

LIVING WELL ON A REDUCED INCOME



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Introduction

If you are reading this e-book you have probably already realized that the UK economy has changed for the worse and probably won't be getting any better for the foreseeable future. I may have more experience than most regarding living on a reduced income. I was in Information Technology (IT) from 1986 up until 2002 ish when the internet made it possible for IT companies to outsource my role abroad. For various reasons most other industries are in severe trouble now.

It took me a few years to learn what I now know about cutting your living expenses whilst maintaining the elements that are important to me. It is obviously not possible to continue having multiple foreign holidays a year but if you make the best of what comes your way you can eat and drink well in a warm home.

Unsurprisingly the subject matter causes me to stray into current affairs and politics. Please don't be offended by my opinions. If it seems that I am criticizing one party more than the others please remember that I don't trust today's career politicians. They will do anything to get re-elected.

Apologies if you find this e-book a bit unpolished. I am usually writing IT related documents. Perhaps it shows through.

This e-book can be a little subversive here and there and I still harbour ambitions to return to IT so I have adopted a pseudonym.

A penny saved is a penny earned.

This may have been true before tax was invented. The income tax allowance is £8,105 so even low paid workers may be paying some income tax. They may also be paying some national insurance at 12%, and of course if what you are buying attracts VAT you are paying that too.

I am happy to engage with readers. My email address is cestrianpimpemel@gmail.com

Benefits

The benefits system is changing and will probably change further still in the near future. If you have more than £16K in the bank you are only entitled to Jobseekers allowance for the first six months. More than £4K and you are not entitled to housing benefit. The Department of Work and Pensions (DWP), the local council and many other bodies can check what you have in accounts under the Regulation of Investigatory Powers Act 2000 (RIPA). The DWP don't seem to understand anything other than cash in the bank so it may be sensible to get your balance down below the limits before you claim. Interest rates are at an all time low of 0.5% and the most you are likely to get is 2%.

If you can put the money in some kind of pension that might do the trick and be legitimate.

You may well be better off withdrawing the cash, forgoing the interest and claiming benefits. JSA for over 25s is £71.70 and housing benefit is dependent on your post code. Some landlords knowingly charge more than the local council will pay, expecting you to pick up the shortfall.

Working tax credit is not dependant on savings, so any kind of employment can be good for people who have some savings. I am on national minimum wage which is equivalent to £12K a year and still get £800 a year. Combining a job with working tax credit and reducing your accommodation costs may be a viable alternative to living off your savings or JSA + housing benefit. This brings me to the next chapter, accommodation.

Accommodation

If are not receiving housing benefit paying for accommodation is probably your main expense. There are other related disbursements too: council tax, television licence and utility bills. If you share the accommodation you may have little control over some issues such as when the heating is on and whether you should contribute to a stupid sky subscription that you may have no interest in.

There are alternatives. I live in a motorhome and know people who live a canal boat, leisure boat, van, vardo (Romany caravan) and an allotment shed. Yes an allotment shed!

Consider what you actually need to live somewhere. A bed, a chair, insulation, space heating, shower area, some hot water, cooking facilities, lighting, fresh water, waste water, sewerage, enough electricity to run a portable TV / DVD player / radio and most important to charge a mobile phone.

If like me you hope to return to the suited professions when possible you will need somewhere to store your office uniforms (suits), glorified lunchbox (brief case) and your important documents .

Motorhomes

The prices of motorhomes have diversified immensely since the start of the recessions. Smaller ones have risen sharply because they can be used instead of a car and for cheaper UK based family holidays. Big old gas guzzlers (like mine) are worth practically nothing. This is because of the price of fuel and insurance.

Some of these are fully loaded with generators air conditioning and LPG powered fridge-freeze, space heaters and water heaters. Make sure you can get a reasonable insurance quote before you buy.

Motorhomes and caravans are designed with a number of berths and seating in mind. The problem is that its quantity not quality. There are loads of places to sleep but none very comfortable. If you design your own living space you can choose a proper bed and a nice arm chair.

A pre 1973 model is an historic vehicle and is road tax exempt. You still need the paper disk in the windscreen but it is free. There are very few on the road now. Most common are the Bedford Debonair/Romany/Dormobile models.

There are a lot of motorhomes based on a transit or Bedford truck chassis. They are mostly 15 foot 6 inches. Some have showers some don't. These are the absolute minimum you can live in.

If you sleep in your motorhome after drinking that can be a problem. If the police want to make trouble for you drunk driving would be their easiest way. Have your door key an ignition keys on different rings and hide the ignition key. Give a friend a spare ignition key and if the police ask they have the ignition key.

Parking motorhomes

A nice little bit of private land is the best option. Failing that park and rides, council car parks and industrial estates are OK. Park and rides are generally free because they assume you are going to take the bus. Most conurbations have an industrial park and these have roads to factories that were never built or are disused. At some point the police will turn up and give you the once over. They will have already checked that you have an MOT, road tax and insurance and your criminal record. When you open the door a drugs dog might run in and sniff about for a few seconds. If the police don't understand your life style they assume you are a drugs dealer.

Canal boats

These are now quite expensive for what they are. You also have to pay mooring fees, pump out fees etc. At the very least you will need a long term licence. That's £488.89 a year for a boat less than 18'. The table of charges is:

www.canalrivertrust.org.uk/media/library/2673.pdf.

I think you still have to move the boat every two weeks if you have not got a mooring though.

I have several friends who live a good life living on canal boats. Most have solid fuel stoves one has that pinnacle of middle aged aspiration, an AGA.



Boats on rivers have usually had to pay fees too. Unless they are the seaward side of a weir in which case mooring is usually free. You may have trouble getting to your boat depending on the tide though. This needs careful consideration.

Leisure boats

Conversely these are now fantastically cheap. People simply cannot afford their hobbies any more. Some can be changed to a liveable configuration by the installation of a bed and shower. The other costs will be the same as canal boat.

Vans

Converting a van to live in is more work but you have the advantage of anonymity. Nobody notices a white van. They are cheap too thanks to the recessions/depression. If you get a job where you have to live away from home you won't have to pay for four/five nights a week in an hotel. If you really want to be below the radar you will need a method of heating that is silent and smokeless. You can get these from scrapped caravans. They run on gas and have a small 12v fan. Solar panels and roof lights can be fitted on the roof disguised by 50mm perimeter.

Most central car parks have a height barrier of 2.1 meters. This limits the head height. Can you hack being stooped over all the time, or is it better to have a van with standing height and park outside of the town centre?



Who knows what's going on inside the van ?

Vardo

They look beautiful but even the people who have been brought up in vardos have chosen alternatives. There are simply too many complications not forgetting the lack of security and keeping a horse. My friend was leading his horse down a difficult bend when it bolted. The vardo mounted a verge and fell on him. He nearly died, and now lives very well in a huge Mercedes removal lorry and it is very comfortable.



Apologies for the stock photograph .

Someone else's loft

Yes this is possible but you will probably be outside the insulation envelope. The temperature will be too hot when the sun is up and drop like a stone after dark. At some time you will need the toilet in the night and you will have to negotiate the ladder in the dark. Lash up a urinal and an electric socket and you maybe alright through a summer.

Allotment shed

I can't believe my friend is getting away with this one. His shed is made of wood reclaimed from pallets and standing on paviors. It is insulated with 2 inch polystyrene and has a double glazed PVC front door. At 10 by 8 feet it's not even the biggest shed there. Everyone has to leave at 8PM. He just goes down the pub and comes back later. Heating is by an old paraffin stove, lighting buy a hurricane lamp. He charges his mobile at the library. Whilst using the internet he uses the USB connection.

Even if you don't want to live in a shed it's free to put your name on the council list for an allotment. While waiting you can do some research and decide whether you have the time and energy to justify having one. No one will complain if you divide an allotment between you and a friend who knows what they are doing allotment wise. A standard allotment can provide enough vegetables and fruit for and adult for a year. There are varieties of vegetables that keep for several months. Fruit mostly has to be preserved in some way .



It seems that anything goes on an allotment. Very large sheds, roof terraces, ponds, children's playgrounds, chicken shacks. I haven't seen a pig pen yet.

Caravan

It's a bit unimaginative this one. People do live in caravans in other peoples back gardens, driveways and caravan sites. Make sure you are not paying too much in site fees otherwise you could be putting yourself through a lot of myther and not saving much money. A caravan left on the highway will be towed away for being "abandoned" BTW. If you have the skills you could build your own caravan. See www.tumbleweedhouses.com for inspiration.

Other

If you can hack it it's still legal to squat commercial (not private anymore) accommodation. My nephew lives above a shop. Life has more dramas in a squat. What with dodgy people coming and going. Frankly I've got too much hobby related stuff and am too old.

If you manage to have exclusive use of a property for 12 years without paying for it you can write to the land registry explaining matters and it becomes yours. There are areas of the country where no one cares what you do. I am thinking of Powys (in central Wales) and the upper half of Scotland. Occupy an abandoned premises or put down some foundations and build an old looking building in the woods. It is an option. Not sure I want to be a hermit though.

Perhaps a better option is to buy a piece of land near where you want to live and disguise your building inside something else. Putting down some foundations and take loads of photographs. Courts like Polaroids as opposed to electronic data. Receipts are good too. After five years you can

remove the disguise and the building is legitimate. This may sound too far fetched but who notices a shipping container being somewhere for five years?

Private allotments are on the rise due to the waiting lists for council allotments. If you can afford some land on the edge of town. Divide it up into allotments. Discretely live in yours and rent the rest out. After five years you have a small house with a garden of your choice.

What is an acre? It is a chain by a furlong. If you don't know what that is its 22 yards by 220 yards. 4840 square yards. Which is only a smidgeon less than 70 yards square. A metric equivalent would be 4000 square meters. A hectare is way bigger at 10,000 square meters or 100 meters square. Divide a hectare by 2.47 to get an acre.

Traditionally there are 16 allotments to an acre. So an allotment is about 250 square meters but some council ones are way smaller.

Other accommodation issues

Sewerage

Whatever you choose you will need to deal with sewerage. Don't dilute excrement it just increases the problem. Grey water and urine can be discreetly poured somewhere. Sewerage in a port potty can be treated with portable toilet fluid that stops it smelling and liquefies it. Prize up a manhole in a nice quiet place and pour it away. I don't do this myself but several people have told me that they do it in a bag and throw it in their stove when it is burning well.

Water

Water can be problematic depending on your choice of home. British waterways have taps sometimes protected by a key that you can buy online. If you are living in a boat on river water paradoxically could be more of a problem. If you are in a motorhome it is best to buy your fuel at a station with an external tap. Allotments and municipal dumps also have water. As a last resort you can get water from a disabled toilet with the use of a radar key which you can buy online. It's a last resort because there are only ever taps in the sinks, these are really tiny and the tap has a spray nozzle. You can just about fill a jug and keep pouring this into a larger vessel. The absolute last resort is to buy it for 17 pence for a 2 litre bottle at a supermarket. 5 Litre bottles are generally about £1.10 but the empties are more useful.

If you don't mind being on the wrong side of the law now and then you can buy a stand pipe online . They are legal to own , legal to use but connecting them up is against the law if you haven't got a licence. If the police come by say that it was there already and you just started using it . Mr plod will know that you are lying but all he can do is seize the stand pipe .



Left : A stand pipe cover . Right : with the cover removed. The round hole is where you screw the stand pipe, and the square spigot in the centre of the blue triangle is how you turn the water on.

I use about 10 litres a day. Five for a sponge wash standing in the shower area and the rest for drinks and washing up.

Security

Your security will depend on your choice of accommodation. If you are converting your own space a concealed panel is a good idea. Also put a light switch in a concealed place so if burglar bill hasn't brought a torch he will be out of luck. An item that looks valuable is good to have in a place where it cannot be seen from outside is a good too. A broken laptop should do the job.

Post

If you are effectively off grid you will probably need a postal address. A friend's house can be cheapest, but I am in the habit of ignoring parking tickets ETC. Eventually bailiffs turn up and that can test a friendship.

PO boxes cost £288.40 per annum and they generally close at 6PM. The staff are unhelpful in that they won't sign for items that haven't been through the postal system. So couriers won't leave anything.

Private post boxes cost £204 per annum but mine allows two people to share for the same price. They are happy to sign for items and forward post at a cost. Parcels have to be picked up when they are open but post can be picked up out of hours from the pigeon boxes. Your address will be something like "suite 123, "made up name" chambers, whatever street, any town". Much more discrete. These is the company I have used.

www.mbe.co.uk

It is becoming easier to end up in the hands of the police. I think this is due to the fact that they just whistle up a van to take you to the station rather than the old fashioned way, which was to take you themselves. They also like to get new people's DNA in their database. Activities like hanging around allotments after dark, prizing up manhole cover and pouring sewerage down, scrumping apples from common land can attract police attention. In some ways getting arrested gets the whole business out of the way. Once in police custody they may want to bail you. This mean they haven't enough evidence to charge you and are going let you go whilst they to do some research. They need to bail you to an address so being of "no fixed abode" can be a problem. A private PO Box gets round this nicely. Remember to change your driving licence to this address too.

Storage

Storage companies now have one cubic meter storage units in their corridors. I think they are primarily intended for students who want to leave their stuff over the summer. They are about £5.00 + VAT a week. Your home could be stolen, catch fire or sink. So you need some where for you important things. Most storage companies also offer a postal address for £5.00 +VAT a week. They always seem to be more expensive than private mailbox companies and worse in every other respect too. It may come down to which is nearer to you.

Off grid electrics

Getting a constant supply of electricity may be the biggest challenge for someone living off-grid.

Electricity is regarded as so important to modern life that the EU disaster zone countries have started taxing it on the basis that no one avoids the tax because no one can live without electricity. In Malta they charge foreigners more for their utilities. So much for a common market!

Presuming that you are going to use a solar panel to charge leisure batteries, the components are, in order: solar panel - charge controller - leisure battery - inverter.

If you are living in a vehicle you may also want a multi-battery charger so store up some current when the motor is running.

You may also need a multimeter, power meter, 12 volt sockets, 230 volt sockets, inline fuses, some cable and maybe a battery charger.

12 Volt items connect straight to the leisure battery. Remember some in line fuses in case something malfunctions.

Multimeter

These are about £8 from Maplin. I bought some online but they were very bad quality, shit actually. Multimeters have a lot of settings and functions. The only test I have ever done is to turn the dial to "20", which presumably means under 20 volts. Any battery that reads below its stated value should be considered "empty". Values above the stated value are exponential. So a 12v battery with a reading of 13v has much more than twice as much power as one reading 12.5v.



Remember to turn your multimeter off to save the battery.

Multi-battery isolator

In your vehicle a cable runs from your alternator to the live terminal of your battery. To fit a multi-battery isolator you need to cut into this cable and connect it the third terminal runs to the leisure battery. Once fitted you can drain the leisure battery without affecting the vehicle battery. 12 volts is quite low so paradoxically the cables need to be thick, more than 6mm is good. Jump lead cable is good failing that cable can be obtained cheaply from a scrap metal dealer.

You can do without a multi-battery isolator if you just have a switch that you turn on after the engine is running and off just before you turn it off. A cooker switch fits the bill. Don't forget to turn it off though.

The earth terminal of your leisure battery is connected to the chassis of the vehicle. If you live on a fibreglass boat you will need a separate cable leading from the earth terminal of your leisure battery to the earth terminal of the boat battery.



Two different sizes. I don't know the difference in functionality.

Leisure batteries

Leisure batteries look like ordinary batteries but have vastly different functions. The job of a normal battery is to start the engine and then get re-charged as quickly as possible. Leisure batteries charge and discharge slowly. Probably about five hours. They work very well with solar panels for this reason. Leisure batteries are rated in amp hours (AH) . I have two 85AH batteries.

Leisure batteries can give you the little bit of electricity that makes the difference to your life. Mobile phones are the top of the list but 12 volt lighting, DVD players and portable TVs and radios need electricity too. Some types of heating need electricity together with the diesel / LPG fuel. It's quite alright to fit solar panels horizontally. Slightly better to pitch them to the sun but it does not make that much difference. The price has come down in the last few years from £2.50 per watt to £1.50.

On the downside, Solar panels have to be positioned where they are visible. This attracts the attention of thieves who will know you have all that hardware. Also it tells busy bodies that you are living there.

Inverters

Inverters convert DC to AC. I don't know why they aren't called converters. You will obviously want one that changes 12 volt DC to 230 AC. (There are some 24 volt ones but you would need two 12 volt batteries) . I have three inverters : 75, 350, 1000 watt. Experts say that they are 25% inefficient but they also seem to draw more power for themselves depending on their capacity. Some squeal and turn themselves off if the load is too much or the battery too low. An annoying feature is that the fan keeps running so you may think the inverter is running if you weren't there when it was squealing. The problem needs to be solved and the inverter turning off and on. Try to avoid inverters all together by getting portable equipment that used 12v directly. Never leave your home with an inverter running. Two of my 75W ones have blown up.



75, 350 and 1000 watt inverters

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