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Financial distress linked to suicide risk in people with ADHD

Population study first to have objective financial outcomes

Attention deficit hyperactivity disorder is linked to higher levels of financial distress in adults – and a fourfold higher risk of suicide for those with the most debt, according to a large population study.

Researchers used mental health data from all residents of Sweden and credit and default data for a random sample of individuals there to provide the first study of objective financial outcomes among adults with ADHD.

The study was published Sept. 30, 2020 in the journal <u>Science Advances < https://advances.sciencemag.org/content/6/40/eaba1551></u>.

The study is a result of a cross-discipline collaboration between Ohio State University researchers **Theodore Beauchaine** <

https://psychology.osu.edu/people/beauchaine.1>, professor of psychology and https://fisher.osu.edu/people/ben-david.1, professor of finance in the Fisher College of Business; and <a href="Marieke Bos < https://mariekebos.org/">Marieke Bos < https://mariekebos.org/ with the Stockholm School of Economics.



The results showed the important role that financial problems play in risk of suicide for people with ADHD, Beauchaine said.

"Even when you take into account the other problems faced by those with ADHD, we found financial distress plays a key role in suicide," he said.

Ben-David added: "Our modern life is built on paying bills on time and making rent and mortgage payments. These tasks are more difficult for people with ADHD and it takes a toll." Theodore Beauchaine The researchers used data on ADHD and suicide from 2002 to 2015 for all 11.5 million adults in Sweden,

available through a Swedish government agency. In addition, they obtained credit and default data for a random sample of 189,267 Swedish residents for the same time period.

Most studies of ADHD use small non-random samples and rely on self-reports of those affected. The strength of this study is that it is a full population survey and uses real financial data rather than self-reports, Ben-David said.

Results showed that people diagnosed with ADHD showed only a slightly higher demand for credit compared to others before age 30.

But their demand for credit continued to grow at later ages when the rest of the population lowered its demand. This gap in demand stems from credit requests by those with ADHD being rejected.

"Because they are in financial distress, those with ADHD keep asking for more credit and not getting it," Ben-David said.

"The result is that their financial problems just keep getting worse and worse through adulthood."

Adults with ADHD were more than four times more likely than others to have bank overdrafts, unpaid alimony, unpaid educational support, unpaid road taxes and impounded property.

By age 40, their default risk peaked at more than six times that of the general population.

Overall, people with ADHD were more likely to die by suicide than those who did not have ADHD, consistent with previous research.

But adults with ADHD who were at the highest risk of default were about four times more likely to die of suicide than those with ADHD who were at low risk of default and people without an ADHD diagnosis who had poor credit.

Results showed that for men diagnosed with ADHD, the frequency of unpaid debts increased significantly in the three years prior to suicide.

"There is more financial chaos in the lives of men with ADHD in the years immediately preceding suicide," Bos said.

The connection between recent debt and suicide was not found in women. While the data can't explain why, Ben-David said it could be because of traditional gender roles that dictate that men are responsible for the financial security of their families.

Results showed that patients who were prescribed drugs to treat ADHD did not have better financial outcomes than those who did not. But that finding should be interpreted with caution, the researchers said.

It is possible that prescription medications were helpful to those who regularly filled their prescriptions and took them as prescribed, but data on medication adherence was not available.

ADHD is not diagnosed as much in Sweden or the rest of Europe as it is in the United States, but the results of this study most likely apply to the United States, the researchers said.



Itzhak Ben-David

Overall, the results of the study suggest more attention should be given to the financial difficulties faced by those with ADHD and how it may affect their mental health, Beauchaine said.

"The impulsivity found in ADHD is predisposing to suicide. And if you have a lifetime of financial problems, that can lead to a sense of hopelessness," Beauchaine said.

"Hopelessness combined with impulsivity is a really bad combination and may increase the risk of suicide."