion and creativity to help each of us explore how we can play a part in the Church's movement to help people out of poverty and point them to Jesus.

Melinda, who found hope through her local church



'Our whole purpose is to equip churches to come alongside those in the worst financial storms and bring order to chaos, hope where there was fear and the warmth of a community where there was isolation. We relish the opportunity to partner with churches to build beacons of hope across the Liverpool City Region that will shine brightly into communities that are going through very challenging times.'

Stewart McCulloch, CEO of Christians Against Poverty

What is the **impact** of poverty?

We know that experiencing poverty can go beyond having a lack of material possessions. Poverty can also affect how you see yourself and your place in the world, impacting your sense of security and wellbeing.

Poverty significantly impacts many areas of our lives. Being in poverty impacts our relationships, often cited as playing a major part in relationship or family breakdowns. Poverty creates social isolation and contributes to the loneliness epidemic that is pervading our communities. Poverty significantly reduces confidence and self-esteem, often intersecting with job insecurity, unemployment and skill atrophy. Experiencing poverty for a prolonged period can lead to chronic stress, leaving a lasting impact on both physical and mental health.

Paul (pictured right) suffered a stroke because of crippling financial stress he'd been under, then leaving him unable to work and provide for his family.



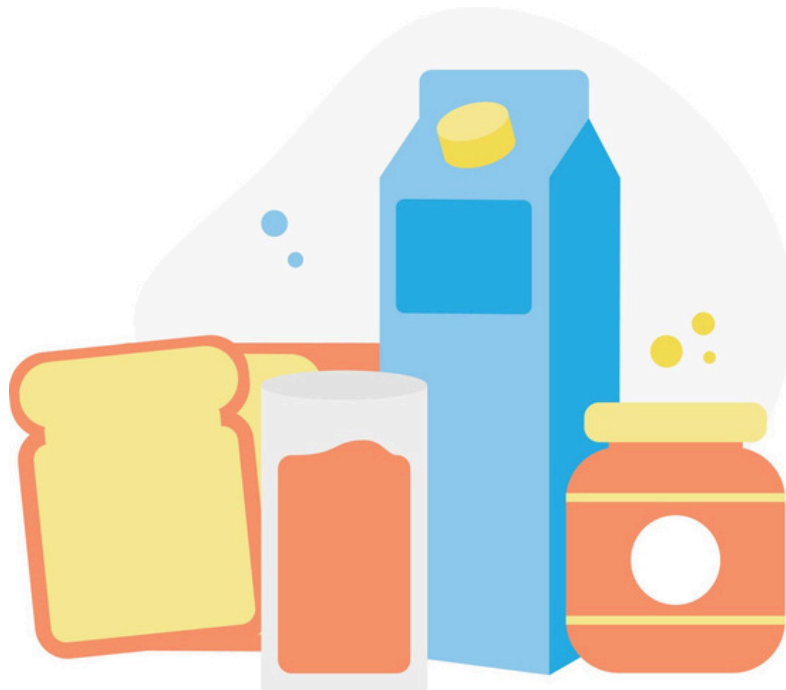
Paul, former CAP client, now debt free

Money and **physical health**

Churches that partner with CAP to run community groups and services regularly see the detrimental impact that money worries have on physical health. People in poverty are going without the basic essentials, like food or heating. Living in a freezing home or going without food can directly impact physical health, as can the high level of stress poverty causes.

'We meet people who aren't able to keep the heating on or feed themselves properly, which sends their physical health downhill.'

Shirley, who manages the life skills groups at Jubilee Church, in partnership with Hebron Church and Oasis Church in Wallasey, collectively partnering with CAP



38%

UK adults who reported they were facing financial hardship said the high cost of essential items was a primary cause

CAP Poll ^[3]
Conducted by [Opinium](#) Dec 2024



77,000

people in Merseyside are economically inactive due to short or long term illnesses

[ONS](#) (Oct 2023-Sep 2024)

[3] Polling commissioned by CAP and conducted by Opinium. Total sample size was 2000 UK adults. Fieldwork was undertaken between December 3rd - 6th 2024. The survey was carried out online. Find out more at capuk.org/polling.

What impact is Jubilee Church making?

Jubilee Church* in Wallasey connects with people experiencing poor health through various outreach ministries. They partner with CAP to deliver services offering a broad range of life skills that help people navigate living well on a low income.

* In partnership with Hebron Church and Oasis Church, Wallasey

'We are using our life skills group alongside our work with other organisations to make a positive impact on people's general health, helping them find ways to stay warm, to eat well on a low budget, and foster a real sense of trusted community through the church's care and presence.'

'We adapted the format of our life skills group to suit different people - like when we left the church building to deliver the course to parents at their children's school. It made the course much more accessible and our church was able to connect with these parents who would have otherwise would never have known about us.'

'Even though I've learned new skills, one of the main positives is that I've made so many friends. I have confidence, and I'm in a better mindset than before.'

'I wasn't confident in cooking, but life skills has made me be more confident. I'm not a big eater anyway, but now I'm wanting to [cook and] eat more.'

CAP life skills participant

Shirley, who manages the life skills groups at Jubilee Church, in partnership with Hebron Church and Oasis Church in Wallasey, collectively partnering with CAP

Life skills participants at Kings Church in the North West of England



Money and mental health

Churches we work with in the Liverpool City Region see firsthand the significant impact of financial pressures on people's mental health. People who are struggling to make ends meet can suffer a range of mental health challenges. We know that churches are keen to help alleviate such pressures, so people are more free to live life to the full.



'We see how financial strain has either been a trigger for existing depression or anxiety disorder, or has been the cause of such. The pressure of making ends meet can feel overwhelming, making it difficult to cope. We meet people who aren't sleeping, are irritable or agitated, are negative or withdrawn. The prevalent sense is this tangible feeling of hopelessness.'

Olly Hargreaves, who runs money coaching and a debt centre at Long Lane Church in Liverpool, in partnership with CAP



Almost 1 in 3

of adults who live in the North West report having daily anxiety about their finances (29%)

CAP Poll ^[4]
Conducted by [Opinium](#) Dec 2024



45%

respondents to CAP's Client Survey they had attempted or considered suicide as a way out of debt before seeking help

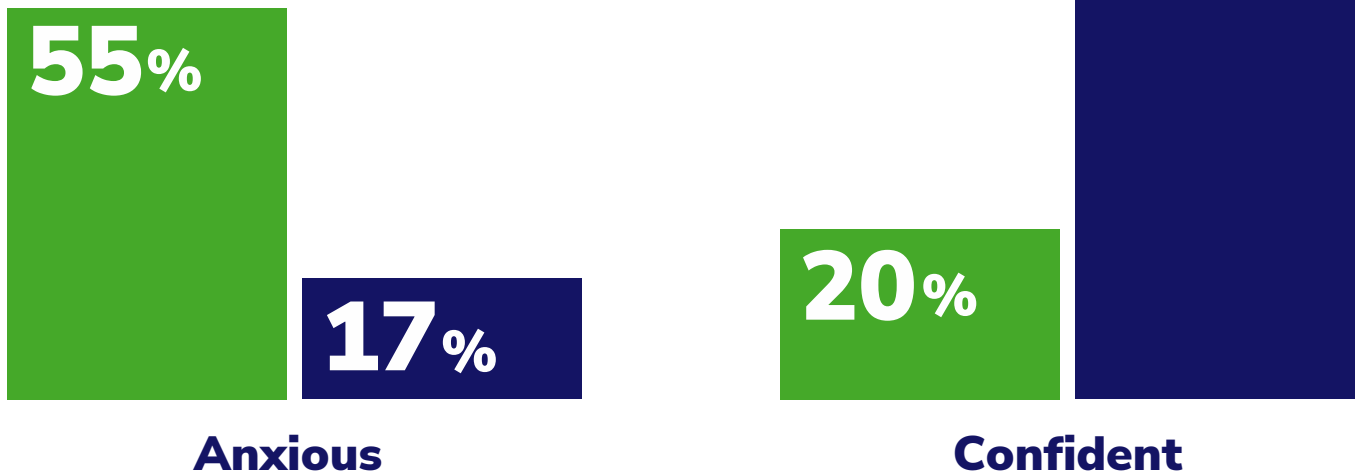
[CAP Client Report 2024](#)

[4] Polling commissioned by CAP and conducted by Opinium. Total sample size was 2000 UK adults. Fieldwork was undertaken between December 3rd - 6th 2024. The survey was carried out online. Find out more at capuk.org/polling.

What impact is Princes Park Church making?

Princes Park Methodist Church in Liverpool runs money coaching alongside their debt help service, making a real impact in growing people's confidence with managing their money. This is particularly important for those whose past experience of debt has created fear for the future. Participants across the UK report feeling significantly less stressed after completing the course.

How did you feel about money **before** and **after** money coaching?



CAP survey of participants across the UK who attended money coaching in their local church 2024

'Learning how to budget dramatically changed the way I feel about money. I've gone from not having a scooby to being totally on top of my money.'

'Money coaching helped detach the emotion, the anxiety of managing my money. Now I think of money as a commodity for me to use rather than to take over me.'

'I was attending to support my daughter who has learning difficulties and autism but I learnt so much myself. The course is excellent and I wish I'd done it earlier in my life.'

Money coaching participants

Money and **mental health**

St Mary's Church* in the Wirral runs a debt centre in partnership with CAP. They report that, since Covid, they've seen a big jump in mental ill-health from those seeking debt help, saying people are more likely to be struggling with anxiety and depression. For many people, the weight of money worries - particularly exacerbated by the cost of living crisis - has become inextricably linked with feelings of hopelessness and despair, creating a vicious cycle that the church is praying against and diligently working to break.

* In partnership with Christ Church, Barnston with St Michael's, Pensby

'As part of our debt help service, we often find our first visit is with someone who is at crisis point, whose mental health has significantly declined. So we've worked to get our team trained up on mental health first aid, allowing us to learn how to recognise different issues, spot red flags and better inform ourselves about mental health issues. Both the Church of England and external courses have helped us better support the whole person, from their finances to their mental wellbeing, which is something we believe God has called us to.'



'I think meeting face to face makes a real difference; I don't think we'd connect with people in the same way if it was over the phone. People are very emotional when they meet us - I think there's something about the relief of sharing your struggles with someone right there with you. We always ask the Holy Spirit, as the Great Comforter, to be present for our clients and lead our visits; people often say, "Oh I don't know what that was about!" after they've broken down, and we can explain it was the love of God.'

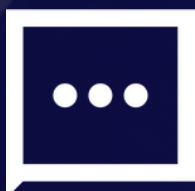
'I first met Rob* after he was identified as suicidal. He confessed on my first visit that his debt was really getting him down, and he hadn't been out of the house for a number of weeks. We managed to start helping Rob with his debt, but also just connected with him face to face, showed him care, sorted out some food parcels. He began to change. At my next visit Rob said he'd been out for a few walks, he said that he felt he was getting a lot better. He sent me a text just before Christmas saying, "Thank you again for everything you're doing. You've been a true light in a world of darkness".'

** Name has been changed*

Jessica, who manages the debt centre at St Mary's Church in the Wirral, in partnership with CAP

Loneliness and social isolation

Another damaging consequence of financial difficulty is that it often isolates people from friends and family at a time when they are most in need of support. Sometimes just the weight of shame causes people to cut themselves off from vital support networks. This disconnection fuels loneliness, a growing epidemic in our society - something that churches try hard to counteract through outreach, community programs, creating welcoming and hospitable environments and, of course, through prayer.



2 out of 3

respondents to CAP's Client Survey said they didn't feel they could talk to their friends and family about their problems

[CAP Client Report 2024](#)



88%

of respondents to CAP's client survey said that debt caused them to feel lonely

[CAP Client Report 2024](#)



What impact are churches making?

Jubilee Church* in Wallasey has been prayerfully connecting the money support services they provide for local people with their own church community, allowing them to share a very real experience of care and God's love, and demonstrating the church's commitment to serve people.

* In partnership with Hebron Church and Oasis Church, Wallasey



'Jade* has been joining our church's weekly community lunch for a while now; she comes to Sunday services from time to time. Last week she came to lunch feeling very low and unloved. We took a few moments together to encourage her of God's love... Last week she accepted prayer and came to church again this Sunday.'

** Name has been changed*

Hannah, who manages the debt centre at Jubilee Church, in partnership with Hebron Church and Oasis Church in Wallasey, collectively partnering with CAP

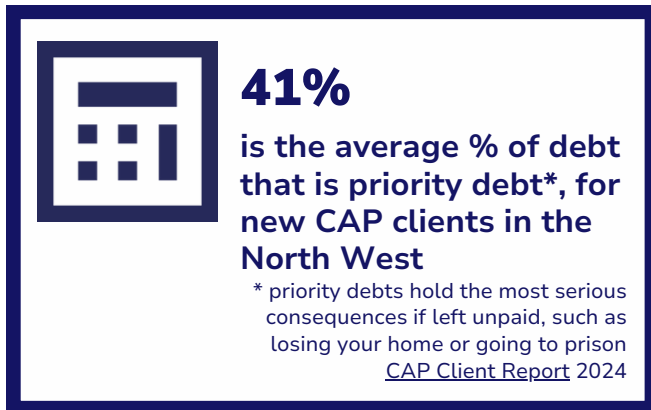
'When I started going to church, people would ask me if I was new to the area, but I wasn't. I'd lived in the same place for years but I just never went out or spoke to anyone. It was very lonely.'

Debt help client



Money and **debt**

Over the past two years, the UK has seen a sharp rise in the everyday cost of living, and it has left many households in financial crisis. For those who were already living below the poverty line, the struggle has intensified. Meanwhile, many who were coping before have seen their financial security collapse around them. At CAP, we've seen an increase in people borrowing money to meet their essential needs, leading people into debt through just paying the bills.



What impact is Long Lane Church making?

Long Lane Church in Liverpool have been partnering with CAP for the past 15 years. Their established presence and long-term commitment has brought lasting change to the lives of many local families, offering them a freedom and a future they could only have dreamt of before.

'For us as a church community, running a debt help service in partnership with CAP forces us to look outside of our immediate congregation, to see what the need is in our local area. Some of the people we help out of debt end up finding faith in Jesus and become part of the church, which is brilliant to see. But for me, as a church leader, the greater impact I see is on the church members. Those people that play a part in this work – the people who fund the ministry, who train as Debt and Money Coaches, who give their time to volunteer and befriend debt clients - I see the changes in them.'

Nick, leader of Long Lane Church in Liverpool, who partner with CAP

'Anyone who has lived with debt understands the weight of its burden. It's not just about trying to make the numbers balance; it's about the constant worry, the sleepless nights, the distinct lack of choices and dignity. Churches recognise the human stories behind the financial struggles, understand that behind every debt lies a person, a family, and a unique set of circumstances. Just as Jesus left the multitude to seek out the one single lone lost sheep, churches are often at the forefront of helping individuals navigate their way out of debt and back into a life they want to live.'

Jane Morris, CAP's Area Manager in the North West

Money and budgeting

Many people we talk to express a lack of confidence around managing their money, and welcome any guidance in effective budgeting. We know that they often feel overwhelmed by financial uncertainty or unexpected costs; this uncertainty can impact their decision-making skills which has a knock-on effect in other areas of their lives.

Churches are in a unique position to connect with people and support them to move from financial anxiety to stability and hope, through offering practical tools and resources, a supportive community where people can learn and grow together, and sharing the message of God's provision and abundance.



1 in 3
adults say they don't
feel confident about
managing their money

MaPS Financial Capability
Survey.



25%
adults based the North
West say they would
like help with budgeting

CAP Poll ^[5]
Conducted by Opinium Dec 2024

[5] Polling commissioned by CAP and conducted by Opinium. Total sample size was 2000 UK adults. Fieldwork was undertaken between December 3rd - 6th 2024. The survey was carried out online. Find out more at capuk.org/polling.

As well as a debt help service, **Long Lane Church** in Liverpool also offers money coaching through group workshops. Their money coaching service has found this form of financial education benefits anyone, whether they're in debt, on a low income or simply want to improve their budgeting skills.

'We found running these workshops in a group setting broke down all kinds of barriers. Working through the material as a group helped create a really supportive and encouraging environment - much more than if we'd 'taught' from the front like a school class. People got so much more out of it; participants learnt from one another, shared experiences, thoughts, tips and overcame challenges together. Groups always want to continue meeting so would often sign up to another course, like life skills or Alpha.'

Olly Hargreaves, who runs money coaching and a debt centre at Long Lane Church in Liverpool, in partnership with CAP

'I think it's worthwhile for anybody at any age to do money coaching. I am in my fifties now and there were things in the sessions that I wasn't aware of. So I learnt something new and think most people would benefit too.'

'It's really good to know you're not alone - other people struggle with money - it's not just you.'

'It is helping me and my husband to work together on the same page after years of not really getting on top of it all.'

CAP money coaching participants



The Church community's impact



Churches across the UK contribute significantly to society, extending their influence far beyond spiritual matters. One issue many churches want to tackle is poverty. Whether this is addressing food insecurity through running food banks and pantries, running ministries that support and improve people's welfare, or providing community spaces for support groups and social gatherings, churches are valuable assets to society as a whole.

And of course, the most unique and significant contribution that churches make is their role in introducing people to Jesus, helping people engage in a personal relationship with him and fostering a deeper understanding of God's love.

At CAP we love to see both these things! That's why our work focuses on equipping churches to help people in their area out of debt and poverty, and introduce them to Jesus.

Explore more

Chat to Steve



If you'd like to hear more stories about the impacts churches in the North of England are making, or simply want to explore how your church can maximise your impact, book in a call with CAP's partnership development manager in the North, Steve Haines. Steve is well equipped to help churches wanting to partner with CAP identify where their strengths lie, and in what ways we can best help you connect and support those in your communities who are vulnerable to poverty and debt.

>> [Click here to book a chat with Steve](#)

Or you can always drop Steve an email stevehaines@capuk.org
or call him on **07465 993 183**



capuk.org



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