

1 **The association between recent stressful life events and brain**  
2 **structure: a UK Biobank longitudinal MRI study**

3

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21 **Shortened version of the title:**

22 Recent stress and changes in brain structure

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23 **Abstract**

24

25 **Background**

26 Recent stressful life events (SLEs) are an established risk factor for a range of psychiatric  
27 disorders. Animal studies have shown evidence of grey matter (GM) reductions associated with  
28 stress, and previous work has found similar associations in humans. However longitudinal studies  
29 investigating the association between stress and changes in brain structure are limited.

30

31 **Methods**

32 The current study uses longitudinal data from the UK Biobank and comprises 4,543 participants  
33 with structural neuroimaging and recent SLE data (mean age=61.5 years). We analysed the  
34 association between recent SLEs and changes in brain structure, determined using the  
35 longitudinal FreeSurfer pipeline, focusing on total GM volume and five a priori brain regions: the  
36 hippocampus, amygdala, anterior cingulate cortex, orbitofrontal cortex, and insula. We also  
37 examined if depression and childhood adversity moderated the relationship between SLEs and  
38 brain structure.

39

40 **Results**

41 Individuals who had experienced recent SLEs exhibited a slower rate of hippocampal decrease  
42 over time compared to individuals who did not report any SLEs. Individuals with depression  
43 exhibited smaller GM volumes when exposed to recent SLEs. There was no effect of childhood  
44 adversity on the relationship between SLEs and brain structure.

45

46 **Conclusions**

47 Our findings suggest recent SLEs are not directly associated with an accelerated decline in brain  
48 volumes in a population sample of older adults, but instead may alter brain structure via affective  
49 disorder psychopathology. Further work is needed to investigate the effects of stress in younger

50 populations who may be more vulnerable to stress-induced changes, and may yet pinpoint brain  
51 regions linked to stress-related disorders.

52

53 **Keywords:** *recent stress, structural neuroimaging, longitudinal, grey matter*

54

**55 Introduction**

56

57 Stressful life events (SLEs) are a recognised risk factor for a range of disorders including  
58 depression, psychosis and infectious illnesses [1]. The brain is central to responding to external  
59 stressors and regulating the biological stress response [2]. Findings from animal studies have  
60 suggested prolonged exposure to stress can cause reductions in grey matter (GM) volumes within  
61 the brain in areas such as the hippocampus, cingulate cortex, and prefrontal regions [3-5]. This  
62 has been attributed to the hypothalamic-pituitary-adrenal (HPA) axis, the main biological system  
63 that secretes glucocorticoids in response to stress, which is thought to be neurotoxic at sustained  
64 levels [6, 7]. It is posited this could in part be due to excitotoxicity, where the over-stimulation of  
65 cells via glutamate receptors are further exacerbated by elevated glucocorticoids, resulting in  
66 neuronal damage [8, 9].

67

68 Cross-sectional structural neuroimaging studies have reported associations between recent SLEs  
69 in adulthood and smaller grey matter (GM) volumes within regions including the anterior cingulate  
70 cortex (ACC), insula, prefrontal cortex, hippocampus, and amygdala in healthy adults [10-13]. To  
71 clarify the direction of effect, studies using longitudinal data are required, of which we are aware  
72 of only two in non-clinical samples. Papagni et al. [14] ( $N=26$ ) found reductions in the  
73 hippocampus, parahippocampus, and anterior cingulate cortex (ACC) associated with SLEs that  
74 occurred over a three-month period. Ringwald et al. [15] ( $N=212$ ) found a negative association  
75 between SLEs and GM volume changes over a two-year follow-up period within the medial  
76 prefrontal cortex. These findings indicate that recent SLEs may have a detectable effect on  
77 macroscopic brain structure.

78

79 The current study investigated the effects of recent SLEs on brain structure using a large,  
80 longitudinal, population dataset from the UK Biobank (<https://www.ukbiobank.ac.uk>). Previous  
81 work examining the neural correlates of lifetime adulthood stress and early life adversity using  
82 cross-sectional UK Biobank data has been carried out by McManus et al. [16], where the authors

83 did not find a significant association with GM volumes in their hypothesised regions-of-interest  
84 (ROIs): the hippocampus, amygdala, and thalamus. Here, we sought to investigate whether recent  
85 SLEs are distinctly associated with brain structural changes in this population sample. We have  
86 focused on total GM volume and five subregions of the brain: the hippocampus, amygdala, ACC,  
87 orbitofrontal cortex (OFC), and insula. These regions have previously been implicated in the  
88 regulation of the stress response [7], with evidence of structural neuroanatomical changes within  
89 these regions associated with stress in non-clinical adult samples [10-15, 17]. These brain regions  
90 have also been observed to exhibit aberrant functional connectivity associated with stress in  
91 healthy adults [18, 19], and in animal studies [20]. One study further observed persistent  
92 anomalous resting-state connectivity in rodents a week after being exposed to a stressor within  
93 the prefrontal cortex and amygdala [21].

94

95 We have analysed a subset of UK Biobank participants who had available structural neuroimaging  
96 and recent SLE data measured at two timepoints. We categorised participants into two groups  
97 based on whether they had any or no recent SLE exposure and examined for group differences  
98 in brain structure. We hypothesised that individuals exposed to recent SLEs would have smaller  
99 brain volumes and lower cortical thickness, and that changes in their brain structure over the  
100 follow-up period would be more adversely affected when compared to individuals without recent  
101 SLE exposure. Among individuals with recent SLE exposure, we hypothesised that brain structural  
102 measures would be negatively associated with the number of events.

**103 Methods**

104

**105 UK Biobank data**

106 The UK Biobank is a population-based cohort of over 500,000 participants from across the United  
107 Kingdom (<https://www.ukbiobank.ac.uk>), recruited between the ages of 40-69 [28]. Recruitment  
108 began in 2006, and baseline data were collected covering an extensive range of variables relating  
109 to health and wellbeing, sociodemographic measures, and lifestyle. There have since been three  
110 follow-up assessments, where imaging data were collected in the latter two [29]. Between 2014-  
111 2020, participants completed their first MRI scan, while data collection for the second MRI scan  
112 occurred between 2019-2022. At each follow-up, participants who completed the MRI scan also  
113 completed the main assessment suite on the same day, which included recent SLE data and  
114 depressive symptom data. The current study used data from participants who had complete  
115 structural MRI data and recent SLE data at both imaging visits ( $N = 4,543$ ). In between  
116 assessments, participants were also invited to complete one-off online questionnaires such as the  
117 2016 Mental Health Questionnaire (see Figure S1 in the supplement for a timeline illustrating data  
118 collection). The current study obtained only childhood adversity data from the Mental Health  
119 Questionnaire. Figure S2 presents a flow chart depicting sample sizes of the analyses and a list  
120 of the variables used is reported in Table S1.

121

122 The UK Biobank obtained ethical approval from the Research Ethics Committee  
123 (Ref:11/NW/0382), and participants provided written, informed consent. Data in the current study  
124 (application ID: 87152) were retrieved from the UK Biobank in July 2023.

125

**126 Recent stressful life events**

127 At each imaging assessment, participants were asked if they had experienced any SLEs within  
128 the last two years ([Data-Field 6145](#)). Participants selected events from a pre-specified list of six  
129 events which included: a serious illness, injury or assault to self or to a close relative, death of a  
130 close relative or spouse/partner, marital separation/divorce, or financial difficulties. We calculated

131 an SLE score based on the number of events (0 to 6). Participants were assigned group  
132 membership at each timepoint to either SLE-, for scores of zero, or SLE+, for scores greater than  
133 zero. In our analyses, we compared brain structural measures between the two groups, and we  
134 also examined the association between the SLE score and brain structure within the SLE+ group.

135

### 136 ***Neuroimaging measures***

137 The UK Biobank's MRI acquisition protocol and quality control has been previously described [30].  
138 Participants were scanned at four centres (Cheadle, Reading, Newcastle, and Bristol) using the  
139 same scanner model (3T Siemens Skyra). At the time of data retrieval in the current study, there  
140 were no repeat imaging scans completed at Bristol and therefore only data from three centres  
141 have been included.

142

143 T1-weighted scans from both timepoints were processed using the longitudinal stream in the  
144 software FreeSurfer (v7.3.2) (<https://surfer.nmr.mgh.harvard.edu>) [31], which has demonstrated  
145 reliable structural measurements for longitudinal neuroimaging analysis [32]. Segmented regions  
146 were derived based on the Desikan-Killiany Atlas [33]. In the current study, we focused on global  
147 total GM volume and five brain regions which have been previously associated with recent stress  
148 in healthy adults: (1) hippocampus [14, 34, 35]; (2) amygdala [12, 35]; (3) OFC [10, 13]; (4) ACC  
149 [11, 13, 14]; and (5) insula [13, 17]. Results from the FreeSurfer processing were assessed  
150 following the ENIGMA Quality Control (QC) Protocol  
151 (<https://enigma.ini.usc.edu/protocols/imaging-protocols/>), where seven participants were  
152 excluded due to poor data quality. Further details are reported in the supplement.

153

154 For the subcortical regions, the hippocampus and amygdala, we analysed bilateral GM volumes  
155 summing left and right volume measures as obtained from FreeSurfer. For the cortical regions,  
156 the OFC, ACC, and insula, we analysed the mean cortical thickness, which was calculated by  
157 averaging the FreeSurfer thickness estimates across hemispheres for each region.

158

159 ***Other non-imaging variables***

160 *Time*

161 The time between assessments was considered as the time from the first imaging assessment  
162 and calculated using the assessment date ([Data-Field 53](#)) for each participant. Time at the first  
163 imaging assessment was therefore zero across all participants. The time to the second imaging  
164 assessment was calculated in days by subtracting assessment dates, and dividing by 365 to  
165 convert it to years.

166

167 *Depressive symptoms*

168 Recent depressive symptoms were measured using the total score of the Patient Health  
169 Questionnaire (PHQ)-2 ([Data-Fields 2050-2080](#)), the depression subscale of the PHQ-4 [36, 37].  
170 We selected the PHQ-2 as this data were collected on the same day as the MRI scans and was  
171 the most complete measure of psychopathology. As a large number of participants scored zero,  
172 indicating no recent depressive symptoms, we grouped participants based on the established  
173 PHQ-2 cut-off score, where scores of  $\geq 3$  indicated probable depression (PHQ+) and  $< 3$  indicated  
174 no probable depression (PHQ-) [36].

175

176 *Childhood adversity*

177 Participants completed the Childhood Trauma Screener (CTS-5) [38] as part of the online 2016  
178 Mental Health Questionnaire ([Data-Fields 20489-20491](#)), and a total CTS-5 score was calculated.  
179 Not all participants completed the online assessment, which was issued between follow-up  
180 assessments, and 1,219 participants were missing data. As just over half of participants reported  
181 experiencing no childhood adversity, we created a childhood adversity (CA) grouping where  
182 participants were assigned membership based on whether they experienced any (CA+) or no  
183 childhood adversity (CA-).

184

185 *Sociodemographic variables*



186 Other variables used in the current study as potential confounders included: employment status  
187 ([Data-Field 6142](#)), the presence of a long-standing illness, disability or infirmity ([Data-Field 2188](#)),  
188 alcohol intake frequency ([Data-Field 1558](#)), smoking status ([Data-Field 20116](#)), and the Townsend  
189 deprivation index ([Data-Field 22189](#)). The Townsend deprivation index measures socioeconomic  
190 deprivation, with higher scores indicating higher deprivation [39]. Further details regarding the  
191 treatment of the variables are reported in the supplement.

192

### 193 **Statistical Analysis**

194 All analyses were conducted in R (v4.3.1), with the statistical significance level set at  $p < .05$  (two-  
195 tailed).

196

197 Sample characteristics of the SLE- and SLE+ groups were compared using independent sample  
198 t-tests or chi-square tests as appropriate, using data from the first imaging assessment or at  
199 recruitment.

200

201 Our primary analysis was to compare brain structural measures between the groups SLE+ and  
202 SLE-. We employed linear mixed models (LMM), using the R package *lme4* [40], and participants  
203 were modelled with random intercepts to account for the repeated measures. LMMs do not require  
204 data to be measured at consistent time intervals making it suitable for analysing longitudinal data  
205 [41]. We fitted separate LMMs with each brain structural measure as the outcome variable, and  
206 SLE group, time, and the interaction term SLE group  $\times$  time as the main fixed effects. The  
207 interaction term allowed us to examine whether there were group differences in brain structural  
208 changes over the study period. Time was measured in years from the date of the first imaging  
209 assessment.

210

211 In an additional analysis we fitted LMMs using SLE score with data from only the SLE+ group, to  
212 examine whether the number of SLEs were associated with changes in brain structure. Separate

213 LMMs were modelled for each brain structural measure as the outcome variable, and with SLE  
214 score, time, and SLE score  $\times$  time as the main fixed effects.

215

216 In exploratory analysis, we investigated whether recent SLEs influenced the relationship between  
217 depression and brain structure, given the strong evidence linking recent stress and the onset of  
218 depressive disorders [22, 23]. We fitted LMMs with depression group (PHQ+ or PHQ-), SLE group,  
219 and the interaction term SLE group  $\times$  depression group as the main fixed effects, controlling for  
220 time. We also considered the effects of childhood adversity as it has been associated with smaller  
221 brain volumes [24, 25], and is linked to an increased sensitivity to stress in later life, potentially  
222 amplifying the effects of stress in adulthood [26, 27]. To examine for the effects of childhood  
223 adversity, we fitted LMMs to include CA group (CA+ or CA-), SLE group, and the interaction term  
224 CA group  $\times$  SLE group as the main fixed effects, controlling for time.

225

226 In all models, where the interaction term was not significant, we re-fitted the models excluding the  
227 interaction term to report the fixed effects of the variables of interest [42]. All models were adjusted  
228 for age, age<sup>2</sup> (where age was taken at the first imaging assessment), sex, total intracranial volume  
229 (ICV), and scan centre, included as fixed effects. Age and total ICV were standardised to avoid  
230 varying scales across covariates affecting model convergence [40]. Neuroimaging and SLE data  
231 were used across both timepoints in all models.

232

233 To adjust for multiple comparisons, we used a 5% false discovery rate (FDR) correction inclusive  
234 of the main and exploratory analyses (51 *p*-values). The *p*-values reported in the results section  
235 are uncorrected, with a superscript indicating whether significant *p*-values had passed correction.

236

237 We conducted several sensitivity analyses to test for changes to the significance of our results in  
238 our main SLE group analysis. Firstly, we excluded data from participants who had experienced a  
239 stroke in their lifetime ( $n=52$ ), and who had outlier total ICV ( $n=36$ ), defined in the ENIGMA QC  
240 protocol as 2.698 standard deviations above or below the sample mean ICV. Next, we adjusted

241 the models for potential confounding sociodemographic variables, which were found to be different  
242 between SLE groups (see Table 1): employment status, the presence of a long-standing illness,  
243 disability or infirmity, alcohol intake frequency, smoking status, and the Townsend deprivation  
244 index. Finally, we re-fit the models to include a broader range of neuroimaging confounders as  
245 identified by Alfaro-Almagro et al. [43], which included non-linear terms for time, age and sex  
246 interactions, and head motion measures. Further details are provided in the supplement.

247

### 248 ***Whole-brain exploratory analysis***

249 We conducted a final exploratory analysis looking at group differences in structural measures  
250 across all FreeSurfer regions in the brain between SLE+ and SLE-. This analysis was to provide  
251 further insight into potential stress-affected brain regions separate from our analytical plan detailed  
252 above. Using LMMs with SLE group as the main fixed effect, and controlling for time, we examined  
253 left and right cortical thickness and surface area measures for a total of 68 regions, and left and  
254 right subcortical volumes for a total of 18 regions. Results were corrected for multiple comparisons  
255 using a 5% FDR correction.

**256 Results**

257

**258 *Sample characteristics***

259 The current study used 4,543 participants from the UK Biobank who had available neuroimaging  
260 and recent SLE data at both imaging assessments. Sample characteristics and group differences  
261 between SLE+ and SLE- at the first imaging assessment are reported in Table 1. The SLE+ group  
262 were younger, consisted of more females, were more likely to be in employment, consumed less  
263 alcohol, more likely to be current smokers, and lived in more socioeconomically deprived areas.  
264 More SLE+ individuals reported having a long-standing illness, disability or infirmity and  
265 depression, and had a mean SLE score of 1.26 (SD=0.53) at the first imaging assessment. The  
266 frequencies of SLE types are reported in Table S2. All participants completed two imaging  
267 assessments with a mean time of 2.65 years (SD=1.09; Range 1.00-7.34 years) between  
268 assessments.

269

**270 *Associations between recent SLEs and brain structure***

271 The estimates of the main effects of SLE group and time are reported in Table 2 for the LMMs  
272 fitted for each brain structure. Where the interaction term for SLE group  $\times$  time was not significant,  
273 the reported coefficient estimates are from the models where we have excluded the interaction  
274 term.

275

276 Only the hippocampus revealed a significant SLE group  $\times$  time interaction, where hippocampal  
277 volumes decreased over time at a slower rate in the SLE+ group as compared to the SLE- group  
278 (seen by the different slopes in Figure 1). In all other brain regions, SLE group did not have a  
279 significant effect, suggesting there was no difference in brain structure between SLE+ and SLE-  
280 when controlling for time. All brain regions, except for the ACC, reported a significant effect of time,  
281 exhibiting a reduction in GM volumes and in mean cortical thickness over the follow-up period.  
282 The full model results are reported in Table S3.

283

284 When we examined for associations between the SLE score and brain structure within the SLE+  
285 group, we did not find any significant effect of the interaction term SLE score  $\times$  time, nor of the  
286 SLE score as a main effect (see Table S4). This suggests the number of events was not associated  
287 with brain structure.

288

### 289 ***Exploratory analyses of the effects of depression and childhood adversity***

290 The results from the exploratory analysis investigating the effects of depression group (PHQ+ or  
291 PHQ-) are reported in Table 3. The interaction term SLE group  $\times$  depression group only had a  
292 significant effect on total GM volume. Individuals with probable depression exhibited smaller total  
293 GM volumes where they reported recent SLEs, compared to those who did not report any recent  
294 SLEs (Figure 2). We also observed a significant interaction effect of SLE group  $\times$  depression group  
295 on hippocampal volumes, however this did not pass correction ( $p_{corrected}=.070$ ). The full model  
296 estimates are reported in Table S5.

297

298 We did not find a significant interaction between SLE group and CA group associated with brain  
299 structure, nor was there a main effect of CA group on brain structure in the subsequent models  
300 excluding the interaction term (all  $p > .05$ ). Our results indicate there were no differences in brain  
301 structure between individuals who had experienced childhood adversity and those who had not.  
302 The full model estimates are reported in Table S6.

303

### 304 ***Sensitivity analyses***

305 There were no changes to the significance of our results when we excluded individuals who  
306 reported having a stroke in their lifetime or outlier total ICV, and nor when we included the lifestyle  
307 and sociodemographic variables as covariates of no interest. When we expanded our model to  
308 include the additional neuroimaging confounders, the interaction between SLE group  $\times$  time  
309 associated with the hippocampus was no longer significant.

310

### 311 ***Whole-brain exploratory analysis***

312 The results of the whole-brain analysis are reported in the supplementary material Table S7 for  
313 group differences between SLE+ and SLE-. None of the findings survived correction for multiple  
314 comparisons.

**315 Discussion**

316

317 We investigated for the effects of recent SLEs on brain structure using a longitudinal neuroimaging  
318 dataset from a large population cohort. The hippocampus exhibited a slower decline in GM volume  
319 over the study period in individuals with recent SLE exposure compared to those without recent  
320 SLE exposure. In exploratory analysis, total GM volume differed between SLE exposure groups  
321 in individuals with depression but not in non-depressed individuals. We found childhood adversity  
322 had no effect on the relationship between recent SLEs and brain structure.

323

324 Our results exhibited a decrease in hippocampal volumes with time, which is expected in terms of  
325 aging-related changes [44]. However, contrary to our expectations, the SLE+ group exhibited a  
326 slower rate of volume reduction over the follow-up period. The hippocampus is highly plastic, and  
327 while this may make it a region of vulnerability in many disorders [45], hippocampal GM volume  
328 reduction might be countered through mental stimulation, exercise, or social interaction [46-50],  
329 which may serve as protective factors. This may explain our findings, as a higher proportion of the  
330 SLE+ group were still in employment, which could suggest higher mental stimulation, and were  
331 found to consume less alcohol, a risk factor associated with brain shrinkage [51, 52]. However,  
332 there were no changes to our results when we controlled for employment status and alcohol intake  
333 in a sensitivity analysis. The interaction between SLE group and time was no longer significant  
334 when we expanded our model to include a wider set of neuroimaging confounders. However, the  
335 difference in the rate of hippocampal volume change between SLE groups was very subtle,  
336 estimated to be slower by 0.007ml/year in the SLE+ group (see the interaction term of SLE Group  
337 × Time in Table 2).

338

339 It is possible that stress may pose more of a risk at a younger age, given the global median age  
340 of onset for stress-related disorders was found to be below 35 years [53]. Neuroimaging studies  
341 investigating stress in older cohorts (>60 years) are limited. One longitudinal study, in a depressed  
342 and non-depressed sample ( $N=159$ , mean age=70 years), found that SLEs were associated with

343 larger hippocampal volumes at baseline but there was no evidence of a temporal association  
344 between SLEs and brain structure [54]. Another cross-sectional study ( $N=466$ , mean age=71  
345 years) reported SLEs that occurred over the age of 65 were associated with greater amygdala  
346 volumes, but not with hippocampal volumes [55]. Previous longitudinal studies by Papagni et al.  
347 [14] and Ringwald et al. [15] that found significant associations between recent SLEs and changes  
348 in brain structure analysed younger samples with mean ages of 25.2 years ( $N=26$ ) and 32.8 years  
349 ( $N=212$ ) respectively, suggesting stress-induced changes could be more prominent in younger  
350 populations.

351

352 Stress is subjective to an individual's experience, and it may be the perception of stressful events  
353 that is more relevant to structural brain changes rather than the occurrence of an event. Previous  
354 cross-sectional work has reported associations between higher perceived stress levels and  
355 smaller GM volumes within the prefrontal cortex [56] and insula [17], and a longitudinal study has  
356 suggested that a smaller hippocampus represents a vulnerability to stress [57]. There is also some  
357 evidence of rumination being associated with larger GM volumes within the prefrontal cortex and  
358 ACC [58], which may have affected our results. As such, future studies could incorporate  
359 subjective measures of stress and rumination.

360

361 We found total GM volume differed between depressed individuals with and without recent SLE  
362 exposure, but not in nondepressed individuals. Stress is linked to the onset of depression [22, 23]  
363 and severe subclinical depressive symptoms have been associated with smaller GM volumes [59,  
364 60]. Our findings indicate that recent stress may influence the association between depressive  
365 symptoms and total GM volume as has been previously reported [61]. However, further work is  
366 required to clarify the direction of effect as smaller GM volumes have been associated with major  
367 depressive disorder in non-stress studies [62, 63]. In addition, affective-disorder psychopathology  
368 could result in an individual becoming susceptible to SLEs [64, 65], subsequently leading to further  
369 harmful effects. We did not observe any effects of childhood adversity on the association between



370 recent SLEs and brain structure. However, as childhood adversity is thought to increase sensitivity  
371 to stress [26, 27], perceived stress levels may be more relevant in this context.

372

373 The current study had several limitations. Firstly, the questionnaire capturing recent SLEs was  
374 limited to six events. While these events are found in other validated life event questionnaires [66,  
375 67], it did not capture other event types such as having serious problems with a friend or being the  
376 victim of theft. The questionnaire also did not facilitate for the reporting of multiple events of the  
377 same type, meaning the data may have underreported the number of SLEs. The UK Biobank data  
378 comprised individuals from mainly white European ethnic backgrounds (97% of the current  
379 sample), and older adults, affecting the generalisability of results to other racial and ethnic groups.  
380 In addition, we may be observing a survival bias in the study sample as participants have actively  
381 participated in repeated data collection, which could indicate that they are overall healthier and  
382 perhaps more resilient to stress. The time between assessments varied with some participants  
383 completing a follow-up assessment more than two years after their first imaging assessment. It is  
384 therefore possible that SLEs with potentially impactful or lasting effects may have occurred outside  
385 of the two-year period defining a recent SLE, and were therefore not accounted for in the study.  
386 Future study design using experience sampling methods to record daily stressors over a shorter  
387 period may be an alternative approach to capture an individual's experience of stress.

388

389 In conclusion, using longitudinal neuroimaging data from a large population cohort, we have found  
390 that recent SLEs may not accelerate brain structure reductions in older adults, but may influence  
391 changes through affective disorder psychopathology. Further research is needed to uncover the  
392 effects of stress on the general population, with a particular focus on younger populations, who  
393 may be more vulnerable to stress-induced changes. This work may yet pinpoint vulnerable brain  
394 regions linked to stress-related disorders.

395 **Supplementary material:**

396 For supplementary material accompanying this paper, visit [cambridge.org/EPA](https://cambridge.org/EPA).

397

398 **Acknowledgements:**

399 We are grateful to the UK Biobank participants for their commitment and contribution, and the UK  
400 Biobank team for managing the data. This research has been conducted using the UK Biobank  
401 Resource under Application Number 87152.

402

403 **Funding statement:**

404 C. See is supported by the UK Medical Research Council (MR/N013700/1) and King's College  
405 London member of the MRC Doctoral Training Partnership in Biomedical Sciences. For the  
406 purposes of open access, the author has applied a Creative Commons Attribution (CC BY) licence  
407 to any Accepted Author Manuscript version arising from this submission.

408

409 **Conflicts of interest:**

410 C. See, L. Valmaggia, A. Tan, and M. Kempton declare no conflicts of interest.

411

412 **Author contributions:**

413 C. See conceptualised the study with M. Kempton and L. Valmaggia. C. See managed the project  
414 administration of the database, developed the methodology, performed the data processing and  
415 analysis, and prepared the original draft of the manuscript and carried out all revisions under the  
416 supervision of M. Kempton and L. Valmaggia. A. Tan reviewed the statistical approach. M.  
417 Kempton, L. Valmaggia, and A. Tan reviewed and edited the manuscript. All authors approved the  
418 final version of the manuscript.

419

420 **Ethics approval:**

421 The UK Biobank has ethics approval from the North West Multi-centre Research Ethics Committee  
422 (Ref:11/NW/0382), which was renewed recently in 2021. Further details are provided on the UK  
423 Biobank website (<https://www.ukbiobank.ac.uk>).

424

425 **Competing interests:**

426 The authors declare none.

427

428 **Data availability:**

429 Data are available via the UK Biobank (<https://www.ukbiobank.ac.uk>).

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431

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