

One thing we all have in common, we need food. Likely, every week you spend money on food. How can you keep your costs down? Planning our food purchases and comparison shopping can help.

Planning your meals helps keep food costs down and decreases food wastage as well. Planning includes:

- checking what's in your cupboard, refrigerator, and freezer,
- considering what's on sale,
- listing meals you want to prepare in the next week, and
- making a shopping list.

Planning and preparing meals takes time. Sometimes paying for convenience is worth it. However, you may want to consider how much you're willing to pay for convenience. For example, research has shown that restaurant foods are generally more expensive than foods bought from groceries: the cost per calorie is higher.

It's not all about whether you eat out or not; it's also about purchasing foods that are prepared at the grocery store. Time pressures and convenience influence how we spend money. A study reported by USDA (Rahkovsky et al., June 2018) found that households with all employed adults spent 10% less of their food budget on non-ready-to-eat foods (in grocery stores) compared to households where the primary shopper was not employed. Makes sense; when you lack time, then you may choose to pay for convenience.

We all know that vegetables and fruit are healthy for us. However, is there a time when they're healthy for our budget too? When produce is in season locally, it is much easier to find good buys. In addition, freshly picked fruits and vegetables have more flavor and you help boost the local economy by supporting local agriculture.

Sometimes frozen or canned produce are less expensive, especially in the winter months. You can explore the cost of a cup of edible produce using an interactive chart at <http://go.illinois.edu/EdibleVeg>, and compare when it's better to buy fresh, frozen or canned. Of course, prices will vary by location and season.

In the summer, our local farmers' markets have fresh produce. You can talk to the people who grow the produce and learn more about how to prepare it.

Many farmers' markets accept a LINK card for payment. LINK cards are used by people who qualify for the Supplemental Nutrition Assistance Program (SNAP) for low-income people and

families who need assistance to buy the food they need for good health. Some farmer's markets will match the amount spent from a LINK card. For example, if you use \$20 from your LINK card to buy market tokens, then the market will give you an additional \$20 in tokens. You can also use WIC vouchers and Senior Farmers' Market coupons at many farmers' markets.

For more information about these food assistance resources, go to <https://www.dhs.state.il.us/page.aspx?item=29721> or call the Illinois Department of Human Services at 1-800-843-6154 (or 1-866-324-5553 TTY). For the Senior Farmers' Market Nutrition Program also visit <https://www2.illinois.gov/aging/programs/Pages/farmersmarket.aspx>.

Whether you buy your produce at a grocery store, a farmers' market, or somewhere else, keep in mind that produce in season is likely to be a better buy than produce that is out of season.

It's easy to get into patterns of food purchases that might not meet our budget or nutritional goals. Sometimes trying new recipes can help us shift directions. For healthy, budget-conscious recipes go to:

- Eat.Move.Save, University of Illinois Extension, <https://eat-move-save.extension.illinois.edu/>
- Healthy Eating On A Budget, USDA, <https://www.choosemyplate.gov/budget>

Many people are now choosing to use online grocery shopping and either using curbside pick-up or delivery services. [Shopping for Groceries Online](#) on the [Plan Well, Retire Well](#) blog, has tips for savvy online shopping.

Does it really matter if we manage our food costs? Individuals typically spend about 13% of their average annual expenditures on food, according to the Consumer Expenditure Survey. About 50% of people's food dollars are spent on food away from home. (Although, households with lower incomes tend to spend a higher percentage of their incomes on food costs overall.) If you're looking for ways to stretch your income, examining how you spend your food dollars may help.