

## Healthy Living in Tough Economic Times

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The nutritional, physical, and financial aspects of economic-related stress are discussed, along with recommended coping strategies.

### Introduction

Tough economic times impact more than your wallet: stress on your family can increase, and your health and well-being can be affected through changes in nutrition and physical activity. Commonly, when people are going through economically strapped times, good nutrition and physical activity seem more like luxuries than necessities. However, if you stop investing in your and your family’s health by not eating healthy and exercising regularly, the costs that are cut in the short-term may become very expensive down the road if health problems or medical costs arise.

In general, Americans are struggling with their weight and finances, and when money is tight, trying to save and maintain a budget, and maintain health can seem like an impossible feat.

### Managing Weight and Finances

It is important to develop regular exercise behaviors and good nutrition at an early age because poor lifestyle choices can have major health and economic consequences. Obesity has increased dramatically since 1991, and recent data show that approximately 35 percent of American adults are overweight and another 26.7 percent are obese.

“Overweight” and “obesity” are labels based on Body Mass Index (BMI). BMI is calculated from a weight to height ratio. A BMI is considered healthy when it is within a range of 18.5 to 24.9 for an adult. “Overweight” is defined as a BMI between 25.0 and 29.9, and “obese” is a BMI greater than 30.0. Having a BMI in the overweight or obese category can increase the likelihood of certain diseases and other health problems.

Obesity is connected to *excess death*, which is defined as a premature death, or one that occurs before the average life expectancy. Obesity is associated with over 112,000 excess deaths due to cardiovascular disease, over 15,000 excess deaths due to cancer, and over 35,000 excess deaths due to neither cancer nor heart disease per year in the U.S. In addition, it is estimated that health care costs of obesity reached \$147 billion in 2008. On average, people who are considered obese pay \$1,429 (42 percent) more in health care costs than healthy-weight individuals.

Looking at finances, U.S. households’ ability to save is at historic lows, with household debt and bankruptcy filings on the rise and average household net worth less than \$100,000. Approximately 32 percent of working adults have not started saving for retirement, and the large majority of them say they have not done so because they cannot afford to save. In addition, another 43 percent have \$10,000 or less in retirement savings.

Both health and wealth problems generally start small. Taking charge of your health and wealth one step at a time will get you back on the right track. This guide discusses ways to get physically active and consume nutritious foods on a budget. It also gives you ideas for communicating money difficulties with your family and ideas on how to cope with financially tough times while still investing in your family’s future.

### Nutrition and Physical Activity on a Budget

**Nutrition:** Increasing food prices and smaller incomes are growing concerns for many families. It is a common mistake to think that cutting back on food expenses means sacrificing good nutrition. You can be healthier and wealthier by getting wiser about meal planning and shopping. Listed below are some ways to stretch your food budget and still make healthy choices.

- **Budget:** Prior to grocery shopping, plan how much to spend and stick to the budget. To accomplish this, take a pen and pad or a small calculator with you and track the cost of what you're putting into your shopping cart.
- **Let MyPyramid.gov Guide You:** The average family spends half their food budget on meat products, leaving less money for grains, fruits and vegetables, and low-fat dairy products. According to MyPyramid, your diet should be made up of grains, fruits, and vegetables, with a healthy balance of low-fat meats and dairy foods.
- **Grocery List:** Before leaving the house remember to check the cupboards, pantry, and refrigerator for items needed. Try to stock up on sale items that are on your list and that fit into your menu plan. Make sure you will use the item before it spoils/expires and that you have room to store it.
- **Buy Store Brands:** Buying a store brand or generic product could save you up to 75 percent on your grocery bill. Store brands are often the same quality as a name brand. Be sure to check the nutrition facts label for comparisons between name and store-brand products.
- **Make it from Scratch:** Many prepackaged, boxed, and canned foods are high in fat, calories, sodium, sugar, and cost, compared to foods prepared at home. They also may be lower in vitamins and minerals. You pay for the packaging and convenience but get less for your money.
- **Check the Unit Prices:** The unit price calculates the cost of a product per unit (by the ounce, pound, or number of items in a package). Looking at the unit price, you can find the brand that is cheapest, especially if you buy the largest one. Only buy the larger size if you think you will use it before it spoils and if you have the room to store it in your cupboards, freezer or refrigerator.
- **Read Nutrition Facts Labels:** These contain nutrition information and are found on most packaged foods. Use the label to focus on the facts that are most important, such as fat, sugar, and sodium content. These labels make it easier for comparing similar products.
- **Eat at Home:** Eating out can be expensive, and the food is often high in calories, fat, salt, and sugar. A spaghetti dinner could cost \$10 or more at a restaurant but only a few dollars when prepared at home.
- **Be Prepared:** Bring healthy snacks and drinks with you when running errands or shopping. If hunger hits, you will not be as likely to stop at a fast food restaurant or buy snacks from a vending machine.

**Physical Activity:** Getting active does not have to break the bank, and families that participate in regular physical activity not only strengthen their bodies and minds but also their relationships. You do not have to join a sports league or fitness club to be physically active. Aim for 30 to 60 minutes (in at least three to six, 10 minute periods) of physical

activity on most days of the week. Consider these low-cost fitness alternatives:

- **Step it Up.** Take a brisk walk every day, whether it is a path through your neighborhood or laps in a local mall. Take the stairs instead of the elevator, or make a full workout of climbing the stairs.
- **Make Household Chores a Workout.** Mow the lawn, weed the garden, rake leaves, or shovel snow. Vacuuming and scrubbing count as a workout if you increase your heart rate.
- **Join in the Fun.** If you have children, don't just watch them play. Join them for a game of tag or kickball. Walk them to the park, dance with them, or take a family bike ride.
- **Dumbbells.** Dumbbells are small, hand-held weights that you can use to strengthen your upper body. They are available in many sizes and you can find them in most retail stores.
- **Jump Ropes.** Jumping rope can be a great cardiovascular workout and an inexpensive purchase.
- **Exercise Videos or DVDs.** Create a health club aerobics class in your own living room. Pick a program that matches your current fitness level and is endorsed by a certified fitness instructor. You could also trade videos or DVDs with a friend so neither of you gets bored doing the same workout.
- **Canned Goods.** Many canned goods can serve double duty as hand weights.
- **Milk or Water Jugs.** Fill empty milk or water jugs with water and secure the tops with duct tape. To adjust the weights as your fitness level changes, simply add more water.
- **Step Stools.** A low, sturdy step stool can become exercise equipment if you use it for step training — an aerobic exercise resembling stair climbing.
- **What to Avoid.** Do not buy supplements/products that claim fitness benefits overnight or promise to melt away pounds without diet and exercise. Avoid equipment that focuses on one body part, such as abs or thighs.

### Communicating Economic Changes Within Families

All members of the family are likely to feel the stress of difficult financial times, even small children. Honest communication about economic changes within the family is a good strategy to help all family members deal with changes to the practices and activities of the family.

- **Make a Plan.** Decide how you will communicate with all family members about economic changes. Visit with all family members about the changes, encourage everyone to express their concerns and ideas. Listen to the concerns of family members.

- **Hold a Family Discussion.** Talk about how the income loss affects money available for extra activities and allowances. Talk about family spending priorities. Discuss how each person will help control family spending.
- **Give your Children Information.** Talk about your family's situation in a way that is within each child's understanding. Even young children need to know that some things are going to change and that they are still safe.
- **All Children Can Contribute.** All children can help out in age-appropriate ways to the family well-being. For example, small children can help with simple chores like clipping coupons. Older children can help with household chores like lawn work, cleaning, or laundry.
- **Focus on the Positive.** Help your children focus on the positive aspects of their lives. Look at family and personal strengths and draw on talents and contributions of all family members. Recognize these contributions, no matter how small.
- **Spend time Together.** Make a special effort to spend time together as a family doing low-cost or no-cost activities that family members enjoy. Let every family member help plan the activities.

### Coping with Financial Stress

Whether it's the day-to-day hassle of handling finances or a major financial upheaval, money matters can be significant sources of stress for individuals and families. Faced with the effects of a struggling economy, bills may be piling up, priorities changing, and tension building. What can be done to reduce financial stress?

- **Develop a Plan.** Develop a plan for both income and expenses in light of the current economic situation. Set planning time periods by the timing of the most frequently anticipated income. Note necessary, essential expenses during each time period. For more information about developing a plan, see *Planning and Tracking Income and Expenses Through Time: Cash Flow Planning* (G1789), at <http://www.ianrpubs.unl.edu/sendIt/g1789.pdf>.
- **Solving Financial Problems.** Remember, there are only two ways to solve financial problems: find more income and/or reduce spending. Prioritize spending to match the income available. If there is not enough income, seek other resources in your community to supplement and provide for necessary expenses. More information is available in *Solving Financial Problems* (G1827) at <http://www.ianrpubs.unl.edu/sendIt/g1827.pdf>.
- **Track Income and Expenses.** As money gets tighter, tracking becomes even more important. Always plan for and track business and living expenses separately.

- **Talk about Values and Attitudes Related to Money.** The way money is spent reflects a person's and/or a family's values. What is important, and does spending reflect priorities?
- **Set Guidelines for Money Talks.** Clearly identify what the topic for discussion is and stick to it. Let everyone talk. Practice listening to others and truly hearing what they are saying. Be willing to negotiate and compromise.
- **Set Financial Goals and Priorities.** Being clear about what you want to accomplish and in what order will make it easier to identify where money needs to go, especially in financially tight times. Revisit goals and priorities, especially when money is tight. Uncertain economic times may mean some goals need to be put on hold temporarily.

### Resources for Families

#### Nebraska Rural Response Hotline:

Phone Number: (800) 464-0258

A vital resource for those feeling overwhelmed with stress, depression, or other mental health issues.

#### University of Nebraska–Lincoln (UNL) Food Website:

<http://food.unl.edu/web/fnh/home>

UNL is a great resource for links, publications, and information.

#### Supplemental Nutrition Assistance Program (SNAP):

<http://www.hhs.state.ne.us/fia/fstamps.htm>

SNAP helps low-income people and families buy the food they need for good health. Apply for benefits by completing a state application form. The Nebraska State Information Number is (800) 430-3244.

#### Nutrition Education Program (NEP):

<http://food.unl.edu/nep>

NEP helps families on a limited budget improve the quality of their diet. Participants acquire the knowledge, skills, attitudes, and behavior changes necessary to improve their health. NEP is free to all participants who meet income guidelines. Phone: (877) 611-4710.

#### SNAP-Ed:

[http://snap.nal.usda.gov/nal\\_display/index.php?info\\_center=15&tax\\_level=1&tax\\_subject=727](http://snap.nal.usda.gov/nal_display/index.php?info_center=15&tax_level=1&tax_subject=727)

The community corner is a place where consumers can find information, tips, and tools for making healthy lifestyle choices. Select a topic to get started.

#### MyPyramid:

<http://www.mypyramid.gov/>

Create a personalized eating plan and use interactive tools to assess food choices.

#### Centers for Disease Control (CDC)

Nutrition: <http://www.cdc.gov/nutrition/>

CDC nutrition efforts cover a wide range of related topics. Phone: (800) CDC-INFO (800) 232-4636

## **CDC — Physical Activity:**

<http://www.cdc.gov/physicalactivity/everyone/guidelines/index.html>

Find physical activity guidelines for children, adults, and seniors. Learn how to add exercise to your life.

## **Administration for Children and Families:**

[www.acf.hhs.gov](http://www.acf.hhs.gov)

Programs related to family assistance, child support, child care, Head Start, and child welfare.

## **Women, Infants, and Children (WIC):**

<http://www.dhhs.ne.gov/wic/>

Provides nutrition education for low-income pregnant, breastfeeding, and nonbreastfeeding postpartum women, and to children up to age five at nutritional risk. Toll-free Number: (800) 942-1171

## **Spend Smart. Eat Smart:**

<http://www.extension.iastate.edu/foodsavings>

Three easy steps to planning meals, plan (reduce your food expenses by planning before shopping), shop (tips to find nutritious items and save at the grocery store), and eat.

## **Nebraska Nutrition Services:**

<http://www.education.ne.gov/ns>

Information on the national school lunch and breakfast program, child and adult care food program, summer food service program, forms, and resources. Phone: (402) 471-3566 or (800) 731-2233.

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