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Systematic Literature Review of the Determinants of Financial Stress among Urban Civil Service Employees

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Abstract

This systematic literature review examines the determinants of financial stress among urban civil service employees using the PRISMA framework. Ten peer-reviewed articles published between 2018 and 2025 were analysed from databases such as Scopus and Web of Science. Eligibility was limited to English-language studies focusing on financial stress within urban civil service employment. The review highlights three main determinants: high cost of living, lack of workplace support, and personal debt. The findings provide insights for policymakers, government agencies and support organisations to design strategies that improve financial well-being, job performance and overall quality of life for civil servants.

Keywords: *Financial stress, Financial well-being, Urban civil service employee*

INTRODUCTION

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Financial stress has become an increasingly common issue in recent years especially as inflation and rising living costs continue to strain household budgets globally (OECD, 2025). In Malaysia, about 80.2% of the population now lives in urban areas. Many workers face high expenses for housing, transportation, food, and childcare (Department of Statistics Malaysia, 2023). Although the national economy is recovering with a 5% GDP growth in 2024, wage increases have not kept pace with inflation. This resulted in reduced real income for many households (Bank Negara Malaysia, 2024). Therefore, as daily necessities become more expensive, more families are finding it difficult to cover even basic living needs (Bank Negara Malaysia, 2023).

Civil servants are no exception to these financial pressures. Data from the Malaysian Insolvency Department showed that 10.24% of bankruptcy cases in 2022 involved public sector employees, many struggling with debts from personal loans, credit cards, and housing (The Star, 2023). Within urban contexts, previous studies have demonstrated that urban civil service employees face financial difficulties in managing rising living costs and inflationary pressures (Ismail, 2021). Consequently, these conditions have contributed to heightened stress levels, diminished job performance and satisfaction, and an increased incidence of early resignation among government employees (Husniyah et al., 2021). Indeed, lack of strong institutional support, such as financial counselling or emergency funds, makes it even harder for them, especially residing in urban areas where the cost of living is highest (Ismail, 2021).

Nevertheless, as the backbone of public administration, civil servants are essential to delivering national services and implementing policies effectively (Public Service Department, 2022). When their financial health is affected, it not only impacts their personal well-being but may also reduce morale, increase absenteeism, and potentially lead to unethical behaviour like corruption (Transparency International Malaysia, 2022). This systematic literature review aims to explore the main factors of financial stress among urban civil service employees by focusing on three major contributors: high cost of living, lack of workplace support, and personal debt.

Purpose of Study

The purpose of this study is to identify the main factors that cause financial stress among urban civil service employees. By reviewing existing research, this study aims to provide useful insights that can help improve the financial well-being of government workers living in urban areas. Hence, the main research question of this paper is what are the key determinants of financial stress among urban civil service employees?

LITERATURE REVIEW

Most of the literature has been reviewed; determinants of financial stress among urban households who live in major cities, nonetheless, lack past studies that have reviewed the issues of financial stress among low-income urban civil servants. The literature review has shown that key determinant factors that contribute to financial stress, among others, are discussed as follows:

High Cost of Living

The high cost of living remains one of the key contributors to financial stress among urban civil service employees (Ismail, 2021). Living in urban areas means dealing with expensive housing, rising food prices, high transportation costs and increasing utility bills, all of which strain monthly incomes (Sabri et al., 2019). Many government workers find it challenging to manage these expenses on their fixed or modest salaries, especially as their incomes have not grown in line with inflation over recent years (Sabri et al., 2019). Sabri et al. (2019) highlighted that the growing cost of living has outpaced wage

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increases, pushing many civil servants to rely on personal loans and credit cards just to meet their basic needs. This dependence on borrowing often results in long-term debt, which then adds to their financial burden. The study also pointed out that urban civil servants face even greater pressure due to higher prices in city areas and limited access to affordable housing (Sabri et al., 2019). Likewise, Ismail (2021) found that many public sector employees in urban Malaysia are unable to stretch their income throughout the month. The rising living costs have left them financially vulnerable, often forcing them to borrow money just to survive (Ismail, 2021). This situation not only creates emotional and mental stress but also affects their job performance and overall well-being (Ismail, 2021).

In addition to the direct financial burden, high living costs also have a broader impact on financial well-being. A study by She et al. (2021) investigates how living expenses influence overall financial stability and found that individuals dealing with higher living costs are more likely to experience financial stress. This therefore suggests that managing expenses in urban environments requires careful planning and support, especially for civil servants whose salaries may not fully cover the increasing costs. Hence, understanding the effects of living costs is critical in developing strategies or programs to help employees cope with financial pressures, maintain financial stability, and improve their overall well-being.

Lack of Workplace Support

Having a supportive workplace can make a big difference in how employees manage their financial stress, especially for those working in the public sector where the environment can be quite rigid. Noradibah and Husniyah (2018) found that public employees in Putrajaya who felt unappreciated, lacked decision-making freedom, and experienced poor communication at work were more likely to struggle with their financial well-being. When leadership fails to provide emotional support or create a healthy work culture, it can increase stress levels, particularly for employees already dealing with financial responsibilities.

Similarly, Husniyah et al. (2021) pointed out that job satisfaction plays an important role in easing financial stress, especially among employees with ongoing debts. Those who felt more satisfied with their jobs were better able to handle financial challenges, while those who were unhappy at work felt even more pressure. The study suggests that when employees are happy and supported in their jobs, it helps reduce the

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emotional weight of financial problems. Furthermore, workplace support plays an important role in improving employees' financial well-being and reducing financial stress. Sabri et al. (2020) found that employees with stronger coping abilities and adequate support are more likely to practice positive financial behaviours and achieve better financial well-being. This indicates that a supportive work environment helps employees manage financial responsibilities more effectively, while a lack of support may increase their vulnerability to financial stress. Therefore, organizations should foster a supportive workplace culture to enhance employee well-being and reduce financial pressure.

Therefore, these studies highlight that a lack of workplace support, such as limited guidance from leaders, low recognition, and a poor work culture, can make financial stress worse. This is especially true for civil servants in urban areas who already face high living costs. To ease this burden, public organisations should consider providing financial education, mental health support, or more flexible work policies. These efforts not only help improve employees' financial health but also boost morale and performance at work.

Personal Debt and Financial Obligations

Managing personal debt has become a major challenge for many urban civil servants, especially as the cost of living keeps rising while salaries remain mostly fixed. In cities where everyday expenses like housing, transportation, and childcare are high, some government employees turn to credit cards, personal loans, or other forms of borrowing just to stay afloat. Poh et al. (2021) found that civil servants in Peninsular Malaysia are among the most financially vulnerable, often carrying multiple debts that quickly become difficult to manage. These ongoing financial commitments can create constant stress. Poh et al. (2021) explained that many civil servants face difficulty covering their monthly expenses and repaying debts at the same time. As a result, they may experience anxiety, lose focus at work, or struggle with low motivation. In the long run, this kind of financial pressure can lead to burnout or even decisions that harm their job performance and personal well-being.

What's more worrying is that when debt piles up without proper support or financial guidance, the pressure can feel overwhelming. Poh et al. (2021) also noted that debt stress could push some employees to consider unethical decisions like misusing public funds or engaging inside jobs during working hours. This shows how serious the issue can become, not just for the individuals involved but for the public service.

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METHODOLOGY

Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA)

This study used a Systematic Literature Review (SLR) to examine the key determinants of financial stress among urban civil service employees across different countries and sectors. The SLR process followed structured steps based on the approach developed by Cabrera et al. (2023), ensuring transparency, replicability, and depth of analysis. The review was guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework, as shown in Figure 1. The selection of articles involved three main stages: identification, screening, and eligibility.

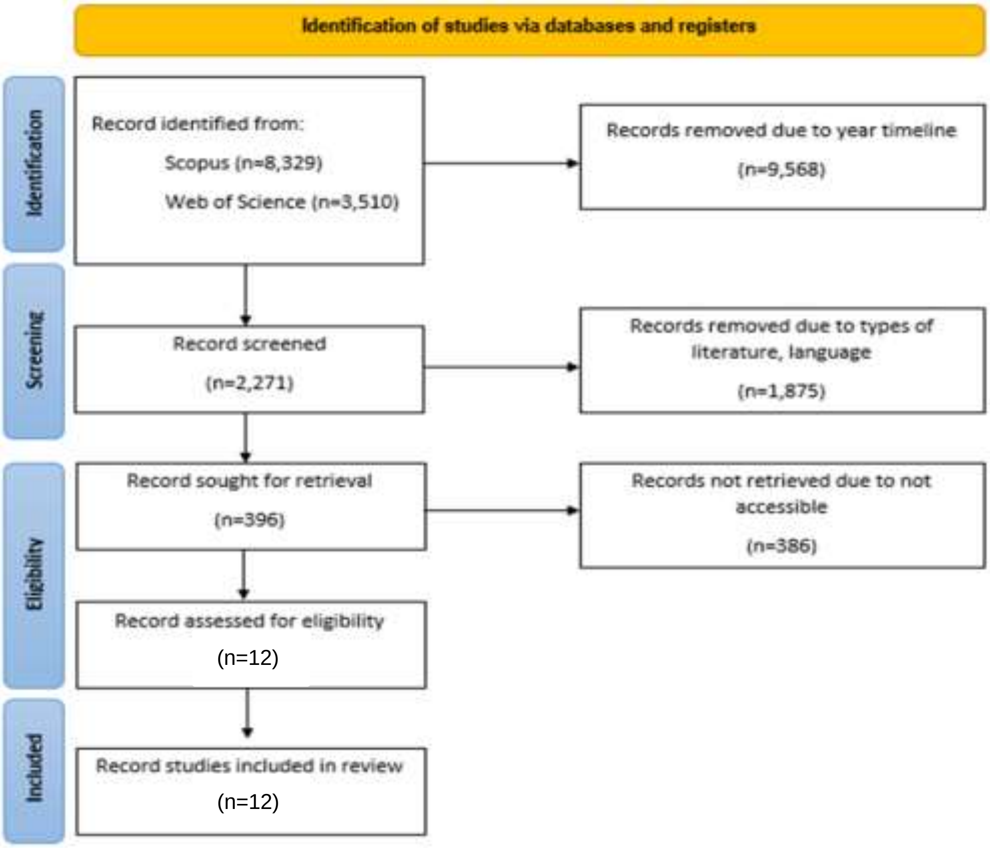

Figure 1: PRISMA Systematic Literature Review Process Flowchart

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The first phase of this study's systematic review is called the identification stage. After choosing the main keywords, search strings were created as portrayed in Table 1, and the resources used are Scopus and Web of Science databases. During the search, 8,392 records were retrieved through Scopus, and 3,510 from the Web of Science database. However, only 2,271 articles were selected because of the publication timeline criteria which limit the selection of published articles within a seven-year period (from 2018 to 2025) to ensure the review is focused on recent developments and current research trends.

Table 1:
Search Terms

Terms	Search Strings
Financial Stress	"Financial stress" OR "financial strain" OR "financial pressure"
Urban Civil Servants	"Urban civil servants" OR "urban public sector employees" OR "government workers in cities"
Cost of Living	"Cost of living" OR "living expenses" OR "inflation"
Workplace Support	"Workplace support" OR "job satisfaction" OR "organizational support"
Personal Debt	"Personal debt" OR "debt obligations" OR "financial obligations"

Next, the second phase is the screening stage, where articles were selected based on the criteria outlined in Table 2. The first criterion relates to the type of literature: only peer-reviewed journal articles were included while dissertations, conference papers, books, and newspapers were excluded. The second criterion is to avoid translation issues and ensure consistency; only articles published in English were considered. As a result of this screening process, 1,875 articles were excluded for not meeting the inclusion criteria. The remaining 396 articles proceeded to the next phase.

Table 2:
Inclusion and Exclusion Criteria

Criteria	Included	Excluded
Types of literature	Peer-reviewed journal articles	Dissertation, conference papers, books, newspapers
Language	English	Non-English
Timeline	Between 2018 and 2025	Below than 2018

In the third stage, 396 articles were selected for detailed review. However, 386 of them could not be included because the full text was not accessible because their articles were behind a paywall or not available for download. Finally, 12 articles were deemed suitable for analysis in this study because their articles could be accessed and met all the needed criteria. These 12 articles were used in the final part of the review.

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Thematic Analysis

This paper reviews ten empirical studies using thematic analysis to examine the main factors that lead to financial stress among urban civil service employees. Thematic analysis helps in recognising, organising, and interpreting recurring patterns or themes found in qualitative data, offering clear and meaningful conclusions (Nowell et al., 2017). As such, this study applies a qualitative method through thematic analysis to present the core insights from the selected articles and to outline the key contributors to financial stress within this group.

FINDINGS

Through thematic analysis, this study found that the main factors contributing to financial stress among urban civil service employees are the rising cost of living, the lack of workplace support, and increasing personal debt. These three themes stood out across the reviewed articles and are summarised in Table 3. The following section will discuss each of these themes in more detail to better understand their impact on public sector employees.

Table 3:
The Main Themes Contributing to Financial Stress among Urban Civil Service Employees.

No	Author	Method	Cost of Living	Workplace Support	Personal Debt
1	Husniyah et al. (2019)	Quantitative	/		/
2	Husniyah et al. (2020)	Quantitative	/		/
3	Mansor et al. (2022)	Quantitative	/		/
4	Noradibah & Husniyah (2018)	Quantitative		/	/
5	Husniyah et al. (2021)	Quantitative		/	/
6	Poh et al. (2021)	Quantitative			/
7	Khalid et al. (2023)	Quantitative		/	
8	Ismail (2021)	Quantitative	/		/
9	Sabri et al. (2019)	Quantitative	/		/
10	Jarbandhan (2021)	Qualitative		/	
11	She et al. (2021)	Quantitative	/		
12	Sabri et al. (2020)	Quantitative		/	

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Cost of Living

Living in urban areas is expensive, and this reality has become a heavy burden for many civil service employees. Their fixed government salaries often cannot keep up with the rising costs of rent, groceries, transportation, and utilities. As highlighted by Husniyah et al. (2019), public sector workers frequently find themselves struggling to cover their basic expenses, pushing them to rely on loans or credit cards just to get through the month. This pattern increases their financial vulnerability and stress levels. In another study, Husniyah et al. (2020) explained that the rapid rise in living expenses without a matching increase in wages has led civil servants to feel overwhelmed and anxious. These financial pressures often result in poor money management decisions, further worsening their situation. Mansor et al. (2022) added that civil servants in the low-income bracket, especially those living in urban settings, often face constant stress due to their inability to cope with financial demands, which can affect both their personal well-being and work performance.

Adding to this concern, Ismail (2021) found that many civil servants earning below RM5,000 struggle to maintain a stable lifestyle in cities and are often forced to take on additional jobs or financial aid. Sabri et al. (2019) also reported that even those with budgeting plans feel overwhelmed by inflation and rising costs, confirming that financial stress caused by high living costs is deeply rooted and difficult to escape. In another study, She et al. (2021) further supported the view that rising living costs can place significant pressure on employees' financial situations. The study found that increasing expenses for housing, transportation, food, and other daily necessities make it more difficult for individuals to manage their finances effectively and maintain financial stability. This issue is particularly concerning for employees living in urban areas, where the cost of living is generally higher than in other regions. Consequently, many employees may struggle to balance their income with rising expenses, which can increase their risk of experiencing financial stress and financial insecurity.

Workplace Support

Support at the workplace can make a significant difference in how employees cope with financial stress. Unfortunately, many civil servants lack this kind of support in their offices. According to Noradibah and Husniyah (2018), a poor work environment marked by ineffective leadership, weak communication, and limited appreciation can lead to emotional fatigue, especially when paired with financial worries. Husniyah et al.

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(2021) found that job satisfaction plays a major role in helping employees handle their financial issues. When workers are happy and feel supported at work, they are more resilient and better equipped to manage debt and financial pressure. On the other hand, those who are unhappy at work tend to feel even more stressed by their money problems.

Khalid et al. (2023) supported this by showing that a toxic or unsupportive workplace where feedback is lacking, leadership is weak, and mental health is ignored can increase stress levels. This type of environment makes it harder for employees to focus or plan their finances well. Similarly, Jarbandhan (2021) argued that good leadership and ethical management practices help create a safe and supportive work culture, which is crucial for civil servants who are already struggling with financial pressures outside of work.

Similarly, Sabri et al. (2020) highlighted the importance of workplace support in helping employees cope with financial challenges. The study revealed that employees who receive adequate support and possess stronger coping abilities are more likely to demonstrate positive financial behaviours and achieve better financial well-being. In addition, a supportive work environment can provide employees with the confidence and resources needed to manage financial pressures more effectively. Conversely, employees who feel unsupported at work may find it more difficult to deal with financial challenges, which can contribute to higher levels of financial stress. These findings suggest that workplace support plays a crucial role in promoting employees' overall well-being and financial resilience.

Personal Debt and Financial Obligations

Personal debt is a leading source of financial stress among urban civil service employees. With easy access to loans and credit cards, many government workers fall into a cycle of borrowing that becomes difficult to break. According to Poh et al. (2021), civil servants are highly vulnerable to financial instability due to their high debt commitments, especially when their income cannot cover monthly repayments. Mansor et al. (2022) found that debt among urban civil servants is often not a result of luxury spending but rather a way to meet basic needs like rent, food, and children’s education. This constant pressure to borrow creates a heavy emotional and psychological toll. Similarly, Husniyah et al. (2019) noted that many civil servants take on multiple debts due to poor financial planning or emergencies, which then escalates their financial problems.

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In another study, Husniyah et al. (2020) showed that many government employees struggle to manage their debts responsibly, often relying on credit to cover everyday needs. Ismail (2021) emphasised that for many urban public sector workers, debt has become a survival tool. Instead of helping them move forward, this debt keeps them stuck in a stressful and unstable situation. Finally, Sabri et al. (2019) explained that this constant financial stress has negative effects not only on workers' mental health but also on their overall quality of life.

DISCUSSION

This systematic review found that financial stress among urban civil service employees mainly stems from three key areas: the high cost of living, a lack of workplace support, and growing personal debt. Many civil servants living in cities are struggling to keep up with daily expenses like rent, food, and transportation, especially when their salaries are not increasing in line with rising prices (Husniyah et al., 2019; Mansor et al., 2022; Ismail, 2021; She et al., 2021). At the same time, poor workplace environments such as limited support from leadership, low job satisfaction, and weak communication also can worsen their emotional and financial stress (Noradibah & Husniyah, 2018; Khalid et al., 2023; Sabri et al., 2020). On top of that, many public sector employees turn to personal loans or credit cards to meet their basic needs, which can trap them in long-term debt and make their financial situation worse (Poh et al., 2021; Husniyah et al., 2020).

These findings are in line with earlier research that shows financial problems can affect both the personal well-being and work performance of employees, especially in urban areas where living costs are higher and pressure is greater (Sabri et al., 2019; Jarbandhan, 2021). While other global studies have looked at financial well-being in general, this review specifically highlights the experiences of Malaysia's urban civil servants as an important group responsible for running public services and policies. Therefore, this systematic review adds new insight by showing how daily financial challenges, workplace conditions, and debt issues are deeply connected and why this group needs more attention in research and policymaking, especially within the context of Malaysia. As we know, Malaysia is where urban living costs continue to rise faster than wage growth and where civil servants play a critical role in sustaining government operations. Addressing these issues is not only vital for employee well-being but also for ensuring the stability, integrity, and efficiency of the nation's public administration system.

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CONCLUSION

There is still limited research focusing specifically on the financial stress faced by urban civil service employees, even though this group plays a critical role in public service delivery. The review highlights those financial challenges for this group often stem from the rising cost of living, poor workplace support, and heavy personal debt. These issues are made worse by the fact that many civil servants live in urban areas, where expenses are much higher and support systems may be lacking. This review concludes that while urban civil servants are essential in running the government machinery, they are not immune to financial pressure. Many are struggling to manage their monthly expenses, balance their work responsibilities, and maintain their financial well-being. The findings also show that without proper workplace support or financial planning resources, these employees are more vulnerable to stress, which may affect their job performance and mental health.

Going forward, more research is needed to explore long-term solutions and policies that can help reduce financial stress among this group. Addressing these issues is not just about helping individuals, but it's about strengthening the overall performance and stability of the public sector. Government efforts should focus on building more supportive work environments, adjusting living wages in line with inflation and promoting financial education to improve resilience among civil service employees living in urban areas.

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Author contributions

The main author contributed a write-up of the paper with the review of the paper by the second author, who is her supervisor for her dissertation.

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Conflict of interest

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