Understanding the Association between Financial Strain, Mental Health, and Intention to Move Abroad among Turkish Emerging Adults: Roles of Hopelessness and Future Anxiety

by

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Koç University

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Date: 15/10/2024

To those who contributed to my growth during this journey:

To my loving parents, dearest siblings, and precious friends

ABSTRACT

Understanding the Association between Financial Strain, Mental Health, and Intention to Move Abroad among Turkish Emerging Adults: Roles of Hopelessness and Future Anxiety

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The current economic crisis in Turkey coupled with the high inflation rate has adverse effects for Turkish emerging adults' future aspirations. Recent population surveys documented that the majority of Turkish emerging adults (ages 18 and 30) feel hopeless and anxious about their future and show a strong desire to move abroad for better education and job prospects. While it is well established that Turkish emerging adults cite financial struggles, work conditions, and unemployment as their top concerns, no study to date has examined the link between financial strain, mental health, and intent to move abroad. The current study aimed to address this gap. To that aim, we recruited 308 Turkish emerging adults via social media platforms, listservs, and word of mouth. The eligibility criteria to participate were being 18-30 years old and being in transition from higher education - defined as either a) an undergraduate senior student in last year in college or b) an alumna who recently graduated but not involved in either graduate education or full-time employment. Participants filled out an online survey assessing subjective and objective financial strain, future anxiety, hopelessness, anxiety, depression, life satisfaction, as well as intentions and actions to move abroad. The survey took 15 minutes to complete. The results indicated that subjective financial strain was negatively associated with life satisfaction, and positively associated with depression, anxiety, intention, and actions to move abroad. Hopelessness mediated and future anxiety moderated the links of subjective financial strain with all three mental health outcomes (depression, anxiety, and life satisfaction). In addition, we found the mediating effect of future anxiety in the associations of subjective financial strain with the intention and actions to move abroad and the moderating effect of hopelessness for the association of subjective financial strain with the intention. The findings of the current study have implications for understanding Turkish emerging adults' mental health in an ongoing financial crisis and exploring their decision processes to move abroad.

Keywords: financial strain, future anxiety, hopelessness, life satisfaction, mental health outcomes, moving abroad

ÖZETÇE

Türk Beliren Yetişkinlerde Finansal Zorluk, Ruh Sağlığı ve Yurt Dışına Taşınma Niyeti Arasındaki İlişkinin Anlaşılması: Umutsuzluk ve Gelecek Kaygısının Rolleri

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Türkiye'deki mevcut ekonomik kriz, yüksek enflasyon oranıyla birleşince, Türk beliren yetişkinlerin gelecek beklentilerini olumsuz etkilemektedir. Son nüfus araştırmaları, Türk beliren yetişkinlerin çoğunluğunun (18-30 yaş arası) gelecekleri konusunda umutsuz ve kaygılı hissettiğini ve daha iyi eğitim ve iş imkanları için yurtdışına taşınmak için güçlü bir istek duyduklarını göstermiştir. Türk beliren yetişkinlerin en büyük endişelerinin finansal zorluklar, çalışma koşulları ve işsizlik olduğu iyi biliniyor olsa da, bugüne kadar hiçbir çalışma finansal sıkıntı, ruh sağlığı ve yurtdışına taşınma niyeti arasındaki bağlantıyı incelememişti. Mevcut çalışma bu boşluğu gidermeyi amaçladı. Bu amaçla, sosyal medya platformları ve e-posta listeleri ile 308 Türk yükselen yetişkiden veri toplandı. Katılım için uygunluk kriterleri: 18-30 yaş aralığında olmak ve yüksek öğrenimden geçiş sürecinde olmak - a) üniversitede son sınıfta lisans son sınıf öğrencisi olmak veya b) yakın zamanda mezun olmuş ancak ne lisansüstü eğitime ne de tam zamanlı bir işe girmemiş bir mezun olmak olarak tanımlandı. Katılımcılar öznel ve nesnel finansal zorluk, gelecek kaygısı, umutsuzluk, kaygı, depresyon, yaşam doyumu ve yurtdışına taşınma niyetleri ve eylemlerini değerlendiren çevrimiçi bir anketi doldurdular. Anketin tamamlanması 15 dakika sürdü. Sonuçlar, öznel finansal zorluğun yaşam doyumu ile negatif, depresyon, kaygı, yurtdışına taşınma niyeti ve eylemleri ile pozitif ilişkili olduğunu gösterdi. Umutsuzluk, öznel finansal zorluğun üç ruh sağlığı sonucuyla (depresyon, kaygı ve yaşam doyumu) olan bağlantılarına aracılık etti ve gelecek kaygısı bu bağlantıları düzenleyici değişkendi. Ayrıca, öznel finansal zorluğun yurtdışına taşınma niyeti ve eylemleriyle olan ilişkilerinde gelecek kaygısının aracılık etkisi ve öznel finansal zorluğun niyetle olan ilişkisinde umutsuzluğun düzenleyici etkisi bulundu. Mevcut çalışmanın bulguları, devam eden bir finansal krizde Türk beliren yetişkinlerin ruh sağlığını anlamak ve yurtdışına taşınma karar süreçlerini keşfetmek için önemli çıkarımlara sahiptir.

Anahtar Kelimeler: finansal zorluk, gelecek kaygısı, umutsuzluk, yaşam doyumu, ruh sağlığı sonuçları, yurtdışına taşınma

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ABBREVIATIONS

FA	Future Anxiety
SFS	Subjective Financial Strain

Chapter 1:

INTRODUCTION

While inflation rates have been increasing globally since 2022, Turkey continues to have the highest inflation rate in Europe (International Monetary Fund [IMF], October 2022). In the past 10 years, the official annual consumer price inflation (CPI) has risen from 7.4% to 58.9% (Turkish Statistical Institute, [TURKSTAT], 2013; 2023) while unofficial estimates of annual inflation varied from 74.17% (İstanbul Chamber of Commerce, [ICOC], 2023) to 128.05% (Enflasyon Araştırma Grubu, [ENAG], 2023) as of September 2023. As Turkey's skyrocketing inflation rate and fast devaluation of Turkish Lira have created economic instability and uncertainty across the country, Turkish emerging adults have been especially vulnerable under those conditions. TURKSTAT (2023) reported that 24.2% of 15-24 year-olds in Turkey were neither in education, employment or training (NEET) in 2022, and OECD (2023) estimated that those rates increase to 27.9% when the age range is extended to those from 15 to 29.

Furthermore, a considerable percentage of Turkish emerging adults are working poor with 26.7% earning less than minimum wage while 38.2% earning minimum wage (International Labour Organization [ILO], 2022). Unsurprisingly, population surveys (Konrad Adenauer Stiftung Foundation [KAS], February 2022; Sosyal Demokrasi Vakfı [SODEV], May 2020) reveal that Turkish emerging adults feel anxious and hopeless about their future due to financial uncertainty and instability, low wages, poor work conditions, and limited career prospects. Citing those financial concerns, 61% of Turkish emerging adults report that they would move abroad if they had the chance (İstanbul Ekonomi Araştırma [İEA], November 2021).

These findings on Turkish emerging adults are alarming because brain drain can have irreversible effects for the country's future prospects. With its higher rate of youth population compared to the EU countries (15.2%, TURKSTAT, May 2023), migration of Turkey's highly educated and qualified young professionals means having lower levels of human capital to serve the public. Besides, Turkey loses both its educational investment and tax revenues when its top-earning individuals decide to migrate (Karaduman & Çoban, 2019). Considering the detrimental effects of brain drain on public welfare and the economic state of Turkey, it is quite important to study Turkish emerging adults' intentions to move abroad. Plus, assessing whether they took any actions to move abroad would also be beneficial in understanding their decision processes and taking governmental precautions to prevent this loss[1].

Although surveys with Turkish emerging adults illustrate the widespread future anxiety, hopelessness, and intentions to migrate among youth (İEA, 2021; KAS, 2022), no study to date has examined those associations from a mental health perspective. The current study addresses this gap in the literature with attention to financial strain and mental health issues. Financial strain is one of the most commonly cited reasons for intention to move abroad, and it also has consequences for mental health problems, particularly depression (Bayraktar et al., 2018; Eisenberg et al., 2007). Experiencing current and prior financial stress during emerging adulthood, in which most people are in transition from higher education to work life, may exacerbate the adverse effects of uncertainty of this life phase and is linked to depression, anxiety, and well-being (MacLeod & Brownlie, 2014; Magier et al., 2023). In line with these, recent studies show that anxiety disorders are more prevalent during emerging adulthood (LeBlanc et al., 2020). For instance, a recent study in Singapore estimated that the prevalence of anxiety among financially unstable emerging adults was 15.2% (Chodavadia et al., 2023).

[1] For instance, emerging adults may prepare themselves to move abroad by saving money to go abroad, applying to job opportunities there, and applying for student exchange programs such as Erasmus/Exchange.

Studies conducted with college students from low and middle-income countries (LMICs) report at least 35% prevalence for anxiety and depression (January et al., 2018). More specifically, among Turkish young adults, depressive symptoms and anxiety were as prevalent as 30% and 19%, respectively (Karaman & Karaman, 2022). Those statistics point to the need for further research to study the link between financial strain, the intention to move abroad, and the mental health of Turkish emerging adults. The current study aimed to address this gap by examining the potential role of future anxiety and hopelessness in this process.

1.1 Financial Crises, Financial Strain, and Their Consequences

Financial crises and economic recession are inevitably followed by an increase in unemployment rates and significant financial difficulties (Marazziti et al., 2021). These times are found to be negatively affecting the well-being and mental health of the public (Zivin et al., 2011). A systematic review comparing mental health outcomes pre- and post-2008 global economic crisis found a significant association between economic recession and mental health issues such as suicide, distress, and beginning or aggravation of mood disorders (Frasquilho et al., 2016).

Financial strain refers to individuals' subjective evaluations of their economic conditions and status, such as perceived financial resources, expectations related to future economic changes, and financial worries and concerns (Voydanoff & Donnelly, 1988; Wang et al., 2022). Objective measures of financial status, on the other hand, refer to reports of financial difficulties such as absolute income, debt, savings, and assets (Rutherford & Fox, 2010). That is, subjective measures of financial strain assess how the financial situation is perceived by the individual, such as how the individual feels or reacts to the financial issue, while objective measures relate to quantifiable financial issues (Prawitz et al., 2006). Additionally, empirical research on financial strain has suggested that subjective and objective economic difficulties have different consequences regarding mental health. In a systematic review conducted by Guan et al. (2022), researchers concluded that subjective financial strain was consistently found to be positively associated with depression, but the relationship between depression and objective measures of economic difficulties (i.e., absolute income, debt) was unclear. As such, several studies showed that the link between subjective measures of financial difficulties (perceived financial difficulty and strain) and depression was stronger than those of objective measures (Asebedo & Wilmarth, 2017; Hamilton et al., 2019; Skapinakis et al., 2006).

Given those definitions, mental health research has primarily focused on financial strain and its psychological consequences, rather than the financial status itself. Studies on financial strain indicate that perceived economic difficulties are related to an increase in self-harm and suicide (Guerra & Eboreime, 2021) and reductions in overall life satisfaction (Coşkuner Aktaş & Çiçek, 2023). Higher levels of financial strain were also linked to substance-related disorders (Frasquilho et al., 2016) and prescription drug misuse (Silva et al., 2018). Financial strain also takes its toll on close relationships with significant increase in marital conflict, marital dissatisfaction, and a decrease in marital quality (Aytaç & Rankin, 2009). Similarly, Aytaç and Rankin (2008) reported that unemployment and higher financial strain were positively associated with perceived stress and emotional distress, following the 2001 economic crisis in Turkey. Another study with the 2008 financial crisis data from Turkey showed that financial strain was a mediator in the relationship between financial hardship (i.e., duration of unemployment) and depression (Bayraktar et al., 2018).

1.2 Financial Strain and its Link to Emerging Adults' Mental Health and Life Satisfaction

Studies document that financial strain and unemployment are linked to mental health issues (Frasquilho et al., 2016; Guan et al., 2022; World Health Organization [WHO], 2011). A review by Silva et al. (2016) shows that low socio-economic status (SES), unemployment, and financial strain are associated with higher prevalence of depressive and anxiety disorders. For example, individuals who are exposed to financial hardship are at greater risk for depression, anxiety, and substance use disorders (Dijkstra-Kersten et al., 2015; Marshall et al., 2021; WHO, 2011). Similarly, Cao et al. (2021) showed that financial stress and symptoms of depression were mutually positively related to each other in emerging adults (i.e., 18–29-year-olds). Furthermore, people who are deprived of basic living standards are more likely to suffer from mental health problems than people who have problems with cash flow only (Kiely et al., 2015).

Most studies emphasized the link between depressive symptoms and financial strain or investigated the association between financial strain and psychological distress, which encompasses both depressive and anxiety symptoms (Ryu & Fan, 2023), and concluded that financially struggling young adults may experience more anxiety and depression than their peers (LeBaron-Black et al., 2022a). However, some studies specifically assessed the relationship between emerging adults' anxiety and financial strain. Johnson (2022) showed that college students who suffered from different financial issues, such as inadequate access to food and unsafe accommodation, reported higher symptoms of anxiety. Also, a study conducted with emerging adults from the U.S. indicated that financial distress had a mediating role between the COVID-19 impact and anxiety symptoms (LeBaron-Black et al., 2022b), and another research stated that anxiety symptoms were more widespread among emerging adults who face economic hardships (Assari, 2018).

Despite those statistics, studies from LMICs are still scarce. LMICS constitute the majority of the world population and carry more than 70% of the global mental health burden (Alloh et al., 2018), with the highest ratio of young people residing in them (Yatham et al., 2018). Reviews indicate that poverty and receiving less education are among the factors affecting the prevalence of mental health issues in LMICs (Patel, 2007). For instance, research conducted in Chile showed that financial stress is positively related to depression but with a higher prevalence in women (González & Vives, 2019), and another research from Chinese adolescents showed that their families' economic status was associated with experiencing higher levels of stress, and this was correlated with their depression and anxiety levels (Yuan et al., 2023). Reviews on social determinants of mental health also indicate that depression is a serious issue to consider among the unemployed (Silva et al., 2016). With regard to Turkey, studies on these topics are limited. Only a current study conducted by Türk and colleagues (2022) showed that Turkish emerging adults' depression and anxiety were high, especially among those who have economic concerns and fear of unemployment in the future. Thus, there is a need for studies that investigate the association between financial strain and the presence of depression and anxiety symptoms among emerging adults in Turkey.

Financial strain is also a negative correlate of life satisfaction (Liu & Fu, 2022). Especially for emerging adults, the relationship between national unemployment rates and life satisfaction was found to be significant in a cross-cultural study across 27 countries, but its effects were more pronounced when their parents were unemployed (Johansson et al., 2019). This relation was also found with diverse young populations like Mexico (Willroth et al., 2021), Hong Kong (Shek & Liu, 2014), the U.S. (LeBaron-Black et al., 2022a), and India (Singh & Singh, 2004). Consistent with those findings, Susanlı (2018) reported that between 2004 to 2013, results of life satisfaction surveys from Turkey showed that the unemployed have lower life satisfaction than the employed and Turkish emerging adults are particularly dissatisfied with their lives citing the economic situation and unemployment as the main reasons of their unhappiness (Türkiye Gençlik STK'ları Platformu [TGSP], 2018). Additionally, Yan et al. (2020) reported that adolescents' report of life satisfaction was significantly related to their families' economic status and Frasquilho et al. (2016) indicated that parental unemployment is related to young people's reports of lower life satisfaction. When we consider the fact that the majority of Turkish emerging adults are NEET or students who do not actively earn money and are economically tied to their families, the effect of familial economic difficulties on their life satisfaction should be investigated more meticulously. Therefore, the current study assessed overall life satisfaction of Turkish emerging adults in relation to their family economic strain.

1.3 Financial Strain and its Link to Intention and Actions to Move Abroad

One of the long-term consequences of economic crises and financial difficulties is the brain drain. In the past decade, Turkey has lost many of its highly skilled and educated workers abroad and most of them were academics, doctors, architects, or engineers (Öneri, 2019). Also, in their academic diaspora report, Akçiğit and his colleagues (2023) indicated that, 12000 academics left the country to date, and the migrated academics were the most prolific ones, who published more and of better-quality research. Another occupation that migration becomes a striking concern is medical professionals. Reports show that after 2015, the probability of migration among medical researchers progressively increased from 30% to 65% (Akçiğit et al., 2023). Turkish Medical Association (TTB, January 2023) stated that in 2022, 2685 doctors applied for receiving equivalence certificates to work abroad. When compared to 2012, nearly a 50-times increase was observed in the number of doctors leaving Turkey (Genc, 2022). In 2024, more doctors are expected to move abroad by the end of the year because as of August 2023, the record of doctors who applied for work abroad reached its peak, with 1,964 doctors in the first 8 months of the year compared to the past 11 years (TTB, September 2023). Studies document that the most common ‘push factors’ for migration of highly educated and skilled workers are economic uncertainty and instability, poor functioning of bureaucracy, low occupational income and having less opportunity to improve in their occupational fields (Öneri, 2019).

Studies also indicate that young Turkish workers between ages 25 and 29 are most likely to migrate for job prospects, followed by 20-24-year-olds (TURKSTAT, 2023). Among OECD countries, Turkey is one of the countries where rates of NEET are highest (32%; SODEV, 2020). Given that 2022’s official inflation rate was risen to 64.27% as of January 2023 (TURKSTAT, 2023), the push factors seem to increase substantially for Turkish emerging adults. Also, especially for students, career planning was heavily influenced by their attitudes toward moving abroad, and the main pull factors of other countries were having a freer environment and providing more qualified life standards compared to Turkey (Öncü et al., 2020). In studies conducted with Turkish emerging adults, 61% indicated that they will look for opportunities abroad (İEA, 2021). Similarly, 62.5% of Turkish participants said they would want to move abroad if they had a chance (SODEV, 2020). The most interesting finding from these studies was that even when their political ideologies were different, there was no significant difference in their intentions to go abroad. Given that cultural orientation (conservatism, modernism, religiosity) encompasses people’s general worldview, thus, a broader concept than political affiliation (Inglehart & Baker, 2000); it could also be helpful to explore whether their cultural orientations would be associated with their decisions to move abroad. Yet, to our knowledge, no study to date addressed the association between young people’s financial strain and intentions to go abroad. Also, although some studies looked at their intentions, to our knowledge, whether they took any actions before moving abroad has not been studied. Hence, it would be important to assess both emerging adults' intentions and actions to go abroad to shed light on their experiences while making this decision.

1.4 Hopelessness, Future Anxiety, and Cognitive Theories

While economic difficulties can have a direct relationship with mental health outcomes such as depression and well-being, it can be in indirect ways as well. For example, Frankham et al. (2020) found that hope can mediate the relationship between financial strain and mental health problems. In line with this finding, İEA's report (2021) indicated that economically disadvantaged Turkish emerging adults are more likely to be pessimistic and hopeless about their future. Population surveys (İEA, 2021; SODEV, 2020) also outline emerging adults' future anxiety as a common theme. Zaleski (1996) defines future anxiety as a feeling that occurs when the way we think and feel about the future is more negative than positive and when our fear is stronger than the hope we have for the future. Basically, future anxiety refers to the fear of the future, thinking that something dangerous may happen.

When talking about the effects of hopelessness and future anxiety on mental health, it is important to consider the theoretical framework of the cognitive theories of depression. Beck's (1974) cognitive theory of depression posits that negative anticipation about the future and hopelessness can contribute to a higher likelihood of having depressive symptoms. On top of that, Seligman's (1972) theory of learned helplessness claims that facing uncontrollable stressors may provoke feelings of helplessness, and this, in turn, increases hopelessness for their future. Since financial crisis is an uncontrollable stressor linked to financial strain, we wanted to explore the relations of financial strain with mental health outcomes in light of these theories. Also, because the hopelessness theory of depression by Abramson and colleagues (1989) asserts that hopelessness is an essential vulnerability and a precursor of depression, we decided to test hopelessness as a mediator in the models assessing mental health outcomes, given its preceding effect on depression.

In Turkey, the concept of future anxiety is frequently studied with senior high schoolers (Kaçan Softa et al., 2015) and senior undergraduate students (Akgün Güdücü & Özerk, 2022) such as medicine students (Canbaz et al., 2007). The reasons for future anxiety included not knowing what to do after graduation, perceiving work life as scary, and the political and economic uncertainty of the country (Akgün Güdücü & Özerk, 2022). Plus, a recent study showed that (Türk et al., 2022) as their anxiety and depression increase, Turkish emerging adults' hopelessness and negative expectations for the future increase. Thus, in our study, replicating these findings and exploring whether future anxiety and hopelessness would significantly impact the association between financial strain, mental health outcomes, and life satisfaction might be beneficial. Also, whether both variables can play mediating and moderating roles in the relationship between financial strain and the decision to move abroad can be enlightening for understanding the reasons behind Turkish emerging adults' important life decisions after graduation.

1.5 The Current Study

In sum, there is a significant association between financial strain and emerging adults' mental health; higher financial strain is related to more probability of having depression and anxiety and lower life satisfaction, but the strength of associations between these variables differs on the basis of objectivity or subjectivity of financial strain. Also, most skilled Turkish workers moved abroad due to financial circumstances, and young people from Turkey also seem to follow this path. Future anxiety and feeling hopeless towards the future became a common theme for Turkish emerging adults, and it is discussed frequently while talking about young people's intentions to move abroad, but their decision processes and actions have not yet been studied. Therefore, a need to explore the role of hopelessness and future anxiety in the associations between financial strain, mental health outcomes, and moving abroad emerges. Examining both intentions and actions to move abroad in the Turkish context is important because studies only focused on their intentions but not on how they decided and prepared for it. Also, this study used both objective and subjective measures of financial strain to differentiate the strength of those associations. The current study aimed to address the gaps discussed above.

The objectives of the study were threefold: our study aimed to investigate a) the associations between financial strain and mental health outcomes (anxiety, depression, and life satisfaction), b) the link between financial strain and intentions and actions taken to move abroad, and c) the potential mediating and moderating roles of hopelessness and future anxiety in those associations.

For the reasons mentioned above, we decided to put hopelessness as a mediator in the model testing mental health outcomes, considering its theoretical plausibility and overlap with mental health variables, especially depression. We put future anxiety as the moderator in this model. In the other model, to test intention and actions to move abroad, we selected future anxiety as the mediator, thinking that financial strain would lead to more future anxiety, and this can be a motivating factor for emerging adults to consider moving abroad. We put hopelessness as the moderator in this model, supposing people's intentions and actions to move abroad would change according to their hopelessness levels.

Following Arnett's (2000) definition of emerging adulthood, we recruited 18- to 30-year-olds who were in a transition phase from education to work life. Since prior research conducted with Turkish emerging adults showed that this period tends to be experienced by 19- to 26-year-olds who reside in urban areas and receive education (Çok & Atak, 2015), we focused on emerging adults who were in transition in their academic and work prospects (i.e., senior undergraduate students in their last semester and recent graduates who were NEET). Those groups were targeted purposefully in the current study, given the uncertainty in their lives and more susceptibility to financial hardships in the country, as compared to emerging adults who were already more established in job prospects and life decisions. Because most students do not work at full-time jobs during their education, and they are in transition processes, i.e., still in the process of making a decision about their lives, we expected that this group of people would have more financial strain and be more vulnerable to experiencing future anxiety (Akgün Güdücü & Özerk, 2022). On top of these, since the link between financial concerns and psychological distress was more pronounced with low-SES, not married and unemployed young people (Ryu & Fan, 2023), and NEET youth are more vulnerable to mental health issues (Karaoglan et al., 2022), come from poorer backgrounds, and are more likely to report higher financial distress (Development Analytics, 2020), we chose this population for our study.

We decided to use gender, education, cultural orientation, income level, and relationship status as our demographic variables since studies conducted in Turkey showed that emerging adults who are NEET varied by gender, relationship status, age, and education level (Özdemir et al., 2023). For instance, the number of NEET women is significantly higher than NEET men in Turkey (Development Analytics, 2020). Similarly, receiving lower levels of education (Kılıç, 2014), and being married was related to higher chances of being a NEET (Susanlı, 2016). Also, research on the prevalence of anxiety and mood disorders indicated that women and young adults were more likely to experience depression (Wang et al., 2020), and anxiety (nearly 2.5 times more compared to men; Vrublevska et al., 2022). Regarding SES, a meta-analysis by Wang et al. (2020) showed that individuals from low SES backgrounds had a greater likelihood of having depressive and anxiety symptoms compared to others with high SES.

Notably, we operationalized financial strain by using both subjective and objective measures and expected that subjective financial strain would be more strongly related to the dependent variables. Figures 1 and 2 present the hypothesized models of the current study. Each hypothesis indicates a prediction controlling for possible differences in the aforementioned demographic variables. The specific hypotheses of the study were as follows:

Model 1: Financial strain and mental health outcomes (see Figure 1)

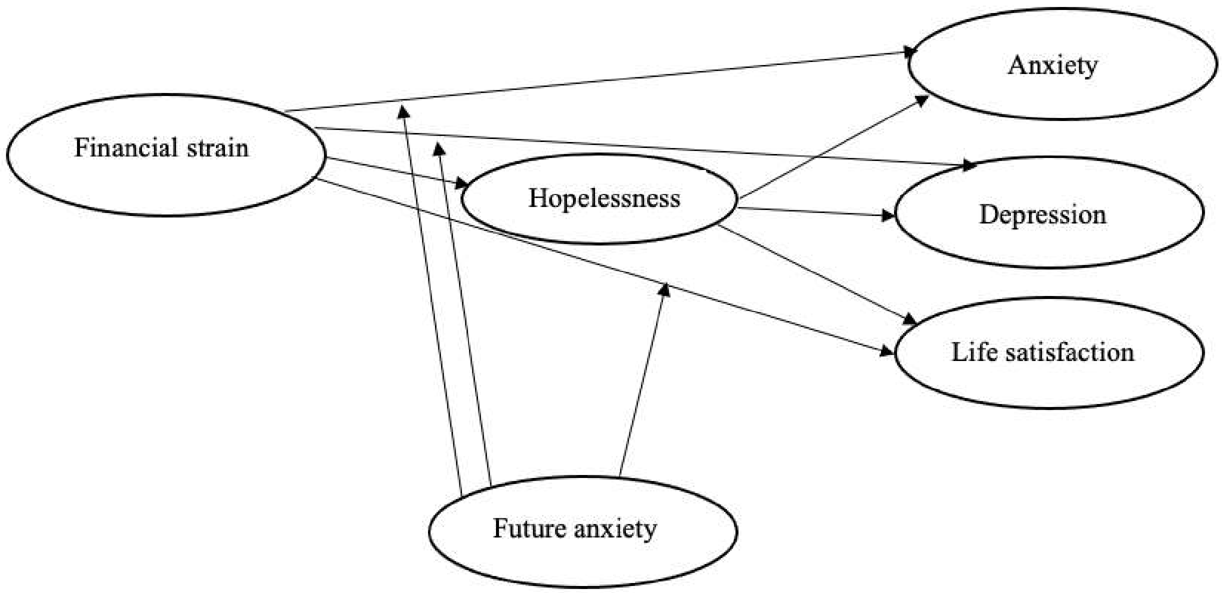
Hypothesis 1: Subjective financial strain was expected to be positively associated with depression (1a) and anxiety symptoms (1b), and negatively associated with life satisfaction (1c). Higher levels of financial strain would be associated with more severe symptoms of depression and anxiety and less life satisfaction.

Hypothesis 2: Hopelessness was expected to mediate the associations of subjective financial strain with depression (2a), anxiety (2b), and life satisfaction (2c).

Hypothesis 3: Future anxiety was expected to moderate the associations of subjective financial strain with depression (3a), anxiety (3b), and life satisfaction (3c). The links between subjective financial strain and depression, anxiety, and life satisfaction were hypothesized to be stronger for participants who had high levels of future anxiety than those with lower future anxiety scores.

Figure 1

Visualization of all hypotheses in Model 1.



Model 2: Financial strain and intention & actions to go abroad (see Figure 2)

Hypothesis 4: We hypothesized that there would be a positive association between subjective financial strain and the intentions & actions of emerging adults to move abroad. Higher levels of subjective financial strain would be associated with higher intentions to go abroad (4a) and taking more action to achieve that goal (4b).

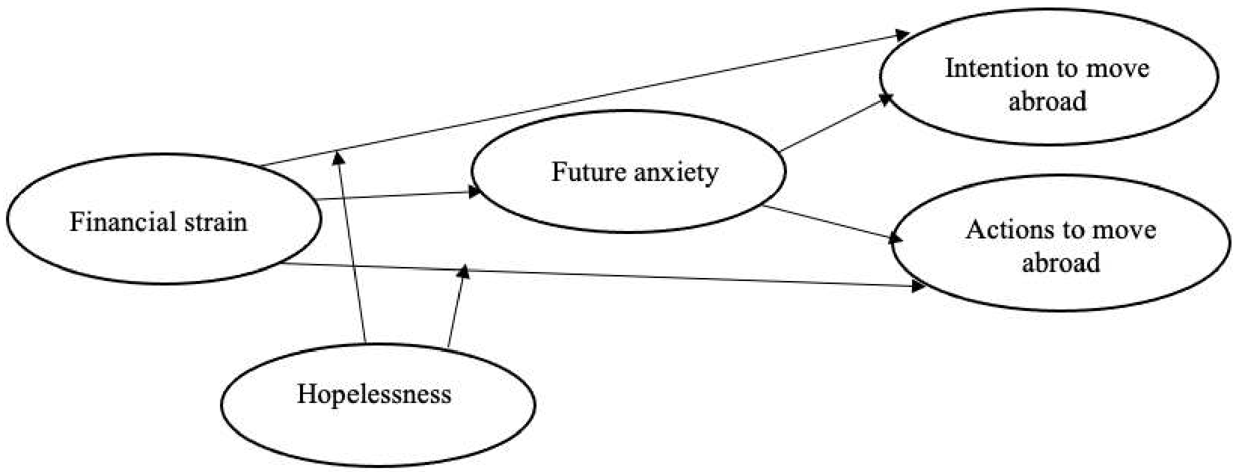
Hypothesis 5: We expected future anxiety to mediate the associations of subjective financial strain with the intention (5a) and actions to move abroad (5b).

Hypothesis 6: Hopelessness was going to moderate the associations of subjective financial strain with intention (6a) and actions to move abroad (6b).

Hypothesis 7: We expected subjective financial strain to be more strongly associated with the study variables than objective financial strain.

Figure 2

Visualization of all hypotheses in Model 2.



Chapter 2:

METHODS

2.1 Participants

The current study focused on emerging adults who were currently in transition and experiencing financial and academic uncertainty. Consistent with the study aims, the eligibility criteria included a) being 18- to 30-year-old; b) being currently enrolled at a university as an undergraduate student in their last semester or being a recent graduate of an undergraduate program but not employed or enrolled in a graduate program. Those who were employed full-time or enrolled in a graduate program were excluded from the study. That sampling strategy targeted emerging adults who were NEET and those who were taking a gap year after college. Potential participants were screened through Qualtrics using these criteria.

We calculated sample size via G*Power. Analysis indicated that to reach a minimum power of .80 at $\alpha = .05$ with medium effect size ($f^2 = .15$; Wall-Emerson, 2023) and 7 predictors, a minimum sample size of 103 individuals was required. Since we planned to conduct data analysis with five different dependent variables (namely, depressive symptoms, anxiety symptoms, life satisfaction, intent to move, and actions to move) and test mediation and moderation hypotheses, we followed Fritz and MacKinnon's (2007) guidelines. We also estimated that there would be missing data and participants leaving the study without completing the survey. Therefore, we aimed to reach a minimum of 300 Turkish emerging adults who met the eligibility criteria. A convenience sample of participants was recruited for the study through social media platforms, listservs, and word of mouth.

In total, 628 individuals visited the survey, provided consent, and were screened for eligibility. Of 628 individuals, 222 were not eligible to proceed after screening questions, and 83 filled out less than 80% of the survey, leaving 323 participants for analyses. During data management process, data from 15 participants was further removed from the dataset due to their inconsistent answers to the eligibility criteria questions. Specifically, participants were excluded because they indicated that they a) were working full-time (n = 4), b) graduated from an MA program (n = 2), c) had a monthly income above 110.000 TL and did not have financial strain (n = 9). Thus, the final sample consisted of 308 participants for further data analysis.

Demographic characteristics of the final sample are presented in Table 1. Participants were 23.06 years old on average (SD_{age} = 1.51), and almost two-third of the sample was female (64.9%, n = 200). Most of the participants were single; 190 (61.7%) were not in a romantic relationship and 100 were in a relationship (32.5%). The rest of the participants were engaged (n = 9, 2.9%) or married (n = 9, 2.9%). Only 10 participants (3.2%) indicated that they had a child. Majority of the sample (n = 190, 61.7%) were not residing in their families' houses. Among all participants, 85 (27.6%) reported a monthly income of 0-8.500 TL, 62 (20.1%) reported 8.5001-15.000 TL, 96 (31.2%) reported 15.001-30.000 TL, 46 (14.9%) reported 30.001-50.000 TL, 10 (3.2%) reported 50.001-70.000 TL, 7 (2.3%) reported 70.001-90.000 TL, and 2 (0.6%) reported 90.001-110.000 TL. Their perceived SES was in the middle (M = 2.92, SD = 0.73, Range: 1-5). Regarding cultural orientation, 150 (48.7%) identified as modern, 57 (18.5%) identified as traditional conservative, and 101 (32.8%) identified as religious conservative. The religiosity score of all participants was 3.22 on average (SD = 1.24, Range: 1-5).

Table 1

Sociodemographic Characteristics of the Sample.

Demographic Characteristics	Total Sample *(N=308)*
	Mean *(SD)* or *N* (%)
Gender	
Female	200 (*64.9%*)
Male	106 (*34.4%*)
Other	1 (*0.3%*)
Not specified	1 (*0.3%*)
Age	23.06 (*1.51*)
Relationship Status	
Single and no relationship	190 (*61.7%*)
Single and in a relationship	100 (*32.5%*)
Engaged	9 (*2.9%*)
Married	9 (*2.9*%)
Employment Status	
Student	223 (*72.4%*)
Part-time working	36 (*11.7%*)
Not working	49 (*15.9%*)
Perceived SES *(out of 5)*	2.92 (*.73*)
Cultural Orientation	
Modern	150 (*48.7%*)
Traditional conservative	57 (*18.5%*)
Religious conservative	101 (*32.8%*)
Having a child	10 (*3.2%*)

Religiosity *(out of 5)*	3.22 (*1.24*)
Education Level	
High School	182 (*59.1%*)
University	126 (*40.9%*)
Monthly Income Level	
0 – 8.500 TL	85 (*27.6%*)
8.501 TL – 15.000 TL	62 (*20.1%*)
15.001 TL – 30.000 TL	96 (*31.2%*)
30.001 TL – 50.000 TL	46 (*14.9%*)
50.001 TL – 70.000 TL	10 (*3.2%*)
70.001 TL – 90.000 TL	7 (*2.3%*)
90.001 TL- 110.000 TL	2 (*0.6%*)
Residence in family house	118 (*38.3%*)
Transitional Phase	
Student	248 *(80.5%)*
NEET	60 (19.5%)

Note: NEET refers to neither in employment, education, or training.

2.2 Procedure

We determined the eligibility of each participant via an online screening form that was attached to the QR code of the study flyer. Participants who agreed to the consent form (Appendix A) had to pass screening questions to be determined as eligible. Screening questions included living in Turkey, age range (between 18-30), not doing an MA/Ph.D., not working at a full-time job, and being a senior undergraduate or taking a gap year (see Appendix B). Those who were deemed eligible continued with a survey through Qualtrics while the survey ended automatically for those who did not pass the screening. The survey took 15 minutes to complete and included a demographic form followed by scales assessing objective financial strain, future anxiety, subjective financial strain, anxiety, depression, hopelessness, intention to move abroad, action taken to move abroad, and life satisfaction, respectively. More details about the scales are provided below. All forms and scales are presented in Appendices (A-K). Among all participants, a random sample of 75 participants were compensated with gift cards (100 TL) for their time participating in the study. Participants who were interested in receiving compensation for their time wrote their e-mail addresses on the Qualtrics link and participated in a raffle. E-mail addresses were not matched to their data. All study procedures were approved by the Institutional Review Board of Koç University (Protocol no: 2023.093.IRB3.037).

2.3 Measures

Demographic Information Form: We asked Turkish emerging adults about their household's income, their perceived socioeconomic status, the department they were currently studying or have graduated from, whom they were living with, their relationship status and its duration (in months), whether they had children and how many, household assets, their religiosity levels and cultural orientation (modern, traditional conservative, or religious conservative; Appendix C).

Objective Financial Strain: We assessed financial burden and potential stressors for emerging adults based on an 8-item checklist. Items were developed for the purposes of this study. They were based on studies with objective financial strain that measured actual debt (Watson et al., 2015), and the use of credit cards (Contreras & Martinez, 2023). Since the majority of expected participants were currently students or new graduates, having ongoing student loans was included in the checklist. Also, four items were developed on the basis of current Turkish context. For instance, we had items related to the difficulty to find an apartment for rent and keeping up with increase in rent (given the ongoing housing crisis and acceleration of rent in Turkey) and student scholarships not keeping up with the hyperinflation. For all items, participants had the option to choose "*Yes*", "*No*" or "*Not Applicable*". Some exemplary items included "*In the past year, I applied for financial assistance programs to make ends meet*", "*I have an ongoing student loan*" and "*In the last year, I took out a bank loan and I am in debt*". Additionally, if participants indicated that they were living with their families, one more item was asked: "*Although I wanted to move out of my parents' house, I could not afford it*" (see Appendix D). We coded yes = 1, no = 0, and not applicable as 'missing' and summed answers to create a total count score for objective financial strain. In the current study, Cronbach's alpha value of .59 was reported for this checklist.

Family Economic Strain Scale (FESS): The scale was developed by Hilton and Devall (1997) in order to measure the financial strain that families experience. The scale consists of 13 items. In the current study, we used it to measure subjective financial strain. Twelve items are related to different experiences of families' financial difficulties and participants are asked to rate them from 1 (*never*) to 5 (*almost every time*). Sample items include "*Financial problems interfere with my education/work and social life*" and "*I put off social activities (such as meeting friends, vacations, going to movies, or special events) because of the expense*". The last item asks about the participant's perceived socioeconomic status compared to others in the country. For the Turkish adaptation of the scale, Gürel and Çopur (2021) collected data from 278 married couples and reported high internal consistency ($\alpha = .94$). The possible scores ranged between 1-5 (1: Never, 5: Almost every time). In the current study, we used the Turkish version of the scale. Because we would collect data from youth and the majority of them were single and childless, we removed two items that were related to parents' financial strain; *"I worry about disappointing my children because I can't give them things they want"* and *"I feel bad that I can't afford to buy my children brand name clothing that other children their age are wearing"* (see Appendix F). In the current study, Cronbach's α was .92 for the FESS scale.

Dark Future Scale: For the current study, we used the *Dark Future Scale (DFS)*, which is the short form of the 29-item Future Anxiety Scale (Zaleski, 1996). The DFS was developed by Zaleski and colleagues (2019) to measure anxiety and uncertainty of the future. The internal consistency of the 5-item DFS scale was high ($\alpha = .90$) and test-retest reliability for one month was adequate ($r = 0.618$) in a sample of 1000 adults (Zaleski et al., 2019). The scale items are rated on a Likert scale from 0 (*Decidedly false*) to 6 (*Decidedly true*) with possible scores ranging from 0 to 30. Sample items are "*I am afraid that changes in the economic and political situation will threaten my future*" and "*I am afraid that in the future my life will change for the worse*" (Appendix E). For the current study, we used the Turkish adaptation of the DFS (Yakın & Temeloğlu Şen, 2023) which has shown good validity and reliability in a sample of college students. In the current study, Cronbach's α of the scale was .86.

Beck Hopelessness Inventory: This scale was developed by Beck and colleagues (1974) to measure different facets of hopelessness such as how people feel about the future and what they expect from it, and whether they lose motivation for their future. It is comprised of twenty items, and nine of them are reverse-coded items. Sample items for the normal and reverse ones are "*I never get what I want so it's foolish to want anything*" and "*I look forward to the future with hope and enthusiasm*", respectively (see Appendix H). Each answer is coded as 1 or 0 and the maximum score is 20. In this study, we used the Turkish adaptation of the scale (Seber et al., 1991; $\alpha = .86$) and internal consistency of the scale was .90 in the current sample.

Brief Symptom Inventory (BSI): This scale was developed by Derogatis and Spencer (1982) to measure psychological distress and psychiatric symptoms. It is still widely used worldwide and was adapted to Turkish by Şahin and Durak (1994) with Turkish university students. We used depression (12 items) and anxiety (13 items) subscales of the BSI for the current study which has shown internal reliability of of $\alpha_{depression} = .88$ and $\alpha_{anxiety} = .87$ in Turkish samples (Şahin & Durak, 1994). Participants rated how much they experienced the symptoms in the last 7 days on a 5-point Likert scale ranging from 0 (*not at all*) to 4 (*extremely*). Sample items for depression include *"Feeling hopeless about the future"*, *"Feeling no interest in things"* and *"Feeling blue"*. For anxiety, exemplary items are *"Feeling tense or keyed up"* and *"Trouble concentrating"* (see Appendix G). In the current study, Cronbach's α was .91 for both subscales.

Satisfaction with Life Scale (SWLS): This 5-item scale was developed to assess people's life satisfaction globally (Diener et al., 1985). A sample item is "*In most ways my life is close to my ideal*" (Appendix K). Response categories range from 1 (*strongly disagree*) to 7 (*strongly agree*). Durak and colleagues (2010) adapted the scale to Turkish with three samples: university students, elderly people and correctional officers. The SWLS showed good psychometric properties for all Turkish samples and internal consistency coefficients ranged from .81 to .89. Similarly, the SWLS had high internal reliability in the current sample ($\alpha = .83$).

Intentions to Move Abroad: We used one straightforward item ("*I intend to move abroad*") to measure their intention to move abroad (Appendix I). Participants were asked to rate their intentions from 1 (*strongly disagree*) to 5 (*strongly agree*). This item has been used in prior population surveys (İEA, 2021; SODEV, 2020).

Actions to Move Abroad: We also administered a 10-item checklist to assess participants' specific behaviors and actions pertaining to moving abroad. The checklist was developed based on relevant themes from immigration process checklists such as researching about the country and the visa application processes (UniGroup Worldwide, June 2019), learning the local language (Removal Services Scotland, February 2017), talking to the friends and relatives living abroad (Mazzarol & Soutar, 2002), saving money for moving abroad (Vic, July 2017) and students' most common reasons for moving abroad (participating in Exchange programs, studying an MA or Ph.D. program, or working at a job abroad (Disya & Ningrum, 2019; Mihi-Ramirez & Kumpikaite, 2014; Sevenhuijsen, 2016). Participants were asked to check the items that they have done or continue to do for the purpose of going abroad (coded as yes/no). Sample items include: "*I'm trying to learn a new language or improve my foreign language*", "*I collect information about the requirements for moving abroad (e.g., visa requirements, living conditions)*" and "*I applied to graduate programs to study abroad*" (see Appendix J). The total number of actions ('Yes' responses) was summed for a total score and was used for further analyses. Cronbach's alpha value for this checklist was .70 in the current sample.

2.4 Data Analysis

At first, we assessed the distribution of demographic variables (age, gender, employment status, monthly income, perceived SES, cultural orientation, religiosity, relationship status, education level, and residence in family house) and objective financial strain, dependent variables (anxiety, depression, life satisfaction, intention to move abroad, actions to move abroad) and independent variable (subjective financial strain), mediators and moderators (future anxiety and hopelessness) by calculating values of mean, standard deviation, skewness, and kurtosis and tested for normality assumption. Then, we examined the descriptives of checklists related to the objective financial strain and actions to move abroad by running frequencies.

Prior to main data analysis, we performed missing data analysis. In total, 0.69% of our data consisted of missing data and Little's MCAR test was nonsignificant; χ^2 (1469) = 1398.80, p =.904, suggesting that our data satisfied the Missing Completely at Random (MCAR) assumption. Therefore, we did not make any adjustments for missing values. Additionally, we recoded several demographic variables. Since there were only two participants who did not specify their gender, we coded them as missing and recoded gender variable as dichotomous (men vs. women). Regarding relationship status, we had a low number of engaged and married participants. Therefore, we recoded relationship status as single and not in a relationship vs. in a committed relationship (single and dating + married + engaged). In addition, to test monthly income, participants who had more than 30.001 TL of monthly income were treated as one group since there were only few participants in those groups. Thus, we coded monthly income as 0-8.500 TL, 8.5001-15.000 TL, 15.001-30.000 TL, and above 30.001 TL.

Following data coding, we ran independent samples t-tests, and one-way ANOVAs to examine the association between demographic variables and dependent variables to understand which variables need to be controlled. Independent samples t-tests were conducted to see differences in outcome variables for gender (men-women), education level (high school-university), and relationship status (single and not in a relationship vs. in a committed relationship). We ran one-way ANOVAs to compare groups of cultural orientation (modern-traditional conservative-religious conservative) and monthly income (0-8.500 TL, 8.5001-15.000 TL, 15.001-30.000 TL, and above 30.001 TL) for each dependent variable. We also ran bivariate correlation analyses to test the association between the study variables (subjective financial strain, objective financial strain, hopelessness, future anxiety, anxiety, depression, life satisfaction, intention, and actions to move abroad) and continuous demographic variables (age, religiosity, perceived SES). We checked VIF and tolerance statistics to ensure we satisfy the multicollinearity assumption.

For the main analyses, we ran mediation and moderation analyses using PROCESS (Hayes, 2017) to test hypothesized pathways as illustrated in Figure 1 and 2. We used PROCESS because it estimates measurement errors and gives the opportunity to test mediation and moderation at the same time. Explained variance was assessed via R squared in all models and model fit was estimated by ANOVA. In hypotheses related to Model 1, our predictor variable was subjective financial strain, and outcome variables were mental health outcomes (anxiety and depression) and life satisfaction. Hopelessness was the mediator, and future anxiety was the moderator. Regarding hypotheses related to Model 2, the predictor variable was subjective financial strain, and the outcome variables were the intention and actions to move abroad. Hopelessness was the moderator, and future anxiety was the mediator. We decided to include objective financial strain as a covariate in both models because we expected it to be less strongly associated with the dependent variables than subjective financial strain, so we did not want to lose power by conducting the same analysis with objective financial strain as the independent variable, and preliminary analyses supported our expectations.

To test our mediation and moderation hypotheses, we used Model 5 in PROCESS for each dependent variable (anxiety, depression, life satisfaction, intention, and actions to move abroad) because it gives the opportunity to test the association of a mediator and a moderator at the same time. Listwise deletion was utilized for handling missing data due to low missing data percentage. For mediation and moderation analyses, we ran 5000 bootstrap samples with 95% confidence interval. While conducting moderation analyses, we used mean-centered variables. We used SPSS v.28 statistical software package for all data analyses.

Chapter 3:

RESULTS

3.1 Preliminary Analyses

3.1.1 Descriptives of the Scales

The distribution of the variables was examined to test the normality assumption. Skewness and kurtosis of all variables were between the acceptable range, namely, -1.96 and 1.96. Thus, the normality assumption for the study variables was satisfied. Descriptives of the scales and continuous demographic variables are presented in Table 2.

Table 2

Descriptive and Bivariate Correlations of Study Variables.

Variables	Mean (*SD*)	1	2	3	4	5	6	7	8	9	10	11
1. Subjective Financial Strain	37.61 (*10.98*)	-										
2. Objective Financial Strain	6.22 (*1.74*)	.40***	-									
3. Depression	32.66 (*10.45*)	.53***	.24***	-								
4. Anxiety	31.95 (*10.51*)	.54***	.25***	.81***	-							
5. Future Anxiety	21.47 (*6.05*)	.53***	.23***	.61***	.57***	-						
6. Hopelessness	7.18 (*5.21*)	.51***	.21***	.65***	.59***	.59***	-					

7. Life Satisfaction	13.37 (*3.91*)	-.59***	-.24***	-.56***	-.46***	-.56***	-.61***	-				
8. Intention to Move Abroad	3.38 (*1.34*)	.34***	.19***	.25***	.24***	.39***	.22***	-.30***	-			
9. Actions to Move Abroad	2.70 (*2.16*)	.24***	.11	.20***	.18***	.22***	.08	-.15*	.64***	-		
10. Religiosity	3.22 (*1.24*)	-.24***	-.25***	-.20***	-.22***	-.28***	-.22***	.27***	-.35***	-.23***	-	
11. Perceived SES	2.92 (*.73*)	-.45***	-.23***	-.14*	-.09	-.12*	-.20***	.34***	-.09	-.11	.13*	-

Note. Pairwise deletion was utilized for missing data. $^{*}p < .05$, $^{***}p < .001$.

3.1.2 Descriptives of Objective Financial Strain Checklist

The most common objective financial strain was related to scholarship/salary raise under official inflation (58.4%, *n* = 180), followed by rental increase (45.8%, *n* = 141), having an ongoing student loan (38.3%, *n* = 118), and difficulty to find affordable housing (36.4%, *n* = 112). Other objective financial struggles included paying the minimum debt of credit cards, applying to financial assistance programs, etc. Detailed information about participants' percentage of affirmative responses to all items in the checklist can be found in Table 3.

Table 3

Objective Financial Strain Checklist.

Items	*N*	%
1. My scholarship/salary raise was below the official inflation rate last year.	180	58.4
2. In the last year, the rent of the house I/we live in has increased.	141	45.8
3. I have an ongoing student loan.	118	38.3
4. In the last year, I could not find a rental apartment that fit my budget.	112	36.4
5. I pay the minimum amount (maximum 40%) on my credit cards every month.	89	28.9
6. In the past year, I applied for financial assistance programs to make ends meet.	79	25.6
7. In the last year, I borrowed money from people around me to make ends meet.	75	24.4
8. In the last year, I took out a bank loan and I am in debt.	37	12.0

Note. Since participants could choose more than one option, the total exceeds 100%.

3.1.3 Descriptives of Actions to Move Abroad Checklist

Regarding actions to move abroad, approximately half of the sample indicated that they were learning a new language (55.8%, *n* = 172) and collecting information about how to move abroad (50%, *n* = 154). Also, one-third of the participants talked to their families about their plans to move abroad. Other concrete actions included saving money (26%, *n* = 80), looking at job postings (23.7%, *n* = 73), and contacting friends and relatives living abroad (23.1%, *n* = 71). Detailed information about all actions and percentages of affirmative answers can be seen in Table 4.

Table 4

Actions to Move Abroad Checklist.

Items	*N*	%
1. I'm trying to learn a new language or improve my foreign language.	172	55.8
2. I collect information about the requirements for moving abroad (e.g., visa requirements, living conditions).	154	50.0
3. I talked to my family about my plans to move abroad.	101	32.8
4. I am saving money to go abroad.	80	26.0
5. I'm looking at job postings to go abroad.	73	23.7
6. I contacted my friends and relatives living abroad to ask how I could move there.	71	23.1
7. I applied for student exchange programs such as Erasmus/Exchange.	54	17.5
8. I applied to graduate programs to study abroad.	50	16.2
9. I applied for scholarships/loans to cover my expenses abroad.	34	11.0
10. I applied to job postings to go abroad.	16	5.2

Note. Since participants could choose more than one option, the total exceeds 100%.

3.1.4 Associations of Demographic Variables with the Outcome Variables

Preliminary analyses suggested no significant differences in any of the outcome variables (anxiety, depression, life satisfaction, intention and actions to move abroad) by gender, education level, employment status, or age; all ps > .05. However, we found significant associations between relationship status and several dependent variables (anxiety, intention, and actions to move abroad, at $p < .05$. Specifically, participants who were in a romantic relationship reported significantly more anxiety symptoms [$t(288) = -2.18$, $p < .05$], higher intentions [$t(282) = -3.80$, $p < .001$], and more actions to move abroad [$t(281) = -2.69$, $p < .01$] than participants who were single and not in a relationship. Thus, we decided to control for relationship status only in the model testing intention and actions to move abroad.

In addition, one-way ANOVA tests indicated significant associations with monthly income and mental health outcomes at $p < .05$. Post-hoc Bonferroni tests revealed that participants who had a monthly income between 0-8.500 TL reported significantly less life satisfaction than participants with a monthly income more than 30.001 TL [$F(3, 295) = 3.75$, $p < .01$]. Also, participants who had a monthly income between 8.501-15.000 TL reported significantly more anxiety [$F(3, 304) = 3.80$, $p < .01$] and depression [$F(3, 304) = 4.32$, $p < .01$] compared to participants who had income above 30.001 TL. Additionally, correlational analysis suggested that perceived SES was negatively associated with depression ($r = -.14$, $p < .05$) and positively associated with life satisfaction ($r = .34$, $p < .001$). Since the results for these two variables were parallel, we decided to control for only one of them and chose perceived SES because it was a continuous variable.

One-way ANOVA tests conducted with cultural orientation as independent variable revealed significant associations with all outcome variables. Post-hoc Bonferroni tests revealed that religious conservative participants reported higher life satisfaction [$F(2, 296) = 17.32$, $p < .001$], less anxiety [$F(2, 305) = 6.09$, $p < .01$] than both groups; and less depression [$F(2, 305) = 3.93$, $p < .05$] compared to those who identified as traditional conservatives. Also, participants who identified as modern had significantly higher intentions [$F(2, 299) = 30.08$, $p < .001$] and actions to move abroad [$F(2, 298) = 13.69$, $p < .001$] than both religious conservatives and traditional conservatives. In parallel with this finding, religiosity was negatively correlated with all of the study variables except life satisfaction; $r(297) = .272$, $p < .001$. Given those findings, we concluded that cultural orientation and religiosity were important factors to control in our analysis. Because the variables overlapped with one another conceptually, we selected religiosity variable as a demographic control because it was a continuous variable and decided to control for it in both models.

In sum, our preliminary analysis findings indicated a need for several control variables. Overall, we decided to control for perceived SES and religiosity in our main analyses for the first model (mental health outcomes), and religiosity and relationship status for the second model (moving abroad).

3.1.5 Correlational Analyses

Bivariate correlations are presented in Table 2. Results showed that life satisfaction was negatively and moderately correlated with subjective financial strain, ($r = -.57$, $p < .001$), objective financial strain ($r = -.44$, $p < .001$), and all of the five outcome variables at $p < .05$, with magnitudes ranging from -.15 to -.61. Depression and anxiety were significantly correlated with all of independent and outcome variables at $p < .001$, and coefficients varied from .18 to

.81. Future anxiety and hopelessness significantly positively associated with all independent and dependent variables except life satisfaction (r = -.56, -.61; ps < .001), and the association between hopelessness and actions to move abroad was not significant (r = .08, p > .05). Intention to move abroad was strongly correlated with actions to move abroad; r = .64, p < .001. Of note, depression and anxiety were strongly correlated (r = .81, p < .001). However, since Tolerance (higher than 0.25) and VIF (less than 3) statistics were all within the appropriate range, the multicollinearity assumption was satisfied (Coakes, 2007).

3.2 Model Testing with Mental Health Outcomes

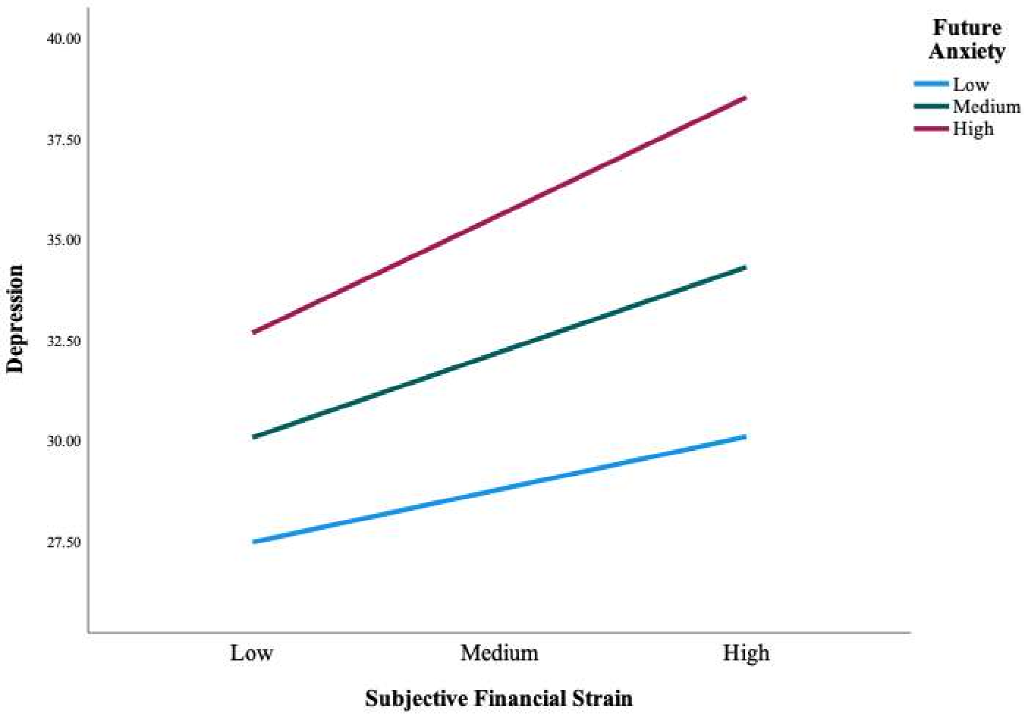
3.2.1 Depression

Table 5 presents the summary of models with mental health outcomes. Model 5 in PROCESS was performed, with depression as the outcome variable. After controlling for perceived SES, religiosity, and objective financial strain, the total effects of subjective financial strain (b = .19, SE = .05, p < .001), hopelessness (b = .73, SE = .11, p < .001), and future anxiety (b = .56, SE = .10, p < .001) on depression were positive and significant. That is, participants' higher perceptions of financial difficulties, hopelessness, and future anxiety were associated with higher depression scores, and the full model accounted for 53% of the variance in depression. Among covariates, only the direct effect of religiosity on hopelessness was significant, b = -.44, SE = .22, p < .05. Thus, hypothesis 7 was also supported, the association of objective financial strain with depression was weaker than subjective financial strain.

The indirect effect of hopelessness on depression was estimated at .17 (95% CI [.11, .24]), concluding that there was a significant mediation. Thus, hopelessness mediated the relationship between subjective financial strain and depression. Thus, both hypotheses 1a and 2a were supported. Also, there was a significant interaction between subjective financial strain and future anxiety on depression (*b* = .01, SE = .01, $p < .05$) such that as future anxiety level increased, the positive association between subjective financial strain and depression was strengthened. Therefore, hypothesis 3a was supported. Figure 3 illustrates the interaction effect.

Figure 3

Interaction of subjective financial strain and future anxiety on depression.

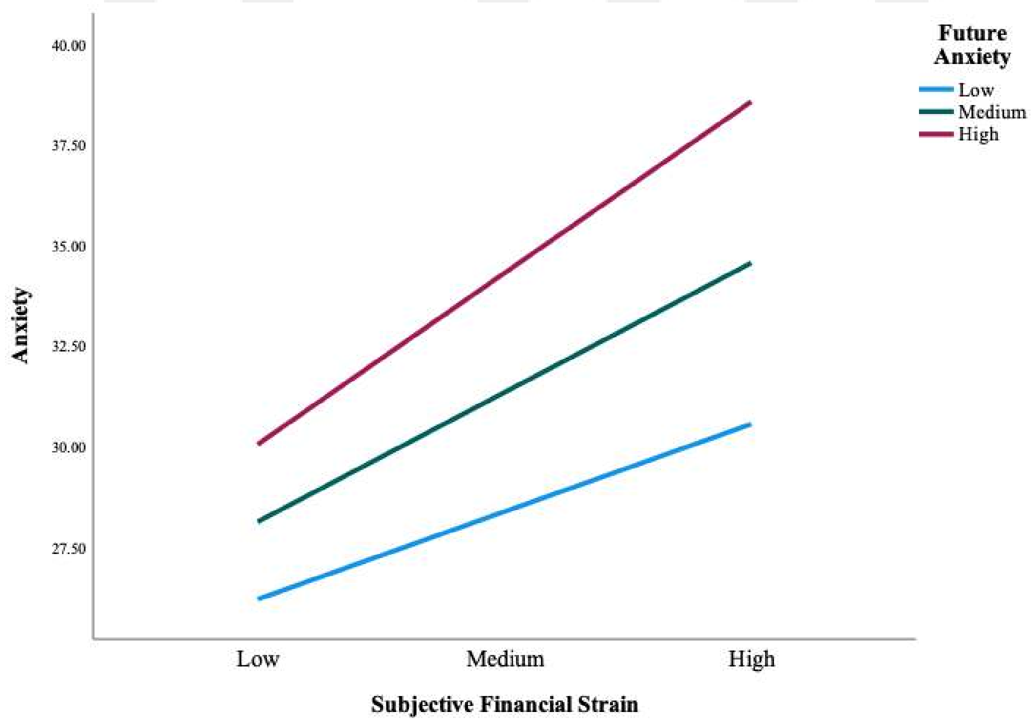


3.2.2 Anxiety

The same analysis (Model 5 in PROCESS) was performed, with anxiety as the outcome variable. The model explained 50% of the variance in anxiety. Results indicated that the total effect of subjective financial strain on anxiety was significant when the same three covariates were controlled (*b* = .29, SE = .06, $p < .001$), supporting hypothesis 1b. Among covariates, just the direct effect of perceived SES on anxiety was significant, *b* = 2.30, SE = .68, $p < .001$, supporting hypothesis 7. Both the direct effects of hopelessness and future anxiety on anxiety were positive and significant (*b* = .59, SE = .11, $p < .001$; *b* = .49, SE = .10, $p < .001$). The indirect effect of hopelessness on anxiety was estimated at .14 (95% CI [.08, .21]), thus, there was a significant mediation, supporting hypothesis 2b. Post-hoc analyses to understand the interaction effect showed that for all three levels of future anxiety, there was a significant positive association between subjective financial strain and anxiety, with higher future anxiety scores amplifying the effect; all *p*s < .001. Figure 4 shows the interaction in more detail.

Figure 4

Interaction of subjective financial strain and future anxiety on anxiety.



3.2.3 Life Satisfaction

Lastly, the same analysis was conducted with life satisfaction as the dependent variable. Test results revealed that the total effect of subjective financial strain on life satisfaction was significant when the effect of covariates was controlled (b = -.09, SE = .02, p < .001, explained variance R^2 = .52 for full model), supporting hypothesis 1c. Between covariates, merely the direct effect of perceived SES on life satisfaction was significant, b = .79, SE = .25, p < .01.

Table 5

Mediation and moderation analyses exploring the relationship between subjective financial strain and mental health outcomes when hopelessness is the mediator.

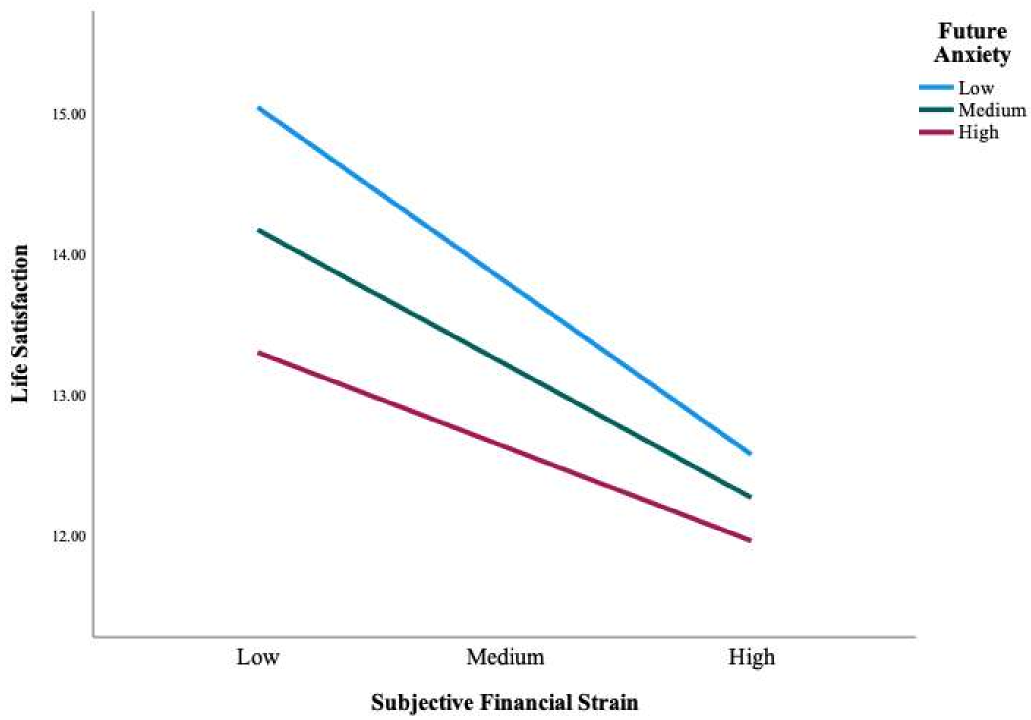
	Hopelessness			Depression			Anxiety			Life Satisfaction		
	b	SE	R^2	*b*	SE	R^2	*b*	SE	R^2	*b*	SE	R^2
Constant	7.78***	1.83	.27***	23.24***	3.09	.53***	20.17***	3.22	.50***	11.69***	1.18	.52***
Religiosity	-.44*	.22		.02	.36		-.29	.37		.20	.14	
Perceived SES	.31	.40		.96	.66		2.30***	.68		.79**	.25	
Objective Financial Strain	-.01	.17		.14	.27		.19	.28		.08	.10	
Subjective Financial Strain	.24***	.03		.19***	.05		.29***	.06		.09***	.02	
Hopelessness	-	-		.73***	.11		.59***	.11		-.27***	.04	
Future Anxiety	-	-		.56***	.10		.49***	.10		.10*	.04	
FA x SFS	-	-		.01*	.01		.02**	.01		.004[a]	.002	

Notes. SFS: Subjective Financial Strain, FA: Future Anxiety. The hopelessness column is the same (*a* path) for all three DVs. FA x SFS denotes interaction effect. *$p < .05$. **$p < .01$. ***$p < .001$.[a] $p = .056$.

Therefore, hypothesis 7 was supported, we did not find significant effects of objective financial strain. Both the direct effects of hopelessness and future anxiety on life satisfaction were negative and significant (b = -.27, SE = .04, p < .001; b = .10, SE = .04, p < .01). The indirect effect of hopelessness on life satisfaction was estimated at -.07 (95% CI [-.09, -.04]), showing a significant mediation, in line with our hypothesis 2c. Lastly, the interaction effect between subjective financial strain and future anxiety on life satisfaction was marginally significant (b = .004, SE = .002, p = .056), not supporting hypothesis 3c. However, post-hoc analyses showed that for all levels of future anxiety, the negative association between subjective financial strain and life satisfaction was intensified as levels of future anxiety increased; all ps < .05. Figure 5 indicates the graph of the interaction.

Figure 5

Interaction of subjective financial strain and future anxiety on life satisfaction.



3.3 Model Testing with Intention and Actions to Move Abroad

Detailed test results for Model 2 (moving abroad) are shown in Table 6. The full model explained 25% of the variance in intention to move abroad. Results showed that the total effect of subjective financial strain on intention to move abroad was significant when the effect of covariates were controlled (b = .02, SE = .01, p < .05); thus, hypothesis 4a was supported. Only the direct effects of religiosity on future anxiety, and on intention to move abroad were significant from three covariates (b = -.77, SE = .26, p < .01; b = -.26, SE = .06, p < .001). Therefore, we supported hypothesis 7, the effect of objective financial strain was less strong compared to subjective financial strain. The direct effect of future anxiety on the intention to move abroad was positive and significant (b = .07, SE = .02, p < .001). Its indirect effect on intention was also estimated at .02 (95% CI [.01, .03]), indicating a significant mediation, in line with our hypothesis 5a. The direct effect of hopelessness on the intention to move abroad was not significant (b = -.03, SE = .02, p = .07), yet; there was a significant interaction between subjective financial strain and hopelessness (b = .003, SE = .001, p < .05) on intention to move abroad as we expected. The change in R-square for the interaction term was significant; F(1, 294) = 4.19, p < .05. Therefore, hypothesis 6a was supported. Post-hoc analyses indicated that for lower levels of hopelessness, there was no significant association between subjective financial strain and intention to move abroad (t = .70, SE = .01, p = .49). However, there were significant positive associations between subjective financial strain and intention to move abroad for the mean level (t = 2.53, SE = .01, p < .05) and higher levels of hopelessness (t = 3.39, SE = .01, p < .001). Figure 6 reveals the details of the interaction.

Figure 6

Interaction of subjective financial strain and hopelessness on intention to move abroad.

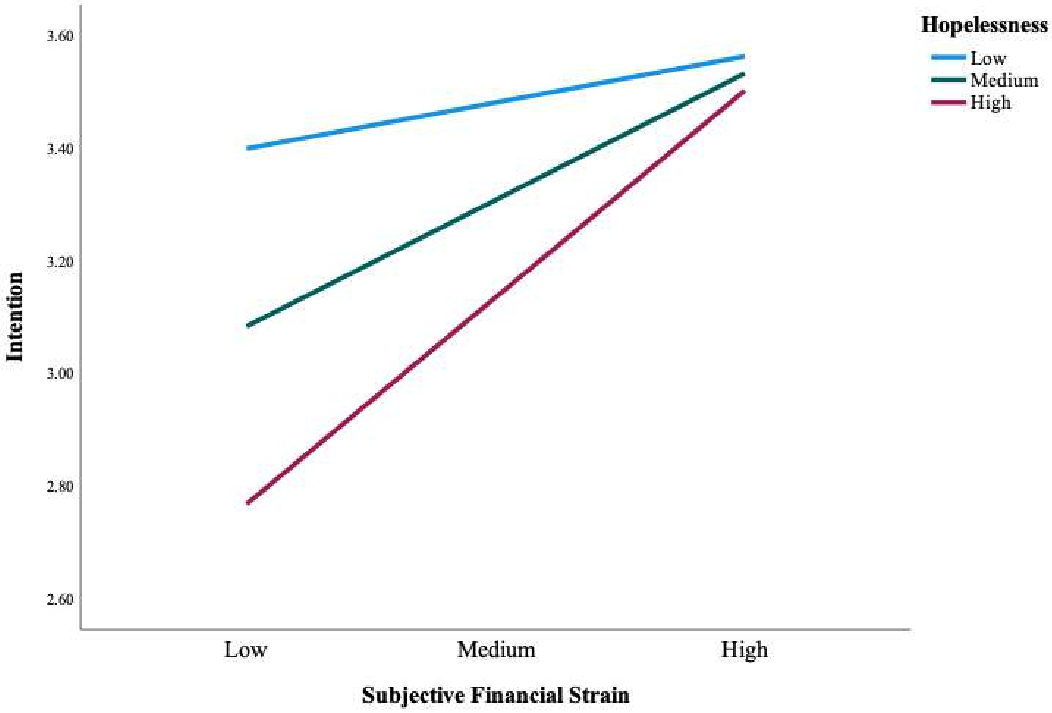


Table 6

Mediation and moderation analyses exploring the relationship between subjective financial strain and intention & actions to move abroad when future anxiety is the mediator.

	Future Anxiety			Intention to move abroad			Actions taken to move abroad		
	b	SE	R^2	*b*	SE	R^2	*b*	SE	R^2
Constant	24.03***	1.59	.31	2.67***	.51	.25	2.48**	.90	.11
Religiosity	-.77**	.26		-.26***	.06		-.31**	.11	
Relationship Status	-.001	.64		.18	.15		.17	.26	
Objective Financial Strain	-.02	.19		-.001	.04		-.03	.08	
Subjective Financial Strain	.28***	.03		.02*	.01		.04*	.01	
Future Anxiety	-	-		.07***	.02		.06*	.03	
Hopelessness	-	-		-.03[a]	.02		-.07*	.03	
Hopelessness x SFS	-	-		.003*	.001		.002	.002	

Notes. SFS: Subjective Financial Strain. The future anxiety column is the same (*a* path) for all three DVs. Hopelessness x SFS denotes the interaction effect.

**p* < .05. ***p* < .01. ****p* < .001. [a] This interaction's significance is at *p* = .064 level.

The same analysis was conducted with the same mediator, moderator, and covariates; with actions to move abroad as the outcome variable. Results indicated that the total effect of subjective financial strain on actions to move abroad was significant, controlling for covariates (b = .04, SE = .01, $p < .05$, explained variance of the full model $R^2 = .11$); supporting hypothesis 4b. Solely the direct effect of religiosity on actions to move abroad was significant among the covariates (b = -.31, SE = .11, $p < .01$). Thus, hypothesis 7 was supported since objective financial strain was less predictive of actions to move abroad compared to subjective financial strain. The direct effect of future anxiety on the actions to move abroad was positive and significant (b = .06, SE = .03, $p < .05$), and its indirect effect on actions was estimated at .02 (95% CI [.003, .03]). Thus, results revealed a significant mediation and supported our hypothesis 5b. Lastly, the direct effect of hopelessness on actions was significant; b = -.07, SE = .03, $p < .05$). However, the interaction term of hopelessness with subjective financial strain on actions to move abroad was not significant (b = .00, SE = .00, $p = .35$). Therefore, our hypothesis 6b about the moderation was not supported.

Chapter 4:

DISCUSSION

This study assessed financial strain, depression, anxiety, life satisfaction, hopelessness, future anxiety, and intentions and actions to move abroad of Turkish emerging adults who were NEET as senior undergraduate students or fresh graduates with no full-time employment. Our findings suggested that the subjective financial strain had a significant positive association with depression, anxiety, intention, and actions to move abroad, and a negative association with life satisfaction. Hopelessness mediated the links of subjective financial strain with all mental health outcomes, and future anxiety moderated all these relationships as we expected. In the model testing moving abroad, future anxiety mediated the associations of subjective financial strain with the intention and actions to move abroad. Among them, hopelessness moderated the association of subjective financial strain with intention, but we could not find such an effect for actions to move abroad. Thus, all hypotheses of the study, except 3c and 6b, were supported.

4.1 Financial Strain and Mental Health Outcomes

The results of the current study showed that as subjective financial strain increased, both anxiety and depression increased while life satisfaction decreased, in congruence with the previous studies (Coşkuner Aktaş & Çiçek, 2023; Silva et al., 2016) and our hypotheses. These findings are not surprising since they indicate that in a context where individuals experience economic hardship, their mental health outcomes are prone to worsening. Considering that financially unstable emerging adults reach fewer objective financial resources (Kiely et al., 2015), and experience more difficulties in their close relationships (Aytaç & Rankin, 2009); their coping mechanisms might be less adequate to deal with their rising anxiety and depression, and declining life satisfaction.

Regarding objective financial strain, as expected, its correlations with mental health outcomes were weak (*r* values ranging from .24 to .25), whereas the associations of subjective financial were moderate (*r* values ranging from .53 to .59) (for detailed information, see Table 2). These findings are in line with the literature indicating that subjective financial strain was a stronger predictor of mental health outcomes compared to objective financial strain (Asebedo & Wilmarth, 2017; Hamilton et al., 2019). Yet, despite its significant zero-order correlations with mental health outcomes, objective financial strain was not a significant predictor in any of the tested models for mental health outcomes. There could be alternative explanations for this result. First, perceived SES and subjective financial strain were also included in Model 1 (assessing mental health outcomes), as well as objective financial strain. Because the first two variables explained the significant differences in mental health outcomes, they may have overlapped with objective financial strain, and objective financial strain may not have explained an additional variance in the model. Another explanation can be that the measures of objective financial strain might not be directly related to mental health issues, as suggested by Guan et al. (2022). This outcome may mean that whether people are in debt or have certain assets does not say anything about their mental health on its own. Rather, how they are subjectively affected by these objective financial difficulties and how they interpret them affects their mental health.

4.2 Financial Strain, Intention, and Actions to Move Abroad

In line with Turkey's current economic situation and youth's high tendency to move abroad (Öneri, 2019; SODEV, 2020), we found significant positive associations between subjective financial strain with intention, and actions to move abroad. Turkish emerging adults who experience more financial challenges were more prone to move abroad and took more action to achieve this. However, coefficients of subjective financial strain in both models were relatively low (.02 and .04; see Table 6 for details). This effect size shows us that the decision to move abroad is a complex one, and it involves many variables that we did not take into account in the current study. Parallel to the Model 1, objective financial strain was not a significant predictor in the Model 2. This outcome is not unexpected given that even the effect of subjective financial strain was very low.

Also, R^2 values for mental health outcomes are notably high (ranging from .50 to .53), in contrast to the lower values in the moving abroad models (.25 for intention and .11 for actions). This disparity can be attributed to two potential factors. The first explanation is that there might be multicollinearity in the mental health model due to the high correlation between depression and anxiety. Otherwise, it could be due to variables in the model being conceptually similar to each other (i.e., hopelessness, future anxiety, and mental health outcomes). Another plausible interpretation of that result is there are many other possible factors that determine migration intentions and actions that we did not examine in the current study. For instance, we did not assess any pull factors, which are the attractive features of the migrated place, such as a freer environment and more qualified life standards (Öncü et al., 2020). Also, we specifically assessed financial strain as a push factor, but the effect of other push factors that can affect this decision, like low occupational income and less opportunity to improve in the occupational fields (Öneri, 2019), was not studied.

4.3 Moderating Effects of Future Anxiety and Hopelessness

As hypothesized, the associations of subjective financial strain with mental health outcomes (depression, anxiety, and life satisfaction) revealed significant interactions with future anxiety. As Turkish emerging adults had higher future anxiety, the positive links between depression and anxiety with subjective financial strain and the negative association of subjective financial strain with life satisfaction became stronger. These findings are not surprising considering that future anxiety is conceptually similar to mental health outcome variables (Zaleski, 1996), contributes to the prevalence of anxiety disorders (Grupe & Nitschke, 2013), and is associated with higher levels of depression (MacLeod & Byrne, 1996).

With respect to the moving abroad model, significant moderation of hopelessness in the association of subjective financial strain and intention to move abroad was found, in line with our hypotheses. For people with medium or high levels of hopelessness, as their hopelessness increased, the positive association between their subjective financial strain and intention to move abroad was amplified. However, as their subjective financial strain increases, intention begins to converge at one point, regardless of the level of hopelessness (see Figure 6). In other words, when subjective financial strain is very high, it does not matter whether young people are hopeless or not; they all seem to want to go abroad. On the other hand, we could not find the moderating effect of hopelessness for actions to move abroad. There might be some explanations for this outcome. At first, we may not have been able to measure hopelessness as we intended. Because we were dealing with a society-level problem, i.e., a financial crisis, our measure may not have captured the hopelessness regarding the country that may affect the decision to move abroad. This interpretation might be supported by a recent survey indicating that Turkish emerging adults' financial status affects their hopes for the country's future but does not affect their own (Yirmi Üç Araştırma, 2024). Another explanation is that we only considered the financial strain as a push factor, but its effect in the model predicting actions to move abroad was already very low (b = .04). When we look at its interaction with another variable, it is not surprising to find a non-significant result.

In general, the effect sizes added to the model by interactions were very low for both models. For Model 1, the interaction of future anxiety with subjective financial strain may have made little contribution to the model, because depression and anxiety explained a large majority of the model and overlapped with future anxiety. For Model 2, considering the small regression coefficients of the independent variable (subjective financial strain), the interactions were also low in effect. Thus, testing the effects of other pull and push factors might help us understand the intention and actions to move abroad more comprehensively and explore other potential moderators in these relations.

4.4 Direct and Indirect Effects of Hopelessness and Future Anxiety

As expected, hopelessness mediated the links of subjective financial strain with all three mental health outcomes. As people's subjective financial strain increased, their hopelessness levels also increased, which in turn led to an increase in their depression and anxiety levels and decreased their life satisfaction, which was congruent with the previous findings (Frankham et al., 2020; Türk et al., 2022). Not surprisingly, these results are in line with the suggestions of Beck's (1976) cognitive theory of depression and Seligman's (1972) theory of learned helplessness, indicating that economically disadvantaged Turkish emerging adults are more hopeless and anxious about their future, and their mental health is likely to be worse than their financially stable peers, with higher depression and anxiety levels. Also, the reason why hopelessness explained a significant variance in the model can be due to the overlap of hopelessness and mental health outcomes, especially with depression. Parallel to this outcome, previous studies showed that hopelessness was a significant predictor of depression (Cunningham et al., 2008; Faura-Garcia et al., 2023).

For the moving abroad model, future anxiety mediated the associations of subjective financial strain with the intention and actions to move abroad, in line with our expectations. People who experience more financial difficulties reported higher levels of future anxiety, and it was related to higher intention and actions to move abroad. However, the coefficients for the indirect effects of future anxiety were low (.02). This finding means that intending and taking action to move abroad is a serious decision that cannot be explained merely by future anxiety. Also, the indirect effect of future anxiety was lower than its direct effects on both dependent variables (.06 and .07). This outcome might have several reasons. Future anxiety might have a more direct influence on decisions to move abroad rather than having an indirect relationship with the independent variable (subjective financial strain); so, it might be a crucial factor in the intention and actions to move abroad by itself. On top of that, there might be other potential mediators of the association between subjective financial strain and moving abroad variables that need to be studied, other than future anxiety.

4.5 Findings Related to Control Variables

Outcomes about the covariates revealed that religiosity was negatively associated with depression and anxiety, and positively associated with life satisfaction in the current study. Its direct effects on hopelessness and future anxiety were also found to be negative. These results are in line with the literature reporting higher well-being for religious individuals (Diener et al., 2011; Koenig et al., 2012). They might also be explained by previous research indicating that religious involvement is linked to getting social support, having a sense of purpose, and coping mechanisms (Koenig, 2009). Thus, considering religiosity might be related to better mental health outcomes and greater psychological resilience (Pargament et al., 2000), it can be a protective factor for mental health issues. On the other hand, religiosity had negative associations with both intention and actions to move abroad. This effect may be related to religious people's tendency to see difficult events as tests, i.e., earning rewards for the afterlife (McConnell et al., 2006). Also, given that acceptance of fate is a very common coping mechanism among religious individuals (Ano & Vasconcelles, 2005), they might see the economic uncertainty in the country as a spiritual test and try to deal with this reality by staying in their homeland, i.e., accepting their fate.

Lastly, perceived SES was a significant positive predictor in both models predicting anxiety and life satisfaction scores. These results support the previous research that indicated subjective SES is an important and better predictor of mental health outcomes, specifically anxiety, than objective SES (see Quon & McGrath, 2014, for a meta-analysis). But surprisingly, the association between perceived SES and anxiety was not negative in the current study. This finding can be due to several reasons. The first explanation can be that the correlation between monthly income and perceived SES was only moderate ($r = .36$, $p < .001$), suggesting that people might have overestimated their SES, although their monthly income indicates otherwise. Considering that the correlation between subjective financial strain and perceived SES was also moderate ($r = -.45$, $p < .001$), these findings may imply that people with greater perceived SES levels may be dealing with problems deriving from financial issues and face high levels of anxiety than other people with higher income levels, but they are either not aware of these or do not report them due to social desirability and/or thinking they are better than average, thinking there are people in worse conditions than them (Heck & Krueger, 2015).

4.6 Strengths and Limitations

The current study had various strengths. It measured both measures of subjective and objective financial strain, and investigated how they affect mental health outcomes and intention and actions to move abroad. Also, even though future anxiety and hopelessness of Turkish emerging adults are currently pronounced issues in Turkish society and media, their association with financial hardship has not been scientifically investigated until this research. Conducting this study, we tried to discuss a current issue on a scientific basis by documenting the link between these variables. Also, we achieved reaching emerging adults who were more likely to suffer from financial strain by using convenience sampling of public university students, scholarship students at private universities, and fresh graduates from both. Consequently, we ensured that the data was not contaminated by participants coming from very high SES backgrounds who do not experience any financial strain. On top of these, we measured actions taken to move abroad for the first time. This measure can help and guide the design of future studies on this topic.

Nonetheless, there were some limitations of the study that need to be mentioned. At first, the current study had cross-sectional data, meaning that it would be good to conduct more studies by collecting data at different time points (i.e., sequential or longitudinal designs) to be able to generalize the findings. Plus, since the results are correlational, we cannot conclude causality and be sure about their direction. Additionally, there might be selection bias in the study. Namely, people with very high levels of hopelessness, clinical levels of depression, and anxiety may not have participated in the study due to their lack of motivation. Thus, these results may not represent all parties of this specific population. Future work can focus on these subjects with clinical populations. Also, we used the *Beck Hopelessness Inventory* (Beck et al., 1974) to assess hopelessness. However, it did not measure exactly what we wanted to measure since it only focused on the individual level of hopelessness but did not assess hopelessness about collective and societal experiences, i.e., hopelessness regarding Turkey's future in the context of an ongoing financial crisis. Plus, considering that actions to move abroad is a newly developed measure, new studies should replicate its findings to ensure its reliability. Lastly, we assessed the intention to move abroad with a single item like the previous studies; but it could be measured more deeply by including whether they would consider moving abroad with their families, partners, or by themselves.

4.7 Directions for Future Research

Apart from financial strain, future studies can examine the effects of other push factors, such as unemployment and poor functioning of politics (Öneri, 2019), that affect the decision to move abroad. They can also investigate the effect of pull factors like improved living conditions and cultural experiences, political security, and better career opportunities, which were reported as important attractive features of other countries by a recent report (Yirmi Üç Araştırma, 2024). Furthermore, to consider the effect of family in the decision to move abroad, studies can be conducted with families or couples. Their relationships with significant others might also affect their intention and actions to move abroad; therefore, it can be an important variable for future studies. Besides, the decision processes of different professional groups (doctors, architects, academics, etc.) to move abroad can also be examined to look at whether it has risen specifically in these groups or generally on the rise in society. In this way, this decision can be understood more comprehensively.

Upcoming research can employ a longitudinal design and work with larger and different samples of emerging adults, such as postgraduates (Díez et al., 2024), so that clearer connections can be established between the change in the economy, mental health, and the decision to move abroad. Also, the effect of close relationships as a potential protective factor for emerging adults' mental health can be investigated. Besides, whether and to what extent financial strain causes the same mental health outcomes as in this study can be investigated in different age groups like middle-aged and elderly people. Future research can also use experimental designs by comparing the effect of push and pull factors on decision processes. For instance, researchers can give participants different scenarios for moving abroad and manipulate the factor as a push or pull factor. Likewise, experiments can be conducted with clinically depressed vs. control participants, where their hopelessness and future anxiety levels can be examined in a financially challenging scenario.

4.8 Implications for Clinical Practice

Since financial strain has been found to be an important factor that affects people's mental health (Guan et al., 2022; Silva et al., 2016), it cannot be considered independently of the economic situation of the society they live in and their own socio-economic standing within that society (Kim & Cardemil, 2012). Therefore, therapy must include social and contextual issues like financial crises; otherwise, it may miss the bigger picture by interpreting the clinical problem as if it only concerns the individual (Ballo & Tribe, 2023). Therapies can utilize a more holistic approach by including environmental and individual factors in treatment (Ng & Shanks, 2020). To decrease hopelessness and increase acceptance regarding financial problems, techniques from ACT, such as challenging inaccurate thoughts and focusing on values-based actions (Nauphal et al., 2023) can be helpful. Skills-based CBT programs that use various metacognitive skills like mindfulness practices, cognitive restructuring, and the thoughts-feelings-behavior triangle can be applied to populations with financial difficulties (Richardson et al., 2022).

For the youth who are seniors in their undergraduate studies or NEETs, where they experience an emotional burden deriving from feelings of indecisiveness, future anxiety, and hopelessness, some counseling sessions can be organized in order to help them overcome these challenges. Prevention programs can also be designed to prevent the experiences in critical transition periods from turning into mental health issues. For instance, since studies show that career uncertainty is linked to unemployment anxiety (Demirtaş & Kara, 2022), career counseling and mentorship programs can lower students' future anxiety by reducing the uncertainty of future and helping them with goal setting. Alternatively, interventions can be developed for those who already have clinical problems due to these struggles, via including physical activity (Huang et al., 2024), psychoeducation, and relaxation training (Yusufov et al., 2019) to reduce anxiety and increase the well-being of the students. Also, to reduce the effect of financial distress on mental health, providing employment support and financial advisory services might be of help (Ng & Shanks, 2020).

Lastly, new scales can be developed to measure hopelessness at both individual and societal levels. They should also not be as detailed as *Beck Hopelessness Inventory* (Beck et al., 1974) and not have as much overlap with depression. For instance, in their report, Yirmi Üç Araştırma (2024) showed that emerging adults' hopelessness for their country and their own future differed from each other, reporting higher hope levels on the individual level. Thus, with the help of such scales, we can see what kind of results would be found for our research questions and uncover the importance of societal context regarding feeling hopeless.

4.9 Conclusion

In conclusion, the current study indicated that subjective financial strain was a positive predictor of depression, anxiety, intention, and actions to move abroad, and a negative predictor of life satisfaction in the context of senior undergraduate and NEET Turkish emerging adults. Hopelessness mediated, and future anxiety moderated the relationships of subjective financial strain with depression, anxiety, and life satisfaction. Also, future anxiety mediated the relationship between subjective financial strain with the intention and actions to move abroad, and hopelessness only moderated the association of subjective financial strain with the intention to move abroad. Future research can investigate the effects of other push and pull factors, employ different study designs, and conduct studies with different samples. Clinical implications include bringing societal issues to the therapy context and providing students with prevention and intervention programs to reduce mental health issues related to financial strain.

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APPENDIX

APPENDIX A: Consent Form

Koç Üniversitesi Klinik Psikoloji Bölümü yüksek lisans öğrencisi Zeynep Betül Yücesoy'un tezinin bir parçası olarak yürütülen, Doç. Dr. Gizem Erdem tarafından süpervize edilen ve Koç Üniversitesi Etik Kurulları'nın 2023.093.IRB3.037 sayılı onayı ile izin verilen "Türkiye'deki Gençlerin Gündemi ve Esenliği" adlı araştırmaya katılımınız rica olunmaktadır.

Bu araştırmaya katılım gönüllülük esasına dayanmaktadır. Lütfen aşağıdaki bilgileri okuyunuz ve katılmaya karar vermeden önce anlamadığınız herhangi bir husus varsa çekinmeden sorunuz.

ÇALIŞMANIN AMACI
Bu çalışma Türkiye'de yaşayan gençlerin ruh sağlığı konusundaki deneyimlerini nicel ve nitel yöntemler kullanarak anlamayı amaçlamaktadır.

PROSEDÜRLER
Bu çalışmaya gönüllü katılmak istemeniz halinde sizden; birtakım demografik sorulara cevap vermeniz ve araştırma konusuyla ilgili belli ölçekleri doldurmanız istenecektir. Araştırma sonuçlarının sağlıklı olabilmesi adına yönergelerin dikkatli okunması ve sorulara mümkün olduğunca samimi cevaplar verilmesi önemlidir. Anket çalışması çevrimiçi olarak tamamlanacaktır ve yaklaşık 15 dakika sürecektir.

OLASI RİSKLER VE RAHATSIZLIKLAR
Bu çalışma günlük hayatta karşılaşılan risklerden daha fazla bir risk taşımamaktadır. Yine de bazı soruları cevaplarken düşük düzeyde de olsa stres hissetmeniz durumunda soruları cevaplandırmayabilir, çalışmayı sonlandırabilir veya araştırma ekibimizle iletişime geçebilirsiniz.

TOPLUMA VE/VEYA GÖNÜLLÜLERE OLASI FAYDALARI
Bu çalışmaya katılmanız durumunda Türkiye'deki gençlerin deneyimlerinin bilimsel ve nicel olarak çalışılmasına katkı sağlamış olacaksınız.

GİZLİLİK
Bu çalışma ile bize ilettiğiniz tüm bilgiler gizli kalacak ve yanıtlarınız sadece araştırma sorumluları tarafından akademik amaçla kullanılacaktır. Çalışmada sizden kimliğinizin ayırt edilebileceği bilgiler istenmeyecektir. Sorulara verdiğiniz yanıtlar sadece araştırma ekibinin erişiminin olduğu şifreli bir bilgisayarda saklanacaktır. Çalışma tamamlandıktan sonra bilgileriniz takip edilemeyecek bir şekilde geri dönüştürülecektir.

KATILIM VE AYRILMA
Bu araştırmaya tamamen kendi iradenizle, herhangi bir zorlama veya mecburiyet olmadan gönüllü olarak katılımınız önemlidir. Çalışmadan, herhangi bir yaptırıma maruz kalmadan istediğiniz zaman ayrılabilirsiniz.

ARAŞTIRMACILARIN KİMLİĞİ

Bu araştırma ile ilgili herhangi bir sorunuz veya endişeniz varsa, lütfen iletişime geçiniz:
Zeynep Betül Yücesoy, zyucesoy21@ku.edu.tr
Yukarıda yapılan açıklamaları anladım. Sorularım tatmin olacağım şekilde yanıtlandı. Dilediğim zaman çalışmadan ayrılmaya hakkım olduğunu biliyorum. Bu çalışmaya gönüllü olarak katılmayı onaylıyorum.

Çalışmaya katılmayı onaylıyorum ___
Çalışmaya katılmayı onaylamıyorum___

Çalışmaya katılmayı onaylamıyorum end of the survey

APPENDIX B: Screening Form

1. Kaç yaşındasınız?

If not within the range of 18-30, end of the survey

2. Türkiye'de mi yaşıyorsunuz?

- Evet
- Hayır

Hayır end of the survey

3. Sizin için aşağıdakilerden hangisi geçerlidir?

- Son sınıf lisans öğrencisiyim, en fazla 2 dönem içinde mezun olacağım.
- Son bir sene içinde mezun oldum ve herhangi bir maaşlı bir işe <u>girmedim</u>
- Son bir sene içinde mezun oldum ve yüksek lisans/doktoraya <u>başlamadım</u>
- Yüksek lisans veya doktora yapıyorum
- Tam zamanlı ve maaşlı bir işe girdim ve çalışıyorum
- Yarı zamanlı olarak maaşlı bir işe girdim ve çalışıyorum

Yüksek lisans/doktora yapıyorum end of the survey
Tam zamanlı bir işte çalışıyorum end of the survey

APPENDIX C: Demographic Information

1. Cinsiyetiniz:

2. Mesleğiniz:

3. Bölümünüz: (Öğrenci olduğunuz ya da en son mezun olduğunuz bölüm)

4. Sizin için geçerli olan seçeneği işaretleyiniz.
    - Vakıf üniversitesinde okuyorum/Vakıf üniversitesinden mezun oldum.
    - Devlet üniversitesinde okuyorum/Devlet üniversitesinden mezun oldum.

5. Şu an çalışma durumunuzu belirtiniz:
- Öğrenciyim
- Yarı zamanlı çalışıyorum
- Tam zamanlı çalışıyorum
- Çalışmıyorum

6. Eğitim durumunuz:
- İlkokul mezunu
- Ortaokul mezunu
- Lise mezunu
- Üniversite mezunu
- Yüksek lisans mezunu
- Doktora mezunu
- Diğer:

7. Aylık toplam hane gelirinizi belirtiniz (yaklaşık)
- 0 – 8,500 TL
- 8.501 TL – 15.000 TL
- 15.001 TL- 30.000 TL
- 30.001 TL-50.000 TL
- 50.001 TL-70.000 TL
- 70.001 TL-90.000 TL
- 90.001 TL-110.000 TL
- 110.001 TL ve üzeri

8. Medeni durumunuzu belirtiniz:
- Bekarım ve ilişkim yok
- Bekarım ve ilişkim var
- Nişanlıyım
- Evliyim
- Boşandım

İlişkim var cevabı verildiğinde: ne kadar süredir birliktesiniz? _______ (ay olarak)

Nişanlıyım cevabı verildiğinde: ne kadar süredir birliktesiniz (nişanlı olduğunuz süre ile flört dönemi toplam ne kadar)? _______ (ay olarak)

Evliyim cevabı verildiğinde: ne kadar süredir birliktesiniz (evli olduğunuz süre ile flört dönemi toplam ne kadar)? _______ (ay olarak)

9. Çocuğunuz var mı?
    - Evet
    - Hayır

'Evet' ise, Kaç çocuğunuz var?

10. Şu an kimlerle yaşıyorsunuz? Lütfen tüm geçerli seçenekleri işaretleyiniz
- Eşim / sevgilim
- Çocuğum/çocuklarım
- Annem
- Babam
- Kardeşim/abim/ablam
- Diğer akrabalarım (teyze, hala, kuzen…)
- Arkadaşım
- Diğer (belirtiniz)

11. Türkiye'deki diğer ailelerle kıyasladığınızda, gelir düzeyinizi nasıl değerlendiriyorsunuz?
(1) Ortalamanın çok altında
(2) Ortalamanın altında
(3) Ortalamada
(4) Ortalamanın üstünde
(5) Ortalamanın çok üstünde

12. Genel olarak kendinizi ne kadar dindar görüyorsunuz?
1- Hiç dindar değilim.
2- Dindar değilim.
3- Ne dindarım ne değilim.
4- Dindarım.
5- Çok dindarım.

13. Kendinizi hayat tarzı bakımından aşağıdaki üç gruptan hangisinde sayarsınız?
- Modern
- Geleneksel muhafazakar
- Dindar muhafazakar

14. Lütfen aşağıdaki soruları 'Evet', 'Hayır' şeklinde cevaplandırınız.
- Ailemin kendine ait bir evi var.
- Ailemin arabası var.
- Kendi arabam var.
- Kendime ait bir bilgisayarım var.

- Yaşadığım evde internet var.

APPENDIX D: Objective Financial Strain Checklist

Bu bölümde son bir senedir Türkiye'de yaşadığınız olası ekonomik deneyimlerle ilgili sorular yer almaktadır. Lütfen aşağıdaki soruları 'Evet', 'Hayır' şeklinde cevaplandırınız. Eğer sizin için geçerli değilse 'Geçerli değil' seçeneğini işaretleyiniz.

- Son bir senede oturduğum/oturduğumuz evin kirasına zam geldi.
    - (kirada oturmuyorsanız geçerli değil seçeneğini işaretleyiniz)
- Son bir senede bütçeme uygun kiralık daire bulamadım.
    - (kirada oturmuyorsanız geçerli değil seçeneğini işaretleyiniz)
- (Anne-baba ile yaşayanlara sorulacak) Son bir senede kendi evime çıkmak istesem de ekonomik nedenlerle çıkamadım.
- Son bir senede aldığım burs/maaşa resmi enflasyonun altında zam aldım.
- Son bir senede geçinmek için sosyal yardım başvurusu yaptım.
- Son bir senede geçinmek için çevremden borç aldım.
- Son bir senede geçinmek için banka kredisi çektim ve borcum var.
- Devam eden KYK borcum var.
- Kredi kartlarımdaki borcu her ay asgari düzeyde (en fazla %40) ödüyorum.

APPENDIX E: Dark Future Scale – Short Form of Future Anxiety Scale

Lütfen aşağıdaki ifadelerin her birinin size ne derece uyduğunu rakamlardan birini işaretleyerek gösteriniz.

	0) Kesinlikle Yanlış	1) Yanlış	2) Biraz Yanlış	3) Söylemesi Zor	4) Biraz Doğru	5) Doğru	6) Kesinlikle Doğru
1. Şu an beni rahatsız eden sorunların uzun süre devam edeceğinden korkuyorum.							
2. Hayatın krizleriyle ya da zorluklarıyla yüz yüze gelebileceğim düşüncesiyle zaman zaman dehşete düşüyorum.							
3. Hayatımın gelecekte kötüleşebileceğinden korkuyorum.							
4. Ekonomik ve politik durumdaki değişikliklerin geleceğimi tehdit edeceğinden korkuyorum.							
5. Gelecekte hedeflerimi gerçekleştiremeyeceğim düşüncesi beni rahatsız ediyor.							

APPENDIX F: Family-Economic Strain Scale

Lütfen aşağıdaki her bir maddeyi okuyarak size uygun gelen seçeneği işaretleyiniz.

	1) Asla	2) Nadiren	3) Bazen	4) Çoğunlukla	5) Neredeyse her zaman
1. Genellikle, şu an sahip olduğumuz gelirle benim ve ailemin geçinmesi zordur.					
2. Parasal sıkıntılar yaşarım.					
3. Maddi sıkıntılar işimi ve günlük yaşamımı olumsuz yönde etkiler.					
4. Maddi durumumla ilgili kaygı duyarım.					
5. Maddi problemlerim başkalarıyla olan ilişkilerimi olumsuz yönde etkiler.					
6. Tatil ve diğer özel günler için paramın olmaması beni endişelendirir.					
7. Harcamalar nedeniyle tatil, sinema, özel günler gibi ailece yaptığımız aktiviteleri ertelerim.					
8. İşimde/mesleğimde ilerleyebilmek için ihtiyacım olan eğitimi almaya param yetmediğinden kendimi hayal kırıklığına uğramış hissederim.					
9. Harcamalar nedeniyle, aile bireylerinin sağlık ihtiyaçlarını ertelemek zorunda kaldığım olur.					
10. Harcamalar nedeniyle, aile bireylerinin diş sağlığıyla ilgili ihtiyaçlarını ertelemek zorunda kaldığım olur.					
11. İşsiz kalmaktan korkuyorum.					

12. Ailem kira ödemekte ve diğer barınma masraflarını karşılamakta zorlanıyor.					

- Finansal durumum geçen yıla göre daha kötü. 1 (hiç katılmıyorum) ---- 5 (kesinlikle katılıyorum)

APPENDIX G: Brief Symptom Inventory (Anxiety and Depression Subscales)

Lütfen aşağıdaki belirtileri son bir haftada ne kadar deneyimlediğinizi işaretleyiniz.

Anxiety:	1) Hiç	2) Çok Az	3) Orta Derecede	4) Oldukça Fazla	5) İleri Derecede
1. Hiçbir nedeni olmayan ani korkular					
2. Kontrol edemediğiniz duygu patlamaları					
3. Otobüs, tren, metro gibi umumi vasıtalarla seyahatten korkma					
4. Sizi korkuttuğu için bazı eşya ya da etkinliklerden uzak kalma					
5. Kafanızın ‘bomboş’ kalması					
6. Konsantrasyonda (dikkati bir şey üzerinde toplamada) güçlük/zorlanma					
7. Kendini gergin ve tedirgin hissetme					
8. Diğerlerinin yanındayken sürekli kendini gözleyip yanlış bir şeyler yapmamaya çalışmak					
9. Kalabalıklarda rahatsızlık duymak					
10. Dehşet ve panik nöbetleri					
11. Sık sık tartışmaya girmek					
12. Yalnız bırakıldığında/kalındığında sinirlilik hissetmek					
13. Yerinde duramayacak kadar huzursuz hissetmek					

Depression:	1) Hiç	2) Çok Az	3) Orta Derecede	4) Oldukça Fazla	5) İleri Derecede
1. Yaşamınıza son verme düşünceleri					

2. Başka insanlarla beraberken bile yalnızlık hissetme					
3. Yalnızlık hissetme					
4. Hüzünlü, kederli hissetme					
5. Hiçbir şeye ilgi duymama					
6. Ağlamaklı hissetme					
7. Kolay incinebilme, kırılma					
8. Uykuya dalmada güçlük					
9. Karar vermede güçlükler					
10. Gelecekle ilgili umutsuzluk duyguları					
11. Bedenin bazı bölgelerinde zayıflık, güçsüzlük hissi					
12. Ölme ve ölüm üzerine düşünceler					

APPENDIX H: Beck Hopelessness Inventory

Lütfen aşağıdaki cümlelerin sizin için ne kadar uygun olduğunu 'Evet' ya da 'Hayır' olarak işaretleyerek belirtiniz.

	EVET	HAYIR
1. Geleceğe umut ve coşku ile bakıyorum.		
2. Kendim ile ilgili şeyleri düzeltemediğime göre çabalamayı bıraksam iyi olur.		
3. İşler kötüye giderken bile her şeyin hep böyle kalmayacağını bilmek beni rahatlatıyor.		
4. Gelecek on yıl içinde hayatımın nasıl olacağını hayal bile edemiyorum.		
5. Yapmayı en çok istediğim şeyleri gerçekleştirmek için yeterli zamanım var.		
6. Benim için çok önemli konularda ileride başarılı olacağımı umuyorum.		
7. Geleceğimi karanlık görüyorum.		
8. Dünya nimetlerinden sıradan bir insandan daha çok yararlanacağımı umuyorum.		
9. İyi fırsatlar yakalayamıyorum. Gelecekte yakalayacağıma inanmam için de hiçbir neden yok.		
10. Geçmiş deneyimlerim beni geleceğe iyi hazırladı.		
11. Gelecek benim için hoş şeylerden çok tatsızlıklarla dolu görünüyor.		
12. Gerçekten özlediğim şeylere kavuşabileceğimi ummuyorum.		
13. Geleceğe baktığımda şimdikine oranla daha mutlu olacağımı umuyorum.		
14. İşler bir türlü benim istediğim gibi gitmiyor.		
15. Geleceğe büyük inancım var.		
16. Arzu ettiğim şeyleri elde edemediğime göre bir şeyler istemek aptallık olur.		
17. Gelecekte gerçek doyuma ulaşmam olanaksız gibi.		

18. Gelecek bana bulanık ve belirsiz görünüyor.		
19. Kötü günlerden çok, iyi günler bekliyorum.		
20. İstediğim her şeyi elde etmek için çaba göstermenin gerçekten yararı yok, nasıl olsa onu elde edemeyeceğim.		

APPENDIX I: Intention to Move Abroad

Aşağıdaki ifadeye ne derece katılıp katılmadığınızı işaretleyiniz.

	1) Tamamen katılmıyorum	2) Biraz katılmıyorum	3) Kararsızım	4) Biraz katılıyorum	5) Tamamen katılıyorum
Gelecekte yurt dışına taşınma niyetim var.					

APPENDIX J: Actions to Move Abroad Checklist

Lütfen aşağıdaki ifadeleri dikkatle okuyunuz ve son zamanlarda yurt dışına çıkma amacıyla yapmış olduğunuz ya da yapmaya devam ettiğiniz maddeleri işaretleyiniz.

- Yurt dışına taşınmak için gerekenler hakkında bilgi topluyorum (örn; vize gereksinimleri, yaşam şartları).
- Yurt dışına taşınma planlarım hakkında ailemle konuştum.
- Yurt dışında yaşayan arkadaşlarım ve akrabalarımla oraya nasıl taşınabileceğimi sormak için iletişime geçtim.
- Yurt dışına çıkmak için para biriktiriyorum.
- Yurt dışına çıkmak için iş ilanlarına bakıyorum.
- Yurt dışına çıkmak için iş ilanlarına başvurdum.
- Yeni bir dil öğrenmek ya da yabancı dilimi geliştirmek için çabalıyorum.
- Erasmus/Exchange gibi öğrenci değişim programlarına başvurdum.
- Yurt dışında okumak için lisansüstü programlara başvurdum.
- Yurt dışındaki masraflarımı karşılamak için burslara/kredilere başvurdum.

APPENDIX K: Satisfaction with Life Scale (SWLS)

Lütfen aşağıdaki ifadeleri dikkatle okuyunuz ve ne derece katılıp katılmadığınızı en iyi yansıtan sayıyı işaretleyiniz.

	1) Beni Hiç Yansıtmıyor	2) Beni Biraz Yansıtıyor	3) Beni Orta Derecede Yansıtıyor	4) Beni Çok Yansıtıyor	5) Beni Tamamıyla Yansıtıyor
1. Yaşamım birçok yönüyle ideallerime yakın.					
2. Yaşam koşullarım çok iyi.					
3. Yaşamımdan hoşnutum.					
4. Şu ana kadar istediğim şeyleri elde edebildim.					
5. Yeniden dünyaya gelseydim yaşamımda hemen hemen hiçbir şeyi değiştirmezdim.					