

## With money in the game, dieters' loss is their gain

BY LENNY BERNSTEIN

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What if someone would pay you to lose weight? Not a token amount from your meddling fitness freak brother-in-law, but serious cash — say, \$10,000? Would you try it?

But what if you had to put some skin in the game, 60 of your hard-earned dollars for the chance to win that \$10,000 or smaller prizes of \$5,000 and \$3,000?

And what if you had to do this at the office, with a team of co-workers who would monitor your progress, or lack thereof, and whose chances at a payoff depended on you? Deal breaker or motivator?

Such elaborate wagers are under way at companies across the country, an innovative variation in the trend of offering overweight Americans — and those with other unhealthy habits, such as smoking and drug use — financial incentives to change.

Such experiments live at the nexus of cost-benefit analysis, behavioral psychology and the obesity crisis. The best programs are calculated to exploit human nature: our love of a windfall, the risk of losing a small but significant financial stake, the camaraderie of a team effort, the heat of competition.

“We have to help people lose weight, and financial incentives are part of it,” says David Roddenberry, founder of HealthyWage.com, a two-year-old company that arranges inter-company competitions called “matchups” and takes a cut of the proceeds for its efforts.

To save money on health insurance premiums and draw attention to company wellness programs, more employers have been offering in-house contests with small payoffs, in cash or other goodies.

But now, HealthyWage and a handful of other websites have made a variety of contests available to almost any employer or individual.

At Meritus Health, a sprawling medical center in Hagerstown, Md., 24 teams of five employees, most of them women, are in the

fourth week of HealthyWage's most recent contest against squads from 13 other competitors from as far away as New Mexico. Members of teams such as Big and Wanna Be Rich and the Meritus Muffin-Top Dropers are laying small side bets and monitoring each other's food intake in an effort to take home the top prize. Some weigh in together each week.

Each employee put up \$60 to enter the contest. Collectively, the 120 workers lost more than 400 pounds the first week, according to a spokeswoman, better than three pounds per participant.

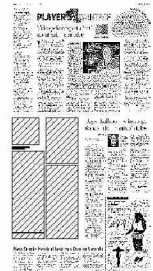
“I said, ‘Look, this is \$10,000,’” says Nancy Rotz, a receptionist in the medical center's environmental services division who wanted to lose weight anyway. “C'mon now, \$10,000 right before Christmas. This is awesome.”

George Loewenstein, a behavioral economist at Carnegie Mellon University who has studied financial incentives and weight loss, says the HealthyWage competition is “using all the conditions that have been found in the research to be successful.” In controlled studies of obese veterans, Loewenstein and his colleagues devised ways to include social support and pressure, competition and, of course, money to spur weight loss.

One financial tactic was a small daily lottery that the vets could enter by losing weight. In separate four- and eight-month studies, participants lost nearly a pound a week, significantly more than a control group.

Alas, there appears to be no such thing as a free, low-calorie lunch. In both of Loewenstein's studies, when the money stopped flowing, the weight came back.

“As soon as the program ends,” he says, “not only do they stop losing weight, but they regain most of the weight.” The study recommends that longer-term incentives be considered.





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Leona Van loan chuckles at her weight as she and fellow Team Skinny Clothes member Cynthia Stubbs participate in their weekly weigh-in at Meritus Health in Hagerstown, Md.