

PLASTIC

Three million women are borrowing money from relatives to pay off their debts. When is it time to stop?

Louise Connelly, 33, says it's ironic that she works as a finance manager as, in the last two years, she has clocked up £17,000 in debt, thanks to her addiction to shopping on credit cards. 'I broke up with my boyfriend and suddenly felt free,' she remembers. 'I booked a holiday, went shopping a few times and put it all on my

card. Then I met a new guy who had lots of money, so I tried to keep up with his spending. Within a year, I was at my £6,000 limit. I took out a loan to cover it, then started using my card again. It was like I was in a trance, unconscious of my behaviour.'

Break-ups and stress can often lead to compulsive shopping, says clinical hypnotherapist Monica Black. 'It might begin as harmless retail therapy, but when it becomes the only way people know how to deal with negative feelings, it can lead to addiction and exorbitant debt.' The first step is identifying your triggers. 'For most young women, this will be stress, fatigue, bad news or an argument,' she says. Once you know the feelings you're trying to escape, you can take other measures to deal with them.

Black says that when you are in the shops with the itch to buy, 'Taking five deep breaths can help. Ask yourself just



what you're feeling, then fast-forward to how you'll feel once the thrill has worn off. Will you feel guilt and regret? The key is to stop and think before you impulsively buy.'

DEAL WITH IT

- Seek help to clear your debt. At debtwizard.com (0845 225 0025) you can find a comparison of debt solutions. You can also call The Consumer Credit Counselling Service for confidential advice on 0800 138 1111.
- Shopping addiction can be a sign of underlying bipolar disorder or depression, and you might benefit from a course of therapy or medication. Hypnotherapy can help. Contact Monica Black at hampsteadhypnotherapy.com or find a registered therapist at thehypnotherapyassociation.co.uk.

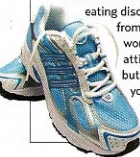
RUNNING

An obsession with fitness can be a warning sign

This weekend, Anita Chan will run for two hours on both Saturday and Sunday and clock up about eight hours in total for the week – plus three Bikram yoga classes. 'I'm addicted to the feeling of invincibility you get after running,' says the 32-year-old accounts director. 'I feel taller, leaner, more attractive. If I don't run, I get irritable and guilty. I know people think I'm addicted, but like most addicts, I'm in that place where I can't see that it's a problem.'

DEAL WITH IT

- Try to cut out two runs a week and reduce your mileage. If you can't, call B-EAT, the Eating Disorders Association on 0845 634 1414 or log on to edauk.com. CEO Susan Ringwood says addiction to exercise can be a sign of a distorted body image. 'You don't need to have a classic eating disorder to seek help from us. If you're worried about your attitude to exercise but are not sure if you have a problem, we'd rather you called.'



Am I addicted?



'A healthy enthusiasm adds to life, while a true addiction takes away from it,' says Professor Mark Griffiths, psychologist at Nottingham Trent

University and one of Britain's leading researchers into behavioural addictions. He says there are six signs that flag up you could have a problem.

- 1 Whatever it is you may be addicted to has become one of the most important behaviours in your life.
- 2 You use the behaviour as a way to modify your mood, as a high or as a way of escaping your feelings.
- 3 Over time, your tolerance to the activity builds up and you find yourself needing more and more to get the 'fix' or high feelings.

- 4 You feel withdrawal symptoms such as panic, irritability, disconnection or nausea when you don't engage in the activity.
- 5 Partners, friends or colleagues have complained about the amount of time you spend on it. You may feel you'd like to cut down, but you can't.
- 6 You've cut it out in the past, only to return to it and fall into the same cycle of compulsive behaviour.

Help! I tick all the boxes

'The first thing to try to do is stop, or cut down for six months,' suggests David Smallwood from the Priory. 'If that causes you grief, anger or anxiety, you should seek help.' Speak to your doctor – you may be entitled to a course of therapy. You can have a free assessment at one of the Priory clinics nationwide (priorygroup.com).