

Small Steps to Health and WealthTM for Older Adults

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Abstract

The *Small Steps to Health and WealthTM for Older Adults* curriculum is the older-adults component to the *Small Steps to Health and WealthTM* (SSHW) program developed by Rutgers University. The older-adults component of the SSHW program, developed by the University of Florida, is designed motivate older adults to improve their lives through behavior change strategies (small steps) for both health and financial management. Intended outcomes include using strategies from the lessons to change health-related behaviors and personal finance behaviors. Seven lessons of the *Small Steps to Health and WealthTM for Older Adults* curriculum have been peer reviewed. Program materials are available on the internal SSHW web site for Extension educators. The lessons are being field-tested and will be revised based on educator and consumer feedback.

Keywords

Older adults, health, personal finance, wealth, behavior change

Introduction

According to the U.S. Census Bureau, in 2010, 12.9 percent of Americans were over age 65 (Vincent and Velkoff 2010). By 2030, 20 percent of Americans will be over age 65 (Vincent and Velkoff 2010). Diversity among older adults has also increased. This increase in the number and diversity of older adults has monumental implications for healthcare spending and retirement planning and management. Today older adults carry greater responsibility for their financial and health care matters than ever before. According to the U.S. Department of Health and Human Services (2012), preventive services are valuable for maintaining the quality of life and wellness of older adults, but are often underused, especially among certain racial and ethnic groups.

Behaviors including participation in physical activity, self-management of chronic diseases, or use of preventive health services can improve health outcomes of older adults (U.S. Department

of Health and Human Services 2012). Additionally, older adults may experience unfamiliar stressors from not having enough money to live on, loneliness, having to depend on other people, family issues, and caregiving (Choi and Jun 2009). As the senior population increases, and seniors are living longer, the demand for information to cope with later-life health and personal finance issues will likely increase.

The *Small Steps to Health and Wealth™ for Older Adults* curriculum is the older-adults component to the *Small Steps to Health and Wealth™* (SSHW) program developed by Rutgers University. The older-adults component of the SSHW program was developed by the University of Florida. The original SSHW program has demonstrated success. Program participants have reported positive health and financial behaviors changes. It is hoped that the older-adults component will build on that success by motivating older adults to improve their lives through behavior change strategies (small steps) for both health and financial management. An Extension curriculum addressing both the health and financial management needs of older adults did not previously exist. The lessons were informed by focus group discussions with older adults about their health and financial challenges and a survey of Extension educators regarding county needs. This article provides an overview of the program including a description of the lessons.

Program Overview

Small Steps to Health and Wealth™ for Older Adults is designed as a series of lessons that incorporates a variety of positive behavior change strategies and activities. The intended participants are older adults in general. Each lesson can be delivered in a timeframe ranging from twenty to thirty minutes. The lesson timing was used to allow for ease in delivery at senior congregate meal sites because Extension educators noted a need for this type of programming. Each lesson can be used individually or multiple lessons can be combined to allow for longer presentations. The curriculum is available on-line and includes PowerPoint presentations, lesson plans including a leader's guide, activities, and evaluations. Activities can be completed during the session if time allows or consumers can complete the activities at home.

Lesson 1: Living Well on a Shoestring. Consumers will learn small steps to improve their health and ways to step down their medical expenses. Topics covered include strategies on how to build a frugal, nutritious pantry and freezer, cooking in the kitchen, drinking water, increasing brain power, and decreasing medical expenses. For many Americans, health care expenses represent a large portion of their spending. As we age, our health care expenditures often increase, creating implications for our wallets as well. It is estimated that nearly one in three adults between the age of 50–64 (about 33 percent) spend at least 10 percent of their after-tax income on health care (compared with 18 percent of adults ages 19–49 who spend at least 10 percent of their after-tax income on health care) (AARP 2012). Rising insurance premium costs and increased need for services can contribute to this increased spending. In addition, the number

of uninsured among older adults is increasing rapidly, which can contribute to greater out-of-pocket health care spending (AARP 2012). For example, individuals may retire early, before they are eligible for Medicare (age 65). Activities include crossword puzzles for increasing brain power.

Lesson 2: Understanding Labels. Consumers will learn the basic meaning and process behind the USDA organic label. This lesson also guides consumers through credit card terminology and traps to avoid in order to make healthy financial decisions. Topics covered include the meaning of “organic,” savings tips for buying organic foods, credit card terminology such as annual percentage rate, grace period, and minimum payment. We may know what is healthy on an abstract level – e.g., fruits and vegetables are good for us – but sometimes it can be difficult to make a distinction among all of the different choices we have available to us. These days, food companies use many labels to catch our attention and may try to make us believe that a certain brand or type of food is better for us. Hearing words like “no sugar added,” “organic,” or “all natural” can confuse anyone. While there is not a way to “certify” financial products like food products, it is still very important to understand financial product labels. Activities include a quiz to test organic food knowledge and reviewing a credit card statement. For example, if you are on a budget and can only afford to pick one produce item to buy organic which item is the most likely to contain pesticides when it is not organically grown.

Lesson 3: Your Frames of Reference. Consumers will learn national recommended guidelines for physical activity and caloric requirements. Consumers will also learn small steps to decrease spending and increase revenue. Topics covered include strategies for setting activity goals and caloric goals, food measurement aids, decreasing spending, and increasing revenue and savings. Although we may know that we want to be healthier, sometimes it can be difficult to know where to start. Priorities and preferences can be evaluated to determine what will work best for each individual. Realistic goals can be set and small steps can be taken toward reaching the identified goals. However, consumers may not know a good frame of reference to guide their behaviors. In this case; it can be very helpful to discuss some of the accepted guidelines and recommendations. Activities include a discussion of *MyPlate for Older Adults* and the *Small Steps to Health and Wealth™ Tracker* handouts.

Lesson 4: Stretching Your Body and Your Money. Consumers will learn about the benefits of physical activity. Consumers will understand the importance of and steps to create a spending plan. This lesson includes strategies for increasing physical activity and creating a spending plan. Setting goals and creating a physical activity plan is a good first step to becoming more physically active. In Lesson 3 “Your Frames of Reference,” national standards for physical activity were discussed. Lesson 4 builds on this information to create physical activity goals. Perhaps the best way to stretch resources is to keep track of income and expenses. A spending

plan can help consumers stay organized and in control of their finances. Activities include a goal tracker, physical activity tracker, and spending plan worksheet.

Lesson 5: Avoiding Fraud and Scams. In this lesson, consumers will learn about health fraud and how to protect themselves including key signs to identifying health fraud and reporting procedures. Consumers will also learn about different types of financial scams that specifically target seniors including key signs to identifying financial scams and how to protect themselves. Topics include the following: the top ten scams targeting seniors; health fraud; red flags and recognizing scams; funeral and cemetery fraud; telemarketing scams; identity theft; charity scams; ATM machines; “senior” specialists and advisors; investment fraud, including tips to avoiding investment fraud; and reporting scams. Fraud complaints have increased sharply over the last decade. This increase was likely fueled by the internet and economic conditions. According to the Federal Trade Commission (2011), consumer financial losses per capita have increased as well. In fact, the median loss per victim rose from \$218 in 2002 to \$537 in 2011 (Blanton 2012). Consumers reported paying over \$1.7 billion for fraud complaints (Blanton 2012). The take-home message is to always trust your instincts, ask for more information, take your time, check for credibility, and run it by a trusted loved one or advisor. Activities include the Savvy Seniors quiz on scams and tips for avoiding scams handout.

Lesson 6: Taking the Driver’s Seat. In this lesson, consumers will learn the importance of communicating effectively with their health care provider and being an educated patient. Consumers will also learn small steps to decrease their health care costs. Taking the driver’s seat means being an active participant in one’s health care. Effective communication with one’s health care provider will ensure the most appropriate health care is provided. Small steps can be taken to ensure that one is communicating effectively with health care providers. For example, your doctor needs to be able to understand your health concerns and your daily lifestyle habits in order to treat you in the best manner. In addition, being an active participant in your health care can also help you decrease your health care expenses. Activities include a doctor’s appointment checklist handout.

Lesson 7: Staying Awake: Be Engaged! Be Active! Be Aware! In this lesson, consumers will learn the importance of being active in their health including health milestones by age. Consumers will also learn important financial milestones by age. The topics covered in this lesson includes being engaged in your life, being active in your health, preventive health care including health screenings, and being aware of your financial milestones. Too often, inactivity is the cause of many negative thoughts and outcomes (such as poor health or financial problems). Consumers can take small steps to be more active physically and fiscally. The more active you are, the healthier you will likely feel and the more aware you will be of your finances. When your physical, emotional, financial, and social health is in order you can be an active participant in your life and enjoy life to its fullest. Activities include a quiz to test aging knowledge.

Desired outcomes

The *Small Steps to Health and Wealth™ for Older Adults* curriculum is designed to empower older adults to take small steps to improve their health and personal finances. Intended outcomes include using strategies from the lessons to change health-related behaviors and personal finance behaviors. The assessment regarding knowledge learned and intended behavior change will take place immediately after a lesson. Educators are encouraged to follow up with participants to determine if behavior change occurred.

Impact

Seven lessons of the *Small Steps to Health and Wealth™ for Older Adults* curriculum has been peer reviewed. Program materials are available on the internal SSHW web site for Extension educators. The first seven lessons are being field-tested and will be revised based on educator and consumer feedback.

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