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Autonomy and Debt relief: The relationship between need of autonomy and the acceptance of help

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Autonomy and Debt relief: The relationship between need of autonomy and the acceptance of help

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Abstract

In this research we look at why people living in debt are possibly not receiving the help that is available to them, and that they need. It is hypothesized that at the base of this socio-economic problem lies a negative relationship between the Need for Autonomy and the Acceptance of Free Debt Advice. This is based on the notion that through accepting help you relinquish a part of your ability to fully make your own choices, meaning you would actually give away a piece of your autonomy by accepting help. Participants, (N=75), completed an online questionnaire that measured their need for autonomy, using the Implicit PSE-Autonomy Measure, and their acceptance of help, using a question based on the General Help-Seeking Questionnaire. The data showed no significant correlation between the two variables. We must conclude that in the current research we were unable to detect there a possible relationship between Need for Autonomy and Acceptance of Debt Relief Help. Recommendations to improve on this research in the future are offered however, such as ensuring more balanced samples on the basis of gender and educational level.

Introduction

Being in debt, even in 2021 this is a highly stigmatized subject. In the discourse about this subject problematic debt is oftentimes framed towards the individual, and individual behavioral explanations. Instead of looking at certain structural faults that cause debt. In modern day society, those who are in debt often find their morality, trust, and responsibility questioned. This causes them to be somewhat ‘looked down’ upon by others. (Gardner, Gray, & Moser, 2020, p. 131). The narrative of being indebted is also associated with feelings of shame, guilt, and personal responsibility, and a diminished feeling of personal autonomy (Sweet, DuBois, & Stanley, 2018, Underlid, 2012)

Definition and Prevalence of Debt

When can we actually say a household is in problematic debt? First of all we need to make a distinction between different kinds of debt. In this research we will borrow the working definition used by The Money Service (2013a), “individuals who have been at least three months behind with their bills in the last six months or have said that they feel their debts are a heavy burden.”. Interestingly, financial debt is experienced as a heavy burden twice as often as property debt is: 14% of people experienced their financial debt to be a heavy burden compared to 7% in the case of property debt (Office for National Statistics, 2019b, p. 12). A potential cause for this difference could be that mortgage debt has been ‘normalized’ in modern day society, and is seen as a component of ‘normal life’ (Pellandini-Simányi & Vargha, 2019). In the period of April 2016 to March 2018 4% of households in Great Britain suffered from having problematic debt (Office for National Statistics, 2019b, p. 13). This comes down to about 1.1 million UK households (Office for National Statistics, 2016, Office for National Statistics, 2019a).

Psychological and Physical Consequences of Living in Debt

Living in debt has more consequences for people than just feeling it in their wallets. Research looking at the relationship between credit card debt, stress regarding overall debt and health found a significant association between the debt/income ratio and worse self-reported (subjective) health, as well as worse objective physical health (Drentea & Lavrakas, 2000). There are certain specific physical complaints that suffering from indebtedness has been linked to, such as chronic fatigue, higher levels of obesity, back pain, long term disability or illness, and worse health related quality of life (Richardson, Elliott, & Roberts, 2013).

Physical health is not the only form of health affected by living in debt. Having some form of outstanding credit is associated with significantly lower levels of reported psychological well-being, at both the household level and the individual level in Great Britain (Brown, Taylor, & Wheatley Price, 2005). Brown and colleagues (2005) also found evidence of a negative statistical association between levels of outstanding credit and the reported psychological well-being, meaning increasing debts were associated with a decrease in well-being. Self-reported issues with debt and financial troubles have also been found to be strongly associated with depression (Bridges & Disney, 2010, Turunen & Hiilamo, 2014). Depression related symptoms such as anxiety and anger were also associated with being in debt. General perceptions of job loss, financial difficulties, and declining physical health seem to be some of the important factors related to the onset of depression according to Turunen and Hiilamo (2014). There also seems to be a greater risk of suicidal intent among those individuals living in debt, suicidal ideation and debt have also been found to be independently associated.

The Acceptance of Debt Relief Help

As has been illustrated, living in debt can severely impact someone's quality of life. However this is not a burden that has to be relieved solely by the indebted individuals themselves. There are certain types of help that the debtor can make use of that could help them to climb out of their 'pit of debt'. In the UK for instance it is possible to get access to free debt advice (The Money Advice Service, 2017). By making use of this free advice, debtors can receive a service that is specifically tailored to their needs and increases their financial resiliency. Yet in spite of this it seems like the majority of people in debt is not getting the help they might need. According to a report constructed by The Money Service (2013a) 74% of people living in debt in the UK was unhappy, 70% often felt anxious about their debt, and 56% of them reported a negative effect on their family life, but still only 17% of them was currently making use of the free debt advice. These numbers show us that despite being in problematic debt a large number of people still do not access the, often times free, help that is available to them. When we look at debtors and certain actions they perform because of it, it has been shown that people reporting lower levels of debt are more likely to engage with the creditor but people reporting higher levels of debt more frequently sought advice (Mewse, Lea, & Wrapson, 2010). Demographical factors, such as age, gender, ethnicity, or educational level did not significantly predict whether certain debtors would seek help though. Neither did psychological factors such as optimism, financial self-efficacy, or internal locus of control.

Possible Reasons for not Accepting Help

The problem that we are looking at here is the fact that a very large amount of people living with problematic debt is not getting the kind of help that could help them to eventually pay off these debts. But what is it that is withholding these people from accepting the help they are offered? By finding out what this withholding factor is, it might provide us with new insights that could then be used to get more people to accept the help that they truly need.

There are multiple potential factors that might explain why people are not accepting the help they need. Certain attitudes that influence the acceptance or seeking of help could be reluctance to accept the severity of the situation that you are in, being too afraid to take action, lacking the confidence to deal with the situation and deeming the problem to be unsolvable, lacking knowledge to deal with the problem, or having too much of an optimistic outlook on the problematic situation (The Money Service, 2013b). Another factor could be the aforementioned stigma. The stigma surrounding debt can lead to the debtors feeling shame, guilt, and personal responsibility. This can cause the debtors to feel like losers, or feel like they messed up horribly (Sweet et al., 2018). This sense of personal responsibility could especially lead to debtors not seeking or accepting help. Debtors are made to feel like they acted undisciplined and irresponsible, maybe even immoral (Gardner et al., 2020). Through this ‘responsibilisation’ of debt, people can develop the idea that they need to solve it all by themselves. They feel like they are completely responsible for their debt and, since they got themselves into this mess, they need to get themselves out of it. Even though there might be a plethora of factors that attributed to their current financial situation besides their own doing.

The Concept of Autonomy

One factor that plays a part in the ‘responsibilisation’ of debt (and hence the denial of help) could be the element of autonomy, or the need for autonomy. In this paper, the terms autonomy and self-determination will both be used interchangeably, since they basically boil down to the same thing. The concept of autonomy entails the full self-endorsement of one’s actions, meaning they are in accordance with one’s own interest, morals, and values. As behavior gets more autonomous, it gets increasingly endorsed by the self, and it gets increasingly experienced as an action for which the person is responsible. This does not necessarily mean that there is an absence of external stimuli affecting the person. Even when there are external stimuli affecting the individual, their actions can still be self-determined if these actions are also endorsed by the self (Deci & Ryan, 1987, Ryan & Deci, 2006). For example, imagine you are training very hard to prepare for a marathon. In your preparation

you are running multiple hours every day, you even have a friend with marathon experience that is coaching you.. Your friend however worries that you might be overtraining, and tells you to take it easy and give yourself some more rest. It is then possible for you to look at the situation and decide that you do indeed need more rest, and that you will actually rest more in the future. The decision to get more rest has now become self-endorsed, making it an autonomous action. So even though the decision was affected by an external event, your coach's advice, it is still autonomous since it is fully endorsed by the self.

This need for autonomy is an innate, or fundamental, need of the human psyche that requires satisfaction (Deci & Ryan, 2000). When this need is not satisfied, it leads to negative, functional, consequences for an individual's mental health and well-being. So because of someone's need for autonomy one will want to make one's own, self-endorsed, decisions. As mentioned, that could lead to a feeling of responsibility for one's actions. The combined feeling of responsibility and need for autonomy could then lead to people denying the help that they are offered, since people do not want to lose their ability to fully make their own decisions. Because of this possible importance and influence of the need for autonomy, this research will further examine the influence of the need for autonomy on the acceptance of help.

Autonomy and Debt

The work of Underlid (2012), looking at the effect that the experience of poverty can have on one's autonomy, supports this notion. He highlights that people in debt felt a lack of control in their life, feeling that there were restrictions on their own decisions and choices.. Having to do things you might not like, or not being able to do the things you would like to do can be results of experiencing poverty. That means losing a piece of autonomy over your actions, because the actions are not fully endorsed by the whole self. It can also feel like being imprisoned by your debts, as in you lose some of your freedom and motivation. A way for debtors to get back a piece of their autonomy is to pay off their debts. The kind of help that would be well suited for this task would be autonomy-oriented help. Autonomy-oriented help aims to supply people with the needed knowledge and means to solve their own issues (Alvarez & van Leeuwen, 2011, Alvarez, van Leeuwen, Montenegro-Montenegro, & van Vugt, 2018, Nadler & Chernyak-Hai, 2014). Giving people the skills to solve their own issues, and in this case the means to pay off their own debts, could increase their feelings of autonomy because autonomy-oriented help can increase a person's self-efficacy, this then increases their ability to make their own decisions and fully endorse them. The effect that

poverty has on a person's autonomy is also lowered by the subsequent paying off of debts, the lowering pressure of autonomy means that people can regain a feeling of control over their own choices.

The results of receiving such autonomy-oriented help could thus increase a debtors experienced feeling of autonomy. The process of accepting help on the other hand could be a different story. People who live in debt and have a high need of autonomy could possibly feel that by accepting help they would have to give away a piece of their autonomy. Because they believe that they will not be able to fully make their own decisions anymore with someone telling them what they should and should not do. Receiving, or accepting, help can also be viewed as an admission of one's own inability to deal with a certain problem (Nadler & Chernyak-Hai, 2014), which could mean becoming dependent on someone else's aid and in the process losing a piece of your own autonomy. This is somewhat of a paradoxical situation where you may first have to relinquish a piece of your autonomy in order to regain a bigger part of it.

Autonomy and the Acceptance of Different Types of Help

While the proposed relationship between need for autonomy and acceptance of financial assistance has not been extensively researched, there are some other forms of help whose relationship with autonomy has been investigated. These studies could be used as a frame of reference. For instance when we look at research on the help avoidance of adolescent students, it was found that an underlying cause for the decision to avoid seeking help was autonomy concerns (Butler, 1998). Autonomy reasons for avoiding help were even endorsed more strongly than were competence concerns. A study looking into patients with headaches and their perceived barriers to seeking help, found that among those with a middle and high socioeconomic status autonomy was perceived as a barrier (John, 2016). The idea that need of autonomy could be associated with the process of receiving help is also somewhat supported by Wilson and Deane (2012), who found that both a lower need for autonomy and prior positive experiences receiving mental health care were significantly related to higher intentions of seeking future professional help.

Research Question and Hypothesis

In the present research the focus lies on the relationship between the need for autonomy and the acceptance of help. The specific form of help that will be looked at is free debt advice, as this is in general the most frequent form of debt-relief help (The Money Advice Service, 2017). By looking at this relationship, and a possible correlation between the

need for autonomy and acceptance or denial of help, we hope to gain a better understanding of why a very large percentage of people living in debt is not receiving the help that they might need to climb their way out of debt. This new understanding could then potentially be used to make adjustments to the current help providing system, or maybe even somewhat of a ‘rebranding’ is needed, with the goal of making help more accessible to more people.

This leads to the following research question: To what extent does the need for autonomy influence the acceptance of free debt advice? Based on previous studies, that showed a possible link between between the need for autonomy and the willingness to accept help (Gardner et al., 2020, Nadler & Chernyak-Hai, 2014), we hypothesize that: The need for autonomy will correlate negatively with the acceptance of free debt advice.

Methods

Participants

We collected our necessary data through the means of a questionnaire. Respondents filled in our questionnaire through the platform of Prolific (www.prolific.co). The inclusion criteria for our research were that participants had to be from the UK and they had to be at least eighteen years old. Participants themselves chose whether they wanted to participate in our study within the program of Prolific (www.prolific.co). The questionnaire was closed off once the required number of participants had been reached.

To calculate the necessary amount of participants for our research we made use of the G*Power program (Faul, Erdfelder, Lang, & Buchner, 2007). In this calculation we used an F test, a Linear Multiple Regression: Fixed model, R^2 deviation from zero to be precise. The use of an F test might seem strange, since our hypothesis concerns a correlation analysis. This decision to base the calculation on an F test was made so that it would be possible to perform exploratory research, in the form of a regression analysis. An exploratory regression analysis was not performed in this thesis, other students wanted to have that option though. That is why the calculation of the required amount of participants made use of the statistical test for Linear Multiple Regression. The selected input parameters are the following: Effect size $f^2 = 0.15$, α err prob = 0.05, Power (1- β err prob) = 0.8, Number of predictors = 2. Because there is no research that has looked into the relationship between need for autonomy and acceptance of help the way we have, there was no effect size that we could use for reference. When there is such lack of reference on which you can base an expected effect size, it is common to assume a medium effect size. That is why we assumed an effect size of .15.

According to the G*Power program this means we will need 68 participants. To ensure we have enough participants, even when we collect some missing data, we have decided to add 10% extra participants. This brings our total amount of participants to 75.

The present sample consists of 18 males, 56 females, and 1 non-binary/third gender participant. Participants in this sample had a mean age of 37.19 ($SD = 12.195$), and there was a range of 18 to 73 years of age. Concerning employment status of the 75 participants 49 were employed, 8 unemployed, 6 retired, 4 students, 2 disabled, 3 mother/homemaker, and 3 self-employed. When we look at the highest form of received education the data tells us that: for 8 people this was a secondary education (10.7%), for 19 people this was Further Education(sixth form/college) (25.3%), for 27 people this was Higher Education(University Undergraduate) (36%), for 20 people this was University Postgraduate (26.7%), and for 1 person this a PHD (1.3%). This means that 64% of participants has received at least Higher Education (University Undergraduate). In relation to current debt status, 71 participants (94.7%) are currently not experiencing problematic debt, and 4 participants (5.3%) is in fact experiencing problematic debt.

Materials

To collect the data needed for our research we measured both the need for autonomy and the willingness to accept free debt advice. To measure the need for autonomy we made use of the Implicit PSE-Autonomy Measure (Schüler et al., 2014), which is an implicit measure of need for autonomy. The willingness to accept free debt advice was measured by means of the General Help-Seeking Questionnaire (Wilson, Deane, Ciarrochi, & Rickwood, 2005), the questionnaire was adjusted to fit with the present research. The questionnaire was constructed in Qualtrics (<https://www.qualtrics.com>).

PSE-Autonomy Measure

In the original version of the PSE- Autonomy Measure (Schüler et al., 2014) participants are shown six images. For example, one of the images portrays a trapeze act, and another images portrays two scientist at work. Participants are shown one image at a time, after seeing this image the objective is to write a short story. In those stories participants have to imagine what the people in the picture are feeling, thinking, etc. To help participants along the way, they are also given some guiding questions: “What is happening? Who are the people? What happened before? What are the people thinking about and feeling? What do they want? What will happen next?”. Each of the participants’ stories is then scored on six criteria. These six criteria are: Goal Setting, Instrumental Activity, Reality Perception,

Personal Responsibility, Self-Confidence, and Personal Causation. The criteria are then coded either 0 or 1, 0 if the story does not match the criteria, and 1 if the story does match the criteria. That means a single story can receive a maximum score of six, and a minimum score of zero. In our version of the questionnaire however we made use of four images, and asked participants to write down four corresponding stories. Our chosen images portrayed: two people in a nightclub, a boxer, a trapeze act, and a ship captain. The decision to use four stories is based on the time that we are aiming for our questionnaire to be, we are aiming for it to be about twenty minutes. The length of 20 minutes is based on the available budget for this study. After their participation all 75 respondents receive some financial compensation, this compensation is based on the length of the study. That led to our questionnaire having to be 20 minutes long in order for us to pay all 75 participants, and not go over budget. Using four pictures instead of six should not pose a problem, Schüler and colleagues (2014) also used four pictures in one of their studies and they also gathered valid results. In order for our questionnaire to be in around 20 minutes, the decision was made to incorporate time limits in the PSE. By having a somewhat time limited PSE, in combination with the rest of the questionnaire, it was estimated that it would take participants around 20 minutes to complete their part in the study. So as has been mentioned the PSE instructions informed participants that they would need to write a story about each of a series of 4 pictures, where they needed to imagine what the people were feeling, thinking, etc. The pictures would then be shown to the participants for 15 seconds after which they had 3 minutes to write their story. It was possible to move on after 2.5 minutes. Remaining time was also visible to participants via a timer.

To ensure a high level of reliability certain steps were taken. Firstly, all coders practiced scoring stories together to make sure we all shared the same understanding of the criteria, this was done using practice examples (DeCharms & Plimpton, 1992). Secondly, certain coders specialized themselves with certain criteria. That was done by splitting the criteria up between three pairs. The criteria were assigned based on preference, and degree of difficulty. Some coders found certain criteria easier to judge than others, so we looked for a balanced distribution of ‘difficult’ criteria. The way these criteria were eventually split up among the pairs is as follows:

- Pair 1: Goal Setting & Personal Causation
- Pair 2: Instrumental Activity & Self-Confidence
- Pair 3: Reality Perception & Personal Responsibility

The individual coders scored every story of every respondent on two of the six criteria. Coders then needed to follow a certain guideline, they could only code one criterium at a time, and they needed to read all stories corresponding with one picture before they moved on to the next picture. By only scoring for one criterium at a time, coders were able to fully familiarize themselves with the criterium. In doing so we are aiming to specialize the coders with certain criteria, making them more skilled in assessing whether a criteria has been matched or not (compared to letting them score every criteria). After doing this with all four stories for every participant they start over and code for the second criteria. As mentioned coders were not allowed to read and code all four of a participant's stories, instead they had to score all participant stories on a single picture before moving on to the next picture. That was done in order to prevent coders from getting too complaisant or accustomed to a participants writing style, meaning they would not be too quick in their judgement on whether the story did or did not match the criteria. After coding the stories on their assigned criteria, the two independent coders compared their findings and when there were differences, they discussed them and tried to come to a final decision. This final decision was then used in the final analysis. When the two coders were unable to come to a shared decision, they could contact two coders that were not assigned specific criteria. These two coders were tasked with settling such disputes. This type of intervention was needed only twelve times. The data of what items coders disagreed on was used for the inter-rater reliability measure. In the end the participants had their four stories rated, and coded, on the six criteria, after which we calculated a Total Autonomy Score for each participant. Meaning there is a maximum Total Autonomy Score of 24, and a minimum score of 0. Participants in this sample had an average Total Autonomy Score of 5.17 ($SD = 3.379$). The highest attained score on the PSE was a score of 14.

To measure the Inter-Rater reliability between the two coders in a pair, three sets of Cohen's Kappa were calculated. The assumptions for Cohen's Kappa were checked, and they were met. By following the rules of thumb, there was almost perfect agreement within Pair 1 ($\kappa = .844, p < .001$), moderate agreement within pair 2 ($\kappa = .525, p < .001$), and fair agreement within pair 3 ($\kappa = .262, p < .001$).

To assess the questionnaire's internal consistency we calculated a Cronbach's alpha coefficient. This coefficient was calculated by looking at the four total scores for the different stories. This calculation provides us with a Cronbach's alpha of .524. This can seem a little low, since ideally a Cronbach's alpha should be above .7. However, this scale consist of only 4 items, the number of total picture scores, and since the Cronbach alpha coefficient can be

very sensitive to a low number of items, lower than ten, it can be more appropriate to look at the mean inter-item correlation (Pallant, 2016). With a mean inter-item correlation of $M = .213$ it falls in the optimal range of .2 to .4 (Briggs & Cheek, 1986). That means we can say there is a good internal consistency. Additionally, we can calculate the internal consistency between all the criteria scores of the four pictures, meaning the Goal Setting score, the Instrumental Activity score, etc. That would provide us with a scale of 24 items, well above the aforementioned 10 item line. By making use of this calculation we can report a Cronbach alpha coefficient of .704, another measure of good internal consistency.

General-Help Seeking Measure

We measured the acceptance of help by making use of the General Help-Seeking Questionnaire (Wilson et al., 2005), that has been adjusted to our research. Before asking the General Help-Seeking Question participants were asked to think of a time when they themselves were in financial difficulties, and if they could describe in a few sentences what they were feeling or thinking. The goal here was to prime certain thoughts and feelings in the participants, so they could get in to the 'indebted mindset'. After this question the respondents were presented with a letter that places them in a hypothetical situation of debt. The letter has supposedly been sent by "Brown Contractors" informing the participant that they have a standing overdue payment, it also advises them to seek out free debt advice from The Money Service. Then came the General Help-Seeking question: "If you were in the situation as described in the letter, how likely is it that you would accept the free debt advice offered by the Money Advice Service?", the response will be measured on a 7-point scale ranging from 1 (*extremely likely*) to 7 (*extremely unlikely*). As can be seen the question has been reverse coded, meaning higher scores equate to lower acceptance. By following this procedure of priming participants and placing them in a hypothetical situation, we aim to produce the most valid measure of the acceptance of help when in debt as possible. The mean score on the General Help-Seeking Questionnaire used to measure participants' willingness to accept help was a score of 5.08 ($SD = 1.992$).

Procedure

As has been mentioned potential participants were able to enter this study through open participation, since the questionnaire was accessible on Prolific (www.prolific.co). Upon starting the questionnaire, participants were provided with a short description of the experiment, as well as being assured confidentiality and that their participation is completely voluntary and they had the freedom to drop out at any time during the experiment. They then

either gave their informed consent and continued, or they did not give consent and did not enter the study.

Only if participants had given their informed consent they could move on to the next part, the Picture Story Exercise (Schüler et al., 2014), as it has been explained in the Materials section. After completing the PSE respondents were presented with the primer question and the ‘creditor letter’. As has been explained these items were included to increase the validity of the next item. The next item being the modified Help Seeking Question (Wilson et al., 2005).

Participants were also required to answer questions regarding how they felt towards the creditors from the letter, as well as an Explicit Measure of Autonomy (Weinstein, Przybylski, & Ryan, 2012). These variables were however not incorporated in this specific research.

To round out the questionnaire there were questions about demographics: age, gender, level of education, employment status, and current problematic debt status. After these final questions participants were given the full debriefing on this research, and they were financially compensated for their participation.

Statistical Analysis

All data analyses were performed in SPSS. To test the hypothesis that the need for autonomy would correlate negatively with the acceptance of free debt advice, a one-sided correlation coefficient was calculated. To be specific a Spearman correlation.. The decision to make use of a Spearman correlation is based on the measurement scales of the variables. Both variables were measured using an ordinal scale, making them fit for the Spearman correlation.

The variable measuring Acceptance of Help has however been reverse coded, meaning 1= “extremely likely” and 7= “extremely unlikely”. So in order to make the right calculation, and portray the right relationship, this variable needed to be recoded into a different variable. That new variable was then used in the analyses of the data. In this new variable it should of course be the other way around so that 1= “extremely unlikely” and 7= “extremely likely”.

To check for potential outliers on the Total Autonomy Score we analyzed a boxplot about its frequency in SPSS, the decision of what to do with the outlier then needed to be evaluated further. The same has been done with the variable Acceptance of Help.

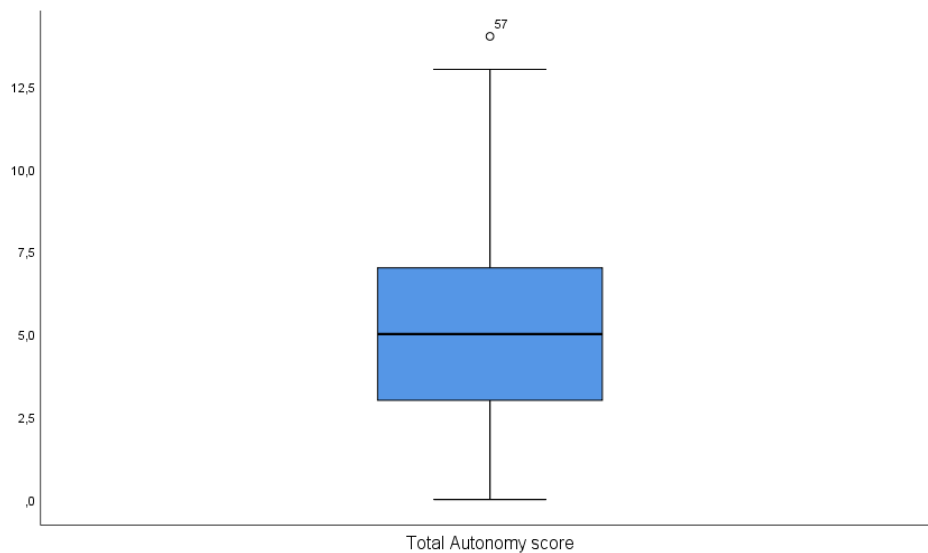
Results

Outlier identification

As mentioned, a check to identify outliers has been performed in SPSS. The boxplot as shown in Figure 1, illustrates that there is one outlier in the dataset on the variable of Total Autonomy. This outlier will however not be excluded from the statistical analysis. That is because the outlier's stories are, upon inspection, connected to their respective images and valid stories. The participant provided four legitimate stories, that seemingly contain a high level of implicit autonomy, that led to it matching the criteria more often than the other participants. Meaning that it might fall outside of the general range of scores, but this does not make it a less valid score.

Figure 1

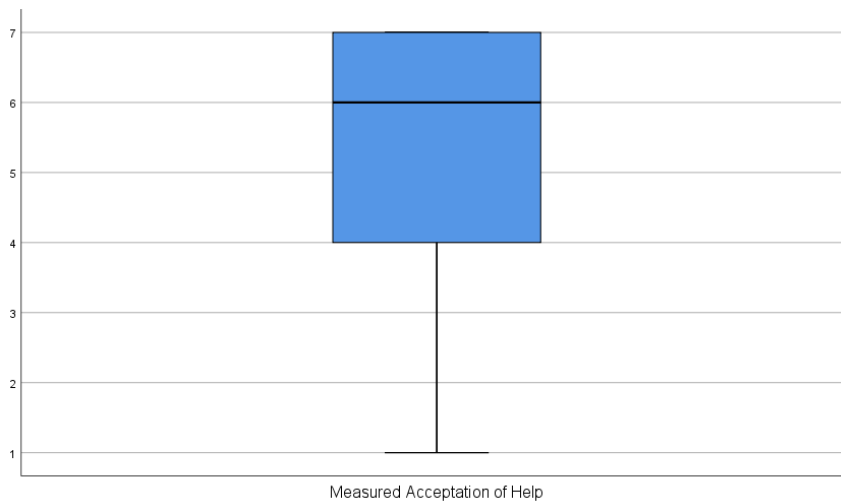
Boxplot Portraying Outliers on Total Autonomy Score



As can be seen in Figure 2, there are no outliers on the variable of Measured Acceptation of Help.

Figure 2

Boxplot Portraying Spread of Scores on Measured Acceptation of Help



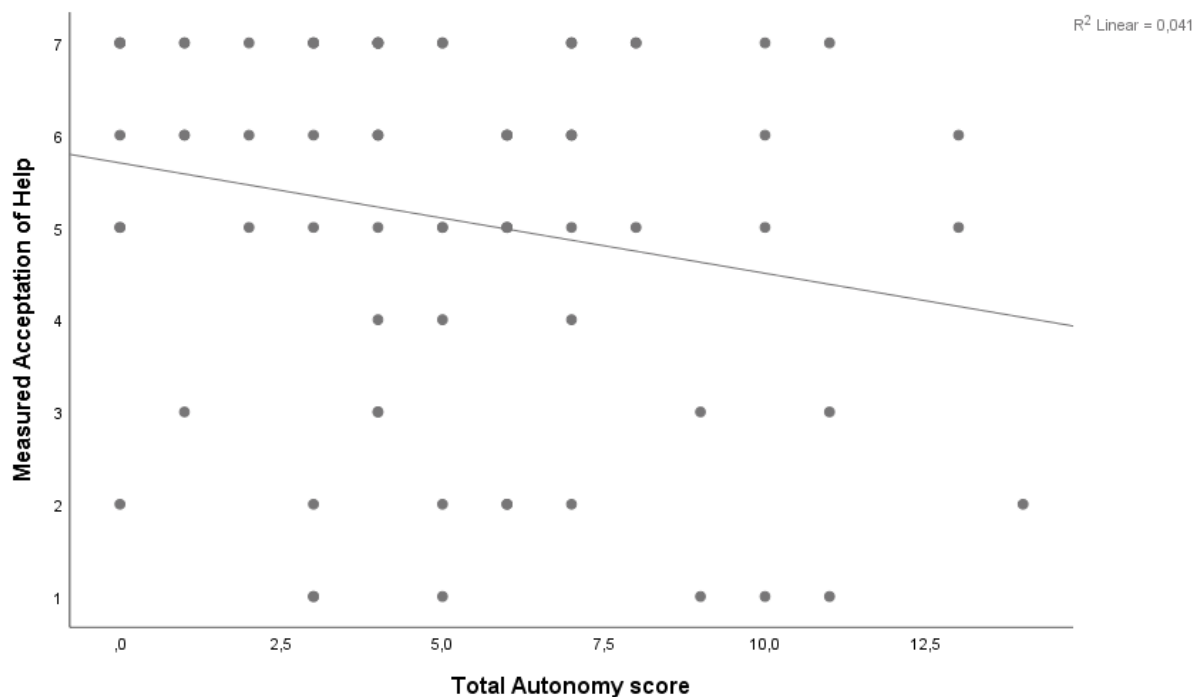
Besides these statistical measures of outliers, coders also read all participants' stories. Through reading all these stories they found that all of them were in their core connected to the respective pictures. Some stories may have been more extensive than others, and some may have taken their in a very different direction than others. But they were all valid stories that were connected to their pictures.

Statistical Analysis

All assumptions necessary for the Spearman correlation analysis were checked and met. That means we could proceed with the analysis. The results show us that there was a negative correlation between the variables, which was not statistically significant ($r_s(73) = -.185, p = .056$). With our correlation coefficient being $r_s = -.185$, it means there is a small effect size. This relationship can also be seen visually illustrated in Figure 3.

Figure 3

Scatterplot of the Variables Total Autonomy Score and Measured Acceptance of Help



Discussion

The present research has taken a look at the relationship between need for autonomy and the willingness to accept financial help. By gaining a better understanding of this problem changes could be made to the help providing system, with the aim of reaching and helping more people that need it. This then led to the following hypothesis: The need for autonomy will correlate negatively with the acceptance of free debt advice.

Interpretation

Based on the data presented in this research this hypothesis cannot be supported. Our results show that the Spearman correlation between the Need for Autonomy and Acceptance of Help was not significant. This means that the theory that there is a relationship between a higher need of autonomy and lower acceptance of financial aid, in the form of free debt advice lacks significant statistical confirmation.

When we look at why there was no support for the hypothesis, there are multiple factors that are possibly at play. In the introduction, the concept of the paradoxical relationship between increasing autonomy through debt relief help and losing a piece of autonomy by accepting this help, was introduced. It was theorized that the perspective of perceived loss of control through acceptance of help, could actually deter people from

accepting help. The first possibility of why there is no support for the hypothesis could simply be that people who believe that accepting help diminishes their autonomy, see this as a necessary evil. Seeing it as a necessary evil means that they realize the results of help could lead to them actually regaining a bigger piece of autonomy, and because of this they are willing to ‘relinquish’ some autonomy, in order to regain it.

Another possibility is something that has been mentioned earlier on in this thesis. According to Deci and Ryan (1987), a person’s actions can be self-determined even when there are external stimuli affecting the individual, as long as the actions are also endorsed by the self. In the current study this could be at play. Certain participants may have seen the debt relief help offered to them as a very viable aid in getting themselves out of debt. Because of that, these participants may have fully endorsed the action of accepting help. That would then make the acceptance of help a fully autonomous action even though there was an external stimulus. The self-endorsement of the offered help could also be supported by the form of help that was offered. Respondents were offered free debt advice, which is an autonomy-oriented form of help because it aims to provide people with the tools and knowledge with which they can solve their own problems. As has been mentioned autonomy-oriented help can increase a person’s self-efficacy and ability to make the right decisions which they can then endorse. These are still just theories about what could possibly have happened with certain participants however. With the current available data we are still unable to make the assessment whether either of these theories could have influenced the acceptance of help, even in cases of high need for autonomy. Which would then cause the hypothesis to be disproven. It of course also remains a possibility, that there simply is no relationship between need for autonomy and the willingness to accept help. Naturally the lack of a relationship would explain why we were unable to find a significant correlation

Strengths of the Study

This study has made use of an implicit measure of autonomy instead of an explicit measure. Implicit motives are not influenced by cognitive awareness, they are predictive of more spontaneous behavior as well as behavioral trends over longer periods of time. Implicit motives are also aroused by affective incentives that promise rewarding emotions (Schüler, Baumann, Chasiotis, Bender, & Baum, 2018). As mentioned need for autonomy is such an innate incentive that needs satisfaction (Deci & Ryan, 2000). Because of this an implicit measure seems more fit than an explicit measure, since an explicit motives are often heavily influenced by cognitive thought.

Secondly, this study undertook several precautions to ensure a high level of reliability and validity. Such as the use of a priming question before asking participants about their acceptance of debt relief help. By first asking them said priming question they were actually put in the mental head space of being in debt, research has shown that the use of a primer can influence behavioral responses (Payne, Brown-Iannuzzi, & Loersch, 2016). In doing so we have increased the validity of our Help-Seeking Question. We also split our coders up into teams as a means of increasing reliability. This allowed the coders to truly specialize in the criteria that they were assigned with assessing, and through that specialization we attempted to assure the accuracy of the coding. Thirdly, our sample consisted of a more than sufficient amount of participants required to reach a good level of statistical power.

Limitations

There however are also some limitations to this study. Firstly, there was a disproportionate amount of women in this study compared to the actual indebted populace. In the UK women account for 55% of the over-indebted individuals (*Gender inequality and finance: Are women more likely to suffer with debt?*, 2021). Our sample consisted of mainly women, about 75%. Because of this, the makeup of our sample is not a good reflection of the actual indebted population. But it may also have influenced the gathered data. According to research there is a relationship between gender-typed attitudes, or personally endorsed masculine and feminine beliefs, and their help-seeking behaviors (Juvrud & Rennels, 2016). Men's gender-typed attitudes and personally endorsed masculinity are negative predictors for help-seeking behaviors, while women's personally endorsed femininity serves as a positive predictor for help-seeking behaviors. So women seem to have somewhat of a predisposition towards help-seeking behaviors compared to men. For the present study, that could mean that the women were more likely to accept help based on their gender, unrelated to the need for autonomy. Since about 75% of our sample had a predisposition towards accepting help, it could have skewed our results towards a high likelihood of help acceptance. This means that the overrepresentation of women in the present sample could have had an impact on the results of the questionnaire. Because of that, these results may not be a good representation of the indebted population.

The second possible limitation of this study also has to do with sample composition. Our sample was relatively highly educated, with 64% of participants having received an education at the level of Higher Education (University Undergraduate) or higher. While if we look at a population level we can see that 22.6% of Britons aged 25-64 has received a

bachelor's degree or higher (*Education GPS - United Kingdom - Overview of the education system (EAG 2020)*, z.d.). Sadly, data on the levels of received education within the indebted population could not be found. For the sake of argument we will assume it is somewhat comparable to the general population. There is thus a considerable difference between the present sample and the general population if we look at its level of education. Again this could have influenced our results and decreased the extent to which the results can be generalized. Research tells us that higher levels of education can be associated with more positive attitudes towards help-seeking behaviors (Selkirk, Quayle, & Rothwell, 2014). On the basis of this research, we can say that a large part of our sample had positive attitudes toward help-seeking behaviors, with our sample being relatively highly educated. Those preexisting positive attitudes towards help-seeking behaviors may have also caused those participants to be more inclined to accept the offered financial help, which would then skew our results toward a higher likelihood of help acceptance. Highly educated participants who also have a high need for autonomy, could then be more likely to accept the financial aid, on the basis of their more positive attitudes towards help. If this occurred the participant would have a high need for autonomy and a high likelihood of accepting help, only this high likelihood would be caused by the level of education. With our relatively highly educated sample the described situation could have 'diluted' our effect which potentially could have caused for our correlation to be non-significant. With this knowledge in mind we can reason that the overall acceptance of help in our sample may have been affected by this relationship.

Recommendations for Future Research

There are certain steps that can be made in future research to improve upon the present study. Firstly, as has been described in the section above there was somewhat of an overrepresentation of women in this study and that might have influenced the results. Because of that it is recommend that in future research there should be an aim for a more balanced representation of the genders in the sample. It could also be interesting to look at some of the underlying processes pertaining to gender. As mentioned, personally endorsed femininity is a positive predictor for help-seeking behaviors. That could make it interesting to include a measure of femininity (Kachel, Steffens, & Niedlich, 2016). After measuring participants' femininity, both male and female, the data could be used in a mediation analysis for instance. With that sort of analysis it might be possible to illustrate the somewhat mediating role, we theorize, gender/femininity could have had between need for autonomy and acceptance of help, in this particular study.

Secondly, based on our other limitation future research should try to also acquire a more balanced sample in terms of level of received education. Since, as has been described, a disproportionality in educational level could also lead to results that are not very generalizable.

Conclusion

The aim of this research was to improve upon the knowledge of the possible role that the need for autonomy could play in the acceptance of free debt help. To be specific, the lack of acceptance. Believing that the confirmation of this relationship might lead to a better understanding of why a lot of people in debt are not receiving the help that they might need. Better understanding of this problem could then possibly be able to guide us to better solutions to ensure that everybody gets the help they need. In this research we did not find a significant statistical confirmation of our hypothesis on this socio-economical issue, meaning we did not gain the scientifically confirmed insight we were hoping to find. Based on the findings in this particular research however we must assume that there is no relationship between Need for Autonomy and Acceptance of Debt Relief Help. There were some limitations to this study though, to which possible solutions have also been offered. So perhaps future research might be able to bring us closer to understanding the problem we have presented, by improving upon the limitations of the present study and looking at additional factors such as femininity.

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Appendix

Appendix A

Survey Bachelor Project 100

Welcome to our study on financial decision making, an experiment that examines how people make decisions when in financial difficulty. Before taking part in this study, please read the experiment description below and fill in the consent form if you understand the statements and freely consent to participate in the study. Participation is only possible if you have provided informed consent.

This study is conducted by Dr. Anouk van der Weiden, who works at Leiden University. The study has been approved by the Psychology Ethics Committee.

Participation in the experiment typically takes 20 minutes. Your responses will be coded, and we will use them only for the current study purposes. We guarantee that all responses are treated as confidential, and in no case will responses from individual participants be identified.

If you choose to participate, you will be asked to fill in an online questionnaire. We cannot tell you the exact research question of the study now, since it may influence the results. After participation, we will debrief you about the full nature and aim of this study.

As compensation for participation you are offered £2.50. In case of non-completion, there will be no compensation.

Participation is voluntary, you may withdraw from the study at any time, and refusal to take part in the study involves no penalty.

If you have any further questions about this study or your rights, or if you wish to lodge a complaint or concern, you may contact the principal researcher, Dr. Anouk van der Weiden, a.van.der.weiden@fsw.leidenuniv.nl. In case you have specific questions regarding your privacy, you can contact our privacy officer at Leiden University via privacy@fsw.leidenuniv.nl.

Thank you in advance for your participation!

Kind regards,

Anouk van der Weiden,

Principal investigator “Financial Decision Making”

Department of Social, Economic, and Organisational Psychology, Leiden University
a.van.der.weiden@fsw.leidenuniv.nl

I choose to participate in this study and declare that I:

- Understand the information about the study entitled ‘Financial decision making’ as described in the information above and have had the opportunity to ask questions about the study (via email).
- Understand that the data will be collected and processed in a coded way.
- Understand that I can withdraw from participation at all times, without needing to provide reasons, and how I will be compensated in case I do not complete the study.
- Consent to participate in this study.

As you do not wish to consent, we kindly ask you to return your submission on Prolific by selecting the 'Stop without completing' button, and thus making space for other participants to take part in the survey.

Thank you!

Please enter your Prolific ID here.

We will start with a Picture Story Exercise. In this exercise, your task is to write a complete story about each of a series of 4 pictures - an imaginative story with a beginning, a middle, and an end.

Try to portray who the people in each picture are, what they are feeling, thinking, and wishing for. Try to tell what led to the situation depicted in each picture and how everything will turn out in the end.

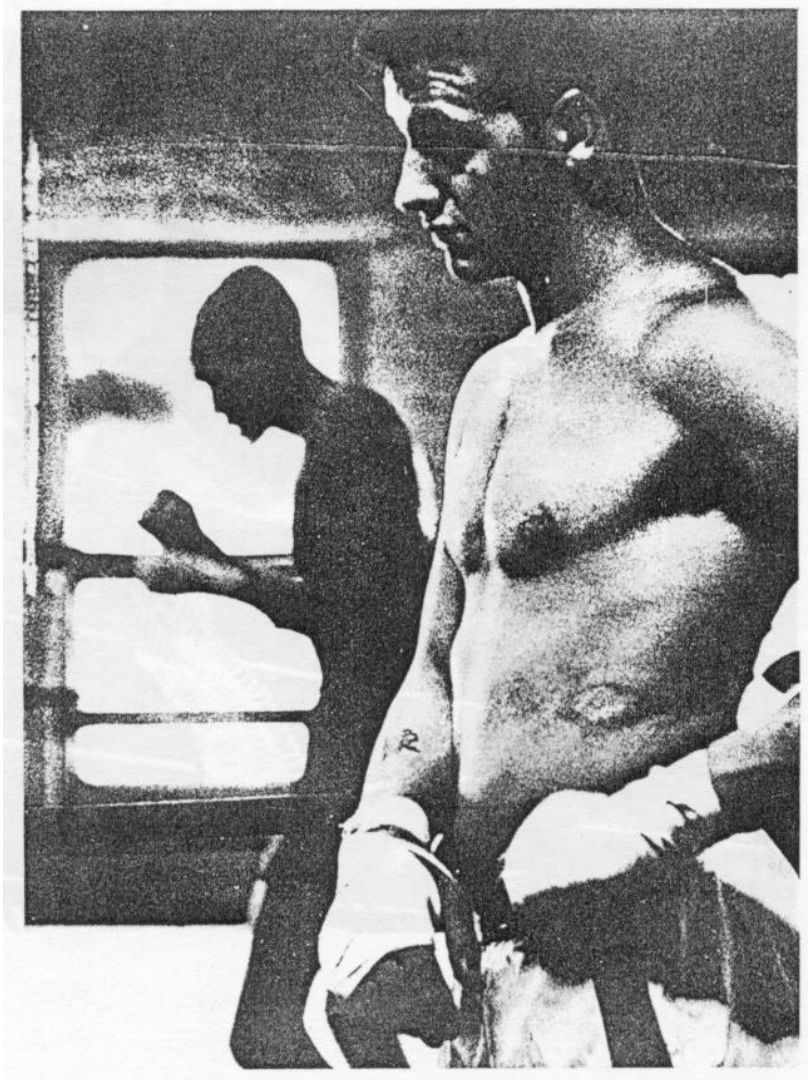
With each picture, we will provide some guiding questions – these should be used only as guides to writing your story. You do NOT need to answer them specifically.

Each picture will be presented for 15 seconds. After it has disappeared, write whatever story comes to your mind. Don't worry about grammar, spelling, or punctuation — they are of no concern here.

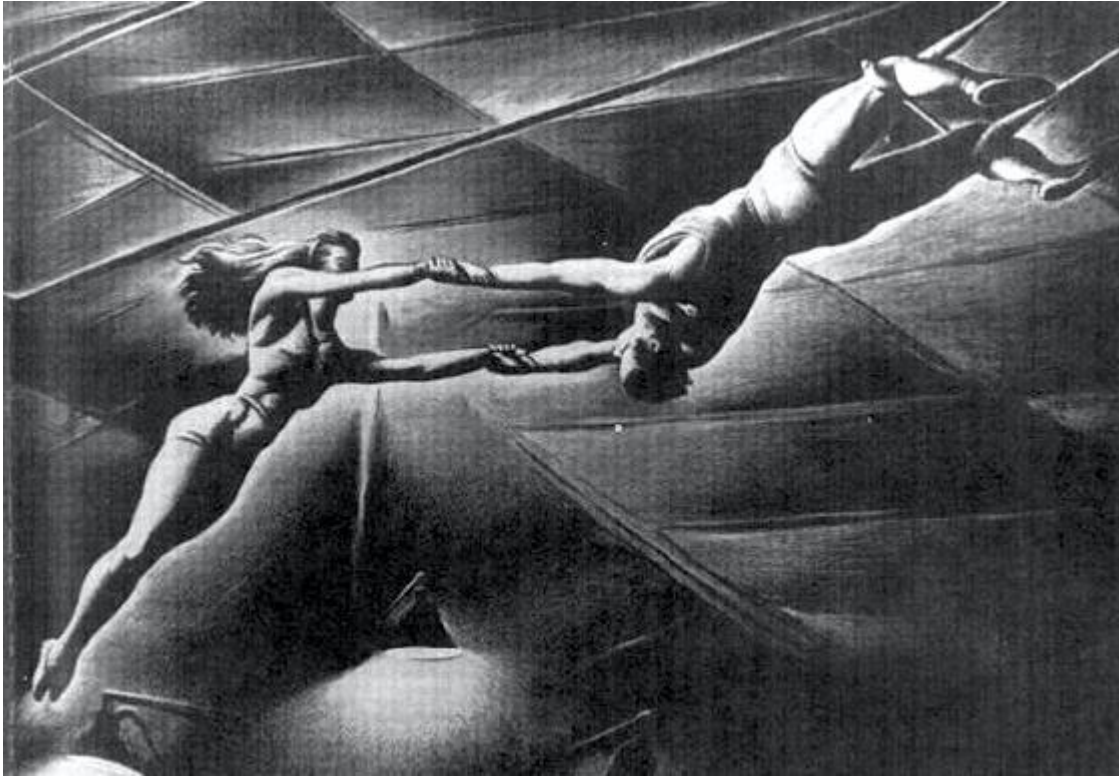
You will have 3 minutes for each story. A timer will inform you of how much time there is left to finish your story. If you take less than the entire 3 minutes, the computer will be ready to move on after 2.5 minutes.



Guiding questions: What is happening? Who are the people? What happened before? What are the people thinking about and feeling? What do they want? What will happen next?



Guiding questions: What is happening? Who are the people? What happened before? What are the people thinking about and feeling? What do they want? What will happen next?



Guiding questions: What is happening? Who are the people? What happened before? What are the people thinking about and feeling? What do they want? What will happen next?



Guiding questions: What is happening? Who are the people? What happened before? What are the people thinking about and feeling? What do they want? What will happen next?

You have completed the Picture Story Exercise. We will now continue with several questions on financial decision making.

We would like to ask you to think of a personal situation in which you experience or experienced financial difficulties because you have less money than you need. For example, when you have debts or loans that you cannot pay back. Or when you have trouble paying your bills or earn too little money to make ends meet. When imagining such a situation, try to vividly experience those moments as if they are real.

Please describe the situation below in a few sentences in such a way that someone reading it knows what you are thinking and feeling in this situation.

Imagine that in the situation you just described, you receive the letter below from one of your creditors. Please, read this letter as if you just received it. After reading the letter, we will ask you to answer some questions regarding the letter.

26-4-2021

Dear Client,

It has come to our attention that your account is overdue for payment.

We are not aware of any disputes or reason for non-payment; therefore, we would respectfully remind you that you have exceeded the trading terms for these outstanding amounts, and we would be grateful to receive your remittance as soon as possible.

The details of the outstanding invoices are as follows:

Invoice No	Invoice Date	Due Date	Amount
00001	01/02/21	23/02/21	£1350.90

Do you feel like you need help repaying us? Consider getting free debt advice from the Money Advice Service. You can get free debt advice from professionals online, on the telephone, or face to face. Please go to moneyadviceservice.org.uk/en/tools/debt-advice-locator for more information.

We look forward to hearing from you.

Yours sincerely

Jane Brown

On behalf of Brown Contractors

If you were in the situation as described in the letter, how likely is it that you would accept the free debt advice offered by the Money Advice Service?

- Extremely likely
- Moderately likely
- Slightly likely
- Neither likely nor unlikely
- Slightly unlikely
- Moderately unlikely
- Extremely unlikely

After reading the letter, I feel that the company that sent the letter is...

	1	2	3	4	5	6	7	
Very unfriendly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very friendly
Very incompetent	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very competent
Very immoral	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very moral

Next, you will be presented with a collection of statements about your general experiences. Please indicate how true each statement is of your experiences on the whole. Remember that there are no right or wrong answers. Please answer according to what really reflects your experience rather than what you think your experience should be.

Please indicate to what extent the statements below are true of your experiences on the whole:

	Not at all true	A bit true	Somewhat true	Mostly true	Completely true
My decisions represent my most important values and feelings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I strongly identify with the things that I do	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My actions are congruent with who I really am	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My whole self stands behind the important decisions I make	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My decisions are steadily informed by things I want or care about	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate to what extent the statements below are true of your experiences on the whole:

	Not at all true	A bit true	Somewhat true	Mostly true	Completely true
I do things in order to avoid feeling badly about myself	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I do a lot of things to avoid feeling ashamed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I try to manipulate myself into doing certain things	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I believe certain things so that others will like me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I often pressure myself	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate to what extent the statements below are true of your experiences on the whole:

	Not at all true	A bit true	Somewhat true	Mostly true	Completely true
I often reflect on why I react the way I do	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am deeply curious when I react with fear or anxiety to events in my life	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am interested in understanding the reasons for my actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am interested in why I act the way I do	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I like to investigate my feelings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Now there will follow some general questions about you and then the survey is finished.

What is your age in years?

What is your gender?

- Male
- Female
- Non-binary / third gender

What is the highest degree or level of education you have completed?

- Primary education
- Secondary education
- Further education (Sixth Form/College)
- Higher education (university undergraduate)
- University postgraduate
- Other: _____

What is your employment status?

- Employed
- Unemployed
- Retired
- Student
- Other: _____

Are you currently experiencing problematic debt?

(The Money Advice Service sees being in problematic debt as being at least three months behind with their bills in the last six months or feeling that your debts are a heavy burden).

- No
- Yes

Dear participant,

As we have indicated in the information letter before, we will now debrief you about the true nature and aim of the study. In this study, we are primarily interested in whether the need to make your own decisions (autonomy) may reduce the willingness to accept help from others (i.e., in the form of free debt advice). The need for autonomy was measured in the questionnaire, but also in the task where you had to write stories about the four different pictures. We will score your stories on how autonomous the characters in your stories were behaving. People with a higher need for autonomy are more likely to write stories about autonomous characters.

If you have any questions regarding this study, please contact Dr. Anouk van der Weiden, a.van.der.weiden@fsw.leidenuniv.nl. In case you want to inspect your own data, you will have to provide your Prolific ID. We are not able to retrieve your personal data without this ID.

We hope you enjoyed the experiment. Your contribution to our study is greatly appreciated. Thank you again for your co-operation!

Dr. Anouk van der Weiden
Principal Investigator “Financial Decision Making”
Department of Social, Economic and Organizational Psychology

Please continue to finish your participation.