

1 **Early life adversity is associated with phenotypic age but not delay discounting in**
2 **chronologically young people**

3
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26
27 **Keywords:** *adversity; ageing; psychology*

28 **Abstract**

29 Early life adversity results in accelerated ageing, which has been detected using molecular markers
30 of ageing such as telomere length and DNA methylation, even in chronologically young people.
31 Further, animal models have shown that accelerated ageing leads to a decreased willingness to wait
32 for delayed rewards. Our study aimed to develop a simpler and cheaper marker of phenotypic age, to
33 investigate links between early-life adversity, ageing and delay discounting. In 250 UK younger
34 adults (ages 17-38, 121 females, 129 males), we measured early life adversity, assessed phenotypic
35 age using 9 markers of ageing and physical function, and took two measures of delay discounting
36 (hypothetical and experiential). As expected, lower childhood socioeconomic status was associated
37 with greater phenotypic age for chronological age. Participants of lower childhood socioeconomic
38 status, and those with higher childhood trauma scores had poorer self-rated health and believed that
39 they were more likely to experience premature death. Greater phenotypic age predicted worse self-
40 rated health and lower perceived survival odds and mediated the association between childhood
41 socioeconomic status and self-rated health. Contrary to our predictions, there were no associations
42 between either early life adversity or phenotypic age and delay discounting. Neither was self-rated
43 health associated with delay discounting. Better perceived survival odds, however, predicted greater
44 hypothetical delay discounting. These findings demonstrate that accelerated ageing can be detected
45 in chronologically young people, using non-invasive low-cost phenotypic age markers. The young
46 adults in our sample who reported greater childhood adversity were not only aged according to our
47 compound phenotypic marker, but also rated their own health as being poorer and believed that they
48 were more likely to experience premature death. This suggests that people may have an awareness of
49 their physical state, which they may use to inform their estimates of their own survival odds.
50 However, our results did not support our predictions regarding the antecedents of delay discounting.

51

52 **Introduction**

53 A growing number of studies have demonstrated that early life adversity influences adult health and
54 wellbeing (e.g., Belsky et al., 2017; Kuhlman et al., 2020; Ridout et al., 2018; Suzuki, 2018). People
55 who grow up in impoverished environments, or under stressful circumstances, age more rapidly, with
56 effects being visible even in middle aged adults (Belsky et al., 2015). Studies using molecular markers
57 of ageing, such as telomere length and DNA methylation, have even shown detectable differences in
58 children and young adults based on exposure to adversity (Brody et al., 2021; Esposito et al., 2016;
59 Jovanovic et al., 2017; Shalev et al., 2013). There are also associations between childhood trauma,
60 socioeconomic hardship (including neighbourhood disadvantage), and molecular markers of ageing
61 (Alexeeff et al., 2019; Dhingra et al., 2018; Lang et al., 2020; Marini et al., 2020; Wolf et al., 2018).
62 Relatedly, neighbourhood quality has been found to be associated with allostatic load – the cumulative
63 damage accrued in the body as a result of chronic activation of stress hormones, which is known to
64 affect health (Buschmann et al., 2018; Carbone, 2020; Guidi et al., 2021). Yet, there are numerous
65 ways to operationalise and measure early life adversity, and a meta-analysis comparing effects by
66 adversity type showed that early life adversity characterised by threat, but not that characterised by
67 socioeconomic adversity, was associated with cellular ageing (Colich et al., 2020). Given the variety
68 of ways in which early life adversity can be conceptualised and measured, further investigation is
69 needed to compare the effects of these different types.

70 Whilst molecular markers of ageing have become increasingly popular, their associations with stress
71 and adversity can be small (Colich et al., 2020; Pepper et al., 2018). Blood and saliva sampling can be
72 perceived as invasive and is less acceptable to some research participants (Mayeux, 2004).
73 Furthermore, it can be practically challenging to collect and store the necessary blood or saliva
74 samples, and expensive to analyse them. By comparison, phenotypic age markers, such as balance,
75 grip strength, anthropometry and facial age are relatively cheap and non-invasive, making them more
76 practical and cost-effective for large studies and field work (Xia et al., 2017). However, with such
77 markers, it is desirable to collect measures reflective of multiple organ systems, since these may age
78 at different rates (Belsky et al., 2015). In this study, we created a composite phenotypic age marker,
79 which we used to investigate whether differences in phenotypic age can be seen in young adults who
80 have experienced greater childhood adversity. We constructed a panel of non-invasive phenotypic
81 markers of ageing and physical function, inspired by those from Belsky et al.'s (2015) study of the
82 pace of ageing in middle-aged adults. Our panel included measures such as body mass index, waist-
83 to-hip-ratio, lung function, blood pressure, resting heart rate, motor coordination, balance, and grip
84 strength. We also collected perceived facial age ratings from independent observers. Such ratings have
85 been found to be clinically useful markers of ageing in older adults (≥ 70 years old; Christensen et al.,
86 2009).

87 In addition to being associated with adult health and ageing, prior studies have shown that early life
88 adversity can be associated with differences in adult behaviour. For example, early experiences of
89 adversity and lower childhood socioeconomic status have been associated with impulsivity and with
90 measures of time preference, such as delay discounting (a measure of willingness to wait for a later-
91 larger reward, Griskevicius et al., 2011; Lovallo, 2013; Sweitzer et al., 2013). It is possible that time
92 preferences are accelerated by experiences of early life adversity because they cue an unpredictable
93 environment, in which future rewards may not materialise (Griskevicius et al., 2011; Pepper & Nettle,
94 2013, 2017). However, it may also be that early life adversity leaves people in a poorer physical state,
95 reducing subjective life expectancy, and thereby shortening time horizons (Nettle et al., 2013). Indeed,
96 studies on starlings suggest that telomere attrition experienced during development (an indicator of

97 accelerated ageing) is associated with greater adult impulsivity (Dunn et al., 2019; Nettle et al., 2015).
98 If an awareness of physical state affects delay discounting, we might therefore expect phenotypic age
99 to mediate the association between early life adversity and delay discounting. We therefore investigate
100 whether greater phenotypic age is associated with lower perceived survival odds, and steeper delay
101 discounting.

102 Based on the rationale reviewed above, we hypothesise that greater exposure to adversity should lead
103 to greater relative phenotypic age. Greater phenotypic age should, in turn, predict poorer self-perceived
104 health and survival odds (indicators of self-perceived state). Finally, poorer self-rated health and
105 survival odds may be associated with greater delay discounting (Figure 1). The objectives of this study
106 were therefore as follows:

107 O1. To develop a novel compound measure of phenotypic age using easy-to-measure non-invasive
108 markers.

109 O2. To establish whether early life adversity and cSES predict phenotypic age in young adults.

110 O3. To explore whether phenotypically older people are aware of their relatively poor state, using
111 measures of self-rated health and perceived survival odds and, if so, to investigate whether
112 phenotypic age mediates the association between adversity and perceived state.

113 O4. To establish whether phenotypic age, self-rated health, and perceived survival odds are
114 subsequent predictors of delay discounting.

115 **Methods**

116 *Participants.*

117 Two hundred and fifty participants (121 female, 129 male), aged 17-38 (mean = 21.6 years, SD =
118 3.92), were recruited to the study via a range of sources in Newcastle upon Tyne, UK, with the aim of
119 recruiting younger people from varied socioeconomic backgrounds. To ensure that the sample were
120 chronologically younger than those participants used by Belsky et al. (2015), we used 38 years as the
121 upper age boundary in recruitment. Recruitment groups included the Newcastle University student
122 body, the Newcastle Institute of Neuroscience Research Participation Pool, and local community
123 organisations in a socioeconomically deprived area of the city. Of the 250, a sub-sample of 140
124 completed the self-rated health, delay discounting, and subjective awareness measures.

125 The study had Newcastle University Research Ethics Committee approval (approval number
126 01208_1). Participants gave informed consent as part of the electronic questionnaire completed on
127 their arrival at the laboratory. Participants gave separate consent for facial photographs to be taken and
128 rated by observers (see below).

129 *Measures of early-life exposures.*

130 *Childhood trauma questionnaire.* Participants completed the Childhood Trauma Questionnaire
131 (Pennebaker & Susman, 1988). This records the presence of up to six traumatic experiences (death,
132 divorce, violence, sexual abuse, illness, or other) experienced prior to the age of 17, and retrospectively
133 assesses the level of psychological distress associated with each experience (using a 7-point scale,
134 from 1, *not at all traumatic* to 7, *extremely traumatic*). This information was used to derive two
135 variables: a count of the childhood traumas experienced, and a combined score for the level of
136 subjective stress associated with those traumas experienced. Since childhood trauma count and
137 childhood trauma score were highly correlated ($r = 0.91$, $p < 0.001$), only the latter was included in
138 our analyses. We chose to use the trauma score because it contains more information: it will naturally
139 be higher if the count of traumas is greater, but it is also sensitive to the extent to which the events
140 were reported as subjectively stressful.

141 *Childhood socioeconomic adversity.* We used three measures of childhood socioeconomic adversity:
142 subjective childhood socioeconomic status (cSES); index of multiple deprivation of residential
143 neighbourhood (IMD); and a neighbourhood quality rating obtained by having independent coders rate
144 Google Streetview images of the neighbourhood in which the respondent grew up (see below).

145 *Subjective childhood socioeconomic status (cSES).* Participants rated their agreement with three
146 statements, developed by Griskevicius et al. (2011), designed to measure cSES: (a) “*My family usually*
147 *had enough money for things when I was growing up*”; (b) “*I grew up in a relatively wealthy*
148 *neighbourhood*”; (c) “*I felt relatively wealthy compared to the other kids in my school*”. Responses,
149 on a scale from 1, *strongly disagree*, to 7, *strongly agree*, were summed.

150 *Index of Multiple Deprivation (IMD).* Participants were asked for their postcode or, if they could not
151 remember their postcode, their street address at age 5. If they could remember neither their postcode
152 nor their street address at age 5, they were asked for the earliest postcode they could remember, with
153 the corresponding age at residence. Childhood addresses and postcodes were used to obtain an area
154 score from the Office for National Statistics’ 2015 English Indices of Multiple Deprivation (IMD;
155 Office of National Statistics, 2015). The IMD combines seven area-level economic and social
156 indicators into a single score: income deprivation, employment deprivation, education, skills and

157 training deprivation, health deprivation and disability, crime, barriers to housing and services, and
158 living environment deprivation. The scores are combined using a weighting established based on the
159 academic literature and the robustness of the indicators. These IMD scores are considered a useful
160 objective measure of an individual resident's SES (Danesh et al., 1999). We used the lower layer super
161 output area (LSOA) scores, which are the smallest areas for which scores are available. A higher score
162 indicates greater deprivation, with the possible range being from 0.48 to 92.60. IMD scores were only
163 available for participants who grew up in England. For those participants who grew up abroad, or in
164 other parts of the UK, IMD score is missing from our data (n = 58).

165 *Neighbourhood quality rating.* Using the childhood postcodes and addresses, we obtained Google
166 Streetview Inline Frames (IFrames). These IFrames enabled us to embed Google Streetview for
167 participants' childhood neighbourhoods into our survey to allow independent observers to virtually
168 explore the neighbourhoods and rate them for perceived safety and quality following the methods of
169 Odgers et al. (2012). Each neighbourhood was virtually explored by between 25 and 27 independent
170 observers, who were recruited via Prolific [www.prolific.co], an online participant recruitment
171 platform that offers a high-quality participant pool of research-participant volunteers. To avoid order
172 and fatigue effects, random subsets of the neighbourhoods were presented to each observer, resulting
173 in a slight variation in the number of ratings per neighbourhood. Observers then answered the
174 following questions, again following Odgers et al. (2012): 1) "Does this seem like a safe place to
175 live?" (Answer on a scale from 0, *not at all safe* to 5, *perfectly safe*), 2) "How safe would you feel
176 walking at night in this neighbourhood?" (Answer on a scale from 0, *not at all safe* to 5, *perfectly
177 safe*), 3) "Do you think this is a good neighbourhood?" (Answer on a scale from 0, *a very bad
178 neighbourhood* to 5, *a very good neighbourhood*). Following the method of Odgers et al. (2012), we
179 summed responses to give a single score, henceforth referred to as neighbourhood quality score.

180 *Phenotypic age markers.*

181 We developed a composite phenotypic age measure, comprising several markers that have previously
182 been found to be useful indicators of ageing and physical functioning, even in those who haven't
183 reached old age (Belsky et al., 2015): body mass index (BMI), waist-to-hip-ratio (WHR), lung function
184 (FEV₁/FVC ratio), mean arterial pressure (MAP), resting heart rate (BPM), motor coordination
185 (seconds taken to complete test), balance (unipedal stance test time), grip strength taken from the
186 dominant hand (lbs of pressure), and perceived face age as rated by independent observers. The
187 supplement contains details of calculation methods and further information on how each marker was
188 measured.

189 Not all our markers correlated with chronological age in this sample (supplement table S2), which is
190 to be expected given the restricted range of participant ages. Moreover, the overall Measure of
191 Sampling Adequacy according to the Kaiser-Meyer-Olkin (KMO) test was low (0.5). Thus, a principal
192 components analysis (PCA) approach to calculating a single phenotypic age score was not deemed
193 suitable (Jia et al., 2017; Zhang et al., 2014). We therefore took the approach of using a sex-specific
194 sum of z-scores: that is, we divided the data based on sex (due to the sexual dimorphism expected for
195 most of our measures) and calculated a z-score for each participant, for each marker. The sum of those
196 z-scores gave us our age score, henceforth called *phenotypic age*. Since z-scores were calculated
197 separately for males and females, sex is not included as a covariate in models predicting phenotypic
198 age. To ensure that a higher z-score corresponded with greater phenotypic age, scores for the unipedal
199 stance test, lung function, and grip strength were reversed, since a higher score on these measures
200 corresponds to a better physical condition. For a small number of cases, individual markers were

201 missing, and a sex-specific mean was imputed before the z-score was calculated. Further details are
202 given in the supplement.

203 *Subjective measures of state.*

204 *Self-rated health.* In a sub-sample of 140 participants, self-rated health was recorded using a measure
205 from the UK Census (UK Census, 2011) The question took the form of “*How would you describe your*
206 *health in general?*” Options were on a Likert scale from ‘*very good*’ (1) to ‘*very bad*’ (5) (see
207 supplement for more details). A higher score on this measure therefore represents poorer self-rated
208 health.

209 *Perceived survival odds.* In the sub-sample of 140 participants, we also measured perceived odds of
210 premature death and self-reported health behaviour. The former was intended to explore whether more
211 phenotypically aged people subjectively felt their lives would be shorter, and the latter because it has
212 been argued that those with poorer somatic prospects should be expected to put less effort into
213 protective health behaviour (refs). Perceived odds of premature death were measured by asking a
214 question previously used in the Health and Retirement Study: “*What do you think the chances are that*
215 *you will live to be 75 or more? 0 is ‘no chance’ and 100 is ‘definitely’.*” Seventy-five years is taken as
216 the cut-off for premature death (Remington et al., 2013). Responses to this question have previously
217 been found to behave like probabilities, and to covary with relevant variables such as smoking
218 behaviour (Hurd & McGarry, 1995).

219 *Delay discounting.*

220 In the subsample of 140 participants, we also took two measures of delay discounting, a hypothetical
221 discounting task (HDDT), and an experiential discounting task (EDT).

222 *Hypothetical discounting task (HDDT).* Participants made 20 hypothetical choices between a larger
223 monetary reward “in a year's time” (the delayed reward) and a smaller monetary reward “today” (the
224 immediate reward). The delayed reward option was always £100, while the immediate reward options
225 ranged from £1 to \$99, presented in ascending order (to encourage consistent answers), with both the
226 delayed reward choices and the delay period held constant. The range of k parameters (k expresses the
227 point of indifference between immediate and delayed rewards) represented by these choices were
228 between 0.27123 and 0.00003 (where $k = (A - V) / (VD)$, with A being the amount of the delayed reward,
229 V being the present subjective value of the delayed reward and D being the delay). This range of values
230 is slightly larger than the range that can normally be expected in similar populations (Kirby et al.,
231 1999; Kirby & Maraković, 1995). Our outcome variable from this measure is simply the number of
232 times the immediate reward is chosen, as in previous studies (Pepper & Nettle, 2013). As such a higher
233 delay discounting score represents greater impatience, or lower willingness to wait.

234 *Experiential discounting task (EDT).* In the EDT, participants are presented with repeated choices
235 between smaller-sooner monetary rewards and later-larger ones with the delays (which are a matter of
236 seconds) being experienced rather than explicitly stated and hypothetical. The task was presented on a
237 computer using the Inquisit software (Millisecond, Seattle, WA; www.millisecond.com). The EDT
238 script, taken from the Inquisit test library (<http://www.millisecond.com/download/library/>), is based
239 on the EDT task described by Reynolds and Schiffbauer (2004). We modified the Inquisit script to
240 present rewards in Great British Pounds, rather than US dollars, which is the default. We also modified
241 task instructions to make them more suitable for our participants. After seeing task instructions, all
242 participants experienced a practice round. In each EDT trial, participants see two light bulbs labelled
243 with different amounts of money and must choose one. Our instructions emphasised that there was no

244 correct answer, and that participants should simply choose as they prefer. Of the two options presented,
245 the first is always 30p. The second varies but is always less than 30p. If participants choose the larger
246 reward, they experience a delay of either 0, 7, 14 or 28s, increasing with each round of trials. The
247 smaller immediate reward is received without delay, but there is some probability that it will not be
248 received at all (a 0.3 probability in all trials). Upon receiving their chosen amount of money,
249 participants must click on an illuminated bank symbol to store the money and move to the next trial.
250 The participants' "bank balance" is always visible at the bottom of the screen. To ensure that
251 participants experience both delayed and immediate outcomes, they are presented with a forced choice
252 (only one option can be selected) if they selected the same option in the 4 previous trials. The EDT
253 uses an adjusting-amount procedure to determine an indifference point for each participant (the point
254 of indifference between immediate and delayed rewards). When the larger delayed reward is chosen,
255 the value of the small immediate reward is increased, and whenever the participant chooses the smaller
256 immediate reward, its value decreases in the subsequent trial. Once a participant has chosen the same
257 number of larger delayed and smaller immediate rewards across 6 trials, the indifference point is
258 established and the round ends. Each round consists of at least 16 trials. If the indifference point is
259 established after 16 trials, the round ends. If the indifference point cannot be established, the trials
260 continue until an indifference point can be determined. To prevent the task from continuing indefinitely
261 for participants with an unclear indifference point, rounds have a set duration of 20 times the length of
262 the delay used for delivering the larger reward in that round. If a round is completed before this
263 maximum duration, the participant experiences an inter-round interval. This ensures that participants
264 do not complete the EDT more quickly by continuously selecting the immediate reward. After the
265 practice round, all participants were presented with a shortened version of the initial instructions, as a
266 reminder before beginning the 4 real rounds (one round for each delay length: 0, 7, 14 or 28s).
267 Indifference points from each of these rounds were used to calculate the area under the curve, which
268 was our main outcome variable from the EDT. As such, higher indifference points, which represent
269 greater patience, give a larger value for the area under the curve.

270 *Analysis.*

271 All statistical analyses were performed using R (R Core Team, 2021). The R script used for analysis
272 is available alongside our data on the Open Science Framework: <https://osf.io/pkqt5/>. The following
273 packages were used for data processing, description, analysis, and visualisation: tidyverse (Wickham
274 et al., 2019), corrplot (Wei & Simko, 2017), psych (Revelle, 2021), ggplot2 (Wickham, 2016), purrr
275 (Henry & Wickham, 2020), and apaTables (Stanley, 2021).

276 We first examined distributions of, and Pearson's correlations between, our key measures of adversity
277 and of phenotypic age. Since our childhood socioeconomic adversity variables (cSES, IMD score and
278 neighbourhood quality score) were only moderately correlated (Table 2), we ran a multiple linear
279 regression model predicting phenotypic age using all the childhood socioeconomic variables as
280 separate predictors of phenotypic age. Since it is qualitatively different from socioeconomic adversity,
281 we ran a separate model with childhood trauma score as the predictor. Both models controlled for
282 chronological age as there was some variation in this (ages ranged from 17-38). As phenotypic age
283 was the outcome variable, and phenotypic age was calculated with respect to sex, we did not control
284 for sex in these models.

285 To assess how early life adversity related to self-rated health, and perceived odds of survival beyond
286 75 (the threshold before which death is considered premature), we ran multiple linear regression
287 models predicting self-rated health and perceived survival odds from our childhood socioeconomic

288 adversity variables, and from childhood trauma score. We then did the same to assess the relationships
289 between phenotypic age and self-rated health, and phenotypic age and perceived survival odds. We
290 ran mediation analyses using the R PROCESS macro (Hayes, 2022) to assess whether phenotypic age
291 was a mediator of the associations between cSES and subjective health/perceived survival odds.

292 We then ran separate multiple linear regression models predicting our delay discounting measures
293 (hypothetical delay discounting and EDT area under the curve) from our childhood socioeconomic
294 variables, our childhood trauma score, and phenotypic age. Both models controlled for chronological
295 age and sex. We did not look for mediation effects, as originally planned, as there were no associations
296 to be mediated.

297 **Results**

298 Descriptive statistics for the continuous predictor variables are shown in table 1.

299 Table 1.

300 *Descriptive statistics for our continuous predictor variables: age and the early life adversity measures*

	n	Mean	SD	Median	Min	Max	Possible range
Chronological age	250	21.61	3.92	20.00	17	38	17 - 38
cSES	250	14.28	4.14	15.00	3	21	3 - 21
Postcode IMD score *	192	15.33	14.12	10.50	1	69	0.53 – 87.80
Childhood trauma count #	139	1.57	1.25	2.00	0	5	0 - 6
Childhood trauma score #	139	7.01	6.26	6.00	0	28	0 - 42
Neighbourhood quality score	237	10.47	1.50	10.67	5	14	0 - 15

301 *Note.* *n* = sample size. *SD* = standard deviation. * For postcode IMD score, some data are missing where participants could
302 not recall or did not want to give their childhood postcode, or where they were not resident in England as a child, meaning
303 that an IMD score was not available. A higher IMD score indicates greater deprivation. # Childhood trauma questions were
304 only asked of a subset of participants (*n* = 139). Since childhood trauma count and childhood trauma score were highly
305 correlated, we used only childhood trauma score in our main analyses. Childhood trauma count is included here solely to
306 give descriptive information.

307 *Objective 1: Phenotypic age markers and the associations between them*

308 Descriptive information for our phenotypic age markers is given in the supplement (table S1). There
309 were significant positive correlations between some, but not all, individual phenotypic age markers
310 (table S2). These correlations were small to medium in size ($r = 0.13 - 0.41$). Phenotypic age was
311 associated with chronological age ($r = 0.21, p < 0.001$).

312 *Objective 2: Early life adversity and phenotypic age*

313 Neighbourhood quality scores were significantly correlated with postcode IMD scores ($r = -0.47, p <$
314 0.001 , table 2), such that higher deprivation according to the IMD was associated with a lower
315 perceived neighbourhood quality, in line with the findings of Odgers et al (2012). There was also a
316 significant association between cSES and neighbourhood quality scores: the neighbourhoods of those
317 participants who reported higher cSES were given higher neighbourhood quality ratings by our
318 independent observers ($r = 0.29, p < 0.001$, table 2). In line with this, there was also a significant
319 negative correlation between cSES and IMD scores ($r = -0.57, p < 0.001$, table 2), indicating decreasing
320 area deprivation with increasing cSES.

321 There were no significant associations between neighbourhood quality scores and reported childhood
322 trauma scores ($r = -0.14, p = 0.09$), or between IMD scores and childhood trauma scores ($r = -0.07, p$
323 $= 0.47$). However, higher cSES scores were associated with lower childhood trauma scores ($r = -0.24,$
324 $p < 0.01$).

325 Zero-order correlations revealed associations between both subjective cSES and postcode IMD score
326 and phenotypic age (table 2). Perceived neighbourhood quality was not correlated with phenotypic
327 age, despite its association with both cSES and IMD score. In a multiple linear regression model
328 including all our cSES variables, and controlling for chronological age, only cSES predicted

329 phenotypic age (table 3). Our childhood trauma score did not significantly predict phenotypic age in a
 330 model controlling for chronological age ($\beta = 0.41$, $p = 0.16$, $n = 139$, $F(2,136) = 1.37$, $R^2 = 0.01$).

331 Table 2.

332 Means, standard deviations, and correlations with confidence intervals for adversity variables,
 333 chronological and phenotypic age.

334

Variable	<i>M</i>	<i>SD</i>	1	2	3	4	5
1. cSES	14.28	4.14					
2. Postcode IMD score	15.33	14.12	-.57** [-.66, -.47]				
3. Neighbourhood quality score	10.47	1.50	.29** [.17, .40]	-.47** [-.57, -.35]			
4. Childhood trauma score	7.01	6.26	-.24** [-.39, -.07]	-.07 [-.25, .12]	-.14 [-.30, .03]		
5. Chronological age	21.61	3.92	-.11 [-.23, .01]	.27** [.13, .39]	-.03 [-.16, .09]	-.05 [-.21, .12]	
6. Phenotypic age	0.00	3.34	-.27** [-.38, -.15]	.30** [.16, .42]	-.12 [-.25, .01]	.12 [-.04, .28]	.28** [.16, .39]

335 *Note.* *M* and *SD* are used to represent mean and standard deviation, respectively. Values in square brackets indicate the
 336 95% confidence interval for each correlation. The confidence interval is a plausible range of population correlations that
 337 could have caused the sample correlation (Cumming, 2014). * indicates $p < .05$. ** indicates $p < .01$. A higher cSES
 338 score indicates higher SES, whilst a higher postcode IMD score indicates a more deprived childhood postcode and a
 339 higher neighbourhood quality score indicates a better perceived quality of neighbourhood.

340

341

342 Table 3.
 343 Regression results using phenotypic age as the outcome variable and socioeconomic adversity
 344 variables as the predictors.
 345

Predictor	<i>Beta</i>	<i>Beta</i>		<i>sr</i> ²	<i>sr</i> ²		Fit
		95% CI [LL, UL]			95% CI [LL, UL]		
(Intercept)	-0.24	[-0.75, 0.27]					
cSES	-0.71*	[-1.30, -0.12]		.03	[-.02, .07]		
Postcode IMD score	0.51	[-0.16, 1.18]		.01	[-.02, .04]		
Neighbourhood quality score	-0.10	[-0.70, 0.50]		.00	[-.01, .01]		
Chronological age	0.10	[-0.53, 0.73]		.00	[-.01, .01]		
							<i>R</i> ² = .106**
							95% CI [.02,.18]

346 *Note.* *Beta* indicates the standardized regression weights. *sr*² represents the semi-partial correlation squared. *LL* and *UL*
 347 indicate the lower and upper limits of a confidence interval, respectively. * indicates *p* < .05. ** indicates *p* < .01.
 348

349

350 *Objective 3: Early life adversity, phenotypic age and their associations with perceived health and*
351 *survival odds*352 Zero-order correlations revealed associations between cSES and subjective health, with participants of
353 higher cSES reporting better health. A higher childhood trauma score was also associated with poorer
354 subjective health. People with a higher cSES score also perceived their odds of survival beyond 75,
355 the age before which death is considered premature, to be better. Meanwhile, people with higher
356 childhood trauma scores perceived their odds of survival beyond 75 to be poorer (table 4).

357 Table 4.

358 *Means, standard deviations, and correlations with confidence intervals for early life adversity*
359 *measures, self-rated health, and perceived survival odds*

360

Variable	<i>M</i>	<i>SD</i>	1	2	3	4	5
1. cSES	14.28	4.14					
2. Postcode IMD score	15.33	14.12	-.57** [-.66, -.47]				
3. Neighbourhood quality score	10.47	1.50	.29** [.17, .40]	-.47** [-.57, -.35]			
4. Childhood trauma score	7.01	6.26	-.24** [-.39, -.07]	-.07 [-.25, .12]	-.14 [-.30, .03]		
5. Subjective health	2.00	0.74	-.32** [-.46, -.16]	.13 [-.05, .31]	-.08 [-.24, .09]	.28** [.12, .43]	
6. Perceived survival odds	77.69	16.47	.33** [.18, .47]	-.09 [-.27, .09]	.13 [-.03, .29]	-.23** [-.38, -.06]	-.32** [-.46, -.16]

361 *Note.* *M* and *SD* are used to represent mean and standard deviation, respectively.

362 Values in square brackets indicate the 95% confidence interval for each correlation.

363 The confidence interval is a plausible range of population correlations that could have caused the sample correlation
364 (Cumming, 2014).365 * Indicates $p < .05$. ** indicates $p < .01$.

366

367 In multiple linear regression models controlling for chronological age and sex, cSES and childhood
368 trauma scores remained significant predictors of self-rated health (table 5). The models also revealed
369 sex differences in self-rated health, with females reporting better subjective health (table 5; Mean_{male}
370 = 2.16, SD_{Male} = 0.76, Mean_{Female} = 1.91, SD_{Female} = 0.72). Full models also confirmed that the
371 relationship between cSES and perceived survival odds held when controlling for chronological age
372 and sex (table 6). The models revealed a sex difference in perceived survival odds, such that males

373 perceived themselves as less likely to survive beyond the age of 75 – the threshold for premature death
 374 (table 6; Mean_{male} = 72.69, SD_{Male} = 20.24, Mean_{Female} = 80.59, SD_{Female} = 13.11).

375 Models controlling for chronological age revealed that greater phenotypic age corresponded with
 376 poorer self-rated health ($\beta = 0.13$, $p < 0.001$, $n = 139$) and lower perceived odds of survival beyond
 377 the age of 75 ($\beta = -0.07$, $p < 0.05$, $n = 139$).

378 Mediation analysis using the R PROCESS macro revealed that around 33% of the association between
 379 cSES and self-rated health was mediated by phenotypic age ($\beta_{\text{indirect}} = -0.08$, 95% CIs = -0.15, -0.02).
 380 However, phenotypic age was not a significant mediator of the association between cSES and
 381 perceived survival odds ($\beta_{\text{indirect}} = 0.03$, 95% CIs = -0.0003, 0.08).

382 Table 5.

383

384 *Regression results from models including socioeconomic adversity variables and childhood trauma*
 385 *score, and controlling for age and sex, both with self-rated health as the outcome.*

386

Predictor	Beta	Beta 95% CI [LL, UL]	sr ²	sr ² 95% CI [LL, UL]	r	Fit
(Intercept)	0.41	[-0.28, 1.10]				
cSES	-0.26*	[-0.48, -0.05]	.05	[-.03, .12]	-.27**	
Postcode IMD score	0.03	[-0.24, 0.30]	.00	[-.01, .01]	.13	
Neighbourhood quality score	-0.03	[-0.24, 0.18]	.00	[-.01, .01]	-.07	
Chronological age	-0.36	[-0.84, 0.12]	.02	[-.03, .06]	-.12	
Sex	-0.34	[-0.73, 0.04]	.03	[-.03, .08]	-.22*	
						R ² = .121* 95% CI [.00, .21]
(Intercept)	0.51	[-0.08, 1.09]				
Childhood trauma score	0.28**	[0.12, 0.44]	.08	[-.00, .17]	.28**	
Chronological age	-0.18	[-0.55, 0.19]	.01	[-.02, .03]	-.09	
Sex	-0.36*	[-0.69, -0.03]	.03	[-.02, .08]	-.16	
						R ² = .115** 95% CI [.02, .21]

387

388 *Note.* beta indicates the standardized regression weights. sr² represents the semi-partial correlation squared. r represents
 389 the zero-order correlation. LL and UL indicate the lower and upper limits of a confidence interval, respectively.

390 * indicates $p < .05$. ** indicates $p < .01$.

391

392

393

394 Table 6.

395 *Regression results from models including socioeconomic adversity variables and childhood trauma*
 396 *score, and controlling for age and sex, both with perceived survival beyond age 75 as the outcome.*
 397

Predictor	<i>Beta</i>	<i>Beta</i> 95% CI [LL, UL]	<i>sr</i> ²	<i>sr</i> ² 95% CI [LL, UL]	<i>r</i>	Fit
(Intercept)	-0.70*	[-1.37, -0.03]				
cSES	0.31**	[0.10, 0.52]	.07	[-.02, .16]	.31**	
Postcode IMD score	0.08	[-0.18, 0.35]	.00	[-.02, .02]	-.09	
Neighbourhood quality score	0.07	[-0.14, 0.27]	.00	[-.02, .02]	.09	
Chronological age	-0.10	[-0.57, 0.37]	.00	[-.01, .01]	-.05	
Sex	0.41*	[0.03, 0.78]	.04	[-.03, .10]	.25**	
						<i>R</i> ² = .140** 95% CI [.01,.23]
(Intercept)	-0.93**	[-1.52, -0.35]				
Childhood trauma score	-0.24**	[-0.40, -0.08]	.06	[-.02, .13]	-.23**	
Chronological age	-0.28	[-0.65, 0.09]	.01	[-.02, .05]	-.12	
Sex	0.49**	[0.16, 0.82]	.06	[-.02, .13]	.23**	
						<i>R</i> ² = .124** 95% CI [.03, .22]

398 *Note.* A significant *b*-weight indicates the beta-weight and semi-partial correlation are also significant. *b* represents
 399 unstandardized regression weights. *beta* indicates the standardized regression weights. *sr*² represents the semi-partial
 400 correlation squared. *r* represents the zero-order correlation. *LL* and *UL* indicate the lower and upper limits of a
 401 confidence interval, respectively.

402 * indicates *p* < .05. ** indicates *p* < .01.

403

404 *Objective 4: Phenotypic age and delay discounting*

405

406 There was a significant negative association between the HDDT and EDT scores (*r* = -0.25, *p* <
 407 0.01), indicating that greater patience during the EDT was associated with fewer immediate choices
 408 on the HDDT. None of the socioeconomic adversity measures significantly predicted HDDT scores,
 409 and neither did childhood trauma score, nor phenotypic age (table S3). Measures of early
 410 socioeconomic adversity and trauma score did not predict impatience in the EDT, and neither did
 411 phenotypic age (table S4). Since neither early life adversity nor phenotypic age predicted delay
 412 discounting, we did not test for mediation effects. There was, also no association between self-rated
 413 health and either HDDT or EDT scores (tables S3 & S4). Neither did perceived survival odds predict
 414 EDT scores (table S4). There was, however a small, significant association between perceived
 415 survival odds and HDDT score such that greater perceived survival odds were associated with
 416 steeper delay discounting.

417

418 Figure 3 shows a summary of which of our predictions were supported by our data. Some measures
 419 of early life adversity (cSES and childhood trauma score) were associated with greater phenotypic
 420 age which, as predicted, was subsequently associated with poorer self-rated health and lower
 421 perceived survival odds. However, self-rated health and perceived survival odds did not predict
 422 experiential delay discounting and only perceived survival odds were significantly associated with
 423 HDDT scores. The association, however, was small, and not in the expected direction, and thus did
 424 not support of our predictions.

425 Discussion

426

427 In this study, we developed a compound phenotypic age marker to establish whether phenotypic age
428 differences could be detected in younger people who had experienced greater early life adversity, and
429 whether phenotypic age would be associated with poorer self-rated health, poorer perceived survival
430 odds, and greater delay discounting. We predicted that greater early adversity would be associated
431 with greater phenotypic age which, in turn, would predict poorer health and perceived survival odds,
432 and greater delay discounting.

433 In line with our expectations, cSES and childhood neighbourhood IMD scores were correlated with
434 phenotypic age scores. However, despite its relationship with the other measures of childhood
435 socioeconomic adversity, childhood neighbourhood quality (as rated by independent observers via
436 Google Streetview) was not associated with phenotypic age. Further, in a model including all
437 childhood socioeconomic adversity measures as predictors, only cSES was a significant predictor of
438 phenotypic age. This may be a result of our sample being chronologically young, or of the cross-
439 sectional design of our study, since longitudinal changes in neighbourhood socioeconomic status have
440 been found to be associated with changes in telomere attrition in older adults (Brown et al., 2021).
441 Contrary to our predictions, there was no association between childhood trauma score and phenotypic
442 age, despite childhood trauma score being associated with both self-rated health and perceived survival
443 odds. This is surprising, given that a recent meta-analysis revealed that early life adversity
444 characterised by threat, but not by deprivation or SES, was associated with ageing (Colich et al., 2020).

445 Participants of lower cSES had higher perceived odds of premature death, as did those with higher
446 childhood trauma scores. A greater phenotypic age was associated with poorer self-rated health and
447 lower perceived survival odds, suggesting that participants of lower cSES are not only in a poorer
448 state, but also know that they are, and believe that this will increase their odds of premature death.
449 Formal mediation analysis supported a mediating effect of phenotypic age in the association between
450 cSES and self-rated health, but not in the relationship between cSES and perceived survival odds. An
451 open question is whether people, even when they are chronologically young and generally healthy, can
452 proprioceptively sense their physiological state, or whether this is something that they infer based on
453 their knowledge of their environments or the likely consequences of their health behaviour. Whilst
454 some have attempted investigations into the possibility that people may sense their own impending
455 deaths (Miglietta et al., 2009; Ngeh, 2003), it remains difficult to discern whether people can really do
456 this, or how. It may be because they sense their own internal state but recall biases and alternative
457 mechanisms are not easily ruled out.

458 We did not detect any of the predicted associations between early life adversities and our hypothetical
459 and experiential measures of delay discounting. Neither did we see the predicted association between
460 phenotypic age and delay discounting. This was counter to our expectations, given that prior studies
461 have indicated associations between early life socioeconomic adversity and adult delay discounting
462 (Acheson et al., 2019; Fields et al., 2014; Griskevicius et al., 2011; Lovallo, 2013; Sweitzer et al.,
463 2013). However, reviews have demonstrated that findings are mixed overall (Fields et al., 2014), and
464 some studies have found associations to be moderated by other factors, such as genotype (Sweitzer et
465 al., 2013) or immediate environment (Griskevicius et al., 2011). Our study may also be limited in terms
466 of power, as we only had delay discounting data for a subsample of our participants. Given that meta-
467 analysis has revealed both cumulative and concurrent stress to be associated with measures of delay
468 discounting and impulsivity (Fields et al., 2014), an interesting question remains: Do people who have
469 experienced more early adversity also experience more stress as adults, and could adult stress levels
470 account for some of the association previously ascribed to early life adversity?

471

472 Self-rated health and perceived survival odds were not associated with area under the curve from the
473 experiential discounting task. We did find that our measure of perceived survival odds was associated
474 with hypothetical delay discounting, but the direction of the association was contrary to our prediction.
475 On the basis that poorer survival odds introduce collection risk (the risk that circumstances will
476 intervene to prevent the collection of future rewards), we predicted that they would be associated with
477 greater delay discounting (Bulley & Pepper, 2017; Mell et al., 2019; Pepper & Nettle, 2013, 2017).
478 However, we found a small but significant association in the opposite direction. Whilst this association
479 may be spurious, it may also indicate that more-complex relationships are at play. For example, there
480 may be interactions between early life experiences, current perceptions of environment, and
481 physiological state. Interactions between factors such as cSES and genotype (Sweitzer et al., 2013)
482 and cSES and risk primes (Griskevicius et al., 2011), and cSES and current scarcity (Griskevicius et
483 al., 2013) have been found to predict delay discounting in prior studies. However, such studies require
484 replication (Pepper et al., 2017) and attempts at research synthesis are needed.

485

486 A key strength of this study is that it provides a novel measure of phenotypic age, which is cheap, non-
487 invasive, and uses portable equipment, making it suitable for field studies. Our measure showed
488 associations with measures of early adversity which are similar to, or stronger than, associations seen
489 using biomarkers of ageing such as telomeres and DNA methylation (for effect sizes from meta-
490 analyses, see Colich et al., 2020; Pepper et al., 2018), even in an age-restricted set of chronologically
491 young people. A potential limitation of the measure is that it doesn't cover all organ systems because,
492 without taking blood and urine samples, measures such as blood glucose, cholesterol and urea nitrogen
493 cannot be used. However, our measure of phenotypic age shows a moderate association with self-rated
494 health ($r = 0.41$) – a stronger association, indeed, than those seen with popular biomarkers such as
495 telomere length, epigenetic clocks, biological age measures calculated using the Klemera-Doubal
496 method, and innovative composite measures such as pace of ageing (correlations for which range
497 between $r = -0.02$ and $r = -0.28$; Belsky, Moffitt, et al., 2017). This is not to say that the association
498 with self-rated health provides an index of the performance of our measure relative to others. Merely,
499 that the fact that we see associations of similar magnitudes and directions to those using other
500 biological age markers in other studies indicates a degree of predictive validity for our measure of
501 phenotypic age. We note that another measure has recently been developed, which has also been
502 referred to as Phenotypic Age (Liu et al., 2018). Though our approaches are similar in that they use a
503 linear combination of markers, Liu et al. (2018) combine clinical chemistry biomarkers, while we have
504 used low-cost non-invasive markers of physical functioning, which may come into their own for use
505 in field studies, rather with than clinical samples.

506

507 Using a novel composite measure of phenotypic age, this study adds to a body of literature showing
508 effects of early adversity on ageing. Our findings show that the effects of early adversity can be
509 detected using non-invasive low-cost ageing markers, even in chronologically young adults. The
510 study also adds to a body of mixed findings around the predictors of delay discounting, suggesting
511 that more investigation is needed to fully understand the interplay between early environment,
512 physical state, and perceptions of current environment in influencing preferences regarding delayed
513 rewards.

514

515 **Ethical approval**

516 The study had Newcastle University Research Ethics Committee approval (approval number
517 01208_1). Participants gave informed consent as part of the electronic questionnaire completed on
518 their arrival at the laboratory. Participants gave separate consent for facial photographs to be taken and
519 rated by observers.

520 **Funding**

521 This project has received funding from the European Research Council (ERC) under the European
522 Union's Horizon 2020 research and innovation programme (grant agreement no. AdG 666669,
523 COMSTAR, to D.N.).

524 **Conflicts of interest**

525 The authors have no conflicts of interest to declare.

526 **References**

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678

679 **Figure captions**

680

681 *Figure 1. The predicted relationships between adversity, phenotypic age, self-perceived health &*
682 *survival odds, and delay discounting.*

683

684 *Figure 2. Plots representing the zero-order correlations between A) cSES and phenotypic age ($r = -$*
685 *0.27, $p < .0001$), B) Phenotypic age and self-rated health ($r = 0.41, p < .0001$), C) cSES and self-*
686 *rated health ($r = -0.31, p < .001$), and D) Phenotypic age and delay discounting score ($r = -0.06, p$*
687 *= .51).*

688

689 *Figure 3. A summary showing which of the predicted relationships between adversity, phenotypic*
690 *age, self-perceived health & survival odds, and delay discounting are supported by our data.*