

COFFEE, CHILDCARE, £100 IN ZARA...

The pandemic has changed all of our finances. Three readers honestly reveal their weekly spending habits to *Georgia Aspinall*

PHOTOGRAPHS XXXXXXXX

‘THE PANDEMIC HAS LEFT ME UNEMPLOYED’

Jen Kaarlo, 36, lost her job as a digital content strategist in September. She was hoping to buy her first home this year. Instead, she is now staying in a friend’s spare room in xxxxxxxxxx and living off her savings.

MONTHLY INCOME: £0
SAVINGS
PRE-LOCKDOWN: £20,000
(intended for a flat deposit)

MONTHLY OUTGOINGS
Rent and Utilities: £775
Storage Unit: £225
Phone Bill: £11
Credit Card: £500
Belongings Insurance: £42

Personal expenses:
Weekly groceries: £55
Gym: £50
Pet expenses: £35

MONDAY

1PM In my new financial situation, which is starkly different from the old me reliant on high-paying contract jobs, Christmas was especially stressful this year. That has carried over into gift-giving in general. It’s my best friend’s birthday this week and I find something I hope she’ll love in a local boutique for £30. It’s much less than I’d normally spend, but she understands the strain I’m under.

TUESDAY

10AM I’ve been able to secure a cleaning appointment at the dentist and I’m pretty

jazzed about it (said no one ever). The cost (£66) is something I’ll happily use my savings for; not only will it offset the coffee and red wine stains from this crazy year, but I also have a crush on my dentist... he’s very cute and apparently now single! .

11AM Being back in my old neighbourhood, I make a point to stop at this café I used to love. They make the best salads and, as much as I’m on a budget, I really want to see them make it through this difficult period of time (£9).

2PM Other than rent, my most robust bill is my credit card payment (£500), which is due today and the one that I’m most bitter about. When my income plummeted, I spent more on my credit card than I was comfortable with as, at the time, I didn’t want to decimate my savings and deposit for a flat. It also didn’t help that the man I was seeing during the summer had a penchant for expensive shellfish... If only I could send him a bill for lobster and emotional damages.

WEDNESDAY

4PM After going through another three rounds of an intense interview process, I was informed I wasn’t making it through to the next round. I treated myself to a self-made soy-wax scented candle as a much-needed pick-me-up (£24).

THURSDAY

6PM I’m browsing through Liberty’s beauty hall and there are so many gorgeous scents surrounding me that I wouldn’t normally think twice about nabbing. I ran out of perfume about two months ago, using the last few squirts from any travel samples I’ve collected from magazines over the years, but I know that I can’t treat myself to a new perfume until I get a new job.

6.30PM Met up with a friend in Soho and, thankfully, she bought us both two ciders before our dinner reservation. It was thoughtful that she picked up the tab on

this one; these kind of life changes make you so grateful for good friends. On to dinner, my first one out in a long time. Again, my friend knows how strained I am, so we share olives, a cheese plate and a bottle of house red. When it comes time to order my entrée, I choose a soup. It isn’t the biggest dish, but at least it’s delicious (£33).

FRIDAY

8AM Popped out to pick up a bag of ground coffee from my local shop (£8). I really miss flat whites, but making my own coffee with a French press at home is so much cheaper.
9PM I’ve stayed home and ate in all day. Since I went out last night and I’m going on a date tomorrow, I needed to limit any spending. It’s Netflix and a homemade curry for me.

SATURDAY

7PM My date takes me to a cosy little spot where we enjoy wine, cocktails and shared plates. I’m nervous about how pricey the bill is going to be, but offer to pay anyway. Luckily, my date picks up the tab. I hate this feeling, though; I’m really not used to being so financially insecure.
10PM After dinner, we head to a corner shop and grab a few beers and snacks for us to share al fresco before calling it a night. Picking this up is a lot more manageable than any restaurant bills, so I quickly offer to pay (£11). If we continue dating, it would be ideal for us to be a bit more balanced, but I’ll take it one date at a time.

SUNDAY

9.30AM Following a lovely first date (and one too many cocktails), I take a peek in the fridge and decide to go to local café, Deeney’s, for a much-needed toastie and iced coffee. The fresh air and cheesy goodness will make this hangover seem a little less robust (£9.10).
3PM Browsing the web, I discover that one of my favourite musicals is coming to the Barbican next summer. I see there are tickets for £25 and I almost jump at them, but I’m holding out hope that I can secure a job in the next month and get a ticket a bit closer to the stage. Here’s hoping 2021 turns my finances around. ▶

‘HAVING NO SOCIAL LIFE HAS SAVED ME SO MUCH MONEY’

Charley Ross, 28, is a freelance journalist living in a house-share in London. Before lockdown, her work and single status meant a lot of coffee trips, Pret lunches and bar-hopping. Since March 2020, her savings have increased.

MONTHLY INCOME: £2,700, on average
SAVINGS: £5,000
MONTHLY OUTGOINGS: Rent: £625, plus £140 bills Personal expenses: Phone bill: £50 Netflix: £9 Spotify: £10 Audible: £4 Credit card payments: £150, on average

MONDAY

9AM Instead of kicking my morning off with a shop-bought flat white, I make one of my own using my coffee machine and milk frother. This saved me around £5 a week during lockdown.

11AM Accepted some evening editing work for the week to help cover how much I spent on Christmas gifts.

7PM Watched a movie on Netflix with my housemate, a regular Monday-night routine we've got into. I do miss the cinema, but not the £10-15 cost per film in Central London.

TUESDAY

11AM Made myself a scrambled egg, hash brown and spinach bagel for brunch, which would have cost me £10 if I bought it out. Plus, it's super-fresh and I don't have to fight for a decent seat in a city café.



6.30PM Went for a half-hour run around my neighbourhood with a friend. My gym membership was paused for several months in 2020, so I got back into running and started putting that £40 into savings instead.

WEDNESDAY

2PM Had a lunchtime date with a guy I met on Hinge. We grabbed takeaway drinks and cake from a local café – costing just £3 – and walked around various parks. The new normal, I guess.

7PM Started my extra editing project for the week, earning myself £75 on top of my weekly wage. Good to earn the extra money, but I do miss the balance of office and bars that normally comes with city life.

THURSDAY

11AM Got myself an additional article commissioned, which means I'll need to work a couple of hours at the weekend, adding an extra £200 to this week's earnings.

2PM Did an arm workout in my bedroom after lunch, something I would've hated before lockdown, but doesn't seem so bad now. Particularly because it's a much more cost-effective break than a spin class (£20).

7-8.30PM Caught up with a friend over the phone – a compromise, as we would normally get drinks and/or dinner after work, but she's isolating right now. Conversation still as great, but I could do it in my PJs from my bed. Saved £25.

FRIDAY

8AM Walked to the local bakery before work. I don't tend to see daylight if I don't force myself to do this these days. Bought fresh pain au chocolat for myself and my housemate (£5).

8PM Spent the evening on a Book Club Zoom call with my friend, another routine we seem to have picked up for the long-term. Way cheaper than an evening eating and drinking in a bar – normally around £40.

SATURDAY

11AM Did a YouTube yoga class instead of

schlepping to a yoga studio in town, saving me £15. This commitment to home workouts has revolutionised my finances.

1PM Went on a long walk around Hampstead with my friend, flasks of hot chocolate in hand to save money. Saved roughly £4, although I did succumb to the tube on the way home, costing me £2.40.

6PM My housemate and I decide to try making bread rolls from scratch and vegetable lasagne. I used to get a Saturday night takeaway, but I also used to have a lot less energy to cook at home.

SUNDAY

10AM-3PM Cycled to meet a friend by the River Thames. We drank takeaway coffee on the river bank (£3.50) and talked for hours.

7PM Spent the evening in the bath listening to Obama's new book on Audible; paying £8 a month beats buying a £25 book, and I find audiobooks break the monotony of working from home.

‘I’VE MOVED BACK HOME, BUT AM STILL ON A TIGHT BUDGET’

Abbie Speare, 29, is a family support worker in Liverpool and mother to Olive, two. She moved back from Australia and in with her mum in July last year and, now on a much lower salary, is budgeting more as most of her expenses go on childcare.

MONTHLY INCOME: £2,068 (+ £84 child benefit)
SAVINGS: £5,000
MONTHLY OUTGOINGS: £1,542 Rent: £0 – Abbie lives at home with her mum. Household contributions (bills, food, etc): £600 Childcare: £572 Personal expenses (TV and phone bill, petrol, life insurance): £300 Credit card payments: £70

MONDAY

8.30AM Mum has Olive on Mondays to save me some childcare money. I spend £1.80 each way on the Mersey Tunnel toll fee, something that really adds up during the week, and then head to the café near my work for a £3.60 breakfast of tea and toast.

1PM I nip out for lunch at Costa Coffee with one of my new colleagues (£5.20).

6PM It's picture day at Olive's nursery tomorrow, so I find an adorable princess costume in Tesco for £9.

TUESDAY

7AM Woke up fretting about all the bills coming out of my account today and transferred £200 from my savings to be safe.

8AM Nursery fees are due, so I pay £572 for the month while dropping Olive off. I check my account after and see my life

insurance has come out, as well as a Laybuy (a buy now, pay later option) payment of £35 per week. It's how I spread out the cost of Olive's Christmas presents.

1PM Brought the leftovers from last night's lasagna to work; it's quite a small way to cut back, but it's making a big impact on my bank account at the end of the month.

6PM Grab some stuff from Aldi on the way home and end up indulging in a bottle of wine for me and Mum to share (£21).

10PM I've somehow ended up on the Zara website with a basket of new clothes. It's a major splurge (£107), but me and Olive both need winter gear anyway and they have 40% off right now. I click.

WEDNESDAY

12PM Had major mum brain this morning and not only forgot to eat breakfast, but bring my lunch in too. I head to Pret for a flat bread and cappuccino (£6).



7PM I was super-tempted to order a takeaway for dinner tonight, but the Zara haul is playing on my mind, so I have frozen pizza instead. It's just like Dominos, right?

THURSDAY

9AM I fill up my car. Since driving to the Wirral every day, I probably spend around £50 a week on petrol.

4PM My stomach is growling as I missed lunch, so I drive to a café between family visits, which is what I spend a lot of my day doing, and grab a cup of tea for £1.30.

7PM We had everything in to cook my speciality, chicken jalfrezi, so it cost nothing.

FRIDAY

8AM It's pay day, hurrah! The £1.80 tunnel fee doesn't annoy me so much today.

1PM I have leftovers for lunch but realise last-minute I need a travel cot for Olive. She's staying at my sister's tonight to give me and Mum a break. I find a relatively cheap one in a local shop for £30.

6PM I usually spend £130 per week on food and toiletries for the entire household (it's the deal me and Mum agreed, since I'm not paying rent), but today it's £110 – I clearly haven't bought enough wine.

7PM I decide to get a Chinese takeaway (£20). Sometimes you just need a treat.

9PM I check my account and see my phone bill is £97, which is more than usual, but I had to call Australia last week to sort something out. Another £35 has also left my account for Olive's Christmas presents.

SATURDAY

11AM I'm taking Olive and my niece to Imagine That, an educational play centre in Liverpool. They absolutely love it and seeing their little faces light up makes it worth every penny (£40).

4PM I do some online shopping once the baby's in bed. I have a lot of family birthdays coming up and I like to get them all done at once, so I know how much I've got left for the month (£70).

SUNDAY

10AM Mum and I decide to treat ourselves to breakfast out today, since we haven't in so long. I end up paying for all of us as a thank you for everything she does to help me in the week (£27).

1PM We head to Sefton Park for a walk and buy hot chocolates as it's absolutely freezing. I fork out for some duck food to keep Olive happy. We all fancy going out for a roast, but have too much stuff in from the weekly shop to justify it, so I end up cooking one. I have to say, it was delicious. And free!