Your Personal Coach

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Dear Kathleen,

Help! I'm a shopaholic! Whenever I feel down or irritated, the only thing that makes me feel better is to go to the mall and buy something. Then I feel better, almost high. I don't spend millions of dollars, but I've maxed out my credit cards over the last year, and we're about \$10,000 in debt. I have a great marriage, and my excessive spending is the only thing my husband and I ever fight about. I've tried cutting up my credit cards, but I just get more. Besides locking myself in my room, what suggestions do you have to help me?

-- Shirley

Dear Shirley,

Compulsive shopping is a huge problem throughout the developed world. So you can take some solace in the fact that you are not alone. Some research suggests that one in five people have significant problems with keeping their spending/buying behaviors under control. About 90% of compulsive shoppers are women (men tend to direct compulsions toward gambling).

According to the latest figures from the Federal Reserve, reported in January 2004 by The Washington Post, America's consumer debt has topped \$2 trillion (excluding mortgages) for the first time, continuing what debt experts view as an alarming surge in recent years. Personal bankruptcies swelled to 1.6 million in 2003 – an all time high. The fact that you are not the only one with bad spending habits doesn't change a thing. You aren't describing a penchant for frequent social trips to the mall with your girlfriends or occasionally splurging on that perfect little black dress. You're describing a compulsive behavior, and you've got to get a handle on this problem both for the sake of your pocketbook and your marriage.

Easy credit, peer pressure, the abject materialism of a consumer culture, advertising, and merchandising all contribute to the gluttonous desire for more, more, more things. I recently read where consultants for a new mall had identified the exact kinds of music and decorations that encouraged shoppers to spend more time in a particular store. The more time in the store, the more money spent. Ch-Ching.

Your drive to spend may be helped along by the expert seduction of research-based marketing, but you should also accept personal responsibility for your behavior. Compulsive shopping can be thought of as one of the "soft addictions." Like gambling, habitual television watching, or an addiction to computer games, compulsive shopping won't burn out your liver (like alcohol) or send you to jail with brain cells that resemble guacamole (like cocaine). Nevertheless, your uncontrollable habit causes pain and problems for you and your husband.

Some health care providers have started treating compulsive shopping with antidepressants, but whether this is a psychological disorder or character flaw is yet unclear. The fact that feeling down or irritable (both symptoms of depression) seem to be inducements to lunging for The Gap, suggests that you should look at other aspects of your life. Are you depressed? It sounds like you might be. Are there things that need to be changed in your life in order to feel happy and satisfied? Are you trying to fill a psychological, emotional, or spiritual void through buying material things, just as a substance abuser uses a chemical to feel better?

Here's what I would do if I were you. First, cut up those credit cards again and don't order any more. Think of those direct mail pieces or telemarketer calls urging you to sign up for another credit card as if they were pushers selling drugs. Keep one credit card with a modest limit in a locked area of your house. This way you have one for absolute emergencies or to book an airline flight when you travel. Don't use it for any other purpose. Second, go to a qualified credit counseling service. Let them help you develop a strategy to out of debt. Third, see if there are any chapters of Debtors Anonymous in your area and plan to attend meetings with them. Check out www.debtorsanonymous.org for lots of good information and resources.

The deeper issues – like other compulsive behaviors -- can be addressed with the help of a therapist or counselor. You can also discuss the advantages and disadvantages of medication with your counselor. Most importantly, get to the root of your problem. Begin by asking yourself the questions I posed above. Make your inner life more conscious. Identify healthy ways to get "high," and then change your actions. Volunteer. Take up a sport or physical activity. Get involved in your community. Discover a hobby or creative activity that takes your breath away. Good luck.

Send your personal coaching questions to kathleen@fullpotentialliving.com or call 473-4004. Kathleen is a personal and executive coach, clinical psychologist, and writer. (©2004 Kathleen Brehony. All Rights Reserved.) Columns are archived at www.fullpotentialliving.com.