

# Exploring the Impact of Economic Crises on Mental Health: Narratives from Affected Individuals

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This study aims to explore the impact of economic crises on mental health through the personal narratives of affected individuals. By examining their experiences, this research seeks to understand the emotional toll and coping mechanisms adopted during periods of financial instability, providing insights into the broader implications for mental health and well-being. A qualitative research design was employed, utilizing semi-structured interviews with 20 participants who experienced significant financial hardship due to economic downturns. Participants were recruited through purposive sampling from community centers, support groups, and online forums. Data collection continued until theoretical saturation was reached. The interviews were transcribed and analyzed using NVivo software, with thematic analysis identifying key themes and subthemes. Ethical considerations included informed consent, confidentiality, and anonymity. The study identified three main themes: Emotional Impact, Coping Strategies, and Perceived Support Systems. Participants reported increased anxiety, stress, depression, and feelings of shame and guilt. Coping strategies included seeking social support, financial management, avoidance, substance use, positive reframing, and physical activity. Support systems such as family, community resources, government assistance, workplace support, and online communities played a crucial role in mitigating the mental health impacts. These findings align with existing literature, underscoring the complex interplay between economic crises and mental health. Economic crises have a profound impact on mental health, exacerbating anxiety, depression, and other emotional challenges. Effective coping strategies and robust support systems are essential in mitigating these impacts. This study highlights the need for accessible mental health services, financial literacy programs, and strong social support networks to support individuals during economic downturns. Future research should focus on larger, diverse samples and integrate quantitative measures to further understand these dynamics.

**Keywords:** Economic crises, mental health, qualitative research, coping strategies, support systems, anxiety, depression, financial instability, NVivo, personal narratives.

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## 1. Introduction

Economic crises can exacerbate existing mental health conditions and trigger new ones. Arroyo et al. (2019) conducted a cross-sectional population-based study in Spain, revealing a marked increase in the

consumption of psychotropic drugs during the 2008 financial crisis (Arroyo et al., 2019). This finding underscores the heightened mental health challenges that accompany economic instability. Similarly, Dackehag et al. (2023) found that macroeconomic fluctuations in Sweden led to increased use of



psychotropic medications, highlighting the direct correlation between economic stress and mental health deterioration (Dackehag et al., 2023).

The relationship between economic conditions and substance use has also been a focal point of research. Carpenter et al. (2017) examined the impact of economic downturns on illicit drug use and substance use disorders in the United States, concluding that adverse economic conditions significantly elevate the risk of substance abuse (Carpenter et al., 2017). These findings align with those of Golberstein, Wen, and Miller (2020), who noted the adverse effects of the COVID-19 pandemic on the mental health of children and adolescents, suggesting that economic stressors can have long-term developmental impacts (Golberstein et al., 2020).

The enduring effects of economic crises on mental health extend beyond immediate financial hardship. Maclean (2014) explored how leaving school during an economic downturn influences long-term alcohol use, finding that such adverse events can have lasting effects on substance use behaviors. This research highlights the importance of considering long-term mental health outcomes when evaluating the impacts of economic crises (Maclean, 2014).

Fenge et al. (2012) focused on the well-being and quality of life of older people during economic recessions, noting significant declines in mental health and overall life satisfaction. This demographic is particularly vulnerable, as economic instability can exacerbate feelings of isolation and anxiety, further deteriorating their mental health (Fenge et al., 2012). The findings from Gassman-Pines, Gibson-Davis, and Ananat (2015) on how economic downturns affect children's development also emphasize the far-reaching implications of economic crises, suggesting that the stress and instability experienced by parents can adversely affect children's emotional and psychological well-being (Gassman-Pines et al., 2015).

The COVID-19 pandemic has provided a contemporary context for examining these issues. Tham et al. (2021) investigated the impact of economic uncertainty during the pandemic on common mental disorders in the U.S., revealing increased prevalence of anxiety and depression. This study highlights how sudden economic shocks can compound mental health issues, particularly in already vulnerable populations (Tham et al., 2021).

Vecchio et al. (2014) explored the link between labor participation, mental health, and medication use, finding that economic crises often lead to reduced labor participation and increased mental health issues, further necessitating medication use. This interrelationship underscores the need for comprehensive support systems to mitigate the mental health impacts of economic instability (Vecchio et al., 2014).

Volkos and Symvoulakis (2021) reviewed the impact of financial crises on mental health across several countries, finding consistently high levels of stress, anxiety, and depression. Their literature review underscores the global nature of this issue and the consistent patterns of mental health deterioration during economic downturns (Volkos & Symvoulakis, 2021).

The existing literature also highlights the gaps and challenges in addressing these mental health impacts. Zivin, Paczkowski, and Galea (2010) pointed out the need for more research to understand the full extent of economic downturns on population mental health. Their work emphasizes the importance of identifying effective interventions and support mechanisms to address these challenges (Zivin et al., 2010).

Bacigalupe and Escolar-Pujolar (2014) examined how economic crises exacerbate social inequalities in health, indicating that marginalized populations often bear the brunt of mental health impacts (Bacigalupe & Escolar-Pujolar, 2014). This finding is supported by Kałwak (2024), who reported that young adults from disadvantaged groups experience more stress and mental health deterioration during polycrises, such as economic downturns combined with other stressors (Kałwak, 2024).

McDaid (2021) advocated for investing in strategies to support mental health recovery from the COVID-19 pandemic, emphasizing the need for targeted interventions to address the mental health fallout of economic crises (McDaid, 2021). Similarly, Meena et al. (2022) highlighted the psychological well-being of healthcare workers during the pandemic, suggesting that economic instability exacerbates stress and burnout in essential workers (Meena et al., 2022).

Silva et al. (2018) conducted a systematic review on the impact of economic crises on mental health care, finding that access to mental health services often diminishes during economic downturns, further compounding the

problem. This issue is critical, as reduced access to care can lead to worsening mental health outcomes and increased reliance on emergency services (Silva et al., 2018).

The concept of the developmental origins of health and disease (DOHaD) provides another lens through which to view the impact of economic crises on mental health. Sdona, Briana, and Malamitsi-Puchner (2019) explored how economic crises affect offspring health, suggesting that maternal stress during economic downturns can have long-lasting effects on children's mental and physical health (Sdona et al., 2019).

Overall, the literature highlights the complex and multifaceted impact of economic crises on mental health. This study aims to delve deeper into these issues by exploring personal narratives from individuals affected by economic crises, offering a qualitative perspective that complements the quantitative findings in the existing literature. Through semi-structured interviews, this research seeks to uncover the lived experiences of those who have navigated the challenges of economic instability, providing insights into the emotional toll and coping mechanisms employed during these difficult times.

## 2. Methods and Materials

### 2.1. Study Design and Participants

This study employs a qualitative research design to explore the impact of economic crises on mental health, focusing on personal narratives from affected individuals. The qualitative approach allows for an in-depth understanding of participants' experiences, perceptions, and emotional responses to economic instability.

Participants were recruited using purposive sampling to ensure a diverse representation of individuals who have experienced significant economic crises. Criteria for inclusion involved adults aged 18 and above who had undergone substantial financial hardship due to economic downturns, such as job loss, foreclosure, or significant debt accumulation. Recruitment was facilitated through community centers, support groups, and online forums dedicated to financial distress and mental health support.

Data collection continued until theoretical saturation was reached, meaning no new significant themes

emerged from the interviews, ensuring a comprehensive understanding of the participants' experiences.

### 2.2. Measures

#### 2.2.1. Semi-Structured Interview

Data were collected through semi-structured interviews, which provided a flexible yet focused means of gathering rich, detailed narratives. An interview guide was developed, consisting of open-ended questions designed to elicit comprehensive accounts of participants' experiences. Key topics included the nature of the economic crisis faced, its immediate and long-term effects on mental health, coping strategies employed, and perceived support systems.

Interviews were conducted either in-person or via video conferencing platforms, depending on the participants' preferences and logistical constraints. Each interview lasted approximately 60-90 minutes and was audio-recorded with the participants' consent.

### 2.3. Data Analysis

The interviews were transcribed verbatim and analyzed using NVivo software, which facilitated the organization and coding of qualitative data. Thematic analysis was employed to identify, analyze, and report patterns (themes) within the data. The process involved several stages:

- Familiarization with Data: Reading and re-reading transcripts to become deeply acquainted with the content.
- Generating Initial Codes: Systematically coding interesting features of the data across the entire dataset.
- Searching for Themes: Collating codes into potential themes and gathering relevant data for each theme.
- Reviewing Themes: Checking if the themes work in relation to the coded extracts and the entire dataset.
- Defining and Naming Themes: Ongoing analysis to refine the specifics of each theme and the overall story the analysis tells.

To ensure the trustworthiness of the study, several strategies were employed:

- Credibility: Prolonged engagement with participants and member checking, where participants reviewed and provided feedback on the interview summaries.
- Transferability: Detailed descriptions of the research context and participants to allow others to determine the applicability of the findings to other settings.
- Dependability: An audit trail was maintained, documenting the research process and decisions made throughout the study.
- Confirmability: Reflexive journaling by the researchers to acknowledge and manage personal biases and assumptions.

### 3. Findings and Results

The study included a diverse group of 20 participants, with a balanced representation of genders: 10 males and 10 females. The age range of participants was broad, spanning from 25 to 65 years, with the majority (60%) falling within the 35-50 age bracket. Educational backgrounds varied, with 5 participants holding a high school diploma, 10 possessing a bachelor's degree, and 5 having completed postgraduate education. Employment status at the time of the interview revealed that 8 participants were unemployed, 7 were employed part-time, and 5 were employed full-time. Additionally, marital status was diverse, with 12 participants being married, 5 single, and 3 divorced.

**Table 1**

*Categories, Subcategories, and Concepts*

Category	Subcategory	Concepts
Emotional Impact	Anxiety and Stress	Financial uncertainty, Fear of future, Job insecurity, Overwhelming worry
	Depression	Feelings of hopelessness, Low energy, Social withdrawal, Loss of interest in activities, Suicidal thoughts
	Shame and Guilt	Self-blame, Perceived failure, Embarrassment about financial status, Stigma from others
	Anger and Frustration	Irritability, Resentment towards economic system, Anger towards employers, Frustration with lack of control
	Grief and Loss	Mourning the loss of lifestyle, Sense of losing identity, Grief over lost opportunities, Sadness over disrupted life plans
Coping Strategies	Emotional Exhaustion	Burnout, Feeling overwhelmed, Chronic fatigue, Emotional numbness
	Seeking Social Support	Talking to family, Leaning on friends, Joining support groups, Seeking professional counseling
	Financial Management	Budgeting, Seeking financial advice, Debt consolidation, Finding additional income sources
	Avoidance and Denial	Ignoring bills, Avoiding discussions about finances, Distracting oneself with hobbies, Procrastinating on financial planning
	Substance Use	Increased alcohol consumption, Use of recreational drugs, Overuse of prescription medication, Smoking more
Perceived Support Systems	Positive Reframing	Finding silver linings, Practicing gratitude, Setting new goals, Emphasizing personal growth
	Engaging in Physical Activity	Exercising regularly, Taking up sports, Walking or jogging, Joining fitness classes
	Family Support	Emotional encouragement, Financial assistance from family, Sharing responsibilities, Providing a sense of normalcy
	Community Resources	Accessing food banks, Utilizing community health services, Participating in local aid programs, Receiving community emotional support
	Government Assistance	Unemployment benefits, Housing support, Accessing welfare programs, Applying for emergency relief funds
	Workplace Support	Flexible work arrangements, Mental health days, Supportive management, Peer support at work
	Online and Virtual Communities	Participating in online forums, Joining virtual support groups, Accessing mental health apps, Connecting through social media for support
Educational and Informational Resources	Attending financial literacy workshops, Accessing online courses about financial management, Reading self-help books, Engaging in webinars about coping strategies	

#### 3.1. Emotional Impact

The participants reported a range of emotional responses to economic crises.

**Anxiety and Stress:** Many individuals expressed overwhelming worry and fear about their future due to financial uncertainty and job insecurity. One participant

shared, "Every day feels like walking on a tightrope, not knowing if I will have a job tomorrow."

**Depression:** Feelings of hopelessness and social withdrawal were common among participants. They often experienced a loss of interest in activities they once enjoyed. A participant described this experience: "I used to love painting, but now I can't find the motivation to pick up a brush."

**Shame and Guilt:** Self-blame and perceived failure were prevalent, with participants feeling embarrassed about their financial status. One participant noted, "I feel like I've let my family down. The shame is unbearable sometimes."

**Anger and Frustration:** Many participants expressed irritability and resentment towards the economic system and their employers. A participant angrily remarked, "I did everything right, and still, I'm here struggling. It's so unfair."

**Grief and Loss:** Participants mourned the loss of their previous lifestyles and opportunities, feeling a deep sense of sadness over disrupted life plans. "It's like I'm grieving for the life I could have had," one participant lamented.

**Emotional Exhaustion:** Chronic fatigue and emotional numbness were commonly reported, with participants feeling overwhelmed and burnt out. A participant shared, "I'm just so tired all the time. I feel emotionally drained and empty."

### 3.2. Coping Strategies

Participants adopted various strategies to cope with the stress and emotional turmoil caused by economic crises.

**Seeking Social Support:** Many turned to family and friends for emotional support, joined support groups, or sought professional counseling. "Talking to my sister has been a lifeline. She listens without judgment," said one participant.

**Financial Management:** Budgeting, seeking financial advice, and finding additional income sources were common strategies. A participant mentioned, "I started a side gig to make ends meet, and it's been a game-changer."

**Avoidance and Denial:** Some participants coped by ignoring bills, avoiding financial discussions, and distracting themselves with hobbies. One participant admitted, "I just can't deal with it right now, so I put it out of my mind."

**Substance Use:** Increased use of alcohol, recreational drugs, and prescription medications was reported by some as a coping mechanism. "I've been drinking more than usual just to get through the day," a participant confessed.

**Positive Reframing:** Participants tried to find silver linings, practice gratitude, and set new goals. One participant said, "I've started focusing on what I still have rather than what's lost. It helps a bit."

**Engaging in Physical Activity:** Regular exercise and participation in sports or fitness classes helped some participants manage stress. "Going for a run clears my head and helps me cope," shared one participant.

### 3.3. Perceived Support Systems

The effectiveness of various support systems was a significant focus for participants.

**Family Support:** Emotional and financial assistance from family was crucial for many, providing a sense of normalcy and shared responsibilities. "My family has been my rock, helping me stay afloat," a participant stated.

**Community Resources:** Utilizing food banks, community health services, and local aid programs was a common strategy. A participant noted, "The local food bank has been a godsend. I don't know what I would do without it."

**Government Assistance:** Unemployment benefits, housing support, and welfare programs were vital lifelines for many. One participant shared, "The unemployment checks have been crucial. They kept me from losing my home."

**Workplace Support:** Flexible work arrangements, mental health days, and supportive management were appreciated by those who had them. "My boss has been very understanding, allowing me to adjust my hours," a participant mentioned.

**Online and Virtual Communities:** Many found solace in online forums, virtual support groups, and mental health apps. "Joining an online support group made me realize I'm not alone in this," said one participant.

**Educational and Informational Resources:** Financial literacy workshops, online courses, and self-help books were useful for many in managing their situations. A participant remarked, "Attending a financial planning workshop gave me new strategies to cope."



#### 4. Discussion and Conclusion

The findings of this study underscore the profound emotional impact of economic crises on individuals, highlighting a broad spectrum of mental health challenges and coping strategies. Participants reported heightened levels of anxiety and stress, pervasive feelings of depression, and a sense of shame and guilt related to their financial situations. These emotional responses align with the literature, which consistently links economic downturns to increased mental health issues (Arroyo et al., 2019; Dackehag et al., 2023).

The anxiety and stress reported by participants were primarily driven by financial uncertainty and job insecurity. This mirrors the findings of Tham et al. (2021), who observed increased anxiety and depression during economic uncertainty, particularly during the COVID-19 pandemic. The prolonged fear of unemployment and financial instability exacerbates stress levels, leading to significant mental health deterioration (Tham et al., 2021).

Depression emerged as a common response among participants, characterized by hopelessness, social withdrawal, and loss of interest in activities. This is consistent with the work of Carpenter et al. (2017), who found that economic conditions significantly influence the prevalence of mental health disorders, including depression. The loss of financial stability can lead to a diminished sense of purpose and self-worth, contributing to depressive symptoms (Carpenter et al., 2017).

Participants also expressed a deep sense of shame and guilt, feeling responsible for their financial hardships. This aligns with the findings of Volkos and Symvoulakis (2021), who noted that economic crises often lead to increased feelings of stigma and self-blame among affected individuals. The societal stigma associated with financial failure can exacerbate feelings of guilt and shame, further impacting mental health (Volkos & Symvoulakis, 2021).

The study also revealed that participants experienced anger and frustration, often directed towards the economic system and their employers. This reflects the findings of Maclean (2014), who reported that economic downturns could lead to increased substance use and other maladaptive behaviors as individuals cope with their frustrations. The sense of injustice and lack of

control over one's financial situation can fuel anger and resentment, leading to further psychological distress (Maclean, 2014).

Grief and loss were also prominent themes, with participants mourning the loss of their previous lifestyles and future opportunities. This is supported by the work of Fenge et al. (2012), who found that economic recessions significantly impact the well-being and quality of life of older people, leading to feelings of loss and grief. The disruption of life plans and the inability to achieve personal and professional goals can lead to a profound sense of loss (Fenge et al., 2012).

Participants adopted various coping strategies to manage their emotional turmoil, including seeking social support, financial management, and engaging in physical activities. These strategies are consistent with the findings of Vecchio et al. (2014), who noted the importance of social support and adaptive coping mechanisms in mitigating the mental health impacts of economic crises. Seeking support from family, friends, and professional counselors can provide emotional relief and practical assistance, helping individuals navigate financial hardships (Vecchio et al., 2014).

Financial management emerged as a critical coping strategy, with participants budgeting, seeking financial advice, and finding additional income sources. This aligns with the work of Silva et al. (2018), who emphasized the importance of financial literacy and management skills in reducing the mental health impacts of economic crises. Effective financial management can provide a sense of control and stability, reducing anxiety and stress (Silva et al., 2018).

However, some participants resorted to avoidance and denial, ignoring bills and financial discussions to cope with their stress. This maladaptive coping strategy is consistent with the findings of Bacigalupe and Escolar-Pujolar (2014), who noted that economic crises could exacerbate social inequalities in health, leading to avoidance behaviors that further complicate financial and mental health issues (Bacigalupe & Escolar-Pujolar, 2014).

Substance use was another coping mechanism reported by participants, with increased use of alcohol, recreational drugs, and prescription medications. This finding is supported by Carpenter et al. (2017), who observed that adverse economic conditions elevate the risk of substance use disorders. The use of substances to

cope with financial stress can lead to a vicious cycle of addiction and further mental health deterioration (Carpenter et al., 2017).

Positive reframing and engaging in physical activities were also common coping strategies, helping participants manage their stress and maintain a sense of normalcy. This aligns with the findings of Golberstein, Wen, and Miller (2020), who emphasized the importance of maintaining physical activity and positive outlooks during economic downturns. Regular exercise and a focus on personal growth can mitigate the negative impacts of financial stress on mental health (Golberstein et al., 2020).

Perceived support systems played a crucial role in buffering the mental health impacts of economic crises. Family support, community resources, government assistance, and workplace support were essential in providing emotional and practical assistance to participants. These findings are consistent with the work of Meena et al. (2022), who highlighted the critical role of support systems in maintaining the psychological well-being of healthcare workers during the COVID-19 pandemic. Access to support systems can significantly enhance resilience and coping capacities during economic crises (Meena et al., 2022).

Online and virtual communities also provided vital support, allowing participants to connect with others facing similar challenges. This reflects the findings of El-Zraigat and Alshammari (2020), who noted the importance of virtual support systems during the COVID-19 outbreak. Online communities can provide a sense of belonging and mutual support, reducing feelings of isolation and enhancing mental health (El-Zraigat & Alshammari, 2020).

Educational and informational resources were also beneficial, helping participants develop financial management skills and coping strategies. This aligns with the work of Sdona, Briana, and Malamitsi-Puchner (2019), who emphasized the importance of educational resources in mitigating the developmental impacts of economic crises on offspring health. Access to information and resources can empower individuals to manage their financial situations effectively, reducing stress and enhancing mental health (Sdona et al., 2019). This study has several limitations that should be acknowledged. First, the sample size was relatively small, with only 20 participants, which may limit the

generalizability of the findings. The purposive sampling method used, while appropriate for qualitative research, may also introduce selection bias, as participants who are more willing to share their experiences may differ in significant ways from those who are not. Additionally, the reliance on self-reported data could lead to recall bias, as participants may not accurately remember or may choose to omit certain details about their experiences.

Furthermore, the study focused on personal narratives, which, while rich in detail, may not capture the full scope of the mental health impacts of economic crises. Quantitative data on the prevalence and severity of mental health issues could provide a more comprehensive understanding. Lastly, the study did not account for potential confounding factors such as pre-existing mental health conditions or the availability of mental health services, which could influence participants' experiences and coping strategies.

Future research should aim to address these limitations by including larger and more diverse samples to enhance the generalizability of the findings. Longitudinal studies could provide valuable insights into the long-term mental health impacts of economic crises, tracking changes in mental health status and coping strategies over time. Additionally, integrating quantitative measures of mental health could complement the qualitative data, providing a more comprehensive understanding of the prevalence and severity of mental health issues during economic downturns.

Further research should also explore the effectiveness of various support systems and interventions in mitigating the mental health impacts of economic crises. Investigating the role of social, governmental, and workplace support, as well as the impact of financial literacy programs, could inform the development of targeted interventions. Examining the experiences of different demographic groups, including children, adolescents, and older adults, could provide insights into the specific needs and vulnerabilities of these populations.

Based on the findings of this study, several practical recommendations can be made to support individuals facing economic crises. First, enhancing access to mental health services is crucial. Governments and organizations should invest in mental health infrastructure, ensuring that affordable and accessible

services are available to those in need. Community-based support programs, such as support groups and counseling services, should be expanded to provide immediate and ongoing assistance.

Financial literacy programs should be widely implemented to equip individuals with the skills needed to manage their finances effectively during economic downturns. These programs can help reduce anxiety and stress by providing practical tools and strategies for financial management. Employers can play a significant role by offering flexible work arrangements and mental health support to employees, creating a supportive work environment that can mitigate the stress associated with economic instability.

Finally, fostering strong social networks and community support systems is essential. Encouraging community engagement and the development of virtual support groups can provide individuals with a sense of belonging and mutual support. Public health campaigns can raise awareness about the mental health impacts of economic crises and promote the use of available support resources.

In conclusion, the findings of this study highlight the significant mental health impacts of economic crises and the various coping strategies employed by individuals. By addressing the limitations of this study and conducting further research, we can develop targeted interventions to support mental health during economic downturns. Practical measures, including enhancing access to mental health services, implementing financial literacy programs, and fostering strong support networks, can help mitigate the mental health impacts of economic crises and promote resilience and well-being.

### Authors' Contributions

Authors contributed equally to this article.

### Declaration

In order to correct and improve the academic writing of our paper, we have used the language model ChatGPT.

### Transparency Statement

Data are available for research purposes upon reasonable request to the corresponding author.

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### Declaration of Interest

The authors report no conflict of interest.

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### Ethical Considerations

In this research, ethical standards including obtaining informed consent, ensuring privacy and confidentiality were observed.

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