



STRESS AND THE ECONOMY

When times are tight, what can you do to cope?

If you turn on your television or open a newspaper you can't miss it. Stories about the economy are featured everywhere—layoffs, cut backs, business closings, and rising costs have become commonplace. Most Americans have been affected by the precarious economy; even those with steady incomes are now considering the uncertainties of their financial future. Although monetary concerns are a major stressor for many even when the economy is thriving, these concerns are now at the top of the list of our nation's leading stressors. Doctors remind us that the key to coping is effective stress management, but what should you understand about stress? And when money is tight, what can you do about it?

What is Stress?

Medical experts identify stress as the result of any demand placed upon the body. The

body prepares to endure this demand internally: heart rate, blood pressure, and respiration increase, and gastrointestinal activity is affected.

These changes are meant to serve as a short-term coping strategy; humans are not designed to withstand ongoing functions associated with stress. It has been estimated that approximately 75 percent of all illness and disease is stress related. These illnesses are generally triggered by long-term chronic stress.

Common Causes of Stress

Personal finances have long been notorious for creating chronic stress, usually sharing prominence with others such as work, marriage, and family.

However, for the first time in decades, studies indicate that the economy is the number one stressor. In a September 2008 survey, 80 percent of Americans

considered the economy a significant form of stress—a 66 percent increase from April 2008.* These statistics underline the importance of examining how our response to this common stressor may impact our health, and what we can do to improve it.

Dealing with Stress

Stress can be dealt with by making small, but important, lifestyle changes. Medical experts offer endless suggestions of affordable ways you can adjust your lifestyle to cope with stress.

Exercise

You don't have to join a gym to enjoy effective exercise—just go for a walk or a bike ride! Join a community sports team, or play with friends and family at a park. Some local schools even open their gyms and pools to the public for free or low

cost. If it's too cold to exercise outside, head to your local mall and walk inside instead. Stretching, yoga, and meditation can also relieve muscle tension and help you learn to relax your body. Research these techniques for free on the internet or at your local library.

Rest

Make sure you get the proper amount of rest, especially if you're working more than 40 hours per week. Seven to nine hours of sleep per night is recommended, and may improve daily productivity.

Eat Well

Eating nutritious foods can offer many benefits. Protein-rich snacks like nuts, edamame, and sunflower seeds help fend off mood swings and boost energy. Blueberries and other foods high in Vitamin C give the body added reserves to help combat stress. Foods high in fiber, like lentils and beans, are very affordable and regulate high blood sugars, which often contribute to stress.

Remember that water is the best beverage for our bodies. Drinking eight to ten 8-ounce glasses of water daily flushes out toxins and restores healthy brain function. Studies even suggest that stress and anxiety can be linked to dehydration. Drinking caffeinated beverages can also lead to dehydration.

Do Something You Enjoy

Take the time to relax and clear your mind by participating in a hobby, creative activity, or volunteer work. (Contact the NMB branch in your area to learn more about local service opportunities.)

Talk About It

Express your thoughts and feelings when needed. Talking with family, friends, a counselor, or clergy member is an effective way to deal with stress.

Coping with Financial Difficulties

If your stress is related to monetary troubles there are some steps you can take to get your finances back on track. While you won't be able to drastically change your financial situation overnight, planning ahead and implementing cost-saving strategies can certainly improve your economic outlook over time.

Make a Budget

Many people are prone to over-spending simply because they never get a good perspective of how their money is spent. Making a monthly household budget will help you see where you spend your money and determine the areas in which you could probably scale back. There are countless budget-making resources available on the internet that you can use to get started. Don't forget to include some funds for unexpected expenses.

Plan Ahead

Never go to the store without a list. You are bound to end up with many items in your cart that you never intended to purchase. By making lists ahead of time you can help avoid this common problem. Check store flyers to see what's on sale and compare prices. Try not to purchase things at full price. Purchase generic items whenever they are available.

Hide Your Credit Cards

Credit card debt has become a huge problem in America. Avoid using credit cards whenever possible. Take them out of your wallet and find a safe spot to keep them where you won't be tempted to use them for unnecessary purchases.

Save What You Can

Even though you may think you don't have enough money left over each month to contribute to a savings account or 401(k), ignoring these options now will only hurt

you later. Try to find a way to contribute a small amount each month to help in case of unexpected emergencies.

In our fast-paced lives it is easy to forget the physical, mental, and emotional implications of stress. As 2009 comes to a close, take the time to make a few small adjustments in your daily habits, and welcome the new year as you prepare for a happier, healthier (and hopefully less-stressed) time ahead! ♦

*Source: "As Economy Worsens, so Does Stress," by Caroline Wilbert, WebMD Health News, www.webmd.com, October 8, 2008.

Health Problems Associated with Chronic Stress

- Cardiovascular Disease
- Cancer
- Depression
- Anxiety
- Fatigue
- Memory Loss
- Head & Muscle Aches
- Infertility
- Nausea
- Ulcers
- Colds
- Sleep Disorders
- Dizziness