

# Getting Through Tough Financial Times

## Controlling Stress

Unexpected income changes are among the most stressful events a person can experience. Unemployment, a disaster, divorce or the death of someone you love can be personally devastating and can trigger the same reactions.

## Personal Crises Are Stressful

In a personal crisis, you may feel tense and angry. You may have mood swings and find yourself lashing out at others. Feelings of frustration can lead to family arguments. Or you may feel depressed and discouraged. These feelings may be normal and common. Other family members usually share some or all of your emotions, either directly or indirectly. While sharing your feelings of loss and despair, they may also have to deal with your depression, frustration and anger.

Allow yourself and other family members to express feelings. Don't talk about "snapping out of it." This denies the seriousness of someone's feelings.

A personal crisis may force you to make rapid changes in your life. It can disrupt your habits and normal routines and give you too much or not enough free time. Maintain your daily routines as much as you possibly can. Try to fill your time in satisfying and rewarding ways.

Unemployment may mean you can spend time with your children, spouse or other family members. Work on household projects that you haven't had time to do. Read about a topic you've wanted to learn more about.

Every member of the family feels stress during tough times. Support and communicate with one another. Some roles and responsibilities may need to be changed until the crisis is over. Be flexible and willing to try new things. Studies show that families who meet challenges head-on are the most likely to successfully cope with crises.

Change can be difficult, but all family members need to pull together during a crisis.

## Take Care of Yourself

In order to better cope with stress, keep your body healthy. Eat balanced meals, get enough sleep and exercise regularly.

One approach to coping with stress overload is to take a break from the stressful situation. Here are some suggestions:

1. Take a walk.
2. Watch a movie.
3. Spend time on yourself — take a long bubble bath or shower.

4. Listen to music.
5. Work in the yard or garden.
6. Work on your favorite hobby, or start a new one.
7. Jog, dance or participate in some other physical activity.

Another approach is to take action to reduce excess muscle tension by using relaxation exercises. Although relaxation exercises do not get at the causes of stress overload, they provide a physical release from tension.

Learning to achieve the relaxation response is a skill that takes practice. Practice the technique at least twice a day. Follow these guidelines:

1. Find a quiet place.
2. Get into a comfortable position — lie down on the floor or sit with uncrossed legs.
3. Breathe easily and naturally.
4. Keep muscles loose, limp and relaxed.

## **Easy Relaxation Techniques**

### **Belly Breathing**

Sit or lie comfortably in a relaxed position. As you slowly breathe in, let your belly expand. Think of it as a balloon filling with air. As you exhale, let the air out of your “balloon” slowly. Place your hands on your stomach. You should feel it rise and fall as you breathe.

### **Slower Respiration Rate**

Slow down your breathing rate by seeing how few times you can breathe each 60 seconds. When you begin to get tense, take a few minutes and simply slow your breathing down to about three to six breaths per minute.

### **Shoulder Exercise**

Try to touch your ears with your shoulders. Hold it for a count of four. Then let your shoulders drop. Now rotate each shoulder separately toward the rear. Do each shoulder five to ten times. Then do both shoulders together.

### **Massage**

Massage the back of your neck, concentrating on the part that feels tense. Cup your thumbs at the front of your neck and massage on both sides of your spinal column, letting your head fall limply back against your rotating fingers. Use your fingers to massage around your hairline and under your jaw and your cheekbones.

### **Mental Vacation**

Enjoy the pleasures of a vacation through your imagination. First, close your eyes and think of some place where you would like to be. Then go there in your mind. Perhaps you will go alone. Or you might imagine being with someone. You may be quietly watching the sunset, a mountain, the woods or an ocean. Or you may be active in hunting shells or rocks, hiking, playing some sport or game, climbing a mountain or cycling. Enjoy the experience.

## When To Get Help

Sometimes things may get so difficult and out of control that you may need to get professional help. In every community, resources such as the family doctor, mental health professionals, support groups and clergy exist. They can help you deal with extreme levels of stress and the physical and emotional trauma that often accompany them.

The following symptoms indicate a need for outside help.

- Feeling depressed. (Some signs are crying for no reason, lack of personal care, feeling as if you don't want to do anything, fatigue, unreasonable fears, inability to concentrate, change in appetite.)
- Changed sleeping patterns. (Sleeping too much, difficulty falling asleep, waking a lot during the night and too early in the morning.)
- Abusing family members.
- Thinking about suicide.
- Disciplining too harshly.
- Hallucinating (you hear voices or see things that are not there).
- Considering separation from your spouse.
- Thinking of nothing good to say.
- Drinking excessive amounts of alcohol. (This could be drinking in the morning, hiding liquor so no one knows you are drinking, drinking more than two or three drinks or beers every night.)
- Feeling guilty, as though you aren't being a good parent to your kids.
- Experiencing isolation. (You don't know anyone to talk to and you have a strong need to talk to someone.)
- Making excuses for your situation or lying about your situation.
- Having attacks when you feel extremely panicky (may also have high pulse rate and difficulty breathing).
- Feeling overwhelmed by life.

Before your problems become too big to handle, find a trained, skilled counselor to help you and your family cope with this crisis. A family counselor can help you handle your fears, adjust to your present situation, and plan adequately for the future. Health insurance may help pay for counseling costs. Some counselors charge on a sliding scale — depending on your ability to pay. Your religious leader may provide counseling at no cost to you.

For a list of agencies that can help, see [Community Agencies That Can Help](#).

For information on support needed during stress, see [Identifying Sources of Support and Friendship](#).

