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A social snapshot of the risks faced by families of university students in Trujillo

Radiografía social de los riesgos de las familias de los estudiantes universitarios de Trujillo

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Abstract

The present study aimed to determine and analyze the risks faced by the families of university students in Trujillo, focusing on economic, social and emotional risks, which are the most frequently mentioned by the students themselves. The study employed a mixed approach with a descriptive non-experimental design, which included the phases of construction and validation of the data collection instrument, the application of a pilot test and, finally, the application to 400 university students in Trujillo. The methods used were inductive-deductive, analytical-synthetic and statistical; and the techniques used were questionnaires and in-depth interviews. The results confirm that economic risks are the most prevalent among the students' families, manifesting themselves in the lack of resources to cover basic expenses, job instability of the parents and debts acquired to cover these expenses. As for social risks, the need to work due to economic pressure and the overload of activities were identified, which has repercussions on the emotional risks, evidenced in anxiety and depression, affecting the academic performance and integral wellbeing of the students.

Keywords: economic risks, social risks, emotional risks

Resumen

El presente estudio tuvo como objetivo determinar y analizar cuáles son los riesgos que enfrentan las familias de los estudiantes universitarios de Trujillo, centrándose en los riesgos económicos, sociales y emocionales, que son los más frecuentemente mencionados por los propios estudiantes. El estudio empleó un enfoque mixto con un diseño descriptivo no experimental, que incluyó las fases de construcción y validación del instrumento de recolección de datos, la aplicación de una prueba piloto y, finalmente, la aplicación a 400 estudiantes universitarios de Trujillo. Los métodos utilizados fueron inductivo-deductivo, analítico-sintético y estadístico; y las técnicas de cuestionarios y entrevistas en profundidad. Los resultados confirman que los riesgos económicos son los que más prevalecen entre las familias de los estudiantes, manifestándose en la carencia de recursos para cubrir gastos básicos, la inestabilidad laboral de los padres y las deudas adquiridas para cubrir dichos gastos. En cuanto

a los riesgos sociales, se identificó la necesidad de trabajar por presión económica y la sobrecarga de actividades, lo cual repercute en los riesgos emocionales, evidenciándose en la ansiedad y la depresión, afectando el rendimiento académico y el bienestar integral de los estudiantes.

Palabras clave: riesgos económicos, riesgos sociales, riesgos emocionales

Introduction

University students face social risks that are reflected in their behaviors, thoughts, and family dynamics. These risks are associated with the number of household members in relation to family income, the satisfaction of basic needs, the presence of illnesses or disabilities in any member, cohabitation with older adults, access to essential services, and the distribution of roles assumed by each member (Bourquin, 2007). These repercussions are evident in familial, social, political, and cultural spheres, impacting their performance in the classroom, where knowledge and personalities converge (Cassaretto et al., 2021).

Social risk factors develop within the family unit, as it is here that the dynamics, beliefs, and emotions of a social organization manifest, influencing society at large (Barbachan et al., 2017). Within this family dynamic, support networks are a fundamental pillar, as they are established through support, involvement, and family cohesion. These networks provide essential backing for any member facing difficulties, enabling them to confront such situations. However, when these networks are weakened, family circumstances worsen, affecting their stability and functioning (Chadi, 2000), catalyzing political, economic, and social changes that are reflected in the actions, thoughts, and feelings of each member, generating social risk (Caminos et al., 2023; Fernández, 2011).

This leads us to understand the definition of family posited by Carlos Eroles (2012), who asserts that the family is a basic bio-psycho-social unit with its own laws and dynamics, allowing it to maintain equilibrium and endure tensions and variations without losing its identity as a primary social organization group (García et al., 2023). It serves two fundamental functions: the first, educational, involves establishing alliances and strategies to address urgent social situations; and the second, economic, focuses on fulfilling needs within the family unit (Montalvo, 2013).

The United Nations (UN) discusses family diversity, noting that in Europe and North America, 27% of families are single-person households, 25% are nuclear families, and 24% consist of couples without children. It also highlights that in Latin America, nuclear families predominate at 39%. Other important statistics indicate that 54% of workers in Latin America belong to the most vulnerable groups, thus experiencing social risk (CEPAL, 2020).

A family survey across several countries reveals that in Mexico, there is a high percentage of reconstituted families, with 8.9% being young mothers aged between 21 and 40 years (ENDIREH – Encuesta Nacional sobre la Dinámica de las Relaciones en los Hogares, 2019). In Spain, 3.6% of families are reconstituted, meaning they consist of couples with previous relationships, which is reflected in their structure and roles (INEI, 2016).

In Cuba, studies emphasize family crises and significant family events that influence the course of family life, highlighting occurrences that every human experiences throughout their life cycle, which alter typical norms within the family unit, such as the arrival of a new member, family disorganization due to travel or conflicts, a member's illness, or criminal behavior, all of which determine family risk (Herrera, 2012). Similarly, in Chile, it is imperative to link families through their internal relationships without social exclusion towards vulnerable groups, especially during crises or significant changes (Muñoz et al., 2007).

The family is an open and flexible system, in constant transformation, which makes it a forge of identity (Aylwin, 2016). It is the intimate space where learning processes, socialization, and the internalization of values are orchestrated (Ministerio de la Mujer y Desarrollo Social, 2008), shaping the family climate towards evolution and growth or, conversely, stagnation (Malca et al., 2022). This transmission of knowledge and values occurs from generation to generation, configuring experiences, beliefs, and behavioral patterns that directly influence the development and cohesion of the family unit (Revollar et al., 2023).

The family consists of individuals with different roles and connections within a system of interactions, serving as the foundation of values in the first school of life. Given the existence of various types of families, each faces different challenges and demands, exposing them to situations of social vulnerability. Consequently, access to state resources or opportunities varies, as does the availability of resources to confront risks.

Within economic risks, it is evident that in some families in Trujillo, only one member financially supports a household consisting of five or six individuals. It is observed that the basic food basket is ensured through Universal Child Allowance, family support, and income from informal work (Carbonell García et al., 2021). Regarding access to essential services, 95.7% of families have electricity and 80% have potable water, with figures varying between urban and rural areas. Additionally, 35% of Peruvian families are headed by women (INEI –

Instituto Nacional de Estadística e Informática, 2016). Many university students come from families with limited incomes, which forces them to balance their studies with informal or low-paying jobs to cover academic and personal expenses, generating stress that compromises their performance and retention in university.

Furthermore, the difficulty in acquiring technological equipment, such as computers or stable internet access, exacerbates socioeconomic and educational gaps between students from urban and rural areas. Social risks among university students in Trujillo are related to the conditions of their family, community, and educational environments, which hinder their well-being and holistic development. Many come from contexts of domestic violence, family disintegration, or internal migration, affecting their emotional stability and adaptability to the university environment. Additionally, conditions of urban insecurity and structural poverty create an environment of constant vulnerability.

Emotional risks are closely linked to academic demands, generating anxiety, fear of failure, low self-esteem, and a sense of uprooting, especially among those migrating from provinces to study. Many face the pressure of meeting high family expectations, often being the first to access higher education, which adds an intense emotional burden.

In Peru, 62.4% of the male population and 64.6% of the female population are concentrated between the ages of 15 and 64 (ENDES, Encuesta Demográfica y de Salud Familiar, 2019). In Lima and Callao, the main problems faced by Peruvian families are poor communication (34.9%), distrust (46.5%), and economic issues (24.4%) (Plan Nacional de Apoyo a las Familias, 2004–2011). In Acobamba, Huancavelica, families face risks including 48.6% of an economic nature, 42.9% cultural, and 54.4% familial, with beliefs transmitted across generations, including child abuse, which has consequences for social and psychological behavior.

In La Libertad, the Regional Report on Social Indicators indicates that 76.7% of families have access to four basic services (water, electricity, sewage, and telephone), while 38.3% are vulnerable to poverty (Ministerio de Desarrollo e Inclusión Social, 2019). This highlights an economic risk, as not all families can meet basic needs in education, housing, or optimal conditions for academic development. Seventy percent of students come from organized households with both a father and a mother (married or cohabiting); 27% of households exhibit disorganization due to the abandonment of one or both parents, and 3% consist of incomplete families due to the death of the father, mother, or both. Additionally, it is observed that 66% of students live in households with four to six members; 27% have been abandoned by one parent; 36.17% depend financially on the father, and 17.02% on the mother, meaning that 53.19% rely on a single parent. Furthermore, 46% of households have an income of one to two minimum wage salaries (S/ 931 to S/ 1,862), while 28% survive on just one minimum wage salary (S/ 930).

Within universities, it is noted that 32% of students live in extreme poverty, with limited socioeconomic status and low educational levels in their family environment. Fifty percent are from out of town and live alone, indicating a lack of familial and social support networks. Support networks are groups of people capable of providing assistance to an individual or family. When these networks are absent, the ability to confront daily challenges is limited. These networks enable individuals to discover and recognize their rights in society and empower them to tackle the challenges they face (Arellano et al., 2020).

Economic risks for university students include family indebtedness, as many families resort to loans or sacrifice essential income to cover tuition, fees, materials, and transportation. Additionally, hidden costs must be considered, including photocopies, food, technological equipment, transportation, and meals for those who spend the entire day at the university. Another risk is job instability. If financial support depends on informal or temporary jobs, job loss can directly affect the continuity of a student's studies.

Among social risks are inequality of opportunities, as families in rural areas generally have lower educational levels and face barriers to accessing quality universities or those with higher employment demand. Cultural shock is also a concern, as students must relocate to another area for admission, which can generate tensions and conflicts within families. The social pressure on university students to generate income can lead to tension and stigmatization.

Emotional risks for university students include high family expectations, which create pressure that impacts the mental health of families, anxiety about the future, and uncertainty regarding whether obtaining a degree guarantees a decent job. This can result in collective stress.

The scientific problem posed is: What are the risks faced by the families of university students in Trujillo? The general hypothesis is that the risks of the families of university students in Trujillo are economic, social, and emotional. Specific hypotheses suggest that the economic risks faced by the families of university students include indebtedness and job instability; social risks include weak family support networks, inadequate study conditions, urban insecurity, poor health habits, adaptation difficulties, and addiction to social media; and emotional risks encompass high family expectations, anxiety about the future, and social pressure to work. The objectives of the

research are to determine and analyze the risks faced by the families of university students in Trujillo and to identify how economic, social, and emotional risks manifest among these students.

Methodology

The study employs a mixed-methods approach, incorporating both quantitative and qualitative data, with a non-experimental descriptive cross-sectional design that allows for a holistic understanding of the risks faced by students while characterizing economic, social, and emotional risks. The questionnaire was developed based on an operational matrix of variables, ensuring confidentiality and the signing of informed consent according to Peruvian Law No. 29733, respecting the individuality and autonomy of each student.

The questionnaire is divided into four sections: general data, economic risks, social risks, and emotional risks, and was validated by expert judgment. It has a content validity coefficient of 0.90, indicating agreement among judges regarding the construct's representativeness (CVC; Hernández-Nieto, 2002). Validation was conducted using the Validity Coefficient, establishing the average, the number of experts, and the scores they determined in the validation process, where an acceptance threshold of 0.70 was considered, as indicated by Balbinotti (2004). The final score was 0.96, with the items of the instrument being accepted. Four hundred students from a public university in Trujillo participated, with a non-probabilistic convenience sample, demonstrating that 60% are female and 40% are male.

Results and discussion

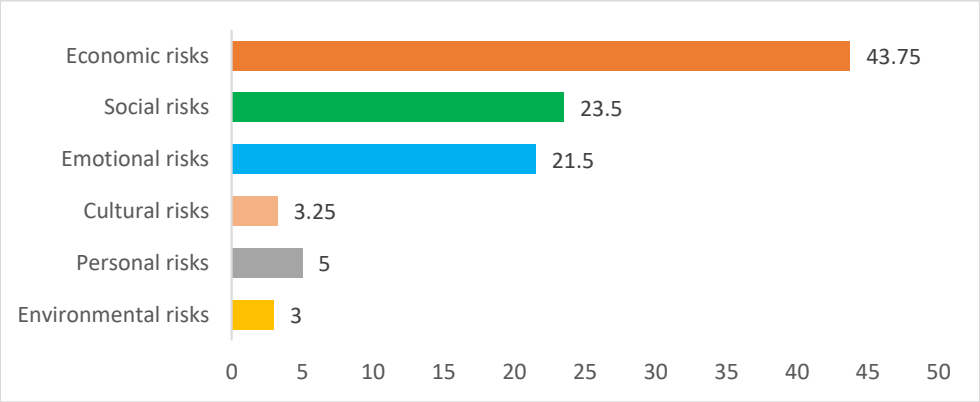
The overall objective of this study was to determine and analyze the risks faced by the families of university students in Trujillo. The findings reveal a complex reality for the families of university students, highlighting that economic, social, and emotional risks are the most frequently identified factors affecting their well-being and, consequently, their academic development (Kunz, 2021). A total of 43.75% indicate that economic risks are the most impactful, followed by 23.50% identifying social risks and 21.50% mentioning emotional risks.

Personal risks are reported at a lower percentage of 5%, reflecting a lack of social skills and difficulty adapting to new situations. However, many students manage to overcome these challenges, which explains their low incidence. Cultural risks, at 3.25%, also represent a small percentage, as they are associated with the values, beliefs, norms, or behaviors that students exhibit in the classroom but are relatively easy to overcome (Acheampong, 2024). Finally, environmental risks, at 3%, are associated with natural disasters and/or events related to humidity, climate, and other factors.

These risks, prevalent among university students, underscore the need for reflection on the social risks faced by the families of university students from educational institutions. This reflection should be grounded in theoretical postulates centered on the ecological theory proposed by Urie Bronfenbrenner (1987) to understand the various environments in which university students operate, along with the General Systems Theory (GST) which emphasizes the study of family characteristics as a system (Ludwig Von Bertalanffy, 1968). This approach will help determine social risks based on family structure, economic situation, and the support networks available to students, while also considering external influences.

Figure 1

Risks faced by university students



Regarding the first specific objective, which is to identify how economic risks manifest for university students in Trujillo, the most significant risk identified is indebtedness. This is reflected in loans taken from family members and/or students themselves, as well as credit cards acquired to be paid in installments. The latter accounts for the largest percentage at 41%. This is followed by consumer loans taken from banks at 18.75%, loans from cooperatives at 11.50%, and loans from retail stores at 19%, where interest rates tend to be very high. Additionally, 9.75% report borrowing from family members.

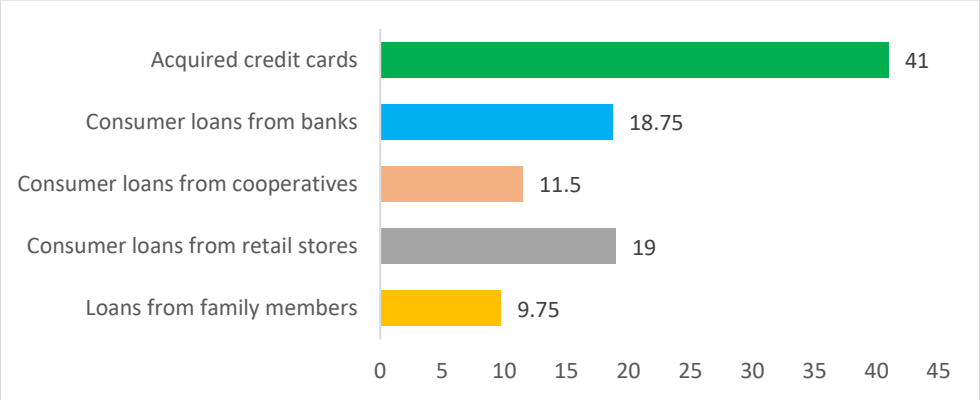
Another economic risk is job instability, characterized by underemployment, temporary contracts, and low wages within families, which creates uncertainty regarding the ability to pay for education. This situation worsens when parents lose their jobs and cannot meet basic needs (Malla et al., 2023).

Unexpected health expenses also represent economic risks, particularly when illnesses or accidents affect any family member, especially if there is a disabled individual or an elderly adult in the household. This situation often leads to significant financial outflows that are difficult to manage and can result in students discontinuing their studies (Gonzalez et al., 2023).

Additionally, costs such as tuition fees, transportation, food, photocopies, and printing within the university contribute to overall expenses. In many cases, these expenses exceed income, making it challenging to cover university costs, especially when there is more than one child studying.

Figure 2

Economic risks of university students due to indebtedness

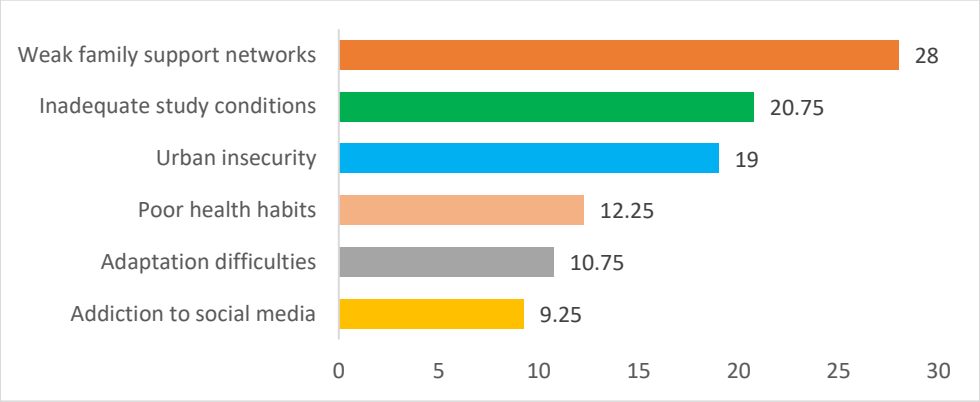


Regarding the second specific objective, which aims to identify how social risks manifest for university students in Trujillo, it is important to note that these are not isolated risks. Instead, they intertwine with students' lives, creating various challenges and presenting a multifaceted perspective that impacts their well-being and academic development. These risks are related to the conditions of the family, community, and educational environments, which hinder their overall well-being and development.

Social risks are evident in the weakening of community support networks that extend beyond the immediate family to include extended family, neighbors, and friends. These risks highlight a bias that reveals that not everyone has the same opportunities, nor do their families possess the same level of education. Many students are from out of town and have weak family support networks; additionally, they receive insufficient assistance in carrying out their academic and personal activities, which is reflected in 28% of respondents. This is followed by 20.75% who cite inadequate study conditions, often due to a lack of suitable study spaces and effective study methods. A further 19% mention urban insecurity, stemming from the wave of violence plaguing Trujillo, characterized by high levels of crime and criminality, with some even becoming victims of extortion.

Moreover, 12.25% report poor health habits, as these students often eat their meals at the university or other locations outside the home, where unhealthy ingredients or seasonings are used. Additionally, 10.75% experience adaptation difficulties, as the transition from high school to university proves challenging, and they are unprepared to face it. Lastly, 9.25% mention addiction to social media, which acts as a distraction in the teaching-learning process.

Figure 3
Social risks of university students

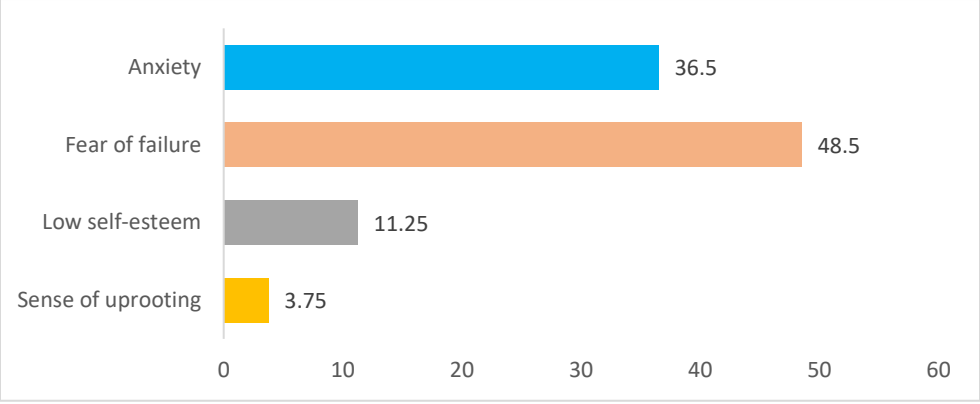


Regarding the third specific objective, which aims to identify how emotional risks manifest for university students in Trujillo, it is important to note that these emotional risks are exacerbated by economic and social pressures. Students often feel the desire to generate income to support their personal and family expenses, leading to anxiety and tension about the future. This situation impacts the mental health of each family member, as they attempt to manage limited financial resources (Pérez et al., 2020).

The majority of students report a fear of failure (48.50%), which stems from social and familial pressure, as well as the high expectations their families have for them. This fear generates uncertainty and concern about not completing their professional degree. Additionally, 36.50% express anxiety caused by academic overload, difficulty managing tasks, internships, personal activities, and social engagements, compounded by the perfectionism prevalent among many students (Torrecilla et al., 2023).

It is crucial to recognize that attending university involves not only financial costs but also a significant emotional burden associated with the teaching-learning process and how students cope with it. To a lesser extent, 11.25% of students report low self-esteem, stemming from negative prior experiences, comparisons with peers, and a lack of recognition in the classroom. Finally, 3.75% mention a sense of uprooting, linked to changes in their environment, difficulty adapting, and not feeling part of the new setting, as they begin to interact with unfamiliar individuals.

Figure 4
Emotional risks of university students due to academic demands



Finally, the economic risks are overwhelming, forcing many students to study and work simultaneously. This situation generates social pressure due to the overload of activities, which often overlap, leading to anxiety and fear of failure. Such circumstances create limitations and uncertainty at both personal and family levels. Therefore, it can be concluded that university students face economic, social, and emotional risks that affect their overall well-being and often hinder their ability to carry out academic activities effectively.

Conclusions

University students in Trujillo are confronted with economic risks that threaten the continuity of their studies, including indebtedness from credit card use and loans. Many are compelled to work while studying, which creates an overload of activities and financial pressure.

The social risks faced by university students in Trujillo are linked to family dynamics, arising from weak support networks that provide assistance and guidance in their activities, along with inadequate study conditions. These factors hinder students' ability to fully benefit from their university experience and to build the crucial social capital needed for their future.

Emotional risks among university students are exacerbated by academic stress, leading to frustration and anxiety. The pressure to perform academically, the demands of courses, and the need to meet competencies significantly impact their mental health.

The economic, social, and emotional risks that university students face are interconnected, resulting in a deterioration of their economic, social, and emotional well-being, which ultimately affects their quality of life.

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