

INTRODUCTION

- **Delay Discounting:** People are more likely to choose an immediate reward than wait for a reward, even when the later reward is larger in value [1].
- The extent to which people engage in delay discounting differs across people and contexts.
- Previous studies have shown that delay discounting (impatience) is influenced by:
 - **How you are feeling in the moment:** people tend to be more impatient (i.e., discount more) when they are feeling stressed [2]
 - **How you feel in general:** anxious [3] and depressed [4] individuals tend to discount more.

RESEARCH QUESTIONS

- **RQ1:** Are people more impatient [discount more] if they are higher in trait stress or mood disorder symptomology?
- **RQ2:** Are people more impatient [discount more] when they are currently experiencing heightened stress?

METHODS

Sample:

- 120 Participants from Prolific.com (Aged 18-50; $M= 26.2$ $SD=8.97$)
- 40.8% of participants were White/Caucasian
- 48.3% Female, 48.7% Male, 3.3% Non-binary, and 0.8% Preferred not to answer
- United States Resident
- Currently enrolled in an undergraduate degree program
- Fluent in English

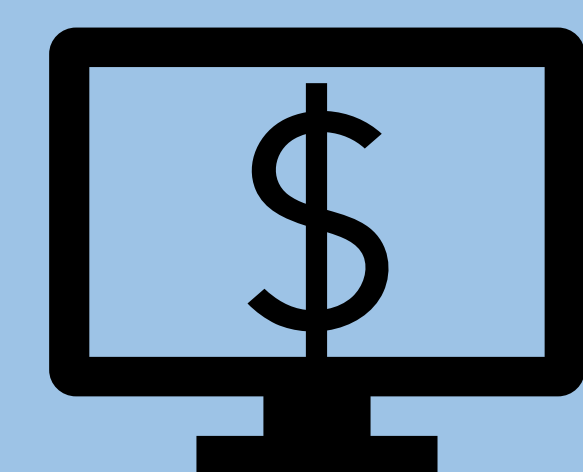
Music Listening Task



Condition 1: Calming music

Condition 2: Stressful music

Discounting Task [5]



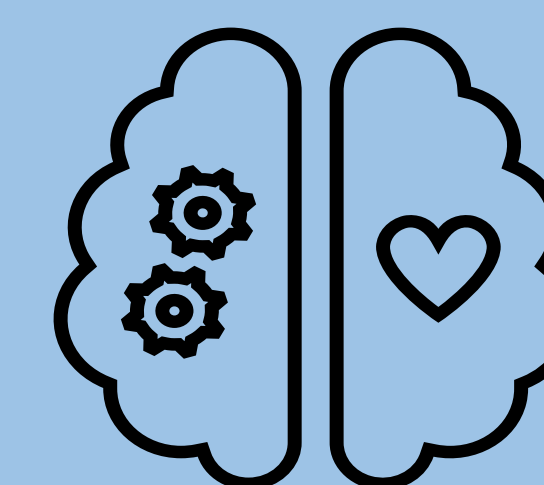
27-items of the form:

Which would you prefer?

A: \$25 today

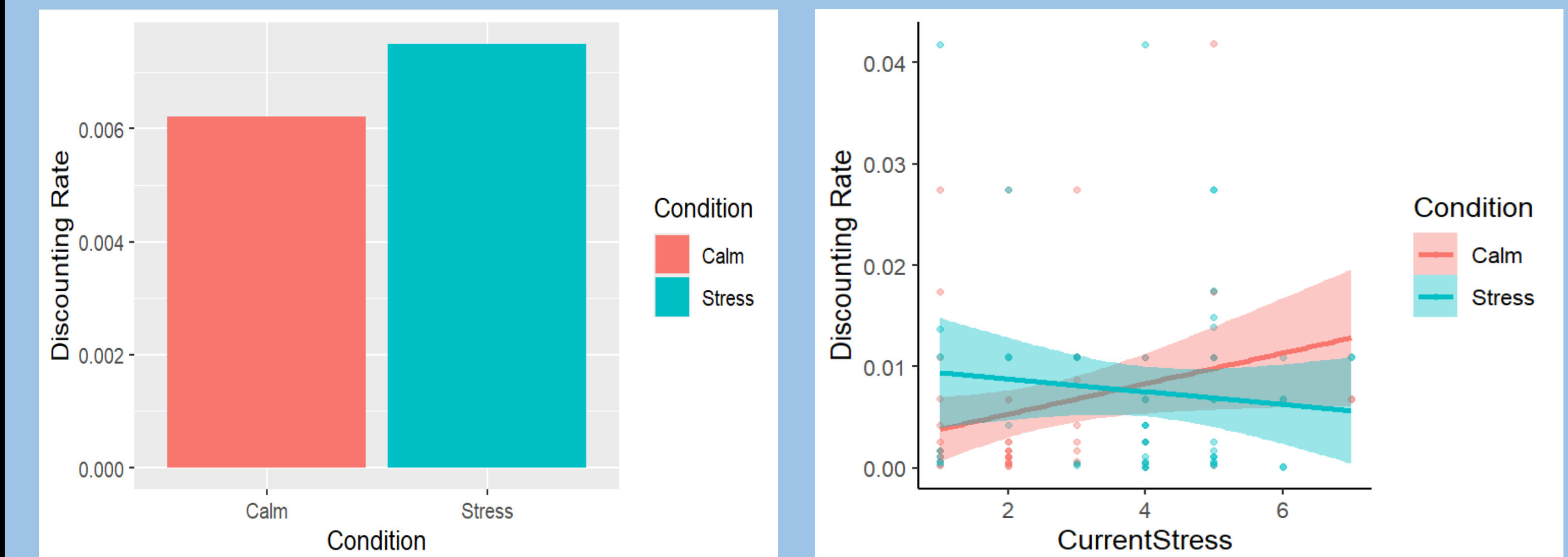
B: \$30 in 80 days

Mental Health Questionnaires



- Anxiety symptoms [6]
- Depression symptoms [7]
- Perceived Stress Scale [8]

RESULTS



Discount Rate by Condition

Current Stress and Discount Rate by Condition

Correlations Between Discounting Rates and Well-Being

	Calm Condition	Stress Condition	Overall
Anxiety Symptoms	0.102	0.012	0.050
Depression Symptoms	0.088	-0.001	0.037
Trait Stress			
School/Leisure	0.072	-0.066	0.001
Financial Pressure	0.207	0.063	0.131
Adult Responsibility	0.228	-0.080	0.054

DISCUSSION

- Participants had a higher discount rate if they listened to stressful music than to calm music, but the difference was not statistically significant.
- Current self-reported stress predicted significantly higher discounting, but only in the calm condition.
- Discounting more in the long term could lead to unhealthy choices and financial issues (gambling).

References

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