



Finance stress – is it affecting you?

The world has been a crazy place for years now. The Covid-19 pandemic continues, the war in Ukraine has been raging for over 100 days, and inflation is on the rise. These major events cause strain on households, particularly in the back pocket. Financial concerns affect everything in our life, including social, physical, and psychological health and wellbeing.

A vicious cycle may begin with financial concerns causing stress, anxiety and poor mental health. This leads to unhealthy coping behaviours such as alcohol and drug misuse, over-eating, and poor physical activity levels. This may cause more mental health concerns, and lasting physical health problems, whilst the source issue – financial stress – is still yet to be resolved.

A recent “Pulse of a Nation” survey performed by Melbourne Institute, found 31% of Australians are feeling financial stress (struggling to pay for essential goods and services), whilst 26% of Australians are experiencing mental stress (feeling depressed or anxious most of the time). This data tells us we live in a financially and mentally stressed country.

If financial stress is impacting you, here are some tips from Health Direct:

Stay on top of your emotions – Write down your worries to work out which issues to tackle first.

Your health – Eat a balanced diet and exercise regularly. Talk to your doctor if you have a pre-existing medical condition.

Share your feelings with supportive friends and colleagues – Identify people you can talk to about how you are feeling and who will help you remain positive.

Be honest with your family – Talk about the situation and how it might affect the household budget. If your relationship is under stress, contact Relationships Australia on 1300 364 277.

Draw up a budget – How much money you need to cover your costs? Limit your spending for a while, put aside money for bills, create an emergency fund and pay for essentials first to ease the stress.



Contact your bank – Financial institutions have policies to assist customers experiencing problems. The Australian Bankers’ Association website has information about dealing with banks.

Contact a social worker – Call Centrelink Employment Services on 132 850 or visit a Service Australia centre.

There are many places you can get help for your financial situation, including MoneySmart, National Debt Hotline and Financial Counselling Australia.

Getting your financial situation under control can impact your health and wellbeing, which is why LGIS will be providing financial wellbeing education as part of our health and wellbeing program in 2022/2023, so keep a look out for any information that may be helpful to you.

Improve your Vitamin D levels in winter



Winter is here and that means cold, wet and windy weather, with very little daylight... unless you are in the north. With an average of 10 hours of winter sunlight in Perth, the recommended 10 – 15 minutes of sun exposure required for healthy vitamin D levels can be hard to get, especially if you are working eight hours each day.

Getting your daily dose of Vitamin D helps protect us against disease, cancer and general illness, and helps keep our bones healthy as we age. It has also been shown to improve mood, lower blood pressure and improve sleep patterns.

Symptoms of Vitamin D deficiency include fatigue, bone and muscle aches/pains, muscle weakness, and consistent low mood levels. A simple blood test can determine your Vitamin D levels, so if you are concerned visit your GP to discuss further.

Tips to help you get more sunlight

Shift your schedule back or forward one hour in winter

This gives more opportunity to get outside in the morning or afternoon

Walking breaks outside

This is also great for the body and reduces your risk of musculoskeletal aches and pains from inactivity

Sit as close to the window as possible when working indoors

Reflected light can still provide some Vitamin D exposure

Fill your winter weekends with outdoor activities

Walks, gardening and sports are great to increase physical activity

And maybe even holiday in WA's north

30+ degrees in winter....glorious!

Quick winter carrot soup

Need a quick winter warmer. Get this soup on your table in half an hour!

Serves 4 / 30 mins total time

Ingredients

- ▶ 2 tbsp olive oil
- ▶ 2 x 300g packets of shredded carrot (or fresh grated carrot if you have the time)
- ▶ 1 x large onion, chopped
- ▶ 2 tsp ginger paste
- ▶ 2 tsp ground cumin
- ▶ 1 x orange, rind finely grated and juiced
- ▶ 1 x garlic cloves, crushed
- ▶ 1L liquid vegetable stock
- ▶ 1 cup of water

Method

- ▶ Heat 2 tablespoons of olive oil in a large saucepan over medium heat. Add the carrot and onion and cook, stirring, for 3-4 minutes or until softened. Stir in the ginger, cumin, orange rind, and the garlic.
- ▶ Add the orange juice, vegetable stock and 1 cup (250ml) water. Stir to combine. Bring to the boil. Reduce heat to medium-low. Simmer for 15-20 minutes, until the carrot is soft.
- ▶ Remove soup from heat. Cool slightly. Use a stick mixer to blend until smooth. Return to heat to warm through. Season.

To Serve

Divide soup among serving bowls. Top with yoghurt and sprinkle with chives and serve with the crusty bread.



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The LGIS WorkCare Services team are specialist health and wellbeing professionals.

Contact the team on 9483 8888 for more information on our health and wellbeing services.