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# Thriving in Today's Times: Strategies for Households

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## Thriving in Today's Times: Strategies for Households

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Working through the challenge of decreased income can give you great personal satisfaction, and you can make a success of it. With a positive attitude and with the support of your family (see ExEx14069, “Thriving in Today’s Times: The Family Meeting”), try some new thinking for weathering a current crisis.

Whether your household is currently doing well financially or is struggling, adopting some or all of the survival strategies detailed in this publication can help you have a more secure financial future. The strategies (some from the PBS special, *Affluenza: Epidemic of Over-Consumption*) will help you rethink how to use your current resources. Strive to use your resources both efficiently (using as few resources as possible) and effectively (using the resources in the best possible way).

### **Substitute with less-costly resources.**

- Whenever possible, ride your bicycle, use roller blades, or ride a scooter for errands and/or to work. Save money and get in shape!
- Shop at the thrift stores for secondhand items.
- Do not buy on impulse; comparison shop for items in 2 or more stores.
- Use a lower grade, less expensive gasoline.
- Buy seasonal produce.
- Raise the deductible on insured items to lower your premium costs; take advantage of discounts for safety features.
- Consider dropping collision and comprehensive coverage on an older vehicle of little value; liability insurance may be suitable instead.
- Compare the cost of a multi-vehicle insurance policy against single-vehicle policies.

### **Strengthen your shopping-resolve habits.**

- Know the difference between a need (essential for life) and a want (desirable but not essential).
- Prioritize what you need before you go shopping.
- Curb impulse buying—only buy merchandise if it was on your shopping list, and send the person with the best impulse control to the store.
- Think about what you have, not what you don’t have.
- Check clothing labels and limit the purchase of “dry-clean only” garments.
- Clip and use coupons only for items that you need.
- Avoid or limit visits to fast-food restaurants.
- Use generic brands whenever possible.
- Buy produce when in season.
- Purchase items in bulk, but be sure you are saving money and will not be tempted to use more of the product.

### **Conserve resources by using them wisely.**

- Consolidate trips to the store; use a list to assist your memory and ask other family members for their needs before going shopping.
- Conserve energy in your home with insulation, caulking, and door or window replacement (check for money-saving energy credits).
- Run the dishwasher and clothes washer only with full loads and using the lowest functional settings.
- Heat and cool your residence at the most energy-efficient setting; dress warmly in winter, use fans in summer.
- Learn to do simple maintenance on your automobile, and keep your tires properly inflated.
- If you have cruise control, use it for highway travel.

- Remember that something is not “a bargain” if you don’t use it.

### Seek alternative uses for your resources.

- Offer your talents or provide a needed service for hire. (However, check with local authorities about licenses, permits, taxes, etc. for the self-employed.)
- Prepare several meals in advance and put them in the freezer as “convenience foods.”
- Cook items “from scratch” (i.e., without using convenience or pre-prepared foods)
- Plan and plant your own garden.
- Dehydrate, can, and freeze fruits and vegetables from your own garden (see USDA canning recommendations at [http://extension.usu.edu/files/publications/publication/pub\\_\\_1510735.pdf](http://extension.usu.edu/files/publications/publication/pub__1510735.pdf)).
- Sharpen and use your sewing and mending skills.
- Consider low- or no-cost family entertainment—e.g., resurrect those board games or games your grandparents used to play, record your family history, etc.
- For tax deductions, use your home as your office or your vehicle for your business.
- Reuse or recycle items, especially those that give a refund.
- Pack your own lunch instead of going out to eat.
- For family recreation, make it a game to see how many things you can do together that do not cost money.
- Wash the car the “old-fashioned way” (in your driveway, yard, etc.).
- Do your own home repairs.
- Rent out a room in your home if existing occupancy laws permit you to do so.

### Stretch resources by sharing.

- Barter your services for those you need—e.g., meal preparation for car repair, haircut for mowing lawn, decorating a special-occasion cake for child care.
- Car pool to work and shared events.
- Form or join a food co-op or share garden produce. Cooperate with others to weed gardens or fix up homes.
- Hold a combined garage sale.
- Swap items of clothing—e.g., baby and young children’s wear, maternity clothes, sportswear, etc.
- Share lawn and/or garden equipment—e.g., blower, lawn mower, trimmer, tiller, etc.
- Assign daily and weekly household tasks to family members.
- Hold neighborhood, church, or family potluck dinners.
- Organize a co-op for babysitting or for delivery and

pickup of children from day care.

- Share needed-but-little-used tools—e.g., paint sprayer, ladder, canning equipment, dehydrator, compressor—with trusted neighbors.

### Utilize existing community resources.

- Use your local library for books, tapes, CDs, DVDs, email, Web browsing, self-help guides, instructional courses, etc.
- Use public picnic and park facilities.
- Use school and public transportation when and where it is available.
- Find primary or additional employment by calling your local South Dakota Department of Labor office. A listing of South Dakota Department of Labor local offices can be found on the Web at <http://dol.sd.gov/localoffices/default.aspx>, or the Department’s main office can be reached via phone at (605) 773-3101.
- Take community education classes to enhance your household management or job skills.
- If you qualify, apply for and use assistance programs such as the following: food stamps; Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); Expanded Food and Nutrition Program (EFNEP); Food and Nutrition Program (FNP); Low Income Energy Assistance Program (LIEAP); subsidized housing. The South Dakota Department of Social Services, which has 62 offices in communities throughout the state, has information on these and other assistance programs. The Department can be found on the Web at <http://dss.sd.gov> and can be reached via phone at (605) 773-3165.
- Call upon your county or area Extension educator to discuss your ideas.

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