



TO BUY
OR NOT
TO BUY

WHY WE
OVERSHOP
AND HOW TO
STOP

APRIL LANE BENSON, PhD

To Buy or Not to Buy

To Buy or Not to Buy

*Why We Overshop
and How to Stop*

April Lane Benson, PhD



TRUMPETER
Boston & London
2008

Trumpeter Books
An imprint of Shambhala Publications, Inc.
Horticultural Hall
300 Massachusetts Avenue
Boston, Massachusetts 02115
trumpeterbooks.com

© 2008 by April Lane Benson, PhD

Excerpt from "Saint Francis and the Sow," from *Mortal Acts, Mortal Words*, by Galway Kinnell. Copyright © 1980, and renewed 2008 by Galway Kinnell. Reprinted by permission of Houghton Mifflin Harcourt Publishing Company. All rights reserved.

All rights reserved. No part of this book may be reproduced in any form or by any means, electronic or mechanical, including photocopying, recording, or by any information storage and retrieval system, without permission in writing from the publisher.

9 8 7 6 5 4 3 2

Printed in the United States of America

⊗ This edition is printed on acid-free paper that meets the American National Standards Institute Z39.48 Standard.

♻️ This book was printed on 30% postconsumer recycled paper. For more information, please visit us at www.shambhala.com.

Distributed in the United States by Random House, Inc., and in Canada by Random House of Canada Ltd

Interior design and composition: Greta D. Sibley & Associates

Library of Congress Cataloging-in-Publication Data

Benson, April Lane.

To buy or not to buy: why we overshop and how to stop / April Lane Benson.—1st ed.

p. cm.

Includes bibliographical references.

ISBN 978-1-59030-599-7 (pbk.: alk. paper)

I. Compulsive shopping. I. Title.

RC569.5.S56B46 2008

616.85'84—dc22

2008024034

*To the memory of my mother,
Frances Berman Lane Krebs Mehlman*

Contents

Introduction	1
1. What Are You Shopping For?	13
2. What Hooks You and What Unhooks You	39
3. Your Shopping Self-Portrait	70
4. Becoming Financially Fit	85
5. What Are You <i>Really</i> Shopping For?	112
6. Countering the Pressure to Consume	139
7. Mindful Shopping	162
8. Enlisting the Body and the Heart	176
9. Recruiting the Mind and the Soul	194
10. What If I Start Again?	219
Conclusion	242
<i>Acknowledgments</i>	249
<i>Appendix A: Shopping Support Buddies</i>	253

*Appendix B: Psychotherapy, Medication, and the
Work of this Book* 257

Appendix C: Resources 260

Notes 270

Bibliography 274

Visit Us Online 279

About the Author 280

Introduction

To Buy or Not to Buy—for overshoppers, *that* is the question. This book is about answering that not-so-simple question. It's also about who you are, what you want, and what you *really* need—and how your deepening understanding of this can help you stop overshopping. The underlying premise of the book is that when we overshop, though we often don't realize it, we are trying to fill emotional needs with material goods. This attempt, like trying to fit a square peg into a round hole, is doomed to failure: you simply can't buy self-esteem or self-acceptance or autonomy. Indeed, the more you focus on acquiring material goods, the less satisfied you're going to be.

What I've learned from a decade and a half of knowing, studying, working with, and writing about overshoppers—and from having been one myself—is that to change your behavior, you've got to change the way you feel about yourself and the way you go about meeting your authentic needs. *To Buy or Not to Buy* is an interactive guidebook for that transformation, in which the concepts, exercises, and activities build on each other, so that what you learn intellectually is regularly tested and reinforced at a gut level.

WHO THIS BOOK IS FOR

This book is for anyone with a shopping problem: anyone whose patterns of shopping and spending damage their relationships, their self-esteem, and their finances. There's no one type of person who tends to be an overshopper. People with this problem differ in age

and gender, social and economic status, buying patterns, and underlying motivations. This book is for you if you're a daily overshopper, if you shop only occasionally but go on binges when you do, or if you're a "collector" (which is often the way male overshoppers describe themselves). It's for you if you overshop to project a particular image, if you buy excessively for others, or if you buy multiple versions of the same item. It's also for you if you hunt relentlessly for bargains or if you constantly buy and return.

You've got a shopping problem if you spend so much time, energy, or money on shopping—even if you don't actually *acquire* stuff—that it's impacting your life in a negative way. Perhaps you're one of the many whose attraction to a particular class of things—jewelry or chess sets, clothing or teddy bears, shoes or old maps, electronics or baseball cards—has led to a mountain of debt or other financial problems. Or perhaps overshopping is affecting your work performance, your social life, or your family relationships,¹ or your shopping addiction has put you on the wrong side of the law. This book is also for you if you're insulated from the financial consequences of your overshopping by inheritance or other wealth but you've lost sight of what really matters in life or you feel that your life lacks meaning.

IF YOU HAVE A SHOPPING PROBLEM, YOU'RE NOT ALONE

If any of the overshopping scenarios I've sketched out speaks to you, know that you're not alone. According to a 2006 study conducted by the Stanford University School of Medicine, 5.8 percent of U.S. adults are overshoppers—at least 17 million people.² How can we begin to understand or explain this startling statistic?

Two factors, taken together, explain a lot. One is the ever-growing production of goods around the world. In more and more parts of the globe, economic growth is dependent upon selling goods to populations whose basic needs have already been met. To promote that goal—to cultivate in the general public a powerful desire for goods they don't need—a formidable array of resources has been mounted. Advertising and the media shape our material desires, and the credit industry makes these desires seem tantalizingly affordable.

Today, in order to promote the ceaseless stoking of economic engines, every one of us is targeted as a consumer. We are pushed, prodded, *programmed* to purchase. In 2006, 9.2 billion credit card offers went out to America's 300 million people—*more than 30 offers to every man, woman, and child!* Shopping itself has become a leisure and lifestyle activity; malls are the new town centers. We're immersed, cradle to grave, in buy-messages that, with greater and greater psychological sophistication, misleadingly associate *products we don't need* with *feeling-states we deeply desire*.

The second factor in the meteoric rise of overshopping involves the public's radical shift in reference points. Thirty years ago, the Joneses were the people who lived next door, and keeping up with them—attaining a lifestyle at approximately their level—wasn't too much of a problem. By the 1980s, though, the Joneses had become the people we saw on television. They lived farther away—and had a significantly more affluent lifestyle. Soon, everybody, no matter where they were on the economic spectrum or where they lived—but especially in the middle classes—began comparing themselves to the televised Joneses. What people thought they needed, or what seemed an acceptable lifestyle, shifted sharply upward.³

The result has been “affluenza,” our unprecedented modern plague of materialism and overconsumption. Shopping researcher Paco Underhill puts it concisely: “The economic party that has been the second half of the twentieth century has fostered more shopping than anyone would have predicted, *more shopping than has ever taken place anywhere at any time*”⁴ (my italics). In addition to traditional brick-and-mortar fields of commerce, fertile new grounds for the growth of shopping compulsions have been tilled: catalogs, television, and the Internet. So we're now able to shop—and enticed to do so—whether we're dressed or in our underwear, whether we're walking the street, sitting at the computer, or relaxing at the beach with a cell phone.

And shop we do—in spades. Another study more recent than Stanford's showed significantly higher numbers. Ridgway et al. (2008) found that 15.5 percent of college undergrads, 8.9 percent of university staff, and 16 percent of visitors to an Internet retail website exhibited compulsive buying tendencies.⁵ Using even the most conservative figure, the one for university staff, this swells the Stanford

estimate from 17 to 28 million American overshoppers. And we're not the only ones. The overshopping demographic widens almost daily, with recent research studies and reports of shopping addiction published in Canada, Mexico, Brazil, most of the countries of western Europe, Israel, Australia, South Korea, and now even China. And the *rate* of addiction is growing as well.

Who are these shopping addicts? They can be anyone. Compulsive shopping crosses every social and political boundary. Contrary to popular mythology, the affliction is not limited to women or to certain classes. (The recent Stanford study, for example, demonstrated that men are as likely to have a shopping problem as women.) For every Imelda Marcos—who fled the Philippines leaving behind more than *three thousand* pairs of shoes—there are countless unknown overshoppers: a businessman whose collection of fountain pens has grown obsessive; a language teacher whose closets are stuffed with unworn, still-tagged garments; a waitress who's succumbed to the Jewelry Television network.

A SERIOUS PROBLEM THAT'S GAINING ATTENTION

Long trivialized as the “smiled upon” addiction, overshopping is at last coming out of the closet. Witness the scores of recent newspaper and magazine articles about it, the countless segments on radio and TV, and the mounting number of research studies. There's also growing interest among mental health professionals in specialized training for treating this problem. The conclusion is now inescapable: far from trivial, overshopping is an important source of emotional, social, occupational, financial, and spiritual misery for a great many individuals and families. If you're reading this book, chances are you've experienced some of that misery.

So I congratulate you on having decided, instead of smiling, to do something about your overshopping habit. I know the decision may not have been easy. Strongly reinforced by society, shopping has become the classic mixed-message behavior. On the one hand, it's promoted endlessly (and to the ends of the earth) by those who profit from it. On the other hand, it's regularly the stuff of jokes:

shoppers portrayed as self-involved, materialistic, and empty. As a result, compulsive shopping may be an even greater source of guilt and shame than alcoholism or drug abuse. Those disorders are generally recognized as diseases, or at least widely understood to be serious problems requiring treatment; as a client said to me recently, “It would be much easier to tell people I’m an alcoholic—they’d understand that better.” Instead, overshoppers often feel condemned to secrecy, fearing that if others knew about their behavior, they’d be dismissed as superficial, narcissistic, and weak-willed.

Though it may not have been easy, your decision to stop makes a great deal of sense. The results of dozens of studies point clearly to the same conclusion: that beyond the basics of food, shelter, and a little more, a singular focus on material goods, particularly on acquiring them, does not bring happiness. Quite the contrary! In general, *having more things means enjoying life less*. Acquiring and maintaining objects can so fill up our lives and environment that there’s little time or space to use what’s been acquired. What we consume can end up consuming *us*.

And somewhere inside, every compulsive shopper knows this. Certainly, overshoppers know the frustration and sorrow of the vanishing horizon: how, with each purchase, “the high of the buy” briefly lifts your spirits—but briefly only—and then you’re down again, a little lower, already beginning to pin your hopes on the next purchase. Shopaholics know the consequences of their habit—the shame, the guilt, the debt, the discord, the distraction.

But because it takes nearly continuous buying to fuel the economy—it’s the engine that pulls the rest of the American train—overshopping is still somewhat trivialized. Just check out the bumper stickers. “When the Going Gets Tough, the Tough Go Shopping,” trumpets an SUV in front of me. For those who enjoyed high school Latin, there’s “Veni, Vidi, Visa!” A largely female version is “New Shoes Chase the Blues,” while men weigh in with “He Who Has the Most Toys When He Dies, Wins.”

Behind all the smiles, though, I cringe. I see the fallout in my office, again and again. I know what every overshopper knows: that however clever the bumper stickers may be, overconsumption, like

a poisonous vine winding around relationships, work, and financial stability, chokes out joy, self-esteem, and quality of life.

Putting aside the larger cultural and economic factors, what is it that drives some of us to become compulsive shoppers, to chronically overfocus time, attention, energy, money, or any combination of these on material things and their acquisition? Two major factors explain much about compulsive buying. First, nearly all overs shoppers suffer from chronically low self-esteem and insecurity and have difficulty tolerating negative moods. As a result, they're prone to fantasizing about what their purchases will do for them, often seeing them as the ticket to feeling better about themselves and being more desirable to other people.

The second factor concerns how overs shoppers tend to think about their lives and how they tend to define happiness. Money and material goods are central to their understanding of having a good life. Indeed, most overs shoppers make acquiring possessions a central goal in life, imagining that they're the route to identity, success, and happiness. Material goods become the yardstick by which to measure self and others. *Net worth* becomes *self-worth*.

A NATION OF DEBTORS

The most calculable and tangible effect of overs shopping is a financial one. Simply put, we've become a nation of debtors. *Three out of every five Americans who carry credit cards carry credit card debt.* Half of them owe more than \$6,600, and a full 13 percent owe more than \$25,000. The average dollar amount owed on credit cards has risen precipitously, from \$2,900 in 1990 to more than \$8,000 in 2007.⁶

And over the same period, *savings*—the rock on which any financial house is built, the entire thickness of the door between us and the wolf—has plummeted. In all of U.S. history, there have been only four years with a *negative* personal savings rate, only four years in which the collective American populace spent all its after-tax income and had to dip into savings or borrow to make ends meet: 1932 and 1933, in the belly of the Great Depression, and 2005 and 2006.⁷ (We don't yet have 2007 figures, but they're almost certain to show a continuation of the trend.)

It's no surprise, then, that the number of personal bankruptcies has skyrocketed—and continues to increase, despite the fact that Congress toughened bankruptcy laws in 2005. While the precipitating events for filings tend to be job loss, illness, or divorce, overspending plays an important role in the financial precariousness that makes these events catastrophic. American personal spending is, quite simply, out of control.

And the news gets worse. Behind the hypnotic glitter of consumerism, a “hidden shadow is now becoming alarmingly visible,” as author Stephanie Kaza puts it.⁸ We imagine—we are *prevailed upon* to imagine—that the material goods we desire will make us happy, will transform us. But study after study says exactly the opposite! Research confirms what psychologist Paul Wachtel so nicely termed “the poverty of affluence” in his 1983 book of that title: *the more you believe that happiness comes from material wealth, the more likely you are to be depressed, distressed, and anxious—and the less actual well-being you're likely to experience*.

This is quite a pill for an overshipper to swallow. It says that our passion for stuff is badly misplaced; it insists that happiness *isn't* the next purchase away—nor the next, nor the one after that. But, honestly, don't you already know this? In your heart of hearts, hasn't your own experience proved that material goods can't really fill holes in self-esteem, can't really repair self-doubt, can't possibly transform you into that other person you think you want to be?

Yet American culture grows more and more materialistic. Results from the Higher Education Research Institute, which has polled 12 million college freshmen over the last forty years, shows a steady increase in the percentage of students who consider being “very well off” financially to be essential or very important. The figure was approximately 40 percent in the late 1960s, 50 percent in the 1970s, well above 60 percent in the 1980s, and over 70 percent every year since 1990.

This is a prescription for widespread discontent, and there's substantial evidence that it's being filled. In an economy that has grown markedly over recent decades, there's been a documented decline in the culture's overall social and spiritual health. In *How Much Is Enough? The Consumer Society and the Future of the Earth*, A. T. Durning

summarizes the widespread unease: “Many of us in the consumer society have a sense that our world of plenty is somehow hollow—that, hoodwinked by a consumerist culture, we have been fruitlessly attempting to satisfy with material things what are essentially social, psychological, and spiritual needs.”⁹ We’re shortchanging ourselves in a fundamental way. We’re using up time, energy, and money in the pursuit of things that won’t, and *can’t*, make us happy. And in doing so, we’re missing out on the things that will and can.

Why do we do this? One important reason is the psychological sophistication of the buy-messages that are fired relentlessly at us. “Buy our product and you’ll feel like [or *look* like or *act* like or *be* like] the glamorous and successful people who use it in the ads,” says the powerful subtext of most marketing messages; “don’t buy, and you’ll be passed over, an outcast at life’s feast.” So we get hooked. Simply for profit—and in defiance of overwhelming evidence to the contrary—we’re led to believe that happiness can be bought. But less is really more—*much* more—and more is often less. In *The Paradox of Choice*, author Barry Schwartz has written persuasively about how overabundance befuddles and overstimulates us. We’re so flooded with choices that simply *choosing* becomes a burden, and in the end, we’re led to question whatever decisions we make, whether good or bad. Overabundance just plain worsens our lives: imagine Goldilocks with fifty bowls to choose from, in different styles and colors, some porridge sugared, some buttered, some otherwise doctored, some not.

Overshopping, then, is a culturally induced affliction. But it’s grounded in psychological and social needs. In this book, we’ll examine how consumerism promotes it. We’ll investigate the psychological realities that incline some people more than others toward addictive shopping, and you’ll zero in on the relevant aspects of your own particular background and situation. Most important, you’ll get an array of practical and proven exercises, concepts, strategies, tactics, tips, tricks, mental rehearsals, and dress rehearsals in actual shopping venues with which you can fight your overshopping habit.

How are we to live in a material world that equates success with possessions, that paints conspicuous consumption as the landscape of happiness? How are we to deal with the pressures of that world, which encourage us to spend more than we make, to work more

than we already do, so we can spend more than we're already spending? How are we to regain control and balance, so we can find the time and ease to enjoy what really matters to us—which we may, for the moment, have forgotten? How can we fill the empty spaces inside us, conquering self-doubt with ideas and experiences that nourish the soul? These are the questions this book asks you to ask, and guides you to answer—not for the generic “we” of this paragraph but for you, the very particular and specific person presently reading these pages.

WHAT YOU CAN EXPECT FROM THIS BOOK

If you read it carefully and seriously commit to doing the work, *To Buy or Not to Buy* will lead you on a journey into, through, and beyond your overshopping problem. You'll learn how our culture sucks you into overshopping, enticing you with fabulous promises thinly disguised as products. You'll discover what drives your own particular shopping urges, those underlying personal needs that your shopping presently fills, albeit unhealthily. You'll see clearly what your habit's costing you—in broken or strained relationships (whether with spouse or children or friends), in personal growth, in spirit, and, of course, in financial terms. You'll grasp the sad, central truth of a consumer culture—that *you can never get enough of what you don't really need*—and you'll begin using all this to stop digging yourself in deeper and start digging yourself out. With a clear tally of the costs of your habit, you'll begin to *choose* the path you want to travel instead of being dragged along by unacknowledged needs, heavy baggage in hand. Along the way, and by no means incidentally, you'll discover what you're truly shopping for, what makes your heart sing.

“The journey of a thousand miles,” said Lao-tzu, “begins with a single step.” In opening this book, you've taken that crucial first step. As with any journey, there'll be difficult places, moments of doubt, occasional setbacks. There's pain underneath your overshopping habit, and kicking the habit involves exploring that pain: acknowledging it, identifying it, and then learning to tolerate it until it eventually subsides. The book's exercises and activities will lead you through this exploration—and ultimately to a better feeling about yourself.

Look at the whole process as an adventure; stay positive, with your eyes and your mind open. Over the journey, you'll identify your personal triggers and the specific aftershocks of these triggers. You'll zero in on what it is you're *really* shopping for, whether those needs are emotional, social, or spiritual. You'll craft strategies and tactics for specific, high-risk situations and then employ and refine them. You'll learn what to expect as you stop overshopping and how to handle any backsliding into old habits.

Money and debt are particular concerns for most overshoppers, and *To Buy or Not to Buy* deals very specifically with these. You'll learn about the centrality of *savings*: that only by *spending less than you make and putting away the difference* can you buttress yourself against life's inevitable emergencies and provide for your future. You'll look directly at the staggering cost (and endless repayment span) of credit card debt, much of it hidden in fine print. You'll map out precisely where your money goes. And you'll identify your values, ask yourself what your goals are, and assess how well your present expenditures reflect those values and goals.

To make the most of this book, work through the twelve parts—this introduction, ten chapters, and a conclusion—in *order* and *completely*. Later chapters build on earlier ones, both conceptually and through the gathering psychological momentum of the activities and exercises. It will also help to work *steadily*, moving a little further along each day. You'll need to allocate forty-five minutes to an hour a day for your *To Buy or Not to Buy* activities—reading, thinking, and writing. It's important, too, at the end of each chapter, to sit down and carefully review your recent work. Fully engaging with this book is a substantial commitment; I know that. But if you go the distance, it will pay off big-time.

Moving through the text, doing all the exercises, responding to the questions, and giving yourself the time to digest new food for thought—expect this process to take a full three months, and expect to refer back to it long after that. Most chapters are designed to be at least a week's work, but there's nothing sacred about the timetable. Don't rush anything. Doing all the work rigorously is far more important than slighting some of it in order to “stay on schedule.” Be patient and compassionate with yourself at every step. You've

probably struggled with overshopping for a good while. You've resolved to change your behavior, failed, and tried again; maybe success seems a very long way off—but it doesn't have to be. Put one foot in front of the other, take one step at a time, and you'll get there—first, to relief from debt, shame, and discord, and then to better relationships with others, more security and self-confidence, a stronger sense of self, and a deeper, more meaningful life.

Here are a few other crucial recommendations. First, as you proceed through the book, you'll be answering some questions, creating some lists, and eventually writing down everything you spend and what you spend it on. (You'll do a bit of this writing directly on these pages and most of it in a separate little notebook. More about this Shopping Journal in chapter 1.) The writing process is vital to your progress. Sometimes people feel as though they're writing into a vacuum and begin to lose motivation. Don't let this happen to you. *Writing is often how we discover what we truly think and feel.* Far from going to waste, your written work will lead to uncovering—and recovering—yourself.

In addition, you can visit www.shambhala.com/tobuyornottobuy to download a free Shopping Reminder Card to carry with you in your purse or wallet. It contains a list of questions to ask yourself before making purchases. Later in the book, more advice will be given on how to work with the questions contained on the card.

Allow friends or comfortable groups (as long as they're not shopping-based) to lend support and encouragement or to share your experience. With a shopping-based friendship, discuss the changes that you're making and then see if the friendship can refocus itself. Many people find it helpful to have a Shopping Support Buddy, a person who's agreed to be an advocate for you as you stop overshopping. (For details about selecting and working with a Shopping Support Buddy, see appendix A.) Some people find Debtors Anonymous or psychotherapy or medication useful. (For a few words about therapy, medication, and the work of this book, see appendix B.) And, increasingly, there are online support groups and message boards specifically focused on compulsive shopping. (For a list of these and other resources, see appendix C.) However you manage it, *feeling connected and understood will substantially boost your chances of success at*

the sometimes strenuous, sometimes exhilarating work of stopping overshopping.

Finally, nothing could be more important than to respect and value the self you are now—even as you make room for the kinder, stronger, wiser self who'll emerge as you move toward recovery. To do both of these, adopt this firm, two-legged stance: *see yourself clearly*—face and acknowledge your thoughts, feelings, and behaviors—and *hold what you see with profound compassion*, the way a tuned-in, attentive mother would respond to her small child. If, for example, you get particularly stirred up by a part of the book, notice the way you've been rattled and allow yourself to experience it. But don't dwell on it—and don't do any more reading or exercises until you're feeling more emotionally resilient. Again, you might want to talk your issue through with a supportive friend, family member, therapist, or spiritual adviser.

I've accompanied many overshoppers as they made their journeys from compelled to fulfilled, as they've moved from addictive thinking and behavior to clearheaded self-kindness. You can, too. Work with this book, engaging with its concepts and skills, its tools and strategies; make them your own. Follow *To Buy or Not to Buy* from where you are now to where you want to be—centered, in control, shopping for and getting what you *really* need from now on.