Age, Financial Dependence, and Social Support as they relate to College Mental Health

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Abstract

An ever growing area of psychology is the mental health of college students. In a time full of transitions and struggles some rise to the occasion and preform without a problem, but some have trouble coping. Suicide is a problem in society that has the largest impact on those that are 18-24 who report the greatest amount of suicidal ideation of any other age group. It is well known that greater social support is related to greater mental health, but no study has examined social support along with age and financial dependence on family. This study examines the interaction of age, financial dependence, and social support as they relate to loneliness, depression, trait anxiety, and state anxiety. Participants were college students from Midwestern community colleges and four year Universities, 44.6% male, 94.3% Caucasian, mean age 28.5 (ranging from 18-62). Of the four dependent variables there was one significant interaction such that age, financial dependence and social support form a significant interaction as they relate to loneliness. Social support was significantly related to loneliness, depression, trait anxiety, and state anxiety such that higher social support is associated with better mental health. Age was significantly related to loneliness, trait anxiety, and state anxiety. Older participants reported greater loneliness than younger participants; however, younger participants reported significantly greater trait and state anxiety than older participants.

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A vast majority of college counseling center directors (92%) reported seeing an increase in severe psychological problems among college students such as self-harm, crisis counseling, eating disorder, sexual assault cases, and a need to find referral sources for those needing long term care (Gallagher, 2006). Although it is widely accepted that young adulthood is associated with an increase of mental health problems, it is concerning that most college counseling center directors have noticed an increase in severe psychological problems at their respective institutions.

The lifetime prevalence of people 18 and older of meeting DSM-IV criteria for an anxiety disorder is 28.8% and 16.6% for major depressive disorder (Kessler, Berglund, Demler, Jin, & Walters, 2005). In the undergraduate population approximately 15% suffer from either an anxiety or depressive disorder (Eisenberg, 2007). Because the vast majority of undergraduates are over the age of 18 they are included in the 28.8% and 16.6% that suffer from an anxiety disorder and major depressive disorder respectively, but when looking just at undergraduates substantially less meet criteria for anxiety and depressive disorders. It is important to better understand what makes people susceptible to depression and anxiety so intervention efforts can be used more effectively.

It has been shown that several mental health issues (helplessness, hopelessness, depression, and loneliness) are significantly related to suicide (Westerfeld & Furr, 1987). Depressive symptoms are strongly associated with suicidal ideation, and the more depressed a person is the greater likelihood that they will report having suicidal ideations (Garlow *et al.*, 2008). Negative affect is closely related to suicide attempts, a study conducted in a psychiatric

3

hospital reported that higher levels of staff reported anguish and desperation positively related to suicide attempts (Herbert *et al.*, 2004).

Reported suicide ideation is more common for those that are 18-24 than any other age group (Crosby, 1999), and was reported by 2% of college students in the last four weeks (Eisenberg, 2007). It was found in one study, with a sample consisting of 4838 college students, that 11.4 % had considered suicide, 7.9% had made a suicide plan, 1.7% had made a suicide attempt, and 0.4% had made a suicide attempts that required medical attention (Barrios, 2000). In another study similar results were found, with a sample of 1,455 college students across four universities, found that 53% of college students have been depressed and 9% reported suicidal ideation since they have been in college (Furr, Westerfeld, McConnell, and Jenkins, 2001). Suicide is the second leading cause of death for college students, only behind accidental death, making it an area of interest to mental health professionals across the United States and specifically to those that work with the college student population (Heron, 2013). While much research has been done on risk factors related to suicidal ideation, research on preventive factors is done as well.

The study of social support started to gain more attention in the mid-1970's through the 1980's. Social support refers to, "Various forms of aid and assistance supplied by family members, friends, neighbors, and others," (Barrera *et al.*, 1981). It has been found that social support is associated with mental health such that those with higher social support reported fewer mental health problems, specifically with lower amounts of depression, anxiety, and suicide as well as eating disorders (Hefner & Eisenburg, 2009). The amount of perceived social support rather than the objective or quantifiable amounts of social support received, is a better predictor

when examining how social support influences mental health issues including depression and anxiety (Zimet, 1988).

Those that reported financial struggles were at greater risk for mental health problems, (Eisenberg, 2007). There have been few studies conducted that examine the influence of financial dependence on family as it relates to mental health (loneliness, depression, trait anxiety, state anxiety are major components to mental health but in no way, alone or together, do they fully represent a person's state of mental health completely). Research has been conducted examining roles that financial stress and debt play in younger and older populations and how depression is mediating factor (Carney et al., 1994; Harwood, Hawton, Hope, Harris & Jacoby, 2006). The prevalence of mental health problems is due to psychological distress, financial struggles may contributes to psychological distress, and in turn lead to mental health issues (Stallman, 2010). Financial stress is certainly not synonymous with financial dependence, but it is possible that being, or not being, financially dependent may contribute to feeling stressed about finances. Calculating the average financial independence score (4 out of a 5-point scale) using data collected from a sample of 18-23 year olds, the majority of the sample was still financially dependent on their family, it isn't until age 25-26 that three-fourths of young adults become completely financially independent from their families (Xiao, Chatterjee, and Kim, 2014).

The purpose of the current study is to investigate the relationship between social support, financial dependence on family, and age as they relate to loneliness, depression, trait anxiety, and state anxiety. It is not clear if social support in combination with other variables such as financial dependence on family and age can better predict aspects related to mental health (loneliness, depression, trait anxiety and state anxiety). There is support that greater levels of social support

Factors Related to College Mental Health

are related to lower levels of depression and anxiety. There is also support that a person's financial situation may be related to stress and mental health. For the most part age seems to work in combination with other factors that influence levels of mental distress. By better understanding the interaction between variables and how they relate to mental health, mental health care professionals and researchers will be able to better treat problems and underlying causes as well as better identifying at risk populations.

It is hypothesized that those who are older will have greater mental health scores as measured by loneliness, depression, trait anxiety, and state anxiety, than those who are younger for low and medium social support groups, and that the difference will be greater for those that are financially dependent on their family compared to those that are not financially dependent on their family. However there will be no significant difference of in loneliness, depression, trait anxiety, and state anxiety for those that have high social support regardless of their financial dependence status. Higher scores are indicative of worse mental health.

Methods

Participants

Four-hundred and five participants took part in the current study, 404 were analyzed due to 1 participant missing data. Of the 404 participants 44.6% were male, 94.3% Caucasian, mean age 28.5 (standard deviation of 10.890, and ranged from 18-62).

Materials

A collection of self-report questionnaires were used to collect demographic information such as age, and financial dependence on family (yes vs. no). Age was recoded into two categories, 20 & under and 21 & over, so that each group included approximately 50% of the participants. *Total Social Support* The Multidimensional Scale of Perceived Social Support was used to assess total social support (Zimet *et al.*, 1988). The scale consists of 12 questions (4 related to each dimension of social support: family, friend, and significant other) the total amount of social support is calculated by summing the subcategory scores. Example statements that participants were asked to respond to include, "There is a special person who is around when I am in need," "My family really tries to help me," and, "I can count on my friends when things go wrong," participants responded on a 7-point scale (1-Very Strongly Disagree to 7-Very Strongly Agree), higher scores are indicative of greater perceived social support.

Loneliness The Revised UCLA Loneliness Scales was used to assess loneliness (Russell, Peplau, Cutrona, 1980). The scale consists of 20 statements related to one's subjective feelings of loneliness, for example, "I have nobody to talk to," "There is no one I can turn to," and "I feel left out." Participants rate each statement on a 4 point scale (1- I have never to 4- I have felt this way often). Higher scores indicate greater loneliness. The scale was originally developed for use by college students.

Depression Depression was measured using the Beck's Depression Inventory (Beck, 1961). The Inventory consists of 21 questions. The Inventory is structured such that participants need to select the option that best describes themselves from the ones given, for example "0-I do not feel sad, 1-I feel sad, 2-I am sad all the time and I can't snap out of it, 3-I am so sad and unhappy that I can't stand it," and "0- I am not particularly discouraged about the future, 1- I feel discouraged about the future, 2- I feel I have nothing to look forward to, 3- I feel the future is hopeless and that things cannot improve." Higher scores represent more severe depression. The range of possible scores on the Beck's depression inventory are zero, indicative of answering 0 on all questions, to 63, indicative of answering 3 on all questions. The Beck's depression

inventory divides the possible scores into six categories of depression 1-10 (These ups and downs are considered normal), 11-16 (Mild mood disturbances), 17-20 (Border line clinical depression), 21-30 (moderate depression), 31-40 (severe depression), over 40 (Extreme depression).

Trait Anxiety and State Anxiety The State-Trait Anxiety Inventory (STAI) was used to measure trait anxiety and state anxiety (Spielberger, Gorsuch, Lushene, Vagg, & Jacobs, 1983). The STAI consists of 40 total items, 20 targeting trait anxiety and 20 targeting state anxiety. Trait anxiety items include, "I am content; I am a steady person," and, "I worry too much over something that really doesn't matter." State anxiety items include, "I feel calm; I feel secure," and "I am tense; I am worried." All items are answered using a 4-point scale (1-almost never to 4- almost always.

Procedure

Flyers promoting the project were placed outside introductory psychology classes at two large Midwestern universities and three large Midwestern Community Colleges. Those that expressed interest, 650 in total, were mailed the set of self-report questionnaires.

Results

Analysis of variance was conducted to determine the relationship between financial dependence, social support, and age as they relate to loneliness, depression, trait anxiety, and state anxiety.

Loneliness

There was a significant interaction between financial dependence, total social support, and age as they relate to loneliness, (F(2, 392)=3.641, Mse=81.002, p<0.05, r=0.135), refer to Table 1 for descriptive statistics. As hypothesized when comparing those who were younger and

Factors Related to College Mental Health

older, there was no significant difference in loneliness for those that had high social support regardless whether or not they were financially dependent. The research hypothesis was partially supported for those that had low social support such that those that were older had significantly greater loneliness than those that were younger regardless of whether or not they were financially dependent; however contrary to the research hypothesis that the effect would be larger for those that were financially dependent on family (r=0.342), the effect was greater for those that were not financially dependent on family (r=0.615). Also in partial support for the research hypothesis, those that were older, financially dependent, and had medium social support had significantly greater loneliness than those that were younger (r=0.385); however contrary to the research hypothesis that those who are older, had medium social support, and are not financially dependent would have significantly greater loneliness than those that are younger, there was no significant difference (r=0.089).

There was no significant interaction between financial dependence and age as they relate to loneliness (F(1, 392)=0.205, p>0.05, r=0.023). This is misleading for those that had medium social support and were not financially dependent such that there was no significant difference between younger and older participants, while in general those who were not financially dependent and older had significantly greater loneliness than those who were not financially dependent and younger. This is also misleading for those with high social support such that there was no significant difference between younger and older participants regardless of whether or not they were financially dependent, while in general those who were older had significantly greater loneliness than those who were or were not financially dependent.

There was a significant interaction between social support and age as they relate to loneliness (F(2, 392)=4.976, p<0.05, r=0.157). There was a significant mean difference in loneliness for those with low and medium social support such that those who were older had greater loneliness than those who were younger and the effect was larger for those with low social support (r=0.497) compared to those with medium social support (r=0.246). For those with high social support there was no significant difference in loneliness between those that were younger and older. However, this is misleading for those that were not financially dependent and had medium social support such that there was no mean difference between those that were younger and older.

There was no significant interaction between social support and financial dependence as they relate to loneliness (F(2, 392)=2.516, p>0.05, r=0.113). This is misleading for those that are older and have low social support such that there was no significant difference between those that were and were not financially dependent, while in general those with low social support and were financially dependent had significantly greater loneliness than those that were not financially dependent.

There was a main effect of age as it relates to loneliness (F(1, 392)=20.869, p<0.001, r=0.225). Those that were older had significantly greater loneliness than those that were younger. However, this is misleading for those that were financially dependent and had high social support such that there was no significant difference between those that were younger and older. Also, this was misleading for those that were not financially dependent for both those that had medium and high social support such that there was no significant difference in loneliness between those that were younger and older. There was a main effect of social support as it relates to loneliness (F(2, 392)=43.038, p<0.001, r=0.315). There was a significant difference between those with low and medium social support, as well as between those with medium and high social support such that those with less social support had greater loneliness, while the largest effect in loneliness was between those that had low social support and high social support. However, this is misleading for those that were financially dependent and were older such that there was no significant difference of loneliness between low, medium, or high social support.

There was a main effect of financial dependence as it relates to loneliness (F(2, 392)=8.412, p<0.01, r=0.145). Those that were financially dependent had significantly greater loneliness than those that were not financially dependent. However this is misleading for those that were younger and both medium and high social support such that there was no significant difference between those that were financially dependent and not financially dependent. Also, this was misleading for those that were older such that there was no significant difference in loneliness for those low, medium, or high social support when comparing those that were and were not financially dependent.

Depression

Contrary to the research hypothesis that there would be an interaction between financial dependence, social support and age as they relate to depression, there was no interaction found, (F(2, 392)=0.540, Mse=37.412, p>0.05, r=0.052), refer to Table 2 for descriptive statistics.

There was no significant interaction between financial dependence and age as they relate to depression, (F(1, 392)=1.167, p>0.05, r=0.054). This was descriptive for all levels of social support.

There was no significant interaction between social support and age as they relate to depression (F(2, 392)=1.056, p>0.05, r=0.073). This was descriptive for both those who were financially dependent and not financially dependent.

There was no significant interaction between social support and financial dependence as they relate to depression (F(2, 392)=1.323, p>0.05, r=0.082). This was descriptive for both those who were younger and older.

There was not a main effect of age, (F(1, 392)=2.527, p>0.05, r=0.080). This is descriptive for both those that are and are not financially dependent, regardless of their level of social support.

There was a main effect of social support, (F(2, 392)=17.432, p<0.001, r=0.286). Those with low social support had significantly greater depression than those with medium and high social support, and those with medium social support had significantly greater depression than those with high social support, but those with low social support and those with high social support had the largest effect. This is descriptive for both those who are younger and older regardless of whether they were or were not financially dependent.

There was not a main effect of financial dependence, (F(1, 392)=2.650, p>0.05, r=0.082). This is descriptive for both those that are younger and older, regardless of social support level.

Trait Anxiety

Contrary to the research hypothesis that there would be an interaction between financial dependence, social support and age as they relate to trait anxiety, there was no interaction found, (F(2, 392)=0.879, Mse=84.443, p>0.05, r=0.067), refer to Table 3 for descriptive statistics.

There was no significant interaction between financial dependence and age as they relate to trait anxiety, (F(1, 392)=0.080, p>0.05, r=0.014). This was descriptive for all levels of social support.

There was no significant interaction between social support and age as they relate to trait anxiety (F(2, 392)=1.123, p>0.05, r=0.075). This was descriptive for both those who were financially dependent and not financially dependent.

There was no significant interaction between social support and financial dependence as they relate to trait anxiety (F(2, 392)=0.534, p>0.05, r=0.052). This was descriptive for both those who were younger and older.

There was a main effect of age, (F(1, 392)=5.636, p<0.05, r=0.119). Those that were younger had significantly greater trait anxiety than those that were older. This is descriptive for both those that are and are not financially dependent, regardless of their level of social support.

There was a main effect of social support, (F(2, 392)=19.602, p<0.001, r=0.302). Those with low social support had significantly greater trait anxiety than those with medium and high social support, and those with medium social support had significantly greater trait anxiety than those with high social support, but those with low social support and those with high social support had the largest effect. This is descriptive for both those who are younger and older regardless of whether or not they were financially dependent.

There was not a main effect of financial dependence, (F(1, 392)=0.513, p>0.05, r=0.036). This is descriptive for both those that are younger and older, regardless of social support level.

State Anxiety

Contrary to the research hypothesis that there would be an interaction between financial dependence, social support and age as they relate to state anxiety, there was no interaction found, (F(2, 392)=0.047, Mse=119.921, p>0.05, r=0.051), refer to Table 4 for descriptive statistics.

There was no significant interaction between financial dependence and age as they relate to state anxiety, (F(1, 392)=1.450, p>0.05, r=0.061). This was descriptive for all levels of social support.

There was no significant interaction between social support and age as they relate to state anxiety (F(2, 392)=1.546, p>0.05, r=0.088). This was descriptive for both those who were financially dependent and not financially dependent.

There was no significant interaction between social support and financial dependence as they relate to state anxiety (F(2, 392)=2.313, p>0.05, r=0.108). This was descriptive for both those who were younger and older.

There was a main effect of age, (F(1, 392)=5.536, p<0.05, r=0.118). Those that were younger had significantly greater state anxiety than those that were older. This is descriptive for both those that are and are not financially dependent, regardless of their level of social support.

There was a main effect of social support, (F(2, 392)=17.357, p<0.001, r=0.2.85). Those with low social support had significantly greater state anxiety than those with medium and high social support, and those with medium social support had significantly greater state anxiety than those with high social support, but those with low social support and those with high social support had the largest effect. This is descriptive for both those who are younger and older regardless of whether or not they were financially dependent.

There was not a main effect of financial dependence, (F(1, 392)=0.012, p>0.05, r=0.006). This is descriptive for both those that are younger and older, regardless of social support level.

Discussion

There was a significant interaction between financial dependence, social support, and age, as they relate loneliness which partially supported the research hypothesis, however, there was no interaction between financial dependence, social support and age when examining depression, trait anxiety and, state anxiety. Of the twelve possible 2-way interactions only the interaction of social support and age as they relate to loneliness was significant. The main effect of financial support was only significant when related to loneliness. Age was significantly related to loneliness, trait anxiety and, state anxiety. Social support was significantly related to all four dependent variables loneliness, depression, trait anxiety, and state anxiety all with the same pattern such that greater social support is related to lower mental health scores (lower mental health scores in this study represent better/more desirable mental health.

There has not been a study done that examines the interaction between financial dependence, social support and, age as they relate to different aspects of mental health. However, there has been extensive research done on the influence of social support on mental health. This study found that those that were classified as having high social support had the lowest levels of loneliness, depression, trait anxiety and states anxiety such that greater social support was related to better mental health. These finding are consistent with previous literature (Hefner & Eisenberg, 2009; Siedlecki *et al.*, 2014; Stice, Ragan, & Randall, 2004; Zimet *et al.*, 1988).

Trait anxiety and state anxiety each had the same pattern of results such that the only significant effects were the main effects of age and social support. The strong correlation between trait and state anxiety is not surprising given similarity between the two in comparison to the other dependent variables loneliness and depression.

Limitations to this study include the fact that the age range for the sample is 18 to 62, and there are no participants with the ages 21-28, a span of 7 years that was not represented by this study. If the sample did include participants with the age range of 21-28 the arbitrary cut off for of age used in this study would change and possibly alter the results. For the purpose of this study those who were 20 years old and below were considered "younger" and, those that were 20 and over were considered "older." The classifications could have been more accurately labeled those of traditional college age (18-22) and non-traditional college age (22 and up). However, the same problem still exist that there are no participants that are 21-22 for the traditional college age participant category, and 23-28 for the non-traditional college age participant category. The whole age range of the sample was included because every participant in the analysis was a college student, either at a traditional four-year university or a community college.

In regards to the significant 3-way interaction age, financial dependence, and social support as they relate to loneliness I suspect that for those that had high social support it did not make a difference whether they were younger or older, or financially dependent or not financially dependent. The difference between those that are and are not financially dependent is when comparing age for those that had medium social support such that those who were financially dependent and older had greater loneliness than those that were younger, but those that were not financially dependent had no significant difference in loneliness. I think a reason why this pattern may be present is that those who are older (28 and older in this sample) and financially dependent on their family may have or have had other struggles in their lives making them more susceptible to loneliness. But, those that are not financially dependent are better able to meet their own needs and responsibilities (financial, social, occupationally, romantically), without the assistance of family. For those with low social support, those that were older had were older had support.

significantly greater loneliness than those that were younger, for both financially and not financially dependent participants. Unexpectedly, the effect was larger for those that were not financially than those that were financially dependent (r=0.615 and r=0.342 respectively). For those with low social support those that were younger and not financially dependent had significantly lower loneliness than those that were younger and financially dependent (M=33.200 and M=43.971 respectively), and there was no significant difference between those that were older (M=47.268 and M=50.529 respectively). Making the effect between those who were young and old, low social support and not financially dependent larger than between those who were young and old, low social support and were financially dependent.

Although there was no significant interaction between age, financial dependence, and social support as they related to depression there were three pairwise comparisons between those who are younger and older that had effect sizes that indicate there may be a significant difference those with low social support (r=0.162) such that those who are younger having greater depression, and those with medium social support (r=0.158) such that those that are younger having greater depression for those were not financially dependent. For those that had high social support and were financially dependent (r=0.275) with those who are younger having greater depression. In these comparisons power is lacking (20%, 20%, and 30% respectively). For the first two comparisons 310 participants in each category would be required for 8-% power. For the third comparison only 82 participants per condition would be needed have 80% power.

Much of psychological research focuses on topics such as age, social support, loneliness, depression, trait anxiety, and state anxiety but, not very much research has been done examining how financial dependence relates to variables psychologists are interested in. The existing literature regarding financial dependence can be found in journals that focus on economics and finance (i.e. *Journal of Finance*, and, *Review of International Economics*). Financial dependence only had a significant effect on one of the four dependent variables. Financial dependence, as it related to loneliness, was significant in the 3-way interaction and the main effect of financial dependence. Financial dependence on family is a unique variable in the sense that it is rarely if ever collected. Primarily factors related to investing and spending habits are measured in certain populations, and how money is earned by certain people; however the role of the family in financially supporting people is not considered.

Future research should focus more on the variable of financial dependence. What does financial dependence bring to the table that social support and age do not? Are there other differences between students who are financially depended compared to students who are not financially dependent? The data that was used in this study was gathered from both traditional four-year universities and community colleges. I recommend the same analysis be conducted examining age, social support and financial dependence as they relate to loneliness, depression, trait anxiety, and state anxiety while controlling for the type of school. This can be accomplished by collecting data only from students from traditional four-year universities and analyzing the data. Further knowledge can be gained by expanding the scales used to measure mental health such as quality of life scale, mental health inventory, and depression-happiness scale to better cover the spectrum that is mental health.

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$\sim \sim $	Summary c	of Financi	ial Depende	ice, Social	Support,	and Age	as they I	Relate to	Loneliness
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			Estimated Mean	Standard Error	Ν
Financial Dependence	Social Support	Age			
Yes	Low	Younger	43.971	1.544	34
		Older	50.529	2.183	17
		Total	47.250	1.337	51
	Medium	Younger	34.730	1.134	63
		Older	42.250	3.182	8
		Total	38.490	1.689	71
	High	Younger	28.846	1.116	65
	8	Older	32,750	2.598	12
		Total	30.798	1.414	77
	Total	Younger	35.849	0.739	162
	1 otur	Older	41.843	1.551	37
		Total	38.846	0.859	199
No	Low	Younger	33,200	2.324	15
110		Older	47.268	1.068	71
		Total	40.234	1.279	86
	Medium	Younger	35,333	2.121	18
	moutum	Older	36,944	1.225	54
		Total	36.139	1.225	72
	High	Younger	30.250	3.182	8
	8	Older	29.308	1.441	39
		Total	29.779	1.747	47
	Total	Younger	32.928	1.492	41
		Older	37.840	0.724	164
		Total	35.384	0.829	205
Total	Low	Younger	33.200	2.324	49
		Older	47.268	1.068	88
		Total	43.742	0.925	137
	Medium	Younger	35.333	2.121	81
		Older	36.944	1.225	62
		Total	37.314	1.043	143
	High	Younger	30.250	3.182	73
	0	Older	29.308	1.441	51
		Total	30.288	1.124	124
	Total	Younger	34.388	0.832	203
	'	Older	39.842	0.856	201

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Nummary	1 M	t Financia	1 1)	onondonco	Nocial	Nunnor	t and A	00 115	thev	Relate	(n)	onrossion
Summery	' UJ	1 111011010	i D	spendence,	Dociai	Support	, ana 11	SUUD	inc y	neinie i	$\nu \nu$	pression

			Estimated Mean	Standard Error	N
Financial Dependence	Social Support	Age			
Yes	Low	Younger	12.294	1.049	34
		Older	10.824	1.483	17
		Total	11.559	0.908	51
	Medium	Younger	12.294	1.049	63
		Older	10.824	1.483	8
		Total	7.392	1.148	71
	High	Younger	6.077	0.759	65
	8	Older	2.583	1.766	12
		Total	4.330	0.961	77
	Total	Younger	8.843	0.502	162
		Older	6.677	1.054	37
		Total	7.760	0.584	199
No	Low	Younger	7.467	1.579	15
		Older	9.479	0.726	71
		Total	8.473	0.869	86
	Medium	Younger	7.722	1.442	18
		Older	5.759	0.832	54
		Total	6.741	0.832	72
	High	Younger	4.750	2.163	8
	-	Older	3.462	0.979	39
		Total	4.106	1.187	47
	Total	Younger	6.646	1.014	41
		Older	6.233	0.492	164
		Total	6.440	0.563	205
Total	Low	Younger	9.880	0.948	49
		Older	10.151	0.826	88
		Total	10.016	0.629	137
	Medium	Younger	7.940	0.817	81
		Older	6.192	1.159	62
		Total	7.066	0.709	143
	High	Younger	5.413	1.146	73
		Older	3.022	1.010	51
		Total	4.218	0.764	124
	Total	Younger	7.745	0.566	203
		Older	6.455	0.582	201

Summary o	of Financial	Dependence.	Social	Support.	and Age a	as thev F	<i>Relate to</i>	Trait A	Anxietv
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			Estimated Mean	Standard Error	Ν
Financial Dependence	Social Support	Age			
Yes	Low	Younger	46.235	1.576	34
		Older	42.941	2.229	17
		Total	44.588	1.365	51
	Medium	Younger	38.683	1.158	63
		Older	38.375	3.249	8
		Total	38.529	1.725	71
	High	Younger	37.031	1.140	65
	U	Older	30.917	2.653	12
		Total	33.974	1.444	77
	Total	Younger	40.650	0.754	162
		Older	37.411	1.583	37
		Total	39.030	0.877	199
No	Low	Younger	41.600	2.373	15
		Older	42.507	1.091	71
		Total	42.054	1.306	86
	Medium	Younger	39.944	2.166	18
		Older	36.296	1.251	54
		Total	38.120	1.251	72
	High	Younger	36.750	3.249	8
	-	Older	31.846	1.471	39
		Total	34.298	1.783	47
	Total	Younger	39.431	1.523	41
		Older	36.883	0.739	164
		Total	38.157	0.846	205
Total	Low	Younger	43.918	1.424	49
		Older	42.724	1.241	88
		Total	43.321	0.944	137
	Medium	Younger	39.313	1.228	81
		Older	37.336	1.741	62
		Total	38.325	1.065	143
	High	Younger	36.890	1.722	73
	-	Older	31.381	1.517	51
		Total	34.136	1.147	124
	Total	Younger	40.041	0.850	203
		Older	37.147	0.874	201

Summary o	of Financial	Dependence.	Social Su	pport.	and Age a	s thev	Relate to	State	Anxietv
Summerry		Dependence,	2001011 21	<i>pp</i> 011, (1000000000	Sicile	i in the tot of y

			Estimated Mean	Standard Error	Ν
Financial	Social Support	Age			
Ves	Low	Vounger	11 676	1 878	34
105	LOW	Older	44.070	2.656	17
		Total	42.824	2.030	51
	Modium	Voungor	43.730	1.020	63
	Medium	Oldor	37.035	1.300	03
		Total	31.123	2.055	0 71
	Uich	Voungor	34.360	2.033	65
	nigii	Older	33.909 26.922	1.550	12
		Total	20.833	5.101 1.720	12
	Total	Vounger	29.760	1.720	162
	Total	Older	30.700 22.504	.099 1 997	27
		Total	33.394 26.177	1.007	37 100
No	Low	Total Voum com	20.177	1.043	199
INO	LOW	Older	30.007 40.563	2.827	13 71
		Total	40.303	1.500	/1
	Madium	Total Voum com	39./13	1.330	00 10
	Medium	Older	37.309 25.500	2.381	10
		Ulder Tatal	35.500	1.490	54 70
	II: al	Total Voum com	30.444 25.250	1.490	12
	High	Younger	35.250	5.872	ð 20
		Older Tatal	30.430	1./54	39 47
	T (1	Total	32.843	2.125	4/
	Total	Younger	37.169	1.815	41
		Older	35.500	.881	164
TT (1	T	Total	36.334	1.009	205
Total	Low	Younger	41.772	1.69/	49
		Older	41.693	1.478	88
		Total	41.733	1.125	137
	Medium	Younger	37.512	1.463	81
		Older	33.313	2.074	62
		Total	35.412	1.269	143
	High	Younger	34.610	2.052	73
		Older	28.635	1.808	51
		Total	31.622	1.367	124
	Total	Younger	37.964	1.013	203
		Older	34.547	1.041	201