

Financial Stress as a Predictor of Mental Health and Life Satisfaction among Households Heads in PakistanZainab Hussain¹, Aziz Ahmed Chaudhry², Muhammad Saifullah Qureshi³¹ MS Management Sciences Scholar SZABIST University Islamabad, Pakistan² Assistant Professor Department of Management Sciences SZABIST University Islamabad, Pakistan.³ Assistant Professor Department of Social Sciences SZABIST University Islamabad, Pakistan.**Abstract**

Financial stress has become a significant concern in many societies, particularly in developing countries where, rising inflation and economic instability place pressure on households. Family heads, who often carry the primary financial responsibility, may experience greater psychological strain under such conditions. The present study aims to examine the relationship between financial stress, mental health, and life satisfaction among family heads in Pakistan. A quantitative research design was adopted, and data were collected through valid and reliable questionnaires. A total of 100 participants were included in the study. Standardized scales measuring financial stress, mental health, and life satisfaction were used for data collection. The collected data were analyzed using SPSS version 26, and descriptive statistics, t-test were applied. The results indicated revealed significant associations between financial stress, mental health outcomes, and life satisfaction. The findings suggest that economic pressures can negatively influence psychological well-being and overall life satisfaction among family heads. The study highlights the importance of addressing financial stress through supportive economic and social measures in order to improve the well-being of the households

Keywords: Financial stress, mental health, life satisfaction, family heads

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1. Introduction

Financial stress is a worldwide concern caused mainly due to inflation. Inflation is a global phenomenon and is one of the major life influencing concerns globally. Inflation as a rate of increase in prices over a given period of time like the cost of living or overall pricing. Narrowly, the prices of food, clothes, and other utilities or services (Oner, 2010). The key issue is, prices get higher and people's income does not increase which reduces the quality of living and makes it harder for families to meet their financial needs. This results in financial stress among family heads leading to mental health problems and weakening in life satisfaction. Studies have explored that Inflation generates stress, which may lead to high rates of anxiety and depression (Pathak et al., 2022).

Financial stress does not just affect the living conditions but also affects the minds of people, especially family heads with low incomes who carry pressure of providing for the family in such an economic crisis. People experiencing financial stress; undergoing mental health problems may also feel reduced life satisfaction. As earlier study explains, rising inflation and unemployment are closely associated with higher suicide rates, reflecting the deep emotional and psychological strain caused by economic instability (Shakir et al., 2024).

Thus, in economic context, the social and cultural structure of Pakistan calls attention to family heads as a core group to analyze the impact of financial stress on mental health and life satisfaction. In Pakistan, socially and culturally, the whole financial responsibility is among a family head; father, mother or any elder one, who are expected to earn and run a whole family. The whole family depends on one person and in most cases financial responsibilities are not equally distributed among other family members. Household heads play a decisive role in determining the financial vulnerability of families in Pakistan. This ultimately leads a family head to extreme financial stress, especially of a lower income household, resulting in increased anxiety and depression with reduced life satisfaction (Ali, et al., 2020). Given this social and cultural context, family heads are a key area of this study. Therefore, this study aims to reflect on the relationship between mental health and life satisfaction caused by financial stress among family heads in Pakistan.

Literature Review

Financial stress refers to a condition of psychological distress that is an outcome of financial difficulties and uncertainties. It is also described as the state of constant anxiety and emotional disturbance as an outcome of financial events and pressures. It is not just limited to emotional anguish but also associated with severe anxiety, depression and other forms of psychological distresses, thus indicating that continuous financial stress can affect overall physical and mental well-being (Martin, 2020). Researches explore that financial stress is intertwined with mental health problems. Particularly stress caused by inflation; rising prices of everyday goods and services and other forms of economic instability, has been explored as a reason for increased levels of anxiety and depression among adults. However, this suggests that financial stress caused by inflation is not merely an economic issue but also an important psychological concern affecting individuals' overall well-being (Pathak et al., 2024).

Ali et al., (2020), describes financial stress in Pakistani context as "financial fragility or vulnerability" at household level. They highlight how poor economic conditions affect low-income families with limited savings, unemployment, thus keeping them fragile and vulnerable. These factors make it difficult for households to meet an unexpected financial demand, resulting in stress and instability. In consequence to this, household-level stress, as an important factor, contributes to the overall psychological distress and well-being of an individual. Financial stress

is an outcome of inflation at both global and Pakistani level. Inflation results in increased prices of everyday goods and services, resulting in financial distress among households. (Rakesh et al., 2025). Research has examined that inflation directly affects low-income groups that are already going through financial hardship by spending a large share of their income for basic necessities (O'Donoghue et al., 2023). Thus, inflation directly contributes to the financial stress and reduced household welfare in Pakistan.

By exploring the literature, it comes to the understanding that financial stress has multi dimensions. It is influenced by different factors such as; inflation, economic vulnerability and social conditions. It is evident by research that on global level, financial stress or inflation related-stress is directly linked with mental health problems (Pathak et al., 2024), while Pakistan based researches disclose household fragility and sensitivity to economic shocks (Ali et al., 2020; O'Donoghue et al., 2023).

Financial Stress and Mental Health

Financial stress has been widely explored as a factor affecting mental health. Continuous financial stress can convert emotional responses such as worry, fear, or helplessness into severe forms of psychological distress in the passage of time. Martin (2020) examines that prolonged financial stress can expose individuals to increased emotional vulnerability resulting in symptoms of anxiety and depression (Martin, 2020). Furthermore, Pathak et al. (2024) also investigates that stress, as an outcome of inflation or overall financial stress, is an important factor of high levels of anxiety and depression among adults. This relationship highlights the impact of macroeconomic factors such as inflation to the overall mental wellbeing of an individual.

Additionally, in Pakistani households, financial vulnerability increases psychological distress when exposed to unexpected financial shocks. Ali et al. (2020) examines that many Pakistani households have lack of financial buffers to mitigate the effect, hence, resulting in high sensitivity to rising prices and economic crisis. This results in severe mental health problems due to prolonged financial stress especially among low-income households in Pakistan. Rakesh et al. (2025) argues that mechanisms such as, loss of control, social comparison, and reduced social capital, due to financial strain not only affects individuals materially but also affects their sense of security and stability. Thus, resulting in increased psychological strain.

Consequently, literature analyses a strong link between financial stress and mental health. Global studies demonstrate prolonged inflation-related stress with symptoms of anxiety and depression (Pathak et al., 2024), whereas Pakistan-specific studies highlight intense vulnerability due to household financial fragility (Ali et al., 2020; O'Donoghue et al., 2023). However, these discoveries suggest the importance of examining financial stress as an important contributor to mental health problems.

Financial Stress and Life Satisfaction

Life satisfaction reflects the idea of subjective well-being; how much an individual is satisfied with the quality of its life and well-being. It is closely associated with financial conditions as financial stability gives power of purchasing to an individual and ability to fulfil one's basic needs impacting a sense of security. However, previous researches have examined that financial stress leads to negative impact on life satisfaction of an individual as they are exposed to financial hardships; unable to fulfil their basic needs or achieving their personal and family goals (Martin, 2020). Previous research has examined the direct link between financial distress and reduced life satisfaction. Life satisfaction as the subjective well-being of an individual is negatively impacted due

to financial strain as it takes the liberty of stability and security. Individuals are exposed to increased worry, limited life choices, restricted consumption, hence feelings of loss of control on life (Pathak et al., 2024). This highlights how financial stress is also an important factor towards reduced life satisfaction of an individual.

In particular to developing countries, structural economic vulnerabilities highlight the relationship between financial stress and life satisfaction. Researchers exploring household-level impacts also define that financial instability impacts overall well-being. Ali et al., (2020) explains that Pakistani households especially of low-income groups suffer a high level of financial instability and vulnerability that leaves them to economic shock; limiting their life choices, unable to make both ends meet, thus resulting in reduced life satisfaction (Ali et al., 2020). Research giving evidence from Pakistan that inflation affects overall well-being and life satisfaction of low-income households by reducing their basic living standards and worsening overall economic conditions (O'Donoghue et al., 2023). As families or households are unable to cope with such financial conditions; rising cost of livelihood, they tend to get affected by chronic financial stress, leading towards dissatisfaction with life.

Moreover, previous studies on well-being have illustrated that financial hardships influence life satisfaction differently across various population groups, often focusing on household-level or demographic factors such as education, employment, and income (Khan et al., 2021). However, such significant studies lack the specific experiences of family heads who are considered primarily responsible for financial stability of the household. This demonstrates that while the relationship between financial stress and life satisfaction is well-determined, the role and impact on family heads remains unexplored.

Overall, there is significant research that explores strong relationships between financial stress, mental health, and well-being, both globally and within Pakistan. However, most existing studies have focused on households or general populations rather than family heads as a distinct group leaving it unclear how these relationships operate specifically among family heads, who are considered primarily responsible for managing households. By focusing on family heads in Pakistani households, the present study aims to focus on the impact of financial stress on both mental health as well as life satisfaction of individuals primarily responsible for financial stability of their families.

Gap Analysis

Despite significant research on the impact of financial stress among Pakistani households in numerous ways, there is limited research on the impact of financial stress among Pakistani family heads in terms of mental health and life satisfaction. Previously, research on Pakistani households has largely focused on “education of the household head and financial vulnerability (Ali et al., 2020)” and “household-level economic outcomes (Khan et al., 2021)”. Moreover, some studies have explored debt and psychological distress (Rizvi & Ahmad, 2022; Shakir et al., 2024).

However, there is a lack of focus on family heads as a specific population undergoing a negative impact on mental health and life satisfaction due to financial stress. Most studies either focus on, as mentioned earlier, different groups of population or different aspects of impact on family heads in Pakistan. Therefore, by focusing on the impact of financial stress on mental health and life satisfaction of family heads in Pakistan, this study aims to fill the gap that has been largely overlooked in previous studies.

Theoretical Background

Family Stress Model (FSM)

The Family Stress Model (FSM) was originally developed by Rand D. Conger and colleagues (1994), to explain how economic hardship affects family functioning and psychological well-being. The model proposes that financial difficulties create economic pressure within households, which subsequently leads to emotional distress, mental health problems, and reduced quality of life for individuals responsible for managing household resources. According to Conger and Elder (1994), economic strain increases stress among family members, particularly those who hold financial responsibility, which may lead to psychological difficulties such as anxiety, depression, and decreased life satisfaction. The theory highlights that financial stress does not operate in isolation but influences emotional and behavioural outcomes through the pressures it places on individuals managing family responsibilities. In the context of the present study, the Family Stress Model provides an appropriate framework for understanding how financial stress experienced by family heads may influence their mental health and overall life satisfaction.

Social Capital Theory

Another theoretical perspective relevant to this study is Social Capital Theory (SCT), which was significantly developed by Pierre Bourdieu and later expanded by James S. Coleman and Robert D. Putnam. Social capital refers to the networks, relationships, trust, and social support that individuals can access through their social connections (Bourdieu, 1986). These social networks may provide emotional, informational, or practical support that helps individuals cope with challenges and stressful situations. According to Coleman (1988), social capital facilitates cooperation and mutual support among members of a community, enabling individuals to access resources that may improve their well-being. In situations of financial stress, strong family ties and supportive community networks may help individuals manage emotional difficulties and maintain psychological resilience. Within the framework of this study, Social Capital Theory suggests that family members, relatives, and community networks may serve as protective factors that help family heads cope with financial pressures and reduce the negative impact of economic stress on their mental health and life satisfaction.

Together, the Family Stress Model and Social Capital Theory provide a relevant framework for understanding how financial stress influences the mental health and life satisfaction of family heads. While the Family Stress Model explains the pathway through which economic hardship leads to psychological distress, Social Capital Theory highlights the importance of supportive social relationships in coping with such stress. Therefore, the integration of these two perspectives helps explain both the negative impact of financial stress and the potential protective role of family and community support in maintaining well-being among family heads.

Problem Statement

Considering the current economic state, financial stress is an overwhelming challenge in Pakistani households, affecting both personal and family well-being negatively “affecting both personal and family well-being negatively (Noh et al., 2020; Shakir et al., 2024). In Pakistani social and cultural context, family heads are primarily responsible for managing the household. Whereas the effect on their mental health and life satisfaction has been largely overlooked. However, in previous studies, economic outcomes have been significantly explored at the household level (Ali et al., 2020) or among other population groups but not specifically on family heads. While family heads are a crucial part of a household, it is quite important to study the impact of financial stress on mental health and life satisfaction of family heads for not only their well-being but also of other family members to avoid instability and insecurity.

Hence, this study aims to investigate the relationship between financial stress, mental health and life satisfaction among family heads in Pakistan, while considering the role of social support as a potential buffer to mitigate the negative effect.

The study is guided by several research objectives. Firstly, it aims to examine the level of financial stress encountered by family heads in Pakistan. Secondly, it seeks to determine the relationship between financial stress and mental health among family heads in Pakistan. Thirdly, it analyzes the relationship between financial stress and life satisfaction among family heads in Pakistan.

The study proposes the following hypotheses: financial stress has significant effects on mental health among family heads, and financial stress is a predictor of life satisfaction among family heads

2. Method

2.1 Research Design

This study incorporated quantitative, cross-sectional research design to investigate the relationship between financial stress and mental health and life satisfaction among family heads in Pakistan. A survey method was used to collect data, allowing for the analysis of associations among the study variables.

2.2 Sample

The sample (N= 100) for the study consisted of family heads residing in Pakistan. A sample of family heads from low-income households, having income of 50k - 100k per month, was selected using a non-probability sampling technique. Participants were included based on their role as primary financial providers within their households.

2.3 Procedure

Data were collected through valid and reliable questionnaires. The questionnaires were administered online to facilitate accessibility and wider reach among participants. Questionnaires were distributed among diverse communities to recruit eligible respondents. Prior to participation, respondents were provided with briefing regarding the objectives of the study and the nature of their involvement. Participation was entirely voluntary, and ethical considerations were ensured by maintaining participants' anonymity and confidentiality throughout the data collection process.

The online survey was developed using Google Forms, which allowed the researcher to efficiently design and distribute the questionnaire to potential participants. The use of an online data collection method provided convenience for respondents and enabled the researcher to reach individuals from different communities within a limited time frame. The questionnaire consisted of multiple sections including demographic information and standardized measurement scales related to financial stress, mental health, and life satisfaction. Participants were required to read the instructions carefully and respond to each item based on their personal experiences and perceptions. To ensure clarity and understanding, the questionnaire included brief instructions explaining how respondents should select their answers using the Likert scale format. This approach allowed participants to indicate their level of agreement or disagreement with each statement. The use of structured response options ensured consistency in responses and facilitated accurate statistical analysis during the data analysis stage.

The survey link was shared through various online platforms and community networks in order to reach individuals who met the inclusion criteria of the study. Participants who identified themselves as family heads and belonged to low-income households were encouraged to complete the questionnaire. Responses were automatically recorded through the online platform and later exported for statistical analysis using SPSS. Furthermore, participants were informed that their

responses would be used solely for academic research purposes. No personal identifying information was collected, and all responses were treated with strict confidentiality. Participants also had the option to withdraw from the survey at any stage without any obligation. These ethical considerations ensured that the data collection process adhered to standard research practices and respected the rights and privacy of all respondents.

The study followed specific inclusion and exclusion criteria for participant selection. The inclusion criteria comprised individuals aged between 30 and 60 years who were identified as family heads, with a socioeconomic status ranging from 50,000 to 100,000 per month. Conversely, the exclusion criteria ruled out participants below 30 years of age, individuals who were not identified as family heads within Pakistani households, and those belonging to high-income family households.

2.4 Data Analysis

The collected data were analyzed through SPSS version 26. To study the variables, mean and standard deviation were calculated. An independent statistical "t" test was employed to study differences in mean scores. Thus, these statistical techniques were used to study different levels of financial stress, mental health, life satisfaction and their relation across different groups of respondents.

Descriptive statistical techniques were applied to summarize the overall characteristics of the data. Measures such as mean and standard deviation were calculated to determine the central tendency and variability of the study variables. These statistical measures helped in understanding the general level of financial stress, mental health, and life satisfaction among the participants included in the study.

Furthermore, inferential statistical analysis was conducted using the one-sample t-test in order to examine whether the mean scores of the study variables differed significantly from the reference value. The use of the t-test allowed the researcher to determine the statistical significance of the observed mean values. This analysis helped in identifying whether the levels of financial stress, mental health, and life satisfaction among respondents were statistically meaningful within the sample. In addition, frequency and percentage distributions were calculated to analyze the demographic characteristics of the respondents, including gender, age, socioeconomic status, and number of dependents. These descriptive statistics provided a clearer understanding of the composition of the sample and allowed the researcher to present the demographic profile of the participants included in the study.

3. Results

Table 1

Descriptive Statistics of the sample (N=100)

	N	Min	Max	M	Std. Dev	Skewness	
							Std. Error
Gender	100	1.00	2.00	1.3800	.48783	.502	.241
Age	100	1.00	3.00	1.3600	.57770	1.371	.241
SES	100	1.00	3.00	2.5700	.80723	-1.408	.241
Dependents	100	1.00	3.00	1.4900	.78490	1.185	.241
N	100						

A total of 100 participants were included in the final analysis. The mean score for Financial Stress Scale (FSS) was 3.04 ($SD = 0.38$), indicating a moderate level of financial stress among participants. The mean score

for Mental Health Scale (MHS) was 2.63 ($SD = 0.87$), while the mean score for Life Satisfaction Scale (LSS) was 3.37 ($SD = 0.74$). With regard to demographic characteristics, the sample comprised 62% males and 38% females. Most participants belonged to the age group of 30–40 years (69%), followed by 40–50 years (26%) and 50–60 years (5%). In terms of socioeconomic status (SES), 77% of participants reported a monthly income between PKR 85,000 and 100,000, while 20% fell within the PKR 50,000–75,000 category. The majority of participants (69%) reported having between 2–4 dependents, followed by 6–8 dependents (18%) and 4–6 dependents (13%).

Table 2**One-Sample t-Test (2-tailed) Results (N=100)**

	<i>t</i>	df	Sig. (2-tailed)	<i>M</i>	95% CI	
					Lower	Upper
FSS	79.759	99	.000	3.04586	2.9701	3.1216
MHS	30.170	99	.000	2.63143	2.4584	2.8045
LSS	44.876	98	.000	3.37020	3.2212	3.5192

Note: FSS: *Financial Stress Scale*, MHS: *Mental Health Scale*, LSS: *Life Satisfaction Scale*. $p < .001^{***}$,

One-sample *t*-tests were conducted to examine whether the mean scores of the study variables differed significantly from the test value. The analysis indicated that the mean score of financial stress was significantly different from the test value ($t(99) = 79.76$, $p < .001$). Similarly, the mean score for mental health was statistically significant ($t(99) = 30.17$, $p < .001$). The mean score for life satisfaction was also statistically significant ($t(98) = 44.88$, $p < .001$).

4. Discussion

The study examines the relationship between financial stress, mental health, and life satisfaction among family heads in Pakistan belonging to low-income households, having income of 50k - 100k monthly. The result demonstrated a moderate level of financial stress among participants. Moreover, findings indicated notable mental health outcomes and moderate levels of life satisfaction among participants. The findings of the present study are accordant with previous research indicating that financial stress is a common challenge among low-income households. Prior studies have shown that financial stress is associated with psychological distress, anxiety, and reduced well-being (Martin, 2020; Pathak et al., 2024). Similarly, research conducted in developing countries has highlighted how rising inflation and financial instability can contribute to financial stress and negatively affect household well-being (Pathak et al., 2022).

In addition, financial stress may influence several aspects of an individual's daily life beyond economic stability. Continuous financial pressure may affect emotional regulation, decision-making processes, and perceptions of personal well-being. Individuals experiencing ongoing financial strain often worry about meeting household expenses, managing debts, and ensuring financial security for their families. These persistent concerns may gradually contribute to emotional exhaustion and decreased satisfaction with life. Therefore, financial stress should be viewed not only as an economic concern but also as a significant factor affecting psychological and social well-being.

The findings of this study also mirror the broader economic realities faced by many households in developing countries like Pakistan. Rising living costs of everyday goods and services, increasing inflation, and financial instability have intensified economic pressure on families, particularly those belonging to lower socioeconomic groups. For family heads who are primarily responsible for providing financial support to their families, these economic conditions may increase feelings of stress and uncertainty. As a result, financial stress can extend beyond economic

difficulties and may influence psychological well-being and daily functioning.

In the social and cultural context of Pakistan, family heads are primarily responsible for the well-being of the household carrying all the financial responsibility. Managing household expenses and being responsible for all financial decisions can increase financial pressure on family heads. This stress may lead to psychological distress resulting in increased risk of anxiety, depression and reduced life satisfaction.

Furthermore, the findings of this study highlight the broader implications of financial stress for household functioning and family stability. When family heads experience persistent financial pressure, it may not only affect their personal well-being but may also influence family relationships and overall household dynamics. Reduced psychological well-being among family heads may impact decision-making, emotional interactions, and the ability to manage family responsibilities effectively. Therefore, addressing financial stress among family heads may play an important role in improving both individual well-being and the overall stability of families. This study highlights the importance of understanding financial stress as a factor influencing psychological well-being and life satisfaction among family heads in Pakistan. Addressing financial stress through economic support, financial literacy programs, and social support mechanisms may help improve the well-being of households, particularly among low-income groups.

Conclusion

The present study aims to investigate the association between financial stress, mental health, and life satisfaction among Pakistani family heads from low-income households. People who are the main providers for their families frequently experience severe psychological loads as a result of financial obligations and economic stress. Therefore, it is crucial for both academic study and social policy to comprehend how financial stress affects psychological well-being and life satisfaction. The findings of this study examined that participants' financial stress levels were moderate. The findings also showed a strong correlation between financial stress, mental health outcomes, and life satisfaction. Higher financial stress levels were associated with worse mental health and worse life satisfaction. These results imply that family heads who are in charge of providing for their households may have significant psychological and emotional effects from financial hardship. Thus, the study emphasizes how crucial it is to address financial stress as a factor that may have an impact on psychological health and general quality of life. The results highlight the need for increased awareness of the financial stress among low-income families and imply that financial planning education, financial support, and mental health resources may be important in enhancing family heads' overall well-being

Limitations of the Study

Like other empirical researches, this study also has certain limitations that should be acknowledged. Firstly, the focus is only on family heads which lacks the perspective of other family members in the social and cultural context of Pakistan. Secondly, this study is limited to Pakistani households that keeps family heads underexplored on a global level.

Additionally, all data for analysis with respect to financial stress, mental health, and life satisfaction is self-reported data which could have the influence of biases among individuals. Moreover, the cross-sectional design of this study analyzes an individual's experiences at a single point of time which leaves long-term effects of financial stress undiscovered. This study focuses only on low-income Pakistani households, while high-income households have not been examined, thus keeping other large groups of population underexplored. Therefore,

the result of this study should be viewed with the context of these limitations and future research could focus on larger samples with longitudinal design to overcome these limitations.

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