

## DEFY SOMEONE OR DEFY THE ODDS

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

—Unknown

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? Review the lists of startling health and personal finance statistics below that are definitely worth defying. Then, fill out Worksheet 8, *Defy Someone or Defy the Odds*, page 32. 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.

### 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](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 payors 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.

- More than 60% of American adults do not get the recommended 30 minutes of physical activity a day and 25% aren't physically active at all.
- In a 2004 study, for every 30 minutes spent commuting, workers had a 3% higher chance of becoming obese compared with workers who spent less time driving.

### 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.

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## — Action Steps —

### Health

- Pick someone to defy or compete with as an incentive to change a health behavior.
- Keep imagining how good it will feel to prove to someone that you can change.
- Pick a troubling health statistic and take action to defy it.

### Wealth

- Pick someone to defy or compete with as an incentive to change a financial behavior.
  - Keep imagining how good it will feel to prove to someone that you can change.
  - Pick a troubling financial statistic and take action to defy it.
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*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

## Worksheet 8

### Defy Someone or Defy the Odds

Question	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?		