Have you noticed the media highlighting the drop in consumer spending this holiday season? Let it be known that I'm doing my part to keep the economy moving in the right direction; just ask my husband.

After a handful of internet purchases over the weekend, it suddenly occurred to me that at some point, the credit card bill was going to land in my husband's hands. Gulp. Every year this marital couple goes through the same routine. Christmas shopping equals January stress.

My distress, of course, motivated the focus of this article. What would it be like to have a chronic, habitual pattern of overspending, even to the point of financial ruin?

Compulsive buying disorder is considered an impulse control disorder that is characterized by excessive or poorly controlled preoccupations, urges or behaviors regarding shopping and spending that lead to subjective distress or impaired functioning. It is estimated to have a lifetime prevalence rate of 5.8 percent in the adult population living in the United States.

Eighty percent of consumers that are being treated for compulsive buying are women, though researchers believe this is more a representation of the gender willing to seek assistance. The disorder is typically chronic or intermittent (sorry dear). Age of onset is in the late teens or early 20s.

The disorder is documented worldwide, though certainly more prevalent in developed countries with market-based economies. Families of those with compulsive buying disorder have higher incidences of mood disorders and substance addiction.

As well, the individuals themselves are more likely to suffer from anxiety, depression, obsessive-compulsive disorder and personality disorders. Interestingly, individuals who meet criteria for this disorder are notably more narcissistic than the general population.

To date, there is no evidence-based practice for treating compulsive buying disorder. Preliminary studies show some promise with cognitive behavioral therapy, which looks at one's thoughts related to buying and the practice of new buying behavior.

Psychotropic medication has not had favorable outcomes for this disorder. So unfortunately, even if an individual's depression and anxiety improve with medication, the pocketbook will still suffer without therapy.

Happy Holidays to all. May you find peace, joy and balanced spending during this shopping season.