MONEY AND
MENTAL HEALTH
P O L I C Y   I N S T I T U T E

shopper
stopper

THE SHOPPER
STOPPER

An evaluation

Nic Murray

Contents

Publication

Acknowledgements

plexus

About the author

Nic Murray is a Research Officer at Money and Mental Health. Nic holds an MSc in Behavioural Science from the University of Stirling. Alongside members of their Behavioural Science Centre he has conducted research exploring the links between depression and economic decision making. Prior to this he studied Psychology and Economics at Trinity College Dublin where he carried out experimental research on wellbeing and financial choice.

Executive summary

Online spending and mental health problems

93% of people with mental health problems spend more when they're unwell. Symptoms of mental health problems, like increased impulsivity, memory problems and difficulties planning ahead can make resisting the temptation to shop tricky. Online spending can be particularly challenging for people experiencing mental health problems, as 24/7 access and a lack of friction makes it easier to overspend. Compulsive spending is a major driver of financial harm among people with mental health problems. A quarter of people experiencing mental health problems are in problem debt.

The Shopper Stopper

Drawing on behavioural economics and our understanding of mental health problems, we wanted to explore whether a timely online block could reduce financial harm associated with compulsive spending. Together with our technology partners, Plexus, Money and Mental Health designed and built the Shopper Stopper - an online tool which provided people with the ability to close online shops at times of their choosing. The tool was carefully designed to provide people with choice and to be supportive, encouraging users to access advice. The Shopper Stopper was trialled for nine months between January and September 2017, engaging over 300 users and receiving over 10,000 site visits.

An effective way to reduce compulsive spending

- **The Shopper Stopper was an effective way to protect users from financial harm associated with compulsive spending**. In 85% of cases where users tried to visit an online shop during the closing hours they had chosen, they navigated away after seeing the block message.

- **The Shopper Stopper promoted more mindful shopping behaviour** by making users aware of times and situations when they were particularly prone to overspending and helping them to address these behaviours.

- **The Shopper Stopper encouraged users to engage in better financial management.** A quarter of users (26%) followed the signpost to the Money Advice Service during the first two months of the trial.

Policy lessons from the Shopper Stopper for retailers, financial services and Internet Service Providers

1. **Add friction to online transactions**
   Allow customers to delay the processing or require second approval of purchases - for example, asking a customer to approve night-time shopping in the morning.

2. **Limit harm from compulsive spending**
   Allow customers to set daily, weekly or monthly spending limits on online retail accounts or payment cards.

3. **Let customers control the risks they face from online retail**
   Customers should be able to:

   - Close online shops at times of their choosing and opt out of targeted marketing

   - Block certain types of purchase on their credit or debit card using Merchant Category Codes

   - Freeze their payment card at certain times, or block online spending altogether

   - Block online retail completely at ISP level.

In the short term, extending the life of the Shopper Stopper could provide an effective way to support people experiencing difficulties with compulsive spending.

Section 1: Introduction

Online retail has transformed the way many people shop, making it quicker and easier to find exactly what you want. This has brought numerous benefits, including for people experiencing mental health problems who may find getting to the shops or navigating the high street overwhelming. However, this online retail environment also brings new challenges. The stores are now always open, so the temptation to shop is omnipresent. With 'one-click' purchases and stored card details, we have moved further and further away from seeing the moment when we hand over money for a purchase. Online retail has made shopping easier, but it has also made it harder to resist. This can prove particularly difficult for people experiencing mental health problems.

1.1 Compulsive spending and mental health problems

Our research has found that 93% of people with mental health problems spend more when they are unwell.[1] Mental health problems affect the way we think and feel, sometimes making shopping seem like the answer to our problems.

Often the most extreme cases of this impulsive spending are seen in people with a diagnosis of bipolar disorder, for which increased impulsivity and spending are among the diagnostic criteria.[2] People with bipolar will alternate between manic 'highs' and 'low' periods of depression. During the high phase of this illness, people can spend large sums of money in a short period of time, often driven by grandiose ideas or ambitious plans. Alternatively, people with bipolar may repeatedly buy several of an item that they become mentally fixated on.[3]

> "Anything I saw that was pink I bought it. I then gave what little money or credit I had left to a start up company I had never seen before because their logo was pink. I don't even like pink. Then after coming down a week later I had literally no money left."

Low mood is a common symptom of many mental health problems which can lead some people to comfort spend.[4] What often matters is not the product itself or any use they may get from it, but rather the brief thrill or excitement that comes from the purchase. People have told us that they have bought goods online as a way to fill empty days or in the hope that they might make their life a bit better. Issues then arise when people repeat this process, feeling guilty about spending, then buying something else to feel better, and become trapped in a cycle. For other people, spending is a way to try to resolve the guilt of being unwell, often by buying gifts for family and friends.

> "The adrenalin pumps inside me, and makes me feel good, so making these stupid purchases is exciting, and with the conditions I have with my health, I don't have excitement in my life."

> "I spend as a way to forget about my problems... Then, when I start to feel better, I realise what I have done and become depressed again."

1. Mackenzie P and Holkar M. Money on Your Mind. Money and Mental Health Policy Institute. 2016.
2. American Psychiatric Association. Diagnostic and statistical manual of mental disorders (DSM-5). American Psychiatric Publishing. 2013.123-139.
3. Richardson, T., Jansen, M., Turton, W., & Bell, L.. The relationship between Bipolar Disorder and financial difficulties: A qualitative exploration of client's views. In Clinical Psychology. Forum. 2017.
4. Money and Mental Health Policy Institute, In Control: A consultation on regulating spending during periods of poor mental health. 2016.

These spending behaviours are driven by emotions and psychological processes, which when well we might be able to override. While experiencing a mental health problem, however, a person's ability to understand the consequences of decisions or to resist impulses can be impaired. Some mental health problems are also associated with short-term memory issues, which can make it difficult to keep track of spending. Together, these factors make people experiencing mental health problems particularly vulnerable to overspending online.[5]

This vulnerability may be compounded online by sophisticated marketing which follows consumers around the web, and by the reduced friction of online transactions. Even if increased impulsivity is not a direct symptom of someone's mental health problem, many mental health conditions are associated with insomnia. In the darkest hours, with friends and family members asleep, many people tell us that they find themselves shopping online. In these cases, tiredness and sleep deprivation can give rise to less considered and more impulsive behaviour,[6] increasingly the likelihood of compulsive spending.

"With my depression, I don't sleep very well, long lonely nights, plenty of time to browse the web... the ability to buy online has added to my debt."

1.2 The impact of compulsive spending

Anyone can make purchases they regret from time to time. A third (32%) of consumers at least sometimes regret items they have bought online.[7] Compulsive spending during periods of poor mental health, however, can cause severe and prolonged financial detriment. Even short periods of compulsive spending have the potential to unpick years of good financial management, leading to the rapid depletion of savings or the build up of problem debt, through new or existing lines of credit. If allowed to continue it can lead people to go without essentials and even worsen their mental health.

"When I was suffering from post natal depression I overspent on credit cards and ended up with £20k debt."

The shame and guilt created by the arrival of online purchases can go far beyond what might be deemed a proportional response to a regretted purchase. The memory problems associated with some mental health conditions may mean some people will forget they made these purchases, or not fully realise their financial implications at the moment of purchase. This means their delivery can trigger a cycle of regret and self-recrimination that can be hard to break. This is a common experience for people with mental health problems: over half of people with mental health problems (55%) at least sometimes regret purchases they have made online.[8]

This problem can, in principle, be overcome by returning the unwanted purchase. Often, however, the experience of a mental health problem that has in part led to this unwanted purchase can also make returns more difficult. Four in ten people with mental health problems (40%) who didn't return the last thing that they regretted buying wanted to just pretend it had never happened. Three in ten (30%) didn't return the last thing they regretted as they found the returns process too complicated to understand.[9]

5. Holkar M. Seeing through the fog. Money and Mental Health Policy Institute. 2016.
6. Evans K. Responsible Retail: How retailers can help vulnerable consumers to control 'crisis spending'. Money and Mental Health Policy Institute. 2017.
7. Populus/Money and Mental Health, survey of 2,053 UK adults, December 2016.
8. Evans K. How retailers can help vulnerable consumers to control 'crisis spending'. Money and Mental Health Policy Institute. 2017.
9. Ibid

1.3 What can we do to help?

To address compulsive spending, we must first understand the drivers of this behaviour. For many people experiencing mental health problems, financial difficulty is not a result of ignorance, but of difficulties managing thoughts and behaviours.

In this case, generic financial education or support setting up a budget is unlikely to be effective in improving financial outcomes. Participants in Money and Mental Health research tell us that they understand the principles of good budgeting, but that sticking to these when unwell is dramatically more difficult.

To avoid damaging spending behaviours when unwell, some people are resorting to giving away their financial autonomy, handing over bank cards or online banking details to trusted friends or family members.[10] These may offer a short-term fix, but do not promote positive behaviour change or resolve underlying problems. Sharing cards or online banking details also carries risks of potential financial abuse.

> "Limiting what I can physically spend would make me feel like I had more control without someone else judging my spending habits."

From the thousands of people experiencing mental health problems who have responded to our surveys, it is clear that stronger action to address compulsive spending is needed. At Money and Mental Health, we believe that people experiencing mental health problems have a right to retain their own freedom and control when managing finances and spending their money, but should also be able to protect themselves from unnecessary harm. This would mean being able to set up barriers or tramlines, while well, that will be in place to protect them during periods of poorer mental health. If they know that they may be prone to spending more during periods of poor mental health, consumers should be able to proactively take steps to limit the potential for this to cause financial harm.

The gambling industry serves as a useful example of how this might work. It is already accepted that willpower may not be sufficient to control problem gambling behaviour, and people need to be able to put firm barriers in place. Regulatory intervention in the gambling industry has introduced a range of options for consumers to self-exclude from products they may wish to avoid.[11]

Some people might benefit from the ability to opt out of online shopping in the same way. For others, complete exclusion from the online retail environment entirely may not be a reasonable or proportionate solution, and instead we should consider ways to allow people to control the environment in which they make choices.[12]

Technology already exists which allows us to block online content, or limit the ways we can use credit and debit cards.[13] However these tools are either not widely available to all consumers, or do not provide the ability to personalise the specific online content to be blocked. Furthermore, to truly overcome compulsive spending, people must be able to address the underlying psychological factors driving the desire to spend online, rather than just blocking the problem. A number of browser plugins already exist which could be used to block online shops, but none of these offer support to help users deal with the underlying psychological and emotional drivers of compulsive spending.

10. Murray N. Strength in Numbers. Money and Mental Health Policy Institute. 2016.
11. Gambling Commission. Remote gambling and software technical standards. 2015.
12. Tversky A. Kahneman D. The Framing of Decisions and the Psychology of Choice. Science 1981; 211; 453-458.
13. Evans K Acton R. Fintech for good: How financial technology can support people experiencing mental health problems. Money and Mental Health Policy Institute. 2017.

To test whether interventions which make it harder to access online shopping, while also offering support, would help people to better manage their spending, we built and trialled the Shopper Stopper, with the support of Plexus, our technology partner, and volunteers with experience of mental health problems.

The rest of this report:

- Describes the Shopper Stopper and the design decisions made in its creation;

- Reports how our testers used the tool, and describes the outcomes; and,

- Considers how the findings of our trial could be implemented more broadly, to ensure every person with a mental health problem who struggles with compulsive spending is able to protect themselves online.

Section 2: Introducing the Shopper Stopper

With our technology partner, Plexus, we built and beta-tested the Shopper Stopper, a browser plugin that worked for desktop computers using Firefox or Google's Chrome. The Shopper Stopper allowed users to set opening and closing times for online shops, recreating online the physical barriers to compulsive spending that exist on the high street, particularly at night.

2.1 Setting up the Shopper Stopper

After downloading the Shopper Stopper users were taken through four setup stages:

1. Personalisation

2. Choosing blocked sites

3. Setting closing times

4. Adding a supporter.

1. Personalisation

Firstly, users selected content that would appear on the 'block page' - the page they would be redirected to when trying to visit a site during closing hours. Users could add a note to themselves and a supportive image. Both the personal statement and image selected could serve as reminders of a goal the user had in mind. In addition, users were able to choose their preferred 'distractions' from a list of suggested displacement activities, with one shown at random every time they accessed the block site. By allowing people to choose the distractions that most appealed to them, we hoped to maximise the likelihood they would engage with another activity rather than becoming distressed or frustrated, and potentially trying to circumvent the block.

Figure 1: The set-up dashboard
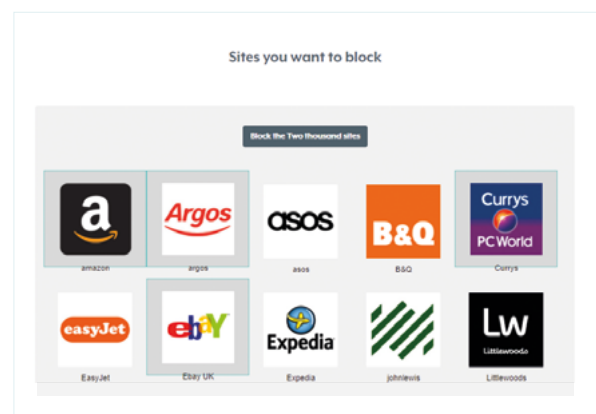

Source: Money and Mental Health/Plexus, 2017.

Figure 2: Personalisation stage of set-up
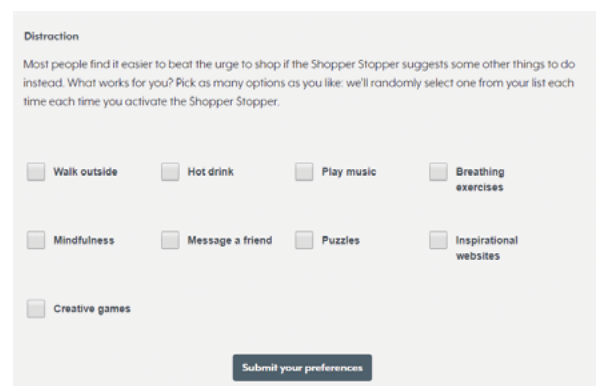
Source: Money and Mental Health/Plexus, 2017.

Figure 3: Blocking stage of set-up

Source: Money and Mental Health/Plexus, 2017.

2. Choosing blocked sites

Next, users selected the online sites they wanted to set closing times for. The top 15 online retail sites were presented as buttons for users to easily select. If there were specific sites users knew they had difficulty avoiding, they could enter them manually. Alternatively, users could click a single button to close over two thousand online shops in one go with minimal effort.

3. Setting closing times

Once the sites to block had been selected users chose both the opening and closing times of the sites, defining the window during which they would be unable to access the sites and be redirected to their personalised block page.

4. Adding a supporter

If the user wished, they could register a trusted friend as a supporter, effectively giving them a 'spare set of keys' to the online shops selected. In the event that an item was genuinely needed, users could send a message to this supporter, asking them to unlock the block and allow access to the site.

2.2 Visiting a blocked site

If a user tried to visit a site during the closing hours set on the Shopper Stopper, they were redirected to the block page. This page reminded the user that they had set the shop to be closed during this time period. This was accompanied by the personalised message and distractions previously selected by the user. If encountering the block page made the user aware that they needed additional support or felt any distress, support resources for both mental health and money advice were provided at the bottom of the page.

Figure 4: Block page when user tries to visit a closed site
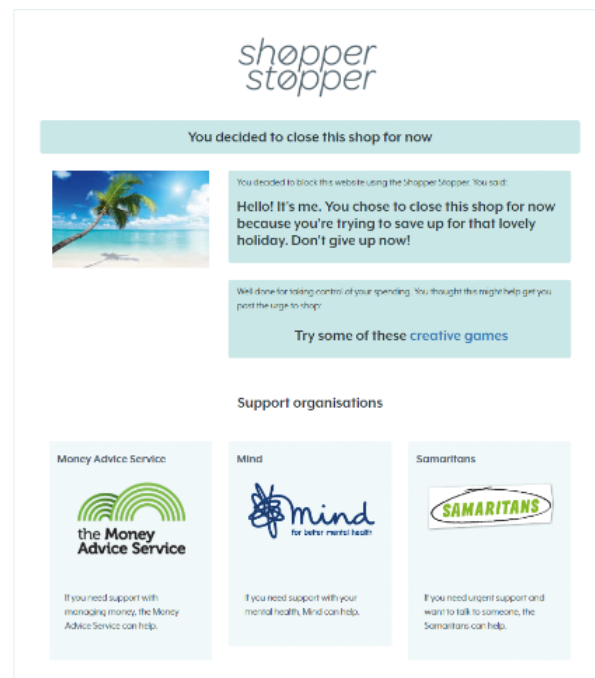
Source: Money and Mental Health/Plexus, 2017.

Once set up, the Shopper Stopper would switch itself on at the set times, and show the block site whenever the user navigated to a blocked page. From this point, the user could navigate away from the block page - either to the distraction, a signposted site, or to another website completely. Alternatively, they could choose to uninstall the plugin and continue shopping, or, if they had set up a supporter, could contact them to request access. The Shopper Stopper did not block online shopping completely, but, as illustrated by Figure 5, put several additional steps between the user and their desired purchase.

Figure 5: Map of Shopper Stopper user journeys
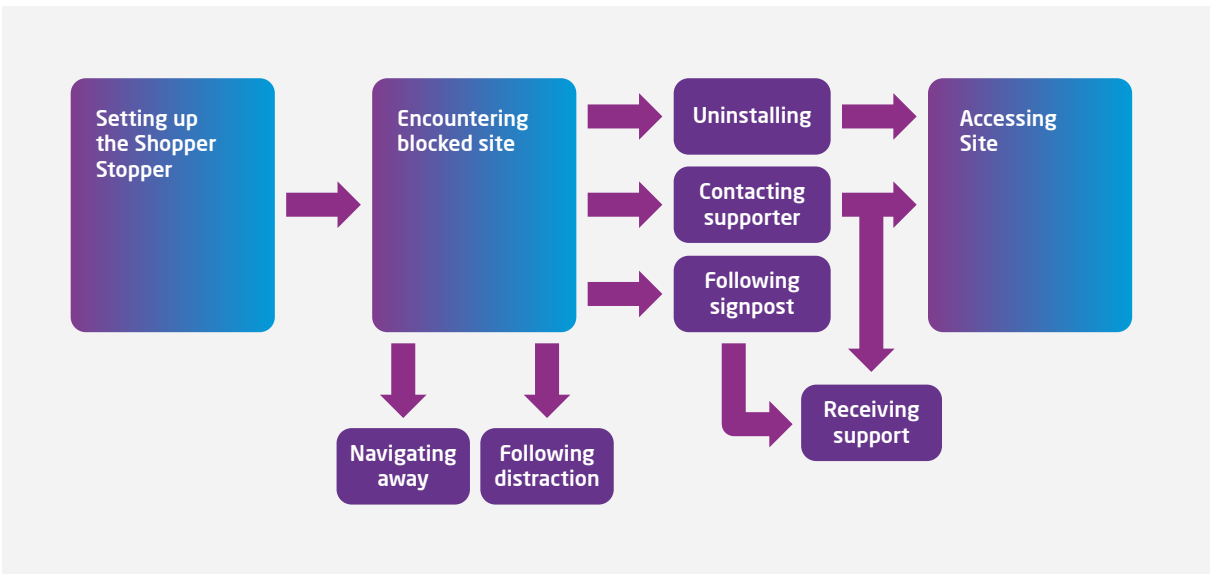
Source: Money and Mental Health, 2017.

2.3 Behind the design

The tool was designed with three aims in mind:

1. **Protect people from financial harm associated with compulsive online spending**

2. **Promote more mindful online shopping behaviour**

3. **Encourage broader engagement with positive financial planning.**

Care was also taken to consider the different points along this journey at which users might need additional support or could be prompted to reflect on their online shopping behaviour and engage in positive financial behaviours. As the Shopper Stopper was primarily aimed at people experiencing mental health problems, special efforts were made to ensure both the nature of the content and the tone in which it was presented was positive and supportive.

Empowering people to make positive choices

Most important in the tool's design, was that it felt positive and empowering to use. By offering the users choice at all stages in the setup process we wanted to make sure they could control and personalise their online environment. As how options are framed influences their uptake[14], we chose to present the main choice as 'setting the closing times' for shops, rather than completely blocking access. In this way the barriers suggested by the Shopper Stopper could mimic the barriers that exist on the high street due to retail opening hours. We hoped this would make engagement with the tool feel like a positive step, rather than a punishment for poor choices or an implication that users could not be trusted.

Offering choice, but keeping it simple

Filling in forms or deciding on settings online can be difficult during periods of poor mental health.[15] We tried to make the signup process as easy as possible to complete, by providing click boxes to select which sites to block or to choose distractions, and by requiring minimal typing. Using 'choice architecture', the way in which choices are presented, we aimed to encourage users to easily block a large number of sites. The 'block over two thousand sites' button was presented first, followed by the most popular online retail sites. In this way users were nudged towards the simplest way to comprehensively manage their access to online retail, while retaining their right to choose a more limited selection of sites if they chose to do so.[16]

Some mental health problems are associated with memory impairments which can make it more difficult to remember what you have signed up for or agreed to. By providing an accessible dashboard to view the tool's settings, we ensured that users could check the sites and times they had set it to block. This meant they could remain continually aware of and confident in the choices they had made. The personal message written at signup could also serve as an effective reminder of their reasons for engaging with the tool.

14. Dolan, P., Hallsworth, M., Halpern, D., King, D., Metcalfe, R., & Vlaev, I. (2012). Influencing behaviour: The mindspace way. Journal of Economic Psychology, 33(1), 264-277.
15. Holkar M. Seeing through the fog: how mental health problems affect financial capability. Money and Mental Health Policy Institute. 2017.
16. Thaler, R. H., Sunstein, C. R., & Balz, J. P. (2014). Choice architecture.

Personal messaging

Interventions are most successful when they are personalised.[17] As well as being in control of the sites blocked and times the block was active, users also decided what content they saw at the moment of intervention, by writing personalised messages for the blocked site. We attempted to make adding a personalised message easy by giving users a pre-filled prompt to start with in the text box that read: "Hello! It's me. You chose to close this shop for now because…"

People experiencing mental health problems often report that they feel frustrated when encountering barriers they put in place during periods of good mental health. This is because there is a trade-off between satisfying the impulse their current self wants and trying to pursue the long term goal their past self signed up to.[18] As increased impulsivity is often a symptom of poor mental health, it can be difficult to avoid and overcome this frustration. We hoped that by reminding users that this block was what they wanted and it was in their long-term interest, in their own words, they could be prompted to ride out the urge to deactivate the block and carry on shopping.

Encouraging behaviour change

When users encountered the blocked site, the message given was: 'Well done for taking control of your spending'. Changing any behaviour is challenging, and by framing installing the Shopper Stopper as a completed step along the way, we aimed to encourage

users to continue towards their larger goal,[19] rather than seeing their attempt to access the blocked site as a failure. The block site was designed to be a reminder of the positive step they had already taken to overcome compulsive spending, in the hope of reinforcing positive intentions to change behaviour.

Utilising teachable moments

Research has shown that positive behaviour change interventions are most effective when presented during teachable moments, when they are connected with real life decisions and activities people make.[20] By providing signposting to the Money Advice Service when users attempted to access a shop they had decided to block, we hoped to encourage users to engage more broadly with their finances. Realising that they were attempting to shop online at a time they wished to avoid might mean users would be more receptive to the suggestion to seek money advice, if they felt it necessary in that moment.

Making it social

People don't make financial decisions or carry out financial management tasks in isolation, but will often benefit from the advice and support from trusted friends and family members. This is particularly the case for those who may be experiencing poor periods of mental health.[21]

17. Dolan P et al. Influencing behavioru: The mindspace way. Journal of Economic Psychology 2012; 33(1); 264-277.
18. Frederick S, Loewenstein G and O'Donaghue T. Time discounting and time preference: a critical review. Journal of Economic Literature 2002; 40' 351-401.
19. EAST: Four Simple Ways to Apply Behavioural Insights. Behavioural Insights Team. 2014.
20. Arnold J and Rhyne E. A Change in Behavior: Innovations in financial capability. Center for Financial Inclusion. 201
21. Murray N. Strength in numbers. Money and Mental Health Policy Institute. 2016.

We wanted to ensure that users had the ability to share decision making with a third party if they wished, and to encourage them to seek emotional support from appropriate sources if they needed it while using the Shopper Stopper. Users were invited during the setup process to add a supporter who could provide practical support, unblocking sites if an item was genuinely needed. The email sent to these supporters also included the suggestion that they might want to reach out offline and check in with the person, prompting them to offer emotional support as well. Adding a supporter would also act as a commitment mechanism, as the user has told someone else about their intention to reduce compulsive shopping, introducing an element of accountability.

Signposting to support

Facing up to and trying to change our behaviour can be stressful and, at times, distressing. When users encountered the block page they were also given the contact details for Mind and the Samaritans. These signposts were presented without suggesting to the user that they were necessary, but were available if the user was distressed or recognised the need to seek further support with their mental health.
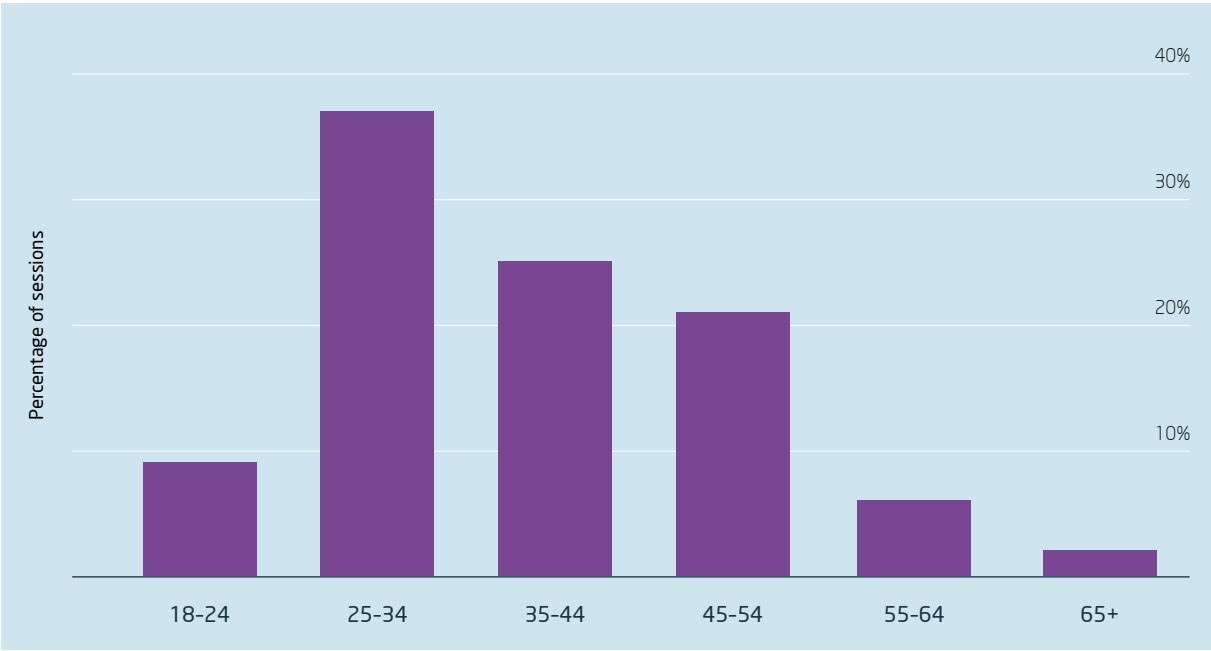
2.4 Who used the Shopper Stopper?

The Shopper Stopper was first promoted to our Research Community in September 2016, which, at the time, was a thousand strong group of volunteers with lived experience of mental health problems. After initial feedback and testing from this group, the Shopper Stopper was more widely promoted, through external partners and national media, at the start of January 2017. This led to a total number of 300 people using the tool until the pilot ended on 25th September 2017. Beta-testers provided a name and email address to allow us to send follow-up surveys, but no other personal data was collected.

Though no demographic data was collected during the signup process, by using data collected via Google Analytics we can broadly estimate the profile of the users. There were no substantial differences in use of the tool across gender. Those that Google Analytics identified as being between 25-34 were most likely to be using the tool during the trial.

The low level of engagement from those in the 18-24 age bracket may be due to the small representation of this group among our Research Community. Over 65s were the age bracket with the lowest level of engagement, which could be attributed to the fact that this group are less likely to shop online.[22]

---

22. Internet use and attitudes: 2017 metrics bulletin. Ofcom. 2017.

Figure 6: Age breakdown of sessions logged on the Shopper Stopper site

Source: Money and Mental Health, Google Analytics, 2017.

## 2.5 How did people use the Shopper Stopper?

When designing the Shopper Stopper, we chose to frame the block as setting 'closing times' for online shops. In practice, we were keen to know whether users adopted this framing, or used the tool to completely exclude themselves from online retail.

The data on the opening and closing times chosen by users suggest that most users chose to protect themselves from compulsive shopping for a portion of the day, rather than permanently. The most common time chosen for the shops to close was late evening (9pm-12am), and morning (9am-12pm) was the most common time chose to re-open the shops.

This data reinforces the point that many consumers recognise that they are more vulnerable to compulsive spending online at certain times, particularly late at night. The variation in blocked times demonstrates diversity in need among users, but suggests that people were largely aware of when they want these barriers in place and personalised the tool accordingly.
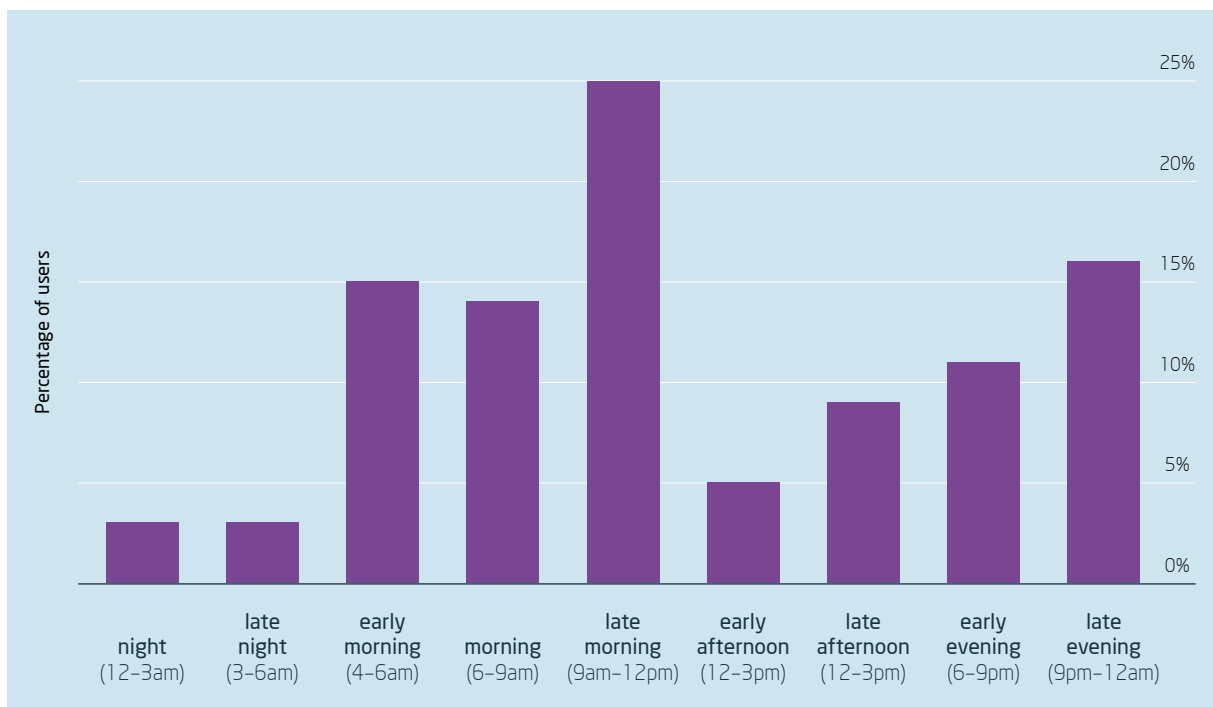
"Late at night is my vulnerable time... I set the Shopper Stopper to start at 11.59pm which closed the shops and prevented me buying stuff"

Figure 7: Frequency of closing times chosen for blocked shops
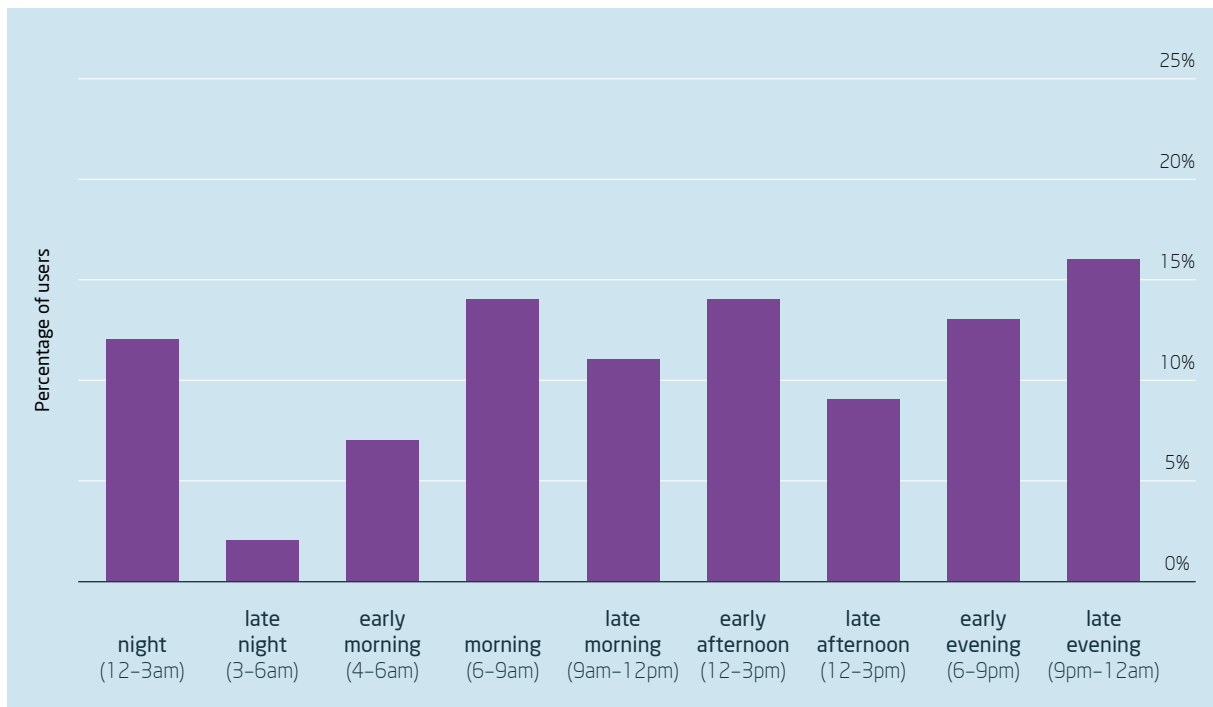
Source: Money and Mental Health, Google Analytics, 2017.

Figure 8: Frequency of opening times chosen for blocked shops

Source: Money and Mental Health, Google Analytics, 2017.

The average number of sites blocked by users was 638. One in five users (21%) chose the option to automatically block two thousand predetermined retail sites. Providing a low effort option to address these issues during the signup process was popular with a sizable minority of users.

> "Amazon… is a favourite go-to site for me when I am looking for anything in particular or feeling down and alone."

One in ten (13%) users only blocked one site. However this may indicate that some sites are particularly problematic. Large retailers like Amazon aim to serve as one-stop shops for consumers, meaning that a visit to buy a single item can draw people in and lead them to spend more than they might intend to. The vast majority of users (83%) realised this as an issue, and ensured that the tool was set up to block Amazon. Similarly popular sites to block were Asos and Argos, which six in ten (64% and 62%) of all users chose to block.

Table 1.
Number of sites blocked by users

Number of sites blocked	Proportion of users
1	13%
2	14%
3	11%
4	9%
5–10	25%
11–50	8%
>2000	21%

Source: Money and Mental Health/Plexus, Google Analytics, 2017.

Table 2.
Sites most frequently chosen to block by users

Website	Proportion of users blocking
Amazon	83%
Asos	64%
Argos	62%
John Lewis	55%
Topshop	48%

Source: Money and Mental Health/Plexus, Google Analytics, 2017.

Section 3: Was the Shopper Stopper trial a success?

Over three hundred users engaged with the Shopper Stopper trial and the site received over ten thousand hits. Through online data and user feedback, collected through online surveys, we gained a deeper insight into the process and feelings involved in addressing and managing overspending online. Though only an exploratory project with a small number of beta-testers, these findings demonstrate both the effectiveness and demand among people experiencing mental health problems for access to these services and tools.

The tool aimed to:

1. **Protect users from financial harm associated with compulsive online spending**

2. **Promote more mindful online shopping behaviours**

3. **Encourage broader engagement with finances and financial planning.**

We also wanted using the Shopper Stopper to be a supportive and non-stigmatising experience. In this chapter, we assess how effective the Shopper Stopper was, using survey responses collected from users and Google Analytics data.

Unfortunately, perhaps due to the long length of the trial, only a small number of users (23) engaged with our follow-up survey. Quantitative findings are not reported here due to small sample size. Instead, this evaluation focuses on the detailed qualitative responses provided by survey respondents which allow us to explore the ways in which users interacted with the Shopper Stopper and the broad ways in which it affected their spending behaviour.

3.1 Did the Shopper Stopper protect users from financial harm associated with compulsive online spending?

The Shopper Stopper appears to have been successful in preventing users from accessing online stores through their browser. In 85% of the cases where users encountered the block site they navigated away immediately. On just 12% of occasions that the blocked site was reached the user went to the dashboard of the tool, often attempting to adjust the sites and times the tool had been set up to block.

"I immediately navigated away. I was pleased I had the reminder."

Users reported that the Shopper Stopper successfully protected them from the financial harm associated with spending impulsively on certain sites and during problematic time periods. Users specifically mentioned how it protected them from the financial harm of spending on certain goods.

"I used it to stop shopping for clothes or beauty products. The motivational messages helped a lot."

"Having the shops "closed" in the evenings was really helpful because I couldn't just buy on a whim."

Unfortunately due to small sample size, we have been unable to collect any more conclusive data on whether the Shopper Stopper did in fact change people's spending patterns. It is possible that users changed their behaviour to shop at other times of day, on other websites, or in person rather than online. A more detailed trial would be needed to establish this.

3.2 Did the Shopper Stopper promote more mindful online shopping behaviours?

Responses to our survey revealed the emotions involved in encountering the block site. Users indicated that they initially became irritated when facing these barriers, despite having the awareness they had put them in place themselves.

> "At first I felt really frustrated and I wracked my brains trying to think of other sites I could use instead."

> "The first few nights I used the Shopper Stopper were extremely hard. I was tempted to take the blocks off because I was not getting any rushes of pleasure not having bought anything."

There were a range of emotions experienced, ranging from irritation to shame and embarrassment at having been reminded of the existence of their difficulties managing online spending.

> "I felt relieved it had reminded me and also ashamed at what I was doing."

Over time, however, users who stuck with the tool seemed to develop a more positive relationship with the block site. Many users reported that they became more aware of the times and situations during which they would be most prone to impulsively shop online. Persistent users drew a clear link to certain times of night, mental health symptoms and unwanted purchases made when shopping online, and suggested that the Shopper Stopper allowed them to disrupt these patterns of behaviour.

> "Seeing the warning also made me realise my mood might not be right as I was trying to buy things at night and helped me to recognise that and take steps to head things off, so it didn't just help with spending."

> "I felt more in control of how I was spending because I became more mindful of the time of day I would find myself online shopping."

Recognising the triggers of compulsive spending was the first step for many users to addressing and changing their online shopping behaviour in a sustained way. Some users found that, with increased awareness of their own behaviour, they were able to gradually remove the barriers they had put in place for themselves.

> "I ended up slowly removing shops from the Stopper Shopper over the months... but when I did, I had to think about it which made me a lot more mindful of my spending."

For these users, the Shopper Stopper did not just protect them against the immediate financial harm of impulse shopping, but actually led to a broader pattern of behavioural change.

3.3 Did the Shopper Stopper encourage broader engagement with finances and financial planning?

Alongside preventing financial harm from overspending, one of the greatest short-term benefits of using the tool was providing users with greater confidence in and control of their finances.

We hoped that the Shopped Stopper would provide a prompt and support to users who might want to gain greater control of their finances more broadly. Thematic coding of the responses users gave to our survey drew out two primary reasons for using the Shopper Stopper related to their finances:

1. **To achieve a short term savings goal by spending less online**

2. **To prevent financial harm and engage in better financial management.**

Several users saw using the Shopper Stopper as a temporary process that would encourage them to reach a short-term savings goal.

> "I pledged that I wouldn't spend at all during January and February this year and the Stopper Shopper undoubtedly helped me do that."

For others, however, the tool was a means by which they could regain control of their finances, and cutting back on online spending may have been the first step in this broader process. The Shopper Stopper then served as a support tool that, in addition to preventing immediate harm, encouraged users to change the way they approached financial decisions. By using the tool they hoped to integrate decisions about online spending into their longer term financial planning.

It is a common misconception that all that is required to stop unnecessary spending online is greater willpower. Where spending is driven by increased impulsivity, memory issues or an inability to consider future consequences associated with a mental health problem however, the reality is altogether more complex. Being unable to bring spending under control can be a source of shame, as well as causing financial difficulties. This may impact on a person's financial confidence, and make them doubt their ability to undertake complex financial tasks.

By using the Shopper Stopper and putting a barrier between themselves and the ability to overspend, users clearly grew in confidence about their own financial abilities, which is a key component of financial capability.[23]

> "[I felt] proud that I'd made a decision to block that particular shop and [the Shopper Stopper] made me realise that I could be spending so much more online when I shouldn't be."

> "After a month I felt strong enough and grew in confidence with the realisation that I could DO something about my money problems… now I am able to ask myself before any online purchase whether I NEED the item or not and whether it will cause me financial difficulties if I buy it."

In its initial months, the trial was also highly effective in directing users towards further information on financial management. During the first two months of the trial, a quarter of those leaving the blocked site (26%) followed

---

23. Bagwell S, Hestbaek C, Harries E, Kail A. Financial capability outcome frameworks. New Philanthropy Capital. 2014

the supportive signpost to the Money Advice Service website from the block site.

Fewer users (13%) opted to add a supporter during the setup process. The shame many users described feeling when encountering the block page may partly explain this - if compulsive shopping is seen as a very shameful activity, people may be less willing to involve even a trusted friend in their attempts to stop. It may be that this support was very valuable to those users who did take up this option, however we do not have any data on the number of times that supporters were asked to unlock shops to verify this.

3.4 Signposting to other support

The block page also successfully signposted users to mental health support. In the first two months of the trial, one in five users clicked through to one of the mental health support options provided (13% going to the Samaritans and 8% going to Mind).

This means that in the early stages of the trial, half of those facing the blocked site followed one of the signposts, highlighting the potential of the block site as a teachable moment. In that moment of vulnerability, forced to engage with their behaviour, users appear willing to take a further step and engage with support. Over the duration of the trial the proportion of users following supportive signposts steadily decreased however, with only 12% following a supportive signpost by the trial's final month. However, it is clear that this type of intervention can become a stepping stone for broader behavioural change and a gateway to offering further support.

3.5 Lessons learned from the trial

The Shopper Stopper was an experimental tool, and in the process of trialling it we have discovered features which could be improved to increase effectiveness. These lessons may carry across to other interventions too.

1. Changing teachable moments over time

In the first month, half (50%) of the cases of users encountering the blocked site followed one of the signposts. By the final month of the trial, however, this had fallen to one in ten (12%). Though we are unable to say whether these were repeated visits or even the same people, the decrease in this figure could be interpreted as the waning impact of the signposts provided. Offering differing messages and prompts over time could allow for the continued use of these teachable moments. Things like utilising the ability to reward people for using the tool for a certain period of time, or prompting people to set new goals, could also be helpful in prolonging engagement and the period over which users benefit from using the tool.

2. Varying the strength of the block

The Shopper Stopper could be disabled by removing the plugin from the internet browser. An awareness of the ability to remove these barriers was concerning for users who may have wanted impose a very strict block on their online shopping. For other users, the knowledge that the blocks could be removed was a relief, as in the event that a purchase was truly needed they could be temporarily lifted and access granted.

"It was very easy to remove shops from Shopper Stopper - I'd have liked it to be more difficult."

This shows the importance of personalisation in any tool provided to help people manage their online spending. The level of friction should be chosen by the person using the tool based on their own needs and goals.[24] Some consumers may just want a chance to pause and reflect on purchases briefly. At the other extreme, some people may want to exclude themselves from online retail entirely. Tools should be designed to meet the varied needs of consumers.

3. Cross-platform compatibility

When discussing potential future improvements, several users indicated that the inability to block online shopping using handheld devices (tablets and smartphones) via the Shopper Stopper was a problem. Though these users benefited from using the tool when browsing on a computer, they were aware there was still alternate avenues into the online retail environment available to them. The growing number of shopping apps and the ability to purchase goods via social media sites[25] make it all the more challenging to create a single barrier to entry to online retail using blocking software.

24. Money and Mental Health Policy Institute, In Control: A consultation on regulating spending during periods of poor mental health. 2016.
25. Deloitte. There's no place like phone. Consumer usage patterns in the era of peak smartphone. 2016
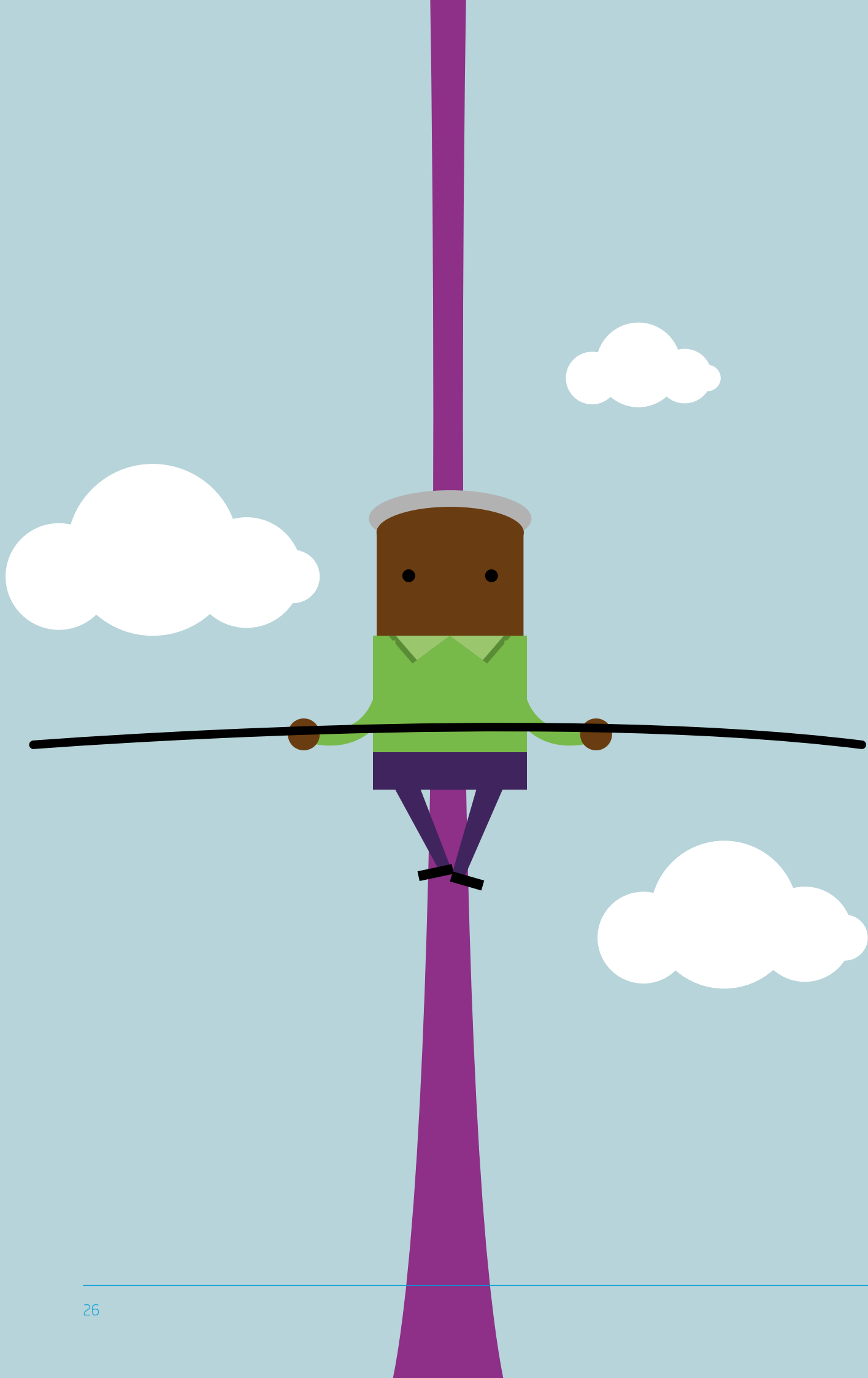
Section 4: Next steps

The trial of the Shopper Stopper demonstrates that adding supportive friction to online retail can not only prevent immediate financial harm, but also improve consumers' financial capability more broadly. This type of system could also be used to address other challenging online behaviours, such as problem gambling.

However, as the Shopper Stopper trial has demonstrated, a browser plugin has innate limitations. In this chapter we set out how the lessons learned from the Shopper Stopper can be implemented more broadly by retailers, financial service firms and Internet Service Providers (ISPs) to better protect all consumers, especially those with mental health problems. Where a consumer experiences a mental health problem which seriously impairs their ability to carry out day-to-day financial management tasks for a period of 12 months or more, they may be entitled to adaptations such as these under the Equality Act 2010.[26]

We are calling on these firms to introduce new settings and tools across these four areas, to allow consumers to control their online environment and reduce financial harm.

1. **Adding friction to online transactions**

2. **Limiting harm from compulsive spending**

3. **Letting customers control the risks they face from online retail.**

1. Adding friction to online transactions

Allowing customers to delay the processing of transactions provides an opportunity to double-check and reflect on purchases. Transactions during problematic times, like night-time, could be delayed until further confirmation in the morning, when the consumer may be better placed to consider the purchase. Alternatively, customers could be provided with an option to nominate a trusted friend to sign-off online purchases above a certain threshold.

Card payments are increasingly processed in real time, which makes adding friction here hard. However, for people who benefit from sharing financial decision making with a trusted friend, the ability to send card transactions in real time to a third party for approval could add friction and help to reduce impulse purchases.

As the Shopper Stopper trial has demonstrated, for some people experiencing compulsive spending, these quick opportunities for reflection will be enough to disrupt problematic spending patterns.

2. Limiting harm from compulsive online spending

Where compulsive spending is driven by complicated emotional and psychological processes, changing behaviour may be a difficult and lengthy process. A quick way to limit harm in these cases would be to allow consumers to set online spending limits. Nearly half (45%) of consumers with mental health problems have told us this form of restriction would be helpful,[27] and similar limitations are already offered by gambling companies.[28] Daily, weekly or monthly spending limits could be set at the online store level, when a user sets up an account, or at the payment card level.

26. S20 Equality Act 2010.
27. Evans K. Responsible Retail: How retailers can help vulnerable consumers to control 'crisis spending'. Money and Mental Health Policy Institute. 2017.
28. http://www.gamblingcommission.gov.uk/for-the-public/Safer-gambling/Tools-to-help-you-control-your-gambling.aspx

3. Letting customers control the risks they face from online retail

Consumer attempts to control compulsive spending can be derailed by advanced online marketing techniques, which can mean consumers are targeted, sometimes late at night when they are more vulnerable, and directed to sites they would rather avoid. Being able to opt out of targeted online marketing, for products previously looked at, is seen as helpful for half of consumers and 60% of people with mental health problems.[29] Similarly, 57% of people with mental health problems would like to be able to opt out of reminder emails when they abandon a basket on a website without making a purchase.[30] Online retailers should offer consumers the ability to opt out of marketing emails and adverts prompted by an abandoned shopping cart.

The ability to close online shops at times they find problematic provided an immediate benefit to users of the Shopper Stopper. Three in ten consumers (29%) say they would find it useful to be able to close online shops at times of their choosing.[31]

This could be implemented by individual online retailers: when signing up for an account with any online retail store, consumers should be offered the option to set times at which the store is effectively closed and unavailable for purchases or browsing. This should include the ability to self-exclude from a store for a period of time (for example, a week) and to set a permanent block.

However, while this provision is on a store-by-store basis, vulnerable consumers may be able to override their preferences in the heat of the moment by switching to retailers which do not offer these settings.

Broader blocking settings offered by card providers or internet service providers (ISPs) could provide a higher level of friction to those who struggle most with compulsive online spending.

The Shopper Stopper trial demonstrated that people are often aware of the types of purchases that cause them problems. Merchant category codes, the system used to categorise the types of firms paid by consumers, could be used to block spending on particular items at the payment card level, without limiting freedom to shop online for other items.

The ability to freeze debit or credit cards at set times could provide a stronger block. Alternatively, consumers could be offered the option to block all online transactions, a function already offered by one major UK retail bank.[32] The rollout of these features to all consumers would allow for personalised protection from harm at the point of transaction. Card providers should provide the ability to freeze cards or block online transactions, either permanently or for a set period of time according to the user's needs.

All major ISPs currently offer filtering services following the Government's efforts to prevent children from accessing adult content and facing harm online.[33] Though technically feasible, no such controls exist to prevent vulnerable consumers from financial harm. ISPs should offer customers the ability to opt out of online retail if desired, meaning that a customer cannot access online shops regardless of the device they use, and whether they're on wifi or mobile internet.

29. Evans K. Responsible Retail: How retailers can help vulnerable consumers to control 'crisis spending'. Money and Mental Health Policy Institute. 2017.
30. Ibid.
31. Ibid.
32. http://www.bbc.co.uk/news/business-39816816.
33. Digital Economy Act 2017.

Table 3. Sector specific recommendations for reducing financial harm associated with compulsive spending online

	Retailers	Card providers	ISPs
Adding friction to online transactions	Allow customers to delay transactions at times they find problematic (e.g. approving night-time shopping in the morning) Provide the option for customers to share planned purchases with a trusted third party for sign off	Allow customers to delay transactions (e.g. approving transactions made at night in the morning) Provide the option for customers to share proposed transactions with a trusted third party for sign off	
Limiting harm from compulsive spending	Allow customers to set spending limits on online accounts	Allow customers to set spending limits on cards	
Letting customers control the risks they face from online retail	Allow customers to opt out of targeted online marketing Allow customers to close online shops at times of their choosing	Allow customers to block transactions using Merchant Category Codes Allow customers to freeze cards at set time periods (e.g. overnight) Allow customers to block all online transactions	Allow customers to block all online retail, including in-app purchases and those on social media, either permanently or at specific times of day

Source: Money and Mental Health, 2017.

4.1 A short-term solution

There is substantial potential for the solutions described above to help people experiencing mental health problems to overcome compulsive online spending. However, no single one of these options is sufficient. Instead, customers must be offered a range of control options, by retailers, financial services providers and ISPs. Furthermore, if these recommendations are only taken up by certain providers, these tools may be unevenly distributed and not accessed by those who most need them. Concerted, cross-sector efforts are required to support people dealing with compulsive online spending.

Modifying the internet ecosystem to provide consumers with greater autonomy, control and choice will, inevitably, take time. To protect those consumers experiencing difficulties with online retail today, a stop-gap solution is required. Any number of generic browser plugins could play this role, however our evaluation suggests that the unique supportive features of the Shopper Stopper increased uptake and the success of the tool.

Money and Mental Health is not a service provision charity, and as such do not have capacity to continue to run the Shopper Stopper. Continued funding and hosting by another charitable organisation or government body, however, would:

a) **Ensure this valuable tool continues to be available to those who need it; and**

b) **Allow further testing of the effectiveness of the Shopper Stopper, potentially providing evidence which could help ensure broader interventions are as effective as possible.**

Money and Mental Health would welcome conversations with organisations interested in continuing the Shopper Stopper journey.

Please email contact@moneyandmentalhealth.org for further details.

In partnership with