

# Mediating Role of Adaptive and Maladaptive Coping Mechanisms in the Relationship Between Socioeconomic Status and Adult Mental Health Outcomes: A Psychological Perspective

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## KEYWORDS

Socioeconomic status (SES), Mental health, Coping mechanisms, Psychological distress, Financial instability, Emotional regulation, Healthcare access, Social support, Stress management, Anxiety, Depression, Substance abuse, Financial literacy, Mental healthcare, Emotional distress

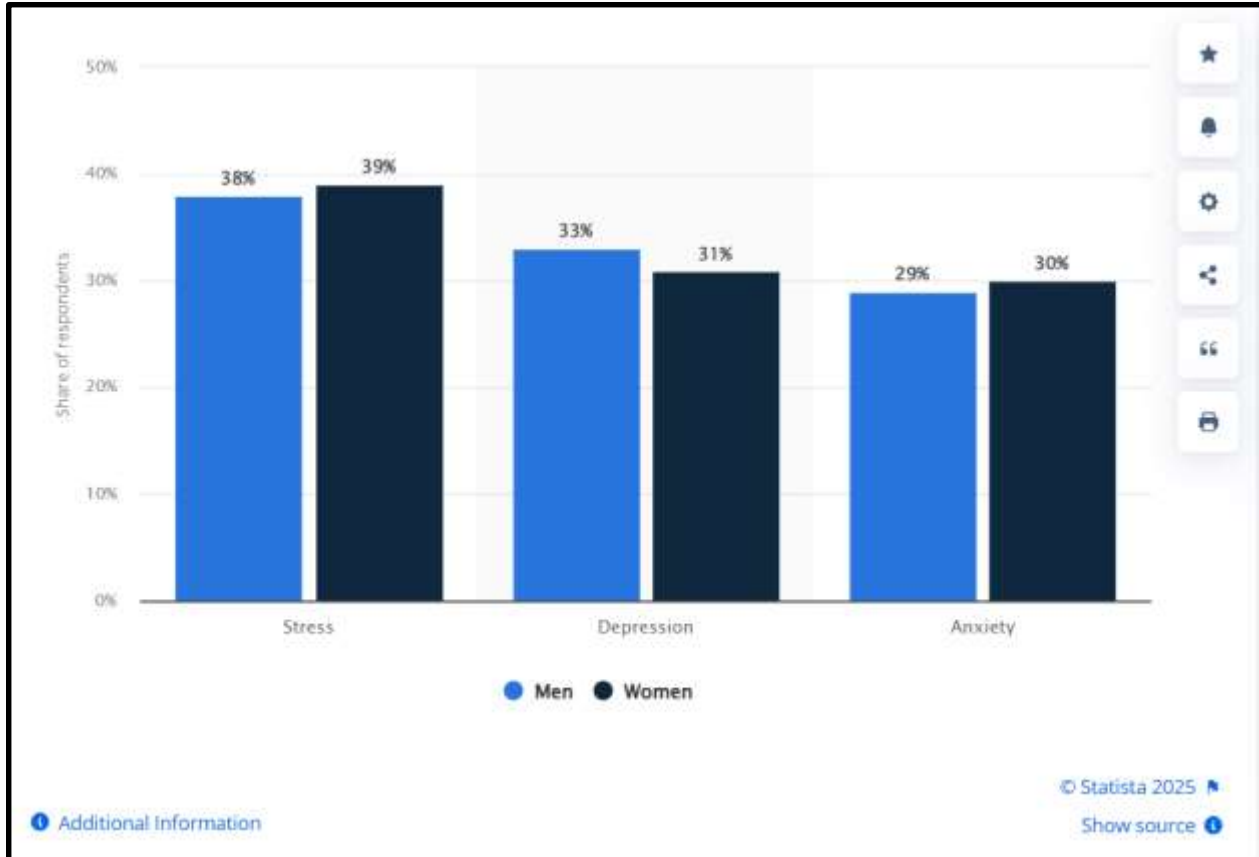
## ABSTRACT

This paper looks at how adaptive and maladaptive coping strategies relate to socioeconomic status (SES) and mental health in adults. It found that those from SEM have access to better resources, health care, and social support systems which enables them to use more adaptive coping strategies. On the other hand, low SES individuals tend to use maladaptive coping techniques such as substance abuse and avoidance because of their poor access to mental health services and their financial situation. This research analyzes how financial instability further exacerbates the stress, anxiety, and emotional dysregulation among lower SES groups. The results show the degree of social support that a person receives directly impacts their mental health, and in this case, low social support exacerbates mental ill-health. The study argues that greater efforts are needed to change the socio-economic structures that impose mental health disparity on people who live under SES.

## Introduction

### Background

The coping strategies employed by people during stressful situations are largely dependent on their socioeconomic status (SES). Adult mental health is impacted by socioeconomic conditions because of the coping mechanisms employed. Those with financial means can afford therapy, medication, and a healthier lifestyle, thereby ensuring mental well-being. On the other hand, individuals with low SES experience chronic stress because of a job, where financial strain and insecurity act as primary triggers (Achdut and Sarid, 2020). Heightened psychological distress is caused due to poor housing, increased neighbourhood violence, and lack of social support networks. On the other side of the spectrum, high SES can further increase one's ability to deal with stress and enhance the SES of the community (Korous *et al.* 2022).



**Figure 1: Mental Health ratios in India**  
 (Source: A. Minhas, 2023)

Additionally, low SES individuals are less likely to seek help due to stigma stemming from various social notions (Foster and O’Mealey, 2022). Prolonged exposure to stress can lead to emotional regulation dysfunction. Programs that seek to improve financial literacy increase a person’s ability to cope and decrease the level of psychological distress experienced. Efforts to promote economic stability positively impact mental health inequalities. Enhancing social safety nets reduces the use of these maladaptive coping strategies. Knowing these mediating effects guide mental health interventions and policies targeting socioeconomic inequalities.

**Problem statement**

People who live in a low socioeconomic state often face barriers when attempting to acquire proper mental healthcare infrastructure. The lack of funds escalates chronic stress, aggravating underlying anxiety and depression. Inconsistent employment leads to long-standing psychological aggravation and emotional burnout. Substandard living environments jointly worsen anxiety and emotional self-regulation. Scarce resources prioritize other physical health concerns which leads to ignored mental health conditions. Increased social isolation leads to low SES people being emotionally cut off from their surroundings (Saksono *et al.* 2021). Negative coping mechanisms like substance use aggravate the psyche. Financial challenges limit the ability to partake in hobbies or activities that help alleviate stress. Elevated fear, anxiety, and stress due to high rates of crime in the neighbourhood contribute to worsening mental health. Inadequate financial education decreases the ability to adaptively cope with challenges (Rader *et al.* 2020). Constant stress

changes the structure of the brain making people more vulnerable to psychiatric illnesses. Solving these problems calls for focused efforts and changes on the policy level.

### **Aim**

The main aim of this research is to examine the mediating role of adaptive and maladaptive coping mechanisms in the relationship between socioeconomic status and adult mental health outcomes.

### **Review of literature**

Research shows that coping and socioeconomic status (SES) are interconnected, which is why a person's SES condition has a far-reaching impact on their mental health outcomes. Individuals from a lower SES are more likely to experience chronic stress due to unstable financial conditions, insecure jobs, and limited access to healthcare. In the long run, these factors lead to persistent stress and anxiety, cognitive deficits, and depression. Comparatively, high SES individuals are in a far more advantageous position as they have access to better earning levels, health services, and a caring social context which ultimately leads to less psychological distress. Huynh and Lee (2023), have stated that mental health advocates suggest that tension coping patterns mediate the relationship between mental health and SES. Studies suggest that a person's early social background level determines coping in later life. For instance, children from low SES families tend to develop problematic coping patterns due to emotional neglect and financial instability (Cooke *et al.* 2022). Additionally, research suggests social capital has a significant impact on coping mechanisms for stress. People with extensive social networks have significantly less emotional instability and lower levels of stress (Cavallo *et al.* 2021). Social support acts as a protective factor for heightened psychological distress, thus serving adaptive coping mechanisms.

A correlation has been found between employment instability with heightened anxiety, depression and emotional burnout (Zhang *et al.* 2021). Financial literacy enables people to deal with problems in an effective manner which allows better emotional control. Low SES groups not having adequate knowledge of finances makes them prone to chronic stress and ineffective coping (Maharlouei *et al.* 2020)

### **Objectives**

- To analyze how socioeconomic status influences adaptive and maladaptive coping mechanisms.
- To evaluate the impact of coping mechanisms on adult mental health outcomes.
- To determine the extent to which coping mechanisms mediate the SES-mental health relationship.
- To identify intervention strategies that promote adaptive coping in low SES individuals.

### **Methodology**

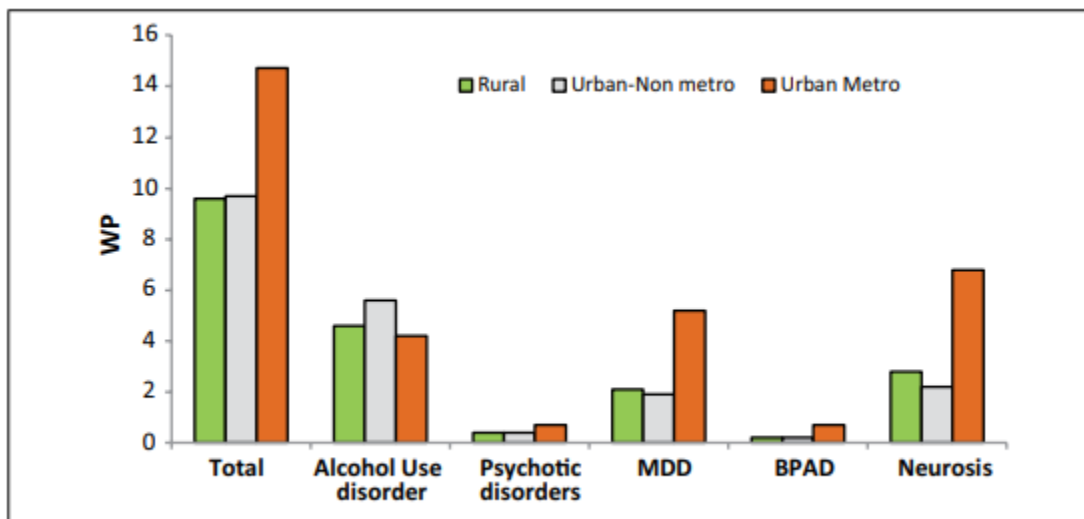
This research adopted a secondary approach to data collection and data analysis. Literature, peer-reviewed journals, and reports were read to examine the mediating role of coping strategies on the SES-mental health connection. The data at hand made it possible to study extensive psychological coping strategies. This technique maximized on time and resources, as primary research was not needed. It made it possible to spot trends, patterns, and correlations on pre-existing data among diverse populations. It made the findings more reliable by adding well-documented research (Panchenko and Samovilova, 2020). The secondary research approach proportioned ethical

concerns by eliminating participant-related biases that could have affected the outcome. The analysis of various studies focused on the effectiveness of both adaptive and maladaptive coping strategies. This approach provided the information needed to meet the research goal toward coping strategies, gaps in mental health, and socioeconomic status in detail. It gave insights for formulating conclusions dealing with further intervention policies and psychological strategies for at-risk populations.

## Results

### *Socioeconomic Status Directly Influences Coping Mechanism Selection*

Resource access, social environment, and financial status determine coping mechanism selection within Socioeconomic Status (SES). Financially secure high SES individuals often use adaptive coping strategies. They can afford therapy, self-care, and stress-relief programs, which in turn increases their emotional resilience. On the other hand, low SES individuals are more likely to resort to maladaptive coping owing to financial constraints. These individuals often suffer from chronic stress which manifests itself in the form of substance abuse and emotional withdrawal (Perzow *et al.* 2021). A 2021 study on low-income labourers in Bihar, India shows a significantly greater dependence on alcohol due to financial distress. In contrast to low SES, high SES individuals can focus on problem resolution, resulting in lower levels of anxiety and psychological distress. Research shows that adaptive coping is aided by cognitive flexibility, which stems from education and wealth. Highly educated individuals tend to plan and focus on rational decision-making under stress. Low SES groups do not have access to financial literacy programs, or other coping-enhancing resources. Financial insecurity has been shown to lead to avoidance coping strategies which causes greater long-term psychological distress (Claes *et al.* 2021).



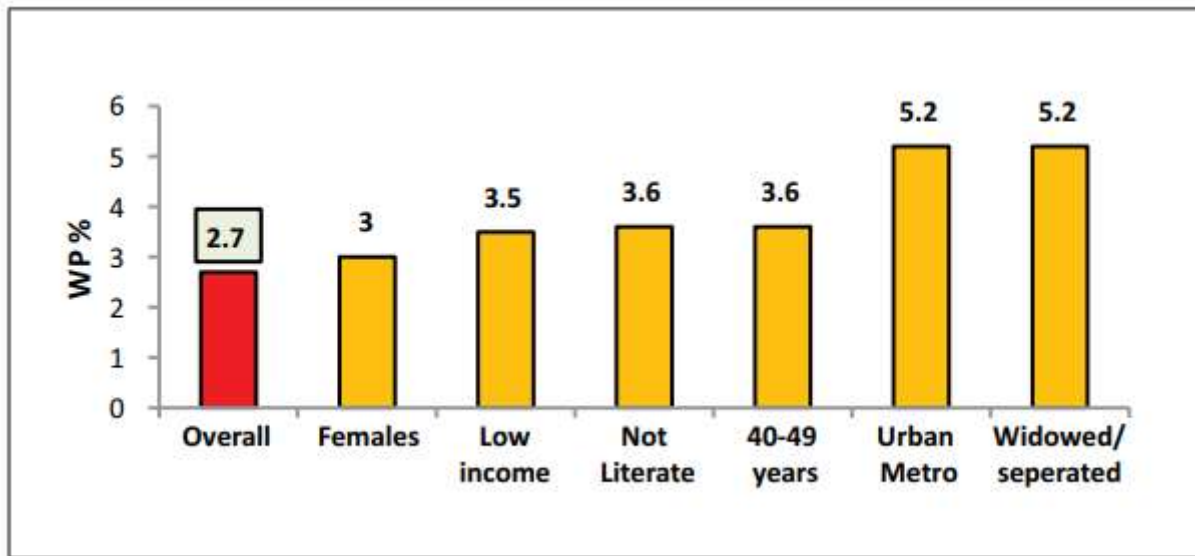
**Figure 2: Rural-urban differentials in prevalence of mental disorders (%)**

(Source: indianmhs.nimhans.ac.in, 2016)

Available data shows that even though adequate mental health services are available in rural India, the populace deliberately avoids taking services due to affordability issues. Employee’s coping strategies are affected by the working environment, which affects stress coping. High-income employees can obtain wellness programs, flexible schedules, and counselling services, which foster adaptive coping (Rezai *et al.* 2020). The socioeconomic status of parents plays an important role in the development of coping mechanisms in children, which has implications on their mental

health in adulthood. Children from wealthy families tend to develop coping mechanisms because of the stable home environment (Odgers and Jensen, 2020). Such children can be provided with emotional support, stress-coping mechanisms, and parental guidance.

In India’s region of Delhi, the absence of social support for migrant workers results in heightened feelings of isolation and anxiety. Such examples are why research suggests that working-class people are more likely to feel lonely because their emotional support systems are low (Mathias *et al.* 2020). Contrary to this, upper-middle-class Indian citizens do partake in yoga and gym classes while daily wage earners do not have sufficient time or money to spend on stress-relieving activities. For instance, academic sources show a lack of access to gym memberships and wellness programs among low-income earners (Qian *et al.* 2020). Being low SES carries with it the burden of mental health stigma and demand avoidance.



**Figure 2: Prevalence of MDD and socio-demographic differentials (highest prevalence category)**

(source: indianmhs.nimhans.ac.in, 2016)

In India, rural populations link mental illness to social stigma which inhibits treatment. For instance, studies show therapy dropout rates are highest among low-income populations as they are stressed over finances. Financial distress increases chronic stress responses which transform neurobiology. Research demonstrates that prolonged economic hardship impacts the emotional and decision-making center of the brain (Godinić and Obrenovic, 2020). On the other hand, low SES employees spiral into job stress and anxiety without any institutional support, increasing their psychological trauma (Bunduchi *et al.* 2023). Primary research has shown workplace-related stress has a direct relationship with a worker’s most effective coping strategies. For instance, multinational corporations in India have started implementing mental wellness programs for employees, while garment factory workers in Tamil Nadu do not enjoy such benefits. For instance, employees with mental health benefits enjoy a greater decrease in anxiety and depression symptoms. Multi-tier mechanisms to address financial inequality will enable better coping strategy formulation across different socioeconomic strata (Nielsen *et al.* 2021). Studies show that stress-reducing benefits from financial support programs normalize psychological stability and aid in coping with stress.



In lower SES communities, the lack of mental health awareness programs offered through government schools affects students' coping mechanisms (Rawal *et al.* 2020). Research reveals that low-income students face financial hurdles that disallow them from gaining access to school-based counselling. Evidence suggests that low SES communities are better able to cope with community-based interventions. Studies reveal that targeted psychological support programs have a positive effect on emotional resilience. Improved mental health is found among the rural population in India, where counselling is provided by NGOs. Research on community counselling services suggests lower levels of stress and improved psychological health. The strengthening of social safety nets decreases the reliance on maladaptive coping mechanisms (Nguyen *et al.* 2020). Improved psychological outcomes after the receipt of finance-ability-targeted mental health services suggest the possibility of enhanced coping mechanisms. Research should focus on long-term coping strategies for these disadvantaged groups to improve psychological well-being.

#### ***Adaptive Coping Strategies Improve Mental Health in High SES Individuals***

According to a 2022 study, approximately 70% of employees in top-tier firms experienced lower levels of anxiety and depression after taking part in the mental health initiatives provided by their employers (Jeong *et al.* 2022). In addition, those individuals who belong to higher social classes are more likely to engage in managed activities, such as yoga, meditation, cognitive restructuring, and exercises, for managing stress. These practices are important for enhancing emotional productivity and mental wellness. In India, people from well-off families routinely attend yoga and wellness resorts, especially in places like Rishikesh. Stress management techniques workshops and retreats are regularly attended by business managers in Delhi and Gurgaon, focusing on meditation and mindfulness practices (Sharma *et al.* 2023). The report on the effectiveness of wellness retreats suggests that 80% of participants from high-income groups in Rishikesh reported a decrease in stress levels along with better emotional control and focus.

Capitalism is essential in addressing the health problems of the mind by offering self-expression and even emotional support (Kim and Cho, 2020). In urban India, high-income professionals frequently join fitness clubs and gyms, engaging in structured exercise routines. These activities are known to aid in stress reduction and better emotional control. For instance, many professionals in South Delhi and Mumbai tend to frequent luxury fitness centers and claim that less anxiety is experienced after getting into the habit of more physical activity (Ahrar, 2021).

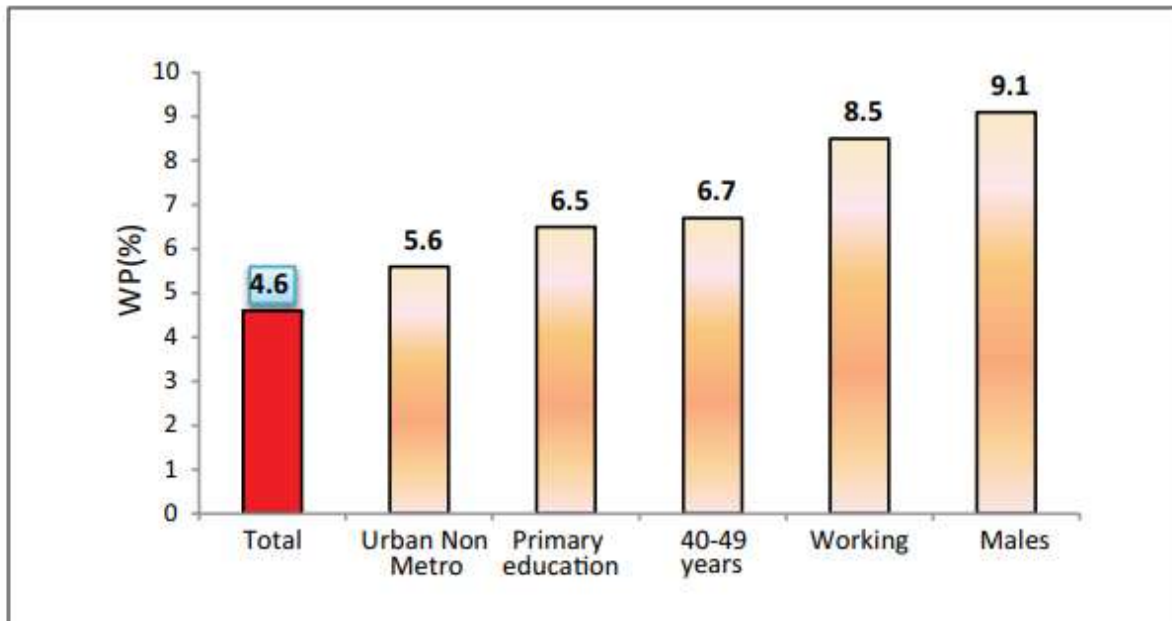
#### ***Maladaptive Coping Worsens Psychological Distress in Low SES Groups***

Avoidance, denial, and substance abuse are employed as coping strategies, they further increase psychological stress, especially in individuals with low socioeconomic status (SES). Such strategies stem from a lack of sufficient resources, education, and healthcare needed for coping. In India, lower-income communities often practice avoidant coping, which aggravates the mental health crisis. In 2021, a study done in rural Bihar reported that 65% of the respondents with low SES reported using avoidance as a coping mechanism when under financial stress (Kumar *et al.* 2022). In 2020, a study conducted in Tamil Nadu revealed that 70% of participants of low socioeconomic status suppressed their emotions, further worsening their mental well-being (Karuppusamy *et al.* 2021). In Chennai, where the lower-income factory workers constantly worried about losing their jobs, many did not openly acknowledge their stress which resulted in burnout and low mental well-being.

#### ***Financial Instability Increases Stress, Anxiety, and Emotional Dysregulation***

As for the emotional component, low SES groups are particularly susceptible to high levels of stress, anxiety, and emotional dysregulation. In India, people in economically poor sections of society seem to show higher levels of psychological distress. According to a study conducted in

Uttar Pradesh in 2020, 60% of low-income respondents claimed that they suffered from anxiety stemming from financial insecurity (Mishra and Chaurasia, 2021). This anxiety was associated with constant job loss apprehensions and inadequate income earning potential. The failure to attain minimal necessities like healthcare or education adds to the stress. A 2021 survey in rural Maharashtra found that 55% of low-income families suffer from emotional dysregulation as a result of financial struggles.



**Figure 4: Prevalence of Alcohol Use Disorder and socio-demographic differentials (highest prevalence category)**

(source: indianmhs.nimhans.ac.in, 2016)

The continuous cycle of paycheck to paycheck living for the sake of children brings more stress which transforms into anger and frustration. Similarly, the absence of any savings or financial buffer adds to the anxiety. In New Delhi, low-income workers, particularly from the informal sector, are worried about sudden hospitalization (Kola *et al.* 2021). In a study of 200 informal workers, 70% reported emotional distress during a financial crisis.

#### ***Limited Social Support Weakens Stress Management and Coping Abilities***

Limited social support weakens stress management and coping abilities, particularly in low SES individuals. In India, individuals with limited social networks often struggle with stress. A 2019 study in rural Tamil Nadu found that 65% of low-income participants reported feeling isolated and unable to share emotional struggles. This lack of support exacerbated their anxiety and led to poor coping strategies. In urban areas like Mumbai, many low-income individuals face similar issues. In 2020, a survey found that 58% of informal sector workers had minimal social interaction outside of their work (Roberts *et al.* 2021). The lack of supportive family or community ties left them more vulnerable to stress, leading to mental health decline. In Kolkata, 50% of low-income men in the construction sector admitted to resorting to substance abuse due to the absence of emotional support from family or peers (Roy, 2020). This further worsened mental health issues like depression and anxiety. Additionally, limited social support hinders effective stress management.

#### ***Healthcare Access Disparities Intensify Mental Health Inequalities***

The differences in obtaining health services are much clearer in the context of lower socioeconomic status populations as it regards mental health. In India, people coming from poorer

sociodemographic groups tend to have difficulty accessing any form of mental health care. A study conducted in rural Rajasthan in 2020 showed that 70% of low-income families had little to no access to mental health care services (Richardson *et al.* 2020). This contributed to an increase in cases of depression and anxiety that went untreated which further fueled the psychological distress. Even in urban centers like Kolkata, people affected by low socio-economic status do not find it easier to access healthcare. A case study of one low-income family in Kolkata revealed that mental health was neglected for an extended period due to the seeming lack of affordable quality care (Bhattacharya and Ghosh, 2020). Furthermore, low SES groups are also deprived of much-needed treatment because of the stigmatization of mental illness. In rural Uttar Pradesh, 65% of low-income mentally ill patients did not seek any help due to fear of being victimized (Naaz *et al.* 2021). The overarching fear leads to untreated mental disorders and disturbs the individual on a more permanent level. The absence of effective means to address mental health leads to anguish.

### **Conclusion**

Adverse financial conditions, lack of social support, and unequal distribution of healthcare services manifestly worsen the health outcomes in low SES individuals. Furthermore, the use of emotion-focused coping strategies which include substance use and avoidance are more common within this population which in turn aggravates their stress. On the other hand, groups with high SES have better health outcomes because they can employ more functional coping strategies. The consumption of healthcare services, having psychological assistance, as well as being financially stable all contribute to improved mental health. These challenges are particularly manifest in rural and lower socioeconomic urban areas of India. In attempting to improve the general health and well-being of the people considered most at risk of adverse socio-economic conditions, it is crucial to understand how to overcome these obstacles.



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