https://doi.org/10.52968/15604913
ISSN: 2805-3346

RESEARCH ARTICLE

A Factor Analytic Study of Personal and Environmental Stressors among Student Housing Managers in Ghana

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Received: 10 January 2026

Revised: 7 February 2026

Accepted: 9 April 2026

Published: 5 June 2026

Cite article as: Attakora-Amaniampong, E. (2026) A Factor Analytic Study of Personal and Environmental Stressors among Student Housing Managers in Ghana. *African Journal of Housing and Sustainable Development, 7*(1), pp. 70-87.

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ABSTRACT

As a group of professionals playing a vital role in ensuring that the residential environment for students is conducive and safe, student housing managers face a considerable amount of stress, which has not been extensively explored in the literature. This quantitative cross-sectional study therefore examines the environmental and personal stressors that are of concern to managers of student residential facilities in Ghana, using the Urban Ecology Theory. Data was gathered from a population of 472 student housing managers in public and private universities in the country. Using a structured questionnaire, the study found seven significant factors influencing manager stress, with the most dominant factor, a general stressor, being responsible for a total variance of 58.9%, followed by six secondary stressors. The study found that the most dominant stressors for managers were workload pressure, role conflict, decision fatigue, noise, and crowding. The study also extends the applicability of the Urban Ecology Theory to the management of residential facilities for university students in the Global South. Its methodological limitations notwithstanding, the study has laid a foundation for understanding and managing occupational stressors for student housing professionals in Ghana and similar settings.

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Keywords: Personal stressors, Environmental stressors, Urban Ecology Theory, Exploratory factor analysis, Student housing managers

1.0 Introduction

Globally, management of student housing has emerged as an important aspect of higher education management and has gained recognition through its expansion and complexity in relation to university enrolment (Carrol et al., 2025; Lacerda et al., 2025). Managers of student housing occupy a peculiar demanding occupational position, concurrently serving as facility managers, conflict mediators, student welfare officers and institutional representatives. These roles are often performed under situations of insufficient staffing, inadequate resources and keen accountability (Fernandez, 2025; Pillai et al., 2024). Consequently, the environmental and personal stressors or stress factors experienced by these professionals are a huge concern for university management and occupational health scholarship. As universities in Africa continue to grow in complexity and scale, understanding the stress experienced by

managers of student housing is important because it impacts university welfare, service quality, staff retention and student housing satisfaction (Attakora-Amaniampong et al., 2025; Lacerda, et al., 2025).

Whereas research on occupational stress among universities has chiefly focused on academic staff relating to role conflict, workload pressure and research performance demands, studies on the administrative and support staff have received less attention (Cao, et al.2025; Cadena-Povea et al., 2025). In addition, although the situation of student affairs professionals has been researched, these studies have commonly been conducted within the context of Euro-American institutions, indicating stressors including emotional labour, crisis management demands, erosion of job-life boundary, and organisational role ambiguity (Noor et al., 2025; Cadena-Povea et al., 2025). Environmental stressors, such as physical workspace surroundings, facility infrastructure defects, overcrowding, noise and safety problems, have enjoyed some organisational psychology research attention but remain underexplored particularly in housing management contexts (Noor et al., 2025; Cadena-Povea et al., 2025). Theoretical frameworks including the Job Demands-Resources (JD-R) model (Demerouti et al., 2001), Urban Ecology Theory (Lawton & Nahemow, 1973), also known as Environmental Press Theory and the Conservation of Resources Theory (Hobfoll, 1989), offer established lenses for understanding how job demands and depleted personal resources relate to produce stress. However, the applicability of these frameworks to non-Western, resource-constrained institutional environments remains contested and empirically unverified (Raliile et al., 2025).

Despite this increasing research, vital literature gaps persist. Studies on student housing management stressors in sub-Saharan Africa and Ghana particularly are markedly sparse, with studies largely focusing on student residents rather than the professionals in charge of student residential facilities management (Attakora-Amaniampong et al., 2025; Asare-Baafi et al., 2025). Within the past two decades Ghanaian universities have had a sharp enrolment increase, leading to severe pressure on existing residential infrastructures and their managers (Bashiru, 2026). Many factors peculiar to the Ghanaian context include informal governance dynamics, chronic public institutions underfunding, insufficient housing stock comparative to demand, and the sociocultural expectations placed on housing staff (Appau et al., 2024). Consequently, these create a stress ecology that cannot be adequately captured by frameworks developed in high-income institutional contexts. Also, stressor-related studies in Ghana place considerable emphasis on organisational and task stressors among built-environment professionals (Attakora-Amaniampong et al., 2019).

Besides, existing studies supporting the Urban Ecology Theory appear incapable of distinguishing personal stressors, such as interpersonal conflict, emotional exhaustion, and role overload, from environmental stressors, such as facility-level resource constraints and physical workspace conditions, thereby limiting the analytical precision required for targeted interventions. Closing this gap is important for improving resource management policies, professional development programmes, and institutional welfare interventions within Ghanaian universities. Theoretically, the study extends the Urban Ecology Theory into an underexplored occupational and geographic context, testing their explanatory adequacy in a developing economy setting. Practically, findings on the specific stressors affecting student housing managers can inform human resource management practices. At the policy level, findings can support the case for greater resource allocation to student residential services, a dimension of higher education infrastructure that has historically been marginalised in national education planning (Asamoah & Ansong, 2025).

This study therefore aims to examine the multidimensional personal and environmental stressors experienced by student housing managers in Ghana, with specific objectives to identify and characterise the dominant personal and environmental stressors reported by student housing managers across selected Ghanaian universities. In doing so, the study contributes original empirical evidence to a field that urgently requires greater geographic diversity and occupational specificity. This paper is structured in five sections. After this section, Section 2 reviews the literature and Section 3 outlines the methodology. Section 4 presents £he results and Section 5 concludes the study after discussing and exploring its implications.

2 Literature Review

2.1 Urban Ecology Theory

Urban Ecology Theory was propounded by Lawton and Nahemow (1973) and is also known as the Environmental Press Theory. Popular in geriatric studies and gerontology, the theory postulates that an entity functions optimally when at an equilibrium between personal competence and environmental press. The theory has been deployed by natural and social scientists from the Euro-American context, with emphasis on the dynamic interplay between urban human activity and ecology (Lawton & Nahemow, 1973; Wantonoro et al., 2025). Yet its applicability is limitless to this study's African context as a key framework for explaining stressors associated with management, such as student housing management (Wantonoro et al., 2025).

Typically defined as an outcome of stressors and stress reactivity, stress cannot occur in the absence of these two factors (Biggs & Brough, 2025; Azeem et al., 2025). The stressor is a fundamental component of stress, with a stress reaction eliciting latent stress (Çivici & Ayalp, 2025). Generally, stressors can be defined as personal, physical, environmental and job-related stimuli that result in adverse psychological or physical injuries among a substantial number of persons exposed to such detriments (Abdalla et al., 2025; Enshassi et al., 2021). It is therefore categorised into four key contexts: organisational, personal, physical, and job (Biggs & Brough, 2025; Enshassi et al., 2021). Stress is as a result of overloaded environmental pressure beyond personal capacity, leading to psychological strain, maladaptation and performance decline.

In the management context for student housing, personal stressors, e.g., decision-making fatigue, role overload and emotional exhaustion (Akbar et al., 2025; Pillai et al., 2024), present conditions of insufficient management aptitude to meet exhaustive work demands. Likewise, environmental stressors may include frequent breakdown and maintenance, congested facilities, dilapidated building structures and noise pollution (Lee et al., 2025, Nemati & Rastaghi, 2024). These amplify environmental pressures, creating difficult situations for managers to sustain operational efficiency. In situations where personal and environmental stressors are intertwined and create a misfit between managerial aptitude and residential demands, Urban Ecology Theory posits this as a vital driver of stress and job burnout. Thus, the theory provides an appropriate lens for assessing how both personal features and environmental settings mutually condition the stress experienced by student housing managers across higher education institutions. Despite the usefulness of other competing theories for explaining student housing managers' stressors in the Global South, this theory has a strong capacity for explaining environmental and personal stressors in institutional living settings, such as student housing and its managers.

2.2 Personal Stressors in Student Housing Management

The literature on personal competencies and stressors related to student housing management is scattered and thin. Yet critical personal competencies in facility management, such as student housing management, may include leadership, technical knowledge and problem-solving skills, with technology integration identified as a key stressor among managers (Akbar et al., 2025). Role conflict is also identified as a key stressor for student housing managers (Akbar et al., 2025; Clapham, 2025). Additionally, low competency in emerging technologies among student housing management is a major stressor, as using these technologies requires significant knowledge and skills (Clapham, 2025; Lee et al., 2025). Moreover, there is an urban-rural competency discrepancy in favour of urban student managers as against low technology competence and decline in communication skills among property professionals, including student housing managers (Lee et al., 2024).

Problem-solving in student housing management requires multi-stakeholder negotiation skills, which is a major stressor and intensifies the complexities of the field (Ehlenz et al., 2021; Mohammed & Amoah, 2025; Van Heerden et al., 2025). University management classifies student housing management as a non-core business and oversees it through non-real estate management or related professionals (Pillai et al., 2024). Pillai et al. (2024) further emphasised that the majority of off-campus student housing is privately owned and managed by non-professionals. The personal competence of student housing managers, in interaction with their environmental press, can determine their stressors.

2.3 Environmental Stressors in Student Housing Management

Environmental stressors are physical work conditions, including a poor workplace or home environment, within which a student housing manager works or lives (Enshassi et al., 2021). Student housing managers may work or live in a physical environment with dangerous tasks, an extremely low or high room temperatures, excessive noise, unpleasant odours, inappropriate lighting, overcrowding, lack of privacy, poor ventilation, deprived hygiene and poor physical layout, among others (Martino & Bentley, 2025; Umar, et al., 2025). Çivici and Ayalp (2025) emphasised the costs and benefits of a stress-free physical workplace. It is noted that unfavourable conditions at job stations or sites increase stress and affect both managerial output and outcomes (Botha & Proches, 2025; Enshassi et al., 2021).

No doubt, a noisy and unsafe workplace and home environment for student housing managers constitutes a critical stressor that affects their comfort (Çivici & Ayalp, 2025). High temperatures and low relative humidity are stressors for built environment professionals, in addition to poor physical infrastructure (Attakora-Amaniampong et al., 2025). Student overcrowding and noise, associated with unpredictable student misconduct, are equally key challenges or stressors in managing the limited on-campus housing. (Balogun et al, 2024; Gong & Söderberg, 2024). Not surprisingly, poor building conditions are associated with frequent maintenance and stress in student housing management (Nemati & Rastaghi, 2024; Pillai et al., 2024). Wilkinson and Greenhalgh (2024) observed that ever-changing policies, inadequate resources and higher student density in student housing can be a concern for their management. Hence, unfavourable environmental conditions, together with some level of personal competency in student housing management, shape their stressors.

3. Methodology

3.1 Research Design

This study adopted a quantitative cross-sectional survey design to assess the multidimensional personal and environmental stressors experienced by managers of student housing in Ghana. The design was preferred because it facilitates the orderly acquisition of uniform data from a large number of participants across multiple sites within a stipulated time frame. It also enables statistical analysis of relationships between stressor variables and their subscales or underlying factor structures (Creswell & Plano Clark, 2023). To capture the environmental and personal stressors of managers, the researcher used a structured questionnaire made up of professional stress validated items scales. This was revised to mirror the context of managing student housing in Ghana. Exploratory factor analysis was used to categorize and assess the underlying latent constructs for the stressor data collected from the student housing managers.

3.2 Population of the Study

Student housing managers in both private and public universities in Ghana constituted the population for this study. This population consisted of professionals who oversee the day-to-day running, i.e., maintaining and co-ordinating, student housing off and on the campuses of the various higher educational institutions (Asare-Baafi et al., 2025; Attakora-Amaniampong et al., 2025). This population was deemed suitable for the study given their direct exposure to both workplace environmental stressors and personal stressors.

3.3 Sampling Techniques

This study employed a multistage sampling method that combined purposive and simple random sampling. At the initial stage, the Ashanti and the Greater Accra regions were selected purposively. These were selected because they host the highest concentration of student housing facilities in the country. At the subsequent stage, universities in the selected regions were randomly selected for the assurance of high representativeness and reduced selection bias. Student housing managers in these universities were sampled to participate in this study. This blended sampling technique was utilized not only to ensue balanced representation between the urban and peri-urban settings, but also to yield adequate representation from both the private and public university student housing management cohorts, as suggested by Etikan et al. (2016).

3.4 Data Collection Instrument and Procedure

The data acquisition instrument (the structured questionnaire) covered 16 subscales, respectively

operationalized by multiple Likert-type items rated on a five-point scale ranging from "strongly disagree" (1) to "strongly agree" (5). The subscales included role overload, emotional exhaustion, decision-making fatigue, insufficient skills, time pressure, role conflict, interpersonal tension, constant availability for personal stressors, overcrowding, noise pollution, safety and security challenges, frequent maintenance issues, resource limitations, institutional and policy constraints, unpredictable student behaviour, and poor building conditions for environmental stressors (see Table 1).

Table 1: Measurement Items for the Stressors

Stressors Subscales	**Items**
Personal Stressor 1: Role Overload (RO)	My tasks are too many to manage effectively.
	I have more workload than I can manage.
	I am overwhelmed by my assigned tasks
Personal Stressor 2: Emotional Exhaustion (EE)	My job makes me emotionally drained.
	I feel worn out by the end of the day.
	I feel tired before my daily job even begins.
Personal Stressor 3: Time Pressure (TP)	Time pressure adversely affects my work quality.
	I do not have enough time to complete my tasks.
	I frequently work under tight deadlines.
Personal Stressor 4: Role Conflict (RC1)	I receive conflicting instructions from different people
	My role requires balancing incompatible expectations.
	I am expected to satisfy competing demands in my job.
Personal Stressor 5: Decision-Making Fatigue (DF)	I find it difficult to make decisions due to mental fatigue.
	The frequency of decision-making in my job stresses me.
	I make too many decisions in a short time.
Personal Stressor 6: Insufficient Skills or Training (IS)	I need more professional development to perform well.
	I sometimes feel unprepared for the demands of my role.
	I lack adequate training for some aspects of my job.
Personal Stressor 7: Interpersonal Tensions (IT)	I feel strained when dealing with parents or guardians.
	Managing student conflicts causes me stress.
	Tension between colleagues affects my work.
Personal Stressor: 8 Constant Availability Stress (CA)	I rarely get uninterrupted personal time.
	Being on call after hours adds to my stress.
	I feel pressure to always be available for emergencies.
Environmental Stressors 1: Overcrowding (OS)	Overcrowding creates an uncomfortable work environment.
	Overcrowding makes it difficult to manage student behaviour.
	The number of students in our facility is too high.
Environmental Stressors 2: Noise Pollution (NP)	Managing noisy environments increases my stress.
	Noise interferes with my ability to work effectively.
	Noise levels in student housing are consistently high.
Environmental Stressors 3: Poor Building Conditions (BC)	Structural problems disrupt my daily work.
	The physical condition of the buildings is inadequate.
	The building environment is not conducive to effective housing management.
Environmental Stressors 4: Frequent Maintenance Issues (FM)	Frequent breakdowns hinder effective facility management
	There are recurring problems with utilities (water, electricity, ventilation).
	Maintenance issues take too long to resolve.
Environmental Stressors 5: Safety and Security Challenges (SS)	I feel that the facility is not adequately protected.
	Safety concerns in our housing environment add to my stress.
	Security incidents occur too frequently.
Environmental Stressors 6: Resource Limitations (RL)	There are not enough staff members to support housing operations.
	Financial resources for housing maintenance are insufficient.
	I do not have the necessary tools for my work.

Environmental Stressors 7: Unpredictable Student Behaviour (SB)	Student misconduct is difficult to predict.
	Unpredictable student actions increase my stress
	Behavioural issues occur more often than expected.
Environmental Stressors 8: Institutional and Policy Constraints (PC)	Administrative procedures slow down housing operations.
	Institutional barriers make my job more difficult.
	University policies limit my flexibility in managing issues.

Source: Author's Construct (2025)

To ensure clarity of content and content validity, the structured questionnaire was pretested using some student housing managers. This stage involved online and paper-based survey as a means to increase participation and response rates. Informed consent and voluntary participation and confidentiality were observed.

3.5 Data Analysis

STATA Version 17.0 was utilized to analyze the quantitative data, particularly for reliability tests, descriptive statistics and explorative factor analysis. Cronbach's alpha was used for reliability assessment, especially to determine the internal consistency of the subscales. Also performed were Bartlett's Test of Sphericity, the Kaiser-Meyer-Olkin Measure of Sampling Adequacy and Determinant Scores. Principal Axis Factoring was utilized to identify the underlying common factors and the scree plot was inspected with the Kaiser's norm of eigenvalues greater than or equal to 1 to determine the number of factors to retain.

In addition, a mean stressor scores comparative analysis was formed by institution type, experience and gender. An independent-samples t-test was conducted to compare the overall mean stressor scores between male and female student housing managers. A one-way ANOVA was also used to examine differences in stressors across three experience groups: Group 1: <10 years (n = 30), Group 2: 10–15 years (n = 180) and Group 3: >15 years (n = 262). Differences in stressors, through an independent samples t-Test, were also examined between public university housing managers (n = 310) and private university housing managers (n = 162).

4 Results

4.1 Profile of Research Participants

Among the 472 student housing managers (SHMs) contacted, 76% were over 40 years old. Seventy-four percent (74%) were male as against 26% females. Eighty-four percent (84%) were married, of whom 75% had only one spouse and 6% had more than one spouse. About 4% of the SHMs had no children, 87% had fewer than 5 children and the rest (9%) had more than 4 children. In addition, 3% had no dependents, 27% had 1-4 dependents, 55% had 5-9 dependents and 15% had 10 or more dependents. In terms of educational attainment, 9% had polytechnic HNDs and the remainder (91%) had university education. The majority (85%) had certificates in land economy, real estate, facility management, architecture, structural engineering and project management. Of the total, 7% had 10-12 years of work experience, whereas 93% had more than 12 years. Moreover, among these SHMs, 56% earned more than GHS 4000, 35% earned between GHS 1001 and GHS 3999 and 9% earned less than GHS 1001 in their regular jobs. Furthermore, 19% had no part-time job, 53% had one, 21% had two and 7% had more than two part-time jobs. The majority (61%) of respondents were located in the Greater Accra and Ashanti Regions, with the remainder distributed across the remaining fourteen regions of the country.

4.2 Subscale Reliability, Bartlett, KMO and Determinant Scores

Table 2 shows the Item Means, Item–Total Correlations and Cronbach's alpha for the personal and environmental stressors. The coefficients of reliability for all 16 subscales indicated dependable, robust internal consistency, with Cronbach's alpha values ranging from 0.546 to 0.899. Among the personal stressors, Constant Availability ($\alpha = 0.875$, $r = .83$), Insufficient Skills ($\alpha = 0.889$, $r = .85$) and Time Pressure ($\alpha = 0.898$, $r = .87$) exhibited the highest internal consistency, indicating that these variables are measured with high precision. In divergence, Decision-Making Fatigue exhibited a little lesser mean item-test correlation of ($r = .58$), which demonstrated a retiring reliability.

For environmental stressors in Table 2, Frequent Maintenance Issues (α = .983, r = .81), Institutional and Policy Constraints (α = 0.886, r = .84), Overcrowding (α = 0.898, r = .86) and Noise Pollution (α = 0.887, r = .88) demonstrated solid reliability coefficients. By contrast, Poor Building Conditions (r = .49) and Resource Limitations (r = .48) indicated moderate coefficients that required extra items or modification of these subscales for their reliability improvement. In all, the subdimensions of the scales jointly gave a vastly consistent measure of both environmental and personal factors of workplace stress.

Table 2: Item –Total (T) Correlations, Stressors Subscale Means (M) and Reliability Coefficients (α)

Stressor Subscales	M	T	α	Interpretation
Personal Stressors				
Role Overload (RO)	0.77	0.75	0.863	Very high consistency
Emotional Exhaustion (EE)	0.79	0.78	0.872	Very high consistency
Time Pressure (TP)	0.87	0.87	0.898	Excellent reliability
Role Conflict (RC)	0.78	0.77	0.852	High reliability
Decision-Making Fatigue (DF)	0.58	0.56	0.554	Moderate reliability
Insufficient Skills (IS)	0.85	0.84	0.889	Excellent reliability
Interpersonal Tensions (IT)	0.77	0.76	0.862	High reliability
Constant Availability (CA)	0.83	0.82	0.875	High reliability
Environmental Stressors				
Overcrowding (OS)	0.86	0.85	0.898	Excellent reliability
Noise Pollution (NP)	0.88	0.88	0.887	Excellent reliability
Poor Building Conditions (BC)	0.49	0.57	0.556	Moderate reliability
Frequent Maintenance Issues (FM)	0.81	0.8	0.853	High reliability
Safety and Security Challenges (SS)	0.65	0.64	0.659	Moderate reliability
Resource Limitations (RL)	0.48	0.56	0.546	Moderate reliability
Unpredictable Student Behaviour (SB)	0.78	0.77	0.863	High reliability
Institutional and Policy Constraints (PC)	0.84	0.82	0.886	Excellent reliability

Source: Field Survey (2025)

In addition, Bartlett's Test of Sphericity results were significant for both environmental stressors at $\chi^2(28) = 245.67$, $p < 0.001$ and personal stressors at $\chi^2 (28) = 378.59$, $p < 0.001$. This indicates that the correlation matrices and identity matrices were not the same and were appropriate for the EFA. Also, the Kaiser-Meyer-Olkin Measure of Sampling Adequacy was > 0.6 for stressors, indicating sample acceptability for the analysis. The determinant score was not above 0.00001 as an indication of non-multicollinearity. All the test results supported EFA (see Table 3).

Table 3: Bartlett, KMO and Determinant Scores

		Environmental Stressors	Personal Stressors
Bartlett's Test of Sphericity	Approx. Chi-Square	245.671	378.590
	Df	28	28
	Sig.	0.001	0.001
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.740	0.778
Determinant score		6.44E-08	6.72E-06

Source: Field Survey (2025)

4.3 Results of Exploratory Factor Analysis

Exploratory factor analysis was employed by a principal axis factoring to classify the factor structures underlying professional stressor measures, leading to the extraction of seven components.

The Eigenvalue Results

The eigenvalue results are presented in Table 4 – a summary of the EFA results and the variances explained by each extracted factor in the dataset. The table shows that Factor 1 has a very bulky eigenvalue of 28.25 that accounted for 58.9 percent of the entire variance. This shows an overriding general stressor, suggesting that utmost of the irregularity in answers was elucidated by a sole fundamental construct for overall professional stress in student housing management.

The next six factors, Factors 2 to 7, have eigenvalues greater than 1.0 (ranging from 3.82 to 1.11) and together account for an additional 26.3% of the variance, bringing the cumulative variance explained to approximately 85.2%. These may be more specific areas of stress, e.g., environmental conditions, decision fatigue or interpersonal dynamics. After the seventh factor, eigenvalues decrease to less than 1.0 and differences among successive factors become trivial. This suggests that further factors contribute only trivially to explaining variance. The steep decline in eigenvalues, and the shape of this plot, support the decision to retain seven factors for interpretation (see Table 4).

Table 4: Eigen Value Statistics

Factor	Eigenvalue	Difference	Proportion	Cumulative
Factor1	28.25394	24.42917	0.5886	0.5886
Factor2	3.82478	0.36459	0.0797	0.6683
Factor3	3.46019	1.85259	0.0721	0.7404
Factor4	1.60759	0.20182	0.0335	0.7739
Factor5	1.40577	0.19373	0.0293	0.8032
Factor6	1.21204	0.10334	0.0253	0.8284
Factor7	1.10871	0.20498	0.0231	0.8515
Factor8	0.90373	0.08337	0.0188	0.8703
Factor9	0.82036	0.11388	0.0171	0.8874
Factor10	0.70648	0.11422	0.0147	0.9022
Factor11	0.59226	0.05039	0.0123	0.9145
Factor12	0.54188	0.10593	0.0113	0.9258
Factor13	0.43595	0.04048	0.0091	0.9349
Factor14	0.39547	0.03199	0.0082	0.9431
Factor15	0.36347	0.03047	0.0076	0.9507
Factor16	0.33300	0.04327	0.0069	0.9576
Factor17	0.28973	0.01395	0.0060	0.9637
Factor18	0.27578	0.03065	0.0057	0.9694
Factor19	0.24513	0.00547	0.0051	0.9745
Factor20	0.23966	0.01271	0.0050	0.9795
Factor21	0.22695	0.02551	0.0047	0.9842
Factor22	0.20144	0.03533	0.0042	0.9884
Factor23	0.16611	0.05049	0.0035	0.9919
Factor24	0.11562	0.02314	0.0024	0.9943
Factor25	0.09248	0.03186	0.0019	0.9962

Factor26	0.06062	0.01187	0.0013	0.9975
Factor27	0.04875	0.02018	0.0010	0.9985
Factor28	0.02858	0.00463	0.0006	0.9991
Factor29	0.02394	0.00956	0.0005	0.9996
Factor30	0.01439	0.00920	0.0003	0.9999
Factor31	0.00519	0.00519	0.0001	1
Factors32	0	0	0	0

Source: Field Survey (2025)

As can be seen in Table 4, the results regarding eigenvalue values show that the stressor scale has a strong hierarchical structure, including one general stressor and six more specific stress dimensions. This confirms both the reliability and the multidimensionality of the scale, which is in line with the EFA results.

Key Personal and Environmental Stressors

As shown in Table 5, the EFA results revealed a dominant first factor (Factor 1) on which the majority of items loaded strongly ($\lambda = .74–.90$). This indicates the presence of a general occupational stress dimension encompassing both personal and environmental stressors. Items from subscales such as overcrowding (OS), interpersonal tensions (IT), time pressure (TP), insufficient skills (IS), constant availability (CA) and institutional and policy constraints (PC) all demonstrated high loadings on this factor, confirming that participants who reported stress in one domain tended to experience stress across multiple domains.

Factor 2 is further captured in Table 5. This second factor displayed fairly strong loadings ($\lambda \approx .63–.68$) for indicators associated with resource limitations (RL), poor building conditions (BC) and safety as well as security challenges (SS). These indicated physical and resource-linked stressors in the job set-up. Factor 3, the third factor in Table 4, portrayed moderate loadings ($\lambda \approx .40–.52$) from items associated with role overload (RO) and decision-making fatigue (DF). Factor 3 reflected a cognitive and decision-linked strain. Factor 4 to Factor 7 recorded lesser shares of variance, signifying negligible magnitudes allied with relational stress, impulsiveness or item-specific variance. Recorded items in Table 5 unveiled low distinctive values (< .30), demonstrating that the identified factors reported a considerable share of their variance. The outline of loadings affirms a principally unidimensional stressor predominated by a wide-ranging stress factor, supplemented by tributary dimensions matching to environmental and decision-linked stressors.

Table 5: Explorative Factor Analysis Results

Variable	Factor1	Factor2	Factor3	Factor4	Factor5	Factor6	Factor7	Uniqueness
OS1	0.8566	-0.0703	-0.1313	-0.2871	0.0420	0.1290	0.3329	0.0324
OS2	0.8630	0.0019	-0.2227	-0.0949	0.2035	0.0315	-0.2236	0.1042
OS3	0.8995	0.0275	-0.1896	0.0344	-0.0469	0.2777	-0.1101	0.0616
IT1	0.8868	0.0491	-0.1920	0.2239	-0.0508	-0.2056	-0.0495	0.0768
IT2	0.8827	0.0460	-0.1734	0.1901	-0.2606	0.0107	0.1197	0.0702
IT3	0.5390	-0.0863	0.2805	0.4890	0.3140	0.1228	0.0947	0.2616
DF1	0.4701	-0.1575	0.4149	0.4282	0.3758	0.1853	0.2039	0.1815
DF2	0.4631	-0.1570	0.3833	0.3393	0.5276	0.1169	0.1778	0.1752
DF3	0.7593	-0.1291	0.2267	-0.0860	-0.1154	-0.0034	-0.222	0.2855
RO1	0.7191	-0.2699	0.3664	-0.1393	-0.0733	0.1641	-0.204	0.1825
RO2	0.7431	-0.3408	0.5181	-0.0382	-0.1578	-0.0727	-0.0121	0.0314
RO3	0.8317	0.0136	-0.0702	-0.1428	0.0949	-0.0795	-0.1099	0.2554

CA1	0.8193	-0.1297	-0.1337	-0.1912	0.0528	-0.1835	0.1239	0.2057
CA2	0.8538	-0.076	-0.0458	-0.1015	0.2144	-0.2771	0.0054	0.13
CA3	0.8566	-0.0703	-0.1313	-0.2871	0.042	0.129	0.3329	0.0324
TP1	0.8630	0.0019	-0.2227	-0.0949	0.2035	0.0315	-0.2236	0.1042
TP2	0.8995	0.0275	-0.1896	0.0344	-0.0469	0.2777	-0.1101	0.0616
TP3	0.8868	0.0491	-0.1920	0.2239	-0.0508	-0.2056	-0.0495	0.0768
RC1	0.8827	0.046	-0.1734	0.1901	-0.2606	0.0107	0.1197	0.0702
RC2	0.7431	-0.3408	0.5181	-0.0382	-0.1578	-0.0727	-0.0121	0.0314
RC3	0.7191	-0.2699	0.3664	-0.1393	-0.0733	0.1641	-0.204	0.1825
EE1	0.7431	-0.3408	0.5181	-0.0382	-0.1578	-0.0727	-0.0121	0.0314
EE2	0.8317	0.0136	-0.0702	-0.1428	0.0949	-0.0795	-0.1099	0.2554
EE3	0.8193	-0.1297	-0.1337	-0.1912	0.0528	-0.1835	0.1239	0.2057
IS1	0.8538	-0.076	-0.0458	-0.1015	0.2144	-0.2771	0.0054	0.13
IS2	0.8566	-0.0703	-0.1313	-0.2871	0.0420	0.1290	0.3329	0.0324
IS3	0.8630	0.0019	-0.2227	-0.0949	0.2035	0.0315	-0.2236	0.1042
NP1	0.8995	0.0275	-0.1896	0.0344	-0.0469	0.2777	-0.1101	0.0616
NP2	0.8868	0.0491	-0.192	0.2239	-0.0508	-0.2056	-0.0495	0.0768
NP3	0.8827	0.046	-0.1734	0.1901	-0.2606	0.0107	0.1197	0.0702
FM1	0.7431	-0.3408	0.5181	-0.0382	-0.1578	-0.0727	-0.0121	0.0314
FM2	0.8468	-0.0623	-0.0332	-0.0958	0.224	-0.2831	0.0105	0.1384
FM3	0.8434	-0.073	-0.1195	-0.2769	0.0585	0.1321	0.3463	0.0516
PC1	0.8451	-0.0042	-0.2338	-0.0896	0.1936	0.0288	-0.2440	0.1253
PC2	0.8408	0.0496	-0.1724	0.0699	-0.0462	0.3088	-0.1396	0.1389
PC3	0.8583	0.0517	-0.1823	0.2476	-0.0406	-0.2267	-0.0184	0.1127
SS1	0.7955	0.0667	-0.1686	0.2386	-0.2490	0.0194	0.1083	0.2032
SS2	0.7403	-0.3522	0.4948	-0.0028	-0.1688	-0.062	-0.0164	0.0505
SS3	0.3906	0.5284	0.2589	0.0099	-0.0198	-0.077	-0.0882	0.487
BC1	0.4584	0.6302	0.2992	-0.0643	-0.0725	-0.0117	0.012	0.2935
BC2	0.4207	0.6793	0.3311	-0.1006	0.0161	-0.051	0.0252	0.2384
BC3	0.4635	0.6477	0.314	-0.0981	-0.0167	-0.0137	0.0011	0.257
RL1	0.4174	0.6832	0.2817	-0.0864	0.0161	-0.0002	0.0665	0.2675
RL2	0.4375	0.6419	0.2886	-0.0462	0.1131	0.0489	0.0032	0.2959
RL3	0.4512	0.6842	0.261	0.0072	-0.0163	0.0278	-0.0082	0.2589
SB1	0.8389	0.0139	-0.1742	0.0663	0.0059	0.3268	-0.1247	0.1389
SB2	0.7781	0.0544	-0.2324	0.2675	-0.0087	-0.2384	0.0087	0.2091
SB3	0.7518	0.1202	-0.1534	0.1420	-0.3093	0.0631	0.1716	0.2476

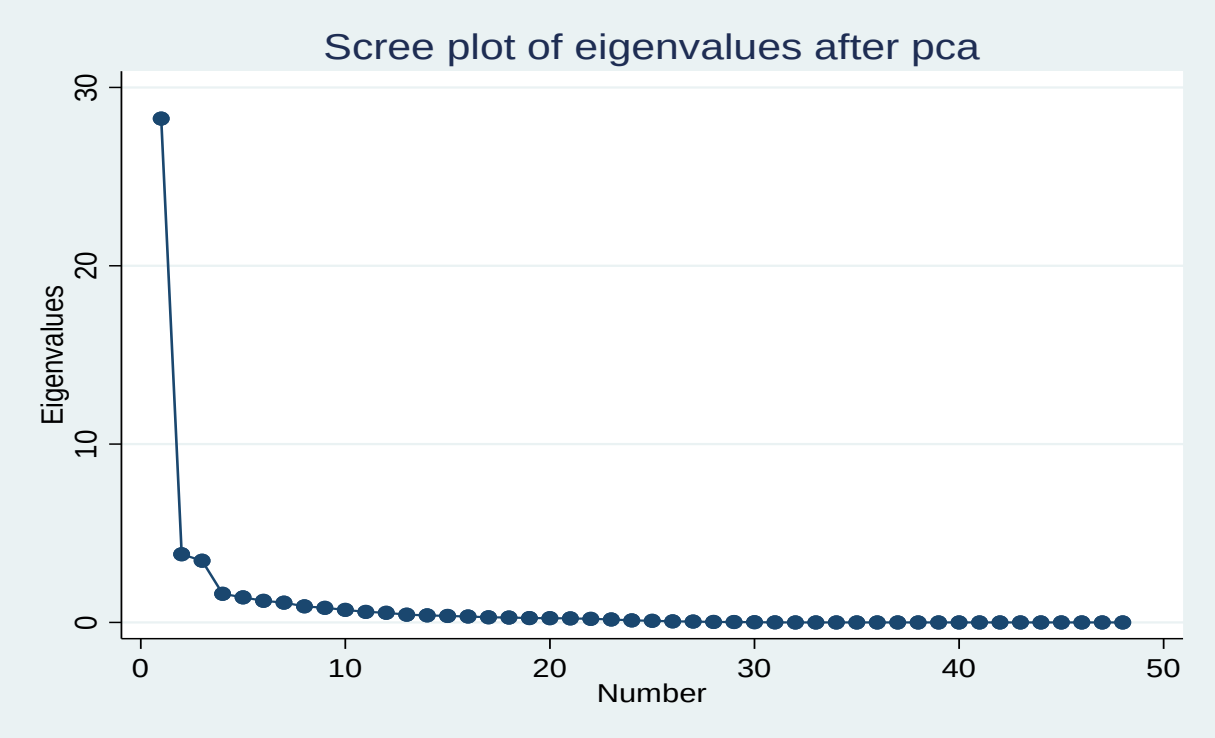
Source: Field Survey (2025)

The Scree Plot

Kaiser's criterion of eigenvalues ≥ 1.0 and a scree plot inspection guided the number of stressors that were retained. For this study, Figure I is the scree plot. The plot depicts an eigenvalue distribution with a sharp decline from the first factor (28.25) to the second (3.82), followed by a gradual flattening from the seventh factor onward. The scree plot showed a vivid "elbow" plot. From Figure I it can be seen that seven factors stood because they mutually reported nearly 85 percent of the entire variance. Whereas Factor 1 alone reported 58.9

percent of the variance, representing a robust fundamental general stress factor, the outstanding six factors reported a minor but expressive magnitude neighbouring 2 and 8 percent each. These 6 factors reflected specific stressor spheres including environmental conditions, interpersonal pressures and decision-making demands. This plot supports an overriding general dimension, supplemented by six tributary subfactors, unswerving from the theoretical framework of this study's instrument (see Figure i).

Figure i: Scree plot



4.4 T-test and ANOVA Results

Additionally, the overall mean stressor scores for female and male student housing managers t-test revealed no statistically significant difference between females (M = 3.91, SD = 0.45) and males (M = 3.87, SD = 0.42), where t(470) = –0.98 with p =0 .33. This shows that both female and male student housing managers are exposed to a comparable quantum of workplace stress factors. Whereas female managers recorded slightly higher role overload and emotional exhaustion, the male counterparts attested to marginally higher time requirement.

Also, another T-Test examination reported a significant statistical difference of t(470) = 2.63 and p = 0.009, with student housing managers in public universities posting a higher stressor level mean of 3.92 and standard deviation of 0.43 compared to their private university counterparts, who recorded a mean of 3.78 and standard deviation of 0.40. This indicates that the larger student bodies and administrative tasks in public institutions exert more pressure on student housing managers.

Furthermore, the study's one-way ANOVA yielded a statistically significant difference in stressor points among experiences cohorts at F(2, 469) = 4.72 and p = 0 .009. A post hoc Tukey test revealed that student housing managers with not more than 10 years' experience posted a mean of 4.05 and standard deviation of 0.39, which are statistically meaningful higher stressor points compared to the postings by their counterparts with more than 15 years' experience who recorded a mean of 3.81 and standard deviation of 0.41. This indicates an inverse link between levels of experience and perceived levels of occupational stressors among student housing managers.

5. Discussion

5.1 Overview of Findings

The findings of this study indicate that student housing managers in Ghana experience a mix of personal and environmental stressors. The study had acceptable internal reliability for all sixteen subscales, an acceptable sample size for analysis and an acceptable indicator of non-multicollinearity of samples. The most interesting finding of this study is that student housing managers in Ghana experience stress as indicated by a single dominant factor accounting for 58.9% of total variance as indicated by Factor 1. All personal and environmental stressor items loaded heavily on this factor. This indicates that student housing managers in Ghana do not experience personal stressors as separate from environmental stressors. Rather, they experience stress as an all-encompassing entity that affects all dimensions of their work. This is in consonance with Azeem et al. (2025), as well as Biggs and Brough (2025), who indicate that stress is an outcome of compounding stressor-reactivity dynamics that are difficult to disentangle in resource-constrained professional settings.

Role overload, role conflict and emotional exhaustion all loaded heavily on Factor 1, thus proving that personal stressors are some of the most salient for student housing managers. This is in line with Akbar et al. (2025), who specifically identified role conflict as one of the salient stressors for student housing management contexts. This is equally in line with Leung et al. (2025), who identified role conflict as one of the major stressors for individuals in professional management roles under task and organisational stress domains.

The identification of emotional exhaustion as one of the high-loading factors is equally in line with the research presented by Asare-Baafi et al. (2025) and Attakora-Amaniampong et al. (2025), who reported that student housing managers operate in an environment that is essentially at the crossroads of administrative roles and responsibilities, interpersonal conflicts and their resolution, facilities management, and compliance with regulations and standards. This is equally in line with the research presented by Clapham (2025), who identified that housing management is essentially a complex and multifaceted role that inherently breeds role conflicts.

Decision fatigue was also present in Factor 1 and Factor 3, which identified decision fatigue as part of the general experience of stress and also as a cognitive stressor. The finding has implications for the Global South. Decision fatigue was found in the African context by Mohammed and Amoah (2025), who explicitly described African university facility management, including student accommodation, as being characterised by low technology integration and decision fatigue, as opposed to the non-African context, where high technology integration facilitates smooth decision-making processes. The finding has implications for the infrastructure and technology gap. The researchers found the decision fatigue subscale to have only moderate reliability, which implies that the experience of decision fatigue, although real, may be further explored in the context of the cognitive processes through which it manifests.

Both noise pollution and overcrowding had some of the highest factor loadings and reliability coefficients. This supports the notion that the physical work environment of student housing managers is a significant contributor to stress. This study supports the findings of Çivici and Ayalp (2025), who found that noise and unsafe work environments are critical stressors affecting concentration and comfort levels of management professionals. This study also supports the findings of Martino and Bentley (2025), as well as Umar et al. (2025), who found that overcrowding is a stressor not only for students but also for the management staff. Balogun et al. (2024) and Gong and Söderberg (2024) found that student overcrowding and noise, especially when associated with unpredictable student misconduct, are challenges for student housing management due to the limited availability of student accommodation facilities. In addition, the high factor loading for unpredictable student behaviour on Factor 1 supports these findings, suggesting that unpredictable student behaviour adds to the overall stress burden already experienced by student housing managers due to overcrowding and noise.

The factor loadings for resource constraints, building conditions, and safety and security issues

on Factor 2 progressed from moderate to high. Of interest was the fact that these subscales had the lowest reliability coefficients, thus suggesting some level of measurement error that needs to be addressed when revising the instrument. However, the overall finding that physical infrastructure issues are a separate dimension of stress for student housing managers is well supported by the literature. For example, Nemati and Rastaghi (2024) found that building conditions are associated with student housing management demands and increased stress. Wilkinson and Greenhalgh (2024) found that insufficient resources, high student density and ever-changing policies are associated with increased management stress. On their part, Attakora-Amaniampong et al. (2025) found that high temperatures, physical infrastructure and maintenance budgets are some of the environmental stressors experienced by built-environment professionals in Ghana.

The subordinate rather than primary role of this factor is also of interest in that it represents another deviation from the Urban Ecology Theory, which highlights the role of physical environmental press in the stress experience. The data suggest that in the Ghanaian context, psychosocial and institutional stressors are far more important than physical ones, and this calls for a need to rebalance the relative weighting of these factors in applying the Urban Ecology Theory in contexts other than the gerontological Western world setting in which it was developed.

Institutional and policy constraints were also strongly associated with Factor 1, thus confirming this as a pervasive rather than isolated stressor. This is in line with the analysis of Wilkinson and Greenhalgh (2024), which highlights the existence of substantive operational difficulties in the role of the housing manager due to the inconsistent implementation of policy and the existence of bureaucratic barriers. This is also in line with the analysis by Pillai et al. (2024), which notes the tendency of university management to regard the operation of student accommodation as a non-core business, with the result that there is often a tendency for this aspect of the business to be managed by non-specialist professionals, thus widening the gulf between the needs of the institution and the capabilities of the manager. The strong loading of this subscale on the dominant factor highlights the point that it is not a peripheral concern for these managers in the experience of occupational stress.

This finding reveals no statistically significant gender difference in levels of stressors, which is similar to what Van Heerden et al. (2025) found in their study among construction professional workers. Although female managers scored slightly higher than male managers in role overload and emotional exhaustion, and male managers slightly higher than female managers in time pressure, no significant differences were found. This suggests that structural conditions in managing student housing management may equally burden female and male managers.

Institution type yielded a statistically significant difference, with managers in public universities reporting more stressor levels than those in private universities. This finding is similar to what Urban Ecology Theory proposed about more environmental press being expected in public universities than in private ones. In this finding, more student populations, more administrative burdens and more deteriorated infrastructure in Ghana's public universities than in private universities may elevate levels of stress when personal and institutional resources may not be adequate.

The finding on experience further supports this theory's proposition that less experienced managers, i.e., those with 10 or fewer years of experience, reported significantly more stress than those managers with more than 15 years' experience. However, even managers in this study with more than 15 years' experience were not completely free from stress, a finding that may not support the theory's optimistic view that personal competence may buffer or moderate environmental press. This resonates with Enshassi et al. (2021), who found that structural and resource barriers in built-environment professions consistently exceeded the adaptive capacities of even seasoned professionals. The findings of this study hold some practical and theoretical implications for occupational stress focusing on the managers of student housing facilities.

5.2 Practical and Theoretical Implications

The discovery of a robust general stressor makes it necessary to adopt a holistic style of stress management that combines environmental and personal considerations. As key stakeholders, institutions should consider professional development management as part of the continuous improvement initiatives for student housing managerial skills, chiefly in the fields of leadership, policymaking and technology integration, as suggested by Lee et al. (2025) and Pillai et al. (2024). Moreover, organisational support programmes and well-being schemes that assuage rule overload and emotional exhaustion could improve managers' productivity and resilience, as argued by Ehlenz et al. (2024). Improving resource and working environmental conditions in student accommodation or housing – e.g., resolving maintenance issues, decreasing overcrowding and ensuring safety – significantly alleviate stress points as reported by Nemati and Rastaghi (2024) and Attakora-Amaniampong et al. (2025). Thus, institutional investment in both human and infrastructural capacity is central to ensuring effective housing management and the well-being of housing professionals.

Through empirical observation, this study fills a substantial research gap regarding stressors among student housing management professionals in Ghana and comparable circumstances from the Global South. Previous studies in this region primarily focused on organisational and task stress pertaining to construction or built-environment experts (see, for example, Ali & Khan, 2025; Attakora-Amaniampong et al., 2019). The findings of the present study show that student housing professionals, who daily undertake technical, administrative and interpersonal roles, tend to experience correspondingly multifaceted stressors that warrant scholarly attention. Subsequent studies should therefore utilize longitudinal designs to further show how these factors of stress change over time, as well as the manner in which they influence job performance and burnout. Moreover, future studies should employ a Structural Equation Modelling (SEM) or Confirmatory Factor Analysis (CFA) approach that would validate the hierarchical structures recognized by this study. Public and private or on- and off-campus housing management comparative studies, as well as gender-based analyses, would further deepen the understanding of demographic and contextual variations in key factors of stress as proposed by Appau et al. (2024) and Asare-Baafi et al. (2025).

This study also highlights some vital implications for institutional governance and policy. From the institutional perspective, universities and student housing management should advance workforce strategies that visibly outline performance and workload standards as well as staffing ratios specifically for managers of student housing. In support of Wilkinson and Greenhalgh (2024), policymakers should consider that limited resource, inadequate infrastructure and inconsistent policy enforcement meaningfully raise stress among managers. Thus, student housing management should be integrated into broader national housing and urban development policies by government regulatory bodies. This will ensure that adequate investment is geared toward promoting facilities, increasing capacity and upholding safety standards, as proposed by Botha and Proches (2025). Moreover, institutional governance restructuring should encourage the participatory decision-making process, which will allow student housing managers to participate in the policy and planning process in ways that unswervingly influence their operations. These policy strategies will not only improve the efficiency of the operations of the university but also the mental well-being of the managers.

The study findings have major economic implications for the university, the student housing sector and the national development process in general. No doubt, the stress levels of student housing managers are on the high side and this comes with major direct costs to the university. This finding is supported by insights from other studies. For example, Biggs and Brough (2025) note the direct costs of the stress levels of the managers due to their association with effects such as absenteeism, reduced productivity, increased turnover, and healthcare costs. In the context of Ghanaian universities, the operations of the student housing sector are characterized by factors such as resource limitations, staffing ratios and infrastructure age. Therefore, the direct costs of the stress level of the managers are compounded in the context of the university in Ghana. Ehlenz et al. (2024) point out the complex process of student housing management in the context of the Ghanaian economy, leading to chronic underperformance and financial

unsustainability of the operations of the student housing sector in the long term. The finding here that managers in the public university system have higher stress levels than those in the private sector has major economic implications in the context of the public university, which is financially less autonomous.

The high level of loading of the workload pressure, decision-making fatigue, and emotional exhaustion on the dominant stress factor points to the fact that the majority of the student housing managers are operating at a level below the optimal level of functional capacity, which has negative economic implications for the quality of housing services provided to the students. Inadequate housing management for the students has a negative impact on the competitiveness of the housing services provided by the universities, which in turn affects the tuition fees as well as the overall performance of the students, as indicated by Fernandez (2025). The fact that the African university management of housing for students is characterized by inefficiency in the integration of technology, as indicated by Mohammed and Amoah (2025), suggests that housing management for students leads to inefficiency costs, which can be a double economic return for the universities through investing in digital tools for the management of housing for students, which can reduce the level of stress for housing managers.

At the national level, the economic implications of this study align with the overall higher education and housing development agenda in Ghana. Student housing is a critical dimension of the Ghanaian capacity to enhance access to higher education, which in turn is a critical dimension of human capital development and, by extension, the country's overall economic growth trajectory. To be sure, the management of the infrastructure, which is a critical dimension of the country's capacity to enhance access to higher education, is undermined by the high levels of stress experienced by the managers of the infrastructure. The findings of this study thus align with the submission by Botha and Proches (2025), who posit that for emerging economies like Ghana, adequate investment in university infrastructure, including housing, is a critical dimension of the overall quality of education and, ultimately, the country's established economic productivity course. The fact that the highest levels of the overall stressor were experienced in the public universities, which serve the majority of the country's students, is a critical dimension of the overall implications of the findings of the study for the country's general economic direction. From the point of view of the economy, this systemic dysfunction manifests in measurable costs in productivity, housing quality, institutional competitiveness and national human capital development. These measurable costs then give rise to policy imperatives for action at the institutional and national policy levels.

Theoretically, this study expands the scope of the Urban Ecology Theory in the context of Ghana's higher education housing management. The findings empirically demonstrate how environmental pressures and personal competencies interact to generate stress understandings according the theory's framework. The predominance of general stress factors supports the suggestion that stress is not only multidimensional but also unified by an essential maladaptive response to unnecessary environmental pressure, as outlined by Azeem et al. (2025). This strengthens the theoretical idea that environmental and personal stressors should not be managed as independent phenomena but rather as dynamically solid factors that influence occupational well-being.

However, this study's findings differ in several perspectives from the insights of Urban Ecology Theory. First, while the theory predicts that stress is typically the outcome of inconsistency between ecological pressures and professional competency, given their distinct personal and environmental spheres, the findings here show an all-embracing stressor, indicating that stress factors are not experienced as separate environmental pressures but as a combined, prevailing disorder. Secondly, while the Urban Ecology Theory envisions manifold well-fused stress factors that reflect distinct personal and ecological stress conditions (Wantonoro et al., 2025), this study's EFA results show a single stress factor accounting for nearly 59% of the variance, clearly leading the other secondary factors. This concentration denies the theoretical position of a pluralistic stress structure ascending from varied ecological connections (Azeem et al., 2025). Again, the theory emphasizes adaptation, whereby high experience and competence resist seeming ecological pressure (Lawton & Nahemow, 1973). However, the findings of this study show that highly experienced managers steadily exhibited signs of high stress levels. This

suggests that systemic institutional constraints override adaptive capacity, challenging the theory's assumption that personal competence adequately moderates ecological stress.

Again, the theory predicts that stressors in the environmental domain (Gardener & Lemes de Oliveira, 2020; Wantonoro et al., 2025), such as capital or resource constraints and dilapidated buildings, exert significant independent pressure. However, these stressors confirmed weaker reliability and secondary stressor loadings. This deviates from the theory's prediction regarding the dominance of the physical environment, thereby suggesting that institutional and psychosocial stressors are more influential in this context. Lastly, the findings of this study suggest that Urban Ecology Theory underestimates the importance of established governance and structural stress standardization in the African context. Rather than erratic, uneven variation, stress among student housing managers appears non-episodic and systemwide, suggesting a need for a complementary suite of theories to address structural vulnerability and institutional inertia.

5.3 Conclusion, Limitations and Future Research Directions

In conclusion, the study provides compelling evidence that stressors among student housing managers in Ghana are multidimensional, with a general factor accounting for the majority of variance. The findings of the study confirm the etiology of managerial stress as being associated with personal capacities and work demands, as proposed by the Urban Ecology Theory. The implications of the study for practice are that housing management should consider the management of stress as part of its management functions, while the implications for theory are that the study reinforces the ecological perspective of occupational stress in the institutional setting. The research contributes to people-centred approaches to development by highlighting capacity building, skills enhancement and institutional reforms for housing management, which indirectly impacts the welfare of students, the development of the youth and the creation of a more inclusive education setting (Fernandez, 2025; Pillai et al., 2024).

The limitations of the study include the fact that the research design, which is cross-sectional, makes it difficult to establish causality between the identified stressors and the outcome of the housing manager, which could be performance or turnover intentions. The fact that the research relies on self-reported data makes the results susceptible to bias, as the respondents might over- or underreport the level of stress experienced (Leung et al., 2008). Also, the fact that the research involved only Ghanaian data may make it difficult to generalize its results to other settings or populations, given their different cultural settings. Therefore, future research would benefit from a mixed-methods design. The study could also be improved by the inclusion of other African countries within the subregion to gain a better insight into the experiences of housing managers of student housing facilities in other regions (Attakora-Amaniampong et al., 2019; Çivici & Ayalp, 2025).

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