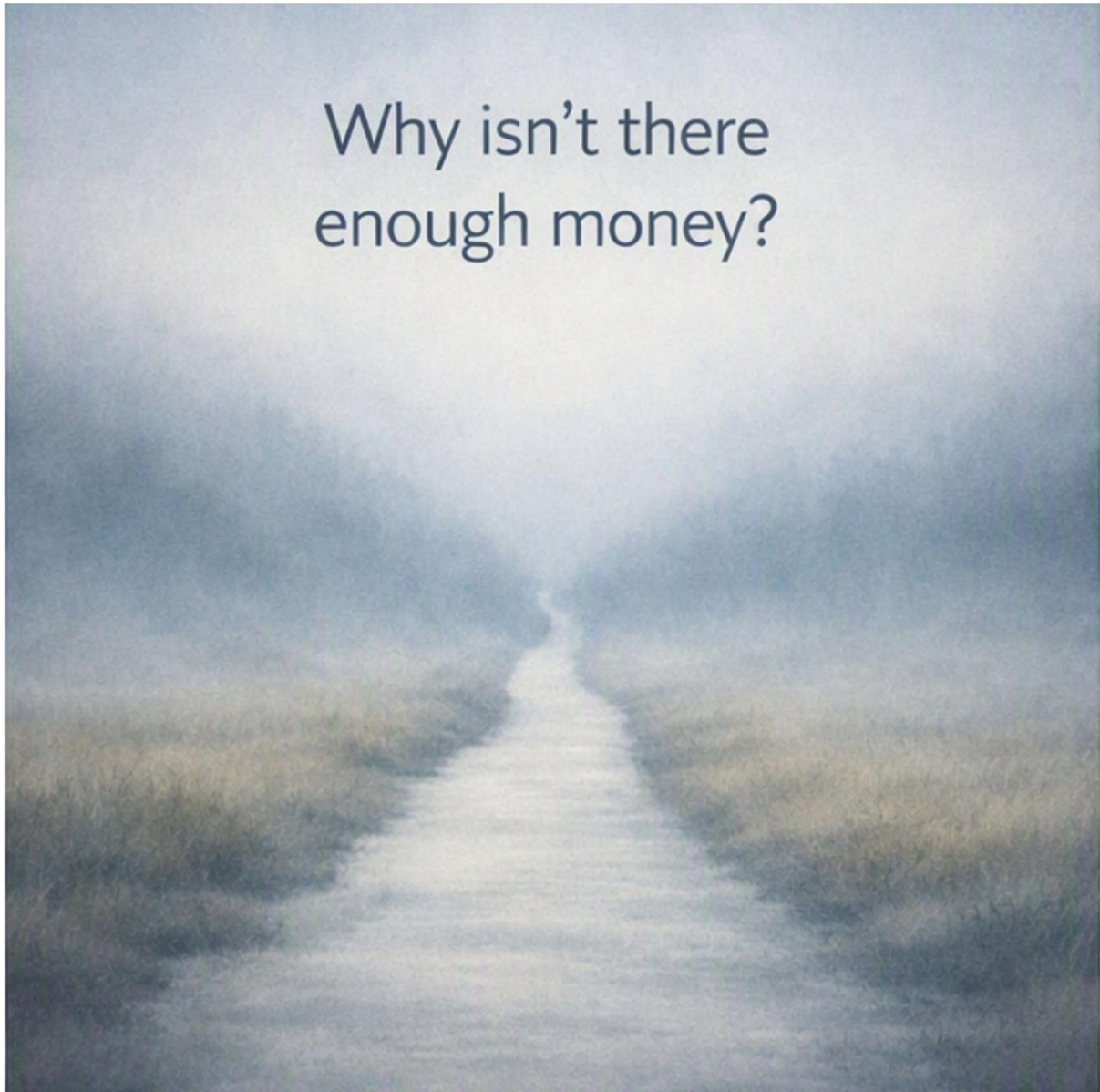


Why isn't there enough money?

Adam Tugwell | 14 September 2026



If you've been struggling and wondering how you're supposed to keep going financially, you're not alone. In fact, growing numbers of people have been struggling for a long time. What almost everyone who's struggling shares is the feeling that they're facing it by themselves - that this is somehow only happening to them, or worse, that it's their own fault.

If this is how you feel, it's important to understand something clearly: you are not alone, and you have not failed. Yes, a few people struggle because of mistakes they've made. But most of the people who are asking how they're going to buy food, pay bills, or simply keep going haven't done anything wrong. Prices have kept rising, wages haven't kept up,

and the gap between what life costs and what people earn has become impossible to bridge.

How money works today is far more complicated than most people - and even some economists - realise. There's a lot to understand about why prices keep going up, why the value of the money in our bank accounts keeps going down at the same time, and why it always feels like we're the only ones who can't keep up. If you want to begin understanding what's really happening with money, I'll share links that will help you start asking the right questions and make sense of what you're experiencing.

But right now, the most important thing is not the theory. It's you - and how you can get help, where you can find it, and how you might be able to help others too. As shortages of food, essentials, and money become more visible, some people will approach solutions in ways that don't help anyone - least of all themselves. The more we understand what's happening, the better placed we are to support each other rather than compete with each other.

One thing we can be absolutely sure of is this: the people you see using food banks, claiming benefits, or getting other kinds of support are almost never in that situation by choice. They were simply closer to the edge than others, and it has suited some to suggest that they're struggling because of something they've done wrong.

If you need a clearer picture, consider this: a significant number of people who are already on benefits work full time. They need help because the national minimum wage is no longer enough for anyone to live independently on. That's not a personal failure. That's a system failure.

And you're not imagining it.

If you want to explore the deeper causes behind this, you can look at:

[Understand what a stable life actually requires](#)

[See why the money system can't fix itself](#)

[Explore the mindset behind a people-first future](#)

[Learn why debt has become impossible to escape](#)

Further Information

To explore more of Adam Tugwell's writing, including the online edition of this post, please visit:

www.adamtugwell.blog

Copyright Notice

Copyright ©2026 Adam Tugwell

All rights reserved.

This publication reflects the personal experience, views, and opinions of the Author.

No part of this work may be reproduced, stored in a retrieval system, transmitted, adapted, translated, or otherwise used in any form or by any means - electronic, mechanical, photocopying, recording, or otherwise - without prior written permission from the Author.

The Author asserts the moral right to be identified as the creator of this work and to object to any distortion or misrepresentation of it.

This work may be downloaded and stored for personal, non-commercial use only.

Any unauthorised reproduction, plagiarism, or misattribution constitutes a violation of copyright.

The Author accepts no responsibility for, and makes no endorsement of, content accessed through external links, PDFs, digital platforms, organisations, or individuals referenced herein.

Readers remain solely responsible for evaluating the accuracy and suitability of all external material.

This copyright notice shall be governed by and construed in accordance with the laws of England and Wales.