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Press Release

Online treatment to help debt and depression

Free online treatment for hundreds of thousands of Britons battered by debt starts this week. The new service has been created by the Consumer Credit Counselling Service (CCCS), working closely with the Centre for Mental Health Research at the Australian National University (ANU).

Starting this week everybody who uses Debt Remedy (online debt counselling from CCCS, using sophisticated decision logic) will be automatically screened for signs of depression and anxiety and, where indications are positive, offered further diagnosis and help.

The link between depression and debt is well established: between 50 and 90 percent of people in debt are anxious or depressed and recent research* shows they are twice as likely to have suicidal thoughts. CCCS research also found that 86 percent of Debt Remedy users answered positively to trigger questions assessing their mental health, indicating that they may suffer from some level of anxiety or depression.

As part of their online counselling session, Debt Remedy clients will be asked four trigger questions that will refer users to a 16-question diagnostic test. Based on these answers, people with mild depression or anxiety will be able to proceed seamlessly to free online cognitive behavioural therapy (e-couch) and more severe cases will be advised to contact their GPs.

It has been endorsed by Professor Rachel Jenkins of the WHO Co-ordinating Centre, and developed with help from the Mental Health Foundation and the Royal College of General Practitioners.

The online or computerised version of cognitive behavioural therapy (CCBT) comes from the Centre for Mental Health Research of the Australian National University in Canberra which has been developing online interactive mental health resources since 2000. Research from the Centre confirms that self-help delivered through online websites has been beneficial for people with mental health problems, and consumers find internet support groups helpful. E-couch is the Centre for Mental Health Research's newest and most comprehensive program, based on the best available evidence.

CCCS Chairman Malcolm Hurlston said: "This world leading development comes at a crucial time as the recent consultation on mental capacity from the Office of Fair Trading (OFT) puts pressure on banks to deal carefully with mental health issues. It brings light and hope to people in the tunnel of debt and depression.

"I am grateful to Professor Helen Christensen of ANU, Rachel Jenkins of WHO, Andrew McCulloch of the Mental Health Foundation and Dr Alan Cohen for working with us. This is a triumph for civil society – a charity and a university working together at frontiers foreign to the state and producing a free answer to help millions."

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Notes to editors:

1. Online debt counselling is currently helping around 6,000 people a month with their debt problems in the UK, and its potential to help is virtually limitless. It derives from fusing the knowledge of individual counsellors, honed over many years of offering debt advice, into a decision-based application for the internet. CCCS Debt Remedy has helped over half-a-million people since it was launched in 2006
2. Cognitive behavioural therapy (CBT) is a form of psychotherapy based on the concept that the way people think about things affects how they feel emotionally. It focuses on present thinking, behaviour and communication rather than on past experiences and is oriented toward problem solving. It offers the user the tools to manage a broad range of problems such as depression, anxiety, panic, fears, eating disorders, substance abuse and personality problems. The new Depression Guidelines (published in October 2009), written for the NHS by NICE say that online CBT should be available as one of the options for people who have mild or persistent sub-threshold depression. The other options are exercise and guided self- help (CBT in a book) and the final decision is up to the individual based on their own preference.

* Recent research into debt and depression includes:

Personal debt and suicidal ideation Meltzer H et al, Psychological Medicine May 2010
Cambridge University Press.

Recession, debt and mental health: challenges and solutions Jenkins R et al, Mental Health in
Family Medicine 2009; 6:85–90

Debt, income and mental disorder in the general population Jenkins R et al, Psychological
Medicine 2008

Government Foresight review of *Mental Capital and Wellbeing*, Beddington et al, Nature,
Foresight refs

Media enquiries:

All media enquiries should be directed to:

Frances Walker - francesw@cccs.co.uk

Una Farrell - unaf@cccs.co.uk

Angela Barrett - angelab@cccs.co.uk

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