

Eating Well on a Budget

by Jennie McCary, MS, RD, LD

Nutrition: Advance menu planning and thoughtful shopping can keep grocery costs manageable and maintain nutritional integrity.

I have to admit it: I don't enjoy grocery shopping. The aisles of food choices are overwhelming, food packages lure my preschooler and—these days—I usually leave stunned by the total at the checkout. I'm not alone on this last point. The economic downturn and skyrocketing food prices have forced most Americans to rein in spending, in an effort to keep monthly food costs in check. As fitness professionals, we can help our clients find ways to eat well on the cheap by offering some budget-friendly shopping strategies.



Is a healthy diet really affordable?

There are arguments on both sides. Shrinking food budgets may shift choices to cheaper, calorie-rich, nutrient-poor foods. But rising food costs might actually encourage more Americans to adjust their eating habits and guide them back to the basics of eating well. According to the U.S. Department of Agriculture (USDA), the answer to the affordability question is yes. The USDA has created four Food Plans to meet dietary and MyPyramid guidelines at different cost levels (thrifty, low cost, moderate cost and liberal). Based on retail food prices, the plans estimate the cost of food when all meals and snacks are prepared at home.

The Thrifty Food Plan (TFP) serves as a national standard for an affordable healthy diet and is used as the basis for the maximum benefit received through the Supplemental Nutrition Assistance Program (SNAP, formerly the food stamp program). In July 2010, the weekly TFP cost for a family of four was estimated at \$133.70 per week (\$579.30 per month), or less than \$20 a day for two adults and two children (USDA 2010).

Monsivais and Drewnowski at the University of Washington, Seattle, contend that low-income Americans can't afford a healthy diet. They've shown that, on a per-calorie basis, healthier foods cost more (Monsivais & Drewnowski 2009). Additionally, lack of access to healthy foods and inadequate skills for preparing nutritious meals are challenges that many working, low-income families face. Nevertheless, there are affordable nutrient-rich foods that consumers need help identifying.

Money-Saving Strategies

Plan Ahead at Home

Not planning meals and not creating a shopping list are two mistakes that cost shoppers more in the end. Planning is essential to eating well, especially when dollars don't reach as far as they once did. Simply writing a week's worth of meals on a piece of paper works well. Looking for a more organized approach? Try creating a 7-day meal planning calendar, with days of the week down the side and the following categories across the top: main meals, snacks, ingredients needed, recipe source and daily food group servings (see the sidebar "7-Day Meal Planner"). This helpful tool will organize you and can ultimately save you time and money.

Meal-Planning Tips

- Check your fridge and cupboards to see what you already have on hand that can be used.
- Plan meals around the best weekly store specials. Stock up on sale items if space allows.
- Use coupons only for items you already buy.
- Get inspired by exploring one of the many online recipe finders, or check out a cookbook from the library.
- Add more meatless meals. Meat is the most expensive part of a meal.
- Use leftovers, to save time and money.
- Keep a running shopping list and jot down items when you run out. Add ingredients needed for planned meals and snacks. To make shopping easier, organize the list around your grocery store layout. You can write a shopping list on a pad of paper, create a checklist of foods on the computer or, of course, there's an app for that.
- Keep all your weekly meal plans. In no time, you'll have a monthly menu cycle and a "go-to" list of quick meals. Creating a weekly meal plan and shopping list means fewer last-minute trips to the store and expensive impulse purchases when a carton of eggs is all you need.

Shop Smart

According to the Iowa State University Extension website, over half of all grocery purchasing decisions are made at the store (ISUE 2010). **Changing *how* you shop will save you more than changing *where* you shop,** but it is important to consider what you need and which location will offer the most bang for your buck. For example, save on nonperishable foods and staples by shopping at a warehouse store once a month, or discover deals at ethnic food stores. Farmers' markets and food co-ops offer the best variety of local, seasonally fresh fruits and vegetables; in many communities, farmers' markets now accept food stamps. Check out work-share opportunities at a community farm. You may be able to get a weekly box of fresh local

produce at a discount for donating a couple of hours of work a week at a farm. Find one at www.acga.localharvest.org. If space allows, plant seeds to yield fresh and cheap produce just steps from your door.

Use these tips to “work the store” to your advantage:

- Stick with an organized list.
- Eat first. Hungry shoppers overbuy and usually purchase prepared (less healthy) foods.
- Shop alone if possible. A partner and/or children tagging along can quickly stray from the list and increase the food bill. However, shopping with kids is a nice way to teach them good shopping habits, so if they come along, set expectations before leaving the house.
- Get a grocery store loyalty card.
- Shop the perimeter to fill up on fruits and vegetables, protein and dairy.
- Look for bargains near the ends of aisles and on the upper and lower shelves. Since items at eye level are more expensive, squat down and rise on your toes as you wander down aisles looking for deals. Cheaper, generic store brands are typically found on lower and upper shelves and have the same nutritional profile as name brands.
- Compare unit prices of different product sizes and brands. Unit prices are found on the shelf tags below the food items.
- Buy in bulk.
- Make your own single-serving snack packs from larger bags of food.

Prepare Food at Home

After shopping, dedicate a little time to organizing food at home. **The average American family throws away 14% of its food**—almost \$600 every year (ISUE 2010). Minimize waste by planning how to use leftovers in the next day’s meals; label and freeze any that are not used up. Store food in see-through containers and arrange them so that the oldest items are in front.

For people accustomed to eating out, transitioning to the kitchen can be slow. Here are some small steps to ease back in:

- Divide large packages of raw meat into smaller meal portions.
- When you have time, brown meat and chicken, package them and freeze them for use in meals later.
- Clean and cut up vegetables for meals and snacks that will be eaten within a few days. Wait to wash others just before eating.
- Cook in batches, and freeze extras.
- Keep a frozen-food inventory so that unknown meals don’t get buried in the freezer.
- Toss food into a slow cooker in the morning so that dinner is ready when you get home.

- Use the plate method: fill half the plate with fruits and veggies, one-quarter with protein and one-quarter with whole grain.
- Cook with friends. Take turns hosting a small group to plan meals, share recipes and cook large batches of food. Package the meals for everyone to take home and freeze. Also, check out websites for the Food Network and for Iowa State University Extension's "Spend Smart. Eat Smart." program, both of which offer food demo videos along with recipes (see the "Resources" sidebar for details).

Eating Out on a Budget

Eating out is fun but can tip your budget and—if you're not careful—the scale too. Coffee fiends listen up: brew your own for a daily savings of at least \$1.30. Like to hit the deli for lunch? Brown-bagging it to work has a weekly savings potential of more than \$12.50 (ISUE 2010). Tempted by the drive-through window after a long day at work? You'll save time but shovel out \$15 or more for a family of four. A home-cooked spaghetti dinner for the same family costs half as much and takes only 25 minutes.

When you do eat out, here are some tips to avoid busting either your budget or your waistline:

- Share an entrée or take home half of it for a meal the next day; main dishes often have enough calories for two meals.
- Make an appetizer or a salad your meal.
- Stick with water.
- Skip dessert.
- Eat out at breakfast or lunch, instead of dinner; they are usually cheaper. A healthy diet is affordable with a little planning, smart shopping and basic cooking skills. Motivate clients to rev up their shopping carts and master the art of eating well on a budget. Since more people need additional aid purchasing food these days, it's worth finding a list of free markets, food banks, SNAP applications and other assistance programs.

SIDEBAR: Tips for Saving Money on Specific Food Groups

Fruits and Vegetables

- Buy seasonally and freeze extras. Buy frozen or canned for a better deal out of season.
- Buy whole, and cut up fruit at home.
- Convenience costs: \$1.39 for a 16-ounce bag of lettuce = \$0.70 per serving vs. \$0.99 for a head of lettuce = \$0.25 per serving (ISUE 2010).
- Affordable nutrition: seasonal, banana, apple, potato, cabbage.

Grains

- Buy in bulk.
- Look for bargains on day-old bread.
- Note that hot cereals cost less per serving than ready-to-eat cold cereals.

- Convenience costs: \$0.08 per cup of microwave bag popcorn vs. \$0.03 per cup for stove top popcorn from kernels.
- Affordable nutrition: whole-wheat bread, brown and white rice, oatmeal, noodles, popcorn kernels.

Dairy

- Buy yogurt in large tubs and portion out to single servings.
- Compare cheese prices per ounce. Block and shredded cheeses are cheaper than sliced.
- Use reconstituted skim milk powder when cooking.
- Switch to skim milk. A change from whole to skim milk can save a family of four \$8–\$11 per week and slash 5,040 calories and 518 grams of fat from the diet (ISUE 2010).
- Convenience costs: \$0.60 for a 6-ounce container of fruit yogurt = \$0.10 per ounce vs. \$1.66 for a 32-ounce container of yogurt = \$0.05 per ounce.
- Affordable nutrition: skim milk, larger containers of yogurt and milk.

Lean Protein

- Choose beans more often.
- Cut whole chickens into pieces instead of purchasing separate pieces.
- Stretch meat by reducing portions and mixing it with grains and beans.
- Note that extra-lean ground beef is healthier and yields more meat when cooked.
- Convenience costs: \$0.12 for $\frac{1}{4}$ cup canned beans vs. \$0.04 for $\frac{1}{4}$ cup dried, cooked beans.
- Affordable nutrition (least to most expensive): dried beans, peanut butter, canned beans, eggs, walnuts, ground beef.

SIDEBAR: 7-Day Meal Planner (See Sunday for Sample Menus)

7-Day Meal Planner (See Sunday for Sample Menus)

	Main Meals	Snacks	Ingredients Needed	Recipe Source	Daily Food Group Servings
Sunday	<p>Breakfast: broccoli and potato frittata; skim milk</p> <p>Lunch: lemon tuna salad with sunflower seeds and mandarin oranges over mixed greens and spinach; whole-wheat roll</p> <p>Dinner: spicy black beans and stewed tomatoes over brown rice; cabbage slaw with jicama; melon</p>	<p>peanut butter and apple slices on whole-grain crackers</p> <p>popcorn</p> <p>plain, low-fat yogurt with banana and almond slices</p>	<p>eggs broccoli lemon lime shredded cheese canned tuna in water spinach lettuce celery jicama cilantro mandarin oranges cabbage melon sliced almonds whole-wheat rolls canned (or dry) black beans canned stewed tomatoes plain, low-fat yogurt whole-grain crackers</p>	<p>foodnetwork.com</p> <p>my favorite Mexican cookbook, page 120</p>	<p>5 grain 4 vegetable 3 fruit 3 dairy 5 meat/beans</p>
Monday	<p>Breakfast: Lunch: Dinner</p>				
Tuesday	<p>Breakfast: Lunch: Dinner</p>				
Wednesday	<p>Breakfast: Lunch: Dinner</p>				
Thursday	<p>Breakfast: Lunch: Dinner</p>				
Friday	<p>Breakfast: Lunch: Dinner</p>				
Saturday	<p>Breakfast: Lunch: Dinner</p>				



SIDEBAR: Resources

- Food Network, www.foodnetwork.com
- Free online meal planning, shopping list and recipes, www.mealsmatter.org
- Iowa State University Extension, Spend Smart. Eat Smart., www.extension.iastate.edu/foodsavings
- New recipes, www.epicurious.com and www.myrecipes.com
- USDA Cooperative Extension Offices, www.csrees.usda.gov/extension



Jennie McCary, MS, RD, LD

IDEA Author/Presenter