

Health	Life Events	Resilience	Capability
<ul style="list-style-type: none"> ▶ Physical disability ▶ Severe or long-term illness ▶ Hearing or visual impairment ▶ Mental health condition or disability ▶ Addiction ▶ Low mental capacity or cognitive disability 	<ul style="list-style-type: none"> ▶ Retirement ▶ Bereavement ▶ Income shock ▶ Relationship breakdown ▶ Domestic abuse (including economic control) ▶ Caring responsibilities ▶ Other circumstances that affect people's experience of financial services e.g. leaving care, migration or seeking asylum, human trafficking or modern slavery, conviction 	<ul style="list-style-type: none"> ▶ Over-indebtedness ▶ Low savings ▶ Low emotional resilience ▶ Inadequate (outgoings exceed income) or erratic income 	<ul style="list-style-type: none"> ▶ Poor literacy or numeracy skills ▶ Poor English language skills ▶ Poor or non-existent digital skills ▶ Learning difficulties ▶ No or low access to help or support ▶ Low knowledge or confidence in managing finances