

Financial Stress and Your Health

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Are you stressed about your finances? We know that stress can affect nearly every facet of your life. Stress, in general, can cause heart attacks, strokes, and many other serious health issues regardless of the source. “**Financial Stress**” is defined as: “A condition that is the result of financial and/or economic events that create anxiety, worry, or a sense of scarcity, and is accompanied by a physiological stress response.” “Chronic **Financial Stress**,” then, is ongoing (yet frequently intermittent) **financial stress**.

While we can agree that stress affects you in some way, do you know exactly HOW financial stress can affect you physically? If you constantly find yourself consumed with how much money you have (or don't); how you're going to keep a roof over your head; get to work; and possibly feed your family; then you could certainly develop one of several stress-related health conditions. If these conditions go unnoticed or untreated it could even result in very serious, sometimes life-threatening illnesses.

Two of the most common effects of financial stress are anxiety and depression. These two conditions usually go hand-in-hand. Each one is a debilitating condition that makes it hard to focus at work, spend time with your family, and keep up with your bills and other financial responsibilities. The stress of having too much credit card debt, college loan payments, or medical bills can weigh on a person and cause severe anxiety and depression. If you are behind financially and are feeling discouraged and hopeless or have feelings of constant worry and poor concentration, you may be seeing signs of one of these disorders.

Anxiety can manifest in many ways, but most people that suffer with it report panic attacks where their chest feels like it's tightening, it becomes difficult to breathe, and it's often coupled with the inescapable sense of impending doom- the idea that something terrible is happening, it's growing, and it won't go away. Anxiety is mental as well as physical. Even if you aren't in the throes of a panic attack, you may still be experiencing racing and unwanted thoughts, profuse sweating, trembling, nausea, and a rapid heartbeat.

Anxiety about money can occur at any level of wealth or income. Financial advice is often aimed at people who don't have enough money, don't know how to manage it, or who aren't managing it well. ... A hallmark of perfectionism-related anxiety is if you continually shift the goal posts on what would give you peace of mind

4 unhealthy attitudes toward money

- Money avoidance: Believing that money is bad or that you do not deserve money.
- Money worship: Believing that an increase in income or financial windfall will solve your problems.
- Money status: Tying your self-worth to your net worth.
- Money vigilance: Being secretive about finances and overly wary of spending.

Depression goes beyond just general feelings of sadness and self-doubt. There is a wide array of physical and mental symptoms associated with depression that may include trouble sleeping, a change in appetite (overeating or under eating), risk-taking behavior, a lack of interest in favorite activities, and particularly dark thoughts. Depression could follow a divorce or death of a loved one, and now the financial burden remains on you to support your household with only one income. Depression should not be taken lightly; it can be a very unintended response to stress caused by personal and financial problems.

According to webmd.com, the idea that stress is 'in your head' is a common misconception. Stress is an inherent physiologic response to a threat. When you are extremely stressed, your body enters the "fight or flight" mode. Adrenaline (a hormone that increases heart rate, pulse, and blood pressure) races through your veins during a stress reaction and you either want to utilize this adrenaline to 'fight' through the current situation or take 'flight' by running away, or avoiding the situation as much as possible. Regardless of the source of stress, physical responses occur inside your body when you are stressed. These physical responses can drastically affect your body and lead to severe health issues. Pay attention to what your body is telling you. Some conditions that can be caused or worsened by financial stress:

- Heart Disease/Attack
- Gastrointestinal Problems
- Weight Gain/Loss
- Eating Disorders
- Diabetes
- Insomnia
- Psoriasis
- Cancer
- High Blood Pressure
- Substance Abuse

Being concerned about your finances is the best way to have a good handle on them and to keep them under control. Better yet, be proactive. Consult the source of the stress and spend some of your time working towards changing that. Write a budget and get your finances down on paper. See what you make, what your monthly responsibilities are, and what your debts are. Even getting it all on the page will help you confront it. Take small steps. Make the budget and take a break before you come back to tally up the totals. Once you do get some numbers down, do not panic! Remember, your health is your most valuable asset.