



## Worried Sick

Adapted from "Curing Recession Depression" series by Rod Loy

People worry about different things at different phases of life. Some worry over kids. Others worry over aging parents. Still others worry about their financial future. Consider the following article that deals with the biggest cause of stress in America today.

Money continues to be the leading cause of stress for Americans, a new survey finds. Overall, stress in the United States is at a seven-year low, and average stress levels are declining, the American Psychological Association poll found. But money worries continue to nag at the American psyche, despite the ongoing economic recovery, the association says in its report released Feb. 4, titled *Stress in America: Paying With Our Health*.

Financial worries served as a significant source of stress for 64 percent of adults in 2014, ranking higher than three other major sources of stress: work (60 percent), family responsibilities (47 percent), and health concerns (46 percent). Nearly three out of four adults reported feeling stressed about money at least some of the time, and about one in four adults said they experienced extreme stress over money during the past month, according to the report.

"Money is a very important component of establishing a secure life," said Norman Anderson, CEO and executive vice president of the American Psychological Association. "When people are financially challenged, it makes sense that their stress level would go up."

The good news is that, on average, Americans' stress levels are trending downward. The average reported stress level is 4.9 on a 10-point scale, down from 6.2 in 2007, the report found. Despite this, the association found that Americans are living with stress levels higher than what psychologists believe to be healthy, and 22 percent say that they are not doing enough to manage their stress.

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Financial stress particularly affects women, parents and younger adults, the survey found. For instance, three out of four parents and adults younger than 50 said money is a somewhat or very significant source of stress. Women are more likely than men to report money as a significant source of stress, 68 percent versus 61 percent. A gap also appears to be emerging in stress levels between people living in lower-income and higher-income households, the report found.

In 2007, there was no difference in reported average stress levels between those who earned more and those who earned less than \$50,000. But by 2014, a gap had emerged, with those living in lower-income households reporting higher overall stress levels than those living in higher-income households -- 5.2 versus 4.7 on the 10-point scale.

Katherine Nordal, the association's executive director for professional practice, noted that inflation and wage stagnation continue to exacerbate people's money worries, despite recent economic gains. "Many people still feel very squeezed, just in terms of taking care of their daily needs," Nordal said. "We're still really out of balance in terms of economic improvement trickling down to really help the majority of the population."<sup>1</sup>

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<sup>1</sup> Dennis Thompson, "The biggest cause of stress in America today," CBS News, February 5, 2015, <http://www.cbsnews.com/news/the-biggest-cause-of-stress-in-america-today/> (accessed July 31, 2017).

## COURAGE

**C1:** Has there been a time in your life when you faced economic uncertainty? Describe your situation.

**C2:** How are you being affected by the economy? What are your biggest financial worries?

**C3:** Much of our worry is caused by our wrong focus, our wrong thinking, or by our disobedience. Read the following ten reasons why people worry.

- When your fate seems to be in someone else's hands.
- When our bad decisions of the past are magnified by current conditions.
- When you look to circumstances more than your source.
- When you are not being obedient.
- When you have the wrong definition of essentials.
- When you have no margin.
- When you have planned instead of prepared.
- When your expectations are not based on reality.
- When the goal seems unreachable and your options are limited.
- When you forget to be grateful.

Read back over the list. Let the Holy Spirit guide you in rating the top three things you worry about in your finances with 1 being the thing you worry about the most. Now write out a plan to improve the top three worry-causing reasons on your list.

## STRENGTH

**S1:** So much of our worry is caused by our wrong focus, our wrong thinking, or our disobedience. Read and answer the following.

### **Matthew 6:25–26 (ESV)**

- From these verses, what do you glean about how you should respond to uncertainties in your life?
- On a scale of 1-4, with 1 being very well and 4 being not very well, rate yourself on how well you are resting in the fact that God cares for you. Write out a plan to improve.

**S2:** Worry does not work for you. Worry works against you. Read and answer the following.

### **Matthew 6:27 (ESV)**

- From this verse, when you are finished worrying, what have you accomplished?
- What has changed as a result of your worry?

**S3:** Worry and faith are opposites. They cannot live together in the same house. Read and answer the following.

### **Matthew 6:28–30 (ESV)**

- From these verses, what needs to happen if you want to overcome worry?

- On a scale of 1-4, with 1 being very well and 4 being not very well, rate yourself on how well you trust God to care for the things that are beyond your control. Write out a plan to improve.

## ENDURANCE

**E1:** There are many things you cannot control. If you cannot control these things, you might as well trust God. Read and answer the following.

### **Philippians 4:6–7 (ESV)**

- From these verses, what should you do when you are tempted to panic?
- On a scale of 1-4, with 1 being very well and 4 being not very well, rate yourself on your prayer life. Write out a plan to improve.

**E2:** When you get insurance, you do not have to worry about the things that are covered. Read and answer the following.

### **Philippians 4:19 (ESV)**

### **Isaiah 26:3 (ESV)**

### **1 John 4:4 (ESV)**

- From these verses, what do you glean from God?
- Write out five scripture promises that deal with worry on index cards and memorize them this month.

**E3:** The funny thing about money is whether you have a little or a lot, you still worry about it. Read and answer the following.

**Matthew 6:31–33 (ESV)**

- According to these verses, if you want to overcome worry, what should you do?
- Who or what are you living for?
  
- Who is first in your life?

**E4:** Do not get so caught up in worrying about tomorrow, that you do not enjoy today. Read and answer the following.

**Matthew 6:34 (ESV)**

- From this verse, if you want to overcome worry, what should you do?
  
- On a scale of 1-4, with 1 being very well and 4 being not very well, rate yourself on how well you live one day at a time. Write out a plan to improve.