

## **Compulsive Buying Behaviours among Chinese People in Hong Kong: Prevalence, Patterns and Mental Health Conditions**

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### **Abstract**

*Objectives: This study was exploratory and aimed to find out the prevalence, profiles and mental health conditions of compulsive buyers in Hong Kong.*

*Method: A convenience sampling method was used to recruit respondents from university campuses, shopping centres and users of social services of Tung Wah Groups of Hospitals. A total of 1489 people completed the questionnaire.*

*Results: Using the criteria proposed by Faber and O'Guinn, 100 respondents fell into the compulsive buying category. The numbers of female to male compulsive buyers were 60% to 40%, and about 70% in younger age group below 30. The most frequently purchased items were clothing, food and dining and shoes. Compulsive buyers tended to spend an average of \$HK500 on each item they brought and mainly used credit card to pay for the purchase. Many compulsive buyers were in debts and borrowed money from relatives and families to pay their debts as well as using credit cards to do so. Over 13 % had their debts reorganized and another 11% went bankrupt. Both male and female compulsive buyers had very high rate of psychological distress as indicated by their GSI scores (77.5% for men and 65% for women). Those who had a history of mental illness claimed that they had the illnesses after engaging in compulsive buying behaviours, and not vice versa. The most common types were depression and anxiety. Implications for public education and counseling were discussed.*

*Keywords: compulsive buying behaviours, prevalence, patterns and mental health conditions*

### **Introduction**

Compulsive buying problems are characterized by excessive and inappropriate shopping and buying behavior that lead to impairment manifested through personal

distress; social, marital, and occupational dysfunctions; and financial or legal problems (Black et al., 1998). Faber and O'Guinn (1989) defined compulsive buying problems as involving chronic, repetitive purchasing that had become a primary response to negative

events or feelings. Krych (1989) attempted to classify compulsive buying as an addictive disorder and argued there were a number of similarities between compulsive buying problems and other addictive behaviors, including the fact that individuals find it pleasurable to engage in the compulsive act, that they increase their preoccupation with the addiction, and might find it very hard to stop. McElroy, Keck, Pope, Smith, and Strakowski (1994) emphasized the cognitive and behavioral aspects relating to compulsive buying problems, and highlighted the resultant impairments, which include personal distress, interference in social and occupational functioning, and financial or legal problems.

### **Prevalence of Compulsive Buying**

Faber and O'Guinn (1989) made the first attempt to provide an estimate of the prevalence of compulsive buying problems. Using the Compulsive Buying Scale, they estimated that the prevalence of compulsive buying problems fell between 2% and 8% of the general population. Others reported 16% (Magee, 1994) and 12% (Hassay & Smith, 1996). In the most recent telephone survey of 2513 adults in the United States, Koran et al. (2006) reported a 5.8% incident rate. In Hong Kong, shopping and buying are some of the most common leisure activities. In this highly materialistic society, younger people in particular attempt to achieve social status (Chan, 2003), to relieve their stress and gain a sense of happiness through buying something (Chan, 2006). Since there is no local research conducted to look at the prevalence of compulsive buying problems in Hong Kong, this study attempted to do so.

### **Patterns of Compulsive Buying**

The perception that women enjoy shopping and men enjoy collecting leads to the debate about whether there is a gender difference and

how it manifests itself. McElroy et al. (1994) reported that 90% of the 20 compulsive buyers in their study were women. Consistently higher percentages of female compulsive buyers (80% and 92% respectively) were also reported in the studies conducted by Christenson et al. (1994) and Schlosser et al. (1994). However, Koran et al. (2006) found that the prevalence of compulsive buying problems was almost equal in men and women (5.5% and 6% respectively). Since there is no local data on this, our research attempted to collect such evidence. Regarding the type of products compulsive buyers brought during their buying episodes, Christenson, Faber, de Zwaan, and Raymond (1994) found that products that enhance physical attractiveness or physical appearance, clothing, shoes, and jewelry were top of the list. On average, compulsive buyers in the study of Christenson et al. (1994) spent US\$110 during a typical compulsive shopping trip.

Participants in Schlosser, Black, Repertinger, and Freet's (1994) study reported that compulsive buyers were most likely to buy during the afternoon. The percentage was the same for participants who reported the highest buying frequency in the evenings, and those with no significant preference for the buying time. Compulsive buying was found to be a year-round phenomenon, but had the potential to be more problematic during Christmas and other holidays. It was also reported that there were more compulsive buying episodes during friends' and family members' birthdays. Regarding the outcome of the purchases, a range of behaviors was observed and reported in the studies conducted by Christenson et al. (1994) and Schlosser et al. (1994). In both studies, over half of the participants reported that they never even removed some of their purchases from their packaging. Other frequently cited behaviors included returning the products, giving the products away, placing some of the items in storage, selling some of the products, and even throwing items away.

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Earlier research has shown that credit card usage is directly associated with compulsive buying problems (e.g. O'Guinn et al., 1989; d'Astous, 1990; Ritzer, 1995). It has been shown that access to credit cards could trigger and increase compulsive buying problems amongst psychiatric patients with issues of problematic buying (McElroy et al., 1994). In a study conducted by d'Astous (1990), he found a significant positive relationship between irrational credit card usage and compulsive buying problems in the general population. Indeed, compulsive buyers are more likely to own more credit cards than other consumers, and also carry larger credit card balances (d'Astous's, 1990, Roberts et al., 2001).

### ***Mental Health Consequences of Compulsive Buying***

Compulsive buying has been reported to be associated with a range of psychiatric disorders. In particular, people with compulsive buying problems frequently meet criteria for Axis I disorders (i.e. mood and anxiety disorders, substance use disorders, and eating disorders). For example, McElroy et al. (1994) reported high comorbidity with other psychiatric disorders. Amongst the 20 participants recruited for their study, 95% (n = 15) had lifetime diagnoses of major mood disorders, 80% (n = 16) had lifetime diagnoses of anxiety disorders, 40% (n = 8) had impulse control disorder, and 35% (n = 7) were diagnosed to be suffering from eating disorders. Although numerous studies have demonstrated a strong association between compulsive buying problems and psychiatric illnesses such as depression, the nature of the relationship is complex (Kyrios, Frost, & Steketee, 2004). It is because psychiatric illnesses can be both the antecedent and the consequence of compulsive buying problems. As the antecedent, compulsive buying problems serve the function of mood management and are used in the form of a coping strategy for the

compulsive buyers to cope with their depressed and anxiety states. Depression and anxiety may lead to poor self-esteem, negative thinking, cognitive difficulties, and other effects that can drive compulsive buying behaviors (Kyrios et al., 2004). On the other hand, depression and anxiety can also be the consequence of compulsive shopping. Depression and anxiety may result from the social, financial, familial, and interpersonal complications caused by compulsive buying problems. To conclude, this study intended to explore the prevalence, patterns and mental health of compulsive buyers in Hong Kong.

### **Objectives**

Based on the literature review, the objectives of the current study were:

1. To provide an estimate of the prevalence of compulsive buying problems in Hong Kong,
2. To explore the demographic characteristics of the compulsive buyers, including their age, gender, marital status, education level, employment, and monthly income in Hong Kong,
3. To explore the buying pattern of compulsive buyers in Hong Kong, and
4. To explore the mental health status of the compulsive buyers in Hong Kong.

### **Method**

#### ***Sampling Method and the Sample***

Owing to practical considerations, such as the inability to identify and locate a sample population of compulsive buyers in Hong Kong, convenience sampling and snowball sampling were adopted. Members of the general public, who were adults aged between 18 and 60, were recruited for the purpose of the current study.

### ***Procedures***

The study was conducted from September 2007 to March 2008. The questionnaire was administered to the general public through a number of channels: an online version of the questionnaire was constructed to collect responses, students in the universities were invited to take part in the study, individuals attending seminars on how to deal with their compulsive buying problems were invited to take part, and shoppers at shopping malls were invited to take part as well. The questionnaire was self-administered, and took about 35 minutes to complete. A total of 1489 completed questionnaires were successfully collected. Among these, 687 were collected from the online version of the questionnaire, and the other 802 were collected from respondents on university campuses, users of social services of the Tung Wah Group of Hospitals, and shoppers at shopping malls. With the use of the Compulsive Buying Scale (CBS), an instrument that can screen out cases that are not presumed to be at risk of developing compulsive buying tendencies, respondents with scores smaller than the cutoff point of -1.34 were considered as compulsive buyers. A total of 100 respondents fell into this group, and dividing this number by the total number of respondents, the prevalence rate of compulsive buying problem in the study was approximately 6.7%.

### ***Instruments***

The questionnaire had four parts. It contained questions on the demographic characteristics of respondents, such as their age, sex, and marital status, as well as their mental health status. Information on the buying patterns of respondents was also obtained.

### ***Patterns of Buying Behaviours***

The second part included a set of self-

constructed questions about the patterns of buying among people with compulsive buying problems: Preference for the types of products, amount spent, time and place of buying, methods of payment and loans and debts associated with overspending.

### ***Compulsive Buying Scale***

The Compulsive Buying Scale, developed by Faber and O'Guinn (1989), was translated into Chinese and used in this study. It is a screening instrument utilized to identify compulsive buyers. The scale consists of seven statements representing specific behaviors and feelings related to compulsive buying. Six of the statements (e.g. 'Felt others would be horrified if they knew of my spending habits,' 'Bought myself something in order to make myself feel better,' 'Felt anxious or nervous on days I didn't go shopping') were rated on a scale from 1 = 'very often' to 5 = 'never'. One statement, 'If I have any money left at the end of the pay period, I just have to spend it', was rated on a scale from 1 = 'strongly agree' to 5 = 'strongly disagree'. Faber and O'Guinn developed a scoring system involving a regression equation with item weighting to determine the cutoff score for compulsive buyers (scoring equation =  $-9.69 + (Q1 \times .33) + (Q2a \times .34) + (Q2b \times .50) + (Q2c \times .47) + (Q2d \times .33) + (Q2e \times .38) + (Q2f \times .31)$ ). The more severe was the compulsive buying, the greater was the negative score on the scale. The scale has been shown to have good reliability and validity (Faber, 1992). The present study revealed a strong internal consistency, with a Cronbach's alpha of 0.91.

### ***Brief Symptoms Inventory (BSI)***

The Chinese version of the Brief Symptoms Inventory (BSI) contains 53 items. It is designed to assess the mental health of clinical and non-clinical populations (Derogatis & Mellisaratos, 1983). The

instrument is comprised of nine dimensions: somatization, obsession-compulsion, interpersonal sensitivity, depression, anxiety, hostility, phobic anxiety, paranoid ideation, and psychoticism (Cheng & Leong, 1993). The items are rated on a five-point scale ranging from 'not at all distressed' (0) to 'extremely distressed' (4). In this study, the Cronbach's alpha for this scale was 0.97, indicating a very high level of internal consistency. Based on the individual scores on the BSI, Ritsner et al. (2000) developed the Global Severity Index (GSI) thresholds to identify cases of distress. Individuals with GSI values equal to or greater than 0.42 for men and 0.78 for women were considered as psychologically distressed.

**Results**

In this study, 68% of respondents were aged between 18 and 30 years old, while 31% of them were aged 30 years or above. There were 42% who had attained a secondary level of education and 54% had a tertiary level of education. 66% were employed and 19% of them were students. Just over half the respondents (52%) had an average monthly income of HK\$10,000 or less. Lastly, approximately 40% of respondents were male and 60% were female. Most of them were single (82%) and the rest were married.

Nine respondents suffered from depression, two suffered from schizophrenia, two suffered from anxiety disorder, and one each suffered from early psychosis, postnatal depression, obsessive-compulsive disorder, and bipolar disorder. A total of 41% had had their illnesses diagnosed before the emergence of compulsive buying problems, and 59% claimed to have psychiatric illnesses after the emergence of the problems. A majority of them (71%) had had their illnesses for less than 5 years, and two respondents had been suffering from their illnesses for more than 20 years. Psychiatrists

had provided professional assistance to 13% of the respondents, while 10% of them had received professional assistance from psychologists. The percentages of respondents who received assistance from social workers and debt counselors were 18% and 14% respectively. (Table 1)

**Buying Patterns and Financial Conditions of Compulsive Buyers**

The five most frequently reported items of purchase were clothing, food or dining out, shoes, handbags and entertainment. In terms of buying frequencies, 14% of respondents reported buying something every day. The most frequently reported buying frequencies were once a week (19%), twice a month (19%), and every 2 days (16%). About 55% reported spending an average amount of up to HK\$500 on a single purchase, 25% were spending HK\$501 to HK\$1,000, and 31% were spending HK\$1,001 to HK\$5,000. Just 2% were spending over HK\$5,000 on a single buying trip. More than half of the respondents (55%) bought something during the weekdays. The second most common time was Fridays (10%), and the third was public holidays (8%). The most often cited place for buying an item was a chain store (47%). Another 12% of the respondents made their purchases in specialty shops, and 11% had no specific places in which they made their purchases. Lastly, over half of the respondents (51%) used credit cards for payment.

Concerning the financial conditions of these compulsive buyers, over 66% claimed they had loans due to financial difficulties. About 15% had loans as high as HK\$100,000 or above. 76% had credit cards which full payment had not been and could not be paid. Even worse, 13% had their loan reorganized and 11% had declared bankruptcy. (Table 2)

**Table 1**  
Demographic Characteristics of Respondents

| Demographic Characteristic                         | N (%)   | Demographic Characteristic   | N (%)   |
|--|---------|--|---------|
| Sex  |         | Professional Assistance Received (can receive more than one service) |         |
| Male   | 40 (40) | Not required   | 45 (44) |
| Female   | 60 (60) | Psychiatrists  | 13 (12) |
| Age  |         | Psychologists  | 10 (10) |
| 18-30  | 68 (69) | Social workers   | 18 (17) |
| 30 or above  | 31 (31) | Debt counselors  | 14 (14) |
| Marital status                                     |         | Other  | 3 (3)   |
| Single   | 82 (82) | Number of Times Professional Assistance Received (in last 6 months)  |         |
| Married  | 18 (18) | Psychiatrists  |         |
| Education Level                                    |         | 1-5 times  | 9 (69)  |
| Primary  | 3 (3)   | 6-10 times   | 1 (8)   |
| Secondary  | 42 (42) | 11-15 times  | 2 (15)  |
| Tertiary   | 54 (55) | 16-20 times  | 0 (0)   |
| Employment   |         | More than 20 times   | 1 (8)   |
| Employed   | 66 (66) | Psychologists  |         |
| Unemployed   | 15 (15) | 6-10 times   | 9 (90)  |
| Student  | 19 (19) | 11-15 times  | 1 (10)  |
| Average Monthly Income                             |         | 16-20 times  | 0 (0)   |
| HK\$10,000 or below                                | 50 (52) | More than 20 times   | 0 (0)   |
| HK\$10,001-\$20,000                                | 33 (34) |  | 0 (0)   |
| HK\$20,001-\$30,000                                | 10 (11) | Social Workers   |         |
| HK\$30,001-\$40,000                                | 1 (1)   | 1-5 times  | 17 (94) |
| HK\$40,001-\$50,000                                | 0 (0)   | 6-10 times   | 0 (0)   |
| Above HK\$50,000                                   | 2 (2)   | 11-15 times  | 0 (0)   |
| Psychiatric Illness                                |         | 16-20 times  | 0 (0)   |
| No mental illnesses                                | 83 (83) | More than 20 times   | 1 (6)   |
| Depression   | 9 (9)   | Debt-Counselors  |         |
| Schizophrenia                                      | 2 (2)   | 1-5 times  | 11 (79) |
| Early psychosis                                    | 1 (1)   | 6-10 times   | 2 (14)  |
| Postnatal depression                               | 1 (1)   | 11-15 times  | 0 (0)   |
| Anxiety disorder                                   | 2 (2)   | 16-20 times  | 0 (0)   |
| Obsessive-compulsive disorder                      | 1 (1)   | More than 20 times   | 1 (7)   |
| Bipolar disorder                                   | 1 (1)   | Comorbidity with Other Addiction Problems                            |         |
| Time of Diagnosis                                  |         | Yes  | 12 (12) |
| Before the emergence of compulsive buying problems | 7 (41)  | No   | 88 (88) |
| After the emergence of compulsive buying problems  | 10 (59) | Types of Addiction Problems  |         |
| Duration of Illness                                |         | Gambling   | 2 (17)  |
| 0-5 years  | 11 (67) | Alcoholism   | 0 (0)   |
| 6-10 years   | 3 (17)  | Drug addiction   | 1 (8)   |
| 11-15 years  | 0 (0)   | Internet addiction   | 6 (50)  |
| 16-20 years  | 1 (5)   | Sex addiction  | 0 (0)   |
| More than 20 years                                 | 2 (11)  | Other addiction problems   | 3 (25)  |

**Table 2**  
The Buying Patterns of Respondents (N=100)

| Type (# of respondents putting this item as the top 5 most frequently purchased items) | N (%)   | Type (# of respondents putting this item as the top 5 most frequently purchased items) | N (%)   |
|--|---------|--|---------|
| Clothing   | 67      | Method of Payment  |         |
| Food/Dining  | 49      | Cash   | 37 (39) |
| Shoes  | 45      | EPS  | 6 (6)   |
| Handbag  | 28      | Credit cards   | 51 (54) |
| Entertainment  | 28      | Octopus cards  | 0 (0)   |
|  |         | Other  | 1 (1)   |
| Buying frequencies   |         | Loans due to financial difficulties?   |         |
| Everyday   | 14 (14) | Yes  | 66 (66) |
| Every 2 days   | 16 (16) | No   | 34 (34) |
| Three times a week   | 10 (10) | Highest amount of loan   |         |
| Twice a week   | 11 (11) | HK\$1,000 or below   | 1 (1)   |
| Once a week  | 19 (19) | HK\$1,001-\$10,000   | 14 (21) |
| Twice a month  | 19 (19) | HK\$10,001-\$50,000  | 24 (36) |
| Once a month   | 6 (6)   | HK\$50,001-\$100,000   | 18 (27) |
| Once every few months  | 2 (2)   | HK\$100,001-\$500,000  | 10 (15) |
| Other  | 2 (2)   | Amount of credit cards   |         |
| Amount Spent   |         | 0  | 1 (1)   |
| HK\$0-\$500  | 60 (64) | 1  | 8 (9)   |
| HK\$501-\$1,000  | 15 (16) | 2  | 22 (24) |
| HK\$1,001-\$5,000  | 18 (19) | 3  | 17 (19) |
| Over HK\$5,000   | 1 (1)   | 4  | 9 (10)  |
| Time of Purchase   |         | 5  | 19 (21) |
| Weekdays (Mondays-Thursdays)   | 55 (56) | 6-10   | 3 (3)   |
| Fridays  | 10 (10) | 11-15  | 1 (1)   |
| Saturdays  | 7 (7)   | Over 15  | 11 (12) |
| Sundays  | 5 (5)   | Number of credit cards where full payment cannot be made                               |         |
| Public Holidays  | 8 (8)   | 0  | 24 (28) |
| Anniversaries  | 1 (1)   | 1  | 14 (16) |
| Pay Day  | 8 (8)   | 2  | 14 (16) |
| Other  | 5 (5)   | 3  | 8 (9)   |
| Place of Buying  |         | 4  | 8 (9)   |
| Chain stores   | 47 (47) | 5  | 4 (5)   |
| Small shops  | 8 (8)   | 6-10   | 10 (12) |
| Specialty shops  | 12 (12) | 11-15  | 3 (4)   |
| Shops in neighborhood  | 4 (4)   | Repeated loans   |         |
| Shops around workplace   | 5 (5)   | Yes  | 46 (51) |
| Large shopping malls   | 3 (3)   | No   | 44 (49) |
| Familiar shops   | 6 (6)   | Debt reorganization  |         |
| Internet shopping  | 1 (1)   | Yes  | 13 (13) |
| No preferences   | 11 (11) | No   | 87 (87) |
| Other  | 3 (3)   | Bankruptcy   |         |
|  |         | Yes  | 11 (11) |
|  |         | No   | 89 (89) |

**Mental Health of Compulsive Buyers**

As suggested by Ritsner et al. (2000), individuals with GSI values equal to or greater than 0.42 for men and 0.78 for women can be considered as psychologically distressed. In the compulsive buying group, 77.5% of male respondents and 65% of female respondents could be classified as being psychologically distressed.

**Discussion**

Before discussing the results, it is important to state the limitations of this study. Since it is rather difficult to recruit a target sample of compulsive buyers, it was decided that convenience sampling and snowball sampling would be adopted. The representativeness of the study was thus reduced. Another drawback of the study is that the Compulsive Buying Scale was not validated for use in Chinese populations, and further and more rigorous studies would be needed to establish its validity. This would greatly facilitate more meaningful comparisons among different cultural groups in the future.

**Prevalence of Compulsive Buying Problems**

This is the first exploratory study to investigate compulsive buying problems in Hong Kong. The prevalence rate for compulsive buying in this study was 6.7% and was considered to be similar to findings of recent overseas studies (e.g. Koran et al., 2006). Based on this percentage, it is estimated that around 500,000 people in Hong Kong may be affected by compulsive buying problems. This high prevalence rate is very alarming as compulsive buying behaviours have such a major negative impact on the compulsive buyers. While compulsive buying problems affect the well-being of individuals and may lead to poor mental health status, the problems have also been found to be associated with a

number of other negative consequences such as financial difficulties and disruption of family relationships (e.g. Black, 2001; O'Guinn et al., 1989). Therefore, attention should be paid to helping the compulsive buyers.

**Younger Age of Compulsive Buyers**

About 70% of the respondents in the compulsive buying group were in the younger age group, with the majority of them aged below 30. People in the younger age group are members of a generation that has been raised in a consumer culture (Dittmar, 1992). Materialistic tendencies are not uncommon among this younger generation in Hong Kong (Chan, 2006). Generally speaking, the younger generation believe that material possessions communicate messages of a higher social status, a sense of importance and of happiness to others. Thus, they are likely to engage in compulsive buying. On the one hand, such behaviours may result in the recognition of one's social status, and the approval from the members of a social group. Yet, compulsive buying is also perceived as a legitimate way of relieving stress. Thus, it is not difficult to understand why compulsive buying problems may be more prominent among the younger age group.

**Gender Difference**

There were more female than males compulsive buyers identified in this study (60% and 40% respectively), but no significant gender differences were found. This suggests that in Hong Kong, a highly advanced and materialistic society, men are equally susceptible to developing compulsive buying problems. These findings appear to challenge the existing perception held by the public that more women are compulsive buyers. Such a misconception could be attributed to the fact that women generally are more willing to seek treatment. Thus, they may have been over-

represented in studies using clinical samples, such as the ones found in the studies of Christenson et al. (1994) and McElroy et al. (1994) studies. On the other hand, men tend to rely on themselves to resolve their problems and may therefore have been unrepresented in many studies. Given the fact that male respondents made up 40% of the total number of compulsive buyers in this study, it is very important to organize public education campaigns to rectify this public misconception, and to raise the awareness that men can also be victims of compulsive buying problems. In Chinese society, men are expected to be strong and independent, and to hide their weaknesses and unpleasant feelings (Yip, 2003). This may delay their help-seeking behaviors, should they have compulsive buying problems.

#### ***Buying Patterns and Credit Card Usage***

The buying preferences of the compulsive buyers in this study were found to be similar to those found in overseas studies (e.g. Christenson et al., 1994). The most frequently reported items were clothing, shoes, and foods or dining. Concerning spending patterns, the compulsive buyers spent more than HK\$500 on an average buying trip, and they mostly used credit cards for payment. In overseas studies, compulsive buyers were found to spend an average of US\$110 during a typical compulsive shopping trip (e.g. Christenson et al., 1994). This study also found that many compulsive buyers were in debts and suffered from financial difficulties. Edwards (1993) attempted to explain the buying patterns and the resultant consequences found in the compulsive buyers by suggesting that the buying behaviors of compulsive buyers are fundamentally different from other kinds of consumers. Non-compulsive buyers, for example, make planned purchases of items only when they are needed. Recreational buyers may occasionally make unplanned purchases, which may involve efforts to

improve their mood. In contrast, compulsive buyers experience a continuous and powerful urge to purchase items. The urge is so strong that they often neglect other obligations and responsibilities in order to act on it. It is the compulsive buyers' inability to control their buying impulses, or urges, rather than their preference for particular items that contributes to their compulsive buying problems.

Financially, many compulsive buyers in this study were either in debts or had poor financial statuses. One possible reason may be related to the irrational credit card usage among the compulsive buyers. Our findings suggest that compulsive buyers tended to have about 4-5 credit cards and were not able to make full payments. They also used the available credit on one credit card to make payments on another card, and made the minimum payment only. It can be argued that the irrational credit card usage allowed compulsive buyers to continue with their buying behaviors. Unfortunately, the accumulated debts eventually became so heavy that they could not pay them off. As they became more and more entrenched in their debts, they experienced more stress and developed mental health problems (Norum, 2008). Thus, irrational card usage not only produces financial difficulties but also affects the well-being of compulsive buyers (Magee, 1994).

#### ***Mental Health of Compulsive Buyers***

Relatively little research has been carried out to study the mental health of compulsive buyers. Based on the results obtained from the GSI of the Brief Symptoms Inventory in this study, there were a high percentage of male and female compulsive buyers (77.5% and 65% respectively) who could be considered at risk of developing mental health problems. From the demographic data, it is also found that some of the compulsive buyers suffered

a range of psychiatric illnesses: depression, anxiety disorder, schizophrenia, early psychosis, postnatal depression, obsessive-compulsive disorder and bipolar disorder. They also had a range of other addiction problems, including gambling, drug, and internet addictions. It is interesting to know that quite a few of the respondents claimed that their psychiatric illnesses occurred after the emergence of their compulsive buying problems. However, further research is needed to ascertain the causal relationship between compulsive buying problems and mental illness. Nonetheless, our findings suggest that the compulsive buyers were at a higher risk of developing mental health problems. The experience of losing control, together with their inability to stop their buying urges, contributed to a range of negative emotions, which included shame, self-blame, guilt, anxiety, and depression, experienced by the compulsive buyers. Such negative emotions, together with the accumulated stress induced by their financial difficulties, in turn, might have elevated their risk of developing psychiatric illnesses. Indeed, this helps to explain why poor mental health is the more likely outcome for compulsive buyers, and why psychiatric illnesses may emerge *after* compulsive buying problems have begun. Therefore, attention must be paid to help this group of individuals to address their mental health concerns.

#### **Recommendations**

##### ***Public Education***

Public education campaign may address the following three aspects of our findings. First, the public has to be aware of the fact that men are as likely as women to suffer from compulsive buying problems. Men in Chinese culture are perceived as strong and masculine figures (Yip, 2003). They tend to hide weaknesses and unpleasant feelings like sadness, fear, and powerlessness (Yip, 2003).

This cultural definition of the male gender may affect their help-seeking behaviors. Public education needs to address this issue by correcting the public misconception and to encourage men to take prompt action to seek help. Second, public education should target younger members of the public. In this study, it is found that most compulsive buyers were in the younger age group, with the majority of them aged below 30. Lastly, the public education campaign has to encourage responsible use of credit cards and promote the use of cash for purchases instead. Emphasis should be placed on providing information on the appropriate credit card use and the possible relationship between irrational credit card use and compulsive buying problems.

##### ***Debt Counseling for Compulsive Buyers***

Debt counseling can be highly useful for compulsive buyers. Consumers with credit problems typically seek advice and assistance from a debt counseling agency as an alternative to bankruptcy or prior to seeing an attorney about declaring bankruptcy. Debt counseling agencies provide credit counseling and a debt management program for compulsive buyers. Individuals who receive debt counseling have their financial situation reviewed by a counselor who (a) examines ways to solve current financial problems, (b) assists them in developing a realistic spending plan to manage money and credit, and (c) helps them to achieve financial goals to prevent future financial difficulties (Kim, Garman, & Sorhaindo, 2003).

##### ***Individual Counseling for Compulsive Buyers who are at Risk of Mental Health Problems***

In this study, a proportion of compulsive buyers were found to be at risk of developing poor mental health: depression, anxiety disorders and etc. These individuals may benefit from individual counseling and

psychotherapy such as cognitive-behavioural therapy. Since compulsive buyers are often under great stress as a result of the range of adverse consequences, relaxation techniques can also be helpful in reducing their stress and protecting their mental health.

## 摘要

### 香港華人強迫購物行為之普遍率、行為模式及精神健康狀況研究

目的：這項研究是探究性質及旨在發掘出香港強逼性購買者的過度消費行為：普遍程度、模式及心理狀況。

方法：從大學、購物中心及東華三院轄下的社會服務使用者中進行研究，最後共1,489人完成問卷調查。

結果：採納Faber及O' Guinn提出的準則，發現100名受訪者被列入強逼性購買者的類型。當中女性佔六成，70%年齡為30歲以下。他們最經常消費的項目包括衣服、飲食及鞋子。強逼性購買者平均消費\$500於一項物品上，並多選擇使用信用卡簽帳。大多數強逼性購買者都有負債，並需向親友借貸或運用信用卡去清還債務。其中超過13%需進行債務重組，11%更需要申請破產。根據GSI數據顯示，男性及女性的強逼性購買者出現嚴重的精神心理困擾（男性為77.5%，女性為65%）。部份有精神問題的強逼性購買者表示，他們由於有過度消費行為而導致患上精神病，而最常見為抑鬱症及焦慮症。最後本文將討論涉及公眾教育及輔導的範疇。

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## Compulsive Buying Behaviours among Chinese People in Hong Kong: Prevalence, Patterns and Mental Health Conditions

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