When Your Income Drops: Control Stress

Michele Merfeld
Department of Consumer and Family Economics, University of Missouri-Columbia

Losing your job or having a difficult year in your farm or business can result in tremendous change in your life. Divorce, separation or the death of a spouse are also traumatic experiences. These events differ and yet have some things in common. First, stressful crises like these force us, against our will, to make rapid changes in our lives. Second, however irrational the reasoning, they can diminish our self-esteem. Finally, these personal crises often lead to decreases in income and security and introduce secondary problems.

Severe and prolonged stress associated with income loss may seriously affect your physical and mental health. In addition, stress contributes to many types of accidents through human error, fatigue, worry and haste.

Stress can be caused by a physical, emotional or environmental experience that disrupts your life pattern. Remember that causes of stress include not only major life changes but also a lot of little things that add to life's daily hassles. If your income has dropped, for whatever reason, suddenly you must cope with this major worry as well as with the daily reminders — bills, clothing needs, medical treatment or school supplies.

Your body may react to stress in three stages: alarm, resistance and exhaustion. When alarmed, your body senses a threat and prepares for fight or flight. The most important physical reactions accompanying alarm are faster heartbeat, rapid breathing, rise in blood sugar, increased perspiration, dilated pupils, muscular tension and slower digestion. The senses become keener and your body is ready for action.

In the resistance stage, your body repairs any damage from the stress reaction and regains its pre-stress balance. However, if the source of stress continues or if your body continues to respond to danger, it remains in the alarm state and cannot repair itself. After a period of prolonged stress, your body becomes exhausted and depleted. This is the third stage of stress and one you want to avoid.
Managing your well-being

Typically, when people are under stress, they are likely to let the power of the crisis affect them and may not even realize it. They tend to eat poorly, reduce their exercise, sleep less (or far too much), and may avoid friends and support persons. To decrease the impact of stress, research shows that you need to feel power over some area of your life. A first step is to admit that the crisis is important and needs attention.

Take one day at a time. Some changes in our lives are permanent. In time, they must be accepted if we are to grow. Until acceptance comes, take one step at a time. Set small goals and celebrate your progress. Don't try to resolve all your problems at once.

Keep yourself occupied, active and involved. The loss of a job or a loved one can give you more time than you want to think about your troubles. Therefore, you should concentrate on planning your future, searching for a new job or a new identity. Don't worry continuously.

Spend some of your time doing family and personal things you may have postponed for years. Put the house or yard in order. Play card games; go sightseeing; plan a picnic or ballgame. Donate time and talent to your community or church. Do something for others who need help to improve your own self-esteem. This sets an example your family can be proud of and may even provide an addition to your resume.

Keep yourself healthy through sensible diet and exercise. Although your family income is sharply reduced, maintain good nutrition. Shop carefully for a balanced diet.

Monitor stress

Recognize the early warning signals of excessive stress. Common reactions to the loss of a job or a loved one include anxiety, moodiness, irresponsibility, insomnia, emotional outbursts, helplessness and dependency, less appetite or sex drive, fatigue and susceptibility to illness.

- Prepare. When confronting a stressful experience, such as a job interview, prepare for it mentally. Think about the situation, anticipate and rehearse questions and answers.
- Accept and discuss. Accept your situation, and recognize your ability to take control. Look for trouble spots, and do what you can to change them. Discuss situations that you or your family find particularly distressing.
- Clarify responsibility. Reduce family stress by clarifying family members' roles, responsibilities and lines of authority. Make sure everyone understands expectations, priorities and tasks.
- Improve time management. You can often reduce stress by better managing your time. Use time efficiently when looking for a job, learning new skills or economizing home chores. Find meaningful things to keep yourself busy, but use the time to be good to your family as well.
• **Cope with worries.** Help keep yourself in control by analyzing your worries. Make a list of the reasons you are worried. This will help identify the problem(s) and the unrealistic worries. Next list all the remaining dangers. Write a specific, practical action you can take to cope with each one. Then carry out each specific action.

## When to get help

Consider professional advice from your family physician, mental health professionals, lay groups, community agencies and clergy if your problems become an emotional burden. These outsiders can help you deal with extreme stress and the physical and emotional trauma that may accompany it.

The following are signals that indicate a need for outside help:

- You are depressed (difficulty sleeping or sleeping constantly; skipping baths and shampoos; fatigue; unreasonable fears; no concentration; appetite change).
- You physically abuse your spouse (or vice versa).
- You think of suicide.
- You hear voices or see things.
- You consider a marital separation because of problems.
- You are overwhelmed by bills.
- You are excessively critical of your child, or another family member.
- You drink in the morning and hide liquor. You have more than two or three drinks or beers almost every night. You get angry while drinking.
- You experience guilt about being a poor parent, spouse, friend, etc.
- You feel unable to cope.
- You notice your child's behavior is unusual or he/she is getting in trouble with the law.
- You aren't comfortable talking with anyone.
- You're starting to lie to people about what happened to you, or what you're doing. You start lying to yourself.
- You have attacks of extreme panic, with high pulse rate and difficult breathing.

## Help from community agencies

Many community agencies exist to help you. The Division of Family Services (DFS) as well as other social service agencies may be available in your area. Family services, mental health centers, crisis centers, suicide prevention centers, drug crisis centers and emergency hotlines are available at little or no cost to those needing help.
● **Aid for problem drinking.** Sometimes the stress of being unemployed, lonely or without income leads to problem drinking for you or someone in your family. Help is available. Contact the nearest office of the National Council on Alcoholism, or call Alcoholics Anonymous (AA). (See "AA" in the white pages or "Alcoholism Treatment" in the yellow pages of your telephone directory.)

● **Protective services.** Great personal tension may cause cruelty to a child or an adult, particularly handicapped or older persons. If this happens to you or your family, notify DFS or the nearest police department. Protection for the injured person and counseling for the abuser will be provided. The Parental Stress Help-Line (1 (800) 367-2543) offers crisis counseling and referrals for these and other stress-related problems.

● **Help for runaways.** Children, especially teenagers, may try to escape family problems by running away. Your children can find temporary refuge in special shelters where trained staff give care, support and help for problems between parents and their children. Contact your county DFS office for referrals or call the Parental Stress Help-Line. You may also find help from the counselors staffing the Runaway Hotline (1 (800) 231-6946).

● **Inter-agency councils.** In many communities, an interagency council helps coordinate available resources for people who need assistance with specific problems. The Department of Social Services or Community Agency may also serve this function.

*When Your Income Drops was adapted and revised from Carol S. Kramer, Department of Consumer Economics, Kansas State University Cooperative Extension Service.*