



Financial strain can lead to stress, health issues

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A few headlines tell it all: "Anguish of the unemployed;" "Financial crisis starts to take human toll;" "Indiana unemployment rate hits all-time high at 9 percent;" and "Debt stress major pain for millions."

We have had to adjust to the cost of gasoline at more than \$4 a gallon, which makes today's price at around \$2.70 a gallon seem like a bargain. Grocery prices — including paper products, canned goods, bread and meat — have increased dramatically.

With some products, we are still paying the same price but for a smaller amount.

Factor in the worry of credit cards at an average debt per card of \$9,600 — taking years to pay off at minimum payments.

Home foreclosures have multiplied during the past year, while home values have plummeted. Company closures and layoffs are widespread.

How does this affect those who are under a tremendous amount of pressure and responsibility just to make ends meet?

A not-surprising response is that it creates stress. Stress can cause us to be more irritable, moody and depressed and to feel desperate when faced with the next onslaught of monthly bills.

Then there are the physical ways in which stress can impact our health:

- Increased blood pressure
- Headaches
- Loss of sleep and lower energy levels.
- Gastrointestinal symptoms
- Reduced ability to fight off colds and the flu

Almost every company is reducing costs, but not without the pain that goes with it (layoffs, buyouts, reduction in pay, no raises). At home, we too need to reduce our costs.

To do this, determine your fixed costs such as credit card, rent/ mortgage, car and utility payments.

Then determine what amount of income is left after paying "necessary expenses."

After that, identify incidental expenses and their costs, such as a dinner and a movie; gasoline for a week and the number of miles driven; and a large latte purchased several times each week.

Figure out which of these items can be cut back or eliminated to reduce spending.

Consider the following for reducing your expenses:

- Cook at home and brown bag at work.
- Never grocery shop when you're hungry.
- Take advantage of ways to reduce electric bills, such as unplugging electrical equipment when not in use.

Finally, and probably the most importantly, is to take stock of your stress level. If you're experiencing an irritable mood or lack of energy, try to understand if there is a financial connection.

If you determine the way you feel is connected to financial stress, take action by telling yourself, "I am not going to let this control me!"

Realize you are not alone. Many people have had to make some

adjustments in their routine to weather these economic hard times.

Who knows — many of us may never revert to some of our old habits of spending. We may not be so quick to use that credit card with an interest rate above 20 percent.

While we may feel stress now, we may also benefit in the long run with changes in our financial habits.

Stress levels can intensify with financial hardships. No one should hesitate to seek mental health counseling to help with confronting day-to-day issues.

As a former patient told me, "I see counseling as a means to undergo an emotional tuneup."

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