

christians
against
poverty

CAP

Stronger together

30 years of weaving
hope back into lives

Client report 2026

30+
YEARS

**POVERTY
STOPS
WITH US.**

'CAP doesn't just change your debts. It changes you as a person. Before, everything was unravelling.

But now I've been woven into a church community and I'm living a bigger, brighter, more colourful life!

Sharon, debt-free since 2015



Contents

Introduction

- 4 Stitched together: 30 years of CAP
- 5 Poverty stops with us: in numbers

Looking back

- 6 Pulling apart: 30 years of UK poverty
- 8 Lives unravelling: CAP's changing debt help clients

The power of a church-based movement

- 10 Sharon's story: woven into community
- 12 Feeling frayed and at risk: today's CAP clients
- 14 Weaving hope: why CAP works for people
- 18 Visit St Peter's Church, Bolton: a case study
- 20 Hanging by a thread: the impact of debt
- 22 Visit Welcome Church, Woking: a case study
- 24 Laid out: the wider needs of our clients

Looking forward

- 26 Weaving the next chapter: looking ahead
- 28 A tapestry of support: about CAP services
- 30 Stronger together: what will you do?

About CAP

Our mission is to equip local churches, so that when someone who especially needs our type of face-to-face help is up against financial crisis or vulnerability, there will be a church in their community ready to walk alongside them. We will support each church to offer reliable, practical help; the kind of help that restores someone's financial resilience and hope for the future.

We offer a free debt help service, authorised and regulated by the FCA, as well as job clubs, life skills groups and money coaching. Our services provide practical and emotional support, and are free and open to all, regardless of background, faith, race, ethnicity, gender, sexual orientation, disability or age.

We speak up for a fairer, more compassionate society, and we campaign to see meaningful change for all, especially those on the lowest incomes. Our vision is to see transformed lives, thriving churches and an end to UK poverty. And we won't stop until it happens.

Acknowledgements

Thank you to everyone who contributed to this report. We're grateful to the debt help clients who responded to our annual survey, participated in focus groups, or who are members of our lived experience advisory group. Their insights have been invaluable in shaping this report. Special thanks to Sharon for sharing her story so powerfully and honestly.

About the research

To produce this report, we've blended existing research from CAP and others in the sector with new research on the experiences of our current or recent clients, staff and volunteers.

To do this we analysed 511 responses to our 2025 client survey, a voluntary response survey sent to all active CAP debt help clients (3,207 households) in November 2025. This data set is referred to as 'survey respondents' or occasionally 'clients' throughout the report.

Secondly, we analysed data on CAP's debt help case management system from 4,165 UK-wide client households that had a Financial Statement activated for the first time in 2025 and 2,218 of those who also had a budget confirmed during the year. These are referred to as 'new CAP clients' or 'new CAP households' where applicable. In some cases, due to an ongoing technical project we have needed to exclude some people from the data, using a slightly smaller representative sample instead.

We carried out 23 semi-structured online interviews with a self-selected sample of 25 people who have direct experience of combatting debt and poverty in their community, some actively delivering CAP services for more than a decade. With well over 100 years' of combined service between them, this report reflects their wealth of knowledge and on-the-ground experience. We also visited two churches in person to run focus groups and carry out interviews.

Stitched together:

30 years of Christians Against Poverty



Back in 1996, John Kirkby was battling his own personal debt journey when he felt driven by his faith to begin helping others in the same devastating situation.

John sacrificed a career in finance and used his knowledge of the industry to help those in need. Christians Against Poverty was born, and a church-based movement was set in motion...

You don't have to look far to see its incredible impact. More than 35,000 people freed from the crushing burden of debt. Some half a billion pounds worth of debt written off or paid back. Local churches going into over 100,000 homes with compassion and care.

CAP's CEO, Stewart, invited us to write this foreword because we've been here for most of the journey and we have written much of this report. We both started working at CAP at least 20 years ago, and remember the small network of around 30 debt counselling centres supported by 35 staff in Bradford. Now, partner churches deliver around 800 different services in their communities – from debt centres to life skills groups, job clubs to money coaching.

For us, one thing stands out about this movement: the power of human connection. People facing debt and poverty often tell us they feel out of control. Life is fraying at the edges. Coming apart at the seams. But over and over, we see that meeting someone in the midst of crisis – with warmth, understanding and acceptance – stops the unravelling.

The damaged threads of someone's life can be picked up. Woven back into community. Strengthened by those who are alongside, to create something bigger, stronger, more beautiful.

Because human connection is powerful – and community is critical. In our experience, supporting someone emotionally and practically often means they're much more likely to overcome debt and poverty.

What's more, we've discovered that churches are brilliant at adapting to their local context, maximising their impact by working with others. And we've seen that, for those who choose to explore it, faith can be transformative, providing comfort, identity and purpose for people.

There's no doubt this movement has had a remarkable 30 years. Churches have taken CAP's resources and expertise to create a tapestry of support across their local area. People left feeling frayed and threadbare by poverty have been stitched into loving communities, where they can thrive and flourish.

This report celebrates CAP's achievements, of course. But above all, it's a celebration of person-to-person connection.

We hope that, in the following pages, you'll see the impact of compassion-first, no-judgement relationships. You'll see what we can do together. And we hope you'll grasp the power of a movement which values people, and their right to a dignified, hope-filled life, free from poverty and the despair it brings.

Martin Cowles
Head of Impact

Claire Cowles
Head of Strategic and
Digital Communications

Poverty stops with us:

Since CAP was founded in 1996, we estimate that...

£500,000,000+

worth of debt dealt with by clients who are now debt free.



100,000+

homes have been visited by local church teams.



80,000

people received expert debt advice.



100,000+

people have taken part in free, face-to-face money coaching sessions.



35,000+

people have become debt free with the support of CAP and the church-based movement.



20,000+

people helped by local churches running job clubs and life skills groups with CAP's support.

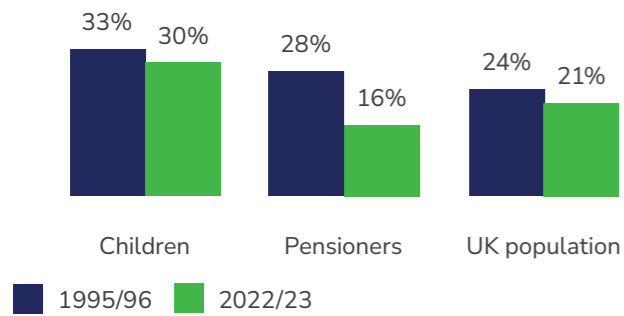
Pulling apart:

30 years of UK poverty

It's 1996. Britpop is in full swing, 'Three Lions' is the anthem of a football summer, and Trainspotting is the cult film of the day. Nationally, the mood is upbeat, optimistic. But what was the picture of poverty back then – in the year Christians Against Poverty was founded?

In 1996, almost one in four people lived in poverty. They're most likely to be pensioners, unemployed, or in households with children. Three decades later, the headline numbers are not so different – with poverty down 3%. But when you dig into the details, the picture has significantly changed...

Poverty rates¹ over 30 years



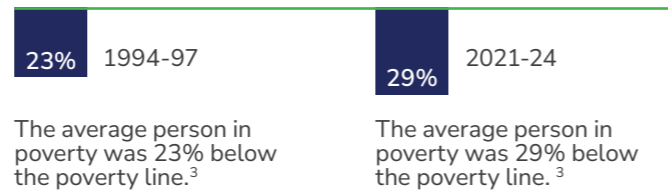
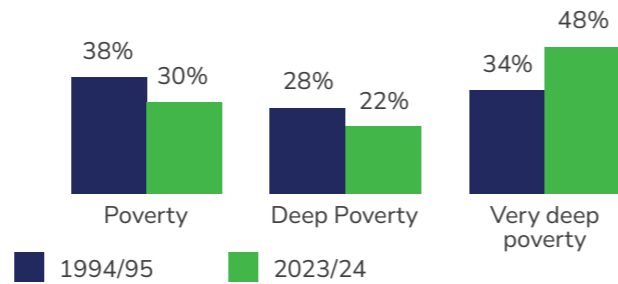
Working households



Poverty is deeper

Today, people in poverty are more likely to be in deep or very deep poverty than people were 30 years ago. Around 6.8 million people in the UK (that's nearly half of everyone in poverty) now live in very deep poverty.²

The experience of poverty in the UK



Certain groups of people are more likely to be affected, too. If you have a disability, you are at real risk. Although Personal Independence Payments (PIP) do help, around a third of working-age disabled people are in poverty – often linked to unemployment.

Poverty reaches wider

Today, poverty tends to touch a broader section of society than it did 30 years ago with more working people in poverty.

Even though unemployment rates are lower than at other times over the last 30 years, work doesn't always pay enough. Being self-employed or in part time work puts you at higher risk of poverty. The type of work you do matters too. More than one in five people working in food services, accommodation, admin and support services are in poverty.

Working people unable to afford the basics⁴



Working families in poverty⁵



But despite the prevalence of in-work poverty, you're still more likely to be in poverty if you're not in paid work. More than half (53%) of unemployed working-age adults are in poverty⁶. That's five times higher than for people with a job.

Poverty is nuanced

Poverty has fluctuated during the last 30 years, and the picture is complicated and nuanced. For example...

Child poverty

In 1999, then-Prime Minister Tony Blair set a target to eradicate child poverty in 20 years. By the end of Labour's time in government, an estimated 1.1 million children were out of poverty. But it was short-lived. Today, 30% of UK children are still in poverty. Those in persistent poverty (being in poverty for three out of the last four years) have reduced – from 23% to 18% in 2022/23. But still, a million children were experiencing destitution⁷ in 2022.

In April 2026, the two-child benefit cap was lifted and, though the effects are not yet fully analysed, it's estimated the move could lift more than half a million children out of poverty⁸.

Covid pandemic

The Conservative government introduced a temporary £20 uplift to Universal Credit during the pandemic. Over 12 months it took an estimated 379,000 people out of absolute poverty. However, within a couple of years, poverty levels had returned to where they were – caused in part by the withdrawal of the uplift. In addition, there are 1.7% more 'economically inactive' people since the pandemic. That's 850,000 people lost from the UK's paid workforce⁹. On top of that, the rising cost of living and stagnant wages have hit hard.

26%

of UK adults report having debt they struggle to repay.^{10, 11}

50%

of adults in full-time work regularly feel anxious about their finances.¹¹



1 | To enable comparisons, poverty rates in this section use pre-2025/26 methodology
 2 | Joseph Rowntree Foundation, Deep Poverty and Destitution, <https://www.jrf.org.uk/deep-poverty-and-destitution>
 3 | Joseph Rowntree Foundation, UK Poverty 2026
 4 | House of Commons, 2026, <https://commonslibrary.parliament.uk/research-briefings/cbp-10100>
 5 | IFS, Why has in-work poverty risen?, 2025, <https://ifs.org.uk/articles/why-has-work-poverty-risen>
 6 | Joseph Rowntree Foundation, UK Poverty 2026

7 | 'Destitution' is defined by Joseph Rowntree Foundation as 'not being able to meet their most basic physical needs to stay warm, dry, clean and fed'.
 8 | Institute for Fiscal Studies
 9 | Gregg, Paul, The commission for Healthier working lives, Employment, economic inactivity and incapacity: past lessons and implications for future policy
 10 | Excluding student loans or mortgages.
 11 | CAP polling with Savanta, January 2026

Lives unravelling:

CAP's changing debt help clients

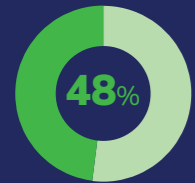
Just as the picture of UK poverty has changed, so our clients have changed too.

As CAP has become known for offering face-to-face, intensive, wrap-around care, people who may struggle to access other services have made up more and more of our client base. It means we're seeing more debt, more complex cases – and we're meeting people in more desperate need.

Not only is poverty more likely for people who are vulnerable, it's also more hard-hitting.

The challenge of deficit budgets

A deficit budget means that, even after going through a debt advice journey, someone's income is still less than their essential outgoings. By 'essential', we mean reasonable costs of living and priority bill payments.



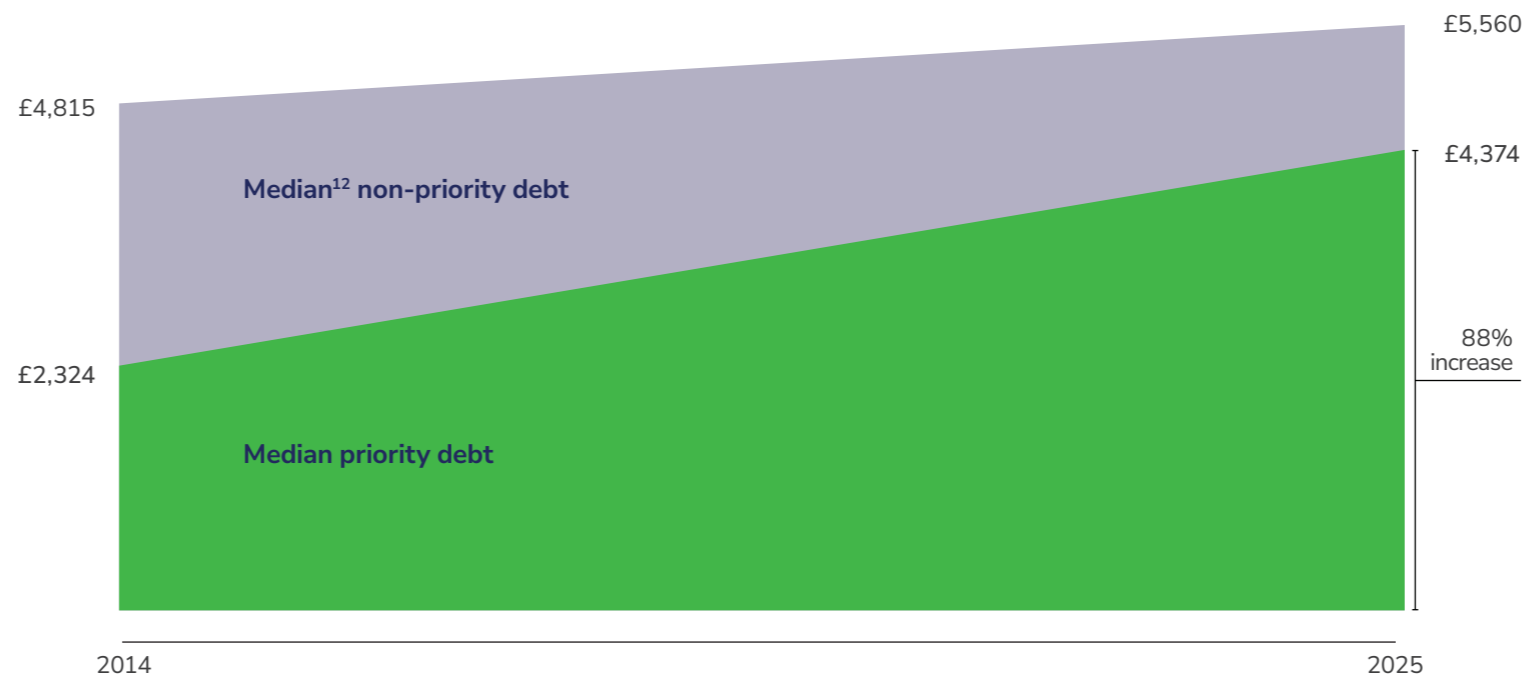
48% of budgets completed each month by CAP debt advisors are deficit budgets, with a median deficit of around £273 per month.

Worsening debt

More people are struggling to cover basic living costs, leading to an increase in priority debts such as council tax, utilities or rent payments.

If priority debts aren't dealt with, the consequences can be severe. People may face eviction for non-payment of rent or their gas or electricity may be cut off if energy bills are unpaid.

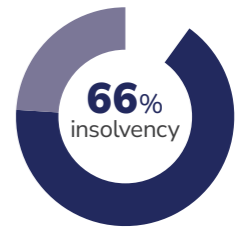
Changes in types of debt



New solutions needed

Increasingly, people don't have enough income to get by and repay their debt. In the early 2000s most clients could repay their creditors over time to tackle their debts.

Today: only 24% of clients have the resources to repay their way out of debt in a suitable timeframe. 66% need to take an insolvency route.



More support needed

More people are coming to CAP with complex problems and multiple challenges. Until 2021, clients reported low income as the primary reason for their debt.



Today, mental health is the main driver of debt that clients report.

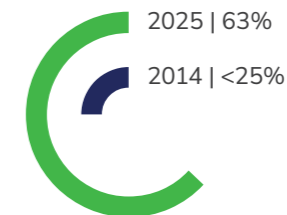
33%

2014: 1 in 3 people said they'd considered or attempted suicide as a way out of debt.

46%

2025: almost half of people (46%) told us they'd considered ending their own life.

Mental health



In 2014, less than 25% of people told us they had mental health challenges in our survey. Today, 63% of clients have a key support issue for mental health.

Woven into community

'I have a new family, in church and CAP.'

Sharon, debt-free since 2015

Sharon's story

Sharon's eyes fill with tears as she remembers her lowest, most frightening moment...

'I was hiding in the bedroom, curled up in a corner on the floor. Debt had caught up with me and my kids were saying, "Mummy, help." I felt there was no hope. I didn't want to live any more. I thought, how am I going to get out of this situation?'

'I didn't eat, I didn't open the curtains, I lived in the dark.'

For Sharon, that terrible day had been a long time coming. She'd left her controlling, violent partner and was alone caring for her seven children. She couldn't work because there was no one else to look after the kids. Debt was mounting up, and Sharon couldn't see a way out.

'I wasn't eating, I wouldn't open the curtains, I just lived in the dark,' says Sharon. 'My kids never went without, but I did. I felt like I was in a nightmare.' Then one day, after a visit from enforcement agents, Sharon's counsellor suggested CAP – and everything changed.

Power of connection

Two women from the local church, Katherine and Carole, came to visit. They reassured Sharon and scooped up three shopping bags full of unopened bills to take away and sort through.

That visit was the start of an incredible journey. Carole took Sharon shopping and filled the cupboards with food. Sharon learned how to budget and shop cheaply, while CAP's expert debt advisers got to work on preparing advice for her financial situation.

Knowing Katherine and Carole had come from the church, Sharon decided to join them one Sunday. She immediately felt she belonged. 'I've not missed a week at church since,' says Sharon. 'I feel so happy and alive. I've said sorry to people I had upset. My life has been changed!'

'CAP has turned my life around.'

Sharon's experience shows the powerful impact of a holistic, specialist service delivered face-to-face by a compassionate local church. 'The difference between CAP and other organisations is that they actually come along with you,' says Sharon. 'They're in your home, talking to you, giving you comfort when you feel like you've destroyed your own life. It's the power of a real person, with you, feeling your hurt.'

Lasting change

Sharon has been debt free for more than ten years, after going through bankruptcy proceedings. The frightened person hiding in the dark is a distant memory – and this bright, confident woman says she has a new life now.

'I've got a new family in my church; friends who really care,' says Sharon with a smile. 'I'm still working through some stuff, but I know I have my CAP and church team behind me, guiding me, telling me I can do it. They are always there for me.'

Today, Sharon volunteers with CAP, supporting other people as they go debt free. Every Tuesday she runs a group for local people in need, including CAP clients, who come together for a meal and friendship. She cooks the food and coordinates social action work to pass on clothes to those who need them.

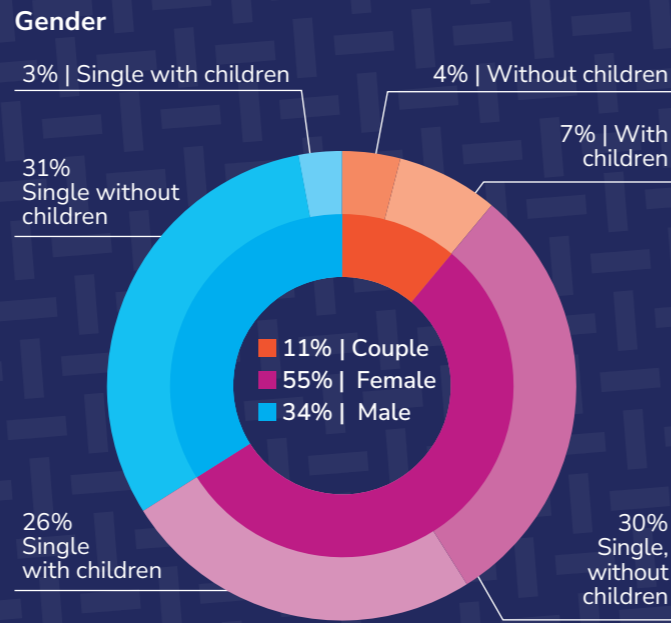
The impact of Sharon's transformation is filtering through her family too. Her son has become debt free with CAP, and her daughter has found comfort in the Christian faith.

'CAP doesn't just change your debts, it changes you as a person,' says Sharon. 'In the past, when I was all on my own, I thought there was never any hope. Now I'm living a brighter, bigger, more colourful life.'

Feeling frayed and at risk:

Today's debt clients

CAP exists to serve people for whom a face-to-face, community-based service is often the only way out of debt. But who are our clients today – and what makes them more susceptible to poverty?



Four defining features of today's CAP clients

We've designed our services to support anyone, but especially people with any of these characteristics.

Need a face-to-face service

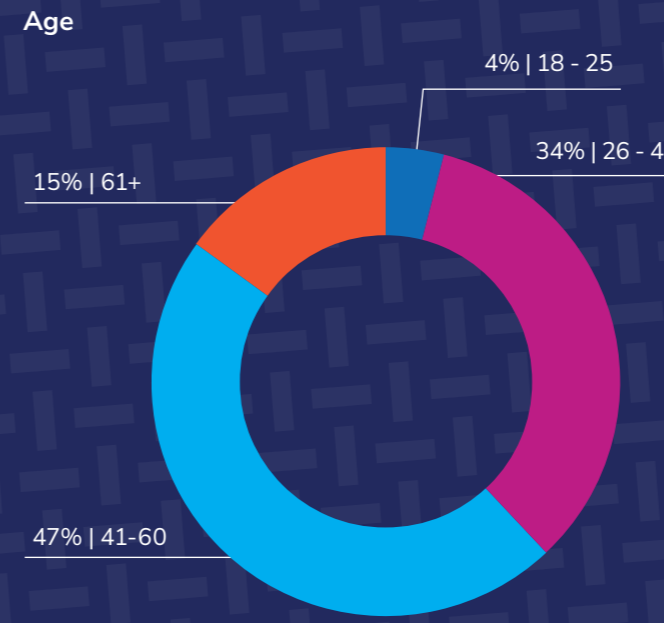
Limited financial resilience

- No savings
- Falling behind with payments
- Struggling to keep up with bills

Vulnerable due to:

- A health condition or disability
- A life event like a relationship breakdown, bereavement or job loss
- Limited knowledge of finance, and perhaps poor literacy and digital skills
- Low ability to withstand financial or emotional shocks

Low income

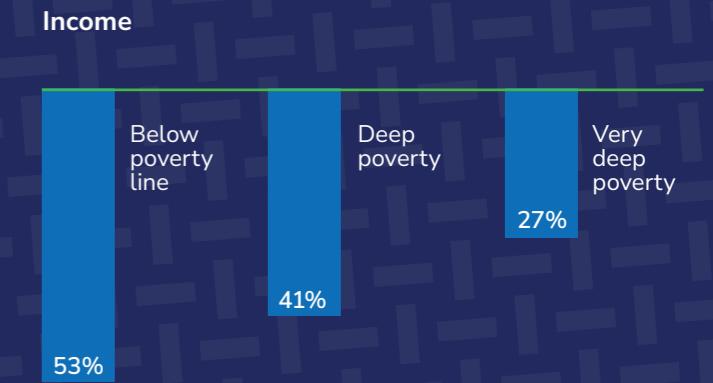
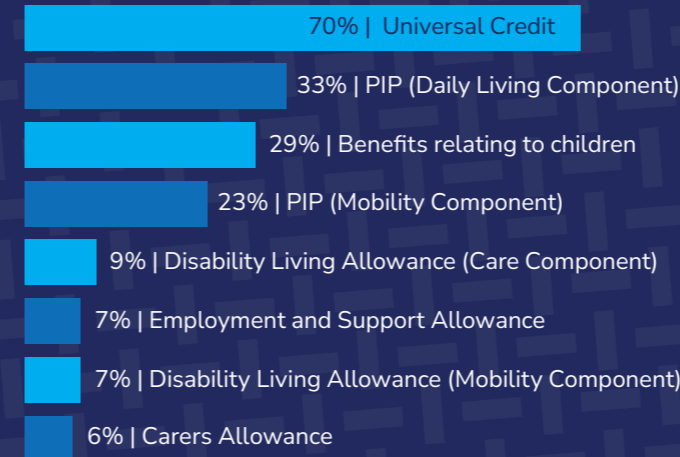


of new client households receive some social security



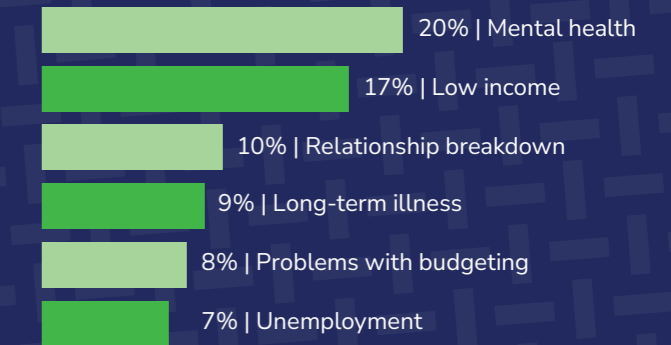
of new clients households only receive income from social security

What benefits do they receive?

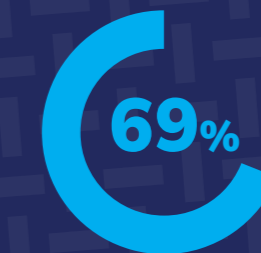


An estimated 53% of new CAP households with a confirmed budget have incomes below the poverty line (60% of the median UK income). 41% are in deep poverty (50% of the median UK income). More than one in four have incomes below 40 % of the median UK income (very deep poverty).

What pushed new clients into debt?



How many clients face additional barriers?



of new clients have a key support issue listed on their case.



of new clients have a key support issue relating to mental health.

Weaving hope: why CAP works for people

Findings from our research

We interviewed dozens of CAP workers who, through thousands of home visits, have built a deep understanding of the reality of poverty and debt.

Here, they reveal the challenges people face today – and how this church-based movement is uniquely placed to help.

5,258 new homes visited by CAP workers in 2025

3,913 people received debt advice and support

Barriers to debt help

'With 90% of the clients I see, the main issue is mental health problems.' Those are the words of long-standing local CAP worker, Jo. Conditions such as depression and anxiety are not only a symptom of debt, they are a driver too.

Poor mental health means it's easier to be pushed into debt – and harder to get out. 'When people are anxious, it's harder to take in information,' says local CAP worker Georgie, who often sits with clients unable to focus or complete tasks without support.

But while mental health is the main barrier to getting debt help, it's not the only one. Accessibility is a factor. People with physical disabilities may struggle to engage with online or telephone services. The same goes for people with low literacy levels. Meanwhile, someone's disability may also affect their ability to leave the house to attend appointments.

Many of us have the internet at our fingertips, but not everyone has that luxury. Some people are 'digitally excluded' due to challenges such as low digital literacy, accessibility needs, and the cost of (or access to) equipment and internet. It makes it virtually impossible to use services that are now mostly online. And rural living may not just mean poor connectivity... People are also isolated by limited, often expensive, public transport.

Meanwhile, people's own damaging experiences can also stop them reaching out for help. All too often, people have been passed from agency to agency without any real impact, before they come to CAP. It destroys their confidence in the system – and it leaves people feeling powerless.

'Mental health is the greatest recurring theme.'

Sam, local CAP worker

'It's not that people can't change things,' says local CAP worker Melanie. 'They just don't have the confidence... they don't believe they can do it. They think they'll get things wrong.' So if that's the picture across the UK – people held back by poor mental health, isolation and access issues, their own perceived capacity – how do we help? How does CAP's model of equipping churches overcome those barriers?

The answer is simple. It's why local church teams have visited more than 100,000 homes in the last 30 years. It's the power of a face-to-face service. (Turn over to find out more...)

A debt help journey: how the service works



From the minute a local CAP worker steps into the home of someone facing debt and poverty, it's clear we do things differently.

'We become a safe place for people. It really does lift the weight and the burden off them.'

Darren, local CAP Worker

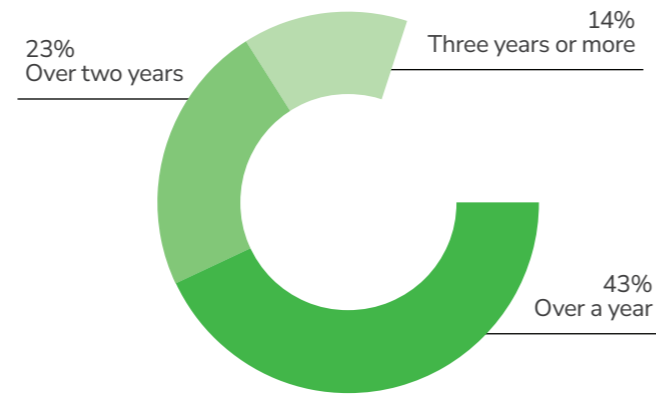
This church-based movement is about coming alongside someone in person. Through a bespoke, face-to-face service that offers the stability of a church community, people can share the breadth and depth of their difficulties. We're about listening. Supporting. Encouraging. Caring for someone's whole life. And it has an incredible impact.

People-first

At the heart of our model is relationships. We focus on the person receiving help rather than the help itself. 'This is about relationships first and foremost,' says local CAP worker Mark. 'The debt happens to be the thing that initially brings us together, but there's so much more going on.'

Within these relationships, clients can feel safe, be honest and open up to receive holistic support. 'The most important thing is making people feel they can trust you,' says local CAP worker Nadine. 'They don't need to be embarrassed.'

How long do people wait before seeking help for their debts?



Being there

Being in someone's home allows local CAP workers to identify practical needs, such as food or heating, which people may be too ashamed to mention. 'I ask my clients if they need a food voucher and most say no, but then you quite clearly see they don't have any food in the house,' says Charlie, local CAP worker, who can act fast to respond to people's requests and real needs.

'There's something really powerful in being present with people.'

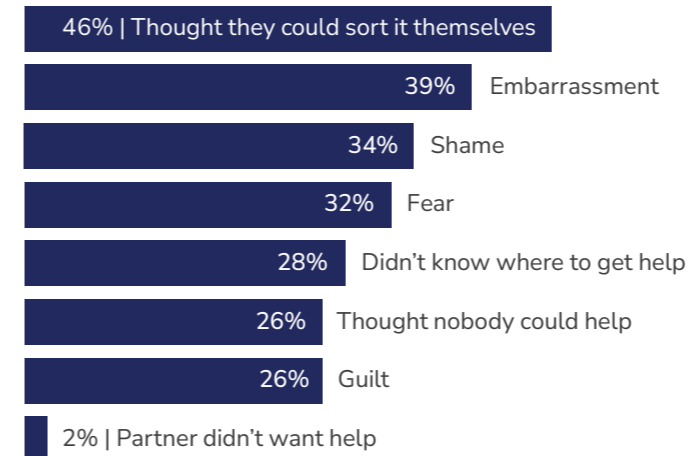
Georgie, local CAP worker

Good relationships also lead to accountability. Many clients respond better to requests from CAP workers; they're more willing to take action and provide information.

At the same time, CAP's church-based workers get to understand their clients. They'll notice if someone is feeling overwhelmed or anxious, and will suggest a break or change of approach. Particularly during phone calls with creditors, the presence of a local CAP worker is a source of encouragement and support for a client.

'It's the power of presence,' says local CAP worker Liberty. 'You give time and space for a person.'

Why didn't people seek help immediately



Seeing change

Finally, local CAP workers see people's lives change in dramatic ways. 'Giving the time to see someone, meet them where they're at, and help them become the best version of themselves... that's the benefit and privilege of offering a face-to-face service,' says local CAP worker Sam.

Having a CAP worker there to help someone take the first step out of debt means everything. Lifting the financial burden gives people the space to address other challenges in their life. And time and again, we see that once people are empowered, their confidence grows.

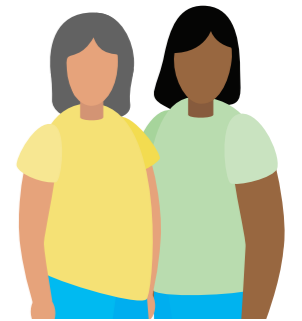
'Being in someone's home, you see things they may be too embarrassed or ashamed to tell you.'

Lucy, local CAP worker

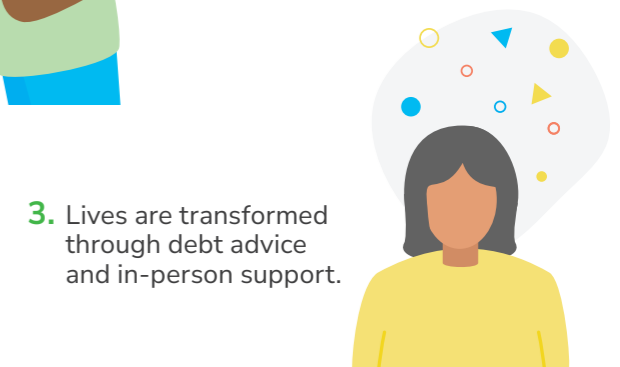
'It's joyful seeing how people's lives transform,' says Georgie, local CAP worker. 'We don't solve all their problems. But they're in a better place at the end – and they can see possibilities for the future.'

Three reasons why CAP's face-to-face service is powerful:

1. Relationships are formed between clients and local church team.



2. Vital holistic support is on offer, which values the whole person.



3. Lives are transformed through debt advice and in-person support.

Visit St. Peter's Church, Bolton: a case study

About Bolton North Debt Centre

- Centre opened in 2010
- 1,000 families visited
- 200+ people debt free
- 5 money coaching courses in two years

A woman walks through the doors of a church. She hasn't been for weeks. Months even. But she's greeted with open arms and such genuine warmth... it's like a family homecoming. This former CAP client knows, without doubt, this is her safe space.

Welcome to St Peter's Church, Halliwell, Bolton. This church, in an area more deprived than 85% of other local authorities, is home to the Bolton North Debt Centre – and it's notched up 15 years of partnership with CAP.

'To me, CAP feels like an extended family. I could come to Sam, the debt centre manager, with anything.'
CAP client

The small St Peter's team, led by centre manager Sam Wolstencroft, have visited nearly 1,000 families across Bolton and helped more than 200 people become fully debt free. For many, the church has become a safe haven.

'The positives from CAP were obviously financial – I was debt free,' says one former client. 'But it went beyond that. It ended up my safe space. The emotional support was huge.' Another client added, 'To me, CAP feels like an extended family. I could come and ask for help with anything.'

A place to belong

The church team works hard to provide no-judgement support, acceptance and practical care to every CAP client. They want St Peter's to be a place people feel they belong. 'Our USP is providing emotional support,' says one member of the team.

Centre manager Sam is direct, open and approachable. She has a WhatsApp group which clients are invited to join at the end of their official journey with CAP. Right now, 119 ex-clients are in the group, and Sam shares money tips and invites people to church events. Many former clients see her as a friend. She tells people: 'Even in ten years, if you need anything, you'll find me here. I'm not going anywhere.'

'We want people to feel they are valued and valuable. Not just another client.'

Church volunteer at Bolton North Debt Centre

This reliable, steadfast presence has a powerful impact on the local community. But it's also made a positive difference to St Peter's Church, too.

'We don't have a faith that's self-serving, we have a faith that's giving,' says one Christian at St Peter's. 'That means giving out beyond the boundaries of the church. CAP provides an incredible vehicle to live that out.'



Whole-church approach

As well as volunteering with CAP, people from the church get involved by providing lifts for CAP clients, making gifts and refreshments for the first client visit, and extending love and care to anyone who arrives in church.

'CAP forces us to be outward-looking, looking to the needs of others all the time,' said one church member. 'It's about helping build a lasting impact in the area you live,' added another.

As a result, the demographics of the church community have broadened, CAP has a strong reputation across Bolton, and St Peter's Church has become a key part of the local poverty-fighting network.

Thousands of churches like St Peter's have partnered with CAP in the last 30 years. The scale and reach of this movement is transformational. But it's the experience of individuals, supported through their darkest days, that really counts. As one CAP client in Bolton says, 'I wouldn't know where I'd be without it.'

How local debt centres helped people, aside from debt advice

The extra support survey respondents said they received – and the % of people who appreciated it.



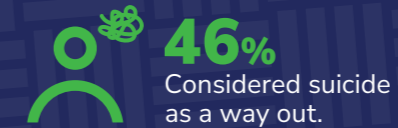
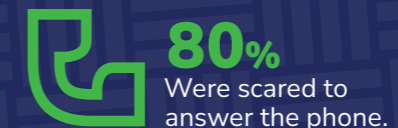


Hanging by a thread:

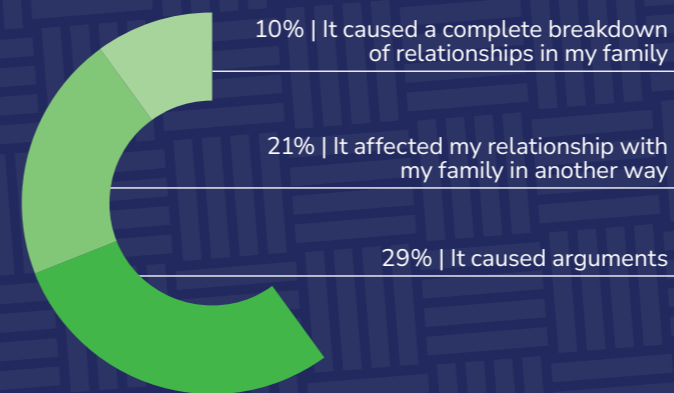
The impact of debt

Poverty robs people of hope, joy and dignity. Here, we unpack the emotional damage of debt – and the vital role for safe and reliable church communities.

Because of debt...

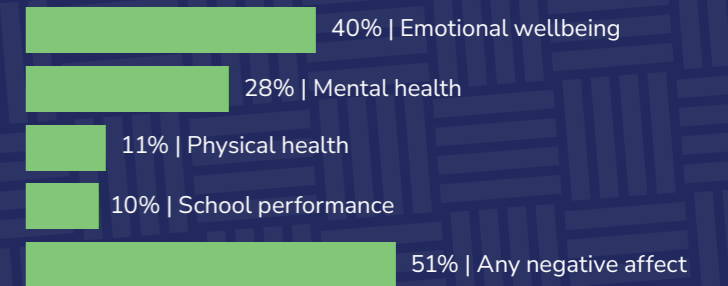


The impact of debt on families



How does debt impact children?

Over half of respondents to our survey with children said debt negatively affected them: 'Debt affected my children's...'



Visit Welcome Church, Woking: a case study

About Woking Central Debt Centre

- Centre opened in 2019
- 244 homes visited
- 9 money coaching courses in 2 years
- 14 job club courses
- 76 people helped into employment or volunteering roles

Walk into Welcome Church, Woking, on a Monday and you'll find a buzz of activity...

In one room, people are learning how to budget well with money coaching. In another, the job club is helping individuals back into employment. The community café is in full swing, bustling with people enjoying a hot lunch. And elsewhere, a mental health group is underway and a 'help-to-get-online' stand is open.

This bright, open and accessible church, in the heart of the town, has become known for its incredible community provision. And CAP services are key.

'We are very proud of what we offer. Community and external partners are amazed at what we facilitate for so many of their clients,' says the church's community links coordinator. A member of the CAP church team added, 'We're known for being the ones that will go face-to-face, the ones who will meet you in your home.'

Holistic support

Woking is often thought of as a prosperous commuter town. But, like most of the UK, there are people living in poverty among the wealth. One in nine children in Woking live in poverty.

In response to these needs, and under the leadership of outreach pastor Dub Everitt, Welcome Church started partnering with CAP in 2019. Since then, the team have visited 244 households, and provided formal debt advice to 49 people.

Meanwhile, more than 200 people have benefited from CAP courses. In the coming year, as well as debt help, the church plans to run two life skills groups each term, alongside money coaching and job clubs.

'The professional, high-quality service that CAP enables us to provide is crucial in helping us partner with local authority services. When it comes to Welcome Works, we simply could not make the impact we are doing without CAP.'

Dub Everitt, Outreach Pastor

The impact of this wrap-around, professional care is significant – opening doors to strong partnerships with providers such as the local Jobcentre Plus, the local MP and a nearby mosque. But, for outreach pastor Dub, it's fundamentally about loving people...

'We want people to be practically helped, of course. But also we want them to be integrated into a community where they can be known and belong,' says Dub. 'It's amazing how many people stick around because the culture here is warm, friendly and kind. I genuinely believe there's something about what people encounter here which causes them to stay.'

The reputation of Welcome Church and the huge range of services provided has led to a growth of self-sustaining communities within the church family. People come for support, and meet others they can form close relationships with.



Changing faces

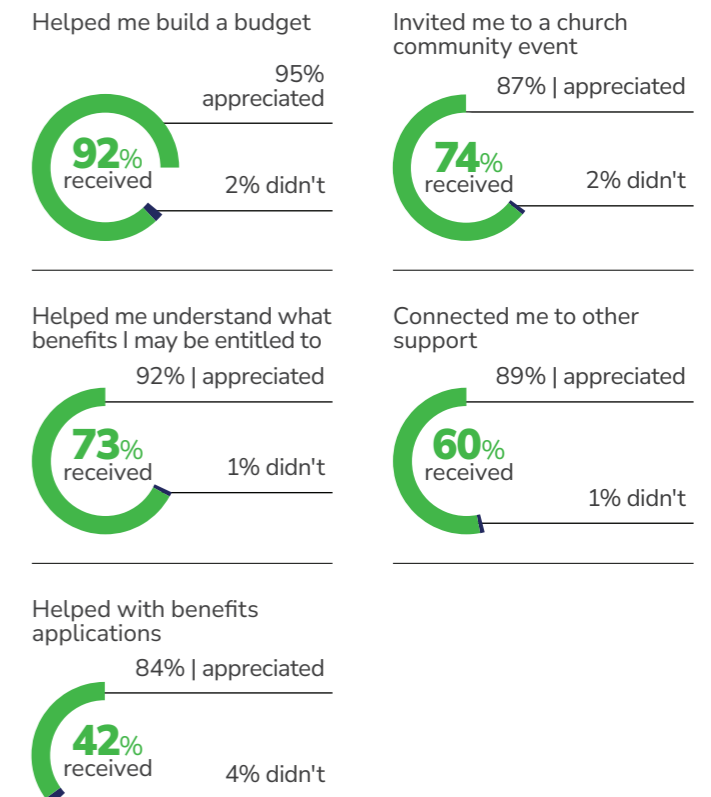
With the church filling up with individuals from all sorts of backgrounds, the community has become increasingly diverse – and even more welcoming.

'I don't think I've ever been to another church where you look around and it is literally every demographic – racially, financially and socially,' said one member of the church's CAP team. 'People come along and feel accepted, not judged.'

It's a powerful picture of connection and inclusivity, supported by the expertise of CAP. And there's no doubt that lives are being changed. 'I am accepted here,' said one CAP client. 'Treated equally with everyone else'.

How local debt centres helped people, aside from debt advice

The extra support people who responded to our survey received – and the % of people who appreciated it.



Laid out:

The wider needs of our debt clients

Debt doesn't just hit finances. When people are in poverty, it impacts everything. Here, we lay out the reality of a threadbare life when you don't have enough money to get by.

In the last year:



47% of clients said they went without food.



46% of respondents went without hot meals.

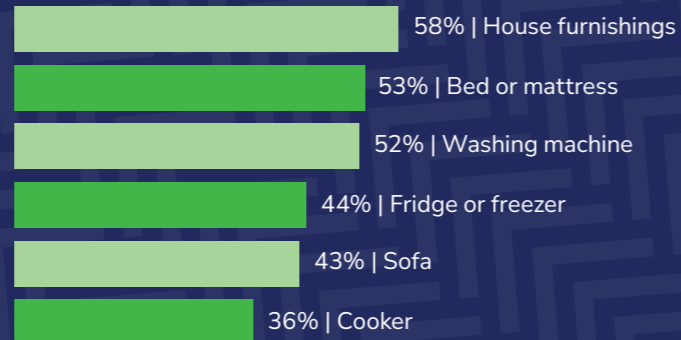


52% stopped heating their home.

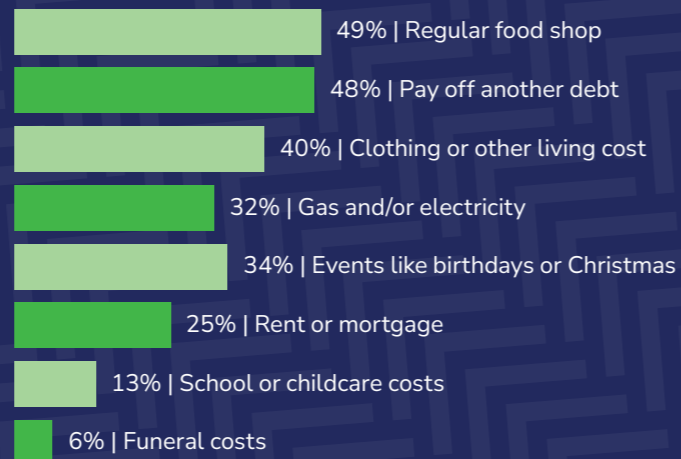


70% didn't buy Christmas or birthday gifts for family.

% of respondents who struggled to afford the following items due to debt:



% of respondents who borrowed money to pay for the following items:

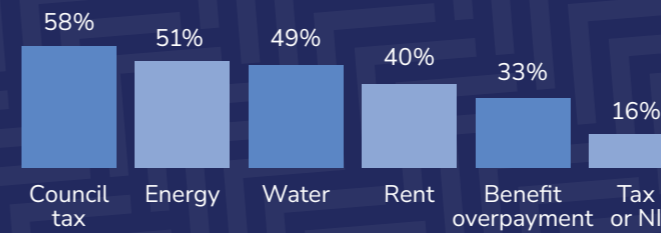


To see a more detailed, regional breakdown of poverty across the UK visit:

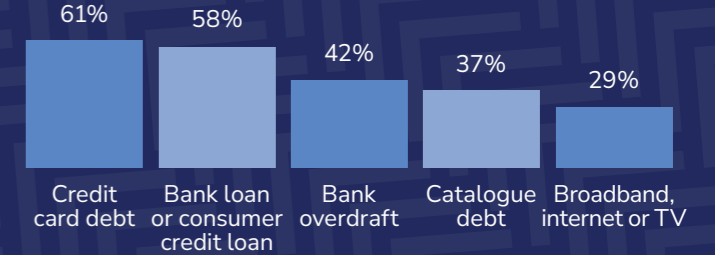
capuk.org/regional

Debt in detail

What priority debt did new clients have in 2025?



What non-priority debt did new clients have in 2025?



£13,225 median total debt owed

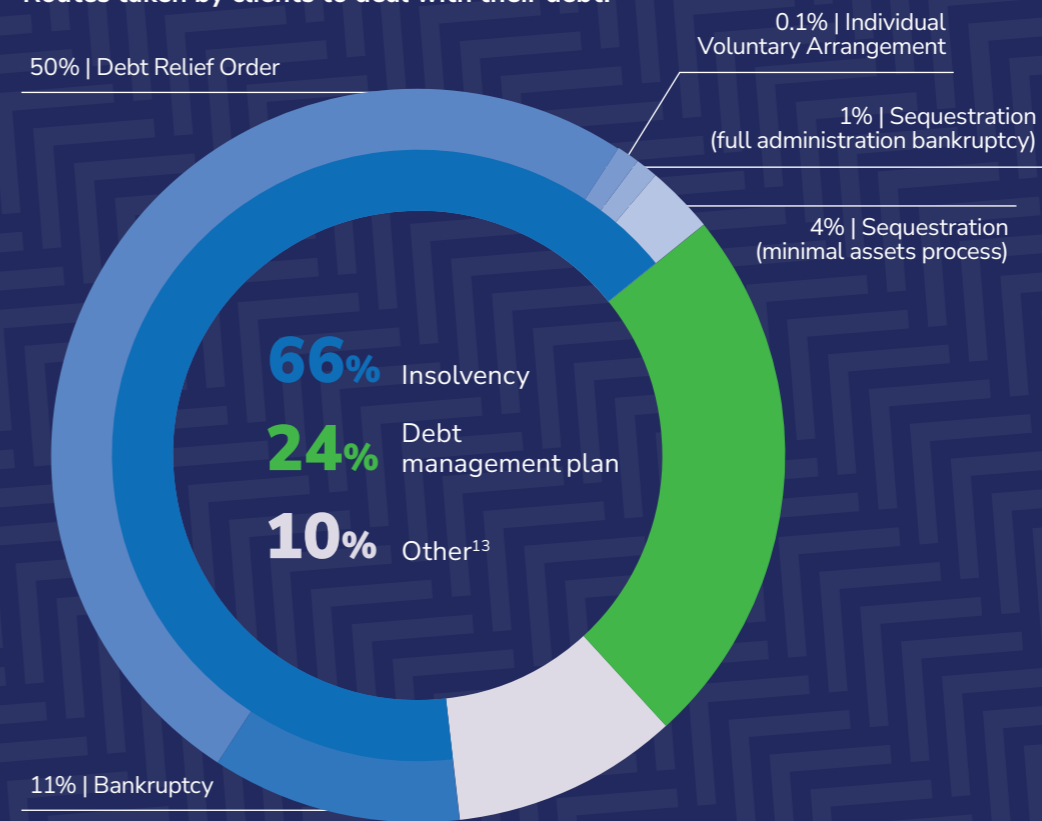
£4,374 median priority debt

£5,560 median non-priority debt

5 priority debts
8 non-priority debts

The good news

Routes taken by clients to deal with their debt.



235 debt centres at the end of 2025.

6,924 households supported with debt in 2025.

3,539 households received debt advice.

1,999 people achieved debt freedom in 2025.

3,756 families joined our debt help service.¹⁴

¹³ | The remaining 10% is made up of clients whose circumstances mean their case needs to temporarily be placed on hold or who, after receiving advice, decided to manage their solution independently.

¹⁴ | 4,165 adults and 2,444 children

Weaving the next chapter:

Looking ahead



Tens of thousands of people freed from debt and financial difficulty.

Poverty stopped in its tracks, time and again.

Almost a thousand churches serving communities with compassion and confidence.

There's so much to celebrate since CAP was founded. But today, poverty is deeper and more complex than we've seen in 30 years. Where there used to be a straightforward solution for most people, these days that's much less often the case.

So, looking ahead, we're ramping up our efforts to see transformed lives, thriving churches and an end to UK poverty.

Clarity and purpose

Right now, we are clearer than ever about who we are here to serve: people with low financial resilience, low income, and who are particularly vulnerable. The people for whom a face-to-face service is often the only hope of escaping debt and poverty.

We're also crystal clear about our approach. Poverty affects every area of life – so the solution must be holistic. Our services need to help people financially, but also touch on other areas of life.

Three aims

To better reach our target clients with the right services, we have three aims for the coming years.

- 1. Ensure the church is an anchor to someone's CAP experience.**
We'll work hand-in-hand with churches to provide exceptional support from the moment someone seeks help to the day they become debt free. This vital care and community connection is largely unseen, but (as St Peter's and Welcome Church illustrate so well) it allows the church's love and influence to shine brightly.
- 2. Provide integrated services for holistic support.**
We're putting clients at the centre of everything, and we're re-designing our services to ensure households receive timely, tailored, holistic support when they need it. Money coaching, job clubs, life skills groups and debt advice will be better linked, so our impact is increased.
- 3. Embed regional plans.**
Our tailored vision for each area will be rolled out to embrace the unique opportunities and challenges within towns, cities and rural communities. Existing centres will be strengthened, new centres will open in areas of high deprivation, and we'll have a powerful area-wide response to poverty.

In addition, in early 2026, we formed an alliance with Community Money Advice, under the umbrella of the CAP Group. Through this, we'll consolidate our services alongside each other, strengthening and protecting the provision of a powerful support system to help those struggling in poverty across the UK.



From the founder

Since handing CAP on five years ago, my heart for the movement's work with the most vulnerable remains unchanged. 34 years ago, a church introduced me to my faith and to a community where I could rebuild my shattered life. This combination of practical and personal support continues in churches across the UK, which are perfectly placed to meet the immense need.

John Kirkby, CAP Founder

Advocating for change

As well as providing life-changing services in communities, we will continue to share insights, amplify the voices of our clients, and work with decision-makers in industry, regulators, and government spheres in pursuit of an end to UK poverty.

In the financial services, utilities and enforcement sectors we will:

- Build strategic relationships with organisations to deepen understanding of our work, and partner with organisations closely to make sure our mutual clients are well supported.
- Offer presentations and training to debt collection and other teams, which help direct people to appropriate debt advice.
- Develop and manage CAP's national referral partnerships to ensure those who need CAP's services are able to access them.

Among policy-makers and politicians, we will:

- Continue to champion the need for liveable incomes, so fewer people are pushed into poverty because of insufficient incomes from wages and social security, rising costs and unmanageable debt.
- Continue to advocate for policy change which supports an end to UK poverty.

Poverty stops with us

Sharon's story, which you can read on pages 10-11, reminds me why this work is so vital. The church, supported by CAP, came alongside Sharon in her time of need. She was released from the things holding her back – and Sharon discovered hope, confidence and a community where she can be accepted and loved. 'CAP came into my life and turned it upside-down in a good way,' says Sharon.

What a powerful, incredible difference we can make in people's lives! I'm determined that, while poverty exists, this debt-ending, hope-bringing, dignity-restoring movement won't stop. We've been here for 30 years – and, for the sake of clients like Sharon, we'll be here for 30 more. Everything we do, together, makes a difference. With you by our side, we can end poverty once and for all.

Stewart McCulloch
CEO




A tapestry of support:

About CAP services

Local churches across the UK partner with CAP to deliver debt help, job clubs, life skills groups and money coaching in their communities.

We offer these in-depth, holistic services across all four nations of the UK to support people with complex needs.

Services across the UK

| | | |
|--|--|---|
|  80 job clubs running by the end of 2025. |  105 life skills groups at the end of 2025. |  1967 churches partnering with us in Feb 2026. |
|--|--|---|

Face-to-face debt help

Debt coaches work in partnership with CAP, which is free and FCA-authorised and regulated. They visit new clients in the safety of their own home, accompanied by volunteer befrienders whose role is to offer emotional support and an additional point of contact.

Over a number of visits, the debt coach takes time to understand the client's circumstances. The debt coach helps to gather up financial paperwork and address any other immediate needs. Once enough information has been collated, the client's case is overseen by CAP's central support hub. Debt coaches often continue to offer support where needed.

Behind the scenes

At CAP's central support hub, teams of qualified, experienced debt advisors analyse the client's situation and paperwork, and establish the best route out of debt. They create a bespoke budget for the client and either negotiate with creditors to agree affordable repayment plans, or support the client through the insolvency process.

Some clients pay back debts through a plan. In a case where a client is unable to repay their debts on a sustainable budget over a reasonable period of time, and does not have other means to pay their debts, insolvency would likely be a client's best option. The majority of clients are eligible for a Debt Relief Order (DRO), which is an insolvency solution designed for those on low incomes, available in England, Wales and Northern Ireland.



Job clubs

Our job clubs provide a friendly community, and practical advice and support for job seekers. Through an eight-week course, a trained job club coach helps members develop vital skills. This includes writing a CV, identifying strengths and performing well in an interview. We particularly focus on providing support into work for people who are furthest away from the labour market.

Life skills groups

Our life skills groups offer practical advice and support for living well on a low income. In these friendly sessions, we cover topics like managing a budget, saving money on the weekly food shop, how to cook healthy meals, understanding energy usage and bills, and communication skills to improve relationships.

Money coaching

Money coaching is a free service to empower people with the knowledge, skills, tools and confidence to manage their finances better. It consists of expert teaching and guidance from financial specialists across the UK, through a series of videos. Sessions cover topics like building a household budget, using credit wisely, and how to save money.

During 2025:

 **3,078**

people benefitted from money coaching.

 **443**

churches ran CAP's money coaching.

 **64%**

were less anxious about their finances afterwards.

 **67%**

people felt more in control after coaching.

Stronger together:

What will you do?

CAP isn't stopping until every person is living a dignified, hope-filled life, free from poverty and the despair it brings.



Think what we could do with you on board too. Are you in?

If you're involved in the finance industry, utilities or are from a referral agency:

Do you have someone who can't engage with an online or telephone service, and who needs a holistic, supportive debt help service?

Refer them for a CAP face-to-face home visit at: capuk.org/gethelp

Could your organisation fund CAP and help deliver this unique support service?

Talk to us. Email: externalrelations@capuk.org

Help extend CAP services to more UK areas in need by supporting us financially.

Donate today at: capuk.org/donate

Invite us to train your vulnerable client or collection teams. We'll help your people learn how to spot and support vulnerable clients and direct them to our services.

Book a visit by emailing: externalrelations@capuk.org

If you're involved in policy-making:

Read our latest research reports at: capuk.org/policy

Discover the resources we've put together for parliamentarians at: capuk.org/mp

If you want to stop poverty in its tracks, and transform lives:

Donate now at capuk.org/donate

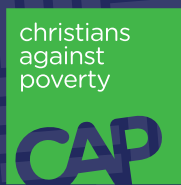
Raise money by taking part in a sponsored event. Find out more at: capuk.org/events

Sign up to campaign with us, at: capuk.org/campaign

If you're a church leader:

Tell your church family about CAP. Find out more at capuk.org/capsunday

See how we can equip your church to meet needs in your community: capuk.org/partnership



'I came that they may have
life, and have it to the full.'

John 10:10

Authors

Claire Cowles - Head of Strategic and Digital Communications
Martin Cowles - Head of Impact
Claire Smith - claire@smith-ink.co.uk

Designer

Viv Prior - vivprior.com

Statistics

Helen Clarke - Researcher
Stephen Wyeth - Research Assistant
Jonny Sisterson - Service Quality and Insight Manager
Martin Cowles - Head of Impact

Photography

Ruth Towell - ruthtowell.co.uk

**For more information about CAP or data
used within this report, please contact:**

01274 760801
externalaffairs@capuk.org

Or visit:

capuk.org/policy
capuk.org/clientreport

For press and media enquiries, please contact:

01274 761924
press@capuk.org

capuk.org

© Christians Against Poverty, May 2026

Charity Registered No: 1097217 (England & Wales), SC038776 (Scotland).
Company Limited by Guarantee, Registered in England and Wales No. 4655175.
CAP is authorised and regulated by the Financial Conduct Authority.

30+
YEARS

POVERTY
STOPS
WITH US.