Consumer indebtedness is a growing concern. A puzzle observed in debt management strategies is that a large portion of consumers ignore, or avoid part of their debt. Using a cross-sectional dataset of over-indebted individuals in the UK, this research documents that 35% of the sample engages in at least some form of information avoidance. Exploring the mechanism that could underpin this behaviour, it provides preliminary evidence for a theoretical framework in which increased levels of problem debt increase information avoidance, through negative emotions such as unhappiness, anxiety or stress associated with that problem debt.