

**Impact of Family Cohesion on Identity Development and Coping
Mechanisms Among Young Adults: Moderating Role of Financial
Stressor**



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Stressor**

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By

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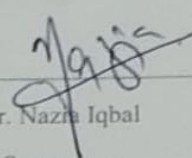
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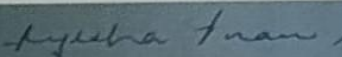
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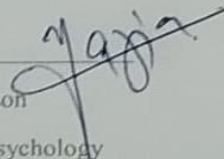

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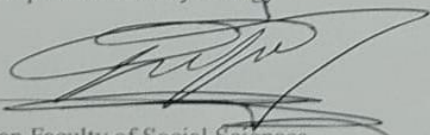


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DECLARATION

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RESEARCH COMPLETION CERTIFICATE

Certified that the research work contained in this thesis titled: Impact of Family Cohesion on Identity development and Coping Mechanisms among Young Adults: Moderating Role of Financial Stressor has been carried out and completed by Ms. HIRA AIMAN, Registration No. **351-FSS/MSEP/F23** under my supervision.

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Dedication

I dedicate this work to all those brave souls embarking on the profound journey of self-discovery and healing, and those who are eager to bring positive change in the lives of others in one way or another.

Table of Contents

	Page No
List of Tables	i
List of Figures	iii
List of Annexures	iv
List of Abbreviations	v
Acknowledgement	vi
Abstract	vii
Chapter 1 Introduction	1
Family Cohesion	3
Identity Development	4
Exploration	5
Commitment	5
Coping Mechanisms	6
Financial Stressor	6
Theoretical Framework	7

	Family System Theory	7
	Circumplex Model of Family Functioning	8
	Family Stress Model (FSM)	9
	Stress Buffer Model (SBM)	10
	Coping Theory	11
	Identity Status Theory	12
	Literature Review	14
	Rationale	22
	Objectives	24
	Hypotheses	24
	Conceptual Framework	26
Chapter 2	Method	27
	Research Design	28
	Sample/Participants	28
	Inclusion Criteria	28
	Exclusion Criteria	28
	Operational Definitions	29

Family Cohesion	29
Identity Development	29
Coping Mechanisms	29
Financial Stressor	30
Instruments	31
Family Cohesion (FACES III)	31
The Dimensions of Identity Development Scale (DIDS)	31
Commitment Making	32
Exploration in Breadth	32
Ruminative Exploration	32
Identification with Commitment	32
Exploration in Depth	32
Coping Scale	32
APR Financial Stress Scale	33
Demographic Sheet	33
Ethical Considerations	34
Procedure	34
Chapter 3 Results	35

Chapter 4	Discussion	53
	Limitations and Suggestions	60
	Implications	61
	Conclusion	62
	References	64
	Annexures	70

List of Tables

Table No.	Table Heading	Pg. No.
Table 1	Frequencies and Percentages of Demographic Variables of Study (N = 300)	36
Table 2	Descriptive Statistics of Continuous Demographic Variables of Study (N = 300)	38
Table 3	Descriptive Statistics and Reliability Co-efficient (α) of Scales (N = 300)	39
Table 4	Correlation Coefficient between Family Cohesion, Identity Development, Coping Mechanisms and Financial Stressor (N=300)	40
Table 5	Correlation Coefficient between Family Cohesion and Subscales of Identity Development Scale (N=300)	41
Table 6	Simple Linear Regression showing Family Cohesion as Predictor of Identity Development (N=300)	42
Table 7	Simple Linear Regression showing Family Cohesion as Predictor of Coping Mechanisms (N=300)	43
Table 8	Moderation Analysis of Financial Stressor between Family Cohesion and Identity Development (N= 300)	44
Table 9	Moderation Analysis of Financial Stressor between Family Cohesion and Coping Mechanisms (N= 300)	46

Table 10	Mean, Standard Deviations and t-values along Gender on Variables (N=300)	48
Table 11	Mean, Standard Deviations and t-values along Family Structure on Variables (N=300)	49
Table 12	Mean, Standard Deviations and t-value along Marital Status on Variables (N=300)	50
Table 13	Mean, Standard Deviations and F-value along Parent's Education on Variables (N=300)	51
Table 14	Post Hoc Test for Investigating Multiple Comparisons with respect to Parent's Education Level (N=300)	52

List of Figures

Figure No.	Figure Note	Pg. No.
Figure 1	Simple Moderation Model	26
Figure 2	Moderating effect of Financial Stressor in Relationship between Family Cohesion and identity Development	45
Figure 3	Moderating effect of Financial Stressor in Relationship between Family Cohesion and Coping Mechanisms	47

List of Annexures

Annexure No.	Annexure Name	Pg. No.
Annexure A	Inform Consent	70
Annexure B	Demographic Sheet	71
Annexure C	Family Cohesion Scale	72
Annexure D	Dimensions of Identity Development Scale	73
Annexure E	Coping Scale	75
Annexure F	APR Financial Stress Scale	76

List of Abbreviations

FACES III	Family Cohesion and Adaptability Evaluation Scale
DIDS	Dimensions of Identity Development Scale
CM	Coping Mechanisms
APR	Affective (A) Physiological (P) Relational (R)
SPSS	Statistical Package for Social Sciences

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Abstract

Over the past two decades, the dynamics of family structures and psychosocial development in young adults had undergone significant transformation. In particular, growing financial pressures has influenced how young individuals develop their sense of identity and manage life's challenges. This study aims to explore the impact of family cohesion on identity development and coping mechanisms, with financial stressor as a moderating factor. A sample of 300 young adults were recruited through purposive sampling from different educational institutes. Family Cohesion Subscale of FACES III (1983) developed by Olson to investigate family dynamics comprising 20 items, the Dimensions of Identity Development (2008) developed by Luycks to measure identity status, Coping Scale (2013) developed by Hamby and colleagues to evaluate behavioral, emotional, and cognitive coping strategies, APR Financial Stress Scale (2020) by Wookjae Heo, Soo Hyun Cho, and Philseok Lee were used to assess the variables. The comparative correlation research design was used. The survey method was used, and questionnaires were distributed among participants. The findings of correlation indicated that there existed a positive relation between family cohesion, identity development, and coping mechanisms. Financial stressor was found to have a moderating effect in relationship between family cohesion, identity development, and coping mechanisms. The results of t-test and ANOVA showed that young adults from nuclear families reported significantly higher level of family cohesion and coping mechanisms than those from extended families. Additionally, higher parental education levels were associated with stronger identity development among young adults. The findings of study can aid in development of family-based interventions and support programs with goal of enhancing family cohesion, identity development and improving coping mechanisms among young adults facing financial stress.

Keywords: family cohesion, identity development, coping mechanisms, financial stressor, young adults

Introduction

Introduction

An individual's psychological, emotional, and social development is greatly influenced by their family, especially in the early years of life. The quality of familial ties has become a critical factor in determining psychological well-being in today's culture, when young individuals are impacted by fast social change, mounting pressures, and unstable finances. Family cohesiveness, which is the emotional bonding and degree of closeness among family members, is one of the many aspects of family dynamics that has attracted a lot of interest from academics due to its influence on the formation of personal identities and the adoption of constructive coping mechanisms.

Young adults go through crucial stages of identity building and discovery as they move from youth to adulthood. Identity development was first proposed by Erikson (1950) in his Psychosocial Theory of Development where he defined identity versus role confusion as a central task of adolescence. Later in 1968 Erikson highlighted the importance of identity development as a primary job during this time, which is impacted by interpersonal relationships, especially within the family, in addition to individual characteristics. It is thought that a supportive, loving, and understanding familial environment creates a sense of security that promotes the formation of a healthy identity. On the other hand, a lack of familial unity can impede self-discovery and lead to identity uncertainty, dependence, or low self-esteem.

Family cohesion is important for stress management in addition to identity building. Family members frequently teach and reinforce coping mechanisms, which are the behavioural and cognitive techniques people employ to manage stress. Families can provide young adults the resilience they need to deal with obstacles like relationship problems, employment

uncertainty, and scholastic expectations by modelling adaptive coping behaviours, offering emotional support, and keeping lines of communication open.

Financial stress, however, is a contextual component that is becoming more and more important in young adults' lives. A family's financial instability, student loan debt, or unemployment are examples of financial stressors that can impair psychological functioning and increase emotional discomfort. In addition to having a direct effect on mental health, research shows that financial stress also interacts with pre-existing social and familial dynamics. In this situation, financial strain may lessen or even negate the positive impacts of family unity. Financial limitations can put continuous strain on family connections or self-perception, which might cause a young adult from a cohesive family to still struggle with identity development or stress management.

The central objective of this dissertation is to investigate the complex relationships among young adults' coping strategies, identity development, and family cohesion while also looking at the moderating influence of financial stress. The study intends to provide insights for mental health practitioners, educators, and policymakers who interact with youth populations by examining these dynamics in order to further knowledge of the risk and protective variables affecting the psychological development of young adults.

Family Cohesion

Emotional ties, support, and closeness among family members are all considered aspects of family cohesion (Olson et al., 1983). The psychological development of individuals is greatly influenced by this fundamental feature of family functioning. High cohesiveness families are more likely to foster open communication, respect for one another, and emotional support all of which are essential during adolescence and early adulthood, a time of transition, identity construction, and the emergence of autonomy. Cohesive families give young adults a

sense of security that helps them feel grounded and appreciated, which helps them deal with life's obstacles more skilfully, according to research (Moore & Chase-Lansdale, 2001).

Families that are cohesive are also more resilient to negative consequences including behavioural problems, anxiety, and sadness. On the other hand, a lack of cohesiveness within the family can result in identity uncertainty, emotional alienation, and feelings of neglect. According to Hair et al. (2008), young adults may find it difficult to internalise appropriate coping mechanisms and positive self-concepts when family members are emotionally or physically distant.

Identity Development

According to Erikson, the process of forming an identity involves balancing synthesis and confusion in order to create a strong, cohesive sense of self that gives a person a sense of consistency and continuity. According to Erikson, identity development continues after it is formed (Hoare, 2002). According to him, it is a continuous process that accumulates one's investments over the many years of adulthood. Consequently, identity development is a normal stage of adolescence as well as a changing facet of maturity. Erikson did not provide in-depth commentary on how identity changes as an adult, in contrast to his substantial works on the process of forming an identity throughout adolescence (Kroger, 2007). Identity is the steady, cohesive sense of self that people develop over time by introspection, judgement, and social interaction (Kroger, 2007). Because it offers emotional stability, direction, and role modelling, a strong family context fosters identity formation.

Increased identity exploration and commitment are linked to supportive family interactions, particularly those that are warm and responsive (Berzonsky & Adams, 1999). On the other hand, reliance, identity dispersal, or confusion can result from authoritarian or emotionally detached parenting. Because it provides the social setting in which values,

attitudes, and roles are formed, the family plays a structural as well as emotional role in identity development. Given that parental warmth, participation, and emotional support have been demonstrated to promote greater identity exploration and deeper commitment, the family setting is crucial to this development (Meeus et al., 2002; Grotevant & Cooper, 1998). Because they have emotional security and guidance, young adults from cohesive family situations are more likely to report higher levels of identity achievement (Sartor & Youniss, 2002; Schwartz et al., 2009). On the other hand, a lack of family unity can lead to identity dispersal or foreclosure, in which people either avoid exploring their identities or take on roles driven more by peer pressure than by introspection (Luyckx et al., 2007; Phinney, 1990).

Exploration

A fundamental aspect of identity development is exploration, which involves actively seeking out and analysing different life options prior to making long-term decisions. This approach includes challenging pre-existing ideas, considering different roles, and assessing various values, goals, and career pathways. According to Marcia (1980), exploration is a period of personal investigation during which individual engage in self-reflection and are open to new ideas. It is most prevalent while people are navigating their identities and what they want to become during adolescence and early adulthood. Since exploration is considered necessary for healthy identity formation, as it allows for thoughtful decision making rather than passive acceptance of imposed roles.

Commitment.

This refers to the extent to which an individual has established and is prepared to uphold firm decisions regarding their values, beliefs, objectives, and roles. Marcia (1980) asserts that commitment is a reflection of an individual's personal involvement in their decisions, which provides stability, direction, and a sense of purpose in life. It frequently comes after a period

of exploration, but occasionally people commit without doing much research (as in identity foreclosure). High commitment levels show that a person has not only made choices but has also come to identify with them as a part of their self-concept.

Coping Mechanisms

According to Lazarus and Folkman (1984), coping mechanisms are the behavioural and cognitive techniques people employ to deal with stress, hardship, and emotional difficulties. Both personal traits and the social environment especially early family experiences have an impact on these tactics (Compas et al., 2001). According to Carver et al. (1989) and Skinner et al. (2003), coping responses can be broadly divided into maladaptive (such as avoidance, substance abuse, and self-blame) and adaptive (such as problem-solving, seeking assistance, and cognitive restructuring) techniques. The development of adaptive coping is supported by cohesive families because they offer a safe haven that promotes emotional expression and teaches positive problem-solving techniques (Repetti et al., 2002; Kliewer et al., 1994). These abilities are typically carried into adulthood by kids and teenagers who grow up in such settings, demonstrating increased stress tolerance (Zimmer-Gembeck & Skinner, 2011; Grant et al., 2006). On the other hand, maladaptive coping strategies like emotional repression and withdrawal are linked to low family cohesion and make people more susceptible to anxiety, depression, and interpersonal issues (Wolchik et al., 2000; Eisenberg et al., 1998). As a result, family unity serves as a developmental setting where coping mechanisms are taught, modelled, and reinforced in addition to being a direct source of support.

Financial Stressor

Psychological anguish resulting from economic hardship, financial instability, or uncertainty about future resources is referred to as financial stress (Wadsworth et al., 2016). According to Shim et al. (2009) and Norvilitis & MacLean (2010), this might be caused by

debt, unemployment, academic costs, or reliance on parental income for young adults. It is well established that financial stress can lead to relational tension, mental suffering, and cognitive impairment (Peirce et al., 1996; Conger & Donnellan, 2007). Additionally, it could intensify feelings of helplessness and insecurity, especially for those with weak support networks (Falconier & Jackson, 2020).

Financial stress can operate as a moderating factor in the ways that identity development and coping are impacted by family closeness. By raising family conflict, diminishing resources, and lowering carers' emotional availability, high levels of financial stress may lessen the protective advantages of family cohesion (Conger et al., 1992; Gudmunson et al., 2007). The benefits of family togetherness, on the other hand, can be amplified in situations with minimal financial burden, enabling better identity discovery and more emotional stability. Additionally, financial difficulties might reduce chances for self-discovery, increase reliance, and change coping mechanisms, frequently leading people to choose maladaptive or avoidant coping mechanisms (Nelson et al., 2008; Heckman et al., 2014).

Theoretical Framework

Family Systems Theory. Murray Bowen (1978) developed the Family Systems Theory, which provides a framework for comprehending how family members interact and how these relationships impact unique behaviours and development. Since the family is an emotional unit, Bowen maintained, the actions of one member are strongly related to those of other members. This interdependence implies that the dynamics of the family system have a significant impact on the development of young adults, including their identity formation and coping mechanisms.

Healthy identity development and adaptive coping techniques can be facilitated by the steady emotional support, role clarity, and direction that young adults receive in cohesive families. In the family, people can explore their roles, values, and interpersonal interactions in a secure setting.

However, the equilibrium of the family system is frequently upset when financial constraints undermine family unity. Bowen underlined that people may become worried or dysfunctional when a family goes through a lot of stress, including financial difficulties, which can hinder their capacity to develop a cohesive identity. Young adults' developmental duties may be complicated by a decline in parental support and an increase in emotional strain, which could result in role confusion, a poor self-concept, or trouble coping with life's obstacles. According to the hypothesis, financial stress can disturb the family system and erode the stability and emotional support that young adults require to effectively navigate identity formation.

Circumplex Model of Family Functioning. Cohesion, flexibility, and communication are the three main facets of the Circumplex Model of Family Functioning, which was created by Olson and associates and offers an organised approach to comprehending family systems. According to this paradigm, cohesiveness is the degree of emotional ties and support that family members have for one another. The ability of the family to adjust to shifts in roles, leadership, and regulations is known as flexibility, and communication is an enabling factor that enables families to successfully manage both cohesion and flexibility. Olson (2000) asserts that when a family exhibits balanced degrees of flexibility and cohesion, bolstered by transparent and honest communication, optimal family functioning takes place. Extremes in these dimensions, such as excessively rigid or chaotic flexibility or disengaged or enmeshed cohesion, can make family functioning difficult and have an impact on each member's emotional and psychological growth.

In young adulthood, family cohesiveness is especially crucial in influencing identity formation and coping methods. According to the Circumplex Model, balanced cohesiveness allows people to feel supported while also maintaining personal liberty, which is essential for healthy identity discovery and commitment. When families are either too disengaged or excessively entangled, young adults may struggle to build separate identities or feel emotionally secure enough to deal with challenges effectively. This balance is especially necessary throughout the transition to maturity, because individuals frequently encounter new obligations and tasks that require both self-definition and emotional support.

The way that family cohesion affects developmental outcomes may be further impacted by the existence of financial stress. Relationship tension brought on by financial hardships may cause the family system to become unbalanced, leading to more conflict, emotional disengagement, or over-reliance. But according to the Circumplex Model, families that are cohesive and communicate openly may be better able to handle financial stress while still encouraging young adults' identity formation and coping mechanisms. As a result, this model offers a thorough framework for investigating how family relationships' composition and quality affect people's psychological fortitude and identity development at a critical period of life.

Family Stress Model (FSM). Conger et al. (1992) established the Family Stress Model (FSM), which examines the influence of economic hardship on family interactions and individual outcomes. According to the model, financial stress is a substantial stressor that can harm family well-being by causing conflict, lowering emotional support, and limiting resource availability. According to the FSM, families who are suffering financial stress are more prone to engage in negative behaviours such as anger, withdrawal, or conflict, which can harm family members' psychological well-being.

According to the FSM, financial stress can have a direct impact on identity development in young adults by depleting emotional and psychological resources. Financial difficulties may drive young individuals to accept adult roles early (for example, becoming financially responsible for the family), limiting their ability to participate in self-exploration and create a cohesive identity. Furthermore, when family members are anxious or emotionally distant as a result of financial hardship, young adults may not receive the emotional validation required for healthy identity development.

Furthermore, the FSM emphasises the impact of financial stress on coping techniques. Young adults in households with high cohesion may learn problem-solving coping mechanisms, such as seeking support from others or taking proactive actions to solve financial concerns. However, in families enduring severe financial stress, young adults may resort to emotion-focused coping mechanisms, such as avoidance or denial, which can impair their capacity to effectively handle both financial and emotional difficulties.

The Stress-Buffering Model. In order to explain how interpersonal interactions and social support shield people from the negative consequences of stress, Cohen and Wills (1985) developed the Stress-Buffering Model (SBM). The model holds that social and emotional resources, like strong bonds within the community, close friendships, and family stability, act as buffers that reduce the link between stressors and adverse psychological effects. While stressors like financial hardship can threaten mental and emotional health, the model highlights that people who are part of strong, supportive networks are more competent to control their emotions, uphold their self-esteem, and use adaptive coping mechanisms.

The SBM offers a theoretical explanation for how family cohesion moderates the association between young adults' coping strategies and financial stressors in the context of the current investigation. When people live in a supportive and harmonious family setting, the

perceived impact of financial stress is decreased. Financial hardship frequently causes emotional tension and uncertainty. People are able to redefine difficult situations and react to them with more emotional stability when they have a sense of connection, understanding, and reassurance that comes from family cohesion.

Coping Theory. Coping Theory, developed by Lazarus and Folkman in 1984, provides a dynamic model for understanding how people manage stressors in their environment. This idea holds that coping is a process that involves constant appraisal and adaptation, rather than a static attribute. When confronted with a potential stressor, such as financial troubles, people participate in primary evaluation, determining whether the situation is threatening, hurtful, or difficult. This is followed by a secondary appraisal, in which they assess their resources and stress-management strategies. The coping methods that arise from this process are often classified as problem-focused, which involves efforts to modify the situation, or emotion-focused, which seeks to regulate emotional responses.

Coping techniques are especially important throughout young adulthood, a developmental phase marked by significant transitions and identity discovery. Financial hardship during this era can have a significant impact on how people navigate their sense of self and make life decisions. Lazarus and Folkman's hypothesis is especially valuable in describing how young adults interpret and respond to financial issues, which can impact the stability and evolution of their identity formation. A young adult who sees strong family cohesion may feel more supported, allowing for better adaptive coping and healthier identity formation even in the face of financial stress. In contrast, low familial connection may worsen feelings of isolation, impairing both coping efforts and identity consolidation.

Furthermore, the theory is consistent with the larger psychological processes at work, which show that family connectedness functions as a protective factor. A strong family unit

can mitigate the harmful impacts of external stressors by providing emotional support, practical aid, and a stable relationship framework. This supportive foundation determines how stress is perceived and the coping mechanisms used. In this view, family cohesion not only shapes the resources available for coping, but it also helps to shape identity by reinforcing values, beliefs, and relationship stability.

Identity Status Theory. Marcia's Identity Status Theory builds on Erikson's notion of identity development by introducing four identity statuses based on the aspects of exploration and commitment. Marcia (1966) defines identity development as the extent to which people investigate significant options and make commitments in domains such as beliefs, careers, and relationships. The four statuses identity dissemination, foreclosure, moratorium, and identity achievement describe the various paths individuals take while creating a cohesive sense of self. Instead than representing fixed personality traits, these statuses represent transitional states that people may experience based on both internal and external factors. The diffusion status group lacks both exploration and commitment, whereas the foreclosure status group makes commitments without first exploring. The condition of moratorium denotes active investigation without definite commitments, whereas identity attainment shows people who have considered their alternatives and made wise choices.

Given that young adults frequently have to make important life decisions and changes, this theory is especially pertinent to understanding how identities form in this demographic. Although identity formation is frequently linked to adolescence, research indicates that the process continues far into the early adult years. This stage, which Arnett (2000) referred to as emerging adulthood, is when people continue to explore and are frequently figuring out who they are. Foreclosure or moratoriums are nevertheless common among young adults, particularly when there are few options for exploration or when outside forces force them to make decisions quickly. Kroger et al. (2010), for example, highlighted the importance of

relational and environmental factors in influencing identity achievement and stressed that it frequently happens in early adulthood rather than during adolescence.

Family connectedness may be important in supporting young adults' identity development in regards to the current study. Warmth, support, and open communication are hallmarks of a cohesive family setting that can foster exploration and decision-making in a safe manner, promoting advancement towards more complex identity statuses. On the other hand, a lack of cohesiveness within the family may restrict experimentation or force untimely commitments, resulting in foreclosure or dispersal. Furthermore, depending on the amount of support provided, financial stress may interact with these family dynamics in a way that either slows or speeds up identity formation. In a formative stage of life, Marcia's theory offers an organised framework for investigating how identity changes as a result of both external pressures and supporting relationships.

Literature Review

According to Olson et al. (1983), family cohesiveness is a crucial concept in developmental and family psychology that describes the emotional ties, support, and dedication that family members share. It is well known to have a major protective effect on young people's psychological development. Individual autonomy and identity are impacted by family functioning, according to Bowen's Family Systems Theory (1978). Through interactions with family members, people in these systems acquire social roles, coping mechanisms, and emotional regulation. A cohesive family creates an atmosphere that supports healthy growth by encouraging safe attachment, open communication, and emotional warmth. Particularly during significant life transitions like adolescence and early adulthood, these family interactions provide a basis for developing identity and adaptive coping.

Rahgozar et al. (2012) examined how university students' identity construction was impacted by family cohesion and flexibility. The study, which employed the Ego Identity Process Questionnaire (EIPQ), Positive Flexibility Questionnaire, and Family Cohesion Questionnaire, discovered that family cohesion had a significant impact on students' identity development, especially in the areas of commitment and exploration. Gender disparities were noted, with female students scoring higher on commitment and male students higher on exploration. These findings supported Erikson's and Marcia's ideas, indicating that the home environment is important for promoting identity formation in adolescence and early adulthood (Rahgozar et al., 2012).

One of the key psychosocial responsibilities of emerging adulthood is identity development, which Arnett (2000) defines as a time of intense investigation in the areas of worldviews, work, and love. According to Erikson (1968), identity versus role confusion is a major developmental crisis that persists into early adulthood during adolescence. Young adults

start to develop solid self-concepts, objectives, and value systems throughout these times. This process is greatly aided by supportive family contexts. Kroger (2009) challenges the idea that identity is entirely created after adolescence by highlighting the fact that identity development is a dynamic process that continues throughout young adulthood and into middle adulthood. Kroger asserts that the investigation of one's social, professional, and personal identities persists throughout adulthood and is impacted by both external and internal elements, including family support and cognitive flexibility. Family connection is very important for maintaining the continuous identity formation process into adulthood. Young adults require the emotional stability and security that cohesive families offer in order to successfully negotiate the challenges of changing roles, choosing a career, and navigating interpersonal relationships.

Using Erikson's psychosocial theory, Sokol (2009) investigated identity development from a lifelong viewpoint. With an emphasis on childhood, adolescence, and adulthood, the study described how identity is developed and honed at each developmental stage. In particular, Erikson's fifth stage identity vs. role confusion was highlighted, emphasising the importance of adolescence in developing a cohesive sense of self. Nonetheless, the study also recognised that identity development persists into adulthood, changing as a result of new jobs and experiences. Despite Erikson's theory that identity formation is mostly fixed after adolescence, subsequent research and criticisms have shown that it is dynamic throughout life (Sokol, 2009).

Building on Marcia's (1966) identity status model, Kroger (2007) highlighted that parental warmth, emotional intimacy, and communication that supports autonomy encourage identity role exploration and eventual commitment. On the other hand, rigid family roles, emotional neglect, or a lack of cohesiveness may impede this investigation, raising the possibility of identity dispersal or foreclosure. According to Luyckx et al. (2006), identity

commitment and exploration were favourably connected with parental support and family intimacy, highlighting the impact of family unity on personal growth.

Adolescents from supportive family settings showed better levels of goal orientation and self-concept clarity, according to Albarello et al. (2021). Similarly, Barry et al. (2015) found that psychological discomfort was reduced and ego identity was strengthened when families were emotionally attached. Young adults from conflict or detachment characterized homes, on the other hand, expressed uncertainty about their values and aspirations. The findings align with the research conducted by Schwartz et al. (2011), who presented a social model of identity development and argued that environmental and societal systems, especially familial ones, significantly impact identity formation. Consequently, family unity not only acts as an emotional buffer but also as a cognitive and developmental resource for identity accomplishment.

Parental divorce has a variety of effects on emerging individuals. Changing family relations can have a big impact on identity formation, which is a key component of emerging adulthood (Becht et al., 2021). As they explore the complexities of their altered family structure, emerging adults may struggle with issues related to their self-concept, values, and goals. Parental divorce has an impact on independence and autonomy, two essential components of emerging adulthood. How emerging people deal with the urge for independence depends in part on their coping strategies and the degree of parental support they receive (Koepke & Denissen, 2012). Divorce-related financial distress can also influence professional and educational decisions, possibly limiting goals or encouraging individuals to achieve as a coping mechanism.

Family experiences also play a significant role in coping mechanisms, which Lazarus and Folkman (1984) defined as the behavioural and cognitive attempts to control stress. Their

Transactional Model of Stress and Coping states that family functioning is a key factor of how a stressor is seen and how methods are used to manage it. Individual assessments and the resources at one's disposal also play a role. Children and teenagers are more likely to witness and internalise adaptive coping mechanisms like problem-solving, cognitive restructuring, and seeking emotional support in families with high levels of cohesiveness (Compas et al., 2001). The relationship between early parental emotional support and internalising and externalising issues in children was investigated by McCarty et al. (2005). According to their long-term research, children's externalising issues at age 8 were inversely correlated with higher levels of parental emotional support at age 6, indicating that emotionally supportive parenting can improve children's coping mechanisms. Furthermore, Grolnick and Pomerantz (2009) showed that the development of self-regulation and a decreased dependence on avoidant coping strategies were linked to parental responsiveness.

Cohesion within the family has a developmental as well as direct effect on coping. Zimmer-Gembeck and Skinner (2008), for example, discovered that coping competence develops through supportive familial interactions and increases in complexity and personalisation with time. Resilient adolescents are more likely to ask for assistance, communicate their feelings in healthy ways, and solve problems when they believe that their families are supportive and emotionally available. Low family cohesion, on the other hand, is linked to more emotional repression, detachment, and other unhealthy coping mechanisms (Evans et al., 2005). The coping strategies that young adults have internalised from past familial experiences become especially important when they deal with new pressures including relationships, work, and school.

In order to investigate the long-term significance of family cohesion, Madics et al. (2022) carried out a longitudinal study on African American emerging adults. According to their research, family unity in late adolescence encouraged the growth of self-regulation, which

in turn minimized anxiety symptoms in early adulthood. The findings demonstrate that positive relationships with family members give young adults emotional control and resilience in the face of stress, highlighting self-regulation as a mediating mechanism.

Li et al. (2021) investigated the relationship between academic burnout, adaptability, and family harmony among Chinese university students. Students from cohesive and flexible households showed reduced levels of academic burnout, according to the findings. Peer support and psychological assets served as mediators of this impact, demonstrating how family support cultivates both internal and external networks that improve academic well-being. These results demonstrate that family cohesiveness has wider academic impacts in addition to promoting coping and identity development. This extends the emphasis of the current study by implying that cohesiveness influences a variety of developmental outcomes in emerging adulthood.

In order to improve courageous coping among Korean teenagers and young adults with cancer, Son et al. (2025) investigated the role of family cohesion and parent-adolescent communication (PAC). Higher PAC was linked to a greater usage of brave coping mechanisms, according to the study, which used a path analytic model with 144 participants ages 11 to 26. Crucially, this association was mediated by family cohesion, and the influence was further mediated by hope, which decreased uncertainty about sickness. These results highlight the value of therapeutic dialogue and close family ties in helping vulnerable youth develop psychological resilience and adaptive coping (Son et al., 2025).

Montazeri (2024) investigated how coping mechanisms, emotional self-control, flexibility, and family cohesiveness interact to shape teenage girls' identity patterns. The study found that higher levels of emotional self-regulation and problem-focused coping, as well as informational and normative identity styles, were positively correlated with family cohesion and flexibility. Strong family support increased identity commitment and decreased the likelihood of avoidant coping or ambiguous identity styles in adolescents. Regression analysis

also revealed that identity style outcomes were predicted by cohesion and flexibility, particularly when coping techniques were used as a mediating factor. These findings provide credence to the idea that a strong family unit acts as a psychological buffer, encouraging healthy identity formation and capable stress management.

The impact of parental coping techniques on the mental health of young adults was recently investigated by Rusu et al. (2024), who applied the dyadic coping theory to parent-emerging adult relationships. Parental usage of emotion-focused, problem-focused, and collaborative dyadic coping was linked to higher psychological well-being and reduced levels of anxiety and depression in emerging adults, according to the study. Parents' negative dyadic coping, on the other hand, was associated with worse results. These findings imply that family cohesion should be viewed as active, cooperative coping that builds resilience in youth as well as emotional intimacy.

Chen et al.'s (2024) study examined how social support and financial pressure moderated the association between living arrangements and depressive symptoms in Taiwanese older persons. The study's findings showed that financial stress greatly exacerbated the detrimental effects of social isolation on mental health, especially among older men, despite the sample's concentration on an older demographic. Financial stress was found to be a strong predictor of depressive symptoms, indicating that it can overcome protective variables like tight family ties or social support. Applying these results to younger populations, the study makes a strong case that financial strains may also moderate the beneficial effects of family unity on young adults' identity formation and adaptive coping, highlighting the importance of taking financial stress into account as a crucial contextual element in developmental psychology studies.

The widespread impact of financial stress on family dynamics and personal psychological health has made it a crucial variable in developmental studies. Conger et al.

(1992) proposed the Family Stress Model, which holds that parental emotional strain brought on by financial difficulties alters parenting styles and weakens family bonds. Children and teenagers' ability to control their emotions, develop a positive self-concept, and cope effectively are all impacted by these disturbances. Masarik and Conger (2017) found that, especially in lower-income households, economic stress erodes the protective function of family cohesion. Financial stress can impede identity formation and adaptive coping by increasing conflict, decreasing emotional availability, and diminishing support, even in emotionally close families.

Financial stress has been shown to have a moderating effect. Wickrama et al. (2019), discovered that family cohesion was a major predictor of teenagers' mental health and coping, but that its impacts were lessened when chronic financial stress was present. Similarly, Taylor et al. (2020) showed that young people who experienced financial instability in their families used maladaptive coping mechanisms including substance abuse and social disengagement more frequently and had poorer levels of identity clarity. Families that did not consistently communicate and bond emotionally were more affected. Arnett (2014) further claimed that financial limitations throughout the emerging adult stage can restrict opportunities for self-discovery and force early identity commitments that are motivated by necessity rather than choice. Dissatisfaction, internal conflict, and role uncertainty could result from this.

In addition to altering family roles and expectations, financial hardship may result in parenthood, a phenomena in which young individuals assume parental duties out of need for money. This role inversion might encourage emotional exhaustion and impede the normal process of identity building. Furthermore, persistent financial distress has been connected to increased anxiety and worse coping skills, especially in students and those just starting their careers (Shim et al., 2009).

In a study released by Cambridge University Press, Stamatopoulos (2018) highlights the heavy strain that young adult carers frequently endure in families that are struggling financially. According to the findings, these people are usually forced to postpone or abandon their educational and professional aspirations in order to support their family financially or emotionally, a situation that can seriously impair the formation of normative identities. These family obligations, which are exacerbated by financial difficulties, might limit opportunities for autonomy and self-discovery, which are essential elements of identity development in emerging adulthood. Furthermore, when young individuals are thrown into caregiving duties too soon, which need emotional maturity and resourcefulness, the additional stress may hinder the development of adaptive coping strategies. These results highlight the moderating effect of financial stress on the relationship between developmental outcomes and family cohesion, indicating that even in cohesive family units, the strain of financial hardship can impede the beneficial effects of familial support on coping and identity development.

Contextual Evidence from Pakistani Literature

Zahra, Jibeen, and Bukhari (2021) investigated how family unity affected the mental health of teenagers in Lahore who were enrolled in school. Their results showed a substantial relationship between decreased depressed symptoms and stronger family cohesion, which was mediated by self-confidence. The study highlights the protective function of family connectivity in Pakistani youth by indicating that cohesive family situations promote intrapersonal characteristics that guard against psychological distress. Similar to this, Batool (2020) looked at how Pakistani teenagers developed their job identities and discovered that home duties, family expectations, and parental advice were crucial in forming commitments and encouraging future goal exploration. The assumption that family cohesion serves as a basis for both stable commitments and experimental flexibility during adolescence and emerging

adulthood is supported by these findings, which show that identity formation in Pakistan is deeply ingrained within family processes.

In a study of college students, Javaid et al. (2024) found that financial stress dramatically raised anxiety levels and interfered with academic performance, with many students facing role conflicts between their family responsibilities and academic obligations. By demonstrating how financial stress impairs mental health and family functioning in the Pakistani context, these findings are consistent with Conger's Family Stress Model. Additionally, In Rawalpindi and Rawalakot, Pakistan, Shaheen, Akhtar, and Khan (2023) investigated the relationship between behavioral adjustment and family functioning, which is similar to family cohesion, in adolescents who are left behind. They discovered that fewer behavioral issues were linked to better family functioning, and that this relationship was mediated by higher self-esteem. Furthermore, this pathway was modified by mother nurturing, which increased the beneficial effects of family functioning on behavioral outcomes and self-esteem.

Khawaja (2025) investigated university students in Lahore and discovered that perceived closeness and alignment with family values predict greater psychological resilience and better emotion regulation, highlighting the significance of family cohesion for coping and self-control.

Rationale

Significant psychological, emotional, and social changes occur during the crucial developmental stage of entering adulthood. Establishing healthy coping strategies and developing one's identity are two important developmental objectives throughout this stage. These outcomes are fundamentally shaped by the family, and a protective factor that promotes well-being and adaptive development within the family context is family cohesion, or the emotional bonding and connectedness among family members (Olson et al., 1983; Schwartz et

al., 2011). This study looks at how young adults' identity development and coping strategies are affected by family cohesion, as well as how financial stressors may function as a moderator. Young adults frequently turn to their families for support as they work through the difficulties of stress management and identity exploration. Family cohesiveness can create a safe space for young adults to explore their identities and create flexible coping mechanisms in both nuclear and extended family systems (Bronfenbrenner, 1979; Grotevant & Cooper, 1986). . According to Conger and Elder (1994) and Wadsworth et al. (2011), financial stress, which is defined as the feeling of financial difficulty and instability, can cause family dynamics to become strained, emotional support to diminish, and young adults' ability to cope effectively.

Despite the importance of these factors, there are still a number of gaps in the literature. First, especially in South Asian contexts where extended families are still prevalent, research has rarely compared the ways in which nuclear and extended family systems influence cohesion and its outcomes. Second, while positive identity development has been associated with family cohesion, there is limited information at the subscale level (e.g., commitment, exploration, and ruminative processes) that could clarify which dimensions are most impacted. Third, although financial stress has been extensively researched in Western countries, its moderating effects on the relationships between cohesion and identity and cohesion and coping have received less attention in collectivist cultures, where family members frequently share financial strains. Another important but frequently overlooked factor is the parents' educational background. Parental education can further impact identity formation in both family systems by enhancing young adults' access to psychological and cognitive resources (Eccles, 2005; Wentzel, 2010).

This study will provide insights into the relationship among psychosocial outcomes, financial stress, and family cohesion that can guide the creation of educational policies, family based treatments, and psychological support services specifically designed for young people. The study's findings may also help develop psycho-educational workshops for parents,

emphasising the importance of parental education and emotional bonding in shaping youth development. The study will advance a more thorough comprehension of young people' developmental paths in both nuclear and extended family contexts by looking at moderating and influencing factors.

Objectives of the study

The objectives of the study include:

1. To investigate the impact of family cohesion on identity development process and coping mechanisms in young adults.
2. To study the moderating role of financial stressor on family cohesion, identity development, and coping mechanisms among young adults.
3. To examine the effect of demographic variables such as age, gender, socio-economic status, family structure, year of study, academic major, number of family members, birth order, education level of parents and geographic location on family cohesion, identity development , and coping mechanisms.

Hypotheses

1. Family cohesion is positively associated with identity development of young adults.
2. Family cohesion is positively associated with coping mechanisms of young adults.
3. Family cohesion is positively correlated with exploration and commitment dimensions of identity among young adults.
4. Financial stressor negatively moderates the relationship between family cohesion and identity development among young adults.
5. Financial stressor positively moderates the relationship between family cohesion and coping mechanisms among young adults.

6. Young adults from nuclear families experience higher levels of family cohesion compared to those from extended families.
7. Young adults from nuclear families use significantly more coping strategies than those from extended families.
8. Higher educational levels of parents positively influence identity development in young adults.

Conceptual Framework

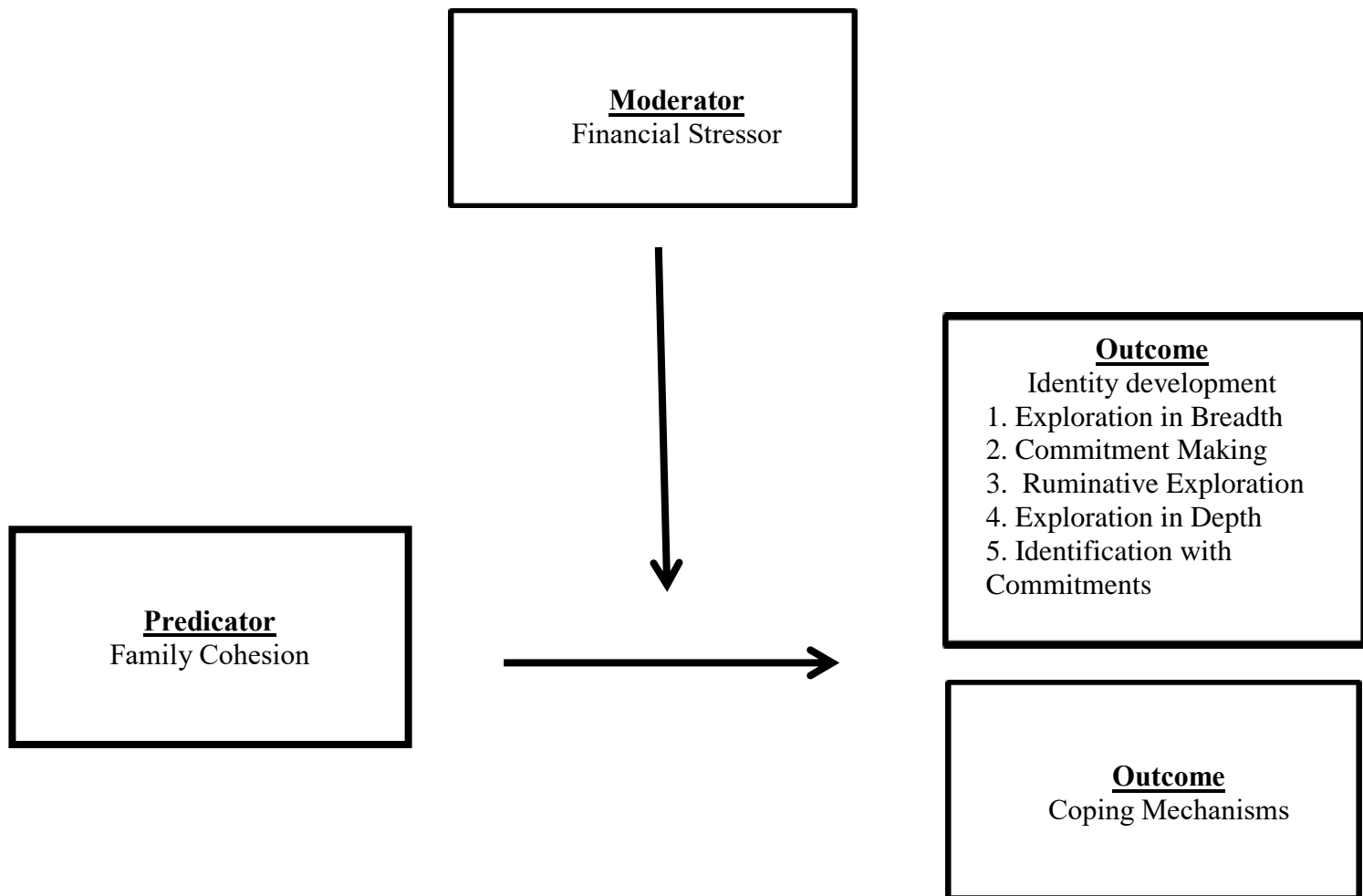


Figure 1

Simple Moderation Model

Method

Method

Research Design

A comparative correlational research design was used to measure the relationship among the variables under study while also clearly drawing comparisons between students from extended families and those from nuclear homes. The survey method was used to collect the data from the targeted population.

Sample

The population was made up of 300 number of young adult university students. Using the G Power tool, the necessary sample size was established, ensuring adequate statistical power for the analyses. The calculations were used to determine the final sample's selection. They were recruited from different universities. The age range was 18 to 24.

The data was collected by purposive sampling method. The survey method was used for collecting data, and questionnaires were distributed among the recruited participants.

Inclusion Criteria. Individual between the ages of 18 and 24 who were enrolled in university, lived with their families, belonged to either nuclear or extended family systems, and were able to comprehend and answer a self-report questionnaire were included.

Exclusion Criteria. Participants below age of 18 or over the age of 24, not enrolled in a university at the time, not living with their families, and not obviously belonging to a nuclear or extended family structure were excluded.

Operational Definition (s)

Family Cohesion

The emotional connection and bonding between family members, which is typified by open communication, common interests, and mutual support, is known as family cohesiveness (Olson, 2000). The cohesion subscale of the third edition of Family Adaptability and Cohesion Evaluation Scale (FACES III) was utilized to assess family cohesion, which comprises items that assess the degrees of emotional intimacy and interaction within the family unit, will be used to operationalize family cohesion for this thesis. Each question will be answered on a Likert scale by participants; higher scores suggest a stronger inclination for family members to act in a supportive and cohesive manner. A quantitative evaluation of family cohesion and its effects on interpersonal dynamics within the family setting is made possible by this operationalization.

Identity Development

According to Erikson, the process of forming an identity involves balancing synthesis and confusion in order to create a strong, cohesive sense of self that gives a person a sense of consistency and continuity. Identity development will be operationalized using the Dimensions of Identity Development Scale (DIDS), which includes multiple items assessing key dimensions of identity formation. These dimensions include exploration of personal values, and commitment to identity choices. Each item will be answered on a Likert scale by participants; with higher scores indicating more advanced stages of identity development through greater exploration and stronger commitments.

Coping Mechanisms

The behavioral and cognitive techniques people employ to control their stress and emotional pain are known as coping mechanisms. These coping strategies can be divided into

two main categories: emotion-focused coping, which attempts to control emotional reactions to stress, and problem-focused coping, which focuses on addressing the source of stress directly.

The choice of coping mechanisms is critical to psychological resilience and general mental health, and it is impacted by environmental circumstances, social support networks, and individual's personality features (Lazarus & Folkman, 1984). The Coping Scale, which comprises a number of items evaluating various coping techniques, such as problem-focused coping, emotion-focused coping, and avoidance coping, will be used to operationalize coping mechanisms. A higher probability of effectively managing stress and emotional difficulties is suggested by higher scores on this scale, which show a greater frequency and efficacy of coping strategy use.

Financial Stressor

A financial stressor refers to any situation or event that creates significant economic pressure on an individual or household, leading to feelings of anxiety, worry, or distress. This may involve elements like losing one's work, unforeseen medical costs, having too much debt, unstable housing, or changes in one's income.

The experience of financial stress can have an adverse effect on psychological health, increasing anxiety, sadness, and straining relationships with others (McLoyd, 1998). Financial stressors will be operationalized using the APR Financial Stress Scale, which consists of various items assessing different dimensions of financial stress, such as difficulty in meeting financial obligations, anxiety about financial stability, and perceived financial strain. Higher scores on this scale indicate a greater level of financial stress, suggesting an increased likelihood of adverse effects on an individual's psychological and emotional health.

Instruments

Data was collected using the following instruments.

Family Cohesion

The cohesion subscale of the third edition of Family Adaptability and Cohesion Evaluation Scale (FACES III) was utilized to assess family cohesion, which defined as emotional bonding among family members. FACES III was developed by Olson in 1983 to investigate family dynamics comprising 20 items that measure: Family cohesion (1, 3, 5, 7, 9, 11, 13, 15, 17, and 19), Family adaptability (2, 4, 6, 8, 10, 12, 14, 16, 18, 20) and Family type/Functioning (extreme, mid-range, moderately balanced, balanced). The instrument asks the respondents to indicate how frequently the described behavior occurred in his or her family on a Likert scale from 1 (almost never) to 5 (almost always). The Cronbach alpha value for Family cohesion was 0.71

The total scores of cohesion ranged from 10 points to 50 points. The scale does not present reverse items; therefore, a higher score indicates a higher level of cohesion.

The Dimensions of Identity Development Scale (DIDS)

This scale was developed by, Luyckx and colleagues in 2008 to measure identity status. This scale includes a total of 25 items; 5 items measuring in depth exploration, 5 items measuring exploration in breadth, 5 items measuring ruminative exploration, 5 items measuring commitment making and 5 items measuring identification with commitment. Each item can be responded to on a 5-point Likert type rating scale, ranging from “strongly agree” (5 points) to “strongly disagree” (1 point). Each subscale score ranges from 5 to 25. When the scale is scored, each dimension is scored separately and total score is obtained. The Cronbach alpha value for DIDS was 0.87

Commitment Making. It refers to the degree to which an individual has made firm choices or decisions about important identity domains, such as education, career, or values. These commitments are formed based on initial exploration and reflect a sense of personal direction.

Exploration in Breadth. It refers to active process of considering and evaluating multiple alternatives before making an identity related decisions. It includes searching for options in various life areas such as relationships, beliefs, or career paths.

Ruminative Exploration. It is a maladaptive form of exploration in which individual get stuck in indecision and excessive worry about their identity choices. Rather than leading to commitment, it results in anxiety and confusion.

Identification with Commitment. The degree to which people have internalized their commitments and are certain that these choices accurately represent who they are is reflected in their identification with commitment. It shows emotional investment and satisfaction with chosen identity role.

Exploration in Depth. It involves reflecting on and evaluating existing commitments to assess whether they continue to be appropriate. It is a process of reconsideration and refinement of current identity choices.

Coping Scale:

Hamby, Grych, and Banyard, 2013 developed this coping questionnaire. It is a 13-item self-report instrument that evaluates behavioral, emotional, and cognitive coping strategies. Item 2, 3, and 4, which focus on cognitive and emotional techniques, were derived from the widely used Coping Strategies Scale by Holahan and Moos (1987), whereas items 1, 5, 6, and 8 were novel cognitive and emotional items. The remaining items were modified using the framework developed by Spitzberg and Copach (2008) to measure coping strategies used in

response to stalking. The items were modified to emphasize generic coping strategies rather than reactions to particular circumstances, and they were made simpler to accommodate a community sample that included individuals with varying levels of education and reading proficiency.

The Cronbach alpha value for Coping Scale was 0.81. A value between 4 and 1 was assigned to each answer category. The mean or total of all the things can be the final score. Higher scores correspond to more adept coping.

APR Financial Stress Scale:

The 24 items on this multidimensional financial stress scale was developed by Wookjae Heo, Soo Hyun Cho and Philseok Lee in (2020). It reflects the affective (A), physiological (P), and relational (R) dimensions of financial stress. This scale can be used by academics and professionals to comprehend the complexity of financial stress and adjust their intervention strategies accordingly. The Cronbach alpha values for overall scale was 0.96. Therefore, the items in each category showed high reliability.

Financial stress has been measured through twenty-four statements on a five-point Likert scale, with 1 being “strongly disagree” to 5 being “strongly agree”. Statements like “I avoid social events due to financial situation,” “I find it difficult to talk about money with my spouse/significant others” and “I feel frustrated because of my financial situation” represent the FS scale in the study. The scale is calculated by adding up all the items together into a single score.

Demographic Sheet

The demographic sheet included information on age, gender, no. of siblings, birth order, Semester, Marital status, socio-economic status, no. of family members, education level of

parents, father and mother's profession, residential setting, family structure, and monthly income of family.

Ethical Consideration

Ethical approval was attained from Ethical Review Board, Department of Psychology at International Islamic University Islamabad, Ethics Committee, along with head of the institutes. The participants' informed consent was also obtained, and their privacy and confidentiality regarding the issues was ensured.

Procedure

The supervisor provided the authorization letter for data collection, which included the name of the university and the research topic. The participants were university students recruited from different regions of Pakistan, as some were hostel residents studying in Islamabad and Rawalpindi but originally belonging to various parts of the country. Informed consent was requested from the participants after a brief explanation of the study. Their uncertainties were resolved. Furthermore, participants were asked to answer questions honestly and candidly. The participants were then given all of the questionnaires. They were acknowledged at the end for their valuable time and cooperation. Some people thought the survey was too lengthy and chose not to participate. While some gave the same answer to every question, others left several blank or unanswered. A total of 300 data points were analysed using SPSS version 23.0. The data analyses was comprised of the descriptive analysis, correlation, multiple regression, moderation, t-test, and anova-test in order to determine the outcomes of the study.

Results

Results

The study aimed to explore the relationship between family cohesion, identity development and coping mechanisms among adults and the role of financial stressor in the relationship between family cohesion, identity development and coping mechanisms. The Statistical Package for Social Sciences (SPSS) version 23.0 has been used to analyse the collected data according to the hypotheses of the study and the results have been covered in this section.

Table 1

Frequencies and Percentages of Demographic Variables of Study (N = 300)

Note. F = Frequency, % = Percentages

Variables	Category	<i>f</i>	%
Gender	Male	150	50.0
	Female	150	50.0
Birth Order	First born	72	24.9
	Second born	119	39.7
	Third born	72	24.0
	Only born	37	12.3
Marital Status	Single	267	89.0
	Married	33	11.0
Socio-Economic Status	Higher	47	15.7
	Middle	162	54.0
	lower	91	30.3
Family Structure	Nuclear	213	71.0
	Extended	87	29.0
Parent's Education	Below Matric	43	14.3

	Matric	52	17.3
	Inter	54	18.0
	Graduation	92	30.7
	Post-Graduation	59	19.7
Father's Profession	Government Job	216	72.0
	Non-Government Job	84	28.0
Mother's Profession	Government Job	117	39
	Non-Government Job	86	28.7
	Housewife	97	32.3
Residential Setting	Urban	249	83.0
	Rural	51	17.0

Note. *F* = Frequency, % = Percentages

The table 1 shows the frequencies and percentages of demographic variables of the study including gender, birth order, marital status, socio-economic status, family structure, parent's education, father's profession, mother's profession, and residential setting. The study's sample was gender-balanced, with males ($n = 150$; 50%) and females ($n = 150$; 50%) making up the same portion of the 300 participants. They were mostly second-born (39.7%), followed by first-born (24.9%) and third-born (24.0%), and 12.3% were the only child in their household.

The majority of participants (89.0%) were single, while only 11.0% were married, indicating that the population was primarily single. According to data on socioeconomic level, more than half of the participants (54.0%) said that they belonged to the middle class, whilst 30.3% reported being in a lower socioeconomic category and 15.7% to a higher one.

In terms of family structure, a significant percentage of participants (71.0%) were from nuclear families, while 29.0% were from joint or extended families. This suggests that family systems are becoming more individualistic. While a lower percentage had matriculation

(17.3%) or below matriculation (14.3%) schooling, 30.7% of participants reported that their parents had completed graduation, 19.7% post-graduate, and 18.0% intermediate.

The majority of fathers' jobs (72.0%) were in the government sector, whereas 28.0% were in non-government employment. In terms of mothers' occupations, the majority (39.0%) worked for the government, followed by housewives (32.3%) and non-government workers (28.7%).

Lastly, the residential setting revealed an urban-majority sample, with the majority of participants (83.0%) living in urban regions and 17.0% in rural ones.

Table 2

Descriptive Statistics of Continuous Demographic Variables of Study (N=300)

Variables	Mean	SD	Range
Age	20.99	1.987	18-24
Semester	4.80	2.469	1-8
Siblings	3.53	1.695	1-6
Family Members	6.60	2.249	1-10
Monthly Income (PKR)	162413.56	76001.682	30,000-3,00000

Note. SD = Standard deviation

Table 2 shows the descriptive statistic of continuous demographic variables of the study. The participants ranged in age from 18 to 24 years old, with a mean age of 20.99 years (SD = 1.99). With a full range from semester 1 to semester 8, students were in their 4.80th semester on average (SD = 2.47). The reported number of siblings ranged from one to six, with an average of 3.53 (SD = 1.70). With family sizes ranging from one to 10 individuals, participants reported living with an average of 6.60 family members (SD = 2.25). With reported incomes ranging from PKR 30,000 to PKR 300,000, the average monthly household income was PKR 162,413.56 (SD = 76,001.68).

Table 3*Descriptive statistics and Reliability Co-efficient (α) of Scales (N=300)*

Measures	K	a	Actual Range		Potential		Mean	SD	Skew.	Kurt.
			Range							
			Min	Max	Min	Max				
FC	10	.712	12.00	49.00	10	50	33.59	7.53	-1.38	3.37
ID	25	.878	41.00	122.00	25	125	89.36	12.30	-.89	3.03
CM	13	.814	40.00	52.00	13	52	47.30	3.44	-.38	-1.24
FS	24	.968	42.00	101.00	24	120	61.67	15.80	.68	-.62

Note. FC = Family Cohesion Scale, ID = Identity Development Scale, CM=Coping Mechanisms Scale, FS = Financial Stressor scale, Skew = Skewness, Kurt = Kurtosis

Table 3 displays the reliability coefficients (Cronbach's alpha), number of items, and descriptive statistics for Financial Stress (FS), Coping Mechanism (CM), Identity Development (ID), and Family Cohesion (FC) are shown in Table 2. Alpha scores for each scale ranged from .712 to .968, indicating good levels of internal consistency. According to Gliem and Gliem (2003), Cronbach's alpha typically ranges from 0 to 1, with values closer to 1 indicating higher internal consistency.

The 10-item FC scale had a mean score of 33.5 (SD = 7.53) and alpha of .712, whereas the 25-item ID scale had a mean score of 89.36 (SD = 12.31) and alpha of .878. A high mean score of 47.30 (SD = 3.45) and alpha of .814 were found for the 13-item CM scale. The 24-item FS scale has a mean of 61.67 (SD = 15.80) and an alpha of .968, indicating excellent reliability.

The data was considered to be normally distributed since the skewness and kurtosis values fell within reasonable boundaries. Kline (2016) states that kurtosis values should be

fewer than 10 and skewness values should be less than 3. Skewness and kurtosis in this study varied from -1.383 to 0.675 and -1.244 to 3.365, respectively, suggesting no significant departures from normalcy.

Overall, all variables complied with the psychometric requirements needed for additional statistical studies, including regression, correlation, and moderation.

Table 4

Correlation Coefficient between Family Cohesion, Identity Development, Coping Mechanisms, and Financial Stressor (N=300)

Variables	1	2	3	4
1. Family Cohesion	-	.648**	.342**	.140*
2. Identity Development		-	-.007	.081
3. Coping Mechanisms			-	.057
4. Financial Stressor				-

Note. $P = * < .05$, $** < .01$

Table 4 shows the Pearson correlation coefficients for the four primary research variables: financial stressor, coping strategies, identity development, and family cohesion.

There were a number of statistically significant correlations found, suggesting that the constructs being studied had important connections.

Family cohesion and identity development were shown to be strongly positively correlated ($r = .648$, $p < .01$), indicating that participants who reported better family cohesion also showed more positive identity development. Additionally, coping methods and family cohesion were positively and modestly correlated ($r = .342$, $p < .01$), suggesting that people who live in more cohesive family contexts are more likely to employ adaptive coping techniques.

There was a slight but significant positive association between financial stressor and family cohesion ($r = .140$, $p < .05$), suggesting that even those who felt their families were very cohesive might still be under some financial stress.

Identity development was not significantly correlated with coping techniques ($r = -.007$) or with financial stressors ($r = .081$), indicating that these variables are comparatively independent in this group. Likewise, coping strategies and financial stressors had a weak and non-significant correlation ($r = .057$).

Table 5

Correlation Coefficient between Family Cohesion and Subscales of Identity Development Scale
($N=300$)

Variables	1	2	3	4	5	6
1. Family Cohesion	-	.45**	.24*	-.33**	.37**	.26*
2. IDCM-Commitment Making		-	.42**	-.29*	.60**	.38**
3. IDEB-Exploration in Breadth			-	-.24*	.40**	.34**
4. IDRE-Ruminative Exploration				-	-.35**	-.28*
5. IDIC-Identification with Commitment					-	.44**
6. IDED-Exploration in Depth						-

Note. $P = * < .05$, $** < .01$

Table 5 shows the association between Family Cohesion and Identity Development subscales using a Pearson correlation analysis. The findings shows that Commitment Making ($r = .45$, $p < .01$), Exploration in Breadth ($r = .24$, $p < .01$), Identification with Commitment ($r = .37$, $p < .01$), and Exploration in Depth ($r = .26$, $p < .01$) were all significantly positively

connected with Family Cohesion. Ruminative exploration and family cohesiveness were shown to be significantly correlated negatively ($r = -.33$, $p < .01$). These findings imply that while reduced family cohesion may be linked to maladaptive identity processing, higher cohesion is linked to healthier exploration and stronger identity commitments.

Table 6

Simple Linear Regression showing Family Cohesion as Predictor of Identity Development
($N=300$)

Predictors	B	SE	β	t	p
Constant	36.56	3.63		10.05	.000
Family Cohesion	.717	.049	.648	14.67	.000

Note. $R = .648$; $R^2 = .419$, B = unstandardized coefficient, SE = standard error, β = standardized beta, t = t-statistic, p = significance level

Regression analysis findings regarding the function of family cohesion as a predictor of identity development are shown in Table 6. According to the R^2 value of .419, 41.9% of the variation in the participants' identity development may be attributed to family cohesion [$F(1, 298) = 215.31$, $p < .001$]. According to the results, family cohesion significantly predicts the population's identity development in a positive way ($\beta = .648$, $p < .001$). This implies that people report higher degrees of identity development when their families are more cohesive.

Table 7

Simple Linear Regression showing Family Cohesion as Predictor of Coping Mechanisms
(*N*=300)

Predictors	B	SE	β	t	p
Constant	39.50	1.25		31.44	.000
Family Cohesion	.106	.017	.342	6.28	.000

Note. $R = .342$; $R^2 = .117$, B = unstandardized coefficient, SE = standard error, β = standardized beta, t = t-statistic, p = significance level

Table 7 shows the findings of a regression analysis looking at how family connectedness predicts coping strategies. With an R^2 value of .117, family cohesion explains 11.7% of the variation in the participants' coping strategies [$F(1, 298) = 39.43$, $p < .001$]. The findings indicate that coping techniques in the population are significantly positively predicted by family cohesion ($\beta = .342$, $p < .001$). This shows that people who report having a more cohesive family are more likely to employ efficient coping strategies.

Table 8

Moderation Analysis of Financial Stressor between Family Cohesion and Identity Development (N=300)

Predictors	B	SE	t	p	LL	UL
Constant	-3.736	15.582	-0.240	.811	-34.401	26.929
Family Cohesion (FCT)	1.263	0.208	6.083	.000	0.855	1.672
Financial Stressor (FST)	0.717	0.271	2.648	.009	0.184	1.249
FCT × FST (Interaction)	-0.010	0.004	-2.697	.007	-0.017	-0.003

Note. 95%CI, $p < .001$, $p < .01$, B = Unstandardized Coefficient, SE = Standard Error, LL = Lower Level Confidence Interval, UL = Upper Level Confidence Interval.

Main effect of Predictor. Family cohesion and identity development were significantly correlated at the mean degree of financial stressor ($B = 1.26$, $t = 6.08$, $p < .001$, 95% BCa CI [0.85, 1.67]). This suggests that better identity development is linked to increased family cohesion.

Main effect of Moderator. The association between identity development and financial stressor was likewise significant at the mean level of family cohesion ($B = 0.72$, $t = 2.65$, $p = .009$, 95% BCa CI [0.18, 1.25]).

Interaction. Financial stressor and family cohesion had a significant interaction ($B = -0.01$, $t = -2.70$, $p = .007$, 95% BCa CI [-0.02, -0.003]). This suggests that the relationship between family cohesion and identity development is influenced by the degree of financial

hardship; the more financial stress there is, the less beneficial the relationship between family cohesion and identity development.

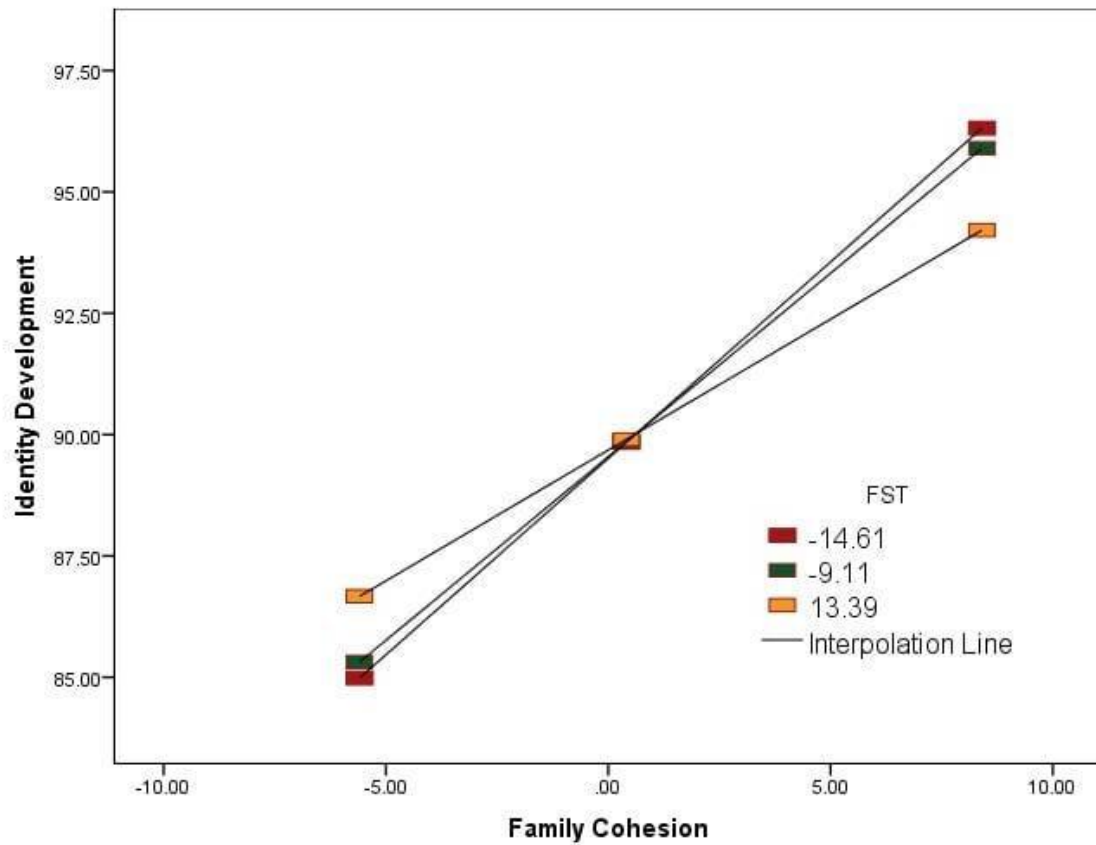


Table 9

Moderation Analysis of Financial Stressor between Family Cohesion and Coping Mechanisms
(*N*=300)

Predictors	B	SE	t	p	LL	UL
Constant	52.54	5.389	9.75	.000	41.93	63.14
Family Cohesion (FCT)	-0.070	0.072	-0.98	.328	-0.211	0.071
Financial Stressor (FST)	-0.231	0.094	-2.45	.0138	-0.42	-0.057
FCT × FST (Interaction)	0.0031	0.0012	2.51	.0123	0.0007	0.0056

Note. 95%CI, $p < .001$, $p < .01$, B = Unstandardized Coefficient, SE = Standard Error, LL = Lower Level Confidence Interval, UL = Upper Level Confidence Interval.

Main effect of Predictor. The relationship between coping technique and family cohesion was not significant at the mean level of financial stressor ($B = -0.07$, $t = -0.98$, $p = .329$, 95% BCa CI [-0.21, 0.07]). This suggests that when participants' levels of financial stress were average, family cohesion by itself did not significantly predict their coping strategies.

Main effect of Moderator. Higher financial stress was linked to worse coping methods, according to a significant negative correlation between financial stressor and coping mechanisms at the mean level of family cohesion ($B = -0.23$, $t = -2.48$, $p = .014$, 95% BCa CI [-0.42, -0.05]).

Interaction. Financial stressor and family cohesion had a significant interaction ($B = 0.0031$, $t = 2.52$, $p = .012$, 95% BCa CI [0.0007, 0.0056]). This implies that the degree of

financial stressor determines how family cohesion affects coping strategies. In particular, the beneficial impact of family cohesion on coping increases with financial stress, suggesting that family cohesion may act as a protecting factor for coping during severe financial stress.

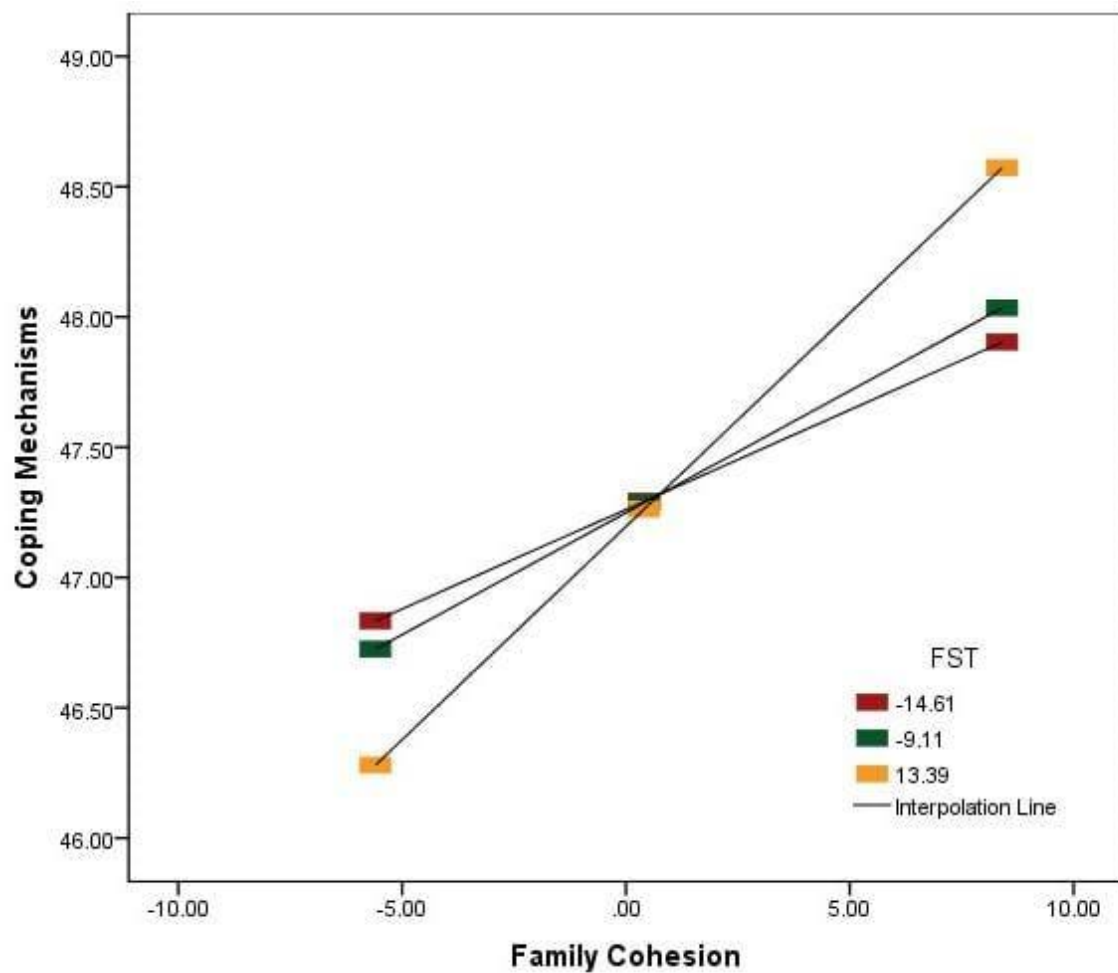


Table 10

Mean, Standard Deviations and t-values along Gender on Variables (N=300)

Variables	Male (n=150)		Female (n=150)		T	p	995% CI		Cohen's d
	M	SD	M	SD			LL	UL	
Family Cohesion	70.91	14.21	76.27	5.58	-4.298	.000	-7.81	-2.91	-0.50
Identity Development	90.10	16.41	88.6	5.78	1.037	.301	-1.32	4.27	0.12
Coping Mechanisms	47.12	3.37	47.48	3.51	-.921	.358	-1.15	.42	-0.10
Financial Stressor	61.94	15.5	61.26	16.11	.372	.710	-2.92	4.28	0.04

Note. *M* = Mean, *SD* = Standard deviation, *LL* = Lower limit, *UL* = Upper limit, *CI* = Confidence interval

Table 10 shows the results of an independent samples t-test conducted to examine the differences between male and female participants on family cohesion, identity development, coping mechanisms, and financial stressor. Analysis shows that only Family Cohesion has significant mean differences ($t(298) = -4.298, p < .001$). The Family Cohesion score was greater for female than for male. The findings show that the mean differences for Identity Development ($t(298) = 1.037, p > .05$), Coping Mechanisms ($t(298) = -0.921, p > .05$), and Financial Stressor ($t(298) = 0.372, p > .05$) are not statistically significant. This implies that there are no variations in these factors by gender.

Table 11

Mean, Standard Deviations and t-values along Family Structure on Variables (300)

Variables	Nuclear (n=213)		Extended (n=87)		T	p	995% CI		Cohen's d
	M	SD	M	SD			LL	UL	
Family Cohesion	75.05	12.83	70.02	2.27	5.512	.000	3.23	6.83	0.55
Identity Development	90.86	7.55	88.75	13.76	-1.699	.090	-4.56	0.33	-0.19
Coping Mechanisms	48.77	2.84	43.70	1.70	19.00	.000	4.55	5.60	2.08
Financial Stressor	62.59	15.82	59.21	15.6	1.686	.093	-0.56	7.32	0.22

Note. *M* = Mean, *SD* = Standard deviation, *LL* = Lower limit, *UL* = Upper limit, *CI* = Confidence interval

Table 11 shows the results of independent sample t-test to investigate differences between nuclear and extended family type. The results indicated a moderate effect size, with nuclear family participants having significantly stronger family cohesion ($M = 75.05$, $SD = 12.83$) than extended family participants ($M = 70.02$, $SD = 2.27$), $t(242.27) = 5.512$, $p = .000$, $d = 0.55$.

Participants from nuclear families also reported significantly superior coping techniques ($M = 48.77$, $SD = 2.84$) than those from extended families ($M = 43.70$, $SD = 1.71$); this difference was huge, with $t(257.18) = 19.001$, $p = .000$, and $d = 2.08$. Also, there were no significant changes in financial stressor levels ($t(298) = 1.686$, $p = .093$, $d = 0.22$) or identity development ($t(273.45) = -1.699$, $p = .090$, $d = -0.19$).

Table 12

Mean, Standard Deviations and t-values along marital status on Variables (300)

Variables	Single (n=267)		Married (n=33)		T	p	995% CI		Cohen's d
	M	SD	M	SD			LL	UL	
Family Cohesion	73.09	11.55	77.67	5.04	-4.06	.000	-6.82	-2.34	-0.54
Identity Development	89.62	12.96	87.27	3.75	2.29	.024	0.32	4.38	0.23
Coping Mechanisms	47.25	3.41	47.70	3.75	-0.70	.488	-1.69	0.81	-0.13
Financial Stressor	62.05	15.95	58.03	14.23	1.38	.169	-1.71	9.75	0.26

Note. *M* = Mean, *SD* = Standard deviation, *LL* = Lower limit, *UL* = Upper limit, *CI* = Confidence interval

Table 12 presents the results of an independent samples t-test conducted to examine differences between single and married participants on family cohesion, identity development, coping mechanisms, and financial stressor. The analysis shows that the mean differences for Identity Development ($t(155.32) = 2.29, p < 0.05$) and Family Cohesion ($t(82.79) = -4.06, p < .001$) are statistically significant. While single participants scored higher on Identity Development, married people scored higher on Family Cohesion.

Additionally, the results show non-significant mean differences for Financial Stressor ($t(298) = 1.38, p > .05$) and Coping Mechanisms ($t(298) = -0.70, p > .05$), indicating that marital status had no effect on these variables.

Table 13

Mean, Standard Deviations and F-value along Parent's Education on Variables (N=300)

Variables	Below Matric (n=43)		Matric (n=52)		Inter (n=54)		Graduation (n=92)		Post- Graduation (n=59)		<i>f</i>	<i>P</i>	η^2
	M	SD	M	SD	M	SD	M	SD	M	SD			
FC	72.77	9.69	70.94	13.23	77.44	9.59	73.25	11.89	73.54	9.33	2.492	.043	0.03
ID	85.32	8.29	85.92	15.54	92.88	10.90	89.03	12.15	92.62	11.51	4.539	.001	0.06
CM	46.8	3.56	47.44	3.35	47.46	3.55	47.25	3.51	47.44	3.30	.254	.907	0.003
FS	61.00	18.08	61.19	15.78	61.87	15.73	61.53	14.74	62.28	16.21	.056	.994	0.001

Note. *M* = Mean, *SD* = Standard deviation, *f* = degree of freedom, *p* = significant level, η^2 = eta squared, FC = Family Cohesion, ID = Identity Development, CM = Coping Mechanisms, FS = Financial Stressor

Table 13 shows the one-way ANOVA results for the variables of family cohesion, identity development, coping strategies, and financial stressor analysing the variations according to parents' educational attainment. The results reveal notable variations in identity development [$F(4, 295) = 4.539$, $p = .001$, $\eta^2 = .058$] and family cohesion [$F(4, 295) = 2.492$, $p = .043$, $\eta^2 = .033$], indicating that participants' scores on these variables varied significantly based on their parents' educational background. Coping strategies [$F(4, 295) = 0.254$, $p = .907$, $\eta^2 = .003$] and financial stressor [$F(4, 295) = 0.056$, $p = .994$, $\eta^2 = .001$] did not, however, differ significantly among parental education levels, suggesting that these factors did not change significantly.

Table 14

Post Hoc Test (Gabriel Method) for Investigating Multiple Comparisons with respect to Parent's Education Level (N = 300)

Variable	(I) Parent's Education	(J) Parent's Education	(I-J)	MD (I-J)	<i>p</i>	95% CI	
						LL	UL
Family Cohesion	Matric	Inter	2<3	-6.502	.021	-12.36	-.635
Identity Development	Below Matric	Inter	1<3	-7.563	.019	-14.31	-.816
	Below Matric	Post-Graduation	1<5	-7.301	.022	-13.92	-.682
	Matric	Inter	2<3	-6.965	.026	-13.37	-.552
	Matric	Post - Graduation	2<5	-6.704	.030	-12.98	-.425

*Note. *p < .05*

Table 14 shows the post hoc test for examining multiple comparisons regarding the education attainment of parents. The findings show a significant difference ($p = .021$) in the scores of participants whose parents had a Matric level of education compared to those whose parents had an Intermediate level of education for Family Cohesion.

Significant differences were seen in Identity Development between participants with Below Matric and Intermediate parental education ($p = .019$) and between Below Matric and Post-Graduation parental education ($p = .022$). Matric and Intermediate ($p = .026$) and Matric and Post-Graduation parental education levels ($p = .030$) also showed significant differences.

Discussion

Discussion

The study was design to determine the relationship between family cohesion, identity development, coping mechanisms, and financial stressor in young adult populatin. This relationship was measured through the scales including Family Cohesion Subscale (FACES III), The Dimensions of Identity Development Scale (DIDS), Coping Scale, and APR Financial Stress Scale. Statistical Package for Social Sciences (SPSS) version 23.0 was used to analyse the collected data.

The demographic variables of the study were analysed using descriptive analysis. The instruments underwent a reliability analysis. All the instruments proved to be accurate predictors. Pearson Product Correlation was used for measuring the relationship between the study variables. The Independent Sample t-test and ANOVA test were used to investigate the effect of demographic variables on the variables under study. Hayes Macro Analysis was carried out to test the moderation of financial stressor in relationship between family cohesion, identity development, and coping mechanisms.

The first objective's results supported Hypothesis 1. The study variables were subjected to the Pearson Correlation Matrix for this aim. The findings showed a positive and substantial correlation between identity development and family cohesion ($r = .648$, $p < .01$) (see Table 4). This suggests that among young adults from a variety of family types, greater levels of family coherence are linked to stronger identity development. These results are consistent with previous studies. Emotional connection and bonding within the family encourage identity discovery and commitment in young people, according to Grotevant and Cooper (1985). Additionally, Schwartz et al. (2009) discovered a substantial correlation between positive identity outcomes over time and family cohesion, support, and parent-adolescent

communication. According to Meeus et al. (2002), open communication and familial support also help emerging adult populations explore their identities and realise their goals.

A supportive home environment promotes a sense of self and direction, as evidenced by Rahgozar et al. (2012), who discovered that family cohesion and flexibility had a substantial impact on university students' identities, especially in terms of exploration and commitment dimensions. Students from cohesive and flexible family settings indicated stronger identity attainment than their classmates from less cohesive homes, according to their study on Iranian university students (Rahgozar et al., 2012). Furthermore, Luyckx et al. (2013) demonstrated that family support predicted sustained ego development and stronger identity consolidation across time, while Mullis et al. (2003) studied young people and found that family cohesion and flexibility were strongly connected with identity formation.

Hypothesis 2 was also supported by the results of the first objective. The study variables were subjected to the Pearson Correlation Matrix in order to accomplish this. According to Table 4, the findings showed a fairly significant correlation between coping techniques and family cohesion ($r = .342$, $p < .01$). This suggests that emotional attachment and family support are important factors in how young adults deal with stress and adversity. People who reported higher family cohesion also showed more effective coping procedures. University students from cohesive and flexible home contexts showed higher emotional adjustment and more adaptive coping behaviours, which is consistent with the findings of Rahgozar et al. (2012). Shahbaz and Baig (2021) demonstrated that more family cohesion was linked to improved stress management and emotional resilience among Pakistani students, highlighting the importance of emotional support and good communication.

Another study that supports this correlation is Chin Wen Cong et al. (2020), which looked at Malaysian teenagers and showed a negative correlation between suicide thoughts and

problem-focused coping and family cohesion. Another longitudinal study conducted on New Zealand adolescents aged 10 to 17 found that higher level of family connectedness predicted greater use of adaptive coping and lower reliance on maladaptive coping. These coping styles were associated, in turn, with improved health outcomes. This suggests that because of their supportive familial background, teenagers in more cohesive family environments use healthier coping mechanisms and have fewer psychological challenges. This highlights the contextual importance of family dynamics on coping outcomes.

Hypothesis 3 was also tested using Pearson Correlational Matrix to examine the relationship between family cohesion and identity dimensions. In Table 5, significant positive associations were found between family cohesion and commitment making ($r = .45, p < .01$), identification with commitment ($r = .37, p < .01$), exploration in depth ($r = .26, p < .05$), and exploration in breadth ($r = .24, p < .05$). According to these findings, young adults who perceive greater emotional support, connection, and togetherness within their families are more likely to form strong commitments, identify strongly with those commitments, and explore their identities in both broad and detailed ways. This trend demonstrates how harmonious family environments offer both the support required for active exploration and the emotional stability required for steadfast commitments. These findings are consistent with *The Impact of Family Cohesion and Flexibility on University Students' Identity, The Case of Shiraz Branch, Islamic Azad University*, which highlighted that cohesive family environments contribute to adaptive identity development by strengthening both commitment and exploration processes. In this sense, close family relationships not only offer a stable foundation for identity stability but also inspire young adults to explore, which eventually promotes more adaptable and healthy identity functioning.

The second objective's results supported Hypothesis 4. To investigate whether financial stressors modify the relationship between identity development and family cohesion, Hayes

Process Macro Model 1 was employed. The results of the study showed a statistically significant interaction effect (refer to Table 8). This suggests that as financial stress increases, the beneficial effects of family cohesion on identity development diminish. The confidence interval shows a trustworthy moderating effect because it excluded zero.

My hypothesis results are in line with Masarik and Conger's (2017) summary of the Family Stress Model, which explains how financial strain leads to changes in family dynamics, including decreased emotional availability and elevated parental distress, which ultimately hinder the development of adolescents and young adults. Even strong emotional ties may not be enough to shield people from psychological difficulties when families are under financial strain, which reduces the protective effect of cohesiveness.

Hypothesis 5 was also tested using Hayes Process Macro Model 1. The findings showed a significant interaction effect ($p = .01$), suggesting that the connection between coping strategies and family cohesion is positively moderated by financial stress (see Table 9). This indicates that the relationship between coping and family cohesion is higher when financial stress levels are high, indicating that cohesive families are even more crucial for encouraging coping mechanisms in times of financial strain. Stevenson et al. (2020) observed that people who had a strong family identification were better able to handle financial difficulties, which supports these findings by emphasising that stable family situations offer emotional and psychological support during difficult times. Additionally, Wadsworth and Compas (2002) found that adolescents from more supportive family environments were more likely to use adaptive coping strategies (like primary and secondary control coping) when they were dealing with financial strain and family conflict. These strategies were linked to fewer emotional and behavioural issues. In line with family stress model, Wilkinson-Lee et al. (2025) discovered that during the COVID-19 pandemic, family cohesion among Latinx families decreased the negative effects of economic hardship, on parenting practices. Results showed that greater

cohesion reduced the effect of parental distress on warmth in parenting. This gives support to the notion that cohesiveness serves as a safeguard in hard financial situations.

The third objective's results provided some partial support for hypothesis 6, 7, and 8. The study variables were subjected to t-test and ANOVA tests for this aim. Findings of hypothesis 6 (see table 11) are supported by Yadav and Sarraf (2025), who found that people raised in nuclear families frequently had better levels of emotional closeness and cohesion because of more focused parent-child interactions and less intergenerational interference, these findings are corroborated. Similar to this, nuclear families frequently provide more consistent routines and emotional availability, which improve young people's sense of familial stability and unity, according to Reevy and Maslach (2001). In contrast, extended families may experience difficulties with competing responsibilities, authority, and boundaries, which can weaken the sense of cohesiveness even though they provide larger support networks.

The results of Hypothesis 7 are consistent with a study by Kurup and Prasanth (2016) that evaluated adolescents from nuclear and joint family contexts in Kerala, India, in terms of psychosocial adjustment, including coping and adaptability skills. Teenagers in nuclear families reported better psychosocial adjustment and higher coping skills, according to the study, which suggests that smaller family arrangements might promote more individualised coping mechanisms, emotional support, and clearer communication. Similarly, study by Sharma and Panchmatia (2013) also compared children from nuclear and joint family systems between the ages of 10 and 15. According to their research, children from nuclear families exhibited more flexible coping mechanisms, underscoring the potential benefits of smaller family units for enhancing personal coping and problem-solving abilities. Despite using a younger sample, the results of this study are supported by the fact that coping techniques have developmental consequences that continue into young adulthood.

The results of hypothesis 8 showed that young adults' identity development scores varied significantly depending on how educated their parents were (See table 13). In particular, compared to individuals whose parents only had a Matric or less schooling, those whose parents had an Intermediate or Post-Graduation degree shown noticeably greater identity development. There were no significant variations between the intermediate to post-graduation higher education groups. Prior studies like Luyckx et al. (2007) and Grotevant (2006) stressed the value of parental support, autonomy granting, and family communication in fostering identity development. These factors are more frequently observed in families with higher educational backgrounds suggesting that parental education may contribute to identity development in young adults. Literature support for these results could not be found, that could be Parental education is frequently examined in an indirect manner, embedded in more general concepts like parenting practices, family functioning, or socioeconomic standing, which may mask its unique role in identity formation.

Depending on the cultural setting, the results implied by my hypothesis could operate differently. Identity development is frequently more interdependent in collectivist countries, such as Pakistan, where family responsibilities and expectations play a major role. In these situations, educated parents may emphasize traditional values and offer organized advice, influencing identity formation within a family centered framework. On the other hand, educated parents are more likely to encourage autonomy and independent decision-making, which promotes identity development, in Western individualist cultures. These cultural differences emphasize how crucial it is to look at parental education and identity formation in many civilizations.

Limitations and Suggestions

When considering the connection between family cohesion, identity development, coping mechanisms, and financial stressor, it is important to consider certain limitations.

Due to time constraints and restricted access to participants, the data may not accurately reflect the variety of a broader young adult population. Consequently, it might not be generalizable. One way to improve generalizability is to make sure that future studies use more diverse and representative demographics to draw meaningful conclusions with respect to the variables under study.

The data was gathered by self-report inventories, which may lead to self-report bias because individuals may have given answers they think are socially acceptable. It is possible to lessen this bias by collecting qualitative data in addition to quantitative data.

Many of the items on the questionnaires caused some people to decline to take part in the study. Brief questionnaires can be chosen to avoid the quality of answers being affected by the longer ones. Respondent fatigue can be prevented in this method.

A greater percentage of participants in the current study's sample were from nuclear families than from extended families, according to the study's sample. It's possible that this imbalance may have reduced the representativeness and restricted the findings' applicability to other family structure. Future studies should consider a more balanced representation of both groups in order to enable more precise comparisons.

The current study used financial stress as a moderating variable to evaluate how family cohesion affects identity formation and coping strategies. However, other potential factors that could influence these relationships were not investigated. Identity and coping strategies, for example, may be influenced by factors like peer relationships, individual personality traits, and social media exposure. Future research may consider including these variables, either as

moderators or mediators to provide a comprehensive understanding of these psychosocial variables.

The current study was conducted mostly in Punjab, Pakistan, which may limit the generalizability of the findings to young adults from other regions with different cultural or socioeconomic contexts. Despite recruiting individuals from several provinces, the study did not thoroughly examine cultural variations. Comparing family dynamics in various cultural contexts could help future study better understand how contextual factors influence identity and coping in various family systems.

Implications

The current study examines the moderating influence of financial stressors while highlighting the significance of family cohesion in influencing young adults' identity formation and coping strategies. These results may be a useful contribution to the existing literature in family and developmental psychology.

The study is useful for parents and other caregivers because it highlights how crucial it is to keep family ties strong in order to support their children's development of healthy identities and adaptive coping mechanisms. Additionally, it can help mental health practitioners create family-based interventions that consider the socioeconomic situation of families in order to increase young adults' emotional resilience.

The findings of this study can help educational institutions create systems of support for students that address both psychological and emotional needs, particularly for those who might be dealing with unstable families or financial strains. University counselling centres can include stress-reduction techniques and identity-exploration programs for students from different family backgrounds.

This research can facilitate psychologists and school counsellors to create treatments that increase family support and manage financial stress through resilience training and skill development, hence enhancing coping strategies for young adults. This comprehensive strategy can support emerging adulthood's psychological development and adjustment.

Furthermore, the results create new study directions. Scholars might also investigate the ways in which family cohesion interacts with other socio-cultural elements, such as peer support, religious convictions, or the academic setting, to affect psychological results. Studies that compare various geographical areas or follow development over time might help us better understand how coping and identity change in various familial and economic circumstances.

Conclusion

Young adults' developmental outcomes are greatly influenced by family dynamics, especially in collectivist societies where familial relationships are valued culturally. In addition to investigating the moderating influence of financial stressors in these relationships, the study aimed to determine how family cohesion affected young adults' identity development and coping strategies. The survey method was used to obtain the data. After gathering the data, it was analysed and results were discussed.

The goal of the study was to determine how young adults' experiences with family cohesion, identity development, and coping mechanisms varied depending on whether they came from nuclear or extended households. Higher family cohesion was found to be a major predictor of both improved identity development and more flexible coping strategies. The findings also demonstrated that financial stressors modulated these associations, with rising financial strain strengthening the favourable relationship between family cohesion and coping strategies while weakening its beneficial effect on identity development.

The findings were strengthened by comparative analyses, which showed that young adults from nuclear families used coping mechanisms more frequently and reported much greater levels of

family cohesion than participants of extended family. Additionally, it was found that young adults' identity formation was positively impacted by their parents' educational attainment, highlighting the larger socio-educational context of family influence.

These results increase our knowledge of how structural family characteristics and environmental stresses interact with family cohesion to affect important developmental outcomes in young adulthood. The insight gained could help guide focused interventions in counselling and educational settings to assist young people in managing stress and forming their identities, particularly in socioeconomically challenged situations. This study emphasizes how crucial it is to improve family relationships and deal with financial difficulties in order to support university students' psychological resilience and personal development.

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Annexures

Annexure A

Inform Consent

Dear Participant,

You are being invited to participate in a study being conducted by a researcher of MS Clinical Psychology at International Islamic University Islamabad. This study aims to explore the relationship between family cohesion, identity development, and coping mechanisms among young adults. It also seeks to explore the role of financial stressor.

Participation in this study is entirely voluntary, and you have the right to withdraw your consent at any time. All information collected during the study would be kept confidential and anonymous, and will be used solely for the purpose of this study.

Thank you for your time and

consideration. Researcher,

Hira Aiman

Email: hira.msep351@ student.iiu.edu.pk

Annexure B

Demographic Sheet

Name (Optional) _____

Age: _____

Gender: Male/Female

Faculty/Department: _____

Semester: _____

No. Siblings: _____

Birth Order: First/Middle/Last/Only Born

Marital Status: Single/Married

Socio-Economic Status: Higher/Middle/Lower

No. of family members: _____

Geographic location (City): _____

Education level of Parents: Below Matric/Matric/Inter/Graduation/Post-Graduation

Father's profession: Government/ Non-Government

Mother's profession: Government/ Non-Government/Housewife

Residential Setting: Urban/Rural

Family Structure: Nuclear/Extended

Monthly Income of Family: _____

Annexure C

Family Cohesion Scale

For each question, please circle the number that best indicates how true the statement describes your family now. It is best to give the first response that enters your mind.

1	2	3	4	5
Almost Never	Once in a while	Sometimes	Frequently	Almost always

1. Family members ask each other for help.	1	2	3	4	5
3. We approve of each other's friends.	1	2	3	4	5
5. We like to do things with just our immediate family.	1	2	3	4	5
7. Family members feel closer to other family members than to people outside the family.	1	2	3	4	5
9. Family members like to spend free time with each other.	1	2	3	4	5
11. Family members feel very close to each other.	1	2	3	4	5
13. When our family gets together for activities, everybody is present.	1	2	3	4	5
15. We can easily think of things to do together as a family.	1	2	3	4	5
17. Family members consult other family members on their decisions.	1	2	3	4	5
19. Family togetherness is very important.	1	2	3	4	5

Annexure D

The Dimensions of Identity Development Scale (DIDS)

Using the five-point Likert scale the following statements are given below. Kindly mark the correct option honestly.

Strongly disagree	Disagree	Neither disagree/Neither agree	Agree	Strongly agree
1	2	3	4	5

1. I have decided on the direction I am going to follow in my life.	1	2	3	4	5
2. I have plans for what I am going to do in the future.	1	2	3	4	5
3. I know which direction I am going to follow in my life.	1	2	3	4	5
4. I have an image about what I am going to do in the future.	1	2	3	4	5
5. I have made a choice on what I am going to do with my life.	1	2	3	4	5
6. I think actively about different directions I might take in my life.	1	2	3	4	5
7. I think about different things I might do in the future.	1	2	3	4	5
8. I am considering a number of different lifestyles that might suit me.	1	2	3	4	5
9. I think about different goals that I might pursue.	1	2	3	4	5
10. I am thinking about different lifestyles that might be good for me.	1	2	3	4	5
11. I am doubtful about what I really want to achieve in life.	1	2	3	4	5
12. I worry about what I want to do with my future.	1	2	3	4	5
13. I keep looking for the direction I want to take in my life.	1	2	3	4	5
14. I keep wondering which direction my life has to take.	1	2	3	4	5
15. It is hard for me to stop thinking about the direction I want to follow in my life.	1	2	3	4	5

16. My plans for the future match with my true interests and values.	1	2	3	4	5
17. My future plans give me self-confidence.	1	2	3	4	5
18. Because of my future plans, I feel certain about myself.	1	2	3	4	5
19. I sense that the direction I want to take in my life will really suit me.	1	2	3	4	5
20. I am sure that my plans for the future are the right ones for me.	1	2	3	4	5
21. I think about the future plans I already made.	1	2	3	4	5
22. I talk with other people about my plans for the future.	1	2	3	4	5
23. I think about whether the aims I already have for life really suit me.	1	2	3	4	5
24. I try to find out what other people think about the specific direction I decided to take in my life.	1	2	3	4	5
25. I think about whether my future plans match with what I really want.	1	2	3	4	5

Annexure E

Coping Scale

Each answer category of statement was assigned a value from 4 to 1, the following statements are given below. Kindly mark the correct option honestly.

Mostly true about me	Somewhat true about me	A little true about me	Not true about me
4	3	2	1

1. When dealing with a problem, I spend time trying to understand what happened.	4	3	2	1
2. When dealing with a problem, I try to see the positive side of the situation.	4	3	2	1
3. When dealing with a problem, I try to step back from the problem and think about it from a different point of view.	4	3	2	1
4. When dealing with a problem, I consider several alternatives for handling the problem.	4	3	2	1
5. When dealing with a problem, I try to see the humor in it.	4	3	2	1
6. When dealing with a problem, I think about what it might say about bigger lifestyle changes I need to make.	4	3	2	1
7. When dealing with a problem, I often wait it out and see if it doesn't take care of itself.	4	3	2	1
8. When dealing with a problem, I often try to remember that the problem is not as serious as it seems.	4	3	2	1
9. When dealing with a problem, I often use exercise, hobbies, or meditation to help me get through a tough time.	4	3	2	1
10. When dealing with a problem, I make jokes about it or try to make light of it.	4	3	2	1
11. When dealing with a problem, I make compromises.	4	3	2	1
12. When dealing with a problem, I take steps to take better care of myself and my family for the future.	4	3	2	1
13. When dealing with a problem, I work on making things better for the future by changing my habits, such as diet, exercise, budgeting, or staying in closer touch with people I care about.	4	3	2	1

Annexure F

APR Financial Stress Scale

Using the five-point Likert scale the following statements are given below. Kindly mark the correct option honestly.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

1. I feel depressed because of my financial situation.	1	2	3	4	5
2. I feel sad because of my financial situation.	1	2	3	4	5
3. I am fearful because of my financial situation.	1	2	3	4	5
4. I feel anxious because of my financial situation.	1	2	3	4	5
5. I worry a lot because of my financial situation.	1	2	3	4	5
6. I am easily irritated because of my financial situation.	1	2	3	4	5
7. I feel emotionally drained because of my financial situation.	1	2	3	4	5
8. I feel frustrated because of my financial situation.	1	2	3	4	5
9. My financial situation interferes with my daily job performance.	1	2	3	4	5
10. I frequently pass on social events at work due to my financial situation.	1	2	3	4	5
11. I often get into trouble at work because of my financial situation.	1	2	3	4	5
12. My financial situation frequently interferes with my relationship with co-workers/colleagues.	1	2	3	4	5
13. I often argue with my spouse/significant other because of financial matters.	1	2	3	4	5
14. I find it difficult to talk about money with my spouse/significant other.	1	2	3	4	5
15. I frequently avoid attending family events because of my financial situation.	1	2	3	4	5
16. I financial situation frequently interferes with my family relationship.	1	2	3	4	5
17. I have stomach aches frequently because of my financial situation.	1	2	3	4	5

18. My heartbeat increases because of my financial situation.	1	2	3	4	5
19. I feel cold because of my financial situation.	1	2	3	4	5
20. I have more sweat because of my financial situation.	1	2	3	4	5
21. I have more frequent muscle pain because of my financial situation.	1	2	3	4	5
22. I have fatigue frequently because of my financial situation.	1	2	3	4	5
23. I am sensitive to noise because of my financial situation.	1	2	3	4	5
24. I find flaws/cracks/chips of general objects more frequently than before because of my financial situation.	1	2	3	4	5