

## The Online Small Steps to Health and Wealth™ Challenge: Pilot Test Evaluation Results

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Three pilot tests of the online *Small Steps to Health and Wealth™ (SSHW) Challenge* were conducted in 2010 to fully test the functionality of the Web site and identify “issues” (i.e., technological glitches and unclear instructions to users) before the site is made available to site-licensed health and financial educators nationwide (O'Neill & Ensle, 2011). The *SSHW Challenge* is a behaviorally-focused activity where registered users receive points for practicing self-reported health and financial behaviors. It is part of *Small Steps to Health and Wealth™ (SSHW)*, a national Cooperative Extension program developed by Rutgers Cooperative Extension (O'Neill & Ensle, 2006) to motivate Americans to take action to simultaneously improve their health and personal finances. SSHW was built around a framework of 25 research-based behavior change strategies.

The *SSHW Challenge* helps participants implement SSHW behavior change strategies with daily action. It was originally developed in a “paper and pencil” format and became available online in 2010. Ongoing challenges can be accessed through a link at <http://njaes.rutgers.edu/sshw>. “Back office” administrative features of the *SSHW Challenge* Web site will soon become available for licensing to health and financial educators, this providing them with the ability to customize, monitor, and evaluate their own challenges.

When people track their behavior and measure their how they're doing, they are often inspired to do better and results generally show. Participants in a *SSHW Challenge* are “on their honor” to report their daily activities accurately. If they cheat on reporting their points, they are only cheating themselves by not following recommended health and financial practices. Participants have seven days from a specific date during a Challenge to enter points (e.g., by May 10 for health and financial activities performed on May 3).

The *SSHW Challenge* is based on the performance of ten recommended practices on a daily basis: five that involve health and nutrition and five that involve financial management. Ten points are given for performing each one for a maximum of 700 points per week and 4,200 points for the six-week challenge. The five daily health and nutrition practices are: eat at least 4 cups of fruits and vegetables; get at least 30 minutes of exercise; drink water or unsweetened beverages instead of sugar-sweetened beverages; walk 10,000 or more steps with a pedometer; and learn something new about health and nutrition.

The five daily financial management practices included in the *SSHW Challenge* are: save a \$1 bill (or more) and/or pocket change; invest \$5 or more per day (including automated retirement savings plan deposits); track money spent throughout the day; eat lunch prepared at home; and learn something new about personal finance. The latter activity, for both health and personal finances, can be accomplished by visiting Web sites, attending seminars, or by reading, listening to, or viewing media reports.

As participants enter their personal data into the *SSHW Challenge* Web site by checking boxes to indicate their health and financial practices, they see point totals for each day of the week and for each of the ten activities described above. They also see a bar graph that compares their personal progress to average scores of everyone else participating in the Challenge. Daily motivational messages are provided via e-mail and paper tracking forms can be downloaded to keep track of daily activities until they are entered online.

This poster presents results of online surveys that were completed by *SSHW Challenge* participants at the conclusion of the three 2010 pilot online challenges. These data are summarized in Table 1 below. Survey results included users' rating of the *SSHW Challenge*, positive personal health and financial behavior changes, and comments and suggestions for future challenges. As an example, 74 respondents completed surveys following the first pilot in Winter 2010. Almost half (49%) rated the online challenge as “very positive and motivational.” Specific positive changes in personal behaviors included: 69% ate healthier food, 46% increased their daily activity, 36% improved their spending habits, and 47% saved money. Among the best features of the online SSHW Challenge reported by respondents were daily health and wealth tips by e-mail and a reminder to record their progress each day.

Two additional SSHW Challenge pilot tests are being conducted during the first half of 2011 to explore a new feature where participants can substitute a personally selected daily health and financial activity to replace one of the “given” ones. Following these pilots, 5-year licenses will be sold to consumer educators worldwide who wish to access the Web site administrative features to implement and evaluate their own online health and wealth challenges.

Table 1 Small Steps to Health and Wealth Challenge Evaluation Results

	Winter 2010 N=74	Spring 2010 N=7	Fall 2010 N=15
<b>Question 1: Please rate your experience with the online Small Steps to Health and Wealth Challenge.</b>			
Very positive and motivational	49%	43%	47%
Somewhat positive and motivational	50%	57%	53%
Not very positive and motivational	1%	0%	0%
<b>Question 2: What positive changes have occurred in your life since you participated in the online Small Steps to Health and Wealth Challenge?</b>			
Eat healthier foods	69%	71%	60%
Increased daily physical activity	46%	86%	40%
Improved spending habits	36%	57%	47%
Lost weight	33%	43%	13%
Saved money	47%	71%	27%
Other	14%	0%	33%
<b>Question 3: If you lost weight, how many pounds have you lost since the beginning of the Challenge?</b>			
1-5 lbs.	83%	100%	83%
6-10 lbs.	14%	0%	17%
11-16 lbs.	2%	0%	0%
17-22 lbs.	0%	0%	0%
23 or more lbs.	0%	0%	0%
<b>Question 4: If you saved money, how much money have you saved since the beginning of the Challenge?</b>			
\$100 or less	46%	57%	38%
\$101 to \$200	21%	0%	15%
\$201 to \$300	9%	0%	8%
\$301 to \$400	14%	14%	0%
\$401 to \$500	4%	0%	15%
\$501 or more	7%	29%	23%

## References

- O’Neill, B. & Ensle, K. (2011). The online small steps to health and wealth™ challenge: A model for interdisciplinary FCS Programs. *Journal of Family and Consumer Sciences*, 102(4), 52-55.
- O’Neill, B. & Ensle, K. (2006). Small steps to health and wealth. Ithaca, NY: Natural Resource, Agriculture, and Engineering Service.