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# BUSINESS

MONEY • WORK • KNOW-HOW

MONDAY, OCTOBER 16, 2023 • SECTION D

**Sign up**  
Set up accounts to find sales, coupons, digital offers.

**Experiment**  
Save by introducing lower-cost meat-free entrees.

**Delegate**  
Consider food-delivery apps for offers, reduce spontaneous buys.

**Harvest**  
Plant, grow and store food to last a season or longer.

**Survey**  
Consider discount stores for produce, often-bought staples.



## FIVE WAYS MINNESOTANS CUT THEIR GROCERY BILLS

Story by GITA SITARAMIAH • Illustration by STEVE ZIMMERMAN • Star Tribune staff

As the price of groceries has inflated recently, thousands flocked to a TikTok influencer's videos of how to shop for and cook cheap dollar-store meals.

Those social media ideas from account @dollartreedinner struck a chord after the cost of food rose 11.4% last year, the biggest annual jump in nearly 50 years, the U.S. Department of Agriculture reported. Some of the TikTok influencer's most viral videos show her shopping at Dollar General — a prolific discount store that's not just accessible cost-wise but also for those living in food deserts or with limited transportation — with a \$35 budget for a week's worth of food. Her meals — everything from beans on toast to taco soup — included breakfast, lunch and dinner, plus snacks and drinks.

"I hate it that groceries got so expensive," said Betsy Enstrom of Bloomington. "I feel it every time I shop, even online. But to save a little bit for other things, that means a lot to me."

What's ahead is murky. According to the USDA's range of estimates released in July, the price of food could fall almost 7% or rise as much as 9% in 2024.

See **GROCERIES** on D4 ▶

## We need to save more for emergencies, thanks to climate change

By MICHELLE SINGLETARY  
Washington Post

For the financially fragile, climate change is making life even more expensive.

How do you budget for wildfires, flooding or extreme heat if you're already living paycheck to paycheck? Where do you find the money to relo-

cate when a tornado destroys your home?

You saved all your life for retirement and bought that dream home in Florida. But you can't afford to insure it, because of all the hurricanes smacking the Sunshine State.

During the first eight months of 2023, there were 23 billion-dollar weather and cli-

mate disaster events, according to the National Centers for Environmental Information, an office within the National Oceanic and Atmospheric Administration. The Maui wildfires made the list after destroying more than 2,000 buildings, state data shows.

The total damage from these events exceeds \$57.6 bil-

lion, which doesn't include the costs of Hurricane Idalia in late August.

We already know many Americans don't have enough saved for regular old financial emergencies such as a major car repair. So how can they amass enough in a rainy-day fund to live on when a storm surge has swept away their

house and car?

Most Americans, even those who have saved well, are seeing their budgets strained because of major climate change events. And it's only going to get worse.

"Extreme weather events such as heat waves and large storms are likely to become more frequent or more intense

with human-induced climate change," the Environmental Protection Agency says.

A Bankrate survey found that almost 3 in 5 U.S. adults have incurred expenses due to extreme weather events in the past 10 years.

When asked what's costing them the most, 32% said

See **SINGLETARY** on D4 ▶