

‘The big thing is to get people to sense there is hope’

Colin Richards, Christians Against Poverty Debt Centre manager at Kirkintilloch Baptist Church, East Dunbartonshire, shares his experiences of the pandemic so far – and outlines what may be ahead



The beginning of the pandemic saw a slowdown in terms of clients accessing the services of debt charities. However, this has begun to really change throughout 2021 - and there is a sense that the worst is to come.

“There were several reasons why people weren’t contacting Christians Against Poverty (CAP) to seek debt help in the early part of the pandemic”, explained Colin.

The furlough scheme kicked in and there were payment holidays. Organisations that collected debt had to re-arrange their work. People weren’t chased. They were at home and maybe spending less – not buying lunch or a coffee at work. There was a readjustment of people’s finances. Colin says this wasn’t simply CAP’s experience, but seen across the national charities involved in debt counselling, such as Citizens Advice and StepChange.

Following the most recent lockdown however, more and more people have begun to access the services. It’s people

in a range of circumstances, and includes those who haven’t previously needed to access debt help: the self-employed and freelancers who haven’t had the Government support, and have steadily worked through their reserves; people who have eaten into their overdraft, and used credit cards simply to get by; others who in the past have rarely connected with state support and are having to learn to live with greatly reduced incomes.

Despite this increase, “There’s a degree of holding our breath,” Colin says. “One of the signs of a tsunami is that the tide goes out a long way – but behind it is the big wave. We are still seeing the tide go out... And in our experience, it’s always the most vulnerable who are the worst affected.”

The way CAP works is very relational. Its debt counsellors visit people in their homes, while its Job Clubs would normally take place in a group face-to-face setting where relationships can be nurtured. (Kirkintilloch Baptist Church also runs a CAP Job Club). Everything migrated online during the lockdowns, and while it enabled the work to continue, it has brought its challenges, not least highlighting how big an issue digital exclusion is.

Colin also cautions that significant mental health issues often accompany debt problems. CAP’s own studies show that before

working with them, one third of people have considered suicide as a route out of debt; and 14 per cent have attempted suicide. Often people don’t realise what options are available to them, which can lead to despair.

Colin says CAP has a longstanding and strong relationship with Government, banks and utility companies to ensure there is support for people to get back on their feet, and wants to see this continue in these difficult circumstances. “People have to be given the chance to catch up.”

So if you are in debt, or know someone struggling with debt, do seek the support of debt charities which can help explore options.

“Above all, they offer something intangible but crucial”, Colin says. “The big thing is to get people to sense there is hope.”

For more on CAP and the services (CAP Debt Help, CAP Job Clubs, CAP Life Skills) visit capuk.org