



IN SIGHT for Oregon Lawyers

IMPROVING THE QUALITY OF YOUR PERSONAL AND PROFESSIONAL LIFE

June 2006
Issue No. 62

HEY, BIG SPENDER!

Today, you don't have to leave home to spend money. Cable television offers several 24-hour shopping channels, not to mention all the opportunities available through the Internet and 24-hour catalog shopping. Is it any wonder that some university researchers have found that the average compulsive spender is \$23,000 in debt?¹ Those same researchers estimate that between 2% and 8% of the U.S. population spends compulsively.²

How does compulsive spending differ from "retail therapy"? According to the Illinois Institute for Addiction Recovery, behaviors typical of compulsive spending and shopping include the following:

- Shopping or spending money as a result of feeling disappointed, angry, or scared;
- Experiencing emotional distress as a result of shopping or spending habits;
- Having arguments with others about shopping or spending habits;
- Feeling lost without credit cards;
- Buying items on credit that would not be bought with cash;
- Feeling a rush of euphoria and anxiety when spending money;
- Feeling guilty, ashamed, embarrassed, or confused after shopping or spending money;
- Lying to others about purchases made or how much money was spent;

- Thinking excessively about money; and
- Spending a lot of time juggling accounts or bills to accommodate spending.³

Many people will look at this list and think, "Yep, I do that, and that, and that! Oh my goodness! I am a compulsive spender!" While the benefit of taking a personal inventory is significant, it is equally important to recognize that this list describes behaviors that need to be examined over a period of time, not behaviors related to concerns about paying for gasoline or heating your home in the winter. An individual who can identify with four of these behaviors might want to consider speaking with a professional about his or her spending habits.

For the individual with a spending addiction, shopping becomes less about pleasure and more about trying to avoid pain. Much as the person who suffers from alcoholism no longer consumes alcohol for enjoyment but out of a need to prevent withdrawal, so it is for the compulsive spender – spending is done not for pleasure but out of a genuine need to elevate mood.

According to Donna Boundy, author of *When Money Is the Drug*, spending money is what gives compulsive spenders their high. "It's like gambling in many ways. Shopping allows you to escape from your real life. You are bombarded with sensory stimulation, and your fantasy life is given full expression. You can imagine that your life will be better with that new pair of boots or that living room set. Spending can serve as an antidepressant for some people."⁴

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Problems for compulsive spenders arise when they spend and then experience tremendous guilt and anxiety due to their spending. They think, "I've blown it again. I was supposed to use that money to pay rent. Now it's gone. Again!" The individual then recommits not to do it again, but when the stress builds up, it's back to the mall or shopping channel. The spender uses the only coping strategy he or she knows. Unfortunately, no matter how hard the spender tries to escape reality, the individual's efforts are doomed to fail. The addiction will continue until the addicted person realizes (through intervention or crisis) that he or she has no ability to control the compulsive spending.

Treatment for the individual with a compulsive spending addiction involves not only learning a new skill set, but also finding a trusted person to take over financial control of his or her life for a time. Just as the compulsive gambler must abstain from interacting with money, so must the compulsive spender. This is not to say that the individual with the spending addiction abdicates responsibility for dealing with financial matters – only that financial *control* is taken away until all parties concerned agree that having money is no longer a trigger for

the spender. It is vitally important for the individual with a spending addiction to have the emotional support of friends and family, and for those involved in the treatment to know and understand the efforts the individual is making, so they don't unwittingly sabotage any progress.

As with any addiction, compulsive spending is a primary, progressive disease, not merely a symptom of an underlying condition. Left untreated, a spending addiction can cause untold financial, emotional, and physical devastation. Help is available. If you are concerned about your own spending habits or those of a loved one, call the OAAP attorney counselors for free, confidential assistance at 503-226-1057 or 800-321-6227.

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This article is adapted from "Hey, Big Spender!" by Libby Zivalich, Paradigm, Winter 2006, published by the Illinois Institute for Addiction Recovery. Reprinted by permission.

¹ www.prponline.net/Work/HS/Articles/compulsive_spending.htm.

² www.prponline.net/Work/HS/Articles/compulsive_spending.htm.

³ www.addictionrecov.org/spendwhat.htm#problems.

⁴ Boundy, Donna, *When Money Is the Drug*, Harper Collins, 1993.