

# Research & Campaigns Bulletin

September 2025

citizens  
advice

Bournemouth  
Christchurch  
& Poole

## Working To Tackle Debt in BCP

Citizens Advice has long provided debt advice to local residents. Here, we share insights from our work and our plans for an exciting new service, launching soon.

### What's been happening

Since 2020, Citizens Advice BCP has helped local people to write off nearly £8 million of unaffordable debt. Debt is continuously one of the top issues faced by our clients, and one of the most stressful. Many have multiple debts and deficit budgets, which can stop them from building financial resilience - meaning debts recur.

### Debt and Health

A higher than average number of debt clients have long term health conditions or disabilities. These conditions can significantly increase living costs, severely affecting people's ability to budget. Health and debt often worsen each other, and those with mental health conditions are 3.5 times more likely to fall into debt.\*



### Debt and Wellbeing

Citizens Advice BCP wants to see debt enforcement action reduced, and to mitigate the impact of enforcement through early intervention. We'd like to work more closely with partners to resolve issues in the best interests of all parties, saving time and stress whilst reaching sustainable solutions.

### Community Based Debt Advice

According to the Money and Pensions Service, around 10% of adults in BCP are estimated to need debt advice - suggesting tens of thousands of residents are in need. However, across the voluntary sector locally, we estimate there are fewer than 10 full-time equivalent debt advisers, indicating that provision in BCP is significantly below the level of need.



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## What are we doing about it?

**Our clients' stories tell us that we need to do more to help, wherever we can.**

**That is why we applied and were awarded funding from the Money and Pensions Service recently to pilot an innovative out of hours debt advice service, Smart Money BCP, which will begin in October 2025.**

## Jenny's story

**Smart Money BCP will help people like Jenny, whose story is below, by offering flexible appointments at times that fit around her work and caring responsibilities:**

Jenny, 43, had recently left a difficult relationship marked by domestic abuse and financial coercion. She was a single parent solely responsible for a mortgage and raising three children.

Jenny's income, made up of wages, benefits, and child support, was stretched thin. Debts had begun to build, and priority arrears, including energy and council tax, added to the stress. Jenny desperately wanted help, but juggling her job and childcare meant she found it difficult to engage with our team.

Citizens Advice BCP provided help remotely through benefit maximisation, access to grants, and emergency vouchers. Budgeting tools and cost-saving strategies assisted her to manage and plan for the future.

Our team helped Jenny to engage with creditors, some of whom wrote off debts. The support provided eased ten months of ongoing stress, which had begun to affect Jenny's health & wellbeing.

Jenny expressed how life-changing Citizen Advice BCP's support had been—offering not just financial relief, but a sense of hope and control over her future.



\*Statistic from the Money and Mental Health Policy Institute. Names and some details have been changed to protect anonymity. Citizens Advice BCP's information and advice is available to everyone - whoever they are, whatever their problem. We can be contacted via adviceline on 0808 2787 939, or via the 'Get Advice' page on our website.