

# Money worries keep depressed Americans from mental health care, study shows

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Medical debt is significantly more common among people with a mood disorder, and these money woes can keep them from getting the help they need, a new study says. The study was published July 17 in the

journal [JAMA Psychiatry](#).

Among people with [depression](#) or anxiety, those with medical debt were twice as likely to delay or forego [mental health care](#) as those who were debt-free, results show.

"The prevalence of medical debt in the U.S. is already quite high, and the prevalence was significantly higher among adults with depression and anxiety," said lead researcher Kyle Moon, a doctoral student in the Johns Hopkins Bloomberg School's Department of Mental Health in Baltimore.

"On the flip side, a relatively high number of adults with no medical debt also report delaying or forgoing mental health care, and medical debt appears to compound the problem," Moon added in a Hopkins news release.

For the study, researchers analyzed data from more than 27,600 participants in an annual federal survey on health.

About 27% of adults with depression and 26% with anxiety have medical debt going back 12 months, compared with about 9% of those who don't have either [mood disorder](#), results show.

Consumer credit report data shows that medical debt is the biggest contributor to personal debt, researchers said in background notes. These sort of money troubles impact access to health care, by causing people to delay or forego treatment.

Researchers found that about 37% of people with medical debt delayed mental health care for their depression and another 38% didn't seek care.

That's more than double the 17% of depressed people with no medical

debt who delayed care, as well as the 17% of the debt-free depressed who didn't seek care.

There were similar numbers among people with [anxiety](#). About 38% of those with medical debt delayed care compared with 17% without debt, and nearly 41% didn't seek care compared with 17%.

Insurance coverage is no guarantee against [medical debt](#), the study found.

More than 90% of the participants had insurance, but about 29% delayed care and another 29% did not seek out mental health care at all due to cost concerns.

Health systems could help this situation by making sure care is affordable, Moon said.

"Health systems have a critical role to play," Moon said. "They could expand services for patients by improving the processes to determine patient eligibility for financial assistance."

**More information:** KFF has more on the [effects of medical debt](#).

Kyle J. Moon et al, Medical Debt and the Mental Health Treatment Gap Among US Adults, *JAMA Psychiatry* (2024). [DOI: 10.1001/jamapsychiatry.2024.1861](#)

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