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Financial insecurity and mental well-being: experiences of parents amid the lebanese economic crisis

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Abstract

Background This study investigates the impact of financial insecurity on the mental well-being and stress levels of parents in Lebanon amid the country's severe economic crisis. The context of Lebanon's economic collapse, coupled with the effects of the COVID-19 pandemic and the Beirut port explosion, has exacerbated financial and psychological distress among the population. This research aims to understand the correlation between financial instability and parental stress, identifying key factors contributing to mental health challenges in this demographic.

Methods Employing a quantitative research approach, data was collected through an online survey from 785 parents from different backgrounds in Lebanon. The survey incorporated sociodemographic questions, the InCharge Financial Distress/Financial Well-Being Scale (IFDFW), and the Arabic version of the Parental Stress Scale (PSS). Data analysis was conducted using SPSS version 25.

Results Findings showed significant correlations between high levels of parental stress and factors such as age ($r = 0.071$, $p = 0.047$) and lower education levels. Notably, refugees residing in Lebanon exhibited higher stress levels compared to Lebanese parents (mean stress score: 51.73 vs. 45.71, $p < 0.001$). Similarly, employed participants exhibited higher stress levels compared to the nonworking (mean stress score: 46.75 vs. 44.60, $p = 0.003$). A significant inverse association was found between financial well-being and parental stress (r=-0.216, $p < 0.001$), emphasizing the profound impact of economic instability on mental health.

Conclusions This study highlights the adverse effects of financial insecurity on parents' mental health, primarily during a period of economic instability, emphasizing the urgent need for targeted support interventions. These findings contribute to the literature on economic crises and mental health, providing a basis for future research and policy development in similar contexts.

Keywords Financial insecurity, Mental well-being, Parents, Lebanon, Economic crisis, Parental stress

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Background

Strong mental health enables individuals to handle life's challenges and perform well, while mental wellness promotes resilience and the ability to cope with unique and potentially harmful events [1]. Mental health refers to the overall psychological state, including emotional, social, and cognitive well-being, while mental wellness represents a state of optimal functioning and adaptability [2]. Stress, although a normal part of life, can become maladaptive when chronic or unmanaged, leading to negative impacts on mental health, particularly in high-risk environments such as economic crises [3]. Parental stress, in particular, not only affects parents themselves but can also have long-lasting effects on their children's development and the overall well-being of the family unit [4, 5].

During economic recessions, several studies have shown a marked increase in mental health issues, particularly among those experiencing financial distress. A study conducted in Spain revealed that elevated unemployment rates, following a significant financial risk, might cause mental health issues to worsen more sharply, trapping the unemployed and out of the labor force in a never-ending cycle of mental health problems [6]. Frasquilho et al. (2016) identified several vulnerable groups during economic downturns, including those in debt, individuals with pre-existing mental health conditions, and parents, who are especially sensitive to economic fluctuations [7]. The sudden loss of income has been shown to directly affect mental health, leading to increased stress, anxiety, and depression [8]. Collins (2019) further explores how societal perceptions regarding maternal employment influence maternal stress levels, demonstrating the intricate connection between economic conditions, employment status, and parental well-being [9].

In Lebanon, a middle-income country, a series of catastrophic events have significantly worsened the economic situation, including the country's financial collapse in late 2019, the ongoing COVID-19 pandemic, and the Beirut port explosion on August 4, 2020 [10, 11]. These events have caused severe currency devaluation, skyrocketing inflation, and widespread unemployment, pushing over half the population below the poverty line [10, 11]. The economic crisis has left families grappling with financial insecurity, creating a profoundly stressful environment, especially for parents who are responsible for both financial and emotional support within their households [12].

Despite the clear challenges Lebanese families face, there is a scarcity of studies that specifically explore the relationship between financial insecurity and parental stress during economic crises in Lebanon. Existing research on parental mental health and stress during economic downturns has mostly focused on Western contexts, leaving a gap in understanding how such crises affect parental stress in socioeconomically and culturally distinct countries like Lebanon [7].

This study aims to address this gap by investigating how the ongoing economic crisis has impacted the mental health and stress levels of Lebanese parents, identifying the key factors contributing to these changes, and offering insights into potential public health interventions. Through this research, we seek to better understand how financial instability affects parental stress in the Lebanese context and provide a foundation for future studies and policy recommendations.

Methods

Materials & methods

Study design & sampling method

In this study, a quantitative research methodology was used to examine the mental health and stress levels of parents residing in various regions of Lebanon. A convenience sampling method was employed by disseminating an online survey via Google Forms across different social media platforms, including Email, WhatsApp, Instagram, and Facebook. The data collection phase took place from May 19, 2023, to July 4, 2023. Participation was open to all parents, regardless of gender, with no exclusion criteria imposed. A total of 785 responses were collected.

Population & sample size

The final sample constituted a total of 785 parents of both genders. While efforts were made to reach a diverse group of parents across Lebanon, it is important to note that the sample was collected using a convenience sampling method, and as such, it may not fully represent the broader Lebanese parental population.

To estimate the appropriate sample size, the Slovin Formula ($n = N/1 + Ne^2$) was used with a margin of error of 5% and a 95% confidence level. Additionally, G-Power software version 3.0.10 was used to calculate an effect size of 0.3, a power of 0.95, and an alpha level of 0.05. While a precise definition of the parental population in Lebanon is difficult to establish due to a lack of comprehensive data, the sample size of 785 was deemed sufficient for the study based on statistical calculations.

Ethical considerations

This study obtained approval from the Ethics Committee of the Modern University of Business and Science (MU-20230519-41, dated May 19th, 2023). Parents participated by completing an anonymous online survey, after reading the explanation of the topic and signing the written informed consent form which ensures their confidentiality and anonymity were protected, and explicitly agreeing to take part in the study. The data collected was exclusively used for scientific and research purposes.

Study tool

The questionnaire used was developed by the research team for this study based on a set of validated scales. The online survey was available and distributed in Arabic, the native language in Lebanon, to reach a wider range of participants. In the context of the present study, the structure of the survey included sociodemographic data for parents, the Arabic version of the InCharge Financial Distress-Financial Well-Being Scale (IFDFW) [13], and the Arabic version of the Parental Stress Scale (PSS) [14] [See *Questionnaire – English Version - Supplementary File*].

The sociodemographic questions of parents aimed to evaluate various aspects, including age, gender, nationality, place of residence, marital status, number of children, level of education, and employment status.

The financial stress of parents was assessed using the validated Arabic version InCharge Financial Distress/Financial Well-Being scale (IFDFW). It is a self-assessment tool with 8 questions that measure a person's perception of their financial well-being or distress. It assesses a person's financial situation on a scale that ranges from complete lack of financial distress or the highest level of financial well-being to extreme financial distress or the lowest level. The 8 questions of the IFDFW scale were assigned numbers ranging from 1 to 10, with 1 reflecting the worst scenario and 10 representing the best scenario for each question. The sum of the number of points for each of the eight items was obtained and the total was then divided by 8 to calculate a score. The final score ranged from 1 to 10, where 1=overwhelming financial distress/lowest financial well-being and 10=no financial distress/highest financial well-being. The midpoint of the range of possible scores is 5.5. In this study, the Cronbach alpha value was 0.924 [13].

The Parental Stress Scale (PSS) is an 18-item self-report survey designed by Berry and Jones (1995) to evaluate parents' feelings regarding their roles as caregivers. The PSS is intended for assessing parental stress among both mothers and fathers, as well as parents of children with or without clinical issues. It encompasses a variety of stress-related, emotional, and role satisfaction measures, including perceived stress, work/family stress, loneliness, anxiety, guilt, marital satisfaction/commitment, job satisfaction, and social support, thus exploring both the positive aspects of parenting, such as emotional benefits, personal development, as well as the negative aspects, like the demands on resources, feelings of stress. This instrument serves as a valuable tool for assessing the outcomes of interventions aimed at enhancing the parenting efficacy of mothers, fathers, or caregivers across a wide age range of children. The PSS can be completed in under 10 min. It comprises 18 items, and parents respond to statements concerning their typical relationship with their child or children. To compute parental stress score, items 1, 2, 5, 6, 7, 8, 17, and 18 should be reverse-scored. The item scores are then summed to obtain a total score, ranging from 18 (indicating low stress) to 90 (reflecting high stress) [15]. The midpoint of the range of possible scores is 54. For this study, the validated Arabic version of the PSS was used [14].

Data analysis

Data was analyzed on SPSS software version 25. A descriptive analysis was performed using absolute frequencies and percentages for categorical variables and means and standard deviations (SD) for quantitative measures. The sample was normally distributed as verified by the visual inspection of the histogram, while the skewness and kurtosis were below |1.96|. Also, the normality line of the regression plot and the scatter plot of the residuals verified the normality of the PSS scale.

A bivariate analysis was then conducted using the student's independent t-test to compare continuous variables in two groups and the ANOVA test to compare between three or more means. The effect size was calculated for t-tests and ANOVA test and the following thresholds were considered: 0–0.19 very small effect, 0.20–0.49 small effect, 0.50–0.79 medium effect, and >0.80 large effect. The Pearson correlation was used for linear correlation between continuous variables.

Linear regression analyses were conducted using the Enter method and taking the Parental stress scale as the dependent variable. The independent variables were standardized before the regression analysis. All variables that showed a $p<0.2$ in the bivariate analysis were considered important variables to be entered into the model to eliminate potentially confounding factors as much as possible. A P-value of less than 0.05 was considered significant.

Results

The sociodemographic characteristics of the participants are displayed in Table 1. A total of 785 parents in Lebanon participated in the survey and the majority of the questionnaire was filled by the mother (77.5%). The majority of participants were Lebanese (93.4%), living in Mount Lebanon (62.9%), married (92.5%), with a university education level (46.8%), and employed (70.6%). The mean age of the parents was 40.45±9.88 years, and the mean number of children was 2.21±1.28.

Description of the used scales

Table 2 describes the median, mean, SD, and range of the scales used in this study, namely the Parental Stress Scale (PSS), and the InCharge Financial Distress/Financial Well-Being Scale (IFDFW).

Table 1 Sociodemographic characteristics of the participants ($N=785$)

Variables	*N* (%)
The person filling out the questionnaire	
Mother	608 (77.5%)
Father	177 (22.5%)
Nationality	
Lebanese	733 (93.4%)
Syrian	39 (5.0%)
Palestinian	13 (1.7%)
Area of living	
Beirut	71 (9.0%)
Mount Lebanon	494 (62.9%)
North	12 (1.5%)
South	129 (16.4%)
Bekaa	79 (10.1%)
Marital status	
Married	726 (92.5%)
Widowed	15 (1.9%)
Divorced	36 (4.6%)
Separated	3 (0.4%)
Missing	5 (0.6%)
Education level	
Primary and below	114 (14.5%)
Complementary	165 (21.0%)
Secondary	139 (17.7%)
University	367 (46.8%)
Employment status	
Employee	554 (70.6%)
Not working	231 (29.4%)
	Mean ± SD
Age	40.45 ± 9.88
Number of children	2.21 ± 1.28

Table 2 Description of the scales used in the study

	Median	Mean	SD	Minimum	Maximum
Parental stress scale	47.00	46.12	9.27	20.00	68.00
InCharge Financial Distress/Financial Well-Being Scale (IFDFW)	4.00	4.16	1.98	1.00	10.00

Table 3 Bivariate analysis taking the psychological scales as the dependent variables

	Parental stress scale (Mean ± SD)	Cohen's d	*p*-value
The person filling out the questionnaire			
Mother	46.22 ± 9.32	-0.046	0.586
Father	45.79 ± 9.08		
Nationality			
Lebanese	45.71 ± 9.22	0.658	< 0.001
Other (Syrian, Palestinian)	51.73 ± 8.00		
Area of living			
Beirut	45.76 ± 9.84	0.366	0.136
Mont Lebanon	46.39 ± 9.48		
North	47.00 ± 11.40		
South	46.75 ± 7.97		
Bekaa	43.62 ± 8.83		
Marital status			
Married	46.15 ± 9.22	-0.037	0.789
Widowed/ Divorced / Separated / Missing partner	45.81 ± 9.86		
Education level			
Primary and below	49.68 ± 8.79	0.634	< 0.001
Complementary	49.85 ± 8.41		
Secondary	44.20 ± 8.81		
University	44.06 ± 9.12		
Employment status			
Employee	46.75 ± 9.24	-0.233	0.003
Not working	44.60 ± 9.17		
	Correlation coefficient		**p-value**
Age	0.071		0.047
Number of children	0.037		0.299
InCharge Financial Distress/Financial Well-Being Scale (IFDFW)	-0.216		< 0.001

The bivariate analysis taking the psychological scales as the dependent variables is displayed in Table 3. A significantly higher mean score on the Parental Stress Scale was found in those who have other nationality than the Lebanese (51.73 vs. 45.71, $p<0.001$, medium effect size of 0.658), had a complementary and primary education level as compared to the other groups (medium effect size of 0.634), and were employed as compared to non-working (46.75 vs. 44.60, $p=0.003$, small effect size of 0.233). In addition, although a significant positive correlation between age and the Parental Stress Scale was observed ($r=0.071$, $p=0.047$), the correlation is weak and should be interpreted with caution given the small effect size. However, a significant negative correlation was found between the InCharge Financial Distress/Financial Well-Being scale and the Parental Stress Scale (r=-0.216, $p<0.001$).

A multivariable linear regression model was performed taking the Parental stress scale as the dependent variable (Table 4, model 1). The results showed that higher university education (Beta=-2.24) and having a high Financial Distress/Financial Well-Being scale (Beta=-1.60) were significantly associated with lower Parental stress scale scores. However, being employed (Beta = 1.12) and having other nationalities than the Lebanese (Beta = 1.04) were significantly associated with higher Parental stress scale scores.

Table 4 Multivariable linear regression

Model 1: taking the Parental stress scale as the dependent variable					
	Unstandardized Beta	**Standardized Beta**	***p*-value**	**Confidence interval**	
				Lower Bound	**Upper Bound**
Education level	-2.242	-0.242	< 0.001	-2.881	-1.603
Employment status (employed vs. not working *)	1.127	0.122	< 0.001	0.516	1.739
Age	-0.230	-0.025	0.476	-0.863	0.404
InCharge Financial Distress/Financial Well-Being Scale (IFDFW)	-1.601	-0.173	< 0.001	-2.220	-0.982
Nationality (Other vs. Lebanese*)	1.049	0.112	0.001	0.427	1.671
*Reference group					

Discussion

The current study is considered a pioneering one as it tends to shed light on the interplay between the parental stress scale and the financial well-being of the parents in Lebanon, a country faced with ample challenges related to its socio-economic landscape.

The mean score obtained for the InCharge Financial Distress/Financial Well-Being Scale (IFDFW) was 4.16, indicating low to moderate financial well-being or high to moderate financial distress among the participating parents. This comes as no surprise in the current post-pandemic landscape, and specifically within the Lebanese context. To elucidate, the negative impact of the COVID-19 pandemic on financial stress levels has been evident worldwide and included other countries with better economic situations than Lebanon, such as the USA, where more than half of the population experienced moderate levels of financial stress [16]. Further, Lebanon is still suffering from the impact of the severe economic crisis that started in October 2019, coupled with the massive Beirut Port explosion in August 2020. These events have led to severe currency depreciation and significant economic hardship. Consequently, Lebanon has been reclassified by the World Bank as a lower-middle-income country, down from upper-middle-income status in July 2022. Additionally, the country is facing an increased unemployment rate and more than half the country's population is likely already below the poverty line [17–19]. Subsequently, parents are experiencing financial stress and diminished well-being states.

Concerning the parental stress scale, the mean score of 46.12 signals a slightly elevated average, indicating moderate stress levels reported among parents with no significant difference in the mean score of the scale between male and female parents. Such results resonate with certain findings in the literature and diverge from others. For instance, these findings are misaligned with the traditional view of gender dynamics, a view that prevailed prolongedly in the Middle East region due to several factors including culture and abiding legislation, and that dictated that men are the ones responsible for the financial stability of the family, while women tend to often prioritize motherhood over other factors including the financial ones, which resulted in higher financial stress levels among men [20, 21]. Instead, these findings align with the fact that the current economic burden has forced parents to work to meet their financial responsibilities, and thus, with both parents being responsible for the financials of their families, no significant difference in the mean score of the scale between male and female parents was recorded [22].

The study analysis also found that higher levels of parental stress were recorded among non-Lebanese participants. Although the percentage of non-Lebanese participants was significantly lower compared to Lebanese participants, the level of stress reported among non-Lebanese individuals was notably higher. This finding is expected given that the refugees experience a lack of work opportunities and unstable living conditions that make it difficult to own durable goods, adversely affecting their finances and raising their stress levels [17, 23].

Parents with lower educational levels, mainly complementary, primary, and below also reported higher levels of parental stress. These findings align with previous research studies showing that higher parental education is closely associated with better parenting quality. Parents with higher education levels are more likely to have the knowledge and the resources to cope with stressful situations, in addition to their ability to access support services when needed which can support the mitigation of stress levels [22, 24, 25]. Additionally, higher education levels are associated with better work opportunities and, thus better financial stability, contributing to the reduction of parental stress.

The relation between parental employment and parental stress levels was positively significant. A dominant workplace issue in the modern job market is the inability of employees to balance personal time and family commitments alongside professional responsibilities [26]. With the Lebanese economic situation, where increasing inflation and high unemployment rates are prevailing, the situation is worsened, as indicated in a study conducted

by [27], employees might be facing a negative spillover of their work lives into personal ones. Indeed, work responsibilities and parents characterized as bread-winners are more likely to fail to attend the work-family fit, resulting in increased family conflicts, and thus increased stress levels [28]. Moreover, the situation is amplified for working mothers, as they need to play a double role at the same time: caregivers and breadwinners. In a previous study conducted in the UK, working mothers had up to 40% higher stress levels [29], and in the Lebanese context, the cultural norms still dictate that mothers are the main caregivers and their primary duty is their motherhood, thus, one can conclude that the stress levels among working mothers residing in Lebanon are high especially when compared with non-working mothers [22, 30].

The study results didn't indicate a significant relationship between marital status, geographic location, and the number of children in the family. The absence of a significant relationship between the geographic location and the parental stress level is valid by the fact that the Lebanese economic crisis reached all regions in Lebanon equally [31]. Although a previous study indicated that single parents in Lebanon are prone to higher stress levels [22], the findings related to the absence of an association between stress levels and marital status in the current study may be explained by the unique Lebanese cultural and social context, where families generally receive support from their surroundings, and specifically, single parents are not left alone to raise the children. When it comes to the association between stress levels and the number of children in the family, the results of the current study differ from previous research, which typically shows a significant relationship between having more children and increased parental stress levels [32]. One possible explanation for this discrepancy, particularly in the Lebanese context, is the presence of strong family and community support networks that alleviate the burden of parenting [22]. Another interpretation is that families with more children may have chosen to expand their families because they are financially capable of doing so, which could mitigate the stress associated with larger family sizes [33]. In such cases, the primary drivers of stress may be financial insecurity rather than the number of children in the household.

The analysis found a positive correlation between the parental stress levels and the age groups of the participants. Aligned with previous studies in the literature, young parents, and especially young mothers, generally exhibit higher stress levels compared to older [34].

A significant negative correlation was found between the InCharge Financial Distress/Financial Well-Being scale and the Parental Stress Scale. This aligns with the current findings from the literature highlighting the impact of financial insecurities on stress levels among parents. Financial instability and economic stressors lead to changes in relationships among family members, negatively impacting parents-children communication and spouse's mental health [35, 36].

Given the high levels of stress found among parents with low education, unstable employment, and refugee status, public health strategies must target these vulnerable groups. Community-based programs that offer financial literacy education, mental health support, and parenting resources could help reduce parental stress [37]. Furthermore, the integration of telehealth services could provide accessible mental health care to those who cannot afford or access in-person services. Telehealth can offer counseling, stress management workshops, and other support services remotely, which would be particularly beneficial for refugees and those living in geographically isolated areas [38]. Such interventions could play a key role in alleviating stress and improving parenting outcomes, ultimately contributing to better mental health and well-being for parents in Lebanon.

Conclusions

This study examines the stress levels and mental health of parents in Lebanon during the economic crisis and the multiple challenges the country is facing. While stress is a major component of mental health, they are not synonymous. The results of this study allow a better understanding of the factors impacting the stress levels of parents in Lebanon amid the economic crisis and in a post-pandemic world, including gender, age, number of children, educational background, employment, and the nationality of the participants. Our findings highlight that certain groups, such as parents with low education levels, unstable employment, and refugees, are more prone to higher parental stress. This distinction is important for targeted interventions. Public health strategies should be informed by these results, promoting stress-reducing interventions such as community-based programs and telehealth services. These initiatives can be designed to provide mental health support, reduce financial stressors, and improve parenting efficacy in vulnerable populations.

Limitations and future directions

While this study provides valuable insights, some limitations should be acknowledged. First, data collection via an online survey may have excluded potential participants without stable internet access or who are less technologically savvy, leading to sampling bias. This may particularly affect marginalized or low-income populations who might have different experiences of stress and financial insecurity. Additionally, online surveys lack the controlled environment of face-to-face interviews, which may affect the accuracy and quality of the responses. Another key limitation of this study is the use

of convenience sampling, which may limit the generalizability of the findings to the entire Lebanese population. The study also relies on cross-sectional data, which limits the ability to infer causal relationships between financial insecurity, stress, and the impact of specific events like the Beirut port explosion or the pandemic. Furthermore, the study did not explore potential coping strategies for parents experiencing stress, an area for future research to address.

Future studies should address these limitations by utilizing longitudinal data, and representative sampling methods, and by exploring potential interventions aimed at mitigating parental stress, such as community-based support programs or telehealth services. The findings of this study also highlight the urgent need for policies and interventions that support the mental well-being of parents during economic crises. Policymakers should also consider implementing financial assistance programs aimed at reducing the financial burden on families, which have been shown to correlate with lower stress levels, thus contributing to the overall resilience of families facing the compounded challenges of economic collapse, political instability, and public health crises.

Abbreviations

IFDFW	InCharge Financial Distress/Financial Well-Being Scale
PSS	Parental Stress Scale

Supplementary Information

The online version contains supplementary material available at https://doi.org/10.1186/s12889-024-20544-3.

Supplementary Material 1

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Author contributions

RN designed the study; RN and NN drafted the manuscript; CH carried out the analysis and interpreted the results; SAS, SAI, and JK assisted in drafting and reviewing the manuscript; AAR supervised the course of the article. All authors reviewed and approved the final version of the manuscript.

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Data availability

The datasets used and/or analyzed during the current study are available from the corresponding author upon reasonable request.

Declarations

Ethics approval and consent to participate

This study obtained approval from the Ethics Committee of the Modern University of Business and Science (MU-20230519-41, dated May 19th, 2023). Parents participated by completing an anonymous online survey, after reading the explanation of the topic and signing the written informed consent form which ensures their confidentiality and anonymity were protected, and explicitly agreeing to take part in the study. The data collected was exclusively used for scientific and research purposes.

Consent for publication

Not applicable.

Competing interests

The authors declare no competing interests.

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