K-STATE Research and Extension

When Your Income Drops:

Coping with Stress

Rapid changes are stressful. Losing a job, experiencing a bad year in a farm or business operation, divorce or separation, or a death in the family can cause tremendous changes. These changes can also result in feelings of reduced self-worth. Personal and family crises often lead to a decrease in income and financial security. This can then lead to many other problems.

Since change can lead to stress, it is important to try to understand some causes, effects, and ways of handling stress. Controlling stress can help you face situations directly and move forward with your life.

Take Care of Yourself

When you are in the middle of a financial, personal, or family crisis, maintaining control is important. Concentrate your efforts on keeping your attitude, your family, and your body as strong as possible.

Don't blame yourself. Don't blame yourself for what has happened. It is crucial to believe in yourself, even though it's hard to do and takes conscious effort. Remember that every individual is a uniquely valuable person, regardless of external circumstances. Blaming and finding fault for past actions do not help solve the problem.

Find support. 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 family or someone close to you. Be honest about your situation, your anger, 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 are permanent. In time, they must be accepted in order to move on. Work on one thing at a time. Don't try to resolve all your problems at once. Break seemingly insurmountable tasks into smaller pieces that are possible to accomplish.

Keep yourself occupied. Keep yourself occupied, active, and involved. Loss of a job can leave you with more time to think about your troubles. Spend some time planning your future and searching for a new job, but don't spend too much time worrying. Donate some of your time and talents to a community project, your church, or help someone who needs help more than you do. Doing something for others will help them and help you feel better about yourself. Volunteer work may provide a good experience or a link to a new job.



Learn to relax. Often, in the midst of stressful situations, it is difficult to relax. Just a few minutes of listening to soothing music or curling up with a good book — whatever relaxes you — can help reduce stress. During times of high stress, it is even more important than usual to devote time to stress-reducing practices.

Think positively. Positive images can keep you going even when everything is going wrong. They help you maintain your energy as you set new goals and look for solutions to your problems. View change as normal — explore your inner resources for flexibility, new ideas, knowledge, and skills you may not have realized you possess. Successful people work on their ability to adapt to change. Start using the words "I can do…" in your daily vocabulary.

Take care of your health. Even with sharp reductions in your family income, it is important to maintain a nutritious diet. Cutting down on alcohol, cigarettes, and other substances can provide savings as well as improved health. Exercise regularly to keep fit. A daily walk can reduce tension and help you feel better about yourself.

Accept your situation. Accept your situation, but remember that you can have some control over the

unwanted side effects. Blaming others prevents learning from mistakes and making changes. Discuss situations or trouble spots that you or your family find particularly distressing. Work together to reduce the causes of stress.

Recognize stress

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

Stress can be caused by a physical, an emotional, or an environmental experience that disrupts your life pattern. Severe and prolonged stress may seriously affect your physical and mental health. In addition, stress contributes to many types of accidents through human error, fatigue, worry, haste, and lack of attention.

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. Physical reactions accompanying alarm include faster heartbeat, rapid breathing, rise in blood sugar, increase perspiration, dilated pupils, muscular tension, and slowed digestion. The senses become sharper and your body prepares for action.

In the resistance stage, your body repairs any damage from the alarm stage 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 state of stress and one you want to avoid.

Remember that stress can be caused by a lot of little things that add to life's daily hassles — not just major life changes. If you are dealing with a sudden reduction in income, you must cope with this major worry as well as with the daily reminders of unpaid bills and need for food, clothing, medical treatment, or school supplies. Each individual reacts and copes with stress differently. Try to recognize and control the minor situations that increase your stress level. For example, postponing minor stresses over which you have control may free up energy you need for responding to sudden major change.

Manage stressful situations

Prepare in advance. When you are going to confront 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 the 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.

Analyze worries. Make a list of the reasons you are worried about a particular problem. Study each reason and cross out unrealistic concerns. Next, list any remaining reasons. Then, identify the concerns over which you have some control and formulate a specific, practical action to cope with each of these. Finally, devote energy and actions to changing the things over which you have control. Accept the things you cannot control.



Clarify responsibility. Reduce family stress by clarifying each family member's role, responsibilities, and lines of authority. Make sure everyone understands expectations, priorities, and tasks. Plan for sharing and activities that are fun, as well as for family work.

Consider your time management. You can often reduce stress by managing your time differently. Use time efficiently when looking for a job, learning new skills, or economizing. Find meaningful things to do and set a time schedule for doing them. "If only…" and "Someday I'll…" are thought patterns that act as barriers to accomplishing new goals.

Accept personal responsibility. Taking control of your own activities can help you learn to respond and adapt to the stresses of your situation. Often you can't change the outer circumstances, but you can change your attitude. Concentrate on what to do next, instead of past difficulties. It's easy to feel trapped in present circumstances, even though you are unhappy and really want to be reaching in new directions. It's important to try new things, to experiment, to explore other possibilities. Positive self-talk is a habit that can be learned. Use positive words when you talk to yourself and

when you talk to others about yourself. How you think and how you act are up to you.

Know when and where to get help

Sometimes professional assistance is needed to help you find ways to cope with stress and find new solutions. It is important to know when and where to seek help. Professional help may come from mental health agencies, lay groups, community agencies, family physicians, and religious advisers. These people can help you deal with extreme stress, as well as the physical and emotional trauma that may accompany it.

The following are signs that indicate a need for professional help:

- You feel depressed most of the time. (Some signs are: difficulty sleeping, insomnia, or sleeping constantly; constant crying for no reason; feeling that you don't want to do anything; constant fatigue; unreasonable fears; inability to concentrate; change in appetite.)
- You show violence toward your family. For example, you hit, shove, or kick family members.
- You think of suicide.
- You consider a marital separation because of problems.
- You discipline your children harshly.
- You are constantly negative about yourself or other family members.
- You hear voices or see things.
- You increase your use of alcohol (or other substances), especially drinking in the morning or hiding your drinking, or you get mean while drinking.
- You aren't comfortable talking to anyone. You isolate yourself socially.
- You find yourself starting to lie to people about what happened to you or what you are doing.
- You have panic attacks, accompanied by a fast pulse and difficulty breathing.
- You notice your children are starting to have disciplinary and behavioral problems, getting into trouble with the law, or are acting strangely.

If your problems seem too big to handle, find a trained, skilled professional to help you and your family. A family counselor can help you handle your fears and adjust to your present situation. They can also help you plan for the future. These services are often available at low cost or no charge if you are unable to pay.

Community agencies. Many community agencies are ready to provide help. United Way supports 211, a free and confidential service that helps people across North America find the local resources they need 24 hours a day, 7 days a week.

Aid for substance abuse and gambling. If a lack of a job or reduced income has led to further problems with drugs, alcohol, or gambling, help is available. Contact the Substance Abuse and Mental Health Services Administration (SAMHSA) Helpline at 800-662-HELP (4357), visit the Smart Recovery website at *smartrecovery.org/*, or contact the Problem Gambling Helpline at 800-522-4700.

Protective services. Great personal tension can sometimes cause someone to inflict cruelty on a child, an adult, or an animal. In such cases, contact Kansas Protection Report Center for adult and child protective services at 1-800-922-5330. Another source of help is the Kansas Coalition Against Sexual and Domestic Violence Crisis Hotline 1-888-363-2287. Contact local law enforcement officials to report abandonment or cruelty to pets or livestock.

Suicide and Crisis Lifeline. If you or someone you know is struggling with thoughts of suicide, help is available. Call or text the Suicide and Crisis Lifeline at 988 anytime, 24/7, to speak with a trained crisis counselor. Support is free, confidential, and available to anyone in emotional distress.

Support for agricultural producers and their families. *KansasAgStress.org* provides support for farmers, ranchers, and their families experiencing stress. Access resources online at *kansasagstress.org/* or for free, 24/7 support call 1-800-447-1985. Other resources include KAMS (Kansas Agricultural Mediation Services) available by telephone at 1-800-321-FARM (3276) or online at *k-state.edu/kams* and AgManager.info at *agmanager.info*.

Coping with the stress and hardships of a reduced income is not easy. Easy answers and quick cures are not available. If you remember that you are the same person as before, regrouping and adapting will be easier. Maintaining control of your situation by reducing and prioritizing spending, as much and as quickly as possible,

will diminish some stress. Work together with your family to clarify priorities, make decisions, carry out your plan, and minimize anxiety. These steps will help you cope with today, as well as strengthen and prepare you and your family for the future.

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MF3498

When Your Income Drops – Using Community and Family Resources
MF3500

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Reference

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