

HEALTH

When shopping is out of control

Annie knows better, but she just can't stop. She has trouble driving past the mall without running in to buy something. Some days she spends more money than others, but rarely a day passes without her making an unneeded purchase.

For the past few months, Annie has spent hours almost every day

YOU'RE NOT ALONE



DR. BRAD KLONTZ

Clinical psychologist

Internet shopping, even when she is at work. She has credit card debt in the tens of thousands of dollars and has opened several credit cards that her husband doesn't know about. To hide her shopping habit, Annie started having items mailed to her friend's house. Annie typically has shopping bags hidden in her closet and in the trunk of her car. Most of the things Annie buys she has no need of or use for, and many items she ends up returning.

Annie has broken promise after promise to herself and others to stop spending. She knows her spending is out of control. She shops to make herself feel better. She shops to fill the sense of emptiness she feels inside. It works, but only for a while. On the ride home from the store, or after opening her mail, Annie feels a flood of guilt, remorse, and self-loathing. To cope with these feelings Annie will often begin another cycle of

buying. Annie suffers from what psychologists call "compulsive buying disorder."

Compulsive buyers can't stop thinking about shopping. They obsess about it, experience irresistible impulses to buy and lose control of their spending. They shop to relieve stress and to deal with emotional pain. For compulsive shoppers, shopping becomes like a drug. Dopamine floods their brains when they think about and anticipate the pleasure they will feel when they shop. Shopping can offer a tremendous thrill for them and they often get the sensation of being high. Soon after, however, they feel the inevitable emotional crash resulting in low self-esteem and buyer's remorse.

For the compulsive shopper, buying is an addiction akin to alcoholism or drug dependency, with similar social and emotional consequences. Research shows that compulsive buyers experience more anxiety, depression, obsessive-compulsiveness, and low self-esteem than non-compulsive buyers. When left untreated, compulsive buying can lead to excessive debt, financial strain, bankruptcy, relationship problems, divorce, problems concentrating at work, and in some cases, legal complications.

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In a consumer-oriented culture, compulsive buying is a relatively common problem. Compulsive buying afflicts 1 in 20 people in the United States, which is approximately the same rate as that of depression. Of the compulsive buyers, over 75% of them are woman. The prevalence of compulsive buying also appears to be on the rise, especially among adolescents. A recent study of high school students found 44% meeting the criteria for compulsive buying.

Clinical psychologist April Lane Benson, Ph.D., author of "*I Shop Therefore I Am: Compulsive Buying and The Search for Self*" suggests compulsive buyers stop and take some time to think before buying. She recommends they ask themselves the following questions before making a purchase: 1) Why am I here? 2) What do I feel? 3) Do I need this? 4) What if I wait?

5) How will I pay? 6) Where will I put it?

Dr. Benson says that "pausing before you buy can really make a difference."

If you are having difficulty controlling your spending, take Dr. Benson's advice and create some space between your impulse to buy and your buying behavior. Ask yourself if you are trying to fill an emotional need by making the purchase. If so, brainstorm some ways to better meet your emotional need, such as taking a walk, talking to a friend, journaling about your thoughts and feelings, or having a good cry. If you do go shopping,

make sure to take cash and leave the credit cards at home. Research shows we spend 30% less when we buy with cash.

Compulsive buying, like most other addictive and compulsive disorders, can be successfully treated with a variety of approaches including psychotherapy, psychotropic medications, and support groups such as Debtors Anonymous. Fortunately, Annie asked for help before it was too late. Take some time to examine your spending habits as you move into the New Year. If you try these suggestions and still have trouble controlling your spending, consider seeking professional help.

Dr. Brad Klontz is the President of the Hawaii Psychological Association and coauthor of The Financial Wisdom of Ebenezer Scrooge. He can be reached by e-mail at brad@klontzcoaching.com. For free, confidential referrals to a psychologist in your area, contact the HPA online at www.hawaiipsych.org or call (808) 521-8995.

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