



BACKGROUND

Health and personal finance challenges affect millions of Americans. Generally these two subjects have been addressed separately by educators. Health and wealth are strongly related and changes in one area of life can have positive effects upon the other. Small behavior changes make a big difference over time and are always better than taking no action at all. SSHW™ includes 20 research based similarities between health and wealth issues. In addition, the 25 behavior change strategies has health and wealth “action steps” that can be simultaneously applied to improve both health and personal finances.

OBJECTIVES AND PURPOSE

- Integrate health and personal finance programming;
- Provide resources to help participants simultaneously improve health and personal finances;
- Document improvements in the participants by
 - Monitoring and aggregating progress using online assessment tools;
 - Researching program impacts and relationships between health and wealth.

DESCRIPTION OF PARTICIPANTS

SSHW Online Registration n=145
Registered between 12/15/06 – 1/22/08

Represent 34 out of 59 States & Territories
 Female 88%
 White 71%
 Married 60%
 Education, BS or Grad. 71%
 Work > 20 hrs/wk 84%
 Baby Boomers 46%
 Household Income >\$60,000 per year 52%
 Body Mass Index >25 66%
 (18.5 – 24.9 Normal Weight)

MATERIALS AND METHODS

The target audience is adults aged 25-64 recruited through classes, media reports, marketing materials and Internet searches and/or links. Individuals go online and answer a brief series of questions about their personal qualities. Online registration is utilized for both impact evaluation and a mechanism to motivate participants to achieve personal health and wealth goals (e.g., losing weight and saving money). On the six month anniversary of their enrollment, and every six months thereafter, participants receive an automatically generated e-mail with a link to the SSHW online evaluation form and are asked to report their progress.

ONLINE WEALTH GOALS

	Ranking	Number	%
Start or Increase Savings for Future	1	84	59
Decrease Household Spending	2	81	57
Increase Net Worth	3	77	54
Establish or Increase Emergency Fund	4	70	49
Learn More about Personal Finances	5	69	48
On-Line Registration		n=145	

ONLINE HEALTH GOALS

	Ranking	Number	%
Increase Daily Activity	1	121	85
* Lose Weight	2	101	71
Eat at Least 5 Servings of Fruits & Vegetables	3	96	67
Decrease # of calories	4	93	65
Decrease BMI	5	79	55
* Range of 5 – 150 #s		108	
On-Line Registration		n=145	

SELF RATING

Rate Overall	Health	Rate Overall	Finances
	Total		Total
Excellent	24 (17%)	Excellent	14 (10%)
Good	75 (52%)	Good	58 (40%)
Fair	35 (24%)	Fair	41 (28%)
Poor	8 (6%)	Poor	29 (20%)
Missing	3	Missing	3
Grand Total	145	Grand Total	145

RESULTS

Correlation of Key Variables

	BMI	Income	Education	Personal Health	Personal Wealth
BMI	-				
Income	-.10	-			
Education	-.19*	.45**	-		
Personal Health	.35**	-.24**	-.08	-	
Personal Wealth	.19*	-.38**	-.19*	.40**	-

N=142, *p<.05, **p<.01

DISCUSSION

- Since 2006, 256 participants have registered on the SSHW web site, but information being presented is based on registrations prior to 1/23/08.
- Fifty-eight participants identified their overall finances as good with 52% having household income over \$60,000 per year.
- A similar percentage reported their health as good (52%).
- There is a disconnect between perception and reality with 66% of participants having a BMI >25.

