

RUN FOR THEIR MONEY

By Renee Moilanen

Linda Baggett had already decided to shed some pounds and get in shape before her 30th birthday. But if the promise of better health wasn't enough to keep her motivated, she now has another incentive: cold hard cash.

Baggett is taking advantage of the growing number of "Biggest Loser"-style weight-loss competitions that promise financial rewards for lost pounds. And although the strategy may sound like a Hollywood-inspired gimmick, experts say giving tangible incentives for meeting fitness goals actually works.

"If you have a carrot to win and a clear goal that's achievable, you're more likely to achieve that goal," said David Roddenberry, co-founder of HealthyWage.com, which hosts weight-loss competitions for employers and individuals.

Last year, a study in the American Journal of Medicine found that overweight patients who were given the chance to win up to \$100 for weight loss dropped almost twice as many pounds as patients who were not given financial incentives.

A similar study out of the University of Pennsylvania showed that individuals receiving cash rewards lost up to 14 pounds over a four-month program, compared to 4 pounds in the control group.

This sort of research, coupled with shows such as "The Biggest Loser," in which overweight contestants vie to win \$250,000, has spawned weight-loss competitions across the country.

HealthyWage launched in 2010 with no corporate clients. Today, it has about 200 companies hosting weight-loss competitions for their employees and more than 100,000 participants nationwide.

Baggett, 29, is betting on two of HealthyWage's incentive programs.

The Long Beach resident put in \$400 of her own money in hopes of tripling her winnings. If she gets below a BMI (body mass index) of 25 after one year, she can win up to \$1,000. If she loses 10 percent of her weight in six months, she gets \$200.

HealthyWage also has programs that cost nothing to join and those in which teams compete against one another.

Baggett joined the competitions in November and is already down 16 pounds.

"I was already working on (losing weight), and I thought maybe this would fire me up even more," said Baggett, who has signed up for her first half-marathon.

Of those who participate in HealthyWage's BMI program, about one-quarter earn the financial reward, Rod-

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Winning tips

Signing up for a weight-loss or physical fitness challenge is one thing. Winning is another. Increase your chances of walking home with the top prize with these simple tips:

Join a team: Having a support network makes it easier to stick to your diet and exercise goals. The most successful HealthyWage.com teams are families or co-workers — the closer the ties, the better, said co-founder David Roddenberry.

Meet or communicate with others on a regular basis: If you're part of a team, make sure to check up on each other. "The most successful teams check in on a daily or two to three times a week basis," Roddenberry said. Karma CrossFit in Manhattan Beach holds regular nutrition meetings to keep contestants in touch with each other.

Track your food: Diet is the single biggest contributor to weight loss, said Will Jefferies of Karma CrossFit. Write down what you eat to monitor how many calories you're consuming. You can also use an app such as MyFitnessPal or Tap and Track.

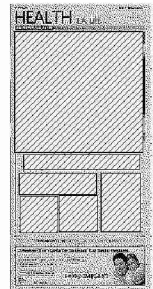
Get professional help: Although it's not required, Gold's Gym offers personal training to its challenge participants and provides resources on workouts its members can do to get in shape.

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denberry said.

The competitions are "pretty effective," he said. "Weight loss is a very tough problem and a very personal issue but we're finding, in particular with the team contestants, folks lose about 5 percent of their weight on average."

The team camaraderie is what convinced Hermosa Beach resident Kristy Kussman, 30, to sign up for a six-month fitness improvement contest at Karma CrossFit in Manhattan



Beach. About one-third of the members ponied up \$50 in hopes of winning an all-expenses-paid vacation to Mexico if they trim down, adopt a high-protein diet, build strength and get faster on standardized workouts.

"I figured it was a win even if I don't actually win the trip to Mexico," said Kussman, who has seen big improvements in her speed and energy levels only one month into the competition. "I definitely feel better."

But intangible rewards aren't always enough to motivate a lifestyle change.

"It's sad, but health isn't enough of an incentive for most people," said Will Jefferies, co-owner and coach at Karma CrossFit. Working toward improved fitness is a long-term endeavor, but "we need to have some degree of immediacy, and a (financial) incentive provides that."

At Gold's Gym in North Hollywood, about 50 members are competing in the annual Gold's Gym Know Your Own Strength Challenge, in which participants can win up to \$75,000 in cash prizes if they cut their body fat percentage and improve their physique as judged by before and after photos.

Some members were down 15 pounds just three weeks into the competition, said Junior Solis, an assistant manager who is overseeing

the North Hollywood contest. The gym provides nutrition resources and suggested workouts for participants who want to stay on track, and the sight of other contestants working hard in the gym is a major motivator, he said.

"People are hearing about other contestants who've lost more weight than they have, and it pushes them even more," Solis said.

But whether financial incentives promote long-term change remains to be seen.

The University of Pennsylvania researchers found that cash winners regained some of the lost weight once the incentives ended even though they still weighed less than when they started.

"It's a short-term fix to a long-term problem," said Jefferies, who hopes that a

six-month challenge is long enough to instill lifelong healthy habits in his contestants.

At the very least, the promise of a cash reward and a set deadline gives contestants "the focus that this is what I have to do right now," he said. "Health and personal fitness are a big goal."

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