

**Press Release**

August 17 2011

**Single middle-aged female on a low income - and struggling to pay their mortgage**

New figures from national debt charity Consumer Credit Counselling Service (CCCS) show which of its clients are in arrears on their mortgages. Over 20,000 (20,717) of the people seeking the charity's help in the first six months of this year have been in arrears, with 43,540 last year and 30,291 in 2009. The figures show that over half of these clients in arrears are female, over half single and over half are between the ages of 40 and 59, and two-thirds on low incomes.

*Female*

The share of CCCS clients in arrears on their mortgages who are female is rising. In 2009, 51.7 percent of these clients were female, rising to 52.7 percent in 2010. It has risen further, with 53.7 percent of the charity's clients in arrears for the first six months of 2011 being female.

*Aged 40 to 59*

Age is another growing trend with 53.5 percent of CCCS clients in arrears for the first six months of this year between the ages of 40 and 59. This is a rise from 52.8 percent in 2010 and 50.9 percent in 2009.

*Income group*

A further trend emerges when the incomes of CCCS clients in arrears is looked at with the largest proportion consistently in the income group earning between £10,000 and £20,000 a year. For the first six months of 2011, 42.2 percent of CCCS clients in arrears earned between £10,000 and £20,000, the second largest share (28 percent) is those earning below £10,000, and the third (20.6 percent) is those earning between £20,000

and £30,000. Only 5.9 percent earned between £30,000 and £39,000 and 2.3 percent earned over £40,000.

### *Single*

Marital status is the one factor that seems to be changing with 50.7 percent of CCCS clients in arrears in 2009 being married, going down to 48.5 percent in 2010. Now only 44.8 percent of these clients are married.

Commenting on the findings, Delroy Corinaldi, CCCS external affairs director said:

“While people of all ages and backgrounds can find themselves struggling to pay their mortgage, there appears to be certain groups who are more likely to find themselves in arrears. I fear that this situation is going to get worse when interest rates rise which will leave many more unable to meet their mortgage payments.

“Generally, lenders are showing understanding to our clients in arrears, and long may it continue.”

- ends -

### **Notes to editors:**

1. 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.
2. 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.
3. The CCCS free phone helpline 0800 138 1111 is open 8am to 8pm, Monday to Friday.
4. CCCS *Debt Remedy* is available at [www.cccs.co.uk](http://www.cccs.co.uk)
5. Follow us on Twitter: @CCCSPressOffice

### **Media enquiries:**

All media enquiries should be directed to:

Frances Walker - [francesw@cccs.co.uk](mailto:francesw@cccs.co.uk)

Una Farrell - [unaf@cccs.co.uk](mailto:unaf@cccs.co.uk)

Matt Hartley - [matthar@cccs.co.uk](mailto:matthar@cccs.co.uk)

Tel: 0207 391 4583 (07950 469101 if outside office hours)