

FAMILY RELATIONSHIP AND FINANCIAL STRESS AS PREDICTORS OF SUICIDAL IDEATION AMONG UNDERGRADUATE STUDENTS

Anyaorah, G. C., PhD; Okpala, M.O. PhD, Obi, U.C. Nnaemeka, I. J., PhD

Email:gc.anyaorah@unizik.edu.ng

Department of Psychology, Nnamdi Azikiwe University, Awka

Abstract

This study examined family relationship and financial stress as predictors of suicidal ideation among undergraduate students of a Nigeria University. A total of 300 students aged 16-25 years ($M = 20.70$, $SD = 2.00$) were selected from different departments in the university. Data were collected using the Suicidal Ideation Scale, the Index of Family Relations, and a Financial Stress Scale. A predictive survey research design was adopted and data were analyzed using multiple linear regression. The results indicated that family relationship significantly predicted suicidal ideation ($\beta = -.502$, $p < .05$), suggesting that poor family relationships were associated with higher suicidal ideation. Financial stress also significantly predicted suicidal ideation ($\beta = .632$, $p < .05$), indicating that students experiencing greater financial strain reported higher suicidal thoughts. These findings highlight the importance of psychosocial factors in understanding suicidal ideation among university students. The study recommends that university counselling services and mental health professionals incorporate family-based and financial-stress interventions in suicide prevention strategies among undergraduates.

Keywords: suicidal ideation, family relationship, financial stress, undergraduate students, mental health

Introduction

Currently, suicide is a major public health concern worldwide and represents a leading cause of death among young people. According to the World Health Organization, more than 700,000 people die by suicide each year globally, and many more experience suicidal thoughts or attempts (WHO, 2021). Suicidal ideation-defined as thoughts about ending one's life or engaging in self-harm-is widely recognized as an important risk factor for suicide attempts and completed suicide (Klonsky et al., 2016).

University students are considered a vulnerable population due to the developmental, academic, and social pressures associated with the transition to adulthood. Studies have shown that students often experience multiple stressors, including academic challenges, financial constraints, and interpersonal difficulties, which may increase their vulnerability to psychological distress and suicidal thoughts (Beiter et al., 2015). In many developing countries, including Nigeria, these stressors may be intensified by limited financial resources, family expectations, and socio-economic pressures.

Family relationships represent a critical protective factor in the mental health of young adults. Healthy family interactions characterized by emotional support, communication, and cohesion are associated with better psychological adjustment and lower levels of suicidal behaviour (Donath et al., 2014). Conversely, family conflict, poor communication, and low parental support have been linked to depression, hopelessness, and increased risk of suicidal ideation among adolescents and young adults.

Financial stress is another important psychosocial factor that may contribute to suicidal ideation among university students. Financial stress refers to the strain experienced when individuals perceive their financial resources as insufficient to meet their needs or obligations. Previous studies have demonstrated that financial difficulties are associated with increased psychological distress, anxiety, and depressive symptoms (Asebedo&Wilmarth, 2017). Among college students, financial stress may arise from tuition costs, living expenses, student loans, and uncertainty about future employment.

Research has shown that students experiencing financial stress are more likely to report mental health problems, including suicidal thoughts. For instance, Beiter et al. (2015) identified financial problems as one of the major sources of stress among university students and a factor associated with mental health concerns. Financial strain may also undermine students' sense of control and hope for the future, thereby increasing vulnerability to suicidal ideation.

Despite growing international research on suicide risk factors among young people, limited studies have examined the combined roles of family relationships and financial stress in predicting suicidal ideation among Nigerian university students. Cultural, social, and economic contexts may influence how these factors interact and affect students' mental health. Therefore, investigating these variables within the Nigerian context is important for informing culturally relevant prevention and intervention strategies.

The present study therefore examined whether family relationship and financial stress predict suicidal ideation among undergraduate students.

Theoretical Framework

Interpersonal Psychological Theory of Suicide

This study is grounded in the Interpersonal Psychological Theory of Suicide (IPTS) developed by Joiner (2005). The theory proposes that suicidal desire arises primarily from two interpersonal states: thwarted belongingness and perceived burdensomeness.

Thwarted belongingness refers to feelings of social disconnection or lack of meaningful relationships, while perceived burdensomeness involves the belief that one is a burden to others. According to the theory, when individuals experience both states simultaneously and develop hopelessness about these conditions changing, suicidal ideation may emerge.

Family relationships play an important role in shaping individuals' sense of belongingness. Supportive family interactions may reduce feelings of isolation and strengthen emotional security. Conversely, conflictual or distant family relationships may contribute to feelings of alienation and increase vulnerability to suicidal thoughts.

Financial stress may also contribute to perceived burdensomeness, particularly when individuals believe that their financial struggles impose strain on their families or limit their ability to meet personal and societal expectations. Within the IPTS framework, financial stress and poor family relationships may therefore increase suicidal ideation by intensifying feelings of disconnection and perceived burden.

Hypotheses

1. Family relation will be a significant predictor of suicidal ideation among undergraduate students.
2. Financial stress will be a significant predictor of suicidal ideation among undergraduate students.

Participants

Participants in this study were 300 undergraduate student of NnamdiAzikiwe University. The participants age ranged from 16 - 25 years with the mean age of 20.66 and S.D of 2.003 Males and females inclusive. Participants were selected using the convenience sampling method; participants that were readily available within the research setting.

Instruments

Three sets of instrument were employed for the study and they include:

The Suicidal Ideation Scale (SIS)

The Suicidal Ideation Scale (SIS) by Rudd, (1989). The SIS is a 10-item scale measuring the severity of suicidal ideation in the participants. The scale was structured along a five-point Likert type scale, with responses ranging from "never or none of the time" (scored as 1) to "always or a great many times" (scored as 5).

Index of family relation (IFR)

Index of Family Relations Scale (IFR), a 24 item scale developed by Hudson (1982) to measure the type of relationship as regards prolem and distress existing in a family which could be either appropriate or poor family relations. The scale was structured along a seven-point Likert type scale, with responses ranging from "none of the time" (scored as 1) to "All of the time" (scored as 5).

APR financial stress scale (APR FSC)

APR Financial stress scale is a 24-item scale that measures financial stress developed by Heo et al., (2020). The scale was divided into 3 categories consisting of 8 items each; Affective (A), physiological (P), and relational (R). It is a five points Likert-scale from strongly disagree to strongly agree. This study adopted two dimensions from the scale which truly measures the aspect of the participants life.

Procedure

The researchers distributed Three hundred and ten (310) copies of questionnaires to students in the study area. The researchers employed the service of a research assistant for easy distribution and collection of filled copies of questionnaires which lasted for a week. In administering questionnaires, visiting lecture halls was done where classes were scheduled to take place and the researcher explained the study purpose to the students imploring them to participate. The questionnaires were then handed over to the respondents. They were given time to complete and return it to the researcher. Completion and return of questionnaires were ensured. Out of the 310 copies distributed, the total copies of valid questionnaires returned were 300 and it was used to determine the response rate of the study.

Research Design and Statistics

The research design adopted for the study is the predictive survey research design. This is because this study investigated Family relation and Financial stress as predictors of Suicidal ideation. The statistics adopted was Linear Regression using the Statistical Package for the Social Sciences (SPSS) version 25

Table 1:

Regression coefficients of Family relation and Financial stress as predictors of Suicidal ideation.

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	sig
		B	Std. Error	Beta		
1	(Constant)	18.811	1.641		11.466	.000
	Family relation	.438	.022	.502	4.752	.002
	Financial stress	.555	.014	.632	6.224	.000

Results

A multiple regression analysis was conducted to examine whether family relationship and financial stress significantly predict suicidal ideation among undergraduate students. The results indicated that both predictors made significant contributions to the model.

Family relationship significantly predicted suicidal ideation ($\beta = .502$, $t = 4.752$, $p = .002$). The positive beta coefficient suggests that poorer family relationships were associated with higher levels of suicidal ideation among undergraduate students.

Similarly, financial stress significantly predicted suicidal ideation ($\beta = .632$, $t = 6.224$, $p < .001$). This indicates that students experiencing higher levels of financial stress were more likely to report suicidal thoughts.

Discussion

The present study examined whether family relationship and financial stress predict suicidal ideation among undergraduate students of NnamdiAzikiwe University. The results indicated that both variables significantly predicted suicidal ideation, thereby supporting the two hypotheses of the study.

The first hypothesis, which stated that family relationship would significantly predict suicidal ideation, was supported. The results revealed that poorer family relationships were associated with higher levels of suicidal ideation among the students. This finding is consistent with previous studies showing that dysfunctional family environments, family conflict, and lack of emotional support increase the risk of suicidal thoughts among young people (Donath et al., 2014). Positive family relationships often serve as a protective factor by providing emotional security, encouragement, and a sense of belonging. When these relational supports are weak or absent, individuals may experience loneliness, emotional distress, and hopelessness, which can contribute to suicidal ideation.

The finding also aligns with the assumptions of the Interpersonal Psychological Theory of Suicide, proposed by Joiner (2005). According to this theory, suicidal desire emerges when individuals experience thwarted belongingness and perceived burdensomeness. Poor family relationships may intensify feelings of social disconnection, thereby increasing the likelihood of suicidal ideation. In the context of university students, weak family bonds may deprive individuals of an important source of emotional support during a period characterized by academic and developmental challenges.

The second hypothesis, which proposed that financial stress would significantly predict suicidal ideation, was also supported. The results showed that students experiencing higher financial stress were more likely to report suicidal thoughts. This finding is consistent with previous research indicating that financial difficulties are strongly associated with psychological distress, depression, and suicidal behaviour (Asebedo&Wilmarth, 2017; Beiter et al., 2015). Financial challenges such as tuition fees, living expenses, and limited financial resources can create persistent stress and uncertainty about the future, thereby increasing vulnerability to negative emotional states.

Financial stress may also contribute to suicidal ideation by increasing feelings of perceived burdensomeness, as suggested by the Interpersonal Psychological Theory of Suicide. Students who struggle financially may perceive themselves as burdens on their families or may feel incapable of meeting personal or societal expectations. Such perceptions may undermine their sense of self-worth and hope, thereby increasing suicidal thoughts.

Implications of the Study

The findings highlight the importance of psychosocial factors, particularly family relationships and financial stress, in understanding suicidal ideation among undergraduate students. University counseling services and

mental health programs should therefore incorporate family-based support systems and financial stress management interventions in suicide prevention strategies.

Limitations of the Study

The use of a convenience sample from a single university limits the generalizability of the findings to other student populations. Additionally, the reliance on self-report measures may introduce response bias and limit the accuracy of participants' responses.

Recommendations

1. Universities should strengthen counseling and mental health services that address students' financial stress and family-related challenges.
2. Future research should employ larger and more diverse samples and consider additional psychosocial variables such as depression, social support, and coping strategies to better understand suicidal ideation among university students.

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