

Cost of living crisis

How to reduce your shopping bills

Sue Spiller, Sobus CEO

A combination of Brexit, the impact of Covid-19 and the war in Ukraine are continuing to push prices up – causing yet more hardship for residents in Hammersmith & Fulham that so many local voluntary and community groups are supporting.

All of us are feeling the effects of increasing prices of gas and electricity and the worrying costs of everyday food items. Like many of you – I’m making changes at home – turning down the heating and not having it on for as long as I used to, and nagging my daughter when she leaves all the lights on! Many of our older residents can remember times without central heating, where jumpers, cardigans and woolly socks were a necessity rather than a fashion statement. My parents first had



central heating in 1968 – something regarded as the height of luxury (along with wall-to-wall carpeting). My mum can recall, “Before then, we didn’t have radiators or heaters – we had a coal fire in the living room and that was it. All of my life, in autumn and winter it was just a given that we would be cold at night. We had bed socks and hot water bottles to keep us warm, and dressing gowns and slippers were an absolute must in the mornings!”

But when it comes to food costs, we have generations who have become reliant on fast food, ready-meals, cheap carbohydrates and out-of-season fruit and veg – and it’s something of a rude awakening for many to realise that some of our entrenched behaviours might just need to change.

I have noticed my own shopping costs increasing significantly, even though what I’m buying hasn’t changed. Not since the austerity during WWII has food costs been such a key issue. The cost of groceries rose another record rate of 12.4% in August this year – adding £10.90 to the average weekly shop.

The Consumer Price Index tracks the prices of essential foods, and shows that many of the basic foods are increasing in price the quickest:

- Low fat milk 34% and whole milk 28.1%
- Flour and other cereals 29.7%
- Butter 27.1%
- Pasta 24.4%
- Margarine 22.5%

Some of the biggest rises have also been in the cost of meat – again, the war in Ukraine and the disruption to production of animal feed has caused much of this.

How much do people spend on food?

According to the Office for National Statistics, UK households spend an average of 16% of their budgets on food and non-alcoholic drinks. However, for the lowest income households, their spend on groceries is around 21% of their income.

How can we reduce our food bills?

All of us, not just the residents we support, may need to look for ways to reduce their expenditure on food. Here are a few ways that you might be able to reduce your weekly grocery spend.

Stock take

One of the first things I did at the beginning of lock-down in 2020, at the height of the toilet paper pandemonium, when everyone seemed to be panic buying and clearing the supermarket shelves of everything, was to do a stock-take of what I already had in my cupboards, fridge and freezer. To my surprise, other than fresh fruit and vegetables, I had enough food to last my daughter and I at least a month! Packets of rice, oats, noodles and pasta lingering at the back of cupboards, enough flour, spices, tinned beans, tomatoes and condiments to make hundreds of dishes – and a freezer full of left over chicken portions, Bolognese sauce and even a couple of roasting joints that I'd bought and forgotten about!

I made a list of everything, and then alongside it wrote ideas for what I could make. As well as prompting me to cook a broader range of dishes and get us out of a bit of a rut of having the same dishes week in, week out. I've kept the list pretty much up to date – I have it pinned on my fridge door and update it every couple of weeks. It has prevented me from buying things I don't need, and made me much more conscious of making the most of the ingredients I have at home.



Bulk buying

If you have the storage space, bulk-buying can be really cost-effective. If you check the label of the product you are buying, it will tell you the price per kilogram – and the big bags usually work out much cheaper. The deals can be even better if you can buy from a wholesaler or bulk-buying specialist such as Costco – although bear in mind these firms come with annual membership fees that you need to factor in.

Start with items such as pasta and tea bags – these have long shelf lives and are great for meal planning when money is tight. Two of my daughter's favourite meals are macaroni cheese and pasta with tomato and basil sauce – both are filling and cheap and quick to make.

It's also great for household essentials. Tesco charges £8 for a pack of 36 Ariel All-in-1 washing pods. However, a pack of 120 will cost you £20. That's 22p each versus 17p each. Watch out though as sometimes the smaller packs can work out cheaper, so always check.

Avoid pre-prepared foods

Convenience sells, whether that be ready-sliced fruit, microwave rice or pre-cooked chicken – but it often comes at a premium.

This for me is really one to avoid. A pack of rice (that is supposed to feed two, but really only feeds one) is around 50p, but I can purchase a large pack of uncooked rice for the same price, which will give me 8-10 portions. Ready-chopped fresh fruits and vegetables cost a fortune compared to their non-prepared versions because not only are you paying for the item, you are also paying for someone to peel and chop them.

If you need to buy pre-prepared, aim for frozen; these prices tend to be more competitive and the product itself will last longer. I've found that frozen vegetables need to be seasoned well, but make a quick and tasty accompaniment to any meal. Frozen peas and sweetcorn are fantastic, but broccoli and cauliflower are also great – especially if you use them to make cauliflower cheese. Frozen mushrooms are great in pies, casseroles and stir fry, and frozen spinach works beautifully.



Make good use of our local markets for great fruit and veg prices. I regularly pick up heaps of fresh fruit and vegetables from North End Road market for far less than I would pay in a supermarket. They regularly have amazing end-of-the day bargains, plus tend to offer seasonal UK produce rather than imported goods.

Meal planning

This is something I definitely need to do more of! Planning a weekly menu, stocking up on ingredients accordingly in a big shop (using your stock-take list to identify what you already have) and aiming to use them all can go a long way. Not only will it save you having to do expensive top-up shops, but also it will make all the difference when time is tight.

Meal planning also allows you to balance your diet as you plan, while eradicating the stress of last minute cooking and simultaneously reducing the amount of food waste. In addition, cook it in advance and pop it in the freezer, and you can enjoy no-cooking days.

Budget busting cooking

There are lots of website offering great low cost recipe ideas. Try [Full Time Meals with Marcus Rashford and Tom Kerridge](#) for pocket-friendly, easy recipes for 'hearty home cooked grub'.

Or Jack Monroe (aka Bootstrap Cook) is a former foodbank user and food poverty campaigner who's carved a career out of sharing budget recipes designed with the simplest, cheapest ingredients. Check out the [Cooking on a Bootstrap](#) website or social media channels.

Get freezing

It's a common assumption that frozen food isn't as nutritious, but this is not necessarily the case. Frozen food is picked for freezing straightaway, whereas fresh food can be in transit for days before it gets to its destination. For example, frozen fish is just as fresh, if not fresher than fish on the counter, some of which has been frozen previously. It is also often much cheaper.

I often look out for the yellow stickers – buying up reduced items that I can then pop in the freezer. Usually, these items are reduced on their sell-by date, and usually would need to be eaten on the day. If you have a freezer, you can freeze many of the items you buy on yellow sticker discounts – allowing you to save them for another day.



In addition, frozen things like garlic, ginger and chopped onions are often much cheaper than the fresh variety and can be kept for as and when you need them. Frozen vegetables are also a great alternative to canned ones, which are often packed with salt to preserve them.

I often cook and freeze – for example, I'll make a batch of Bolognese sauce and freeze it in portions. This combines the idea of buying in bulk (as a large pack of minced beef is cheaper by the weight than a smaller pack), meal planning and stock taking!

I usually freeze bread, cookies and cakes too – it's both easy to take just what I need for a packed lunch or breakfast, plus, if it's not sitting out on my counter, I'm less likely to snack on them when I know I shouldn't!

Don't shop when hungry – and make a list

This is one of the cardinal rules that those of us who have been to Weight Watchers or Slimming World follow as much as possible! There's nothing worse than shopping for food when you're hungry as you may be tempted to throw things into the basket that you don't need. You'll be particularly tempted by packaged and processed foods, ready meals and carbohydrate loaded snacks. Aim to shop on a full stomach and you will find yourself being much more sensible with what you grab from the shelves. Always write a shopping list of what you need and make it a rule to stick to it.

Watch out what you chuck in the bin

UK households throw away 9.5m tonnes of food each year, almost three-quarters of which is produce we could have eaten! The average family of four could save just over £60 a month by reducing their food waste.

rather than being a larger proportion of the entire dish.

For curries, stews and pies, having some meat to add flavour, but having vegetable as the main component is another good tip. Think about the average Cornish Pasty – traditionally the filling is predominantly potato, swede and carrot, with a little meat added for flavour!

Cheaper cuts

There are some cheaper cuts of meat that people can consider. The BBC has a very useful article that you can find here:

<https://www.bbcgoodfood.com/howto/guide/cheap-cuts-how-get-most-meat>

Store Brand Bargains

Try dropping one brand level on your groceries – and if you or your kids can't tell the difference, then stick with the cheaper option. I switched to supermarket brand baked beans, and the value range of tinned tomatoes, pasta and rice. It makes absolutely no difference to our meals, but can save a lot of unnecessary expenditure.

Downshifting on all the brands you buy typically cuts the cost of your supermarket shop by 30% according to a MoneySavingExpert comparison. Even if you swapped half the items, that's still a 15% saving.

For example, a 630g of Nutella is £3.65, for example, while Nutoka – the Aldi rival – is £1.15 for 400g. The same applies for products such as washing-up liquid and toilet roll.

Yellow-sticker bargains

We know that most supermarkets reduce the price of fresh items at the end of each working day – but at exactly what times should you be heading into a store for the biggest discounts? The first yellow stickers may appear mid-morning, but between 6pm and 9pm, the discounts can be as high as 75% off.

- Asda: the final reductions tend to start at about 7pm.
- Co-op: with their “75% off” discounts, 8pm is generally the prime time.
- Morrisons: may begin late morning or at lunchtime
- Sainsbury's discounts kick in at about 7pm.
- Tesco and Lidl reduce food prices as early as 8am, while big discounts materialise in the early evening.
- Aldi: Half-price stickers start appearing from 8pm. Aldi discounts are usually marked with a red sticker
- M&S: “final reduction” stickers can be seen 30 minutes to an hour before closing..
- Waitrose discounts tend to start later, but they are at their peak in the last 30 minutes before closing.



Shop around

It's always worth comparing branded products across supermarkets, but you may find some are cheaper in other shops. Often, local markets, butchers and greengrocers can be cheaper than the supermarkets, and we have some fantastic local shops in Hammersmith & Fulham that you should try out as it can really be worth your time to shop around. You can also sometimes save by buying non-food items such as bin-liners and cleaning products in a discount store, rather than in the supermarket.

Storing food correctly to prolong lifespan

You can prolong the shelf-life of your food by storing what you buy correctly. Eggs last longer when kept in their box, while oranges, and some fruit and vegetables, should be stored in the fridge. I've found that green vegetables last much longer if they're stored in the fridge wrapped in tin foil.

Items such as potatoes, bananas, pineapples, onions and bread should be preserved in a cool, dry place and kept in their original packaging to prolong their lifespan.

Best before vs Use by

Avoid throwing away best-before-date items; these are just the manufacturer's view of when they're at optimum quality – and often, the products are still perfectly edible after that date.

Sometimes, you may find the item has lost its flavour or texture – it's then up to you to decide what you want to do with it. I've found that home made soup is a fantastic way to use up all left over vegetables and even salad items that are a bit limp or unappetising – which of course I can then freeze in portions.

However, be mindful that use-by dates mean you should chuck food away after this point, as otherwise it's a health risk. Typical foods to watch include dairy – milk, fish and eggs. Again, you can freeze items that you think you won't use up by the use-by dates. Even eggs can be frozen (without the shells), and are great for omelettes and scrambled eggs. Freezing milk saves throwing it away – although it can have an odd separated texture once it defrosts. I don't use milk that's been frozen for tea and coffee, but it's absolutely fine for sauces and baking.

Apps offering free or cheap food

People have started signing up to apps such as Olio for free produce. With the aim of eliminating waste and "sharing" food, big supermarkets such as Tesco and retailers such as Pret A Manger offer unsold fresh products to Olio at the end of each day. Volunteers sign up, collect the food, and then list them on the app for locals to collect.

Too Good To Go is another free app that allows you to purchase unsold food at a discounted rate to prevent it from being thrown away. Businesses place these items in "magic bags" and price them up at about a third of the original value. You pay in advance and have to pick up your food during a certain timeframe.

Local help

Sadly, it's likely to be the case that more and more people will face food poverty crisis as prices continue to soar. A number of local organisations can provide help and support to local residents:

H&F Foodbank:

H&F Foodbank can provide residents with a foodpack, containing enough food to last around 3 days. To access a food pack, residents need to be referred from their key worker, GP, health Visitor, school, housing officer or any other organisation that you might already engage with. If you don't know who to contact to request a referral, contact Citizen's Advice H&F 0808 2082138 (freephone) Monday to Friday, 9am to 5pm. Please note this number is for people who do not have enough money for food – if you are a local organisation or charity that works with people who might need the food bank, please contact H&F Foodbank directly.

The Nourish Hub:

At the Nourish Hub, you will be served delicious wholesome meals and learn about low-cost, nutritious eating choices. Nourish Hub offer a community meal Monday to Friday that everyone is invited to! It works just like your favourite café, except all food is offered on a 'donate as you dine' basis. They offer a delicious vegan and vegetarian menu, simply go along, order your favourite meal and donate to pay.

Find out more here:

<https://www.nourishhub.org.uk/>

email: info@nourishhub.org.uk

tel: 020 7967 1302

Rose vouchers

Funded by H&F Council, the [Rose Vouchers Project](#) helps residents living in poverty with children under the age of five get fresh fruit and vegetables from local market stalls.