Reducing Holiday Financial Stress

Holiday cheer is often followed by post-holiday “jeer” when credit card bills come due. If you are inclined to overindulge in purchases, especially for loved ones, here are a few tips to reduce post-holiday bill shock. Decide who will get a gift, and who can receive your sentiments in another way. Recruit your family—use a team approach to buy into cutting back. Don’t be tempted by shopping deals that excite you to spend more, credit offers, or bulk deals you don’t need. When shopping online, enter the keyword of a gift item you are considering and click the “images” tab at the top of your browser. You will discover numerous images of the same item displayed by competitors—both online and at stores nearby. Now, shop by price. This trick to online shopping can lead to significant savings. Track holiday spending—it’s a restraining tactic to curtail buying on impulse. With these clever changes in spending, you will enjoy the holidays more and keep mindful spending habits year-round.

Your Bucket Full of Vitamins

Many people take multiple vitamins, herbal supplements, and nutraceuticals marketed on television or suggested by others who swear by their benefits. Pills, powders, and super food concoctions are heavily promoted, and may not be regulated by the U.S. Food and Drug Administration (FDA). Discuss supplements with your physician, and visit drugs.com to discover whether anything you are taking now interferes with something else you might be using. Fact: Did you know that vitamin C has known interactions with 27 drugs and medications?

Make Work-Life Balance Second Nature

Do you crave work-life balance only when overwhelmed by stress? Put work-life balance on “autopilot.” 1) Do tiring or intense work tasks during the time of day you feel the most energetic and “up.” 2) Passionately engage in a goal, hobby, pastime, or sport outside of work—something magnificent that “calls your attention.” Make it something you can’t wait to get to, either before work or after. 3) Write down realistic goals for your work each day. (Without a daily plan, you won’t easily find an end to your day.) 4) Examine what underlies imbalance. For example, do you believe overwork is noticed and will eventually be rewarded? Do you work harder hoping others won’t notice the skills and abilities you fear you don’t possess? With these few changes, you can avoid “work strain,” burnout, and disillusionment with your job.

Conquer and Check Implicit Bias

Implicit biases are naturally acquired, mostly unconscious beliefs or views about others who are different from us. Research shows that all people have biases, but with education, awareness, and conscious use of self you can prevent their expression. Biases can sour interactions on the job, damage morale, and affect the bottom line. When bias is checked, employees remain focused and engaged and possess a stronger sense of belonging. And ultimately, those who are different from the majority come to believe their value is unconditionally accepted and their differences don’t matter.
**Reduce Stress, Right Now:**
**Focus on the Tension, Not Just Stress**

When we perceive stress, it is the result of tension affecting us. The tension of being overworked creates the exhaustion (stress symptom) felt when you arrive home. So stress and tension (the source) are different. The desire to reduce stress may cause people to reach for relief—healthy choices like taking a walk, or perhaps unhealthy choices like substance abuse, which can bring temporary relief but then make circumstances worse. When stressed, consider what influence or control you have over the tension. Make it your first intervention. Ask: What element of the tension do I have the ability to shape, eliminate, reduce, or manage better? Stumped? Seek help from your EAP or another professional resource. Then develop the life skill of acting upstream to help prevent tension arriving downstream in the form of stress.

**Facing Loss During the Holidays**

Grief often intensifies during the holiday season. And the dread that comes with anticipating the struggle can create strain. Those who have faced grief offer some tips. Acknowledge that this time of year is different and hard. Ironically, this self-awareness makes practicing other tips easier. Avoid “thought blocking,” stuffing feelings, and isolation. Make a few choices about traditions. Keep ones that are meaningful, modify others, eliminate some, and start new ones. Again, it’s okay. What works for you is what works for you. Where will you physically be during the holidays? Trust your gut. If it feels easier to manage grief in a new environment, consider this choice. Don’t apologize for how you grieve or for acting on what feels right to you. Engaging with others, especially loved ones, along with the positive distraction socializing generates, is a healthy coping strategy. So, reach out for support, consciously nurture yourself, don’t resist participating in an activity that brings you joy, and let others know what your needs are at this time. If you are not experiencing grief, do you know someone who is? Reaching out to offer companionship and support is the most priceless form of caring.

---

**The Economic Cost of Poor Employee Mental Health**

Nearly one-fifth of U.S. workers (19%) rate their mental health as fair or poor, and these workers report about four times more unplanned absences due to poor mental health than do their counterparts who report good, very good or excellent mental health. Projected over a 12-month period, workers with fair or poor mental health are estimated to have nearly 12 days of unplanned absences annually compared with 2.5 days for all other workers. Generalized across the U.S. workforce, this missed work is estimated to cost the economy $47.6 billion annually in lost productivity.

The most recent results, obtained Aug. 23-Sept. 7, 2022, are based on 15,809 U.S. working adults surveyed by web as a part of the Gallup Panel, a probability-based, non-opt-in panel of about 115,000 adults across all 50 states and the District of Columbia. Missed days estimates are based on the question, "In the last month, how many workdays have you missed due to poor mental health?" Results are computed after controlling for age, race, Hispanic ethnicity, gender, household income, education, marital status and region of the country. The cost of a missed workday is conservatively estimated to be $340 per day for full-time workers and $170 per day for part-time workers. Read more at [https://www.gallup.com/workplace/404174/economic-cost-poor-employee-mental-health.aspx](https://www.gallup.com/workplace/404174/economic-cost-poor-employee-mental-health.aspx).

---

**Impact of Worker Mental Health on Unplanned Missed Workdays Annually**

<table>
<thead>
<tr>
<th>Mental Health Rating</th>
<th>Unplanned Missed Workdays per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent</td>
<td>3.6</td>
</tr>
<tr>
<td>Very good</td>
<td>4.1</td>
</tr>
<tr>
<td>Good</td>
<td>4.4</td>
</tr>
<tr>
<td>Fair</td>
<td>4.6</td>
</tr>
<tr>
<td>Poor</td>
<td>11.8</td>
</tr>
</tbody>
</table>

Overall, would you say your mental health is excellent, very good, good, fair, or poor? (In the last month, how many workdays have you missed due to poor mental health?)*

GALLUP PANEL, Aug. 23-Sept. 1, 2022

---

**Employee Assistance Program**

Hidalgo Health Associates, LLC
4637 Jamestown Ave.
Baton Rouge, LA 70808
☎ 225.927.0160
[www.hidalgohealthassociates.com](http://www.hidalgohealthassociates.com)

We Can Help!!

---

**Merry Christmas**