



Health Is Wealth: How Much Do You Spend On It?

Barbara Stewart

I interviewed 50 smart people around the world for my annual Rich Thinking® research paper to be released on March 8, 2026. My central research question was “What’s your healthiest habit?” I also asked these men and women from diverse professions and cultures “How much do you spend on this habit?”.

[All dollar amounts are in USD]

Some of the heftier expenses for healthy habits included adventure travel (\$180,000 annually), intensive therapy sessions (\$26,000 annually), and even bird photography, with top level telephoto lens costing \$10,000.

Most people seem to spend somewhere between \$1,500 and \$15,000 annually on their healthiest habits. But in most cases the real benefits are not really about how much it costs and more about the benefits: feeling great is priceless.

Eddie Wong is the Residential Director of The World: Residences at Sea:

“I was recently talking with one of our residents who is a multi-billionaire in ailing health. He said “I know I’m rich, but you have such great health. Would you swap with me if you could be a billionaire with ailing health?” The answer was easy: no money can replace health. Health is wealth indeed!”

[Eddie gave me a tour of this incredible residential cruise ship last summer when she was moored off La Ciotat in France.]

As a sneak preview of this new research, I’ll share excerpts from my high level findings around our top five healthiest habits and how much we spend on them.

What’s your healthiest habit?

#1 Being active/fit

Between fitness apps, subscriptions, personal trainers, gym memberships, running shoes...it all adds up. Especially for those who have a very athletic lifestyle.

Shawn DuBravac is the CEO & President of Avrio Institute in Washington D.C.:

“I’ve now completed about 20 marathons (including New York, Chicago, Big Sur, San Francisco, Tokyo, Berlin, Singapore, Pyongyang, Honolulu, Venice, Amsterdam, etc) – my races are always tied to where I want to go in the world. Next I’d love to run Kyiv in Ukraine. My most intense bike adventure was the LoToJa (Logan UT to Jackson Hole) – the longest sanctioned bike ride in the US. You cycle 207 miles in one day! Does staying healthy cost money? Well, I would argue that I save a ton of money by not drinking or smoking. But fees (and flights!) for running marathons or doing big bike races can be very expensive depending on how far you want go with these pursuits.”

#2 Eating healthy food

Whether we are talking about a plant-based diet, grain fed meat or good old home cooking – high quality ingredients can get expensive.

Melek Gür is a Health & Longevity Coach in Istanbul:

“My healthiest habit is that I never eat trash! In Turkish culture people always insist that you eat. But I set boundaries and say, “No I don’t eat that.” I don’t want to have to please people with my body – I’ve changed my diet completely and no longer eat gluten or refined sugar.

Importantly, I choose nourishment over convenience even though this comes with a price tag. Healthy food is expensive in Türkiye.”

#3 Putting self first

Being mindful or self-aware is the key to success for many people. Investing in a meditation course or yoga practice is a relatively low cost way to foster a healthy lifestyle.

Neha Rathi is an Investment Associate with UTI International Limited in Singapore:

“I tend to overthink and have trouble winding down before bed. One great habit I have developed over the last 12-15 years is to express gratitude for everything I have before I go to sleep every night. But I would say my healthiest habit is doing a 21 minute daily breathing-based meditation practice after my shower every morning. Two years ago, I took a three day meditation course from a guru in India and since that time I’ve been practicing this routine daily. You can’t see the difference overnight but over time I definitely feel much calmer and more conscious in my life.”

#4 Getting lots of sleep

From a health perspective the difference between getting a good sleep and a bad sleep is night and day!

Lynn W. Liu is a Partner, Audit & Assurance with Deloitte Taiwan in Taipei :

“My healthiest habit is that I make sure to get at least eight hours sleep per night no matter how busy I am. I work in a high pressure job with long hours, and I frequently travel around the world for business. In the Deloitte work environment, I need to stay sharp and maintain a high level of alertness to foster critical thinking. For the most part my healthy habit of proper sleep is free – I keep consistent bed times and I am disciplined in my routines. I did spend money on an Airweave mattress (Japan’s leading mattress brand) to promote a better sleep.”

#5 Other

Other healthy habits include: reminding oneself about God, playing guitar and singing, working on your social network, travelling a lot, *saunagus* (a Danish guided sauna ritual), and drinking water first thing every morning.

Bilal Pandow is an Assistant Professor of Finance at Bahrain Polytechnic in Manama:

“My healthiest habit is one that has been with me right from childhood. First thing in the morning I drink two or three glasses of water on an empty stomach. This habit does not cost me any money whatsoever...it just costs me persistent habit behaviour. I put in a bit of effort, a bit of time and I need to be consistent.”

How much do you spend on it?

My biggest surprise? Nearly half of the people interviewed said their healthiest habit cost them absolutely nothing.

Pedro Barata is the Executive Director of CFA Society Portugal in Lisbon:

“I think my healthiest habit is that I am not a person of excesses – I always try to behave according to the signals that my body sends me. I recall being about 22 and staying up all night a few times. I felt terrible! I am a rational person and quickly realized that this was not rational behaviour, so I listened to my body and stopped staying out so late.

Another example is that I used to be a regular runner but a couple of years ago I started having knee problems. I had an option to have surgery with a six month recovery time but instead I opted to stop running. My body had sent me a signal. Now I walk and my knees don’t hurt any more.

There is no cost to listening to the messages my body gives me. And in fact, I think my approach to sleep, diet and exercise is similar to a ‘buy and hold’ style of investing. It is quite boring, but it works out in the long run.”

No cost? No excuses. Let’s go! Wishing you all a very healthy 2026!

Barbara Stewart is a Chartered Financial Analyst (CFA) with 30+ years of investment industry experience; five years as a foreign currency trader, more than two decades as a portfolio manager for high-net-worth entrepreneurs, and for the past nine years doing interview-driven research for multiple global financial institutions. To learn more about Barbara’s research visit www.barbarastewart.ca