

650 austerity narratives compiled for *Figures* project

Please be aware that, especially cumulatively, this document contains some very distressing accounts of the human cost of austerity.

Ceri is a teacher. She was asked for an interview for a teaching job and says, "You get a job interview. It's at the same time as your job centre appointment, so you reschedule the job centre. You attend your rearranged appointment and then get a letter saying your benefits will be stopped because going to a job interview isn't a good enough reason to miss an appointment."

Michelle is mother to two boys, one of whom is autistic. She has rented privately for three years, but the house is too small, and she has to share a bedroom with one of her sons. She struggles with a shortfall in Housing Benefit and so has been on the council housing list for most of that time. Now, her landlord has given her notice. Michelle says, "I was told I was at the top of the housing list, but now it seems I'm at the bottom again. I'm starting to get really panicky and frightened because I don't know where me and my boys are going to end up. The council have told me to stay put until the bailiffs come, but then how will I move my stuff? And how will my boys cope in a bed and breakfast?"

After 33 years of renal treatment, four failed transplants and 14 heart attacks, Paul is now so ill doctors have taken him off the transplant list, as he would not survive a fifth operation. After his Employment and Support Allowance assessment, Paul was placed in the work-related activity group, which would require him to attend the job centre regularly and prepare for work. Paul says, "How ill do I need to be? Apart from being dead, I don't know how I can get much worse. It makes me so angry. My wife and children have all worked since leaving school. We're not a family on the take."

23-year old Alec, who is unemployed and underemployed since he graduated, provides marketing and social media management for a single company. Technically self-employed, on part-time hours, without holiday or sick pay, he also works as an intern for £50 per week. Alec says, "I earn about £120 per week, so I can't afford to move out of my parents' house. I do want to be self-employed, but ten years down the line. My mother is angry at the situation. A lot of my friends' parents are quite annoyed at the whole scenario."

An MP describes a 37-year old merchant seaman who sustained injuries in a car accident, which led to him needing a ground floor flat. He was allocated a two-bedroom flat because that was all that was available, and now he has been hit by the bedroom tax.

An MP says, "I had a frail lady sitting in my office who had only recently finished chemotherapy but had been told she was fit for work."

25-year old Chris left school at 16 and went straight to work in manufacturing, making skirting boards, doorframes and window boards. But when the recession hit, the jobs stopped coming in. "It was a small place," says Chris, "There were seven of us. Five of us got laid off." At first, he spent all his time looking for work at the job centre and the library, and in the local newspapers, hearing back from only one in ten places he applied for, always with a rejection. He says, "After eight months of not getting anywhere, you start thinking, 'What's the point?'" There was little support at home, and he stopped hanging around with his friends because he didn't want to be drawn into crime and drugs. Most evenings, he goes to his grandmother's house to cook her dinner. In his spare time, he goes walking in the woods, usually alone. "If I had kids, I wouldn't want to bring them up around here," he says, "There's nothing to do here for young people. I've got to get out."

Colin, who had uncontrolled grand mal epilepsy, was assessed as fit for work and his benefits were reduced by £70 per week. His parents wrote, "This caused Colin a lot of stress and anxiety. He was worried about losing his home, not being able to pay his bills and not being able to afford good food to eat. He was informed that the decision would have to go to an appeal and could take as long as nine months. Over the next four months, Colin's health deteriorated, his seizures increased due to the stress and he lost a lot of weight. He had a massive seizure and it took his life. Colin died at home on his own and he was only 29."

Jo says, "I am severely disabled and receive Employment and Support Allowance. I live alone in a heavily adapted housing association bungalow, which happens to have a second box room. Wheelchair space is tight. I'm trying to retain some dignity by self-hoisting and being as independent as possible, and I have critical daytime care support. This is far cheaper to the taxpayer than sticking me in an institution, but unless I have 24-hour care, I'm supposed to find the 14 per cent reduction for my Housing Benefit shortfall. If I can't find it: eviction."

An MP tells of a constituent in her 40s who came to the constituency surgery and sobbed when she said that, in order to afford to pay the extra money for the bedroom tax, she tends to avoid eating for two days per week.

Dennis served in the army for ten years, completing two tours of Afghanistan. When he was made redundant from the army, he lost his accommodation. Temporary accommodation supplied by the Council has three bedrooms and so he has now been hit by bedroom tax, losing £31 from his £71 weekly income. Dennis says, "It's hard to believe I'm in this situation. It makes me angry to have been left to struggle like this with so little money to live on."

June says, "I am a mother of a 22-year old son with spina bifida, hydrocephalus and severe learning difficulties. I worked for 25 years, until becoming so ill I had to give up my job. My son was given Disability Living Allowance for life, but this means nothing now it is being replaced with PIP. I still have to wait to see if my son will get this new benefit, but he has lost his Incapacity Benefit. I have been deemed fit to look for work. My DLA and Incapacity Benefit have been stopped."

Donna says, "I was given a three-bedroomed house because I was overcrowded in my two-bedroomed house, according to them. I then find, just over a year later, I am forced either to pay extra for the extra bedroom, or move again to a smaller house until my eldest is ten, two years from now, and then move again to a larger house, incurring moving expenses again. I feel that I am being punished for my landlord's allocations policy, which is at odds with the new Housing Benefit rules."

James says, "I have severe and chronic depression. When I moved as a student, I had a breakdown, and after encouragement from a close friend, sought help. I was told that it would take at least three months to receive any treatment."

Philippa says, "A man followed me home shouting, "Fucking DLA stick" at me, repeatedly. He was referring to the crutch that helps me to walk, and suggesting - well, yelling - that I was faking disability to receive benefits."

Helen says, "The government is talking about people moving to different properties. What they don't consider is this isn't a property. This is my home. It's where I raised my children, it's where I've got the support network that I need. I don't just want to up sticks and move to another property because I've got a spare bedroom."

Tamzyn is an NHS maternity support worker and single parent of a one-year old. She has run out of money this month and, until she gets paid next week, is reliant on her retired mother to help her out. After paying rent and childcare costs, Tamzyn is left with less than £30 per week for food, bills and other ordinary costs of life. She says, "My mum did look after my daughter at first, but found it exhausting. Then she had a hip replacement, so I had to find a nursery. Work was good and let me change from shift work to daytime hours so I could use a nursery, but it's only temporary, as it's not really fair on other staff. I don't know what I'm going to do. You just feel guilty all the time."

Sandra had been unable to work for around a decade owing to a degenerative back condition and had experienced depression for five years. In the switchover from Incapacity Benefit to Employment and Support Allowance, she was assessed as fit for work and lost her benefits. She appealed against the decision, but it was upheld. Worried about her and her husband's income, a few days later, she took an overdose. The coroner said, "We can only feel so sad for what must have been going through her mind. Her husband had gone off to work, she was alone and I think things must just have swept over her and suddenly she found her life was intolerable, and she did not feel she that was able to continue with it."

Gary has post-traumatic stress disorder after escaping a house fire. He was assessed as fit for work and moved off Employment and Support Allowance and onto Jobseeker's. His JSA was sanctioned when he did not keep a full record of job applications. Gary says he has applied for over a dozen jobs. For Christmas, he visited a food bank and was given four tins of soup, a tin of spaghetti, a tin of macaroni, a selection box and six mince pies to see him through the festive period, but he has no electricity at home for cooking or heating, as he can't afford it, and his rent has not been paid.

Sara is a single parent to two teenage daughters. After her 16 hours of cleaning work were cut to five, she needed to use the local food bank. She says, "It's like living on a tightrope for me and I know I'm not on my own. I'd like to be able to look after my own kids and have food in the cupboards, but there are times, like now, when you just can't do it. You feel like people are looking at you wondering, 'Why isn't she coping?' It can make you feel so ashamed."

A is a child with a range of complex learning and physical impairments, who will need significant support all his life. However, since he can walk without the use of aids, albeit not far, his Personal Independence Payment has been reduced. This means, in turn, that he has lost access to other services, including transport to, and attendance at, a day centre. His parents now have to use public transport to get him to regular hospital appointments. This is in a rural area where services are not regular, or accessible to their son's medical needs. They now have to juggle their working shifts around his mobility requirements. Their situation is not sustainable and, whilst they are clear they do not want him in residential care, they fear they may not be able to continue caring for their son at home.

A says, "The agency called in the day to say there was a shift working in a warehouse, lifting etc., from 9.30pm for five hours. It took three-and-a-half hours to get there, and the same to get back again. The pay is £6.19 per hour. You pay for your own travel. I usually get a weekly bus pass, which costs £19.60. A problem can be that you buy a bus pass for the week and then not get any work from the agency, so your money is wasted. The most regular shift I did was four hours from 3.00am. Generally, shifts are short and always during hours when nobody else wants to work. The only people who do it are doing it because they have no other choice."

Catherine is a cleaner and housekeeper, juggling six different jobs in six different locations. She works more than 50 hours per week on minimum wage. She struggles to make ends meet and her income does not stretch as far as it used to, now that the cost of living has gone up. She says, "I just work to exist. I can't afford nice stuff. I just work to keep my head above water."

Karen's rent was being paid through Housing Benefit by direct debit, but this was changed to a prepayment card. She says, "Having a card that required me to find a pay-point every week was not a sensible choice. Standing in a queue when you have arthritis and fibromyalgia is not really an option." Under bedroom tax, she was deemed to have a spare room. She was turned down for discretionary housing payment on the grounds that she could use her Disability Living Allowance, but she needed this for other impairment-related expenses. She fell into rent arrears and was served with an eviction notice.

Stephen has chronic obstructive pulmonary disease, industrial deafness and back problems. He has to lie down every ten minutes. He has been assessed as fit for work. He says, "I worry that returning to work will damage my health even more."

Anne says, “I worked in admin since leaving college. It’s all I’ve ever done and to be honest, it’s what I’m good at. I lost my job at an estate agents in the recession and had to go on Jobseeker’s. I was asked what jobs I was looking for and I told them admin, secretarial and personal assistant work; what I’m qualified and experienced in. They put me on the Work Programme, working for a supermarket for four weeks. I had no choice or I’d lose my money. I finished it last week and was told there was no job at the end, as I didn’t have enough ‘retail experience’.”

Two-and-a-half years ago, 39-year old Rory was evicted. Since then, he has often slept rough on the streets. A drop-in centre, which has provided him with vital support, has now lost its funding and is under threat. Rory says, “Without this service, I’ve had it. I have got no support from anywhere else. Mentally, more than anything. It’s not having the people to talk to and the support you get. I’m worried for my safety and for some of my friends. There’s nowhere else to turn to. I’ll end up with nothing.”

Emma is a paramedic who has a complex post-traumatic stress disorder. With cuts to mental health services, she says, “It’s been really tough, fighting for the right to get better. There’s been no community mental health support available to me. So my care plan has either been sporadic outpatient appointments with a consultant, or crisis support, and nothing in-between, and the only way you can access support is when you’re in crisis. So you have to get to a very low point before you get any type of support or help.”

Mark says, “Throughout my working life as a journalist, I had been fortunate in never having to claim a penny in benefits. But the £90 that I received each week since being unable to work has made an enormous difference towards paying essential bills like heating costs and Council Tax. Now, though, although I experience extreme pain and my mobility is severely compromised, my contribution-based Employment and Support Allowance will stop. Because my wife earns more than £7,500 per year, I will no longer be entitled to a penny. From now on, I will no longer be able to contribute to the household budget. To most people, the money involved may not sound like a great deal but it offers me a shred of dignity. It offers me hope that I can hold things together until I’m strong enough to be able to return to work. Now, I will be financially as well as physically disabled.”

Nadia is a disabled person who says, “I worry about the future as I have been told that my funding may no longer be enough for me to have the right amount of support to enable me to live my life. This will leave a huge impact on my life, as I live independently with full-time support from my personal assistants. I have worked so hard to employ a fantastic team of qualified and skilled PAs. This has taken a lot of time and consideration to build bonds and trust with strangers, but now I have fantastic people who support me on a daily basis. Now, the council is talking about having agency staff coming in four times a day to put me on the toilet. It does not make sense and is confusing. I have believed in rights and being in control, but I now feel out of control.”

Elaine tried to kill herself when she received a letter telling her she had been assessed as fit for work. The doctor who treated her when she was taken to hospital said, “She wasn’t depressed when I saw her, but she said how distressed she had been about the decision by the Benefits Agency.” Elaine recovered from her overdose and decided she would fight the decision, but died two days later from her existing condition without opening a second, subsequent letter telling her that she would not lose her benefits after all.

A GP says the reason his patient serially fails to turn up to appointments is her back pain, which means that she cannot walk. She doesn't see her GP, she doesn't go to the pain clinic, and so on, because she cannot move - and so she doesn't go to her Employment and Support Allowance assessment for exactly the same reason. He suggests a home visit, but this has not yet happened. He writes to Atos to say, "You must stop frightening genuinely incapacitated patients like this, forcing the time-wasting of valuable medical resources like mine. You should be ashamed of your ilk."

John says, "I have been in the building trade for the past 25 to 30 years. The position I had was general maintenance, but the company was making cuts and I was last in, so first out. They got rid of me last year and I was struggling. I was desperate for cash and stole some money. I was in the south of the city and my brother was in the north and had been diagnosed with cancer."

50-year old Elaine has lived in the same three-bedroom housing association property for over 30 years. Originally living there with her parents, who have since died, she now has Friedreich's Ataxia, which means she needs 24-hour assistance and an additional night carer. Under bedroom tax, one of her rooms is deemed spare. Although she received the discretionary payment for five months, it was not renewed, so her weekly income is now reduced by over £15.

Jim and Gail have lived in the same social housing property for the last 19 years, with their three sons. Jim has MS and, after waiting to be rehoused for seven years, the housing authority built an extension. Now that two of their sons have left home, they are subject to bedroom tax and need either to move or pay the shortfall in rent. Jim says, "For seven years they couldn't find us proper accommodation. How are they going to find it now?" They cannot keep up with the extra rent. Jim says, "We're living on the breadline at the minute. My son goes to tech, and the benefit he was getting has been stopped, so we're trying to give him more money. You hear pensioners saying heat or eat - it's basically coming down that way with us."

Mark says, "I'm 36 years of age and have worked as a mechanic for the last 19. I'm actively seeking work, but there doesn't seem to be anything. I'm getting £114 a fortnight. It works out at £8.14 a day, and normal living expenses like fuel or public transport cost more than that. I'm applying for six or seven jobs every week, and I must have applied for about 200 jobs in total. I'm homeless at the minute. I stay at my mum's or my brothers' houses, and I'll have to do that until I get a full-time job and get housed. I'm living out of a bag, scratching about. It's stressful."

A woman with agoraphobia, who had not been out of the house for four-and-a-half or five years, was disallowed Employment and Support Allowance for not turning up to the assessment.

Billy is a neighbourhood renewal officer and says, "We had a woman who lives in the flats with two children and, under the benefits changes, she's going to lose £2,000. So what's going to happen is she's going to be even deeper in poverty. We are talking about people being able to pay rent, people being able to clothe and feed their children. People have *been* living in poverty; the difficulty now is it's getting worse."

Phillip says, "I missed my appointment at the job centre. It was my fault. They sent a letter saying they were going to stop my benefits for two weeks. By then, I'd been offered a hospital job as a housekeeping assistant. The problem was I was very short of ID for the job. I needed to go to another borough to get a birth certificate but, since my benefit was stopped, I had no money. I tried for a Crisis Loan, but they don't provide that kind of funding anymore. All they could offer was a referral to a food bank. The job was through the Work Programme and they didn't seem to care I'd lose it."

Ken started working life in the army, aged 17. He left in 1979 and lived thirty-five years in Germany, working in a brickmaking factory and a chemical production plant. When his marriage ended, he returned to the UK, living in a bedsit and job-hunting. He applies for up to fourteen jobs per week and says, "Ninety-nine per cent of the time, there's no reply." Ken's Housing Benefit doesn't cover his rent fully, so he has to top it up from his £72.40 Jobseeker's Allowance. After bills, he has about £20 per week for food. Ken says of the job centre, "No one knows you. You're just a number. No one will go the extra mile for you. Job centres are supposed to help you, but in my experience that doesn't happen. You're second class to them, and treated like dirt."

20-year old Louise has cystic fibrosis and had a double lung transplant just six months ago. Her Disability Living Allowance was removed because she was able to walk across a room, with the result that she lost her car.

Monica says, "I work for an agency, but I'm self-employed. They pay me £2.29 per room. I can't clean enough rooms to make the minimum wage. There is no sick pay or holiday pay and I have to buy my own cleaning materials and uniform from my wages."

Wheelchair user Angel, aged 5, needs an accessible bedroom of her own, but the bedroom tax requires she share with siblings. An extension recommended by the NHS occupational therapy team means the house will be reclassified, with the family losing £80 per month.

Precious is a student nurse and works weekend shifts as a healthcare assistant. She relies on the bus to get to and from her home several miles away. Council cuts mean that her bus will cease to run in the evenings or on Sundays. Precious says, "It will have a huge impact on people who have to work shifts." She will be left having to take taxis each way. At a cost of almost £20 per shift, that is a significant part of what she earns.

Paul became homeless two years ago after his marriage fell apart. He used to live in a three-bedroom terraced house with his wife of 17 years and two children. He used to work in the clerical department for the Ministry of Defence, but was made redundant. He says, "Suddenly the rug is pulled from beneath you. One minute you have a life, and the next, you don't. There's nowhere for us to go. The nearest shelter for me is 13 miles away and I would have to get a bus, which I can't afford. My 84-year old mother is in a nursing home and everyone else has their own lives to live and I don't want to intrude. I need a base. I can't get a job without an address and how can I make myself look presentable like this."

Philip is a planning consultant, who received Access to Work support for disability-related work costs. New rules mean he is now only able to claim for 12 months at a time, and then has to wait a full year before claiming again. The stress of not having the correct support caused him to develop hypertension and diabetes. He has had to resign his full-time job with the Planning Inspectorate and now claims Employment and Support Allowance.

Stacey lives in a three-bedroom house, with her four-year old daughter and three-year old son. Bedroom tax requires the children to share a room and classes the house as under-occupied, leaving Stacey to make up a rent shortfall of £44 per month. She says, "It might not sound like a lot but sometimes I think, 'Shall I put some money on the heating or shall I buy some food?' I have sometimes gone without dinner so I can feed them." Halfway through her second year of an Open University course, she is trying to continue keeping her internet subscription. "I'm trying to better myself for me and for my kids. Without the internet, there's no way I can do that, but I might have to get rid of it." Downsizing means moving off the estate, away from family and to more expensive housing, and waiting lists for smaller properties are huge.

Paul had a serious heart condition. He was assessed as fit for work, but died a few weeks later at the age of 52, leaving his wife and teenage son. His mother says, "He thought the officials believed he was a fraud, who should not have been claiming this benefit in the first place. But Paul was a very proud man. He was entitled to claim more through the system, but he didn't. When Paul was told of the decision, he was distraught."

Cait, a 24-year old unemployed graduate, was volunteering at a local museum, after a period of paid work experience in the same field two years earlier. Her job centre adviser informed her that she must leave her museum work to undertake a mandatory placement, working unwaged in a supermarket, or lose her benefits.

A says, "If only I had known the council was going to make these job cuts. I was doing a good job and meeting all the targets, but I was made redundant. I am really rationing with the little funds that I have. With employment, I have been having no luck. I am really stressed out. I think that I am coming down now to the breaking point. I have dug into savings and there is nothing left. I really need a job."

A mother, with her two daughters, has eventually been allocated temporary housing after living in bed-and-breakfast accommodation. It is a one-bedroom flat, in a state of disrepair. The heating is not working properly and there was an issue with the water supply in the first few days. She does not have the means to do up the flat and make it comfortable, warm and secure. The girls are quite down and anxious, and their performance at school has dipped. Their mother says the lack of security is a ball of tension that affects her from morning until night. She feels that she has let down her daughters, and might have been better off had she not left her former partner, despite his rages.

A 48-year old man who had recently been assessed as fit for work for Employment and Support Allowance set himself alight outside a job centre.

A says, "I am a recovering cancer patient and I am only on the minimum benefits, Jobseeker's Allowance, so I get very little as it is to live on: £70 per week or so. By the time you pay your bills, you can barely manage to buy your food. Sometimes it doesn't suffice. Now, they are taking money for the bedroom tax. I didn't ask for a two-bedroom place. I was put in that house, but now I am getting punished for it."

Mary has worked full-time for the NHS for 21 years. She earns £14K per year as a ward housekeeper. In the last four years, inflation means she is almost £2K worse off and will lose another £400 this year. Mary says, "Fuel and food is a worry. My husband retired 14 years ago and has bad health, so I worry about the heating bills to keep him warm. We have 18 months to run on the mortgage. It's eight years since we had a holiday. Things break, they need repair."

David says, "Since I got taken off Employment and Support Allowance last year, and my contribution-based Jobseeker's Allowance expired, I have also lost Tax Credits linked to ESA. I now have to live off my wife's wage, which barely covers our monthly outgoings. We have around £10K on credit cards. I am now in a position where I have to rely on handouts from my pensioner mother-in-law to make ends meet. I am looking for work but this is also difficult as I am visually impaired. I also think that there will be a lot of disabled people out there who will be struggling, which could lead to depression."

June was placed in the Employment and Support Allowance work-related activity group and called to a job centre appointment to assess her ability to work. A combination of illness, lack of mobility and the fact she lives alone, make it impossible for her to attend appointments. When she phoned to say that she was ill, she was sanctioned, leaving her unable to heat her house and with little money for food. June says, "They expect me to work and I can't. My doctor has declared me unfit for work."

Zulfigar, aged 58, has worked for the past 30 years in the weaving and textile industry, but is now too ill, with diabetes and a range of complicating conditions, including severe visual impairment, mental health problems, incontinence and gangrene. He relies on friends, carers and family to shop for him. He applied for Employment and Support Allowance, but scored zero points. Zulfigar says, "I told them I wasn't afraid to work, but that at the moment I was not well enough to. But they didn't listen." His sister says, "He couldn't even make a claim for Jobseeker's Allowance because he couldn't leave the house without an ambulance." With no income, Zulfigar was unable to eat properly and stopped taking his insulin for fear of a severe hypoglycaemic attack. His sight has deteriorated, and his hands and feet have become more severely affected.

Sylvia's husband had a heart attack and three subsequent strokes. She made a claim for Personal Independence Payment to cover the additional costs of supporting him. Several administration errors followed, and Atos insisted on a medical assessment, despite being given much medical evidence stating the seriousness of his illness and that he had been hospitalised for a prolonged period. Sylvia's husband died without his PIP ever being processed. Sylvia had been paying for the additional costs herself and did not have enough funds to pay for his funeral.

Olivia says, "Over the past few years I have had multiple Work Capability Assessments and the results have varied from 'fit for work', to 'fit for work in the future' and put in the work-related activity group, which meant I got benefits for 12 months and then it was stopped. I am scared that when I go through the assessment again, I could again be found 'fit for work' and will not receive any income."

John and Natalie live in rented accommodation in a rural area, with their two young children. John used to have a full-time job but was made redundant. Keen to work, he took a part-time job in the retail sector, but his job is in the next valley and public transport is very poor, so he needs to use his car to get to work. His employer wants him to work four days of four hours each, rather than working longer shifts, so he spends a significant proportion of what he earns just on petrol. The couple struggle to get by and in really difficult times have missed meals so they can feed their children.

Sharon tells of her experience as a teaching assistant, where she and many of her colleagues have to do at least a second job just to make ends meet. She herself holds down three, while her husband is employed full-time, just to keep the family's head above water.

Tony is afraid of losing the benefits and care support that keep him alive. He has limited mobility and needs to carry an oxygen cylinder wherever he goes. He is susceptible to blackouts and periods of deep depression, but is judged to have only 'moderate' impairment. He is set to lose all his local-authority-funded benefits and care support. He says, "My current care package provides for 13 hours of care support each week and has kept me out of hospital for much of the last two years, saving the country hundreds of thousands of pounds. I can't imagine what my life will be like without this support. I will not be able to go out and will just sit at home alone without contact with the outside world. The cut in benefits will leave me simply existing, with no money to pay for support or help."

Former miner, Garry, who subsequently worked as a postman, was advised by occupational health assessors from Atos that he should be medically retired. A few weeks later, when he was assessed for Employment and Support Allowance through Atos, he was awarded zero points and found fit for work.

Sasson says, "I'm a carer for my husband with Parkinson's. I get £58 per week and I have to keep the heating on all the time for him. I'm relying on the welfare state, and I'm scared what change I'm going to wake up to in the morning. I paid into the system for 30 years and I always thought there would be enough to look after me in my old age, but it doesn't seem that way."

An MP describes a constituent who had a stroke, leaving him paralysed on one side. He has been waiting 13 months for an assessment for Personal Independence Payment. Since PIP is a passport to other benefits, his wife cannot apply for carer's allowance until his PIP is confirmed. They are now being summoned to court, facing their home being repossessed, because they have not been able to pay their mortgage as a result of not being able to access benefits.

58-year old Denis had served in the armed forces and worked for many years until he became ill. When he returned a form late, his benefits were cut for five weeks. The bedroom tax also meant he got into arrears over his rent. He was found dead in his flat. A friend says, "Denis was like an uncle to my children and to see him suffering was horrendous. He was dependent upon Income Support and without it he couldn't heat his home or pay his electricity bill. He became dependent on food parcels and the generosity of friends, but he was crushed under the pressure of it all."

When Thomas lost his full-time grounds maintenance job two years ago, he says it was "the end of the world". Now his short-term job as a parks gardener has gone as part of the city council's 28 per cent budget cuts. He is searching for work and volunteering weekly with his old employers, doing his old job for free, because he enjoys it and wants to be the first back in if there's an opening. His eldest children, aged 21 and 23, haven't found work since they left school at 16. In an area of high unemployment, Thomas says, "It's normal for their generation. It's like that for every family around here. Very few of their kids have got jobs." Thomas is living below the poverty line, with £7.30 to last him for the next ten days, until his benefits are paid again. He says he sometimes feels wobbly when he does the 45-minute walk to the job centre, because he hasn't eaten enough. "Sometimes," he says, "I've had to stop because I've had the shakes, dizzy."

Neil and Julie have been hit by bedroom tax on a spare room that is scarcely wider than a single bed.

Julie and Keith have lived in their two-bedroom house for eight years. Julie has breast cancer and Keith was a soldier, medically discharged after he was shot. Their health conditions mean they each need a bedroom. Under bedroom tax, however, the second room is classed as spare and they now have to make up a rent shortfall of £40 per month. Keith says, "We can't afford it and we don't live in a house that is under-occupied. We don't have a spare room but we are being charged for one. The bedroom tax doesn't apply to pensioners, but I am a war pensioner."

A service that provides help and advice for teenagers, running its own courses and helping young people enrol at local colleges, is to close. Sandra's two older children have both used the service, going on to work in business and childcare. She has just taken her youngest son, aged 12, out of school because of bullying, and was hoping to get him on a course when he turns 13. She says, "I've relied on them a lot over the last few years, they've been a major help to me and a lot of parents. Teenagers are our future. They're going to be the ones that take over from us."

28-year old James was an information technology manager in a high-income, high-pressure career, before losing his job in the recession. Now, he is working part-time and finds that, after he has paid his rent and his travel costs for work and interviews, there isn't enough left to buy food.

An MP says, "I have in my hand a genuine suicide note from a constituent of mine who, sadly, took his own life after he was informed that he was no longer entitled to Employment and Support Allowance and disability benefits."

Three of Caroline's four sons no longer live at home. Her youngest has impairments that mean Caroline cannot guarantee going into work every day, and he goes to a special needs school. Caroline's husband has a full-time, low-paid job. When they looked at moving to avoid bedroom tax, 512 people were bidding for five properties and the only suitable property they were offered was 150 miles away. Caroline says, "It's very scary. We don't drive, we don't drink, we don't have holidays, but from next month, we are going to be £200 down. When my husband leaves for work at 5.30 in the morning and does his 40-hour week and then sees on the telly that apparently he's a scrounger or a shirker, it's soul destroying."

After having to attend an inaccessible assessment centre for his Employment and Support Allowance assessment, David experienced weeks of heightened distress, pain and fatigue. He made it clear in his application that he would need to be able to travel door-to-door in a car or taxi, but arrived to find the assessment centre was in a pedestrian precinct, meaning he had to walk 60 metres to the front door, and another 60 metres back to the nearest pick-up point afterwards. Since the assessment centre's telephone numbers are not made public, he feared phoning the central call centre for assistance would make him late for his appointment and lead to him being logged as failing to attend, so he walked to the assessment with difficulty and was subsequently made much iller for the following month. Having succeeded in winning damages via the Equality and Human Rights Commission, a week later he received a letter stating he was to be assessed yet again, the third time in five years.

Glen was a wealthy businessman until a costly divorce, the collapse of his hairdressing business, a serious injury that left him unable to work, and the need to care for his elderly mother. He says, "We had everything, and in the space of five years there was nothing left, except £61-a-week Jobseeker's Allowance. The final straw was four weeks ago, when they even stopped that, because I was 15 minutes late turning up to sign on. Now, I'm one step away from starvation. I never imagined I would be living this way and believe me, if it can happen to somebody like me, then it can happen to anyone. I used to feel ashamed, but I don't anymore, because in the end you pass the point where you worry about what other people will think."

55-year old Steven was an unemployed engineer. His benefits were stopped and he got into debt and, although his benefits were subsequently restarted, he hanged himself.

Rosie says, "My son was sanctioned for six weeks for missing an appointment he was not informed about. This puts extra financial pressure on me."

Kath, a 64-year old disabled woman, has had her support for mortgage interest payment reduced by half, and anticipates that she may have to sell her home, which has been fully adapted to meet her access requirements. She says, "The future looks bleak. I am already being treated for severe depression, and the stress has already increased my other impairments."

Fiona and her two children, aged 11 and 14, have been living in a single room in a hostel for 23 months, with three single beds pushed together against the wall. They are registered as 'intentionally homeless' because Fiona left their last house when her elder son got caught up in local gang activity, and Fiona wanted her children to grow up in a safer area. They share a bathroom with the occupants of 11 other rooms. The children are alarmed by constantly changing neighbours, who can be heard arguing through the thin walls. Fiona is a hospital healthcare assistant, but has had to cut her hours because she is concerned about leaving her children unsupervised for long periods in the hostel.

44-year old Azhar lives with her four children in a tower block, costing £750 per week in rent. The benefit cap leaves her £350 per week short. The 7th-floor flat is far from luxurious: small, with broken furnishings, damp, rotting wood, and a faulty oven. Azhar says, "I can't move out of the area. My children's school is nearby." She has a chronic heart condition and is anxious to stay within walking distance of the school and her GP. She left her home in Iraq after the first war, when it was destroyed during fighting. She has been living in this block for five years and says, "It is very stressful. I can't sleep. I changed my home a lot of times in my life. I can't do that again. I will go crazy."

A day service for adults with profound and multiple impairments is to close because of local authority cuts. A parent says, "I fear for my son's future. I've cared for him daily for his whole life, but I am getting older. Without the respite I get when he goes to the day service, I may become ill or worse, and then what? It enables me to continue my role as his main carer, and gives him life."

43-year old Alison is a single parent who works 33 hours per week, in two different jobs, to provide for herself and her daughter. She says, "I work as a housekeeper and a cleaner. For one of my jobs, while I really like the company I work for, I'm earning just above the minimum wage. Trying to bridge the gap between my earnings and the rent, and our increased Council Tax bill, is difficult. I absolutely want to contribute and pay my taxes, but on a low income, it's not easy. Last summer, I had to sell my car. I just couldn't manage the running costs. Without it, I have to use the local supermarkets, which are more expensive. I've worked really hard to keep up with rising costs, but it's a struggle."

Lee is on a zero-hours contract and says, "Because they kept giving me days off, I couldn't afford to keep the job. I was left with nothing. If it was a full-time job, I wouldn't have had to leave it, you see. By the time I paid transport, paid rent and everything, I was left with nothing. I was losing out on money."

Anna lives with her partner Mike and their children. Mike works full-time at an electronics company, whilst Anna looks after the children. She says, "They've been laying people off at Mike's work at the minute, so he's constantly terrified that he's going to lose his job. He brings home between £1000 and £1100 per month. It's alright, but not great when you consider that our rent is £800 per month. It doesn't go very far at all. We get help with Tax Credits, but it's getting harder and harder to pay the bills every month and not charge things on the credit cards. The bills are going up and the money isn't."

Pat says, "I'm thinking of ending it. I can't keep up and I don't want to lose my home, so I'd rather not be around to see it taken from me."

Jane is a 63-year old former art lecturer, who has rheumatoid arthritis and a lung condition. She says, "I have never claimed any benefits before. My partner died suddenly in August last year. Because of my health problems, he used to do everything for me, so I didn't realise how ill I was." She applied for the Personal Independence Payment, so she could employ someone to help with cleaning and home care, and she could stay in the home she shared with her partner for 20 years. Five months later, her claim has still not been processed and Jane is currently relying on friends and neighbours for help. She says, "I can't keep relying on people to drive me around and help me. I can't do any cleaning. If I Hoover I may pass out." After her health deteriorated a few months ago, Jane spent two weeks in hospital. She is concerned that the gathering dust in her house, which she struggles to clean, is worsening her lung condition.

An MP says, "A 58-year old constituent of mine, who has been unemployed for seven months, was told that she had to travel miles to work in a charity shop or lose benefits. She could not afford to get there, so she offered to work in the nearby branch, but the job centre would not allow it."

A says, "I was working as a cleaner for the NHS. It became a 'Trust' and our pay and conditions became worse. They changed our contracts to zero-hours contracts, and you didn't know what hours you were working the next week. Our union advised us to accept this or leave. People were scared to speak out. I spoke out and I was sacked. Now I have to claim Jobseeker's Allowance. The adviser threatened to cut my benefit, as I was five minutes late for an appointment. Yet you can often be waiting half an hour at other times. Now I'm worried about paying the bills and finding work."

Adam is a healthcare assistant and says, "It is difficult to afford to live. I used to be a builder and I earned considerably more than. I can't afford to have a car at the moment. There's not a lot of spare cash left at the end of the month, so I take any spare shifts I can get. All that is detrimental to your own health at times, feeling stressed, not having enough money."

53-year old Jacqueline was a former nurse, whose husband died a few years earlier. Jacqueline experienced severe pain from arthritis. At her Employment and Support Allowance assessment, she was assessed as fit for work, and her benefits withdrawn. She took her own life. Her sister says, "She said she couldn't do it anymore, and that no-one was listening to her, and no-one cared. She told me she couldn't work, and that nobody believed her. Being a nurse and a health professional, I am so disappointed. Anyone could see she wasn't fit to work. She would have loved to have had a job, but couldn't. How much grief, pain and anguish do you have to go through before they realise?"

Jo scored zero points at her Employment and Support Allowance assessment. Recorded as having no difficulty in walking, despite using a wheelchair full-time for over 25 years, she won at appeal, but only after ten months' extreme anxiety. She continues to feel anxious about what comes next. She is still to be assessed for Personal Independence Payment and expects to lose the care component, which enables her to manage her home and take care of her child. Jo says, "All my fragile security has gone."

Alex has a six-year old daughter with learning difficulties, and global developmental delay, who is not getting the specialist support she needs at school. Alex is battling her local council to formally recognise her daughter's difficulties and channel more resources into her education, but support has reduced in the past year because of cuts to the local authority budget. Alex says, "My daughter needs support now. It's a critical time in her development, but she's overlooked in a class of 30, and we can't afford extra tuition. I can't sleep at night because I'm so worried. If she doesn't get help now, she's going to be dependent on the state all her life, which will be a huge cost to the government."

Lesley set up a Sure Start voluntary agency 12 years ago, to support local parents and children. She says, "We started with an empty office on a local housing estate with no computer, no staff, no volunteers, no families. Today, I am once again sitting in an empty office with no computers, no staff, no volunteers and no families – just an old laptop on which I am typing these words to announce that we have closed down, owing to lack of funds. When we first opened, one of our key aims was to bridge the gap that existed for families who did not reach the thresholds for social care intervention, but needed preventative and early support. The question is, what will happen to these families now?"

When 37-year old Wayne, a father of three, heard that his council job as a dustbin lorry driver was at risk, his health deteriorated. When he received a text about an emergency meeting to discuss redundancies, his wife says, "He became anxious and started vomiting. He thought he would lose his house, me and his children." Wayne became severely depressed and hanged himself.

Former Royal Marine Steve became homeless after losing his job as a labourer. He planned to live off the remainder of his earnings whilst looking for more work. Steve says, "I was counting on it not taking too long." He spent almost four weeks living on the streets before finding a place in a hostel, where he is still living. He relied on a food bank to supply him with food.

A and his partner live in a three-bedroom house. They have been hit by bedroom tax and are now in rent arrears. Both have mental health problems and need to stay in the neighbourhood, where they have support. A says, "We are desperate to downsize, but have found there is a serious shortage of one-bedroom houses. We have found a couple in a one-bed flat who would exchange with us, but we have arrears, so the housing association will not let us exchange. The arrears keep going up due to the shortfall in our Housing Benefit, due to the bedroom tax, so the longer we stay here the more in debt we become."

46-year old Tony has worked all his life, but lost his job as a van driver for a fruit and vegetable wholesale firm when fuel prices went up. Not long after, local companies started closing offices. He says, "First the job centre was empty, and then suddenly it was packed full." He attended courses, learned how to use a computer and write a CV, and continues to apply for jobs, but without success. He was told there would be new conditions attached to the benefits he received, and he must prove that he was applying for 20 jobs every week. Tony says, "It jumped from four jobs per week to 20. It's quite a leap." Initially, he met the target, even if it meant applying for jobs for which he was not qualified, but one week he managed to apply for only 15 positions. He was sanctioned. He was already struggling financially, with increased gas and electricity costs, and a £20 bedroom tax charge. After bills, he was left with about £13 per week for food. Tony says, "It was so shocking, when I was doing everything I could. I was panicking. I didn't know what being sanctioned meant. I was so miserable."

Following a stroke, Gillian applied for Personal Independence Payment to help with the additional expenses of impairment. Having waited five months for a decision, Gillian and her husband's income is so low they have sold clothes to try and get by, and have relied on food parcels from the Salvation Army, and on friends and family to help pay bills. Her husband, Mark, cannot look for work because he is caring for his wife round the clock, yet he cannot apply for carer's allowance until her PIP is confirmed. Mark says, "The end result is that we are no longer living, simply existing. Last week we had no milk, no bread, not even a toilet roll." They lost their family home a month ago, and are still without a cooker, which means Mark cannot prepare the right foods to help his wife recover. He says, "It is making her condition worse."

After he was made redundant, 20-year old Martin refused benefits while he searched for work. He had GCSEs and NVQ qualifications, and worked as a car valet and a landscape gardener. He found it difficult to adjust to life without working and earning his own money. His stepfather says, "Martin was heartbroken by it, and heartbroken every time he walked past the gardens he used to tend and see them in disrepair. He took such pride in his work." Despite applying for around 40 jobs in three months, he received almost no response, with rejections put down to employers choosing less-skilled and cheaper workers. Martin felt increasingly disillusioned about his future. 24 hours after a job centre meeting, he hanged himself.

Emma has two children and has used a Sure Start centre for baby yoga sessions, music groups, baby massage classes, breastfeeding support groups, and a range of other services. She also offers peer support for breastfeeding. Now the centre, along with other Sure Starts, is to close. She says, "The support you get from other mums is so important. It's about meeting other people in the same situation, and it can help with post-natal depression. Closing these centres will see us lose a big part of our community."

Sarah's housing association home has been adapted for her impairment needs, at a cost of £7K in grants. Now she is being hit by the bedroom tax. Having been turned down for a discretionary payment, she either needs to find £14 per week or move house. She says, "At the moment I'm standing my ground and refusing to pay it. I'm staying where I've lived for 24 years and feel safe and secure."

Julie, who has a chronic pain condition which has led to a sleep disorder and depression, has just received a letter telling her that she is no longer allowed Employment and Support Allowance as a result of receiving it for 365 days. Now her partner's monthly earnings of just £800 must support the two adults and their two children. Julie says, "Anyone who could turn round to me and say I'm too lazy to work, when I've gone through what I've had to go through, they just haven't got a clue. They really haven't got a clue. There's so many of us going through this right now and it's humiliating. Over the new year period, I took an overdose. I just snapped really. I had a little bit of a breakdown. It's really, really hard to keep going on and fighting all the time, but that's all you can do really."

89-year old Joan has been told she will have to pay £370 more every month for her electricity. She says, "My supplier said that the money would be taken from my bank and I didn't have to do anything. That really infuriated me. I lived through the war, so I know how not to be extravagant with everything. I use the dishwasher every four days and the washing machine every ten days." Her home has been well insulated with the help of government grants, but that doesn't seem to help. Joan says, "They keep fobbing me off. They tell you the things you should do and you do them, but still the bills keep going up and up."

Lisa says, "When I left home at 16, I knew education was the key. I stayed at school, even though it meant living on £25 per week Income Support. I assumed when I finished school, I would never need benefits again. I never stopped working. I didn't even consider having a child until I was financially secure, prepared, and married. I trained for a career I was passionate about. I worked hard. I went to university, and borrowed £12K to do so. But now, if I work, I am in poverty - if I can get work. If I don't, I am in poverty. My daughter is in poverty. I have woken up to find I am society's garbage. And with increasing regularity, people feel free to tell me that. The benefit 'trap' the government is removing, is the thing that kept me and many of my friends working."

Jessica says, "I wrote to the prime minister for reassurance that the government was considering how its cuts would affect people like my son, who is two and has cerebral palsy. I'm worried that there is a threat to the vital support he gets from our local authority. This support budget is not protected from the £34 million of cuts that the council is being forced to make by central government this year. We don't want anything dramatic for our son – we'd just really like him to be able to get close to what other children can do. The less expert input he gets, the slower he will be to sit, drink and talk. I still haven't had a reply to my letter."

Edward, aged 47, had a history of self-harm and depression, which stemmed from physical and emotional abuse as a child. He died from an overdose after he was assessed as fit for work and his benefits of £90 per week were stopped. An inquest found that his 23-minute assessment did not properly reflect his physical and mental health, which included HIV, hepatitis C, sciatica, severe depression, insomnia and dental pain. His sister and brother say, "We have no doubt that the decision to stop his allowance was a major trigger, which led him on to a severe depression and desperate action."

A year after their 11-year old son died on the way to school, Dawn and Adam have been told that, under bedroom tax, his bedroom is spare and they must find an extra £13 per week from the household budget, or move house. Dawn says, "To receive this letter was just shocking, absolutely shocking. It's not just our family home. When it was built, it was my nan's house, my parents started off when they were married in that house." At the moment, bedroom tax legislates that their other children, a girl and a boy, should share a room. In a few years' time, they will need to be separated again. Dawn says, "We've been through so much - the children too - and to uproot, and then to have to move again in five years' time, the children have been through enough. We all have."

50-year old Nicky and her partner Samantha live in a two-bedroom house which, with bedroom tax, they are deemed to be under-occupying. However, because Nicky is in constant pain, which keeps her awake for most of the night, Samantha needs her own room so that she can get a good night's sleep. The couple will lose about £600 per year from their Housing Benefit. Samantha says, "We are not spongers and we do not like living on handouts, but we need these benefits. Our bathroom, kitchen and bedrooms are freezing, as we're only heating one room because of fuel costs. We buy the cheapest of everything. We don't have anything else we can cut back on. What else can we do?"

56-year old Audrey works at a benefits processing centre and is joining a one-day strike action, concerned about changes to pensions, changes to retirement age, and a recent decision to close the whole office and redeploy staff to other centres in the region. She is unhappy at the prospect of extending her working life, having to postpone joining her husband in retirement and helping with caring responsibilities for two family members. She says, "We are being asked to travel further to work, to work for longer, for less money and for less pension at the end. It doesn't make sense. It makes me feel sick and worried and confused, cheated, especially this near retirement age. From what should have been a reasonable retirement prospect for us, we could end up being hard up. We've worked all our lives in the public sector. It's really scary."

Elizabeth has an invisible impairment, cystic fibrosis, and says, "Even when I'm ill, I don't look ill and that, I have found, is the problem. I am made to feel a fraud. We are now so awash with adverts asking us to 'shop' benefit cheats, and news stories about people laid off work with back problems who are spotted out dancing, that we forget why disability benefits are really there. They're there to improve people's quality of life, yet for most of us they remain a last resort, lest we accidentally enjoy life and be labelled benefit cheats."

Whilst trying to recover from anxiety and depression, Bryan was turned down for a £200 application by a well-known payday loan firm, but says the company told him 'friends' of the firm could help. He was bombarded by hundreds of texts, phone calls and emails over the following six months. Many were from different companies, after his details were sold on. He was told the only way to stop the calls was to text back each time, at a cost of £3.50. He says, "I never, ever thought it was like this. They are so callous. They are awful."

A community adviser says, "A widow who faced bedroom tax cried as she told me she didn't want to leave her home, where she had always lived with her husband. She spoke of lots of special memories and had even planted a tree in his memory in the garden. The thought of leaving was really upsetting her."

Jammy is a disabled person who employs personal assistants and says, “My direct payments are being cut by 80 per cent. I have been told to sack two of my personal assistants and cut everyone else to a maximum of two hours per day. My PAs want to go to tribunal, but don’t want to hurt me. I told them I don’t have the money to give them either a job or compensation. One of them is about to go on maternity leave. I am depressed beyond belief. All my needs were considered critical in my last care plan. My parents have been fighting to get a carer’s assessment for two years. My dad said he will have to give up work. He is very depressed about this, and I feel that is my fault.”

A woman who had a stroke made an application for Personal Independence Payment to cover the extra costs of impairment. She has waited ten months for it to be processed. In the meantime, her husband has needed to reduce his work hours to assist her, with the result that they have lost the Tax Credits they were entitled to, and have gone into even deeper financial difficulties.

A says, “I have a permanent, incurable disability. I am worried about losing my benefits. My 20-something friends and I, who have degrees, can’t find work. My gas bill has just gone up.”

A woman diagnosed with an aggressive and incurable brain tumour, which cannot be completely removed because that would leave her paralysed, has recently been told that she will need further radiotherapy to stop regrowth of the tumour, or she will die. Placed in the work-related activity group, her MP says, “She is fighting for her life. Her only concern should be winning that battle.”

A woman diagnosed with cancer, and certified as unable to work by her GP, attended many DWP hearings about Employment and Support Allowance. She won her tribunal, but had still not received payments owed by the time she died seven months later. Her MP says she faced immense distress and was denied any financial assistance at a time when she was vulnerable and in desperate need.

A health professional in excruciating pain after a workplace injury, signed off work by her doctor, was assessed as fit for work. She says, “I cannot carry shopping bags. I can’t stand for long and cook, so I sometimes buy ready meals. I told them this and they said ‘Oh, because you can put things in the microwave, you can go to work.’ For three months, I didn’t have any money at all. I was asking for help from friends, but the worst thing is I couldn’t give my two children anything during the holidays. I was so proud to work: I went to school, university, I have studied. Now the kids are crying for you and it makes you so upset.”

Stephanie says, “I won my tribunal after 14 months of battling and stress. I have post-traumatic stress disorder after being raped in my 20s by my father, and I have had to re-live the whole ordeal over and over. I am still awaiting my ESA to be reinstated. The DWP say they haven’t been notified of the outcome by Atos. I have spent the entire weekend distressed, as I am now unsure if my benefits have been suspended, upset by the telephone questions asked at the assessment, and also worried that if they have suspended my ESA without informing me, my Housing Benefit and Council Tax will also be affected and I will be evicted. How could this be happening? I am totally confused and cannot make sense of it. The additional stress is seriously affecting my ability to function with day-to-day tasks. I feel lost and completely alone and isolated.”

Phoebe receives Employment and Support Allowance and says, "I'm sick of dreading the brown envelopes."

29-year old Lee wanted to use his illustration degree to work in art therapy and started a basic social care course towards this. The job centre told him that he could not be spending enough time looking for work if he was doing a college course. He was sanctioned, and had to leave his course halfway through. Having now moved back to his home town, he has been left with temporary, insecure and seasonal work, instead of the social care job he had hoped for. Whilst he appealed against his sanction and won, he says, "I could've had a career if I'd been able to continue the course."

Ronald says, "Today I received a letter stating my benefits will no longer be paid. It said, 'You failed to take advantage of a place on an employment programme'. The appointment was a month ago. My advisor gave me no notice. I have been on the Work Programme for 18 months and have applied for 263 positions. None of them came through 'the programme'. I am now 30 days from being homeless. Having spent 12 years in higher education and 20 years employed, I am overqualified for most positions. With no work record in the last three years, I am a 'questionable applicant', as it is easier to check references on someone recently employed. I am now at the mercy of a 20-year old part-time employee who does not return phone calls or emails except once a week on Mondays."

Tony began using a wheelchair three years ago. He and his partner Debra were allocated a two-bedroom bungalow in a village, where they knew no one. Now, they are being hit by both benefits and local service cuts. Inaccessible public transport means his Motability-leased vehicle is essential, but he fears the changeover from Disability Living Allowance to Personal Independence Payment will mean he loses it. With the lack of one-bedroom properties, bedroom tax means they now have to find an additional 15 per cent to pay the rent. Tony says, "We have sold things. We have had to cut back on a lot of things, and then as we come into the winter, we now have to look at do we put the heating on or do we have a meal?"

For Lesley's mother, the local community centre is vital, especially in this rural area, but it has now lost its funding. Lesley says, "My widowed mother is housebound, lives alone and has Parkinson's Disease. Without the volunteer drivers, she will find it very difficult to attend hospital and GP appointments, or go to the opticians. In the past she has called upon them to collect new prescriptions or run an urgent errand. They have also arranged social outings and shopping trips for elderly people in the local area. It will be such a loss if this service ceases to exist. Not to have contact with these marvellous, caring individuals will add to my mother's distress."

44-year old Helen tells how, 12 years ago, after 17 years in a residential home, with the help of the Independent Living Fund, she "escaped" to live independently. Now the ILF has been closed. Helen also fears she will lose her Disability Living Allowance and accessible car. She says, "I have the sense that all I had hoped for when I moved out of residential care is being eroded, little bit by little bit. I'm scared witless."

A was sanctioned after missing a job centre appointment, despite phoning on the morning of her assessment to explain she has widespread arthritis, needs two knee replacements, cannot use her thumbs and struggles to write. The job centre wrote saying they "doubt the reasons she provided," and she was sanctioned, even though she followed the correct procedures.

Lynn's 44-year old brother Richard had Asperger's Syndrome. His family only learned after he died that he had been assessed as fit for work. She says, "I think it's the case with Richard and other people that have died that it could have been different, that if the process had been changed they could still be here. The whole process of going into an interview is scary for people who are already particularly vulnerable and who aren't used to sitting one-on-one with someone in order to be, as they see it, interrogated. They go in knowing that they have to fight to keep the money they need, just to buy food – it's degrading, it's like begging for money to live."

Teenager Finn has autism. He was driven home from school in the council's new home-transport service for children with impairments, a privately-run service brought in to save £1 million from the council budget. When the driver and escort reached his street, they realised they had no idea which house he lived in. They phoned their head office for guidance, but couldn't get through, so they set off on foot down the street. His mother says, "Finn has no language, he has no way of communicating, and they just took him from house to house saying, 'Do you know this kid?' Finally, the driver came to my door holding a piece of paper with Finn's name on it and said, 'Do you know this guy?' I could have been anyone." Finn was bleeding from one ear where he'd bashed his head, which he does when he is upset, and was sweaty and dazed. A minute after he entered the house, Finn, who had never previously experienced a fit, had a seizure and started to turn blue. A paramedic was called, and it took 45 minutes to stabilise him. Her complaint to the council is one of hundreds.

Darren says, "I'm trying to apply for Employment and Support Allowance because of mental health issues and drug addiction drug dependency. I moved because I wanted to get clean. I've got a script. I have been clean for four weeks – stone cold turkey, but I done it. I get suicidal thoughts and things like that. I'm on antidepressants at the moment. My health is at risk. I've gone from ten-stone-one to eight-and-a-half stone in four weeks, living on the streets. I've had my Employment and Support Allowance suspended. I was using a 'care of' address and they suspended my pay. I live in the tent at the moment. The tent's dry, but the only problem is that it's on a dry riverbed, so when the rain comes down, it's all mud. They won't give me accommodation until I've been here for 12 months, because I've got no local connection."

Liza is in the Employment and Support Allowance support group, but it is the only benefit she claims. She says, "I found applying for ESA so horrendously stressful that I have not been able to face applying for DLA. I just can't face it. I need to eat, but it is more stressful trying to get the money I need to live on through DLA. I find supermarket food in skips."

Stephen went for a Work Capability Assessment. His wife, who was with him, said: "The assessor checked him out. She did his blood pressure and his heart, and said to see a doctor as soon as possible." Despite being told to seek urgent medical advice, Stephen was found fit for work. In the meantime, he was diagnosed with heart failure. He won his appeal, but was instructed to attend another assessment. "He got a letter for another medical and I couldn't believe it," says his wife. "He'd got to go for a medical when he was waiting for a heart operation." He was again assessed as fit for work, the report stating, "Significant disability due to cardiovascular problems seems unlikely." Stephen died 39 days after the assessment.

A has significant paralysis, following a brain haemorrhage and a subsequent stroke, has epilepsy and visual impairment. She has received 24-hour care for more than a decade. Her care package is now to be cut to three hour-long visits a day, and she has been told she cannot start Direct Payments to arrange her own care for another three months because of a backlog. As a result, she faces losing the two workers with whom she has built an excellent relationship, and sitting on incontinence pads during the day and all night. Her medication requires her to drink a lot of water, making it especially uncomfortable to have pads changed only three times a day, as well as risking infection. This is the same amount of care she received when she first left hospital and it was, she says "horrendous. I was run-down. I wasn't eating properly. I lost my communication skills. Having 24-hour care has helped me no end. I know I have improved healthwise."

Clarissa was a parent support adviser before she was made redundant. Later, she worked as a teaching assistant, and a youth worker in the evenings. She stopped working after her second child was born, and wants to return to work when her daughter goes to school full-time. She was living in a flat that cost £425 per week when the first benefit cap was introduced, and was moved to a house priced £310 per week. She was assured she would not be moved on again. But now an additional benefit cap has been introduced, she is about £100 per month short. She is using savings from when she was working to help meet the shortfall and has also cut down on the heating, juggling disconnection notices from utility providers. Clarissa says, "I always have a threatening letter. I feel trapped. I have no support network here, even if I wanted to go back to work. It will take one thing for it to crumble."

A says, "We had a letter from the council saying we've got to pay bedroom tax." When I asked why, they said it's because there's two of us in a two-bedroom house. My husband, who's disabled, is 61, but apparently you've got to be 61-and-a-half to be exempt. So we've got to pay for 5 months. We've been in our home for 35 years and the spare room used to be our daughter's and then it was our grandson's. The bedroom tax is going to cost us £48 per month. We rely on Disability Living Allowance and Employment and Support Allowance, so we don't have much money. That £48 has to come from what we call our 'treat money'. We don't drink or smoke, so it'd be for things like a chance to pop to the cinema or get out once in a while. Without it, we can't afford to do anything like that."

24-year old Aduke has a masters degree in international studies. She graduated two years ago and has applied for more than 150 jobs, with barely a reply. She says, "For friends, a little thing comes up, and that gives you hope, but so far hope hasn't happened for me." She works in an arthouse cinema, earning £7.20 an hour. Her take-home pay is under £1,000 per month and rent is £650. She says, "I walk to work and I have an overdraft of £2,000. The people in the job are lovely, but it's soul-destroying. My mum understands but, as she sees it, I'm not trying hard enough. It doesn't feel that way to me."

Jen and Colin's three daughters have learning difficulties and complex needs. Local authority cuts mean that the council is considering charging for school transport for young people over the age of 16 who have special educational needs. At £600 per child per year, Colin and Jen cannot afford those costs and nor, with the girls' complex needs, are they able to drive them to their different schools.

After struggling to find work, unemployed electrician Lee, aged 39, became depressed. His Housing Benefit and Council Tax were taken away and an Employment and Support Allowance assessment found him fit for work. Lee hanged himself. The coroner said, "He tried to be positive but found it hard in the economic climate."

Becky is a teaching assistant. Her partner is a civil servant. They live with their three children in a two-bedroom, privately rented home, paid for by Housing Benefit. Her two boys, aged four and seven, share a room, with no space to play. The two-year old sleeps in her parents' room, but will soon need her own bed, at which point Becky and her partner will move into the living room. Becky says, "A full night's sleep is impossible. If one's awake, we're all awake. This has a knock-on effect with the children's education and our abilities to do our jobs. We can't afford to move. Housing Benefit won't cover the cost of a three-bedroom house around here. So we are on the waiting list for social housing, along with 2,500 other families."

Antonia lives in a small flat with her four-year old daughter. It has views onto brick walls, the wiring has gone and the furniture is second-hand and broken. The rent is £500 per week. She says, "I didn't choose to live here. I was put here. I've been in temporary accommodation for six years." After she became homeless through drug addiction, she attended treatment and has been clean for six years, and is now studying for a diploma in nutrition, with plans to go back to work. Now the benefit cap means she must move and will very likely be re-housed in another city, losing both her course and the groups that have supported her throughout her recovery.

Terry and Elva moved from a one-bed flat to a two-bed housing trust property 18 months ago, so their grandchildren could stay overnight to give their parents a break. They did this particularly because one of the grandchildren has autism, and her mother has a chronic pain condition. Now they are losing £12 per week in bedroom tax. Elva says, "We have always worked, but we are being stigmatised as benefits scroungers."

When Derek was turned down for Disability Living Allowance, to cover the extra costs of impairment, he had recently received a double kidney transplant. It took 13 months for a tribunal to overturn the decision. His health has since deteriorated dramatically, after his kidney transplant failed, and he has had to restart dialysis three times a week. Despite that, he has been required to reapply for DLA and, again, been turned down. His brother says, "Derek was so depressed when he was turned down again that he didn't want to carry on with dialysis. It's like they are calling him a liar."

17-year old Angela left secondary school two years ago, wanting to become a plumber. She has been sending out dozens of job applications each week, without yet being invited to an interview. Unable to get on a vocational course or apprenticeship, she drifted aimlessly, until her mother threw her out. Angela says, "Mum told me to leave. She said, 'Get yourself a job and get on with your life.' But you cannot get a job without experience, and you cannot get experience without a job."

David says, "I couldn't accept a food voucher. I can't fall any further. I'm being made to feel like I have done something wrong."

A has severe arthritis. Last year, she was medically retired from work. She has been waiting nine months for her Personal Independence Payment application to be processed, needing the support for the extra costs of her illness. Her MP says, "She can provide personal reports, X-rays and supporting documents that make it crystal clear that she is entitled, in need and completely genuine. There is no doubt about it." In the meantime, she has had her bank account closed and is being contacted by debt recovery services.

Vicky works part-time in a shop and lives with her three teenage children in a three-bedroom house. Her two sons share a room. Her daughter lives with the family for three days a week, and then at her grandmother's for the other days. Under bedroom tax rules, her daughter's room is considered spare and so Vicky is losing £12 per week from the family's income. She says, "I am juggling my bills as it is and this will make it even more of a struggle. I have to cope because I have three children. If I had still been on benefits, there is no way I could afford the extra. I would have to move to a two-bed property, but there are no spare properties in this area to move to."

Wheelchair user Janice says, "I feel suicidal about this bedroom tax. It is a case of heating or eating at the moment, and the thought of this new tax coming in, I just can't see a way out of it." She has asked for a transfer from her wheelchair accessible home to somewhere smaller, but there is no suitable housing stock.

Sarah parked her car, using her Blue Badge, so she could go into her local hospital for a regular physiotherapy appointment. When she came back out, she found a letter left on her car that read, "People like you scroungers on benefits should be ashamed. It is people like you who have messed this country up."

Seven years ago, Simon had a motorbike accident leading to head and spinal injuries. His partner Eleanor left her job as a teaching assistant to care for him. His local council adapted his home, providing two rooms, one of which contains his bed, with a narrow space for his wheelchair, and the other of which stores his clothes and equipment. Now, the bedroom tax means they lose £60 each month for a room that isn't spare. Eleanor says, "We can hardly find money for gas and electric and food. We both worked right from leaving school. You just think, why did we bother paying into the system all those years?"

A says, "My depression has worsened considerably, and the reduced amount I have to spend on food is affecting my diabetes and blood pressure. I also have more frequent panic attacks when thinking about our finances."

Carl was 42 and a father to two children. He loved cars and motorbikes and got a job as a mechanic when he left school, which he continued until multiple impairments and a motorcycle accident forced him to stop. When he was well enough, he would help his long-time friend, and owner of a taxi business, to maintain his vehicles. When the government announced that it was to review all benefits claims, he became afraid that he would lose his Incapacity Benefit and he took his own life. His friend says, "He was like a son to me and I thought a lot of him."

Paul was worried about benefit cuts. He hanged himself while he was searching away from home for a job. A suicide letter and next of kin note were found, in which he expressed concerns about government cuts.

Fuel prices mean that Rachel only uses her cooker on special occasions and she and her partner eat salad most nights. Rachel uses the boiler as rarely as she can. She says, "It's connected to the hot water, and obviously we can't afford a new boiler, so we basically have to put it on when we need a shower, and then it has to go off. If we kept it on to stay warm, the £10 we put in the meter would only last us a day-and-a-half." She's off work with depression, but her Employment and Support Allowance was recently stopped and she is in an appeals process.

A walked three miles from his home, in the rain, to collect a food parcel, arriving just after the food distribution session started. Because he had no ID on him, he had to walk a mile to the centre of town to get a letter from a charity certifying that he is who he claims to be, and then a mile back to be issued with some food. His benefits have been sanctioned for reasons that are not clear to him. When he gets back to the food bank, they have run out of supplies. He faces a three-mile walk home with no food, until one of the volunteers at the café promises to find him something to take away. He says, "There's nothing at home. If I don't get this food, I'll end up shoplifting."

Joseph is phlegmatic about his visits to the food bank. He says, "The reason I am here? The dole decided I missed an appointment, so they suspended my money." He missed the appointment because he didn't have £3.60 for the bus fare and didn't feel up to the nine-mile walk to the job centre. He lost his job with ParcelForce 18 months ago. He has computer software skills, but says he is happy to take any kind of work. At home, he is down to two tins of baked beans, one tin of ravioli and four potatoes. It is the first time his benefits have been sanctioned and the first time he has received a food voucher. "It's a good service" he says, "but we aren't exactly a third-world country. We shouldn't need places like this."

Following a road accident, Linda's eight-year old daughter Jayde needs to use a wheelchair. The council adapted the family home, installing a lift, hoist and bathroom aids. Now, under bedroom tax rules, the family's additional bedroom, which is used by respite carers, is counted as a spare room and the family must make up a £50 per month shortfall. Finding a smaller house with the necessary adaptations is very unlikely. They have been turned down for a discretionary housing payment. Having left paid work to become a full-time carer for Jayde, Linda cannot afford the loss of income. She says, "They're basically telling me I should give all the care myself, but that's just impossible."

Racheal was evicted at eight months pregnant and moved seven-and-a-half miles away to bed-and-breakfast accommodation, where she has been for over six months. It was a two-hour journey by public transport to take her eldest to and from nursery school every day. She still hopes to be able to return to the area she moved from, where she has the support of her friends. She hopes that the situation will be resolved in time for the start of the children's school term, when she hopes to return to college to train as a midwife.

44-year old Julian, a water engineer, used to a secure salary, was diagnosed with a rare form of bowel cancer. Unable to return to work, once his company sick pay period ran out, he moved on to statutory sick pay and higher-rate Disability Living Allowance. Because he is at home and his immunity is compromised, he needs constant heating and has to use the washing machine much more. When his energy bills increased, he says, "You start worrying about turning the heating down, or whether you can afford to put it on. I dread the fact that we will fall behind at some point this winter. You go through life contributing in tax and insurance, but when you need a bit of help it's not really there, that's how it feels."

Roy and Tracey were living in a one-bedroom flat and had been on a council waiting list for a bigger flat for some time. Tracey has slept on the sofa for several years because of Roy's multiple health problems, which makes sharing a room impossible. The couple were allocated a two-bedroom bungalow and told they would receive full Housing Benefit for their new home, but this was overturned a few weeks later and now they have to find an extra £70 each month to make up the shortfall. Roy has already had to miss one hospital appointment because he could not afford the fare. Roy says, "I am just at my wits' end. Life is battle enough already. I know what the outcome of my illnesses will be. I know they will kill me eventually. I just want a little bit of peace, but they are not giving it to me."

Iris has restricted growth and paid for her current home to be adapted to her needs. Now she has been hit by bedroom tax, Iris must either lose quarter of her income or move to a house that will also need adapting. Her daughter says, "My mum has neighbours she has known for years and who look out for her. If that is taken away, she will lose her support system."

An advice worker says, "Client attending Work Programme interview missed his slot for signing on. Sanctioned. Couldn't afford to travel for job search. Sanctioned."

Rob is a small business adviser who was made redundant and applied for disability benefits. He informed the DWP that he is blind and would need correspondence to be in Braille. The DWP continued to send letters in print and, when Rob did not reply, his ESA and Housing Benefit were repeatedly delayed. Rob had no money to eat and turned to payday loans to manage. He says, "I borrowed £180 and paid back over £500," and the costs mounted to the point where he is still unable to get any credit.

When Ian's benefits were sanctioned, he went for nine weeks with no income. His ulcerated legs meant he was unable to get to the foodbank, so he stole some meat from the local supermarket and was sent to prison for six weeks.

Steve works in a residential care home and is in debt through a payday loan. She says, "I know I'm not a stupid person. I'm not reckless and I'm not lacking in willpower. I made one 30-second bad decision, when a friend called me from abroad and said he didn't have the money to get home. I offered to help before I thought it through, never considering that I wouldn't have the money the next month, or the month after that. Now, at the beginning of the month, paying back my loan has taken such a chunk out of my wages that I will have to take out another loan before the end. I am washing my hair in soap and skipping meals, so I can claw my way out of debt without anyone knowing."

Stephen lives in a two-bedroom bungalow with his wife Marie. He has diabetes, which has left him blind, with kidney failure and a range of other problems. They use the extra room to store Stephen's medical equipment. He says, "I have to go on dialysis for three or four hours every day. The 'extra bedroom' has been turned into a medical room with special flooring and everything." Now, with bedroom tax, their income has been cut by £13 per week. Stephen says, "Thirteen pounds doesn't sound a lot, but when you're on a fixed income, with no other choice, it is."

Karen has £30 to cover two weeks' family shopping. She has chronic depression and is a full-time carer to her ten-year old son, who has severe ADHD. His medication means he has extreme weight loss and Karen skips meals to make sure she can afford to feed him. Some days, she eats only a piece of toast.

Bridget is 52 years old and is on Employment and Support Allowance owing to her mental health. She lives alone and relied on support groups, but now most have closed down. She says, "There are too many cuts and too many places closed down. Since all these cuts have affected me, I don't go out as much as I used to. I've pretty much had a relapse and gone back to stage one, when I'd come so far with the help and support of these groups. Now they're not there, I've gone backwards again."

For the past year, 19-year old Yasmin has been living at the YMCA. She says, "I'd love to afford some vegetables, I really would. Being a qualified cook, I'd love to make myself a nice risotto or something. But I can't afford nice food. I've gained loads of weight since I've lived in the YMCA because, when I'm eating, it's just cheap stodgy stuff."

Ashiq is in his 50s. He had lived in the same city for over 30 years, with two decades of stable, full-time and well-paid work, before the factory closed down and he was made redundant. He has been searching methodically for jobs for weeks. He says, "We try everywhere. I can't find the job. We try to every day. It's very hard. Running the family is very hard. I worry every day because I've not got any money. I feel the trouble. Could you tell me what I should do? It's not my fault. If I get a job, I'll do the job."

After 40 years working as a miner and then a telecoms engineer, Dave had claimed Incapacity Benefit for three years, following a heart attack and several strokes. He had already been through one benefits assessment and appeal. The night before his assessment, he died of a massive heart attack, as he scoured the internet for ways to raise cash in case he lost his entitlement. His wife says being lumped in with 'dole scroungers', and the fear of financial hardship, had a devastating effect. His son says, "When the Government said they were going to get all these benefit cheats and Dave was called in for a medical, he felt like he was back to square one. It built up and he was in a terrible state by the day he died."

A says, "I've just seen a man standing crying outside the job centre, so distressed he wet himself. He was saying 'They won't help me! They won't let me have any money! They say I've used all my food bank vouchers.' He collapsed to the ground and curled up in a ball, his arms around his dog. Two passers-by were supporting him. One went to buy him some food and the other had gone to get him a blanket."

Ann has been in near-constant pain since she broke her back 40 years ago. She and her husband Kevin were allocated a two-bedroom house three years ago because of its accessibility. Because her pain levels are so high, they need separate bedrooms, but the bedroom tax deems them to have a spare room and so they must make up the shortfall in rent. Kevin says, "Ann's pain level can be so high that, by me being in the same bed, the pain I cause her is excruciating. I am not here to hurt my wife – I am here to care for her. The government needs to walk in my shoes for a couple of weeks and see just how much anguish they have caused." The couple took the decision to tribunal and won, but the DWP is appealing against the decision.

Bill works for a community project and earns around £250 per week. His wife, who worked for a property development company, has recently been made redundant. Bob says, "I worry about money a lot. Sometimes, I think things are going to be okay, that we'll just get another job, cleaning or something if we need to, but my job is not secure in the current climate. We've not been on any holidays, and you can't save on a low income. We just get by."

Graham, a Royal Mail delivery driver with motor neurone disease, only received a Personal Independence Payment after his MP intervened, seven months after his diagnosis. Graham says, "I've got a terminal illness and this has been a waste of my life."

Mother-of-three, Cheryl, has been a support worker for 16 years, working with disabled and elderly people living in their own homes. Transferred, along with 237 others, from an NHS contract to a private health company, she is on strike against pay cuts of 35 per cent, and lower wages for 100 newly contracted staff. Her family's combined income has dropped by a quarter and Cheryl's annual holiday has also been reduced by eight days. Under her new contract, should she fall sick, the first three days off work will now be unpaid. Her husband says, "She is up at night worrying about paying the bills." Cheryl says, of her work, "It's like we have had all these years building up experience, learning from our mistakes, and now it is all meaningless. The NHS encourages you to have these NVQs, all this training, improve your knowledge, and then the private care companies come along and it all comes to nothing."

Fiona was placed in the work-related activity group of Employment and Support Allowance and was due to begin attending a weekly work placement appointment at the job centre. This coincided with being transferred onto new medication that required a period of adjustment. Fiona says, "I felt confused, fuzzy, all over the place. I couldn't even make a meal for myself, and I was certainly in no fit state to make appointments to be anywhere." She was warned that, if she didn't attend, her ESA, Housing Benefit and Disability Living Allowance would all be stopped. She says, "The stress of being at risk of losing the roof over my head, on top of everything else, was almost more than I could bear."

48-year old Michelle is a single mother who has Parkinson's disease. She has waited over 200 days for an assessment, and is still waiting for the result. The stress has made her symptoms worse and she says, "The Government has made people believe everybody living on benefits is faking it."

Stephen says, "My ex-wife has OCD and is unable to get washed and dressed, unless having an unusually good day. Yet she was warned that unless she attended the assessment ten miles away, her benefits would be stopped. When Atos was told she most likely would not be well enough to attend, but they were welcome to come to her to conduct their interview, they just wrote saying they did not carry out visits and she must attend or benefit will be stopped."

A says, "I never thought in a million years that I would be here at a food bank, I suppose just because of my pride. When you're used to a certain lifestyle and then you have to... sort of... pride on the floor, well you just have to adjust I suppose. It's for my kids; it's not for me. I'm a single parent, who didn't intend on it being that way. If you look at my profile on the system - I'm 24, two children under the age of three, on Income Support, claim benefits, in a council flat, not back to work yet - you'd immediately have a picture, when in actual fact it's not like that. I do consider myself quite articulate. I am very intelligent. I have worked all my life. I've paid my taxes, paid my national insurance, you know. I used to clear 1400, 1500 quid per month. If I didn't have the weekly help from places like this food bank, I don't know what I would do. I don't. I don't know. I honestly don't know."

An MP says of a constituent, "They were asked to report to the job centre and sign on as unemployed at 9.30 on a Tuesday morning. At the same time, they were asked to turn up at a new training organisation. They went to the job centre and said, 'Look, I can't come at 9:30. I'm reporting to a new trainer,' but were told, 'No, you need to come here, otherwise you'll face sanctions. You'll need to get a letter from your new trainer.' When they went to the trainer, they were told, 'We don't provide letters.'"

David was taking antipsychotic sedatives, sleeping tablets and antidepressants. Before his health worsened, he had worked for three years cleaning buses, but could no longer hold down the routine of a job. At his Employment and Support Allowance assessment, however, he was found fit for work, with the decision upheld at tribunal. Six days later, David killed himself. His father says, "He needed 15 points to 'pass' the test and get his benefits, but he only got six. I know the difficulties he had – he should have got 106 points. They said David was fit for work, but in fact he was fit for hospital. I'm in no doubt this matter was the final straw. He'd just had enough. We are devastated by our son's death. David's mum is in hospital and hasn't eaten since David died. She is completely broken by this."

Kirsty is a single parent of two sons with autism. She says, "It is really hard to get by and it is getting worse. I go without so that my children have what they need. My shoes have holes in them. We go without heating about once a week because of the cost. Money worries have a negative impact on my sons, because they are in tune with how I am feeling." One of her sons attends a respite centre, which is 30 miles away. The local authority provided transport, but now the cuts have ended that, and Kirsty has to fund it from an already stretched budget. She says, "I'm worried and confused about changes to benefits. It seems to have got harder and harder to get financial support and I worry. What chance is there for my boys?"

An army veteran, injured in action, leading to an amputated leg, surgery and repeated infections, Sam has had the mobility component of Disability Living Allowance withdrawn. He says, "DLA really helped me. I can't stand up for long and I can't walk far. I get a lot of back problems and it has totally changed my life. But it is more than the money. I was in the army fighting for my country and now I feel like I am being pushed aside."

33-year old Andrew has Asperger's, which means he struggles to understand consequences and to empathise with others. He works part-time as a waiter in a hotel, is a Special Olympics gold medal winner and is making plans to marry his girlfriend. He receives Disability Living Allowance to cover impairment-related costs and this enables him to live in his own flat, but he fears he will lose this in the changeover to Personal Independence Payment. Losing this income means he will need to work full-time to make up the shortfall, which is not possible with his impairment, so his independence is on the line.

58-year old Francis is a former railway track maintenance engineer. He has severe chronic obstructive pulmonary disease, which causes severe breathing difficulties, restricts his movement and leaves him unable to go up a staircase without the aid of an oxygen tank. Called for repeated Employment and Support Allowance assessments, he says, "They should accept that people with a long-term illness have got a long-term illness and shouldn't be made to prove it again and again. You're only getting a couple of months between each form. They make you feel as if you're jumping through hoops with all the different stages to go through to continue getting the benefits."

A housing worker says, "I met a lady who is blind and lives in a two-bedroom property. She will get a cut in benefit due to the bedroom tax. She has lived in her home around 20 years and it has been adapted for her needs. Her neighbour acts as a carer for her too. If she is forced to move because she can't afford to stay, she will have to leave the community she loves, because there are no one-bedroom properties in her area. If she moves away, she will leave an area she is able to safely travel around because she knows it so well."

Charlotte was a public sector professional, who left her job after incapacitating depression and, later, a diagnosis of bipolar. She says of the Work Capability Assessment, "I was really anxious. I couldn't understand why the interview happened the way it did. They made me put out all my medication on the table, as if I must have been lying about it. It was so embarrassing. I kept talking about how I loved my job, but how disabled I had become - how I couldn't function the way I once could." She was awarded zero points and embarked on an appeals process. She was eventually put on Employment and Support Allowance, but decided the pressure of undergoing assessments was too detrimental to her health, so withdrew from benefits and tries to scrape by on her own.

The rent on 39-year old Amira's flat, where she lived with her four children, was over £800 per week. She is not currently working because her one-year old is being treated at the children's hospital. Her rent was met in full by Housing Benefit payments, but when her landlady realised the new benefit cap would leave the family needing to make up a £472 per week shortfall, she decided not to renew the tenancy. Amira says, "The council said you must look for a property where the rent is lower." She was unable to find any flat for less than the cap near enough to the children's school. Bailiffs evicted them and Amira spent a day waiting with their belongings in suitcases and bin bags in a council housing office, before they were rehoused to one room in a bed-and-breakfast. The council offered to rehouse the family further away, but this would have meant moving three children to new schools. Two months later, they were given a temporary flat, an hour's bus ride from the schools. It is not clear how long they will be able to stay there.

23-year old Clare had her right leg amputated below the knee last year, following complications after a fall. She has serious weight problems, severe asthma and extremely restricted mobility. When she applied for Employment and Support Allowance, she was assessed as fit for work, but has not qualified for Jobseeker's Allowance because of her poor health.

An MP says, "I had a gentleman come to see me on Friday who was 60 years old, had worked from being 15, and he'd had to give it up due to a crumbling spine. He'd been put in the fit for work category when he couldn't walk for 20 paces, and his benefits were suspended for eight months while the appeal is heard. There's a definite link between the Government's policies of austerity and welfare reform and the impact it's having on people's mental health."

Michelle says, "My partner and I were both working and had two sets of wages coming in. That changed practically overnight when I got breast cancer. We went from two wages down to one and it meant our family income was down by £500 per month. I wasn't entitled to any benefits because I was only recently back to work. and I only got sick pay of £74 per week for six months. It was a huge difference to make up. I had chemotherapy and it really changed my senses, so that I felt the cold much more intensely. I was out of work, but the bills went up because the heating was on all the time as I was ill."

An MP says, "One couple had walked with their small children over six miles, to collect their food parcel."

A 50-year old on Jobseeker's Allowance was sanctioned. He has been instructed to apply for ten jobs every week online, but he couldn't use a computer since he was barely literate.

Aisha and her six-year old daughter were evicted. The council housing office gave her a train ticket and directions to emergency accommodation 120 miles away. For a month, she has shared a double bed with her daughter in a room scarcely bigger than the bed, living out of their suitcase, and eating mainly cold snack food from the corner shop. She has no idea how long she will be there, so her daughter is not in school. The communal dining room has banned playing children, so they spend a lot of the time sitting on the bed, watching television. Aisha cannot look for work because she has no permanent address. She has worked as a radio presenter, but says, "I'd do any work – cleaning, kitchen work. I want to be working and paying tax."

Carol is 53. She often worked as a carer doing 12-hour shifts, six days a week, with long travel either side, and with gaps in employment. She has been claiming Jobseeker's Allowance for about two years. When she fell sick, she phoned the job centre to rearrange her appointment. They told her that would be fine. When she next went to sign on, she found that she had received no money. She was told she had been sanctioned for six weeks because of the missed appointment. She is now on antidepressants and blood pressure medication as a result of the stress. She had no money for food or fuel and was referred to a food bank. Carol appealed against the sanction but lost, as there was no record made of her phone call. She provided the name of the woman she had spoken to, but they were not able to find her as she no longer worked there. They ruled that as Carol could not 'prove' her version of events, the sanction would stand.

30-year old Iain was a former landscape gardener, who had one son. He had to leave work when he developed life-threatening Hughes Syndrome. His father says, "He had not received any benefits for ten weeks, despite being signed off as unfit to work by the doctors. Although he wasn't a lad who cared about money, he worried about being dependent on others." Iain killed himself.

Micky works part-time as an administrator for a local charity. He's on the minimum wage and struggles to make ends meet, having a weekly budget for food of £15. Despite considerable experience – he has run a business and worked in management for a supermarket chain – he cannot find a permanent job that pays.

Graeme is deaf. His interpreter hours at work are being reduced under changes to Access to Work and he is losing his job.

Sarah was made redundant while pregnant, shortly after her husband had a nervous breakdown and lost a very well-paid job. Soon, the family hit crisis point and lost their home. Sarah became too malnourished to breastfeed their baby. To ensure their two children could eat, the couple skipped meals and in a two-year period lost over eight stone between them. The family was living on Employment and Support Allowance, but a bureaucratic error led to a six-month sanction, which was only overturned when they threatened legal action. The family of four received a backdated payment after living on £50 per week during the sanctioning.

Keith was a civilian emergency call centre operator until he was accidentally shot in the stomach by a police firearms officer. With massive internal injuries, Keith had two heart attacks, a quadruple coronary bypass, strokes resulting in visual impairment, post-operative complications and PTSD. He was assessed as fit for work.

A says, "I'm a support worker. I earn about £7 per hour for night shifts. At my last supervision, I asked my manager for a living wage. She laughed in my face and walked out of the room."

Tom says, "I'm one of the lucky ones who didn't lose their Employment and Support Allowance claim, but even so, I was called into reception and spoken to by the receptionist like I was something you wouldn't scrape off your shoe."

60-year old A was recently widowed. Her husband had been receiving Incapacity Benefit, but after his death she had no income. She is in rent arrears and Council Tax arrears. She was told she was not eligible for Employment and Support Allowance, although she has arthritis and asthma and her mobility is impaired. She moves very slowly and is almost housebound. She was told to apply for Jobseeker's, but is not mobile enough to go to the office to sign on.

When he applied for Employment and Support Allowance, Ian was assessed as fit for work. With no income, he turned to loans companies, running up debts of £20K with over 12 different firms, and huge interest payments that he had no possibility of meeting. He died after taking an overdose.

Kelly Marie, who is blind and unable to walk and talk, faces losing her sensory room, which is also used to store her wheelchair. Her mother, who has had to cut down on food, cannot afford to pay the bedroom tax on it.

Janice's 61-year old husband worked all his life, until he was medically retired after 25 years in the same job. He has impairments from an accident and a massive stroke, leaving him with long-term health problems. Janice says, "I can honestly say that there are lies that go into that assessment. I do shorthand and I took down word-for-word my husband's whole assessment and what actually came back was practically the opposite of everything he said."

48-year old Paul was part of a wave of young Scottish authors who rose to international prominence in the 1990s. After he killed himself, his publisher wrote to Chancellor George Osborne, "I thought I would let you know that Paul took his own life. He didn't leave a note but he laid out two letters on his table. One was notifying him that his Housing Benefit had been stopped. The other was notifying him that his Incapacity Benefit had been stopped. The reason I'm writing is just so you know the human cost of attacking those on benefits."

Mari-Claire says, "My partner got sanctioned a few weeks ago. His grandmother passed away during the night and he was with his family during the day. I telephoned the job centre and explained the situation. They said that was fine and to come in the next day to sign instead. Next thing we know, he gets a letter saying he failed to sign and would be sanctioned for six weeks. He applies for jobs every single day and also works with a third party company once a week to help him build up skills for employment, but never hears anything back from the companies he applies to. He applies for everything, from cleaning jobs to admin work. I called the job centre myself, as it's a joint claim, and asked them how were we supposed to live for six weeks on just £80 per week, which goes towards the care of our little one. I got told 'No idea, ask someone for a loan?' and got disconnected."

A GP reports, "Patient refugee, fleeing violence from another city, staying in a temporary voluntary sector night shelter every night last week, presented looking for mental health support and medication. Previously on antidepressants, no money, all worldly goods with him in a small bag. Night shelter closing at end of week and no idea where to go now. Signposted to homeless centre, but as no local connection unlikely to be housed for more than 28 days. Given basic food and toiletries from health centre stock. Very distressed, sobbing."

Christina and her three children were evicted when the benefit cap meant she fell behind on rent. The council's homelessness centre referred them to a hostel. The next morning's appointment decides where they sleep that night. Christina says, "I've been crying from the moment I woke up, and trying to hide it from the kids. I didn't want the kids to be disappointed in me. I didn't want them to be taken away from me."

43-year old, father-of-one and former school caretaker, Ian, scored zero points in his Employment and Support Allowance assessment, despite a catalogue of impairments. As a result, his benefits were cut. His son says, "My dad was not a benefit cheat. Out of that £80 a fortnight, he had to pay his Council Tax, utility bills and rent, pay for food for him and his dog, and try and find work. It was impossible. In less than a year he ended up looking like a concentration camp prisoner."

Anne is a single parent retraining as a teaching assistant, in an effort to find secure, stable work that will allow her to support her daughter. Jobs are so scarce, that even with new qualifications, she is finding lack of experience is hindering her chances. Job centre staff have told her she should give up her goal and become a care worker instead. She says, "Does that mean I can't compete? Am I not good enough? I don't understand." She says a bombardment of negativity from the job centre, politicians and media, that she is a skiver, makes the process of looking for work unbearable. Anne says, "I have ended up on antidepressants. Everything is too much. People are willing to look for a job, but if you push and push and push and make them feel low, you will not get the results."

Ben is a 56-year old widower whose wife died of cancer two years ago. He mostly works as a labourer and was offered a job through the DWP's Universal Jobmatch scheme, but it turned out to be just two days of work, and messed up his Jobseeker's Allowance claim. Two months later, he has still received no money, which has impacted on his ability to pay rent, Council Tax and other bills, as well as making it almost impossible for him to get to interviews or buy food. The day before, he was offered work, but had to say no because he couldn't afford to travel there. He has no money, so needs a job. He can't get a properly paid job, because he has no money to get there.

Nikola and her children are preparing for their fifth move in four years, as the benefit cap means she is priced out of the area where she was born. She has already had to move 12 miles from her family, after cuts to Housing Benefit made her rent unaffordable. She fears this next move could see her rehoused as far as 140 miles away. Nikola says people don't understand that she did not choose to live in such an expensive area. "We were born here, we were raised here, brought up here, it's all we know. I've already moved away from friends to come here. How would I afford to see family if we live so far away?" She worked until five years ago, relying on her mother to help with the childcare. When her mother died from cancer, she was devastated, but also found herself unable to afford the childcare to allow her back to work.

Aida works as a mealtime supervisor and part-time carer, and is single parent to a nine-year old. In severe debt, she has always scraped together enough food to feed her daughter. Outside term time, when free school meals are unavailable, she has had to turn to a voluntary sector holiday scheme that provides hot lunches for families experiencing so-called 'holiday hunger'.

Lisa works as a catering assistant. She is struggling to pay the rent on the privately rented two-bedroom flat she shares with her teenage son, and is in arrears. She has been on a waiting list for a council flat for 13 years, but has now dropped to a much lower priority band. She says, "I'm going to have to come out of my flat, because I'm in debt up to my eyeballs. If it comes to it, we'll have to live in a caravan."

Royston was born blind. He has been assessed twice for Employment and Support Allowance. The first time, he was surprised at how much of the assessment seemed to focus on irrelevant details, such as his ability to stretch out his arms. He was assessed as fit for work. He won his appeal, but has since been called for another assessment. Royston says the uncertainty dominates his life. "It puts you on edge. You think 'Is my money going to be stopped again?' It's a constant nagging, a constant worry."

Richard says, "I've held down a number of very good jobs in the past, including at the House of Commons, and I am determined to return to the job market in the future, as I believe I still have something to contribute. At the moment, however, I am very fragile, anxious and, at times, extremely depressed and despairing. My self-confidence is non-existent and, as a result, I have great difficulty in relating to people I don't feel safe with. My mental health problems have been exacerbated by severe debt. As a result, my GP recently signed me off work for another two months. The Employment and Support Allowance assessment process has left me feeling very upset, depressed and, yes, angry. I feel as if all the mental suffering and torment I have experienced in my life has been reduced to a series of fatuous and leading questions in an impersonal and harsh environment."

Former electrician, Simon, has degenerative disk disease, as well as nerve damage, which leaves him in severe chronic pain. He generally only leaves his bed to use the toilet. He is currently waiting for major surgery. When he was assessed for Employment and Support Allowance, the assessor did not let him complete the physical tasks in case it caused him pain. However, he was subsequently placed in the work-related activity group, requiring him to attend job interviews and courses or lose his benefits.

A councillor in a wealthier part of the country says of a family in her ward, who were struggling financially, "I had to sit and talk to them about why the food bank was there and why they had a right to use it. Everybody that I've met is exceptionally grateful, but feels really awkward about going."

Ian has worked for the ambulance service for 20 years. Like most paramedics, he turns up early to check his vehicle and equipment, and almost every workday overruns, sometimes by as much as two hours. "It is hard, there's no doubt about it, and getting harder all the time," he says. "There aren't enough paramedics and, as the NHS becomes more broken up, more fragmented, we are left to pick up the pieces. When there's nobody else to turn to, we get the call, even if we're not the people who should be dealing with an incident." During a recent health crisis in UK hospitals, the pressure on ambulance staff, supplemented by support from the Red Cross, St John Ambulance and firefighters, has been huge. Crews have worked extra shifts and longer hours. He has driven patients into hospital with the knowledge that there are no beds available, but also says, "We end up doing the job community nurses or social services really should be doing – making sandwiches, brewing cups of tea for people who have nobody else."

Former health worker, Henry, who is blind and has chronic heart disease, diabetes and depression, says, "I am tired of fighting officials who seem to think they know more about my disabilities and needs than I do. It now makes me feel ashamed of who I am. I thought the days of the blind man begging with a cup on street corners were gone."

After a courier firm went into administration, an employee says, "We're being made redundant, it's going to happen. Angry would be the word, disgusted. We've got families. We've got a little one and another on the way, a mortgage to pay. Christmas Day, a driver rang me. That's how I found out."

David has chronic back pain, which led to him leaving his job with British Aerospace. He says, "I think we've lost all the progress we made in the last 30 years in terms of acceptance of disabled people." He recounts walking with crutches past a pub in the middle of the day and receiving shouts of 'We're going to report you to the DWP,' and says, "When there's a bad article in the press, the next day you think, 'Do I really need to go out of the house?' We're being forced back into the attic, locked away from society."

Paloma is a single mother with two pre-school children. The benefits cap means her monthly income will be cut by £180, making it impossible for her to manage payments on her flat. Moving from the area where she grew up means losing a support network of family and friends. Her three-year old has delayed speech development and is receiving help at a specialist centre nearby. A former receptionist at a law firm, Paloma hopes to return to work when the children start school and says the further away she is, the more difficult this will become. She says, "I cried when I heard about the benefits changes. I have no idea what I'm going to do." In order to move, she will have to save enough money to put down a deposit on a new flat.

Three weeks after he was presented with a long service award, 58-year old George was found dead at home on the day the Remploy plant, where he had worked for 40 years, closed down.

An MP describes a constituent whose Employment and Support Allowance report said they were not distressed, as they were not rocking back and forth in their chair at the assessment.

Riven cares full-time for her six-year old daughter, who has quadriplegic cerebral palsy and epilepsy. Riven has MS, using a wheelchair outside the house and a walking stick inside. Her partner changed to part-time work, fitting his hours around their daughter's school timetable. When social services refused their request to increase their support package beyond the current six hours per week, Riven told her social workers she could no longer cope and asked them to help her find a residential home for her child. Riven says, "I have no wish to put my daughter into a home. All I am asking for is a little more support. Without this, we simply cannot cope, and nor can families up and down the country, just like ours. We are crumbling."

Sharon was given permission to send in her renewal Disability Living Allowance application a few days late. She says, "The woman said it was all going to be fine. I asked her over and over again." Now she has been told that, owing to its lateness, her application is to be treated as a new Personal Independence Payment claim, which must be assessed in person and will take up to six months to process. Meantime, her car and disability benefits have been withdrawn. She is having to pay carers to collect her daughter from school and is relying on help from food banks. She says, "I cannot get out of my house unless I absolutely have to, and even that takes a whole lot of organisation and a lot of money. I feel trapped."

Tim says, "I have mild learning difficulties and Tourette's syndrome, and find it physically difficult to walk far. It's my life that's being affected by changes to disability benefits. I can't survive on just the pension. I'm struggling with money already. My health isn't great and it's not easy for me to get out and about, so I'm worried about Disability Living Allowance cuts, which help with that."

A has been relying on the help of friends and the local food bank for months, after slipping through the benefits net. He has a degenerative spinal condition and had been receiving Incapacity Benefit, but was deemed fit to work under Employment and Support Allowance, then refused Jobseeker's Allowance because he was clearly too ill to work.

A says, "I am 58 years old and have been through cancer and through the Employment and Support Allowance assessment. Last week I got a letter saying they are going to give me a personal advisor to help me get back to work. There are days I can't get out of bed and I don't have power in my arms, so I don't know what work they expect me to do."

Linda had worked as a community centre supervisor for 16 years, before the centre closed owing to local authority cuts, making her redundant. She became depressed and was prescribed antidepressants. The morning she received a letter confirming her redundancy, she took an overdose and died. Her husband said she felt she had let down people who had used the community centre.

Ian was diagnosed with Parkinson's 11 years ago. He says, "Three years ago, I was declared 'fit for work'. I felt so deflated – I was a business site manager and enjoyed my job, but I had already been living with Parkinson's for eight years and was nowhere near capable of working. I appealed the decision and had a hugely stressful three months, waiting to hear my fate. If I get too stressed, my tablets don't work and that just makes things even worse. Thankfully, the decision was overturned, but the prospect of losing benefits again at future assessments is dreadful – I would have to give up my car and be a prisoner in my own home."

Anthony was the first in his family to gain a degree. When he started, he had dreams of a career in politics. Now, at 27, he works in a call centre. Half his £16K salary goes on renting his shared two-bedroom flat, and he is going backwards financially. Anthony says, "I am angry at my situation and on behalf of all the young people who are working tirelessly but can't get on. I had a part-time job in McDonalds throughout my degree course, but still racked up £80K of debt from tuition fees and loans for living costs. I took out a bank loan to pay off my overdraft when I graduated, but due to the cost of living, I'm living on my overdraft again. Not one of my friends has a job which relates to their degree. Most still work in the bar and restaurant jobs they had as students, but full-time now they've stopped studying."

An MP tells of a constituent who has bronchial pulmonary dysplasia and is considered too ill for a heart and lung transplant. She has been on steroids for 37 years, has osteoporosis and kidney failure, cannot walk a single step unaided, has a fracture in her right arm, left arm damage, osteoarthritis and diabetes. She has been placed in the work-related activity group and has had to go to tribunal.

When she came to the food bank, college student Charlotte had not eaten properly for weeks and could not afford gas to heat her flat. After leaving state care, she was funding herself through college, working two evening jobs, but was made redundant from both within a month. As a 21-year old in full-time education with no children, she does not qualify for benefits. She sold everything she had and, with nowhere else to turn, she asked her local councillor for help. They referred her to the food bank. When she arrived, she was ill, dehydrated and in the first stages of malnutrition.

David used to work for his local council, and his wife Catherine works for the local hospital. Over a year ago, David lost his job. Catherine's job is low-paid and their son is struggling to find work. When David couldn't find a job, he turned to taxi driving. Renting a cab costs £250 per week, and he cannot always find customers, due to the recession. Their house is in danger of being repossessed, so they miss meals and went without heating all winter. David is not entitled to any benefits as his wife works, and their son is not classified as a dependant, even though he cannot provide for himself, because of unemployment. They have other debts, and if they decide to go bankrupt, they won't be able to afford to rent or to live in a council property, as they aren't vulnerable adults. Both Catherine and David are now on antidepressants.

48-year old Terry, a former lorry driver, knew he wasn't well enough to attend Work Capability Assessment. His brother Charlie says, "He was worried they'd take his benefits away if he didn't go. I pointed out to the assessor that he needed an ambulance, not a medical. They put us into a room next door and laid him on a bed. We waited more than an hour for the ambulance, without anyone coming in to even ask how he was." He died the next day in hospital.

A man with acute psychosis from a background of extreme abuse, for which his stepfather is in prison, was assessed for Employment and Support Allowance as fit for work. He found a job he couldn't cope with and was cut off benefit for six months when he dropped out.

Michele has used a wheelchair for the past six years, receiving higher rate mobility component of the Disability Living Allowance, meaning she is eligible to lease a Motability car. When she is transferred to the new Personal Independence Payment, she may lose that eligibility. She says, "With a condition as fluctuating and as unpredictable as MS, some days you can walk much further than others. If I lose that higher rate and don't have my mobility car, I will be a prisoner in my own home."

Lorraine used the food bank when she had cancer. She entered remission, but then tumours were found in her right kidney. The doctor declared her unfit for work, but at her Employment and Support Allowance assessment, she was deemed fit for work. She found work as a cleaner, but had to resign. Her subsequent claim for Jobseeker's Allowance was denied, as adjudicators said she was clearly unfit for work and so must claim ESA. Lorraine says, "I was stuck. I wasn't getting any money and had the housing on my back because the rent wasn't getting paid. I asked for a hardship payment but they'd only give me that if I was homeless, so I was asked to put myself out on the street."

Caroline says, "My eyesight deteriorated badly. I needed an operation but my health wasn't good enough for surgery. I was on Employment and Support Allowance, but it was stopped because my doctor said there was nothing wrong. I was given an emergency cheque for £30 for the week. I was nursing my dad, who had a terminal illness. My husband, whose behaviour was increasingly manic, had threatened me with a knife. When he left, he emptied our bank account of my savings. Because I could no longer pay my mortgage, I was told my house would be repossessed. I got help to appeal my sanctions over 15 months. By then, I had another op on my eye and my health had further deteriorated, mentally and physically. I saw a neurologist who believed I was genuine and supported me at my tribunal, where I won. Today I am living with the threat of my Disability Living Allowance being taken away. It makes me constantly anxious. It's hard to get on with your life."

A says, "A neighbour has been turned down for Employment and Support Allowance, assessed as being fit for work, and told his only option is to apply for Jobseeker's Allowance, while he waits six to nine months for his appeal hearing. I'll see him later, because he's been given a food bank referral and will need me to heat up some food for him. He's not had electricity since his ESA ended."

41-year old Gavin recently had part of his left lung removed after being diagnosed with cancer. There is still a tumour in his right lung and he also has emphysema. He worked at Royal Mail until he was assessed by Atos occupational assessors as unfit for work. When he applied for Employment and Support Allowance, Atos assessed him as fit for work. He won at appeal, but continues to be called for repeat assessments. Gavin says, "I'm angry - not at any one person but at the system as a whole. From the start to the finish, they have treated me as if I am lying. I feel that is quite offensive."

Lin says, "I live in a two-bedroom property. My son stays with me four days a week, yet because I am not in receipt of the Child Benefit, my son's room is considered extra to my needs and it is deemed that he is not living there. The system does not recognise me as a parent. I now stand to lose £15 per week from my £103 per week Incapacity Benefit."

Patricia is undergoing chemotherapy for high grade non-Hodgkin lymphoma and has been unable to work. She applied six months ago for Personal Independence Payment, but is still waiting to be assessed. She says, "It would help to pay for parking at the hospital and all the little costs associated with being sick. We've been living off our savings, but they are almost gone. They say I have to wait to see another doctor, because they won't believe the information I sent from my own doctor."

62-year old Gordon is a former marine of 25 years. Following an amputation, he was assessed at home for Employment and Support Allowance, but was not asked to carry out any tasks with or without his prosthetic, or outside. He was deemed fit for work, a decision confirmed at appeal. The DWP says it looks at *if* he could work, not how he might travel to and from a job.

21-year old Mitch was a student. When he was struggling for cash, he took out a payday loan of £100. Within three months, the debt had increased to £800. He took an overdose and died.

82-year old William, an ex-Navy sailor struggles to heat his home. He says: "It's creating hardship, but I just about scrape through. I don't smoke or drink or do anything like that. I haven't been to the cinema for 50 years, I haven't had a holiday in 20 years, which is tragic after a busy life. Any penny you've got has to go into your basic living. I do feel a bit sad, that I don't have the wherewithal to do more."

59-year old Victor experienced severe depression. When his benefits were stopped, he hanged himself.

Fisherman James has blood clots and severe, open ulcers on his legs. Specialists have told him that he risks his life if he goes back to work, but the DWP has assessed him as fit for work. When he went to sign up for Jobseeker's Allowance, the staff said he was clearly not able to work so he couldn't claim. He returned to work, but was hurried back to land, desperately ill. Another claim for Employment and Support Allowance saw him assessed again as fit for work. James says, "I now have the choice of either not going to work and not be able to live, or go and risk dying."

Siobhan is a young disabled woman and has been dismayed at the impact local authority cuts have had on the availability of funding to assist her to live independently. Last year, her needs were classified as 'critical', meaning she was eligible for assistance with getting to college, shopping and travelling to job interviews. A year later, she has been told she is no longer classified as in critical need, and therefore not eligible for any money.

Sarah is a 28-year old law graduate with borderline personality disorder, who escaped a violent home situation and was rehoused in a hostel. She's doing escort work as a way to clear debts, as well as taking out a Wonga loan at extortionate rates.

Ian is a former submariner. After his marriage broke up, he spent four years retraining as a lawyer, but has not been able to find full-time work. He can no longer afford the rent on his flat and has now moved into a tent in the countryside, whilst trying to continue his part-time pub job and his job search for legal work.

Martyn says, "I require 24/7 care to enable me to hoist, dress, cook, clean and have personal care. My needs were assessed by my local authority and the Independent Living Fund, which enables more severely disabled people to access additional funding. Through these two funding channels, I pay three people to cover my care rota. Having this support ensures I not only eat, drink and wash, but am able to live a fulfilled life, both career-wise and socially. Now the ILF is closing and there are a lot of worries and concerns I have. It's a scary prospect right now."

Paul is a landscape gardener who gave up his job to care for his ill father. When his father died, Paul could not afford the cost of a funeral. The first funeral parlour said they needed £2,500 for the church and vicar. Paul says, "She had her glasses down her nose. I thought she was looking at me, thinking 'Oh what, another pauper?' There was no cup of tea. It didn't feel like you were welcome. They could give you a little comfort, even if you don't have the money." He applied to the job centre for a funeral payment, but was rejected. Although his father had not saved for a funeral, he had worked since he was 15, and Paul was surprised that this was not recognised. He says, "I wouldn't like to see anyone go through the worry and fear. I didn't want to eat. I didn't want to do anything. I get £120 a fortnight. It would take 20 years to save up this kind of money." He is already paying £15 per week in bedroom tax, for a room that had been his father's before his death. There are no single bedroom flats available to transfer to.

Ann and Mark are in their 50s, both made redundant in the last few years. They're desperate for work and losing confidence day by day. Ann has undergone repeat Work Programmes, without them leading to paid work. They feel invisible in the job market and fear they will never work again. Mark says, "I don't want to live like a premier footballer. All I want is to earn a wage I can live on, try to improve my life again, maybe even be able to save for a holiday, but all I can see ahead is a struggle to get by."

A council worker says, "I constantly live with the fear of being made redundant, because at any minute funding for the service I work for, which helps provide rehabilitation, could be cut. This is not the way I want to live my working life."

Claire says, "I am on Employment and Support Allowance. I have a teenage daughter who is living at home with me because she is still studying. My Council Tax Benefit has been cut and I got a summons for nearly £200. I agreed to pay about £12 a fortnight out of my benefit, but I can't afford it and it will have to come out of my food bill."

An MP says, "A constituent who was attending the funeral of a close relative had her benefits stopped."

Helena works 25 hours per week in accounts. Her low income means part of her rent is paid by Housing Benefit. When the benefit cap was introduced, she was evicted from her flat and spent two nights in a bed-and-breakfast with her seven-year old daughter. She was so horrified by the experience that she is now sleeping on friends' sofas, in rotation, leading to tensions between friends. The bed-and-breakfast room was filthy. It had no window, just a small skylight. There was blood on the duvet sheet and the kitchen was encrusted with dirt. Helena says, "I wouldn't put my daughter in a position of living in that kind of squalor."

Joe was an industrial saw sharpener for 25 years, until serious mental health problems led to him leaving employment. He spends a lot of time standing at the window, waiting for the postman. He says, "I couldn't leave without knowing if the postman had been. I've stood at the window sometimes four or five hours, just because I felt so insecure. I've heard there are more cuts coming." Three years ago, he received a letter that declared 'Your benefits are being cut.' He took an overdose and would have died if his brother hadn't discovered him in time. The scale of changes has unsettled him so profoundly that he has tried three times to kill himself, though before benefits changes he says he had never felt inclined to end his life. Joe says, "It's making me a lot worse. I feel insecure all the time. Constantly. It never goes away. It's a real feeling of dread."

Anne has cerebral palsy and employs personal assistants to help with everything from getting up, to eating, to going out and going to the toilet. At the moment, half is paid by the Independent Living Fund, the rest by the local authority. Now the Fund has been closed and she doesn't know what lies ahead. "It's like the sword of Damocles hanging over me," she says. "If the local authority won't take over the funding, the only option is being put into an old people's home. I've lived in this house for 47 years and didn't expect to have to campaign to stay in my own home at my age." When she asked the local authority about what provision they would be making, they talked about other ways of providing care which isn't 'hands on'. "I believe," says Anne, "they are probably referring to things like people having to use incontinence pads."

Janine's Dad was assessed as fit for work despite chronic obstructive pulmonary disease. Six weeks later, he died.

John is 60 years old and has epilepsy and arthritis. He has worked for a major supermarket for 24 years, with access adjustments made. The supermarket is to close, transferring him to another branch. He has been told that he, and other disabled staff also undergoing transfer, will not be allowed to take access adjustments with them. He will be expected to hit increased performance targets, which will be tested during an eight-week trial period that is compulsory only for workers who are disabled. Unable to fulfil this new role, he fears he will be left unemployed.

Lynsey says it took her two weeks to allow a council representative into her home. She was embarrassed that she couldn't afford to turn the heating on or offer a cup of tea. She was referred to the local food bank. Until two years ago, the family had had a regular income but her husband was made redundant from the construction business. She says, "He keeps on filling in applications, but most of the time he hears nothing back. We've always been careful with our money, but it's just tipped us over the edge. I've taught myself to go without eating up to four days sometimes, and last year I lost three stone. I can't remember the last time we switched the heating on. Last night, I said to my husband, 'what will I say if I see anyone here I know?' He rightly said, 'Well if they're in the same position as you, they'll understand.'"

51-year old Kaushik is a retired courier who has kidney failure and is waiting for a transplant. He was told he would have to wait six months for his Personal Independence Payment, intended to defray the extra costs of impairment, but it has taken months longer. He says, "It is the uncertainty that hurts. I must have called the assessors 100 times or more, but they don't care. I have worked hard all my life and never claimed any benefits, and this is how they treat me." He is struggling financially, having resorted to credit cards for the first time, and one of his daughters is using part of her student loan to help tide the family over.

Joanne was made redundant from her job in a job centre, and put her redundancy package towards a degree. Halfway through the second year, she became pregnant and needed to pause the degree. After 18 months on Income Support, she is desperate to return, but can no longer afford the fees. She is searching for a job that will pay a living wage and cover tuition and nursery fees. At the job centre, she was referred to a basic English course and a job at Morrison's. She says, "If I get the job, how much money am I going to be earning? Once you are stuck in one of those jobs, you are stuck. There is no space for you to try and improve anything."

An MP tells of a constituent who left school at 16, working for 33 years, until she was made redundant a couple of years ago, when she began with symptoms of Crohn's disease. She has since needed a section of her bowel removed. She can no longer leave the house unaccompanied, and needs to have immediate toilet access at all times. At her Work Capability Assessment, she was told she could wear a nappy to work.

John had a sudden stroke and needs assistance with the majority of tasks. Four months after applying for Personal Independence Payment, towards the additional costs of impairment, he is still waiting for an assessment appointment. Recently, he went missing and, after a police search, was found in a nearby wood with hypothermia and a broken arm. He says, "I've just been depressed really, because nothing seems to be happening."

Grant and Michaela live in supported housing for adults with learning difficulties and use the bus every evening to get to social activities. Council cuts mean that the bus will cease to run in the evenings, so swimming, sports, drama, karaoke and pub nights will become impossible. Michaela explains that she can't walk far, because she has recently had a hip replacement. Grant can ride a bike, but may not be safe on the roads.

When Jessica was commissioned to deliver a keynote speech at an international conference, she applied to Access to Work to cover her support costs. She waited three-and-a-half weeks just to speak to an advisor, and another month-and-a-half for her request to be rejected. Jessica says, "It felt like the advisor was suggesting that a non-disabled person do this work instead. I got incredibly distressed, not just because this work opportunity was at risk, or because I felt worn down by the constant requests for yet more information. I was crying because this scheme is crucial to my being able to work, have a career and stay independent, and because I had to beg, yet again, for the support I need to give me equal access to work. I look back at the earlier stages of my career and I would never have got to where I am now without the responsive support I've had from Access to Work. The advisor repeatedly told me that it is a discretionary grant. It's not hard to hear this as a threat when my ability to work, pay my bills, and play my part in society is dependent on it."

An MP says, "A constituent of mine was employed by Royal Mail, which used Atos to assess employees' capability for work. They were assessed as not being capable. My constituent then retired and applied for benefits, and following another Atos assessment, was found capable of being re-employed in the same type of work."

An MP tells of a blind constituent whose care package has been reduced from 13 hours to eight hours per week. Given this lack of support, she was "absolutely terrified" about the potential impact of losing income in the transfer from Disability Living Allowance to PIP.

An advice worker says, "I am working with someone who has been offered housing association accommodation, owing to her current accommodation being overcrowded and poorly maintained. She faces the problem of finding basic furniture, such as a cooker, which is going to be very difficult because of benefit cuts and the pressure on local charities to meet increased demand. She is in significant debt, since the state of the property has required excessive amounts of heating. She also has care of two teenagers still in school. It is very difficult for her to meet costs, and she will cut back on her own food and needs to try and meet the children's."

A has worked all her life, until recently being diagnosed with osteoarthritis. With a 12-year old daughter, she has managed to organise a home swap with another council tenant to escape the bedroom tax, but has been told she can't move until she pays the £300 arrears caused by the tax, more money than she has any hope of finding.

Father-of-one, Michael, struggled with depression and alcoholism. He had recently been told that his benefits were to be cut, a ruling he was planning to appeal with the help of his family. Increasingly worried about his finances, he took a fatal overdose of prescription medicine.

Saskia's family lost their Motability vehicle because of a six-month delay in processing her transfer from Disability Living Allowance to PIP. Losing DLA means the family loses a range of connected benefits, including carer's allowance, the disability component of Child Tax Credits, and assistance with winter heating bills. Her mother, a single parent, will also lose £70 per week Income Support, £30 per week mortgage assistance, free prescriptions, dental treatment and school dinners. She says, "The PIP would be for Saskia, but because she is not getting it, I am not getting the other stuff we need as a family. And if Saskia has a meltdown at school now, I am 16 miles away. I can't get to parent forums and groups for children with autism."

A and her husband, both of whom are seriously ill, applied four months ago for Personal Independence Payment, towards the extra costs of impairment, but have not yet been assessed. A says, "My husband has terminal cancer. He has a lot of tumours in his body. He has months to live and I look after him. In my application, I supplied all my paperwork." It took the involvement of their MP to get an assessment date.

A 60-year old woman has relied on her local food bank after being made redundant from her full-time job.

Nearly three months ago, Sophie became ill and lost her job working in a call centre, which meant she fell behind on her rent and had to move out of her room. She has been placed, with her sister Melissa, who works as a carer, in temporary hotel accommodation. Both sisters have diabetes and, since they cannot cook in their room because of health and safety regulations, are having to spend all their money on eating out. They need more permanent accommodation so that they can cook for themselves and maintain a stable blood sugar level. Melissa says, "We just don't know if we're coming or going. We feel stuck and we feel very, very isolated. We're not bad people, we just need somewhere stable and secure."

Sam runs a food bank and says, "I spoke to a mother with four children under ten years old who was having all her benefits recalculated because her youngest is disabled and has been awarded Disability Living Allowance. She texted us at 9.00pm on a Thursday. She had enough food for breakfast, but the gas and electric was off. She lives outside our area, but her local food bank required a voucher to be issued from a referral agent. She couldn't get one until the following Monday and then she would have to wait until Wednesday to redeem this voucher at her nearest food bank."

An MP says, "One disabled gentleman I met was deemed to be in possession of a spare room. In this room, he kept equipment to enable him to manage his condition. Additionally, the room provided a place for his wife to sleep in on the frequent occasions when he had disturbed nights. Under the so-called 'spare room subsidy' he was paying £14 per week for this room, which the family could ill afford."

Francine married late in life and became pregnant in her early 40s. She was made redundant and did not qualify for Maternity Allowance. Her husband became disabled and couldn't work. Complications in labour left Francine with long-term health problems. She manages money carefully but is used to a good income, and the benefits system has come as a shock. When she claimed Maternity Allowance, and her husband concurrently claimed Jobseeker's Allowance, they discovered this was not permitted. Rather than resolve their eligibility, the job centre stopped all their benefits. Francine is too proud to ask for charity or use the food bank. Instead, she and her son stay with her mother for several weeks at a time to keep the bills down.

Rachel says, "My husband works part-time in retail. When his hours are cut, so is our household income. We live week to week not knowing how much he is going to earn."

The council-run Good Neighbour Scheme supports older people to live independently, providing social activities, befriending by volunteers and practical assistance. Now, with the cuts, it is closing. Olga, aged 83, says, "I've been very happy. I look forward to going out every fortnight. It will affect me greatly if the scheme closes because I will be isolated. Everybody is friendly. I'll be losing a lot if they close it down, because I depend on it. We get such a lot of enjoyment. We all look forward to it. Oh God, I hope they don't cut it! They will be getting a lot more Alzheimer's and people going into homes. They phone and ask if I'm all right. If it's closed, who will do that?"

After experiencing a 23-day benefit delay, Adam had not eaten for four days. He was desperate, so tried begging for food and finally resorted to stealing bread and eggs from a local shop. Arrested by plain clothes officers, he was distraught. Fortunately, the police officers were sufficiently moved by his situation that they took him to a food bank.

Paula lives with her husband and their two children. The house they rent is going to be sold soon, and even though both parents work, they are struggling to find another place to live because of rising rents and the impossibility of raising a deposit to buy a home. Paula says, "We moved to the area when we were students because it was cheap. We set up home, put down roots. My salary has increased as my career has developed, but it hasn't kept pace with housing costs."

Emma and Chris have three severely autistic children under the age of eight. Their two-bedroomed housing association home is cramped for three hyperactive children. Emma was once a well-paid PA, but both parents have needed to give up work to care for the children full-time. Emma says, "I can manage. Life with the children is fine for us and I'm not complaining. It's the admin that gets me down. We do have most things we need and we're not asking for anything more. Just please don't take anything away." At the last election, their MP made a doorstep visit. Emma rolls her eyes, as she recalls, "I said I was really worried his party would cut benefits for disabled people. He said to me, face-to-face, 'You know about David Cameron's son, that's why you know there's no way we're going to harm disabled children like yours'. Right there, on our doorstep."

Erica lives with her son in a small ex-mining village. Her mother, who died a few months ago, lived with the family, with Erica acting as her unofficial carer. Both Erica and her son are in poor health and receive Employment and Support Allowance, Child Benefit and Tax Credits. Since her mother's death, they have been in spiralling financial difficulties, as they used to rely on Erica's mother's pension. They have experienced a number of benefit delays and find the administration of the benefits system very frustrating. Erica's debts, including housing arrears and a loan, have escalated due to death expenses. Her mother's funeral was delayed by several months because Erica could not afford funeral costs.

Jamie says, "I am 23 with a visual impairment. I've been looking for part-time and full-time work since I was 16 and have completed training courses and volunteered in charity shops. I rarely go out and feel so down about myself. I've tried so hard to find work, and I feel no one wants me. People advised me that if I went through training courses and did volunteering that I would get a job, but I haven't."

David had an industrial accident and lost his job. He subsequently worked for the council cleaning services, but council doctors deemed him unfit for work. The DWP said he was fit for work and he was placed on Jobseeker's Allowance. David and his wife, both disabled people, struggle to find money for food. David says, "They say that because I can sit at a computer, I am fit to work. I know I'm not, but that's what they say. I've always worked and I'd love to get a job."

Agnieszka, her partner, and their three children under the age of five, became homeless after being evicted. Owing to a shortage of local authority housing, they were temporarily allocated a room in a Premier Inn. Seven weeks later, the family continues to live in one room. Agnieszka says, "We have been here ever since. We are in desperate need of somewhere else to stay."

Neil resorted to suicide on his 46th birthday. Having received Incapacity Benefit for some years, he was required to apply for Employment and Support Allowance, but was assessed as being fit for work. Although he subsequently won at appeal, he had been called for a reassessment. His father says it weighed on him. "He has obviously had it in his mind. He knew it probably would be the end of his sickness and disability money and he would go back onto Jobseeker's. He said he would not be able to manage on that wage. It's all part and parcel of it."

Aaron was a Royal Marine severely wounded in action, with fractures to his shoulder, spine, pelvis, hip, heel and legs, a ruptured spleen, dislocated knees and a leg amputation. At his assessment for Disability Living Allowance, the nurse read his notes and asked him to wriggle his toes on his (amputated) foot. His claim was turned down on grounds that he was not in pain, and that his 'prosthetic limb is as good as a real leg'. His assessment claimed he could walk 200 metres pain-free.

Tracy lives with her partner and baby daughter. Her partner is a teaching assistant, whose hours have been cut, and Tracy has been in and out of low-paid work since leaving school. She has experienced long-term depression and is currently on Employment and Support Allowance. Tracy's partner is only paid during term-time, but their social security payments are paid at the same rate throughout the year. This means that during school holidays the couple receive just £6 in social security payments, which is their total weekly income. Tracy and her daughter visited a food bank after being referred by a social worker. Tracey says, "You don't manage on £6 per week. We've had to borrow off friends and family. Before my maternity pay, we used to have just half a meal a day."

A family of four sleeps in one bed in a tiny room, in a property with no planning permission as a family residence. The boiler is broken and the baby and toddler are cold, but no one knows who the landlord is. So, despite it not being a council property, council officers step in to fix the boiler, since it is cheaper than rehousing.

A constituent with severe cerebral palsy, who was in too much pain to travel to an Employment and Support Allowance assessment, was refused a home visit and told to travel 30 miles to an assessment centre.

A is a registrar, employed by a local authority which plans to merge its Registration and Service Points, leading to redundancies and stretched services. A says, "I used to enjoy my job. I worked hard to qualify and felt that I was doing a professional job. I could give time to those in need of it and they had space to talk in confidence about registration matters. Now, from doing a job I trained for, I will have to do everything: dealing with rants about housing, Council Tax, benefits, Blue Badges and everything else that's being cut. At our busiest time of year, I will be booking weddings even though we have no venue to hold them in, while the phone rings in the background and the queue grows. Oh yes, and I will soon be stressed and ill."

Claire's local bus route has been cut. She says, "I work at the hospital and there will no longer be a bus to get me there for work at 9:00am and there is no room for flexibility in my working hours."

39-year old Elenore was diagnosed with a brain tumour in her teens and, as a consequence, had never worked. At her Employment and Support Allowance assessment, she was deemed fit for work, but died just weeks later. Her father said, "Even though she told the assessor that she had the brain tumour, they started the process to get her back into work. She was going to appeal, but then she became unwell and was admitted to hospital. It was such a shock to her system." Elenore's partner of 20 years said, despite struggling with grief and his own health problems, and as well as being a father to three teenage children, he has been told his own Employment and Support Allowance is to be stopped and he will have to find work. He says, "I'm trying to cope, but I'm not managing. It's so difficult without Elenore. We did everything together."

Dawn visited her local council offices repeatedly in the three weeks after she was made homeless. She says, "I've filled in so many forms I've lost count, but the council say they can't do anything. According to government criteria, I'm not vulnerable enough." Without savings to pay for a deposit, she has been unable to find rented accommodation. Newly introduced welfare crisis budgets do not allow the offer of cash assistance, but only vouchers and in-kind support. Dawn was offered a food voucher and a voucher to buy a tent, as a temporary solution. She says, "I don't know how they can say a 60-year old woman camping alone at night isn't vulnerable. I can't afford to stay at a campsite."

Mandy struggled to access Disability Living Allowance to support her in the additional costs associated with bi-polar, personality disorder, mild schizophrenia and a physical impairment. She was assessed by a physiotherapist, who struggled to understand her particular needs, and Mandy was made to feel she was lying about her health. The fact she was able to attend her assessment and wore makeup was used to undermine her claim. Six months earlier, Mandy had been verbally harassed, humiliated and denied entry to a bus by a driver and passengers because she had presented a bus pass and did not have visible impairments. This abuse had a severe impact on her health, leading her to self-harm over ensuing months.

Penny is a disabled woman who receives 24-hour practical support from personal assistants to do most physical things. Now that the Independent Living Fund is closing, her funding is at risk. Penny says, "The direct fear we have is that they will impose going into an institution. Since of course my area doesn't have any, they'd also be imposing moving to another area. Now the funds are being cut, you're faced with these choices: neglect at home, or residential care abuse. A lot of us say 'neglect'. Even my social worker will say, well you've got to expect it to be like this. And you think, Why? I'm talking about getting in and out of bed, or having a hot lunch, or being able to work."

Angela is a 45-year old single parent with one daughter, who used to work in the Foreign Office, but has had to leave her job as a result of long-term sickness and disability. Overall, she estimates that she exists on £200 per week, but her rent is £122 per week. "I know where every penny of my money goes," she says. "Every time I draw money out of the bank, I write it down. I make sure I keep receipts. I usually have maybe £2 or £3 left if I am very careful."

Trish says, "My son was diagnosed with testicular cancer, so he couldn't go for a Jobseeker's appointment a week later. He rang and explained why and they still sanctioned him. He had his op a week after that, to have cancer removed, and a CT scan revealed that the cancer has spread to his lymph nodes in chest and stomach and both of his lungs, so he was immediately admitted to hospital for intensive chemo. A social worker rang the job centre to explain and they are still refusing to give him any money. He's had nothing for about six weeks."

A luncheon club for elderly people that has run for 35 years has closed because of funding cuts. 88-year old Kath says, "I'm very, very sad about this. We're all on our own."

Former civil servant Annemarie has end-stage renal failure and is awaiting a second kidney transplant. The job centre knew she was in hospital and seriously ill, but still telephoned her while she lay hooked up to life-saving medical equipment in an emergency renal ward. The job centre staff said, "It's just to ask you when you can attend the interview. Can somebody not tell you when you are going to be released?" When Annemarie said she was hooked up to medical equipment for a blood transfusion, she was asked to find out from her consultant when she would be well enough to leave hospital. Annemarie says, "What happened has made me more ill. They have screwed up my treatment and won't get off my back. What if I don't get a transplant? Are they going to punish me? I don't need a job, I need a kidney."

A says, "I'm looking for part-time work as a driver. I was made redundant from my last job. I had my benefits sanctioned because they sent me an appointment, which didn't arrive until the day of the appointment. They still cut the money off. I've been sent on different 'work skills' courses. They seem to pick them at random. They are virtually the same, identical course that you've already been on. Most of them teach you things like CVs. They don't really know what the course is about. They don't really care when you get there."

A says, "Negative press coverage makes me ashamed to admit to people that I am in receipt of Disability Living Allowance in case they consider me as some sort of benefit scrounger. The newspapers continually refer to disabled people receiving any sort of benefit as frauds. It particularly affects me as I have an unseen disability."

Helen has lived alone in her three-bedroom house since 2005, when her husband and son both died. With the introduction of bedroom tax, she is classed as having two spare rooms. She is now £117 in arrears and has been threatened with eviction. Helen is blind and explains, "If I lost the house, I would have to learn my way around a new house." The local council leader said he would try to get benefits officers to quash her eviction, but that there was nothing the council could do to avoid implementing the tax.

Elaine's mounting health problems meant she had to give up her job in a bakery. She was worried about a meeting she was due to have to discuss her entitlement to disability benefits. Her husband's business had recently folded, plunging the couple into debt, and the couple was having to sell their home, Elaine's childhood home. Elaine left a suicide note. Her former employer says, "She was one of the nicest people I knew and had a heart of gold."

Stacey says, "I got the call today to say my daughter's special needs youth club has lost its funding and is to close. It sounds like nothing major, but at 13 it's the only shred of independence she has and it is very important to her. She has made friends there and it means the world to her. I had to tell her when she came home from school and she was devastated. Closing it will make no significant impact on the country's finances, but the impact on my daughter's life will be huge."

Peachy is an advice worker and says, "I've actually seen one case in person where a suicidal client was asked seriously as part of the medical 'Are you suicidal?', 'Yes', 'Well, then why haven't you achieved it?'"

A says, "I went to an assessment for Employment and Support Allowance. My symptoms fluctuate and I was having a bad day. I was honest and told them I had difficulties, but that I had to cope, as I have no choice. Shortly afterwards, my benefit was stopped and I had to appeal. They were aware of how painful my condition can be - I was obviously in pain at the interview - but I have to live my life and play the hand I'm dealt. Yet just coping was the reason for them to disqualify me. But I can't just lie down and give up. It felt like I was being punished for trying to cope and not giving up."

Aldo says, "At 43, I feel I am washed up. A few years ago I decided to leave a well-paid job to pursue my lifelong dream of attending university. I graduated last year and have been unemployed ever since. It's a never-ending circle of job application, interviews and ultimately rejection, and that's even if they decide to tell me. What is making me more and more angry is that I was convinced going to uni would help my job prospects and I am now sitting with a student debt of £21K hanging over my head. Sitting in the house all day makes me depressed and frustrated, because I have the education and life skills employers want. I am a proud and honourable man, who comes from a proud working class background, and who went to university for self-improvement, but at 43 already feel I am on the scrapheap."

Carol says "I'm in a two-bed flat. I've applied for a one-bedroom flat but there just aren't any, so I have to pay bedroom tax. I'm on discretionary housing at the moment, which gives me an exemption, but I have to re-apply every three months. I've only got three months until I've used up my entire 12 months. Then I'll have to start paying £12 per week, but I won't be able to pay it. I've never been on antidepressants before, but I am now because of the stress from being sanctioned and having no money. I need them now to cope."

Mandy remortgaged her home six years ago to realise her dream of running her own shop. She says, "I loved the shop, and when the owner decided to sell up it was a massive step for me to buy it. From the moment I walked through the door, it just felt right to me. I still love it." But, now, she worries about how to make ends meet. Mandy says, "I've gone home and cried at night it is so bad. The reality is that I could lose my house if things don't pick up."

Brian, married and with a 13-year old son, had a blood clot on his brain which caused paralysis on one side, and left him with a speech impairment and blindness in one eye. He was called to a Work Capability Assessment, before which he had another stroke. The day after his benefits were stopped, he died from a heart attack.

29-year old Rebecca wanted a career, not the short term 'tick box' jobs offered at the job centre. While raising her baby, she began a degree in psychotherapy and counselling. She had two years of studying left when the job centre called her in to move from Income Support to Jobseeker's Allowance, following her daughter's fifth birthday. She says, "I was at university one day a week. I had to look for work from Monday to Friday. Because I was at university on Monday, that interrupted the flow. I said, 'Well, why can't I look for work Tuesday to Saturday?'" The answer was no. Instead, she was told to take a job, any job, or her benefits would stop.

Darren received a long benefits sanction after a mix-up about Work Programme courses. Once his food money had run out, he had no energy left to turn up to the Work Programme and was sanctioned again, in a vicious cycle that left him too ill to do anything. He says, "When I did get a job interview, I looked like a zombie, as I had lost so much weight. I could not focus properly and lacked energy. Support from friends and family fell away as they assumed I was addicted to drugs. I was just hungry." He stole a sandwich from a supermarket, was arrested and fined £80. When he couldn't pay, he was jailed for a week for non-payment.

51-year old Moe is a cleaner on a zero hours contract at minimum wage. Last year, her 21-year old son, Wayne, died in Afghanistan. When bedroom tax was introduced, his room was deemed to be spare. Moe had to find an extra £15 per week until she was able to move to a smaller property. She says, "Leaving our home actually broke my heart. I tried to commit suicide three times. I brought up all my younger children, including Wayne, in that house. All my memories were there."

Sue was diagnosed with rheumatoid arthritis just months after setting up her own business. She qualified for Employment and Support Allowance, but after a year was placed in the work-related activity group where she would be expected to undertake activities to prepare for a return to work. She was told it would take 18 months to appeal and it took her MP's involvement to secure the benefits she was entitled to. Sue says, "I nearly gave up so many times. It had a detrimental effect on my health. I had worked for 37 years before I became ill. I hold politicians in utter contempt for doing this to people."

College lecturer Deanne underwent chemotherapy treatment when she was diagnosed with cancer. It has left her with severe fatigue and she is now unable to work. When she went into mortgage arrears, she had to sell her home of 19 years and move, with her three children, into council accommodation. She says, "A house is more than a material possession. It is a home. It was a horrible experience. Things just got worse and worse. It is hard to deal with the stress of cancer, let alone worrying about losing my home. The stress and the poverty consume you."

Fran lives with her daughter Niamh in one of the most deprived areas of a city, in a house that is in a poor state of repair. Her daughter, without telling her mother, applied for entry to a fee-paying grammar school, winning one of only seven bursaries covering 100 per cent of school fees, but not other costs. It is a way out of a life with limited prospects and Fran recognises this, fully supporting her, but at great personal cost, pawning jewellery, using loan sharks and worrying about her daughter losing touch with her roots.

A says, "I have had a serious impairment for 50 years. I can honestly say that during my many years of facing discrimination and barriers, obstacles and practical difficulties, both in and out of the workplace, I have never felt so threatened and intimidated as I do today."

A couple lives in a specially adapted bungalow. Because of pain, the wife has to have morphine through the evening, so the husband has to sleep in another room. Under bedroom tax, they have to make up the shortfall in rent or move out of their home.

Chris was a plumber. He left work after a severe knee injury, but was assessed as fit for work. When he was subsequently diagnosed as having multiple cancers, the job centre agreed on the phone that he was not well enough to work. Instead of receiving benefits, however, he was repeatedly sent texts instructing him to apply for jobs. A letter arrived on the day after he died instructing him to report to the job centre, followed by a subsequent letter informing him that his Housing Benefit had stopped. His partner says, "I couldn't believe it. How could they be so insensitive? How could they get something like this so wrong? This is what happens. One thing goes wrong and it's like a domino effect – everything else tumbles, too."

50-year old Terri, is blind. She says, "I am fiercely independent and the money from my Disability Living Allowance is a lifeline. I'm also a parent, so in order for me to fulfil my family obligations I need that money. For me, there's a real chance the new benefits could leave me housebound. It's very important to me to be able to look after my family, and if I'm constantly worried about money the stress will affect them too."

Rachel is a job centre employment adviser and carer. She says, "We, as advisers and support workers, are angry on our clients' behalf. We are looking at these rules and thinking, 'That's not fair, you cannot do that to people who are suffering' - and an awful lot of people are suffering who weren't previously. It's hard enough filling out the form for Employment and Support Allowance. It's something like a 36-page form. I myself am a carer, so I know. I have to fill out my partner's form every six months. Yeah! I also have to fill out the Disability Living Allowance form every three years and that takes me a month. I'm educated. I know how to fill out a form properly and yet it still takes me a month to fill out a DLA form!"

David lost his job in catering. He spent six weeks with no money while waiting for his Jobseeker's to be processed, borrowing money from family. When the Allowance came through, he was sanctioned, and then it was stopped altogether. By then, David says, "I was back taking heroin, and I got made homeless, because I'd moved into a family member's home, but that person said they couldn't let me continue to live there unless I got benefits. But the council wouldn't pay Housing Benefit, because I was living in a family member's house. Then I started shoplifting. I'm not proud of it, but if you went 24 hours without food you would shoplift." David was arrested multiple times over a six-month period and imprisoned for two-and-a-half years.

Charles is a pensioner of 72 and is not well. He has a small cottage and is on a basic state pension. He says the house is falling to pieces and takes all his money to keep it going. He put up three other men, allowing them to sleep on his floor and says, "They were desperate people. I'm so angry I can't even sleep. I'm angry about the vindictiveness the rich show towards the poor". Charles attends a church social project for a warm meal.

60-year old James is on Jobseeker's. He has long-term health problems and was sanctioned because he was too ill to turn up for a Work Programme appointment. His benefits were stopped for three months and he has been relying on a hardship grant and food banks. James says, "It's draconian. I also owe £300 in Council Tax. If they cut my money off, I'll lose my flat."

Owing to a degenerative lung condition, Larry had dropped from ten to seven stone, and had trouble breathing and walking. At his Work Capability Assessment, he was awarded zero points. He was told by the job centre that he would be fit to return to work within three months. He noted a number of inaccuracies in the assessment report and decided to appeal, but before three months was up he died from his lung problems. His widow, Sylvia, says, "They could have just got a report from the hospital to see how sick he was. It seemed a pointless exercise. He was so hurt by it. It made him so upset that they thought he was lying, and he wasn't. I think it added to him just giving up."

A says, "I'm due to qualify as a mental health nurse. I have spent three years training. Everywhere I have worked as a student has been short staffed, and I mean everywhere. These appalling staffing levels rely on staff working out of goodwill. I have seen lots of people move on in three years and never seen any job re-advertised. There is a mental health hospital in my area that will be closed in the near future, and the day centres in the county have been closed as well. Obviously, I'm upset. I'm struggling to find work, but in the bigger picture how much more can be cut before people become as vulnerable as they can be without support?"

Alex is a former RAF police dog handler, currently waiting for a heart transplant, and kept alive by a machine woven through his ribs to a pump in his heart. He was assessed as fit for work. Alex says, "I feel like my integrity and honesty is being questioned. I did not want to claim benefits anyway, but I did so out of necessity." Following reinstatement of his benefits at a tribunal, he says, "It puts a huge strain on you when you already have a massive health problem."

Angela works in a supermarket, but can't afford to buy any of the food she handles at the checkout. Sometimes, she is so hungry she can hardly bear to look at the food at all. It's an irony not lost on her, that she ends up going from work at the supermarket to a food bank. She says, "Even with a ten per cent staff discount, it's completely out of reach. It's a trap that I just can't see my way out of. I've tried everything I can to keep going. You only get three vouchers from the food bank and I've used two already. I don't know what I'm going to do."

Anna says, "My first job was in the unemployment benefit office, a job I found fulfilling and different every day due to the nature of the clients. The work ethic was very civil service back then: we were treated with some respect. This aspect has eroded to zero now. The so-called generous wages have long been eroded. There was a time when you could find time to help the customer. Now, it's all target driven. In 32 years as a civil servant, I have seen workloads double and triple as staff are continually reduced. I became a statistic myself when sacked for being ill. Quite a stab in the back for 32 years' service. Customers no longer treat staff with respect, because they get treated with disdain by jaded overworked staff. I am now a customer of my former employer and, yes, I get treated like something you get on your shoe. I feel worthless. I assure you I am not."

61-year old Jan and her husband live in sheltered accommodation. Both have severe arthritis and diabetes, and need the heating on constantly. Ideally it would be at 25°C but they've turned the temperature down to 20. Below that, Jan says, it becomes too painful. They are already on the lowest tariff, but their income has shrunk, and bills are estimated to go up by £6 per week this winter. Jan is unimpressed by government advice to put on a jumper, saying, "There comes a point where you can't put any more clothes on." They have had to cut back on food. She used to help out her adult children with little gifts: a guide uniform for her granddaughter, or a bit of extra pocket money, but that's more difficult now.

33-year old Anna works 21 hours per week as a claims processor at a benefits processing centre. She earns £10K, and is joining a one-day strike action. Under new working conditions, she will need to find an extra £25 per month in pension contributions and, if she retires at 60, will be an estimated £37,800 worse off. A single mother with two children, she says, "£25 doesn't sound very much, but every penny counts. Whatever money I have left after the bills, I split between food, clothes and petrol. If the kids need a pair of shoes, I won't go food shopping that week, I'll make do with what there is."

39-year old Christopher had mental health issues. When he found out that the funding for his care home was being withdrawn, he killed himself.

David and Jean live in a four-bedroom house with their 17-year old son. They would like to move, but there are no two-bedroom homes in the area to move to. Bedroom tax means they now need to find an extra £96 per month in rent. David works part-time at the nearby Co-op and Jean works as a dinner lady. They have not been able to increase their hours despite requesting to do so. David says, "That was the money we used for gas and electricity," so now they only heat the front room. Even with their ten per cent staff discount, Coop is too expensive for them to shop at now. David says, "How are we going to pay our bills? We have to find the money somehow because if we can't, we'll be threatened with the courts." He says the process has made him feel like jumping under a bus.

Dec says, "We're told by the government that we are living well. I think we are scrimping, from week to week, to - I wouldn't say live - I would say survive. I do not want to be living off handouts for the rest of my life. There's weeks where I have to go and borrow money off people and it's so, so degrading. Do I deserve better? Do other people deserve better? I think they do."

A says, "My husband and I both worked full-time before 2008. Now we have one very part-time job and one periodic contract job between us, as it's all we can get, despite being experienced and qualified in our fields. Our income has fallen by about 70 per cent. Yet Council Tax has almost doubled, and utility, petrol and food costs have risen hugely. We are forced to live cheaply and supplement any shortfall with savings and redundancy payoffs."

Kate works at a community centre. Despite receiving Tax Credits to top up her salary, she is finding it increasingly difficult to feed herself and her son. She says, "At work, I might go almost all day without something to eat, and at home I never have a lot of stock food in. If I go shopping at one of the cheaper places and I buy bulk vegetables and salads, they go off really quick, but they're a lot cheaper than going to one of the higher brand shops. Over the last three years, I've noticed that my income hasn't changed but my expenses have soared, so I've found myself going deeper and deeper into the red every month, and that's just for my basics. I seldom go out. I don't drink. I buy from charity shops. I don't know where to shop anymore. Everything is about budget."

A food bank worker says, "Edith hadn't eaten for several days and neither had her school-age children. When I say 'she' came to us, in fact it was her friend, because Edith was too embarrassed and ashamed to get help. Her partner of many years had suddenly been admitted to rehab for alcoholism and, being the sole breadwinner, the family's income simply dried up. They live in rental accommodation so their tenancy was immediately at risk. Edith and her children would have continued to go without food had it not been for the food bank. While benefits have come through now, it's very little compared to the income that was formerly received, and it continues to be difficult to make ends meet."

74-year old widower Charles feared that bedroom tax would leave him destitute and unable to cope. A friend says, "He worried the tax would mean him having to move into a smaller house. He didn't want that." This was the house he had lived in with his wife and he had kept it unchanged since she died 19 years ago. His stepdaughter said he had little money in his bank account and had secretly sold his car and taken out a loan for £1,000 to make ends meet. Charles hanged himself.

Clare is paraplegic and blind. She has two personal assistants, round the clock. Under bedroom tax, she is allowed a bedroom for only one of them. Her home has significant adaptations and, should she have to move, the cost of adapting somewhere new will run into tens of thousands of pounds. She receives discretionary payments to stay in her current house, but has to live with the uncertainty of having to reapply every 13 weeks.

Jenny is a former teacher who has a congenital spinal condition, a kidney tumour, severe asthma and mental health problems. She uses a wheelchair, but also spends much of her time in her bedroom. She has undergone repeated assessments for Employment and Support Allowance, which have deemed her fit for work, scoring zero points. She says the process has left her feeling "utterly worthless."

Louise says, "My mum died after being assessed as fit to work. She died of an aortic abdominal aneurysm at 57. Having worked all her life, she was initially on benefits because she could not deal with the pain. She was on very strong painkillers to combat the pain. She was assessed by the DWP and told she should be working and they stopped her benefits. They told her the pain couldn't be that bad, and she managed to get work cleaning. Her boss thankfully took pity on her and allowed her to clean when she was able. She died on her own, ironically after taking painkillers, having said she couldn't miss work as she had to pay her rent, Council Tax, etc. I have lost a mum and my children their grandma. I know if she had been assessed properly and given help she wouldn't have worked herself to her limits and put pressure on the aneurysm."

After four years, and multiple assessments, Tria was allocated a wheelchair accessible flat. Six months later, bedroom tax classified her as having a spare room. She says, "I didn't even ask for a two-bedroom flat in the first place. No one on the estate asked for two-bedroom flats and we've got nowhere else to go. There are no one-bedroom houses in our area anymore because they didn't build any to replace the ones they were knocking down." As the estate prepares for a boycott of bedroom tax, she says, "We can't downsize, most of us, because they were adapted flats for disabled people and most of us who've had adaptations have had to build from scratch. If they tried to downsize all of us, there's just nowhere to go."

Stephen has tried to get his life back on track since leaving prison. But, following an administrative error, his benefits were stopped for two months. He had to borrow money just to eat and lost almost two stone in weight. Stephen says, "How am I supposed to live? I didn't do anything wrong. I went without food for days. One day I might borrow a couple of quid and get some pot noodles, and then not eat for a day or two. Maybe every day or two, I'd get a bag of chips. I felt really low: suicidal, depressed. I just thought that no one was helping or caring."

Karen says, "We don't have any disposable income anymore. Every single penny we earn goes on the most basic necessities. If we're really lucky, we might have £20 left at the end of the month, but that doesn't happen often. I try to make sure the children can have fresh fruit every day, but there are occasions when I can't even afford that. They go without anything fresh at all maybe one week in four. Every month we sit down and think how we can tighten our belts a little bit more. We have massively reduced how often we have the heating on."

Christopher and Carol receive Access to Work payments, which pay for the work-based assistance they both need owing to impairment. Over the past ten years, they have run an award-winning educational farm and need assistance with the 'lifting and shifting'. They were told in a phone call from Access to Work that their assistance would stop because the business' profits were down last year. If they lose their appeal, they will have to make their two support workers redundant, close the farm, and potentially slaughter most of the livestock, since they will not be able to look after the animals themselves.

Jaz was sent on a Work Programme placement and says, "I was given a fancy title but all it meant was running around with a mop, clearing up spilled jam, alcohol and urine. I was told by other regular staff that these jobs were for 'retards'. My brother has Down's Syndrome and I wouldn't let him work with these people. They were rude, bullying, condescending, and in the majority. Having a first class degree in marketing, I thought this would be a chance to get my foot in the door, and I was excited at the prospect of working with such a large company. On day one, I took my CV. By day three, it was still on the staff room table for anyone to look at. I was told I'd have to apply for vacancies online like everyone else and that I'd get no special treatment because of my placement."

61-year old James was an experienced butcher and slaughterman. Medically retired with arthritis, he was on Incapacity Benefit, but in the transfer to Employment and Support Allowance, he scored zero points. He was enrolled by the job centre on a training course to become a bouncer, which he attended in order to appear cooperative. He passed the training, though it's not a job he could possibly do, as it would be physically impossible for him to carry out the role.

When Victoria became ill, she moved to a small market town. Unable to walk more than 300 yards, she says, "the bus became my only opportunity to get into the town centre, to the doctor, or to go grocery shopping. The bus carried many elderly people who couldn't walk very far either, and so without it would not be able to go to the doctor, go to the market, engage in banter with the stallholders, and see their friends." Now, the bus service is being cut. Victoria says, "Without a bus service, social services will see costs rise, as many elderly people will need specially provided transport to hospital or GP appointments and more help with shopping."

25-year old Matt is an aspiring electrician who was on a college course, but the job centre instructed him to take a two-week placement at Boots. When the placement was over, he had fallen behind and couldn't meet the college's 97 per cent attendance rate. Going door-to-door with CVs or phoning round potential employers was not considered to be valid job searching by the job centre and so he was sanctioned. Matt says, "You're so hungry, but you're that sick of it you can't even put food to your mouth. It's horrible."

A woman who was left with severe impairment after an operation went wrong, killed herself after being turned down for discretionary Housing Benefit. Her MP says, "Every bit of the way she had to fight. There's no way that you could say the bedroom tax was the sole factor of her death, but just to get the message that she was being turned down for housing - and she did need the extra room because of all the equipment she needed - it's not surprising that she got depressed from it all. I wanted to really make the point that this is the human side of it, that this is somebody who was fighting every day to cope, and it was just the last straw."

36-year old Martin was assessed as fit for work. He had a diagnosis of schizophrenia but, with the support of mental health services, was managing to stay off drugs and to live independently with a strong group of friends. His mother says the prospect of having to take a job before he felt ready had piled on pressure. Two months after his assessment, he left a note saying, "To those I love, I'm sorry. Goodbye."

A says, "I've experienced verbal abuse in the street, after articles calling disabled claimants scroungers. I was followed by a group of youths in the street and called 'a scrounging disabled bastard'."

An MP describes an Employment and Support Allowance assessment report that concluded a claimant had no sight defect, despite being blind in one eye, awaiting a corneal transplant for the other eye, and receiving treatment twice weekly.

After time off work due to a back injury, agricultural engineer Ed and his partner Lizzie struggled to find enough work to pay the bills. When the school holidays began and the children did not have access to free school meals, Ed and Lizzie started going without food to make sure that the children were fed.

A is a single parent who works as a lunchtime school supervisor while training to become a classroom assistant. Because she works part-time, she is required to attend job centre interviews. On the day her father died, she forgot her appointment. She rang the next day to apologise, but was sanctioned for one month.

Stephen says, "My 80-year old father in law lives in sheltered accommodation. He is housebound and uses a wheelchair. A care worker comes in and prepares his food and feeds him. Once a week, he is showered by a care worker. He has just been told that the local authority will no longer pay for someone to shop for him, clean his apartment, or do his washing. For the past three years or so they have offered two hours per week of such care. He is incapable of doing any of these things for himself, and his pension barely covers the cost of his accommodation. The social worker who (reluctantly) informed him of the change said the authority was slashing the care budget because of government cuts, and he was not considered 'a priority'."

A GP says, "Female, mid 50s, with lifelong mental health problems and a long history of self-harming, has never worked. She probably has learning difficulties and has limited literacy skills. She has been presenting more frequently in the surgery with increased anxiety and episodes of self-harm. She is having to live on £168 per fortnight because her benefits have been cut. She is relying on handouts from her family, who are all local residents and also struggling financially, but is going without heating over three days a week until her money is sent through. She is already linked into the community health team, but this will not address the underlying trigger to her increased presentation with mental health problems, which are the consequence of her poverty."

When 47-year old Amanda's lodger goes away for the weekend, she turns the hot water off and just uses what she's got left in the tank.

Steve says, "I have not had a pay rise in four years, so I have had a drop in my standard of living. Due to a shortage in jobs for young people, I have had to support my 19-year old son and 22-year old daughter for the last two years."

Becky has cerebral palsy. She also has a hole in her bladder and needs frequent access to a toilet. She was instructed to attend the job centre for a benefits review. She phoned to explain that she would need to use the toilet. When she arrived, she asked to use the toilet, and was refused. She was asked, "Are you threatening me that you will pee on the floor if I do not let you use the toilet?" That is exactly what happened, and Becky was greatly distressed that she had to go home on the bus in her wet clothes.

A says, "A relative, using her mobility vehicle in a supermarket, was sworn at and called a 'fat scrounging cow' and heckled to 'get a fucking job'. The abuser clearly thought that mobility vehicle users are unemployed and fair game."

Christine has to pay bedroom tax on her 'spare' room, but says it isn't spare at all. Her son has gone to university and it's the room he sleeps in when he returns home. She says, "It's the room he grew up in. It's not spare, it's his."

A housing advice worker says, "I met a single man who says he fills himself up with cups of tea to try to stave off the hunger. He has to decide whether to eat or keep warm. We went through the questions on the survey and discussed what would happen if any major items, such as the cooker, broke down, and he said he would use a camping stove if it came to it."

Former oil worker Kenny has severe osteoarthritis, which has led to seven operations and constant pain, but he was assessed as fit for work, scoring zero points. On appeal, his benefits were reinstated. He says, "There is no way people should go through what I had to."

Dave says, "My son has just been given a two-month sick note by his doctor, as it has taken nearly seven months to sort out his benefits, which are still not fully sorted. He is in debt. He is moving into a dilapidated flat because he can't find anywhere better to live. You should look at where these young people are expected to live."

A 59-year old widower with a recent heart bypass has had his house adapted for his impairment needs, but now his sons have moved out, he is subject to bedroom tax. The extra £18-a-week he has to find in rent leaves him destitute. He can't bear to move and says, "I've always lived here, my school friends are here, I've redone my home, put in the fireplace, crazy-paved the garden. I can't go."

Electronics specialist John was made redundant from a temporary job and then instructed by the job centre, under the Work Programme, to do the same job, at the same firm, for six months with no pay. He had already been working on minimum wage and refuses, on principle, to do the same job unpaid. Now he has been sanctioned, living on a monthly pension of £149, and managing with little food and no heating.

A was assessed as homeless and given temporary hostel accommodation. He was seeking accommodation near family and friends, so that they would be able to support him. The only accommodation available was a two-bedroom property. A was desperate to be rehoused, but could not accept the property as he would be liable for the bedroom tax. He could not afford to pay the bedroom tax and did not want to go into immediate arrears.

Robert was a former government scientist who had stopped work nine years ago because of a serious heart condition and brain tumour. Doctors estimated he had another 18 months to live. At his Employment and Support Allowance assessment, he was deemed fit for work. His aunt says, "Robert was a trained classical pianist. He could cook, and he had a beautiful sense of humour. He loved cricket and was very knowledgeable about lots of subjects. He had very little money on benefits and nothing at all when his money was stopped. He was very, very distressed after his assessment. I feel he should have been left to enjoy what little time he had left."

A single parent, Melissa was hit with a £50-a-week charge because she shares a three-bedroomed house with her six-year old son. For months, she tried to move, but no smaller properties were available. She ran into debt and died after an overdose. She left a note, which said "I just couldn't take it anymore. And I thought at least if I was gone my mum could look after Ryan. I have been looking for houses, but they were saying there were none."

A mother of three washes the family's clothes by hand since the washing machine broke, as they cannot afford to repair it. Her son has struggled to find work after saving to get through university. After six months of searching, he has found a job in a call centre, but the work is well below his skill level.

Elaine is a lone parent who works as a home care assistant for an agency contracted to a social services department. When she returned to work after having a baby, she asked if she could work five hours a day so that she could care for her son, but was told her only option was long hours across split shifts at weekends, with no guarantee of work each week. While she struggles to manage these hours, her 68-year old mother looks after her son, even though her mother also works nights as a supermarket cleaner. Elaine says, "I feel really guilty, but if she doesn't look after him, I can't work. There is no other childcare. Even if there was, I think, how could I pay it?" Elaine is only paid for the minutes she is inside a service user's house, so 15 hours' work often results in only ten hours' pay.

A college course for over-19s with impairments or severe or moderate learning difficulties has previously been free of charge to families. Now, it has reduced its college hours and introduced fees, with no notice given to families. Alison says, "I was delighted to learn my son had been accepted on the course. As carers, we save the government thousands of pounds in potential care, and we don't mind because we love our sons, daughters and elderly relatives. Yes, cuts have to be made, but for goodness' sake, don't penalise us any more."

Becky is a single parent working 28 hours a week, over four days. Her three-year old daughter goes to childcare while she's at work, which costs almost £600 per month. Becky receives the maximum 80 per cent support to pay for childcare, but cuts to Tax Credits mean that she will lose over £1,300 per year in support. Becky says, "This will be very, very hard for me. I was going to try and set up a pension, but I won't be able to afford those payments every month now. I've already cut down on all our non-essential spending, so the only way to get around these costs is to try and negotiate working a shorter day, so I don't have to use childcare at all - although this will mean I will earn less. I am a manager, I'm well qualified, I have 11 years' experience. I contribute to my local economy through my skills and experience. But I feel that I'm being forced to consider giving this up."

A says, "My partner, who is also my carer, and I share a home but not a bedroom, as most nights I am coughing and vomiting. Obviously, this would keep her awake." Under bedroom tax, they are expected to share a room. Their two-bedroom home is classed as under-occupied, and they must either move or find more rent money from a limited budget.

A was taken on by a security company on a zero-hours contract with a promise of 40 hours' work per week. However, he has only been given 17 hours, while the company takes on workers via the job centre's Work Programme. He cannot pay his rent, but nor can he sign on, because he would be considered to have made himself unemployed.

Mary has severe rheumatoid arthritis and cannot use her limbs. Her personal assistance is funded by the Independent Living Fund. She says, "It gave me my life back, because I'd spent two years in my bed watching the seasons change, and this funding comes along saying, You don't have to live like this." Now the government has announced the Fund's closure, Mary says, "It is hitting me at the heart of my being." She explains how she will be forced to give her two dogs away, unable to finish her lunch because she is only allowed one hour of care, to stay in wet incontinence pads for hours at a time, and sit alone in her chair all afternoon. She says, "I am absolutely petrified of my future. My weight has gone down to six stone. At one point I almost snapped, so I had a little brick wall built around my pond so I didn't go in."

Jessie is 91 and blind. Her care at home had been contracted out to a private care provider. Despite concerns having been raised by her GP, she was found living in squalor after a routine visit by ambulance workers.

Kevin was dismissed from his job when he did not declare his epilepsy and other impairments to his new employers. He realised that he was not well enough to work after he had fits daily during his time in work. He applied for Employment and Support Allowance, but was deemed fit for work.

An MP describes one of her constituents, a divorced father whose two sons stay with him during the summer months. Because their bedroom is classed as a spare room, he has been hit by the bedroom tax. This means he has had to move and no longer has room for his children to stay.

47-year old Kay grew up in an ex-mining village, raising her two children there, and with her extended family all living nearby. She has a small spare bedroom, which fits only a bed, and she uses it for her two grandchildren when they stay over. Now, she has been hit by the bedroom tax, finding herself in arrears for the second time in six months. She's worried she may be forced to leave, though she's been told there are no smaller properties available. Kay says, "It's a real struggle. I had a letter just this morning, saying I was £122 in arrears. I can't afford to pay it. I just can't afford it".

Amari is a single parent with four children, on benefits. She says, "I'm really struggling, even with uniforms, shoes, and day-to-day items like food. Those costs are going up. It just feels like things are getting tighter." She worries that she won't be able to bring up her children properly. "I want to do things with my kids, but the cost of everything is so high. I don't know what the situation will be like when they are old."

63-year old Robert, an ex-trucker, experienced a major injury to his legs at the age of 12, leading to ongoing pain and mobility difficulties. Robert wore callipers and used crutches. He received Disability Living Allowance for 12 years but, at reassessment, was taken to court by the DWP, accused of fraud, after assessors examined the wrong leg. He says, "The DWP wanted me to pay back the money. It has been an absolute nightmare for my wife and me." As he waited for the case to come to court, his impairment worsened and his leg needed to be amputated. He says, "The DWP were doing all this as I was having my leg off. It took months to persuade them that I am disabled, but they only restored my benefit after my left leg was amputated."

Sean is a trained mechanic and lost his last job just over a year ago when he was ill. His Jobseeker's Allowance was stopped for 13 weeks for breach of his job search agreement. He applied for six jobs in one week and none the second, instead of three in each week. He says, "You have to apply for jobs when they come up, and because I applied for the last three on Sunday and Monday, they didn't count as being in the second week, which with the job centre runs from Tuesday to Tuesday, and I've been sanctioned."

Annie was required to transfer from Income Support and Incapacity Benefit to Employment and Support Allowance. At assessment, however, she was deemed fit for work. She has breast cancer and ongoing medical difficulties associated with that condition, but is now expected to apply for jobs.

After breast cancer and a mastectomy eight years ago, Margaret experiences severe pain in her limbs, as well as depression. After four assessments for Employment and Support Allowance, the mother of two is repeatedly being declared fit for work. She says, "I just feel completely ignored and I get really down about it. I've been to four assessments and they always find I'm fit for work, despite the fact no employer would give me a job. At my lowest points, I truly wish that the cancer treatment hadn't worked, because I feel the life I have been left with just isn't worth living."

A man slept in a disused farm building with a collapsed roof. A worker from a homeless charity says, "When we first arrived, we heard rustling which we thought was vermin. It was quite frightening. It was pitch black. The farmer had allowed him to use the building and was hoping to feed him. I'm not sure if I'm embarrassed or ashamed - just as a human being - that this was the only shelter he could find."

Marcela was a college lecturer on a salary of £32K, but was made redundant two years ago. She says, "For months I couldn't even get a job cleaning." She has used £2K of her redundancy money to retrain as a fitness instructor and set up her own business. She now earns around £9K, although this is unpredictable, and she has no access to holiday or sick pay or state benefits. Her partner earns £7.50 per hour and Marcela has remortgaged the house. She says, "I work 12-hour days and still money is a constant worry. Our boiler broke last year so we had no heating all winter. I don't know where to go from here. Would we like a family? God, yes. But we can't afford to support ourselves at the moment, let alone a child."

Michael was a commercial tyre fitter until a back injury at work, and has received a referral for surgery. He received Employment and Support Allowance for a few months, but has now been deemed fit for work. However, when he applied for Jobseeker's Allowance, he was told, because he still had sick notes, he wasn't entitled to that either. Since then, he has relied on neighbours and says he doesn't know where to turn for help. Michael says, "I have nothing coming in whatsoever. I have no food. A chap next door gave me £20 for my electricity. I am at a loss. I will have no money to pay my rent. If they don't pay that I am going to become homeless."

John was made redundant from his job as a delivery driver. He says, "I've been working for 35 years. I want to work. I just can't get a job. You try your best, and the minute you do something wrong, they're on you like a ton of bricks." John has been sanctioned three times. First, he was ill and missed a job centre appointment. Next, he was sanctioned for not applying for a specific job. He says, "I was sure I'd applied for it, but I couldn't find evidence that I had. If you apply for job after job after job, and you get nowhere with it, you can lose track. It never seems to go away. Every day you're thinking, 'I haven't got a letter today.' Another day, there's a brown envelope from the DWP and you think: 'What's this for?' There's always that cloud hanging over you."

30-year old sales coordinator, Leanne, had struggled with depression for a number of years. After receiving a letter telling her she had to be assessed by a doctor to see if she was fit to return to work, she took a turn for the worse. Her body was found four months later in a river.

Victoria is a care assistant. The village where she lives has no gas supply, so she and her family rely on storage heaters. She is on a prepay meter, which is the most expensive way to pay for electricity, but she can't afford to pay through direct debit. If she cuts back on heat, the house gets damp. Victoria says, "We do literally sit here with duvets wrapped around us." Bedroom tax has reduced the family income by £60 per month. She and her husband have gone without food so that they can put a meal on the table for her teenage daughter. Recently, they have relied on a food parcel provided by the housing association. Victoria dreads the prospect of a cold winter, saying, "I cannot begin to think of what we will do. There is nothing else left to give."

Eleanor is 26 and lives with her parents. She and her father don't put the heating on until her mother gets back from work. Eleanor is unemployed and her father is on disability benefits. They spend the days under blankets, and boil water on the hob because it's seven pence cheaper than with the kettle.

Graham had had potentially fatal Addison's disease since he was 21. After 40 years in work, he became too ill to continue. He applied for Employment and Support Allowance, but was assessed as fit for work. Three months later, he died of a heart attack. His wife says, "Graham would surely be alive today if it was not for the stress. The month before he died, you could tell he was going downhill. His stress levels were through the roof and he was upping his steroids to higher levels every day. Graham was talking about his appeal constantly and writing the details out dozens of times a day. He was a proud man and what upset him most was that he thought they were calling him a liar." Although his wife informed the DWP about his death, four months later a letter arrived summoning him to his appeal hearing, which found in his favour.

Keith has sleep apnoea and has a machine beside his bed to keep him breathing at night. He also has diabetes, chronic migraines and has had two heart attacks. Because he sees to the needs of his 76-year old mother, he has been assessed as fit for work. Kenneth says, "She's up six to seven times a night and there is nobody else there to help but me. I was told by the DWP that my caring role doesn't come into it. But they're saying, if he's fit enough to look after his mum, he's fit enough to work. I'm not fit enough to work and mum isn't fit enough to be left, so I'm damned if I do and I'm damned if I don't." Kenneth is appealing against the decision, but has received no benefits for two months and fears for his own and his mother's health.

Joyce began training as a nurse days after her 18th birthday. Now, at the age of 60, she is looking forward to leaving. Joyce says, "We're being asked to work longer hours for a reduction in our take-home wage. I thought by this stage in my career things would be easier and I'd be better off than I am, but my job is tougher and money is tighter than I ever imagined. Now I can't wait to get out of the NHS." Joyce, who has three grown-up children, earns £28K per year after 42 years' service and degree-level training. Her husband Peter was made redundant from his public sector job five years ago.

66-year old Anna lives with her 39-year old daughter Oriel, who has physical impairments and severe learning difficulties. Oriel has regular short stays in a respite centre that the local authority is closing because of cuts. Anna says, "Oriel's needs are fairly severe. Sometimes I need a break. It's good to know that there's somewhere she can go if something goes wrong. The staff are very consistent and highly trained. As parents, we feel safe with our children there. Without a break, I wouldn't be able to see my family who live a long way away. I try not to think of the future too much. From past experience, I know when they close somewhere down we have to wait a very long time before they make other arrangements. They think they are going to save a lot of money. I'm not sure they will."

Gerrard says, "My pension credit was increased by £5 but my Housing Benefit was reduced by £13."

Jim says, "It's been hard. I used to have my own sign making company and I lost it in the recession. I went into free fall. I started drinking too much. I tried to get a job for two years. I'm 56 now, but I tell people I'm 44. I lie about my age. It's quite hard for someone at my age. There are far too many people like me unemployed. Finding jobs has been difficult. Well, it is impossible. About four months ago, I went to see about a job running a pub and I had to pay to go there, because the job centre said, No, we can't pay your expenses. At the end of the day, if you're only getting 68 quid per week, then how can you afford £14 to go about a job?"

51-year old Amanda has a chronic pain condition and is appealing against the outcome of her Employment and Support Allowance assessment. She says, "They don't use your words and you don't see what they write about you. Then you get your assessment six months later and realise what they have written is wrong. It's an attack on your integrity to have so much written down and filed about you that's so incorrect."

A has undergone two surgeries, and has ongoing chemotherapy, for breast cancer. She applied for PIP to help with the extra costs of her illness but, nine months on, is still waiting for her application to be processed.

Helen says, "I have cerebral palsy and other things! Can't walk or stand unaided. Hurt and scared by this government. Remember that I'm Helen when they tell you I'm a 'scrounger'."

48-year old Pete worked as a mechanical engineer for almost 20 years, until he had a car accident resulting in physical and cognitive impairment. He was signed off work and received disability benefits. However, a recent Employment and Support Allowance assessment deems him fit for work. Pete is appealing against the decision, but his benefits have been reduced by £30 per week. He's also losing £12.50 weekly because of bedroom tax on a house he's lived in for years. He says he feels guilty about claiming benefits and wonders whether it would have been better if he hadn't survived, as he's now being made to feel "like a drain on resources."

Vicky and Wayne moved to the countryside in search of a better quality of life for their two children. When an accident at work resulted in Wayne having chronic back pain and being unable to return to the job he loved, he became depressed and his drinking escalated. Vicky managed to get a manager's position in a local charity shop, a job she was able to apply for after volunteering in the shop for the previous two years. However, her wage led to a reduction in Wayne's Employment and Support Allowance, leaving the family financially worse off. The introduction of bedroom tax has also had an impact on their budget. The age of their children means they have only a few months before being entitled to the additional bedroom, so they are reluctant to move, and were advised not to. The family has been using a food bank for two years. Without it, Vicky felt she would have been forced to steal food.

Fiona had a senior management job at the local authority, but lost it in the first round of redundancies. She says, "I've worked all my life. I've applied for about 20 jobs in the last two months and there's not a lot of jobs. It feels like hell."

Army veteran Mark and his wife Helen had urgent and complex social care needs, which were seemingly ignored by a social security system which both baffled and terrified the couple. Helen had learning difficulties, but was told she did not qualify for Incapacity Benefit since she had no official diagnosis. She was ineligible to claim Jobseeker's Allowance because she was not considered fit for work. Mark was her full-time carer, but could not get Carer's Allowance until Helen received a diagnosis. He described in a video interview how they would walk 12 miles each week to and from the food kitchen. He said, "We're living hand-to-mouth." The free vegetables would be made into seven days' soup, cooked on a single gas ring, set up in the one habitable room in their house. A few months later they were both dead, through suicide.

Shortly after losing her job, Alissa was diagnosed with arthritis. As a lone parent of two young children, she is struggling to stretch the household income. She says, "Our house is so cold and I don't have the money to heat it. It's a choice I have to make all the time. If I put the heating on, we can't have hot water for a bath. If we are paying more for gas and electric, that's less for food." Alissa often skips meals so that her children can eat enough.

Following a car accident, Jason has been on Incapacity Benefit for over 15 years. Called for an Employment and Support Allowance assessment, he says, "The person doing the assessment wasn't interested in my impairment. In fact, she was like a robot and rarely looked up from her computer. I've got arthritis in all my joints and I can't describe or make people understand how awful this pain is. The assessment found me fit for work. I never go out. I've not been to the pictures with my kids for five or six years, but the assessor's report says that I go out to the cinema with my girlfriend. Everything in the report is a fabrication."

Ross is in intense and constant pain because of a large tumour on his lower arm. Having worked all his life, as a mechanical engineer, IT specialist and bus driver, when he found himself needing to claim benefits, he became disgusted at how claimants are treated by most people. He says, "No matter what you are claiming or why, you are deemed, and treated as, a scrounging fraud until you prove otherwise. The look of disgust and judgement as you hand over a Healthy Start voucher for milk and veg at the supermarket. Or when you meet someone new and receive 'and what do you do for a living?' and you watch the expression on their face when you say you are not working. I have had enough. I am not a scrounger."

Clau says, "My job centre advisor couldn't see my information on the Universal Jobmatch website, so I am sanctioned. Is there any job centre in the UK where one can in fact receive advice and help getting a job? Because, if all it's about now is breaking the people who seek their help, making them feel like parasites, maybe it should be called something else: Un-dignification Centre."

Elena registered for an Art and Design course and says, "I loved the course. You learn something every day. It was just great." She did the course for two months, and then had to pull out because of family problems. She is now living in a hostel and finance is the major reason for withdrawal. She says, "I was getting £30 per week Education Maintenance Allowance to go to college, but this was not enough to live on, and so I left and have been trying to get a job. This isn't easy because of the credit crunch, plus most of the jobs ask for qualifications and experience from previous employment, but I haven't got either of those things, and I can't get qualifications because I can't afford to go to college".

21-year old Jay has not been able to find a job in the five years since he left school. He says, "Every time I walk into the job centre or say that I am unemployed it just makes me feel really small, sort of scum of the earth."

A is expecting his first child in the autumn and wants a steady income so he can save for his family. But he's employed by an agency to work for a bank. The pay is low, the hours variable and he has no idea whether he'll be working from one week to the next.

A says, "Last Tuesday, my father was deemed by DWP as 'fit to work.' He died on Thursday of terminal cancer."

A Community Mental Health Nurse says, "Every week at work becomes more unbearable. Caseloads are unmanageably high, with constant pressure to take more cases, referred on a daily basis. Cases where the service user has not been seen or contacted for many months are almost always in crisis. With the service user having no professional input for many months, the family or carers have been left to pick up the pieces. I have seen several people recently that, had they been seen regularly, would not have reached crisis point. Their needs are severe, they need intensive, sustained input for a number of weeks or months, in order to recover, which is just not available with current resources. Staff morale, I feel, is at an all-time low, with no prospect of it getting better."

Mat is deaf and says that his job has become almost impossible. He says, "Access to Work promised funding for the interpreters I need to do my job. Much of my time in the last six months has been spent responding to Access to Work cuts and endless requests for information on what I do each minute of the day, or about project users which I am not at liberty to share. It's been a real challenge to deal with the workload of all this, let alone the work I'm expected to do in my day job." They have withheld payments, and the interpreting agency Mat uses is now owed more than £10K. He says, "I rely on my interpreting service. It's very important that I'm not seen as a 'bad debt' and it's unfair on a small agency to ask them to keep delivering when they have not been paid."

44-year old Richard was an unemployed helicopter pilot. He was retraining to be an electrician, but was told by the job centre that he must give up his course in order to be available for work. Informed that his family faced a £30 per week cut in Housing Benefit, he feared this would leave his family homeless. Richard stabbed himself twice in the heart. A coroner notes, "The fact his Housing Benefit was about to be cut and the family would be at risk of having nowhere to live, and being ordered to give up his training course because of the job centre's rules, would appear to be especially poignant and tragic."

Michelle has a 19-year old son who has severe autism. He goes to college for a basic life skills course, but lost his £30 per week Education Maintenance Allowance when it was abolished. He is on higher rate Disability Living Allowance, but Michelle fears he will be downgraded when he is assessed for the new Personal Independence Payment. Michelle works as a carer and cleaner, takes in lodgers, teaches English as a foreign language and makes hanging baskets. She says, "Anything to keep off benefits, but I couldn't cut back a penny more than we already do. I've been an advocate for disabled families for years now, but if I didn't know the system, I wouldn't cope."

A says, "I've just split up with my Mrs and lost my job, and I need to find somewhere to live as soon as possible that will accept Housing Benefit. I'm quiet, good at housework and some DIY. I can be very helpful and handy. Also I'm job searching. I'm looking for somewhere nearby so I can stay close to my kids. I won't be having them overnight or during the day. I will be out most of the time. I'm currently sleeping rough due to Housing Aid refusing to house me. I'm at a loss as to what to do."

Tess is a law graduate, who says, "I've sat in a pretty unfulfilling admin job for a couple of years, plugging away, earning money, distracted from harnessing my full potential. I lost my job a few weeks ago, so trips to the job centre have become a regular thing. I tell the job centre lady I'd like to spread my wings, and find a good job in London, something entry-level in the media. She says, 'You should really focus your efforts on getting an admin job around here instead.' I'm a bit crushed. Maybe they're quite happy for the 20 grand of public money spent on my degree to go towards photocopying and making cups of tea in an anonymous office somewhere."

Nikki says, "I've been claiming Jobseeker's Allowance for four months. My advisor tried to get me onto a day-and-a-half course last week but there were no places left. She quite clearly knew it would do me no good, but is at a dead end, as she admits I am doing everything I should be doing. All the 'help' that is available is of no use to me since I am a 25-year old, highly computer-literate graduate. The job centre was not set up to deal with skilled people."

Alex has a double leg amputation, muscle spasms and depression. He was assessed as fit for work and his benefits stopped, leaving him without any means to pay for food, gas, electricity or rent. Alex says, "The woman from Atos didn't even look at my legs. She just told me to push down with my legs and my arms and that was it. She said I was in there for about 40 minutes, which was a load of rubbish. I was only in her office for about six minutes – I timed it."

Kay is a full-time carer for her husband, who has chronic lung disease. Since bedroom tax was introduced, they have fallen into arrears and received two letters from their housing association threatening eviction. She says, "We're all struggling. I have had to borrow money off my 81-year old mother." They have asked to be allocated a smaller property, but none is available.

Claiming Jobseeker's Allowance while awaiting the outcome of an Employment and Support Allowance assessment, Mark was sanctioned twice for not turning up to job centre appointments. He says, "Over six weeks, I made about 60 phone calls trying to sort out the appeals and the ESA claim. On almost every phone call, I'd be told something different. They would tell me my money would be a week, then I phoned up and they said, no, they shouldn't have told you that. With the last phone call the woman said, no, it doesn't happen like that, it takes another two weeks. She was so rude I just hung up and collapsed on the floor. Tears were running down my face. I actually said out loud the word suicide to my flat mate, to my family and to complete strangers. I hit rock bottom."

An MP says, "One of my constituents was a beneficiary of Employment and Support Allowance, after he had retired on grounds of ill health, as a result of a heart problem. He was required to attend a Work Capability Assessment. During the Assessment, he was told that he was having a heart attack and the nurse said that she had to stop the assessment. He got a letter a couple of weeks later saying that he had withdrawn from the assessment and, as such, was being sanctioned."

An MP tells of a disabled constituent whose benefits were cut to £71-a-week because of the one-year restriction on contribution-based Employment and Support Allowance. He was also hit by bedroom tax and new Council Tax rules, which, combined, left him £42 per week to live on. He asked to move to a smaller property, but the local housing association demanded two weeks' full rent - £197 – up front before he had received any Housing Benefit.

Linda had had a double heart and lung transplant, which resulted in chronic medical complications that meant she was unable to work. However, she was assessed as fit for work, receiving zero points in her Work Capability Assessment. She received the letter in her hospital bed, nine days before she died. Her husband said, "The last months of her life were a misery because she worried about her benefits, feeling useless, like a scrounger."

Kath is a single parent and has struggled for money since she and her husband separated. She is unable to work because of arthritis and is waiting for surgery. She receives Employment and Support Allowance, but finds that after paying for heating and other household bills, there is little left for food. Kath says, "I spend £10 per week on food. Usually I have one meal a day, sometimes two."

Rebecca, aged 22, has narrowly escaped eviction from a hostel. She tries to eat on less than £20 per month and has recently turned to a food bank for help. She travels two to three hours each way by bus to work weekend shifts for a retailer, but only earns £56 per week, supplemented by £2.57 in Jobseeker's Allowance. She says, "I've been applying for jobs constantly, but I've never been able to get a full-time job. I love working where I am, both the customers coming into the store and my colleagues. It's not work's fault they don't have enough hours. I really enjoy my work, but I hate people thinking I'm not trying hard enough."

Former caterer, Paul, lost an appeal to reinstate his Disability Living Allowance the same month he learned he might need to have his prostate removed, the latest of over 40 surgeries since a cancer diagnosis over ten years ago. Paul also has arthritis, lung disease and asthma, and needs a scooter and walking stick for mobility. He says, "This cancer is not going to go away." He says he felt intimidated at the tribunal in front of the three judges, adding, "It felt as if I was sat there begging."

Deaf teenager Ellen attends mainstream school, with teaching assistance. She says, "I'm angry. Being a teenager is difficult enough, but for many deaf young people like me it can be even more challenging if we can't access things other young people take for granted, such as being able to hear what teachers say. But councils are cutting the services that deaf children need to achieve their full potential."

A young man works for a major security group contracted to government departments. He receives minimum wage on a zero hours contract, and the cost of workwear is deducted from his pay. His first few months were spent on 16-hour night shifts, during which he had no breaks. He was required to work long hours on different sites over both Christmas and New Year. He says, "If I refuse, I don't get any work over the following weeks."

David is a psychiatric nurse and former manager of a mental health unit, who has been unable to work since he had a breakdown. His wife, Suzanne, is a former psychiatric nurse and mother-of-two, who gave up her job to care for her mother who was ill. When David failed to complete a course he had been told he did not need to attend, the family's benefits were withdrawn. Unable to afford their mortgage payments, the family's house was repossessed. They were rehoused days before Suzanne gave birth to their second child. Soon after, the benefits office cut the family's weekly benefits by £120 after wrongly sending out a duplicate appointment for a course David had already completed. Left with a budget of £50 per week, Suzanne says, "It got to a point that there was no food in the house and any food that did come in had to feed the two children, and my husband and I would go for days at a time without eating." She became so malnourished that she had to stop breastfeeding her baby at six weeks because lack of nourishment meant she was no longer producing milk.

37-year old Wayne is in almost constant pain. He lives with his wife Laura and says, "Less than two years ago, we moved into an ideal property that had easy access." The two-bedroom flat was adapted to meet his access needs, with the small second room used for storing medical equipment. Because of bedroom tax, they had to move to a smaller property. Wayne says, "The flat we are now in is totally inadequate and the access is difficult and really quite painful for me."

Dave has mental health and alcohol problems, and OCD. Despite being a good budgeter, he couldn't afford to keep his flat warm. Last summer, he was walking with a friend in the countryside and fell, becoming house bound. Church, family and friends rallied round, but he experienced major benefit problems. He couldn't afford to get to the physiotherapist, and loss of benefits, debt and other problems piled up. In the end, he was admitted into the mental health system. Dave is out now, but is frightened about his future. He feels he is just surviving.

Ian, who has cancer, has been waiting more than a year for a decision on his Personal Independence Payment claim, during which time his health has worsened, and he has struggled to pay for transport for regular hospital trips. His only income is Employment and Support Allowance. He has difficulty understanding forms and paperwork, and is struggling with the delay both financially and emotionally. At his assessment, he was kept waiting for an hour before Atos told him they had no record of his appointment and sent him home. Ian says, "The stress has made my treatment more difficult, because I have been worried about how I am going to cope. How can people in power treat people like me like this?"

Fiona and David are in their late 40s. Fiona worked for 19 years, first in a crèche and then as a school care assistant, before retiring following a back injury that has left her with severe mobility difficulties. David was an NHS technical instructor, but is now Fiona's carer, though he also has health difficulties of his own. David says, "When people turn round and say, 'There's nothing wrong with that guy. He's just a scrounger or a 'waster', that really hurts, because I know what I would like to do and I know what I can actually do. I'm nervous about the new benefits reviews. If they turn us down and we're even more skint than we are now, then I really don't know how we'll manage financially. It is a constant worry. We've got our pride. You want to be able to clear the debts you owe people and be able to hold your head up."

William is a retired doctor who lives in a 200-year old property. Last winter he could not afford adequate heating on his pension and was left for days without heat. He says, "My thermometer card showed that my living room was only 6°C. I had to wear a coat indoors on the worst days."

An MP says, "One of my constituents emailed me at 2.30 in the morning in a suicidal state. I opened the email when I woke at 7.00am and feared the worst. This disabled lady with two disabled children had been moved into a three-bedroom house because her needs required it. When bedroom tax was introduced, she could not pay and she was terrified."

Jim says, "I have just been sanctioned. Apparently I have not been doing enough to find a job, despite the fact I have a job to go to three weeks from now."

Rhys is 24. He says, "I used to be a chef in America. I came home to the UK two years ago and haven't found a job since. I've applied for about 200 jobs in my area, but there's nothing happening. There are 32 people for every job. I have a chef's qualification, and a hygiene certificate that says I can safely work in any kitchen in Europe, but I've still had to broaden my search. I'm applying for supermarket work, cleaning – jobs that people with no qualifications can get. I've done some volunteer work, but that's about it. I've had one or two interviews, but the last one was just to cut meat at a carvery - the most basic job in catering. How can somebody find work when there's 32 people for every job?"

Isabel is an occupational therapist who says, "I have sleepless nights thinking about paying off my mortgage and how I will cope with working until I am 66 years old. I have already had to reduce my hours because of my age and wonder how I am going to sustain my role because I will need to make ends meet."

Lorna's oldest son, Shaun, has an impairment and attends a residential school during the week. Although Lorna works as many hours as she can fit around school hours, she is struggling to put food on the table. She relies on Housing Benefit and Tax Credits to top up her very low income, but still has repeatedly needed help from a food bank. With benefit rises capped at just one per cent, increased food, fuel, and utility costs have hit her hard. Lorna's first food bank referral came from her younger son's school, who were concerned that she had held him back from school for two days because she couldn't afford a packed lunch for him, and was ashamed to send him to school without. As a dinner lady, not being able to feed her son during his school day was too much to bear.

Karen spent the last two years of her life fighting to retain her benefits. Her sight was failing because of kidney disease and she was often unable to leave her bed, but was assessed as fit for work. She lost at appeal and only finally succeeded weeks before she died. Her husband says, "Battling for her rights took a real toll. It was an absolute disgrace for someone to suggest she was capable of working and it caused her terrible anxiety in the final years of her life. It should have been plain to anybody that my wonderful wife was not capable of work." A friend says, "She lived her last months desperately scared that her family would not survive the onslaught. The system failed her and she spent her last precious moments fighting."

Rachel escaped a violent relationship. She went to college, gaining a social work degree and hoping to work with other women in violent relationships. Straight out of education, she struggled to find work and signed on for Jobseeker's Allowance, whilst undertaking a four-week work placement. Staff told her she would be 'more employable' for the jobs they had to offer if she hid her degree from would-be employers. Rachel says, "The woman looked at my CV and said, 'This is lovely but you will have to amend it'. It made my degree seem like nothing. They are saying everything I have achieved in the past four years is worthless. I want to get off benefits, but I will not take my achievement off my CV."

Paul and Susan's 13-year old disabled grandson, who lives with them, needs 24-hour care by at least two people. Two paid workers stay overnight at least twice a week in the adapted, three-bedroom bungalow, enabling Paul and Susan to sleep. But as a result of the bedroom tax, the family is judged to be under-occupying their home. While they are receiving a discretionary housing payment to make up the shortfall, this has to be reapplied for every year, with no guarantee of an award. A judicial review to extend existing exemptions to disabled children found against them and their solicitor says, "Paul and Sue work round the clock to care for Warren and have the constant fear hanging over them that Warren might lose his home and have to go into care."

Margaret says, "My care package was cut purely for financial reasons, not because I didn't need the support. There was a shift in emphasis on meeting your personal care needs, like dressing and washing, rather than of giving you support to live your life. Life isn't based on eating, drinking and sleeping. I have a 23-hour per week care package. It doesn't stretch across, so on the weekend, I tend basically to stay in bed. If I need more care hours in the weekend, I have to take it away from my others in the week, so there's no leeway."

61-year old Chris was deeply depressed and unable to work. He was assessed as fit for work. The decision was overturned on appeal and a judge ordered the DWP to leave him alone for at least a year, which they did not do. Chris took his own life.

Jobseeker's Allowance claimant Angie sent in an application for an assistant manager's job at a charity shop. When job centre staff claimed that the job exceeded her skills and experience, despite the fact that she has previously run a business, she was sanctioned. Angie and her three daughters had an income of just over £50 in Tax Credits per week for a three-week sanction.

An experienced firefighter says he's proud of his job and the public service he provides. Despite years of pay freezes, it is good to have a relatively secure job that you are committed to rather than solely going to work for money or out of desperation. But, he says, managers have become alert to any cause that might get firefighters dismissed on medical grounds, so he knows he is less secure than in the past. He says, "I can't see where we can make any more cuts in the service, but then I look at the cuts they are trying to impose, and I can see that they are thinking the unthinkable. People don't realise that we are already running engines with four firefighters instead of five. That means in critical situations, lives are put at risk, both the public's and the firefighters'."

Marc is 19, unemployed and on Jobseeker's Allowance. He has two A levels, a BTEC and a number of GCSEs. He says, "I'll probably want in my life just to be stable enough to feed myself and my kids, 'cos my Mum couldn't afford to feed herself when she was feeding us. I've been searching for work for nearly three years, and it's coming up clueless at the moment. Must have been hundreds of jobs I've applied for: bar tending, cleaning, everything you can probably think of, even fixing lampposts. When you don't hear anything back you just feel let down. I may not show it, but it does take a lot out of you. It's not physically, it's just in your head. Last year, I had a mental breakdown in my Mum's back garden 'cos I couldn't hack it. I couldn't do it. I just couldn't deal with all the stress and worrying about money, food on the table, heating, bills. I just couldn't do it."

A says, "When we moved in here, we applied for help from the Hardship Fund for decorating costs and they refused us. I wasn't even working then, so I don't know why they turned us down. After two years, we've only just managed to complete the second room and we still haven't got carpets in most of the house. We got a second-hand carpet from a friend for my son and daughter's room, but there's no underlay as we haven't got the money for it. Some of the boards have splinters and holes in them."

Miggy says, "I live in a one-bedroom flat with my partner, our two kids, aged three and six, and my niece, who I'm the legal guardian of. The council tells us we may have to wait years for better accommodation. My Working Tax Credit was cut from £78 to £33, and then to zero, in less than a year. I had to take a year off work due to illness but, according to Atos, I was fit for work, regardless of what my own doctor said or that I was waiting for surgery, or the fact that I had a job to go back to after surgery, which I did. Housing Benefit has also been cut. I'm still ill, but I'm getting no help from anyone, and sometimes I have to force myself to go to work in agony or we'd have no money at the end of the week."

Lee says, "Agencies are the only people hiring round here, and many only offer zero hours. You can work full-time one week and be idle the next. You can't plan or budget or keep a family on that basis. I was losing money with all the days not working and quit, and then had my Jobseeker's docketed for leaving a job."

Craig had an accident four years earlier that led to a partial amputation of his leg. Worried that his benefits had been cut, he hanged himself.

Susan has three children, two of them pre-school. Her husband is in full-time work. She says, "We've got quite a lot of debts going back from a few years ago, from when I had pneumonia and was in hospital quite a few times with chest infections. My partner's wage was cut because he was having time off to support me, so we ended up slipping into payday loans. And once we're getting them, we had to get another one and another one, because the paying back rate was so high. Day-to-day, paying everything doesn't leave enough for our food to last the week. It's hard because we want to be making fresh meals, but a few times a week we're having to share a pound pizza between us, and a few chips. And getting enough fruit and veg for the children, it's hard. I get frustrated, and my partner does as well, because he's working hard, and it makes him feel he's not providing enough for us when he's doing all he can do."

Amy is a young woman who has worked as a nursery assistant, doing different days at two jobs and working towards a qualification in childcare. She says, "I know society doesn't accept me. To be honest, I don't accept myself. I claim Employment and Support Allowance and Disability Living Allowance. I wish I didn't need it, but the truth is, without this money, I could not survive. In my everyday life, I am made to feel an outcast, unwanted and alone. The more I feel hated by society, the more I hate myself. I don't think society knows this, the way they make us benefits claimants feel behind closed doors. Maybe we are guilty of not talking about it enough, but maybe society is also guilty of not being ready to listen."

47-year old Sheila has a severe mental health condition and has had a series of traumatic experiences. She has not been in employment since she was 16. Members of her family repeatedly informed the DWP how ill she was, but Sheila was instructed to attend intensive work-focused activity at the job centre. With no support from specialist services, and also having to make up a rental shortfall because of bedroom tax, she began falling into poverty. She became increasingly agitated and eventually was sectioned. A few days later, she had a heart attack, and fell into a coma from which she has not yet emerged.

Brian's benefits had been reduced. This was his third suicide attempt in a few months and led to unrecoverable injury. A police detective said at the inquest, "He was worried and felt he was being forced back into work."

Dennis, aged 59, is terrified that he will lose support in the changeover from Disability Living Allowance to PIP, and that he will lose his car. He says, "If they take that all away, I will be a prisoner in my own house. Without DLA, my whole quality of life will change, and I will go into a terrible old age. Life will not be worth living."

Diagnosed with oesophageal cancer, Malcolm applied for Personal Independence Payment. Eight months later he is still waiting, despite calling government offices almost every day, and he has fallen into debt. During this time, he has been through ten weeks of chemotherapy and a ten-hour operation.

54-year old Carmen says, "I lost my husband last year after almost 36 years of marriage. I can do nothing for myself and rely on carers. I cannot afford my bedroom tax because I'm on benefits. Not all of us can work, but we are made to feel subhuman, excluded from society, making out we are all scroungers and a drain on society."

George has cancer and applied for Disability Living Allowance six months ago, but is still waiting to be assessed. Managing on only his sick pay, he is travelling over 100 miles for weekly hospital treatment, each trip costing £45, and putting him into debt. George says, "Times have been tough. My family thought they were going to lose me - the stress levels have been through the roof. I didn't ask to get cancer, but now I am just asking for the wee bit of help that I am entitled to. Over the 36 years of my working life, I have paid more than £52K in National Insurance, yet, when I need support, I can get nothing, and I'm treated like an idiot. I am not asking them to make special allowances for me, I just want what I am rightfully entitled to."

George worked as a miner and foundry worker, then as a communications engineer, until his doctor advised him to stop after a heart attack at the age of 53. When he applied for Employment and Support Allowance, he was assessed as fit for work and signed on for Jobseeker's Allowance while he waited for his appeal to be heard. Eight months later, he was placed in the work-related activity group of ESA. The day before he was due for another reassessment, George collapsed and died of a heart attack. His wife is convinced that the stress of claiming killed him.

Deb says, "Last year, I taught a course which some learners were mandated by the job centre to attend. One guy was clearly not happy with the ground rule of turning mobile phones off, so I took him aside to talk to him. Turned out that his son was having surgery that day and the job centre had refused him permission to attend the course on a later date so that he could be with his son while he was put under and brought round. He wanted to keep his phone on in case there was news from the hospital. Needless to say, the official record shows that he attended the course, which he did because we got him a lift to the hospital pronto and he came back voluntarily to do the course the following week."

30-year old Janice, with her husband and two children, was evicted after they complained to their landlord that damp seeping through the ceiling was unhealthy for the baby. They have been in temporary accommodation for five-and-a-half years, in one room which has a small fridge, a couple of electric cooking rings, a shower room in a cupboard, and one double bed, which they all share. Janice says, "I never, ever expected something like this to happen to me." She was working as an administrator at Hendon Police College but had not yet completed a year, so when she became pregnant, she didn't qualify for maternity leave and lost her job. Her husband runs the post room in an office block, which is a secure, but low paid job. "I had a degree, a good education and a good job, so why would I expect to end up here? I feel lost and sometimes I can't breathe. I can't cook here, my children can't play, I can't be myself, all of us locked in. In winter, when it's dark early, it's unbearable."

George's daughter has profound, multiple learning impairments. She is doubly incontinent and uses many disposable items of medical equipment. As part of her care package, the council collects all bodily and medical waste. Now, the collection of hazardous waste has reduced from weekly to fortnightly, and the volume collected has reduced by 50 per cent. Specialist waste bags are no longer supplied, so the family is required to supply them. Bodily waste now goes into black bin bags mixed with household waste, which is sent to landfill.

Des says, "As a parent of a 20-year old daughter with many 'issues' affecting her working ability, the state expects me and my wife to support her, but we are approaching retirement. During a recent spell of unemployment, our 24-year old son refused to sign on Jobseeker's because he had seen the effect on our daughter and the way job centre staff treat people. As a result, he spent all his £3K savings and became reliant on our support. I worry about my own retirement plans and the inability to downsize and move, because we are having to provide a roof for our adult children."

Katharine says, "As a mental health service user I am already feeling the effects of cuts. Day centres, supporting agencies and charities are closing or under threat. Cuts or privatisation of the NHS will also have a major impact. Last week I was told that the psychiatric intake ward at my hospital was full and people in crisis were being turned away. I feel I will be left unsupported and that is a frightening prospect."

During his Employment and Support Allowance assessment, Jim, a former welder, complained of chest pains and struggled to breathe. He was given a glass of water, but assessors pressed on with the interview. The next day, he had a massive heart attack. While still in hospital, he received a letter informing him that he had been assessed as fit for work. Jim says, "All they seemed to care about was getting through the ridiculous list of questions they have, which is supposed to determine whether someone is fit to work or not."

A says, "I'm a carer for someone with moderate to severe mental health problems. A few years back, they were doing quite well, and my returning to work was a possibility. Then there was a crisis, and I reluctantly closed my business in order to care full-time. After a while, we were doing pretty well again; the psychotic episode had passed. Then came the Employment and Support Allowance debacle. The person I care for took it really badly and suffered something of a personality collapse. The dread every day of a brown envelope coming through the door crushed them. They will not now partake of any hobby, will not leave the house, except for a once-a-week shopping trip and medical appointments, will not answer the phone or the door (because it might be 'them'). This has put a huge strain on me. All we need is to be left alone, together with the doctors, to try and move forward. All we get from the DWP is constant fear. We keep a supply of appropriate tablets for that inevitable day when the brown envelope does turn up. Neither of us can face the prospect of what would happen if we couldn't afford to get to the chemists to pick up the prescription."

Claiming Jobseeker's Allowance, 21-year old Vicky had dreamed of a career as a teacher or a television producer. Having made more than 200 unsuccessful job applications, her family said she gave up hope for the future. A day after her latest rejection, and on the eve of her fortnightly trip to sign on, she wrote notes to her parents and boyfriend saying, "I don't want to be me anymore," and she took a huge drug overdose. Her father says, "I am sure that the latest rejection letter, combined with the fact that she had to go and sign on the next day, was too much for her."

Elle says, "I went into my local shop and there was a neighbour in there, who said how she was waiting for the council and they were late, etc. After a brief chat, off she went. The sales assistant said, 'She has no business complaining, seeing as she's a sponger.' Now, I know for a fact this neighbour worked up until a year or two ago and was on a temporary contract. So my head went, 'cos I have a chronic spinal condition, now told there is no treatment, just pain relief. I have been in the Employment and Support Allowance work-related activity group for four years. So, I said, 'Well I'm on benefits. It could happen to anyone. You never know what's round the corner'. She starts going on about being sick of paying for people like us, so I said, 'Did you pay for your kids' births or schooling? Then you too are a claimant,' and I went. I was so angry, still am. It was the first time I'd felt well enough to go to the shop in nearly a year."

Since losing her job, Sandra has been on benefits. She feels her self-esteem has been severely affected by her situation, and says, "What worries me, and scares me sometimes, is that there are so many programmes about benefit cheats and scroungers, and the labelling you get because you are someone on benefits. I think there's a massive link between poverty, stress, and mental health, and you can't get away from it. I felt I was relatively safe: I had a mortgage, I had a job, I had a good career. Now I've been reduced to a set of labels. The confidence I used to have is gone. What rules most of the time is my electric meter, constantly going, and I worry about how many showers can I have in a week? How much television can I watch?"

Jessica has a son with brain damage and autism, with occasional violent behaviour, who is expected, under bedroom tax, to share a bedroom with his siblings. Jessica, who is ill, has been assessed as fit for work and says the only way to manage the loss of income is for her to go without food. She says, "Sometimes I go to the bathroom and sob because I can't make my children's lives any better." She wishes people were slower to judge and assume anyone on benefits must be a slacker, saying, "We don't lie around. Try supporting a family when you can't afford to buy a bottle of Calpol or when you have to make a nappy out of a towel, carrier bag and Sellotape."

Ruth works in a food bank and says, "I saw one guy recently who won custody when his son was about four or five, and gave up work to look after him. His son is now grown up, and has just joined the army, and this man is finding it hard to get work. Then he was hit by the bedroom tax. By the time he has paid for rent and utilities, he has no money left. He's been told he has to move to a one-bedroom house, but when his son comes back on leave, he wants to stay with his dad, obviously. I just think, this young lad's gone off to serve his country, and he's being penalised for it. His father now volunteers in our warehouse, and his main reason for doing that is so he doesn't have to put gas and electricity on at home during the day."

Lorraine's son is a soldier who was serving in Afghanistan. She kept his room for when he was back home and was charged bedroom tax on it.

A divorced father has his children living with him for part of every week. He receives Housing Benefit and lives in a two-bedroom house. The children's mother is deemed to be the main carer, so his Housing Benefit will be docked by 14 per cent. He now needs to move into a one-bedroom property, if he can find one, but will then be unable to house his children.

George experiences chronic pain, after an amputation caused by an accident when he worked as an apprentice joiner. He continued to work for 35 years as a clerk in a small business, until he was retired on health grounds relating to increasing infections at the site of his amputation, as well as arthritis. Dangerously high blood pressure means he is monitored round-the-clock. At his Employment and Support Allowance assessment, he was assessed as fit for work.

After his Employment and Support Allowance assessment, Pete says, "They had me feeling like I was a liar and just scrounging, and I shouldn't have felt like that having worked every day of my life as an HGV driver, driving all over this country and the continent, then to have this happen, and basically they throw you on the scrap heap, even though I have paid national insurance all my life."

Julian was a wheelchair user, diagnosed with kidney failure. He was 47 when he died. When bedroom tax was introduced, he was told he must move to a smaller property, and faced the loss of his essential dialysis room. He said, "Put simply, if I downsize, I die."

John can't afford to make pancakes with eggs, so makes them without.

58-year old Shaun was a licensed gamekeeper and recent grandfather. After receiving a letter informing him that his Employment and Support Allowance was being stopped, he shot himself dead.

When Emily-Jane turned to a food bank for help, she says, "My husband had lost his job, my Maternity Allowance had come to an end, and we had fallen behind on our bills. I had a baby and toddler at home, so I was struggling to find work to fit around the sleepless nights and busy days. I have never been rich, but when we struggled in the past, there was always an overdraft, some spare change or a few quid left in the bank to tide us over. But not this time. We sold everything we had of value, I couldn't claim Jobseeker's Allowance because I had been self-employed. We had used all our savings, maxed out our credit cards and borrowed money from family, so we were out of options."

A says, "I live in a relatively affluent area, but even people around me are feeling the effects. My sister's part-time civil service post was terminated last month, as the department she worked for is having to make cuts, so she is now on a vastly reduced income, barely covering her very modest outgoings, even though she works incredibly hard at her home business."

Dawn has two teenage children and was made redundant from the probation service in a round of cuts. Three months later, three jars of coins in a kitchen cupboard contain the family's savings. If the week has gone well, she puts aside whatever coins are left over. If there has been unexpected expenditure, she dips into the jars to buy bread and milk, or to give the children some money for school. Managing the family's budget has become an all-consuming preoccupation. Dawn says, "It's all very well politicians saying they want to reward work, but there are no jobs for us to be rewarded in." The clothing firm where she worked after leaving school has shut down. She used to make clothes for M&S, but thinks most of the work she did is now being done abroad. She has worked in a hamburger van, as a night time office cleaner, in a bar, and as a self-employed childminder. She finds the obligation to spend time in the centre, looking for jobs that aren't there, dispiriting.

Bill disappears around November and comes back in March. He says, "I get myself locked up." Prison gives the support he needs to cope with the winter. "It's warm, free meals and plenty of company."

A says, "All last winter we couldn't have hot water, so I had to boil the kettle for washing up and having a wash. We sometimes had to go to friends' houses to have a bath or a shower, and regularly used candles on an evening, as I could not afford to have the lights on. There was no money in the meter, so there was no electricity to put lights on. It also meant I couldn't cook, couldn't wash, couldn't clean and couldn't feed my son. He struggled to do homework by candlelight, so sometimes he couldn't do his homework."

An adapted and staffed community hall and club used by people with physical impairments is to close. People go there for community projects and social events. Eddie, a long-term attendee, says, "The council's giving the impression in the papers that everything's been sorted, that people have made the choice to go to other places, but they haven't. They haven't offered me an alternative place. At the end of the day, what else are we to do? Sit at home, staring at the four walls? We have our friendships now, and we want to be able to continue with all our friendships. We don't want to lose those friendships."

A says, "I am currently receiving chemotherapy for a brain tumour. Two weeks ago, I was turned down for Employment and Support Allowance at a medical, told that I am fit for work. I have been told that appeals can take up to six months. The last thing I can cope with, or should be having to cope with at the moment, is an appeal. Who in their right mind would employ me in my current state? Many people seem to believe that those in most need of help will automatically be entitled to assistance. I am not even entitled to Jobseeker's Allowance, because I am unable to work for a 40-hour week. Please tell me what I am supposed to live on?"

Graeme was retired from his hospital porter job after 21 years, when he developed degenerative spine disease. Currently in remission from cancer of the bladder, he cares round-the-clock for his 82-year old mother, who has Alzheimer's Disease and cannot be left alone. Assessed as fit for work, Graeme was told he could do a desk job, for which the 57-year old has no experience. He was told he could apply for Jobseeker's Allowance, but only if he was available for work, which he isn't because of his caring responsibilities. He says, "It has caused me a great deal of stress." Graeme's antidepressant dosage has been increased as a result.

Richard is the main carer for his wife, who has severe asthma and arthritis, and they have custody of their grandchild. When his wife was found fit for work, the couple had to make a joint claim for Jobseeker's Allowance. Rick has been referred to the Work Programme, and has struggled to combine his job-seeking commitments with caring for his wife and grandchild. He missed two appointments because of medical emergencies, and their joint benefit was stopped for a month as a sanction. Rick says, "That £105 per week is our survival money. It's cold, there's no emotion involved in it. They don't care how you're going to survive. I'm not a thief, but if it comes down to survival, you start to think about doing things you wouldn't normally do. I always try to look on the bright side of life and make the best of what I've got, and to be in a situation where I'm losing control of my marbles, it's not something that I'm used to and it's not something that I enjoy doing."

After years of being subjected to her husband's violence, A contacted the police. She was granted emergency legal aid, but when her legal aid assessment came back, she was told she would be charged £560 per month. As a carer in a care home, and mother to two school-age teenagers, she has no possibility of affording that. She paid the first instalment by borrowing from her employer, but then had to cancel the legal aid certificate and represent herself in court.

Former postal worker, Stephanie raised a son and daughter in her three-bedroom council house. After her children moved out, she was living there alone and, with the introduction of bedroom tax, needed to find an extra £20 per week in rent. She was already struggling to find enough money for food. On the day before she died, she told her doctor that she felt she was being pushed into choosing whether to move, or to stay and face the prospect of paying extra. Stephanie said she felt under pressure to make a quick decision. She left a note for her family saying, "Don't blame yourself for me ending my life. The only people to blame are the government." She died of multiple injuries after stepping into a motorway.

Paul is a wheelchair user who has been told he will have to pay £13 per week for the small spare room he uses to store medical equipment and a hoist that lifts him from his wheelchair. He says, "When I was told I would have to pay for the room, I felt like I was being penalised for being disabled. I have fought the council and won, but the stress has taken its toll on my health. It makes me angry,

because I know there are a lot of other disabled people who would have just accepted what they were being told by the council.”

75-year old Rosaleen says, “I’ve worked all my life. I’ve never known a day when I’ve been off. I was a hospital nurse, then I was out community nursing, and then I was a councillor for about 15 years.” On retirement, she had expected to manage on her state pension, supplemented by a small occupational pension. “I always enjoyed having the best of stuff, but now I have to worry about money. I couldn’t go to the pictures and entertainments like that, because I would be worrying about my money, in case I needed it tomorrow. I’m probably skimping the whole way. I like to be comfortable, rather than uncomfortable.”

Teresa and Bill risk eviction from their home of 40 years, where they live with their son. In court, they are applying for possession, after falling into £900 rent arrears, half of it since the introduction of bedroom tax. They have very little hope of moving to a smaller property because of a lack of council homes. Theresa says, “I’m living in fear of being homeless. We’ve lived in this town all our lives and my father helped build it. We’ve been working here for so long, and have been paying our taxes and rent all our lives, until we ran into difficulties when we lost our jobs.”

Jo has severe motor neurone disease. She has carers who come in overnight, and she sleeps in a hospital-style bed with a hoist, in a separate bedroom from her partner, Andrew. He worked as an engineer, but had to resign because they cannot get the full-time assistance that Jo needs. Hit by bedroom tax, Andrew says, “I’ve been thinking about where am I going to get £80 per month from, and whether we were going to have the bailiffs coming round. It has been playing on my mind.” They have since been awarded a discretionary housing payment, but it is not indefinite or guaranteed.

Data administrator Rob has Parkinson’s, leading to retirement after 42 years in work. He has repeatedly been reassessed for Employment and Support Allowance and found fit for work. At his most recent assessment, the assessor said there was no point in coming back again as he was clearly not suitable for work, yet the report stated that ‘a return to work could be considered in 18 months’. Rob says, “How can somebody who sees me decide that I am unfit for work and someone who reads a form decide that I should consider a return to work in 18 months?”

Dan says, “I lost my job and couldn’t afford to pay my rent. I went looking for work, but ultimately there ain’t no jobs out there. I just put in for a job the other day in IT. That’s my background. I was sleeping out in the streets, wherever I could put me head down, and then you have the police coming along saying, ‘You can’t sleep there.’ I actually went round to the council one morning – I was so done in, because I was sleeping on the pier and it was chucking it down with rain, gale force winds, and I had only had 30 minutes’ sleep. I walked into the council and told them, why don’t you take me to the hospital and give me a lethal injection.”

34-year old Michael was severely depressed and a recovering alcoholic who was beginning to turn his life around. He resorted to suicide after being called in for Employment and Support Allowance assessments just three months apart. His mother says, "I feel that played a very big part in Michael's suicide. He took his life the next morning. He wasn't well enough to be back in work. He had asked the job centre if he could do a course in plastering, but they said no, as it would mean he wouldn't be available to take work. But he would have been able to manage a course, and it would have given him some focus and helped him recover. Then he would have been happy to go back to work. He wanted a job. He wanted to change his life."

A mother tells of her son, trying to work in construction, turning up every day for two weeks straight, only to be sent home because there was no work going.

A mother phoned the job centre to say that she had to miss an appointment because her baby was ill. Job centre staff told her it was more important to report on time at the job centre than take her baby to an emergency doctor's appointment. She was sanctioned.

A has a visual impairment and rapidly deteriorating sight, so he applied for Disability Living Allowance. Medical records that were used to assess his eligibility were out-of-date, despite his ophthalmologist having issued up-to-date information more than once. He was refused DLA, and is now having to appeal.

Michael's 42-year old son has autism. He says, "The day centre is his world. That's where he meets all his friends." The centre runs computer courses and bowling, providing stimulating activities and familiar routine. Now the centre is closing because of local authority cuts.

Lulah says, "I had to leave my typing job after my joints and tendons got so painful that, touching a key on a keyboard, I was almost in tears. I went onto Employment and Support Allowance, hating being out of work and desperate for some help to get back into a job. Every few weeks my personal advisor suggested computer training, jobs which required driving (I couldn't turn a steering wheel) and, time after time, I had to remind them that that was the reason I was on ESA. After months of struggle, they finally offered me something that didn't sound totally ridiculous: a pain management group, teaching me how to cope with the pain within a work situation. Unfortunately, I had scored zero points on my medical, and the help I was finally about to receive was taken away."

Sarah says, "My son has severe ADHD, dyspraxia, OCD and other neurological problems, and has been on a personal education plan since he was diagnosed nine years ago. We have been fighting all the way through junior school to get him the extra support he needs. The school have said that, with the cuts, there is no money for funding. They are reluctant to send him for assessment, because if he is only offered ten hours per week, they have to fund it."

Janice is a deaf-blind mother with a 5-year old daughter. She says, "If I want to take my daughter out, I use my Disability Living Allowance to pay for the hourly rate of a nanny and to help with extra costs. For example, if we go out to the zoo, I have to pay for an extra adult. I also have to pay for their food and mileage, and these things all add up." Janice works full-time, but is worried that proposed cuts to her benefits will have a severe impact on her role as a mother. She says, "If I lose my DLA, I'm worried I won't be able to afford to take my daughter out, go swimming or go to the play area – all the normal things that parents do. I just won't be able to afford the extra costs that non-disabled parents don't have."

Martine, aged 50, has impairments because of thalidomide, is blind in one eye and partially deaf, can barely walk, will undergo spinal surgery later this year, and has undergone brain surgery. She was assessed as fit for work, though the decision was overturned on appeal. Called for reassessment, she was again found fit for work, a decision upheld at appeal. Martine is now waiting to go for a court hearing to challenge the appeal outcome. She is scared she will be forced to work. She says, "It's been so much hassle. I know there are a lot of people like me going through this, and it's just not fair. The extra stress has certainly not been doing me any good. I don't know what they expect me to do or where they expect me to work. I'm in constant agony now, and it's not as if my arms are going to grow back. We just want it sorting."

Lynne graduated with a first in criminology, but has been unemployed for three years. She had hoped for a job with the police, but a 20 per cent cut in police funding had seen a reduction in jobs. She says, "I've been applying for waitressing. I've been applying for administration. I was applying for care work. I've got no TV. I've got no fridge running. I'm not using the heating at all yet. I've done my best. I've got two degrees. I'm afraid to put the light on at night because of the cost of energy. It makes me very angry, but there's not much support out there. I'm just so stuck."

57-year old Chris had diabetes, leading to multiple amputations. He was found dead in his home just months after being told he had to undergo a medical assessment to prove he could not work.

87-year old Betty lives with her son John, aged 52, who was born prematurely, is blind and has severe learning difficulties. Recently, when she has been too ill to care for him, he has stayed at a respite centre, but the local authority has recently announced it will close because of cuts. Betty says, "I would have loved him to end up there. He knows everybody there. For the moment, I feel, while I can, I've just got to look after John."

Deb says "A friend of mine got two letters yesterday, one telling her how much she would have to pay for her spare bedroom, and the other telling her how much she would have to pay towards Council Tax. She's on benefits because she's spent the last twenty years as full-time carer for her mother. In the process, she's wrecked her back and her knees and now, in her late fifties and out of the workplace for so long, cannot see potential employers rushing to take her on. Her mother finally had to go into residential care three months ago, which was hugely traumatic for mother and daughter, but my friend could no longer cope with the lifting and wheelchair pushing because of pain. Her housing association do not have any one-bedded properties available. If she moves further away, then getting to see her mum will be both expensive and difficult."

When 81-year old Irene's husband died, she also lost his pension, and now she worries about her fuel bills. She says, "I used to shower every day, but now do it every other day, as I know how much it can cost. It's the same with heat. I have it on an hour every other day in the kitchen, bathroom and lounge. I've got thermal blankets to use and will wear extra layers. If it gets really cold, I'll sleep in the lounge."

Acey says, "I'm scared, because I am just about scraping by at the minute, and the government is bringing in changes that mean I'm not going to be able to provide for my children anymore. I feel like the government should be helping people like me who want to work and make a good future for their children, but they're not. Since leaving school, I've either been working or studying. Even during my pregnancy, I never took time off. I don't drive. I don't have holidays. We don't have a Sky package on our little TV. We've already cut back. I don't know what I'll do when these changes come in. I'll have to make more cutbacks and more sacrifices."

Sue works in a small market town. The bus service has just been cut and she says, "I am most anxious and exercised by just how to get to work, to do a job I love and have been doing for 21 years, using the bus."

47-year old Chris has Asperger's, which means he has difficulties processing information and gets confused easily. When he went to the job centre to apply for Jobseeker's Allowance, he asked to see a disability employment adviser, so he could examine the Jobseeker's agreement to make sure he would get the support he needed. Chris says, "I wanted the right to have my needs considered before I signed that contract." But the job centre refused, saying he was being unreasonable, and turned down his claim. He was also refused hardship payments, because he asked for support before he signed the agreement. Whilst he subsequently received a Crisis Loan, he also had his Housing Benefit withdrawn, leaving him heavily in debt.

For Mina and her nine-year old daughter Rana, the benefit cap led to a £210 per week shortfall on their two-bedroomed flat. The landlord gave them notice, and now they are in bed-and-breakfast. The bedroom they share has no window and is too small to fit two beds, so they share a bed. They share a bathroom with ten other families. During the night, they can hear occupants in other rooms stamping up and down the stairs, occasionally followed by the police. A few weeks ago, the woman in the next room attacked Mina, in an assault so violent that Mina had to spend the night in hospital, accompanied by her daughter. The neighbour remains, and Mina and Rana can no longer use the communal kitchen, instead buying food from KFC and McDonald's. Rana says, "No one in school knows. I told the teacher we had to move, but she doesn't know I'm living in this tiny room".

Susan worked in a restaurant, but was made redundant. She says, "The job had been going okay, it was just that they were getting rid of staff, and I was one of the latest arrivals and at the bottom of the pile".

A says, 'The Housing Benefit cap fills me with dread, and I've tried to move to a flat instead of a house, which would be about £50 per month cheaper, but no one will touch me because I'm a social housing tenant. So when these changes take place, I will have to end my contract here and probably go homeless. They aren't leaving me with any choice.'

Holly and her husband's hours of work vary, and they can't always find enough work. She says, "We were both working very hard, but couldn't afford electric and gas. The bank took charges, and suddenly my card didn't work. I had to leave a week's shop at a supermarket. We sold everything. We used furniture to burn on the fire. He works 50 hours per week and there's still not enough food on the table. Things are better now, but I still won't eat most weeks at some point."

Naseem is in her 50s, and has four children, with the youngest just turned 17. Her own childhood was very hard. She was not allowed to attend school and, subsequently, had to escape from a violent marriage. What bothers her most is her lack of education. She can barely read and write, and official paperwork panics her. In the past, she has worked in shops, and as a carer to elderly people. Now on Jobseeker's Allowance, Naseem has been sanctioned for four months. She says, "I went to the appointment, but it was the wrong office. I tried to explain and explain and explain." In the meantime, her bills are piling up. Trying to explain this at the job centre, she grew breathless, then she fainted. "I always get panic attacks," she says, "but recently they have got worse."

Jane was a professional chef before her son was born. When he started school, work was difficult to juggle around school hours, so she took a job as a shop assistant. But the independent fabric shop went out of business, and Jane has been unemployed for three months, struggling to find a job to fit around both school hours and caring for her elderly mother who has had surgery. The job centre drew up a claimant commitment contract that instructed her to look for a job of at least 20 hours per week and to be prepared to travel 90 minutes each way. She faces sanctions if those conditions aren't met, but says she is unlikely to be able to meet them. Her last job was 16 hours a week, allowing her to manage her caring responsibilities.

After selling all of her possessions to pay off debts, Jack was left with just a bed and a sofa and a few items that were donated by friends. She has had to live on a budget of £10 per week for food for a long period of time. She never uses the heating, takes out excess light bulbs, and does not have a freezer or tumble drier. She buys basic products, and tries not to buy meat or dairy as they are too expensive. Her local food bank is able to provide nappies and five items of food each week. On reading a newspaper article, she was shocked to find that nine of the 16 criteria that class a child as being in poverty applied to her own son. She says, "It was a shock to me, and I wondered if I was a bad mother."

Charlotte has a severe spinal condition and is partially confined to her bed. Her husband is her full-time carer, and they have to get by on his carer's allowance. Her impairment means they can't share a bed. The bedroom is too small for two beds, so hers is in the second bedroom, classed as 'spare' under bedroom tax, and with no exemption made for their circumstances.

Edna, who is almost 60, was referred to the food bank by a cancer charity, after her Employment and Support Allowance was replaced by Jobseeker's. Although she underwent radical surgery last year to remove cancer, and has arthritis, as well as depression following the recent death of her brother, Edna has been told she is fit for work. She has been applying for jobs, but feels that her age has reduced her employability, and is also concerned that she would not be able to cope physically with a job. She is appealing the decision, but this is expected to take weeks. Edna lives alone and has sold her TV, a main source of company for her, in order to put food on the table. She contacted the food bank with just £8 left to last her five days.

A woman waited three months for a Personal Independence Payment assessment. A further three months on, she is still waiting for a decision.

A says of her Employment and Support Allowance assessment, "They never asked about the amount of pain I have to contend with, or how tired I get from coping with it. After the interview, I was told I was to be disallowed ESA. I could probably go down the route of appeal, but I really don't feel like fighting for a benefit that I have already been made to feel I do not deserve. Neither do I have the energy to appeal."

Sheena helps run a community centre which, until the cuts, offered courses for unemployed people in IT skills and CV building. The centre has lost 13 members of staff in the past year and is struggling to stay open. Sheena works full-time, but there's only enough money to pay her for ten hours per week, so she does the rest for free. She worries about her community, but also about her own children, since three of her four sons, aged between 20 and 38, have recently lost their jobs. She says, "I don't think you could be more motivated than my sons, and they can't get anything."

Thomas has epilepsy, depression, arthritis and memory loss, yet has had to wait eight months to receive Personal Independence Payment, to cover the additional costs of impairment. His MP says, "The months went on without him getting an assessment, and he fell into real financial difficulty. He was struggling to pay his rent, and he couldn't afford his bills. By the time he came to me, Thomas was suicidal. Eight months on, and he was still waiting for a decision. His epilepsy was causing him to have daily, violent fits, and he was surviving on just £30 per week. He didn't have cooking or washing facilities in his home, and he didn't have any food." By the time his PIP was awarded, his doctor confirmed he had malnutrition.

A's local bus route has been cut. She says, "As I do not drive, having a bus that stopped right outside my door was one of the reasons that we decided to buy the house, as it meant that I could get about without asking my husband to take me everywhere. Also, when he no longer drives, which, now he's 71, may not be too many more years, we could both still get about. We both use the bus for doctor's and dentist appointments."

In an accident at work, Peter avoided serious injury, but was told not to come back. He went to sign on and says, "I'd worked all my life, but they treated me as if I was cheating the system. They didn't even know me." He applied for five to six jobs per day, but when he wanted to move to be with his seriously ill mother, and said he would look for work there, the job centre ruled this an 'inappropriate search'. He was sanctioned for a month and got into debt. When he moved, and signed on at his new job centre, he was sanctioned again for not attending a meeting with an adviser back at his old job centre.

Melanie was reassessed for Disability Living Allowance, and turned down. She uses a wheelchair for distances over 50 metres, and needs assistance to get in and out of the bath and with cooking. Now that she has lost DLA, she has also lost her car. She says, "My car gave me a bit of independence. I regarded my car as my legs. I'll be housebound without it. Others will have to do everything for me."

Hannah lives with her two young children. Before her partner left, she worked in a shop and as a care assistant. She says, "I've always said that this house could be for a bigger family. I've been asking on and off for the last six years for a two-bedroom place. We had a letter saying I'm under-occupying my home by one-bedroom and we'd have to start paying extra for the rent. Now, I'm more than £200 in arrears, and it's only been a few weeks. They won't let me apply for a new two-bedroom place because I'm in arrears, but I can't clear my arrears because of the bedroom tax."

59-year old David was sanctioned, told he was not taking his search for work seriously enough. After five years in the army, he had worked at BT and other companies, before stopping work to care for his mother who had dementia. After she died, he began to look for work and was put on the Work Programme. His benefits stopped after he missed two job centre appointments. 18 days later, he was found dead in his flat. A pile of CVs he had just printed out was found near his body. His electricity was cut off, there was almost nothing left to eat in the flat. He had only £3.44 in his bank account, which he was not permitted to withdraw, since it was under the bank's £5.00 limit. David had diabetes and died from diabetic ketoacidosis, caused by an acute lack of insulin. The autopsy showed that his stomach was empty.

Former teacher, Marlene, has MS, and retired five years ago on health grounds. Her GP says she is not well enough to work, and she had received Incapacity Benefit for five years. When she was called to apply for Employment and Support Allowance instead, she was assessed as being fit for work. She says, "I found the assessment very stressful. I have a copy of the assessor's report, which places huge emphasis on how well I looked and how well turned out I was." She has now been moved onto Jobseeker's Allowance, losing around £28 per week in benefits, and now required to search for work. She is appealing the decision. Marlene says, "My fear is that this whole experience will trigger a relapse. The emotional stress has been enormous and has had a detrimental impact on my health."

Jimmy says, "Support services have been cut, because there are fewer support workers employed full-time by the council, so when more cover is needed, agency 'bank' workers have to be brought in. As I am an anonymous service user, I sometimes find this hard to bear."

24-year old James has a degree in computer games programming. He was assigned to an eight-week work placement in Maplin's in the run-up to Christmas, stacking shelves, taking deliveries and doing stocktaking, for no wage. He was told he could lose his benefits if he did not undertake the placement. James says, "I understand the need to gain experience to get a job. My objection is the way they've gone about it. If they took the time to listen to the criticisms about the hours, the pay, the relevancy, then maybe we could come up with an actual solution. We're doing the same hours and work as actual employees and temp staff, and we're doing it just as well, and there is no guarantee of a job at the end of it, meaning it could potentially be all for nothing."

Liam is 22 and is struggling to find work in one of the UK's youth unemployment hotspots. When he managed to get a job with a marketing company, it was based on sales commission, knocking door-to-door. He was required to achieve 100 households signing up each week. When he didn't reach the target, he lost the job. Since then, Liam says, "When I'm like this, I feel lost. I don't know, I don't know what to do with myself. I lost my job, and then I became homeless, and some nights I was walking around all night trying to find somewhere to stay. I hate being on the dole. I hate being on Jobseeker's, because there's people out there working their arse off, and we're getting their money, and I don't like it. I'd rather be going out and earning my own money. I just feel stuck. I just feel lost. Proper lost"

Jim's nine-year old son, who has multiple impairments, lives at his Dad's three nights each week and during holidays. Because he doesn't stay over every night, Jim will have his benefit cut. His son's needs mean he is already paying more for heating, electricity, food, water and diesel, and he cannot make up the shortfall in benefit.

Suzette is a care worker on minimum wage. She has two jobs to try and make ends meet and says, "Life is difficult for me with the minimum wage. I love what I do. I make somebody happy, and I want to be happy when I go home as well."

Tim was partially sighted and had agoraphobia. Just days before he was due to be evicted over rent arrears, he hanged himself. The coroner concluded, "A major factor in his death was that his state benefits had been greatly reduced leaving him almost destitute and with threatened repossession of his home."

An MP describes a constituent who has ulcerated colitis and has been retired medically as a civil servant. Her doctor and her physiotherapist support her, yet she was assessed as fit for work at assessment.

Lela suffered a minor electric shock while she was taking a shower. When an electrician told her that it wasn't safe for her and her daughter to remain in their home, Lela's landlord evicted them. Lela says, "Nobody wants to rent to you when you're unemployed, and I'd been homeless for a while before eventually finding this place. I hadn't made a huge fuss about the mould on the bedroom wall. I'd helped out when the basement of the block flooded with raw sewage. Suddenly, we've got to leave. It's a sixth-floor flat with no lift, so you don't really want to be moving, even if I did have somewhere to go." Lela was turned down for local authority help, because they said that she had made herself 'intentionally homeless.'

Fred's two-bedroom council house has been extensively adapted over the past 20 years to meet his impairment needs. He shared the house with his wife and stepchildren, but since his marriage broke up, he has lived alone. With the introduction of bedroom tax, he has needed to make up a shortfall in rent to cover the cost of the spare room. Any property he moves to will also need a lift, ramps, accessible shower, etc, installing, but there aren't any smaller properties anyhow.

57-year old John was out of work and worried about mounting financial problems from loans and credit card payments, as well as the need to pay extra rent on his house because of bedroom tax. He disagreed with the job centre, who had told him he was fit to work despite an injury to his back. He hanged himself.

Chantal's 12-year old son has severe brain damage and poor immunity. Over the past year, he has caught 13 lung infections. He is incontinent and gets cold at night when he gets wet from his urine, but Chantal can't afford the extra heating he needs.

Former butcher Kelvin has been housebound for over two years because of four heart attacks, two strokes, diabetes and the loss of his right leg. He was placed in the work-related activity group for Employment and Support Allowance and lost his appeal. He says, "It's not fair on me and it's not fair on my family. If only they would come and see me in person, perhaps they would understand. I used to have hobbies. I used to have a profession. I used to have a life. Now, I'm in constant pain every second of every day. It's crazy – what job could they send me for?" His consultant says it is a "ridiculous decision."

Clive was made redundant three years ago from a job managing a team of social workers, after he had a massive stroke. He thought finding a job would be straightforward but, six months later, still had no work, though he had applied for 600 jobs, and used up all his savings. The job centre sanctioned him on grounds that he had not been looking for work "diligently enough". Clive says, "Your money stops immediately. Thereafter, you are in freefall." He explains that he often waits until midnight to go through supermarket bins around his home. At times, he has gone begging, explaining it is "not something I'm proud to say, but you have to think in survival terms". Missing so many meals has caused complications with his diabetes, leading to hospitalisation and the doctor signing him off sick. Just as he stabilised his blood sugar level, six months later, he was assessed for Employment and Support Allowance and found fit for work. Clive says, "I've been paying into the system for 30-odd years, but when I came to sign on, the attitude is 'you're scum. You have no rights'. I used to be a social worker, now I'm nothing."

Emma and Darren live with their four-year old twins. Darren works in public transport. Emma says, "Our finances used to be secure and healthy. I earned £45K as an administrator for a construction company and Darren earned £30K. When I was pregnant, I found myself unemployed for the first time in my life. I tried to get another job but there were only really ill-paying, part-time jobs around and we couldn't afford the cost of childcare. Two-and-a-half years ago, the interest increased so much on our mortgage that we were having to pay an extra £200 per month. We had no choice, but to go bankrupt. We lost the house and now we live with Darren's parents. Food is a massive issue. I don't cut back on the food I need. We cut back on quality instead. I'm not stupid: I know this is going to have a detrimental effect on my children's health. My husband and I are both feeling the strain. When you're under constant pressure, you're much more likely to snap. You're just fed up and tired all the time."

Denice is unable to work because of arthritis and is struggling with housing debts. Now, she is faced with losing more of her income to bedroom tax, but there are no smaller properties to move into.

Even before the full impact of planned benefit cuts is felt, Moira, whose son has autism, says, "I've axed my weekly shop and regularly go without meals to make sure he has enough. He gets upset when I don't eat, but I tell him not to worry, as I'm not hungry. I've borrowed money from family to pay for food, gas and electric and I took out a credit card for school uniform and footwear, which I am now paying off at £20 per month."

An MP tells of a constituent who had seven strokes, and also has type 2 diabetes and a liver condition, but who is having to appeal against being found fit for work.

Brian attends a day centre for people with learning difficulties, which is set for closure owing to cuts. His sister Jean says, "He's 54. I do his breakfast and shave and wash him each morning, then he goes off to the centre. It is more than care. It is their building, with their paintings on the walls, and their friends. It's like a club. For Brian, it's another part of his family. I don't know how he will react if it closes. People like Brian feel things more deeply, I think."

Former soldier Lee has only one kidney. He travels a 100-mile round trip three times each week for kidney dialysis because of disease in his remaining kidney. He has been assessed as fit for work.

54-year old Suzana lives in a three-bedroom house with her daughter. Her son has recently left home, so the house is classified as under-occupied. Her daughter, who has cerebral palsy, will live with her mother for the foreseeable future. Their house has a through-floor wheelchair lift, a ramp and an accessible bathroom. If they stay, Suzana will need to pay an extra £11.59 per week, which she thinks will have to come out of her food budget.

Dean says, "I have been a long-time heroin addict. I recently walked to this new town to live, to get away from the heroin scene I was involved in. I've had problems with my Employment and Support Allowance, because I gave a 'care of' address for my application, and had trouble keeping up with paperwork because I have no home address, because I've been living in a tent since I came here. I have been clean and off heroin for four weeks. I need to be resident here for a few more months to be eligible for services."

Stuart left a note speaking of his love for his son and his distress that he had not been able to provide a better life for him. His grandparents said the 23-year old was trying hard to find work and had been "very anxious" about the job centre interviews he attended every fortnight.

Grampie says, "I met a lady today who works as a cleaner. She mentioned she lived in a two-bedroomed bungalow because she had been married to a disabled man. Shortly before he died, they bought a dog, which saw her through his death and became her companion. She had been living in council accommodation since the 1960s. The council had told her that they were increasing her rent by £13 per week because she had a spare room. They also offered her a single bed apartment in a three-storey block of flats, but she would not be allowed to take the dog. She chose to stay, with her small garden, and group of friends who gave her friendship and support. She had paid rent for all those years and would have paid for the construction of her flat over and over. Her rent is more than her manager's mortgage she told me."

A says, "I have to cut down on basic living expenses. I stay in bed to keep warm, especially in winter, as I can't afford to put the heating on. The bleakness of this, week-to-week, is having an impact on my mental and physical health. I'm trying to find somewhere else to live, but so far have not been able to find anywhere affordable in this area. I've had to get occasional food parcels from the food and support drop-in service."

Nicholas, a former farm labourer, shot himself. He was due to attend an Employment and Support Allowance appeal hearing, having been assessed as fit for work. His former wife says, "He was always a happy man and never spoke about private matters in public, so I knew this had been worrying him, as he had talked about it in front of other people."

A says, "In 2004, I started having back problems, and had to have a lot of time off work. The company was very good to me, but after two years it became apparent that my health would prevent me from continuing, so I took redundancy and went to college for five years to get new skills for a new career. While at college I had a back operation. This did not prevent me from getting my qualifications, but I have been unable to find work. I was accepted for a job as a security guard in the job centre, but I never received a start date. I live on Incapacity Benefit and own my own house, worked hard to pay for it, and despise being called a shirker."

Patricia says, "I ended up at the food bank because all my debts got on top of me, and I couldn't find any way out. My wages were so low, and there was no overtime. I had Thames Water knocking on my door, debt collectors knocking on my door. And I'm showing them my wage slip saying 'How can you expect me to pay you every week when you can see what I'm paid in a month. I have no other form of income coming in.'"

Steve lives in the country and says, "There are only two buses a day into the town to the job centre. I have to get a bus before 8.00am to make an 11.00am appointment. In groups of around ten, people suffer tedious 45-minute seminars on topics ranging from the benefits of work, if we won the lottery, how money is not everything, the 'broken window effect' in our neighbourhood, rating our home life on a happiness scale. We then do job search in their ramshackle IT room. Their 'interventions' are a brief one-to-one chat to follow progress. Any job interview I have attended, any work experience placement, or volunteering work, has been off my own back."

Debbie is a learning assistant in a school and, for a 30-hour week, receives £10K per year. She says, "I've had to change the way I shop. I go to three shops instead of one to get the best price. It is not ideal to spend so much time shopping around, as I am a working mum. And fuel bills are becoming more of a battle."

A says, "I'm cleaning rooms in a small hotel. The hotel pays me £25 for eight hours' work. They pay me cash-in-hand, no wage slip. I know they should pay me the minimum wage, but what can I do? After working nine days in a row at the hotel, I hurt my knee at work and was in a lot of pain. The hotel said I could only have a day off if I found a friend to work instead of me. I had to pay the friend, so I did not make any money that day."

A housing adviser says, "I spoke to an elderly lady who had a three-bed house and had lived there for nearly 40 years. She was very distressed because she had two spare bedrooms and didn't know how she would be able to pay the rent after bedroom tax came in. She said all her friends and family were local.

15-year old Matthew has swum since he was two. He is one of 20 young swimmers who have been selected for an elite swimming squad, qualifying for the regional squad and ranked 7th in the UK. Now, their coach has been made redundant in local authority cuts. Matthew says, "Anyone who competes at the level we do dedicates so much time to the sport, that there is little time to do anything else. We choose to do this because we are proud of what we achieve, and are hopeful of what we can achieve in the future. If the coach is removed at this critical point in my swimming career, how can I ever have a chance to make the national team?"

Matt lost a job and his marriage subsequently broke down, his wife and twins moving out of the family home. With two spare bedrooms, Matt was hit by bedroom tax. He received a letter warning him that he could be evicted if he didn't pay the £78 he owed. He says, "It felt like the straw that broke the camel's back. I did attempt suicide - it was a just a culmination of all of those issues. The council has spent thousands of pounds on keeping me in this property, by adapting the place to suit my requirements and meet my disability. It doesn't make sense." Although he is now up-to-date with his rent, after his local parish council settled his arrears, Matt worries that this is no more than a temporary solution.

Trina is a print and web designer. She says, "I got rheumatoid arthritis when I was 19. The hydrotherapy pool at my local hospital is fantastic, but is threatened with closure. One of the things about arthritis is that, if you're having a flare-up, you kind of sit rigidly and everything's in pain. In hydrotherapy, you've got really warm water and it gives you the freedom to move about. It's a pain relief in itself. They pinned up on the noticeboard a list of public pools that people could use instead. A member of our group visited all of those pools and found it was impossible for disabled people to make use of them. There were steps going down into them, there were no handrails, there were no hoists, the changing rooms were totally unsuitable, the water was too cold. It's just nonsense."

41-year old Joanne has lived in a home for people with learning difficulties for five years, since her mother became too unwell to care for her full-time at home. The local authority is to close the home because of cuts. Her mother says, "I thought I could die happy, knowing that she was being looked after in a stable place. Now, I don't know where she will go. It took her an awfully long time to settle in. I never thought these last years would be like this. Now, I don't know what will happen to her if anything happens to me. Where will she go?"

52-year old Jan had worked as a care assistant and in hotels. When she was diagnosed with cancer, depression and fibromyalgia, even basic movement became painful. When bedroom tax came in, she could no longer afford the extra rent on the two-bedroom flat that she loved, and she fell into arrears. She had to move to a smaller property and lost the community she had relied upon. After the move, her health deteriorated and she died a few months later. Her daughter says, "Her health deteriorated after she left where she wanted to be. What she went through breaks my heart. They let her slip through the net."

Diagnosed with multiple sclerosis while on maternity leave, 28-year old Samantha's relationship fell apart, leaving her a single parent of a two-year old. Now, Samantha's landlord has fallen behind with his mortgage payments, and she and Max are being evicted as the flat is repossessed. As recipients of Housing Benefit, they have struggled to find anywhere to move to. Social housing is in short supply, and they have been offered emergency hostel accommodation an hour's drive away. Samantha says, "Here, I have family who can come and cook for me on a difficult day or help look after Max. Stress is a big trigger for a relapse. Suddenly, I am getting all these warning symptoms."

A says "I got paid £9K more per year ten years ago, by the same company, doing the same job. I got paid last week, and today at the shop I had to choose between bananas or apples. Couldn't afford both."

Peter has a fluctuating impairment that means some days he uses a wheelchair and, other days, crutches. He experiences a barrage of hate from his neighbour, who decided he was exaggerating his impairment: eggs thrown at his house, stones at his windows, shouted insults. The assaults continued for months, leaving him in tears, feeling suicidal, and on antidepressants. He was scared to leave his home and blamed himself for the upset it caused to his wife and two children. Peter says, "He made our lives hell. We are a family who like to keep ourselves to ourselves, but the abuse we have suffered is terrible. He has called me a cripple and a scrounger and got his children to do the same."

60-year old Tony is a former diamond driller for the construction industry, who has severe back problems as a result of his work. He was awarded zero points in an Employment and Support Allowance assessment, a decision later overruled at tribunal. Tony says, "The assessment was an absolute joke. The person had a computer in front of him with the questions on it. He never bothered to look at me, not one time. He was just going through on his computer with his mouse, knocking off the questions. I was thinking, 'I'm a human being, me'."

Kiran is a 35-year old lone parent who works as a lecturer during school hours, her income supplemented by Working Tax Credits and Housing Benefit. Her budget is precarious and she says, "It all adds up and I'm left with nothing." She is anxious about how benefit changes may make her situation even worse, and that she may be required by job centre advisors to take on more hours or face a reduction in benefits. She says, "I'm a single parent. I have to be with my daughter. I can't work full-time until she can look after herself."

50-year old Trevor had meningitis as a baby, which left him with brain damage, severe epilepsy and anxiety. He worked at Remploy for six years, but had been medically retired. He was placed in the work-related activity group of Employment and Support Allowance. In an appeals letter, he wrote, "I have never been able to work due to my epilepsy. I lost my job because they could no longer cope with my attacks." His appeal was rejected. When he went to second appeal, he was given a month to prepare. As his family tried to assemble detailed medical records and the deadline approached, he became increasingly worried. Trevor hanged himself.

An MP described a wheelchair-user with mental health issues, who has so far waited six months for her Personal Independence Payment case to be resolved. Because of the delay, she has lost other benefits and funding, including DLA and her Motability car. He says, "Things that help people with mental health issues include visiting relatives, joining voluntary organisations, going to a place of worship and getting out in nature, none of which she could do because her car was taken away. All the things that could have helped her were taken away from her."

Dodo says, "I am so worried about this bedroom tax. I will have to pay £20 per fortnight out of my benefits. I am not coping well as it is, having had breakdowns in the past, and getting over one now. I would love to move into a smaller place, but my housing association told me they haven't spare places. I feel the government is against me for having no job and being sick with achalasia and a very bad hip. Don't know what to do or who to turn to. Feel suicidal. Just had enough of worrying about money and bills."

Jalo is a father with five children aged between six and 18. They were evicted from their home for £200 in rent arrears and have, for the past six months, been rehoused 125 miles away, in two rooms of emergency accommodation. Jalo says, "They send us here like animals. No one has called me or told me how long I should be here." Previously, he worked in transport security and warehouse work, but he is unable to look for work now because of the uncertainty of his position.

Golda was made redundant from her job as a project coordinator for a charity. In four months, she has been to 50 interviews, without success. She says the stigma around benefits almost stopped her claiming them, until things became desperate. She says, "I was so ashamed to go on benefits that I went for three months at home before claiming them. Every time I went to the job centre, I was just crushed."

A says, "My Working Tax Credit has been reduced, and my rent has been increased."

A's application for Personal Independence Payment took a year to come through and was confirmed just three days before he died. His sister says, "Is this the way to treat a person who has worked all his life, paid his taxes and national insurance, and when he needed help, it was not there?"

Stephen was told by his GP that he would only refer him to a consultant privately, not on the NHS, as the surgery had used all its budget.

Emma was undertaking a City and Guilds diploma, training in horticulture, gaining work experience in a nursery, and attending a course on starting your own business, when she was told she would need to join the mandatory Work Programme. She was told her existing work experience did not count. Emma says, "I feel within the next two months I will have a job. But I cannot do this if I am working in Poundland or similar, getting experience in a field I have no interest in and that will ultimately only look incongruous on my CV. I'm a single mum who wants to balance working towards the good of society, and the people around me, with bringing up a healthy and happy daughter. Being treated as if I am trying to get out of working, even while producing evidence to the contrary, has really affected my morale."

Three years ago, Ian was a freelance plasterer and was teaching his skills to students sent from the job centre. Now on Jobseeker's Allowance, he was placed on a Work Programme run by a private company. Asked to send his CV by email, he was not given the email address, so he hand delivered it. A week later, he found he had been sanctioned for six weeks for not sending the CV by email. Aged 49, he was reliant on his parents for a daily meal, and on friends for small sums of money. In the final week of sanctioning, he had no gas or electricity in winter. He says, "You are treated like cattle in the field with a tag in your ear. The word 'sanction' is in every sentence the staff speak."

Michael was sanctioned for four months after failing to undertake a week's compulsory work experience at a local charity shop. When he arrived, he found that the shop didn't want him. Michael says, "I was five minutes early, I was polite. I knew that if I didn't do the work, I would be sanctioned. I knew it was important." During his sanction, he had no money to buy food, pay for his electricity, or for the bus fare from his village to the job centre. Instead, he walked 12 miles there and back every week until his payments were reinstated. He had no savings, no family to support him and few friends in the area. "It was bleak. You just give up," he says.

Beverley has tetraplegia and is largely bed-bound. Most of her £174 per week benefits income goes straight into her social care costs, leaving her with £71 per week for food, bills and any other costs. When bedroom tax came in, this dropped to £55. Because of her impairment she needs the heating on constantly, all year round. Reluctantly, she has needed food parcels from a local food bank. Friends help out occasionally with groceries, and her GP has prescribed a protein drink, but Beverley says, "I miss out meals. Some days, I might have some breakfast toast, and some porridge, and that's it."

Kevin got a job as a supervisor with a large discount retailer in the run-up to Christmas. But after the Christmas rush, Kevin was laid off. The company offered him a place in another town, 22 miles away, but Kevin couldn't accept it, as the cost of transport would have a huge impact on his wages. Kevin volunteers, and works hard trying to find a job. He's sent 130 CVs in the last few months, and received only two replies. "I've walked up to factories to try to find work. I went down to Kellogg's to see if they had anything. They had just laid off 40 men. Why would they give me a job?"

Robin says, "I just want get a job, get some money, so I can get out of here. All the jobs are taken. Whenever you hand in your CV, they say they'll get back to you, but then there's nothing."

56-year old Anthony was fired, he believes unfairly, from the company that employed him as a driver. He was accused of denting two vehicles and not admitting the damage, but argues that the vehicles were dented by other employees and he did not report the damage because he saw no need, since he assumed it was historic. He says, "I wanted my job back; it was a good job. But I also wanted to prove them wrong because they were accusing me of something I didn't do." However, he had to abandon his plans to take his employers to court after fees of up to £1200 were brought in for employment tribunals. Following his dismissal, he got into debt, so paying the fees was unthinkable.

Jimmy says, "I know someone caught in the bedroom tax trap who, because he cannot get more than sixteen hours' work each week, will lose the benefit money he receives, which puts him in a situation where he has to choose between losing his house or his van, which is essential for the job he desperately wants to keep."

Keith is an ex-serviceman, now on disability benefits but, because of deductions for rent arrears and a Crisis Loan, these have been reduced to £58.92 per week. He has been given a food parcel, but has no cooker or gas to cook with. He has sold his freezer, cooker, washing machine and toaster and pawned his phone. Keith says, "When you ring up the job centre, there's no word of hello, they just say, 'National Insurance Number?' To them, you're just a number. I've rung saying the stress and delay was making me suicidal, and their response is 'What are you trying to insinuate?'"

Jane has ulcerative colitis and chronic back pain and receives Employment and Support Allowance. When her daughter left home, Jane, her husband and her son were considered to be under-occupying their home. Since they couldn't make up the shortfall in rent, they had to move. Their son has Asperger's and the family dog was more than just a pet. Jane says, "My son doesn't find it very easy to speak to people, but he could talk to Brandy." But their new accommodation did not allow pets and the family had to take the dog to the animal shelter.

Dennis says, "I was delighted when my family of four, now five, finally made it off benefits this year, when I got married. Now, we only need to claim some Child Tax Credits, because my partner is a low earner in the care industry, as well as a partial top up on the rent via Housing Benefit. I am now able, when health allows, to work a few hours part-time. If our Housing Benefit is reduced, this will mean my partner leaving work as we cannot manage and are in debt already. There isn't anywhere cheaper than this housing association flat which would not be overcrowded. I feel sad to say this, but I'd rather take my chances robbing middle class neighbours up the road than watch my children go homeless or hungry."

When Disability Living Allowance came to an end, 30-year old Annette who had mental health issues, applied for the new Personal Independence Payment, but was faced with long delays in which she struggled on very little income. Her aunt says, "It caused her a lot of stress. She couldn't afford to get the bus down to come and see her son, who was staying with me before she died." Annette's application had still not been processed six months later when she died after taking an overdose.

A says, "I had a full blown panic attack in front of an Atos assessor and was so distressed that the receptionist refused to let me travel home alone and called me a cab. I got zero points for mental health and was passed 'fit for work'. I'd asked for a female assessor, as one of the reasons I'm claiming is for PTSD and other mental health issues after rape. I was refused on the day, and told if I didn't see the male assessor that my benefits would be stopped without appeal. Terrified I'd end up losing my flat, we soldiered on through the assessment, only for me to freak out completely when the assessor insisted on examining me physically without a chaperone. I was so distressed I don't really remember getting home and was affected for weeks, having to have my meds increased by the doctor."

A says, "Following many months of letters, phone calls, and visits with DWP representatives, the system of claiming Disability Living Allowance had finally beaten me. Both my physical and mental health is so poor that there is no way that I can possibly manage to cope with day-to-day life, let alone work. I had previously been assessed as a long-term recipient of benefits due to the severity of my health, yet the assessor concluded otherwise."

55-year old Donna lives with her husband Graham and their 19-year old daughter in a three-bedroom council house. Donna, a former medical secretary, now has multiple impairments and mental health problems. She and Graham were legally separated three years ago, but Graham has remained as her carer, living in the box room of the family home. Since the bedroom tax takes no account of their separation, the family has been told they are liable for £60 per month of their rent or will face eviction. Donna says, "This house is the only place I feel safe in my life. I don't know what I'm going to do."

In an Atos occupational health assessment, James was deemed unfit for work, and lost his job. When he subsequently applied for Employment and Support Allowance, he was assessed as fit for work by the same company. James says, "I am recovering from an operation, so couldn't go out to work at the moment, even if I could find someone who will take me on in my condition. I have done 48 years of hard graft and paid my way. I stupidly believed that this would entitle me to a bit of help if I ever needed it. The stress and worry is dreadful. It really isn't doing anything to help me get stronger, which is what will be needed if the government wants me to get back into work."

A GP reports, "Mother, early 40s, who was sexually abused in her childhood. She has seen me regularly since mid-2010 when she presented with alcohol dependency, talking for the first time in her life about her abuse. She was referred by myself to the addiction services team. She is currently trying to consolidate her life, and is working slowly towards increasing her confidence and possibly a return to work. In her ESA assessment, she was found to be capable of work, a judgement I disagree with at present, and I worry that her mental health will deteriorate. Her benefits were stopped. She was diagnosed with type 2 diabetes and, instead of working with her setting goals for her diabetes, I wrote a letter for an appeal and referred her to the benefits worker, as these were her priorities."

After 23 years working for the council, 55-year old Yomi switched from temping to a more secure post, anxious to ensure he had steady work at a time of rising redundancies. As a result, his income dropped from £46K to £28K. When his eldest child began university, Yomi took out a Wonga loan of £400 towards accommodation costs. He says, "I started seeing these advertisements on television, on the buses. I wasn't looking too much at the small print. I was surprised they didn't refuse me. The way I saw it at the time, I thought, I am in financial turmoil and they are able to help me." Yomi was already having difficulty making ends meet, so he had to take out a second loan until payday. "Once you start it," he says, "you don't stop. Unless something happens, you have to go back for another loan to bridge the gap." He calculates he has now paid around £1,500 in interest to a variety of lenders, because of his initial decision to borrow the £400. He says, "I worry about it all the time. I have sleepless nights. I haven't told my son. I'm trying not to push my anger on to my kids. I go into my shell."

With the introduction of bedroom tax, Pauline is moving 100 miles away from the family home where she's lived for over 30 years and brought up her children, as she cannot afford to pay the extra £20 per week rent shortfall. Her new one-bedroom flat will cost the taxpayer £17 per week more than the rent on the home she is leaving. It has no garden, and she is missing the vegetable patch she has worked on for three decades. "This is what I'm going to miss," she says. She was born on the estate, and is leaving neighbours and friends she has spent a lifetime with. She has been having panic attacks: "Pains across my chest and up my arms, wondering if I am doing the right thing or not."

61-year old Anne ran out of money for heating over the winter, and was living without heating or hot water until she received help from a charity. She receives Disability Living Allowance and Pension Credit, which add up to about £120 per week, but her weekly electricity bill alone is £40. She says, "It was hell. I felt like I was on my last breath. There was one day when I even started thinking silly things, about how could I go on. But then I got the oil. I know I wouldn't be here today if that had not happened." Now, she worries about what will happen next winter.

Alexis arrived five minutes late for an appointment at the job centre, and was sanctioned for four weeks. She says, "I thought I was on time because my phone said I was a couple of minutes early. But when I got called up, the gentleman said 'It doesn't matter. The computer says you're late. You will have to come back after 2.00pm to fill in a form explaining why you were late'. I was in a panic. If I'm five minutes late, that's not my kids' fault. It was a misunderstanding. It's ridiculous. I kept thinking if I don't have any money, how am I going to survive?"

When London won the Olympic Games bid, Debo, who lived in the area, saw a chance to be part of the regeneration movement. He took out a student loan and worked hard for a degree in architecture. He says, "Every time an office, hotel or apartment block started up, I found out the developer's name and applied for a job. I've made more than 250 applications for an entry-level position. After your tenth rejection, you redouble your efforts; after your 50th, you doubt yourself; after your 150th, you feel worthless. My dad is a security guard and he couldn't understand why I didn't have a job when I have a degree. He made me feel even more of a failure, and eventually I broke down and had to leave. I took a job as a part-time sales assistant. It's minimum wage work, but it's better than nothing. I still feel a lot of shame that I am a graduate and yet still effectively unemployed."

A has a five-year old child, is pregnant, in receipt of Jobseeker's Allowance, and homeless. The local authority has offered her housing, but it has four bedrooms, which means that, under bedroom tax, her Housing Benefit will be reduced by 25 per cent. She will go from being homeless to facing extra financial burdens and increased debt and, ultimately, faces possible eviction by the local authority that has allocated her the house.

Peter had lived and worked in the UK for many years, having emigrated from Holland. Diagnosed with terminal cancer, he found he was not entitled to benefits, unless he was active in the labour market. Peter died, leaving his wife destitute and unable to pay for his funeral.

Susan is 60. She says, "I used to do cleaning work, so the job centre wants me looking for cleaning work, or shop work or kitchen work. But when you tell employers your age, that's it. They say that you're too old. I think I'll be nearly 63 when I retire. They've stopped my benefits three times because I'm not good enough, looking for work at my age. Every time I go to sign on, I get worried. You have to take a sheet in stating your name, your National Insurance number, what kind of work you're doing and what kind of work you're looking for. Even if there's no work to look for, they still put it down that you're not looking for work. They're on your back all the time. In the job centre now, you can't look for work, because they got these machines. They've got these machines to do it and I don't like that. The last time I went in there, they didn't have no newspapers, so where do you look? It's a bit ridiculous isn't it?"

For almost a year, A has been living in a string of bed-and-breakfasts with his wife and 18-month old son, since they were evicted from the home where he has lived for 11 years, since arriving as a refugee from Syria. They are now in a tiny room, sharing a bathroom with five other families, and a kitchen with 12. It is difficult to travel to his job as a carer in the area where they lived before, because he can't afford the £10 round trip. The family stays inside a lot, because they don't know the area. A says, "All my life has been damaged. Everything has changed in my life. Everything is broken. Even me and my wife, we fight too much."

Andy is 24 and says, "I used to project-manage around ten AIDS projects in sub-Saharan Africa, but I was made redundant nine months ago. I signed on, and since then I've probably applied for around 50 jobs. I've never been picky about where I work, but I've had just two interviews. You're looking at at least 100 applicants for every position, particularly the middle-ranking positions I'm going for. The job-seeking system isn't really set up for graduates. The jobs they point me towards – and I have to apply for them – often aren't particularly suitable. I'm in a much better position than many other people, because I've been able to move back home. It's a bit weird. I haven't lived here since 2005 and all my friends have moved away. I don't know that many people here anymore."

Carole has worked as cleaner and playground supervisor at a primary school for the past 18 years. After surgery for breast cancer, and rounds of chemotherapy and radiotherapy, she was too frail to continue her work. She has been waiting more than nine months to know whether she qualifies for Personal Independence Payment, to help with the extra costs arising from her illness, and has been struggling financially. Her 22-year old son has had to move in to help with her care and with the bills. She says, "I have worked without a break since I've left school at the age of 16. I feel I have been abandoned and left with nowhere to turn. It has been a real struggle."

In the two years since the local Remploy factory was closed, Geoffrey has not worked. He says, "I was looking for a job, and now I'm not. They take one look at you, you hand them your CV, and they say we'll phone you when we need you, and they never phone you."

Kevin is waiting to go into detox treatment, and for surgery for a painful foot condition linked to his time as a homeless person. He is in the Employment and Support Allowance work-related activity group. He failed to attend a mandatory interview because he was caring for his two-year old son, and was sanctioned. With a remaining food budget of £3.50, he ended up begging and stealing food.

Stacey lives in one room, with her husband and two children, aged seven and four. This temporary accommodation was allocated to them seven-and-a-half-years ago. Stacey and her husband both had jobs for a while, but didn't get their Housing Benefit adjusted and were overpaid for a couple of months, so now owe the money back. Until they clear this debt of £2K, they've been suspended from bidding for flats when they become available, and so cannot be rehoused. With only £60 of shopping money per week for the whole family, Stacey cannot see how that will be possible. Advisers, doctors and the children's school have all written letters to the authorities warning of the harm being done to the children, but these have had no effect.

James went to the job centre in search of employment, and the manager told him the supermarket was looking for staff. He says, "I thought, that's quite handy because I knew a friend who used to work there." He was sent to the supermarket on the Work Programme, spending almost two months stacking and cleaning shelves and sometimes doing night shifts. James says, "I reckon they should have paid me. I was basically doing what a normal member of staff does. I had the uniform and I was in the staff canteen. I got access to the food and drinks in the staff canteen, but I got nothing else apart from that. I was there doing it as if I'd walked into the store and said, 'Look I'll help'."

Alex has multiple and complex impairments and attends a school that meets his needs well, with a sensory garden, a hydrotherapy pool, and innovative classroom spaces. Now, the school is earmarked for closure because of budget cuts. His mother says, "This is the only place we want our children to be, and the only place we feel we can leave our children and know they will be safe. It's hard not to take it personally. You think, what has Alex done to deserve all this? It's not just this. They're cutting the local play scheme – the only place we can get any respite during the holidays."

Pat says, "I arrived home from a hospital appointment, having been diagnosed with a tumour on my pancreas, awaiting major surgery to have it removed, and there was a letter from my housing association informing me they are starting legal proceedings to evict me from my home of 25 years, because I was in arrears of £135 because of bedroom tax. This week, I struggled to pay £40 of the arrears, and I had to receive a food parcel."

Katherine lives with her husband and two young children. Both parents work full-time. She says, "My husband and I don't have breakfast because we can't afford it, and we miss evening meals two or three times a month to help with the mortgage. We are already at breaking point, so I honestly don't know what we'd do if our financial situation got worse. It really frightens me."

Mark was ruled fit for work against the advice of his GP and despite having complex mental health conditions. He was left with an income of £40 per week. He weighed five-and-a-half stone when he died of starvation.

Ronda has lived in the same flat for over 20 years and has a spare room for when her son comes home from university. She has been hit by bedroom tax.

A woman with depression, anxiety, anorexia and suicidal thoughts, who needs occasional medical treatment during the night, has been hit by bedroom tax. She appealed because she needs the second room for overnight carers, but has been turned down and is now in rent arrears.

57-year old Dave left his building job because of illness, and received Incapacity Benefit. When bedroom tax came in, he realised he would be £20 per week worse off, so he moved from the family home where he'd lived for over 30 years. His new rent is over £20 higher, but paid for by Housing Benefit, because Dave is no longer deemed to be under-occupying. He now lives in a sheltered complex intended for elderly people. He is by far the youngest in the block, and feels so isolated that he has only left the flat five times in as many months. He hoped that the move would be positive, but hates his new flat, and misses his old house, saying, "It was my home. The house was full of memories for me; all my history was there, my friends and children nearby."

Peter, an unemployed sign-maker with 20 years' experience, and a talented graphic artist, lives in a three-bedroom home he was allocated 12 years ago, at a time when demand for properties on the estate was very low. He was born here and has strong ties with neighbours. Now, bedroom tax takes up more than quarter of his income. He has coped during the last eight months only because friends and relatives have paid for gas and electric and a bus pass, sourced cheap meat and clubbed together to buy a second hand fridge. A one-bedroom flat off the estate is likely to cost more, and he wonders how he could afford the cost of moving. Peter says, "Without all that help, I would have sunk months ago. It does embarrass me sometimes that I am effectively relying on people to live. I am surrounded by really good people. It's bloody difficult. It is a crappy situation, to be brutally honest."

52-year old Paul has worked as a painter and decorator and sheet-metal worker, but was made redundant last year. He thought standing at the side of the road with a home-made sign, advertising himself for work, would show just how much he wanted a job. He stood with his mobile phone number on a board that read 'All I want for Xmas is a job'. But the Job Centre stopped his Unemployment Benefit because he failed to prove to staff that he was actively looking for work.

56-year old Falklands veteran Doug has one spare room in his flat, where his 13-year old daughter sleeps when she stays over for half of every month. Because it is not her primary residence, Doug has been hit by bedroom tax. He now needs to find an additional £50 per month towards rent and is in debt. Although he has been awarded a discretionary housing payment, he is concerned this will not be renewed. Doug says, "It's always nagging at the back of my mind, but there's nothing I can do, because I can't pay it."

A has got into arrears because of the bedroom tax. The only way in which she can get out of arrears is to move to a smaller property, but she cannot move because she is in arrears.

A woman who cares for her disabled husband, needed to take on a part-time cleaning job in the early evening, because their household income is so tight. She has to help her husband to bed at 4.00pm so that he is safe while she is at work.

Although they both work, Bradley and his girlfriend struggle for money. He says, "My girlfriend and I have to go without food fairly regularly. I have begun counting calories, not to lose weight, but to try and make sure I get enough. It is difficult to describe our lives now without sensationalising. The best way to put it is like this: with the hunger, and with the way that budgeting money becomes something that dominates every day, poverty becomes a physical and psychological state, rather than just an economic condition."

Lorry driver Ashley's leg was severely injured in an accident at work nine months ago. He has been assessed as fit for work and told he could do a desk job. He says, "I am still on crutches and in constant pain. I pay taxes and, when I need some help, I come up against a brick wall. I'm not a lazy person and I hate being off work, but now I need help I'm getting treated badly. All I want to do is be given enough time to recover and start driving again. I paid £2,500 to get all the licences I needed and it is my livelihood. I'm not trained for any other sort of work."

A Remploy worker made redundant when the government announced the closure of Remploy factories UK-wide, was taken on by a new enterprise set up to employ disabled workers, but lost his job again 18 months later when the new enterprise ceased trading. He says, "Everyone's very upset about this. The factory has shut down and we're still owed wages. We weren't paid at all last month and we're still owed money. It's been a disaster."

A teenager says, "The government doesn't see us as people. It just sees us as exam grades. The pressure on us is immense."

Lyn is a 56-year old mother, who has worked since she was 14. After a diagnosis of breast cancer, she had a mastectomy, chemotherapy and radiotherapy. 11 months after she applied for Personal Independence Payment, she had still not received an acknowledgement. Finances became so tight that she was forced back to work just days after finishing radiotherapy. Lyn says, "We've got a mortgage to pay. We're the kind of people who don't go for benefits, but we knew we would need some help with this. I'm wondering why I paid my taxes all those years."

Cecilia, who was being treated for breast cancer, had her benefits cut by £30 per week after a Work Capability Assessment deemed her fit for work. She died shortly after winning her appeal to get her benefits reinstated. She had told the BBC in an interview, "I was treated badly. I've been working since I was 17, I've paid all my stamps, all my National Insurance. The only time I was ever sick was when I was pregnant with my two sons. It has had a financial effect on me, but it's more that they're getting away with it. They are just treating you like a second class citizen. That's how I feel - that I don't count, I don't matter."

When 35-year old mother Lucy missed an interview at the job centre, her disability benefits were stopped, leaving her, her partner and 18-month old toddler without anything to live on. She went to her local supermarket and stole a chicken and some soap powder. Two weeks later, she was up before the magistrate. Her police interview noted that she said, 'sorry to the shop, but had no money and was in a desperate situation.' She was ordered to pay compensation, a fine, costs and a surcharge: a total of over £200, despite the precipitating factor being that she had no money. Her solicitor says her chief worry was that the social services might find out and take away her baby.

A says, "I live in a three-bed house. I am a single mum with a ten-year old daughter. I work part-time 18 hours a week, and get wages, Working Tax Credit, Child Tax Credit and Child Benefit. Me and my daughter always had a weekend away in a caravan in the summer, but we couldn't afford it this year. I've looked for extra work, but can't find it. We are coping at the moment, but I'm worried about paying for gas over the winter."

Former welder, Danny, aged 60, was told he was fit for work the day after he had double heart bypass surgery. He says, "I was in intensive care when my daughter came in with the letter. I was shocked. Even the consultant could not believe it." It took another nine months for him to win on appeal.

An MP tells of a constituent who delivers newspapers to his office. The man is on a very low income and needs to claim Jobseeker's Allowance. In one period of a fortnight, because of dyslexia, he applied for nine jobs instead of ten, and was sanctioned.

A says, "I have agoraphobia, OCD and panic attacks. My ex-husband was very violent, culminating in him attacking me with an axe. I had not left home for over ten years, but was forced to go out to one of these assessments. I took sleeping pills to keep me calm and my 75-year old neighbour came with me. A few weeks later, I received a call to say I had 'failed' the assessment with zero points. I asked for a copy of the report, and it was just full of lies! It said I was able to go to any place on my own. There was no mention of the medication I take, and the report stated that, as I was not rocking in my chair and sweating profusely, it was highly unlikely I suffered with anxiety."

Neil, aged 36, has been homeless for the past four months, often turning to stairwells outside shopping centres or multi-storey car parks when no other shelter is available. He lost his supermarket job after a back injury and had to leave his bedsit because of disturbances. A typical day involves getting up at 8.30am, seeking out public buildings, such as libraries, for warmth, and then heading to a day centre that supports homeless adults with food and conversation. "You're like a ghost," he says. "It's a lonely old place, and it can be a scary place too. You sleep with one eye open."