When Your Income Drops

Control Stress

The Covid-19 pandemic is causing major changes in our lives. These include social isolation, working from home, and for some, the inability to work. This leads to a drop in income and security. When this happens we are likely to become stressed as you cope with the worry of how you are going to pay your bills and care for your family.

It is important to understand some causes, effects, and ways of handling stress to cope with difficult times. Severe and prolonged stress of the type associated with events causing loss of income can have a serious effect on a person’s physical and mental health. Stress-related exhaustion is believed to play a significant role in heart attacks, high blood pressure, cancer, some kinds of arthritis, migraine headaches, peptic ulcers, asthma, allergies, and kidney and thyroid disease. Stress alone does not cause these disorders; rather, it is one factor in their onset and progression. In addition, stress contributes to many types of accidents through human error, fatigue, worry, and haste.

If your income has dropped, suddenly you must cope with this worry as well as daily reminders—the bills piling up, the children needing shoes, medical treatment, or school supplies. Regardless of the source of stress, your body may react to it in three stages: alarm, resistance, and exhaustion.

Managing your well-being

What can you do? Concentrate your efforts on keeping your psyche, your family, and your body as strong as possible:

Don’t blame yourself for what has happened. Many other people are in your situation. Find support with friends, family, and others going through similar circumstances. The anger and depression you feel will gradually disappear. Recognize it for what it is - a natural and temporary feeling.

Don’t keep anxiety and anger bottled up. Talk out your problems with your family or someone close to you. Be honest about your situation, your anger, your hurt, your confusion. Your spouse and children know when you are feeling tension. Others can help if you will let them.

Take one thing at a time. Set small goals and celebrate your progress. Don’t try to resolve all your problems at once.

Keep yourself occupied, active, and involved. The loss of a job presents you with more time than you want to think about your troubles. Of course, you need to spend some time planning your future but don’t allow yourself to worry continuously about these problems. Spend some of your time doing those family and personal things you’ve been postponing for years.

Keep yourself healthy through sensible diet and exercise. Although your family income may be sharply reduced, it is important to maintain good nutrition. Exercise regularly to keep fit, reduce tension, and help your self-esteem. Maintain medical and life insurance if possible.


If you have stress related to contracting Covid 19: https://counseling.uci.edu/0_coping-with-stress.pdf

References