

# Promoting Healthy Childhood Behaviors with Financial Incentives: A Narrative Review of Key Considerations and Design Features for Future Research

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In the last decade, there has been a robust increase in research using financial incentives to promote healthy behaviors as behavioral economics and new monitoring technologies have been applied to health behaviors. Most studies of financial incentives on health behaviors have focused on adults, yet many unhealthy adult behaviors have roots in childhood and adolescence. The use of financial incentives is an attractive but controversial strategy in childhood. In this review, we first propose five general considerations in designing and applying incentive interventions to children. These include: (1) the potential impact of incentives on intrinsic motivation, (2) ethical concerns about incentives promoting undue influence, (3) the importance of child neurodevelopmental stage, (4) how incentives interventions may influence health disparities, and (5) how to finance effective programs. We then highlight empirical findings from randomized trials investigating key design features of financial incentive interventions, including framing (loss versus gain), timing (immediate versus delayed), and magnitude (incentive size) effects on a range of childhood behaviors from healthy eating to adherence to glycemic control in type 1 diabetes. Though the current research base on these subjects in children is limited, we found no evidence suggesting that loss-framed incentives perform better than gain-framed incentives in children and isolated studies from healthy food choice experiments support the use of immediate, small incentives versus delayed, larger incentives. Future research on childhood incentives should compare the effectiveness of gain versus loss-framing and focus on which intervention characteristics lead to sustained behavior change and habit formation.

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