

1 Effect of Different Financial Incentive Structures for Promoting Physical Activity Among Adults:
2 A Randomized Clinical Trial

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49 KEY POINTS

50 Question

51 Is it more effective to disburse fixed total incentives at a constant, increasing or decreasing rate
52 to encourage physical activity?

53

54 Findings

55 In this randomized controlled trial, financial incentives for physical activity were significantly
56 more effective at motivating activity during and immediately following a payment period if they
57 were offered at a constant rate rather than an increasing or decreasing rate.

58

59 Meaning

60 This finding has implications for the design and delivery of incentive programs to promote
61 healthy behaviors.

62

63

64 ABSTRACT

65 Importance

66 Few adults engage in recommended levels of physical activity. Financial incentives can promote
67 physical activity, but little is known about how their structure influences their effectiveness; for
68 example, whether incentives are more effective if they are disbursed at a constant rate, versus
69 increasing or decreasing rates.

70

71 Objective

72 To determine if it is more effective to disburse fixed total incentives at a constant, increasing or
73 decreasing rate to encourage physical activity.

74

75 Design

76 Two-week, four-arm randomized controlled trial from June 2, 2014 – June 15, 2014. Data
77 analyses finalized in 2018.

78

79 Setting

80 An online platform that automatically records daily steps of pedometer-wearing users and
81 awards points redeemable for cash.

82

83 Participants

84 3,515 users of the online platform in the lower 70th percentile of steps taken among all users pre-
85 treatment.

86

87 Intervention

88 Participants were randomized to either a control group or to one of three intervention groups
89 over two weeks. Control participants received a constant daily rate of \$0.00001/step. The three
90 intervention groups received a 20-fold incentive increase (\$0.00020/step) distributed
91 differently over two weeks—at a constant, increasing, or decreasing rate. Reminder emails
92 explaining incentive schedules were sent the day before the intervention and half-way through
93 the two-week intervention.

94

95 Main Outcome and Measure

96 Change in mean daily steps during the two-week intervention and three weeks post-
97 intervention. The study had 80% power to detect a difference of 280 steps/day during the
98 intervention at $\alpha=0.05$.

99

100 Results

101 During the intervention, compared to control, constant incentives generated 306.7 more
102 steps/day (95% CI [91.5,521.9]; $p=0.005$), decreasing incentives generated 96.9 more steps/day
103 (95% CI [15.3,178.5]; $p=0.020$), and increasing incentives generated no change (1.5; 95% CI [-
104 81.6,84.7]; $p=0.971$). One week post-intervention, compared to control, only constant incentives
105 generated significantly more steps/day (329.5; 95% CI [20.6,638.4]; $p=0.037$). Two and three
106 weeks post-intervention, there were no significant differences compared to control. Overall, for
107 each dollar spent, constant incentives generated 475.5 more steps than increasing incentives and
108 429.4 more steps than decreasing incentives.

109

110 Conclusions and Relevance

111 Financial incentives for physical activity are more effective during a payment period if offered at
112 a constant rather than an increasing or decreasing rate. However, this effectiveness dissipates
113 shortly after the incentives are removed.

114

115 Trial Registration

116 Clinicaltrials.gov identifier: NCT02154256

117 <https://clinicaltrials.gov/ct2/show/NCT02154256>

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137 INTRODUCTION

138 Physical inactivity has been implicated as a major risk factor for disability and death globally, on
139 par with obesity and smoking, yet receives considerably less attention^{1,2}. Inactivity accounts for
140 9% of premature mortality². In the United States, inactive individuals older than 50 years of age
141 would gain 1.3-3.7 years of life expectancy if they became active³. Activity alone can reduce the
142 risk of developing diabetes, cardiovascular disease, colon and breast cancers, and improve bone
143 and mental health; however, less than half of adults in the US engage in recommended levels of
144 physical activity⁴. The benefits of activity and the costs of inactivity are clear, but motivating
145 individuals to increase their activity is challenging.

146
147 Financial rewards are a useful tool for encouraging healthy behaviors including smoking
148 cessation, eating nutritious foods, physical activity, and weight loss⁵⁻¹⁴. At least 15 state Medicaid
149 programs and over 1/4 of large employers offer financial incentive-based health and wellness
150 programs^{15,16}.

151
152 Recent literature suggests that principles from behavioral economics can be effectively
153 harnessed to design and deliver incentives capable of changing health behaviors like physical
154 activity. We understand that rewards conditioned on performing specific behaviors are more
155 likely to be successful in promoting exercise, for instance, compared to unconditional rewards
156 encouraging behavior change (such as free gym memberships)¹⁷.

157
158 In a recent systematic review, Mitchell *et al* identify key principles of effective incentive design to
159 promote physical activity including immediate incentives, realistic daily goals, and longer
160 interventions (>24 weeks) among less active adults¹⁸. To have impact, the size of the incentive
161 does not have to be large (~\$1/day), and its effect can be multiplied through frequent and
162 personalized feedback.

163
164 Still, much remains unknown. First, while we understand that small daily incentives over time
165 can be effective, few studies have sought to assess how those small daily incentives should be
166 distributed over time. A critical question is therefore how to disburse incentives for maximal
167 impact. This is the primary research question of the present research.

168
169 Second, while financial incentives can encourage healthy behaviors including exercise, it is
170 unclear how to create behavior change that is sustained after incentives are inevitably removed.
171 Among the studies demonstrating the benefits of financial incentives, few have measured post-
172 intervention behavior, and fewer still have demonstrated evidence of behavior change lasting
173 beyond the time period when incentives were offered^{7-9, 17, 18}.

174
175 While maintaining the same financial incentive over time has the benefit of simplicity, it may not
176 be the best way to foster sustained behavior change. Starting with a small incentive and
177 increasing it over time may help individuals gradually build a habit by preventing the
178 development of tolerance to a specific incentive value - just as patients may develop tolerance to
179 medications and require an increased dosage to maintain the same effect¹⁹. Yet, starting with a
180 large incentive may help motivate individuals to overcome inertia and initiate a new routine^{20,21}.
181 Gradually reducing incentives over time from an initially high level may then help diminish
182 individuals' reliance on financial rewards for motivation to exercise, making it easier to
183 transition to un-incentivized engagement²²⁻²⁴.

184

185 Our primary objective was to compare three different two-week incentive programs with
186 rewards for daily steps taken to determine which was the most effective for increasing steps
187 both during and post-intervention. We build upon the existing literature and leverage an online
188 platform with points-based daily financial incentives enhanced with frequent, personalized
189 feedback to conduct this study. Each of the three programs offer the same total incentives but
190 distributed differently: increasing, decreasing, or constant over time. In a four-arm randomized
191 controlled trial, we compare the effectiveness of these incentive programs versus a control
192 group.

193

194 METHODS

195 *Study Design*

196 We conducted a field experiment with Achievement (formerly called AchieveMint), an online
197 platform (www.myachievement.com) owned by Evidation Health (the employer of study author
198 LF) that automatically records the daily steps of users who wear pedometers and awards them
199 points redeemable for cash. One step earns \$0.00001 (i.e., 10,000 steps = \$0.10). We tested
200 whether and by how much offering incentives to users that are twenty times as large as usual
201 over two consecutive weeks changes the steps taken during and after the intervention compared
202 to a control group.

203

204 This study was approved and a waiver of informed consent was granted by the University of
205 Pennsylvania Institutional Review Board. The study was registered with ClinicalTrials.gov
206 (NCT02154256).¹

207

208 *Setting and Participants*

209 Participants were users of the online platform who logged steps using a pedometer at least once
210 between May 9, 2014 and May 22, 2014 (the date participant selection occurred). At the time of
211 the study, the online platform did not routinely collect demographic information on its users;
212 therefore we do not have demographic data on study participants.

213

214 To maximize the health impact of our intervention, we excluded the most active users and
215 conducted our study among users whose logged steps were in the bottom 70th percentile of all
216 users between May 9, 2014 and May 22, 2014. We calculated that a sample of 3,515 participants
217 would allow us to detect a difference of 280 steps per day at $\alpha=0.05$ with 80% power.

218

219 Based on the resources available and the study power calculations, we decided that a two week
220 intervention would be sufficient to answer the study's key question regarding which incentive
221 structure would most effectively promote physical activity.

222

223 *Randomization and Interventions*

224 Participants were stratified by one of nine pedometer brands (ActiveBeats, BodyMedia FIT,
225 FitBug, Fitbit, Jawbone UP, MapMyWalk, Misfit Wearables, Moves, and Withings) and randomly
226 assigned to one of four experimental conditions as outlined in **Figures 1 and 2**: a control
227 condition (in which participants received incentives as usual: \$0.00001 per step (i.e. \$0.10 per

¹ Our clinical trial pre-registration was regrettably vague. The goal of the project was always to look at user step counts (as the goal users were trying to achieve was taking as many steps as possible per day), and because the intervention only lasted for 2 weeks and the effects dissipated after another week, we determined that a lengthier follow-up analysis than the one we present would not add value.

228 10,000 steps) or one of three treatment conditions. In the three treatment conditions,
229 participants were offered an average of 20x their usual points per step (i.e. \$2.00 per 10,000
230 steps) during the two-week intervention period. Thus, comparing the control condition to these
231 three treatment conditions enabled us to test the effect of a 20x incentive increase on walking
232 behavior. However, as described next, comparing the three treatment conditions enabled us to
233 test the effect of incentive structure, our primary interest.

234

235 In the constant incentive condition, participants were offered \$0.00020 per step every day. In the
236 increasing incentive condition, they were initially offered \$0.00005 per step (i.e. \$0.50 per
237 10,000 steps); this increased by \$0.00005 per step every two days up to a maximum of \$0.00035
238 per step (i.e. \$3.50 per 10,000 steps) on the last two days. In the decreasing incentive condition,
239 participants were initially offered \$0.00035 per step; this decreased by \$0.00005 per step every
240 two days down to a minimum of \$0.00005 per step on the last two days. The schedule of
241 incentives is detailed further in **Supplement eTable 1**.

242

243 Routinely, users of the online platform receive an update email on Sunday reflecting their weekly
244 earnings in points and dollars. During the two-week intervention, these Sunday emails continued
245 to be sent. Study-specific emails were also sent. The day before the intervention began (on
246 Sunday, June 1, 2014), all study participants received an email describing the program designed
247 to help them increase their physical activity (**Supplement eFigures 1-4**). In the treatment arms,
248 participants received a precise schedule detailing the incentives they would receive for each step
249 taken on each day over the subsequent two weeks. All study participants who wore pedometers
250 on a given day and “synced” their pedometers with the online platform within seven days were
251 recorded in our dataset, and others were recorded as missing observations, allowing for analyses
252 accounting for missing observations in a variety of ways. On day seven of the fourteen-day
253 intervention, all study participants received a reminder email encouraging them to be physically
254 active (**Supplement eFigures 5-6**). The reminder email for treatment participants also included
255 their specific incentive rate.

256

257 *Outcomes*

258 We report individual daily step counts for a period of eight weeks total: three weeks pre-
259 intervention, two weeks during the two-week long intervention, and three weeks post-
260 intervention. The primary outcome measure was change in daily steps taken, which was
261 collected remotely through participants’ pedometers. The intervention began on June 2, 2014
262 and concluded on June 15, 2014. Initial data analysis occurred in 2014. Based on peer feedback, a
263 sensitivity analysis was conducted and all analyses finalized in 2018.

264

265 *Statistical Analysis*

266 Prior studies have demonstrated that pedometer daily step counts lower than 2,000 are unlikely
267 to be reflective of true daily step count values; we define a missing data day as any day with
268 fewer than 2,000 recorded steps²⁵. To address the possibility that some participants walked
269 without pedometers, we present all analyses in two different ways (the results of which
270 converge on the same conclusion):

271

272 In our primary analysis, we use an intent-to-treat strategy in which we replace missing data with
273 an average of a given participant’s pre-intervention daily step counts greater than 2,000 steps,
274 stratified by day of week to account for person-within-week differences in physical activity (i.e., a
275 participant may routinely get more physical activity on Saturdays compared to Wednesdays). To

276 further minimize the potential for bias, we conduct a sensitivity analysis in which we delete all
277 daily step data recording fewer than 2,000 steps – an approach that would bias towards a null
278 effect.

279

280 We use ordinary least squares regression to predict the overall and separate effects of our three
281 treatment arms (*constant, increasing, and decreasing*) on participants' daily steps. We include
282 person-by-day-of-week fixed effects and cluster standard errors by person-by-day-of-week to
283 control for individual differences in steps and further for differences in participant routines that
284 vary by day of week; these fixed effects also capture condition assignment. In addition, we
285 include fixed effects by pedometer brand and for each day of the year to account for seasonal
286 conditions that may influence step count. We employ Wald tests to assess differences between
287 treatment conditions and conduct a cost-effectiveness analysis of additional steps taken per \$1
288 paid to each treatment condition participant relative to control participant.

289

290 RESULTS

291 The sample (N = 3,515) was distributed randomly among the control (n=879), constant (n=879),
292 increasing (n=881), and decreasing (n=876) conditions. In the three weeks pre-intervention,
293 mean daily steps across all study participants was 6,804.48 (SD = 3,506.91). Pre-intervention,
294 each day on average 83.4% of participants in the control, 82.8% in the increasing, 84.2% in the
295 decreasing, and 84.1% in the constant incentive condition used their pedometers. During the
296 intervention, each day on average 76.4% of participants in the control, 79.0% in the increasing,
297 79.1% in the decreasing, and 79.7% in the constant incentive condition used their pedometers.
298 While there were significant differences in pedometer adherence between conditions in the pre-
299 intervention and during intervention periods, the differences were small in magnitude. To
300 address this difference and the possibility that some participants walked without pedometers,
301 we employ an intent-to-treat approach in which we replace missing data as described above.

302

303 *Effect of 20x increase in incentives*

304 Participants collapsed across the three treatment arms took an estimated 135.0 additional daily
305 steps relative to control during the intervention period (95% CI [41.0, 228.9]; p=0.005). In the
306 three weeks following the intervention, there were no significant differences.

307

308 **Figure 3** shows the unadjusted differences in mean steps taken by treatment participants
309 compared to control participants for 3 weeks before, 2 weeks during, and 3 weeks after the
310 intervention. Treatment participants experienced an increase in physical activity mid-way
311 through the intervention (when the regular Sunday earnings update email was sent), and the
312 increase was particularly large for those in the constant condition. In the more conservative
313 sensitivity analysis in which we delete all step count data less than 2,000, we find qualitatively
314 similar results.

315

316 *Effect of incentive structure*

317 *During the intervention.* **Table 1** presents the results of regressions and Wald tests comparing the
318 effectiveness of each treatment arm relative to control and to each other treatment arm during
319 the two-week intervention. Participants in the constant condition logged 306.7 additional daily
320 steps (95% CI [91.5, 521.9]; p=0.005) relative to those in the control condition, 305.1 additional
321 daily steps (95% CI [89, 521.2]; p=0.006) relative to those in the increasing condition, and 209.8
322 additional daily steps (95% CI [-5.7, 425.3]; p=0.056) relative to those in the decreasing
323 condition. Participants in the decreasing condition demonstrated a small increase in daily steps

324 relative to those in the control condition (96.9 additional daily steps; 95% CI [15.3, 178.5];
325 p=0.020) and relative to those in the increasing condition (95.3 additional daily steps; 95% CI
326 [11.3, 179.3]; p=0.026). Participants in the increasing condition did not log significantly more
327 steps than those in the control condition (1.5; 95% CI [-81.6, 84.7]; p=0.971). In the sensitivity
328 analysis, we find similar results except there is no longer a statistically significant effect of
329 decreasing incentives compared to control during the intervention period (80.5; 95% CI [-38.5,
330 199.4]; p=0.185).

331

332 *After the intervention.* **Table 2** presents the effectiveness of each treatment arm in the three
333 weeks after the intervention. In the first week post-intervention, participants in the constant
334 condition took 329.5 more daily steps (95% CI [20.6, 638.4]; p=0.037) than those in the control
335 condition, 397.8 more daily steps (95% CI [89.2, 706.4]; p=0.012) than those in the increasing
336 condition and 308.6 more daily steps (95% CI [0.1, 617.1]; p=0.050) than those in the decreasing
337 condition. There were no significant differences between the increasing and decreasing
338 conditions and the control condition (-68.3; 95% CI [-174.6, 38.1]; p=0.208 and 21.0; CI [-84.9,
339 126.8]; p=0.698, respectively).

340

341 In the second week post-intervention, participants in the constant condition logged significantly
342 more daily steps than increasing condition participants (315.2 additional daily steps; 95% CI [6,
343 624.4]; p=0.046). Constant condition participants also logged more daily steps than those in the
344 control and decreasing conditions, but these differences were not significant (213.5 additional
345 daily steps; 95% CI [-94.8, 521.8]; p=0.175 and 297.1 additional daily steps; 95% CI [-10.9,
346 605.1]; p=0.059, respectively). There were no significant differences between the increasing and
347 decreasing conditions and the control condition (-101.7; 95% CI [-209.2, 5.8]; p=0.064 and -83.6;
348 95% CI [-187.7, 20.6]; p=0.116, respectively)

349

350 In the third week post-intervention, there were no significant differences in steps taken between
351 the constant condition and the increasing (53.6; 95% CI [-100.5, 207.7]; p=0.773), decreasing (-
352 82.7; 95% CI [-233.8, 68.4]; p=0.177), or control conditions (-22.8; 95% CI [-177.3, 131.8];
353 p=0.271). There was, however, a significant increase of 136.3 daily steps in the decreasing
354 condition compared to the increasing condition (95% CI [30.3, 242.3]; p=0.012).

355

356 In the sensitivity analysis, we find similar results except one week post-intervention there is no
357 longer a statistically significant effect of constant incentives compared to control (485.4; 95% CI
358 [-20.1, 990.9]; p=0.060). Constant incentives demonstrate a sustained effect one-week post-
359 intervention compared to the increasing (607.4; 95% CI [103.7, 1111.1]; p=0.013) and
360 decreasing incentive conditions (515.4; 95% CI [12, 1018.8]; p=0.042). There is no statistically
361 significant difference in steps one-week post-intervention between the constant and control
362 conditions (485.4; 95% CI [-20.1, 990.0]; p=0.060). Two weeks post-intervention, there is a
363 statistically significant effect of increasing incentives compared to control (-183.4; 95% CI [-
364 351.5, -15.3]; p=0.033), decreasing incentives compared to control (-212.9; 95% CI [-376.2, -
365 49.6]; p=0.011), and decreasing incentives compared to constant incentives (-532.0; 95% CI [-
366 1029.4, -34.6]; p=0.036); and three weeks post-intervention, there is no longer a statistically
367 significant effect of increasing incentives compared to decreasing incentives (-138.2; 95% CI [-
368 309.3, 32.9]; p=0.113).

369

370 *Cost-effectiveness*

371 During the intervention, participants in the constant condition were paid an average of \$15.48
372 per person compared to an average of \$14.54 per person in the increasing condition, and an
373 average of \$14.67 per person in the decreasing condition.

374
375 Compared to control and including post-intervention effects, for each additional \$1 paid, there
376 were 582.4 additional steps per participant in the constant condition, 107.0 additional steps per
377 participant in the increasing condition, and 153.1 additional steps per participant in the
378 decreasing condition.

379

380 DISCUSSION

381 To our knowledge, this is one of the largest randomized controlled trials of financial incentives
382 for physical activity. We tested the short-term impact of different incentive structures on
383 physical activity. Incentive structure affected physical activity during the 2-week intervention:
384 the constant incentives significantly increased physical activity relative to all other conditions –
385 control, increasing incentives, and decreasing incentives. These effects held for one week after
386 the incentives had been removed. These effects dissipated two to three weeks post-intervention.
387 Indeed, similar to prior studies, after the withdrawal of incentives, physical activity tapered in all
388 conditions^{14,26}.

389

390 In sum, we conclude that incentive structure – independent from incentive *size*, which was the
391 same across our treatment groups – affects physical activity at least during the period when
392 incentives are offered. Thus, in designing wellness programs, incentive-designers and policy-
393 makers should consider not simply the *magnitude* of incentives, but also their structure^{6,11}.

394

395 It is important to recognize that the control effectively received an incentive at a constant rate,
396 just 20-fold lower than the treatment conditions. Interestingly, the constant rate structure was
397 so effective that during the intervention, the control performed equally as well as a 20-fold
398 greater incentive delivered at an increasing rate and only marginally worse than a 20-fold
399 greater incentive delivered at a decreasing rate.

400

401 Our results on the comparative effectiveness of constant versus decreasing incentives are
402 consistent with findings from a working paper by Carrera *et al* directly comparing the impact of a
403 constant incentive and a decreasing incentive on gym initiation and attendance over eight weeks
404 among employees of a Fortune 500 company²⁶. They find that among non-gym members the
405 constant and decreasing incentives were equally effective in increasing gym join rates. However,
406 among existing gym members, the constant incentive was significantly more effective than the
407 decreasing incentive in motivating physical activity during and after the intervention. They
408 complement a host of recent studies exploring different payment disbursement schemes for
409 motivating physical activity^{8-11,26-28}.

410

411 Only a handful of studies providing financial incentives for exercise and physical activity have
412 measured and demonstrated behavior change post-intervention^{8-10,26,29}. These studies differ
413 from the current study in a number of ways – almost all incentivized and measured gym
414 attendance rather than step count, lasted four weeks or longer, provided an incentive with a
415 daily expected value more than twice that of the current study (\$1.40), and recruited samples
416 fewer than 1000 participants^{8-10,26,29}.

417

418 Our findings raise the question of why incentives delivered at a constant rate were more
419 effective than other disbursement strategies. One potential explanation is that the constant
420 incentive was easier to remember and therefore more salient and impactful in promoting
421 physical activity³⁰. By contrast in the other disbursement strategies, getting paid different
422 amounts for doing the same thing may have been confusing, or even felt unfair, potentially
423 contributing to their relative ineffectiveness³¹. Further research exploring these and other
424 possibilities would be valuable.

425
426 Prior work suggests a differential and often lower impact of financial incentives among those
427 with existing exercise habits^{9,26}. Users of the online platform we studied have higher daily step
428 counts than the average US adult, which is why for our study we sampled from users in the
429 bottom 70% of physical activity. As a result, our study findings reflect a population with similar
430 baseline physical activity as the US population³². However, we cannot say as much about how our
431 incentive conditions might impact those who are on the extremes of physical activity, including
432 those who are sedentary.

433
434 Our study has several limitations. First we were dependent on participants' device-wearing
435 behaviors. We could not detect steps if a participant did not wear the pedometer, resulting in
436 missing data. Missing data is a common challenge when conducting experimental research in
437 real-world settings. Prior studies have dealt with missing or partially recorded step data by
438 excluding or replacing the data with a uniform step number. These approaches have their own
439 shortcomings because deleting the data biases towards a null effect and replacing missing data
440 with zeros biases towards finding an effect because of better observability in treatment groups
441 (who are more incentivized to wear pedometers). Instead, as described in the methods section,
442 we took a more conservative approach, replacing missing data with the average of pre-
443 intervention steps greater than 2,000 and employed an intent-to-treat analytic strategy. This
444 approach has a slight bias towards a null effect but is more balanced than prior approaches to
445 the common occurrence of missing step data. Furthermore, all analyses are presented using an
446 even more conservative approach of deleting all step data below a certain threshold, consistent
447 with prior research²⁸.

448
449 Second, pedometers restricted us to step count, even though other metrics such as metabolic
450 equivalents or minutes of moderate-vigorous physical activity might be more relevant to long-
451 term health outcomes.

452
453 Third, despite randomization, pre-intervention mean daily steps were significantly higher in the
454 increasing compared to the decreasing conditions. We attempted to minimize this bias through a
455 focus on change in mean daily steps and inclusion of fixed effects to account for time-invariant
456 differences among participants. Importantly, this limitation does not apply to comparisons with
457 the constant condition since there were no significant differences in pre-intervention mean daily
458 steps between the constant and increasing, decreasing, or control conditions.

459
460 Fourth, we do not have demographic data for the population which may have revealed insights
461 and further strengthened our regression analyses. We attempt to address this limitation through
462 an advanced analytic approach which includes fixed effects by person-day-of-week, pedometer,
463 and day-of-year and clustered standard errors by person-day-of-week.

464

465 Fifth, compared to prior experiments on incentives for health behaviors, our intervention time
466 period of two weeks was relatively short and our incentive relatively small. On the other hand, it
467 is noteworthy that the incentives, in particular the constant ones, had an effect despite their size.
468 Incentives delivered over a longer period of time may lead to greater behavior change during
469 and after an intervention^{7-10,26}.

470
471 Sixth, the study was not well-powered to detect step differences long after the intervention.
472 Nonetheless, we see significantly greater steps in the constant condition compared to the
473 increasing condition in the first week post-intervention. While this experiment was designed to
474 assess which incentive condition produced the most physical activity during and briefly after our
475 intervention, it cannot answer another important and broader question, which is what incentive
476 structure is optimal to promote long-term changes in physical activity.

477
478 In summary, to the best of our knowledge, this is one of the largest randomized controlled trials
479 of financial incentives for physical activity. For the same possible earnings, daily incentives of
480 constant value delivered over two weeks were more effective in promoting physical activity
481 compared to incentives of increasing or decreasing value. These findings have implications for
482 the psychology of behavior change and suggest that incentive *structure* should be a key design
483 consideration in the delivery of health incentive programs. Future research should continue to
484 explore strategies to improve health through incentives and remote technology with an eye
485 towards building persistent behaviors that lead to habit formation.

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489 author salaries (other than author L.F. who works for Evidation Health) or data analysis.
490 Evidation Health facilitated data collection through their online platform called Achievement.
491 The funders had no role in the design and conduct of the study; collection, management, analysis,
492 and interpretation of the data; preparation, review, or approval of the manuscript; and decision
493 to submit the manuscript for publication. Author AJ had full access to all the data in the study and
494 takes responsibility for the integrity of the data and the accuracy of the data analysis. Authors
495 KLM, BT, CB, and AJ conducted data analysis. The collected data for this study contains
496 personally identifying information that poses a risk of re-identification for study participants. As
497 part of our efforts to ensure the welfare of participants and maintain their privacy, we have
498 committed to the data provider that we will share data through a Data Use Agreement that asks
499 third party researchers to 1) request the data explicitly from the authors: 2) pledge to not
500 attempt participant re-identification; 3) establish safeguards for participant privacy; and 4) bear
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504 and feedback.

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510 CITATIONS

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Table 1. Adjusted Mean Daily Step Counts by Experimental Condition During the 14-Day Intervention Period^{2 3}

	<i>Main Model⁴</i>				<i>Sensitivity Analysis⁵</i>			
	Control	Constant	Increasing	Decreasing	Control	Constant	Increasing	Decreasing
Daily Step Count	6,968.9	7,275.5	6,970.4	7,065.8	7,386.1	7,803.5	7,389.4	7,466.6
95% CI	[6912.4 , 7025.4]	[7075.5 , 7475.6]	[6910.6 , 7030.2]	[7008.1 , 7123.4]	[7301.7 , 7470.6]	[7498.8 , 8108.1]	[7303.7 , 7475.2]	[7384.3 , 7548.9]
Difference in Daily Step Count								
Relative to Control	-	306.7**	1.5	96.9*	-	417.3*	3.3	80.5
95% CI		[91.5 , 521.9]	[-81.6 , 84.7]	[15.3 , 178.5]		[91.7 , 742.9]	[-118.1 , 124.7]	[-38.5 , 199.4]
Relative to Increasing	-	305.1**	-	-	-	414.0*	-	-
95% CI		[89 , 521.2]				[88.4 , 739.6]		
Relative to Decreasing	-	-	-95.3*	-	-	-	-77.1	-
95% CI			[-179.3 , -11.3]				[-197 , 42.8]	
Relative to Constant	-	-	-	-209.8+	-	-	-	-336.9*
95% CI				[-425.3 , 5.7]				[-661.6 , -12.2]

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² + p < 0.10; * p < 0.05; ** p < 0.01; *** p < 0.001

³ Ordinary least square regression models used to generate these estimated step counts include fixed effects for person-by-day-of-week, day-of-year, and pedometer brand. Robust standard errors are clustered by participant-day-of-week. Between intervention arm differences were calculated using Wald tests.

⁴ The main model uses an ITT strategy and replaces missing data based on an average of pre-intervention step counts greater than 2000 steps, stratified by day of week – this would bias slightly towards a null effect. (N = 815,480; R² = 0.38)

⁵ The sensitivity analysis uses an ITT strategy and only includes step count data ≥ 2000 steps, stratified by day of week – this would bias more heavily towards a null effect. (N = 509,275; R² = 0.26)

Table 2. Adjusted Mean Daily Step Counts by Experimental Condition During the 21-Day Post-Intervention Period ^{6 7}

	<i>Main Model</i> ⁸				<i>Sensitivity Analysis</i> ⁹			
	Control	Constant	Increasing	Decreasing	Control	Constant	Increasing	Decreasing
1-Week Post-Intervention (Days 1 - 7)								
Daily Step Count	6,985.8	7,315.4	6,917.6	7,006.8	7,426.6	7,912.0	7,304.6	7,396.6
95% CI	[6910.7 , 7061]	[7023.4 , 7607.3]	[6843.4 , 6991.8]	[6933.3 , 7080.4]	[7304.5 , 7548.8]	[7434 , 8390]	[7189.4 , 7419.8]	[7282.6 , 7510.7]
Difference in Daily Step Count								
Relative to Control	-	329.5*	-68.3	21.0	-	485.4+	-122.0	-30.0
95% CI		[20.6 , 638.4]	[-174.6 , 38.1]	[-84.9 , 126.8]		[-20.1 , 990.9]	[-290.2 , 46.2]	[-197.4 , 137.5]
Relative to Increasing	-	397.8*	-	-	-	607.4*	-	-
95% CI		[89.2 , 706.4]				[103.7 , 1111.1]		
Relative to Decreasing	-	-	-89.2+	-	-	-	-92.0	-
95% CI			[-194.4 , 16]				[-254.5 , 70.5]	
Relative to Constant	-	-	-	-308.6*	-	-	-	-515.4*
95% CI				[-617.1 , -0.1]				[-1018.8 , -12]
2-Week Post-Intervention (Days 8 - 14)								
Daily Step Count	7,025.9	7,239.4	6,924.2	6,942.3	7,472.3	7,791.4	7,288.9	7,259.5
95% CI	[6952.3 , 7099.6]	[6947.7 , 7531.2]	[6846.9 , 7001.6]	[6869.6 , 7015.1]	[7354.6 , 7590.1]	[7319.1 , 8263.7]	[7169.4 , 7408.4]	[7147 , 7372]
Difference in Daily Step Count								
Relative to Control	-	213.5	-101.7+	-83.6	-	319.1	-183.4*	-212.9*
95% CI		[-94.8 , 521.8]	[-209.2 , 5.8]	[-187.7 , 20.6]		[-179.7 , 817.9]	[-351.5 , -15.3]	[-376.2 , -49.6]
Relative to Increasing	-	315.2*	-	-	-	502.5*	-	-
95% CI		[6 , 624.4]				[3.5 , 1001.5]		
Relative to Decreasing	-	-	-18.1	-	-	-	29.4	-
95% CI			[-125 , 88.8]				[-135.1 , 193.9]	
Relative to Constant	-	-	-	-297.1+	-	-	-	-532.0*
95% CI				[-605.1 , 10.9]				[-1029.4 , -34.6]

⁶ + p < 0.10; * p < 0.05; ** p < 0.01; *** p < 0.001

⁷ Ordinary least square regression models used to generate these estimated step counts include fixed effects for person-by-day-of-week, day-of-year, and pedometer brand. Robust standard errors are clustered by participant-day-of-week. Between intervention arm differences were calculated using Wald tests.

⁸ The main model uses an ITT strategy and replaces missing data based on an average of pre-intervention step counts greater than 2000 steps, stratified by day of week – this would bias slightly towards a null effect. (N = 815,480; R² = 0.38)

⁹ The sensitivity analysis uses an ITT strategy and only includes step count data ≥ 2000 steps, stratified by day of week – this would bias more heavily towards a null effect. (N = 509,275; R² = 0.26)

3-Week Post-Intervention (Days 15 - 21)

Daily Step Count	6,981.7 [6903.3 , 7060.1]	6,959.0 [6829 , 7088.9]	6,905.4 [6828 , 6982.8]	7,041.7 [6970.1 , 7113.2]	7,423.0 [7291.8 , 7554.3]	7,350.7 [7131.2 , 7570.3]	7,268.6 [7143.1 , 7394]	7,406.8 [7290.8 , 7522.8]
Difference in Daily Step Count								
Relative to Control	-	-22.8 [-177.3 , 131.8]	-76.3 [-187.1 , 34.5]	59.9 [-46.8 , 166.7]	-	-72.3 [-333.6 , 188.9]	-154.5+ [-336.4 , 27.4]	-16.2 [-191.7 , 159.2]
Relative to Increasing	-	53.6 [-100.5 , 207.7]	-	-	-	82.1 [-176.4 , 340.6]	-	-
Relative to Decreasing		-	-136.3* [-242.3 , -30.3]	-	-	-	-138.2 [-309.3 , 32.9]	-
Relative to Constant	-	-	-	82.7 [-68.4 , 233.8]	-	-	-	56.1 [-197.5 , 309.7]
95% CI								

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