

Money Diaries

Age: **28**

Location: **Bromley**

Salary: **£0**

Other income: **Weekly subsistence of £60 from Social Services**

Number of housemates: **4**

Monthly Expenses

Housing costs: **£236 rent is charged by the refuge.**

Utilities: **£12 a week service charge**

Transportation:

Phone bill:

Savings: **none**

Other: **I try to keep monthly costs to a minimum... the refuge provides a TV and pays for the TV licence.**

Day 1

9am - it's subsistence day! I fled from the London Borough of Sutton and since they give me money every week I have to travel there to pick up my payment voucher. The voucher is for £60 for me and my little one. Last week was a struggle and I'm eager to get there early, almost as if it will be worth more if I get there earlier.

12am - picked up my £60 voucher which the usual inquisition of whether my circumstances have changed or not. Went to the nearest shop that can exchange my voucher for money. I travel back to Bromley as Sara is getting restless and it's starting to rain. Train fare: £5

We spend the rest of the day indoors and eat leftovers.

Total: £5

Day 2

8am - Up bright and early today as I have started a computing course so that I can find work and I don't want to be late. It's lucky that they have a crèche on-site bit but you do have to pay £3 to use it. Still, Sara likes it there and I know she's nearby if she needs anything. Bus fare to college £1.50

12pm - I completely forgot to pack myself some lunch today so I buy myself an apple and some juice £1.30

5pm - decided to walk it home to save on the bus fare since I ended up buying lunch. Popped into Aldi to buy some pasta for tonight. Sara is finally eating proper food so I want to make sure she eats what she enjoys. £3.85

Total: £9.65

Day 3

9am - Sara is growing so fast and that means growing out of her clothes. The refuge has given her some clothing which I'm really grateful for but I really want to buy her a new coat. This thought keeps playing on my mind today.

12pm - The bananas I bought last week have gotten really ripe. I decide to bake some banana bread to cheer myself up. I can eat it as a snack this evening and take it when I go to class again on Friday. As I round up the ingredients, I see in the cupboards that the refuge staff have bought us up some sugar that was donated. Feeling grateful but annoyed that even something small like sugar has to be donated to me.

2pm - I decide to go into town to cheer myself up as the baking didn't help. Window shopping for children's coats it is!

Bus fare £1.50

Saw some really cute bits but all way out of my budget at the moment.

4pm - After walking around for two hours I'm cold and even more grumpy. I meet my friend and house mate from the refuge for a coffee and decide to treat myself to some cake.

Coffee and slice of cake £4.40 - no regrets.

5.30pm - we head home from the town centre and spend the evening at home. Bus fare home £1.50

Total - £14.40

Day 4

10am - woke up this morning really craving a cigarette. I laugh to myself thinking about all the things I took for granted previously. It's cold and wet outside so I decide to stay indoors today. I hate being cooped up.

2pm - It's my turn to clean the refuge today so I've spent the morning doing that. I realise that Sara is going through nappies pretty quickly too and only have enough to see me through tomorrow. I really don't want to ask for nappy donations but I will ask for some wipes as they're costing me way too much right now.

4pm - One of the Italian girls I live with wants to make pizza from scratch for all the housemates so I offer to walk with her to Aldi to pick up some ingredients. It's a 45 minutes walk but we're both not allowed access to benefits and it's nearing the end of the week so we're watching where we spend. We joke about how we're on the poor man's exercise plan and fight through the rain to the supermarket.

Ingredients for pizza, garlic bread and some juice for the kids split between us: £3.20

Total: £3.20

Day 5

10am - College again today. I've made great new friends at college and every week look forward to socialise with people that don't know my situation. Crèche £3

Bus fare: £1.50

5pm - College is done for the week and I'm ready for an early night tonight. I pick up some nappies, nappy sacks and toiletries for myself. £11.20

I have a quick look in Tesco and buy myself some potatoes too. Baked potato for dinner tonight with whatever tinned food we have in the cupboard. Harvest donations means we've got a nice supply of beans from donations. £1.15. Bus fare home: £1.50

Total: £13.85

Day 6

10am - I'm not awake until I've had my morning coffee and this morning I've realised I've run out milk! Luckily my housemate let me share hers but I must remember to get some more later today.

The whole house is home today and we stay home and watch movies and I let one of my housemate cut my hair. Probably not the greatest idea but it needs a cut and she was a hairdresser in her country.

Forgot the milk again but at least I bought enough potatoes yesterday to make a vegetarian shepherd's pie that will last me until tomorrow!

Total £44.80

Day 7

10am - I lie in bed trying not to stress about finances. It's the last day before I get my money again and I try to do maths in my mind to calculate how much I can save. I have my eye on a pair of jeans in primark and maybe I can buy them next week after I get Sara a coat.

4pm - I go for a walk to get some fresh air. Oh and finally picked up some milk! £1.00

I'll use up the last of the veggies I have in my cupboards to make a soup tonight and for tomorrow's lunch.

Total: £1

Final thought:

I wasn't sure I wanted to share my week as I am not doing very much with my life right now. But I guess this is my (and many others) reality. I know it won't be forever but it gets really hard and I want everyone to understand how we are living. Before refuge had a job and a flat and now I live in donations.

