

Deficit budgets: The cost to stay alive

christians
against
poverty

CAP

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Foreword

Stewart McCulloch – UK Chief Executive, Christians Against Poverty

This briefing paper is published at a crucial moment in time. In recent years, we have all faced high inflation that wage growth has not kept pace with. However, inflation on the basics of life has been much higher than the headline rate and those on low pay and social security have seen their incomes stagnate. Therefore, while this cost of living crisis has affected us all, it has affected those struggling in a far more brutal way. This is beginning to have an enduring impact on society with inequality reaching levels not known since the 1920s on some measures. Those who had reserves are now depleting them, while those without savings are facing even greater challenges and are vulnerable to the slightest shock to their finances.

A deficit budget occurs when income – whether from wages or social security, excluding credit – fails to cover essential expenses such as rent, Council Tax, utilities, food, and clothing. Sadly, this is the reality for many individuals across the UK. Deficit budgets, which are the result of inadequate incomes, should never exist in our society, yet sadly, they are increasingly prevalent across the UK today.

The cost to stay alive is becoming unaffordable for too many.

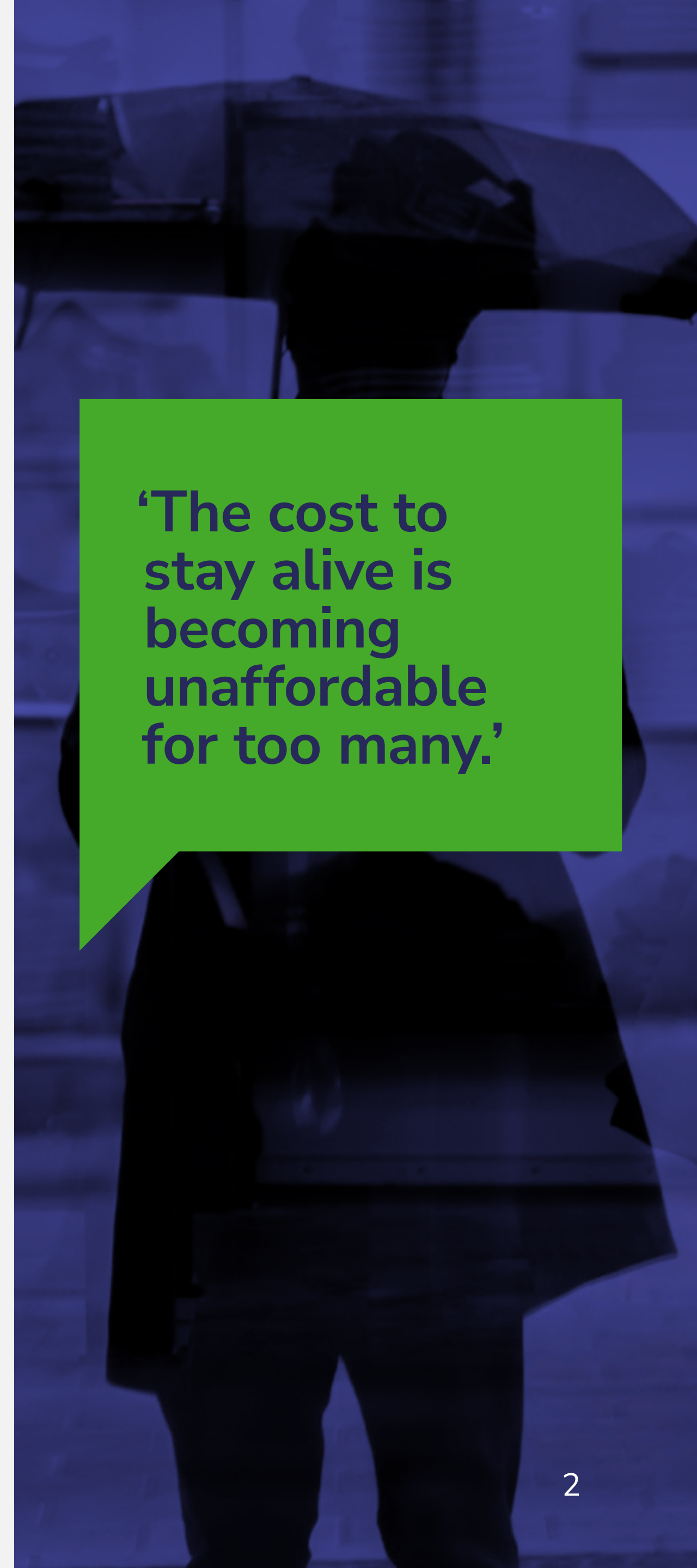
Those working on the frontline at Christians Against Poverty (CAP), both locally in churches and as debt advisors in CAP's central offices, are describing the starkness of the situation. Delivering services directly into people's homes gives CAP profound insight into the harsh realities of poverty in people's lives. Our face-to-face services are well-placed to address the issues in the round, but even our workers, with all of their compassion, expertise and determination, are running out of tools to navigate an increasingly unresolvable situation after all of our help. This gap drives people to food banks, sends children to school hungry, prolongs and worsens health conditions as those trapped in poverty work hard to cope with less than they need for life's basic essentials.

The issue of deficit budgets is not a new one, but there has been growing consensus that more must be done to tackle it at its root. The commendable efforts of the Poverty Strategy Commission underscore the necessity for a unified social contract to address poverty, requiring each player to fulfil their role – so, whether you read this as a policy-maker, creditor, charity sector colleague or other, we all have a part to play.

We will watch eagerly to see what the new Labour Government will do in this space, with keen interest in the promised cross-Government child-poverty strategy and plans to enact a socio-economic duty that will transform how the Government and hopefully others treat those in poverty. There are a number of policy recommendations in this paper addressing both the causes of deficit budgets and the impact it has on individuals and wider society. Together we can make a difference; together we can stop deficit budgets wreaking havoc in people's lives and society; together we can end UK poverty.

The truth is that we must act in an integrated and holistic way and act now. The current model is broken and our society can't afford to let 14.4 million people remain in poverty. This drives not only a fast rising welfare bill but has huge impacts on health and social costs as well, with these costs set to become unaffordable during this parliament. We hear that there is not the money to tackle poverty, we hear that the Government has many other priorities. Our argument is that the Government can't afford not to tackle poverty, as the costs are now rising so fast that we can ever hope to afford the levels projected in the Government's own figures.

So the time to act has come.



'The cost to stay alive is becoming unaffordable for too many.'

Executive summary

Juliette Flach – Senior Policy and Public Affairs Officer

This report seeks to shine a light on one of the biggest issues facing low-income households across the UK: deficit budgets. Having spent the last few months speaking to people living in a deficit, as well as to people supporting those who are, we are running out of time to address this burning issue. The cost to stay alive is becoming too much for some.

No one should be faced with a situation where they cannot afford the essentials and after deploying every tactic still can't avoid the trap of problem debt. This vicious cycle of hopelessness is impacting individuals in a multitude of ways, putting immense strain on mental and physical health, as well as relationships and perpetuating isolation (page 10).

A widespread issue

We conducted this research knowing that deficit budgets were a huge challenge in the debt advice sector, an issue facing every one in two CAP clients.¹ However, we wanted to understand how big an issue it was across the UK. It was shocking to find that 22% of UK adults reported having a deficit budget in national polling conducted by YouGov in June 2024 (page 7). This alarming figure illustrates the need for interventions at a systemic level.

Coping mechanisms

This report also sought to ask the question very few knew the answer to: how are people surviving on deficit budgets (page 20)? What coping mechanisms are being deployed? From a range of focus groups and interviews, we revealed that many people across the UK are being forced into impossible situations. Many are going without essentials, skipping meals or limiting electricity or gas use in the home. Those in debt are being forced to juggle repayments, a task that can quite quickly become precarious. Some are putting close relationships on the line, more than a third (36%) of CAP's clients have experience of using informal borrowing, mostly from friends and family. Sadly, before CAP's help some reported being forced to sell possessions and deplete whatever savings they may have. When those resources run dry, credit is the only option.

1 | 47% of CAP clients advised in 2023 had a deficit budget. Find out more at: capuk.org/deficit-budgets.

2 | National polling commissioned by CAP and conducted by YouGov (June 2024) on over 2,000 UK adults.

The impact of deficit budgets on the UK

Our research also found that the impact of deficit budget goes beyond a personal level (page 10-15), impacting both society (page 15-17) and adding strain to the systems put in place to support people (page 18-19), including health and social care and charitable support services. There is widespread agreement that people shouldn't have to live with a deficit budget:

93%

of UK adults agree that people should have enough income from wages to cover the costs of essentials²

89%

of UK adults agree that people receiving social security benefits should be able to afford essentials²

Ultimately it's support services, like CAP, stepping into the gap. One client said **'Looking back, I do not know what I would have done without the help of the church and the food bank. 100% I wouldn't have had a clue.'** This is not a sustainable, long-term solution. Something needs to change at a systemic level, and the following page outlines CAP's policy recommendations spanning a range of solutions, for both Government and industry.

Lastly, I wanted to thank James, Melinda, Stu, Michelle, Syd, Richard, Nathan, Lucy, and Daphne, who have shared their experiences of living on what they define as a deficit budget for temporary or sustained periods of their lives.

Policy recommendations

Addressing inadequate incomes



Social security and wages

Social security should provide an income safety net for people, preventing anyone from falling into a deficit budget trap.

To achieve this, the Government should:

- Establish a protected minimum amount of social security, an Essentials Guarantee, so that the basic rate of social security always covers life's essentials, and ensure support is never pulled below that level.
- Recognise the current gaps in income and consider the value of the Minimum Income Standard (MIS) as a strategy for tackling poverty in the UK.
- Continue a sustained focus on ensuring incomes remain in line with the real costs of living.
- Review the social security system to ensure it provides support and does not inadvertently cause harm.

Employers should:

- Ensure wages are sufficient to prevent any worker from facing a deficit budget.



Support and entitlement

Everyone should receive the support they are entitled to.

To ensure this, the Department of Work and Pensions should:

- Develop a strategy to guarantee that every individual and household across the UK receives the social security they are entitled to.
- Consider auto-enrolment in Universal Credit to guarantee income maximisation, reduce the personal burden of social security applications, and ensure everyone has a protected income floor.

Targeting the cost of essentials



Essentials and energy costs

Costs should not lead to people going without the essentials.

We are calling for the Government to:

- Support community-based initiatives designed to pool and share resources, such as social supermarkets, food pantries, fuel bank vouchers, and item libraries.
- Recognise and address the poverty premium affecting access to essential services by empowering regulators to ensure firms tackle cost disparities faced by those in poverty.
- Implement long-term, targeted support in the energy sector to ensure everyone can afford to keep warm and safe.
- Create a dedicated 'Help to Repay' scheme to support individuals struggling with energy arrears. This scheme should offer repayment matching to help people get out of debt sooner or provide full debt relief based on their level of need.



Safe and affordable housing

Everyone deserves a safe and affordable home.

To achieve a more equitable housing market, we recommend that the Government:

- Increase the rights and protections for tenants in rented accommodation to provide stability and a safe home for all.
- Ensure the levels of social housing meet demand.

Supporting those trapped in debt



Support for debt advice

The Government should:

- Provide more sustainable and sufficient funding streams to ensure FCA-authorized free debt advice is available and accessible for people facing debt.
- The Money and Pensions Service (MaPS) should launch a strategic effort, working with the Government and businesses, to ensure people are aware of the free and non-judgemental support available.



Legislation and regulation

The Government and regulators should:

- Ensure that any new legislation or regulation does not cause additional harm to people surviving on deficit budgets.
- Increase regulation of credit marketing and advertising, providing safeguards on language, location of advertisements and customer profiling.
- Develop regulatory requirements to hold firms accountable for protecting customers by offering support and reporting data to the Money and Pensions Service (MaPS) when customers use credit to pay for essentials.



Policies and processes

Creditors, including the Government and local authorities, should:

- Implement clear policies and processes to ensure customers with deficit budgets receive income maximisation support and access to additional help.



Introduction

A deficit budget occurs when income – whether from wages or social security, excluding credit – fails to cover essential expenses such as rent, Council Tax, utilities, food, and clothing. As a national debt advice organisation, CAP has visibility into clients' budgets across the country and can observe the prevalence of deficit budgets first hand. Worryingly, as many as 47% of CAP's clients have an unsustainable budget – that is nearly one in every two clients. On average, CAP clients would need £273 more³ per month in order to have a sustainable budget.

Deficit budgets, however, are not just an issue for people in problem debt. National polling commissioned by CAP and carried out by YouGov found that one in five (22%) UK adults report having a deficit budget.⁴ This stark reality underscores the pressing need to understand the impact of living on a deficit budget.

Insufficient income

At its root, insufficient income is the driver of this issue. There are a number of income-related reasons why people may find themselves facing a deficit budget. From our research, caring responsibilities, low-paid jobs, zero-hour contracts and ill-health were cited as some of the situations that fed into people's financial difficulty. At CAP, even after income maximisation and the creation of tight budgets, many clients are still facing a deficit. This is in part due to the fact that 59% of new clients in 2023 had an income below the poverty line.⁵

Chronic low income can force people to make impossible choices, as one of CAP's debt coaches explained:

'[For clients facing deficit budgets, their] fundamental issue is low income. It remains low income. They have debt trying to survive, and they will get back into debt. People are survivors, they will find a way to survive. And they may choose to do things that you would hope no human being would ever have to choose to do. But they'll do it anyway because they're trying to survive.'

In our latest survey, we asked CAP clients what was stopping them from increasing their income, the responses to which included a lack of confidence (34%), physical ill-health (48%) and caring responsibilities (18%). The most common barrier, reported by more than half of respondents (54%), was mental ill-health.

Without viable ways to increase their income or reduce the costs of essentials, people are juggling their finances, turning to credit, missing bills and going without items such as food, gas and electricity.

Nathan, a previous CAP client who had a full-time job, and yet still faced a deficit budget, explains:

'I wasn't able to afford to live and I had to cut everything back. [CAP has] gone through my budget with a fine tooth comb to find the places that I can cut back.'

'There have been many occasions in my life where my income hasn't met the outgoings.'

James

3 | An average from all budget calculations CAP made for clients in May-July 2024, rounded to the nearest full number.

4 | 22% of UK adults say they have a deficit budget. National polling commissioned by CAP and conducted by YouGov (June 2024) on over 2,000 UK adults.

5 | Income statistics are equivalised, meaning different household sizes and make-ups are taken into account in order to make accurate comparisons. The poverty line is calculated as 60% of the UK's median household income (after housing costs).



100%

of CAP's debt coaches said that they see clients with a deficit budget

82%

felt they had seen an increase in the number of clients with deficit budgets in the past year

Running out of options

This is not a new issue. The recent increases in the cost of living have, however, further exacerbated the problem. Low incomes coupled with higher interest rates, rent, unaffordable bills and essential items, benefit sanctions and debt repayments means debt advisors are finding it increasingly difficult to make budgets balance.

'Now it's low income that's the problem and it absolutely breaks my heart. I've been working here 13 years and I feel like we're just putting on a sticking plaster. We're even saying to people we don't think going through a DRO is the right thing to do, [because] debt isn't the main problem, it's low income.'

CAP Debt Advisor

To some extent, free financial education can play a part in reducing the pressure of financial difficulty. However, people on a deficit budget face incomes that simply don't cover essential costs, even with careful budgeting. Some are left with no choice but to go without essentials, activate a survival mode of denial, or turn to credit to cope with the reality of their situation.

A poll of some of CAP's debt coaches found that 100% of respondents said that they see clients with a deficit budget, and 82% felt they had seen an increase in the number of clients with deficit budgets in the past year.

Debt advice, alongside the availability of holistic support, plays an important role in addressing the impact of deficit budgets on the lives of individuals. But as things currently stand, many debt advisors are facing challenging situations where personal insolvency no longer brings entire freedom from debt in the long term. Not an easy or comfortable scenario for the Debt Advice sector to be facing.

What are the effects of deficit budgets?

Our research found that deficit budgets have wide-reaching effects. These impacts were not just felt by the person experiencing the deficit.



Personal

Deficit budgets can have deep, personal repercussions for both the individual, and the debt advisors and others working closely to support them.



Societal

The impact of living on a deficit budget goes beyond the individual, often impacting their family, friends and wider community.



Systemic

Institutions and bodies within our society are also affected by deficit budgets.



Personal impact

Isolation

During financial difficulties, many people experience isolation from friends, family, society, and essential support networks. It can feel as though no one else is facing the same challenges or would understand. This often leads to feelings of shame and embarrassment, which can prevent individuals from reaching out for help.

'I never made eye contact with anyone, I didn't use to let anyone know how I was feeling. There's an old song called Behind A Painted Smile and I did that painted smile for a lot of years – and then I'd come home, put my head in my hands and burst into tears.'

Michelle*

'Awful, awful, you're just scared – you don't buy anything even if you need it. I was scared, I used to turn my phone off for days and days on end because [the creditors] get your mobile number. There would be emails coming out of my eyeballs. [I was] scared of the postman. I just gave up in the end. I went into a deep depression and at one point I wouldn't open my curtains.'

Lucy*

People can struggle to see hope or a way forward as they battle a budget that does not balance.

'Insecure, lonely and afraid... it also makes you feel angry because you're embarrassed that you're in that predicament. You don't want to answer your phone. If my house phone goes I still won't answer it. If I get a knock on the door I don't answer it.'

Richard*

'I became quite a serious recluse.'

Syd*

When people do reach out, having someone walking alongside can reduce the isolation and help them find hope in difficult times.

'The saviour for me was ringing CAP... You are not alone... It makes a huge difference to your whole life.'

Syd*

Walking alongside people throughout their journey out of financial difficulty is a core part of CAP's work, but this is becoming increasingly challenging. With more people needing support, cases are ever more complex, and we're seeing more and more budgets that are impossible to balance. CAP will continue to encourage people to seek help and provide valuable community support, but CAP would love to be able to offer every person the certainty that when they become debt free, they will stay debt free. However, until deficit budgets are addressed, this is not always possible.

'You're just putting a plaster on a bullet wound, eventually it's going to start bleeding again.'

CAP Debt Advisor



Mental wellbeing

100% of people interviewed with a deficit budget experienced negative impacts on their mental wellbeing. In multiple interviews with people who have lived on deficit budgets, the impact was so stark that there were references made to having suicidal thoughts or even attempting suicide as a way to escape their financial situation.

People with first-hand experience of living on a deficit budget said the following:⁶

'I just gave up. [I thought] I can't do this anymore.'

'I attempted to take my own life quite a few times... I got to a point in my life where I just thought I'd rather not be here than feel like this.'

'I didn't want to be here, the only thing that kept me going was that I never want to hurt my children.'

'For such a long time there was this huge black cloud. There was no way I could do anything about it myself.'

'I got to the point where my mental health just absolutely deteriorated and I just gave up in the end.'

'I didn't want to carry on.'

This is a concern across the UK, with half of UK adults reporting that their debt repayment has some element of negative effect on them. When taking into account those who felt their debt was a heavy burden, the percentage of people who reported that they felt their life was not worth living rose to 28% (compared with 6% of all UK adults).⁷

People are stuck on a never-ending treadmill of financial difficulty and spiralling mental health.

'It was like being stuck on a never-ending treadmill. ... I think I just always felt like we could never get ahead of ourselves. And I'd often hear myself saying, "I just need a break"... It just feels like a never-ending slog.'

Nathan*

'None of us are getting anything back apart from worry and debt. And it's wrong. Why should you have to worry day in and day out? It's not fair and it's not nice.'

Michelle*

6 | Due to the sensitivity of these quotes, they will be kept anonymous.

7 | National polling commissioned by CAP and conducted by YouGov (January 2024) on over 2,000 UK adults.



100%

of people interviewed with a deficit budget experienced negative impacts on their mental wellbeing



Physical health

Alongside harming mental wellbeing, deficit budgets can also affect people physically. 11% of UK adults (5.6 million people) said they were unable to have sufficient or nutritious food due to costs, and 7% (3.6 million people) said they had to live in bad housing conditions or an unsafe neighbourhood.⁸ Both of these consequences of financial difficulty (plus many more) have a direct impact on a person's physical health.

'I have medical needs, and I got told that I've got to eat and drink plenty of fluids, but I can't do that – I can't afford it.'

Richard*

Autonomy and disempowerment

Living on a deficit budget can significantly limit a person's options and opportunities, especially where costs are involved.

Despite people's best efforts, living on a deficit budget and reaching out for support can take away people's agency and sense of self. Support from charities like CAP can provide a real lifeline, but we are in a position where charity help is not enough and instead changes need to be made to the systems and structures of our society that are pushing and trapping people in financial difficulty.

'I was too embarrassed to talk about it, too embarrassed to ask for help. It's a really embarrassing task to do. And then I think what's worse, asking for money, or having to borrow from my sister or friends?'

Nathan*

Effects on those supporting

Alongside the negative mental impact faced by those living on a deficit budget, those supporting people on their journey out of debt are often deeply affected too.

CAP provides free debt advice through centrally-based FCA-authorized debt advisors who create a tailored budget for each individual. Community-based debt coaches through local churches meet with clients face-to-face and journey alongside them as they make their way out of financial difficulty. When asked about the personal impact on them, CAP's debt advisors and debt coaches expressed the real challenges they face working in their roles at a time when people are facing budgets that are impossible to balance:

'Occasionally, you feel really broken by it.'

CAP Debt Advisor

'I feel very helpless because I don't even know where to start to tackle the problem.'

Local CAP Debt Coach

When asked to describe in one word how they felt about deficit budgets, the following are some of the words given by CAP's debt coaches:

Frustrated

Wrong

Powerless

Sad

Uncomfortable

Angry

Hopeless

Disappointed

Helpless





Engagement with debt advice

The isolation caused by financial difficulty, and the impact on a person's mental and physical health, are just two of the reasons why living on a deficit budget can hinder someone's ability to engage with debt advice.

According to debt advisors at CAP, people have a range of reactions to being informed that their budget is unsustainable. Some people didn't know what to do, and found ways to cope through working with CAP. But for those who find out that their budget can't be balanced, even with income maximisation and reducing non-essential costs, the reaction can be understandably one of hopelessness, frustration and weariness.

The debt advice sector is facing the reality that personal insolvency is only a plaster on a gaping wound.

'What's hard is trying to be the bridge in between a client who experiences a kaleidoscope of complex situations and trying to fit that into the black and white insolvency service rules.'

CAP debt advisor

Debt advice organisations are doing all they can to support people, but with the mechanism of personal insolvency solutions no longer being a sustainable route out of debt, systemic change is needed alongside a holistic approach to the support on offer.

Societal impact

Right now, millions of families and communities across the UK are being impacted by deficit budgets. People are turning to friends and family to cope financially, which in itself comes at a cost. Financial difficulty is known to put strain on relationships and play a part in the breakdown of many marriages and friendships. But it can also be a cyclical challenge with 11% of new clients in 2023 giving relationship breakdown as the primary reason for their debt crisis.

Relationships

17% of UK adults (9 million people) said their financially difficult period put pressure on their relationships, while 11% (5.6 million people) said it had a negative effect on their family and friends.⁹

What's more, there is a risk that people may stay in unhealthy relationships or become trapped in scenarios where they are dependent on someone else in order to afford essential costs, such as food and shelter.

Children

Children can also be affected and may face the effects of financial difficulty, even with the most loving and caring parents.

One of the most harrowing realities of deficit budgets is that people are going without essentials. Many are having to restrict vital needs, weigh up their options, and find every possible way to try and reduce costs, even if this harms their physical or mental health.

⁹ | National polling commissioned by CAP and conducted by YouGov (January 2024) on over 2,000 UK adults.

¹⁰ | National polling commissioned by CAP and conducted by YouGov (June 2024) on over 2,000 UK adults.

11%

of new clients in 2023 gave a relationship breakdown as the primary reason for their debt crisis

17%

of UK adults said a period of financial difficulty put pressure on their relationships⁸

11%

of UK adults said their financial difficulty had a negative effect on their family and friends⁸

43%


of UK adults with more than three children have a deficit budget⁹

40%

of households with three or more children skipped meals at least once a month because of the cost⁹

19%

of households without children skipped meals at least once a month because of the cost⁹



'When my children were young, it was eat or have possessions, and I tried to make sure that they had a decent meal, which meant that a lot of times they didn't have the clothes that they needed, especially when they got to their teenage years. It was very difficult for them, and they came in for a bit of a ribbing from their peers.'

They didn't have holidays, so it was difficult for them, and when they wanted to go out with friends, I wasn't able to supply that need.

I felt lousy. I felt that I wasn't doing well enough. My boys didn't have the things that they needed, and I wasn't able to provide them, so I felt very much as if I wasn't doing right by them.'

Melinda*

'[I had] a family and a child to look after, and not enough money to pay for the basics. I couldn't even pay the rent, never mind buy food or anything.'

'[I had] a little boy and it wasn't his fault that we didn't have money. The economy was a mess. It wasn't his fault that things were the way they were. So I just did what I had to do.'

James*

Stigma

Living with a reality that your income does not cover the cost of essentials can be made worse by perceived stigma.

There is harmful rhetoric around those who are accessing social security. This impacts individuals who may experience shame, but also a wider societal impact leading to people becoming reluctant to seek support, and in turn facing a spiralling financial situation in isolation.

'I just felt so ashamed. I didn't know what we could do. And I didn't know how to do it.'

Daphne*

'There's a shame to it. I think a lot of people are embarrassed to say they're struggling financially. We could do with removing the stigma of that.'

Nathan*

Systemic impact

Deficit budgets have a seismic effect on individuals, spanning health, wellbeing, living standards and relationships, and this in turn impacts institutions and bodies within our society.

Health and social care

As shown, insufficient income has wide-reaching effects, impacting health care services and social services, to name just a few. It's challenging to quantify the cost of poverty on systems and structures, however it's commonly agreed that the cost of picking up the pieces of lives left in devastation is often far more costly than a preventative approach would be.

'The doctor would prescribe me medication for my depression, but that couldn't fix the fact that I'm going to be homeless or that I'm up to my eyeballs in debt or that I'm struggling to eat. They'd tell me to clear my mind, exercise and eat healthily, but it wasn't that simple. When you're in debt, your mind is never clear. You can't exercise if you're trapped inside. You can't eat healthily if you can't afford healthy food.'

Lucy*

'On one occasion, without telling me what the problem was, my youngest son insisted that we go to the local social services. I didn't know why, and I thought he was just acting out. It turned out that his shoes were completely worn out and he told them that I wasn't able to provide what he needed. It was really upsetting. I think he must have realised that I was doing the best I could so he got outside support.'

'I had to keep putting my children into care, because I just wasn't getting support. I would have liked to have had a better support system, and more advice.'

Melinda*

'I would have liked to have had a better support system, and more advice.'

Melinda



Stretched support services

Much of the cost to stay alive is passed onto the local service provision. Many local support services are stretched, lacking sustainable funding or adequate resources to meet the need. CAP's debt help service has been designed to address poverty holistically. Crisis needs are often identified quickly because debt coaches visit people in their homes, and the face-to-face local support allows these issues to be addressed either through CAP, the partner church or other local service providers. Oftentimes these people have been turned away from other services due to the impossibility of their situation.

CAP is dedicated to providing holistic support through free debt advice, financial education, employment support, and practical guidance on navigating life on a low income. For such an entrenched issue, many debt coaches have had to forge referral pathways with wider support. 84% of CAP's local debt coaches say they are able to refer people on to additional support in their area, such as food banks. However, alongside holistic support, a systemic approach is urgently needed to address the reality that people are not able to budget their way out of financial difficulty due to their income not covering the cost of essentials.

'As a country, we're at breaking point with people's finances, and no matter how much advice CAP or anyone else gives, it still doesn't address the root cause of the issue.'

Stu*

Making sure the system works for all

Ensuring people have the necessary resources to survive is essential, but we should be striving further. People should not only be able to afford the basics; we are all deserving of the opportunity to thrive and to have the autonomy to spend our money in a way that suits our individual situation. The Minimum Income Standard serves as a valuable benchmark to strive towards as we work towards this future. Ensuring that everyone has an adequate income would enable the systems and structures that make up the UK to be there to enhance lives, rather than picking up the pieces when it's nearly, or already, too late.

How are people surviving?

With budgets that are impossible to balance, even when a FCA-authorized debt advisor has gone through income maximisation and expenditure reviews, people are having to find ways to cope with the day-to-day costs of essentials. To understand the policy levers of change, it's essential to understand the measures people are taking to stay alive. Many have to weigh up ways to increase their income and reduce their outgoings. However, going beyond the amounts deemed viable comes with a price of its own – sometimes financial, sometimes emotional and social, sometimes on the individual and sometimes on our wider society.

▼ Using credit

▼ Borrowing from friends and family

▼ Using charity support, e.g. food banks

INCOME

COST OF ESSENTIALS

◆ Juggling debt

◆ Going without essentials

◆ Savings, spending and selling

Going without essentials

'There have been times I've had to pay a bill and not buy food.'

Syd*

'I would go hungry to feed my children.'

Michelle*

'I've made decisions before where I've not eaten or been able to heat the house, and we should never, ever, ever be in that situation.'

Stu*

It's not only people working with CAP to access debt advice who are facing these impossible situations, but families and individuals across the UK. Polling commissioned by CAP and conducted by YouGov found that:

21% of people skipped meals and 48% limited their electricity or gas use in the house at least once a month because of the cost.¹¹

People across the UK explained the scenario they are facing in the following way:

'I just do without till I can afford.'

'I just do without food etc.'

'I stopped using the cooker, central heating, hot water.'

*'I skipped meals to pay bills.'*¹²

CAP's recent polling with YouGov revealed that 12% of UK adults in full-time work have been going without meals at least once a week because of the cost.¹³

Going without food, or not being able to afford healthy food, can affect an individual's health. It can also have knock-on effects across society, stretching health services such as the NHS as they experience increased demand.

Even after cutting down on essentials, many people are still faced with bills they don't know how to repay. This is a reality that people across the UK face.

11 | National polling commissioned by CAP and conducted by YouGov (June 2024) on over 2,000 UK adults.

12 | National polling commissioned by CAP and conducted by YouGov (June 2024) on over 2,000 UK adults.

13 | National polling commissioned by CAP and conducted by YouGov (June 2024) on over 2,000 UK adults.



21%

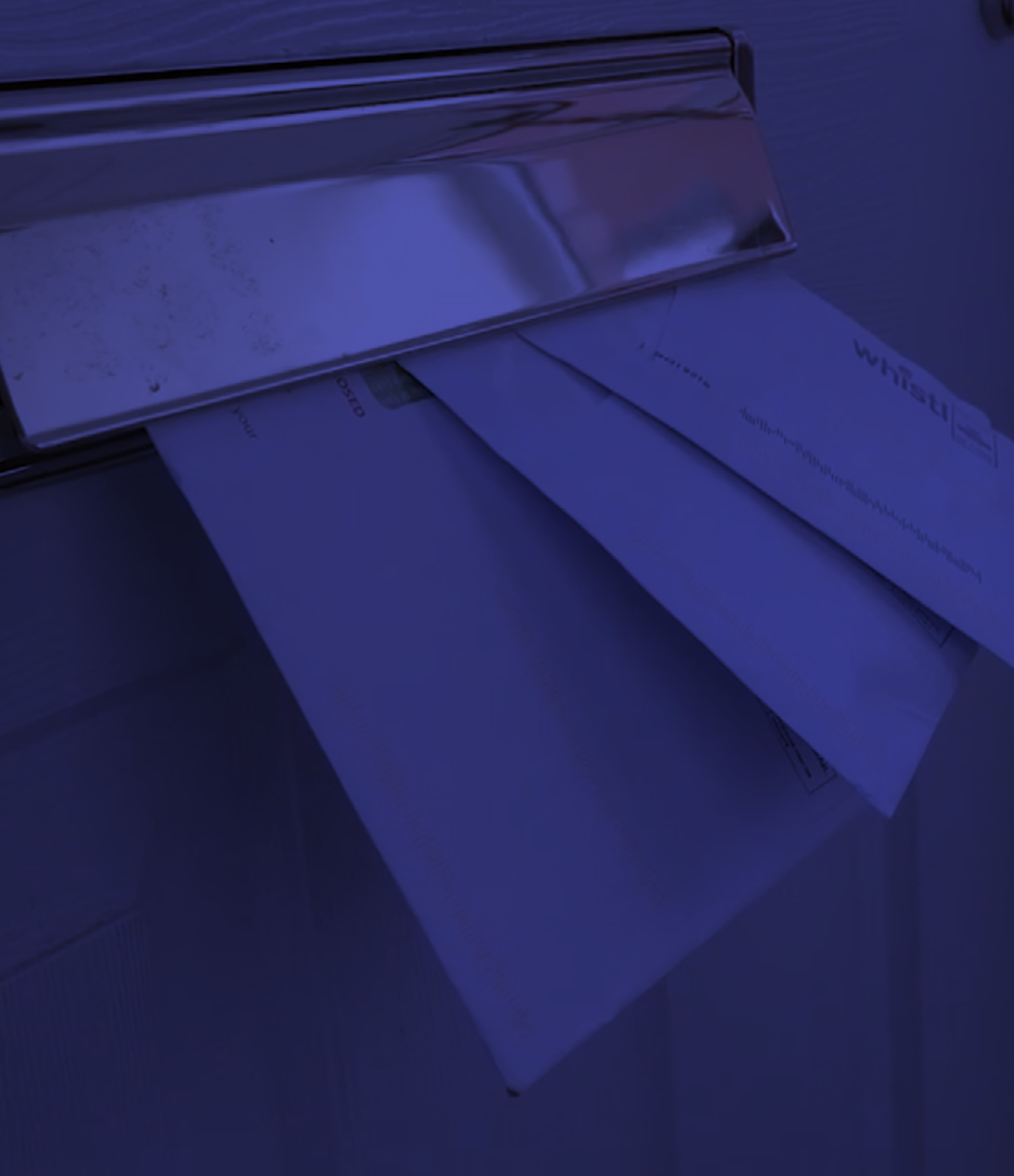
skipped meals at least once per month due to the costs

48%

of UK adults limit their electricity or gas use once a month due to the costs

12%

of UK adults in full-time work have been going without meals at least once a week because of the cost



Juggling debt

30% of UK adults say that they have managed their finances, but they would struggle with unexpected costs.¹⁴

People are having to juggle debt and borrow money. A term that frequently came up in interviews was 'robbing Peter to pay Paul'. As Syd explains: *'As a country, we're at breaking point with people's finances, and no matter how much advice CAP or anyone else gives, it still doesn't address the root cause of the issue.'*

This cycle of juggling finances can leave individuals in a worse position, and is unsustainable as a long-term solution. It's important that credit providers ensure they are lending responsibly, but also that both priority and non-priority creditors have robust policies and processes for customers who are experiencing deficit budgets.

Borrowing from friends and family

Another step that people are taking is to borrow money to buy essentials or as a way of juggling formal and informal debt. More than a third (36%) of CAP clients have used informal borrowing, mostly from friends and family.¹⁵ People's experiences in this regard can differ.

'I had a regular bit of money coming in from my dad, like £50 to £200. I wouldn't have been able to stay balanced without that.'

Nathan*

'I did borrow from one friend, and I did pay it back. She didn't ask for it all back straight away. My family, they didn't say it was borrowing. They said that because of everything I had done for them, it was their turn to "help mum out". My mother would have helped willingly, but unfortunately she passed away nine years ago now.'

Michelle*

'I've stayed with friends when I've been on a low income, so I've been lucky in that respect that it's never actually put me on the street, but I've been very near. If I hadn't had friends or family then that's where I would be.'

Lucy*

Borrowing from friends and family can place unnecessary strain on relationships and friendships, especially if someone is unable to pay back the money they have borrowed, or be 'back on their feet' in a short period of time.

¹⁵ | CAP (2022), *Lifelines to safety*.



36%

of CAP clients have used informal borrowing, mostly from friends and family

A hand is shown turning a circular dial on a Siemens meter. The dial has numbers from 1 to 24. The background is a dark, blue-tinted image of the meter and the hand.

Budgeting: savings, spending and selling

In times of financial instability and low income, people often change their spending patterns and turn to short-term income generation. However, these measures can have unintended consequences if pushed beyond a reasonable limit.

Savings

When people first enter a period of having a deficit budget, they may use savings as a way of coping temporarily with this financial instability, but this is a finite measure unless the money is being replenished.

'I had been quietly working my way through my savings believing that I would be going back to work. You would never think that it would happen to you.'

Syd*

Spending

People often alter their spending habits in an attempt to cope with a deficit budget, but these measures can be risky if pushed to the extreme. Some may go without essential needs such as food or heating, creating health risks. Others may behave in denial about their situation, deepening the problem. In some cases, people will switch between one of these extremes and the other.

'I've turned into a complete scrooge. I don't spend anything unnecessarily.'

Daphne*

'You almost go into denial. Or at least I did. You try and pretend that it isn't happening. That's a really difficult thing to not do.'

Nathan*

Selling

Another way of coping with a deficit budget is through selling items to generate income quickly. This can bring short-term relief, but it may end up costing more in the long term through having to buy items again at a higher price in the future. It's also problematic if the items sold are essential for a person's health and wellbeing, such as a fridge freezer, cooker or bed.

'I used to sell stuff all the time that I needed and didn't want to sell. It meant getting that extra bit of cash in my pocket to get through the month.'

Nathan*

'I sold off a few things at places like Cash Converters. You don't want to take out payday loans because the APR is ridiculous on it, but once you've sold everything, you can't go anywhere else.'

James*

Using credit

Using credit is another measure that people are turning to in order to navigate the imbalance between their income and the costs of essentials.

'I had payday loans – several of them.'

Michelle*

7% of UK adults often couldn't pay all their bills and living costs without borrowing money. 17% of UK adults could get by without borrowing money, but said that finances were still tight.¹⁶

This insight builds on findings from CAP's polling conducted by YouGov in January 2024 which identified that 9% of UK adults are using credit mainly to pay for monthly bills and 4% of UK adults use their credit card to pay off debts (excluding monthly bills).¹⁷

'You juggle debt. You borrow from somewhere, use that to pay for the things you can't afford, and then you've got to pay it back next time. I used to always try and look for new credit cards because I knew I would have a little bit of a grace period with a new one. It was a bit of breathing space.'

Nathan*

7%

of UK adults often couldn't pay all their bills and living costs without borrowing money

17%

of UK adults could get by without borrowing money, but said that finances were still tight

9%

of UK adults are using credit mainly to pay for monthly bills

4%

of UK adults use their credit card to pay off debts (excluding monthly bills)

16 | National polling commissioned by CAP and conducted by YouGov (June 2024) on over 2,000 UK adults.

17 | National polling commissioned by CAP and conducted by YouGov (January 2024) on over 2,000 UK adults.

77%

of CAP clients have turned to consumer credit such as credit cards

51%

of CAP clients have turned to overdrafts

36%

of CAP clients have turned to personal loans

9%

of new clients in 2023 had a debt from a Buy Now Pay Later digital payment option when they sought help from CAP

People are turning to credit with ease and speed to ride the waves of life. As highlighted in CAP's *Lifelines to safety* report, credit can provide easy access to money in a timely manner, which other lifelines struggle to compete with. By the time clients approach CAP for debt help, many have turned to consumer credit such as credit cards (77%), overdrafts (51%) and personal loans (36%).¹⁸ A growing number are also using unregulated credit. 9% of new clients in 2023 had a debt from a Buy Now Pay Later digital payment option when they sought help from CAP.¹⁹

As people turn to credit as a means of survival, they are forced to relinquish autonomy over their lives as their choices are being led by their finances.

'I'm in the process of applying for a budgeting loan. I'll still need to pay it back, but it means that I can get my shopping in and pay my rent.'

Richard*

Where lending is fair and well-regulated, credit can help people to access products and services when they need them most. However, it often costs more than paying upfront and presents risks if circumstances change, repayments are unaffordable or someone is already in financial difficulty. Credit becomes problematic when it is used to pay for essentials or to repay other debts, and over time CAP has seen an increase in the number of people borrowing for these purposes.

18 | CAP (2022), *Lifelines to safety*.

19 | CAP (2024), *Client report: Under the rubble of debt and poverty*. Available at: capuk.org/clientreport.

Sometimes credit cards can seem like the only option, but can create a spiral of debt and poverty.

'At the time we went through bankruptcy, we had £72,000 on credit cards that were just maxed out because that was the only way we could cover a mortgage, gas and electricity. Now, credit cards don't ever come into this flat.'

Daphne*

Another common theme that came through from people who had used borrowing to deal with a deficit budget was the need for tighter regulation and the accessibility of affordable credit options.

'The bad creditors are the credit cards that will offer a stupid amount of APR, and they're the ones that will target people on low incomes. If credit is needed, surely it's more beneficial for the country, for the public and for the individual to have the good credit, which has a reasonable APR and a reasonable price, rather than being offered this bad credit.'

'I think that instead of advertising credit cards or strategic prices, they should be advertising Christians Against Poverty, to help people.'

James*

Instead of advertising credit cards or strategic prices, they should be advertising Christians Against Poverty, to help people.'

James



Charity support

Churches, charities like CAP and other sources of support are doing a phenomenal job in providing the essentials people need as well as holistic care. However, some feel reluctant to access this support, as one interviewee expressed:

'I volunteer at a food bank and I will not take a food parcel because I don't want people to know that I'm struggling to feed myself... other people come first.'

Another interviewee also explained her hesitation to reach out for support:

'I have used food banks, but as a proud person I felt quite embarrassed.'

The continued existence of a perceived stigma around debt and financial difficulty in the UK is extremely harmful, often serving to hold people back from seeking the support they need. 53% of CAP clients said they waited to seek debt help because they felt embarrassed.²⁰

'I was panicking, I felt like I daren't speak or tell anyone quite how bad it had got.'
Lucy*

This perceived stigma can also drive people to feel as though they need to 'save face'. For example, they may feel the need to spend money they can't realistically afford in order to fit into a societal norm and not reveal the extent of their financial difficulty to their peers. This can exacerbate the individual's worries and feelings of isolation, deepen the issue, and have repercussions societally as they may not seek help until the situation is severe.

After reaching out to CAP for support, Lucy wanted to share this with others:

'There is no shame whatsoever in accepting you need help. Piece by piece, put somebody back together, and then they could go on to help somebody else – it has a knock-on effect.'

²⁰ | CAP (2024), *Client report: Under the rubble of debt and poverty*. Available at: capuk.org/clientreport.

According to polling, 38% of UK adults predicted that they would turn to debt advice if they faced a deficit budget.²¹ However, CAP knows that people do not always turn to help when it is first needed, with 63% of new clients in 2023 having waited over a year before seeking support.²²

More needs to be done to make sure those that need help know where to access it, and that support services are able to meet the demand.

Once people have reached out for help, holistic support is essential, and CAP has seen the positive impact of this through the services local churches provide. As so many are forced to go without essentials, churches are providing emergency food shops and fuel vouchers to families in need, as well as support with costs such as prescription charges. What's more, CAP and its church partners are proactively building referral partnerships to enable people to receive the holistic support they need.

'Looking back, I do not know what I would have done personally myself without the help of the church and the food bank. 100% I wouldn't have had a clue.'

Lucy*

When asked what would you do if you found yourself with a deficit budget, 26% of UK adults predicted that they would turn to charity support; 21% of UK adults predicted that they would seek support from their local council.²³ But although this support can be essential, it does not reach to the root of tackling the issue of deficit budgets.

21 | National polling commissioned by CAP and conducted by YouGov (June 2024) on over 2,000 UK adults.

22 | CAP (2024), *Client report: Under the rubble of debt and poverty*. Available at: capuk.org/clientreport.

23 | National polling commissioned by CAP and conducted by YouGov (June 2024) on over 2,000 UK adults.



38%

of UK adults predicted that they would turn to debt advice if they faced a deficit budget

63%

of new clients in 2023 have waited over a year before seeking support

26%

of UK adults predicted that they would turn to charity support

21%

of UK adults predicted that they would seek support from their local council



What needs to change?

There is no doubt that action is needed to address the issue of deficit budgets in society. The impacts of insufficient income are far-reaching and problematic for both individuals and society as a whole. To resolve this issue, three main channels must be addressed: first and foremost, addressing insufficient incomes; second, reducing the cost of essentials; and third, ensuring that people living with a deficit budget are supported and that debt does not become unmanageable. These three main channels were all systemic impact themes identified in the research carried out for this report.²⁴

²⁴ | The themes of income sufficiency, the affordability of essentials, holistic support, the role of debt advice, and regulation and support in the credit sector were all identified by clients and debt advisors as ways of addressing the issue of deficit budgets.

Adequate incomes

One of the most effective ways to address deficit budgets would be to ensure that wages and social security cover, at the very least, the cost of essential goods and services needed to survive. Ensuring that everyone has an adequate income would enable the system to be there to enhance lives, rather than picking up the pieces when it's nearly, or already, too late.

'If people are just comfortably well off, not rich, but comfortably well off, life would be a lot easier. We're not asking for thousands of pounds. We're just asking to be able to eat, to put the heating on, to be able to go out from time to time and be able to have a meal with your family without thinking, "Can I afford this?"'

Michelle*

'I was working in college as a middle manager in what should be a very secure and safe job. I wasn't able to afford to live and I had to cut everything back. [CAP has] gone through my budget with a fine tooth comb to find the places that I can cut back. But if somebody's working in a safe kind of job, in a low paying job, in a respected job, and they're in that situation, how many people are in that situation?'

Nathan*

'Minimum wage needs to be changed... I think increasing the minimum wage would be a huge, huge help.'

Nathan*

Policy recommendations

The Government should:

- Recognise the current gaps in income and consider the value of the Minimum Income Standard (MIS) as a strategy for tackling poverty in the UK.
- Review the social security system to ensure it provides support and does not inadvertently cause harm.

Employers should:

- Ensure wages are sufficient to prevent any worker from facing a deficit budget.

Review the social security system

Currently, the process required to receive social security support is time-consuming and complex to navigate. Issues include the inaccessible language used, the sanctions that are applied and the level of deductions for debt owed to local and central Government. This needs to change to ensure that individuals are equipped to work out and apply for the financial support they are entitled to, particularly when they are also experiencing the barriers associated with navigating a deficit budget.

'If you're one pence over the threshold for getting working Tax Credit, you can't get it. What is a penny? If I was able to get a little bit of credit whilst I was working, that might have made life a little bit easier, but because I was over the threshold, I had no support.'

Michelle*

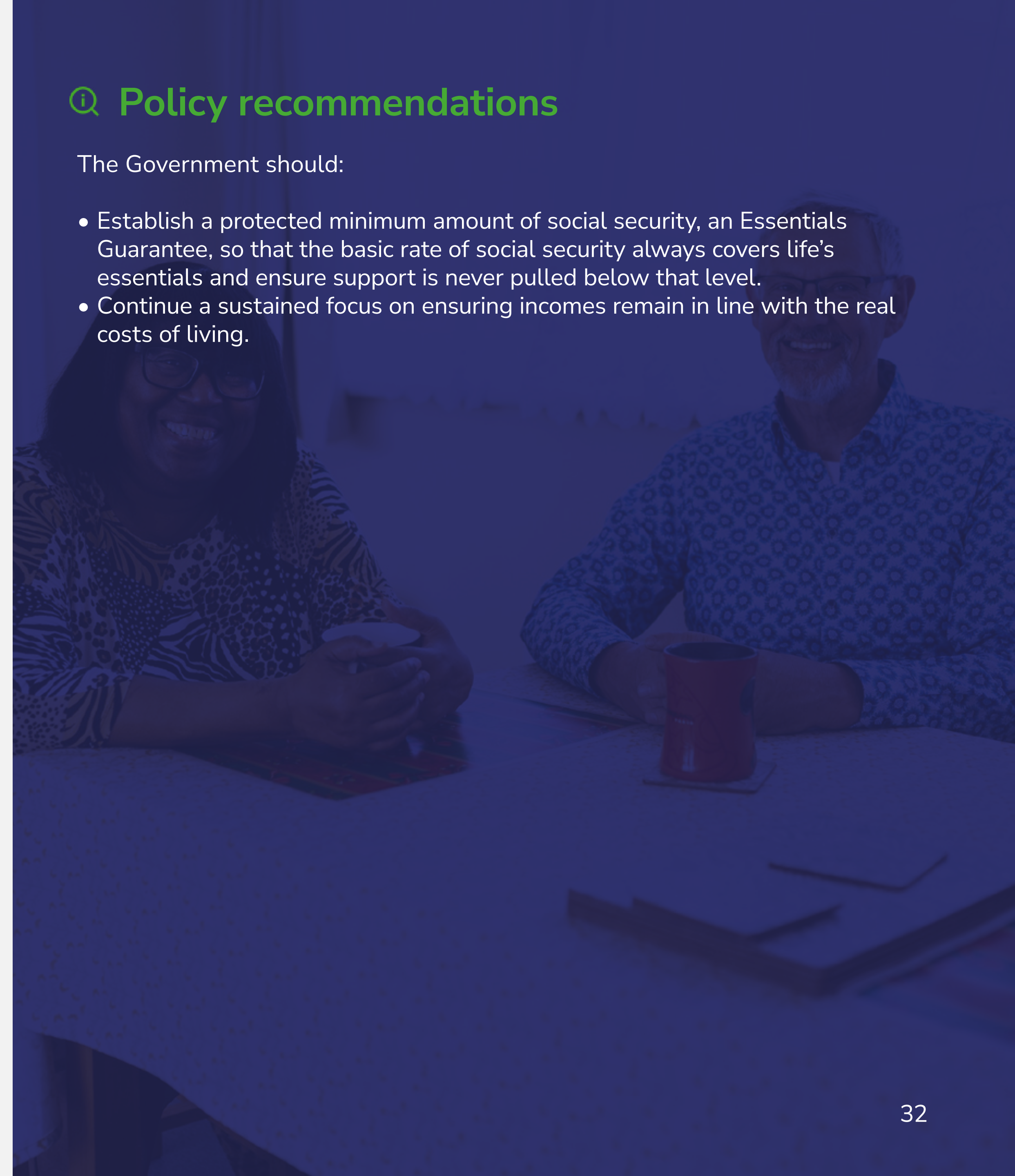
'Bring back higher wages and higher benefits, and stop things like sanctions. Stop threatening people with sanctions. People have killed themselves because of that. We can't live in a country where people want to kill themselves because they're not getting the money they're entitled to.'

Stu*

📍 Policy recommendations

The Government should:

- Establish a protected minimum amount of social security, an Essentials Guarantee, so that the basic rate of social security always covers life's essentials and ensure support is never pulled below that level.
- Continue a sustained focus on ensuring incomes remain in line with the real costs of living.



Affordability of essentials

64% of UK adults think that reducing living costs, such as energy and housing costs, would help to tackle the issue of deficit budgets.

Although the cost of essentials can be largely influenced by factors in the supply chain, an appreciation of everyone's need to be able to access the essentials they need to live is important. Whether this is through restricting companies' profits, nationalisation of essential services, state subsidies, capping the cost of essentials, or other mechanisms for change, the goal should be that the ability to survive – and thrive – is never unaffordable.

'I'm spending the best I can, but the cost of everything has got out of control. Before, I could go to my local shop and buy milk for a pound, bread for a pound. Now I'm spending maybe two pounds on each. And it's harming everybody. Even people who at one time felt they were well-off, who were comfortable in their own home – even they're feeling the pinch now.'

Stu*

'The cost of gas and electricity needs to go down.'

Lucy*

Policy recommendations

Costs should not lead to people going without the essentials.

We are calling for the Government to:

- Support community-based initiatives designed to pool and share resources, such as social supermarkets, food pantries, fuel bank vouchers, and item libraries.
- Recognise and address the poverty premium affecting access to essential services by empowering regulators to ensure firms tackle cost disparities faced by those in poverty.
- Implement long-term, targeted support in the energy sector to ensure everyone can afford to keep warm and safe.
- Create a dedicated 'Help to Repay' scheme to support individuals struggling with energy arrears. This scheme should offer repayment matching to help people get out of debt sooner or provide full debt relief based on their level of need.

Availability of affordable housing

'Some people get to the end of paying the rent, like I did, and they've got literally nothing left.'

James*

'House prices need to be regulated. I think that's getting out of control now.'

Nathan*

'There must be more available housing for people with a very small income. I think housing is possibly the biggest issue.'

Daphne*

It's a moral right that every person has a roof over their head, as well as access to housing that is safe, secure and hospitable, yet for so many this is not possible because of their financial situation. High housing prices, renting costs and poor living conditions must all be addressed.

📍 Policy recommendations

Everyone deserves a safe and affordable home.

To achieve a more equitable housing market, we recommend that the Government:

- Increase the rights and protections for tenants in rented accommodation to provide stability and a safe home for all.
- Ensure the levels of social housing meet demand.

Holistic support

'I wish CAP was more known to people. I only found out about CAP from an estate agent that was selling my house before it was repossessed.'

Daphne*

Ensuring people know that support is available

First and foremost, it's important to ensure that people are aware of the existence of free holistic support. This includes both the support available to provide essentials in the short term, in addition to resources such as CAP's free online benefits calculator, which enables people to find out if they are entitled to extra financial support, and CAP's free debt help, job clubs, life skills and money coaching.

'People assume that if you get into trouble you're going to know exactly who it is that you need to contact and what you have to do. The reality is that you haven't got a clue what's going on. You haven't got a clue what you can claim for, or who you can contact. There should be more help to let you know what you can and can't do to improve your circumstances.'

Syd*

'I was in a Jobcentre millions of times and they didn't point me in the right direction of the support I needed. There must be so many people thinking, "What am I going to do? I don't know where to start". I think people just don't know where to go for help.'

Lucy*

Although the provision of holistic charity support is essential to help people facing crisis situations in isolation, as highlighted throughout this report, more needs to be done to address the drivers of deficit budgets. If people do not have enough income coming in to cover the costs of essentials, then emergency support and borrowing will continue to be a survival mechanism, but one which brings with it repercussions on the individual, communities, and society as a whole.

As things stand, the charity support sector is struggling under the strain of becoming a safety net for people whose needs are not being met by the societal safety net that the UK has constructed.

🔍 Policy recommendations

Everyone should receive the support they are entitled to.

To ensure this, the Department of Work and Pensions should:

- Develop a strategy to guarantee that every individual and household across the UK receives the social security they are entitled to.
- Consider auto-enrolment in Universal Credit to guarantee income maximisation, reduce the personal burden of social security applications, and ensure everyone has a protected income floor.

Role of debt advice

With people increasingly relying on credit to survive and missing bills due to not having sufficient income, the need for debt advice is growing, in turn putting greater pressure on the free debt advice sector, including charities like CAP.

'[Now, being out of debt, life is] so much easier. Just being able to sleep at night, knowing that you're able to pay and nobody's going to be knocking on the door. I used to be petrified of the postman. I go to bed now and I know everything's paid for and I've got enough food.'

Lucy*

'You have really changed my life.'

James*

More than four times as many people agree than disagree that debt advice makes a positive impact on people in debt, and more than half of UK adults think debt advice plays a positive role in enabling people who have been in debt to participate in society.²⁵

People turn to CAP because they face unmanageable debt, seeking solutions. However, debt advisors find that addressing the root cause is crucial. While CAP's advisors work diligently, they emphasise the need for longer-term solutions and greater awareness of holistic support to effectively tackle deficit budgets in the UK.

The debt advice sector needs sustainable funding through the Government and also through the credit sector contributing a fair and sustained amount to provide support for a sector that in turn is helping their customers, society and the economy as a whole.

²⁵ | National polling commissioned by CAP and conducted by YouGov (June 2024) on over 2,000 UK adults.

📌 Policy recommendations

The debt advice sector must be well-equipped to meet the current need, and continue to do so in the future.

The Government should:

- Provide more sustainable and sufficient funding streams to ensure FCA-authorized free debt advice is available and accessible for people facing debt.
- The Money and Pensions Service (MaPS) should launch a strategic effort, working with the Government and businesses, to ensure people are aware of the free and non-judgemental support available.

64%

of UK adults felt that debt advice has a positive impact on people in debt

15%

of UK adults did not feel that debt advice has a positive impact on people in debt²⁶

55%

of UK adults think that debt advice has a positive impact on the ability of people in debt to participate in society

16%

of UK adults felt that debt advice did not have a positive impact on people's ability to participate in society



Regulation and support in the credit sector

As highlighted in this report, people are turning to credit to cover the cost of essentials, but people are not always aware or able to access affordable credit, which can further exacerbate their financial difficulties.

'I wish there was some control over credit cards and lenders.'

Daphne*

'There definitely needs to be more advertising of the help available, rather than a focus on promoting payday loans and credit.'

Lucy*

'It wasn't like I went looking at payday loans. They were on my Facebook, my emails. They were everywhere I looked, even when I wasn't looking for them myself. They just came up in every search engine and every social media. And this is what needs to be addressed.'

James*

Advertising high-cost credit can include marketing techniques that prey on people who are vulnerable and language that will encourage people to turn to credit before they turn to support. CAP sees clients who face the realities of difficult finances that are made worse by the credit that they take on. Tighter regulation in this sector could help prevent people's debt from worsening.

31% of UK adults think there should be stricter regulations for advertising credit to tackle the issue of deficit budgets.²⁷

Policy recommendations

The Government and regulators should:

- Ensure that any new legislation or regulation does not cause additional harm to people surviving on deficit budgets.
- Increase regulation of credit marketing and advertising, providing safeguards on language, location of advertisements and customer profiling.
- Develop regulatory requirements to hold firms accountable for protecting customers by offering support and reporting data to the Money and Pensions Service (MaPS) when customers use credit to pay for essentials.

Creditors, including the Government and local authorities, should:

- Implement clear policies and processes to ensure customers with deficit budgets receive income maximisation support and access to additional help.



Methodology

For this study, CAP utilised a combination of qualitative and quantitative methods to gain insights into the realities of living with and supporting individuals experiencing deficit budgets. The primary data, gathered between 14 May 2024, and 6 June 2024, includes interviews, focus groups with debt advisors and surveys with local debt coaches across the UK. This qualitative approach employed thematic analysis to explore the impacts of deficit budgets, using both semantic and latent approaches to uncover underlying meanings in the data.

Qualitative research

- Nine interviews with people who have sought help from CAP.
- Four focus groups with CAP's centrally-based debt advisors, with a total of 16 debt advisors across all focus groups.
- Two interviews with CAP's FCA-authorized, centrally-based debt advisors.
- Survey of 34 of CAP's local debt coaches and debt centre managers based across all four nations of the UK.
- Interview with two of CAP's local debt coaches.





Additional data

As well as the qualitative research that was conducted specifically for this report, other primary and secondary data has been included to give a detailed picture of the full impact of deficit budgets on individuals in the UK.

Client survey 2023

CAP's annual client survey is the largest piece of data collection we carry out. The survey exists to provide insight into our client demographics, show the impact of debt on our clients, and highlight the areas of CAP's services which may be improved.

The 2023 client survey was sent out by email on 16 October 2023 and by post on 24 October 2023 to 3,969 households with an active CAP account. The survey is sent to every household that has an active CAP account at the time of circulation. After data cleaning, the total number of responses to the survey was 505, a response rate of approximately 12.7%.

Polling 2024

Polling conducted by YouGov and commissioned by CAP. The figures have been weighted and are representative of all UK adults (aged 18+). The report includes statistics from two waves of national polling:

- January 2024: Total sample size was 2,089 adults, fieldwork undertaken between 12 and 15 January 2024.
- June 2024: Total sample size was 2,070 adults, fieldwork undertaken between 5 and 6 June 2024.

About CAP

Christians Against Poverty (CAP UK) won't sit back and let poverty destroy lives. CAP is a UK-wide charity that equips local churches with the tools and expertise to support people facing debt and other financial challenges in their communities.

Debt help provides holistic support for families and individuals facing problem debt with a free face-to-face service – tackling both the financial challenge and the wider emotional impact. CAP tackles the causes and consequences of UK poverty through free community groups, also run through local churches.

Money coaching gives people the opportunity to learn skills that have a lasting impact on their finances.

Job clubs equip people experiencing unemployment with practical tools to enter employment, whilst also supporting them to rebuild their confidence and self-esteem.

Life skills offers a course designed to provide practical money-saving techniques.

CAP is committed to our services being accessible and inclusive. We support people from all faiths. We do not discriminate by age, gender reassignment, being married or in a civil partnership, being pregnant or on maternity leave, disability, race, religion or belief, sex or sexual orientation.

Find out more about Christians Against Poverty at capuk.org





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Quotes: *James, Melinda, Stu, Michelle, Syd, Richard, Nathan, Lucy and Daphne, who have experienced temporary or sustained periods of their lives that they define as having had a deficit budget.

capuk.org

