

The correlation between stress and a type of credit behavior as a characteristic of attitude to money

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Abstract

The article presents the results of the research on the correlation between stress in the life of a person and a type of credit behavior of respondents as a characteristic of their attitude to money. The methodology of "Stress in the life of a person" by Antsupov A.Ya., as well as "Questionnaire of physiological responses to stress", and the author's questionnaire "Credit behavior" were applied. A new classification of attitude to money based on emotional and behavioral components: positive and negative types of credit behavior; as well as the stress level of a debtor and the debtor's correlation with the type of credit behavior have been discovered. The differences between stress factors causing a relatively similar stress level in groups with different types of credit behavior have been studied. It has been determined that respondents with a negative type of credit behavior possess psychosomatic symptoms of life stress in contrast to respondents with a positive credit behavior, which indicates the correlation between stress and a type of credit behavior, and confirms the hypothesis proposed in the study. Psychotherapeutic objectives of psychological counseling for debtors with different types of credit behavior have been revealed: for a negative type, the attention should be paid to the intrapersonal conflict, as well as to refocusing on the future and to the search for financial resources, while for a positive credit behavior the concentration should be on reduction of work-related stress. "A checklist for borrowers" has been developed. The results obtained would allow to conduct a deeper analysis of credit behavior as well as to provide more effective psychological counselling to the debtors.

Keywords: loan funds, debtor, credit behavior, strategy of psychological counselling.

I. Introduction

The issue of attitude towards money, which is reflected in the type of credit behavior, has recently been of academic interest due to the change in the social order, value orientations of citizens and the new banking policy in Russia [4, P. 123]. The population has formed, which is not quite traditional for Russia, a type of behavior in the context of finances - credit behavior, which is based on a previously developed formation in the value-meaning persistence of a subject - attitude towards money [9, P. 15]. Moreover, in addition to the socio-economic situation in the country, it is affected by the picture of family values, that is values passed on by the closest social surrounding [13].

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Russia's entry upon the new economic path of development as well as the absolute openness to the introduction of new technologies have led to both positive dynamics in the living conditions of citizens and a certain number of negative consequences. One of the most urgent issues is the problem of loan dependence.

Over the past 2 years, the number of debtors in Russia has increased by 1.5 million people experiencing severe problems with credit repayment. The number of defaulters is in excess of 5.2 million people. Overdue payments have added up to a total of 780 billion rubles. The outstanding debt is 1.28 trillion rubles (arrears of payments with more than 90 days past due) [5], which eliminates the assumption that arrears appeared accidentally, due to a person's inattention or short-sightedness.

The research on credit behavior and debt problems has been actively conducted abroad since the 1970s. Such aspects as consumer credit and repayment of the debt were most frequently analyzed [30]. Towards the end of the 20th century, Lee S., Webley P., Walker K. (1995) drew special attention to social factors that determine credit behavior and the main causes of debt [32, P. 682-685].

In national psychology, the issues of credit behavior are reflected in the studies of a plethora of modern authors: Strebkov D.O. (2007) considered credit behavior and social well-being, Emelin A.N., Gudzovskaya A.A., Nikitina T. A. (2011) analyze approaches to the "attitude to money" category in economic psychology. Valuiskova E.R. (2012) examines the role of money in a modern family; Dudina I.M. (2015) studies the relation between personal characteristics and credit behavior.

Gagarina M.A. (2014, 2016), Lebedev A.N. (2014, 2016), Muzhichkova Y. E. (2015), Gordyakova O.V. (2016) explore the influence of individual psychological characteristics on the credit-debt behavior.

The analysis of the characteristics of value-semantic attitude to money is carried out by Filioglo L.D. (2015), Makarova E.A., Makarova E.L., Makhrina E.A. (2015, 2016), Nekrasova E.A. (2016, 2017), Zhuravleva N.A. (2017), and many others.

The above presented variety and a great number of academic socio-psychological works emphasize the significance of the study of credit behavior.

The notion of credit behavior is considered below. Credit behavior is a certain action that has a subjective meaning for the individual and that is correlated with other people and directed to them. This action is not a simple mechanical act, but a certain process, during which the individual sets up attitudes to credit behavior, and thereafter perform the action itself in accordance with them which is the obtainment of a loan and its repayment to the creditor or the refusal of it. The authors emphasize the economic and psychological nature of credit behavior [6, P. 32].

Credit behavior of individuals is associated with the management of savings and available finances for the purpose of expanded consumption of various goods. At the present time, there is an active development of lending services market, which instigates the formation of the new financial culture, a culture of consumption.

According to Baudrillard J., (1956) "... a new morality has been born: the moral of outstripping consumption in relation to accumulation, the moral of running ahead, of forced investment, of accelerated consumption and chronic inflation (saving money becomes meaningless); the whole modern system originates from this, that is the system where at first, the thing is bought, and then redeemed by own labor" [3, P.35].

In a number of cases, people take loans that are enormous in comparison with their salaries. This leads to arrears, as well as the increased anxiety about the future [15] and irritability, due to the inability to repay the obligations. This could also lead to the declining living standards, to failure to perform employment duties and even to dismissal and suicidal attempts [7].

Although, the distinctive features of a distressed debts have been discovered [21], the correlation with the stress, that is caused by the loans, has not been studied.

The concept of "the stress of life" was introduced into academic use by the Canadian scientist Selye H. (1959). In his opinion, this is a mental state of a person that occurs under the influence of factors caused by the expenses of civilization (urbanization, the increasing pace of daily life, environmental pollution, etc. [27]). This topic has been developed in the works of Russian psychologists: Kitaev-Smyk L.A., (1969,1979,1983) examines the stress of life in the context of a socio-psychological subsyndrome of stress. Smolova L.V. (1999) explores the phenomenon of "social burnout" as a sub-syndrome of stress as well as the role of styles of responses to a stressful situation [14]. Aleksandrovskiy Y.A., Polozhiy B.S., Laygton D. (2001) point out that the most important cause of social stress is the inability of a person to adapt to the excessively rapid pace of socio-cultural changes [11, P. 56].

The stress of life could occur due to the factors related to professional activities [12], work relationships [23], values of the subject [17] as well as to occasions in a personal life.

Various aspects of this problem were reflected in the studies of military psychologists: Abdurakhmanov R.A. (1994), Zhukov A.M. (2004, 2008), Antsupov A.Ya. (2019), Solovyov A.Y. (2019), and others.

In the studies mentioned above, the main emphasis was on the identification of stressful factors of military service regarded as the stress of life, as well as on the study of the impact of stressful situations on the performance of members of the military, on measures taken in advance to prevent stress in military men and on the development of their stress resistance.

Polyakova O.N. and Scherbatykh Y.V. (2008) studied the causes, consequences and possibilities of stress-reduction. Artamonova L.N. and Leonova A.B. (2009) analyzed organizational stress in the context of the stress of life.

A more elaborate theoretical analysis of the problem under consideration was outlined in a previously published article by Solovyov A.Y. The current article introduces the empirical continuation of the research [29].

At the present time, there are not sufficient studies associating the stress in life of a person with the credit behavior, and regarding money as a universal carrier of information that reflects a person's intentions or desires. These problems are studied separately, which determines the academic interest and establishes relevant objectives of the analysis of the impact of stress on people with different types of credit behavior.

II. Methods

Under the guidance of the authors in 2018-2019, a pilot study of attitudes towards money expressed in the type of credit behavior, in relation to indicators of the stress was conducted. The results of the study are presented in the research at hand.

The sample of the study involved 42 civil servants with credit obligations, aged from 23 to 45 years, since this age period demonstrates high career and business activity. The professional experience of the civil servants was from 2 to 25 years. In the context of the marital status, 26 people (62%) were married, 3 people (8%) were divorced, 13 people (30%) were single at the moment of the experiment.

The purpose of the study was to identify the correlation between the stress of life and the type of credit behavior of respondents regarded as characteristic of attitude to money.

The following assumptions are provided as a working **hypothesis**:

1) the classification of types of credit behavior is possible on the basis of: emotional (attitude to loans) and behavioral (the presence/absence of loan debts) components;

2) The correlation between stress of life and a type of credit behavior exists.

The research was carried out in four stages:

At **the first stage**, methodologies for studying the stress of civil servants were selected and the author's questionnaire for the research of credit behavior was developed.

At **the second stage**, a psychodiagnostic study of stress of life and the type of credit behavior was conducted on the basis of the presented sample of subjects and the individual counselling sessions with a psychologist were held for the subjects.

At **the third stage**, a mathematical analysis of the obtained data and their interpretation were carried out.

At **the fourth stage**, practical recommendations for the prevention of distressed loans were developed taking into account the results obtained.

Methods of the research. The following methods were applied in the study:

1) survey and interview: the author's questionnaire "Credit behavior" on the identification of the type of credit behavior;

2) The method of psychological testing, within the framework of which the following psychodiagnostic techniques are applied:

- "The stress of life" by Antsupov A.Ya.,

- "Questionnaire of physiological responses to stress" [2].

3) The methods of mathematical statistics and data processing, nonparametric statistical **Mann-Whitney U-test** [8, P. 54].

The mathematical analysis was performed with the use of the program for statistical analysis SPSS 16.0.2.

The author's questionnaire "Credit behavior" was developed in order to classify respondents according to the emotional and behavioral components of credit behavior, as well as to identify respondent's experience of credit use and the occurring difficulties concerning loan funds. The questionnaire consists of 4 scales: attitude to loan, loan debts, amount of loan, cause of getting a loan.

The "Stress of life" methodology [2]

The purpose of the methodology is to identify the stress level. The methodology consists of 26 questions aimed to determine the stress level. The proposed statements are evaluated on a 100 % scale.

The "Questionnaire of physiological responses to stress" methodology [2].

The purpose of the methodology is to identify the level of physiological responses to stress and the degree of stress impact on health. The methodology consists of description of 38 physiological responses aimed to determine the level of physiological reactions to stress. The proposed reactions are evaluated by a total sum from 40 to 150 points.

III. Results

The results of the study of attitude to money, expressed in the type of credit behavior, in correlation to indicators of the stress of life

The analysis of types of credit behavior

The results obtained from the questionnaire "Credit behavior" are considered below.

After the survey was conducted, the indicators of the frequency of responses on the survey scales were calculated. Thereafter, the sample was studied in the context of two components: emotional attitude to loans and credit behavior (Tables 1, 2, 3, 4).

Table 1.

The "Attitude to loan" scale

Attitude to loan	Number of respondents/frequency	Percentage
Excellent	13	31%
Good	16	38%
Satisfactory	13	31%

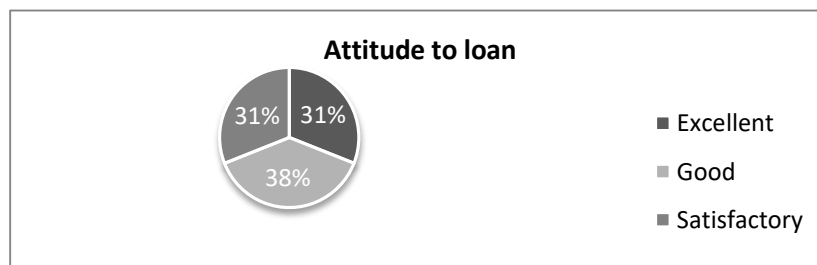


Figure 1. The analysis results of the "Credit behavior" questionnaire, the "attitude to loan" scale

Table 1 and Figure 1 depict the distribution of responses in the "Credit behavior" questionnaire, the "attitude to loan" scale. Thus, 13 people (31%) referred to the loan as "Excellent", 16 people (38%) as "Good", 13 people (31%) as "Satisfactory". It is pointed out that the "Excellent" and the "Satisfactory" sections display equal numbers, which allows to make an assumption that there are two opposite emotional attitudes towards the loan money.

Table 2 and Figure 2 presented below present the results of the analysis of the "Credit behavior" questionnaire on a "loan debts" scale.

Table 2.

The "Loan debts" scale

Presence/absence of debt	Number of respondents/frequency	Percent age
Had a debt	13	31
Did not have a debt	29	69

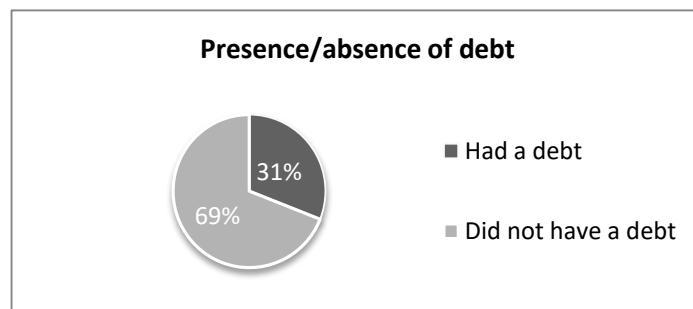


Figure 2. The analysis results of the "Credit behavior" questionnaire, "Loan debts" scale

As it is demonstrated in Table 2 and Figure 2, 13 people (31%) had a debt, and 29 people (69%) using loan funds did not have a debt. It is determined that more than two-thirds of respondents are able to rationally manage their finances.

Table 3.

The "amount of loan" scale

Maximum amount of one loan	Number of respondents/frequency	Percent age
Up to 1 million	10	24

rubles		
More than 1 million rubles	32	76

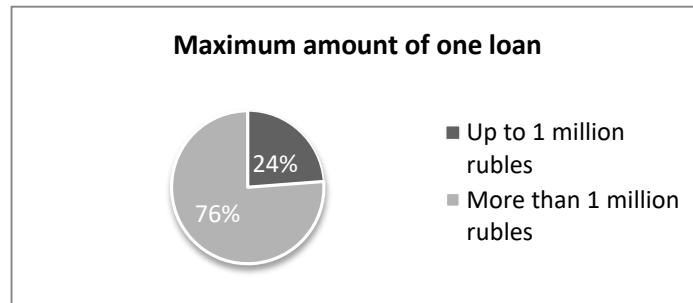


Figure 3. The analysis results of the "Credit behavior" questionnaire, the "amount of loan" scale

Table 3 and Figure 3 display the results of the distribution of responses in the questionnaire on the "amount of loan" scale. Thus, 10 people (23.8%) had a loan that was less than 1 million rubles, and 32 people (76.2%) had more than 1 million of loan money. The fact that the majority of respondents need to borrow large amounts of money indicates that these funds are used in the family budget development. It also demonstrates the habit of using loans, the difficulty of accumulating great sums of money by respondents, as well as the tendency towards the use of banking products, regarded as more understandable, safe and available in comparison with money borrowed from relatives or colleagues.

Causes of loan funds usage are displayed in Table 4 and Figure 4.

Table 4.

The "cause of getting a loan" scale

Cause of getting a loan	Number of respondents/frequency	Percent age
At own will	24	57.1
Other circumstances	18	42.9

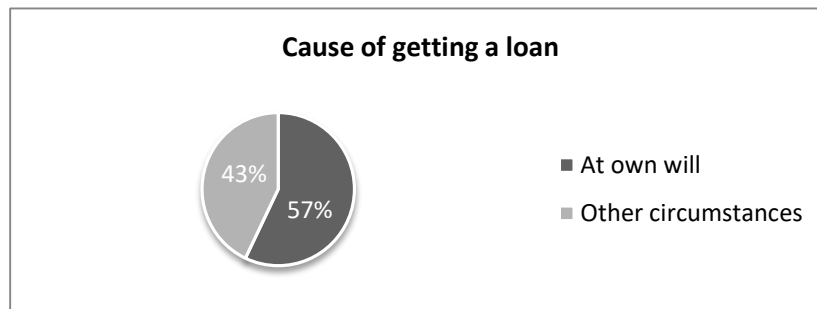


Figure 4. The analysis results of the "Credit behavior" questionnaire, "Cause of getting a loan"

Table 4 and Figure 4 depicts the distribution of responses on the "Cause of getting a loan" scale. Thus, 24 people (57%) took out a loan at their own will, while 18 people (42%) took out a loan due to other circumstances. This distribution might indicate consumer trends of the studied sample that confirms the view of Baudrillard J. on the new morality of "... outrunning consumption in relation to accumulation" [3, P. 35].

As a result of a generalized analysis of all scales of the data from the "Credit behavior" questionnaire, it was discovered that 31% of civil servants (13 people) had arrears in their credit history, referred to the loan as "Satisfactory", as well as took out a loan that was more than 1.000.000 rubles due to various life circumstances. Based on the results received, the civil servants, that participated in the study, were divided into two groups which is presented in Table 5.

Table 5.

Classification of credit behavior based on the analysis results of The "credit behavior" questionnaire

Criteria	Positive type of credit behavior	Negative type of credit behavior
Emotional component	"Excellent" and "Good" evaluations	"Satisfactory" evaluations
Behavioral component	Absence of arrears	Presence of arrears

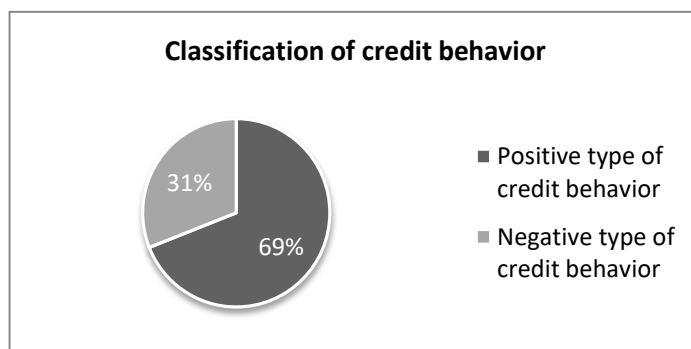


Figure 5. Distribution of the sample according to the type of credit behavior

Respondents who evaluated the loan as "Excellent" or "Good" and did not have any delinquencies on it were classified as **a positive type of credit behavior**. The second group, with **a negative type of credit behavior**, comprises subjects who referred to the credit as "Satisfactory" and had arrears.

Thus, it can be stated that the hypothesis of the possibility of classification of types of credit behavior on the grounds of emotional (attitude to loans) and behavioral (the presence/absence of loan arrears) components has found empirical confirmation.

In order to prove the second part of the hypothesis of the correlation between stress of life and a type of credit behavior, it is necessary to examine the presence or absence of significant differences in the sample. The objects of comparative analysis were the groups of respondents that were previously identified on the basis of the survey: the first group denotes a positive type of credit behavior; the second group demonstrates a negative type of credit behavior.

Research on the correlation between the stress of life and a type of credit behavior

The results of the "Stress of life" methodology by Antsupov A.Ya are considered below [2].

Figure 6 depicts the average values of responses to the questions of the "Stress of life" methodology in groups with positive and negative types of credit behavior.

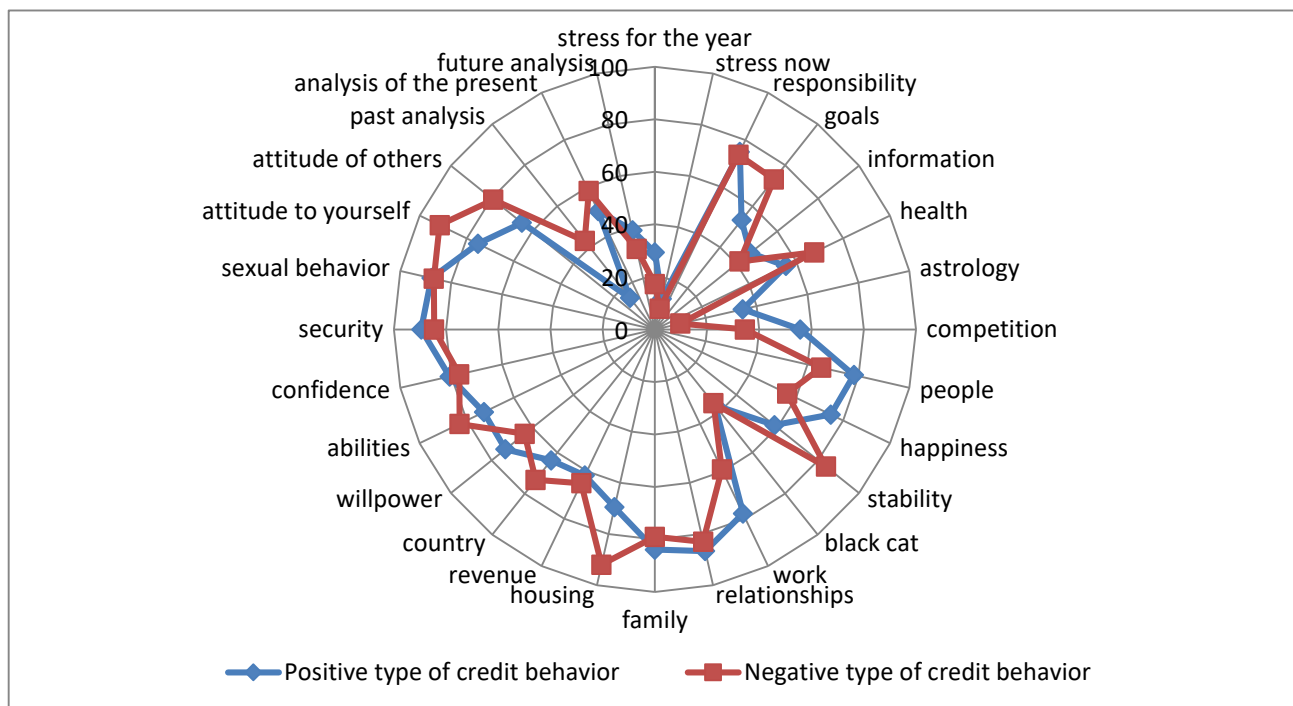


Figure 6. Average values of the participants' responses according to the "Stress of life" methodology by Antsupov A.Ya.

The diagram (Figure 6) displays a certain similarity between the stress level in both groups, but the stress factors that cause this condition are different.

As it could be noted, despite the fact that the psyche is more tense among the respondents of the first group, with a "positive type of credit behavior", they have to apply additional efforts to repay their obligations, they are focused on work and have great satisfaction with life. While the participants of the second group consciously do not repay loans and use the borrowed funds more easily, concentrating on achieving their goals. They are more satisfied with their living conditions and tend to focus on family than on the work. They try to stay away from stress factors, save mental resources by avoiding unnecessary information. They are not subject to superstitions, have high self-esteem and do not pay attention to the opinions of others. They are more satisfied with their income, since they sense the presence of the salary, unlike the respondents who use most of their money to pay off loans.

However, the respondents of the second group with a "negative type of credit behavior" have a more unfavorable attitude towards people, tend to describe their work as less interesting than people with "positive type of credit behavior", and cannot encourage themselves to do what is necessary. They feel unhappier and more dissatisfied with life, despite a fairly high level of achievement of life goals. On the basis of the opinion of Zhmurin I.E., this could be interpreted as the work of the defense mechanisms of the psyche that allows to displace the intrapersonal conflict. And along with the disregard of the concerns on the debts and the reduction of the stress level, the satisfaction with life decreases as well [10].

The respondents of the second group are more likely to live in the past, recalling how good it was and not think about the future, so it could be assumed that they would not make efforts to change their financial situation.

In order to confirm the statistical significance of the existing differences, a mathematical analysis of the data was performed with the application of the Mann-Whitney U-test.

Table 6.

The results of the mathematical analysis of indicators according to the "Stress of life" methodology by Antsupov A.Ya.

between groups with different types of credit behavior

Name of an indicator	Significance level of an indicator	Value of a Mann-Whitney U-test indicator
Achieving the main goals set in life	0.05	0.02
Faith in astrology	0.05	0.01
Focus on the opinions of others	0.05	0.01
Feeling of happiness over the past year	0.05	0.02
Satisfaction of living conditions	0.05	0.01
Self-esteem	0.05	0.01
Analysis of the past	0.05	0.02

The significant differences between the representatives of the groups in answers to the questions: feelings of satisfaction with life over the past year, achievement of the main goals set in life and the analysis of the past, are observed. Moreover, the representatives of the first group, the positive type, are happier, they are more satisfied with life and live in expectation of a happy future, while the respondents of the second group have achieved many of their goals, but live in the past and generally assess their life prospects as less positive, and therefore they are not ready to seek or use resources to change the current situation.

Results of the "Physiological response to stress" methodology

In order to elaborate on the correlation between stress of life and a type of credit behavior, the level of physiological responses to stress in the studied groups was analyzed.

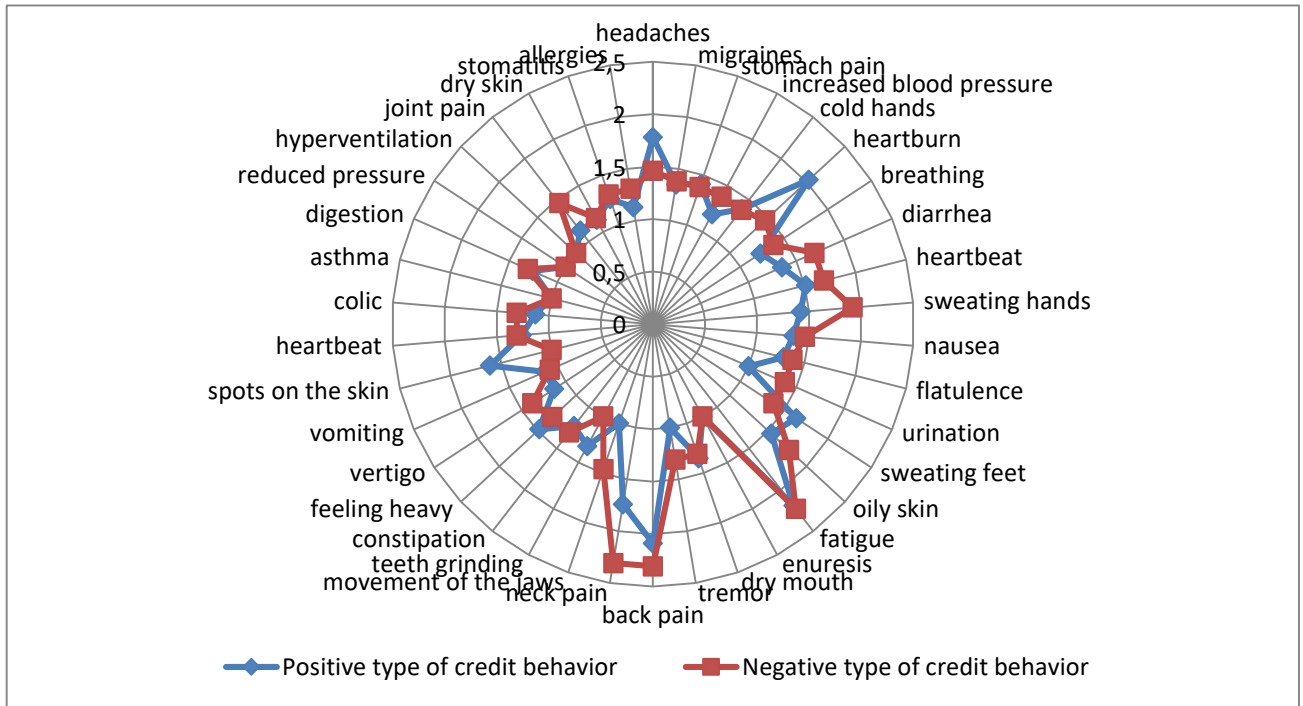


Figure 7. The average values of the participants' responses to the "Physiological response to stress" methodology

The diagram (Figure 7) demonstrates the average values of responses to the questions of the "Physiological response to stress" methodology in the first (positive type of credit behavior) and the second (negative type of credit behavior) groups. In general, it could be noted that the representatives of the first group are in a greater physiological health than the representatives of the second group.

In order to confirm the presence of persistent differences, a mathematical analysis of the results of the responses was conducted with the application of the Mann-Whitney U-test (Table 7).

Table 7.

Results of the mathematical analysis of indicators with the application of the "Physiological response to stress" methodology in groups with different types of credit behavior

Name of an indicator	Significance level of an indicator	Value of a Mann-Whitney U-test
Diarrhea	0.05	0.04

Frequent urination	0.05	0.01
Hand tremor	0.05	0.01
Neck pain	0.05	0.04
Masticatory movements of the jaws	0.05	0.01
Joint pain	0.05	0.01

The data obtained allows to conclude that there are psychosomatic symptoms of life stress in the group with a "negative type of credit behavior". It must be noted that civil servants from this group are more likely to experience stress symptoms related to the excretory system (diarrhea) and neck pains.

From the position of the psychosomatic approach, according to Malkina-Pykh I.G., diarrhea most frequently develops due to stress, and is called "emotional diarrhea" [19, P. 450]. Under stress, the gastrointestinal tract receives an attack, responding to the basic emotion - fear, "... feeling of being powerless, exhaustion are compensated by an excessive desire for recognition and social success" [19, P. 450], which, as it was noted earlier, in the opinion of Korbut A.V. [16] in the context of social comparison, pushes the person into buying objects that denote the status (expensive cars, etc.).

According to the psychosomatic interpretation, pain in the neck is directly related to stresses arising "... due to suppressed or denied emotions of an intrapersonal conflict", and indicates "... that the person who suffers from it longs for one thing, but continues to do the other. As a result, the person does not receive satisfaction and joy, feels cornered, unhappy... [19, P. 481], has abnormal attitudes in which self-affirmation ceases to be egosyntonic and/or requires constant additional volitional effort with stubborn attempts to achieve a goal that was once set..." [19, P. 481], which was also noted in the analysis of the previous "Stress of life" test.

It could be stated that the data of the "Physiological response to stress" test convincingly demonstrated the difference between the physical states of the participants of the first and second groups, which proves the correlation between a type of credit behavior and stress of life of the respondents.

Thus, based on the analysis, it could be stated that the second part of the hypothesis on the existence of a correlation between the stress of a person's life and a type of credit behavior is proved.

IV. Discussion

The results of the presented study, the novelty of which lies in the correlation between a type of credit behavior and the stress of life, regarded as an indicator of attitude to money, are undoubtedly interesting.

The discovered classification of types of credit behavior allows to consider the situation of usage of the borrowed funds from the inside, that is from the perspective of a person's value-semantic attitude to money which

could be positive, respectful, responsible, encouraging or negative, as well as consumer, regarded just as means to achieve goals, or as something that causes psychosomatic diseases.

The categories of credit behavior and stress of life are interdependent, since choosing the correct type of credit behavior could reduce the stress level, while stress could interfere with the choice of a strategy of credit behavior. In order to prevent the problems in the field of credit behavior and management of psychological consequences, it is crucial to educate people in the area of financial literacy with the use of mass media, as well as to introduce the "Financial Literacy" subject in schools [24, P. 2]. In addition, it is important to increase the competence of specialists to discuss the components and characteristics of the attitude to money with clients, and to pay attention to the influence of relationship between spouses on development of the type of credit behavior [21].

The similarity between the stress of life in groups with positive and negative types of credit behavior revealed at the beginning is curious. It demonstrates a fairly high stress level of people who use borrowed funds in both groups. However, the depth of stress appears to be unequal: people with a positive type of credit behavior do not have psychosomatic symptoms of stress, in contrast to respondents with a negative type of credit behavior (emotional diarrhea and neck pain).

Based on the classification discovered, the differences between stress factors that cause stress in each group could be discussed. The respondents with a positive type of credit behavior have a mental strain caused by the need to repay the debt obligations, as well as to search for additional sources of income, and to overwork. The main stressor of the representatives of the second group, with a negative type of credit behavior, is the intrapersonal conflict between the desire for social success, achieved due to the high material support of their needs and a lack of financial possibilities to reach it, as well as the focus on past accomplishments that quickly become outdated in a changing market.

In the process of work with borrowers, based on the revealed differences in the stress of life and physiological responses to stress, psychologists should differentiate them by the type of credit behavior, since the type would determine the necessary focus of psychological work and psychotherapeutic objectives. Thus, with a negative type of credit behavior, the attention should be paid to refocusing on the future, the search for additional resources, while with a positive type of credit behavior, the concentration should be on reduction of work-related stress.

The consideration of credit behavior, not within the framework of behavioral views, but as a component of the attitude to money, which is expressed in credit behavior and reflects the value-semantic content of the subject's world picture provides a particular significance to the research under discussion.

Certainly, a limited sample of the research does not allow to extrapolate the acquired data to the entire set of borrowers, however, it demonstrates the need for further, multifactorial studies of borrowers in the context of the identified and empirically proved classification of credit behavior.

In the subsequent studies, it is planned to elaborate on the dependence of stress on the type of credit behavior.

As a **conclusion**, it could be stated that the objectives of the pilot research are achieved, the purpose is accomplished, and the results would allow to conduct a deeper analysis of credit behavior and to provide a more efficient psychological aid to distressed borrowers.

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