

Paying by cash helps keep you healthy

Paying for food in cash could help shoppers stick to a healthy diet, according to scientists.

By [Harry Wallop](http://www.telegraph.co.uk/journalists/harry-wallop/) (http://www.telegraph.co.uk/journalists/harry-wallop/), Consumer Affairs Editor

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Shoppers at supermarkets should avoid using credit or debit cards if they want to put less junk food in their baskets and more fruit and vegetables.

According to a study in the *Journal of Consumer Research*, shoppers found it "painful" to pay for products with cash. This meant they restricted the buying of items which were not good for them.



The study suggested that paying by cash reduced the number of unhealthy impulse purchases
Photo: Alamy

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The authors of the report, published in America, wrote: "Cash payments are psychologically more painful than card payments, and this pain of payment can curb the impulsive responses to buy unhealthy food items."

The authors conducted an analysis of actual shopping behaviour of 1,000 households over a period of six months. They found that shopping baskets had a larger proportion of food items rated as impulsive and unhealthy when shoppers used credit or debit cards rather than cash. In follow-up studies they found that people held back from putting unhealthy food in their baskets when paying in cash because of the "pain" of paying in cash, and that the effect is stronger in consumers who are more sensitive to the pain of payment.

"The notion that mode of payment can curb impulsive purchase of unhealthy food products is substantially important," the authors wrote. "The epidemic increase in obesity suggests that regulating impulsive purchases and consumption of unhealthy food products is a steep challenge for many consumers."

The study also found that those who paid by cards were also more likely to make impulse purchases, which were invariably less healthy.

The authors Manoj Thomas from Cornell University, Kalpesh Kaushik Desai, from the State University of New York, Binghamton and Satheeshkumar Seenivasan from the State University of New York, Buffalo, suggested that there may be a connection between rising obesity and the increased use of paying by plastic in America.

More than a third of American adults are classed as obese. And nearly 40 per cent of all purchases in 2006 were paid by credit and debit cards. The report said: "The relationship between these trends suggests that self-control is not entirely volitional; it can be facilitated or impeded by seemingly unrelated contextual factors that influence people's visceral feelings."

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So, now we can blame the banks for the obesity crisis as well.

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also exposure to all those germs on money helps like everything else, instead of super clean everything.

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