

christians
against
poverty

CAP

Client report

Changing perceptions

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#lookagain

Changing perceptions

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Methodology

The statistics in this report are drawn from CAP's Annual report, analysis of data from CAP's Debt Help case management system for 3,904 client households that had a financial statement activated for the first time in 2018, 1,259 responses to CAP's annual Debt Help client survey conducted by post and online between 16 October and 30 November 2018 and 158 responses to CAP's Group Services survey submitted by CAP Job Club, Fresh Start and CAP Life Skills members throughout 2018.

About Christians Against Poverty

Christians Against Poverty (CAP) is a nationally recognised charity that works with over 500 churches to help the most vulnerable out of poverty across the UK. The services provided offer both practical and emotional support, are completely free and are available to all, regardless of age, gender, faith or background. Through a network of nearly 600 local services, CAP offers a free face to face debt management service, with advice and ongoing support provided from head office. As well as this, CAP tackles the causes of debt and poverty through its group services: CAP Job Clubs, CAP Life Skills and Fresh Start groups. In addition to this, CAP provides face to face adult financial education across the UK with over 600 partner churches running the CAP Money Course.

Acknowledgements

We would like to acknowledge and thank all of the members of the team at CAP who have contributed to this report: Dawn Stobart, Helen Webb, Jonathan Shaw, Paul Walmsley, Viv Prior, Becky Dellar, Claire Wong, Heather France, Kirsty Allen, Josh Sulc, Pete Croker, Hayley Tearall, Martin Cowles, Sarah Scarisbrick-Rowe, Rebecca Baylis, Robyn Sweeney, Jonathan Sisterson. Most of all, we are incredibly grateful to group service members Jenny, Aida, and Alfie, Debt Coach Ken, and Nicky who has generously allowed us to feature her story in this report.

Executive summary



Matt Barlow

Each year, alongside the professional debt help we provide and our group services, we take around 850 clients on holiday. Our staff are encouraged to volunteer their time to help run these short UK breaks, and it is consistently a highlight of my year. When clients arrive, you can see the effects of poverty in their whole demeanour. They will not make eye contact. They're slumped over. Anxious. Worried about what people will think of them. Feeling they do not deserve to be there.

Watching that change over just those two days gives a glimpse of the true difference CAP's support makes. At the end of the break, there are heads held high with smiling faces. Fun has been had, friends made and families reconnected. Sometimes our greatest need is a change of perspective in order to remember who we are and what is important.

At CAP, it's all about our clients. We give people the tools and the self-belief to overcome their situation. We offer a different narrative of how the world sees them. One which grows confidence and lets them know they are cared about and supported.

Our clients face huge challenges. We are on the brink of major changes to our consumer protections and welfare system which, for better or worse, will have a large-scale impact. We are already seeing the transition to Universal Credit bite, as raised in our 2018/19 *Checking in* series, and are bracing ourselves for eight in ten CAP clients to be affected by the end of the rollout.¹ We also await further details of whether the forthcoming statutory breathing space and debt repayment plan schemes will be inclusive and bring real benefits for people in the grip of financial crisis.

The people we meet are not simply disengaged from their creditors, they're in complete social isolation (p20). On average, they owe the equivalent of 119% of their annual household income after housing costs (p11) - a seemingly insurmountable sum considering almost two in three live below the poverty line (p8). They feel stuck in an inescapable cycle, many never having lived in a debt free home, even as children (p9). This is the reality which our policies need to effectively work within.

The credit landscape continues to evolve under FCA regulation with improved protections for consumers of a range of high-cost credit products. Yet little has been done to address insufficient access to convenient and low-cost credit for people on low incomes, and the underlying poverty that sees too many resorting to borrowing to meet their day to day living costs. In the energy sector, while the price cap means consumers are guaranteed a fairer deal, it does not promise affordable heat and light.

Going to bed hungry has become the new norm (p16). One in four of our clients have no carpets or curtains in their home and one in ten have been without a working boiler for six months or more because they could not afford to fix it (p18). It is not just one day without comfort, but many weeks in a cold, dark home. The poverty is relentless.

The good news is that, in 2018, we helped 24,300² people take steps to change their situation. We saw 2,575 people become debt free, and many more grow in confidence through our Job Clubs and Life Skills groups and find freedom from life-controlling habits through our Fresh Start groups.

There was new excitement as we announced the launch of CAP America, adding to our existing global reach in New Zealand, Australia and Canada. Closer to home we welcomed our new Executive Director, Paula Stringer, previously Head of Production for BBC Sport, who brings heaps of passion and experience. Also in 2018, we trained 393 frontline staff and increased the size of our Life Skills network by 32 groups following their launch the year before.

As ever, our sights are firmly set on the needs of the people we help and those we are yet to meet who desperately need hope to walk in to their lives. As you read this report, I urge you to look again at the people and the problems it is often easier to overlook. We all have the potential to make a difference.



Matt Barlow
CEO - UK & International

1 | See capuk.org/checkingin 2 | Inclusive of people interacting with more than one service, and children living in households helped by CAP Debt Help.

Meet the team



Dawn Stobart

In 2018, I celebrated 15 years of working at CAP. It has been a privilege to have been part of an organisation that has transformed the lives of so many people but, as this report highlights, the credit industry plays an important role in seeing clients become debt free. When I look back, I'm so encouraged by the strong relationships we've fostered over this time, and that my team continues to bring value within their respective industries, giving a voice to the voiceless, changing policy and improving operational links. The breadth of our reach is testament to the continued importance we place on knowing our clients and our influence is growing - thank you to all who help make this possible.



Dawn Stobart
Director of External Affairs



Jonathan Shaw
Creditor Relations Manager

Works with the credit industry, building links with banks, creditors, debt collection agencies and the enforcement sector.



Helen Webb
National External Partnerships Manager

Manages key national partnerships and supports CAP's frontline network to generate referrals locally.



Kiri Saunders
External Communications Manager

Responsible for relationships with water, telecoms and public sector creditors, as well as stakeholder communications.



Rachel Gregory
Social Policy Manager

Works with key contacts in the energy sector and oversees CAP's policy work and parliamentary engagement.

Christians Against Poverty at a glance



24,300

people helped in 2018 (inclusive of people interacting with more than one service)

327

Head office staff

4,000

frontline volunteers



2,575

people debt free in 2018

293

Debt Centres

124

Job Clubs

120

Life Skills groups

60

Fresh Start groups



failure, worthless, hopeless

Nicky was raised by her mother in a low income household where money was always tight. This rocky start gave Nicky a bad footing for the future, moving in and out of an abusive relationship, facing constant battles with mental ill-health and problem debt. Scarred by her past, she had no hope for her future. Until CAP walked in.

'I spent ten years in an abusive relationship. He was controlling, violent and the worst part of it was that I thought this was normal. I didn't know what else there was. When I finally got out of it, I discovered just how much debt I was in. He hadn't been paying the bills, I thought he had, most of them were in my name too. The debt equated to about £10,000 by the time I left and I had no money.

I felt like such a failure to my kids.

My kids were five and ten at the time. I could barely put food on the table, I would feed them and then just have toast. I tried to hide it by lying and saying I had eaten lunch out with a friend. I couldn't give them the things they wanted. We hadn't had a holiday for years.

The bad relationship took its toll on all of us, especially my son. He saw a lot more of the violence and things like that. And even now, my daughter's very wary of shouting, she still associates it with things that went on. She's starting to have anxiety – it affected us all.

I couldn't sleep at night, so I would just lie there. The debts were affecting my mental health, I was so depressed and I just couldn't see a way out.

No one reached out, I felt so unimportant and worthless.

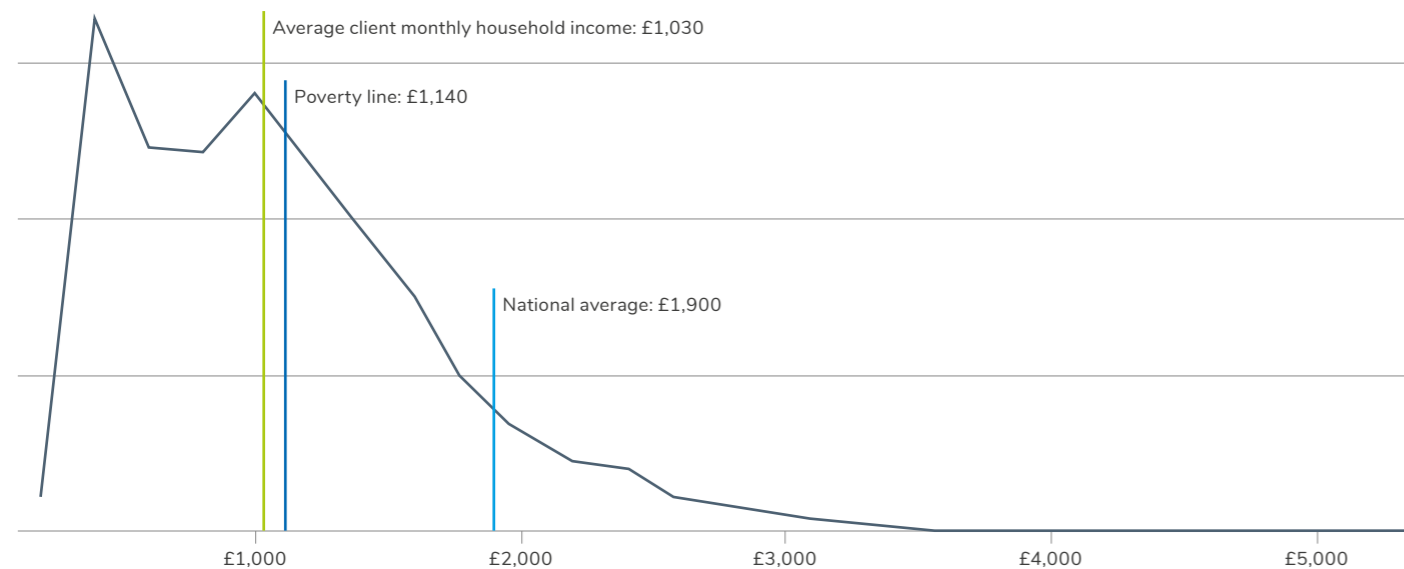
I had no joy, no confidence, no hope. It was dire. I wasn't living, I was just existing.'

Many of the people CAP helps have faced a long road of difficulties and setbacks. Poverty brings lack of opportunity, erodes resilience and starves social capital. This leaves people in a precarious position, standing at a cliff-edge with no safety net, surviving as best they can day-to-day. This is the context within which a debt crisis breeds. The roots of the problem go back much deeper and further than the point at which the debt balance started to bite.



Income distribution

Distribution of monthly household income after housing costs of new clients in 2018:



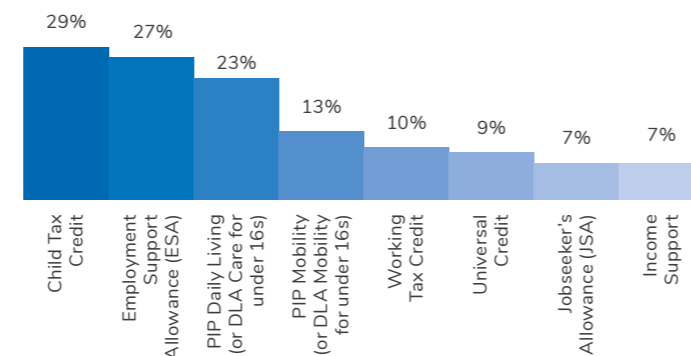
3 | Calculated using DWP Households Below Average median annual household income after housing costs for financial year ending 2018 of £22,800 published March 2019 and poverty line taken as 60% of this. 4 | Average annual household net income after housing costs for all new clients in 2018.

A financial knife edge

Living on a low income is a truly enormous challenge. Nine in ten (91%) CAP clients have an income lower than the national average and almost two in three (64%) live below the poverty line.³ With an average household income after housing costs of £12,361 a year and just under a third (30%) living on less than £10,000 a year (after housing costs), CAP clients walk along a financial knife edge.⁴ Almost half rely solely on benefit income (45%) and are vulnerable to delays and disruptions in these payments. In total, four in five (81%) CAP clients receive some form of benefit income and the breakdown of this is shown in the graph below.

Benefits

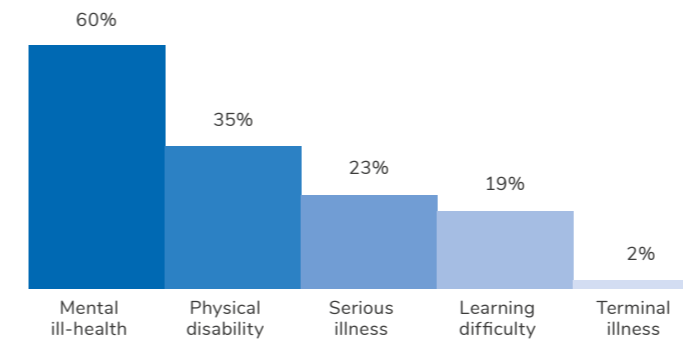
Proportion of new client households in 2018 who received:



Health risks

Disability and ill-health

Proportion of client households in which someone has:



Mental ill-health is pervasive. Three in five (60%) households helped by CAP are affected by mental ill-health, which is approximately two and a half times the national average of one in six adults in the UK who suffer from a common mental disorder each year. Two in five (41%) CAP clients have a key support issue registered on their case that flags their need for extra support. For more than one in three (37%) clients this includes a key support issue relating to mental ill-health. Most commonly this relates to depression and anxiety/panic attacks, but also includes bipolar disorder, post-traumatic stress disorder and agoraphobia, which is often coupled with other physical health challenges. Almost one in four CAP clients have a serious illness (23%) and over one in three have a physical disability (35%).



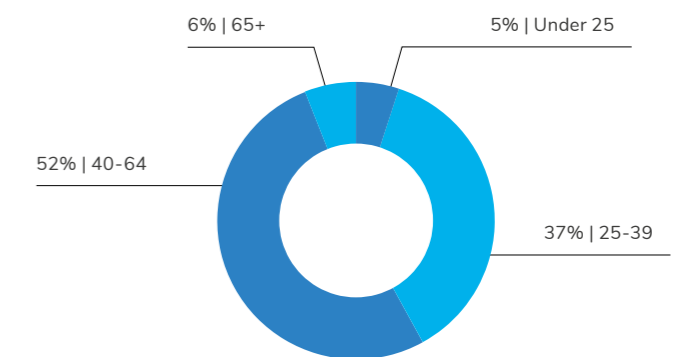
Inescapable cycle

Poverty has an intergenerational impact. Like Nicky, just under one in three (27%) CAP clients grew up in a household affected by debt and four in five (80%) CAP clients say debt negatively affected their children (p11). In this situation, debt becomes normalised. It is assumed to be an inescapable part of life. Financial security is extremely hard to attain when low income means today's needs take priority. Almost all (97%) CAP clients were unable to save and so had no money to fall back on when they entered financial difficulty. As the age breakdown of CAP clients shows, many clients were unable to escape this cycle of debt far into their adult life.



Age breakdown

Proportion of new clients in 2018 who were aged:



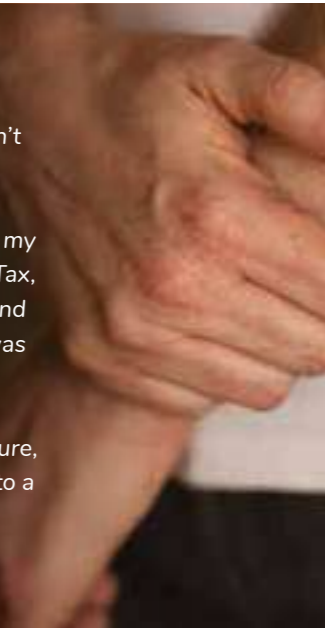
5 | McManus S. et al. (2016) Mental Health and Wellbeing in England: Adult Psychiatric Morbidity Survey 2014, Leeds: NHS Digital

Breaking point

The breaking point for CAP clients is not a single punch. Instead, it comes after a continuous and relentless battle. This is what pushes them into a place of defeat. It is in this place they feel helpless, unsure where to turn or what to do. It can be a place of shock or denial, but above all it's a place of fear. When life suddenly comes crashing down, it feels like the point of no return. Finances begin to spiral out of control. Health and relationships begin to deteriorate as stress kicks in.

Nicky

'I discovered my partner hadn't been paying anything. Two months after I left, I started getting letters and bailiffs at my door. A lot of it was Council Tax, as well as a massive two grand water bill that I thought he was paying. I couldn't keep track of it all and I quickly became overwhelmed. I felt like a failure, especially to my kids. I fell into a really bad depression.'

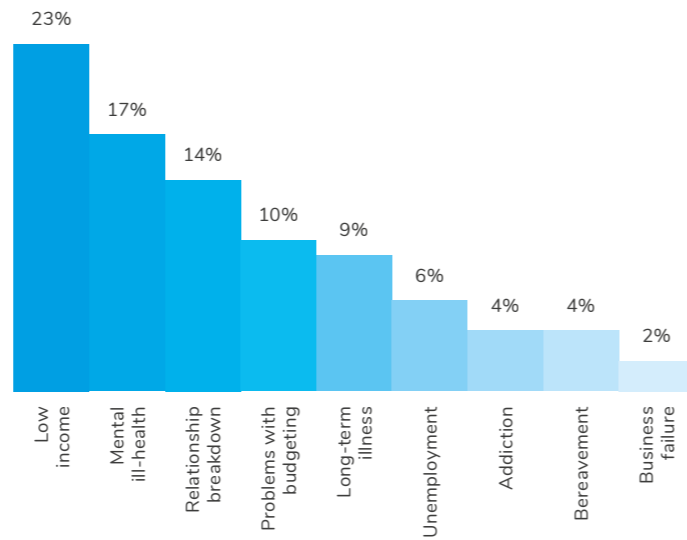


Trigger point

The main reasons given by CAP clients for the start of their debt problems vary little from year to year. Consistently, low income comes out top as the primary reason for their debt, accounting for just under one in four clients (23%). This is followed by mental ill-health (17%) and relationship breakdown (14%). Yet in reality the reasons are multiple and interplay to create crisis situations after someone's resilience has been eroded. For instance, while only 4% of CAP clients say bereavement is the primary reason for their debt, overall nearly three in ten (28%) clients are struggling to come to terms with a bereavement.

Primary reason for debt

Proportion of new client households in 2018 who gave the following as the primary reason for their debt crisis:



Deteriorating health

The pressure of debt takes a toll on both mental and physical health. Nearly nine in ten (88%) CAP clients had sleepless nights because of debt, and four in five (75%) said their mental health deteriorated because of debt worries. Three in ten (31%) also found their physical health was affected and more than two in five (43%) of CAP clients visited their GP as a result of the strains debt placed on their health. More than four fifths (82%) of CAP clients who visited their GP were then prescribed medication or counselling. In some cases clients self-medicated by turning to drugs or alcohol.⁶



Families under pressure

More than three quarters (78%) of CAP clients in relationships said debt had caused arguments, leading to complete relationship breakdown in three in ten (29%) of cases. Two fifths (39%) of CAP clients live in households with children, seven in ten of whom are lone parents.

The impact debt has on these children is far reaching, from taking a toll on their emotional wellbeing, to parents being unable to provide adequate food or clothing and feeling that their debt was affecting their children's future life chances.⁷ Where parents are struggling to provide for their children, feelings of guilt and shame are particularly acute. Seven in ten (69%) CAP clients with children said being in debt made them feel like a bad parent.



Financial spiral

As financial difficulty sets in, people struggle to keep up with contractual debt repayments and households bills. Attempting to juggle these commitments sees many people take out more credit, cut back on essentials and build up arrears to try to keep up with the insurmountable demands for payment they are receiving.

Three in five (61%) of CAP clients fell behind with one or more priority bills⁸ and more than half (54%) took out credit to pay a household bill or another debt.⁹ This culminated in an average outstanding debt balance of £15,070 for new client households in 2018. This is equivalent to 119% of CAP clients' average annual household income after housing costs, and would take more than 23 years to repay without access to alternative debt solutions.

New CAP clients in 2018 had one more debt on average compared to those who sought help in 2017, owing money to twelve different creditors. There was a 2:1 ratio of non-priority to priority creditors and the graph over the page shows the most common types of debt within these categories.¹⁰

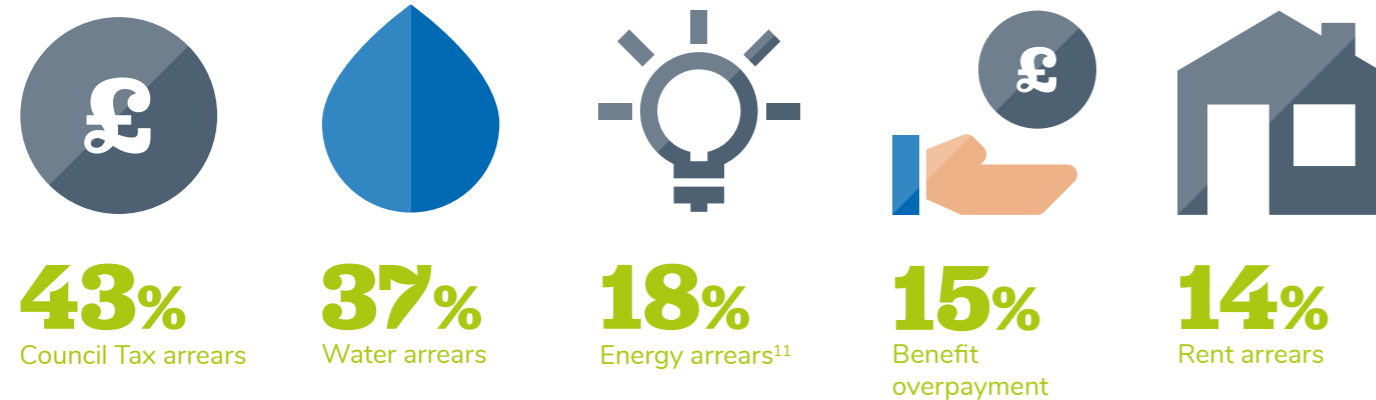
There are some variations in the types of borrowing turned to by households of different income levels. Lower income households typically use mainstream products, such as credit cards and personal loans, less than higher income households. Doorstep lenders and Social Fund loans are more commonly accessed by lower income households than those with higher incomes. Overall, one in four (25%) clients have also borrowed from a close friend or family member, putting pressure on their most significant personal relationships.

6 | 25% turned to drugs or alcohol because of debt. 7 | When asked, 'Did debt negatively affect your children?', 69% said 'it made me feel like a bad parent', 51% said 'it made me feel like I was impacting their future life chances', 31% said 'it affected their emotional wellbeing', 16% said 'it affected their mental health', 11% said 'it affected their school performance' and 7% said 'it affected their physical health'. 8 | This includes gas, electric, water, Council Tax, mortgage, rent or TV licence. 9 | This includes gas, electric, Council Tax, mortgage, rent, TV licence and water. 10 | Priority creditors are those who can effect more serious consequences if the debt is not paid. This includes rent, mortgages and secured loans, court fines, benefit overpayments, tax debts, as well as arrears on essential household bills. Non-priority debts are not typically secured on anything of value, and mainly owed to consumer credit lenders such as credit card companies or high street banks.

Debt outlook

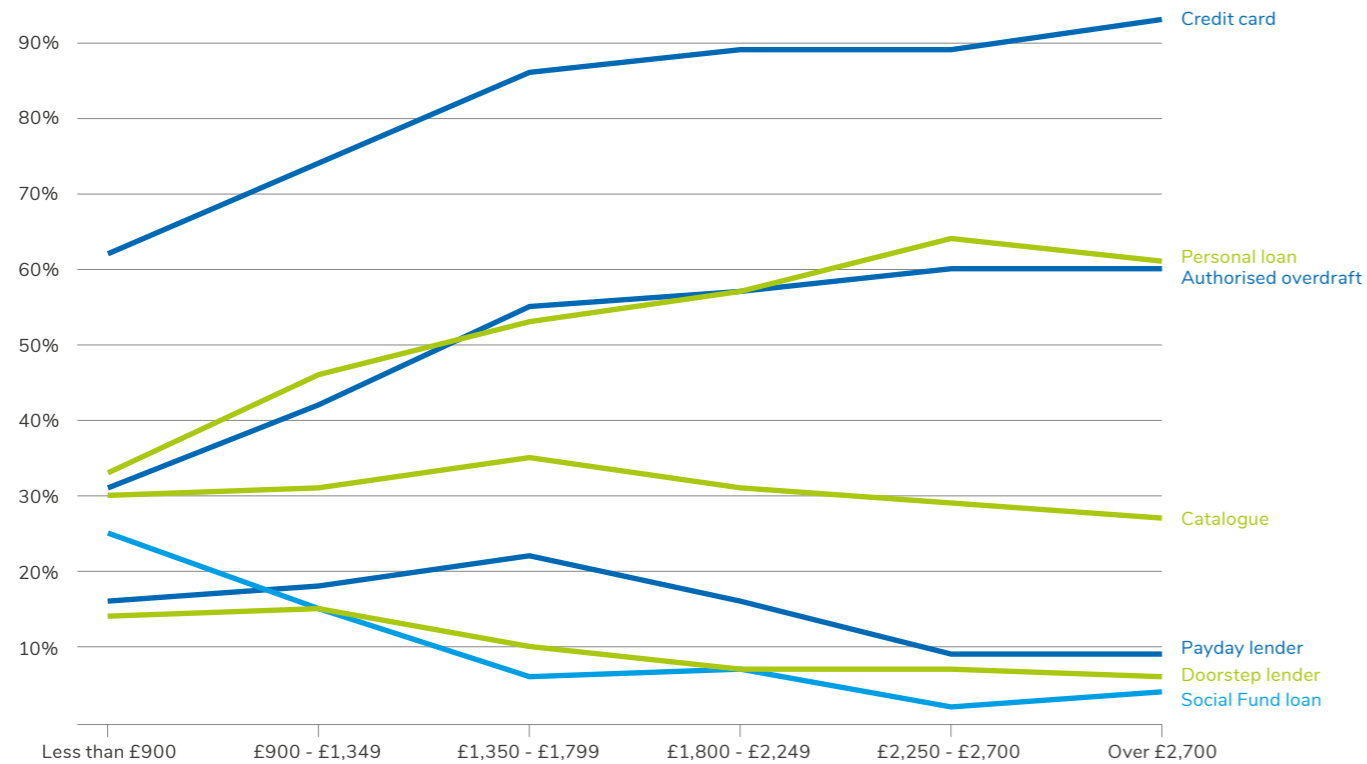
Top five priority debts

Proportion of new client households in 2018 that sought help for the following types of debt:



Type of credit compared to income

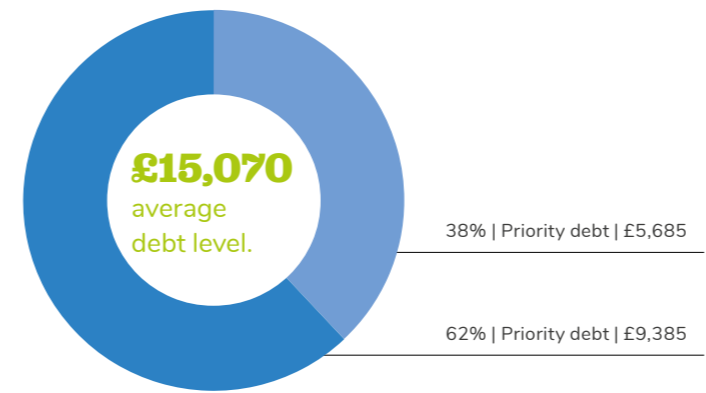
Proportion of client households who used the following forms of borrowing:



11| Excluding clients paying via prepayment meter

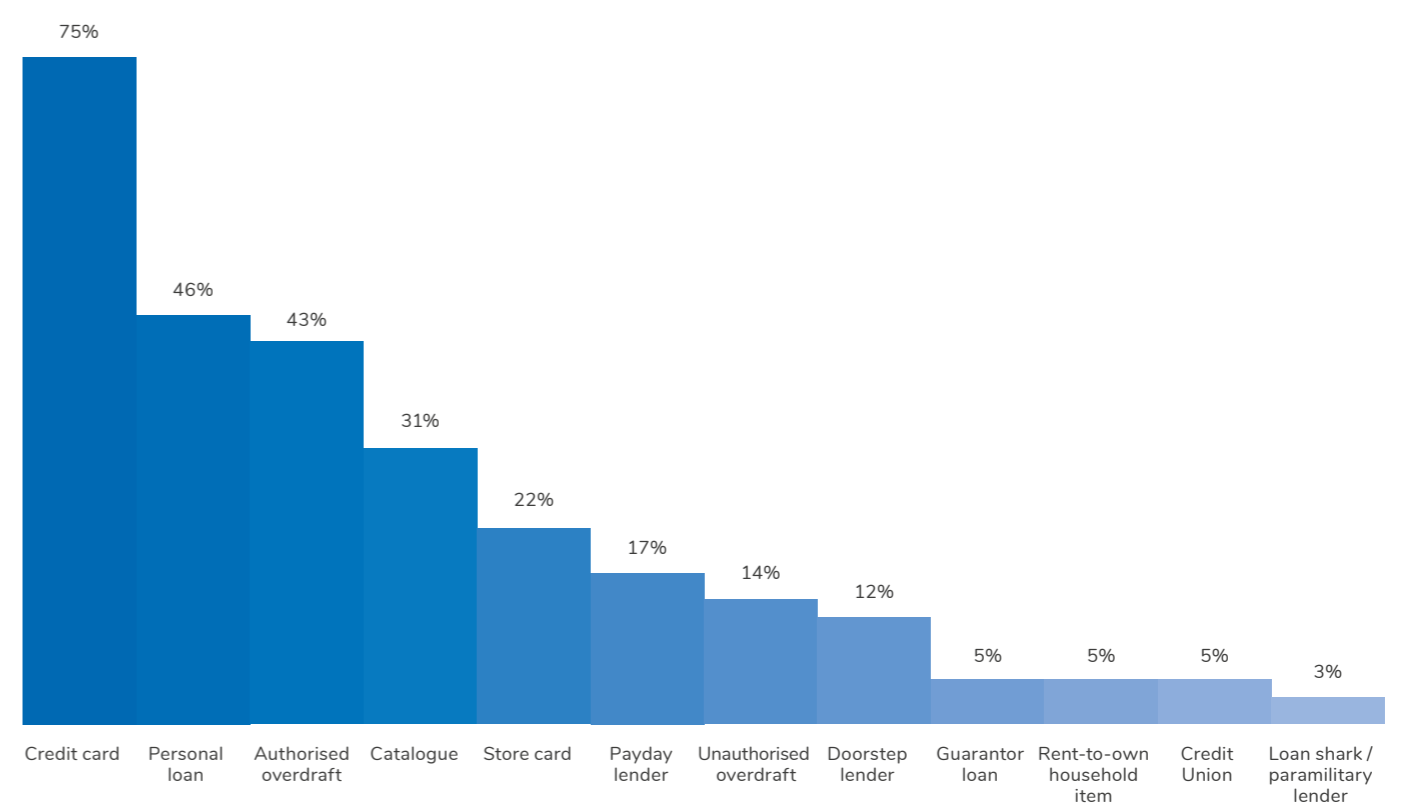
Debt make-up

Average debt balances when seeking help for new client households in 2018:¹⁴



Top non-priority debts

Proportion of client households who used the following forms of borrowing:



12 | New client households in 2017 owed on average £5,446 in priority debts when seeking help. Note: this figure is different to that reported in the 2018 Client Report due to a shift to using average peak debt rather than the first financial statement. 13 | In 2017, 37% of new client households had a deduction from their income. 14 | Peak debt level taken from first three financial statements for priority debts, and current non-priority debts.

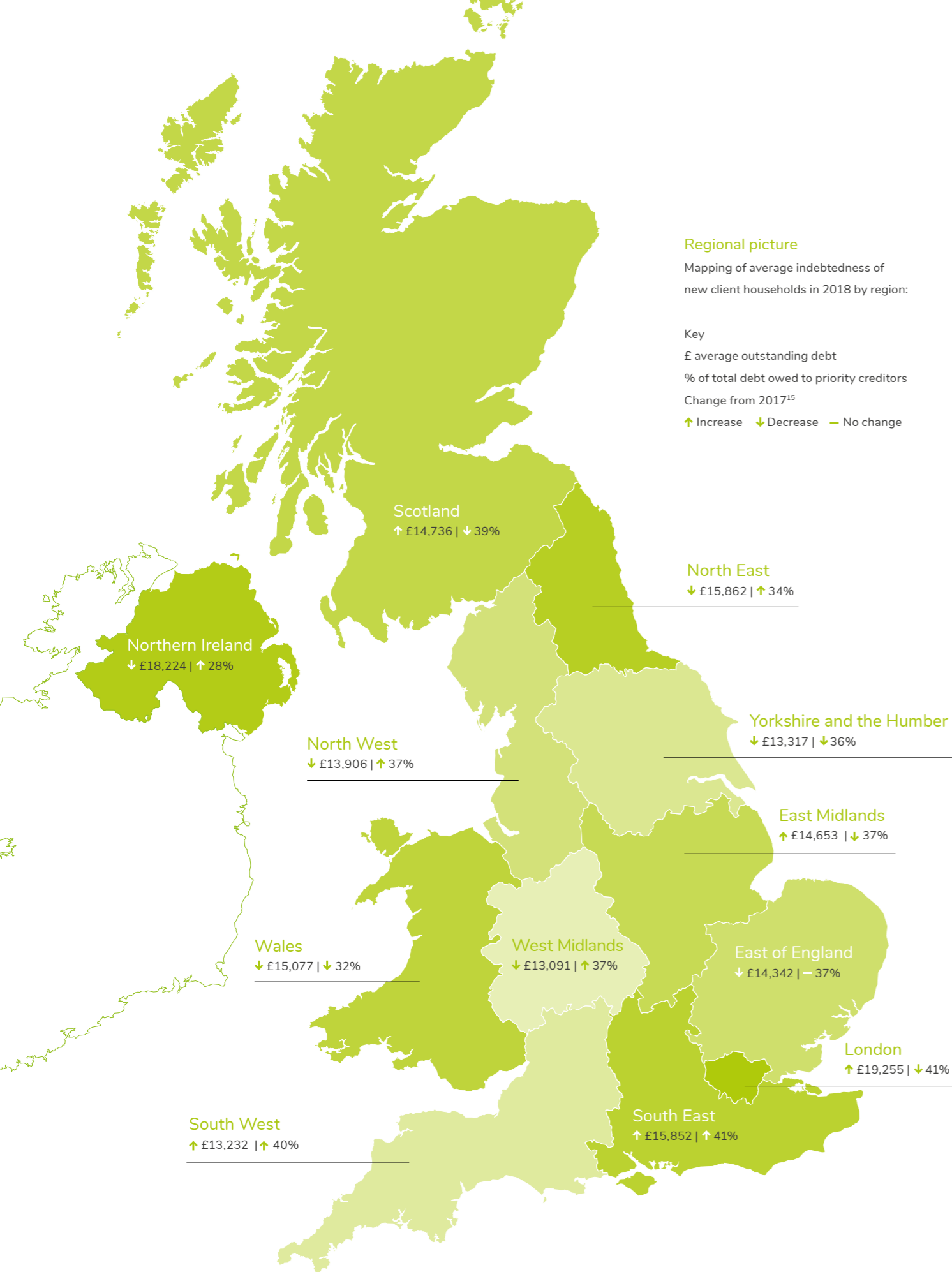
FOCUS ON Priority debt

38% of average outstanding debt is owed to priority creditors



On average, clients have 12 different debts when they start working with CAP. Of these, four are priority debts

Continuing the longer-term trend, 2018 saw a 4% increase in the level of priority debt CAP clients had when seeking help. On average, new clients in 2018 owed £5,685 to priority creditors, £239 more than in 2017.¹² Just over two in five (41%) new clients in 2018 had a deduction from their income to repay a debt, up four percentage points compared to 2017.¹³ This also shows the increasing prevalence of the debt burden facing people struggling to keep up with their basic living costs.



15 | This comparison is against average peak total debt levels and the percentage that is owed to priority creditors of new client households in 2017 which were: East Midlands £14,108 (41%), East of England £14,827 (37%), London £15,495 (44%), Northern Ireland £25,238 (26%), North East £16,525 (32%), North West £14,510 (33%), Scotland £13,788 (41%), South East £14,965 (38%), South West £14,970 (35%), Wales £15,082 (35%), West Midlands £13,924 (33%), Yorkshire and the Humber £14,706 (38%).

Out of hand

Too often, hardships and hurts endure for long periods. The situations people face trigger landslides: relationships break down, homes are repossessed, health deteriorates and lives spiral into decline. The threat of debt collection, enforcement action or eviction perpetually hangs in the air with no respite, no relief and no peace. People become demoralised, defeated or even suicidal. Life becomes a very dark place as people withdraw, suffocated by their situation. Out of this dark place springs fear of what the future holds. This fear can often lead to inaction as all efforts to resurface are exhausted and hope is lost.

Living in fear

The pressure of living in debt and the inability to solve their problems sees as many as 82% of CAP clients scared to open their post, three in four (76%) afraid to answer the phone, and two in three (63%) scared to open their door. For many of CAP's clients, fear even prevents them from seeking help. On average, CAP clients waited between one and two years after their financial difficulties started before seeking help with their debts, but almost a third (30%) wait by more than three years.

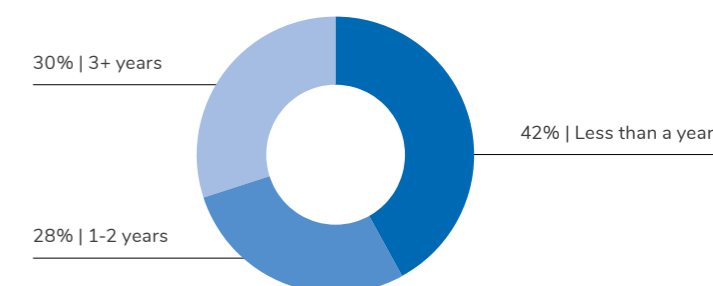
While many delay seeking help because they initially think they can sort their debts out themselves (63%), shame or embarrassment (49%) and fear (36%) also cause paralysis in reaching out. Tragically, over a third (35%) of CAP clients have considered or even attempted suicide as a way out of debt.¹⁶ Two fifths (41%) also did not know where to get help, but attempts to increase awareness of debt advice has seen improvement in this over the past four years.¹⁷

35% have considered or even attempted suicide as a way out of debt

16 | Note: this statistic is from the 2017 Debt Help Client Survey of 1,080 CAP clients. An equivalent question was not included in the 2018 survey. 17 | Proportion of survey respondents who said that they had delayed seeking help because they 'didn't know where to get help', by the year they began working with CAP: 2015 (47%), 2016 (46%), 2017 (41%), 2018 (38%)

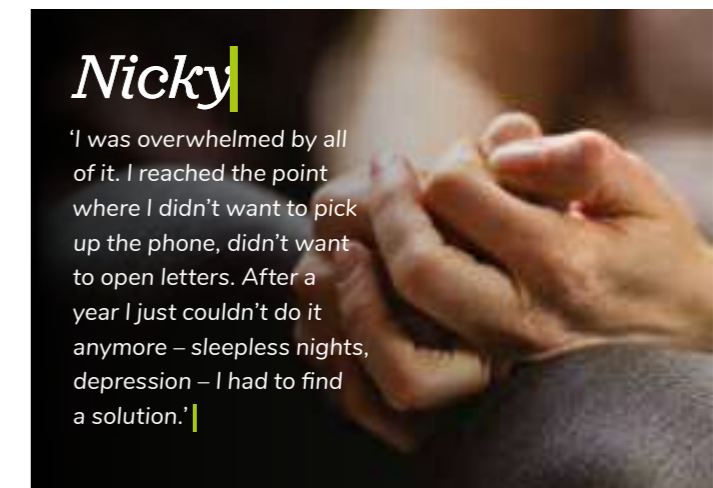
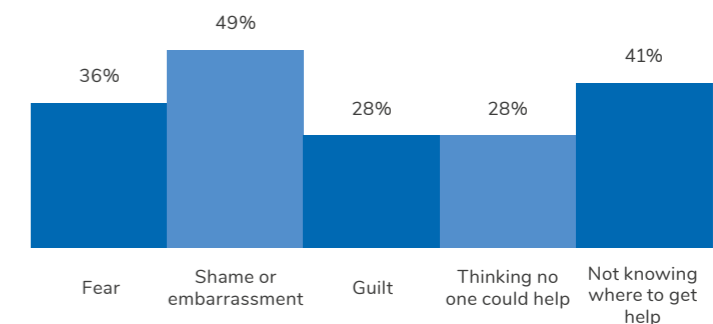
Delay in seeking help

Proportion of clients who waited the following duration before seeking help:



Reasons for the delay

Proportion of clients who waited to get help because of:

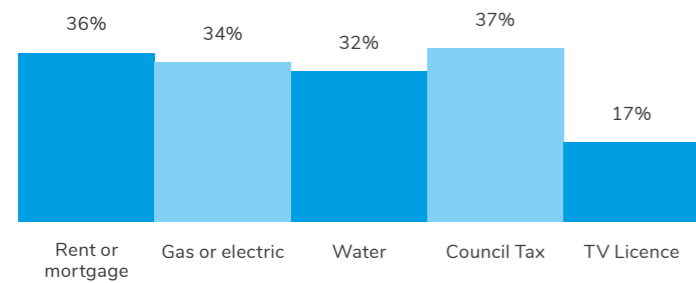


A relentless juggling act

The daily drudgery of living in debt is inescapable. The impact of being unable to make ends meet and juggling bills leaves people without money to buy the essentials. Not only does this affect them practically, but also emotionally, causing people to perceive their situation as hopeless or themselves as having failed their families. Nearly seven in ten (69%) CAP clients could not afford appropriate clothing for the weather and just over one in ten (12%) could not afford basic toiletries. From skipping meals and frequently going to bed hungry, to living in cold, dark homes, there is no respite.

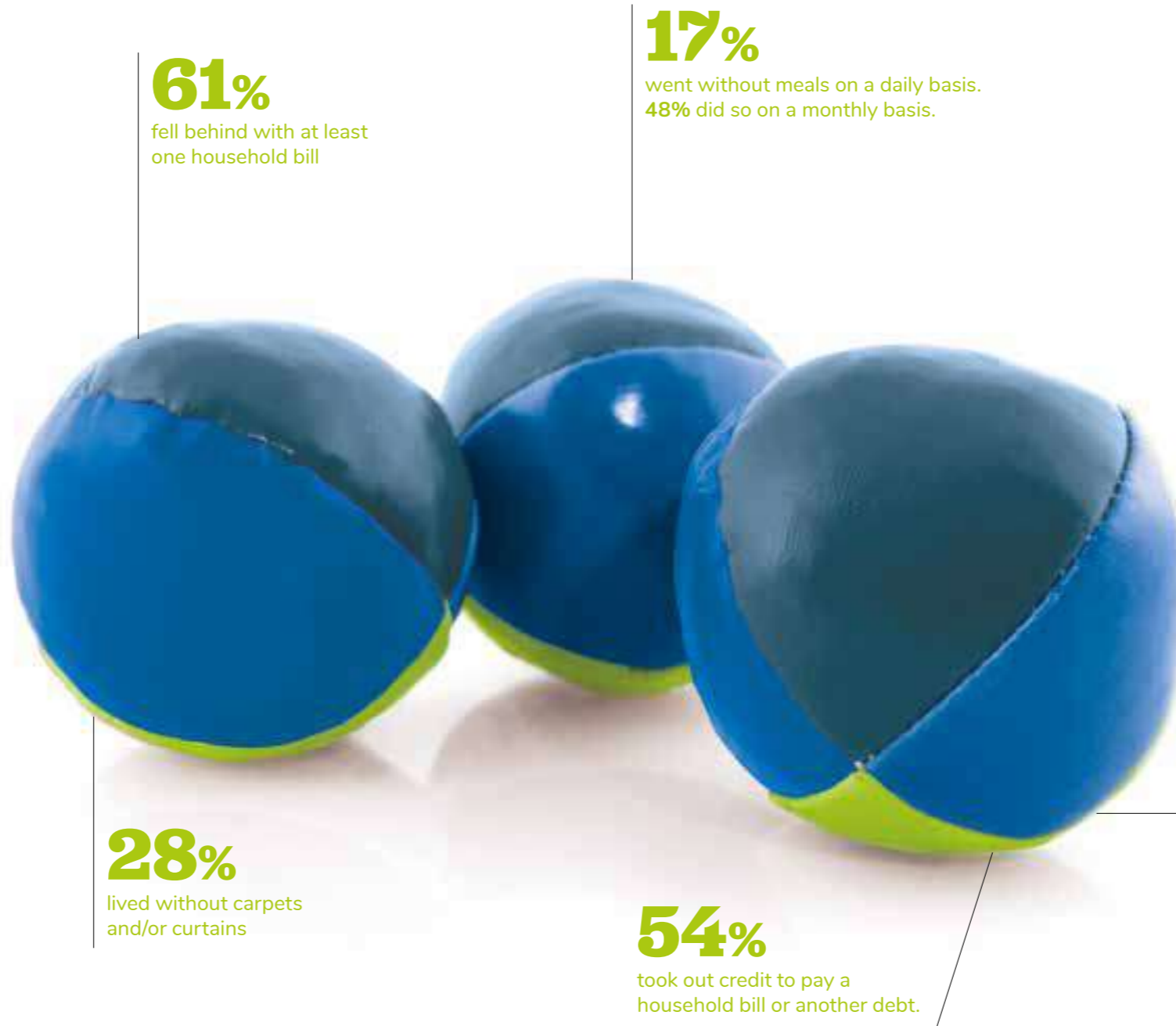
Behind on the basics

Proportion of clients surveyed who fell behind with any of the following bills at some point while in financial difficulty:



Whilst grappling with their finances, three in five (61%) CAP clients have fallen behind with at least one household bill, and this is more prevalent amongst clients on lower incomes. Of particular concern is that more than a third (36%) have been unable to keep up with their rent or mortgage, rising to 43% for those with an income lower than £900 a month. 15% have faced eviction as a result and, to try to cope with this, one in ten (10%) of CAP clients rented somewhere cheaper and 5% had to sell their home. Nearly one in ten (9%) were made homeless as a result of their debt, having to sleep rough, temporarily live with friends or family or move into emergency accommodation.¹⁸

18 | This includes living in emergency council accommodation (3%), moving in temporarily with friends and family (5%) and sleeping rough (4%).



FOCUS ON Council Tax

37% fell behind with their Council Tax bills

Almost two fifths (37%) of CAP clients have fallen behind with their Council Tax bill. This type of debt is particularly concerning due to the speed and implications of debt collection practices, and is more acute for those on lower incomes. Twice the proportion of clients with income lower than £900 a month are in arrears compared to those earning over £1,800 a month.¹⁹ As CAP's 2018 Powerless people report showed, clients who owe money to local or central government are typically more stressed by this type of debt and found these creditors less willing than others to agree affordable repayments.

19 | 50% of CAP clients with household income (after taxes and benefits) lower than £900 a month say they fell behind with their Council Tax bills, compared to 26% of clients with income over £1,800 a month.

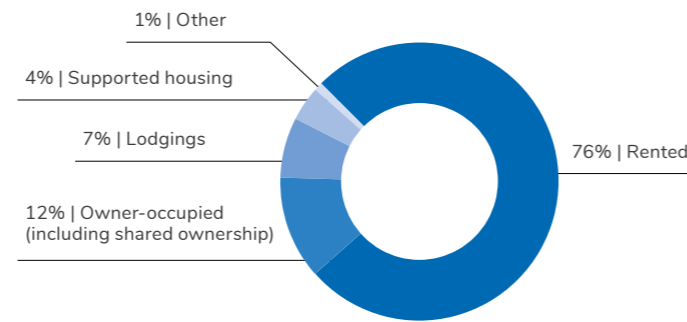
Living without

Prolonged financial difficulty also means that buying or replacing essential household items is difficult. These items are expensive and often unaffordable for people living on a low income and with the additional pressures of repaying debts. Without a savings buffer, it can be impossible to pay for repairs or new items.

One in four (26%) CAP clients have gone without at least one household item because they could not afford them.²⁰ Shockingly, 15% of clients also lived without a bed or mattress and one in ten (10%) a cooker because they could not afford one. Almost one in ten (9%) also lived without a working boiler for six months or more because they could not afford to repair it; most commonly this affected people aged between 40 and 65.²¹ Interestingly, clients in receipt of Jobseeker's Allowance reported much higher incidences of going without household items, whereas being without curtains or carpets was experienced much more consistently across benefit types but peaked for households with incomes of less than £1,350 a month.²²

Tenure

Proportion of new client households in 2018 who lived in the following types of accommodation:



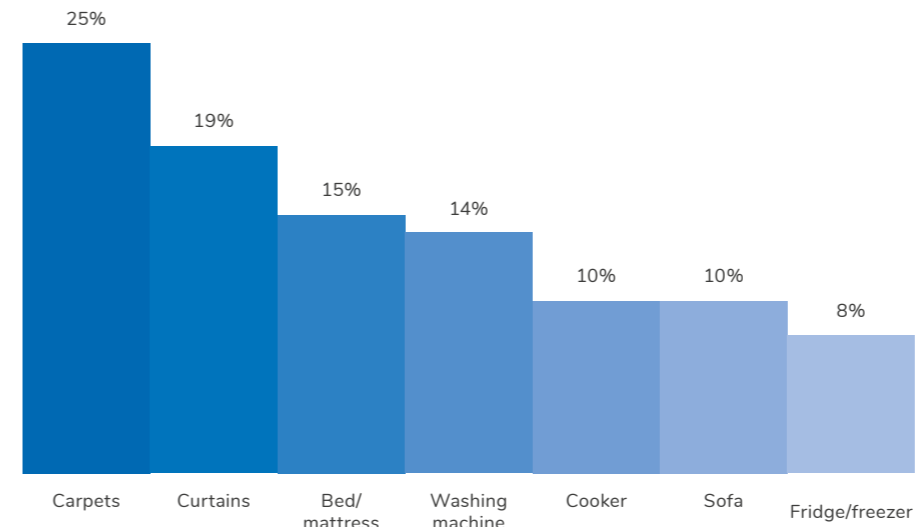
28% lived without carpets and/or curtains

26% of CAP clients went without at least one household item

15% of clients also lived without a bed or mattress

Living without the essentials

Proportion of clients who went without the following household items because they could not afford them:



Unable to afford repairs

Proportion of clients that went without the following items for six months or longer because the item broke and they could not afford to repair or replace it:

22% Unable to afford repairs on their car

9% Unable to afford repairs on their boiler

6% Unable to afford repairs on their toilet or plumbing

Nicky

'I couldn't juggle everything, my kids were five and ten at the time, so I dropped out of university and started working as a care assistant. I was trying to pay a few bits off on payment plans, but a lot I couldn't keep up with. I got myself down to about ten and a half grand but I was still getting loads of phone calls and letters and, after a year, I just couldn't do it anymore.'

20 | This includes bed/mattress, washing machine, cooker, fridge/freezer and/or sofa. 21 | 12% of CAP clients aged 41-64 did not have a working boiler for six months or more because it broke and they could not afford to repair or replace it, compared to 4% aged 26-40 and 8% aged 65+. 22 | 33% of clients receiving JSA went without a bed/mattress, 27% without fridge/freezer, 24% without a sofa and 21% without a cooker. 23% and 22% of clients with household income less than £900 and between £900 and £1,349 a month went without curtains respectively, compared to 17% of clients with household income between £1,350 and £1,799 a month, and 10% of clients with income over £1,800 a month. 33% and 26% of clients with household income less than £900 and between £900 and £1,349 a month went without carpets respectively, compared to 19% of clients with household income between £1,350 and £1,799 a month, and 16% of clients with income over £1,800 a month.

Social isolation

As the pressure to make repayments mounts, and means to do so dry up, disengagement is common place. Four in five (82%) CAP clients say they were scared to open the post and three quarters (76%) to answer the phone before help. The fear of being confronted on the doorstep also sees nearly two thirds (63%) scared to open door, and even to leave the house (44% of CAP clients were afraid to leave the house before help). Yet the true experience of isolation goes far beyond hiding from creditors, debt crisis often pushes people into complete social isolation.

Debt causes people to withdraw for many reasons. It may be that they cannot afford to socialise, feel ashamed of the situation they are in, or have mental health problems causing them to become reclusive. Four in five (81%) CAP clients report signs of being socially isolated or feeling lonely.²³ More than one in five (22%) did not leave the house for a week or more while in debt and twice as many (40%) did not see friends or family because of the cost. This was particularly the case for clients in receipt of ESA and Universal Credit.²⁴ More than half (53%) of CAP clients live alone and three in ten (28%) are lone parents. Without close friends or a strong support network, people can feel hugely isolated.



81%

felt lonely or socially isolated

40%

Choose not to see family or friends because of costs

22%

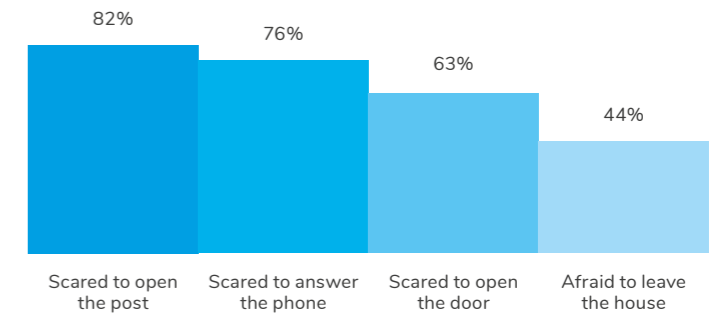
Did not leave their house for a week or more

18%

Spent Christmas Day alone

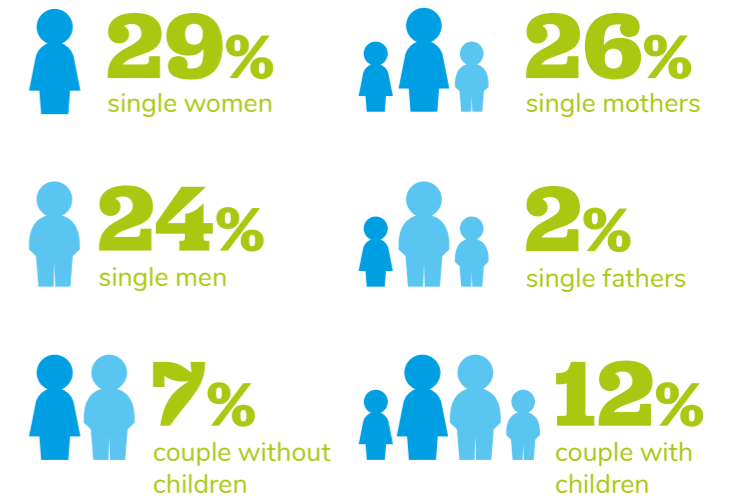
Living in fear

Proportion of clients who said debt made them:



Household type

Proportion of new client households in 2018 who were:



23 | This includes feeling alone (65%), not leaving the house for a week or more (22%), choosing not to see family or friends because of costs (40%) and spending Christmas Day alone (18%). 24 | 35% of clients in receipt of ESA did not leave the house for a week or more, 43% chose not to see friends or family because of the costs, and 26% spent Christmas Day on their own. For clients in receipt of Universal Credit, 32% did not leave the house for a week or more, 41% chose not to see friends of family because of the costs and 28% spent Christmas Day on their own.



resolve, hopeful, supported

'Once I'd left the abusive relationship and found out about all this debt, I tried to sort it out myself. I set up some payment plans and took out a budgeting loan to pay off the Council Tax debts because of the bailiffs. I managed to halve my debt, but I was still getting loads of letters and phone calls. It was constant – at least ten phone calls a day – I was so sick of it.

There were lots of little bits in different places that I couldn't keep track of; a lot of them were getting passed on to other agencies. I was overwhelmed by all of it. I reached the point where I didn't want to pick up the phone, didn't want to open letters. After a year of this,

I just couldn't do it anymore; sleepless nights, depression – I had to find a solution.

It was my sister-in-law who told me about CAP. I'd rung her up about a letter and I was really upset about it. I was in tears on the phone, telling her I'd had enough. She told me to ring CAP straight away and to call her back afterwards to make sure I went through with it.

As hard as it was to admit that I was in trouble, I'm so glad I did.

The person on the other end of the phone was so helpful, my mind was finally put at rest. I found a new hope. My Debt Coach, Ken, phoned me before he came round and asked if I needed anything.

For the first time in ages I realised I wasn't alone anymore.

On the first visit, Ken and my Befriender Julie took all the letters and bills off me, saying I could just give them all of it and they would sort it out. Not long after that, they came round and delivered a Christmas food parcel. It couldn't have come at a better time.'



Home visits

CAP's home visiting model enables clients to speak with someone face to face. The Debt Coach is able to listen to the whole situation and then provide holistic and bespoke support. Each CAP client receives three home visits from a CAP Debt Coach.



Resolving crises

Being in the home and listening to clients, Debt Coaches are able to deal with crisis needs. This includes providing emergency food where cupboards are empty, issuing fuel vouchers to heat a cold home and preventing evictions or halting court action. All this helps clients to get back on their feet.



Making a plan

Once the immediate crisis has been addressed, CAP can then proceed to compile information and put together a plan. The final home visit allows the Debt Coach to explain in person the options for the route out of debt and answer any questions.

Bringing stability

By meeting people where they are and first bringing stability to a situation, they can then start to face the wider debt problem.

9,069

home visits in 2018

97%

rated their Debt Coach as 'excellent' or 'good' at being friendly

96%

rated their Debt Coach as 'excellent' or 'good' at being non-judgemental

64%

received practical help alongside debt advice²⁵

75%

received emotional support from their local centre²⁶

29%

received help to increase the security of their housing²⁷

4,853

households received debt advice in 2018

64%

said working with CAP enabled them to sleep better

94%

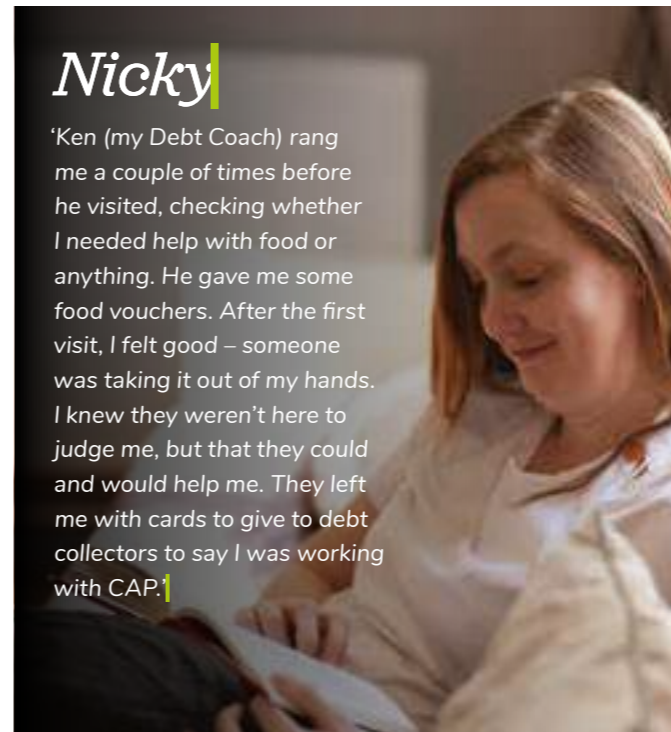
rated their Debt Coach as 'excellent' or 'good' at making things clear

The power of stability

When people come forward for help, often at the point of desperation, they know something needs to change. For CAP clients, that phone call to our Freephone line is the first step in their journey out of debt. The first objective is to bring stability to the situation – you cannot resolve the debt issue until the immediate crisis is addressed. Frontline staff are well placed to be able to see and tackle the immediate needs: ensuring cupboards are restocked with food, court action is halted or fuel vouchers issued. Consequently, space is provided to create a plan, instil belief in a way out and restore hope. The first buds of hope begin to spring – change appears to be possible now there is a plan. This is powerful, bringing a change in perspective, a new resolve and a brighter outlook.

Nicky

'Ken (my Debt Coach) rang me a couple of times before he visited, checking whether I needed help with food or anything. He gave me some food vouchers. After the first visit, I felt good – someone was taking it out of my hands. I knew they weren't here to judge me, but that they could and would help me. They left me with cards to give to debt collectors to say I was working with CAP.'



FOCUS ON Referrals

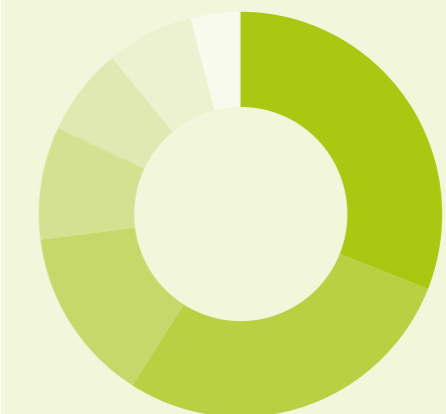
18,136

people called CAP for debt help in 2018

Referral partners are a key catalyst in many clients' journeys out of debt. For two fifths (41%) of CAP clients, not knowing help was available was a key reason for not seeking help sooner. Word of mouth is the largest referral source (31%), as friends and family share about the positive difference CAP's help has made to them or others. This is followed by referral agencies, including creditors (28%), who are well placed to identify individuals who would benefit from CAP's help, signposting them to the Freephone line. As well as national partnerships, Debt Centres build links with local community organisations to reach more disengaged people. Referral agencies and creditors also then play a role in supporting the individual, whether that is through providing forbearance or offering other complementary services

Referral sources

Percentage breakdown of referral sources for new clients in 2018:



- 31% | Word of mouth
- 28% | Referral partners
- 14% | Public bodies
- 9% | Church
- 7% | Other CAP services
- 7% | Press and promotional material
- 4% | Other

25 | 41% received a food shop/parcel/voucher, 40% received a Christmas hamper, 6% received a household item (e.g. washing machine, fridge), 7% were helped with a benefit application and 3% received a fuel voucher. 26 | 57% were invited to a client or church event, 36% received supportive phone calls, 32% received supportive texts, 26% met up for coffee or similar, 8% were accompanied to an appointment and 2% were accompanied to court. 27 | This included paying rent/mortgage arrears through a CAP Plan (21%), help with court action (7%), help to stop an eviction/repossession (8%), help to find alternative accommodation (2%) and no longer needing to sleep rough (2%).

Tools to move forward

Once the debt information has been compiled, the budget created and the route out of debt decided, the journey is well underway. CAP clients can see the end in sight; it's attainable and the future is so much brighter. Whilst not everything is resolved – income may still be low, health conditions may still be present – something has changed: there is now hope. Hope is a powerful feeling, it generates optimism. Those who felt defeated transform into overcomers.

Debt management

Once a route out of debt has been decided, clients receive support from one of CAP's long term teams, entering into a Debt Management Plan (DMP) or pursuing a form of insolvency. In some cases, where a route is not clear, they will be helped by the Resolutions team until a suitable solution is reached. CAP will remain with the client until they go debt free, providing ongoing support and handling all negotiations with creditors throughout.

- CAP Debt Help (p28)

Addressing the root causes

Whilst debt advice aims to resolve the immediate financial situation, often more needs to be done to help people remain free of problem debt in the long-term. Some of the most common causes of debt are unemployment, addiction and problems budgeting. This is why CAP's group services exist, to help people address the causes of the debt problems and build more financially resilient lives. CAP's full range of group services include:

- CAP Life Skills (p31)
- CAP Job Clubs (p32)
- Fresh Start (p33)

Befriending to break social isolation

As 81% of clients report signs of social isolation, CAP aims to build community for clients to access. CAP Job Clubs, Life Skills and Fresh Start are all run as community groups with dedicated time to build a supportive peer network. Many churches arrange social events or hold drop-ins for clients to attend and a Befriender will attend every home visit with the Debt Coach. This person is there to simply offer support and encouragement to the client over a longer period than the three home visits. This could be going out for a coffee, inviting them along to an event or simply sending them messages of encouragement.

Moving forward

63% who were afraid to leave their home no longer are

77% who were afraid to open the post no longer are

63% who were scared to answer the phone no longer are

41% who turned to drugs and alcohol due to debt are no longer reliant

18% who were prescribed medication are less reliant on it

CAP Debt Help

Through a network of 293 Debt Centres, CAP visits over 9,000 households each year to bring hope and offer debt help. CAP is authorised and regulated by the Financial Conduct Authority (FCA) to provide debt advice, which is produced by highly trained caseworkers at CAP's head office in Bradford and explained face to face by a local Debt Coach.

10,904 households were helped by CAP Debt Help in 2018; this equated to 21,317 adults and children

This combination of expert advice and home visits is coupled with a debt management service that lifts the burden of the debt and carries it until clients become debt free. CAP will negotiate with creditors on a client's behalf, arrange payment plans and update budgets when circumstances change, relieving the client of the stresses this can bring. CAP clients pay one monthly sum into their CAP Plan and this is distributed to their creditors on the client's behalf. In 2018, there were 9,315 active CAP Plans and £9.3 million was repaid through them to creditors.



Nicky

'By the end of the first visit, it was all out of my hands and CAP took it from there. They spoke to all my creditors and arranged payment plans – all I had to do was stick to my budget and pay into my CAP Plan. When a debt appeared out the blue, I got quite stressed, but I rang CAP and they said just pop the details in the envelope, send it up and they would deal with it. It was that simple.'

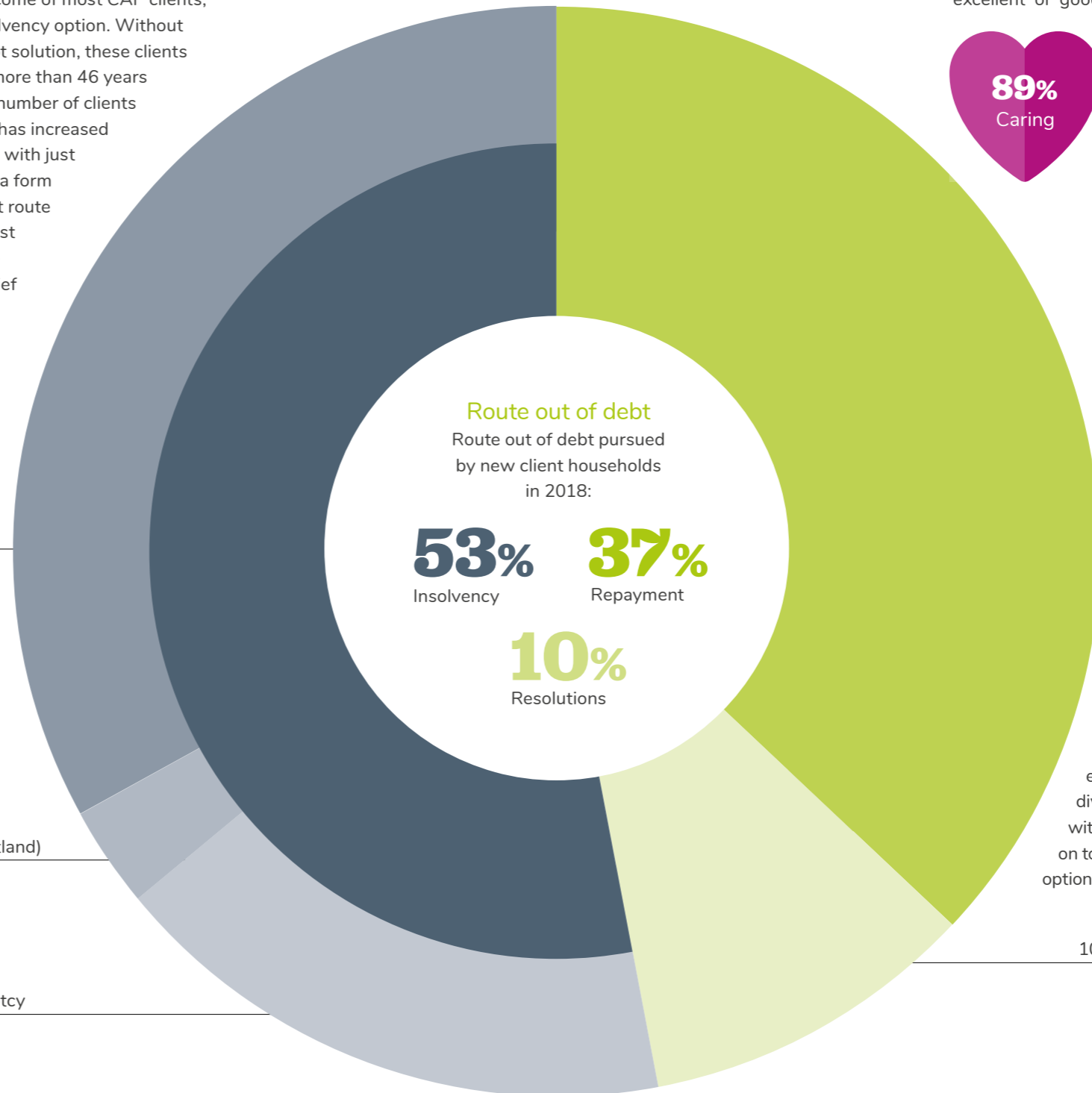
Route out of debt

Due to the low level of income of most CAP clients, the majority need an insolvency option. Without access to this form of debt solution, these clients would take, on average, more than 46 years to repay their debts. The number of clients to go through insolvency has increased by 2% compared to 2017, with just over half (53%) choosing a form of insolvency as their best route out of debt in 2018. Almost two thirds (63%) of these insolvencies are Debt Relief Orders (DRO), a form of insolvency for those on a low income. CAP submitted 1,313 DROs in 2018.

63% | Debt Relief Order

4% | Sequestration (Scotland)

33% | Bankruptcy



Head office service

Percentage of clients who rate CAP's head office service as 'excellent' or 'good' for being:



37% | Debt Management Plan (DMP)

Nearly four in ten (37%) CAP clients were able to begin paying their debts through a Debt Management Plan (DMP), and on average the total repayment term was estimated to be two years and eleven months.

However, one in ten (10%) new clients in 2018 had no clear route out of debt, for example due to waiting for a house sale or a divorce to be finalised, which sees them placed with the Resolutions team. They will then go on to be supported through a DMP or insolvency option once a clear route has been established.

10% | Resolutions team

Support along the journey

The design of CAP's Debt Help is mindful of the needs of people in vulnerable situations. Partnership with creditors is essential to offer complete relief and many of the key elements employed by CAP are also mirrored in the best practice seen across industries. Examples are:

Well operationalised processes

Having an average of twelve debts means clients can easily be overwhelmed by a high volume of postal correspondence. To make things simple, clients are given freepost envelopes to send all letters they receive to CAP. These are then sorted and actioned by the relevant team without the client having to worry.

'Lowell recognise that customers are unique and individual so our approach has to be too. Where possible we bring all accounts together for a customer so they don't receive multiple letters and emails from us and if they prefer to go online they can see all their accounts in one place.'



Sarah Sargent,
Director of Customer Experience,
Lowell

Flexibility

CAP's service flexes to accommodate the ups and downs clients experience on their journey out of debt. Clients can simply notify CAP to prevent missed payment warnings if an unexpected problem or expense means they cannot afford to make the agreed payment into their plan for a given month and CAP Plans are updated regularly as circumstances change.

'Every customer is unique, and customers with problem debt in particular often face complex and highly challenging circumstances. That's why some off-the-shelf solutions don't work for vulnerable customers in debt, and why flexibility is critical. Our specialist Debt Customer Care team works on a case-by-case basis, tailoring solutions appropriate to the needs of each individual customer.'



Steve Crabb,
Director responsible for Consumer
Vulnerability, British Gas

Tackling the root causes

CAP's newer services seek to address the root causes of debt. For most clients the biggest underlying cause of their debt problems is low income. CAP Life Skills helps members develop skills and strategies to live well on a low income, build support networks and improve personal wellbeing.

'We understand the importance and wider benefits of helping customers who are struggling with their bills. To this end we have a sliding scale of reductions we can apply to bills through our social tariff, ranging from 20% to 90%. Working closely with organisations like CAP ensures we tailor our help to the customer's needs.'



Rachel Ryan-Crisp,
Affordability and Vulnerability Lead,
Southern Water

Understanding the needs of low income households

Many people who require an insolvency solution cannot afford the fee charged by the Insolvency Service. To make sure no one is trapped in debt, CAP sources funding to help pay these fees. Half (51%) of CAP clients that apply for insolvency receive help to pay the fees, receiving a grant of £185 on average.

'CAPs wide range of complementary services helps to ensure that local residences Reed in Partnership support into employment, are given the opportunity to benefit from the complementary services. Collaborative working offers a holistic integrated approach, and makes sense in order to give people the best possible help they need to improve and their lives.'



Cassandra Kelly,
Integration Manager,
Reed in Partnership

Caring about the individual

Repaying debts means there is little spare money for presents and treats at Christmas and nearly one in five (18%) CAP clients have spent Christmas Day alone. Each year CAP gives hundreds of clients Christmas hampers to make the festive season that little bit more special and let them know they are cared about.

CAP Life Skills

Despite being CAP's newest service, launched in 2017, CAP Life Skills has grown quickly due to churches recognising the need for such groups in their community. There are now 120 Life Skills groups running across the UK attended by over 800 people in a year.

CAP Life Skills takes a holistic approach to financial education and helps members find new ways of living for a brighter future. Recognising that living on a chronic low income is hard, and recognising the extent of social isolation, Life Skills groups seek to address these issues head-on and empower members to improve and maintain both their financial and personal wellbeing.

At its core, the eight week course teaches people practical skills and money management techniques in a hands-on way, such as how to shop for and cook healthy food on a budget, as well as discussing related issues such as relationships and health. The course members also benefit from one to one coaching and community time to build their support network.

Not only do members benefit from building a budgeting system that works for them in practice, they are encouraged to consider saving, develop their decision making skills and gain confidence. Members report greatly improved levels of resilience and hope for the future as a result, as well as realising better mental health, self-worth and relationships. One in two (50%) members say they are now able to sleep better and just over half (53%) are enjoying their relationships more after attending Life Skills.

828
people were helped by
CAP Life Skills in 2018

89%
89% would recommend
CAP Life Skills

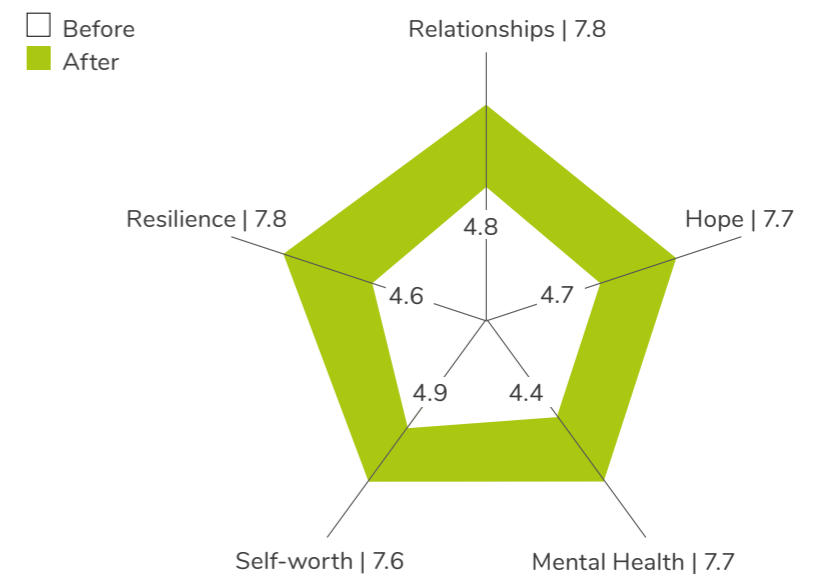


'For me, CAP Life Skills was ideal. I'd been isolated for so long. I bonded with the other group members and I've ended up with a good group of friends. I have felt supported in all that I've been through since. I'm dyslexic and hated writing, but through Life Skills and the confidence it's given me I just got this desire to pick up a pen and write. Now I have a little book to write my poems down. I love life so much now!'

Jenny, CAP Life Skills member

Outcome statements

Average scores reported by CAP Life Skills members at the first and last sessions of the course (using outcome statements) on a scale of one (low) to ten (high):



CAP Job Clubs

Since 2013, CAP Job Clubs have been tackling one of the key root causes of poverty: unemployment. There are now 124 Job Clubs running across the UK. Typically these groups support people who have been unemployed long-term and need personalised support to regain their self-belief. On average, new members in 2018 had been unemployed for two years and ten months.

CAP Job Clubs combine one to one coaching with an eight-week employability course and opportunities for volunteering and work experience. The course teaches the skills members need to find work, such as CV writing, as well as providing opportunities for members to apply their new skills in mock interviews.

One to one coaching helps members tailor what they have learnt and draw out their strengths and passions to focus their job search. Coaches are able to encourage members to stay motivated and build up their self-worth through their sessions. Each week there is also community time, designed to build connections and friendships within the group to foster peer support.

In 2018, 633 members found permanent paid work. Others took big steps forward, undertaking work experience or training. Overall, CAP Job Clubs have a 25% success rate, with one in four members who attended a club between 2015 and 2017 entering permanent paid work to date. Members also benefitted in other important ways, with more than two fifths (44%) reporting improved health, half (52%) enjoying their relationships more, and strong improvements in self-worth and hope for the future.

1,741 people were helped by CAP Job Clubs in 2018

80% describe CAP Job Clubs as 'life-transforming' or 'a great help'

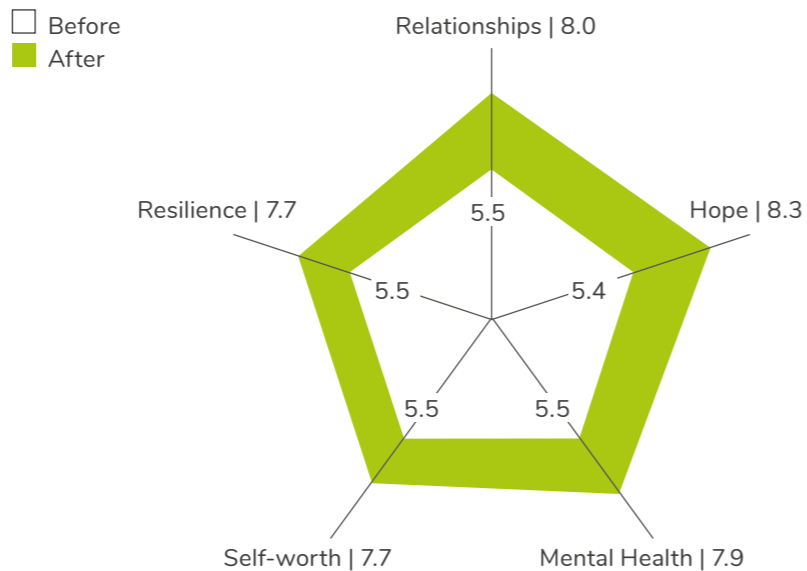


'I was actually surprised how nice the people were at the Job Club. They helped me to write out my CV and there were sessions on interviews and what I needed to do to get back into work. As my confidence grew, I thought I'd nip up to the local football ground and see if they had any jobs going. Now I'm working there as a steward. I never thought I'd actually be doing something like this.'

Alfie, Job Club member

Outcome statements

Average scores reported by CAP Job Club members at the first and last sessions of the course (using outcome statements) on a scale of one (low) to ten (high):



Fresh Start

Fresh Start groups help people struggling with typically lower-level dependencies, such as smoking, gambling or shopping addictions. Formerly known as CAP Release Groups and launched in 2015, there are now 60 groups running across the UK.

The eight-week course that underpins Fresh Start groups is based on the principles of the Twelve Steps of Recovery. This helps members uncover the root causes of their dependency and take steps to address unhealthy habits and avoid triggers. Members use self-set goals to cut down or cut out these behaviours.

414 people were helped by CAP Fresh Start groups in 2018

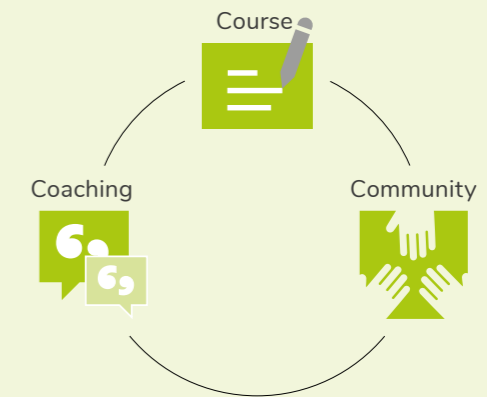
The groups provide a safe setting for members to share as much or as little as they wish. Each member is also assigned a trained Fresh Start coach to support them one to one, help set achievable goals and stay motivated. This personal investment is vital to help members find freedom from their dependency.

Many Fresh Start members find freedom from long-held dependencies through attending the groups. The ripple effect of this extends widely into feeling healthier, feeling better about themselves and improving their relationships. Fresh Start members report particularly strong gains in self-worth and resilience after attending Fresh Start sessions, as well as improved relationships with others.

FOCUS ON The three 'Cs'

The three 'Cs'

Each of CAP's group services (Life Skills, Job Clubs and Fresh Start) are designed around three 'Cs':



Course

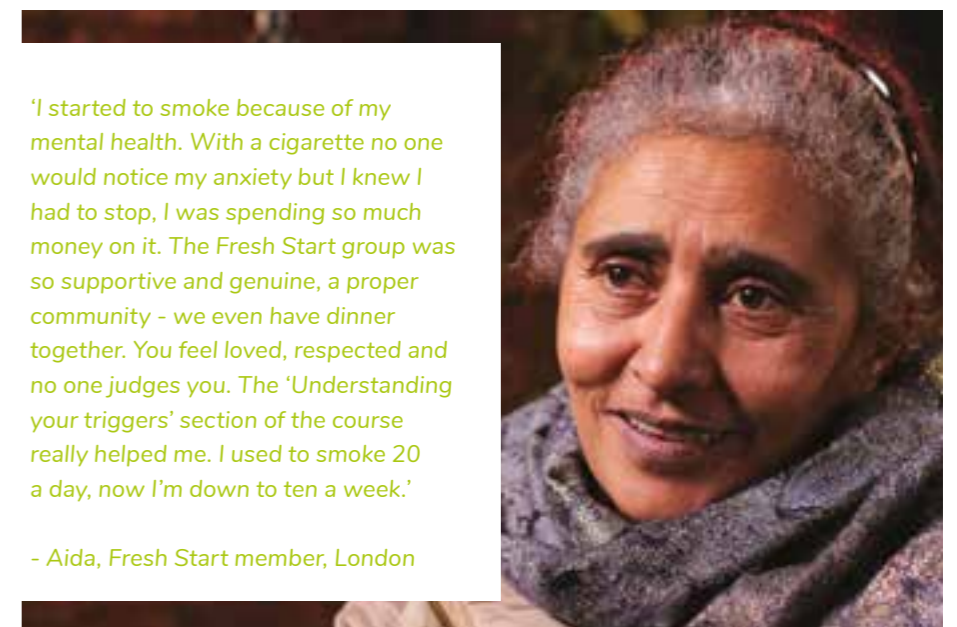
An eight week multimedia course using engaging materials developed by CAP's head office team in conjunction with other proven service providers. Delivered by a trained coach to connect with delegates and share core lessons.

Coaching

All members can receive one to one coaching from their group service coach. These regular sessions help members to stay motivated, set personal goals, and overcome barriers to reach them, as they tailored what they have learnt to their situation.

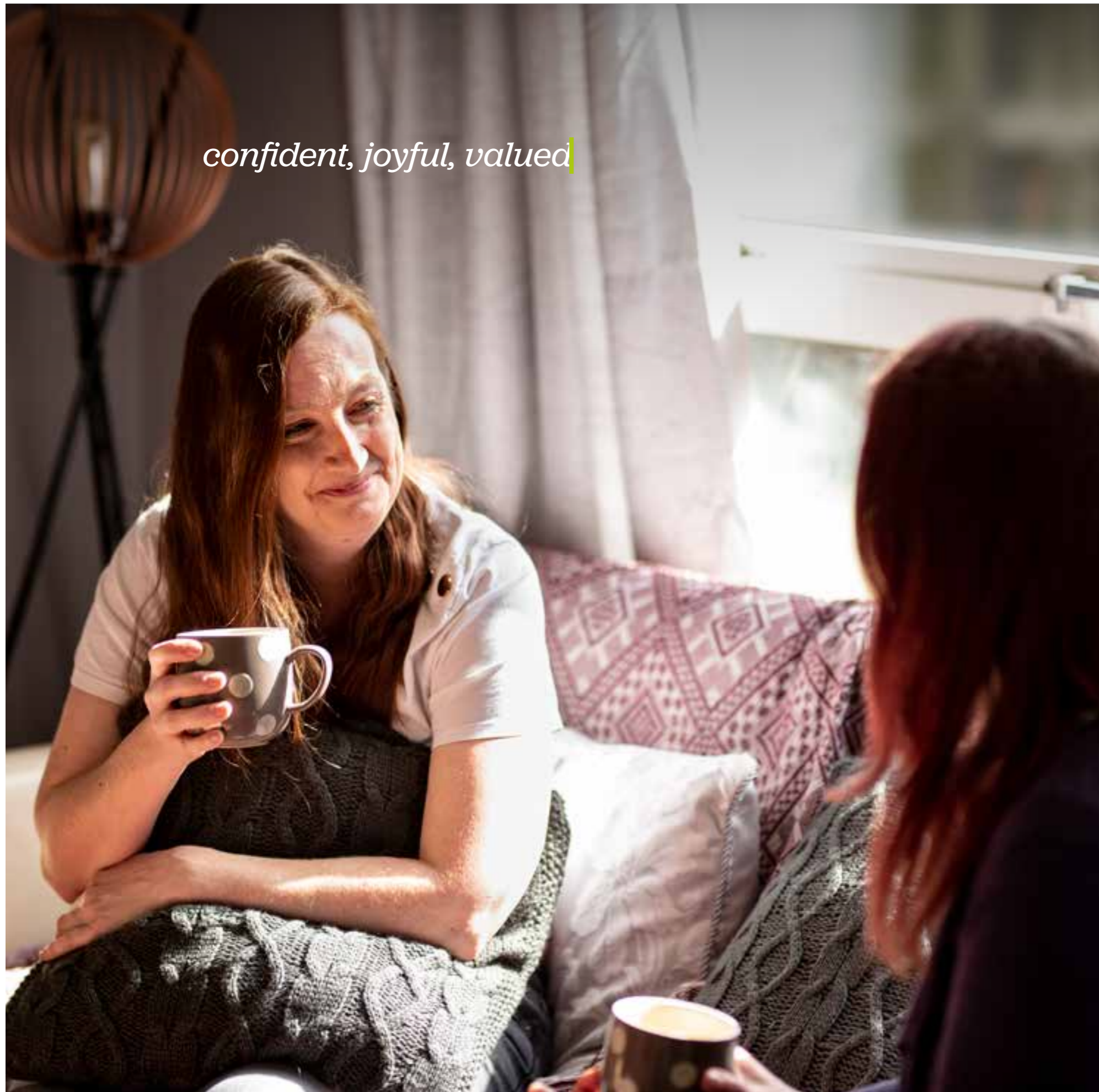
Community

The community element of the groups is integral. Many groups will provide a hot meal for delegates during the session or create space for socialising. This community time helps to form friendship, break isolation and enlarge support networks.



'I started to smoke because of my mental health. With a cigarette no one would notice my anxiety but I knew I had to stop, I was spending so much money on it. The Fresh Start group was so supportive and genuine, a proper community - we even have dinner together. You feel loved, respected and no one judges you. The 'Understanding your triggers' section of the course really helped me. I used to smoke 20 a day, now I'm down to ten a week.'

- Aida, Fresh Start member, London



confident, joyful, valued

'The debt free call was pretty amazing, I knew it was coming but I didn't believe it until it actually happened. I repaid my debts over four years. A complete weight was lifted off my shoulders.'

I repaid my debts over four years and life now is so much easier. I'm much better with money,

I know where it's going and who it's going to. I'm much better at saving too. We had our first ever holiday abroad to Portugal!

The whole CAP journey, with the Job Club as well, has given me a massive confidence boost. I find it much easier to meet new people and I've done things now I never thought I would ever do. I love photography and one night I had a mad, brave moment, and started a community photography group. We had our sixth meet up in February. It just gets people together and I lead it. It's crazy!

Since going debt free I have been in and out of work and I was transitioned on to Universal Credit, which has had its problems. But thanks to the CAP Job Club I have been able to get some shift work in a DIY shop and I couldn't have done that without CAP.

I feel like I'm actually living now,

I'm happy about things. I have more freedom to do the things I want to do. I now have the confidence that I can get out of bad situations. I've learnt that I am just as important as anyone else. I deserve to have a life too. CAP has enabled me to live my life.'



Ken Pullen

Nicky's Debt Coach and Peterborough Debt Centre Manager

'Nicky isn't the same Nicky we met on day one. She was anxious, nervous and had no self-confidence. She was held captive by her past, letting it dictate her future. Nicky's debt free journey was full of highs and lows, both financial and personal. There were many times she wanted to give up, but she has learnt that she is far stronger than she gave herself credit for. She's a Befriender now and a great inspiration to other CAP clients. She did all the hard work and is now discovering and living out her potential. She's no longer the victim, she is the victor over her life.'

A new perspective

With CAP's help, clients do not just improve their financial situation, they exhibit personal growth having conquered fear and doubt to the point that they are almost unrecognisable. They are true overcomers, not defined, but shaped by their circumstances, which have made them stronger, more confident and resilient. They have built stronger foundations and created support networks - ready to face the future head on.

Nicky

'The most valuable thing I learnt was how to budget, especially now [I'm on Universal Credit and] everything is paid to me monthly. I have two different accounts, taking out money for food each week, putting it in a jar. I'm really strong now, if we don't need it, we won't have it. Ken and Julie are now two really good friends, I know they are always there for me. It's changed my life.'



91% describe CAP's help as 'life-transforming' or 'a great help'

Debt free and financially stable

Becoming debt free is a huge accomplishment. Having faced an enduring uphill struggle, it becomes a reason to celebrate and at CAP this is what we do. When someone goes debt free, we celebrate by blowing harmonicas and sending a Mexican wave around our head office. In 2018, we celebrated 2,575 people becoming debt free. What's more, CAP clients end the process feeling equipped to manage their money going forward. While still working with CAP, three in five (63%) already feel able to budget and stay on top of finances and almost two fifths (37%) able to save and plan for the future even before they are debt free.

In their own words

At head office we celebrate when clients become debt free by blowing harmonicas. Clients tell us the support they received helped them overcome a variety of challenging situations. It's a big moment and we love to celebrate with them.

'I gained confidence in facing challenges - I felt more able to apply for jobs as I was discouraged from doing so before CAP - I have since found a steady and reasonably paid job.'

'I've been to a few social events with CAP. I enjoy meeting for lunch and chatting to others in a similar situation. I've now been able to be honest about my debt situation with my family.'

'I feel much less stressed and anxious. I am excited that for the first time in a long time my finances are in order. I will be saving and it's freed up money for me to join the gym for exercise to improve my physical and mental health.'

'Before CAP I was extremely depressed and angry at the world. I'm now more at ease and calm about my situation and inspired to be better at dealing with my finances and life's battles.'

'My depression and mental health has positively improved with a more positive approach to life and the future.'

'Drugs and alcohol are not a part of my life anymore. I also no longer gamble.'

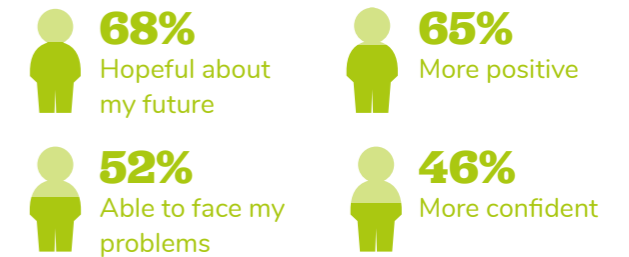


Confidence to overcome personal challenges

Not only do clients end their debt free journey in a better place financially, many have transformed outlooks on their situation and on themselves. Like Nicky, people become the victor of their circumstances. They become stronger, ready to face whatever else life throws at them. Many clients are still facing tough personal challenges such as mental ill-health, addictions, relationship breakdown, bereavement or disability. Often they are facing a crippling combination of many of these things. Living on a low income also remains difficult, but the difference is palpable. It is a journey, but confidence is gained, self-worth discovered, hope restored and happiness reclaimed.

Since working with CAP I feel:

Responses from clients currently accessing CAP's Debt Help service and working towards becoming debt free.



When asked what helped them overcome the challenges they faced, alongside the practical help and advice they received to budget and save, find work and reduce addiction, clients place huge value on the community and support networks they've gained through CAP. As well as all this, they have a newfound confidence for the future, better physical and mental health, improved relationships and generally feel better. Research by the London School of Economics' Centre for Housing and Communities in 2018 calculated that the social return of this totalled £31.6 million annually.

Funding

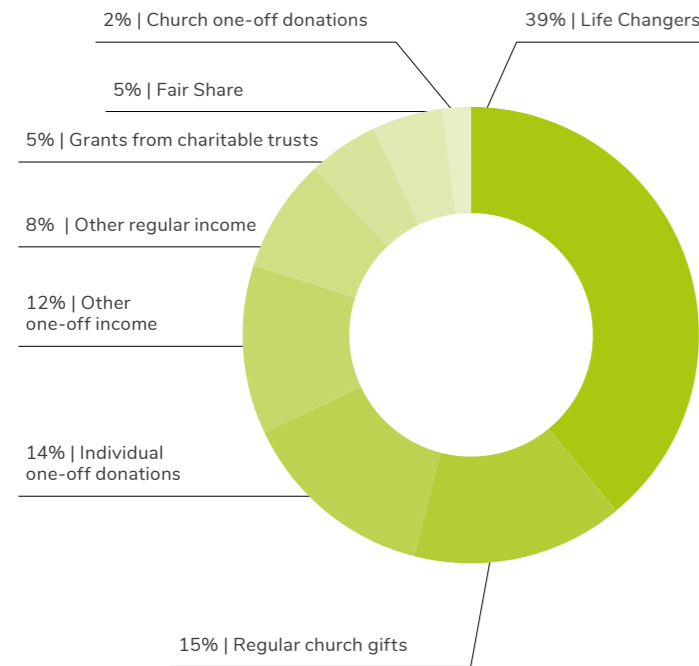
In 2018 £12.2 million in charity income was raised to allow CAP to provide a free service and high quality holistic support. CAP's funding model differs from the other free debt advice organisations because the majority of income stems from the generosity of churches and 30,000 supporters from the general public, known as Life Changers, who give to CAP on a monthly basis.

A smaller proportion of CAP's regular income is from Fair Share. Fair Share is a voluntarily agreed percentage paid by creditors towards the cost of providing a debt management service to customers. In 2018, CAP also gratefully received several other donations from corporate social responsibility funding to deliver and expand the services CAP provides.

Regular funding provides financial stability, allowing for growth and expansion. We are thankful to all our supporters and the organisations who pay Fair Share, helping to fund our work and providing an invaluable source of reliable income. More information can be found in CAP's Annual Report and Accounts published on CAP's website and by the Charity Commission.

Charity income

Breakdown of income by source in 2018



Support CAP

Fair Share

In recognition of the benefits CAP's help delivers for clients and collection rates, most creditors give a fixed percentage of the repayments they receive through CAP Plans as a voluntary contribution. Fair Share is a vital and reliable income source to allow us to continue supporting some of the poorest and most vulnerable across the UK.

One-off donation

In 2018, more than £4m of CAP's income came from generous one-off donations given by individuals, trust funds and creditors. These donations allow us to develop specific areas of the charity and grow our coverage to help more people.

Corporate fundraising

Corporate fundraising, such as a fundraising dinner or a charity auction, is a fun way to raise money for CAP. We can provide resources and information to help you raise money for CAP in your organisation.

Christmas hampers

Nearly one in five CAP clients has spent Christmas Day alone. Each year CAP gifts hundreds of Christmas hampers to make the season more special. You can get involved by donating to our emergency food aid appeal or by making some hampers for local CAP clients.

Support CAP personally:

Become a Life Changer! Join over 30,000 others and support CAP regularly by becoming a Life Changer. Your monthly donation will help provide a steady income stream to allow CAP to offer a consistently high quality service, plan for the future and expand to help more people.

Find out more at: capuk.org/EALifechanger.

To find out more about any of these options, get in touch by emailing externalaffairs@capuk.org.



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