

Is Your Client A Compulsive Buyer?

3 Assessment Tools
for Therapists

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 *Stopping Overshopping*
ShopaholicNoMore.com

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True Story:

Eight years ago, I began working with Sharon, who was over 15,000 dollars in debt, depressed as all get out, on the verge of divorce, and largely estranged from her children. She came to see me as a last resort, not really believing that she was capable of opening up her life. We worked together for eight sessions, during which she learned skills and acquired tools to use when she had a strong impulse to buy something she didn't need and probably wouldn't use. When she left, we hadn't yet completed my whole Stopping Overshopping program, and I wasn't sure whether the work we'd done was going to stick with her enough to make some of the changes she really wanted to make. For the next few years I wondered how she was doing. And then I got this letter:

Bless your presence in my life once again. Yesterday, I almost slipped and put a cashmere sweater on layaway. I took a pause, went home, looked at what I currently had, and then sat myself down in front of your website. I listened again to all of your radio and television engagements. Not only did your advice encourage me to ask the six buyer's questions and evaluate how much I really "needed" this garment... just hearing your voice was healing. I also wanted to let you know that life is very good and I say a gratitude prayer each morning and share it with my husband each evening. A few years ago, my marriage was at its most fragile point; now I'm grateful for how my life is unfolding. Life feels so much richer and more meaningful; I am rarely feeling empty or lonely these days. I have no personal debts and money in the bank. I haven't used a store credit card since 2005.

— S.B., New York

Sharon is probably not much different from any number of clients you've had or have now, especially given the financial mess we've been in for several years. On second thought, there may be one difference between Sharon and your clients: she came to me because she recognized she had a problem with overshopping and overspending. How many of your clients may have the same problem and don't realize it?

For the past year and a half, I've had a short, free self-assessment guide for possible overshoppers on my website—shopaholicnomore.com—called *Who Needs Help? 3 Ways to Know*. It gives readers a way to assess their own compulsive buying tendencies and decide if the problem is serious enough to warrant professional help. Over that eighteen month period, 5,633 people have downloaded the guide, which tells us that a great many people are concerned about their buying behavior. Now I've modified the guide to help therapists identify those clients in their practice who are struggling with the same issues Sharon was.

If you're like countless other counselors and therapists (including me, before I developed a specialty in working with compulsive buyers), you may have only a vague notion of your clients' feelings, thoughts, and behaviors about spending. Perhaps because of our own conflicts and issues about money and spending, we often have a great deal of difficulty discussing these issues with clients, particularly if the client doesn't initiate the discussion.

While this is starting to change, it is still unusual, in my own clinical experience and that of most of my colleagues, for a compulsive buyer to refer him or herself for treatment of this problem. Much more frequently, a compulsive buying problem reveals itself during the course of ongoing counseling or psychotherapy. As treatment progresses, some clients begin to talk openly about it; with others, it emerges in the context of financial independence and responsibility issues, relationship problems, difficulties at work, or parenting problems. Compulsive buying may also present itself indirectly in therapy: a patient may wear something new or different to every session, or arrive with shopping bags week after week, or repeatedly give gifts to the therapist, or fall behind in paying the bill. Some patients may enact several of these behaviors simultaneously.

Even if you don't see any of these signs, it's useful to ask clients some questions about their spending, if for no other reason than to demonstrate to them that you're comfortable talking about money and that you think it's an important and relevant issue to bring into therapy. The kinds of questions I've found most helpful are indicated below. There follow two other instruments for assessing problem shopping, the Valence Compulsive Buying Scale, which taps into three constructs underlying compulsive buying behavior: 1) tendency to spend 2) feeling an urge to buy or shop and 3) post-purchase guilt and the more recent Richmond Compulsive Buying Scale which measures compulsive buying as a construct that includes characteristics of both an obsessive-compulsive and an impulse-control disorder.

1. Questions To Ask

The first assessment approach is to ask your clients direct questions about different aspects of their spending behavior. Why do they do it? How do they feel before, during, and after a shopping trip? Can they tease out impulsive, compulsive, or addictive components? Do they experience denial, avoidance, or shame? What are the financial consequences of their buying? Are there other consequences? Broadly, I organize those questions this way:

Behavior

- Do you find yourself spending more time or money shopping and buying than you want to or can afford, whether in a bricks and mortar store, on the Internet, in catalogues, or on shopping channels?
- Do you often go on buying binges?
- Do you have a lot of unused or unworn items?
- Does money "burn a hole" in your pocket?

Reasons Why

- Do you go shopping as a quick fix for the blues?
- Do you often buy things because you think they'll make you more like your ideal image?
- Does something inside of you sometimes push you to shop?
- Do you shop to avoid doing something else in your life?

Feelings Before, During, and After

- Do you go on buying binges when you're lonely, anxious, disappointed, depressed, or angry?
- Do you feel "high" when you go on a buying binge?
- Do you feel anxious, guilty, or ashamed after a buying binge?

Impulsive/Compulsive/Addictive Aspects

- Do you buy things even though you don't need or can't afford them?
- Do you ever feel agitated, irritable, or on edge when you haven't been able to buy something?
- Have you tried to stop overshopping but been unable to?

Denial, Avoidance, and Shame

- Do you hide your purchases and shopping trips from family or friends?
- Are you not opening your mail or answering your phone because you don't want to face the consequences of your buying?
- Do you not know, or not want to admit, how much you shop?

Financial Consequences

- Do you worry about your spending habits but still go out and spend money shopping?
- Do you find yourself making more and more use of credit [acquiring more cards, increasing your credit limit, etc.]?
- Have any of your purchases ever resulted in legal problems or problems with your bank?

Other Consequences

- Are your relationships with family and friends suffering because of your buying?
- Has the craving to buy something ever caused you to miss a social engagement?
- Has your job performance suffered because of your buying?
- Are there areas in your house that are overly cluttered because of how much you buy?

Each of these questions has been answered "Yes" by some compulsive buyers and there is no normative data on how many questions would need to be answered in the affirmative for someone to be considered a compulsive buyer. Even a single "Yes" answer on this list could suggest that compulsive buying is present. Ultimately, you and your client need to decide whether his or her buying is a problem and, if so, whether it's enough of a problem to require help.

- Would your life be richer if you were shopping less?

This final question requires your client to step back and imagine, from a broad perspective, a new reality. How might his or her life change if compulsive buying was a thing of the past? This question often elicits very thoughtful responses and enhances motivation to change.

2. The Valence Compulsive Buying Scale

The second way to assess whether your client is a compulsive buyer is to use the Valence Compulsive Buying Scale, a standard compulsive buying assessment tool with a valid and reliable scoring system, including a cutoff score that differentiates normal buyers from compulsive buyers.

[From Valence, Gilles, Alain d'Astous, and Louis Fortier, "Compulsive Buying: Concept and Measurement," *Journal of Consumer Policy*, 11 (1988), 419-433.] © Valence. D'Astous & Fortier.

Please express the extent to which you agree or disagree
with each of the following statements.

Please place an X on the line that best indicates how you feel about each statement.

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
	(5)	(4)	(3)	(2)	(1)
When I have money, I cannot help but spend part or all of it.	_____	_____	_____	_____	_____
I often buy something I see without planning, just because I have to have it.	_____	_____	_____	_____	_____
For me, shopping is a way of facing the stress of my daily life and relaxing.	_____	_____	_____	_____	_____
I sometimes feel that something inside pushed me to go shopping.	_____	_____	_____	_____	_____
There are times when I have a strong urge to buy.	_____	_____	_____	_____	_____
At times, I have felt somewhat guilty after buying a product, because it seemed unreasonable.	_____	_____	_____	_____	_____
There are some things I buy that I do not show to anybody because I'm afraid people will think I wasted my money.	_____	_____	_____	_____	_____
I often have an unexplainable urge, a sudden and spontaneous desire to buy something.	_____	_____	_____	_____	_____
As soon as I enter a shopping center or mall, I have an irresistible urge to go into a shop and buy something.	_____	_____	_____	_____	_____
I have often bought a product that I did not need, even when I knew I had very little money left.	_____	_____	_____	_____	_____
I like to spend money.	_____	_____	_____	_____	_____
Totals	_____	_____	_____	_____	_____

Calculating The Score

Each X corresponds to a number: 5 for "strongly agree," 4 for "somewhat agree," 3 for "neither agree nor disagree," 2 for "somewhat disagree," and 1 for "strongly disagree." Add up the numbers for the 11 Xs to get the total scales score. If it's 36 or higher, your client is likely to be a compulsive buyer.

3. The Richmond Compulsive Buying Scale

The third way to assess whether your client is a compulsive buyer is to use the Richmond Compulsive Buying Scale, a standard compulsive buying assessment tool with a valid and reliable scoring system, including a cutoff score that differentiates normal buyers from compulsive buyers.

[From: Ridgway, Nancy M., Monika Kukar-Kinney, and Kent B. Monroe, "An Expanded Conceptualization and a New Measure of Compulsive Buying," *Journal of Consumer Research*, 35(4), (2008), 350-406.]

Please choose the response that best describes you.

	Strongly agree						Strongly disagree
	1	2	3	4	5	6	7
1. My closet has unopened shopping bags in it.	_____	_____	_____	_____	_____	_____	_____
2. Others might consider me a shopaholic.	_____	_____	_____	_____	_____	_____	_____
3. Much of my life centers on buying things.	_____	_____	_____	_____	_____	_____	_____
4. I consider myself an impulse purchaser.	_____	_____	_____	_____	_____	_____	_____
	Never						Very often
	1	2	3	4	5	6	7
5. I buy things I don't need.	_____	_____	_____	_____	_____	_____	_____
6. I buy things I did not plan to buy.	_____	_____	_____	_____	_____	_____	_____
Totals	_____	_____	_____	_____	_____	_____	_____

Calculating The Score

Each X that placed again corresponds to a number. Add up the 6 numbers for the six Xs to get the total score. If it's 25 or above, your client is almost surely a compulsive buyer and needs help.

What's the Next Step?

If you've introduced these three assessments to your client and believe there's a problem, it's time to start thinking about taking the next step, getting help. For this, there's no "one size fits all" solution and of critical importance is talking with your client about the variety of resources available and discussing together what seems most appealing.

Is your client someone who learns easily from reading a book, listening to a tape, or working through an online program? If so, [click here](#) for a list of available self-help resources to offer him/her.

Is your client someone who learns best from talking with and having the support of others who are grappling with the same issue? If so, then [click here](#) to provide information to your client about group coaching and therapy, about in-person and online support groups.

Is your client someone who does best when working with a specialized, trained professional? If so and if you want to enhance your understanding of compulsive buying and learn how to work with compulsive buyers, then [click here](#) to learn about our 4-session audiocourse for therapists.

I wish you much success in this gratifying work.

Warm regards,

April Lane Benson, Ph.D.

Founder, Stopping Overshopping, LLC

