

CONTROL YOUR ENVIRONMENT

The environment that people live in is the environment that they learn to live in, respond to, and perpetuate. If the environment is good, so be it. But, if it is poor, so is the quality of life within it.

—Ellen Swallow Richards

A person's environment can have a powerful influence on his or her behavior. Therefore, if you want to improve your health and increase your wealth, remove cues to engage in unhealthy practices and add prompts to perform recommended ones. In other words, avoid or change situations that lead to unwanted actions (e.g., overeating and overspending), and instead, set yourself up to succeed. Researchers who study the process of behavior change call healthy environmental changes "stimulus control." A health example is keeping a pair of sneakers at work for taking a walk during lunch and a financial example is to, literally, put your credit cards "on ice" (freeze them in a cup of water). In the time that it takes to thaw out a credit card, you have time to fully evaluate a purchase.

Experts in the process of behavior change say that there are several ways to adjust your environment to a more positive atmosphere for change. One way is *avoidance*, i.e., simply staying away from people or things to avoid temptation (e.g., keeping high calorie snacks out of the house and limiting trips to shopping malls). According to the book *Changing For Good* by Prochaska et al, "avoidance is not a sign of weakness or poor self-control; in fact, effective self-control includes the ability to prevent a problem from starting." Limit or get rid of whatever it is that is causing an unhealthy behavior and don't use other people as an excuse not to change (e.g., buying junk food for "company" and contributing to daily lottery pools).

A second type of stimulus control is *reminders and warning signs*. According to *Changing For Good*, "these reminders may seem artificial and unnatural, but they are like stop signs at busy intersections, useful for controlling behavior." Health examples of warning signs are a timer set to ring after one hour of television viewing (as a reminder to get up and exercise) and a STOP sign (or picture of how you looked 20 pounds lighter) on the refrigerator door. Financial examples include a *Cred-*

it Card Sleeve, available from the Institute of Consumer Financial Education at www.FINANCIAL-EDUCATION-ICFE.ORG, with cautions such as "overuse can be dangerous to your wealth." Also, an ATM/Credit Card/Cash Tracker, available from Rutgers Cooperative Extension, to keep a running tally of purchases (see [HTTP://NJAES.RUTGERS.EDU/MONEY/DEFAULT.ASP#RESOURCES](http://NJAES.RUTGERS.EDU/MONEY/DEFAULT.ASP#RESOURCES)). A common reminder tool that many people already use is a "to do list." Change experts recommend adding action steps related to your health or wealth goal to the list. For example, if you are trying to lose weight, you might write down "exercise 45 minutes." If you are trying to save money, your to do list might include "put \$3 into savings jar."

Many people today lead extremely busy lives. After subtracting time spent on work, commuting, sleep, and personal care, they may have less than five hours of "discretionary" time a day. With this in mind, a third type of environmental change is to simply *rearrange things*. For example, instead of having a television upstairs and a treadmill downstairs in your house, put both of them in the same room so that you can exercise and watch television together and make more effective use of your limited time. If you're finding it difficult to make regular investment deposits, arrange to have them made automatically by debiting your paycheck or checking account. Also consider having regular bills paid automatically to save time and avoid late charges. For additional ideas on ways to automate health and financial practices, see Strategy 15, *Automate Good Habits and Create Templates*, on page 66.

Many poor health and financial behaviors are the outcome of a series, or chain, of behaviors. Thus, another environmental-control strategy, according to behavior-change experts, is to break the chain early before things get out of hand. For example, eating a bag of chips in front of the TV would require buying chips, bringing them home, getting the chips out, and eating them. That's a lot of steps. Ways to break the chain of events might be not

buying chips or putting just a small amount of chips in a bowl before sitting in front of the TV. Similarly, reaching a dangerous 20% debt-to-income ratio might involve a series of purchases while, at the same time, making only minimum payments on credit cards.

How do you break the chain early? Consider this analogy from the world of NASCAR Motor Sports. Ever since a car wreck nearly killed hundreds of spectators in the grandstands at Talladega in 1987, when a speeding car went airborne, races at Daytona International Speedway in Florida and Talladega Superspeedway in Alabama have required drivers to use “restrictor plates.” According to the official definition on www.nascar.com, a restrictor plate is “a flat device with holes drilled into it designed to limit the amount of air that enters the engine. This effectively limits the horsepower of the engine and slows the cars down.”

To avoid overindulging in poor health and financial practices, people also need “restrictors” to slow them down. In other words, cues that they’ve “had enough.” Not everyone will have the same restrictors, however. The amount of calories that people can burn off, or purchases that they can charge relative to their income will vary. Individuals, therefore, need to develop, and enforce, their own restrictors. If someone tries to restrict another person, they will usually resent it and rebel. Looking for some specific ideas? Consider the following examples of health and financial restrictions:

- Eating no more than 2,000 calories per day.
- Watching no more than two hours of television per day.
- Eating no more than one sweet dessert per day.
- Having wine or dessert at a restaurant, but not both.
- Avoiding restaurants with all-you-can-eat buffets.
- Selecting “light” menu options at restaurants, on cruises, etc.
- Spending no more than \$800 on holiday gifts and parties.
- Carrying a revolving credit card balance of no more than \$1,000 at any time.

- Charging no more than \$300 per month in new purchases.
- Buying a “new used” car, instead of a new car, to reduce the cost.
- Depositing 5% of gross income in a 401(k) or 403(b) plan via payroll deduction.

Another method of stimulus control is to anticipate difficult situations in advance and formulate healthy responses. For example, if business travel or eating “on the run” is a frequent problem, you might buy some meal replacements for busy days to avoid high calorie fast foods. If you are trying to quit smoking, develop a tactful way to say, “No, thanks,” when offered a cigarette by friends who smoke. Similarly, develop polite responses when others urge you to spend money.

Are you willing to make changes in your environment to improve your health and increase your wealth? Use Worksheet 35, *Stimulus Control: Health and Wealth*, page 94, to map out a strategy to change your environment for the better by identifying resources, challenges, and personal “restrictors.”

— Action Steps —

Health

- Identify the three biggest negative health influences in your life. Develop and implement a plan of action to avoid or reduce them.
- Develop 3–5 realistic internal “restrictors” to improve your health practices.

Wealth

- Identify the three biggest negative financial influences in your life. Develop and implement a plan of action to avoid or reduce them.
 - Develop 3–5 realistic internal “restrictors” to improve your financial practices.
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Worksheet 35

Stimulus Control: Health and Wealth

Question	Health	Wealth
What are some <i>healthy</i> aspects of your current environment?		
What are some <i>unhealthy</i> aspects of your current environment?		
What unhealthy environments can you simply <i>avoid</i> ? How?		
What are some reminders or cues that you can use to control your behavior?		
How can you rearrange things in your life to enhance healthy behaviors?		
What are your "restrictors" on poor health and personal finance behaviors?		