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The Effectiveness of Solution-Focused Brief Therapy for Psychological Well-Being in Debt-Affected Populations: A Systematic Review

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Abstract

Financial debt is a pervasive global issue and a significant psychosocial stressor, strongly associated with adverse mental health outcomes including depression, anxiety and diminished overall well-being. This systematic review evaluated the empirical evidence for the effectiveness of Solution-Focused Brief Therapy (SFBT) and integrated interventions in improving psychological outcomes among debt-affected populations. Adhering to PRISMA 2020 guidelines, a systematic search of Scopus and ScienceDirect databases for literature published between 2015 and 2025 was conducted. The initial search yielded 925 records, from which 16 studies met the pre-defined inclusion criteria after a rigorous screening and eligibility assessment. A thematic synthesis identified three overarching themes: (1) the significant effectiveness of SFBT in reducing psychological distress and enhancing coping mechanisms, self-efficacy, and resilience among diverse groups, including students and healthcare workers; (2) the robust adverse impact of financial debt, which exacerbates mental health issues and is linked to physical health deterioration, with heightened vulnerability observed among civil servants, healthcare workers, and students; and (3) the demonstrably superior outcomes of integrated financial-psychological interventions. Models such as Solution-Focused Financial Therapy (SFFT), digital mental health programs and community-based support systems were particularly effective as they simultaneously address practical financial management and the associated emotional burden. The evidence indicates that integrated interventions represent the most promising approach for mitigating the psychological burden of debt. Future research should prioritize longitudinal and mixed-methods designs to evaluate long-term effectiveness and implementation, with a specific focus on reaching marginalized and high-risk populations.

Keywords

Solution-Focused Brief Therapy, Financial Interventions, Debt, Psychological Well-Being, Systematic Review

1.0 Introduction

Financial debt has emerged as a critical global public health concern, with substantial empirical evidence establishing strong associations between indebtedness and serious mental health problems including depression, anxiety, chronic stress, burnout and suicidal ideation (Richardson et al., 2013; Stickley et al., 2023; Turunen & Hiilamo, 2014). This crisis poses threats to civil servants, who play fundamental roles in national service delivery. International evidence reveals alarming patterns, such as findings from the UK indicating that 17% of public servants experienced suicidal thoughts directly connected to financial distress (Boffey, 2022), demonstrating how debt severely compromises the well-being of essential workforce populations.

The Malaysian context reflects and intensifies these global concerns. The country faces a severe scenario where household debt reaches 83.5% of GDP, with Bank Negara Malaysia (2024) reporting nearly 40% of civil servants carrying high debt burdens. This situation is exacerbated by key socioeconomic factors including income inadequacy and insufficient savings (Fazli Sabri et al., 2019). The gravity of the problem is further underscored by the alarming statistic that 10-13% of bankruptcy cases between 2021 and 2024 involved government employees (Husniyah et al., 2020), confirming that debt transcends economic dimensions to become a profound psychosocial challenge. Consequently, pervasive financial stress, amplified by problematic financial behaviors, directly impairs psychological health and diminishes workplace productivity.

This study is conceptually grounded in Hobfoll (1989) Conservation of Resources (COR) theory, which posits that individuals strive to obtain, retain, and protect valued resources. Financial debt represents a significant loss of material resources that can trigger a spiral of psychological resource depletion, including diminished sense of control, self-efficacy, and hope. Solution-Focused Brief Therapy (SFBT) directly counteracts this resource loss spiral by focusing on building internal strengths, goal-setting capacity, and future orientation, essential psychological resources that buffer against stress. The central proposition of this review is that SFBT is particularly well-suited to address debt-related psychological distress through its resource-building mechanism.

Solution-Focused Brief Therapy (SFBT) offers a promising approach to addressing these challenges. Developed by de Shazer and Berg in the 1980s, SFBT has demonstrated effectiveness in strengthening psychological well-being through its future-oriented methodology that emphasizes solution-building, hope cultivation, and resilience enhancement (de Shazer et al., 2007; Gingerich & Peterson, 2013). The therapy employs structured techniques including miracle questions, scaling questions, and exception-finding that enable clients to construct practical solutions by leveraging internal strengths and past successes (Corey, 2013). Contemporary evidence consistently supports SFBT's effectiveness, with Jerome et al., (2023) reporting significant reductions in psychological distress across diverse populations, while Żak & Pękala (2024) documented robust outcomes in improving depression, anxiety, and coping strategies in clinical and

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community settings. Vermeulen-Oskam et al., (2024), further confirmed SFBT's effectiveness as a short-term intervention generating meaningful mental health improvements.

Building on this foundation, Solution-Focused Financial Therapy (SFFT) has emerged as an integrated approach combining SFBT counseling methodologies with financial goal setting, financial literacy, and emotional management strategies specifically designed to address financial distress (Archuleta et al., 2015). Quasi-experimental research has demonstrated SFFT's effectiveness in significantly reducing financial anxiety and improving financial management behaviors, with positive outcomes sustained up to three months post-intervention (Archuleta et al., 2020; Archuleta et al., 2015).

Despite this promising evidence, a significant knowledge gap persists regarding the application of SFBT and SFFT specifically with debt-affected populations, particularly civil servants. This represents a threefold gap in the literature. Theoretically, existing models have not adequately integrated the unique stressors of financial debt into psychological well-being frameworks for this demographic. Methodologically, most current studies constitute small-scale, isolated trials with limited long-term follow-up and lack standardized, replicable intervention protocols. Empirically, understanding remains limited concerning how integrated financial-psychological programs function within high-risk, indebted working populations, especially in public service contexts where financial stress intersects with both personal well-being and national productivity.

The primary objectives of this systematic review are fourfold: first, to evaluate the empirical evidence for SFBT's effectiveness in improving psychological well-being among debt-affected individuals; second, to synthesize findings on financial debt's adverse impacts on mental health outcomes, including depression, anxiety, stress, and related physical health correlates; third, to assess the comparative effectiveness of integrated financial-psychological interventions against standalone approaches; and finally, to identify methodological limitations and propose directions for future research. Guided by PRISMA 2020 guidelines, this review is driven by the central research question: What is the effectiveness of Solution-Focused Brief Therapy (SFBT) and financial interventions in improving psychological well-being among individuals experiencing financial debt or distress? Its significance is threefold: advancing theoretical understanding by bridging financial and psychological domains, enhancing empirical knowledge through comprehensive evidence synthesis, and informing practice by providing policymakers and practitioners with robust evidence on integrated models for high-risk groups such as debt-burdened civil servants.

2.0 Methodology

This review followed the PRISMA 2020 framework (Preferred Reporting Items for Systematic Reviews and Meta-Analyses), which ensures transparency, replicability, and rigor in conducting systematic reviews. PRISMA allows researchers to define clear research questions, apply explicit inclusion and exclusion criteria, and systematically document the identification, screening, eligibility, and inclusion stages (Page et al., 2021). Applying PRISMA strengthened the validity of this review by minimizing bias and enhancing transparency in the selection and synthesis of studies.

2.1 PICO Framework

The central research question was framed using the PICO framework (Population, Intervention, Comparison, Outcome) to ensure focus and methodological clarity (Methley et al., 2014). The population of interest included individuals experiencing financial debt or distress, such as civil servants, employees, healthcare workers, youth, and older adults. Interventions covered Solution-Focused Brief Therapy (SFBT), standalone financial interventions, and integrated approaches such as Solution-Focused Financial Therapy (SFFT). Comparisons involved treatment-as-usual, usual care, or no intervention. Outcomes were psychological well-being measures, including depression, anxiety, stress, burnout, suicidal ideation, coping, resilience, and self-efficacy. Based on this framework, the research question guiding the review was: *What is the effectiveness of Solution-Focused Brief Therapy (SFBT) and financial interventions in improving psychological well-being among individuals experiencing financial debt or distress?*

2.2 Resources

This review relied on two major databases, Scopus and ScienceDirect. Scopus is the world's largest abstract and citation database, indexing more than 22,800 journals across psychology, counseling, medicine, psychiatry, economics, finance, and social sciences. ScienceDirect, managed by Elsevier, provides full-text access to more than 2,500 journals and 16 million articles, with strength in psychology, health sciences, and social sciences. The combined use of these two databases ensured comprehensive coverage of peer-reviewed empirical research on financial stress, psychological interventions, and SFBT.

2.3 Systematic Review Process

This review was conducted in accordance with the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 guidelines. The study selection process encompassed four distinct stages: identification, screening, eligibility, and inclusion, as detailed in the PRISMA flow diagram.
The PRISMA flow diagram (Figure 1) illustrates the study selection process. This is based on the four PRISMA stages of identification, screening, eligibility, and inclusion.

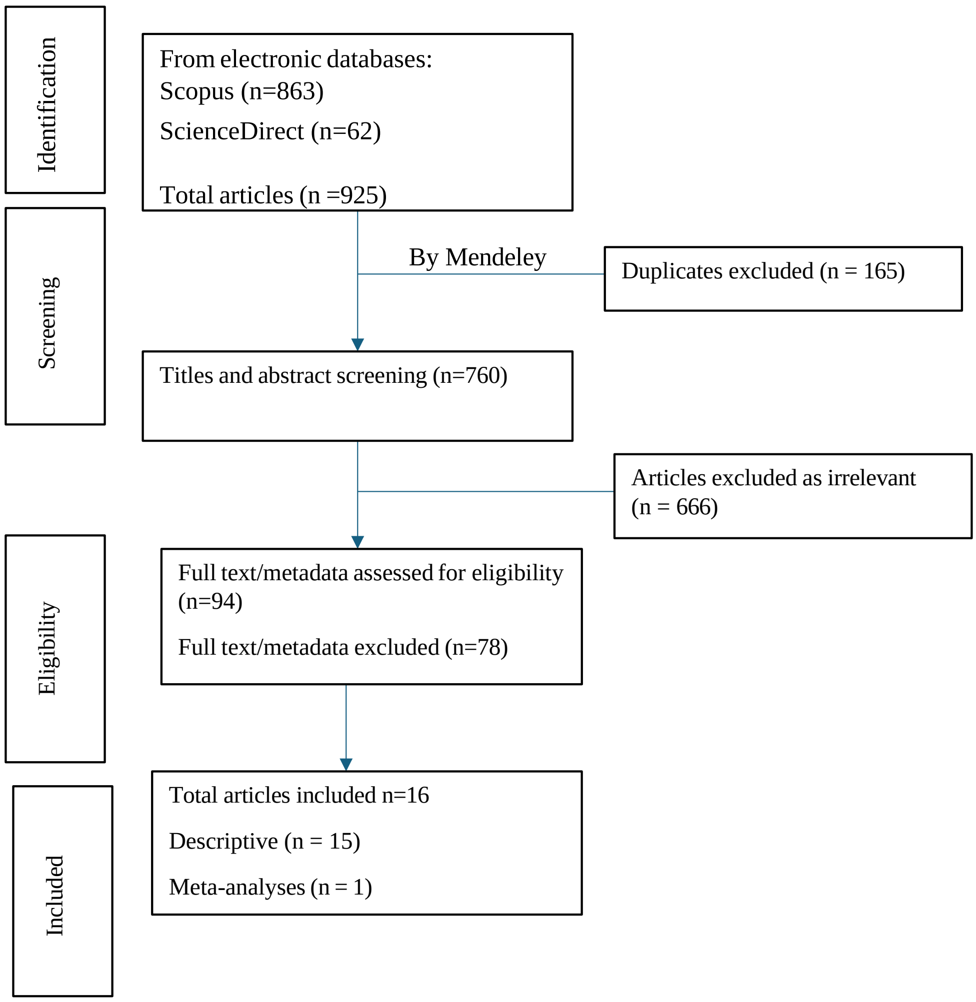

Figure 1. Flow diagram of the PRISMA process in literature search and selection.

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2.3.1 Identification

A systematic search was executed in July 2025 across two major databases, Scopus and ScienceDirect, targeting literature published between 2015 and 2025. The search strategy was built upon three core conceptual domains: (1) psychological interventions (e.g., "solution-focused brief therapy," counseling), (2) finance and debt (e.g., debt, financial distress), and (3) psychological well-being (e.g., mental health, anxiety, depression). The specific keywords and search strings for each database are catalogued in Table 1. The initial search yielded 925 records (863 from Scopus and 62 from ScienceDirect). After the removal of 165 duplicate records, 760 unique entries were retained for the screening stage.

Table 1: Keywords and search strategy

Database	**Search String**
Scopus (n=863)	TITLE-ABS-KEY ("solution-focused brief therapy" OR SFBT) AND TITLE-ABS-KEY (stress OR anxiety OR depression OR "mental health") AND (LIMIT-TO (DOCTYPE , "ar")) AND PUBYEAR > 2015 AND PUBYEAR < 2025 TITLE-ABS-KEY (therapy OR intervention OR counseling) AND TITLE-ABS-KEY (debt OR "financial distress" OR "financial wellness" OR "money disorder") AND TITLE-ABS-KEY ("psychological well-being" OR wellbeing OR stress OR anxiety) TITLE-ABS-KEY ("solution-focused financial therapy" OR "financial counseling" OR "debt counseling") TITLE-ABS-KEY ("public servant*" OR "civil servant*" OR "government employee*" OR "public sector") AND TITLE-ABS-KEY (debt OR "financial stress" OR "financial distress") AND TITLE- ABS-KEY ("psychological well-being" OR wellbeing)
ScienceDirect (n=62)	"Solution-focused brief therapy" AND ("psychological well-being" OR "mental health" OR anxiety OR depression) (debt OR "financial distress" OR "financial stress") AND ("psychological well-being" OR wellbeing OR stress OR anxiety OR depression) AND (intervention OR counseling OR therapy)

2.3.2 Screening

The screening phase applied pre-defined inclusion and exclusion criteria to assess the relevance of the 760 unique records. The inclusion criteria stipulated that studies must be: (1) peer-reviewed empirical articles published in English between 2010 and 2025; (2) focused on populations experiencing financial debt or distress; (3) investigating SFBT, financial interventions, or a combination thereof; and (4) reporting measurable psychological well-being outcomes. Review articles, books, book chapters, and conference proceedings were excluded. The full criteria are specified in Table 2. The titles and abstracts of all 760 records were screened, resulting in the exclusion of 666 studies that were irrelevant to the review's objectives. This process yielded 94 articles for a full-text eligibility assessment.

Table 2: Inclusion and Exclusion Criteria

Criteria	Inclusion	Exclusion
Type of literature	Peer-reviewed journal articles reporting empirical research (quantitative, qualitative, or mixed methods).	Review papers, book series, books, book chapters, conference proceedings, editorials.
Language	Articles published in English.	Non-English publications.
Timeframe	Articles published between 2010–2025.	Articles published before 2010.
Indexing	Indexed in social sciences, psychology, counseling, medical/health, or interdisciplinary databases (e.g., Scopus, ScienceDirect).	Indexed exclusively in hard sciences (e.g., engineering, physics, chemistry).
Population focus	Individuals or groups affected by financial debt or financial distress (e.g., students, employees, civil servants, healthcare workers, adults).	Studies on populations unrelated to financial debt/financial stress.
Intervention focus	Studies examining SFBT, financial interventions, or integrated financial–psychological interventions.	Studies unrelated to interventions or without outcomes relevant to well-being.
Outcomes	Articles reporting psychological well-being outcomes (e.g., depression, anxiety, stress, burnout, coping, self-efficacy, suicidal ideation).	Articles without psychological or well-being outcomes.

2.3.3 Eligibility and Included Studies

The full text of the 94 articles was rigorously assessed for eligibility based on the criteria in Table 2. This phase led to the exclusion of 78 articles that did not fully meet the requirements, primarily due to irrelevant interventions, lack of focus on indebted populations, or absence of empirical psychological well-being data. A final total of 16 studies were selected for inclusion in the systematic review. The data from these studies were systematically extracted into a matrix detailing authors, year, objectives, design, population, intervention, outcomes, and key findings.

2.3.4 Data Abstraction and Thematic Analysis

Data abstraction and analysis were conducted by the principal author. A qualitative thematic synthesis approach was employed to analyze the findings from the included studies. The process involved iterative coding of the extracted data to identify recurring patterns and concepts. These codes were subsequently grouped into coherent categories and synthesized into the overarching themes that structure the results of this review. To ensure rigor and credibility in this single-author review, strict adherence to the PRISMA 2020 framework was maintained, and all methodological decisions are reported transparently. The key findings from each included study, aligned with the final themes, are summarized in Table 3.

Table 3: Thematic synthesis table

Author (Year)	Key Findings / Themes Identified
Archuleta et al., (2020)	Significant reduction in financial anxiety scores (12.8 → 8.9) after brief SFFT-based sessions, showing effectiveness of integrated financial–psychological intervention.
Belcher et al., (2025)	Highlighted the importance of combining financial guidance with psychological support; trust and relational approaches were necessary before addressing debt directly.
Davies et al., (2024)	Debt rarely discussed explicitly by youth; emerged only after trust was established with youth workers, indicating barriers to early intervention
Dehmoobad Sharifabadi et al., (2024)	56% reported debt over CAD $150,000; high financial burden linked to stress and concerns about career sustainability.
Elliott & Kim (2013)	Found that financial education alone was insufficient for low-income/minority students due to low financial efficacy; integrating SFBT improved motivation and engagement.
Farr et al., (2024)	Men at risk of suicide often faced debt, unemployment, and housing insecurity; combined emotional support and practical financial advice improved coping and reduced suicidal thoughts.
Foo et al., (2024)	Hypothesized that SFBT would result in greater psychological distress reduction compared to treatment-as-usual after 8 weeks; RCT protocol targeting youth.
Gupta & Rai (2019)	Experimental group receiving SFBT showed significant reduction in anxiety (BAI mean score dropped from 23.2 → 4.2).
Husniyah et al., (2019)	Identified significant predictors of financial stress including low income, financial problems, and work–life imbalance, directly lowering psychological well-being.
Kong et al., (2024)	Stress levels (CNSS scores) significantly decreased in the experimental group (85.83 → 65.93; $p < 0.001$), showing SFBTeffectiveness in workplace stress management.
Lobos et al., (2021)	Workers living with partners had higher financial well- being, greater social support, and better mental health outcomes than those living alone.
Loibl et al., (2022)	Subjective debt burden (worry about debt) was a stronger predictor of social loneliness than objective financial ratios or social network measures..
Qiu et al., (2022)	Negative life events were reported as 60.45% and positive life events were 43.87%. This shows that financial stress is strongly associated with chronic fatigue
Richardson et al., (2022)	Digital program (Space From Money Worries) addressing debt-related stress achieved a 77% completion rate (23 of 30 participants), showing feasibility and acceptability.
Wolfe (2022)	Longitudinal data showed obesity prevalence increased from 24% (1996) to 41% (2016), with debt as a contributing risk factor.
Zainuddin et al., (2024)	Identified five main reasons for low financial literacy among women, with direct implications for financial well-being and workplace productivity.

Table 3: Thematic synthesis table

3.0 Results

This section presents a summary of the findings from the 16 selected studies. The results are organized and discussed based on the methodological characteristics of the included literature and the principal thematic patterns identified: the effectiveness of Solution-Focused Brief Therapy (SFBT), the psychological impact of financial debt, and the effectiveness of integrated interventions (Foo et al., 2024) full RCT conducted with nurses in China (Kong et al., 2024) as well as studies demonstrating effectiveness in real-world settings such as quasi-experimental studies on Solution-Focused Financial Therapy (SFFT) in the United States (Archuleta et al., 2020). Furthermore, multiple cross-sectional and longitudinal surveys provided robust correlational evidence on the relationship between debt and psychological well-being (Husniyah et al., 2019; Lobos et al., 2021; Loibl et al., 2022). These quantitative findings were enriched by mixed-methods and qualitative approaches, which offered deeper contextual understanding, as exemplified by the evaluation of the UK Hope Service (Farr et al., 2024) and a study on youth debt navigation in Australia (Davies et al., 2024).

The research encompassed a wide range of geographical settings, including Singapore, Malaysia, China, the United States, the UK, Canada, the Netherlands, Ecuador, and Australia. This global scope was matched by the diversity of the populations studied, which included civil servants, healthcare professionals, university students, youth, older adults, and general working-age adults experiencing financial distress.

Several studies were grounded in explicit theoretical frameworks. For instance, Elliott & Kim (2013),integrated identity-based motivation theory with SFBT to enhance financial efficacy, while Archuleta et al., (2020) formally combined financial counselling principles with SFBT to establish Solution-Focused Financial Therapy (SFFT). Other studies were implicitly informed by established psychological theories of stress, coping, and resilience, particularly within occupational health contexts (Kong et al., 2024).

A chronological analysis of the publications reveals a clear upward trend, indicating growing scholarly interest in this field. The included studies were published between 2013 and 2025, with a notable concentration of research output from 2022 onwards. The key findings from the thematic analysis, organized by theme and sub-theme, are presented in Table 4

ISSN: 0017-2294

Author	Effectiveness of SFBT				Impact of Financial Debt on Psychological Well-being				Effectiveness of Integrated Financial– Psychological Interventions			
	RPD	ICP	ESH	ADP	DP	FSH	FSS	DB	SFBT (SFFT)	DI	CBM	CSF
Archuleta et al., (2020)									/			
Belcher et al., (2025)											/	/
Davies et al., (2024)								/				
Dehmoobad Sharifabadi et al., (2024)								/				
Elliott & Kim (2013)									/			
Farr et al., (2024)							/				/	/
Foo et al., (2024)	/	/	/	/								
Gupta & Rai (2019)	/		/	/								
Husniyah et al., (2019)					/							
Kong et al., (2024)	/	/		/								
Lobos et al., (2021)					/							
Loibl et al., (2022)								/				
Qiu et al., (2022)						/						
Richardson et al., (2022)										/		/
Wolfe 2022)						/						
Zainuddin et al., (2024)								/				

Effectiveness of SFBT	Impact of Financial Debt on Psychological Well-being	Effectiveness of Integrated Financial– Psychological Interventions
RPD – Reduction of psychological distress ICP – Improvement in coping and resilience ESH – Enhancement of self-efficacy and hope ADP–Applicability across diverse populations	DP - Debt as predictor of depression, anxiety, stress FSH - Financial stress and health outcomes FSS - Financial strain and suicidal ideation DB - Debt burden in specific populations	SFBT & SFFT- Solution-Focused Behavior Therapy (SFBT) & Solution-Focused Financial Therapy (SFFT) DI - Digital interventions CBM - Community-based models CSF - Client satisfaction and feasibility

Table 4: Summary of Findings from Thematic Analysis

3.1 Thematic Analysis Findings

Thematic synthesis of the 16 included studies yielded three primary themes and twelve corresponding sub-themes, which are summarised narratively below and mapped visually in Table 5.

Theme	Sub-Theme	Key Findings / Evidence	Supporting Studies
Effectiveness of SFBT	Reduction of psychological distress	SFBT significantly reduced depression, anxiety, and stress in youth, students, and healthcare workers.	Foo et al., (2024); Gupta & Rai (2019); Kong et al., (2024)
	Improvement in coping and resilience	SFBT enhanced coping and emotional regulation, particularly in nurses and youth.	Kong et al., (2024); Foo et al., (2024)
	Enhancement of self-efficacy and hope	Participants reported higher self-efficacy, hope, and goal-setting capacity.	Gupta & Rai (2019); Foo et al., (2024)
	Applicability across diverse populations	SFBT demonstrated positive outcomes across a wide range of groups, including students, healthcare workers, and low-income individuals, highlighting its adaptability.	Foo et al., (2024) Kong et al., (2024); Elliott & Kim (2013)
Impact of Financial Debt on Psychological Well-being	Debt as predictor of depression, anxiety, stress	Financial problems, low income, and work–life imbalance predicted financial stress and reduced well-being.	Husniyah et al., (2019); Lobos et al., (2021)
	Financial stress and health outcomes	Debt linked to chronic fatigue among civil servants and obesity among adults.	Qiu et al., (2022); Wolfe (2022);
	Financial strain and suicidal ideation	Debt and housing insecurity were triggers of suicidal ideation; combined advice and emotional support reduced risk.	Farr et al., (2024)
	Debt burden in specific populations	High debt burden reported among radiology residents, civil servants, older adults, and youth.	(Dehmoobad Sharifabadi et al., 2024); Zainuddin et al., (2024); Loibl et al., (2022); Davies et al., (2024)
Effectiveness of Integrated Financial–Psychological Interventions	Solution-Focused Financial Therapy (SFFT)	Brief SFFT sessions reduced financial anxiety and improved goal-setting.	Archuleta et al., (2020); Elliott & Kim (2013)
	Digital interventions	Online CBT (Space from Money Worries) improved financial control and mental health, with high completion rates.	Richardson et al., (2022)
	Community-based models	Hope Service and NHS Money Advice combined debt support with emotional counseling, improving outcomes.	Farr et al., (2024) Belcher et al., (2025)
	Client satisfaction and feasibility	Participants valued integrated models; digital and community-based programs were accessible and feasible.	Richardson et al., (2022) Farr et al., (2024)

Table 5 Thematic Synthesis of Findings

3.1 Effectiveness of Solution-Focused Brief Therapy (SFBT)

The reviewed literature consistently demonstrated the effectiveness of SFBT in enhancing psychological well-being. Experimental and randomised controlled trials substantiated that SFBT significantly reduces psychological distress. For example, youth in Singapore exhibited greater reductions in distress compared to those receiving standard case management (Foo et al., 2024) while university students in India reported marked decreases in anxiety following brief SFBT sessions (Gupta & Rai, 2019). Beyond symptom reduction, SFBT was shown to enhance coping skills, resilience, self-efficacy, and hope among diverse populations, including healthcare professionals (Kong et al., 2024). The findings underscore the broad applicability and adaptability of this strengths-based approach, demonstrating its effectiveness across varied groups such as students, healthcare workers, and low-income populations (Elliott & Kim, 2013; Foo et al., 2024; Kong et al., 2024).

3.2 Impact of Financial Debt on Psychological Well-Being

A strong association was identified between financial debt and adverse psychological and physical health outcomes. Studies conducted among Malaysian civil servants (Husniyah et al., 2019) and Ecuadorian healthcare workers (Lobos et al., 2021) established financial problems as significant predictors of stress and diminished mental health. Debt was further correlated with physical health deterioration, including chronic fatigue (Qiu et al., 2022) and increased obesity prevalence (Wolfe, 2022) as well as severe outcomes such as suicidal ideation, often precipitated by concurrent debt and housing insecurity (Farr et al., 2024). Crucially, the subjective perception of debt burden frequently exerted a more profound impact on well-being than objective financial measures (Loibl et al., 2022) highlighting the intrinsically psychological dimension of financial distress.

3.3 Effectiveness of Integrated Financial-Psychological Interventions

Interventions that combined financial and psychological support demonstrated promising, and often superior, outcomes compared to single-focus approaches. Solution-Focused Financial Therapy (SFFT), which integrates structured financial counselling with SFBT principles, led to significant reductions in financial anxiety (Archuleta et al., 2020). Digital interventions, such as the "Space from Money Worries" programme, were associated with high completion rates and concurrent improvements in financial control and mental health (Richardson et al., 2022). Community-based models, including the UK Hope Service, successfully integrated practical advice on debt and housing with emotional support, effectively mitigating suicidal ideation by addressing its underlying causes (Farr et al., 2024). These integrated approaches were consistently reported as acceptable, feasible, and highly valued by participants, indicating strong practical utility in real-world settings.

4.0 Discussion

This systematic review synthesized evidence on the effectiveness of Solution-Focused Brief Therapy (SFBT) and related interventions for improving the psychological well-being of debt-affected populations. The findings consistently coalesce around three central themes: the significant effectiveness of SFBT, the profound psychological impact of financial debt, and the superior potential of integrated interventions that address both financial and psychological needs simultaneously.

The review unequivocally demonstrates that SFBT is an effective modality for reducing psychological distress, including depression, anxiety and stress across diverse groups such as students and healthcare workers (Foo et al., 2024; Gupta & Rai, 2019; Kong et al., 2024). Its effectiveness extends beyond symptom reduction to enhancing crucial psychological assets like coping skills, self-efficacy, and resilience. The success of SFBT can be attributed to its strengths-based, future-oriented approach, which aligns with findings from recent studies. For instance, (Rose, 2022) demonstrated within a Malaysian context that a structured SFBT module was effective in reducing anxiety and depression among individuals with workplace stress, underscoring the local applicability and cross-cultural validity of this approach.

Furthermore, the techniques central to SFBT, such as scaling questions, are powerful drivers of change. Abdulla & Woods (2023) found that even small, solution-focused interactions could significantly boost clients' anticipation of improvement and commitment to change, thereby fostering the motivation and hope essential for recovering from financial distress. However, a critical caveat remains: most evidence comes from relatively structured environments involving students or employed professionals. The scalability and effectiveness of SFBT for low-income, marginalized, or severely indebted populations facing complex barriers remain an open empirical question.

The evidence further solidifies the robust association between debt and a spectrum of negative psychological and physical outcomes, from burnout and chronic fatigue to obesity and suicidal ideation (Husniyah et al., 2019; Qiu et al., 2022; Wolfe, 2022). A crucial insight from this review is the dual role of debt as both a stressor and a perceived short-term coping strategy, often exacerbating long-term vulnerability. This complexity is compounded by the finding that the subjective experience of debt burden which are the worry and shame associated with it often exerts a more damaging effect on well-being than objective financial metrics (Loibl et al., 2022). This underscores a fundamental implication for practice and interventions must address the internal, psychological experience of debt as diligently as the external, material debt itself.

In response to this need, integrated financial-psychological interventions emerged as the most promising approach. Models like Solution-Focused Financial Therapy (SFFT) directly target financial anxiety (Archuleta et al., 2020), while digital programs like "Space from Money Worries" demonstrate high feasibility and effectiveness (Richardson et al., 2022). Community-based models, such as the UK Hope Service, show that addressing practical needs like housing and debt in tandem with emotional support can save lives by reducing suicidal ideation.

A limitation in the current evidence base, however, is a predominant focus on conventional clinical outcomes like anxiety and depression scores. While critical, this narrow focus risks overlooking broader, equally important outcomes such as dignity, empowerment, and social participation, which were hinted at in qualitative findings from community programs. Future research should therefore employ multidimensional well-being indicators that capture these facets of recovery.

From a policy and practice perspective, this review compellingly argues for the

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integration of financial and psychological support within existing health and workplace services. Tailored, workplace-based interventions that combine SFBT with debt management education could offer vital early support for vulnerable occupational groups like civil servants and healthcare workers. However, practitioners and policymakers must avoid a one-size-fits-all application. While digital tools offer scalability, they exclude those with limited access or literacy; community models are essential for reach but depend on local infrastructure. Crucially, psychological interventions cannot be a substitute for structural reform. Financial literacy and therapy, while valuable, cannot offset systemic inequities. Without parallel policy measures such as affordable credit schemes, living wages, and fair debt restructuring, we risk placing the entire burden of solution on the individual.

In summary, while SFBT and integrated interventions hold considerable promise for mitigating the psychological burden of debt, their success is profoundly shaped by context, accessibility, and underlying structural conditions. Future research must adopt longitudinal and mixed-methods designs to evaluate long-term impact and develop interventions that are not only culturally sensitive but also structurally informed, ultimately aiming to restore both financial stability and a sense of hope and agency to individuals burdened by debt.

5.0 Future Directions

Building on the findings and limitations of this review, we propose four key directions for future research to advance this field. First, researchers must intentionally shift their focus toward underserved and high-risk populations. This entails developing and validating interventions specifically for low-income communities, marginalized groups, and individuals experiencing severe, chronic indebtedness, who remain underrepresented in the current evidence base.

Second, the field must prioritize implementation science to bridge the gap between research and practice. Future studies should investigate the real-world scalability, cost-effectiveness, and optimal delivery models for integrated interventions, including the use of digital platforms and task-shifting strategies to paraprofessionals. Third, we urge a concerted effort to enhance methodological rigor through the adoption of longitudinal designs, robust mixed-methods approaches, and the development of a standardized core outcome set that includes financial empowerment and social participation metrics alongside clinical symptoms.

Finally, to address the root causes of debt-related distress, research should expand to evaluate systemic and policy-level interventions. This includes assessing the psychological impact of debt relief programs, strengthened financial regulations, and the integration of financial counselling into social safety nets. Pursuing these directions will be crucial for developing effective, equitable, and structurally informed solutions for individuals burdened by debt.

6.0 Conclusion

This systematic review affirms that financial debt constitutes a critical psychosocial stressor, significantly contributing to depression, anxiety, burnout, and suicidal ideation. In response, the evidence identifies Solution-Focused Brief Therapy (SFBT) as an effective intervention for reducing psychological distress and building resilience among debt-affected groups. Furthermore, integrated models that concurrently address financial management and emotional well-being, such as Solution-Focused Financial Therapy (SFFT), demonstrate superior, multifaceted outcomes. These findings compellingly argue that the dichotomy between financial and psychological health is artificial; effective support requires an integrated approach.

To advance this field, future research should prioritize longitudinal studies to assess the sustained impact of these interventions and focus on adapting them for underserved, high-risk populations. By embracing this dual focus on integrated practice and rigorous, inclusive research, policymakers and practitioners can more effectively mitigate the profound psychological burden of debt.

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