



Debt and Mental Illness: An Untreated Public Health Epidemic

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“These mountains that you are carrying, you were only supposed to climb.” – Najwa Zebian

“Survival mode is supposed to be a phase that helps save your life. It’s not meant to be how you lived.” – Michele Rosenthal

Editorial

Trauma and various forms of trauma are at the root of many of the mental illness issues in the United States. Individuals living in the United States are increasingly plagued with multiple stressors and high expectations. Debt has become a way of life for most Americans with housing and medical costs growing faster than our incomes. In 2016, the average American household with credit card debt had more than \$16,000 in credit card debt. Moreover, many statistics say that the majority of Americans are only one paycheck away from homelessness. Meaning, the majority of Americans are not only in significant credit card debt in an effort to meet basic household costs, but they are living paycheck to paycheck. Given this low level of financial stability that most Americans are living with, it is not surprising that addiction to drugs and alcohol, obesity and mental illness are on the rise across the

country. Heroin and pain medication addiction is an epidemic across the United States, with no signs that it will slow soon [1,2].

Debt and maintaining survival have become a way of life for many Americans, which in itself can cause chronic stress and is traumatic. Living under the continual threat of financial survival is itself a type of stressor. An unexpected health problem, losing a job, a child becoming ill, an increase in rent or a broken down car can all lead a household into even greater debt, stress, or financial turmoil. This chronic stress is a form of trauma, as potential problems in the workplace or at home can result in potential homelessness from lack of income. According to [3]

Trauma is defined as ...the exposure to life-threatening experiences (actual or perceived) where a person is faced with

overwhelming feelings of helplessness and terror at the possibility of annihilation: life and death moments, accompanied by abandonment, isolation, hopelessness, shame, and invisibility. These include experiences that engender a fear of disintegration and threaten a person's psychic survival far beyond the moment of actual threat." [3].

Trauma is more intense than stress, and may be compared to a shock to one's body and emotional regulation. Trauma creates emotional damage and impacts the neurobiological functioning of the brain. Trauma can lead to increased activity in the amygdala and increased states of hyper arousal. These increased hyper arousal states cause more sensitivity to the fight, flight or freeze responses, as well as more reactivity, heightened sensitivity and overall arousal response. Instability and heightened arousal can become a new state of normalcy and lead to mental illness or the display of mental illness. Trauma can affect individuals who have had cumulative trauma in a family setting from relational dynamics and emotional abuse. Trauma can impact anyone [1,3]

Although some may say that living with debt is not traumatic and does not potentially lead to mental illness, addiction, unhealthy eating and other potential issues, it is a cause of chronic stress at a national level. Depending on one's situation, this level of stress can lead an individual to perceive many things as stressors and create an overwhelming level of stress or duress. Chronic stressors can negatively impact mental health outcomes and health behaviors. Depression and suicidality are on the rise in both the United States and globally; both depression and suicidality are associated

with hopelessness and powerlessness over one's situation. Moreover, trauma and stress are associated with feelings of hopelessness and powerlessness.

Some may propose that it is a boost to our economy to have the average American in debt, and an empowering motivator to encourage Americans to work harder and longer. In fact, there is an argument that if Americans had savings, had no debt and had more of a sense of economic stability; the motivation to work hard would decrease. However, the reality is that the chronic fear of losing one's job, living paycheck-to-paycheck and living with chronic debt, is extremely stressful. This chronic stress can negatively impact mental health levels and co-occurring issues such as crime, obesity and addiction.

Chronic stress caused by debt and living paycheck to paycheck is a public health epidemic as it affects our health behaviors, our population's levels of wellbeing and societal structure. Empowering Americans and fostering a sense of hope is critical for improving mental health outcomes, reducing levels of chronic stress and addressing this largely unidentified public health concern.

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