

***Small Steps to Health and Wealth*TM: The Total Package**

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*Small Steps to Health and Wealth*TM (SSHW) was developed upon a framework of 25 behavior change strategies for improved well-being by Cooperative Extension faculty at Rutgers University. It is believed to be the first long-term program developed to motivate Americans to simultaneously improve their health and personal finances by using the same personal behavior change strategies. SSHW was developed because many Americans have both health and financial “issues.” Societal problems that have been widely reported include an increasing incidence of diabetes, overweight, and obesity, low household savings, and high household debt. While two important objectives of Cooperative Extension programs are improving the health/wellness and financial security of participants, these objectives have typically been addressed with separate staff, curricula, and/or outreach methods.

A literature review, while researching the SSHW workbook and trademark application, revealed little previous interdisciplinary programming or research linking behavior changes in health and personal finances. In the academic literature, most research about health and financial linkages is at the macro level (e.g., the cost to society of obesity, diabetes, or smoking), rather than studies of individuals changing their behavior. What *was* found, however, were parallel campaigns (the www.smallstep.gov Web site developed by the U.S. Department of Health and Human Services to promote healthy lifestyle changes and the Social Security Administration’s *Save For Your Future* effort) headed by federal agencies in the early 2000s to encourage Americans to take small steps to improve their health and increase their wealth.

SSHW Objectives

Following is the “elevator statement” for SSHW: *Small Steps to Health and Wealth*TM encourages participants to make positive behavior changes to simultaneously improve their health and personal finances. The target audience for SSHW and its associated research is adults age 25 to 65. Consumers will access program information by attending a Cooperative Extension class, reading media reports and SSHW marketing materials, or through Internet search engines and links. For those lacking Internet access, Extension personnel and other program providers can assist clientele with online registration and impact reporting. SSHW program objectives are to:

- Integrate Cooperative Extension health and personal finance subject matter into one program
- Provide resources to help Americans simultaneously improve their health and personal finances
- Document improvements in the health and wealth of participants by:
 - Monitoring and aggregating progress using online assessment tools
 - Researching program impacts and relationships between health and wealth

SSHW Components

Various components of *Small Steps to Health and Wealth*TM were developed between 2004 and 2007. The “total package” of SSHW program components developed by Rutgers faculty and partners includes the following:

- **National and State Branding-** A national logo was developed for *Small Steps to Health and Wealth*TM that incorporates the current version of the USDA food pyramid, a dollar sign to represent personal finance goals, and two characters that represent diverse audience outreach. State-specific logos are similar in format and include the state name in a circle around the SSHW brand. To further build identity, the national logo was used as the cover of the *Small Steps to Health and Wealth*TM workbook, on the program Web site, and in other places.
- ***Small Steps to Health and Wealth*TM Capacity Building Training DVD-** A DVD of a two-hour training session for professionals about the SSHW program is available through the University of Arizona.
- **Consumer PowerPoint Presentations-** Curricula for two, two-hour PowerPoint presentations for consumers (titles: *Small Steps to Health and Wealth*TM and *25 Days to Health and Wealth*) are available on CD-ROMs for

use by consumer educators. In addition to the presentations, the CD-ROM includes marketing and evaluation materials, background information about linkages between health and finances, and class handouts.

- ***Small Steps to Health and Wealth™ Games-*** Also on the CD-ROM that contains the PowerPoint presentations are two interactive games that include subject matter contained within the SSHW program. Included are a BINGO game and an interactive *Jeopardy*-style PowerPoint game with 25 answers and questions about health and financial topics.
- ***Small Steps to Health and Wealth™ Workbook-*** A 132-page *Small Steps to Health and Wealth™* workbook (O'Neill and Ensle, 2006) was published by the Natural Resource, Agriculture, and Engineering Service, a publisher of books written by Cooperative Extension faculty in northeast states (see www.nraes.org; quantity discounts are available). The book includes a description of each of the 25 behavior change strategies and a worksheet for each. The book can be used as a “handout” for the presentation *25 Days to Health and Wealth*.
- ***Small Steps to Health and Wealth™ Web Site-*** Each chapter of the *Small Steps to Health and Wealth™* workbook is available online as a free downloadable fact sheet at www.njaes.rutgers.edu/sshw/. The Web site also includes an order form for the SSHW workbook and a narrated PowerPoint presentation by the co-authors.
- ***Small Steps to Health and Wealth™ Web Site Posters-*** Four colorful, downloadable posters in PDF format, licensed from the University of Tennessee Extension, are used to illustrate the amount of money that can be saved by eliminating unhealthy practices such as smoking and eating “junk food.” Titles of the four posters on the *Small Steps to Health and Wealth™* Web site are: “*Are Your Savings Going Up in Smoke?*,” *Eating Away at Your Future?*,” *Is Your Lunch Eating Your Lunch?*,” and *Nibbling Away at Your Bottom Line?*
- ***Small Steps to Health and Wealth™ Web Site Monthly Messages-*** As a way to attract visitors back to the *Small Steps to Health and Wealth™* Web site, a new health message and wealth message are uploaded each month. Prior monthly messages are archived for easy retrieval. Each message is seven to ten paragraphs long and can easily be adapted as a newspaper column or newsletter article by Extension educators.
- ***Small Steps to Health and Wealth™ Calculators-*** Advantage Publications, the Boston firm that produces cardboard financial calculators, developed a special calculator for *Small Steps to Health and Wealth™*. Side 1 helps users identify the daily cost of “little things” that drain money away from savings. Examples include vending machine snacks, cigarettes, and lottery tickets. On Side 2, calculations are provided of the savings possible in six time periods by saving the money previously spent on these items.
- ***The Small Steps to Health and Wealth™ Challenge-*** The *Small Steps to Health and Wealth™ Challenge* is a six-week team competition where groups of five win points for practicing recommended health and financial behaviors on a daily basis. It begins with a kick-off meeting and ends with a celebration event where prizes are awarded. The Challenge can be organized with a project manager collecting data or through a Web-based data collection system. Enrollment and tracking forms to organize a Challenge are available on the CD-ROM described above. Among the behaviors for which points are awarded are eating 3 or more cups of fruits and vegetables per day, wearing a pedometer, saving pocket change, saving or investing \$5 or more per day, and tracking daily spending.
- ***Online Registration and Impact Evaluation-*** To facilitate the collection of data about participant goals and demographics and impact evaluation data, a Web-based participant registration and impact evaluation reporting system was developed (see <http://cals-cf.calsnet.arizona.edu/fcs/tcaisurvey/healthandwealth/registration.cfm>). Registrants are contacted semi-annually by e-mail to report their progress, beginning on the six-month anniversary of their online registration. Planned research topics include frequencies of reported progress toward health and wealth goals, participants’ perception of the impact of health on finances and finances on health, and relationships between demographic and personality characteristics and participant progress. Descriptive “success stories” and participants’ shared advice will also be captured. The SSHW research methodology builds upon data collection methods used previously with the 1990s Cooperative Extension MONEY 2000™ program. Participants are encouraged to enroll in SSHW online (e.g., in marketing materials and when receiving the workbook or attending a class) as a mechanism for increased accountability.

Summary

Health and personal finances have generally been treated as separate subject matter areas in educational programs and research (Vitt, Siegenthaler, Siegenthaler, Lyter, & Kent, 2002). *Small Steps to Health and Wealth™* intentionally integrates these two very important and inter-related aspects of life. Additional program components are planned for *Small Steps to Health and Wealth™* in upcoming months. They include expanded national marketing and visibility, new branded promotional items (SSHW T-shirts, magnets, etc.), ongoing capacity building training for professionals, and new program deliverables (e.g., audio CDs and lunch and learn telephone

conferences), as funding permits. *Small Steps to Health and Wealth*TM Web site materials have also recently been added to the Financial Security for All (FSA) Community of Practice (CoP) of eXtension, where they will receive increased visibility and use. To access FSA CoP materials, visit www.extension.org/personal_finance.

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References

O'Neill, B. and Ensle, K. (2006, November). *Small steps to health and wealth*TM. Ithaca, NY: Natural Resource, Agriculture, and Engineering Service (NRAES).

Vitt, L.A., Siegenthaler, J.K., Siegenthaler, L., Lyter, D.M., & Kent, J. (2002, January). Consumer health care finances and education: Matters of values. *Issue Brief Number 241*. Washington DC: Employee Benefit Research Institute.

¹Endnotes

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