

## The Role of Financial Resources in Resilience and Positive Personal Qualities of College Students

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### Suggested Citation:

Karairmak, O. and Sivis, R. (2011). The role of financial resources in resilience and positive personal qualities of college students. *Egitim Arastirmalari-Eurasian Journal of Educational Research*, 43, 143-162.

### Abstract

*Problem Statement:* Turkey is a country which has undergone serious economical hardships for a long time. A large number of individuals are affected negatively by economical conditions. Economical difficulties could provoke psychosocial problems. Struggling with financial problems is an additional burden for university students, which may lead to academic, emotional and social difficulties in their lives. On the other hand, resilience is a sign of adjustment to challenging life conditions. It is vital for individuals to be able to adapt to adversity. Adverse life events can be a single life event, such as being exposed to natural disasters, or chronic life conditions, such as living in poverty. Certain positive personality-related variables could help individuals to cope with psychosocial problems. Self worth, positive affect, life satisfaction, optimism and hope were selected as positive personal qualities.

*Purpose of Study:* The present research particularly focused on comparing resilience between two groups of college students with either adequate or limited financial resources. We assumed that the students with adequate financial resources would be more likely to report greater resilience and other positive personal qualities than students with limited financial resources. We also predicted that the educational background of students' parents and students' financial resources would be linked. It can easily be assumed that having adequate financial resources is already an advantage and makes individuals personally stronger. However, providing culture-specific empirical evidence for the assumption is one of the main purposes of the study.

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*Methods:* Participants were 496 Turkish college students (339 females, 157 males) aged 18-26 ( $M= 21.35$ ,  $SD=1.50$ ) with limited and adequate financial resources. Participants were administered a set of measures in order to determine their resilience, self esteem, positive and negative affect, life satisfaction, optimism and hope levels. The instruments were Turkish versions of the Ego-Resiliency Scale, Rosenberg Self Esteem Scale (RSES), the Positive and Negative Affect Schedule (PANAS), the Satisfaction with Life Scale (SWLS), the Life Orientation Test (LOT) and the Dispositional Hope Scale (DHS). A demographic data sheet was also given in order to determine participants' financial status and their parents' educational background.

*Findings and Results:* The parametric results revealed that university students with adequate resources had higher resilience, positive affect and self-esteem scores than those with limited resources. The students with adequate financial resources reported greater life satisfaction and less negative affect. However, there was no group difference in terms of hope and optimism scores. The nonparametric analyses indicated that the educational background of the parents and financial resources of students were found to be significantly related.

*Conclusions:* Students with adequate financial resources had higher resilience, positive affect, life satisfaction and self esteem scores than those with limited financial resources. Parental education is likely to determine the level of financial resources among college students.

*Keywords:* Resilience, financial resources, college students, personality

Since its establishment, Turkey has suffered from many serious economic crises (Kaya, 2008). The fragile structure of the Turkish economy has collapsed many times (1994, 1998-99, & 2000-01) over the last fifteen years, and the government has attempted to stabilize it through economic measures (Demir, 2004). Low emolument, unemployment, inflation and economical inadequacy exceedingly constrain the endurance of individuals at low socioeconomic levels. Individuals constrained by economical difficulties for years could suffer from social, political and psychological problems. How could internal psychological mechanisms be affected by long-term economical difficulties?

An individual's economic condition could be a serious risk factor, causing physical and psychosocial problems. In a pioneering study on resilience (Garnezy, 1993), poverty as a chronic adverse life condition was a risk factor for poor outcomes among adolescents. The relationship between economical well-being and resilience has been examined in previous studies (Beck, Wagener & Grix, 2005; Harvey & Delfabbro, 2004). Stress resulting from economic difficulties negatively influences the interactions within the family (Simpson & Laub, 1998), and children who come from lower-income or economically deprived families are at risk for having cognitive, social and emotional problems (Costello, Compton, Keeler & Angold, 2003; Duncan

& Brooks-Gunn, 1997). Obviously, those children did not choose to be born into economically limited families. Turkey signed the United Nations Millennium Development Goals (United Nations, 2000), and thus struggling against poverty is a legal imperative for Turkey. Those goals were moral requisites agreed upon by world leaders. The present study assumes that the negative consequences of economic difficulties could be observed either within the individual or between the individuals. Economic conditions could be the reason for various problems in different life domains, such as marriage, family type, child-rearing practices, schooling, psychosocial problems, personality and group climate in society and should be improved for social equality.

Developmentally, university students are at the entrance of adult world. They face numerous, multi-dimensional life stresses that require successful adjustment and coping. Achieving academic tasks, having relationship problems, living on a limited budget, being socially accepted and housing are a few of these challenges. These could be accepted as universal. Evident by research, struggling with financial problems is an additional burden for college students, which may lead to academic, emotional and social difficulties in one's life. For instance, experiencing financial problems is a common stressor among Nigerian nursing students (Omigbodun, Onibokun, Yusuf, Odukogbe & Omigbodun, 2004). Another study surveyed a large sample of college students from a medical school, and it was found that 60 percent of the female students and 60 percent of the male students had been seriously affected by financial problems (Hojat, Glaser, Xu, Veloski, & Christian, 1999). The findings also indicated that male students showed greater resilience in the face of stressful events than their female counterparts. A longitudinal study (Lo, 2002) investigating the sources of stress among undergraduate nursing students found finances to be the second main stressor for the nursing students. Additionally, the researchers (Wray & McCall, 2007) discovered that students from low socio-economic backgrounds and those from minority groups suffered from greater economic hardship and were more likely to drop out of college. Hence, university students who suffer financial hardship might be at risk for psychological problems. On the other hand, some personality-related factors could help to cope with the adverse effects of economical inadequacy.

Healthy psychological functioning is remarkable evidence of human capacity in the face of adverse life events. Recently, the concept of resilience has gained increasing attention from mental health professionals, as it is vital for individuals to display good adaptation and effective coping in order to survive in a complex, fast-paced, ever-changing world. Challenging life events disrupt our homeostasis, thus we need resilience to grow and adapt (Flach, 1988). Similarly, Beardslee (1989) defined resilience as the ability to restore equilibrium in the face of stressful life events, and wrote that it is composed of self-confidence, curiosity, self-esteem and self-discipline. Resilience also contributed significantly to decreased levels of psychological distress in healthy university students (Beasley, Thompson & Davidson, 2003). Despite adverse life conditions, the resilient individual is still able to maintain psychological balance and does not suffer from long-term consequences.

Certain personality variables such as self-esteem and self-efficacy (Fonagy, Steele, Steele, Higgitt, & Target, 1994); optimism (Terzi, 2008), hope (Floyd, 1996); and internal locus of control (Parker, Cowen, Work & Wyman, 1990) suggest that moderate risk might be considered as being associated with resilience. In the present study, self-esteem, positive and negative affect, life satisfaction, optimism and hope were selected as positive personal qualities. Positive personality characteristics might influence each other in some way. If a person perceives himself as worthy, he easily engages in constructive thinking; in turn, this leads to certain positive personal qualities – those which help the individual deal with what comes into play. That's why many personality-related variables were included in the present study. The relationships between the positive personal qualities mentioned before and resilience have been proven in previous studies. From those personal qualities, self-esteem is considered an antecedent of resilience (Fergusson & Lynskey, 1996), and sometimes a criterion for defining resilience (Radke-Yarrow & Sherman, 1990). A significant inverse relationship was found between self-esteem and life stress among college students (Abouserie, 1994). Self-esteem was also proven to be a factor influencing dropout rates in college. Individuals with higher self-esteem levels had higher educational resilience and were less likely to withdraw from college in the event of financial problems (Bennett, 2003). The parents' educational background was also found to be an asset in the same study. Low self-esteem is associated with pessimism about the future and doubts about one's own abilities; however, high self-esteem results in optimism and positive feelings (Symister & Friend, 2003). Different psychological theories and models rely on the notion that self-esteem is a persistent strength in human motivation that is generally adaptive and associated with extensive positive outcomes (Pyszczynski, Greenberg, Solomon, Arndt & Schimel, 2004). Trait optimism was found to be positively related to situational optimism (Tusaie & Patterson, 2006), which was linked to resilience by Lazarus's (1996) theory of stress and coping. Accordingly, one could speculate that persons who believe they can cope with problems generate alternative solutions and consequently perceive themselves as less anxious and more competent.

Research focusing specifically on resilience and other personality-related factors in university students is scarce, and therefore the present study might fill the gap in the college counseling literature. To date, there has never been any research dealing with university students' economic wellbeing, resilience and positive personal qualities of self-esteem, positive affect, life-satisfaction, optimism and hope, all in one study. Since a more global, interactive, complex and integrative approach is required in the provision of college counseling services in today's increasingly complex world (Davis & Humphrey; 2000; Pace, Stamler, Yarris & June, 1996), college students' economic, psychological, academic and social wellbeing should be considered simultaneously. Legally, all universities in Turkey are bound up by law (Council of Higher Education, 1981) to provide guidance and counseling services to their students in order to help them resolve their personal and familial issues. Thus, the findings of this study might also provide practical use in the successful provision of guidance and counseling services within higher education institutions in Turkey. In addition, the results regarding education and financial resources could empirically

show the fact that education provides better life conditions. According to a report released by the Turkish Statistical Institute (TSI) in 2005, 20.5 percent of the population lives in poverty; a figure which equates to more than 14 million individuals living below the poverty line in Turkey (TSI, Prime Ministry Republic of Turkey, 2005). The report indicated the inverse relationship between education level and poverty.

The purpose of this study is to investigate the relationships between the financial resources and resilience and the positive personal qualities (self-esteem, positive affect, life satisfaction, optimism and hope). Firstly, our research question asked whether university students differ in terms of resilience, self-esteem, positive affect, life satisfaction, optimism and hope with respect to the adequacy of their financial resources. Our hypotheses state that the students with adequate financial resources are more likely to report greater levels of resilience, self-esteem, positive affect, life satisfaction, optimism and hope than those with limited financial resources. The significance of the present study is that it is one of the pioneers in providing culture-specific evidence for resilience and personal qualities with respect to financial resources. Secondly, we assumed that parental education is a determining factor for family income. Therefore, the educational background of the college students' parents was included in the present study. The expected connection between the financial resources of students and parental education, obviously, was not examined for oppression. On the contrary, improving economic conditions is seen as a restrictive and mandatory task. The aim was to bring out the estimated association between economical conditions and education.

## Method

### *Sampling*

Data were collected from undergraduate students enrolled in the School of Education at a large university in Turkey. A total of 496 participants (339 females, 157 males) completed the big booklet which included all the measures. The age of participants ranged from 18 to 26 ( $M= 21.35$ ,  $SD=1.50$ ). Students were informed about confidentiality and voluntary participation. Participants did not receive any reward for participation. The poverty line, which is the minimum amount of monthly income for a four-member family for expenses such as food, rent, transportation, bills, telecommunication, education, health, or cultural activities, was reported as 1.717 Turkish Lira (Confederation of Turkish Trade Unions, 2005) that is around 1028 Euros for a family. For one person in a four-member family, the poverty line is 257 Euros. Reported financial resources have been categorized into three levels: low, middle, and high. Those students whose families were reported as having an average level of financial resources were not included in the study. Based on these reports, the remaining students were divided into the two groups: with limited and with adequate financial resources. The number of the students with limited financial resources (below 300 YTL) was 204 (137 females; 67 males) whereas the total number of the participants with adequate financial resources (above 500

YTL) was 62 (47 females; 15 males). The exchange rate between Turkish Lira and Euros as of the 31<sup>st</sup> of May, 2005 was 1.67, according to the Central Bank of Republic of Turkey (2005). Therefore, the monthly income of the student group with limited financial resources was around 180 Euros, whereas the monthly income of the participants with adequate financial resources was around 300 Euros.

Twenty six percent ( $n=16$ ) of the participants with adequate financial resources reported themselves as being employed, while only nine percent ( $n=18$ ) of the participants with limited financial resources reported themselves as being employed. Eighty-eight percent of the students with limited financial resources had grants, while the percentage of students with adequate financial resources who had scholarships was seventy-one.

#### *Instruments*

*Demographic Data Sheet:* Demographics such as sex, parents' educational background, parental occupation, monthly financial resources, and place of residence were reported on a separate demographic data sheet.

*Resilience:* The Ego-Resiliency Scale developed by Block and Kremen (1996) was utilized to quantify psychological resilience. The scale consists of 14 items, and it is a Likert type scale of 4 points, ranging from 1 (does not apply at all) to 4 (applies very strongly). The original sample was composed of 95 participants, aged between 18 and 23. The Cronbach alpha value of the scale was .76. The adaptation of the scale into Turkish was carried out by Kararmak (2005). Factor analysis yielded three factors that account for 47.63 percent of the total variance, and a three-factor solution for the scale proved to be a good fit to the data. The concurrent and divergent validity evidence was provided as well. Resilience scores were positively correlated with self-esteem ( $r=.45$ ), positive affect ( $r=.56$ ) and negatively correlated with negative affect ( $r=-.38$ ). A Cronbach alpha value of .80, a good value for a relatively short scale, was found for the total scale.

*Self-Esteem:* Self-esteem is defined in the present study as a sense of self-respect and adequacy (Rosenberg, 1979). It was assessed using the Rosenberg Self Esteem Scale (RSES; Rosenberg, 1989) which measures the general evaluation of one's worthiness as a human being. It is the most widely used measure of self-esteem in social science research (Blascovich & Tomaka, 1991) and it is also considered by most researchers to be a valid measure of self-esteem (Guindon, 2002). The scale is composed of ten items. Participants respond to self-evaluative items on a 4-point scale. Higher scores on the scale indicate greater positive self-worth. This extensively used measure was first adapted into Turkish by Çuhadaroğlu (1986). She provided construct validity evidence for RSES by comparing the scores of clinical (neurotic and psychotic) and normal adolescents. The test-retest reliability coefficient was .71 over a 4-week time period. The Cronbach alpha coefficient was .82 in the present sample.

*Positive and Negative Affect:* The Positive and Negative Affect Schedule (PANAS, Watson, Clark & Tellegen, 1988) is a 20-item scale with two independent subscales: Positive Affect (PA) and Negative Affect (NA). Positive Affect reflects the level of emotional well-being, whereas Negative Affect refers to emotional distress. Each

subscale has ten affective descriptors. Ratings are made on a 5-point Likert scale ranging from 1 (very slightly or not at all) to 5 (extremely). Scores for the PA and NA subscales are calculated by summing up the relevant items. These two factors constitute the affective dimensions of positive and negative emotionality. The reported internal reliability values for the average time reference were .88 (PA) and .87 (NA). A recent study (Ostir, Smith, Smith & Ottenbacher, 2005) proved that PANAS has excellent reliability across the elderly population with inpatients in medical rehabilitation. The scale was adapted into Turkish by Gençöz (2000), and Cronbach alpha levels for PA and NA were .83 and .86, respectively. The reliability of the scale was assessed by Cronbach alpha value and was found to be .75 for the present study.

*Life Satisfaction:* The five-item Satisfaction with Life Scale (SWLS) (e.g., "I am satisfied with my life") originally developed by Diener and his colleagues (Diener, Emmons, Larsen & Griffin, 1985) was used to measure the satisfaction level in a participant's life. SWLS does not measure the satisfaction level of a particular life domain such as work or family. Instead, it addresses general life satisfaction. It is a 5-point scale ranging from 1 (strongly disagree) to 5 (strongly agree). Higher scores on SWLS are associated with higher levels of general life satisfaction. The internal consistency coefficient for the original SWLS was .87, and factor analysis showed that one factor explained 66% of the variance in the original sample. Sümer (1996) carried out the adaptation study of SWLS into Turkish. The Cronbach alpha value was .85 for the current study.

*Optimism:* Optimism is defined as the cognitive disposition leading to favorable outcomes in one's life (Scheier & Carver, 1985). The Life Orientation Test (LOT; Scheier & Carver, 1985); as the instrument most widely used to measure optimism in psychological research, it was used in the current study. It is an eight-item self report measure (along with four filler items) assessing generalized expectancies for positive versus negative outcomes. The items on the scale are general statements indicating cognitions that perceive a positive aspect to life. Cronbach's alpha for the scale was .76, test-retest reliability was .79, and adequate levels of convergent and discriminant validity were reported by the original authors. The LOT was translated into Turkish and it turned out that the Turkish version of LOT is reliable and valid (Aydın & Tezer, 1991). The internal consistency of the scale was assessed by Cronbach alpha (.72) and test-retest reliability with a four week time interval (.77). The Cronbach alpha coefficient was .82 in the present sample.

*Dispositional Hope:* Hope was assessed using the Dispositional Hope Scale (DHS, Snyder, et al., 1991). The DHS is an extensively used trait-based hope scale that measures one's global level of hope. It is a 12-item scale with four filler items. The pioneers (Snyder, 1989; Snyder, et al., 1991, Snyder, 1994) have defined hope as a cognitive construct with two sub-constructs: pathways and agentic thinking. The DHS was adapted into Turkish by Akman and Korkut (1993). Internal reliability of the Turkish version of the scale was reported as .65 (Cronbach Alpha). Test-retest reliability was .66 with a four week interval. The Cronbach alpha coefficient was .82 in the present sample.

### *Procedures*

The researcher visited the classes to collect data and provide information about the purpose of study. The participants were encouraged to contact the researcher with further questions. They completed a self-report paper and pencil questionnaire measuring resilience, optimism, self-esteem, hope and positive and negative affect. The questionnaire took approximately 30 to 40 minutes to complete.

### *Data Analyses*

All statistical procedures were performed using the SPSS 15.0 software package. Statistical significance was evaluated using 2-tailed tests. Parametric and nonparametric analyses were used to test the hypotheses. Firstly, descriptive statistics were applied in regard to resilience, negative affect, positive affect, self esteem, optimism, and hope. A multivariate analysis of variance was run to test the group difference (limited and adequate financial resources) with regard to the main study variables. Secondly, for the categorical variables, a two-way contingency table for chi square analysis was performed to examine the relationship between financial resources and parental education.

## **Results**

### *Parametric Statistics*

A one-way between-group MANOVA was performed to examine differences in resilience and essential personal qualities leading to resilience for students with limited and adequate financial resources. Seven dependent variables were used: resilience, negative affect, positive affect, self-esteem, optimism, hope and life satisfaction. The grouping variable was financial resources: limited and adequate. The summary of descriptive statistics is presented in Table 1.

There was a statistically significant difference between students with limited financial resources and adequate financial resources on the combined dependent variables:  $F(7, 257) = 4.53, p = .000$ ; Wilks' Lambda = .89; partial eta squared = .11. Five of the seven dependent variables reached statistical significance using a Bonforreni adjusted alpha level of .007. As is seen in Table 2, the MANOVA statistics for significant group differences were:  $F(1, 263) = 12.60, p = .000$ ; partial eta squared = .046 for resilience;  $F(1, 263) = 14.46, p = .000$ ; partial eta squared = .052 for negative affect;  $F(1, 263) = 7.32, p = .007$ ; partial eta squared = .027 for positive affect;  $F(1, 263) = 17.89, p = .000$ ; partial eta squared = .064 for self esteem and  $F(1, 263) = 8.51, p = .004$ ; partial eta squared = .031 for life satisfaction.

Table 1

*The Descriptive Results Regarding the Scores of Resilience, Self-Esteem, Negative and Positive Affect, Self-Esteem, Optimism and Hope with Respect to Adequacy of Financial Resource*

	Financial Resources	Mean	Std. Dev.	N
Resilience	limited	37.94	4.81	204
	adequate	40.44	4.84	62
Negative Affect	limited	25.01	4.73	204
	adequate	22.44	4.27	62
Positive Affect	limited	34.66	4.73	204
	adequate	36.58	5.25	62
Self Esteem	limited	35.66	4.73	204
	adequate	38.60	4.83	62
Optimism	limited	27.49	4.98	204
	adequate	28.19	4.93	62
Hope	limited	22.74	2.92	204
	adequate	23.57	2.77	62
Life Satisfaction	limited	14.31	3.83	204
	adequate	15.94	3.84	62

Table 2

*The Results of Multivariate Analysis of Variance Regarding Two Groups of Students with Adequate and Limited Financial Resources*

	df	Mean Square	F	Sig.	PartialEta Squared
Resilience	1	292.68	12.60	.000	.046
Negative Affect	1	310.25	14.46	.000	.052
Positive Affect	1	172.76	7.32	.007	.027
Self Esteem	1	405.68	17.89	.000	.064
Optimism	1	22.95	.92	.336	.004
Hope	1	32.50	3.89	.049	.015
Life Satisfaction	1	125.28	8.51	.004	.031

The results revealed that college students with adequate resources had higher resilience, positive affect and self-esteem scores than those with limited resources. As expected, the students with adequate financial resources reported greater life satisfaction and lower negative affect scores. However, there was no group difference in terms of hope and optimism scores.

#### *Nonparametric statistics*

Since the information on the level of financial help and parental education was categorical, a two-way contingency table of chi square analysis was run to examine the relationship between the financial resources of students and parental education. The assumption of having more than five frequencies in each cell (Green & Salkind, 2004) was not violated. Thus, the sample size was sufficiently large to run the non-parametric test. The two categorical variables were parental education, with three levels (primary/secondary, high school, college), and financial resources with two levels (limited and adequate). The strength of the association between categorical variables was measured by the Pearson Chi Square test. It was hypothesized that the parents of students with limited financial resources are likely to have low levels of education.

Mother's educational background and financial resources of students were found to be significantly related, with a Pearson chi-square score ( $2, N = 251$ ) = 42.75,  $p = .00$ , Cramer's  $V = .413$ . The educational background of the students' mothers have been identified in terms of three levels: primary/secondary, high school, and college. The percentages of the educational levels of the mothers within the group of students who have limited financial resources were 72 %, 20 %, 7% respectively. On the other hand, within the group of students who have adequate financial resources, the percentages were 36%, 26%, and 39% respectively. Thirteen students who did not report their mothers' educational background and 2 students who reported their mother's educational background as "graduate," too vague to categorize, were not taken into account in crosstabulation.

Follow-up pairwise comparisons were conducted to detect any difference among the proportions. Table 4 shows the results of pairwise comparisons. The significance level was reduced using the Holm's sequential Bonferroni to control Type 1 error. The first follow-up analysis revealed a significant difference between the students with limited financial resources and those with adequate financial resources regarding the mother's educational background (*primary/secondary school vs. high school*), Pearson chi-square ( $1, n = 214$ ) = 6.511,  $p = .011$ , Cramer's  $V = .174$ . The number of mothers who have a primary/secondary school degree among the students who have limited financial resources was 137. In addition, the corresponding frequency was 22 within the number of students who have adequate financial resources. Table 3 shows the percentages of parental educational background with respect to the financial resources of their descendants.

The second follow-up analysis indicated a significant difference between the students with limited financial resources and those with adequate financial resources regarding the mother's educational background (*primary/secondary school vs. college*), Pearson chi-square ( $1, n = 196$ ) = 43.51,  $p = .000$ , Cramer's  $V = .471$  (see Table 4). The percentage of mothers with a primary/secondary school degree within the number of students who have limited financial resources was 91%, which is notably more than the percentage (48%) of students who have adequate financial resources. The percentage of mothers with a college degree among the students who have limited financial resources was 9%, which is significantly less than the percentage (52%) within the students who have adequate financial resources.

Table 3

*The Percentages of Parental Education Background with Respect To Financial Resources*

Financial resources of students	Mothers' education			Fathers' education		
	Primary/Secondary	High School	College	Primary/Secondary	High School	College
Limited Financial Resources	137 54.6%	39 15.5%	13 5.18%	102 39.7%	56 21.8%	38 14.8%
Adequate Financial Resources	22 8.7 %	16 6.3%	24 9.5%	17 6.6%	13 5.1%	31 12.1%

The third pairwise follow-up test was conducted to detect any significant difference between the students with limited financial resources and the students with adequate financial resources regarding the mother's educational background (*high school vs. college*), Pearson chi-square (1,  $n = 92$ ) = 11.51,  $p = .001$ , Cramer's  $V = .354$  (see Table 4). The results showed that 75% of the mothers of the students with limited financial resources held a high school degree, whereas 40% of the mothers of the students with adequate financial resources had a college degree. Within the students who have adequate financial resources, the percentage of the students' mothers with a college degree was 60%. This percentage is significantly higher than the corresponding percentage (25%) among the students who have limited financial resources.

Table 4

*The Results of the Pairwise Comparisons for the Educational Level of the Students' Mothers*

Comparison of education levels	Pearson Chi Square	$P$ value	Cramer's $V$
Primary/Secondary vs. High School	6.511*	.011(.017)	.174
Primary/secondary school vs. College	43.51*	.000 (.025)	.471
High School vs. College	11.51*	.001 (.05)	.354

\* $p$  value < alpha

The association between father's educational background and financial resources was tested in a similar way. The results indicated that the father's educational background and financial resources were also significantly related; Pearson chi-square (2,  $n = 257$ ) = 23.90;  $p = .00$ , Cramer's  $V = .305$ . The educational background of the students' fathers have been identified in terms of three levels: primary/secondary, high school, and college. The percentages of educational levels of the fathers among the students who have limited financial resources were 52%, 29%, and 19% respectively. On the other hand, within the group of students who have adequate financial resources, the percentages were 28%, 21%, and 51% respectively.

Follow-up analyses were conducted to detect the difference between the percentages (see Table 5). First, the difference between the two groups of students (with adequate and limited financial resources) with respect to their fathers' educational background (*primary/secondary school vs. high school*) was tested, Pearson chi-square (1,  $n = 188$ ) = .676,  $p = .411$ , Cramer's V = .060. There was no significant group difference. Subsequently, the difference between the two groups of students regarding the educational background of the students' fathers was examined, (*primary/secondary school vs. college*), Pearson chi-square (1,  $n = 188$ ) = 21.56,  $p = .000$ , Cramer's V = .339.

Table 5

*The Results of the Pairwise Comparisons for the Educational Level of the Students' Fathers*

Comparison of education levels	Pearson Chi Square	P value	Cramer's V
Primary/Secondary vs. High School	.676*	.411(.017)	.060
Primary/Secondary School vs. College	21.56*	.000 (.025)	.339
High School vs. College	10.81*	.001 (.05)	.280

\* $p$  value < alpha

Within the students who have limited financial resources, the number of fathers with a primary/secondary school degree was 102 (73%) whereas the percentage of the fathers with a college degree was notably lower (27%). The percentage of the fathers with a primary/secondary school degree among the group of students who have adequate financial resources was 35%, which is significantly less than the corresponding percentage (73%) within the students who have limited financial resources. As expected, the percentage of the fathers with a college degree within the students who have adequate financial resources was 67%, which is significantly higher than the corresponding percentage within the students who have limited financial resources (27%).

Finally, the pairwise follow-up test was run to examine the difference between the students with limited and adequate financial resources, regarding their fathers' educational background (*high school vs. college*), Pearson chi-square (1,  $n = 138$ ) = 10.81,  $p = .001$ , Cramer's V = .280 (see Table 5).

The percentage of fathers with a high school degree within the students who have limited financial resources (60%) was significantly higher than the corresponding percentage within the group with adequate financial resources (30%). Within the students who have limited financial resources, 40% of the fathers held a college degree, which is considerably lower than the corresponding percentage within the students who have adequate financial resources.

To sum up, the non-parametric results suggest that parental education and financial resources are related. Parental education is likely to determine the level of financial resources among college students. If parents are well-educated, their offspring are likely to have adequate financial resources when they attend college.

### Discussion

The purpose of the present study was to compare college students' resilience levels and other positive personal qualities with respect to their financial resources being adequate or limited. Similar to a previous study (Bennett, 2003), findings of this study showed that students with adequate financial resources were more resilient than their counterparts with limited financial resources. Previous research pointed out that having poor financial resources was a main life stressor for college students (Hojat, et al., 1999; Lo, 2002; Simpson & Laub, 1998) which also constituted a high risk for poor mental health and wellbeing (Costello, et al., 2003; Duncan & Brooks-Gunn, 1997; Garnezy, 1993). Likewise, college students in this study with adequate financial resources were more satisfied with their lives. Additionally, they seemed to experience more positive emotions and less negative emotions than those with limited financial resources. They are more likely to have higher self esteem than those with limited financial resources. On the other hand, there was no group difference in terms of hope and optimism scores. The significant results regarding the relationship between adequate financial resources, resilience and positive personal qualities might be attributed to the certain power that money has (in providing better life standards, resolving financial problems, and adding to one's social status) in life. Similarly, previous research also revealed significant relationships between self esteem, resilience and positive affect (Fergusson & Lynskey, 1996; Radke-Yarrow & Sherman, 1990; Symister & Friend, 2003). Expectedly, someone with adequate financial resources has better chances of enjoying higher levels of comfort, convenience and less stress, which might lead to greater life satisfaction, positive affect and self esteem.

The educational background of the participants' parents was also taken into account. In line with previous research (Wray & McCall, 2007), results revealed a positive relationship between parents' educational backgrounds and college students' financial resources. In this study, both a mother's and father's education seem to predict a college student's financial status in this respect. This might be attributed to the fact that education provides for better employment opportunities, including a better salary. Therefore, students with parents who had higher educational levels seemed to have more adequate financial resources than those with parents who were less educated. These results suggested that since higher education levels of parents lead to better life conditions, educational opportunities for young generations should be given great priority and importance by policy makers. According to the Millenium Development Goals (United Nations, 2000), Turkey has agreed to improve the quality of education for each individual. Poverty may be a reason that people drop out from school. Improving life conditions, resulting in physically and psychologically healthy individuals, seems to be a governmental responsibility. The results of this study support the legitimacy of the Millenium Developmental Goals. The importance of the study lies in its provision of culture-specific empirical evidence related to resilience and other positive personal qualities.

### Conclusion

The significance of the present study lies in the determination of the impact of economic wellbeing on university students' resilience and positive personal factors, such as self-esteem, positive affect, life-satisfaction, optimism and hope, all in a single study. The study revealed significant results that are informative for college counselors and researchers interested in diverse client populations in higher education. In today's complex world, student populations at universities have become more diverse than ever, and so have their guidance and counseling needs. Every year, college campuses enroll students from a wide variety of cultural, economic and family backgrounds. As is well-explained in the literature, college students with limited financial resources may drop out of college (Bennett, 2003), have poor academic achievement (World Almanac and Book of Facts, 2006), or experience emotional difficulties (Simpson & Laub, 1998; Lo, 2002). Guidance and counseling centers on campuses need to adopt a more global, interactive, complex and integrative approach to service delivery in order to successfully meet the multi-dimensional needs of diverse client populations (Pace, Stamler, Yarris & June, 1996). Contemporary college education is not limited to curricular activities related to a profession, but also emphasizes students' overall wellbeing on social, emotional and academic levels (Davis & Humphrey; 2000; Council of Higher Education, 1981). Therefore, college counseling services are designed to meet the integrative needs of diverse student populations. Guidance and counseling programs geared towards financially disadvantaged clients might include reality therapy, stress management, skills training (coping, problem solving, job search skills, applying for scholarships and student loans) and wellbeing programs with a holistic approach. From a social services perspective, providing effective financial assistance and offering gainful on-campus part-time employment to students with limited financial resources can help improve students' financial and emotional wellbeing. Empowering these students financially might help them to become more resilient and better cope with life stresses, and consequently experience positive feelings, life satisfaction and increased self-esteem. In a nutshell, it is essential that the specific needs of college students with limited finances be addressed, and that relevant guidance and counseling services, along with social services targeting this population, be planned and provided.

Measuring resilience with a single measurement instrument could be cited as a limitation of this study, since resilience is a multidimensional concept. Future researchers might consider triangulating with alternative measurement methods and instruments to establish reliability. Also, the results of this study are specific to a sample of college students in Turkey. For that matter, cross-cultural research could facilitate a better understanding of the concept of resilience in college student populations in other cultures. For future studies, it is also suggested that the study might be replicated in a sample of adults who earn their own money.

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## Üniversite Öğrencilerinde Maddi Kaynakların Psikolojik Sağlık ve Olumlu Kişilik Özellikleri Üzerindeki Rolü

### (Özet)

*Problem Durumu:* Olumsuz yaşam olayları karşısında psikolojik olarak sağlıklı bir şekilde yaşamı devam ettirmek insanın gizil güçlerinin önemli bir göstergesidir. Psikolojik sağlık olumsuzlar karşısında bireyin kaybettiği psikolojik dengesini yeniden bulabilmesidir. Öz-denetim, benlik saygısı, benlik kontrolü, merak ve özgüven gibi kavramlarla yakından ilişkili gözükmektedir. Psikolojik sağlık tek başına bir nitelik değildir ve dolayısıyla psikolojik sağlamlığı açıklayan tek bir faktör olması imkansızdır. Psikolojik sağlık, kişiliğin önemli yönlerini içinde barındıran üst ve bölünmesi güç bir özellik olarak görülebilir. Bireyin kendine verdiği değer, gerçekçi bir iyimserliğe işaret eden bir bilişsel algılayış ve kişilerarası ilişkilerdeki içtenlik ve içgörü psikolojik sağlamlığın göstergeleri olarak özetlenebilir. Alanyazınındaki tanımlarda ortak payda, psikolojik sağlamlığın travmatik yaşantılar gibi olumsuzluklar karşısında bireyi koruyucu bir rol üstlenmesidir.

Türkiye aşılması zor ekonomik sorunların uzun süredir varolduğu bir ülkedir. Ekonomik olumsuzlukların neden olduğu belirsizlik psikolojik etkileri beraberinde getirmektedir. Türkiye'nin sahip olduğu genç nüfus kapsamında, üniversite öğrencileri de ekonomik sıkıntılarında payına düşeni almaktadır. Bu grupta, akademik, sosyal ve duygusal anlamda yaşanan zorluk göze çarpmaktadır.

*Araştırmanın Amacı:* Bu araştırmanın amacı, psikolojik olarak dayanıklı olmanın çevresel koşul olarak kabul edilebilecek maddi kaynaklara ne kadar bağlı olduğunu ortaya koymaktır. Bir diğer deyişle, yeterli maddi kaynağa sahip olan üniversite öğrencileri ile yetersiz maddi kaynağa sahip olan üniversite öğrencilerini psikolojik sağlık ve psikolojik sağlamlığa etki eden diğer olumlu kişilik özellikleri açısından karşılaştırmaktır. Ayrıca anne-baba eğitim düzeyinin de maddi kaynakla ilişki olduğu varsayılmaktadır. Maddi kaynakların insanı psikolojik olarak daha güçlü kılacağı açıktır; ancak bu durumu nicel verilerle açığa çıkarmak hedeflenmektedir.

*Araştırmanın Yöntemi:* Araştırma grubunu, Orta Doğu Teknik Üniversitesi Eğitim Fakültesi'ne devam eden 339'u kız ve 157'si erkek olmak üzere toplam 496 öğrenci oluşturmuştur. Öğrencilerin yaş aralığı 18 ile 26 arasında değişmektedir ( $M= 21.35$ ,  $SD=1.50$ ). Demografik bilgi formu kişisel bilgilerin ve maddi durumlarına ilişkin bilgiyi içermiştir. Maddi durumlarını "300 TL altı, 300-500 TL ve 500 TL üstü" olmak üzere üç ekonomik düzeyi içeren bir sınıflandırma ile rapor etmişlerdir.

Katılımcıların psikolojik sağlamlıklarını ölçmek için Ego-Sağlamlığı Ölçeği kullanılmıştır. Geçerlilik ve güvenilirlik çalışmaları oldukça tatmin edici sonuçlar vermiştir. Olumlu benlik algılarını ölçmek için literatürde oldukça sık kullanılan Rosenberg Benlik-Saygısı Ölçeği (kısa form) kullanılmıştır. Umut düzeyleri Umut Ölçeği kullanılarak ölçülmüştür. İyimserlik düzeyi literatürde en çok kullanılan iyimserlik ölçeği olan Yaşam Yönelimi Testi ile ölçülmüştür. Bireylerin yaşamlarıyla ilgili doyumlarını ölçmek amacıyla Yaşam Doyumu Ölçeği kullanılmıştır. Kişinin bütün olarak yaşamından aldığı doyum ölçmek amacıyla hazırlanmıştır. Olumlu duyguları ölçmek için 20 duygudan (10 olumlu; 10 olumsuz) oluşan duygu durumuna yönelik bir ölçek kullanılmıştır.

*Araştırmanın Bulguları:* Betimsel istatistikler sonucunda, yeterli maddi kaynağa sahip olan öğrencilerin anne eğitim düzeyleri sırasıyla ilk/orta okul için 72%, lise 20% ve üniversite 7% olarak hesaplanmıştır. Yeterli maddi kaynağa sahip öğrencilerin anne eğitim düzeyleri sırasıyla ilk/orta okul için 36%, lise 26% ve üniversite 39% olarak hesaplanmıştır. Yeterli maddi kaynağa sahip olmayan öğrencilerin baba eğitim durumları dikkate alındığında, ilk/orta okul için 52% lise için 29% ve üniversite için 19% bulunmuştur. Yeterli maddi kaynağa sahip olan öğrencilerin baba eğitim düzeyi yüzdelik oranları ilk/orta okul için 28% lise için 21% ve üniversite için 51% olarak bulunmuştur.

Anne-baba eğitim durumları ile maddi kaynaklar arasındaki ilişki ki-kare testi ile analiz edilmiştir. Örneklem büyüklüğü parametrik olmayan testi yapmaya yeterli bulunmuştur. Parametrik olmayan analiz sonuçlarına göre, ebeveyn eğitim durumu ile rapor edilen maddi durum arasında ilişki vardır. Yeterli maddi kaynağa sahip olmayan öğrencilerin ebeveyn eğitim durumları daha düşük olma eğilimi göstermiştir.

Bağımlı değişkenler göz önüne alındığında (psikolojik sağlamlık, benlik saygısı, pozitif ne negatif duygular, yaşam doyumu, umut ve iyimserlik) yeterli maddi kaynağa sahip olan üniversite öğrencileri ile yeterli maddi kaynağa sahip olmayan öğrenciler arasındaki gruplararası fark tek yönlü MANOVA analizi ile test edilmiştir. Sonuçlar beklendik yönde bulgular vermiştir. Yeterli maddi kaynağa sahip üniversite öğrencilerinin psikolojik sağlamlık puanları, benlik saygısı puanları ve pozitif duyguları gösteren puanları anlamlı derecede yeterli maddi kaynağa sahip olmayan öğrencilerden yüksek bulunmuştur. Ayrıca, yeterli maddi kaynağa sahip öğrencilerin yaşam doyumu puanları daha yüksek ve olumsuz duygu puanları daha düşüktür. Şaşırtıcı olarak, umut ve iyimserlik değişkenleri açısından farka rastlanmamıştır.

*Tartışma:* Bu çalışmada, yeterli maddi kaynağa sahip olan üniversite öğrencileri ile yetersiz kaynağa sahip olan üniversite öğrencileri arasında bir karşılaştırma çalışması yapılmıştır. Ekonomik zorlukların her kesimden birey için zorlayıcı bir faktör olabileceği düşünülmüş ve daha fazla maddi sıkıntıya maruz kalan bireylerin psikolojik olarak daha az dayanıklı olacakları varsayılmıştır. Psikolojik sağlamlık ve bu değişkene etki eden diğer kişisel faktörler iki grup açısından incelenmiştir. Anne-baba eğitim durumları da dikkate alınmıştır. Sonuçlara göre, yeterli maddi kaynağa sahip olmadığını rapor eden öğrencilerin anne ve babalarının büyük çoğunluğu ilk/orta okul düzeyinde eğitim almış durumdadır. Ebeveyn eğitim durumu ile maddi durum arasında anlamlı bir ilişki gözükmemektedir. Ebeveynlerin eğitim düzeylerinin yükselmesi bireylerin daha iyi yaşam koşullarına sahip olmasına neden olduğundan özellikle genç nesillerin eğitimine önem verilmelidir.

Araştırmanın bir diğer bulgusu yeterli maddi kaynağa sahip olan öğrencilerin psikolojik sağlamlıkları, benlik saygıları, olumlu duyguları ve yaşam doyumları, yeterli maddi kaynağa sahip olmayan öğrencilere oranla daha yüksek bulunmuştur. Ayrıca, daha az olumsuz duygu rapor etmişlerdir. Bu araştırmanın bulguları, üniversite öğrencilerinin psikolojik ihtiyaçlarını belirlemede yol gösterici olabilir. Üniversitelerin psikolojik danışma ve rehberlik merkezleri psikolojik sağlamlığı destekleyici bireysel ve grup müdahale yöntemleri izleyebilirler.

*Anahtar Sözcükler:* Psikolojik sağlamlık, maddi durum, üniversite öğrencileri, kişilik