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Are you a split-personality SPENDER?

Scrimp on your weekly shop to splurge on daily extravagances? There's a 21st-century credit/debit syndrome that more of us are buying into

Words FIONA GIBSON Photograph LEO ACKER



LIKE MOST OF US THESE DAYS, CATH MORGAN, a 38-year-old civil engineer, is a savvy shopper. 'I go to Asda for essentials and make a latte to take to work in a flask, rather than paying £2.50 for take-out,' she says. So far, so good. 'But this week,' she adds, 'I bought two Fenn Wright Manson dresses and treated myself to the Lulu Guinness Lips bag, which I've had my eye on for months.'

Ah, the dual-spending approach: on one hand, being admirably restrained and, on the other, splurging as if the recession never happened. 'One dress is for a wedding,' Cath adds, 'and the second one...' She falters, 'It was there, I loved it and it fitted me.'

Like Cath, I've developed a nose for bargains over the past few years, as the cost of essentials has shot through the roof. I'll snap up two-for-one toiletries, browse deals on Tesco.com and lunch is usually a motley selection of leftovers. And yet... that Liz Earle Superskin Concentrate in my bathroom cost £38.75, the Laura Mercier Soufflé Body Crème, something similar. All that careful food shopping, and hours spent scouting for the best train fares for a weekend away, cancelled out by two pots of loveliness. I tell myself that because I try hard to keep our expenses under control (and, frankly, spend precious little on myself day to day), then I deserve these treats. Like the calories in that glass of Pinot, it's as if my skincare spend doesn't actually count.

Amanda McKay, 35, is an architect, who also wrestles with two different spending personas. 'There's the me who walks over a mile to the station every morning to save the £5 car-park charge,' she explains. 'Then there's the other me who'll spend £380 on

a pair of Prada shoes, then not be able to get money out for my Tube fare, so I'll have to walk it, instead.' So what's going on?

'I begrudge spending more than I have to on things with no treat value,' says Amanda. 'It drives me crazy that butter, which, not so long ago, cost around 90p, is now £1.50. Yet there are certain things I'll still pay for even if money is tight. A good haircut is non-negotiable. I asked my stylist at John Frieda if they're >>

affected by the recession and they said absolutely not – lots of women still regard a haircut as a must-have. It's an age thing, too. I work hard, I have a three-year-old daughter and I commute to a full-time job. I'm not a student in a bedsit any more.'

Every woman I speak to admits to a similar approach. While the sensible voice says, 'I'll meet my friend at the cinema, instead of eating out first', the 'naughty' one whispers later, 'I've saved on a restaurant meal. Now, I'll treat myself to a twice-the-price-of-a-pub glass of wine to drink while watching the film'. Often, this bargaining with ourselves enables us to afford those treats that make life feel good (we've come around to the idea we can't have *everything*). As one friend puts it, 'It's because I'm so frugal, going to the library, instead of buying books and using Waitrose £2.89 Baby Bottom Butter on my face, that I can afford to go to New York next spring.'

Our own personal splurge categories – those 'Oh sod it, I deserve this' buys – reveal much about what really matters to us. While I regard the occasional weekend away as an absolute sanity saver, my friend, Paula – who hasn't had a holiday in three years – has just blown £850 on a mountain bike. For systems analyst Lorna Fleming, 40, good food is always on the allowed list. 'I'd balk at blowing £100 on a skirt, but I think nothing of spending £50 on steak for the family from Abel & Cole,' she says.

'It's almost because I'm fairly frugal that I'm seized by the occasional urge to rebel and splash out'

'I've also just bought some beautiful cushions, which we really didn't need. The tighter things are, the more important it feels to create a cosy home where we can eat well and snuggle up on the sofa – even if we do have a blanket over us because I haven't put the heating on.'

Like Lorna, it's almost *because* I'm fairly frugal that I'm seized by the occasional urge to rebel and splash out. 'It's the thought I shouldn't have something that makes me want it more,' agrees Adele Winter, 33, a freelance copy editor. 'Five years ago, my partner and I were swishing off on lovely holidays to Sicily and Provence. Now, both our earnings have nose-dived but, although those trips are out of the question, I'll sometimes say, 'Oh, let's have a weekend in Paris and whack it on the Visa card.'

It's as if we're only prepared to put up with so much frugality – and there's nothing like worrying about the never-shrinking credit-card bill to propel us towards the shops. 'Might as well be hung for a sheep as a lamb,' my ultra-thrifty friend, Carla, said recently. This is a woman who actually makes her own body scrubs from

olive oil and sugar – yet has just taken possession of a fabulous pair of Russell & Bromley boots.

It seems women are especially prone to 'compensatory consuming' – splashing out because we're stressed or just feeling a bit *meh*. In a study by psychologist Professor Karen Pine at the University of Hertfordshire, 79% of women admitted to splurging to cheer themselves up. A survey by Superdrug found women spend an average of £500 on hair, make-up and morale-boosting clothes after a break-up. Even if nothing catastrophic has happened, just feeling a little deprived can trigger the, 'I'm having that Chanel eyeshadow quartet' reflex.

Simonne Gnessen, founder of Wise Monkey Financial Coaching, recognises the 'I deserve this' reasoning. 'Many of us are cautious when it comes to small spends but, if we feel deprived, a reward mechanism kicks in,' she says. 'It might not fix the bigger picture, but if we need cheering up, treating ourselves acts as a short-term fix.'

While these splurges make a mockery of our everyday caution, at least we've become adept at justifying them. 'I bought that Lulu Guinness bag new on eBay,' Cath points out. 'It was £150, rather than £275, so it was a bargain.' My Liz Earle serum is cheaper than many, and virtually free compared to Botox, so I'm *saving* money.

Yet what are we supposed to do – load our shopping trolleys with own-brand toothpaste and shiver in threadbare pyjamas? 'If you can afford treats, then it's not a problem,' says Gnessen, 'but it is important to be conscious of how and why you spend. Focus on what's important and come up with a compelling vision of how you want your life to be. The next step is to work out what's needed to support that – say, saving £100 a month. But first you have to know what those goals are.'

Perhaps that's the message to play next time you're dithering over a non-essential buy. After all, some treats genuinely boost our wellbeing, others are a blatant waste of cash. When I try to monitor my own erratic spending behaviour on a shopping day with a friend, things go well until a sales guy grabs me in a store and buffs my nails to an impressive sheen. Wow, they look good! He hones in, missile-like, on my piqued interest, explaining the buffer block comes with cuticle oil and hand cream, 'and the whole kit is normally £50, but today it's half price.'

Woo, that's a bargain. I think I'll get one. After all, I've bought nothing so far (my friend is laden with bags). Then something clicks in my brain. As I don't need hand cream or cuticle oil, what I'm actually considering is paying £25 for a buffer block. Have I lost my mind? Only this morning, when my son asked if we had any smoked salmon to go on his bagel, I barked, only half-joking, 'Don't you know there's a recession on?' I scurry out of the store and find a near identical buffer in Boots for £3.

Although it's too soon to report that I've wrestled my scrimp/splurge personality into submission, at least I'm conscious of what's happening. But as for vowing to be sensible, all of the time? As Cath says, clutching her Lulu Guinness bag, 'I can handle not going to Pret for lunch every day, but I just can't imagine a life without treats.'

The Great Escape by Fiona Gibson (Avon, £6.99) is out in February