

Getting Through Tough Times

MORE WITH LESS

Miriam S. Leatherman, Extension Agent, Hardy County

A drop in or loss of income forces a change in a family's spending priorities. For many families, building on the strengths and skills of each family member and figuring out ways to save money can minimize the undesirable effects from a cut in income. Equally important is planning for family support and fun.

Positive attitudes are more likely to result when family members work together to agree on ways to economize and to develop plans for having good times without spending much money. These tasks can become enjoyable if the family adds some sporting competition. The family can vote on the winners of "best economizer" and the "best fun activity costing the least" award and give them a prize treat of some sort.

Economizing really boils down to three basic survival skills: substituting, conserving, and utilizing existing resources. Often, families find that by having a positive attitude and economizing, they can "have and do more with less." After changing how they manage resources, many people realize that their situation is not as bad as it seemed at first. Their income is less than before, but they reduce the "slack" in their family expenditures.

The "Save Money" Principle

The principle of economizing means allocating personal and family resources where they will do the most good. To economize does not necessarily mean to buy less of an item. It could even imply purchasing more. For example, if you are doing more cooking at home to save money, spending more for needed supplies to make this task simpler may be in order. Or suppose you decide to increase your family's income by

finding a different job. To get that job, you may have to buy certain clothing, put your child in day care, or enroll in a program to upgrade your skills. Such extra expenditures may not be the most productive use of your limited resources. That's something you must decide.

The Skills

You will need to use a number of skills to economize: substituting inexpensive items for more costly ones, conserving resources through wise use, and utilizing existing resources.

Substituting: Find substitutions. Eat at home rather than in restaurants. Prepare meals by cooking basic foods rather than using convenience foods. Rent rather than buy costly equipment you seldom use. The most important key to success is developing the habit of thinking "What could I substitute that would do the job for less?"

Conserving: Avoid waste. Keep your family healthy and your skills and possessions in good condition. Try to get the most use or satisfaction out of each trip in the car, each use of the oven, each load in the washing machine, each dollar invested in clothing. Continually ask yourself, "How can I make this resource last longer? How can I use it more efficiently?"

Utilizing: Find new uses for resources you already have. Could you rent out a room in your home? Could you car pool? If you bake, sew, tend your own small children, or clean your own house, could you expand these activities into income-producing ones? Think to yourself, "What talents, time, or other resources do we

Strong Families Begin With Each of Us

have as family members that we could put to use in a new, more productive manner?

The Support

Let community resources play an important support role as you learn to economize. Some of the economic resources provided by publicly financed programs include income-maintenance programs, which your tax dollars support.

Other community resources, including parks and libraries, provide entertainment or recreation. Remember that you and your family need to take some time for fun. Get together with friends and relatives for picnics, potluck dinners, card games, fishing, or another activity you enjoy. Take advantage of low-cost classes and recreation in your community.

Many communities offer free or low-cost health or counseling services, including inoculations, family planning, family therapy, and financial counseling. Your personal or family resources can be enhanced greatly when you use community resources. Think, "How can we use public services for family well-being, education, health, and recreation?"

129 Ways to Economize

The following list is designed to help you find different ways to economize. Check the ideas you already use. Star the ideas you plan to try. Keep this list and refer to it often to encourage yourself and your family through these tough times.

Food

- Feed your family well with lots of fruits and vegetables and foods containing little fat. Keep them healthy and you will save on medical bills.
- Plan your meals for an entire week. Review grocery ads to take advantage of specials. Make your shopping list from the menu plan and the ads.
- Buy generic brands when they are suitable.
- Use cents-off coupons for items you generally purchase.
- Compare price per unit: pounds, ounce, dozen, or package. Take your calculator with you when you shop.
- Cut your food shopping trips to no more than once a week. This will save gas, time, and money.
- Buy produce in season.
- Stop buying "junk" foods for snacking. Substitute fresh fruits and vegetables, fruit juices and milk drinks, and oatmeal and peanut butter cookies.
- Plan meatless meals.
- Plan the use of your oven by cooking your main dish, dessert, vegetable, and quick bread all at the same time.
- Stretch ground beef with bread crumbs, oatmeal, or tomato sauce.
- Mix one part of instant milk with one part of regular milk.
- Buy nonfat milk. It is lower in cholesterol and less expensive.
- Wrap and store foods carefully.
- Plan how you'll use leftovers.
- Eat less expensive foods; drink less expensive drinks. Drink water instead of soft drinks.
- Grow your own fruits and vegetables if possible. Can, freeze, and dry some of them for future use.
- Prepare your own convenience foods, master mixes, and desserts at home.
- Double or triple standard recipes when making spaghetti sauces, chili, pastries, and stews. Freeze the extra amounts for later use. In addition to saving time, you'll save money because usually you can buy larger amounts of basic ingredients more economically.
- Entertain with "potlucks" or inexpensive buffets (lasagna and salad, for example).
- Use picnic facilities at parks.
- Prepare brown-bag lunches when possible.

Strong Families Begin With Each of Us

- Cut down on meals away from home.
- Take advantage of the school lunch program.
- Form or join a food co-op.
- Use the WIC (Women, Infants and Children) nutrition program if you qualify.
- Watch your weight. It is costly to put pounds on and costly to take them off.

Housing

- Plan carefully and thoroughly as the first step in economical decorating.
- Buy furniture and appliances on sale or at an auction, garage sale, or second-hand shop.
- Rent or share household equipment used infrequently.
- Learn how to refinish furniture.
- Choose equipment with a high energy efficiency ratio (EER). Check the label for EER.
- Learn to clean, repair, and restore household items yourself.
- Learn to make draperies, curtains, spreads, slip covers, and tablecloths.
- Make dried arrangements from garden flowers, wildflowers, or decorative weeds.
- Cut down on cleaning supplies. Buy products that can be used for more than one purpose.
- Buy items requiring as little maintenance as possible.
- Buy household equipment the entire family can operate and care for.
- Maintain your home. Make minor repairs before they become major ones.
- Wash walls instead of painting.
- Rent out a room or garden space for additional income.
- Provide a room in exchange for household help.

- Have a yard sale to raise money and get rid of unwanted items.
- Increase your deductible on homeowners' insurance.
- Use a room as an office in order to qualify for a tax deduction.
- Turn off air-conditioning and open windows in temperate weather.
- Look for inexpensive ways to save energy. Temporary measures such as placing plastic over windows may be as energy efficient as more expensive measures.
- Have an expert check the insulation in your house to make sure it is adequate. If it isn't, insulate where needed. Do your own insulating of open areas, such as the attic.
- Close rooms and turn off heat to those rooms you are not using.
- Consider an attic or roof fan.
- Lower your thermostat setting in cold weather and wear warmer clothing in the house.

Clothing

- Study your current wardrobe, determine needs, and work out a clothing budget.
- Buy color-coordinated clothing that can be mixed and matched.
- Buy all-season styles, fabrics, and colors when possible.
- Buy clothes that will stay in style.
- Look for quality fabric and good construction in clothing.
- Do not make impulsive clothing purchases.
- Choose an outfit with simple trim that is of good quality and requires the same care as the rest of the garment.
- Buy clothes on sale when possible.

Strong Families Begin With Each of Us

- Use yard sale purchases, especially for children's clothing and maternity wear.
- Before buying a garment, check fabric labels and care instructions. Is it wash and wear? Can it be dried in the dryer? Avoid clothing that requires dry cleaning or other special care.
- Read and follow care instructions to make clothes last longer.
- Spot-clean clothes promptly and save on cleaning by careful wear.
- Keep clothes in good repair, remembering a "stitch in time saves nine."
- Make use of factory outlet stores. The merchandise could be surplus, samples, or discontinued lines. The flaws in seconds or irregulars may be minor.
- Dress up or modify an outfit you already own. Accessories can add a new look to last year's wardrobe for a minimal cost.
- Swap outgrown clothing and maternity clothes with friends and relatives.
- Use cloth diapers and launder them yourself.
- Learn to sew but do not buy excess fabric you will never get around to using.
- Contribute clothing to a "nearly new" shop sponsored by a charitable organization. Your gift is tax deductible if you get a receipt for the estimated value.
- Store clothes properly to protect them from sun, moths, mildew, and stretching.
- Protect shoes and leather items from water and salt stains.
- Use a coin-operated dry cleaner.
- Wear "work" clothes for messy, dirty jobs.
- Walk more; drive less. You will save money and improve your health.
- Learn how to do your own car maintenance. Change oil, air filters, and oil filters when recommended.
- Use self-service gasoline pumps. Remember to check oil and water levels.
- Form a car pool to go to work, meetings, even shopping trips.
- Ask yourself, "Is this trip really necessary?"
- Make lists of "things to do" and "things to buy." Forgetting is costly.
- Substitute maintenance and repair for a new car.
- Follow instructions in your car owner's manual.
- Protect against salt and rust by keeping your car clean and having it undercoated.
- Save money on fuel by using good driving habits.
- Increase your deductibles on auto insurance.
- Drop collision insurance after your car's value drops significantly.
- Take advantage of auto repair classes in your community.
- Have family members use school and public transportation whenever possible.
- Wash and wax your own car.

Personal Habits

- Trade permanent-wave sessions with a friend.
- Get good haircuts between permanents.
- Have an easy care hairstyle.
- Trim your children's hair between professional cuts. Better yet, learn how to give professional cuts.
- Barter talents and resources. Trade such skills as typing, serving, or decorating with a friend or neighbor.

Transportation

- Keep your car in good condition. It is safer and less expensive.

Strong Families Begin With Each of Us

- Start a child-care “pool” with a group of friends.
- Encourage children to do extra work, in addition to their regular chores, to earn extra spending money.
- Teach children ways to live on less by caring for their clothing and toys to minimize repairs and losses.
- Make your own gifts, such as homemade jams and jellies or plants grown from cuttings or seeds. Develop a unique, quality craft.
- Give a gift of your own personal services. Baby sitting, lawn mowing, garden weeding, and window washing are all examples of jobs someone would appreciate having you do.
- Buy gifts and holiday decorations for the next season during the after-holiday sales.
- Write more letters; make fewer long-distance calls.
- Keep a record of long-distance calls to check against the bill for errors. Include dates and telephone numbers.

Managing Money

- Use credit cards only if you pay the bills in full each month.
- Do not carry more money than you can afford to spend.
- Write checks; it is more restraining than using cash.
- Pay bills early when creditors give a discount for early payment.
- Analyze your insurance coverage to make sure you are adequately insured at the lowest price. Comparison shop for premiums; they vary widely.
- Check to see if you are a taxpayer eligible for earned income credit.
- Cut your recreation costs with activities and games at home. Your family will grow closer.

- Take advantage of community services such as concerts, fairs, and public recreation facilities.
- Consider taking up less expensive sports and hobbies than you have now.
- Spend less on vacations. Sleep at home and take short trips during the day.
- Try camping on your vacation. Use inexpensive equipment and rent such necessities as a tent.
- Read magazines and books from the library. Cancel book club memberships and magazine subscriptions.
- Keep track, item by item, of where your money goes every day, week, and month. Go over this weekly or monthly.

Holiday Savings

- Give gifts from the kitchen: a tin of homemade fudge, cookies, homemade breads, jams, jelly, etc.
- Give handcrafted items. Put your talents to work.
- Give family heirlooms, such as old books, pictures, jewelry, coverlet, quilt, china, or iron skillet; include a history with the item.
- Make your own wrapping paper from brown paper or other recycled paper items.
- Make your own tags from old Christmas cards.
- Take an honest look at your gift list; maybe you can eliminate someone.
- Draw names instead of giving each person a gift.
- Create a coupon for services: cooking a Sunday dinner in January, caring for children, washing the car.
- Shop special sales. Take advantage of last-minute price-slashing.
- Shop at thrift stores or garage sales.

Strong Families Begin With Each of Us

- ❑ Give inexpensive children's gifts: books, pads of plain paper for art projects, art materials, inexpensive cameras, colored charcoals, puzzles, diaries, yo-yos, scrapbooks, photo albums, etc.
- ❑ Recycle gift boxes from year to year.
- ❑ Reevaluate your Christmas card list; shorten it if you can.

References

- Kramer, C.S. 1982. *When Your Income Drops*. Cooperative Extension Service, Kansas State University.
- Stewart, M. 1982. *94 Ways to Save Money*. Cooperative Extension Service, College of Agriculture, University of Kentucky.
- Stephenson, Mary. 1988. *Living on Less*, Cooperative Extension Service, University of Maryland.

1999: 1.5M

Getting Through Tough Times is a joint program of the WVU Extension Service Center for Agricultural and Natural Resources Development and Center for 4-H and Youth, Family, and Adult Development.

Publication support for this project was received from the Community-Based Initiatives Grant, Bureau of Public Health, and the Monroe Health Center.

Programs and activities offered by the West Virginia University Extension Service are available to all persons without regard to race, color, sex, disability, religion, age, veteran status, political beliefs, sexual orientation, national origin, and marital or family status. Issued in furtherance of Cooperative Extension work, Acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture. Director, Cooperative Extension Service, West Virginia University. West Virginia University is governed by the Board of Trustees of the University System of West Virginia.

Strong Families Begin With Each of Us