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Money Problems, Stress and Your Health

According to statistics, the number two reason why people have trouble falling asleep at night is anxiety about money problems, (which is only eclipsed by the number one cause – physical pain). In addition to causing loss of sleep, financial stress results in big effects on your health.

In a national poll done by the Associated Press/IPSOS, half of the 1,000 adults interviewed reported that they worry frequently about their financial debt, with many of those admitted to worrying most of the time.

In a survey done by the American Psychological Association (APA), investigators found that seventy-three percent of Americans cited money issues as a source of stress, with thirty-three percent rating it a major stress factor.

Physical Harm

To begin, we know that stress increases blood levels of the hormone cortisol, which can contribute to worsening heart disease, high blood pressure, diabetes and some forms of cancer. To provide evidence to this dangerous cause-effect relationship, a medical study, published in the *Journal of Social Medicine*, found that people who experienced high levels of stress due to financial debt had more physical problems and reported worse health than those with lower levels of debt.

In addition to tossing and turning at night, a University of Chicago study has found that worry and insufficient amounts of sleep lowers levels of the appetite-regulating hormone leptin. Leptin is an important hormone that tells the brain when the body is full and doesn't need more food. Reduced levels of this hormone are associated with obesity. (See Weight Control section: *Leptin and Ghrelin – Hormones of Hunger and Fullness*).

Mental Effects

In a study led by Ben Seymour, MD, at Wellcome Trust Center for Neuroimaging (published in *The Journal of Neuroscience*), the researchers recorded over 200 images of brain activity in volunteers. The results showed that people process financial loss through brain mechanisms similar to those for processing physical pain. Their brain scans showed activity the back of the striatum, a region that processes signals in the brain's area of aversion and defensiveness.

Credit counselors also attest to a variety of negative effects from living with the burden of financial pressure. One counselor, who is president her own firm in San Francisco, reports of hearing about migraines, weight gain and digestive disorders. Rudy Cavazos, director of community relations for Money Management International in Houston, describes many instances of receiving reports from Employee Assistance Programs of how the worker's preoccupation with financial problems was causing patterns of moodiness, anger and unproductive performance.

Overall Health Problems

In a study of 335,000 Americans by Princeton University (published in the prestigious *New England Journal of Medicine*), researches found that Americans who generate the high levels money are not happier than others that make less, but they are healthier. For example, statistics show that people aged 55 to 64 who live below the poverty line were *six times* as likely to have a long-term condition which harshly limits their mobility and well being.

In a separate study, over 15% of low-income families had members with high levels of an inflammation marker (known to carry a higher risk of heart attack), while only 9% of families above the poverty line had that same risk.

Sources: Response To Financial Loss Parallels Brain's Processing of Physical Pain May 4, 2007 (www.sfn.org) **High Credit Card Debt May Be Bad for Your Health** *Journal Social Science & Medicine* February 1 2000, Volume 18, No. 1 **Socioeconomic Status Is Associated With Stress Hormones** *Psychosomatic Medicine* 68:414-420 (2006) **Do Biomarkers of Stress Mediate the Relation Between Socioeconomic Status and Health?** *Journal of Epidemiology and Community Health* †2006 Jul;60(7):633-9