

# Press Release: November 11, 2010

## ‘Debt nearly killed me’ Edinburgh Mum tells MSPs

Scottish Parliament hears every-day stories of financial struggle

A debt-ridden mum today told a special meeting of MSPs how her financial situation drove her to the edge of suicide. Members of the Scottish Parliament joined key agencies to hear Kay Logan, 46, of Edinburgh, speak of her all-too-common experience of mounting debts and her growing despair as they spiralled out of control – especially when a debt management company began charging her more to sort out the mess. The special event was hosted by leading debt counselling charity Christians Against Poverty (CAP) which helped Kay out of her debt nightmare.

She told MSPs: “I couldn’t cope. The debts were mounting up - I was in a really deep, dark place. I wasn’t able to feed my kids, I even had to steal loaves and milk from doorsteps to feed them. I couldn’t take it any more.”

She went on to say “I am alive today because of CAP”.

Also giving his story was Paisley lad Jamie Farrell, 24, who became overwhelmed by funeral expenses when both parents died within days of each other. He shared his inspiring story in the hope that others would find a happy outcome.

“I am one person among thousands of people struggling with debt. It lifts your spirits to know there is help. CAP really does change lives’.

CAP has a network of 150 church-based centres and is set to offer its free debt counselling service in every town and city in the UK by 2015 which means turning Scotland’s nine centres into 27.

Matt Barlow CAP’s CEO said: “Thousands of families are being torn apart by debt. It is the number one cause of marriage breakdown.”

MSP Jackie Baillie spoke about CAP’s work saying “The value of what CAP does is absolutely crucial as we move forward.” She warmly welcomed CAP’s intentions to help more people across Scotland.

In Scotland, the issue is a desperate one of life and death. The latest statistics show that in the last quarter alone, one in every 1,000 people in Scotland became insolvent – twice the rate in the whole of the UK\*. CAP’s own statistics show that more than a third of people with spiralling debt consider or attempt suicide.

The NHS suicide prevention arm Choose Life, says that every day roughly two Scots kill themselves – an incidence two thirds more common in Scotland than in England and Wales and those at risk tend to be men in poverty.

Alana Atkinson, Choose Life's Programme Manager said speaking to someone early on was key to avoiding suicide.

“We do know that there are a range of factors which put a person at risk of suicide. These include stress, anxiety and depression which can be brought on or exacerbated by exposure to difficult life circumstances, such as debt. Choose Life welcomes the contribution of CAP in providing support to people experiencing overwhelming personal debt in Scotland.”

CAP offer's its service for people of all faiths and backgrounds via a freephone number: 0800 328 0006.

CAP has nine centres in Scotland: two in Edinburgh, Glasgow, Paisley, Dunfermline, Dunbar, Prestwick, Aberdeen and opened a centre in Inverness last month.

Ends

Notes to editors

**For more info before and on the day: Marianne Clough National PR Manager for CAP**

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**Or Luke Bolton on 01274 760584 who will have further figures of what life is like when you live with debt**

\*In the last quarter 5,168 people in Scotland became insolvent - ridiculously that is 0.1 per cent, one in every thousand of their 5.2m population. UK figures, which include Scotland of course, show that in the same period the figures are 39,654 of a 61.4m population so 0.06 per cent or six people in every 10,000

- CAP aims to show God's love in action by providing sustainable poverty relief through debt counselling, advice and practical help. CAP's unique 'hands on' approach empowers people to help themselves out of poverty and be released from the fear, oppression and worry generated by overwhelming debts. Vital financial and budgeting life skills are developed through our services, thus ensuring poverty relief is sustainable.
- The charity operates through a growing network of 150 centres based around the UK, all opened in partnership with a local church. Over the last 14 years, the charity has grown from one man working from his home with a donation of £10, to a national charity dealing with £64m of clients' debt at any one time.
- CAP's vision is to answer the national problem of debt in the UK by having at least one CAP centre operating in every major town and city across the UK by the end of 2014.