

## **Press Release**

July 4 2011

### **Debt charity's warning on care costs**

Following the publication of the Dilnot Commission's report on the funding of old age care, leading debt charity Consumer Credit Counselling Service (CCCS) is warning that the cost of care in later life could still lead older people into debt.

The report recommends capping the cost of care at a suggested £35,000 and increasing the assets threshold below which older people have their costs met in full by the state. CCCS is warning that older people are still at risk of falling into debt because of accommodation costs if they need to move into a residential or nursing home, which are not included in Dilnot's proposals.

The charity is particularly concerned about the impact of care costs on older people who are already struggling with debt. People over the age of 60 contacting CCCS for help last year owed an average of £24,642 on credit cards, personal loans and other unsecured debts.

CCCS director of external affairs Delroy Corinaldi says:

"It is important that older people are able to access the care they need, and that a new and sustainable system of funding is put in place to allow this to happen.

"However, the large debts that many people carry into old age must also be taken into account."

- 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

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