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By KEVIN DEMARRAIS RECORD COLUMNIST

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Be prepared to dig a bit deeper into your pockets in the weeks and months ahead because food prices for a family of four are expected to increase more than \$4 a week this year, according to an analysis by an Upper Saddle River-based trade association.

Meat prices will face the biggest jump, accounting for nearly a quarter of the projected increase, but prices of all foods consumed at home will be higher, The Food Institute reported.

It's basic economics, said Brian Todd, president and chief executive of The Food Institute.

"Since civilizations began farming, we have been beholden to nature for good and bad crops, and even though agricultural is integrated globally, that continues to be the case," Todd said.

The projected increase this year is certainly due to higher costs for raw product being passed through the system as result of drought last year, as well as related costs for things like energy (even with recent drops in fuel prices) and labor, he said.

Even so, not all categories will rise equally in price, and consumer choice plays a vital role in what families will actually spend on food in 2013.

"For example, rather than spend \$6.99 a pound for steak, some families may opt for spend \$3.49 a pound for chicken breast instead," Todd said. "And while prices for both are up from a year earlier, that substitution can benefit the family budget tremendously." ► Follow Us Updates Fan Page



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The increase is greater than in 2012, when retail food prices rose about 2.5 percent about \$2.80 a week on average — but well below 2011, when retail food inflation neared 5 percent, Todd said.

home will rise \$2.40 a week.

And if prices do rise 3 percent to 4 percent, as projected by the USDA this year, the increase would be greater than the prior 10-year average of 2.8 percent.

Even with the increase, expenditures for food by U.S. consumers make up only 7.7 percent of their total spending, "the smallest among almost all nations," Todd said.

Heating help

Have trouble paying your heating bill?

Then you may qualify for federal assistance, but you've got to act quickly because April 30 is the deadline to apply for the Low Income Home Energy Assistance Program, and May 31 is the deadline for LIHEAP emergency assistance.

LIHEAP helps families and individuals pay for home heating and medically necessary cooling. Renters whose heat is included in their rent may also qualify.

"We know there are many customers who are eligible but unfortunately miss the deadline," said Joseph A. Forline, vice president of customer solutions for Public Service Electric and Gas.

LIHEAP, which is funded by the federal government, is available to customers of all the state's utilities.

Eligibility is based on the last month of income only, so many newly unemployed or underemployed may qualify.

Eligible households typically receive about \$300 toward heating costs and may be eligible for \$200 toward electric costs for cooling.

Even if you have already received LIHEAP assistance but are still having difficulty paying your winter heating bills, you may be eligible for additional LIHEAP assistance of up to \$450, depending on your account balance.

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Rising costs

Projected weekly increase in at-home food prices for a family of four in 2013:

Meats, poultry, fish, eggs	\$ 0.94
Beef	\$ 0.25
Pork	\$ 0.18
Poultry	\$ 0.18
Fish and seafood	\$ 0.11
Other meat	\$0.16
Eggs	\$ 0.05
Fruits and vegetables	\$ 0.75
Fresh fruits	\$ 0.27
Fresh vegetables	\$ 0.29
Processed fruits	\$ 0.09
Processed vegetables	\$ 0.10
Cereals, bakery products	\$ 0.60
Dairy products	\$ 0.44
Other food at home	\$ 1.61
Miscellaneous foods	\$ 0.84
Non-alcoholic beverages	\$ 0.33
Sugar and other sweets	\$ 0.11
Fats and oils	\$ 0.08
Total food at home	\$4.16
Note: Totals do not add up due to rour range in forecasts.	nding and
Source: Food Institute analysis of BLS Consumer	

Source: Food Institute analysis of BLS Consume Expenditure Survey and USDA price projections



To apply, customers must heat with gas or electricity from the utility, have a LIHEAP payment posted on their utility heating bill and have a shut-off notice. The emergency assistance will remain open until May 31 for heating customers who apply by April 30.

Income eligibility levels are at 200 percent of the federal poverty level. That means a family of four with a monthly income at or below \$3,842 may be eligible.

For more information: See pseg.com/help, or call 800-510-3102.

Email: demarrais@northjersey.com Blog: northjersey.com/moneyblog

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