## Dining on a Dollar: Financial Social Work and Healthy Food Options

## Panelist:

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## **Abstract**

The United States Department of Agriculture (USDA) provides recommendations relating to balanced diets for individuals and families, using dietary guidelines and food intake recommendations. Using the balanced diet recommendations, the USDA creates weekly food plans for individuals and families, containing weekly and monthly budget recommendations. The four budget recommendations are a thrifty plan, a low-cost plan, a moderate-cost plan, and a liberal plan. For example, a thrifty plan monthly budget recommendation for a family of four with two adults a male and female (aged 19-50) and two children, one aged (6-8) and the other child aged (9-11) is \$645.20. The low-cost plan recommendation for the same family is \$849. The moderate-cost plan monthly budget recommendation is \$1,288.40 (USDA, 2018).

For the working poor and other food-insecure families, with limited resources, the USDA monthly food budget recommendations are unattainable. Often families are faced with having to choose between paying household bills or buying food. Food insecure and low-income families often opt for cheaper higher calorie foods with lower nutritional value. In many instances, environmental factors such as limited access to full-service grocery stores or farmers' markets and limited transportation impede access to healthy food options. Moreover, when healthier food options are available, they are usually more expensive than the higher calorie options (Food Research & Action Center, 2018).

There are programs such as the Supplemental Nutrition Assistance Program (SNAP) and Women, Infants, and Children (WIC), as well as local food banks and other community programs to assist food-insecure and low-income families with securing healthy food options. However, the family has to make choices on how to live on limited resources.

Financial social work is an emerging field of social work practice, which empowers individuals and families to achieve financial security by adopting positive money attitudes and behaviors and utilizing

appropriate financial tools for life-long financial security. Low income and food-insecure families, with limited resources, can apply principles of financial social work to purchase healthy foods. This panel presentation will demonstrate how shopping at discount stores, like *Dollar Tree*, can help families stretch tight food budgets to include more healthy and nutritious food options and achieve USDA recommendations for balanced diets. Panelist will also highlight best-practices for community programs and demonstrate healthy nutritious recipes which cost little to prepare.