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Research Paper

Adulting: Anxiety and Fear of Responsibilities Faced by Emerging Adults in Individualistic and Collectivistic Cultures

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ABSTRACT

Emerging adults are at a distinct stage where they go through internal and external changes that can be challenging. The purpose of the study is to find the difference in anxiety faced by emerging adults, and the role of fear of responsibilities, between two distinct cultures (117 from collectivistic culture - India, Indonesia, Malaysia, China; 88 from individualistic culture - USA, UK, Canada, Australia, Ireland). The tools used in the study were AnTI - Anxious Thought Inventory (Wells, 1994) and ASA-27 - Adult Separation Anxiety Questionnaire (Manicavasagar, 1997). The researcher devised a few statements based on reviving literature to assess Fear of Responsibility, for which internal consistency was established ($\alpha = .83$). Results indicated a significant positive correlation between all the variables among both cultures; additionally, significant difference between the two cultures was observed in the social worry dimension of AnTI and ASA. Preliminary qualitative analysis showed the recurrent themes on the qualities considered to be an adult as, being independent, self-sufficient and responsible for individualistic culture; while taking responsibility, being independent, taking care of family, and being mature for the collectivistic culture.

Keywords: Adulting, Emerging Adults, Anxious Thoughts, Separation Anxiety, Fear of Responsibility

dulting is a gradual process which essentially takes place during the transition from adolescents to young adulthood. This transitory stage was termed the Emerging Adulthood (EA) by Arnett (2000). Until three decades ago, adulthood was perceived to be attained by those who achieve socio-demographic milestones, such as, starting a career, getting married, entering parenthood, etc., predominantly following Erikson's theory of lifespan development (1950). As of lately adulthood status seems to be marked by the gradual attainment of other significant milestones, such as, accepting responsibility for oneself, making independent decisions, and achieving financial independence (Wright & von Stumm, 2024). It could often be considered hard due to the various sudden changes and shifts in responsibility taking.

There is extensive research done on predictors of anxiety during emerging adulthood (Riggs & Han, 2009; LeBlanc et al., 2020). The various demands and stressors such as familial and

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academic stress are leading causes (Kumar et al., 2021). Parental behavior such as support, rejection, expectation, overprotection and affectionless control seem to predict anxiety and worry in emerging adults (Carollo et al., 2024; Menon et al., 2024; Repo et al., 2023; Smout et al., 2020). On the other hand, attachment to parents seems to have an impact on emerging adults in terms of separation anxiety specifically (Rivers et al., 2024; Iannattone et al., 2024). On an internal level, anxious personality traits could be a risk factor for developing anxiety disorder, specifically through fear generalization (Raymond et al., 2017).

Developmentally, it is necessary to acquire the ability to take up responsibility for the transition from childhood to adulthood (Such & Walker, 2004). As individuals grow up, they may experience apprehension or avoidance when faced with tasks or commitments perceived as demanding or challenging, fearing failure, disappointment, or uncertainty about the future (Meek et al., 2015; Regnoli et al., 2024). Though their initial apprehension about taking responsibilities might have been to avoid this situation, it acts counterproductive and only brings them more fear about taking actions. Responsibility taking also refers to taking accountability. It could especially be scary to do so when there are limited resources to support oneself. Being a responsible person is important not only to the individual themselves but also to the people surrounding them and their society. Factors such as race, class status and income level seem to inhibit teenagers from developing a sense of social responsibility, specifically those that come from a privileged background (Seider, 2008).

It is necessary to consider cultural differences when studying emerging adults. Though one might think this period is mostly universal for all individuals after adolescence, it is not. It is rather contingent upon cultural and societal factors, particularly those that influence the timing of entering into adult roles (Arnett, 2000). Among Indian emerging adults, the factors of EA are not seen very pronounced. These aspects at times do not seem to align within the 18 - 25 years of age time frame. Despite that, emerging adults in India face anxiety and fears of growing up. Separation anxiety among Indian emerging adults is one of the prominent types of anxieties seen along with general anxiety (Jayashree, 2018). This proposes the question if there could be any other reason why emerging adults may experience separation anxiety in different cultures. Furthermore, fear of responsibility seems to be an unexplored concept in the existing literature. Additionally, there is a gap in the understanding about the relationship between anxious thoughts, separation anxiety and having fear of taking responsibility, while also understanding their cultural significance if there are any.

MATERIALS AND METHODS

Hypotheses

- There will be no correlation between fear of responsibility and various measures of anxiety among individualistic culture.
- There will be no correlation between fear of responsibility and various measures of anxiety among collectivistic culture.
- There will be no significant difference in anxious thoughts among emerging adults of two cultures.
- There will be no significant difference in the anxious thoughts dimension of social worry among emerging adults of two cultures.
- There will be no significant difference in the anxious thoughts dimension of health worry among emerging adults of two cultures.

- There will be no significant difference in the anxious thoughts dimension of meta worry among emerging adults of two cultures.
- There will be no significant difference in separation anxiety among emerging adults of two cultures.
- There will be no significant difference in fear of responsibility among emerging adults of two cultures.

Sample

The sample consisted of 205 emerging adults between 18 to 25 years (Mean = 21.2). Out of which, 88 were from individualistic culture (American-52, British-15, Canadian-8, Irish-7, Australian-6) and 117 were from collective culture (Indian-105, Malaysian-3, Indonesian-3, Chinese-6). Participant's culture was identified based on their nationality and country of residence, which also acted as inclusion-exclusion criteria.

Measures

AnTI - Anxious Thought Inventory (Wells, 1994) is a 22-item self-report measure, rated on a 4-point likert scale, consisting of three subscales: social worry, health worry, and meta-worry. Alpha coefficients for the scale are reported as .84 for social worry, .81 for health worry, and .75 for meta-worry (Wells, 1994).

ASA-27 - Adult Separation Anxiety Scale (Manicavasagar, V., Silove, D., & Curtis, J., 1997) is a 27-item self-report questionnaire that examines symptoms of separation anxiety experienced after 18 years of age. It has sound psychometric properties cross-culturally with internal consistency range from 0.89 to 0.93 (Dirioz M et al., 2011; Finsaas et al., 2020).

A questionnaire to measure the level of fear towards taking responsibility with 12 items was devised by the researchers for the purpose of this study. The content validity was established by two subject experts, with a coefficient of 0.78. The scale's cronbach coefficient alpha was found to be 0.83, which is considered highly reliable. Each item of the scale also had high reliability (Table 1).

Demographic details such as occupational status, relationship status, residency status, and financial dependency were collected to understand the participants better. Additionally, a question seeking to find if they feel like an adult (with option - Yes; No; In between) was collected along with an open ended question "what do you consider are the qualities of an adult?".

Table 1 The reliability of each is	m in the fear of responsibility	questionnaire devised by
the researchers for this study		

	Items	Alpha Coefficient
1.	I feel anxious when I am entrusted with significant responsibilities	.825
2.	I tend to avoid taking on leadership roles in a group project	.828
3.	I often procrastinate or delay important tasks because of fear of messing up	.821

	Items	Alpha Coefficient
4.	I frequently seek help or reassurance from others when faced with responsibilities	.835
5.	I find it difficult to take charge of projects or initiatives on my own	.825
6.	I often feel overwhelmed when it comes to budgeting and financial planning	.827
7.	I am worried I won't have enough money to look after myself	.825
8.	I hesitate to buy things because I worry I won't be able to spend money effectively	.833
9.	I am worried I will forget to pay my bills and lose services	.828
10.	I hesitate to commit to long term goals or plays because them seem overwhelming	.817
11.	I avoid making decisions that have long-term consequences	.828
12.	Responsibility at work or in my personal life often leads to feeling of stress	.827
	Total reliability of the scale	.838

Procedure

The target sample population was reached online for voluntary participation in the study. They were given a Google form containing the informed consent, demographic data form and the questionnaires to be filled along with appropriate instructions.

Data Analysis

The data for the collectivistic group was normally distributed for all variables and dimensions. For the individualistic group, all the variables were normally distributed, except for the health worry dimension of the AnTI. Therefore, a decision was made to employ Spearman Rho for the Individualistic group and Pearson's Correlation for the collectivistic group. Furthermore, to find the differences in mean, the Mann-Whitney U test was done. SPSS-Version-21 was used to do all statistical analyses.

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	<u>f the participants of</u> Individualistic		Collectivistic		Total sample	
	N=88	43%	N=117	57%	N=205	100%
Age						
18-20	40	19.5%	40	19.5%	80	39%
21-22	26	12.6%	52	25.3%	78	38%
23-25	22	10.7%	25	12.1%	47	22.9%
Gender						
Male	28	13%	37	18%	65	31%
Female	53	25.8%	77	37.5%	130	63.4%
Non-binary	3	1.4%	0	0	3	1.4%
Prefer not to say	4	1.9%	3	1.4%	7	3.4%
Occupational status						
Student	71	34%	89	43%	160	78%
Part-time work	27	13%	9	4.3%	36	17%
Full-time work	11	5.3%	25	12%	36	17%
Unemployed	8	3.9%	8	3.9%	16	7.8%
(seeking employment)						
Homemaker	1	0.4%	0	0	1	0.4%
Relationship status						
Single	63	30.7%	83	40.4%	149	72.6%
In a relationship	22	10.7%	27	13.1%	49	23.9%
Married	3	1.4%	4	1.9%	7	3.4%
Financial Dependency						
I depend on my parents for	26	12.7%	74	36.1%	100	48.7%
money						
I make my own money	22	10.7%	20	9.7%	42	20.5%
I make my own money but	40	19.5%	23	11.2%	63	30.7%
I partially depend on my						
parents						
Residential Setting						
Living with parents	39	19%	83	40.5%	122	59.5%
Living independently	15	7.3%	7	3.4%	22	10.7%
Living at hostel/dorm	11	5.3%	18	8.8%	29	14.1%
Living in a shared	23	11.2%	9	4.4%	32	15.6%
apartment						
Do you consider yourself an						
adult?						
Yes, I feel like an adult	35	17.6%	51	24.8%	86	41.9%
No, I do not feel like an	9	4.4%	19	9.3%	28	13.6%
adult						
I feel in between	44	21.5%	47	22.9%	91	44.4%

As seen from the table, a larger percentage of the emerging adults from the collectivistic culture in the present study are students who are financially dependent and living with their parents. On the other hand, in the individualistic culture, students are also larger in number; they seem to be financially supporting themselves to an extent even while living with their parents. Despite that, more individuals from the collectivistic culture report feeling like an

adult than individualistic culture. Almost an equal number of respondents from both cultures report feeling in between.

		AnTi	Social	Health	Meta	ASA	FOR
Spearman Rho	AnTI	1	I	I	1	I	1
	Social	.939**	1				
	Health	.656**	.475**	1			
	Meta	.913**	.797**	.501**	1		
	ASA	.622**	.545**	.356**	.607**	1	
	FOR	.546**	.567**	.288**	.493**	.401**	1

Table 3 Spearman's correlation among anxious thoughts and its dimensions, adult separation anxiety and fear of responsibility in Individualistic culture

^{**} Correlation is significant at 0.01 level (2-tailed). [Note: AnTI - Anxious Thought Inventory; ASA - Adult Separation Anxiety; FOR - Fear of Responsibility]

Table 3, shows the results of the spearman's rank correlation test among the participants of individualistic culture. Fear of responsibility is seen to have a strong positive correlation with ASA and AnTI along with its dimensions, indicating that the variables move in tandem. Therefore, the hypothesis stating that "There will be no correlation between fear of responsibility and various measures of anxiety among individualistic culture" is not accepted.

Table 4 Pearson's correlation among among anxious thoughts and its dimensions, adult
separation anxiety and fear of responsibility in Collectivistic culture

	AnTi	Social	Health	Meta	ASA	FOR	
AnTI	1	I	I	I	I	I	
Social	.931**	1					
Health	.739**	.564**	1				
Meta	.874**	.728**	.474**	1			
ASA	.477**	.343**	.494**	.445**	1		
FOR	.607**	.630**	.238**	.600**	.371**	1	

**. Correlation is significant at 0.01 level (2-tailed). [Note: AnTI - Anxious Thought Inventory; ASA - Adult Separation Anxiety; FOR - Fear of Responsibility]

Table 4 shows results of Pearson's product moment correlation, for the collectivistic culture. All the variables have a strong positive correlation with each other. Therefore, the hypothesis stating that "There will be no correlation between fear of responsibility and various measures of anxiety among collectivistic culture" is not accepted.

	Individualistic (n=88)	Collectivistic (n=117)	
Variable	Mean rank	Mean rank	Z-value
AnTI	106.91	100.06	820 ^{NS}
Social	113.95	94.76	-2.295*
Health	96.22	108.10	-1.426 ^{NS}
Meta	103.45	102.66	095 ^{NS}
ASA	86.09	115.72	-3.542**
FOR	110.33	97.49	-1.535 ^{NS}

Table 5 Differences in mean between individualistic and collectivistic culture on the variables AnTI, ASA and FOR using the Mann-Whitney U test

^{NS} No significant difference was found.

** Significant difference at 0.01 level (2-tailed).

* Significant difference at 0.05 level (2-tailed).

[Note: AnTI - Anxious Thought Inventory; ASA - Adult Separation Anxiety; FOR - Fear of Responsibility]

Table 5 shows the results of the Mann-Whitney U test employed to see the difference in mean between the individualistic culture (n=88) and collectivistic culture (n=117) across all variables. The mean rank of the individualistic culture and collectivistic culture for the overall scores of AnTI is 106.91 and 110.06 respectively, with a Z value of -.820. The results show that there are no significant differences between the two cultures on the overall scores of AnTI. Therefore, the hypothesis stating that "There will be no significant difference in anxious thoughts among emerging adults of two cultures" is accepted.

The mean rank of the collectivistic culture and individualistic culture for the AnTI dimensions of social worry is 94.76 and 113.95 respectively, with a Z value of -2.295. The results indicate that there are significant differences between the two cultures on the AnTI dimension of social worry. Therefore, the hypothesis stating that "There will be no significant difference in the anxious thoughts dimension of social worry among emerging adults of two cultures" is not accepted.

The mean rank of the collectivistic culture and individualistic culture for the AnTI dimensions of health worry is 108.10 and 96.22 respectively, with a Z value -1.426. The results indicate that there are no significant differences between the two cultures on the AnTI dimension of health worry. Therefore, the hypothesis stating that "There will be no significant difference in the anxious thoughts dimension of health worry among emerging adults of two cultures" is accepted.

The mean rank of the collectivistic culture and individualistic culture for the AnTI dimensions of meta worry is 102.66 and 103.45 respectively, with a Z value -.095. The results show that there are no significant differences between the two cultures on the AnTI dimension of meta worry. Therefore, the hypothesis stating that "There will be no significant

difference in the anxious thoughts dimension of meta worry among emerging adults of two cultures" is accepted.

The mean rank of the collectivistic culture and individualistic culture for ASA is 115.72 and 86.09 respectively, with a Z value -3.542. The results show that there are high significant differences between the two cultures on the variable ASA. Therefore, the hypothesis stating that "There will be no significant difference in separation anxiety among emerging adults of two cultures" is not accepted.

The mean rank of the collectivistic culture and individualistic culture for FOR is 97.49 and 110.33 respectively, with a Z value -1.535. The results show that there are no significant differences between the two cultures on the variable of FOR. Therefore, the hypothesis stating that "There will be no significant difference in separation anxiety among emerging adults of two cultures" is accepted.

DISCUSSION

The results of present study show that fear of responsibility has a highly positive correlation with ASA and, AnTI and its dimensions, in both the individualistic and collectivistic group. This suggests that fear of responsibility is a factor that could be influenced by separation anxiety and anxious thoughts, including social worry, health worry and meta worry. Family is considered an important source of social support. With the changes emerging adults of individualistic culture may face by taking independent responsibilities and moving away from home, chances for encountering separation anxiety and anxious thoughts becomes high. That is, though the period is characterized by newfound autonomy, it also brings about heightened expectations and pressures regarding academic, career, and relational responsibilities (Arnett, 2000). This may lead to the experience of hesitance in taking responsibilities. With the individualistic culture, many of them are living away from their family and working part-time/ full-time jobs that support them financially to an extent while also being a student. That is juggling between quite a lot of responsibilities. Arnett (2014) suggested that the sudden increase in responsibilities is associated with stress which could lead to a high risk of depression and anxiety. They may feel as though they are not doing as well as a proper adult should be. This explains why many respondents from the individualistic culture feel they are 'in-between' in feeling like an adult.

Though the majority of the collectivistic sample are aged between 21 - 22, many of them are entirely financially dependent on their parents. Additionally, among the total sample the collectivistic group makes up the most people living with their parents. This suggests that there is a lot of dependency on family for the emerging adults of the collectivistic culture. In the context of India, there seems to be an emphasis on the intergenerational family structure where interdependence among family members is a key focus (Rastogi, 2007). This interdependence may contribute in creating doubts and fears about taking responsibility among emerging adults from collectivistic culture. The dependency could be why they could feel separation anxiety. Alexander & Chauhan (2020) suggested that effects of globalization, gradual westernization and adaptation of egalitarian beliefs the situations of emerging adults in India might be slowly influenced as well. There seems to be an expectation for high achievement and success among emerging adults in Asia (Methikalam, Wang, Slaney, & Yeung, 2015). In the India setting, the period of emerging adulthood may be seen to be prolonged as a result of extended higher education in this aspect, they are also expected to get married and start a family sooner, specifically females.

In collectivistic cultures, the component of social comparison is paired also with the pressure to meet the expectations set by family members (Alexander & Chauhan, 2020) Indian emerging adults, specifically, are expected to achieve better than their peers and to stand out. This may have an impact on how any social situations are perceived by them. Whereas in individualistic culture, the absence of frequent interactions with family members may lead to social worries could be characterized by the feeling of loneliness (Lykes, V. A., & Kemmelmeier 2014). The significant difference in separation anxiety could possibly be explained by the cultural difference in leaving home. In most collectivistic cultures, leaving home is a concept seen only for women when they get married. Whereas in most individualistic cultures, it is seen when an individual leaves home to study for college (Seiffge-Krenke, 2016). It is not seen as socially acceptable to stay at your parents' home after a certain age in individualistic culture. Independent living and self-care are seen as important facets that create effective adults (Seiffge-Krenke, 2016). Additionally, Seiffge-Krenke (2016) suggested that the level of attachment and dependence an individual has with their family may be a factor that plays a role in separation anxiety. Javashree (2018) also added that Indian youth have a high prevalence of separation anxiety paired with other anxiety disorders.

Arnett (2000) considered emerging adulthood the period characterized by autonomy, where there are heightened expectations and pressures regarding academic, career, and relational responsibilities. It is evident from the results that fear of responsibility is seen to be significant and consistent across cultures. It is positively correlated with all the variables and their dimensions. This suggests that fear of responsibility could be a characteristic that may be most significant during this period of life. Consistent to Arnett's theory on emerging adults (2000), the five distinct factors, namely, (a) the age of identity explorations; (b) the age of instability, (c) the self-focused age, (d) the age of feeling in-between, (e) the age of possibilities, seem to play a role on the anxieties and fears experienced by the emerging adults in both cultures. The increased uncertainty about the future that comes as a result of exploration could be a common experience in both cultures, as there was no significant difference found in the scores of meta worry dimensions of the anxious thought inventory. Similarly, pressure to make decisions and meet expectations are also common factors.

Meaning of Adulthood - Themes

A qualitative analysis was done to identify common recurring themes among emerging adults between the two cultures. Responses like "taking responsibility", "accountability", "making decisions", "being independent", "self-sufficient", "taking care of family", "maturity", "emotional regulation/intelligence", "building a career", "discipline", "planning towards a future" along with age (i.e., being over 18/21) emerged as recurrent themes considered to be qualities of an adult in both cultures.

It was seen that respondents of the collectivistic culture more often than individualistic culture, considered that taking responsibility as a marker for adulthood. This included taking financial, emotional and familial responsibility. Both the cultures almost equally felt that maturity and emotional regulation are qualities of an adult. Furthermore, consistent with their response on feeling 'in-between', few respondents from the individualistic culture have reported that they are "still figuring out" what is considered as adulthood.

Respondents of the individualistic culture seem to focus on the aspects of self such as independence, personal growth and management. While the respondents of the collectivistic

culture also focus on self, its meaning is extended to also being responsible towards family and society. This aligns with Hofstede's (2001) view, individualistic responses were more oriented towards self while collectivistic responses were more oriented towards members of society while taking about the same concept of responsibility.

The role of culture seems to be evident in how responsibility is perceived. The centering around financial responsibility is high in individualistic culture, where job, self-stability and independence are focused. On the contrary it is centered around familial responsibility in collectivistic culture. Also, the focus seems to be both self-growth and taking care of loved ones. It is also evident that varied factors may play a role in the anxiety of emerging adults across cultures. Therefore, adulting as a process may be different between the two cultures as each one's focus and goals for being an adult are different.

CONCLUSION

The results of the present study indicated that anxious thoughts and separation anxiety are positively correlated with fear of responsibility in both individualistic and collectivistic cultures. There was a significant difference only in the social worry dimension of the AnTI and ASA between the two cultures. Fear of responsibility seems to be a common phenomenon regardless of whether the emerging adult is from an individualist or a collectivistic culture. Qualitative analysis showed the themes on the qualities considered to be an adult varying in terms of what was perceived to be responsibility between the two cultures. For the individualistic culture recurrent themes were, being independent, self-sufficient and responsible. For the collectivistic culture the recurrent themes were, taking responsibility, being independent, taking care of family, and being mature.

Addressing the fears and anxieties emerging adults have is essential for promoting their overall well-being. Adult Separation Anxiety, though a relatively less studied concept, is prominent in emerging adults given the nature of the period. It is important to foster independence in children so that they grow into healthy adults with smooth transitions. Optimal support and autonomy is necessary in building trust, as parents with emerging adults have. Social support and familial support would have a positive impact on emerging adults regardless of their culture. A proactive approach will not only foster individual growth and fulfillment but will also contribute to the development of a capable and thriving adult population.

The study might have given its respondents an opportunity to reflect and introspect their state as an emerging adult. The study might help them understand the potential reasons they might be having anxiety and fears and how to overcome them. Future studies could attempt to see the potential gender differences for the variables in both the individualistic and collectivistic cultures. Additionally, it could explore in depth if there were any distinct features among emerging adults, such as gender specific demands and expectations that could lead to potential anxiety and fears.

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Conflict of Interest

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