

## Living on Less



A drop in or loss of income forces a change in family spending priorities. For many families, the undesirable effects of a cut in income can be minimized by economizing, that is following three basic survival skills: substitute, conserve and utilize existing resources. Often, families find that by having a positive attitude and economizing, they can “have and do more with less.” After learning to manage resources better, many people realize that their situation is not as bad as it seems. Their income is less than before, but the “slack” in their family expenditures has been reduced.

### The Principle

The principle of economizing means allotting personal and family resources where they will do the most good. To economize does not necessarily mean to buy less of an item; it might even imply purchasing more. For example, suppose that home baking or cooking or any other activity would pay for itself by either saving resources or producing income. In that

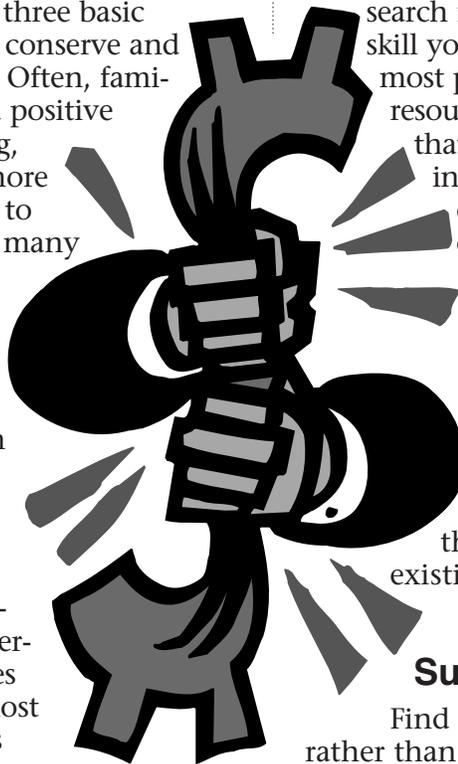
case, increasing expenditures for needed supplies may be in order. Or suppose you decide to increase your family's income by finding a different job. A successful job search may require certain clothing or a skill you do not have, and may be the most productive use of your limited resources. Keep in mind, though, that you must decrease spending more than equivalently in other areas if your income has dropped.

### The Skills

Economizing can be achieved by using a number of skills: substituting inexpensive items for more costly ones, conserving resources through wise use, and utilizing existing resources.

#### Substitute

Find substitutions. Eat at home rather than out. Cook from basics 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?”





## Conserve

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?"

## Utilize

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 into income-producing activities? Think to yourself, "What talents, time, or other resources do we have as family members that could be 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 food stamps, or income maintenance programs which you help pay for with taxes.

Other community resources provide entertainment or recreation. These include parks, wildlife areas, museums and libraries. 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 whatever you enjoy. Take advantage of the low-cost classes and recreation programs in your community.

Also, many communities offer free or low-cost health or counseling services

including inoculations, family planning, family therapy and financial counseling. Personal or family resources can be enhanced greatly through use of community resources. Think, "How can we use public services for family well-being, education, health and recreation?"

## 124 Ways to Economize

The following list is designed to help you find new ways to economize, as well as rate your ability to practice the principle. Give yourself one point for each economizing tip that you currently use to make the most of your resources. Give yourself an additional point for each tip that does not apply to you now but that you would take advantage of if your situation changed, such as "Use Food Stamp program if qualified." See how well you score.

### Food

- \_\_\_ Feed your family well from the basic food groups. Keep them healthy and you will save on medical bills.
- \_\_\_ Plan your meals one week at a time. Review grocery ads to take advantage of specials. Make your shopping list from the menu plan and the ads.
- \_\_\_ Buy generic brands when suitable.
- \_\_\_ Use cents-off coupons for items you generally purchase.
- \_\_\_ Compare price per unit: pound, ounce, dozen or package. Take your calculator with you.
- \_\_\_ Cut your food shopping trips to no more than one 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 hamburger with bread crumbs, oatmeal, or tomato sauce.
- \_\_\_ Mix one part of instant milk with one part of regular milk.
- \_\_\_ Buy skim milk. It is lower in cholesterol and less expensive.
- \_\_\_ Wrap and store foods carefully.
- \_\_\_ Plan use of leftovers.
- \_\_\_ Waste less! Marylanders throw millions of dollars worth of food a year into garbage cans.
- \_\_\_ Eat less expensive foods; drink less expensive 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. Label and freeze for later use. This not only saves time but you can often buy larger amounts of basic ingredients more economically.
- \_\_\_ Entertain with “pot lucks”, or inexpensive buffets, e.g. lasagna and salad.
- \_\_\_ Use picnic facilities at parks.
- \_\_\_ Prepare brown bag lunches when possible.
- \_\_\_ Cut down on meals away from home.
- \_\_\_ Take advantage of the school lunch program.

- \_\_\_ Form or join a food co-op.
- \_\_\_ Use the Food Stamp program if you qualify.
- \_\_\_ Use the WIC (Women, Infant 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 secondhand 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.
- \_\_\_ Use floor wax sparingly. This not only cuts cost, but eliminates the extra cost and work of removing wax buildup from surfaces.
- \_\_\_ Learn to make draperies, curtains, spreads, slipcovers and table covers.
- \_\_\_ Make dry flower 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 that require as little maintenance as possible.
- \_\_\_ Buy household equipment that the entire family can operate and care for.



- \_\_\_ Consider remodeling, rather than building a new home.
- \_\_\_ 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.
- \_\_\_ Give room rent in exchange for household help.
- \_\_\_ Have a yard sale to raise money and get rid of unwanted items.
- \_\_\_ Increase the 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.
- \_\_\_ Study energy savings. 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 not, insulate where needed. Insulate open areas, such as the attic, yourself.
- \_\_\_ 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 present wardrobe, determine needs and work out a clothing budget.
- \_\_\_ Buy color-coordinated clothing which can be mixed and matched.



- \_\_\_ Buy all-season styles, fabrics and colors when possible.
- \_\_\_ Buy clothes of a design that will stay in style.
- \_\_\_ Look for quality fabric and good construction in clothing.
- \_\_\_ Do not make impulsive clothing purchases.
- \_\_\_ Choose clothes with simple trim that is of good quality and requires the same care as the rest of garment.
- \_\_\_ Buy clothing on sale when possible.
- \_\_\_ 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 special care such as dry cleaning.
- \_\_\_ 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 baby 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 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.

### Transportation

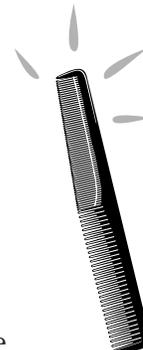
- \_\_\_ Keep your car in good running condition. It is safer and less expensive.
- \_\_\_ Walk more; drive less. You will save money and improve your health.
- \_\_\_ Learn how to do your own car maintenance. Change oil, air filters and oil filters when recommended.
- \_\_\_ Use self-service gasoline 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 less costly transportation whenever necessary. Take a bus instead of a plane.
- \_\_\_ 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, if necessary.
- \_\_\_ Save on fuel with good driving habits.
- \_\_\_ Increase your deductibles on auto insurance.
- \_\_\_ Drop collision insurance when your car’s value has dropped sufficiently.
- \_\_\_ Take advantage of auto repair classes held in your community.
- \_\_\_ Have family members use school and public transportation whenever possible.
- \_\_\_ Wash and wax your own car.
- \_\_\_ Shop for low cost air fares.

### 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 skills such as typing, serving, or decorating with a friend or neighbor.
- \_\_\_ Start a “child-care pool” with a group of friends.
- \_\_\_ Encourage children to do extra work, besides 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 gifts. Give homemade jams or jellies. Grow plants from cuttings or seeds to give as gifts. Develop a unique, quality craft.





- \_\_\_ Give a gift of your own personal services. Baby-sitting, lawn mowing, garden weeding, window washing are all examples of jobs someone would appreciate having you do.
- \_\_\_ Buy gifts and holiday decorations for the next season after a holiday has passed and they are on sale.
- \_\_\_ Take advantage of learning opportunities at the local schools, attend Cooperative Extension classes, community sponsored workshops and other adult education courses.
- \_\_\_ Write more letters; make fewer long distance calls.
- \_\_\_ Keep a record of long distance calls to check against bill for errors. Include dates and telephone numbers.

### Managing Money

- \_\_\_ Use credit cards only if you pay the bill 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 tennis courts.
- \_\_\_ 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.
- \_\_\_ Spend your vacation camping. Use inexpensive equipment and rent necessities such as a tent or boat.
- \_\_\_ Take advantage of low weekend rates at many city hotels and off-season rates at resorts.
- \_\_\_ Read magazines and books from the library. Cancel book club memberships and magazine subscriptions, especially for those that remain unread for a long time.
- \_\_\_ Keep track, item by item, of where your money goes every day, week and month, Go over this spending record periodically with the entire family. Decide together how to live on less.

### Scoring

- \_\_\_ Total score.
  - A score of 112 to 124 indicates that you are making every effort to economize. Outstanding!
  - A score of 99 to 112 indicates that you are mastering the concept of economizing. Well done!
  - A score of 87 to 99 indicates that you are average in your efforts to economize.
  - A score of less than 87 indicates that you need to adopt more of the economizing tips, especially if you are experiencing a loss in income.



## 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.

# *Educating People To Help Themselves*

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