

Getting Through Tough Economic Times

In today's economic climate, approximately two out of three middle class families are at high risk of sustaining or losing their economic security. Moreover, increases in job loss and income cuts have made families struggle with basic costs like housing, medical care, transportation, food, clothing, and child care.

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. It can be particularly devastating to your emotional and mental well being. 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, spending, etc.)
- Substance Abuse

It is important to be aware of signs that financial problems may be adversely affecting your emotional or mental well being, or that of someone you care about. Warning signs include persistent sadness/crying, excessive anxiety, lack of sleep/constant fatigue, excessive irritability/anger, increased drinking, illicit drug use (including misuse of medications), difficulty paying attention or staying focused, apathy (not caring about things that are usually important to you), and not being able to function as well at work, school, or home.

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 you can use to help manage it. 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 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 healthcare providers, spiritual leaders, school counselors, and community health clinics.

The Mental Health Coalition of the Greater La Crosse Area is a community coalition composed of advocates for mental health and providers of mental health services. Visit their website at www.mentalhealthlacrosse.org for a list of participating agencies and groups. For other mental health resources in your area call your county Human Services Department, Great Rivers 2-1-1, or Independent Living Resources. Similarly, if you need help with a substance abuse problem you can use the Substance Abuse Treatment Facility Locator at <http://findtreatment.samhsa.gov>.

Specific help for financial hardship is also available in regards to making homes affordable, by calling 1-888-995- HOPE (4673), or go to www.makinghomesaffordable.gov. The U.S. Department of Housing and Urban Development (HUD) www.HUD.gov can provide information in regards to avoiding foreclosure. Additionally, Couleecap provides foreclosure counseling services; go to www.couleecap.org or call 608-782-5520 for more information. The Consumer Credit Counseling Service has an office located in La Crosse, Wisconsin to help with budget counseling, go to www.cccsonline.org, or call 1-608-784-8380. The Career OneStop www.careeronestop.org lists employment, training, and financial help during job transition. The Job Center of Wisconsin www.wisconsinjobcenter.org provides links throughout the state regarding

workforce information. The Job Center located in La Crosse, Wisconsin covers Crawford, La Crosse, and Vernon counties. The Job Center in Tomah, Wisconsin covers Monroe County.

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 to having these feelings because of life experiences or underlying mental or emotional conditions (e.g., depression, bi-polar disorder) that place them at greater risk of suicide. Some of the signs to be aware of in trying to determine whether you or someone you care about could be at risk for suicide includes:

- 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 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.

National Stress Awareness Day is April 16, 2010, the day after taxes are due. It is important to know that stress comes in all shapes and sizes, and it has become so universal that it seems to affect everything and everybody. Levels of stress – both physical and mental, and the ability to cope with it are different for everyone. Causes of stress are called “stressors.” Stressors may affect you physically, emotionally, or mentally.

- **Financial stressors** may include alimony, bankruptcy, child support, and growing debt.
- **Common family stressors** may include a child moving out or returning home, the death of a family member or partner, a divorce or separation, and moving.
- **Work-related stressors** may include downsizing, a long commute, a noisy or unpleasant work environment, little recognition or a lack of feedback, starting a new job and getting a promotion.
- **Daily life stressors** may include having car trouble, household chores, forgetting or misplacing something, oversleeping, traffic jams and waiting in line.

Talk With Your Family

Even if your family hasn’t been hurt by the economic downturn, you can still learn valuable lessons. Discuss articles with your family about foreclosure and warn family members about getting over extended. Talk about the concept of “living within their means” and the potential consequences if you don’t. Use headlines about rising bankruptcy filings or news of a friend being laid off to underscore the importance of saving money. Times like these really help explain why you need an emergency fund.

Couleecap, Inc. is a private non-profit 501(c)3 charitable organization created in 1966. Our mission is to fight poverty and promote self-sufficiency for people in the Coulee Region. Our four-county service area includes Crawford, La Crosse, Monroe, and Vernon counties in Wisconsin. We currently implement more than 50 contracts in the areas of housing, emergency assistance, child and family development, business development, employment, transportation, and health. Each year, Couleecap helps more than 15,000 families work towards self-sufficiency. For more information about our People Helping People Initiative or to make a donation, contact Couleecap’s Development Coordinator, Kadie Brueggen, at 608-634-7363 or Kadie.Brueggen@couleecap.org.

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Making Homes Affordable www.makinghomeaffordable.gov
The Substance Abuse & Mental Health Services Administration www.samhsa.gov/economy

Special Thanks to Linda Lee, Nutrition Manager, La Crosse County Health Department, and Heather Fisher-Wallin, Case Manager II, Couleecap, Inc. for their final review of this paper.