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## REDUCING YOUR FEAR AND STRESS DURING THE RECESSION

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Financial stress is affecting many Americans. Either they are suffering due to the recession, or they are afraid about their financial future, or both.

This stress is causing sleep disturbances, greater use of alcohol and drugs, compromised immune systems, impatience, irritability, a greater sense of vulnerability, and insecurity. These symptoms strain marital and family relations, cause interpersonal difficulties between colleagues, and lead to health problems.

It's difficult not to feel stressed, when, by many reports, the economic news seems to be worsening. Each day, newspapers have at least one negative article about the recession, companies struggling or going out of business, charities being underfunded, or personal stories of hardship.

You probably know family members or friends who are out of work. Maybe you even know someone who lost a business or home. Perhaps you worry about the financial health of the company where you work or the business you own. Maybe you worry that furloughs, layoffs, or pay cuts are in your future.

In the last nine months, I have provided counseling services for numerous companies laying off employees. In talking to the individuals who were let go, I've seen a significant difference between those who sensed the layoffs coming and took steps to put their finances in order and those who ignored warning signs and continued to spend their money as they pleased.

Regardless of what's happening in the economy—something no individual has much control over—those people who took personal control of their finances felt a greater sense of security and experienced less financial fear and stress.

In order to help yourself and your loved ones weather this recession, it's important to take care of yourself in both internal and external ways. The following are tips to help you keep your stress under control:

## EXTERNAL

**Reduce your spending, pay off your debts, and save money.** I know this is obvious advice, and most people are already making attempts to do this.

Previously experts advised having three to six months of accessible savings. (Your investments don't count.) Now most financial experts are stressing six months to a year of accessible savings. As your savings grow, so will your sense of security.

**Update your résumé.** It's always good to have an updated résumé on hand, even if your job is secure, and you plan to remain at the same company for years.

Aim for updating your résumé every six months. You never know when an opportunity will cross your path; so it's good to be prepared. Also, working on your résumé reminds you what you've accomplished and exposes any gaps in your knowledge base or skills you need to address.

**Learn new skills and cross train.** The more you know, the more valuable you'll be to your current company. Plus, if you want or need to look for a new job, you can choose from a wider variety of positions.

**Take on new or innovative projects at work.** This may be difficult if your plate is already full. However, if you can manage to fit a project (or a piece of a project) into your schedule, you'll show management you're a great team player. Plus, you'll add to your skill set and your résumé.

**Look for creative ways to have fun and connect with family and friends.** A tighter budget doesn't mean giving up fun. I hear from many people how they are rediscovering simple pleasures such as board games, bike rides, and going to the park with their kids. Adults are enjoying a game of cards or bocce ball with the

neighbors, where all contribute to the potluck. Some people have told me they don't want to return to a life of conspicuous consumption, even when the economy improves.

**Use setbacks, such as layoffs, to reevaluate your life.** Stop and consider your goals and dreams. Are you in an occupation that fulfills you? Your layoff could be a blessing in disguise. Maybe this is the time to go back to school, either part- or full-time. Or maybe you want to start your own small business, or switch careers. Try taking a class and see what happens. If you don't have the time to physically attend college, consider an online class.

**Focus on living a healthy lifestyle.** Exercise is an important antidote to the physical and emotional effects of stress. Don't let your stress cause you to veg out on the couch with junk food. If you are already physically fit, keep up your workout routines. Don't use economics as an excuse to let your health go. You don't need a club membership to stay fit. Remember, sit-ups and jumping jacks are free.

If you aren't already exercising, start taking walks. Being outdoors, absorbing sunshine (vitamin D), fresh air, and nature will help far more than sitting around the house. (If you want to start a more strenuous routine, first consult your doctor.)

For the most part, avoid junk food and eat plenty of fruits, vegetables and lean protein. For snacks stock up on food you can grab--protein bars and drinks, nuts, string cheese, yogurt, hard-boiled eggs, small pieces of dark chocolate, baby carrots, and apple slices.

Make sure you take good vitamin and mineral supplements. Vitamin B is especially helpful for stress. Add Omega 3 oils such as salmon oil to your diet. Omega 3 oils offer many benefits, including helping to keep the brain healthy and smooth out mood swings.

## **INTERNAL**

No matter how your life is spiraling out of control, you still can focus on what you can control--your thoughts, emotions, and actions.

**Don't get caught up in everyone else's fear.** Fear is contagious. It's easy to absorb the stress and concerns of others, especially if you see it on television, read it online and in newspapers and magazines, and hear stories of others' misfortunes.

**If something concerns you, plan for how you'll deal with it, instead of building fear fantasies.** Although it's important to plan wisely for the future, projecting fears about what may happen will only produce stress. Studies show that 94% of what we worry about doesn't happen.

Once you've formulated an action plan for possible problems, let go of your fears and stop thinking about them. Tell yourself that you will deal with your concern if and when it occurs. Until then, focus on other things in your life.

**Pay attention to your intuition.** Intuition is different from logic, emotions, or your fear fantasies. Whether it's a still small voice or a "gut" feeling, your intuition is an important guide. The problem is that most people don't stop to listen to their intuition, much less follow it.

During layoffs, I've met with people who were upset because they ignored their intuition, perhaps because someone else told them it wouldn't happen, or if it did, they wouldn't be affected. At the same company, I've also met people who told me that they'd had a sense layoffs would happen, and they'd be let go. These people had taken care of themselves financially, updated their resume, and perhaps already gone on a few job interviews. The news of the layoff was almost a relief because they'd known it was coming and could now get on with the next stage of their lives.

**Recite positive affirmations.** Affirmations are statements, usually starting with "I," that encourage you to think along positive lines. The more positive your attitude, the more you think and act in ways that will make your affirmation come true.

The more enthusiasm you put into your affirmation, the better. I like to say affirmations while walking or running on the treadmill. The cadence seems to enhance the good feeling I receive from them. My favorite affirmation for abundance is: "I have financial success...being of great service...in an easy, relaxed way."

**Take deep breaths.** Taking deep breaths is one of the easiest things you can do to immediately de-stress. By breathing deeply, you relax instead of tense your body. Plus, the extra oxygen helps your brain find ways to handle what is stressing you.

**Focus on what's really important in life.** The blessings in our lives come from much more than our material possessions. Instead of focusing on what you don't have (or fear you won't have in the future) stay aware of what you do have, (for example, the love of family and friends, civil and religious freedom, and your health.)

**Be of service.** Look for opportunities to give to others. Being of service may be a small act, such as offering the person behind you your place in the grocery line, or something big, like investing a large amount of your time through volunteering.

Reaching out to others, especially those less fortunate, will keep you aware of the blessings in your life. No matter how big your problems, there's always someone with larger troubles to put yours in perspective. Helping others also makes you feel good about yourself, an important antidote to stress.

**Cultivate an attitude of gratitude.** SPECT imaging research has shown how feeling and expressing gratitude lights up your brain in a positive way. Feeling and expressing gratitude gives an immediate lift to your spirits—a great way to combat stress and fear. Take the time to appreciate both the big and little things in your life. If you are spiritual, give thanks to God for your blessings.

Whether you are experiencing financial difficulties or just feeling concerned about how the economy will affect you, taking external and internal steps to calm your stress will help keep you mentally, physically, and emotionally healthy.