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Credit cards increase purchases of unhealthy

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People are more likely to buy unhealthy foods when they pay using credit or debit cards, according to a new study in the *Journal of Consumer Research*.

"Two factors contribute to this intriguing effect," write authors Manoj Thomas (Cornell University), Kalpesh Kaushik Desai (State University of New York, Binghamton), and Satheeshkumar Seenivasan (State University of New York, Buffalo). "First, there is a correlation between unhealthiness and impulsiveness of food items: Unhealthy food items also tend to elicit impulsive responses.

Second, cash payments are psychologically more painful than card payments. The pain of payment can curb the impulsive responses to buy unhealthy

The authors conducted an analysis of actual shopping behavior of consumers over a period of six months. They found that shopping carts had a



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food items rated as impulsive and unhealthy when shoppers used versus cash. In follow-up studies they found that the vice-regulation payment is due to the "pain" of paying in cash, and that the effect on consumers who are chronically more sensitive to the pain of paym

"The notion that mode of payment can curb impulsive purchase of products is substantially important," the authors write. "The epidemic of obesity suggests that regulating impulsive purchases and consumption of food products is a steep challenge for many consumers." Given the struggle so mightily to make healthy choices, understanding that their vice purchases may help people control impulsive behavior.

The authors suggest that there may be a connection between rising and changing modes of payment. According to the Centers for Disease Control and Prevention, nearly 70 percent of U.S. adults are obese. And nearly 40 percent of all purchases are made with credit and debit cards. "The relationship between these trends suggests that impulse control is not entirely volitional; it can be facilitated or impeded by contextual factors that influence people's visceral feelings."

Source: [University of Chicago Press Journals](#)

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