

Absent Friends



Name: Ellie

Age: 24

Job: Customer Service

Ellie left school at 16 with four GCSEs, and has since worked mainly in customer service jobs with some periods of unemployment. She now makes around £14k a year after tax. She has no savings, and around £1800 of high-APR credit card debt she wants to pay off. She has two flatmates, and her rent and utilities combined claim about half of her monthly income. While her everyday spending is modest and under control, she is regularly either in her overdraft or forced to use her credit card if she doesn't want to either get into arrears or take on much more expensive loans or credit. This means that she is slowly adding just a little every month to her various debts, going slightly deeper into her overdraft each time she ebbs into it.

Absent Friends



Name: Fred

Age: 24

Job: Hospitality

Having left school at 16, he has worked in the hospitality industry on and off for 10 years. He currently has a steady job in a restaurant but works antisocial hours for a low wage. He has recently started paying child support for his young son; his father helped him cover the first payment, but he was forced to take out an expensive loan to cover the second. He is still paying that loan back, meaning he cannot save. His commute takes more than an hour, and his rent (in a shared flat) eats up a third of his take-home pay before other bills are taken into account. He owes one of his housemates £50 for bills he couldn't contribute to in the last two months, and will need to scrape together another £25 to put in the pot next month. He doesn't yet know where that's coming from.

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Name: Jo

Age: 35

Job: Part-time, HR

Jo is married with three children of 9, 12 and 14. She has a part-time job in HR, from which she makes £13k a year in take-home pay. Her partner worked full-time until health problems left him unable to work. While he now receives unemployment benefits, they did not come through for a few months after he left work. By saving and cutting back, the family has managed to avoid mortgage arrears or overdue fees on utility bills, but because house prices have fallen where they live, their home is in negative equity. There aren't many jobs available where they live, so Jo is focusing on trying to go full-time if a role opens up where she works.

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Name: Sue

Age: 41

Job: Part-time, Care

Sue has two teenage children. She works part-time in a care home, making £12k a year in take-home pay; she relies on benefits to top up her income. She lives in a semi-rural area poorly served by public transport, so drives to and from work. She has never taken out a payday loan and only uses her credit card in emergencies, particularly if her car breaks down. She has an electricity meter top-up key; because her benefits do not always come through reliably, she's wary of moving to a fixed tariff even though it would be cheaper overall.

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Name: Jack

Age: 30

Job: Logistics

Jack is paid just above the minimum wage. There are regular rumours among his colleagues that his employer may be about to downsize or relocate. He has some lingering debt that he's not quite managed to pay off, and the interest is starting to pile up. He lives with his partner, who is also in work on a low wage. Their combined earnings make them ineligible for benefits, but they are not making enough to save a significant amount. They're also expecting a child, and have not yet established how they're going to pay for the added costs.