

Correlates of Depression Among Final Year Students in Rivers State University, Port Harcourt, Nigeria

Ahiakwo. S. N. (Ph.D)

Department of Educational Psychology, Guidance and Counselling
Faculty of Education, Rivers State University, Port Harcourt, Nigeria

doi: <https://doi.org/10.37745/ijirm.14/vol11n23747>

Published December 30,2024

Citation: Ahiakwo. S. N (2024) Correlates of Depression Among Final Year Students in Rivers State University, Port Harcourt, Nigeria, *International Journal of Interdisciplinary Research Methods*, Vol.11, No.2, pp.37-47

Abstract: *The present study focused on correlates of depression among final year students Rivers State University, Port Harcourt. Rivers State, Nigeria. The researchers adopted that correlational research design in the study. This was because they wanted to investigate the relationship between lack of finance, poor academic performance as well as poor social support and depression among final year students in the Rivers State University. The population of the study comprised of all final-year undergraduate students during the 2023/2024 academic session. The sample size used for this study was 200 students from the faculty of Education. The sampling technique used was the multi-stage sampling technique. Two questionnaires were developed by the researcher and were tagged “Correlates of Depression Questionnaire” (CDQ) and “Depression Scale” (DS). Validation of the instrument was carried out by two experts in the field of Measurement and Evaluation. The reliability of the instruments were ascertained using Cronbach Alpha method. With reliability indices of 0.67 and 0.76 respectively for CDS and DS respectively. Simple regression was used to analyse the data. Result of the study showed that lack of finance ($p=0.009<0.05$) as well as social support ($p=0.002<0.05$) all has significant relationship with depression among final year students in Rivers State University. On the contrary, academic performance, ($p=0.719>0.05$) had no significant relationship with depression among final year students in Rivers State University. Based on these findings, it was recommended among others that government should subsidize education to enable some student especially final year to cope in school. Again, more scholarship and students grant should be provided to help students pass through school with ease.*

Keywords: finance, academic performance, social support, depression

INTRODUCTION

Depression is a mental health disorder characterized by a profound and persistent sadness or despair and or loss of interest in things that once were pleasurable; it can lead to problems in study.

Publication of the European Centre for Research Training and Development -UK

Khurshid, Parveen, Yousuf, and Chaudhry (2015) asserted that it is during college life that most students experience their first episode of depression by simply feeling sad and reducing academic achievements. According to Ibrahim, Kelly, Adams and Glazebrook, (2013), the basic characteristics of depression is a loss of position affect which manifests itself in range of symptoms including sleep disturbance, lack of self-care, poor concentration, anxiety and a lack of interest in every day experiences. Depression is one of the most common mental health problems and is marked by sadness, loss of interest or pleasure, feelings of guilt or low self-worth, disturbed sleep or appetite, feelings of tiredness, and poor concentration (WHO 2017). Depression is a leading cause of disability and poor health worldwide (WHO 2017) and is expected to rank first worldwide by 2030 (Malhi & Mann 2018). According to a survey from the World Health Organization, more than 322 million people, which accounted for approximately 4.4% of the world population, suffered from depressive disorders in 2015 (Friedrich, 2017). According to Bromet et al (2011), the lifetime risk of developing depression was estimated to be 15%-18%. Mental health problems including depression have imposed a heavy economic burden on individuals and households who are suffering from mental disorders and even on society (Tran & Lam 2018, 2016). Specifically, the global costs of mental health problems are increasing each year in every country. Those costs are estimated to reach approximately 16 trillion dollars by 2030 (Patel, et al. 2018). There is a considerable need to explore the risk factors of mental disorders or the determinants of mental health, which will inform preventive strategies and actions aimed at reducing the risk of getting mental disorders and thereby promoting public mental health.

On the other hand, it can present a very diverse associated somatic symptomatology, some organic alterations often corresponding to larval or encapsulated ways of going through a depression (Reyes, 2013). It is considered a mental disease consisting of a mood disorder, being its usual symptom a state of dejection and unhappiness that may be transient or permanent (Serrano, et al., 2012). In this sense, it is defined as a mental disorder characterized by the presence of sadness, loss of pleasure, feelings of guilt and low self-esteem, accompanied with alterations in the sleep pattern and the appetite, lack of concentration, and feelings of being tired, which can become chronic and recurrent, making the person dysfunctional in their daily activities; when it is mild it can be treated with psychotherapy, but when it is moderate or severe, pharmacological treatment may be needed (Toro-Tobar, Grajales-Giraldo & Sarmiento-Lopez. 2016). According to Khurshid, Parveen, Yousuf, and Chaudhry (2015), there are many reason that may be a source of depression to students. While some of these may be personal, others could be environmental and the ability of students to navigate these factors positively determines the extent to which they will experience depression.

Lack of finance can be said to be a state where an individual lacks the financial capacity to cater for his needs and in extension his wants. It can also be referred to as a state where the proceeds of an individual's labour or struggle is expended on feeding (one-square meal or two at most). It is an admitted fact that individuals with high availability of finance are more relaxed, focused and resourceful than the individuals with low availability of finance. Khurshid, Parveen, Yousuf, and

Publication of the European Centre for Research Training and Development -UK

Chaudhry (2015) asserts that students who lack the ability to provide for their daily college needs may become lost in thought, which could lead to depression. Naturally, every individual at some point or the other fall into a normal state of depression when all their efforts to lead a better life prove abortive. An increase in the level of availability of an individual's finance may affect his self-esteem and cognitive process. In other words, when individuals are able to take care of their basic needs, their self-esteem becomes improved since they have become armed with the basic materials for a better tomorrow, providing them with hope which is the basis for effective mental health. Sandro et al., (2007) carried out a study to assess the relation between urban neighborhood poverty and incident depression in a population-based prospective cohort study. Among persons with no history of major depression at baseline (N = 820) there were 113 incident cases of major depression during the 18 months of follow-up; cumulative incidence of depression during the study period was 14.6 per hundred persons (95% confidence interval, 10.9– 18.3). In low–socioeconomic status (SES) neighborhoods, the cumulative incidence of depression was 19.4 per hundred persons (95% confidence interval, 13.5–25.3), which was greater than that in high-SES neighborhoods (10.5; 95% confidence interval, 5.9–15.2). Ronald et al., (2017) also carried out a study that investigated depression, poverty, social support and psychological distress as factors in psychological well-being of working mothers. The findings identified that depression, poverty, social support psychological distress are factors in psychological well-being of working class mothers. The findings imply that working class mothers should be assisted in reducing depression, poverty, psychological distress and strengthening their social support in other to increase their psychological well-being.

Academic performance is the outcome of education as it indicates the extent to which the student, teacher, curriculum and indeed the educational institution has achieved the predetermined educational goals. Academic performance is commonly measured with examinations that assess important procedural knowledge such as skills, and declarative knowledge such as facts which students have learnt. Academic performance is indispensable in every formal educational institution. It pertains to scholarly human activities conducted in a formal educational environment. Academic performance is a measurable index that depicts a student's cognitive, affective and psychomotor domains in an educational setting. Students' academic performance is ascertained by testing which has and will continue to play a significant role in any educational system worldwide. In fact, it would be irrational to think of teaching without test, measurement and evaluation. Thus, poor academic performance can be said to be when an individual performs below the average or expected level of performance. Khadijatu, Ikume and Daniel (2018) observed that poor academic performance can cause depression among students. As explained, most students set targets for themselves in their academic journey and expect to meet such target. When they are unable to meet such target, they feel displeased and disappointed in themselves. A continuous occurrence of this kind causes them to feel and think they are not made for academic work, thus resulting in shame and depression when they are not able to meet up their targets.

In a study that was carried out by Khadijatu, Ikume and Daniel (2018) on the relationship between depression and students' academic performance among undergraduate students of Benue State

Publication of the European Centre for Research Training and Development -UK University, Makurdi. It was found that students with good records of CGPA show more depression with declining performance compared to those with prior poor performance. Again, Alma et al., (2019) carried out a study to examine whether academic performance in adolescence predicts depression in adulthood, and the extent to which externalizing disorders explain this association. The findings suggest that poor academic performance is associated with depression in young adulthood and that the association is partly explained by externalizing disorders. The results also indicate the importance of early detection and management of externalizing disorders among children and adolescents.

Again, social support is defined as the perception or experience that one is loved and cared for by others, esteemed and valued, and part of a social network of mutual assistance and obligations (Wills, 1991). Social support may come from a partner, relatives, friends, coworkers, social and community ties, and even a devoted pet (Allen, Blascovich, & Mendes, 2002). Taxonomies of social support have usually classified support into several specific forms. Informational support occurs when one individual helps another to understand a stressful event better and to ascertain what resources and coping strategies may be needed to deal with it. Through such information or advice, a person under stress may determine exactly what potential costs or strains the stressful event may impose and decide how best to manage it. Instrumental support involves the provision of tangible assistance such as services, financial assistance, and other specific aid or goods. Examples include driving an injured friend to the emergency room or providing food to a bereaved family. Emotional support involves providing warmth and nurturance to another individual and reassuring a person that he or she is a valuable person for whom others care. But, as the definition makes clear, social support can also involve simply the perception that such resources are available, should they be needed. To Delph (2017), knowing that one is cared for and/or that one could request support from others and receive it is comforting in its own right. Thus, social support may involve specific transactions whereby one person explicitly receives benefits from another, or it may be experienced through the perception that such help and support is potentially available. According to Daniel et al., (2022) who carried out a study to determine the relationship between depression and perceived social support in nursing students in the context of suicidal behaviors. There was a significant inverse correlation between level of depression and perceived social support ($r=-0.44$, $p<0.01$). The understanding about mental health conditions by nursing science is broadened to improve care practices in a specific group. Similarly, Karl Peltzer, Supa Pengpid and Sola Olowu Matthew Olasupo (2013) carried out a study to determine the associations between depression, sociodemographic, social and health variables among undergraduate students of Obafemi Awolowo University in Nigeria. They also found that there is a prevalence of 7.0% severe depression and 25.2% moderate to severe depression. In multivariate logistic regression lack of social support, having screened positive for PTSD and having a moderate to severe sleeping problem were associated with depression.

From this premise, the researchers observed that a lot of final year students have attempted several suicidal attempts as a way to ward off the battle of depression which is expressed in their sudden

Publication of the European Centre for Research Training and Development -UK

loss of interest in public activities, sudden loss of interest in academic activities as well as loss of sense of purpose and direction in life. This observation is made evident by their large use of hard drugs such as cocaine, Indian hemp, weed and the likes; high level of consumption of alcohol, sudden withdrawal from social activities and suicidal attempts. While depression may be related with various variables, such as failure to achieve set goals, the following factors such as lack of finance, poor academic performance, lack of social support and peer pressure has received comparatively less attention. Most Universities have recorded different effects of depression which have played out in the previous years through suicidal attempts, and different levels of depression which resulting in abnormality. It is on these shortcomings that the study aims to investigate correlates of depression among final year students in the Rivers State University, Port Harcourt, Rivers State. Specifically, the objectives of the study included:

1. To determine the extent to which lack of finance relates with depression among final students in Rivers State University, Port Harcourt, Nigeria.
2. To determine the extent to which poor academic performance relates with depression among final students in Rivers State University, Port Harcourt, Nigeria.
3. To determine the extent to which poor social support relates with depression among final students in Rivers State University, Port Harcourt, Nigeria.

The following research questions were formulated to guide the study:

1. To what extent does lack of finance relates with depression among final year students in Rivers State University, Port Harcourt, Nigeria?
2. To what extent does poor academic performance relate with depression among final year students in Rivers State University, Port Harcourt, Nigeria?
3. To what extent does poor social support relate with depression among final year students in Rivers State University, Port Harcourt, Nigeria?

The following null hypotheses will be formulated to guide the study:

1. There is no significant relationship between lack of finance and depression among final year students in Rivers State University, Port Harcourt, Nigeria.
2. There is no significant relationship between poor academic performance and depression among final year students in Rivers State University, Port Harcourt, Nigeria.
3. There is no significant relationship between poor social support and depression among final year students in Rivers State University, Port Harcourt, Nigeria.

METHODOLOGY

The researchers adopted that correlational research design in the study. This was because they wanted to investigate the relationship between lack of finance, poor academic performance as well as poor social support and depression among final year students in the Rivers State University. The population of the study comprised of all final-year undergraduate students during the

Publication of the European Centre for Research Training and Development -UK 2023/2024 academic session. The sample size used for this study was 200 students from the faculty of Education. The sampling technique used was the multi-stage sampling technique. The faculty of Education is made up of eight departments and was chosen using purposive sampling technique since the researcher is a student of the afore-mentioned faculty. Students of level 400 were selected using purposive sampling technique since they are the target audience required for this research. Twenty-five (25) 400-level students were selected from each of the eight department. This gave a total of 200 respondents. Two instruments (questionnaires) were used for this study. The questionnaires were developed by the researcher and were tagged “Correlates of Depression Questionnaire” (CDQ) and “Depression Scale” (DS). The first questionnaire was made of two sections; A & B. Section A contained items on students’ biodata and. Section B was made of 4 sub-sections that contained 5 items each and measured all of the independent variables (lack of finance, poor academic performance, lack of social support and peer pressure). The instrument was structured in a four-point Likert scale of strongly agree (SA), agree (A), disagree (D) and strongly disagree (SD) and was weighted 4 points, 3 points, 2 points and 1 point respectively for positive questions and vice versa for negative questions. The second questionnaire (DS) contained 10 items that measured students’ depression level. It was also structured in a four-point Likert scale of strongly agree (SA), agree (A), disagree (D) and strongly disagree (SD) and was weighted 4 points, 3 points, 2 points and 1 point respectively for positive questions and vice versa for negative questions. In order to validate the research instrument, the researcher consulted two experts in the field of Measurement and Evaluation, with the request that they vet the individual items in the questionnaire. The items considered relevant by the experts were effected in the final version of the instrument. The reliability of the instruments was ascertained using Cronbach Alpha method. Copies of the instruments were administered to twenty (20) students who were not part of the sample for the study. The scores obtained after administration were correlated and the correlation coefficient gotten was 0.67 and 0.76 respectively for “Correlates of Depression Questionnaire” and “Depression Scale” respectively. Therefore, the instruments were indicated reliable. Simple regression was used to analyse the data.

RESULT

Research Question One: To what extent does lack of finance relates with depression among final year students in Rivers State University?

Hypothesis One: There is no significant relationship between lack of finance and depression among final year students in in Rivers State University.

Table 1: Simple regression analysis on the lack of finance relates with depression among final year students in Rivers State University.

Publication of the European Centre for Research Training and Development -UK

| Model | R | R Square | Adjusted R Square | | | |
|------------|------------|----------|-------------------|-------|------|-------------|
| 1 | .186 | .034 | .030 | | | |
| Model | Sum of Sq. | Df | Mean Sq. | F | Sig. | Result |
| Regression | 640.161 | 1 | 640.161 | 7.062 | .009 | Significant |
| Residual | 17948.634 | 198 | 90.650 | | | |
| Total | 18588.795 | 199 | | | | |

The result displayed above shows that calculated R is 0.186. The R^2 value is 0.034 while the adjusted R value is 0.030. This means that lack of finance relates with depression. The R^2 value indicates that lack of finance accounts for 34.0% (0.34×100) to the total contribution to students' depression. In testing the hypothesis, the associated ANOVA revealed Calculated F value of 7.062 while the Sig value is 0.009. Hence, since the sig value ($p=0.009 < 0.05$) is less than the alpha value of 0.05, the null hypothesis is rejected meaning that lack of finance significantly relates with depression among final year undergraduate students in Rivers State University.

Research Question Two: To what extent does poor academic performance relate with depression among final year students in Rivers State University?

Hypothesis Two: There is no significant relationship between poor academic performance and depression among final year students in Rivers State University.

Table 2: Simple regression analysis on the extent poor academic performance relates with depression among final year students in Rivers State University.

| Model | R | R Square | Adjusted R Square | | | |
|------------|------------|----------|-------------------|------|------|---------------|
| 1 | .026 | .001 | -.004 | | | |
| Model | Sum of Sq. | Df | Mean Sq. | F | Sig. | Result |
| Regression | 12.224 | 1 | 12.224 | .130 | .719 | Insignificant |
| Residual | 19576.571 | 198 | 93.821 | | | |
| Total | 18588.795 | 199 | | | | |

The result displayed above shows that calculated R is 0.026. The R^2 value is 0.001 while the adjusted R value is -0.004. This means that poor academic performance does not relate with depression. The R^2 value indicates that poor academic performance accounts for 0.1% (0.001×100) to the total contribution to students' depression. In testing the hypothesis, the associated ANOVA revealed Calculated F value of 0.130 while the Sig value is 0.719. Hence, since the sig value ($p=0.719 > 0.05$) is greater than the alpha value of 0.05, the null hypothesis is retained meaning that poor academic performance does not significantly relate with depression among final year undergraduate students in Rivers State University.

Research Question Three: To what extent does poor social support relate with depression among final year students in Rivers State University?

Hypothesis Three: There is no significant relationship between poor social support and depression among final year students in Rivers State University.

Table 3: Simple regression analysis on the extent poor social support relates with depression among final year students in Rivers State University.

| Model | R | R Square | Adjusted R Square | | | |
|------------|------------|----------|-------------------|-------|------|-------------|
| 1 | .218 | .048 | .043 | | | |
| Model | Sum of Sq. | Df | Mean Sq. | F | Sig. | Result |
| Regression | 680.714 | 1 | 680.714 | 9.914 | .002 | Significant |
| Residual | 13594.806 | 198 | 68.661 | | | |
| Total | 14275.520 | 199 | | | | |

The result displayed above shows that calculated R is 0.218. The R^2 value is 0.048 while the adjusted R value is 0.043. This means that poor social support relates with depression. The R^2 value indicates that poor social support accounts for 4.3% (0.043×100) to the total contribution to students' depression. The hypothesis shows that the associated ANOVA revealed Calculated F value of 9.914 while the Sig value is 0.002. Hence, since the sig value ($p=0.002 < 0.05$) is less than the alpha value of 0.05, the null hypothesis is rejected meaning that poor social support significantly relates with depression among final year undergraduate students in Rivers State University.

DISCUSSION OF FINDINGS

Research question one revealed that there is a relationship between lack of finance and depression among final year undergraduate students in Rivers State University. Similarly, hypothesis one revealed that there is actually a significant relationship between lack of finance and depression among final year undergraduate students in Rivers State University. The findings from this study revealed that lack of finance to a great extent relates with depression of final year undergraduate students in Rivers State University. This means that at every point students lack money to meet up with their basic or academic needs, there was an effect on their depression level. This is because when individuals are not able to meet their needs, they become discouraged in pursuing their dreams or goals. This finding is expected by the researcher because students need a reasonable and consistent flow of finance to help them in their academic pursuit. This finding is in agreement with the findings of Sandro et al., (2007) whose result revealed that depression related with poverty in urban neighbourhood areas.

Research question two revealed that no relationship exists between poor academic performance and depression among final year undergraduate students in Rivers State University. Similarly, hypothesis two revealed that there is actually no significant relationship between poor academic performance and depression among final year undergraduate students in Rivers State University. The findings from this study revealed that poor academic performance does not significantly relates with depression among final year undergraduate students in Rivers State University. This means that when students perform poorly in their academic endeavour, it has no effect on their emotional well-being. This is because students tend to attribute their academic failure or success to external factors more often than internal factors. This finding is expected by the researcher because students are no longer interested in academic work, and as such, the impact of their academic success or failure has no impact on their emotional well-being. This finding is in agreement with the findings of Alma et al., (2019) whose result revealed that poor academic performance is associated with depression in young adulthood and that the association is partly explained by externalizing disorders.

Research question three revealed that there is a relationship between poor social support and depression among final year undergraduate students in Rivers State University. Similarly, hypothesis three revealed that there is actually a significant relationship between poor social support and depression among final year undergraduate students in Rivers State University. The findings from this study revealed that there is a significant relationship between poor social support and depression among final year undergraduate students in Rivers State University. This means that when students lack social support from family, friends and colleagues in form of care, attention warmth, etc, they tend to feel dejected and neglected. This is because humans are more of emotional beings than logical beings. This finding is expected by the researcher because students and individuals in general read meanings into words spoken and actions displayed by those they hold in high esteem. This finding is in agreement with the findings of Alice, Peter and Pamela (2016) whose result revealed that parenting styles statistically significantly predict academic performance of the adolescents.

CONCLUSION

Depression is and will continue to remain an important topic so long as the world of academics is concerned. Today, we have a lot of issues on depression and all these have been linked to the issues of lack of finance, poor academic performance, poor social support and peer pressure. Also, a lot of cases on depression has been recorded because, the different correlates have not been properly harnessed and utilised in such a way that depression will be reduced to the barest minimum. In as much as these factors (lack of finance, poor social support and peer pressure) have been discovered to have relationship with depression among final year undergraduate students in Rivers State University, it is important to note that the direction and extent to which these factors are manipulated determines to a large extent, the direction and extent to which depression will be

Publication of the European Centre for Research Training and Development -UK
recorded among final undergraduate students. Equally, this study has shown that the following factors served as correlates of depression among final year undergraduate students in Rivers State University.

Recommendations

1. Based on the findings that lack of finance relates with depression among final year students, it is recommended that government should subsidize education to enable some student especially final year to cope in school. Again, more scholarship and students grant should be provided to help students pass through school with ease.
2. Based on the findings that poor performance does not relate with depression, it is recommended that counsellors and others should focus more on other factors which could be more personal that can affect depression instead of focusing more attention on their academic performance.
3. Based on the findings that social support have significant relationship with depression among students, it is recommended that students should keep good and healthy relationship with colleagues as this could help them to adjust to depression. Again, they should avoid unhealthy social support system or network that may tend to drain them emotionally.

REFERENCES

- Alma, S. W., Ilona, K., Jan-Eric, G., Stanley, Z., Peter, A., & Daniel, F. (2019). Academic Performance, Externalizing Disorders and Depression: 26,000 Adolescents followed into Adulthood. *Social Psychiatry and Psychiatric Epidemiology* (2019) 54:977-986 <https://doi.org/10.1007/s00127-019-01668-z>.
- Bromet E, Andrade LH, Hwang I, Sampson NA, Alonso J, de Girolamo G, et al. Cross-national epidemiology of DSM-IV major depressive episode. *BMC Med* [Internet]. 2011; 9(1). Available from: <https://doi.org/10.1186/1741-7015-9-90> PMID: 21791035
- Friedrich M. J. (2017). Depression is the leading cause of disability around the world. *JAMA*. 2017; 317 (15):1517. <https://doi.org/10.1001/jama.2017.3826> PMID: 28418490
- Ibrahim, A.K., Kelly, S.J., Adams, C.E., & Glazebrook, C. (2013). A systematic review of studies of depression prevalence in university students. *Journal of Psychiatric Research*, 47(1), 391-400.
- Karl, P., Supa, P., & Sola, O. M. O., (2013). Depression and Associated Factors Among University Students in Western Nigeria. *Journal of Psychology in Africa* 2013, 23(3), 459–466.
- Khadijatu, M., Ikume, G. T., & Daniel, B. S., (2018). The Relationship between Depression and Academic Performance among Undergraduate Students of Benue State University, Makurdi, Nigeria. *International Journal of education and Evaluation* ISSN 2489-0073 Vol. 4 No. 6 2018.
- Malhi GS, Mann JJ. Depression. *Lancet*. 2018; 392(10161):2299–312. [https://doi.org/10.1016/S01406736\(18\)31948-2](https://doi.org/10.1016/S01406736(18)31948-2) PMID: 30396512

Publication of the European Centre for Research Training and Development -UK

- Patel V, Saxena S, Lund C, Thornicroft G, Baingana F, Bolton P, et al. The Lancet Commission on global mental health and sustainable development. *Lancet*. 2018; 392(10157):1553–98. [https://doi.org/10.1016/S0140-6736\(18\)31612-X](https://doi.org/10.1016/S0140-6736(18)31612-X) PMID: 30314863
- Reyes G. Psicoterapia psicodramática: Una forma de diagnóstico y tratamiento para la depresión. *Revista Brasileira de Psicodrama*. 2013;21(2):53–64.
- Sandro, G., MD, Dr.PH; Jennifer, A., MPH; Arijit, N., MPH; Melissa, T., MPH; John, B., PhD; and David, V., PhD (2017). Urban Neighborhood Poverty and the Incidence of Depression in a Population-Based Cohort Study. *NIH Public Access Author Manuscript Ann Epidemiol. Author manuscript; available in PMC 2008 July 1*.
- Serrano C, Claudia Ivette, Zamora K, et al. Comorbilidad entre depresión y Diabetes Mellitus. *Medicina Interna de México*. 2012;28(4):325–328.
- Toro-Tobar R, Grajales-Giraldo F, Sarmiento-López J. Riesgo suicida según la tríada cognitiva negativa, ideación, desesperanza y depresión. *Aquichan*. 2016;16(4):473–486.
- Tran, J. S, Lam, C. K. (2008). At What Costs? Student Loan Debt, Debt Stress, and Racially / Ethnically Diverse College Students. *Perceived Health*. 2018; 24(4):459–469.
- Wills, T. A. (1991). Social support and interpersonal relationships. In M.S. Clark (Ed.), *Prosocial behavior* (pp. 265–289). Newbury Park, CA: Sage.
- World Health Organization. Investing in mental health. Genève, Switzerland: World Health Organization; 2003.