

Fiona and David: Making choices

[Perthshire, Scotland]

Fiona: When we both stopped working money became tighter. You are always saying no, no, no. You don't think of the extra expenses. You've got electrical equipment that you weren't using before.

David: Batteries for the electric wheel chair are – if you go into some of the specialist places, you're talking a couple of hundred pounds per battery.

Fiona: So you have to budget for all these extra things as well.

When we go to town we don't just go for one thing. We do as many things in the one trip as we can.

David: We're maximising the use of the fuel that we're using in the car.

Fiona: Everything's planned well in advance so that you know each week what's going to be going out. And whatever is left over goes for the food and that's what you cut down on.

[After paying basic bills, Fiona and David have about £67 a week to spend on food and other essentials.]

David: We go around various different shops and pick out what you would call bargains but a bargain is only a bargain if you need it.

Fiona: What we're looking for is which ones have our essential foods cheaper.

David: You don't just go in here and buy everything you need in the shop because it's not all the same.

Fiona: It's not all cheaper and it's not all better. When you've only got a small amount to spend every week you want to get the maximum for that money. If we can spend less on the shopping it means we can have money just in case something goes wrong or whatever.

Fiona: Sometimes we eat the wrong thing – cos you go for what’s cheap and that isn’t always the healthy option. You eat beans and toast for your tea some nights, egg and chips or egg and tatties. It’s not a healthy meal but it’s a cheap meal.

Fiona: We are struggling. We’re managing only because we watch what we do – if something does come up we chop a wee bit round with the payments.

Does the house need to be heated or could I just wrap myself in the quilt until the heating comes on?

David: I wear clothes till they fall off my back.

Fiona: I don’t mind buying second hand. I’m quite happy if somebody offers me something, I’ll take it.

David: Do you want tea Fiona?

Fiona: These sort of things can’t bother you. You can’t afford to let them bother you.

David: We haven’t had what most people would call a holiday, I don’t know for three or four years at least. What I actually call a holiday is me not having to cook and clean up dishes and things like that.

Fiona: You make choices and these choices aren’t always what you would have made before.

David: It’s just managing the money that we have to the best of our abilities.

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