

The Behavioral Economics of Healthier School Lunch Payment Systems

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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

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