

REVIEW



Financial status and societal impact on mental health: A comprehensive review

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ABSTRACT

This review paper explores the intricate relationship between financial status and mental health, highlighting how financial instability serves as a significant risk factor for various mental health disorders. The paper synthesises existing research to examine the pathways through which financial stress—manifested through low income, unemployment, debt, and financial strain—impacts mental well-being. It further investigates societal factors that influence this relationship, including social support systems, cultural attitudes toward financial hardship, and access to mental health services. Findings indicate that individuals facing financial difficulties are at a heightened risk for conditions such as anxiety and depression, often exacerbated by limited social support and inadequate mental health resources. The review also discusses effective interventions and policy recommendations to address these challenges, including integrating mental health services into social welfare programs and implementing basic income policies. By providing a comprehensive understanding of the interplay between financial status and mental health, this paper aims to inform policymakers and practitioners of the importance of addressing economic and psychological factors to improve mental health outcomes for financially vulnerable populations.

KEYWORDS

Financial status; Mental health; Financial stress; Socioeconomic factors; Social support; Policy interventions

ARTICLE HISTORY

Received 09 September 2024;

Revised 10 October 2024;

Accepted 17 October 2024

Introduction

Mental health is increasingly recognized as a critical component of overall well-being, influencing not only individuals' quality of life but also societal functioning. Over the past few decades, research has consistently shown that financial status plays a significant role in determining mental health outcomes. Individuals facing financial difficulties—such as low income, unemployment, debt, and financial stress—are at a heightened risk for mental health disorders, including anxiety, depression, and stress-related conditions [1]. The interplay between financial status and mental health is complex and multifaceted, encompassing a range of factors that contribute to psychological distress. Financial strain can lead to chronic stress, which negatively impacts mental health, while mental health issues can further entrench individuals in financial instability, creating a vicious cycle that is difficult to escape [2]. Furthermore, societal factors, such as social support networks, cultural attitudes towards financial hardship, and the availability of mental health services, can either exacerbate or mitigate the mental health effects of financial stress [3].

Despite the growing body of literature on this topic, there remains a need for a comprehensive review that synthesizes existing research to better understand the relationship between financial status and mental health. This review aims to explore the key pathways through which financial stress affects mental health, examine the societal impacts of this relationship, and highlight effective interventions and policy recommendations to address these challenges [4]. By integrating findings from various studies, this paper seeks to provide a holistic understanding of how financial status and societal factors influence mental health and identify strategies for improving mental health outcomes among financially vulnerable populations.

Low-Income and Mental Health

Low income is closely associated with an elevated risk of mental health issues such as depression and anxiety. Financial strain can induce chronic stress, which may degrade mental health conditions over time [5]. This discussion will focus on the mechanisms linking poverty to mental health and review the supporting empirical evidence.

Poverty and mental health disorders

An extensive review of existing research revealed a bidirectional relationship between poverty and mental health. Financial hardship increases the risk of mental health disorders and perpetuates poverty by impairing individuals' capacity to maintain stable employment and access essential healthcare [6]. This cycle of economic deprivation and psychological distress was difficult to break and notably contributed to higher incidences of depression and anxiety among various populations.

The primary mechanism linking poverty to exacerbated mental health issues was the chronic stress resulting from continuous financial instability. These prolonged stress-induced feelings of powerlessness and insecurity, are significant predictors of mental health disorders [7]. This correlation was consistent worldwide, with individuals from lower socioeconomic statuses experiencing elevated mental health challenges, irrespective of their country's economic conditions. The lack of sufficient mental health services in numerous regions further aggravated these issues, establishing it as a critical global concern beyond geographical and economic boundaries [8].

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The relationship between financial strain and mental health was recursive; financial difficulties precipitated or intensified mental health problems, which in turn, obstructed individuals' economic advancement [9]. Mental health disorders complicate the ability to secure and retain employment, deepening poverty levels. This was particularly acute in marginalized communities that often did not have access to the necessary social and financial resources to break free from this cycle [10]. Furthermore, societal stigma around mental illness deterred individuals from seeking necessary help. The common expectation to cope with financial challenges independently often left individuals in lower-income groups feeling unsupported and isolated, exacerbating their mental health issues. Thus, addressing poverty was essential for improving mental health outcomes. Providing economic stability and support markedly reduced the mental stressors linked with financial insecurity, facilitating the mitigation of mental health symptoms across affected populations [11].

Unemployment and Job Insecurity

Unemployment and job insecurity are significant predictors of poor mental health. Losing a job or facing uncertainty about future employment is often accompanied by loss of financial security, social status, and personal identity. This section will explain the psychological effects of unemployment and job insecurity [12].

Psychological effects of unemployment and job insecurity

Unemployment is robustly associated with numerous negative mental health outcomes, including depression, anxiety, and reduced self-esteem. Research indicates that individuals without employment exhibit higher levels of psychological distress compared to their employed peers

The psychological impacts of unemployment extend beyond the mere loss of financial security. Employment significantly contributes to an individual's identity and self-worth; thus, the loss of a job entails not only a loss of income but also a loss of purpose and social connection. This disruption can precipitate feelings of hopelessness, closely linked with mental health conditions such as depression and anxiety [13]. Moreover, the societal stigma associated with unemployment can intensify psychological stress, causing individuals to retreat from social interactions, which further exacerbates feelings of isolation. In addition to unemployment, the fear of job insecurity also detrimentally affects mental health. The persistent uncertainty that characterises job insecurity is known to provoke chronic stress, a potent risk factor for the development of mental health disorders. Individuals under the threat of job loss endure continuous anxiety over the potential loss of financial and emotional stability [14].

The psychological strain of job insecurity is further magnified by a general sense of powerlessness. Unlike unemployment, where there is an actual cessation of employment, job insecurity involves enduring uncertainty, fostering a pervasive sense of helplessness. This enduring stress can lead to anxiety, depression, and burnout, particularly when individuals lack access to effective social support networks or coping strategies [15]. The efficacy of coping mechanisms is critical in moderating the mental health effects of job insecurity. Individuals who adopt proactive coping strategies, such as

seeking social support or actively pursuing new job opportunities, can mitigate the adverse effects of job insecurity. However, for many, the relentless uncertainty remains a significant source of psychological stress, perpetuating mental health difficulties [16].

Overall, unemployment and job insecurity profoundly influence mental health, triggering a spectrum of psychological conditions from stress to profound depression. The role of employment in not only providing financial remuneration but also in fostering a sense of identity and belonging highlights the broader social implications of job instability. These elements underscore the importance of addressing the mental health impacts associated with employment disruptions through comprehensive and targeted interventions. Unemployment is strongly correlated with various detrimental mental health effects, including depression, anxiety, and lowered self-esteem. Studies suggest that those without jobs face significantly more psychological distress than their employed counterparts, particularly during extended periods of unemployment, which lead to prolonged financial uncertainty, diminished self-worth, and increased social isolation [17].

The impact of unemployment extends beyond financial difficulties; it affects one's identity and sense of self-worth as well. Loss of employment means not just a loss of income but also a loss of purpose and community involvement. This loss can engender feelings of hopelessness, which are intricately linked to conditions such as depression and anxiety. Additionally, the stigma surrounding unemployment may intensify psychological distress, prompting individuals to reduce social engagements and thus further isolate them. Moreover, the anxiety over potential job loss, or job insecurity, similarly harms mental health. The continual uncertainty linked with job insecurity generates chronic stress, a significant precursor to mental health disorders. Those fearing job loss are continuously plagued by worries about their financial and emotional stability being compromised [18].

This mental strain is compounded by a feeling of powerlessness, distinguishing it from unemployment, where the job loss is definite. With job insecurity, the ongoing uncertainty induces a profound sense of helplessness. Persistent stress from this insecurity can result in anxiety, depression, and burnout, especially in the absence of adequate social support or coping mechanisms. Coping strategies play a crucial role in managing the stress associated with job insecurity. Those who engage in proactive measures, like seeking social support or actively looking for new job opportunities, may better withstand the stressors of job insecurity. Nevertheless, for many, the constant worry remains a significant source of psychological pressure, leading to chronic mental health issues [19].

Debt and Financial Stress

Debt is one of the most significant sources of financial stress, and it plays a critical role in mental health outcomes. Individuals burdened with debt often experience high levels of anxiety, depression, and even suicidal ideation. In this section, we will explore how different types of debt impact mental health, focusing on both younger and older populations [20].

Impact of debt on mental health

Financial debt is a critical social issue that notably impacts mental health across various demographic groups, with

mounting evidence indicating differential effects based on the nature of the debt incurred. Research has noted that unsecured debts, such as those from credit cards, are more strongly associated with adverse mental health outcomes including heightened anxiety and depression. This contrasts with secured debts, such as mortgages, which generally have a less detrimental impact on psychological well-being [21].

The debt is particularly found among young adults who frequently shoulder significant student loans during their professional lives. This financial strain can overshadow future economic stability and develop a sense of helplessness, potentially leading to chronic stress. Prolonged exposure to such stress can trigger more severe mental health conditions, such as major depressive and anxiety disorders [22]. This suggests that early financial decisions have far-reaching implications for mental health, emphasising the need for interventions that address financial literacy and management from a young age.

In addition to younger populations, the mental health of older adults is also compromised by financial difficulties. For older adults, the intersection of financial instability and inadequate social support is a significant risk factor for the development of mental health issues [23]. Nevertheless, social networks can serve as a protective factor, reducing the negative impacts of financial stress. Older adults with strong family ties or supportive community connections often exhibit better mental health outcomes, even in the face of economic challenges.

Societal Impacts on Mental Health

The broader societal context significantly influences individual mental health outcomes, particularly for those experiencing financial hardship. This relationship is mediated by social support systems, community resources, and prevailing cultural attitudes toward economic adversity. This section examines the key societal factors that either exacerbate or mitigate the psychological impacts of financial stress [24].

Social support is critical in moderating the mental health effects of financial strain. Research indicates that individuals embedded within strong networks of family, friends, and community are generally more resilient to the psychological distress associated with economic challenges. This protective "buffering effect" is especially crucial for members of lower socioeconomic groups who are disproportionately affected by the adverse impacts of financial stress. Social ties provide not only emotional solace but also practical assistance, such as financial advice or aid, which can alleviate the burdens associated with debt or unemployment [25]. The pivotal role of social support highlights the need to cultivate robust communal and interpersonal connections, particularly during times of economic downturn.

Beyond personal and community support, structural societal elements like healthcare systems, welfare programs, and labour protections also play significant roles in shaping mental health outcomes [26]. The extent of these social determinants, including economic status, often mirrors broader societal inequalities. For instance, in locales where mental health services are limited or financial support mechanisms are deficient, individuals experiencing financial stress are more likely to suffer from unaddressed mental health disorders.

Furthermore, societal attitudes towards poverty and mental health profoundly influence the likelihood of individuals seeking and receiving support. In environments where financial difficulties are stigmatized, affected individuals may hesitate to disclose their challenges or pursue assistance, potentially exacerbating their mental health issues [27]. Therefore, transforming societal perceptions about financial adversity and mental health is imperative.

The intricate relationship between societal factors and individual mental health underscores the complex nature of psychological disorders and the necessity for holistic strategies that include bolstering social support frameworks, improving access to mental health services, and reforming cultural attitudes towards economic hardship and mental wellness [28]. By addressing these factors comprehensively, society can better support individuals in financial distress and enhance overall mental health outcomes.

Global Perspective

The connection between financial stress and mental health varies across different socioeconomic and cultural backgrounds, requiring a detailed examination of global disparities. This section explores how financial status impacts mental health in developed and developing countries, explaining the complex relationship between economic conditions and psychological well-being [29]. In developed nations, despite higher standards of living, mental health problems are prevalent due to pressures such as social competition, job insecurity, and financial debt. These stressors cause significant mental distress and illustrate how mental health issues in affluent societies can stem from the stress of maintaining or improving social status. In contrast, in lower-income countries, mental health concerns often revolve around basic survival needs like food, shelter, and healthcare. The lack of mental health infrastructure in these areas makes it difficult for people to get the help they need, highlighting the importance of addressing economic inequality to improve health outcomes worldwide [30].

Economic downturns, like recessions, have a strong negative impact on mental health, hitting financially vulnerable populations hardest. The 2008 global financial crisis is a clear example, leading to increased rates of depression, anxiety, and suicide, especially among low-income workers, the unemployed, and those in debt. This crisis showed how economic instability can worsen existing mental health disparities, affecting those without financial safety nets or healthcare access the most [31]. These findings illustrate the significant effect of financial security on mental health across different regions and socioeconomic groups. Economic challenges are closely linked to mental health crises, particularly among those already facing economic disadvantages. Effective solutions require understanding the economic influences on mental health and implementing targeted interventions that provide immediate help and long-term support.

Interventions and Policy Recommendations

The connection between financial status and mental health necessitates policies that offer combined financial and psychological support. This section examines interventions and policy strategies that enhance mental health outcomes, especially for economically disadvantaged groups. It will

discuss the incorporation of mental health services into broader social welfare systems and evaluate how financial initiatives like basic income programs can mitigate the mental strain caused by economic hardship [32].

Integrating mental health into social welfare systems

Integrating mental health care with social welfare systems offers a promising approach to address the interplay between financial status and mental health. Senior et al. (2018) advocate for a holistic strategy that incorporates mental health services within broader socioeconomic support frameworks [4]. They highlight that individuals with low income often avoid seeking mental health care due to cost and societal stigma. By incorporating mental health services into social welfare programs, these barriers can be mitigated, providing low-income individuals with both financial aid and psychological support.

Such integrated approaches have proven effective in improving mental health outcomes. For instance, welfare programs that offer financial support can simultaneously conduct mental health screenings and provide counselling services [33]. This method addresses the crucial emotional and psychological support. Furthermore, the inclusion of mental health care in social welfare services can play a significant role in destigmatizing mental health treatment among economically disadvantaged populations, encouraging more individuals to seek the help they need. This comprehensive care model is essential for tackling the multifaceted challenges faced by those at the intersection of low financial status and mental health issues [34].

Financial policies and mental health

Integrating mental health services with social welfare and addressing financial insecurity through policy interventions can greatly improve mental health. A notable approach is the adoption of basic income programs, which provide a stable financial foundation and alleviate mental stress. In a study by Forget et al. (2016), a pilot basic income program demonstrated significant mental health benefits. Participants received a guaranteed minimum income, which led to notable reductions in stress and anxiety by mitigating financial pressures [2]. The study highlighted that the security offered by basic income allowed individuals to prioritize their health and personal development. These findings suggest that basic income can serve as an effective strategy to lessen psychological distress and support mental health, especially among economically vulnerable groups like the unemployed and low-income workers. This approach directly tackles the financial root causes of mental health challenges, offering a pathway to stability and improved well-being [35].

Targeting at-risk populations

Policy interventions should prioritize at-risk populations, particularly those most susceptible to the mental health effects of financial instability, such as the unemployed, low-income families, individuals in debt, and those facing job insecurity. Mental health programs for these groups could alleviate the psychological impacts of financial strain. Integrating job counseling and financial literacy programs with mental health services offers a holistic approach to addressing both economic and emotional challenges. Lund et al. (2010) underscore the importance of early intervention [5]. They advocate for immediate mental health support upon the initial signs of

financial stress to prevent the progression into more severe disorders, emphasizing the necessity for policies that provide timely aid to those in economic distress.

Strengthening social support networks

Social support significantly mitigates the adverse mental health impacts associated with financial stress. Enhancing social networks through targeted policies can improve mental health outcomes. Initiatives that promote community engagement, social inclusion, and access to support groups empower individuals to navigate financial hardships while reducing feelings of isolation. Thoits (2011) explains that social support provides a protective buffer against the negative psychological effects of financial strain. Policies encouraging family and community participation, such as those offering family counselling and community-based mental health services, are crucial. These programs provide necessary emotional and practical support, particularly in contexts where financial difficulties are highlighted, thus developing a supportive environment that allows seeking help without fear of judgment. This approach holistically addresses the psychological and communal aspects of financial stress [9].

Conclusions

The relationship between financial status and mental health is complex and multifaceted, but it is clear that financial instability is a significant risk factor for mental health disorders. Addressing this issue requires an integrated approach that combines mental health care with financial support, particularly for at-risk populations. Policy interventions such as basic income programs, mental health integration into social services, and strengthening social support networks are critical to improving mental health outcomes in financially vulnerable individuals. By implementing these recommendations, policymakers can create a more supportive environment for individuals facing financial stress, helping to break the cycle of poverty and poor mental health. Ultimately, tackling the financial determinants of mental health will require a collaborative effort across social, economic, and health sectors to create a more equitable and supportive society for all.

Disclosure statement

The author declares no potential conflicts of interest.

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