



**Scottish Faith Leaders Week 28.08.23 - 1.09.23**



**'We need bold, targeted and urgent action from Government at all levels to deliver on the policy proposals already laid out to make this happen.'**

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Christians Against Poverty



## Enough for everyone

I don't know if you have ever had to carry a secret, something you felt too ashamed to tell anyone. If you've ever experienced the overwhelming fear and dread it forces you to carry and how it consumes every aspect of your life. Holding you hostage and whispering the lie 'there's no way out'. This is exactly what problem debt feels like for tens of thousands of people all across Scotland.

Problem debt is deeply isolating, dominated by fear and pressure and a unique stigma that forces people to hide their financial difficulties. At Christians Against Poverty (CAP) our Taking on UK poverty report revealed one in two of our clients wait for at least a year, almost a quarter (23%) waiting more than three years, before seeking help. People like Alan\*. Too ashamed to reveal the depth of their financial struggles.

The reality is, debt is overwhelming due to circumstances beyond an individual's control. A change in circumstances, something unexpected or outwith of your control. Our most recent client survey revealed that the three most common reasons people had ended up in unmanageable debt were mental ill-health, relationship breakdown and low income.

Insufficient income is a growing issue that is significantly affecting not just the people accessing our services at CAP, but hundreds of thousands households right across Scotland. This includes households in receipt of social security and households where there is paid employment.

For an increasing number of people, they do not have enough money to pay for the everyday essentials that we all need; food, fuel, housing. Forcing people down one of two impossible paths - destitution and going without or deepening debt. People like Ron, who has gone without heating on a regular basis for over 4 years. Or Laura who walked hours to find yellow sticker food items as a means to survive. The Financial Conduct Authority (FCA) reported in its most recent Financial Lives Survey that 1.1 million people in Scotland (24%) are heavily burdened by domestic bills or credit commitments. This is 3% higher than the UK average. When people have no financial safety net small, unexpected expenses can prove disastrous and your budget is on a knife edge daily. For Helen\*, who works as a care assistant, it was moving house and the need to buy furniture, a bed, that triggered problem debt for her: for the second time. Quickly her physical and mental health deteriorated as her budget just wouldn't balance.

At CAP, approximately 50% of the households we are working with have an unsustainable budget. This means that after working through a debt solution, there is not enough income, either via paid work or social security, to cover basic essentials. Households are being pushed to either go without or begin to accrue debts again. A totally unwinnable game. Hopeless is the word used far too often by people in these circumstances.

The insidious nature of debt means that it permeates every aspect of someone's life and pushes many to very dark places. It is devastating for us to report that 50% of our clients have seriously considered or attempted suicide because of problem debt. That's 1 in 2 people believing suicide to be their only option when they first contact us. This is both utterly heartbreaking and completely unacceptable.

We have the opportunity to change this, to prevent tens of thousands of people from being pushed into debt and poverty and being battered by the pain and trauma that it forces people to endure by providing liveable incomes. We need bold, targeted and urgent action from Government at all levels to deliver on the policy proposals already laid out to make this happen.

In a just and compassionate Scotland, everyone must have sufficient income to live a decent, dignified, healthy and financially secure life. Our collective aspiration must be for all of us to have the opportunity to flourish. Where we recognise and value the contributions that we all have to make to civic society and everyone can have the opportunity to fulfil their potential.

(If you or someone you know is experiencing problem debt, free professional debt help is available from Christians Against Poverty today. You can also find out more information on money advice from the Scottish Government).

\*names changed to protect anonymity.

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