



Healthy, Wealthy and Whys



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Situation

The United States has a rising epidemic of obesity and related chronic diseases. In addition, the savings rate among Americans is at its lowest level, with the average household having the highest level of debt in our nation's history.

In 2006, 64 percent of the adult population of North Dakota was overweight (39 percent) or obese (25 percent). In North Dakota between 1990 and 2006, the percent of adults who were overweight increased 15 percent (from 34 percent to 39 percent) and the percent of adults who were obese increased more than 100 percent (from 12 percent to 25 percent). Nearly 80 percent of adults do not get the recommended amount of five or more servings of fruits and vegetables each day. In 2006, about one in five adults (~ 22 percent) in North Dakota reported no leisure time physical activity, an improvement from about one in three adults in 1994 (~32 percent).

Between 1995 and 2005, the percent of individuals reporting high blood pressure remained stable, with a 21 percent increase of those reporting elevated cholesterol (from 29 percent to 35 percent). Through time, these numbers likely reflect better treatment options for heart disease risk factors. The prevalence of diabetes in North Dakota has nearly doubled, from 3.7 percent in 1995 to 6.7 percent in 2005.

North Dakota Health Situation

N.D. Weight Status		
	1990 Percent	2006 Percent
Overweight	34	39
Obese	12	25
Total	46	64

N.D. Chronic Disease and Risk Factors		
	1995 Percent	2005 Percent
High blood pressure	22	23
Elevated cholesterol	29	35
Diabetes prevalence	3.7	6.7

For the first time ever recorded, Americans owe more money than they make. According to a report released by the Center for American Progress in May 2006, the American household debt levels have surpassed household income by more than 8 percent, reaching 108.4 percent in 2005. Consumer debt is at a record \$2.17 trillion, reports the Federal Reserve Board, and consumers cashed out a whopping \$431 billion in home equity last year.

U.S. Household Financial Status

	1990	2000	2006	2010
Savings Rate	7%	2.5%	Less than 1%	5%
Average Credit Card Balance	\$3,000	NA	\$9,300	\$5,800*

*for consumers with a credit card

The Commerce Department reported that the savings rate for Americans for all of 2010 had risen more than 5 percent. The 2006 figure was lower than a negative 0.4 percent in 2005 and was the poorest showing since a negative 1.5 percent savings rate in 1933 during the Great Depression.

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Economic and Health Burden of Chronic Disease

Disease/ Risk Factors	Numbers United States	Death Rate	Costs*
Heart Disease and Stroke	70 million	Ranks 1st	\$ 394 billion - total (direct medical costs and indirect costs)
Cancer	1.4 million new cases in 2005	Ranks 2nd	\$ 69 billion - direct medical cost \$120 billion – indirect, such as lost productivity \$189 billion (2004) total
Diabetes	18.2 million About one-third undiagnosed	Ranks 6th	\$92 billion - direct medical cost \$40 billion – indirect, such as lost workdays, etc. \$132 billion (2002) total
Tobacco	45.8 million adults smoke	~440,000 deaths/year	\$75 billion - direct medical cost \$80 billion - indirect costs ~\$150 billion total
Overweight/Obesity	60 million adults (about 30 percent of adults are obese)	~112,000 deaths/year	\$75 billion (2003) total** \$209 million (2003) N.D.**

Adapted from www.cdc.gov/nccdphp

*Cost estimates from the Center for Medicare and Medicaid Services of the U.S. Department of Health and Human Services

www.cms.hhs.gov/NationalHealthExpendData/downloads/tables.pdf

**Based on 2003 dollars with about 50 percent financed by Medicare and Medicaid. Taken from E.A. Finkelstein et al. Obesity Research 2004;12(1):18-24.

Interrelationships

What is the commonality between health and wealth? Our daily habits and attitudes about what we eat and how we exercise, as well as how we spend money, affect many aspects of health and wealth. Within our hectic American lifestyle, we often ignore practicing many small positive daily habits that would promote both good health and a stable financial condition. As individuals and as a society, we have adopted an attitude “of living for today and letting tomorrow take care of itself.” However, the “tomorrows” of many individuals likely will not be as healthy or as financially secure as seen in previous generations.

The costs of unwise habits related to eating, physical activity, debt and spending may not be evident in the short run, but in the longer term can be seen in poor health and in compromised finances impacting both individuals and the future well-being of our society.

Role of daily habits

How can small daily habits have such a large impact on both individuals and on the larger society? Increased levels of physical activity and healthy eating patterns have been found to assist in both weight control and normalizing laboratory values, thus reducing the risk of many chronic diseases, such as heart disease, type 2 diabetes and some types of cancer.

Small daily expenditures for incidentals, which we perceive to make our daily existence both easier and more pleasurable, may add up to large sums of money when considered on a monthly, yearly and lifetime basis. These dollars are spent and not available to be saved and invested to meet the bigger financial goals, such as a “rainy day” fund for emergencies, higher education or retirement.

Thus, these many daily lifestyle habits add up to have large impacts on both our future health and financial well-being.



Recommendations and Strategies

Recommendations for Healthy Eating

The Dietary Guidelines for Americans developed by the U.S. Department of Agriculture suggest including foods from all the major food groups – vegetables, fruits, grains (making at least half your grains whole grains), lean meat and low-fat or skim milk – each day. An individual calorie level to maintain/attain healthy weight, including the appropriate number of servings from each food group, can be determined at www.ChooseMyPlate.gov. This pattern of eating helps promote a healthy weight and reduce risk of chronic disease.

Recommendations for Physical Activity (adults)

Moderate activity: 30 minutes or more; Above usual activity; Most days of the week. *Benefits:* Reduces risk of cardiovascular and other chronic diseases; Promotes positive mental health

Vigorous activity: 20 minutes or more; Three or more days each week. *Benefits:* Reduces risk of cardiovascular and other chronic disease; Promotes positive mental health

Muscular strength: One set 8 to 10 exercises; All major muscle groups; Two to three days each week. *Benefits:* Builds muscle strength/mass; Preserves bone density; Assists with balance; Reduces risk of chronic disease

Flexibility: Three to four repetitions; All major muscle groups; Hold stretches 10 to 30 seconds; Two to three days each week. *Benefits:* Increases ability of joints to move through a full range of motion

Strategies to Improve Health Status: Physical Activity and Healthy Eating

New Year's resolutions related to weight and health often are not effective. This is because the focus is on the outcome, such as weight loss or lowering blood cholesterol, rather than on the changes needed in daily habits. The following are a few effective strategies to plan and support the changes needed in daily habits, thus promoting long-term improvements in weight and health.

- **Track your current habits.** Tracking both physical activity and food intake for a week provides the basis for self-assessment to determine where changes are needed to improve health. For food intake, include all foods, the amounts, the time, where and with whom. For physical activity, record activity in 30-minute blocks and note the type of activity and whether it was strenuous or more moderate. Use a pedometer to determine your usual number of steps.



- **Compare yourself to health benchmarks.** Make a medical appointment to determine clinical laboratory values (such as blood pressure, cholesterol, triglycerides, etc), request the numbers from each result and assess your risk for chronic disease. Losing weight can be an illusive long-term goal. But research has demonstrated that increased levels of physical activity and healthy eating can improve your clinical laboratory measures even with only minimal weight loss. Provide positive feedback to yourself by recording and tracking positive changes through time in laboratory values due to changes in daily health habits.

<http://healthimprovement.stanford.edu/hlp/login.asp>

The Stanford Health and Lifestyle Assessment (SHALA) provides a free personal assessment based on individual information: (1) biometrics, (2) healthy lifestyle behavior targets, (3) risk factors for cardiovascular disease, (4) risk for type 2 diabetes and (5) attitudes toward behavior change. Educational information is provided for each section of the assessment.

www.diabetes.org/diabetesphd/default.jsp

The American Diabetes Association has a tool to calculate current risk for diabetes and risk from diabetes complications. The tool, called Personal Health Decisions (or PHD), requests health information, such as height, weight, cholesterol level, blood pressure, A1c number and current medications.

www.consumer.gov/weightloss/bmi.htm

Calculates body mass index (BMI) from height and weight.



- **Weigh the costs and benefits of changing.** Identify the costs to health and well-being by maintaining daily habits and then compare them with the potential benefits of changing habits for improved health. Select and target small daily habits related to food intake and physical activity that can be changed to improve health. Set small, measurable, achievable goals for these targeted daily habits and commit to making a change.
- **Make progress every day.** Life is not perfect and the process of changing daily habits requires diligence during an extended time period to see health improvements. You will have days with roadblocks to practicing new habits. Treat each new day as a clean slate for practicing healthy habits. Begin to automate good habits by writing them into your schedule. The positive effect of putting exercise on the top of your to-do list is amazing.
- **Think balance, not sacrifice.** Health and wellness are about balance. The Wellness Wheel suggests seven key areas related to overall wellness and quality of life: physical health, family health, social health, financial health, spiritual health, career health and mental health. When any one of these important areas of health is compromised, the wellness wheel goes out of alignment. Keeping the wheel in balance requires continual self-assessment and realignment of daily habits.
- **Balance portions and energy.** Portion sizes have gone up dramatically during the past two decades. We tend to eat what we are served. So identify a calorie savings of 100 calories a day by reducing portion size. A 100-calorie daily deficit will promote a 10-pound

weight loss each year. At restaurants, order small portions or eat half the meal and share the other half or take it home to use later. At fast-food restaurants, say “no” to supersizing. These value-added meals are contributing to the supersizing of our population. Determine the calories contributed by specific amounts of foods and calculate how much physical activity will be needed to “burn off” those tasty extra calories.

www.caloriecontrol.org/exercalc.html

Determine how many calories are expended while performing physical activity. Consider how much physical activity has to be performed to “burn off” extra calories from food indulgences.

www.caloriescount.org/calculator.html

Record foods and amounts to determine calories for individual foods or for a day’s intake.

- **Monitor your progress and reward success.** On a calendar, record and monitor your selected daily habits targeted for change to improve health. Examples include: (1) recording the number of steps each day from pedometer readings or (2) recording the number of servings of a selected food (fruits and vegetables, whole grains, low-fat or skim milk, etc.). Recording habits makes us more self-aware and improves our ability to make daily changes to meet our overall health goals. Changes can be made to our daily strategies if habit change does not occur. Or alternatively, we can gain a positive sense of accomplishment when we consistently meet our goals for “small steps.”

Strategies to Improve Financial Status

Financial experts recommend that no more than 10 percent to 15 percent of your monthly income, after taxes, go toward consumer debt repayment, and no more than 30 percent toward housing expenses, including a mortgage.

Remembering the following is important:

- Budget spending using credit carefully.
- Shop around for the lowest total finance charges.
- Establish a debt limit and stick to it.
- Read credit contracts carefully and get questions answered before you sign.
- Do not depend heavily on credit to pay for day-to-day living expenses.
- Pay your bills on time to ensure good credit.
- Use credit primarily for items where their value will outlast the installment payments.
- Buy with cash whenever possible because buying with credit nearly always costs more.

Periodically, get a copy of your credit report (www.annualcreditreport.com) and check it for accuracy and completeness. This is especially important before making large purchases where you plan to use credit, such as for a car loan or a mortgage. In many cases, credit reports have minor inaccuracies that need to be corrected. Sometimes they contain errors that might result in your being turned down for a loan (to amend a mistake in your credit report, use the form provided by the credit reporting agency).

Savings Strategies

You may think, "There's no way I can save any money!" But most people find they can save when they really put their minds to it. Here are some strategies to get you started.

- **Pay yourself first.** Make your "savings bill" a part of your spending plan, just like rent or utility bills. When you pay your other bills, pay your savings bill by depositing the money in your savings account. Make this the first bill you pay each month.
- **Use payroll deductions.** Have your employer deposit your savings directly from your paycheck into a credit union or savings account. If you never see it, you might not miss it.
- **Save "bonus" money.** Try to save tax refunds, overtime pay, gift money, refunds and rebates and invest them for growth.
- **Pay installments to yourself.** Once you pay off an installment loan (and if other loans are not overdue), continue to make payments by putting them into your savings account or invest the money.
- **Be a comparison shopper.** Compare prices and quality at three stores before making a purchase.
- **Collect loose change.** At the end of every week (or more often), empty your pockets and wallet and put the change in a jar. Every other week, or once a month, deposit the change in your savings account.
- **Break a habit.** Every time you don't have a doughnut at coffee break or don't spend money in the pop machine, save the money you didn't spend. For another example, people who quit smoking can save this money for something else that will be a positive reinforcement of their new good habit. Sometimes we spend small amounts daily without thinking. Small purchases add up to big change.
- **Save lunch money.** Get up 10 minutes earlier and make your own lunch instead of buying it. Save the money you would have spent on lunch.
- **Use a crash budget.** A crash budget works just like a crash diet. You try to cut out all unnecessary spending, don't buy on impulse and save as much as possible. This may work especially well for short periods.
- **The two-week rule.** If you want something, wait two weeks to get it. This will help you become an impulse saver, rather than an impulse buyer.
- **Do not waste.** Turn off the TV when no one is watching, turn down the heat at night or turn off the air conditioner when no one will be home. Conserving energy also saves money.

www.americasaves.org

America Saves provides information about savings topics, such as finding money to save, building wealth through home ownership, compound interest and U.S. savings campaigns.

www.choosetosave.org/

Click on "Savings Tips". Includes downloadable publications and interactive online tools, such as the Ballpark Estimate retirement savings calculation worksheet, and other financial planning calculators.



What to do with the money you save?

- Pay off debt
- Start or add to an emergency fund
- Save for your financial goals, such as a house, education or retirement

Putting It All Together

Self-awareness, motivation and commitment for change

Why are so many people at risk for crises related to health and/or finances? Often self-improvement goals seem insurmountable. The focus is often on the ultimate goal, such as losing 50 pounds or saving a million dollars rather than on the small changes in daily lifestyle habits that through time can contribute to promoting positive health and financial status.

Personal exploration of the risks versus the benefits of maintaining current lifestyle habits is suggested. Self-assessment requires identifying both personal motivations for changing daily lifestyle habits, as well as potential barriers and methods to overcome barriers.

Goal setting and techniques to change habits

The next step is to determine one measurable goal to improve a lifestyle habit (eating, physical activity, debt reduction and increased savings). To make the goal attainable, consider how often — what days of the week and the time of day — you will need to perform the new habit.

Personal barriers to performing the new habit need to be identified with consideration of methods to reduce the barriers. Daily monitoring of the habit helps to provide feedback for weekly assessment. Successful adoption of a new lifestyle habit builds confidence in one's ability to make other positive changes related to health and finances.



For more information on this and other topics, see www.ag.ndsu.edu

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