



BUL 1106

Holistic Financial Well-Being: Environmental Well-Being

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Introduction

ENVIRONMENTAL WELL-BEING CAN PRIMARILY BE THOUGHT OF as our interactions with the physical spaces we occupy and the inanimate and living things in those spaces. This includes the home, workplace, car, yard, neighborhood, local green spaces, shopping areas, etc. The quality of the spaces where we live, work, and play significantly impact our ability to find well-being in other holistic dimensions. Healthy spaces are clean and organized, free of excessive noise, abundant in natural lighting, and have good air quality. They are relatively safe and accessible and overall have a rejuvenating quality. Healthy spaces often require some investment of time and care to maximize these qualities. It is also important that these spaces are easily accessible and that there are a variety of quality spaces to choose from on a regular basis.

Symbiotic Dimensions of Environmental Well-Being

Although our environment focuses on the physical spaces we occupy, these spaces have a significant impact on other dimensions of well-being. For example, if our environments are cluttered and disorganized, we may avoid inviting friends or family to join us in those places, which can negatively impact our social well-being (Stoewen 2017).

Our physical health can be impacted by the quality of food that surrounds us in our homes. Similarly, a home's location and space use naturally encourages or discourages physical activity. For example, building a home gym or choosing a location near green spaces impacts our opportunities to easily access physical activity. Green spaces also are potentially wonderful environments for reflection and meditation, which helps encourage spiritual and intellectual well-being.



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8 Dimensions of Wellness

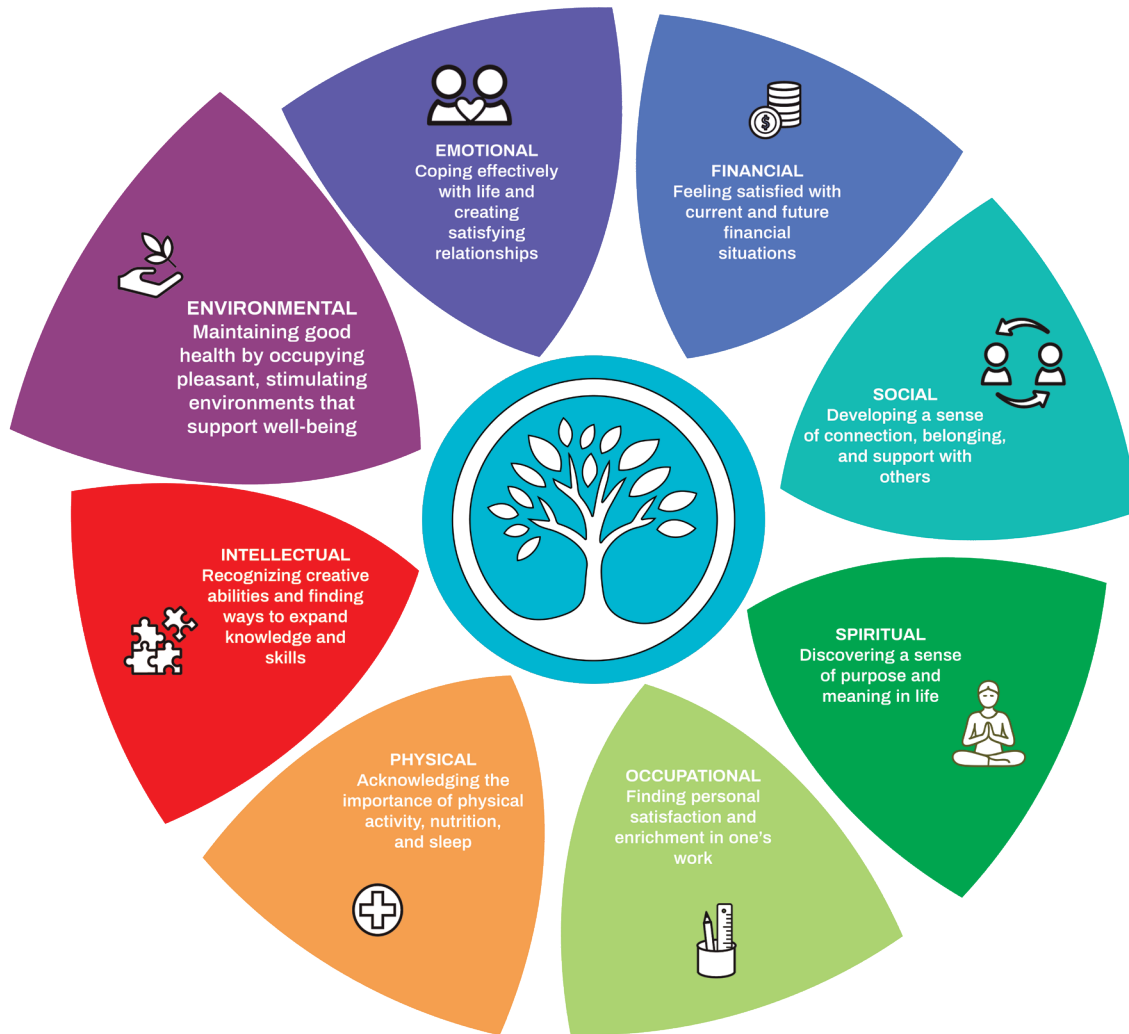


Figure 1. A model of holistic well-being.

Our workplace environment is very important when it comes to environmental well-being, especially given the trend of more people working from home. A healthy workspace avoids prolonged sitting, excessive florescent and blue light exposure, clutter, and distractions. A work environment separated from the main living space in a home helps prevent overworking, thus providing psychological detachment from work stress. Effective separation of living and work environments encourages better work-life balance, potentially resulting in better long-term productivity and, consequently, more raises and promotions. Similarly, having a positive social environment at work with associates who recognize and help one celebrate achievements and a feeling of

competence supports emotional well-being, learning, and growth (Balderson et al. 2022).

Financial and Environmental Well-Being

As the previous sections indicate, there are both direct and indirect interactions between our environmental well-being and other dimensions of well-being. Financial well-being is no exception.

One of the most significant interactions is the cost of housing. In the process of making intentional choices around housing, including neighborhood quality and proximity to schools, work, shopping, and green spaces, it is tempting to justify spending more on housing than is feasible, leading one to become

“house poor.” This is a term that refers to the cost of housing being disproportionately high relative to the rest of the budget, effectively crowding out the ability to budget for other expenses. Excessive housing costs significantly impact one’s personal financial well-being. Ludlow et al. (2022) found that financial stress around housing is associated with declines in mental health, which have even more financial implications. So, while a positive living environment is important, it must also be balanced with the costs of housing.

The cleanliness and organization of our living spaces also has key correlations with financial well-being. For example, Bell (2019) found that those who make their beds every day are 206% more likely to be millionaires. The correlation is that people who make their beds tend to be more organized and productive (Bell 2019). Paperwork clutter also results in missing bill payments, which can have negative impacts on one’s budget and credit score.

Similarly, work environments impact one’s holistic health. Commuting costs and the stress of a negative work environment have significant impacts on one’s ability to find effective employment and to maintain work productivity. Keeping your environment well organized makes it easier to find things you need, so you’re less likely to waste time looking for things or buying replacements when you can’t find the items in question.

Practical Tips to Improve/Support Environmental Well-Being

- 1. Declutter and Organize:** Regularly tidy up your spaces to reduce stress and improve focus. A clutter-free environment promotes clarity and productivity.
- 2. Enhance Air and Light Quality:** Add plants, use air purifiers, and maximize natural light to create a healthier and more uplifting environment.

3. Incorporate Green Spaces: Spend time in nature or bring it indoors with a garden or potted plants. Green spaces rejuvenate the mind and body.

4. Personalize and Optimize Your Space: Arrange your home and workspaces to reflect your needs and personality. Dedicated zones for work, relaxation, and activity help maintain balance.

5. Schedule Maintenance: Dedicate time to clean, repair, or improve your surroundings regularly to keep your spaces functional and enjoyable.

Final Thoughts

Environmental well-being is about creating and maintaining spaces that support your well-being and reflect your values. By keeping your surroundings clean, organized, and infused with natural elements, you foster a sense of balance and renewal. Thoughtful adjustments to your environment—whether through decluttering, improving air quality, or embracing sustainable practices—enhance your mental, physical, and emotional health. Prioritizing your environment as a key dimension of well-being empowers you to thrive in every aspect of life.

Further Reading

Balderson, U., B. Burchell, D. Kameråde, A. Coutts, and S. Wang. 2022. “‘Just the Freedom to Get Good at Things and Stuff Like That:’ Why Spending Less Time at Work Would Be Good for Individual, Social and Environmental Well-Being.” *Futures* 143: 103035.

Bell, R. 2019. *Rich Habits Rich Life: The Four Cornerstones of All Great Pursuits*. Arlington, VA: Leadership Institute Press.

Ludlow, T., J. Fookien, C. Rose, C., and K. Tang. 2022. “Incorporating Financial Hardship in Measuring the Mental Health Impact of Housing Stress.” [arXiv preprint arXiv:2205.01255](https://arxiv.org/abs/2205.01255).

Stoewen, D. L. 2017. “Dimensions of Well-Being: Change Your Habits, Change Your Life.” *The Canadian Veterinary Journal*: 58(8): 861.

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