

STASH, Vol. 21(8) - When the money goes low, we get high: Debt worry and cannabis use

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As the cost of living has sharply risen while incomes have fallen behind, households are being forced to take on [more and more debt](#) in order to stay afloat. To illustrate, the non-mortgage household debt for the typical Canadian in 2024 was [\\$21,931](#). Concerningly, financial stress from household debt may have the potential to contribute to mental health issues and erode [overall wellbeing](#). As a means of coping, many might even turn to [substance use](#). This week, STASH reviews a [study by Yeshambel Nigatu and colleagues](#) that assessed how debt stress is associated with self-reported cannabis use.

What was the research question?

What is the relationship between debt stress and cannabis use?

What did the researchers do?

The researchers looked at survey data from [3,632 adults](#) residing in Ontario, Canada who responded to the CAMH Monitor, a repeated [cross-sectional](#) survey. Participants indicated their debt stress (how often they worry about debt) and whether they had used cannabis in the past 30 days¹. The researchers also collected information on participants' demographics (e.g., age, sex), employment status, income, marital status, and whether they had children in the household. [Controlling](#) for these factors, the authors used [logistic regression](#) analysis to determine the strength of the relationship between debt stress and cannabis use.

What did they find?

Almost half (44.7%) of participants indicated worrying about debt at least some of the time, and almost one fifth (18.4%) indicated worrying about debt most/all the time. Over one fifth (22.0%) indicated past month cannabis use. Participants with greater debt stress had [significantly](#) increased [odds](#) of reporting past month cannabis use compared to individuals who did not worry about debt, even after taking into account factors like income and having children in the household.

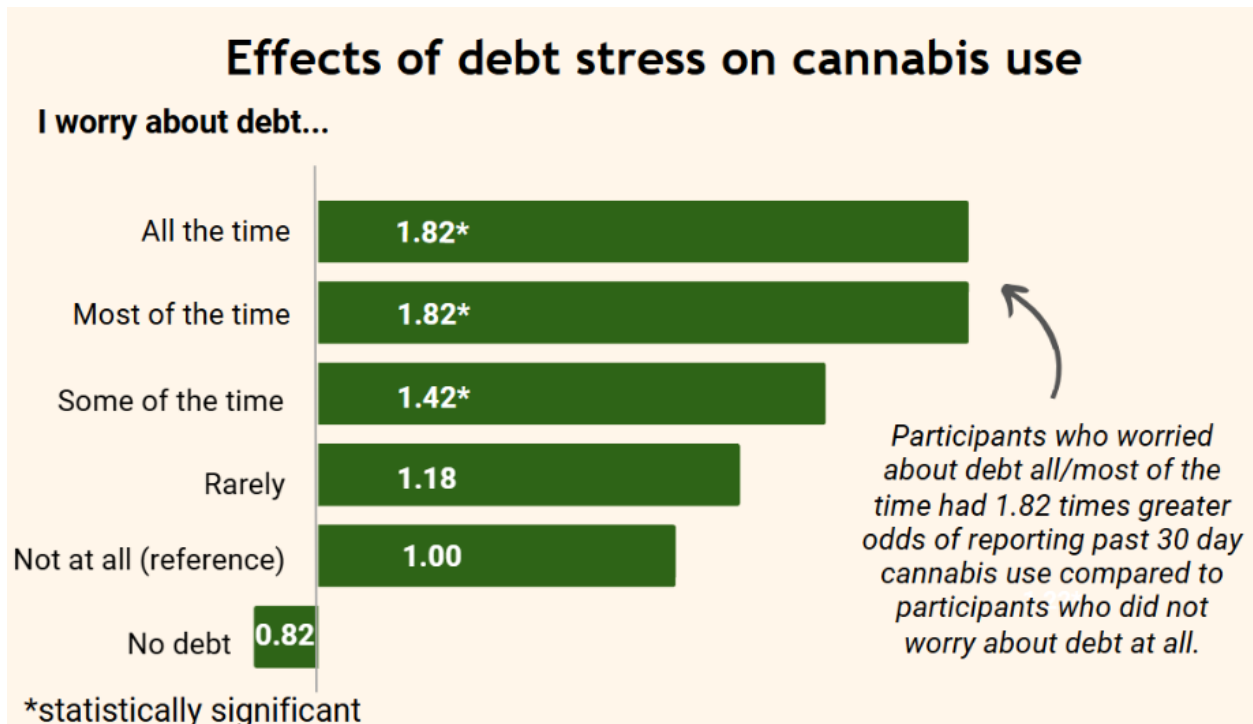


Figure. Odds ratios for levels of debt stress frequency on past 30 day cannabis use. Asterisks indicate statistically significant relationships. Click image to enlarge.

Why do the findings matter?

Worrying about debt is very common, and at least some cannabis users might get high in order to provide themselves a brief respite from debt worries. Given the potential costs of regular cannabis use (an estimated [\\$2,200](#) per year for heavy users), this coping strategy might paradoxically increase these individuals' financial woes. [Psychotherapy](#) might help some users identify more positive coping mechanisms and reframe their thoughts about financial worries. However, debt stress and financial worries are a reflection of the true underappreciated dangers of rising [household debt](#), which will require more [collective](#) efforts and political action to fix.

Every study has limitations. What are the limitations in this study?

This study was cross-sectional, which means we cannot be sure whether debt stress or cannabis use occurred first, meaning it's unclear whether one causes the other or whether they might simply reinforce one another. The strength of their relationship, while significant, was [modest in size](#). More research is needed to determine how truly meaningful this relationship is.

For more information:

If you are worried that you or someone you know is experiencing addiction, the

[SAMHSA National Helpline](#) is a free treatment and information service available 24/7. For more details about addiction, visit our [Addiction Resources](#) page.

—Timothy Edson, Ph.D.

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1. Participants also reported on daily tobacco use, heavy episodic drinking, and e-cigarette use. However, this review focuses on the cannabis use outcome. For other results, please see [Yeshambel Nigatu and colleagues](#).
