

# Supporter Election Guide: UK Household Debt Crisis



June 2024

The UK is in a household debt crisis and [over 10 million people are heavily weighed down by debt](#). That's an increase of 31% since 2017.

So far, we haven't heard nearly enough from political parties about what they would do to tackle the household debt crisis, but whoever forms the next government must show political leadership and tackle it head on.

Our [Together Against Debt People's Manifesto](#) has been written in response to this crisis. It was produced by people who have personally experienced debt and contains three key demands:

- Fair debt solutions so everyone can have a fresh start;
- To be treated with dignity, and protected from exploitation and harassment by creditors, debt collectors and bailiffs;
- An end to people being pushed into debt just to pay for the food, energy and housing they need.

It also contains all the context you need to understand the crisis and 12 policy recommendations that the next government should introduce.

**Party representatives and candidates will be making their pitches to you over the next few weeks as a potential voter. This could allow to speak out about this important issue in various ways:**

**Write to you candidates.** We have developed a [simple online tool](#) that allows you to contact the general election candidates in your constituency and call on them to speak up for people in debt.

**Canvassing.** Party activists may be knocking on your door or phoning you to see whether you would consider voting for them. This is an opportunity for you to raise the household debt crisis.

**Hustings.** Hustings events are where candidates standing for election debate policies and answer questions from the audience. Hustings are generally open to anyone.

To find out where they're happening in your area, look in your local newspaper, community notice boards, libraries, doctors' surgeries, on local radio stations and in shop windows. Online, try checking [events listings pages like Eventbrite](#), looking on

social media, in relevant local Facebook or Whatsapp groups or by searching relevant hashtags. Just sign up to the event, attend and pose your question!

**Local media.** Local newspapers will be interested in publishing letters from residents which set out what their political priorities are. These letters are enhanced by using [local statistics](#) about how the debt crisis is affecting your area. Local radio stations will also be hosting debates and phone-ins discussing the general election.

**National media.** From radio phone ins to televised hustings, there will be lots of opportunities to have your say. Keep a look out on the websites of the main media outlets and their social media accounts for instructions on how to submit your questions and get your views across.

### Suggested Questions

If you have experience of household debt, then the best question you can ask will be based on your personal experience. A suggested format is below:

*I have lived with the shame and stigma of being weighed down by debt just because I couldn't afford the essentials, what are you going to do for people like me who have been pushed into unpayable debt because of the cost of living crisis?*

If you do not have personal experience of household debt, then the following format will be more suitable. Feel free to use the stats and policy demands from the [Together Against Debt Manifesto](#) that resonate most strongly with you:

*There are 10 million people heavily weighed down by household debt in the UK, will you read the Together Against Debt Manifesto which has developed by people who have personally experienced debt and commit to tackling the debt crisis if you are elected as our MP?*

*There are 10 million people heavily weighed down by household debt in the UK, what will you do to tackle this crisis so everyone can reset their finances and rebuild their lives?*

If you have any questions about this guide or you would any further support, please email [info@debtjustice.org.uk](mailto:info@debtjustice.org.uk) and somebody from the household debt campaign team will get in touch asap!

**About Debt Justice:** We are a campaigning organisation working with others to end unjust debt and the poverty and inequality it perpetuates, in the UK and across the world.