

# Financial worries linked to mental health issues among university students

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Experiencing financial difficulties and worrying about debt at university increases the risk of mental health conditions such as depression and alcohol dependency, according to new research from the University of Southampton and Solent NHS Trust.

The research, published online in the Community Mental Health Journal, found that symptoms of anxiety and alcohol dependence worsened over time for those who were struggling to pay the bills. Those who were more stressed about their debt had worsening levels of stress, anxiety and depression.

Additionally, mental health issues and [alcohol dependency](#) predicted higher levels of financial stress and vice versa, suggesting the possibility of a 'vicious cycle' occurring.

Dr Thomas Richardson, a visiting academic at the University of Southampton and Principal Clinical Psychologist at Solent NHS Trust, led the study. He said: "The findings suggest a vicious cycle whereby anxiety and problem drinking exacerbate [financial difficulties](#), which then go on to increase anxiety and alcohol intake. Interventions which tackle both difficulties at the same time are therefore most likely to be effective."

The study asked more than 400 first-year, undergraduate students, from universities across the UK, to assess a range of financial factors including family affluence, recent financial difficulties (for example

being unable to afford bills or having to borrow money) and attitudes towards their finances, at four time points across their first year at university. The fact that this study was at a number of time points allowed researchers to examine which came first: financial difficulties or poor mental health.

The study also found that students who had considered not going to university or had considered abandoning their studies for financial reasons had a greater deterioration in mental health over time.

Andy Jones was studying occupational therapy but unfortunately had to stop due to depression and not being able to financially support himself. He said: "When I was not very well, I was not able to work part-time so was unable to supplement my income during university. Having financial difficulties increased my day to day stress levels and something usually had to give and it was usually my academic studies. It was a vicious cycle."

Dr Richardson, who has conducted staff training at universities in the south on debt and mental health, added: "Coming to university can be a stressful and daunting time for young people and finances can cause a lot of worry. We might not be able to change how much debt students are in but we can work with them to help them manage their finances and worries about money in order to mitigate the impact of these worries on mental health."

The University of Southampton has received good feedback about the services it provides to students who experience financial difficulties. Support is available through a drop-in centre, a fund to support students experiencing financial difficulties, advice and information from our Financial Information and Advice team, and access to a range of mental health support options..

Nicky Passmore, Director of Student Services, said: "It's important to us that our students can focus on their studies, and not be adversely affected by financial difficulties or [mental health](#) issues. We are proud of the range of services available and students know that our door is always open if they need help."

**More information:** Thomas Richardson et al. A Longitudinal Study of Financial Difficulties and Mental Health in a National Sample of British Undergraduate Students, *Community Mental Health Journal* (2016). [DOI: 10.1007/s10597-016-0052-0](#)

Provided by University of Southampton

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