



# Breathing Space

## Key milestones

2014



**StepChange** begins campaigning for Breathing Space

2015



**StepChange** publishes research and key findings about why people struggling in debt need extra protection from creditors

2016



**StepChange** features on MoneySavingExpert following further research into the impact of creditor pressure on clients when trying to get a debt solution in place

2017



**Head of Policy, Peter Tutton**, and the External Affairs team secure manifesto commitments to Breathing Space from two main political parties

2019



The Government announces that it will introduce a 60-day Breathing Space period in 2021



Primary legislation for Debt Respite Scheme (Breathing Space) passed



Government ministers visit **StepChange** to talk about debt, pensions, and Breathing Space

2018



The Government issues a consultation on a Breathing Space scheme



The **StepChange** Policy team responds to the Treasury's consultation on the design of the schemes

2020



The Government publishes draft Breathing Space regulations



**StepChange** begins engaging with partner organisations about our approach to Breathing Space

2021



Breathing Space launches 4 May in England and Wales



**StepChange** works closely with the Treasury to make sure Breathing Space will work well for clients and debt advice agencies



**StepChange** wins Debt Advice Provider of the Year at the Credit Strategy Awards!