The Hidden Costs of Fatigue

7 MIN READ

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Our “grindset” culture treats exhaustion as a badge of honor. It’s costing us our health.

Several years ago, I was dealing with debilitating fatigue. I knew I had a problem when I started pouring myself up to six shots of espresso per day, but hardly felt a thing. On top of my exhaustion, I was experiencing stomach pain and brain fog. All together, it knocked me out.

Fatigue isn’t just an energy problem. A recent Gallup **report** shows it’s a **money problem** too, leading to billions in lost productivity every year.

That staggering dollar amount is in part due to the sheer scale of Americans experiencing the problem. According to a **2023 meta-analysis** of 91 studies, 20.4% of adults experience general fatigue lasting less than six months, while 10.1% experience chronic fatigue lasting longer than six months.

When you’re fatigued, it’s hard to show up as your best self — or show up at all. That can mean poor work performance, missed promotions, and a smaller paycheck. It can also erode **your spending** habits, your relationships, and your overall quality of life.

And yet, in our “grindset” culture which treats exhaustion as a badge of honor, fatigue is rarely talked about honestly — let alone investigated. Below, we break down exactly how it’s hitting your wallet, and the specific tests that can help you finally get to the root of it.

How Fatigue Impacts Your Career

Battling fatigue is like being a cell phone permanently stuck at 15%. You're functioning, but just barely — struggling to concentrate, watching tasks take twice as long, and slowly becoming someone your employer stops counting on. The promotions and other opportunities that could have propelled your career forward? They start going to someone else, curbing your contributions and earnings.

"We've got people who have no energy because they are so exhausted, which ultimately hurts their performance. Eventually, they're not going to have the promotions and the recognition and the performance that they want. So individually, [fatigue] caps their potential," says Dr. Jamie Shapiro, an organizational psychologist and the founder of **Connected EC**, which provides executive coaching.

For employees, the cost is clear. It could mean missed opportunities, lower income, and potentially expensive mistakes on the job. All of which impact your financial picture and overall earnings.

Fatigue among management can also affect team motivation and company culture. "When we are fatigued, what our research shows is that so many aspects of our leadership are not at their optimum performance," says Shapiro. "It's the difference between having positive relational energy and creating negative environments. It's the difference between being fully engaged and disconnected, even in visionary leadership versus myopic leadership. When we're fatigued, we get a very narrow focus, we get less curious."

One Surprising Way Fatigue Hits Your Finances

One of the hidden costs of fatigue is the premium you pay for convenience to counteract it. When you're running on empty, it's tempting to throw money at the problem to help get you through the day.

As a result, you may opt for coffee on-the-go, eat sugary snacks, drink energy drinks, or order take out more regularly. Being sleep deprived can also impact **your hunger hormones**, throwing off your hunger and satiety cues. As a result, your tired brain, less equipped to make healthy decisions, craves foods that deliver fast, easily accessible fuel. In search of cheap energy, you may turn to processed, fatty, and sugar-laden foods — not bad in moderation, but capable of **eroding your finances** and health if it becomes your default.

Aside from convenience purchases, fatigue can also make it all but impossible to get through your everyday chores. As you outsource your cleaning, laundry, and other errands, you'll quickly drive up your service-based spending. This can take a big bite out of your budget, leaving you less to stash away for the future.

How to Find the Root Cause of Fatigue

If you want to get to the bottom of your fatigue, you're going to have to be honest with yourself about your everyday habits. First, are the basics covered? Are you eating relatively well, exercising, and practicing good sleep hygiene and stress management? If not, that's where to start.

In the case that you're doing everything right but still feeling fatigued, it's worth digging deeper to find the root cause.

"Fatigue is the symptom, not the disease," says Dr. Gary Kaplan, DO, medical director of the **Kaplan Center for Integrative Medicine** in McLean, Virginia, and a clinical associate professor at Georgetown University School of Medicine.

The Core Tests to Ask For

Because fatigue can be a symptom of many conditions, here are the six tests worth requesting — plus the conversations and self-audits that can help you find the root cause.

1) Check Your Vitamin D Levels: **Vitamin D** is a powerhouse that helps support bone health, muscle movement, nerve connections to the brain, and our immune systems. It even helps us absorb other key nutrients — most crucially calcium and phosphorus. If you're deficient in vitamin D, this could be a **major contributor** to your fatigue. Check your levels and consider taking vitamin D **supplements** if needed.

2) Test Your Iron and Ferritin: Low iron levels could indicate iron deficiency anemia, which leaves many people feeling weak and fatigued. Getting an iron test can provide answers, either by ruling it out or identifying it as a cause. Relatedly, you may also want to test your levels of ferritin, the protein that stores iron in the body. "When that's depleted, you also may see fatigue associated with that," says Kaplan.

3) Know Your B12 and Folate Levels: B12 deficiency is one of the most common, and most overlooked, causes of fatigue, especially in older adults. According to the **National Institutes of Health Office of Dietary Supplements**, low B12 can cause fatigue, neurological changes, megaloblastic anemia, and symptoms that may take years to appear.

Here's what many people don't realize: Some of the most commonly prescribed medications can interfere with B12 absorption. The NIH notes that metformin (used for type 2 diabetes and PCOS) and proton pump inhibitors like Prilosec and Prevacid (used for acid reflux) can both reduce how much B12 your body absorbs from food. If you've been on either medication for more than a year or two, ask your doctor to check your B12, and consider asking for the more sensitive tests (methylmalonic acid and homocysteine) in addition to serum B12, which can miss early deficiency. Folate is worth testing at the same time, since the two work together in red blood cell

production and energy metabolism.

4) Ask for a Thyroid Test: According to **Harvard Health Publishing**, women of *all ages* are more likely to have lower thyroid hormone levels than men. However, because many of the symptoms of hypothyroidism overlap with menopause symptoms, women's concerns are often waved off and instead blamed on the aging process. Medical misogyny, systemic gender bias that leaves many women without adequate answers to their medical questions, further complicates the issue.

That's why it's a good idea to request testing of your thyroid hormone levels if you're experiencing ongoing fatigue. And ask for a full panel, not just TSH. A complete thyroid workup includes free T3, free T4, reverse T3, and thyroid antibodies (TPO and TgAb), which can catch early autoimmune thyroid conditions like Hashimoto's that a standard TSH test often misses. Getting the full picture may help you reach a diagnosis, inform your treatment plan, and alleviate symptoms of hypothyroidism, which can also include weight gain, cold hands, dry skin, and more.

5) Test Your Inflammatory Markers (CRP and ESR): Chronic, low-grade inflammation is one of the more insidious drivers of fatigue because you can't feel it the way you feel a cold or a flare-up. C-reactive protein (CRP) and erythrocyte sedimentation rate (ESR) are two simple blood tests that can reveal whether systemic inflammation is draining your energy.

The evidence here is substantial. A landmark study from the **Coronary Artery Risk Development in Young Adults (CARDIA) study**, which tracked nearly 3,000 adults, found that higher CRP levels predicted higher fatigue levels five years later — independent of factors like BMI, depression, sleep quality, and physical activity. The researchers also found that persistent inflammation (elevated CRP at two separate timepoints) was more strongly associated with fatigue than a transient spike, suggesting it's the chronic burn, not the occasional flare, that wears you down. Elevated inflammatory markers don't tell you *what's* causing the inflammation —

that’s the next conversation — but they tell you something real is going on and that it’s worth investigating.

6) Get a Lyme and Tick Panel: If you hike, garden, travel, or spend time in wooded or grassy areas, especially in the Northeast, Upper Midwest, or Mid-Atlantic, Lyme disease and other tickborne illnesses deserve a spot on your testing list. Chronic fatigue, brain fog, and joint pain can all be late-stage signs of an untreated tick-borne infection, and many people never remember a bite or a rash.

Here’s the honest caveat: Lyme testing isn’t perfect. The **CDC** recommends a two-step antibody testing process, but antibodies can take several weeks to develop after infection, which means early tests may come back falsely negative. The CDC also notes that black-legged ticks can spread other illnesses like anaplasmosis and babesiosis, and co-infections are possible. If your test comes back negative but your symptoms persist and your exposure history fits, push for a second opinion from a Lyme-literate physician or infectious disease specialist. A negative result isn’t always the end of the conversation.

Plus Three Conversations to Have With Your Doctor

Some causes of fatigue don’t fit neatly onto a lab slip. These three deserve their own conversation.

1) A Sleep Study (Apnea and Beyond): If your sleep companion complains about your snoring or breathing patterns and you don’t feel rested upon waking, a sleep study might be in order. Snoring and gasping for air can be **telltale signs** of obstructive sleep apnea. Kaplan sets the scene: “You’re sleeping through the night, at least you believe so, except you stop breathing periodically during the night. And so what happens is you wake up, and you’re never really rested. You may find yourself falling asleep multiple times during the day, because you’re not getting enough oxygen to your brain.”

2) Autoimmune and Food Allergy Workup: If a comprehensive metabolic panel hasn't provided answers, you may want to consider testing for **autoimmune diseases** and food allergies. That's especially true if you have other symptoms such as joint pain or swelling, skin problems, digestive issues, recurring fever, or swollen glands. The fatigue, brain fog, and digestive issues I experienced a few years ago? After asking my doctor for a food allergy test, I learned that I had **celiac disease**, a genetic autoimmune disorder in which gluten, a protein found in barley, rye, and wheat, damages the small intestines and keeps them from absorbing nutrients properly.

Armed with information, I'm now one of those people who ask about gluten-free options at restaurants. (It's medically necessary for me, not a fad.) The good news? I now feel energized after just one cup of coffee per day.

3) A Hormonal Assessment: If you're between your early 40s and mid-50s and exhausted in a way that sleep doesn't seem to touch, perimenopause belongs on your list. Fatigue is one of the most common and most underdiagnosed symptoms of the menopausal transition, and it often shows up years before hot flashes or missed periods do. **One study found** that 46.5% of perimenopausal women reported physical and mental exhaustion, compared to just 19.7% of premenopausal women. After menopause, that number climbed to 85.3%.

Ask your doctor about a full hormone panel (estradiol, progesterone, FSH, LH, and yes, testosterone, which plays a role in women's energy too) and whether hormone therapy is worth discussing. This is a conversation worth having with a menopause-literate provider, not one to dismiss with a shrug about getting older.

And Two Audits to Do at Home First

Before you order a single lab, there are two things worth checking on your own. Both are free. Both get overlooked.

1) Your Medicine Cabinet: Some of the most common prescriptions in America list fatigue as a side effect, and because most people have been on their medications for years, they never connect the dots. Statins (for cholesterol), beta-blockers (for blood pressure and heart conditions), first-generation antihistamines like Benadryl (for allergies and sleep), SSRIs (for depression and anxiety), benzodiazepines (for anxiety and sleep), and muscle relaxants can all contribute to daytime fatigue.

The evidence isn't just anecdotal. A randomized, placebo-controlled trial from the **University of California, San Diego Statin Study**, published in *JAMA Internal Medicine*, found that people taking moderate-dose statins experienced measurable declines in energy and exertional fatigue compared to those on placebo — with women showing the largest effects.

Before your next appointment, make a list of everything you take, including over-the-counter medications and supplements. Ask your doctor whether any of them could be contributing to your fatigue, and whether there are alternatives, dose adjustments, or timing changes that might help. Never stop a prescription on your own — but do bring it up. A conversation about your medication list is often the fastest, cheapest intervention available.

2) Your Burnout Level: If you're experiencing chronic fatigue or disrupted sleep, you may also be experiencing **plain old burnout**: a combination of emotional exhaustion, physical fatigue, and cognitive weariness (and usually some systems that aren't quite serving you). This is worth taking seriously since **studies show** it can put you at risk for cardiovascular disease, mild cognitive impairment, diabetes, and more.

But it's worth naming something else, too: Depression often shows up in the body first, as exhaustion, not sadness. If you're dragging through your days and your labs come back normal, a mental health check-in isn't a consolation prize, it's part of the investigation. And if your fatigue started after a viral illness (COVID, flu, mono, or another infection), that pattern has a name too: post-viral fatigue. It's worth bringing

to your doctor's attention explicitly, because the diagnostic path looks different than it does for garden-variety exhaustion.

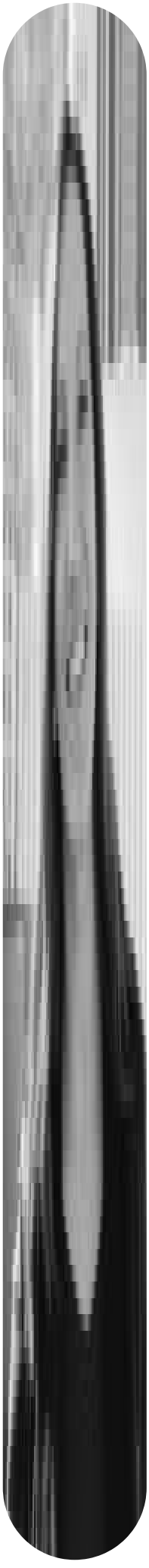
Though you might not be able to quit your job or make major changes right away, you can start by carving out some time for yourself.

"I think meditation is extremely valuable," says Kaplan, noting that this might be a good opportunity to reflect on your bigger picture needs, and whether you're living in alignment with your values and desires. "Is this a signal that maybe you're not in the right job? Or maybe you're not in the right relationship?" He adds: "Stress is what happens when your gut says no and your mouth says yes."

If you're exhausted all the time, you deserve to find an answer. It may not be easy and could require various appointments and tests, but getting your life back is priceless — and well worth the pursuit.

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