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## **To Accept Help or Embrace Autonomy? How The Need For Autonomy and Emotions Shape Coping With Financial Scarcity in Young Adults**

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### **Citation**

Koster, S. (2023). *To Accept Help or Embrace Autonomy?: How The Need For Autonomy and Emotions Shape Coping With Financial Scarcity in Young Adults*.

Version: Not Applicable (or Unknown)

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Downloaded from: <https://hdl.handle.net/1887/3620206>

**Note:** To cite this publication please use the final published version (if applicable).



# To Accept Help or Embrace Autonomy?

How The Need For Autonomy and Emotions Shape  
Coping With Financial Scarcity in Young Adults

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Date: June 7, 2023

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## Abstract

Financial scarcity is known to negatively affect well-being of young adults, leading to heightened stress and uncertainty about their financial future. Despite the availability of numerous debt relief and financial counselling programs, too little use is being made of this offered assistance. The reluctance to accept help may be influenced by a strong desire for autonomy. This study aimed to assess the association between the implicit need for autonomy and the willingness to accept help in young adults experiencing financial scarcity. Participants completed a survey that included a modernized Picture Story Exercise and a self-report questionnaire on help acceptance. Results from a multivariate regression analysis gave a marginally significant result showing that a higher implicit need for autonomy was associated with a slightly higher likelihood of help acceptance behavior, and with a more negative emotional attitude towards accepting help. Exploratory analyses highlighted that negative feelings about financial debt were a stronger predictor of help acceptance. These results underscore the importance of considering autonomy and debt-related feelings in improving interventions for young adults facing financial scarcity.

*Keywords: Financial Scarcity, Young Adults, Need for Autonomy, Negative Feelings About Financial Debt, Help Acceptance*

### **Layman's Abstract**

Financial debts can be highly stressful and have negative effects on our daily life, especially in young adults who face high student loan debts and payment pressures. The willingness to accept help or financial support may be reduced by a strong desire to make your own decisions: our need for autonomy. This study looked at how the need for autonomy is related to one's willingness to accept help among young adults experiencing financial scarcity. Participants completed a survey that included a modernized version of a storytelling exercise and questions about their willingness to accept help. Results showed that a higher implicit need for autonomy score does not predict a lower willingness to accept help. More research is needed to be able to draw definitive conclusions on this relation. However, it was found that having negative feelings about financial debts were a stronger predictor of a lower willingness to accept help. These findings show that it is important to consider both a person's need for autonomy and their feelings about debt when designing programs to help young adults facing financial challenges.

*Keywords: Young Adults, Need for Autonomy, Help Acceptance, Financial Debts, Negative Feelings About Financial Debts*

### **To Accept Help or Embrace Autonomy?**

Poverty is one of the world's oldest and most endemic social problems. Globally, a large number of individuals live below the poverty line and experience continuous difficulties in meeting their daily needs (Underlid, 2012). According to the World Bank, about 9% of the world, or approximately 700 million people, lived in extreme poverty in 2020, on less than \$2.15 a day (Hasell et al., 2022). Poverty has not only been a commonly known and persistent problem in third world countries, but also in developing and first world countries do residents struggle financially. These financial struggles may prevent them from reaching their full potential due to limited opportunities (Palmer, 2011). Scientific evidence concerning poverty trends in 27 European countries between 2010 and 2019 shows that a large proportion of citizens in EU-countries are at risk of poverty (Sompolska-Rzechula & Kurdy´s-Kujawska, 2022). The Central Bureau for Statistics (CBS) revealed that in 2021, even in a wealthy Western European country like the Netherlands, over 890 thousand individuals were part of a household with an income below the low-income threshold (CBS, 2021). The Dutch Social and Cultural Planning office (SCP) estimated that, due to post-Covid-19 pandemic inflation, the number of residents in the Netherlands with financial limitations would rise to approximately 1.1 million by 2022. This is 6.7% of the entire Dutch population (Wildeboer Schut & Hoff, 2022).

Among the people facing financial scarcity in the Netherlands are mainly working adults aged 40 to 55 years. Financial limitations seem in these cases mostly because of a large and busy household, with children living at home. However, since drastic tightening of the performance grant rules and favorable student loans, undergraduates and recent graduates are among another large group facing the consequences of financial difficulties (Hoff & Van Hulst, 2019). At the start of college life, most young adults are expected to be able to make complex financial

decisions and take responsibility for their own households with all the associated financial obligations. A survey among Dutch students from The National Institute for Budget education (NIBUD, 2022) has shown that a majority of students claim to be financially self-sufficient. They make use of student loans and/or work a side job to make ends meet. However, at the same time, a large proportion of those same students face payment pressures, report experiencing financial stress and feel uncertainty about the future due to financial scarcity (NOS, 2019).

The prevalence of financial scarcity among young adults underscores the urgent need for support and assistance to cope with the challenges of this impactful situation. Despite the availability of debt relief agencies and financial support programs, there is a gap in effectively utilizing this existing help. The current study will delve into specific challenges and negative effects of financial constraints on the lives of young adults and aims to investigate factors that potentially contribute to the lack of help acceptance.

### **Consequences of Financial Difficulties**

Dealing with financial difficulties has been shown to greatly impact the lives of individuals. Lacking financial resources to provide simple solutions to everyday hassles can lead to elevated stress levels, subsequently affecting life satisfaction (Jachimowicz et al., 2022). Financial scarcity can limit one's opportunities in society and may result in deficiencies that threaten psychological- and psychosocial needs affecting subjective well-being (Lever et al., 2005). Moreover, an association has been found between dealing with financial debts and physical health problems (Drentea & Lavrakas, 2000).

Individuals facing financial scarcity tend to show behavior that can be thought of as inappropriate for their specific situation. For example, they attain a passive, emotional and evasive coping strategy in urgent, stressful situations. Financial scarcity usually leads to a high

cognitive load, which hinders rational decision-making processes (Brownstein et al., 2019). A so-called ‘scarcity-mindset’, associated with poverty, may lead to poor decisions that shape the behavior (De Bruijn & Antonides, 2021). In this way, dealing with financial scarcity could contribute to the accumulation of debts through poor decision making and postponing payments, only worsening the situation. This poor decision making may result in financially constrained individuals being more likely to overborrow money and less likely to save money, to set financial goals or to accept help for meeting such goals (Chen & Warmatch, 2022). Specific to such poor decision making is the phenomenon of temporal discounting, ‘the tendency to value immediate outcomes more strongly than delayed outcomes, in short, a devaluation of future outcomes’ (Hilbert et al., 2022, p. 2). In their study on the effect of financial scarcity on the discounting of gains and losses, they demonstrated that financial constraints impair cognitive capacities needed for long term-planning by shifting attention to present, immediate outcomes (Hilbert et al., 2022). This finding highlights the significant impact that financial scarcity can have on cognitive processes and decision-making abilities.

This negative impact of financial scarcity on cognitive capacities may especially be detrimental for young adults, for whom planning their future is one of their core developmental tasks (Crone et al., 2017). High stress levels concerning their financial situation may cause young individuals facing financial problems to be at a disadvantage early in their adult lives. Financial stress could negatively affect young individual’s development toward independence (NIBUD, 2022), for example by causing them to rely on parental financial support for longer than they may want. When a financial buffer from caretakers is not available, it may lead to social exclusion which could increase the risk for young adults to engage in criminal activities (DeMarco et al., 2021).

## Accepting Help for Financial Constraints

Given these numerous negative consequences, it is of great importance that young adults dealing with financial restrictions or carrying large financial debts, get proper guidance to get their money matters in order and put this detrimental situation behind them. Fortunately, there are numerous debt relief and financial counselling agencies subsidized by the government that work at the local level to assist and help individuals with their financial struggles. However, a large problem is identified: it seems that too little use is being made of this offered assistance (Stichting Armoedefonds, n.d.). In fact, a reluctance to seek help when facing financial difficulties is a persistent problem that may be one of the possible reasons why the number of individuals below the low-income line continues to be high. Yet, the reasons for refraining from accepting help among young adults still remain largely unknown.

The decision to reach out for help can be seen as the outcome of an internal negotiation between two fundamental psychological needs: belonging and independence (Komissarouk & Nadler, 2014). A strong desire for independence or autonomy could inhibit one's willingness to seek and/or accept help. Studies that focused on identifying factors that prevent young adults from reaching out for help when facing mental health problems, point towards a dominant preference for self-reliance in contrast to seeking external help (Gulliver et al., 2010). This motivation to manage problems on one's own has been shown to be strongly related to self-efficacy and a need for autonomy (Ishikawa et al., 2022). The word "autonomy" is a compound of the Greek words *auto* (meaning 'self') and *nomos* (meaning 'law' or 'rule') referring to self-governance (Devine & Irwin, 2005). Autonomy is a fundamental human need and describes the need to experience oneself as the initiator of their own behavior and as being responsible for their own decisions, as has been suggested by Self-determination theory (Ryan & Deci, 2017;



2006; 1987). Regulating one's own behavior and governing personal decisions increases the feeling of autonomy and are important parts of the development and change in the dynamic period of life of young adults (Wray-Lake et al., 2010). It seems that a heightened need for autonomy, or self-governance, may lead to a desire to make decisions individually and independently of someone else and have complete control over one's own actions (Zhang et al., 2022). Yet, it can also cause individuals to refrain from accepting help, for example in the context of monetary shortages (Ryan & Deci, 2006).

Indeed, it has been found that economic constraints to meet regular daily needs result in a failure to meet the need for autonomy (Dupuis & Newby-Clark, 2016). Financial scarcity may cause this threat to the sense of autonomy due to its association with limited options, restricted freedom of choice and a lack of liquidity (Cook & Sadeghein, 2018). The sense of autonomy can furthermore be lowered by the negative psychological and physical effects of these economic constraints (Underlid, 2012). A lowered sense of autonomy has been shown to create a barrier to seeking help among young adults struggling with mental health issues (Wilson & Deane, 2012). Research on the need for autonomy in chronically ill adults reported that the highest perceived threat to the sense of autonomy were limitations on choice or acting on one's own (Warner et al., 2011).

### **The Current Study**

The current study aims to examine whether and how the need for autonomy is related to the willingness to accept help for financial difficulties among young adults. In this study, the implicit rather than the explicit need for autonomy is examined. When predicting individual behavior, such as seeking help, implicit measures have been shown to be more predictive than explicit measures (Gawronski et al., 2017). Implicit motives are known to be stable over time

and can thus lead to a more accurate prediction of future behavior (McClelland et al., 1989). The implicit need for autonomy could therefore give insights into unconscious, underlying motives predicting behavior in financially constrained individuals. It is expected that a higher level of implicit need for autonomy is associated with a lower willingness to accept help. This hypothesis is based on previous findings underlining that individuals with financial limitations experience a loss of autonomy (Underlid, 2012), and that perceived loss of autonomy is associated with less help acceptance (Wilson & Deane, 2012).

The findings of the current study may provide insight into the underlying mechanism contributing to the limited willingness to accept help in young adults dealing with financial scarcity. New insights have the potential to improve the effectiveness of counselling and assistance agencies' strategies, ultimately fostering an environment where young adults are more open and receptive to accept the help they need. By understanding the factors that influence the willingness to accept help, interventions and programs can be tailored to address specific barriers and concerns, potentially increasing the likelihood of successful outcomes.

## **Methods**

### **Design**

This study employed a quantitative, simple linear regression research design aimed to examine the existence and strength of the hypothesized relationship between the implicit need for autonomy and the willingness to accept help in young adults experiencing financial scarcity. A linear regression function was used to establish the possible predictive role of the implicit need for autonomy on the willingness to accept help.

## Participants

An a priori power analysis was computed to determine the minimum required sample size to detect a medium effect size ( $f^2 = 0.125$ ) for a linear regression analysis with a single predictor. This power analysis showed that a minimum of 88 participants was needed to obtain the desired power of 0.95 with an alpha level of 0.05 (calculated using G\*Power 3.1.9.7). The inclusion criteria for participation in this study consisted of a minimum age of 16 years, student or graduate (max. five years after graduation), normal – or corrected to normal (i.e. glasses or contact lenses) eye vision, a sufficient understanding of written and spoken English, and currently living or residing in the Netherlands. Whether a participant met the inclusion criteria was checked and confirmed prior to participation in the study. Adolescents of 16 years and older are allowed to give their own consent. This is also the age at which adolescents in the Netherlands mainly begin further study. The maximum 5 years after graduation was inserted as inclusion criterium in order to create a more coherent sample. Furthermore, participants needed to write stories based on presented pictures, therefore normal or corrected eye vision was necessary. Since the feeling of financial debt will be induced regarding student loans and housing payments in the Netherlands, it is important that there is a possibility of actually facing this debt in real life and that participants have some familiarity with the Dutch way of taxation. In addition, participants needed to be able to come to the lab at the University of Leiden to complete the survey. Recruitment of participants was done via the Leiden University SONA participant management tool, and by personally addressing and inviting people to the lab with the use of promotion material (i.e. posters and flyers).

Eventually, a total of 91 responses were collected from participants who fully completed the research survey, of which 63 were female and 26 male, 2 participants indicated their gender

as non-binary/other. This sample had an average age of  $M = 22.64$ ,  $SD = 3.71$ , ranging from 18 to 36 years. Out of the 91 participants, 44 individuals reported to currently experience financial debts or could vividly remember a period/situation in which they experienced financial debts. On the other hand, 46 participants reported never having experienced any financial debts, while one participant preferred not to answer this question.

## Measures

### *The Implicit Need for Autonomy*

In one pilot study<sup>1</sup> and one main study, we introduced a modernized Picture Story Exercise Questionnaire (PSE-Q). The PSE-Q is a reliable and commonly used method to assess implicit motives, as described by Schultheiss and colleagues (2009). However, a new version of the PSE-Q was created since the pictures in the originally used questionnaire are old fashioned

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<sup>1</sup> The pilot study was conducted to determine if a self-created, modernized version of the PSE-Q is able to elicit imaginative stories and to check to what extent several chosen pictures were related to our constructs of interest; feeling of autonomy and help acceptance. Ten presumably suitable modern photos were selected from a previous study, that also used a self-created modernized version of the PSE-Q (Schönbrodt et al., 2021) and from an online webpage with stock photos (Pexels.com). The photos were selected based on a number of criteria: there had to be people in the photo, it must display an ambiguous situation that might be interpreted as either low or highly autonomous, the situation depicted should not convey an overly obvious need for help or autonomous behavior but should be related to it. We were unable to use the modernized PSE-Q created and used by Schönbrodt and colleagues because very few of the situations depicted in the images were in anyway related to our concepts of interest. The pilot study survey was created in Qualtrics. To ensure reliability and save time, the survey was divided into two versions, that each contained five photos. The division was based on the scene displayed and the number of people in the picture. This approach ensured that both parts had similar variations in depicted situations, minimizing bias. Additionally, by limiting each part to five pictures, participants could complete the survey in just 15 minutes, preventing mental exhaustion and maintaining their concentration and motivation. In the PSE-Q, participants were asked to write short imaginative stories about the situations displayed in the five different pictures. The stories were coded for how autonomously the character(s) in the story was feeling and scored using the Origin scoring system (DeCharms et al., 1992). In total, 42 participants (29 female, 13 male) filled in the survey ( $M_{age} = 29.81$ ,  $SD = 11.92$ ,  $Min = 21$ ,  $Max = 64$ ). Eventually, based on the highest variance scores and by determining whether the image was sufficiently related to the concept(s) of interest based on the written stories, the best four pictures, two hunters in nature ( $s^2 = 3.02$ ), a man by the side of the road with car trouble ( $s^2 = 1.41$ ), a boy and a girl on top of a cliff ( $s^2 = 2.03$ ) and a young woman sitting at a desk while staring out of a window ( $s^2 = 1.08$ ), were selected for the modernized PSE-Q for further use in the main study. High variance in scores for the written stories, was used as an index for the picture's sensitivity to reveal personal differences in the need for autonomy.

and also displayed in black and white. The rationale for the selection of pictures in the original PSE-Q still remains largely unknown. However, it has been suggested that the picture cues used to measure specific underlying motives should be representative of current, “everyday” situations. Moreover, the pictures must be able to elicit story material that is suitable for assessing the motive of interest (Pang & Schultheiss, 2005). It could be that traditional depictions of social situations often reinforced gender roles, power dynamics, and limited roles for individuals based on societal norms from the past. Certain autonomy-related stereotypical situations could undermine the effectiveness of the PSE-Q in this study, potentially limiting the participants’ ability to fully express themselves. By updating the visuals and scenarios used in the PSE-Q, we could promote more inclusive and diverse representations. For these reasons, a more modern, modified PSE-Q was needed and created for the purpose of this study, namely, to assess the implicit need for autonomy.

The need for autonomy was measured implicitly using the modernized version of the PSE-Q. In the current study the PSE-Q aimed to test the extent to which participants feel a need for autonomy based on self-written, imaginary stories about four displayed images, which were shown for 15 seconds each time. A minimum of four pictures is needed to be able to detect and measure a single underlying motive determining behavior (Shultheiss & Pang, 2007). The images depicted people in various ambiguous situations of current, everyday life, related to help seeking or autonomous behavior. The order of pictures was: two hunters in nature, a man by the side of the road with car trouble, a boy and a girl on top of a cliff, and a young woman sitting at a desk while staring out of a window (see Appendix A). The story writing was done by means of several guiding questions (*What is happening? What are the people thinking about? What do they want?*), within a set time frame of three minutes. These questions did not need to be

answered, they merely served as guidance for the story writing. Participants were informed by audio recording when only 30 seconds remained and were asked to write off their last sentence. After this, the questionnaire automatically moved on to the next picture.

The stories were coded for how autonomous the character(s) in the story were described based on six categories, and scored independently by two randomly chosen raters using the Origin scoring system (DeCharms et al., 1992). The scoring categories scored in this exact order were Goal setting, Instrumental activity, Reality perception, Personal responsibility, Self-confidence and Personal causation. Each category was given a score of 1 (*does apply to this story*) or 0 (*does not apply to this story*), which resulted in a possible score of 0-6 per story. The Goal setting category was scored with 1 point when “a major character in the story freely set a non-physical need goal that was explicitly stated and followed by some indication of activity or personal involvement in attaining the goal” (DeCharms et al., 1992, p. 337). Instrumental activity could be scored with 1 point if “a major character in the story engaged in present, personally chosen activity to reach a goal” (DeCharms et al., p. 338). Reality perception was scored with 1 point when “a major character in the story showed evidence of reality perception, that is, if he realistically talked about causes in the environment, motives in the self and others, or blocks to reaching goals and plan to overcome them” (DeCharms et al., 1992, p. 339). For the Personal responsibility category to be scored with 1 “a character or the author must show evidence explicitly stated of taking personal responsibility” (DeCharms et al., 1992, p. 340). Self-confidence was scored with 1 when “a character in the story showed self-confidence in his ability to attain a goal, a positive outcome to a goal-setting sequence, or showed emotion related to his originship” (DeCharms et al., 1992, p. 341). Lastly, personal causation was scored with 1 point only if “a character in the story showed strong evidence of experiencing personal causation

in the whole story in a freely chosen goal-setting sequence or in perceiving the situation as a challenge, or showing self-investment, or engaging in non-competitive play” (DeCharms et al., 1992, p. 343-344). Scoring of the stories on these six categories was done per picture. Raters were only allowed to move on to score the next picture after the scoring of one picture was completed for all participants, and the raters had come to an agreement on the scoring through thorough discussion. This eventually led to a final score for the implicit need for autonomy ( $M = 2.10$ ,  $SD = .79$ ).

An interrater reliability score (IRR), a measure used to assess the percentage of agreement of subjective ratings among multiple raters, was calculated. This calculation was done by dividing the total number of agreements in the ratings by the total number of ratings given by each rater, multiplied by the number of raters, and then multiplied by 100. Based on the individual interrater reliability percentages for each picture ( $IRR_{\text{picture 1}} = 13.74\%$ ,  $IRR_{\text{picture 2}} = 21.99\%$ ,  $IRR_{\text{picture 3}} = 14.29\%$ ,  $IRR_{\text{picture 4}} = 16.48\%$ ) it can be observed that the level of agreement varied across pictures but is generally low. The overall interrater reliability for the scoring of the four pictures,  $IRR_{\text{total}} = 16.62\%$ , suggests that on average, the level of agreement among the individual raters was poor. Unfortunately, the modern PSE-Q, with these four specifically chosen pictures presumably measuring the implicit need for autonomy, also had low reliability ( $\alpha = .594$ ). However, research has shown that a low internal consistency among the scores of picture stories in the PSE-Q does not necessarily prevent this measurement instrument from being able to yield stable overall scores for underlying motives (Schultheiss et al., 2009).

### ***Financial Scarcity***

Participants were primed with the feeling of being in financial scarcity. Firstly, they were asked if they were currently experiencing financial difficulties or if they were able to vividly

remember a personal situation in which they experienced financial difficulties. When this was the case, the financial scarcity manipulation was done by asking the participant to re-experience the personal financial constraints by strongly recalling this period/moment when they were in financial debt and describing this situation in a few sentences in such a way that someone reading it knows what the participant was feeling and thinking in this situation. If the participant had not previously experienced any financial difficulties before, the scarcity manipulation consisted of reading through a priming scenario in which the participant had to vividly imagine themselves in the situation described (see Appendix B). After being primed with the feeling of being in financial debt the participants were asked to read a last warning letter from a student housing corporation stating a notice of a high monetary penalty concerning student housing rent arrears. The letter also included an option to reach out for help (see Appendix C). This letter was used to make sure financial constraints were very actively present in the participant's mind and to make them aware of the possibility of seeking/accepting help.

### ***Help Acceptance***

Participants willingness to accept help was measured by using a short questionnaire containing four questions related to help acceptance from the student housing consultant (1) *How likely are you to answer the phone when the company tries to contact you?* 2) *How likely are you to contact the company by phone or by email?* 3) *How likely are you to reach out to the company to consult on what steps to take?* 4) *How likely are you to feel negative about the help that is offered?*), answered on a 7-point Likert-scale ranging from 1 (*extremely unlikely*) to 7 (*extremely likely*). The overall reliability analysis showed a poor internal consistency of  $\alpha = .624$ . A more acceptable internal consistency was obtained if the last item of this questionnaire would be deleted  $\alpha = .746$ . To check the association between the first three items and the fourth item of the



help acceptance questionnaire, a bivariate Pearson correlation was conducted. Results showed a nonsignificant negative relationship ( $r = -.116, p = .273$ ). This suggested that the last item might be measuring a different construct or concept compared to the rest of the items. Based on the reliability calculation and the correlation coefficient, it was decided to split these items and to distinguish between two different components of help acceptance, assigning them different names based on the theoretical concepts they represent. The first component contained the first three questions assessing *help acceptance behavior*. The second component consisted only of the fourth question and assessed one's *emotional attitude towards accepting help*. By examining each component independently, we could gain a more comprehensive understanding of the mechanism of help acceptance. A mean score for help acceptance behavior ( $M = 4.91, SD = 1.35$ ) and the emotional attitude towards accepting help ( $M = 5.25, SD = 1.69$ ) was calculated.

### **Procedure**

The research survey for the main study was created in Qualtrics, an online software program that can be used to create questionnaires for research purposes (Qualtrics XM, 2022). Prior to the study, participants were informed through a brief description of the content and duration of the study, and what compensation they could receive for their voluntary participation. After reading the confidentiality measures regarding the anonymity of the individual responses and the possibility of removing their results from the datafile at any time, all participants were required to give informed consent to participate in this study before the survey began. After completing an audio check, a quick attention check followed in which participants read: "When asked for your favorite color, you must enter the word 'puce' in the text box". Those who answered incorrectly were reminded of the need for attentiveness in the study.

The survey started with a measure of the implicit need for autonomy using the modernized PSE-Q, followed by the financial scarcity manipulation and the questions measuring the likelihood of accepting help from the student housing consultant, and the emotional attitude towards accepting help. Then, participants feelings regarding having this large financial debt were investigated with four statements concerning negative feelings of shame and inadequacy. However, it is important to note that these measurements were not included as part of the main study. Finally, participant's demographics, their estimated annual income and the amount of debt that is currently faced, were collected. At the end of the survey, participants were debriefed on the true nature of the study and received their compensation of choice (i.e. research participation credit or monetary reward) for their participation in this study.

### **Ethics**

Ethical approval for this study has been obtained by the Psychology Ethics Committee (CEP) of Leiden University. The collected data and personal answers were randomly and anonymously coded with an identification number to make sure that, apart from the four students working on this research and the thesis supervisor Dr. A. van der Weiden, there is no possibility to trace back individual data.

### **Statistical Analyses Plan**

An individual final total implicit autonomy score together with a mean score for help acceptance behavior and a score for emotional attitude towards accepting help were used for further analysis in order to detect the strength and direction of the relationship between these continuous variables. A multivariate regression analysis is performed to assess whether the implicit need for autonomy can be seen as a predictor for both components of help acceptance in young adults experiencing financial scarcity. In an exploratory analysis the negative feelings

about financial debt are added to the regression analysis to investigate if this emotion variable serves as a second predictor for help acceptance behavior and emotional attitude towards accepting help. Descriptive statistics and linear regression analyses were obtained using IBM SPSS Statistics version 27 (released 2020).

## **Results**

### **Preliminary Analysis**

#### ***Data Screening***

Prior to data analysis, the raw data file with all collected responses was screened to filter out any incomplete responses or survey restart attempts and to check if the automatically generated random IDs were all correct. From a total of 100 survey starts, nine incomplete responses and/or restart attempts were deleted from the datafile. Furthermore, we noted that two participants had been given the same random ID number. Therefore, during the recoding process, we merged the data based on their uniquely generated response ID instead.

#### ***Assumption Check***

After screening the data, all assumptions for a multivariate regression analysis (linearity, normality, homoscedasticity, and independent errors) were checked and met before proceeding to the confirmatory analysis.

### **Confirmatory Analysis**

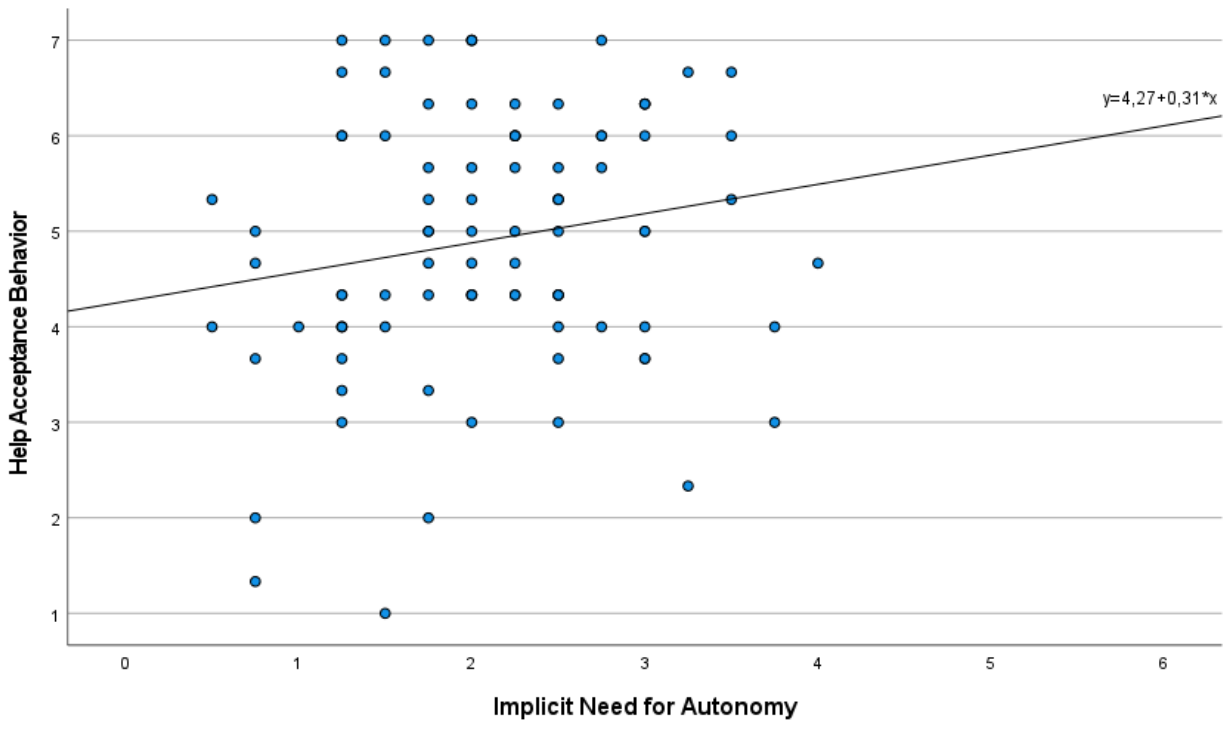
The present study aimed to investigate the relationship between the implicit need for autonomy and the reluctance to accept help in young adults facing financial scarcity. It was examined whether the implicit need for autonomy could serve as a predictor for two components of help acceptance: help acceptance behavior and the emotional attitude towards accepting help.

A multivariate regression analysis was conducted with the implicit need for autonomy as a single predictor for help acceptance behavior and emotional attitude towards accepting help.

***Help Acceptance Behavior***

Marginally significant results showed that 3.2 % of the measured variance of help acceptance behavior can be explained by the implicit need for autonomy ( $F(1,89) = 2.976, p = .088$ ). A higher implicit need for autonomy slightly predicted a higher likelihood of help acceptance behavior with a nonsignificant regression weight ( $\beta = .306, p = .088$ ). The distribution of help acceptance behavior for the implicit need for autonomy for each participant in our sample is shown in a scatterplot in Figure 1.

**Figure 1**  
*Scatterplot of the distribution of the implicit need for autonomy and help acceptance behavior*

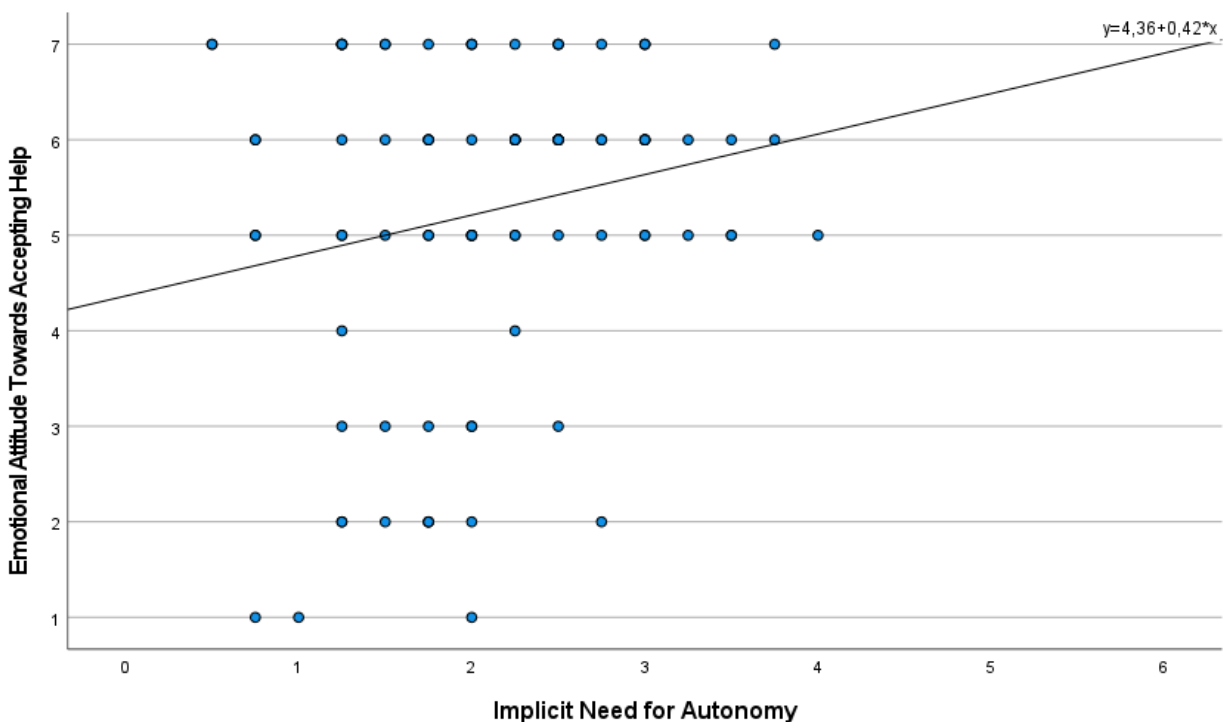


### *Emotional Attitude Towards Accepting Help*

The implicit need for autonomy as a single predictor for the emotional attitude towards accepting help also gave a marginally significant result ( $F(1,89) = 3.671, p = .059$ ). The implicit need for autonomy score explained 4.0% of the measured variance in the emotional attitude towards accepting help. When the implicit need for autonomy was higher, participants were slightly more likely to have a negative emotional attitude towards accepting help ( $\beta = .424, p = .059$ ). The distribution of the emotional attitude towards accepting help for the implicit need for autonomy for each participant in our sample is shown in the scatterplot in Figure 2.

**Figure 2**

*Scatterplot of the distribution of the implicit need for autonomy and the emotional attitude towards accepting help*



### **Exploratory Analysis**

In the exploratory analysis the aim was to gain additional insights into the possible predictive role of participants' negative feelings about financial debt. In addition to a threatened

need for autonomy, feelings of shame or embarrassment may also play an important role in refraining from accepting help and create a negative emotional attitude towards help acceptance. It has been demonstrated that the feeling of shame is strongly related to the experience of humiliation and powerlessness (Leidner et al., 2012). Moreover, shame is shown to be strongly associated with low self-esteem, which in turn is related to strong negative mental conditions like depression (Budiarto & Helmi, 2021). Poor mental-health together with the feelings of embarrassment and shame are addressed as top barriers for help-seeking behavior among young adults (Doan et al., 2020). It has even been proposed that this negative feeling of shame is associated with the action tendency to “hide from other people” (Seip, 2016). Thus, since financial scarcity has already been linked to a negative emotional state, we hypothesized that negative feelings about financial debt could also form a predictor for the reluctance of accepting help in young adults facing financial scarcity. Therefore, together with the implicit need for autonomy, negative feelings about financial debt were added to a multivariate regression analysis as a second predictor for both components of help acceptance: help acceptance behavior and the emotional attitude towards accepting help.

### ***Negative Feelings About Financial Debt***

The measure of participants’ negative feelings about financial debt was obtained directly after the help acceptance scale, with the use of four statements about how the participant would feel in regard to having such an outstanding financial debt (1) *I feel that others look down on me because of my financial situation*, 2) *I feel as if I have failed as a person*, 3) *I feel inadequate*, 4) *I feel like an unworthy or invaluable person*). These statements were answered on a 7-point Likert-scale ranging from 1 (*strongly agree*) to 7 (*strongly disagree*). Internal consistency was

measured at  $\alpha = .886$ . A mean score for the negative feelings about financial debt was calculated ( $M = 4.54$ ,  $SD = 1.44$ ).

Besides adding negative feelings about financial debt as a second predictor to the analysis, we introduced an interaction term to explore whether the effect of one predictor on the outcome variable changes depending on different levels of the other predictor. This is rooted in the concept of interaction effects. The interaction term allows us to examine and quantify this conditional relationship. The interaction between the two predicting variables was generated by computing the product of the centered implicit need for autonomy with the centered negative feelings about financial debt. Centering variables helps to reduce multicollinearity, which often occurs when predictors are highly correlated with each other. Centering variables is particularly useful when examining interaction effects. By centering the predictors, the interaction term reflects the change in the outcome variable associated with a one-unit change in one predictor, while the other predictor remains at its mean value. This facilitates the interpretation of interaction effects, making it easier to understand the conditional relationship between variables.

**Help Acceptance Behavior.** The results showed a significant regression equation ( $F(3,87) = 4.708$ ,  $p = .004$ ) in predicting help acceptance behavior, indicating that adding the negative feelings about financial debt improved the model fit. The results revealed that 14.0% of the variance in help acceptance behavior can be explained by the implicit need for autonomy and negative feelings about financial debt and their interaction. The negative feelings about financial debt showed a significant negative effect on help acceptance behavior, suggesting that higher levels of negative feelings about financial debt were associated with less help acceptance behavior (see Table 1). Figure 3 presents a scatterplot of the relation between the negative feelings about financial debt and help acceptance behavior. The implicit need for autonomy did

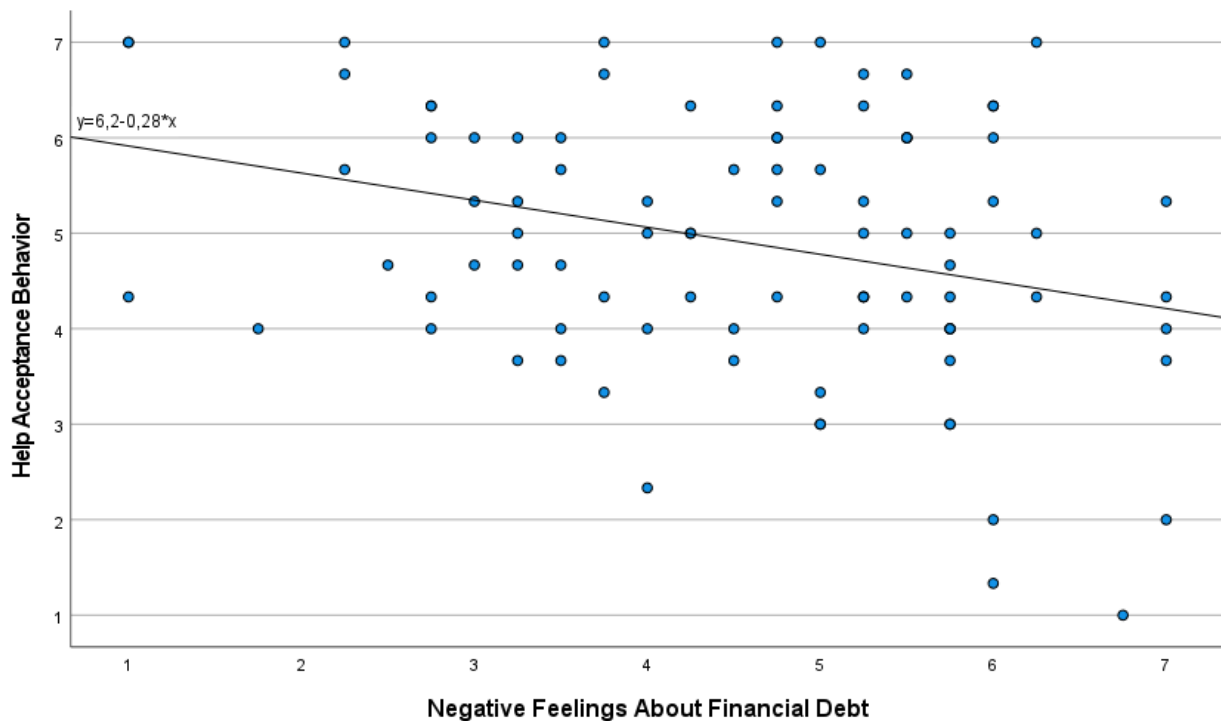
not have a significant effect on help acceptance behavior. Also, adding the interaction variable to the regression analysis gave a nonsignificant result.

**Table 1**  
*Coefficients from the multivariate regression analyses*

| Construct                                 |  | Standardized |        | Sig.   | Partial $\eta^2$ |
|---|--|--------------|--------|--------|------------------|
|   |  | Beta         | t      |        |                  |
| Help acceptance behavior                  | Implicit need for autonomy             | .311         | 1.767  | .081   | .035             |
|   | Negative feelings about financial debt | -.280        | -2.903 | .005   | .088             |
|   | Interaction                            | .115         | .138   | .409   | .008             |
| Emotional attitude towards accepting help | Implicit need for autonomy             | .348         | 1.602  | .113   | .029             |
|   | Negative feelings about financial debt | .414         | 3.482  | < .001 | .122             |
|   | Interaction                            | .061         | .356   | .723   | .001             |

**Figure 3**

*Scatterplot of the distribution of the negative feelings about financial debt and help acceptance behavior*

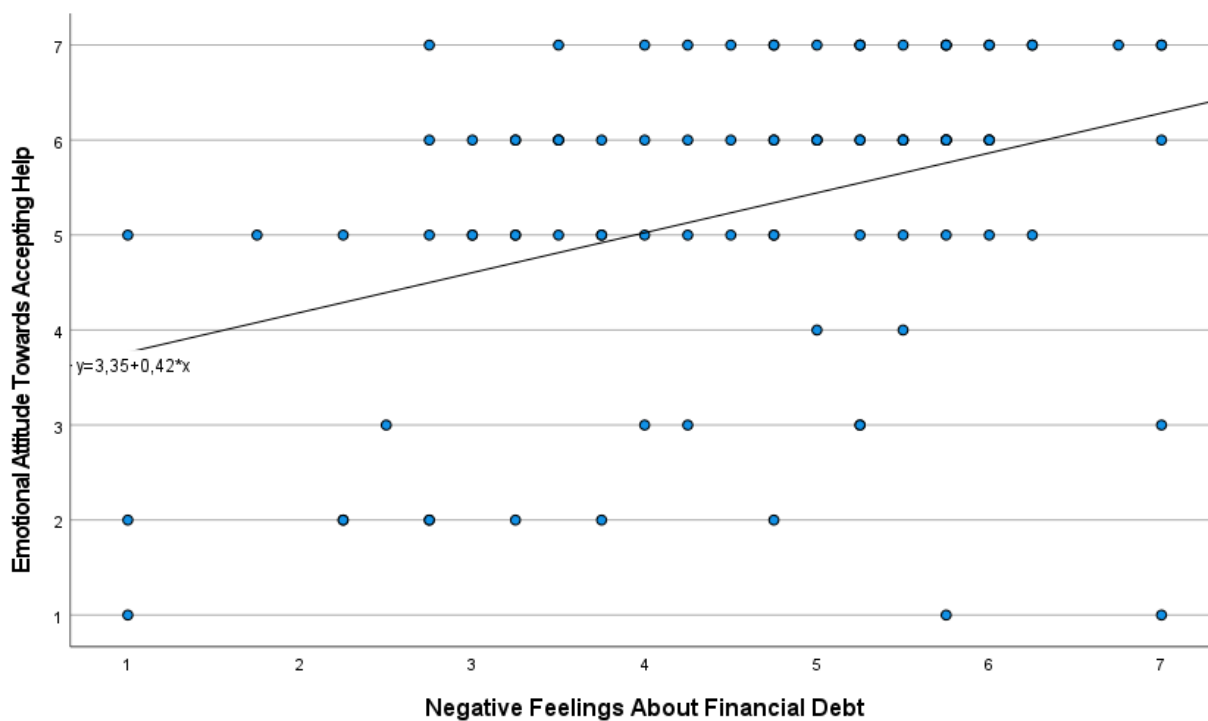




**Emotional Attitude Towards Accepting Help.** A significant regression equation was also found for predicting the emotional attitude towards accepting help ( $F(3,87) = 5.483, p = .002$ ). The results showed that 15.9% of the measured variance in the emotional attitude towards accepting help can be explained by the implicit need for autonomy and the negative feelings about financial debts, and the interaction between these predictors. The negative feelings about financial debt showed a highly significant positive effect on the emotional attitude towards accepting help, indicating that more negative feelings about financial debts were associated with a more negative emotional attitude towards accepting help (see Table 1). Figure 4 presents a scatterplot of the relation between the negative feelings about financial debts and the emotional attitude towards accepting help. The implicit need for autonomy did not have a significant effect on the emotional attitude towards accepting help. Additionally, the interaction term did not have a significant effect on the emotional attitude towards accepting help.

**Figure 4**

*Scatterplot of the distribution of the negative feelings about financial debt and the emotional attitude towards accepting help*



## Discussion

This study aimed to examine the association between the implicit need for autonomy and the willingness to accept help in young adults, primed with the feeling of facing financial scarcity. The willingness to accept help was operationalized in two components: help acceptance behavior and the emotional attitude towards accepting help. In an additional exploratory analysis the predictive role of the negative feelings about financial debt was examined.

The results indicate that the implicit need for autonomy could potentially be a predictor for both help acceptance behavior as well as the emotional attitude towards accepting help. However, since the obtained results must be interpreted as just on the border of significance, we can only take these findings for truth after obtaining confirmatory results from replication studies. The results provide minimal supporting evidence that young adults who score higher on the implicit need for autonomy, report a slightly higher likelihood of help acceptance behavior. This finding is in contrast with earlier research showing that seeking external help may be prevented by a dominant preference for self-reliance, self-efficacy and a motivation to manage problems on one's own (Gulliver et al., 2010; Ishikawa et al., 2022). Moreover, whereas past researchers have found that a threat to the sense of autonomy may create a barrier to seeking help among adolescents struggling with mental health issues (Wilson & Deane, 2012), the present study found a nonsignificant opposite association between these variables for young adults facing financial scarcity. A possible explanation for this finding could be that accepting help may be seen as a deliberate, self-made choice that promotes engagement in the process. Perhaps even more so because the scenario used in this study implied that the participants should reach out for help themselves, promoting self-initiative. In this way, it becomes plausible that the likelihood of

help acceptance behavior increases when the need for autonomy is high, since engagement supports autonomy and self-determination through own choice (Krist et al., 2017).

Additionally, this study found that a higher implicit need for autonomy could marginally predict a negative emotional attitude towards accepting help. This result is consistent with the claim that a more negative attitude towards help seeking may serve as a mediator between the sense of autonomy and help seeking behavior in a group of patients with mental-health issues (Pumpa & Martin, 2015). Emotional attitudes can be formed and changed based on either cognition or emotions and are known to be affected by experience and external influences (Ryffel et al., 2014). It is plausible that during young adulthood and especially in today's modern society, in which independence and social status are highly valued (Lui et al., 2014), attitudes towards seeking and/or accepting help have become more negative. It would have been interesting to investigate this mediation model in the current study. However, in our data, the directions of the effects between the variables are inconsistent with this mediation model. Since the implicit need for autonomy is positively related to help acceptance behavior, while the emotional attitude towards accepting help was found to be negatively related to help acceptance behavior, it is suggested that the emotional attitude towards accepting help is not mediating the relationship between the implicit need for autonomy and help acceptance behavior in our sample. It is crucial to recognize that the applicability of the proposed mediation model can thus vary across different samples and settings. It is possible that alternative explanations or variables may better account for the relationship between the implicit need for autonomy and help acceptance behavior in our data.

In a developmental stage towards adult-life called "the emerging adulthood", several factors like social relationships, family but mostly education play an important role in the need

for autonomy in young adults. Scores on the dimension of autonomy tend to grow with increasing life-experience, interaction with other people and age. Since young adults are less inhibited in gaining social relationships and taking risks to achieve more experiences (Melendro et al., 2020), it could be that the lack of significant results between the implicit need for autonomy and help acceptance behavior in the current study, is due to a generally low need for autonomy in this particular group of young adults. This reasoning is in line with previous findings showing that in the period of adolescence, the need for autonomy decreases and will be even lower in early adulthood (Oudekerk et al., 2015). Furthermore, it is also possible that those participants who experience(d) debt may nevertheless score low on the implicit need for autonomy because they may feel enough autonomy in other parts of their life, despite feeling threatened in their financial autonomy. It has been suggested that autonomy, besides its association with decision-making on income, is also linked to control over material goods, family assets and time, decisions on sexuality and reproduction and physical integrity (ECLAC, 2019). It is possible that individuals who feel autonomous in one or more of these dimensions, are less prey to a higher need for autonomy when faced with financial constraints.

Furthermore, introducing the construct of the feelings about financial debt in the exploratory analysis, provided a more in-depth understanding of help acceptance among young adults. It was found that the negative feelings about financial debt were a good predictor for both components of help acceptance. The more negative the feelings about financial debt, the less likely young adults seem to accept help and the more negative the emotional attitude towards accepting help. These findings show that negative feelings about financial debt seem to anticipate on the willingness to accept help. Evidence has shown that negative emotions such as shame and embarrassment, may lay at the core of the persistence of poverty because of their

association with withdrawal, despair, and reductions in self-efficacy (Walker et al., 2013). It has been found that young adults experiencing financial scarcity tend to hold negative feelings about their financial debts, such as powerlessness and humiliation. These feelings may create the notion of inability and failure resulting in a strong tendency to swift away from offered help (Melendro et al., 2020). Drawing on evidence from previous studies describing shame as the emotion responsible for generating feelings of inability and a reduced sense of control (Chase & Walker, 2013), we can point to the same factor to explain why the negative feelings about financial debt (e.g. shame) are good at predicting the lack of help acceptance in young adults facing financial scarcity.

The lack of interaction between the negative feelings about financial debt and the implicit need for autonomy in this study may therefore be surprising at first glance. In essence, the implicit need for autonomy represents a fundamental psychological motivation that may drive individuals to assert their independence and self-direction (Zhang et al., 2022), while a reduced sense of control reflects a subjective perception of limited influence over external circumstances (Lachman et al., 2011). It is important to recognize this subtle distinction, as the implicit need for autonomy and a reduced sense of control contribute to different aspects of individuals' experiences and coping mechanisms. Further research could gain deeper insights into the complex interplay between autonomy, negative emotions and a reduced sense of control.

### **Strengths and Limitations**

This study drew upon a well-established theoretical framework that provided a solid foundation for testing the hypothesis. The theoretical framework guided the formulation of the research question and convinced us to belief that a modernized PSE-Q was necessary. Using a modernized PSE-Q could have enhanced participant engagement and interest in the research.

Also, conducting the study in a controlled setting offered several advantages that contributed to the reliability of the research findings. The controlled setting provided the opportunity to eliminate or minimize the influence of distraction or confounding variables. This allowed the researchers to strictly control the measurement process, leading to increased precision and accuracy of data collection while enhancing the replicability of the study. The decision to select students or graduates as a specific group of young adults to participate in this study also brought forth a strength that contributes to the depth and relevance of the research findings. By focusing on this specific study population the research could delve deeply into the experiences, perspectives and behaviors of this age group. It provided the ability to explore the intricacies and nuances of this life stage gaining insights that may not be captured when studying broader age ranges. This study had the potential to capture attitudes, motives and emotions that provided valuable insights. Moreover, by studying a specific population we were able to incorporate a tailored priming scenario on financial scarcity resulting in a more targeted and effective investigation.

However, several limitations must also be considered for the current study. First, coding written stories for implicit underlying motives is a highly advanced skill that required intense training and commitment. To ensure that scoring the written stories from the PSE-Q was done in a reliable a manner as possible, a training period of approximately 2 months was maintained to master the specific guidelines and techniques of the scoring system (DeCharms et al., 1992). One could argue that this is too short a period, in part because the individual raters were totally unexperienced with any form of story scoring beforehand. Extending the training period to allow the raters to gain more experience and proficiency in scoring written stories could enhance the

consistency. Also, conducting calibration exercises throughout the training period to assess the interrater reliability could improve the overall reliability of the scoring.

The current study again showed that measuring the implicit need for autonomy with, even a modernized version of the PSE-Q, does not produce the desired results to be able to make conclusions about its predictive role for the willingness to accept help in young adults facing financial scarcity. This could be a result of the fact that the images chosen for the modernized PSE-Q were perhaps too unrelated to the constructs of interest, leaving too much room for free interpretation of the scene shown. It could also be due to the fact that this modernized PSE-Q was not validated for measuring the implicit need for autonomy. It is therefore recommended to test the relatedness of the pictures with the constructs of interest prior to selection and to make sure a modern version of the PSE-Q is valid for testing a motive underlying specific behavior. It is also highly likely that methodological issues have played a role in these findings. Namely the fact that the implicit need for autonomy measure showed poor reliability and coding was done with very low interrater reliability percentages. Moreover, measuring the emotional attitude towards accepting help was done with only one single question. Since no reliability could be calculated for a single item questionnaire, one could doubt the validity of this measuring instrument.

Next, given that more than half of the participants reported having no prior experience with financial debt, it is worth considering the potential impact on their ability to fully engage with the priming scenario aimed at inducing the sense of financial scarcity. Although a clear priming scenario was provided, it is possible that fully empathizing with this situation might have been more challenging for these participants than for those who were familiar with the feeling of financial scarcity. Perhaps even more so, to know how one would truly act in such a

situation. It could be that such inexperience in dealing with financial scarcity resulted in more personally ideal and socially accepted responses, influencing the true relationship between the willingness to accept help and a high need for autonomy. However, the current data does not support this reasoning given that the mean score for help acceptance behavior between those who were familiar with financial constraints ( $M = 5.11, SD = 1.22$ ) and those who were totally unfamiliar with having financial debts ( $M = 4.67, SD = 1.46$ ) did not significantly differ ( $F(1,88) = 2.346, p = .129$ ). The same was true for the difference in emotional attitude towards accepting help ( $F(1,88) = 1.182, p = .280$ ) and negative feelings about financial debt ( $F(1,88) = .004, p = .949$ ). However, significant difference between these groups might be found when testing a larger sample.

### **Implications**

Despite these limitations, the provided insights about the negative feelings about financial debt and its predictive role for help acceptance can be of great use to further investigate the mechanism behind the persistent problem of the reluctance towards accepting help in young adults facing financial scarcity. Previous theories may have overlooked or underestimated the influence of emotions, particularly those related to financial debt, on help-seeking behavior. The current findings suggest that emotions play a crucial role in shaping individuals' decisions to accept help in the context of financial scarcity. It can prompt the development of new theoretical models that specifically address the emotional aspect of help acceptance. The interplay between emotions, cognitive processes, social influences and attitude, could provide a more comprehensive understanding of why young adults facing financial scarcity may exhibit reluctance towards accepting help.



The insights gained from this study can serve as a foundation for theoretical advancements and stimulate further research in this area. Incorporating implicit measurements alongside self-report questionnaires offered an in depth understanding of the variables being studied. Implicit measurements tap into subconscious or automatic processes that may not be fully captured by self-report measures alone, providing a more nuanced view of individuals' attitudes, beliefs or behaviors. While self-report questionnaires have their strengths in capturing participants' conscious thoughts, feelings and behaviors, the current findings highlight that improvements need to be done. For instance, researchers could employ various strategies to minimize social desirability bias by ensuring anonymity or utilizing more subtle item wording to reduce the tendency for socially desirable answers.

Furthermore, debt relief agencies may benefit from the information obtained to improve their approach in attracting and assisting individuals facing financial constraints. They could focus more on trying to degenerate the negative feelings like shame associated with being in financial debt by emphasizing the common occurrence of it to reduce to social stigma of financial debt. Research has demonstrated a link between reduced perceived stigma and more favorable attitudes towards seeking psychological assistance (Golberstein et al., 2009). Several other interventions have been identified to effectively reduce negative emotions such as shame and embarrassment. Psychoeducation for example, provides individuals with accurate information about mental health issues, available treatments, and the commonality of seeking help (Corrigan, 2004). By utilizing such evidence-based interventions, debt relief agencies can work towards mitigating the associated stigma while ensuring the well-being of the individuals they aim to help. However, it is important to exercise caution when interpreting the exploratory

findings and consider the need for replication before applying these insights to specific practical interventions.

### **Future Directions**

Replications of the current study are needed to be able to draw definitive conclusions on the predictive role of the implicit need for autonomy as well as the negative emotions on the willingness to accept help. Future research should also focus on further exploring the mechanism underlying the relationship between the implicit need for autonomy and the reluctance to seek help, with a particular emphasis on the influence of negative emotions. This can for example be done by changing the methodology of the current study. Conducting qualitative interviews with young adults experiencing financial scarcity could provide more in depth, qualitative data that could help uncover specific triggers of shame or embarrassment and shed light on how these emotions influence the need for autonomy.

A more comprehensive examination of the lack of productivity of current poverty reduction programs may benefit from a systematic evaluation through the lens of shame. Since shame has been shown to reduce individuals' sense of self-confidence and capabilities, examining its role may offer valuable insights into the persistent nature of poverty (Walker et al., 2013). Thus, future research should prioritize examining this lens in order to better understand the mechanisms underlying the reluctance to accept help and seek assistance from people experiencing financial scarcity.

Also, future research could investigate the factors that influence the willingness to accept help among individuals aged 40 to 55 years. This age group, as highlighted in the introduction, comprises a significant portion of individuals experiencing financial scarcity in the Netherlands. They represent a critical stage of life where various physical, psychological, and social

challenges are faced. Increased responsibility, career demands, family obligations and potentially significant life transitions such as divorce or caregiving, can all contribute to higher stress levels and possibly limited financial capabilities, increasing the need for help (Viertiö et al., 2021). To gain a deeper understanding of the dynamics involved, it would be valuable to learn more about what possible predictors underlie the willingness to accept help in these middle-aged adults. Researchers could investigate variables such as cultural factors, specific life events and perceived social support that may impact the propensity to seek and accept help. Variation in social support seeking across different age groups can be attributed, at least partially, to individuals' concerns regarding the potential burdens or costs that seeking help may impose on others. It has been shown that as individuals age, they develop a greater sense of concern and compassion for members of their social circles (Jiang et al., 2018). Older adults may therefore be less inclined to seek social support compared to young adults, fearing to burden their social networks.

## **Conclusion**

The current study contributes to a body of research on the mechanism behind help seeking in situations of financial scarcity. In contrast with the many supports for the hypothesis of the putative link between the implicit need for autonomy and the willingness to accept help, such associations were not found in the present study. A higher implicit need for autonomy marginally predicted a higher likelihood of help acceptance behavior. Additionally, a higher implicit need for autonomy was slightly associated with a more negative emotional attitude towards accepting help. However, because of the lack of significance in the results no definite conclusion can be drawn on the predictive role of the implicit need for autonomy on the willingness to accept help in young adults facing financial scarcity. Yet, the exploratory analyses

provided interesting and novel insights into the willingness to accept help. In line with our expectations, it appeared that in this specific study population of young adults, strong negative feelings about financial debt seem to prevent them of accepting help. The findings demonstrated that having negative feelings about financial debt seem a good predictor for less help acceptance behavior and a more negative emotional attitude towards accepting help.

Our findings shed valuable light on the complex relationship between the need for autonomy and the reluctance towards help acceptance and demonstrated an important predictive role for negative feelings about financial debts. The current study opened up promising avenues for future research, exploring additional factors that contribute to help acceptance. Further insight could pave the way for more effective strategies and support systems to empower individuals navigating financial challenges.

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## Appendix A

Picture 1: Two hunters in nature



Picture 2: A man by the side of the road with car trouble



Picture 3: A boy and a girl on top of a cliff



Picture 4: A young woman sitting at a desk while staring out of a window



## **Appendix B**

Priming scenario:

Last January you moved into your new apartment which was not furnished. You had to dip into most of your personal savings to furnish your apartment. You had a lot of big purchases to make like a fridge, a desk and chairs. You had just enough left to pay your rent. Having nothing left, you had to survive on instant ramen and pasta for a couple weeks. However, you had forgotten that municipal taxes are due this time of the year and you had spent all your savings on your new apartment. Living alone with no one to help out with taxes and the increasingly expensive electric bills, you were stuck in a situation where you had to choose to either pay your taxes or your electrical bill.

## Appendix C

Warning letter:

Date : March 7th, 2023  
E-mail no. : 101019-ado  
Subject : rental debt; Last warning

Dear Sir/Madam,

According to our administration, there is an outstanding amount in your account. At this time, the total amount of the arrears is three times your monthly rent.

What can you do?

Make sure that the sufficient amount of debt, including this month's rent, is credited to our bank account before March 28th, 2023.

What if you do not do anything?

If you do not do anything, we will hand over the arrears to our bailiff. Your debt will then be increased with the additional bailiff costs. These costs are at least 20% of the total arrears.

To conclude

I hope that you notice the severity of the situation. Do you feel like you need help repaying us?

Please, contact our housing consultant. You can reach us on 0800 348 184 or by email:

[help@housingcorporation.org](mailto:help@housingcorporation.org).

Yours sincerely,

C.P. Green

Housing consultant