

Financial Toxicity Among Middle-Aged and Young Spousal Caregivers of Stroke Survivors: A Qualitative Study

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Abstract

Background The financial burdens and subsequent related distress of medical care, referred to as financial toxicity, may limit access to beneficial treatments. While financial toxicity (FT) is prevalent in patients with cancer, its manifestation among spousal caregivers of stroke survivors, particularly in middle-aged and young populations—and may be an important but underexplored. **Objective** to explore the financial toxicity experiences of Chinese spouses caring for stroke survivors. **Methods** This qualitative study explores the financial toxicity experiences of Chinese spouses (aged 30–55) caring for stroke survivors, employing semi-structured interviews with 16 participants recruited from a tertiary hospital in Zhengzhou, China. The research team used NVivo 14.0 software. Giorgi's phenomenological analysis method was used to analyse the interview data. **Results** Thematic analysis revealed three interconnected themes: catastrophic economic disruption characterized by sudden income loss, high medical expenses, and rapid depletion of household savings, career sacrifices involving forced unemployment, reduced work hours, and invisible burdens encompassing psychological distress, social isolation, and marital strain. **Conclusion** Findings underscore the multidimensional financial, occupational, and psychosocial toll on caregivers. Persistent vulnerability and stressors can affect one's own behavior toward and perception of one's partner. The study emphasizes that healthcare professionals should focus on assessing and addressing the financial toxicity faced by young spousal caregivers of stroke survivors. By offering timely psychological support and interventions, healthcare providers can help alleviate the psychological distress associated with financial toxicity, thereby reducing the caregiving burden on spouses. This approach is essential for providing comprehensive care to both patients and their caregivers.

Keywords

Financial Toxicity, Stroke, Spousal Caregivers, Qualitative Study