Fitness Goals: Money Motivates (Especially When You Risk Losing It)

By Editorial Staff

Can't seem to get to the gym consistently? What about your home workouts? Not working out as often as you'd like? Perhaps a little money could be the missing motivation. In a recent study, researchers divided adult workers into three groups, each with a financial incentive to lose weight. Members of the first group received \$1.40 apiece per day for each day they reached a 7,000-step goal; each member of the second group received a lottery entry, making them eligible for a daily \$1.40 cash prize. Members of group #3 each received \$42 up front - but had to return \$1.40 each day they did not meet the 7,000-step goal.

Now to the findings: After 13 weeks, group #1 (\$1.40 daily reward) had met the step goal 35 percent of the time, group #2 (possible \$1.40 daily lottery prize) 36 percent of the time and group #3 (\$42 up front with threat to return it incrementally if not meeting the goal) 45 percent of the time. However, compared to the control group (workers who were given the step goal, but without any financial incentive; 30 percent of days meeting goal), only group #3 proved superior to a significant degree.

So, when it comes to fitness, money motivates – but only when you're threatened with losing some or all of it if you don't participate. Does your office have a fitness / wellness program in place? Are you and/or other employees struggling to lose weight and stay fit? Talk to your employer about the value of a monetary incentive program, particularly one that provides money up front. After all, healthy employees are happier employees, not to mention they may save employers on health care costs.

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