



DEPARTMENT OF **PUBLIC HEALTH & HUMAN SERVICES**

April 2025 Nutrition Article **Healthy Eating on a Budget for Older Adults**

As we age and become older adults, a balanced and nourishing diet becomes even more crucial to our overall health and well-being. However, the misconception that eating healthy means emptying your wallet can discourage older adults from making appropriate food choices. We all feel the sting of higher prices, especially at the grocery store.

For many older adults, fixed budgets are a priority and can cause stress. From groceries to gas to medications, among others, living costs in the U.S. continue to rise. This is a troubling reality for many older adults living on a fixed income. Older adults on fixed incomes depend largely on limited funds from Social Security, pensions, and/or savings to live. Inflation and fixed incomes do not make a great combination – but how we eat largely determines our health. And with healthcare costs also on the rise, it's more important than ever for older adults to learn and understand that healthy eating can be achieved, regardless of budget.

Nutrition Requirements for Older Adults

Regardless of budget, it's important to first understand what our body requires as we age. What we consume is important at every stage of life, and it is never too late to adopt better eating habits to support good health.

The Dietary Guidelines for Americans (DGAs) – found at [Home | Dietary Guidelines for Americans](#) – provide advice on building a healthy diet to help prevent and manage diet-related chronic diseases. Chapter 6 focuses on older adults, emphasizing healthy food and drink choices, as they are at a greater risk for chronic conditions, cancer, and issues related to changes in bone and muscle mass. Achieving a healthy weight and staying active are key themes in supporting healthy aging. In a nutshell, eating more fruits, vegetables, quality whole grains, high-quality proteins (both plant- and animal-based) and limiting ultra-processed foods helps prevent and manage disease.

3Ps – Plan, Procure, Prepare

A great strategy for starting or refining meal planning is to use the 3Ps: plan, procure, and prepare. Eating healthfully requires controlling food choices, especially since eating out is always more expensive than eating at home. While it may take practice, the 3Ps can help you save time and create more nourishing, tasty meals.

PLAN: Start with a shopping list. Consider your social schedule, meals, and snacks, and divide your list by food groups: fruits, veggies, proteins, whole grains, and dairy. Choose foods you like from each group and think about how to incorporate them into meals and snacks, so by the end of the day, you've consumed enough from all categories. Check what you already have at home and shop for exactly what you need, to avoid making expensive or unhealthy substitutions.

PROCURE: Cheaper items tend to be less healthy – check the ingredient list. Remember, you pay for it now or pay for it later. Buying in bulk, shopping sales, and freezing extra items can save money. Compare costs within food groups (e.g., bananas vs. berries) and opt for frozen fruits and veggies if you don't visit the grocery store often. Seasonal shopping (e.g., oranges in winter, squash in fall) can always save money, while ensuring freshness and flavor.

PREPARE: At checkout, take a moment to view your cart. Do you see all the food groups: fruit, veggies, quality proteins (plant-based options tend to be cheaper), dairy, and whole grains? Basic whole grains bought in bulk (like brown rice) tend to be more affordable options.

Reduce Food Waste

Food waste is a global issue, and throwing away food is like throwing away money. Recent statistics reveal that Americans generate 103 million tons of food waste per year, amounting to \$161 billion – WHOA! So, what can you do to minimize your own food waste?

First, meal plan. Create a shopping list that's realistic for your needs. Check your pantry and fridge first — using the “first in, first out” approach helps you use food before it goes bad. Before shopping for your planned meals and snacks, ensure you're buying the correct quantity — not too much — for what you're going to make.

You can save money and waste by avoiding marketing gimmicks and buying fresher foods more often, making sure you're eating what you planned. Much like other skills we learn to become more efficient, reducing food waste gets easier over time.

Use Community Resources

Many food and nutrition programs are available for older adults, including food assistance programs for those needing financial help. Local senior centers, churches, health departments, and libraries can connect you to helpful community resources. Websites like www.nutrition.gov can help you connect with food and nutrition programs focusing on the needs of older Americans, aged 60 and over. Montanans can visit the [State Unit on Aging's website](#) to learn more about the programs available in our state.

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RECIPE OF THE MONTH

Healthy Chili

When you're on a budget, ensuring you're making something that can be used as leftovers or frozen for later can take the work out of eating healthy.

INGREDIENTS:

- 1 lb. ground meat (beef, turkey, sausage, etc.)
- 1 red pepper, chopped
- 2 carrots, chopped
- 1 onion, chopped
- 2 cloves of garlic, minced
- 1 jalapeno, chopped (optional if you like a little spice)
- 1 can black beans
- 1 large can diced tomatoes
- 2 cups water
- Cumin, to taste
- Chili powder, to taste
- Coriander and cocoa powder, to taste (great spices to add fun flavor, but optional)
- Salt and pepper, to taste



INSTRUCTIONS:

1. In a large pot, brown ground meat until cooked through. Drain fat.
2. Add in chopped red pepper, carrots, onion, garlic and jalapeno.
3. Add in cumin, chili powder, salt, and pepper to your tasting.
4. Cover with a lid and let “sweat” for 10 minutes.
5. Add in beans, diced tomatoes and water and bring to a boil.
6. Turn heat down to a simmer and let simmer (lid askew) for 1.5 hours, stirring frequently. Enjoy!