The Behavioral Economics of Healthier School Lunch Payment Systems

Brian Wansink              David R. Just              Collin R. Payne

Abstract
School lunch programs and even company cafeterias have been criticized for not encouraging nutritious food choices. By investigating three mental accounting principles in behavioral economics, this research shows that the common use of “cashless” debit cards unknowingly leads people to select less healthy lunches in observational and longitudinal studies. Last, a field study demonstrates this behavior is largely driven by process-related effects and not by discounting or freedom effects. The results underscore that restricting the use of debit cards to healthier foods could provide a win-win alternative that dramatically improves the ala cart food selections of people in cafeterias without reducing cafeteria revenue.

Key words: School lunch nutrition, food choice, childhood obesity, school lunch payment systems, restricted debit cards, behavioral economics

Brian Wansink, 15 Warren Hall, Cornell University, Ithaca, NY 14853-7801. Tel: 607-254-6302. E-mail: wansink@cornell.edu. David R. Just, 16 Warren Hall, Cornell University, Ithaca, NY 14853-7801. Tel: 607-255-5024. E-mail: drj3@cornell.edu. Collin R. Payne, 310 GU, New Mexico State University, Las Cruces, NM 88003-8001. Tel: 575-646-6693. E-mail: crp@nmsu.edu.

Support the project was made possible by a grant from the United States Department of Agriculture to the first two authors. Special thanks to William Schultz, Lisa Mancino, and JoAnne Guthrie for their support of the project.

In review at the Journal of Marketing
Please do not cite this work as the results are subject to change.