

**Is Impulse Shopping Your Emotional Fix?**  
*Recovery Strategies for Women—and Men*

by Kathryn Amenta, Financial Advisor

Confessions of an impulse shopper. . . .

*“Whenever I’m feeling lonely, stressed or bored, I go to the Mall. It makes me feel good to buy something—shoes, cashmere sweaters, cosmetics and jewelry, sometimes even something for the house. I just can’t pass up a sale. Last year I bought another Channel suit on sale. Even if it’s not the right size, I can have it altered.*

*“What harm is there in buying something to feel good? I work hard all week, and I deserve a little glamour. Besides, I’d rather go to a store where people pay attention to me than go home and feel ignored or lonely. So what if I have a lot of credit card debt—doesn’t everybody? At least I have some beautiful things to show for myself. In this world, image is everything. . . .”*

Although this behavior may seem extreme, it is quite common. Most of us have bought impulsively, from time to time. It’s actually hard to not to succumb to the impulse to shop for a fix in our stressful lives. As a culture, we’re constantly bombarded by the message (sometimes subliminal, sometimes overt) that we’re not good enough as we are, but we will have the life of our dreams, and we can become safe and secure, if we buy something (usually something expensive).

Even though women are generally associated with impulse shopping—we are not alone in this. Men, too, shop impulsively to puff up their chests. It’s just that women’s purchases are the dirty little secrets that can be hid under the bed. There is no bed big enough for the new car or flat screen TV that characterize men’s buying patterns. In a *Cox News Service* article (10/05), PR professional Jennifer Grizzle, observed “Women bleed money \$100 at a time; men bleed it \$1,000 at a time. Men like those big ticket items.”

There are varying degrees of impulse shopping—from the occasional buying splurge to the chronic pattern of buying impulsively to alleviate loneliness, anxiety, blues, fear or depression. Chronic impulse shoppers feel the need to buy things to relieve their emotional pain and to create a sense of safety and security. Buying “things” is only a quick fix. That’s why the perceived need to buy more and more never stops.

We all have a basic human need to be loved and feel that our lives matter. Impulse shoppers try to satisfy those needs (indirectly) through buying things rather than (directly) through authentic connections with others and their lives. They may buy things to impress others with their material worth. They may buy gifts to get others to like them.

They may believe that their identity is a result of the clothes they wear or the car they drive. Impulse shoppers are not really buying *things*; they are trying to buy love, happiness, safety and security, acceptance and the sense of self-worth symbolized by those things.

Anxiety is a big trigger for impulse shopping. That's why there's a higher incidence before and after the holidays with all the expectations and guilt around gift giving. Guests coming to stay (Yikes, the place looks like such a dump!) or preparing for travel (They can't see me in this old thing! or "I need to buy something to make me feel safe and secure.") are also anxiety triggers. Here again, there is the erroneous belief that gifts, furnishings or fashion will buy the love and acceptance you are really seeking. ("If everything looks good on the outside, I must be fine on the inside.")

Impulse shopping is often mistaken as poor money management. Poor money handling alone does not make you an impulse shopper; and, for most people, money behaviors can be improved with money management skills. Impulse shopping often results in poor money handling and financial problems, but it is not caused by a skill deficit. Impulse shopping is caused by the inability to control the emotionally motivated urge to buy things. Even when they reach the end of their cash, and have only meager means to get by, impulse shoppers will turn to credit cards or lines of credit to keep up their buying addiction.

You won't necessarily experience immediate financial trouble over impulse shopping. But, the consequences over time can be great. You will have little money to put toward true financial freedom, such as savings accounts for the inevitable rainy day, dreams for your future retirement or a loved one's education. You will also not have any back-up should your finances unravel as in the case of a medical crisis, job loss or end of a relationship.

So how do we interrupt the behavior pattern—the seemingly knee-jerk impulse—to shop as a fix for our emotional craving? Here are a few strategies that I've found helpful to keep my shopping in balance.

1. Never buy something on impulse the first time you see it. Allow for a cooling off period. Wait a few days or a week before going back to the store.
2. Don't shop alone. Shop with a friend and make agreements before hand about what you will buy, and if you will buy.
3. Create a spending plan and discover alternatives to buying things so you can live with a greater sense of freedom within your means.
4. Understand the difference between true needs and wants (especially impulsive wants).
5. Track all your debts in one place and stop adding to it.
6. Pay cash whenever possible and take only as much cash as you are able to spend.
7. Always shop with a list.
8. Think before you buy.

9. Make specific short-term and long-term financial goals. With specific goals, you will be better equipped to resist buying things that have lesser meaning in your life.
10. Get clear about what real financial freedom is. This will likely change your overall attitude about money and buying.
11. If you believe you have impulsive shopping issues, don't be afraid to get support from a therapist, a financial advisor and/or a 12-step program.

*Turn toward the light. Resist the impulse to shop as an emotional fix. Embrace financial well-being and freedom.*

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