



Tel: 0207 391 4587

Email: [francesw@cccs.co.uk](mailto:francesw@cccs.co.uk)

Website: [www.cccs.co.uk](http://www.cccs.co.uk)

**January 20 2010**

## **Press Release**

### **Unemployment responsible for half of all debt problems in 2009**

Despite the unemployment rate falling to 7.8 percent, research released by the Consumer Credit Counselling Service (CCCS), the UK's leading debt charity, today shows that unemployment and reductions in working hours are responsible for almost 50 percent of all debt problems.

CCCS's research, carried out with 18,596 clients in October shows that 47.9 percent of telephone clients coming to the charity have debt problems because of either unemployment or a reduction in income caused by less work being available. Over the year this is equivalent to almost 83,000 people.

Reduced income is responsible for 25.1 percent of debt problems and unemployment 22.8 percent.

Commenting on these findings, CCCS chairman, Malcolm Hurlston, said:

”This research shows the impact the recession has had on people’s ability to live. We are seeing more people than ever for whom repayment is no more than a remote hope – and lack of work is the major factor. Despite fluctuations, unemployment will stay high this year, and so will need for our help.”

- ends -

**Media enquiries:**

Frances Walker	<a href="mailto:francesw@cccs.co.uk">francesw@cccs.co.uk</a> 0207 391 4587
Una Farrell	<a href="mailto:unaf@cccs.co.uk">unaf@cccs.co.uk</a> 0207 391 4583
Tom Howard	<a href="mailto:tomh@cccs.co.uk">tomh@cccs.co.uk</a> 0207 391 4581

**Notes for editors:**

1. CCCS operates a dedicated free-phone helpline (0800 138 1111), open 8am to 8pm, Monday to Friday.
2. CCCS operates *Debt Remedy*, an online counselling service available round the clock at [www.cccs.co.uk](http://www.cccs.co.uk) for those who prefer an anonymous option.
3. CCCS’s ethos is to help the “can’t pays”, not the “won’t pays”, and does not condone debt avoidance. CCCS always aims to help its clients pay back what they owe, in a realistic timescale and manner that is suited to each individual’s situation.
4. CCCS is self-funding. Lenders share with the charity the benefit they receive from its operation, making a donation from the money repaid to them. This allows CCCS to retain its independence and ensure that its advice is always in the best interest of the client. CCCS aims to separate the “can’t pays” from the “won’t pays”.

**January 20 2010**