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In January, eating healthy and exercising more rounds out the top list of new year’s resolutions. But come February, one-third of us will give up these new goals and go back to our old routines. After all, routines are easy and they don’t take much effort. So how do we make the healthy choice the easy choice?

Simple: pay with cash.

According to a recent study by Cornell University, students in schools with debit-only systems for school lunch transactions were 14 percent more likely to purchase less healthy food items, and 11 percent less likely to purchase fruits and vegetables, versus schools that offered both cash and debit options.

Why? Studies suggest that people who pay with plastic concentrate more on the benefit of the purchase, and those paying with cash focus more on its cost. Others contribute that using plastic pushes the financial consequences further into the future -

Featured Challenge

What are other ways that we can make the healthy choice the easy choice? Share your idea in the Emerging Issues Commons.

Featured Event

Want to learn more about the student health decisions in the lunch line? Click here to read the article from NPR.

Featured Event

Voting for the high school Emerging Issues Prize for Innovation begins Feb. 3! Click here to learn more about the finalists and to cast
and the same can be attributed to the consequence of eating less healthy foods. Brian Wansink, a behavioral economist at Cornell University, believes that the attitude becomes, "What I put in my mouth doesn't actually matter, because those consequences are also far off in the future."

Product placement also plays a critical role in our buying habits. In the school cafeteria scenario, when cookies were placed behind the lunch line and students had to ask for it, they were less likely to purchase the dessert than if they could grab it themselves. Placing healthy items next to the cash register also reduced the purchase of desserts placed earlier in the cafeteria line.

In summary, instead of making a resolution to do more of this or less of that, simply resolve to pay with cash. The potential pay-off: a thicker wallet and smaller waistline.

Sarah Langer
Health Policy Manager
sarah_langer@ncsu.edu