

Getting Through Tough Economic Times

This guide provides practical advice on how to deal with the effects financial difficulties can have on your physical and mental health.



Possible Health Risks

Economic turmoil (e.g., increased unemployment, foreclosures, loss of investments and other financial distress) can result in a whole host of negative health effects - both physical and mental. It can be particularly devastating to your emotional and mental well-being. Although each of us is affected differently by economic troubles, these problems can add tremendous stress, which in turn can substantially increase the risk for developing such problems as:

- Depression
- Anxiety
- Compulsive Behaviors (over-eating, excessive gambling, spending, etc.)
- Substance Abuse

Warning Signs

It is important to be aware of signs that financial problems may be adversely affecting your emotional or mental well being --or that of someone you care about. These signs include:

- Persistent Sadness/Crying
- Excessive Anxiety
- Lack of Sleep/Constant Fatigue
- Excessive Irritability/Anger
- Increased drinking
- Illicit drug use, including misuse of medications
- Difficulty paying attention or staying focused
- Apathy - not caring about things that are usually important to you
- Not being able to function as well at work, school or home

Managing Stress

If you or someone you care about is experiencing these symptoms, you are not alone. These are common reactions to stress, and there are coping techniques that you can use to help manage it. They include:

- Trying to keep things in perspective - recognize the good aspects of life and retain hope for the future.
- Strengthening connections with family and friends who can provide important emotional support.
- Engaging in activities such as physical exercise, sports or hobbies that can relieve stress and anxiety.
- Developing new employment skills that can provide a practical and highly effective means of coping and directly address financial difficulties.

Getting Help

Even with these coping techniques, however, sometimes these problems can seem overwhelming and you may need additional help to get through "rough patches." Fortunately, there are many people and services that can provide help. These include your:

- Healthcare provider
- Spiritual leader
- School counselor
- Community health clinic

Specific help for financial hardship is also available, on issues such as:

- **Making Home Affordable** <http://www.makinghomeaffordable.gov/>
- **Foreclosure** http://portal.hud.gov/portal/page/portal/HUD/topics/avoiding_foreclosure
- **Reemployment** <http://www.careeronestop.org/ReEmployment/Default.aspx>
- **Financial assistance** <http://www.usa.gov/Citizen/Topics/Benefits.shtml>

Source: This information was adapted from "Getting Through Tough Economic Times", available at <http://www.samhsa.gov/economy/>