

Can financial stress lead to physical pain in later years?

15 April 2021, by Allyson Mann



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Financial stress can have an immediate impact on well-being, but can it lead to physical pain nearly 30 years later? The answer is yes, according to new research from University of Georgia scientists.

The study, published in *Stress & Health*, reveals that family [financial stress](#) in midlife is associated with a depleted sense of control, which is related to increased physical pain in later years.

"Physical pain is considered an illness on its own with three major components: biological, psychological and social," said Kandauda A.S. Wickrama, first author and professor in the College of Family and Consumer Sciences. "In [older adults](#), it co-occurs with other [health problems](#) like limited physical functioning, loneliness and [cardiovascular disease](#)."

Most pain research is neurological, but it's important to also connect it to stressful family experiences, according to the researchers.

"Dr. Wickrama and I are both interested in the

context surrounding families and how that context impacts the relational, physical and mental health of the individuals in the family," said lead author Catherine Walker O'Neal, associate research scientist in the College of Family and Consumer Sciences. "Finances are an important component of our work because it's such a relevant contextual stressor families face."

The authors used data from the Iowa Youth and Family Project, a [longitudinal study](#) that provides 27 years of data on rural families from a cluster of eight counties in north-central Iowa. The data was collected in real time from husbands and wives in 500 families who experienced [financial problems](#) associated with the late 1980s farm crisis. Most of the individuals are now over 65 years old, and the couples are in enduring marriages—some as long as 45 years.

Even after the researchers controlled for concurrent physical illnesses, family income and age, they found a connection between [family financial hardship](#) in the early 1990s and physical pain nearly three decades later. Additional findings from their study show it's more likely that financial strain influences physical pain, though physical pain can in turn influence financial strain through additional health care costs.

Physical pain is a biopsychosocial phenomenon, according to Wickrama. The research suggests that stressful experiences like financial strain erode psychological resources like a sense of control. This depletion of resources activates brain regions that are sensitive to stress, launching pathological, physiological and neurological processes that lead to health conditions like [physical pain](#), physical limitations, loneliness and cardiovascular disease.

"In their later years, many complain about memory loss, bodily pain and lack of social connections," he said. "Nearly two-thirds of adults complain of some type of bodily pain, and nearly that many complain

of loneliness. That percentage is going up, and the health cost for that is going up. That is a public health concern."

More information: Kandauda A. S. Wickrama et al, Midlife family financial strain, sense of control and pain in later years: An investigation of rural husbands and wives, *Stress and Health* (2021).

[DOI: 10.1002/smi.3038](https://doi.org/10.1002/smi.3038)

Provided by University of Georgia

APA citation: Can financial stress lead to physical pain in later years? (2021, April 15) retrieved 6 June 2021 from <https://medicalxpress.com/news/2021-04-financial-stress-physical-pain-years.html>

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