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Midlothian, VA 73° Feels Like: 73° Partly Cloudy

Times are tough, but the stress may be easing



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By [STAFF REPORTS](#)

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It has been a tough year for a lot of Americans.

Coupled with normal life stressors a person might be dealing with, there's the bigger-picture doom and gloom overtaking the nation -- the financial crisis, rising unemployment, home foreclosures, North Korean missile maneuvers, Madoff-like schemes, layoffs and fear of more layoffs, big auto bankruptcies, the yet-to-recover stock market and lying politicians who seem to be giving ignoring mocking family values. the middle finger.

There's all that on top of the two seemingly never-ending U.S. wars in Afghanistan and Iraq that are still taking the lives of men and women. And now there's the swine flu that could knock you down if the other things don't.

All those things lumped together "just compounds that feeling of helplessness about what is going on," said Suzanne Stauffer, a

Numbers gauge how Americans are feeling

Well-being

Americans "thriving:" 51%
Americans "struggling:" 46%
Americans "suffering:" 3%

SOURCE: Gallup-Healthways Well Being Index, June 2009

Losing sleep

Number of Americans getting less than six hours of sleep a night
2001: 13%
2009: 20%

licensed clinical social worker and manager with Anthem Health Plans of Virginia's employee assistance programs.

"Just even the swine flu, that was one thing that thank goodness turned out not to be what it looked like, it really had a lot of people's anxiety heightened," Stauffer said.

The national angst, some say, is a situation that will eventually pass. There are subtle signs of a shift.

A recent Gallup poll suggests fewer Americans are "dissatisfied with the state of the nation." In February, more than 80 percent were dissatisfied. More recently, that number had dropped to 66 percent dissatisfied -- still more than half unhappy.

Whether you see the national picture and economic recovery as a glass that's half full or half empty depends on how you view things in general.

"I am always a half-full kind of person, so that's how you are going to see it from me," said Mary-Jo Sawyer, a registered dietitian and mother of two. "If you talk to someone who is a half-empty kind of person or pessimist, that is what you are going to get."

Of the various national issues, the war is a concern, Sawyer said. "But because I am not directly involved with it, it does not impact as much as the economy, which affects everyone daily. In this economy people deal with what they have to, do the best with what they have."

Sawyer and her husband, Jeff, who works in sales, have jobs. Still, like a lot of folks, Sawyer said her family has cut back. Impulse buying is out. Trips to run errands are better coordinated to save gas and reduce the impact on the environment. Her sons, ages 16 and 18, are working summer jobs as lifeguards to pay for things such as movies and other extras. Family night, which used to be dinner out, was recently take-out pizza eaten by the pool where one of her sons works.

"It's made my kids more cost conscious," Sawyer said. "The younger son is not asking for money for anything this year."

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Dr. Manuel Reich of ValueOptions, , a company that manages behavioral health care benefits, said one way people are coping is by going back to traditional support systems. "A lot of family, more-traditional religious practices, limiting extravagance or adventure in activities, vacations, those sorts of things," said

SOURCE: National Sleep Foundation Sleep in America poll

Feeling economically secure, 2006 and 2000

African-Americans: 16% and 26%

Latinos: 12% and 23%

All races and ethnicities: 24% and 29%

**Economic security is based on an index that factors in assets, education, housing, budget and health care*

SOURCE: Demos and Institute for Assets and Social Policy at Brandeis University

Teens

Spending less because of the economy: 53%

Getting reduced allowance: 17%

Going to movies less: 50%

Feeling anxious about the economy: 29%

SOURCE: Junior Achievement Teens and Personal Finance Poll, February 2009

Attending worship services weekly

January 2007: 39%

January 2009: 39%

SOURCE: Pew Research Center for the People & the Press March 2009

Believe companies will reinstate benefits after the recession

Salary: 36%

Pension: 32%

Bonuses: 32%

401K matches: 30%

SOURCE: Harris Interactive poll March 2009

Spending patterns

Buying more generic brands: 62%

Going to hair dresser or barber less often: 36%

Cancelled or cut back cable television service: 17%

Brown bagging lunch: 47%

SOURCE: Harris Interactive Poll June 2009

Worried about getting the swine flu

April 2009: 22%

May 2009: 13%

SOURCE: Gallup Poll daily tracking May 19, 2009

Unemployment rate

June 2008: 5.5%, 8.5 million people

June 2009: 9.5%, 14.7 million people

Reich. "People are regrouping in a lot of ways."

They are optimistic but also cautious and concerned; they are anxious but resilient with a focused "stick-to-it-ness," Reich said.

"I think they feel that some of the causes of their feelings are not internal. They are economic. They are related to job, to external factors that mental-health treatment is not going to resolve."

For those who are having to change careers or take a job paying less or move to a different city to stay employed, Reich said there may be disillusionment and confusion. They earned college degrees with the promise of a comfortable life, which they may have had until recently. Here, he said, generational differences are evident. People in their 60s and 70s seem to have an attitude toward life and work that includes the possibility of a downturn or hardship, Reich said. "They never got too intoxicated with the opportunities of the last several decades. . . .

*SOURCE: U.S. Bureau of Labor Statistics
Mass layoffs**

*First quarter 2009: 3,489 mass layoffs
affecting 558,909 workers*

*First quarter 2008: 1,111 mass layoffs
affecting 188,326 workers*

**Definition of mass layoff: 50 or more initial
claims for unemployment insurance benefits
from an employer beginning in a given
month, regardless of duration of layoff.*

SOURCE: Bureau of Labor Statistics

Virginia liquor sales, in gallons and dollars

*January to May 2009: 3,749,019 gallons;
\$260,594,933*

*January to May 2008: 3,693,708 gallons;
\$256,453,832*

*SOURCE: Virginia Department of Alcoholic
Beverage Control*

" People born in the 1960s and 1970s, they have really experienced two to three decades of unprecedented affluence and increasingly luxurious lifestyles that were unquestioned. . . . I think there is an increasing consciousness of a different reality," said Reich.

. . .

Stress and worry can have health effects. A study from Boston researcher Jason Block suggests that people at a higher weight tend to gain more when stressed about things like job demands and bills. The same does not necessarily hold for those with a lower weight -- they may actually lose weight.

What might they be eating? An article in the trade journal of the Snack Food Association noted that a majority of nine snack-food executives surveyed expected "continued growth of their companies throughout the year because of increased at-home snacking."

"What I see is people are looking more at how they spend their money," Sawyer said. "They are cutting back on how much they eat out."

Fewer people eating meals out means Koury Wilson's paycheck is smaller. Wilson, 21, a junior at Virginia Commonwealth University who plans to go to law school, works as a waitress three days a week and at another part-time job one other day.

"I've gone days where I've only gotten \$10 in tips just because it was so slow. We are still only getting \$2.13 an hour," said Wilson, who lives with her father in Chesterfield County. "People aren't tipping like they used to. It's gone from people who normally might tip \$5, they are going to \$3."

Wilson thinks the economy will eventually turn around, and she's glad she's not job hunting now. Still, she worries about paying for law school and associated costs, such as housing.

"Especially with the economy, I don't want to be stuck with struggling to find a job with thousands of dollars in debt," Wilson said.

Molly Tansey, 18, a student at the University of Richmond, said a lot of her fourth-year friends were having a hard time finding a job. One of her professors recommended students delay entering the workforce if they can.

"Do an internship, go to grad school," said Tansey, who is working part time this summer. "I am hoping in a couple of years things will turn around."

Abbey Booker, 19, hopes to graduate from VCU next spring but is having trouble finding an internship to meet her degree requirements.

"Honestly, I am really, really worried," said Booker, who is taking classes this summer and working at a drugstore. Booker, a mass-communications and public-relations major, would like a paid internship because she would have to quit her job.

"A lot of companies are cutting their internships as part of their reorganizing of the company to save money. I'm afraid it's going to set me back from graduating," she said.

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While the numbers suggest that the national mood is improving, the current crisis is a reality check for a lot of people who during the boom times bought expensive homes that have lost value and who maxed out credit cards. There is a sense that they share some personal responsibility for whatever financial hardships they are facing.

But even some who lived modestly are taking a hit.

Thomas Winston, 56, owned a travel and tour agency for 20 years until business went bust with the economy. People aren't spending their leisure dollars as freely anymore, he said.

It's been a wake-up call, Winston said, to see the "country go from riches to rags." He uses words like "taken advantage of, manipulated and robbed" to describe how he thinks people are feeling.

"I don't think we are in recovery mode at this point. I think the country and consumers are realigning themselves and readjusting." Many, he suspect, are like himself and doing something totally different. For now, he's reviving a farm in Hanover County that has been in his family for generations. On a recent Wednesday morning he sold a variety of fresh produce, including Hanover tomatoes, at a stand at the Lakeside Farmers' Market. He considers his new venture recession-proof since people have to eat. He also grows extra to give away to organizations that feed the hungry.

"Don't be too proud," Winston advises those who may have to look at doing something different temporarily or permanently.

"The economic situation didn't give me a lot of options. A businessman is trained to operate any type of business," said Winston, who admits he's struggling.

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In recent months, Ken LeBeau, director of employee assistance programs for Cigna, said there has been a noticeable shift in the urgency in people's requests for counseling services.

"They can go and see a counselor face to face. They also have the option to talk to a licensed clinician over the phone," said LeBeau, who is based in Minnesota. "We've really seen a dramatic increase in that kind of request. They are so anxious they really don't want to wait to meet with someone."

LeBeau said a lot of callers initially describe their concern as a relationship problem, but further questioning often reveals other underlying issues.

"They may say they are calling in for marital difficulties, but when you probe a little more, finances are becoming one of the those key issues they are calling us about," LeBeau said.

Employee assistance programs can make referrals to financial counselors to help with budgeting and legal help for dealing with foreclosures and bankruptcies.

"The tipping point is the economy," said Anthem's Stauffer, who is also getting more requests for employee assistance program referrals. In addition, said Stauffer, more companies are inviting the insurer in to do on-site seminars on budgeting basics and dealing with financial uncertainty.

"I haven't seen much anger," Stauffer said, "but certainly frustration and uncertainty about what is going to happen in the future, not knowing and in a sense trying to plan for a future when you are not sure what it's going to look like."

Contact Tammie Smith at (804) 649-6572 or TLsmith@timesdispatch.com.

Christine Edwards

Stressed and uncertain describe how Christine Edwards has been feeling lately. She's the family breadwinner and can't help but wonder about layoffs. She cares for her husband of 37 years, Gus, who was diagnosed with Alzheimer's disease in 2000. He is now at the point where he needs somebody with him at all times.

"Right now, we are managing by dipping into our savings and retirement resources," said Edwards, 60, who works for a state agency. She pays a caregiver to stay with her husband during the day, and those costs add up.

"It makes it uncertain when and if I can retire." she said.

Cathy Churcher

An entrepreneur by choice, Cathy Churcher thought long and hard before leaving a corporate job and stepping out full time as a small-business owner last year. Her business, Chocolate Cravings, makes specialty chocolates.

"What research has shown . . . even in a bad economy people still buy chocolate and alcohol," Churcher said. "I've been very fortunate to be able to do this. It's been a challenge to do this. . . . Sometimes you just have to step out in faith."

Wesley Tazzar

Wesley Tazzar, 22, has picked up a third part-time job. The VCU senior relies on his earnings to pay tuition and bills. He has cut back on some things, such as juices, drinking water instead.

"Separating needs from wants" is how he describes it. He drives less. When he's going long distances he always searches ride-share Web sites to look for folks to help with expenses.

"I always stay positive," Tazzar said. "If you don't stay positive, you won't attract positive things."

Bernie Richardson

Bernie Richardson has been selling baked goods for nine years. Cookies and slices of cake are popular at the Byrd House Market, where she has a booth on alternating weeks. Some customers are repeat buyers, but overall people are not buying like they used to.

"My goal is to make more than \$300 a week. Sometimes I make less. Sometimes I make more," she said. She also works as a teacher's assistant at Manchester High School in Chesterfield County, where she lives.

Her children are grown. But one, a son, 33, returned home in February after losing a job. Not having much luck here, he recently left for Atlanta, Richardson said.

"However God works it out. I just trust in God and not worry about it," she said.

John Wise

John Wise describes himself as "barely making it." And he's OK with that.

"I'm an optimist," said Wise, a horticulture teacher. It's one of many jobs he has, he explains. He propagates and sells rare and other plants and consults on garden-design projects.

"I've been this way for 30 years, on the edge for 30 years. My wife is a starving artist. And horticulture in Virginia does not pay. You have to love to be in the business."

Peter L. Francisco

"It's new lessons to be learned" is how Peter L. Francisco, a Richmond-area real estate broker, describes the current state of affairs.

"Still, I think there's so much opportunity out there it's unbelievable. We have a lot of people who have been laid off. Periodically the economy reinvents itself. . . . I think we might see more entrepreneurs.

"I'm optimistic," Francisco said. "I think it's a time that people are going to reinvent themselves."

Janet Lowe

At the family farm Janet and Emmett Lowe operate in King William County, the number of applicants for summer work outpaced openings.

"I had 25 apply. We hired 13," Janet Lowe said. Many of the couple's workers are repeat help, returning summers until they graduate from high school. This year, they even had college students apply.

Overall, produce sales are down, but there was a little rebound recently, said Lowe, who works as a school nurse during the school year.