

June 26, 2011 Press release with full stats below

## **Suicidal, hungry and ashamed – charity shows what it's like to live with bad debt**

New research revealed today shows the shocking picture of how it feels to be living with spiralling personal debt.

With the average **household now owing more than £15,000 in loans** and thousands of people being made redundant every day, the stresses for many are becoming unbearable.

Debt counselling charity Christians Against Poverty has today released figures showing that **most people waited for more than a year believing no one could help.**

And while their difficulties became more acute, their health, state of mind, relationships and even their ability to feed their children suffered.

“The most tragic figure for us,” said CEO Matt Barlow, “Is that so many people waited to get help, feeling suicidal, hungry and ill and all the while believing no one could help them.

“The most common reason for waiting literally years to get help is that they thought no one could tackle the situation. The truth is so very different. Every day at CAP, we’re celebrating more clients becoming debt free.”

Client Sarah Lee from Walthamstow, London, was so stressed with her debt, sparked by a relationship breakdown, that her hair began to fall out.

“My health completely deteriorated. I developed eczema on my face, my hair fell out in clumps. I had insomnia, my eating went hectic, either I couldn’t or was overeating. It affected me physically and mentally.

“When you’re in debt, you’re thinking about it all the time, you don’t have any money and anything you do have, you pay for your debt – you’re stuck.”

Sarah, 32, a student nurse, is looking forward to becoming debt free later this year and she is keen to say there is hope.

Contrary to public opinion, spiralling debt is mostly caused not by overspending and credit cards but changes in circumstances eg job loss, relationship breakdown, illness or bereavement.

Mr Barlow said: “Isolation and embarrassment compound the problem of debt but we are calling today for people to ring and get specialist help from one of the free agencies, either us at Christians Against Poverty or the Citizens Advice Bureaux, CCCS, Payplan and National Debtline. Don’t wait until things get worse.”

Christians Against Poverty is a charity which partners its financial know-how with the care of the local church and has **160 centres around the UK.**

The help it gives is for everyone regardless of age, gender, faith or background. CAP helps the very poorest (there is no minimum payment), sees every client in their home and stays in regular contact until the client is debt free.

- Find out more about CAP on [www.capuk.org](http://www.capuk.org) or for debt help call 0800 328 0006 (phones open Monday to Friday)

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**Client Questionnaire 2011**  
**1390 respondents**

**Before CAP**

- 37% considered or attempted **suicide** as a way out
- 76% **sacrificed meals** – 28% of all clients did so regularly
- 62% of clients with **children** said debt affected their ability to provide for them, either making them unable to clothe or feed them adequately. 15% were unable to feed them three meals a day and 58% unable to clothe them properly. (these include the 11% who could not do either)
  
- 78% of clients in relationships said debt affected their **relationship**, with 24% saying it caused relationship to break down entirely
  
- 78% said that debt affected their health negatively. 57% of all clients visited a GP as a result of debt and 74% of these people were **prescribed medication**.
  
- 54% feared losing their home and further 16% were threatened with **eviction**
  
- 61% **waited over a year** before they sought help for their debts, with 28% of clients **waiting over 3 years**. 46% said that this was because they '**didn't think anyone could help them**' while 45% said they felt embarrassed and ashamed.

**With CAP**

- 94% said our service was 'life transforming' or 'a great help'
  
- 98% rated debt coaches as 'very good/good' in the categories of 'Professional, Friendly and Non-judgemental'.
  
- 90% rated caseworkers as 'very good/good' in the categories of 'Approachability, knowledgeable, explains things clearly'.

Please contact  
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### **About Christians Against Poverty:**

Christians Against Poverty is a home-grown debt counselling charity (15 years old this year) which is determined to reduce poverty in the UK caused by debt. It partners its financial expertise with the care of the local church to offer free debt help and a solution to people through 160 centres.

<http://www.capuk.org/help/capcentres.php>

The help it gives is for everyone regardless of age, gender, faith or background, it helps the very poorest (no minimum payment), sees every client in their home and CAP stays in regular contact until the client is debt free.

The fast-growing charity intends to have a debt-counselling CAP centre in 500 towns and cities across the UK by 2015. For more about CAP see [www.capuk.org](http://www.capuk.org) and it runs workshops from more than 800 churches to help communities to debt-proof their lives.

### **What other people say about Christians Against Poverty:**

Money Saving Expert Martin Lewis, Jeremy Vine – BBC2 Friday May 13, 2011:

“I am not worthy of Christians Against Poverty. It is an amazing organisation that comes to people’s homes and they will do many more hours than other organisations.”

HRH Prince Charles, Songs of Praise 2010: “Their work is staggering”

Christians Against Poverty has twice won the Sunday Times 100 Best Small Company to work for and this year won Credit Today’s Debt Counsellor of the Year.