

## **HOW TO AVOID RECESSION DEPRESSION**

By Claire Sykes

America's economic downturn is costing us money—and our health.

As investments fall, debts climb, and homes and jobs slip out from under us, we're losing more than our financial footing. We're losing sleep at night and peace of mind by day.

Whether you're flush with funds or fading fast, odds are you face your share of financial stressors. You might not be able to reverse the nation's recession, but you can control how you think about it and how you handle your own situation.

"I'm seeing levels of stress not seen since 9/11, affecting all financial sectors of the population," says psychologist Nancy Molitor, Ph.D., public education coordinator for the American Psychological Association (APA). "We're all having to adjust to new ways of spending or not spending, managing debt and our expectations of our lifestyles and futures." The APA's 2008 Stress in America survey shows money and the economy top the list of stressors for four out of five Americans.

Reading and listening to too much news, with its emphasis on the negative, increases the stress, says psychologist Frank Farley, Ph.D., a former APA president. So do those unpaid mortgage or medical bills.

### **Fear of the Future**

Maybe your boss is dangling a possible salary freeze or layoff over your head, or you're already unemployed. You fear for your retirement and your children's future. If you're elderly, you might wonder if you'll have any money left at all. Finally, none of us know when this recession will end. That leaves us all hanging with some degree of concern.

When you mix fear of the unknown with not knowing how best to respond to it, you've got a recipe for anxiety. A little anxiety can be good, because it can motivate you to act. But too much anxiety can block your ability to make the right decision. Whip in worrisome thoughts and that triggers your body's stress reaction "like a fire alarm. It goes off and your body immediately goes into fight or flight mode," says APA member Jeffrey Brantley, M.D., founder of Duke Integrative Medicine's Mindfulness-Based Stress Reduction Program.

So you check your stocks every hour and stay glued to the news, or you ignore both, along with those unopened bills and retirement-fund statements. You rack up credit card debt or lose money gambling. You try to escape with sitcoms, sleep, sugary foods a few drinks, or even drugs. Or you lie awake at night.

All this economic stress makes you angry or apathetic. It can fuel arguments with your spouse and absenteeism at work, threatening your marriage and your job. Meanwhile, your muscles are tense, your stomach hurts, and you're fatigued and depressed. Severe illness may not be far away.

## **How to Take Control**

Stop the stress! You can learn to manage or minimize its ill effects with something called “mindfulness,” says Dr. Brantley, author of *Calming Your Anxious Mind: How Mindfulness & Compassion Can Free You From Anxiety, Fear & Panic*. That’s when you “pay attention, on purpose, to the present moment, and allow yourself to feel, without judgment, what’s happening right now.”

Notice your breathing, a robin in flight, or the sound of a distant siren. “This interrupts your normal patterns of reaction, and gives you space where you can choose to possibly respond to your stress in a more positive way.” Start by taking responsibility where you can—with yourself, and your personal or business finances.

### **Steps to Consider**

Here’s some more advice that may help:

- Plan a budget that reduces your expenses and debts. Be honest with yourself.

Where can you afford to cut back?

- Don’t dwell on financial news reports or hastily pull your money out of the market.
- Eat healthy foods, exercise regularly, and get enough sleep.
- Make room for pleasure and good times with family and friends.
- Talk about your economic stress and financial situation with people you trust.

Find solutions together.

- Consider your job outlook. Are you happy at work? Maybe it’s time to learn a new skill with solid long-term prospects.

“The human race would never have survived unless we were strengthened by trials and tribulations,” Dr. Farley says. “Our country has bounced back from every recession we’ve ever had, and we will from this one. Work as best you can to make sure things turn around in your life, too.”

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