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Press Release

April 9 2010

Online debt help most popular with the under 40s

Online help for debt problems is most popular with young adults according to Consumer Credit Counselling Service (CCCS), the UK's leading debt charity. Of the 150,000 people who used its online debt counselling tool *CCCS Debt Remedy* last year, two-thirds were under the age of 40. This is consistent with figures for 2008 where two-thirds of *CCCS Debt Remedy* users were under the age of 40.

The figures also found that more women than men use *CCCS Debt Remedy*, with 53 percent of those who received online debt counselling being female compared to 47 percent who were men in 2008 and 2009.

Online debt counselling was also most popular among those with an annual income of between £10,000 and £19,999, with 40 percent of all *CCCS Debt Remedy* users in this category. The income group with the fewest number of *CCCS Debt Remedy* users was those earning £30,000 or more a year, with only 16.5 percent of users in this category.

The percentage of users per region also revealed a dramatic regional variation with 14.8 percent of users coming from the South East compared to 1.7 percent from Northern Ireland. At 13.7 percent, the second highest number of users came from the North West and at 10.4 percent, the third highest group came from Yorkshire.

Paula Searle, Head of E-Services at CCCS says: "The higher rates of online debt counselling users in any particular category is likely to be a combination of need for help with their debts and general internet usage."

CCCS Debt Remedy is available at www.cccs.co.uk .

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Notes to editors:

1. The CCCS free phone helpline 0800 138 1111 is open 8am to 8pm, Monday to Friday.
2. CCCS is self-funding. Unsecured lenders share with the charity the benefit they receive from its operation, making a donation from the money repaid to them through debt management plans. 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 pay” from the “won’t pay”.

Media enquiries:

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