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Introduction

In the past few decades, lives of young people in European and American cultures have been silently revolutionized, causing drastic changes. Looking back to, for example, the 1970s, young people had to grow up quickly and make permanent decisions about their lives fairly early. They completed their education, got married, had a child and a steady job already in their early twenties. Nowadays, lives of people in their twenties could not be more different. All these enduring choices and responsibilities like parenthood and marriage are off by a minimum of six years. The educational process can take many years to complete, according to the undergraduate and postgraduate studies at universities. A five year study program can be extended to six, seven years, or even more. Young people are looking for jobs that complete them, are fulfilling and satisfying, so changing a job or occupation happens often (Arnett, 2015).

To demonstrate these demographic shifts, the median age of marriage in Austria in the 1990's was 24.3 for women and 26.5 for men, by 2017 it has risen to 30.4 for women and 32.7 for men (Statistik Austria, 2019). The age of the first childbirth followed a similar pattern. In 1990 the median age of the mother when giving birth to her first child was 25.0 years, in 2018 29.7 (Österreichisches Institut für Familienforschung, 2019). Similarly, the number of students now in comparison to the past is also growing. For example, in 1990 Austria had 193.479 students. The statistics for the year 2017 show 278.052 students (Statistik Austria, 2018).

Thus, a new developmental period has been introduced in between two already existing periods, prolonging the transition from adolescence to adulthood (Arnett, 2000; Zupančič, Komidar, & Puklek Levpušček, 2014). While delaying the time in which one is ready to accept roles and responsibilities of an adult is typical for this new developmental period, a longer separation-individuation process relating to parents is also a key task in this time (Beyers & Goossens, 2003). This process represents a relatively new construct, research on which has increased in the last decade, connecting it to different constructs (e.g. identity, psychological adjustment and life satisfaction). The latter plays an important role in the present work, which includes another big concept called subjective financial well-being. The process of separation-individuation, life satisfaction and subjective financial well-being have never been researched and connected in such a way, but it is time to deepen our knowledge and gain new insights in this area as well.

1 Emerging adulthood

The current generation of young people in the twenty-first century are given a strenuous task when it comes to acquiring the title of an adult. Their view of adulthood and obligations that come with it, are seen in quite a different light than those from our parents or grandparents (Arnett, 2015). I remember my grandmother saying that when she was my age, she had already completed her education, was married with a daughter and another on the way, had planned what she wanted to do with her life and how she would provide an income for her family. However, nowadays my generation in their late teens and early twenties see commitments as children and marriage often not as accomplishments or achievements to go after but rather as obligations that are better off avoided. They are not rejecting the roles of being an adult and views of marriage and children, because most of them do take on all of these roles by the time they turn 30 – but they consider these adult obligations and think “yes, but not now, not yet”. Despite the fact that adulthood offers establishment, stability and insurance, it also symbolizes the “End” – of one’s independence, spontaneity and a sense of endless possibilities in life, love and work (Arnett, 2015).

Individuals in their late teens and twenties in modern industrialized societies today do not enter and settle into long-term adult roles and obligations as their parents and grandparents did. Most of them indeed leave the parental home in late teens or early twenties but the majority do not find longstanding employment, get married or become parents until they have reached the late twenties (Arnett, 2015). But, what happens in the meantime? The answer lies in the new developmental period, consisting of exploration, change and importance that gradually moves toward life choice making, resulting in lasting consequences (Arnett, 2000) and attainment of the objective markers and roles of adulthood. The exciting ability to freely explore possibilities in various parts of life, for example work, love and studies symbolizes an era filled with hopes and dreams for one’s future. On the contrary, because of the exploration they take on, this is a period of confusion and anxiety as well. Many individuals are not sure of how this period will end. Being young person in the modern society equals experiencing both enthusiasm and unsettlement, opportunity and angst (Arnett, 2015).

This era should not merely be referred to as an “extended adolescence”, because it differs from adolescence massively – it involves much less parental control and is largely a period of free exploration. Nor does it properly equal “adulthood”, since this term refers to having reached all the markers of adulthood (e.g. getting married and having children) - and the majority feel that

they are not there yet. This new life stage is in need of a new title and requires a fresh train of thought (Arnett, 2015).

Arnett (2000) suggested a new conception of development for the time period beginning with the late teens and ending with the twenties, focusing on ages between 18 and 25, called *Emerging adulthood*. It lasts approximately from age 18, when most young people finish high school, to age 25, when most people begin to move toward making the commitments that structure adult life: marriage (or a long-term partnership), parenthood, and a long-term job. During this time, many young people obtain the level of education that will provide the foundation for their incomes and occupational achievements for the remainder of their adult work lives (Chisholm & Hurrelmann, 1995). Arnett (1996) often uses the range from 18 to 29, because the end of it is highly variable. Nothing extraordinary happens at the age of 25 to mark the end of the period. For most people, nowadays the late twenties are a time of moving toward a more settled adult life, but there are many, specifically the highly educated individuals whose emerging adult way of life does not change until their early thirties. Furthermore, the research shows that not many individuals between the ages of 18 and 25 have reached the markers of established adulthood. However, 18 to 29 can also be used to include the high number of individuals who do not reach these markers until closer to the age of 30. The 18 to 29 age range also makes most sense internationally, as median ages of entering marriage and parenthood are higher in all other developed countries, usually around age 30.

These demographic changes and transformations occurring after adolescence and before adulthood have taken place across the world over the past few decades, making emerging adulthood a worldwide phenomenon. Nevertheless, not all emerging adults are able or allowed to use this time in their lives for autonomous exploration. Emerging adulthood is definitely culturally constructed, not unchangeable (Arnett, 2000).

Moreover, there are five defining features of emerging adulthood:

1. *Identity explorations*: exploring and providing an answer to the question “Who am I?” and trying out and evaluating diverse possibilities and opportunities in life, especially in worldviews, work and love (Arnett, 2015).

Perhaps the most unique feature of emerging adulthood represents a period of time when young people are allowed to explore a variety of possibilities available in different areas of their lives. During the explorations, emerging adults establish an identity – they are analyzing and

answering the main questions, that are, “Who am I?”, “What do I want in life?” and “What do I want out of my life?” The time period between late teens and throughout the twenties – therefore the period of emerging adulthood – grants the best time for such explorations to happen (Arnett, 2015).

Because emerging adulthood represents a more autonomous time than adolescence, and the majority of emerging adults leave home, but do not yet embark on commitments and obligations of the adult life, they have a remarkable opportunity to explore and try out a variety of possible choices in work, love and views of the world (Arnett, 2015). For instance, the majority of adolescents have a summer job or a part-time job at least for some time during high school years (Arnett, 2006). They work in lower ranking jobs, which are usually unconnected to the career they want to pursue later in life to have money for the leisure (e.g. clothes, traveling, meals, concerts, etc.). However, in emerging adulthood, work practice becomes more concentrated on obtaining the knowledge needed for the chosen adult occupation. In exploring different work opportunities and educational paths, young people examine their interests and identity as well with questions, such as “What kind of work suits me best?” or “What kind of jobs would be fulfilling for me long term?” In the course of these explorations emerging adults learn about themselves. As in the field of work, explorations in love and worldviews are equally as important for identity formations (Arnett, 2015).

2. *Instability* in work, place of residence and love;

Identity explorations in this developmental period and altering choices in work, love and worldviews make emerging adulthood especially unstable. It is expected of emerging adults to have a “plan” – some kind of idea of what they will pursue on their road to adulthood (Arnett, 2007), and the majority figure that out. Nevertheless, during emerging adulthood, the “Plan” is adjusted numerous times, because of the exploration that is in progress. They learn a lot about themselves and what they want in the future and life in general, while revising the “Plan” (Arnett, 2015).

Instability in emerging adulthood is also portrayed by the place of residence. Emerging adults move often after they reach the age of 18 and slowly settle down somewhere in the late twenties. First they move because they go to the university or they want to live a more independent life (Arnett, 2008). If they drop out or change the city of schooling, once again, they relocate. They often live in student dorms and apartments with roommates or their current partners. If they are

not satisfied with the people they live with or break up with their partners, they move again. Maybe after they finish their education they have to change their place of living again because of a new job opportunity (Arnett, 2011). Emerging adulthood is illustrated as an unstable time precisely because of the relocation and identity exploration (Arnett, 2015).

3. *Self-focus;*

The most self-focused time in one's life is indeed emerging adulthood. Even though adolescence represents a more independent period than childhood, adolescents remain part of the family and carry a number of responsibilities within their family system. Furthermore, practically all of them are included in the educational system, where their performance and attitudes are monitored and controlled by the teachers (Arnett, 2015).

Emerging adulthood is a time period between the adolescent's reliance on parents and longlasting commitments and responsibilities of the adult life. In the course of emerging adult years, people focus on themselves and gain the skills, competence, knowledge, and a better understanding of themselves, which they will need for a functioning adult life. Moreover, they also learn to make independent decisions and judgments about everything from attending the university or not, whether or not to work full-time or to move in with their partner or rather friends (Arnett & Mitra, 2018). Parents and friends may offer guidance and support, but after all, many decisions can only be made by themselves in order to learn how to be a self-sufficient person and to clarify what they really want and need (Arnett, 2015).

4. *Feeling in-between, not an adolescent, not an adult;*

The next distinctive feature is a feeling of being in-between, that is, feeling like you have outgrown adolescence, yet still have not reached adulthood. This phase represents a period of time when most young people no longer cohabit with their parents and are obligated to be part of an educational system but also are not yet financially stable, married, have a child or a full-time job. Furthermore, they find themselves between restraints and rules of adolescence and obligations and responsibilities of proper adulthood. The majority of emerging adults feel they are in a transitional period of life, like they are reaching towards adulthood but are not quite there yet (Arnett, 2015).

The logic behind this feeling lies in the "Big Three" - presenting three crucial criterions for reaching adulthood: being responsible for yourself, making your own choices and reaching

financial independence (Arnett & Amadeo, 2002). These criteria are gradual, progressive and usually do not happen at the same time. Therefore, young people start to feel adult around ages of 18 or 19, although the majority do not feel fully adult until their mid-to late twenties, when most of them feel confident in reaching a point in their lives where they achieve the “Big Three” (Arnett, 2015).

5. *Possibilities/optimism*, an era of high hopes and an opportunity of transformation.

Lastly, emerging adulthood is a period of optimism and possibilities, with various possibilities regarding the future, as not much about one's life has been made certain. It is an age of big expectations and dreams for the future. Furthermore, all young people, no matter what kind of a family they come from, carry (positive or negative) influences experienced in their family system with them through different phases of life, but that does not mean that they are steady and permanent, but rather changeable. Emerging adulthood offers a possibility to change or transform the direction of an individual's life and a life itself in profound ways (Arnett, 2015).

2 The separation – individuation process in relation to parents

Beside the delayed fulfilment of adult roles and obligations that come with adulthood, which are associated with an extended exploration of identity, instability, self-focusing, numerous life possibilities and a feeling of being in-between two periods of development (Arnett, 2000), emerging adults also deal with an important process that requires to *restructure relationships with their parents* (Tanner, 2006).

Parents notice a positive change and improvement in the relationship with their child as they move from being an adolescent to an emerging adult (Arnett & Schwab, 2013, as cited in Arnett, 2015). They report being closer, having more adult-like conversations now than they did in their years of adolescence, they enjoy spending time together more and experience less conflict now than before the child entered emerging adulthood. They also feel like their children in emerging adulthood see them more as a person or a friend than a parent.

Parents go through a transformational period as their children enter emerging adulthood. They have to adjust to the new levels of their developing maturity, autonomy, independent decision making and responsibility. Nevertheless, these shifts do not happen overnight, but rather take place gradually through emerging adult years, making them rely on their parents in a manner that will end once they have fully entered into adulthood, especially for guidance and financial as well as emotional support (Arnett, 2015).

Separation-individuation in relation to parents is defined as an intrapsychic process in which one gains autonomy and becomes a unique individual, keeping the relatedness to parents at the same time. The aim of this process is to settle the interaction between one's individuated self and their newly restructured relationship with their parents, in which they are considered equal (Grotevant & Cooper, 1986).

There are two processes of separation-individuation, known as the first (Mahler, 1963) and the second process (Blos, 1962, 1967). Throughout both of them, the child's psychological reliance on the parents is gradually reduced, while its connectedness to the parents is maintained. Therefore, separation-individuation handles the relational difficulties between being both distant and connected to parents (Grotevant & Cooper, 1986). Previously there have been discussions about whether separation-individuation should be described, as psychoanalytical authors believe, as a disconnection from parents to be an individuated person (Beyers, Goossens, Vansant, & Moors, 2003). Nevertheless, today there is an understanding in developmental psychology that this process includes figuring out a healthy balance between

being independent, yet maintaining one's connectedness to their family (Grotevant & Cooper, 1986).

2.1 The *first* separation – individuation process

It was first theoretically conceptualized from a psychoanalytical perspective (Blos, 1967; Freud, 1958). In the course of the early months of life, the baby is completely dependent on its caregiver. The person who is taking care of the infant satisfies all its needs and wishes, so they find themselves in a relationship comparable to symbiosis – the baby acts as they and their caregiver are one unit (Mahler, 1963). Around four or five months of the baby's life this symbiotic connection starts to break as they start to separate themselves from the caregiver, mainly physically, as the baby becomes more active and more aware of sensory cues. Around 12 or 13 months the baby's physical separation from the caregiver works hand-in-hand with its functioning, development and exploration in a more independent and individuated way, although the child repeatedly comes back to the caregiver when soothing or emotional support are needed (Mahler, Pine, & Bergman, 1975). By the time the toddler is 18 months old, it achieves the first sense of identity, making it aware of its own separate entity (Mahler, 1963). In the following few month period, the toddler enters the ambivalent state in which it defends its independence, while still hoping to reunite with the caregiver. Eventually, the child is aware of its and the caregiver's individuality. Finally, the toddler is able to distance themselves from the caregiver and is increasingly aware of the separateness between them, which it achieves by internalizing demands and rules. In the year after, the child uses internalization in order to transfer the object that satisfies its needs into an intrapsychic image, meaning that the child has the ability to internally keep an image of its caregiver in its absence, when in discomfort or in need of soothing. Being able to tolerate separation more successfully signalizes that the child accepts its individuality and is able to function as a separate individual (Mahler et al., 1975).

2.2 The *second* separation – individuation process

Blos (1962) discovered in his research that adolescents, because they mature during puberty, also go through a similar process as children during the first three years of their lives. The second process of separation-individuation is therefore portrayed by adolescence (Blos, 1967, 1979). It gives the opportunity to drift away from the way objects were represented to them as infants and complete dependence on the family (Blos, 1967). Concurrently, it enables adolescents to differentiate the self from the parents' idealized opinions and to question their values, views and behavior.

Because they cognitively and physically develop, adolescents do not think of themselves in a child-like way and at the same time, they de-idealize their parents. In early adolescence, the intrapsychic separation process represents the individual's need to detach their new representations from their old ones. Coming from that, adolescents spend great amounts of time defining and learning about themselves, which is part of the adolescent individuation process (Levy-Warren, 1999). Moreover, when dealing with the separation and individuation process, individuals in late adolescence seem to be interested in relationships within the family. During this time, the relationship between parents and adolescent becomes more symmetrical and moves into a relation between equal adults, rather than a hierarchical one (Aquilino, 1997; Grotevant & Cooper, 1986).

The core of the process of separation-individuation in the course of emerging adulthood moves toward increasing autonomy, independence, responsibility and self-regulation (Blos, 1967; Tanner, 2006) – in short toward adult roles and obligations (Komidar, Zupančič, Sočan, & Puklek Levpušček, 2014). The focus of this process shifts to a process of relationship rebuilding and balancing self-reliance and connectedness with parents on a more equal level (De Goede, Branje, & Meeus, 2009; Tanner, 2006). A person who is individuated therefore has the ability to act autonomously, while still maintaining a supportive, communicative and emotional relationship with parents (Grotevant & Cooper, 1986). A balanced relation between self-reliance and remaining close with parents is highly important for the individuation to be successful (Zupančič et al., 2014).

2.3 Types of separation – individuation in relation to parents

The research and its views on the process of separation-individuation thinks of it in a multidimensional way (Koepke & Denissen, 2012; Saraiva & Matos, 2012). Komidar et al. (2014) outlined five dimensions of separation-individuation in relation to parents in the developmental phase of emerging adulthood:

- *Seeking parental support* when it comes to having to make important decisions or being in stressful situations;
- *connectedness to parents* in a sense of maintaining a mutually respectful, trusting, understanding relationship based on open communication;
- *perceived parental intrusiveness* into an individual's privacy, parents being overly concerned or wanting to be too close;

- *self-reliance* when it comes to dealing with personal issues and making own decisions without the help from parents and
- *fear of disappointing parents* when their expectations are not met.

These dimensions are part of a recently-made instrument called *Individuation Test for Emerging Adults – Short version* (ITEA-S; ITEA-S-M form for mothers and ITEA-S-F form for fathers; see *Measures*) (Komidar, Zupančič, Puklek Levpušček, & Bjornsen, 2016).

Kavčič and Zupančič (2018) distinguished four different profiles or types while researching the individuation process in relation to both mother and father separately in 2040 emerging adults in Slovenia. Cross-parent consistency, a moderate consistency of individuals' type and great internal replicability were shown across parents by these types.

The first profile can be considered as the successful separation-individuation type and combines the largest percent of participants included in the study (Grotevant & Cooper, 1986; Tanner, 2006). Kavčič and Zupančič (2018) named it *individuated-related*. Individuals in this group display moderate levels of self-reliance, while remaining in close connection to their parents. At the same time, this relatedness does not pose a threat to the individuals' independence, and the close relationship with the parents is not damaged by their self-reliance. This type includes self-reliance, seeking parental support in times when experiencing issues (not wanting nurturance), mutual connectedness (not the feeling of attachment security), low fear of disappointing the parents (not separation anxiety) and low parental intrusion into one's privacy.

The smallest group belongs to the profile called the *individuated-independent*. The individuals in this profile seem greatly self-reliant and are unrelated to parents. They still feel a moderate connection to parents, but are seeking their support less commonly. The members of this group keep a moderate contact with parents, scoring low in separation anxiety, nurturance seeking and attachment to parents. This means they are not detached, but more so individuated and independent. These parent-child relationships, although slightly distant, result in emerging adults who function well psychologically (Kavčič & Zupančič, 2018).

The last two profiles could struggle within the process of separation-individuation. The emerging adults of the *dependent type* have a greater connection with their parents, rely on the parents' support and worry they might disappoint them, signaling a major need for the parents' approval (Komidar et al., 2014). Nonetheless, they indicate successful family behavior. Some participants may be dysfunctionally dependent on their parents, showing a temporary inability to be independent on a healthy level (Kavčič & Zupančič, 2018).

Lastly, the final group of emerging adults scored high in relational anxiety and low in self-differentiation (Komidar et al., 2016). The members of this group, which the authors named the *anxious type*, were highly afraid of disappointing their parents (but not as afraid as the dependent group) and linked their parents to intrusion of privacy, which indicates unhealthy levels of dependence (Komidar et al., 2014). This group includes often strained, but not dysfunctional individuals who struggle to find a balance between relatedness and independence (Kavčič & Zupančič, 2018).

To sum up, the types of separation-individuation provide a wholesome understanding of the emerging adults' experience of separation-individuation in relation to parents. In addition, understanding the different ways in which emerging adults cope with this process is of significant importance, because of the great role this task plays in various psychological outcomes, for example subjective well-being (Zupančič et al., 2014), psychological adjustment (Kins, Beyers, & Soenens, 2013) and academic achievement (Lamborn & Groh, 2009).

2.4 Individuation in relation to parents and background characteristics

Background characteristics such as age, gender, being in a romantic relationship, living out of the parental home and having a steady job may be the ones determining the speed of the process of separation-individuation in relation to parents (Buhl, 2008; Masche, 2008; Kavčič & Zupančič, 2018). The changes this continuous process brings in the span of several years are evident especially in an increase of self-reliance or autonomy related to age (Zupančič & Kavčič, 2014; Zupančič et al., 2014), in relatedness that is fairly consistent (Grotevant & Cooper, 1986; Scabini, 2000) and in a decrease of difficulties that may occur during the process of separation-individuation (Komidar et al., 2016; Saraiva & Matos, 2012; Scabini, 2000), all of which represent a stable transition into adulthood (Kavčič & Zupančič, 2018).

Kavčič and Zupančič (2018) believe it makes sense to link the type of the separation-individuation in relation to parents to background characteristics listed above. Firstly, they expected in their study of 2040 Slovene emerging adults that older individuals would display types of separation-individuation with moderate degrees of connectedness and self-reliance on one hand and low degrees of difficulties in separation-individuation more than younger individuals on the other hand. The same was expected also in a previous study by Zupančič et al. (2014).

Secondly, the literature implies that moving out of the parental home (Zupančič et al., 2014), getting a job (Buhl, 2007) and having an intimate partner (Kins, Beyers, & Soenens, 2013;

Masche, 2008) promotes healthy separation-individuation (Kavčič & Zupančič, 2018). Some authors reported in their study that young people who no longer reside in the parental home experience higher levels of independence (Puklek Levpušček & Zupančič, 2010), and require less support from the parents (Zupančič, Komidar, & Puklek Levpušček, 2012) than the young people still living in the parental home (Puklek Levpušček & Zupančič, 2010; Zupančič et al., 2012). Furthermore, dedication to a partner and sharing their life with them could turn an individual's needs for attachment from their parents to their partner and consequently cause them to display less connectedness to parents and more independence from them (Buhl, 2008; Kins & Beyers, 2010; Masche, 2008). Similarly, earning their own money may contribute to a better understanding of what it means to be psychosocially mature and autonomous (Masche, 2008; Mendonça & Fontaine, 2013), and is consequently linked with higher levels of self-reliance and reduced parental support seeking. Being financially independent is indeed deemed to be one of the top adulthood reaching criteria (Arnett, 2000; Puklek Levpušček & Zupančič, 2010; Sirsch, Dreher, Mayr, & Willinger, 2009) and a significant factor in the finalization of the process of individuation (Mendonça & Fontaine, 2013). Due to this, authors expected that young adults that are residing out of the parental home, are in a relationship and are committed to a job or career, would display less parental support seeking and would be more self-reliant (Zupančič et al., 2014) which would more likely link them to a successful process of separation-individuation than those not having gone through these stages (Kavčič & Zupančič, 2018).

Thirdly, females and males may experience slight differences in the process of separation-individuation, supposedly because of particular socialization beliefs, tasks and views for girls and boys (Maccoby, 1990), supporting nurturing, communal roles in women and independent, agentic roles in men (Eagly, 1987). The research has shown women to display higher connectedness (specifically to their mothers), and men have been linked to higher independence, self-reliance and autonomy in relation to the parents (Buhl, 2008; Mendonça & Fontaine, 2013; Zupančič et al., 2014). Correspondingly, authors deemed females prone to be categorized into types of individuation indicating more relatedness and less independence than men (Kavčič & Zupančič, 2018; Zupančič, et al., 2014).

In their report of results, Kavčič and Zupančič (2018) hesitantly regarded the individuated-related and individuated-independent profiles as variants of successful individuation. Namely, differences in the ages of individuals belonging to the four types suggested moderate effects and the type they belonged to was statistically significantly linked to the background characteristics, showing modest relations which were consistent among parents. Individuals

classified as individuated-related and individuated-independent (in relation to father only) were statistically significantly older than those assigned to the dependent and anxious type. The participants with the individuated-independent profile in relation to mother were also statistically significantly older than those assigned to any other type, and those classified into the dependent type were significantly younger than the members of the other types. Zupančič et al. (2014) reported similar results, specifically older participants exhibited higher levels of self-reliance and lower levels of seeking parental support. Additionally, the authors found that emerging adults feel less connectedness to their mother (not father) as they grow older. Kavčič and Zupančič (2018) further noted that emerging adults in the individuated-independent and individuated-related type were also more likely depicted by employed emerging adults, as well as those living outside of their parental home. The anxious type mostly included participants who were single, not employed and living with their parents. The individuated-related type barely included any unemployed individuals, as it was mainly represented by the employed (in relation to father). The emerging adults of the individuated-independent type were mainly living on their own, and were both employed and unemployed (in relation to mother). Barely any individuals living independently, both employed and unemployed, were included in the dependent type. This group mostly consisted of students and those living with their parents. Zupančič et al. (2014) found modest support for living out of the parental home being associated with higher self-reliance in relation to both parents than those living with their parents part- or full-time. Living out of parental home was also associated with higher connectedness in relation to mother. Contrary to their expectations, employed individuals in relation to father showed higher seeking of support than the unemployed. In contrast, they did not find associations of being in a committed relationship with self-reliance or seeking parental support. Moreover, Komidar et al. (2016) reported that individuals living in their parents' home needed more support from their mothers, felt a slightly greater connection to the mother, and were more afraid of letting down their father and mother. Participants no longer residing with the parents felt more self-reliance in relation to both parents. To sum up, taking on adult responsibilities increases the probability of healthy individuation, though the association may go in both directions (Kavčič & Zupančič, 2018). Last but not least, females were more likely to be members of profiles showing greater connectedness and reliance on support from the parents (specifically the dependent type) than their male peers, who were more likely to be included in profiles with more self-reliance (Kavčič & Zupančič, 2018). Zupančič et al. (2014) similarly found that females felt more related to parents and less self-reliant in relation to their mothers than males. In addition, Komidar et al. (2016) reported that females in their study needed more

support from their mothers, felt more connectedness to them and were more afraid of disappointing them. On the other hand, the male participants felt more self-reliance in relation to the mother. Further, male participants deemed their father to be more intrusive, opposite from the female participants who also felt less connectedness to their fathers than the males did. Kavčič and Zupančič (2018) conclude that, solely in relation to mothers, male participants were more likely to belong to the individuated-independent type than the female participants, who mostly fell into the individuated-related group.

3 Subjective well-being

Positive psychology appeared as a relevant new domain in psychology. It began as a response to the traditional views of the negative end of the emotional spectrum focusing on maladaptive behavior and negative thoughts. But, the core of this new direction shifted toward the “positive”, experiencing happiness, well-being and positive emotions (Myers, 1992). A few decades ago, Bradburn (1969) discovered a crucial finding in the field of well-being. His research revealed that positive and negative emotions are two entities, not influenced by the same factors. Therefore, even if we recognize all the causes of depression and unhappiness, we still are unable to determine what causes the opposite, the positive. In order to be able to fully understand quality of life, we must be understanding of the positive as well (Diener, 2001).

Studies focusing on subjective well-being are highly important among this research. Subjective well-being is commonly described as multifaceted, consisting of cognitive and affective components (Diener, Suh, Lucas, & Smith, 1999). Hence, it contains affective reactions as well as cognitive judgements of people evaluating their own life situations. It can go from utter dissatisfaction on the lower end to complete satisfaction at the higher end. It consists of an overall evaluation of one’s life, from when they were a child to the present time, and a specific assessment of a smaller time frame. In other words, subjective well-being consists of all the elements of the way people evaluate their own lives, including morale, peace of mind and happiness (Diener, 2001).

Regarding the structure of the subjective well-being (see *Figure 1*), recent research has determined there are three components composing this construct, namely two affective components - negative affect and positive affect and a cognitive component referred to as life satisfaction (Diener, 1984). Even though life satisfaction was considered to be in relation to hedonic balance, it is a factor of its own (Diener, 2001).

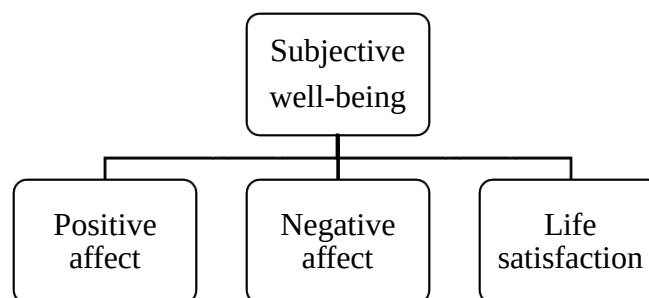


Figure 1 Components of subjective well-being

4 Life satisfaction

As already illustrated in Figure 1, life satisfaction represents one of three components of subjective well-being. It is “a conscious cognitive judgment of one's life in which the criteria for judgment are up to the person” (Pavot & Diener, 1993, p. 164) and is able to influence a great amount of significant outcomes in life. Due to the fact that it involves information from vital areas in one's life, it gives an integrated evaluation of how the individual's life overall is going (Pavot & Diener, 2008).

Satisfaction with certain life areas and individual's emotions and moods is a key source of information that acts as a base for the life satisfaction evaluations (Pavot & Diener, 2008; Schimmack, Diener, & Oishi, 2002). When asking students at university, romantic relationships and family relations were reported as some of the crucial providers of life satisfaction (Schimmack et al., 2002). Considering that being successful or unsuccessful in vital areas of life can affect life satisfaction (Pavot & Diener, 2008), it is to be expected that a successful process of separation-individuation from parents (highly autonomous and still connected) carries a positive relation to an individual's life satisfaction in emerging adulthood (Zupančič et al., 2014).

The instrument to assess an individual's life satisfaction was developed by Diener, Emmons, Larsen, and Griffin (1985). The Satisfaction With Life Scale (SWLS) is a short evaluation of one's overall life satisfaction. Despite the fact that this scale only consists of five items, it has shown good psychometric features (Pavot & Diener, 1993). Since it was first introduced, the SWLS questionnaire has been used multiple times when assessing life satisfaction as part of subjective well-being (Pavot & Diener, 2008).

5 Subjective financial well-being

Emerging adult's financial well-being is considered to be unlike that of adolescent or fully adult. The former (Jensen & Arnett, 2012) are normally not required to be economically independent due to social norms, and are therefore not at all worried about their financial well-being. On the contrary, financial independence as one of the “Big Three” is a crucial criterion that has to be reached to be fully adult (Arnett & Amadeo, 2002). However, taking the financial situation of emerging adults into account, the situation is not as simple, as they find themselves between two developmental periods (Arnett, 2015). In the course of emerging adulthood individuals can decide how they will spend their time – either studying, working part-time or full-time or none of the above (Bynner & Parsons, 2002). They can co-reside with their parents or live independently on their own, meaning that their financial situation and consequently their financial well-being can be dependent on their parents (Sorgente & Lanz, 2017).

Today, finding a job is a battle for young individuals, and when they are not successful in searching, this could cause a postponed achievement of other markers. Labor market has also changed quite a lot over the past few decades (Danziger & Ratner, 2010) and these exact changes caused emerging adults to have difficulties when trying to become self-sufficient and stable economically. Emerging adulthood also represents a period when important decisions are made for life (Arnett, 2014). Because they are financially unstable, young people face more uncertainty when it comes to making important decisions. Therefore, Serido, Shim, and Tang (2013) believe that instead of, for instance, parenthood and marriage, emerging adults' financial well-being could help us evaluate their level of readiness to develop positively and take on adult responsibilities and roles full time.

Sorgente and Lanz (2017) describe financial well-being as a stable financial position, with a subjective and an objective aspect (see *Figure 2*). The objective part encompasses resources in a material sense, which the person has when balancing income and expenses, and the resources already belonging to the person (e.g. savings). On the other hand, the subjective side includes one's individual experience with their financial position and their way of evaluating it. The latter is further divided into two theoretical elements, namely evaluation and experience. The experience includes the manner in which the individual views their financial position. However, the evaluation includes the emerging adult's judgments of their financial experience. It is considered emotional when it comes to positive (e.g., security) or negative (e.g., distress) emotions that the individual's own financial experiences cause. The subjective evaluation is

considered cognitive when it includes the individual's level of satisfaction or dissatisfaction with their present financial position.

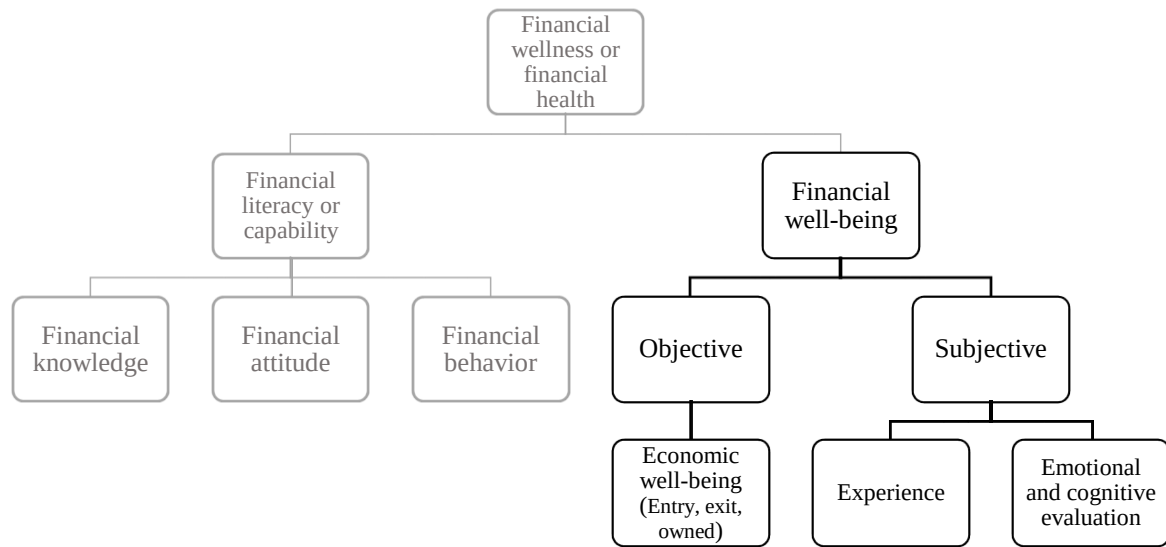


Figure 2 Components of financial well-being

Because of the challenges individuals in emerging adulthood face nowadays regarding their financial situation, it is of importance to supervise the subjective financial well-being of emerging adults. It is crucial to have validated instruments to measure objective and subjective financial well-being of emerging adults' distinguishing financial situations (Sorgente & Lanz, 2019). Exactly Sorgente and Lanz (2019) recognized this issue and introduced a new scale, called The Multidimensional Subjective Financial Well-being Scale (MSFWBS) for emerging adults, which consists of 25 items. The authors revealed that subjective financial well-being is a multidimensional construct, consisting of 5 factors or dimensions:

- *General subjective financial well-being* represents a cognitive dimension consisting of one's general assessment of their personal financial state;
- *financial future* is described as a temporal dimension consisting of one's future financial state expectations;
- *money management* as a behavioral dimension consisting of one's view of their material resource management abilities;
- *having money* represents a materialistic dimension consisting of one's assessment of material resource sufficiency and
- *peer comparison* represents a relational dimension in which one compares their personal financial state to that of their peers'.

6 The goal of the study, the research question and hypotheses

6.1 The main goal of the study

The aim of this master's thesis is to research the connection between the process of individuation in relation to both parents, life satisfaction and subjective financial well-being in the developmental period of emerging adulthood. The goal of the study is to initially find out if we can find four types of individuation in relation to parents described above in the obtained sample of emerging adults and following, see if there are any differences in the life satisfaction and subjective financial well-being between the profiles of individuation.

There is not a lot of literature available on this specific topic because it represents a relatively new field of research in the developmental phase of emerging adulthood. We are still learning what it means to be an emerging adult and how it applies to different constructs and fields of research. During my review of the literature available to me, I was unable to find any articles or studies that would refer to the differences of life satisfaction and especially subjective financial well-being between the types of individuation in relation to both parents to logically derive the research questions and hypotheses from. So, to support the research question and the hypotheses posed in this study I leaned on the self-determination theory by Ryan and Deci (2000). It centers its focus on social-contextual circumstances that encourage or discourage self-motivation and healthy psychological growth. Moreover, some factors have been shown to either increase or decrease well-being, self-regulation and intrinsic motivation. This theory posits the three fundamental psychological needs – for *relatedness*, *competence* and *autonomy*, which lead to greater mental health, self-motivation and greater well-being when satisfied, and result in decreased motivation and lower well-being, as well as pathology when unsatisfied. The authors suggested that the need for relatedness, competence and autonomy must be met in order for the individual to feel integrity and have a sense of well-being.

Interestingly, Kasser and Ryan (2001) reported that having support in relatedness and autonomy resulted in higher levels of well-being for residents of nursing homes. This shows that within certain domains, specifically those vital for the individuals' lives, satisfying one's needs is linked to higher levels of well-being. Therefore, as described by the self-determination theory, if the social circumstances satisfy the three basic psychological needs, the person is able to reach the point of an integrated individual, who in turn can reach a feeling of well-being. Oppositely, in case of exaggerated control and lacking connectedness and if the three basic

psychological needs are not met, the individual is endangered by psychopathology and distress (Ryan & Deci, 2000).

Furthermore, to complement the self-determination theory a conclusion of Kavčič and Zupančič's study (2018) needs to be added. They report that it would be beneficial to compare groups of emerging adults with different separation-individuation profiles in terms of psychological adjustment and well-being. More specifically, Zupančič et al. (2014) uncovered an important revelation in their study, in fact, they believe that successful separation-individuation from one's parents (high autonomy and still connected) carries a positive relation to the individual's life satisfaction in the period of emerging adulthood.

6.2 Research question and hypotheses

The following research question was posed: Do types of individuation in relation to parents as described in Kavčič and Zupančič (2018) differ in life satisfaction and subjective financial well-being in the developmental period of emerging adulthood?

The first task before analyzing the research question and testing the hypotheses was determining the number of clusters or types of individuation in relation to parents in the present sample. Kavčič and Zupančič (2018) reported four types of individuation in relation for mother and father separately in their study, namely anxious type, dependent type, individuated-related type and individuated-independent type. Accordingly, I was interested to see if four (more/less) types of individuation in relation to mother and to father separately can be found.

Further, I set two hypotheses:

1. Hypothesis

H₀: There are no differences in perceived life satisfaction between the types of individuation in relation to mother and father separately.

H₁: There are differences in perceived life satisfaction between the types of individuation in relation to mother and father separately.

2. Hypothesis

H₀: There are no differences in subjective financial well-being between the types of individuation in relation to mother and father separately.

H₁: There are differences in subjective financial well-being between the types of individuation in relation to mother and father separately.

7 Method

7.1 Study design and procedure

The study for my master's thesis was conducted as a part of an international project named "Financial Socialization of Emerging Adults", initiated through Angela Sorgente (Catholic University of the Sacred Heart, Italy) and Margherita Lanz (Catholic University of the Sacred Heart, Italy) in collaboration with Prof. Maja Zupančič, PhD. (University of Ljubljana, Slovenia) and Ass.-Prof. Mag. Dr. Ulrike Sirsch (University of Vienna, Austria).

The teams from Slovenia and Austria worked intensively together when planning the data collection and in preparation of the questionnaire. The questionnaire was based on a Slovene online research platform called 1ka, and was accessible from 11. 4. 2019 until 11. 7. 2019. It included 14 *sociodemographic questions* (Sorgente & Lanz, 2018; only 7 of them were relevant for my master's thesis, namely age, gender, nationality, educational status, residential status, relationship status and occupational status), questions about *dependence from parents* (Sorgente & Lanz, 2018; 2 items), *financial identity* (Barber, Card, Serido, & Shim, 2011; 12 items), *students' financial satisfaction* (Sorgente & Lanz, 2017; 25 items), *economic enmeshment* (Sorgente & Lanz, 2017; 1 item), *personal income* (2 items), *life satisfaction* (Diener et al., 1985; 5 items), *individuation* (Komidar et al., 2016; Komidar, Zupančič, & Sirsch, 2018; including a filter item and 21 items for the mother and father separately; Since the participants responded to two equivalent but grammatically different forms of the ITEA-S (in relation to mother and father), the presentation order of the two forms was automatically rotated), *financial self-efficacy* (Lown, 2011; 6 items and Shim, Serido, & Sun-Kyung, 2018; 2 items), *parental financial behavior* (Shim, Barber, Card, Xiao, & Serido, 2010; 4 items), *parental financial teaching* (Shim et al., 2010; 3 items), *high school financial education* (Shim et al., 2010; 8 items), *students' financial behavior control* (Shim et al., 2010; 1 items and adapted items from SCS-K-D (Bertrams & Dickhäuser, 2009; 6 items), *students financial behavior* (Shim et al., 2010; 4 items) and *students' financial knowledge* (subjective: Shim et al., 2010; 1 item and objective: Poredoš, Lep, Lep, Spruk, 2019; 19 items). The final questionnaire included 66 questions and was carefully adapted to the German language by me and my colleague from the original English version and a Slovenian adaptation, conducted by the Slovenian team. Considering the fact that I speak both languages I tried to do my best when adjusting the German version to make it as equivalent as possible to the Slovene one. Both teams were in close contact when finalizing the German version and when possible unclarities arose.

The search of participants took place in different groups on Facebook, on research-supporting platforms called SurveyCircle, Pollpool, SurveySwap and Thesius, between friends and acquaintances, in university courses, seminars and also on university campuses (e.g. Vienna University of Economics and Business (WU)) by handing out the flyers with information about the study and a link to participate. The questionnaire took about 30 minutes to complete.

Taking part in the study was voluntary and all participants were given informed consent and could withdraw from the study at any time without any consequence. The whole questionnaire was composed in German, therefore the study was also conducted in the same language. The data was collected from emerging adults, aged 18 to 29, which this was the only condition to participate in the study.

In total, 1333 clicks to the questionnaire link were recorded, of which 729 records were recorded as valid (447 participants completed the questionnaire; 282 participants partially completed the questionnaire (see chapter *Data cleaning and handling the missing data* for detailed process in obtaining the final sample of participants)).

For the analysis of my master's thesis only a few measures were used (see chapter *Measures*) in order to try to provide an answer to my research question and hypotheses.

7.2 The sample

Before any statistical analyses, the data cleaning was conducted to prepare the sample for further research. The participants were excluded based on the *missing values (dropouts, unanswered items)*, *age range* and *untrustworthy response behavior*. The participants, who did not answer at least 66% of all the items were also excluded.

Hence, 125 (17.2%) of the participants were marked as dropouts in the system. They all answered all the sociodemographic questions and dropped out either at the beginning or the middle of MSFWBS, which was the next part of the questionnaire. So, when checking for missing values' section of dropouts, 125 participants were excluded, resulting in 604 new total participants. Furthermore, 4 (0.5%) participants were excluded from the analysis based on their unanswered questions (they either provided an answer to a few questions or left the whole questionnaire unanswered). When checking for the missing values' section of unanswered questions, 4 participants were excluded, resulting in 600 participants in total.

The required age range included participants between 18 and 29 years of age. Based on that condition 53 (7.3%) participants were excluded, resulting in 547 new total participants.

In the next step of data cleaning all the participants that did not answer at least 66% of all the items in all the questionnaires included (*ITEAmother*, *ITEAfather*, *SWLS* and *MSFWBS*) were excluded. Based on the set condition, 110 (15.1%) participants were excluded, resulting in 437 new total participants.

Last but not least, 3 (0.4%) of the participants were excluded because of their untrusty response behavior (e.g. answering on all items with 1). Based on the last condition of the data cleaning, 3 participants were excluded, resulting in the final sample of 434 (59.5%) participants.

7.2.1 Description of the sample

7.2.1.1 Gender and age

The sample included 324 female (74.7%) and 110 male (25.3%) emerging adults aged from 18 to 29 years ($M = 23.2$; $SD = 2.69$). A significant difference in distribution was found between men and women ($\chi^2 = 105.521$, $df = 1$, $p < .001$; see *Table 10* in Appendix). This means that women are over-represented. There was also a significant age difference found between male and female participants ($t(432) = 4.251$, $p < .001$, $d = 0.47$; $M(\text{females}) = 22.89$, $SD(\text{females}) = 2.58$, $M(\text{males}) = 24.13$, $SD(\text{males}) = 2.80$; see *Tables 11 and 12* in Appendix).

7.2.1.2 Nationality

272 (62.7%) of participants indicated their nationality as Austrian, 141 (32.5%) as German and 21 (4.8%) as “other”. A significant difference in distribution was found between Austrian, German and other nationalities ($\chi^2 = 217.885$, $df = 2$, $p < .001$; see *Tables 13 and 14* in Appendix).

7.2.1.3 Residential status

230 (53%) of participants indicated that they already moved out of the parental home, 101 (23.3%) of participants indicated that they live away from parents most of the time and 103 (23.7%) indicated that they live with their parents most of the time (or all the time). A significant difference in distribution was found between the types of residential statuses ($\chi^2 = 75.516$, $df = 2$, $p < .001$; see *Table 15* in Appendix).

7.2.1.4 Educational status

264 (60.8%) of participants were enrolled in a bachelor degree, 124 (28.6%) in a master degree, 3 (0.7%) were enrolled in high school, 8 (1.8%) were enrolled in a doctoral program (or other specialization), while 35 (8.1%) of participants indicated that they are not enrolled in an

educational program or have already completed their education. A significant difference in distribution was found between the two educational status groups (Group 1: in educational process (including I am enrolled in high school, I am enrolled in a bachelor degree, I am enrolled in a master degree, and I am enrolled in a doctoral program (or other specialization)) and Group 2: not in educational process (including I am not enrolled in an educational program/I have already completed my education) ($\chi^2 = 305.290$, $df = 1$, $p < .001$; see *Table 16* in Appendix).

7.2.1.5 Occupational status

77 (17.7%) of the participants were unemployed, 54 (12.4%) were employed full-time, 155 (35.7%) were employed part-time and 148 (34.1%) of the participants were employed irregularly. A significant difference in distribution was found between the types of occupational statuses ($\chi^2 = 70.829$, $df = 3$, $p < .001$; see *Table 17* in Appendix).

7.2.1.6 Relationship status

At the time of the data collection 176 (40.6%) of the participants were single, 128 (29.5%) were in a relationship but did not cohabite, 120 (27.6%) were in a relationship and did cohabite, 8 (1.8%) participants were married and 2 (0.5%) participants marked the last answer possibility “other” (one participant indicated they are engaged and they are cohabiting, and the second indicated that they are in a relationship and live half of the week together and the other half apart). A significant difference in distribution was found between the two relationship status groups (Group 1: single and Group 2: in a relationship (including in a relationship/not cohabiting, in a relationship/cohabiting, and married) ($\chi^2 = 14.815$, $df = 1$; $p < .001$; see *Table 18* in Appendix).

7.3 Measures

7.3.1 Sociodemographic questions

The following sociodemographic questions were relevant for the present work: gender (*male, female*), age (participants filled out their age in *years* and *months* themselves), nationality (*Austria, Germany, other* (specified from the participants themselves)), residential status (*I already moved out, most of the time I live away from parents, most of the time (or all of the time) I live with parents*), educational status (*I am enrolled in high school, I am enrolled in a bachelor degree, I am enrolled in a master degree, I am enrolled in a doctoral program (or other specialization), I am not enrolled in an educational program/I have already completed my education*), occupational status (*unemployed, full-time employed, part-time employed,*

irregularly employed) and relationship status (*no partner/single, in relationship/not cohabiting, in relationship/cohabiting, married, other (please specify)*)).

7.3.2 Individuation Test for Emerging Adults – Short (ITEA-S)

The Individuation Test for Emerging Adults – Short (ITEA-S; Komidar et al., 2016) is a new self-report measure for evaluating difficulties in the individuation process, particularly in emerging adulthood. It consists of 21 items, to which participants respond on a 5-point Likert scale ranging from 1 (completely untrue) to 5 (completely true). The items are combined in five valid factors or dimensions of individuation in relation to mother (ITEA-S-M form) and father (ITEA-S-F form) separately (see subchapter *Types of separation-individuation in relation to parents*):

- Support seeking (5 items; Item example: “If I have problems, I usually count on her help.”; ITEA-S-M/F with Slovene data: $\alpha = .92/.91$);
- connectedness (4 items; Item example: “She respects my wishes.”; $\alpha = .84/.86$);
- intrusiveness of a parent (5 items; Item example: “I think she asks too many questions about my work or studies.”; $\alpha = .87/.78$);
- self-reliance (4 items; Item example: “When I have a problem, I try to find a solution without his help.”; $\alpha = .80/.75$) and
- fear of disappointing the parent (3 items; Item example: “I fear that I could disappoint him.”; $\alpha = .83/.85$).

The ITEA-S shows good psychometric characteristics and was well-validated in studies in many countries (Komidar et al., 2016; Komidar et al., 2018). In the present sample, the internal reliability of the individuation in relation to mother (ITEA-S-M form) and father (ITEA-S-F form) was satisfactory: support seeking (ITEA-S-M/F; $\alpha = .87/.90$), connectedness ($\alpha = .85/.86$), intrusiveness ($\alpha = .82/.86$), self-reliance ($\alpha = .75/.83$) and fear of disappointing the parent ($\alpha = .83/.88$).

7.3.3 Satisfaction with Life Scale (SWLS)

The Satisfaction with Life Scale (SWLS) is a short evaluation of one’s overall life satisfaction (Item example: “In most ways my life is close to my ideal.”) (Diener et al., 1985). The scale contains 5 items, which are scored on a 5-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). In the original version a 7-point Likert scale was used, but for purposes of our study, we used the 5-point Likert scale to ensure the whole questionnaire to be as consistent as

possible (all the other answer possibilities of other questionnaires and scales included varied on a 5-point Likert scale).

Since being introduced, the SWLS has been applied numerous times to evaluate life satisfaction as a part of subjective well-being (Pavot & Diener, 2008). Good psychometric features of the scale have been shown in research in several countries (Kins & Beyers, 2010; Pavot & Diener, 1993, 2008; Zupančič et al., 2014; Komidar et al., 2018). Komidar et al. (2018) reported in their study that it was satisfactory internally reliable in both samples - the Austrian ($\alpha = .84$) and the German ($\alpha = .89$). In the present sample, the internal reliability of the SWLS was satisfactory ($\alpha = .85$).

7.3.4 *The Multidimensional Subjective Financial Well-being Scale (MSFWBS)*

A new instrument called The Multidimensional Subjective Financial Well-being Scale (MSFWBS) was designed and validated by Sorgente & Lanz (2019) to evaluate the subjective financial well-being of emerging adults in Europe. Italian and Portuguese researchers have already tested this instrument. It consists of 25 items, which belong to five diverse factors (see chapter *Subjective financial well-being*):

- General subjective financial well-being (10 items; Item example: “I have enough money to pursue my passions.”; $\alpha = .91$);
- financial future (5 items; Item example: “In the near future, I will have enough money to carry out my plans.”; $\alpha = .82$);
- having money (3 items; Item example: “At times I do not have the money to buy what I need.”; $\alpha = .84$);
- money management (4 items; Item example: “I am satisfied with the way I manage my financial situation.”; $\alpha = .81$) and
- peer comparison (3 items; Item example: “My financial situation is better than that of my peers.”; $\alpha = .78$).

The emerging adults are given the task to assess how true or valid each of the statement is for them in regards to their personal financial state and the way in which they manage it, on a 5-point Likert scale, ranging from 1 (absolutely false) to 5 (absolutely true) (Sorgente & Lanz, 2019).

Experts, with the help of the emerging adults, evaluated the validity of the instrument’s 25 items. Moreover, quantitative results confirmed the five-factor structure, the scale’s generalizability across different groups of emerging adults and its internal consistency

(Sorgente & Lanz, 2019). In the present sample, the internal reliability of the five factors was satisfactory: general subjective financial well-being ($\alpha = .92$), financial future ($\alpha = .81$), having money ($\alpha = .82$), money management ($\alpha = .84$) and peer comparison ($\alpha = .82$).

Furthermore, the factor analysis was conducted in order to check the factor validity of the MSFWBS scale. Thus the scale is very new, interest in its characteristics and factor validity came up.

To check the factor validity, an exploratory factor analysis (EFA) with Varimax rotation was carried out. Sorgente and Lanz (2019) proposed a five-factor structure of MSFWBS in their paper, resulting in the five following factors – general subjective financial wellbeing, financial future, having money, money management and peer comparison.

The results of EFA in the present study showed a four-factor structure for 25 items of MSFWBS. The extracted factors were financial future, peer comparison, money management and general subjective financial well-being (which included also the items of the fifth factor named having money) (see *Tables 19 and 20* and *Figure 7* in Appendix). Next, I conducted the EFA only for the factor general subjective financial well-being to see if it shows also the second factor, namely having money. The following EFA showed a two factor solution, but the loadings were not that congruent to support this statement (see *Tables 21 and 22* and *Figure 8* in Appendix). Further, the EFA was conducted again, including only the following factors: financial future, having money, money management and peer comparison (I excluded the factor general subjective financial well-being) to see if the results will show four factors. The analysis showed only a three-factor solution, namely financial future, money management and peer comparison. The latter consisted also of the fourth factor – having money (see *Tables 23 and 24* and *Figure 9* in Appendix). To sum up, one could assume that the structure of MSFWBS differs from the one described by Sorgente & Lanz (2019). For the purpose of the present study only 10 items of MSFWBS' scale will be used, namely those that represent the factor general subjective financial well-being.

8 Results

The following chapter presents the results used to answer my research question and the hypotheses.

8.1 Statistical analyses

The analysis and calculations were carried out with the program SPSS (Statistical Package for Social Science, Version 23). An error probability of $\alpha = 5\%$ was assumed for all calculations, so that a result with $p \leq .05$ was identified as significant. To interpret the results and assess their relevance, the effect sizes from Cohen (1988) were adopted (Cohens d ($d \leq .20$ interpreted as small, $d \leq .50$ as moderate and $d \leq .80$ as large effects). For analysis of variance, the standardized measure η^2 (Eta-squared) was used (value $\leq .01$ is considered to be small, $\leq .06$ is considered to be moderate and $\leq .14$ is considered to show a large effect). In the present study a non-parametric equivalent to ANOVA was used, namely Kruskal-Wallis H test, where the Eta-squared was manually calculated from the results.

To create the groups of the separation-individuation in relation to parents, the hierarchical cluster analysis was conducted, specifically the Single-Linkage first and the Ward's method second. Furthermore, to test the Hypotheses 1 and 2 the Kruskal-Wallis H test was applied, because of not normally distributed data and violated assumption of homogeneity of variance. Kruskal-Wallis H test is a rank-based test and is considered to be a non-parametric alternative to One-way ANOVA. It determines if two or more variables or groups are statistically significantly different (Field, 2013).

Next, to see how different background characteristics are distributed between the types or groups of the separation individuation, the Kruskal-Wallis H test for age and Chi-square test for gender, occupational status, residential status, relationship status and educational status were applied. Finally, the Cohen's Kappa was used to test the cross-parent agreeableness. To determine any differences between the cross-parent agreeableness, life satisfaction and general subjective financial well-being the Kruskal-Wallis H test was applied again. Differences in distributions were calculated using the Chi-square tests and t-tests.

8.2 Creating the types of separation – individuation in relation to parents

Cluster analysis composes of various methods for classifying multivariate data into groups (Everitt, Landau, Leese, & Stahl, 2011). In this case, a two-step procedure was applied to determine the number of clusters of the process of separation – individuation in relation to parents. In many fields (e.g. medicine, sociology, economics, psychology, etc.) researchers deal

with an important question, whether there are similarities between the examined objects (e.g. people, companies, etc.). The goal is to fuse such objects together into groups (clusters), which are considered as homogeneous as possible with regard to the characteristics they have. At the same time, the groups should also show heterogeneity – therefore be as different as possible (Backhaus, Erichson, Plinke, & Weiber, 2018).

First, Single Linkage (Nearest Neighbour) was used to identify the outliers, which could, because of their different combination of characteristics, distort the analysis and consequently the number of clusters if included (Backhaus, et al., 2018). From 434 participants obtained, 5 outliers in relation to the mother form and 6 in relation to the father form were identified and excluded from the analysis.

Second, the hierarchical cluster analysis, specifically the Ward's method was used to determine the number of clusters. In their paper Kavčič and Zupančič (2018) proposed a four cluster solution for both the mother and father form of ITEA-S, which could also be transferred to this sample, according to the increases of heterogeneity (see *Figures 10* and *11* in Appendix).

In relation to mother, 23.1% of participants were assigned to the first cluster and 33.3% to the second cluster, which was the largest. Closely behind the second is the third cluster with 32.9%. The fourth cluster, as the smallest, contained 10.7% of the participants. The percentages are presented in *Figure 3*.

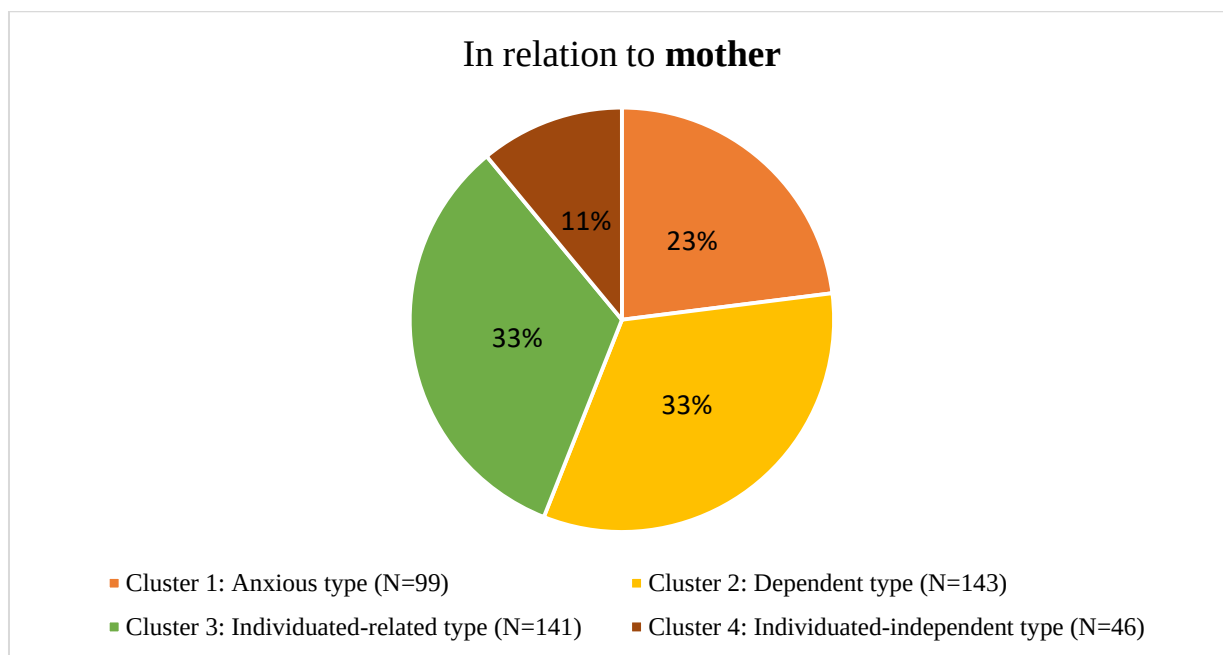


Figure 3 The percentages of the individuation types in relation to mother according to the four cluster solution (N = 429)

In relation to father, 23.3% of emerging adults were assigned to the first cluster, 11.7% to the second cluster, which was the smallest of them all. The third cluster contained 34.6% and the fourth cluster consisted of 32.5% of the participants. The percentages are presented in *Figure 4*.

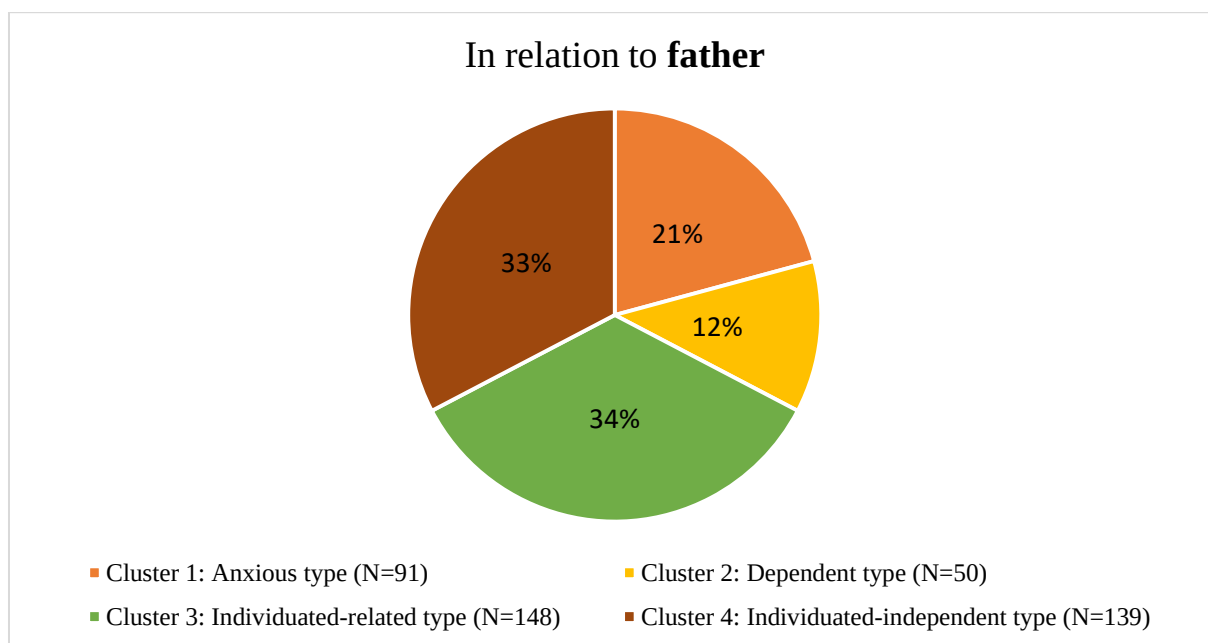


Figure 4 The percentages of the individuation types in relation to father according to the four cluster solution (N = 428)

The next step, after determining the number of clusters, was the naming of each specific cluster regarding the expression and interpretation of the z-scores obtained from the analysis. Empirical results of Kavčič and Zupančič (2018) presented four clusters or types of individuation – anxious type, dependent type, individuated-related type and individuated-independent type, which represent the empirical base for naming of types in the present sample. All four types are described below in regard to the expressiveness of all five dimensions (support seeking, connectedness, intrusiveness, self-reliance and fear of disappointing the parents).

Anxious type

The first profile includes participants who scored very high in perceived parental intrusiveness (z-scores above 1.00 or slightly below 1.00 in relation to mothers and fathers, respectively), high in fear of disappointing the parents (z-scores exactly 0.50 or above in relation to fathers and mothers, respectively). Emerging adults further scored average in connectedness (z-scores below 0.00 but higher than -0.50), support seeking (z-score slightly above 0.00 in relation to

father; z-score slightly below 0.00 in relation to mother) and self-reliance (z-score slightly below 0.00 or slightly below -0.50 in relation to mothers and fathers respectively).

Dependent type

The second profile is characterized by high support seeking (z-scores above 0.50), connectedness (high only in relation to father; z-score in relation to mother slightly below 0.50) and fear of disappointing the parents (z-score in relation to father above 1.00), low self-reliance (only in relation to mother; z-scores in relation to father are average) and average perceived parental intrusiveness (z-scores below 0.00).

Individuated-related type

The third type is described by high levels of connectedness (in relation to mother slightly lower z-score than 0.50), average levels of support seeking (in relation to father slightly higher z-score than 0.50) and self-reliance (in relation to father below 0.00; in relation to mother above 0.00). The participants further scored low in perceived parental intrusiveness (z-scores in relation to father slightly higher than -0.50) and fear of disappointing the parents.

Individuated-independent type

The fourth group consists of those emerging adults who showed very low levels of support seeking (z-scores below -1.00) and connectedness (z-scores in relation to father below -1.00), average levels in fear of disappointing the parents (z-scores below 0.00) and parental intrusiveness (z-scores slightly below 0.00) and high levels of self-reliance (z-score in relation to mother above 1.00).

Figures 5 and 6 show the z-scores of the five dimensions for all four types of individuation in relation to mother and father separately.

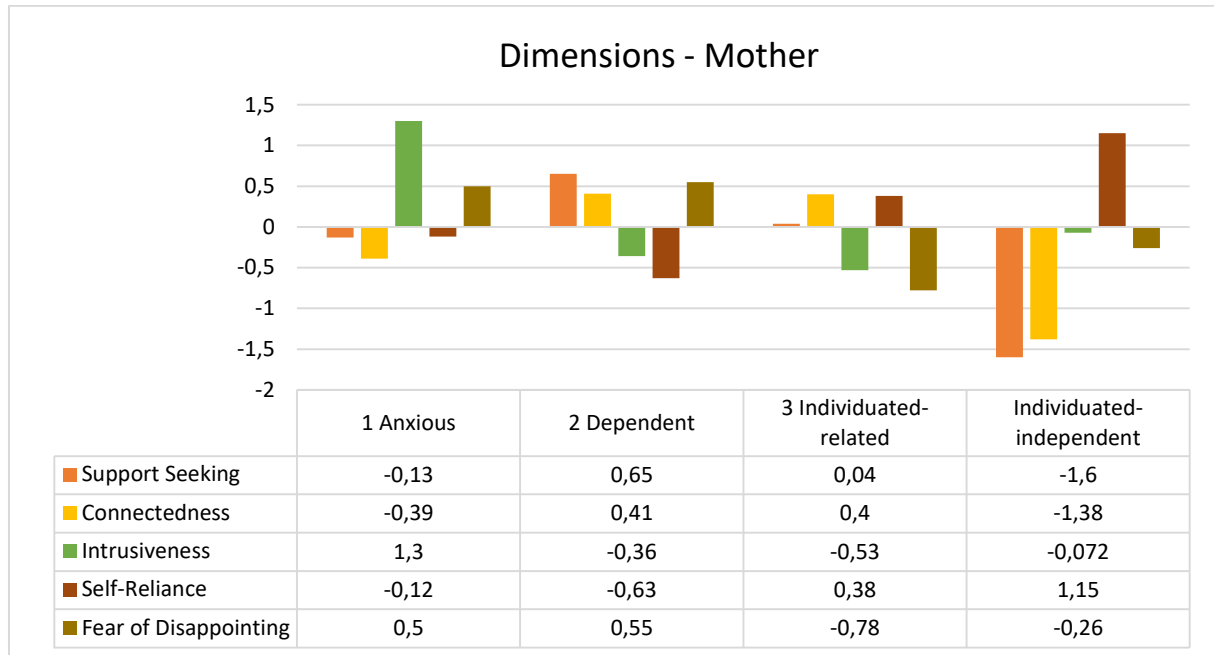


Figure 5 Z-scores of the five dimensions of ITEA-S for all four types of individuation in relation to mother

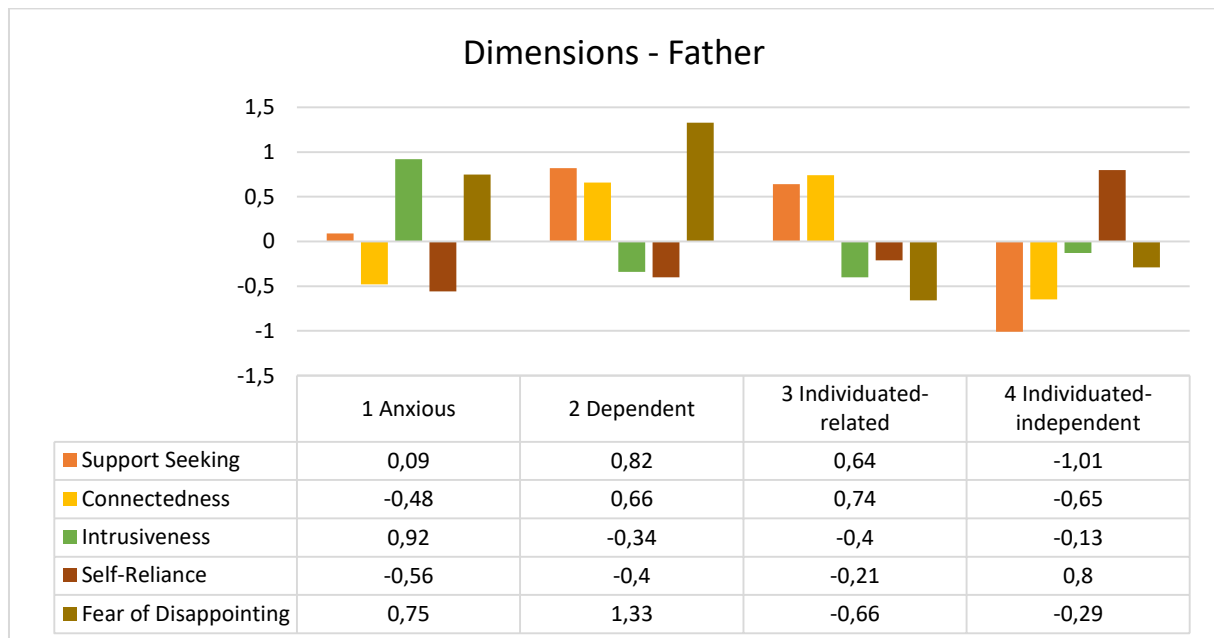


Figure 6 Z-scores of the five dimensions of ITEA-S for all four types of individuation in relation to father

8.3 Individuation in relation to parents and background characteristics

Table 1 shows that in relation to both mother and father the participants belonging to the individuated-independent type were the oldest and those belonging to the dependent type were the youngest. After the significant Kruskal-Wallis H test, the Dunn's post-hoc test revealed statistically significant age differences between the groups, which are represented on the far right, meaning that in relation to mother participants in the individuated-independent type are statistically significantly older than those assigned to the anxious and dependent types, and that emerging adults assigned to individuated-related type are statistically significantly older than those assigned to the dependent profile. Similarly, in relation to father, participants belonging to the individuated-independent, individuated-related and anxious type were statistically significantly older than those assigned to the dependent type.

Table 1 *Age and types of individuation in relation to parents*

ITEA-S Scale	Cluster				Kruskal-Wallis H Test			POST- HOC
	A	D	I-R	I-I	$\chi^2(3)$	p	η^2	Dunn's test
In relation to mother	22.94	22.38	23.77	24.46	29.273	p < .001	.064	A < I-I D < I-R D < I-I
SD	2.486	2.562	2.695	2.706				
Mean Rank	205.12	177.82	241.98	269.15				
In relation to father	23.23	21.86	23.26	23.55	14.019	p = .003	.032	A > D D < I-R D < I-I
SD	2.675	2.433	2.632	2.741				
Mean Rank	218.46	155.04	217.87	229.71				

Note. Cluster A = Anxious type (NMother = 99; NFather = 91), D = Dependent type (NMother = 143; NFather = 50), I-R = Individuated-related type (NMother = 141; NFather = 148), I-I = Individuated-independent type (NMother = 46; NFather = 139). Values in columns are the mean age in years for individuals assigned to the respective type. SD = standard deviation; χ^2 = Chi-square; η^2 = Eta-Squared; p = statistical significance; Dunn's post-hoc test (the differences at $p \leq .05$ are indicated)

The Chi-square test was carried out to examine the relation between the mother and father form of the ITEA-S and background characteristics. The test showed statistical significance of gender in relation to mother and father, of residential status in relation to mother and of occupational status in relation to mother. The results are represented in *table 2* below.

Table 2 *Chi-square and background characteristics – significant results*

Background characteristics	Chi-square	
	In relation to mother	In relation to father
Gender	$\chi^2 (3, 429) = 34.923, p < .000$	$\chi^2 (3, 428) = 12.182, p = .007$
Residential status	$\chi^2 (6, 429) = 22.105, p = .001$	
Occupational status	$\chi^2 (9, 429) = 20.209, p = .017$	

Note. χ^2 = Chi-square; p = statistical significance ($p \leq .05$)

Table 3 shows that in relation to mother females were more likely to be members of the dependent profile than males, who tended to belong to the anxious type more often. In relation to father, the females were more likely to be members of the individuated-related type while males were least likely to be members of the dependent group (they were distributed equally into anxious, individuated-related and individuated-independent type). Furthermore, in relation to mother the individuated-related type was overrepresented among those individuals who already moved out and are full-time employed. The dependent type was overrepresented among those emerging adults who live with parents most of the time and are employed irregularly or part-time (mother form only). The anxious profile was overrepresented among the unemployed (mother form only). Finally, the individuated-independent type was underrepresented among those participants who live with parents most of the time and those who live away from parents most of the time and among the unemployed (in relation to mothers only) (see Tables 4 and 5).

Table 3 *Gender and types of individuation in relation to mother and father*

	A	D	I-R	I-I	Total	Expected N	Residual
Gender in relation to mother and father							
Male (M) (25.3%)	40	14	36	18	108	217.0	-107.0
%	37.0%	13.0%	33.3%	16.7%	100.0%		
Female (M) (74.7%)	59	129	105	28	321	217.0	107.0
%	18.4%	40.2%	32.7%	8.7%	100.0%		
Male (F) (25.3%)	34	6	34	34	108	217.0	-107.0
%	31.5%	5.6%	31.5%	31.5%	100.0%		
Female (F) (74.7%)	57	44	114	105	320	217.0	107.0
%	17.8%	13.8%	35.6%	32.8%	100.0%		

Note. A = Anxious type (NMother=99; Nfather=91), D = Dependent type (NMother=143; Nfather=50), I-R = Individuated-related type (NMother=141; Nfather=148), I-I = Individuated-independent type (NMother=46; Nfather=139). (M) – In relation to mother, (F) – In relation to father

Table 4 Residential status and types of individuation in relation to mother

	A	D	I-R	I-I	Total	Expected N	Residual
Residential status in relation to mother							
I already moved out (53.0%)	42	63	92	31	228	144.7	85.3
%	18.4%	27.6%	40.4%	13.6%	100.0%		
Most of the time away from parents (23.3%)	29	37	26	7	99	144.7	-43.7
%	29.3%	37.4%	26.3%	7.1%	100.0%		
Most of the time with parents (23.7%)	28	43	23	8	102	144.7	-41.7
%	27.5%	42.2%	22.5%	7.8%	100.0%		

Note. A = Anxious type (NMother=99), D = Dependent type (NMother=143), I-R = Individuated-related type (NMother=141), I-I = Individuated-independent type (NMother=46); Residential status: I already moved out, Most of the time away from parents = Most of the time I live away from parents, Most of the time with parents = Most of the time (or all of the time) I live with parents

Table 5 Occupational status and types of individuation in relation to mother

	A	D	I-R	I-I	Total	Expected N	Residual
Occupational status in relation to mother							
Unemployed (17.7%)	28	22	20	5	75	108.5	-31.5
%	37.3%	29.3%	26.7%	6.7%	100.0%		
Full-time employed (12.4%)	14	11	23	6	54	108.5	-54.5
%	25.9%	20.4%	42.6%	11.1%	100.0%		
Part-time employed (35.7%)	25	54	51	22	152	108.5	46.5
%	16.4%	35.5%	33.6%	14.5%	100.0%		
Irregularly employed (34.1%)	32	56	47	13	148	108.5	39.5
%	21.6%	37.8%	31.8%	8.8%	100.0%		

Note. A = Anxious type (NMother=99), D = Dependent type (NMother=143), I-R = Individuated-related type (NMother=141), I-I = Individuated-independent type (NMother=46). Irregularly employed = occasional jobs, summer jobs, etc.

8.4 Types of individuation in relation to parents and life satisfaction

To examine the possible differences in life satisfaction between four types of individuation in relation to parents, a Kruskal-Wallis H test was conducted. The results showed that there was a statistically significant difference in life satisfaction between the different types of individuation in relation to mother ($\chi^2(3) = 23.024$, $p < .001$) as well as in relation to father ($\chi^2(3) = 28.137$, $p < .001$) (mean rank SWLS scores are represented in *Table 6* below).

Table 6 Mean rank SWLS scores according to four types of individuation in relation to mother and father separately

Type of individuation	Mean rank SWLS scores	
	In relation to mother	In relation to father
Anxious type	181.18	175.27
Dependent type	225.98	206.71
Individuated-related type	243.37	255.70
Individuated-independent type	166.72	199.12

Note. SWLS = Satisfaction with life scale

In addition, a post-hoc test was conducted, specifically a Dunn-Bonferroni Test. In relation to mother, the results showed strong evidence of a difference in life satisfaction between:

- Individuated-independent type and dependent type ($p = .028$);
- individuated-independent type and individuated-related type ($p = .002$);
- anxious and dependent type ($p = .033$) and
- anxious type and individuated-related type ($p = .001$) (see *Table 29* in Appendix).

In relation to father the results showed strong evidence of a difference in life satisfaction between:

- Anxious type and individuated-related type ($p < .001$) and
- individuated-independent type and individuated-related type ($p = .001$) (see *Table 29* in Appendix).

8.5 Types of individuation in relation to parents and general subjective financial well-being

To examine the possible differences in general subjective financial well-being between four types of individuation in relation to parents, a Kruskal-Wallis H test was conducted again. The results showed that there was no statistically significant difference in general subjective financial well-being between the different types of individuation in relation to mother ($\chi^2(3) =$

6.679, $p = .083$), however in relation to father the results showed a statistically significant difference ($\chi^2(3) = 22.491$, $p < .001$) (mean rank scores for general subjective financial well-being are represented in *Table 7* below).

Table 7 *Mean rank scores of general subjective financial well-being according to four types of individuation in relation to father*

Type of individuation	Mean rank scores of general subjective financial well-being
	In relation to father
Anxious type	167.92
Dependent type	223.53
Individuated-related type	245.03
Individuated-independent type	209.24

In addition, a Dunn's post-hoc test was conducted again. In relation to father, the results showed strong evidence of a difference in general subjective financial well-being between:

- Anxious type and individuated-related type ($p < .001$) (see *Table 31* in Appendix).

8.6 Cross-parent agreeableness

Finally, *table 8* shows the cross-parent agreeableness of the individuation type membership in relation to mother and father. It was measured with Cohen's kappa. A kappa (κ) of .274 (95 % CI, .217 to .331), $p < .001$, represents a moderate strength of agreement (Landis & Koch, 1977).

Table 8 Cross-parent agreeableness

		Father				
		A	D	I-R	I-I	Total
Mother	A	47	9	20	21	97
	%	11.0%	2.1%	4.7%	4.9%	22.8%
	D	30	31	43	38	142
	%	7.0%	7.3%	10.1%	8.9%	33.3%
	I-R	9	5	80	47	141
	%	2.1%	1.2%	18.8%	11.0%	33.1%
	I-I	4	5	5	32	46
	%	0.9%	1.2%	1.2%	7.5%	10.8%
	Total	90	50	148	138	426
	%	21.1%	11.7%	34.7%	32.4%	100.0%

Note. A = Anxious type, D = Dependent type, I-R = Individuated-related, I-I = Individuated-independent type. N = 190 (43.8%)

The results showed the highest agreeableness by those participants who were assigned to the individuated-related type in relation to both mother and father (18.8%). The second largest agreeableness was found in those emerging adults who belonged to the anxious type in relation to both mother and father (11.0%). Additionally, the same percent of agreeableness (namely 11.0%) could also be noted for those participants who were assigned to the individuated-related type in relation to mother and assigned to the individuated-independent type in relation to father. The slightest agreeableness was found among those individuals assigned to the individuated-independent in relation to mother and assigned to the anxious type in relation to father (0.9%).

Interestingly, the highest cross-parent agreeableness was found in all of the types except in the dependent type. In this case, the highest percentage was actually found among those emerging adults who belonged to the dependent type in relation to mother and individuated-related type in relation to father (10.1%).

It sparked curiosity to find out if life satisfaction differs between the four dyads of cross-parent agreeableness (e.g. anxious type in relation to mother and anxious type in relation to father). Kruskal-Wallis H test again showed a statistically significant difference in life satisfaction between the dyads ($\chi^2(3) = 18.395$, $p < .001$; mean rank SWLS scores are represented in *Table 9* below). Dunn's post-hoc test revealed differences between:

- Anxious type and individuated-related type ($p = .001$) and
- individuated-related type and individuated-independent type ($p = .009$) (see *Table 32* in Appendix).

Similar results were found when researching if general subjective financial well-being differs between the four dyads of cross-parent agreeableness. Kruskal-Wallis H test provided evidence of a statistically significant difference in general subjective financial well-being between the dyads ($\chi^2(3) = 16.247$, $p = .001$; mean rank scores of general subjective financial well-being are represented in the *Table 9* below). Dunn's post-hoc test revealed a difference between:

- Anxious type and individuated-related type ($p < .001$) (see *Table 32* in Appendix).

Table 9 Cross-parent agreeableness and mean rank scores of SWLS and general subjective financial well-being

Cross-parent agreeableness in relation to mother and father	Mean rank SWLS scores	Mean rank scores of general subjective financial well-being
Anxious type	76.14	70.04
Dependent type	95.97	92.23
Individuated-related type	113.93	110.45
Individuated-independent type	77.42	98.69

9 Discussion

In the discussion part, the empirical results of the present study will be summarized, interpreted, discussed and associated with the results of the previous research. At the end of the chapter the limitations and implications for future research will also be discussed.

The aim of this study was in the first place to identify the profiles of individuation in relation to parents and more importantly to detect possible differences in life satisfaction and general subjective financial well-being between the four profiles of individuation in relation to both parents separately.

Although not a hypothesis, but still part of the present master's thesis, was the analysis of the role of background characteristics in regard to the four types of individuation in relation to mother and father separately. An interesting part was also the cross-parent agreeableness in connection to life satisfaction and general subjective financial well-being.

9.1 The types of separation-individuation

Participants included in this study were, based on the dimensions of ITEA-S and the results of the cluster analysis, assigned to four distinct profiles of the individuation in relation to each parent separately. Despite some minor differences, e.g. in relation to mother by the anxious type self-reliance is numerically lower than described in Kavčič and Zupančič (2018) and by the individuated-independent type the intrusiveness dimension shows somewhat higher levels. In relation to father, levels of self-reliance and support seeking by the anxious type seem to be higher and by the dependent type the score for self-reliance is somewhat lower than one described by the Slovenian authors mentioned above, the four chosen types identified in the present sample overlapped well with the original four described by Kavčič and Zupančič (2018), from which the naming of the types and expression of the characteristics followed.

The largest group among the participants was characterized by those emerging adults that displayed moderate self-reliance and were closely connected to their parents at the same time. This group is called the individuated-related and is compatible with the concept of healthy and successful separation-individuation (e.g. Grotevant & Cooper, 1986; Kavčič & Zupančič, 2018). Moreover, the relatedness does not seem to threaten them being autonomous and independent, because they perceive low levels of intrusiveness from their parents. Simultaneously, they also do not feel that their self-reliance could endanger the close and connected relationship they have with their parents, as they show low levels of fear of disappointing the parents as well.

The smallest group belong to the individuated-independent type. The participants assigned to this profile were unconnected to parents but highly self-reliant. They show low levels of seeking support from their parents, average levels of perceived parental intrusiveness and fear of disappointing them.

It seems like the last two profiles deal with some difficulties in the process of separation-individuation (Kavčič & Zupančič, 2018) also in the present sample. The individuals who were assigned to the dependent type felt highly connected to parents, sought support from them and were worried and concerned about disappointing their parents. Evidently, they have a problem with detachment of the self from the internalized representations inherited from their parents (Blos, 1967). They clearly show the need to suit the parents and want their confirmation.

Lastly, the anxious type represents those emerging adults who display average levels in self-reliance, parental support seeking and connectedness to parents, but perceive them as highly intrusive and fear to disappoint them. Kavčič and Zupančič (2018) conclude that this profile might represent the relatively most stressful status of the separation-individuation, because they try to manage and cope with being connected and self-reliant, in other words, to find a balance between them both.

9.2 Individuation and background characteristics

Kavčič and Zupančič (2018) believe it makes sense to link the type of separation-individuation in relation to parents to age, gender, residential status, occupational status, relationship status and educational status, which are referred to as background characteristics. The Kruskal-Wallis H test showed statistically significant age differences in relation to both parents. The analysis further showed statistically significant Chi-square scores only for gender (in relation to both parents), residential status (in relation to mother) and occupational status (in relation to father). Consequently, only significant results will be discussed.

Regarding the age differences, the results present that the emerging adults who belong to the individuated-independent type were the oldest and those belonging to the dependent type were the youngest. The post-hoc test revealed that in relation to mother, the emerging adults in the individuated-independent type are statistically significantly older than those assigned to the anxious and dependent type, and that emerging adults who belong to the individuated-related type are statistically significantly older than those assigned to the dependent profile. Similarly, in relation to father, the participants belonging to the individuated-independent, individuated-related and anxious type are statistically significantly older than those assigned to the dependent

type. Kavčič and Zupančič (2018) reported similar results in their study. Individuals classified as individuated-related and individuated-independent (in relation to father only) were statistically significantly older than those assigned to the dependent and anxious types. The participants with the individuated-independent profile in relation to mother were also statistically significantly older than those assigned to any other type, and those classified into the dependent type were significantly younger than the members of the other types. The authors conclude that with increasing age, an increase in self-reliance should happen (Zupančič & Kavčič, 2014; Zupančič et al., 2014), however the connectedness should remain consistent (Grotevant & Cooper, 1986; Scabini, 2000) and the difficulties in the process of separation-individuation should decrease (Komidar et al., 2016; Saraiva & Matos, 2012; Scabini, 2000), which indicates a stable transition into adulthood (Kavčič & Zupančič, 2018).

The results of the present study further show that females were, in relation to mother more likely to be members of the dependent profile than males, who tended to belong to the anxious type more often. In relation to father, females were more likely to be members of the individuated-related type while males were least likely to be members of the dependent group (they were distributed equally into anxious, individuated-related and individuated-independent types). Comparable results were also found by Kavčič and Zupančič (2018). They reported that females were more likely to be members of those profiles who displayed greater connectedness and reliance on parental support (dependent type) than males, who were more likely to be included in types expressing higher self-reliance. Zupančič et al. (2014) similarly found that females felt more related and less self-reliant in relation to their mothers than males, which was also confirmed in the present study.

Furthermore, the individuated-related type was overrepresented among those individuals who already moved out and are full-time employed (in relation to mother only). Puklek Levpušček and Zupančič (2010) reported that young people who no longer reside in the parental home experience higher levels of independence than those still living with parents. Kavčič and Zupančič (2018) noted similarly that emerging adults in the individuated-related type and individuated-independent type (though not in our study) were also more likely depicted by employed emerging adults, as well as those living outside of their parental home. Earning own money may contribute to a better understanding of what it means to be psychosocially mature and autonomous (Masche, 2008; Mendonça & Fontaine, 2013), and is in fact linked with higher levels of self-reliance and reduced parental support seeking.

Moreover, the dependent type was overrepresented among those emerging adults who live with parents most of the time and are employed irregularly or part-time (mother form only). The anxious profile was overrepresented among the unemployed (mother form only). Finally, the individuated-independent type was underrepresented among those participants who live with parents most of the time and those who live away from parents most of the time and among the unemployed (in relation to mother only). Kavčič and Zupančič (2018) also found in their study that individuals in the dependent type mostly lived with their parents. The anxious type mostly included participants who were not employed and living with their parents. The emerging adults of the individuated-independent type were mainly living on their own, and were both employed and unemployed (in relation to mother).

The authors expected that young adults that are residing out of the parental home and are committed to a job or career would display less parental support seeking and would be more self-reliant (Zupančič et al., 2014) which would more likely link them to a successful process of separation-individuation (Kavčič & Zupančič, 2018). The results of the present study definitely point in this direction, namely the individuated-related type was indeed labeled as a successful separation-individuation and was found among those emerging adults who live independently and are employed full-time (only in relation to mother).

9.3 Individuation, life satisfaction and general subjective financial well-being

The main part of the analysis includes the two hypotheses concerning individuation and two constructs, namely life satisfaction and general subjective financial well-being. The main goal of this study was to detect possible differences in life satisfaction and general subjective financial well-being between the four profiles of individuation in relation to both parents separately.

The analysis showed that there was a statistically significant difference in life satisfaction between the four different types of individuation in relation to mother as well as in relation to father, confirming the first hypothesis. Importantly, emerging adults assigned to the individuated-related type showed the highest life satisfaction in relation to both mother and father separately. The post-hoc analysis further revealed significant differences in relation to mother between the individuated-independent and dependent type, individuated-independent and individuated-related type, anxious and dependent type and anxious and individuated-related type. Similarly, in relation to father the differences between the anxious and individuated-related type and individuated-independent and individuated-related type were detected.

Furthermore, after applying the same tests to the types of individuation and general subjective financial well-being, the results were somewhat different. There was no statistically significant difference in general subjective financial well-being between the four different types of individuation in relation to mother. On the contrary, in relation to father the results did show a statistically significant difference in general subjective financial well-being between the four types of individuation, leading to a partial confirmation of the second hypothesis. Moreover, the participants assigned to the individuated-related type showed the highest general subjective financial well-being in relation to father and mother separately (although the results in relation to mother were not statistically significant, one can spot the tendency). The post-hoc test revealed significant difference between the anxious and individuated-related type in relation to father.

According to the results above, perhaps some emerging adults still tend to believe in the traditional roles of the mother and father. Usually the father is seen as the main breadwinner, therefore it is possible that young people connect and relate the financial stability, safety and overall financial state and satisfaction with it to father in comparison to the mother. Further research in connecting types of individuation in relation to both parents separately and overall subjective financial well-being (or separately for all the factors) is needed.

An important disclosure of this present work is that there are differences in life satisfaction and general subjective financial well-being (though not significant in relation to mother) between the four types of separation-individuation and this result indicates the fact that those emerging adults who belong to the individuated-related type are more satisfied with their life (in relation to both parents) and feel more general subjective financial well-being (in relation to father only). This discovery can be supported by the self-determination theory (Ryan & Deci, 2000), which postulates that the three fundamental psychological needs – for relatedness, competence and autonomy, lead to greater mental health, self-motivation and greater well-being when satisfied, and result in decreased motivation and lower well-being, as well as pathology when unsatisfied. The authors suggested that the need for relatedness, competence and autonomy must be met in order for the individual to feel integrity and have a sense of well-being. Further, Kavčič and Zupančič (2018) reported that it would be beneficial to compare groups of emerging adults with different separation-individuation profiles or types in terms of psychological adjustment and well-being. More importantly, Zupančič et al. (2014) believed that successful separation-individuation from one's parents (high autonomy and still connected – indicating

the individuated-related type) carries a positive relation to the individual's life satisfaction in the period of emerging adulthood.

To sum up, life satisfaction and an experience of well-being in different fields, including the financial one can be beneficial in important areas of life (Pavot & Diener, 2008) and increase one's well-being as a whole (Easterlin, 2006). Increased life satisfaction can reduce risk of suicide (Koivumaa-Honkanen et al., 2001), and can have a positive impact on various significant outcomes in life, for instance mental and physical health, as well as social relationships (Pavot & Diener, 2008). Regarding subjective financial well-being, a longitudinal study of adults aged from 20 to 64 in Sweden (Hanson, Forsell, Hochwälder, & Hilleras, 2009) found that a worsening of one's financial state led to a decrease in well-being, in the present time and after 3 years. Additionally, Serido et al. (2013) discovered that an increase in financial well-being is linked to an increase in one's general well-being. Furthermore, various empirical studies discovered a positive correlation between emerging adults' well-being and their financial well-being. For instance, Xiao, Tang, and Shim (2009) reported in their study that students' increased financial well-being was in a positive relation with general life satisfaction.

9.4 Cross-parent agreeableness

A smaller part of the analysis belonged to the cross-parent agreeableness, which showed a moderate agreement. A fair forty percent of the participants were assigned to the same profile of separation-individuation in relation to mother and father, suggesting that more than a half of the emerging adults included in this study go through the separation-individuation process in regard to the mother and father differently. The same was observed in the study from Kavčič and Zupančič (2018). These results support the fact that the process of separation-individuation might not happen in the same way in relation to mother and father, because of the different roles mothers and father play during the child's life (Saraiva & Matos, 2012) supporting the conclusion that belonging to a different type in relation to mother and father may impact an emerging adult's developmental outcome differently (Kavčič & Zupančič, 2018).

Last but not least, there was interest to find out if life satisfaction and general subjective financial well-being differ between the four dyads of cross-parent agreeableness. The results showed statistically significant differences in both constructs. The post-hoc test revealed differences in life satisfaction between the four dyads of cross-parent agreeableness by the anxious and individuated-related type and individuated-related and individuated-independent type. However, difference in general subjective financial well-being and the dyads was found

only between the anxious and individuated-related type. Importantly, those emerging adults who were classified to the individuated-related type in relation to both parents showed higher life satisfaction and general subjective financial well-being, which was to be expected.

9.5 Limitations and implications for future research

The first limitation of the study was the integration of a sample which was not representative. It was women-biased and included a high proportion of students. There is a possibility that the background characteristics would be found significant if the sample was representative and large enough.

The next limitation involves the design of the study, namely questionnaire self-reports. The study was based on an online platform where the control of the environment could not be provided as well as the participation by multiple people could not be prevented. It also did not include the calculation of the time each participant needed to complete the questionnaire, meaning it was not possible to monitor the time. The questionnaire was also very long, so a large number of the participants dropped out and did not complete the whole questionnaire. Furthermore, when researching with an online tool, there is a possibility that people provide dishonest answers, maybe because of social desirability. There is a possibility of unanswered questions as well, which was the case in the present study. When applying an online questionnaire there is also a danger of survey fatigue and unconscientious responses (did a participant really understand all the questions or read them thoroughly?). It is suggested for future research to possibly use a qualitative approach, for example interviews or focus groups in order to get new and valuable information on emerging adults' functioning and operating in different groups of the separation-individuation.

The third limitation of the study presents its cross-sectional nature, which usually does not give a deep enough insight into the matter that is researched. Thus, there is a need for a longitudinal approach of research as well.

The future research could focus on researching life satisfaction and subjective financial well-being as a whole and also separately for the remaining four factors (money management, having money, financial future and peer comparison) in connection to all the dimensions of separation-individuation (support seeking, connectedness, intrusiveness, self-reliance and fear of disappointing the parents) in relation to both parents separately, which was not done before to this extent. Further, also the subjective financial well-being as a whole and its remaining four factors already mentioned above should be connected separately to the separation-individuation

types in relation to both mother and father separately, to get a clearer and detailed insight into how this constructs work.

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13 Appendix A – Figures

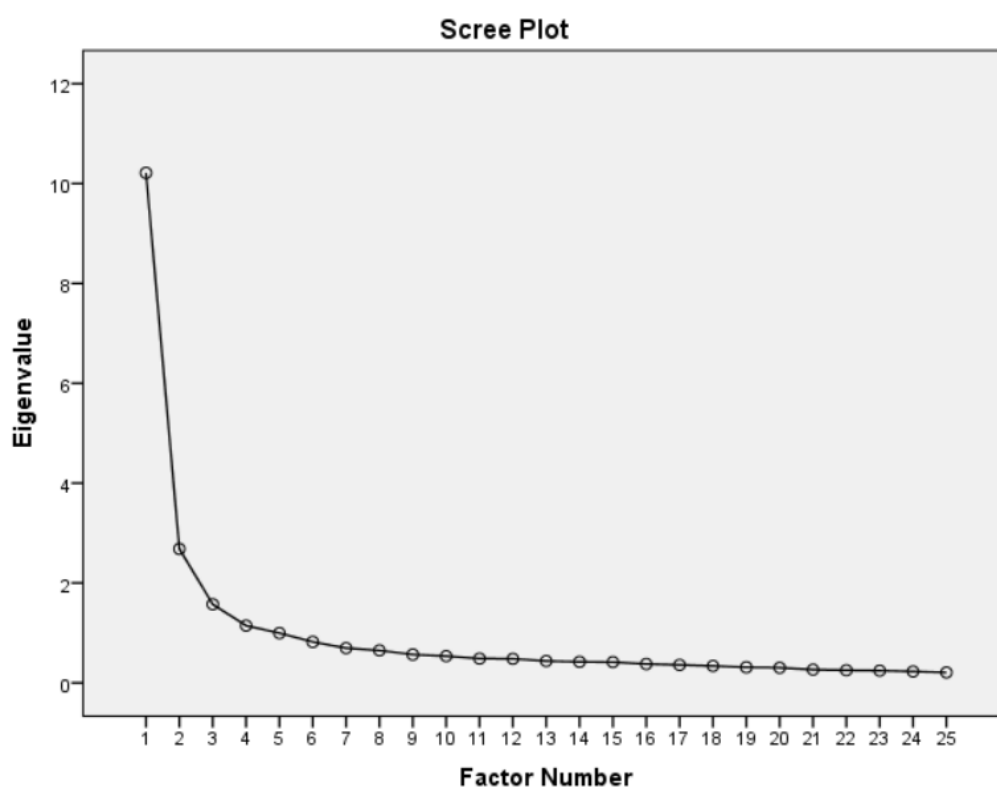


Figure 7 Screeplot: Four-factor solution

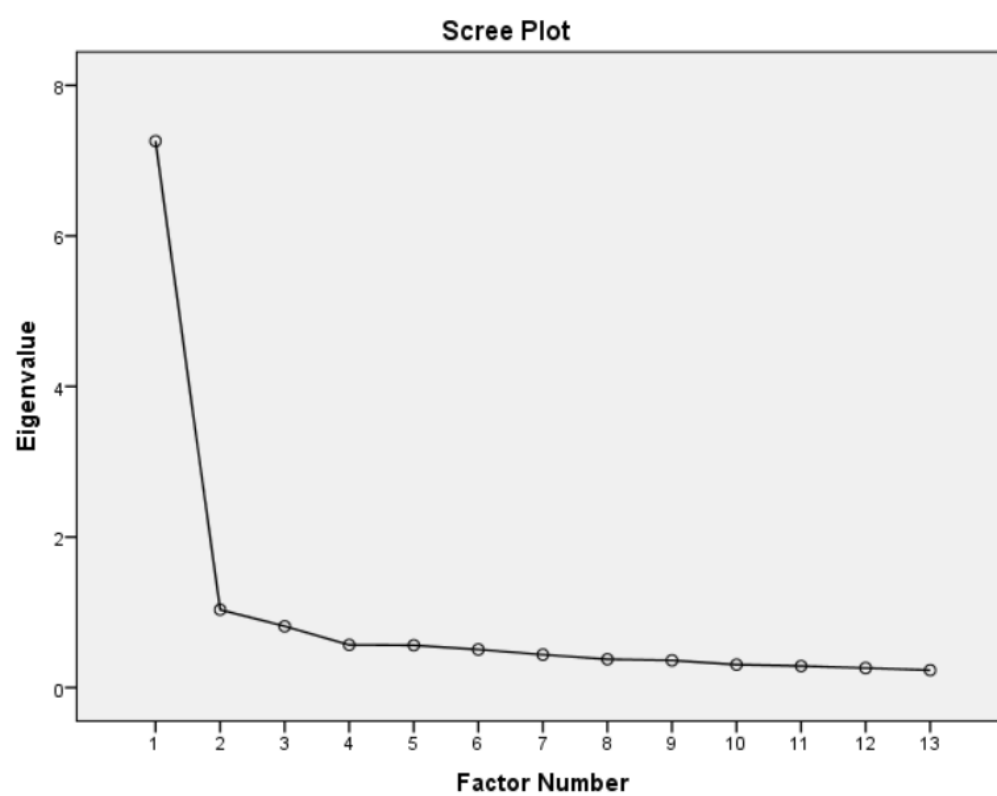


Figure 8 Screeplot: Two-factor solution

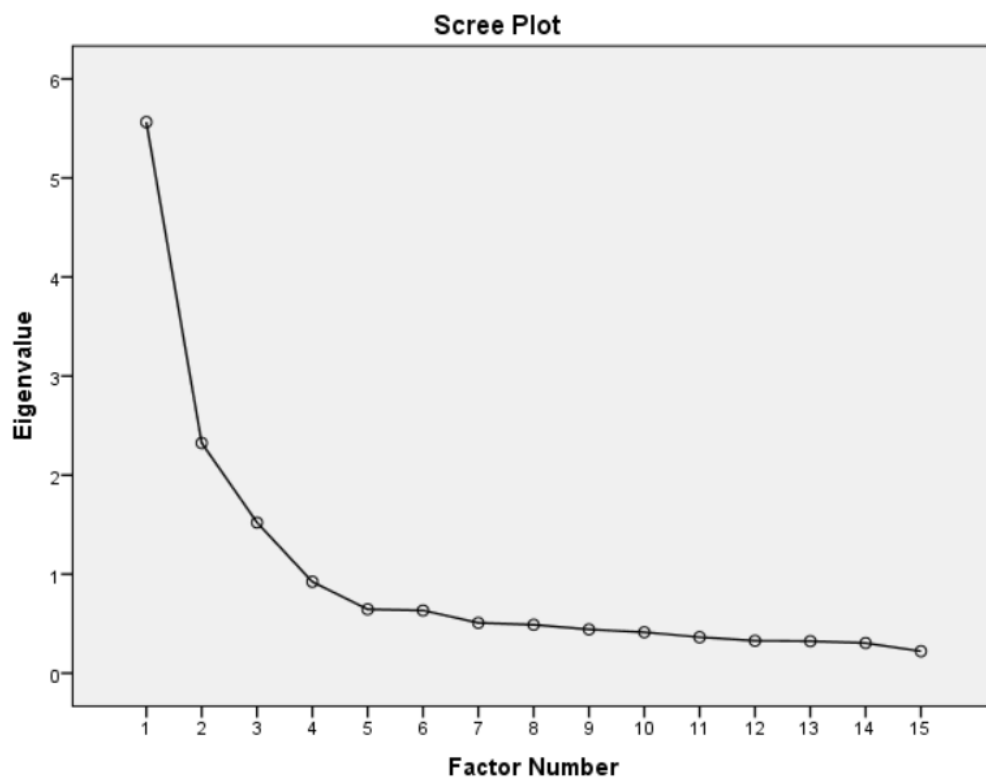


Figure 9 Screeplot: Three-factor solution

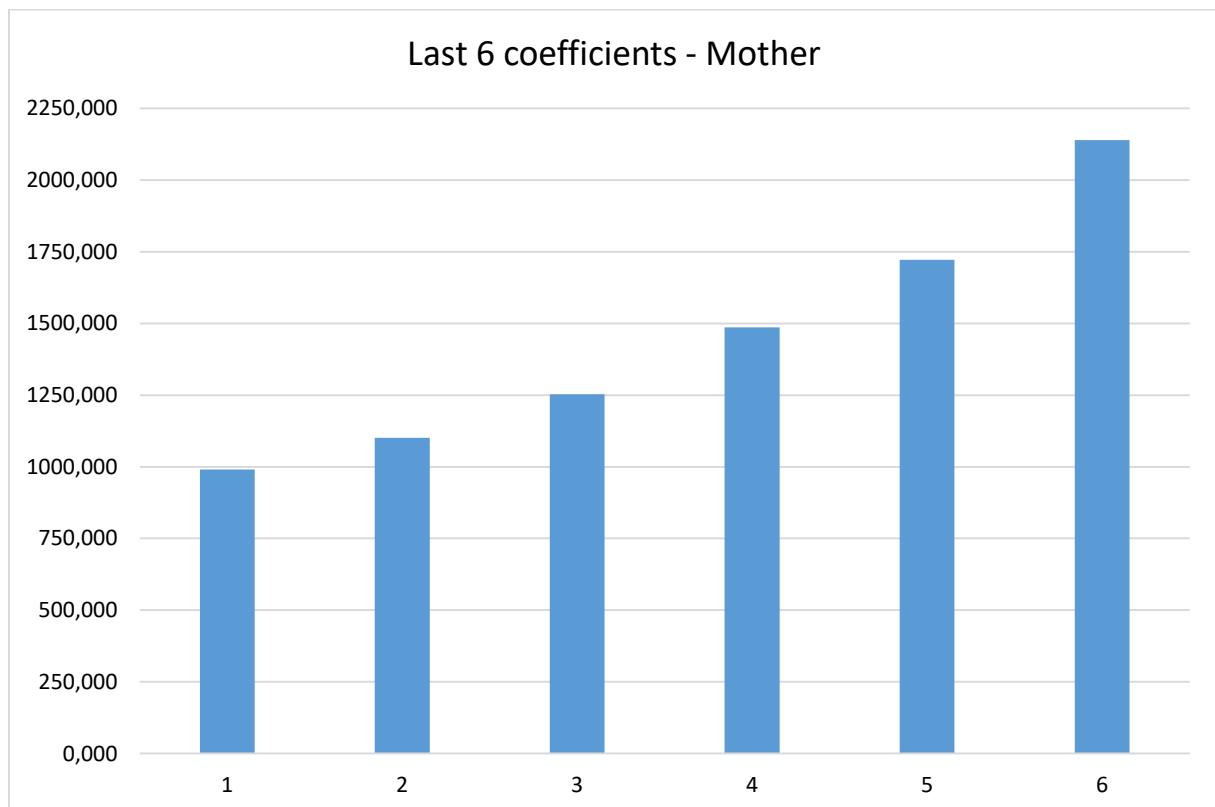


Figure 10 Heterogeneity: Mother

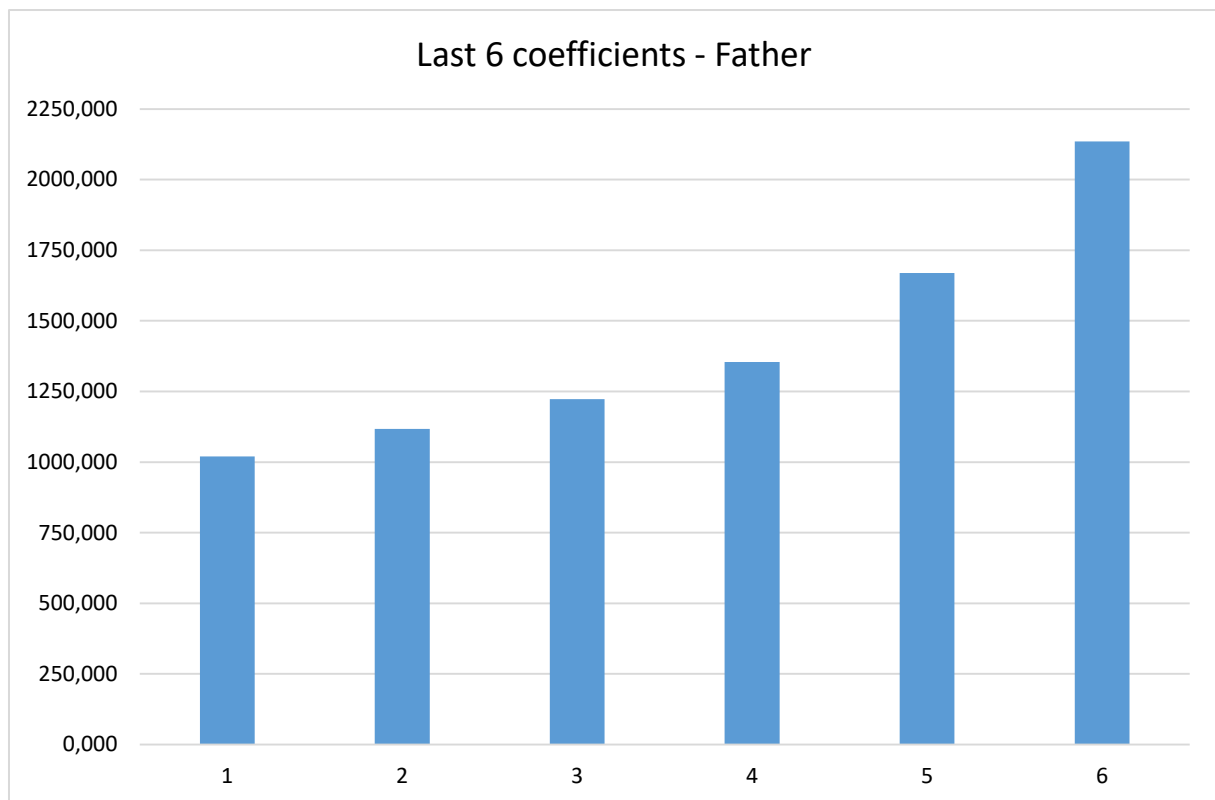


Figure 11 Heterogeneity: Father

14 Appendix B – Tables

Table 10 *Sociodemographic questions: Gender*

Gender	Frequency	Percent	Expected N	Residual
Male	110	25.3	217.0	-107.0
Female	324	74.7	217.0	107.0
Total	434	100.0		

Note. Goodness of fit: $\chi^2 = 105.521$, $df = 1$, $p < .001$

Table 11 *Sociodemographic questions: Age*

Age in years	Frequency	Percent
18	8	1.8
19	29	6.7
20	42	9.7
21	48	11.1
22	55	12.7
23	55	12.7
24	60	13.8
25	50	11.5
26	33	7.6
27	23	5.3
28	16	3.7
29	15	3.5
Total	434	100.0

Table 12 *T-test (Age and gender)*

	Gender	N	M	SD	T-test
Age	Female	324	22.89	2.582	$t(432) = 4.251$
	Male	110	24.13	2.803	$p < .001$
	Total	434	23.20	2.691	$d = 0.47$

Note. N = Number of participants, M = Mean, SD = Standard deviation, p = statistical significance ($p \leq .05$), d = Cohen's d

Table 13 *Sociodemographic questions: Nationality*

Nationality	Frequency	Percent	Expected N	Residual
Austrian	272	62.7	144.7	127.3
German	141	32.5	144.7	-3.7
Other	21	4.8	144.7	-123.7
Total	434	100.0		

Note. Goodness of fit: $\chi^2 = 217.885$, $df = 2$, $p < .001$

Table 14 *Sociodemographic questions: Nationality - Other*

Nationality: Other	Frequency	Percent
German and Austrian	1	0.2
Bulgarian	1	0.2
Italian	2	0.5
Japanese	1	0.2
Lithuanian	1	0.2
Latvian	1	0.2
Moroccan	1	0.2
Polish	2	0.5
Romanian	1	0.2
Slovene	4	0.9
Slovakian	1	0.2
Spanish	1	0.2
Hungarian	4	0.9

Table 15 *Sociodemographic questions: Residential status*

Residential status	Frequency	Percent	Expected N	Residual
I already moved out	230	53.0	144.7	85.3
Most of the time I live away from parents	101	23.3	144.7	-43.7
Most of the time (or all the time) I live with parents	103	23.7	144.7	-41.7
Total	434	100.0		

Note. Goodness of fit: $\chi^2 = 75.516$, $df = 2$, $p < .001$

Table 16 Sociodemographic questions: Educational status

Educational status	Frequency	Percent
I am enrolled in high school	3	7
I am enrolled in a bachelor degree	264	60.8
I am enrolled in a master degree	124	28.6
I am enrolled in a doctoral program (or other specialization)	8	1.8
I am not enrolled in an educational program/I have already completed my education	35	8.1
Total	434	100.0

Note. Goodness of fit: $\chi^2 = 305.290$, $df = 1$, $p < .001$, calculated between two educational status groups – Group 1 (includes the following statuses: I am enrolled in high school, I am enrolled in a bachelor degree, I am enrolled in a master degree, and I am enrolled in a doctoral program (or other specialization) and Group 2 (includes the status I am not enrolled in an educational program/I have already completed my education)

Table 17 Sociodemographic questions: Occupational status

Occupational status	Frequency	Percent	Expected N	Residual
Unemployed	77	17.7	108.5	-31.5
Full-time employed	54	12.4	108.5	-54.5
Part-time employed	155	35.7	108.5	46.5
Irregularly employed	148	34.1	108.5	39.5
Total	434	100.0		

Note. Goodness of fit: $\chi^2 = 70.829$, $df = 3$, $p < .001$

Table 18 Sociodemographic questions: Relationship status

Relationship status	Frequency	Percent
No partner/single	176	40.6
In a relationship/not cohabiting	128	29.5
In a relationship/cohabiting	120	27.6
Married	8	1.8
Other	2	.05
Total	434	100.0

Note. Goodness of fit: $\chi^2 = 14.815$, $df = 1$, $p < .001$, calculated between two relationship status groups – Group 1 (includes the status no partner/single) and Group 2 (includes the following statuses: in a relationship/not cohabiting, in a relationship/cohabiting, and married); 2 participants with an answer “other” were excluded

Table 19 *Factor analysis - MSFWBS: Four-factor solution*

Factor	Total	% of variance	Cumulative %
1	5.926	23.702	23.702
2	3.035	12.139	35.842
3	2.625	10.501	46.343
4	2.319	9.275	55.618

Table 20 *Factor analysis: Loadings of four-factor solution*

MSFWBS items	Factor			
	1	2	3	4
1		.785		
2				.605
3	.631			
4		.675		
5*	.639			
6	.667			
7*				.698
8	.536	.429		
9*	.671			
10*	.634			
11			.473	
12	.460			
13		.621		
14*	.527			.475
15	.719			
16	.636			
17			.808	
18*				.706
19	.687			
20			.647	
21	.641			
22		.417	.513	
23*	.724			
24			.689	
25		.651		

Note. *Reversed item; Factor 1 = General subjective financial well-being (including also having money); 2 = Money management; 3 = Financial future; 4 = Peer comparison

Table 21 Factor analysis: Two-factor solution

Factor	Total	% of variance	Cumulative %
1	3.909	30.072	30.072
2	3.568	27.444	57.516

Table 22 *Factor analysis: Loadings of two-factor solution*

Items	Factor	
	1	2
3	.596	.442
5*	.418	.615
6	.628	.440
8	.739	
9*		.774
10*	.452	.484
12	.578	
14*		.612
15	.511	.605
16	.742	
19	.666	.416
21	.609	.413
23*		.792

Note. *Reversed item; Factor 1 = General subjective financial well-being; 2 = Money management

Table 23 *Factor analysis: Three-factor solution*

Factor	Total	% of variance	Cumulative %
1	3.177	21.177	21.177
2	2.588	17.254	38.431
3	2.316	15.441	53.872

Table 24 *Factor analysis: Loadings of three-factor solution*

Items	Factor		
	1	2	3
1		.785	
2	.616		
4		.671	
7*	.757		
9*	.657		
11			.488
13		.666	
14*	.717		
17			.808
18*	.784		
20			.642
22		.431	.527
23*	.653		
24			.696
25		.692	

Note. *Reversed item; Factor 1 = Peer comparison (including also having money); 2 = Money management; 3 = Financial future

Table 25 *Descriptive statistics*

	N	M	SD	Skewness	Kurtosis
Age	434	23.20	2.691	.205	-.640
ITEA-S-M:					
Support seeking	434	3.62	.967	-.738	.091
Connectedness	434	3.99	.860	-.998	.743
Intrusiveness	434	2.07	.881	.715	-.135
Self-reliance	434	3.67	.786	-.390	.078
Fear of disappointing	434	2.74	1.16	.242	-1.015
ITEA-S-F:					
Support seeking	434	2.93	1.10	-.143	-1.01
Connectedness	434	3.58	.989	-.654	-.130
Intrusiveness	434	1.61	.795	1.581	2.35
Self-reliance	434	3.88	.855	-.679	.414
Fear of disappointing	434	2.66	1.23	.263	-.993
SWLS	434	3.76	.790	-.663	.351
General subjective financial well-being	434	3.93	.764	-.931	.588

Note. N=Number of participants, M=Mean, SD= Standard deviation, ITEA-S-M=Individuation Test for Emerging Adults (short version) in relation to mother, ITEA-S-F= Individuation Test for Emerging Adults (short version) in relation to father, SWLS=The Satisfaction with Life Scale

Table 26 *Chi-square and background characteristics – non-significant results*

Background characteristics	Chi-square	
	In relation to mother	In relation to father
Residential status		$\chi^2 (6, 428) = 4.918, p = .554$
Occupational status		$\chi^2 (9, 428) = 9.699, p = .375$
Relationship status	$\chi^2 (3, 429) = 5.130, p = .163$	$\chi^2 (3, 428) = 3.061, p = .382$
Educational status	$\chi^2 (3, 429) = 0.415, p = .937$	$\chi^2 (3, 428) = 1.648, p = .649$

Note. χ^2 = Chi-square

Table 27 Background characteristics and types of individuation in relation to mother – non-significant results

	In relation to mother				Total
	A	D	I-R	I-I	
Relationship status					
Single (40.6%)	47	56	49	22	174
%	27.0%	32.2%	28.2%	12.6%	100.0%
In a relationship (58.9%)	51	87	91	24	253
%	20.2%	34.4%	36.0%	9.5%	100.0%
Educational status					
In educational process (91.9%)	90	133	129	42	394
%	22.8%	33.8%	32.7%	10.7%	100.0%
Not in educational process (8.1%)	9	10	12	4	35
%	25.7%	28.6%	34.3%	11.4%	100.0%

Note. A = Anxious type (NMother=99), D = Dependent type (NMother=143), I-R = Individuated-related type (NMother=141), I-I = Individuated-independent type (NMother=46). Relationship status: In a relationship = In relationship/not cohabiting, in relationship/cohabiting, married. Category “other” by relationship status was not included in analysis. In educational process = I am enrolled in high school, I am enrolled in a bachelor degree, I am enrolled in a master degree, and I am enrolled in a doctoral program (or other specialization); Not in educational process = I am not enrolled in an educational program/I have already completed my education)

Table 28 *Background characteristics and types of individuation in relation to father – non-significant results*

	In relation to father				Total
	A	D	I-R	I-I	
Residential status					
I already moved out (53.0%)	48	21	78	82	229
%	21.0%	9.2%	34.1%	34.1%	100.0%
Most of the time away from parents (23.3%)	22	15	36	26	99
%	22.2%	15.2%	36.4%	26.3%	100.0%
Most of the time with parents (23.7%)	21	14	34	31	100
%	21.0%	14.0%	34.0%	31.0%	100.0%
Occupational status					
Unemployed (17.7%)	19	11	23	23	76
%	25.0%	14.5%	30.3%	30.3%	100.0%
Full-time employed (12.4%)	13	3	23	13	52
%	25.0%	5.8%	44.2%	25.0%	100.0%
Part-time employed (35.7%)	35	15	49	54	153
%	22.9%	9.8%	32.0%	35.3%	100.0%
Irregularly employed ^a (34.1%)	24	21	53	49	147
%	16.3%	14.3%	36.1%	33.3%	100.0%
Relationship status					
Single (40.6%)	40	22	52	60	174
%	23.0%	12.6%	29.9%	34.5%	100.0%
In a relationship (58.9%)	51	28	96	77	252
%	20.2%	11.1%	38.1%	30.6%	100.0%
Educational status					
In educational process (91.9%)	84	47	133	130	394
%	21.3%	11.9%	33.8%	33.0%	100.0%
Not in educational process (8.1%)	7	3	15	9	34
%	20.6%	8.8%	44.1%	26.5%	100.0%

Note. A = Anxious type (NFather=91), D = Dependent type (NFather=50), I-R = Individuated-related type (NFather=148), I-I = Individuated-independent type (NFather=139). Residential status: I already moved out, Most of the time away from parents = Most of the time I live away from parents, Most of the time with parents = Most of the time (or all of the time) I live with parents. Relationship status: In a relationship = In relationship/not cohabiting, in relationship/cohabiting, married. Category “Other” by relationship status was not included in analysis. Irregularly employed^a= occasional jobs, summer jobs, etc. In educational process = I am enrolled in high school, I am enrolled in a bachelor degree, I am enrolled in a master degree, and I am enrolled in a doctoral program (or other specialization); Not in educational process = I am not enrolled in an educational program/I have already completed my education)

Table 29 *Dunn's post-hoc test: Individuation in relation to parents and life satisfaction*

Dunn's post-hoc test		
Adj. Sig.		
Types	In relation to mother	In relation to father
1-2	.033*	.883
1-3	.001*	.000*
1-4	1.000	.907
2-3	1.000	.090
2-4	.028*	1.000
3-4	.002*	.001*

Note. 1 = Anxious type, 2 = Dependent type, 3 = Individuated-related type, 4 = Individuated-independent type; The significance level: $p \leq .05^*$

Table 30 *Mean rank scores of general subjective financial well-being according to four types of individuation in relation to mother – non-significant results*

Mean rank scores of general subjective financial well-being	
Type of individuation	In relation to mother
Anxious type	194.95
Dependent type	214.97
Individuated-related type	234.15
Individuated-independent type	199.58

Table 31 *Dunn's post-hoc test: Individuation in relation to father and general subjective financial well-being*

Dunn's post-hoc test	
Adj. Sig.	
Types	In relation to father
1-2	.063
1-3	.000*
1-4	.079
2-3	1.000
2-4	1.000
3-4	.085

Note. 1 = Anxious type, 2 = Dependent type, 3 = Individuated-related type, 4 = Individuated-independent type; The significance level: $p \leq .05^*$

Table 32 *Dunn's post-hoc test: Cross-parent agreeableness, life satisfaction and general subjective financial well-being*

Cross-parent agreeableness in relation to mother and father	Dunn's post-hoc test Adj. Sig.	
	Life satisfaction	General subjective financial well-being
1-2	.707	.485
1-3	.001*	.000*
1-4	1.000	.137
2-3	.728	.700
2-4	1.000	1.000
3-4	.009*	1.000

Note. 1 = Anxious type, 2 = Dependent type, 3 = Individuated-related type, 4 = Individuated-independent type; The significance level: $p \leq .05^*$

15 Appendix C – The questionnaire

Finanzielle Sozialisation bei jungen Erwachsenen

Sehr geehrte Teilnehmerin! Sehr geehrter Teilnehmer!

Vielen Dank für Ihr Interesse an dieser Befragung. Mit unserem Forschungsprojekt zur finanziellen Sozialisation junger Menschen am Übergang ins Erwachsenenalter beteiligen wir uns an der internationalen Erforschung dieser Thematik. Wir sind daran interessiert, bei Heranwachsenden mehr Wissen über deren finanzielle Belange und Einstellungen sowie deren Verständnis im Umgang mit Geld zu erlangen, da finanzielles Wissen und finanzielle Entscheidungen junger Menschen ihr Erwachsenenleben beeinflussen können.

Wir fragen Sie nach Informationen zu Ihrer Person, der Beziehung zu Ihren Eltern in finanziellen Belangen, Ihrem Umgang mit Geld und stellen Ihnen einige praktische Fragen im Zusammenhang mit Geldangelegenheiten. Sämtliche Daten werden nur für wissenschaftliche Zwecke genutzt, dabei sind wir auf möglichst vollständige Daten angewiesen. Die Teilnahme an dieser Befragung ist anonym. Bitte antworten Sie so ehrlich wie möglich.

Wenn Sie den "Start"-Button klicken, bestätigen Sie damit:
dass Sie alle Angaben gelesen haben,
dass Sie freiwillig an dieser Studie teilnehmen und
dass Ihre Ergebnisse für die Zwecke dieses Projekts verwendet werden dürfen.

Vielen herzlichen Dank für Ihre Teilnahme!

Bei Fragen können Sie sich gerne an uns wenden!

Mag. Dr. Ulrike Sirsch
Lucija Polenek, BSc &
Marie-Therese Kladler, BSc
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© Universität Wien, Fakultät für Psychologie

[BLOCK (1) (Sociodemographic questions)] **Gender - Sie sind ...**

- ☐ männlich
☐ weiblich

[BLOCK (1) (Sociodemographic questions)] **Age - Wie alt sind Sie?**

Jahre Monate

[BLOCK (1) (Sociodemographic questions)]
Nationality - Welche Nationalität haben Sie?

- ☐ Österreich
- ☐ Deutschland
- ☐ Andere (bitte angeben):

[BLOCK (1) (Sociodemographic questions)]
Residential status - Wo leben Sie?

- ☐ Ich bin bereits ausgezogen. Ich wohne getrennt von meinen Eltern bzw. Personen, bei denen ich aufgewachsen bin (z. B. Verwandte).
- ☐ Die meiste Zeit im Jahr lebe ich wegen meiner Ausbildung/meines Studiums getrennt von meinen Eltern bzw. Personen, bei denen ich aufgewachsen bin (z. B. Verwandte).
- ☐ Die meiste Zeit im Jahr (oder das ganze Jahr) lebe ich bei meinen Eltern bzw. Personen, bei denen ich aufgewachsen bin (z. B. Verwandte).

[BLOCK (1) (Sociodemographic questions)]
Educational status - Was ist Ihr Ausbildungsstatus?

- ☐ Ich gehe (noch) zur Schule (Oberstufe, ...).
- ☐ Ich bin StudentIn in einem Bachelorstudiengang.
- ☐ Ich bin StudentIn in einem Masterstudiengang oder Diplomstudiengang.
- ☐ Ich bin StudentIn in einem Doktoratsstudium (PhD) oder mache eine postgraduelle Ausbildung/jede andere Form der Spezialisierung nach dem (Master-) Studium.
- ☐ Ich bin nicht mehr im Ausbildungsprozess/Ich habe meine Ausbildung bereits abgeschlossen.

[BLOCK (1) (Sociodemographic questions)]
Level of education - Was ist Ihre höchste abgeschlossene Ausbildung?

- ☐ Pflichtschule, Lehre oder berufsbildende mittlere Schule
- ☐ Matura/Abitur
- ☐ Bachelor
- ☐ Master oder Magister bzw. Magistra
- ☐ Doktorat, PhD oder eine postgraduelle Ausbildung/jede andere Form der Spezialisierung nach dem (Master-) Studium

[BLOCK (1) (Sociodemographic questions)]
Occupational status - Was ist Ihr beruflicher Status?

- ☐ Nicht erwerbstätig
- ☐ Vollzeit beschäftigt
- ☐ Teilzeit beschäftigt
- ☐ Andere Form von Beschäftigung/unregelmäßig beschäftigt (z. B. Gelegenheitsjobs, Ferienjobs, ...)

[BLOCK (1) (Sociodemographic questions)]
Relationship status - Was ist Ihr Beziehungsstatus?

- ☐ Ich bin in keiner Beziehung/Single.
- ☐ Ich bin in einer Beziehung, aber wir wohnen nicht zusammen.
- ☐ Ich bin in einer Beziehung und wir wohnen zusammen.
- ☐ Verheiratet
- ☐ Anderer (bitte angeben):

[BLOCK (1) (Sociodemographic questions)]

Children - Haben Sie Kinder?

- ☐ Nein
- ☐ Ja

[BLOCK (1) (Sociodemographic questions)]

Education_Mother - Was ist die höchste abgeschlossene Ausbildung Ihrer Mutter?

- ☐ Pflichtschule, Lehre oder berufsbildende mittlere Schule
- ☐ Matura/Abitur
- ☐ Bachelor
- ☐ Master oder Magister bzw. Magistra
- ☐ Doktorat, PhD oder eine postgraduelle Ausbildung/jede andere Form der Spezialisierung nach dem (Master-) Studium

[BLOCK (1) (Sociodemographic questions)]

Education_Father - Was ist die höchste abgeschlossene Ausbildung Ihres Vaters?

- ☐ Pflichtschule, Lehre oder berufsbildende mittlere Schule
- ☐ Matura/Abitur
- ☐ Bachelor
- ☐ Master oder Magister bzw. Magistra
- ☐ Doktorat, PhD oder eine postgraduelle Ausbildung/jede andere Form der Spezialisierung nach dem (Master-) Studium

[BLOCK (1) (Sociodemographic questions)]

Occupation_Mother- Was ist der aktuelle Beschäftigungsstatus Ihrer Mutter?

- ☐ Nicht erwerbstätig (Hausfrau)
- ☐ Vollzeit beschäftigt
- ☐ Teilzeit beschäftigt
- ☐ Andere Form von Beschäftigung/unregelmäßig beschäftigt (z. B. Gelegenheitsjobs, Ferienjobs, ...)
- ☐ Pension/Rente
- ☐ Anderer (bitte angeben):

[BLOCK (1) (Sociodemographic questions)]

Occupation_Father - Was ist der aktuelle Beschäftigungsstatus Ihres Vaters?

- ☐ Nicht erwerbstätig (Hausmann)
- ☐ Vollzeit beschäftigt

- ☐ Teilzeit beschäftigt
- ☐ Andere Form von Beschäftigung/unregelmäßig beschäftigt (z. B. Gelegenheitsjobs, Ferienjobs, ...)
- ☐ Pension/Rente
- ☐ Anderer (bitte angeben):

[BLOCK (1) (Sociodemographic questions)]

SES - Im Vergleich zu anderen, die in diesem Land leben, welchen ökonomischen Status hat Ihre Familie bzw. Personen, bei denen Sie aufgewachsen sind?

- ☐ niedrig
- ☐ unter dem Durchschnitt
- ☐ Durchschnitt
- ☐ über dem Durchschnitt
- ☐ hoch

[BLOCK (2) (Dependence from parents)]

Financial dependence - Wer übernimmt gewöhnlich Ihre Ausgaben?

- ☐ Ich bin finanziell noch vollkommen abhängig von meinen Eltern.
- ☐ Die meisten Kosten werden von meinen Eltern bezahlt, ich steuere einen Teil bei.
- ☐ Meine Eltern und ich tragen gleich viele Kosten bei.
- ☐ Ich übernehme die meisten Kosten, aber bei manchen Ausgaben bin ich noch auf die Hilfe meiner Eltern angewiesen.
- ☐ Ich bin finanziell vollkommen unabhängig von meinen Eltern.

[BLOCK (2) (Dependence from parents)]

Filter: IF (3) FinOdv = [1] or FinOdv = [2] or FinOdv = [3] or FinOdv = [4] (Če so vsaj delno odvisni.)]

StroskiKaj -

Hier finden Sie eine Liste von Kosten, mit welchen junge Leute gewöhnlich konfrontiert sind. Für jede Art können Sie auswählen, wer (Sie oder Ihre Eltern) diese Kosten hauptsächlich übernimmt (d. h. wer übernimmt die Kosten in den meisten Fällen: Sie oder Ihre Eltern?). Wenn es sich um Kosten handelt, die Sie nicht haben, dann wählen Sie die Option „Ich habe diese Art von Kosten nicht“.

	Ich übernehme haupt- sächlich diese Kosten	Meine Eltern übernehmen haupt- sächlich diese Kosten	Ich habe diese Art von Kosten nicht
Essen/Nahrungsmittel	☐	☐	☐
Kleidung	☐	☐	☐
Smartphone (Anschaffungskosten, Tarif/monatliche Kosten etc.)	☐	☐	☐
Öffentliche Verkehrsmittel (Bahn, Bus, U- Bahn), Taxi	☐	☐	☐
Körperpflege (Friseur, Nagelpflege, Beauty- Behandlungen, Wellness)	☐	☐	☐
Gesundheitsvorsorge und Erhaltung inkl. Medikamente (Private Ärzte, Krankenversicherung)	☐	☐	☐
Bücher/Arbeitsmaterialien für Ausbildung und Beruf	☐	☐	☐
Kraftstoff für das Auto, das Sie benutzen	☐	☐	☐

	Ich übernehme haupt- sächlich diese Kosten	Meine Eltern übernehmen haupt- sächlich diese Kosten	Ich habe diese Art von Kosten nicht
Hobbies, Sport	☐	☐	☐
Weggehen mit FreundInnen	☐	☐	☐
Urlaub/Reisen	☐	☐	☐
Studiengebühren	☐	☐	☐
ÖH-Beitrag	☐	☐	☐
Versicherung oder Steuern und Aufwendungen für das Auto (Vignette, Pickerl, Service)	☐	☐	☐
Miete für Studentenwohnheim, Wohnung, Haus	☐	☐	☐
Monatliche Kosten (Strom, Wasser, Internet, Heizung, Entsorgung/Müll)	☐	☐	☐

[BLOCK (2) (Dependence from parents)]

Filter: IF (3) FinOdv = [1] or FinOdv = [2] or FinOdv = [3] or FinOdv = [4] (Če so vsaj delno odvisni.)]

FinOdvEur -

Wie viel Geld geben Ihre Eltern pro Monat für Sie aus und/oder wie viel Geld bekommen Sie jeden Monat von Ihren Eltern (z. B. Miete, Lebenserhaltungskosten, Studiengebühren, Freizeitaktivitäten, Taschengeld, ...)?

(Der erhaltene Betrag kann vielleicht von Monat zu Monat unterschiedlich sein, aber wir bitten Sie einzuschätzen, wie viel Geld Ihre Eltern im Durchschnitt pro Monat für Sie ausgeben oder Sie im Durchschnitt pro Monat von Ihren Eltern erhalten. Tragen Sie diesen Betrag bitte unten ein.)

€

[BLOCK (4) (Financial identity)]

FinID -

Bitte lesen Sie die folgenden Aussagen zum Umgang mit Geld durch und kennzeichnen Sie/kreuzen Sie an, in welchem Ausmaß das Ihre eigenen Gedanken und Handlungsweisen widerspiegelt. Falls eine Aussage aus mehr als einem Teil besteht, berücksichtigen Sie bei der Beantwortung alle Teile.

	1 = stimme gar nicht zu	2	3	4	5 = stimme sehr zu
Ich habe noch nicht wirklich viel darüber nachgedacht, wie ich mit Geld umgehe. Ich bin nicht allzu besorgt über Kreditzinsen und das Bezahlen von Rechnungen.	☐	☐	☐	☐	☐
Es gibt so viele unterschiedliche Wege mit Geld umzugehen. Ich habe mich noch nicht für einen entschieden, aber ich bin dabei es herauszufinden.	☐	☐	☐	☐	☐
Ich habe unterschiedliche Wege ausprobiert mit meinen eigenen Geldangelegenheiten umzugehen und habe nun eine klare Vorstellung davon, was für mich passt.	☐	☐	☐	☐	☐
Meine Eltern wissen am besten, wie ich mich um meine Geldangelegenheiten kümmern soll.	☐	☐	☐	☐	☐
Ich habe viel Zeit darauf verwendet mir Gedanken über meine finanziellen Ziele, Kreditkarten und meine Gewohnheiten beim Geldausgeben zu machen und ich habe für mich einen Umgang mit Geld gefunden, der für mich	☐	☐	☐	☐	☐

	1 = stimme gar nicht zu	2	3	4	5 = stimme sehr zu
am besten funktionieren wird.					
Ich weiß wirklich nicht, welcher Umgang mit Geld für mich am besten ist. Ich versuche noch herauszufinden, welche Formen zu Sparen und welche Art Geld auszugeben für mich die Richtigen sind.	☐	☐	☐	☐	☐
Ich treffe Entscheidungen über Bankangelegenheiten (z. B. Eröffnen eines Bankkontos, Beantragung einer Kreditkarte) nur, wenn meine Eltern damit einverstanden wären.	☐	☐	☐	☐	☐
Ich habe meine Vorstellungen über Sparen und Geldausgeben nie hinterfragt. Die Vorstellungen, die für meine Eltern passen, passen auch für mich.	☐	☐	☐	☐	☐
Basierend auf meinen vergangenen Erfahrungen habe ich den Weg im Umgang mit Geldangelegenheiten gewählt, der für mich im Moment passt.	☐	☐	☐	☐	☐
Ich denke nicht viel über Geld nach. Ich komme klar, egal ob ich das Geld habe oder nicht.	☐	☐	☐	☐	☐
Ich bin noch dabei herauszufinden, welche Fähigkeiten ich als Person habe und welche finanziellen Ziele für mich angemessen sind.	☐	☐	☐	☐	☐
Ich habe noch nicht wirklich darüber nachgedacht, ob ich eher sparsam oder verschwenderisch bin. Geldangelegenheiten interessieren mich einfach nicht besonders.	☐	☐	☐	☐	☐

[BLOCK (5) (Subjective financial well-being - MSFWBS)]

FinB -

Hier finden Sie ein paar Aussagen zu Ihrer finanziellen Situation und der Art und Weise wie Sie damit umgehen. Wir bitten Sie für jede Aussage zu entscheiden, inwieweit diese auf Sie zutrifft.

	1 = vollkomm en falsch	2 = überwiege nd falsch	3 = unentschlo ssen	4 = überwiege nd wahr	5 = vollkomm en wahr
Ich bin mit der Art und Weise, wie ich mein Geld verwalte, zufrieden.	☐	☐	☐	☐	☐
Meine finanzielle Situation ist besser als die von Gleichaltrigen.	☐	☐	☐	☐	☐
Ich habe genug Geld um das zu tun, was ich möchte.	☐	☐	☐	☐	☐
Ich bin zufrieden damit, wie ich mein Geld ausbe.	☐	☐	☐	☐	☐
Ich habe weniger Geld als ich benötige.	☐	☐	☐	☐	☐
Ich kann mich nicht über meine finanzielle Situation beschweren.	☐	☐	☐	☐	☐
Meine finanzielle Situation ist schlechter als die meiner FreundInnen.	☐	☐	☐	☐	☐
Ich bin damit zufrieden, wie mein Leben	☐	☐	☐	☐	☐

	1 = vollkomm en falsch	2 = überwiege nd falsch	3 = unentschlo ssen	4 = überwiege nd wahr	5 = vollkomm en wahr
finanziell verläuft.					
Manchmal fehlt mir das Geld, um mir Dinge zu kaufen, die ich benötige.	☐	☐	☐	☐	☐
Ich bin tagtäglich gestresst wegen meiner finanziellen Situation.	☐	☐	☐	☐	☐
Ich werde in der nahen Zukunft genug Geld haben, um meine Pläne zu verfolgen.	☐	☐	☐	☐	☐
Ich bin über meine finanzielle Situation nicht besorgt.	☐	☐	☐	☐	☐
Ich finde, dass ich mit meiner finanziellen Situation umgehen kann.	☐	☐	☐	☐	☐
Ich kann einige Dinge mit meinen FreundInnen nicht tun, weil ich das Geld dafür nicht habe.	☐	☐	☐	☐	☐
Ich habe genug Geld für alles, was ich benötige.	☐	☐	☐	☐	☐

[BLOCK (5) (Subjective financial well-being - MSFWBS)]

FinB_2 -

	1 = vollkomm en falsch	2 = überwiege nd falsch	3 = unentschlo ssen	4 = überwiege nd wahr	5 = vollkomm en wahr
Ich bin zufrieden mit meiner momentanen finanziellen Situation.	☐	☐	☐	☐	☐
Ich erwarte, dass ich mit meiner zukünftigen finanziellen Situation, die ich dank meines Einsatzes erreichen werde, sehr zufrieden sein werde.	☐	☐	☐	☐	☐
Gleichaltrige haben gewöhnlich mehr Geld für Freizeitaktivitäten zur Verfügung als ich.	☐	☐	☐	☐	☐
Meine gegenwärtige finanzielle Situation lässt mich ruhig schlafen.	☐	☐	☐	☐	☐
Der Ausbildungs-/Berufsweg, den ich gewählt habe, wird mich eine finanziell zufriedenstellende Position erreichen lassen.	☐	☐	☐	☐	☐
Ich habe genug Geld um mein Leben zu genießen.	☐	☐	☐	☐	☐
Ich bin damit zufrieden, wie ich mich darauf vorbereite, langzeitliche finanzielle Ziele (z. B. ein Auto zu kaufen) zu erreichen.	☐	☐	☐	☐	☐
Manchmal habe ich kein Geld um mir zu kaufen, was ich benötige.	☐	☐	☐	☐	☐
Ich bin am richtigen Weg um meine finanziellen Ziele zu erreichen.	☐	☐	☐	☐	☐
Ich bin damit zufrieden, wie ich mit meiner finanziellen Situation umgehe.	☐	☐	☐	☐	☐

[BLOCK (6) (Economic enmeshment)]

Instructions -

Wir bitten Sie über Ihre finanzielle Lage nachzudenken und sich die folgenden Fragen zu stellen: Wie ist MEINE finanzielle Lage? Bin ich damit zufrieden? Fühle ich mich in MEINER finanziellen Situation glücklich? ... Denken Sie darüber nach, was Ihnen durch den Kopf gegangen ist und achten Sie darauf, ob Sie wirklich nur über **Ihre finanzielle Situation nachgedacht haben (z. B. Geldverdienen aus der Ich-Perspektive, Ihre Ersparnisse) oder ob Sie auch die finanzielle Situation Ihrer Eltern in Ihre Überlegungen miteinbezogen haben (Einkommen/Besitz bzw. Eigentum der Eltern).**

[BLOCK (6) (Economic enmeshment)]

FinEnm - Wählen Sie nun jene Grafik aus, welche das Ausmaß am besten beschreibt, in dem Ihre finanzielle Situation (MEINE = oranger Kreis) und die finanzielle Situation Ihrer Eltern (ELTERN = gelber Kreis) zueinander in Beziehung stehen.



[BLOCK (6) (Economic enmeshment)]

Income -

Was ist der Betrag, den Sie monatlich zur Verfügung haben? Wie setzt sich Ihr durchschnittliches monatliches Einkommen zusammen?

- ☐ Ich habe kein eigenes Einkommen/kein eigenes Geld zur Verfügung.
- ☐ 1—200 €
- ☐ 201—400 €
- ☐ 401—600 €
- ☐ 601—800 €
- ☐ 801—1200 €
- ☐ 1201—1600 €
- ☐ 1601—2000 €
- ☐ 2001—2500 €
- ☐ 2501—3000 €
- ☐ 3001—5000 €
- ☐ Mehr als 5000 €

[BLOCK (6) (Economic enmeshment)]

Money to parents - Haben Sie Ihren Eltern in den letzten zwölf Monaten Geld gegeben?

- ☐ Nein
- ☐ Ja, meine Eltern waren in finanziellen Schwierigkeiten.
- ☐ Ja, meine Eltern haben mich gebeten mich an den familiären Kosten zu beteiligen, um mir Verantwortung zu übertragen.
- ☐ Ja, meine Eltern haben mich gebeten ihnen einen großen Teil meines Geldes zu geben, damit sie Kontrolle über das Geld haben/es selbst verwalten können.
- ☐ Ja, meine Eltern haben mich gebeten ihnen einen Teil meines Geldes zu geben, um ihn für meine Zukunft vorzusehen und mich davon abzuhalten alles auf einmal auszugeben.
- ☐ Ja, meine Eltern haben mich gebeten ihnen einen Teil meines Geldes zu geben, um mich zu motivieren auszuziehen.

☐ Ja, aus anderen Gründen (bitte angeben):

[BLOCK (7) (Life satisfaction - SWSL)]

SWSL - Hier finden Sie fünf Aussagen, denen Sie zustimmen oder nicht zustimmen können. Geben Sie Ihre Einschätzung auf einer Skala von 1 bis 5 ab (1 = stimme überhaupt nicht zu, 2 = stimme nicht zu, 3 = weder noch, 4 = stimme zu, 5 = stimme sehr zu) und kennzeichnen Sie das Ausmaß Ihrer Zustimmung bei jeder Aussage durch Markieren der jeweiligen Zahl. Wählen Sie Ihre Antworten bitte offen und ehrlich.

	1 = stimme überhaupt nicht zu	2 = stimme nicht zu	3 = weder noch	4 = stimme zu	5 = stimme sehr zu
In den meisten Bereichen entspricht mein Leben meinen Idealvorstellungen.	☐	☐	☐	☐	☐
Meine Lebensbedingungen sind ausgezeichnet.	☐	☐	☐	☐	☐
Ich bin mit meinem Leben zufrieden.	☐	☐	☐	☐	☐
Bisher habe ich die wesentlichen Dinge erreicht, die ich mir für mein Leben wünsche.	☐	☐	☐	☐	☐
Wenn ich mein Leben noch einmal leben könnte, würde ich kaum etwas ändern.	☐	☐	☐	☐	☐

[Instructions] ITEA - Im Folgenden werden Ihnen Fragen zu Ihrer Beziehung zu Ihren Eltern bzw. Personen, bei denen Sie aufgewachsen sind, gestellt.

Mother - Bitte geben Sie an, auf wen sich die folgenden Fragen zu Ihrer MUTTER beziehen:

- ☐ biologische Mutter
- ☐ Adoptivmutter
- ☐ Stiefmutter
- ☐ kein Kontakt zur Mutter/sie ist verstorben

Father - Bitte geben Sie an, auf wen sich die folgenden Fragen zu Ihrem VATER beziehen:

- ☐ biologischer Vater
- ☐ Adoptivvater
- ☐ Stiefvater
- ☐ kein Kontakt zum Vater/er ist verstorben

[BLOCK (8) (Individuation - ITEA-S)]

Filter: IF (9) Mama = [1] or Mama = [2] or Mama = [3] (Če ima mam) – rotated mother-father or father-mother]

ITEA mother - In weiterer Folge finden Sie nun eine Reihe von Aussagen, welche sich auf die Beziehung zwischen Ihnen und Ihrer MUTTER beziehen. Geben Sie bitte an, inwiefern diese Aussagen auf Sie zutreffen oder nicht.

	1 = stimmt überhaupt nicht	2	3	4	5 = stimmt vollkomm en
Sie respektiert meine Wünsche.	☐	☐	☐	☐	☐
Ich glaube, dass sie zu viel über mich wissen will.	☐	☐	☐	☐	☐

	1 = stimmt überhaupt nicht	2	3	4	5 = stimmt vollkomm en
Wenn ich Probleme in meinen Beziehungen mit anderen habe, frage ich sie um Rat.	☐	☐	☐	☐	☐
Wenn ich etwas falsch mache, mache ich mir Sorgen um ihre Reaktion.	☐	☐	☐	☐	☐
Ich glaube, dass sie zu viel über meine FreundInnen wissen möchte.	☐	☐	☐	☐	☐
Wenn etwas schief geht, rufe ich sie an.	☐	☐	☐	☐	☐
Wenn ich in der Ausbildung oder in der Arbeit Probleme hätte, dann hätte ich Angst sie zu enttäuschen.	☐	☐	☐	☐	☐
Wenn ich bei wichtigen Entscheidungen Zweifel habe, dann wende ich mich an sie.	☐	☐	☐	☐	☐
Ich mag es mit ihr zu plaudern.	☐	☐	☐	☐	☐
Wenn ich ein Problem habe, dann versuche ich ohne ihre Hilfe zu einer Lösung zu finden.	☐	☐	☐	☐	☐
Ich denke, dass sie mir zu viele Fragen zu meiner Arbeit oder meiner Ausbildung stellt.	☐	☐	☐	☐	☐
Ich kann wichtige Entscheidungen ohne ihre Hilfe treffen.	☐	☐	☐	☐	☐
Sie versteht meine Probleme.	☐	☐	☐	☐	☐
Ich habe Angst, ich könnte sie enttäuschen.	☐	☐	☐	☐	☐
Wenn ich in Not bin, wende ich mich an sie.	☐	☐	☐	☐	☐
Ich denke, dass sie zu viel Kontrolle über mein Leben ausübt.	☐	☐	☐	☐	☐
Ich komme ohne ihre Hilfe zurecht.	☐	☐	☐	☐	☐
Ich kann offen mit ihr reden.	☐	☐	☐	☐	☐
Wenn ich persönliche Probleme habe, löse ich diese unabhängig von ihr.	☐	☐	☐	☐	☐
Sie fragt mich mehr Privates, als ich preisgeben möchte.	☐	☐	☐	☐	☐
Wenn ich Probleme habe, verlasse ich mich gewöhnlich auf ihre Hilfe.	☐	☐	☐	☐	☐

[BLOCK (8) (Individuation - ITEA-S)

Filter: IF (10) Oce = [1] or Oce = [2] or Oce = [3] (Če ima očeta)

ITEAfather - In weiterer Folge finden Sie nun eine Reihe von Aussagen, welche sich auf die Beziehung zwischen Ihnen und Ihrem VATER beziehen. Geben Sie bitte an, inwiefern diese Aussagen auf Sie zutreffen oder nicht.

	1 = stimmt überhaupt nicht	2	3	4	5 = stimmt vollkomm en
Er respektiert meine Wünsche.	☐	☐	☐	☐	☐
Ich glaube, dass er zu viel über mich wissen will.	☐	☐	☐	☐	☐
Wenn ich Probleme in meinen Beziehungen mit anderen habe, frage ich ihn um Rat.	☐	☐	☐	☐	☐
Wenn ich etwas falsch mache, mache ich mir Sorgen um seine Reaktion.	☐	☐	☐	☐	☐
Ich glaube, dass er zu viel über meine	☐	☐	☐	☐	☐

	1 = stimmt überhaupt nicht	2	3	4	5 = stimmt vollkomm en
FreundInnen wissen möchte.					
Wenn etwas schief geht, rufe ich ihn an.	☐	☐	☐	☐	☐
Wenn ich in der Ausbildung oder in der Arbeit Probleme hätte, dann hätte ich Angst ihn zu enttäuschen.	☐	☐	☐	☐	☐
Wenn ich bei wichtigen Entscheidungen Zweifel habe, dann wende ich mich an ihn.	☐	☐	☐	☐	☐
Ich mag es mit ihm zu plaudern.	☐	☐	☐	☐	☐
Wenn ich ein Problem habe, dann versuche ich ohne seine Hilfe zu einer Lösung zu finden.	☐	☐	☐	☐	☐
Ich denke, dass er mir zu viele Fragen zu meiner Arbeit oder meiner Ausbildung stellt.	☐	☐	☐	☐	☐
Ich kann wichtige Entscheidungen ohne seine Hilfetreffen.	☐	☐	☐	☐	☐
Er versteht meine Probleme.	☐	☐	☐	☐	☐
Ich habe Angst, ich könnte ihn enttäuschen.	☐	☐	☐	☐	☐
Wenn ich in Not bin, wende ich mich an ihn.	☐	☐	☐	☐	☐
Ich denke, dass er zu viel Kontrolle über mein Leben ausübt.	☐	☐	☐	☐	☐
Ich komme ohne seine Hilfe zurecht.	☐	☐	☐	☐	☐
Ich kann offen mit ihm reden.	☐	☐	☐	☐	☐
Wenn ich persönliche Probleme habe, löse ich diese unabhängig von ihm.	☐	☐	☐	☐	☐
Er fragt mich mehr Privates, als ich preisgeben möchte.	☐	☐	☐	☐	☐
Wenn ich Probleme habe, verlasse ich mich gewöhnlich auf seine Hilfe.	☐	☐	☐	☐	☐

[BLOCK (11) (Financial self-efficacy)]

FSES - Hier finden Sie Aussagen, denen Sie zustimmen können bzw. die Sie ablehnen können.

	1 = überhaupt nicht richtig	2 = kaum richtig	3 = einigermaßen richtig	4 = vollkommen richtig
Es ist schwierig an meinen geplanten Ausgaben festzuhalten, wenn unerwartete Kosten anfallen.	☐	☐	☐	☐
Es ist eine Herausforderung, meine finanziellen Ziele zu verfolgen.	☐	☐	☐	☐
Wenn unerwartete Kosten auftreten, muss ich mir gewöhnlich Geld ausleihen.	☐	☐	☐	☐
Wenn ich mit finanziellen Schwierigkeiten konfrontiert werde, ist es schwierig für mich eine Lösung zu finden.	☐	☐	☐	☐
Es mangelt mir an Vertrauen in meine Fähigkeit meine Geldangelegenheiten zu verwalten.	☐	☐	☐	☐
Ich mache mir Sorgen, ob ich in den nächsten Jahren genug Geld habe.	☐	☐	☐	☐
Ich bin damit zufrieden, wie sich das Bezahlen meiner Rechnungen ausgeht.	☐	☐	☐	☐

	1 = überhaupt nicht richtig	2 = kaum richtig	3 = einigermaßen richtig	4 = vollkommen richtig
Ich habe ein gutes Gefühl, wie ich mit Geld umgehe.	☐	☐	☐	☐

[BLOCK (12) (Parental Financial Behavior)]

Filter: IF (13) Mama != [4] or Oce != [4]]

EinParBeh -

Bitte geben Sie an, wie sehr Sie folgenden Aussagen zustimmen. Versuchen Sie Ihre Antwort entsprechend Ihrer Erinnerung zu geben, bevor Sie zu studieren/arbeiten begonnen haben. Wenn Sie unsicher sind, geben Sie „nicht sicher“ an.

[BLOCK (12) (Parental Financial Behavior)]

Filter: IF (13) Mama != [4] or Oce != [4]]

ParFinBeh1 - Meine Eltern verfolgten ihre monatlichen Ausgaben.

	1 = stimme überhaupt nicht zu	2 = stimme nicht zu	3 = weder noch	4 = stimme zu	5 = stimme sehr zu	6 = nicht sicher
Mutter	☐	☐	☐	☐	☐	☐
Vater	☐	☐	☐	☐	☐	☐

[BLOCK (12) (Parental Financial Behavior)]

Filter: IF (13) Mama != [4] or Oce != [4]]

ParFinBeh2 - Die Ausgaben meiner Eltern waren in ihrem finanziellen Rahmen.

	1 = stimme überhaupt nicht zu	2 = stimme nicht zu	3 = weder noch	4 = stimme zu	5 = stimme sehr zu	6 = nicht sicher
Mutter	☐	☐	☐	☐	☐	☐
Vater	☐	☐	☐	☐	☐	☐

[BLOCK (12) (Parental Financial Behavior)]

Filter: IF (13) Mama != [4] or Oce != [4]]

ParFinBeh3 - Meine Eltern sparten jeden Monat Geld für die Zukunft.

	1 = stimme überhaupt nicht zu	2 = stimme nicht zu	3 = weder noch	4 = stimme zu	5 = stimme sehr zu	6 = nicht sicher
Mutter	☐	☐	☐	☐	☐	☐
Vater	☐	☐	☐	☐	☐	☐

[BLOCK (12) (Parental Financial Behavior)]

Filter: IF (13) Mama != [4] or Oce != [4]]

PaFinBeh4 - Meine Eltern investierten regelmäßig in langfristige finanzielle Ziele.

	1 = stimme überhaupt nicht zu	2 = stimme nicht zu	3 = weder noch	4 = stimme zu	5 = stimme sehr zu	6 = nicht sicher
Mutter	☐	☐	☐	☐	☐	☐
Vater	☐	☐	☐	☐	☐	☐

[BLOCK (14) (Parental Financial Teaching)]

Filter: IF (15) Mama != [4] or Oce != [4]]

EinTeach - Antworten Sie auch bei den nachfolgenden Fragen basierend darauf, wie es war, als Sie aufgewachsen sind.

[BLOCK (14) (Parental Financial Teaching)]

Filter: IF (15) Mama != [4] or Oce != [4]]

ParTeach1 - Meine Eltern diskutierten finanzielle (Familien-) Angelegenheiten mit mir.

	1 = stimme überhaupt nicht zu	2 = stimme nicht zu	3 = weder noch	4 = stimme zu	5 = stimme sehr zu
Mutter	☐	☐	☐	☐	☐
Vater	☐	☐	☐	☐	☐

[BLOCK (14) (Parental Financial Teaching)]

Filter: IF (15) Mama != [4] or Oce != [4]]

ParTeach2 - Meine Eltern sprachen mit mir über die Wichtigkeit von Sparen.

	1 = stimme überhaupt nicht zu	2 = stimme nicht zu	3 = weder noch	4 = stimme zu	5 = stimme sehr zu
Mutter	☐	☐	☐	☐	☐
Vater	☐	☐	☐	☐	☐

[BLOCK (14) (Parental Financial Teaching)]

Filter: IF (15) Mama != [4] or Oce != [4]]

ParTeach3 - Meine Eltern brachten mir bei, wie man klug (ausgewogenes Preis-Leistungs-Verhältnis) einkauft.

	1 = stimme überhaupt nicht zu	2 = stimme nicht zu	3 = weder noch	4 = stimme zu	5 = stimme sehr zu
Mutter	☐	☐	☐	☐	☐
Vater	☐	☐	☐	☐	☐

[BLOCK (16) (High School Financial Education)]

SchulAus1 - Welchen Schultyp haben Sie besucht?

Mehrfachantworten sind möglich.

- ☐ Neue Mittelschule (NMS)
- ☐ Allgemeinbildende höhere Schule (AHS)
- ☐ Berufsbildende höhere Schule (BHS)
- ☐ Anderen (bitte angeben):

[BLOCK (16) (High School Financial Education)]

SchulAus2 - In welchen Unterrichtsfächern ist Wissen über Finanzielles/Umgang mit Geld vermittelt worden?

Mehrfachantworten sind möglich.

- ☐ Mathematikunterricht
- ☐ Fremdsprachenunterricht
- ☐ Geografie und Wirtschaftskunde
- ☐ Ernährung und Haushalt
- ☐ Volkswirtschaft/Betriebswirtschaft

[BLOCK (16) (High School Financial Education)]

Filter: IF (17) SchulAus2 = [SchulAus2a, SchulAus2b, SchulAus2c, SchulAus2d, SchulAus2e]

SchulAus2_2 - Inwiefern wurde in diesen Unterrichtsfächern Wissen über Finanzielles/Umgang mit Geld vermittelt?

	1 = sehr wenig	2	3	4	5 = sehr viel
Mathematikunterricht	☐	☐	☐	☐	☐
Fremdsprachenunterricht	☐	☐	☐	☐	☐
Geografie und Wirtschaftskunde	☐	☐	☐	☐	☐
Ernährung und Haushalt	☐	☐	☐	☐	☐
Volkswirtschaft/Betriebswirtschaft	☐	☐	☐	☐	☐

[BLOCK (16) (High School Financial Education)]

SchulAus3 - Gab es darüber hinaus noch weitere Unterrichtsfächer, welche Wissen über Finanzielles/Umgang mit Geld vermittelt haben?

- ☐ Nein
- ☐ Ja (bitte angeben):

[BLOCK (16) (High School Financial Education)]

SchulAus4 - Haben Sie darüber hinaus noch Praktika gemacht, welche Wissen über Finanzielles/Umgang mit Geld vermittelt haben?

- ☐ Nein
- ☐ Ja (bitte kurz beschreiben):

[BLOCK (16) (High School Financial Education)]

SchulAus5 - Woher stammt Ihr eigenes Verständnis bzw. Wissen über Finanzielles/Umgang mit Geld?
(Angabe in Prozent. Soll in Summe 100 % ergeben.)

Schulunterricht (inkl. LehrerInnen):	
Eltern:	
andere Familienmitglieder:	
FreundInnen:	
Internet:	
Andere:	

0

[BLOCK (16) (High School Financial Education)]

Filter: IF (18) SchulAus5f]

SchulAus5F - Falls Sie bei der vorherigen Frage "Andere" ausgewählt haben, benennen Sie bitte die Quelle(-n)!

--

[BLOCK (16) (High School Financial Education)]

SchulAus6 - Welchen Stellenwert hat die Vermittlung von Wissen über Finanzielles/Umgang mit Geld für Sie?

- ☐ 1 = überhaupt nicht wichtig
☐ 2 = nicht wichtig
☐ 3 = teils teils
☐ 4 = wichtig
☐ 5 = sehr wichtig

[BLOCK (16) (High School Financial Education)]

SchulAus7 - Welche Quellen sollen Ihrer Meinung nach das Wissen über Finanzielles/Umgang mit Geld vermitteln?

(Angabe in Prozent. Soll in Summe 100 % ergeben.)

Schulunterricht (inkl. LehrerInnen):	
Eltern:	
andere Familienmitglieder:	
FreundInnen:	
Internet:	
Andere:	

0

[BLOCK (16) (High School Financial Education)]

SchulAus8 - Inwiefern empfinden Sie dasjenige Wissen, das Sie durch die schulische finanzielle Ausbildung übermittelt bekommen haben, als relevant für Ihre Zukunft?

- ☐ 1 = überhaupt nicht relevant
☐ 2 = nicht relevant
☐ 3 = teils teils
☐ 4 = relevant
☐ 5 = sehr relevant

[BLOCK (19) (Financial Behavior Control)]

BehCon1 -

Bitte beantworten Sie die folgende Frage danach, wie die Situation jetzt ist.

1 = 2 = eher 3 = weder 4 = eher 5 = einfach
 schwierig schwierig schwierig noch
 einfach

Bitte geben Sie an, wie einfach/schwierig es für Sie ist, sich in Bezug auf den Umgang mit Geld an Ihre Pläne zu halten.

☐ ☐ ☐ ☐ ☐

[BLOCK (19) (Financial Behavior Control)]

BehCon2 -

Bitte geben Sie an, wie sehr die folgenden Aussagen auf Sie zutreffen. Beantworten Sie diese Fragen wieder danach, wie die Situation jetzt ist.

1 = trifft 2 = trifft 3 = weder 4 = trifft 5 = trifft
 überhaupt eher nicht noch eher zu ganz
 nicht zu zu genau zu

Ich bin gut darin, finanziellen Versuchungen zu widerstehen.

☐ ☐ ☐ ☐ ☐

Ich tue manchmal Dinge, die finanziell schlecht für mich sind, wenn sie mir Spaß machen.

☐ ☐ ☐ ☐ ☐

Ich wünschte, ich hätte mehr Selbstdisziplin im Umgang mit Geld.

☐ ☐ ☐ ☐ ☐

Ich kann effektiv auf langfristige finanzielle Ziele hinarbeiten.

☐ ☐ ☐ ☐ ☐

Manchmal kann ich mich selbst nicht daran hindern, etwas zu tun, obwohl ich weiß, dass es finanziell falsch ist.

☐ ☐ ☐ ☐ ☐

Ich lehne Dinge ab, die finanziell schlecht für mich sind.

☐ ☐ ☐ ☐ ☐

[BLOCK (20) (Financial Behavior)]

FinBehStud -

Bitte geben Sie an, wie sehr Sie folgenden Aussagen zustimmen. Beantworten Sie diese Fragen danach, wie die Situation jetzt ist.

1 = nie 2 = selten 3 = 4 = 5 = sehr
 manchmal meistens oft

Ich verfolge mein monatlichen Ausgaben.

☐ ☐ ☐ ☐ ☐

Ich bleibe in meinem finanziellen Rahmen.

☐ ☐ ☐ ☐ ☐

Ich spare jeden Monat Geld für die Zukunft.

☐ ☐ ☐ ☐ ☐

Ich investiere regelmäßig in langfristige finanzielle Ziele.

☐ ☐ ☐ ☐ ☐

[BLOCK (21) (Knowledge)]

Subj - Wie würden Sie insgesamt Ihr eigenes Verständnis mit Geld umzugehen bewerten?

- ☐ 1 = sehr niedrig
- ☐ 2 = niedrig
- ☐ 3 = durchschnittlich
- ☐ 4 = hoch
- ☐ 5 = sehr hoch

[BLOCK (21) (Objective knowledge)]

InstrFK - Im Folgenden werden Ihnen nun Fragen zu Ihrem praktischen Umgang mit Geld gestellt.

[BLOCK (21) (Objective knowledge)]

Obj1 - Angenommen Sie haben 100 € am Sparbuch und bekommen zwei Prozent Zinsen im Jahr. Wie viel Geld hätten Sie nach fünf Jahren?

- ☐ Mehr als 102 €
- ☐ Genau 102 €
- ☐ Weniger als 102 €
- ☐ Ich weiß es nicht

[BLOCK (21) (Objective knowledge)]

Obj2 - Wenn die Zinsrate steigt, was geschieht mit den Anleihekursen?

- ☐ Steigen
- ☐ Fallen
- ☐ Es gibt keinen Zusammenhang
- ☐ Ich weiß es nicht

[BLOCK (21) (Objective knowledge)]

Obj3 -

Was würde als sichere Investition betrachtet werden: Eine Firmenaktie (oder: Eine Aktie eines Unternehmens) zu kaufen oder Rendite eines Aktienfonds?

- ☐ Eine Firmenaktie
- ☐ Rendite eines Aktienfonds
- ☐ Beide Erträge sind gleichermaßen sicher
- ☐ Ich weiß es nicht

[BLOCK (21) (Objective knowledge)]

Obj4 - Stellen Sie sich vor Sie haben 1000 € Kreditschulden. Die zu bezahlende Zinsrate beträgt 20 % im Jahr und wird einmal im Jahr verrechnet. Wie viele Jahre würde es dauern bis sich der Betrag, den sie schulden, bei dieser Zinsrate verdoppelt, wenn Sie dazwischen nichts zurückbezahlen?

- ☐ Weniger als 2 Jahre
- ☐ 2—4 Jahre
- ☐ 5—9 Jahre
- ☐ Ich weiß es nicht

[BLOCK (21) (Objective knowledge)]

Obj5 - Angenommen die Preise für Waren und Dienstleistungen würden sich über die nächsten zehn Jahre gleichmäßig verdoppeln. Wenn sich Ihr Einkommen auch verdoppelt, aber Ihre Auswahl zu Waren und Dienstleistungen für Sie gleichbleibt, was könnten Sie sich kaufen:

- ☐ Weniger als das, was Sie sich heute kaufen können

- ☐ Mehr als das, was Sie sich heute kaufen können
- ☐ Gleich viel, wie Sie sich heute kaufen können
- ☐ Ich weiß es nicht

[BLOCK (21) (Objective knowledge)]

Obj6 - Angenommen Sie müssen sich 100 € leihen. Was ist der geringste Betrag, wenn festgelegt ist, dass dieser in einem Jahr zurückbezahlt wird?

- ☐ 105 €
- ☐ 100 € + 3 % pro Jahr
- ☐ 100 € + 0,4 % pro Monat
- ☐ Ich weiß es nicht

[BLOCK (21) (Objective knowledge)]

Obj7 - Angenommen Sie bringen einen Geldbetrag für zwei Jahre auf die Bank und die Bank stimmt zu, Ihrem Konto 15 % pro Jahr hinzuzufügen. Wird die Bank:

- ☐ Ihrem Konto im zweiten Jahr einen höheren Geldbetrag hinzufügen als im ersten Jahr
- ☐ Beide Jahre den gleichen Betrag hinzufügen
- ☐ Ihrem Konto im zweiten Jahr doppelt so viel Geld hinzufügen als im ersten Jahr
- ☐ Ich weiß es nicht

[BLOCK (21) (Objective knowledge)]

Obj8 -

Angenommen Sie hatten 100 € auf Sparkonten und die Bank addiert jährlich 10 %. Wie viel Geld würden Sie nach fünf Jahren haben, wenn Sie in dieser Zeit kein Geld abheben?

- ☐ Mehr als 150 €
- ☐ Genau 150 €
- ☐ Weniger als 150 €
- ☐ Ich weiß es nicht

[BLOCK (21) (Objective knowledge)]

Obj9 - Welches Feld ist kein Pflichtfeld, wenn man eine Zahlungsanweisung durchführt?

- ☐ IBAN
- ☐ EmpfängerIn
- ☐ Verwendungszweck
- ☐ Ich weiß es nicht

[BLOCK (21) (Objective knowledge)]

Obj10 - Sie erkunden verschiedene Teilzeit-Jobmöglichkeiten für Studierende (im Internet). Welche Entlohnung für 25 Stunden pro Monat ist die Höchste?

- ☐ 130 € im Monat, Brutto
- ☐ 100 € im Monat, Netto
- ☐ 5,33 € pro Stunde, Brutto
- ☐ Ich weiß es nicht

[BLOCK (21) (Objective knowledge)]

Obj11 - Sie möchten etwas Bargeld von einem Bankomaten im Ausland abheben. Welche Gebühr von konkurrierenden Banken ist die Günstigste?

- ☐ 2,49 €
- ☐ 2,5 %
- ☐ 1,25 € + 1,5 %
- ☐ Ich weiß es nicht

Abstract

The present study included three important constructs, namely separation-individuation in relation to parents, life satisfaction and general subjective financial well-being as part of the subjective financial well-being. The research question and hypotheses revolved around detecting possible differences in life satisfaction and general subjective financial well-being between the different types of separation-individuation. The participants, aged 18 to 29 (N = 434, 75% female) provided self-reports on an online questionnaire, which included the Individuation Test for Emerging Adults – Short (ITEA-S; in relation to both parents separately; Komidar et al., 2016), The Satisfaction With Life Scale (SWLS; Diener et al., 1985) and The Multidimensional Subjective Financial Well-being Scale (MSFWBS; Sorgente & Lanz, 2019). The results of the cluster analysis showed four different types of separation-individuation in relation to mother and father (anxious type, dependent type, individuated-related type and individuated-independent type). Type membership was statistically significantly associated with some of the background characteristics (e.g. gender, residential status and occupational status). Further analysis revealed statistically significant differences in life satisfaction (in relation to both parents separately) and general subjective financial well-being (in relation to father only) between the four profiles of separation-individuation. The individuated-related type is still considered to indicate a healthy and successful separation-individuation, because it showed the highest life satisfaction and also the most general subjective financial well-being. The limitations and implications for future research are also discussed.

Key words: The process of separation-individuation in relation to parents, life satisfaction, subjective financial well-being, emerging adulthood

Abstract auf Deutsch

Die vorliegende Studie umfasst drei wichtige Konstrukte, die Separation-individuation in Relation zu den Eltern, die Lebenszufriedenheit und allgemeines subjektives finanzielles Wohlbefinden als Teil des subjektiven finanziellen Wohlbefindens. Die Forschungsfrage und -hypothesen drehten sich um das Erkennen möglicher Unterschiede in der Lebenszufriedenheit und dem subjektiven finanziellen Wohlbefinden zwischen den verschiedenen Arten der Separation-individuation. Die Teilnehmer im Alter von 18 bis 29 Jahren (N = 434, 75% weiblich) gaben Selbstberichte zu einem Online-Fragebogen ab, der den Individuation Test for Emerging Adults - Short (ITEA-S; in Bezug auf beide Elternteile getrennt; Komidar et al., 2016), die Satisfaction With Life Scale (SWLS; Diener et al., 1985) und die Multidimensional Subjective Financial Well-being Scale (MSFWBS; Sorgente & Lanz, 2019) umfasst hat. Die Ergebnisse der Clusteranalyse zeigten vier verschiedene Typen der Separation-individuation in Bezug auf Mutter und Vater (ängstlich (anxious type), abhängig (dependent type), individuiert-verbunden (individuated-related type) und individuiert-unabhängig (individuated-independent type). Die Typenzugehörigkeit war mit einigen Hintergrundmerkmalen (z. B. Geschlecht, Wohnsituation und Berufsstatus) statistisch signifikant assoziiert. Weitere Analysen ergaben statistisch signifikante Unterschiede in der Lebenszufriedenheit (in Bezug auf beide Elternteile getrennt) und dem allgemeinen subjektiven finanziellen Wohlbefinden (nur in Bezug auf Vater) zwischen den vier Typen der Separation-individuation. Der Individuiert-verbundene Typ wird trotzdem als der gesunde und erfolgreiche Typ angesehen, da er die höchste Lebenszufriedenheit und auch das höchste allgemeine subjektive finanzielle Wohlbefinden aufweist. Die Limitationen und Implikationen für die zukünftige Forschung werden ebenfalls diskutiert.

Schlüsselwörter: Der Prozess der Separation-individuation in Relation zu den Eltern, Lebenszufriedenheit, subjektives finanzielles Wohlbefinden, Emerging Adulthood