

Stop debt ruining lives - have your say!

If you are experiencing debt problems right now you are not alone.

Even before the pandemic more and more of us were struggling with debts, and Covid-19 has pushed many in the UK over the edge.

Family and friends are facing huge bills for council tax, utilities and rent, over 8.5 million people are now heavily in debt, that's 1 in 6 in the UK.

It's not surprising debts have shot up in the pandemic, but people shouldn't have to cope without support. And people in debt should be able to tell their story about how they are being affected.

That's why we want to hear what you think should be done about debt. We've organised a nationwide survey where people can have their say.

This survey is being run as part of the Together Against Debt project of Jubilee Debt Campaign and Centre for Responsible Credit. Any personal information you give will not be shared with anyone else, although we may present the findings of the survey with responses anonymised.

Your experience

* 1. In the past six months have you (please tick all that apply)

- borrowed money to buy food or pay bills because you have run short of money?
- cut back on food, heating, or other essentials because of a lack of money?
- been unable to pay your rent or mortgage, Council Tax or utility bills on time?
- been unable to make repayments to credit companies?
- Another type of debt problem
- None of the above

Supporting people in debt

2. Why is this issue important to you?

3. What more do you think needs to be done to support people in debt?

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* 4. Which of the following best describes your debt situation?

- I'm in arrears with household bills (like rent and Council Tax) **BUT** don't owe any money to credit companies
- I'm in debt with credit companies **BUT OK** with my payments on household bills (like rent and Council Tax)
- I'm struggling to pay **BOTH** my household bills and have debt problems with credit companies
- None of the above (please tell us more about your situation)

* 5. This month will you have money left over after you have paid for food and other essentials (including bills and credit repayments)?

- Yes
- No

6. In your own words, please tell as much as you can about the causes of your financial problems:

* 7. Do you think that your financial problems have had any negative impacts on... (please tick all that apply)

- Your health, including your mental health?
- Your ability to find work, or stay in employment?
- Your relationships with people you live with?
- The well-being of any children living with you?
- Your housing?
- None of the above

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8. In your own words, please tell as much as you can about how debt has affected you and people you live with, including any children

* 9. In the past six months have you been threatened with any enforcement action (like bailiff visits or threatening letters) because of the money you owe?

- Yes
- No

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* 10. What sort of action have you been threatened with? (Please tick all that apply)

- Bailiffs
- Debt Collectors
- Repossession or Eviction
- None of the above
- County Court Judgment

Other (please specify)

11. In your own words, please tell us who threatened you with enforcement action and the effects this has had on you and any people, including children, that are living with you?

* 12. During the lockdown Government required credit companies to offer "payment deferrals" to people struggling with payments. This is where you would be able to put off paying debts for a certain amount of time.

Did you ask any of the people you owe money to for one of these?

- Yes
- No
- I don't know

13. Please tell us in your own words what happened when you tried to obtain a payment deferral, and what has happened since?

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Taking Action

* 14. Do you think that it would be good for people in debt to:

- be able to share experiences with each other
- speak to politicians about the problems they are facing
- something else (please specify)

15. If you had 5 minutes to speak to a politician about debt, what would you ask them to do to help people.

* 16. We are setting up a number of groups around the country for people to share their experiences of debt and to build resistance to unfair debts.

Would you be interested in taking part?

- Yes
- No
- Maybe / send me more info...

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About you

Would you mind telling us a little about you?

As always, we're committed to protecting any data you share with us. Jubilee Debt Campaign takes the privacy of your personal data seriously. We never sell or swap your details, and you can unsubscribe from our communications at any time. See our [Privacy Policy](#)

*** 17. What is your age?**

18-24

45-54

25-34

55-64

35-44

65+

*** 18. Gender: How do you identify?**

Female

Male

Non-binary

Prefer not to say

Other

*** 19. What is your ethnicity?**

Mixed

White or White British

Asian or Asian British

Prefer not to say

Black or Black British

Other

*** 20. If any, which of these social media channels do you use?**

Twitter

Instagram

Facebook

Youtube

LinkedIn

None of the above

Other (please specify)

21. Where did you hear about this survey?

Email

Facebook

Twitter

Website

Other (please specify)

*** 22. Your contact details**

We would like to be in touch with you by email to share the results of the survey and let you know about other ways you can get involved with Jubilee Debt Campaign, and the Together Against Debt project (including organising in your local area). If you are happy for us to do so, please give your contact details below.

Name

Postcode

Email Address

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That's it!

Thanks so much for taking part — your participation really counts.

If you are facing personal debt problems, do not hesitate to get advice. Please check this page for more information:
<https://jubileedebt.org.uk/where-to-go-for-debt-advice>