Psychological Implications of Precarity among University Students in India: A Quantitative Inquiry

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Abstract

Precarity among university students represents a structurally produced condition of instability that shapes academic engagement, financial security, and psychological well-being. This quantitative study examines how financial and academic experiences influence well-being and perceived support among 209 undergraduate and postgraduate students in India. Using a cross-sectional survey design, the study employed descriptive statistics and multiple regression analysis to assess relationships between key variables. Results indicate that academic experiences emerged as a significant positive predictor of well-being and support ($p<.001$), while financial experiences did not demonstrate a statistically significant direct effect. Qualitative responses, however, reveal that financial precarity operates subtly—constraining career choices, intensifying academic stress, and shaping students' emotional experiences. The findings suggest that well-being is determined by the interplay of academic demands, structural constraints, and institutional responses, rather than isolated events. Addressing student precarity requires moving beyond individualised resilience frameworks toward structural reforms that integrate well-being into academic environments, recognise the diverse realities of student populations, and embed support systems within institutional practice rather than leaving students to navigate instability alone.

Introduction

Precarity, defined as a "politically induced condition in which certain populations suffer from failing social and economic networks of support and become differentially exposed to injury, violence and death" (Butler, 2009, p. 25), has emerged as a defining feature of contemporary life for university students worldwide. While originally conceptualised in relation to insecure labour conditions, precarity extends beyond the workplace to encompass a "generalized state of the world today that pervades education, housing, social relationships, and future aspirations" (Millar, 2017). Among university students, two intersecting forms of precarity have become majorly salient—academic precarity, marked by the erosion of stable pathways through higher education, and financial precarity, marked by inadequate and unpredictable economic resources to sustain study and living expenses.

Academic precarity manifests through the increasing contractualisation of faculty positions, creating precarious classrooms where contingent instructors—guest faculty, ad-hoc

teachers, and part-time lecturers—face "micro acts of humiliation," pay disparity, and institutional invisibility (Samuel & Patra, 2023, p. 159). This precarity cascades downward, as students taught by contingent faculty experience disrupted learning environments, reduced access to mentorship, and normalised institutional insecurity (Ghosh, 2026). Simultaneously, financial precarity affects students directly through precarious employment—work characterised by hazardous conditions, inadequate remuneration, job insecurity, inflexible scheduling, and low workplace support (Creed et al., 2026). The COVID-19 pandemic has also starkly exposed and exacerbated these vulnerabilities, and has transformed previously stable arrangements into states of acute uncertainty (Kapilashrami & John, 2023; Taylor, 2022).

Critically, these dimensions of precarity do not operate in isolation but produce what is described as, "distinct yet interrelated and interlocking oppressive states of insecurity, disempowerment, dispossession, exclusion, and disposability" (Kapilashrami & John, 2023, p. 5). The psychological implications—diminished wellbeing, career agency, study engagement, and elevated need for recovery from work—demand urgent attention (Creed et al., 2026; Taylor, 2022). The persistence of these outcomes suggests that precarity is not merely an external condition, but one that permeates students' sense of self, well-being, and capacity to cope with academic and social demands. Despite this, there remains relatively little sustained attention to student mental health in relation to the structural conditions that produce it. Rather than being treated as an individual issue, these experiences point to the need for a more comprehensive analysis of how precarity operates across multiple dimensions of student life (Blustein et al., 2024).

Within this understanding, this paper, then, examines how intersecting forms of precarity shape university students' psychological functioning in India, arguing that institutions cannot simply cultivate student resilience while perpetuating the structural conditions that create precarity in the first place. By approaching precarity as a multidimensional and interconnected condition, the research aims to move beyond fragmented, individualistic understandings of student stress and instead situate well-being within broader structural dynamics.

Literature Review

Taylor (2022) examined how Canadian undergraduate working students experience precariousness before and during the COVID-19 pandemic, aiming to understand how universities contribute to student precarity. Using longitudinal qualitative methods including focus groups, life maps, and audio diaries with 57 students, Taylor found that financially secure students experienced newly generalised precarity during the pandemic, while financially

insecure students had long endured embodied precariousness characterised by arrhythmia—discordant rhythms of school, work, and care responsibilities. The study revealed that universities perpetuate a "crisis of care" through competitive individualism and lack of accommodation for diverse student needs. Limitations include a small sample of financially insecure students (n=5) and findings specific to the Canadian context, limiting generalisability to other national higher education systems with different student finance regimes.

Ghosh (2026) investigated how policy pressure, emotional labour, and classroom climate interact in communication instructors' teaching practices across India and the United States. Using a comparative mixed-methods design with surveys and in-depth interviews of nearly 500 instructors, Ghosh found that emotional labour—constant self-monitoring of tone, vocabulary, and examples—has become a defining feature of contemporary teaching. Instructors across both contexts reported curricular depoliticisation, with Indian faculty relocating caste-related discussions outside official classrooms and US faculty reframing controversial topics as media analysis. Limitations include reliance on self-reported data, potential social desirability bias given the politically sensitive nature of topics discussed, and the working paper status, that is not peer-reviewed, which requires cautious interpretation of findings.

Creed et al. (2026) aimed to identify distinct subgroups of working tertiary students based on precarious employment characteristics and examine differences in study engagement, career development, and mental health. Using latent profile analysis with 415 Australian university students, they identified five profiles: high precariousness (7.3%), inflexible with poor conditions (25.0%), average (27.4%), flexible (14.3%), and low precariousness (26.0%). The high precariousness group reported significantly lower study engagement, career agency, wellbeing, and subjective social status, and higher need for recovery from work compared to the low precariousness group. Limitations include cross-sectional design preventing causal inferences, a predominantly female sample (73%), and findings specific to the Australian context where student employment is normative, limiting generalisability to countries with different labour market regulations.

Research Gaps

Existing research on precarity among university students remains conceptually and methodologically limited. Many studies equate precarity with economic insecurity or job instability, without situating it within a broader higher education framework. The dominance of cross-sectional designs restricts understanding of its long-term psychological implications. Moreover, insufficient attention is paid to intersectional differences such as caste, class, gender,

first-generation status, and minority identity, which shape how precarity is experienced. Institutional factors—such as gig-based teaching, unstable research funding, and performance-driven evaluation systems—are rarely examined in relation to student mental health. Finally, the scarcity of qualitative and mixed-method approaches limits insight into how students interpret and internalize precarity, resulting in an under-theorized and decontextualized account of its psychological consequences within the Indian university context.

Methodology

This study employed a quantitative research design to examine the psychological implications of precarity among university students in India. A quantitative approach was considered appropriate as it enables the systematic measurement and statistical analysis of relationships between key variables, including financial experiences, academic pressures, and perceived well-being and support. The research followed a cross-sectional survey design, wherein data were collected at a single point in time. This approach was selected to capture the immediate and contemporary experiences of students navigating financial uncertainty, academic demands, and mental well-being within higher education contexts.

The target population for the study comprised undergraduate and postgraduate students currently enrolled in universities across India. A total of 209 participants completed the survey. Participants were recruited using a non-probability convenience sampling method, as the questionnaire was distributed online and participation was voluntary. Eligibility criteria required participants to be currently university enrolled students between the ages of 18 and 27 years who provided informed consent. Individuals who were not enrolled in a university, below the age of 18, or who did not consent to participate were excluded from the study.

Data were collected through a structured online questionnaire administered via Google Forms, which was chosen for its accessibility and efficiency in reaching a diverse student population. The survey consisted of both closed-ended and one open-ended question, allowing for primarily quantitative analysis while also capturing limited qualitative insights into student experiences. The questionnaire was organized into three key domains: financial experiences, academic experiences, and well-being and support.

Variables

Financial experiences were measured through items assessing economic stress, affordability of education, and financial uncertainty. Academic experiences included items on academic pressure, workload, deadlines, and other study-related stress. Well-being and support were assessed through items based on emotional and psychological well-being, as well as perceived support from peers, faculty, and institutional structures.

All items were recorded using a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree). To ensure consistency in analysis, responses were standardized to a 3-point scale, allowing comparability across domains and simplifying statistical interpretation. Composite scores were computed for each variable by aggregating responses across relevant items. For academic experiences and well-being/support, higher scores reflected more positive experiences, whereas for financial experiences, higher scores indicated greater financial strain and uncertainty.

The study examined financial experiences and academic experiences as independent variables, and well-being and perceived support as the dependent variable. No demographic controls, e.g., age, gender, UG/PG status, were included, as the primary focus was on the relative contribution of academic and financial domains. Data analysis was conducted using both descriptive and inferential statistical techniques. Descriptive statistics, including mean, median, mode, standard deviation, variance, and range, were used to summarize the distribution of each variable. In addition, multiple regression analysis was performed to assess the predictive relationship between the independent variables and the dependent variable, enabling an evaluation of the relative contribution of financial and academic factors to student well-being.

Ethical considerations were carefully addressed throughout the research process. Informed consent was obtained from all participants prior to data collection, and participation was entirely voluntary. Respondents were informed of their right to withdraw from the study at any stage without any consequences. To ensure confidentiality and protect participant privacy, all responses were collected anonymously, and no personally identifiable information was recorded. Participants were also provided with contact information for the research team in case of any questions or concerns regarding the study.

Results

Table 1

Descriptive Statistics

Descriptives	Financial Experiences	Academic Experiences	Well-being and Support
N	209	209	209
Mean	10.2	17.8	28.0
Median	11	19	30

Mode	12.0	21.0	33.0
Standard deviation	1.98	3.33	5.31
Variance	3.93	11.1	28.2
Minimum	4	7	11
Maximum	12	21	33

Table 1 presents descriptive statistics for 209 participants, showing that Well-being and Support yielded the highest scores (M = 28.0, SD = 5.31) and the greatest variability, while Financial Experiences reflected the lowest and most clustered scores (M = 10.2, SD = 1.98). In all three domains, the median and mode consistently exceed the mean, indicating a negative skew where a majority of respondents reported higher-than-average experiences. The data is complete with zero missing values, providing a robust overview of academic (M = 17.8), financial, and well-being dimensions within this sample.

Table 2

Model Coefficients: Well-being and Support

Predictor	Estimate	SE	t	p
Intercept	5.2320	0.4743	11.032***	<.001
Academic Experiences	0.3658	0.0637	5.746***	<.001
Financial Experiences	-0.0135	0.0581	-0.232	0.817

Note. ***$p < 0.001$

Table 2 presents the results of the multiple regression analysis examining the effects of academic and financial experiences on well-being and perceived support. Academic experiences emerged as a significant positive predictor (β = 0.3658, $p < .001$), indicating that more positive academic experiences are associated with higher well-being and support. In contrast, financial experiences did not significantly predict the outcome (β = -0.0135, p = .817). The overall model highlights the stronger role of academic factors relative to financial factors in explaining variations in student well-being within this sample.

Discussion

Academic Experiences and Precarity

The present study highlights academic experiences as the most significant predictor of student psychological well-being ($p < .001$), demonstrating that academic stress is a primary driver of mental health challenges among university-going students. Goswami and Singh (2025) define academic stress as "psychological distress connected to academic difficulties or the mere perception of potential academic failure" (p. 3), a phenomenon that has intensified as educational environments have become more competitive and performance-oriented. This stress is not a benign rite of passage but a major impactful experience that can undermine the mental health and well-being of adolescents. One participant describes, *"I wake up tired, thinking about deadlines, money and whether I'm doing enough. When I study, my mind is elsewhere."*

Taylor's (2021) work contextualizes this within broader student precarity, identifying how students experience "arrhythmia"—discordant rhythms of school, work, and life where boundaries dissolve and exhaustion sets in. These students worked not only to cover basic necessities and minimize debt but also to enhance their academic focus and invest in future opportunities, often viewing employment as an inseparable part of their student identity. Another participation's observation—*"No one really teaches you how difficult it really is, how much stuff you're just expected to know"*—speaks to the systemic failure in preparing students for academic demands. This lack of preparedness is a known contributor to academic anxiety and burnout. The feeling of being overwhelmed is a common thread, as another student notes, *"the pressure to constantly perform can sometimes feel overwhelming."* These qualitative responses align with research identifying poor time management, low self-efficacy, fear of failure, and lack of interest or motivation in studies as personal factors that further increase academic stress (Goswami & Singh, 2025, p. 4).

The pace of academic life while working creates unsustainable stress. Students report feeling overwhelmed by deadlines, unable to focus, and struggling to "hold myself together" while juggling multiple responsibilities. Summer et al. (2025, p. 1141) confirms that working students face a "horrible position" of choosing between academic success and basic financial survival. The cost is severe and comes in the shape of deteriorating sleep, mental health, eating habits, and social connections (Taylor, 2022). However, institutions remain oriented toward the mythical "traditional student"—unencumbered by employment—which renders working students' burdens largely invisible (Bahrainwala, 2020, p. 253). As one participant from the present study noted, *"Financial pressure is also making me feel stuck about my career choice... I am scared to take up any career path... Basically lack of options and security."* This precarity transforms education into a survival struggle where students cannot plan for the future.

Financial Experiences and Precarity

Although the statistical results of the present study did not identify financial experiences as a significant predictor of well-being and perceived support (p = .817), this does not necessarily imply that financial concerns are absent from students' lives. Rather, it may indicate that financial stress interacts with other aspects of student life in complex ways that are not always directly captured through quantitative measures (Albayrak-Aydemir & Gleibs, 2022). Many students learn to normalize financial pressure as part of their educational journey, particularly in contexts where higher education is increasingly associated with rising costs and uncertain employment outcomes.

The qualitative responses collected in this study suggest that financial stress operates more subtly, shaping students' emotional states, career decisions, and long-term planning. For instance, one participant noted feeling *"stuck about my career choice"* because of financial limitations, reflecting broader findings that ambiguity about future prospects is a major source of anxiety (Antonio et al., 2025). Such statements highlight how economic uncertainty can restrict students' perceived opportunities, forcing them to prioritize stability over personal interest or passion, consistent with research on precarity as a psychosocial condition (Blustein et al., 2024).

This divergence between quantitative and qualitative findings highlights the complexity of financial precarity. While statistical models did not identify financial experiences as a direct predictor of well-being, qualitative responses suggest that financial stress operates indirectly, often mediated through academic demands and cultural expectations. This pattern is consistent with research showing that precarity functions as a multidimensional psychosocial condition rather than a single measurable variable (Blustein et al., 2024; Antonio et al., 2025). Thus, quantitative measures may understate the subtle but significant ways financial insecurity shapes students' emotional states and career trajectories.

Financial precarity can also influence academic engagement. Students who are worried about tuition, family expectations, or future job prospects may find it difficult to fully focus on their studies. Even when financial strain is not the dominant factor affecting well-being, it can amplify other stressors such as academic pressure or time constraints (Abdullah et al., 2024). For example, students who need to work part-time to support their education may experience fatigue, reduced study time, and increased emotional exhaustion. In such situations, financial and academic stress become intertwined rather than independent factors.

Furthermore, cultural and social expectations may play a role in how students perceive financial pressure. In many families, pursuing higher education is seen as a major investment

that carries expectations of upward mobility. This can create an additional layer of responsibility for students, who may feel compelled to succeed academically in order to justify the financial sacrifices made by their families (Abdullah et al., 2024). As a result, financial stress may indirectly intensify academic stress, reinforcing the findings that academic experiences appear as the most immediate predictor of well-being.

Well-being, Support Systems, and Institutional Responsibility

Another important dimension emerging from the findings is the role of support systems in shaping student well-being. The relatively high mean score for the well-being and support variable suggests that many students perceive some level of support from peers, faculty members, or institutional structures. However, qualitative responses reveal that this support is not always consistent or sufficient to address the challenges students face.

Peer relationships often function as the most accessible form of support for students dealing with stress (Swenson et al., 2008). Conversations with friends, shared academic struggles, and informal emotional support can provide a sense of belonging that buffers against feelings of isolation, consistent with research emphasizing the importance of collective care practices in higher education (Abdullah et al., 2024). At the same time, reliance solely on peer networks may be insufficient when students are dealing with serious mental health concerns or structural barriers.

Institutional support therefore becomes crucial. Universities play a significant role in shaping the environment in which students manage academic and financial pressures. Accessible counseling services, flexible academic policies, mentorship programs, and transparent communication about academic expectations can help reduce the intensity of student stress. When institutions recognize the diverse realities of their student populations—including those who work while studying or come from financially constrained backgrounds—they are better able to design policies that promote well-being (Albayrak-Aydemir & Gleibs, 2022).

Overall, the findings of this study highlight the complex interplay between academic demands, financial uncertainty, and student well-being. While academic experiences emerged as the strongest statistical predictor, the qualitative data reveal that financial pressures and institutional structures also contribute to the broader context of student precarity. Addressing student well-being therefore requires a holistic approach that goes beyond individual coping strategies and considers the structural conditions shaping students' educational experiences (Blustein et al., 2024).

Limitations

While this study provides useful insights into the relationship between academic experiences, financial stress, and student well-being, several limitations should be acknowledged. First, the study relies on self-reported survey data, which may be influenced by response bias. Participants may interpret questions differently or may underreport or overreport their experiences due to social desirability or personal perceptions. Second, the study used a cross-sectional research design, meaning that data were collected at a single point in time. As a result, the findings can identify associations between variables but cannot establish clear causal relationships. For example, while academic experiences were found to predict well-being, it is also possible that students with lower well-being perceive their academic environment more negatively. Another limitation concerns the sample composition. Although the sample size (N = 209) is adequate for statistical analysis, the participants may not fully represent the broader population of university students. Differences in institutional context, socio-economic background, or academic disciplines may influence students' experiences in ways not captured within this sample (Sharma & Subramanyam, 2020; Thomas, 2017). For instance, experiences of discrimination, marginalization, and financial precarity vary significantly across social groups and educational contexts, shaping students' psychological well-being in ways that may not be fully reflected in a single sample. Finally, the rescaling of 5-point Likert items to a 3-point scale, while necessary for analytical consistency, may have reduced the variability and nuance in participants' responses. This simplification could limit the sensitivity of the analysis in detecting subtle differences in student experiences. Future research could address these limitations by using longitudinal designs, more diverse samples, and more detailed measurement scales, while also accounting for broader structural and socio-cultural factors that shape student experiences (Sharma & Subramanyam, 2020; Thomas, 2017).

Implications of the Study

This study reframes student well-being as a structural rather than individual problem. The finding that academic experiences significantly predict well-being while financial experiences do not—yet qualitative data reveal financial stress operating subtly through career constraints and amplified academic anxiety—demonstrates that quantitative research alone cannot capture precarity's lived reality in a country like India. The implication for universities is clear, that is, addressing student distress requires systemic change and not simply resilience workshops or career guidance cells. Institutions must recognise that students are not failing to cope; they are responding rationally to unsustainable conditions. Moving forward, Indian higher education must integrate well-being into pedagogical design, create accountable support systems, and

acknowledge precarity as a defining feature of contemporary student life, rather than, just an aberration to be managed through individual effort alone.

Policy Recommendations

First, universities must embed mental health support within academic structures rather than treating it as an external service. Given that academic experiences emerged as the strongest predictor of well-being ($p < .001$), institutions should integrate well-being checkpoints into coursework, train faculty to recognise distress signals, and normalise help-seeking through classroom practices rather than crisis-only counselling models.

Second, institutions should establish flexible academic pathways that accommodate working students. The limited qualitative findings spotlight that financial precarity forces students into unsustainable juggling of work and study. Policies such as recorded lectures, extended deadline policies for employed students, pro-rated fees for reduced course loads, and evening office hours would reduce arrhythmia—the discordant rhythms described by Taylor (2022)—without penalising students for their economic realities.

Third, governments and educational institutions must dismantle the individualised resilience framework that blames students for their distress. The study demonstrates that precarity is structurally produced, rather than what it is conveniently and conventionally understood as a failure of personal coping. Policy reforms should include need-based emergency funds, rent subsidies, expanded mental health budgets, and mandatory institutional reporting on student economic insecurity, thereby shifting responsibility from students to systems.

Conclusion

This study approaches precarity as a lived, embodied condition that shapes the everyday realities of students. The findings indicate that well-being is not determined by any single factor, but rather by the interplay of academic pressures, financial strain, and uncertainty about the future. Taken together, these dimensions reveal precarity as both a structural and personal experience, influencing students' material circumstances as well as their sense of identity and stability within the university. The classroom emerges as a central site where these pressures are most acutely felt. Academic demands are often internalized as measures of personal worth, intensifying stress and emotional strain. Financial challenges, though less visible, continue to restrict choices and fuel anxiety about future trajectories. In combination, these forces underscore the pervasive nature of precarity in student life.

Although peer and faculty support can provide moments of relief, such support is limited in its capacity to address the broader structural conditions that generate insecurity. This

suggests the need to move beyond framing student distress as a failure of individual resilience. Instead, these experiences should be recognized as rational responses to sustained pressure and limited control. Addressing students well-being therefore requires a shift from individual-focused solutions toward structural change. Universities must reconsider the demands they place on students and embed well-being into institutional practices. Acknowledging precarity as a defining feature of student life is essential for creating environments where well-being is actively supported rather than left to individual effort.

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