



Hide 'n shop

MANY OF US HAVE CONCEALED MONEY FROM THE MEN IN OUR LIVES SINCE MOM ADVISED TAKING "MAD MONEY" ON A FIRST DATE. DO WE NEED TO OPEN UP ABOUT OUR SPENDING?



G

ail MacNeil* knows women's shopping secrets. As the owner of a Toronto boutique, she helps her well-heeled customers stash their old purses inside the expensive leather handbags they've just bought — no need for logo-emblazoned shopping bags to spotlight their lunchtime shopping. She has carefully split splurges between credit and debit cards, so there isn't a red flag number on either account. And many times she has put her shop's European imports on layaway. "They'll pay a little bit at a time so there's not that 'Wow, what was that for?' when their husbands see the monthly bill," she explains.

MacNeil, 42, admits she uses many of these same purchase-hiding strategies herself. "I've had a great day shopping, but I've got all those bags to get through the door," she says. Like some of her customers, she keeps her packages in the trunk of her car overnight, and then slips them into her closet when her husband isn't around. If he asks if something is new, her response is usually: "I've had this for ages — don't you remember it from last year?"

It's startling the number of financially secure women who keep their spending on what might be considered personal indulgences under wraps. Many complain that men just don't understand how much women's clothing and accessories cost. Others say they don't want to dampen a perfectly good shopping day by having to justify their purchases. And some women's secret shopping habits are so intrinsically linked to how they were brought up, they don't ever stop to think about why they squirrel away their packages.

What's the problem if a woman who can afford it uses her personal debit card to soften the blow of Italian leather pumps on the family Visa bill? Potentially plenty, say experts, if she's avoiding

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difficult conversations with her partner about underlying financial and emotional issues. Most psychologists cite money matters as one of the top things couples fight about, so keeping financial secrets can be explosive. And lack of communication about money can point to deeper issues of control within a relationship.

A QUESTIONABLE INHERITANCE

As with so much in our lives, our attitudes toward shopping — and saving — can often be traced back to our family. So if your mother hid her new little black dress at the back of the closet, you're much more likely to do the same. "People duplicate the practices they observed in their own families, and it can easily carry over even when women earn their own money," says Marilyn Miller, a psychologist who for more than 20 years has helped Toronto couples talk more openly about money. "Just because you've changed your circumstances doesn't mean you'll change your thinking."

Shop owner MacNeil points to her mother and sister as role models for her own tendency to keep her shopping secret. She recalls one particularly dramatic incident with her older sibling. "My sister was engaged and her fiancé was staying with us. She made these huge wardrobe purchases and I remember him finding the bags in the closet — the tags still on — and he absolutely flipped out." Her sister had been dividing up her spending among various credit cards, but got caught.

Just as we've picked up our shopping foibles from our mothers and sisters, many of us are passing our stealthy habits along to our daughters. "When I spend money on myself, I feel guilty and don't want to bring the bags in," says Cathy Bader*, 46, a



fashion designer in Vancouver. Her husband doesn't question her shopping for herself — he even encourages it — yet she'll hide purchases in the garage before sneaking them inside. Now her daughters are picking up her behaviour. "I have two teenage girls and when they come home with bags they run right to their rooms without showing what they've bought. So I've already instilled this in them."

None of this behaviour surprises Karin Mizgala, a 45-year-old financial planner in Vancouver who is also a certified social worker. "Few families have healthy, open, communicative relationships about money," says Mizgala. "There's not much cultural context for us to have honest discussions. We're not taught about money at school; we're not taught about how to think about it."

HE JUST DOESN'T UNDERSTAND

When women talk shopping, a common complaint is that their partners are clueless when it comes to their wardrobe needs.

For 47-year-old Rosemary Taylor* — who's held senior marketing positions across the country — managing a million-dollar ad campaign isn't all that daunting, but explaining to her husband the benefits of a \$400 Kate Spade bag...that's another story. So Taylor paid for her much-loved purse using a credit card linked to a "phantom" account: Her husband knows it exists, but he doesn't have a clue about its details. Despite her role as family financial manager, Taylor doesn't want to justify her spending on personal items. "My husband just doesn't understand why anyone would buy a \$250 pair of boots," she says.

But, according to psychologist Miller, that doesn't mean he should be kept in the dark. "Women often drop the ball in educating their own partners on the true prices of things. Men don't understand the cost of clothing unless there's been some shared discussion of it over the years."

It's not as if men don't indulge in their own shopping sprees: Just think electronics or sporting goods. Sometimes getting the message across means explaining purchases using imagery that men will understand. Debra Anissimoff, owner of Zola Shoes, a tony store in Toronto, likes to tell the story of a customer who fell in love with a pair of Emma Hope shoes — a U.K. label known for its fine detailing and quality materials. The woman's husband came in to purchase them for her birthday, and commented on their expense. From talking to her client, Anissimoff knew that the husband had his own high-priced weakness. "I said, 'You have to understand these are hand-embroidered and timeless. Your wife will have these for a long time — it's kind of like a custom canoe.' He started laughing — he had just ordered one. What could he do?"

THE JOY OF SHOPPING

Who hasn't enjoyed the rush of a little retail therapy? The pleasure of finding that just-right skirt, those perfect shoes — on sale — or fabulous earrings to complement a new fall outfit. MacNeil witnesses this joy of shopping every day at her boutique. "On Boxing Day, it's such an energy. It's like a feeding frenzy; it really is a great buzz."

And many women openly delight in the thrill of the hunt. "If you're just out trolling the stores and looking for trends and having fun, it's like a three-dimensional magazine," says Taylor. "Then, if you see something you like, you tear out the page."

While the upside can be invigorating, Mizgala suggests it's worth taking a minute and thinking about your underlying motives when shopping. "There's nothing wrong with spending your money," she says, "but when you're making impulse or expensive buys, be curious about what's going on. What's the motivation? Is it really what you want?"

Women often shop when they're feeling burnt-out and need a pick-me-up, resulting in a feeling of guilt or shame in what they've bought, says Mizgala. "If you're feeling down or have low self-esteem, there's nothing like going out and doing a little shopping to get a hit," she says. "It's almost like a cocaine hit." If that's what is motivating your shopping, then it's a bit of an addiction, and typical addict behaviour is not wanting anybody else to know about it.

Janet Lee*, an executive with a Toronto arts organization, describes herself as a compulsive shopper for vintage jewellery and handbags. "I'll literally stop in a thrift shop daily or once every 48 hours. I know the ones in my downtown area and on the way home from work. I just can't stop picking up little

things," she says. Then comes the tough part: getting her purchases past her husband. "I've got stages of sneaking things into the house. First — in the case of jewellery — it goes into my purse. Then, sometime when he's occupied, I'll move it into one of several drawers." Lee, 51, drops her voice to a conspiratorial whisper. "He doesn't know I've taken over all the drawers in the guest room: He thinks they're empty." And while her vintage shopping habit doesn't add up to much compared with buying retail, it doesn't mean she hasn't sometimes, as she admits, "spent my last dime on something."

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REVEAL YOUR INNER SPENDING

Preventing secret shopping habits from becoming a marriage-destroying issue doesn't mean giving up your Jimmy Choos — assuming you can afford them. But it does require having open conversations about family financial goals, and dealing with underlying control issues.

Women aren't receiving old-fashioned allowances from their partners

anymore, says Mizgala; most couples now manage their money through some form of joint account. But who is actually controlling the pocketbook can still be a serious issue. "Sometimes the main breadwinner feels he is more entitled to decide where the money goes, and it really isn't an equitable partnership," says Mizgala. "There can be snide remarks, negative comments and undertones from the controlling partner." She says this tends to be why women hide their purchases, because they don't want to deal with somebody questioning what they are doing.

But that can be just one part of the dynamic. "A woman may feel guilty or almost undeserving, and even if her partner is quite innocently asking how much something cost or saying, 'Oh, is that new?' there's a tendency for her to avoid what might not truly be an issue," says Mizgala. "There's potential for control and power on one side, and for feeling insecure and vulnerable on the other, and you put these two together with not a lot of communication, and no wonder this hiding behaviour happens."

This failure to talk honestly about finances can happen at any income level. "Some of my clients, who are making hundreds of thousands of dollars, are spending hundreds of thousands," says Mizgala. "Even if they appear affluent, they still may not be able to afford all of what they're doing." Compare Lady Black's memorable boast to *Vogue* that "my extravagance knows no bounds" with the couple's court-induced financial woes, and you've got the picture. Any couple can spend beyond their means.

But the final words of advice go to shoe retailer Anissimoff: "Be bold, march in with those great shoes on, and call it a day." **M**

** Names changed by request*