

Debt Statistics

- 11 people go debt-free every working day
- nearly four in ten (37%) were afraid to leave the home
- Six in ten (60%) were afraid to answer the door
- Nearly three quarters (73%) were too scared to answer the phone
- People below the poverty line have on average 11 different unpaid debts and have an average whole household income of just £15,109 per year.
- More than six in ten of CAP's clients are living below the poverty line.
- Nearly a quarter (24%) of CAP's clients are caring for a loved one
- Exactly half (50%) live in a household where at least one person has mental ill-health
- Nearly a quarter (24%) are struggling with bereavement.
- Two thirds (65%) of all new clients seeking help from CAP have taken out credit to cover a basic household bill
- Three quarters (75%) of new clients seeking help from CAP have consumer credit loans or overdraft debt
- Over fifty percent (51%) of CAP Clients have debt on credit cards.
- Low income was cited by one in four (23%) CAP Clients as the primary reason for getting into debt.
- • Almost half of all debt clients have a debt with the DWP, HMRC or their local authority.
- Debt clients were 41% more likely to have considered suicide than those with only private sector debts.
- 42% of clients said they were 'a lot more' stressed about local authority debts than others.
- Local authority debts had caused 69% of clients to skip meals, 77% had been made ill, 93% had suffered sleepless nights
- Further levels of stress were experienced by those with several debts deducted at source from their benefits, leaving them with little to live on.
- In the second half of 2018, CAP saw a 32% rise in new clients saying that Universal Credit was the primary reason for their debt problems.
- Over 2,500 families become debt free every year
- £3m of debt is repaid or written off every month
- 93% of our clients stay debt free, and 82% continue to use a budget to stay in control of their money
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Job Club Statistics

- Unemployment rarely seems to be experienced in isolation. Three in five (57%) also have poor mental health and a quarter are caring for a loved one. According to the report, unemployed people are also more likely to have a physical disability or serious illness.
- 22% of our Job Club members have missed meals
- 51% weren't sleeping due to their circumstances
- 23% have experienced mental health issues
- 22% have contemplated or attempted suicide
- 38% of all our Job Club members find work
- Most Job Club members are considered long-term unemployed, out of work for more than 2 years
- CAP has helped over 1,700 to step back into employment in the last three years.

Life Skills Statistics

- 55% of our life skills members have missed meals
- 47% have mental health issues
- 66% weren't sleeping due to their circumstances

- 34% have contemplated or attempted suicide

Fresh Start Statistics

CAP Money Statistics

What Others Say

- **Martin Lewis, Money Saving Expert** 'CAP are unsurpassed when it comes to the debt help they give people across the country. There's nothing better to start you on the path to having more money in your pocket.'
- **Justin Welby, Archbishop of Canterbury** 'CAP are serious, highly professional, deeply committed and, above all, they will treat you as a human being of infinite value.'
- **David Cameron, former UK Prime Minister** 'CAP has an impressive record of helping people get debt-free and stay debt-free. From the minute people approach CAP, they are guided and supported through every big financial decision so that they can pay off their debts and plan for a better future.'

Client Reports

2019 Client Report

[-https://capuk.org/fileserver/downloads/general/cap-client-report-2019-dp.pdf](https://capuk.org/fileserver/downloads/general/cap-client-report-2019-dp.pdf)

A Dark Place (Energy Debt)

[-https://capuk.org/fileserver/downloads/external_affairs/A_dark_place-Feb2020-Low_Res-DP.pdf](https://capuk.org/fileserver/downloads/external_affairs/A_dark_place-Feb2020-Low_Res-DP.pdf)

Left Destitute By Debt

[-https://capuk.org/downloads/external_affairs/destitution-briefing.pdf](https://capuk.org/downloads/external_affairs/destitution-briefing.pdf)

Stacked Against

[-https://capuk.org/fileserver/downloads/external_affairs/stacked-against.pdf](https://capuk.org/fileserver/downloads/external_affairs/stacked-against.pdf)

The Freedom Report

[-https://capuk.org/downloads/policy_and_government/the_freedom_report.pdf](https://capuk.org/downloads/policy_and_government/the_freedom_report.pdf)

Evangelism