



**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!**

Scope out the office for a ream of paper, or a sealed package of printing paper. While seated, place the stack in between the knees and press legs inward, engaging the inner thighs. Continue squeezing the paper ream in place for 30-60 seconds while sorting through the morning's flood of emails.

**Circumstances may cause interruptions and delays, but never lose sight of your goal.**

—Mario Andretti



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

**Family & Community Health Sciences**  
**Rutgers Cooperative Extension**

**Strategy 12**

**Focus: Convert Consumption into Labor**

**Convert Consumption Into Labor**

[http://njaes.rutgers.edu/sshw/workbook/12\\_Convert\\_Consumption\\_Into\\_Labor.pdf](http://njaes.rutgers.edu/sshw/workbook/12_Convert_Consumption_Into_Labor.pdf)

Energy balance is when the calories you consume from food and beverages are equal to the calories that your body burns through physical activity. If you are overweight, this means that your energy balance is “out of balance.” You are eating more calories than your body needs to perform daily activities and the extra calories are being stored as fat.

There are just three ways to improve energy balance: take in fewer calories, burn off more calories, or a combination of both. Many people work in sedentary jobs, so it is necessary to schedule daily physical activity to improve your energy balance.

The 2010 Dietary Guidelines for Americans suggest you follow the 2008 Physical Activity Guidelines for Americans. They recommend that adults 18-64 years of age take small steps to increase activity levels.

For substantial health benefits, adults should do 150 minutes (2 hours and 30 minutes) per week of moderate intensity exercise

or 75 minutes (1 hour and 15 minutes) a week of vigorous-intensity aerobic physical activity. Examples of moderate intensity exercise include: brisk walking, dancing, swimming or biking on level terrain.

Vigorous-intensity activities include: jogging, singles tennis, swimming continuous laps, biking uphill. All aerobic activity should be performed in episodes of 10 minutes or more and spread throughout the week.

Converting consumption into labor is a useful strategy to help improve energy balance. What this means is figuring out how much exercise is required to burn off a certain number of calories. If it takes two hours on the treadmill to work off a slice of apple pie, you might think twice about having it or decide to eat a smaller portion, or reduce calories elsewhere.

In order to do the required calculation, you need to know the calorie content of foods (from nutrition facts labels or a calorie counter pocket book) and the number of calories expended per hour in common physical activities. You can also get a ballpark figure of calorie expenditure from the displays on elliptical trainers and treadmills, especially those that are programmed to include a user’s weight.

Calories burned per hour will be higher for persons who

weigh more than 154 pounds. Thus, a person weighing 160 pounds would burn more calories walking a mile than a person weighing 130 pounds.

For an accurate calculation, it is, therefore, very important to check the body weight assumptions used in calorie expenditure charts. In addition, check the intensity of the physical activity. Some activities (e.g., walking, bicycling) can be labeled “moderate” or “vigorous” depending on the rate/speed at which they are performed. Type “calorie burning” into your favorite Internet search engine and discover more sources of information on calories expended for various activities.

A comparable financial example is “converting spending into labor” by calculating how many hours of work are needed to earn the net (after-tax) income required to buy something.

In order to do the calculation, you need to know the cost of an item, your federal marginal tax bracket (see <http://njaes.rutgers.edu/money/taxinfo/>), and the length of your average work week, including commuting time. Review the example in Worksheet “Convert Consumption into Labor” on page 2. Then fill in your information to better understand the work required to pay for a purchase.

**STRATEGY 12**

**Health and Wealth Action Steps This Week**

**Health**

Use the Convert Consumption Into Labor worksheet to gain a better appreciation of energy balance.

Make a list of foods that are “worth exercising for” and those that are not.

Track your weight weekly to measure changes in energy balance over time.

**Wealth**

Use the Convert Consumption Into Labor worksheet to gain a better appreciation of the cost of purchases compared to the time spent to earn the money to pay for them.

Make a list of items that are “worth working long hours for” and those that are not.

Track your income and expenses periodically to measure changes in cash flow over time.



<http://njaes.rutgers.edu/sshw/>  
<http://www.health.gov/paguidelines/guidelines/default.aspx>

**Convert Consumption Into Labor—Health**

Food Item	Serving Size	Calorie Count	Time and Activity to Burn Off Calories

Complete the Worksheet to determine the dollar value of an hour worked and the number of work hours needed to pay for items that you wish to purchase.

**STEP 1: Calculate the dollar value of an hour worked**

**Convert Consumption Into Labor—Wealth**

	EXAMPLE	YOU
1. Before-tax (gross) weekly income:	\$800	
2. Federal marginal tax rate:	15%*	
3. Federal Income tax (line 1 x line 2)/100	\$120	
4. After-tax weekly income (line 1 – line 3)	\$680	
5. Number of hours worked including commuting time	50	
6. Dollar value of an hour worked (line 4 ÷ line 5)	\$13.60	

\* 15% in line 2 is based on \$800 x 52 = \$41,600 annual gross income/married filing jointly tax filing status

**STEP 2: Calculate the number of work hours required to buy an item.**

7. Name of item	coat	
8. Cost of item	\$150	
9. Number of work hours needed to buy the item (line 8 ÷ line 6)	11	