

## Association between personal wellbeing and financial hardship among Victorian adults during the COVID pandemic

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**Background:** The COVID-19 pandemic resulted in a range of government responses with the potential to impact personal wellbeing as well as financial security. We aim to quantify the association between wellbeing and financial hardship in the context of a pandemic.

**Methods:** Between September 2020 and December 2021 participants were recruited into the Optimise study, an ongoing cohort study designed to monitor social and behavioural responses to COVID-19. The baseline survey included measurement of subjective wellbeing using the Personal Wellbeing Index-Adult (PWI-A), a seven-item scale measuring satisfaction with different life domains, with higher mean score indicating higher subjective wellbeing. The exposure of interest was financial hardship (yes/no), with participants classified as experiencing financial hardship if they responded yes to any of eight questions asking about experiences of hardship due to a shortage of money. Linear regression estimated the association between mean PWI-A score and financial hardship, adjusted for General Anxiety Depression (GAD-7) score, month of baseline completion, age, sex at birth, education, and language spoken at home.

**Results:** Among the 779 participants (559 female, 219 male), the mean age was 44 years. Mean PWI score was 66.39, 10 points below the normative range for Australia. Almost one-third (n=222, 29%) of participants had experienced a financial hardship during the observation period. Adjusted estimates showed people who had experienced hardship, compared to those who had not, had a decrease in mean PWI scores of -6.22 (95%CI: -8.89 to -3.56).

**Conclusion:** These results suggest an association between financial hardship experienced since the pandemic began and decreased subjective wellbeing. These results show the unintended impact of public health measures used to control COVID-19 spread, and support the role of government financial support programs in off-setting this impact.

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