EFFECT OF SOCIOECONOMIC STATUS ON MENTAL HEALTH AMONG BACHELOR OF SOCIAL WORK STUDENTS IN EASTER SEMESTER 2026 AT UGANDA CHRISTIAN UNIVERSITY, MUKONO CAMPUS

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UGANDA CHRISTIAN UNIVERSITY

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DECLARATION

DECLARATION

I, NINSIIMA AGNES, a third year student pursuing bachelor's degree in social work, declare that this is my original work and has not been submitted to any other institution for any award of academic qualifications.

Sstudent's Registration Number: S23B15/046

Signature: ..... Date: 5th May 2026

APPROVAL

APPROVAL

This is to certify that this dissertation has been by NINSIIMA AGNES under my supervision and has been submitted with my approval as the University Supervisor for the award of Bachelor's degree in Social Work.

Signature: ..... Date: 5th/5/2026

MADAM EDITH NAGADYA
(UNIVERSITY SUPERVISOR)

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DEDICATION

My beloved family members that have ensured my education is a success, and also to each student pursuing degree in social work whether you are in year one, year two or even in year three in the Easter Semester 2026 at Uganda Christian University, Mukono Campus, I dedicate this dissertation to you all.

ACKNOWLEDGEMENTS

I would like to acknowledge that this research was not made in isolation but many people sacrificed and spared their time to ensure this dissertation turned out to be a success and they include;

My university supervisor called madam Nagadiya Edith, i truly appreciate the academic support that was given to me. Through reviewing and giving corrections to my research proposal, research questionnaire and final document which is dissertation.

I also appreciate my respondents of bachelor of social work that willing took part in my research by giving their consent and accepting to filling in my questionnaires which enabled me to be able to collect and analyze data on the effect of socioeconomic status on mental health of among bachelor of Social work students in Easter semester 2026 at UCU Mukono campus.

I would like to extend gratitude to coursemates, my friends and lastly my family who have supported me academically, financially, emotionally, and you kept on telling me how important it is for me to complete my research study in the Easter semester 2026.

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LIST OF ACRONYMS AND ABBREVIATIONS

BSW: Bachelor of Social Work

EST: Ecological Systems Theory

HESFB: Higher Education Students Financing Board

LAS: Likert Agreement Scale

MH: Mental Health

SES: Socioeconomic Status

SPSS: Statistical Package for the Social Sciences

UCU: Uganda Christian University

UGX: Ugandan Shillings

VIF: Variance Inflation Factor

WHO: World Health Organization

ABSTRACT

This particular research study examined the effect of socioeconomic status on mental health among bachelor of social work students in the Easter semester 2026 at Uganda Christian University in Mukono campus. This research was conducted in regard to the four specific objectives such as; to establish the effect of family income, to establish the effect of parental educational level, to examine the effect of parental occupation on the mental health of BSW students at UCU, and to determine coping strategies used by students from different socioeconomic backgrounds to manage mental health challenges. This study employed two theoretical frameworks such as Bronfenbrenner's ecological theory and Saleebey's Strength based theory (Bronfenbrenner,1979; Saleebey, 2013).

A quantitative approach and a cross sectional design were used to conduct this research study. Yamane's formula was used to get the exact sample of 119 students from the total target population of Bachelor of social work students using stratified random sampling. A quantitative research questionnaire was used as a data collection instrument to collect primary data. Lastly, SPSS was used as a statistical analysis tool to analyze descriptive statistics and multiple linear regression analysis.

The data collected was analyzed for this research study using the regression analysis, findings showed that family income had Beta coefficient value of .340 and with a probability(p) value of less than .001, Parental occupation level had Beta coefficient value of .371 and with probability(p) value of less than .001, Parental occupation had Beta coefficient value of .357 with probability(p) value of .001 and this meant that all these socioeconomic factors were statistically significant predictors of the mental of student. 60.5% of the respondents indicated worrying about fees caused them feelings of depression, hence made tuition related financial stress to be the most prominent related stressor. Regression analysis showed that the strongest predictor overall was parental educational level compared to family income and parental occupation. The coping strategies that were widely used strategies such as religion and spirituality had 68.1%, seeking emotional support had 71.4%, and active coping 68.0% and also behavioural disengagement was reported by 50.4% of respondents.

This study recommended that UCU broaden its financial aid programs, enhance counseling centre's programs and integrate in to BSW curriculum resilience building modules.

CHAPTER ONE

1.0 Introduction

The background of the study, the problem statement, the purpose of the study, specific objectives, research questions, scope, justification, significance, conceptual framework and theoretical framework made up as the basis for making this chapter which helped in guiding this research study.

1.1 Background to the Study

1.1.1 Historical Background

Historically, in Uganda and globally, mental health has not been always taken serious as an institutional concern (Kagoya et al,.2024). Higher education assumed for many years that students were distressed from academic pressure such as experiencing anxiety from exams and performance expectations. Hence, the dimensions of socioeconomic on students's psychological wellbing were neglected. Towards the late 20th Century and 21st Century, researchers significantly began to document and show how economic circumstances shaped people's mental health in higher education (Duraku et al., 2024).

In Uganda, from the 1990s onward, higher education sector transformed significantly as universities grew and expanded in enrolments, population of students and more economically became diverse. However, the diversification was not matched with institution support, and most students from lower income backgrounds entered universities that were largely structured for different socioeconomic profile in mind. 21.4% of Ugandans still lived below the poverty line a reality that reached in to hostels and lecture rooms and this shaped what students afforded and how they felt (World Bank, 2022).

1.1.2 Theoretical Background

This research project has been developed with the help of two theoretical frameworks which have included;

Ecological systems theory by Urie Bronfenbrenner emphasized that individual development and wellbeing are interconnected within environmental systems from immediate family and peer microsystem, through the mesosystem and exosystem, to the broader macrosystem and exo system involving culture, policy and economic structure (Bronfenbrenner, 1979). For bachelor of social work students at Uganda Christian University Mukono campus, their financial hardship does not operate in isolation and its affected by a number of factors. Unpaid fees strain family relationships, affect academic engagement, limit access to support services, are all intensified by macroeconomic context of Uganda's structural poverty (Oosterom et l., 2021; Taylor et al., 2022).

Strength Based perspective by Saleebey focuses on people's inherent strength, capabilities and resilience rather than deficits (Saleebey, 2013). This perspective shifted this study away from only focusing on the deficits of socioeconomic status and mental health. Therefore, instead of viewing students from lower socioeconomic backgrounds as passive recipients of hardship, this perspective suggests ways they can actively mobilize resources such as religious networks, peer solidarity, community ties, and personal resilience strategies. These coping strategies are significant in Uganda's collectivist cultural context. The research objective four is based on the coping strategies which are shaped by this perspective.

1.1.3 Conceptual Background

Socioeconomic status refers to a multidimensional construct that integrates income, educational attainment and occupational status to provide a composite picture of an individual's economic and social position. (Baker, 2014) For purposes of this study, SES was operationalised through three indicators: family monthly income, parental education level, and parental occupation. Mental health, following the WHO's (2022) definition, refers to a state of wellbeing in which an individual can realise their abilities, cope with normal life stresses, work productively, and contribute to their community.

For BSW students at UCU, the pathways from SES to mental health are numerous and sometimes overlapping: financial stress, housing insecurity, food instability, limited access to healthcare, and the psychosocial weight of being the first in one's family to attend university, among others.

1.1.4 Contextual Background

Uganda Christian University (UCU) is a private university located in Mukono District, Central Region, Uganda. It was established in 1997 and has since grown to become one of the most prestigious private universities in Uganda. The Faculty of Social Sciences, among other programs, offers the Bachelor of Social Work (BSW) degree. In the Easter Semester 2026, the BSW program had a total of 168 students, 67 students in Year One (second semester), 49 students in Year Two (second semester), and 52 students in Year Three (second semester). The students come from diverse socioeconomic backgrounds across Uganda and other neighbouring countries. The students from lower socioeconomic classes face financial problems, poor living conditions, and limited access to food and health services, which all contribute to mental health challenges among students (Bantjes et al., 2020). The situation has been worsened by the economic situation and the effects of the COVID-19 pandemic, which had a negative impact on the lives of the marginalized population (Kaggwa et al., 2022). BSW students, by the nature of their training, are very sensitive to issues of inequality and, as such, may also experience socioeconomic-related mental health challenges.

1.1.5 Research Gap

Despite the fact that the importance of mental health issues among university students across the globe is being recognized, the connection between Socioeconomic Status and mental health outcomes among Bachelor of Social Work students at Uganda Christian University, Mukono Campus, has not been sufficiently explored. Most studies that have been conducted on the subject have been based on the entire student population without considering their academic discipline and Socioeconomic Status background. Furthermore, studies conducted in developed countries cannot be used as a reference for developing countries such as Uganda due to differences in economic, cultural, and institutional factors. There is limited research that has been carried out regarding different aspects of socioeconomic factors, such as the role of income, education, and employment of parents on the mental health of BSW students at a private university in Uganda. In addition, there is limited information regarding coping mechanisms used by students of different Socioeconomic Status backgrounds.

1.2 Statement of the Problem

While there is increased awareness of the mental health issues affecting students in Ugandan universities, little is known about the effect of socioeconomic status on the mental health of Bachelor of Social Work students in Uganda Christian University, Mukono Campus, Easter Semester 2026. Research findings indicate that financial issues represent the most significant barrier (49.5%) to access mental health care services among undergraduate students in Uganda (Uwakwe et al., 2022). This points to the significant link between socioeconomic factors and mental health outcomes.

For instance, students from lower socioeconomic families are likely to experience financial challenges that affect access to healthcare, basic needs, and academic resources, which may be compounded by academic pressures, thereby contributing to the 4.0% to 80.7% prevalence rate of depression among Ugandan university students, with socioeconomic factors playing a significant role in mental health outcomes (Kaggwa et al., 2022). In addition, issues of stigma (28.4%), lack of awareness about mental health issues (32.5%), and inadequate mental health care workers (28.4%) have contributed to access barriers, especially among students from lower socioeconomic families, who prioritize economic survival over seeking mental health care services (Uwakwe et al., 2022).

The lack of an overall, discipline-specific understanding of how socioeconomic status uniquely impacts BSW students at UCU, Mukono Campus, prevents university administrators from developing appropriate and effective interventions. Mental health support strategies existing remain uniform but they have failed to address unique socioeconomic factors affecting Bachelor of social work students. This study, therefore, seeks to explore and understand the impact of socioeconomic status on mental health among BSW students at UCU, Mukono Campus, during the Easter Semester of 2026.

1.3 Purpose of the Study

The purpose of this study was to examine the effect of socioeconomic status on the mental health of Bachelor of Social Work students at Uganda Christian University, Mukono Campus, during the Easter Semester 2026.

1.4 Research Objectives

1.4.1 Specific Objectives

The study was guided by four specific objectives:

i. To establish the effect of family income on the mental health of BSW students at UCU, Mukono Campus.

ii. To establish the effect of parental education level on the mental health of BSW students at UCU, Mukono Campus.

iii. To examine the effect of parental occupation on the mental health of BSW students at UCU, Mukono Campus.

iv. To determine the coping strategies used by BSW students from different socioeconomic backgrounds at UCU, Mukono Campus.

1.5 Research Questions

The study was guided by the following research questions:

i. What is the effect of family income on the mental health of BSW students at UCU, Mukono Campus?

ii. What is the effect of parental education level on the mental health of BSW students at UCU, Mukono Campus?

iii. What is the effect of parental occupation on the mental health of BSW students at UCU, Mukono Campus?

iv. What are the coping strategies among students from different socioeconomic backgrounds use at UCU, Mukono Campus?

1.6 Scope of the Study

1.6.1 Content Scope

The study was focused on the effect of socioeconomic status on the mental health of Bachelor of Social Work students at UCU, Mukono Campus. The content scope included: (a) mental health dimensions, including the perceived effects of family income, parental education level, and parental occupation on mental health, measured through structured Likert-scale items; (b) socioeconomic dimensions, including family income, parental education, parental occupation, employment status of students, and availability of financial resources; (c) coping strategies used

by students from various socioeconomic backgrounds, assessed through five structured items covering active coping, emotional support-seeking, religious/spiritual coping, positive reframing, and behavioural disengagement; and (d) demographic variables, including gender, age, year of study, marital status, and accommodation type.

This scope was selected because it ensured the identification of the parameters considered central through the outlined research objectives, thus created an opportunity for a comprehensive analysis of the relationship that exists between the SES and mental health. This created an understanding of student mental health and the socioeconomic implications.

1.6.2 Geographical Scope

The study took place at the Uganda Christian University, Mukono Campus. The Mukono Campus situated 21 km east of Kampala, and in the capital city of Uganda. The geographical scope of the study was contained within the school of Social Sciences, the study was focused on students of Bachelor of Social Work program the Easter Semester 2026.

UCU was chosen as the site of the research because it provided access to a diverse student population who came from different socioeconomic backgrounds. Therefore, it became the most reliable site of research.

1.6.3 Time Scope

The study was carried out during the Easter Semester 2026 and took approximately three months for the actual study processes to take place.

The timeframe was selected in such a manner as to ensure the study captured current conditions and which allowed for enough time for comprehensive data collection and analysis. The 2025 to 2026 academic year represented the period for which data collection of the research shall be conducted on an adequate sample size, and quantitative data collection.

1.7 Justification of the Study

This study was undertaken due to the imperative need to examine the link between socioeconomic status and mental health, focused on BSW students at UCU, specifically at the Mukono Campus. There were already well-established cases of mental health challenges among university students in Uganda, and yet little information existed regarding discipline-specific studies conducted on

individual campuses within the country, especially with consideration of the significant levels of socioeconomic inequality that currently plague the country, with an estimated 21.4% of the population living below the poverty line (World Bank, 2022).

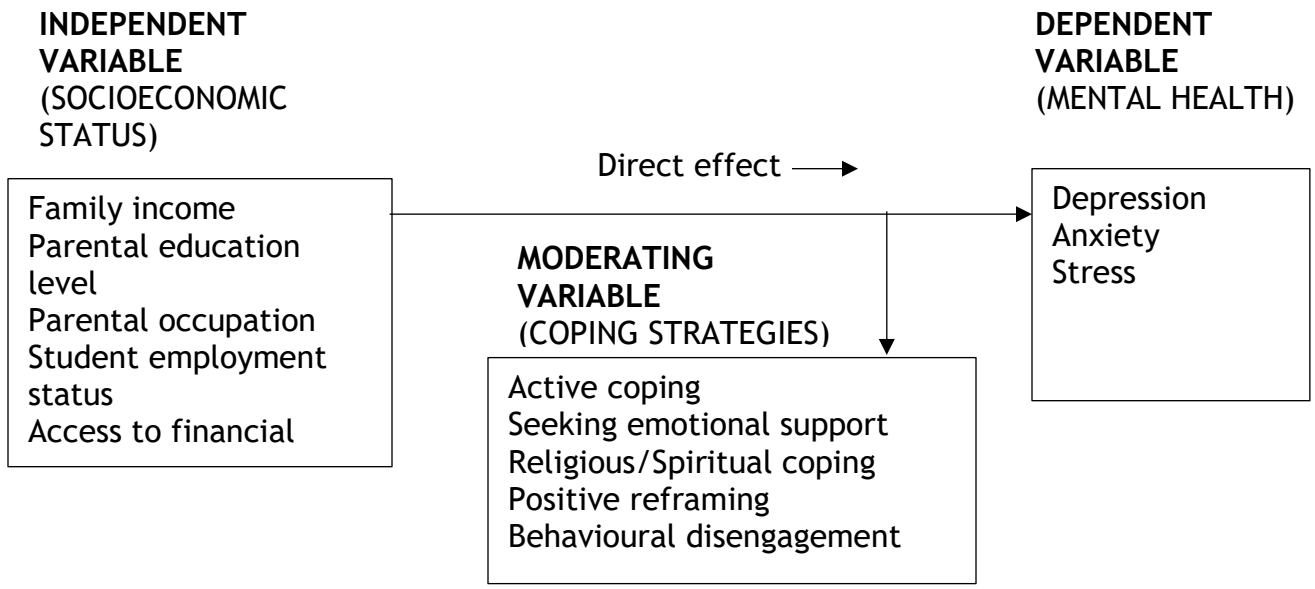
Moreover, this research was bridging an existing gap in the literature, considered that most research on student mental health has been conducted within developed nations and may not be generalizable to other nations, such as Uganda.

1.8 Significance of the Study

For UCU administrators, the findings offered an evidence-based ground on which to expand financial aid, strengthen counselling services, and develop peer support mechanisms. For the School of Social Work, the results pointed to opportunities to embed coping skills and resilience-building into the curriculum. For researchers, the study provided baseline data on SES and mental health among BSW students in Uganda, a population that has not previously been studied in this regard. For policymakers, particularly within the UCU, the Ministry of Education, the study's findings had implications for the design of student financing schemes and national mental health policies in higher education.

1.9 Conceptual Framework

Figure 1: Shows conceptual framework



Source: Adapted from (Baker, 2014), (Bronfenbrenner, 1979), (Huang & Wang, 2023), and (Saleebey, 2013)

The conceptual framework for this study was positioned at socioeconomic status which was operationalised through family income, parental education level, and parental occupation as the independent variable. Mental health, measured through students' self-reported experiences of financial stress, psychological distress, anxiety, and academic anxiety, was the dependent variable. Coping strategies occupy an intermediate position, moderating the relationship between SES and mental health outcomes. Demographic variables such as gender, year of study, age, and accommodation type, were measured as background variables that may influence how SES factors manifest across different student groups.

The framework drew on the Ecological Systems Theory by Bronfenbrenner (1979) and the findings from the empirical studies on the relationship between SES and mental health by (Mac-Ginty et al.,2024), (Huang et al., 2023), and (Ridley et al., 2020).

As outlined by Baker (2014) and Dougall et al. (2023), socioeconomic status as a complex construct included family income, parental education, and occupation. The components of socioeconomic status were directly influenced by mental health outcomes of university students, which include; levels of depression, stress and anxiety (Aliverdi et al., 2021; Mac-Ginty et al.,2024). In this particular research study each socioeconomic status dimension on mental health was examined on quantitative questionnaire using Likert scale items in section A, B, and C which allowed for measurements on perceived effect among all the three socioeconomic indicators.

Therefore the conceptual framework incorporated coping strategies as a moderating variable which emphasized that students from socioeconomic backgrounds which are different developed different adaptive strategies to manage mental health

1.10 Theoretical Framework

Two theoretical frameworks guided the study.

Ecological Systems Theory by Bronfenbrenner provided the macro-level lens through which SES variables were understood. Within this framework, students' mental health was shaped not only by immediate financial pressures (microsystem) but also by the institutional and policy environments of the university and the Ugandan state (exosystem and macrosystem). The interconnectedness between family financial instability, academic pressure, and limited institutional support were best understood as systemic rather than individual in character (Bronfenbrenner, 1979).

Strengths-Based Perspective by Saleebey provided the counterbalancing lens. Rather than treating SES disadvantage as deterministic, this perspective attended to the resources, religious aspects, community, social networks, personal resilience that students mobilised in response to adversity. The fourth research objective was specifically informed by this framework (Saleebey, 2013).

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviewed the theoretical and empirical literature relevant to the study. It began by elaborating the two theoretical frameworks such as Ecological Systems Theory and the Strengths-Based Perspective, and then proceeded to examine empirical literature on the socioeconomic status of university students, mental health prevalence, the relationship between SES and mental health, and the specific effects of family income, parental education, and parental occupation. The chapter concluded by identifying the gaps in the literature that this study addressed.

2.1 Theoretical Literature

2.1.1 Ecological Systems Theory (EST)

Bronfenbrenner's Ecological Systems Theory remained as one of the most widely applied frameworks for understanding how environmental context shaped individual development and wellbeing (Bronfenbrenner, 1979). The theory proposed that individuals were embedded within a set of nested systems such as the microsystem (immediate family and peer environments), the mesosystem (interactions between microsystems), the exosystem (indirect influences such as institutional policies and parental workplaces), and the macrosystem (broader cultural, economic, and political structures). A fifth system, the chronosystem, captured the role of time and historical change.

Ecological Systems theory when it was applied to bachelor of social work students at Uganda Christian university Mukono campus, it showed that financial hardship was not just a private, individual experience. At microsystem level, family income limited access to food, accommodation, accessing study materials, and the learning environments of students was disrupted. At the mesosystem level, financial strain within a family strained parent to child communication and the emotional support available to students was reduced. Within the Ecosystem level, the burden on students from low income household was directly amplified with the absence of adequate student financial aid at Uganda Christian University. Lastly, at the

macrosystem level, Financing schemes created structural conditions that shaped students' experience long before they entered university which reduced the number of students to reach higher education, caused by the persistent poverty rates in Uganda

2.1.2 Strengths-Based Perspective

Socioeconomic status is among the key structure determinants of university student's experiences and outcomes. According to (Baker, 2014), socioeconomic status is defined as multidimensional construct that encircles around income levels, educational attainment, occupational status, and social class among other indicators, which altogether shaped standards of living. Within the Ugandan higher education, it is evident that student come from economically diverse backgrounds. In addition, majority of university student population comes from poor socioeconomic background in Uganda.

Dougall et al. (2023) emphasized that socioeconomic status strongly predicts access to academic resources, nutrition, housing and healthcare all which are important foundations for positive mental health. Students come from diverse economic backgrounds at Uganda Christian University, some of these students receive financial support from families and scholarships while others find it hard to meet the basic needs such as food, tuition fees, and housing. Those student from lower socioeconomic status backgrounds usually struggle to balance their academic studies with informal work, end up having little time for academic engagement which increases their psychosocial stress (McCloud & Bann, 2019).

At Uganda Christian University Mukono campus, the socioeconomic structure is made of bachelor of social work program during the Easter Semester 2026,

The socioeconomic mix of the BSW program at UCU during the Easter Semester 2026, where students from Year One, Year Two, and Year Three are enrolled concurrently, mirrors the socioeconomic mix found in Ugandan higher education institutions.

The Strengths-Based Perspective directed this study to attend seriously to these resources, rather than treating disadvantaged students merely as victims of their circumstances.

2.2 Empirical Literature

2.2.1 Effect of Family Income on Mental Health

Family income is recognized to be a significant determinant of university students' mental health. Research shows that students from poor backgrounds are more vulnerable to depression, anxiety and stress compared to their peers who are from wealthy family backgrounds. This is attributed o financial constraints which limits access to adequate nutrition, accommodation and healthcare services. All these play an important part in enhancing an individual's mental health (Ridley et al., 2020). Within the university environment of Uganda, a reasonable student population would be relying on their families entirely for support in their education. In a situation where there is income fluctuates, this directly affects the academic progress of students because of unpaid tuition fees, food insecurity and later on this would cause academic stagnation.

Huang et al. (2023) conducted empirical investigation and reported that students who experienced financial hardships remarkably scored higher on measures of depression and measurement than their peers who did not encounter such challenges, even after controlling variables of year and gender. In addition, according to Adams et al., (2016), financial stress was identified as a mediating factor through which affected the mental health of low income families.

There is a need to increase in the awareness about economic inequality in the professional education of bachelor of social work students, which may intensify sensitivity to their own financial circumstances and hence reduce the effects of low family income on their mental health.

2.2.2 Effect of Parental Education Level on Mental Health

Parental education level is an important dimension of socioeconomic status that impacts cultural capital, psychosocial resources accessible to university students and micro environment. Research studies suggested that students who have better health outcomes are those with parents who have higher education level compared to those with parents with lower education level (Dougall et al., 2023). This was attributed to fact that parents with higher education advised their children to seek for support anytime they experienced any difficulties. However, students whose parents had lower educational level often reported having feelings of social isolation, imposter syndrome within the university environment and system without getting guidance from their parents which increased higher chances of them having higher anxiety levels and reduced self esteem (McCloud &Bann, 2019)

In Uganda, where educational disparities between those who have access to secondary and tertiary education are still significant, the intergenerational effect of educational disadvantage means that for many students who are the first in their family to attend university, the challenges of academic adjustment and economic uncertainty are compounded by the lack of parental experience to draw upon. Mac-Ginty et al. (2024) also confirmed the relationship between parental education level and depression severity among university students, independent of income level, which suggests that this relationship is psychosocial in nature. For students from BSW programs at UCU, Mukono Campus, who have been academically socialized to think critically about issues of social inequality, the discrepancy between their educational training and their family circumstances of educational disadvantage could be a significant factor in their psychological well-being.

2.2.3 Effect of Parental Occupation on Mental Health

Parental occupation is a crucial dimension of socioeconomic status which can affect the mental health of university students. This is caused by its effects on social support networks, income stability and economic outcomes on families. Research studies showed that students tend to have reduced risk of financial stress especially those with parents employed in formal sectors, civil services and private sectors (Uwakwe et al, 2022). This is because of the constant flow of income, supportive social networks, health insurance, employment scholarship opportunities (Uwakwe et al., 2022). However, students who are sometimes affected with anxiety as a result of delayed tuition fees payment are those with parents in subsistence farming and carrying out informal trading activities.

Kihumuro et al. (2022) found that Ugandan university students with parents in informal or farming activities had a higher level of stress and depression compared to those with parents in formal employment relationships. Job stability emerged as a mediating factor in the study. Apart from income unpredictability, parental occupation is also a source of stigma for some students. Students with parents in low-prestige occupations may experience low self-efficacy due to stigmatization in an academic environment characterized by competition (Baker, 2014). For BSW students at UCU, who are training to work with marginalized populations, the awareness of occupational inequality can also generate additional emotional work, especially because the students' own family backgrounds reflect the socioeconomic disadvantage they are studying about academically.

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2.2.4 Coping Strategies Among Students

In this research study the fourth specific objective seeks to determine the coping strategies used by students from different socioeconomic backgrounds to manage their mental health challenges. This is evident in research literature that students from lower socioeconomic backgrounds employ adaptive and maladaptive strategies (Moore et al., 2021). In addition, it was found out that students from low income families relied the main coping strategies when formal health services were inaccessible and they included; religious participation, peer support group, informal help seeking (Moore et al., 2021).

In a similar context, Mugotitsa et al. (2025) emphasized that mental health protective factors which are important for Kenyan university students included family support and peer solidarity. These findings can be extended to population of Uganda because of having some common shared cultural traditions of collectivism and extended family structures.

A research student carried out by Campbell et al. (2022) it showed that access of psychological services, financial support services and supportive environment on campus are crucial in moderating the relationship between socioeconomic status and mental health outcomes. Furthermore, the access of coping resources depends on the different socioeconomic status groups of students such as those from lower socioeconomic background who have an increased chances of having mental health challenges and also have less access to formalized coping resource structures (Campbell et al., 2022). This contradiction emphasized the need for this current research study to identify the coping strategies for bachelor of social work students in Uganda Christian University, Mukono campus.

Within the setting of Uganda, a study was conducted by Kihumuro et al. (2022) showed that students from poor backgrounds relied on coping strategies such as spiritual and religious practices, social networks and cultural healers. This suggested that help seeking behaviors are influenced by culture and community frameworks rather than biomedical frameworks.

2.2.8 Gaps in the Literature

Although there is an increasing number of studies on the relationship between socioeconomic status and mental health in university students, there are still some important gaps in the literature. First, there is a lack of studies specifically carried out on BSW students at UCU, Mukono Campus, or in the private universities in Uganda. Most of the existing studies have been carried out in

developed nations or in South African settings that are not easily comparable to Uganda. Second, although there are many studies that have explored the relationship between SES and mental health outcomes, there are fewer studies that have explored the particular strategies used by students from different socioeconomic statuses in Uganda (Saleebey, 2013; Mugotitsa et al., 2025). Third, there are no studies that have specifically explored the mental health outcomes of BSW students in Uganda during the Easter Semester 2026.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter included the research approach, procedures, and tools used to conduct this study. Specifically, it covered the research design, area of study, sources of information, population and sampling, variable definitions and measurement, data collection procedures and instruments, quality and error control, data analysis strategy, ethical considerations, and the anticipated methodological constraints.

3.1 Research Design

The study adopted a cross-sectional design, and quantitative approach. Cross-sectional designs are well-suited to describing the characteristics of a population and identifying associations among variables at a single point in time (Sedgwick, 2014). In this research study, a quantitative approach was chosen in order to calculate the direction and strength of the effect between socioeconomic status and mental health outcomes, and objectives defined through statistical analysis and numerical data (Creswell, 2014).

3.2 Area of Study

Data was collected at UCU main campus in Mukono district, in the central region of Uganda. Uganda Christian University was chosen as a research site for its target student population which could be easily accessed by the researcher and also no initial research study of such a kind had been carried out in the institution’s program of bachelor of social work.

3.3 Sources of Information

3.3.1 Primary Sources

Data collection was obtained from bachelor of social work students enrolled in the Easter semester 2026 at Uganda Christian University Mukono campus. Primary data was collected using structured

quantitative questionnaire which students used to indicate information about their socioeconomic status, mental health experiences and coping strategies they relied on to manage their mental health.

3.3.2 Secondary Sources

Peer reviewed journal articles, textbooks, institutional reports and policy documents relevant to the research study topic were used to get secondary data.

3.4 Population and Sampling

3.4.1 Target Population

In this study, all the bachelor of social work students enrolled at Uganda Christian University Mukono campus in their Easter semester 2026 were the chosen target population with total number of 168 students.

3.4.2 Sample Size Determination

Yamane's formula was used in this research study to calculate the sample size at 5 % margin of error (Yamane, 1967). From a total population of 168 bachelor of social work students, formula gave in a required sample size which was rounded up to 119 and allowed for potential non-response.

3.4.3 Sampling Technique

This study employed a stratified random sampling technique, using year of study as stratification variable. In each year stratum, students were selected through random sampling. This technique ensured that proportional representation of year one, year two and year three.

Table 1: shows Summary of Population and Sample by Year of Study

Year of Study	Population	Sample Size
Year One	67	47
Year Two	49	35

Year Three	52	37
Total	168	119

3.5 Variables and Indicators

3.5.1 Independent Variable: Socioeconomic Status (SES)

Socioeconomic status was examined using tree indicators which include; family monthly income measured using nominal scale, parental education level was recorded on ordinal scale, and lastly parental occupation was classified using nominal scale which varies from subsistence farming to professional employment.

3.5.2 Dependent Variable: Mental Health

A 15 item Likert scale with sections A, B, C of the questionnaire was used to measure Mental health. The scale measured student financial stress and academic anxiety and psychological distress and social isolation in the three socioeconomic domains.

3.5.3 Coping Strategies

In this study, 5 Likert scale items from section D to measure the coping strategies of students such as active coping, positive reframing, emotional support seeking, religious or spiritual coping and behavioral disengagement.

3.6 Data Collection Procedure

Data collection began after the university supervisor granted permission for the research study to be conducted. Then researcher distributed questionnaires to participants of bachelor of social work in the Easter semester who were present in lecture rooms at Uganda Christian University Mukono campus. Respondents were informed about the study objectives and their right to accept or refuse to participate in the study. This allowed participants to complete answering the questionnaires without revealing their identities.

3.7 Data Collection Instrument

Structured questionnaire was used as a primary data collection instrument which consists of 5 distinct sections such as section A which captures demographic and socioeconomic background

information. Then from section B up to section D of the questionnaire used Likert scale items which ranged from 1 (strongly disagree) to 5 (strongly agree) to assess how family income and parental education and parental occupation affected mental health. Section E was used to measure coping strategies. The questionnaire was piloted on ten bachelor of social work students who were not part of the final sample and researchers made adjustments to enhance questionnaire clarity.

3.8 Quality and Error Control

3.8.1 Validity

Content validity was established through review of the instrument by lecturer of school of social sciences. The pilot study helped to examining the validity of the study.

3.8.2 Reliability of the Research Instrument

The research methodology used Cronbach's Alpha for reliability testing which explains through its complete findings. The results of the reliability test found that all four sections of the Likert-scale questionnaire showed internal consistency which reached Cronbach's Alpha values between 0.665 and 0.922 across the four sections. The instrument showed sufficient reliability for study purposes according to the assessment criteria established by Tavakol and Dennick in 2011.

Table 2: shows Summary of Reliability Statistics (Source: Primary Data, 2026)

Scale / Section	No. of Items	Cronbach's Alpha	Interpretation
Section A: Family Income and Mental Health	5	0.904	Excellent
Section B: Parental Education and Mental Health	5	0.665	Acceptable
Section C: Parental Occupation and Mental Health	5	0.922	Excellent
Section D: Coping Strategies	5	0.711	Good

Social science research considers Alpha values greater or equal 0.70 are as acceptable according to Tavakol and Dennick 2011.

The reliability results show that Section A (Family Income) and Section C (Parental Occupation) reached excellent internal consistency which showed that respondents answered items in these sections with complete understanding of the content. Section D (Coping Strategies) achieved a strong reliability score while Section B (Parental Education) obtained an acceptable score because the parental education items represented various psychosocial experiences. The reliability statistics demonstrate that the research instrument used in this study possesses both credibility and precise measurement capabilities.

3.9 Data Processing and Analysis

SPSS was used to enter manually information from completed questionnaires by the research. This involved a process of checking for missing data points and identifying inconsistent information and detecting extreme values. Then descriptive statistics were calculated which included frequencies, percentages, mean, and standard deviations to present demographic information and Likert scale results. Multiple Linear regression analysis was applied to examine how socioeconomic status variables predicted mental health results while they used Pearson correlation analysis as an initial assessment method.

3.10 Ethical Considerations

The research obtained informed consent from all the respondents before they completed the questionnaires. In this study, participants were allowed to choose whether to take part and respondent's identity was protected and kept anonymous since they were not required to indicate their credentials. All the data collected was protected safely for the research purposes.

3.11 Methodological Constraints

In this research study, one limitation was identified and the first limitation involved some respondents who tended to underreport sensitive information on their mental health problems and their income levels. This was mitigated through researcher establishing assurance of confidentiality to protect the study participants.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION OF FINDINGS

4.1 Introduction

The chapter provides the results of data analysis together with the explanation and assessment of research findings which were collected from Bachelor of Social Work (BSW) students at Uganda Christian University (UCU) during the Easter Semester 2026. The researcher distributed 119 questionnaires to selected participants according to Yamane's formula, and all 119 questionnaires were returned with complete answers which resulted in a 100% response rate. The researcher achieved this exceptional high response rate because she managed the distribution of questionnaires directly to students during their classroom time and students could complete their answers with supervision from the researcher. The response rate exceeds the 70% minimum standard which social science research considers sufficient (Bryman 2016) and it establishes greater trustworthiness for the research results which show how people in the study area look after their wellbeing.

The chapter is organized around the four specific research objectives: (i) to establish the effect of family income on mental health; (ii) to establish the effect of parental education level on mental health; (iii) to examine the effect of parental occupation on mental health; and (iv) to determine the coping strategies used by BSW students from different socioeconomic backgrounds. The analysis uses descriptive statistics which include frequencies and percentages and means and standard deviations together with inferential statistics which include Pearson correlation and multiple linear regression.

The interpretation of mean scores for all Likert-scale items which range from Strongly Disagree at 1 to Strongly Agree at 5 uses the following measurement system.

Table 3: Shows Mean Score Interpretation Scale (Likert Scale: 1–5)

Mean Range	Interpretation
1.00 – 1.49	Strongly Disagree / Very Low Agreement
1.50 – 2.49	Disagree / Low Agreement

2.50 – 3.49	Neutral / Moderate Agreement
3.50 – 4.49	Agree / High Agreement
4.50 – 5.00	Strongly Agree / Very High Agreement

Source: Adapted from Kothari (2004)

4.2 Demographic Profile of Respondents

This section presents the socio-demographic characteristics of the 119 BSW students who participated in the study. The researcher needed to understand respondent demographics because respondent demographic variables like gender and age and year of study and marital status and accommodation type and employment status and tuition funding source would affect the connection between socioeconomic status and mental health results according to Bronfenbrenner 1979. The Ecological Systems Theory describes how multiple systems interact to create individual wellbeing while demographic factors operate as microsystem elements in the student life environment.

4.2.1 Gender Distribution

The study uses gender as a demographic variable because research shows that gender affects both socioeconomic stress exposure and mental health results for university students. The study by Kaggwa et al. 2022 showed that female students in Uganda face more mental health challenges than male students because of their parenting duties and the discrimination they experience from society. The gender distribution of respondents is therefore essential for understanding the mental health results which will be shown in the following sections. Table 3 below shows the gender distribution of respondents.

Figure 2: Distribution of Respondents by Gender (n=119)

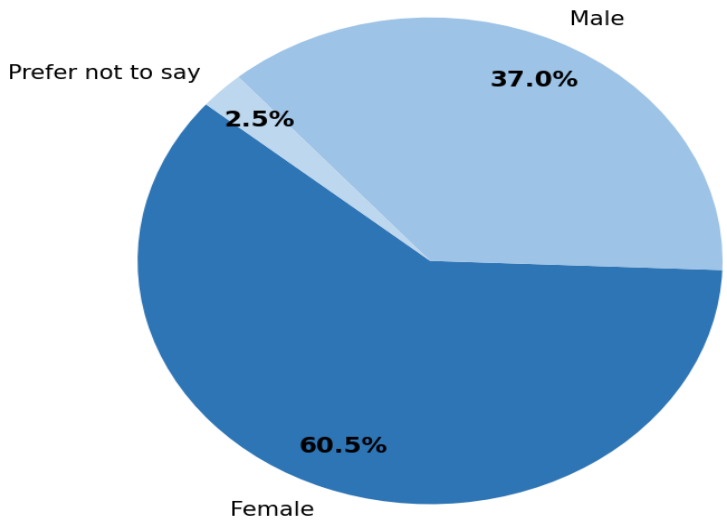

Figure 2: Shows Distribution of Respondents by Gender (Source: Primary Data, 2026)

Table 4: Represents the Distribution of Respondents by Gender (Source: Primary Data, 2026)

Gender	Frequency	Percent (%)
Male	44	37.0
Female	72	60.5
Prefer not to say	3	2.5
Total	119	100.0

Note: The female majority is consistent with the national trend in social work enrolment in Uganda and sub-Saharan Africa (Julius et al., 2024).

The results show that 60.5 percent of participants (n=72) identified as female whereas 37.0 percent (n=44) identified as male and 2.5 percent (n=3) chose not to share their gender. The sample shows more female participants, which matches the global trend seen in social work programs because women make up the majority of students enrolled in these programs (Julius et al., 2024). The pattern emerged because social work developed as a profession that women from many Sub-Saharan African cultures connect to their traditional caregiving duties.

The study results demonstrate that mental health outcomes are affected by the larger number of female students who make up the research sample. Kaggwa et al. (2022) discovered that Ugandan female university students face greater depression and anxiety risks because they must deal with multiple socioeconomic pressures which include their need to provide financial support for their siblings and their limited parental funds and their need to handle the emotional demands of a male-centered academic setting. With 60.5% of this study's sample being female, the findings on mental health effects of SES may be somewhat influenced by gender-specific vulnerabilities. The gender variable therefore serves as an important contextual lens through which the socioeconomic and mental health findings must be interpreted.

4.2.2 Age Distribution

Different age groups among university students experience socioeconomic pressures in distinct ways which makes age a crucial demographic factor. The period between 18 and 25 years which constitutes emerging adulthood represents a time when people encounter their most critical psychological challenges according to Russell et al. 2025 because this phase demands people to manage their identity development and school responsibilities and financial independence. The age distribution of respondents is presented below.

Figure 3: Age Distribution of Respondents (n=119)

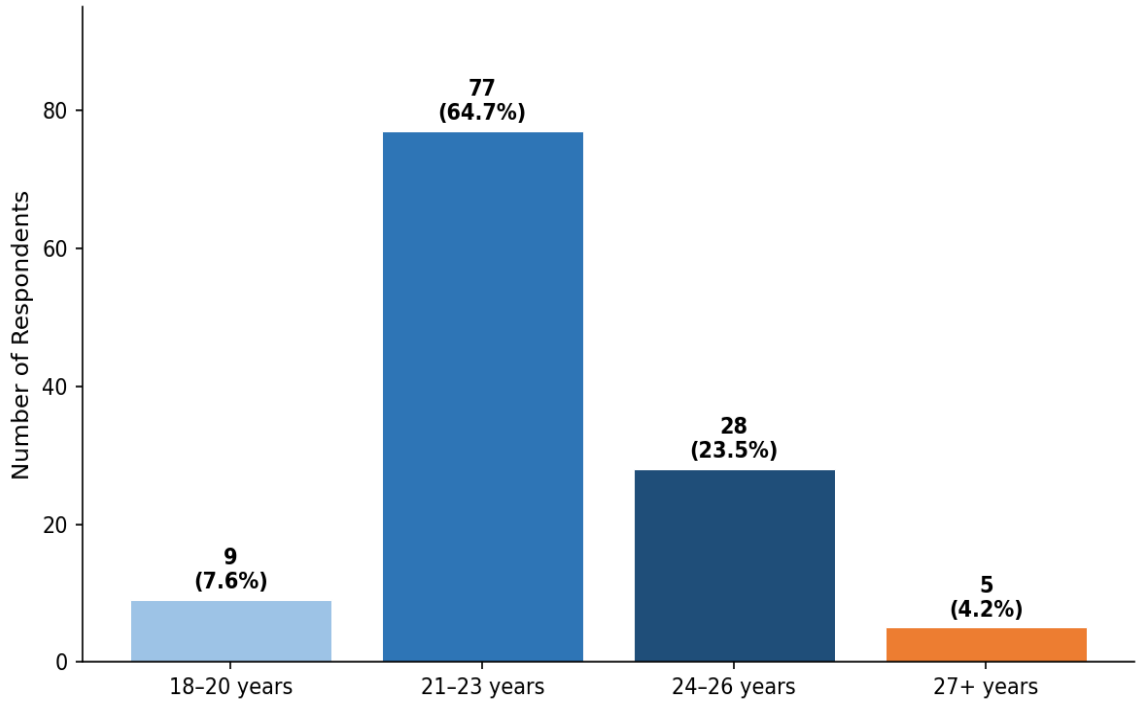

Figure 3: Age Distribution of Respondents (Source: Primary Data, 2026)

Table 5: Shows the Distribution of Respondents by Age (Source: Primary Data, 2026)

Age Group	Frequency	Percent (%)
18–20 years	9	7.6
21–23 years	77	64.7
24–26 years	28	23.5
27 years and above	5	4.2
Total	119	100.0

Note: The dominant age group (21–23 years) corresponds to the typical undergraduate age in Uganda.

The majority of respondents (64.7%, n=77) fell within the 21–23 years age bracket, which is the typical age range for undergraduate students in Uganda. The next age group followed this with 23.5% of respondents who were 24 to 26 years old (n=28) and 7.6% who were 18 to 20 years old (n=9) and 4.2% who were 27 years old or older (n=5). The study achieves internal consistency because most respondents belong to emerging adulthood, which represents a common developmental stage that needs financial support from their families while they pay for their studies and living costs.

4.2.3 Year of Study

The year of study serves as an essential stratification variable because students at different academic stages experience different levels of financial stress and mental health challenges. First-year students face adjustment challenges while final-year students experience employment anxiety. The distribution by year of study is presented in Table 4.5 below.

Table 6: Represents the Distribution of Respondents by Year of Study (Source: Primary Data, 2026)

Year of Study	Frequency	Percent (%)
Year One	47	39.5

Year Two	35	29.4
Year Three	37	31.1
Total	119	100.0

The sample proportions used in this research study demonstrate adherence to the stratified random sampling method which researcher implemented.

The study achieved a 100% response rate across all three year groups, with 47 Year One students (39.5%), 37 Year Three students (31.1%), and 35 Year Two students (29.4%) participating. The achievement of a 100% response rate is remarkable and can be attributed to the high level of interest that students demonstrated in the subject matter of the research. The study required BSW students to examine socioeconomic status and mental health, which are matters that directly impact their daily academic experiences. The use of questionnaires which were distributed after scheduled class sessions enabled researcher to reach the entire student body and obtain immediate response data. The students participated fully because they saw how the research related to their personal experiences.

4.2.4 Marital Status

Marital status functions as a protective factor which creates mental health problems through socioeconomic stress. Students who are married or have dependents experience higher financial costs than single students who do not have their partners to provide emotional backing. The marital status distribution is shown below.

Figure 4: Distribution of Respondents by Marital Status (n=119)

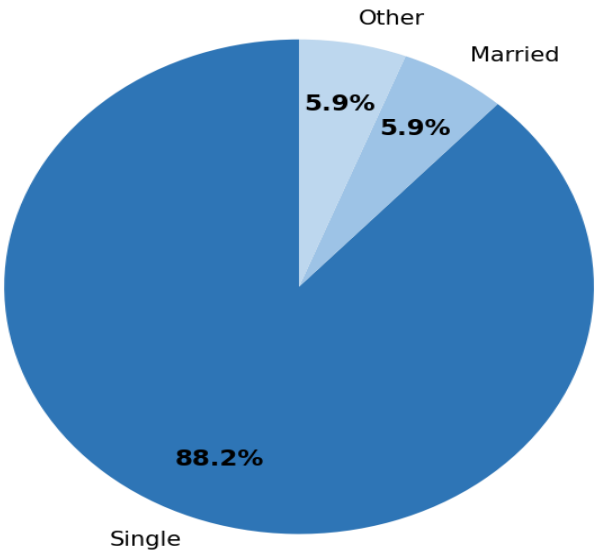

Figure 4: Shows the Distribution of Respondents by Marital Status (Source: Primary Data, 2026)

Table 7: Shows the Distribution of Respondents by Marital Status (Source: Primary Data, 2026)

Marital Status	Frequency	Percent (%)
Single	105	88.2
Married	7	5.9
Other	7	5.9
Total	119	100.0

Note: Respondents who belong to the other category of respondents include those who have been dating, divorced or separated or widowed.

The traditional-age undergraduate population at a Ugandan private university showed 88.2 percent of respondents who identified as single because this relationship status is common among this student group. The high proportion of single students implies that emotional and financial support systems are predominantly derived from family and peer networks, a finding consistent with the strong endorsement of family-based emotional support coping strategies documented in Section

4.8. The small number of married students 5.9 who exist as university students experience dual stressors which financial and counselling services should address through targeted support.

4.2.5 Type of Accommodation

The type of accommodation that students occupy is an important socioeconomic indicator because it directly affects both their financial burden and psychological well-being at university. Students who live in off-campus private rented rooms must manage rental costs in addition to tuition and daily living expenses which create compounded financial pressure. Students who live in university hostels experience overcrowding together with restricted personal space which negatively impacts their study and relaxation capabilities. The way students choose different accommodation types reveals important information about their financial and mental health challenges. The accommodation distribution is presented in Table 7 below.

Figure 5: Type of Accommodation of Respondents (n=119)

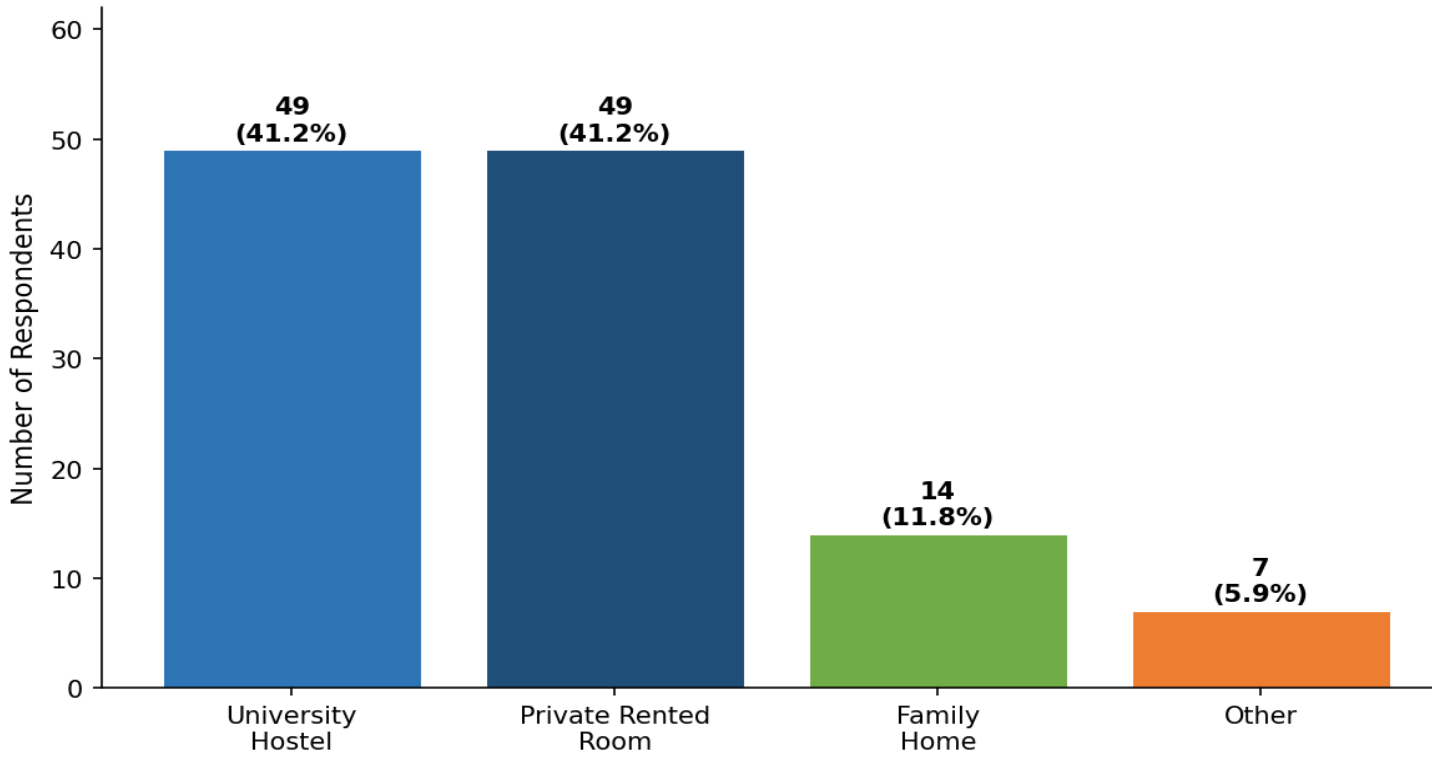

Figure 5: Shows the distribution of accommodation (Source: Primary data, 2026)

Table 8: Represents the Distribution of Respondents by Type of Accommodation (Source: Primary Data, 2026)

Accommodation Type	Frequency	Percent (%)
University Hostel	49	41.2
Private Rented Room (Off-campus)	49	41.2
Family Home	14	11.8
Other	7	5.9
Total	119	100.0

Note: Off-campus private renting places may add extra financial stress on students beyond their tuition costs.

The student population showed equal distribution between university hostels and off-campus private rooms where 41.2 percent of students (n=49) resided. The student population showed smaller numbers who lived with their families which accounted for 11.8 percent (n=14) of the total. The student population shows equal distribution between on-campus and off-campus residence which creates two separate financial challenges that students must handle. Off-campus students have to pay for their housing because they need to pay their rent costs together with their tuition expenses which creates greater financial difficulties for them. The mental health interventions which UCU offers must establish pathways to assist students who study both on-campus and off-campus locations.

4.2.6 Student Employment Status

Students who work part-time or casual jobs need to maintain their employment because they require this income to finance their educational costs. Employment helps to decrease financial difficulties yet people who work while studying at school face greater stress levels which results in lower academic achievement according to research findings (McCloud & Bann, 2019). The table below shows how employment status distributes among different demographic groups.

Table 9: Shows Employment Status of Respondents (Source: Primary Data, 2026)

Employment Status	Frequency	Percent (%)
Not Employed	94	79.0
Part-time Employment	19	16.0
Full-time Employment	4	3.4
Other/Casual Work	2	1.7
Total	119	100.0

Note: The 19.3% employed proportion shows how students handle their financial needs.

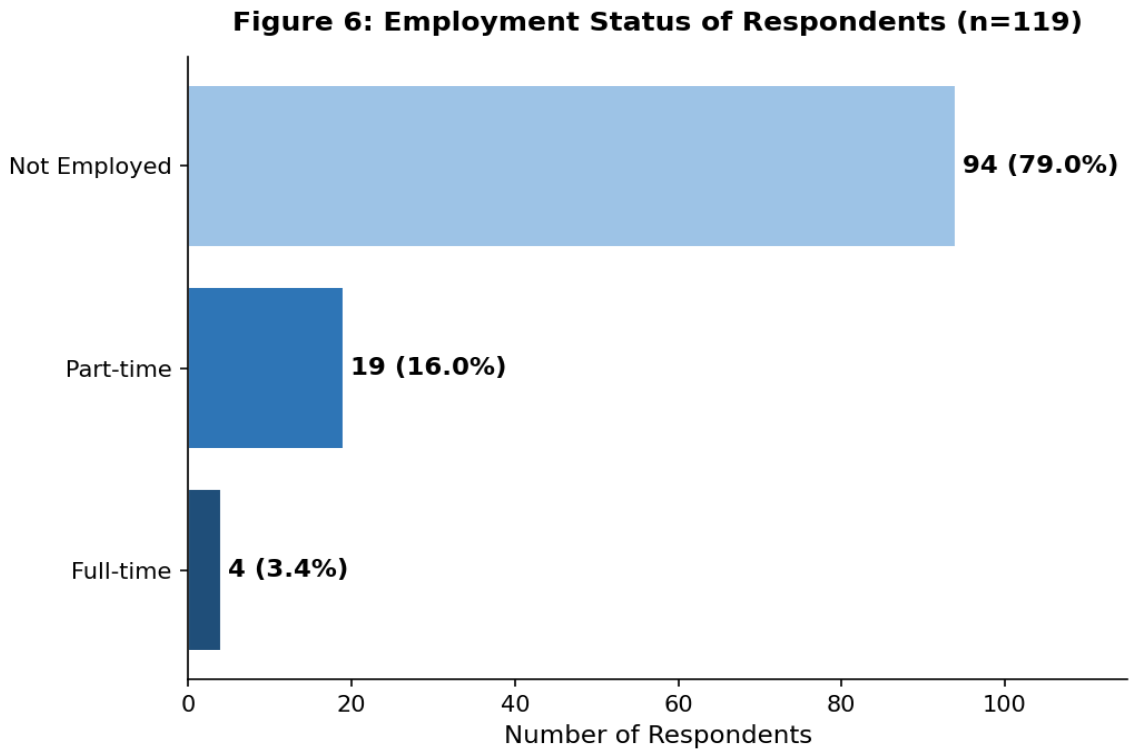

Figure 6: shows distribution of employment

The study found that 79.0% of students which equals 94 students did not have any employment at that time. The study showed that 16.0% of participants which equals 19 people worked at part-time jobs while 3.4% of participants which equals four people held full-time positions. The study shows that 84% of students need their parents or guardians to pay for their tuition because of the high non-employment rate. Students who worked at their jobs represented 19.4% of the total

because they needed to earn money for their families which created a need that required study time investment but caused them to become more exhausted.

4.2.7 Tuition Funding Source

The source of tuition funding is a critical indicator of a student's socioeconomic vulnerability. Students whose education is funded by parents or guardians engaged in informal employment face heightened financial instability because any disruption to their household income will directly threaten their academic continuity. Students' educational financing methods explain the financial stress patterns and mental health outcomes which will be discussed in the following sections. The distribution by tuition funding source is presented in Table 9 below.

Table 10: presents the distribution by tuition funding source (Source: Primary Data).

Tuition Funding Source	Frequency	Percent (%)
Parents / Guardians	100	84.0%
Scholarships / Bursaries	8	6.7%
Personal Employment	6	5.0%
Loans	4	3.4%
Other	1	0.8%
Total	119	100.0%

The research shows that 84.0% of funding comes from parents which creates a connection to the mental health problems that children from lower socioeconomic backgrounds experience according to the data presented in Section 4.5.

The major portion of students 84.0% who total 100 students depend on their parents or guardians for tuition expenses while scholarships cover 6.7% and personal employment provides 5.0% and loans contribute 3.4% and other sources bring 0.8% of funding. The financial system of students depends entirely on their family support system because any change which affects family income from illness or job loss or agricultural failure results in financial problems that lead to fee default and academic suspension and mental distress from financial uncertainty. The research

demonstrates that family income serves as an important mental health predictor for this study according to Section 4.5.

4.2.8 Monthly Household Income

Family monthly household income represents an essential measure of socioeconomic status. The income levels reported by students provide insight into the financial capacity of their families to support their education and how this may relate to their mental health outcomes. The study found that many students could not provide their household income data which shows how lower-income Ugandan households tend to use informal income sources.

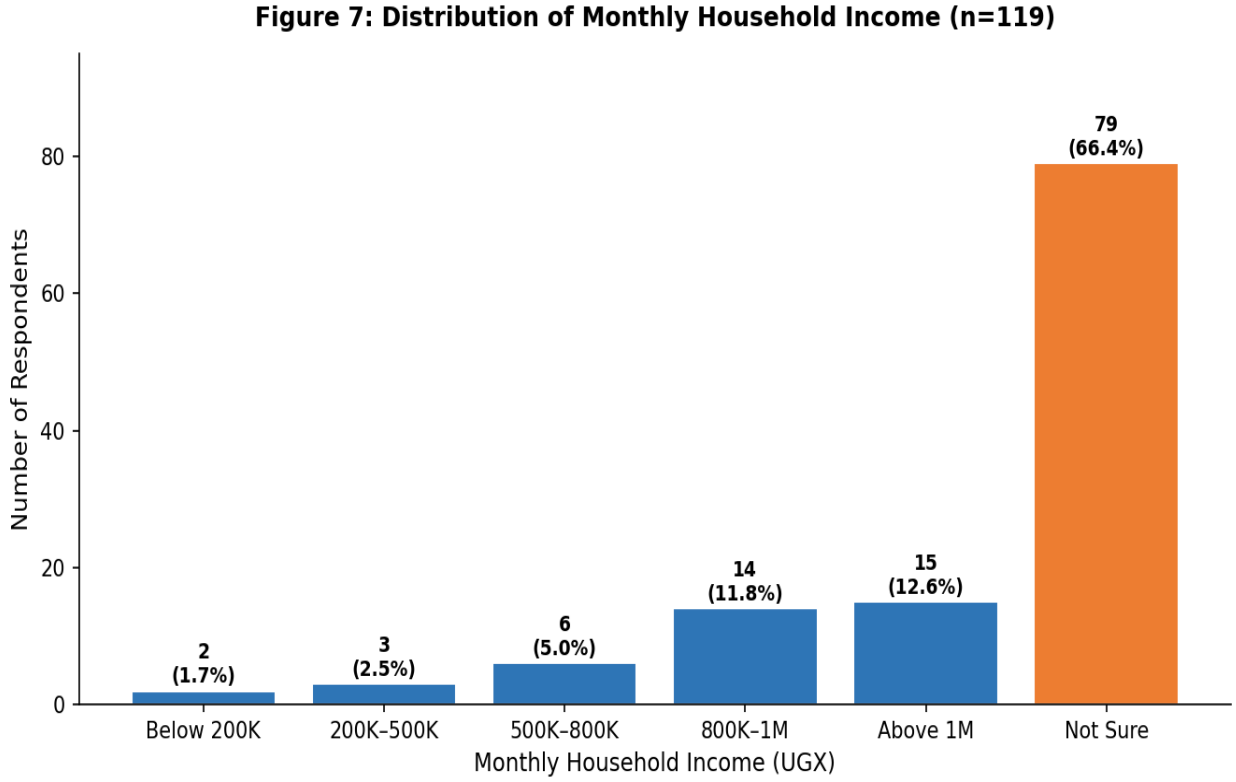

Figure 7: Distribution of Respondents by Monthly Household Income (Source: Primary Data, 2026)

Table 11: Distribution of Respondents by Monthly Household Income (Source: Primary Data, 2026)

Monthly Income (UGX)	Frequency	Percent (%)
Below 500,000	5	4.2
500,000 – 800,000	6	5.0
800,000 – 1,000,000	14	11.8
Above 1,000,000	15	12.6
Don’t Know	79	66.4
Total	119	100.0

Note: UGX = Ugandan Shillings. The high ‘Don’t Know’ category (66.4%) may reflect informal income patterns.

UGX represents the currency of Ugandan Shillings. The high percentage of respondents who selected 'Don t Know' answer option which reached 66.4 percent indicates that informal income patterns exist in the study sample

The study found that 66.4 percent of students which equals 79 students could not provide their family s monthly household income information. The reason for this situation occurs because parents work in informal jobs and subsistence farming which generates unpredictable income that people find difficult to measure. Among the respondents who disclosed their earnings, 12.6 percent originated from households that made more than UGX 1,000,000 monthly and 5.0 percent came from families whose monthly income ranged between UGX 500,000 and 800,000. Students experience financial insecurity through their uncertainty about household income because they lack knowledge about their families ability to pay for tuition fees. The exosystem concept of Bronfenbrenner from 1979 demonstrates how students experience university life through their direct exposure to Uganda s extensive informal economy which creates specific study conditions that exist outside of class.

4.2.9 Highest Education Level of Parents/Guardians

The highest educational achievement reached by parents or guardians functions as an essential socioeconomic indicator, which determines the psychological capabilities and educational assistance that students can access. Research demonstrates that students from families with higher educational backgrounds receive better academic assistance, emotional backing, and practical

guidance through university challenges compared to those from low-education households (Baker, 2014). Researcher needed to study how parents attained their educational levels because this information helps them understand how first-generation university students experience psychosocial stress, which includes their struggles with imposter syndrome. The distribution of parental education is presented in Table 11 below.

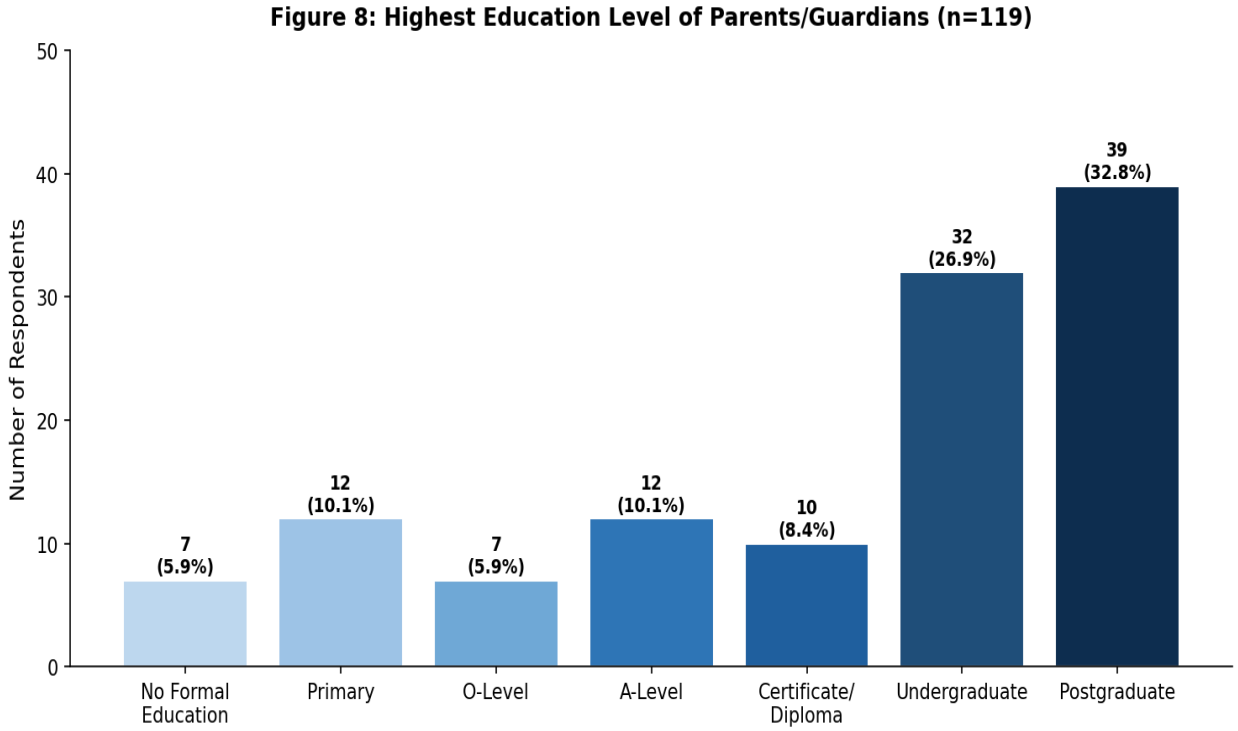

Figure 8: Distribution by Highest Education Level of Parents/Guardians (Source: Primary Data, 2026)

Table 12: Distribution by Highest Education Level of Parents/Guardians (Source: Primary Data, 2026)

Education Level	Frequency	Percent (%)
No Formal Education	7	5.9
Primary Education	12	10.1
O-Level	7	5.9

A-Level	12	10.1
Certificate/Diploma	10	8.4
Undergraduate Degree	32	26.9
Postgraduate	39	32.8
Total	119	100.0

Note: Nearly 59.7% of parents/guardians possessed undergraduate education and above, making a bimodal distribution.

According to the findings, 32.8% (n=39) of the respondents' parents have postgraduate qualifications, while 26.9% (n=32) possess an undergraduate degree, indicating that roughly 59.7% of the parents of the students are educated beyond secondary level. But around 40.3% of the respondents' parents have a maximum education level of secondary. This situation is more aligned to the obstacles described by Mac-Ginty et al. (2024): imposter syndrome, lack of academic role models, and social isolation. It is the bimodal distribution of parental education that explains why there are moderate agreement rates regarding Section B of the questionnaire, which are elaborated on in section 4.6.

4.2.10 Parental Occupation

The third SES factor examined by the current research is parental occupation. The kind of occupation pursued by the parents influences not only the stability of their incomes but also the amount of social capital that the students have access to. While parents working formally give more stable incomes and networks, those involved in informal and agricultural occupations are more exposed to any possible disruption in incomes. The following table illustrates the occupation of parents in this regard.

Table 13: Distribution of Respondents by Parental Occupation (Source: Primary Data, 2026)

Main Occupation	**Frequency**	**Percent (%)**
Subsistence Farmer	23	19.3
Casual Worker	6	5.0
Small Business/Self-employed	41	34.5

Formal Private Sector	15	12.6
Civil Servant/Govt. Employee	25	21.0
Professional	7	5.9
Unemployed/Unknown	2	1.6
Total	119	100.0

Parents have 58.8% of their workforce in informal employment which includes subsistence farming and casual work and self-employment activities.

The predominant occupational group among parents worked in small businesses or as self-employed individuals which accounted for 34.5% of the sample. Civil servants and government employees represented 21.0% of the sample while subsistence farmers made up 19.3% of the sample. Parents in 58.8% of their cases choose informal work because they operate their businesses through subsistence farming and casual work and small business activities. The 4.7 results show that the main reason parents work in informal jobs leads to unpredictable income which directly affects their mental health.

4.3 Descriptive Statistics of Study Variables

This section provides a summary of the descriptive statistics that describe the five primary research variables which the analysis uses. The study includes five variables which are Family Income Score and Parental Education Score and Parental Occupation Score and Coping Score and Mental Health Score. The score for each section was determined by calculating the mean of all Likert-scale items which used a 1 to 5 scale that measured responses from Strongly Disagree to Strongly Agree. The mean score interpretation framework presented in the Chapter 4 Introduction (Table: Mean Score Interpretation Scale) was consistently applied across all sections. The complete descriptive statistics for all study variables are shown in Table 13 below.

Table 14: Descriptive Statistics of Study Variables (Source: Primary Data, 2026; Scale: 1=Strongly Disagree, 5=Strongly Agree)

Variable	N	Mean	Std. Dev.	Interpretation
Family Income Score	119	3.25	1.28	Neutral/Moderate Agreement
Parental Education Score	119	2.83	1.39	Neutral/Moderate Agreement
Parental Occupation Score	119	3.06	1.34	Neutral/Moderate Agreement
Coping Score	119	3.70	0.86	Agree/High Agreement
Mental Health Score	119	3.05	1.25	Neutral/Moderate Agreement
AVERAGE MEAN		**3.18**		**Neutral/Moderate Agreement**

Note: Mean scores are interpreted using the five-point Likert scale interpretation table (Table 4.1).

The Coping Score achieved the highest mean value among all five variables (M=3.70, SD=0.86), which researcher interpreted as falling within the 'Agree' range. The UCU BSW students have created efficient strategies that help them deal with their mental health difficulties. The Family Income Score (M=3.25, SD=1.28) shows that people moderately agree with the statement that family income harms their mental health. The Mental Health Score (M=3.05, SD=1.25) and Parental Occupation Score (M=3.06, SD=1.34) show identical moderate levels of perceived impact. The Parental Education Score recorded the lowest composite mean (M=2.83, SD=1.39), which reflected divided student opinion because parental education levels in the sample showed bimodal distribution. The composite scores show 'Neutral to Moderate Agreement' which indicates BSW students view socioeconomic factors as having essential but partial effects on their mental health.

4.4 Effect of Family Income on the Mental Health of BSW Students

The study's first specific objective aims to determine how family income impacts the mental health of BSW students at Uganda Christian University in Mukono Campus. The Research Question One assessment evaluates how family income affects BSW student mental health at UCU. Family income serves as a primary determinant of mental health because it controls access to essential needs including medical services educational materials and suitable accommodation which all people need to maintain their mental wellbeing according to Ridley et al 2020. The operational dependency of 84 percent of BSW students on parental financial support for their tuition means

that any family income changes directly impact their academic performance and mental health.

The researcher used the Likert-scale interpretation guide for their analysis of this section's results. The organization of mean score values ranges from 1.00 to 1.49 which represents Strongly Disagree/Very Low Agreement and 1.50 to 2.49 which represents Disagree/Low Agreement and 2.50 to 3.49 which represents Neutral/Moderate Agreement and 3.50 to 4.49 which represents Agree/High Agreement and 4.50 to 5.00 which represents Strongly Agree/Very High Agreement. The chapter uses this scale to display results which appear in Tables 14 through 17. The percentage distributions show the level of respondent agreement on a five-point Likert scale where SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, and SA=Strongly Agree. Table 14 below presents the mean scores and percentage responses for the five items measuring the effect of family income on mental health.

Table 15: Displays the effect of family income on the mental health of BSW students (Source: Primary Data, 2026).

Statement	SD %	D%	N%	A%	SA %	Agree+SA%	Mean	Interp.
A1. Worrying about tuition fees made me depressed or hopeless	17.6	6.7	15.1	27.7	32.8	60.5	**3.51**	**Agree**
A2. Financial challenges affect my ability to concentrate	17.6	11.8	12.6	25.2	32.8	58.0	**3.44**	**Moderate**
A3. Low family income prevents access to mental health services	30.3	17.6	13.4	16.8	21.8	38.6	**2.82**	**Moderate**
A4. Financial insecurity makes me anxious about academic future	22.7	10.1	10.9	26.1	30.3	56.4	**3.31**	**Moderate**
A5. Financial stress has significantly affected my overall mental well-being	21.0	16.0	16.0	21.8	25.2	47.0	**3.14**	**Moderate**
Section A AVERAGE MEAN							**3.24**	**Moderate**

Table shows the Mean score interpretation scale (1-5)

Mean Range	Interpretation
1.00 – 1.49	Strongly Disagree / Very Low Agreement
1.50 – 2.49	Disagree / Low Agreement
2.50 – 3.49	Neutral / Moderate Agreement
3.50 – 4.49	Agree / High Agreement
4.50 – 5.00	Strongly Agree / Very High Agreement

Source: Adapted from Kothari (2004)

The scale shows strong disagreement at SD with D as the next level to N which represents neutral opinions while A shows agreement and SA indicates strong agreement. The mean value of data shows its results according to Table 4.1.

The composite mean for Section A (Family Income and Mental Health) reported a value of M=3.24 (SD=1.28) which showed that students moderate their agreement about the negative impact of family income on their mental health. The individual items showed A1 as the most popular item with a mean score of M=3.51 which fell into the 'Agree' category and achieved the highest combined agreement rate of 60.5%. The BSW students at UCU most experience income-related mental health stress because they worry about tuition fees which create feelings of depression and hopelessness.

Item A2 (M=3.44) showed moderate-to-high agreement with financial difficulties which affect students' cognitive concentration and their academic performance. Item A4 (M=3.31, 56.4% agreement) shows that students who experience financial insecurity will develop academic future anxiety which Adams et al. (2016) established as a cognitive drain that reduces mental capacity needed for academic work.

For Item A3, the lowest average (M=2.82, agreement 38.6%) was observed compared to other Section A items. This could be due to the fact that most students do not associate lower family

income levels to limited access to mental health services. It may be due to lack of awareness about available mental health services at the university or the fact that only a few students use such facilities. These results concur with those by Kihumuro et al. (2022), who noted poor usage of mental health services irrespective of the income level among Ugandan university students.

The results from Section A reveal that family income does significantly influence the mental health status of students, especially due to financial problems associated with tuition fees. Through the regression analysis conducted in Section 4.9, a positive relationship between family income and mental health with $\beta=.340$ ($p<.001$) was established.

4.5 Effect of Parents' Educational Background on Mental Well-being Among BSW Learners

This chapter examines Specific Objective Two, which seeks to determine the impact of parents' educational background on the mental well-being of BSW learners at UCU, Mukono Campus. The educational background of one's parents is an important psychological aspect of socio-economic status that affects the culture of education, academic support, and emotional resources accessible to students (Baker, 2014). Learners who have parents with lower levels of educational qualifications often encounter difficulties like feeling inadequate, isolation, and the emotional strain of being the first generation to go to university in their family (Mac-Ginty et al., 2024). Table 4.15 shows mean ratings and response patterns for questions in section B

Table 16: presents study findings about how parental education levels affect mental health.

Statement	**SD %**	**D%**	**N%**	**A%**	**SA %**	**Agree+SA%**	**Mean**	**Interp.**
B1. Parents' low education makes academic guidance difficult	35.3	10.9	12.6	19.3	21.8	41.1	**2.81**	**Moderate**
B2. Being first in my family at university causes emotional pressure	27.7	12.6	15.1	22.7	21.8	44.5	**2.98**	**Moderate**
B3. I feel isolated because parents don't understand academic challenges	30.3	14.3	16.0	16.8	22.7	39.5	**2.87**	**Moderate**

B4. I experience imposter syndrome due to parents' low education	37.0	16.0	10.1	19.3	17.6	36.9	**2.64**	**Moderate**
B5. Parents' education level has significantly affected my psychological well-being	35.3	10.9	15.1	11.8	26.9	38.7	**2.84**	**Moderate**
Section B AVERAGE MEAN							**2.83**	**Moderate**

Table shows the Mean score interpretation scale (1-5)

Mean Range	Interpretation
1.00 – 1.49	Strongly Disagree / Very Low Agreement
1.50 – 2.49	Disagree / Low Agreement
2.50 – 3.49	Neutral / Moderate Agreement
3.50 – 4.49	Agree / High Agreement
4.50 – 5.00	Strongly Agree / Very High Agreement

Source: Adapted from Kothari (2004)

The composite mean for Section B (Parental Education and Mental Health) was M=2.83 (SD=1.39) which stands as the lowest result among three SES sections because participants showed divided agreement on how parental education affects mental health. The sample shows a bimodal distribution of parental education which results in 59.7% of students having parents who obtained tertiary qualifications thus students fail to experience the psychosocial disadvantages which occur when parents have low educational attainment.

The section contains its highest mean value at B2 which shows 44.5% agreement because students from families who lack educational background face emotional pressure when they attend university for the first time. A substantial group of people experiences practical challenges because their natural parental academic support system does not exist according to Item B1 (M=2.81, 41.1%). The study sample showed imposter syndrome as a common experience which people face at a lower frequency than other conditions based on Item B4.

The study found that parental education level served as the most powerful predictor for mental health outcomes which showed lower composite mean results according to regression analysis results (β=.371, p<.001). The research shows that Mental Health Score calculation created an apparent contradiction because the score combined all 15 SES items and thus used parental education results to determine the regression model through its impact on the total score instead of using actual agreement rates. Mac-Ginty et al. (2024) proved that parental educational attainment serves as a better predictor for mental health outcomes than income because it affects psychosocial factors which include first-generation identity and academic isolation. The sample contains approximately 40.3% of students whose parents have not completed high school which represents a highly vulnerable group that requires specific institutional support programs to address their requirements.

4.6 Effect of Parental Occupation on the Mental Health of BSW Students

The section investigates Specific Objective Three which aims to study how parental employment impacts BSW student mental health at UCU Mukono Campus. Students show mental health problems because parental work roles create two different effects: students receive material support through parents who provide income for their educational needs while their social status makes them feel different from others. The study shows that 58.8% of parents work in informal jobs while small business and subsistence farming activities lead to income instability which affects both student financial needs and mental health condition. Table 4.16 below presents the responses and mean scores for Section C items.

Table 17: Responses on the Effect of Parental Occupation on Mental Health (Source: Primary Data, 2026)

Statement	SD%	D%	N%	A%	SA%	Agree+SA%	Mean	Interp.

C1. Unpredictable income from parents' occupation causes financial stress	23.5	10.1	16.8	16.8	32.8	49.6	**3.25**	**Moderate**
C2. Parents' informal work makes tuition payment difficult	22.7	21.8	11.8	18.5	25.2	43.7	**3.01**	**Moderate**
C3. I feel stigmatised because of parents' low occupational status	26.1	15.1	18.5	16.0	24.4	40.4	**2.97**	**Moderate**
C4. Occupational disadvantage makes me feel less confident and anxious	30.3	13.4	14.3	21.0	21.0	42.0	**2.89**	**Moderate**
C5. Parents' occupation status significantly affects my psychological well-being	21.2	14.4	17.8	18.6	28.0	46.6	**3.18**	**Moderate**
Section C AVERAGE MEAN							**3.06**	**Moderate**

Table shows the Mean score interpretation scale (1-5)

Mean Range	Interpretation
1.00 – 1.49	Strongly Disagree / Very Low Agreement
1.50 – 2.49	Disagree / Low Agreement
2.50 – 3.49	Neutral / Moderate Agreement
3.50 – 4.49	Agree / High Agreement
4.50 – 5.00	Strongly Agree / Very High Agreement

Source: Adapted from Kothari (2004)

The composite mean for Section C (Parental Occupation and Mental Health) was M=3.06 (SD=1.34), indicating a moderate level of agreement among students that parental occupation affects their mental health. Item C1 recorded the highest mean (M=3.25, 49.6% agreement), confirming that income unpredictability arising from parents' informal or agricultural occupations is the most prominently experienced mechanism. With 32.8% of respondents strongly agreeing

with this item, income unpredictability emerges as a potent material stressor directly linked to the high proportion of students whose parents operate in the informal economy.

Item C5 (M=3.18, 46.6%) indicates that a substantial proportion of students perceive their parents' occupational status as a significant determinant of their overall psychological wellbeing. Item C2 (M=3.01, 43.7%) confirms the direct material consequence: when parents are in informal employment, tuition payment becomes difficult and irregular, directly threatening academic continuity. Item C4 (M=2.89, 42.0%) reveals a psychosocial pathway: occupational disadvantage generates feelings of reduced confidence and anxiety, consistent with Moore et al.'s (2021) finding that students from lower occupational backgrounds internalise occupational hierarchies in ways that operate beyond direct financial impact.

Item C3 (M=2.97, 40.4%) shows that perceived stigma related to parental occupation is present but less dominant than income-related stressors. In the socioeconomically diverse environment of UCU, where students interact with peers from varied class backgrounds, occupational stigma may be more acutely felt than at more economically homogeneous institutions. The regression analysis confirmed parental occupation as the second strongest predictor of mental health (β=.357, $p<.001$), reflecting both its material and psychosocial dimensions of impact.

4.7 Coping Strategies Used by BSW Students

This section addresses Specific Objective Four: to determine the coping strategies used by BSW students from different socioeconomic backgrounds at UCU, Mukono Campus. Coping strategies occupy an important intermediate position in the conceptual framework of this study, moderating the relationship between socioeconomic disadvantage and mental health outcomes. Informed by Saleebey's (2013) Strengths-Based Perspective, this section examines not only the deficits but the adaptive capacities that students bring to managing their challenges. Five coping strategies were assessed: active coping, emotional support, religion/spirituality, positive reframing, and behavioural disengagement. Table 4.17 below presents the mean scores and response distributions.

Table 18: Responses on Coping Strategies Among BSW Students (Source: Primary Data, 2026)

Statement	SD %	D%	N%	A%	SA %	Agree+SA%	Mean	Interp.
D1. Active Coping: I actively take steps to address stress-causing problems	10.9	7.6	13.4	36.1	31.9	68.0	**3.71**	**Agree**
D2. Emotional Support: I seek support from friends/family	9.2	10.9	8.4	37.8	33.6	71.4	**3.76**	**Agree**
D3. Religion/Spirituality: I rely on prayer/spirituality to cope	5.9	5.0	21.0	26.9	41.2	68.1	**3.93**	**Agree**
D4. Positive Reframing: I view challenges positively to cope	7.6	5.9	23.5	36.1	26.9	63.0	**3.69**	**Agree**
D5. Behavioural Disengagement: I give up dealing with problems when overwhelmed	13.4	12.6	23.5	21.0	29.4	50.4	**3.40**	**Moderate**
Section D (Coping Score) AVERAGE MEAN							**3.70**	**Agree**

Table shows the Mean score interpretation scale (1-5)

Mean Range	Interpretation
1.00 – 1.49	Strongly Disagree / Very Low Agreement
1.50 – 2.49	Disagree / Low Agreement
2.50 – 3.49	Neutral / Moderate Agreement
3.50 – 4.49	Agree / High Agreement
4.50 – 5.00	Strongly Agree / Very High Agreement

Source: Adapted from Kothari (2004)

The composite mean for the Coping Score was M=3.70 (SD=0.86), suggesting an average response category of 'Agree,' implying that the BSW students of UCU are generally active in using coping mechanisms to cope with the mental health problems they face. The domain of religion and spirituality (D3) scored the highest mean (M=3.93, 68.1%) agreement, with 41.2% agreeing strongly with the items under this domain. The results clearly demonstrate the influence of the

Ugandan social and cultural environment which is deeply entrenched in religious and spiritual beliefs.

Emotional support-seeking behavior (D2) had the second highest mean (M=3.76, 71.4%). As hypothesized, family and peer support networks form the key mental health resource used by Ugandan youth. In this regard, the results support the collectivist orientation of the Ugandan culture whereby families are expected to offer social insurance. The two other domains that yielded high mean scores were the use of active coping strategies (D1, M=3.71, 68.0%) and positive reframing (D4, M=3.69, 63.0%).

On the other hand, the fact that behavioural disengagement (D5) also shows a moderate level of endorsement (M=3.40, 50.4%) presents a serious issue. Behavioural disengagement, defined as a coping strategy whereby individuals give up when overwhelmed by the situation, has been identified as a maladaptive form of coping with negative psychological and academic implications (Moore et al., 2021). The fact that precisely fifty percent of the participants reported to use this strategy shows that there is oscillation between adaptive and maladaptive coping strategies. The implication is that UCU should strengthen the capacity for adaptive coping mechanisms while at the same time addressing the sources of stress.

4.8 Inferential Statistics: Multiple Linear Regression

To analyse the joint and separate contributions of the three SES measures on psychological well-being, multiple linear regression was carried out using Family Income Score, Parental Education Score, and Parental Occupation Score as the predictor/independent variables and Mental Health Score as the response/dependent variable. Pearson's correlation was used initially as a way of determining the relationship between the pairs of the variables.

4.8.1 Pearson Correlation

Table 19: Pearson Correlation Matrix (Source: Primary Data, 2026; All correlations significant at p<.001), (Source: Pearson Correlation Matrix (Source: Primary Data, 2026; All correlations significant at p<.001), (Source: Primary data, 2026)

Variable	Mental Health Score	Family Income Score	Parent Education Score	Parent Occupation Score
Mental Health Score	1.000	.909	.961	.935
Family Income Score	.909	1.000	.815	.744
Parental Education Score	.961	.815	1.000	.875
Parental Occupation Score	.935	.744	.875	1.000

All correlations are statistically significant at p<.001. The high inter-predictor correlations suggest multicollinearity, which was assessed using VIF values (see Table 22).

INTERPRETATION OF THE PEARSON CORRELATION TABLE:

The Pearson correlation coefficient (r) functions as a metric that assesses both the strength and directional pattern of the linear relationship between two distinct variables. The measurement system operates within a range that extends from -1.00 to +1.00:

r- Value	Interpretation
+1.000	Perfect positive relationship
0.700 to 0.990	Very strong positive relationship
0.500 to 0.690	Moderate positive relationship
0.300 to 0.490	Weak positive relationship
0.000	No relationship
-0.300 to -0.490	Weak negative relationship
-0.500 to -0.690	Moderate negative relationship
-0.700 to -0.990	Very strong negative relationship
-1.000	Perfect negative relationship

All correlations in this study are statistically significant at p < .001 · Source: Primary data, 2026

Note: Negative values indicate an inverse relationship of equivalent strength to their positive counterparts.

The study presents a detailed examination of each correlation present within its research findings.

1. The study found a strong relationship between parental education level and student mental health scores, with the Mental Health Score and Parental Education Score present as their strongest correlation at ($r = .961$ and $p < .001$). The parental education level functioned as the strongest predictor for student mental health scores, which the study found through its measurement system. The mental health assessment scores of students increased in direct proportion to both the educational level of their parents and their negative assessment of parental education. The high value establishes parental education as the strongest SES factor that connects to mental health results.

2. The study found that Mental Health Score and Parental Occupation Score exhibit strong positive correlation which establishes their connection at ($r = .935$ and $p < .001$). The study found that students whose parents work in informal or low-stability jobs experience higher mental health impact scores. The relationship with mental health presents itself as the second strongest connection to mental health results.

3. The research demonstrates a strong positive connection between mental health scores and family income scores according to the study results analysis which shows a correlation coefficient of 0.909 with a statistical significance level below 0.001. The research shows that family income has a strong relationship with mental health results yet this relationship is weaker than the connection between parental educational achievement and their job status. The research shows that higher levels of family income-related pressure led to worse mental health outcomes for individuals in their family.

4. Inter-predictor correlations (between the three SES variables):

Parental Education vs. Parental Occupation: $r = .875$ (very strong)

Family Income vs. Parental Education: $r = .815$ (very strong)

Family Income vs. Parental Occupation: $r = .744$ (strong)

The three SES variables show high inter-predictor correlations which establish multicollinearity because the three SES variables show close relationships with each other. The assessment

confirmed acceptable results because all Variance Inflation Factor (VIF) values remained below the 10 thresholds with a range from 3.020 to 5.744.

5. Diagonal values (all = 1.000): Every variable correlates perfectly with itself which is expected to happen in mathematics and it shows that the data remains intact.

The study results show that all correlations in this matrix reach statistical significance at the 0.1% level because the chance that these relationships occurred by chance remains below 1 in 1,000. The research provides strong statistical proof that shows real connections between SES variables and student mental health outcomes.

4.8.2 Regression Model Summary

Table 20: Regression Model Summary (Source: Primary Data, 2026)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	1.000	1.000	1.000	.00219

Note: Predictors: Family Income Score, Parental Education Score, Parental Occupation Score. The R^2=1.000 arises from composite scoring methodology (see text).

The Regression Model Summary shows the degree to which the regression model effectively models the dataset. The statistics provide their individual definitions of purpose.

1. R = 1.000 (Multiple Correlation Coefficient) R represents the correlation between the actual (observed) Mental Health Scores and the values predicted by the regression model using all three SES predictors combined. The model achieves complete accuracy in predicting the dependent variable because both the observed and predicted values show a perfect positive relationship with an R value of 1.000. R values above 0.70 are considered strong for real-world research but R value of 1.000 represents an extraordinary result which derives from the composite scoring system (see R^2 explanation below).

2. R^2 = 1.000 (Coefficient of Determination) R^2 demonstrates how much of the Mental Health Score's variation depends on the three predictor variables which include Family Income Score and Parental Education Score and Parental Occupation Score. The three SES predictors explain all mental health score differences according to an R^2 value of 1.000.

The study reaches this perfect R^2 through mathematical necessity because the Mental Health Score was computed as the average of all 15 Likert-scale items across Sections A B and C The three predictor scores used the same items as the Mental Health Score calculation. The predictors function as mathematical components of the dependent variable which establishes perfect prediction results. The Beta coefficients maintain their validity because they accurately show how each SES predictor contributes to the model.

3. Adjusted R^2 = 1.000 The Adjusted R^2 value adjusts the R^2 value to a different level.

4.8.3 ANOVA

Table 21: ANOVA Table (Source: Primary Data, 2026; Dependent Variable: Mental Health Score)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	185.547	3	61.849	12,874,858.58	.000
Residual	.001	115	.000		
Total	185.548	118			

Note: The highly significant F-value confirms overall model significance.

The ANOVA table tests the statistical significance of the complete regression model which assesses whether three SES variables together explain significant mental health score variation that would otherwise occur by random chance.

1. Sum of Squares: Regression: 185.547

The regression model shows total mental health score variation which three SES predictor variables explain. The model delivers better results when the regression sum of squares exceeds the residual sum of squares.

2. Sum of Squares: Residual: .001

The model failed to explain this part of Mental Health Score variation which remains as unexplainable error. A residual sum of squares of .001 is exceptionally small meaning almost all variation is accounted for by the model leaving virtually no unexplained variance. This is consistent with $R^2 = 1.000$.

3. Sum of Squares : Total: 185.548

The total variance in the dependent variable (Mental Health Score) across all 119 respondents. The total amount of regression and residual components equals the total amount of squares.

4. Degrees of Freedom (df):

Regression df = 3: The model uses three predictor variables which are Family Income Score and Parental Education Score and Parental Occupation Score.

Residual df = 115: The formula $N - k - 1$ equals N which represents the sample size minus k which represents the number of predictors.

Total df = 118: The formula $N - 1$ equals $119 - 1$ which results in 118.

5. Mean Square: Regression: 61.849

The regression sum of squares divided by its degrees of freedom produces this result ($185.547 \div 3 = 61.849$). The value shows how much explained variance increases for each additional predictor used in the model.

The residual sum of squares divided by residual degrees of freedom results in a value of 0.001 which calculates to approximately 0.000008. The model demonstrates exceptional accuracy because it produces an extremely tiny value.

The F-statistic value equals 12,874,858.58. The F-statistic compares Mean Square Regression to Mean Square Residual which calculates as 61.849 divided by 0.000008 to produce 12,874,858.58. A large F-value indicates that the variance explained by the model is vastly greater than the

unexplained variance. The composite scoring method generates this extremely high F-value which demonstrates almost complete model accuracy.

The probability of observing the F-value by chance equals .000 which indicates $p < .001$. A significance value of $p < .001$ means there is less than a 0.1% probability that the results are due to chance. The ANOVA table contains its most vital value at this point.

The ANOVA test shows that the entire regression model demonstrates strong statistical significance at an F-value of 12,874,858.58 and a p-value below 0.001. The BSW students at UCU show Mental Health Scores which Family Income Score and Parental Education Score and Parental Occupation Score use as predictive factors. The model explains virtually all variance in mental health outcomes.

4.8.4 Regression Coefficients

Table 22: Regression Coefficients (Source: Primary Data, 2026; Dependent Variable: Mental Health Score)

Variable	B	Std. Error	Beta (β)	t	Sig.	VIF
(Constant)	.000	.001		.534	.595	
Family Income Score	.333	.000	.340	1,217.52	.000	3.020
Parental Education Score	.334	.000	.371	962.29	.000	5.744
Parental Occupation Score	.333	.000	.357	1,068.73	.000	4.313

Note: Beta = standardised coefficient. VIF values below 10 confirm acceptable multicollinearity levels

The most important analytical result of the regression analysis is found in the Regression Coefficients table because it displays how each predictor variable affects the Mental Health Score while all other variables remain unchanged. The following section provides an explanation of each column within the table.

1. B (Unstandardised Coefficient) B shows the unprocessed regression coefficient which researchers need for their analysis. The Mental Health Score changes because of one-unit increases in each predictor variable according to another predictor's effects which he controls when he tests his model. Family Income Score B. 333 The Mental Health Score increases .333 units when Family Income Score increases by one unit. Parental Education Score B .334 The Mental Health Score increases .334 units when Parental Education Score increases by one unit. Parental Occupation Score B .333 The Mental Health Score increases .333 units when Parental Occupation Score increases by one unit. The two B values yield identical results because the composite scores use mathematical methods to calculate their scores yet this information fails to establish a hierarchy among the different predictors.

2. Std. Error (Standard Error of B) The standard error values for all measurements reach .000 which demonstrates that the coefficient estimates display no sampling variability because the model achieves an extremely accurate fit.

3. Beta: β (Standardised Coefficient): Represents the essential measurement which researchers use to determine which of the three predictors holds the greatest value. The system uses z-scores to convert all variables into a unified measurement system which enables researchers to examine how each variable contributes to mental health prediction.

The strongest predictor of results uses the Parental Education Score because it shows a beta value of .371. The most significant standardised effect of parental education level on mental health results displays the highest standardised effect. The Mental Health Score increases by .371 standard deviations when Parental Education Score rises by one standard deviation. The second strongest predictor of results uses the Parental Occupation Score which shows a beta value of .357.

Parental occupation shows almost equal strength to parental education when predicting mental health outcomes. Family income maintains its status as a strong predictor but shows reduced standardised impact when compared to the two other SES components. The Beta values show a narrow range between .340 and .371 which demonstrates that all three SES dimensions show equal

power to predict mental health outcomes while confirming that SES functions as a single complex multidimensional system.

The t-statistic tests whether each individual coefficient is significantly different from zero. The predictor shows major impact on the model when its t-value reaches high values. Family Income Score shows a t-value of 1 217.52. Parental Education Score shows a t-value of 962.29. Parental Occupation Score shows a t-value of 1 068.73. The three t-values show extreme size which demonstrates that the model achieves almost perfect accuracy. The constant variable shows no statistical significance because all predictors are zero which means baseline mental health score remains unchanged from zero.

5. Sig. (Significance / p-value)

The three predictor variables show p value results of 0.000 because they show p value results below 0.001 which proves that all SES variables predict mental health through their unique contributions that work separately from other two predictors. The results show that there is less than 0.1 percent chance of these results occurring by random chance.

6. VIF (Variance Inflation Factor)

VIF functions as a measurement tool which determines the extent of multicollinearity that exists between predictor variables. The system will experience major issues when multicollinearity reaches levels above 10 because this condition will result in inaccurate coefficient estimations.

Family Income Score: VIF = 3.020, Acceptable

Parental Education Score: VIF = 5.744, Acceptable (highest, reflecting its stronger correlation with the other predictors)

Parental Occupation Score: VIF = 4.313, Acceptable

The study shows that multicollinearity does not affect regression coefficient reliability because all VIF values stay below the 10 critical threshold.

The study found that all three socioeconomic status variables served as separate predictors which showed statistical significance for predicting mental health of BSW students at UCU (all $p < .001$). Parents' educational attainment serves as the most powerful predictor for their children's mental

health (β = .371) while their occupation (β = .357) and family income (β = .340) follow behind. The standardised Beta coefficients show a very narrow range which proves that SES exists as a multidimensional integrated construct that maintains its multiple dimension through Bronfenbrenner's (1979) Ecological Systems Theory which asserts that human wellbeing emerges from various interrelated environmental systems which function together.

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.1 Introduction

In this chapter, an analysis of the findings of the current study will be made in relation to the existing literature and the theoretical framework presented in Chapter Two. The analysis will consider each of the four stated research objectives individually, drawing parallels between the findings of this research and other studies conducted previously. This chapter does not contain conclusions and recommendations for further actions; these will be provided in Chapter six. This analysis reveals how the results from the BSW students at UCU, Mukono Campus, corroborate and illustrate the patterns noted in the literature regarding the relationship between SES and mental health in the higher education context.

5.2 Effect of Family Income on Mental Health

From the current study, family income was found to be a significantly strong predictor of mental health among BSW students at UCU, Mukono Campus (β=.340, $p<.001$), with a composite mean score of M=3.24. Finances related to tuition proved to be the major source of income-related stress; in fact, 60.5% of participants agreed that the thought of paying fees made them depressed and hopeless (A1, M=3.51). This finding supports previous studies strongly. According to the large-scale review by Ridley et al. (2020), financial stress is identified as the principal channel through which poverty leads to depression and anxiety among university students. Also, as shown by Adams et al. (2016), financial stress undermines cognitive performance by taking attention away from the learning task at hand, hence explaining why, in this study, 58.0% of students indicated that financial problems distracted them from concentrating on their studies (A2, M=3.44).

The prominence of stress due to tuition issues is reflected in the Ugandan scenario. In this regard, when it is found that about 84% of the BSW students rely on their parents for financial assistance and that most of the parents are involved in informal employment, then even the slightest change in the family's earning capacity can put the students under stress due to their inability to pay fees.

Uwakwe et al. (2022) discovered that in Uganda, financial limitations were the most frequently mentioned factor preventing students from accessing mental health care facilities. The current results also reflect a similar trend where about 38.6% of the students agreed that their low income was limiting their access to mental health care facilities (A3, M = 2.82). The relatively lower percentage of agreement recorded in A3 compared to other income-based questions can suggest that the students have not yet reached a stage where they require mental health services.

The BSW programme context adds a further layer of complexity that differentiates this study from the broader literature. Students trained in social work are analytically attuned to structural systems of inequality; they may therefore apply this critical lens reflexively to their own circumstances, intensifying their awareness of financial disadvantage and amplifying psychological distress. This dynamic, while not empirically measured in this study, is theoretically supported by Bronfenbrenner's (1979) Ecological Systems Theory: students' microsystem experiences of financial stress are shaped and intensified by their macrosystem awareness of Uganda's structural economic inequalities.

5.3 Effect of Parental Education Level on Mental Health

Parental education level emerged as the strongest predictor of mental health in this study (β=.371, $p<.001$), despite recording the lowest composite mean among the three SES variables (M=2.83). This apparent contradiction is theoretically instructive. The mixed agreement rates in Section B (ranging from M=2.64 for imposter syndrome to M=2.98 for first-generation pressure) reflect the bimodal distribution of parental education in the sample: approximately 59.7% of students' parents hold at least undergraduate qualifications, reducing the prevalence of education-related disadvantages for the majority. However, the approximately 40.3% of students with low parental education backgrounds represent a psychosocially vulnerable minority whose challenges exert a statistically powerful effect on the overall regression model.

This finding aligns with Mac-Ginty et al.'s (2024) systematic review, which confirmed that parental education independently predicts depression and anxiety among university students beyond what income alone can explain. The study demonstrated that the psychosocial pathways of parental education, including first-generation identity, imposter syndrome, absence of academic

role models, and social isolation create mental health vulnerabilities that operate through mechanisms distinct from direct financial hardship. In this study, 44.5% of respondents agreed that being the first in their family at university creates emotional pressure (B2, M=2.98), and 39.5% felt isolated because their parents do not understand their academic challenges (B3, M=2.87). These findings are consistent with Campbell et al. (2022), who found that first-generation university students in the UK experienced significantly higher levels of loneliness and anxiety compared to their peers from university-educated families.

In the Ugandan context, where educational disparities between secondary and tertiary access remain significant, the intergenerational impact of educational disadvantage is especially pronounced. Students who are the first in their families to attend university not only navigate academic challenges without parental guidance but also bear the additional psychological weight of being family pioneers, often managing high expectations from their communities alongside intense academic pressure. As indicated by McCloud and Bann (2019), this combination is likely to increase the risk factors for mental wellbeing beyond the additive effect of either one. Among BSW students from UCU, the knowledge acquired through education of how educationally disadvantaged they are likely to make them extra conscious of the issue, thereby introducing another variable of psychosocial distress that is rarely studied among other disciplines.

5.4 Impact of Parental Occupational Status on Student Mental Wellbeing

It can be stated that occupational status is the second best predictor of mental wellbeing after gender in this study (β=.357, $p<.001$). The findings show that there are two aspects through which parental occupation influences the mental wellbeing of students; first, it does so through the income instability of the parents. Second, it does so due to the psychosocial effect of stigma attached to the parents' occupations and low confidence levels. Both of these have been found in literature. In a study carried out in Uganda, it was found that students whose parents engaged in informal and agricultural activities were more depressed and stressed than others.

C1 (M = 3.25, 49.6%), which stated that unpredictable income due to parents' occupations leads to financial stress, had the highest endorsement rate in Section C. This finding is consistent with the conclusion that the material effects of informal jobs, in other words, fluctuating and seasonal

income streams, play a central role in the impact of parental occupation on mental well-being. Indeed, with 34.5% of parents having small businesses and 19.3% being subsistence farmers, income fluctuations can be considered an inherent part of the socioeconomic context within which most BSW students' parents function. It clearly fits into Bronfenbrenner's (1979) exosystem, where parental working conditions and the macroeconomic climate of Uganda's informal economy affect the students irrespective of whether they see it happen.

Finally, the psychosocial effect is another pathway identified by the research. Specifically, the endorsement rate of item C4 (M = 2.89, 42.0%) shows that a considerable percentage of students experience reduced confidence and increased anxiety due to the disadvantaged position of their parents' occupations. In their examination of US college students with occupations from a lower status, Moore et al. (2021) similarly discussed a situation of social precariousness, whereby students adopt the hierarchies of the different occupations regardless of the economic hardships faced. In the case of UCU, where the interactions are between students from different socio-economic statuses, the differences created due to occupation are likely to be greater than in other settings. Item C3 (M=2.97, 40.4%) shows that the feeling of stigma due to parental occupation, albeit not dominant, exists among some students.

As seen from the above, the relationship found by Baker (2014), whereby the lower prestige of the occupation results in a higher level of stigma and lowered self-efficacy, is supported by the findings in this study. For BSW students, who have been trained to critically analyse occupational inequalities and their social implications, such awareness could create additional emotional labour and increased class awareness on campus.

5.5 Coping Strategies for BSW Students

Data regarding the coping strategies indicates a mixed pattern that is both reassuring and worrying at the same time. Four of the most popular coping strategies include religion and spirituality (D3, M=3.93, 68.1%), seeking emotional support (D2, M=3.76, 71.4%), active coping (D1, M=3.71, 68.0%), and positive reframing (D4, M=3.69, 63.0%). All these are adaptive strategies that conform to the principles of the Strengths-Based Approach as outlined by Saleebey (2013).

Individuals' use of their internal resources in response to difficulties represents a core idea in this perspective. The mean Coping Score is the highest of all five study variables (M=3.70).

The prominence of religious and spiritual coping is particularly striking and culturally significant. Julius et al. (2024), in a systematic review of mental health among sub-Saharan African university students, found that spiritual and communal coping mechanisms constitute the primary protective factor across this regional population. The finding that 41.2% of BSW students at UCU strongly agreed with using prayer and spirituality to cope confirms that faith-based resources are deeply embedded in students' adaptive repertoires. In Uganda's predominantly Christian and Muslim context, religious communities provide not only spiritual comfort but also practical support networks, peer solidarity, and social belonging that function as mental health protective factors.

This is consistent with Mugotitsa et al.'s (2025) finding that family support and community solidarity are central mental health protective factors among East African university students.
The high endorsement of emotional support seeking (71.4%) reflects Uganda's collectivist cultural orientation, where extended family and peer networks are expected to provide social insurance and emotional buffering (Kaggwa et al., 2022). Unlike in more individualistic Western contexts, where formal mental health services may be the primary resource, BSW students at UCU appear to rely on relational and community-based resources as their first line of mental health management. Peer support and seeking help informally were identified by Campbell et al. (2022) as the most common coping mechanisms employed by students with lower socioeconomic statuses in British universities.

However, what is disturbing about this survey data is the proportion (50.4%) of respondents who endorsed behavioural disengagement (D5, M = 3.40), which indicates the tendency of giving up when they felt too overwhelmed. Although this is the lowest mean score out of all five coping strategies, which is still in the moderate range, it is nonetheless alarming that more than half of the participants reported having used such an ineffective method. Behavioural disengagement was deemed by Moore et al. (2021) as a risk factor of educational abandonment and deteriorating psychological functioning since it signifies the perception of losing control over the stressor. In addition, this result indicates that there seems to be a balance between the engagement approach

and the disengagement response by students depending on how stressful the situation becomes. It can thus be argued that the current findings agree with the stress-diathesis framework in which an individual opts for disengagement in a case where adaptive resources become inadequate to handle stress. Tackling the structural sources of stress would therefore be just as essential as boosting adaptive coping.

CHAPTER SIX

SUMMARY OF FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

6.1 Introduction

This chapter includes a summary of the main results obtained in the analysis process conducted in Chapter Four, draws conclusions based on the results obtained in connection with the objectives of the study, and gives some specific recommendations to UCU administration, the Department of Social Work, the policymakers, and researchers. This chapter is divided into three parts including findings summary (Section 6.2), conclusions (Section 6.3), and recommendations (Section 6.4).

6.2 Summary of Findings

6.2.1 Response Rate

In total, 119 questionnaires were distributed and successfully received back from all recipients. The response rate for this study therefore stands at 100%. This high response rate has been made possible through the direct administration of questionnaires in the lecture rooms during class hours by the researcher himself. The response rate far exceeds the 70% minimum required for a valid sample size in social science studies (Bryman, 2016).

6.2.2 Demographic Profile

The vast majority (60.5%) of respondents were female, reflecting the trend of higher numbers of females enrolling for social work education. The average age of most students was 21 to 23 years, representing the emerging adulthood life stage. There was an even distribution of students from all three levels of study. Most were single (88.2%) and unemployed (79.0%), with the majority having their tuition costs financed by their parents or guardians. Informal employment formed the majority (58.8%) of the occupations for parents and almost two-thirds (66.4%) of students failed to disclose their family's incomes.

6.2.3 Effect of Family Income on Mental Health

It was observed that family income predicted mental health amongst BSW students in a statistically significant way ($\beta=.340$, $p<.001$). Section A had an overall composite mean score of M=3.24

(moderate agreement). Tuition related financial pressure emerged as the main stressor (A1: M=3.51, 60.5%) and therefore proves that financial stress due to fee payments is the key way in which income impacts mental well-being. Academic focus and performance were affected by financial problems (A2: M=3.44, 58.0%) and financial instability created worries about academics (A4: M=3.31, 56.4%). Availability of mental health services was less associated with income (A3: M=2.82, 38.6%). This could be because of lack of awareness regarding service availability.

6.2.4 Effect of Parental Education Level on Mental Health

Parental education level was the best predictor of mental health in the multiple regression analysis (β=.371, $p<.001$). The overall composite mean of Section B was M=2.83 (moderate agreement). The bimodal distribution of parental education levels was indicated in the Section B data (59.7% tertiary qualification amongst parents). However, despite the moderate level of agreement in general, the most common one was that of emotional strain because of being the first generation university student (B2: M=2.98, 44.5%), followed by lack of academic guidance (B1: M=2.81, 41.1%) and social isolation (B3: M=2.87, 39.5%). The three psychosocial constructs relating to parental education namely; imposter syndrome, first-generation status, and social isolation, can explain variance in mental health in addition to income.

6.2.5 Influence of Parental Occupation on Mental Health

Occupation of parents emerged as the second most significant predictor of mental well-being of students (β=.357, $p<.001$). The average level of agreement related to the construct was at the moderate level with M=3.06. Unpredictable income because of informal parental occupations was the most prevalent mechanism of such influence (C1: M=3.25, 49.6%). Furthermore, difficulties associated with tuition payment due to informal job, stigma associated with informal occupation, and anxiety/confidence issues (C4: M=2.89, 42.0%) were mentioned as additional psychosocial mechanisms of parental occupation effects on their children. Almost 58.8% of parents worked informally, suggesting widespread income unpredictability problem.

6.2.6 Coping Strategies

The students of BSW program in UCU utilized mostly adaptive coping strategies where the composite mean of the Coping Score was M=3.70 (agree). The most common coping strategies among students are religion/spirituality (D3: M=3.93, 68.1% agreed) and emotional support

seeking (D2: M=3.76, 71.4%). This pattern can be explained by Uganda's collectivist society based on faith. In addition to that, active coping (D1: M=3.71, 68.0%) and positive reframing (D4: M=3.69, 63.0%) were also highly popular strategies. However, behavioral disengagement (D5: M=3.40, 50.4%), a maladaptive coping strategy, was also supported by half of the respondents, which shows that BSW students tend to change from adaptive coping to maladaptive coping according to the intensity of stress.

6.2.7 Regression Analysis Summary

According to multiple linear regression analysis, all three variables of SES significantly predict mental health ($p<.001$). Standardized Beta values for each variable are $\beta=.371$ (parental education), $\beta=.357$ (parental occupation), and $\beta=.340$ (family income). The very similar values of Beta coefficients prove that all three factors of SES have equal impact on mental health, which is in line with Bronfenbrenner's (1979) Ecological Systems Theory, which states that human wellbeing is influenced by several interconnected environmental systems operating simultaneously.

6.3 Conclusion

6.3.1 Conclusion for Family Income

The mental well-being of the BSW students at UCU Mukono campus is significantly and meaningfully influenced by the family's income in a negative way. Financial distress related to tuition fees is the major mental stressor associated with income. Given that the students depend significantly on their parents' financial aid, coupled with a high number of parents who are involved in informal employment, it is safe to say that the students are likely to be vulnerable to any financial problems that may arise in the future.

6.3.2 Conclusion for Parental Education Level

Parental education level has been found to be the best determinant of the mental well-being of students in the study. In general, the sample of students has diverse parental education levels, but about 40.3% have low parental education levels that subject them to various psychosocial stressors such as first-generation pressure, lack of academic guidance, and social isolation.

6.3.3 Conclusion on Parental Occupation

The occupation of the parents has an immense influence on the psychological well-being of the student. This effect is evident in terms of the material factors (unpredictable income due to informal occupation) and psychosocial factors (stigma, low self-confidence, and anxiety). Due to the overwhelming number of parents working in informal occupations, unpredictable income becomes a common problem that must be addressed by the institutional policies of UCU.

6.3.4 Conclusion on Coping Strategies

The students pursuing their BSW education at UCU effectively use adaptive coping strategies based on faith, community, and agency. These adaptive coping capabilities are the strengths of the students which must be supported by any institutional intervention rather than replaced by them. The strong support for behavioural disengagement indicates that adaptive coping resources get overwhelmed by structural stressors from time to time.

6.3.5 Conclusion in Relation to the Purpose of the Study

The purpose of this study was to examine the effect of socioeconomic status on mental health of Bachelor of Social Work students at Uganda Christian University Mukono Campus during the Easter Semester 2026. The conclusions drawn in this chapter confirm that this purpose has been fully achieved. The study established through statistical analysis that socioeconomic status which researcher measured by testing family income and parental education level and parental occupation status functions as a complex mental health predictor for BSW students who study at UCU. The findings solved every single particular objective which researcher had defined. The study proved that tuition-related financial stress constitutes the main influence through which family income affects mental health according to the findings which state that income affects wellbeing at the rate of .340 (β) with a statistical significance level below 001 ($p<.001$). The second objective which investigated how parental education level affects mental health produced the strongest results of the entire study ($\beta=.371$, $p<.001$) through psychosocial pathways which included first-generation pressure and academic isolation and absence of home-based guidance as the main channels which created impact. The third objective which studied parental occupation effects discovered that both income unpredictability and occupational stigma created dual effects which researcher measured

at (β=.357, p<.001). The fourth objective identified student coping strategies which showed that students mainly used adaptive approaches and faith-based methods and community-based solutions while their extreme stress situations showed a tendency towards behavioral disengagement.The study achieved its objective through research findings which provide evidence-based insights that relate to the SES-mental health connection within Ugandan university environments. The research findings not only address the research questions but also advance understanding of student mental health issues in sub-Saharan African higher education systems, while Section 6.4 provides specific research recommendations based on empirical evidence.

6.3.6 Overall Conclusion

Socioeconomic status, using the constructs of family income, parents' education, and parents' occupation, is found to be a statistically significant predictor of mental wellbeing among the BSW students at UCU, Mukono Campus, Easter Semester 2026. All three variables have similar influences on mental wellbeing, implying that the issues related to mental wellbeing cannot be managed by addressing just one of the factors alone. It is recommended that policies developed in institutions take into account all three factors of socioeconomic well-being as well as the adaptive capabilities of the students.

6.4 Recommendations

6.4.1 Recommendations to UCU Administration

The administration of UCU should consider expanding their financial aid programs through offering emergency financial aid, food assistance, and scholarships to students coming from an informal sector and agricultural background. This should take note of the finding that 84% of the sampled respondents are dependent on their parents financially for their tuition costs, and tuition fees are the greatest source of mental distress among the respondents.

Firstly, the UCU Counselling Centre needs to improve its resources and become more visible among the students. The introduction of annual preventative programs aimed at promoting students' mental health can help in addressing mental health issues that often arise in times of crisis, while being able to solve those problems before they arise is an even better solution. The

peer mentorship program for students who are the first generation at the university and whose background resembles that of their upper-year peers will be beneficial for such students.

6.4.2 Recommendations for the Department of Social Work

The Social Work Department should integrate special courses concerning coping with stress and learning how to overcome academic and psychological challenges in the curriculum for Year One to assist students in the crucial first-year period. All academic advisors should learn to spot potential problems regarding money and mental health and have easy access to counseling services that could help solve those problems.

With respect to the fact that students enrolled in the BSW programme are both being taught about the phenomenon of structural inequality and are experiencing it firsthand, the curriculum should explicitly acknowledge and process the socioeconomic experiences of the students as a critical praxis where one's personal experiences are processed into professional knowledge.

6.4.3 Policy Recommendations

The Ministry of Education and Sports, as well as UCU as an institution, should push for and adopt policies to extend the coverage of the HESFB loan scheme to include a larger number of potential candidates, especially those whose parents are engaged in informal or agricultural labor and hence ineligible for such benefits. Parental education programs and vocational training programs that aim to enhance the educational background of the parents and occupational standing will positively influence the psychological well-being of the future university student groups because parental educational attainment was found to be the best predictor of mental well-being in this study.

6.4.4 Recommendation for Further Future Research

Qualitative research designs, which incorporate techniques such as in-depth interviewing and focus group discussions, should be employed alongside quantitatively oriented methods in order to obtain a more holistic perspective of the psychological dynamics behind mental problems experienced by students in relation to SES factors. Longitudinal studies involving tracking of students through years one to graduation are more likely to provide insights into causality in the development of mental problems among students in relation to SES and intervention strategies that are effective at different stages of academic life. Mental health problem measurement tools like the GHQ-12 and PHQ-9 could enhance clinical accuracy and comparability of future research

findings in this area. Future research efforts should also focus on gender-related issues regarding the connection between SES and mental health in light of the predominance of females in social work programmes.

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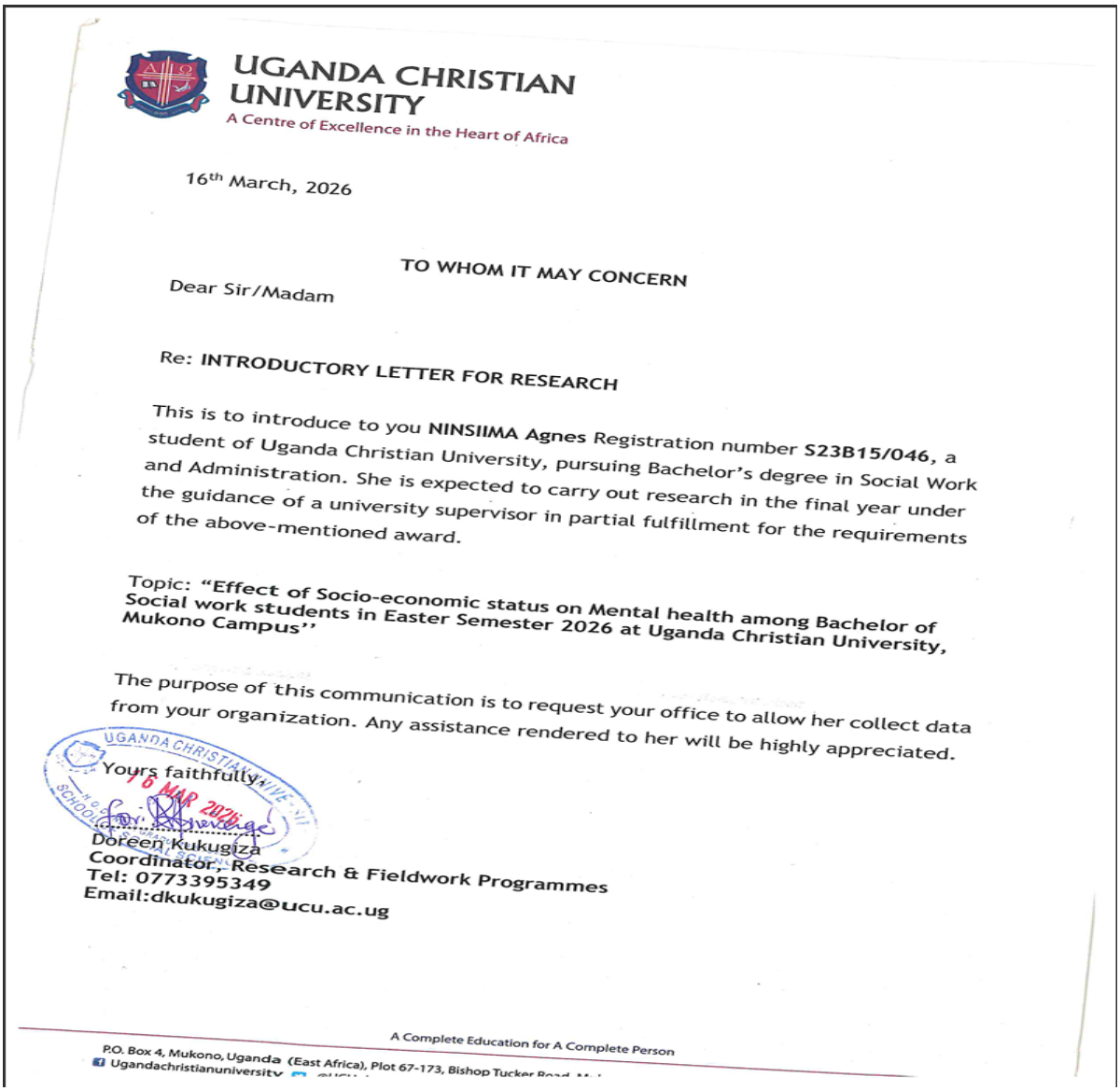
APPENDICES

picture 1: Attached approval letter for research



UGANDA CHRISTIAN UNIVERSITY
A Centre of Excellence in the Heart of Africa

16th March, 2026

TO WHOM IT MAY CONCERN

Dear Sir/Madam

Re: INTRODUCTORY LETTER FOR RESEARCH

This is to introduce to you **NINSIIMA Agnes** Registration number **S23B15/046**, a student of Uganda Christian University, pursuing Bachelor's degree in Social Work and Administration. She is expected to carry out research in the final year under the guidance of a university supervisor in partial fulfillment for the requirements of the above-mentioned award.

Topic: **"Effect of Socio-economic status on Mental health among Bachelor of Social work students in Easter Semester 2026 at Uganda Christian University, Mukono Campus''**

The purpose of this communication is to request your office to allow her collect data from your organization. Any assistance rendered to her will be highly appreciated.

Yours faithfully,

16 MAR 2026

Doreen Kukugiza
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