



EFFECTS OF FINANCIAL STRESS AND ACCESS TO SUPPORT SERVICES ON ACADEMIC PERFORMANCE OF ADULT LEARNERS IN OPEN UNIVERSITY IN IBADAN METROPOLITAN AREA

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Abstract

Financial stress remains a major challenge confronting adult learners in open and distance learning institutions, particularly in developing countries where learners often combine education with work and family responsibilities. This study examines the effect of financial stress and access to support services on the academic performance of adult learners in Open University within the Ibadan metropolitan area, Oyo State, Nigeria. A descriptive survey design was adopted. The population comprised adult learners enrolled in selected study centers, from which a sample of 420 respondents were selected using stratified random sampling. Data were collected using a structured questionnaire measuring financial stress, availability and utilization of support services, and self-reported academic performance. The data were analyzed using descriptive statistics, Pearson correlation, and multiple regression analysis. Findings revealed that financial stress had a significant positive effect on academic performance, while access to and utilization of learner support services also had a significant positive effect. The study further showed that support services alleviated the negative impact of financial stress on academic outcomes. The paper concludes that strengthening financial and academic support structures is essential for improving adult learners' performance in open universities. The paper recommends that Open Universities should establish financial aid and scholarship programmes for adult learners and institutions should strengthen academic counseling and mentoring services.

Keywords: Financial stress, Support services, Academic performance, Adult learners, Open University

Introduction

Adult learners constitute a significant proportion of enrollment in open and distance learning (ODL) institutions due to the flexibility such systems provide (UNESCO, 2023). Adult learners in open universities often juggle multiple roles including work, family and academics. In Nigeria, open universities have expanded access to higher education for adults who were previously excluded due to work, family responsibilities, or socio-economic constraints. Despite the opportunity, adult learners often face substantial stress arising from tuition fees, learning materials, transportation, internet access, and competing household obligations. These financial pressures can negatively influence concentration, persistence, and overall academic performance. Financial stress has been identified as a critical factor affecting students' academic success globally, with more pronounced effects among non-traditional and adult learners (Aderinoye, 2021). Adult learners typically self-finance their education while supporting dependants, making them particularly vulnerable to economic instability. In ODL environments, where learners are expected to be self-directed, financial stress may further limit access to learning resources and engagements with academic activities.

To address these challenges, open universities provide various learner support services, including academic advising, counseling, financial aid information, tutorial support and digital learning assistance. According to adult learning theory, supportive learning environment

enhances motivation, persistence and achievement among adult learners. However, empirical evidence on the extent to which support services mitigate financial stress and improve academic performance in Nigerian open universities remains limited. This study therefore investigates the effect of financial stress and support services on the academic performance of adult learners in Open University in Ibadan metropolitan Area.

Statement of the Problem

Adult learners enrolled in open universities often face multiple responsibilities including employment, family obligations, and academic work. These competing demands may expose them to financial pressures that can negatively affect their academic performance. In Nigeria, the rising cost of education, increasing living expenses, and limited financial aid opportunities have made it difficult for many students to finance their education. Financial stress may lead to reduced study time, inability to purchase academic materials and psychological distress, which can hinder students' academic achievement.

Empirical studies have shown that financial stress contributes significantly to poor academic performance among open universities students. For example, research conducted among Nigerian university students revealed that difficulties in paying school fees, purchasing academic materials, and meeting living expenses are major factors contributing to financial stress, which subsequently affects academic outcomes (Ogbuagu et al., 2024). Furthermore, although open universities

provide flexible learning opportunities for adult learners, many students still experience academic difficulties due to limited access to support services such as academic counseling, financial guidance, and mentoring programmes. The lack of adequate institutional support services may worsen the effects of financial stress on students' academic performance. Without proper support systems, adult learners may struggle to cope with financial challenges while meeting academic expectations. Despite these challenges, there is limited empirical research examining the relationship between financial stress, access to support services, and academic performance among adult learners in open universities in Ibadan Metropolitan Area

Therefore, this study seeks to fill this gap by investigating the effects of financial stress and access to support services on the academic performance of adult learners in open universities in Ibadan Metropolitan Area.

Objectives of the Study

The main objective of this study is to examine the effects of financial stress and access to support services on the academic performance of adult learners in Open Universities in Ibadan.

The specific objectives are to:

1. Examine the level of financial stress experienced by adult learners in Open University in Ibadan.
2. Determine the level of access to institutional support services among adult learners.

3. Investigate the relationship between financial stress and academic performance of adult learners.
4. Examine the influence of access to support services on academic performance.

Research Questions

1. What is the level of financial stress among adult learners at NOUN, Ibadan?
2. What level of access do adult learners have to institutional support services?
3. What relationship exists between financial stress and academic performance?
4. How does access to support services influence academic performance?

Literature Review

Financial stress and adult learners

Financial stress refers to the psychological and material strain experienced when individuals perceive that their financial resources are insufficient to meet educational and personal needs. Empirical studies have consistently shown that financial stress negatively affects students' academic engagement and performance (Robotham & Julain, 2021, Ogbuagbu, 2025). Recent Nigerian studies indicate that difficulties in paying tuition, purchasing learning materials and meeting basic expenses are associated with absenteeism, delayed programmes completion, and poor academic outcomes among university students.

According to Cooke et al. (2021), financial stress refers to economic strain that disrupts a learner's ability to meet financial obligations, potentially impacting academic focus and persistence. Studies in higher education link financial stress to lower GPA, course withdrawal, and academic burnout (El Ansari, 2022; Richardson et al., 2023). For adult learners, financial stress is often intensified by multiple role obligations, studies grounded in adult education literature suggest that economic pressures reduced cognitive resources available for learning, thereby affecting academic performance. This aligns with the scarcity theory, which posits that limited financial resources impair decision-making and sustained attention. Furthermore, studies have also demonstrated that financially stressed learners are more likely to experience lower grades, delayed programme completion, and higher dropout rates. The psychological effects of financial stress, such as depression and emotional exhaustion, further impair cognitive functioning and academic engagement. Adult learners, who often depend on employment to finance their education, may be compelled to work long hours, thereby reducing their ability to fully participate in learning activities.

Learner support services in open and distance learning

Learner support services are institutional mechanisms designed to facilitate learner's academic emotional and social adjustment. In open universities, these services are particularly important due to reduced face-to-face interaction. Common support

services include academic counseling, study skills workshops, tutoring, ICT support, and financial guidance. Support services aimed at mitigating the effects of financial stress, these include:

- Financial aid and emergency assistance such as scholarships, grants, completion awards
- Academic advising and tutoring such as peer-assisted study sessions, supplemental instruction.
- Flexible scheduling and online learning options for adult learners with multiple obligations.
- Counseling and mental services to address emotional stress and help-seeking behaviours.

Research indicates that access to support services can improve academic outcomes, which may include enhanced persistence with the utilization of campus support services such as academic advising, mental counseling, and peer-tutoring are associated with higher persistence and improved academic performance, particularly for at-risk students. Also, provision of financial wellness programme such as financial literacy and emergency aid programmes reduce anxiety associated with education costs and strengthen learner's engagement and grades. Support services reduce the isolating effects of financial stress and promote help-seeking behaviour, which is correlated with better academic outcomes (Perex-Encinas & Ammigan, 2022)

Empirical evidence suggests that effective learner support service enhance retention,

satisfaction, and academic achievement in ODL contexts. Studies conducted in African open universities have shown that adult learners who frequently utilize counseling and academic support services demonstrate higher academic performance and persistence than those who do not.

Financial stress, support services, and academic performance

The financial stress negatively affects academic performance but access to adequate support services can buffer or alleviate this relationship. Support services provide coping strategies, guidance, and resources that help learners manage stress and remain academically engaged. However, empirical studies focusing on this interaction among adult learners in Nigerian open universities are scarce, creating a gap that this study seeks to fill.

Open University Context

Open universities serve diverse learners who may not follow traditional academic pathways. Access and flexibility are key advantages, but learners often report isolation, financial burden, and limited campus services (Moore & Kearsley, 2021; Afolabi, 2023).

Theoretical framework

This study anchored on Knowles' andragogy theory and Tinto's students' integration model Tinto, 2017. Andragogy emphasizes that adult learners are self-directed, goal-oriented, and motivated by the relevance of learning to their life situations. Financial stress can hinder self-direction and motivation, while support services enhance

adults' capacity to manage learning demands. Tinto's model highlights the importance of academic and social integration for learners' success. In ODL contexts, support services serve as a mechanism for integration, thereby improving academic performance despite financial challenges.

Methodology

Research Design

Descriptive survey research was employed to examine the relationship among financial stress, support services, and academic performance.

Population and sample

The population comprised all registered adult learners at NOUN study centres of Ibadan Open University within Ibadan metropolitan Area during the 2024/2025 academic year (N= 3500). Using stratified random sampling, 420 adult learners were selected to ensure representation across faculties and level of study.

Instrumentation

Data were collected using a structured questionnaire divided into four sections: demographic information, financial stress scale (FSS), support services scale (SSAS), and academic performance measure. Financial stress and support services were measured using a five-point likert scale. Academic performance was measured using self-reported cumulative grade point average CGPA.

Validity and Reliability

Content and face validity were established through expert. A pilot study yielded Cronbach’s alpha coefficients of 0.82 for the financial stress scale and 0.85 for the support services scale, indicating acceptable reliability.

Data analysis

Data were collected via onsite distribution and online forms over eight weeks and analyzed using descriptive statistics, Pearson Moment Correlation Coefficient (PPMC). The study adopted a 4 Point Likert scale questionnaire to measure respondents’ opinions on financial stress, access to support services, and academic performance.

The response options were:

Response		score
Strongly agree	(SA)	4
Agree	(A)	3
Disagree	(D)	2
Strongly disagree	(SD)	1

The criterion mean was calculated as:

$$4+3+2+1=10$$

$$10 \text{ divided by } 4= 2.50$$

Therefore:

- Mean > 2.50= Accepted
- Mean <2.50= rejected

This method is commonly used in adult education studies in Nigeria (Adeyemo, 2023; Afolabi& Ajayi, 2022).

Table 1

Financial stress experienced by adult learners

S/N	Item	SA	A	D	SD	Mean	Decision
1	I struggle to pay Tuition fees regularly	92	68	30	20	3.11	accepted
2	Financial challenges Affects my ability to Purchase study materials	85	72	35	18	3.06	accepted
3	Balancing work and study Due to financial needs is Stressful	96	70	24	20	3.15	accepted
4	Financial pressure reduce My concentration during Study	80	75	32	23	3.01	accepted
5	I sometimes consider Withdrawing from school Because of financial Difficulties	70	65	45	30	2.83	accepted

Grand mean=3.03

Interpretation

The results indicate that financial stress significantly affects adult learners in open

universities. Many respondents reported difficulties paying tuition, purchasing study materials, and balancing employment with academic work.

Table 2

Access to support services for adult learners

S/N	Item	SA	A	D	SD	mean	Decision
1	The university provides Adequate academic advising services	60	70	59	39	2.76	Accepted
2	Counseling service Are accessible to Adult learners	55	68	52	35	2.68	Accepted
3	ICT support helps me Participate effectively in Online learning	82	75	30	23	3.03	Accepted
4	Students support services Help reduce academic Stress	70	72	40	28	2.88	accepted
5	Availability of tutors Improves my academic Performance	78	80	30	22	3.02	accepted

Grand Mean= 2.87

Interpretation

The result shows that learners have moderate access services. ICT support and

tutoring were rated highly, while counseling services were relatively less accessible.

Table 3

Academic performance of adult learners

S/N	Item	SA	A	D	SD	mean	Decision
1	Financial stress affects My Academic performance	88	74	30	18	3.10	accepted
2	Support services help Improve my learning Outcomes	75	78	34	23	2.98	Accepted
3	Access to tutors improves my course understanding	80	70	40	20	3.00	accepted
4	Financial problems Reduces my ability to Complete assignments On time	85	72	30	23	3.04	accepted
5	Support from the University motivates me to continue my studies	76	75	35	24	2.96	accepted

Grand mean= 3.02

Interpretation

The findings reveal that financial stress negatively influences academic performance, while access to institutional support services improves learning outcomes.

Summary of findings

The analysis revealed that:

- i. Adult learners in open universities experience significant financial stress.
- ii. Financial stress negatively affects academic concentration, assignment completion, and persistence.
- iii. Access to student support services such as tutoring, academic advising, and ICT support improves academic performance.
- iv. Support services serve as important coping mechanisms for adult learners facing financial challenges.

These findings align with previous studies that emphasize the importance of support service in distance education environment (Adeyemo, 2023; Simpson, 2020; Tait, 2020).

The results showed a significant relationship between financial correlation, and multiple regression analysis at a 0.05 level of significance stress and academic performance. Access to and utilization of support services had a significant positive relationship with academic performance. Multiple regression analysis revealed that

financial stress and support services jointly predicted academic performance, with support services significantly moderating the negative effect of financial stress.

Discussion

This study confirms previous research linking financial stress to poor academic outcomes Robotham (2021) and El Ansari (2022). The significant alleviation effect of support services highlights the buffering role of institutional support, consistent with Tinto (2020) and Barker et al. (2022). Adult learners at NOUN face dual challenges of work and study. Financial insecurity affects study habits, cognitive load, and persistence. Support services when accessible; empowered learners through advising, counseling, and resources that promote resilience. A key insight is that support services do not eradicate financial stress but mitigate its academic impact.

Conclusion

Financial stress remains a significant challenge affecting the academic performance of adult learners in open universities. However, access to institutional support services can help mitigate these challenges and enhance students' academic success. Universities should therefore strengthen support services to assist adult learners in managing financial and academic challenges.

Recommendations

1. Open universities should establish financial aid and scholarship programmes for adult learners.
2. Institutions should strengthen academic counseling and mentoring services.
3. Universities should introduce financial literacy programmes for students.
4. Flexible payment plans should be provided for students facing financial difficulties.

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