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Financial calamities have produced more than enough upheaval to make me believe it's just a matter of time before oil prices veer up or down and send our economy into a tailspin. One big reason the fear of these ills is so all-pervasive is that we've been sounding the alarm for more than a decade, issuing warnings that are little more than lip service. In fact, we've gotten so good at shouting the blame at ourselves that when stocks and oil hit their lows in 2010 and 2011, respectively, it was almost easy to forget just how lousy we've been managing our finances. And if we don't turn our financial house around, it seems like we might not have a house to turn. So it should have come as no surprise that, according to a study released this week by the Dallas Federal Reserve Bank, the number of Americans calling themselves financially stressed has increased dramatically since 2001. The number of people who say they have "not enough money to meet their financial obligations" has increased by nearly a third since then, up to a 12-year high in 2011. Meanwhile, the number of people who say they have "too much debt" has risen from 16 percent to 17 percent, and the number of people who say they "feel overwhelmed by all the debt" has increased by more than a quarter in the same period. Let's be honest. This isn't news. We all know that too many Americans have too much debt and too little savings and that more of us are living paycheck to paycheck. The surprise was the way the study separated the survey participants into demographic groups. For one thing, if you've ever taken the time to closely watch the news, you probably already know that men are more likely to be financially stressed than women. And while that's not a shocker, what was surprising was that our fears have spread to almost every other group. Advertisement: According to the results, the rise in financial stress is nothing more than a reflection of the struggling economy. That's not surprising, but there's one group

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