



## CONTROL STRESS

*Barbara R. Rowe, Ph.D.*

Professor and Family Resource Management Specialist  
Utah State University<sup>1</sup>

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, separation, or the death of a spouse. Crises like these are very stressful in their own right—they force us to make rapid changes in our lives. Second, however irrationally, they can decrease our sense of self-esteem. Finally, these personal crises often lead to a drop in income and security and this alone can introduce another set of problems.

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

Severe and long-lasting stress of the type associated with events causing a 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, ulcers, asthma, allergies, kidney and thyroid disease. Stress alone probably does not cause these disorders; rather it is one factor in their onset and progression. Stress

also contributes to many types of accidents through human error, fatigue, worry and haste.

Stress can be caused by any non-routine 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 are different in their patterns of reacting to, or coping with, stress. Despite these personal differences, there are a number of concrete steps you can try that will make it easier to get through difficult times.

The causes of stress include not only the major life changes 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 major 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 distinct stages: alarm, resistance, and exhaustion. When alarmed, your body senses a threat and prepares for fight or flight. The physical reactions to alarm are a faster heartbeat, rapid breathing, a rise in blood sugar,

---

<sup>1</sup>Adapted from *When Your Income Drops*, written by Barbara Rowe and Denise Schroeder, Purdue University Extension Service, West Lafayette, IN 47906.

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 regains its pre-stress balance. However, if the source of stress continues, or if the body continues to respond to danger, it remains stuck in the alarm stage. If a body remains in the alarm state too long, it becomes exhausted, a stage you want to avoid.

## Managing Your Well-Being

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

Many unemployed people report going through a process of grief and mourning in response to a job loss. This loss is characterized by stages of denial, anger, depression and finally acceptance. With the help of those around them, most people eventually work out ways of dealing with their feelings. They make adjustments that help them recover from their loss and put it in perspective.

Don't blame yourself for what has happened. In this situation, some people take it out on themselves for a situation over which they have had little control. Find support with friends, family and others going through (or who have gone through) similar circumstances. Talk it out, or write down your feelings. Turn your energy into an active sport or brisk physical activity. The anger and depression you feel will gradually disappear. Recognize it for what it is, a natural and temporary reaction.

Don't keep anxiety and anger bottled up. People are often afraid that if they let themselves acknowledge the anger they feel, they will act on it in a way they will regret later. However, by not admitting to themselves and others close to them the loss and pain they feel, they will be blocked from doing something about the situation. If they get stuck in this stage, it will also prevent them from moving on.

Take one thing at a time. Some changes in our lives are permanent. In time they must be accepted. Until acceptance comes, take one day as it comes. Set small goals and celebrate your progress. It may be hard to make decisions at this stage, so ask a family member, trusted friend or professional to help you if important decisions need to be made.

Keep yourself occupied, active and involved. The loss of a job or a loved one can bring 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 those problems. Spend some of your time doing those family and personal things you have been postponing for years. It may involve work—getting the basement or yard in presentable order. It may be recreation – sightseeing, a picnic or a ball game with family or friends. It may be volunteer work in your community. Donate some of your time and talents to your church, to a volunteer organization or to someone who needs help more than you do. Doing something for someone else will help them and improve your own self-esteem at the same time. It will also set an example of which your family can be proud. Who knows, it might 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 a balanced diet. Spend your food dollar for the best nutrition, reduce alcohol and cigarette consumption, exercise regularly to keep fit and reduce tension. Maintain health and medical insurance if possible. Loss often triggers depression which is characterized by feelings of helplessness, hopelessness and having no energy. It may be a struggle, but keep moving.

## Monitor Stress

Recognizing the early warning signs 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 others, insomnia, poor emotional control, feelings of helplessness and dependency, a decrease in appetite, 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, 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 “survival skills” (see FL/FF-I # 5 and #9) families can avoid the fault-finding and arguing over money that can result from financial problems.

## Handling Stress

In general you can handle stress two ways: work to eliminate the causes and change 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. A rehearsal can help you cope more effectively and with less stress.

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

**Clarify responsibility.** 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 of them. Set clear priorities and tasks.

**Improve time management.** Time, well-managed, can help reduce stress. Use time efficiently to look for a job, learn new skills and economize around the house. 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 your anxiety real? Or are you unduly worried? Cross out all the unrealistic worries.

On another sheet of paper, list all the worries that remain. Underneath each one, write a *specific, practical action* you can take to cope with the worry. 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 look at your situation more objectively. Consider getting professional advice if personal, family or financial problems are excessively worrying you.

Involve your whole family in reassessing your situation. Take stock of your current expenses, discuss how spending can be adjusted, communicate with creditors, and look again at your financial goals for the next few months. When you spend the time and effort to set mutual, agreed-upon family goals, the decreased amount of money available will be used more effectively and efficiently. Recognize and be ready to manage the down times that will be inevitable. Doing so will help you and your family live with the consequences of an unplanned income change, develop new options, and begin to move on.

## When To Get Help

Although most stress can be managed and coped with, sometimes you will need to get professional help before the situation is completely out of control. Resources such as your 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. Several helping agencies that may be available in your area include human services, community mental health centers, crisis centers, suicide prevention centers, drug and alcohol treatment

centers, emergency hotlines, and agencies sponsored by religious organizations. These services are available to people needing or wanting help and many are available at no charge if you cannot afford to pay.

Utah State University is committed to providing an environment free from harassment and other forms of illegal discrimination based on race, color, religion, sex, national origin, age (40 and older), disability, and veteran's status. USU's policy also prohibits discrimination on the basis of sexual orientation in employment and academic related practices and decisions.

Utah State University employees and students cannot, because of race, color, religion, sex, national origin, age, disability, or veteran's status, refuse to hire; discharge; promote; demote; terminate; discriminate in compensation; or discriminate regarding terms, privileges, or conditions of employment, against any person otherwise qualified. Employees and students also cannot discriminate in the classroom, residence halls, or in on/off campus, USU-sponsored events and activities.

This publication is issued in furtherance of Cooperative Extension work. Acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Jack M. Payne, Vice President and Director, Cooperative Extension Service, Utah State University. (EP/DF/02-2002)