



RUTGERS
New Jersey Agricultural
Experiment Station

Small Steps to Health and Wealth™

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Deskercise!

Stretch your neck muscles. Sit or stand at your desk with good posture. Keeping your face forward, tip your right ear toward your shoulder. Hold 10 seconds. Repeat 4 times. Repeat with your left ear. Hold 10 seconds. Repeat 4 times.

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

Family & Community Health Sciences
Rutgers Cooperative Extension



Strategy 19

**Focus: Costs vs.
Benefits of Changing**

Weigh the Costs and Benefits of Changing

http://njaes.rutgers.edu/sshw/workbook/19_Weigh_the_Costs_and_Benefits_of_Changing.pdf

In the business world, cost-benefit analysis is a process used to determine the merits of a project or idea by quantifying its expected costs and benefits. As the name suggests, companies add up the costs (expenses) of taking a particular course of action and weigh them against the expected benefits that will occur. Cost-benefit analysis is a widely used tool for deciding whether or not to make a change. Since businesses exist to make a profit, there must be a clear indication of a “payoff” for taking an action.

Cost-benefit analysis can also be a tool when deciding whether or not to take action to improve your health and increase your wealth. Researchers who study behavior change refer to the process of weighing the pros and cons of changing behavior as “decisional balance.” The decision to take action to change is based upon the relative weight given to pros (advantages of changing behavior) and cons (negative aspects of

changing behavior; i.e., obstacles to change).

Decisional balance can be visualized as a scale, with the negative aspects of changing (costs) on one side and the positive aspects of changing (benefits) on the other. If the sides are equally balanced, the scale will not “move” (i.e., make a change). On the other hand, if you add more weight (e.g., new information or experiences) to either side, an imbalance will occur and the side with the most weight (i.e., changing behavior or not making a change) will drop down and determine future action.

Behavior Change Stages

According to a well-tested theory, there are five stages of readiness to change: precontemplation (no intention to change behavior in the next 6 months), contemplation (intention to change in the next 6 months), preparation (intention to change in the next 30 days), action (change made less than 6 months ago), and maintenance (change made more than 6 months ago). In the precontemplation stage, people do not recognize a need to change. As they become aware of advantages of changing in the contemplation and preparation stages, the pros of changing increase in importance and eventually outweigh the cons prior to taking action.

“The answer is simple. If you want something very badly, you can achieve it.”

Margo Jones (American stage director and producer)



Health and Wealth Action Steps This Week

Health

Research recommended health behaviors to learn about the positive aspects (pros) of changing.

Read about or talk to someone who has made the same health change you are considering to learn more about it.

Wealth

Research recommended financial behaviors to learn about the positive aspects (pros) of changing.

Read about or talk to someone who has made the same financial change you are considering to learn more about it.



Use the worksheets below to identify pros and cons of making health and financial behavior changes.

Tips of the Day

Do just one new positive thing every day. For example, eat one more serving of fruit and save \$1.

Make time for physical activity. Build it into your daily schedule.

Contribute as much as you can to an IRA or employer retirement savings account.

Make home improvement with a high cost-benefit ratio such as landscaping and kitchen upgrades.

Proposed Health & Wealth Behavior Changes

	Changing Behavior	Not Changing Behavior
Health Benefits		
Health Costs		
Wealth Benefits		
Wealth Costs		

<http://njaes.rutgers.edu/money/>

<http://njaes.rutgers.edu/health/>

<http://njaes.rutgers.edu/sshw/>

What are the positive and negative consequences of making a change to improve your health and personal finances?

What are the consequences of making a personal behavior change on other people (e.g., family and friends)?