

Am I A Shopaholic? How To Determine If You Have A Serious Problem

Q: I love shopping. It makes me happy! I don't go into debt to cover my habit, but I do go over my budget. Quite often, actually. Am I addicted to shopping?

A: Your problem is not uncommon.

Though a true shopaholic is hard to quantify, it is estimated that up to 12% of Americans suffer from a shopping compulsion.

It's important to note, however, that most people are not truly addicted to shopping. A bona fide addict, or one who would be thus diagnosed by a competent psychologist, would go to extreme measures to support their habit. They may even resort to thievery and the like.



However, compulsive shopping definitely exists and it can certainly impair one's quality of life.

Are you a shopaholic? You may be if this checklist describes you:

1. You have unopened and tagged items hanging in your closet
2. You tend to shop beyond your means
3. You often purchase items for which you have no use or need
4. Disagreements and disappointments trigger shopping trips for you
5. You feel a thrill when you make purchases, no matter the reason
6. You often feel remorse after making a purchase
7. You try to hide your purchases from family members
8. On days that you don't shop, you feel anxious and unsettled

Why do people become compulsive shoppers?

Like all addictions, shopping works to fill a void. Compulsive shoppers may be feeling lonesome, depressed or anxious. Shopaholics experience a rush of dopamine from shopping, which makes them feel better and has them craving that rush again.

While it's normal to feel a thrill when you find that perfect pair of jeans or buy yourself a new phone, it isn't normal to feel this thrill when doing your grocery shopping or buying school supplies for your kids. It also isn't normal to feel out of sorts on days that you don't shop.

Ironically, the act of shopping ultimately makes people feel worse. The guilt that accompanies overspending, coupled with the shame of not being able to control the habit, leaves the shopper feeling more down and anxious than they were to begin with.

To take it one step further, people tend to make big purchases following a big disappointment. Say you were turned down for a job and then go out and buy an expensive pair of shoes. Your bruised ego might be temporarily soothed. But, in the long run, the purchase will make you feel a lot worse.

“Buying and displaying products to compensate for our ‘psychological blows’ might sometimes backfire by reminding us of our setbacks and failures,” explains Monika Lisjak, Ph.D., and assistant professor of marketing at Erasmus University.

In other words, your brain will now associate that purchase with your rejection, and you’ll feel that hurt every time you wear those shoes.

Unfortunately, in an era of frenzied consumerism and excessive advertising of every kind, compulsive shopping can be difficult to control. If you think you might be a shopaholic, don’t despair. With a bit of planning, discipline and help from family and friends, you can kick the habit for good.

Here’s how to curb the urge to splurge:

A.) Talk it out

When you feel a shopping binge coming on because of a rejection, a dashed hope or another kind of emotional overload, call a friend. Talk through your feelings instead of smothering them in unnecessary and expensive purchases. You’ll feel a whole lot better afterward, and of course, it’ll be easier on your wallet!

B.) Cash and debit only

When you’re shopping, use cash or a debit card connected to your checking account balance. This will force you to stick to your budget and keep you from overspending. If you don’t like the idea of carrying a stack of greenbacks, you can also use a prepaid gift card. There’s no way you can overspend when the limit has already been set for you.

C.) Avoid temptation

If you know you tend to buy more than you need in certain stores, keep away from them until you have your habit under control.

D.) Identify triggers

The next time you feel the urge to shop, take note of what’s got you feeling that way. Whether it’s an argument with a loved one or a talking down from your boss, you’ll be better equipped to deal with these triggers when you learn to recognize them. If you don’t want to talk out these feelings, get creative and come up with a way to deal with them that doesn’t involve spending. You can hit the gym, listen to music, or watch reruns of your favorite TV show to help you feel better.

E.) List it

Shopping lists aren’t just for groceries. When you need to shop for anything, first create a detailed list of everything you need. This will help you buy only what you need and minimize your spending.

If you feel like you’ve got a serious problem and you’re in over your head, we can help. Call, click or stop by MembersAlliance Credit Union today to ask about debt management and other financial services. We’ll help you get your finances under control!

Your Turn: Based on what you’ve read in this article, do you think a little retail therapy is ever warranted? Why or why not? Share your thoughts with us in the comments!

SOURCES*:

<https://www.google.com/amp/s/amp.livescience.com/2338-truth-shopaholics.html><http://www.psychguides.com/guides/shopping-addiction-symptoms-causes-and-effects/>

<https://lifereimagined.aarp.org/stories/39576-Why-Retail-Therapy-Makes-Us-Feel-Bad-Not-Good>

<https://www.moneytalksnews.com/7-signs-youre-shopaholic/>

<http://business.time.com/2013/04/16/is-retail-therapy-for-real-5-ways-shopping-is-actually-good-for-you/>

This article is for you compliments of MembersAlliance Credit Union – 8/2/2017

Please feel free to share!



2550 S. Alpine Rd. Rockford, IL 61108 – Phone 815-226-2260

<https://www.membersalliance.org/>

* The contents of the external links contained within are for your informational purposes only and do not necessarily reflect the views of MembersAlliance Credit Union.