

Press Release

April 7 2011

CCCS not surprised more people depressed since economic downturn

National debt charity Consumer Credit Counselling Service (CCCS) has said it is not surprised that there has been a rise in depression since the economic downturn. The charity was commenting on a BBC report which found a dramatic increase in the number of prescriptions for anti-depressant drugs. It found that the number of prescriptions for the most common group of anti-depressants rose by 43 percent in the past four years to nearly 23 million a year.

CCCS has long been aware of the emotional impact of debt problems and has responded by offering a new service to help such clients. Trigger questions have been added to its online counselling tool *CCCS Debt Remedy* to identify clients who may be anxious or depressed. Those who are identified as possibly anxious or depressed will then be offered the opportunity to undergo a more detailed diagnosis using the charity's new online tool *CCCS Wellbeing*.

CCCS Wellbeing will then identify the severity of the condition and either suggest referral to a GP or refer for self-help through *e-couch*, which is computerised cognitive behavioural therapy developed by the Australian National University.

Since its launch, *CCCS Wellbeing* has identified anxiety or depression in over 98 percent of the people who have used the diagnostic service.

Gordon Bell, Chief Executive of CCCS, commented that: "Being unable to repay what you owe is incredibly stressful. This stress can spill over into all aspects of a person's

life, damaging their relationships, their ability to hold down a job and often leading to depression.

“The link between money worries and depression is being increasingly addressed by the credit industry, government and advice sector. Given all that is happening in the economy, it is important that the focus is kept on this issue so that those struggling with money problems and the resulting depression or anxiety are given the support they need.”

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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.
3. CCCS's ethos is to help the “can't pay”, not the “won't pay”, 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.
5. The CCCS free phone helpline 0800 138 1111 is open 8am to 8pm, Monday to Friday.
6. CCCS *Debt Remedy* is available at www.cccs.co.uk
7. Follow us on Twitter: @CCCSPressOffice

Media enquiries:

All media enquiries should be directed to:

Frances Walker - francesw@cccs.co.uk

Una Farrell - unaf@cccs.co.uk

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