

PERSONAL JOURNAL.

By ANDREA PETERSEN

Should granola bars come with a warning label? Concern is rising about the amount of ultra-processed foods in American diets, and the effect eating so many of these foods has on our health. Part of the problem, nutrition researchers say, is that lots of healthy-seeming items—many breakfast cereals, soups and yogurts as well as granola—fall into that category. Recent studies have linked diets high in ultra-processed foods to increased risks of obesity, Type 2 diabetes, cancer, cardiovascular disease and depression.

Yet there is no set definition of what makes a food ultra-processed, and scientists are still figuring out exactly why eating a lot of these foods is associated with health problems.

These foods are coming under a microscope as the U.S. government prepares the latest version of its dietary guidelines. For the first time, the government is asking its scientific advisory committee to consider how diets consisting of varying amounts of ultra-processed foods influence body composition and obesity risk.

Food companies dispute the idea that their products are unhealthy and say that packaged food gives people a convenient, affordable way to get nutrients.

Ultra-processed foods now make up a majority of Americans' diets. About 58% of the calories that U.S. adults and children ages 1 and older consume in a day come from ultra-processed foods, according to an analysis of federal data collected from 2001 to 2018. Among children, the number is higher—and is growing.

Frozen pizza, chicken nuggets and protein bars—the bulk of them ultra-processed, according to some experts—are popular for a reason: They are cheap, tasty and convenient.

What is the definition of ultra-processed food?

Nutrition researchers generally consider foods ultra-processed if they include ingredients that you wouldn't find in a home kitchen, such as high-fructose corn syrup and emulsifiers, said Christina A. Roberto, director of the Psychology of Eating and Consumer Health Lab at the University of Pennsylvania's Perelman School of Medicine.

Many researchers define foods' level of processing using a classification system published by scientists in Brazil.

Unprocessed or minimally processed foods are pretty close to their natural state—fruits, vegetables, plain meat. They might be altered via processes such as drying, roasting or pasteurizing and can include some preservatives, but they lack added salt, sugar or other food substances, said Carlos A. Monteiro, a professor in the department of nutrition at the School of Public Health at the University of São Paulo and a co-creator of the system.

Processed foods might be preserved by canning, bottling or

# How Eating Ultra-Processed Foods Can Affect Your Health

Recent studies link diets high in these foods to increased risks of obesity, cancer and other ailments



◀ Whole Foods peanut butter, left, has one ingredient, making it not ultra-processed. Reduced-fat Skippy includes corn syrup solids and hydrogenated vegetable oil, which food researchers say makes it ultra-processed. Skippy maker Hormel Foods referred questions to an industry group, which disputed the suggestion that processed foods are unhealthy.

cessed diet, they ended up consuming about 500 calories more a day than they did on the less-processed diet. After two weeks, they gained about 2 pounds. Participants lost about 2 pounds after two weeks on the unprocessed diet.

People eating the ultra-processed foods had to consume more calories to attain the same level of satisfaction and fullness as they did on the other diet, said Kevin D. Hall, the lead author of the study and a scientist at the NIH.

Hall believes that one way ultra-processed foods may contribute to weight gain is that they often contain more calories per gram compared with less-processed foods. This is because when companies make ultra-processed products, they break down the cellular structure of the raw ingredients and remove the water, Hall said.

Highly processing foods makes them more rapidly digestible, so that few calories and nutrients make it to your large intestine, which can change the microbiome in the gut, said Dr. Dariush Mozaffarian, a cardiologist and professor of nutrition and medicine at Tufts University. Because the microbiome digests calories, this means that even if two people are eating the same number of calories, the one consuming lots of ultra-processed foods will have more calories available to be turned into fat compared with someone eating a largely minimally processed diet.

"You can imagine how hard it is for the first person to keep the weight off," he said.

What to do

To reduce the amount of ultra-processed foods in your diet, choose whole foods as much as you can. Frozen vegetables, canned beans, canned tuna and roasted nuts can be convenient and quick. With packaged foods, health claims like "low in sugar" or "heart healthy" are often a giveaway that they are ultra-processed, says Taillie, the nutrition researcher.

When looking at labels, choose items with fewer ingredients overall and try to avoid those with ingredients you don't recognize. And you can add unprocessed foods to ultra-processed meals to make them healthier: Toss fresh broccoli into boxed mac and cheese, or add plain vegetables to a frozen meal.

some fermentation, and might contain ingredients such as butter or salt: Think canned beans, cheese or fresh bread you would find at a local bakery.

Most ultra-processed foods have some engineering involved. To make them, companies generally break down whole foods and chemically modify them to create ingredients like soy protein isolate, derived from soybeans, and maltodextrin, a sweetener derived from corn, rice or other grains. Ultra-

tra-processed foods also often include ingredients that enhance a food's flavor, color or texture.

What's healthy?

Not all ultra-processed foods are equal, some scientists say, and some might be good for you.

Plenty of foods that tout health benefits with labels like "organic," a "good source of whole grains" or "low in sugar" are ultra-processed, said Lindsey Smith Taillie, associate professor in the nutri-

tion department at the University of North Carolina Gillings School of Global Public Health.

"The more of those you see on a product, the more likely it is to be ultra-processed," she says. "Eggs or milk or plain fruit and vegetables don't carry claims."

The health risks

In nature, most foods are either high in fat, like meat, or high in carbohydrates (which turn into sugar in the body), like fruit. Ultra-processed foods are often high in both fat and carbs, which causes them to act more potently on the reward systems in our brains and can make them addictive, said Ashley Gearhardt, a professor of psychology at the University of Michigan who studies food addiction.

Foods such as ultra-processed ice cream, french fries, pizza and chips "are beyond anything our brain evolved to handle," she said. Diets high in fat, sugar and sodium are associated with cardiovascular disease and other health issues.

An influential study from researchers at the National Institutes of Health found that people who ate a diet high in ultra-processed foods consumed more calories and gained weight compared with people who ate a minimally processed diet—even though the diets contained roughly the same amounts of calories, fat, sugar, sodium and fiber.

Scientists created two diets, one with most calories coming from foods like packaged muffins and deli turkey and the other with most calories coming from minimally processed foods, including scrambled eggs and salads with chicken. When people ate the majority-ultra-pro-

How ultra-processed foods affect the body

**Brain:** Foods high in both refined carbohydrates and fat (which many ultra-processed foods are) enhance activity in the reward systems in the brain, likely making them more addictive.

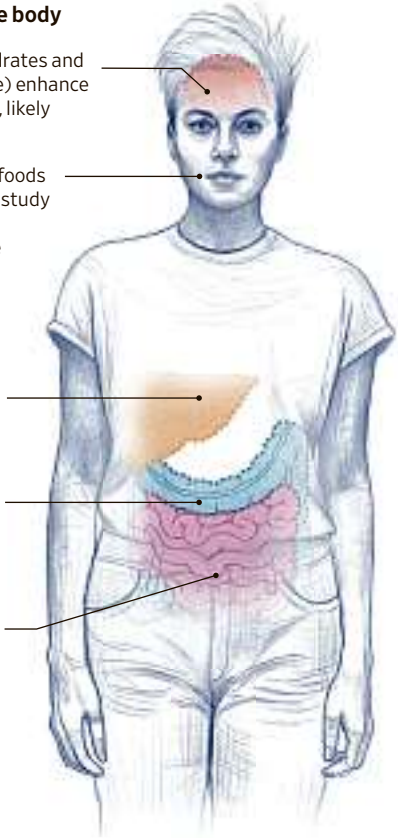
**Mouth:** When people eat ultra-processed foods they consume more calories per minute, a study found. During processing, water is often removed from the ingredients, making the product more energy dense.

**Liver:** The rapid rush of glucose, fructose and amino acids from many ultra-processed foods can overwhelm the liver and create visceral fat around the organs, which can result in fatty liver disease.

**Large intestine:** A diet high in ultra-processed foods can change the gut microbiome. Imbalances in the gut microbiome have been linked to obesity and Type 2 diabetes.

**Small intestine:** Many ultra-processed foods are digested rapidly, starting in the mouth and then almost completely digested in the stomach and small intestine.

Sources: Ashley Gearhardt, the University of Michigan; Kevin D. Hall, National Institutes of Health; Dariush Mozaffarian, Tufts University; Cleveland Clinic (anatomy)  
Jemal R. Brinson/THE WALL STREET JOURNAL



## Realtors Brace for Change After Court Ruling

By ANNE MARIE CHAKER

Realtors across the country are rethinking their jobs, and some are backpedaling from the profession, fearing that the heyday of their business is over.

A court verdict last month stands to radically alter the way real-estate agents are paid for their work, and could result in far lower pay for the 1.6 million men and women who sell homes as their main job or as a side hustle.

Realtors were already facing the effects of rising interest rates, which have put a chill on inventory and helped bring home sales to their lowest level in years.

Nicole Noles Collins, a 51-year-old acupuncturist in Port Charlotte, Fla., got her license in 2020 when the pandemic shut high-touch businesses like acupuncture and home sales were taking off.

Noles Collins says lower commissions from the homes she sells in Florida, which are priced between \$100,000 and \$350,000, wouldn't be worth her time, especially now that business at her acupuncture studio is back to pre-Covid levels.

**Agents earn an average of \$65,850 a year—typically paid by commission.**

"It's completely negating the reason to be an agent in the first place," she says.

U.S. real-estate agents drive 90% of home sales, according to a report released earlier this month by investment bank Keefe, Bruyette & Woods. Real-estate agents earn an average of \$65,850 a year—typically paid by commission when a home gets sold, according to a Labor Department estimate. The downside: It leaves some agents in the lurch if buyers back out.

The federal jury in Missouri found that the National Association of Realtors and large brokerages conspired to keep costs associated with home sales artificially high by effectively locking in commission rates even as home prices have skyrocketed.

Keefe, Bruyette & Woods is predicting more than half of agents—and as many as 80%—could lose their jobs or leave the profession amid continued class-action litigation. Additionally, the bank pre-announced that the \$100 billion annual commission pool on home sales in the U.S. could be cut by one-third.

"NAR and corporate real-estate companies have had a stranglehold on real-estate commissions for too long," plaintiffs' lawyer Michael Ketchmark said outside the Kansas City, Mo., courtroom.

A spokesman for the National Association of Realtors says it will

appeal the decision. A potential outcome, if buyers are asked to pay brokers upfront, is that lower-income, first-time homeowners or communities of color might forgo hiring agents to represent them.

Commission model

Realtors earn their living on commissions, which have stayed fairly locked-in over several decades, at roughly 5% to 6% of a home's cost. That share is paid for by the seller, which is in turn shared with the buyer's agent.

This model, class-action attorneys for homeowners across several Midwestern states argued, has inflated housing prices and suppressed competition. The federal trial verdict could lay the groundwork for widespread changes to commissions, though some residential brokerage firms predict the existing pay structure won't change. Meanwhile, realtors are asking their bosses what the fallout could be for their industry as answers from management have been scarce.



how changes to commissions, which have long been baked into home prices, would affect the housing market.

Turning to flat fees

Franklyn Salas, a 42-year-old real-estate agent in Washington, D.C., says he would consider turning to a fee-based model.

One option might be to charge house hunters between \$2,000 and \$5,000 for a clear list of services and expenses, including transportation, time and gasoline mileage, over a period of weeks while they looked for a home to buy. If the potential buyer didn't find one during that contract, they would have the option of continuing with the broker, and a new fee would kick in.

"That would make it easy for everyone to understand," he says.

Bonnie Brunson, a real-estate agent in Las Vegas, says such a fee-based structure might better compensate buyer agents in certain cases. "The thing I hate about being a buyer's agent is they pull your string," she says. "I've had clients I've worked with for a year or so and they end up not buying anything from me."

There would be downsides, too. Brunson recalls being offered a flat fee of \$5,000 for a regular customer who flipped homes for hundreds of thousands of dollars of profit, which she rebuffed. The flat fee would have amounted to much less than the commission she would have earned—and she would have had to share it with the buyer's agent. "I didn't work with him anymore after that," she says.

◆ Property brokerages are seeking to reassure investors ..... B6

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