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Financial Stress and Mental Health

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Financial stress is intimately intertwined with mental health, reinforcing one another in a harmful cycle, hard to break. It affects all social groups on various levels and with different consequences. The higher risks show up in young adults, single parents, elderly, and people with preexisting mental health issues. Struggling to pay bills, debts or job insecurity may lead to anxiety and feeling of hopelessness. Financial stress can manifest physically as stomach aches, insomnia, fatigue, which in fact worsen the financial problem because they reduce productivity and might even lead to job loss.

To cope with the emotional stress people, tend to make more mistakes and have, for example, impulsive spending to pursue immediate satisfaction or misuse credit. This stress reduces the ability to manage money properly, which leads to more mental health issues, and again, that anxiety or depressive mood pushes us to make wrong decisions. This makes you fall into a loop that can easily escalate. There are typical mechanisms linking financial stress to mental health. We can find chronic worries and hypervigilance. Our brain stays in alert mode, exhausting mental resources and leaving the immune system vulnerable. Cortisol levels rise leading to insomnia, cardiovascular strain, and digestive issues all which feed back into poor mental health.
Another typical effect is the feeling of powerlessness over money affecting your self-esteem, a core factor in depression. There comes the loop. Depression and anxiety reduce concentration, and therefore, affect memory and problem-solving abilities making budgeting harder. A significant part of these financial stressors is that the person tends to withdraw socially due to the social bias that comes with monetary crisis, and the common comparison to others doing better.

Interventions that Break the Cycle

Breaking this harmful cycle requires individual strategies and a determined attitude. There are actions you can take, things you can do, others that do not depend on you. You cannot choose the weather, but you can choose how you walk through it. Sleep, exercise, eat properly, these actions strengthen your resilience against stress!

Remember. It is extremely important to try to break this cycle and get out of that loop. Try to do it by asking for help, avoid isolation, contacting those you trust just to share the burdens. Someone might be able to orient you to seek some kind of financial advisor. You need to act to break the cycle, or it will just escalate. And, as said before, just make things worse.