

SURVIVING **ON A BUDGET**



HOW TO PREP WHEN YOU LIVE
ON SOCIAL SECURITY

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Prepping when You Live on Social Security

Let's face it, prepping can get expensive. I don't care who you are, unless you have a rather sizeable income, trying to be prepared to survive a disaster is going to take a sizeable chunk out of your budget; that is, unless you are extremely careful with your money and know how to make the most of it.

Most of us who call ourselves preppers aren't wealthy. Oh, there are wealthy preppers; but for the most part, they're the ones who are buying their survival retreats in New Zealand or buying a private island. While they may read some of the same materials you and I read, their idea of prepping is a whole lot different, simply because they can afford to do things that you and I can't afford to do.

But what if you are on a limited income; what do you do then? Is it still possible to be a prepper, even if you're living on Social Security or some other form of fixed income? The answer is yes, although you will have to forget about the private island or survival retreat in New Zealand.

I know this, because for much of my life I was way down there on the income curve. Working as a missionary doesn't exactly bring in a huge income.

Yet even though we didn't have much, we still managed to prepare for Y2K and other disasters.

What do You Need?

To start with, we've got to understand what we need to have, in order to survive. Otherwise, it's real easy to get caught up in thinking we have to have the latest survival gadget. Granted, some of those gadgets are nice, but you don't necessarily need to have them, in order to survive.

The basic survival needs are:

- Maintaining your body heat – You can die from hypothermia (loss of body heat) in less than 30 minutes.
- Drink enough clean water – The human body uses water for a lot of things; so you can only go about 3 days without water. It has to be clean water too, as many harmful bacteria and other microorganisms can be found in unpurified water.
- Have enough food – You can live about 30 days without food; longer if you're overweight. But survival is going to tax your energy, meaning that you'll burn more calories than you're accustomed to.

To provide yourself with these three basic needs, as well as taking care of some other basics, you'll also need:

- To be able to start and maintain a fire – We use fire to keep warm, provide light, cook our food and can even use it to purify water.
- Take care of our health – This means treating injuries, treating sickness and personal hygiene, which is necessary to prevent disease.
- Defend ourselves – There are two-legged predators out there, who would like nothing more than to steal what you have, especially in a post-disaster situation.

These six areas are your priorities, so when you make decisions on what to stockpile and how to spend your money, keep them in mind. Your first priority should be to make sure that you can keep warm in the winter. Then that you have a means of purifying water, and then that you have food to eat. The other things come after that.



From a practical viewpoint, you're going to have to overlap these somewhat; but that doesn't take away from the need to prioritize in this manner. Don't wait until you have enough firewood to last five years before you start stockpiling food; but don't put food before firewood either.

Balance is an important key to prepping. It doesn't do you any good to have five years' worth of firewood if you're going to starve to death after 60 days. Nor does it do you any good to have five years' worth of food, if you can't defend yourself. As you do your survival planning and stockpiling, keep working across the spectrum, while you maintain your priorities.

Even so, your biggest and best investment is in building a stockpile of food. When push comes to shove, that's the one thing that you're going to have the most trouble finding. You can probably come up with a means of harvesting rainwater and you should be able to find things to burn for a fire, but you can't use just anything for food. So if you are short of funds, focus on building a stockpile of food, more than anything else.

The Bug Out Question

If you're on Social Security, chances are that your health isn't such that you can plan on bugging out and living in the woods if a disaster occurs. While that's a great image, replete with historic romanticism, the reality is that it's extremely hard to live off the land. Unless you are an amazing physical specimen, with a huge amount of survival knowledge, I wouldn't plan on that.

Even so, you should have a bug out plan. The people of southeast Houston needed a bug out plan when Hurricane Harvey dumped over 40 inches of water on them. Yet few actually had such a plan. So, you need a plan that allows you to bug out locally, in case of a natural disaster. But you don't need a plan to go live in the woods, unless you happen to own a cabin in the woods that you can turn into a survival retreat.

If anyone is thinking of camping out in the woods, then I'd recommend using garage sales as your main source of supply. You don't necessarily have to have the latest and greatest bug out gear to live in the woods; all you need is some good camping gear. You can find plenty of that at garage sales.

The Big Challenge, Stockpiling

While you can spend a whole lot of money on survival equipment, you don't really have to. I'll talk more about that in a minute. Your real area of expense is going to be in stockpiling supplies; especially food. But with some judicious buying, you can even do that on a tight budget.

The first thing we have to take into consideration is that this is survival, not normal living. That means that we have to be ready to give up a lot of things that we enjoy, for the sake of surviving. Many of the things we enjoy in life are actually luxuries, not necessities. We might convince ourselves they are necessities, but they are not.

Take coffee for example. Believe it or not, you can survive without coffee. People did it for thousands of years. While your temperament might be a bit better after a morning cup, you can actually learn how to have that pleasant demeanor without caffeine. Yes, it's hard, but you can do it.

For much of human history, people subsisted on their most basic needs. That's because the natural state of mankind is poverty. We here in the United States have largely worked our way out of that poverty.

But there are still many places in the world where that's the norm. We are just accustomed to our luxuries, due to the affluence of our society. It's nice to eat steak at every meal and have coffee every morning, but we can live off of rice and beans as well. We might not enjoy it as much, but we can do it.

So when you're thinking about survival, don't try to do it the way you are living today. Maybe you've heard someone say that you should stockpile the kinds of foods your family likes to eat. That's a bunch of hogwash. First of all, the kinds of foods that most

families like to eat aren't all that nutritious. Secondly, they probably won't keep without refrigeration and thirdly, they're probably expensive as all get out. Find what foods you need to have in order to survive and stockpile those.

When it comes to building any stockpile, it's difficult to do it all at once. Rather, try to build a small stockpile and then make it grow gradually. In other words, start out by building a one-month stockpile. Once you have that, work on increasing it to two months. That two months can then be expanded to three; and on and on, until you get to a year, or whatever end point you have picked.

Working on a stockpile slowly allows you to make it a part of your budget, spending whatever you feel like you can afford on prepping. Even if this is only \$5 a week, that's probably more than your neighbors are investing in their future. Five dollars can go a long way, if you use it judiciously.

Building a stockpile slowly allows you to spread the expense over a longer period of time. While you may feel an imperative to do everything right now, that's really not possible. Rather, work on making your prepping a part of your life, where you are doing it little by little. Remember, everything you do improves your chances of survival a little bit more. So even if you don't reach all your goals this month, you should be better off at the end of the month, than you were at the beginning.

Let's look at some specific things you can do to stockpile supplies on the cheap.

Water

Stockpiling water shouldn't cost you anything. You don't have to buy bottled water to build a stockpile of water. Rather, use the tap water from your home, storing it in whatever containers you can find. Plastic milk jugs work extremely well; but if you don't buy milk in plastic jugs, you can use just about any sort of closable container, jars, bottles and jugs.

If you are unsure about the purify of your municipal water, add eight drops of common laundry bleach (not the color-safe kind or scented kind) per gallon of water. That will act

as a purifier, killing any microscopic pathogens and keeping your water safe for drinking.

Food

There are many ways you can save on food. Start by taking advantage of sales and coupons, buying whatever you can use that you can get at a discounted rate. Buying in bulk helps with this too, as part of what you are paying for is always the packaging. Just make sure that it is food which will keep for a prolonged period of time.

Your survival diet will need to consist of about 50 to 60% carbohydrates, 20 to 30% fats and 15% proteins. So be sure to go heavy on the carbs. Rice, beans and pasta are great staples for any survival stockpile and they will all keep extremely well.

The most expensive part of building any food stockpile is protein, specifically animal protein. This is the big challenge for most of us. You can start by using other sources of protein, rather than animal protein. Beans are an excellent source of protein and are very inexpensive. So, beans need to become a part of your stockpile.

For the rest, your best deals are going to be buying canned meats. I've found some excellent deals on canned chicken, more than any other meat.

You can also do extremely well with Spam, potted meat and Vienna sausage. While these may not be your favorites, they will provide you with the nutrition you need.

One important part of your food stockpile is spices. You can make just about anything taste good with spices, but few people think of stockpiling them. I buy my spices in large (restaurant sized) containers at Costco or Sam's Club. Both carry them, making them much cheaper than buying spices in the grocery store. They're also great places to buy food in bulk.



Another good source of bulk food is Craig's List. Occasionally I've found large quantities of specific food items available for sale there. Usually, they are the leftovers from shipments that got damaged and were paid off by the insurance. The shipper can't sell the undamaged part of the shipment at retail, so some will sell them off on Craig's List.

If you have a problem with bulk packaging dry foods, don't worry, simply start rotating your stock, so that you are always using the oldest of the item that you have. Most dry foods will keep fairly well in the original packaging for at least a year, if it doesn't get damp (dampness causes these foods to go stale). By rotating your stock, you ensure that your stockpile of food doesn't stay in the closet long enough to go bad.

Make Use of Garage Sales

You can actually find a variety of different survival supplies at local garage sales, if you take the time to look. While you won't be able to find everything, there are some key items that you are probably going to be able to get a great deal on, at one garage sale or another.

- **Candles** – Candles are a time-honored source of light, which people have used for centuries. But buying candles in the store today can be a bit expensive. So instead, buy them at garage sales. I find candles there all the time. They can either be used as-is or melted down and remade into more practical survival candles.
- **Rugged Clothing** – When you're in survival mode, you're going to be much harder on your clothes than you normally are. Make sure that you have a good supply of rugged "work clothes," including some good hiking or work boots.
- **Canning Supplies** – Canning is one of the easiest forms of food preservation to learn; and it's extremely secure. If you are going to try your hand at gardening for food, something we all should do, then you're going to need canning jars. Don't pay full price for them; you can always find canning jars at garage sales.
- **Blankets** – If you're going to be heating with wood, then you may find that you have trouble getting your home as warm as you would like. The way our ancestors

handled that was to pile lots of blankets on the bed. Extra blankets can also be put over windows, to act as insulation and help keep your home warmer.

- **Food** – Yes, you can actually find food at garage sales, believe it or not. Often, this will be bulk food, which is ideal for your prepping needs.
- **Gardening Supplies** – From pots to plants to tools, you can find all sorts of gardening supplies at garage sales, usually from people who have given up.
- **Hunting and Fishing Gear** – It's not uncommon to find camouflage gear or fishing poles at garage sales; ones that people either outgrew or replace with newer ones. That's fine, you can use them.

Make Your Own

One of the best ways of saving money is by doing things yourself, rather than paying someone else to do it for you. I've made a lot of my own survival gear, from solar panels to knives, even firearms. This has saved me a lot of money, freeing up that money for other needs.

If you're on Social Security, you obviously have time, so why not use some of that time to make your own survival gear.

Probably the best way of using that time to help you with prepping is to grow a huge vegetable garden and can the produce you grow. I imagine that once a major disaster hits and society breaks down, we're all going to be doing a lot of gardening. Better to get a head-start on it and preserve some of that food for a time of need.

In addition to canning food, you can also dehydrate food. We have a large dehydrator, which allows us to dehydrate eight pounds of beef jerky or a similar amount of fruit and vegetables at one time. Considering the high cost of jerky and dried fruit, being able to dry our own saves us a bundle.

You can also dry vegetables from your garden as a means of preserving them. Those dried vegetables will store in much less space. They can be rehydrated by adding them to

soup and allowing them to cook. In many cases, the reconstituted dried vegetables turn out just as good as fresh ones, when used this way in soups.



STEP 1

Take a small drop of wax to adhere the wick to the bottom of your container.

STEP 2

If you are using a pre-waxed wire, wrap it around a pencil to keep steady for the wax.

STEP 3

Place your wax in a measuring cup. Fill your pan with 2 inches of water and melt the wax.

STEP 4

Pour the melted wax into the container. Wait 24 hours for the wax to dry completely.

Key Equipment You Have to Have

Planning on sheltering in your home will make your prepping plans much easier. You'll have everything you own to help you survive. While much of that may not seem like survival gear to you, when the time comes, you'll probably find much of it useful.

However, there are some additional things you'll need to have, in order to survive, assuming you don't already have them. But you don't have to spend a fortune on getting them. In fact, by making good use of garage sales, you can probably manage to get a lot of what you need on the cheap.

Another good tactic to use is to repurpose things to meet survival needs. When you look at things in garage sales or even sitting in the trash, ask yourself what else they can be used for.

In many cases, a little imagination will go a long way towards saving you money on survival gear and supplies that you need. A few examples of repurposing things that you might find at a garage sale are:

- **Bicycles** – Can be used for transportation, as well as for moving things. Loads can be strapped to the bicycle and pushed, making it much easier to move them, than carrying them.
- **Children's wagon** – Can be used for moving mulch in your garden, or for hauling water from the local stream to your home.
- **5-Gallon plastic buckets** – Commonly used in the prepping community for storing food, they can also be used to bury supplies, making a cache, or used for hauling water.
- **Trash cans** – Can be used to make a rainwater collection system.
- Just about any **container** can be used for a flower pot to garden in.
- **Blankets** – As I already mentioned, they can be used to help keep the heat in your home, they can also be used as blackout curtains, so that people can't see that you have lights in the house.

- **Old sheets** – Great source of fabric for many projects, like making baby diapers.

Heating

We have to assume that the power is going to go out. Our electrical grid is extremely vulnerable to damage. All it takes is a good storm to blow down power lines and leave us without electricity. When that happens, we don't have any heat either.

Most of us don't have a fireplace in our homes, so this one can be a bit of a problem. However, a small wood-burning stove will solve the problem. You can find wood-burning stoves at the local flea market, allowing you to buy one cheap.

If you can't find a wood-burning stove, you can always burn wood in a barbecue grille. While this may not be the safest or cleanest way of heating your home, it will work. Just make sure that you keep a supply of fresh air coming into the room, so that you don't end up passing out from a lack of oxygen. You will also need some way for the smoke to get out. Setting it up near a window or sliding glass door can help with this.

You shouldn't have to spend a dime on firewood. I've got about two cords of firewood in my backyard right now, none of which I've paid for. Most of it is from tree limbs that were blown down in one storm or another. The rest is from broken shipping pallets that I've cut up.

Water

Water is usually the biggest problem for most people. You need a lot of it, and if the power is out, the city water will probably go out within 24 hours. So you've got to have your own source of water.

Many people have written about places you can find water. That's okay for the short-term, but for the long-term you need some means of harvesting water from nature. For most people, the best and cheapest way of doing this is through rainwater capture. If you already have gutters on your home, all you need is some rain barrels to catch the runoff.

You'll also need some means of purifying water. While you can do this by boiling it, that requires more firewood. I'd recommend buying a Sawyer filter for water purification. While it is not exactly cheap, the Sawyer filter is back-flushable. Once you back-flush it, it's clean again, just like it was when it was new. This allows the filter to be used for a million gallons or more of water, without replacement. That makes it the cheapest option around.

The other really cheap option is normal household bleach, the unscented kind. You can purify water with bleach, using eight drops per gallon. That's ideal for storing water to have on hand for emergencies.

Food

For food, you're going to need two pieces of equipment. The first is to have some means of cooking your food. If you have a fireplace or wood-burning stove, you should be able to use that for cooking as well. If not, then use a barbecue grille. Even if you have a gas grille, you can use it for cooking with charcoal or wood. It will mess up the gas tube, but we're talking survival here. Messing up a grille isn't important.

The other thing you want to consider is some means of keeping food cool to preserve it. With the power out, your fridge isn't going to work. So you need something else. The two methods I'd recommend is either a root cellar or a zeer pot.

Root cellars can be made by burying an old refrigerator, laying on its back or a plastic bin. Since it is cooler underground than it is on the surface, the food will be kept cool. Adding insulation on top of the root cellar, such as a layer of hay or even an old mattress, will help.

Resources

[50 Things To Stockpile On A Budget This Fall](#)

[9 Myths About Surviving On A Budget Debunked](#)

[How To DIY An Expensive Water Filter On A Budget](#)

[Home Defense On A Budget: 20 Inexpensive Tips](#)

[Property Protection: Smart Fencing on a Budget](#)

[How To Build The Best Survival Shelter On A Budget](#)

[Ready To Draw? Survival Bows On A Budget](#)

[Prioritizing On A Budget](#)