

# The impact of financial distress on mental health during COVID-19

## Briefing note

28 August 2020

### Summary

COVID-19 is not the only health risk we face in 2020. High unemployment, inadequate incomes and social isolation together have a toxic effect on mental health, as the Federal Government's Mental Health and Wellbeing Pandemic Response Plan acknowledges:

*'Unemployment, income decline, and unmanageable debts are significantly associated with poor mental wellbeing, increased rates of common mental disorders, substance-related disorders and suicidal behaviours. In Australia, suicides amongst unemployed working age men increased at a higher rate than for other groups in the period including the Global Financial Crisis of 2007-09.*

*For people suffering financial stress as a result of the pandemic, it will be essential to provide basic financial security while reducing administrative complexity and providing targeted support when transitioning to the recovery phase.'*<sup>i</sup>

This ACOSS briefing summarises research on the relationship between financial distress, unemployment, and poor mental health <sup>ii</sup> - especially psychological distress, depression and anxiety, which if severe or prolonged can give rise to suicide.<sup>iii</sup> We then examine the impact of COVID19 and high unemployment on mental health.

### Key findings

- Inadequate incomes, unemployment, loss of a sense of personal control and social support each risk corroding mental health and increase the risk of suicide.
- People who were unemployed or on Newstart/Youth Allowance were at least three times more likely to experience psychological distress, anxiety and depression than those in paid work. This difference is attributable to a combination of unemployment and inadequate income, and (closely related to these two factors) a lack of social support and a sense of personal control.
- People on low incomes are likely to have a far greater risk of high psychological distress. In 2011, more than one in four people in the lowest

20% of households by income had current psychological distress at a high or very high level, compared to one in 20 of those in the highest 20%.

- The onset of COVID-19 and related loss of jobs and incomes from February to April 2020 has increased psychological distress as well as the incidence of persistent depression or anxiety (which rose from 10% in 2017 to 19% overall in April 2020, to 29% among people who lost their jobs, and to 41% among those experiencing financial hardship). Among those who lost their jobs, 11% reported suicidal ideation.
- Subsequently, after the Coronavirus Supplement and JobKeeper Payment were introduced and lockdowns were eased, financial hardship among the lowest 10% by income fell from 60% to 46% and the proportion of people experiencing personal stress due to COVID-19 fell sharply from 43% to 24%.

## 1. Inadequate incomes, unemployment, loss of a sense of personal control and social support each risk corroding mental health and increase the risk of suicide

### (1) Inadequate income is a major contributor to poor mental health among people who are unemployed, and those with low incomes generally

Financial hardship is a key mediating factor between unemployment and poor mental health. Research conducted from 2003 to 2007 among young adults found that people experiencing financial hardship were almost twice as likely (1.9 times) to experience depression (controlling for a range of other factors): One fifth (22%) of the increased risk of depression for people who were unemployed could be *solely* attributed to financial hardship. This is in addition to its indirect impacts, for example on social isolation (discussed below).<sup>iv</sup>

Independently of employment status, poverty and inadequate income substantially increase the risk of **depression and psychological distress**. In 2011, more than one in four people in the lowest 20% of households by income had current psychological distress at a high or very high level, compared to one in 20 of those in the highest 20%.<sup>v</sup>

Housing unaffordability is a key mediating factor between unemployment or insecure employment and mental ill health. Research in 2016 found that unaffordable housing was responsible for 20% of the negative effect of unemployment and insecure employment on mental health. If the main income-earners in people's households become insecurely employed, the odds of them also experiencing housing affordability stress were five times greater. People especially vulnerable to 'double precarity' (employment and housing) include single parents, people who live alone, and people recently separated or divorced. <sup>vi</sup>

*"I have severe depression and anxiety, compounded by being on Newstart. I have to see a psychologist once a month but can only afford to do so on a mental health plan, which only covers 10 sessions a year, and even then I am out of pocket."*

*"For first 6 months I didn't turn lights on at night, and kept bumping into furniture & walls or falling in the dark. I once went 3 days without food and fainted, crashing into edge of table & the floor, woke up covered in bruises. I waited as long as possible before refilling prescriptions. This meant my mental illnesses got much worse & I ended up in a psych unit... I had debt collectors hassling me about bills I couldn't afford. I rarely went outside. I cried all the time. I thought constantly about suicide. I am now more than \$8,000 in debt."*  
<sup>vii</sup>

*"The loans added to HECS to help pay for text books are often spent on paying bills I've been putting off or paying back debts just to be able to stop drowning in financial worry....The concerns for my financial well-being make it even harder to get my life in order as the anxiety fuels my other mental health issues."*

*"I have never experienced such mental anguish and despair as I have when I was on Newstart. I was suicidal and my mental health declined, I couldn't sleep because of the financial problems."*

*"I am only alive due to the kindness of a friend. I lost my home last year and was going to commit suicide. He has given me a place to live. I would like to be able to rent a place and the proper amount of JobSeeker would allow that."<sup>viii</sup>*

## **(2) Unemployment substantially increases the risk of psychological distress, anxiety and depression**

Research conducted from 2003 to 2007 among young adults found that people who were unemployed were 2.4 times more likely to suffer from depression or anxiety than people in paid employment (21% compared to 9%). <sup>ix</sup>

In 2014, people receiving Newstart Allowance (now JobSeeker Payment) were found to be more than three times likely than employed people to experience depression, panic disorders and anxiety disorders. <sup>x</sup> Another study using a 2007 survey found that mental health deteriorated with longer durations of unemployment.<sup>xi</sup>

The risk of death by suicide is far greater for people who are unemployed than among those in paid employment. In 2013, a meta-analysis of international

research on the link between unemployment and suicide estimated that the risk of suicide among people who were unemployed was on average 1.7 times that of people still employed. In Australia from 2001-2010 there were 6,900 suicides among people not in paid employment, comprising 0.06% of males and 0.02% of females who were not employed

The risk of suicide is exacerbated by *long-term* unemployment.<sup>xii</sup> For every 1% increase in unemployment, a 0.79% increase in suicide rates under 65 years has been estimated.<sup>xiii</sup>

When unemployment rose from 4% to 6% after the Global Financial Crisis (2007-2009), suicide among people out of paid work rose by 22% among men and 12% among women.<sup>xiv</sup>

*"Sometimes it has made me feel suicidal. I feel depersonalised, and a failure in general. That I don't have the same rights as an employed person."*  
*Female, 50 and over, single with no children, South Australia* <sup>xv</sup>

*"Self-esteem [is] a big issue, especially when you go for interviews. Yeah, you don't feel that fantastic, at all ... See where anyone who's been unemployed ... See the longer you remain on it the harder it is to do an interview; to pull off an interview confidently. You really got to psyche yourself up."* *Male, unemployed long-term* <sup>xvi</sup>

### **(3) Lack of control (mastery) and social support are also key mediating factors between unemployment and declining mental health**

Limited social support is both a consequence of inadequate income and an aggravating factor for poor **mental health**. Research conducted from 2003 to 2007 among young adults found that people with low levels of social support from friends were 1.3 times as likely to experience depression (controlling for a range of other factors). Low social support *solely* accounted for 19% of the difference in the incidence of depression and anxiety between unemployed and employed people.<sup>xvii</sup>

Respondents to a survey of people on Newstart Allowance in 2012 reported that living on a very low income restricted their social connections and support. <sup>xviii</sup>

Loss of a sense of control (mastery) is another consequence of both unemployment and inadequate income, and it also increases the risk of anxiety and depression. Research conducted from 2003 to 2007 among young adults found that people with low levels of mastery were four times (4.1) as likely to experience depression (controlling for a range of other factors):  
Low level of mastery solely accounted for 29% of the difference in the incidence of depression between unemployed and employed people. <sup>xix</sup>

*"When you have nothing, having a person constantly threaten to take the last little thing you have away from you is hell. I have come close to killing myself on several occasions when I have had payments stopped."* *Male, 25-49, single with no children, SA*

*"I never know whether I am ok or whether I might be cut off payments. Desperate to maintain person to person contact just in case I get things wrong." Female, 50+, single with no children, VIC <sup>xx</sup>*

*"[I] do not do any of the following:- Go out for entertainment, socialising. Do courses, join activity groups that cost. Walk if my shoes need repair. Access regular mental health care."<sup>xxi</sup>*

*You ... can't really do anything that much because you can't go out ... For example ... friends and family ... [I] get to see them once a month just because you don't have the financial resources.<sup>xxii</sup>*

## **2. The onset of COVID19 and related job and income losses has increased psychological distress and damaged mental health**

By April 2020, when the lockdowns were at their peak and the government's income support response was not yet in place, levels of depression and anxiety in the community had risen markedly.

In April 2020, 19% of all adults reported persistent feelings of depression or anxiety, compared with 10% of all adults in 2017. This was especially so for people who were unemployed (29%), those in financial hardship (41%), and younger people (25% of people under 40 years old).<sup>xxiii</sup> In another survey conducted at this time, 9% of all respondents expressed thoughts of self-harm or being 'better off dead'.<sup>xxiv</sup>

People who lost their jobs or paid working hours experienced especially elevated levels of psychological distress, depression, and suicidal thoughts. In one survey in April 2020, 35% of those who lost their jobs at this time exhibited severe psychological distress, compared with 28% of those still employed. <sup>xxv</sup>

Another survey in that month found that those who lost their jobs were 1.5 times more likely to exhibit clinically significant symptoms of depression than those whose jobs were unaffected, and were 1.3 times as likely (11% in all) to have thoughts of self-harm or being 'better off dead.' <sup>xxvi</sup>

## **3. Subsequently, a stronger income support safety net and lifting of lockdowns were associated with reduced hardship and psychological distress**

By May 2020, people on the lowest incomes were much less likely to report financial stress than at the onset of COVID19 in February. The proportion of people in the lowest 10% of household incomes (most of whom rely on social security

payments) finding it 'difficult or very difficult' on their present income declined from 60% in February 2020 to 46% per cent in April. The introduction of the Coronavirus Supplement in that month (which mainly goes to those on the lowest incomes) contributed to this outcome. xxvii

The overall population was somewhat less likely to report financial stress. The proportion of people saying that they were finding it 'difficult or very difficult' on their present income fell from 27% in February 2020 to 21% in May. The introduction of both the JobKeeper Payment and Coronavirus Supplement in that month contributed to this outcome. xxviii

People were less likely to report feeling lonely. In May 2020, 36% of people felt lonely at least some of the time, compared with 46% in April at the height of the lockdowns. Loneliness remained high among younger people (59% for those aged 18-24 and 49% for those aged 25-34).xxix  
Both the easing of lockdowns and improved income support likely contributed to this outcome.

People were less likely to report personal stress. The number of people experiencing one or more sources of personal stress due to COVID-19 declined by nearly half from April (43%) to June (24%).xxx

*'The positive impact of the financial assistance provided to [Aboriginal and Torres Strait Islander people] by government through the pandemic, which has brought many people above the poverty line, is acknowledged. Still, social disparity will exacerbate health disparity making culturally safe solutions imperative.'* xxxi

*'The income support packages implemented to address economic upheaval caused by COVID-19 by multiple levels of government appear to have significantly reduced financial stress for those at the bottom of the distribution.'* xxxii

*"Since getting the extra \$550 has help me in a lot of ways. Not worrying about when I'm going to eat the next time or falling behind bills and getting kicked out as after being homeless for over 10 years and getting my own flat I never want to go back there as my depression and anxiety ain't good and my mental health was real bad where I just wanted to end my life."*

*"I have lost sleep, my mental health has deteriorated dramatically, and I have considered suicide. I don't know if I will be able to survive the lowered rate of Jobseeker. I have been trying to find someone to adopt my cat so that she can be taken care of should I completely lose hope and end my life."*

*"I'm worried about not being able to afford my medication again. I will miss fresh food, and I am not looking forward to being in debt again. I am not looking forward to being suicidal again."*

*"SAFE, we are safe. We are safe now. Enough money to live. Please don't ever force us back to Newstart. We won't survive."* xxxiii

## Acknowledgements

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