

Women's Health
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THE LURE OF THE SCORE

If shopping gives you a rush, and hitting a sale just about gets you high, you're in good company.

THE URGE TO SPLURGE is practically encoded in the American DNA—even in less-than-prosperous times. But those trips to the mall, outlet, or boutique are driven by some surprising psychological factors... and a few tricky marketing ploys. We analyze shopping habits and impulses so you can spend smart. Consider this free retail therapy.

PHOTOGRAPHS BY GRAEME MONTGOMERY

of your returns, the number of returned items, and the amount of time since your last return without a receipt.

ON SECOND THOUGHT...

While return fraud (bringing back used items) is an ongoing problem, most boomerang buyers are honest shoppers who've simply changed their minds. "When you're in the soothing environment of a store, it's easy to grab this and that without a whole lot of thought," notes Yarrow. When you get home, the doubting starts:

Do I really need this? Is it worth the money? Could I find it better or cheaper elsewhere?

Some shopping bulimics are chronically indecisive types who are even more likely to second-guess their purchasing decisions in today's shaky spending climate. Others are so stressed, they don't have time to think—let alone try stuff on—in the store.

Aggressive discounting only fans the flames; the fear of missing out propels a lot of purchasing. "Time-sensitive sales like 'power hours' are designed to incite panic in consumers and inspire impulse buying," says Yarrow. "You may buy something—or three of something—because you're worried it won't be available anymore if you decide to go back for it." Later, when the fear of the credit-card statement strikes, you find yourself heading back to the store, bags in tow.

Adding to the frenzy are e-tailers who encourage returns by making them hassle-free. This has given rise to the online bulimic buyer—the person who is addicted to the rush of researching the best price and hitting the buy button, and then becomes disappointed or just plain disinterested when the merch arrives.

HARMLESS DISTRACTION OR DISORDER?

Behavioral economists say it's not just what we buy that gives us an emotional lift, it's the very act of buying it. We feel a sense of achievement from believing we got a great deal. Then there's the exaltation of the return: You believe you're reining in your impulses and doing the right thing. And when someone hands you money for doing that, it's as if you're being paid for your good-girl efforts.

In some cases, serial returning runs deeper. "Like bulimia nervosa, it can be about control," says April Lane Benson, Ph.D., a psychologist in New York City. For many, the act of choosing what to buy and what to keep provides a sense of autonomy that they may lack in other areas of their lives—and since it's not costing anything, what's the harm?

But there are costs involved. In fact, habitual returning can be as dysfunctional as obsessive shopping. "You may not go broke, but you are expending huge amounts of time and energy," says Benson.

In fact, she's found that shopping bulimics tend to spend at least twice as many hours as needed debating whether or not they should buy something, and whether they should return it or hang on to it. All this obsessive thinking also takes a psychological toll, like the mental clutter involved in keeping track of receipts and fretting over what to keep.

What's more, constantly purchasing items only to return them to the store a few days or weeks later can erode a woman's sense of

self-worth. "Returnaholics rarely allow themselves the pleasure of just giving something to themselves," explains Amanda Clayman, a psychotherapist in New York City. "There is always this sense of 'Maybe I shouldn't have.'"

If you think you're in need of retail rehab, follow this advice and start shopping with more joy—and less regret.

Commit to your purchase. Knowing you can't bring something back forces you to be more selective. Once you bring the merchandise home, says Clayman, and you're sure you can afford it, snip off the price tag and put the item into use.

Limit your options. Psychologists have found that when people have too many choices, they tend to be less satisfied with what they pick—and end up returning more stuff. So skip the megastores and head to the boutiques. And take just a few things (not an armload) into the dressing room. **If you do return something, keep the transaction clean.** Never use returning one item as justification for buying something else—you'll only perpetuate the shop-reconsider-return cycle. Make this your mission: Get yourself in and out of the store with as little disturbance to the surrounding objects as possible.

CAN MONEY BUY HAPPINESS AFTER ALL?

By Jean Chatzky

For years psychologists and economists have claimed that people end up being happier when they spend their money on experiences

(say, a vacation or spa visit) rather than on things (a cashmere sweater or car). And while that is true for a lot of people, happiness is a deeply personal issue, so for some, possessions—rather than experiences—can elicit the most joy.

But here's what's key: You have to choose wisely. "We all have different go buttons and different values," observes sociologist Lois Vitt, Ph.D., director of the Institute for Socio-Financial Studies in Charlottesville, Virginia. "So the more in sync your purchases are with your personality and value system, the happier and more satisfied you'll be." And that's important information to know, especially now, when many of us just don't have a ton of cash at our disposal. By learning to spend your resources more consciously, you can, in a sense, buy yourself more bliss...and do it with less dough.

BLISSFUL THINKING

So where exactly should your green stuff go? Vitt has spent the past 20 years studying this very question, and she's discovered that there are four distinct money personalities. Inner-driven types are happiest when they spend money on something that expresses their individuality. Those who are socially oriented are most satisfied when they write out a check to a charity or buy gifts for friends or loved ones. Homebodies (or "physical types," as Vitt calls them) prefer to feather their nests with tangible things that make them feel safe, cozy, or healthy. And those in the financial category prefer to focus on improving their lives by investing their hard-earned dollars (in short, using money to make money).

To figure out your specific money personality and learn which kinds of purchases will bring you the most pleasure, take the quiz on the opposite page, which was developed by Vitt and the National Endowment for Financial Education, in Denver. "It's designed to reveal the inner values that drive your financial decisions," says Vitt.



QUIZ: THRILLS AND BILLS

Check off the answers that best reflect your views and compare them against the key at the end. The letter you choose most represents your money personality (I stands for Inner Driven; S, Socially Driven; P, Physically Driven; and F, Financially Driven). Then read on to learn what makes you tick in the money department.

1/ In my next house or apartment, I am looking for...

- A A big kitchen or dining room that's perfect for entertaining friends and family
- B More quiet and privacy
- C A neighborhood that will appreciate in value
- D More space, modern features, and interesting amenities

2/ If I were seriously late with a payment, I would worry most about...

- A My reputation and credit score
- B How it happened and how to prevent a recurrence
- C Where to get the money to make the payment
- D The impact on my family

3/ My big concern about changing jobs would be...

- A Whether the new job pays enough to support my lifestyle
- B Finding work that allows me to help others and enjoy my colleagues
- C The financial package: pay, health care, and retirement
- D Having opportunities for fulfillment and challenge

4/ If I got a sudden cash windfall, I would...

- A Take a trip to a city I've always dreamed of visiting
- B Look at my investment options and the long-term return of each

- C Use the money to fund a need or wish of a family member
- D Put it toward a new house that has all the comforts I've always wanted

5/ In the event of a serious accident or illness, my social support network would be...

- A Well-established: I've set up a game plan with people I trust
- B Up in the air: I haven't really thought about it
- C My health-care plan providers: They'd handle all the arrangements
- D Loosely organized: I'm sure family and friends would be there for me

6/ When it comes to impulse purchases...

- A I think about whether I've treated myself lately and then make my decision
- B I think about the various commitments I've made to others and consider whether to buy the item
- C I tend to buy only what's on my list, unless the item is something I know I'll need in the future (and it's on sale)
- D I think about how well it will fit in with what I already own and enjoy

7/ When I make vacation plans, I weigh the value and cost in light of...

- A The chance to share the trip with people I care about and enjoy spending time with
- B The chance to see new places, architecture, cuisine, and lifestyles
- C Being able to do whatever I please during my vacation
- D The chance the enjoyment will be worth the money

8/ If I fell in love with a big-ticket item (car, boat, couch) that wasn't in my budget, I would...

- A Figure out how to adjust my budget in order to make it work
- B Figure out how to buy it in the future
- C Buy it on impulse and regret it later
- D Make a sacrifice—maybe even work extra—so I could buy it (particularly if I thought it would enhance my life with my family or friends)

9/ I make life's serious nonfinancial decisions...

- A Rationally and unemotionally, like business decisions
- B On the basis of how they support my quality of life
- C After discussing them with people I trust
- D Privately—I'm unlikely to discuss them with others

10/ Given a choice of health-care plans, I'd go for...

- A Having control over which doctors and hospitals I can use
- B A strong referral by a reliable friend or coworker
- C Lower deductibles and copays for more extensive coverage
- D One that emphasizes wellness and preventive care

ANSWER KEY:

- 1/ AS, BI, CF, DP
- 2/ AI, BF, CP, DS
- 3/ AP, BS, CF, DI
- 4/ AI, BF, CS, DP
- 5/ AS, BI, CF, DP
- 6/ AI, BS, CF, DP
- 7/ AS, BP, CI, DF
- 8/ AP, BF, CI, DS
- 9/ AF, BP, CS, DI
- 10/ AI, BS, CF, DP

SCORING

If you chose mostly I's, you're Inner Driven. A true original, you prefer to spend money on items that reveal your personality—say, a vintage dress or antlers from a flea market to adorn your wall. Careful: Your guy may love your individuality, but have your own dollars to dole out on the things you love—independent of the household budget—to avoid arguments about how much money you are spending and what you're spending it on.

If you chose mostly S's, you're Socially Driven. For nurturing types, sharing the wealth and creating social bonds brings happiness. You spend money with the needs of friends and family in mind—throwing a birthday blowout for your mate, or even dropping bills on things to bring people together (say, a tent for family camping trips). But don't neglect *your* needs: Put aside money from each paycheck, and every few weeks, treat yourself. It doesn't have to be something big: Studies show it's more satisfying to have frequent doses of smaller things than one big purchase.

If you chose mostly P's, you're Physically Driven. You get off on spending green to enhance your sense of well-being. That might mean being healthy and fit (a treadmill or a juicer) or comfy in your surroundings (maybe a throw pillow). Watch out, though, for getting caught up in comparisons—say, with friends who have more expensive stuff. Every so often, remind yourself that the price tag has little to do with the pleasure you receive from a purchase.

If you chose mostly F's, you're Financially Driven. You're hands-on when it comes to money—for you, it represents security. When you do break out the bills, you need to know you're getting value, so you gravitate toward quality pieces that have lasting power (a classic camel-hair coat) or that may increase in value over the years (a piece of artwork). Smart, but there are limits. Basing every decision on the almighty dollar—like staying at a job you hate because of the paycheck—can suck the joy out of life. Loosen up the purse strings and live a little.

If you scored evenly across all categories, congratulations! You most likely have a healthy approach toward money. ■