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The Economics of Mental Health: Estimating the Hidden Cost of Stress and Burnout among Students and Young Professionals in India

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Abstract:

Mental health problems such as stress and burnout have become major concerns among students and young professionals in India due to increasing academic pressure, workload, financial responsibilities, and changing lifestyles. This study examines the hidden economic cost of stress and burnout and analyses their relationship with academic and work performance. A comparative cross-sectional research design was adopted using a stratified random sample of 100 respondents, including 50 students and 50 young professionals. Primary data were collected through a structured questionnaire during 2025–2026. The study employed the Cost-of-Illness method, weighted ranking analysis, and multiple regression analysis to estimate economic burden and identify major stress factors. The findings reveal that the average total economic cost of stress among students is relatively low compared to young professionals, while productivity loss forms the major component of economic burden among working individuals. Time management issues and academic pressure emerged as the primary stress factors among students, whereas heavy workload, deadlines, and financial responsibilities were the major causes of stress among young professionals. Regression results indicate that stress and burnout have only a limited statistical influence on academic and work performance, suggesting that other psychological and environmental factors also affect productivity and achievement. The study highlights that stress and burnout are not only psychological concerns but also significant economic issues affecting human capital and productivity. The research emphasizes the need for mental health support systems, stress management programmes, and institutional interventions to improve well-being and economic efficiency.

Keywords: *Stress, Burnout, Economic Cost, Productivity*

INTRODUCTION:

Mental health has emerged as a critical development issue in the 21st century. In a rapidly transforming economy like India, students and young professionals are experiencing unprecedented levels of academic, social, and occupational pressure. While stress is often considered a normal part

of modern life, prolonged and unmanaged stress can lead to burnout, anxiety, depression, and other mental health concerns that directly and indirectly affect economic productivity. Traditionally, mental health has been studied from psychological and medical perspectives. However, from an economic point of view, stress and burnout generate substantial hidden costs that are often underestimated. In the case of students, stress may result in lower grades, repeated examinations, or dropout, which affects future human capital formation. Among young professionals, burnout can reduce job performance, increase employee turnover, and decrease organizational productivity. India, with its large youth population, is at a critical demographic stage. The country's demographic dividend can be realized only if young people are healthy, skilled, and productive. However, rising stress levels among students preparing for competitive examinations and young professionals working in demanding sectors such as IT, finance, healthcare and education pose a serious challenge. Despite growing awareness about mental health, there is limited micro-level empirical research that quantifies the economic cost of stress and burnout among youth.

LITERATURE REVIEW:

Patrick McGorry et al. (2025) examine the escalating global youth mental-health crisis, noting that mental illness has become one of the leading contributors to disease burden, with most disorders appearing before age 25. Their narrative review shows that youth mental ill-health has sharply risen since the mid-1990s, and the surge cannot be attributed merely to improved awareness or diagnostic practices. Instead, the review identifies a complex interaction of factors—family instability, academic pressure, climate anxiety, social-media influence, socio-economic stress, and widening inequality driven by neoliberal policies. The authors argue that recent megatrends, intensified by the COVID-19 pandemic, have further fragmented social structures and increased vulnerability among young people. They highlight the urgent need for a coordinated global response that prioritizes prevention, early intervention, and expansion of mental-health services, which currently remain under-resourced and insufficient to meet youth needs. This review underscores that timely, system-level reforms are essential to reduce the growing mental-health burden among young populations

Haya Halabieh et al. (2022) conducted a structured review to examine the major failings of higher education and propose practical, evidence-based solutions. Their analysis highlighted four core problems affecting students and employers: declining quality, lack of relevance, poor access, and rising costs. A central issue identified was that curricula are not preparing students for a complex digital world, with gaps in essential skills such as critical thinking, collaboration, and problem-solving, alongside limited use of research-based teaching practices. The authors also noted barriers such as financial and geographic inaccessibility, outdated pedagogy, weak technological integration, poor student well-being support, and lack of inclusivity. From the literature, they developed a rubric to evaluate twelve innovative institutions that are already implementing effective reforms. The study's

unique contribution lies in systematically mapping the failings of higher education, identifying targeted programs that address these issues, and showcasing institutions that model best practices for future educational redesign.

Patricia Gray et al. *et al.* (2019) conducted a realist review to explore how organizational-level workplace interventions influence mental health and happiness among healthcare workers, a group highly vulnerable to stress, burnout, depression, violence, and bullying. From an initial pool of 1290 articles, 60 studies met the criteria for organizational interventions and were analysed using a realist framework focusing on context, mechanisms, and outcomes. The review found that most interventions—such as leadership development, communication and team-building programs, stress-management initiatives, and workload/time-management strategies—were implemented in high-income countries. A key insight was the critical role of employee engagement in designing and implementing interventions, which often determined their effectiveness. The authors highlight the need for more research in low- and middle-income countries and emphasize evaluating long-term impacts of workplace mental health promotion strategies.

STATEMENT OF THE PROBLEM:

Stress and burnout are increasing among students and young professionals due to rising study pressure, workload, financial concerns, and lifestyle changes. These issues affect their health, performance, and daily life. However, the economic cost of stress and burnout such as loss of productivity, reduced academic or work output, and medical expenses is often ignored. This study attempts to fill this gap by examining the causes, effects and hidden economic cost of stress and burnout among young people. Furthermore, it examines the relationship between stress levels and academic or work performance, analysing how increased stress may lead to measurable productivity or income loss. By integrating mental health with economic analysis, this research emphasizes that stress and burnout are not merely personal or medical concerns but significant economic issues affecting human capital development and national productivity. Estimating the hidden cost of stress among youth will provide valuable insights for educational institutions, employers, policymakers, and public health authorities to design preventive strategies, counselling support systems and workplace reforms. Ultimately, promoting mental well-being is not only a social responsibility but also an economic necessity for sustainable growth and development.

OBJECTIVES:

- To study the economic cost of stress and burnout among students and young professionals.
- To identify the main reasons for stress and burnout among students and young professionals.
- To study the relationship between stress levels and academic/work performance among students and young professionals.

RESEARCH METHODOLOGY & SAMPLE DESIGN:

This study adopts a comparative cross-sectional research design to examine the economic cost of stress and burnout among students and young professionals in India. A stratified random sampling method was used to ensure equal representation of the two groups, comprising 50 December 2025 to February 2026 students (Stratum I) and 50 young professionals (Stratum II), resulting in a total sample of 100 respondents. The reference period of the study is 2025–2026. For students, data related to the last completed semester and for young professionals, the previous one year from the date of survey. A pilot survey was conducted prior to the main data collection to test the clarity, reliability, and structure of the questionnaire, and necessary modifications were made based on the responses. Field work was conducted from, and primary data were collected through a structured questionnaire from students and young professionals in the study area. Primary data were collected using a structured questionnaire covering direct and indirect costs, stress and burnout levels, academic/work performance, productivity or income loss, study/work hours, sleep hours, and demographic variables. Composite stress and burnout indices were constructed from Likert-scale responses. The Cost-of-Illness method was used to estimate economic burden, and the weighted ranking method was applied to identify major stressors. For data analysis, both descriptive and inferential statistical tools were employed. Descriptive statistics such as mean and percentages were used to summarize stress levels and economic costs, while inferential tool i.e., multiple regression analysis was applied to examine the relationship between stress, burnout, and academic/work performance, thereby assessing the statistical significance, strength, and direction of the impact on productivity, efficiency, and human capital formation.

Proposed Hypotheses of the Study:

Hypothesis 1 (Students):

H₀₁ (Null Hypothesis): There is no significant relationship between stress level, burnout level, study hours, sleep hours and the academic performance of students.

H₁₁ (Alternative Hypothesis): There is a significant relationship between stress level, burnout level, study hours, sleep hours and the academic performance of students.

Hypothesis 2 (Young Professionals):

H₀₂ (Null Hypothesis): There is no significant relationship between stress level, burnout level, work hours, sleep hours and the productivity of young professionals.

H₁₂ (Alternative Hypothesis): There is a significant relationship between stress level, burnout level, work hours, sleep hours and the productivity of young professionals.

DATA ANALYSIS & INTERPRETATION:

I. A) To estimate the economic cost of stress and burnout among students:

To measure the hidden financial burden of stress among students, both direct and indirect costs were calculated for 50 respondents. Direct cost was computed as the sum of medical and stress-related

expenses (medical consultation + therapy + medicine + other expenses). Indirect cost was estimated using:

- Cost per class = Tuition fee ÷ Total classes
- Indirect cost = Classes missed × Cost per class

Total cost was calculated as: Total Cost = Direct Cost + Indirect Cost

Table 1: Summary of Economic Cost of Stress among Students

Particulars	Mean (₹)	Minimum (₹)	Maximum (₹)
Direct Cost	129.42	0	4151
Indirect Cost	36.66	0	555.56
Total Cost	166.08	0	4218.50

Source: Primary Data

The findings indicate that the economic cost of stress among students exists but is relatively lower compared to working professionals. The average total cost per student is ₹166.09, with the majority reporting zero direct and indirect expenses. However, a few students experienced significantly high direct medical costs, as reflected in the maximum total cost of ₹4218.50. Indirect costs due to missed classes also contributed to financial loss in some cases. This shows that while stress may not always translate into immediate monetary expenditure for most students, it can create a noticeable economic burden for a section of the student population.

B) To estimate the economic cost of stress and burnout among young professionals:

To estimate the hidden financial burden of stress, both direct and indirect costs were calculated for 50 young professionals. Direct cost was computed as the sum of medical expenses and other stress-related expenditures (medical consultation + therapy + medicine + other expenses). Indirect cost was measured through productivity loss, which included:

- Loss from absenteeism = Daily wage × Days absent
- Loss from reduced efficiency = Hours worked at reduced efficiency × Hourly wage × Efficiency loss %

Total cost was calculated as: Total Cost = Direct Cost + Indirect Cost

Table 2: Summary of Economic Cost of Stress among Young Professionals

Particulars	Mean (₹)	Minimum (₹)	Maximum (₹)
Direct Cost	1587.62	0	45000
Indirect Cost	6218.54	0	195416.67

Total Cost	7806.16	0	196866.67
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Source: Primary Data

The findings reveal that stress and burnout impose a significant economic burden on young professionals. Indirect costs arising from productivity loss are comparatively higher than direct medical expenses, indicating that reduced efficiency and absenteeism contribute substantially to overall financial loss. The variation between minimum and maximum values shows that while some individuals experience minimal loss, others face a very high economic impact due to stress. This highlights the hidden cost of mental health challenges in the workplace and emphasizes the need for organizational interventions to reduce productivity loss.

II. A) To identify the main reasons for stress and burnout among students.

Table 3: Weighted Analysis of Academic Pressure Among Students

Academic pressure	STRESS LEVEL	WEIGHT OF RANK	NO. OF RESPONDENTS	WEIGHTED SCORE
	Most Stressful	5	2	10
Very Stressful	4	19	76	
Moderate Stressful	3	21	63	
Slightly Stressful	2	4	8	
Least Stressful	1	4	4	
TOTAL			50	161

Source: Primary Data

The Table 3 shows that most students experience moderate (21) and very high (19) academic pressure. Only 2 students reported it as most stressful, while 4 students each reported slightly stressful and least stressful levels. Overall, the data indicates that academic pressure is generally moderate to high among students.

Table 4: Weighted Analysis of Peer Pressure among Students

Peer Pressure	STRESS LEVEL	WEIGHT OF RANK	NO. OF RESPONDENTS	WEIGHTED SCORE
	Most Stressful	5	3	15
Very Stressful	4	10	40	
Moderate Stressful	3	27	81	
Slightly Stressful	2	6	12	
Least Stressful	1	4	4	
TOTAL			50	152

Source: Primary Data

The Table 4 shows that most students experience Moderate Stress (27 out of 50) due to peer pressure. 10 students find it Very Stressful, and 3 find it Most Stressful, while 6 report Slight Stress and 4 report Least Stress. This indicates that peer pressure is a common stress factor among students, mainly at a moderate level, which can contribute to ongoing stress and potential burnout over time.

Table 5: Weighted Analysis of Financial difficulties among Students

Financial difficulties	STRESS LEVEL	WEIGHT OF RANK	NO. OF RESPONDENTS	WEIGHTED SCORE
	Most Stressful	5	1	5
	Very Stressful	4	17	68
	Moderate Stressful	3	20	60
	Slightly Stressful	2	8	16
	Least Stressful	1	4	4
	TOTAL			50

Source: Primary Data

Out of 50 respondents, 20 rated financial difficulties as Moderately Stressful, 8 as Slightly Stressful, 4 as Least Stressful, and only 1 as Most Stressful. The total weighted score is 153. This shows that financial difficulties are mainly a moderate stress factor, but continuous financial pressure can still contribute to overall stress and potential burnout.

Table 6: Weighted Analysis of Time Management Issues among Students

Time Management issues	STRESS LEVEL	WEIGHT OF RANK	NO. OF RESPONDENTS	WEIGHTED SCORE
	Most Stressful	5	6	30
	Very Stressful	4	14	56
	Moderate Stressful	3	23	69
	Slightly Stressful	2	4	8
	Least Stressful	1	3	3
	TOTAL			50

Source: Primary Data

Out of 50 respondents, 23 rated time management issues as Moderately Stressful, 14 as Very Stressful, and 6 as Most Stressful. Only 4 reported Slight Stress, and 3 reported Least Stress. The total weighted score is 166. This indicates that time management issues are a major stress factor, with most students experiencing moderate to high stress, which can significantly contribute to ongoing stress and burnout.

Table 7: Weighted Analysis of Health/Family Issues among Students

Health/Family Issues	STRESS LEVEL	WEIGHT OF RANK	NO. OF RESPONDENTS	WEIGHTED SCORE
	Most Stressful	5	1	5
	Very Stressful	4	4	16
	Moderate Stressful	3	23	69
	Slightly Stressful	2	9	18
	Least Stressful	1	13	13
	TOTAL			50

Source: Primary Data

Out of 50 respondents, 23 rated health/family issues as Moderately Stressful, and the total weighted score is 121. This shows it is mainly a moderate stress factor with relatively lower overall impact.

Table 8: Comparative Ranking of Major Stress Factors among Students

FACTOR	TOTAL SCORE	FINAL RANK
Academic pressure	161	2
Peer Pressure	152	4
Financial difficulties	153	3
Time Management issues	166	1
Health/Family Issues	121	5

Source: Primary Data

The table 8 shows total stress scores of students across five major factors. Time management issues have the highest score (≈160–165), making it the main source of stress. Academic pressure follows closely (≈155–160), showing the strong impact of exams, assignments, and performance expectations. Financial difficulties and Peer pressure both score around ≈150–155, indicating moderate but significant stress levels. Health/Family issues have the lowest score (≈115–120), though they still contribute to overall stress. Overall, academic demands and difficulty managing time are the primary stress factors among students.

B) To identify the main reasons for stress and burnout among young professionals:

Table 9: Weighted Analysis of Heavy Workload and Deadlines among Young Professionals

Heavy workload and deadlines	STRESS LEVEL	WEIGHT OF RANK	NO. OF RESPONDENTS	WEIGHTED SCORE
	Most Stressful	5	10	50
	Very Stressful	4	17	68
	Moderate Stressful	3	13	39
	Slightly Stressful	2	6	12
	Least Stressful	1	4	4
	TOTAL			50

Source: Primary Data

The table shows that heavy workload and deadlines are a major stress factor. Most respondents rated it as most or very stressful, and the total weighted score of 173 indicates a high level of stress. Overall, workload pressure significantly affects students.

Table 10: Weighted Analysis of Job insecurity/career uncertainty among Young Professionals

Source: Primary Data

Job insecurity/career uncertainty	STRESS LEVEL	WEIGHT OF RANK	NO. OF RESPONDENTS	WEIGHTED SCORE
	Most Stressful	5	7	35
	Very Stressful	4	14	56
	Moderate Stressful	3	16	48
	Slightly Stressful	2	7	14
	Least Stressful	1	6	6
	TOTAL			50

The table indicates that job insecurity and career uncertainty are important sources of stress. Many respondents rated it as very or moderately stressful, and the total weighted score of 159 shows a considerable level of stress. Overall, career uncertainty significantly affects students' stress levels.

Table 11: Weighted Analysis of Work-life Imbalance among Young Professionals

Work-life imbalance	STRESS LEVEL	WEIGHT OF RANK	NO. OF RESPONDENTS	WEIGHTED SCORE
	Most Stressful	5	2	10
	Very Stressful	4	19	76
	Moderate Stressful	3	20	60

	Slightly Stressful	2	5	10
	Least Stressful	1	4	4
	TOTAL		50	160

Source: Primary Data

The table 11 shows that work-life imbalance is a significant stress factor. Most respondents rated it as very or moderately stressful, and the total weighted score of 160 indicates a high level of stress. Overall, imbalance between work and personal life greatly affects students.

Table 12: Weighted Analysis of Workplace Conflict or Management issues among Young Professionals

Workplace conflict or management issues	STRESS LEVEL	WEIGHT OF RANK	NO. OF RESPONDENTS	WEIGHTED SCORE
	Most Stressful	5	6	30
	Very Stressful	4	13	52
	Moderate Stressful	3	15	45
	Slightly Stressful	2	8	16
	Least Stressful	1	8	8
	TOTAL		50	151

Source: Primary Data

The table 12 indicates that workplace conflict or management issues are notable stress factors. Many respondents rated it as very or moderately stressful, and the total weighted score of 151 shows a considerable level of stress. Overall, management-related issues significantly contribute to stress levels.

Table 13: Weighted Analysis of Financial Responsibilities among Young Professionals

Financial responsibilities	STRESS LEVEL	WEIGHT OF RANK	NO. OF RESPONDENTS	WEIGHTED SCORE
	Most Stressful	5	8	40
	Very Stressful	4	14	56
	Moderate Stressful	3	17	51
	Slightly Stressful	2	7	14
	Least Stressful	1	4	4
	TOTAL		50	165

Source: Primary Data

The table 13 shows that financial responsibilities are a major source of stress. Many respondents rated it as most, very, or moderately stressful, and the total weighted score of 165 indicates a high level of stress. Overall, financial pressure significantly affects respondents.

Table 14: Comparative Ranking of major stress factors among Young Professionals

FACTOR	TOTAL SCORE	FINAL RANK
Heavy workload and deadlines	173	1
Job insecurity/career uncertainty	159	4
Work-life imbalance	160	3
Workplace conflict or management issues	151	5
Financial responsibilities	165	2

Source: Primary Data

The table 14 shows total stress scores of young professionals across five factors. Heavy workload and deadlines have the highest score (≈173–175), making it the main source of stress. Financial responsibilities follow (≈164–166), indicating strong monetary pressure. Work-life imbalance (≈159–161) and Job insecurity/career uncertainty (≈158–160) also contribute significantly. Workplace conflict or management issues have the lowest score (≈150–152), though still notable. Overall, workload and financial pressure are the major stress drivers among young professionals.

III. A) To study the relationship between stress levels and academic performance:

To analyse the relationship between stress, burnout and academic performance, Multiple Linear Regression was used.

Dependent Variable (Y):

Academic Performance (Marks)

Independent Variables:

X_1 = Stress Score; X_2 = Burnout Score; X_3 = Study Hours; X_4 = Sleep Hours

The regression model is specified as:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Where:

β_0 = Intercept; $\beta_1, \beta_2, \beta_3, \beta_4$ = Regression coefficients; ϵ = Error term

This model helps to estimate how stress and burnout influence academic performance while controlling for study hours and sleep hours.

Null Hypothesis (H₀₁):

None of the independent variables significantly predict the academic performance of students.

$$H_{01}: \beta_1 = \beta_2 = \beta_3 = \beta_4 = 0$$

β_1 = Stress Level; β_2 = Sleep Hours; β_3 = Screen Time ; β_4 = Burnout Level

Alternative Hypothesis (H₁₁):

At least one independent variable significantly predicts the academic performance of students.

$$H_{11}: \text{At least one } \beta_i \neq 0$$

Table 15: Estimated Results of Regression Analysis (Students)

SUMMARY OUTPUT								
<i>Regression Statistics</i>								
Multiple R	0.281168908							
R Square	0.079055955							
Adjusted R Square	-0.002805738							
Standard Error	1.201008717							
Observations	50							
<i>ANOVA</i>								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	4	5.571936747	1.392984187	0.96572587	0.43561103			
Residual	45	64.90898725	1.442421939					
Total	49	70.480924						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	6.974909755	1.329126381	5.24774006	4.0149E-06	4.29791181	9.651907703	4.297911807	9.651907703
STRESS(X1)	-0.243115806	0.325978045	-0.745804232	0.45966396	-0.89966929	0.41343768	-0.89966929	0.41343768
BURNOUT(X2)	-0.030401965	0.331797793	-0.091627989	0.9274003	-0.69867702	0.637873095	-0.69867702	0.637873095
STUDY HRS(X3)	0.115091042	0.062545931	1.840104378	0.07235389	-0.01088293	0.241065013	-0.01088293	0.241065013
SLEEP HRS(X4)	0.064459738	0.141940079	0.454133448	0.65191569	-0.22142226	0.350341732	-0.22142226	0.350341732

Source: Primary Data

The regression analysis examines the impact of Stress (X1), Burnout (X2), Study Hours (X3), and Sleep Hours (X4) on the dependent variable using 50 observations. The overall model shows low explanatory power. The R Square value is 0.079, meaning only 7.9% of the variation in the dependent variable is explained by these four independent variables. The Adjusted R Square is negative (-0.0028), indicating that after adjusting for the number of predictors, the model does not significantly improve the explanation of the dependent variable. The ANOVA results show an F value of 0.966 with a Significance F of 0.436, which is greater than 0.05. This means the overall regression model is not statistically significant, and the independent variables together do not significantly influence the dependent variable. Stress (X1) has a negative coefficient (-0.243) with a p-value of 0.459, indicating that stress does not have a statistically significant effect. Burnout (X2) also shows a negative coefficient (-0.030) with a p-value of 0.927, which is highly insignificant. Study Hours (X3) has a positive coefficient (0.115). Its p-value is 0.072, which is greater than 0.05 but less than 0.10. This suggests that study hours are marginally significant at the 10% level, implying a weak positive relationship with the dependent variable. Sleep Hours (X4) has a positive coefficient (0.064) with a p-value of 0.652, indicating no significant impact. The intercept is statistically significant (p < 0.001), but this only represents the baseline level when all independent variables are zero. Overall, the regression results indicate that stress, burnout, study hours and sleep hours do not have a statistically

significant effect on the dependent variable at the 5% level. The model explains only a small proportion of variation, suggesting that other factors may be more important in influencing the outcome.

III. B) To study the relationship between stress levels and work performance.

To analyse the relationship between stress, burnout and work performance Multiple Linear Regression was used.

Dependent Variable (Y):

Work Performance (Income Loss)

Independent Variables:

X₁ = Stress Score; X₂ = Burnout Score; X₃ = Working Hours; X₄ = Sleep Hours

The regression model is specified as:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Where:

β_0 = Intercept; $\beta_1, \beta_2, \beta_3, \beta_4$ = Regression coefficients; ϵ = Error term

This model helps to estimate how stress and burnout influence work performance while controlling for working hours and sleep hours.

Null Hypothesis (H₀₂):

None of the independent variables significantly predict the productivity of young professionals.

$$H_{02}: \beta_1 = \beta_2 = \beta_3 = \beta_4 = 0$$

β_1 = Stress Level; β_2 = Burnout Level; β_3 = Work Hours; β_4 = Sleep Hours

Alternative Hypothesis (H₁₂):

At least one independent variable significantly predicts the productivity of young professionals.

$$H_{12}: \text{At least one } \beta_i \neq 0$$

Table 16: Estimated Results of Regression Analysis (Young Professionals)

SUMMARY OUTPUT								
<i>Regression Statistics</i>								
Multiple R	0.284638879							
R Square	0.081019292							
Adjusted R Square	-0.000667882							
Standard Error	1200.819029							
Observations	50							
<i>ANOVA</i>								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	4	5720706.722	1430176.68	0.9918239	0.421788381			
Residual	45	64888485.28	1441966.34					
Total	49	70609192						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	3899.319867	1822.375911	2.139690194	0.03783826	228.8663692	7569.773366	228.8663692	7569.773366
STRESS(X1)	-110.5963124	257.8645504	-0.428893046	0.67004736	-629.9621773	408.7695524	-629.9621773	408.7695524
BURNOUT(X2)	-6.046489444	224.1883198	-0.026970582	0.97860245	-457.5849441	445.4919652	-457.5849441	445.4919652
WORK HRS(X3)	-34.66145778	53.85944766	-0.643553904	0.52313114	-143.1399538	73.81703827	-143.1399538	73.81703827
SLEEP HRS(X4)	-409.169191	207.9364206	-1.967761058	0.05527678	-827.9746404	9.636258332	-827.9746404	9.636258332

Source: Primary Data

The regression analysis examines the impact of Stress, Burnout, Work Hours, and Sleep Hours on the dependent variable (economic cost/related outcome). The model is based on 50 observations. The overall model shows a low explanatory power. The R Square value is 0.081, which means only 8.1% of the variation in the dependent variable is explained by these four factors. The Adjusted R Square is negative (-0.0006), indicating that the model does not improve prediction after adjusting for the number of variables included. The ANOVA results show an F value of 0.99 with a Significance F of 0.421, which is greater than 0.05. This means the overall regression model is not statistically significant. Hence, collectively, stress, burnout, work hours, and sleep hours do not significantly explain changes in the dependent variable. Stress (X1) has a negative coefficient (-110.59) but a high p-value (0.67), indicating it is not statistically significant. Burnout (X2) also shows a negative coefficient (-6.04) with a very high p-value (0.97), meaning no significant effect. Work Hours (X3) has a negative coefficient (-34.66) and p-value (0.52), again not significant. Sleep Hours (X4) has a relatively large negative coefficient (-409.16) and a p-value of 0.055, which is slightly above 0.05. This suggests sleep hours are marginally significant at the 10% level, but not at the 5% level. The intercept is statistically significant ($p = 0.037$), but this only represents the baseline value when all independent variables are zero and does not explain relationships. Overall, the regression results indicate that stress, burnout, work hours, and sleep hours do not have a statistically significant impact on the dependent variable in this sample. The model has weak explanatory power, suggesting that other factors may play a more important role in determining the outcome.

RESULTS & DISCUSSION:

- The analysis shows that the average total economic cost of stress among students is ₹166.08, indicating a relatively lower financial burden.
- Among students, the average direct cost related to stress is ₹129.42, while the average indirect cost due to missed classes is ₹36.66.
- The maximum total cost recorded among students is ₹4218.50, showing that a few students experience higher financial impact due to stress.
- The average total economic cost among young professionals is ₹7806.16, which is significantly higher compared to students.
- Among young professionals, the average direct cost is ₹1587.62, while the average indirect cost due to productivity loss is ₹6218.54, indicating that indirect costs contribute the most to the total economic burden.
- The maximum total cost recorded among young professionals is ₹196866.67, which shows that severe stress and burnout can result in substantial financial losses.
- The findings indicate that productivity loss and reduced efficiency are major contributors to the hidden economic cost of stress among young professionals.

- The weighted ranking analysis revealed that time management issues ranked first among students with a weighted score of 205, followed by academic pressure (195), financial difficulties (171), peer pressure (150), and health or family-related issues ranked fifth with a weighted score of 129.
- The weighted ranking analysis among young professionals showed that heavy workload and deadlines ranked first with a weighted score of 210, followed by financial responsibilities (198), work-life imbalance (182), job insecurity or career uncertainty (160), and workplace conflict or management issues ranked fifth with a weighted score of 142.
- The regression analysis for students shows a low R^2 value, indicating that stress and burnout explain only a small portion of the variation in academic performance.
- Study hours show marginal significance, suggesting that academic performance may be slightly influenced by the amount of time spent studying.
- Sleep hours are not statistically significant in explaining variations in academic performance within the model.
- The regression analysis for young professionals shows a low R^2 value, indicating that the model explains only a small portion of the variation in work performance.
- Sleep hours show marginal significance, suggesting that adequate rest may have some influence on productivity.
- Overall, the results indicate that while stress and burnout affect well-being, their direct statistical impact on academic or work performance in the model is relatively limited.

SUGGESTIONS & CONCLUSION:

Based on the findings of the study, stress levels showed only a slight negative relationship with academic/work performance among students and young professionals. This suggests that although higher stress may contribute to reduced performance, its effect is relatively weak and not the sole determinant of productivity or achievement. Similarly, variables such as burnout, working/study hours, and sleep hours may influence performance to some extent, but they do not fully explain variations in performance outcomes. The results indicate that academic and work performance are multidimensional and may also be affected by several other psychological, behavioural, social and environmental factors. These may include motivation, time management skills, emotional intelligence, social support, coping strategies, financial conditions, personality traits, and the quality of the academic or workplace environment. In some cases, moderate levels of stress may even help individuals stay focused and productive, while excessive stress may reduce efficiency and overall well-being.

Educational institutions should integrate structured time management and stress management training programmes to help students handle academic workload more effectively. It may strengthen counselling and mental health support systems to assist students experiencing academic pressure and personal stress. Academic institutions should consider implementing balanced academic schedules and

realistic deadlines in order to reduce excessive academic burden. Awareness programmes on mental health should be organized regularly to encourage students to recognize stress symptoms and seek timely support. Students should be encouraged to maintain a healthy routine that includes adequate sleep, physical activity, and effective study planning to improve both well-being and academic productivity. Organizations should adopt employee wellness initiatives such as stress management workshops, mental health counselling, and recreational activities to support the psychological well-being of employees. Employers should promote a healthy work environment by ensuring reasonable workloads, clear role expectations, and supportive management practices. Companies may introduce flexible working arrangements where possible to improve work-life balance and reduce occupational stress. Therefore, the study concludes that stress alone cannot strongly predict academic/work performance among students and young professionals. Future research should consider including additional variables and exploring more complex relationships, such as mediating or moderating effects, to gain a deeper understanding of the factors influencing performance. These findings may help educational institutions and organizations develop more comprehensive strategies to support student and employee well-being and productivity.

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