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Put Your Money Where Your Butt Is:  
A Commitment Contract for Smoking Cessation\*

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Abstract

We designed and tested a voluntary commitment product to help smokers quit smoking. The product (CARES) offered smokers a savings account in which they deposit funds for six months, after which they take a urine test for nicotine and cotinine. If they pass, their money is returned; otherwise, their money is forfeited to charity. Eleven percent of smokers offered CARES tookup, and smokers randomly offered CARES were 3 percentage points more likely to pass the 6-month test than the control group. More importantly, this effect persisted in surprise tests at 12 months, indicating that CARES produced lasting smoking cessation.

**Keywords:** commitment contract; commitment device; public health; addictive consumption; intertemporal choice; behavioral economics; field experiments

**JEL codes:** D12, I12

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**Research brief is available [here](#).**

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