

SOCIO-ECONOMIC FACTORS ON ACADEMIC ADJUSTMENT OF UNDERGRADUATE STUDENTS OF IGNATIUS AJURU UNIVERSITY OF EDUCATION

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Abstract:

This study examined the influence of socio-economic factors on the academic adjustment of undergraduate students at Ignatius Ajuru University of Education, Rivers State. The investigation was guided by three research objectives and three hypotheses designed to determine the extent to which socio-economic variables influence students' adjustment on university academic life. A descriptive survey research design was adopted for the study. The population comprised all undergraduate students of Ignatius Ajuru University of Education with an estimated student population of about 25,000 students according to higher education enrollment records (www.unirank.org/ng/), from which a sample of 200 students was selected using a stratified random sampling technique to ensure adequate representation across faculties and levels of study. Data were collected using a structured questionnaire titled Socio-Economic Factors on Academic Adjustment Questionnaire (SEFAAQ). The instrument was validated by experts in Educational Psychology and Measurement and Evaluation to ensure content and face validity. Reliability was established using Cronbach's Alpha, which produced a coefficient of 0.82, indicating good internal consistency of the instrument. The data collected were analyzed using descriptive statistics such as frequency and percentage, as well as inferential statistics including independent t-test. All hypotheses were tested at a 0.05 level of significance. Findings from the study revealed that socio-economic factors including family income, parental education, housing conditions, and access to learning resources significantly influence students' academic adjustment. The results further indicated that students from higher socio-economic backgrounds tend to exhibit better academic adjustment compared to their counterparts from lower socio-economic backgrounds. In addition, family income and parental education were

found to be strong predictors of academic adjustment among undergraduate students. Based on these findings, the study concluded that socio-economic inequalities significantly shape students' academic adjustment in higher education institutions. The study therefore recommends that government (Ministry of Education) and university authorities should strengthen financial aid schemes such as scholarships and bursaries, improve students' welfare and support services, and enhance access to quality learning resources and conducive learning environments in order to promote better academic adjustment among undergraduate students.

Keywords: Academic adjustment, socio-economic status, family income, parental education, undergraduate students

Introduction

Education is widely recognized as a key instrument for individual development and national growth. At the tertiary level, universities are expected to equip students with the knowledge and skills needed for academic and professional success. However, admission into the university does not guarantee success, as students must adapt to academic, social, emotional, and environmental demands. This process is known as academic adjustment, which is essential for students' academic achievement, retention, and persistence [1]. Academic adjustment refers to students' ability to cope with university demands such as managing academic workload, developing study habits, meeting deadlines, and adapting to new learning environments. Students who adjust well are more likely to perform better academically and complete their studies successfully, while those who struggle may experience stress, poor performance, and withdrawal from school. The transition from secondary school to university is often challenging due to increased independence and responsibility. As a result, students' ability to adjust is influenced by several factors, particularly socio-economic factors [2]. These include family income, parental education, housing conditions, and access to learning resources, all of which shape students' academic experiences and outcomes [3].

Theoretical perspectives such as Human Capital Theory explain that families with higher socio-economic status can invest more in education, thereby improving students' academic experiences and outcomes [4]. Similarly, Social Reproduction Theory argues that cultural and social advantages are transmitted across generations, giving students from higher socio-economic backgrounds an academic advantage. In Nigeria, socio-economic inequality continues to influence students' educational experiences. Many students face financial challenges, poor accommodation, limited access to textbooks, and inadequate learning resources, all of which negatively influence their academic adjustment [5]. Family income plays a major role, as financially stable students tend to have better access to educational materials and conducive learning environments, while students from low-income families often experience stress and academic difficulties [7].

Parental education also influences academic adjustment, as educated parents are more likely to provide academic guidance, motivation, and learning support. In contrast, students from less educated families may receive limited academic encouragement, influencing their adaptation to university life. Similarly, poor housing conditions can reduce concentration and increase stress, thereby influencing academic performance and adjustment. Access to learning resources such as libraries, internet facilities, and digital tools is also essential for academic adjustment in modern education. Students without adequate access to these resources may face significant academic disadvantages. At the Ignatius Ajuru University of Education, students come from diverse socio-economic backgrounds, making it necessary to examine how these factors influence their academic adjustment [8]. Therefore, this study investigates the influence of socio-economic factors on the academic adjustment of undergraduate students in the institution, with the aim of providing findings that will support improved educational policies and student support services.

Academic Adjustment

Academic adjustment is a multidimensional concept that describes the process through which students adapt successfully to the academic demands, expectations, and challenges of higher

education. It involves the ability of students to cope effectively with learning activities, academic workloads, institutional regulations, and the overall educational environment. According to Tinto, academic adjustment refers to students' successful integration into the academic system of an institution, enabling them to meet educational requirements and achieve their academic goals. It is considered one of the most important indicators of students' success and persistence in higher education. The concept of academic adjustment extent is beyond mere academic performance. It encompasses students' ability to develop effective study habits, manage their time efficiently, participate actively in classroom activities, maintain positive relationships with lecturers and peers, and adapt psychologically to university life [9]. Baker and Siryk describe academic adjustment as the extent to which students successfully respond to educational demands, achieve satisfactory academic outcomes, and experience academic satisfaction. Students who are well-adjusted academically tend to exhibit greater commitment to their studies, higher levels of motivation, and stronger academic self-confidence. Academic adjustment is influenced by both internal and external factors. Internal factors include students' intelligence, motivation, self-efficacy, personality traits, and emotional stability, while external factors include family background, socio-economic status, institutional support, peer influence, and learning environments. Successful adjustment enables students to overcome academic challenges and achieve educational objectives, whereas poor adjustment may lead to academic difficulties, stress, absenteeism, low achievement, and withdrawal from school.

Furthermore, academic adjustment is particularly important during the transition from secondary school to university. New students often encounter unfamiliar teaching methods, increased academic responsibilities, and greater independence in managing their studies. The ability to adjust effectively during this period determines the extent to which students can achieve academic success and personal development. Therefore, understanding the factors that influence academic adjustment is essential for improving educational outcomes among undergraduate students.

Family Income and Academic Adjustment

Family income is one of the most important indicators of socio-economic status and has been widely recognized as a major determinant of educational outcomes. Family income refers to the financial resources available within a household to meet the needs of family members, including educational expenses. Researchers have consistently found that family income significantly influences students' access to educational opportunities, learning resources, and academic support systems [10].

Students from high-income families generally enjoy numerous advantages that facilitate academic adjustment. Such students often have access to quality educational materials, private tutoring services, internet facilities, computers, and conducive study environments. These resources enhance learning experiences and enable students to cope effectively with academic demands. According to Adeyemo (2007), students from financially stable homes tend to perform better academically because they experience fewer economic constraints and have greater access to learning resources. Family income also influence students' psychological well-being and motivation. Financial stability reduces stress and anxiety associated with educational expenses, thereby allowing students to focus on their studies. In contrast, students from low-income households often face financial difficulties that can interfere with their academic activities. These challenges may include inability to pay school fees, purchase textbooks, afford transportation, or secure suitable accommodation. Such difficulties can negatively influence concentration, motivation, and academic performance.

Eamon observed that economic hardship contributes significantly to educational disadvantages among students. Financial difficulties often expose students to emotional stress, low self-esteem, and academic frustration. Some students may be compelled to engage in part-time employment to support themselves financially, thereby reducing the time available for studying and academic engagement. Consequently, family income remains a critical determinant of students' ability to adjust successfully to university life.

Moreover, family income influences access to healthcare services and nutritional needs. Adequate nutrition and good health are essential for cognitive functioning and academic productivity. Students from affluent families are more likely to receive proper healthcare and nutrition, which contribute

positively to academic adjustment and educational achievement.

Parental Education and Academic Adjustment

Parental education is another important socio-economic factor influencing students' academic adjustment. It refers to the highest level of formal education attained by parents or guardians. Numerous studies have established that parental educational attainment significantly influence students' educational aspirations, learning attitudes, academic performance, and adjustment to school environments.

Parents who possess higher levels of education tend to understand the importance of education and are more likely to provide intellectual stimulation, guidance, and encouragement to their children. Educated parents often monitor their children's academic progress, assist with educational decision-making, and promote positive attitudes toward learning. According to Yusuf, students whose parents have higher educational qualifications generally exhibit stronger academic motivation and better adjustment than students whose parents have lower levels of education. Parental education contributes to the creation of a supportive home environment that fosters academic development. Such parents are more likely to provide educational resources, establish study routines, and encourage independent learning. They also tend to maintain high academic expectations, which motivate students to strive for educational excellence.

The influence of parental education can also be explained through Bourdieu's concept of cultural capital. According to Bourdieu, educated parents transmit valuable cultural resources such as language skills, intellectual competencies, values, attitudes, and behavioural patterns that facilitate academic success. These forms of cultural capital align with the expectations of educational institutions and enable students to navigate academic challenges more effectively. Conversely, students whose parents have limited educational backgrounds may receive less academic guidance and support. Such students may encounter difficulties understanding educational expectations and may lack access to information necessary for academic success. Consequently, parental education remains a significant predictor of academic adjustment and achievement among university students.

Housing Conditions

Housing conditions constitute an important environmental factor that influences students' academic adjustment. Housing conditions refer to the quality, safety, comfort, and suitability of the living environment in which students reside. A conducive housing environment provides adequate space, privacy, security, and facilities necessary for effective studying and psychological well-being. Students who live in comfortable and supportive environments are more likely to engage productively in academic activities. A quiet and well-organized study environment promotes concentration, enhances learning efficiency, and reduces distractions. According to Olatunji and Oyeleke, students residing in conducive housing environments demonstrate better academic adjustment and higher academic achievement than those living under poor housing conditions. Poor housing conditions can negatively influence students' educational experiences in several ways. Overcrowding, excessive noise, inadequate lighting, poor ventilation, and lack of study space can interfere with concentration and reduce academic productivity. Students living in such environments often struggle to complete assignments, prepare for examinations, and participate effectively in academic activities.

Housing conditions also influence students' psychological and emotional well-being. Inadequate accommodation may contribute to stress, anxiety, sleep disturbances, and reduced mental health. These conditions can impair cognitive functioning and negatively influence academic performance. Evans argued that poor housing environments increase stress levels and hinder educational attainment among students. For university students, accommodation challenges are particularly significant because many students reside away from their families. The quality of hostel facilities, off-campus accommodation, and neighborhood environments can substantially influence students' adjustment to university life. Therefore, improving housing conditions remains an important strategy for promoting academic adjustment and educational success.

A study by Sirin examined the influence of socio-economic status on students' academic achievement and psychological outcomes. The study revealed that socio-economic status has a strong

and consistent positive relationship with academic achievement. Students from higher socio-economic backgrounds performed better academically than those from lower socio-economic backgrounds. This was attributed to greater access to educational resources, parental support, and conducive learning environments. The study further noted that students from affluent families had better access to textbooks, digital learning tools, private tutoring, and stable home environments, all of which enhanced academic success. In contrast, students from low-income families experienced financial stress, limited academic resources, and reduced learning opportunities, which negatively influenced their academic outcomes. The study concluded that socio-economic status remains a strong predictor of educational success and is also likely to influence students' adjustment to academic life in tertiary institutions.

Furthermore, Okeke et al. investigated socio-economic determinants of academic adjustment among university students in Nigeria. The study focused on variables such as family income, parental education, housing conditions, and access to learning resources. The findings revealed that socio-economic factors significantly influence academic adjustment in higher institutions. Family income was identified as a major predictor of students' ability to cope with academic demands. Students from financially stable families adjusted better to university life due to reduced financial pressure and better access to learning materials. The study also found that parental education positively influenced students' academic adjustment by providing academic guidance, emotional support, and motivation. In addition, housing conditions were found to significantly influence academic adjustment, as students living in conducive environments demonstrated better concentration, study habits, and academic engagement. Access to learning resources such as libraries, internet facilities, and digital tools was also found to enhance students' academic adjustment. The study concluded that improving socio-economic conditions is essential for enhancing students' academic success and adjustment in Nigerian universities.

The findings of these recent studies are highly relevant to the present research because they collectively demonstrate that socio-economic factors significantly influence both academic performance and academic adjustment. Although the studies vary in focus, they consistently highlight that students from higher socio-economic backgrounds tend to perform better and adjust more effectively to academic demands than those from lower socio-economic backgrounds. This provides strong empirical support for the current study, which investigates the influence of socio-economic factors on academic adjustment among undergraduate students at Ignatius Ajuru University of Education.

Three theories were considered relevant: the Human Capital Theory, the Social Reproduction Theory, and the Student Attrition Model. These theories collectively explain how socio-economic conditions influence students' educational experiences, academic adjustment, and academic success.

Statement of the Problem

Despite efforts by universities and government agencies to improve access to higher education, socio-economic disparities continue to influence students' academic experiences and outcomes. Many undergraduate students face financial difficulties that influence their ability to pay tuition fees, purchase textbooks, secure suitable accommodation, and meet other educational expenses. In many cases, students from low socio-economic backgrounds are compelled to engage in part-time work to support themselves financially. This often reduces the time available for studying and participating in academic activities. Consequently, such students may experience difficulties adjusting to the academic demands of university education.

Furthermore, inadequate parental support, poor housing conditions, limited access to educational resources, and insufficient exposure to modern technology can create additional barriers to successful academic adjustment. These challenges may result in poor academic performance, psychological stress, low self-esteem, absenteeism, and in extreme cases, withdrawal from school. Although previous studies have established a relationship between socio-economic status and academic achievement, there is limited empirical evidence focusing specifically on the influence of socio-economic factors on academic adjustment among undergraduate students of Ignatius Ajuru University of Education. This gap necessitates the present study.

Aim and Objectives of the Study

The aim of this study is to investigate the influence of socio-economic factors on the academic adjustment of undergraduate students at Ignatius Ajuru University of Education.

The specific objectives are to:

1. Identify the extent to which family income level influence academic adjustment among undergraduate students in Ignatius Ajuru University of Education.
2. Examine the extent to which parental education influence academic adjustment among undergraduate students in Ignatius Ajuru University of Education.
3. Assess the extent to which housing condition influence academic success among undergraduate students in Ignatius Ajuru University of Education.

Research Questions

The following research questions guide the study:

1. To what extent does family income level influence academic adjustment among undergraduate students in Ignatius Ajuru University of Education?
2. To what extent does parental education influence academic adjustment among undergraduate students in Ignatius Ajuru University of Education?
3. To what extent does housing condition influence academic adjustment among undergraduate students in Ignatius Ajuru University of Education?

Research Hypotheses

The following hypotheses are tested at the 0.05 level of significance:

H₁: There is no significant difference on the extent to which family income level influence academic adjustment among undergraduate students in Ignatius Ajuru University of Education.

H₂: There is no significant difference on the extent to which parental education influence academic adjustment among undergraduate students in Ignatius Ajuru University of Education.

H₃: There is no significant difference on the extent to which housing condition influence student academic adjustment among undergraduate students in Ignatius Ajuru University of Education.

Significance of the Study

The findings of this study will be beneficial to several stakeholders.

The study will assist university administrators in designing policies that will address socio-economic barriers influencing students' academic adjustment. It will provide empirical evidence necessary for improving student support services.

The study will benefit lecturers by helping them understand the socio-economic challenges facing students and enabling them to adopt more supportive teaching approaches.

Students will benefit from recommendations aimed at improving access to financial assistance, counseling services, mentorship programmes, and academic support systems.

Government agencies and policymakers will find the study useful in formulating educational policies that promote equity and inclusiveness in higher education.

Researchers and scholars will benefit from the study as it contributes to the existing body of knowledge on socio-economic determinants of academic adjustment.

Materials and Methods

This study adopted a descriptive survey research design, which allows the researcher to collect data from a large sample and describe respondents' characteristics and opinions without manipulating variables. The university has an estimated student population of about 25,000 students according to higher education enrollment records (www.unirank.org/ng/), from which a sample of 200 students was selected using a stratified random sampling technique to ensure fair representation across faculties and levels of study. Data were collected using a structured questionnaire titled Socio-Economic Factors and Academic Adjustment Questionnaire (SEFAAQ). The instrument had two sections: Section A covered demographic information, while Section B measured socio-economic factors (family income, parental education, housing conditions, and access to learning resources) and academic adjustment indicators (study habits, motivation, academic stress, and adaptation to

university life) using a four-point Likert scale of very high extent (VHE), high extent (HE), low extent (LE) and Very Low Extent (VLE). The instrument was validated by experts in Educational Psychology and Measurement and Evaluation, while reliability was established using Cronbach's Alpha, yielding a coefficient of 0.82, indicating good internal consistency. Copies of Questionnaires were administered directly to respondents to ensure accuracy and high response rate. Data collected were analyzed using descriptive statistics (frequency and percentage). All hypotheses were tested at a 0.05 level of significance using t-test statistical tool.

Results

Research Question 1: To what extent does family income level influence academic adjustment among undergraduate students in Ignatius Ajuru University of Education?

Table 1. Responses on the Effect of Family Income Level on Academic Adjustment (N = 200)

Response Category	Frequency (f)	Percentage (%)
Very High Extent (VHE)	72	36.0
High Extent (HE)	68	34.0
Low Extent (LE)	38	19.0
Very Low Extent (VLE)	22	11.0
Total	200	100.0

The table shows that 72 respondents (36.0%) indicated that family income level influence academic adjustment to a very high extent, while 68 respondents (34.0%) indicated a high extent. Only 38 respondents (19.0%) and 22 respondents (11.0%) indicated low extent and very low extent respectively. This implies that family income level influence academic adjustment among undergraduate students to a high extent.

Research Question 2: To what extent does parental education influence academic adjustment among undergraduate students in Ignatius Ajuru University of Education?

Table 2. Responses on the Effect of Parental Education on Academic Adjustment (N = 200)

Response Category	Frequency (f)	Percentage (%)
Very High Extent (VHE)	65	32.5
High Extent (HE)	75	37.5
Low Extent (LE)	40	20.0
Very Low Extent (VLE)	20	10.0
Total	200	100.0

The findings reveal that 65 respondents (32.5%) and 75 respondents (37.5%) agreed that parental education influence academic adjustment to a very high extent and high extent respectively. Meanwhile, 40 respondents (20.0%) and 20 respondents (10.0%) perceived the influence to a low extent and very low extent. The result indicates that parental education significantly contributes to students' academic adjustment [11].

Research Question 3: To what extent does housing condition influence academic adjustment among undergraduate students in Ignatius Ajuru University of Education?

Table 3. Responses on the Effect of Housing Condition on Academic Adjustment (N = 200)

Response Category	Frequency (f)	Percentage (%)
Very High Extent (VHE)	60	30.0
High Extent (HE)	80	40.0
Low Extent (LE)	42	21.0
Very Low Extent (VLE)	18	9.0
Total	200	100.0

The table indicates that 60 respondents (30.0%) and 80 respondents (40.0%) agreed that housing condition influence academic adjustment to a very high extent and high extent respectively. In contrast, 42 respondents (21.0%) and 18 respondents (9.0%) reported low extent and very low extent. Therefore, housing condition influence students' academic adjustment to a high extent.

Test of Hypotheses

Hypothesis One (H₁): There is no significant difference on the extent to which family income level influence academic adjustment among undergraduate students in Ignatius Ajuru University of Education.

Table 4. Independent t-test Analysis of Family Income Level and Academic Adjustment

Variables	N	Mean ($\bar{X}$)	SD	t-cal	t-crit	df	Sig. Level	Decision
High Income Students	100	3.42	0.61					
Low Income Students	100	2.88	0.74	5.71	1.96	198	0.05	Reject H ₀

The calculated t-value of 5.71 is greater than the critical t-value of 1.96 at 198 degrees of freedom and 0.05 level of significance. Therefore, the null hypothesis is rejected. This indicates that there is a significant difference on the extent to which family income level influence academic adjustment among undergraduate students in Ignatius Ajuru University of Education [12].

Hypothesis Two (H₂)

There is no significant difference on the extent to which parental education influence academic adjustment among undergraduate students in Ignatius Ajuru University of Education.

Table 5. Independent t-test Analysis of Parental Education and Academic Adjustment

Variables	N	Mean ($\bar{X}$)	SD	t-cal	t-crit	df	Sig. Level	Decision
Students with Highly Educated Parents	105	3.38	0.64					
Students with Less Educated Parents	95	2.94	0.69	4.68	1.96	198	0.05	Reject H ₀

The calculated t-value of 4.68 is greater than the critical t-value of 1.96 at 198 degrees of freedom and 0.05 level of significance. Therefore, the null hypothesis is rejected. This indicates that there is a significant difference on the extent to which parental education influence academic adjustment among

undergraduate students in Ignatius Ajuru University of Education. The result suggests that students whose parents possess higher levels of education tend to exhibit better academic adjustment than those whose parents have lower levels of educational attainment.

Hypothesis Three (H₃): There is no significant difference on the extent to which housing condition influence student academic adjustment among undergraduate students in Ignatius Ajuru University of Education.

Table 6. Independent t-test Analysis of Housing Condition and Academic Adjustment

Variables	N	Mean ($\bar{X}$)	SD	t-cal	t-crit	df	Sig. Level	Decision
Good Housing Condition	110	3.35	0.66					
Poor Housing Condition	90	2.97	0.71	4.02	1.96	198	0.05	Reject H ₀

The calculated t-value of 4.02 exceeds the critical t-value of 1.96 at 198 degrees of freedom and 0.05 level of significance. Therefore, the null hypothesis is rejected. This means that there is a significant difference on the extent to which housing condition influence academic adjustment among undergraduate students in Ignatius Ajuru University of Education [13].

Discussion

Family Income and Academic Adjustment

The first finding revealed that family income level has a significant influence on students' academic adjustment. The majority of respondents indicated that students from higher-income families adjust more effectively to academic life than those from low-income backgrounds. This finding is consistent with the rejection of the first hypothesis, which showed a significant difference between family income level and academic adjustment.

This result aligns with recent studies by Sirin and OECD, which reported that students from higher socio-economic backgrounds tend to perform better and adjust more easily to academic demands due to access to educational resources, stable living conditions, and reduced financial stress. In the context of the present study, it suggests that financial stability enhances students' ability to concentrate on academic activities without the distraction of economic hardship such as inability to purchase learning materials or pay accommodation fees. Therefore, family income remains a strong determinant of academic adjustment among university students.

Parental Education and Academic Adjustment

The second finding showed that parental education significantly influences students' academic adjustment. Students whose parents are more educated tend to demonstrate better academic adjustment compared to those whose parents have lower educational attainment. Although this was not directly tested as a separate hypothesis in the study, it emerged strongly from the research questions [14].

This finding supports UNESCO, which emphasized that educated parents are more likely to provide academic guidance, emotional support, and motivation, thereby enhancing students' learning behaviors and adaptation to university life. It also agrees with OECD, which found that parental education contributes to the development of positive study habits and academic expectations in children. In the present study, this implies that parental educational background shapes students' academic orientation, discipline, and ability to cope with academic challenges. Students from educated families are more likely to receive guidance on time management, study techniques, and academic planning, which enhances their adjustment to university demands.

Housing Condition and Academic Adjustment

The third finding revealed that housing condition significantly influence students' academic adjustment. Students living in conducive environments reported better academic adjustment compared to those in poor housing conditions. This finding aligns with the second hypothesis, which showed a significant difference between housing condition and academic adjustment.

This result is supported by Okeke et al. who found that students living in conducive environments with adequate space, lighting, and reduced noise levels perform better academically and adjust more effectively to university life. Similarly, UNESCO emphasized that poor living conditions increase stress, reduce concentration, and negatively influence students' academic engagement [15]. In the context of this study, it implies that overcrowded or uncomfortable housing conditions limit students' ability to study effectively, leading to poor concentration, stress, and reduced academic motivation. On the other hand, conducive housing enhances psychological well-being and supports better academic adjustment.

Summary of Findings

The major findings of the study are summarized as follows:

- a. The study found that family income level influence the academic adjustment of undergraduate students in Ignatius Ajuru University of Education to a high extent. The majority of the respondents (70.0%) indicated that family income significantly influences their ability to cope with academic demands, access learning materials, pay educational expenses, and maintain a stable learning experience.
- b. The study revealed that parental education influence the academic adjustment of undergraduate students to a high extent. Most respondents agreed that parents with higher educational backgrounds are more likely to provide academic guidance, motivation, and support, which positively enhances students' adaptation to university life and academic responsibilities.
- c. The study found that housing condition influence the academic adjustment of undergraduate students to a high extent. The majority of the respondents reported that conducive housing conditions, such as adequate study space, minimal distractions, and access to basic amenities, contribute positively to their academic adjustment and learning effectiveness.

Conclusion

Based on the findings of this study, it is concluded that socio-economic factors play a significant role in the academic adjustment of undergraduate students at Ignatius Ajuru University of Education, Rivers State. Specifically, family income, parental education, housing conditions, and access to learning resources were found to strongly influence how well students adapt to the academic demands of university life. The study further established that students from higher socio-economic backgrounds tend to adjust more effectively academically than those from lower socio-economic backgrounds. This suggests that financial stability, parental educational background, and conducive living conditions provide students with the necessary support systems that enhance their ability to cope with academic workload, develop effective study habits, and maintain motivation. Therefore, socio-economic disparities remain a key determinant of differences in academic adjustment among undergraduate students. Addressing these disparities is essential for improving students' academic experiences, enhancing retention, and promoting overall academic success in higher institutions.

Based on the findings, the following recommendations were made: The university management, government (ministry of education), and other educational stakeholders should establish scholarship schemes, bursaries, and financial aid programs to support students from low-income families. This will reduce financial constraints and enhance students' ability to adjust effectively to academic demands. Parents should be encouraged to participate actively in the academic development of their children by providing educational support, guidance, and encouragement. The university can organize seminars and orientation programs to educate parents on the importance of their involvement in students' academic success. The university administration should improve the availability and quality of student accommodation by providing conducive hostel facilities and ensuring access to essential amenities such as electricity, water supply, internet services, and quiet study environments. This will promote better academic adjustment and overall student well-being.

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