

Speak To Your Health!

Coping with Financial Stress



Coping and managing stress is vital to staying healthy year round and long term. Stress left unchecked weakens immune systems and makes people more susceptible to infections, colds, headaches, sleep problems, and unhealthy behaviors.^{1,2} Additionally, chronic stress contributes to health problems including high blood pressure, heart disease, depression, anxiety, obesity, and diabetes.^{1,2} One of the many constant sources of stress, is personal finances. Financial stress caused by monthly bills may be additionally challenging to manage as the end of the year and as the holidays approach. Focusing on the financial areas within your control will help to eliminate unnecessary stress and make it easier to focus on the more significant areas.³ Developing new employment skills is also an effective and practical way to directly cope with financial difficulties.⁴ Take advantage of community resources to help you manage concerns you may have so that financial worry does not create new health problems.



DID YOU KNOW?

The Speak To Your Health! Community Survey is a resource that provides information about financial stress and associated health outcomes in Genesee County. The results of the 2011 survey found that:

- Of Genesee County residents, 49% often worry about their financial situation and 48% view their financial situation to be much worse than the previous year.
- 71% of Genesee County residents reported having some to extreme difficulty living off of their total household income. Of Flint residents, 82% reported financial difficulties with their total household income.

- Of Genesee County residents, 49% reported that they pay off their credit card bills each month. However, of Flint residents only 34% reported the same.
- Only 60% of Genesee County residents reported no trouble sleeping due to financial problems. Only 51% of Flint residents reported no finance-based sleeping troubles.
- Only 56% of Genesee County residents reported no concern for being able to afford adequate health insurance.

WHERE CAN YOU GET MORE INFORMATION?

- **Genesee County Health Department** www.gchd.us 810-257-3612
- **Genesee County Michigan Department of Human Services** 810-760-2888
- **Flint Salvation Army** 810-232-2199
- **Catholic Outreach of Flint** 810-234-4693
- **Genesee County Community Mental Health** Crisis Hotline 810-257-3740 & 877-346-364
- **SAMHSA** Guide for practical advice on dealing with financial difficulties www.samhsa.gov
- **Ask a therapist:** <http://therapists.psychologytoday.com/rms/county/MI/Genesee.html>

1. "Stress symptoms: Effects on your body, feelings and behavior" (2011). Mayo Clinic. www.mayoclinic.com
 2. "Fact Sheet on Stress." (2012). National Institute of Mental Health. www.nimh.nih.gov
 3. Belluck, Pam. (2009). "Coping With Financial Stress." New York Times. www.nytimes.com
 4. "SAMHSA Guide" (2011). Substance Abuse and Mental Health Services Administration. www.samhsa.gov/economy

WHAT CAN YOU DO?

Stay regularly physically active.

Exercising regularly helps improve your mood and reduces stress.

Get enough sleep!

Sleep improves your health, mood, and concentration making it easier to manage your finances.

Set priorities.

Prioritizing helps to focus on the more important things.

Communicate with your social support network.

Stay in touch with friends, family and organizations that provide emotional and other types of support. Being socially connected helps lower stress.

Seek help from a mental health professional.

Mental health professionals can help you with concerns that your friends and family are unable to address.

Try yoga, tai chi or stretch.

Relaxed muscles help you stay stress free and healthy!