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## Buying Junk Food With Plastic

So this is why we're fat. And broke.

When we pay in plastic, credit or debit, we're more likely to buy unhealthy food, according to [research](#) in the forthcoming **Journal of Consumer Research** by professors **Manoj Thomas** of **Cornell University**, **Kalpesh Kaushik Desai** of **State University of New York, Binghamton** and doctoral candidate **Satheeshkumar Seenivasan** of **SUNY, Buffalo**.

In recent years, [the use of credit and debit cards has ballooned](#). [So have American waistlines](#). The average American carries 4.4 cards in her wallet and a third of U.S. adults are obese these days, up from 23% in 1988.

But does the mode of payment make a difference when it comes to buying unhealthy food? According to these researchers, the answer is yes.

"If you like cheesecake, that craving activates neurons and takes over part of your thought processes," Prof. Thomas says. "When you use cash, you're trying to curb the momentum of the cheesecake."

Purchases like cookies are impulsive in nature, whereas purchase for low-fat yogurt and oatmeal tend to be contemplative. For that reason, using cash will have less of an impact on buying more virtuous foods because they were contemplated purchases to begin with. "People feel a physical pain when they spend cash," Prof. Thomas says. With plastic, however, people feel less pain when they spend.

Some of this, of course, varies depending on the individual. Some of us are going to go for the cheesecake regardless of how we pay for it. But there are varying degrees to which a buyer feels the sting of spending when paying with cash.

To unearth the connection between junk food and plastic payment methods, researchers looked at six months of 1,000 randomly-selected household's shopping baskets. They found that the shoppers who paid with credit or debit had a larger share of unhealthy items than those who paid with cash.

Then, the researchers did a controlled experiment with testers. In a mock grocery store with 10 vice products and 10 virtue products, the testers were divided into two groups. One half were told that all payment methods were accepted. The other half were told that they could only use cash. The same effect seen with the 1,000 shoppers — cash curbing vice food purchases — was achieved.

Although research has shown that credit cards influence consumer behavior, the unhealthy food research gives us some insight into how payment methods may impact our purchases. "Often economists assume that all money is the same," Prof. Thomas says. "That is not the case."

Interestingly enough, there wasn't a significant difference between credit and debit, even though the two different cards may carry different economic consequences. Debit cards essentially function as cash payments in that they draw directly from one's checking account whereas credit cards are lines of credit, often with lengthy fine print and repayment terms. Regardless, when it came to healthy and unhealthy food, plastic performed as plastic.



Getty Images

It's more likely that a credit or debit card purchased this cheesecake.

One could conclude that aspiring dieters might consider kicking it old school when they hit the fluorescent-lit aisles of the grocery store. Or do the modern-day conveniences of plastic trump the quest to cut calories?

“There is a nontrivial part of the population that finds controlling impulses a challenge,” Prof. Thomas says. So perhaps, let them eat cheesecake — paid for in cash.

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