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CHARTING THE EVOLUTION OF FINANCIAL THERAPY: 25 YEARS OF BIBLIOMETRIC JOURNEY

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Abstract: *Financial therapy has emerged as an interdisciplinary response to the intersection of financial stress, mental health, and economic behavior. Financial problems are not only determined by material barriers but also by factors such as anxiety, cognitive biases, impulsivity, maladaptive patterns, or financial trauma, which can find answers in financial therapy. While the field aims to mitigate maladaptive patterns - such as liquidity anxiety and impulse spending - through clinical intervention, its scientific structure remains fragmented. This study analyzes the conceptual evolution and network architecture of financial therapy research from 2000 to 2025, using a dataset extracted from the Web of Science and Biblioshiny software to perform a comprehensive bibliometric analysis. The results indicate that the field is anchored primarily in clinical psychology rather than economics, evidenced by a dense central cluster focusing on depression, anxiety, and Cognitive-Behavioral Therapy (CBT). Co-occurrence networks reveal a distinct sub-cluster defined by financial incentives and contingency management, which serves as the conceptual bridge connecting psychotherapeutic interventions to behavioral economics. The paper provides a quantitative benchmark for researchers, confirming that financial therapy is maturing into a distinct clinical discipline that integrates behavioral incentives with relational and trauma psychological care.*

Keywords: *financial therapy; behavioral finance; bibliometric analysis; Biblioshiny*.

JEL classification: *D91; G53.*

1. Introduction

Traditional economic theory has long relied on the assumption of the rational agent, presuming that individuals optimize financial resources to maximize utility. Recent empirical research indicates that individuals' financial decisions are influenced by emotional, cognitive, and behavioral factors, and that stress, financial anxiety, impulsivity, and cognitive biases generate personal economic difficulties. In this context, financial problems are not merely the result of material shortages but are often symptoms of psychological determinants such as anxiety, impulsivity, and trauma. Consequently, financial therapy has emerged as a distinct interdisciplinary field,

positioned at the intersection of financial counseling, emotion-focused psychotherapy, and behavioral economics. Its primary objective is to address maladaptive financial behaviors - such as compulsive spending, financial avoidance, or debt accumulation - by integrating financial planning with clinically validated protocols (Cognitive-Behavioral Therapy, stress management techniques, impulsivity control strategies, and behavioral monitoring tools). A significant role is played by behavioral finance studies focused on the role of irrational beliefs, investor sentiment, and incentives in explaining economic behaviors. The paper aims to expand on previous studies on financial therapy to nuance an emerging field that integrates cognitive, emotional, behavioral, relational, and economic dimensions of financial health. Field Britt et al. (2015), in their paper titled "Financial Therapy: Establishing an Emerging Field," elucidate the distinctions among financial therapy, financial coaching, and financial planning, underscoring the necessity for the advancement of financial therapy.
Despite the growing recognition of the link between mental health and money, the field continues to be fragmented, with limited integration between the psychological literature (focused on emotional regulation) and the economic literature (focused on incentives and decision-making). Therefore, there is a pressing need to systematize the existing body of knowledge to identify dominant paradigms and collaborative networks.
This paper's leitmotif is the lack of a clear vision regarding the implications of financial therapy and the direction of expansion, despite a quarter of a century of research. The primary objective of this study is to provide a comprehensive bibliometric mapping of financial therapy literature from 2000 to 2025, using the Web of Science SSCI (Social Sciences Citation Index) dataset. By employing the Biblioshiny software, this paper analyzes the field’s conceptual evolution, social structure, and thematic dynamics. The paper highlights recent trends in financial therapy publications, authorial and regional proliferation, and the topics that are topically relevant among academics.
The remainder of this paper is organized as follows: Section 2 reviews the theoretical underpinnings of behavioral investor analysis and the psychological mechanisms of financial decision-making. Section 3 details the methodology, describing the bibliometric and network analysis techniques used, including co-authorship and institutional collaboration mapping. Section 4 presents the results, visualizing the transition of the field from theoretical fragmentation to clustered areas of clinical specialization. Finally, Section 5 discusses the implications of these findings for researchers and practitioners.

2. Literature review

In recent studies, financial therapy is based on financial models. According to the Callenbach et al. (2024), outcome-based reimbursement models substantially reduce the financial exposure of payers when treatment effectiveness is not guaranteed, confirming the advantages of outcome-based models over standard discounts for extremely expensive gene therapies. In the same direction, Basu (2025) shows that the major determinant of budgetary pressure is price, not the financing instrument, indicating that setting prices close to "effective monopoly" could significantly alleviate budgetary constraints. A recent study discusses the effectiveness of mindfulness-based art therapy as a proactive mental health strategy for Generation Z students, a group characterized by high levels of stress (Van Lith et al., 2021). Joint therapeutic interventions are being developed for couples facing both relational and financial stress for an integrative approach (Kim et al., 2011). Smith et al. (2017) considers the manualization of financial therapy for families to improve family dynamics and financial behaviors, aimed at reducing tensions generated by conflicts related to money.

Another part of the literature examines the financial inequities that limit access to mental health care. Whittingham et al. (2023) illustrate that group therapies would reduce national costs by more than $5.6 billion and improve the accessibility of services for vulnerable groups, highlighting the importance of financial considerations in mental health service planning. The issue of financial stress also appears in studies dedicated to the effectiveness and accessibility of psychological therapies. Cavanagh et al. (2024) state that for therapists in training, personal therapy is both a professional resource and a significant economic burden, showing that economic barriers can limit training opportunities in mental health. Urbanos-Garrido & Agúndez (2025) suggest that the unmet needs of Spanish citizens due to financial reasons are strongly correlated with low socioeconomic status, disproportionately affecting women's access to specialized services. Paynter et al. (2025) disseminate their study, amplifying the direct relationship between the financial difficulties of autistic people and access to therapy as playing a crucial role in long-term healing. It appears that online financial therapy can minimize the barriers to face-to-face interventions and can extend services to low-income individuals who are in need of such assistance (Smith et al., 2018).

Solution-Focused Brief Financial Therapy (SFFT), applied in a session to set financial goals, can minimize short-term financial anxiety (Archuleta et al., 2020). A major vector of the literature is behavior-based financial interventions. The pilot study of Peck et al. (2023) highlights the role of financial incentive mechanisms in therapeutic engagement and reducing associated symptoms, confirming the legitimacy of contingency management models in the treatment of patients with PTSD and opioid abuse. Sheira et al. (2024) analyze how conditional cash transfers for HIV patients in Tanzania highlight their impact on depressive and anxiety symptoms but facilitate rapid entry into treatment, a decisive factor in the evolution of positive psychology. Ololo et al. (2024) address the area of applied psychology, where they demonstrate that a coaching program based on Rational-Emotive & CBT can increase financial risk tolerance and empower students' financial attitudes, providing evidence of the ability of psychological interventions to support more adaptive financial functioning. Smith, Malespin, et al. (2017) introduce financial therapy as prevention in the foster care system, tailored to the emotional and practical needs of young people leaving the care system, with a focus on vulnerable communities. The field of pharmaceutical management is examined by Wills & Mitha (2024), indicating the convergent preference of payers and manufacturers for outcome-based financial agreements, including rebate schemes for non-responders and price adjustment mechanisms, validating the overall dynamic towards mitigating financial risk and increasing resource efficiency in the architecture of financial therapy interventions within public policies.

Ford et al. (2020) points out that a collaborative model of financial therapy, open over the course of three sessions, can improve the couple's relationship and positively influence their intentions to seek additional support in identifying the emotional and rational identities associated with joint decisions. When discussing the benefits and challenges of integrating financial counseling with systemic therapy, emphasis is

placed on the importance of recognizing social inequities and the economic determinants of health (Gale et al., 2020). The differences between financial coaching and financial therapy are that financial therapy is more comprehensive because it addresses dysfunctional attitudes toward money, financial disorders, and past financial trauma (Delgadillo & Britt, 2015). In accordance with Shelton et al. (2019), the use of financial therapy in addressing the psychological, emotional, and behavioral components involved in acquiring financial skills, through the manualized "Five-Step Model," dominates in effectively guiding participants toward adaptive financial changes.
In general, the literature reveals that the interdependence between mental health and financial conditions are the building blocks of access to care, therapeutic adherence, and clinical outcomes. Reimbursement models and outcome-based agreements, financial incentives, the costs of psychotherapeutic services, and cognitive-financial coaching interventions are complementary tools used to reduce the economic burden and support mental well-being.

3. Methodology

The study aims to do a comprehensive bibliometric mapping of the literature in the field of financial therapy for the last 25 years (2000-2025). The data was collected from the Web of Science database, filtering publications included in the SSCI (Social Sciences Citation Index). The selection criteria focused on choosing articles, books, and book chapters in English to increase the coverage and relevance of the analysis. The fields covered were Psychology, Business Economics, and Behavioral Sciences, to emphasize the intersection between economics, finance, and psychology in the field of behavioral finance therapy. The final data set included 495 documents from 195 sources and 2,504 authors. Data processing was automated using Biblioshiny software from the Bibliometrix package in R Studio, which allowed us to establish parameters for citation, co-authorship, thematic evolution, and collaboration models in the field of financial therapy. The bibliometric analysis was modeled after Pritchard (1969), who opened up this horizon of quantitative understanding. Quantitative analysis underlines the current state of research progress in the field of financial well-being (Aria & Cuccurullo, 2017). In this line, Goyal and Kumar (2021), systematic analysis offers a comprehensive picture of financial education, its influence on financial planning and behavior, and its impact.

4.Results

Descriptive exploration of the scientific production on financial therapy (2000–2025) shows 495 documents from 195 sources and an annual growth rate of 8.09%. The author profile is structured around 2,504 researchers, with a pronounced culture of collaboration, a low number of single-authored articles (33), an average of 5.28 co-authors per paper, and a high degree of cross-border collaboration (24.24%). The conceptual richness (1,554 keywords) and an extensive theoretical basis (22,179 references) underline the theoretical robustness of the field. The average age of the documents (8.12 years) and the average of 23.22 citations/article confirm the maturity and growing academic impact of the analyzed literature.

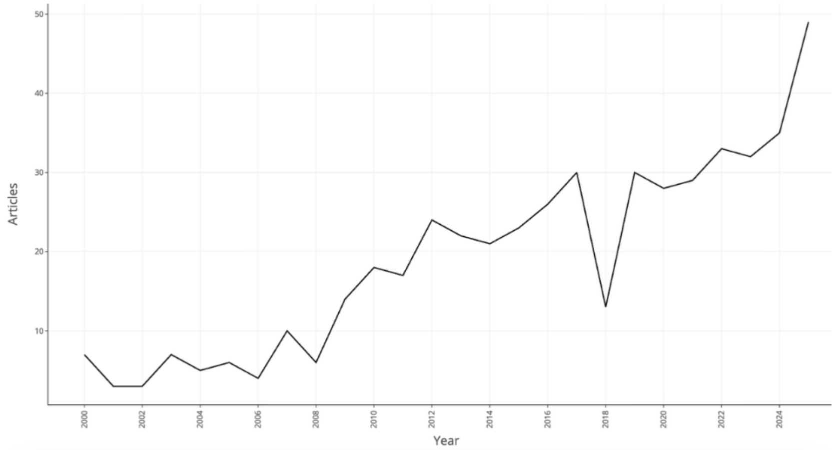

Figure 1: Annual scientific production on financial therapy.
Source: extracted by authors from Biblioshiny.

The longitudinal analysis of scientific production (2000-2025) reveals a distinct growth trajectory (Figure 1), reflecting the maturation of financial therapy from a niche topic to an established field. The initial phase (2000-2009) is characterized by limited output, marking the field's nascent stage. However, a structural break is observed post-2010, were publication volume shifts from linear to exponential growth. While a temporary contraction in production was recorded in the pre-pandemic period, the subsequent resurgence highlights the academic community's response to the heightened financial anxiety triggered by global economic instability. The last 25 years shows a high volatile average number of citations per document, with a steady upward trend until 2007, followed by a sharp retraction in 2008 and another peak in the 2010-2011 period.

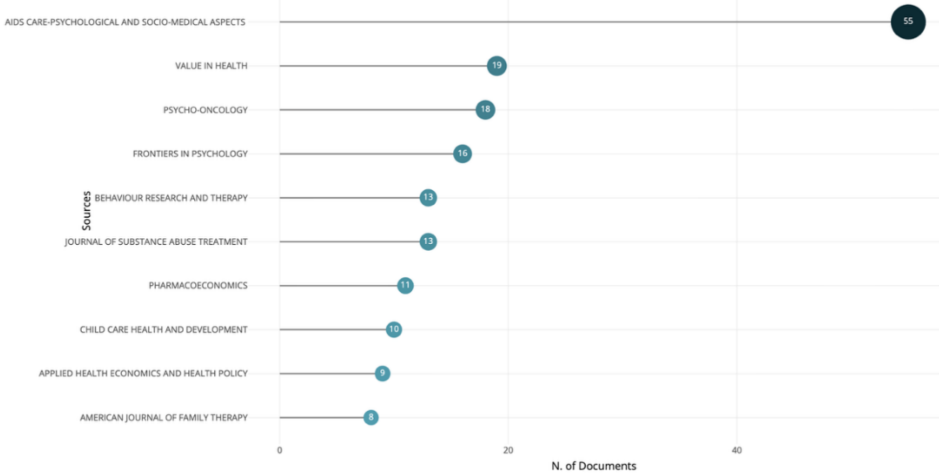

Figure 2: Most relevant sources in financial therapy.
Source: extracted by authors from Biblioshiny.

The distribution of publications by source shows that the field relies on a consistent core of specialized journals (Figure 2). The Journal of Medical and Psychological Socio- Medical Aspects dominates academic production with 55 articles, followed by two interdisciplinary journals covering health, behavior, and decision-making - Value in Health (19 articles) and Psycho-Oncology (18 articles). Journals such as Frontiers in Psychology (16 articles), Behaviour Research and Therapy (13 articles), and Journal of Substance Abuse Treatment (13 articles) complete the panel of publications focused on psychology, therapy, and public health. There is also a presence of journals focused on economics and health policy, such as Pharmacoeconomics (11 articles) and Applied Health Economics and Health Policy (9 articles), demonstrating a predominantly psychological and medical approach, coupled with financial analysis.
The cumulative evolution shows a pronounced heterogeneity in the dynamics of publications. AIDS Care-Psychological and Socio-Medical Aspects of AIDS/HIV dominates the entire quarter-century analyzed, with accelerated growth after 2010. Psycho-Oncology, Journal of Substance Abuse Treatment, and Behaviour Research and Therapy rely on smoother growth lines, which stabilize after 2015, emphasizing the maturation of the field at that time. The upward trend after 2020 of the journal Frontiers in Psychology denotes the attractiveness of the interconnectivity of fields around applied psychology and health.

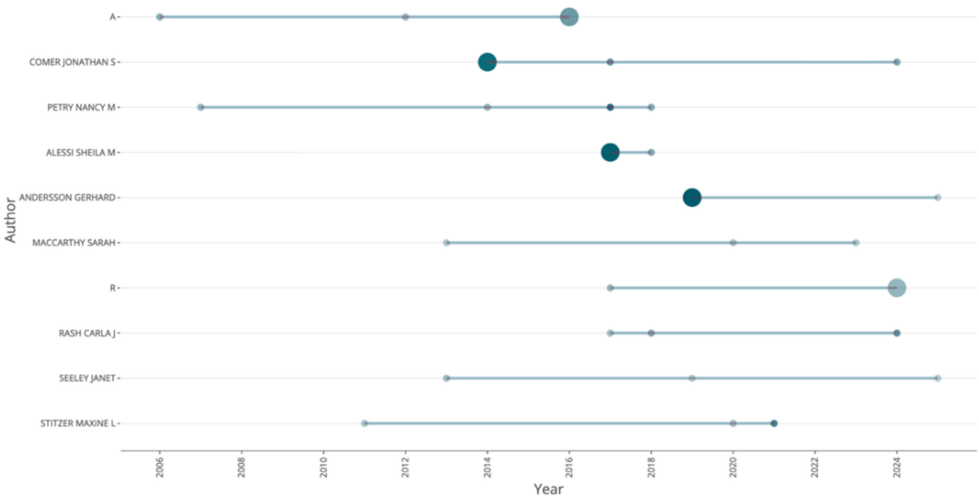

Figure 3: Authors' production over time on financial therapy.
Source: extracted by authors from Biblioshiny.

The temporal evolution of the most active authors' production reveals episodic contributions, with accumulations in limited intervals and long periods of absence (Figure 3). The trajectories of the authors differ significantly: Comer Johnathan publishes intensively after 2013, while Andersson Gerharh makes a significant contribution to literature starting with the pre-pandemic period and Petry Nancy in the first part of the analyzed period. The year in which an expansion of the field can be

observed is 2015, marking the dynamic interest in the applicability of psychological techniques in economic moments.
The list of the most prolific authors highlights the dispersed contributions of the field. In the top positions, three authors, each with four publications, constitute the top segment, forming a small nucleus of intense activity, and the next six authors have three publications each, marking a moderate but sustained involvement. The absence of a critical mass of notable authors is a characteristic feature of the field's maturation stage. The collaboration network between authors shows a fragmented structure with several independent micro-clusters, indicating the absence of an integrated research community. The only major cluster is organized around the contributions of Petry Nancy M., Rash Carla J., Alessi Sheila M., and Weinstock Jeremiah, reflecting the main pole of co-citation, aggregating around it the theoretical bulk of the literature. Isolated groups such as Comer & Doss, Hanscom & Gamble, Callenbach & Goettsch can be identified, with collaborations on specific sub-themes (economic evaluations, therapeutic interventions, and public health) but a lack of interconnectivity.

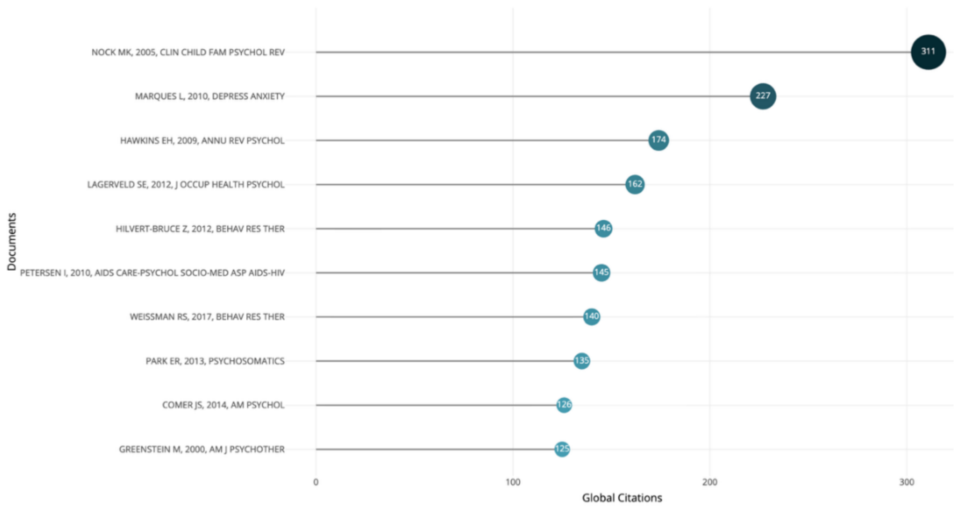

Figure 4: Most globally cited documents on financial therapy. Source: extracted by authors from Biblioshiny.

The list of the most cited papers in financial therapy demonstrated the dominance of clinical psychology and mental health, which frequently overlaps with studies on stress, maladaptive behaviors, and psychological well-being (Figure 4). The most globally cited paper (Baker and Wurgler, 2007) focuses on investor sentiment, defined as beliefs about future cash flows and risks not supported by facts, and shows how measurable waves of sentiment have significant, predictable effects on stock prices, especially for stocks that are hard to value or arbitrage. Nock (2005), Hawkins (2009), and Marques (2010) analyze the emotional, cognitive, and behavioral mechanisms associated with distress.

The research of Lagerveld (2012) and Hilvert-Bruce (2012) highlights the role of psychological health in the optimal functioning of the individual and in their capacity for emotional self-regulation, dimensions specific to financial therapy. The prevalence of these studies indicates the convergent nature of the conceptual field between psychology, behaviorism, and well-being strategies.

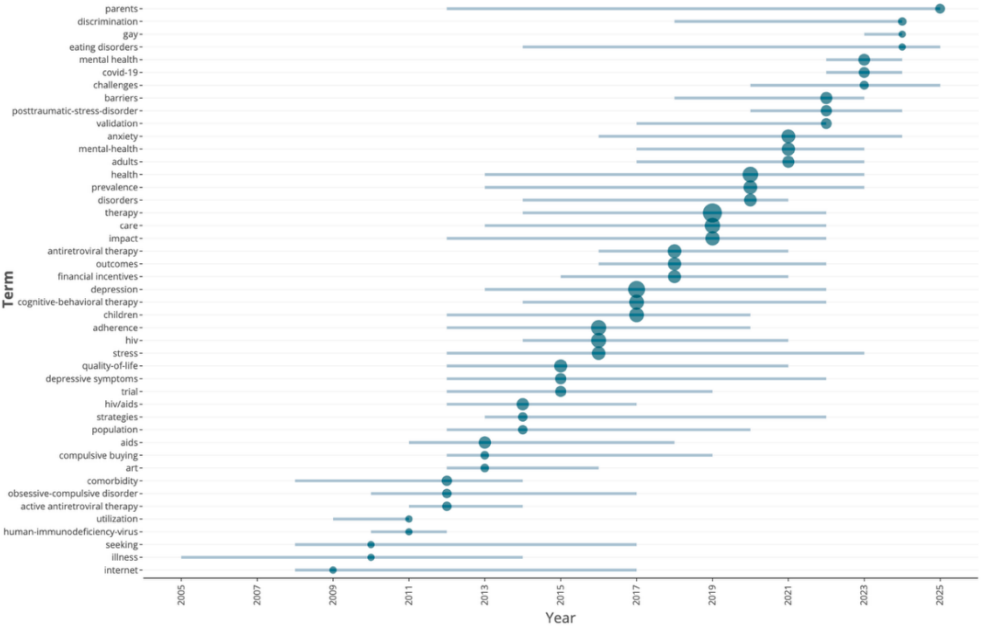

Figure 5: Trend topics on financial therapy.
Source: extracted by authors from Biblioshiny.

Topics in dynamic psychology propose fundamental constructs of clinical psychology and mental health, such as therapy, depression, anxiety, stress, cognitive-behavioral therapy, and adherence. These themes tend to coalesce around topics related to interventions, risk factors, and the outcomes of psychological treatments. The presence of concepts such as financial incentives highlights a conceptual bridge to behavioral economics. The research area is firmly grounded in psychology and the study of factors that shape human decision-making, emotional adaptation, and human self-regulation. The period 2015-2019 focuses on writings about CBT, depression, childhood, antiretroviral therapy, stress, care, and disorders, while in recent years, research has shifted toward discrimination, gender, eating disorders, mental health, and PTSD.

The mapping of terms signals the prevalence of terms specific to psychological health (therapy, depression, cognitive-behavioral therapy, mental health, stress, outcomes), which suggests that studies in the field of financial therapy conceptually overlap with research dedicated to psychological interventions. The predominance of psychotherapeutic concepts confirms that financial therapy is developing in an interdisciplinary environment, where psychological mechanisms are central to shaping financial behavior.

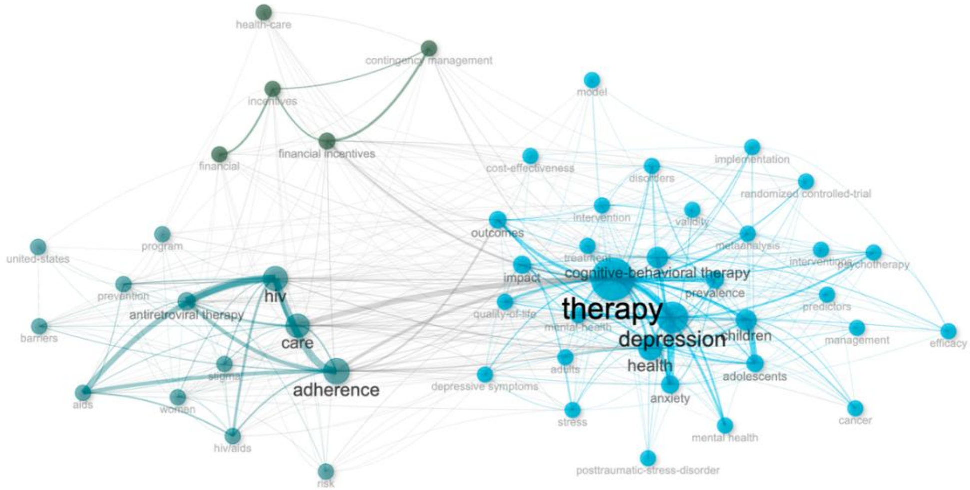

Figure 6: Co-occurrence network on financial therapy.
Source: extracted by authors from Biblioshiny.

The analysis of co-occurrence networks clearly aligns with the therapeutic sphere, highlighting semantic anchors such as therapy, depression, cognitive-behavioral therapy, and stress (Figure 6). Although most of the papers belong to clinical areas, a distinct subcluster composed of topics such as financial incentives, contingency management, and outcomes indicates a growing research impulse toward behavioral tools for stimulating decision-making behavior. These two research spheres intersect at the confluence of psychological interventions and financial behavior theory, adapting empirically tested therapeutic methodologies and principles. The bridge between the two central clusters can be seen in the application of cognitive-behavioral therapy in patient care and risk prevention.

Moreover, the visualized network is outlined under the identity of several clusters. The central cluster has dense nodes that gravitate around the terms "therapy," "cognitive-behavioral therapy," and "depression," suggesting the core of the analyzed corpus. On the margins, specialized clusters emerge one focused on adherence and antiretroviral therapy, highlighting the importance of medical and behavioral research; another focused-on treatment, financial incentives, and contingency management, distributed across therapeutic management and behavioral change strategies; and another opening up topics such as children, quality of life, distress, and pediatric or familial context. A smaller cluster addresses topics such as marital satisfaction, couples, communication, and maternalism, outlining the increased interest in relational psychology. The robustness of the thematic clusters nuances the center of gravity supported by behavioral therapies and mental health.

Figure 7. Countries' collaboration world map in financial therapy.
Source: extracted by authors from Biblioshiny.

An analysis of the geographical distribution of scientific output reveals a pronounced concentration in the United States, confirming its position as a leading player in specialized research (Figure 7). The United Kingdom, Australia, and Canada are becoming complementary research hubs, thus demonstrating the preeminence of the Anglo-Saxon world. China, Germany, and the Netherlands are strengthening the European-Asian group.
Collaboration patterns show that publications are mostly produced as internal collaborations (SCP), although the US and UK stand out with a high share of MCP as a degree of internationalization. The modest presence of countries such as Uganda, Nigeria, India, or Romania describes the gradual global expansion, encompassing emerging regions in the international academic circuit. The co-authorship map and international collaboration networks confirm the influence of Western institutions on the field that inspires financial therapy. Generally, the United States and the United Kingdom, where traditions of psychotherapy, behavioral interventions, and behavioral finance are well established. The fragmentation of collaborations between authors into small clusters outlines more robust themes involving stress management, risk behaviors, or the use of financial incentives. In this direction, financial therapy is defined as a crystallized field, located at the intersection of applied psychology, mental health, and economic behaviorism, supported by a Western collaborative infrastructure open to new therapeutic innovations.

Conclusions

This bibliometric analysis delineates the structural evolution of financial therapy, confirming its status as a distinct interdisciplinary field situated at the convergence of clinical psychology, behavioral economics, and mental health. The results

highlight researchers' preference for topics such as therapy, stress, cognitive-behavioral therapy, and financial incentives, which identifies key themes in behavioral financial language through emotional regulation and psychotherapeutic interventions. Thematic and co- occurrence networks confirm the paper's propensity for financial therapy shaped by depression, anxiety, coping, and maladaptive behavioral management. Cross-border collaborations show the dominant position of Western institutions, indicating maturity where there is a tradition in psychotherapy and behavioral finance. The bibliometric analysis suggests that financial therapy has not yet achieved a unified paradigm; it is positioned at the intersection of mental health and economics. To mature, the field must move beyond descriptive studies of financial stress and towards the validation of standardized clinical protocols. In fact, financial therapy is an emerging field of intervention that juggles with mature concepts of financial well-being (Nguyen, 2022). The bibliometric analysis of financial therapy is interconnected with financial education and behavior, as it indicates increased attention to psychological and behavioral factors. Financial therapy is positioned as an applied extension of this evolution, highlighting its role in transforming theoretical knowledge into therapeutic interventions (Ingale & Paluri, 2020). Finance-based interventions are early or partial forms of financial therapy, highlighting the positive effect on clinical and psychosocial outcomes. Financial therapy expands the psychological and relational dimensions of the financial behavior (Tsai et al., 2024).
Two primary limitations define the scope of this study. First, the exclusive reliance on Web of Science (WoS) data ensures high-impact sourcing but may exclude niche literature indexed in other databases. Second, the absence of a standardized taxonomy in financial therapy reflects diverse disciplinary origins. Future research should focus on expanding the research to the psychological mechanisms of emotional self-regulation, impulsivity, liquidity anxiety, and cognitive biases in individual financial decisions in risk and uncertainty contexts; moving from cross-sectional observations to longitudinal experimental designs that measure the long-term efficacy of financial therapy on wealth accumulation and debt reduction; and developing a consensus-based glossary to unify researchers from economic and psychological fields. Additionally, there are restrictions on studies regarding the therapeutic applications of financial therapy in vulnerable groups, including youth in the child welfare system, adults with mental health or substance abuse disorders, or families experiencing financial distress. Hence, we foresee the need to expand future studies to include rigorous empirical data on model standardization.

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