



THE GLOBE AND MAIL 

July 20, 2012

## Buying your lunch? That's one expensive habit

By Katherine Scarrow

*Survey finds that most Canadians purchase their lunch one or more times a week, spending an average of \$8.80 per meal*

Unless I forget it on my way out the door, I bring my lunch to work five days a week.

Prepared the night before, my midday meal typically consists of a sandwich or leftovers, a baggie of vegetables, an apple and a can of pop. Along with making the coffee, bringing in my lunch to work is one of the daily routines I try not to break.

But a new survey by Visa shows that many Canadians are more lax, with 60 per cent of those surveyed buying lunch once or more a week and spending an average of \$8.80 per meal. The survey also found that most spend between \$7 and \$13, while 9 per cent shell out between \$14 and \$25.

While buying lunch a few times a week may not seem like a big deal, it does add up. For example, the bill for a year's worth of eating out twice at week, at \$8.80 per meal, is \$845. Those who dine out three times a week, at \$10 per meal, are spending a whopping \$1,500 a year. That is \$1,500 that could go towards paying down debt, towards a badly-needed vacation or into an emergency savings account.

Kerry Taylor, a blogger at Squawkfox.com [<http://www.squawkfox.com>], says she used to spend a lot of money eating out until she stopped and asked herself: "Why am I working at the office and spending all my money on lunch?"

Since the main reason she ate out was to leave the office, she and her colleagues agreed to start packing their own lunches and going to the park. "You still solve the problem of getting out of the office and get some fresh air," she says.

Rona Birenbaum, a financial planner for Caring for Clients [<http://www.caringforclients.com>], says there is a definite generational divide when it comes to dining habits. "For older generations, the natural thing to do is to cook a meal every night and take leftovers the next day...now, in the city, going out becomes part of work life."

But Ms. Birenbaum also notes the urban and technological factors at play. "Buying your lunch instead of making it is more likely when there's a convenient, easy, low-hassle way of meeting that need," she says. Furthermore, credit and debit cards make it easy to spend money without consciously realizing how much is being spent.

While Canadians probably spend more than they should on their midday meals, neither Ms. Birenbaum nor Ms. Taylor believe there's anything wrong with eating out regularly, unless the habit comes at the expense of other financial goals.

"As much as the \$8.80 lunch seems like a lot of money, you have to factor in the value of the social exercise and what it adds to people's lives," says Ms. Birenbaum.

Ms. Taylor agrees. "So what if you want to spend \$15 a couple times a month? If you plan it, then by all means, dine out. But for the rest of the time, it pays to do the math."

For those who suffer from brown-bag boredom or struggle with the idea of preparing lunch ahead of time, the ever-thrifty Ms. Taylor has the following advice:

- Make a big meal on Sunday night that allows you to plan out the week's lunches
- Buy a reusable lunch kit that you're inspired to eat out of. "If you're spending \$8.80 on lunch every day any way, it's something you can afford."
- Use mason jars. "They're funky and fun and they're a cool conversation starter. I'd layer salads and stir-fry and people would always comment on it."

The Globe and Mail, Inc.



The Globe and Mail Inc. All Rights Reserved.. Permission granted for up to 5 copies. All rights reserved.

You may forward this article or get additional permissions by typing [http://license.icopyright.net/3.8425?icx\\_id=4423267](http://license.icopyright.net/3.8425?icx_id=4423267) into any web browser. The Globe and Mail, Inc. and The Globe and Mail logos are registered trademarks of The Globe and Mail, Inc. The iCopyright logo is a registered trademark of iCopyright, Inc.