

Health, Happiness and Aging: What's in Your Wallet?

Michael Franczak*

Marc Community Resources, Behavioral Health Services, USA

Today most of us are confronted with advertisements concerning saving for our eventual retirements. Our 401K's and Social Security provide a financial base that is important, it is hardly the whole picture of what we need to maintain our happiness as we age and retire. Just like we have financial bank accounts, individuals develop and store capital in physical, psychological, social and spiritual accounts. In the physical account, we add value by having good nutrition, exercise, practicing good hygiene, developing health literacy; maintain a healthy weight, avoiding smoking, etc. We also inherit physical capital thru genetics. We exhaust capital by failing to attend to these factors. High blood pressure, high cholesterol, obesity and other health conditions cause withdrawals from our physical account. In our psychological account, we build capital by developing and using problem solving or coping skills, building and maintaining our self-esteem, using stress reduction techniques, using our gifts and strengths. We withdraw from the account when we fail to adequately cope with a problem or view our problems as personal failures that are pervasive and permanent leading to a loss of self-esteem. In our social account we build capital by interacting with others and the community, developing, maintaining friendships, volunteering and enjoying the rich cultural diversity in the others around us. We withdraw capital from this account when we begin to isolate, avoid contact with our friends and family, and see social situations and the community as something to avoid. In our spiritual account many people find religion to be a major source of support. Others find meaning or purpose in other activities such as art, beauty or nature or any task that makes us feel part of bigger picture. As de Chardin once said "We are not human being searching for spirituality, we are spiritual beings searching for humanity" [1].

Mental disorders in older adults are historically underreported. One study estimated up to 37% of older adults who receive primary care services evidence signs of depression. It is also significant that the rate of suicide, frequently a consequence of depression, is highest among older adults [2]. The National Alliance for Mental Illness reported that the development of a chronic illness, loss of a spouse, retirement, moving out of the family home or other stressful events often precipitates a depressive episode. Many of the incidents of suicide are the result of an unremitting chronic illness, the inability to handle daily stress, loneliness or a loss of purpose and in many cases it's a combination of these factors that lead to despair.

Like of many of today's bank accounts, the physical, psychological, social and spiritual accounts are linked so that withdrawals or deposits in one account can affect the others. For example, when we lose a close relationship with a family member or friend, it can influence our psychological and our physical accounts. We may have lost someone who was important to our self-esteem and can become troubled by who we can regain the person's attention. Depending on the severity of the loss, we may lose sleep over the matter or change our eating habits or other engage in other unhealthy habits such as over eating or drinking. Another example is when a chronic physical illness is diagnosed. Our self-esteem and problem solving abilities may be taxed to their limit while we try to understand how this illness will impact our daily well-being. We may begin to avoid contact with family and friends as we deal with the stress of the life change.

Resilience depends of the utilization of each of these accounts to both restore and sustain our ability to accept and embrace the "new normal". From this understanding comes the first fundamental principal that guides adaptation from the perspective of resilience. Rather than retreat from what is new, we need to remain open to it, even embrace change. The application of well-established methods to solve programs can carry us only so far. We need to be alert to differences in each challenge, and see the new challenges as opportunities to learn. This understanding also reveals an important outcome that of growth and development are continual.

We all know that the world contains numerous challenges that often emerge when we least expect them. A resilient person has developed the adaptive skills to identify challenges and to adjust problem solving methods to new or novel situations. When someone relies exclusively on one or two accounts they face the danger of being overwhelmed by stress. The concept of diversifying our financial resources applies as well to our physical, psychological, social and spiritual resources. The resilient individual uses assets and capital from all of their accounts to successfully navigate new challenges I believe that an old Chinese Proverb said it best when describing happiness and it's something you will not find in your wallet or bank account but you will find it in your other accounts. "Happiness is someone to love, something to do and something to hope for".

References

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*Corresponding author: Michael Franczak, Director of Population Health, Partners in Recovery Medical Services, North 3rd Street, Phoenix, Az 85014, USA, Tel: 602-625-8699; E-mail: michael.franczak@marccr.com

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