

Black adults with financial worries have lower health scores

April 16 2014, by Sharyn Alden



Feeling stress about finances leads some Black adults to rate their health more poorly, finds a new study in the *American Journal of Health Behavior*. While lower income and education among minorities have been linked to poor health for decades, this study focused just on the connection between financial worries and poor health.

"Because the study was cross-sectional, we cannot say that one caused the other, but we know that financial strain is associated with poorer self-rated [health](#) among black adults," said the study's lead author Lorraine R. Reitzel, Ph.D., associate professor of health in the department of educational psychology at the University of Houston.

Reitzel and her colleague Elaine Savoy, a Ph.D. candidate in the department of psychology at the University of Houston, studied the relationship between financial strain and self-rated health among 1,341 Black adults from a large Methodist church in Houston. Study participants were mostly women who made at least \$40,000 a year. Participants were asked to rate their health from poor to excellent and complete the Financial Strain Questionnaire which captures how an unfavorable income may impact lifestyle like suitable food, housing and clothing.

People reporting greater financial strain tended to report poorer self-rated health.

Reitzel added, "Furthermore, the relationship between financial strain and poorer health may be influenced by both stress and [depressive symptoms](#), such that financial strain may be linked to greater stress and more depressive symptoms."

Fenaba R. Addo, Ph.D., Robert Wood Johnson Health & Society Scholar at University of Wisconsin, Madison, said research has found that the perceived vulnerability of middle class Blacks is stressful largely due to their source of wealth being predominantly income and not asset based.

"Income volatility can lead to debt accumulation and financial insolvency, increasing the chances of bankruptcy and downward social mobility. This can be especially true of middle class blacks that have fewer family and social networks to reach out to for help when they run into financial problems," she said.

Reitzel noted, "Results of our study suggest that health care or community agencies that routinely work with individuals at risk of income inadequacy might consider screening for financial strain problems." She added that proactively addressing financial strain to the

extent possible "can enable connections with local resources and provide education about how to deal with stress in adaptive ways such as via mindfulness training or relaxation techniques."

Addo added a different perspective. "While I believe that encouraging individuals on a personal level to address their depression and stress related to financial strain through mindfulness and relaxation techniques is a good idea, I believe that policy solutions need to be focused on the roots of financial strain (unemployment, low wages and more) and not necessarily the mediators of the strain-health relationship if we really want to see long-term improvements in health outcomes."

Provided by Health Behavior News Service

Citation: Black adults with financial worries have lower health scores (2014, April 16) retrieved 28 April 2024 from

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