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NEWS

Do Credit Cards Lead To Obesity?

New Study Suggest Pounds Stay Off The More You Use Cash

November 15, 2010 8:18 PM

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A new study says you are more likely to be obese if you use your credit cards more than using cash. (AP Photo/Martin Meissner, File)

NEW YORK (CBS 2) — Trying to lose weight as we head into the holidays?

Maybe you should cut up your [credit](#) cards as you head to the grocery store.

CBS 2's Magee Hickey reports on a surprising new study.



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Is it really possible that using a credit card can make you fat? Cornell researchers compared shoppers who used [cash](#) at checkout time versus those customers who used credit cards.

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"Both groups buy the same amount of potatoes, the same amount of broccoli, the same amount of essentials, but if you're paying with a credit card, you're more likely to buy junk than if you're paying cash," said Smart Money magazine columnist Jack Hough.

Both groups paid attention to the price and nutritional value of the items they were buying. It's just that those using cash found paying for groceries far more painful, so they didn't give in to impulse buying, at the last minute all those goodies seductively displayed close to the cash register.

So what about debit cards? Do people use them more like cash or credit cards when buying junk food?

"People with cash buy very little junk food. People with debit cards buy more and people with credit cards by the most. So if you're looking to cut out junk and save money, skip debit and credit cards and pay cash," Hough said.

Those shopping around New York City on Monday said this new study could help in the battle of the bulge.

"I watch [my credit](#) card bills go up and I watch my weight go up," Bill Taylor said.

"You're more likely to follow impulses I guess if you're not dependent on what's actually in your pocket," Benjamin Bradham added.

"People don't think of the credit card as cash so they buy more. I don't know. I just like to use my debit card because I feel it controls me a little better," Stephanie Sullivan said.

Credit cards make up 40 percent of all purchases, with the average American carrying 4.4 credit cards in his or her wallet.

The study, published in the Journal of Consumer Research, found that just as cash for payment has fallen by a third in the last two decades, obesity has been on the rise among Americans.

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