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BOWLING GREEN STATE UNIVERSITY

FINANCIAL AND RELATIONSHIP UNCERTAINTY AND WELL-BEING
IN EMERGING ADULTHOOD

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Abstract

Emerging adulthood is a time of new found exploration and freedom. However, uncertainty is also a normative consequence of the freedom of emerging adulthood. Using data from individuals, ages 22-29, from the Toledo Adolescent Relationships Study (n= 928) we explored indicators of well-being associated with financial uncertainty and relationship uncertainty using ordinary least squares analyses. Both financial and relationship uncertainty were common experiences. In separate multivariate analyses, we found that relationship uncertainty, and financial uncertainty, were associated with anxiety, depression, and low self-esteem. Modeled together, relationship uncertainty and financial uncertainty remained significant and positively related to anxiety and depression, and negatively related to self-esteem with relationship uncertainty having the stronger effect. This research added to an understanding of unexplored areas of mental health vulnerability in emerging adulthood.

During emerging adulthood individuals are expected to traverse the terrain of adulthood without having to necessarily commit to adult roles. It is a pivotal age period (18 to 29 years) (Arnett, 2007, 2014) characterized by exploration and movement toward adult goals, including establishing committed intimate relationships and gaining financial independence. Yet, during emerging adulthood there is the possibility of role failure. Individuals may lose their jobs, fail to pay bills, and may make missteps within intimate relationships. Likewise, an economic recession like that of 2008 can lead to emerging adults entering otherwise uncommon and uncertain financial and economic terrain (Van Horn, Zukin, Szeltner, & Stone, 2012). Thus, in addition to being a period of exploration, emerging adulthood can be characterized by uncertainty. Broadly defined, uncertainty is a state or situation in which an individual is unable to readily define an outcome (Beckert, 1996). Metaphorically, it is being on a path and not knowing what exactly stands at the end of that path. Further, a state of uncertainty may affect well-being.

In this study, we examined whether financial uncertainty and relationship uncertainty are associated with three indicators of well-being: anxiety, self-esteem and depressive symptoms. We drew on prospective longitudinal data, the Toledo Adolescent Relationships Study (n = 928), which permitted assessments of how perceptions of financial and relationship uncertainty affect well-being with the inclusion of sociodemographic characteristics as well as indicators of mental health from an earlier interview. The findings from this paper move beyond prior studies on well-being in emerging adulthood by considering the implications of uncertainty among a cohort of individuals who came of age during the 2008 economic recession.

Background
The Life Course Perspective and Emerging Adulthood

The life course perspective emphasizes that individuals are shaped by (a) other individuals with whom they are connected, (b) the historical time period in which they live, (c) the timing of events within their life course, and (d) the sense of agency that comes from being a conscious human being (Elder, 1994, 1999). In studying children who had come of age during the Great Depression of the 1930s, Elder concluded that depending on age, an economic crisis can alter individuals' life courses in a variety of different ways. Demonstrating this notion, Shanahan, Elder, and Miech (1997) found that being enrolled in college during an economic recession can lead to a warehousing effect for many emerging adults, whereby they stay in academic institutions to avoid the economic brunt of the job market.

Further, scholars including Mortimer and Moen (2016) have argued that in recent years the life course is characterized increasingly by diverse trajectories. While the path to adulthood may be smooth for some, it is a rough, obscure and uncertain path for others. Emerging adults generally are aware of what makes for adult status, and how the paths that they are on compare to others' paths. In making such invidious comparisons, if they are not as financially stable as those with whom they compare themselves, individuals may feel uncertain about their own trajectory. If they see others in committed relationships, individuals may question the certainty of their own intimate relationships. Indeed, emerging adults delay both marriage and parenthood when they are concerned about their own economic security (Manning, 2018) especially in times of unemployment or economic recession (Oppenheimer, 2003), thus reflecting both the historical time period, and the timing of events within the life course. We argue that individuals' sense of agency can be hindered by feelings of uncertainty.

Financial Uncertainty in Emerging Adulthood

Similar to the Great Depression, but not quite to scale, the 2008 recession especially influenced the lives of emerging adults. Indeed, during this recession, feelings of financial uncertainty, defined as feeling unclear about an economic future, doubled compared to the two prior decades (Romo, 2014). Yet, educational levels, on average, have risen. A recent census report indicated that among 25-34 year olds, 37% had earned a college degree, 28% had some college or an associate degree, 26% had a high school degree, and 9% had less than a high school education (Vespa, 2017). Yet, despite this increase in educational levels compared to generations prior, emerging adults now occupy low income brackets at an alarming rate, with 41% of men and 58% of women, ages 25 to 34, making less than $30,000 annually (Vespa, 2017). Intuitively, income varies by level of education, and completion of a college degree is an important track for economic success (Taylor, Fry, & Oates, 2014), but often is accompanied by high levels of student debt (Copp, Giordano, Manning, & Longmore, 2016). Thus, even among educated emerging adults, feelings of financial uncertainty are possible.

In spite of diversified and individualized life course experiences, most emerging adults believe that economic milestones should be met before getting married (Manning, Smock, & Porter, 1995; Sassler, 2004). Perhaps as a consequence, the age at first marriage in the U.S. is at a historic highpoint, age 27 for women and age 29 for men (U.S. Census Bureau, 2016). At the same time, the age at first cohabitation has remained relatively stable (age 21) (Manning, Brown, & Payne, 2014), and cohabitation increasingly is common with 72% of young women (ages 30-34) having ever cohabited (Hemez & Manning, 2017). On average, prior to marriage, emerging adults experience several sexual, dating and cohabiting relationships, which are relatively short in duration (lasting 2 years on average) (Longmore, Manning, & Giordano, 2016). This makes

the period of time between adolescence and adulthood ripe for feelings of relationship

uncertainty.

Relationship Uncertainty

The 2008 economic recession also likely influenced intimate relationships. Fertility

declined during the recent recession, but the recession also saw a decline in divorce and

separation with a rise in unemployment (Cherlin, Cumberworth, Morgan, & Wimer, 2013).

Perceptions of financial uncertainty may reduce the ability of emerging adults to marry, or even

establish intimate relationships (Blossfeld, Klijzing, Mills, & Kurz, 2006), and having large,

unsecured debt is associated with increased odds of relationship dissolution (Eads & Tach,

2016). Further, for many individuals, economic downturns also are associated negatively with

indicators of relationship quality including increases in abusive and controlling behaviors

(Schneider, Harknett, & McLanahan, 2016). Economic hardship often is associated with

economic dependency on romantic partners, even if those partners are violent (Golden, Perreira,

& Durrance, 2013). Conversely, financial security is associated positively with effective

communication patterns (Wilmarth & Nielsen, 2014).

In addition to financial uncertainty, relationship uncertainty, which we defined as having

second thoughts about the relationship or feeling uncertain about the long-term prospects to

make the relationship work for a lifetime are also consequential for individuals' relationships

(Copp et al., 2016). Individuals have more positive feelings about their intimate relationships,

and stay in relationships longer when they feel more certain about the relationship, and lower

relationship uncertainty is associated with equitable and more satisfying relationships (Dainton,

2003; Weigel, Brown, & O'Riordan, 2011). Young adult divorced mothers, for example, have

been found to experience decreases in depressive symptoms over time after dissolution (Langlais, Anderson, & Greene, 2017), suggesting that early marriage is innately uncertain.

The above studies suggest that individuals may stay in relationships even when they are uncertain about that relationship. Individuals may want to leave relationships, but they may not have the financial means. This may generally be true, but it becomes especially apparent during times of economic recession. We expect that well-being suffers if uncertainty is not resolved in either the economic or relationship sphere. So, it is important to explore how uncertainty in intimate relationships, and financial uncertainty contribute to well-being outcomes, such as anxiety, depression and self-esteem.

Well-Being in Emerging Adulthood

Many emerging adults experience mental health issues, which often are related to one another. Studies have found strong associations between anxiety, low self-esteem, and depression (e.g., Eysenck & Calvo, 1992; Kessler, DuPont, Berglund, & Wittchen, 1999; Moffitt et al., 2007; Orth, Robins, & Roberts, 2008; Rigg & Han, 2009; Sowislo & Orth, 2013). Depressive symptoms are higher during the transition to adulthood, perhaps more than at any other life stage (Kuwabara, Van Voorhees, Gollan, & Alexander, 2007). Similarly, anxiety generally is found to be high during emerging adulthood (Arnett, 2014). Although some scholars such as Galamnos, Barker and Krahn (2006) noted that between the ages of 18 and 25 self-esteem increases, there is great diversity in well-being as reflected in the varied pathways to adulthood (Schulenberg & Zarrett, 2006). Nelson and Barry's (2005) findings have suggested that those who have achieved adult status generally have better mental health, including lower rates of depression, than those still in transition. Additionally, positive identity commitments in terms of developing purpose and meaning, rather than simple presence of commitments, are

associated with well-being including high self-esteem, low depression and low anxiety (Waterman et al, 2013). Further, self-esteem is correlated with job satisfaction (Judge & Bono, 2001), and increased periods of unemployment in emerging adulthood have been associated with higher levels of depression and lower levels of self-esteem (Galambos, Barker, & Krahn, 2006) suggesting an association between indicators of well-being and financial certainty.

Similarly, there is evidence that indicators of relationship quality are associated with well-being. Salela-aro Aunola and Nurmi (2008) have found that emerging adults on a trajectory of high depression report poorer quality relationships compared to those not on a high depression trajectory. Scholars have asserted that stress and subsequently mental malaise can stem from uncertainties in romantic partners and job opportunities (Pearlin et al., 1981; Pearlin, 2010). Taken together, these studies suggest that uncertainty may be psychologically detrimental to well-being. However, the question remains as to whether relationship uncertainty and financial uncertainty can lead to anxiety, low self-esteem, and depressive symptoms in emerging adulthood.

Current Study

There is ample research examining the markers of emerging adulthood. However, less research exists regarding how obtaining the markers of adulthood including a sense of certainty regarding romantic relationships and financial prospects is linked with well-being. Indeed, the associations between financial and relationship uncertainty and well-being outcomes such as anxiety, self-esteem, and depressive symptoms in emerging adulthood has remained unexplored. We argued that in a life stage, which remains incredibly diverse and individualized, it is important to understand the consequences of uncertainty. We hypothesized that financial and relationship uncertainty in emerging adulthood would be associated positively with levels of

depression and anxiety, and associated negatively with levels of self-esteem. We assessed whether the associations between uncertainty and the well-being outcomes persist with the inclusion of sociodemographic characteristics and indicators of well-being from an earlier interview.

Data

We drew on a prospective longitudinal data set, the Toledo Adolescent Relationships Study (TARS), which followed adolescents into emerging adulthood. These data were ideal because they included multiple measures of well-being along with indicators of relationship and financial uncertainty. With an initial stratified random sample of 1,321, TARS is based on adolescents drawn from 62 schools in Northwest Ohio. Interviews began in 2001 and initially drew from school rosters. These data were available via the Ohio open records law. County demographic characteristics were similar to national demographic characteristics with respect educational level, income, gender and race composition. The first interview also included a survey separately filled out by a parent or guardian (mostly mothers), which included demographic data on the respondent. The fourth interview was conducted in 2006 when respondents were ages 17 to 24, and the fifth interview was conducted in 2010 when respondents were ages 22 to 29. We oversampled Hispanic and Black individuals. Main independent and dependent variables were measured at the fifth interview. Select demographic characteristics were measured at the fourth interview, including prior indicators of well-being.

The fifth interview of the TARS consisted of 1,022 respondents. We excluded respondents who were not in a current or recent relationship (72 respondents) because a main objective was to ascertain the well-being consequences of uncertainty in relationships. Additionally, because of the small cell size, we excluded respondents who identified their race as

anything other than White, Black or Hispanic (22 respondents). The final analytic sample

consisted of 928 respondents. To account for missing values, and to preserve the number of

respondents, we performed mean imputation on missing values. If a respondent was missing on a

certain variable, we substituted the mean, unless the variable was dichotomous. If the variable

was dichotomous, we substituted the modal category for the missing response. Although mean

imputation is a reliable method for replacing missing values, especially when there are a limited

number of missing values, it can lead to underestimated standard deviation (Fichman &

Cummings, 2003).

Measures

Dependent Variables

  Anxiety (fifth interview) is a five-item scale based upon the Symptom Checklist 90

(Derogatis, 1975). Questions asked if in the past week the respondent had been distressed or

bothered by: (1) "feeling tense or keyed up," (2) "suddenly feeling scared for no reason," (3)

"feeling so restless you could not sit still," (4) "spells of terror or panic," and (5) "feeling

nervous or anxious." Items, measured on a five-point scale, ranged from (1) "never" to (5) "very

often" (alpha = .86). We took the mean of these items and then logged the scale to account for

right skew (skew= 1.57). Anxiety, measured at the fourth interview (alpha= .83), was measured

identically. Again, we took the log to account for skew (skew= 1.60).

  Depressive symptomology, based on an eight-item version of the Center for

Epidemiologic Studies Depression Scale (CES-D) (Radloff, 1977), asked how often in the past

seven days has the following been true: (1) "You felt like you just couldn't get going," (2) "You

felt that you could not shake off the blues," (3) "You had trouble keeping your mind on what you

were doing," (4) "You felt lonely," (5) "You felt sad," (6) "You had trouble getting to sleep or

staying asleep," (7) "You felt that everything was an effort," and (8) "You felt depressed."

Responses ranged from (1) "never" to (8) "everyday" (alpha = .90). We took the mean of the

items, and adjusted for skew (skew= 1.80) by taking the log. Depression assessed at the fourth

interview (mean= 2.34, range= 1- 8, standard deviation= 1.22), a control variable, was measured

in the same manner as the fifth interview (alpha = .89). Again, the mean of the items was taken,

and the skew (skew= 1.81) was adjusted by taking the log of the scale.

Self-esteem (fifth interview), a six-item scale (Rosenberg, 1979), asked respondents to

report the extent to which they (1) "strongly disagreed" to (5) "strongly agreed" with the

following items: (1) "I am able to do things as well as other people," (2) "I feel that I have a

number of good qualities," (3) "I feel I do not have much to be proud of" (reverse coded), (4)

"At times I think I am no good at all" (reverse coded), (5) "I feel that I am a person of worth, at

least on an equal basis with others," and (6) "I take a positive attitude toward myself" (alpha =

.76). For regression analyses, we reclassified scores 1 to 2.88 to 2.88 to eliminate a slight right

skew. We measured self-esteem at the fourth interview (alpha= .75) in an identical manner

(mean = 4.07, range = 1.83 – 5, standard deviation = .55), and adjusted in the same way as the

fifth interview. Thus, on average, emerging adults in this sample were largely mentally well, but

moderate standard deviations indicate that there were variations in reports of well-being.

Independent Variables

Relationship uncertainty (fifth interview), a three-item summed scale (Copp et al. 2016)

included the following items: (1) "I often have (had) second thoughts about our relationship," (2)

"I may not (I didn't) want to be with him [her] a few years from now (long-term)," and (3) "I

feel (felt) uncertain about our prospects to make this relationship work for a lifetime." The

responses ranged from (1) "strongly disagree," to (5) "strongly agree" (alpha = .87). Higher

scores reflected greater uncertainty.

Financial uncertainty (fifth interview), a four-item summed scale, was prefaced with the

following prompt: "When thinking about your long-term future, how much do you agree that the

following statements are true?*"* The statements included: (1) *"*My financial future is bright"

(reverse coded), (2) "I don't know what I want as far as a job or my future," (3) "I wish I had a

better job," and (4) "I handle money well" (reverse coded). Higher scores reflected greater

financial uncertainty. The responses ranged from (1) "strongly disagree," to (5) "strongly agree"

(alpha = .55).

We included a series of sociodemographic indicators. *Race*, was coded using responses

from the first interview included dichotomous indicators for White, Black, and Hispanic. *Age*

and *Gender* was asked at the fifth interview (male as the reference category). *Gainful activity*

(fifth interview), following Alvira-Hammond, Longmore, Manning and Giordano (2014),

included: (1) enrolled in school or employed full-time, and (0) not enrolled in school or

employed full-time. While we tested both education and employment in our models separately,

we found that gainful activity best captured the state of work and education in emerging

adulthood. *Union status* (fifth interview) included: single, dating, cohabiting, and married.

Mother's education (reported by the parent at first interview), a proxy for social class

background included: (1) less than high school, (2) high school, (3) some college or training, and

(4) college or more.

Analytic Plan

We estimated initial descriptive sample statistics (Table 1). We used ordinary least

squares regression to assess the influence of uncertainty (relationship and economic) on anxiety,

depressive symptoms and self-esteem, controlling for the influence of prior well-being measures

and sociodemographic characteristics. For each separate dependent variable, we tested three

models. The first model assessed the association between controls, relationship uncertainty and

the designated dependent variable. The second model substituted relationship uncertainty for

financial uncertainty, and the third model added both financial uncertainty, relationship

uncertainty, and the control variables. We also tested gender interactions between both financial

and relationship uncertainty to assess whether their influences on the well-being outcomes

differed for men and women. Likewise, we performed interaction tests to assess whether the

influence of relationship uncertainty on well-being differed for individuals in dating, cohabiting,

and marital unions.

Results

Descriptive Analyses

Table 1 included descriptive statistics for all variables included in the multivariate

analyses. The average level of anxiety was 1.64 (range= 1-5), with a standard deviation of .74,

indicating a relatively low amount of anxiety with moderate variation. In dichotomizing anxiety

(not shown), 36% of the sample indicted above mean anxiety. Average levels of depression were

2.33 (range= 1-8) with a standard deviation of 1.28, indicating that the average respondent felt

symptomatic depression at least once a week. About 36% of the sample reported above mean

levels of depression (not shown). Average self-esteem was 4.16 (range= 1-5) with a standard

deviation of .60, and 47% reported below mean self-esteem (not shown), indicating fairly high

self-esteem for the average respondent.

The average level of relationship uncertainty was 7.27 (range= 3- 15) with a standard

deviation of 3.35, and 42% reported above mean relationship uncertainty (not shown), indicating

a moderate level of relationship uncertainty with some variation. The average level of financial

uncertainty was 10.60 (range = 4-20), with a standard deviation of 2.81, and 52% reported above

mean financial uncertainty (not shown), again indicating a moderate level of financial

uncertainty with some variation. Summarizing, these descriptive statistics indicate that the

sampled emerging adults were moderately economically uncertain and moderately uncertain in

their relationships.

Regarding sociodemographic characteristics, respondents identified as White (67%),

Black (21%), and Hispanic (11%). These percentages are close to national averages, with slightly

fewer respondents identifying as White and more identifying as Black. The mean age was 25,

and the range was 22 to 29 years. Approximately 55% of the sample was female and 45% male.

The majority of respondents were enrolled in school or employed full-time (65%), yet over a

third were not gainfully active (35%). Over three-quarters of the sample were currently in a

relationship and identified as dating (29%), cohabiting (28%), and married (23%), and a minority

were single (20%). Regarding mother's education, about a third graduated from high school

(32%) or had some college (33%), and nearly a quarter had a college degree or more (23%), and

the smallest percentage had less than a high school education (11%).

Multivariate Models

Table 2 included the ordinary least squares regression of the dependent variables on the

measures of uncertainty, sociodemographic characteristics and controls. The first three models

assessed the associations between uncertainties and anxiety. Relationship and financial

uncertainty remained significant across all three models, indicating that alone both relationship

and financial uncertainty increased levels of anxiety. Likewise, neither of these effects diluted

the other, and they are still significant together in model 3. Women reported higher levels of anxiety across all three models. Prior anxiety (as well as prior depression and self-esteem) was associated with the indicators such that, net of past anxiety, current anxiety is associated with the indicators. That is, even net of past mental health, the results still hold. Identifying as Black was associated with lower anxiety across all three models. Being single was associated positively with anxiety in the model (2) with financial uncertainty. However, this effect was absent in models 1 and 3 with relationship uncertainty. Unsurprisingly, past anxiety was associated with current anxiety.

The next three models detailed the association of depression to the indicators of uncertainty and the control variables. As expected, relationship uncertainty and financial uncertainty apart and together (again, neither diluted the other) were associated with higher levels of depression. Identifying as Black was associated significantly in the model with only financial uncertainty. Gainful activity was associated with significantly lower depression in all three models. Again, prior depression was associated with (fifth interview) depression in the expected manner. Being married was associated negatively with depression in model 2, with financial uncertainty alone, but together this effect loses significance in model 3 and is not present in model 1.

Ordinary least squares regression for self-esteem and the independent variables, as well as controls are shown in the last three models. Self-esteem was related negatively to both financial and relationship uncertainty alone and together. Identifying as Black was associated with higher self-esteem across all three models. Prior self-esteem was related to current self-esteem. Being married was associated negatively with self-esteem in all models.

We performed analyses with interactions to tease out some of the mentioned findings (available from authors). Given gendered patterns in mental health indicators and gendered roles in terms of economics and relationships, we tested whether uncertainty operated in a similar manner for men and women. We found no significant gender interactions with either of the indicators in any of the models. In other words, relational and financial uncertainty operated in a similar manner for men and women. We also assessed whether the associations between relationship uncertainty and mental health were similar for respondents who were dating, cohabitating and married. There were no interactions between relationship uncertainty and dating, or cohabiting with any of the dependent variables. We found significant interactions between relationship uncertainty and marriage in the self-esteem model (B= -.0324; p= .0101), and the final anxiety model (B=.0205; p= .0286). This indicated that the degree of relationship uncertainty decreases self-esteem and increases anxiety is greater for married respondents.

Discussion

Prior research has examined mental health in emerging adulthood (Arnett, 2013; Schulenberg & Zarrett, 2006), but has not explored how feelings of uncertainty are associated with poorer well-being. In this research, we began by theorizing why uncertainty may be a normative part of emerging adulthood, what might be some of the signs and symptoms of uncertainty, and what might be the consequences of being uncertain on well-being. The longitudinal design of the current study allowed for the analysis of economic and relationship uncertainty in emerging adulthood, while controlling for prior well-being. That is, we presented models that represented change in well-being during emerging adulthood.

In brief, the analyses showed that uncertainty, both relationship and financial, have strong implications for emerging adults' depressive symptoms, self-esteem and anxiety. We found that

feelings of uncertainty are common, a conclusion that is supported by the descriptive statistics showing moderate levels of uncertainty for the sample respondents. Likewise, we surmised that uncertainty could result in poorer well-being, and this was largely supported by multivariate analyses.

Our findings regarding race, that Black respondents reported higher self-esteem and lower levels of anxiety, is consistent with other literature regarding Black identity being protective specifically in terms of self-esteem (Crocker & Major, 1989). However, it is important to know that these findings also extend to the time of emerging adulthood. Likewise, the finding that women tend to have higher levels of anxiety is supported by prior research (Mclean, Asnaani, Litz & Hofmann, 2011). Additionally, researchers such as Frech and Williams (2007) have noted the protective mental health effects of marriage, and our findings on anxiety and depression are consistent with that notion.

The findings regarding self-esteem bring to light other literature about the effects of early marriage (average age of respondent in our sample was 25) being negative in terms of self-esteem (Rosenberg, 1979). Though, it is curious that the significance of the relationship increases throughout the models with the addition of financial uncertainty and the two indicators together. This is also why the interaction of relationship uncertainty and marriage together is important to our findings. The interaction suggests that for those who are married, as their uncertainty increases, their self-esteem decreases. Likewise, for those who are married, as their uncertainty increases, anxiety increases. In other words, for those who are married, (lower) self-esteem and anxiety depend on the level of relationship uncertainty. The findings regarding mother's education largely relate to class. Anxiety is associated with a respondent's mother having a college degree or more likely because expectations for success in adulthood are higher for those

from higher classes. Fear that one may not achieve expected goals could certainly result in a higher level of anxiety.

Although this research provides critical information in understanding well-being in emerging adulthood, it should be noted that TARS is not nationally representative. Likewise, data from the fifth interview, which is used in this study, does not capture all ages of emerging adulthood (only ages 22 to 29). The fifth interview also occurred during the 2008 recession, so the result relating to financial uncertainty may be overinflated. While we do control for prior well-being, which is a strength, we do not have measures of prior or future relationship and financial uncertainty.

Our measures of economic and relationship uncertainty are robust and remain significant at the multivariate level, even with the addition of ample controls. However, although they were more than sufficient for our analyses, future research may want to construct uncertainty variables in a different manner, and some may disagree with the way we measure relationship and financial uncertainty. Likewise, though it was not the concentration of our research, future research may take interest to explore relationship and financial uncertainty as outcome variables. Further, though we use mother's education to try to account for final education outcomes while respondents are still in the process of completing education, it should be noted that we do not know respondent final education outcomes or goals, and mother's education may not actually be reflective of respondent education. Future research could also explore the role of social support in perhaps buffering uncertainty, as well as other social psychological variables such as grit or mastery.

Uncertainty in both relationships and the economic sphere of emerging adulthood greatly influences the mental health of emerging adults. The findings presented are significant,

because they bring light to what should be understood as a vulnerable time in terms of mental

wellness. This research should aid both clinicians and researchers alike in understanding the

causes of mental health issues in emerging adulthood. Uncertainty can be the result of

incomplete information, and alleviation requires mechanism be put into place which somewhat

restrict the scope or possibility of uncertainty (King, 2005). In future studies, it is important to

assess reciprocal effects between well-being and achieving markers of adulthood. Individuals

who have increasing levels of depression throughout emerging adulthood are known to have

lower probability of achieving the markers of adulthood, have lower incomes and poorer

employment statuses at the end of this life stage (Holsen & Birkeland, 2017). Additionally,

adverse life experiences associated with being of low socioeconomic status have been associated

with increased levels of depression and subsequently economic and education difficulties

throughout emerging adulthood (Wickrama, O'Neal, & Lee, 2016).

Future policy could aim to aid emerging adults on their path to adulthood by offering resources

that offer certainty in uncertain times, and promote access to mental health resources that might

buffer some of the negative effects of this new period of exploration.

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Table 1: Descriptive Statistics for Anxiety, Depressive Systems, Self-Esteem, Relationship and Financial Uncertainty, Sociodemographic Characteristics, and Prior Well-Being (n= 928)

	Mean	SD	Range
Dependent Variables			
Anxiety	1.64	.74	1-5
Depressive Symptoms	2.33	1.28	1-8
Self-Esteem	4.15	.59	1-5
Independent Variables			
Uncertainties			
Relationship	7.25	3.35	3-15
Financial	10.59	2.81	4-20
Sociodemographic Characteristics			
Gender			
Female	55%		0-1
Male	45%		0-1
Race			
White	67%		0-1
Black	21%		0-1
Hispanic	11%		0-1
Age	25.42	1.83	22-29
Gainful Activity	65%		0-1
Current Relationship Status			
Single	20%		0-1
Dating	29%		0-1
Cohabitation	28%		0-1
Married	23%		0-1
Mother's Education			
Less than High School	11%		0-1
High school	32%		0-1
Some College/Training	33%		0-1
College or more	23%		0-1
Prior Well-Being (Wave 4)			
Anxiety	1.63	.68	1-5
Depressive Symptoms	2.34	1.22	1-8
Self-Esteem	4.07	.55	1-5

Source: *Toledo Adolescence Relationship Study*

Table 2 : OLS Regression of Dependent Variables of Anxiety, Depression and Self-Esteem on Independent Variable of Uncertainties, and Sociodemographic Characteristics (n=928)

	Anxiety W5			Depression W5			Self-Esteem W5		
	Model 1 B	Model 2 B	Model 3 B	Model 1 B	Model 2 B	Model 3 B	Model 1 B	Model 2 B	Model 3 B
Independent Variables									
Uncertainties									
Relationship	.020***		.016***	.030***		.023***	-.027***		-.014**
Economic		.022***	.018***		.044***	.039***		-.070***	-.065***
Sociodemographic Characteristics									
Female	.057*	.064**	.066**	.017	.033	.034	.027	.001	.000
Race									
(White)									
Black	-.123***	-.101**	-.121***	.056	.089*	.063+	.132**	.105**	.122**
Hispanic	-.060	-.050	-.058	-.045	-.029	-.041	.090	.082	.090+
Age	-.006	-.006	-.006	-.001	-.001	-.001	.007	.008	.008
Gainful Activity	-.037	-.022	-.024	-.096**	-.068*	-.070*	.110**	.065+	.066+
Current Relationship Status									
Single	.056	.081*	.053	.031	.067+	.027	-.066	-.084+	-.059
(Dating)									
Cohabitation	.006	-.011	.001	.013	-.016	.001	-.061	-.035	-.045
Married	-.028	-.014	-.021	-.057	-.079*	-.045	-.120*	-.125**	-.147**
Mother's Education									
Less than High School (High School)	.017	.014	.012	.044	.038	.036	-.001	.010	-.012
Some College/Training	.035	.041	.035	.011	.019	.010	-.064	-.066+	-.060
College or More	.051	.058+	.056+	-.033	-.024	-.028	.015	-.009	.012
Wave 4 Social Psych Variables									
Anxiety	.345***	.339***	.327***						
Depression				.383***	.347***	.339***			
Self-Esteem							.421***	.356***	.354***
R^2	.193	.192	.207	.262	.288	.309	.220	.305	.311
Adj R^2	.181	.181	.195	.252	.278	.298	.208	.295	.300

p<.10+ ; *p<.05; **p<.01; ***p<.001
Source: *Toledo Adolescence Relationship Study*