

# **Real Food Economics and Lifestyle: Budgeting Strategies for Good Nutrition**

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Presented at:

*Wise Traditions 2009*

The Weston A. Price Foundation  
10<sup>th</sup> Annual Conference

Schaumburg, Illinois

November 15, 2009

9:00 AM – 10:20 AM

Published in on-line proceedings

[www.westonaprice.org](http://www.westonaprice.org)

*All people can afford to eat healthy food. In fact, when the budget is tight, families have all the more reason to prepare and consume nourishing foods. This session describes practical techniques to manage the cost of eating healthy, nourishing foods that build strong bodies. Dr. Sergeant will be presenting information from both her personal and professional experience. The focus of this session is to provide practical information that is useful for controlling food costs, while enjoying nutritious foods.*

## **Introduction**

One can not live in the United States today and not realize there is an economic crisis. Everyone is experiencing the effects of a weak economy. At the core of survival for some, is the need to feed, clothe, and shelter their family. However, even with the most limited resources, individuals can feed themselves with nutrient-dense real foods.

### **A Model for Good Nutrition**

Successful resource allocation requires receiving the most value for each dollar spent. This means getting the most ‘bang for the buck.’ When considering nutrition, the ‘bang’ implies purchasing food that is nutrient-dense and which provides good quality nutrition. All too often, individuals on limited resources look for the least expensive food, sacrificing quality and nutrition. It is no savings to buy food that is low in nutrient value just because it is low in cost.

Good nutrition can be compared to a three-legged stool. First, food must be high in nutrient value. In other words, there must be lots of ‘good stuff’ in the food. Second, food must be low in contaminants or ‘bad things.’ Third, food must be properly prepared to protect the nutrients and allow for proper assimilation into the body. If one of the legs of this stool is weak, then the whole stool will be unsteady and the body will suffer.

In the 1920’s and 30’s Weston A. Price conducted extensive field research on traditional cultures from all over the world. He compared healthy traditional cultures with similar cultures that were exposed to western diets and found that the healthy cultures consumed diets strongly supported by each of these three legs.<sup>1</sup> The healthy cultures endeavored to consume high quality foods and to especially provide these foods for their children and childbearing parents. They often had ‘sacred foods’ that were recognized and prized for their nutritional value. Dr. Price found that healthy cultures consumed four times more minerals and water-soluble vitamins and ten times more fat-soluble vitamins than the typical western diet of the 1920s and 30s. Thus, their diets were rich in nutrients from natural foods. The healthy traditional diets did not include foods that were refined or denatured. The people were in direct contact with the growing, gathering, and preparing of their foods and thus, their food was whole and uncontaminated. Interestingly, these healthy cultures also took great care in preparing foods. For example, these healthy traditional cultures from around the world all soaked their nuts and grains. Food was important and these cultures, who lacked material wealth, sacrificed greatly to build healthy cultures through good nutrition.

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<sup>1</sup> Price, W., 2008, *Nutrition and Physical Degeneration*. La Mesa, CA: The Price-Pottenger Nutrition Foundation.

### *Keeping the ‘bad stuff’ out*

Today’s society is becoming more nutrition conscious by focusing on the need to keep ‘bad thing’ out. The organic food movement, which is based on keeping food free from pesticides and other chemical additives, is evidence of this concern to keep food contaminant free. One reason why individuals are more concerned with keeping contaminants out of food is that success can be measured. For a given contaminant, either it is consumed or it is not consumed. The topic becomes controversial when considering what elements constitute contaminants. Recent research supports the following items as being not good to eat in large quantities: soy product,<sup>2</sup> MSG, artificial sweeteners,<sup>3</sup> GMOs<sup>4</sup> food, refined sugars and flours<sup>5</sup>, corn syrup, unsaturated fats<sup>6</sup>, hydrogenated oils, and the list goes on. Although today’s culture is becoming more concerned with keeping bad things out of food, there remains a general lack of awareness of the importance of putting ‘good things’ into the diet.

Consuming organic certified foods is one method of reducing contaminant consumption. Organic certification ensures pesticides, additives, GMOs, and other non-natural elements are not present in the food. However, organic certification does nothing to ensure that the food is high in nutrient value. This is particularly true with food from large manufacturers, who recognize the profitability of the organic food market and have endeavored to participate in this market. These major food producers, whose primary object is profits, may be more interested in providing low-cost food than nutrient-dense food. Regardless of how perfectly one keeps contaminants out of a diet, if the diet is not rich in nutrients, the individual will not be healthy.

### *Nutrient-dense foods- Putting the ‘good stuff’ in*

Incorporating nutrient-dense food into a diet is more difficult than eliminating undesirable elements. The first problem when developing a diet high in nutrient value is identifying what are nutrient-dense foods. The second problem is knowing how much consumption is necessary for good nutrition. With contaminant elimination, it is possible to reach perfection. However, with consumption of nutrients, perfection is not easily measured and will differ between individuals. This is why it is more difficult to incorporate ‘good stuff’ into a diet than it is to eliminate ‘bad stuff’ and may be why people are focusing on the latter rather than the former.

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<sup>2</sup> Daniel, K. 2005. *The Whole Soy Story: The Dark Side of America’s Favorite Health Food*. Washington, DC: New Trends Publishing.

<sup>3</sup> Blaylock, R. 1997. *Excitotoxins: The Taste that Kills*. Santa Fe, NM: Health Press.

<sup>4</sup> Smith, J. 2003. *Seeds of Deception: Exposing Industry and Government Lies About Safety of Genetically Engineered Foods You’re Eating*. Fairfield, IA: YesBooks.

<sup>5</sup> Dufty, W. 1975. *Sugar Blues*. Radnor, PA: Chilton Book Co.

<sup>6</sup> Fallon, S. and M. Enig, 2002. *Nourishing Traditions: The Cookbook that Challenges Politically Correct Nutrition and the Diet Dictocrats*. Washington, DC: New Trends Publishing.

When identifying nutrient-dense foods, there are two aspects that are important. First, some foods are inherently more endowed with nutrients and second, there are variations within the same food group based on how the food is produced and prepared. Interestingly, Dr. Price's research revealed a great variety of diets that were nutrient-dense and which supported healthy cultures. Eskimos, for example, consumed almost no fruits and vegetables, and yet were able to assimilate sufficient vitamins and minerals from the internal organs of the animals they ate. Remote Swiss-villagers subsisted primarily on raw milk and cheese, some grass-fed meats, and fermented rye bread, a diet very different from the Eskimos. Americans have access to many foods that are inherently rich in nutrients. Some examples include: raw milk/cheese/yogurt, butter, eggs, fresh dark-colored greens, cod-liver oil, grass-fed beef, and fermented foods. These are commonly thought of when one speaks of nutrient-dense foods. Sadly, however, often these foods are totally absent from the diets of Americans.

A second aspect of nutrient-density of foods comes from variations within the foods themselves. For example, factory-farm eggs are less nutrient-dense than eggs from chickens that are truly free-range. One can see the difference in the yolks. Some causes of variations within foods are: soil conditions, maturity at harvesting, and storage conditions. Nutrient-dense foods begin with nutrient-dense soil. Modern agriculture has depleted much of the nutrients in the soil which has reduced the nutrient value of the food available in common grocery stores. Sustainable Agriculture strives to enrich soil naturally, to provide a nutrient-dense food, and to properly care for the land. To find food that is worthwhile purchasing, consumers must know what kind of soil their food is grown in, how the farmer grows the food, and the attitude of the farmer about nutrition. To accomplish this, a relationship with the farmer is needed. There are many ways to contact farmers directly. One method of forming a strong relationship between consumer and farmer is Community Supported Agriculture farms.

In addition of soil conditions, the nutrient-density of food depends on maturity at harvesting and storage before consumption. Typically, fully ripened foods are more nutrient-dense the food harvested and ripened later. Locally grown food tends to be harvested closer to maturity because the time to consumption is less than foods grown thousands of miles away, which must be transported and sold before rotting. Additionally, the nutrient-density of food depends on how soon it is consumed. Storing foods decreases the nutrients in the foods. Therefore, eating foods in season provides more nutrients. By drying, canning, or freezing foods, some of the nutrient value in the food is lost. One exception is fermenting foods, which increases the enzymes in the food and can increase the nutrient value of the food being stored.

### *Properly preparing foods*

The third leg of the stool involves proper food preparation, which is critical to maintaining the nutritional quality of the food. Nutrient-dense food can become valueless if it is

not properly prepared. Dr. Price noted that traditional cultures soaked their grains and nuts so as to render the foods more nutritious. Research has now shown that soaking seeds in a slightly-acid, warm environment releases the phytic acids and tannins used to prevent sprouting of the seeds, thus making the food nutrients more digestible. The method of cooking food is also important. Microwaving food, an extremely common practice, causes severe molecular damage to the food causing it to become less nutritious.<sup>7</sup> Traditional methods of preparing and cooking food result in greater nutrients being assimilated into the body.

In summary, good nutrition starts with consuming nutrient-dense foods that are properly prepared and contaminant free. Fresh, locally-grown, ripe food from farmers that use Sustainable Agriculture practices to enrich their soils will provide the most nutrient value for a given food. These foods can be more expensive than food produced by the factory farm model. However, these nutrient-dense foods provide more ‘bang’ and better nutrition, which in the long-run may be more cost effective.

### **Financial Management for Real Food Purchases**

Incorporating nutrient-dense foods into a family diet requires planning. Every family can eat real foods but may not be able to eat the same kinds and quantities as others due to resources. However, even with the most modest means, all people can eat healthy diets of real nutrient-dense foods. The important point is that no one needs to eat the non-nutritious, low-cost foods frequently found in the standard American diet.

#### *Total Financial Plan*

The first step to budgeting for real food is identifying how much money is available to spend on food. This can only be accomplished by looking at a total budget for all expenses. There are many books, computer software, and other types of programs that can assist people with developing a total budget. At the core of these programs is planning for savings, required spending, and optional spending. It is important is to be realistic. There will be unanticipated expenditures and these should be incorporated into a budget by having a savings specifically for emergencies. Also, it is important to have adequate funds for necessities. Food, clothing, shelter, utilities, etc are necessary expenditures and should be generously budgeted. Eating out, however, is not a necessity and should be budgeted as discretionary, after the necessities are adequately provided for. Often people think that things are necessary that are in fact an optional luxury.

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<sup>7</sup> Georgiou, G., The Hidden hazards of Microwave Cooking, *Journal of American Association of Integrated Medicine*, April 2006.

To prepare a total budget, start by looking at current spending. Track everything that is spent for at least a couple months, paying particular attention to cash spending which require diligence to monitor. By looking at current spending, certain patterns or categories will immerge. Some typical categories include: housing, transportation, food, utilities, education, entertainment, personal grooming, and clothing. It is important to include savings into these categories. Identify the categories as optional or necessary. Keep in mind that some costs may be necessary at a basic level but optional at a higher level. For example, basic clothing allowance is necessary but above some point, clothing becomes discretionary.

As the categories are developed attach dollars to what is currently being spent. Beware of costs that come infrequently, such as taxes and insurance. These need to be budgeted as well as regular expenses with special savings accounts setup for infrequent items. Typically budgets should be prepared for the year because of the occurrence of infrequent expenses, and then broken down into periods that correspond to income receipts, for example: monthly, bimonthly, or weekly. Assigning dollar spending levels to these accounts is budgeting. Planned income must be greater than planned expenses. If this is not the case, cuts must be made in discretionary spending accounts. Remember; be realistic with allocations for necessities!

One of the most difficult parts of financial management is controlling spending. There must be controls in place so that when all the money in one category is used, no more spending occurs in that category. No plan will work without controls. There are many different methods for controlling costs. Some people use envelopes with cash and when the cash is gone, the spending ceases. Others use gift cards. Some record expenses on their checkbooks, on ledgers, or in the computer, and then have the self-control to stop when the money is gone. If consistently across time, one category is overspent, then more may need to be allocated to that category and less to another. Constant updating and communicating budget levels is important for controlling spending. The key is to have some method to know when to stop or postpone spending.

#### *Controlling Food Costs Given a Budget Level*

Once a budget is established for food expenditures, then and only then can appropriate steps be taken to control food costs. Just like a basic budget began with studying personal spending, a food budget begins with knowing how much food costs. Take a notebook and calculator to the store. Compute the cost/calorie, cost/protein(gr), cost/lb of foods commonly purchase as well as other new nutrient-dense foods. Compare foods of common nutrient value with each other. Some foods, such as fruits and vegetables, are best compared by cost per pound. The key is to purchase foods that are high in nutrient-value per dollar. This requires integrating the basic nutritional value with costs.

There are some foods that are extremely high in nutrient value that one does not want to think about the cost per anything. The cultures Dr. Price studied often had 'sacred foods.' These foods were extremely high in nutritional value and worth tremendous sacrifice. Particularly when there are limited resources, the most valuable foods must be incorporated even in small quantities because it is from these most nutrient-dense foods that tremendous value is received. Budget for these costs as necessities and do not skimp on them buy trying to buy cheaper, inferior foods.

In order to make good choices, meals and food purchases must be planned. Meal planning is critical for controlling spending. First, if meals are planned, they are more likely to be prepared at home which is less expensive and more nutritious, as compared with going out to eat. Second, with meal planning, costs of meals can also be determined. Knowing the cost of a meal helps balance the budget. Expensive meals can be off-set by less expensive meals. By adding up the costs of the meals, one can estimate the cost of food needed. There should be some slack in the meals to purchases budget. Thus the estimated total costs of meals should be 80% of the total food budget. If the budget is for 100% of meals planned and there is no slack, then the budget will be too easily overdrawn. Although initially meal planning and costing can be onerous, however, overtime it will become easier. Without planning and itemizing meal costs, successful overall budgeting for food is difficult.

There are some specific tips for meal planning that can make it easier. Recycle meal plans from one day or week to another. Plan for the same meal on one particular day of the week. Plan for a leftover or "garbage" soup day. Recognize and honor special meals as treats and plan for them on particular days. Have two or three inexpensive, nutritious meals available for emergencies. Some or all of these tips can make planning and preparing meals easier.

### *Budget Busters*

Budget busters are things that cause one to overspend in an area. Everyone has different budget busters. They can affect both the total budget and food budgets. It is important to identify ones own personal budget busters. Examples of total budget busters are: buying impulse items, thinking "I need or deserve this" and buying it, spending to make oneself or a loved one happy, overspending on entertainment.

There are also food budget specific related budget busters. These can include: eating out, packaged or processed foods, beverages that add little nutritional value, and impulse items in the store. One tip for avoiding unplanned eating out is to have a quick, easy meal available at home that can be prepared in twenty minutes and which is enjoyable. Even if this meal is not high in nutritional value, if using it helps prevent unplanned eating out, then it is of value. Packaged foods, like eating out, add significant costs to a budget. For example, dry beans are half the cost

of canned beans. Barbeque sauce is more expensive per pound than the free-range chicken it goes on. The more food that can be purchased in its whole form and cooked at home, the less expensive eating will be. Having a good plan will reduce the need for packaged foods. Beverages such as soft drinks, alcoholic drinks and coffee are often overlooked budget buster. They are budget busters because they provide almost no nutritional value for their cost. Beverages should provide nutrition and not be empty calories. There are wonderful nutritious beverages: raw milk, beet kavas, kombucha, and others in *Nourishing Traditions*.<sup>8</sup> Finally, impulse purchases will blow any budget. When going to a store (grocery, clothing, hardware, or anywhere) bring a list with a dollar figure that can be spent. By starting with a plan, following it will be easier and deviations can be evaluated for what they are—special purchases.

### Summary

Everyone can eat real, nutrient-dense foods. The key is to first know how much can be spent on food and then to make the best choices given that budget level. Planning and control are essential to successful resource allocation. Get the most ‘bang for the buck’ with good-quality, nutrient-dense, real food from local farmers.

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<sup>8</sup> Fallon, S. and M. Enig, 2002. *Nourishing Traditions: The Cookbook that Challenges Politically Correct Nutrition and the Diet Dictocrats*. Washington, DC: New Trends Publishing.