

SPENDING OUT OF CONTROL?

by Rebecca A. Stanwyck, LCSW

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The bills are beginning to arrive in the mail – do you have a post-holiday spending hangover? How well did you do at controlling your spending this holiday season? Whether or not you celebrate Christmas, there's so much temptation to buy, buy, buy during the holiday shopping season, that many people end up spending more than they intend to. Some spend more than they will be able to pay for, and start off the New Year in debt.

The holiday season seems to be a time when our entire society indulges in a shopping binge, but for some people, overspending is a year-round habit. And like other habits of overindulging, e.g. those involving alcohol, drugs or food, what starts out as an occasional binge may get out of control, turning into compulsive behavior, and ultimately becoming an addiction.

In my experience, people who “shop ‘til they drop” and run their credit cards up to the limit are often trying to manage feelings of anxiety, depression, loneliness or low self-esteem, or just trying to feel better. They may have learned from experience that buying things and spending puts them in a better mood, at least temporarily. However, they can become trapped in a cycle of overspending, feeling guilty or uncomfortable about what they've done afterward, and then going on yet another shopping spree to try to relieve those negative feelings.

Compulsive shopping and spending can also occur when someone is in the manic phase of bipolar disorder, or may be related to a mental disorder called “compulsive hoarding”, where someone collects or hoards unreasonable quantities of unnecessary stuff, whether clothing, household items, or things most of us would consider junk or trash.

How can you tell if you're a compulsive shopper? Behaviors that may indicate a problem include shopping when you're feeling out of sorts, for a “pick-me-up”; frequently coming home with more purchases than you intended to buy; getting into arguments with others about your spending habits; lying about how much money you spent; or juggling accounts to accommodate spending. Feeling lost without your credit cards, and being unable to pay off the balance each month, are also warning signs that your spending is out of control.

What can you do if you have a problem with compulsive shopping or spending? Start by putting away the credit cards, and only pay for purchases with cash, check or debit card. Before you go to a store, make a list of what you need, and buy only what's on the list. Try going for 30 days without buying anything (other than food, gas, or essential items). Can you do it?

Most people will need professional counseling and/or a self-help support group to deal with this problem. A counselor can help you identify the feelings behind your urges to shop or spend, and then work with you to develop healthier habits. Counseling can also help with related problems, like depression, bipolar disorder, low self-esteem, or other addictive behaviors you may have. There are Debtors Anonymous groups in most communities where you can find support from others who share this problem and have made a commitment to change their behavior.

For more information about compulsive shopping or spending, and what to do about it, contact me at:

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