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### Index

- o [Mood, anxiety](#)
- o [Treatments](#)
- o [Medications](#)
- o [Lifestyles](#)
- o [The system](#)
- o [Book reviews](#)
- o [People](#)

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## Mall therapy Is your \$pending out of control?

For Carol, it began when her job became more stressful and she began experiencing symptoms of anxiety and depression. Shopping was a pleasant respite from the stress and she began going more and more. Then, spending more and more. But, when she'd maxed out her credit cards and started hiding her purchases from her husband, her life began to crumble.

Everyone spends too much from time to time, especially around the [holidays](#), but those who have compulsive spending problems find their spending is out of control.

Not just an occasional shopping spree, ongoing compulsive spending behavior causes the spender distress, interference in social or occupational functioning, or results in financial/legal problems, according to Donald W. Black, MD, author of *Compulsive Buying Disorder: A Review of the Evidence*. Between 2 and 5 percent of the population has compulsive spending disorder, studies have found.

Compulsive spending or shopping disorder is not a recognized mental illness, but, those with the problem frequently also have mood, anxiety, substance abuse and eating disorders.

Compulsive spending disorder is different from the unrestrained spending that someone with bipolar disorder might experience, along with other symptoms, during an episode of mania.



### Signs you have a spending problem

- You're preoccupied with shopping and spending
- You buy things you don't need and spend more than you can afford
- You shop when you're angry, anxious or [depressed](#)
- You experience a "high" when shopping
- After you spend, you feel let down, anxious or guilty
- You feel your spending is out of control
- Your buying is causing you financial or legal problems
- You hide purchases or bills from family members, or lie.
- Your spending behaviors are causing problems in your relationships.

### Why do you spend compulsively?

No one really knows why, but some researchers theorize that compulsive buying disorder is influenced by developmental, neurobiologic, and cultural factors. Some call it an addiction, like alcoholism. Others consider it an obsessive-compulsive disorder, and still others categorize it with compulsive gambling and Internet addiction. For some people, shopping can boost "feel-good" brain chemicals, reinforcing the behavior.

Compulsive behaviors are often those that are negatively reinforced, as well as positively enforced, and thus repeated, says psychologist and author, Pam Garicy, PhD. "In the case of compulsive

When Carol's anxiety worsened, she turned to a therapist for help. By this time, both her financial situation and her marriage were in trouble.



"With cognitive behavior therapy, she began to understand her behavior and to make friends with herself, said Dr. Nancy O'Reilly, clinical psychologist. "CBT is very empowering and specific in the ways it shows one how thoughts and emotions can be restructured in a positive way. Carol also took medications to treat her underlying depression. And, she learned relaxation skills, such as meditation, to help cope with her anxiety."

### Tips to help keep your spending under control

Whether you have a serious compulsive spending problem, or just want to rein in some destructive shopping habits, these tips can help.

- Keep a shopping journal
- Attend a support group such as Debtors Anonymous (Call your local mental health association for a referral)
- What's in your wallet? Cut up your credit card and buy only with funds in your bank account. (Have someone else keep one in case of emergency)
- Make and try to stick to a shopping list
- Avoid catalogs, tv shopping channels and Internet shopping sites
- Don't shop alone. You're more likely to overspend
- When you have an urge to shop, find another [enjoyable activity](#)
- Get credit counseling
- Get professional counseling or join a [self-help group](#)

### What can friends and family do?

Friends and family can help the compulsive spender if he/she is receptive to it. A four-sided approach is best, says Garicy.

- **Feedback:** Express your observations. "I've noticed that since you've been mad at your mom, you're shopping more and spending a lot of money." If their spending is creating a hardship for the family, let them know.
- **Information:** Do some research about the issue and make it available, but don't force-feed it to your loved one.
- **Support:** Help them get treatment. If necessary, help by limiting their access to funds with an allowance and holding their credit cards.
- **Encouragement:** Try to be understanding of their struggle without condemning. Let them know that, with treatment, they will learn better ways of coping without spending.

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### Summary

Shopping til you drop becomes a compulsive spending problem when you buy things you don't need and can't afford, shop when you're anxious or depressed, suffer financial problems as a result and your spending causes problems in your relationships.

Compulsive spending or shopping disorder is not a recognized mental illness, but, those with the problem frequently also have mood, anxiety, substance abuse and eating disorders. Some authorities call it an addiction; others consider it an obsessive-compulsive disorder.

"Compulsive spending," says psychologist and author, Pam Garicy, PhD., "is reinforced by warding off painful feelings, such as anxiety, anger, or sadness, but also by providing the reward of acquiring something that you enjoy."

Cognitive behavioral therapy can be helpful, but the behavior is treated most effectively by addressing the underlying anxiety or depression.

"Shopoholics" can help control their habits by slashing their credit cards, shopping only with a friend, getting credit counseling, substituting another enjoyable activity for shopping, avoiding tv and internet shopping, and, most importantly, getting professional help.

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