

Eating on a Budget

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You can't go anywhere without hearing something about our current economic crisis. More people are out of work, more homes are in foreclosure, and people are cutting back on expenses wherever they can. Not surprisingly, as people struggle to put food on the table, the financial crunch is also affecting what you eat. However, eating lean during tough economic times does not have to mean Top Ramen or fast food dollar menus. By following a few guidelines, you can eat well on a budget.

As with any fiscally sound business, a good practice is to put a (family) food budget in place. It's often difficult to decide how much should be allotted for food. To help determine this, you should take a hard, realistic look at your monthly income and expenses. Start by making a list of all your expenses. Begin with the expenses you **have** to pay, like rent/mortgage, loans, insurance, utilities, transportation, etc. Next, make a list of items you choose to pay, like entertainment, magazine subscriptions, cell phone, Internet, new clothes, new shoes, club membership, chocolate (although, for me it may be a "have to pay"), etc. Also determine if you want to put some money away in savings (for college, rainy day, etc.). Prioritize your "choose to pay" items. Then determine your monthly take-home income (after taxes). After you subtract the "have to pay" from your net income, consider and subtract some of your higher priority "choose to pay" items. Determine how much is left. From this amount, you will need to estimate your food budget. The United States Department of Agriculture, Center for Nutrition Policy and Promotion, has determined food cost for individuals and families (available at <http://www.cnpp.usda.gov/Publications/FoodPlans/2008/CostofFoodFeb08.pdf>). You can use this as a guide to determine your own food budget.

The first step to saving money is to eat **in** more often. A typical meal at a restaurant can cost \$15.00 plus tip or for five to seven meals per week (including tip) a whopping \$90-\$126. This is just one meal per day for one person. Imagine the groceries you could purchase with the same amount of money. Eating in can also mean packing your own lunch. Based on my own shopping experiences, I can pack a turkey sandwich, an apple, carrot sticks, and water (that I bring in a container from home) for \$2.50. If you use your own reusable juice containers or water bottles, you can fill it up and take your favorite drink with you. If packing a lunch is not an option and since restaurant servings are often enough to feed more than one person you might consider splitting a meal with a friend or saving half your meal for lunch the next day. Take for example the sandwich shops that offer foot-long sandwiches for \$5.00. In reality, you do not need a whole foot-long to meet your nutritional needs. You only need half of that. So, split the cost with a friend and you can each enjoy a six-inch sandwich for \$2.50. This strategy has the added benefit of helping you eat an appropriate serving size.

Food waste can be very costly, too. Prepare enough food for you and your family to eat. Keep in mind that just because you made too much food does not mean you

should eat more food. However, unless you have the capacity to properly store the food and the willingness to eat the leftovers during the next few days, you may end up throwing food away. If you can employ the storage strategy, then it makes economical sense to make a big meal and freeze the leftovers for another day. Paying attention to the proper food portions will not only help your wallet, but also your waistline.

The second step to saving money is to be a wise shopper. Take advantage of coupons but only if they provide enough of a price cut when compared to other brands. You can also obtain coupons from many of the food manufacturer's web sites. Many companies are eager to have you try their products. They typically offer deep discount (e.g., \$1.00 off coupon, free with receipt and rebate, etc.) just to entice you. Even grocery stores offer their own coupons online. They, too, want you to shop at their store.

When you shop, look high and low for the deals, literally. Less expensive brands can be found on the top and bottom shelves in the grocery store aisle. The shelves at eye level are considered the high rent district. These are typically the name brands that spend millions of dollars on advertising each year and are usually more expensive than other less familiar brands. While you are shopping, you should comparison shop. Unless you are a math genius, it may be difficult to determine the best price when items are sold in different volumes and sizes. You would expect a larger sized item to cost more than a smaller sized item. But how can you tell if you are getting a good deal? To help you compare prices between the brands and different sized items, look for the unit pricing information on the store tags. These tags are found secured on the shelves under the actual product. It will list the item, price, and unit price (per standardized measuring unit such as ounce, pound, fluid ounce, etc.) as shown below.



<http://dealarchitect.typepad.com/.a/6a00d8345190da69e201156f56f54c970b-320wi>

This is a tag for Dreyers (or Edys) light caramel delight ice cream. It costs \$5.49 for 56 ounces. In general, and as demonstrated with this example, the unit price box is located on the bottom left corner of the tag. For this ice cream, the unit price is 9.8¢ per ounce (determined by \$5.49 divided by 56 ounces). Unit pricing can be used to compare Dreyers to other brands (sold in different volume) and determine which ice cream is the least expensive.

With the increased dependency on computers and technology, we assume that no errors can be made. However, scanned food prices at checkout can be inconsistent with the displayed sales price. The “scanner error” is a misnomer because the error is

really the result of human error. The store employee forgets to change the scanner price to be consistent with the sale price. As a result, the scanner reads the original unchanged sale price. Although stores have implemented steps for tighter control and accuracy, the errors still occur. The November, 2001 issue of *Food Marketing Institute Backgrounder*, reported that the percent of checkout error is 1.36%. This means that out of 100 items purchased, one item will be overcharged. (Interestingly, the percentage of items being undercharged is also about 1 percent, thus it may equal out in the long run.) It does pay to keep an eye on the scanned price when checking out. There have been times when I've purchased an item because of the advertised, "buy one get one free" only to be charged for both items (and not getting one item for "free").

There are other tips you can follow when grocery shopping. The first is to shop with a list. Make a list of the items that you need by planning your menu for the week (or days if you shop more often) and remember to utilize the concept of leftovers. Check to see what is already available in your pantry and refrigerator. A list helps you stay organized and on budget. You will be less likely buy other things you do not need. There are web sites available to help you stay organized when you create your shopping list such as <http://www.grocerywiz.com/> and <http://www.grocerylists.org/ultimate/>. These websites are helpful because they list over 1000 foods for you to consider. You simply print your custom list and are ready to go. There are other web sites that can help you plan a menu and create a shopping list based on the recipes, such as <http://www.thedietchannel.com/Meal-Planning-Healthy-Eating-on-a-Budget.htm>, <http://www.kraftfoods.com/KF/BUDGET/dinner/HealthyLiving.aspx> and http://www.bettycrocker.com/cooking/dinners-that-make-cents/?WT.mc_id=paid_search_phase2_08&WT.srch=1&esrc=335. Some of these sites also take cost into consideration.

Shopping on an empty stomach is not a good idea. You will be tempted to buy more because you are hungry. Scientists have proven that when you are hungry, your body releases a hormone called ghrelin. Ghrelin is the hunger hormone that tells you that you need to eat and makes food appear more tempting. In a study, researchers injected men with ghrelin to determine the effect it has on food appeal. The researchers found that when these men were presented with images of food, their brain activity became similar to those found in individuals with drug addiction. In other words, food became their "drug" of choice. Thus, they were more likely to overeat causing them to overbuy as a result of this appetite stimulant. Shopping on an empty stomach means that ghrelin will take over and you will end up buying more food than you need.

Another good tip to follow when grocery shopping is to shop around the perimeter of the store. Typically the fresher and healthier items are found on the outer perimeter. Convenience (and more expensive) foods are found towards the center of the store. Keep in mind, in terms of fruits and vegetables, it is cheaper to buy what is in season. Seasonal produce also tastes the freshest and best. If the choices are few, then frozen fruits and vegetables can be just as nutritious and economical.

Time is money, and in this case, if you are willing to put in the time, you can also save some money. You pay more for the convenience of pre-washed, pre-cut, pre-

seasoned, pre-shredded and pre-pared foods. Buying items in their most natural state will save you dollars. Vegetables that you have to wash, peel, cut or trim yourself will save you money, however, it will cost you a little time. Buying dry legumes/beans is much cheaper than buying canned legumes/beans. In addition, dry legumes/beans contain no added salt (found in most canned ones). Cooking time can be decreased if you soak the dry beans overnight. Buying food in bulk will also save you money. Again, resist the temptation to buy more if you do not have the storage capacity or you'll end up throwing it out.

In this challenging economic time, saving money has become a priority. Food is a necessity; however, it does not have to be costly. With quality time spent in planning a budget, menu, shopping list, and food preparation, you can afford to eat well but inexpensively.

References:

Food Marketing Institute. *FMI Backgrounder: Shelf Price Accuracy in Supermarkets That Scan*. November 2001.

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