



WHY
ACCOUNTABILITY
AND
ACCESSIBILITY
MATTERS

EATING HEALTHY ON A
BUDGET

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ABSTRACT

Eating healthy on a low budget can be attainable, but accessibility and accountability are the most formidable factors. When concerning accessibility, food insecurity, lack of reliable public transportation, and access to helpful resources are the most prevalent dilemmas. A key point in emphasizing accountability is highlighting the choices that individuals make daily. Accountability is a factor that also applies for the government because it has a responsibility to the public health of its citizens.

INTRODUCTION/METHODOLOGY

There is a societal belief that attributes healthy food to premium prices; in fact, according to studies recently published, people expect it to be more expensive.¹ This research set out to disprove that social stigma, because it is possible to eat healthy on a low budget. It was essential to seek the limitations for this generalization. From there on, the research team began by formulating and answering general research questions about the topic to broaden their knowledge. Some of these questions included:

- What is the average amount a lower income family/individual in Florida spends on food and meals?
- Who should be held accountable for lack of resources to achieve healthy eating on a budget?
- What government programs exist or should exist to assist?
- How does food access affect diet-related health outcomes?

After doing intensive research, an infographic was developed that depicted statistics that showed the scope of the research topic. (See Appendix A) Synthesizing prior statistics, facts, and data was an integral part of the research. The goal of this research paper is to appeal to logic and make an impact. If the detrimental habits people have regarding food continue, it will affect people's health and financial future for years to come.

¹ Journal of Consumer Research, Volume 43, Issue 6, 1 April 2017, Pages 992–1007, <https://doi.org/10.1093/jcr/ucw078>

BACKGROUND

Managing one's food budget is essential to personal finance management, and the quality of that food is vital to your health. An individual's diet affects their risk of acquiring chronic diseases, their weight, and in some cases the diet of those around them. According to the Bureau of Labor Statistics, Americans spend the bulk of their income on transportation, housing, and food. America's economy calls for its citizens to be in charge of their finances; and, decreasing spending on food is the most sensible place to begin. In general, the average person's food choices involve a trade-off between long-term benefits, such as better health and financial prosperity, for immediate convenience and pleasure. Marketing experts are aware of this and prey on that well-known fact.

Floridians are not immune to the need for information on eating healthy on a budget. It is especially paramount when considering typical food-related chronic diseases. When compared to the 51 states and districts, Florida ranks²:

- 4th in the percentage of children ages 10-17 who are obese (36.6 percent)
- 16th in the percentage of adults with high blood pressure (35.5 percent)
- 11th in the percentage of adults with diabetes (11.8 percent)

With dietary decisions it is easy for individuals to feel as if the cards are stacked against them because, in many cases, this is true. Grocery stores and fast food restaurants rely on impulse marketing to remain billion-dollar industries. Factors as simple as the supermarket layout encourage consumers to wander the store in a way that maximizes profit. In America, fast food restaurants outnumber grocery stores five to one.³ And in 2010, the food and beverage industry spent over 40 billion dollars lobbying Congress against several regulations, including those that would decrease the marketing of unhealthy foods to kids.⁴

² T., & R. (2016). Florida. Retrieved July 10, 2018, from <https://stateofobesity.org/states/fl/#print>

³ O'Connor, M. (2011, August 12). There Are 5 Fast Food Places for Every Grocery Store in America. Retrieved July 11, 2018, from <http://gawker.com/5830394/there-are-5-fast-food-places-for-every-grocery-store-in-america>

⁴ Harris JL, S. M. (2010). Fast food FACTS: Evaluating fast food nutrition and marketing to youth. Rudd Center for Food Policy and Obesity.

ACCESSIBILITY

There are two types of environments that serve as qualifiers to the statement ‘it is possible to eat healthy on a budget’— food deserts and food swamps.

Food Deserts

For low-to-moderate income (LMI) individuals, making intelligent food choices can be formidable because healthy foods are not always readily available. These areas are known as food deserts. This deficit of grocery stores, farmers’ markets, and healthy food providers allow fast food restaurants to operate in a predatory manner. According to Feeding America, one in every seven individuals in Florida lives in an area of food insecurity.⁵ If residents of these areas do not have reliable transportation of their own, they will generally be limited to shopping at the small neighborhood convenience and corner stores where fresh produce and low-fat items are scarce. In these underserved communities, the stores that do not carry nutritionally-rich alternatives monopolize the market.

Food Swamps

Recent studies have discovered that a food desert is not the only environment that is counterproductive to the goal of eating healthy on a budget. This is because food swamps are unfortunately rising in popularity. Food swamps are areas that have been saturated with establishments selling high-calorie fast food and junk food relative to healthier food options. A study conducted by the Rudd Center for Food Policy and Obesity⁶ discovered that a food swamp typically has four unhealthy eating options for every one healthy option. The research also discovered that residents of these ‘swamped’ areas are more likely to be obese. Food swamps take advantage of lack of impulse control. The idea is that if an area is flooded with negative choices, an individual will be up to four times likely to choose the nutritionally-scarce option.

⁵ the state of being without reliable access to a sufficient quantity of affordable, nutritious food.

⁶ Cooksey-Stowers, K., Schwartz, M., & Brownell, K. (2017). Food Swamps Predict Obesity Rates Better Than Food Deserts in the United States. *International Journal of Environmental Research and Public Health*, 14(11), 1366.

ACCOUNTABILITY

When considering the limitations of affordable healthy eating, deciding who should be held accountable is multi-faceted. The food and beverage industry, the government, and the daily decisions people make all contributed to these limitations. Although it is highly unlikely that equilibrium will be achieved, there is room for improvement for each group.

Daily Decisions

The average American household with a median salary of 56,000 spends an annual average of 7,023 dollars on food, and of that, 3,008 is spent on eating out. (See Appendix B) The 'on-the-go' lifestyle has become innate to American culture, and the way people eat has followed in suit.

Fast food is not the only place people get ready-to-eat (RTE) meals. Gas stations and convenience stores are a vital part of many LMI individuals' diet. The processed foods, sugary sodas, and fattening pastries become habitual choices because they fill a demand for cheap and pre-prepared food. Even in grocery stores, aisles are filled with items that appeal to an RTE mindset, such as frozen dinners and instant meals. Even though these meals move in the right direction concerning cost, the high sodium levels coupled with the low nutrition levels associated with these meals outweigh the value. A pre-prepared option that is rising in popularity is meal kits. These kits typically include a recipe and portioned ingredients that equate to a specific serving size. Although they are the healthiest and freshest of the RTE meal options, the typical cost of these meals is unrealistic for LMI individuals.

Consumers tend to have a plethora of *lay theories*⁷ regarding food, one of them is: cooking does not fit in a fast-paced lifestyle. Meal prep challenges that way of thinking. Meal prep is

⁷ a non-expert belief about how the world works

the weekly preparation of meals or items used in meals for a period of time, usually longer than two days.⁸ If done correctly, this style of food preparation can yield optimal results. When an individual cooks at home, they regain their nutritional and financial control. Even though meal preparation and cooking requires more time on the front end, being able to grab a meal from the refrigerator, or all the components of one, can create ease during a busy week. The primary monetary benefit of cooking at home is that, unlike ready-made food that has already been pre-portioned, the items from the grocery store can be stretched to create a variety of meals. It is paramount to know exactly what is going into your body. Often, people attempt to make the right dietary decisions while eating out but, without the meal being self-made, determining if a meal fits desired dietary needs can be a complex process.

Government Programs

It is in the best interest of the government to take part in optimizing public health, because healthy citizens pave the way for a healthy economy.⁹ Food-related chronic disease such as hypertension, diabetes, and obesity is a substantial issue in the United States. According to State of Obesity “One in three adults has high blood pressure (. . .) 30 percent of hypertension cases may be attributable to obesity . . .” More than 29 million American adults have diabetes, which is the seventh leading cause of death in the United States, accounting for around \$245 billion in medical costs and lost productivity each year. Research shows that a majority of people mentioned in these statistics are of low-to-moderate income. The Supplemental Nutrition Assistance Program, a monthly supplement for purchasing nutritious food, is the government's way of trying to decrease these numbers. The Supplemental Nutrition Assistance Program (SNAP) restricts participants from purchasing alcoholic beverages, tobacco products, hot food and any food sold for on-premises consumption with the SNAP card. This program is also paired with a program

⁸ N., & W. (2016, January 20). Meal Prep: An Overview . Retrieved July 17, 2018, from <https://mybodymykitchen.com/meal-prep-overview/>

⁹ Madslien, J. (2013, January 25). Healthy people create economic health. Retrieved July 18, 2018, from <https://www.bbc.com/news/business-21183984>

called SNAP-Ed. The purpose of SNAP-Ed is to educate participants of the program on how to buy low-cost, healthy foods and lead healthier lives. Although the outreach of this program is spreading and it has shown positive impact, the SNAP-Ed program remains optional.

RECOMMENDATIONS

The research team recommends the following:

- The re-introduction of a cooking in high school as a half credit
- An Expansion of the SNAP-Ed program

Teenagers are the future

It is impractical to believe that people can make the right decisions if they genuinely do not know better. The most logical age group to begin the education process with is young adults (13-20 years old). Young adults have the most extensive circle of influence, especially the upcoming generation. For the most part, the habits adults possess have been imparted on them from their parents, and it is harder for an outsider to affect change on a group that has engaged in practices they thought were acceptable.

The research team believes that the youth would benefit from a life skills class that would include budgeting, financial literacy, nutrition education, and basic cooking skills. This idea, although similar to the now obsolete Home Economics course, is void of the connotation that was associated with it. Many students and educators believed that the course was only to train women to be 'stay-at-home' wives, but it prepared students with rudimentary skills to survive on their own. A life skills class would be effective because the only real transition between seventeen and eighteen years old is the expectation that a child will now take on adult responsibilities. Making the life skills class a graduation requirement would ease that transition.

SNAP-Ed

As previously mentioned in the research paper, SNAP-Ed is a government-sponsored program that teaches SNAP beneficiaries about good nutrition and how to manage their food-related finances. SNAP-Ed participants also learn to be physically active. SNAP-Ed builds partnerships with community organizations. These communities have social marketing campaigns, hold nutrition education classes, and improve their policies, systems, and the environment of the community. In Florida, 63 locations in 40 counties host this program, but it remains optional. The research team strongly encourages the program to be mandated, and an expansion of the entire program as well. A potential further step would be to limit the actual SNAP card's purchase ability to products that align with the SNAP-Ed curriculum.

ABOUT THE RESEARCHERS

The researchers are Bright Minds Fresh Ideas interns, a program powered by Florida Prosperity Partnership. Their six week journey produced the findings of their research.

Mirrikat-Tiwat K. Murray is a senior at Dr. Phillips high school. Her professional interests lie in marketing, business, and entrepreneurship. The *Bright Minds, Fresh Ideas* internship equipped her with the ability to think big and tackle issues bigger than herself. In the future, she hopes to pursue merchandise marketing and business management to enable her to become a fashion marketing manager.

Shymier R. Hibbert is a senior at Maynard Evans High School. She has volunteered at a shelter that supports children who had kids at a young age. Her career interest is to become a cosmetologist. The *Bright Minds, Fresh Ideas* internship made her think of life completely differently from when she just started.

APPENDIX A

WHY ACCOUNTABILITY AND ACCESSIBILITY MATTERS:

EATING HEALTHY ON A BUDGET

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GETTING THE SCOPE

amount people spend on fast food in America **\$100 a month** 

77% Americans eat fast food more than once or twice a month 

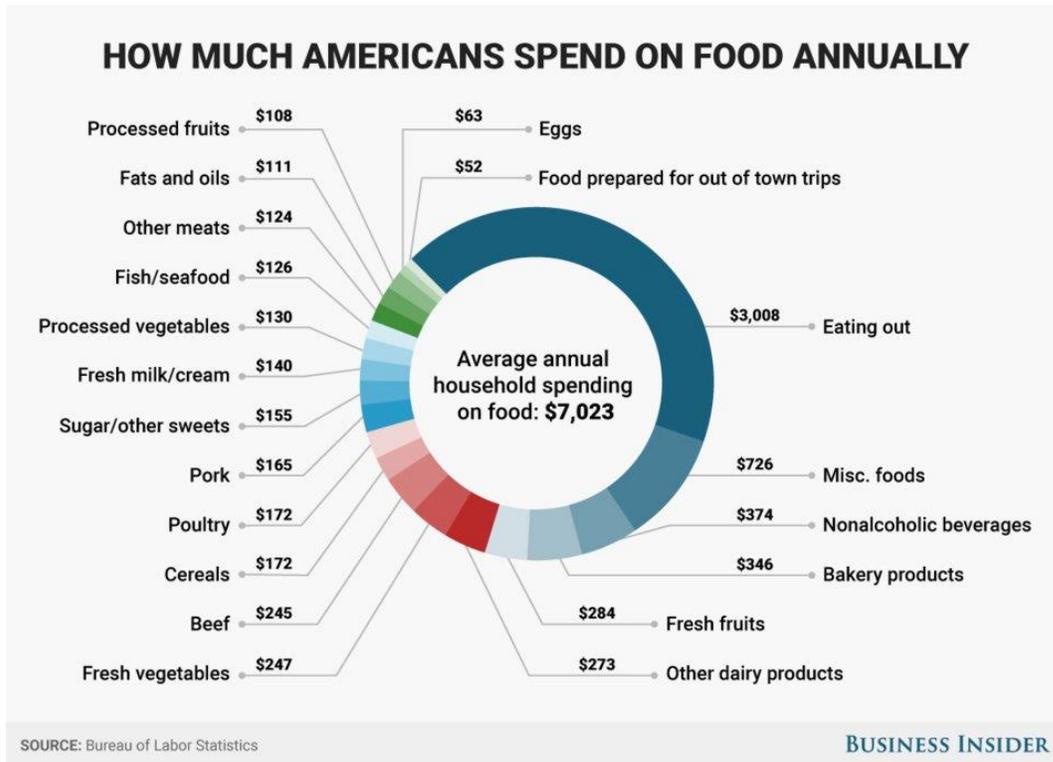
33rd Florida ranks 33rd among the 50 states in terms of the overall health of its residents 

40-57% is the percentage of a typical food budget that SNAP doesn't cover

1 of 7 People in Florida face food insecurity 

4th highest child (10-17) obesity rate in America 

APPENDIX B



APPENDIX C

Meals Where You Save the Most Money Cooking Instead of Delivery

Restaurant delivery price versus ingredients cost of home cooking

Rank	Recipe	Restaurant Price	Home Cooking	\$ Saved	
1	Beef Wellington	\$36.49	\$4.53	\$31.96	
2	Pork Tenderloin	\$33.94	\$4.70	\$29.24	
3	Sausage & Peppers	\$31.49	\$5.72	\$25.77	
4	Fish with Kale & Rice	\$25.94	\$3.94	\$22.00	
5	Pork Chops	\$24.94	\$3.11	\$21.83	
6	Herb Chicken	\$23.49	\$2.38	\$21.11	
7	Chicken Schnitzel	\$22.94	\$2.12	\$20.82	
8	Teriyaki Chicken	\$21.94	\$1.30	\$20.64	
9	Cherry Pork	\$24.94	\$5.12	\$19.82	
10	Sesame Chicken	\$21.94	\$2.13	\$19.81	
11	Broccoli Alfredo Pasta	\$21.49	\$1.78	\$19.71	
12	Chicken Parmesan	\$21.98	\$2.44	\$19.54	
13	Dill Chicken	\$21.49	\$1.96	\$19.53	
14	Mac & Cheese	\$20.78	\$1.33	\$19.45	
15	Meatballs & Polenta	\$21.49	\$2.27	\$19.22	
16	Pasta Carbonara	\$21.49	\$2.54	\$18.95	
17	Chicken Meatballs	\$21.49	\$2.59	\$18.90	
18	Soba Noodles	\$20.94	\$2.15	\$18.79	
19	Pasta Bolognese	\$21.49	\$3.11	\$18.38	
20	Vegetable Pad Thai	\$19.94	\$1.68	\$18.26	
21	Beef & Broccoli	\$20.94	\$3.00	\$17.94	
22	Shrimp Pasta	\$24.94	\$7.02	\$17.92	
23	Chicken Wings	\$19.98	\$2.09	\$17.89	
24	Broccoli Pasta	\$20.94	\$3.09	\$17.85	
25	Chicken Tacos	\$18.94	\$1.14	\$17.80	

Prices include restaurant delivery fee \$5, wellio delivery is free.

