

For immediate release 02/05/2023

Are you struggling with debt?

Fears of a "debt time-bomb" have been raised by Citizens Advice, which said growing numbers of households faced a "wild west" when seeking help. The charity is helping more people who do not have enough income to cover essential expenses.

Director of policy Matt Upton said 51% of those it sees with debt issues have negative budgets, compared with 36% before the pandemic, with no sign of that figure coming down.

Mr Upton said people coming to Citizens Advice having not paid the bills was "nothing new" but clients' use of unsecured credit was at its highest level in four years.

He added, "When people reach crisis point, you would hope that what greets them here is a system and set of solutions that will help them get back on their feet, or at worst, not make things actively harder for them. The reality is very different. The most apt description is a wild west - search online for options to pay off debts, and you'll be bombarded by profit-seeking firms offering misleading advice about debt solutions which won't help."

Mr Upton called for changes to "make sure the system isn't actively working against them" when people are struggling to pay the bills. He also called for third-party debt collectors to be brought under a proper statutory regulatory framework.

Citizens Advice Bassetlaw have a specialist team of experienced debt caseworkers who can support you to contact your creditors and look at ways to deal with your debts and suitable debt solutions to get you back on track and give you a fresh start with your finances.

They can also help you to maximise your income and minimise your expenditure, so that you can hopefully remain within your budget and remain out of debt.

The team are based at Bridge Street, Worksop and at Retford Town Hall.

Call or WhatsApp them on 01909 393960 or email advice@bassetlawca.org.uk

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For information and advice, contact Citizens Advice Bassetlaw on 01909 498888 or email advice@bassetlawca.org.uk or visit <https://www.citizensadvice.org.uk/>

Note to editors:

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