

## Laying money on the line leads to healthier food choices

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If your new year's resolution is to lose weight by buying more healthful foods, you may want to put some money on the line first to increase your chances of success, according to a Tulane University study that was conducted by assistant professors of marketing [Janet Schwartz](#) and [Daniel Mochon](#).



Money incentives may be a key to encouraging people to buy healthier foods, according to Janet Schwartz, assistant professor of marketing at Tulane. (Photo from iStockphoto)

The researchers found that shoppers enrolled in a healthy-foods discount program were most likely to stick to their promise to buy more nutritious foods when they risked losing their discount if they didn't follow through.

The research is published in [Psychological Science](#), a journal of the Association for Psychological Science.

The study adds to a body of work aimed at understanding which factors are most effective for increasing healthy behaviors, a growing concern for many different groups, from health insurance companies to public health agencies.

“People can be quite sophisticated or self-aware of their self-control problems. In light of this, they may welcome opportunities that help resist temptation even at the risk of some penalty,” Schwartz says.

The researchers conducted the experiment with 6,500 households enrolled in a rewards program in South Africa that offers a 25 percent discount for buying healthful foods. Households were given an opportunity to voluntarily pre-commit to a goal of increasing their healthy food purchases by 5 percentage points over six months at the risk of losing the discount.

Researchers followed this group, others that declined the offer and a control group. Only the households that volunteered to put their cash-back discount on the line showed a significant increase in their healthy food purchases over each of the six months in the study.

Building off of these initial results, the researchers want to know whether the pre-commitment strategy caused participants to continue buying healthy foods even after the risk of losing money went away, and what effects this strategy has on other health behaviors.