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Making Ends Meet, Vol. 2: For More Treats, Try These Tricks

Michigan State University

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Family Living Education

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EXTENSION BULLETIN E-1446

Controlling The Cost of Food

## For More Treats, Try These Tricks

*Rising food prices aren't news to any food shopper today. Increased costs at all levels of the food system are pushing prices up. By the end of the year, food costs may be leading the Consumer Price Index.*

*About everything else is going up, too. Families accustomed to buying food and grocery items with money that's left after paying for housing, transportation and utilities find they have less and less money to work with. And so many Michigan families are trying to find ways to hold the line.*

*How about you? Are you taking advantage of every tactic in the smart shopper's bag of tricks? Maybe the following checklist will tip you off to a new trick or two.*

WHAT TO DO	<u>I already do this</u>	<u>I'll try it!</u>
Plan basic meal pattern before you shop - - - - -	—	—
Take a written shopping list with you - - - - -	—	—
Shop alone ("helpers" help you spend more) - - - - -	—	—
Take advantage of seasonal low prices and sales - - - - -	—	—
Use coupons only when they really save you money on products you normally use - - - - -	—	—
Buy quality or grade suited to intended use - - - - -	—	—
Use unit pricing to comparison shop - - - - -	—	—
Buy store brands and unbranded products when they're cheaper than national brands and of acceptable quality - - - - -	—	—
Use nonfat dry milk for cooking, drinking - - - - -	—	—
To minimize food waste: - - - - -	—	—
Plan uses for leftovers or prepare only enough food for one meal so none is left - - - - -	—	—
Buy perishable foods in quantities that you can use before quality deteriorates - - - - -	—	—
Prepare and store food properly - - - - -	—	—
Buy meat by price per serving of cooked, lean meat, not price per pound - - - - -	—	—
Try casseroles and ethnic dishes using lower cost cuts, meat stretchers like beans, rice and pasta, and meat substitutes like cheese and eggs - - - - -	—	—
Control portion size, especially in meats - - - - -	—	—
Avoid costly prepared snack foods - - - - -	—	—
Consider investing your time, skills and basic ingredients to make some foods from scratch rather than buying more expensive prepared convenience items - - - - -	—	—
Eat at home more or carry lunch rather than eating out -	—	—
Buy vitamins or food supplements only if diet is lacking nutrients - - - - -	—	—
Shop after eating, not when hungry - - - - -	—	—



If you've checked every item in the left-hand column on page 1 your shopping skills are finely honed, and your food budget cut to the bone. Checks in the right-hand column, indicate opportunities to save. Pinch pennies where it will have the most impact: meal planning, meats, portion control and snacks.

## ZERO IN on Meal Planning



The homemaker who makes out a shopping list using weekly grocery ads, a pantry inventory and detailed, item-by-item menus, is like the full-sized car -- on the endangered species list. In dual-income families, especially, one person seldom has time to devote to detailed meal planning.

Some planning is necessary, however, to provide guidelines for food selection. Plan at least your dinner main dishes, using supermarket specials and food you have on hand. Then figure out how many go-withs you need: so many dinner

vegetables, so many fruits, a vitamin C source every day, bread and milk for the week, salad fixings, etc. Then check your staples and list any that need restocking. Such a guide should enable you to collect ingredients for the week's meals with the flexibility to take advantage of unadvertised sale items, day-old or close-dated products, and other lower cost alternatives.



## ZERO IN on Meats

Meats tend to take the largest share of the grocery bill. Red meats are the most expensive and getting even costlier. Poultry prices are rising, but poultry still tends to be one of your better buys.

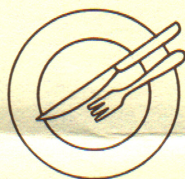
The chart below compares cost per serving of various meats and meat substitutes. Fill in cost per pound at your local shopping place and let your calculator or sharp pencil do the rest.

<u>Cut or type of meat, poultry, fish</u>	<u>Retail price per pound</u>	<u>amount needed for 3-oz. serving (in pounds)*</u>	<u>cost per serving</u>
<u>Example:</u>			
Beef liver	\$1.29	.27	\$ .35 (\$1.29 x .27)
Chicken, whole	_____	.49	_____
Turkey, whole	_____	.44	_____
Ham, whole, bone in	_____	.35	_____
Ground beef	_____	.28	_____
Pork, picnic, bone in	_____	.46	_____
Ocean perch fillet, frozen	_____	.25	_____
Ham, canned	_____	.25	_____
Chuck roast of beef	_____	_____	_____
bone in	_____	.45	_____
Pork loin, roast, bone in	_____	.51	_____
Pork chops, center cut	_____	.45	_____
Frankfurters	_____	.19	_____
Bologna	_____	.19	_____
Tuna (6½ oz. can)	_____	.19	_____
<u>Meat alternatives</u>			
	<u>Cost per market unit</u>	<u>amount needed for protein equal to 2 oz. meat serving</u>	<u>cost per serving</u>
Peanut butter	_____	.13	_____
Eggs	_____	.17	_____
American process cheese	_____	.13	_____
Dry beans	_____	.19	_____
Cottage cheese	_____	.25	_____
*To convert to ounces, multiply this number by 16.			



To get the best buy for your meat dollar, buy by price per 3-ounce serving (cooked weight) and limit serving size. Two to 3-ounce servings of meat, fish or poultry per day (or equivalent portions of meat substitutes like peanut butter, dry beans, eggs or cheese) will supply most people with all the top-quality protein they need, as well as some essential vitamins and minerals.

## ZERO IN on Portion Control



To be truly serious about cutting meat costs, consider measuring or weighing portions. Because Americans like meat, we tend to eat much more expensive protein than we need for good health. Most of us could easily cut meat consumption in half and stay healthy. The big hardship would be psychological: a 3-ounce portion of cooked meat looks awfully small to someone used to eating two or three times that much!

One way to cut back on meat consumption with minimum howls of family protest is to carve large cuts of meat but prepare plates in the kitchen. Family members who can't see the remaining meat are more likely to choose other foods for seconds. Lower cost, nutritious filler-uppers like whole grain breads, enriched rice and stick-to-the-ribs vegetables like peas and potatoes, will still leave the family feeling well fed. And you'll have meat loaf, roast beef, ham or turkey for sandwiches, hash (a good way to stretch meat with potatoes), chop suey or casseroles.

The challenge is greater with steaks, frankfurters, sausage links, fried chicken, fish fillets and other meats that come in recognizable units. It can be hard to convince a chicken lover that he needs only half a chicken breast! Try buying smaller pieces or cutting them

before cooking. Buy packages that offer more pieces per pound -- thin-cut pork chops rather than thick-sliced, or frankfurters that come 12 to a package rather than 8 or 10. Cook only enough to provide each person with one or two pieces, as appropriate.

Portion control can help hold the line in other areas, too. Use standard serving sizes: 8 ounces for milk; 4 ounces for juice. Twelve- and even 16-ounce glasses are not uncommon; so if you don't know how much your drinking glasses hold, use a measuring cup to find out.

Reduce soft drink consumption -- thereby saving money and contributing to better dental health -- by serving soft drinks in 8-ounce glasses rather than half-liter bottles. Better yet, keep orange juice made from frozen concentrate, other fruit juices and a pitcher of water in the refrigerator and buy soft drinks only occasionally. Considering what they provide in the diet -- sugar, mostly -- they are a costly frill that most food budgets could do without. Soft drinks are an expensive way to buy sugar!

Exercise portion control on out-of-season fruits and vegetables and fancy frozen products, too. Use a measuring cup, if necessary, to dole out servings.

## ZERO IN on Snacks



It's been said that snacking is a way of life for Americans. Coffee breaks, after school snacks and munchies in front of the TV in the evening are practically American institutions!

And that's OK. There is nothing wrong with snacking itself. Just remember most snack foods tend to be high in cost -- and calories -- and low in nutrients. Fortunately for all us dyed-in-the-wool snackers, crunchy, crispy, salty and sweet sensations are available in many nutritious, lower cost foods. Crisp raw vegetables, homemade popcorn, fresh fruits, and whole grain bread with a touch of jelly or jam are only a few of the possibilities.



Know What You Need

## Coupons Can Cost You Money

Those handy-dandy, cents-off coupons that come through the mail, appear in your newspaper, drop out of dog food, lurk behind labels and catch your eye in national magazines may save you money at the supermarket. But an informal survey suggests that using them indiscriminately would actually cost you extra.

Price comparisons done in one Lansing-area store in September showed that only 10 (24 percent) of the 41 products for which the shopper had manufacturers' coupons actually cost less than competing brands, including store labels after the cents-off value of the coupon was subtracted from the price. In 12 cases (29 percent), the coupon item cost more than any competing product. And in 19 instances (46 percent), the product cost less than some other national brands but more than store brands.

*In other words, three times out of four nationally advertised products, even with the cents-off-coupon, were still more expensive than competing products.*

A coupon doesn't automatically make a product the best buy. You have to

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check the prices on competing products, then consider quality, package size and coupon restrictions -- the requirement that you buy two of a certain size, for example, to take advantage of the cents-off offer -- to determine which is your best buy.

Generally, a coupon saves you money if you need the product and it's the brand and size you ordinarily buy and like. If you don't have strong brand preferences, you can often find lower-priced competing products -- especially store brands. Store specials on store brands may make them even better buys.

Store promotions that give you twice the value of the coupon can make coupon savings more substantial. But the same rules apply to double-coupon purchases: it's a bargain only if you need, like, can use and will use it.

Remember: coupons are a marketing tool of manufacturers, a tool they use to get you to buy their products. Whether you save money along the way is strictly incidental, as far as they're concerned. To keep costs down, use coupons selectively and comparison shop carefully.

Programs Are Open To All Without Regard To Race, Color or National Origin



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