

GLAMOUR

JUNE 2008

JESSICA SIMPSON

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Your spending: normal or not?

Do you splurge more—or less—than most women? Compare your money habits here. *By Kerry Miller*



Normal by the numbers



forty Percent of women who say they've never talked about their spending habits with their partner

15

Percent of women who put everyday purchases on credit. "If it's an immediate need, use cash," says Farnoosh Torabi, author of *You're So Money*. "You'll be more careful, especially at restaurants or bars."

fifty-five Percent of women younger than 30 who consider themselves bargain hunters

36 Percent of women who say they spend more than they can afford—at least sometimes

41 Percent of women ages 17 to 26 who spend more than \$100 on a pair of jeans

forty-nine Percent of women who say eating out or getting takeout is the hardest spending habit to break

450 Average amount, in dollars, that a young single woman making about \$34,000 spends on alcohol each year

4 weird things that are very normal

Buying lots of one thing's on sale. Spending more when the item you planned to get is deeply discounted has a name: the spillover effect.

"Mystery spending": Young women lose track of \$52 a week. Most say it vanishes on a shopping trip or night out.

Using up most of your salary. The average young single woman spends all but \$628 of her annual income. (Experts say to save enough for a three-month pay lapse.)

Spending more when you're on a diet. A study found that people struggle to resist impulse purchases when they "use up" self-control elsewhere.

What do you splurge on?



"Accessories that make my heart leap!"
—KALYN JOHNSON, 39, NEW YORK CITY

"A classic piece—a coat or boots—that I'll wear a lot."
—DANA GAISER, 24, EWING, N.J.



"Haircuts. I can't bear to go to one of those cheap chains!"
—MEGAN CONKLIN, 25, DENVER

"A cell phone or laptop. I use mine all day, every day."
—SARA MCKINISS, 21, SPRINGFIELD, OHIO



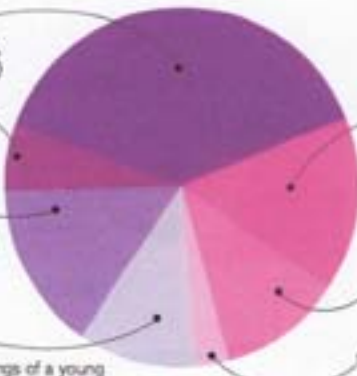
Where your money goes*

38% Housing (plus utilities, upkeep and furnishings)

6% Clothing, shoes and personal care

15% Food, drink and entertainment (movies, hobbies, pets, etc.)

11% Other



3% Health care

*Based on the post-tax earnings of a young single woman with a \$34,000 yearly salary



16% Transportation (cars, upkeep, gas and public transport)

11% Savings, pension plan and life insurance

Go to glamour.com/normal to take a quiz to see how you compare on this issue and next month's topic!

Village > Beauty & Style > Trench

Village

What's In & Out for Spring

Still In: Tory Burch Flats



According to prominent fashion stylist Karyn Johnson, Tory Burch has done for the ballet flat what apple did for portable music players. "Each season she really ups the ante with different features, stitching and colors," she explains. "They fly off the shelves, just like iPods." It's no question: the hip, chic, comfortable **Ree Dalmata Flat**, priced at \$165, is here to stay.

If Tory Burch doesn't match your budget, check out these [lucky flats](#).

NEXT: A FASHIONABLE PAIRING

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Sad, self-absorbed shoppers spend more

Study: Even a temporary bout of the blues can lead to extravagant buys

The Associated Press

updated 5:28 p.m. ET, Fri., Feb. 8, 2008

BOSTON - If you're sad and shopping, watch your wallet: A new study shows people's spending judgment goes out the window when they're down, especially if they're a bit self-absorbed.

Study participants who watched a sadness-inducing video clip offered to pay nearly four times as much money to buy a water bottle than a group that watched an emotionally neutral clip.

The so-called "misery is not miserly" phenomenon is well-known to psychologists, advertisers and personal shoppers alike, and has been documented in a similar study in 2004.

The new study released Friday by researchers from four universities goes further, trying to answer whether temporary sadness alone can trigger spendthrift tendencies.

The study found a willingness to spend freely by sad people occurs mainly when their sadness triggers greater "self-focus." That response was measured by counting how frequently study participants used references to "I," "me," "my" and "myself" in writing an essay about how a sad situation such as the one portrayed in the video would affect them personally.

The brief video was about the death of a boy's mentor. Another group watched an emotionally neutral clip about the Great Barrier Reef, the vast coral reef system off Australia's coast.

On average, the group watching the sad video offered to pay nearly four times as much for a sporty-looking, insulated water bottle than the group watching the nature video, according to the study by researchers from Harvard, Carnegie Mellon, Stanford and Pittsburgh universities.

Thirty-three study subjects — young adults who responded to an advertisement offering \$10 for participation — were offered the chance to trade some of the \$10 to buy the bottle. The sad group offered to trade an average of \$2.11, compared with 56 cents for the neutral group.

Despite the big difference, participants in the sad group typically insisted that the video's emotional content didn't affect their willingness to spend more — an incorrect assumption, said one of the study's co-authors.

"This is a phenomenon that occurs without awareness," Jennifer Lerner, a Harvard professor who studies emotion and decision making, said in a phone interview. "This is really different from the idea of retail therapy, where people are feeling negative and want to cheer themselves up by shopping. People have no idea this is going on."

The researchers concluded sadness can trigger a chain of emotions leading to extravagant tendencies. Sadness leads people to become more focused on themselves, causing the person to feel that they and their possessions are worth little. That feeling increases willingness to pay more — presumably to feel better about themselves.

"Because the study used real commodities and real money, results hold implications for everyday decisions," according to the authors of the study, to be published in the journal *Psychological Science*, and presented Saturday at a meeting of the Society for Social and Personality Psychology.

Edward Charlesworth, a Houston-based clinical psychologist who was not involved in the study, suggested the misery-is-not-miserly phenomenon is rooted in a culture that encourages people to buy to feel better.

"Certainly, the advertising industry knows that," Charlesworth, citing as an example a 1970s McDonald's fast-food jingle, "You deserve a break today."

Charlesworth frequently sees clients in his clinical practice who overspend to deal with difficulties.

"It's not necessarily that you go to the mall and go on a shopping spree," said Charlesworth, author of a book on stress management. "It's often more subtle — you spend a bit more on something than you normally would. But if you magnify that over the course of a year, or a lifetime, those little things add up."

Personal shoppers, who make a business of prowling the aisles for others, say they frequently see clients stray from their budgets when they're feeling blue.

"At that point, cost isn't usually a factor," said Kalyn Johnson, of New York City-based Style by Kalyn Johnson. "They say, 'If I can have these wonderful shoes, I'll look better, and feel better.'"

"But on the back end, I've seen buyer's remorse. This kicks in after they realize that new pair of shoes, or iPod, or whatever, didn't make them feel better, and then there's that sense of, 'Oh my God, why did I spend money on this?'"

The study released Friday was funded by grants from the National Science Foundation and National Institute of Health. Besides Lerner, the other study authors were Carnegie Mellon's Cynthia Cryder, Stanford's James Gross, and the University of Pittsburgh's Ronald Dahl.

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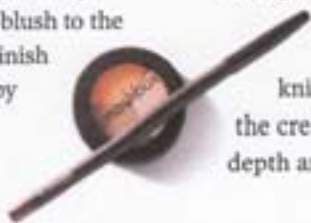
WHAT'S YOUR... Best Beauty Trick?

9 women share their tried-and-true secrets.

BY TRACEY CEURVELS

Makeup in Minutes

The best discovery I've made: *The 5 Minute Face* by Carmindy of TLC's *What Not to Wear*. I use a little foundation in the center of my face, spot on concealer and apply highlighting shadow in the corner of my eyes and under the brows. Then I line my lash line, curl my eyelashes and add pink blush to the apples of my cheeks. I finish off with Mark Glow Baby Glow Lip Gloss in Pink Crush (\$5, [shop.avon](#)



.com). It's amazing how put together one can look in five minutes flat!
Elizabeth Mateo, 37, New York City

Faux Eye Lift

As I've gotten into my late 30s, I've noticed my upper eyelids are beginning to sag a little—something plastic surgeons call "hooding." Rather than going under the knife, I use a darker eye shadow in the crease of my eyelid to give my eyes depth and combat that tired look. Also,

applying eyeliner on your lower lids can make your eyes look smaller, so I apply eyeliner only to my upper lids, close to my lash line. I use an eggplant-colored eye pencil by MAC because purple hues make green eyes look greener.

Ann Lozier, 39, Madison, Wisconsin
MAC Eye Kohl Liner in Prunella, \$14, [maccosmetics.com](#); Smashbox Eye Shadow Trio, \$28, [smashbox.com](#).

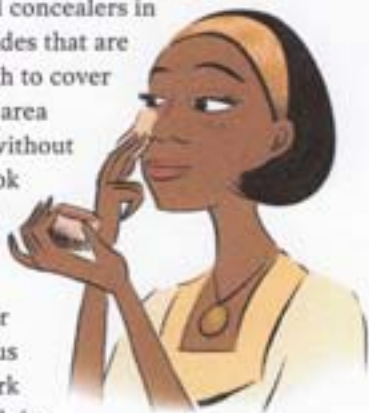
Camouflaging Dark Circles

I'm an African-American woman with hereditary dark circles under my eyes. It's taken me decades to figure out how



to mask them, but about six years ago, I discovered The Make-Up Center in Manhattan,

which specializes in stage makeup and also has everyday cosmetics for women of all colors. I finally found concealers in the right shades that are heavy enough to cover my problem area adequately without making it look as if I've got a ton of eye makeup on. I'm no longer self-conscious about my dark circles, which is miraculous since it's an issue I've lived with since childhood!



Kalyn Johnson, 38, New York City
DermaColor Camouflage Creme, \$20, [make-up-center.com](#).

Easy Makeup Removal

I recommend Albolene Moisturizing Cleanser (\$12, [drugstores](#)) to remove stubborn mascara—it's gentle and easy to use. A friend of mine removes stage makeup with it, so I figure it's good enough for me!
Sarah Emily Oster, 29, Greenwich, Connecticut

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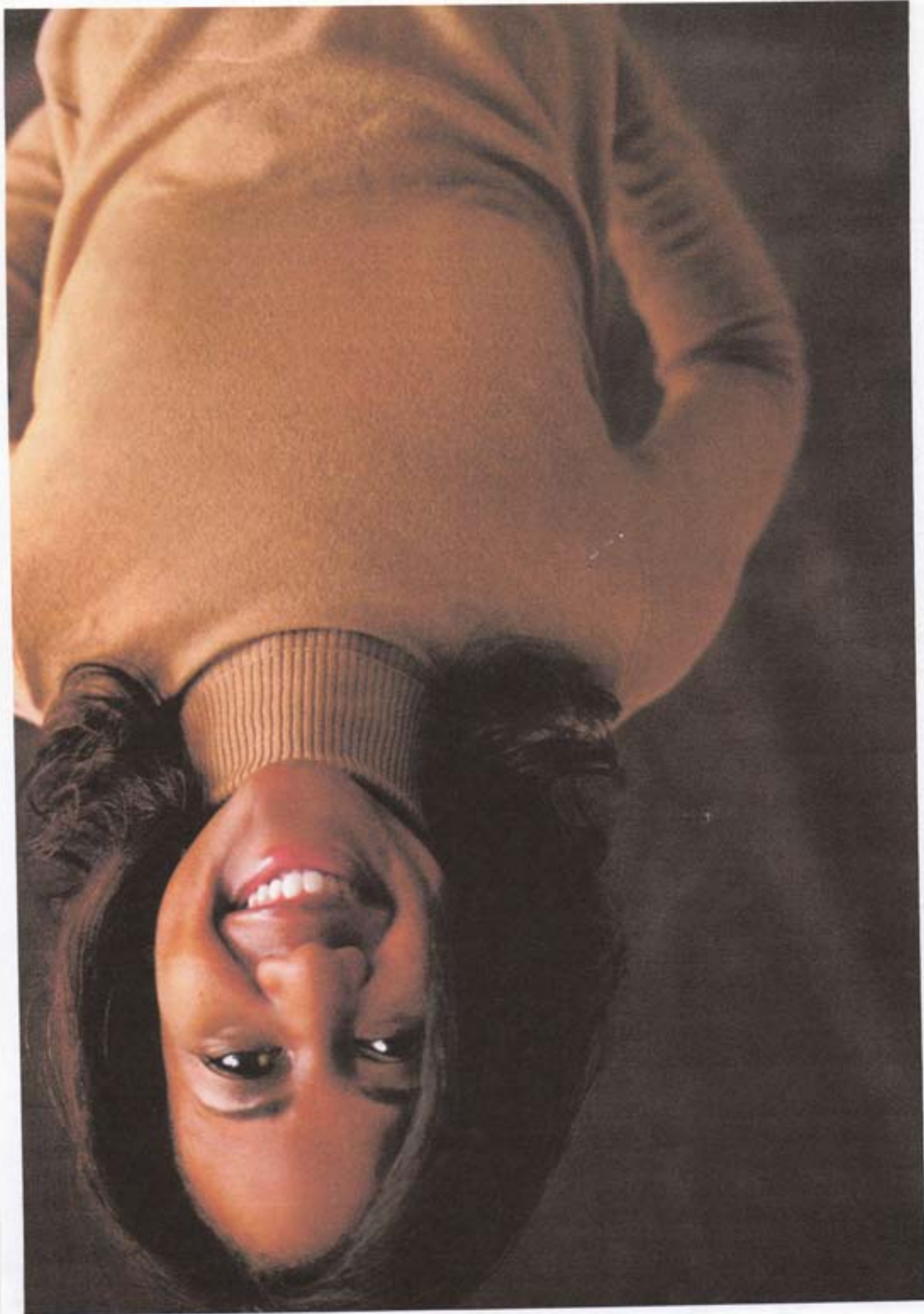
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KALYN JOHNSON

36, environmental lawyer
Brooklyn

HER HEIRLOOM: quilts

About six of them were made by her grandmother Effie Hayes, who died in September 1997, at age 76. **HISTORY:** "To my grandmother, quilting was an expression of love," says Johnson. "It gave her an opportunity to spend time with her sisters, who quilted together. More important, she didn't have a lot of money to buy gifts, so she would hoard material for quilts. She never met a scrap she didn't save." Though the craftsmanship is museum-quality—Hayes's work was part of a 1997 exhibition at Detroit's Charles H. Wright Museum of African American History—Johnson respects her grandmother's ethos that quilts are about cuddling, not curating. "She believed, I'm making this for you to use, not for decoration." Even if that means the quilts end up too tattered to pass down? "She'd probably be just as happy if we used what she taught us to make our own quilts," Johnson says. "Whether they're made by her hands or by ours, guided by her love, her memory will be a part of them."

THE LEGACY: Friends often gathered at Johnson's sparsely furnished post-law school apartment in Chicago. "There was always a pile of quilts in the corner," she recalls. "Everyone would say, 'Can I have a quilt, please?' and sit on the floor. Every time I wrap myself up in one, it feels like a hug." The quilts continue to provide warmth on movie nights with friends and afternoons alone. "I would never put a quilt on the wall," Johnson says. "She'd be giving me the evil eye."

P R E S S R E L E A S E

Kalyn Johnson is lawyer turned fashion stylist based in New York city. Prior to becoming a stylist, Kalyn worked for ten years as a corporate attorney for a large international law firm. Based on her interactions with colleagues, clients and acquaintances, Kalyn observed that many of the professionals she came into contact with were not dressing to maximize their workplace potential. Each crop of new associates who joined her firm only reinforced the viability of a styling business focused on professionals. In 2007, Kalyn launched *Style by Kalyn Johnson*, a personal and corporate style consultancy providing professionals with service in the following areas: Corporate Seminars, Wardrobe Makeovers, and Personal Shopping Services.

Kalyn is a true New York fashionista and she is always impeccably turned out. Her personal style has been described as modern and chic with a unique flair. Kalyn's corporate seminars focus on first impressions and their lasting impact; she provides unique tools for men and women alike to elevate their personal style to the next level. In addition, when working one-on-one, Kalyn has an extraordinary ability to assess what will be most flattering to a client within minutes of meeting him or her. *Style by Kalyn Johnson* focuses on integrating style and lifestyle: "Personal style is about more than the clothes in your closet – it's a reflection of the music you listen to, the restaurants you dine in and the way you live your life."

Kalyn is a style expert on the nationally syndicated radio talk show, *The Cooper Lawrence Show* and she's been featured as a style guru on iVillage.com and as a shopping expert with the Associated Press. In addition, she's a co-author of the cult classic, *The BAP Handbook: The Official Guide to the Black American Princess*.

"Kalyn is always ahead of the curve; her style tips, shopping secrets and fashion sense will help you build a spectacular wardrobe. You will exude confidence each and every time you walk out the door." – Jennifer Turner, Director, Legal & Business Affairs, EMI Music North America (New York, New York)

"Kalyn's engaging personality combined with her fashion savvy help to make what can sometimes be an intimidating and overwhelming process fun and enjoyable." – April Miller Boise, Partner, Thompson, Hine & Flory (Cleveland, Ohio)

To book Kalyn Johnson to speak at a corporate event or to learn more about *Style by Kalyn Johnson*, please call 212.343.1228 or email info@kalynjohnson.com.