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Health

Publish Date: 4/15/2008

In debt up to your...

Downturn in economy puts stress on health, wallets

By Susan Glairon
Longmont Times-Call

Longmont psychologist Louis Krupnick helps his clients deal with a variety of problems, but lately many are talking about their money, or lack of it.

Erie psychologist Stephanie Smith said the same thing.

"People are feeling pretty out of control with their financial lives," said Smith, who works with Front Range Psychological Associates. "It takes an enormous toll on couples and families."

As gas and food prices continue to increase and the country moves toward a possible recession, both said they are seeing a lot more stress in their clients and an increase in unhealthy coping skills, such as overeating, drinking, smoking and gambling.

Many of their clients can't afford their mortgages and have lost their homes or are in danger of losing them.

Others lost their jobs. Many have high credit card debt.

And today, on Tax Day, many feel worried about money they owe the government, according to the American Psychological Association.

Those in deep debt can turn their financial situation around — and improve their health by reducing their stress — but they need to know three things, said Christopher Hudak, coordinator of the Boulder County Housing Counseling Program:

You are not alone.



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Tips to lessen financial stress

- Shift your spending priorities to match your spending habits. For instance, if your priority is education but instead you spend your money on fancy cars, you will feel stressed.
 - Talk about your financial concerns with your partner, a trusted friend or a family member.
 - Substitute comfort eating, smoking, drinking or gambling with healthy, inexpensive stress-reducing activities. Take a short walk, meditate or talk with friends or family.
 - Turn off the television if you're feeling overwhelmed by economic news.
 - Use tax advisers and financial planners who can help you take control of your financial situation.
 - Talk with a psychologist to address the emotions behind your financial worries, manage stress and change unhealthy behaviors.
- For more information on stress and mind/body health, visit www.apahelpcenter.org.
Source: Dr. Stephanie Smith, Colorado Psychological Association public education coordinator and an Erie psychologist with Front Range Psychological Associates

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You need to be an active partner in resolving the situation.

Emotional health

Start small, but start somewhere, Smith said.

Even if you aren't ready to change your spending habits, write down what you could do.

Also, don't be secretive. Share your concerns with family members or trusted friends.

"We all know that we should not spend more than we are bringing in," Smith said. "But most of us are doing it anyway. And that's hard to admit."

See a therapist and get help, especially if you are gambling, drinking, smoking or overeating to deal with the stress.

Then face your financial situation by meeting with a housing counselor.

Never walk away from your home before you find out your options.

For free help in evaluating your financial situation, contact the Boulder County Housing Authority Housing Counseling Program.

The HUD-approved agency offers one-on-one foreclosure prevention and homeownership counseling to residents in Boulder and Broomfield counties.

It also offers free housing and financial fitness classes, including foreclosure prevention, credit repair, homeownership education and reverse mortgages.

"There is a lot of stigma that surrounds foreclosure," Hudak said. "It's helpful for people to get beyond that and look at it in purely financial terms for their own mental health."

First, take a look at whether it's possible to stay in your home, he said. Can you reduce your spending to stay in the home? Can you increase your income?

"As Americans, we confuse our needs and our wants," Hudak said. "Question whether some of your expenses are luxury items. Do you really need cable with all the whistles and bells? Do your kids need to have cell phones?"

And if you cannot stay in the house, then walk away in a manner that allows you to do so with dignity. Face the problem and sell the home before foreclosure, Hudak said.

It's important that people separate the house from how they feel about the house, so they can let it go, he said.

"There are memories, emotions," he said. "What you have to remember is, it's a place to live."

Then, he said, focus on the future and not just the problem. How can the move have a minimal impact on your family so you can start anew somewhere down the road?

And once you've made a change in your life, whether it's reducing spending or selling your home, find more pleasure in simple things, said Krupnick, the lead psychologist of Krupnick Counseling Associates in Longmont and director of WorkWise in Longmont.

Get together with friends and play Scrabble. Listen to music. Go for walks.

"Simple pleasures don't cost a lot, and in the end, it's what's enduring," Krupnick said.

Susan Glairon can be contacted at 303-684-5224 or sglairon@times-call.com.

For your financial health

- Use Quicken or an Excel spreadsheet to track your spending.
 - If you don't have a budget, develop one. Revisit your discretionary spending and decide what you can trim.
 - Develop a balance sheet that lists your assets and liabilities. If your net worth isn't growing, determine why.
 - Don't put purchases on your credit cards that you know you can't pay back.
 - If you're having trouble paying your mortgage, contact your lender for assistance.
 - Periodically check your credit reports at www.annualcreditreport.com.
 - Find a financial professional who can help you pull it all together.
- Source: Julie Gunkel, a chartered financial consultant with Wealth Strategies Group LLC in Centennial

Resources

- Boulder County Housing Authority: One-on-one housing counseling, monthly homeownership classes and quarterly financial fitness classes. All services are free. Call 720-564-2279 or visit www.bouldercountyhc.org.
- "Taking Control of your Financial Life," led by Erie psychologist Stephanie Smith and a financial specialist. Group starts in the fall. Eight weeks, 1 1/2-hour sessions. \$50 per session. Call 303-828-3080 or visit www.frontrangepychology.com.
- For a list of tips to avoid foreclosure, visit www.hud.gov/foreclosure/index.cfm.

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■ More Health

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