WTNS Radio OSU Extension Update for November 22, 2021 Healthy People. Healthy Finances. Healthy Relationships.

On today's OSU Extension update for Healthy People, Healthy Finances, & Healthy Relationships we'll talk about over-shopping, and as always, look at some upcoming programs from OSU Extension.

Last week I attended Association of Financial Counseling and Planning Education (AFCPE) virtual annual symposium. One of my favorite sessions was taught by Carrie Rattle, a financial therapist and coach and founder of Behavioral Cents, titled "Why Can't I Just Stop Shopping?"

There are enjoyable and beneficial aspects to shopping. It can be a time to spend with family or friends and a way to celebrate special occasions. Shopping at small and local shops is a great way to participate in our local economy. But shopping has changed immensely in the past few decades.

The challenge is when shopping becomes a coping mechanism for stress in our lives and then traumatic events trigger additive behaviors. Even before the pandemic, a perfect storm was beginning to brew. We are continuing to move to an increasingly cashless society. Retailers are also enhancing their use of psychology, studying our habits to increase the probability and frequency of purchases.

Add to that the stress, anxiety, and lack of control that has been reality for many people during the pandemic, and the result for some people has been increased spending. At first this started as survival during shutdown – food, dry goods, cleaning supplies. Then it moved to coping with spending on entertainment and games while we were home. Many then transitioned to purchasing home furnishings or larger renovations. And once stimulus checks came, people shopped out of relief that there was hope on the horizon of getting back to normal.

More people than ever began shopping online in the past 18 months. Rattle shared that new habits can sometimes be easy to form. Her examples were interesting, and from my experience, spot on. "Developing a pleasurable habit, like eating chocolate for breakfast, for instance, may take a day, while trying to exercise at 5 pm each evening may take much longer."

She also shared that enjoyable behaviors cause the brain to release the pleasure chemical dopamine. Shopping can cause this reaction for some people. Therefore, shopping becomes a coping mechanism for uncomfortable emotions.

Here are some warning signs that someone may have unhealthy shopping habits. They may talk about "retail therapy" and physically escape from stressful situations to shop at a store. They may feel embarrassed or guilty after shopping with many purchases seldom worn or sometimes not even opened. It may cause conflict with their spouse to the point that they lie about how much they spend. They devote a lot of time to juggling accounts to pay for bills.

When Rattle works with her clients, she tries to help them identify what need they are trying to fill with the activity of shopping as well as the triggers that set them off. Then she helps them to identify healthy alternatives. For example, it could be the need to belong, to feel a part of something or feel connection to others. Triggers could be anxiety, stress, or lack of acceptance. Alternatives to shopping to fill this need could be to join a club, or to volunteer, or invite friends to do something that doesn't cost money.

Overshopping can ruin lives. It can lead to debt and deteriorate relationships. Many times, people will not seek help because they are embarrassed. They think they should be able to stop, but just can't figure out how on their own. Or they may feel shame. Or they may be in denial that they have a problem. When someone is ready to seek counseling to help address this challenge, be compassionate and supportive of their desire to change.

Many 2022 OSU Extension programming dates have been set for several programs including Dining with Diabetes, ServSafe Manger and Person-in Charge trainings, as well as Food Preservation programs like making pickles and canning tomatoes. Check these out at our website coshocton.osu.edu.

In closing, at OSU Extension, we are proud to work for Coshocton County to help educate and improve our families, farms, and businesses. We are thankful for the many ways we can serve our community and for the special relationships we have with so many of you. Please feel free to contact OSU Extension for more information at 740-622-2265 or visit our website at coshocton.osu.edu. Make it a healthy day!