

Research Snapshot

Debt stress, psychological distress and overall health among adults in Ontario

What is this research about?

In western societies, people frequently take on debt for a range of reasons, such as to provide the necessities of life and to achieve higher social status. In Canada, household debt is among the highest in the world. For every dollar earned, Canadians owe \$1.71 (based on the 2017 Statistics Canada report). Traditionally, research has focused on income, education, and occupation as key predictors of overall health. But a predictor that is often neglected in research is debt. To better understand the nature of debt stress and its impact on health, researchers explored the link between debt stress and psychological distress and overall health among Canadian adults.

What did the researchers do?

Researchers analyzed data from the Centre for Addiction and Mental Health (CAMH) Monitor survey from 2014 to 2016. This survey is an annual telephone survey of the general population of adults in Canada. The researchers assessed debt stress, psychological distress, and self-rated overall mental health among residents of Ontario. All measures were based on participant self-reports. Participants also provided information on their age, sex, education level, income, and marital status. The researchers analyzed data on 8,045 participants.

What you need to know

Researchers looked at levels of debt stress in Ontario as well as psychological distress and overall health related to debt stress in adults living in Ontario. They found that adults who had more debt stress were more likely to have psychological distress and poor mental and general health compared to adults with lower levels of debt stress.

What did the researchers find?

There were significant differences in levels of debt stress among the participants. The majority of adults said they had some level of debt-related stress. Those who said they had more debt stress were mainly female, separated or divorced, and from lower-income households. Those who had more debt stress were also more likely to report moderate to serious psychological distress, to rate their mental health and general health as poor to fair compared to those with lower levels of debt stress. These findings show that there is a link between debt stress and mental health as well as general health.

Limitations and next steps

Since researchers used cross-sectional data, they could not determine whether debt stress preceded health problems or vice versa. More research is

needed to understand the relationship between types of debt, debt stress and health.

About the researchers

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Keywords

Debt stress, Psychological distress, Self-rated health, Canada

How can you use this research?

This study provides insights on the association between debt stress and health. Given the increasing levels of debt among Canadians, there is an opportunity for mental health professionals to enhance the well-being of clients who are experiencing debt stress and to contribute towards improved psychosocial resources and support.

This *Research Snapshot* is based on the article, “Debt stress, psychological distress and overall health among adults in Ontario,” published the *Journal of Psychiatric Research* 2019. <https://doi.org/10.1016/j.jpsychires.2019.01.008> This summary was written by Maryan Warsame.