

away from struggling. Be aware of benefits that can help.

People who had experienced just one change in circumstances in the past year were twice as likely to be struggling financially.

"Maintaining the household bills has become a juggling act of borrowing money and cutting back on food and leisure."



## It's humiliating.

I've found it very difficult to even maintain friendships as I haven't had enough money to meet my friends.



We have no spare money for treats. We turn our heating off so the bills aren't too high. We buy clothes from charity shops and we've cut down on food.



"It places a strain on relationship and the entire family, having to cut back where possible to pay bills. There's not much more we can cut back on."



We're only staying afloat by raiding our life savings, and they won't last much longer.

We have no money left at the end of the month for anything that our children deserve. Days out, or even just a trip to go swimming. Every penny has to be accounted for and the slightest unexpected expense causes problems with paying our bills.



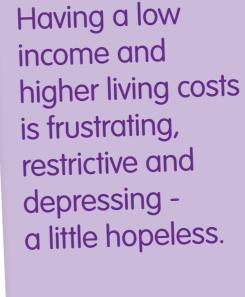
The cost of living is still outstripping any rise in wages which is making it very difficult for our financial situation to improve.



I'm ashamed

to be on income support and I've refused to claim council tax help because of this.

There's always worry: if a bill comes and it's higher than expected, how do I pay it? I don't remember the last time I enjoyed my life, rather than just surviving.



**Sometimes** my partner or I do not eat to ensure our child does.



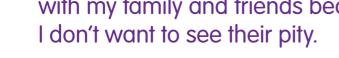
Outgoings are exceeding incomings, food, bills all cost more than income can brings in.



We can't afford food, bills and rent together. So we are either behind on rent, don't have any food or have no heating.



I am ashamed to communicate with my family and friends because I don't want to see their pity.



More households than ever before are struggling after a sudden change. Turn2us can help with access to benefits and financial help.

Visit: www.BenefitsAwareness.org.uk and: #BeAware2015

