



Living Well
North Tyneside
Supporting Health and Wellbeing



Most of us have indulged in a little retail therapy now and then — a treat after a tough day or a reward for a job well done. But when the occasional splurge turns into a habit, it may be a sign of something deeper. Emotional spending, often referred to as compulsive buying, is a behaviour that affects a growing number of people in the UK and can have a significant impact on both emotional wellbeing and financial stability.

What Is Emotional Spending?

Emotional spending occurs when people make purchases in response to feelings rather than actual needs. Whether it's stress, boredom, sadness, or even happiness, these emotional triggers can lead to impulsive decisions that provide temporary relief — but often leave regret in their wake.

While many of us can relate to buying something on impulse, compulsive buying disorder (CBD) is a recognised behavioural addiction. UK Rehab cites studies that estimate around 4.9% of the UK adult population may be affected, highlighting that this issue is more common than many realise.

Why Do We Shop Emotionally?

Several psychological factors can influence our spending habits:

- **Stress relief:** Shopping can offer a temporary sense of control or comfort during stressful periods.
- **Low self-esteem:** People may shop to boost self-worth or to present a certain image to others.
- **Social influence:** The pressure to keep up with trends or match peers' lifestyles can drive unnecessary purchases.
- **Advertising and accessibility:** Online shopping and targeted marketing make it easier than ever to buy without thinking twice.

For some, emotional spending becomes a coping mechanism — but one that creates a cycle of guilt, debt, and worsening emotional health.

The Impact on Wellbeing

When emotional spending becomes frequent or excessive, the consequences can stretch far beyond a tight bank balance. It can lead to:

- Anxiety and stress from overspending
- Strained relationships due to financial tension
- Reduced self-esteem linked to feelings of guilt or lack of control
- Long-term financial difficulties, including debt

Recognising this pattern is the first step to change. Fortunately, there are ways to build healthier spending habits and emotional resilience.

How to Curb Emotional Spending

If you suspect your shopping habits are influenced by your emotions, here are some steps you can take:

1. **Track your triggers:** Keep a journal of your purchases and note your mood at the time. This can help identify emotional patterns.
2. **Delay gratification:** Create a 24-hour rule before making non-essential purchases. If the urge passes, you

probably didn't need it.

3. **Set a budget:** Knowing your financial boundaries makes it easier to resist impulsive decisions.
4. **Find alternatives:** Replace shopping with healthier coping strategies like walking, journaling, or talking to a friend.
5. **Seek support:** If spending is causing serious distress or financial harm, consider speaking to a mental health professional or financial advisor.

Want to Learn More?

If you'd like to explore this topic further, take a look at "[Shopping Habits and Wellbeing: A Data-Driven Guide to Emotional Spending](#)" from Compare the Market. It explains why people sometimes shop to feel better, what drives impulsive purchases, and shares helpful tips on how to manage those habits and take control of your spending.



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