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Feature Article

### **7 Strategies to Reduce Your Household Expenditure Amid Rising Costs**

Across Fiji, households are increasingly feeling the pressure of rising living costs. The recent geopolitical tensions, particularly in the Middle East, serve as a reminder that global events have direct impacts on small island economies that rely heavily on imports. These developments can influence fuel prices, disrupt shipping, and place pressure on supply chains, which in turn affects the cost of everyday goods such as food, household essentials, and utilities in the local market. As these situations continue to evolve, it is important for consumers to stay informed and be prepared for potential cost increases.

This article explores practical ways households can reduce expenditure by adopting a “spend with care” mindset, helping families better manage their budgets and maintain financial stability during uncertain times.

#### **Understanding Household Spending in a Time of Inflation**

Before exploring solutions, it is important to understand how inflation impacts your wallet. In Fiji, where many goods are imported, global price increases are passed directly to consumers. This makes budgeting difficult as even basic necessities fluctuate in price. Adopting a proactive approach rather than reacting only when the money runs out is the first step toward staying in control. By understanding where your money goes and how prices are affected by global factors, households can make informed decisions to stretch their income further.

#### **Strategy 1: Tracking Expenses**

Small, frequent expenses like takeaway food or unnecessary car trips accumulate quickly and often go unnoticed. To gain control, you must maintain a daily record of spending. This practice creates accountability and helps you:

For instance, a daily coffee from a local cafe may cost a few dollars (e.g \$4 to \$5), but over a month, it could amount a considerable sum (\$120-\$150 over 30 days), enough to cover essential groceries or utilities. Tracking spending allows families to pinpoint these areas and make conscious decisions to reduce them.

One way to do this is by keeping a record of all expenses on your phone or in a ‘spending diary’, which will help reveal patterns that might otherwise go unnoticed. Recognizing these patterns makes it easier to plan for essential expenses while cutting back on avoidable costs. Once spending habits are understood, households can set limits for each category, such as

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groceries, transportation, or entertainment. This ensures that money is used efficiently and helps avoid overspending in areas that are not priorities.

## Strategy 2: Planning Grocery Shopping

Groceries are one of the largest recurring expenses. Poor planning often leads to impulse buying and food spoilage, which is essentially throwing money away. To save, try preparing a weekly meal plan and a strict shopping list. Planning ahead prevents last-minute purchases, reduces likelihood of buying unnecessary items, and ensures that households buy only what they need.

For those looking to optimize their food budget without sacrificing quality, the local municipal market remains an untapped resource. While supermarkets offer a one-stop-shop convenience, they often include a significant markup for the privilege. By stepping out of the retail routine and visiting a municipal market, you gain access to farm-fresh produce at wholesale-adjacent prices.

The savings are most noticeable on fruits and vegetables, but can even be seen on items like potatoes, onions, and garlic, which often carry a slightly higher price in grocery chains. These are remarkably affordable when purchased from independent vendors. Furthermore, the variety and price of market-sourced spices often far exceeds the bottled options found on standard retail shelves.

## Strategy 3: Comparing Prices

Price variations between retailers can be substantial, even for identical products. A well-informed consumer focuses on value rather than marketing tactics by:

1. Checking prices across different stores before committing to a big purchase- For example, the cost of rice, sugar, or cooking oil can vary from one supermarket to another. By comparing prices, households can make smarter choices and avoid overpaying for everyday essentials.
2. Looking for genuine discounts rather than "sales" that may be misleading- Promotions often catch the eye, but it is important to evaluate whether the "sale" actually offers a meaningful reduction in price. Sometimes, discounted items are sold in smaller quantities or bundled with other products that aren't needed.

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3. Evaluating whether bulk promotions actually offer real savings per unit- While buying in bulk seems cost-effective, it is crucial to check the per-unit price and ensure that the items will actually be used before expiration. Otherwise, the intended saving is lost.

Smart comparison shopping ensures that households get the most value for their money, which is particularly important in times of rising costs.

#### **Strategy 4: Needs vs. Wants**

A key principle of financial discipline is distinguishing between essentials and luxuries. Needs include food, housing, utilities, and healthcare. Wants cover non-essential items like luxury goods, entertainment, and dining out.

During periods of high inflation, prioritizing needs is crucial. While limiting restaurant visits or delaying a phone upgrade may feel restrictive, it is a necessary step for maintaining a healthy bank balance. By consciously distinguishing between needs and wants, households can make better decisions about where to allocate limited resources without sacrificing essential living standards.

#### **Strategy 5: Cutting Unnecessary Habits: Small Changes, Big Savings**

While modern conveniences like daily takeaway coffees and streaming subscriptions are common culprits of "budget leak," more significant financial strain often stems from ingrained lifestyle habits. Habits such as smoking, regular alcohol consumption, and frequent kava sessions can quietly drain a household's disposable income. By choosing to reduce, or ideally eliminate, these expenses, the financial relief is almost immediate.

To truly understand the impact, try a simple audit: calculate the exact amount spent on cigarettes, alcohol, or kava over a single month. The total is often a sobering revelation. By consciously redirecting those funds into a dedicated savings jar or account, you transform a fleeting habit into a tangible reward. At the end of the month, that "recovered" money can be used to treat your family to a meal out or contribute toward a long-term goal.

Reducing these habits buys you more than just financial freedom; it buys you time. Instead of hours spent at a kava bowl, that time can be reinvested into your home and your children. Perhaps most importantly, the long-term health benefits act as a secondary form of savings, reducing future medical expenses and ensuring you have the vitality to enjoy the life you are working so hard to build.

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## Strategy 6: Reducing Utility Bills: Managing Everyday Costs

With fuel prices influencing electricity generation and water supply, utility bills which are already a major household expense, can very likely become higher in the coming months, if there are tariff increases. However, simple behavioral changes can lead to noticeable savings, and help families manage better:

- Turn off lights and appliances when leaving a room – Ensuring that lights, fans, or air conditioners are not left on unnecessarily reduces electricity usage and lowers bills.
- Switch to energy-efficient LED bulbs – While the initial cost may be slightly higher, LED bulbs consume far less energy than traditional bulbs and last longer, providing long-term savings.
- Limit unnecessary water usage – Being mindful of water consumption, such as taking shorter showers or fixing leaky taps promptly, can significantly reduce water bills over time.
- Unplug devices to avoid "phantom" standby power consumption – Many appliances continue to draw electricity even when turned off. Unplugging chargers, TVs, and other electronics when not in use prevents wasted energy and reduces costs.

## Strategy 7: Breaking the Cycle: Strategic Debt Elimination

For many households, debt, particularly from hire-purchase agreements, credit cards, or high-interest personal loans, acts as a persistent "wealth tax." Every dollar paid toward interest is a dollar that isn't feeding your family or building your future. To regain control, you must shift from a mindset of "managing" debt to one of systematically "dismantling" it.

The most effective strategy is the Debt Avalanche method. This involves identifying the debt with the highest interest rate and directing every spare cent toward it while maintaining only the minimum payments on others. Once that highest-interest burden is cleared, you "roll" the entire payment amount into the next most expensive debt. This creates a powerful compounding effect, drastically shortening the lifespan of your loans and saving you thousands in interest charges that would otherwise vanish into a bank's coffers.

Beyond the numbers, eliminating high-interest debt provides a psychological breakthrough. It transforms the household dynamic from one of constant survival and "paying for the past" to one of intentional growth and "investing in the future." By aggressively targeting these

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financial anchors, families can stop the leakage of their hard-earned income and redirect those funds toward building an emergency buffer or investing in long-term assets.

### **Small Changes, Lasting Impact**

While global factors like supply chain disruptions and inflation remain beyond our individual control, our daily spending habits do not. Adaptation of the seven strategies outlined above, families can move beyond mere survival and begin to build genuine financial resilience. In uncertain times, stability is determined not just by how much you earn, but by how wisely you navigate your expenses.

Thoughtful prioritization, conscious spending, and the courage to adjust long-standing habits can serve as a powerful shield for your household finances. These small, deliberate adjustments do more than just save money; they reduce the mental burden of debt and create a foundation of stability, even amidst economic uncertainty. Ultimately, financial literacy is about reclaiming control over your future, one decision at a time.

For households seeking personalized guidance on managing finances, dismantling debt, or understanding their consumer rights, the Council is ready to assist. You can reach out to the Research Debt Management Officer (RDMO) via the National Toll-Free Line 155. Our team provides practical, confidential support and professional advice to help your family reduce unnecessary spending and make informed financial decisions for the road ahead.

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