

# Debt Stress



## The Link Between Stress and Health

The average American owes \$59,580 in debt. Of that \$59,580, \$41,830 is from mortgage debt, \$5,640 is from student loans, and \$5,470 is from auto loans. Little wonder that money worries can be a major cause of stress.<sup>1</sup>

Humans have an innate response called “flight or fight.” It is nature’s way of launching our bodies into action; consider the physical response we feel during moments of stress – faster heartbeat, accelerated breathing, tightening of muscles, and increase in sweating.

These are response mechanisms that prepared our ancestors to run from, or confront, a danger on the savanna. But they can be less useful in more modern times.

In the short term, stress can manifest itself in physical symptoms, such as headaches, fatigue, difficulty sleeping or concentrating, an upset stomach, and general irritability.

These brief episodes of stress usually do not cause lasting harm to personal health.

However, debt—and the stress it causes—is often a persistent problem. If your stress system stays activated over longer periods of time, it can lead to serious health problems, such as weight gain, fatigue, anxiety, depression, headaches, and sleep problems.<sup>2</sup>

## Managing Stress and Debt

If you are experiencing debt-related stress, you should consider attacking the root of the problem. Generally, it takes time to work down debt, but that doesn't mean you can't manage the stress during the interim period.<sup>3</sup>

Developing a strategy to eliminate your debt is the first step to lowering stress since the sense of control that a strategy gives you might furnish you with hope and optimism.

It's also important that you keep your debt worries in perspective. Remind yourself that debt may not permanently ruin your life. Writing in a journal can be helpful as an outlet for the worried thoughts that can cycle endlessly through your mind. Seek social support—knowing that family and friends are in your corner can be a great source of strength.

Finally, find time for laughter and extending small kindnesses—each unleashes wonderfully positive chemical reactions that are good for the soul and the body.

1. BusinessInsider.com, March 23, 2023

2. MayoClinic.org, 2023

3. This is a hypothetical example used for illustrative purposes only. It is not representative of any specific debt-reduction strategy or approach.

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