

## Positive Health and Financial Behaviors: The Impact of Daily Time Commitment and Avoidance

Barbara O'Neill, Rutgers University<sup>1</sup>  
Jing Jian Xiao, University of Rhode Island<sup>2</sup>  
Karen Ensle, Rutgers University<sup>3</sup>

This study adds to a growing body of literature investigating relationships between the personal health and financial behaviors of individuals (O'Neill & Ensle, 2014). The objective of this study was to explore relationships between positive personal health and financial practices that involve a time expenditure (e.g., 30 minutes of physical activity and eating two meals prepared at home) and those that involve the avoidance of negative behaviors (e.g., avoiding sugar-sweetened beverages and the use of high cost debts such as payday and car title loans).

Data for this study came from the 20-question Rutgers Cooperative Extension *Personal Health and Finance Quiz* (see <http://njaes.rutgers.edu/money/health-finance-quiz/>), a free online tool that provides a simultaneous assessment of individuals' health and financial practices. It is believed to be one of few publicly available (versus proprietary tools developed by employee assistance programs and workplace wellness firms) online self-assessments of individuals' health and financial practices combined. Respondents indicated one of four frequencies for their self-assessed performance of ten health and ten financial behaviors. A total of 942 observations were used in data analyses.

The theoretical model for the study was Self-Determination Theory, which focuses on conditions that facilitate, versus thwart, processes of self-motivation and healthy psychological development (Ryan & Deci, 2000). The model applies to this study because people who are internally motivated to improve their health and personal finances may make time for the performance of positive practices (e.g., following a budget) and avoid negative practices (e.g., use of high-cost debts).

Two hypotheses for the study about relationships between health and financial behaviors that involve a time expenditure and avoidance of negative practices were supported. Statistical analyses included mean scores, correlations, and regression analyses. The findings from this study can be used to inform the content of health and financial education programs or interdisciplinary programs such as *Small Steps to Health and Wealth™* (O'Neill & Ensle, 2013) that address behavior changes designed to improve both aspects of people's lives.

### References

- O'Neill, B. & Ensle, K. (2013). *Small steps to health and wealth*. Ithaca, NY: PALS Publishing. (Available online at <http://njaes.rutgers.edu/sshw/>).
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<sup>1</sup>Distinguished Professor, School of Environmental and Biological Sciences, Cook Office Building, 55 Dudley Road, Rutgers University, New Brunswick, NJ 08901, USA. Phone: 848.932.9126. Email: [oneill@aesop.rutgers.edu](mailto:oneill@aesop.rutgers.edu).

<sup>2</sup>Professor, Department of Human Development and Family Studies, Transition Center, Room 202, University of Rhode Island, Kingston, RI 02881, USA. Phone: 401.874.2547. Email: [xiao@uri.edu](mailto:xiao@uri.edu)

<sup>3</sup>Associate Professor and Family and Community Health Sciences Educator, Rutgers Cooperative Extension of Union County, 300 North Avenue E, Westfield, NJ 07090, USA. Phone: 908.654.9854, Email: [ensle@njaes.rutgers.edu](mailto:ensle@njaes.rutgers.edu)