

Young Adults' Financial Stress and Psychological Well-being of Maritime Community, Thiruvananthapuram

Ashmi Selvin ¹ Lijo Abraham ²

Abstract

This study investigates the relationship between financial stress and psychological well-being among young adults (aged 18–35) in the maritime community of Thiruvananthapuram, India. The research employs a quantitative design, utilizing structured surveys and standardized scales to assess financial insecurity, mental health outcomes, and cultural influences. The sample consists of 70 respondents, with a near even split between single (48.6%) and married (51.4%) individuals, and a majority (62.9%) falling within the 20–30 age range. Key findings highlight the pervasive impact of financial stress on psychological well-being. A striking 84.3% of respondents reported emotional distress linked to financial instability, while 62.9% associated financial difficulties with depressive symptoms. Physical manifestations of increased heart rate (91.5%) and persistent fatigue (100%). Financial strain extended to workplace performance, with 67.1% acknowledging its negative effects, and 54.3% reporting strained professional relationships. Socially, 72.8% avoided family events due to financial constraints, and 47.1% experienced frequent financial arguments with partners. Cultural factors further compounded these challenges. Nearly all respondents (98.5%) recognized stigma around discussing emotional problems, and 100% expressed shame about seeking mental health support. Additionally, 94.3% felt community emphasis on material status, and 91.4% reported pressure to maintain appearances despite financial strain. These cultural norms exacerbated financial stress, creating barriers to open dialogue and help seeking behaviours.

The study underscores the urgent need for targeted interventions to address financial and psychological well-being in this vulnerable population. Recommendations include financial literacy programs tailored to maritime livelihoods, culturally sensitive mental health services, and employer

¹ MSW Student, School of Social Work, De Paul Institute of Science & Technology, Angamaly, Kerala, India. Email: ashmisalvin@depaul.edu.in

² Assistant Professor, School of Social Work, De Paul Institute of Science & Technology, Angamaly, Kerala, India. Email: lijoak@depaul.edu.in

sponsored wellness initiatives. Policy measures such as microfinance schemes and weather indexed insurance for fishing equipment are also proposed to mitigate economic instability. By integrating financial support with mental health resources, this research advocates for holistic approaches to break the cycle of financial stress and its far-reaching consequences. The findings contribute to the broader discourse on economic and psychological resilience, offering actionable insights for policymakers, social workers, and community leaders to enhance the well-being of maritime youth in Thiruvananthapuram and similar contexts.

Keywords: *Financial stress, Psychological well-being, Maritime community, Mental health, Culture stigma*

1. Introduction

Financial stress significantly impacts mental health, particularly in vulnerable population like maritime community facing income instability (Kumar & Aswathy, 2019). Chronic financial stress is a predictor of anxiety, depression and even suicidal thoughts (Kumar & Tomar 2020). This study investigates how financial insecurity affect psychological well-being among young adults in Thiruvananthapuram's fishing communities where irregular income and culture norms compound stress.

Theoretical frameworks such as Self-Determination Theory (SDT) and Conservation of Resources (COR) Theory explain how financial insecurity threatens autonomy, competence, and relatedness, leading to emotional distress (Ryff, 1989). Additionally, cultural norms in maritime communities, such as stigma around mental health discussions, further exacerbate financial stress (Thiruvananthapuram Fisheries Department, 2021).

The literature review integrates key studies to explore the intersection of financial stress, psychological well-being, and cultural factors in maritime communities. Kumar and Aswathy (2019) provide critical clinical insights into the mental health challenges faced by fishermen in Thiruvananthapuram, linking financial instability to anxiety (28%) and depression (32%)

while highlighting debt cycles and occupational hazards as primary stressors. Complementing this, Kumar and Tomar (2020) systematically review financial stress among Indian youth, emphasizing its bidirectional relationship with mental health issues like depression and suicidal ideation, advocating for integrated financial and mental health interventions. Prawitz et al. (2013) contribute a validated measurement tool, the In Charge Financial Distress/Financial Well-Being Scale, which quantifies subjective financial stress and its psychological impact, offering a framework for cross-population comparisons. Ryff (1989) establishes the theoretical foundation with her Psychological Well-Being Model, defining six dimensions (e.g., autonomy, purpose in life) disrupted by financial insecurity, particularly in populations like maritime youth facing environmental and economic instability.

Cultural and familial influences are examined by Shim et al. (2009), who demonstrate how financial socialization learned through family and peers' shapes young adults' financial behaviours and stress resilience, a finding echoed in Xiao et al. (2014), which links financial literacy to reduced stress and improved well-being. The Thiruvananthapuram District Fisheries Department (2021) report grounds these theories in local realities, documenting structural issues like reliance on informal lenders (82%) and familial conflicts (41%) due to financial strain, while noting low uptake of mental health services (12%) due to stigma. Together, these studies underscore the cyclical nature of financial and psychological distress in maritime communities, where economic precocity exacerbates mental health challenges, compounded by cultural norms that discourage help-seeking. The synthesis calls for culturally sensitive interventions that address financial literacy, mental health stigma, and systemic barriers unique to coastal livelihoods.

2. Review of Literature

There are several studies reported across the world confirming the adverse impact of the pandemic upon the psychological wellbeing of the student social workers. During the pandemic, the stress experienced by the student social workers has increased. Their academic performance has been adversely affected by the pandemic. A study conducted in May 2020 covering 3,291 students enrolled in accredited social work programs in the United States about experiences during the pandemic revealed that 61 percent of the students experienced less learning during online delivery compared to in-person instruction, 29 percent reported disruptions to their financial security and 35 percent experienced mental health concerns (Ethan et al. 2021).

A cross-sectional survey of U.S. social work students (Aynsley et al., 2021) explored into students' experiences of COVID 19-related stress, academic stress, and access to supports, changes in academic stress following the onset of the COVID 19 pandemic and factors that contributed to a change in academic stress following the onset of the COVID 19 pandemic. The study confirmed an increase in students' academic stress following the onset of the COVID 19 pandemic and identified several factors contributing to levels of student stress, including program support and access to academic resources (Aynsley et al., 2021). A study conducted by Ashley and Rebecca (2021) on 632 Bachelor of Social Work and 890 Master of Social Work students during March and April 2020 described students' experiences with remote service delivery and abrupt terminations, and their insight into the role of social work in an unprecedented crisis. It highlighted the need for contingency and continuity planning, and the importance of emotionally supporting students (Ashley and Rebecca, 2021).

COVID 19 pandemic has undermined the mental health and the psychological wellbeing of the student social workers. A qualitative study (Cleofas, 2021) undertaken on five Filipino college students, revealed the feelings of uncertainty, worry about their future career prospects, anxiety and disappointment because of COVID 19 and its effects on their lives. Quarantine measures have impeded the plans to celebrate, socialize and travel with their peers and families (Cleofas, 2021, p. 558). The study undertaken by the researchers here in Maharashtra, India, has also confirmed the findings of the global level studies on the mental health of the student social workers. Psychological wellbeing of the student social workers is adversely affected in India which calls for implementation of urgent measures on the part of social work educators and social work institutions to address the mental health issues of the student community.

3. Materials and Methods

Ryff's Scales of Psychological Well-Being (PWB) was used to measure the various dimensions of PWB. According to Ryff (2006) autonomy, environmental mastery, personal growth, positive relations with others, purpose in life and self-acceptance are the six dimensions of psychological wellbeing. Autonomy refers to ability for self-determination, independent decision making, resistance to social pressures, regulation of behaviour from within and evaluation of self by personal standards. Environmental mastery refers to competence in managing the environment, control on external activities, best use of surrounding opportunities and ability to choose or create contexts suitable to personal needs and values. Personal growth refers to a feeling of continued development, growth, expansion, self-knowledge, effectiveness and improvement in self and behaviour over time, openness to new experiences and a sense of self-realization. Positive relations with others refer to warm, satisfying and trusting relationships with others, give and take

of human relationships, concern about others' welfare, and capability of strong empathy, affection, and intimacy. Purpose in life refers to a sense of goals and directedness in life, meaning to present and past life, and aims and objectives for living. Self-acceptance refers to a positive attitude toward the self, acceptance of multiple aspects of self, including good and bad qualities and feeling positive about past life (Ryff, 2014).

Ryff scales of psychological wellbeing was circulated online among the student social workers along with the consent form for voluntary participation in August 2021. The study was undertaken through several online classroom settings. Each item of the psychological scale was explained to the students in the classroom. Before the online survey, the informed consent form which formed the first section of the online survey form was explained to the students.

In the informed consent form, the confidentiality of the information collected was guaranteed and the rights of the participants of the study with regard to their voluntary participation and their right to withdraw from the study at any stage of the research were ensured. They were also informed through the consent form that the information collected would be used for presentation in national and international conferences and publication in national and international journals. Out of the 104 students who were given orientation about the study, 50 students consented and filled in the online form properly. Their responses were collected through a google form and analysed with the help of statistical package for social sciences (SPSS). Major findings of the study have been tabulated and analysed. Scoring for each dimension as well as overall psychological wellbeing was done. On the basis of the aggregate scoring, the respondents were divided into three groups with low, moderate and high level of psychological wellbeing.

After the online survey, the students were also given instruction about the self-scoring of the scale. PWB, being a self-reporting scale, could be scored by the participants themselves for improving their self-understanding. The overall findings of the study in tabular forms were shared with the students and they were informed about the counselling services available at the Institute through the counselling helpline. Since the students were attending the classes from remote locations, they could avail the services of the counselling helpline run by the Institute.

4. Major Findings of the Study

Important findings of the study are presented in the tables. The demographic profile of the students (Table 1) revealed that majority of the students were men, aged 22, belonging to reserved categories of SC, ST/NT/VJNT and OBC (80 %), having the graduation in BA and BSW (62 %), hailing from rural or tribal areas of Maharashtra state, unmarried, belonging to the Hindu religion and from the specialisation of urban and rural community development (URCD). The Chi-square analysis has shown that none of these demographic characteristics made any significant impact upon their differences in the levels of psychological wellbeing.

The study has revealed that 46% of the student social workers have exhibited high level of overall psychological wellbeing. However, there is a good proportion of students who experience moderate or low level of psychological wellbeing (54%). Social workers, being mental health professionals, are expected to be psychologically strong enough to help others to maintain their mental health. The study has shown that about 54 percent of the student social workers are not able to experience high level of overall psychological wellbeing which is a matter of concern. There is need for more research in this area to explore into the actual reasons behind this finding. Social work educators and social work institutions may pay attention to this aspect.

Table 1. Overall Psychological Wellbeing of the Students

Variable	Category	Psychological Wellbeing			Total (N=50)	Pearson Chi-Square Sig. (2-tailed)
		Low	Moderate	High		
Gender	Woman	2.0%	24.0%	20.0%	46.0%	.356
	Man	8.0%	20.0%	26.0%	54.0%	
Age Group	21	4.0%	10.0%	2.0%	16.0%	.338
	22	4.0%	20.0%	20.0%	44.0%	
	23	2.0%	6.0%	10.0%	18.0%	
	24 to 29		8.0%	14.0%	22.0%	
Category	SC	4.0%	18.0%	10.0%	32.0%	.431
	ST / NT / VJNT	2.0%	12.0%	10.0%	24.0%	
	OBC		10.0%	14.0%	24.0%	
	General	4.0%	4.0%	12.0%	20.0%	
Education	BSW	4.0%	16.0%	10.0%	30.0%	.893
	BA	2.0%	12.0%	18.0%	32.0%	
	BCom		2.0%	6.0%	8.0%	
	BSc	2.0%	8.0%	6.0%	16.0%	
Native / Residential Location	Post-Graduation	2.0%	6.0%	6.0%	14.0%	.079
	Rural or Tribal Area	4.0%	38.0%	24.0%	66.0%	
	Semi Urban	2.0%		12.0%	14.0%	
	Urban Area	2.0%	2.0%	8.0%	12.0%	
State	Metropolitan Cities	2.0%	4.0%	2.0%	8.0%	.666
	Maharashtra	10.0%	40.0%	40.0%	90.0%	
	Out of Maharashtra		4.0%	6.0%	10.0%	
Marital Status	Married		2.0%	2.0%	4.0%	.890
	Unmarried	10.0%	42.0%	44.0%	96.0%	
Religion	Hindu	8.0%	34.0%	30.0%	72.0%	.810
	Buddhist		4.0%	4.0%	8.0%	
	Christian	2.0%	6.0%	12.0%	20.0%	
Specialisation	URCD	4.0%	24.0%	8.0%	36.0%	.201
	FCW	4.0%	8.0%	12.0%	24.0%	
	HRD		4.0%	6.0%	10.0%	
	MPSW	2.0%	8.0%	20.0%	30.0%	
Overall		10.0%	44.0%	46.0%	100%	

The type of social work education including the field practice and research training imparted during the pandemic should take into consideration the psychological wellbeing of the students. Some sort of soft skill training has to be incorporated in social

work training to promote psychological wellbeing of the social work students.

The correlational analysis of various dimensions of psychological wellbeing with demographic characteristics of the students (Table 2) showed that self-acceptance has moderate correlation ($0.01 > p < 0.05$) with gender which indicates that gender difference is moderately significant with regard to the psychological wellbeing of self-acceptance. Psychological wellbeing in the aspects of autonomy and personal growth have highly significant correlations ($p < 0.01$) with the age group and moderately significant correlation with overall psychological wellbeing. It implies that age differences have an impact upon the sense of autonomy and personal growth felt by the students. Moderately significant correlations have also been found between positive relations and the specialisation of the students, between overall psychological wellbeing and age group, and between overall psychological wellbeing and the specialisation.

Table 2. Correlational Analysis of Various Dimensions of Psychological Wellbeing with Demographic Characteristics

Pearson Correlation / Level of Significance	Autonomy	Environmental Mastery	Personal Growth	Positive Relations	Purpose in Life	Self-Acceptance	Psychological Wellbeing
Gender	-.049	.073	-.204	.134	-.058	-.289*	-.044
	.733	.615	.156	.352	.687	.042	.761
Age Group	.371**	.042	.367**	-.017	.104	.143	.325*
	.008	.769	.009	.905	.472	.321	.021
Category	-.176	.118	.110	.035	.195	.224	.170
	.222	.413	.449	.807	.174	.118	.239
Education	.053	.194	.106	-.042	-.055	.057	.014
	.717	.177	.466	.772	.707	.695	.924
Native / Residential Location	.054	.085	-.011	.003	-.115	-.099	-.005
	.711	.559	.940	.986	.426	.496	.973
State	.032	-.290	.089	.124	.218	.020	.122
	.828	.041	.538	.391	.129	.889	.399
Marital Status	-.116	-.118	.109	.228	.021	-.044	-.044
	.422	.413	.451	.111	.888	.764	.764
Religion	-.020	-.222	.054	.175	.196	-.032	.122
	.889	.121	.710	.224	.173	.827	.399
Specialisation	.016	.169	.026	.333*	.256	.071	.316*
	.913	.240	.859	.018	.073	.626	.025

*Correlation is significant at 0.05 level (2-tailed);

**Correlation is significant at 0.01 level (2-tailed).

5. Conclusion

COVID 19 pandemic has affected all the walks of life, especially the educational sector. The study conducted to explore the level of psychological wellbeing of students of social work education with special reference to post graduate training in social work revealed that the level of psychological wellbeing of students of social work profession is not up to the level, it is expected to be. Professional social workers belong to the frontline workers during any pandemic and their role and contribution to secure psychological wellbeing of the emotionally, economically and socially distressed people is significant. It is expected that the social workers maintain a high level of psychological wellbeing, so that, they would be able to help others to secure the same. Social work training must focus on strategies to secure high level of psychological wellbeing to all the student social workers.

Social work training has three dimensions – academic training, field-based social work practice training and research training. All these aspects of social work training are affected by the pandemic. This adverse impact is reflected in the level of psychological wellbeing revealed in this study. Suggestion to improve the level of psychological wellbeing is organisation of special soft skill training sessions in online as well as offline mode to be imparted to the student social workers during the social work training. Soft skill sessions can focus upon various dimensions of psychological wellbeing, such as, autonomy, environmental mastery, personal growth, positive relations with others, purpose in life and self-acceptance.

References

- Ashley Davis & Rebecca G. Mirick (2021). COVID 19 and social work field education: a descriptive study of students' experiences. *Journal of Social Work Education*, 57 (sup1), 120-136. <https://doi.org/10.1080/10437797.2021.1929621>

- Aynsley H. M. Scheffert, Danielle E. Parrish & Helen Harris (2021). Factors associated with social work students' academic stress during the COVID 19 pandemic: A national survey. *Journal of Social Work Education*, 57(sup1), 182-193. <https://doi.org/10.1080/10437797.2021.1914253>
- Bahl Deepika, Shalini Bassi, and Monika Arora. (2021). "The Impact of COVID-19 on Children and Adolescents: Early Evidence in India" ORF Issue Brief No. 448, March 2021, *Observer Research Foundation*. Available at https://www.orfonline.org/wp-content/uploads/2021/03/ORF_IssueBrief_448_Covid-Children-Adolescents.pdf (Accessed on 31 March 2021).
- Cleofas Jerome Visperas (2021). Life interruptions, learnings and hopes among Filipino college students during COVID 19 pandemic. *Journal of Loss and Trauma*, 26(6), 552-560. <https://doi.org/10.1080/15325024.2020.1846443>
- Ethan J. Evans, Sarah C. Reed, Kyle Caler & Kisun Nam (2021). Social work students' experiences during the COVID 19 pandemic: challenges and themes of resilience. *Journal of Social Work Education*, 57(4), 771-783. <https://doi.org/10.1080/10437797.2021.1957740>
- Ryff, C. D. (2014). Psychological well-being revisited: Advances in the science and practice of eudaimonia. *Psychotherapy and Psychosomatics*, 83(1), 10-28. doi:10.1159/000353263
- Ryff, C. D., & Singer, B. H. (2006). Best news yet on the six-factor model of well-being. *Social Science Research*, 35, 1103-1119. doi:10.1016/j.ssresearch.2006.01.002
- UNICEF. (2020). 'Impact of COVID-19 Crisis on the Lives of Children in India'. Available at <https://www.unicef.org/india/reports/impact-covid-19-crisis-lives-children-india> (Accessed on 31 March 2021).
- World Health Organization (WHO) (2021). *WHO Coronavirus (COVID 19) Dashboard*. Accessed on 09/06/2021 from <https://COVID19.who.int/>