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Don't shop hungry - or with plastic

By Carly Weeks
Globe and Mail Update

A study finds that people who use debit or credit cards to pay for food are more likely to make unhealthy choices

If you're using plastic to pay for groceries, your eating habits may be suffering.

A new study has found that consumers who use debit or credit cards to pay for food are more likely to make impulsive purchases of unhealthy products.

The study, released Monday by the Journal of Consumer Research, suggests people may be more likely to choose unhealthy items when paying with plastic because cards make it easier to impulse buy.

On the other hand, consumers find it more painful to part with cash, which could explain why those who pay with paper currency may end up with more nutritious choices.

The study, conducted by Manoj Thomas of Cornell University, Kalpesh Kaushik Desai of the State University of New York, Binghamton and Satheeskumar Seenivasan of the State University of New York, Buffalo, examined buying decisions of consumers to reach its conclusions.

The researchers looked at 1,000 households over a period of six months and found that those who paid with credit or debit purchased more items that were considered "impulsive" or "unhealthy" compared with those who paid with cash.

They considered beans, barley, rice, baby food, vegetables, milk and other products to be less impulsive, while chips, ice cream, candies, cookies and doughnuts were in the impulsive, unhealthy categories.

Researchers said the study has implications for the obesity epidemic that has been sweeping North America, pointing to the possibility of educating consumers about the potential pitfalls of paying with plastic.

They might be on to something. After all, studies have consistently shown that consumers who rely on plastic spend significantly more than those who rely on cash.

So it seems cold, hard cash may be better for your waistline - and your bank account.

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