

SUPPLEMENTAL TEACHING RESOURCES THAT COMPLEMENT “MONEY FOR FOOD”

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SHOPPING SMARTS (2006). Learn how to use coupons wisely, determine the best value by using unit pricing, and avoid temptation. **Features both English and Spanish formats.** DVD #18909

SHOPPING BASICS (1995). Provides tips for shopping for food at a grocery store, including making good choices based on unit cost and cost per serving for meats. VHS VIDEO. #17942

Getting More From Your Money (1995). Families share ways they get the most from their money. # 17918

Managing During Tough Times (1992). A three-part program that includes: People Experience Tough Times; Balancing Income and Expenses, and Finding Meaningful Employment. Each video features Wisconsin people sharing strategies used for real problems. # 17120

BACKGROUND READINGS AND REFERENCE MATERIALS RELATED TO “MONEY FOR FOOD”

To enable the users of the Money for Food Curriculum to better understand the concepts that are part of this curriculum, the following research summaries, reference citations and web sites are provided.

I. The USDA Thrifty Food Plan and The Cost of Food at Home

Thrifty Food Plan.

The Thrifty Food Plan was developed by the USDA in 1983. The plan specifies the quantities of different types of foods (by food groups) that households might use to provide nutritious diets for household members. The Thrifty Food Plan is the least costly of the four food plans developed by the USDA.

The Thrifty Food Plan is the food plan upon which the Food Stamp Program bases the food stamp dollar allocation per household and individual.

There have been questions whether following the Thrifty Food Plan will provide a family with an adequate and nutritious diet. A study of the Thrifty Food Plan found the following :

- With the exception of magnesium, the nutritive value of the Thrifty Food Plan meets or exceeds dietary standards used in the development of the plan. However, the plan does not meet **current** nutritional recommendations for several nutrients and dietary components.
- The dietary standards used for the 1983 Thrifty Food Plan were the 1980 RDAs; more recent dietary recommendations, such as the Dietary Guidelines for Americans, have not been incorporated into the Thrifty Food Plan.
- The plan fails to meet current recommendations for total fat, saturated fat, and cholesterol for most sex-age groups.

Cost of Food at Home.

The Center for Nutrition Policy and Promotion of the USDA uses the USDA’s Food Plans and current food cost data to calculate, each month, the Cost of Food at Home. The Cost of Food at Home is calculated at four levels, based on the four Food Plans. The Thrifty Food Plan is the least costly of the four levels.

The Cost of Food at Home is published in the USDA’s quarterly journal, *Family Economics and Nutrition Review*. It is also be available at the Center for Nutrition Policy and Promotion (CNPP) home page at: <http://www.usda.gov/cnpp/using3.htm>

References:

Kerr, R.L. et al., USDA 1983 Thrifty Food Plan, *Family Economics Review*, 1984, No. 1, pages 18-25 (<http://www.usda.gov/cnpp/FoodPlans/FoodPlans.htm>)

Gerrior, S., Does the 1983 Thrifty Food Plan provide a nutritionally adequate diet at the cost level currently used? *Family Economics and Nutrition Review*, 1995, Vol. 8, No. 3. Pages 2-16.

II. Resource Management Practices of Low-Income Households

Planning.

Low-income families/individuals face income challenges in both amount and stability. Therefore, the need to plan is greater, as is the difficulty in doing so.

Low-income households often do have a “plan for spending”, but a smaller proportion use a written plan. Research found that 76% of respondents from low-income households had a plan for spending, but only 34% had a written plan. Only 8% of the low-income households saved a fixed amount of income, while 76% of the “adequate income” households saved regularly. Most low-income households reported that they did not plan for more than one month at a time.

Spending Patterns.

Housing, food, and transportation account for approximately 78% of the total expenditures of poor households. Although these budgetary components accounted for a high proportion of total expenditures, 83% did not own a home and 45% did not own a vehicle, in one large study.

Employment and shopping opportunities are often limited for the many poor households who do not own vehicles.

Food expenditures of poor households were about \$2,500 less than those of non-poor counterparts. Poor households also had larger average household size.

Expenditures of families receiving assistance vary widely, depending on the employment status of adults, the marital status of the household head, and the presence of children.

References:

Davis, E.P. (1992), Financial management practices among households with differing resource constraints. *Journal of Consumer Education*, 10. Pages 27-31.

Lino, M. (1996). Income and Spending of Poor Households with Children. *Family Economics and Nutrition Review*, Vol. 9, No. 1, pages 2-13.

Passero, W. D. Spending patterns of families receiving public assistance. *Monthly Labor Review*, April 1996. Pages 21-28.

III. Food Choices and Food Money Spending Patterns of Low-Income Families

Food Choices.

A three year research study conducted by Lisboa Associates with support from the USDA, and published as a document entitled, *Understanding the Food Choices of Low-Income Families* reports that:

- Few low-income households are able to provide healthful diets and spend less than the Thrifty Food Plan amount, as specified in Cost of Food at Home.
- Characteristics, such as household size and ethnicity, are not related to the likelihood that a household meets the two objectives of spending less than the Thrifty Food Plan amount and having foods available that provide a healthful diet.
- Among low-income households, knowledge and attitudes concerning the relationship between diet and health are not related to the likelihood that a household spends more or less than the Thrifty Food Plan amount.
- As a whole, food stamp recipients are savvy shoppers.
- Food price was the most important consideration in making food choices.
- Families often do not have regular meals together.
- Ethnic and cultural traditions and preferences are strong factors in food choices and meal preparation.

Food Shopping.

In 1992, the poorest 20% of the nation's households (household income average of \$6,669) spent \$1,249 per person on food. The wealthiest households spent \$1,997 per person for food (household income average of \$77,311).

Prices for food items vary with store size, with small stores charging an average of 10% more than supermarkets. Supermarkets can charge lower prices because of their "economies of size" and by offering store label and generic items.

Small food stores are more likely to be located in low-income, central-city neighborhoods and rural areas than in the suburbs; and supermarkets are more likely to be located in the suburbs where income levels are typically higher.

Supermarkets in central cities tend to have higher prices than those in suburban areas because central-city business costs are higher and there is less competition.

In 1998 the Institute for Research on Poverty published a study of Food Stamp participants. Findings included:

- food expenditures peak in the first three days after food stamps are received,
- children appear to maintain a steady food intake throughout the month, while adults appear to experience a significant drop.
- households that conduct major grocery shopping trips more frequently than once per month maintain steady food intake, while households that shop LESS frequently experience a significant drop.

A review of the food dollars spending practices of primary food preparers in US households, found the following:

- Food preparers that follow a strict budget are not willing to sacrifice nutrition.
- Commonly recommended planning and budgeting tools for food shoppers were not widely used by those who report being on a strict food budget. It is suggested that families on strict food budgets cannot spare the money to "stock up" during sales--nor

do they have the time and/or transportation to do comparison shopping at multiple stores.

- Compared to food preparers who did not follow a strict good budget, those that did were LESS likely to use four different practices: 1) make a complete list, 2) stock up when brands were on sale, 3) comparison shop, 4) redeem coupons.

References

Bradbard, S., Michaels, E., Fleming, K., and Campbell, M. (1997). *Understanding the food choices of low-income families: summary of findings*. USDA, Food and Consumer Service. <http://www.usda.gov/fcs/oe/fspub.htm> (from list of files select: nutri.pdf)

Kaufman, P.R., MacDonald, J.J., Lutz, S.M. and Smallwood, D.M. (1997). *Do the poor pay more for food? Item selection and price differences affect low-income household food costs*. Food and Rural Economics Division, Economic Research Service. USDA, Agricultural Economics Report No. 759. <http://www.econ.ag.gov/epubs/pdf/aer759/>

Wilde, P. and Ranney, C., “A monthly cycle in food expenditure and intake by participants in the U. S. food stamp program.” Discussion paper no. 1163-98. June 1998. University of Wisconsin Institute for Research on Poverty. <http://www.ssc.wisc.edu/irp/pubs.htm>

Dinkins, J. M. (1997) “Food preparers: their food budgeting, cost-cutting, and meal planning practices.” *Family Economics and Nutrition Review*, Vol. 10, No. 2. Pages 34-37.

IV. Wisconsin FoodShare (Food Stamps) Quest Card

In Wisconsin the Quest Electronic Benefit Transfer Card is used for food stamps. A separate card is available for health benefits. In some states one EBT card may be used for many types of benefits. The card is used for food items (food stamp eligible items). No cigarettes, diapers, paper and/or other non-food items can be charged with the card. Its use is for the same things that the stamps were used for prior to 2000. The card is used at grocery stores and stores displaying the Quest sign. Many other states also accept Quest cards.

EBT

Key Features of Electronic Benefit Transfer (EBT)...
for Food Stamps

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- Each month, benefits (the dollar amount of food stamps which is due to the recipient) are added to the Quest card account automatically.

- The exact date on which benefits are available to a food stamp recipient is based on the 8th digit of his or her Social Security number.

If the number is...	Benefits are available on...
0	2 nd day of each month
1	3 rd day of each month
2	5 th day of each month
3	6 th day of each month
4	8 th day of each month
5	9 th day of each month
6	11 th day of each month
7	12 th day of each month
8	14 th day of each month
9	15 th day of each month

- PIN's (Personal Identification Numbers) are chosen by the recipients when they receive their Wisconsin Quest card. Recipients can change their PIN anytime through the toll free Automated Response Unit (ARU) by calling 1-877-415-5164.
- The account balance is shown on the receipt each time the Quest card is used. A recipient can also check their balance by calling 1-877-415-5164.
- It is expected that most stores that accept paper food stamps will also accept the Quest cards. Participating stores should have a "Quest" sign on their door.
- Food stamp benefits that aren't used in the month will stay in the account until they are used. However, if a card isn't used for 90 days, the benefits will be "frozen" as a security precaution. "Frozen" benefits can be released ("unfrozen") upon request by the recipient. Benefits that are unused after 365 days will be unavailable.
- If a recipient purchases a product with their Quest card, then returns the item to the store, a credit will be made to their Quest card account. Cash will not be given for returned items.
- Contact the local EBT Coordinator or case worker for more information.

Sources:

DWD and CITICORP.

Summarized by Carolyn Krueger, UW-Extension Family Living Programs Specialist.

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