



## Step Down to Change

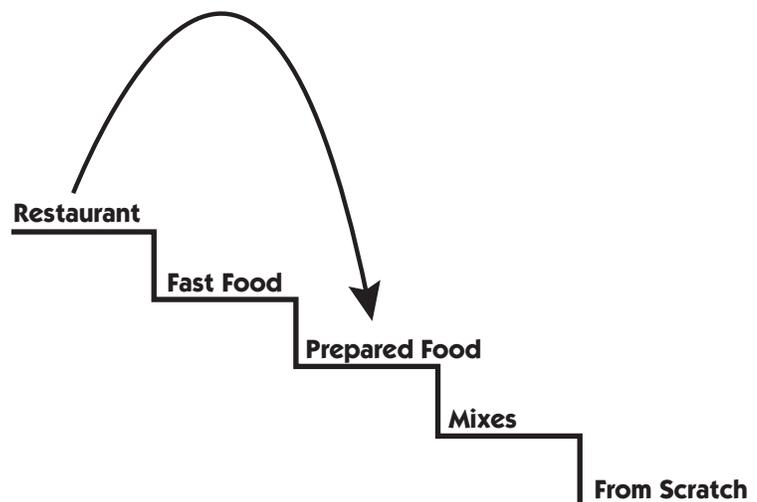
The greatest thing in this world is not so much where we are,  
but in which direction we are moving.  
– Oliver Wendell Holmes

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



**Source:** Johnson, A. (1999). Changing financial behavior: The step-down principle. In C.R. Hayhoe and J.E. Morris (Editors). *Proceedings of the Association for Financial Counseling and Planning*, 157.

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.

Food/Beverage	Good Substitute	Better Substitute	Best Substitute
Sour cream	Light sour cream	Lowfat plain yogurt	Nonfat plain yogurt
Mayonnaise	Light mayonnaise	Miracle Whip Light	½ nonfat yogurt; ½ MW Light
Fatty meats	Lean cuts of meat	Chicken and turkey breast	Fish (particularly finfish)
Fried foods	Using a cooking spray (e.g. PAM)	Food baked without added fat	Broiled/steamed foods
Ice cream	Ice milk	Sherbert	Lowfat yogurt
Donuts, pastry, cake, pie, cookies	Pudding made with 1 or 2 percent milk	Fig Newton and Ginger Snap cookies	Angel food cake, fruit
Regular potato chips or fried snack foods	Lightly buttered popcorn	Pretzels, unbuttered popcorn	Fruit, raw vegetables
“Supersized” cola or other soft drink	Medium-sized cola or other soft drink	Diet soda or other diet type drink	Water

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:** \_\_\_\_\_



## Action Steps

Health	Wealth
<ul style="list-style-type: none"> <li>• Visit the Web site <a href="http://homecooking.about.com">http://homecooking.about.com</a> for ideas about healthy food recipe substitutions.</li> <li>• Perform a step-down analysis on at least one current health behavior that you want to change.</li> </ul>	<ul style="list-style-type: none"> <li>• Visit the Web sites <a href="http://www.66ways.org">www.66ways.org</a>, <a href="http://www.stretcher.com">www.stretcher.com</a> and <a href="http://www.goodadvicepress.com">www.goodadvicepress.com</a> for ideas about ways to reduce household expenses.</li> <li>• Perform a step-down analysis on at least one current financial behavior that you want to change.</li> </ul>

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