



Letter to the Editor

# Hypothetical Relationships between Financial Difficulties and Mental Disorders

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Dear sir,

Social determinants play an important role in the causation of mental health disorders.<sup>[1]</sup> One of the most important social determinants is money. Mental or psychological health is as equally important as physical health. Financial difficulties may predispose a person to the risk of the development of various psychiatric disorders.<sup>[2]</sup> Unemployment, underemployment, and having debt can act as sources of financial as well as psychological stressors.<sup>[3-5]</sup> Similarly, mental disorders can lead to financial difficulties as individuals with mental disorders can find it difficult to handle their finances that may be secondary to the cognitive difficulties, employment difficulties, and psychotic symptoms encountered by those individuals.

## SOCIAL DRIFT HYPOTHESIS

According to this hypothesis, financial difficulties are secondary to mental health disorders.<sup>[6]</sup> Hence, as per this hypothesis, mental disorders like psychosis lead to a gradual decline in socioeconomic trajectory. This hypothesis was found to be significant in the case of individuals suffering from schizophrenia.

## SOCIAL CAUSATION HYPOTHESIS

According to this hypothesis, mental health disorders are secondary to financial difficulties.<sup>[6]</sup> A study supported this hypothesis and found that persons with greater financial difficulties during the past year had higher rates of psychological distress and interpersonal issues and lower rates of psychological wellbeing.<sup>[7]</sup> Dohrenwend *et al.* found that the social causation hypothesis was more valuable in the case of mental disorders such as depression, antisocial personality disorder, and substance use disorders (SUDs).<sup>[8,9]</sup>

## SOCIAL SELECTION HYPOTHESIS

According to this hypothesis, people with mental disorders tend to have diminishing socioeconomic status secondary to mental disorders related hospitalizations, probable genetic factors, and/or impaired working capacity.<sup>[9]</sup> The social selection hypothesis was more valuable in the case of Schizophrenia.<sup>[8,9]</sup>

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**Table 1:** Summary of various hypotheses implicated in the relationship between financial difficulties and mental disorders.

Hypothesis	Causal factor	Outcome	The hypothesis holds true for the mental disorders
Social drift hypothesis <sup>[6]</sup>	Mental disorder lead to a gradual decline in socioeconomic trajectory	Financial difficulties	Schizophrenia
Social causation hypothesis <sup>[6-9]</sup>	Financial difficulties	Mental disorders	i) ASPD ii) Depression iii) SUDs
Social selection hypothesis <sup>[8,9]</sup>	Factors related to mental disorders like: i. Hospitalization ii. Impaired work capacity iii. Genetic factors	Diminished socioeconomic status	Schizophrenia
Tension reduction hypothesis <sup>[10-14]</sup>	Financial difficulties	Increased consumption of substances of abuse to cope with the stress or anxiety related to financial issues	i. Alcohol use disorder ii. Other SUDs

ASPD: Antisocial personality disorder; SUDs: Substance use disorders

## TENSION REDUCTION HYPOTHESIS

This hypothesis is also known as the “affect regulation model.” According to this hypothesis, individuals with financial difficulties tend to exhibit an increased consumption of alcohol and/or other substances of abuse to cope with their negative and distressing emotional states that result from the financial strain. This hypothesis was more valuable in the case of alcohol/SUDs secondary to financial difficulties.<sup>[10-12]</sup> Financial stress is a chronic type of stress that tends to provoke anxiety which might act as a link between financial difficulties and the use of alcohol/other substances of abuse.<sup>[10,13,14]</sup>

Table 1 sums up the various hypothetical views related to the relationship between financial difficulties and mental disorders.<sup>[6-14]</sup>

## CONCLUSION

Based on the above-mentioned hypothetical models, it is evident that mental health disorders are precipitated by financial difficulties and financial difficulties can occur secondary to mental health disorders due to the chronicity of mental disorders as well as the treatment costs related to such disorders. Thus, financial issues and mental disorders act as two sides of a coin or as a double-edged sword. Hence, by providing financial assistance and/or lowering the treatment cost related to mental disorders, the issue of financial difficulties faced by persons with mental disorders can be reduced to a significant extent.

## Limitations

There is one major limitation in the present study that the role of unequal opportunities for people with mental

disorders in jobs or financial decisions was not explored. Hence, the longitudinal study design with the regular follow-up of people with mental disorders would be beneficial in understanding the in-depth relationship between financial issues and the mental disorders.

## Declaration of patient consent

Patient's consent not required as there are no patients in this study.

## Financial support and sponsorship

Nil.

## Conflicts of interest

There are no conflicts of interest.

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