

## Abstract

We examined how young adults' (YA) attachment orientations and financial behaviors are associated with well-being. Both vulnerabilities and adaptations uniquely explain young adults' various life outcomes. Moreover, mediational pathways matter: YAs' own financial behaviors mediated pathways from attachment anxiety to well-being, whereas perceptions of the partner's financial behaviors primarily mediated the attachment avoidance – well-being pathway.

## Background

Conceptualization was based on models of vulnerability-stress-adaptation (VSA) (Karney & Bradbury, 1995) and financial socialization (Gudmunson & Danes, 2011):

- Vulnerabilities are comprised of past experiences; here conceptualized as YAs' attachment orientations.
- The stressful events surrounding YAs are specific to their transition to adulthood.
- Finally, adaptations are specific to YAs' own and perceived partner's financial behaviors.

Following are our aims:

- Aim 1: Test the unique associations from YAs' attachment orientations, own financial behaviors, and perceived financial socialization from their romantic partner to life outcomes .
- Aim 2: Test the potential mediating pathways from YA's attachment orientations to life outcomes via YAs' own financial behaviors and perceived financial socialization from the romantic partner.

## Methods

### Participants

635 Young adults

### Measure

Predictors (vulnerabilities): Attachment orientations (Wei et al., 2007).

Mediators (Adaptive process): YA financial behavior (Hilgert et al., 2003); YA perceived financial socialization from the romantic partner.

Outcomes (individual's well-being): Adult identity (Cote, 2002); financial satisfaction (Serido et al., 2010); life satisfaction (Diener et al., 1985); depressive symptoms (Eccles, 1983); relationship satisfaction (Schumm et al., 1983).

### Analytic Plan

Structural Equation Model in Mplus 7.4

## Conclusions and Implications

- The individuals' vulnerabilities, and related financial adaptations by the young adults themselves as well as perceptions young adults have about the romantic partner's finances, are important to understanding young adults' relationship satisfaction and other outcomes.
- The specific vulnerabilities of anxiety and avoidance have different mediating pathways in understanding YAs' adaptations and outcomes.

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## Results

	Adult Identity	Financial satisfaction	Life satisfaction	Depression	Relationship Satisfaction
<b>Unique associations</b>					
<i>Attachment Anxiety</i>	<b>-.16 [-.25, -.07]</b>	<b>-.14 [-.23, -.06]</b>	<b>-.27 [-.36, -.19]</b>	<b>.35 [.26, .43]</b>	<b>-.37 [-.46, -.28]</b>
<i>Attachment Avoidance</i>	-.02 [-.10, .06]	.06 [-.03, .14]	<b>-.14 [-.22, -.06]</b>	.02 [-.07, .11]	<b>-.32 [-.41, -.23]</b>
<i>Financial Behaviors</i>	<b>.22 [.02, .30]</b>	<b>.34 [.27, .42]</b>	<b>.20 [.13, .28]</b>	<b>-.20 [-.28, -.12]</b>	-.02 [-.10, .06]
<i>Financial Soc Rom Part</i>	<b>.12 [.02, .21]</b>	<b>.10 [.01, .19]</b>	<b>.14 [.05, .22]</b>	-.05 [-.13, .04]	<b>.19 [.11, .26]</b>
<b>The Mediating pathways</b>					
<i>From Attachment Anxiety to YAs' life outcomes</i>					
Total	<b>-.05 [-.08, -.01]</b>	<b>-.06 [-.10, -.01]</b>	<b>-.05 [-.08, -.01]</b>	<b>.03 [.01, .06]</b>	<b>-.03 [-.05, -.01]</b>
Via Fin. Behav.	<b>-.03 [-.05, -.003]</b>	<b>-.04 [-.08, -.01]</b>	<b>-.02 [-.05, -.002]</b>	<b>.02 [.00, .05]</b>	.002 [-.01, .01]
Via Fin Romantic Part.	-.02 [-.04, .001]	-.02 [-.04, .002]	<b>-.02 [-.04, -.002]</b>	.01 [-.01, .03]	<b>-.03 [-.06, -.01]</b>
<i>From Attachment Avoidance to YAs' life outcomes</i>					
Total	<b>-.04 [-.07, -.004]</b>	<b>-.04 [-.08, -.001]</b>	<b>-.04 [-.07, -.01]</b>	.02 [-.01, .05]	<b>-.04 [-.06, -.02]</b>
Via Fin. Behav.	-.01 [-.03, .01]	-.02 [-.05, .01]	-.01 [-.03, .01]	.01 [-.01, .03]	.001 [-.01, .01]
Via Fin Romantic Part.	<b>-.02 [-.05, -.001]</b>	-.02 [-.04, .001]	<b>-.03 [-.05, -.006]</b>	.01 [-.01, .03]	<b>-.04 [-.06, -.02]</b>
<b>R2</b>	<b>.13</b>	<b>.22</b>	<b>.28</b>	<b>.21</b>	<b>.40</b>

*Note.* Bolded are coefficients that were significant at .05 level (two-tailed). To obtain a parsimonious model, we fixed covariance among covariates (i.e., age, gender, relationship status, and race/ethnicity) to 0. Model fit indices were:  $\chi^2_{(6, n=635)} = 8.896, p = .18$ ; RMSEA = .028 with 90% CI [.000, .063]; CFI = .998; and SRMR = .013.

