

Psychology

Financial distress: Links to ADHD and suicide risk

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Using a sample of over 11 million people from Sweden, this study found that adults with ADHD are more likely to struggle financially and to die by suicide. Furthermore, those with ADHD who had the greatest financial difficulties were up to nearly four times more likely to die by suicide. Targeted interventions to reduced financial stress for those with ADHD may help reduce suicide risk.



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ADHD (attention-deficit/hyperactivity disorder) is a common psychiatric disorder. Symptoms of ADHD begin during childhood and, for many, persist into adulthood. Although ADHD symptoms may look different from person to person, these symptoms generally fall into three categories: difficulties with attention; excessive motor activity, such as fidgeting or difficulties sitting still; and impulsivity, or a tendency to make hasty decisions and to prefer immediate rewards over larger, more delayed rewards.

Children with ADHD are more likely to perform poorly in school and to experience rejection by peers. Adults with ADHD are more likely to drop out of college, perform poorly at work, and receive lower wages than peers of similar intelligence. Throughout

their lives, individuals with ADHD are more likely to engage in risky, impulsive behaviors, and to attempt suicide.

In addition to these difficulties, adults with ADHD also struggle with financial responsibilities. Among other financial challenges, adults with ADHD have difficulty paying bills, use credit cards more compulsively, and report more financial dependency on their family members. It is important to note that these findings are based on self-report rather than objective data, and thus may be biased. In addition, many of these findings come from research on small number of individuals that are not representative of the population of adults with ADHD. To address this, we used mental health data for the entire Swedish population (11.55 million people) and a random

sample of data on credit and defaults (189,267 people) from 2002-2015 to examine relations between ADHD and financial outcomes. The sample included all Swedes of ages 18 and older.

In addition to financial outcomes, our study also assessed whether changes in financial behaviors precede suicide in adults with and without ADHD. Before dying by suicide, people feel increased psychological distress and reduced sense of purpose. Financial difficulties may contribute to these experiences or, conversely, these experiences may increase the likelihood of financial struggles. Improving our understanding of relations between ADHD, financial behaviors, and suicide may help with prevention and intervention.

We found that as adults with ADHD become middle-aged, they request more new credit (e.g., applying for credit cards), but are denied at much higher rates than their peers without ADHD. Adults with ADHD also have higher rates of missed bill payments than adults without ADHD. In fact, by age 40, their risk of failing to make payments peaks at over six times that of the general population. Across several types of unpaid claims (misuse of bank accounts, unpaid alimony, unpaid educational support, impounded property, and unpaid road taxes), adults with ADHD are four times more likely to have missed payments.

Our dataset also included information about commonly prescribed medications for ADHD. This allowed us to examine whether increased access to medication might affect the rate of missed payments among adults with ADHD. However, although rates of prescription increased nearly four-fold between 2006 and 2015 for all age groups, this increase was not associated with changes in the rate of missed payments.

Finally, adults who were diagnosed with ADHD were more likely to die by suicide than those without ADHD, at almost all ages below 60 years. This difference was much more pronounced for those who were at high default risk. Specifically, adults with ADHD with the highest default risk died by suicide at 3-4 times the rate of those with ADHD with the lowest default risk. For men - but not women - with ADHD, the frequency of missed payments increased significantly in the three years preceding suicide.

Overall, our study suggests meaningful links between ADHD, financial distress, and suicide risk. Importantly, we are unable to conclude that financial distress directly causes suicidal behavior among individuals with ADHD; our results suggest that financial distress may be an important risk factor. Future therapies for ADHD may therefore require interventions to reduce financial distress.