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# Impact of Covid : on College Students with Reference to Psychological & Financial Disturbances

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**ABSTRACT:** A number of studies have advocated that general mental health (GMH) is a determining factor for life satisfaction. In conceptualizing these terms, it was emphasized the essentiality in investigating General Mental Health (GMH) as defined by the World Health Organization that is the current state of well-being in which every individual puts all his/her effort to maximize full potential by being productive and resourceful while dealing efficiently with various life stressors. Therefore, research indicates that GMH can be studied as a covariate of Subjective Well Being (SWB). Interestingly, perceived mental health has been shown to hold a strong correlation with SWB also alleged that SWB can be regarded as an indicator of good mental health and used well-being as an outcome to reflect college students' GMH. Prior research confirms that individuals with low GMH are more likely to report less Satisfaction With Life (SWL). Particularly during the recent radical changes in living conditions due to the COVID-19 outbreak, mental health has been linked to students' perceptions of various external stressors, such as psychological issues, academic performance, and financial concerns, and the degree to which such stressors affect their SWL. GMH, which is frequently referred to as mental distress, has been associated with a decline in positive emotions, psychological well-being, and SWL. Based on this body of evidence, this study explored the indirect effects of GMH in the association between COVID-19 impact on the psychological and financial status, as well as academic performance and SWL in a sample of college students.

**KEYWORDS:** GMH, SWL, SWB, COVID-19, psychological, financial, disturbances, college students

## I. INTRODUCTION

During the first peak of the pandemic in March 2020, colleges transitioned to remote learning, and college students experienced rapid changes in living situations and daily routines. Stay-at-home directives called for social distancing and isolation<sup>1</sup>. These conditions are especially difficult for college students, who, as emerging adults, are already experiencing major life transitions, such as new living situations, academic expectations, romantic relationships, and greater exploration of racial/ethnic, gender, and sexual identities. Emerging adulthood is a distinct period between adolescence and adulthood characterized by identity exploration and the acquisition of skills needed for a successful transition to attaining financial independence and becoming self-sufficient. While not all emerging adults are college students, given the shift to a knowledge-based economy about 70% of emerging adults enter post-secondary education. Despite being a time for enormous personal growth, the college years coincide with the peak onset of most psychological disorders. Academic-related stressors have been shown to be a major predictor of mental health issues among college students. Psychological difficulties, in turn, are associated with school dropout and poor occupational. Because the COVID-19 pandemic has disrupted higher education, understanding its impact specifically on college students has substantial public health implications for the future well-being of our society.<sup>2</sup>

Many college students experienced the transition to remote learning as a significant stressor. Prior to the pandemic, the majority were unfamiliar with remote learning, with only 35% ever enrolled in online courses. In addition, for many students moving home meant a loss of academic resources (e.g., computers and internet access) and an increase in competing demands and distractions (e.g., caring for siblings and providing financial support). Virtual learning also precluded essential opportunities such as internships, research, and travel abroad. Given these restrictions, it makes sense that academic stress and uncertainty about the future is notably high among college students. According to 33% of students reported their academic future to be significantly at risk due to COVID-19. Compared to White students, racially and ethnically minoritized students indicated greater concern about their academic future and a higher likelihood of withdrawing from classes in Fall 2020.<sup>3</sup>



Given pre-existing inequalities in access to quality education, racially/ethnically minoritized students may disproportionately suffer negative academic consequences related to the pandemic, such as higher rates of dropout and longer time to graduation. Prior to the pandemic, 6 year college graduation rates were lower for Indian (39%) students relative to Asian (74%). Since the pandemic began, many institutions of higher education that primarily serve minoritized students from low-income backgrounds, such as community colleges<sup>4</sup>, Minority Serving Institutions (MSIs), and Tribal Colleges and Universities (TCUs) have seen steep declines in enrollment.

The disruption in students' lives resulting from COVID-19 related stressors has likely exacerbated the major mental health risks college students already face. Before the pandemic, it was well documented that rates of depression, anxiety, and suicidality were rising among college students and reaching record levels. In 2017, 36% of college students reported having a lifetime mental health diagnosis compared to 22% in 2007, with past-year suicidal ideation increasing from 5.8% to 10.8% in this same 10-year period<sup>5</sup>. The number of students screening positive for depression has also increased steadily, from 24.8% in 2009 to 29.9% in 2017. In addition, data from large national surveys of college students' mental health suggest that depression and suicidal ideation and attempts are more prevalent among racially/ethnically minoritized groups. This surge in the frequency and severity of mental health problems among college students has outpaced the availability of mental health services on college campuses. Untreated mental health problems can interfere with the completion of the developmental tasks of emerging adulthood, such as career preparation and sustaining friendships and romantic relationships, which can hinder future occupational and relational success.<sup>6</sup>

## II. DISCUSSION

COVID-19, the most severe public health problem to occur in the past 10 years, has greatly impacted people's mental health. Colleges have reopened, and how to prevent college students from suffering secondary damage due to college reopening remains elusive. Among the 478 valid online questionnaires collected between September 14th and September 20th, 74 (15.5%) showed symptoms of anxiety (by the Self-Rating Anxiety Scale), and 155 (32.4%) showed symptoms of depression (by Patient Health Questionnaire-9). Descriptive analysis of basic personal characteristics indicated that students at a higher grade, having relatives or friends who have been infected, fearing being infected, and having a pessimistic attitude to COVID-19 easily experience anxiety or depression. The Synthetic Minority Oversampling Technique (SMOTE) was utilized to counteract the imbalance of retrieved data<sup>7</sup>. The Akaike Information Criterion (AIC) and multivariate logistic regression were performed to explore significant influence factors. The results indicate that exercise frequency, alcohol use, school reopening, having relatives or friends who have been infected, self-quarantine, quarantine of classmates, taking temperature routinely, wearing masks routinely, sleep quality, retaining holiday, availability of package delivery, take-out availability, lockdown restriction, several areas in college closed due to COVID-19, living conditions in the college, taking the final examinations after college reopening, and the degree to which family economic status is influenced by COVID-19 are the primary influence factors for anxiety or depression. The presence of anxiety and depression symptoms among college students after school reopening and explored many factors influencing students' mental health, providing reasonable school management suggestions.<sup>8</sup>

The majority of students (81.1%) reported that they (54.1%) and/or someone else in their household (68.9%) lost income as a result of the pandemic. Nearly half (47.8%) reported their weekly household expenses increased, with 21.2% reporting a decrease in weekly expenses and 30.9% no change. The biggest increases in household expenses reported were an increase in the cost of cleaning supplies (72.9%) and food costs (71.4%), followed by an increase in the cost of support for family members outside of the household (37.4%), entertainment (30.8%), and medical costs (28.8%). 13.2% reported often and 37.0% sometimes being worried they would run out of food before being able to afford more, and 4.5% often and 13.3% sometimes had gone hungry for lack of access to food. Sixty percent (60.0%) reported their household's ability to purchase food had been reduced a lot (24.1%) or somewhat (35.9%) as a result of the pandemic. Food insecurity was identified as a theme in open-ended responses as well.<sup>9</sup>

Much of the student discussion of COVID-19 on campuses has emphasized the role of the pandemic on community transmission of infection. However, the majority of college students do not attend residential campuses but rather go to community colleges or local campuses and live at home with their families or peers. As a population, college students more resemble the majority of government college students than those attending private institutions with on-campus housing. Thus, preventing further increases to and mitigating the consequences of spikes in food and housing insecurity, depression, and anxiety among college students can contribute both to mitigating the effects of the pandemic and to achieving national health and equity goals.<sup>10</sup>



### III. RESULTS

Fifty percent of students indicated that they gained weight due to increased eating, while 20.2% reported that they felt/looked better due to exercise or dieting, 13.3% lost weight due to a lack of appetite,<sup>16</sup> and 16.6% reported no changes. Among the students who reported an increased feeling of loneliness (59.8%), 57% reported that they gained weight, compared with just 39.4% of those who did not experience symptoms. COVID-19 disrupted the lives of most students, with only 26.4% stating the pandemic has not impacted their current or future plans. 27.1% lost an internship or job offer, 22.9% are taking a gap year or time off from college, and 31.8% need to support family.<sup>15</sup> Only 16.6% say that the pandemic has given them other beneficial opportunities. 29.4% of students had improved relationships with family, while 34.1% had strained relationships with family and 36.5% had no impact on relationships with family<sup>11</sup>. The people who had strained relationships were significantly more likely to consider it harder to complete the semester at home. 29.0% of students engaged in mindfulness activities (meditation, yoga, journaling, etc.). 46.7% were exercising or engaging in physical activity, 22.0% were using a health app, 17.7% were obtaining mental health care from a professional, and 30.3% were not taking any specific actions to take care of their mental health. Of the people who were exercising, 35.9% gained weight while 32.0% said they felt/looked better due to exercise or dieting.<sup>14</sup> In contrast, of those who were not exercising, 62.2% gained weight and only 9.8% said they felt or looked better. 71.0% were watching TV shows or movies, 30.5% were reading books, 39.6% were exercising, 34.9% were learning new skills or picking up new hobbies, 33.6% were cooking or baking, 29.5% were working or interning, and 8.0% said they were not doing very much at all<sup>12</sup>. The COVID-19 pandemic has brought severe educational and social repercussions, including the closure of college campuses as well as the introduction of online learning and social distancing for the foreseeable future. College students were forced to abandon the social advantages of the so-called “college experience” (i.e. social gatherings, group studying, and in-person classes and meetings) to return home mid-semester.<sup>13</sup>

### IV. CONCLUSIONS

The COVID-19 pandemic has left millions of people worldwide in financial distress. But it is the families and the children who are hit the hardest due to this worst economic crisis. Job losses and salary cuts were at their peak. In order to combat this situation, borrowings increased. This further deteriorated people’s lives, and they are yet to come out of it. Students at colleges are one such tribe who have suffered the most due to COVID-19 induced public emergencies and lockdown tactics resulting in recurrent closures of educational facilities. Studies have confirmed that changes in their everyday learning environment, the blurring of their professional or career paths, the absence of meaningful relationships with others, and most importantly, the financial crisis faced by family — all had a substantial impact on their psychological well-being.<sup>17</sup>

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