

If You Feel Like You're Working Harder Than Ever and Still Falling Behind, It's Not You - It's the System

Adam Tugwell | 7 May 2026



A lot of people quietly believe they're failing. They think they're bad with money, or not working hard enough, or somehow falling behind while everyone else is coping. But the truth is far simpler and far less personal: the system has changed around them, and it's changed in ways that make it harder to stay afloat no matter how responsible or determined they are.

One fact makes this impossible to ignore:

A full-time job on the national minimum wage no longer covers the basic cost of living for a single adult in the UK.

Not with careful budgeting.

Not with sacrifice.

Not with “smart choices”.

Without benefits, charity, debt, or going without essentials, it simply isn't enough.

And when full-time work no longer guarantees survival, something fundamental has broken.

The Minimum Wage That No Longer Meets the Minimum

The minimum wage was meant to ensure that anyone who worked full-time could afford the basics. That promise has quietly collapsed. Rent, food, energy, transport, council tax - **the essentials of life** - have risen far faster than wages for years.

Even when inflation slows, prices don't fall back. They stay where they landed.

People aren't struggling because they're irresponsible.

They're struggling because the numbers no longer add up.

When the minimum wage doesn't meet the minimum cost of survival, the economy is no longer functioning in a way that supports the people it relies on.

The Essentials That Keep Moving Out of Reach

Inflation as a statistic is one thing. Inflation as a lived experience is another. The weekly shop costs more than it did last year, and the year before that. The rent is higher. The energy bill is higher. The bus fare is higher.

People are being asked to absorb increases that compound year after year while their wages barely move. This isn't a temporary squeeze. It's a long-term erosion of living standards that no amount of budgeting advice can fix.

And yet many people assume the problem is them. They think they're falling behind.

They're not. They're living in a system that has quietly shifted the goalposts.

The Safety Net That No Longer Catches People

For decades, the state softened the blow. When wages lagged behind, support systems helped bridge the gap. But those systems have been worn down. Councils are going

bankrupt. Services are stretched thin. Welfare support is harder to access and often too small to make a meaningful difference.

Into that space have stepped food banks, community groups, and personal debt - not as emergency measures, but as permanent parts of how people survive.

A society shouldn't depend on charity to meet basic needs.

Yet here we are.

The Financial System That Profits From Struggle

There's another layer to this that's easy to miss because it has become so normal.

As people run out of money, the financial system doesn't retreat. It adapts. It finds ways to monetise the gap between what people earn and what life costs.

Credit cards become a way to cover rent shortfalls.

Buy Now Pay Later becomes a way to buy groceries.

Overdraft fees become a regular expense.

Loans marketed as "flexible solutions" become a lifeline that comes with a cost.

None of this is accidental. It's the logical outcome of a system that treats financial products as the answer to every shortfall.

Poverty becomes a market. Hardship becomes a revenue stream.

And the poorer people get, the more the system finds ways to extract from them - until they can't participate at all.

How Everything Became Monetised - And Why People Think It's Their Fault

This is where three forces come together: financialisation, monetisation, and enshittification.

Financialisation is the process of turning more and more of life into something that can be charged for.

Monetisation is the shift from paying once to paying constantly.

Enshittification is what happens when services get worse because they're redesigned to extract more value from users.

You can see it everywhere.

Things that used to be owned are now rented or subscribed to.

Things that used to be simple now come with fees, penalties, and “options”.

Things that used to work well now work just well enough to keep people paying.

Energy companies bury people in penalties.

Supermarkets shrink products while raising prices.

Digital services start free, then add ads, then add subscriptions, then add penalties for not subscribing.

Renting used to be a stepping stone; now it's a lifelong drain.

People feel this decline every day, but they rarely see it as something being done to them. They experience it as a personal failure. They think they're bad with money. They think they're not working hard enough. They think they're falling behind.

But they're not falling behind.

The system is accelerating away from them.

People are not doing anything wrong.

They are not failing.

They are not mismanaging their lives.

They are living inside systems that have been quietly re-engineered to extract more while giving less - and then encouraged to blame themselves for the consequences.

The Slow Collapse Already in Motion

When you put all of this together - ***wages that don't cover the basics, essentials that rise faster than incomes, a safety net that no longer catches people, and a financial system that profits from struggle*** - it becomes difficult to argue that we're simply going through a rough patch.

What we're seeing looks more like a slow, uneven collapse.

Not the dramatic kind that arrives with headlines and market crashes, but the kind that starts with the people who have the least buffer and works its way upward.

A society doesn't fall apart when the stock market dips.

It falls apart when large numbers of people can no longer meet their basic needs and the systems around them treat that as normal.

We are closer to that point than most official narratives are willing to admit.

The Point Where Extraction Meets Exhaustion

Every economic model has a limit. There comes a moment when too many people fall out of the monetised economy for the system to function.

We are moving toward that moment - not because of ideology, but because of arithmetic.

You cannot keep extracting money from people who no longer have any.

The system is feeding on its own foundations.

And those foundations are wearing thin.

The Question We Can't Avoid

If full-time work can't sustain a single life, how long can the system built on that work sustain itself?

That's not a dramatic question. It's a practical one. And answering it honestly means acknowledging that the collapse we worry about in the future may already be happening in the present - quietly, steadily, and in ways we've been encouraged to treat as normal.

People aren't failing.

The system is failing them.

And the sooner we recognise that, the sooner we can start talking about what comes next.

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