

THE EFFECT OF BORROWING ON MENTAL HEALTH

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Introduction: Considering the current Greek economic crisis, it is reasonable to discuss the potential and expected effects of the crisis in mental health.

Objective: This study examined the effect of borrowing on mental health.

Aim: This study aimed at detecting the interaction of borrowing on the bio-psycho-social health.

Materials and methods: 273 community individuals participated in the present study. The measures used were: Family Environment Scale, the Hostility and Direction of Hostility Questionnaire, the Symptom Checklist 90-R, State - Trait Anxiety Inventory, Family Crisis Oriented Personal Evaluation Scales, Other As Shamer Scale, Experience of Shame Scale, Cardiac Anxiety Questionnaire.

Results: The borrowers have statistically higher average than non-borrowers parents at the scales of paranoid-ideation $6,55 \pm 4,03$, guilt (SCL - 90) $0,93 \pm 1,14$, orientation of the family for achievements $6,44 \pm 1,54$, moral emphasis of the family environment $4,67 \pm 2,21$, and at family mobilization to accept help in the periods when the family is in crisis $11,13 \pm 4,65$. Particularly interesting result of this study was the finding that borrowers with heavy debt from mortgages and personal loans and credit cards have higher levels of paranoid-ideation (8,38), more stress for their heart function (1,395) and avoiding activities for heart function (1,809), higher levels of internal shame (21,38), feeling empty (4,52), higher levels of behavioral shame (20,62) and higher levels of thoughts of death (1.05).

Conclusion: The heavy debt has not only economic consequences but also, is associated with serious psychological distress. The factors of personality, of postponement of satisfaction, of impulsivity are correlated with the borrowing.