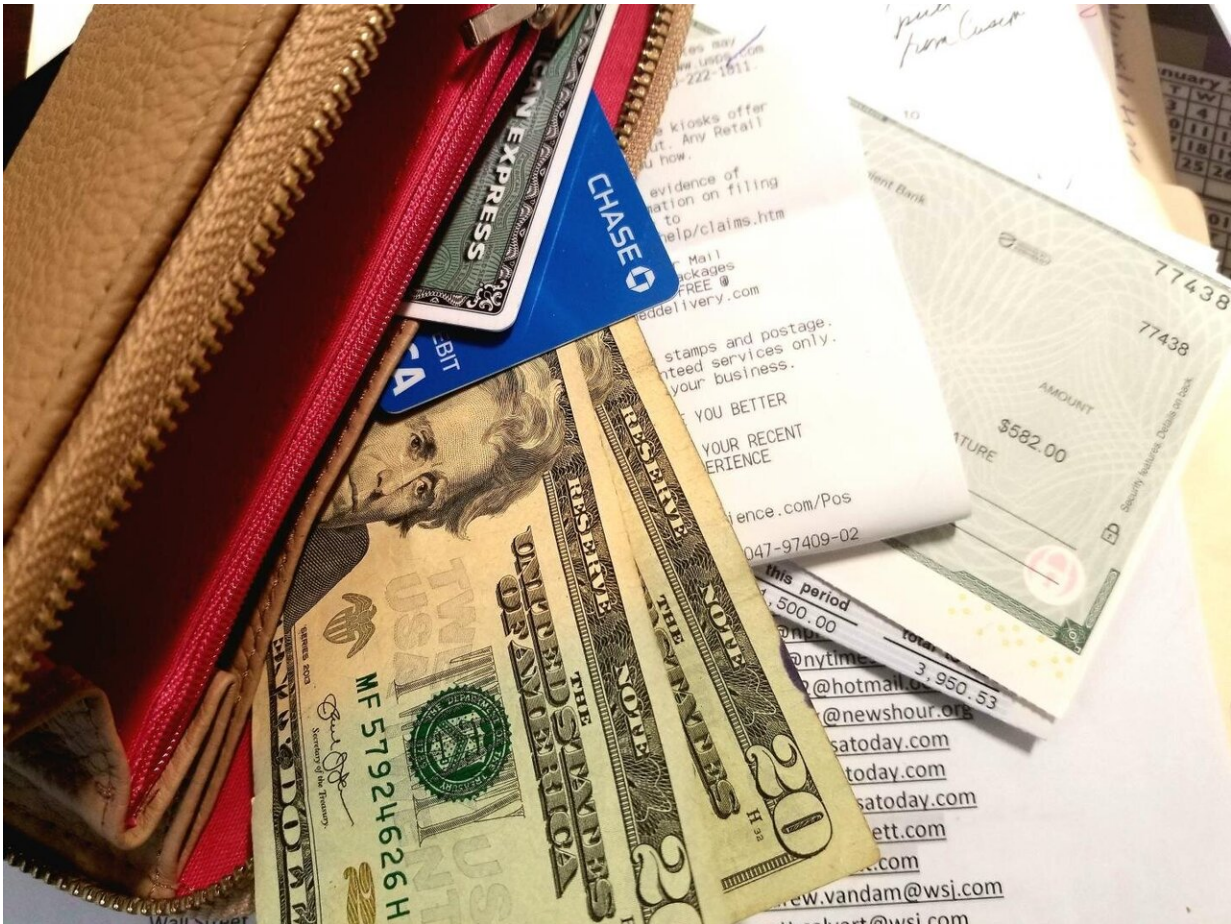


# Researchers explore factors affecting money management skills in multiple sclerosis

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Managing money may be difficult for individuals with MS who have depressive symptomatology and deficits in executive function. Credit: Kessler Foundation/Nicky Miller

A team of rehabilitation researchers identified factors associated with the money management problems experienced by some individuals with multiple sclerosis. Few studies have addressed this issue, which can have substantial impact on quality of life. The open access article, "Money management in multiple sclerosis: The role of cognitive, motor, and affective factors", (doi: 10.3389/neur.2019.01128) was epublished on October 23, 2019 by *Frontiers in Neurology*.

The authors are Yael Goverover, OTR/L, Ph.D., OT, of New York University and Kessler Foundation, and Nancy Chiaravalloti, Ph.D., and John DeLuca, Ph.D., of Kessler Foundation.

Researchers enrolled 72 participants with multiple sclerosis, aged 18 to 65 years, and 26 healthy controls. To examine the association between [money](#) management difficulties and cognitive, motor, and emotional factors, researchers tested all participants for [cognitive skills](#), depression and anxiety, and upper and lower limb motor function.

Money management skills were assessed with two methods: 1) KF-Actual Reality, a performance-based assessment developed at Kessler Foundation that tests five behaviors essential to money management by tasking the participant with an actual task—making an online purchase, and 2) a money management questionnaire developed for use in individuals with brain injury. Based on their performance, the participants with MS were grouped as efficient (MS Efficient-MM) or inefficient [money managers](#) (MS Inefficient-MM).

Overall, the healthy control group performed better than both MS groups. Of the three groups, the MS Inefficient-MM group scored lowest on measures of cognitive and motor skills, and highest on affective symptomatology. Researchers identified two factors associated with efficient money management: good executive functioning and low depressive symptomatology. "It is important to note that these factors

characterized the healthy controls and the MS Efficient-MM group," said Dr. Goverover, the lead author, "indicating that money management difficulties affect a subset, and not the MS population as a whole."

The association of money management difficulties with depressive symptomatology is a new finding, according to Dr. Goverover, and further research is warranted into what may be a key predictor for these difficulties in the MS population. "Difficulties with managing money can have serious financial, legal, and psychological consequences for individuals and their caregivers," she emphasized. "Owing money, paying bills late, making impulse purchases, running out of money for essentials—these behaviors adversely affect the ability to function independently in everyday life. Knowing the factors that underlie money management problems will enable providers to identify those at risk and counsel caregivers to intervene effectively to minimize negative behaviors."

**More information:** *Frontiers in Neurology* (2019). DOI: [10.3389/neur.2019.01128](https://doi.org/10.3389/neur.2019.01128) , [www.frontiersin.org/articles/10.3389/neur.2019.01128/full](http://www.frontiersin.org/articles/10.3389/neur.2019.01128/full)

Provided by Kessler Foundation

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