

## **Back to the basics? Rising costs may require simpler living**

*By Pat Melgares, K-State Research and Extension news service*

The recent increase in prices for many of Americans' everyday expenses may motivate a return to simpler living, said Kansas State University family resource management specialist Elizabeth Kiss.

"We need to think about all of our (current) expenses," Kiss said, "and decide whether this is a good opportunity to get back to basics and identify our foundation. What is it that we absolutely have to spend our money on right now?"

Kiss said all of us have fixed monthly costs, such as housing; and variable costs, such as food and fuel.

"The variable costs are the ones in the short run that we can modify," she said. "You can decrease your expenses, or you can increase your income – or a combination of both."

For those who choose to increase their income to make ends meet, Kiss said there are jobs available in the current labor market, "so if it's to the point where you are thinking of taking on a part-time job – even for a short time – you have the opportunity to do that. But you still need to be working toward longer-term goals."

Kiss shared some ideas for decreasing costs:

### **Groceries**

With spring and summer approaching, there are greater opportunities to buy from farmer's markets. "You can get what you want in the quantities you want so that you may have less food waste," Kiss said. "If you have any wasted food, that's just money in the garbage can."

Other opportunities to save include:

- Buy products in bulk, especially non-perishable items.
- Use only as much laundry detergent as required for a load.
- Seek lower-cost substitutes for products you already are buying.

### **Do it yourself**

Save costs by taking on some home projects yourself. Some jobs may not be feasible – plumbing can be beyond a simple fix – "but there are some things you can do," Kiss said. "Cook more from scratch, for example. This time of year, people turn to gardening, which can be an opportunity to increase your access to fresh vegetables, herbs and fruits."

### **Avoid impulse buying**

"Having a list is a very good way to avoid impulse buying at the grocery store," Kiss said. "With prices being what they are right now, many of us may not have much flexibility for impulse purchases. You really do have to focus on what your needs are. That's not to say we can't have some things we want, but plan for those."

### **Do the research on larger purchases**

Kiss said anticipating a larger purchase may work in your favor. "If you're anticipating you're going to have to replace an appliance within the next 3-6 months, now's a good time to start doing the shopping part of it," she said. "Research the prices, brands and models as they are today, so that if I have to do it in a hurry, you know how much you're likely to spend."

Prices may increase or decrease in the time you are doing the research, Kiss said, "but the longer you have to plan for that expenses, the better off you may be."

Kiss said some homeowners might also be able to save money by asking their insurance agent for a review of coverage.

### **Combine errands**

Kiss suggests saving on gas by planning ahead to run several errands on the same trip. She also suggests driving the speed limit, using cruise control and reducing the use of air conditioning and other vehicle accessories. Keep the vehicle well maintained, including keeping tires inflated appropriately.

“We have so much abundance in our country, so maybe this is a time that we can think about what abundance means to each of us and what satisfies you versus going over the top,” Kiss said.

More information on [managing family finances](#) is available online. Several publications also are available free from the [K-State Research and Extension bookstore](#).