

## Featured Story

### Losing Weight for... Money?



Ah, the American (half-hearted?) obsession with weight loss. Our waistlines have become legendary the world over. For good reason. A lot of us *want* to lose weight -- about 71% of the U.S. population is either overweight or obese. But we have trouble following through. That's due in part to environmental factors -- such as fattening but tempting foods -- and our sedentary lifestyle. The average American walks a mere 87 miles a year compared with the 237 miles Europeans hike.

Some of us would rather eat glass than walk to the grocery store or give up pizza for dinner. Most of us need a serious incentive to lose weight, beyond the benefits of improved health and better figures. Think, for instance, of cold hard cash.

#### Getting the incentive

People will respond to financial incentives, even when lots of low-cost, high-calorie, and often tasty food is available, says Kevin Volpp, director of the Center for Health Incentives at Leonard Davis Institute of Health Economics in Philadelphia. To test the theory that overweight people could be bribed to lose weight, Volpp and his colleagues split 57 people ages 30 to 70 into three groups. Each overweight participant was asked to lose 1 pound a week for 16 weeks.

Then came the interesting part. Two groups had a chance of winning money if they lost weight. One group put their own money in the pot, while the other group's members were ranked in a lottery and given odds of winning. (The third group received no financial incentive to lose weight).

By the end of the study, those who put up their own money lost an average of 14 pounds, while lottery group participants lost an average of 13 pounds. People in the group with no incentive lost on average only 4 pounds over 4 months.

So, why aren't the benefits of losing weight incentive enough? Because doing what it takes to get skinny can actually be costly for people -- both in time and money, says David Arterburn, assistant investigator at Group Health Center for Health Studies in Seattle.

"Engaging in a healthy lifestyle behavior takes a lot of time, effort, and, to some extent, additional resources," says Arterburn. "The assumption is that it actually costs more to eat a healthy diet than a less healthy diet. And exercise has a time-cost associated with

it."

Offering a financial incentive to lose weight, therefore, can help lessen that assumed financial burden.

Another problem with weight loss is that the concept of improved health doesn't always motivate people -- because the benefits tend to be delayed and appear intangible, says Volpp, associate professor at the University of Pennsylvania School of Medicine. It's easy to see what an additional 10 pounds feels like but hard to notice when, pound by pound, you're getting slimmer. "Incentives provide something tangible for people to change behaviors now."

#### What doesn't work

Clearly, not all incentive programs work, and not for all people. What doesn't work, Volpp says, are programs where all dieters don't have an equal chance of winning.

"An inherent problem with incentive programs that focus just on the biggest loser is that they probably reinforce (changing) behavior for only those who think they have a chance to win," says Volpp.

In a group competition when the prize goes only to the dieter who loses the most weight, like the TV show "The Biggest Loser," those who aren't losing much weight early on will become unmotivated quickly when they compare themselves to others. Why? They realize their chances of winning are slim, no pun intended.

Alane Green, of Riverside, California knows that problem firsthand. The mother of two grew up thin, but gained 80 pounds with her first child, then another 30 with her daughter. She lost 30 pounds, but still carried the extra weight from her first child. So, in 2007 Green entered a 6-week long weight-loss pool at her husband's company. Everyone kicked in \$20. Those who lost 6 percent (12 pounds for someone weighing 200 pounds) of their body weight split the pot.

"It seemed like a fun incentive, but the problem was a lot of the guys would eat anything they wanted, then live off of apples and go to the sauna every day in the last week," says Green. "Of course, they'd win but gain it all back when they drank a cup of water. We didn't think that was very fair." In the end, Green had only moderate weight loss. She eventually gained it all back.

#### What does work

Incentive programs that let people compete against themselves -- in other words, against *losing their own money* -- can work. When you are faced with the prospect of not only losing, but losing your own money, you stay engaged the whole time, Volpp says.

Greg Hoy is a perfect example. In late December he joined [stickK](#), an online community that lets people set a weight-loss goal and design a commitment contract around that goal. Or, more succinctly, you can set your own consequences for not meeting your goal.

Hoy's consequence is the prospect of losing \$350 out of his pocket if he doesn't lose 35 pounds during the 9-months contract.

It's not that Hoy is new to dieting. He admits that in his 20's he'd go on crash diets, stop drinking and going out for a few weeks, and work out a lot to get his weight down. In his early 30's, though, he realized that process no longer worked. He's since even tried Weight Watchers, several times.

Now, anytime Hoy weighs in and hasn't lost as much as he is scheduled to lose, stickK takes \$10 off his credit card and sends it to his wife. Some of his friends and family hold him accountable, too. Every time he weighs in and posts his numbers on stickK, they get an e-mail announcing his success or failure.

"I liked the idea of making a commitment to yourself but then actually paying a price if you broke it," says the 36-year-old New Yorker.

Having something at stake seems to be working for Hoy. He's actually ahead of schedule on his diet.

"I had to actually put something at stake besides just saying the words, 'I'm going to lose weight,' out loud," he says.

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Julie H. Case, a freelance writer living in Seattle, last wrote "Presidential Health Problems" for *Synergy*. Reach her at [featuredstories@adamcorp.com](mailto:featuredstories@adamcorp.com).