Step Down to Change

The greatest thing in this world is not so much where we are, but in which direction we are moving.
– Oliver Wendell Holmes

The Meet Yourself Halfway, Strategy 10, teaches readers to improve their health and increase their wealth by reducing portion sizes and discretionary expenses by half. This way you don’t feel deprived of your favorite foods and activities that you enjoy. Another way to reduce consumption is to follow the “step-down principle.” Instead of eliminating a food or discretionary expense entirely, you choose a lower calorie (eating) or less expensive (spending) alternative to reduce how much you consume.

You’ve probably seen television advertisements for a product that helps people gradually quit smoking. It uses the words “step down” to indicate that a person’s exposure to nicotine is reduced, in pre-determined stages, while using this product. According to the manufacturer, “stepping down,” by gradually reducing the amount of nicotine consumed, makes it easier to quit smoking than going “cold turkey.” In other words, the odds of successful behavioral change are greater when a person makes small, gradual changes than by making one large change all at once.

Professor Alena Johnson at Utah State University has written about “stepping down” as a method to reduce household spending. Just like the smoking cessation product described above, the principle is that people will be more successful and feel less deprived, if their spending is reduced in gradual stages as opposed to eliminating spending on an item completely. To visualize the “step-down principle,” imagine a staircase with four steps. On the top step is the most expensive way to purchase an item and on the floor below the bottom step is the least expensive purchasing method.

To illustrate the “step-down principle,” Johnson provides an example of purchasing pancakes for breakfast. The most expensive method (top step of the staircase) would be going to a “sit-down” restaurant like an IHOP, Denny’s or Friendly’s and paying about $3.49, excluding a tip. The next step down

would be to buy the pancakes at a fast food outlet for around $1.99. Go down two steps on the
staircase and you might pay 77 cents a serving for frozen pancakes purchased at a supermarket
and 25 cents for four pancakes prepared with a dry mix. At the “floor” of the staircase would be
the cheapest method still: about 16 cents for a serving of pancakes prepared “from scratch” (i.e.,
dry ingredients).

The “step-down principle” provides a variety of options to make a purchase. One person
might decide to prepare “from scratch” pancakes on weekends when they have more time.
Another might decide to buy frozen pancakes, a “step down” of two steps from a restaurant
meal. They’d still pocket considerable savings ($2.72 in the above example), although it won’t
save them the most money.

The “step-down principle” also works well with other “discretionary” household expenses;
for example, clothing, as shown below. Steps of spending, from top to bottom, might include
department stores, a discount store, factory outlets, a consignment store and thrift shops/flea
markets/garage sales. Again, the more “steps down,” the greater the savings. You don’t cut out
buying clothing completely, but you explore alternative ways to get more for the reduced
amount of money you plan to spend.

Top Step: Expensive department store or specialty shop (e.g., Nordstroms, Talbots)

2nd Step: Mid-price department store (e.g., J.C. Penney, Sears) or factory outlets

3rd Step: Discount department store (e.g., Wal-Mart, Target)

4th Step: Consignment stores ("gently used" clothing)

5th Step: Thrift stores, garage sales, donated clothing

“Stepping down” can also refer to the frequency or amount of a purchase as well as where it
is made. For example, you may decide to eat out six times a month instead of twelve. You’re not
completely eliminating what is obviously a pleasurable activity. You’re simply taking steps to
reduce the cost. Or you might “step down” by eliminating an appetizer, drink and/or dessert
when you eat out. Again, you’re still enjoying an activity (e.g., restaurant meal), but doing so for
less money (and calories!).

Just like spending, you can use the step-down principle to reduce caloric intake. For
example, you might gradually step-down from 1 cup of whole milk (149 calories) to 2 percent
milk (122 calories) to 1 percent milk (102 calories) to skim milk (86 calories). The table lists
some other healthy substitutions.
<table>
<thead>
<tr>
<th>Food/Beverage</th>
<th>Good Substitute</th>
<th>Better Substitute</th>
<th>Best Substitute</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sour cream</td>
<td>Light sour cream</td>
<td>Lowfat plain yogurt</td>
<td>Nonfat plain yogurt</td>
</tr>
<tr>
<td>Mayonnaise</td>
<td>Light mayonnaise</td>
<td>Miracle Whip Light</td>
<td>½ nonfat yogurt; ½ MW Light</td>
</tr>
<tr>
<td>Fatty meats</td>
<td>Lean cuts of meat</td>
<td>Chicken and turkey breast</td>
<td>Fish (particularly finfish)</td>
</tr>
<tr>
<td>Fried foods</td>
<td>Using a cooking spray (e.g. PAM)</td>
<td>Food baked without added fat</td>
<td>Broiled/steamed foods</td>
</tr>
<tr>
<td>Ice cream</td>
<td>Ice milk</td>
<td>Sherbert</td>
<td>Lowfat yogurt</td>
</tr>
<tr>
<td>Donuts, pastry, cake, pie, cookies</td>
<td>Pudding made with 1 or 2 percent milk</td>
<td>Fig Newton and Ginger Snap cookies</td>
<td>Angel food cake, fruit</td>
</tr>
<tr>
<td>Regular potato chips or fried snack foods</td>
<td>Lightly buttered popcorn</td>
<td>Pretzels, unbuttered popcorn</td>
<td>Fruit, raw vegetables</td>
</tr>
<tr>
<td>“Supersized” cola or other soft drink</td>
<td>Medium-sized cola or other soft drink</td>
<td>Diet soda or other diet type drink</td>
<td>Water</td>
</tr>
</tbody>
</table>

Another way to “step-down” is to modify recipes when cooking with ideas such as the following:

- If a recipe like quick breads, muffins or cookies calls for 1 cup of oil, use 2/3 cup instead.
- Use two egg whites or an egg substitute product instead of one whole egg to reduce fat and cholesterol.
- Reduce sugar by one-fourth to one-third in baked goods and desserts to reduce calorie content.
- Stop browning meat in fat because fat will drain from the meat as it cooks. Drain fat from meat before adding it to other ingredients.
- Substitute lower fat dairy products (e.g., lowfat cottage cheese) for those that are higher in fat.
- Use equal amounts of fruit purees or applesauce for all or part of the fat (e.g., oil) in recipes such as quick breads and cookies.

Now it’s time to apply the “step-down principle” to one or more actions required to reach your health and wealth goals. Complete the **Step-Down: Health Practices, Worksheet 31**, and **Step-Down: Financial Practices, Worksheet 32**, by listing up to four alternatives to a current practice that needs changing.
Step Down: Health Practices
Fill in the blanks with increasingly better alternatives to a current health practice.

_______ Top Step (Current Behavior): ____________________________________________________________

_______ 2nd Step: ____________________________________________________________

_______ 3rd Step: ____________________________________________________________

_______ 4th Step: ____________________________________________________________

_______ 5th Step: ____________________________________________________________

Step Down: Wealth Practices
Fill in the blanks with increasingly better alternatives to a current financial practice.

_______ Top Step (Current Behavior): ____________________________________________________________

_______ 2nd Step: ____________________________________________________________

_______ 3rd Step: ____________________________________________________________

_______ 4th Step: ____________________________________________________________

_______ 5th Step: ____________________________________________________________

– 4 –
## Action Steps

### Health
- Visit the Web site [http://homecooking.about.com](http://homecooking.about.com) for ideas about healthy food recipe substitutions.
- Perform a step-down analysis on at least one current health behavior that you want to change.

### Wealth
- Visit the Web sites [www.66ways.org](http://www.66ways.org), [www.stretcher.com](http://www.stretcher.com) and [www.goodadvicepress.com](http://www.goodadvicepress.com) for ideas about ways to reduce household expenses.
- Perform a step-down analysis on at least one current financial behavior that you want to change.

## References


Revitalize your recipes for better health (1988). Division of Nutritional Sciences, Cornell University.


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