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Do You Want More for Your Food Dollar?

Michigan State University

Cooperative Extension Service

Anita C. Dean, Family living education

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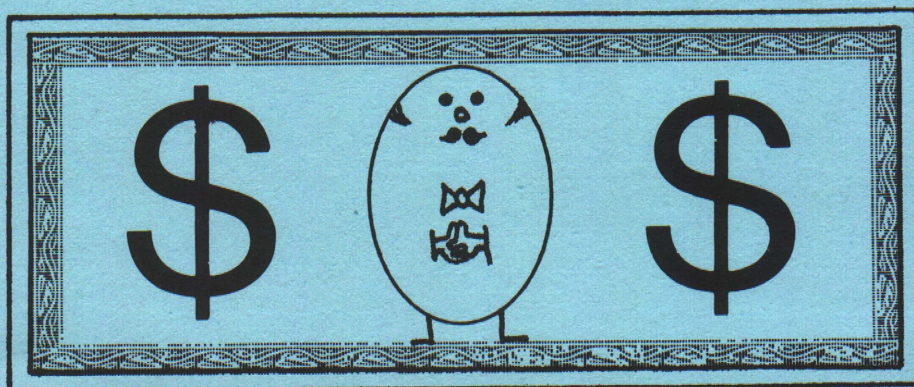
**\$QUEEZE FAMILY PLAYERS**

PRESENT

DO YOU WANT MORE FOR  
YOUR FOOD DOLLAR?

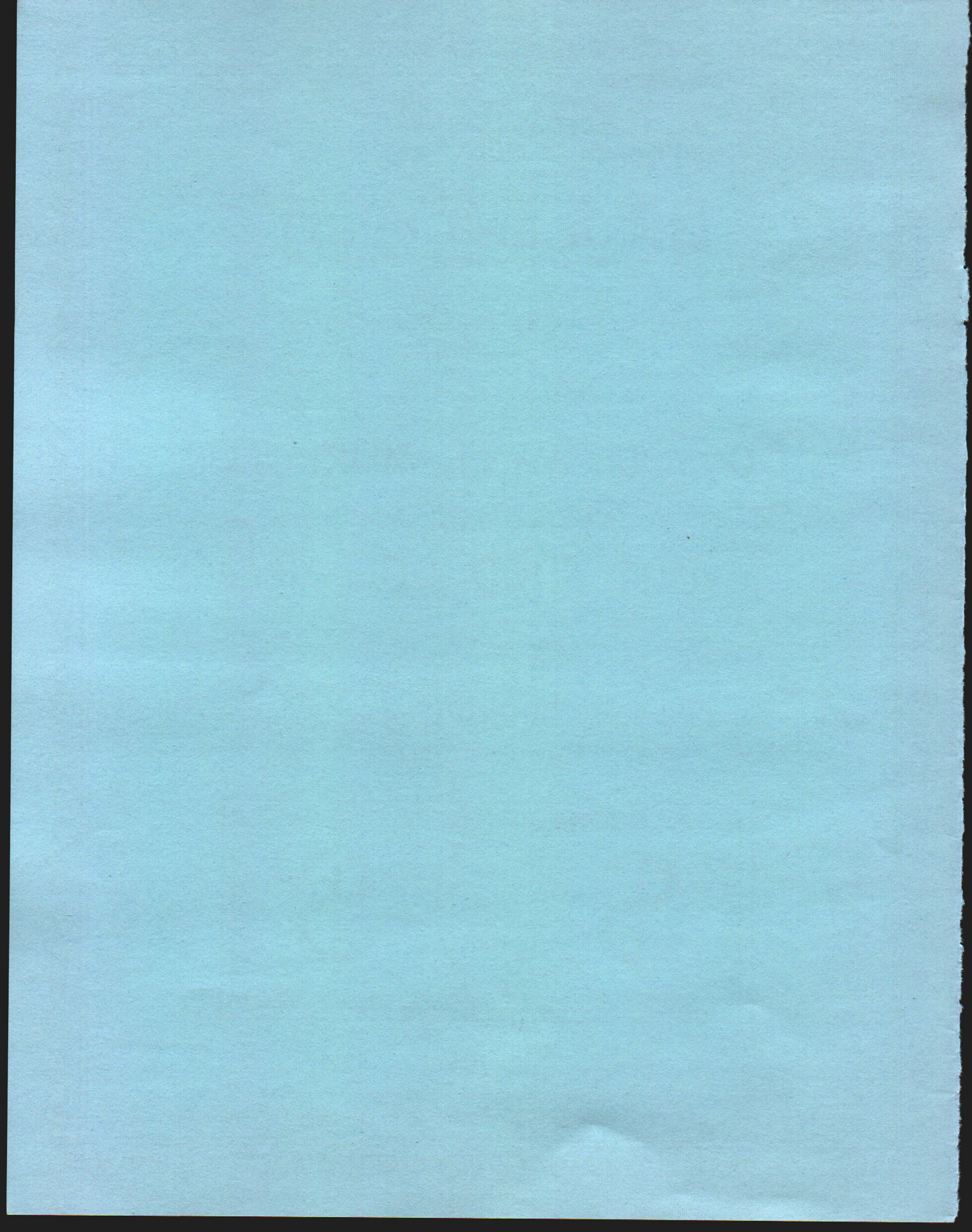
*booklet 1*

Extension Bulletin E-882



ANITA C. DEAN

Family Living Education - Cooperative Extension Service - Michigan State University



ARE YOU HAVING DIFFICULTY STRETCHING YOUR FOOD DOLLARS?

DO YOU WISH YOU COULD SPEND LESS FOR FOOD BUT DON'T KNOW HOW TO GET STARTED?

If your answer is yes, perhaps this booklet will be helpful to you. To get started, here are a couple of easy ways to check up on how much you are spending for food. Select one.

1. Decide on a reasonable amount you think you should spend for food for your family and set this aside in a special envelope or coin purse. At the end of each week or month, check to see how much you actually spent. Did you have money left over? Or did you have to add money to this envelope to pay for your food? Did you eat all of your meals at home or did some members of your family eat away from home?
2. Keep all cash register tapes from the supermarket. Check off non-food items like soap and paper towels and deduct these from the total. At the end of the month, add up the totals on all the tapes to find out exactly how much your family spent on food. Be sure to add in costs of meals and snacks bought away from home. Compare these amounts to see how your food costs vary from week to week or month to month. What is the average amount spend?\*

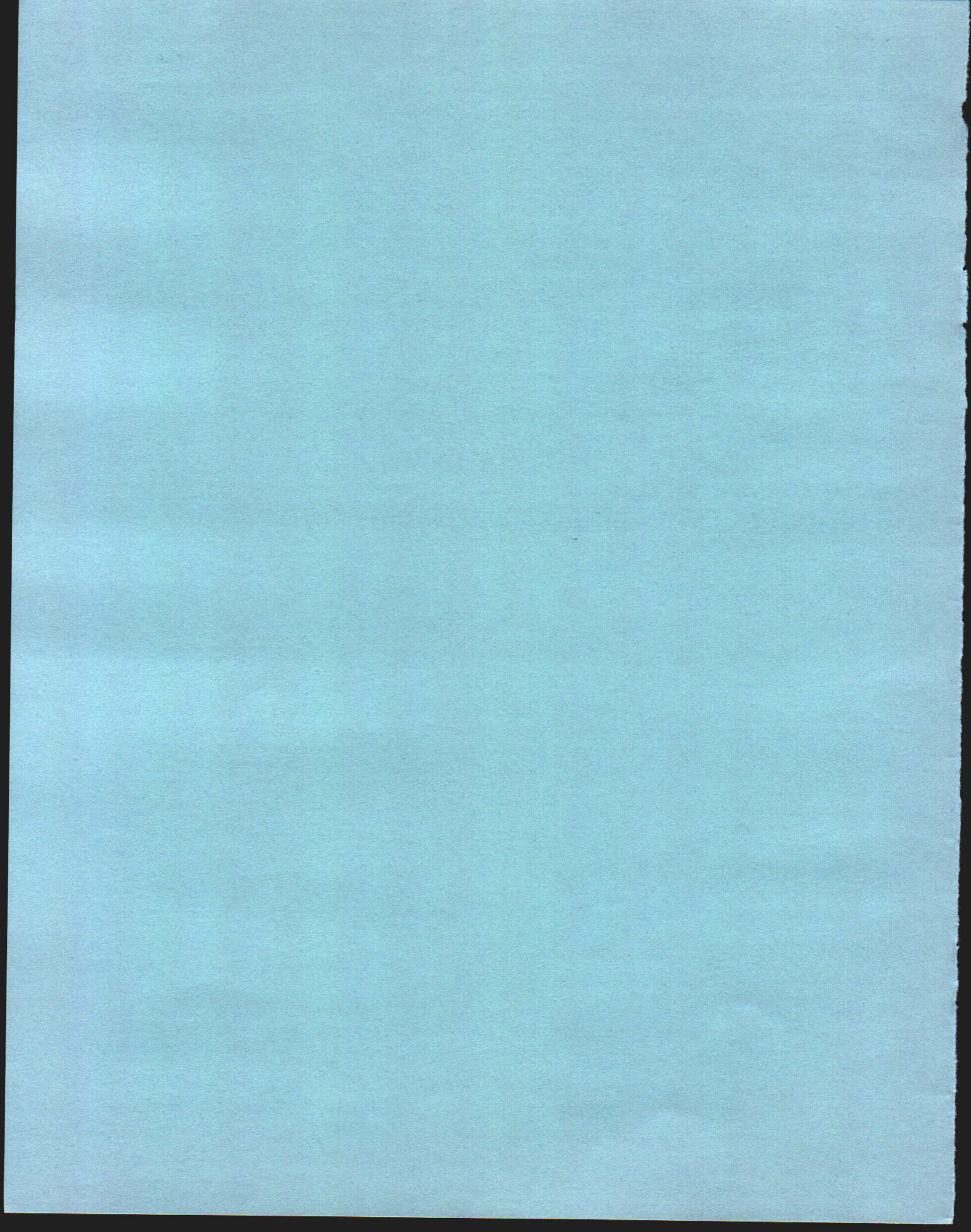
Do you think this is too high? \_\_\_\_\_

Just right? \_\_\_\_\_

Surprisingly low? \_\_\_\_\_

Good meals are possible within a wide range of costs and using a wide variety of foods. And cost alone is no guarantee that your family will be well fed. Needs vary according to the size of the family, the ages of family members, and their activities. You can get all the nutrients you need by eating a wide variety of foods made up of cereals, meat, fish, poultry, dry beans and peas, nuts, fruits and vegetables, dairy products, eggs, and fats and other foods for added energy.

\*If you would like to see how your food spending compares with other families in the United States, see pages 1-3, "Your Money's Worth in Foods" Home and Garden Bulletin 183. You can obtain a copy by writing to Consumer Information, Public Documents, Distribution Center, Pueblo, Colorado, 81009. Price 50¢.



You've decided your family's food costs are too high. OK. But, before you continue through the exercises in this booklet, hold a family conference on food costs. Decisions about food affect every family member, and you'll need every person's cooperation if you're going to make an all-out effort to spend less for food.

Does your family agree it's important to spend less money for food? What do they see as the advantages and disadvantages of cutting food costs? List these below and weigh them against each other. How do family members suggest money saved on food might be spent? Are they willing to help cut down?

ADVANTAGES	DISADVANTAGES

Now turn to page 3. Did you think of these points when you completed your list?

POSSIBLE ADVANTAGES

- Better balanced meals for good health.
- More varied meals.
- Chance to try new foods & recipes.
- Preplanning encourages others in family to pitch in and help with cooking.
- Improved eating habits.
- More money available for other purposes.
- May switch to different type (informal, inexpensive) of entertaining.

POSSIBLE DISADVANTAGES

- May require more time for planning, shopping, and food preparation.
- May have less choice.
- Will eat out less frequently.
- May get more complaints about food from some family members.
- Fewer costly last-minute decisions to buy an expensive convenience food.

SUPPOSE YOU SAVE ON FOOD COSTS.....

HOW DO YOU THINK YOUR FAMILY LIFE WILL CHANGE?

Changes Which Might Occur In Our Family Life

Does your family see these changes as good or bad?

Is everyone in your family willing to accept these changes?

Do the advantages of cutting food costs mean enough to the family to make the effort worthwhile?

COST OF YOUR FAMILY FOOD PLAN

Use this page to figure the cost of a food plan for your family.

# WHERE DOES YOUR FOOD MONEY GO?

Here is a family activity to help you discover how you are actually spending your dollars.

After your next big shopping trip, take a few extra minutes while you are unloading your sacks of groceries to jot down the name of every item you purchased. If you stuck pretty close to a shopping list, you can start with that. Just be sure to write down the things you bought that weren't on the list. Perhaps you can get your husband or another family member to act as secretary.

## FOODS PURCHASED FOR MY FAMILY

<u>Food</u>	<u>Price*</u>
( ) 1. _____	_____
( ) 2. _____	_____
( ) 3. _____	_____
( ) 4. _____	_____
( ) 5. _____	_____
( ) 6. _____	_____
( ) 7. _____	_____
( ) 8. _____	_____
( ) 9. _____	_____
( ) 10. _____	_____
( ) 11. _____	_____
( ) 12. _____	_____

CONTINUE LIST ON BACK SIDE

\*If you are interested, you might list the price beside each food and add up the total spent over that same period on food. Be sure to subtract the cost of non-food items. To find out what percentage of your income goes for food, divide your total food costs for a period of time by your total income after taxes.

Example:  $\frac{\$47.00 \text{ (total food costs)}}{\$170.00 \text{ (income after taxes)}} = 27\%$  of income is spent for food for one week

( ) 13.	
( ) 14.	
( ) 15.	
( ) 16.	
( ) 17.	
( ) 18.	
( ) 19.	
( ) 20.	
( ) 21.	
( ) 22.	
( ) 23.	
( ) 24.	
( ) 25.	

ARE YOU IMPRESSED BY THE AMOUNT AND VARIETY OF FOOD YOU PURCHASED?

Now go back and study each item on your list and place an "E" in front of each food that you and your family agree is really essential or important to healthful eating. How does your list of absolutely necessary foods compare with the list of recommended foods in the leaflet, "Your Money's Worth in Foods" on page 4-5? Are any food groups missing from your list?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Now take a look at the foods on your list that are nice to have. Place a "N" in front of each of these foods. How often do you have this food? These are foods you do not have to have but enjoy.

Place a "W" in front of those foods you know you could do without. Are there some foods on your list that offer only calories from carbohydrate and fat and no vitamins, minerals and protein? Place a "O" in front of each non-food items.

Are you surprised at the number of foods labeled:

"W" for foods you can do without?\*

"N" for foods nice to have but you can get along without?

"O" for non-food items?

Were you aware that you were buying so many non-essential foods?\*

Review each item on the list. Do you think you should cut back on these items? If so, how will you do it? Perhaps the family might be willing to save these foods for special occasions? Try to think of other less costly foods which might do as well.

\*If interested, subtract the cost of non-food items labeled "O" from the total. Total the prices of foods labeled "W" and "N". Then, divide the amount spent on these non-essentials by the total spent for food to find the percentage of your food costs that went for non-essentials.

GETTING DOWN TO THE BASICS

Are there some foods on the essential list which you might cut down on?

Are there foods that your family should eat more often?

Are there some foods on your list which might occasionally be replaced with other well-liked foods which cost less and supply about the same food value?

For ideas on "alternates" see page 9.

# ESSENTIAL FOODS PURCHASED FREQUENTLY

Food	Brand	Amount Purchased Weekly	Cost Per Unit	Cost Per Serving
Bread, 2 lb.	Golden Crust	4 loaves	.55	

SUGGESTIONS FOR ALTERNATE CHOICES

"N" (Nice to have but not essential) Foods

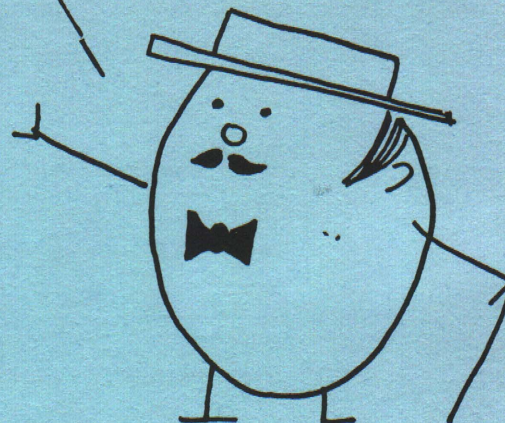
<u>For</u>	<u>Might like to try</u>
Shrimp and cocktail sauce	Chilled poached fish (ocean perch, turbot) with cocktail sauce
Soft drinks	Fruit punch, Kool-aid, lemonade
Expensive snacks such as crackers, chips	Pop corn, plain soda crackers and cheese
Extra such as pickles, olives	Pickled carrots, cucumbers and other vegetables
Sour cream	Yogurt
Coffee cake	Cinnamon toast
Rolls	Enriched bread
Serve bacon daily or weekly	Serve bacon rarely
Whipped cream toppings	Omitting

"E" (Essential) Foods

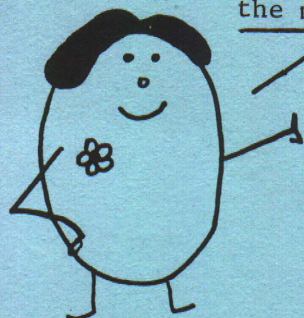
<u>For</u>	<u>Might like to try</u>
Expensive grades of beef(choice)	Less expensive grades (Good and Standard)
Expensive cuts of beef	Less expensive cuts requiring moist heat cooking
Beef, Lamb, Pork (Ham)	Poultry, turkey legs
Whole fresh milk	Half fresh and half fluid non-fat dry milk
Whole meats	Less expensive combinations of animal and vegetable protein foods

For more ideas on alternates, write the MSU Bulletin Office, P.O. Box 231, East Lansing, MI 48824 and request Shop Smart Leaflets E658 A-L, or check your favorite cookbook.

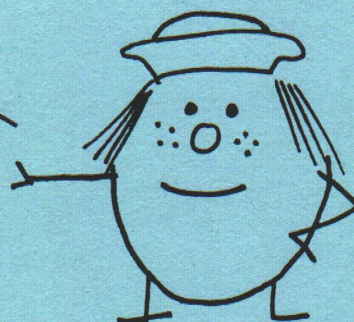
Hey, have you heard about  
"Nutritional Labeling"?



You better believe it! That's  
where I get accurate up-to-date  
nutrition information about  
food products. It helps us get  
the most for our food dollar.



And don't forget you get the  
calories, protein, carbohydrate,  
fat, and seven vitamins and  
minerals in each serving. They  
tell you how many servings there  
are in each package and how large  
each serving is.



Lots of foods already have  
nutritional labels. Mom's  
always comparing "store brands"  
and "brand names" for the most  
protein.



What's all the fuss about?  
We've had nutritional labeling  
on dog food products for years!



For more information on nutritional labeling, write for "Read the Label, Set a Better Table" from Food and Drug Administration, 5600 Fishers Lane, Rockville, MD 20852 or 1560 East Jefferson Avenue, Detroit, MI 48207.

Now you have analyzed your situation and have a pretty good idea of your family's food buying habits and you are aware of the changes you would have to make to get more for your food money. If this challenges you to really make these changes, go to the next booklet, "How Can You Get More For Your Food Dollar" Booklet 2.