

OUR GUIDE TO SHOPPING WITH YOUR GUY

Sex & spending

He's in a rush; you want to try on a few things. Here's how to stop the shopping clashes and get what you REALLY want!

You can find them leaning against walls outside clothing stores, their eyes rolled upward in prayer that this torture will soon be over. Or collapsed into overstuffed chairs in department stores, resigned to the fact that the game on TV will start without them. Only a rare few will show interest (real or not) in whether that dress makes your waistline look poochy.

You'd feel sorry for these guys, but odds are they have their own shopping quirks that drive you crazy. Like when your significant other buys his socks at the flea market but plunks down \$10,000 for a home theater system. Ditto for the dude who says he doesn't care what sheets you pick—until you get them home and he complains that they're too hot or scratchy.

Then there are the fights about who's spending what. In a tough economy, these fights can get even more explosive. "When times are tough, people revert to their dysfunctional mode," says Olivia Mellan, a Washington therapist and the author of several books on money and relationships. "The tightwad is going to be even more paranoid about spending money.

EDWIN FOTHERINGHAM

And although the spendthrift may not be spending more, it will seem worse because the household may not be as financially secure."

So what can you do? Consider leaving your honey at home, at least when it comes to things that he doesn't enjoy shopping for, like clothing for you. In our new national survey conducted by the Consumer Reports National Research Center, nearly 80 percent of the men and women we polled said they do at least some of their shopping without their significant other. "I don't get couples who shop together," says ShopSmart reader Hae Jin of Washington. "Unless it's for an item for both of you—furniture, electronic, home décor—what's the point?"

But for those times when you simply must haul your guy to the store to make a big purchase—or if you just want to have him around to carry the bags and keep you company—a little strategizing can make all the difference. Use our tips on the next page for halting those fights in the aisles. Also check out the suggestions our readers shared and the Q&A with money-and-relationships expert Mellan on page 38. And on page 39, don't miss the surprising things 1,003 women and men told us about what happens when they shop as a couple.



What's his type?

Figure out which shopping personality fits your guy, and use our tips to keep the peace wherever you're spending time and money together.



Mr. Grab-and-Go

How he acts Like he's running into a blazing fire. He'll dash through the aisles, grab a few things that look passable, try them on only if he needs to, and hightail it to the cash register.

Why he does it Blame genetics. "Women are gatherers, men are hunters," says John Rosen, executive director at Marketing Consulting Associates, a Westport, Conn., company that helps stores promote and sell their products. "Men want to take the spear, kill the couch, put it in their living room, and be done in 15 minutes," he says. "That's very stereotypical, but stereotypes are grounded in a certain amount of reality."

What to do Let him know what he's in for before you leave for the store. For example, are you just looking at sofas or is your goal to buy one tonight? "If I need to do a lot of shopping, I list the stores and the objective for each store along with a timeline," says ShopSmart reader Jennifer Klose of Enola, Pa. When she and her hubby recently shopped for ties, they agreed to buy five to eight and spend no more than an hour. Smart girl!



The Waiter and Whiner

How he acts This shopping trip wasn't his idea, and he'll let you know it every chance he gets. Signals include sighing, toe-tapping, and meaningful glances at his watch. He may also utter things like "What a pain," "I just want to get this over with," or "Isn't it time to go yet?"

Why he does it Face it: He's just not that into finding the perfect table lamp. "If it isn't a fun or technical purchase, guys like to go in, get it, and leave," says Deborah Knuckey, author of "Conscious Spending for Couples: Seven Skills for Financial Harmony" (Wiley, 2002). "Most men don't care about whether you're getting chenille or velvet on your sofa." But he may be trying to rack up relationship points to be cashed in later, say, when he wants you to go with him to the electronics store.

What to do Send him to the food court when he gets antsy. "If I see an item I think he'll like, I take a picture of it and send it to him via my cell phone," says Hae Jin. Stacey Rapp, a reader in Salinas, Calif., has her husband take along a portable gaming system to entertain himself during dull parts of the trip.



The Gearhead

How he acts He gasps with pleasure at the faintly rubbery smell of new electronics. He's mesmerized by walls of big-screen TVs. He inspects every digital camera on the shelf, even though he has two at home. What shoes and makeup are to you, subwoofers and monster cables are to him.

Why he does it Shopping behavior is often situational, says Rosen. The guy who makes gagging sounds at the prospect of choosing wallpaper will gleefully gun it to a Best Buy or Circuit City. He has suddenly been transformed into what Rosen calls a "recreational shopper," someone for whom cruising the aisles is fun, enjoyable, and relaxing.

What to do See "The Waiter and Whiner" advice at left—only you're the one doing the waiting and whining. Amuse yourself as long as you can by checking out the CD selection. Go to the TV section and ask that the channel be changed to something other than "Ninja Warrior" or the latest monster-truck rally. If you're in a shopping center with a nearby coffee shop or clothing boutique, tell your guy you'll be waiting there.



Mr. Money-Is-No-Object

How he acts He's unlikely to look at the price before buying and is highly susceptible to sales pitches for upgrades. If he juggles credit cards to pay his bills, or hides statements from you and buys things he can't afford, your guy might even be a compulsive shopper. Nearly as many men as women—one out of 12 adults—fall into this category.

Why he does it Look at how he was brought up. When it comes to spending, we tend to subconsciously mirror the behavior of our parents or act as their polar opposite, says Olivia Mellan. "If his mother compulsively scrimped and saved, he may vow never to let himself feel so deprived, and grow up to be a compulsive spender," she says.

What to do First, agree that for any purchase over a set amount—say, \$250—you'll consult with each other first. Second, divvy up the household budget so you each have some monthly "fun" money. This makes sure the basics are covered but allows him some leeway. If his spending is seriously out of control, seek help from a financial counselor.



The Lone Wolf

How he acts The same man who will drive 25 miles out of his way before admitting he's lost is loath to ask for help in a store too. Expect him to roam the aisles aimlessly, pawing through stuff on the shelves. Flag down a salesperson? Never! If he doesn't find what he wants, he'll just leave.

Why he does it It's the way he's been socialized. Needing help implies weakness. When he's frustrated—when a product is out of stock or there's not enough information near where the product is displayed—he's more likely to bail than to ask for help, says Paula Courtney, president of The Verde Group, a retail consulting firm.

What to do The female inclination to be helpful can, well, help. Track down a salesperson and take him over to your befuddled honey. If you have a phone with Internet access, try an online product locator like Slifter. (See Slifter.com for info.) It will read your location and point you to nearby stores that have the item in stock. Otherwise, you may just have to suck it up. There are some things you have to do in the name of love.

CASH CLASH

When you and your partner argue about money, what's really going on? And how can you keep the peace?



It's as heated an argument as many couples will ever face: the battle over bucks. Author of several books on money and relationships and a practicing psychotherapist, Olivia Mellan, left, has seen financial feuds cut to the core of a couple's well-being. Here, she gives her expert advice on how to stop fighting about spending.

When we fight about money, what are we really fighting about?

You have to look at what money symbolizes. Some men equate money with power. A man might buy an expensive car to show the world that he's a success. For some women, money means security, especially if they grew up in a household where the mother didn't have any earning power or influence over how money was spent. For those people, stashing away money and making safe investments are paramount.

Who holds the piggy bank

More than half of the couples who took part in our survey have only joint accounts, but more than one in 10 keep all accounts separate.



Why do different views on money result in disagreements?

Money causes conflict when people have different spending styles. I've learned over the years that we're drawn to our opposite: If I'm a saver, I'm attracted to a spender and vice versa. But I'm not going to see it as a difference in style; I'm going to see it as, "He's trying to control me" or, "She's trying to be my mother."

So what's the fix?

For purchases above some set amount, say, \$250, agree that you will talk to each other first before you buy. Also, after you figure out how much you need for the mortgage, taxes, insurance, vacations, and all that, decide on a set amount that each of you can use however you like. So if he wants to buy a fancy electronic gizmo and has the money, fine. And you're not allowed to criticize it. This stops fights and can help you to figure out his motivations. Look at his past (and yours too!). Was he deprived as a child? He might buy a lot of frivolous stuff. Or if his dad made a big show of buying dinner for everyone, he might do the same because that, in his mind, is how you show generosity. If you know why he's doing it, you'll also know that he's not doing it just to bug you.

10 reader tips

Besides shopping alone, making a list, and agreeing on what you're buying and how much you're spending before you shop, here are some other great dos and don'ts from members of our ShopSmart panel. (To join, go to www.ShopSmartmag.org and scroll down to the link below "The ShopSmart difference" box.)

- DO scope out things ahead of time.** Then bring along your partner to narrow your choices and make a decision.
- DO shop in stores with chairs and magazines** so he's happy to sit, and you have more time to shop.
- DON'T bring him along if you're just browsing.** He needs to feel there's purpose to the trip. And always make sure you're both benefiting from the trip if he doesn't love shopping.
- DON'T go to stores during the busiest times, if possible.** That just adds to the tension level.

- DO make sure you both want to be shopping,** or don't do it that day.
- DO let him go off** and do his thing. Bring a watch or a cell phone so you can get back together at a specified time.
- DO promise him a nice meal out** if he cooperates.
- DON'T drag him to a store you know he can't stand,** or you're asking for aggravation.
- DO ask him where he'd like to shop** and compromise (at least sometimes!).
- DO give him a list,** and let him go shop commando style.

United we shop—or not

Here's what more than 1,000 men and women in our new national survey had to say about their shopping styles and what happens when they shop as a couple. In all, 64 percent

of women and 61 percent of men say they make purchasing decisions together. But when couples don't do that, women are the ones in charge more often than men.

Women's top complaints about men when they shop together:

They feel rushed or pressured, and men have no patience or get bored.

43%

of women say they like to shop with men to have someone to help carry the bags.

36%

of women say that shopping takes more time when they're with their significant other.

Women are more likely than men to:

- ASK FOR HELP
76% of women vs. **37%** of men
- USE A COUPON
75% of women vs. **32%** of men
- MAKE A RETURN
72% of women vs. **34%** of men



Men's top complaints about women when they shop together:

It takes too long, and women can't make a decision.

26%

of men say they shop with their significant other because they're forced to.

65%

of men say that shopping takes more time when they're with their significant other.

Men are more likely than women to:

- LEAVE A STORE WITHOUT BUYING ANYTHING
65% of men vs. **39%** of women
- HAGGLE FOR A BETTER PRICE
51% of men vs. **45%** of women
- RESEARCH PURCHASES
52% of men vs. **45%** of women

Isn't it romantic? But ...

75%

of men and women say they've held hands while shopping.

74%

of men and women say they shop together so they can spend time together.

46%

admit to kissing and other displays of affection while shopping together.

26%

say they've had an argument in public while shopping. About the same percentage say they've been embarrassed by their partner in a store.

32%

of couples have lost their spouse or significant other while shopping; **12%** have resorted to having them paged over a loudspeaker.

17%

of unmarried couples say they've abandoned their significant other in a store, compared with just **3%** of married couples.