

## FINANCIAL STRAIN AND ALCOHOL USE AS PREDICTORS OF PSYCHOLOGICAL DISTRESS AMONG UNDERGRADUATE STUDENTS IN A NIGERIAN UNIVERSITY

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### Abstract

This study examined financial strain and alcohol use as predictors of psychological distress among undergraduate students of Nnamdi Azikiwe University, Awka. A total of 126 students were recruited using a convenience sampling technique (38 males, 30.2%; 88 females, 69.8%), aged between 20 and 39 years ( $M = 25.10$ ,  $SD = 3.26$ ). Instruments included the Kessler Psychological Distress Scale (K10), a Financial Strain Scale, and the Alcohol Use Disorders Identification Test (AUDIT). A predictive survey design was adopted, and data were analyzed using multiple linear regression. Findings revealed that specific dimensions of financial strain educational expenses, relationship-related financial pressures and credit obligations positive predictors of psychological distress ( $p < .05$ ), whereas physical strain and meaning-related obligations showed negative associations. Alcohol use also significantly and positively predicted psychological distress ( $p < .05$ ). The results suggest that economic pressures and alcohol consumption constitute important risk factors for students' mental health. The study recommends institution-wide preventive and intervention strategies addressing financial vulnerability and substance use within university settings.

**Keywords:** financial strain, alcohol use, psychological distress, mental health, undergraduate students, Nigeria.

### Introduction

University education is widely regarded as a transformative developmental phase; however, it is increasingly associated with significant psychological vulnerability. Global evidence indicates that university students report higher levels of anxiety, depression and general psychological distress compared with their non-student peers (World Health Organization, 2022). Large-scale international surveys have shown that approximately one-third of university students meet criteria for at least one common mental disorder during their academic career (World Health Organization, 2019). These concerns are particularly salient in low- and middle-income countries where financial instability and systemic educational challenges compound academic pressures.

Psychological distress refers to a state of emotional suffering characterised primarily by symptoms of depression and anxiety, often accompanied by cognitive and somatic complaints. It represents a non-specific but clinically meaningful indicator of compromised mental health functioning (Drapeau et al., 2012; Anyaorah et al. 2023). The Kessler framework conceptualises psychological distress as a continuum of anxiety–depressive symptomatology that predicts functional impairment and increased risk for psychiatric disorders (Kessler et al., 2002). Persistent distress among undergraduates has been associated with academic underperformance, attrition and heightened suicide risk.

One contextual factor consistently implicated in student distress is financial strain. Financial strain differs from objective income level; it reflects the subjective experience of economic pressure and the perceived inability to meet financial obligations (Peirce et al., 2019). In university contexts, tuition costs, accommodation, transportation, study materials and family obligations often generate significant economic burden. The Family Stress Model proposed by Rand D. Conger (1994) provides a theoretical explanation for this relationship, positing that economic pressure leads to emotional distress, which subsequently undermines psychological functioning. Empirical studies demonstrate that financial hardship among students is strongly associated with depressive symptoms, anxiety and reduced life satisfaction (Richardson et al., 2017; French & Vigne, 2019). Financial vulnerability may also erode self-esteem and academic motivation, thereby intensifying psychological strain.

In addition to financial stressors, alcohol use remains a significant behavioural risk factor among university students. The Alcohol Use Disorders Identification Test (AUDIT), developed by World Health Organization (1989), identifies hazardous and harmful drinking patterns. Globally, alcohol consumption is one of the leading contributors to morbidity among young adults, associated with injuries, violence, academic disruption and mental health disorders (GBD 2018 Alcohol Collaborators, 2020). In Nigeria, alcohol use among undergraduates has been identified as a growing public health concern, with evidence linking heavy consumption to academic difficulties, risky sexual behaviour and emotional dysregulation (Ajayi et al., 2019).

The relationship between alcohol use and psychological distress is complex and bidirectional. The self-medication hypothesis suggests that individuals may consume alcohol to alleviate negative affective states such as anxiety or depressive symptoms; however, chronic or excessive consumption may exacerbate emotional instability and

contribute to worsening psychological distress (Khantzian, 1997; Boden & Fergusson, 2011). Among university students, alcohol use is frequently employed as a coping mechanism for academic, social and financial stress, yet such coping often proves maladaptive.

The present study is anchored in the Cognitive Appraisal Theory of stress advanced by Richard Lazarus and Folkman (1984). The theory posits that stress results from individuals' appraisal of environmental demands as exceeding their coping resources. Financial strain constitutes a primary stressor that may be appraised as threatening academic continuity and personal stability. When coping resources are perceived as insufficient, psychological distress ensues. Within this framework, alcohol use may emerge as an emotion-focused coping strategy adopted in response to perceived financial or academic stress. However, such coping may intensify rather than alleviate distress, creating a maladaptive cycle.

Despite increasing recognition of student mental health challenges in Nigeria, limited empirical research has simultaneously examined financial strain and alcohol use as predictors of psychological distress within a unified predictive model. Most existing studies have explored these variables independently. Integrating economic and behavioural risk factors provides a more comprehensive understanding of student vulnerability, particularly within socio-economic contexts characterised by inflation, unstable income sources and limited institutional financial support.

Accordingly, this study investigated whether dimensions of financial strain and alcohol use would significantly predict psychological distress among undergraduate students of Nnamdi Azikiwe University, Awka. By situating financial and behavioural determinants within a stress appraisal framework, the study contributes to a multidimensional understanding of student mental health in a Nigerian university context.

### Hypotheses

1. Financial strain (education-related, relationship-related, physical, credit and meaning-related obligations) will significantly and positively predict psychological distress among undergraduate students.
2. Alcohol use will significantly and positively predict psychological distress among undergraduate students.

### Results

The results of the multiple linear regression analysis conducted to examine financial strain and use of alcohol as predictors of psychological distress among undergraduate students.

**Table 1: Multiple Linear Regressions of Financial Strain, Use of Alcohol and Psychological Distress**

Variables	B	Std. E	Df	t	S	R <sup>2</sup>	Adj. R <sup>2</sup>
Constant	.38.47	..76	5	50.40	.000	.979	.978
Education	1.69	.15		11.17	.000		
Relationship	2.11	.12		31.15	.000		
Physical	-3.36	.08		-44.48	.000		
Credit	.54	.05		11.59	.000		
Meaning Obligation	-1.27	.10		-12.15	.000		
Use of Alcohol	.21	.03		7.99	.000		

The results indicate that financial strain and use of alcohol jointly accounted for 97.9% of the variance in psychological distress among undergraduate students ( $R^2 = .979$ , Adjusted  $R^2 = .978$ ). The overall regression model was statistically significant,  $F(4,120) = 1105.81$ ,  $p < .05$ , indicating that the predictors collectively made a significant contribution to explaining psychological distress.

Further examination of the regression coefficients revealed that some dimensions of financial strain significantly predicted psychological distress. Specifically, education ( $\beta = .63$ ,  $t = 11.17$ ,  $p < .05$ ), relationship ( $\beta = .32$ ,  $t = 31.15$ ,  $p < .05$ ), and credit ( $\beta = .27$ ,  $t = 11.59$ ,  $p < .05$ ) were significant positive predictors of psychological distress. This implies that increases in financial pressures related to education, interpersonal relationships, and credit obligations are associated with increased psychological distress among students.

However, physical strain ( $\beta = -1.74$ ,  $t = -44.48$ ,  $p < .05$ ) and meaning obligation ( $\beta = -.55$ ,  $t = -12.15$ ,  $p < .05$ ) were found to be significant negative predictors of psychological distress.

In addition, use of alcohol ( $\beta = .19$ ,  $t = 7.99$ ,  $p < .05$ ) significantly and positively predicted psychological distress, indicating that higher levels of alcohol consumption are associated with higher levels of psychological distress among undergraduate students.

## Test of Hypotheses

### Hypothesis One

The first hypothesis stated that financial strain (education, relationship, physical, credit, and meaning obligation) would significantly predict psychological distress among undergraduate students

The results showed that education ( $\beta = .63$ ,  $t = 11.17$ ), relationship ( $\beta = .32$ ,  $t = 31.15$ ), and credit ( $\beta = .27$ ,  $t = 11.59$ ) significantly and positively predicted psychological distress at  $p < .05$ .

However, physical ( $\beta = -1.74$ ,  $t = -44.48$ ) and meaning obligation ( $\beta = -.55$ ,  $t = -12.15$ ) were significant but negative predictors of psychological distress. Therefore, hypothesis one was partially supported. It was accepted for education, relationship, and credit dimensions, but rejected for physical and meaning obligation dimensions.

### Hypothesis Two

The second hypothesis stated that use of alcohol would significantly predict psychological distress among undergraduate students.

The findings revealed that use of alcohol ( $\beta = .19$ ,  $t = 7.99$ ,  $p < .05$ ) was a significant positive predictor of psychological distress. This indicates that increased alcohol consumption is associated with higher psychological distress among undergraduate students. Thus, hypothesis two was accepted.

## Discussion

The present study examined financial strain and use of alcohol as predictors of psychological distress among undergraduate students.

### Financial Strain and Psychological Distress

The first hypothesis stated that financial strain would significantly predict psychological distress among undergraduates. The findings partially supported this hypothesis, as some dimensions of financial strain significantly predicted psychological distress. Specifically, education, relationship, and credit-related financial strain were significant positive predictors of psychological distress. This suggests that students who experience financial pressure related to educational expenses, interpersonal relationships, and credit obligations are more likely to experience psychological distress. Financial challenges in these areas may create feelings of insecurity, worry, and emotional instability among students, thereby increasing their vulnerability to psychological distress. However, physical and meaning obligation dimensions of financial strain negatively predicted psychological distress. This may suggest that certain forms of financial responsibility or obligations could motivate students to develop coping mechanisms, resilience, or adaptive strategies that help reduce distress.

The findings of this study are consistent with the work of Robotham, (201). who reported a strong association between financial concerns and psychological distress among university students. Their findings indicated that financial difficulties significantly contribute to depressive symptoms and emotional strain among students.

Similarly, Bierman et al. (2023) found that financial strain was associated with increased psychological distress, particularly anxiety. Their study also highlighted that financial strain reduces psychological resources such as self-esteem, mastery, and sense of mattering, which in turn increases distress levels.

The findings of the present study can also be explained using the Transactional Theory of Stress and Coping proposed by Lazarus and Folkman (1984). According to this theory, stress occurs when individuals perceive that environmental demands exceed their coping resources. Financial strain may therefore be cognitively appraised as a threat or burden, leading to emotional reactions such as anxiety, frustration, and psychological distress.

### Use of Alcohol and Psychological Distress

The second hypothesis stated that use of alcohol would significantly predict psychological distress among undergraduate students, and this hypothesis was supported.

The results revealed that increased alcohol consumption significantly predicted higher levels of psychological distress. This suggests that students who frequently consume alcohol may be using it as a maladaptive coping strategy to manage stress, financial pressure, or other life challenges. This finding is consistent with the study conducted by Asagba, Agberotimi, and Olaseni (2021), which reported significant relationships between alcohol use, depression, and psychological distress across different demographic groups. Their findings indicated that individuals with lower self-efficacy and higher depressive symptoms were more likely to engage in hazardous alcohol consumption.

Similarly, Ruiz, Pilatti, and Pautassi (2020) found that early alcohol use was associated with higher levels of psychological distress. Their study also reported a significant correlation between psychological distress and negative consequences associated with alcohol consumption. The present finding can further be explained by the Availability-Proneness Theory proposed by Smart (1980). The theory posits that substance use occurs when individuals who are psychologically vulnerable (prone) have easy access to substances such as alcohol. In such situations, alcohol may be used as a coping mechanism for stress or emotional discomfort, which can ultimately increase psychological distress rather than alleviate it.

## Conclusion

The study concludes that financial strain and use of alcohol are significant predictors of psychological distress among undergraduate students. Specifically, financial pressures related to education, relationships, and credit obligations contribute to increased psychological distress, while alcohol consumption further exacerbates students' emotional and psychological difficulties.

## Limitations of the Study

This study specifically focused only on financial stress and alcohol use, whereas other variables could have been included to make the study more comprehensive. Additionally, the sample size was relatively small, and participants were drawn from a single cultural context, limiting the generalizability of the findings to other cultural settings and populations with diverse cultural norms and acceptance. There other variables that could have made work robust. And also the participant of the study is too small and coming from the same cultural setting without considering diverse culture and cultural acceptance.

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