

Shelter Transcript

Phil:

I was on a pretty good salary before all of this happened. I never thought in a million years it would apply to me, and then I'd sort of pinch myself and realise, you know what? I am homeless.

Title: Life can unravel quickly

Phil:

I had a 30-year career in aerospace technology. I was a married guy. I had a son. He unfortunately needed four heart operations. I also had parents that were terminally ill. There was a lot of pressure from work. It was difficult for me with all of that going on. And at that point I was made redundant.

Things became unravelled pretty quickly. The divorce went through. A bailiff had locked me out of my house because I hadn't been paying my mortgage.

I then started to use my pension and of course kept dipping into that. So decided eventually to move into my car.

I would periodically turn the heater on in the car, watch the fuel gauge get lower and lower, and eventually the heater packed up. It took me a long time before I actually realised and could admit to myself that I was homeless.

It was the thought of my son, really, that brought me back.

I thought to myself, I need to do something to change it.

I phoned up Shelter. I spoke with a lady called Jenny. She helped me put together an action plan. Assistance with housing, assistance with Universal Credit. She empowered me. She made it okay to get the help that I needed. When I go to bed at night, there isn't a day goes by that I don't put my head on the pillow and breathe out with a sense of, oh, this feels so good.

It's funny how you appreciate things, really. Yeah.

Title: We're working with Shelter to help people like Phil build financial resilience. HSBC and Shelter.

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