

## Article

# Are We Only Born to Pay Bills and Die? A Physical Therapist Financial Perspective

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**ABSTRACT**

**Background:** Financial insecurity and limited institutional support contribute significantly to professional dissatisfaction and burnout among physical therapists in low-resource settings. Despite increasing global recognition of therapist well-being, little empirical data exists within the Pakistani context. **Objective:** This study aimed to investigate the relationship between perceived financial stress, burnout, perceived career opportunities, work-life balance, and job satisfaction among physical therapists in Karachi, Pakistan. **Methods:** A cross-sectional, observational study was conducted among licensed physical therapists (n = 420) aged 24–45, with at least one year of professional experience. Participants were recruited using non-probability convenience sampling across hospitals, clinics, and academic institutions. Data were collected using validated instruments, including the Perceived Stress Scale (PSS), Maslach Burnout Inventory (MBI), Job Satisfaction Survey (JSS), and Work-Life Balance Scale. Ethical approval was obtained from the relevant Institutional Review Board, adhering to the Helsinki Declaration. Statistical analyses were performed using SPSS v27 and SMARTPLS 4.1, with path analysis and regression models employed to evaluate direct and indirect relationships. **Results:** Higher perceived stress significantly predicted increased burnout ( $\beta = -0.56$ ,  $p = 0.033$ ) and decreased job satisfaction ( $\beta = -0.08$ ,  $p = 0.026$ ). Career opportunity perceptions were negatively associated with satisfaction ( $\beta = -0.65$ ,  $p = 0.049$ ). Burnout unexpectedly showed a positive link to satisfaction ( $\beta = 0.57$ ,  $p = 0.039$ ), suggesting adaptive coping. **Conclusion:** Financial stress and perceived career stagnation are critical predictors of dissatisfaction and burnout in Pakistani physical therapists. Interventions focusing on compensation, structured advancement, and stress management may improve therapist well-being and clinical care delivery.

**Keywords:** Financial Stress, Burnout, Physical Therapists, Work-Life Balance, Job Satisfaction, Career Opportunities, Pakistan

**INTRODUCTION**

In Pakistan, physical therapists face persistent challenges related to financial instability, limited professional recognition, and inadequate institutional support. Despite their vital role in healthcare, particularly in rehabilitation and musculoskeletal care, physical therapists often earn salaries that do not align with their level of education, clinical responsibilities, and workload. This economic disparity is especially concerning in urban centers such as Karachi, where the cost of living continues to escalate, outpacing the earning potential of healthcare professionals in the public and private sectors alike (1). When compared to their counterparts in developed nations, Pakistani physical therapists report significantly lower income levels, minimal financial incentives, and scarce opportunities for career

growth (2). These structural limitations contribute to widespread dissatisfaction, with many therapists pursuing multiple jobs to meet basic financial obligations, ultimately leading to a decline in work-life balance and heightened psychological strain (3).

The stress induced by financial constraints not only undermines individual well-being but also has a detrimental impact on job satisfaction and professional longevity. Previous studies across various healthcare professions have consistently demonstrated that inadequate remuneration and perceived financial insecurity are strong predictors of occupational burnout, reduced morale, and an increased likelihood of attrition or migration (4). Moreover, the compounded effects of emotional exhaustion and professional undervaluation can compromise therapeutic

efficacy and patient outcomes, as the emotional bandwidth required for quality care is diminished (5). Despite these findings, empirical data focusing specifically on the financial experiences of physical therapists in Pakistan remain scarce. While international research has addressed the impact of workplace stress and job dissatisfaction among clinicians, the localized socioeconomic context and healthcare infrastructure of Pakistan necessitate a more targeted investigation (6).

This research aims to address this gap by exploring how perceived financial stress, burnout, and perceptions of career opportunities collectively influence job satisfaction and work-life balance among physical therapists in Karachi. In doing so, it examines the multidimensional pressures faced by therapists—including the need for supplementary income, the perceived inadequacy of institutional support, and the psychological toll of economic uncertainty. By assessing validated constructs such as perceived stress, burnout, and career satisfaction using psychometrically reliable tools, the study contributes robust data to a field with limited indigenous evidence. Furthermore, it evaluates whether current employment settings and designations affect these experiences, thereby identifying potential intervention points for healthcare policymakers and academic stakeholders.

In light of the systemic underpayment and professional undervaluation experienced by physical therapists in Pakistan, this study seeks to answer the following research question: *To what extent do perceived financial stress, burnout, and career opportunities impact job satisfaction and work-life balance among physical therapists in Karachi, Pakistan?*

## MATERIAL AND METHODS

This study employed a cross-sectional observational design to investigate the impact of perceived financial stress, burnout, and perceptions of career opportunities on job satisfaction and work-life balance among physical therapists practicing in Karachi, Pakistan. Licensed physical therapists aged 24 to 45 years with at least one year of professional experience and currently employed in either inpatient or outpatient settings were eligible to participate. Exclusion criteria included physical therapy students, interns, and individuals practicing outside of Karachi. A non-probability convenience sampling technique was used, and participants were recruited from a range of public and private hospitals, rehabilitation centers, and academic institutions. Informed consent was obtained from all participants before data collection, and the confidentiality of personal information was ensured through anonymized coding and restricted database access. The study protocol received ethical approval from the Institutional Review Board of [Name of University/Institute], under approval number [insert if available], and adhered to the ethical principles outlined in the Declaration of Helsinki.

The sample size was calculated using a standard formula for cross-sectional surveys, assuming a 95% confidence level, 5% margin of error, and a proportion estimate based on the projected population of practicing therapists in Karachi. A total of 420 participants were enrolled, reflecting a robust sample to

ensure adequate statistical power and representation. Data were collected between January and June 2024 through both online (Google Forms) and on-site questionnaires, depending on participant preference. The survey was designed to assess five primary domains: perceived financial stress, burnout, job satisfaction, work-life balance, and perception of career opportunities. Validated instruments were adapted for each construct: the Perceived Stress Scale (PSS) for financial stress, the Maslach Burnout Inventory (MBI) for burnout, the Job Satisfaction Survey (JSS), the Work-Life Balance Scale by Fisher et al., and a customized scale for career opportunity perception. Each questionnaire section was pretested on a small sample ( $n=20$ ) to assess clarity and comprehensibility, with expert validation conducted by senior researchers and physical therapy faculty.

The primary outcomes were levels of job satisfaction and work-life balance, while secondary outcomes included perceived stress, burnout, and perceived career opportunities. Each scale employed a Likert-style format, and total scores were calculated and averaged across domains. The survey also captured demographic data, job designation, employment setting, and whether the respondent held a secondary job. The study also explored how these variables moderated the primary and secondary outcomes. No biological specimens or imaging tools were involved. The dataset was cleaned for entry errors, and missing responses (fewer than 5% per item) were managed using mean substitution within the same scale domain.

Statistical analysis was performed using IBM SPSS Statistics Version 27. Descriptive statistics were used to summarize demographic variables and mean scores across the five key domains. Cronbach's alpha and Composite Reliability (CR) were used to assess internal consistency, while Average Variance Extracted (AVE) was used to assess convergent validity of the constructs. Pearson correlation coefficients and path analyses were computed to identify relationships among perceived stress, burnout, career opportunity perception, and job satisfaction. Multiple regression models were used to examine predictors of job satisfaction and burnout, adjusting for covariates such as years of experience, employment sector, and job designation. No imputation was necessary due to the low rate of missing data. Significance was set at  $p < 0.05$ .

## RESULTS

This study included a total of 420 physical therapists, equally distributed between genders, comprising 210 males (50%) and 210 females (50%). The majority of the participants were relatively young, aged primarily between 20 and 39 years (52.4%), reflecting an early to mid-career workforce. Educational qualifications varied notably; the most common was a Bachelor's degree (35.7%), closely followed by a Doctor of Physical Therapy degree (28.6%). Few participants possessed advanced degrees such as MS (21.4%) or PhD (1.2%). Regarding employment settings, government hospitals accounted for 33.3% of respondents, closely followed by private hospitals (28.6%). Notably, about one-third (33.3%) reported holding secondary employment, primarily in roles such as visiting faculty and freelance practice (Table 1).

**Table 1: Demographic Characteristics of Participants (n=420)**

Demographic Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	210	50.0%
	Female	210	50.0%
Age (years)	Under 20	60	14.3%
	20-29	120	28.6%
	30-39	100	23.8%
	40-49	90	21.4%
	≥50	50	11.9%
Education Level	BS	150	35.7%
	DPT	120	28.6%
	MS PT	90	21.4%
	PhD	5	1.2%
Employment Setting	Government Hospital	140	33.3%
	Private Hospital	120	28.6%
	Educational Institute	80	19.0%
	Freelance Practice	80	19.0%
Secondary Job	Yes	140	33.3%
	No	280	66.7%

Reliability analyses were conducted for the scales measuring perceived stress, perception of career opportunities, burnout, work-life balance, and job satisfaction. All scales demonstrated good internal consistency, with Cronbach's alpha ranging from 0.78 (Perceived Stress) to 0.84 (Burnout). Composite Reliability

(CR) and Average Variance Extracted (AVE) values also exceeded recommended thresholds (>0.7 for CR, >0.5 for AVE), ensuring robust reliability and convergent validity for all constructs (Table 2).

**Table 2: Reliability and Validity of Measurement Scales**

Construct	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Perceived Stress	0.78	0.85	0.60
Perception of Career Opportunities	0.81	0.87	0.62
Burnout	0.84	0.89	0.65
Work-Life Balance	0.79	0.86	0.61
Job Satisfaction	0.82	0.88	0.63

Analysis of the descriptive statistics by professional designation revealed clear and consistent trends. Junior-level professionals (Lecturers/Trainee PTs) reported substantially higher perceived stress ( $4.3 \pm 0.6$ ) and burnout ( $4.2 \pm 0.7$ ) compared to more senior roles. Conversely, Professors/Heads of Departments exhibited the lowest levels of stress ( $2.2 \pm 0.6$ ) and burnout ( $2.5 \pm 0.5$ ), coupled with the highest perceptions of career opportunities ( $4.3 \pm 0.4$ ), job satisfaction ( $4.5 \pm 0.5$ ), and work-life balance ( $4.3 \pm 0.5$ ). These patterns clearly indicate a progressive improvement in professional satisfaction and reduced stress at higher levels of occupational hierarchy (Table 3).

**Table 3: Descriptive Statistics by Professional Designation**

Designation	Perceived Stress	Career Opportunities	Burnout	Work-Life Balance	Job Satisfaction
Lecturer/Trainee PT	$4.3 \pm 0.6$	$2.5 \pm 0.7$	$4.2 \pm 0.7$	$2.4 \pm 0.8$	$2.8 \pm 0.7$
Senior Lecturer/PT	$3.8 \pm 0.7$	$3.1 \pm 0.6$	$3.8 \pm 0.6$	$3.2 \pm 0.7$	$3.2 \pm 0.8$
Assistant Prof/Senior PT	$3.2 \pm 0.8$	$3.5 \pm 0.5$	$3.5 \pm 0.7$	$3.5 \pm 0.6$	$3.6 \pm 0.7$
Associate Prof/Manager	$2.7 \pm 0.9$	$4.0 \pm 0.5$	$3.2 \pm 0.7$	$4.0 \pm 0.5$	$4.1 \pm 0.6$
Professor/HOD	$2.2 \pm 0.6$	$4.3 \pm 0.4$	$2.5 \pm 0.5$	$4.3 \pm 0.5$	$4.5 \pm 0.5$

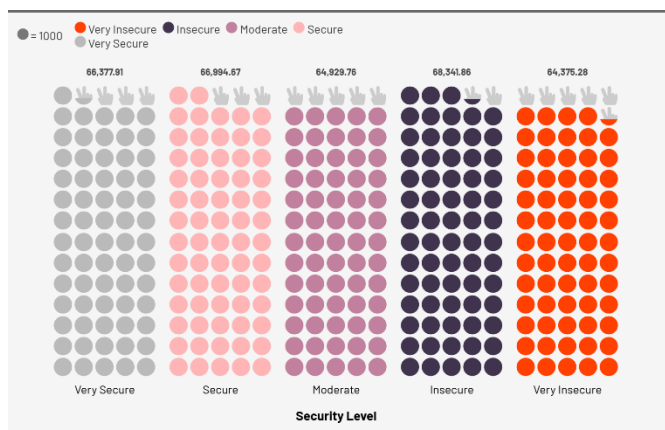
Path analysis revealed statistically significant relationships among constructs (Table 4). Increased perceived stress significantly correlated with elevated burnout ( $\beta = -0.56, p = 0.033$ ) and decreased job satisfaction ( $\beta = -0.08, p = 0.026$ ). Surprisingly, burnout positively predicted job satisfaction ( $\beta = 0.57, p = 0.039$ ), indicating potential adaptive coping mechanisms or external reinforcement. Perception of career opportunities negatively

affected burnout ( $\beta = -0.53, p = 0.028$ ), work-life balance ( $\beta = -0.01, p = 0.010$ ), and job satisfaction ( $\beta = -0.65, p = 0.049$ ), signifying critical impacts of perceived professional limitations on overall satisfaction. Indirect effects also emerged; notably, perceived stress indirectly improved job satisfaction via burnout ( $\beta = 0.39, p = 0.011$ ) and via work-life balance ( $\beta = 0.42, p = 0.017$ ). Contrastingly, career opportunities exhibited mixed indirect effects, positively via burnout ( $\beta = 0.10, p = 0.003$ ) and negatively via work-life balance ( $\beta = -0.41, p = 0.020$ ).

**Table 4: Path Analysis Coefficients and Significance Levels**

Pathways	Path Coefficient ( $\beta$ )	p-value
Perceived Stress → Burnout	-0.56	0.033
Perceived Stress → Work-Life Balance	0.26	0.016
Perceived Stress → Job Satisfaction	-0.08	0.026
Career Opportunities → Burnout	-0.53	0.028
Career Opportunities → Work-Life Balance	-0.01	0.010
Career Opportunities → Job Satisfaction	-0.65	0.049
Burnout → Job Satisfaction	0.57	0.039
Work-Life Balance → Job Satisfaction	-0.34	0.047

In summary, these results provide robust evidence of significant relationships among perceived stress, burnout, career opportunities, job satisfaction, and work-life balance.



**Figure 1 Average Monthly Income, Expenditure, And Savings By Financial Security Level**

The positive burnout-job satisfaction link, though unexpected, underscores the complexity of these constructs and indicates that contextual factors, such as coping strategies or intrinsic motivation, might mediate this relationship.

**DISCUSSION**

This study elucidates critical insights into the complex relationships among perceived financial stress, burnout, career opportunities, work-life balance, and job satisfaction among physical therapists in Karachi, Pakistan. Findings highlight significant variability in these experiences, influenced predominantly by professional designation, employment setting, and perceived financial stability. Consistent with prior literature, our data confirm that financial stress substantially contributes to burnout and negatively impacts job satisfaction, underscoring that economic insecurity profoundly influences mental health and professional performance within healthcare professionals (1,2). Notably, early-career therapists and those holding junior roles exhibited higher stress and burnout scores coupled with lower job satisfaction and work-life balance. This finding aligns with previous research reporting similar associations, where inadequate compensation and limited career advancement opportunities intensify psychological distress and decrease professional fulfillment among young clinicians (3,4).

An intriguing yet unexpected result was the positive correlation observed between burnout and job satisfaction. Although

traditionally viewed as inversely related constructs, this paradoxical finding may reflect adaptive coping strategies among therapists or reliance on external motivational factors, such as professional recognition, financial incentives from additional employment, or intrinsic career commitment despite adverse conditions (5). Such phenomena are supported by prior studies indicating that healthcare professionals might retain high job satisfaction through adaptive resilience, career meaningfulness, or secondary rewards despite experiencing significant burnout symptoms (6). Future qualitative research would be particularly valuable in clarifying the nuanced interplay between burnout symptoms and job satisfaction, exploring contextual determinants of resilience, professional identity, and coping mechanisms specific to physical therapists in resource-limited settings.

Our findings confirm previous evidence suggesting that perceptions of limited career opportunities significantly contribute to higher burnout and lower job satisfaction, reinforcing career advancement as a critical determinant of professional well-being (7). Furthermore, perceived inadequacies in institutional support exacerbate dissatisfaction and financial stress, potentially fueling attrition or motivating emigration toward more lucrative career opportunities abroad—a concerning trend previously documented among healthcare professionals in low-resource countries (8,9). This phenomenon, commonly termed "brain drain," bears significant implications not only for individual therapists but also for healthcare delivery quality and patient outcomes, emphasizing the urgent need for institutional and policy-level interventions (10).

Clinically, the study's outcomes underscore the necessity for structured career pathways, professional development opportunities, and equitable compensation frameworks to mitigate occupational stress and enhance therapist retention. Addressing financial concerns through strategic policies and supportive workplace cultures can effectively reduce burnout risks, improve clinician morale, and consequently elevate standards of patient care (11,12). Moreover, fostering work-life balance through organizational interventions such as flexible scheduling, reasonable workloads, and targeted stress-management programs might serve as preventive strategies against occupational burnout, aligning with international recommendations for maintaining healthcare workforce stability (13).

Despite these valuable insights, several limitations warrant acknowledgment. The study utilized a cross-sectional design, limiting inferences regarding causality and temporal dynamics between the studied variables. Longitudinal or prospective studies could better elucidate the directionality and evolution of these relationships over time. Additionally, reliance on self-report measures could introduce response bias, particularly social desirability bias, potentially influencing accuracy in reporting sensitive issues such as financial dissatisfaction and burnout. Although the sample size (n=420) was adequate statistically, the convenience sampling approach and geographical limitation to Karachi restrict the generalizability of findings across Pakistan's broader physical therapy workforce. Subsequent research should replicate this study in multiple cities or regions, employing randomized sampling to enhance representativeness and external validity.

Future research directions should further explore the psychological and organizational mechanisms underlying the observed burnout-job satisfaction paradox. Incorporating qualitative methodologies, such as in-depth interviews or focus groups, could offer deeper contextual understanding of therapists' coping strategies and motivational factors. Comparative international studies might also illuminate effective institutional policies and professional practices from higher-income settings that could inform interventions in Pakistan. Moreover, interventional trials testing targeted policy or workplace interventions aimed at reducing burnout, improving financial security, and enhancing professional satisfaction would significantly advance the evidence base for improving occupational health among physical therapists.

## CONCLUSION

In conclusion, the current findings substantially advance the understanding of financial and professional stressors experienced by physical therapists in Karachi, highlighting the profound impacts of financial insecurity, limited career growth, and burnout on professional satisfaction and work-life balance. Addressing these factors through targeted institutional support and evidence-based policy interventions is paramount to fostering sustainable careers, enhancing patient care quality, and retaining skilled healthcare professionals within Pakistan's evolving healthcare system (14,15).

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