



LUKENOTES

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Compulsive Spending

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Compulsive spending, whether the money is spent on personal items, gifts for others, "fixing up" the church, or vacations can be a serious problem in the lives of priest and men and women religious. Over the last four years at Saint Luke Institute, we have seen many clients who have accumulated levels of credit card debt that frightens them to the point where they are unable to tell others about their problem or even admit the depth of the problem to themselves. The spending and resulting debt, often in the thousands or tens of thousands of dollars, become a secret from others and a source of shame to the client. Some clients have even used illegal sources for "loans" to cover temporarily the debt, creating more dangerous indebtedness and sometimes involving illegal financial dealings.

When information about the level of debt becomes known to diocesan officials or religious superiors, the usual reaction is a mix of concern for the person involved, anger at their irresponsibility and bewilderment about why the problem continued for so long. Before making decisions about how to handle someone who has spent large amounts of money, it is important to know that overspending can be a symptom of the manic phase of a bipolar disorder, which is a complex mental illness. A psychological assessment can reveal the origins of the overspending. If the overspending is a symptom of bipolar disorder, the treatment will necessarily include consideration of mood stabilizing medication in addition to psychotherapy.

However, compulsive spending is often a separate problem and not a symptom of bipolar illness. Compulsive spending is present when a person is preoccupied with spending and experiences the impulses to spend as irresistible. The spending involves purchasing more than the person can afford and he/she knows that they do not need the items purchased. The spending preoccupations or behaviors cause marked distress, are time consuming, significantly impair social or occupational functioning or result in financial problems (McElroy 1991). Estimates of the prevalence of compulsive spending in the general population range from 1% - 6%.

When superiors learn about someone who spends to excess, one of the first questions they ask is "Why?" The answer seems to lie in two related places: the history of the compulsive person around spending money and the emotional relief the compulsive spender experiences by spending.

People who spend compulsively often have personal histories that include, paradoxically, deprivation and/or indulgence. Frequently the person will report childhood experiences of

unsatisfied yearnings for nurturance, protection, and esteem. Case reports of compulsive spenders often include a history that suggests material things, e.g. gifts or money were used as a way to compensate for emotional absence or loss. A client reported that when her father was unable to attend several successive important school events he tried to make up for his absence by giving her a gift of stereo equipment. The client recalled that she felt good about the gift even though her father didn't know she already owned similar stereo equipment. As a girl, this client initially felt sadness about her father's absence but his expensive gift left her feeling pleased by his attention. She tried to ignore the guilt she felt about the high dollar value of his gift. Years later this woman's recurrent response to relationship problems was purchasing clothes and jewelry to overcome feelings of rejection and emptiness. She later felt guilty about the extravagance of her purchases but did her best to ignore those feelings by not opening her credit card bills.

Compulsive spenders often report feeling frantic as they head for the store; they feel anxious and driven to find a way to ward off negative feelings about themselves. In addition, the buying often fulfills a common need in compulsive spenders, the desire to look good to others by wearing attractive clothes or by owning desirable items, such as expensive cars, art or sporting goods. The clients we see, priests and religious women and men, sometimes redirect the compulsive spending away from personal items and toward purchases to "help" others or to create extravagantly furnished rooms, rectories or churches. In this way, the compulsively spending priest or sister can avoid the guilt of spending on themselves by spending "for the good of others." When this happens, superiors and peers will notice that the spending on others is usually unwarranted or extravagant and has the effect of increasing the self-esteem and pride of the spender.

Treatment for compulsive spenders will most often involve a combination of practical behavioral constraints, psychotherapy and medication. Since the spending is out of control, compulsive spenders must be willing to give up their credit cards and, in some cases, be willing to have very limited access to money. Compulsive spending often exists in combination with other problematic ways of filling feelings of emptiness; food bingeing or sexual activity may also be prominent symptoms. Depression can be both a trigger for the spending and a consequence of it; use of anti-depressant medication may then be an important treatment component. Psychotherapy will focus on the early factors that created the affective states for which the spending compensates. Therapy also focuses on strategies to avoid further episodes of compulsive spending. A strong test of the success of treatment is whether the client can withstand the frustrations and limitations in the course of treatment without buying, gift giving or using other ways to "purchase" self-esteem.

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