

I WANT THAT...

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I love spending money. It makes me feel good about myself, about life, about everything! It is relaxation, entertainment, distraction and a boost for my self image. We are living in a consumerist, rat race of a society, full of social pressures to keep up with the peer group. We have acquisitive, materialistic life patterns. Shopping provides an activity acceptable to society, to change our mood. Ads scream at us from everywhere, making shopping an integral part of our culture.

If you enjoy shopping, does that make it a problem? The paradox that all of us are up against, is that a problem shopper is defined as one who can't pay the bills. As long as you CAN, you are just a good consumer. And, if you can pay your bills, you may not even think you have a problem. But many more of us are compulsive spenders than we'd like to admit. Research shows that 25% of us have problems with buying, and 1-6% are fully fledged compulsive buyers.

DIFFERENT FROM OTHER ADDICTIONS

With other addictions like alcoholism, bulimia and anorexia, there are physical side effects, visible even to a lay person. The effects of compulsive spending are harder to spot. We all need food, clothes, jewellery and nice houses, so there is a vast grey area of healthy spending. Besides, addictive shoppers may not always go into debt, so they think its OK.

To complicate matters further, problem spending is always related to income. What constitutes a problem for one, may not be so for another. Other addictions are measured in less flexible terms.

As if this was not enough, every compulsive spender may not follow the same pattern. Some spend occasionally, but on really big ticket items. Others are constantly spending, reaching the maximum limit on every credit card they have. Some go only for specific items, eg. clothes, jewellery, food, gadgets. The nature of the problem differs from person to person.

CAUSES

Behind all addictions is a powerful need for immediate gratification. It ignores the long range, self-destructive implications of the behaviour. Shopaholics, are pretty much present-tense kind of people, who, live for the moment, rather than tomorrow. When feeling 'out of sorts', they shop for a 'pick me up'. And get an exhilarating high or a 'rush' like other addicts. Shopping becomes a quick fix, which can 'buy' happiness and make the shopper feel admired, accepted and empowered. Simultaneously, helplessness, doubt and disappointment are pushed away only temporarily, though, because inevitably, the financial gymnastics required cause anxiety. Studies at Stanford show a link between compulsive shopping and depression, and that more women are affected than men.

According to April Lane Benson, author of 'I Shop, therefore I Am', compulsive buying is part of the search for self. Maybe you're afraid that you're not as attractive or successful as you'd like to be. On the inside, you feel empty and

insignificant. The pursuit of the ideal image dictated by our society leads to insecurity, emptiness, low self-esteem and loneliness.

SIGNS AND SYMPTOMS

1. Buying after being disappointed, angry or scared.
2. It causes financial chaos, emotional distress.
3. Arguments with others regarding spending.
4. Feeling lost without credit cards.
5. Buy what you would not spend cash on
6. Spending leads to euphoria, then anxiety.
7. Spending feels reckless, forbidden.
8. Spending makes you feel guilty, ashamed, embarrassed.
9. The purchase is hidden, and many are never used.
10. There is lying about the purchase [eg. 'its fake'] and the amount of money spent.
11. Thoughts are excessively about money.
12. There is juggling of accounts to accommodate spending.

EFFECTS

The vicious cycle of addiction dictates that whatever 'drug' you choose is ultimately a poor substitute for whatever is missing or needed in your life. The addiction will never fill that hole, so the empty feeling [angry, sad, bored, frustrated, inferior, hopeless] persists. Yet the addict keeps returning to the drug because it delivers that brief respite, however fleeting. And more than the financial losses themselves, compulsive shoppers have to deal with the stress and depression, which is the obvious downside after the high of shopping. This is paradoxical, because it is the very thing they were trying to avoid to start with.

WAYS TO COPE

Debtors Anonymous has identified several steps after Alcoholics Anonymous, and has workshops to help problem spenders in the following ways.

1. Admit something is wrong. If you've reached the maximum limit on your credit cards and you lie about your spending, you may have a problem. The first thing you need to do is face up to the issue and admit that you need help. Some compulsive shoppers even take up an extra job to appear competent and finance the spending.
2. If you are deeply in debt, or your spending is causing legal, social and relationship problems, seek professional help.
3. Identify the fix. Counsellors suggest asking – what need is being fulfilled when you shop? Does it make you feel more important and worthy? Does it relieve depression, loneliness or boredom? Is it wrecking vengeance on a spouse? Is it a challenge or a quest, as for shoppers lured by bargains and discount sales, where they feel they are getting more for less?
4. See if you can find other ways to meet those needs – needs which may be valid, normal. Go to a movie, try to structure your days to include whatever needs doing in your life, so you have a sense of purpose. Try other alternatives like volunteering. You have to have a rich life, with a sense of fulfillment. The actual time spent on shopping could otherwise be used in ways which could improve your quality of life.

5. Learn skills, tools and strategies that will enable you to meet your underlying needs in a more life enhancing way, and gain control in making decisions.

6. Identify and restructure dysfunctional thoughts, manage stress and resolve conflict assertively.

7. Discover the triggers, cues and consequences of your behaviour. There may be inner struggles that become triggers for irresponsible financial behaviour.

8. Learn how to address long standing feelings of deprivation and despair that may be rooted in childhood.

9. Maintain a detailed shopping diary to track spending and the relative necessity of each purchase.

Further, the compulsive spender should

1. Only pay cash for purchases.

2. Keep only 1 credit card for emergencies.

3. Avoid discount sales.

4. 'Window shop' only after stores have closed, or leave money at home.

5. Don't order on the net or watch TV shopping channels.

6. Take a walk or exercise when the urge to shop comes on.

7. People tend to shop more when they travel, so be aware of this.

8. Addictive behaviour comes in clusters, so be extra careful not to acquire more addictions.

All this brings us to the existential question of defining who is healthy. Is the penny pinching, tight fisted Scrooge healthy? Or the person who doesn't buy things for his own day to day comfort, regardless of the funds at his disposal? When it comes to spending, we have to think about what is at stake and how far we would go to fix the problem. Easier said than done? You may not morph into a huge saver [who said that's healthy ?] but just not being in debt is a good beginning. Lapses and relapses are inevitable, and a part of recovery, and finally, control. Sometimes, you have to settle for baby steps, and results don't come overnight. Besides, everyone has to have some fun money, without being accountable to anyone.

References: Thomas Hine
M.P. Dunleavy
April Lane Benson

Nothing in this article is intended to take the place of treatment with a trained professional.