

**Consumer and Family Sciences**

Department of Consumer Sciences & Retailing



**When Your Income Drops: Fact Sheet 2**  
**Control Stress**

*You are experiencing tremendous changes in your life if you have lost your job, experienced a particularly bad year in your farm or business operation, or have gone through a divorce, a separation, or the death of a spouse. While such events differ in many respects, they may also have some important effects in common. First, crises like these are very stressful in their own right – they force us, against our wishes, to make rapid changes in our lives. Second, however irrationally, they can diminish our self-esteem. Finally, these personal crises often lead to a drop in income and security, and this introduces a host of secondary problems.*

*The publications in this series were adapted by Purdue Extension specialists based on subject matter from a publication by Carol S. Kramer, Extension specialist, consumer economics, Kansas State University, Manhattan, Kansas.*

Because of all these changes and the stress that can result, it is important to understand some causes, effects, and ways of handling stress to cope with difficult times.

Severe and prolonged stress of the type associated with events causing loss of income can have a serious effect on a person’s physical and mental health. Stress-related exhaustion is believed to play a significant role in heart attacks, high blood pressure, cancer, and some kinds of arthritis, migraine headaches, peptic ulcers, asthma, allergies, and kidney and thyroid disease. Stress alone probably does not cause these disorders; rather, it is one factor in their onset and progression. In addition, stress contributes to many types of accidents through human error, fatigue, worry, and haste.

Stress can be caused by any nonroutine experience — physical, emotional, or environmental — that disrupts your life pattern. Events such as the loss of a job or a loved one cannot help but interrupt normal daily patterns, although people differ in their patterns of reacting to, or coping with, stress. Despite personal differences, there

are a number of concrete steps you can try that will make it easier to get through difficult times.

Remember that causes of stress include not only the major life changes of the type mentioned, 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 worry as well as the daily reminders — the bills piling up, the children needing shoes, medical treatment, or school supplies. Regardless of the source of stress, your body may react to it 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 a faster heartbeat, rapid breathing, a rise in blood sugar, increased perspiration, dilated pupils, muscular tension, and slowed digestion. The senses become keener and the body is ready for action.

In the resistance stage, the body repairs any damage from the stress reaction and regains its pre-stress balance. However, if the source of

stress continues or if the body continues to respond to danger, it remains in the alarm state and cannot repair itself. If the body remains in the stressed state too long, it becomes exhausted and stressed. This is the third stage of stress, the one you want to avoid.

### **Managing your well-being**

What can you do? You have found yourself in the middle of a personal, family, and financial crisis, and you need to be able to maintain control. Concentrate your efforts on keeping your psyche, your family, and your body as strong as possible:

***Don't blame yourself*** for what has happened. Many other people are in your situation and, hard as it is, they learn to overcome their difficulties. Find support with friends, family, and others going through similar circumstances. The anger and depression you feel will gradually disappear. Recognize it for what it is — a natural and temporary feeling.

***Don't keep anxiety and anger bottled up.*** Talk out your problems with your family or someone close to you. Be honest about your situation, your anger, your hurt, your confusion. Your spouse and children know when you are feeling tension. Others can help if you will let them.

***Take one thing at a time.*** Some changes in our lives are permanent. In time, they must be accepted if we are to move on. Until acceptance comes, take one thing 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 present you with more time than you want to think about your troubles. Of course, you need to spend some time planning your future, searching for a new job, or a new identity. But don't allow yourself to worry continuously about these problems. Spend some of your time doing those family and personal things you've been postponing for years. It may involve work — getting the house or yard in presentable order. It may be recreation — card games, sightseeing, a picnic or a ball game with family or friends. It

may be community involvement. Donate some of your time and talents to a community project, your church, or to someone who needs help more than you do. Doing something for others will help them and improve your own self-esteem. It also will set an example your family can be proud of and may even provide a worthwhile entry on your resume.

***Keep yourself healthy*** through sensible diet and exercise. Although your family income may be sharply reduced, it is important to maintain good nutrition. Shop carefully for a balanced diet. Reduce alcohol and cigarette consumption for savings and improved health. Exercise regularly to keep fit, reduce tension, and help your self-esteem. Maintain medical and life insurance if possible. Exercise care, particularly if you are feeling depressed.

### **Monitor stress**

Recognizing the early warning signals of excessive stress is an important step in learning to control it. Some common reactions to the loss of a job or a loved one include: anxiety, moodiness, withdrawal from responsibility, insomnia, poor emotional control, feelings of helplessness and dependency, decrease in appetite or sex drive, fatigue, and susceptibility to illness.

During a time of emotional and financial difficulty, stress cannot be eliminated, but it can be monitored. Recognize the symptoms of stress, especially physical stress such as fatigue.

It is important for family members to work together in tough financial times. By taking positive steps such as revising family spending plans and practicing the “survival skills” suggested in other publications in this series, families can avoid the fault-finding or arguing over money that can result from the stress associated with financial problems.

In general, you can handle stress through two maneuvers: working to eliminate the causes of stress and changing your reaction to stressful events.

***Prepare.*** When you are confronting a stressful experience such as a job interview, prepare for it

mentally by anticipating a number of different outcomes. Plan and imagine the way you will react to each. The rehearsal can help you cope more effectively and with less stress.

**Accept and discuss.** Accept your situation but remember that you can have some control over the unwanted side effects. Look for trouble spots and do what you can to change them. Discuss situations that you or your family find particularly distressing. Work together to reduce the cause of stress.

**Clarify responsibility.** Much stress on a family can be reduced by clarifying family members' roles, responsibilities, and lines of authority. Make sure everyone understands clearly what is expected. Set clear priorities and tasks for yourself and your family.

**Improve time management.** Time, well managed, can help reduce stress. Use time efficiently for looking for a job, learning new skills, and economizing around the home. Substitute home labor for purchased goods. Use time to be good to yourself and your family.

## Coping with worries

If worrying about your financial problem is making your life miserable, analyze your worries. This will help give you a feeling of control over the problem and insight into solving it.

Write the name of the problem at the top of a blank piece of paper. Underneath it, list all the reasons it is worrying you. Study each reason — is the danger real? Cross out all the unrealistic dangers.

On another sheet of paper, list all the dangers that remain. Underneath each one, write a specific, practical action you can take to cope with the danger (the fact sheets in this series will give you a number of ideas). Then carry out each specific action.

You may be too close to your problems to see an obvious solution. Sometimes outsiders and professional counselors can help you assess your situation more objectively. Consider getting professional advice if personal, family, or financial problems are worrying you excessively.

## When to get help

Although most stress can be managed, monitored, and maneuvered, sometimes you will need to get professional help before the situation is completely out of control. Such resources as the family doctor, mental health professionals, lay groups, and clergy can help in dealing with extreme levels of stress and the physical and emotional trauma that often accompanies them.

The following are “crisis signs” that indicate a need for outside help:

- You are depressed. (Some signs are: difficulty falling asleep, waking a lot during the night and too early in the morning, or sleeping constantly; constant crying for no reason; skipping baths and shampoos; feeling numb, as if you don't want to do anything; fatigue; unreasonable fears; inability to concentrate; change in appetite.)
- You hit, shove, or kick your spouse (or vice versa).
- You think of suicide.
- You discipline your child too harshly.
- You hear voices or see things.
- You consider a marital separation because of problems.
- You feel overwhelmed by bills.
- You think of nothing good to say about one of your children or you find yourself constantly down on a family member.
- You drink in the morning, or hide liquor. You have more than two or three drinks or beers almost every night. You get “mean” while drinking.
- You feel guilty, as though you aren't being a good parent to your kids.
- You feel you can't cope.
- You notice your child is starting to act out a lot, or is getting in trouble with the law, or is acting “crazy.”
- You don't know anyone you can talk to.

- You find 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 feeling extremely panicky, with high pulse rate and difficulty breathing.

## Getting help

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 fears, adjust to your present situation, and plan adequately for the future.

**Community agencies.** Many community agencies are ready to provide help. The Division of Family Resources in the Indiana Family and Social Services Administration has an office in each Indiana county. A listing of all the offices is available online at [www.IN.gov/fssa/dfr/3674.htm](http://www.IN.gov/fssa/dfr/3674.htm). Other agencies that may be available in your area include family services, community mental health centers, crisis centers, suicide prevention centers, drug crisis centers, emergency hotlines, and family service agencies sponsored by religious organizations. These services are available to people needing or wanting help and are available at no charge if you cannot afford to pay. If you cannot seem to shake off your depression, if the problems from losing your job or income seem to be destroying your family, contact a community helping agency. Do this for yourself and for your loved ones.

**Aid for problem drinking.** If the stress of being unemployed, lonely, or without income has led 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 listing in white pages or look in yellow pages under Alcoholism Treatment.)

**Protective services.** Sometimes great personal tension can cause someone to inflict cruelty on a child or an adult, particularly handicapped or elderly persons. If such a case affects a child, notify the Indiana Department of Child Services, [www.in.gov/dcs](http://www.in.gov/dcs), 800-800-5556. If such a case involves the abuse of an adult, notify Adult Protective Services, [www.in.gov/fssa/da](http://www.in.gov/fssa/da), 800-992-6978.

**Help for runaways.** Family problems can cause so much tension that children, especially teenagers, may try to escape the situation at home. If you are unable to improve the situation at home, your children may find temporary refuge in special shelters where trained staff give care, support, and help in working out problems between parents and their children. Contact your area YWCA, YMCA, Salvation Army, or other local facility. Check the yellow pages under marriage and family counselors or the white pages under specific names.

## References

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- Bridgman, B. Layoffs and Stress: What You Can Do About It. Kansas Department of Social and Rehabilitation Services.
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## The publications in this series

- 1) Don't Panic – Take Control (CFS-704-1-W)  
[www.ces.purdue.edu/extmedia/CFS/  
CFS-704-1-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-1-W.pdf)
- 2) Control Stress (CFS-704-2-W)  
[www.ces.purdue.edu/extmedia/CFS/  
CFS-704-2-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-2-W.pdf)
- 3) Take Stock of Family Resources  
(CFS-704-3-W) [www.ces.purdue.edu/  
extmedia/CFS/CFS-704-3-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-3-W.pdf)
- 4) Take Stock of Community Resources  
(CFS-704-4-W) [www.ces.purdue.edu/  
extmedia/CFS/CFS-704-4-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-4-W.pdf)
- 5) Set Priorities for Spending (CFS-704-5-W)  
[www.ces.purdue.edu/extmedia/CFS/  
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- 6) Plan to Pay Creditors and Protect Family  
Welfare (CFS-704-6-W) [www.ces.purdue.edu/  
extmedia/CFS/CFS-704-6-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-6-W.pdf)
- 7) Keep a Roof Overhead (CFS-704-7-W)  
[www.ces.purdue.edu/extmedia/CFS/  
CFS-704-7-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-7-W.pdf)
- 8) Meeting Insurance Needs (CFS-704-8-W)  
[www.ces.purdue.edu/extmedia/CFS/  
CFS-704-8-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-8-W.pdf)
- 9) Sharpen Your Survival Skills (CFS-704-9-W)  
[www.ces.purdue.edu/extmedia/CFS/  
CFS-704-9-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-9-W.pdf)

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