LIVING WELL

The Hidden Health Costs of Money Stress

Financial pressure does not stay inside your wallet; here is how to spot its wider toll and decide what needs attention now.

The bill follows you to bed

You close the banking app, put down the unopened envelopes and try to move on with your evening. But your mind keeps returning to the same arithmetic. By bedtime, the balance is no longer just a number. It is tension in your shoulders, a headache, another hour awake.

Money problems are one recognized source of long-term stress, alongside relentless pressures from work, school and family needs. Unlike the jolt of a single deadline, financial strain may keep returning. Your body can begin acting as though the threat never quite leaves.

Stress is your brain and body responding to a challenge or demand. It releases hormones that make you alert and ready to act, raising your heart rate, blood pressure and blood glucose. That response can be useful in immediate danger. It is much harder on you when the challenge lasts for weeks or months.

This is the first cost nobody puts on the statement: financial pressure can occupy your body as well as your thoughts. The money problem may be external, but the strain is not imaginary. And getting used to it does not mean it has stopped affecting you.

Your body keeps the account

Long-running stress may show up as poor sleep, headaches, digestive trouble or getting sick more often. You may also feel sad, angry or unusually easy to upset. These effects can become familiar enough that you stop treating them as information.

That matters because chronic stress places sustained strain on the body. It may play a part in high blood pressure, heart disease and diabetes, as well as depression and anxiety. Stress can contribute to high blood pressure and other heart-disease risk factors, although that does not mean one difficult bill directly causes a disease.

An emotionally upsetting event-especially one involving anger-may trigger a heart attack or angina in some people. This is not a reason to become frightened of every tense conversation. It is a reason not to dismiss severe or persistent stress as merely part of being responsible with money.

Anxiety is related to stress but is not identical to it. Stress generally responds to an outside cause and may ease once that situation is resolved. Anxiety can continue when there is no immediate threat, bringing persistent apprehension or dread that interferes with daily life. If the numbers are temporarily settled but your alarm remains switched on, that distinction matters.

The money problem may be external, but the strain is not imaginary.

The coping can cost you too

A difficult day can make immediate relief feel more urgent than tomorrow. Some people cope with stress by drinking alcohol, using other substances, smoking or overeating. Those responses are not healthy ways to manage it, and increased use of drugs or alcohol is a reason to seek help promptly.

There are quieter costs. Stress and anxiety can disturb sleep, affect concentration and make ordinary tasks harder. Anxiety that feels unmanageable may lead you to avoid things or may seem always present. The result can be a shrinking daily life, even when the original pressure began with something concrete.

This burden is not rare in groups already carrying other strains. A 2025 review of 376 studies involving more than 347,000 adults with chronic pain found clinically significant symptoms of depression and anxiety in about 40%. A separate review found anxiety and depression symptoms were also common among adults with inflammatory bowel disease, particularly when disease was active.

Those reviews do not prove that money pressure caused the symptoms, and they should not be used to blur different problems together. They show why emotional distress deserves attention when your health or circumstances are already demanding more from you. One burden does not politely wait for another to end.

Do not turn coping into another purchase

When money is the stressor, advice can become absurdly expensive. A new app, paid program or perfect routine may simply add another decision. The useful question is not what you should buy. It is what can reduce the strain without creating another obligation.

Start by identifying what is triggering the stress and which coping approaches actually help you. Keeping a journal, practicing relaxation or mindfulness, being physically active, eating regular meals, getting enough sleep and avoiding excess caffeine are among the suggested

options. It may take trial and error to learn what works for you.

Exercise has stronger evidence than a vague promise to "feel better." A 2025 systematic review of 32 randomized trials involving 3,243 adults diagnosed with depression or anxiety found that aerobic exercise, resistance exercise or a mixture improved symptoms. The pooled effect was large for depression and moderate for anxiety. That evidence concerns diagnosed conditions, however; it is not proof that exercise fixes financial stress.

Support can also be practical without pretending the money problem is solved. Talking with friends, family, community supports or a professional counselor may help you cope. Deciding what must be done now and what can wait can reduce the sense that every demand is equally urgent. Focus on what you completed, not only what remains.

Know when the price is too high

This stops being only a lifestyle question when stress begins controlling how you live. If you are avoiding ordinary activities, cannot manage the distress or feel that it is always present, talking to a health professional is appropriate. Persistent anxiety can affect sleep and the immune, digestive, cardiovascular and reproductive systems.

Seek professional help if severe problems last for two weeks or more, including trouble sleeping, difficulty concentrating, losing interest in things you usually enjoy, being unable to carry out usual activities, or mood making it hard to get out of bed. Changes in eating that produce unwanted weight changes also belong in that conversation.

Get help immediately if you feel unable to cope, are using drugs or alcohol more often, or have thoughts of suicide or harming yourself. In the United States, you can call or text 988 for immediate crisis support. Psychotherapy and medication are the two main treatments for anxiety, and many people benefit from both.

For the next week, do not demand that you solve your entire financial life before you are allowed to feel better. Notice what the pressure is doing to your sleep, body, mood and choices. Pick one demand that truly needs attention, let one nonurgent demand wait, and tell someone if the strain has become too heavy to carry alone.

Where this comes from

- Stress

  MedlinePlus, U.S. National Library of Medicine · https://medlineplus.gov/stress.html

- I'm So Stressed Out! Fact Sheet - National Institute of Mental Health (NIMH)

  National Institute of Mental Health · https://www.nimh.nih.gov/health/publications/so-stressed-out-fact-sheet
- Heart-Healthy Living - Manage Stress | NHLBI, NIH

  National Heart, Lung, and Blood Institute · https://www.nhlbi.nih.gov/health/heart-healthy-living/manage-stress
- Stress Less for a Healthier Heart Fact Sheet | NHLBI, NIH

  National Heart, Lung, and Blood Institute · https://www.nhlbi.nih.gov/resources/stress-less-healthier-heart-fact-sheet
- Prevalence of Depression and Anxiety Among Adults With Chronic Pain: A Systematic Review and Meta-Analysis.

  JAMA network open, 2025 · https://pubmed.ncbi.nlm.nih.gov/40053352/
- The Effects of Aerobic and Resistance Exercise on Depression and Anxiety: Systematic Review With Meta-Analysis.

  International journal of mental health nursing, 2025 · https://pubmed.ncbi.nlm.nih.gov/40432290/
- Prevalence and associated factors of depression and anxiety symptoms among college students: a systematic review and meta-analysis.

  Journal of child psychology and psychiatry, and allied disciplines, 2022 · https://pubmed.ncbi.nlm.nih.gov/35297041/
- Prevalence of symptoms of anxiety and depression in patients with inflammatory bowel disease: a systematic review and meta-analysis.

  The lancet. Gastroenterology & hepatology, 2021 · https://pubmed.ncbi.nlm.nih.gov/33721557/
- Global prevalence of depression, anxiety, and stress in the elderly population: a systematic review and meta-analysis.

  BMC geriatrics, 2024 · https://pubmed.ncbi.nlm.nih.gov/39367305/