

## Our youngsters feeling more stress, too

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Adults haven't cornered the market on stress.

Yes, we deal with it every day, 24/7. But so do our youngsters and teens in particular.

More than one in three, or an estimated 328,000 Ontario students in Grades 7 to 12, report moderate-to-serious psychological distress, according to new survey results from the Centre for Addiction and Mental Health (CAMH). Girls are twice as likely as boys to experience psychological distress.

"This is a significant number of young people, especially girls, who are experiencing high levels of psychological distress," says Dr. Robert Mann, senior scientist at CAMH and co-lead investigator of the Ontario Student Drug Use and Health Survey (OSDUHS). A total of 10,426 students from across Ontario participated in the 2015 OSDUHS, the longest-running school survey of adolescents in Canada, and one of the longest-running surveys in the world.

"We were also surprised to see this number increase to 34 per cent in 2015 from 24 per cent in 2013. That is a 10 per cent jump in reported psychological distress in just two years," said Dr. Mann.

Psychological distress is defined as symptoms of depression and anxiety and is measured using a six-item screening tool.

It is important to assess the mental health of students so that extra measures can be taken to safeguard them from dangers like suicidal idealization, and drug addiction. Some parents even visit websites like

<https://www.health-street.net/location/new-york-ny-drug-testing/> so that they can arrange for a drug test to be carried on their children, in case the pressure of being a teenager has led them to take drugs.

Although it can be difficult to measure how much mental stress children may be suffering, CAMH has an established method.

Students are asked how often they felt nervous, hopeless or worthless, among others indicators, in the last four weeks. Forty-six per cent of girls indicated high levels of distress compared to 23 per cent of boys.

Levels of distress also increase significantly in the later teens, to an average of over 40 per cent of students in Grades 11 and 12. One in five students (21 per cent) reported visiting a mental health professional at least once during the last year, a marked increase from 12 per cent in 1999.

"While we can't say for certain what is causing this distress, it's important for parents, schools and health care providers to be aware of what young people are telling us about their mental health," said Dr. Mann. "Our research indicates that the later teen years into the 20s is the peak period of stress for many people."

Students may be prepared for their required curriculum this fall, but a recent Capital One Canada Financial Education study suggests that many could be "blindsided by a crash course in money management."

Forty-six per cent of people, and 50 per cent of 18-25-year-olds, say they were unprepared to manage their finances going into post-secondary education.

Even more people don't know [how to buy shares in south africa](#) or wherever they're from or have any plans to invest or diversify their money in the foreseeable future.

What's worse is that 53% of young adults are still uncomfortable talking about their finances, yet 58 per cent agree talking about finances with friends, family and professionals is the best way to learn about effective money management.

"In order to build a basic comfort level with finances, we need to begin stripping away the taboo that most Canadians associate with it," says Nathalie Clark, managing vice-president, Capital One Canada.

As part of the Capital One Financial Education Challenge, students from across the country are empowered to develop and deliver projects that teach relevant financial skills. Since 2006, this challenge has engaged 7,125 students across the country, resulting in the delivery of 779 financial education outreach projects and directly impacting 115,950 community participants. Examples of current programs include the following:

Well, as a parent, I can tell what's causing some of this stress.

We have been joining my oldest daughter Lexie, on her current, stress-filled roller coaster ride. After graduating high school she and her peers are all feeling pressured ??to make the right choices, find the right school, follow the right career path. Like all of us, they're worried about the future and they're concerned about screwing up.

That's nothing new. But maybe the pressure is higher today. A lot has changed in a generation.

In my day, entrance requirements and post-secondary costs were somewhat reasonable. But choosing the best career has always been a challenge.

My dad believed that the field of computers, still in its evolving stages in the 1980s, was the way to go. I?had little interest in that. When I?told him I wanted to be a journalist, I?was met with some raised eyebrows, mostly because he didn't fully understand the field.

I did well in college, entered the workforce promptly and here I?am. No, I didn't land a top-level job at the The Globe and didn't make it on TV. And I've had my share of ups and downs over the years.

But the modern workforce has changed and I?think our leaders of tomorrow know this. Lexie has found her niche, but translating that into a career is a totally different matter.

No one knows how the workforce of tomorrow will unfold. Kids today want those big salaries.

Lexie's peers and friends are a unique bunch. I'd describe them as very good, bright kids. They're dreamers and are fiercely loyal to one another.

Despite their book and street smarts, they do lack some financial prowess. Maybe their lack of knowledge is due to the fact parents are reluctant to talk about finances. Hey, let's face it. Those of us who are strapped don't want to burden our kids with it. Those who are affluent likely do everything for their kids.

But they need to learn how to manage their money.

The system is partly to blame. At 18, they're considered adults by the university and those who administer OSAP. Unless parents are expressly given permission, we can't intervene or even ask questions. I found wading through the paperwork and online forms for both her tuition and OSAP to be very time-consuming and intense. I doubt many 18-year-olds could handle all this on their own.

Stress, there's plenty to go around!