



Mental health and financial problems: A bibliometric study

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Abstract

Purpose – This study examines the relationship between financial stress and mental health, focusing on adaptation mechanisms and the socio-cultural factors influencing resilience. It also identifies key research trends, emerging themes, and global collaborations.

Method – A bibliometric analysis was conducted on 488 articles from the Scopus database (2019–2024). The study employed multiple linear regression and path analysis to assess the effects of financial stress on mental health, with socio-cultural factors as an intervening variable. A sample of 100 individuals was selected using a simple random sampling method. Data analysis was performed using R software and the Biblioshiny application, incorporating keyword analysis, research collaboration mapping, and thematic classification.

Result – The findings indicate a significant increase in research on financial stress, mental health, and coping strategies. Cross-country collaborations have strengthened, particularly among the United States, the United Kingdom, and China. Emerging topics such as financial resilience and adaptive strategies are gaining attention. The study highlights the complex relationship between financial stress and mental well-being, influenced by economic conditions and social support systems.

Implication – The study suggests integrating financial and psychological interventions to enhance coping mechanisms and improve societal well-being, offering insights for policymakers.

Originality/Value – This research is the first to incorporate socio-cultural factors as an intervening variable, providing a comprehensive framework for understanding financial stress and mental health.

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Kata Kunci:

Kesehatan mental, stres keuangan, strategi penanggulangan, ketahanan keuangan, analisis bibliometrik.

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Abstract

Tujuan – Studi ini mengkaji hubungan antara stres keuangan dan kesehatan mental, dengan fokus pada mekanisme adaptasi dan faktor-faktor sosio-budaya yang memengaruhi ketahanan. Studi ini juga mengidentifikasi tren penelitian utama, tema-tema yang muncul, dan kolaborasi global.

Metode – Analisis bibliometrik dilakukan pada 488 artikel dari basis data Scopus (2019–2024). Studi ini menggunakan regresi linier berganda dan analisis jalur untuk menilai dampak stres keuangan terhadap kesehatan mental, dengan faktor sosio-budaya sebagai variabel perantara. Sebuah sampel terdiri dari 100 individu dipilih menggunakan metode sampling acak sederhana. Analisis data dilakukan menggunakan perangkat lunak R dan aplikasi Biblioshiny, yang mencakup analisis kata kunci, pemetaan kolaborasi penelitian, dan klasifikasi tematik.

Hasil – Temuan menunjukkan peningkatan signifikan dalam penelitian tentang stres keuangan, kesehatan mental, dan strategi koping. Kolaborasi antar negara semakin kuat, terutama antara Amerika Serikat, Inggris, dan China. Topik-topik baru seperti ketahanan keuangan dan strategi adaptif mulai mendapat perhatian. Studi ini menyoroti hubungan kompleks antara stres keuangan dan kesejahteraan mental, yang dipengaruhi oleh kondisi ekonomi dan sistem dukungan sosial.

Implikasi – Studi ini menyarankan integrasi intervensi keuangan dan psikologis untuk meningkatkan mekanisme penanggulangan dan meningkatkan kesejahteraan masyarakat, memberikan wawasan bagi pembuat kebijakan.

Orisinalitas/Nilai – Penelitian ini merupakan yang pertama kali memasukkan faktor sosio-budaya sebagai variabel perantara, menyediakan kerangka kerja komprehensif untuk memahami stres keuangan dan kesehatan mental.

Introduction

In the past decade, research on the relationship between mental health and financial issues has grown significantly. Numerous studies have demonstrated that financial stressors, such as debt, economic uncertainty, and unemployment, have a profound impact on individuals' psychological well-being (Borrescio-Higa et al., 2022). These stressors are associated with an increased risk of depression, anxiety, and other complex mental health disorders (Penninx et al., 2021). During global economic crises, such as the COVID-19 pandemic, these effects became even more pronounced, highlighting the critical need to understand the interplay between financial instability and mental health (Konstantakopoulos et al., 2020; Talamonti et al., 2024). As a result, themes such as "financial stress" and "mental health" have become central topics in academic discourse.

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While research on this subject has expanded, significant gaps remain. A key question is why some populations can withstand financial stress without significant mental health disruptions, while others are more vulnerable (Glonti et al., 2015; Ismaila et al., 2024; Solberg et al., 2023; ; Mubarak & Karim, 2022; Stevenson et al., 2022). Although cultural background, regional differences, and access to social resources influence vulnerability, these elements are often underexplored in existing literature (Fog, 2021; Götz et al., 2021). Moreover, the psychological adaptation and resilience mechanisms that help individuals cope with financial stress have been insufficiently studied (Fonseca et al., 2021).

This bibliometric study aims to fill these gaps by systematically analyzing global publication trends on the intersection of mental health and financial issues. Using data from 488 articles indexed in the Scopus database from 2019 to 2024, this study aims to identify and classify emerging research themes, map global research collaborations, and examine the conceptual frameworks that underpin the current understanding of the topic. Specifically, the study will assess the evolution of research on financial stress over the past five years, with a focus on integrating socio-cultural factors and resilience mechanisms into existing theoretical models.

One of the key contributions of this study will be to demonstrate how bibliometric analysis can reveal emerging themes, such as "financial well-being" and "coping strategies," which are gaining attention in the literature but have not yet been fully integrated into existing theoretical frameworks. Additionally, this study will examine global collaborations and the geographical distribution of research, highlighting the need for interdisciplinary approaches to comprehensively address the relationship between financial stress and mental health comprehensively. By identifying gaps in the literature, this research aims to offer strategic recommendations for future studies that incorporate cultural, regional, and social resource factors, which are often underrepresented in traditional financial stress research.

In conclusion, this study aims to contribute to the literature on mental health and financial issues by identifying emerging research trends and key themes. It will provide insights into the evolution of this field, highlighting gaps in the literature and suggesting areas for future exploration. While the findings can inform researchers and guide the development of future studies, the role of this bibliometric analysis is to provide a clearer understanding of current research patterns, rather than directly offering policy recommendations. This review emphasizes the importance of interdisciplinary perspectives and holistic approaches in addressing the increasingly complex relationship between mental health and financial stress.

Research Method

Data Collection Process

JAGC | 4 Data for this study were collected from the Scopus database (www.scopus.com), one of the largest and most reliable academic data sources. The selection of the 2019–2024 time frame was based on the need to capture recent trends and developments in research on mental health and financial issues. These five years were chosen to align with significant global economic events, such as the aftermath of the COVID-19 pandemic, which may have influenced mental health and financial research during this time. This time frame enables the analysis of how these issues have evolved and how the literature has responded to emerging economic and health challenges.

Data collection was conducted on December 20, 2024. It is essential to note that the content of bibliographic databases, such as Scopus, is dynamic and subject to change over time as new articles are added. Therefore, while the data set reflects the articles available on the collection date, future analyses may yield slightly different results as new publications are indexed.

The inclusion criteria for the study encompassed peer-reviewed journal articles, literature reviews, and empirical studies relevant to the themes of "mental health" and "financial issues." Opinion articles and non-peer-reviewed publications were excluded. Four hundred eighty-eight articles met these criteria and were selected for further analysis. While this sample size is relatively small compared to the overall body of literature on the topic, it is sufficient for the bibliometric analysis to identify emerging trends and key research themes. To assess the adequacy of the sample, further sensitivity analysis could be conducted in future studies to evaluate whether the sample size sufficiently captures the breadth of research on this topic.

The data collected included information on author names, institutions, keywords, citation counts, and the geographical distribution of publications, which were used to map research trends and global collaborations.

Data Analysis Techniques

Data analysis was conducted using the R software with the Biblioshiny application, which enabled in-depth bibliometric analysis (Ghorbani, 2024; Ribeiro et al., 2022). The analysis process began with descriptive statistics to outline the number of publications per year, the geographical distribution of authors, and the research institutions involved. Subsequently, keyword analysis was performed to identify the main themes in the literature based on keyword frequency.

To analyze research collaboration networks, we examined patterns of collaboration among authors and countries, which were visualized using a Country Collaboration Map. The thematic maps were then created to classify research topics into four categories: Motor Themes, Basic Themes, Niche Themes, and Emerging or Declining Themes, based on two key metrics—centrality and density. Centrality was calculated by assessing the frequency and interconnections of keywords or themes, with more frequent and interconnected themes classified as motor themes. Density was measured by evaluating the number of connections between themes, with more densely connected themes classified as either basic or emerging. Specific thresholds for centrality and density were established based on the dataset's value distribution, and sensitivity analyses were conducted to ensure robustness. The reliability of the thematic classification was evaluated by applying different thresholds for centrality and density and checking the consistency of the classification results.

Additionally, citation analysis was used to identify documents with significant impact in the literature, highlighting the most frequently cited works. This approach provided quantitative insights into literature trends and qualitative analysis of key themes, author contributions, and potential future research directions. By integrating these methods, the study provides valuable strategic guidance for researchers and policymakers to better understand the complex interplay between mental health and financial issues.

Results and Discussions

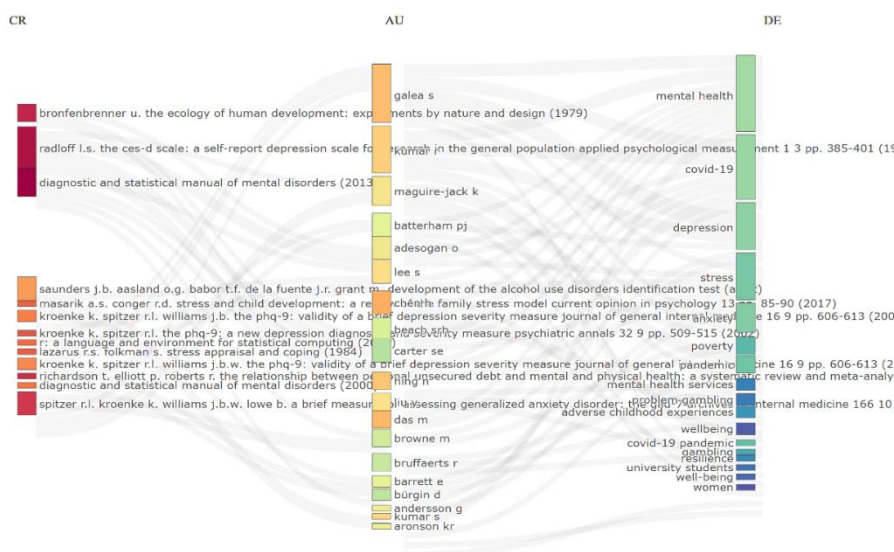


Figure 1. Three-Field Plot Correlations of Mental Health and Financial Issues

Figure 1 illustrates the relationships among three key elements in the research literature: citation references (CR), authors (AU), and keywords (DE). This plot reveals critical patterns that provide insights into research trends and academic collaborations in mental health and financial issues. On the left side, the citation reference column highlights the most frequently cited works in the related literature. References such as Bronfenbrenner (1979) on ecological development theory and Radloff (1977) on the CES-D scale for depression are prominent. These references serve as foundational works that underpin numerous studies emphasizing the interaction between psychological well-being and financial conditions.

In the center, the author column displays the names of the literature's most active and influential contributors. Authors such as (I. Galea (2021; S. Galea et al., 2020) stands out with significant contributions in terms of publication volume and citation impact. This indicates that they are key in interdisciplinary research that combines mental health and financial factors. On the right, the keyword column highlights the most frequently used terms, such as "mental health," "depression," "stress," and "poverty." These keywords reflect the primary focus of the research, which is to understand how financial stress and socio-economic conditions affect individual mental health. Additionally, keywords such as "coping strategies" and "financial well-being" highlight the increasing attention to solutions and mitigation efforts that have been developed.

The connecting lines in Figure 1 illustrate the interconnections among references, authors, and research themes. For example, research on "mental health" is often linked to the work of Kroenke & Spitzer (2002), indicating strong academic support from specific authors. This also reflects the collective contributions in advancing the understanding of the relationship between financial stress and mental health. Figure 1 provides valuable strategic insights for researchers to identify trends, key themes, and potential interdisciplinary collaborations. By integrating information about references, author contributions, and thematic focus, this analysis supports the design of more targeted and socially relevant research initiatives that address contemporary societal needs.

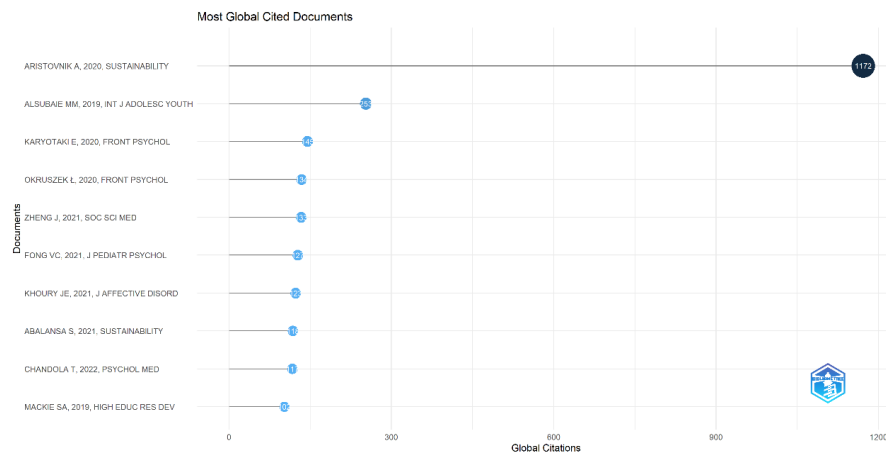


Figure 2. Most Globally Cited Author Documents

Figure 2 highlights the most globally cited documents, showcasing the significant contributions of these works to the development of scientific literature. The document with the highest number of citations is by Aristovnik et al. (2020), which focuses on sustainability, with 1,172 citations. This top position reflects the substantial impact of the work on scientific discussions related to sustainability. Additionally, the study by Alsubaie et al. (2019), published in the *International Journal of Adolescence and Youth*, received 366 citations, emphasizing its critical role in adolescent developmental psychology. Other documents, such as those by Karyotaki et al. (2020) and Okruszek & Chrustowicz (2020), demonstrate high relevance in topics like clinical psychology and mental well-being, garnering 145 and 123 citations, respectively.

The range of topics analyzed spans sustainability, psychology, mental health, and education, reflecting the diversity of research areas that interest the scientific community. These documents provide theoretical foundations and offer practical insights for researchers and policymakers to develop evidence-based solutions. Overall, Figure 2 underscores the importance of high-quality literature in shaping impactful scientific discussions, serving as key reference points for global research and policy development.

Figure 3 illustrates the geographical distribution of corresponding authors by the number of documents published. The figure is divided into two collaboration categories: single-country publications (SCP), represented in blue, and multiple-country publications (MCP), represented in red. The United States (USA) ranks at the top with the highest number of publications, demonstrating its dominance in contributing to scientific literature. Most publications from the USA are SCP, indicating a strong domestic research capacity.

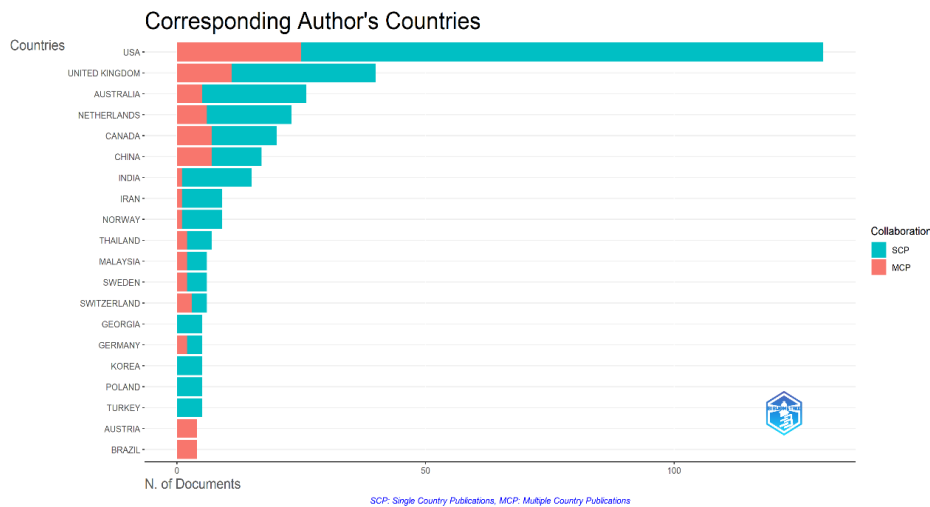


Figure 3. Single-Country Publications and Multiple-Country Publications

The United Kingdom (UK) holds the second position, with a relatively balanced contribution between SCP and MCP, reflecting its active engagement in international collaboration. Australia, the Netherlands, and Canada follow, highlighting their significant roles in global research. Countries like China, India, and Iran also show notable research activity, although most originates from SCP. In contrast, countries like Norway and Switzerland tend to be more active in MCP, reflecting their focus on cross-country collaborations.

Figure 3 provides insights into global research collaboration patterns and each country's vital role in driving scientific contributions. Countries with a higher proportion of MCP demonstrate openness and engagement in international networks, which can amplify the global impact of their research. On the other hand, a dominance of SCP reflects strong domestic research capacities, particularly in countries like the USA and China. This analysis forms a basis for understanding the dynamics of research collaboration and the geographical influence within scientific literature.



Figure 4. The Most Used Keywords in Publications from 2019 to 2024

Figure 4 illustrates a word cloud showcasing the most frequently used keywords in the literature related to mental health and financial issues. Terms such as "mental health," "humans," "female," "male," and "adult" dominate, indicating the primary focus on mental health and its connection to demographic factors like gender and age groups. Additionally, keywords such as "anxiety," "depression," "adolescent," and "child" reflect significant attention to various age ranges, from children to adults, in the context of mental health. Other topics, such as "financial stress," "poverty," and "social support," emphasize the close relationship between mental health and socio-economic pressures, highlighting the need to understand the impact of social environments on psychological well-being.

Research methodologies are also evident in terms such as "controlled study," "major clinical study," and "cohort analysis," indicating that data-driven approaches and clinical studies predominate in this body of literature. Keywords like "pandemic" and "COVID-19" provide specific context, underscoring the impact of the global crisis on mental health. Figure 4 offers valuable insights into key themes, research directions, and the socio-economic relevance and methodologies employed in this field. As such, this word cloud is an effective visual tool for understanding the research focus and guiding future studies in the domain.

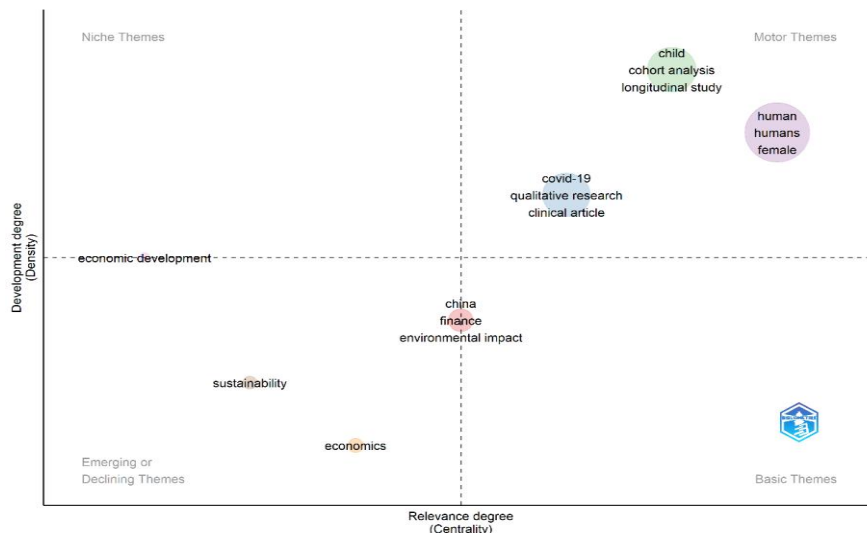


Figure 5. Thematic Map Analysis

Figure 5 depicts a thematic map categorizing various research topics based on their level of development (density) and relevance (centrality). The upper-right quadrant, referred to as Motor Themes, includes topics such as "human," "female," "child," along with research methods like "cohort analysis" and "longitudinal study." These highly developed themes hold significant relevance in the literature, making them central to research, particularly in mental health studies related to demographic factors such as age and gender.

In the lower-right quadrant, Basic Themes encompass topics such as "China," "finance," and "environmental impact," which, while relevant, require further development to strengthen their academic impact. Conversely, the upper-left quadrant, Niche Themes, contains topics such as "economic development," which are highly developed but of more limited relevance. These themes are often specific and essential within certain contexts. Meanwhile, the lower-left quadrant, Emerging or Declining Themes, includes topics such as "sustainability" and "economics," indicating themes that are either emerging or experiencing a decline in relevance. These themes demand innovation or new approaches

to maintain significance in academic discussions. Overall, the thematic map provides a strategic guide for researchers to understand the positioning of various topics within the literature. The main themes in the Motor Themes quadrant offer a robust foundation for research, while the themes in other quadrants present opportunities for new exploration and further development across various research fields.

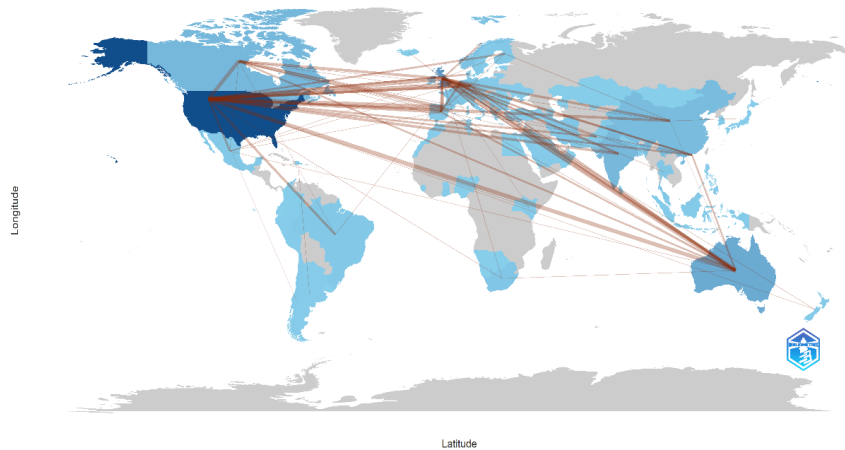


Figure 6. Country Collaboration Map

Figure 6 illustrates global research collaborations based on contributions and inter-country partnerships. The connecting lines between countries represent the level of international research collaboration, with the thickness of the lines indicating the intensity of these partnerships. The United States stands out as the central hub of global collaboration, maintaining strong connections with countries in Europe, Asia, and Oceania, reflecting its leadership role in cross-country research.

Countries such as the United Kingdom, Australia, and Canada also show significant levels of international collaboration, particularly with other developed nations. Cross-continental connections, such as those between North America and Asia as well as North America and Europe, serve as key indicators of the global nature of research, involving extensive scientific networks. Countries like China and India are also increasingly active in fostering collaborations, signaling their growing contributions to the international research landscape.

Figure 6 highlights how research collaborations foster innovation and scientific development by integrating perspectives from diverse countries. Cross-country collaborations are essential for addressing global challenges, such as mental health, sustainability, and economic impacts, through multidisciplinary, evidence-based approaches. This highlights the importance of inclusive scientific networks in generating broader global research and policy-making impacts.

Discussion

Findings from this study demonstrate that the relationship between mental health and financial issues is a significant and evolving area of research. A bibliometric analysis of 488 articles published between 2019 and 2024 reveals several key trends. First, the number of publications addressing these issues has increased significantly in recent years, driven by global economic instability and growing awareness of the importance of mental health. Dominant themes such as "financial stress," "mental health," "coping strategies," and "financial well-being" reflect the urgency of these topics in both academic and public discussions. Moreover, the geographical distribution of research highlights significant contributions from developed countries, such as the United States, the United Kingdom, and

Australia, which exhibit high levels of international collaboration. These findings underscore the global relevance of this issue and the need for multidisciplinary approaches to address it effectively (Jennings & Astin, 2017).

JAGC | 10 The study also reveals a shift in research focus toward more practical themes, such as understanding individual adaptation mechanisms and developing interventions to mitigate the negative effects of financial stress on mental health (Frankham et al., 2020; Hou et al., 2021; Kansime et al., 2021). Emerging areas of research, including financial resilience and the socio-economic determinants of mental health, are also gaining attention (Kirkbride et al., 2024; Ruiz-Pérez et al., 2017), reflecting the field's evolution and its importance in informing policies and interventions aimed at enhancing societal well-being.

One explanation for the increasing attention to this topic is the growing recognition of the bidirectional relationship between financial difficulties and mental health challenges. Research shows that financial stress can exacerbate mental health conditions such as anxiety and depression (Asebedo & Wilmarth, 2017; Suhardita et al., 2025; Viseu et al., 2018) by creating persistent insecurity and limiting access to healthcare resources (Kessler et al., 2022; Twenge & Joiner, 2020). Conversely, poor mental health can hinder individuals' ability to manage financial responsibilities, creating a negative cycle that worsens both conditions (Barros Pena et al., 2021; Kesavayuth & Zikos, 2024; Kristoffersen et al., 2024). This dynamic has become increasingly apparent during global crises, such as the COVID-19 pandemic, which simultaneously exacerbated both financial and psychological vulnerabilities.

The findings align with previous literature emphasizing the importance of socio-economic factors in determining mental health outcomes. For example, (I. Galea, 2021) highlights that individuals from low-income groups or those who have lost their jobs are more vulnerable to the psychological impacts of financial stress. The significant presence of themes such as “financial well-being” and “coping strategies” in the analyzed articles reflects a growing interest in understanding how individuals and communities adapt to financial difficulties (Affleck & Mellor, 2006; Carley et al., 2022; de la Cuesta-González et al., 2021). This is consistent with frameworks such as those proposed by Kislyakov et al. (2022) and Lazarus (1984), which emphasize the importance of problem-focused and emotion-focused strategies in alleviating stress.

The study also highlights substantial international collaboration, as evidenced by the Country Collaboration Map. This reflects a global interest in addressing mental health and financial stability issues. Countries like the United States and the United Kingdom lead in publications and collaborate with developing countries to generate deeper cross-cultural insights. Such trends enrich literature perspectives and enhance the generalizability of findings across diverse socio-economic contexts (Majeed & Ainin, 2021).

The implications of these findings are far-reaching. From a policy perspective, the results emphasize the need for integrated interventions that address financial and psychological dimensions (Belcher et al., 2024). Policies such as affordable mental health services, financial education programs, and employment support can play a vital role in breaking the cycle of financial stress and mental health decline (Liu et al., 2015; White et al., 2019). For instance, previous studies have shown promise in integrated counseling initiatives that combine financial advice with psychological support.

From an academic standpoint, the study uncovers several gaps in the literature that warrant further exploration. While significant progress has been made in understanding the impact of financial stress on mental health, little attention has been paid to the role of cultural and regional factors in shaping this dynamic (Kim et al., 2020; Truong et al., 2024; Zhang et al., 2024). Future research could focus on how different cultural contexts influence individual adaptation mechanisms and access to support systems (Hechanova et al., 2021; Remskar et al., 2022). Additionally, exploring the long-term effects of financial resilience strategies and their scalability across various populations could provide policymakers and practitioners with valuable insights (Hamid et al., 2023; Kamble et al., 2024; Zainuri et al., 2024).

Overall, this study underscores the importance of addressing mental health and financial issues as interconnected challenges. By deepening our understanding of this relationship, the findings contribute to the development of more holistic and effective solutions for enhancing individual and societal well-being. Integrating research, policy, and practice will be crucial for achieving sustainable progress in this field.

Conclusion

This study has several limitations, including the restricted analysis period from 2019 to 2024, which may not fully capture long-term trends in the literature. The keyword-based search method also carries the risk of overlooking studies that use different terms or indirectly address the relationship between mental health and financial stress. Nevertheless, the study provides valuable insights into the related literature's main themes, publication trends, and international collaborations. For future research, it is recommended to expand the scope of databases, extend the analysis period, and incorporate qualitative approaches to explore the socio-cultural context and individual adaptation mechanisms more deeply. These findings also highlight the importance of integrated interventions in public policy that combine financial support with mental health services to enhance overall societal well-being.

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