

# Four signs that you might be having a monetary meltdown

In this housing market, stress is normal. But it doesn't have to impede your life, said San Francisco neuropsychologist William Horstman. The first step is knowing the most common symptoms of mental stress. Consider these, and Horstman's answers for dealing with them.

**Sleep disturbances:** "If you find yourself trying to go to sleep or waking up (thinking about finances), that's usually one of the first signs" of housing stress, Horstman said.

He's prescribed sleeping pills recently to help some patients through insomnia created by the housing slump. What happens when people stay awake at night is they persevere — that is, they focus unhealthily on things they can't control, Horstman said. They think over and over again about their worst fears, and their sense of catastrophe grows.

"Those people who generally rise up and meet a crisis do well in this situation," he said. "Those who tend toward depression or catastrophic fantasy do very poorly around this if they focus on their house or their finances to excess."

**Overworking:** "People have a sense of time compression," the therapist said. "When you're extremely stressed or busy, you feel you're going at the speed of light or faster. That's normal as we age, but it's not normal at 30 or 40 or 20."

The key here is to remember that the feeling of time deprivation is an illusion.

"There is enough time," Horstman said. "That is, if you plan ahead for it. However, if folks are constantly in a state of financial woes, they will skip the activities

that have historically been their own private mental, spiritual and social way of relaxing. Instead, they step on the gas of more work. Although this may atone their sense of guilt, it causes burn out and actually decreased work productivity. Thus the more hours worked, the less accomplished."

**Isolating:** Even though the mortgage meltdown and dipping home values are affecting everyone, it's easy to feel alone — especially if you hesitate to tell people your fears. Usually this happens, Horstman said, because people worry that they won't be seen as middle class anymore.

"If people have seen you as upper-middle class or being able to do just fine and suddenly you feel in trouble financially, you may not want to break what you think is others' image of you," he said. "So people withdraw from their social group. It's a shame because if they went to friends and said, 'I feel god-awful, what are you feeling?' they're likely to find that people aren't that judgmental."

**Canceling vacations:** In the same way people feel like they can't take time to talk to friends about what's happening, they are avoiding taking time off to relax, Horstman said.

"People think it's a good idea to cut back on vacations but the real thing to do is cut back on the way you vacation — not the vacation itself," he said. "It's stress reduction and a type of self-care, but it's also getting your mind off things. If you go on a camping trip, you'll feel great and you'll be refreshed. Generally, the less it costs, the more relaxing and fun it is, and then you won't have to pay for it with future guilt and worry."

— Heather Boerner