



The Basics

Go vegetarian to save money

Staples such as rice, corn and beans can make trips to a grocery store less expensive. But the biggest savings may come in health-care costs years later.

By [Scott McCredie](#)

What visitor to Whole Foods (aka "Whole Paycheck") hasn't stared in slack-jawed wonder at bluefoot mushrooms imported from Europe (\$39.99 per pound), off-season organic grapefruit from Texas (\$2.49 per softball-size fruit), organic almond butter (\$14.99 a pound) or pine nuts (\$13.99 a pound)?

In a world of \$1 double cheeseburgers, it's no wonder that many people suspect that a vegetarian diet is more expensive than one that includes meat.

But that's generally not true. And though it's difficult to tally the savings of illnesses or diseases avoided with a plant-based diet, the financial worth of good health is unquestionable.

Vegetarianism could extend your life by several years, as well as lower your risk of heart disease, cancer and dementia. It's better for the planet, reducing water usage and global-warming gases. And it certainly improves the health of the cow or pig you would have devoured.

The cost depends largely on what course of vegetarianism you choose to follow:

Many people keep a diet that's known as mostly vegetarian -- a typical American diet minus the red meat. Vegetarians drop poultry and seafood.

A lacto-vegetarian eats dairy products.

An ovo-vegetarian eats eggs.

A pescetarian eats fish.

A vegan eats no animal products at all.

A fruitarian eats only fruit.

Basics are easy on the wallet

Most of the staples of a vegetarian diet are cheap. In fact, most of the world's people eat a mostly vegetarian diet made up of inexpensive commodities such as beans, rice and corn.

If you drop red meat, poultry and fish from your diet, you'll find plant proteins cheaper than the equivalent amount of animal protein. The cheapest cuts of beef, such as ground round, average \$3 per pound in U.S. cities (lean and extra lean); boneless chicken breasts cost \$3.40 a pound; and canned tuna is about \$2 per pound.

Talk back: [Are your grocery costs climbing?](#)

Contrast that with dried beans and lentils at less than \$1 a pound and rice well below \$1 per pound. (Although Whole Foods offers expensive wild rice at \$6.99 a pound, it also has basic brown rice for 69 cents per pound. And though pine nuts are exorbitant, you can get sunflower seeds, with nearly the same amount of protein, at a fraction of the price.)

Even tofu, the chicken of the vegetarian world, is usually well under \$2 a pound.

But when you try to dress up plants as meat, costs skyrocket. Soy hot dogs, for example, cost \$5 a pound; turkey hot dogs are less than half that.

Fresh, canned, frozen or organic

Produce is little trickier to compare, largely because vegetarians consume a much greater volume. (Most Americans now eat only three servings a day, on average, compared with the seven to nine servings recommended for optimum health.)

The prices of fruits and vegetables vary widely with the season and source. Locally grown fruits and vegetables are sometimes cheaper than those imported from far away and can be much cheaper in summer when there's an abundance. Of course, canned and frozen varieties are available year-round.

Video: [Nutrition tips for vegetarians](#)

If you take the plunge into organics, the price may double or triple compared with nonorganic produce. Why does organic

produce cost so much more? The answer is that organic fruits and veggies are usually not grown on an industrial scale, so efficiencies aren't as great. There are also significant costs involved in switching farmland from nonorganic to organic status. And there's a lot more manual labor involved, such as weeding by hand.

A payoff in better health

In the long run, no matter how much you spend on a vegetarian or semivegetarian diet, you'll likely see a payoff in better health, lower risk of chronic disease and reduced health-care costs compared with someone who eats a typical American diet.

"Years of poor nutrition habits can lead to chronic disease," said Ryan Andrews, a dietitian and exercise physiologist with the Johns Hopkins Weight Management Center in Baltimore. "These chronic diseases can have tremendous costs leading into old age. A bypass surgery or angioplasty procedure can cost nearly \$60,000."

Continued: It's good for insurers

Health insurance carriers have begun urging lifestyle changes to reduce the risk of chronic disease -- and, not incidentally, soaring health-care costs. Those are estimated to be climbing 6% a year, an "unsustainable level," said Scott Forslund, the communications director for Premera Blue Cross, which serves Washington state and Alaska.

Heart disease is the major target of this effort, so Premera is starting a program to educate the people it insures about the importance of controlling blood pressure, cholesterol, body mass index and blood sugar. Research shows that a more plant-based diet improves all of these key health indicators.

"The connection between a vegetarian diet and reducing the costs of these high-impact health conditions is clear as a bell," Forslund said.

But there are no discounts for practicing vegetarianism under the current system.

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If your healthful habits prevent a chronic disease, your insurance company or employer saves money. What about you? Well, savings may come your way in the form of pocketing the co-insurance fees you would have paid for doctor visits or medication. If you have a [health savings account](#) or individual catastrophic plan, you'll definitely save by staying healthier.

Better quality of life

Dollars and cents aside, how much is it worth to live without heart disease, cancer or diabetes for the last decades of your life? How much is it worth to lower your risk of dying?

Life insurance companies actually put a figure on it. Most companies require a fairly extensive physical exam before issuing a private policy. Although they don't ask about diet, they look at cholesterol, blood sugar, body mass index, blood pressure, family history and tobacco use. People they consider the healthiest -- those at the least risk of dying -- will be charged roughly half the annual premium of someone on the other end of the scale. For a 54-year-old man with a \$1 million policy over 20 years, that would amount to \$2,500 a year versus \$5,000.

With this kind of savings, you could afford to buy a few ounces of bluefoot mushrooms -- or an occasional organic, grass-fed, beef tenderloin at \$26.99 a pound.

Video: [Nutrition tips for vegetarians](#)

Here are a few practical tips on how to save money with a vegetarian or mostly vegetarian diet:

If you include an occasional piece of flesh (of whatever kind) in your diet, try to limit yourself to four or five ounces, which is about the size of a deck of cards.

If you want to buy private life insurance, wait until you've been on a vegetarian diet long enough to improve your key health indicators (body mass index, cholesterol, etc.). It could save you thousands of dollars when an insurer reviews the results of your physical.

Buy vegetable protein in bulk. Dried beans, rice, oatmeal and other similar commodities last a long time if properly stored, and they are far cheaper in larger quantities.

If you get discouraged by the blandness of a vegetarian diet, buy [cookbooks](#) that explore Indian, Malaysian, Chinese or South American cuisines. Mixing novel spices and ingredients may perk up your taste buds and make the transition easier.

If you can't afford or prefer not to buy organic produce, remember that most experts think the nutritional benefits of eating conventionally grown fruits and vegetables outweigh the possible negative effects of pesticide residues.

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