

Home Cooking: Really Best for the Budget?



Eating out versus eating in: We ran the numbers. Find out which option won.

BY KATE PARHAM KORDSMEIER

The sky is blue, the earth is round and a home-cooked meal is cheaper and better for you than a restaurant meal. But is that last fact really true? A new study conducted by finance website Gobankingrates.com, *Eating Out Is Cheaper Than Cooking at Home*, claims eating out actually costs less.

The study says that a meal at a mid-scale chain restaurant costs several dollars less than a comparable meal cooked at home.

So, is cooking at home really better for your wallet? How about for your waistline? Here's what we found.

OUR TEST CASE

Not all restaurants are created equal. In addition to mid-scale chains, there are fast food restaurants,

diners and pubs, to name a few. But for simplicity's sake, the chart on the following page analyzes comparable meals for two people from three categories—fast food, fast casual and a mid-level chain. Then it compares each meal to a home-cooked version.

Exact menu matches at such different places aren't possible. So the chart looks at three typical menu items from each restaurant: a salad, a chicken entrée and a side dish.

THE RESULTS

The fast food bill was roughly half of the fast casual bill, and the sit-down dinner at a chain was nearly triple the cost of fast food. Add-ons like drinks and dessert only add to the tab.

Food for Thought

For all of the benefits associated with home cooking, the undertaking presents the chef (usually mom or dad) with a score of stressors—from affording organic food to finding time to plan meals,

says the new study *The Joy of Cooking?*

"Many of the middle-class mothers were prepping vegetables and cooking in bulk on the weekends, using crockpots to save

time...but they still felt frustrated and inadequate about not living up to the ideal home-cooked meal," explains Sarah Bowen, of North Carolina State University and co-author of the study.

RESTAURANT	ORDER	COST	NUTRITION
 FAST FOOD: CHICK-FIL-A	Grilled Chicken Club Sandwich + Medium Waffle Potato Fries + Side Salad with Ranch Dressing	\$9.93 per person, so a dinner for two plus tax would cost \$21.45	1,200 calories, 70 grams of fat and 1,920 milligrams of sodium
 FAST CASUAL: PANERA	Frontega Chicken Panini + Classic Café Side Salad + Cup of Tomato Soup	\$17.67 per person, so a dinner for two plus tax would cost \$38.17	1,400 calories, 75 grams of fat and 2,910 milligrams of sodium
 MID-LEVEL CHAIN: OLIVE GARDEN	Chicken Parmigiana + House Salad + Minestrone Soup	\$22.24 per person, so a dinner for two plus tax and tip would cost \$57.64	1,270 calories, 60.5 grams of fat and 4,420 milligrams of sodium
 COOKING AT HOME	Grilled Chicken Breast with Salt & Pepper, 4-ounce portion + Baked Potato with Sour Cream and Chives + Publix Apple, Cheese and Walnut Salad Kit	TOTAL BILL = \$17.86 with tax COST PER SERVING = \$5.73 per serving with tax or \$11.47 for two people	726 calories, 40 grams of fat and 801 milligrams of sodium

Note: This chart analyzes typical meals for two people from each restaurant. The restaurants analyzed were located in Atlanta; prices may vary elsewhere.

To fully understand the cost of the home-cooked meal, consider economies of scale. Grocery shoppers often pay for significantly more than what gets used during one meal, with groceries purchased equaling multiple restaurant servings. In this example, only a couple tablespoons of the sour cream and chives were used on the baked potato, and the salad fed more than two people. The true cost of the home-cooked meal was just \$5.73 per serving—almost half the cost of the cheapest meal out.

THE ANALYSIS

In truth, it's not surprising the home-cooked meal won the cost analysis.

Yes, grocery costs have risen, but food costs away from home also have increased—33% in the last decade, according to the government's Consumer Price Index—essentially canceling out the rise in groceries. And that's despite the surge in value pricing (dollar menus or all-you-can-eat options).

But this experiment only looked at similar meals to ensure fair comparison. What would change if you opt for the dollar menu instead of the complete chicken dinner at home? The dollar menu would be cheaper. But the quality of the meals differs drastically.

If it's fair to say dollar menu cheeseburgers

equate to ramen noodles or canned soup at home, then the overall question changes. It's less about whether eating at home is cheaper; rather, it's a matter of what you're eating.

HEALTH COMPARISON

While all three meals out hovered around 1,300 calories, sodium came in as high as 4,420 milligrams—startling when you consider the U.S. Food and Drug Administration recommendation to cap sodium intake at 2,300 milligrams per day.

The home-cooked meal came in at nearly half the calories and fat, and nearly 2,300 milligrams less sodium than the average meal out.

And that's the beauty of home cooking: You're in the driver's seat.

"Eating at home puts you in control overall, from the choice of ingredients and portion size to how it's prepared," explains Katherine Zeratsky, registered dietitian nutritionist at Mayo Clinic. She encourages people to think long term: "Studies show that people who engage in healthy behaviors have less health care costs in the long run." ■

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PHOTO ILLUSTRATION: MEDIA BAKERY

PHOTOS: ISTOCK, PANERA, CHICK-FIL-A