



Mental Well-Being in UK Higher Education During Covid-19: Do Students Trust Universities and the Government?

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1 **Mental Well-being in UK Higher Education during Covid-19: Do Students Trust**
2 **Universities and the Government?**

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19 **Keywords: Trust, UK Higher Education, Food Security, Housing Security**

20
21 **Abstract**

22 This paper draws upon the concept of recreancy to examine the mental well-being of
23 university students during the Covid-19 pandemic. Briefly, recreancy is loss of societal
24 trust that results when institutional actors can no longer be counted on to perform their
25 responsibilities. Our study of mental well-being and recreancy focuses on the role of
26 universities and government regulators within the education sector. We surveyed 600 UK
27 students attending 161 different public higher education providers in October 2020 during
28 a time when many UK students were isolated in their residences and engaged in online
29 learning. We assessed student well-being using the Short Warwick-Edinburgh Mental
30 Well-Being Scale (scored 7 to 35) and found the mean score to be 19.9 (95% confidence
31 interval (CI) 19.6, 20.2). This level of well-being indicates that a significant proportion of
32 UK students face low levels of mental well-being. Structural equation modelling (SEM)
33 analysis indicate that high recreancy – measured as a low trust in universities and the
34 government – is associated with low levels of mental well-being across the student
35 sample. While these findings are suggestive, they are also important and we suggest that
36 government and university leaders should not only work to increase food and housing
37 security during the Covid-19 pandemic, but also consider how to combat various sector
38 trends that might intensify recreancy.

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Introduction

The negative impact of the Covid-19 pandemic on the mental well-being and mental health of university students is serious and a growing concern (Kecojevic et al., 2020; Savage et al. 2020; Son et al. 2020). Low levels of mental well-being can reduce motivation, diminish concentration and hinder academic attainment (Eisenberg et al., 2009; except see Topham and Moller, 2011; Brook and Willoughby 2015;). Moreover, low levels of student mental well-being can also be a major factor in self-harm and suicide ideation (Bantjes et al., 2016). Previous studies suggest that factors such as race, gender, age and financial strain are likely associated with student mental well-being (Burriss et al., 2009; Hardeman et al. 2015). While there is strong reason to suspect that the impact of these established factors on well-being are intensified during the Covid-19 pandemic, few studies have examined university student mental well-being and the role of institutional trust during the pandemic. That is, the Covid-19 has served as a reminder that social institutions such as education cannot be counted on to attenuate what Brown (2020, p.1) labels an “ecological disaster.” As a result, in this work we draw upon a social-psychological perspective to argue that contemporary studies of student mental well-being should account for student trust in their university and government to ensure their mental well-being during the Covid-19 pandemic. To make this connection we draw upon Freudenburg’s (1993, p. 915-916) concept of recreancy that we employ by measuring perceptions of trust in universities and government regulators to understand risk management associated with low levels of student well-being during Covid-19. Specifically, recreancy is “a retrogression or failure to follow through on a duty or trust” (Freudenburg, 1993, p. 916). Staying true to Freudenburg’s original conception of recreancy we do not lay blame on any institutional actors. Instead, the purpose of this

65 research is to determine whether and how student levels of trust in two important actors in
66 the education sector during Covid-19 may impact student mental well-being.

67 The current research is divided into five sections. First, we examine the concept of
68 recreancy to demonstrate how it is relevant to ecological disasters such as Covid-19. Next,
69 we examine the literature on student well-being, situating the concept of recreancy
70 alongside important predictors of well-being to propose a model of student well-being
71 during Covid-19. Third, we explain data collection and methods for testing our model of
72 student well-being. In that section we draw upon a survey of 600 students currently
73 enrolled in universities across the UK. The fourth section of this manuscript describes the
74 findings of the research. Specifically, we discover trust is correlated with mental well-
75 being but also appears to be shaped by food and housing insecurity as well as social and
76 economic circumstances. Finally, we conclude by suggesting that recreancy, as
77 operationalized by asking whether students trust their university and the government, is
78 likely to be a critical variable in studies of student well-being during ecological disasters
79 such as the Covid-19 pandemic.

80 **Ecological Disasters and Recreancy**

81 One view of the current pandemic is that it is an anthropogenically driven
82 ecological disaster that has arisen because of technological advances in agriculture. In
83 short, the modern world provides an ideal environment for emerging pathogens that can
84 lead to such disasters. Brown (2020) explains:

85 *As cities and farm operations grew, people and animals crowded closer*
86 *together. The result was a new epidemiological order, in which zoonotic*
87 *diseases—ones that could jump from animal to human—thrived. At first,*
88 *these diseases remained confined to the places where they originated.*
89 *[However]...infectious diseases have broken out more than twelve thousand*

90 *times over the past three decades. It's no small feat to cross the species*
91 *barrier; these numbers speak to the scale of our agricultural system.*

92 Thus, the interconnectedness of biological lives makes it likely, if not inevitable, for
93 pandemics such as Covid-19 to occur. In particular, those advances in agriculture
94 technology that have allowed for unprecedented levels of food production and when
95 combined global travel and trade they can contribute to the creation of an ecological
96 network that binds us all together and lay the groundwork for ecological disasters (see
97 Morens et al., 2020; Shereen et al. 2020).

98 It is within the context of ecological disaster that we draw upon Freudenburg's
99 concept of recreancy (see also Ritchie and Gill, 2007). Freudenburg (1993) developed his
100 theory of recreancy by drawing upon Durkheim's (1933 [1893]) theory of the division of
101 labor, or the notion that societies are increasingly held together organically as
102 occupational specialization increases. While the division of labor is responsible for
103 important technological advances, it is also simultaneously problematic (Freudenburg
104 1993). That is, "the very division of labour that permits many of the achievements of
105 advanced industrial societies may also have the potential to become one of the most
106 serious sources of risk and vulnerability" (Freudenburg 1993, p.914). The implications of
107 this unintended consequence of specialization are not only that technological disasters
108 occur, but in Freudenburg's words that "natural forces" overcome institutional defences
109 that are no longer reliable. In short, social institutions are not trusted because institutional
110 actors fail to carry out their obligations. While recreancy research tends to focus on the
111 actors within institutions, Freudenburg believed in a more nuanced approach that linked
112 these actors to their social institutions. Thus, Freudenburg (1993; 2000) conceived of
113 recreancy as the deterioration or lack of trust in social institutions. This institutional focus
114 allowed Freudenburg to maintain that recreancy was not about blaming institutional
115 actors.

116 *It is not relevant to know whether or not villainy can be discerned,*
117 *whether at individual or collective levels; instead, to repeat Weber's*
118 *words, the key question is simply whether experience shows that the*
119 *behaviors of specialized individuals and institutions can be counted*
120 *on (Freudenburg 1993, p. 917).*

121 We apply the concept of recreancy to the educational sector because it is often viewed as
122 taking a major role in student 'duty of care' and ensuring student well-being (de la Torre,
123 2019; Maier, 2015). In short, the university has a direct impact on lives of many students
124 (Barnett et al. 2015; Laird et al. 2013). In the UK, universities have been under pressure
125 for their response to Covid-19. For instance, the media has widely reported that students
126 believe universities have failed to protect their well-being during lockdown (BBC News,
127 2020; Hall, 2020; Hopegood, 2020; Onapa, 2020). This pressure has led to a public
128 outcry that universities cannot be trusted. For example, Manchester University was
129 forced to publicly apologize "*for the concern and distress caused*" to students after
130 university officials surrounded resident halls with guarded metal barriers during the night
131 to keep students segregated (Kennelly, 2020). Anecdotally, students across the country
132 have reported that they cannot count on universities during the Covid-19 crisis. As one
133 student succinctly put it, "*We were lied to*" (Moore, 2021, para 8). Other students extend
134 blame to government regulators who do not carry out their university oversight
135 responsibilities and instead allow universities to freely take advantage of students.
136 Moreover, some higher education advocates even suggest that the government has failed
137 to provide universities with appropriate guidance and financing which leaves universities
138 little choice but to exploit their own student populations. For example, one journalist
139 observed, the "*government has yet to show [universities] the sort of crisis support it tried*
140 *to extend, for example, to the hospitality industry*" (Moore, 2021, para 7). In the wake of
141 these events students' advocate groups have called for additional help and students have

142 engaged in organised protest activities ranging from rent strikes to virtual direct action by
143 highlighting their grievances like food insecurity or prison-like living conditions to
144 shame universities (Hall, 2020). More recently, students have organised a call for tuition
145 and rent refunds as well as better access to campus facilities and student health and well-
146 being support (Dawson, 2021; Hall, 2020; Hopegood, 2020). In this research we suggest
147 that whether the university and its regulators can be “counted on” during an ecological
148 crisis such as Covid-19 has important implications for the mental well-being of students.

149 Unsurprisingly, there have been few studies of recreancy among university
150 students. One notable exception is research by Ladd et al., (2007; see also Gill et al.,
151 2007) into the relocation of nearly 50,000 New Orleans college students during
152 Hurricane Katrina, a large Category 5 hurricane that struck southeastern United States in
153 August 2005. Ladd et al., (2017) discovered that students were filled with perceptions of
154 recreancy, especially in relation to the government’s response to the disaster. As the
155 researchers report, “about six out of 10 students stated, based on their disaster
156 experiences, they did not trust President Bush, FEMA [i.e., Federal Emergency
157 Management Agency], the federal government, or the Louisiana state government” (Ladd
158 et al., 2017, p.64), with one university student summing up their feelings of recreancy as
159 follows: “FEMA is a joke!” (p. 66). Students in the study reported that they “distrusted
160 the federal government, even more than before” and could not “count on any politician.”
161 While Ladd’s study was appropriately focused on the trust of state and federal
162 government response to relocating students during the Katrina disaster, we focus on
163 recreancy by asking about trust in higher education and its operational response during
164 Covid-19.

165 Despite the scarcity of research on student recreancy, the concept has been applied
166 to a variety of technological and natural disasters (Bickerstaff et al., 2008; Cope et al.,
167 2016, 2020; Gill et al., 2016; Freudenburg et al., 2009; McSpirit, 2005; Ritchie et al.,

168 2013; Straub, 2020). As Ritchie et al., (2013, p. 657) observe, recent scholars have noted,
169 recreancy “offers important insights into social impacts such as loss of social capital and
170 civility, as well as psychological responses of frustration, anger, and hostility frequently
171 associated with these types of events.” (see also Ritchie and Gill 2007; Ritchie et al.,
172 2018). While scholars have examined recreancy with respect to potential community
173 impacts that disrupt and harm social relationship and create civil disorder there have been
174 no studies, of which we are aware, that examine the concept of student recreancy during
175 the Covid-19 pandemic. Thus, our examination of mental well-being is social-
176 psychological in that we hypothesize that students experiencing high levels of recreancy,
177 and therefore low levels of trust in the university and its regulators will also have lower
178 levels of mental well-being than students who have high levels of trust in these two sets of
179 actors.

180 **Predicting Student Mental Well-Being**

181 The World Health Organization (2004) states, “mental health is not just the
182 absence of mental disorder [but] as a state of well-being in which every individual realizes
183 his or her own potential, can cope with the normal stresses of life, can work.” Mental
184 well-being is the experience of health and prosperity. It includes having good mental
185 health, high life satisfaction, a sense of meaning or purpose, and an ability to manage
186 stress (Yilmazli Trout and Alsandor 2020).

187 In our review, we highlight research that directly measures well-being or its
188 components, and mental health difficulties that could aid or disrupt an individual’s
189 potential. Previous research has overwhelmingly suggested that a variety of factors such
190 as financial strain, gender, race and age, housing security and food security may impact
191 well-being (Hardeman et al., 2015). We review these factors below prior to presenting our
192 integrated model of student recreancy and well-being during Covid-19.

193 **Financial Strain.** A number of studies have examined the economic
194 circumstances and mental well-being of university students. Among the most studied
195 variables are student financial pressures, which are likely to decrease mental well-being.
196 For instance, university students who come from lower socioeconomic status households
197 often face more financial strain and therefore have higher rates of mental health problems
198 and lower levels of mental well-being than do those who come from more affluent
199 households (Eisenberg et al., 2007). In a study of Australian students, Stallman (2010)
200 found that students who identified as having any level of financial stress were much more
201 likely to report decreased subjective mental well-being when compared to students with
202 no financial stress (see also Lange and Byrd, 1998; Ansari et al., 2011; Mulder and
203 Cashin, 2015). In a recent UK study Benson-Egglenton (2019) found a clear relationship
204 between students' mental well-being and financial circumstances. That is, students that
205 faced financial hardship had lower levels of mental well-being. Benson-Egglenton
206 reported that students who had higher well-being scores on the Short Warwick-Edinburgh
207 Mental Well-being Scale (SWEMWBS) were less likely to need a student loan, more
208 likely to receive financial support from their parents and less likely to be in debt when
209 compared to those who had lower well-being scores.

210 **Gender.** Male and female students have also been identified as having different
211 levels of well-being. Female students are more likely to self-report symptoms consistent
212 with mental illness than their male peers (Eisenberg et al., 2007). In addition, female
213 students are more likely than male students to perceive various academic, friend and work
214 scenarios as stressful (Day and Livingstone, 2003) which may impact mental well-being.
215 Moreover, research on student well-being suggests that female students have lower levels
216 of mental well-being than males and are also more likely to suffer from distress, including
217 more somatic symptoms and anxiety/insomnia (Saleh et al., 2017) which might be linked
218 to academic performance. In particular, women in male dominated fields of study are

219 more likely to feel pressure to conforming to the gender stereotypes (i.e., ‘stereotype
220 threat’), which is associated with poor mental health (Bell et al., 2003).

221 While considerable evidence exists that female students are more at risk of low
222 levels of mental well-being than male students, a number of studies on gender and well-
223 being are inconclusive. Lee and Loke (2005) find that male students participate in more
224 pro-health type behaviours than female students but that no gender differences in
225 psychosocial well-being exist (Lee & Loke 2005; see also Ansari and Stock, 2010).
226 Nevertheless, Ansari et al., (2013, p.293) found that even while females were more likely
227 to rate well-being higher than males, they were also “more likely [than males] to feel
228 psychosomatic/physical health problems ... [and] ... more likely to feel burdened
229 overall.”

230 **Race/Ethnicity.** White university students have higher levels of mental well-being
231 (Dyrbye et al., 2007) and lower levels of psychological distress (Prelow et al., 2006) than
232 other students. Wang et al., (2008) discovered ethnic minority students tended to feel less
233 satisfied with life and experienced more stress than white students. Moreover, ethnic
234 minority students often report having higher levels of stress and lower levels of mental
235 well-being than white students, suggesting a potential correlation between stress and well-
236 being (Cokley, McClain, Enciso, & Martinez, 2013; Griffith, Hurd, & Hussain, 2017).
237 The finding that ethnic minority students experience lower levels of mental well-being
238 than white students is often reported in the literature, and there may be reasons for this
239 finding other than stress (Ben-Ari, 2004; Blaine & Crocker, 1995; Iwamasa & Kooreman,
240 1995). For instance, as is the case with stereotype threats faced by women, ethnic minority
241 students may feel significant pressure to reject group stereotypes (Aronson et al., 2013).
242 Steele et al. (1995) discovered that being under threat of judgement by a racial stereotype
243 leads to impaired performance on tests and is associated with lower levels of mental well-
244 being. Other research suggests that ethnic minority students might experience low levels

245 of mental well-being and higher levels of mental illness because of the university campus
246 climate or existing institutional prejudice and discrimination (Williams, Yu, Jackson, &
247 Anderson, 1997; Greer & Chwalisz, 2007; Sue & Sue, 2008; Christopher & Skillman,
248 2009). In a study of first year medical students Hardeman et al. (2015) compared African
249 American students to white students and found that African American students had nearly
250 twice the risk of being classified as having symptoms of depression and anxiety. In short,
251 the harmful social stereotypes and discrimination are likely to contribute to lower levels of
252 mental well-being among non-white students.

253 **Age.** Research suggests that young people are disproportionately impacted by low
254 levels of mental well-being when compared to other ages (Pedrelli et al., 2015). In
255 addition, most studies of university student mental well-being that control for age suggest
256 that students face a decline in their mental well-being in their first year of study (Topham
257 et al., 2011). Older university students are more likely to seek help for mental health
258 problems (Eisenberg et al., 2007). While age seems to be a factor in mental well-being,
259 some studies do not find a relationship between age and outcomes related to mental well-
260 being, such as stress (e.g., Saleh et al., 2017). In addition, a few studies (e.g., Voltmer et
261 al., 2012; Galbraith and Merrill 2015) suggest there is a negative correlation among age
262 and factors associated with mental well-being perhaps because older students (e.g., those
263 typically in post-graduate school) are sometimes identified as being more sleep deprived
264 (Wallace et al., 2017) or are more likely to suffer from academic burnout (Lin and Huang,
265 2014). Finally, some research finds that age and gender may interact in that age only
266 matters for female students, where older students report higher levels of mental well-being
267 than younger students (Davoren et al., 2013).

268 **Food/Housing Insecurity.** Both food and housing insecurity are believed to be
269 related (Payne-Sturges et al., 2018) and predict low levels of mental well-being (Heflin
270 and Ziliak 2008; Howell and Howell 2008; Stahr et al., 2015; Broton and Goldrick-Rab,

271 2016; Frongillo et al., 2017; Jones 2017; Lee 2020). Moreover, some students may even
272 sacrifice basic food and housing needs to pay university tuition and fees. Food insecurity
273 exists when there is insufficient or inappropriate access to food, while housing insecurity
274 occurs when housing is unstable, unaffordable, unsafe or unavailable (Haskett et al.,
275 2020). There is growing recognition that food insecurity is tied to mental well-being on
276 university campuses and many researchers are starting to conclude that food insecurity is
277 likely to be a consistent and main factor associated with anxiety and depression among
278 university students (Goldrick-Rab et al., 2015; Bruening et al., 2016; Coffino et al., 2020;
279 Diamond et al., 2020). A recent systematic review of 58 empirical studies from countries
280 across the globe suggest that nearly one-third of university students may be food insecure
281 and it is likely that that they suffer from “poorer nutritional outcomes, higher stress and
282 depression and adverse learning, academic outcomes and/or productivity” as a
283 consequence (Bruening et al., 2017, p. 1780; see also Nazmi et al., 2019).

284
285
286 While housing insecurity is less studied than food insecurity among student
287 populations it is, nevertheless, often mentioned in studies of student mental well-being
288 (Leung et al., 2020). Moreover, in countries like the United States, 11-19% of
289 undergraduate students are housing insecure (Broton and Goldrick-Rab 2018; see also
290 Haskett et al., 2020) and these rates are increasing (Goldrick-Rab, 2020). Importantly,
291 Leung et al. (2020) found that students who were facing housing insecurity were nearly
292 twice as likely to report on a patient health questionnaire that they faced anxiety and
293 depression, two conditions that negatively impact mental well-being.

294 Finally, it must be noted that food and housing insecurity are likely to impact well-
295 being but are also likely to be strongly related to other important factors. For instance,
296 financial strain is likely to have an important and direct impact on both housing and food

297 insecurity (Hughes et al., 2011; Micevski et al., 2014; Patton-López et al., 2014; Knol et
298 al., 2018; Zigmont et al., 2019) among students, which are also likely to impact mental
299 well-being (Raskind et al., 2019). Students who receive student loans are also more likely
300 to be food insecure (Morris et al., 2016; Payne-Sturges et al., 2018) while those who have
301 competing financial obligations are more likely to face food insecurity (McArthur, 2017).
302 Raskind et al. (2019) found that students whose parents have less than a high school
303 education, are receiving benefits and have lower discretionary budgets are more likely to
304 identify as food insecure. Those studies that have been conducted suggest that poverty and
305 financial stress leads to increased anxiety and poor mental health (Eisenberg et al., 2007;
306 Woessner, 2012). Moreover, it is increasingly clear that marginalized students are
307 particularly at risk. That is, non-white (Martinez et al., 2018; Phillips et al., 2018),
308 multiethnic (Wood & Harris, 2018), female (Patton-López et al., 2014; Maroto et al.,
309 2015, but see Martinez et al., 2018; Raskind et al., 2019), Lesbian, Gay, Bisexual,
310 Transgender, Queer (LGBTQ) students (UC Global Food Initiative, 2017) are
311 disproportionately food insecure when compared to white males.

312 **Methods**

313 *Sampling and Data Collection.* Research on recreancy and predictors of student
314 mental well-being generated a set of hypotheses in Table 1 to be tested in this study. We
315 are especially interested in examining the relationship between institutional trust and
316 mental well-being within the context of the existing literature on student mental well-
317 being. Figure 1 summarizes the predicted relationships in the literature along with
318 variables on institutional trust.

319 **[Table 1 About Here]**

320 The findings presented in this research are drawn from a cross-sectional sample of
321 UK university students administered during the Covid-19 pandemic. Following ethical
322 approval from the Faculty of Arts, Design and Social Sciences Ethics Committee at

323 Northumbria University (reference no: 22790) a sample of 600 students was obtained with
324 the help of *Prolific* (www.prolific.ac), an online survey platform that connects researchers
325 to participants and is often used for social and economic research (Palan and Schitter
326 2018). Out of the 600 students who responded to the survey, 133 students did not provide
327 answers to all the survey questions. As a result, the total sample size for this study is
328 n=467 students. We provide a breakdown of missing cases by variable in Appendix A
329 along with descriptive statistics for the variables included in our analysis (described
330 below). Specifically, *Prolific* selected the student sample from a population of 4,758
331 eligible students who were immediately available to enrol in the research on a first-come,
332 first-served basis. All participants received £1.50 compensation for their time to complete
333 the short questionnaire that consisted of 38 close-ended questions. The questionnaire took
334 less than 10 minutes to complete and was administered between 27-28 October 2020.

335 **[Figure 1 About Here]**

336 In 2018/2019 the UK Higher Education Statistics Agency reported that 2.38
337 million students were enrolled at 169 public higher education providers across England,
338 Northern Ireland, Scotland and Wales. In the current study, the student sample consisted
339 of 600 students from 161 public higher education and alternative providers in the UK.
340 93.5% of these students were undergraduates. Overall, the sample was 64% female (vs.
341 64% of undergraduates in the public university population in 2018/2019), 62% white (vs.
342 75% of undergraduates in the public university population in 2018/2019), 49% were under
343 21 years of age (vs. 57% in the undergraduate university population in 2018/2019), 22%
344 report that they had received means tested, free school meals during secondary education
345 (vs. 19% who came from the most deprived areas of the UK in 2018/2019) and 45%
346 reported that they were first generation HE students (vs. 50% in the university population

347 in 2018/2019)¹. Notable, then, the sample of students in this study appears to reflect the
348 UK population of undergraduates with some amount of accuracy.

349 ***Mental Well-being.*** The primary dependent variable in the current study is mental
350 well-being that is measured with the Short Warwick-Edinburgh Mental Well-being Scale
351 (SWEMWBS). The SWEMWBS has been widely used by researcher studying mental
352 well-being (e.g., Fat et al., 2017; Fung, 2019; Marshall et al., 2019; Lee et al., 2020;
353 Summers et al., 2020) and measures the positive aspects of mental health. The scale
354 assesses mental well-being using a 5-point Likert scale (1= ‘None of the time’, 2=
355 ‘Rarely’, 3= ‘Some of the time’, 4= ‘Often’, 5= ‘All of the time’) on seven questions with
356 an overall outcome score ranging from 7 to 35. All SWEMWBS scores were transformed
357 using the published metric conversion recommended by Stewart-Brown et al. (2009, para
358 22). Higher scores on the SWEMWBS are indicative of greater mental well-being. The
359 SWEMWBS has been used to study student populations and is correlated with other
360 scales measuring overall health, physical well-being, life satisfaction and emotional
361 intelligence (Kannangara, et al., 2018; Tennant et al., 2007; Fat et al., 2017). Moreover,
362 past research has found that in 2011 mean SWEMWBS scores for 16- to 24-year-olds in
363 the English population range between 23.2 for women and 23.6 for men (Fat et al. 2017).
364 The mean SWEMWBS score in the current sample is 19.9. While comparisons are
365 difficult to make across diverse populations and time periods it is not surprising that the
366 mean SWEMWBS score in the current sample is somewhat lower than reported in
367 previous studies. Moreover, in the current study the SWEMWBS showed good internal
368 consistency, with a Cronbach’s alpha value of 0.86 in the sample. Appendix B lists the

¹ Population estimates derived from *Higher Education Student Statistics: UK, 2018/19 – Student Numbers and Characteristics* published 20 January 2020. Available at <https://www.hesa.ac.uk/news/16-01-2020/sb255-higher-education-student-statistics/numbers>

369 results of the confirmatory factor analysis for the mental well-being scale. As noted, the
370 scale had factor loadings that ranged from 0.500 to 0.797.

371 **Recreancy.** We measure recreancy as the amount of trust students place in their
372 university and government to ensure their general well-being during the Covid-19
373 pandemic. To measure recreancy, we rely on two specific questions about trust: (1) “I
374 trust the university to look after my well-being during the coronavirus pandemic” and (2)
375 “I trust the UK government to ensure that my university will look after my well-being
376 during the coronavirus pandemic.” Responses to these two questions are scored from
377 strongly disagree = 1 to strongly agree = 5. In particular, the mean (median) for trust in
378 the university is 3.35 (3.0) with 7.8% of students reporting that they strongly disagree that
379 they trust that their university is working to ensure their well-being and 14.5% of students
380 reporting that they strongly agree that they trust that their university is working to ensure
381 their well-being. Overall, just over 25% of students disagree or strongly disagree that their
382 university will look after their general well-being during the Covid-19 pandemic. The
383 mean (median) scores for trust for government to regulate UK universities to promote
384 student well-being is low as the mean score for this question is 2.3 (2). Nearly 31.7% of
385 students strongly disagree that they trust the UK government to ensure their university
386 will look after their general well-being while only 4.3% strongly agree that they trust the
387 government to ensure that the university will look after their general well-being.

388 **Financial Strain.** We use free school meal (FSM) status to identify students who
389 are likely to come from households that are facing financial strain. In the UK, pupils who
390 are at least seven years of age qualify for free school meals when the adults in the
391 household claim one of several types of state benefits, including social security benefits in
392 the form of income support, jobseeker’s allowance, income related employment support,
393 child tax credits, working tax credits and/or universal credit. In the case of universal
394 credit, applicants must demonstrate an annual net earned income £7,400 or less in

395 England or £14,000 or less in Northern Ireland to receive FSM (DFE 2018). While there
396 are various potential measures of financial strain, Gorard (2012, p.1014) suggests that in
397 the UK, using FSM as an indicator of poverty or financial hardship is “currently better
398 than the alternatives...such as...household income, home resources, parental
399 occupation(s) or social class.” Taylor (2018) also suggests that while parental education,
400 occupation and income are likely to be the best indicators of socio-economic
401 disadvantage, researchers should be cautious about recommending replacing FSM
402 eligibility for other alternative indicators of economic hardship as those indicators are
403 often difficult to collect and the gain in predictive power is modest. In the present study
404 we believe it is unlikely that many students would be unable to accurately report the
405 household income of their parents and caregivers. As a result, we employ the relatively
406 simple measure of FSM to identify those students who have come from households that
407 are likely to face economic hardships. We measure financial strain by asking students
408 whether they received FSM in their last year of secondary school. Students who come
409 from households that face economic hardship are therefore eligible for FSM are also
410 likely to face financial strains at university where they often rely on support from their
411 family (see Benson-Egglenton, 2019). Students scored “1” on the financial strain variable
412 if they come from a household that received FSM in secondary school, while those who
413 did not FSM were scored “0” on that variable.

414 **Gender.** To capture the relationship between gender and mental well-being
415 identified in the literature we measure gender using a dichotomous variable. Students
416 were asked to report their gender (i.e., ‘female’, ‘male’, ‘non-binary’, ‘third gender’ or
417 self-described). In our analysis female, non-binary, third gender and self-described
418 students were scored “1” while male students were scored “0”. As an alternative
419 operationalisation of gender, we also compared female students (scored as “1”) to all
420 other genders scored as “0.” We estimated a model for each operationalization of gender

421 and found that the models were nearly identical (not shown). That is, the alternative
422 methods of measuring gender had no impact on this analysis as the coefficients, standard
423 errors and goodness of fit statistics were identical in both models.

424 ***Race/Ethnicity.*** Students' Race/Ethnicity was measured using a 15-category
425 nominal level variable. Results were largely clustered in White British category (i.e.,
426 White English/White Welsh/White Scottish/White Northern Irish/ White British) and
427 spread evenly with relatively low frequencies (n=4 to 23) among most other categories
428 (e.g., African, Bangladeshi, Black British, Caribbean, Chinese, Indian, Pakistani, White
429 and Asian). As a result, we created the dichotomous variable where White UK students
430 were scored 1 and students of all other races and ethnicities were scored 0. This variable
431 therefore measures self-identified race/ethnicity categorized into white/non-white which
432 likely is associated with social advantages.

433 ***Age.*** Age is a ratio level variable that represents the student's age in years. The
434 mean (median) student age was 23.0 (21.0) years old with a standard deviation of 6.5
435 years.

436 ***Food Insecurity.*** Food insecurity was measured using the US Department of
437 Agriculture's 6-item food security scale (see Patton-López, et al., 2014). The questions
438 that made up the scale asked students to recall whether the following happened since the
439 start of the Autumn 2020 term: (1) "The food that I bought just didn't last, and I didn't
440 have money to get more"; (2) "I couldn't afford to eat balanced meals"; (3) "Did you cut
441 the size of your meals or skip meals because there wasn't enough money for food?" and if
442 "Yes"; (4) "how often did this happen?"; (5) "Did you ever eat less than you felt you
443 should because there wasn't enough money for food?" and (6) "Were you hungry but
444 didn't eat because there wasn't enough money for food?" The possible responses to
445 questions 1 and 2 were 'never', 'sometimes' or 'often,' while the responses to questions 3,
446 5 and 6 were "yes" or "no." Finally, the responses to question 4 was 'almost every

447 month', 'some months but not every month', or 'only 1 or 2 months.' Responses of
448 "often" or "sometimes" on questions 1 and 2, and "yes" on questions 3, 5, and 6 were
449 scored as 1. Responses of "almost every month" and "some months but not every month"
450 on question 5 were scored 1. All other non-missing answers were scored 0. The sum of
451 these six items ranged from 0 ('food security' – 52.8% of all students) to 6 ('very low
452 food security' – 7.1% of all students). The mean (median) food insecurity score was 1.4
453 (0). Cronbach's alpha for the food insecurity scale is 0.88, suggesting high internal
454 consistency for this variable.

455 ***Housing Insecurity.*** Housing insecurity was measured by asking students the
456 extent to which they agreed with the following statement since the start of the Autumn
457 2020 school term: "I am finding it difficult to pay my rent or mortgage." Responses to this
458 item ranged from 1 = Strongly Disagree to 5 = Strongly Agree. The mean (median)
459 housing insecurity score was 2.5 (2.0).

460 ***Analytic Strategy.*** Building on previous research, the purpose of the current study
461 is to present a conceptual model of student mental well-being during the Covid-19
462 pandemic. As previously suggested, we hypothesize that recreancy, measured as trust in
463 the University and Central Government, play an important role in shaping levels of
464 student mental well-being. To carry out our analysis we estimated the structural equation
465 model (SEM) presented in Figure 1 testing the hypotheses described in Table 1. We
466 choose to use SEM because the literature suggests the relationships between food security,
467 housing security, gender, race, age and economic status are complex and can take various
468 paths to mental well-being. In addition, we believe that the focus by UK students on food
469 and housing security is central to predicting student trust in their university and the
470 government. In short, the SEM provided us with a method to present relatively complex
471 relationships where there are more than one dependent variable in a parsimonious fashion.

472 The SEM was estimated using the Stata 15 sembuilder function for 467 students
473 for whom all information was available. We use maximum likelihood estimations
474 (without imputation or deletion). As previously noted, scales for food insecurity and
475 mental well-being are acceptable. We assess the model fit using the Root Mean Square
476 Error of Approximation (RMSEA) and the Comparative Fit Index (CFI).

477 **Results**

478 The descriptive statistics and bivariate correlation coefficients for the variables and
479 scales in the analysis are in Appendix A. Those bivariate correlations indicate that student
480 mental well-being is correlated with the food insecurity scale and three variables (housing
481 insecurity, trust in their university and trust in government). An increase in food insecurity
482 or housing insecurity across the sample of students is associated with a decrease in mental
483 well-being. In addition, as trust in their university or trust in the government to regulate
484 their university increases across students, student mental well-being also increases. Despite
485 previous research findings on race, gender, past financial strain and age, none of these
486 variables are associated with mental well-being in those bivariate correlations. However,
487 we do observe that female students are more likely to face housing insecurity than male
488 students. We also find that white students are less likely to trust the government than non-
489 white students. Finally, we observe that higher levels of food insecurity and housing
490 insecurity are associated with lower levels of trust in the university and lower levels of trust
491 in the government. In short, the bivariate correlations suggest that student trust in the
492 university and government are important, if not critical, variables in predicting student
493 mental well-being.

494 Figure 2 presents the SEM hypothesized in Figure 1. Overall, the chi-square (χ^2)
495 for the model is 177.7, which is statistically significant ($p < 0.05$) and leads us to reject the
496 null hypothesis that the observed and predicted models are equal. However, chi-square is
497 highly sensitive to sample size and not recommended for use with samples as large as the

498 one in the current study (Hox and Bechger 1998). As a result, we examine model
499 goodness of fit using the comparative fit index (or CFI) and the root mean square error of
500 approximation (or RMSEA). We choose the CFI because it is not sensitive to sample size
501 and compares the fit of the observed model to the baseline model where all variables are
502 uncorrelated (Lei and Wu 2007). The CFI for the model in Table 2 is 0.93, well above the
503 acceptable benchmark value of 0.90 (Schumaker and Lomax 2010), equal to the value
504 recommended by Byrne (1994) and near the conservative benchmark of 0.95
505 recommended by Hu and Bentler (1999). The RMSEA is a parsimony-adjusted absolute
506 fit indicator that examines whether our specified model in Table 2 reproduces the sample
507 covariance matrix. The RMSEA for the model is 0.06, which is appropriately below the
508 0.08 benchmark value (Hu and Bentler, 1999) and near the ideal 0.05 value recommended
509 by Stieger (1990). Finally, it is worth pointing out that the when chi-square statistic for the
510 model fit ($\chi^2 = 177.7$) is divided by the model degrees of freedom ($df=62$) as a relative
511 adjustment for sample size, the result is 2.87. This value is near the ideal value of 2
512 recommended by Ullman (2001) well below the common cut-off value of 5 recommended
513 by Schumacker and Lomax (2010). In short, the model in Table 2 appears reasonable.

514 The hypotheses presented in Table 1 are evaluated in Figure 2. When we examine
515 the direct effects of financial strain, gender, age and race/ethnicity on mental well-being
516 (Hypotheses 1 to 4) we only find modest support for Hypothesis 2. That is, looking across
517 students in the sample, female students tend to have slightly lower levels of mental well-
518 being than male students ($\beta = .10, p<0.05$). Turning to the relationship between food
519 security, housing security and mental well-being (Hypotheses 5 and 6) we find that
520 increasing levels of housing security are associated with decreased levels of mental well-
521 being ($\beta = -0.11, p<0.05$) and increasing levels of food insecurity are associated with
522 decreasing levels of well-being ($\beta = -0.11, p<0.05$). Thus, both hypotheses are supported.

523 Hypotheses 7 and 8 examine the impact of recreancy as measured through the
524 variables trust in the university and trust in government university regulators. Figure 2
525 suggests that trust in the university is positively correlated with mental well-being. As
526 students report that they trust their university to look after their mental well-being, their
527 subjective well-being scores increase ($\beta = 0.22, p < 0.05$). The same relationship is found
528 between government trust and mental well-being ($\beta = 0.15, p < 0.05$). Both relationships
529 support hypotheses (H7 and H8) and suggest that trust has a negative association with
530 student mental well-being. Moreover, student trust in their university and the government
531 has two of the largest effects on mental well-being, suggesting that recreancy is an
532 important aspect of student well-being during the Covid-19 pandemic.

533 **Discussion and Conclusion**

534 There has been a recent call to investigate the students' mental well-being during
535 the Covid-19 pandemic (Grubic et al., 2020). Although there have been several
536 investigations into student well-being researchers have yet to examine the potential role of
537 recreancy as measured by examining student perceptions of the failure of institutional
538 actors such as universities and government regulators. As a result, there is a significant
539 gap in current understandings of why some students may have particularly low levels of
540 mental well-being during the Covid-19 pandemic. Our findings suggest that a lack of
541 student trust in universities and government regulators may be an important factor in
542 levels of mental well-being among students during ecological disasters. That is, recreancy
543 appears to be important. While students have likely come to rely, at least partly, on
544 university and government institutions to protect their mental well-being in the past, the
545 perception by many students is that these actors can no longer be relied upon. Our
546 analyses indicates that this form of recreancy could have an impact on student mental
547 well-being.

548 Unfortunately, like most studies of student well-being our research suffers from
549 some weaknesses. First, our sample is cross-sectional and does not consider how
550 recreancy and mental well-being might have changed over time. As a result, it is difficult
551 to say definitively whether levels of trust are impacted by Covid-19. We must point out,
552 however, that there is pretty clear evidence that food insecurity and housing insecurity,
553 things that should influence trust, have intensified during the Covid-19 pandemic (e.g.,
554 see Glowacz & Schmits 2020; Grubic et al., 2020; Konstantopoulou et al., 2020; Yehudai
555 et al., 2020).

556 Second, the cross-sectional nature of our study means that it is not possible to
557 establish causation. In particular, the association between mental well-being modelled in
558 our data could be reversed, such that low levels of student mental well-being give way to
559 low levels of trust. To examine this issue in more detail we tried alternative SEM models
560 where mental well-being was used to predict trust (not shown). However, these efforts
561 failed to produce a better fitting model. Thus, while our approach provides some
562 theoretical support for our particular findings that trust shapes well-being more research is
563 needed. That is, these findings need to be replicated in other settings and using
564 longitudinal designs to better understand whether the relationship between trust mental
565 well-being.

566 Third, as this is an observational study rather than experimental study it is possible
567 that the association between mental well-being and trust could be confounded by an
568 important third factor such as personality attributes or academic achievement. For
569 instance, personality attributes such as neuroticism extroversion, openness, agreeableness
570 and conscientiousness may all influence levels of mental well-being and may also be
571 related to how much faith and trust students place in the university and government during
572 Covid-19. This study did not account for various personality factors that may influence

573 mental well-being and as a result, as is the case with all observational studies, some
574 caution must be exercised when interpreting results.

575 Fourth, our research is based in the UK, and the finding regarding demographic
576 variables, food insecurity and housing insecurity on mental well-being are largely
577 consistent with the majority of studies on student mental health and mental well-being
578 across the globe; it remains uncertain whether the mental well-being of higher education
579 students in other countries would be similarly correlated with recreancy. In particular, the
580 present survey was administered during a period of high infection rates and when UK
581 students and young people were being blamed by politicians and media for spreading the
582 virus (Horner, 2020; McIntyre et al., 2020). The consequence of this 'blame' may have
583 created a unique situation where student trust or confidence was uniquely related to well-
584 being. Moreover, trust in UK government was also at an all-time low in 2019 with 34% of
585 the population stating that they 'almost never' trust government (Curtice et al., 2020).
586 Thus, it is possible that these low levels of trust among the majority of the UK population
587 is relatively unique, perhaps limiting the generalizability of the study results.

588 In the end, these results suggest that universities across the UK should pay more
589 attention to the potential relationship between trust and mental well-being. Among the
590 more consistent findings in the literature are our results concerning gender, previous
591 financial strain, food security and housing security, all of which have been found to
592 impact mental health and/or mental well-being. Our models also suggest that problems
593 attributed to universities failure to act such as food insecurity and housing insecurity may
594 increase feelings of recreancy and reduce mental well-being. Thus, we encourage
595 universities to pay particular attention to the relationship between trust, food insecurity,
596 housing insecurity, gender, financial strain and mental well-being. If these variables are
597 related as we suggest then universities and government should ensure that students have
598 sufficient and appropriate access to healthy, nutritious and culturally appropriate food,

599 especially during periods of lockdown or self-isolation when many students and their
600 families may be struggling to source food. Moreover, governments and universities might
601 also consider the role of housing insecurity in impacting trust and mental well-being. This
602 is the case because many students report that they feel stuck paying for unaffordable
603 contracts in residences in which they are confined (and unable to leave) and/or living in
604 housing that is unsafe for vulnerable students given the overall numbers of students
605 residing in a property. Finally, while additional investigations into student trust and
606 mental well-being are needed, we suggests that universities and governments might,
607 nevertheless, consider a communication strategy for improving trust among students to
608 promote mental well-being, especially by noting how they are attenuating food and
609 housing insecurity. Thus, even while we recognize the weaknesses associated with the
610 current investigation, we also suggest that there is strong reason to want to promote
611 gender equality, food and housing security that are found to be associated with mental
612 well-being among university students. If an outcome of these efforts is to increase student
613 trust in institutional actors in the education sector, all the better.

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991

992 **Table 1. Hypotheses (paths) tested in University Student Mental Well-Being Model**

Hypothesis	Selected Literature
Financial Strain has a direct influence on mental well-being. Students who come from households that are financially strained are likely to face lower levels of mental well-being than students who come from households who have not faced economic disadvantage. (H1)	Ansari et al., (2011); Benson-Eggleton (2019); Eisenberg et al. (2007); Lange & Byrd (1998); Mulder & Cashin (2015); Stallman (2010)
Gender has a direct influence on mental well-being. Female students will have lower levels of mental well-being than male students. (H2)	Day & Livingstone (2003); Eisenberg et al. (2007); Saleh et al. (2017); except see Ansari & Stock (2010); Lee & Loke (2005)
Race/Ethnicity has a direct influence on mental well-being. White students will have higher levels of mental well-being than other students (H3).	Aronson et al. (2013); Ben-Ari (2004); Blaine & Crocker, (1995); Cokley et al. (2013); Dyrbye et al. (2007); Griffith et al. (2017); Hardeman et al. (2015); Iwamasa & Kooreman (1995); Prelow et al. (2006); Steele et al.(1995)
Age has a direct effect on mental well-being. Older students will have higher levels of mental well-being than younger students (H4).	Pedrelli et al. (2015); except see Galbraith & Merrill 2015; Saleh et al., (2017); Voltmer et al. (2012)
Food and Housing Security will have a direct influence on mental well-being. Students who are food insecure will have lower levels of mental well-being (H5). Students who are housing insecure will have lower levels of mental well-being (H6).	Broton & Goldrick-Rab (2016); Frongillo et al. (2017); Heflin & Ziliak (2008); Howell & Howell (2008); Jones (2017); Lee (2020); Payne-Sturges et al. (2018); Stahr et al. (2015)
Trust in Government will have a direct influence on student mental well-being. Students who trust the government to protect their health during the pandemic will have higher levels well-being than students who do not trust the government to protect their health during Covid-19 (H7).	Freudenburg et al. (1993, 2000)
Trust in their University will have a direct influence on student well-being. Students who trust their university to protect their health during the pandemic will have higher levels mental well-being than students who do not trust their university to protect their health during Covid-19 (H8).	Freudenburg et al. (1993, 2000)

993

Figure 1: Conceptual Model of University Student Mental Wellbeing

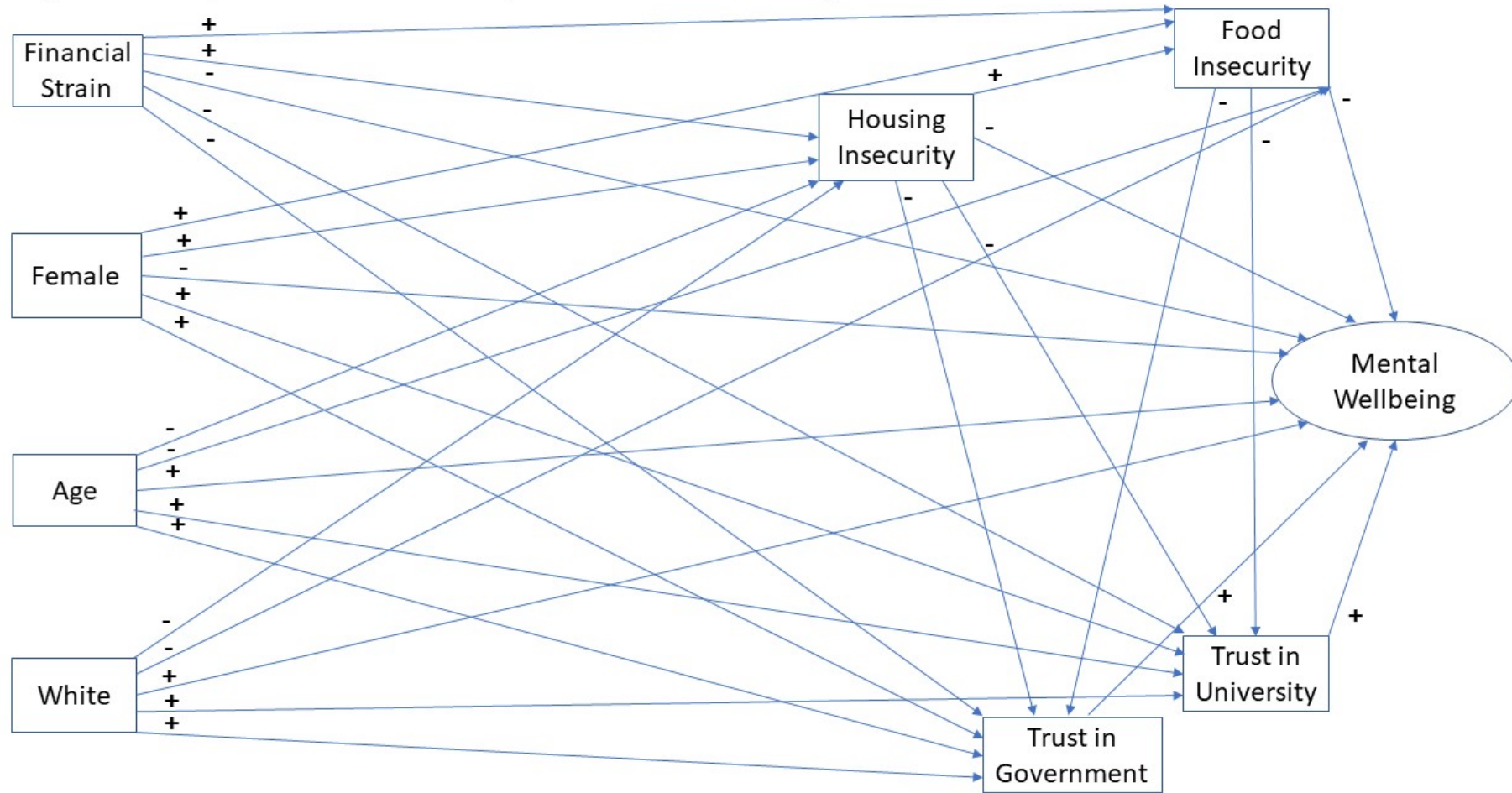
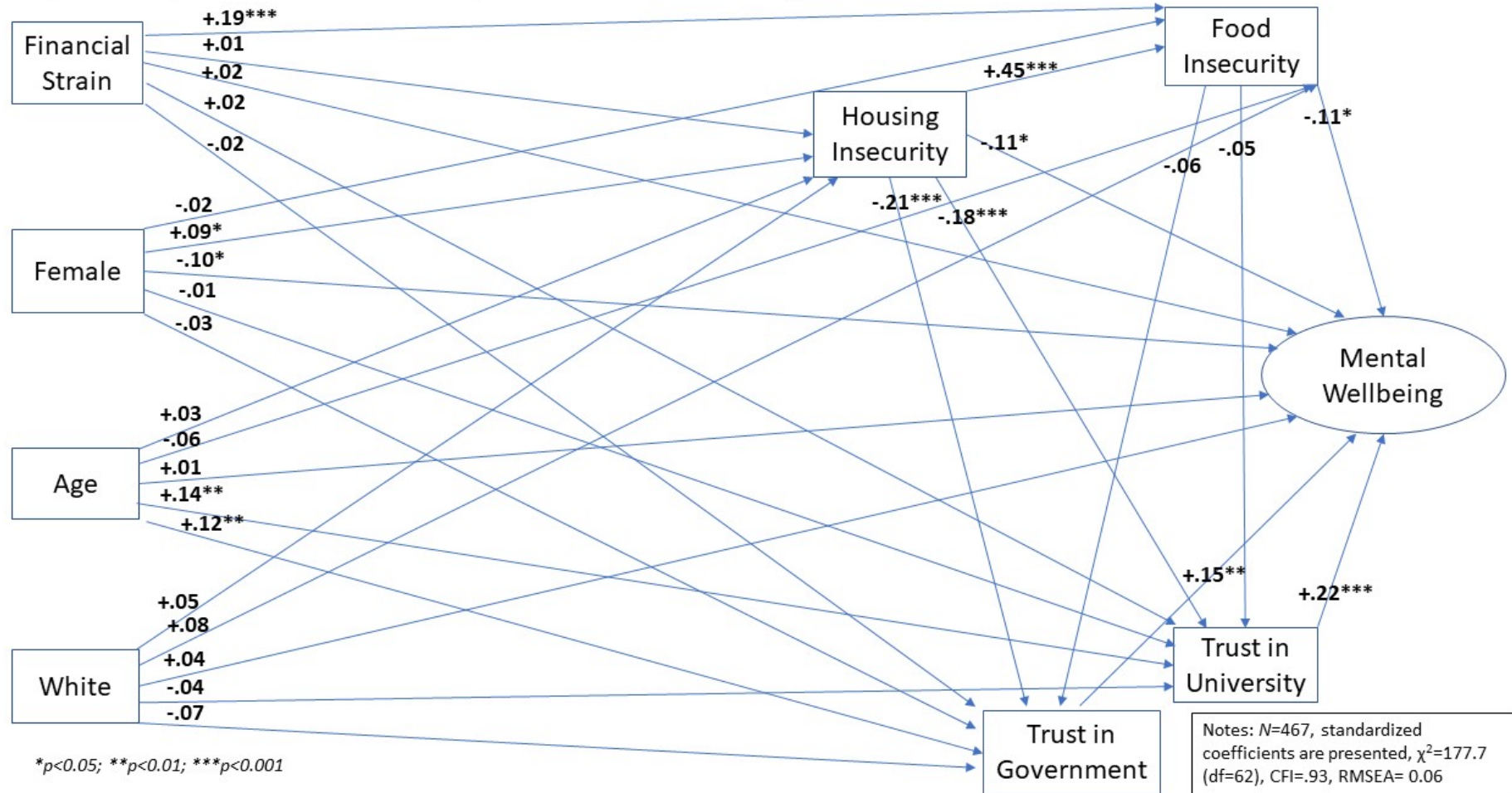


Figure 2: Empirical Model of University Student Mental Wellbeing



Appendix A. Bivariate Correlations and Descriptive Statistics for Variables in the Study.

	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
1. Mental Well-Being	1.00								
2. Financial Strain	0.00	1.00							
3. White	0.02	-0.01	1.00						
4. Female	-0.09	0.00	0.00	1.00					
5. Age	0.02	0.05	0.15*	0.00	1.00				
6. Food Insecurity	-0.15*	0.17*	0.08	0.02	0.05	1.00			
7. Housing Insecurity	-0.19*	0.02	0.04	0.10*	0.03	0.45*	1.00		
8. Trust Their University	0.28*	-0.03	-0.07#	-0.02	0.09*	-0.17*	-0.20*	1.00	
9. Trust in Government	0.24*	-0.07#	-0.08*	-0.03	0.07	-0.17*	-0.20*	0.51*	1.00
Mean	19.93	0.22	0.62	0.65	22.95	2.35	2.43	3.35	2.27
Median	19.25	0.00	1.00	1.00	21.00	2.00	0.00	3.00	2.00
Standard Deviation	4.00	0.42	0.49	0.48	6.47	1.09	2.95	1.15	1.18
Min. Score	7.00	0.00	0.00	0.00	18.00	1.00	0.00	1.00	1.00
Max Score	35.00	1.00	1.00	1.00	68.00	4.00	8.48	5.00	5.00
Missing Values	2	2	2	4	6	68	44	7	10

* $p < 0.05$; # $p < 0.10$

Appendix B. Confirmatory Factor Analysis Results for the Measurement Model of Short Warwick-Edinburgh Mental Well-being Scale

Observed Variable – SWEMWBS	Mean	St. Deviation	Standardized Factor Loading	α
I've been feeling optimistic	3.10	0.99	0.703	0.861
I've been feeling useful	3.02	0.98	0.709	
I've been feeling relaxed	2.92	0.94	0.685	
I've been dealing with problems well	3.25	0.97	0.744	
I've been thinking clearly	3.30	0.96	0.797	
I've been feeling close to other people	3.19	1.11	0.500	
I've been able to make up my own mind about things	3.57	0.97	0.689	