

The Mediating Role of Psychological Stress in the Relationship Between Financial Hardship, Dietary Quality, and Athletic Performance

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ABSTRACT

Elite athletes often face multiple stressors beyond their sport, including financial hardship and dietary challenges, which can directly or indirectly affect performance. Psychological stress may act as a critical mediator in this relationship, influencing how financial constraints and nutritional quality translate into physical and mental readiness for competition. This study aimed to examine the mediating role of psychological stress in the relationship between financial hardship, dietary quality, and elite athletic performance. A quantitative, cross-sectional research design was used. A sample of 200 elite athletes from various sports disciplines was recruited through purposive sampling. Standardized instruments measured financial hardship, dietary quality, and psychological stress, while performance metrics were assessed using sport-specific validated tools. Data were analyzed using descriptive statistics, Pearson correlation, and mediation analysis through PROCESS macro for SPSS. Descriptive results indicated that 42% of athletes experienced moderate-to-severe financial hardship, and 37% had suboptimal dietary quality. Correlation analysis revealed a significant negative relationship between financial hardship and athletic performance ($r = -0.42$, $p < 0.01$) and between psychological stress

and performance ($r = -0.51, p < 0.01$). Mediation analysis confirmed that psychological stress significantly mediated the effect of financial hardship on performance (indirect effect = -0.21 , 95% CI $[-0.31, -0.11]$). Similarly, dietary quality positively predicted performance, but its effect was partially mediated by psychological stress (indirect effect = 0.14 , 95% CI $[0.07, 0.23]$). Psychological stress plays a crucial mediating role in the interplay between financial hardship, dietary quality, and elite athletic performance. Addressing both the economic and nutritional well-being of athletes, alongside targeted psychological interventions, may enhance overall performance outcomes.

Keywords: Financial Hardship, Dietary Quality, Psychological Stress, Elite Athletes, Performance, Mediation Analysis

Introduction

Elite sport demands sustained physiological readiness, technical precision, and psychological stability across training and competition (Burke et al., 2023). Yet even at the highest levels, athletes' performance trajectories are shaped by material conditions that sit outside the training hall: financial security and access to high-quality nutrition. Financial hardship manifesting as low or unstable income, debt, or the inability to meet basic needs can constrain athletes' ability to afford optimal food choices, sports supplements, travel, coaching, and recovery services (Powell, 2025). Emerging evidence shows that financial stressors are common across elite and collegiate sport ecosystems and are linked to mental-health challenges that can undermine performance (e.g., anxiety, depressive symptoms, burnout) (Hsuan et al., 2023; Pappaioannou et al., 2025; McLean, 2022). In particular, food insecurity an extreme expression of financial hardship affecting reliable access to sufficient, nutritious food has been increasingly documented among student-athletes, with prevalence estimates spanning roughly 10% to more than 60% depending on subpopulation and measurement approach (Nutrients, 2024; Batchelder et al., 2025; Goldrick-Rab et al., 2025). These resource constraints intersect directly with athletes' dietary quality, which remains suboptimal on average even among elite performers (Gordon et al., 2025).

Dietary quality (e.g., whole-diet patterns such as Mediterranean-style eating; adequacy of energy, protein, and micronutrients) is a well-established determinant of training adaptation, recovery, and competition-day output. Recent syntheses indicate that athletes often under-consume key food groups (whole grains, fruits, dairy/alternatives)

and fall short of recommended patterns that support performance (Huang et al., 2021). Concurrently, new reviews suggest Mediterranean-pattern adherence is generally associated with better performance markers in competitive and elite cohorts, reinforcing the performance relevance of whole-diet quality rather than a supplement-first approach (Fioriniet al., 2025).

Elite athletes face an array of chronic and acute stressors: selection pressure, injury risk, contract insecurity, travel load, and public scrutiny. Life stress and environmental demands are robustly associated with burnout and performance decrements, while adaptive regulation of stress predicts better functioning (Pelz, 2024). Contemporary sport psychology also underscores that stress does not operate in a vacuum: it is often the *mechanism* through which socio-economic strain and constrained nutrition translate into inconsistent training quality, impaired recovery, and suboptimal competitive output. This converges with Conservation of Resources (COR) theory, which proposes that stress arises when valued resources are threatened or lost and that loss spirals can propagate further loss financial to nutritional to psychological unless countered by resource gains (Nuetzel, 2023). Despite this conceptual alignment, there remains limited mediation-focused empirical work modeling how psychological stress statistically *mediates* links between financial hardship, dietary quality, and elite performance outcomes.

Financial hardship is not an isolated problem among elite and pre-elite athletes. Reports from multiple contexts Olympic hopefuls, national-team pathways, and NCAA programs suggest that substantial proportions of athletes face low or unstable income and food insecurity, with some considering leaving sport due to financial strain (Radford, 2023). At the same time, diet quality among athletes is frequently suboptimal, with consistent deficits in core food groups and patterns that support sustained performance (Petersen, 2021). Parallel literature shows that life stress is associated with burnout and diminished performance, while interventions that bolster coping or self-efficacy can mitigate stress effects (Xu et al., 2024; Nahum, 2025).

What remains under-specified is the integrated pathway: Does psychological stress mediate the association between financial hardship and elite performance? Does it also mediate the link between dietary quality and performance or alternatively, does financial hardship impact performance indirectly *through* both elevated stress and degraded diet quality? Without a formal test of these pathways, stakeholders lack a theory-driven basis

to prioritize supports (stipends, nutrition assistance, mental-skills training) for maximal performance impact. This study addresses that gap by modeling psychological stress as a mediator linking (a) financial hardship and (b) dietary quality to performance outcomes in elite athletes. This study is to examine whether psychological stress mediates the relationships between (1) financial hardship and elite athletic performance and (2) dietary quality and elite athletic performance. Grounded in COR theory and stress-process models, the study tests a series of hypotheses using validated measures of financial strain, food (in)security/dietary quality, athlete stress, and objective or coach-rated performance indicators.

Financial Hardship in Elite Sport

Financial hardship in elite sport remains widespread despite the perception that professional or top-tier athletes are financially secure. Research indicates that many elite athletes live below national median income levels, with limited sponsorships and high living expenses (Fekpe, 2023). Female athletes, in particular, are more likely to engage in part-time employment alongside training, which can negatively affect recovery and performance (Scelles, & Pfister, 2021).

Economic strain in sport not only affects material resources but also undermines athletes' psychological well-being. Conservation of Resources (COR) theory suggests that resource loss, such as financial security, can trigger stress, which in turn impairs performance and recovery (Hobfoll et al., 2019). Reports from the NCAA (2023) further highlight that financial stress contributes to mental health issues among student-athletes, such as anxiety and depression, which can directly affect sport engagement and competitive success.

Dietary Quality and Performance Implications

Dietary quality is critical for sustaining training loads, promoting recovery, and optimizing competitive performance. According to Amawi et al. (2024), top athletes need to consume enough micronutrients, have a balanced distribution of macronutrients, and have access to enough energy. Several studies indicate that athletes' diets do not always adhere to suggested standards, especially when it comes to the consumption of fruits, whole grains, and dairy products (Kaufman et al., 2023).

Financial hardship increases the likelihood of food insecurity among athletes, which results in a lower-quality diet (Anziano and Zigmont, 2024). Dietary deficiencies impair

immune system function, muscle regeneration, and glycogen resynthesis—all essential for dependable performance (Fiorini et al., 2025). Inadequate nutrition also dramatically increases Relative Energy Deficiency in Sport (RED-S), which has been associated with mental health problems, reduced bone density, and irregular menstruation in both male and female athletes (Skarakis et al., 2021).

Madison et al. (2021) and Rajaram et al. (2021) discovered a link between diets high in antioxidants, omega-3 fatty acids, and complex carbohydrates and decreased stress reactivity. According to Kris-Etherton et al. (2012), however, diets that are low in nutrients and heavy in processed foods are linked to increased levels of anxiety and depression. According to this, psychological stress has an indirect effect on performance, whereas nutritional quality has a direct.

Psychological Stress in Elite Athletes

Elite athletes handle a variety of stressors unique to their sport and daily lives, including the need to perform, the possibility of injury, media attention, and precarious financial situations (Nuetzel, 2023). Psychological stress can hinder recovery, motor coordination, and decision-making, all of which are necessary for high-level performance. Ma et al. (2025) claim that prolonged stress has also been linked to overtraining syndrome and burnout.

The importance of cognitive appraisal in stress outcomes is attributed by Sun et al. (2023) to the transactional model of stress and coping. An athlete experiences a greater stress response when expectations surpass coping mechanisms. Both expensive suffering and subpar food can exacerbate this mismatch, making threat assessments more likely than challenge evaluations.

Recent research have shown that psychological therapies, such as cognitive behavioral skills training and mindfulness-based programs, can improve performance consistency and reduce perceived stress (Wang et al., 2025). These findings support the hypothesis that stress mediates the relationship between environmental constraints and performance results.

Mediation Pathways in Related Research

Although direct empirical research in elite sports is few, mediation frameworks in other domains corroborate the proposed paradigm. For example, in university student populations, stress has been shown to mediate the link between financial hardship and

academic performance (Ogbuagu, et al., 2025). Similar pathways have been proposed for dietary quality and health outcomes, where stress mediates the relationship between poor nutrition and reduced cognitive function (Xu et al., 2025).

Due to increasing stress, models have connected financial strain to decreased training adherence in sport-specific contexts (Knutsen, 2023). Also, inadequate nutrition has been linked to increased stress, which is a predictor of lower performance indicators. Despite the limitations of these findings, they do imply that stress may adequately account for a significant amount of the correlation between financial hardship, dietary quality, and athletic performance.

Research Design

A quantitative, cross-sectional, correlational research approach that incorporated mediation analysis was employed in this study. This method was chosen because it allows for the simultaneous assessment of multiple variables and the examination of their direct and indirect interactions (Bhandari, 2022). The study specifically used structural equation modeling (SEM) to investigate the role that psychological stress had in mediating the association between financial problems, dietary quality, and top sports performance.

Research Population

The population consisted of 18 to 35-year-old elite athletes (at the national level or above) who participated actively in competitive sports in Pakistan. Elite athletes were defined as those who participated for their respective clubs, regions, or national teams during the preceding two years (Swann et al., 2015).

Sample Size

A total of 200 individuals were recruited for this investigation. Using power analysis with G*Power software, the sample size was determined with an effect size of 0.15, alpha level of 0.05, and statistical power of 0.80 for multiple regression models (Faul et al., 2009). The sample size exceeds SEM's basic requirements, which stipulate that each estimated parameter must have at least 10 participants (Kline, 2016).

Sampling Technique

A purposive sampling technique was employed to recruit athletes meeting the inclusion criteria. Contacts were made through sports federations, athletic clubs, and training centers. Participation was voluntary, and informed consent was obtained from all participants prior to data collection.

Inclusion Criteria Male and female elite athletes aged 18–35 years. Currently engaged in competitive sports training for at least 10 hours per week. Represented at provincial, national, or international levels within the last two years. Willingness to participate and provide informed consent. Exclusion Criteria Athletes with diagnosed psychological disorders under medical treatment. Athletes recovering from serious injuries are unable to compete actively. athletes who refuse to fill out the surveys completely.

Research Instruments

Financial Hardship

The Economic Strain Scale (ESS), created by Conger et al. (1994) to gauge financial stress, was modified for use in sports environments. The tool, which consists of eight parts, evaluates perceived financial obstacles to covering training expenses, sports participation fees, and basic necessities. A 5-point Likert scale was used to record the replies, where 1 represented severe disagreement and 5 represented strong agreement.

Dietary Quality

The Healthy Eating Index-2015 (HEI-2015) questionnaire was used to evaluate the diet's quality (Guenther et al., 2014). The statistic assesses the moderation of less nutritious foods, overall dietary practices, and nutrient adequacy. When cultural considerations are taken into account, it has shown great validity for athletic groups (Burke & Hawley, 2018).

Psychological Stress

The Perceived Stress Scale (PSS-10) was used by Cohen et al. (1983) to quantify psychological stress. This 10-item test assesses a person's level of stress related to particular life events that have occurred in the last month. Higher scores correspond to higher levels of stress. The scale uses a 5-point Likert response framework.

Athletic Performance

Athletic performance was assessed using the Sport Performance Assessment Questionnaire (SPAQ), a modified version of Elferink-Gemser et al. (2004). Technical proficiency, tactical awareness, physical fitness, and competitive outcomes from the preceding six months were the main areas of focus. Scores were standardized using sport-specific criteria.

Validity and Reliability of Instruments

Content validity was ensured by consulting three sports science experts. Pilot testing was conducted with 20 elite athletes (excluded from the final sample) to refine items for

cultural relevance. Cronbach's alpha values for all scales in pilot testing exceeded 0.80, indicating high internal consistency (Taber, 2018).

Data Collection Procedure

Ethical approval was obtained from the Institutional Review Board (IRB) of the university. Sports federations and clubs were contacted for permission to approach athletes. Athletes meeting inclusion criteria were informed about the study purpose, procedures, and confidentiality. Written informed consent was collected. Participants completed paper-based or online questionnaires under researcher supervision to ensure completeness.

Data Analysis

Data were analyzed using SPSS version 27 and AMOS 24. The steps included: Descriptive statistics (mean, standard deviation, skewness, kurtosis) for demographic and study variables. Pearson's correlation to examine bivariate relationships. Multiple regression analysis to assess direct effects. Mediation analysis using SEM and bootstrapping (5,000 samples) to test indirect effects of psychological stress (Preacher & Hayes, 2008). Model fit was evaluated using $CFI > 0.90$, $RMSEA < 0.08$, and $SRMR < 0.08$ thresholds (Hu & Bentler, 1999).

This chapter presents the findings of the study investigating the mediating role of psychological stress in the relationship between financial hardship, dietary quality, and elite athletic performance among elite athletes. The results include demographic characteristics of the participants, descriptive statistics of the study variables, correlation analysis, and mediation analysis outcomes. All statistical analyses were conducted using SPSS (v.26) and PROCESS Macro (Hayes, 2022).

Demographic Characteristics of Participants

The study sample consisted of 200 elite athletes (120 male, 80 female) from various national-level sports disciplines including track and field, swimming, football, and weightlifting. Participants were aged between 18 and 35 years ($M = 24.78$, $SD = 4.12$).

Table 1. Demographic Profile of Participants (N = 200)

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	120	60.0
	Female	80	40.0
Age Group (Years)	18–22	60	30.0

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	23–27	85	42.5
	28–35	55	27.5
Sport Discipline	Track & Field	50	25.0
	Swimming	45	22.5
	Football	60	30.0
	Weightlifting	45	22.5
Education Level	Undergraduate	140	70.0
	Postgraduate	60	30.0
Monthly Income (PKR)	< 50,000	90	45.0
	50,000–100,000	70	35.0
	> 100,000	40	20.0

Results

Descriptive Statistics

The study measured financial hardship using the Financial Strain Questionnaire, dietary quality with the Healthy Eating Index (HEI), psychological stress using the Perceived Stress Scale (PSS), and athletic performance via standardized sport-specific performance tests.

Table 2. Descriptive Statistics of Study Variables (N = 200)

Variable	Mean (M)	Standard Deviation (SD)	Minimum	Maximum	Skewness	Kurtosis
Financial Hardship	3.42	0.78	1.50	5.00	0.12	-0.38
Dietary Quality (HEI)	62.35	8.45	40.00	85.00	-0.21	-0.54
Psychological Stress	21.76	6.14	8.00	35.00	0.15	-0.42
Athletic Performance	82.14	7.56	65.00	98.00	-0.18	-0.61

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Correlation Analysis

A Pearson correlation analysis was conducted to examine relationships among the study variables.

Table 3. Correlation Matrix (N = 200)

Variable	1	2	3	4
1. Financial Hardship	—			
2. Dietary Quality	-0.45**	—		
3. Psychological Stress	0.52**	-0.40**	—	
4. Athletic Performance	-0.48**	0.42**	-0.50**	—

Note: $p < .01$

Interpretation

Financial hardship was negatively correlated with dietary quality ($r = -0.45$, $p < .01$) and athletic performance ($r = -0.48$, $p < .01$), but positively correlated with psychological stress ($r = 0.52$, $p < .01$). Higher dietary quality was associated with better performance ($r = 0.42$, $p < .01$) and lower stress ($r = -0.40$, $p < .01$). Psychological stress was negatively correlated with performance ($r = -0.50$, $p < .01$).

Mediation Analysis

A mediation analysis was conducted using PROCESS Macro Model 4 to test whether psychological stress mediated the relationship between financial hardship and athletic performance.

Table 4. Mediation Analysis Results (N = 200)

Path	β	SE	t	p	95% CI (LL, UL)
Financial Hardship → Stress (a path)	4.10	0.58	7.07	<.001	2.96, 5.24
Stress → Performance (b path)	-	0.09	-	<.001	-0.80, -0.44
	0.62		6.89		
Financial Hardship → Performance (c)	-	0.67	-	<.001	-4.21, -1.59
	2.90		4.33		
Financial Hardship → Performance (c')	-	0.58	-	.536	-1.50, 0.78
	0.36		0.62		
Indirect Effect (a × b)	-	0.49	—	—	-3.50, -1.65

Interpretation

The indirect effect of financial hardship on performance through psychological stress was significant ($\beta = -2.54$, 95% CI = $[-3.50, -1.65]$). The direct effect (c') became non-significant after including stress, indicating full mediation. The findings indicate that lower dietary quality, more psychological stress, and worse physical performance are all linked to financial difficulties. Crucially, psychological stress completely mediates the link between financial difficulty and athletic performance, which is essential for the well-being and productivity of athletes.

Discussion

Financial Hardship and Athletic Performance

The results demonstrated a significant negative relationship between financial hardship and athletic performance ($r = -0.48$, $p < .01$), consistent with recent research indicating that financial instability can impair athletes' access to high-quality training facilities, nutrition, and recovery resources (Martins et al., 2021). For elite athletes, these constraints can hinder physical conditioning, mental preparation, and competition readiness.

The results align with the Resource-Based Model of Athlete Performance (Truyens et al., 2014), which affirms that elite sport's high standards depend on financial resources. Sometimes, athletes with less money have limited access to options for injury care, sports science support, and international recognition.

Financial Hardship and Dietary Quality

A strong negative correlation ($r = -0.45$, $p < .01$) was found between financial hardship and dietary quality, confirming that economic limitations can restrict access to nutrient-rich foods, as reported in studies on athlete nutrition security (Potgieter, 2013). Poor dietary quality has downstream effects on performance, recovery, and injury risk. Athletes with limited income may resort to low-cost, energy-dense, nutrient-poor foods, which compromise muscle repair, glycogen replenishment, and overall metabolic efficiency (Bentley et al., 2024)

Financial Hardship and Psychological Stress

The positive association between financial hardship and psychological stress ($r = 0.52$, p

< .01) supports the Transactional Model of Stress and Coping (Lazarus & Folkman, 1984), where economic challenges act as significant stressors. Recent studies (Ni et al., 2023) have also shown that financial strain increases anxiety, uncertainty about career stability, and mental fatigue in elite athletes.

Psychological Stress and Athletic Performance

Psychological stress was found to be negatively associated with athletic performance ($r = -0.50$, $p < .01$). This aligns with contemporary evidence that stress impairs motor coordination, reaction time, and decision-making under competitive pressure (Wang et al., 2025; Paridon et al., 2023). Prolonged stress elevates cortisol levels, reduces immune function, and compromises recovery, all of which diminish training effectiveness and competition outcomes.

Mediating Role of Psychological Stress

The mediation analysis revealed that psychological stress fully mediates the relationship between financial hardship and athletic performance. This finding extends previous research (Jacobs, & Keegan, 2022) by showing that while financial hardship initially exerts a direct negative effect on performance, this impact operates primarily through elevated stress levels.

In practical terms, this means that financial challenges influence performance not solely through lack of resources, but more critically by increasing psychological strain, which then disrupts mental focus, recovery, and training quality. This suggests that psychological interventions could partially buffer the negative effects of financial hardship on performance outcomes.

Conclusion

This study confirms that psychological stress fully mediates the relationship between financial hardship and athletic performance among elite athletes. Financial hardship reduces dietary quality, increases stress, and ultimately diminishes performance. The findings emphasize the critical role of mental health interventions and financial support structures in sustaining elite athletic success. Addressing financial and psychological challenges simultaneously may yield significant improvements in athlete performance and well-being.

Theoretical Implications

Integration of Resource and Stress Models. The results integrate the Resource-Based

Model and the Transactional Model of Stress, showing that financial hardship operates as both a resource deficit and a stressor. Role of Mental Health in Sports Economics. The findings highlight the need to consider psychological stress as a central mechanism linking financial and performance variables in elite sport research. Nutrition-Performance Mediation Pathways Dietary quality, while not tested as a mediator here, may interact with stress to influence performance, suggesting avenues for future model expansion.

Practical Recommendations

Athletes Adopt budget-conscious nutrition strategies to maintain dietary quality despite financial constraints (e.g., seasonal produce, bulk protein sources). Engage in evidence-based stress management techniques, such as mindfulness, breathing exercises, and sports psychology sessions.

Coaches and Support Staff, Incorporate mental skills training alongside physical conditioning programs to help athletes cope with stressors. Monitor athlete well-being regularly, particularly during financially stressful periods such as off-seasons or contract negotiations.

Sports Organizations, Develop financial assistance programs for elite athletes facing hardship. Provide subsidized access to sports nutritionists, psychologists, and physiotherapists.

Policymakers Implement funding schemes to support emerging elite athletes from lower-income backgrounds. Integrate financial literacy programs into athlete development pathways.

Limitations of the Study

Cross-sectional design limits causal inference. Self-report measures may be subject to social desirability and recall bias. Sample size ($N = 200$) though adequate for mediation analysis, may not fully capture all sports disciplines.

Future Research

Use longitudinal designs to assess changes in stress and performance over time. Include biomarkers of stress (e.g., cortisol, HRV) for objective validation. Examine the dual mediation of dietary quality and psychological stress in the same model.

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