The First Cut is the Deepest...

... but the next are even harder

There's the journey we chose to take and the one we are forced to.

What would the forced one look like?

So imagine fuel and energy costs rise, say 4-fold, over the next few years with all the associated impacts on jobs, wages and savings. How does the average person or family respond, or rather cope? For it won't be by choice but necessity.

Travel costs become crippling. Food bills rise. Heating the house is a huge burden and any excess discretionary income becomes a fond, distant memory - not just for a few but now for the majority. And say that point was reached today. What would you do?

Buying stuff becomes focused on the essentials. The second, and maybe even the first car, has to go. Holidays at home. How does one of the partners get to work? How do the children get to school? Does time for one of the adults become more economically spent on practical family stuff to avoid spending. Like growing more. Fixing more. Making more. Making do.

Housing costs become crippling but they have to be paid. Over time they will have to come down, so house prices will fall but endemic short supply means they will still form the greatest part of monthly outgoings. Take in a lodger? Living alone is no longer affordable. Sharing spreads the costs.

One trip to the supermarket every two weeks. Lot's more home delivery to save travel costs. Buying local? Sure, as long as it is cost efficient. This isn't alternative lifestyle. It's tough decisions for the vast majority.

Where would I cut deep? Where would you?