



RUTGERS
New Jersey Agricultural
Experiment Station

Small Steps to Health and Wealth™

Co-Authors

Karen Ensle EdD, RD, FADA, CFCS

FCHS Educator—Associate Professor
Rutgers Cooperative Extension of
Union County
300 North Ave East, Westfield, NJ 07090
ensle@aesop.rutgers.edu

Barbara O'Neill, Ph.D., CFP®,
CRPC, AFC, CHC, CFCS, CPFFE
Extension Specialist in Financial
Resource Management — Professor II
Rutgers Cooperative Extension
Cook Office Building Room 107
55 Dudley Rd. New Brunswick, NJ 08901
oneill@aesop.rutgers.edu



The Online Workplace Wellness Program was developed by:

Joanne Kinsey, M.S., CFCS
Family & Community Health
Sciences Educator

Rutgers Cooperative Extension
of Atlantic/Ocean Counties
6260 Old Harding Highway
Mays Landing, NJ 08330
P609.625.0056
F609.625.3646

jkinsey@njaes.rutgers.edu
www.njaes.rutgers.edu

<http://www.getmovinggethealthynj.rutgers.edu/workforce/index/html>

Deskercise!

The Cubicle Wanderer: Walking during work is totally underrated. Take a stroll down the hall to catch up with coworkers and rest your eyes from the computer. Instead of dialing extensions and sending emails to the manager, put in some face time. Walk for 10 minutes and avoid the candy jars when making the rounds.

Healthy on the Job!
Small Steps to Health & Wealth
Workplace Newsletter

Family & Community Health Sciences
Rutgers Cooperative Extension

Defy Someone or Defy the Odds

http://njaes.rutgers.edu/sshw/workbook/05_Defy_Someone_or_Defy_the_Odds.pdf



Strategy 5

Focus: Defy Someone or Defy the Odds

Remember when you were a small child and your parents told you not to do something? What did you often do? You turned around and did it anyway. Acts of defiance are how preschoolers begin to assert themselves.

It is their way of rebelling against parental restrictions and attempting to manipulate people. Defiant children generally perceive several payoffs to their behavior including increased power and control over others and the satisfaction that comes with successfully “breaking the rules.”

Acts of defiance can also be used in a positive way to improve your health and/or increase your wealth. One way is to simply defy someone and make a recommended behavior change. If others say you’ll never be able to do something (e.g.,

lose weight, quit smoking, exercise, repay debt, save money), defy them and take the necessary action to prove them wrong. For added motivation, make a bet with someone (e.g., a friend or sibling) with a desired reward and a time deadline. For example, “I bet you [a certain dollar amount] or [tickets to a play] that I’ll be able to [describe behavior change] by [date].” Better still, challenge the other party to a competition and compare your respective progress. Tap into the same urges to rebel and compete that you once had as a child. Feel the smugness that comes with proving other people wrong as you take small steps toward improved health and finances.

There are many similarities between expert recommendations to challenge a defiant child and using defiance to improve a health and/or financial behavior.

Step one is to decide which current behavior you want to change and the preferred behavior you eventually want to see.

Step two is to determine the smallest sign of change.

Step three is to “catch someone doing something good” (i.e., making a positive change) and acknowledge it as an incentive to continue making progress.

What if you don’t have anyone to defy? Not to worry. You can still employ this behavior-change strategy by “defying the odds” and not allowing yourself to “become a statistic” with regard to issues like diabetes, obesity, overspending, and bankruptcy. Not sure where to get started? Make plans to use a bet or a dare or a competition with someone as an incentive to change a health or personal finance behavior. Pick a health statistic and a wealth statistic that you would like to defy and describe your action plan.

Don't be afraid to attempt something new. Remember, it was amateurs who built the ark. It was professionals who built the Titanic.

—Unknown



Health and Wealth

Health Statistics to Defy

- In 2010, 34% of adults were obese as were 17% (or 12.5 million) of children between ages 2 and 19 according to the Center for Disease Control. The number of states with an obesity prevalence of 30% or more has increased to 12 states in 2010.

<http://www.cdc.gov/nchs/fastats/overwt.htm>

- Two thirds of Americans are overweight (BMI between 25 and 29.9), obese (BMI between 30 and 39.9), or extremely obese (BMI of 40 and above).

- In 2008, medical costs associated with obesity were estimated at \$147 billion; the medical costs paid by third-party payers for people who are obese were \$1,429 higher than those of normal weight.

- American adult caloric intake has risen from 1,854 to 2,002 calories per day over the past 20 years. This 148-calorie-per-day increase equals a weight gain of 15 pounds per year.

- Cigarette smoking, followed by poor diet and physical inactivity, are the leading preventable causes of death in America.

- Some 25.8 million Americans have diabetes and 79 million have pre-diabetes, meaning their blood-sugar levels are higher than normal but not yet at the level that qualifies for a diabetes diagnosis.

Wealth Statistics to Defy

- The average U.S. household with credit card debt carries a balance of about \$15,000.

- About 70% of Americans are

living “paycheck-to-paycheck” and have no money left over after paying basic monthly expenses.

- The number of U.S. household bankruptcy filings has exceeded 1 million during the past four years (2008-2011).

- About half of all bankruptcies are triggered by illness or medical debts.

- Average American households are saving only about 5% to 6% of their disposable personal income.

- Only three in ten U.S. households meet the recommended guideline of holding at least three months’ expenses in cash assets for emergencies.

- The median net worth (assets minus debts) of all U.S. households in 2010 was \$77,300. It has since declined.

- One-quarter of U.S. households are considered wealth-poor. They have net assets under \$10,000. and are a layoff or emergency expenditure away from financial disaster.

Defy Someone or Defy the Odds		
	Health	Wealth
What is the current behavior you want to change?		
What is the preferred behavior that you want to practice?		
Who do you want to defy?		
Why do you want to defy this person?		
How will you defy this person?		
What statistic do you want to defy?		
How will you defy this statistic?		

If you want to see something done, just tell some human beings it can't be done. Make it known that it's impossible to fly to the moon, or run a hundred metres in nine seconds, or solve Fermat's Last Theorem. Remind the world that no one has ever hit sixty-two home runs in a season, Stuffed eighteen people into a Volkswagon Bug, Set half the world free, or cloned a sheep. Dangle the undoable in front of the world. Then consider it done.
 —Unknown

<http://www.getmovinggethealthynj.rutgers.edu/workforce/index/html>

<http://choosegoodproject.com/about/>