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Towards Concise Reporting of Financial Stress: A Bibliometric Review of Eight Decades of Research

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Abstract: Financial stress is an unescapable global issue impacting millions, exacerbated by economic uncertainty, growing living costs, and income inequality. This stress affects individuals' mental and physical health, lowers productivity, and hinders societal progress. This study aims to determine a map of research in financial stress. The study was steered from 592 published documents from 1945 until 2024 interrelated to financial stress, have were included after several cleaning processes undertaken by the researchers. A bibliometric analysis was performed by absolute counts using Bibliometric BiblioShiny and Vos-viewer software. The results depicted that there is a continuous increase in the number of publications, especially for the period 2014 - 2024, which represents 83.17% of publications from the earliest published paper in 1945. Most of the sources extracted from the Scopus Database were written in English language representing 581 total publications, while the other 11 publications were written in Spanish, Russian, Chinese, Czech, German and Italian. Amongst the top highly cited documents were published in the Journal of Financial Stability, Journal of Psychology and Aging, and Journal of Applied Mathematical Modelling. On the other hand, among the top countries contributing to financial stress publications are the United States, China and Australia. Finally, from the bibliometrics results, this study provides an overview of global citation trends on financial stress. This study also attempts to determine the development of financial stress research, which can provide ground information to the researchers to attain an inclusive understanding of this field and can be a reference for the application of financial stress visualization approaches.

Keywords: *Financial stress, Scopus Databases, Global trends, bibliometrics, Vos-viewer.*

1. Introduction

Financial stress has been generally defined as difficulty in meeting one's financial obligations, with given economic behaviours being best understood in light of individuals' attitudes and beliefs related to resource availability and management (Aldana & Liljenquist, 1998; Guan et al., 2022; Northern et al., 2010). The growth in financial stress has been associated with deteriorations in self-esteem that can lead to depression among adults and children and has been acknowledged as a fundamental cause of marital stress. Individuals in financial hardship frequently confront the reality of inadequate money management. This failure can lead to the erosion of self-image and self-mastery, adversely affecting general mental health (Dohrenwend & Dohrenwend, 1978; Keith, 1993; Langer & Michael, 1963).

This research evaluates earlier financial stress literature via bibliometric analysis methods employing quantitative and statistical approaches to produce distribution patterns of publications across specific issues and periods. (Martí-Parreño et al., 2016). The objective of this research is to acquire an in-depth understanding of the financial stress literature with worldwide access and collaboration. This is crucial in helping academics give references for future studies that focus on financial stress. To address the following research questions (RQs), this study used a bibliometric approach to examine scholarly articles concerning financial stress as stated below:

RQ1: What is the present condition of academic literature concerning financial stress?
RQ2: Who are the primary contributors to financial stress research?
RQ3: What are the most influential documents and countries that are actively engaged in the study of financial stress research?

2. Literature Review

Bibliometric analysis is capable of producing designs for article distribution in specific problems and periods through the use of statistical and quantitative methods (Martí-Parreño et al., 2016). Many indicators can be discovered by bibliometrics (Ahmi & Mohd Nasir, 2019). Among them are publication arrangement, citation, author's invention, publication impact and the contribution of the country. It has evolved as a genuine subject of research with applications in a wide range of scientific disciplines (Ellegard & Wallin, 2015). According to Mukherjee et. Al (2021), bibliometrics analysis allows scholars to manage enormous amounts of bibliographic data while minimizing any potential biases.

3. Methodology

Data source

This research employed bibliometric analysis approaches, which utilize statistical and quantitative approaches to establish patterns of article distribution in certain issues and time frames. (Martí-Parreño et al., 2016). The Scopus database served as the primary source for bibliographical data in the financial stress literature. Scopus is the primary alternative since it offers various advantages, including the availability of an advanced searching tool, indexing more than 5000 publications, and having appropriate article quality requirements (Donthu et al., 2021; Lazzarini & Pérez-Foguet, 2018; Mustikarini & Adhariani, 2022). Currently, Scopus has a huge database that includes peer-reviewed journals, commercial publications, book series, non-serial volumes, and millions of entries on a variety of topics, allowing it to provide a complete picture of financial stress research around the world. Five hundred and ninety-two documents were analysed using preset keywords.

Data collection

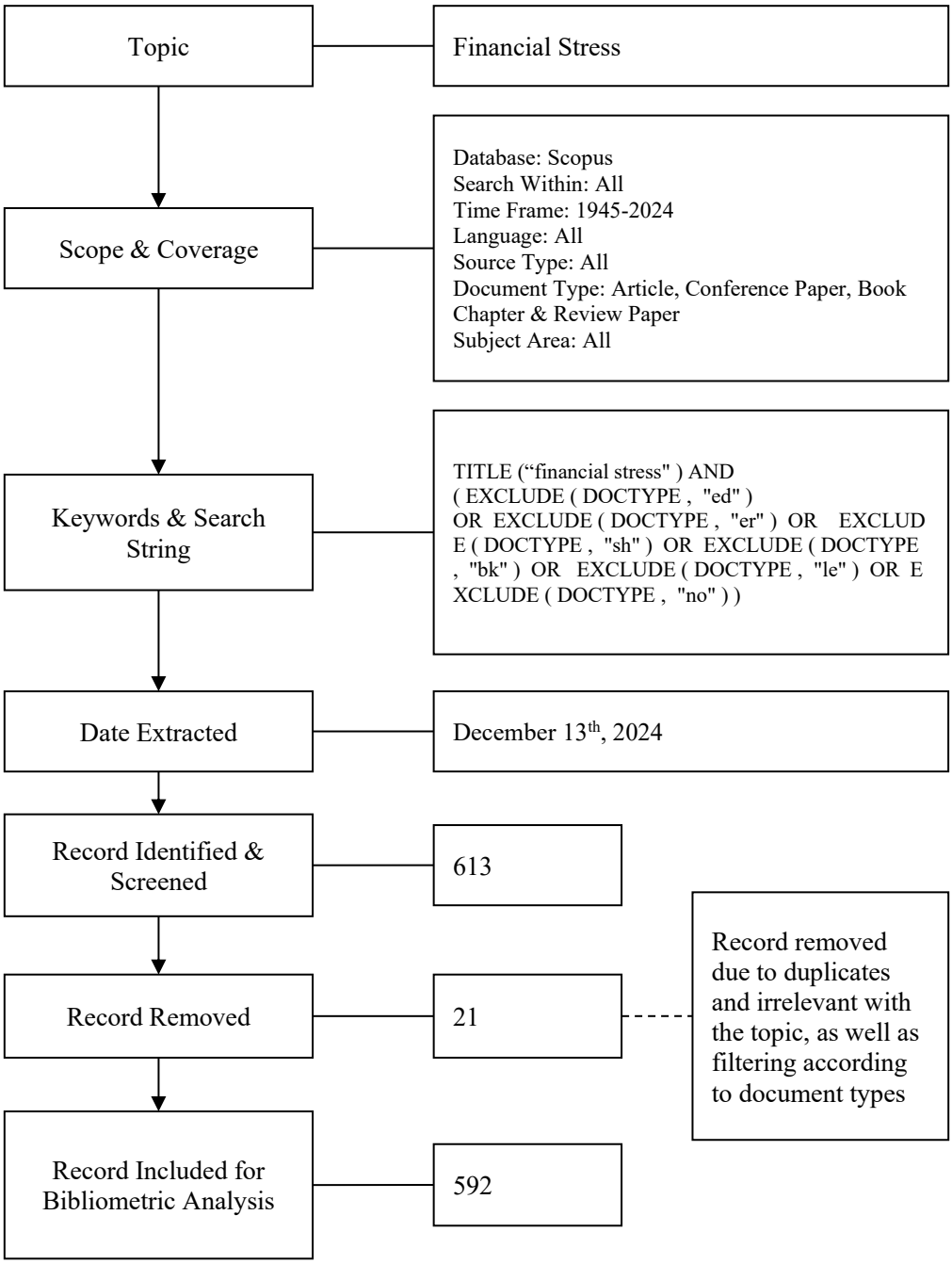
The investigation starts with choosing the keyword "financial stress" inside the Scopus database based on the title of the article. This study lodges selected documents (article, conference paper, book chapter and review paper) obtained from the Scopus database between 1945 and December 13th, 2024. Thus, the search query TITLE ("financial stress") AND (EXCLUDE (DOCTYPE , "ed") OR EXCLUDE (DOCTYPE , "er") OR EXCLUDE (DOCTYPE , "sh") OR EXCLUDE (DOCTYPE , "bk") OR EXCLUDE (DOCTYPE , "le") OR EXCLUDE (DOCTYPE , "no")) has been conducted in the Scopus database. The search gained 613 documents from the financial stress literature. Since the search query has been performed using the search within the article title only, it is possible to infer that all the documents obtained are relevant to the primary focus of this investigation, which is financial stress. 21 records were eliminated from the roster after the screening. Subsequently,
This bibliometric research was limited to 592 documents that were considered eligible.

Data Analysis

This research makes use of Bibliomagika and the Scopus database's analysis tools (Ahmi, 2024b), which was created using Microsoft Excel to calculate mathematical values like the frequency of released documents and make relevant charts and graphs, while Biblioshiny and VOS viewer are used to map and visualise the bibliometric networks.

This paper has structured the data analysis in accordance with the RQs outlined in the preceding section. The initial analysis addressed RQ1 by examining publications by year, source, genre of document, and source title. Subsequently, we provide the primary contributors to the subject areas to address RQ2. To address RQ3, the most influential documents and countries that are actively engaged in the field of financial stress were disclosed.

Figure 1: Flow Diagram of the Search Strategy



4. Results and Discussion

Answer for RQ1: The current state of scholarly knowledge on financial stress

To respond to the first RQ about the current state of scholarly literature on financial stress, Table 1 provides an overview of the scholarly literature on financial stress from 1945 to 2024, including the number of publications and key findings, while Figure 3 depicts document types; language and subject areas are shown in Table 2.

Main information exemplified in Table 1 highlights that researchers have studied financial stress for decades, starting in 1945, with 592 documents published. These documents involve 1871 authors, showing that many

scholars collaborated to understand nature and issues of financial stress. From 592 articles recorded in the Scopus Database within this area of study, there are 76 single-authored papers written by 76 authors, and 516 authors of multi-authored documents within this area of study. On average, 3.16 authors are in each document, while 3 co-authors in each document show that the research topic requires scholarly collaboration. Average citations per article are 19.05, as stated in this table.

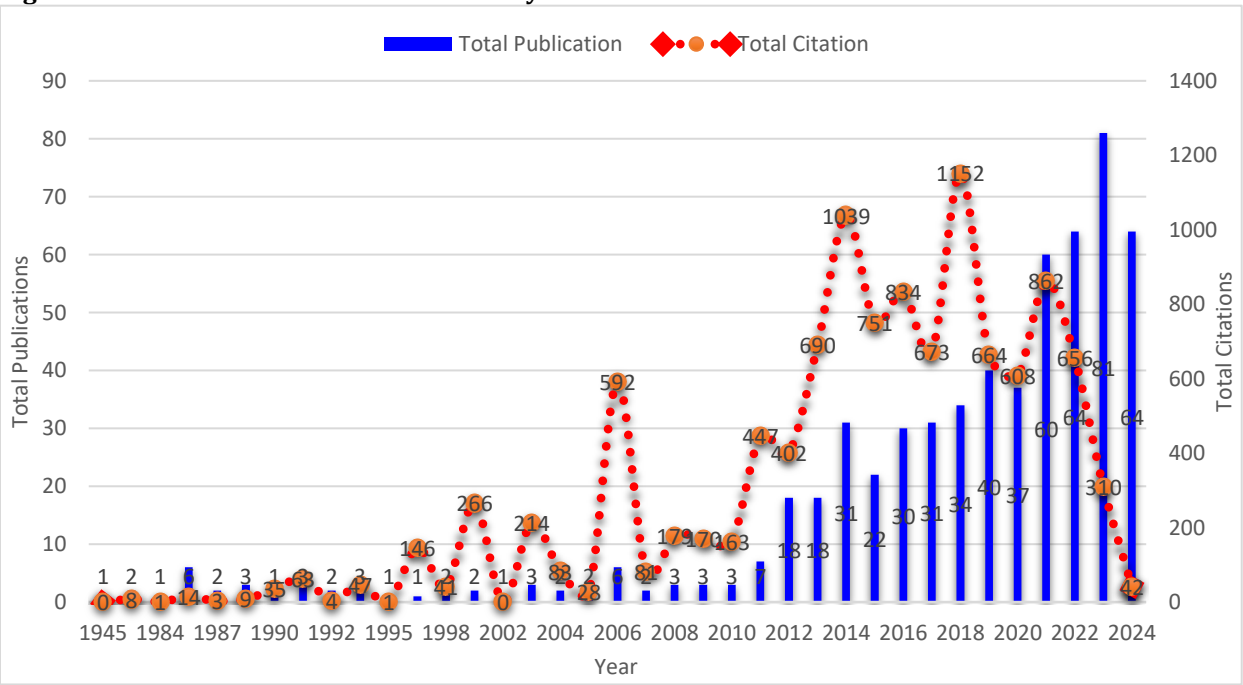
Table 1: Main Information on Financial Stress

Main Information	Explanation	Data
Articles	Total number of documents per type	592
Sources	The frequency distribution of sources as journals, books, etc	539
Author's keywords	Total number of keywords	80
Time Period	Years of publication	1945-2024
Authors	Total number of authors	1871
Authors of single-authored documents	The number of single authors per article	76
Authors of multi-authored documents	The number of authors or multi-authored articles	516
Authors per document	Average number of authors in each document	3.16
Co-authors per document	Average number of co-authors in each document	3.16
Average citations per article	Average number of citations in each article	19.05

Source: Author(s) elaboration

As illustrated in Figure 2, annual scientific output has grown strongly since 2012. For the overall growth of publications data of research on financial stress from 1945 to August 2024, a phase of rapid growth, characterized by an increase of almost tenfold in the annual publication of records within the field (2012 - 2024). This stage started to attract attention of many researchers in globally also highlighted few top cited documents among them *"Diagnosing the Financial System: Financial Conditions and Financial Stress", "The Real Consequences of Financial Stress" and "Financial Stress Spillovers of Financial Stress"* which has been published in year 2012, 2013 and 2014 respectively.

Figure 2: Total Publications and Citations by Year

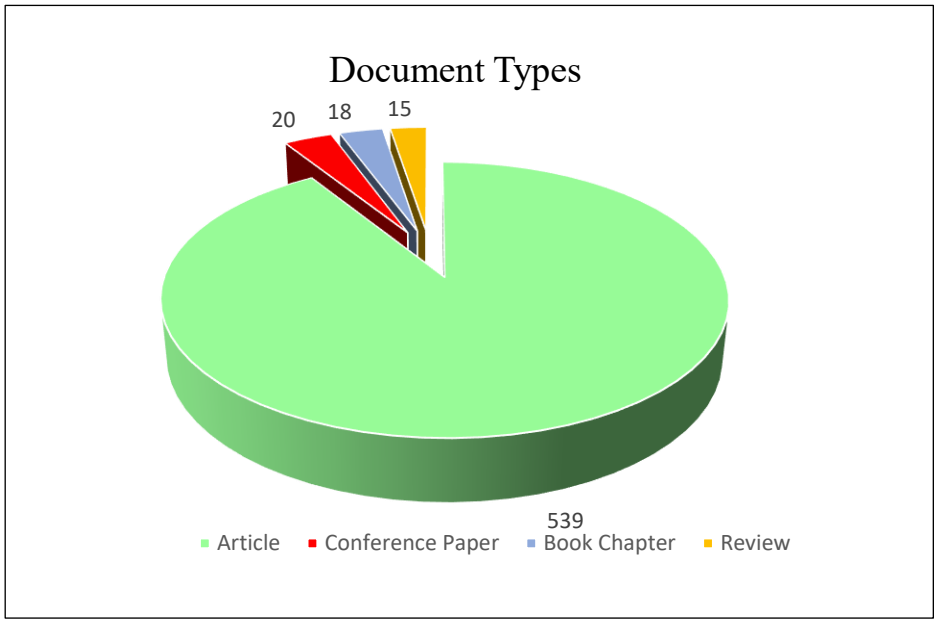


Source: Generated by the author(s) using biblioMagika® (Ahmi, 2024)

The consistent rise in publications over the past 80 years corresponds with the initial appeals for attention to the escalation and gravity of financial distress in society. Fan et al. (2022) possibly indicate a growing interest in investigating the epidemiology of financial stress and the government's role in fostering mental health and well-being within communities. A comparable trend has been observed in a recent bibliometric analysis examining global research on financial stress, both in absolute figures and as a percentage of all publications in economics, finance, and interdisciplinary studies, reflecting a notable rise in interest in the field (Choi et al., 2020).

Figure 3 includes several primary and secondary document categories, including articles, book chapters, reviews and conference papers. Articles account for more than half of the other documents (539, 91.05%), followed by conference papers (20, 3.38%), book chapters (18, 3.04%) and review papers (15, 2.53%). Many articles may strongly emphasize empirical research and scholarly analysis within this study area. However, the low percentage of conference papers, book chapters and review paper types indicates a potential need for more diverse forms of publications in this study area.

Figure 3: Total Publications by Document Types



Source: Generated by the author(s) using biblioMagika® (Ahmi, 2024)

Table 2: Languages

Language	Total Publications (TP)	Percentage (%)
English	581	98.14
Spanish	5	0.84
Russian	2	0.34
Chinese	1	0.17
Czech	1	0.17
German	1	0.17
Italian	1	0.17
Total	592	100.00

Source: Generated by the author(s) using biblioMagika® (Ahmi, 2024)

In this discipline, publications are accessible in seven languages, as illustrated in Table 3. English is prevalent in discussions of financial hardship, accounting for 98.14%. Additional languages comprise Spanish (0.84%), Russian (0.34%), and other languages including Chinese, Czech, German, and Italian, each representing 0.17%

respectively. The publication's effect is notable, with a total of 11,278 citations. On average, each work received 23 citations, and a total of 482 papers published in this domain have been cited by others.

Answer for RQ2: key contributions of authors, institutions and countries to the field of financial stress

This section presents the most productive authors, institutions and countries to answer the RQ2 about the key contributions of authors, institutions and countries to the field of financial stress.

Table 3: Top-Performing Authors with at Least Five Publications

Full Name	Current Affiliation	Country	TP	NCP	TC	*h*	*g*	*m*
Rangan Gupta	University of Pretoria	South Africa	11	10	507	7	11	0.636
Mohammad Siahpush	University of Arizona	United States	9	9	575	9	9	0.409
Wili Semmler	Bowling Green State University	United States	7	5	118	4	7	0.333
George Apostolakis	University of Crete	Greece	6	5	211	5	6	0.455
Aviral Kumar Tiwari	Indian Institute of Management	India	5	4	113	4	5	0.571
Xiaoyang Yao	China Jiliang University	China	5	3	72	3	5	0.375
Koen Ponnet	Ghent University	Belgium	5	5	222	4	5	0.364
Chao Liang	Sun Yat-sen University	China	5	5	44	4	5	2.000
Oscar Mamani-Benito	Universidad Señor de Sipán	Peru	5	4	9	2	3	0.500
Wookjae Heo	Ohio State University	United States	5	3	85	3	5	0.600
Sel Dibooglu	Anglia Ruskin University	United Kingdom	5	5	176	5	5	0.417
Thibaut Duprey	Bank of Canada	Canada	5	4	105	4	5	0.500
Emrah I. Cevik	Yildirim Beyazit University	Turkey	5	5	176	5	5	0.417

Note: h=h-index; g=g-index; m=m-index, TP=Total Publications; TC=Total Citations; NCP=Number of Cited Papers.
Source: Generated by the author(s) using biblioMagika® (Ahmi, 2024)

The 13 productive authors with at least five (5) articles are listed in Table 3. With a combined total of 11 and 9 publications, Rangan Gupta and Mohammad Siahpush are regarded as the top authors on financial stress. Wili Semmler and George Apostolakis come in second and third, respectively, with seven and six publications. Mohammad Siahpush obtained the most citations (575), followed by Rangan Gupta (507 citations), Koen Ponnet (222 citations), and George Apostolakis (211 citations), in addition to having published a considerable number of publications on the subject. Nonetheless, some authors' minimum of five (5) publications garnered over 100 citations, indicating that the published papers also added to the substantial body of knowledge in the field of financial stress studies. Significant contributions are shown by the author's rankings based on total publications and citations. The impact of their study in this field is demonstrated by their impressive publication count and high citation counts.

Answer for RQ3: The most influential documents and countries that are actively involved in the field of financial stress.

This section presents the most influential authors, highly cited documents that later become references to other researchers, active institutions and countries that play their vital role towards the expansion of the study in the financial stress area.

Table 4: Top 10 Most Influential Authors with a Minimum of 260 Total Citations

Full Name	Current Affiliation	Country	TP	NCP	TC	C/P	C/CP
Mohammad Siahpush	University of Arizona	United States	9	9	575	63.89	63.89
Rangan Gupta	University of Pretoria	South Africa	11	10	507	46.09	50.70
Selim Elekdag	Central Bank of the Republic of Turkiye	Turkey	2	2	375	187.50	187.50

Ying Liu	Bank of Canada	Canada	1	1	292	292.00	292.00
Mark Illing	Bank of Canada	Canada	1	1	292	292.00	292.00
Linda Sharp	Nottingham Trent University	United Kingdom	4	4	289	72.25	72.25
Ron Borland	Wilfrid Laurier University	Canada	4	4	287	71.75	71.75
Carsten Wrosch	Carnegie Mellon University	Germany	1	1	261	261.00	261.00
Margie E. Lachmanb	Brigham Young University	United States	1	1	261	261.00	261.00
Jutta Heckhausena	Max Planck Institute for Human Development	Germany	1	1	261	261.00	261.00

Note: TP = total number of publications; NCP = number of cited publications; TC = total citations; C/P=average citations per publication; C/CP=average citations per cited publication.
Source: Generated by the author(s) using biblioMagika® (Ahmi, 2024)

Table 4 enumerates the 10 most impactful authors, each having at least 260 citations, who examine financial stress according to their citation count to date. The most influential author is Mohammad Siahpush from the University of Arizona, who has received 575 total citations from 9 of his publications. On average, there are 63.89 citations per publication and citations per cited publication. The second and third most influential authors are Rangan Gupta and Selim Elekdag from the University of Pretoria, South Africa and the Central Bank of the Republic of Turkiye, with 507 and 375 total citations, respectively. Upon meticulous examination of the data in Table 5, it is evident that Ying Lui and Mark Iling each possess an exceptional record, having achieved a total of 292 citations from their respective single publications. This data shows that both getting 292 average citations per cited publication and citations per publication. This was followed by Carsten Wrosch (Carnegie Mellon University, Germany), Margie E. Lachmanb (Brigham Young University, United States) and Jutta Heckhausena (Max Planck Institute of Human Development, Germany) with 261 total citations, average citations and citations per cited publications for their single publication.

Table 5 enumerates the seven (7) most impactful documents in financial stress research, ranked by their citation counts to date. The two most frequently cited documents are the study of financial stress conducted by Illing & Liu (2006) with the title "Measuring Financial Stress in A Developed Country: An Application to Canada". This study is the most cited document considering that this document is among the studies published in the early Millennium. Other widely cited documents are studies that raise issues of health and financial stress (Wrosch, Heckhausena, Lachmanb, 2000).

By delving further into the data in Table 5, we can see that the most cited document is the one that has been referenced by numerous researchers throughout its lifecycle. It covers the fundamentals of financial stress, methods for controlling it, and related economic conditions. The results of their research are ultimately a reference for future researchers. The evolution of the multifaceted themes in financial stress research has produced several kinds of literature that discuss the concept of financial stress in terms of mental health, economics and environmental concern, psychology, as well as the medical field.

Based on total publications, Table 6 lists the 10 most productive institutions that have contributed most to financial stress. The University of Ohio State University, the University of Nebraska Medical Centre and the University of Illinois, located in the United States, rank first, second and third, respectively, with 18 and 14 publications. The result shows that all institutions are from the United States, India and South Africa, dominated by the United States. Consequently, it is critical to strengthen collaboration between these institutions to ensure that financial stress develops uniformly throughout various countries. By encouraging collaboration among these institutions, valuable insights and research findings can be exchanged, resulting in a more comprehensive comprehension of financial duress and the development of effective strategies to mitigate it. Ultimately, this benefits societies worldwide.

Table 5: Top 10 Highly Cited Documents

Author(s)	Title	Journal	TC	C/Y
Illing M.; Liu Y. (2006)	Measuring Financial Stress in A Developed Country: An Application to Canada	Journal of Financial Stability	292	14.60
Wrosch C.; Heckhausena J.; Lachmanb M.E. (2000)	Primary And Secondary Control Strategies for Managing Health and Financial Stress Across Adulthood	Psychology and Aging	261	10.04
Luo J.; Chen H.; Zhang Q.; Xu Y.; Huang H.; Zhao X. (2018)	An Improved Grasshopper Optimization Algorithm with Application to Financial Stress Prediction	Applied Mathematical Modelling	234	29.25
Cardarelli R.; Elekdag S.; Lall S. (2011)	Financial Stress and Economic Contractions	Journal of Financial Stability	227	15.13
Sharp L.; Carsin A.-E.; Timmons A. (2013)	Associations between Cancer-Related Financial Stress and Strain and Psychological Well-Being among Individuals Living with Cancer	Psycho-Oncology	181	13.92
Siahpush M.; Carlin J.B. (2006)	Financial stress, smoking cessation and relapse: Results from a prospective study of an Australian national sample	Addiction	152	7.60
Lim H.; Heckman S.J.; Letkiewicz J.C.; Montalto C.P. (2014)	Financial stress, self-efficacy, and financial help-seeking behaviour of college students	Journal of Financial Counselling and Planning	150	12.50

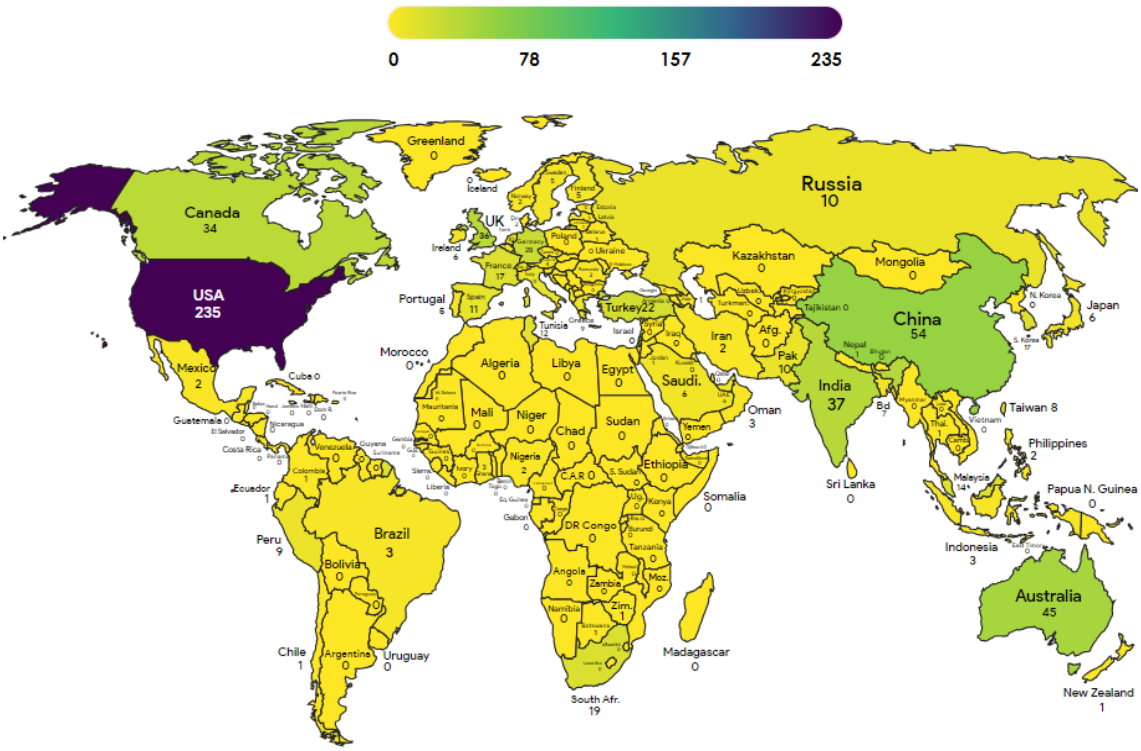
Source: Developed by author(s)

Table 6: Top 10 Institutions Contribute to the Publications of Financial Stress Literature

Institution Name	Country	Number of Documents	NCA
Ohio State University	United States	18	26
University of Nebraska Medical Centre	United States	14	20
University of Illinois	United States	14	20
Indian Institute of Management	India	13	23
University of Georgia	United States	12	14
University of Pretoria	South Africa	12	16
New York University	United States	12	22
University of Minnesota	United States	10	10
International Monetary Fund	United States	10	12
Brigham Young University	United States	10	22

Source: Generated by the author(s) using biblioMagika® (Ahmi, 2024)

Figure 4: Worldwide scientific production indexed by Scopus on Financial Stress



Source: Generated by the author(s) using iipmaps.com (https://iipmaps.com/view/infographic+title-p06ANyS0Jok1fuTnZiLo)

The next section analyses the top 15 countries in Table 7. With 592 publications overall, the United States ranked first, followed by China and Australia with 54 and 45 publications, respectively. India is in the fourth place with 37 publications and the United Kingdom is in fifth place with 36 publications. These rankings are based on total publications and the number of contributing authors representing each listed country. The United States ranked first with 702 contributing authors and recorded 4966 total citations in the whole Scopus database recorded at the time we are retrieving such data. China and India ranked as the second and third top contributors supplying expertise in financial stress, with 155 and 104 contributing authors who uphold and dedicate their research interests in this area. Australia is listed as the second country with the highest citations, which is 1114, after the United States. We believed all top-listed countries have their significant contribution in the financial stress field, which represents their continent, which has its uniqueness. The elaboration of data in Table 7 has also been visualized in graphical format, as stated in Figure 4. The spread of study in the financial stress area has been attracting many researchers from North America, Europe and Asia, which represents most of the people in respective continents.

This study presents a network visualisation of co-author mapping among various authors, as illustrated in Figure 5. This map utilises a fractional counting methodology and is derived from data provided by authors who have produced at least one document pertaining to financial stress. The strength of the relationship among writers is shown by the colour, circle size, text size, and thickness of the connecting lines. Associated authors are typically grouped together, as denoted by the same colour. The diagram illustrates that Aviral Kumar Tiwari, Mohammad Enamul Haque, Mabruk Billah, and Md. Abdul Rahman Forhad has interacted closely, as indicated by the red node. 12 different colour nodes show in Figure 5 also explain that each group of researchers is closely related to others according to their different clusters.

Table 7: Top 15 Influential Countries Contributing to Financial Stress Publications

Country	Number of Documents	Percentage (%)	Number of Contributing Authors	Total Citations
United States	235	39.70	702	4966
China	54	9.12	155	767
Australia	45	7.60	103	1114
India	37	6.25	104	439
United Kingdom	36	6.08	74	886
Canada	34	5.74	61	980
Germany	28	4.73	39	967
Turkey	22	3.72	37	646
South Africa	19	3.21	30	519
France	17	2.87	27	401
South Korea	17	2.87	21	397
Malaysia	14	2.36	45	250
Tunisia	12	2.03	25	75
Spain	11	1.86	28	301
Italy	11	1.86	20	71

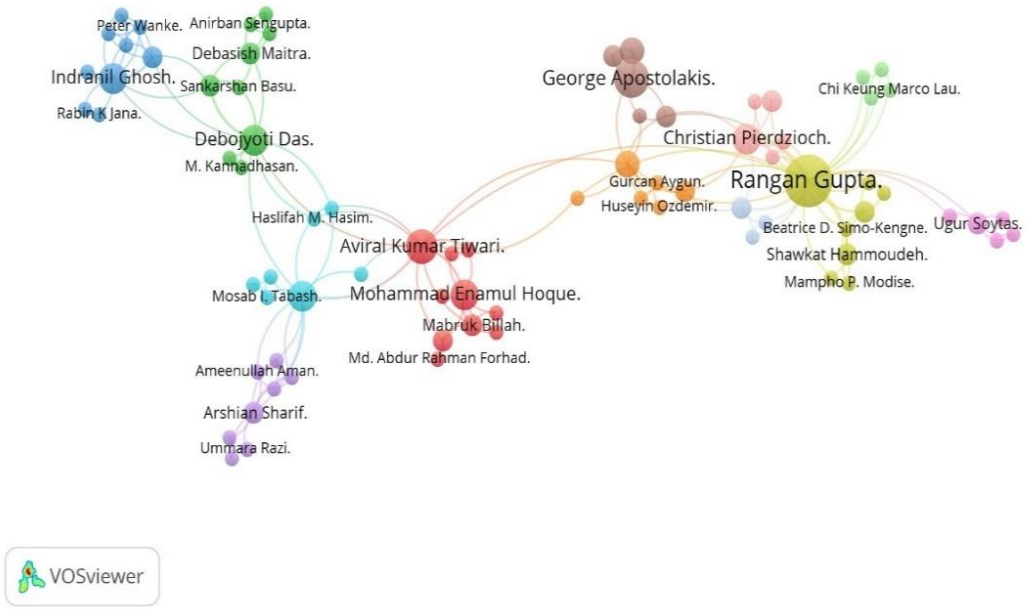
Note: NCA = number of contributing authors; TC = total citations.
Source: Generated by the author(s) using biblioMagika® (Ahmi, 2024).

5. Conclusion and Recommendations

Our discoveries in this Bibliometrics data found that the first literature on financial stress was published in the 1940s, starting with a round-table discussion on the financial stress issue. The inception of financial stress studies mostly stemmed from Western scholars, predominantly from North America, resulting in the proliferation of this research domain. The interest was then spread among researchers from other continents such as Europe, Asia, South America, and Australia. Research on financial stress had stagnation until 1987, after which it began to rise dramatically and steadily until the present day. Historically, numerous economic crises have prompted the advancement of research in the field of financial stress. The 1987 U.S. Stock Market Crash, commonly referred to as Black Monday, is believed to have been attributed to the surge in awareness and research regarding financial stress worldwide. Numerous crises occurred in the 1990s, including the 1992 Black Wednesday resulting from the Sterling Crisis, the 1997 Asian Financial Crisis, the 1998 Russian Financial Crisis, the prolonged Argentine Great Depression from 1998 to 2022, the 2007 Subprime Mortgage Crisis, and the 2019 COVID-19 Pandemic, which severely impacted the global economy. These events have significantly contributed to the ongoing expansion of financial stress studies to the present day.

Our observation also finds that Rangan Gupta, Mohammad SiahPush and Wili Semmler are among the top scholars in financial stress studies. Journal of Financial Stability, Journal of Psychology and Aging, Journal of Psycho-Oncology, as well as Journal of Financial Counseling and Planning, were identified as the most influential sources that provide many resources regarding financial stress. On the other hand, this study has discovered that the United States, Australia, the United Kingdom, Canada and Germany are actively contributing to the literature on financial stress study. In the Asia Continent, Malaysia also proactively participates in this study collaboratively with India and China and Russia. Seventy-eight countries have collaborated to create their specific research areas, contributing towards the definition of financial stress, factors and antecedents of financial stress and solutions and theories conforming to the study. This study identifies that healthy cross-border collaboration is still limited to countries in one region.

Figure 5: Network Visualization Map of Co-Authorship Among Authors



Source: Generated by author(s) using VOS viewer

We accept that the Scopus database and the usage of keywords in document titles are the only sources of information for this study exploration. Other databases such as Web of Science and Google Scholar also have their potential information needed for this study is not considered. Notwithstanding these flaws, this research helps to better picture of research patterns. This study also adds to and complements the other findings in the study of financial stress using the bibliometrics technique.

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