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Exploring Financial Dependency of Young Adults on Their Parents: An Analysis of Cultural Implications and Socioeconomic Effects

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ABSTRACT

This study explores the financial dependency of young adults in Pakistan on their parents, focusing on the psychological, rational, and developmental aspects within the socio-cultural context. It emphasizes the complex interactions among cultural norms, economic constraints, and individual psychological factors that influence financial dependency. A purposive sampling technique was utilized for this qualitative research, which follows an exploratory design. Data was collected from both parents and adult children using open-ended questionnaires and interviews. The data was analyzed using thematic analysis. The findings reveal that prolonged financial dependence can lead to increased stress, depression, and low self-esteem among young adults. Additionally, it places financial and emotional burdens on parents and can lead to conflicts in their relationships. Despite these challenges, parents acknowledge the importance of financial literacy and education for their children to help them achieve financial independence. The study highlights the need for culturally sensitive interventions that promote financial responsibility among young adults while taking into account the unique challenges faced by youth in collectivist societies. Future research should employ longitudinal and context-specific approaches to investigate these dynamics further.

Introduction

The transition from adolescence to adulthood, typically occurring between the ages of 18 and 29, marks a critical developmental stage characterized by identity exploration, increased autonomy, and the pursuit of educational and career goals (Arnett, 2000, 2015; Furstenberg et al., 2005; Settersten Jr, 2011). While this period, known as emerging adulthood, is often associated with personal growth and increased independence, a growing body of research highlights a concerning trend: many young adults continue to rely financially on their parents well into adulthood (Lindell et al., 2020; Lowe & Dotterer, 2018; Padilla-Walker et al., 2012). Financial independence is a key marker of adulthood, yet structural shifts such as rising educational costs, declining full-time employment opportunities, and reduced public support have delayed this milestone for many (Schneider, 2000; Johnson & Ridgeway, 2023). As a result, young adults often face significant financial challenges for the first time—managing expenses, budgeting with limited resources, and navigating impulsive decision-making—all of which may negatively affect their academic performance and emotional well-being (College Board, 2019; Hunt & Eisenberg, 2010; Ibrahim et al., 2013; Barker et al., 2018)

Financial stress and dependency have been closely linked to anxiety, depression, and a diminished ability to develop essential money management skills (Dangol & Maharjan, 2018). While parental financial support can offer stability and ease the burden of educational and living expenses, excessive reliance may hinder the development of financial responsibility and autonomy (Lindell, Killoren, & Campione-Barr, 2019). This dynamic can also strain parent-child relationships, particularly when expectations of gratitude are unmet or when conditions are placed on financial assistance, sometimes leading to conflict and emotional distress (Elliston-Getting, 2020).

Cultural and socioeconomic contexts further complicate the nature of financial dependency. In collectivist societies such as Pakistan, ongoing family support is often culturally normative and tied to expectations regarding age, education, and family wealth (Ghafoor & Akhtar, 2024; Zaman, 2014; Keshf & Nadeem, 2024; Shah, Sabir, & Zaka, 2025). These cultural norms shape not only the financial behaviors of Generation Z but also the capacity for individuals to transition toward economic independence. Understanding the implications of prolonged financial dependence is crucial for assessing young adults' pathways to full autonomy. This paper seeks to explore the multifaceted nature of financial dependence among emerging adults, considering psychological, relational, cultural, and structural factors that influence their financial well-being and independence.

Problem Statement

Although financial education has been shown to improve financial well-being, it is uncertain whether young adults with higher financial literacy utilize parental support more effectively or remain dependent despite their knowledge. Much of the existing research is concentrated in Western countries, such as the U.S., Australia, and parts of Europe, with limited information about Pakistan's unique cultural and economic context. There has been little research on how financial literacy impacts young adults' reliance on parental support in Pakistan. While studies indicate that parental financial assistance allows young people to pursue higher education, the long-term effects on their career development may be less favorable. It remains unclear whether financial aid fosters upward economic mobility or not. To bridge these inequalities, measures in financial education, cross-cultural research, and longitudinal studies are necessary. Understanding the significance of parental financial support on young adults' financial well-being and independence. Although evidence shows that this support helps young people obtain higher education, its influence on their long-term professional growth is poorly understood.

Research Gap

One significant gap is the relationship between financial literacy and dependency. The impact of parental financial support on long-term economic independence and emotional well-being among Pakistani youth is not well-documented. Young adults in Pakistan face numerous employment challenges, and no research has been conducted on this topic. This issue is critical to explore, as it significantly affects students' mental health, leading to depression and anxiety. Therefore, it is essential to investigate the factors contributing to this gap and to explore strategies for improving employability.

Research Questions

1. How does financial dependency affect the psychological well-being of young adults who wish to support their families?
2. What potential solutions can help young adults in Pakistan transition toward financial independence?
3. Does parental financial support affect young adults' economic mobility?

Research Objectives

1. To know how financial dependency affects the psychological well-being of young adults who wish to support their families.
2. To assess What potential solutions can help young adults in Pakistan transition toward financial independence.
3. To analyze how parental financial support affects young adults' economic mobility.

Assumptions

1. Parental financial support can improve access to school and employment prospects but may delay financial independence.
2. Financial dependency can cause emotional and psychological issues, such as anxiety, tension, and security.
3. Financial aid plays a key role in young individuals' ability to achieve financial independence.
4. Young adults from lower-income households may face long-term instability, but those from wealthy homes may receive ongoing support without immediate financial insecurity.

Literature Review

The transition to adulthood has become increasingly complex, particularly regarding financial independence. Structural economic changes—such as the rising cost of higher education, limited full-time employment, and insufficient governmental support—have prolonged young adults' reliance on parental financial assistance (Schneider, 2000). While such support can enable educational and professional advancement, it also presents risks, including heightened anxiety, reduced autonomy, and emotional strain, especially among males (Lindell, Killoren, & Campione-Barr, 2019). Parental support yields both benefits and drawbacks. It may strengthen familial bonds (Johnson, 2023) but can also correlate with depressive symptoms, particularly when young adults adopt adult roles like employment or marriage. Financial literacy emerges as a critical moderating factor, yet disparities tied to gender and socioeconomic status hinder equitable outcomes (Böhm et al., 2021; Ergün, 2022). Much of the existing research focuses on short-term outcomes, leaving long-term implications of financial dependence underexplored. Findings are mixed: some studies highlight increased satisfaction among students receiving aid, while others note adverse psychological effects among non-students (Fingerman et al., 2012).

Additionally, the role of financial literacy in either mitigating or reinforcing dependency remains unclear (Lindell et al., 2021). A significant gap exists in the geographic and cultural scope of the literature, which predominantly reflects Western societies. In non-Western contexts like Pakistan, cultural norms emphasize familial interdependence and parental responsibility, which normalize prolonged financial support. However, limited employment opportunities and absent institutional aid systems exacerbate this dependency, often resulting in psychological distress among youth (Zaman, 2014; Ghafoor & Akhtar, 2024).

Emerging adulthood (ages 18–25) is a formative stage marked by elevated psychological vulnerability (Barker et al., 2018). While parental financial support is common during this period (Bonczar, 2019), its continuation beyond early adulthood may signal stagnation rather than development (Swartz et al., 2011). Contextual factors such as socioeconomic background, personal motivation, and educational status significantly influence whether support functions as a developmental asset or a barrier. Cultural and gendered dynamics further shape financial dependency. In Pakistan, collective family structures often blur the line between support and control, impacting personal agency (Ghafoor & Akhtar, 2024). Male students typically face greater pressure to achieve independence and are more prone to psychological distress when unsuccessful, whereas female students maintain stronger parental bonds and report better emotional outcomes (Falahati & Paim, 2011; Lindell et al., 2021).

Financial literacy is essential yet unevenly distributed. Students from wealthier backgrounds and males often possess higher financial competence, while others struggle due to a lack of access and institutional support (Chen & Volpe, 2002; Lusardi et al., 2010). Although universities are well-positioned to offer financial education, such initiatives are largely absent in Pakistan's higher education landscape (Arnett, 2015). The intersection of parental support and financial literacy reveals a paradox: knowledgeable students may remain dependent due to limited alternatives. In Pakistan, where formal financial aid is scarce, families bear the full burden of educational expenses, reinforcing cycles of dependency (Lindell et al., 2021). This dynamic can also negatively affect parents, who experience emotional and financial stress when support becomes prolonged and unreciprocated (Bellah, 2012). Ultimately, the literature underscores the multifaceted nature of financial dependency, shaped by economic conditions, cultural expectations, and individual psychological responses. The Pakistani context presents unique challenges due to the convergence of collectivist values and structural economic limitations. However, this context remains underrepresented in global research. Future studies must adopt culturally sensitive and longitudinal approaches to understand better and address the diverse experiences of financial dependency across contexts.

Research Methodology

This study conducted a qualitative approach with an exploratory design to understand the socioeconomic and psychological factors influencing financial dependence among young adults in Pakistan. The target population included 46 participants, consisting of 10 parents and 36 young adults (including both male and female) aged between 18 and 29 years. A nonrandom purposive sampling technique was used to collect data.

The study conducted qualitative research by collecting data through semi-structured interviews and open-ended questionnaires. The goal was to elicit participants' subjective experiences, perceptions, and behavior patterns related to financial dependency. The responses were analyzed using a thematic analysis, which focused on two main aspects:(1) the long-term and relational consequences of financial dependence and (2) the psychological impact and the role of financial education.

Research Analysis and Interpretation

The research was designed to be qualitative and exploratory; thus, thematic analysis was employed to analyze the data.

Table 4.1: Impact of Financial Dependency on Parent-Child Relationships and Long-Term Outcomes

Themes	Long-term effects of dependency		Impact on parent child relationship		
Codes	Economic strain on parents	Delayed ownership	Increased parent child conflict	Parental expectations for gratitude	Dependent verses empowerment challenges
Percentage	96%	3.22%	26.25%	72%	18.75%
Overall percentage	25%		24%		

The data analysis reveals a complicated and diverse picture of financial dependency among young adults, emphasizing both long-term and psychological impacts. The findings highlight a significant contradiction between dependency and empowerment, with 96% of respondents stating that prolonged financial reliance on parents can impede young adults' ability to acquire autonomy and take ownership of their financial responsibilities. This extended dependency causes a considerable financial drain on parents, frequently leading to emotions of frustration when expectations for appreciation or growth are not reached. While only 3.22% of replies cited delayed ownership, longer support has larger ramifications, including higher parent-child conflict (26.25%) and the emotional weight of unmet parental expectations (72%).

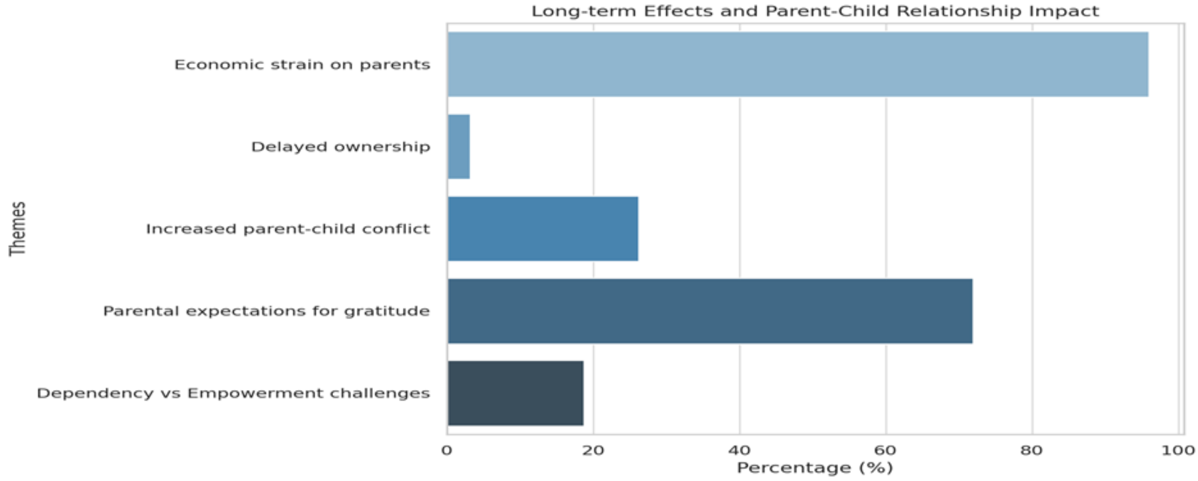

Figure 4.1: Impact of Financial Dependency on Parent-Child Relationships and Long-Term Outcomes

Table 4.2: Distribution of Psychological Effects and Financial Literacy Preferences Among Young Adults

Themes	Psychological impact of financial dependence			Financial education and literacy for empowering young adults		
Codes	Stress and anxiety	Low self-esteem & insecurity	Depression and mental health	Financial literacy program	Online financial tools and apps	Partnership with educational institution
Percentage	40%	27%	32%	28%	9.52%	61%
Overall percentage	25%			24.89%		

Financial reliance has far-reaching psychological consequences, with significant rates of stress and anxiety (40%), sadness (32%), and low self-esteem (27%) documented among young adults who struggle to achieve cultural or familial independence expectations. In contrast, there is widespread appreciation of the empowering role that financial education can play, as evidenced by the high total proportion (24.89%) associated with financial literacy. Participants significantly supported efforts like structured literacy programs (28%) and partnerships with educational institutions (61%) as critical instruments for equipping young individuals with the skills they need to achieve financial independence. Although digital tools were mentioned less frequently (9.52%), their existence implies that people are becoming more aware of technology's possibilities in this field. Collectively, these findings highlight the critical need for culturally appropriate interventions that address both the emotional and economic obstacles of financial dependency while also fostering long-term routes to independence via education and assistance.

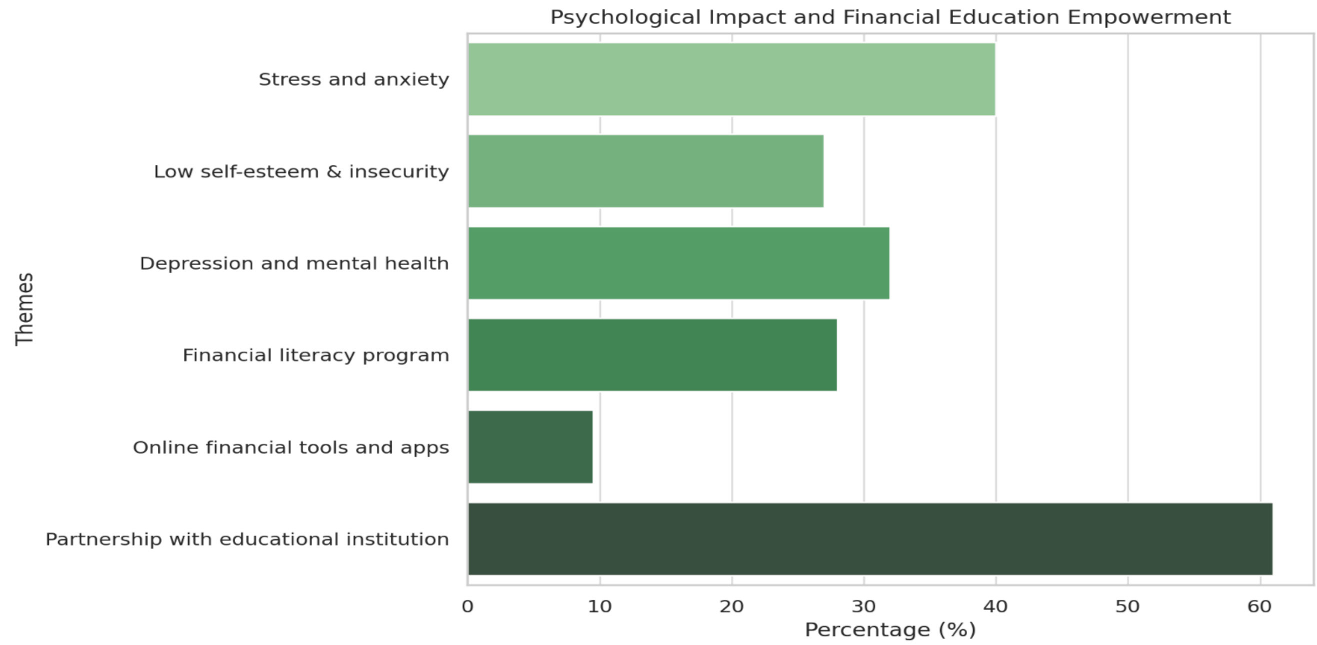

Figure 4.2: Distribution of Psychological Effects and Financial Literacy Preferences Among Young Adults

Table 4.3: Extract (1) From Parents' Interview:

Question: What are your expectations regarding your child's financial independence? **Answer:** According to the culture in Pakistan, generally, the parents are responsible for the education of their children at least till graduation or till they reach the professional level. So, I take it as my responsibility as well. However, if there is something they can apprehend to their qualification or their skills, then they should go for it, like teaching or some project work, something related to their field. If they can earn something out of that, that will give them some achievement as well. **Question:** What challenges do young adults face today that were different when you were their age? **Answer:** It's tough out there. Back in my day, jobs were more accessible, even without a degree. Now, it feels like you need years of experience to get your foot in the door. Plus, the cost of living keeps rising, making it harder for young people to save or invest in their future. **Question:** What types of financial support do you currently provide? **Answer:** Now, I cover most of their expenses—tuition, living costs, and a bit of pocket money. I try to help them out, but I also encourage them to manage their finances as much as possible. **Question:** Can you share any experiences where financial dependency has impacted your relationship with your child? **Answer:** There were times when my kids felt bad for not contributing enough. They didn't like being financially dependent on me. I explained that it's okay and that they should focus on learning and growing, but they should also look for ways to earn once they turn 18. **Question:** How do you balance supporting your child financially and encouraging them to be independent? Answer: I support them when needed, like paying for school, but I also encourage them to work on their own. If they are studying, I tell them to find small jobs. If not, I would help them start a small business or find a job abroad. It's about helping them grow but not doing everything for them. **Question:** Have you ever felt burdened or stressed due to the financial dependency of your child? If yes, could you describe how? **Answer:** Yes, it can be stressful when they're not earning yet. I want them to start working and learning responsibility, but I also understand they need time. It's tough balancing my support while pushing them to be independent. **Question:** What kind of support do you think would help young adults become financially independent? **Answer:** Programs that offer job training, internships, or even small grants for starting a business would be great. These opportunities can give young people the skills and confidence they need to stand on their own two feet.

Quantitative frequency counts and percentages were used to support qualitative insights, identifying dominant codes such as economic strain (96%), parental expectations (72%), stress and anxiety (40%), and support for financial literacy programs (28%). The integration of thematic and frequency-based analysis enabled a multidimensional understanding of the economic, cultural, and emotional drivers of dependency.

This methodological design allowed for a culturally contextualized and economically grounded interpretation of financial reliance, highlighting the structural and institutional deficiencies contributing to prolonged dependency in Pakistan's socio-economic framework.

Discussions

This study's findings confirm and extend current knowledge on the problems and implications of financial dependency among emerging adults. Consistent with previous research (Lindell et al., 2019; Lowe & Dotterer, 2018), the vast majority (96%) of participants felt that long-term financial dependency impedes the development of autonomy and financial responsibility. This is consistent with Settersten Jr. (2011) and Arnett (2015), who emphasize that financial independence is a fundamental milestone of adulthood that is increasingly postponed due to systemic economic restrictions. Furthermore, the current data (26.25% reported increased conflict; 72% noted unmet parental expectations) closely resembles previous findings by Elliston-Getting (2020), who noted that dependency can introduce emotional burdens and expectations that strain parent-child dynamics. The low percentage of respondents who identified delayed ownership (3.22%) may indicate that respondents are deliberately downplaying this issue, even though literature (Schneider, 2000; Bellah, 2012) relates it to larger developmental stagnation.

Psychological effects such as stress (40%), depression (32%), and low self-esteem (27%) are consistent with previous research (Barker et al., 2018; Ibrahim et al., 2013), demonstrating that financial dependence is a substantial contributor to mental health difficulties among young. This emotional weight is exacerbated in collectivist contexts like Pakistan, where cultural norms frequently conceal dependency as familial responsibility (Zaman, 2014; Ghafoor & Akhtar, 2024).

The statistics show substantial support (24.89%) for financial education as a road to empowerment. This supports the findings of Lusardi et al. (2010) and Böhm et al. (2021), who emphasized the importance of financial literacy in reducing reliance. The attractiveness of institutional partnerships (61%) emphasizes the opportunity—and urgent need—for Pakistani universities to adopt formal financial literacy programs, as indicated by Arnett (2015). Although online resources were less frequently cited (9.52%), their presence in responses demonstrates a growing awareness of technology's ability to bridge knowledge gaps, particularly among marginalized people. Overall, our data support the idea that financial reliance is a multifaceted phenomenon impacted by psychological, relational, and cultural factors. This work adds to the existing research on financial dependency in South Asian contexts by finding that, while cultural norms may normalize extended support, the accompanying psychological strain and developmental delays reflect worldwide tendencies. Future research should use a longitudinal and culturally nuanced lens to understand better how youth in Pakistan and comparable communities balance parental support and individual empowerment.

Conclusion

This research offers valuable insights into the multifaceted nature of financial dependency among young adults in Pakistan within the country's unique socio-economic and cultural context. The study reveals that, due to economic limitations, parental financial support is widely accepted and emphasized in Pakistani society. However, extended dependency can significantly hinder the development of financial independence, leading to a range of mental health issues such as anxiety, depression, and low self-esteem. This prolonged dependence not only puts a strain on parent-child relationships but also leads to both financial and emotional burdens for both parties involved.

The study's findings highlight a concerning paradox wherein individuals may be financially literate but remain dependent due to scant institutional support and limited job prospects. This underscores the urgent need for culturally sensitive interventions, such as structured financial literacy programs, partnerships with educational institutions, and the broader use of accessible digital tools. These measures are crucial to empowering young adults toward sustainable economic independence. Notably, the research indicates a lack of representation from a non-Western perspective in the global dialogue around financial dependency and advises future studies to prioritize longitudinal and culturally attuned methods to fully explore the complex interplay of factors, including familial, psychological, and structural influences, that shape financial trajectories.

Future Directions

Future research should focus on longitudinal studies to track how financial dependency and its psychological effects develop over time. It would provide a clearer understanding of the causal relationship and long-term outcomes.

Studies should also be done across different cultural and socio-economic contexts to see how financial dependency varies in collectivist versus individualist societies. We need deeper investigations into gender-specific experiences of financial dependency, especially in collectivist societies where there may be different expectations for financial independence by gender.

Future research should explore how access to scholarships, employment opportunities, and mental health services can help reduce financial reliance on parents. Widening the study's sample size and increasing the diversity of its geographic reach, particularly within Pakistan, can yield more comprehensive findings. Addressing regional differences in culture, economy, and access to resources is crucial to gaining a deeper understanding of financial dependency within the broader South Asian context.

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