



**Adverse  
Life Events**



**Adverse  
Life Events**



**Adverse  
Life Events**



**Adverse  
Life Events**



**Adverse  
Life Events**



**Adverse  
Life Events**



**Adverse  
Life Events**



**Adverse  
Life Events**

**I had major spinal surgery just after graduation and had to give up on my dream job. This was followed by years of struggle doing low waged jobs with poor health.**

**An injury at work led to poor health, which led to needing to use the social security system.**

**Many people in our communities have turned to drugs as a result of horrific events in their lives. We have lost three friends in the last month to drug addiction.**

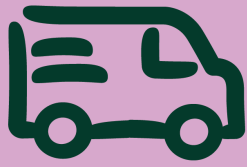
**Dad ran off and left us penniless and in lots of debt. Mum got very depressed. We had nothing and struggled for years financially.**

**I became homeless due to my problem with alcohol and had to use the foodbank to get something to eat. Through that visit I was eventually able to get help.**

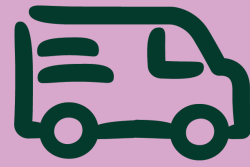
**Following my divorce I needed to claim Universal Credit. The 5 week wait with no money, while you're waiting for your first payment, is inhumane. With two kids I was often in the position of choosing whether to "eat or heat".**

**I had a mental health crisis and lost my job, then my home. It was tough.**

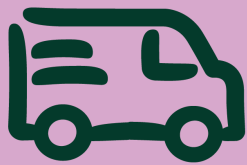
**I had to flee extreme domestic violence with my children. We took nothing but the clothes that we were wearing.**



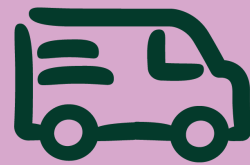
**Insecure Work**



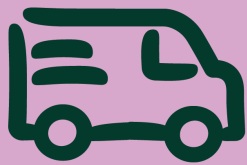
**Insecure Work**



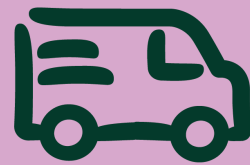
**Insecure Work**



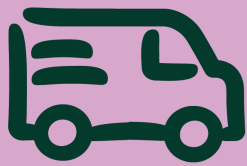
**Insecure Work**



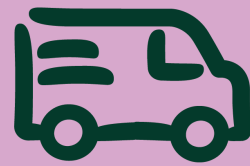
**Insecure Work**



**Insecure Work**



**Insecure Work**



**Insecure Work**

**Zero hours contract means you never know if you will have enough money to be able to pay your bills.**

**I find it hard to find work because of poor mental health.**

**My company cut my hours to half, from 40 to 20. State benefits aren't enough to live on while I find more secure work. I can't survive on my new contract.**

**The only work that I am able to obtain currently is through agency - I had a break in work of 5 years due to ill health and now no one else will employ me.**

**I live in an area that is based on seasonal employment - I only have work for 6 months of the year.**

**I have a conviction and find it hard to find regular work that pays enough to live on.**

**I live in a rural, tourist hotspot with very little permanent work. The job centre told me I should be prepared to commute 90 minutes each way, as a single mum!**

**No employer will consider me, despite having a degree and previously successful career because I have a criminal conviction and sentence. I am an alcoholic and I had committed a crime in blackout.**



**Rising Costs**



**Rising Costs**



**Rising Costs**



**Rising Costs**



**Rising Costs**



**Rising Costs**



**Rising Costs**



**Rising Costs**

**I work as a taxi driver. My costs to work are increasing and my business is decreasing, each week I have less and less.**

**I struggled to put food on my table as it was so expensive!!**

**I need a special diet and the rising cost of food has hit me hard.**

**Charging my mobility scooter costs much more now.**

**I lost my husband, my home and my job. When we lose someone we love, life can feel like it's not worth living. But fortunately, I also lost my brave face and asked for help. I am grateful that I received it. In those situations, we need community more than ever.**

**By the time I pay my bills I need to go to the food bank just to get by. It is humiliating having to ask for help. Although I am feeling better I am still struggling to get by.**

**My parents spent winter nights sat in the dark wrapped in blankets as they couldn't afford to pay the electric bills.**

**My daughter is still living with an abusive ex as she can't find a home she can afford to rent.**



**Social Security  
System**



**Social Security  
System**



**Social Security  
System**



**Social Security  
System**



**Social Security  
System**



**Social Security  
System**



**Social Security  
System**



**Social Security  
System**

**I had to get a hardship loan while waiting for my first Universal Credit payment. I now have to pay it back, which leaves me with £195 a month to live on.**

**The DWP had me registered as deceased. I was 21 years old and had applied for Jobseekers Allowance and Housing support. It took me 10 months to fix, during which I had a nervous breakdown and was told I would never be able to work again.**

**There are times when I have to go without food or heating as my Universal Credit payments are so low that they leave me with no money left.**

**I was 2 minutes late to a work coach appointment because the bus was late. I was told off and threatened with a sanction, which made me feel humiliated and impacted my already fragile mental health.**

**My partner got the sack and was refused benefits for 26 weeks. We're a family of six and had to survive on only child tax credits and child benefit for 6 months.**

**Trying to live on Universal Credit has had a big impact on my mental wellbeing. There just isn't enough to pay for the essentials. There needs to be a realistic increase in the basic rate of Universal Credit - there would be more dignity in being able to survive a month without going without.**

**I am a single mother with poor health. I try as hard as I possibly can, but when I need help I am made to feel like I'm not working hard enough.**

**I was repeatedly asked if I had tried to kill myself during a PIP assessment - it feels really heartless.**