

Adaptation to Financial Strain: A Prospective Study of Everyday Processes and Mechanisms and Mental Health

This project aims to examine the role of regularity of daily routines in the association between financial strain and mental health. Financial strain, whether indicated by objective income and education level or perceived subjectively, has been associated with poorer mental health. This includes more depressive symptoms and lower life satisfaction. Psychological factors such as a greater sense of control and having effective management strategies for life events have been found to explain the association between financial strain and mental health. Currently, little is known about the involvement of behavioral mechanisms in the association between financial strain and mental health. Major frameworks of stress adaptation and resilience consistently suggest that everyday life is the fundamental context for psychological resilience in post-traumatic conditions or when facing chronic stress. Empirical and theoretical literature has also suggested that people facing financial difficulty are more likely to demonstrate disrupted and irregular daily routines. This project has four objectives: (1) to assess associations of regularity of daily routines with multiple measures of financial strain and mental health, both concurrently and prospectively; (2) to offer empirical evidence on the role of regularity of daily routines in the association between financial strain and mental health; (3) to test the hypothesis that the inverse associations between financial strain and mental health are stronger when regularity of daily routines is lower; and (4) to test the hypothesis that financial strain predicts reduced regularity of daily routines, which, in turn, relates to poorer mental health. In Study 1, a population-based sample of adults will be recruited and administered a questionnaire on the regularity of their daily routines, psychological distress, and their background information. In Study 2, a separate sample of community-dwelling adults will be invited to participate in a 3-wave prospective study. The participants will be asked to report financial strain, regularity of daily routines, and psychological distress and well-being at baseline and at 3-month and 9-month follow-up. Overall, this proposed project will amass one of the first large-scale collections of empirical evidence on the everyday behavioral processes through which people adapt to financial strain in Hong Kong. Findings on the role of daily routines in adaptation to chronic and acute financial strain will provide new evidence to the current theoretical and empirical literature. This project will also provide one of the first evidence bases for developing cost-effective psychoeducational programs for mental health in populations, locally, regionally, and globally.