

Coupons make a comeback

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The recession has more consumers clipping to help save cash at the checkout line

If you've seen the TLC series *Extreme Couponing*, you've seen shoppers like Jaime Kirlaw, a mother of three from Maryland, paying just \$103 for four shopping carts full of groceries. While cases like Kirlaw's are extreme, as the name of the show indicates, couponing is on the rise. Usage jumped in 2009 for the first time in 17 years and has been growing steadily ever since.

"With the downturn in the economy, Americans have had to adjust their spending, and finding new ways to cut back has caused more and more shoppers to explore cutting coupons as a way to get more for less," says Marcia Layton Turner, author of the new e-book *Extreme Couponer: Insider Secrets To Getting Groceries for Free*.

But there are some common misconceptions about this cost-cutting exercise, like that you have to spend practically your whole weekend clipping and organizing coupons. We conferred with Jill Cataldo, a noted authority who pens the syndicated newspaper column "Super-Couponing Tips," to figure out what is fact and what is fiction.

MYTH:
Couponing is extremely tedious and time-consuming.

Reality:
"I cringe when I hear people saying they're spending 30 or 40 hours a week planning a coupon shopping trip," says Cataldo, who insists you needn't spend more than an hour a week prep time. "Most people just aren't aware of how many tools today's coupon shoppers have available to them, including numerous websites that do all of the heavy lifting for you, matching coupons to the best sales."

MYTH:
It's worth it to pay for a coupon clipping service.

Reality:
Buying coupons is illegal, but clipping services insist that rather than buying coupons, you're simply paying them a "cutting fee." Cataldo disagrees. "They charge more for a \$1.50 off coupon than a 50c off coupon," she admonishes. "Does it really take longer to cut the higher-value coupon, justifying the higher fee? No. They're simply selling coupons. I don't advocate using a clipping service at all."

MYTH:
Buying the store brand is always cheaper than buying a national brand with a coupon.

Reality:
Given stores' pricing cycles, a national brand has a wider fluctuation in price. So while there are times when the national brand will cost more than the house brand, the national brand will also dip in price at some point, putting it in the same range as the house brand. That's when a savvy shopper will use a coupon to cut that already low price down below that of the store brand.

Reality:
"I shop the cycles and stock up for the short-term (about three months' worth of items) because the sales do repeat. So you really don't need an enormous amount of space," says Cataldo.

MYTH:
One of the best ways to save with coupons is to buy in bulk, which requires a lot of storage.

MYTH:
Only financially strapped families use coupons.

Reality:
According to Nielsen Co. statistics, the heaviest coupon users are typically Caucasian women age 54 and younger. Most have college degrees and an average household income of more than \$70,000 a year.

Three tips for making the most of your coupon shopping experience

1. Shopping with coupons does take a little extra time at checkout. To speed things up, and be respectful of others, be as organized as possible and only take with you the coupons that match what's on your shopping list. And try to avoid the busiest times, like immediately after work or on weekends.
2. Read your coupons carefully. Be sure you know what each one applies to and any stipulations it may have. Also ditch any coupons past the expiration date.
3. Don't be overly anxious about using your coupons right away. If you do, you'll probably end up buying something you don't really need just to use the coupon, or you might miss out on a better deal when an even better coupon for the same product comes along.

Reality:
You don't necessarily have to compromise healthy eating habits to save money. "There are more and more coupons available each year for organic and natural products, dairy and even produce," says Cataldo.

MYTH:
The majority of food-related coupons are for processed foods.