

FOR ONLINE PUBLICATION

Creating Exercise Habits Using Incentives: The Tradeoff between Flexibility and Routinization

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Appendix A. Psychologist Intuition Survey

To test expert intuitions about our experimental results, we emailed a list of 210 psychology professors from top 40 universities (according to *U.S. News & World Report*). Seventy-two professors responded, of which 69 reported not having seen one of the authors present this paper. Below is the text of the survey:

Imagine two people who are indistinguishable in every way. Let's call them Rob and Felix. Imagine that both are hoping to establish a new, lasting exercise habit and sign up for a month-long program to help them reach this goal. Both are asked to choose a time when it is most convenient for them to exercise every day and to receive text message reminders to exercise at that time. Both choose 7am.

Imagine, however, that they arbitrarily end up with different personal trainers. Rob's trainer prioritizes routines and encourages him to always visit the gym at the chosen time (i.e., at 7am), while Felix's trainer stresses flexibility and encourages him to visit the gym at any time without regard to building a stable routine.

Imagine that over the course of this month-long program, both visit the gym the same number of times, but thanks to their trainers' encouragement, "Routine" Rob's visits are always at 7am, and "Flexible" Felix's visits are not necessarily at 7am.

Now the month-long program is over and the question is this: who will visit the gym more in the following month? In other words, who will have built a more lasting exercise habit: Routine Rob or Flexible Felix?

Routine Rob

Flexible Felix

[PAGE BREAK]

Have you ever seen [AUTHORS] present a paper on habit formation and exercise that relates to the question we just asked you?

Yes

No

I can't remember

What is your primary field of specialty?

Cognitive Psychology

Social Psychology

Other

What is your current position?

Graduate Student

Professor

Post-doc

Other

Summary of Responses

	All Responses (n = 72)	Have Not Seen Presentation (n = 69)
Routine Rob	76.4%	76.8%
Flexible Felix	23.6%	23.2%

Primary Field of Specialty

Cognitive Psychology	31.9%	30.4%
Social Psychology	50.0%	50.7%
Other	18.1%	18.8%

Current Position

Graduate Student	0.0%	0.0%
Professor	98.6%	100.0%
Post-doc	0.0%	0.0%
Other	1.4%	0.0%

Figure B1. Recruitment poster.

**Need help with your
2015 exercise goals?**
Grab a friend and enter the

**01 Fresh Start
Fitness Challenge**

An exercise research study brought to you by your friends at , and a behavioral science research team from Harvard University and the University of Pennsylvania.

Receive exercise reminders to help you maintain your exercise habits. Some  may also get paid to workout!

Visit  for more info
or to sign up by **February 23**

You will also be entered to win a FitBit Surge or a  gift card.

Figure B2. Recruitment email.

To: Misc aliases

Subject: Sign up with a buddy to meet your fitness goals!

Hi [redacted],

Are you determined to exercise more in 2015? We're piloting a new type of fitness challenge that may finally help you make this habit stick for good. If you're interested and willing to participate in our research study, read on:

- **What?** We're teaming up with researchers from Wharton and Harvard University to help [redacted] achieve their fitness goals by creating long-term, healthy habits. As part of this four-week pilot, you and a fellow [redacted] in your office will commit to exercising at a particular time of day. You'll receive exercise reminders from our Wharton research partners via email and/or text to help you stay on track. *On top of that, all [redacted] who are selected for the pilot will have the opportunity to earn money for their participation, and some [redacted] will get paid to go to the gym.*
- **Who?** All [redacted] who can access the onsite gyms in our [redacted] offices can participate (sorry, we can't include [redacted] this time).
- **Why?** [redacted] have told us that they want to exercise more, and we also know that exercise can improve both physical and emotional well-being. This pilot will help us determine how we can help more [redacted] pick up and maintain good habits that keep them healthy for life.
- **When?** The four-week pilot will take place [dates].

[Sign up to participate in the Fresh Start Fitness Challenge](#) by [date]. You'll need to provide some background info about yourself and your workout buddy's name to Wharton's online registration system. Note that our researchers will need to access your badging data at the gym if you participate, and that you can opt out of this pilot at any time.

Space in this pilot is limited, so not everyone who signs up will be selected to participate. The earlier you sign up, the better your chances -- we'll prioritize any [redacted] who signs up by [date]. If you're selected to participate, the Wharton/Harvard research team will follow up with more information by [date].

The program is free, and by signing up, you'll be entered into a raffle to receive a [FitBit Surge](#) or \$100 in [redacted] credits. Learn more at [go/startfresh](#) where we have posted responses to [FAQ](#), or reach out to the [redacted] team at [redacted] or the Wharton team at [redacted].

Happy exercising!

Figure B3. Initial registration survey.

Page 1

Welcome to Registration for the 2015 Fresh Start Fitness Challenge.

This 4-week program and research study is designed to help [redacted] achieve their fitness goals by creating long-term, healthy habits. To measure whether the program improves actual exercise habits, we are partnering with researchers from the University of Pennsylvania and Harvard.

After completing this quick registration survey, you'll be **entered into a drawing to win a Fitbit Surge or a \$100 [redacted] gift card.**

Note: While we hope to be able to include every [redacted] who wants to participate, we may not be able to accommodate everyone in the study. We will let you know by [redacted] date if you've been selected for the program. If you are selected, you may withdraw at any point.

Ready to begin? Click "NEXT" below.

[redacted]

NEXT

Page 2

Consent Form

Before we get started, we want to make sure you understand what participation in this Fresh Start Fitness Challenge means.

Below are the details you should know about how your data will be used. After reviewing this information, you will decide whether or not to accept this invitation to participate.

Purpose of this pilot
This pilot is a research study designed to help [redacted] achieve their fitness goals in the new year by encouraging them to exercise in order to create long-term, healthy habits.

Eligibility to participate
[redacted]

Requirements for participation
In order to participate, you need to:


- answer a few questions about your background and exercise habits by completing this survey. Note that all questions on the survey are optional, with a few exceptions where answers are needed for logistical reasons

Yes, I understand the points above and am willing to participate in the 2015 Fresh Start Fitness Challenge and:

(1) I am a **full-time, part-time, or fixed-term [redacted]** or a **[redacted] intern**

(2) I work in one of the following participating [redacted] offices: [redacted]

[redacted]



We need to know a few things about you to get you registered:

First Name:

Last Name:

Your (@) Email Address:


How many days per week do you typically work out for 30+ minutes?

What is your gender

What is your ethnicity

What is your office location

<< NEXT



Register for EXOS Kiosks at Facilities

To participate in this study, you will need to be registered for the new EXOS kiosks so that you are able to badge in and out of the gym each time you work out. You can find more information on the new system [here](#).


If you're not registered, please click [here](#) and go through the registration process.

IMPORTANT: Once you are registered, you need to visit one of the facilities in person to sync your badge with your new EXOS kiosk account

I am now registered and thus eligible to participate in the Fresh Start Challenge.

I have not registered yet, but will as soon as possible and realize that if I don't before date I will not be able to participate.

<< NEXT



Choose Your Workout Buddy

Everything's better with a partner, so we're asking everyone to sign up for the Fresh Start Fitness Challenge with a workout buddy. You can pick anyone you want, preferably someone you'd want to work out with, as long as that person works in the same office location as you.


When you submit this survey, we'll email your buddy to ask them to sign up (and to list you as their buddy, too).

If your first-choice buddy is taken, we'll let you know as soon as we can so you can pick someone else. However, we recommend talking to potential buddies before you complete the survey, so we can avoid that awkward situation.

First Name of Workout Buddy (who also works in your office, e.g., [REDACTED]):

Workout Buddy's (@ [REDACTED]) Email Address:

<< NEXT



Choose Your Workout Window:


Think about the time of day during the business week (Monday to Friday) when it is typically best for you to work out.

Then, select a two-hour window below that includes that time. You don't have to be free for the entire window, but on a typical workday, you should generally be able to start a workout (exercising for at least 30 minutes) during the window you select.

If you choose a time during regular working hours, please discuss your plans with your manager before committing to a time to confirm this won't be disruptive to your work or your team. If you're a non-exempt employee, the time you spend working out as part of this study should not be counted as work time in [REDACTED].

3:45 AM - 5:45 AM Pacific Standard Time || 6:45 AM - 8:45 AM Eastern Standard Time


<< NEXT



We will be sending out daily workout reminder emails approximately 15 minutes before your workout window starts. Would you like to receive text reminders as well?

Yes, please send me text reminders as well (please enter your cell # below).

<< NEXT



One (Optional) Last Thing:

The Wharton/Harvard team would like to access data from your wearable fitness devices to evaluate the Challenge. Your data will be handled confidentially.


If you would like to allow access to your wearable fitness device data, register your device with **AchieveMint*** by clicking [here](#). You will earn a \$5 Amazon gift card as a thank you.

Be sure you use your **personal email address** for AchieveMint registration and provide it here so we'll know who you are in the AchieveMint database.

*AchieveMint is a free application that aggregates the data from various fitness applications (like Fitbit and UP) and rewards you for healthy activities, like the number of steps you take in a day. Please note that AchieveMint is a third-party vendor and not officially endorsed by ██████ so please make an informed decision as to whether you'd like to sign up.

Yes, I have signed up for AchieveMint (enter **personal email address** used for AchieveMint registration)

<< NEXT



Thank You! You are registered!


You should receive a "completion of registration" email notice from us shortly (if you haven't already)!

Please check that **johndoe** is your correct email address. If this is not the correct email address or if you do not receive a confirmation email from us within the next 5 minutes, please send an email to ██████

Feel Free to Close This Survey Now Unless You're Feeling Like a Good Samaritan...

Feel free to close this survey now because you're all set. However, if you feel like being a really good Samaritan and answering a few more questions for the benefit of research, we'll ask you a bit more about yourself on the next page. Continuing onto the next page is totally optional, however, and will not affect your chances of being selected to participate in the Fresh Start Challenge.

<< NEXT



A Few Final Questions about You
(feel free to leave these blank if you prefer not to answer):

What is your age?	<input type="text"/>
What is your height (e.g., 5'5")?	<input type="text"/>
What is your weight in pounds?	<input type="text"/>


What is your job function at [redacted]?

What is your job level at [redacted]?

How long have you worked at [redacted]? (please enter your response in years rounded to the nearest 0.5)

Where do you usually work out?
(If you work out at more than one location, please select the place where you work out most often.)

With whom do you usually work out?



We thank you for your time spent taking this survey.
Your response has been recorded.

Figure B4. Email sent to participants after they completed the registration survey.

Subject: You're Registered for the Fresh Start Fitness Challenge

Hello {{FirstName}},

Thank you for registering for the Fresh Start Fitness Challenge. You've selected {{Partner}} as your workout buddy and provided {{buddy email}} as your buddy's email address.

We'll let you know when your buddy confirms your partnership, and then we'll be back in touch by **[date]** to let you know if you and your buddy have been selected for the pilot program.

Email **[redacted]** with any questions.

Figure B5. Buddy invitation email.

Subject: Your buddy, {{partner}}, wants to partner with you for the Fresh Start Fitness Challenge

Hello {{FirstName}},

{{Partner}} has chosen you as a partner to participate in the [Fresh Start Fitness Challenge](#), a four-week **[redacted]** research study on creating long-term fitness habits. *But {{Partner}} can only participate if you confirm your own participation.*

To confirm your participation in the Challenge, fill out this registration form [here](#). (If you've already signed up, there's no need to fill out the form again -- you're all set.) You'll need to list {{Partner}} as your buddy to confirm the partnership. Note: If you want to sign up with a different partner, please enter this partner's name when you fill out the form. We'll send them an email like this one.

If you're confused and not sure why you're receiving this email, you can:

- contact {{Partner}} and talk things over before completing the form above;
- decline this invitation by clicking [here](#) (we'll follow up with {{Partner}} about choosing a new partner for this study); or
- [learn more](#) about the Fresh Start Fitness Challenge before confirming your participation.

Email **[redacted]** with any questions.

Figure B6. Partner acceptance survey.

Intro

Welcome to Registration for the 2015 Fresh Start Fitness Challenge.

This 4-week program and research study is designed to help [redacted] achieve their fitness goals by creating long-term, healthy habits. To measure whether the program improves actual exercise habits, we are partnering with researchers from the University of Pennsylvania and Harvard.

After completing this quick registration survey, you'll be **entered into a drawing to win a Fitbit Surge or a \$100 [redacted] gift card.**

Note: While we hope to be able to include every [redacted] who wants to participate, we may not be able to accommodate everyone in the study. We will let you know by [redacted] date if you've been selected for the program. If you are selected, you may withdraw at any point.

Ready to begin? Click "NEXT" below.

Consent

Consent Form

Before we get started, we want to make sure you understand what participation in this Fresh Start Fitness Challenge means.

Below are the details you should know about how your data will be used. After reviewing this information, you will decide whether or not to accept this invitation to participate.

Purpose of this pilot
This pilot is a research study designed to help [redacted] achieve their fitness goals in the new year by encouraging them to exercise in order to create long-term, healthy habits.

Eligibility to participate
[redacted]

Requirements for participation
In order to participate, you need to:

- answer a few questions about your background and exercise habits by completing this survey. Note that all questions on the survey are optional, with a few exceptions wh needed for logistical reasons.
- select a time window for receiving exercise reminders via email and/or text. (You can opt out of these reminders at any time during the study.)
- select another [redacted] to be your exercise buddy.

Yes, I understand the points above and am willing to participate in the 2015 Fresh Start Fitness Challenge and:
(1) I am a full-time, part-time, or fixed-term [redacted] or a [redacted] intern
(2) I work in one of the following participating [redacted] [redacted]

Basic Q's

We need to know a few things about you to get you registered:

First Name:
Last Name:
Your () Email Address:

How many days per week do you typically work out for 30+ minutes?
What is your gender
What is your ethnicity
What is your office location

Exos

Register for EXOS Kiosks at Facilities

To participate in this study, you will need to be registered for the new EXOS kiosks so that you

are able to badge in and out of the gym each time you work out. You can find more information on the new system [here](#).

If you're not registered, please click [here](#) and go through the registration process.

IMPORTANT: Once you are registered, you need to visit one of the facilities in person to sync your badge with your new EXOS kiosk account.

- I am now registered and thus eligible to participate in the Fresh Start Challenge.
- I have not registered yet, but will register as soon as possible and realize that if I don't before I will not be able to participate.

Buddy&Window

Confirm Your Workout Buddy

Everything's better with a partner, so we're asking everyone to sign up for the Fresh Start Fitness Challenge with a workout buddy. You were chosen as a workout buddy by your friend [INSERT NAME].

When you submit this survey, we'll send you and your buddy a confirmation email to notify both of you that you have been successfully partnered.

Please confirm that the below information is correct OR if you would prefer to opt into the Fresh Start Fitness Challenge but with a **different workout buddy**, please enter his or her details below (and we'll let [INSERT NAME] know that you've declined to be buddies.)

First Name of Workout Buddy (who also works in your office, e.g.,):
Workout Buddy's () Email Address:

Choose Your Workout Window:

Think about the time of day during the business week (Monday to Friday) when it is typically best for you to work out.

Then, select a two-hour window below that includes that time. You don't have to be free for the entire window, but on a typical workday, you should generally be able to start a workout (exercising for at least 30 minutes) during the window you select.

If you choose a time during regular working hours, please discuss your plans with your manager before committing to a time to confirm this won't be disruptive to your work or your team. If you're a non-exempt employee, the time you spend working out as part of this study should not be counted as work time in .

We will be sending out daily workout reminder emails approximately 15 minutes before your workout window starts. Would you like to receive text reminders as well?

Yes, please send me text reminders as well (please enter your cell # below):

One (Optional) Last Thing:

The Wharton/Harvard team would like to access data from your wearable fitness devices to evaluate the Challenge. Your data will be handled confidentially.

If you would like to allow access to your wearable fitness device data, register your device with [AchieveMint](#)* by clicking [here](#). You will earn a \$5 Amazon gift card as a thank you.

Be sure you use your **personal email address** for AchieveMint registration and provide it here so we'll know who you are in the AchieveMint database.

*AchieveMint is a free application that aggregates the data from various fitness applications (like Fitbit and UP) and rewards you for healthy activities, like the number of steps you take in a day. Please note that AchieveMint is a third-party vendor and not officially endorsed by [REDACTED], so please make an informed decision as to whether you'd like to sign up.

Yes, I have signed up for AchieveMint (enter **personal email address** used for AchieveMint

registration)

End

Thank You! You are registered!

You should receive a "completion of registration" email notice from us shortly (if you haven't already)!

Please check that **#{q://QID10/ChoiceTextEntryValue/3}** is your correct email address. If this is not your correct email address or if you do not receive a confirmation email from us within the next 5 minutes, please send an email to [REDACTED]

Feel Free to Close This Survey Now Unless You're Feeling Like a Good Samaritan...

Feel free to close this survey now because you're all set. However, if you feel like being a really good Samaritan and answering a few more questions for the benefit of research, we'll ask you a bit more about yourself on the next page. Continuing onto the next page is totally optional, however, and will not affect your chances of being selected to participate in the Fresh Start Challenge.

Thank You! You are registered!

You should receive a "completion of registration" email notice from us shortly (if you haven't already)!

Please check that **#{q://QID10/ChoiceTextEntryValue/3}** is your correct email address, and that **#{q://QID37/ChoiceTextEntryValue/1}** is your correct cell number. If the above is not your correct email address and/or cell phone number or if you do not receive a confirmation email and/or text from us within the next 5 minutes, please send an email to [REDACTED]

Feel Free to Close This Survey Now Unless You're Feeling Like a Good Samaritan...

Feel free to close this survey now because you're all set. However, if you feel like being a really good Samaritan and answering a few more questions for the benefit of research, we'll ask you a bit more about yourself on the next page. Continuing onto the next page is totally optional, however, and will not affect your chances of being selected to participate in the Fresh Start Challenge.

A Few Final Questions about You

(feel free to leave these blank if you prefer not to answer):

What is your age?

What is your height (e.g., 5'5")?

What is your weight in pounds?

What is your job function at [REDACTED]

What is your job level at [REDACTED]

How long have you worked at [REDACTED] (please enter your response in years rounded to the nearest 0.5)

Where do you usually work out?

(if you work out at more than one location, please select the place where you work out most often)

With whom do you usually work out?

Figure B7. Partner opt-out survey.

Decline
<p>By clicking "Yes", you are indicating that you do not wish to participate in the Fresh Start Fitness Challenge at all. We will also send an email to the [REDACTED] who requested you as a workout buddy to let him/her know that you do not wish to participate in the challenge.</p>
<p><input type="checkbox"/> Yes, I understand, and I do not wish to participate in this challenge.</p>

Figure B8. Email sent to partners whose buddies declined their invitation.

Subject: Please choose a different partner for the Fresh Start Fitness Challenge

Hello {{FirstName}},

Sorry, but it looks like {{Partner}} either has chosen a different workout buddy or does not wish to participate in this challenge. We encourage you to find another buddy -- you can choose a new partner by entering a new name [here](#) before **[date]**.

Email **[redacted]** with any questions.

Figure B9. New partner request survey.

New Partner	
Please type in your new workout buddy's first name and email address below. Make sure that your workout buddy works in the same office as you.	
First Name of Workout Buddy (who also works in your office, e.g., [redacted]):	<input type="text"/>
Workout Buddy's [redacted] Email Address:	<input type="text"/>

Figure B10. Email sent to participants reminding them to complete the second phase of EXOS registration.

Subject: REMINDER: You must register with EXOS to be eligible for the Fresh Start Fitness Challenge

Hello {{FirstName}},

This is a reminder that you must register with EXOS to be eligible for the [Fresh Start Fitness Challenge](#). Please click [here](#) and go through the registration process.

IMPORTANT: Once you are registered, you need to visit one of the [redacted] facilities in person to sync your badge with your new EXOS kiosk account.

Email [redacted] with any questions.

Figure B11. Email sent to participants with a link to a survey conveying their treatment condition.

Congratulations, you've been selected to participate in the [Fresh Start Fitness Challenge!](#)

Just one more step to make it final: **click [here](#) to finalize your enrollment by [date]**. On this page, you'll also find out if you...

- were chosen to get paid to go to the gym
- won the raffle to receive a FitBit Surge or \$100 in **[redacted]** credits

If you finalize your enrollment, we'll begin sending you daily reminder emails on **[date]** to hit the gym during the preferred "workout window" you selected. The pilot will take place between **[date]** and **[date]**.

If you do not confirm your participation by clicking the link above, you will be removed from the pilot. If you have any questions or want more information, check out our [FAQ page](#) or email **[redacted]**.

Have fun and get fit!

(See Appendix B, Figure B12 for actual surveys)

Figure B12. Comprehension check surveys.

Comprehension Check 1

Page 1

Your name: {{FirstName}}
Your workout buddy: {{Partner}}
Your workout window: {{Timeframe}}. (Want to change this? **Request a change** by . Once the program starts on , this time will be set in stone.)

You were selected to receive \$15 for participating in this pilot so long as you complete the final survey at the end of this study. You will also receive daily reminders to work out. You were not selected to be paid for working out.

To help us ensure the success of this study, please:

- **Remember to badge in and out at the EXOS kiosk at the gym so we know you were there!** Badging in and out is critical -- it ensures that we can measure the effects of the program.
- **Don't discuss details of the Fresh Start Fitness Challenge around the office** to ensure the success and validity of the measurement of this program. You were chosen by lottery to be part of a special group at [REDACTED] testing our new program so please keep its details confidential.

To complete your enrollment in the Fresh Start Fitness Challenge, please read and answer the following questions.

1. When working out, I should remember to (choose all that apply):

- Badge in
- Badge out
- Neither

2. As part of this program, I will be (choose all that apply):

- Receiving daily reminders to work out
- Paid to work out

Now, click NEXT to find out whether you've won the raffle for a FitBit Surge or a \$100 [REDACTED] gift card.



Congratulations! You won _____. We will be in touch to provide you with more details about the delivery of your gift.

You're now officially registered for this study. Remember to badge in and out whenever you hit the gym, and you'll hear from us with daily reminders when the challenge officially kicks off on .

We're sorry, but you did not win our raffle this time.

But... you're now officially registered for this study! Remember to badge in and out whenever you hit the gym, and you'll hear from us with daily reminders when the challenge officially kicks off on .

NEXT

Comprehension Check 2

Page 1



Your name: {{FirstName}}

Your workout buddy: {{Partner}}

Your workout window: {{Timeframe}}. (Want to change this? **Request a change** by . Once the program starts on , this time will be set in stone.)

You were selected to be paid for going to the gym. We're going to give you for each weekday you work out, alone or with your workout buddy, for at least a 30-minute session. Yup, in cold, hard cash (actually, more like a cold, hard deposit into your) just for working out.* You will also receive daily reminders to work out.

*In , you will receive for every **weekday** you badge into the gym and badge out at least 30 minutes later (and no more than three hours later). You'll receive one lump sum deposit in your for all payments earned at the end of the Challenge.

To help us ensure the success of this study, please:

- **Remember to badge in and out at the EXOS kiosk at the gym so we know you were there!** Badging in and out is critical -- it ensures that **you get paid for exercising** and we can measure the effects of the program.
- **Don't discuss details of the Fresh Start Fitness Challenge around the office** to ensure the success and validity of the measurement of this program. You were chosen by lottery to be part of a special group at testing our new program so please keep its details confidential.

To complete your enrollment in the Fresh Start Fitness Challenge, please read and answer the following questions.

1. When working out, I should remember to (choose all that apply):

- Badge in
- Badge out
- Neither

2. As part of this program, I will be (choose all that apply):

- Receiving daily reminders to work out
- Paid for each weekday I work out, alone or with my workout buddy, for at least a 30 minute session

3. In order to get paid, I need to (choose all that apply):

- Badge in
- Badge out
- Work out for at least 30 minutes

4. Select statements that are true about your payment (choose all that apply).

- I will get paid each **weekday** I work out.
- I will get paid in lump sum.
- I will get paid any day I work out.
- I can work out more than once a day and get more than per day.

Now, click NEXT to find out whether you've won the raffle for a FitBit Surge or a \$100 XXXXXXXXXX gift card.

NEXT



Congratulations! You won _____. We will be in touch to provide you with more details about the delivery of your gift.

You're now officially registered for this study. Remember to badge in and out whenever you hit the gym, and you'll hear from us with daily reminders when the challenge officially kicks off on .

We're sorry, but you did not win our raffle this time.

But... you're now officially registered for this study! Remember to badge in and out whenever you hit the gym, and you'll hear from us with daily reminders when the challenge officially kicks off on .

NEXT

Comprehension Check 3

Page 1



Your name: {{FirstName}}

Your workout buddy: {{Partner}}

Your workout window: {{Timeframe}}. (Want to change this? [Request a change](#) by . Once the program starts on this time will be set in stone.)

You were selected to be paid for going to the gym. We're going to give you for each weekday you work out, alone or with your workout buddy, for at least a 30 minute session that begins during your workout window. Yup, in cold, hard cash (actually, more like a cold, hard deposit into your just for working out.* You will also receive daily reminders to work out.

*In you will receive for every weekday you badge into the gym during your workout window and badge out at least 30 minutes later (and no more than 3 hours later). You'll receive one lump sum deposit in your for all payments earned at the end of the Challenge.

To help us ensure the success of this study, please:

- **Remember to badge in and out at the EXOS kiosk at the gym so we know you were there!** Badging in and out is critical -- it ensures that you get paid for exercising and we can measure the effects of the program.
- **Don't discuss details of the Fresh Start Fitness Challenge around the office** to ensure the success and validity of the measurement of this program. You were chosen by lottery to be part of a special group at testing our new program so please keep its details confidential.

To complete your enrollment in the Fresh Start Fitness Challenge, please read and answer the following questions.

1. When working out, I should remember to (choose all that apply):

- Badge in
- Badge out
- Neither

2. As part of this program, I will be (choose all that apply):

- Receiving daily reminders to workout
- Paid for each weekday I work out, alone or with my workout buddy, for at least a 30 minute session any time of the day
- Paid for each weekday I work out, alone or with my workout buddy, for at least a 30 minute session during my workout window

3. In order to get paid, I need to (choose all that apply):

- Badge in
- Badge out
- Work out for at least 30 minutes any time of the day
- Work out for at least 30 minutes, and make sure to start during my workout window
- Work out with my workout buddy

4. Select statements that are true about your payment.

- I can get paid each **weekday** I work out if I make sure to start during my workout window
- I will get paid in lump sum.
- I can get paid **any day** I work out.
- I can work out more than once a day and get more than per day.
- I can work out any time of the day and get paid.

Now, click NEXT to find out whether you've won the raffle for a FitBit Surge or a \$100 gift card.

NEXT



Congratulations! You won _____. We will be in touch to provide you with more details about the delivery of your gift.

You're now officially registered for this study. Remember to badge in and out whenever you hit the gym, and you'll hear from us with daily reminders when the challenge officially kicks off on .

We're sorry, but you did not win our raffle this time.

But... you're now officially registered for this study! Remember to badge in and out whenever you hit the gym, and you'll hear from us with daily reminders when the challenge officially kicks off on .

NEXT

Figure B13. Reminder emails and text messages.

Email Reminder 1

Subject: Fresh Start Fitness Challenge Day XX: Remember to work out this March XX!

{Name} -- this is your reminder to hit the gym today!

Remember to **badge in and out at the gym** (we've put up posters of cute and cuddly badgers to remind you) **so that we can measure the success of our program**. Click [here](#) to find the gym closest to your desk or to see what **[redacted]** group classes are available today.

Email **[redacted]** with any questions.

To opt out of receiving these daily reminders, click [here](#). To forgo payments and drop out of the Fresh Start Challenge entirely, click [here](#).

Text Message Reminder 1

{Name} -- this is your workout reminder! Remember to badge in and out.

Email Reminder 2

Subject: Fresh Start Fitness Challenge Day XX: Remember to work out this March XX!

{Name} -- this is your reminder to hit the gym today!

Remember to **badge in and out at the gym (at least 30 minutes apart) in order to receive your \$X bonus** (we've put up posters of cute and cuddly badgers to remind you). *Badging also helps us measure the success of our program. Click [here](#) to find the gym closest to your desk or to see what **[redacted]** group classes are available today.

Email **[redacted]** with any questions.

To opt out of receiving these daily reminders, click [here](#). To forgo incentive payments and drop out of the Fresh Start Challenge entirely, click [here](#).

*In March, you will receive \$X for every **weekday** you badge into the gym and badge out at least 30 minutes later (and no more than 3 hours later). You'll receive one lump sum deposit in your **[redacted]** for all payments earned at the end of the study.

Text Message Reminder 2

{Name} -- this is your workout reminder! Remember to badge in and out at least 30 minutes apart in order to get your \$X bonus.

Email Reminder 3

Subject: Fresh Start Fitness Challenge Day XX: Remember to work out this March XX!

{Name} -- this is your reminder to hit the gym today!

Remember to **badge in during your workout window of {{Timeframe}}** and **badge out at least 30 minutes later in order to receive your \$X bonus** (we've put up posters of cute and cuddly badgers to remind you). * Badging also helps us measure the success of our program. Click [here](#) to find the gym closest to your desk or to see what **[redacted]** group classes are available today.

Email **[redacted]** with any questions.

To opt out of receiving these daily reminders, click [here](#). To forgo incentive payments and drop out of the Fresh Start Challenge entirely, click [here](#).

*In March, you will receive \$X for every **weekday** you badge into the gym during your workout window and badge out at least 30 minutes later (and no more than 3 hours later). You'll receive one lump sum deposit in your **[redacted]** for all payments earned at the end of the study.

Text Message Reminder 3

{Name} -- this is your workout reminder! Remember to badge in during your workout window (**{{Timeframe}}**) and badge out at least 30 minutes later in order to get your \$X bonus.

Figure B14. Emails sent to participants announcing monthly lottery rewarding participants who swiped in and out of the gym on a randomly selected date.

Email for Control Group

Hi {{name}},

Congratulations on completing the 2015 Fresh Start Fitness Challenge! We hope you were inspired to take a few more steps towards becoming a healthier you.

Here are the next steps:

- **On April 17:** You will receive an invitation to take a very short survey and, if you complete it, will **get paid \$15** via [redacted].
- **By April 17:** Make sure you are signed up for a [redacted] [account](#) with your [redacted] email address, or you won't be able to receive your payment.
- **By the end of Q2 (at the latest):** You'll receive your payment in your [redacted] account.

One last important thing: Please keep badging in and out each time you go to the gym. On a randomly selected day in the month of April, we will have a lottery to **select several members of the Challenge to receive \$250 each**. Here's the catch: you can only win IF you badged in and out at the gym on the day of the lottery.

In the meantime, we'll continue to send you your daily reminders at the same time as always (well, at least since the start of our pilot). You can unsubscribe from by clicking [here](#), and you can change your text preferences by clicking [here](#).

If you have any questions, please email [redacted].

Thanks,
The Fresh Start Fitness Challenge team

Email for Treatment Groups

Hi {{name}},

Congratulations on completing the 2015 Fresh Start Fitness Challenge! We hope you were inspired to take a few more steps towards becoming a healthier you.

Here are the next steps:

- **On April 17:** You will receive an invitation to take a very short survey and, if you complete it, you will find out (as soon as administratively possible!) how much you'll be getting paid based on your Challenge results. If you choose not to complete the survey, we'll send you your payment summary by the end of April.
- **By April 17:** Make sure you are signed up for a [redacted] [account](#) with your [redacted] email address, or you won't be able to receive your payment.
- **By the end of Q2 (at the latest):** You'll receive your payment in your [redacted] account.

One last important thing: Please keep badging in and out each time you go to the gym. On a randomly selected day in the month of April, we will have a lottery to **select several members of the Challenge to receive \$250 each**. Here's the catch: you can only win IF you badged in and out at the gym on the day of the lottery.

In the meantime, we'll continue to send you your daily reminders at the same time as always (well, at least since the start of our pilot). You can unsubscribe from by clicking [here](#), and you can change your text preferences by clicking [here](#).

If you have any questions, please email **[redacted]**.

Thanks,
The Fresh Start Fitness Challenge team

Figure B15. Emails sent to participants at the conclusion of our study's intervention period.

Post-Intervention Email 1 for Control Group

Subject: Fresh Start Fitness Challenge: Congratulations!

Hi _____,

Congratulations on completing the 2015 Fresh Start Fitness Challenge! We hope you were inspired to take a few more steps towards becoming a healthier you.

We will get back to you in a couple of weeks to let you know how you did in the challenge, so stay tuned.

To be eligible for the \$15 payment we've promised you, please fill out this one-minute exit survey.

In the meantime, we'll continue to send you your daily reminders at the same time as always (well, at least since the start of our pilot). You can unsubscribe by clicking [here](#).

With questions, email [redacted].

Post-Intervention Email 2 for Control Group

Subject: Fresh Start Fitness Challenge: Congratulations!

Hi _____,

The results are now in from the Fresh Start Fitness Challenge!

You exercised _____ times on weekdays at [redacted] gyms.

You also completed our exit survey, so you'll get a bonus of \$15. You'll receive this bonus in the form of a deposit into your [redacted] account within two weeks.

We'll continue to send you your daily reminders at the same time as always (well, at least since the start of our pilot). You can unsubscribe by clicking [here](#).

With questions, email [redacted].

Post-Intervention Email 1 for Treatment Groups

Subject: Fresh Start Fitness Challenge: Congratulations!

Hi _____,

Congratulations on completing the 2015 Fresh Start Fitness Challenge! We hope you were inspired to take a few more steps towards becoming a healthier you.

We will get back to you in a couple of weeks to let you know how you did in the challenge, so stay tuned!

We'd greatly appreciate it if you would fill out this one-minute exit survey.

In the meantime, we'll continue to send you your daily reminders at the same time as always (well, at least since the start of our pilot). You can unsubscribe by clicking [here](#).

With questions, email [redacted].

Post-Intervention Email 2 for Treatment Groups

Subject: Fresh Start Fitness Challenge: Congratulations!

Hi _____,

The results are now in from the Fresh Start Fitness Challenge!

You exercised _____ times on weekdays at **[redacted]** gyms.

Based on these results, you'll get a bonus of \$____. You'll receive this bonus in the form of a deposit into your **[redacted]** account within two weeks.

We'll continue to send you your daily reminders at the same time as always (well, at least since the start of our pilot). You can unsubscribe by clicking [here](#).

With questions, email **[redacted]**.

Figure B16. Exit survey.

Intro

Thanks for participating in the Fresh Start Fitness Challenge. We hope that the Challenge helped you to kick-start a consistent exercise habit, and we'd love to hear a little bit about your experience to help us decide whether and how to scale this program in the future.

Note: As with all other data collected through this program, only the Wharton and Harvard research team will have access to your answers to the questions on this survey. No one at [redacted] will ever see your individual data. The Wharton/Harvard research team will share only aggregated data and results with [redacted].

Your (@ [redacted].com) Email Address:

week

How many times did you visit a [redacted] facility ([redacted] gym) in the last week (i.e., from Monday, April 13th through Friday, April 17th, inclusive)? Please enter a numeric answer.

How many times did you exercise outside of a [redacted] facility ([redacted] gym) in the last week (i.e., from Monday, April 13th through Friday, April 17th, inclusive)? Please enter a numeric answer.

Month

During the month of March (that is, during the Fresh Start Challenge), how many times do you remember visiting a [redacted] facility?

During the month of March (that is, during the Fresh Start Challenge), how many times do you remember exercising outside of a [redacted] facility?

[redacted] month

When visiting a [redacted] facility ([redacted] gym) during the month of March, roughly what percentage of the time do you think you remembered to badge in?

	Percentage (%)
% of time you think you remembered to badge in (e.g. input 100 if you think you remembered to badge in 100% of the time)	<input type="text"/>

week

When visiting a facility (gym) in the last week (i.e. from Monday, April 13th through Friday, April 17th, inclusive), roughly what percentage of the time do you think you remembered to badge in?

	Percentage (%)
% of time you think you remembered to badge in (e.g. input 100 if you think you remembered to badge in 100% of the time)	<input type="text"/>

buddy

How well did you know your workout buddy before the Challenge?

1 - I didn't know them before we partnered up for the Challenge 2 3 4 5 - I knew them extremely well before the challenge

wellbeing

Please rate the extent to which you agree with the following statements.

I feel like the Fresh Start Fitness Challenge helped me to effectively start and/or maintain an exercise habit.

Strongly Disagree Disagree Neutral Agree Strongly Agree

I am satisfied with my overall well-being.

Strongly Disagree Disagree Neutral Agree Strongly Agree

I am able to detach from work during non-work time (i.e., when I choose not to be working).

Strongly Disagree Disagree Neutral Agree Strongly Agree

I am able to cope effectively with work-related stress.

Strongly Disagree Disagree Neutral Agree Strongly Agree

I am satisfied with my ability to manage my workload.

Strongly Disagree Disagree Neutral Agree Strongly Agree

Please let us know if you have any other feedback or suggestions for the Fresh Start Fitness Challenge, as we decide whether or not to continue this program in the future.

Thanks for your feedback! Please click "Next" to submit your survey.

Appendix C. The Gym Registration Process

Employees were provided with a link to an external site that allowed them to create an account with the gym management company. After an account was created, they were prompted to go to a gym facility in person to sync their badge with a kiosk at the gym. Employees could either indicate that they had completed this step prior to starting the survey or commit to completing it prior to February 23, 2015. They were told that if they did not complete this step by that date, they would not be eligible to participate in the Fresh Start Fitness Challenge. If either the employee or the employee's partner had not registered their badge by February 19, 2015, they received a follow-up email containing the registration link and a reminder that they or their partner needed to visit a gym facility in person to complete the registration process. If they or their partner had not registered by February 26, 2015, they received another email with the same information. If they still had not completed this step by March 2, 2015, they received a final email, similar to the first two, but reminding them that they would not be able to receive payment for working out without completing this step.

Appendix D. The Partner Pairing Process

During their registration survey, participants chose a “workout buddy” for the Fresh Start Fitness Challenge. Here we detail the process for selecting a partner and highlight different issues that could arise in the partner pairing process and how they were handled.

In the basic scenario, two participants mutually agree to be partnered. When the first partner completed the registration survey, an email was sent to the second partner requesting that he or she follow a link to register and confirm the partnership (see Appendix B, Figure B5 for this email and Appendix B, Figure B6 for the linked registration survey). If this occurred, the two participants officially became partners, ending the process.

However, if the requested partners did not want to participate in the experiment at all, they were told to decline the request by clicking on a link in the email and confirming their desire to opt out (see Appendix B, Figure B7). If they wished to participate, but with a different partner, they were told to complete a new registration survey, indicating their desired partner. In this case, the original partners were sent an email informing them that their partner had chosen someone else (see Appendix B, Figure B8). They were given a link that directed to a survey where they could request a new partner by providing the new partner’s name and email address (see Appendix B, Figure B9).

Two participants were only eligible to be partners if they worked in the same office. If requested partners attempted to accept the request through the emailed link and entered an office location different than the original partners’, they received a notification that they must choose a partner that worked in the same office. This also triggered an email to the original partners, telling them that they must choose a new partner. If two participants from different offices independently completed the original registration survey and requested each other as partners, this was discovered through an automated review of the data that was run at least every two hours.¹

Partners could potentially be requested by more than one participant simultaneously. In this case, the requested partner could accept one of the requests. Alternatively, the partner could decline all of the requests, as described earlier. For both of these cases, the automated review process triggered an email to the declined partners, informing them of the need to select a new partner.

In the event that the requested partner was already registered with a different partner, the requester was automatically sent an email, informing the requester of the need to select a new partner.

In the event that requested partners did not reply to invitations within three days, reminder emails were sent to both the original and requested partners. The original partners were told that the requested partner had not yet responded but had also received a reminder email. The requested partners were reminded that they needed to complete the registration survey by February 23, 2015, in order to be included in the experiment.

Some participants wished to change partners after they had registered. To do this, they emailed a dedicated support email address, and these changes were implemented manually.

In total, 2,702 employees completed our registration survey and were successfully paired with a “buddy.”

¹ Reviews were initially run every two hours, but the frequency was eventually increased to every fifteen minutes. Some ad hoc reviews were initiated manually, such as when participants emailed with a request to change partners.

Appendix E. Comprehension Checks

After participants were randomized into experimental conditions, they received emails informing them that they had been selected for inclusion in the Challenge and asking them to follow a link to a survey (see Appendix B, Figure B11 for the email and Appendix B, Figure B12 for the surveys). They were told that they were required to complete the survey in order to finalize their enrollment in the study. The first page of the survey in all five experimental conditions listed the name of the participant, the name of his or her workout partner, and the participant's previously selected workout window. All participants were told that they could change their workout windows prior to the first day of the Challenge, but that the workout windows would thereafter be unalterable. Participants were then told about the rules of the Challenge that corresponded to their experimental conditions. Specifically, participants in the treatment conditions were told that they would earn money (\$3 or \$7, depending on the condition) for each qualifying workout they completed during the intervention period, and that the payment would come in a lump sum after the conclusion of the month-long Challenge. Participants learned that a workout was considered a qualifying workout if a participant exited the gym more than 30 minutes and less than three hours after entering, as measured by the times when the participant swiped an employee identification card upon entering/exiting. In the *flexible* incentive conditions, participants learned that they would receive an incentive payment for every weekday (Monday through Friday, inclusive) that they completed a qualifying workout. In the *routine* incentive conditions, participants learned that they would only receive incentive payments for weekdays when they began their workout within their pre-specified workout window. The survey for the control group stated that participants would receive \$15 if they completed an exit survey after the Challenge concluded.

All participants were reminded to swipe their ID badges at the gym entrance both when entering *and* when exiting in order to provide an accurate assessment of when and for how long they exercised (and to facilitate incentive payments). Participants were also asked not to discuss the details of the Challenge around the office. The survey then asked a set of comprehension questions (two for the control group and four for the treatment conditions) that tested participants' understanding of the rules. Across all experimental conditions, participants were encouraged to complete the comprehension check with a reminder that they would learn the results of the lottery for a Fitbit Surge or a \$100 gift card only upon submission. The final page of the survey informed participants of the result of the lottery and confirmed that participants were fully registered and ready to begin the Challenge. Participants were told that they would begin receiving daily reminders to exercise during their pre-selected workout windows on March 2.

Appendix F. Robustness Checks

We conducted a number of robustness checks that highlight the stability of our key results. When we re-analyze our data including more control variables, we obtain largely the same pattern of results, as shown in Appendix Tables 7-9. The additional control variables that we include are indicators for (a) registration date; (b) age deciles; (c) deciles of tenure at the company; (d) the individual's typical number of workouts per week, as reported in the registration survey; (e) deciles of BMI; (f) gender; (g) job function; (h) job level; (i) office location; (j) ethnicity; (k) whether or not the individual signed up for text message workout window reminders in the registration survey;² (l) workout window time (morning, midday, afternoon, or evening); (m) whether or not the individual connected a Fitbit device to an AchieveMint account; and (n) having a missing value for a given item in this list.³ See Table 1 and Appendix Table 1 for summary statistics describing some of these control variables.⁴

As reported in Appendix Tables 10-12, we see the same directional pattern of results when we re-analyze data collected only at Google's largest office location, although a number of our findings are no longer statistically significant when we look only at a single office location because of reduced statistical power. As reported in Appendix Tables 13-18, we find similar patterns when we only count gym visits if a participant badged out at least 30 minutes after badging in and when the outcome variables capture the minutes a participant spent at the gym per week (assuming a 30-minute visit for anyone who failed to badge out within 90 minutes of the recorded badge-in⁵).

We also explored the robustness of our results to limitations in our measurement of exercise. Our primary outcome measures do not capture exercise that took place outside workplace gyms. Thus, one possible concern with our main results is that participants in the *routine* conditions may only *appear* to have exercised less frequently during the 4-week post-intervention period than participants in the *flexible* conditions because participants in the *routine* conditions developed the habit of exercising during their workout windows and then sustained the habit by exercising *at home* during their workout windows, leading to fewer observed visits to workplace gyms. As reported in Appendix Tables 23-25, our key results were qualitatively similar when we limited the sample to participants who chose workout windows during the typical workday (that is, starting at 9:00am or later and ending at 5:00pm or earlier). Participants in the *routine* conditions who chose workout windows during the typical workday probably

² The default setting was to receive email workout window reminders, and participants were only able to opt out of these email reminders after randomization took place.

³ The inclusion of indicators for having a missing value for a given control variable allows us to keep all participants in the regressions.

⁴ Note that Appendix Table 1 mostly reports summary statistics as of the end of the intervention period, while the control variables used in these regression analyses are measured as of the date of randomization. The summary statistics as of the end of the intervention period are more interesting to display (for example, the percentage of participants receiving email reminders is 100% as of the date of randomization because of the study design), but the summary statistics as of the date of randomization are very similar.

⁵ One challenge associated with calculating workout durations is that not all observed instances of a person badging in are clearly associated with the person badging out. Analogous to our methodology in the main analysis concerning gym visits, when calculating workout durations, we start with the badge-in data, but for each badge-in, we look for the next badge-out. If the next badge-out is within 90 minutes of the badge-in, we assume that the workout lasted for the time between the badge-in and the badge-out. If the next badge-out is more than 90 minutes later than the badge-in, we assume that the badge-out was actually affiliated with a different, unobserved badge-in, which we do not count, and we assign the workout associated with the initial badge-in a duration of 30 minutes. It is certainly true that some workouts last longer than 90 minutes, but our examination of the data suggests that most workouts last 90 minutes or less. Additionally, if a person is observed to have a second *badge-in* within 30 minutes of an initial badge-in, we assume that the duration of the first workout is the time between the first and second badge-ins.

did not exercise at home during their workout windows, so the finding that the results were similar when we limited the sample to participants with workout windows during the workday suggests that this alternative explanation does not drive our main results.

In our post-intervention exit survey (see Appendix B, Figure B16), we asked participants to self-report how frequently they exercised outside workplace gyms. In Appendix Tables 20-22, we limit the sample to the 44.5% of our participants who responded to these questions, and we implement our primary analysis strategy (shown in Tables 2-4) with two outcome variables: the total number of workplace gym visits per week and the self-reported number of workouts per week outside workplace gyms. Appendix Table 20 shows that during the intervention period, the incentive conditions did not have statistically significant reductions in exercise outside workplace gyms relative to the control group, and the *flexible* conditions did not have a statistically significant reduction in exercise outside workplace gyms relative to the *routine* conditions (if anything, the point estimate suggests the opposite). Similarly, Appendix Table 21 shows that during the first four weeks following the intervention period, the incentive conditions did not have statistically significant reductions in exercise outside workplace gyms relative to the control group, and the *flexible* conditions did not have a statistically significant reduction in exercise outside workplace gyms relative to the *routine* conditions. However, Appendix Table 22 shows that the *routine* \$7 condition had a point estimate for the change in the number of workouts outside workplace gyms per week from the intervention period to the four weeks following the intervention period that was larger than the corresponding point estimate for the *flexible* \$3 condition. Although this difference is not statistically significant, it is imprecisely estimated, and it is enough to fully offset the extent to which the *routine* \$7 condition had a point estimate for the change in number of gym visits per week that was more negative than the corresponding point estimate for the *flexible* \$3 condition.

Also, our post-intervention exit survey asked participants how likely they were to badge in at the gym during a visit (rather than visiting but failing to badge in) over the previous week. There were no differences across conditions in this measure, with mean responses ranging from 76.5% (SE = 2.54%) in the *routine* \$7 condition to 81.4% (SE = 5.95%) in the *control* condition (all pairwise p-values > 0.27).^{6,7}

⁶ As another means of validating that employees reliably badged in at the gym, a group of employees who were not directly involved with the experiment performed audits on badging rates at two different company gyms on two different dates during the intervention period, observing all gym users, not just those in the study who were incentivized to badge in at the gym. A newer gym audited on March 25, 2015, had a 79% badge-in rate and a 62% badge-out rate, while an older gym audited on March 31, 2015, had a 60% badge-in rate and a 32% badge-out rate.

⁷ Also, for participants who successfully registered their fitness trackers (primarily Fitbits) with AchieveMint, a website that rewards users for physical activity, we recorded minute-by-minute step data and found a substantial increase in the number of steps taken in the 30 minutes after these participants swiped into the gym relative to the number of steps in 30-minute periods outside of the gym. The data suggest that these participants are indeed exercising when they badge in at the gym, but the sample is small (N = 114) and highly selected, making it difficult to draw strong conclusions.

Appendix G. A Model of the Tradeoff between Flexibility and Routinization

In this appendix, we analyze a simple model of habit formation and the effect of flexible and routine incentives.

Model setup

Agents and choices

The model includes a single agent who makes a decision in each of two periods. In each period, she can either choose not to take an action (N), to take an in-window action (I), or to take an out-of-window action (O). In the first period, the agent may be paid some incentive to take an action: either a flexible incentive that pays out if the action chosen is either I or O , or a routine incentive that only pays out if the action chosen is I . In the second period, the agent is not paid an incentive. However, her action in the first period may form a habit, increasing the utility of choosing the same option in the second period.

We consider how the distribution of utility from the different types of actions and the incentives affect the probability of each choice being made in both periods.

Utility from different options

Let $u(I_t)$ be the utility of choosing action I in period t , with $u(O_t)$, $u(N_t)$ defined similarly, so $u(I_t)$ is shorthand for the value of $u(a_t)$ when $a_t = I$. We specify the utility of each action as follows:

$$\begin{aligned} u(I_1) &= v_{in,1} + i_{in} \\ u(O_1) &= v_{out,1} + i_{out} \\ u(N_1) &= 0 \\ u(I_2) &= v_{in,2} + h_{in}(a_1) \\ u(O_2) &= v_{out,2} + h_{out}(a_1) \\ u(N_2) &= 0 \end{aligned}$$

The variables $v_{in,t}$ and $v_{out,t}$ are random variables. We make the following assumption about their distribution:

$$v_{in,t} \sim U\left[m_{in} - \frac{1}{2}, m_{in} + \frac{1}{2}\right], v_{out,t} \sim U\left[m_{out} - \frac{1}{2}, m_{out} + \frac{1}{2}\right]$$

where m_{in} and m_{out} are parameters satisfying $m_{in}, m_{out} \in \left(-\frac{1}{2}, \frac{1}{2}\right)$, and all four draws are independent. This restriction on m_{in} and m_{out} implies that the supports of $v_{in,t}$ and $v_{out,t}$ always contain both strictly positive and strictly negative values. We can think of these as the money-metric utility of taking an action net of the opportunity cost, excluding any additional intrinsic utility from habit, or any extrinsic benefit from monetary incentives. Notice that the distribution of these variables for a given action in both periods is identical.

i_{in} and i_{out} are parameters giving the incentive payment for taking the corresponding action in period 1. In the routine condition, we have $i_{in} = i_r > 0$, $i_{out} = 0$, while in the flexible condition we have $i_{in} = i_{out} = i_f > 0$. Furthermore, i_r and i_f both satisfy

$$i_r, i_f < \min\left\{\frac{1}{2} - m_{in}, \frac{1}{2} - m_{out}\right\}$$

which simply says that the incentive is small enough that the support of $u(I_1)$ and $u(O_1)$ must contain both strictly positive and strictly negative values.

$h_{in}(a_1)$ is the habit for the in-window action that may have formed from the action chosen in period 1; similarly, $h_{out}(a_1)$ is the habit for the out-of-window action. We have $h_{in}(a_1) = h > 0$ if $a_1 = I$, $h_{out}(a_1) = h > 0$ if $a_1 = O$, and $h_{in}(a_1) = h_{out}(a_1) = 0$ otherwise.

We impose a similar restriction on the strength of habit formation, namely that

$$0 < h < \min \left\{ \frac{1}{2} - m_{in}, \frac{1}{2} - m_{out} \right\}$$

This is sufficient to ensure that the supports of $u(I_2)$ and $u(O_2)$ also contain both strictly positive and negative values.

Choices

We assume that the agent is myopic: when choosing an action in period 1, she does not consider the effect of her action on her expected utility – through habit formation – in period 2. Given this assumption and the specifications for the utility of each action, the agent simply chooses:

$$a_t = \arg \max_{a_t \in \{N_t, I_t, O_t\}} u(a_t)$$

after observing the draws of $v_{in,t}$ and $v_{out,t}$ in that period, the incentives (in period 1) and the habit formed (in period 2).

During-intervention choices

Expressions for choice probabilities

We consider the *ex ante* probability of a given choice under different incentive schemes. As above, we define $P(I_t) = P(a_t = I)$ and define $P(N_t)$ and $P(O_t)$ similarly. Probabilities are given by the following expressions:

$$\begin{aligned} P(N_t) &= P[u(I_t) < 0 \cap u(O_t) < 0] \\ P(I_t) &= P[u(I_t) > u(O_t) \cap u(I_t) > 0] \\ P(O_t) &= P[u(O_t) > u(I_t) \cap u(O_t) > 0] \end{aligned}$$

where we have used the fact that $u(N_t) = 0$. Now

$$\begin{aligned} P(N_1) &= P[u(I_1) < 0 \cap u(O_1) < 0] = P[u(I_1) < 0]P[u(O_1) < 0] \\ P(I_1) &= P[u(I_1) > u(O_1) \cap u(I_1) > 0] = P[u(I_1) > u(O_1) | u(I_1) > 0]P[u(I_1) > 0] \\ P(O_1) &= P[u(O_1) > u(I_1) | u(O_1) > 0]P[u(O_1) > 0] \end{aligned}$$

using the fact that the draws of $v_{in,t}$ and $v_{out,t}$ for in-window and out-of-window actions are independent.

We have three conditions: control, flexible and routine. Let $i_r = i_f = i$. In the **control** condition, we simply have

$$u(I_1) \sim U \left[m_{in} - \frac{1}{2}, m_{in} + \frac{1}{2} \right], \quad u(O_1) \sim U \left[m_{out} - \frac{1}{2}, m_{out} + \frac{1}{2} \right]$$

while in the **routine** condition, we have

$$u(I_1) \sim U \left[m_{in} + i - \frac{1}{2}, m_{in} + i + \frac{1}{2} \right], \quad u(O_1) \sim U \left[m_{out} - \frac{1}{2}, m_{out} + \frac{1}{2} \right]$$

and in the **flexible** condition, we have

$$u(I_1) \sim U \left[m_{in} + i - \frac{1}{2}, m_{in} + i + \frac{1}{2} \right], \quad u(O_1) \sim U \left[m_{out} + i - \frac{1}{2}, m_{out} + i + \frac{1}{2} \right]$$

The expression for $P(N_1)$ is simple; if we let i_{in}, i_{out} equal either i or 0 depending on the condition, then we have

$$P(N_1) = \left(\frac{1}{2} - (m_{in} + i_{in}) \right) \left(\frac{1}{2} - (m_{out} + i_{out}) \right)$$

Note that, because of our assumptions on m_{in}, m_{out} and i , we must have $1 > \frac{1}{2} - (m_{in} + i_{in}) > 0, 1 > \frac{1}{2} - (m_{out} + i_{out}) > 0$, so the probability of not taking an action in period 1 is strictly between 0 and 1.

For any $\hat{u} \in \left(m_{out} + i_{out} - \frac{1}{2}, m_{out} + i_{out} + \frac{1}{2} \right)$, we have $P[u(O_1) < \hat{u}] = \hat{u} - (m_{out} + i_{out}) + \frac{1}{2}$, with the function being equal to 0 below this interval and 1 above this interval. We also have

$$P[u(I_1) = \hat{u} | u(I_1) > 0] = \frac{1}{m_{in} + i_{in} + \frac{1}{2}} \text{ on } \left(0, m_{in} + i_{in} + \frac{1}{2} \right) \text{ and 0 otherwise. Finally, we have}$$

$$P(u(I_t) > 0) = m_{in} + i_{in} + \frac{1}{2}.$$

Now $P[u(I_t) > u(O_t) | u(I_t) > 0] = \int P[u(I_1) = \hat{u} | u(I_1) > 0] P[u(O_1) < \hat{u}] d\hat{u}$, with limits of integration determined by the support of the integrand. These supports depend on whether $m_{in} + i_{in} \geq m_{out} + i_{out}$. If this is the case, then

$$\begin{aligned} P(I_1) &= P[u(I_1) > u(O_1) | u(I_1) > 0] P[u(I_1) > 0] \\ &= \int_0^{m_{out} + i_{out} + \frac{1}{2}} \frac{1}{m_{in} + i_{in} + \frac{1}{2}} \left(\hat{u} - (m_{out} + i_{out}) + \frac{1}{2} \right) d\hat{u} \left(m_{in} + i_{in} + \frac{1}{2} \right) \\ &\quad + \int_{m_{out} + i_{out} + \frac{1}{2}}^{m_{in} + i_{in} + \frac{1}{2}} \frac{1}{m_{in} + i_{in} + \frac{1}{2}} d\hat{u} \left(m_{in} + i_{in} + \frac{1}{2} \right) \end{aligned}$$

Evaluating this gives

$$P(I_1) = \frac{1}{2} \left(m_{out} + i_{out} + \frac{1}{2} \right) \left(\frac{3}{2} - m_{out} - i_{out} \right) + m_{in} + i_{in} - m_{out} - i_{out}$$

If on the other hand $m_{in} + i_{in} < m_{out} + i_{out}$, we have

$$\begin{aligned} P(I_1) &= \int_0^{m_{in} + i_{in} + \frac{1}{2}} \frac{1}{m_{in} + i_{in} + \frac{1}{2}} \left(\hat{u} - (m_{out} + i_{out}) + \frac{1}{2} \right) d\hat{u} \left(m_{in} + i_{in} + \frac{1}{2} \right) \\ &= \frac{1}{2} \left(m_{in} + i_{in} + \frac{1}{2} \right) \left(\frac{3}{2} + m_{in} + i_{in} - 2(m_{out} + i_{out}) \right) \end{aligned}$$

Note that at the boundary condition where $m_{in} + i_{in} = m_{out} + i_{out}$, these two expressions are equal.

Similarly, if $m_{in} + i_{in} \geq m_{out} + i_{out}$, we have

$$P(O_1) = \frac{1}{2} \left(m_{out} + i_{out} + \frac{1}{2} \right) \left(\frac{3}{2} + m_{out} + i_{out} - 2(m_{in} + i_{in}) \right)$$

while if $m_{in} + i_{in} < m_{out} + i_{out}$, we have

$$P(O_1) = \frac{1}{2} \left(m_{in} + i_{in} + \frac{1}{2} \right) \left(\frac{3}{2} - m_{in} - i_{in} \right) + m_{out} + i_{out} - m_{in} - i_{in}$$

with these two expressions being equal when $m_{in} + i_{in} = m_{out} + i_{out}$.

Total during-intervention effects of incentives

These expressions allow us to compare the effect of routine and flexible incentives on the likelihood of taking an in-window action, the likelihood of taking an out-of-window action, and the likelihood of taking either an in-window or an out-of-window action. For routine incentives we have $i_{in} = i, i_{out} = 0$, while for flexible incentives we have $i_{in} = i_{out} = i$. The effects of incentives also depend on the values of m_{in} and m_{out} , since the probability formulae above depend on these values. There are three possible cases:

1. $m_{in} + i > m_{in} \geq m_{out}$
2. $m_{out} \geq m_{in} + i > m_{in}$
3. $m_{in} + i > m_{out} > m_{in}$

Case 1: $m_{in} + i > m_{in} \geq m_{out}$

In the first case, we can use the equations under the condition $m_{in} + i_{in} \geq m_{out} + i_{out}$ to calculate the effects of incentives, since that condition always holds in this case. These are the following:

$$\Delta P(O_1 \cup I_1 | \text{flexible}, i) = P(O_1 \cup I_1 | \text{flexible}) - P(O_1 \cup I_1 | \text{control}) = (1 - m_{in} - m_{out} - i)i$$

$$\Delta P(O_1 | \text{flexible}, i) = P(O_1 | \text{flexible}) - P(O_1 | \text{control}) = \frac{1}{2}(1 - 2m_{in} - i)i$$

$$\Delta P(I_1 | \text{flexible}, i) = P(I_1 | \text{flexible}) - P(I_1 | \text{control}) = \frac{1}{2}(1 - 2m_{out} - i)i$$

$$\Delta P(O_1 \cup I_1 | \text{routine}, i) = P(O_1 \cup I_1 | \text{routine}) - P(O_1 \cup I_1 | \text{control}) = \left(\frac{1}{2} - m_{out} \right) i$$

$$\Delta P(O_1 | \text{routine}, i) = P(O_1 | \text{routine}) - P(O_1 | \text{control}) = - \left(\frac{1}{2} + m_{out} \right) i$$

$$\Delta P(I_1 | \text{routine}, i) = P(I_1 | \text{routine}) - P(I_1 | \text{control}) = i$$

Given our assumptions, this means that flexible incentives always increase both the likelihood of an in-window action and the likelihood of an out-of-window action; routine incentives reduce the likelihood of an out-of-window action while increasing the likelihood of an in-window action, with the effect on the likelihood of taking either type of action being positive. We can also derive conditions on i under which flexible incentives increase the likelihood of taking either type of action more than routine incentives:

$$(1 - m_{in} - m_{out} - i)i > \left(\frac{1}{2} - m_{out} \right) i$$

$$i - m_{in}i - m_{out}i - i^2 > \frac{1}{2}i - m_{out}i$$

$$\frac{1}{2}i - m_{in}i - i^2 > 0$$

$$i \left(\frac{1}{2} - m_{in} - i \right) > 0$$

$$\frac{1}{2} - m_{in} - i > 0$$

$$\frac{1}{2} - m_{in} > i$$

But given that $m_{in} \geq m_{out}$, this is exactly the condition $i < \min\left\{\frac{1}{2} - m_{in}, \frac{1}{2} - m_{out}\right\}$ that was initially imposed on the strength of incentives. Thus, a flexible incentive of i increases the likelihood of taking either type of action during the intervention by more than a routine incentive of i , for any valid incentive.

We can also compare the effect of routine and flexible incentives on the likelihood of an in-window action. Routine incentives have a greater effect than flexible incentives of the same size if

$$\begin{aligned}
i &> \frac{1}{2}(1 - 2m_{out} - i)i \\
&= \frac{1}{2}i - m_{out}i - \frac{1}{2}i^2 \\
\frac{1}{2}i + m_{out}i + \frac{1}{2}i^2 &> 0 \\
i\left(\frac{1}{2} + m_{out} + i\right) &> 0 \\
\frac{1}{2} + m_{out} + i &> 0 \\
i &> -\frac{1}{2} - m_{out}
\end{aligned}$$

which is always true since $i > 0$ and $m_{out} > -\frac{1}{2}$.

Finally, we can derive an expression for the value of routine incentive required to produce the same effect as a given flexible incentive on the likelihood of taking either type of action.

$$\begin{aligned}
\left(\frac{1}{2} - m_{out}\right)i_r &= (1 - m_{in} - m_{out} - i_f)i_f \\
i_r &= \frac{1 - m_{in} - m_{out} - i_f}{\frac{1}{2} - m_{out}}i_f = \left(1 + \frac{\frac{1}{2} - m_{in} - i_f}{\frac{1}{2} - m_{out}}\right)i_f
\end{aligned}$$

(If $m_{in} = m_{out} = m$, then this becomes $i_r = \frac{1 - 2m - i_f}{\frac{1}{2} - m}i_f = 2i_f - \frac{i_f^2}{\frac{1}{2} - m}$. The coefficient on i_f is greater than 1, since our restriction on the strength of incentives means that $\frac{1}{2} - m_{in} - i_f > 0$ and $\frac{1}{2} - m_{out} > 0$)

For this routine incentive to be valid, we need $i_r = \frac{1 - m_{in} - m_{out} - i_f}{\frac{1}{2} - m_{out}}i_f < \min\left\{\frac{1}{2} - m_{in}, \frac{1}{2} - m_{out}\right\} = \frac{1}{2} - m_{in}$, which implies that $\left(\frac{1}{2} - m_{in} - i_f\right)\left(\frac{1}{2} - m_{out} - i_f\right) > 0$. This is true for any valid i_f .

Case 2: $m_{out} \geq m_{in} + i > m_{in}$

In the second case, we can similarly use the equations under the condition $m_{in} + i_{in} < m_{out} + i_{out}$. The resulting effects are the following:

$$\begin{aligned}
\Delta P(O_1 \cup I_1 | \text{flexible}, i) &= (1 - m_{in} - m_{out} - i)i \\
\Delta P(I_1 | \text{flexible}, i) &= \frac{1}{2}i(1 - 2m_{out} - i) \\
\Delta P(O_1 | \text{flexible}, i) &= \frac{1}{2}i(1 - 2m_{in} - i)
\end{aligned}$$

$$\begin{aligned}\Delta P(O_1 \cup I_1 | \text{routine}, i) &= \left(\frac{1}{2} - m_{out}\right) i \\ \Delta P(I_1 | \text{routine}, i) &= \left(1 + m_{in} - m_{out} + \frac{1}{2} i\right) i \\ \Delta P(O_1 | \text{routine}, i) &= -\frac{1}{2} i (1 + 2m_{in} + i)\end{aligned}$$

We can observe here that the effects of flexible incentives on during-intervention decision have not changed at all, and nor have the effects of routine incentives on the likelihood of taking either type of action during the intervention. Thus, it is still the case that flexible incentives always increase the likelihood of taking either type of action during the intervention more than routine incentives. The effects of routine incentives on the distribution of in-window and out-of-window actions is different in this case to case 1, but similarly it is still always the case that routine incentives increase the likelihood of an in-window action more than flexible incentives (the relevant condition becomes $i > -m_{in} - \frac{1}{2}$ as opposed to $i > -m_{out} - \frac{1}{2}$ in case 1, but this condition is still always satisfied). Finally, since the equations for the likelihood of taking either type of action are unchanged, we still have

$$i_r = \frac{1 - m_{in} - m_{out} - i_f}{\frac{1}{2} - m_{out}} i_f$$

where i_r is the routine incentive size required to produce the same increase in the likelihood of taking either type of action as a given flexible incentive size. For this routine incentive to be valid, we need $i_r = \frac{1 - m_{in} - m_{out} - i_f}{\frac{1}{2} - m_{out}} i_f < \min\left\{\frac{1}{2} - m_{in}, \frac{1}{2} - m_{out}\right\} = \frac{1}{2} - m_{out}$. This is true only under the following rather unintuitive condition:

$$i_f < \frac{1}{2} \left(1 - m_{in} - m_{out} - \sqrt{-3m_{out}^2 + 2m_{in}m_{out} + 2m_{out} + m_{in}^2 - 2m_{in}}\right)$$

In practice, this means that some values of i_f that satisfy $i_f < \frac{1}{2} - m_{out}$ may not satisfy the condition on i_r when m_{out} is high and m_{in} is low. However, for any value of i_f satisfying $i_f < \frac{1}{2} - m_{out}$, we will have $i_r < \frac{1}{2} - m_{in}$, and this weaker condition is sufficient to ensure that the support of $u(I_1)$ and the support of $u(O_1)$ contain strictly negative values under a routine incentive i_r (since routine incentives only apply to in-window visits).

Case 3: $m_{in} + i > m_{out} > m_{in}$

This third case is somewhat more complicated. Note that with flexible incentives, we have $i_{in} = i, i_{out} = i$, whereas with routine incentives we have $i_{in} = i, i_{out} = 0$. Thus in this case, the condition $m_{in} + i_{in} \geq m_{out} + i_{out}$ is satisfied for routine incentives but not satisfied for flexible incentives. This means that the probability equations depend on the condition.

In the control condition we have

$$\begin{aligned}P(N_1 | \text{control}) &= \left(\frac{1}{2} - (m_{in})\right) \left(\frac{1}{2} - (m_{out})\right) \\ P(I_1 | \text{control}) &= \frac{1}{2} \left(m_{in} + \frac{1}{2}\right) \left(\frac{3}{2} + m_{in} - 2m_{out}\right)\end{aligned}$$

$$P(O_1|\text{control}) = \frac{1}{2} \left(m_{in} + \frac{1}{2} \right) \left(\frac{3}{2} - m_{in} \right) + m_{out} - m_{in}$$

In the flexible condition we have

$$\begin{aligned} P(N_1|\text{flexible}) &= \left(\frac{1}{2} - (m_{in} + i) \right) \left(\frac{1}{2} - (m_{out} + i) \right) \\ P(I_1|\text{flexible}) &= \frac{1}{2} \left(m_{in} + i + \frac{1}{2} \right) \left(\frac{3}{2} + m_{in} + i - 2(m_{out} + i) \right) \\ P(O_1|\text{flexible}) &= \frac{1}{2} \left(m_{in} + i + \frac{1}{2} \right) \left(\frac{3}{2} - m_{in} - i \right) + m_{out} - m_{in} \end{aligned}$$

While in the routine condition we have

$$\begin{aligned} P(N_1|\text{routine}) &= \left(\frac{1}{2} - (m_{in} + i) \right) \left(\frac{1}{2} - (m_{out}) \right) \\ P(I_1|\text{routine}) &= \frac{1}{2} \left(m_{out} + \frac{1}{2} \right) \left(\frac{3}{2} - m_{out} \right) + m_{in} + i - m_{out} \\ P(O_1|\text{routine}) &= \frac{1}{2} \left(m_{out} + \frac{1}{2} \right) \left(\frac{3}{2} + m_{out} - 2(m_{in} + i) \right) \end{aligned}$$

Note that the expressions under the control and flexible conditions are the same as in case 2 ($m_{out} \geq m_{in} + i > m_{in}$), while the expressions under the routine condition are the same as in case 1 ($m_{in} + i > m_{in} \geq m_{out}$), so that we once again see that the only difference in the effects of incentives from the other two cases is the effect of routine incentives on the distribution of in-window and out-of-window actions. The changes in probability are as follows:

$$\begin{aligned} \Delta P(O_1 \cup I_1|\text{flexible}, i) &= (1 - m_{in} - m_{out} - i)i \\ \Delta P(I_1|\text{flexible}, i) &= \frac{1}{2}i(1 - 2m_{out} - i) \\ \Delta P(O_1|\text{flexible}, i) &= \frac{1}{2}i(1 - 2m_{in} - i) \\ \Delta P(O_1 \cup I_1|\text{routine}, i) &= \left(\frac{1}{2} - m_{out} \right) i \\ \Delta P(I_1|\text{routine}, i) &= i - \frac{1}{2}(m_{out} - m_{in})^2 \\ \Delta P(O_1|\text{routine}, i) &= \frac{1}{2}(m_{out} - m_{in})^2 - i \left(m_{out} + \frac{1}{2} \right) \end{aligned}$$

The first four terms are identical to cases 1 and 2. The fifth and sixth terms are equal to the effects found in case 1 (with $m_{in} \geq m_{out}$), but with a new term $\frac{1}{2}(m_{out} - m_{in})^2 > 0$ subtracted from the effect on the likelihood of an in-window action and added to the effect on the likelihood of an out-of-window action.

As in the previous two cases, it is still the case that flexible incentives increase the likelihood of taking either type of action more than routine incentives, while routine incentives increase the likelihood of an in-window action more than flexible incentives, and the equation

$$i_r = \frac{1 - m_{in} - m_{out} - i_f}{\frac{1}{2} - m_{out}} i_f$$

still holds, under the same condition as in case 2.

Post-intervention choices

Equations for the likelihood of taking either type of action post-intervention

We now turn our attention to choices in the second period. In this case, the distribution of utility for each action depends on the choice made in the first period. Since the in-window vs. out-of-window distinction only affects during-intervention incentives, it is of less interest in the post-intervention period, so we focus on the likelihood of taking either type of action (in-window or out-of-window).

We now have

$$\begin{aligned}
 P(N_2|\text{condition}) &= P(N_2|N_1)P(N_1|\text{condition}) + P(N_2|I_1)P(I_1|\text{condition}) + P(N_2|O_1)P(O_1|\text{condition}) \\
 P(O_2 \cup I_2) &= 1 - P(N_2)
 \end{aligned}$$

The conditional probability equations follow quite simply if we take utility in the first period as given. This reflects the decision made by the agent in period 2, which is made after observing the utility drawn in period 1.

$$\begin{aligned}
 P(N_2|N_1) &= \left(\frac{1}{2} - m_{in}\right)\left(\frac{1}{2} - m_{out}\right) \\
 P(N_2|I_1) &= \left(\frac{1}{2} - m_{in} - h\right)\left(\frac{1}{2} - m_{out}\right) \\
 P(N_2|O_1) &= \left(\frac{1}{2} - m_{in}\right)\left(\frac{1}{2} - m_{out} - h\right)
 \end{aligned}$$

Note that these expressions do not depend on the incentive condition.

We can rearrange the equations as follows:

$$\begin{aligned}
 P(N_2|N_1) &= \left(\frac{1}{2} - m_{in}\right)\left(\frac{1}{2} - m_{out}\right) \\
 P(N_2|I_1) &= \left(\frac{1}{2} - m_{in}\right)\left(\frac{1}{2} - m_{out}\right) - h\left(\frac{1}{2} - m_{out}\right) \\
 P(N_2|O_1) &= \left(\frac{1}{2} - m_{in}\right)\left(\frac{1}{2} - m_{out}\right) - h\left(\frac{1}{2} - m_{in}\right)
 \end{aligned}$$

Therefore:

$$\begin{aligned}
 P(N_2) &= P(N_2|N_1)P(N_1) + P(N_2|I_1)P(I_1) + P(N_2|O_1)P(O_1) \\
 &= \left(\frac{1}{2} - m_{in}\right)\left(\frac{1}{2} - m_{out}\right)\left(P(N_1) + P(I_1) + P(O_1)\right) - h\left(\frac{1}{2} - m_{out}\right)P(I_1) - h\left(\frac{1}{2} - m_{in}\right)P(O_1) \\
 &= \left(\frac{1}{2} - m_{in}\right)\left(\frac{1}{2} - m_{out}\right) - h\left(\frac{1}{2} - m_{out}\right)P(I_1) - h\left(\frac{1}{2} - m_{in}\right)P(O_1)
 \end{aligned}$$

This has a fairly simple interpretation: the probability of not taking either type of action in the post-intervention period is equal to the base probability (determined by m_{in} and m_{out}) minus terms reflecting the probability of forming a habit for the in-window action or the out-of-window action. The likelihood of taking either type of action is clearly just given by $1 - P(N_2)$, i.e.

$$P(O_2 \cup I_2) = 1 + h\left(\frac{1}{2} - m_{out}\right)P(I_1) + h\left(\frac{1}{2} - m_{in}\right)P(O_1) - \left(\frac{1}{2} - m_{in}\right)\left(\frac{1}{2} - m_{out}\right)$$

From this equation, we can see that the effect of increasing the probability of an in-window action on the likelihood of taking either type of action in period 2 is proportional to $\frac{1}{2} - m_{out}$, which is the probability that $v_{out,2} < 0$. Similarly, the effect of increasing the probability of an out-of-window action on the likelihood of taking either type of action in period 2 is proportional to $\frac{1}{2} - m_{in} = P(v_{in,2} < 0)$. It follows that, for a given δ , increasing the probability of an in-window action by δ during the intervention will have a greater effect on the likelihood of taking either type of action post-intervention than increasing the probability of an out-of-window action by δ if and only if $m_{in} > m_{out}$.

Effects of incentives on the likelihood of taking either type of action post-intervention

Given the above equation, we have the following expression for the effect of flexible or routine incentives relative to the control condition:

$$\Delta P(O_2 \cup I_2 | \text{condition}, i) = h \left[\left(\frac{1}{2} - m_{out} \right) \Delta P(I_1 | \text{condition}, i) + \left(\frac{1}{2} - m_{in} \right) \Delta P(O_1 | \text{condition}, i) \right]$$

The term $\left(\frac{1}{2} - m_{out} \right) \Delta P(I_1 | \text{condition}, i)$ is the effect incentives have on the probability of an in-window during-intervention action, multiplied by the probability that an out-of-window action has a negative utility draw. Thus if an out-of-window action is likely to be positive, inducing an in-window action during the intervention does little to increase the likelihood of taking either type of action post-intervention. Intuitively, a habit for the in-window action can either induce an action when the agent would not have taken an action at all without the habit, or it can simply replace an out-of-window action with an in-window action, depending on the utility draws; only the former effect raises the likelihood of taking either type of action. For high values of m_{out} the latter effect is more likely, while for low values of m_{out} the former effect is more likely. The term $\left(\frac{1}{2} - m_{in} \right) \Delta P(O_1 | \text{condition}, i)$ similarly implies that if an in-window action is likely to be positive, then inducing an out-of-window action will have little effect on the likelihood of taking either type of action post-intervention.

For flexible incentives, as argued above, the values of $\Delta P(I_1 | \text{flexible}, i)$ and $\Delta P(O_1 | \text{flexible}, i)$ do not depend on the relative values of m_{in} and m_{out} ; we have in all three cases

$$\begin{aligned} \Delta P(I_1 | \text{flexible}, i) &= \frac{1}{2} i (1 - 2m_{out} - i) \\ \Delta P(O_1 | \text{flexible}, i) &= \frac{1}{2} i (1 - 2m_{in} - i) \end{aligned}$$

Substituting these values into the post-intervention equation gives us

$$\Delta P(O_2 \cup I_2 | \text{flexible}, i) = h i \left[\left(\frac{1}{2} - m_{out} \right) \left(\frac{1}{2} - m_{out} - \frac{1}{2} i \right) + \left(\frac{1}{2} - m_{in} \right) \left(\frac{1}{2} - m_{in} - \frac{1}{2} i \right) \right]$$

For routine incentives, by contrast, the equations do depend on the relative values of m_{in} and m_{out} .

In case 1 with $m_{in} + i > m_{in} \geq m_{out}$, we have

$$\begin{aligned} \Delta P(I_1 | \text{routine}, i) &= i \\ \Delta P(O_1 | \text{routine}, i) &= - \left(\frac{1}{2} + m_{out} \right) i \end{aligned}$$

In case 2 with $m_{out} \geq m_{in} + i > m_{in}$, we have

$$\Delta P(I_1 | \text{routine}, i) = \left(1 + m_{in} - m_{out} + \frac{1}{2}i\right) i$$

$$\Delta P(O_1 | \text{routine}, i) = -\frac{1}{2}i(1 + 2m_{in} + i)$$

While in case 3 with $m_{in} + i > m_{out} > m_{in}$, we have

$$\Delta P(I_1 | \text{routine}, i) = i - \frac{1}{2}(m_{out} - m_{in})^2$$

$$\Delta P(O_1 | \text{routine}, i) = \frac{1}{2}(m_{out} - m_{in})^2 - i \left(m_{out} + \frac{1}{2}\right)$$

The resulting effects in period 2 are:

Case 1:

$$\Delta P(O_2 \cup I_2 | \text{routine}, i) = hi \left[\left(\frac{1}{2} - m_{out}\right) - \left(\frac{1}{2} - m_{in}\right) \left(\frac{1}{2} + m_{out}\right) \right]$$

Case 2:

$$\Delta P(O_2 \cup I_2 | \text{routine}, i) = hi \left[\left(\frac{1}{2} - m_{out}\right) \left(1 + m_{in} - m_{out} + \frac{1}{2}i\right) - \left(\frac{1}{2} - m_{in}\right) \left(\frac{1}{2} + m_{in} + \frac{1}{2}i\right) \right]$$

Case 3:

$$\Delta P(O_2 \cup I_2 | \text{routine}, i) = hi \left[\left(\frac{1}{2} - m_{out}\right) - \left(\frac{1}{2} - m_{in}\right) \left(\frac{1}{2} + m_{out}\right) \right] + \frac{1}{2}h(m_{out} - m_{in})^3$$

The effects of flexible and routine incentives thus clearly depend on m_{in} , m_{out} , h and i . However, h simply scales all effects by a common factor, and so does not alter the relative effect size of the two incentive types.

Relative effects of the two incentive schemes

Varying parameter values

Using these equations, we can derive conditions on m_{in} , m_{out} and i that specify whether a flexible or a routine incentive of a given size has a greater effect on the likelihood of taking either type of action post-intervention. This is generally ambiguous: there are valid combinations m_{in} , m_{out} , i where flexible incentives have a strictly greater effect, and valid combinations where routine incentives have a strictly greater effect. However, the conditions do not have a straightforward interpretation, so rather than writing out the conditions exactly, we instead plot the relative size of the two effects at all feasible values of m_{in} and m_{out} , for different values of i . (Note that since h just scales all effects by a common positive factor, the question of which incentive has a greater effect does not depend on h .)

Appendix Figure G1 is the same as Figure 3 in the main paper; it shows the region for which $\Delta P(O_2 \cup I_2 | \text{flexible}, i) < \Delta P(O_2 \cup I_2 | \text{routine}, i)$ given $i = 0.1$. Appendix Figures G2 and G3 replicate this analysis for $i = 0.2$ and $i = 0.05$ respectively, and the shape of the two regions is similar in all three cases.

It is clear from these three figures that for most parameter values, flexible incentives are more effective, regardless of the size of the incentive. A necessary condition for routine incentives to be more effective is $m_{in} \geq m_{out}$: note that in all three figures, all of the grey region is to the left of the 45-degree line.

Generally, routine incentives will be more effective than flexible incentives of the same size at higher values of m_{in} . For very low values of m_{in} , flexible incentives clearly have a stronger effect.

Figure G1: as Figure 3. Relative effect of routine and flexible incentives for different values of m_{in} and m_{out} , holding $i = 0.1$ fixed. Routine incentives increase the likelihood of taking either type of action post-intervention by more than flexible incentives in the grey region, while flexible incentives have a greater effect in the black region; in the white region, $i > \min\left\{\frac{1}{2} - m_{in}, \frac{1}{2} - m_{out}\right\}$ so the incentive size is too large to be valid.

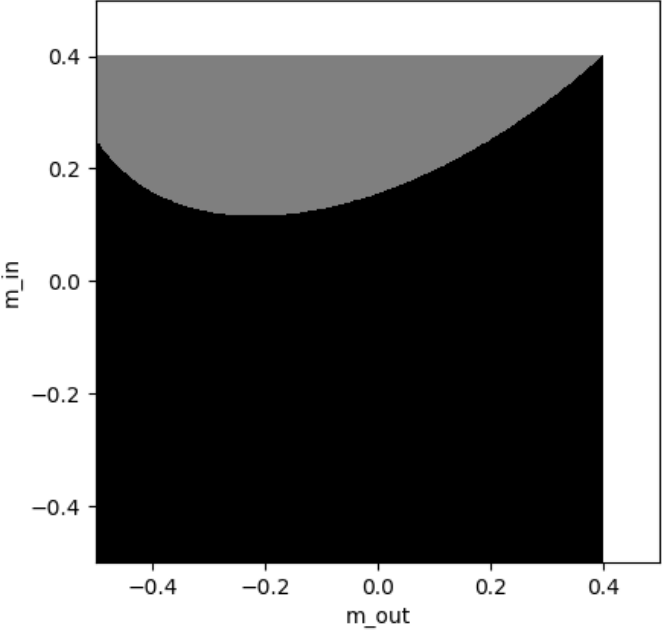


Figure G2: as Figure G1, but with $i = 0.2$.

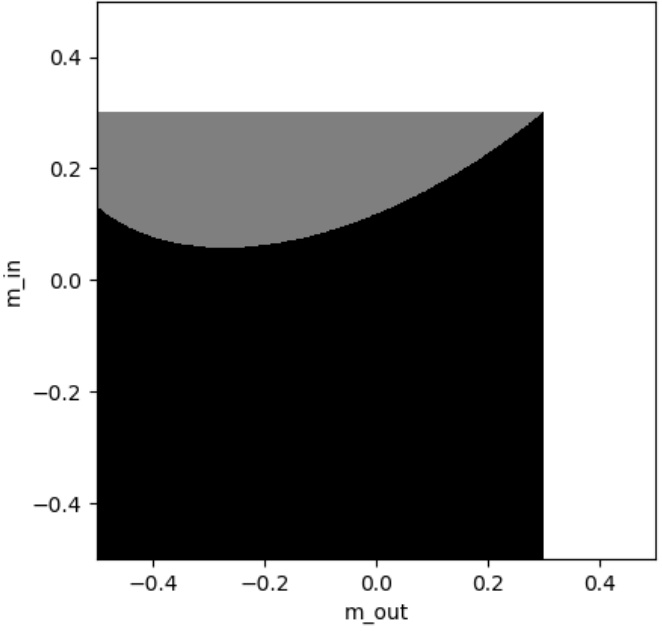
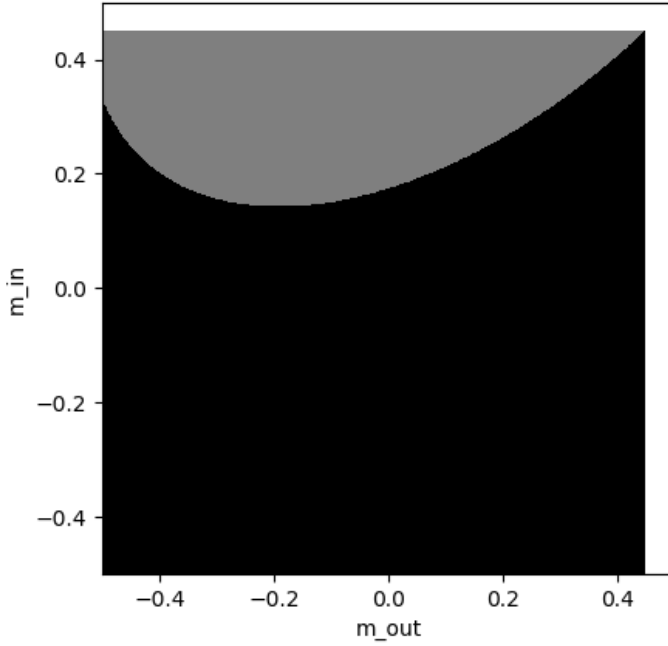


Figure G3: as Figures G1 and G2, but with $i = 0.05$.



Holding constant the likelihood of taking either type of action during the intervention

The previous section held the absolute size of the incentive fixed, and compared the effects of routine and flexible incentives of this size at different parameter values. This produced the result that flexible incentives are more effective than routine incentives for most parameter values. However, we know that flexible incentives always increase the likelihood of taking either type of action during the intervention more than routine incentives. An alternative question of interest is when flexible incentives are more effective than routine incentives if we hold the likelihood of taking either type of action during the intervention constant, rather than the incentive size. To do this, we can refer to the equation

$$i_r = \frac{1 - m_{in} - m_{out} - i_f}{\frac{1}{2} - m_{out}} i_f$$

which holds for all valid m_{in}, m_{out} , and gives the routine incentive i_r required to induce the same likelihood of taking either type of action during the intervention as a given flexible incentive i_f .

We now want to compare $\Delta P(O_2 \cup I_2 | \text{routine}, i_r)$ with $\Delta P(O_2 \cup I_2 | \text{flexible}, i_f)$, rather than using the same value of i in both cases. In this case, we have a more clear result: the sign of $\Delta P(O_2 \cup I_2 | \text{routine}, i_r) - \Delta P(O_2 \cup I_2 | \text{flexible}, i_f)$ is the same as the sign of $m_{in} - m_{out}$. That is, routine incentives raise the likelihood of taking either type of action post-intervention by more than flexible incentives if and only if $m_{in} > m_{out}$, while flexible incentives are more effective than routine incentives if and only if $m_{in} < m_{out}$, and the effects are of equal size if $m_{in} = m_{out}$ (for values of m_{in} and m_{out} such that $i_r < \min\{\frac{1}{2} - m_{in}, \frac{1}{2} - m_{out}\}$).

The sign of incentive effects

It is clear from the expression for flexible incentives that the effect of these incentives is always positive, given the restrictions on incentive strength. However, this is not necessarily the case for routine

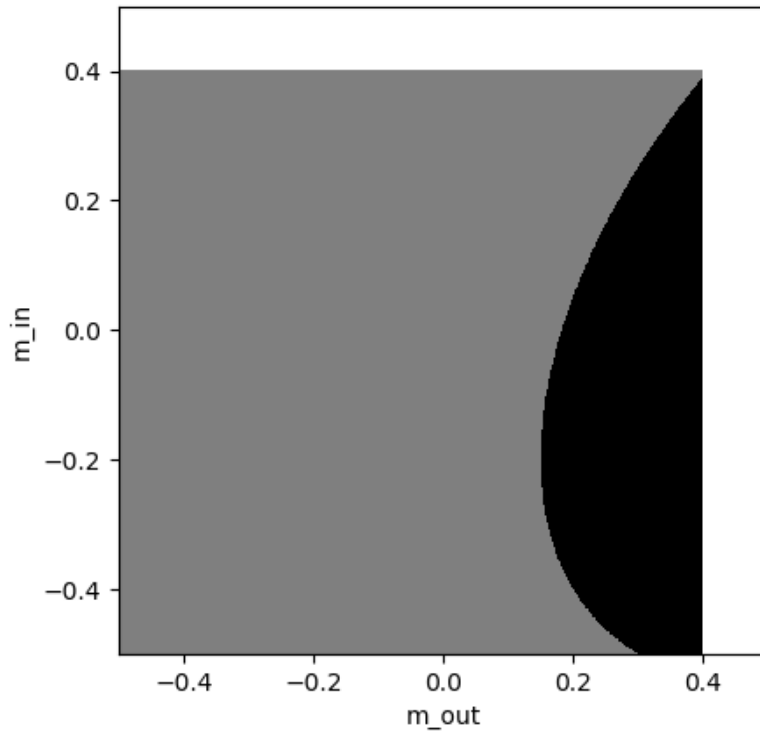
incentives. For instance, suppose $i = 0.1$, $m_{in} = 0.1$, $m_{out} = 0.3$, so we are in case 2 (i.e. $m_{out} > m_{in} + i$); then routine incentives raise the probability of a during-intervention in-window action by 8.5%, but lower the probability of a during-intervention out-of-window action by 6.5%. The likelihood of taking either type of action during the intervention increases by 2.0%, but the likelihood of forming a habit for the out-of-window action is reduced, and this leads to a net reduction in the likelihood of taking either type of action post-intervention. The total effect is

$$h \left[\left(\frac{1}{2} - m_{out} \right) \Delta P(I_1 | \text{routine}, i) + \left(\frac{1}{2} - m_{in} \right) \Delta P(O_1 | \text{routine}, i) \right]$$

$$= h[(0.5 - 0.4)(0.085) - (0.5 - 0.1)(0.065)] = h(0.0085 - 0.026) = -0.0175h$$

So routine incentives can be counterproductive, because of the fact that they discourage the out-of-window action in cases where the out-of-window action tends to be more likely for the individual. Routine incentives encourage the in-window action in period 1, but if the out-of-window action has high expected utility then this has little effect on the likelihood of taking either type of action, merely replacing instances of the out-of-window action with instances of the in-window action. At the same time, routine incentives discourage the out-of-window action, and if the in-window action is not very likely to have positive utility then this has a substantial effect on the likelihood of taking either type of action. Figure G4 illustrates parameter values for which this is the case, given $i = 0.1$; a necessary condition is $m_{out} > m_{in}$, but it also requires that m_{out} take on a sufficiently high value. The condition under which routine incentives have a positive effect does not have a neat expression.

Figure G4: effect of routine incentives for different values of m_{in} and m_{out} , holding $i = 0.1$ fixed. Routine incentives increase the likelihood of taking either type of action post-intervention in the grey region, while they decrease the likelihood of taking either type of action post-intervention in the black region.



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Flexibility and Routinization**

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Appendix Figure 5. Panel B. Fraction with Any Weekly Workouts for Post-Intervention Weeks 1-40 by Condition

Appendix Figure 6. 40-Week Post-Intervention Period

Appendix Table 1. Summary Statistics Describing Participants' Engagement with the Experiment Overall and By Condition

	Total	Control	Flexible			Routine		
			Overall	\$3	\$7	Overall	\$3	\$7
Email Reminders								
<i>Initial Opt-In</i>	100%	100%	100%	100%	100%	100%	100%	100%
<i>Post-Randomization Opt-In</i>	99%	99%	99%	98%	99%	98%	98%	98%
Text Reminders								
<i>Initial Opt-In</i>	42%	48%	40%	40%	41%	43%	44%	43%
<i>Post-Randomization Opt-In</i>	36%	41%	34%	32%	35%	37%	37%	37%
Workout Windows (Starting Time)								
<i>Morning (3:00AM to 8:45AM)</i>	22%	18%	22%	23%	22%	22%	21%	23%
<i>Midday (9:00AM to 2:45PM)</i>	29%	34%	30%	31%	30%	27%	28%	26%
<i>Afternoon (3:00PM to 8:45PM)</i>	48%	47%	46%	45%	47%	50%	50%	49%
<i>Evening (9:00PM to 2:45AM)</i>	1%	1%	2%	2%	1%	2%	1%	2%
Perfect Overlap with Partner's Window	32%	35%	30%	30%	30%	33%	33%	32%
Enrolled in AchieveMint	26%	28%	26%	27%	25%	25%	26%	25%
Sample Size	2,508	132	1,194	600	594	1,182	594	588

Note: This table reports summary statistics that offer insight into participants' engagement with the experiment. Responses to these questions were required. Due to a glitch in the survey, one individual in the *flexible* \$7 condition did not select a workout window. We control for this individual in our regressions, effectively excluding this individual from the analysis. All summary statistics here, except the ones labeled "Initial Opt-In," are as of the end of the intervention period, while the control variables used in regression analyses are measured as of the date of randomization. Summary statistics as of the end of the intervention period are more interesting to display (for example, the percentage of participants receiving email reminders is 100% as of the date of randomization because of the study design), but the summary statistics as of the date of randomization are similar. Percentages may not add up to 100% due to rounding.

Appendix Table 2. Panel A. Regressions Predicting Participants' Weekly Workouts during Post-Intervention Weeks 5-10

This table reports a series of ordinary least squares regressions predicting a study participant's weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window during post-intervention weeks 5-10. In each column, we report the mean number of workouts completed by the control group within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
	Workouts	Workouts	Window	Workouts	Workouts	Window	Workouts	Workouts	Window
	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts
Flexible Payment \$3	0.16+	0.11+	0.06						
	(0.10)	(0.06)	(0.06)						
Flexible Payment \$7	0.16+	0.09	0.09						
	(0.10)	(0.06)	(0.07)						
Routine Payment \$3	0.04	0.05	-0.01						
	(0.10)	(0.06)	(0.06)						
Routine Payment \$7	0.07	0.10	-0.03						
	(0.10)	(0.06)	(0.06)						
\$3 Interventions				0.10	0.08	0.03			
				(0.09)	(0.06)	(0.06)			
\$7 Interventions				0.11	0.10	0.03			
				(0.09)	(0.06)	(0.06)			
Flexible Interventions							0.16+	0.10+	0.08
							(0.09)	(0.06)	(0.06)
Routine Interventions							0.05	0.07	-0.02
							(0.09)	(0.06)	(0.06)
Mean Values of Control Group	0.57	0.26	0.34	0.57	0.26	0.34	0.57	0.26	0.34
Observations	15048	15048	15048	15048	15048	15048	15048	15048	15048
R-squared	0.07	0.04	0.05	0.07	0.04	0.05	0.07	0.04	0.05

Appendix Table 2. Panel A. Regressions Predicting Participants' Weekly Workouts during Post-Intervention Weeks 5-10 (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
	Workouts	Workouts	Window	Workouts	Workouts	Window	Workouts	Workouts	Window
	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	-0.00	0.02	-0.03						
	(0.06)	(0.04)	(0.04)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.13*	0.06	0.07+						
	(0.06)	(0.04)	(0.04)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.10	0.00	0.09*						
	(0.06)	(0.05)	(0.04)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.13*	0.04	0.10*						
	(0.06)	(0.04)	(0.04)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.10	-0.01	0.12**						
	(0.06)	(0.04)	(0.04)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.03	-0.05	0.03						
	(0.06)	(0.04)	(0.04)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				-0.02	-0.02	-0.00			
				(0.04)	(0.03)	(0.03)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							0.11**	0.02	0.09***
							(0.04)	(0.03)	(0.03)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 2. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during Post-Intervention Weeks 5-10

This table reports a series of ordinary least squares regressions predicting a study participant's weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window during post-intervention weeks 5-10. In each column, we report the mean weekly fraction of participants in the control group who completed a workout within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)
Flexible Payment \$3	0.09*	0.06*	0.05						
	(0.04)	(0.03)	(0.03)						
Flexible Payment \$7	0.10***	0.07*	0.05+						
	(0.04)	(0.03)	(0.03)						
Routine Payment \$3	0.03	0.03	0.00						
	(0.04)	(0.03)	(0.03)						
Routine Payment \$7	0.05	0.06+	0.01						
	(0.04)	(0.03)	(0.03)						
\$3 Interventions				0.06+	0.05+	0.03			
				(0.03)	(0.03)	(0.03)			
\$7 Interventions				0.07*	0.06*	0.03			
				(0.03)	(0.03)	(0.03)			
Flexible Interventions							0.10**	0.06*	0.05+
							(0.03)	(0.03)	(0.03)
Routine Interventions							0.04	0.04	0.01
							(0.03)	(0.03)	(0.03)
Mean Values of Control Group	0.27	0.15	0.19	0.27	0.15	0.19	0.27	0.15	0.19
Observations	15048	15048	15048	15048	15048	15048	15048	15048	15048
R-squared	0.07	0.04	0.05	0.06	0.04	0.05	0.07	0.04	0.05

Appendix Table 2. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during Post-Intervention Weeks 5-10 (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	-0.01 (0.02)	-0.01 (0.02)	-0.00 (0.02)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.06** (0.02)	0.03 (0.02)	0.04* (0.02)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.04+ (0.02)	0.00 (0.02)	0.04* (0.02)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.07** (0.02)	0.04* (0.02)	0.05** (0.02)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.05* (0.02)	0.02 (0.02)	0.04* (0.02)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	-0.02 (0.02)	-0.02 (0.02)	-0.01 (0.02)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				-0.01 (0.02)	-0.02 (0.01)	-0.01 (0.01)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							0.06*** (0.02)	0.02 (0.01)	0.04*** (0.01)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 3. Panel A. Regressions Predicting the Change in Participants' Weekly Workouts from the Four-Week Intervention Period to Post-Intervention Weeks 5-10

This table reports a series of ordinary least squares regressions predicting a study participant's change from the four-week intervention period to post-intervention weeks 5-10 in average weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window. In each column, we report the mean change for the control group. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts
Flexible Payment \$3	-0.42*** (0.11)	-0.21** (0.08)	-0.21* (0.08)						
Flexible Payment \$7	-0.73*** (0.11)	-0.34*** (0.08)	-0.41*** (0.08)						
Routine Payment \$3	-0.36** (0.11)	-0.53*** (0.09)	0.14+ (0.08)						
Routine Payment \$7	-0.62*** (0.11)	-0.86*** (0.09)	0.17* (0.08)						
\$3 Interventions				-0.39*** (0.10)	-0.37*** (0.08)	-0.03 (0.08)			
\$7 Interventions				-0.68*** (0.11)	-0.60*** (0.08)	-0.12 (0.08)			
Flexible Interventions							-0.58*** (0.11)	-0.28*** (0.08)	-0.31*** (0.08)
Routine Interventions							-0.49*** (0.10)	-0.69*** (0.08)	0.16* (0.07)
Mean Values of Control Group	-0.53	-0.33	-0.25	-0.53	-0.33	-0.25	-0.53	-0.33	-0.25
Observations	2508	2508	2508	2508	2508	2508	2508	2508	2508
R-squared	0.04	0.08	0.09	0.04	0.04	0.01	0.03	0.07	0.08

Appendix Table 3. Panel A. Regressions Predicting the Change in Participants' Weekly Workouts from the Four-Week Intervention Period to Post-Intervention Weeks 5-10 (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	0.31*** (0.08)	0.13* (0.06)	0.21*** (0.06)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	-0.06 (0.07)	0.31*** (0.06)	-0.35*** (0.05)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.20** (0.08)	0.65*** (0.07)	-0.38** (0.05)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	-0.37*** (0.08)	0.19** (0.07)	-0.55*** (0.05)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.11 (0.08)	0.52*** (0.07)	-0.59*** (0.05)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	0.26** (0.07)	0.33*** (0.07)	-0.03 (0.04)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				0.29*** (0.05)	0.23*** (0.05)	0.09* (0.04)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							-0.08 (0.05)	0.42*** (0.05)	-0.47*** (0.04)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 3. Panel B. Regressions Predicting the Change in Participants' Likelihood of Working out Each Week from the Four-Week Intervention Period to Post-Intervention Weeks 5-10

This table reports a series of ordinary least squares regressions predicting a study participant's change from the four-week intervention period to post-intervention weeks 5-10 in average weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window. In each column, we report the mean change for the control group. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)
Flexible Payment \$3	-0.06 (0.04)	-0.07* (0.03)	-0.08* (0.03)						
Flexible Payment \$7	-0.12** (0.04)	-0.10** (0.03)	-0.14*** (0.03)						
Routine Payment \$3	-0.10* (0.04)	-0.17*** (0.03)	0.04 (0.03)						
Routine Payment \$7	-0.12** (0.04)	-0.24*** (0.03)	0.08* (0.03)						
\$3 Interventions				-0.08* (0.04)	-0.12*** (0.03)	-0.02 (0.03)			
\$7 Interventions				-0.12*** (0.04)	-0.17*** (0.03)	-0.03 (0.03)			
Flexible Interventions							-0.09* (0.04)	-0.09** (0.03)	-0.11*** (0.03)
Routine Interventions							-0.11** (0.04)	-0.21*** (0.03)	0.06* (0.03)
Mean Values of Control Group	-0.23	-0.17	-0.13	-0.23	-0.17	-0.13	-0.23	-0.17	-0.13
Observations	2508	2508	2508	2508	2508	2508	2508	2508	2508
R-squared	0.02	0.05	0.07	0.02	0.02	0.00	0.02	0.05	0.06

Appendix Table 3. Panel B. Regressions Predicting the Change in Participants' Likelihood of Working out Each Week from the Four-Week Intervention Period to Post-Intervention Weeks 5-10 (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	0.06** (0.02)	0.02 (0.02)	0.07** (0.02)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.03 (0.02)	0.10*** (0.02)	-0.12*** (0.02)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.06** (0.02)	0.17*** (0.02)	-0.16*** (0.02)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	-0.03 (0.02)	0.07** (0.02)	-0.19*** (0.02)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.00 (0.02)	0.14*** (0.02)	-0.23*** (0.02)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	0.03 (0.02)	0.07** (0.02)	-0.04+ (0.02)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				0.05** (0.02)	0.05** (0.02)	0.01 (0.02)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							0.02 (0.02)	0.12*** (0.02)	-0.17*** (0.02)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 4. Panel A. Regressions Predicting Participants' Weekly Workouts during Post-Intervention Weeks 11-40

This table reports a series of ordinary least squares regressions predicting a study participant's weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window during post-intervention weeks 11-40. In each column, we report the mean number of workouts completed by the control group within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
	Workouts	Workouts	Window	Workouts	Workouts	Window	Workouts	Workouts	Window
	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts
Flexible Payment \$3	0.14+	0.07	0.07						
	(0.07)	(0.04)	(0.05)						
Flexible Payment \$7	0.10	0.06	0.06						
	(0.07)	(0.04)	(0.05)						
Routine Payment \$3	0.06	0.07	-0.00						
	(0.07)	(0.04)	(0.05)						
Routine Payment \$7	0.11	0.09*	0.03						
	(0.07)	(0.04)	(0.05)						
\$3 Interventions				0.10	0.07+	0.03			
				(0.06)	(0.04)	(0.04)			
\$7 Interventions				0.11	0.08+	0.04			
				(0.06)	(0.04)	(0.04)			
Flexible Interventions							0.12+	0.07	0.06
							(0.06)	(0.04)	(0.05)
Routine Interventions							0.08	0.08+	0.01
							(0.06)	(0.04)	(0.04)
Mean Values of Control Group	0.39	0.16	0.25	0.39	0.16	0.25	0.39	0.16	0.25
Observations	75240	75240	75240	75240	75240	75240	75240	75240	75240
R-squared	0.05	0.03	0.03	0.05	0.03	0.03	0.05	0.03	0.03

Appendix Table 4. Panel A. Regressions Predicting Participants' Weekly Workouts during Post-Intervention Weeks 11-40 (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
	Workouts	Workouts	Window	Workouts	Workouts	Window	Workouts	Workouts	Window
	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	0.03	0.01	0.01						
	(0.05)	(0.03)	(0.03)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.08+	0.00	0.07*						
	(0.05)	(0.03)	(0.03)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.03	-0.02	0.04						
	(0.05)	(0.03)	(0.03)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.04	-0.00	0.06+						
	(0.05)	(0.03)	(0.03)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.01	-0.03	0.03						
	(0.05)	(0.03)	(0.03)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.05	-0.03	-0.03						
	(0.05)	(0.03)	(0.03)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				-0.01	-0.01	-0.01			
				(0.03)	(0.02)	(0.02)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							0.04	-0.01	0.05*
							(0.03)	(0.02)	(0.02)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 4. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during Post-Intervention Weeks 11-40

This table reports a series of ordinary least squares regressions predicting a study participant's weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window during post-intervention weeks 11-40. In each column, we report the mean weekly fraction of participants in the control group who completed a workout within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any	Any In-	Any	Any	Any In-	Any	Any	Any In-	Any
	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-
	(Y/N)	Workouts?	Window	(Y/N)	Workouts?	Window	(Y/N)	Workouts?	Window
	(Y/N)	(Y/N)	Workouts?	(Y/N)	(Y/N)	Workouts?	(Y/N)	(Y/N)	Workouts?
	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)
Flexible Payment \$3	0.06*	0.04+	0.04						
	(0.03)	(0.02)	(0.02)						
Flexible Payment \$7	0.05+	0.04+	0.03						
	(0.03)	(0.02)	(0.02)						
Routine Payment \$3	0.02	0.04+	-0.00						
	(0.03)	(0.02)	(0.02)						
Routine Payment \$7	0.05+	0.05*	0.02						
	(0.03)	(0.02)	(0.02)						
\$3 Interventions				0.04	0.04+	0.02			
				(0.03)	(0.02)	(0.02)			
\$7 Interventions				0.05+	0.04*	0.02			
				(0.03)	(0.02)	(0.02)			
Flexible Interventions							0.05*	0.04+	0.03
							(0.03)	(0.02)	(0.02)
Routine Interventions							0.04	0.04*	0.01
							(0.03)	(0.02)	(0.02)
Mean Values of Control Group	0.20	0.10	0.15	0.20	0.10	0.15	0.20	0.10	0.15
Observations	75240	75240	75240	75240	75240	75240	75240	75240	75240
R-squared	0.04	0.03	0.03	0.04	0.03	0.03	0.04	0.03	0.03

Appendix Table 4. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during Post-Intervention Weeks 11-40 (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	0.01 (0.02)	0.00 (0.01)	0.01 (0.01)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.03+ (0.02)	0.00 (0.01)	0.04** (0.01)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.01 (0.02)	-0.01 (0.02)	0.02 (0.01)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.03 (0.02)	0.00 (0.01)	0.03* (0.01)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	-0.00 (0.02)	-0.01 (0.02)	0.01 (0.01)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	-0.03 (0.02)	-0.01 (0.01)	-0.02 (0.01)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				-0.01 (0.01)	-0.01 (0.01)	-0.00 (0.01)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							0.02 (0.01)	-0.01 (0.01)	0.02* (0.01)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 5. Panel A. Regressions Predicting the Change in Participants' Weekly Workouts from the Four-Week Intervention Period to Post-Intervention Weeks 11-40

This table reports a series of ordinary least squares regressions predicting a study participant's change from the four-week intervention period to post-intervention weeks 11-40 in average weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window. In each column, we report the mean change for the control group. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts
Flexible Payment \$3	-0.45*** (0.12)	-0.25** (0.09)	-0.20* (0.08)						
Flexible Payment \$7	-0.79*** (0.12)	-0.37*** (0.09)	-0.45*** (0.08)						
Routine Payment \$3	-0.34** (0.12)	-0.51*** (0.09)	0.15* (0.07)						
Routine Payment \$7	-0.58*** (0.12)	-0.87*** (0.10)	0.23** (0.07)						
\$3 Interventions				-0.40*** (0.11)	-0.38*** (0.09)	-0.03 (0.07)			
\$7 Interventions				-0.69*** (0.12)	-0.62*** (0.09)	-0.11 (0.07)			
Flexible Interventions							-0.62*** (0.12)	-0.31*** (0.09)	-0.32*** (0.07)
Routine Interventions							-0.46*** (0.11)	-0.69*** (0.09)	0.19** (0.07)
Mean Values of Control Group	-0.71	-0.42	-0.35	-0.71	-0.42	-0.35	-0.71	-0.42	-0.35
Observations	2508	2508	2508	2508	2508	2508	2508	2508	2508
R-squared	0.05	0.08	0.11	0.05	0.05	0.01	0.04	0.06	0.10

Appendix Table 5. Panel A. Regressions Predicting the Change in Participants' Weekly Workouts from the Four-Week Intervention Period to Post-Intervention Weeks 11-40 (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	0.34*** (0.08)	0.12+ (0.06)	0.25*** (0.06)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	-0.11 (0.08)	0.26*** (0.07)	-0.34*** (0.05)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.13+ (0.08)	0.62*** (0.07)	-0.43** (0.05)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	-0.45*** (0.08)	0.14* (0.07)	-0.59*** (0.05)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.21** (0.08)	0.50*** (0.07)	-0.68*** (0.05)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	0.24** (0.08)	0.36*** (0.08)	-0.09* (0.04)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				0.29*** (0.06)	0.24*** (0.05)	0.08* (0.04)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							-0.16** (0.06)	0.38*** (0.05)	-0.51*** (0.04)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 5. Panel B. Regressions Predicting the Change in Participants' Likelihood of Working out Each Week from the Four-Week Intervention Period to Post-Intervention Weeks 11-40

This table reports a series of ordinary least squares regressions predicting a study participant's change from the four-week intervention period to post-intervention weeks 11-40 in average weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window. In each column, we report the mean change for the control group. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)
Flexible Payment \$3	-0.10** (0.04)	-0.09** (0.03)	-0.09** (0.03)						
Flexible Payment \$7	-0.18*** (0.04)	-0.13*** (0.03)	-0.17*** (0.03)						
Routine Payment \$3	-0.10** (0.04)	-0.17*** (0.04)	0.04 (0.03)						
Routine Payment \$7	-0.12** (0.04)	-0.25*** (0.04)	0.09** (0.03)						
\$3 Interventions				-0.10** (0.04)	-0.13*** (0.03)	-0.03 (0.03)			
\$7 Interventions				-0.15*** (0.04)	-0.19*** (0.03)	-0.04 (0.03)			
Flexible Interventions							-0.14*** (0.04)	-0.11*** (0.03)	-0.13*** (0.03)
Routine Interventions							-0.11** (0.04)	-0.21*** (0.03)	0.06* (0.03)
Mean Values of Control Group	-0.30	-0.22	-0.17	-0.30	-0.22	-0.17	-0.30	-0.22	-0.17
Observations	2508	2508	2508	2508	2508	2508	2508	2508	2508
R-squared	0.02	0.05	0.09	0.02	0.04	0.01	0.02	0.05	0.08

Appendix Table 5. Panel B. Regressions Predicting the Change in Participants' Likelihood of Working out Each Week from the Four-Week Intervention Period to Post-Intervention Weeks 11-40 (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	0.08*** (0.02)	0.04+ (0.02)	0.08*** (0.02)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.01 (0.02)	0.07** (0.02)	-0.13*** (0.02)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.03 (0.02)	0.15*** (0.02)	-0.18*** (0.02)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	-0.07** (0.02)	0.03 (0.02)	-0.21*** (0.02)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	-0.05* (0.02)	0.12*** (0.02)	-0.26*** (0.02)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	0.02 (0.02)	0.08*** (0.02)	-0.05** (0.02)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				0.05** (0.02)	0.06*** (0.02)	0.02 (0.02)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							-0.02 (0.02)	0.09*** (0.02)	-0.19*** (0.01)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 6. Regressions Predicting Participants' Weekly Workouts by Treatment Indicator, Post-Intervention Weeks 5-10 and Post-Intervention Weeks 11-40

This table reports a series of ordinary least squares regressions predicting a study participant's weekly average number of overall workouts as well as weekly likelihood of completing a workout anytime during post-intervention weeks 5-10 or post-intervention weeks 11-40. The primary predictor included in this regression is an indicator for whether the participant was in any treatment group.

	Weekly Overall Workouts Post-Intervention Weeks 5-10		Weekly Overall Workouts Post-Intervention Weeks 11-40	
	(1) Total Workouts	(2) Any Workout? (Y/N)	(3) Total Workouts	(4) Any Workout? (Y/N)
Treatment	0.11 (0.09)	0.07* (0.03)	0.10 (0.06)	0.05+ (0.03)
Observations	15048	15048	75240	75240
R-squared	0.07	0.06	0.05	0.04

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 7. Panel A. Regressions Predicting Participants' Weekly Workouts during the Intervention Period, Full Controls

This table reports a series of ordinary least squares regressions predicting a study participant's weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window during the four-week intervention period. In each column, we report the mean number of workouts completed by the control group within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We include an additional set of controls, as described in the table caption. We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
	Workouts	Workouts	Window	Workouts	Workouts	Window	Workouts	Workouts	Window
	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts
Flexible Payment \$3	0.58*** (0.14)	0.34*** (0.10)	0.24* (0.09)						
Flexible Payment \$7	0.88*** (0.14)	0.43*** (0.10)	0.48*** (0.09)						
Routine Payment \$3	0.41** (0.14)	0.59*** (0.10)	-0.15+ (0.09)						
Routine Payment \$7	0.69*** (0.14)	0.98*** (0.10)	-0.23** (0.09)						
\$3 Interventions				0.50*** (0.13)	0.46*** (0.09)	0.05 (0.09)			
\$7 Interventions				0.79*** (0.13)	0.70*** (0.09)	0.14 (0.09)			
Flexible Interventions							0.73*** (0.13)	0.38*** (0.09)	0.36*** (0.09)
Routine Interventions							0.54*** (0.13)	0.78*** (0.09)	-0.19* (0.09)
Mean Values of Control Group	1.11	0.59	0.59	1.11	0.59	0.59	1.11	0.59	0.59
Observations	10032	10032	10032	10032	10032	10032	10032	10032	10032
R-squared	0.15	0.13	0.16	0.14	0.11	0.10	0.14	0.12	0.15

Appendix Table 7. Panel A. Regressions Predicting Participants' Weekly Workouts during the Intervention Period, Full Controls (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
	Workouts	Workouts	Window	Workouts	Workouts	Window	Workouts	Workouts	Window
	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	-0.30***	-0.09	-0.24***						
	(0.09)	(0.07)	(0.06)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.18*	-0.25***	0.39***						
	(0.08)	(0.07)	(0.05)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.11	-0.64***	0.47***						
	(0.09)	(0.08)	(0.05)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.47***	-0.16*	0.64***						
	(0.09)	(0.08)	(0.05)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.19*	-0.55***	0.71***						
	(0.09)	(0.08)	(0.05)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.29***	-0.39***	0.07+						
	(0.08)	(0.08)	(0.04)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				-0.29***	-0.24***	-0.08*			
				(0.06)	(0.06)	(0.04)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							0.18**	-0.40***	0.55***
							(0.06)	(0.05)	(0.04)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as indicators for registration date, age deciles, tenure deciles, self-reported number of workouts per week, BMI deciles, gender, job function, job level, office location, ethnicity, text message sign-up, workout window time (morning, midday, afternoon, or evening), connecting a Fitbit device to an AchieveMint account, and having a missing value for a given item in this list.

Appendix Table 7. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during the Intervention Period, Full Controls

This table reports a series of ordinary least squares regressions predicting a study participant's weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window during the four-week intervention period. In each column, we report the mean weekly fraction of participants in the control group who completed a workout within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We include an additional set of controls, as described in the table caption. We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)
Flexible Payment \$3	0.15*** (0.04)	0.14*** (0.04)	0.11** (0.04)						
Flexible Payment \$7	0.22*** (0.04)	0.17*** (0.04)	0.19*** (0.04)						
Routine Payment \$3	0.13*** (0.04)	0.21*** (0.04)	-0.04 (0.04)						
Routine Payment \$7	0.18*** (0.04)	0.31*** (0.04)	-0.08* (0.04)						
\$3 Interventions				0.14*** (0.04)	0.17*** (0.03)	0.04 (0.03)			
\$7 Interventions				0.20*** (0.04)	0.24*** (0.03)	0.06 (0.03)			
Flexible Interventions							0.19*** (0.04)	0.15*** (0.03)	0.15*** (0.03)
Routine Interventions							0.15*** (0.04)	0.26*** (0.03)	-0.06+ (0.03)
Mean Values of Control Group	0.50	0.31	0.32	0.50	0.31	0.32	0.50	0.31	0.32
Observations	10032	10032	10032	10032	10032	10032	10032	10032	10032
R-squared	0.10	0.11	0.13	0.10	0.10	0.08	0.10	0.10	0.13

Appendix Table 7. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during the Intervention Period, Full Controls (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any	Any In-	Any	Any	Any In-	Any	Any	Any In-	Any
	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-
	(Y/N)	(Y/N)	Window	(Y/N)	(Y/N)	Window	(Y/N)	(Y/N)	Window
	(Y/N)	(Y/N)	Workouts?	(Y/N)	(Y/N)	Workouts?	(Y/N)	(Y/N)	Workouts?
	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	-0.07**	-0.03	-0.07**						
	(0.02)	(0.02)	(0.02)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.02	-0.07**	0.16***						
	(0.02)	(0.02)	(0.02)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.02	-0.17***	0.19***						
	(0.02)	(0.02)	(0.02)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.09***	-0.04	0.23***						
	(0.02)	(0.03)	(0.02)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.05*	-0.14***	0.27***						
	(0.02)	(0.02)	(0.02)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.04+	-0.10***	0.04*						
	(0.02)	(0.02)	(0.02)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				-0.06***	-0.07***	-0.02			
				(0.02)	(0.02)	(0.02)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							0.03*	-0.10***	0.21***
							(0.02)	(0.02)	(0.01)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as indicators for registration date, age deciles, tenure deciles, self-reported number of workouts per week, BMI deciles, gender, job function, job level, office location, ethnicity, text message sign-up, workout window time (morning, midday, afternoon, or evening), connecting a Fitbit device to an AchieveMint account, and having a missing value for a given item in this list.

Appendix Table 8. Panel A. Regressions Predicting Participants' Weekly Workouts during Post-Intervention Weeks 1-4, Full Controls

This table reports a series of ordinary least squares regressions predicting a study participant's weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window during the four weeks following the intervention period. In each column, we report the mean number of workouts completed by the control group within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We include an additional set of controls, as described in the table caption. We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
		Workouts	Window		Workouts	Window		Workouts	Window
			Workouts			Workouts			Workouts
Flexible Payment \$3	0.20+	0.07	0.12+						
	(0.11)	(0.08)	(0.07)						
Flexible Payment \$7	0.26*	0.08	0.18**						
	(0.11)	(0.08)	(0.07)						
Routine Payment \$3	0.14	0.07	0.05						
	(0.11)	(0.08)	(0.07)						
Routine Payment \$7	0.17	0.15+	0.00						
	(0.11)	(0.08)	(0.07)						
\$3 Interventions				0.17	0.07	0.09			
				(0.11)	(0.07)	(0.06)			
\$7 Interventions				0.21*	0.11	0.09			
				(0.11)	(0.07)	(0.06)			
Flexible Interventions							0.23*	0.07	0.15*
							(0.11)	(0.07)	(0.06)
Routine Interventions							0.15	0.11	0.02
							(0.11)	(0.07)	(0.06)
Mean Values of Control Group	0.76	0.42	0.39	0.76	0.42	0.39	0.76	0.42	0.39
Observations	10032	10032	10032	10032	10032	10032	10032	10032	10032
R-squared	0.16	0.12	0.10	0.15	0.12	0.10	0.16	0.11	0.10

Appendix Table 8. Panel A. Regressions Predicting Participants' Weekly Workouts during Post-Intervention Weeks 1-4, Full Controls (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
	Workouts	Workouts	Window	Workouts	Workouts	Window	Workouts	Workouts	Window
	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	-0.06	-0.01	-0.06						
	(0.07)	(0.05)	(0.05)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.06	-0.01	0.07						
	(0.07)	(0.05)	(0.05)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.04	-0.08	0.12**						
	(0.07)	(0.05)	(0.04)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.12+	0.00	0.12**						
	(0.07)	(0.05)	(0.05)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.09	-0.07	0.18***						
	(0.07)	(0.05)	(0.05)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.02	-0.07	0.05						
	(0.07)	(0.05)	(0.04)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				-0.04	-0.04	0.00			
				(0.05)	(0.04)	(0.03)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							0.08	-0.04	0.12***
							(0.05)	(0.04)	(0.03)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as indicators for registration date, age deciles, tenure deciles, self-reported number of workouts per week, BMI deciles, gender, job function, job level, office location, ethnicity, text message sign-up, workout window time (morning, midday, afternoon, or evening), connecting a Fitbit device to an AchieveMint account, and having a missing value for a given item in this list.

Appendix Table 8. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during Post-Intervention Weeks 1-4, Full Controls

This table reports a series of ordinary least squares regressions predicting a study participant's weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window during the four weeks following the intervention period. In each column, we report the mean weekly fraction of participants in the control group who completed a workout within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We include an additional set of controls, as described in the table caption. We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any	Any In-	Any	Any	Any In-	Any	Any	Any In-	Any
	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-
	(Y/N)	Workouts?	Window	(Y/N)	Workouts?	Window	(Y/N)	Workouts?	Window
	(Y/N)	(Y/N)	Workouts?	(Y/N)	(Y/N)	Workouts?	(Y/N)	(Y/N)	Workouts?
	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)
Flexible Payment \$3	0.10**	0.04	0.06+						
	(0.04)	(0.03)	(0.03)						
Flexible Payment \$7	0.13***	0.06*	0.09**						
	(0.04)	(0.03)	(0.03)						
Routine Payment \$3	0.07+	0.05	0.02						
	(0.04)	(0.03)	(0.03)						
Routine Payment \$7	0.07+	0.06+	0.01						
	(0.04)	(0.03)	(0.03)						
\$3 Interventions				0.08*	0.04	0.04			
				(0.03)	(0.03)	(0.03)			
\$7 Interventions				0.10**	0.06*	0.05			
				(0.04)	(0.03)	(0.03)			
Flexible Interventions							0.11**	0.05	0.08*
							(0.03)	(0.03)	(0.03)
Routine Interventions							0.07+	0.05+	0.01
							(0.04)	(0.03)	(0.03)
Mean Values of Control Group	0.34	0.22	0.23	0.34	0.22	0.23	0.34	0.22	0.23
Observations	10032	10032	10032	10032	10032	10032	10032	10032	10032
R-squared	0.14	0.10	0.10	0.13	0.10	0.10	0.14	0.10	0.10

Appendix Table 8. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during Post-Intervention Weeks 1-4, Full Controls (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	-0.03 (0.02)	-0.03 (0.02)	-0.02 (0.02)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.03 (0.02)	-0.01 (0.02)	0.05* (0.02)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.03 (0.02)	-0.03 (0.02)	0.06** (0.02)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.06** (0.02)	0.02 (0.02)	0.07*** (0.02)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.06* (0.02)	0.00 (0.02)	0.08*** (0.02)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	0.00 (0.02)	-0.01 (0.02)	0.01 (0.02)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				-0.02 (0.02)	-0.02 (0.02)	-0.01 (0.01)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							0.05** (0.02)	-0.01 (0.02)	0.06*** (0.01)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as indicators for registration date, age deciles, tenure deciles, self-reported number of workouts per week, BMI deciles, gender, job function, job level, office location, ethnicity, text message sign-up, workout window time (morning, midday, afternoon, or evening), connecting a Fitbit device to an AchieveMint account, and having a missing value for a given item in this list.

Appendix Table 9. Panel A. Regressions Predicting the Change in Participants' Weekly Workouts from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, Full Controls

This table reports a series of ordinary least squares regressions predicting a study participant's change from the four-week intervention period to the four weeks following the intervention period in average weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window. In each column, we report the mean change for the control group. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We include an additional set of controls, as described in the table caption. We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts
Flexible Payment \$3	-0.38*** (0.10)	-0.27*** (0.07)	-0.12 (0.08)						
Flexible Payment \$7	-0.62*** (0.10)	-0.35*** (0.07)	-0.31*** (0.08)						
Routine Payment \$3	-0.27** (0.10)	-0.51*** (0.08)	0.21* (0.08)						
Routine Payment \$7	-0.53*** (0.11)	-0.83*** (0.08)	0.23** (0.08)						
\$3 Interventions				-0.33*** (0.10)	-0.39*** (0.07)	0.03 (0.08)			
\$7 Interventions				-0.58*** (0.10)	-0.59*** (0.07)	-0.05 (0.08)			
Flexible Interventions							-0.50*** (0.10)	-0.31*** (0.06)	-0.21** (0.08)
Routine Interventions							-0.39*** (0.10)	-0.67*** (0.07)	0.22** (0.08)
Mean Values of Control Group	-0.35	-0.17	-0.21	-0.35	-0.17	-0.21	-0.35	-0.17	-0.21
Observations	2508	2508	2508	2508	2508	2508	2508	2508	2508
R-squared	0.07	0.11	0.13	0.06	0.08	0.05	0.05	0.10	0.12

Appendix Table 9. Panel A. Regressions Predicting the Change in Participants' Weekly Workouts from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, Full Controls (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	0.24*** (0.07)	0.08 (0.05)	0.19*** (0.05)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	-0.12+ (0.06)	0.24*** (0.06)	-0.33*** (0.04)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.14* (0.07)	0.56*** (0.06)	-0.34*** (0.05)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	-0.36*** (0.07)	0.16** (0.06)	-0.51*** (0.05)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	-0.10 (0.07)	0.48*** (0.07)	-0.53*** (0.05)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	0.26** (0.07)	0.32*** (0.07)	-0.02 (0.04)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				0.25*** (0.05)	0.20*** (0.04)	0.08* (0.04)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							-0.10* (0.05)	0.36*** (0.04)	-0.43*** (0.03)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as indicators for registration date, age deciles, tenure deciles, self-reported number of workouts per week, BMI deciles, gender, job function, job level, office location, ethnicity, text message sign-up, workout window time (morning, midday, afternoon, or evening), connecting a Fitbit device to an AchieveMint account, and having a missing value for a given item in this list.

Appendix Table 9. Panel B. Regressions Predicting the Change in Participants' Likelihood of Working out Each Week from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, Full Controls

This table reports a series of ordinary least squares regressions predicting a study participant's change from the four-week intervention period to the four weeks following the intervention period in average weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window. In each column, we report the mean change for the control group. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We include an additional set of controls, as described in the table caption. We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1) Any Workouts? (Y/N)	(2) Any In- Window Workouts? (Y/N)	(3) Any Out-of- Window Workouts? (Y/N)	(4) Any Workouts? (Y/N)	(5) Any In- Window Workouts? (Y/N)	(6) Any Out-of- Window Workouts? (Y/N)	(7) Any Workouts? (Y/N)	(8) Any In- Window Workouts? (Y/N)	(9) Any Out-of- Window Workouts? (Y/N)
Flexible Payment \$3	-0.05+ (0.03)	-0.10*** (0.03)	-0.05 (0.03)						
Flexible Payment \$7	-0.09** (0.03)	-0.11*** (0.03)	-0.10** (0.03)						
Routine Payment \$3	-0.07* (0.03)	-0.16*** (0.03)	0.06+ (0.03)						
Routine Payment \$7	-0.11*** (0.03)	-0.25*** (0.03)	0.09** (0.03)						
\$3 Interventions				-0.06* (0.03)	-0.13*** (0.02)	0.00 (0.03)			
\$7 Interventions				-0.10*** (0.03)	-0.18*** (0.02)	-0.01 (0.03)			
Flexible Interventions							-0.07* (0.03)	-0.10*** (0.02)	-0.08* (0.03)
Routine Interventions							-0.09** (0.03)	-0.20*** (0.02)	0.07* (0.03)
Mean Values of Control Group	-0.16	-0.09	-0.09	-0.16	-0.09	-0.09	-0.16	-0.09	-0.09
Observations	2508	2508	2508	2508	2508	2508	2508	2508	2508
R-squared	0.06	0.09	0.09	0.06	0.07	0.04	0.06	0.08	0.09

Appendix Table 9. Panel B. Regressions Predicting the Change in Participants' Likelihood of Working out Each Week from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, Full Controls (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	0.04+ (0.02)	0.01 (0.02)	0.05* (0.02)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.01 (0.02)	0.06** (0.02)	-0.11*** (0.02)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.05* (0.02)	0.14*** (0.02)	-0.14*** (0.02)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	-0.03 (0.02)	0.05* (0.02)	-0.16*** (0.02)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.01 (0.02)	0.14*** (0.02)	-0.19*** (0.02)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	0.04+ (0.02)	0.08*** (0.02)	-0.03 (0.02)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				0.04* (0.02)	0.05** (0.02)	0.01 (0.01)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							0.01 (0.02)	0.10*** (0.02)	-0.15*** (0.01)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as indicators for registration date, age deciles, tenure deciles, self-reported number of workouts per week, BMI deciles, gender, job function, job level, office location, ethnicity, text message sign-up, workout window time (morning, midday, afternoon, or evening), connecting a Fitbit device to an AchieveMint account, and having a missing value for a given item in this list.

Appendix Table 10. Panel A. Regressions Predicting Participants' Weekly Workouts during the Intervention Period, Largest Location Only

This table reports a series of ordinary least squares regressions predicting a study participant's weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window during the four-week intervention period, restricted to participants at the largest office location. In each column, we report the mean number of workouts completed by the control group within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
	Workouts	Workouts	Window	Workouts	Workouts	Window	Workouts	Workouts	Window
	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts
Flexible Payment \$3	0.60*** (0.15)	0.31** (0.10)	0.33** (0.10)						
Flexible Payment \$7	0.96*** (0.15)	0.46*** (0.10)	0.57*** (0.10)						
Routine Payment \$3	0.40** (0.15)	0.56*** (0.11)	-0.10 (0.09)						
Routine Payment \$7	0.71*** (0.15)	0.92*** (0.11)	-0.14 (0.09)						
\$3 Interventions				0.50*** (0.14)	0.44*** (0.10)	0.11 (0.09)			
\$7 Interventions				0.83*** (0.14)	0.69*** (0.10)	0.22* (0.09)			
Flexible Interventions							0.78*** (0.14)	0.39*** (0.10)	0.45*** (0.09)
Routine Interventions							0.55*** (0.14)	0.74*** (0.10)	-0.12 (0.09)
Mean Values of Control Group	0.99	0.53	0.49	0.99	0.53	0.49	0.99	0.53	0.49
Observations	8448	8448	8448	8448	8448	8448	8448	8448	8448
R-squared	0.08	0.07	0.11	0.07	0.05	0.04	0.07	0.06	0.10

Appendix Table 10. Panel A. Regressions Predicting Participants' Weekly Workouts during the Intervention Period, Largest Location Only (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
	Workouts	Workouts	Window	Workouts	Workouts	Window	Workouts	Workouts	Window
	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	-0.36***	-0.15+	-0.24***						
	(0.10)	(0.08)	(0.07)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.21*	-0.25**	0.43***						
	(0.09)	(0.08)	(0.06)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.10	-0.61***	0.47***						
	(0.10)	(0.09)	(0.06)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.56***	-0.10	0.67***						
	(0.09)	(0.08)	(0.06)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.25**	-0.46***	0.71***						
	(0.10)	(0.09)	(0.06)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.31***	-0.36***	0.04						
	(0.09)	(0.09)	(0.04)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				-0.33***	-0.25***	-0.11*			
				(0.07)	(0.06)	(0.04)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							0.23***	-0.35***	0.57***
							(0.07)	(0.06)	(0.04)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 10. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during the Intervention Period, Largest Location Only

This table reports a series of ordinary least squares regressions predicting a study participant's weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window during the four-week intervention period, restricted to participants at the largest office location. In each column, we report the mean weekly fraction of participants in the control group who completed a workout within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any	Any In-	Any	Any	Any In-	Any	Any	Any In-	Any
	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-
	(Y/N)	Workouts?	Window	(Y/N)	Workouts?	Window	(Y/N)	Workouts?	Window
	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)
Flexible Payment \$3	0.16*** (0.04)	0.15*** (0.04)	0.13** (0.04)						
Flexible Payment \$7	0.25*** (0.04)	0.21*** (0.04)	0.21*** (0.04)						
Routine Payment \$3	0.13** (0.04)	0.22*** (0.04)	-0.05 (0.04)						
Routine Payment \$7	0.19*** (0.04)	0.32*** (0.04)	-0.07+ (0.04)						
\$3 Interventions				0.15*** (0.04)	0.19*** (0.04)	0.04 (0.04)			
\$7 Interventions				0.22*** (0.04)	0.26*** (0.04)	0.07+ (0.04)			
Flexible Interventions							0.21*** (0.04)	0.18*** (0.04)	0.17*** (0.04)
Routine Interventions							0.16*** (0.04)	0.27*** (0.04)	-0.06 (0.04)
Mean Values of Control Group	0.47	0.27	0.30	0.47	0.27	0.30	0.47	0.27	0.30
Observations	8448	8448	8448	8448	8448	8448	8448	8448	8448
R-squared	0.06	0.06	0.09	0.06	0.05	0.03	0.05	0.06	0.08

Appendix Table 10. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during the Intervention Period, Largest Location Only (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any	Any In-	Any	Any	Any In-	Any	Any	Any In-	Any
	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-
	(Y/N)	(Y/N)	Window	(Y/N)	(Y/N)	Window	(Y/N)	(Y/N)	Window
	(Y/N)	(Y/N)	Workouts?	(Y/N)	(Y/N)	Workouts?	(Y/N)	(Y/N)	Workouts?
	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	-0.09***	-0.06*	-0.08**						
	(0.03)	(0.03)	(0.03)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.03	-0.07**	0.18***						
	(0.03)	(0.03)	(0.02)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.03	-0.17***	0.20***						
	(0.03)	(0.03)	(0.02)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.12***	-0.02	0.26***						
	(0.03)	(0.03)	(0.02)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.06*	-0.12***	0.28***						
	(0.02)	(0.03)	(0.02)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.06*	-0.10***	0.02						
	(0.03)	(0.03)	(0.02)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				-0.07***	-0.08***	-0.03+			
				(0.02)	(0.02)	(0.02)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							0.05*	-0.09***	0.23***
							(0.02)	(0.02)	(0.02)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 11. Panel A. Regressions Predicting Participants' Weekly Workouts during Post-Intervention Weeks 1-4, Largest Location Only

This table reports a series of ordinary least squares regressions predicting a study participant's weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window during the four weeks following the intervention period, restricted to participants at the largest office location. In each column, we report the mean number of workouts completed by the control group within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
	Workouts	Workouts	Window	Workouts	Workouts	Window	Workouts	Workouts	Window
	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts
Flexible Payment \$3	0.28*	0.12	0.16*						
	(0.11)	(0.08)	(0.07)						
Flexible Payment \$7	0.37**	0.15*	0.23**						
	(0.11)	(0.07)	(0.07)						
Routine Payment \$3	0.19+	0.13+	0.07						
	(0.11)	(0.08)	(0.07)						
Routine Payment \$7	0.24*	0.20**	0.03						
	(0.11)	(0.08)	(0.06)						
\$3 Interventions				0.23*	0.12+	0.11+			
				(0.11)	(0.07)	(0.06)			
\$7 Interventions				0.31**	0.18*	0.13*			
				(0.11)	(0.07)	(0.06)			
Flexible Interventions							0.32**	0.14+	0.19**
							(0.11)	(0.07)	(0.06)
Routine Interventions							0.22*	0.16*	0.05
							(0.11)	(0.07)	(0.06)
Mean Values of Control Group	0.61	0.32	0.33	0.61	0.32	0.33	0.61	0.32	0.33
Observations	8448	8448	8448	8448	8448	8448	8448	8448	8448
R-squared	0.08	0.05	0.05	0.07	0.05	0.04	0.07	0.05	0.05

Appendix Table 11. Panel A. Regressions Predicting Participants' Weekly Workouts during Post-Intervention Weeks 1-4, Largest Location Only (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
	Workouts	Workouts	Window	Workouts	Workouts	Window	Workouts	Workouts	Window
	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	-0.09	-0.02	-0.07						
	(0.08)	(0.06)	(0.05)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.09	0.00	0.09+						
	(0.08)	(0.06)	(0.05)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.04	-0.08	0.12**						
	(0.07)	(0.06)	(0.05)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.18*	0.02	0.16**						
	(0.08)	(0.05)	(0.05)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.13+	-0.06	0.19***						
	(0.08)	(0.06)	(0.05)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.06	-0.08	0.04						
	(0.08)	(0.06)	(0.05)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				-0.07	-0.05	-0.02			
				(0.05)	(0.04)	(0.04)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							0.11*	-0.03	0.14***
							(0.05)	(0.04)	(0.04)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 11. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during Post-Intervention Weeks 1-4, Largest Location Only

This table reports a series of ordinary least squares regressions predicting a study participant's weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window during the four weeks following the intervention period, restricted to participants at the largest office location. In each column, we report the mean weekly fraction of participants in the control group who completed a workout within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any	Any In-	Any	Any	Any In-	Any	Any	Any In-	Any
	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-
	(Y/N)	Workouts?	Window	(Y/N)	Workouts?	Window	(Y/N)	Workouts?	Window
	(Y/N)	(Y/N)	Workouts?	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	Workouts?
	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)
Flexible Payment \$3	0.12** (0.04)	0.06+ (0.03)	0.08* (0.03)						
Flexible Payment \$7	0.16*** (0.04)	0.10** (0.03)	0.11** (0.04)						
Routine Payment \$3	0.07+ (0.04)	0.07* (0.03)	0.03 (0.03)						
Routine Payment \$7	0.09* (0.04)	0.09** (0.03)	0.02 (0.03)						
\$3 Interventions				0.09** (0.04)	0.06* (0.03)	0.05 (0.03)			
\$7 Interventions				0.13*** (0.04)	0.09** (0.03)	0.07* (0.03)			
Flexible Interventions							0.14*** (0.04)	0.08** (0.03)	0.10** (0.03)
Routine Interventions							0.08* (0.04)	0.08** (0.03)	0.03 (0.03)
Mean Values of Control Group	0.29	0.18	0.20	0.29	0.18	0.20	0.29	0.18	0.20
Observations	8448	8448	8448	8448	8448	8448	8448	8448	8448
R-squared	0.07	0.05	0.05	0.07	0.05	0.04	0.07	0.05	0.05

Appendix Table 11. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during Post-Intervention Weeks 1-4, Largest Location Only (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	-0.04+ (0.03)	-0.04 (0.02)	-0.03 (0.02)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.05+ (0.03)	-0.01 (0.02)	0.05* (0.02)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.02 (0.03)	-0.03 (0.02)	0.06** (0.02)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.09*** (0.03)	0.03 (0.02)	0.09*** (0.02)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.07** (0.03)	0.01 (0.02)	0.09*** (0.02)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	-0.02 (0.03)	-0.02 (0.02)	0.00 (0.02)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				-0.03+ (0.02)	-0.03+ (0.02)	-0.02 (0.02)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							0.06** (0.02)	0.00 (0.02)	0.07*** (0.02)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 12. Panel A. Regressions Predicting the Change in Participants' Weekly Workouts from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, Largest Location Only

This table reports a series of ordinary least squares regressions predicting a study participant's change from the four-week intervention period to the four weeks following the intervention period in average weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window, restricted to participants at the largest office location. In each column, we report the mean change for the control group. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total Workouts	Total In- Window Workouts	Total Out-of- Window Workouts	Total Workouts	Total In- Window Workouts	Total Out-of- Window Workouts	Total Workouts	Total In- Window Workouts	Total Out-of- Window Workouts
Flexible Payment \$3	-0.33** (0.11)	-0.19** (0.06)	-0.17+ (0.09)						
Flexible Payment \$7	-0.59*** (0.11)	-0.32*** (0.07)	-0.34*** (0.09)						
Routine Payment \$3	-0.21* (0.11)	-0.43*** (0.07)	0.17* (0.09)						
Routine Payment \$7	-0.46*** (0.11)	-0.72*** (0.08)	0.17* (0.09)						
\$3 Interventions				-0.27** (0.10)	-0.31*** (0.06)	-0.00 (0.08)			
\$7 Interventions				-0.53*** (0.10)	-0.52*** (0.06)	-0.09 (0.09)			
Flexible Interventions							-0.46*** (0.10)	-0.26*** (0.06)	-0.26** (0.09)
Routine Interventions							-0.34*** (0.10)	-0.58*** (0.07)	0.17* (0.08)
Mean Values of Control Group	-0.38	-0.21	-0.16	-0.38	-0.21	-0.16	-0.38	-0.21	-0.16
Observations	2112	2112	2112	2112	2112	2112	2112	2112	2112
R-squared	0.04	0.07	0.09	0.03	0.04	0.01	0.02	0.05	0.08

Appendix Table 12. Panel A. Regressions Predicting the Change in Participants' Weekly Workouts from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, Largest Location Only (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	0.27*** (0.08)	0.12* (0.06)	0.17** (0.06)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	-0.12+ (0.07)	0.24*** (0.06)	-0.34*** (0.05)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.14+ (0.07)	0.53*** (0.07)	-0.34** (0.05)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	-0.38*** (0.07)	0.12+ (0.06)	-0.52*** (0.05)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.13 (0.08)	0.40*** (0.07)	-0.52*** (0.05)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	0.25*** (0.07)	0.29*** (0.08)	-0.00 (0.04)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				0.26*** (0.05)	0.20*** (0.05)	0.09** (0.04)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							-0.12* (0.05)	0.32*** (0.05)	-0.43*** (0.04)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 12. Panel B. Regressions Predicting the Change in Participants' Likelihood of Working out Each Week from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, Largest Location Only

This table reports a series of ordinary least squares regressions predicting a study participant's change from the four-week intervention period to the four weeks following the intervention period in average weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window, restricted to participants at the largest office location. In each column, we report the mean change for the control group. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)
Flexible Payment \$3	-0.05 (0.03)	-0.09*** (0.03)	-0.05 (0.03)						
Flexible Payment \$7	-0.09** (0.03)	-0.11*** (0.03)	-0.10** (0.03)						
Routine Payment \$3	-0.06+ (0.03)	-0.16*** (0.03)	0.07* (0.03)						
Routine Payment \$7	-0.10** (0.03)	-0.23*** (0.03)	0.09** (0.03)						
\$3 Interventions				-0.06+ (0.03)	-0.12*** (0.03)	0.01 (0.03)			
\$7 Interventions				-0.09** (0.03)	-0.17*** (0.03)	-0.00 (0.03)			
Flexible Interventions							-0.07* (0.03)	-0.10*** (0.02)	-0.07* (0.03)
Routine Interventions							-0.08** (0.03)	-0.20*** (0.03)	0.08* (0.03)
Mean Values of Control Group	-0.17	-0.09	-0.10	-0.17	-0.09	-0.10	-0.17	-0.09	-0.10
Observations	2112	2112	2112	2112	2112	2112	2112	2112	2112
R-squared	0.02	0.05	0.06	0.02	0.03	0.01	0.02	0.04	0.06

Appendix Table 12. Panel B. Regressions Predicting the Change in Participants' Likelihood of Working out Each Week from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, Largest Location Only (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	0.04+ (0.02)	0.02 (0.02)	0.05* (0.02)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.02 (0.02)	0.07** (0.02)	-0.12*** (0.02)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.05* (0.02)	0.14*** (0.02)	-0.14*** (0.02)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	-0.03 (0.02)	0.05* (0.02)	-0.17*** (0.02)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.01 (0.02)	0.12*** (0.02)	-0.19*** (0.02)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	0.03 (0.02)	0.08** (0.02)	-0.02 (0.02)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				0.04* (0.02)	0.05** (0.02)	0.01 (0.01)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							0.01 (0.02)	0.10*** (0.02)	-0.15*** (0.02)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 13. Panel A. Regressions Predicting Participants' Weekly Workouts during the Intervention Period, 30 Minutes or Longer Workouts Only

This table reports a series of ordinary least squares regressions predicting a study participant's weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window during the four-week intervention period, restricted to workouts where we observe a badge-in and a badge-out at least 30 minutes apart. In each column, we report the mean number of workouts completed by the control group within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts
Flexible Payment \$3	0.76*** (0.11)	0.43*** (0.08)	0.33*** (0.07)						
Flexible Payment \$7	1.08*** (0.11)	0.55*** (0.08)	0.55*** (0.07)						
Routine Payment \$3	0.55*** (0.11)	0.64*** (0.08)	-0.07 (0.06)						
Routine Payment \$7	0.86*** (0.11)	0.99*** (0.09)	-0.12* (0.06)						
\$3 Interventions				0.66*** (0.10)	0.54*** (0.07)	0.13* (0.06)			
\$7 Interventions				0.97*** (0.10)	0.77*** (0.08)	0.21*** (0.06)			
Flexible Interventions							0.92*** (0.10)	0.49*** (0.07)	0.44*** (0.06)
Routine Interventions							0.71*** (0.10)	0.82*** (0.08)	-0.10+ (0.06)
Mean Values of Control Group	0.56	0.28	0.29	0.56	0.28	0.29	0.56	0.28	0.29
Observations	10032	10032	10032	10032	10032	10032	10032	10032	10032
R-squared	0.06	0.06	0.11	0.06	0.04	0.02	0.05	0.05	0.10

Appendix Table 13. Panel A. Regressions Predicting Participants' Weekly Workouts during the Intervention Period, 30 Minutes or Longer Workouts Only (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total Workouts	Total In- Window Workouts	Total Out- of-Window Workouts	Total Workouts	Total In- Window Workouts	Total Out- of-Window Workouts	Total Workouts	Total In- Window Workouts	Total Out- of-Window Workouts
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	-0.32*** (0.08)	-0.12+ (0.06)	-0.22*** (0.06)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.20* (0.08)	-0.21** (0.07)	0.40*** (0.04)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	-0.10 (0.08)	-0.56*** (0.07)	0.45*** (0.04)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.53*** (0.08)	-0.09 (0.07)	0.62*** (0.05)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.22** (0.08)	-0.45*** (0.08)	0.67*** (0.05)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	-0.30*** (0.08)	-0.35*** (0.08)	0.05+ (0.02)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				-0.31*** (0.06)	-0.23*** (0.05)	-0.08* (0.04)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							0.21*** (0.06)	-0.33*** (0.05)	0.53*** (0.03)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 13. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during the Intervention Period, 30 Minutes or Longer Workouts Only

This table reports a series of ordinary least squares regressions predicting a study participant's weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window during the four-week intervention period, restricted to workouts where we observe a badge-in and a badge-out at least 30 minutes apart. In each column, we report the mean weekly fraction of participants in the control group who completed a workout within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out- of-Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out- of-Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out- of-Window Workouts? (Y/N)
Flexible Payment \$3	0.26*** (0.04)	0.21*** (0.03)	0.16*** (0.03)						
Flexible Payment \$7	0.36*** (0.04)	0.26*** (0.03)	0.24*** (0.03)						
Routine Payment \$3	0.22*** (0.04)	0.28*** (0.03)	-0.04 (0.03)						
Routine Payment \$7	0.29*** (0.04)	0.39*** (0.03)	-0.07* (0.03)						
\$3 Interventions				0.24*** (0.04)	0.25*** (0.03)	0.06+ (0.03)			
\$7 Interventions				0.32*** (0.04)	0.32*** (0.03)	0.08** (0.03)			
Flexible Interventions							0.31*** (0.04)	0.24*** (0.03)	0.20*** (0.03)
Routine Interventions							0.25*** (0.04)	0.33*** (0.03)	-0.06+ (0.03)
Mean Values of Control Group	0.31	0.17	0.20	0.31	0.17	0.20	0.31	0.17	0.20
Observations	10032	10032	10032	10032	10032	10032	10032	10032	10032
R-squared	0.05	0.06	0.10	0.05	0.05	0.02	0.05	0.05	0.10

Appendix Table 13. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during the Intervention Period, 30 Minutes or Longer Workouts Only (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out- of-Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out- of-Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out- of-Window Workouts? (Y/N)
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	-0.09*** (0.02)	-0.04+ (0.02)	-0.08*** (0.02)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.05+ (0.03)	-0.07** (0.02)	0.20*** (0.02)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	-0.03 (0.02)	-0.17*** (0.02)	0.23*** (0.02)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.14*** (0.02)	-0.02 (0.02)	0.28*** (0.02)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.06** (0.02)	-0.13*** (0.02)	0.31*** (0.02)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	-0.08** (0.03)	-0.11*** (0.03)	0.03+ (0.02)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				-0.08*** (0.02)	-0.07*** (0.02)	-0.03 (0.02)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							0.06** (0.02)	-0.10*** (0.02)	0.26*** (0.01)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 14. Panel A. Regressions Predicting Participants' Weekly Workouts during Post-Intervention Weeks 1-4, 30 Minutes or Longer Workouts Only

This table reports a series of ordinary least squares regressions predicting a study participant's weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window during the four weeks following the intervention period, restricted to workouts where we observe a badge-in and a badge-out at least 30 minutes apart. In each column, we report the mean number of workouts completed by the control group within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total Out-	Total	Total In-	Total Out-	Total	Total In-	Total Out-
	Workouts	Window	of-Window	Workouts	Window	of-Window	Workouts	Window	of-Window
	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts
Flexible Payment \$3	0.25** (0.09)	0.12* (0.05)	0.13** (0.05)						
Flexible Payment \$7	0.33*** (0.09)	0.15** (0.05)	0.19*** (0.05)						
Routine Payment \$3	0.12 (0.08)	0.10+ (0.05)	0.03 (0.05)						
Routine Payment \$7	0.22** (0.09)	0.20*** (0.06)	0.02 (0.04)						
\$3 Interventions				0.19* (0.08)	0.11* (0.05)	0.08+ (0.04)			
\$7 Interventions				0.28*** (0.08)	0.17*** (0.05)	0.11* (0.04)			
Flexible Interventions							0.29*** (0.08)	0.13** (0.05)	0.16*** (0.05)
Routine Interventions							0.17* (0.08)	0.15** (0.05)	0.03 (0.04)
Mean Values of Control Group	0.34	0.18	0.16	0.34	0.18	0.16	0.34	0.18	0.16
Observations	10032	10032	10032	10032	10032	10032	10032	10032	10032
R-squared	0.05	0.03	0.03	0.04	0.03	0.02	0.05	0.03	0.03

Appendix Table 14. Panel A. Regressions Predicting Participants' Weekly Workouts during Post-Intervention Weeks 1-4, 30 Minutes or Longer Workouts Only (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total Workouts	Total In- Window Workouts	Total Out- of-Window Workouts	Total Workouts	Total In- Window Workouts	Total Out- of-Window Workouts	Total Workouts	Total In- Window Workouts	Total Out- of-Window Workouts
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	-0.07 (0.06)	-0.02 (0.04)	-0.06 (0.04)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.13* (0.06)	0.03 (0.04)	0.10** (0.03)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.03 (0.06)	-0.08+ (0.05)	0.11*** (0.03)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.21*** (0.06)	0.05 (0.04)	0.15*** (0.03)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.11+ (0.06)	-0.06 (0.05)	0.16*** (0.03)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	-0.10+ (0.05)	-0.10* (0.04)	0.01 (0.03)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				-0.09* (0.04)	-0.06* (0.03)	-0.02 (0.02)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							0.12** (0.04)	-0.01 (0.03)	0.13*** (0.02)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 14. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during Post-Intervention Weeks 1-4, 30 Minutes or Longer Workouts Only

This table reports a series of ordinary least squares regressions predicting a study participant's weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window during the four weeks following the intervention period, restricted to workouts where we observe a badge-in and a badge-out at least 30 minutes apart. In each column, we report the mean weekly fraction of participants in the control group who completed a workout within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out- of-Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out- of-Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out- of-Window Workouts? (Y/N)
Flexible Payment \$3	0.12*** (0.04)	0.06* (0.03)	0.08** (0.03)						
Flexible Payment \$7	0.15*** (0.04)	0.08** (0.03)	0.11*** (0.03)						
Routine Payment \$3	0.06 (0.04)	0.05+ (0.03)	0.02 (0.03)						
Routine Payment \$7	0.10** (0.04)	0.10*** (0.03)	0.02 (0.03)						
\$3 Interventions				0.09** (0.03)	0.05* (0.03)	0.05* (0.03)			
\$7 Interventions				0.13*** (0.03)	0.09*** (0.03)	0.07* (0.03)			
Flexible Interventions							0.14*** (0.03)	0.07** (0.03)	0.10*** (0.03)
Routine Interventions							0.08* (0.03)	0.07** (0.03)	0.02 (0.03)
Mean Values of Control Group	0.19	0.11	0.11	0.19	0.11	0.11	0.19	0.11	0.11
Observations	10032	10032	10032	10032	10032	10032	10032	10032	10032
R-squared	0.05	0.03	0.03	0.05	0.03	0.02	0.05	0.03	0.03

Appendix Table 14. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during Post-Intervention Weeks 1-4, 30 Minutes or Longer Workouts Only (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out- of-Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out- of-Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out- of-Window Workouts? (Y/N)
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	-0.03 (0.02)	-0.03 (0.02)	-0.03 (0.02)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.06** (0.02)	0.01 (0.02)	0.06*** (0.02)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.02 (0.02)	-0.04* (0.02)	0.06*** (0.02)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.10*** (0.02)	0.04* (0.02)	0.09*** (0.02)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.05* (0.02)	-0.02 (0.02)	0.09*** (0.02)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	-0.05* (0.02)	-0.05** (0.02)	0.00 (0.02)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				-0.04** (0.02)	-0.04** (0.01)	-0.01 (0.01)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							0.06*** (0.02)	0.00 (0.01)	0.07*** (0.01)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 15. Panel A. Regressions Predicting the Change in Participants' Weekly Workouts from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, 30 Minutes or Longer Workouts Only

This table reports a series of ordinary least squares regressions predicting a study participant's change from the four-week intervention period to the four weeks following the intervention period in average weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window, restricted to workouts where we observe a badge-in and a badge-out at least 30 minutes apart. In each column, we report the mean change for the control group. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts
Flexible Payment \$3	-0.50*** (0.08)	-0.31*** (0.05)	-0.20*** (0.06)						
Flexible Payment \$7	-0.75*** (0.08)	-0.40*** (0.06)	-0.36*** (0.06)						
Routine Payment \$3	-0.43*** (0.08)	-0.54*** (0.06)	0.11* (0.05)						
Routine Payment \$7	-0.64*** (0.08)	-0.79*** (0.06)	0.14** (0.05)						
\$3 Interventions				-0.47*** (0.07)	-0.43*** (0.05)	-0.05 (0.05)			
\$7 Interventions				-0.69*** (0.07)	-0.60*** (0.05)	-0.11* (0.05)			
Flexible Interventions							-0.63*** (0.07)	-0.35*** (0.05)	-0.28*** (0.05)
Routine Interventions							-0.53*** (0.07)	-0.67*** (0.05)	0.13* (0.05)
Mean Values of Control Group	-0.23	-0.10	-0.13	-0.23	-0.10	-0.13	-0.23	-0.10	-0.13
Observations	2508	2508	2508	2508	2508	2508	2508	2508	2508
R-squared	0.04	0.07	0.12	0.04	0.04	0.01	0.03	0.06	0.11

Appendix Table 15. Panel A. Regressions Predicting the Change in Participants' Weekly Workouts from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, 30 Minutes or Longer Workouts Only (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts	Total Workouts	Total In-Window Workouts	Total Out-of-Window Workouts
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	0.25*** (0.06)	0.09+ (0.05)	0.16*** (0.05)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	-0.07 (0.06)	0.24*** (0.05)	-0.31*** (0.03)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.14* (0.06)	0.48*** (0.06)	-0.34** (0.03)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	-0.32*** (0.06)	0.14* (0.06)	-0.47*** (0.04)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.11+ (0.07)	0.39*** (0.06)	-0.50*** (0.04)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	0.21** (0.06)	0.25*** (0.06)	-0.04 (0.03)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				0.23*** (0.05)	0.17*** (0.04)	0.06* (0.03)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							-0.09* (0.05)	0.31*** (0.04)	-0.40*** (0.03)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 15. Panel B. Regressions Predicting the Change in Participants' Likelihood of Working out Each Week from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, 30 Minutes or Longer Workouts Only

This table reports a series of ordinary least squares regressions predicting a study participant's change from the four-week intervention period to the four weeks following the intervention period in average weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window, restricted to workouts where we observe a badge-in and a badge-out at least 30 minutes apart. In each column, we report the mean change for the control group. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1) Any Workouts? (Y/N)	(2) Any In- Window Workouts? (Y/N)	(3) Any Out-of- Window Workouts? (Y/N)	(4) Any Workouts? (Y/N)	(5) Any In- Window Workouts? (Y/N)	(6) Any Out-of- Window Workouts? (Y/N)	(7) Any Workouts? (Y/N)	(8) Any In- Window Workouts? (Y/N)	(9) Any Out-of- Window Workouts? (Y/N)
Flexible Payment \$3	-0.14*** (0.03)	-0.16*** (0.02)	-0.08** (0.03)						
Flexible Payment \$7	-0.20*** (0.03)	-0.17*** (0.02)	-0.13*** (0.03)						
Routine Payment \$3	-0.16*** (0.03)	-0.24*** (0.03)	0.06* (0.03)						
Routine Payment \$7	-0.19*** (0.03)	-0.29*** (0.03)	0.09*** (0.03)						
\$3 Interventions				-0.15*** (0.03)	-0.20*** (0.02)	-0.01 (0.03)			
\$7 Interventions				-0.20*** (0.03)	-0.23*** (0.02)	-0.02 (0.03)			
Flexible Interventions							-0.17*** (0.03)	-0.16*** (0.02)	-0.10*** (0.03)
Routine Interventions							-0.17*** (0.03)	-0.26*** (0.02)	0.08** (0.03)
Mean Values of Control Group	-0.12	-0.05	-0.09	-0.12	-0.05	-0.09	-0.12	-0.05	-0.09
Observations	2508	2508	2508	2508	2508	2508	2508	2508	2508
R-squared	0.03	0.05	0.10	0.03	0.03	0.01	0.02	0.05	0.09

Appendix Table 15. Panel B. Regressions Predicting the Change in Participants' Likelihood of Working out Each Week from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, 30 Minutes or Longer Workouts Only (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In-Window Workouts? (Y/N)	Any Out-of-Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In-Window Workouts? (Y/N)	Any Out-of-Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In-Window Workouts? (Y/N)	Any Out-of-Window Workouts? (Y/N)
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	0.06** (0.02)	0.02 (0.02)	0.05* (0.02)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.02 (0.02)	0.08*** (0.02)	-0.14*** (0.02)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.05* (0.02)	0.13*** (0.02)	-0.17*** (0.02)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	-0.04+ (0.02)	0.06** (0.02)	-0.19*** (0.02)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.01 (0.02)	0.12*** (0.02)	-0.22*** (0.02)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	0.03 (0.02)	0.05* (0.02)	-0.03* (0.02)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				0.04** (0.02)	0.03* (0.02)	0.01 (0.01)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							0.00 (0.02)	0.10*** (0.02)	-0.18*** (0.01)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 16. Regressions Predicting Participants' Weekly Workout Duration during the Intervention Period

This table reports a series of ordinary least squares regressions predicting a study participant's total weekly duration of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window during the four-week intervention period. In each column, we report the mean weekly workout duration completed by the control group within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Duration of Total Workouts	Duration of In- Window Workouts	Duration of Out-of- Window Workouts	Duration of Total Workouts	Duration of In- Window Workouts	Duration of Out-of- Window Workouts	Duration of Total Workouts	Duration of In- Window Workouts	Duration of Out-of- Window Workouts
Flexible Payment \$3	36.86*** (6.86)	20.48*** (4.64)	16.38*** (4.62)						
Flexible Payment \$7	52.88*** (6.89)	25.21*** (4.64)	27.67*** (4.69)						
Routine Payment \$3	24.93*** (6.75)	31.36*** (4.80)	-6.43 (4.18)						
Routine Payment \$7	41.81*** (6.86)	52.03*** (5.10)	-10.22* (4.08)						
\$3 Interventions				30.93*** (6.34)	25.89*** (4.29)	5.04 (4.19)			
\$7 Interventions				47.37*** (6.37)	38.56*** (4.41)	8.82* (4.24)			
Flexible Interventions							44.82*** (6.38)	22.83*** (4.25)	21.99*** (4.29)
Routine Interventions							33.33*** (6.34)	41.64*** (4.44)	-8.31* (4.02)
Mean Values of Control Group	49.96	24.08	25.87	49.96	24.08	25.87	49.96	24.08	25.87
Observations	10032	10032	10032	10032	10032	10032	10032	10032	10032
R-squared	0.08	0.07	0.11	0.08	0.05	0.04	0.08	0.06	0.10

Appendix Table 16. Regressions Predicting Participants' Weekly Workout Duration during the Intervention Period (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Duration of Total Workouts	Duration of In- Window Workouts	Duration of Out-of- Window Workouts	Duration of Total Workouts	Duration of In- Window Workouts	Duration of Out-of- Window Workouts	Duration of Total Workouts	Duration of In- Window Workouts	Duration of Out-of- Window Workouts
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	-16.02** (5.16)	-4.73 (3.72)	-11.29** (3.60)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	11.93* (4.97)	-10.88** (3.92)	22.81*** (2.90)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	-4.95 (5.11)	-31.55*** (4.28)	26.59*** (2.75)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	27.94*** (5.02)	-6.15 (3.93)	34.10*** (3.02)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	11.06* (5.17)	-26.82*** (4.30)	37.88*** (2.87)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	-16.88*** (4.97)	-20.67*** (4.47)	3.79+ (1.94)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				-16.44*** (3.60)	-12.67*** (2.97)	-3.78+ (2.24)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							11.49** (3.62)	-18.81*** (2.94)	30.30*** (2.06)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 17. Regressions Predicting Participants' Weekly Workout Duration during Post-Intervention Weeks 1-4

This table reports a series of ordinary least squares regressions predicting a study participant's total weekly duration of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window during the four weeks following the intervention period. In each column, we report the mean weekly workout duration completed by the control group within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Duration of Total Workouts	Duration of In- Window Workouts	Duration of Out-of- Window Workouts	Duration of Total Workouts	Duration of In- Window Workouts	Duration of Out-of- Window Workouts	Duration of Total Workouts	Duration of In- Window Workouts	Duration of Out-of- Window Workouts
Flexible Payment \$3	14.50* (5.70)	6.42+ (3.78)	8.07* (3.30)						
Flexible Payment \$7	18.82** (5.71)	6.65+ (3.67)	12.17*** (3.46)						
Routine Payment \$3	7.72 (5.63)	4.84 (3.70)	2.88 (3.19)						
Routine Payment \$7	12.37* (5.73)	10.74** (3.88)	1.63 (3.12)						
\$3 Interventions				11.13* (5.31)	5.64 (3.45)	5.49+ (3.03)			
\$7 Interventions				15.61** (5.33)	8.69* (3.47)	6.92* (3.06)			
Flexible Interventions							16.64** (5.32)	6.54+ (3.44)	10.11** (3.10)
Routine Interventions							10.03+ (5.30)	7.77* (3.48)	2.26 (2.97)
Mean Values of Control Group	33.24	17.29	15.94	33.24	17.29	15.94	33.24	17.29	15.94
Observations	10032	10032	10032	10032	10032	10032	10032	10032	10032
R-squared	0.07	0.05	0.05	0.07	0.05	0.04	0.07	0.05	0.05

Appendix Table 17. Regressions Predicting Participants' Weekly Workout Duration during Post-Intervention Weeks 1-4 (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Duration of Total Workouts	Duration of In- Window Workouts	Duration of Out-of- Window Workouts	Duration of Total Workouts	Duration of In- Window Workouts	Duration of Out-of- Window Workouts	Duration of Total Workouts	Duration of In- Window Workouts	Duration of Out-of- Window Workouts
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	-4.32 (4.09)	-0.23 (2.85)	-4.09 (2.74)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	6.78+ (3.97)	1.58 (2.89)	5.19* (2.37)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	2.13 (4.12)	-4.31 (3.12)	6.44** (2.28)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	11.10** (4.01)	1.81 (2.76)	9.29*** (2.60)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	6.45 (4.16)	-4.08 (3.00)	10.53*** (2.51)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	-4.65 (4.04)	-5.90+ (3.04)	1.25 (2.11)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				-4.48 (2.88)	-3.05 (2.08)	-1.43 (1.75)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							6.61* (2.88)	-1.23 (2.09)	7.85*** (1.73)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 18. Regressions Predicting the Change in Participants' Weekly Workout Duration from the Four-Week Intervention Period to Post-Intervention Weeks 1-4

This table reports a series of ordinary least squares regressions predicting a study participant's change from the four-week intervention period to the four weeks following the intervention period in total weekly duration of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window. In each column, we report the mean change for the control group. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1) Total Workouts	(2) Total In- Window Workouts	(3) Total Out-of- Window Workouts	(4) Total Workouts	(5) Total In- Window Workouts	(6) Total Out-of- Window Workouts	(7) Total Workouts	(8) Total In- Window Workouts	(9) Total Out-of- Window Workouts
Flexible Payment \$3	-22.37*** (4.73)	-14.06*** (3.22)	-8.31* (3.71)						
Flexible Payment \$7	-34.06*** (4.82)	-18.56*** (3.30)	-15.50*** (3.76)						
Routine Payment \$3	-17.22*** (4.60)	-26.52*** (3.44)	9.31** (3.43)						
Routine Payment \$7	-29.44*** (4.86)	-41.29*** (3.79)	11.85*** (3.50)						
\$3 Interventions				-19.81*** (4.35)	-20.25*** (3.03)	0.45 (3.42)			
\$7 Interventions				-31.76*** (4.45)	-29.87*** (3.18)	-1.89 (3.49)			
Flexible Interventions							-28.18*** (4.42)	-16.29*** (2.98)	-11.88*** (3.49)
Routine Interventions							-23.29*** (4.39)	-33.87*** (3.20)	10.57** (3.35)
Mean Values of Control Group	-16.72	-6.79	-9.93	-16.72	-6.79	-9.93	-16.72	-6.79	-9.93
Observations	2508	2508	2508	2508	2508	2508	2508	2508	2508
R-squared	0.03	0.07	0.09	0.03	0.04	0.01	0.02	0.06	0.09

Appendix Table 18. Regressions Predicting the Change in Participants' Weekly Workout Duration from the Four-Week Intervention Period to Post-Intervention Weeks 1-4 (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total Workouts	Total In- Window Workouts	Total Out-of- Window Workouts	Total Workouts	Total In- Window Workouts	Total Out-of- Window Workouts	Total Workouts	Total In- Window Workouts	Total Out-of- Window Workouts
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	11.69** (3.66)	4.50+ (2.62)	7.20** (2.69)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	-5.15 (3.36)	12.46*** (2.81)	-17.61*** (2.21)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	7.08+ (3.72)	27.23*** (3.23)	-20.16*** (2.30)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	-16.84*** (3.47)	7.97** (2.90)	-24.81*** (2.28)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	-4.62 (3.81)	22.74*** (3.31)	-27.35*** (2.37)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	12.23*** (3.53)	14.77*** (3.45)	-2.54 (1.81)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				11.96*** (2.55)	9.62*** (2.23)	2.34 (1.76)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							-4.88+ (2.56)	17.57*** (2.19)	-22.46*** (1.63)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 19. Instrumental Variables Regressions, Post-Intervention Weeks 1-4

This table reports a series of instrumental variables regressions predicting a study participant’s weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window during the four weeks following the intervention period, as well as a study participant’s weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window. The key predictors are the number of in-window and out-of-window workouts completed per week during the intervention period. We instrument for in-window and out-of-window workouts during the intervention period using treatment status. We report Wald tests to assess whether or not the estimated regression coefficients are significantly different from each other. The Kleibergen-Paap rk Wald F statistic associated with the first stage is 13.36, which exceeds (but in a strict sense cannot be directly compared to) the Stock-Yogo critical value of 11.04 for 5% maximal bias of instrumental variables relative to ordinary least squares estimates. The Hansen J test in each of the six regressions does not reject the null hypothesis that the overidentifying restrictions are valid.

	Weekly Overall Workouts		Weekly In-Window Workouts		Weekly Out-of-Window Workouts	
	Post-Intervention Weeks 1-4		Post-Intervention Weeks 1-4		Post-Intervention Weeks 1-4	
	(1)	(2)	(3)	(4)	(5)	(6)
	Total Workouts	Any Workout? (Y/N)	Total Workouts	Any Workout? (Y/N)	Total Workouts	Any Workout? (Y/N)
Weekly In-Window Workouts	0.22* (0.10)	0.09** (0.03)	0.18* (0.07)	0.08** (0.03)	0.04 (0.06)	0.03 (0.03)
Weekly Out-of-Window Workouts	0.32*** (0.09)	0.16*** (0.03)	0.06 (0.07)	0.06* (0.03)	0.27*** (0.06)	0.14*** (0.03)
Observations	10032	10032	10032	10032	10032	10032
R-squared	0.29	0.26	0.22	0.20	0.23	0.21
Wald Test						
<i>Difference in Coefficients</i>	-0.10 (0.08)	-0.07** (0.03)	0.11+ (0.07)	0.02 (0.03)	-0.23*** (0.05)	-0.11*** (0.02)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner’s workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 20. Regressions Predicting Participants' Weekly Workouts during the Intervention Period, Using Self-Reported Data

This table reports a series of ordinary least squares regressions predicting a study participant's weekly number of (a) overall workouts recorded in a Google gym and (b) self-reported workouts outside a Google gym during the intervention period. The sample is restricted to participants who responded to the questions regarding self-reported workouts outside a Google gym. In each column, we report the mean number of workouts completed by the control group within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1) Total Recorded Workouts	(2) Total Self-Reported Workouts (outside Google Gym)	(3) Total Recorded Workouts	(4) Total Self-Reported Workouts (outside Google Gym)	(5) Total Recorded Workouts	(6) Total Self-Reported Workouts (outside Google Gym)
Flexible Payment \$3	0.93*** (0.20)	-0.02 (0.23)				
Flexible Payment \$7	1.12*** (0.19)	-0.28 (0.22)				
Routine Payment \$3	0.59*** (0.20)	-0.22 (0.22)				
Routine Payment \$7	1.01*** (0.20)	-0.27 (0.21)				
\$3 Interventions			0.78*** (0.19)	-0.11 (0.21)		
\$7 Interventions			1.07*** (0.19)	-0.27 (0.20)		
Flexible Interventions					1.04*** (0.19)	-0.15 (0.21)
Routine Interventions					0.83*** (0.19)	-0.25 (0.21)
Mean Values of Control Group	1.43	1.65	1.43	1.65	1.43	1.65
Observations	4468	4468	4468	4468	4468	4468
R-squared	0.09	0.03	0.08	0.03	0.08	0.03

Appendix Table 20. Regressions Predicting Participants' Weekly Workouts during the Intervention Period, Using Self-Reported Data (continued)

	(1) Total Recorded Workouts	(2) Total Self-Reported Workouts (outside Google Gym)	(3) Total Recorded Workouts	(4) Total Self-Reported Workouts (outside Google Gym)	(5) Total Recorded Workouts	(6) Total Self-Reported Workouts (outside Google Gym)
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	-0.19 (0.12)	0.26+ (0.15)				
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.35** (0.12)	0.20 (0.15)				
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	-0.08 (0.12)	0.25+ (0.14)				
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.54*** (0.12)	-0.06 (0.14)				
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.11 (0.12)	-0.00 (0.13)				
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	-0.43*** (0.12)	0.05 (0.13)				
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>			-0.29*** (0.09)	0.16 (0.10)		
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>					0.20* (0.09)	0.10 (0.10)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 21. Regressions Predicting Participants' Weekly Workouts during Post-Intervention Weeks 1-4, Using Self-Reported Data

This table reports a series of ordinary least squares regressions predicting a study participant's weekly number of (a) overall workouts recorded in a Google gym and (b) self-reported workouts outside a Google gym during the four weeks following the intervention period. The sample is restricted to participants who responded to the questions regarding self-reported workouts outside a Google gym. In each column, we report the mean number of workouts completed by the control group within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1) Total Recorded Workouts	(2) Total Self-Reported Workouts (outside Google Gym)	(3) Total Recorded Workouts	(4) Total Self-Reported Workouts (outside Google Gym)	(5) Total Recorded Workouts	(6) Total Self-Reported Workouts (outside Google Gym)
Flexible Payment \$3	0.29 (0.19)	0.16 (0.22)				
Flexible Payment \$7	0.26 (0.19)	0.02 (0.21)				
Routine Payment \$3	0.15 (0.20)	0.15 (0.23)				
Routine Payment \$7	0.23 (0.19)	0.09 (0.21)				
\$3 Interventions			0.22 (0.19)	0.15 (0.20)		
\$7 Interventions			0.24 (0.18)	0.06 (0.20)		
Flexible Interventions					0.27 (0.18)	0.08 (0.20)
Routine Interventions					0.19 (0.18)	0.12 (0.20)
Mean Values of Control Group	1.13	1.38	1.13	1.38	1.13	1.38
Observations	4468	4468	4468	4468	4468	4468
R-squared	0.09	0.03	0.09	0.03	0.09	0.03

Appendix Table 21. Regressions Predicting Participants' Weekly Workouts during Post-Intervention Weeks 1-4, Using Self-Reported Data (continued)

	(1) Total Recorded Workouts	(2) Total Self-Reported Workouts (outside Google Gym)	(3) Total Recorded Workouts	(4) Total Self-Reported Workouts (outside Google Gym)	(5) Total Recorded Workouts	(6) Total Self-Reported Workouts (outside Google Gym)
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	0.03 (0.12)	0.14 (0.15)				
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.14 (0.13)	0.01 (0.17)				
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.06 (0.12)	0.06 (0.15)				
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.11 (0.12)	-0.13 (0.17)				
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.03 (0.12)	-0.08 (0.14)				
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	-0.08 (0.13)	0.06 (0.16)				
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>			-0.02 (0.09)	0.10 (0.11)		
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>					0.08 (0.09)	-0.03 (0.11)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 22. Regressions Predicting the Change in Participants' Weekly Workouts from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, Using Self-Reported Data

This table reports a series of ordinary least squares regressions predicting a study participant's change from the four-week intervention period to the four weeks following the intervention period in average weekly number of (a) overall workouts recorded in a Google gym and (b) self-reported workouts outside a Google gym. The sample is restricted to participants who responded to the questions regarding self-reported workouts outside a Google gym. In each column, we report the mean change for the control group. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1) Total Recorded Workouts	(2) Total Self-Reported Workouts (outside Google Gym)	(3) Total Recorded Workouts	(4) Total Self-Reported Workouts (outside Google Gym)	(5) Total Recorded Workouts	(6) Total Self-Reported Workouts (outside Google Gym)
Flexible Payment \$3	-0.65*** (0.12)	0.18 (0.14)				
Flexible Payment \$7	-0.87*** (0.12)	0.30* (0.14)				
Routine Payment \$3	-0.44*** (0.13)	0.37* (0.15)				
Routine Payment \$7	-0.79*** (0.13)	0.37** (0.14)				
\$3 Interventions			-0.55*** (0.11)	0.26* (0.13)		
\$7 Interventions			-0.83*** (0.11)	0.33** (0.13)		
Flexible Interventions					-0.76*** (0.11)	0.24+ (0.13)
Routine Interventions					-0.64*** (0.11)	0.37** (0.13)
Mean Values of Control Group	-0.30	-0.27	-0.30	-0.27	-0.30	-0.27
Observations	1117	1117	1117	1117	1117	1117
R-squared	0.05	0.02	0.05	0.02	0.04	0.02

Appendix Table 22. Regressions Predicting the Change in Participants' Weekly Workouts from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, Using Self-Reported Data (continued)

	(1) Total Recorded Workouts	(2) Total Self-Reported Workouts (outside Google Gym)	(3) Total Recorded Workouts	(4) Total Self-Reported Workouts (outside Google Gym)	(5) Total Recorded Workouts	(6) Total Self-Reported Workouts (outside Google Gym)
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	0.22* (0.10)	-0.12 (0.12)				
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	-0.21+ (0.11)	-0.19 (0.14)				
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.14 (0.11)	-0.19 (0.12)				
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	-0.43*** (0.11)	-0.07 (0.14)				
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	-0.08 (0.11)	-0.07 (0.11)				
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	0.35** (0.11)	0.00 (0.13)				
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>			0.28*** (0.08)	-0.07 (0.09)		
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>					-0.12 (0.08)	-0.13 (0.09)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 23. Panel A. Regressions Predicting Participants' Weekly Workouts during the Intervention Period, for Participants with a Window During the Workday

This table reports a series of ordinary least squares regressions predicting a study participant's weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window during the four-week intervention period. The sample is restricted to individuals with a workout window starting at 9:00am or later and ending at 5:00pm or earlier. In each column, we report the mean number of workouts completed by the control group within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
		Workouts	Window		Workouts	Window		Workouts	Window
			Workouts			Workouts			Workouts
Flexible Payment \$3	0.64** (0.21)	0.37** (0.13)	0.27+ (0.15)						
Flexible Payment \$7	1.00*** (0.21)	0.49*** (0.13)	0.52*** (0.15)						
Routine Payment \$3	0.57** (0.21)	0.79*** (0.15)	-0.19 (0.14)						
Routine Payment \$7	0.77*** (0.21)	1.13*** (0.15)	-0.29* (0.14)						
\$3 Interventions				0.60** (0.20)	0.57*** (0.12)	0.05 (0.14)			
\$7 Interventions				0.89*** (0.20)	0.78*** (0.12)	0.15 (0.14)			
Flexible Interventions							0.82*** (0.20)	0.43*** (0.12)	0.40** (0.14)
Routine Interventions							0.66*** (0.19)	0.95*** (0.13)	-0.24+ (0.13)
Mean Values of Control Group	1.05	0.47	0.64	1.05	0.47	0.64	1.05	0.47	0.64
Observations	3360	3360	3360	3360	3360	3360	3360	3360	3360
R-squared	0.07	0.07	0.12	0.07	0.04	0.05	0.06	0.06	0.12

Appendix Table 23. Panel A. Regressions Predicting Participants' Weekly Workouts during the Intervention Period, for Participants with a Window During the Workday (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
	Workouts	Workouts	Window	Workouts	Workouts	Window	Workouts	Workouts	Window
	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	-0.36*	-0.11	-0.25*						
	(0.15)	(0.12)	(0.11)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.07	-0.41**	0.46***						
	(0.16)	(0.14)	(0.09)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.14	-0.75***	0.56***						
	(0.15)	(0.14)	(0.09)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.43**	-0.30*	0.71***						
	(0.15)	(0.14)	(0.09)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.22	-0.64***	0.81***						
	(0.15)	(0.13)	(0.09)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.20	-0.34*	0.10						
	(0.15)	(0.15)	(0.06)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				-0.29**	-0.21*	-0.10			
				(0.11)	(0.10)	(0.07)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							0.15	-0.52***	0.63***
							(0.11)	(0.10)	(0.07)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 23. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during the Intervention Period, for Participants with a Window During the Workday

This table reports a series of ordinary least squares regressions predicting a study participant's weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window during the four-week intervention period. The sample is restricted to individuals with a workout window starting at 9:00am or later and ending at 5:00pm or earlier. In each column, we report the mean weekly fraction of participants in the control group who completed a workout within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any	Any In-	Any	Any	Any In-	Any	Any	Any In-	Any
	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-
	(Y/N)	Workouts?	Window	(Y/N)	Workouts?	Window	(Y/N)	Workouts?	Window
	(Y/N)	(Y/N)	Workouts?	(Y/N)	(Y/N)	Workouts?	(Y/N)	(Y/N)	Workouts?
	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)
Flexible Payment \$3	0.18*	0.14*	0.13*						
	(0.07)	(0.06)	(0.06)						
Flexible Payment \$7	0.26***	0.20**	0.21***						
	(0.07)	(0.06)	(0.06)						
Routine Payment \$3	0.18*	0.25***	-0.05						
	(0.07)	(0.06)	(0.06)						
Routine Payment \$7	0.21**	0.36***	-0.11+						
	(0.07)	(0.06)	(0.06)						
\$3 Interventions				0.18**	0.19**	0.04			
				(0.07)	(0.06)	(0.06)			
\$7 Interventions				0.24***	0.28***	0.06			
				(0.07)	(0.06)	(0.06)			
Flexible Interventions							0.22**	0.17**	0.17**
							(0.07)	(0.06)	(0.06)
Routine Interventions							0.20**	0.30***	-0.08
							(0.07)	(0.06)	(0.06)
Mean Values of Control Group	0.48	0.29	0.34	0.48	0.29	0.34	0.48	0.29	0.34
Observations	3360	3360	3360	3360	3360	3360	3360	3360	3360
R-squared	0.06	0.06	0.11	0.06	0.04	0.05	0.05	0.05	0.11

Appendix Table 23. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during the Intervention Period, for Participants with a Window During the Workday (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	-0.08* (0.04)	-0.06 (0.04)	-0.07+ (0.04)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	-0.01 (0.04)	-0.11* (0.05)	0.18*** (0.04)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	-0.04 (0.04)	-0.22*** (0.04)	0.24*** (0.04)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.07+ (0.04)	-0.05 (0.04)	0.26*** (0.04)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.05 (0.04)	-0.16*** (0.04)	0.32*** (0.04)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	-0.03 (0.04)	-0.11* (0.05)	0.06+ (0.03)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				-0.06* (0.03)	-0.08* (0.03)	-0.02 (0.03)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							0.02 (0.03)	-0.13*** (0.03)	0.25*** (0.03)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 24. Panel A. Regressions Predicting Participants' Weekly Workouts during Post-Intervention Weeks 1-4, for Participants with a Window During the Workday

This table reports a series of ordinary least squares regressions predicting a study participant's weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window during the four weeks following the intervention period. The sample is restricted to individuals with a workout window starting at 9:00am or later and ending at 5:00pm or earlier. In each column, we report the mean number of workouts completed by the control group within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
		Workouts	Window		Workouts	Window		Workouts	Window
			Workouts			Workouts			Workouts
Flexible Payment \$3	0.07 (0.22)	0.03 (0.13)	0.04 (0.13)						
Flexible Payment \$7	0.23 (0.21)	0.04 (0.13)	0.19 (0.14)						
Routine Payment \$3	0.03 (0.21)	0.01 (0.13)	0.00 (0.13)						
Routine Payment \$7	0.12 (0.22)	0.19 (0.14)	-0.07 (0.13)						
\$3 Interventions				0.05 (0.20)	0.02 (0.12)	0.02 (0.12)			
\$7 Interventions				0.18 (0.20)	0.11 (0.13)	0.07 (0.12)			
Flexible Interventions							0.15 (0.21)	0.03 (0.12)	0.11 (0.12)
Routine Interventions							0.07 (0.20)	0.10 (0.13)	-0.03 (0.12)
Mean Values of Control Group	0.87	0.42	0.48	0.87	0.42	0.48	0.87	0.42	0.48
Observations	3360	3360	3360	3360	3360	3360	3360	3360	3360
R-squared	0.07	0.05	0.05	0.07	0.04	0.04	0.07	0.04	0.05

Appendix Table 24. Panel A. Regressions Predicting Participants' Weekly Workouts during Post-Intervention Weeks 1-4, for Participants with a Window During the Workday (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total	Total In-	Total	Total	Total In-	Total	Total	Total In-	Total
	Workouts	Window	Out-of-	Workouts	Window	Out-of-	Workouts	Window	Out-of-
	Workouts	Workouts	Window	Workouts	Workouts	Window	Workouts	Workouts	Window
	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts	Workouts
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	-0.16	-0.01	-0.15						
	(0.13)	(0.08)	(0.10)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.04	0.01	0.03						
	(0.13)	(0.09)	(0.09)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.05	-0.16+	0.11						
	(0.13)	(0.10)	(0.08)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.20	0.03	0.18+						
	(0.13)	(0.08)	(0.10)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.11	-0.15+	0.26**						
	(0.13)	(0.09)	(0.10)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.09	-0.18+	0.08						
	(0.13)	(0.10)	(0.09)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				-0.13	-0.09	-0.05			
				(0.09)	(0.06)	(0.07)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							0.08	-0.06	0.15*
							(0.09)	(0.06)	(0.07)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 24. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during Post-Intervention Weeks 1-4, for Participants with a Window During the Workday

This table reports a series of ordinary least squares regressions predicting a study participant's weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window during the four weeks following the intervention period. The sample is restricted to individuals with a workout window starting at 9:00am or later and ending at 5:00pm or earlier. In each column, we report the mean weekly fraction of participants in the control group who completed a workout within this period. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any	Any In-	Any	Any	Any In-	Any	Any	Any In-	Any
	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-	Workouts?	Window	Out-of-
	(Y/N)	Workouts?	Window	(Y/N)	Workouts?	Window	(Y/N)	Workouts?	Window
	(Y/N)	(Y/N)	Workouts?	(Y/N)	(Y/N)	Workouts?	(Y/N)	(Y/N)	Workouts?
	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)
Flexible Payment \$3	0.03	0.01	0.02						
	(0.07)	(0.06)	(0.06)						
Flexible Payment \$7	0.09	0.06	0.08						
	(0.07)	(0.06)	(0.06)						
Routine Payment \$3	0.01	0.01	-0.01						
	(0.07)	(0.06)	(0.06)						
Routine Payment \$7	0.05	0.07	-0.02						
	(0.07)	(0.06)	(0.06)						
\$3 Interventions				0.02	0.01	0.00			
				(0.06)	(0.06)	(0.06)			
\$7 Interventions				0.07	0.06	0.03			
				(0.06)	(0.06)	(0.06)			
Flexible Interventions							0.06	0.03	0.05
							(0.06)	(0.06)	(0.06)
Routine Interventions							0.03	0.04	-0.02
							(0.06)	(0.05)	(0.06)
Mean Values of Control Group	0.39	0.24	0.28	0.39	0.24	0.28	0.39	0.24	0.28
Observations	3360	3360	3360	3360	3360	3360	3360	3360	3360
R-squared	0.06	0.05	0.05	0.06	0.05	0.05	0.06	0.04	0.05

Appendix Table 24. Panel B. Regressions Predicting Participants' Likelihood of Working out Each Week during Post-Intervention Weeks 1-4, for Participants with a Window During the Workday (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)	Any Workouts? (Y/N)	Any In- Window Workouts? (Y/N)	Any Out-of- Window Workouts? (Y/N)
Wald Test (\$3 Flexible-\$7 Flexible) <i>Difference in Coefficients</i>	-0.06 (0.04)	-0.05 (0.04)	-0.05 (0.04)						
Wald Test (\$3 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.02 (0.04)	-0.01 (0.04)	0.03 (0.04)						
Wald Test (\$3 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	-0.02 (0.04)	-0.07+ (0.04)	0.04 (0.04)						
Wald Test (\$7 Flexible-\$3 Routine) <i>Difference in Coefficients</i>	0.08+ (0.04)	0.04 (0.04)	0.09* (0.04)						
Wald Test (\$7 Flexible-\$7 Routine) <i>Difference in Coefficients</i>	0.04 (0.04)	-0.01 (0.04)	0.10** (0.04)						
Wald Test (\$3 Routine-\$7 Routine) <i>Difference in Coefficients</i>	-0.04 (0.04)	-0.06 (0.04)	0.01 (0.04)						
Wald Test (\$3-\$7) <i>Difference in Coefficients</i>				-0.05+ (0.03)	-0.05* (0.03)	-0.03 (0.03)			
Wald Test (Flexible-Routine) <i>Difference in Coefficients</i>							0.03 (0.03)	-0.01 (0.03)	0.06* (0.03)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 25. Panel A. Regressions Predicting the Change in Participants' Weekly Workouts from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, for Participants with a Window During the Workday

This table reports a series of ordinary least squares regressions predicting a study participant's change from the four-week intervention period to the four weeks following the intervention period in average weekly number of (a) overall workouts, (b) workouts initiated during their workout window, and (c) workouts initiated outside of their workout window. The sample is restricted to individuals with a workout window starting at 9:00am or later and ending at 5:00pm or earlier. In each column, we report the mean change for the control group. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Change in Total Workouts	Change in Total In- Window Workouts	Change in Total Out-of- Window Workouts	Change in Total Workouts	Change in Total In- Window Workouts	Change in Total Out-of- Window Workouts	Change in Total Workouts	Change in Total In- Window Workouts	Change in Total Out-of- Window Workouts
Flexible Payment \$3	-0.57*** (0.14)	-0.35*** (0.10)	-0.24* (0.12)						
Flexible Payment \$7	-0.77*** (0.15)	-0.45*** (0.11)	-0.33** (0.12)						
Routine Payment \$3	-0.54*** (0.15)	-0.77*** (0.12)	0.19+ (0.12)						
Routine Payment \$7	-0.66*** (0.15)	-0.94*** (0.12)	0.21+ (0.11)						
\$3 Interventions				-0.55*** (0.13)	-0.55*** (0.10)	-0.03 (0.11)			
\$7 Interventions				-0.72*** (0.14)	-0.67*** (0.10)	-0.08 (0.11)			
Flexible Interventions							-0.67*** (0.14)	-0.40*** (0.09)	-0.28* (0.11)
Routine Interventions							-0.59*** (0.14)	-0.85*** (0.11)	0.20+ (0.11)
Mean Values of Control Group	-0.18	-0.06	-0.15	-0.18	-0.06	-0.15	-0.18	-0.06	-0.15
Observations	840	840	840	840	840	840	840	840	840
R-squared	0.04	0.09	0.10	0.04	0.04	0.01	0.04	0.09	0.10

Appendix Table 25. Panel A. Regressions Predicting the Change in Participants' Weekly Workouts from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, for Participants with a Window During the Workday (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Change in Total Workouts	Change in Total In- Window Workouts	Change in Total Out-of- Window Workouts	Change in Total Workouts	Change in Total In- Window Workouts	Change in Total Out-of- Window Workouts	Change in Total Workouts	Change in Total In- Window Workouts	Change in Total Out-of- Window Workouts
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	0.20+ (0.12)	0.10 (0.09)	0.10 (0.09)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	-0.03 (0.11)	0.42*** (0.11)	-0.43*** (0.08)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.09 (0.11)	0.59*** (0.10)	-0.45*** (0.08)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	-0.23+ (0.13)	0.32** (0.12)	-0.53*** (0.08)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.11 (0.12)	0.49*** (0.11)	-0.55*** (0.08)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	0.12 (0.12)	0.17 (0.13)	-0.02 (0.07)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				0.16+ (0.09)	0.12 (0.08)	0.06 (0.06)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							-0.07 (0.09)	0.45*** (0.08)	-0.49*** (0.06)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

Appendix Table 25. Panel B. Regressions Predicting the Change in Participants' Likelihood of Working out Each Week from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, for Participants with a Window During the Workday

This table reports a series of ordinary least squares regressions predicting a study participant's change from the four-week intervention period to the four weeks following the intervention period in average weekly likelihood of completing a (a) workout anytime, (b) workout initiated during their workout window, and (c) workout initiated outside of their workout window. The sample is restricted to individuals with a workout window starting at 9:00am or later and ending at 5:00pm or earlier. In each column, we report the mean change for the control group. The primary predictors included in these regressions are treatment status indicators, which indicate the size of the incentive offered for exercise (\$3 versus \$7) and the flexibility of the workout schedule (flexible versus routine). We report pairwise Wald tests to assess whether or not all paired regression coefficients reported differ significantly from each other.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Change in Mean of Any Workouts Indicator	Change in Mean of Any In- Window Workouts Indicator	Change in Mean of Any Out-of- Window Workouts Indicator	Change in Mean of Any Workouts Indicator	Change in Mean of Any In- Window Workouts Indicator	Change in Mean of Any Out-of- Window Workouts Indicator	Change in Mean of Any Workouts Indicator	Change in Mean of Any In- Window Workouts Indicator	Change in Mean of Any Out-of- Window Workouts Indicator
Flexible Payment \$3	-0.15** (0.05)	-0.14*** (0.04)	-0.11+ (0.06)						
Flexible Payment \$7	-0.17*** (0.05)	-0.15*** (0.04)	-0.13* (0.06)						
Routine Payment \$3	-0.18*** (0.05)	-0.24*** (0.04)	0.04 (0.06)						
Routine Payment \$7	-0.17** (0.05)	-0.29*** (0.04)	0.09 (0.06)						
\$3 Interventions				-0.16*** (0.05)	-0.18*** (0.04)	-0.04 (0.06)			
\$7 Interventions				-0.17*** (0.05)	-0.21*** (0.04)	-0.03 (0.06)			
Flexible Interventions							-0.16*** (0.05)	-0.14*** (0.04)	-0.12* (0.06)
Routine Interventions							-0.17*** (0.05)	-0.26*** (0.04)	0.06 (0.06)
Mean Values of Control Group	-0.10	-0.06	-0.07	-0.10	-0.06	-0.07	-0.10	-0.06	-0.07
Observations	840	840	840	840	840	840	840	840	840
R-squared	0.03	0.07	0.08	0.03	0.04	0.01	0.03	0.07	0.08

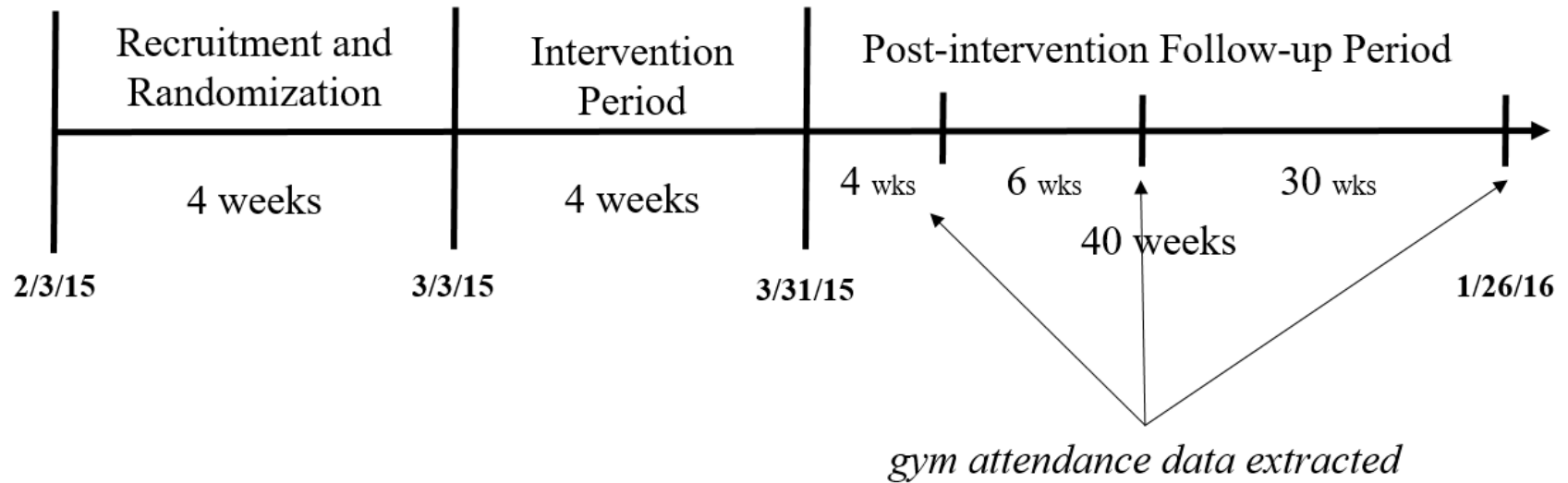
Appendix Table 25. Panel B. Regressions Predicting the Change in Participants' Likelihood of Working out Each Week from the Four-Week Intervention Period to Post-Intervention Weeks 1-4, for Participants with a Window During the Workday (continued)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Change in Mean of Any Workouts Indicator	Change in Mean of Any In- Window Workouts Indicator	Change in Mean of Any Out-of- Window Workouts Indicator	Change in Mean of Any Workouts Indicator	Change in Mean of Any In- Window Workouts Indicator	Change in Mean of Any Out-of- Window Workouts Indicator	Change in Mean of Any Workouts Indicator	Change in Mean of Any In- Window Workouts Indicator	Change in Mean of Any Out-of- Window Workouts Indicator
Wald Test (\$3 Flexible-\$7 Flexible)									
<i>Difference in Coefficients</i>	0.02 (0.03)	0.01 (0.03)	0.02 (0.04)						
Wald Test (\$3 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.03 (0.04)	0.10** (0.04)	-0.15*** (0.04)						
Wald Test (\$3 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	0.02 (0.04)	0.15*** (0.03)	-0.20*** (0.04)						
Wald Test (\$7 Flexible-\$3 Routine)									
<i>Difference in Coefficients</i>	0.01 (0.04)	0.09* (0.04)	-0.17*** (0.03)						
Wald Test (\$7 Flexible-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.00 (0.04)	0.14*** (0.04)	-0.22*** (0.04)						
Wald Test (\$3 Routine-\$7 Routine)									
<i>Difference in Coefficients</i>	-0.01 (0.04)	0.05 (0.04)	-0.05 (0.03)						
Wald Test (\$3-\$7)									
<i>Difference in Coefficients</i>				0.01 (0.03)	0.03 (0.03)	-0.01 (0.03)			
Wald Test (Flexible-Routine)									
<i>Difference in Coefficients</i>							0.01 (0.03)	0.12*** (0.03)	-0.18*** (0.02)

Note: Standard errors clustered by workout buddy pair are in parentheses. +p<0.10, *p<0.05, **p<0.01, ***p<0.001.

The control variables in the regressions are indicators for randomization strata (12 strata: three randomization dates, crossed with whether or not workout window perfectly overlapped with partner's workout window, crossed with whether or not self-reported pair number of workouts per week was above median for randomization date), as well as an indicator for missing workout window.

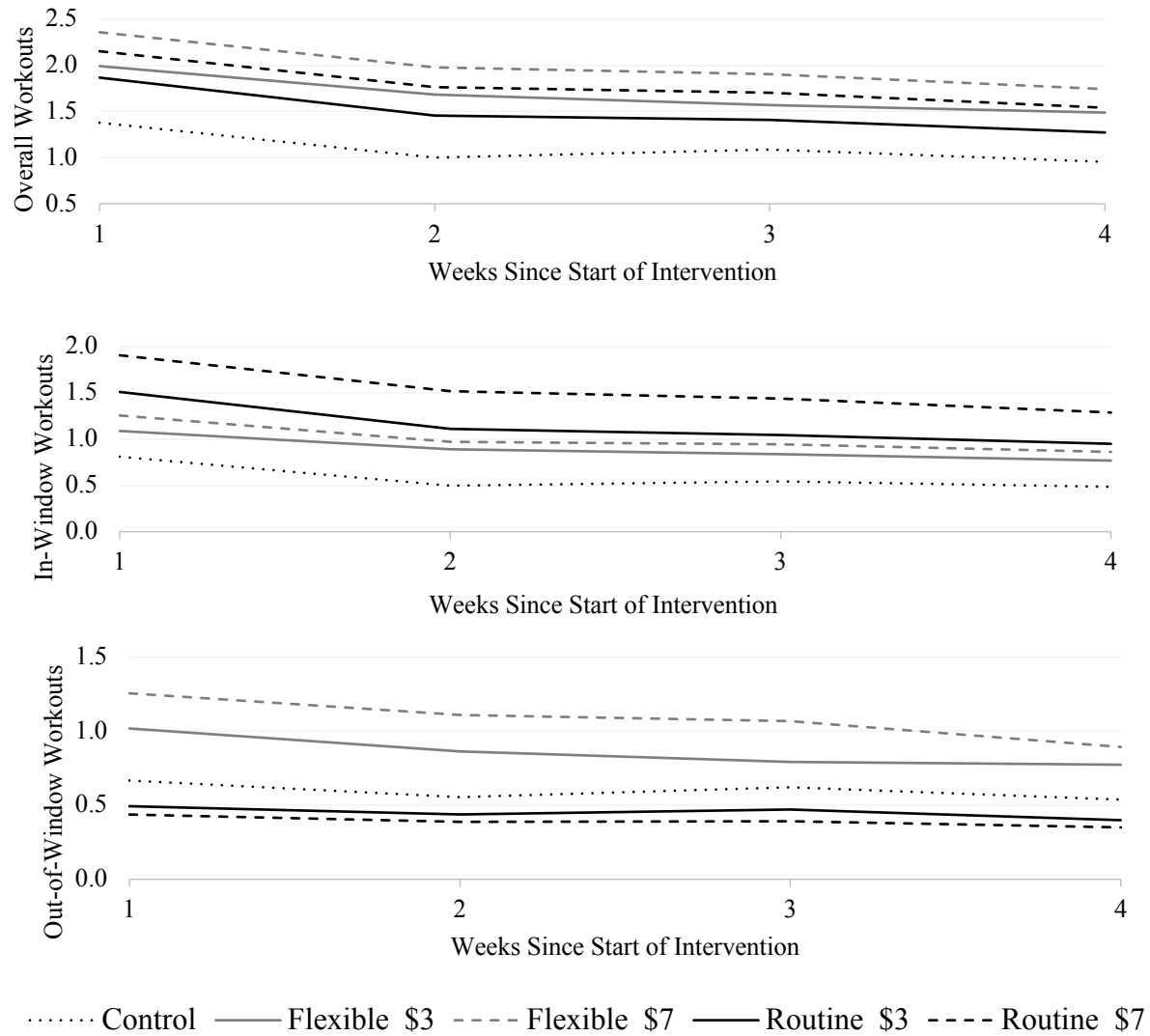
Appendix Figure 1. Study Timeline



Note: All days up to and including 3/3/15 are considered pre-intervention.

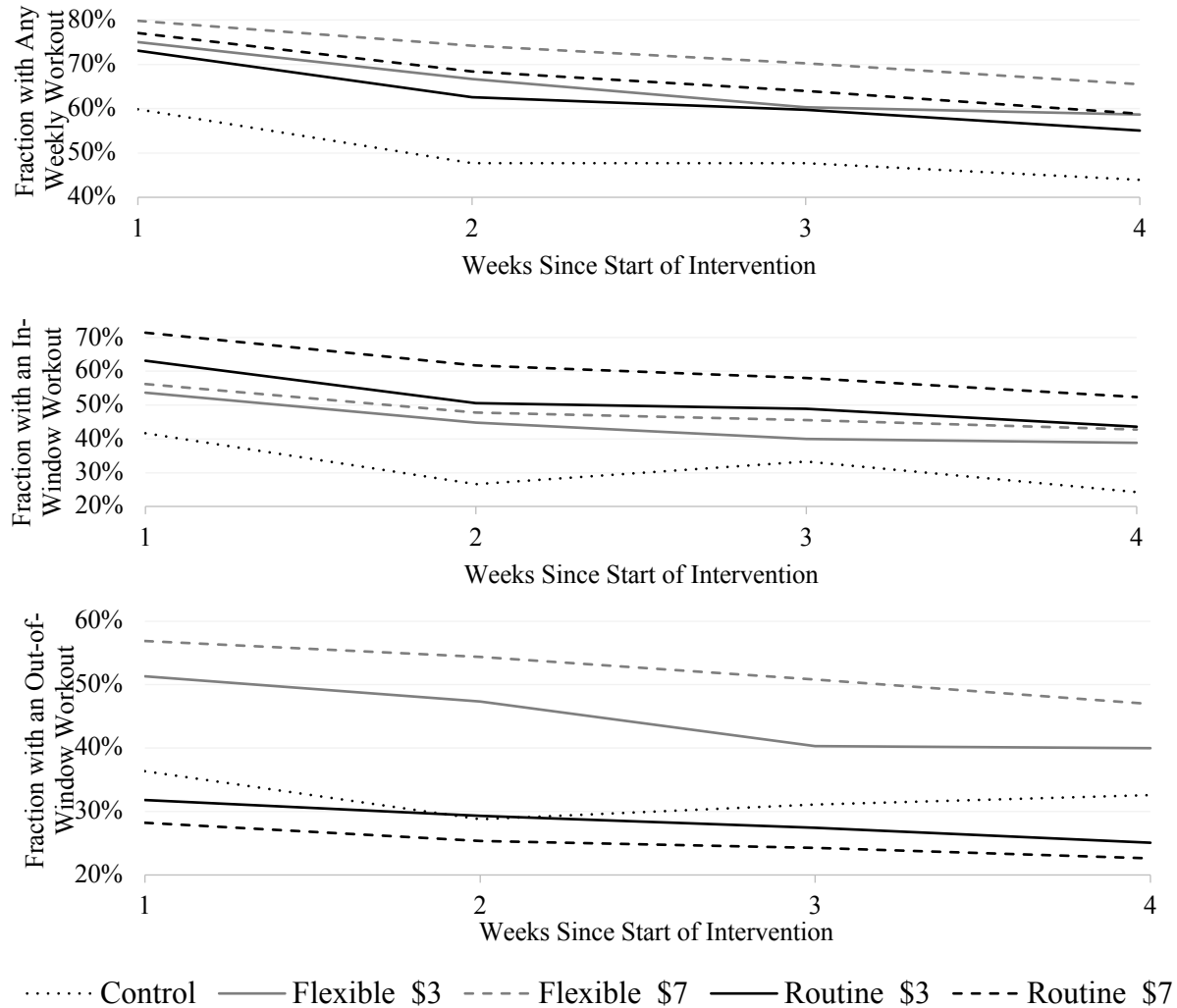
Appendix Figure 2. Panel A. Average Number of Workouts for Four Weeks During Intervention by Condition

This figure shows the average number of overall, in-window, and out-of-window workouts in each week by experimental condition during the four-week intervention period.



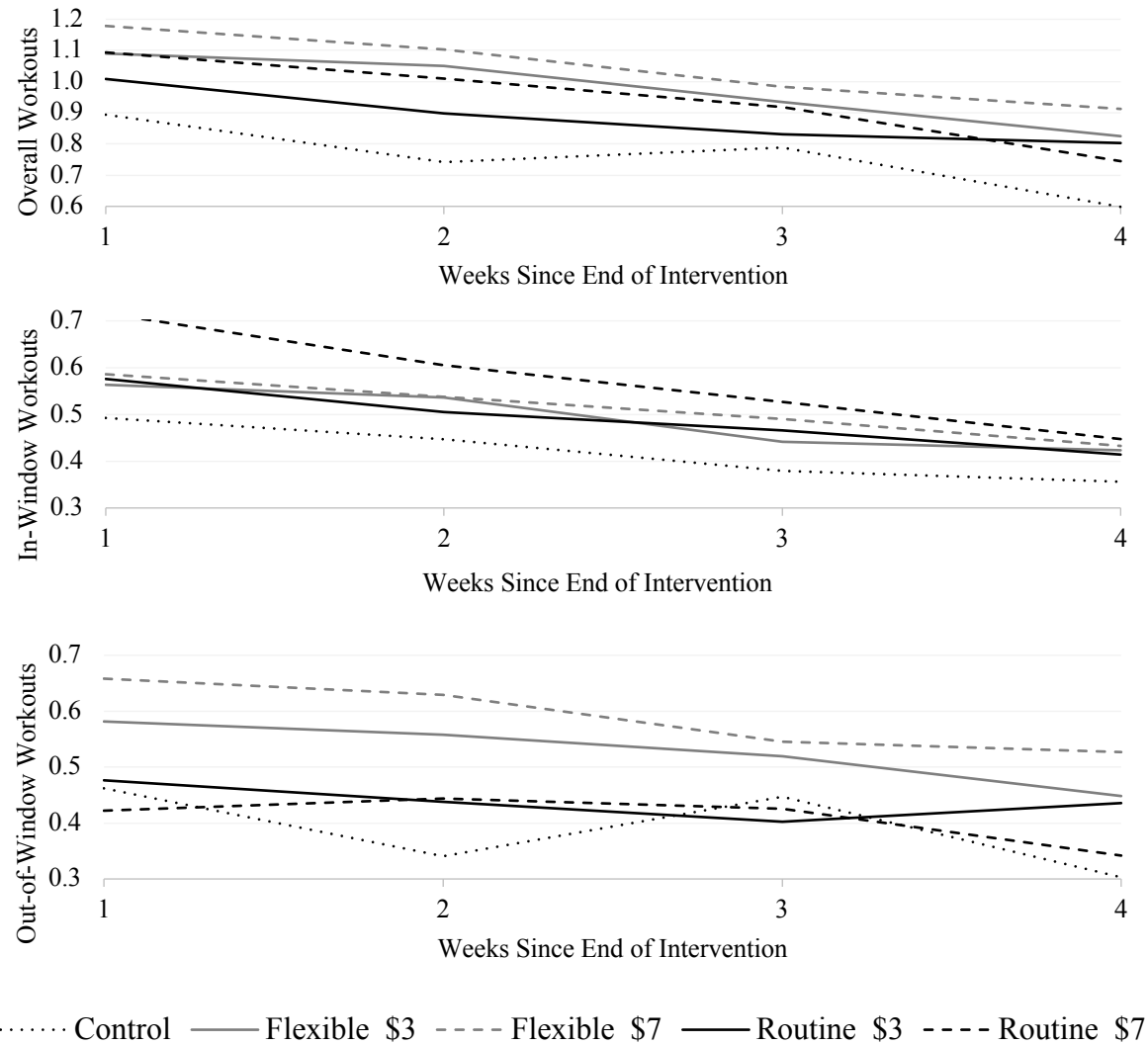
Appendix Figure 2. Panel B. Fraction with Any Weekly Workouts for Four Weeks During Intervention by Condition

This figure shows the fraction of participants who completed a workout anytime, an in-window workout, and an out-of-window workout in a given week by experimental condition during the four-week intervention period.



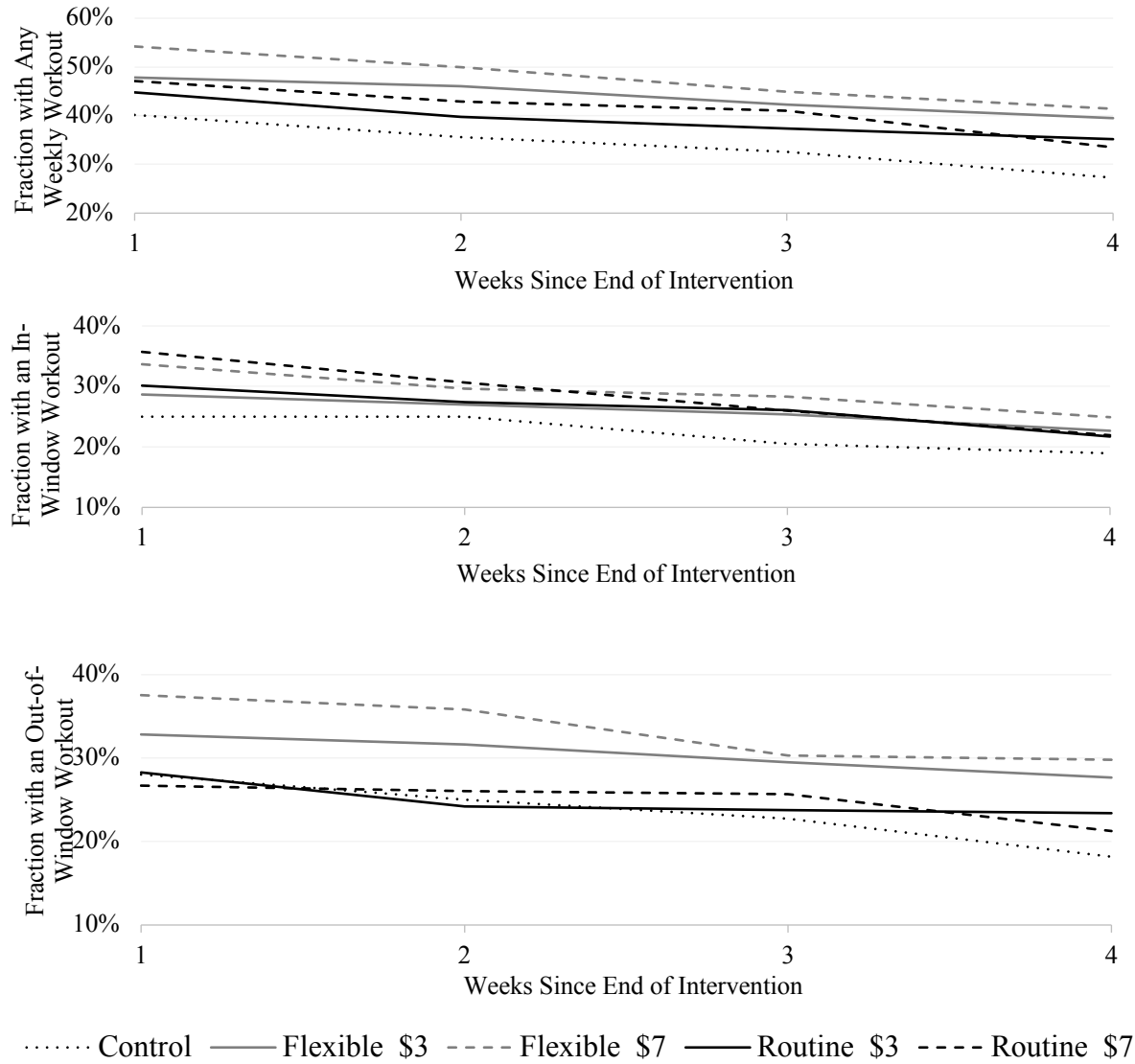
Appendix Figure 3. Panel A. Average Number of Workouts for Post-Intervention Weeks 1-4 by Condition

This figure shows the average number of overall, in-window, and out-of-window workouts in each week by experimental condition during the four weeks following the intervention period.



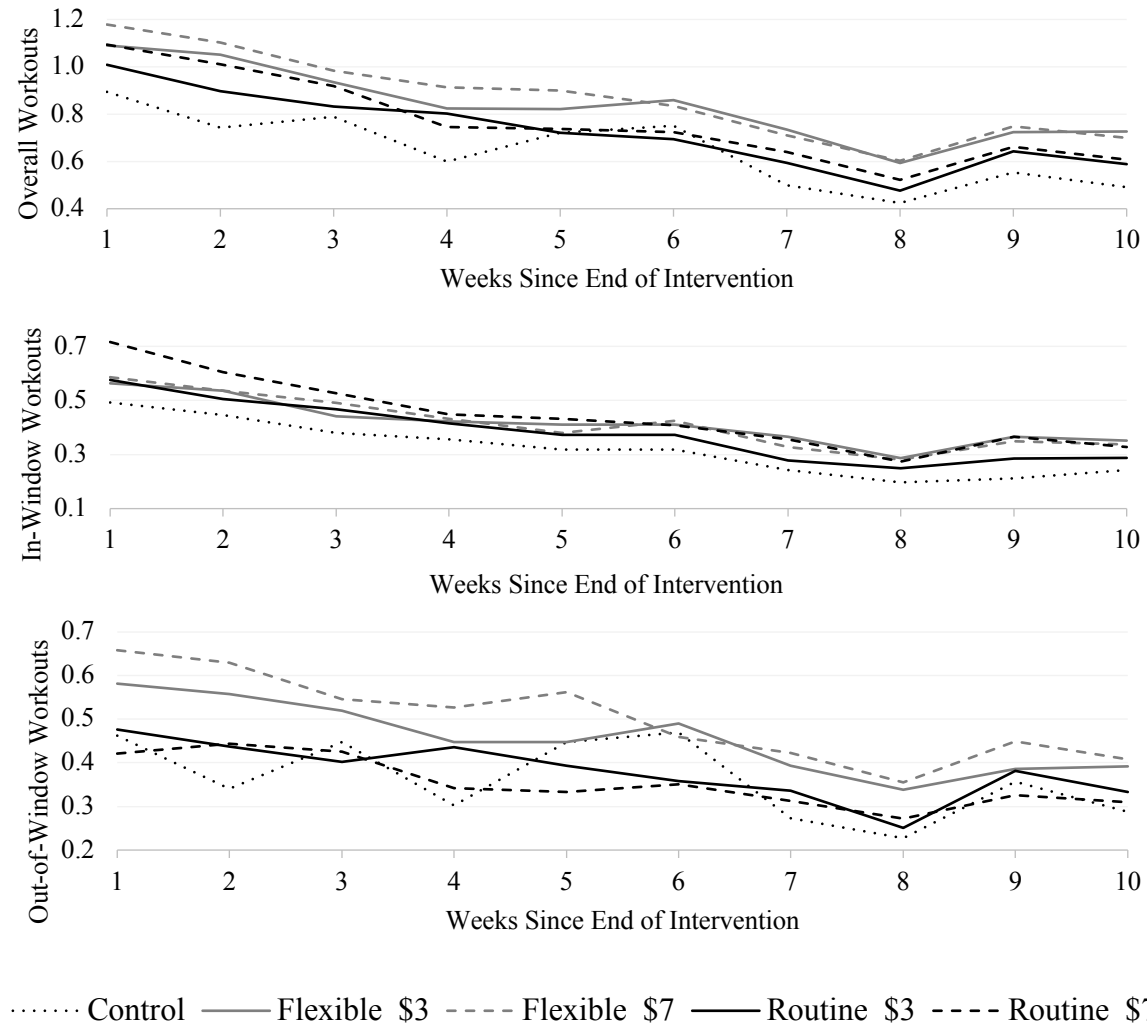
Appendix Figure 3. Panel B. Fraction with Any Weekly Workouts for Post-Intervention Weeks 1-4 by Condition

This figure shows the fraction of participants who completed a workout anytime, an in-window workout, and an out-of-window workout in a given week by experimental condition during the four weeks following the intervention period.



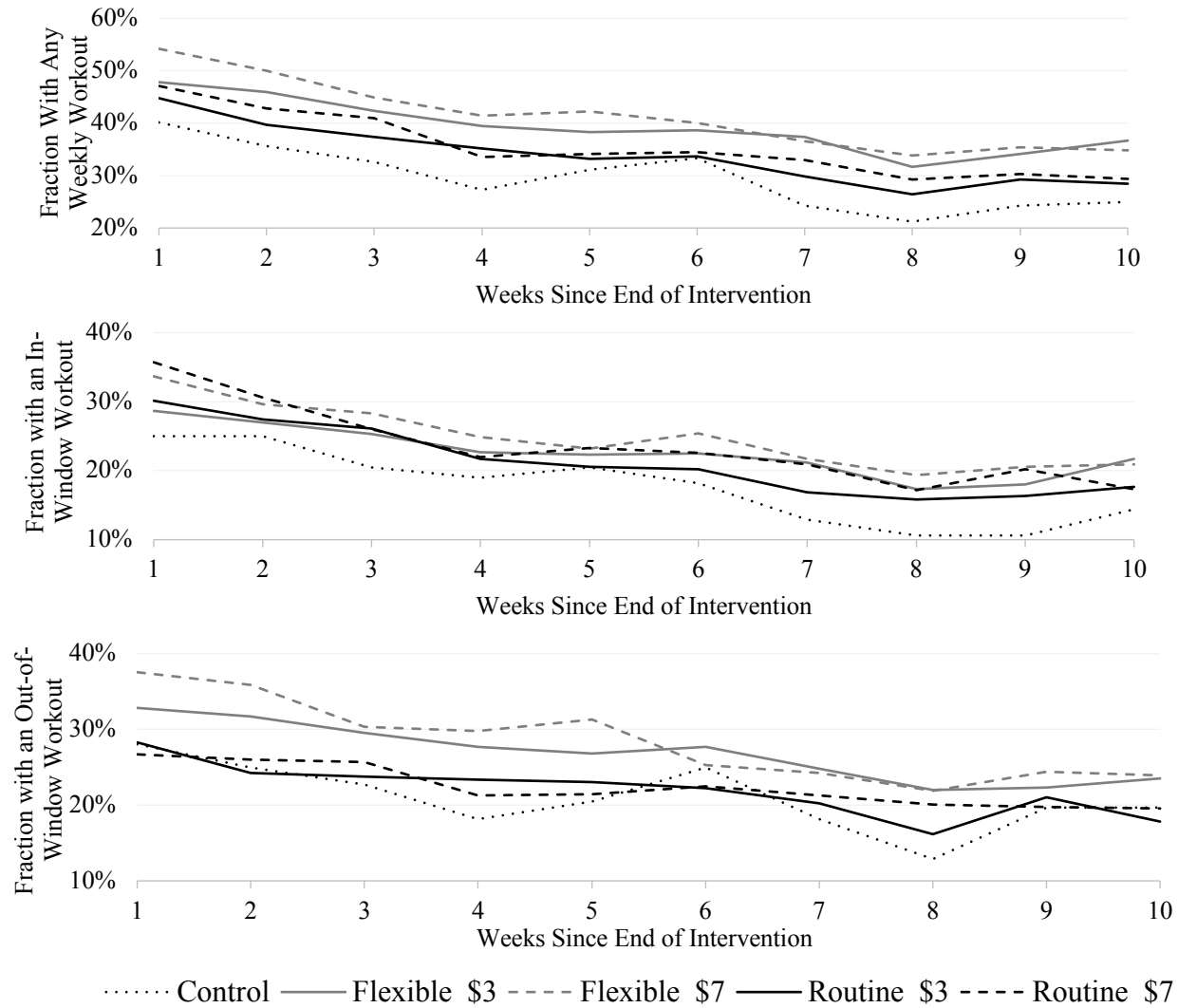
Appendix Figure 4. Panel A. Average Number of Workouts for Post-Intervention Weeks 1-10 by Condition

This figure shows the average number of overall, in-window, and out-of-window workouts in each week by experimental condition during the 10 weeks following the intervention period.



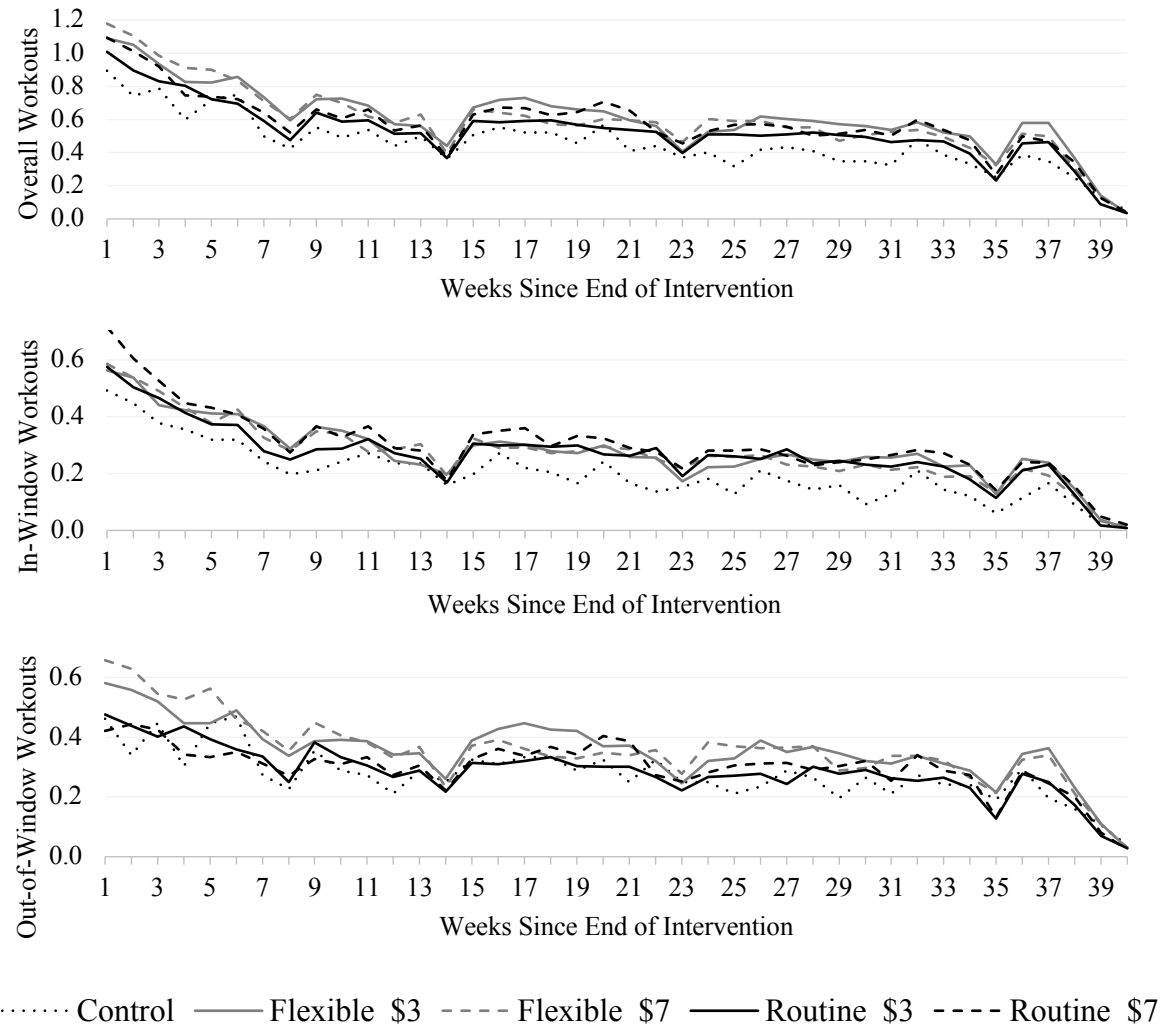
Appendix Figure 4. Panel B. Fraction with Any Weekly Workouts for Post-Intervention Weeks 1-10 by Condition

This figure shows the fraction of participants who completed a workout anytime, an in-window workout, and an out-of-window workout in a given week by experimental condition during the 10 weeks following the intervention period.



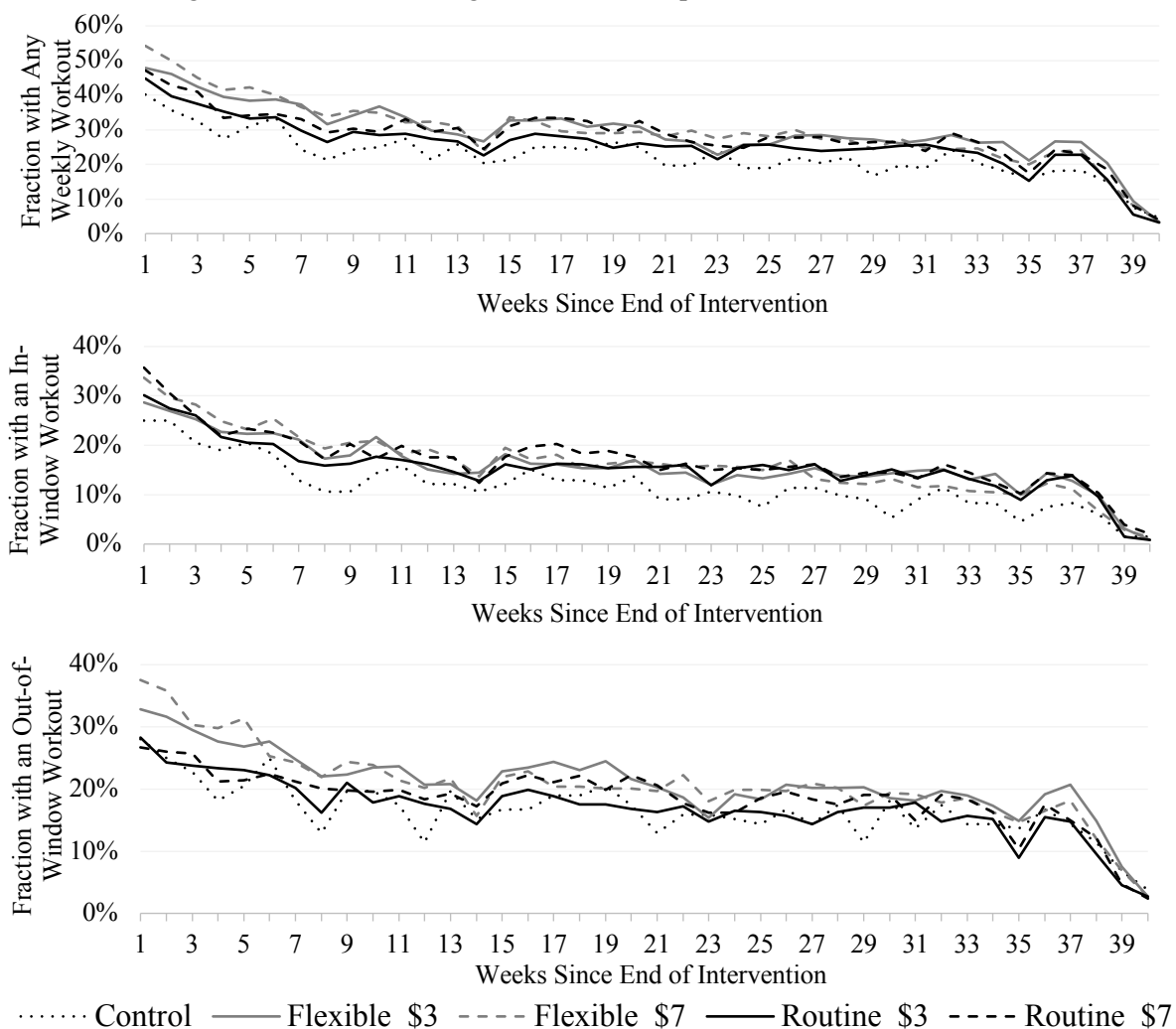
Appendix Figure 5. Panel A. Average Number of Workouts for Post-Intervention Weeks 1-40 by Condition

This figure shows the average number of overall, in-window, and out-of-window workouts in each week by experimental condition during the 40 weeks following the intervention period.



Appendix Figure 5. Panel B. Fraction with Any Weekly Workouts for Post-Intervention Weeks 1-40 by Condition

This figure shows the fraction of participants who completed a workout anytime, an in-window workout, and an out-of-window workout in a given week by experimental condition during the 40 weeks following the intervention period.



Appendix Figure 6. 40-Week Post-Intervention Period

This figure shows the average number of overall workouts in each week for the control condition and for the four incentive conditions pooled during the four-week intervention period and the 40-week post-intervention period.

