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## Small steps lead to big changes in matters of health and wealth

*Motivating consumers to implement changes in their behavior that simultaneously improves their health and personal finances is the goal of the Small Steps to Health and Wealth program.*

### Situation

Many Americans are currently experiencing low levels of employment and education, insufficient access to health and financial education programs, as well as a shortage of health-care services. Negative financial behaviors can lead to health problems such as anxiety and insomnia, while negative health behaviors can lead to financial problems such as expensive medical bills.

### Extension's Response

In Colorado, the Small Steps to Health and Wealth (SSHW) program was adapted from a national model and designed to motivate people to adopt constructive habits. Research has shown that by integrating 13 positive behavioral change strategies (see sidebar) into their lifestyle, simultaneous improvements to both individual health and personal finance is possible.

After securing a \$136,095 grant from the Rural Health and Safety Education Competitive Program of the USDA National Institute of Food and Agriculture, Extension Financial Resource Management Specialist Nancy Porter and Assistant Professor and Extension Specialist Laura Bellows implemented the first SSHW program in Colorado.

To take full advantage of the resolution mindset that often coincides with the start of a new year, workshops began in January, 2012. A total of 17 Extension county agents and four staff members received training and materials to increase their ability to market, deliver, and evaluate the interdisciplinary health and personal finance education program. Since then, 51 face-to-face workshops have been conducted across the state.

One of the ways participants are encouraged to enact positive behavioral change is by tracking their current behavior. To help with this, Extension agents provide attendees with *Pocket Trackers*. These account books are small enough to fit inside a wallet but serve as a big motivational tool that help participants monitor their spending and dietary habits.

Even though a majority of participants surveyed indicated they did not use the *Pocket Tracker*, over one fifth (24.5 percent) indicated that they did use it as a reminder to help them bring awareness about how much they ate, moved, and spent over a period of time. Most of those who used the *Pocket Tracker* reported that it helped them take small steps that increased both their health and wealth.

"We hope the Small Steps program is a motivator, and it's a positive approach," says Porter. "Sometimes, in personal finance, offering a get-out-of-debt workshop has a negative connotation that you're in trouble, and that's why you're there. This is a positive approach, taking small steps which can have large impacts, long term."



### The Bottom Line

- The Small Steps to Health and Wealth program inspires people to monitor their health and financial behaviors and to measure their progress.
- When individuals make positive choices to improve their health, their financial situation will likely improve as well, and vice versa.

### By the Numbers

- Percentage of Coloradans who are overweight: 56.8
- Average per capita credit card debt in Colorado: \$11,505
- Percentage of SSHW participants with improved eating habits: 65.1
- Percentage of SSHW participants who reduced debt: 35.8

## Results

Feedback to the SSHW program has been overwhelmingly favorable during follow-up surveys conducted with participants between one and five months after completing one or more SSHW workshops. A majority (55.7 percent) of respondents rated the program as 'very positive and motivational' and 41.7 percent rated it as 'somewhat positive and motivational.' More than half of the respondents reported that they had set a health goal (54.5 percent) and slightly fewer had set a wealth goal (48.2 percent). In addition, many respondents indicated that they had taken small steps toward achieving those goals, including increased daily physical activity level (53.6 percent), increased daily intake of fruits and/or vegetables (52.7 percent), improved eating habits (46.4 percent), saved money (45.5 percent), lost weight (36.4 percent), and decreased intake of sugar-sweetened beverages (30.9 percent).

Respondents realized many positive changes in their lives after attending SSHW workshops, including improved eating habits (65.1 percent), improved health (39.6 percent), reduced debt (35.8 percent), achievement of a health goal (23.6 percent), and achievement of a financial goal (16.0 percent). While 28.6 percent of respondents reported that they did not save money, 17.1 percent saved \$100 or less, 9.5 percent saved between \$101-\$200, 17.1 percent saved between \$201-\$300, 2.9 percent saved between \$301-\$400, 4.8 percent between \$401-\$500, and 20 percent saved more than \$500.

The SSHW program has a strong online and social media presence ([www.ext.colostate.edu/smallsteps/](http://www.ext.colostate.edu/smallsteps/)). With 3,038 people visiting the SSHW website (57.1 percent new and 42.9 percent returning), the SSHW program is reaching a wide and diverse audience. While the majority of visitors are from Colorado and the United States, there have also been visitors from 72 foreign countries. The website features a multimedia zone with 12 videos and 3 podcasts that outline behavior change strategies as well as a PowerPoint presentation that details the overarching goals and results of the SSHW program. A Facebook page (<http://on.fb.me/SSHWCofacebook>) and Twitter (@SSHWCOLORADO) posts provide health and wealth messages to reinforce program objectives.

Participants have also been encouraged to participate in an online SSHW Challenge, which is based on the performance of ten recommended practices on a daily basis: five that involve health and nutrition and five that involve financial management. Ten points are given for performing each one for a maximum of 700 points per week and 4,200 points for the entire challenge.

The five daily health and nutrition practices include eating at least 4 cups of fruits and vegetables, getting at least 30 minutes of physical activity, drinking water or unsweetened beverages instead of sugar-sweetened beverages, eating at least two servings of whole grain foods, and learning something new about health and nutrition. The five daily financial management practices include saving a \$1 bill (or more) and/or pocket change, investing \$5 or more per day (including automated retirement savings plan deposits), tracking money spent throughout the day, eating lunch prepared at home, and learning something new about personal finance.

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*“This is a good program, and I like the Small Steps approach; it doesn’t make you feel bad about not being able to make huge changes but focuses on doable goals.”*

– Small Steps to Health and Wealth workshop participant

*“It helps to make you think about little changes you can make to improve your life. When you take small steps, it makes it easier to continue them long term.”*

– Small Steps to Health and Wealth workshop participant

## 13 Behavioral Strategies

- Compare Yourself with Recommended Benchmarks
- Track Your Current Behavior
- Convert Consumption into Labor
- Step Down/Step Up to Change
- Make Progress Every Day
- Use Easy Frames of Reference
- Say ‘No’ to Super-Sizing
- Live ‘The Power of 10
- Think Balance–Not Sacrifice
- Consider Outside Influences on Health and Wealth
- Get Help and Be Accountable
- Automate Good Habits and Create Templates
- Set a Date and Get Started...Just Do It!

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