

Getting Through Tough Economic Times

Practical advice on how to deal with the effects financial difficulties can have on your physical and mental health.

Possible Health Risks

Economic turmoil (*e.g., increased unemployment, foreclosures, loss of investments and other financial distress*) can result in a whole host of negative health effects - both physical and mental. Although each of us is affected differently by economic troubles, these problems can add tremendous stress, which in turn can substantially increase the risk for developing such problems as:

- Depression
- Anxiety
- Compulsive Behaviors (*over-eating, excessive gambling, compulsive spending, etc.*)
- Substance Abuse

Mental Disorder Warning Signs

It is important to be aware of signs that financial problems may be adversely affecting your mental well being --or that of someone you care about. These signs include:

- Persistent Sadness/Crying
- Lack of Sleep/Constant Fatigue
- Increased drinking
- Difficulty paying attention or staying focused
- Not being able to function as well at work, school or home
- Apathy - not caring about things that are usually important to you
- Excessive Anxiety
- Excessive Irritability/Anger
- Illicit drug use, including misuse of medications

Managing Stress

If you or someone you care about is experiencing these symptoms, you are not alone. These are common reactions to stress, and there are coping techniques that can help manage them.

They include:

- Trying to keep things in perspective - recognize the good aspects of life and retain hope for the future.
- Strengthening connections with family and friends who can provide important emotional support.
- Engaging in activities such as physical exercise, sports or hobbies that can relieve stress and anxiety.
- Developing new employment skills that can provide a practical and highly effective means of coping and directly address financial difficulties.

Getting Help

Even with these coping techniques, however, sometimes these problems can seem overwhelming and you may need additional help to get through "rough patches." Fortunately, there are many people and services that can provide help. These include your:

- Healthcare provider
- School counselor
- Spiritual leader
- Community health clinic

Specific help for financial hardship is also available, on issues such as:

- Making Home Affordable
- Reemployment
- Foreclosure
- Financial assistance

There are many other places where you can turn for guidance and support in dealing with the financial problems affecting you or someone you care about. These resources exist at the federal, state and community level and can be found through many sources such as:

- Federal and state government
- Spiritual groups
- Civic associations
- Other sources such as the government services section of a phone book

Suicide Warning Signs

Unemployment and other kinds of financial distress do not “cause” suicide directly, but they can be factors that interact dynamically within individuals and affect their risk for suicide. These financial factors can cause strong feelings such as humiliation and despair, which can precipitate suicidal thoughts or actions among those who may already be vulnerable.

Signs to be aware of in trying to determine whether you or someone you care about could be at risk for suicide:

- Threatening to hurt or kill oneself or talking about wanting to hurt or kill oneself
- Looking for ways to kill oneself
- Thinking or fantasizing about suicide
- Acting recklessly
- Seeing no reason for living or having no sense of purpose in life

If you or someone you care about are having suicidal thoughts or showing these symptoms **SEEK IMMEDIATE HELP**. Contact your healthcare provider, mental health crisis center, hospital emergency room or the National Suicide Prevention Lifeline at 1-800-273-TALK (8255) for help.

About SAMHSA

The Substance Abuse and Mental Health Services Administration (SAMHSA) is a public health agency within the Department of Health and Human Services. The agency is responsible for improving the accountability, capacity and effectiveness of the nation’s substance abuse prevention, addictions treatment, and mental health services delivery system.

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Resources

Service Locators

Drug & Alcohol Treatment: Findtreatment.samhsa.gov | Mental Health Services: Mentalhealth.samhsa.gov/databases

Suicide Prevention Resources

Suicide Prevention Lifeline: www.suicidepreventionlifeline.org | Suicide Prevention Resource Center: www.sprc.org

Financial Information Resources

Making Homes Affordable: www.makinghomeaffordable.gov | Foreclosure Assistance: www.hud.gov/offices/hsg/sfh/econ/econ.cfm

Working Reemployment: www.careeronestop.org/ReEmployment/Default.aspx | Government Benefits, Grants, Financial Aid: www.usa.gov/Citizen/Topics/Benefits.shtml

Federal Agencies

SAMHSA: www.samhsa.gov | Department of Health and Human Services: www.hhs.gov | USA.gov: www.usa.gov

www.samhsa.gov/economy