

Managing Post-Pandemic Stress

The Covid-19 pandemic has forced millions of Americans to leave the workplace. Even those who were fortunate enough to avoid layoffs and prolonged office shutdowns found themselves doing their jobs much differently — working from their own homes.

The stress of living, working and parenting at home certainly proved to be a sanctuary against the Covid storm for many. Still, even as medical innovations have come to market and hospitalization rates fall, psychologists are warning that stress caused by such a dramatic change in our lifestyles is bound to leave residual effects.

Even after life returns to those of more normal times, maintaining a proper level of mental health in a post-pandemic environment is likely to require some adjustments. Any sense of a return to normalcy is expected to come in phases, spread out by state and local government officials to let businesses, employees and consumers emerge from a 'stay-at-home' mindset in a safe manner.

Such a gradual reopening of stores and places of employment is expected to cause at least some mental gymnastics for many people, health authorities warn. In such fluid times, each person is going to need to make his or her own personal decision about how much of a health risk is acceptable in terms of going outside and being around other people.

In an ongoing research project involving 7,000 adults in the U.S. and Canada that started early in the Covid-19 outbreak, psychologists Steven Taylor and Gordon Asmundson estimated that as many as 25% of those

studied were experiencing enough mental duress to be considered as developing what's being called "Covid Stress Syndrome."

These are people who exhibit "intense" fear of becoming infected, notes Taylor, oftentimes becoming obsessed trying to figure out the social and economic impact of the virus. They typically are quite persistent in checking the Internet for news and information related to Covid. Some even start to become rather xenophobic, worrying that "foreigners" — or, anyone they don't come into contact with on a regular basis -- might be carriers of the virus.¹

Although they represent a distinct minority of the overall population, researchers like Taylor and Asmundson point out that coronavirus survivors who don't show such symptoms still would be wise to take extra steps to help enhance their mental health.

Some often-mentioned suggestions by medical experts include keeping a check on family members' online activities and taking walks as well as trips outdoors — even for the most seemingly mundane reasons — a regular practice. Doing less shopping online and socializing in a Covid-aware manner are also becoming highly anticipated activities as families transition into a post-pandemic world.

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For those who've come into direct contact with the virus, stress is a very real concern. Indeed, the Centers for Disease Control and Prevention (CDC) has warned about longer-term symptoms showing up in those who were even mildly infected. These include bouts of depression and "brain fog," a condition in which one's memory fades in uneven fashion. Common mental health issues reported, according to the CDC, are cases of heightened anxiety and greater degrees of changes in a person's mood about life.²

As a result, doctors are recommending those who've been diagnosed with the coronavirus in the past stay vigilant and make sure to get regular medical checkups. For employees anticipating a return to some sort of centralized office environment, it might be wise to make sure they've got ready access to items such as thermometers, aspirin and bandages.

The bottom line: It's going to be more important than ever to work to keep a generally positive attitude about life. Along those lines, a wealth of academic research suggests correlation between mental health issues and anxieties tied to household money matters. In a comprehensive study by U.K.-based psychologists at the University of Southampton, researchers concluded that people in financial debt were three times as likely

to suffer from mental health problems. In terms of suicide rates, debt concerns were also traced as a significant trigger.³

Sticking to a well-thought-out family budget, financial behaviorists say, will take on increased importance as people move from shelter-in-place orders to working and shopping outside of the home. A recent nationwide survey by NextAdvisor found that a majority (51%) of Americans were feeling at least "somewhat" anxious about their financial situation after the coronavirus outbreak. Almost three-in-10 of those polled indicated their personal finances had been negatively impacted by the pandemic.⁴

If you haven't done it yet, wealth managers broadly suggest this might be an opportune time to review your upcoming financial needs. This can include taking a closer look at major purchases like a new car, washing machine or home improvement project. Coming up with an estimate to get a more exact idea of how much such items might cost now can make a big difference in staying ahead of any looming budget crunch. Sitting down and discussing educational expenses and travel plans are other family budgeting topics that could use some advance planning before things become even more hectic as life returns to a greater degree of normalcy.

1. Steven Taylor, *The Guardian*, "For the generation shaped by coronavirus, life may never fully return to normal," April 7, 2020.
2. *The Centers for Disease Control and Prevention*, "Long-Term Effects of Covid-19," Nov. 13, 2020.
3. *Clinical Psychology Review*, "The relationship between personal unsecured debt and mental and physical health," Sept. 10, 2013.
4. *NextAdvisor*, "Survey: Most Americans Are Feeling Anxious About Their Money," June 23, 2020.