 Download This Paper (Delivery.cfm/SSRN_ID2265623_code1099219.pdf?abstractid=2265623&mirid=1)

Open PDF in Browser (Delivery.cfm/SSRN_ID2265623_code1099219.pdf?abstractid=2265623&mirid=1&type=2)

 Add Paper to My Library

Share:    

Relationships Among Credit Counseling Clients' Financial Wellbeing, Financial Behaviors, Financial Stressor Events, and Health

Journal of Financial Counseling and Planning, Vol. 14, No. 2, 2003

13 Pages

Posted: 16 May 2013

Jinhee Kim (https://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=2002067)

University of Maryland - Department of Family Science

E. Thomas Garman (https://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=2015364)

Virginia Tech

Benoit Sorhaindo (https://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=502348)

InCharge Education Foundation


Abstract

The present study examined the relationships among credit counseling, financial behaviors, financial stressor events, perceived financial well-being, and health. Data were collected from clients of a large credit counseling organization on two occasions, once in June 2000 and again in January 2002. Path analysis was employed to assess relationships among the variables. Credit counseling and debt management program directly affect financial stressor events in a helpful way and indirectly affect perceived financial well-being and health of the participants after 18 months. Results provide some evidence of the effectiveness of credit counseling in improving financial and health variables.

Keywords: Credit counseling, financial well-being, stress

[Suggested Citation](#) >

[Show Contact Information](#) >

 Download This Paper (Delivery.cfm/SSRN_ID2265623_code1099219.pdf?abstractid=2265623&mirid=1)

Open PDF in Browser (Delivery.cfm/SSRN_ID2265623_code1099219.pdf?abstractid=2265623&mirid=1&type=2)

0 References

Fetch References

0 Citations

Fetch Citations

Do you have a job opening that you would like to promote on SSRN?

[Place Job Opening \(https://www.ssrn.com/index.cfm/en/Announcements-Jobs/\)](https://www.ssrn.com/index.cfm/en/Announcements-Jobs/)

We use cookies that are necessary to make our site work. We may also use additional cookies to analyze, improve, and personalize our content and your digital experience. For more information, see our [Cookie Policy](#)

[Policy \(https://www.elsevier.com/legal/cookiepolicy\)](https://www.elsevier.com/legal/cookiepolicy)

[Cookie Settings](#)

Accept all cookies

RANK

16,685

11 Citations

33 References

PlumX Metrics



(https://plu.mx/ssrn/a?ssrn_id=2265623)
 Related journals

Behavioral & Experimental Finance eJournal (https://papers.ssrn.com/sol3/JELJOUR_Results.cfm?form_name=journalBrowse&journal_id=1504395)

Follow



Household Finance eJournal (https://papers.ssrn.com/sol3/JELJOUR_Results.cfm?form_name=journalBrowse&journal_id=1552954)

Follow



View more >

Recommended Papers

Financial Management Practices and Money Attitudes as Determinants of Financial Problems and Dissatisfaction in Young Male Australian Workers
 (https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2222945&rec=1&srcabs=2265623&pos=1)

By Nicki Dowling (https://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=2004389), Corney Tim (https://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=2004390), ...

Feedback

Submit a Paper > (<https://hq.ssrn.com/submission.cfm>)

SSRN Quick Links

SSRN Rankings

About SSRN

(<https://www.facebook.com/SSRNcommunity/>)

([https://www.linkedin.com/company/493409?](https://www.linkedin.com/company/493409?trk=tyah&trkInfo=clickedVertical%3Acompany%2CentityType%3AentityHistoryName%2CclickedEntityId%3Acompany_493409%2Cidx%3A0)

[trk=tyah&trkInfo=clickedVertical%3Acompany%2CentityType%3AentityHistoryName%2CclickedEntityId%3Acompany_493409%2Cidx%3A0](https://www.linkedin.com/company/493409?trk=tyah&trkInfo=clickedVertical%3Acompany%2CentityType%3AentityHistoryName%2CclickedEntityId%3Acompany_493409%2Cidx%3A0)

(<https://twitter.com/SSRN>)

(<http://www.elsevier.com/>)

Copyright (<https://www.ssrn.com/index.cfm/en/dmca-notice-policy/>)

Terms and Conditions (<https://www.ssrn.com/index.cfm/en/terms-of-use/>)

Privacy Policy (<https://www.elsevier.com/legal/privacy-policy>)

All content on this site: Copyright © 2023 Elsevier Inc., its licensors, and contributors. All rights are reserved, including those for text and data mining, AI training, and similar technologies. For all open access content, the Creative Commons licensing terms apply.

We use cookies to help provide and enhance our service and tailor content.

To learn more, visit [Cookie Settings](#).



(<http://www.relx.com/>)

(<https://papers.ssrn.com/sol3/updateInformationLog.cfm?process=true>)