

To Buy or Not To Buy:  
Why We Overshop and How To Stop

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# Introduction

*To Buy or Not To Buy*—for overshoppers, *that* is the question. This book is about answering that not-so-simple question. It's about who you are, what you want, and what you *really* need—and how your deepening understanding of all of this can help you stop overshopping. The underlying premise of the book is that overshoppers, though they often don't realize it, are trying to fill emotional needs with material goods. This attempt, like trying to fit a square peg into a round hole, is doomed to failure: you simply can't buy self-esteem or self-acceptance or autonomy. Indeed, the more you focus on acquiring material goods, the less satisfied you're going to be. Instead, what I've learned from a decade and a half of knowing, studying, working with, and writing about overshoppers—and from having been one myself—is that to change your behavior, you've got to change the way you feel about yourself and the way you go about meeting your authentic needs. *To Buy or Not To Buy* is an interactive guidebook for that transformation, where the concepts, exercises, and activities build on each other, so that what you learn intellectually is regularly tested and reinforced at a gut level.

## Who The Book Is For

The spectrum of overshoppers—or compulsive buyers, excessive buyers, shopaholics, or shopping addicts, all terms for the same behavior—is wide. People with this problem differ in age and gender, social and economic position, buying patterns and underlying motivations. This book is for you if you're a daily overshopper, if you shop only occasionally but go on binges, or if you're a “collector” (which is often the way

male compulsive buyers are described). It's for you if you overshop to project a particular image, if you buy excessively for others, or if you buy multiple versions of the same item. It's for you if you hunt relentlessly for bargains or if you constantly buy and return.

This book is for you if you spend so much time, energy, or money on shopping—even if you don't actually *acquire* stuff—that it's impacting your life in a negative way. Perhaps you're one of the many whose attraction to a particular class of things—jewelry or chess sets, clothing or teddy bears, shoes or old maps, electronics or baseball cards—has led to a mountain of debt or other financial problems; if so, this book's for you. It's also for you if overshopping is affecting your work performance, your social life, or your family relationships, or if your shopping addiction has put you on the wrong side of the law. And if, insulated from the financial consequences of your overshopping by inheritance or other wealth, you've lost sight of what really matters in life or you feel that your life lacks meaning, this book is for you, too.

## Overshopping: The Background

Though there are well-known prior examples—both George Washington and Mary Todd Lincoln ran up prodigious amounts of debt with their fondness for stuff—compulsive buying wasn't described or identified as a pathology until the psychiatrist Emil Kraepelin did so in 1915. Then another seventy years passed before serious study of it began to emerge. Why so late? Numbers. It took the confluence of two factors to give rise to enough compulsive shopping that researchers felt a need to study the phenomenon.

One factor is the disconnect that gradually emerged in the developed world (and now also in parts of the developing world) between large-scale *production* of goods and a

genuine *need* for those goods. In more and more parts of the globe, economic growth has become increasingly dependent upon satisfying the new or invented needs of consumers whose essential needs have already been met. Put simply, we now produce such a galaxy of products—many of them non-essential—that, in order to sell them, people must be convinced to buy things they don't really need.

To promote that goal, to cultivate in the general public a powerful desire for material goods, a formidable array of resources has been mounted. Advertising and the rise of the media gave the desire a shape, and the explosion of credit cards, combined with the rise in disposable personal incomes, made material dreams seem tantalizingly accessible. Today, in order to promote the ceaseless stoking of economic engines, every one of us is targeted as a consumer. We are pushed, prodded, *programmed* to purchase. In 2006, 9.2 billion credit card offers went out to America's three hundred million people—*more than thirty offers to every man, woman, and child!* Shopping itself has become a leisure and lifestyle activity; malls are the new town centers. We're immersed, cradle to grave, in "buy messages" that, with greater and greater psychological sophistication, misleadingly associate *products we don't need* with *feelings we deeply desire*.

The second factor in the meteoric rise of overshopping involves the public's radical shift in reference group. Thirty years ago, the Joneses were the people who lived next door, and keeping up with them—attaining a lifestyle at approximately their level—wasn't too much of a problem. By the 80's, though, the Joneses had become the people we saw on television. They lived farther away—and had a significantly more affluent lifestyle. Soon, everybody, no matter where they were on the economic spectrum or

where they lived—but especially in the middle classes—began comparing themselves to the televised Joneses. What people thought they needed, or what seemed an acceptable lifestyle, shifted sharply upward.<sup>1</sup>

The result has been “affluenza,” our unprecedented modern plague of materialism and overconsumption. Paco Underhill puts it concisely: “The economic party that has been the second half of the twentieth century has fostered more shopping than anyone would have predicted, *more shopping than has ever taken place anywhere at any time*”<sup>2</sup> (my italics). In addition to traditional brick-and-mortar fields of commerce, fertile new grounds for the growth of shopping compulsions have been tilled: catalogues, television, and the internet. So we’re now able to shop—and enticed to do so—whether we’re dressed or in our underwear, whether we’re walking the street, sitting at the computer, or relaxing at the beach with a cell phone.

And shop we do—in spades. Current statistics tell us that about 5.8% of the U.S. population—*more than fifteen million Americans*—are compulsive buyers.<sup>3</sup> And we’re not the only ones. The overshopping demographic widens almost daily, with recent research studies and reports of shopping addiction published in Canada, Mexico, Brazil, most of the countries of Western Europe, Israel, Australia, South Korea, and now even China. And the *rate* of addiction is growing as well.

Who are these shopping addicts? They can be anyone. Compulsive shopping crosses every social and political boundary. Contrary to popular mythology, the affliction is not limited to women or to certain classes. For every Imelda Marcos—who fled the Philippines leaving behind more than *three thousand* pairs of shoes—there are countless unknown overshoppers: a businessman whose collection of fountain pens has grown

obsessive, a language teacher whose closets are stuffed with unworn, still-tagged garments, a waitress who's succumbed to the Jewelry Television Network.

## Overshopping: The Middle Ground

Long trivialized as the "smiled upon" addiction, overshopping is at last coming out of the closet. Witness the scores of recent newspaper and magazine articles about it, the countless segments on radio and TV, and the mounting number of research studies. There's also growing interest among mental health professionals in specialized training for treating this problem. The conclusion is now inescapable: far from trivial, overshopping is an important source of emotional, social, occupational, financial, and spiritual misery for a great many individuals and families. If you're reading this book, chances are you've experienced some of that misery.

So I congratulate you on having decided, instead of smiling, to do something about your overshopping habit. I know the decision may not have been easy. Strongly reinforced by society, shopping has become the classic mixed-message behavior. On the one hand, it's promoted endlessly (and to the ends of the earth) by those who profit from it. On the other hand, it's regularly the stuff of jokes, shoppers portrayed as self-involved, materialistic, and empty. As a result, compulsive shopping may be an even greater source of guilt and shame than alcoholism or drug abuse. Those disorders are generally recognized as diseases, or at least widely understood to be serious problems requiring treatment; as a client said to me recently, "it would be much easier to say I'm an alcoholic to people—they'd understand that better." Instead, overshoppers often feel condemned to

secrecy, fearing that if others knew about their behavior, they'd be dismissed as superficial, narcissistic, and weak-willed.

Though it may not have been easy, your decision to stop makes a great deal of sense. The results of dozens of studies point clearly to the same conclusion: that beyond the basics of food, shelter, and a little more, a singular focus on material goods, particularly on acquiring them, does not bring happiness. Quite the contrary! In general, *having more things means enjoying life less*. Acquiring and maintaining objects can so fill up our lives and environment that there's little time or space to use what's been acquired. What we consume can end up consuming *us*.

And somewhere inside, every compulsive shopper knows this. Certainly, overshoppers know the frustration and sorrow of the vanishing horizon: how with each purchase, "the high of the buy" briefly lifts your spirits—but briefly only—and then you're down again, a little lower, already beginning to pin your hopes on the next purchase. Shopaholics know the consequences of their habit—the shame, the guilt, the debt, the discord, the distraction.

But because it takes nearly continuous buying to fuel the economy—it's the engine that pulls the rest of the American train—overshopping is still somewhat trivialized. Just check out the bumper stickers. "When the Going Gets Tough, the Tough Go Shopping," trumpets an SUV in front of me. For those who enjoyed high school Latin, there's "Veni, Vidi, Visa!" A largely female version is "New Shoes Chase the Blues," while men weigh in with "He Who Has the Most Toys When He Dies, Wins."

Behind all the smiles, though, I cringe. I see the fallout in my office, again and again. I know what every overshopper knows: that however clever the bumper stickers



may be, overconsumption, like a poisonous vine winding around relationships, work, and financial stability, chokes out joy, self-esteem, and quality of life.

## Overshopping: The Foreground

So what is this addiction, and where does it come from? Two questions, one easy, one hard. Compulsive shoppers are people who chronically overfocus time, attention, energy, money, or any combination of these, on material things and their acquisition. They're generally repetitive purchasers of goods they don't need and often won't use. (Some people who think of themselves as compulsive buyers really have a *hoarding* problem.<sup>4</sup> For these, see Appendix C, "Resources")

Two major factors explain much about compulsive buying. First, nearly all overshoppers suffer from chronically low self-esteem and insecurity, and have difficulty tolerating negative moods. As a result, they're prone to fantasizing about what their purchases will do for them, often seeing them as the ticket to feeling better about themselves and being more desirable to other people. Their relationships are frequently disappointing, and typically this points back to some kind of unhappiness in childhood. The second factor concerns the centrality of money and material goods. Most overshoppers make acquiring these a central goal in life, imagining that they're the route to identity, success, and happiness. Material goods become the yardstick by which to measure self and others. *Net worth* becomes *self-worth*.

## Framing the Problem: The Wide-Angle Lens

The most calculable and tangible effect of American overconsumption is a financial one. Simply put, we've become a nation of debtors. *Three out of every five Americans who carry credit cards, carry credit card debt.* Half of them owe more than \$6600, and a full 13% owe more than \$25,000. The average dollar amount owed on credit cards has risen precipitously, from \$2900 in 1990 to more than \$8000 today.

And over the same period, *savings*—the rock on which any financial house is built, the entire thickness of the door between us and the wolf—has plummeted. In all of U.S. history, there have been only four years with a *negative* personal savings rate, only four years where the collective American populace spent all its after-tax income and had to dip into savings or borrow to make ends meet: 1932 and 1933, in the belly of the great depression, and 2005 and 2006. (We don't yet have 2007 figures, but they're almost certain to continue the trend.)

It's no surprise, then, that the number of personal bankruptcies has skyrocketed—and continues to increase, despite the fact that Congress toughened bankruptcy laws in 2005. While the precipitating events for filings tend to be job loss, illness, or divorce, overshopping plays an important role in the financial precariousness that makes these events catastrophic. American personal spending is, quite simply, out of control.

And the news gets worse. Behind the hypnotic glitter of consumerism, a "hidden shadow is now becoming alarmingly visible."<sup>5</sup> We imagine—we are *prevailed upon* to imagine—that the material goods we desire will make us happy, will transform us. But study after study says exactly the opposite! Research confirms what psychologist Paul Wachtel so nicely termed "the poverty of affluence": *the more you believe that happiness*

*comes from material wealth, the more likely you are to be depressed, distressed, and anxious—and the less actual well-being you're likely to experience.*

This is quite a pill for an overshopper to swallow. It says that our passion for stuff is badly misplaced; it insists that happiness *isn't* the next purchase away—nor the next, nor the one after that. But, honestly, don't you already know this? In your heart of hearts, hasn't your own experience proved that material goods can't really fill holes in self-esteem, can't really repair self-doubt, can't possibly transform you into that other person you think you want to be?

Yet American culture grows more and more materialistic. Results from the Higher Education Research Institute, which has polled twelve million college freshmen over the last forty years, shows a steady increase in the percentage of students who consider being "very well off" financially to be essential or very important. The figure was approximately 40% in the late 1960's, 50% in the 1970's, well above 60% in the 1980's, and over 70% every year since 1990.

This is a prescription for widespread discontent, and there's substantial evidence that it's being filled. In an economy that has grown markedly over recent decades, there's been a documented decline in the culture's overall social and spiritual health. In *How Much is Enough?—The Consumer Society and the Future of the Earth*, A. T. Durning summarizes the widespread unease: "many of us in the consumer society have a sense that our world of plenty is somehow hollow—that, hoodwinked by a consumerist culture, we have been fruitlessly attempting to satisfy with material things what are essentially social, psychological, and spiritual needs."<sup>6</sup> We're shortchanging ourselves in a fundamental way. We're using up time, energy, and money in the pursuit of things that

won't, and *can't*, make us happy. And in doing so, we're missing out on the things that will and can.

## Framing the Problem: The Close-Up

Why do we do this? One important reason is the psychological sophistication of the buy messages that are fired relentlessly at us. “Buy our product and you’ll feel like (or *look* like or *act* like or *be* like) the glamorous and successful people who use it in the ads,” says the powerful subtext of most marketing messages; “don’t buy, and you’ll be passed over, an outcast at life’s feast.” So we get hooked. Simply for profit—and in defiance of overwhelming evidence to the contrary—we’re led to believe that happiness can be bought. But less is really more—*much* more—and more is often less. In *The Paradox of Choice*, Barry Schwartz has written persuasively about how overabundance befuddles and overstimulates us. We're so flooded with choices that simply *choosing* becomes a burden, and in the end we’re led to question whatever decisions we make, whether good or bad. Overabundance just plain worsens our lives: imagine Goldilocks with fifty bowls to choose from, in different styles and colors, some porridge sugared, some buttered, some otherwise doctored, some not.

Overshopping, then, is a culturally-induced affliction. But it's grounded in psychological and sociological needs. In this book, we’ll examine how consumerism promotes it. We’ll investigate the psychological realities that incline some people more than others toward addictive shopping, and you’ll zero in on the relevant aspects of your own particular background and situation. Most important, you’ll get an array of practical

and proven exercises, concepts, strategies, tactics, tips, tricks, mental rehearsals, and on-site exposures with which you can fight your overshopping habit.

How are we to live in a material world that equates success with possessions, that paints conspicuous consumption as the landscape of happiness? How are we to deal with the pressures of that world, which encourage us to spend more than we make, to work more than we already do, so we can spend more than we're already spending? How are we to regain control and balance, so we can find the time and ease to enjoy what really matters to us—which we may, for the moment, have forgotten? How can we fill the empty spaces inside us, conquering self-doubt with ideas and experiences that nourish the soul? These are the questions this book asks you to ask, and guides you to answer—not for the generic “we” of this paragraph but for the very particular and specific “you” who is presently holding these pages.

## What You Can Expect

If you read it carefully and seriously commit to doing the work, *To Buy or Not To Buy* will lead you on a genuine quest, a journey into, through, and beyond your overshopping behavior. You'll learn how our culture sucks you into overshopping, enticing you with fabulous promises thinly disguised as products. You'll discover what drives your own particular shopping urges, those underlying personal needs that your shopping presently fills, albeit unhealthily. You'll see clearly what your habit's costing you—in broken or strained relationships (whether with spouse or children or friends), in personal growth, in spirit, and, of course, in financial terms. You'll grasp the sad, central truth of a consumer culture—that *you can never get enough of what you don't really*

*need*—and you'll begin using all of this to stop digging yourself in deeper and start digging yourself out. With a clear tally of the costs of your habit, you'll begin to *choose* the path you want to travel, instead of being dragged along by unacknowledged needs, heavy baggage in hand. Along the way, and by no means incidentally, you'll discover what you're truly shopping for, what makes your heart sing.

"The journey of a thousand miles," said Lao Tzu, "begins with a single step." Reading these words in front of you—this is that step. As with any journey, there'll be difficult places, moments of doubt, occasional setbacks. There's pain underneath your overshopping habit, and kicking the habit involves exploring that pain: acknowledging it, identifying it, and then learning to tolerate it until it eventually subsides. The exercises and activities of the book will lead you through this exploration—and ultimately to a better feeling about yourself.

Look at the whole process as an adventure; stay positive, with your eyes and your mind open. Over the journey, you'll identify your personal triggers and the specific aftershocks of these triggers. You'll zero in on what it is you're *really* shopping for, whether those needs are emotional, social, or spiritual. You'll craft strategies and tactics for specific, high-risk situations, and then employ and refine them. You'll learn what to expect as you stop overshopping and how to handle any backsliding into old habits.

Money and debt are particular concerns for most overshoppers, and *To Buy or Not to Buy* deals very specifically with these. You'll learn about the centrality of *savings*: that only by *spending less than you make and putting away the difference* can you buttress yourself against life's inevitable emergencies and provide for your future. You'll look directly at the staggering cost (and endless repayment span) of credit card debt, much of

it hidden in fine print. You'll map out precisely where your money goes. And you'll identify your values, ask yourself what your goals are, and assess how well your present expenditures reflect those values and goals.

## Making the Most of This Book

To make the most of this book, work the twelve parts—this introduction, ten chapters, and a conclusion— *in order* and *completely*. Later chapters build on earlier ones, both conceptually and through the gathering psychological momentum of the activities and exercises. It will also help to work *steadily*, moving a little farther along each day. You'll need to allocate forty-five minutes to an hour a day for your *To Buy or Not To Buy* activities—reading, thinking, and writing. It's important, too, at the end of each chapter, to sit down and carefully review your recent work. Fully engaging with this book is a substantial commitment; I know that. But if you go the distance, it will pay off big time.

Moving through the text, doing all the exercises, responding to the questions, and giving yourself the time to digest new food for thought—expect this process to take a full three months, and expect to refer back to it long after that. Most chapters are designed to be at least a week's work, but there's nothing sacred about the timetable. Don't rush anything. Doing all the work rigorously is far more important than slighting some of it in order to "stay on schedule." Be patient and compassionate with yourself at every step. You've probably struggled with overspending for a good while. You've resolved to change your behavior, failed, and tried again; maybe success seems a very long way off. But it doesn't have to be! Put one foot in front of the other, take one step at a time, and

you'll get there—first, to relief from debt, shame, and discord, and then to better relationships with others, more security and self-confidence, a stronger sense of self, and a deeper, more meaningful life.

Here are a few other crucial recommendations. First, as you proceed through the book, you'll be answering some questions, creating some lists, and eventually writing down everything you spend and what you spend it on. (You'll do a bit of this writing directly on these pages and most of it in a separate little notebook. More about this Shopping Journal in Chapter 1.) The writing process is vital to your progress. Sometimes people feel as though they're writing into a vacuum and begin to lose motivation. Don't let this happen to you. *Writing is often how we discover what we truly think and feel.* Far from going to waste, your written work is prime text for uncovering—and recovering—yourself.

Allow friends or comfortable groups (so long as they're not shopping-based) to lend support and encouragement or to share your experience. With a shopping-based friendship, discuss the changes that you're making and then see if the friendship can refocus itself. Many people find it helpful to have a Shopping Support Buddy, a person who's agreed to be an advocate for you as you stop overshopping. (For details about selecting and working with a Shopping Support Buddy, see Appendix A.) Some people find Debtors Anonymous or psychotherapy or medication useful. (For a few words about therapy, medication, and the work of this book, see Appendix B.) And, increasingly, there are online support groups and message boards specifically focused on compulsive shopping. (For a list of these and other resources, see Appendix C.) However you manage it, *feeling connected and understood will substantially boost your chances of*



*success* at the sometimes strenuous, sometimes exhilarating work of stopping overshopping.

Finally, nothing could be more important than to respect and value the self you are now—even as you make room for the kinder, stronger, wiser self who'll emerge as you move toward recovery. To do both of these, adopt this firm, two-legged stance: *see yourself clearly*—face and acknowledge your thoughts, feelings, and behaviors—and *hold what you see with profound compassion*, the way a tuned-in, attentive mother would respond to her small child. If, for example, you get particularly stirred up by a part of the book, notice the way you've been rattled and allow yourself to experience it. But don't dwell on it—and don't do any more reading or exercises until you're feeling more emotionally resilient. Again, you might want to talk your issue through with a supportive friend, family member, therapist, or spiritual advisor.

I've accompanied many overshoppers as they made their journeys from compelled to fulfilled, as they went from addicted thinking and addictive behavior to clear-headed self-kindness. You can too. Work with this book, engaging with its concepts and skills, its tools and strategies; make them your own. Follow *To Buy or Not to Buy* from where you are now to where you want to be—centered, in control, and getting what you're *really* shopping for from now on.

# Chapter 1

## What Are You Shopping For?

So what are you shopping for? Why do you do it? Where does it come from? What keeps you shopping, even when it doesn't seem to make sense anymore? In this chapter, we take a look at what's underneath the urge to splurge—at the most common reasons we do it, and at the kinds of early messages and influences that lie behind those reasons. We're viewing overshopping in the broader context of your life, because the behavior is very much connected to who you are and what you need. Bottom line, overshopping is a coping mechanism, a way you temporarily distract yourself from authentic personal needs that aren't being met. The text and exercises in this chapter will help you begin to tease out the emotional and historical underpinnings of your particular shopping habit. So let's begin: step off the denial merry-go-round and get a solid foothold on the reality of your habit.

### Why Do You Overshop?

There are as many reasons to overshop as there are overshoppers. But to keep things manageable, I've distilled most of them into eleven categories. Each one is a way of attempting to deal with thorny individual issues and unmet personal needs; each is based on what real overshoppers have told me over the years. Discovering your own reasons is a necessary and significant step toward stopping overshopping. Ask yourself the italicized questions below, and give yourself permission to be specific, truthful, and

non-judgmental about answering them. *Underline or highlight the parts that hit home,* and feel free to jot down notes in the margins.

Maybe you've already recognized your reasons for overshopping, or at least some of them, and you still continue to do it. Don't let this discourage you. Recognition is not a magic bullet. Rather, it's a kind of radar, allowing you to detect the shape of an incoming urge. The earlier we notice this urge, the easier it is to overcome. But even if we catch it late—when the pressure of the urge makes it almost unstoppable—we gain vital experience for the future. Sometimes the urge is so strong, the hook so sharp, the habitual pattern so sticky, that we can't do anything but succumb to it. Still, seeing the process clearly allows us to lay the groundwork for eventual triumph.

*Do you overshop to feel better about yourself or more secure?*

Many compulsive buyers have grown up with unrealistically high expectations of themselves. When, inevitably, they fail to meet these expectations, their self-esteem plummets and they become anxious or depressed. To block out the painful self-awareness of failure, they may wholly immerse themselves in buying, focusing intensely on the myriad of sights and sounds and other sensations that go with it. Such immersion brings with it a physiological and psychological high.

Another wrinkle on the same theme is that in general, compulsive shoppers don't accept themselves as they are; they feel insecure and often have a desire to be transformed into some new and idealized version. Amidst the dazzle of commercial display—carefully assembled outfits that drape perfectly on sleek mannequins, shiny electronic gadgets that gleam with precision and dynamic capabilities—it's easy to

imagine that the next purchase might make you sexier, more powerful, or more commanding. And a massive marketing industry has drummed this message into you almost from birth: “buy,” it tells you, “and you can be like the glamorous and successful people in our ads. Don’t buy, and you’ll be left out, a loser.” The message is clear: dreams are for sale.

Is there a big discrepancy between the way you see yourself and the way you’d like to be? Research has shown that this “self-discrepancy” gap is substantially larger for overs shoppers than it is for the rest of the population.<sup>1</sup> If you’re reading this, there’s a fair chance you’re vulnerable to the advertisers’ ever-present promises of commercial transformation.

But these promises are false. Buying may distract you from some unpleasant realities in your life, whether they’re emotional, financial, relational, or spiritual, but it cannot change them. Instead, you trade destructive long-term consequences for short-term relief, which only winds up making things worse. Self-discrepancy, then, nudges us toward a world of fantasy, a world where what we *wish* to happen takes precedence over what we can reasonably *expect* to happen: the sinkful of dirty dishes evaporates and the unpaid bills dissolve, while the just-bought bracelet sparkles like a new romance. *Who you are* becomes confused with *what you have*. You overfocus on impressing others and shortchange yourself when it comes to taking practical, positive steps to improve your spirit and health—which are your real beauty—or your skills—which are your real power—or your self-acceptance—which is your real strength.

A lawyer in her late 40's recognized that she bought so many clothes and spent so much money and time on haircuts, coloring, makeup, and other cosmetic treatments because she'd never felt pretty. Growing up with a gambler for a father and a disturbed and beautiful mother, Joanne never forgot her father's

smirking, oft-repeated lament: “it’s such a shame she looks like my side of the family!” She overshops to feel more attractive and to reward herself for doing the professional work she so often finds tedious.

*Do you overshop to avoid dealing with something important?*

A particularly strong urge to shop is often a signal of avoidance: you’re avoiding some action you know you need to take, or ignoring some problem you know you ought to deal with. Is there someone you don’t want to see, a friend, a relative, your boss, a doctor? Is there maybe some work you don’t want to do? Perhaps you’re delaying a next step in your life, like moving or getting pregnant. Maybe you’re even afraid of prosperity.

The call to avoidance shopping has to be loud, in order to drown out your own voice telling you to confront your spouse or look for another job. But avoidance shopping cannot silence the very real need for action; it can only briefly muffle that need. Afterward, the situation worsens. The voice of whatever you’re avoiding reasserts itself, more forcefully now, and you’ve also got to deal with the problems that your overshopping has created.

*Do you use shopping as a weapon, to express anger or seek revenge?*

Rampant overbuying often has negative consequences not only for the buyer, but for someone close to him or her.\* A partner or spouse (or even a parent) might repeatedly have to bail the buyer out. An overshopper’s spouse, partner, or child might feel neglected because of all the time lost to the other’s shopping. Because it can hurt others,

\*For the sake of simplicity, I use the female pronoun "her," rather than the clumsier "him or her," in most places in this book. Recent research suggests, however, that men are almost as likely as women to be compulsive buyers.

shopping can be used as a weapon, as a way to retaliate indirectly, a way to express anger, resentment, or feelings of betrayal. People sometimes do this because they're afraid to express themselves directly, often with good reason. This form of overshopping is usually undertaken as a last resort, after all attempts at productive communication with a spouse, partner, or parent have failed.<sup>2</sup>

If this shoe fits, wear it; look inside for the source of the anger. Anger is usually a sign of buried hurt. Uncover and confront it, and you'll be able to deal with it in a far more constructive way than overshopping.

If you're already aware that you're angry, that you buy things to "get back" at someone, you're ahead of the game. Now, you need to find a way to deal constructively with your feelings, so you can enhance, rather than erode, your life, your relationships, and your bank account.

Suzanne has been buying compulsively throughout her 20-year marriage, which has been problematic from the beginning. After an intensely romantic courtship, her husband started dental school and, upon graduation, a lengthy residency. Though he's repeatedly promised to cut back on his hours, each year he seems to work even later. After his training, they moved to a rural community and Suzanne bore three children—and the brunt of rearing them. During these lonely years she began buying things from catalogues and local stores, which at the time was no financial burden. Over the years, though, her spending grew while her husband's income was reduced through insurance cutbacks for dentistry. He began to question and resent her purchases, and she came to experience him as withholding. Suzanne acknowledges that some of her overshopping is form of rebellion over the power disparity in their relationship and her feeling of impotence. She's taken to hiding her behavior, believing that the pleasure she gets from buying "special things" for herself is what helps her cope with loneliness, resentment, and frustration.

### *Do you overshop to hold on to love?*

Some overshoppers buy incessantly for others. This behavior, though it parades as generosity, is often motivated by a profound underlying fear of abandonment. Out of this fear, the compulsive giver misses the spirit of giving, that gifts be openhanded and without obligation. Instead, he or she imagines each one as an invisible string, tying the receiver—usually a friend, child, or spouse—to her or him. Love, however, can't be bought, coerced, or sustained by compulsive gift-giving, and this behavior usually backfires. The following story is typical.

Karen, a 27-year-old administrative assistant, had terrible fears of abandonment. Her parents' bitter divorce had left her feeling unloved by either one. In adulthood, she developed an intense attachment to a friend, and it rekindled familiar feelings and fears of loss in her. To avoid experiencing these directly, and to try to keep her friend close and beholden to her, she began buying her lavish gifts. The strategy proved disastrous. Susan felt uncomfortable with the gifts—and in a bind. She didn't want to seem ungrateful, but she couldn't, and didn't want to, respond in kind. Eventually, Karen's worst nightmare came true. Susan backed off and the friendship dissolved.

### *Do you overshop to soothe yourself or repair your mood?*

The excitement of the shopping experience stimulates internal production of two natural opiates, dopamine and serotonin, which can create a drug-like "high." Thus, shopping can be a temporary repair for negative moods. But the fix is short-lived. You're using a band-aid on a wound that needs stitches.

Perhaps, feeling lonely—or sad, or scared, or angry, or bored—you arrange your schedule so you can be at the mall on nights and weekends, or you spend endless hours surfing Internet shopping sites. The stores and the websites are familiar, a known quantity, and the excitement of shopping softens the sharp edges of your negative

feelings. But this is whistling in the dark. Instead of mustering the courage to meet new people and participate in engaging activities—or learning to ride out your negative feelings—you go through the motions of being with people by imagining that the salespeople or online help associates, or the hosts of the TV shopping networks, are your friends. There is the illusion of close personal connection, but it is only illusion.

Two recent studies comparing compulsive and ordinary buyers demonstrate a marked difference in mood patterns. Ordinary buyers start out in a better mood than overshoppers, and their mood becomes more positive after the purchase and even more positive when they get home: good, better, best. When compulsive buyers begin shopping, their mood is typically less positive than that of ordinary buyers. Just after the purchase, their mood climbs well beyond the regular shopper after she's bought. When a compulsive buyer gets home, though, her mood dips far below that of ordinary buyers when *they* get home and below her own pre-purchase mood: somewhat lousy, very good, lousier.<sup>3,4</sup>

Shopping can, of course, offer a break from inner turmoil. But it can't work for long. What we're looking for when we're lonely can't be found in stores. Depression or boredom can't be reversed by "retail therapy," and no amount of material goods can fill internal emptiness.

Look carefully, then, at your feelings when you feel the urge to shop; ask "What am I *really* shopping for?" Perhaps it's the stimulation of the visual feast, the contact with other shoppers or salespeople, the relaxation of the time away from family obligations, or the need for a reward. Whatever authentic need underlies your urge, there's a healthier and ultimately much more satisfying way to meet it.



Everyone who knew Becky knew that she collected teddy bears. It had begun when she was working at a residential facility for developmentally disabled children. She found it thrilling to "rescue" bargain teddy bears at thrift and resale shops, and soon realized that she wasn't doing this just "for the children" but for herself. After more than ten years at the facility, burnt out and disillusioned by funding cutbacks and staffing changes and a couple of relationships that never really got off the ground, she left her job and moved. Alone in a new city, her collecting intensified. She loved teddy bears because they were cuddly and soft, and she found herself drawn to pillows, terrycloth bathrobes, and silky things. But the better her purchases felt in the stores, where she'd go whenever she felt bored or grumpy or lonely, the lower she'd sink when she returned home. Her bears grew less comforting than before. She still oohed and aahed over teddy bear gifts, but she was starting to feel like a fake. She felt awkward. After forever having told people how much she loved teddy bears, maybe they weren't what she wanted anymore. She wasn't sure *what* she wanted. She just knew she wanted to feel better.

*Do you overshop to project an image of wealth and power?*

In a consumer culture, wealth and power are extremely desirable, since these allow virtually limitless consumption. The subtext is that happiness and self-esteem are directly proportional to the quality (and quantity) of material things an individual can amass. A Lexus, then, is not simply a more reliable and more luxurious automobile than a Ford. It's also a status symbol, an unequivocal indication that its owner belongs to those lucky few whose houses are on hills overlooking the rest of us. Metaphors for sale.

Of course, for those of us whose houses *aren't* on hills, the Lexus can be bought on credit, even though the purchase may pinch. In other words, some overshoppers buy to project an image, both to the world and to themselves, of the wealth and power they wish they had. This behavior is rooted in the confusion mentioned above, that you *are* what you *have*, and there's a corollary: if you have it, flaunt it. Flaunting what they don't really have, or at least haven't yet paid for, these overshoppers are building houses of straw

(though they pretend they're brick). Eventually, the credit wolves will huff and puff and blow their houses down.

If you identify with these overshoppers, it's worth focusing on—and learning to believe—the compelling lesson of repeated research studies: in spite of popular myth, wealth and power *don't* make people happy. Quite the contrary. Happiness only comes from within, and has much to do with how you look at the world and its possibilities, rather than how the world looks at you. Self-esteem is a function of your internal stock—your values, your role in a family, your contributions to the planet—not your external inventory, your cars or clothing or collections. It's about *who you are*, not *what you own*.

### *Do you overshop to belong to an appearance-obsessed society?*

The American culture's preoccupation with youth, beauty, and style—and its underemphasis on wisdom, growth, and substance—set us up to overvalue appearance. “Image is everything,” said the young Andre Agassi's camera ads, distilling into three words the credo that underlies most advertising. Nowhere is that message more prominent than in the realm of fashion, where the industry ceaselessly and inventively sells the idea that “clothes make the man”—and even more so, the woman. Buy too heavily into this idea, and you can never keep up with the fashion train, which is carefully scheduled to make costly new stops each season.

As with excessive exercise, compulsive clothes shopping suggests an obsession with appearance. Typically, it's an attempt to camouflage a negative body image, both physically and metaphorically—an attempt that can't succeed for long. On the physical level, few of us—however hard we shop, however much we spend—will ever look like

the images sold with the goods we buy, those unhealthily willowy women and their square-jawed, six-packed Mr. Cleans. On the metaphorical level, no amount of attention to external appearance can cloak whatever ugliness we see inside.

If you place great importance on the way you look, if you find fashionable clothes essential to looking good, if you doubt your ability to look good without the excessive use of beauty services and/or plastic surgery, you've likely been seduced by the image-mongers. Instead of working endlessly to look like somebody else—or a younger, leaner, buffer, or sexier version of you—it's time to learn to love yourself the way you look and are.

Rhonda—single, 46, and an editor for a top fashion magazine—spends all her disposable income, and often more, on clothing, shoes, handbags, and jewelry. She's been doing this since she was a young girl getting an allowance. Preoccupied with food, weight, and body shape since her teens, she yo-yo diets and owns wardrobes in three different sizes: thin, thinner, and thinnest. Unmarried, she longs for a committed, long-term relationship with a man and is having difficulty facing the likelihood that she will not bear a child, given her decision not to be a single parent. Rather than experiencing the sadness she feels, she constantly buoys herself with the newest, latest, and greatest that the marketplace has to offer. She calls it a requirement of her job, but in truth she buys more than she can possibly wear—and a lot more than she can afford. Her credit card debt is alarming, and she realizes that unless she stops buying and starts to save, she'll never be able to retire. But the need to appear as though she walked out of the pages of the magazine that she edits binds her as tight as a corset.

### *Do you overshop in response to stress, loss, or trauma?*

Overshopping can function as a relief valve for profound stress or as a balm for the painful wounds of loss or trauma. In the first case, you retreat from unbearable tension—the drama of separation or divorce, for example, or the burden of caregiving,

whether to children or aging parents, or the yoke of addiction in the family—and enter a frenzy of buying. You focus so hard on your purchases that for a while you insulate yourself from the stress of the real story. Sooner or later, however, this evasion will fail, and you'll be back where you started, needing to deal with the issue directly, and now deeper in debt.

Against the pain of loss or wounds from trauma, *things* seem to offer a compensatory balm. Faced with the loss of a loved one, for example, or serious illness, or scarcity and neglect in childhood, you may find yourself desperately craving a solidness that promises to stay, a permanence we can grasp with our minds and hands. Things can be gathered and controlled, without much fear that they'll disappear. Even the *prospect* of losses can trigger overshopping, like stocking up in the fall to prepare for an anticipated winter, the way the smoker who's about to quit might puff through several final cartons, or an overeater might binge before beginning a diet.

It's a childlike remedy, however, ignoring what adulthood teaches: that reasonable discipline, in shopping as elsewhere, is a centerboard, balancing us as we sail through the turbulent waters of life. And it's a remedy that cannot cure. Physical things can never fill emotional holes. A loss or trauma must be experienced, dealt with, and worked through, so that it can become just another element of the psychic landscape and not its prepossessing central feature.

Barbara, a homemaker in her early 30's and a victim in childhood of emotional and physical abuse, began to shop compulsively during college, mostly for clothing, jewelry, shoes, and accessories. A few years before I came to learn about her, she had suffered a miscarriage and had a still-born baby. Devastated and childless, she hardly left the house, closed the curtains, and began losing herself in television. Before long, she found the Home Shopping Network, and in the space of two years, she ran up a staggering amount of credit card debt—

nearly \$80,000. Virtually all of her spending was for a single category of items: a vast graveyard of porcelain dolls, neatly organized in her basement, every one pristine in its original, rectangular box.

*Do you overshop because it's the lesser evil?*

If you, like many overshoppers, have another addiction or compulsive habit—or had one in the past—overshopping may seem less destructive, more acceptable, than this other addiction. If you were first addicted to another behavior or substance—food, drugs, alcohol, gambling, sex, work, or the internet—you may have merely substituted compulsive buying for the older habit. This could easily happen if you didn't acquire broad-based tools, skills, and strategies to deal healthily with the prior addiction. The strong feelings that surface when you work to kick an addictive behavior sometimes find outlets in a substitute habit, one that provides some of the same highs but is “not as bad.” It's a kind of triage. Overshoppers may be deeply in debt or suffering from other negative consequences, but their habit is less likely to damage their physical health than other addictions.

Even if your compulsive buying is the earlier addiction, it's likely to be the last one tackled. This makes sense, as noted above, for reasons of triage. But there's a subtler if equally important reason. Money, for all its public handling, remains the last taboo, far more secret these days than, say, sex or alcohol addiction. So if you're struggling with two compulsions, overshopping, the more private and the less immediately damaging of the two, may be sustained even while you slowly cut the addictive ties of the other behavior.

### *Do you overshop to feel more in control?*

People who see themselves as having few options in central areas of their lives—in relationships, for example, or at work, or with family—may seize on shopping as an arena in which they can exercise control through their consumer choices. Such people may experience the heightened state called “flow” during the shopping process, which can also provide a sense of optimism about the future. Research in England with fifty female compulsive buyers suggested that addictive consumption appeared to be the *only* activity during which some of them felt in control, the *only* time they could “self-manage” their lives.<sup>5</sup>

Unlike many areas of life, where human beings function as part of a team and decisions are the product of collaboration and compromise, shopping offers power and freedom: you buy what you want when you want it, and sellers are always happy to see you.<sup>6</sup> But shopping as a way to experience control soon backfires: it becomes compulsive and, like any addiction, begins to control the addict.

### *Do you overshop to find meaning in your life or to deny death?*

The last question to be asked here is also the most basic. For some people, compulsive buying is an attempt to solve existential or spiritual dilemmas, a way to give meaning to life or to feel part of a bigger whole. A recent ad for a fancy SUV taps lightly into this not-so-light issue: “To be one with everything,” it says, “you need one of everything.”<sup>7</sup>

Those of us who use overshopping this way may see it as filling the existential void, as a way to create a contained, predictable world in the midst of chaos. Airplanes crash and burn, trash suffocates our landfills, and teenagers go berserk in their schools: in

a maddening and insecure world, some people look for security in what they can control—the things they own. This is not unlike our culture’s response to death. We know the end is certain, yet we fear it, we oppose it, we deny it.

Buying can impart a feeling of immortality and permanence to our ephemeral selves. Lawrence puts it this way: “I buy something that will endure, [so] by extension, I will endure. In this way the object lends the individual a future.”<sup>8</sup> Tennessee Williams’ *Big Daddy* says it more rhetorically in *Cat on a Hot Tin Roof*: “The human animal is a beast that dies and if he’s got money he buys and buys and buys and I think the reason he buys everything he can buy is that in the back of his mind he has the crazy hope that one of his purchases will be life ever-lasting.”<sup>9</sup>

But none of this crazy hope can be realized. Things, no matter how long they endure, can’t save us from death. And if we buy things with this hope, we allow getting and spending to rob us of time, energy, money—and a rich life, right *now*, right *here*.

Rick, a 54 year set designer, has lived with HIV and then AIDS for more than a decade. It was shortly after he first learned of the infection that he began to spend money compulsively on clothes, shoes, and personal services. He’d always been fond of these, but before his diagnosis, he controlled his spending. He’s often very sick, but he dresses with an individuality and style that both cheers him and evokes admiration from his friends. “You look great,” people tell him, and the momentary reassurance helps him stare down his grim future. Rick’s noticed that his overspending is proportional to the seriousness of his illness. When there’s a crisis, he buys wildly. When it passes, the buying slackens. He recognizes how difficult it is to plan anything for the future—including financial soundness—when you’re staring death in the eye.

## Your Shopping Journal

It's time now to look at why *you* overshop—but first let's talk about your Shopping Journal, a vital ally in the fight against overshopping. It's simply a notebook, of whatever size you find comfortable, that you keep nearby, whether you're home or out. (Getting a notebook with a pocket will give you the flexibility of keeping receipts or your Reminder Card in it.) As you go through *To Buy or Not To Buy*, you'll be making a few different kinds of entries in this Journal. Sometimes, you'll create a list of important things to keep in mind in the heat of a shopping encounter. Often, you'll write answers to the kinds of questions posed below. And, eventually, you'll document your expenditures there.

There are two important benefits to keeping a Shopping Journal. First, as I noted in the Introduction, in the mental and physical act of writing, we often discover what we really think; and deciding what you *really* think, rather than what you're *supposed to* think, is essential to making the kind of changes you're after. Second, over time your Journal will become a record of your shopping thoughts, feelings, and experiences. Keeping it rigorously will help you to identify and make conscious the often unconscious patterns that bind you to your overshopping behavior. And *that*, more than almost anything else, will enable you to stop overshopping.

### Why Do *You* Overshop?

Okay. Looking at what you've underlined or highlighted in this chapter (as well as at any notes you've made in the margins), take some time now to write freely in your Journal about how overshopping currently functions in *your* life. Ideally, your narrative will bravely address what lies beneath the surface, will attempt to acknowledge the



underground psychological springs from which your overshopping flows. You'll be deepening this understanding in the next section, when you start to look at how it all began. Remember: no one else is going to see this. This is the place to be brutally honest with yourself and to listen with interest, curiosity, and kindness to what you're saying.

## How Did It All Begin?

What the child learns, the adult remembers. Whenever you engage in any of hundreds of possible shopping behaviors—clipping a coupon, window shopping, scrutinizing a product's list of features on the back of the package, trying on a new pair of shoes, checking a price tag, swiping a credit card—you're acting from a set of attitudes and beliefs that you learned when you were young. You may not be *conscious* of the messages you got as a child; you may not *remember* the shopping behavior you observed. But it's all in there, embedded in your psyche. The past lives on in the present, quietly but powerfully shaping it.

Now is the time to take the risk of bringing these messages and behaviors into the light. When you're more aware of your childhood influences, you're less likely to be at their mercy. Instead of shopping or spending automatically or reflexively, like a robot carrying out instructions from a program installed years ago, you can begin to make independent shopping decisions that fit your current life and circumstances. True, calling up your early experiences may reopen old wounds and may therefore require a good deal of courage. But as financial recovery expert Karen McCall observes, "if we are ever to change our financial condition, we have to change our financial conditioning."<sup>9</sup> Stopping overshopping, then, involves more than simply mastering the practical skills you'll learn

throughout this book; it also depends on acknowledging the emotional underpinnings of your attitudes and behavior—and then moving beyond them.

## What Myths Were You Stuffed With?

Before you look at the specific messages you picked up from your particular role models, it's worth looking briefly at the cultural context from which those messages derive. In America (and, increasingly, in other places as well), money is far more than mere currency; like the Maltese falcon in the Bogart movie, it's the stuff that dreams are made of. And "stuff," the material things we buy with money, can have profound emotional significance, becoming inextricably linked with happiness, love, power, freedom, security, independence, control, and self-worth. Each of these connections, heavily reinforced by advertising, is a myth that extracts a high price from believers.

Of course, myths don't arise out of thin air; there's always a kernel of truth to them. Material things can make our lives more comfortable. They can give us aesthetic pleasure, and they can tell others a little about what we value and therefore who we are. The issue is emphasis. When stuff and its pursuit become central, more important things are devalued or ignored and we warp our lives. The Beatles got it right: money may buy a diamond ring, but "money can't buy me love." A wise client recently told me this story:

One set of grandparents always bought me lavish birthday and Christmas presents. The other set didn't subscribe to the money equals love equation. Though I loved them all, I much preferred my less materialistic set. This was the granny who made fudge and cookies and roast with carrots and potatoes, the grandpa who played cards and checkers and croquet with me. Time and attention are the best gifts you can give your grandchildren; material things they'll quickly forget.

One way or another, the shopping myths imprison rather than free us, affixing us to the iron wheel of commerce, tethering us to the future rather than the present. Instead of empowering, they weaken us. What we need to do is to pry these embedded fictions loose—and shop, not for more stuff, but for ideas and experiences that will fill our lives with passion and commitment. It’s these that constitute genuine wealth, these that provide enduring self-esteem.

To warm you up for the exercises below, check off the shopping myths you grew up with. Was shopping or “stuff” equated with:

- |                                    |  |
|------------------------------------|--|
| <input type="checkbox"/> happiness | <input type="checkbox"/> security          |
| <input type="checkbox"/> love      | <input type="checkbox"/> independence      |
| <input type="checkbox"/> power     | <input type="checkbox"/> control           |
| <input type="checkbox"/> freedom   | <input type="checkbox"/> social connection |
| <input type="checkbox"/> fun       | <input type="checkbox"/> self-worth        |
| <input type="checkbox"/>           | <input type="checkbox"/> (other)           |

## Messages about Shopping, Spending, and Stuff

We all heard a variety of messages—views, attitudes, beliefs, lore, morals, advice—when we were growing up. Some came from our parents and relatives, some from other people. Some came from books, magazines, movies, or plays. Some came from the music we listened to, and some from the advertising that surrounded us.

Following is a list of common messages about shopping, spending, and stuff. *Draw a line under the ones you heard as a child and a star next to the ones you bought into.* This will help prepare you to do the autobiographical thinking and writing that you’ll be doing at the end of this section.

## Pro-Shopping Spending and Stuff Messages

*“Diamonds are a girl’s best friend.”*  
*“Clothes make the man.”*  
*“Always look your best.”*  
*“You get what you pay for.”*  
*“Whoever said money can’t buy happiness didn’t know where to shop.”*  
*“A little retail therapy goes a long way.”*  
*“You can never be too rich or too thin.”*  
*“Shop ’til you drop.”*  
*“Never settle for less than the best.”*  
*“New shoes chase the blues.”*  
*“You’ll never have to worry about money.”*  
*“You can’t take it with you.”*  
*“It’s cheap at twice the price.”*  
*“The right dress means more than the right religion.”*  
*“We have to keep up with the Joneses.”*  
*“In the land of the golden rule, he with the gold, rules.”*  
*“He who has the most toys when he dies, wins.”*

## Anti-Shopping Spending and Stuff Messages

*“Money doesn’t grow on trees.”*  
*“Do you think I’m made of money?”*  
*“Money is the root of all evil.”*  
*“Don’t dress in a way that calls attention to yourself.”*  
*“Waste not, want not.”*  
*“Half a loaf is better than none.”*  
*“You should only buy things on sale.”*  
*“Don’t spend it all in one place.”*  
*“Make do with what you have.”*  
*“Don’t talk about money.”*  
*“Money talks. Sometimes all it says is ‘goodbye.’”*  
*“Don’t trust anyone with your money.”*  
*“When we were kids, we didn’t spend money like that.”*  
*“Save your best things for company.”*  
*“Never ask for things. Wait until they’re offered.”*  
*“That’s for rich people.”*  
*“Be grateful for what you have.”*

## Family Patterns



What about family dynamics? How does your family history relate to your present feelings and behavior about shopping, spending, and stuff? Following are a number of common familial scenarios that can foster the development of compulsive buying in a child. Each one has an infinite number of variants. Can you recognize yourself and your family in one or more of these?

- Some parents of compulsive buyers were abused and/or neglected during their own childhoods—and given gifts to compensate. Maybe there was a bitter divorce or mental illness in the family; maybe there was some kind of addiction or other dysfunction. When these children become adults, they tend to follow the familiar pattern with their own children; it’s what they know. They shower the children with presents to offset their own real or perceived parental deficiencies. In such families, the children often feel inadequate, as though something vital is missing in themselves and their lives; when they grow up, they buy compulsively to fill this internal emptiness—to feel, at least temporarily, more complete and less alone.
- Parents who demand that children earn their love through “good” (probably compliant) behavior, achievement, and performance often have children who feel emotionally undernourished. If you felt valued only when you achieved, then you were deprived of being loved unconditionally, loved no matter what. Deprivation keeps people hungry for love and acceptance, keeps them fixated on the idea that to be loved they have to conform to a certain ideal. Some of these compliant people try to buy love with gifts, or overshop to maintain the warmth and recognition that they get from salespeople. These safe, limited, one-way relationships are often a substitute for reciprocal, lasting relationships, which are more difficult to cultivate and maintain.
- When “good” behavior, performance, and achievement are rewarded with money and gifts rather than affection and affirmation, this behavior often passes to the next generation, where it may result in compulsive buying, compulsive gift giving, and/or compulsively picking up the tab. Deprivation leads to dependence on the gratitude expressed by the recipients of gifts or dinners, because it seems an important confirmation of the buyer’s inherent worth.
- In some families, parents don’t give children the time or energy that would allow them to feel secure, loved, valued, and important. They grow up believing they’re not worth being paid attention to, feeling lonely and empty—and they look for

something to fill up on. Perhaps the parents work non-stop, typically to acquire and maintain possessions they don't really need and may not even use. Because possessions have been given so much value at a formative stage of the child's development, the natural longings for personal acknowledgment and familial love become redirected into wishes for material objects. The resultant compulsive shopping can be seen both as an act of aggression—it will require rescue from significant others, forcing parents or spouses to make up for what the compulsive buyer has missed growing up—and an attempt to confirm self-worth.

- Another common scenario involves the family that has suffered financial reversals. They may fixate on lost luxury and deeply envy the more financially fortunate, and their reduction in status may lead to lowered self-esteem. If the family members' view of themselves continues to be associated with the quality and quantity of possessions they can acquire, compulsive buying may become the unconscious solution to their problem. Recent economic conditions in the United States, including the bursting of the internet bubble in the 90's and now the sub-prime mortgage crisis, has led to significant financial reversals for many households. Whether or not we'll see a compulsive buying upsurge in the next generation is uncertain, but it's a distinct possibility.
- In families where a *feeling* of both emotional and financial impoverishment has dominated—even if the financial circumstances were comfortable—compulsive buying can be fostered. By itself, being poor doesn't necessarily lead to feelings of deprivation; but when emotional impoverishment is also present, the combination is lethal. Then, children's needs for things *and* attention go unmet, and they feel alone, unworthy, angry, mistrustful, or rebellious. Powerlessness, shame, or pain dominate their lives, and if these feelings aren't faced and dealt with, the grown children may try to ward them off with overshopping. Typical is this plaintive cry: "I've been so deprived for so long, it's time for me to have things." Another version is, "I felt so deprived as a child, I'll do anything to avoid having to feel that way ever again."
- Some families give no real financial guidance or education to their children. The children may not be given any responsibility for money while growing up, and may be overprotected in other ways as well: no chores, no allowance, no babysitting jobs, for example. Alternatively, the parents may provide some guidance but be extremely critical of any mistakes or misjudgments the children make. As these children become young adults, they lack confidence in money matters. Often, they haven't learned to manage a checking account and can't handle the responsibility of a credit card. Such young adults are at great risk for overshopping.

## Shopping, Spending, and “Stuff”: Your Personal History

Now it’s time to get personal. In order to understand your relationship with shopping and the meanings you attach to getting or having material things, you need to examine the early messages you received and the circumstances in which you received them. This process may bring up painful memories—of physical, emotional, or spiritual deprivation, of neglect or abuse, of low self-esteem or persistent feelings of inadequacy. Painful feelings—sadness, anger, fear, and shame, for example—are also likely to surface as you take the honest, introspective look that writing this shopping autobiography entails.

Here’s the place to open a protective umbrella of care. Imagine yourself ministering to a child with a scraped knee or cut finger—though of course you are both the child and the mother. First of all, you’d be *calm*, to help soothe the child. You’d *acknowledge* both the physical pain and the emotional upset. Then, you’d *reassure* the child that everything was going to be okay. And then you’d *engage*: first, you’d clean and bandage the wound, and then, a little later, perhaps, you’d think through with the child what had happened and how to prevent it next time. Treat yourself this same compassionate way—*calm*, *acknowledge*, *reassure*, and *engage*. It’s how to *care* for yourself when the journey gets bumpy.

Hang on to that open umbrella, see what you’re discovering or rediscovering calmly, and acknowledge whatever feelings the process brings up. Be proud of yourself for having the determination and courage to do this memoir, and reassure yourself that something good will come of it. If the feelings get too painful, take some time to nurture

yourself before you go back to the work. Get support from other people as well; talk to a trusted friend, mentor, or therapist about what you're experiencing so that you're not alone with it. Ultimately, this reflection on your personal history will promote healing. It will help you begin to envision a you who cares for yourself in healthy ways, free from the burden that overspending creates in your life.

### Shopping, Spending, and “Stuff” Memories

Now let yourself wander back in time to the days when you were growing up. How did your family influence you about shopping and "stuff"? What attitudes, habits, or skills did you learn from your own first shopping experiences? Who were your role models? What did you learn about shopping from peers, community, and the media? How did you learn to use money? Thinking about and answering these questions will help you see how early influences helped shape your current beliefs and behaviors. Even if you discover only a few significant connections between the past and your present overspending, you'll have taken a meaningful step forward. Relax and give yourself time for this work; don't try to do it all in one sitting. Remember, there are no right or wrong answers here—just your memories and impressions. Your story is your own, unique and personal. Write it in your Journal, using the questions that follow to structure your story. I've organized them into three sections: Early Family Influences; Peers, Community, and Media Influences; and Learning to Use Money. Relax and give yourself plenty of time for this trip down memory lane. Don't even think about doing it all in one sitting. You might want to ask family and/or friends for their recollections.

*Early Family Influences:*



1. What's your first memory of shopping? What was the situation, who was there, how did you feel, and what happened?
2. What do you remember about shopping trips when you were a child? Who went shopping? Where did they go? What was the emotional climate like? What was your role?
3. What did your family do for fun? How did shopping figure into your family's recreation and vacation?
4. When you were a child, how were birthdays and holidays celebrated? What part did shopping and buying play in the celebration?
5. Did you get extra presents when you were sick? What about for an achievement? If so, what was the impact?
6. Do you remember really wanting something badly and not getting it? If so, what was it?
7. Do you feel you were deprived of your share of material possessions? Do you feel you got more than your share of material goods? If you answered "yes" to either question, what was the situation and how did you feel about it?
8. Was your family poor? comfortable? wealthy? Did this fluctuate?
9. How did your family's economic situation affect your views, attitudes, and messages about buying and owning?
10. Did you ever feel envious, guilty, ashamed, or competitive about how much or how little money and possessions your family had, as compared with your friends or others around you? What do you remember about that?
11. Were there any addictions, mental or physical illnesses, or life circumstances (either positive or negative) that affected your family's views, attitudes, and messages about buying and having? If so, what were they and how did they affect you?
12. Do you remember frequent discussions or arguments in your family about shopping? About amassing stuff? About getting rid of stuff? If so, how were they resolved?
13. Whose attitudes or beliefs dominated the family view? What effect did this have on you?
14. Were there shopping or buying secrets in your family? What were they? For example, did anyone hide their purchases, have bills sent to other addresses, forge checks, or open credit cards in someone else's name? If so, how did the secrecy affect you? Is it still going on?

*Peer, Community, and Media Influences:*

1. How old were you when you first went shopping with your friends without parental supervision? Describe the scene: who was there, how did you feel, where did you go, and what happened?
2. As a child and then as a teen, how often did you go shopping with friends? Never or Rarely? Sometimes? Often? What was the experience like? How often did you buy something? How did you feel after the purchase?
3. How did you and your peers determine what was “cool” or “in” in terms of clothes, music, etc.? How important were brands?
4. How did your peers’ tastes or attitudes affect your shopping or buying as a child? As a teen?
5. Were you allowed to use your parents’ credit card to go shopping? If so, did you have a spending limit? Were there any problems surrounding the use of their credit card?
6. Can you remember a specific incident involving your peers and shopping that is still with you today? If so, what were the circumstances? How did you feel at the time and how might this still affect you?
7. What messages about shopping, buying, or having material things did you get from your religious community? From your town or neighborhood?
8. Was there any conflict between the messages you got from your family, your peers, and your community? If so, what was the conflict and how did you react to it?
9. Looking back, were there celebrities, specific television shows, or television commercials that influenced your shopping as a child? As a teen? Who or what were they and what influence did they have?

*Learning To Use Money:*

1. As a child, did you get an allowance? If so, at what age did it begin and how long did it continue? Did you have to earn it in some way, and if so, how? Was it ever taken away as a punishment?
2. If you got an allowance, were you (a) told what you could buy, or (b) asked to account for how you spent it, or (c) free to do with it as you wished? How did you feel about how the allowance issue was handled?
3. How and when did you first get your own (non-allowance) money, e.g., as gifts from relatives, or from odd jobs like selling lemonade, lawn mowing, or babysitting? Were you free to do with it as you wished? What kind of advice or guidance did your parents or others give you about whether, when, or how to spend it? What do you remember using it for?

4. At what age did you start to give gifts to friends and family for birthdays and/or holidays? How did you decide what to give and how much to spend (if you bought the gifts)? How did you pay for the gifts?
5. When did you get your first savings account? Your first checking account? Did someone teach you how to use the accounts? Did you make regular deposits in your savings account? Did you keep a running balance and reconcile your checkbook with your monthly bank statement? Did you often bounce checks?
6. When did you get your first paycheck from a regular part-time job? From your first full-time job? How did having regular paychecks affect how you shopped and what you bought?
7. When did you get your first credit card? Did anyone teach you about using it, and about compound interest? Did you pay your bill in full or did you run up a balance? Was this a source of friction with anyone?
8. Did you know the interest rate on your card(s)? Did you know what you owed? Were you ever out of control with your credit card as an adolescent or young adult? If so, what were the circumstances and what happened?
9. If you went to college or other training after high school, who paid for it and what were your thoughts and feelings about how your tuition was being paid?
10. What messages did you receive from your parents about supporting yourself? Did you think that you'd be supporting anyone else as an adult, and if so, who?
11. Looking back on your childhood, what *positive* shopping role models did you have? What *negative* shopping role models did you have?
12. What unfulfilled expectations or unsatisfied dreams are currently feeding into your shopping or buying?

## How It All Began, Where It Led Me, and How I See It Now

One final set of reflections. Now it's time to connect the past and present, putting together the early influences on your attitudes and beliefs with your subsequent overshopping behaviors. You'll use sentence completion form to connect what you saw, thought, and believed during three distinct periods in your development with what you know now.

To give you an idea of how useful this can be, read how Jennifer, a 25 year old yoga instructor I worked with, completed these sentences.

In my childhood, I saw *my friends wearing cool shoes*, so I picked up the message that *if I had shoes like theirs, I would be cool too*. Later, I overshopped when I *begged my mom to buy them for me*, still thinking or believing that *the shoes made me cool*. Now I realize *that I make myself cool, not the shoes*, which will help me stop overshopping because *I know that I'm not defined by what I own*.

In my teens, I saw *that you needed to look a certain way to fit in*, so I picked up the message that *I need to keep up with trends*. Later, I overshopped when I *bought trendy clothes that I didn't need*, still thinking or believing that *being "in style" is vital*. Now I realize *that I should buy things that don't go out of style*, which will help me stop overshopping because *I'll resist the urge to buy clothes or other items that are trendy*.

As a young adult, I saw *that my boyfriend seemed to love me more when I bought him something he really wanted*, so I picked up the message that *gifts equal love*. Later, I overshopped when I *bought him things I couldn't afford*, still thinking or believing that *he'd love me more if I did*. Now I realize *that gifts and material possessions don't equal love or happiness*, which will help me stop overshopping because *I'm not going to buy things to make someone love me. If someone doesn't love me for who I am, he's not the right guy for me*.

Now it's your turn. Review the autobiographical narrative called "Shopping, Spending, and Stuff" in your Journal. Then complete the sentences below.

In my childhood, I saw \_\_\_\_\_, so I picked up the message that \_\_\_\_\_. Later, I overshopped when I \_\_\_\_\_, still

thinking or believing that \_\_\_\_\_. Now I realize \_\_\_\_\_, which will help me stop overshopping because \_\_\_\_\_.

In my teens, I saw \_\_\_\_\_, so I picked up the message that \_\_\_\_\_. Later, I overshopped when I \_\_\_\_\_, still thinking or believing that \_\_\_\_\_. Now I realize \_\_\_\_\_, which will help me stop overshopping because \_\_\_\_\_.

As a young adult, I saw \_\_\_\_\_, so I picked up the message that \_\_\_\_\_. Later, I overshopped when I \_\_\_\_\_, still thinking or believing that \_\_\_\_\_. Now I realize \_\_\_\_\_, which will help me stop overshopping because \_\_\_\_\_.

### A Final Note

Congratulations! I know that dredging up old memories wasn't easy or necessarily pleasant—but it's important to be able to see that your overshopping behavior is the end

product of a long chain of causes and effects. In the next chapter, you'll first explore what triggers you to overshop today—and what the consequences of that overshopping are. Then, you'll get a chance to explore and examine your ambivalence about stopping, to see both sides of the coin. Finally, you'll begin to learn how to *use* this information to interrupt the overshopping cycle—and practice doing just that.