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A study on Perceived Parental Over-control, Intolerance of Uncertainty and Financial Anxiety among Young Adult Females

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Abstract: The present study investigated the relationship between perceived parental over-control (maternal and paternal), intolerance of uncertainty, and financial anxiety among young adult females. A sample of N = 52 young adult females aged 16 to 25 years, completed the Measure of Parental Style (MOPS) Scale, the Intolerance of Uncertainty Scale-Short Form (IUS-12), and the Financial Anxiety Scale (FAS). Pearson correlation analysis revealed significant positive correlations between maternal and paternal over-control ($r = .633$, $p < .001$), as well as positive relationships between both maternal and paternal over-control with intolerance of uncertainty ($r = .334$, $p < .05$ and $r = .408$, $p < .01$) respectively and financial anxiety ($r = .301$, $p < .05$ and $r = .400$, $p < .01$) respectively. Additionally, a strong positive correlation was found between intolerance of uncertainty and financial anxiety ($r = .589$, $p < .001$). These findings suggest that higher perceived parental control during development is associated with greater difficulty tolerating uncertainty and heightened financial anxiety in young adulthood.

Keywords: *Parental over-control, Intolerance of Uncertainty, Financial Anxiety, Young Adults, Females*

1. Introduction

Young adulthood is a developmental transition marked by establishing autonomy, navigating academic or career paths, and achieving personal and financial independence. During

Vol. 4, Issue 9 September 2026 ISSN: 2584-0142

this period, individual differences in psychological well-being are often shaped by early family dynamics and underlying cognitive vulnerability factors. Parenting styles characterized by high control and intrusive involvement can hinder the development of self-efficacy and problem-solving skills, leading to elevated anxiety during major life transitions.

Specifically, perceived parental over-control or "helicopter parenting", involves excessive monitoring and directiveness that limits an individual's autonomy (Rote et al., 2020; Segrin et al., 2013). Research indicates that controlling parenting practices are consistently associated with poorer psychological adjustment, indecision, and anxious rearing outcomes in emerging adults (Ferrari & Olivette, 1993; Zlomke & Young, 2009). When young adults are accustomed to structural control, facing real-world ambiguity becomes challenging. This difficulty in coping with unpredictable outcomes is termed Intolerance of Uncertainty (IU) (Aktar et al., 2017).

Financial management represents a primary domain where young adults face high levels of uncertainty. Financial anxiety involves excessive worry, distress, and subjective discomfort regarding one's current or future financial situation (Stephens & Al-Bahrani, 2023). While financial anxiety varies across demographic groups, young adult females facing developmental tasks under restrictive parental backgrounds may be particularly vulnerable (Nekić & Mamić, 2019). Understanding how parental control and intolerance of uncertainty relate to financial anxiety can provide valuable insights into early adult mental health.

1.1 *Perceived Parental Over-control*

Over-parenting and maternal/paternal intrusiveness involve developmentally inappropriate levels of parental monitoring, directiveness, and tangible assistance (Segrin et al., 2013). Cooper-Vince et al. (2014) observed that intrusive parenting is positively associated with child anxiety across development. Furthermore, controlling behaviours by parents have been shown to contribute to indecisiveness and dysfunctional procrastination in female adolescents (Ferrari & Olivette, 1993; Ferrari & Olivette, 1994).

1.2 *Intolerance of Uncertainty*

Defined as a cognitive disposition characterized by negative beliefs about uncertainty and its implications. Zlomke and Young (2009) highlighted that retrospective reports of anxious and controlling parenting styles significantly predict higher levels of intolerance of uncertainty in young adults, which in turn acts as a central risk factor for broader anxiety symptoms (Aktar et al., 2017).

Vol. 4, Issue 9 September 2026 ISSN: 2584-0142

1.3 ***Financial Anxiety***

Financial anxiety encompasses emotional and psychological distress associated with money management and economic security (Stephens & Al-Bahrani, 2023). In female university students and emerging adults, intolerance of uncertainty significantly dictates anxiety symptoms when navigating complex life choices (Nekić & Mamić, 2019).

1.4 ***Purpose***

The purpose is to study Perceived Parental Over-control, Intolerance of Uncertainty and Financial Anxiety among young adult females.

1.5 ***Hypothesis***

H_1: There will be a significant positive correlation between perceived parental over-control (maternal and paternal) and intolerance of uncertainty among young adult females.

H_2: There will be a significant positive correlation between perceived parental over-control (maternal and paternal) and financial anxiety among young adult females.

H_3: There will be a significant positive correlation between intolerance of uncertainty and financial anxiety among young adult females.

2. Methodology

2.1 ***Sample***

A total sample of 52 young adult females in the age 16-25 years old was collected from Chandigarh.

2.2 ***Measures***

Measure of Parental Style (MOPS) Scale: The Measure of Parental Style Scale as developed by Parker et. Al. (1997) was used to measure parental over-control among young adult females in the age group 16–25 years. The scale consisted of 30 items and included response rate as Not true at all (0), Slightly true (1), Moderately true (2), and Extremely true (3).

Intolerance of Uncertainty Scale-Short Form (IUS-12): The Intolerance of Uncertainty Scale-Short Form (IUS-12) as developed by Carleton et. al. (2007) was used to measure intolerance of uncertainty among young adult females in the age group 16–25 years. The scale consisted of 12 items and included response rate as Not at all characteristic of me (1), A little characteristic of me (2), Somewhat characteristic of me (3), Very characteristic of me (4), and Entirely characteristic of me (5).

Vol. 4, Issue 9 September 2026 ISSN: 2584-0142

Financial Anxiety Scale (FAS): The Financial Anxiety Scale (FAS) as developed by Shapiro et. al. (2012) was used to measure financial anxiety among young adult females in the age group 16-25 years. The scale consisted of 10 items and included response rate as Never (1), Rarely (2), Sometimes (3), Often (4), and Always (5).

2.3 *Procedures*

Participants were recruited using a convenience sampling method through digital communication channels and social networks. Informed consent was obtained prior to participation, assuring respondents of data confidentiality and voluntary involvement. A structured Google Form containing demographic items alongside the Measure of Parental Style (MOPS), Intolerance of Uncertainty Scale-Short Form (IUS-12), and Financial Anxiety Scale (FAS) was distributed electronically. Completed questionnaire responses were compiled digitally upon submission for subsequent statistical analysis.

3. Analysis of data

3.1 *Results*

Table 1: *N, Mean and Standard Deviation*

	Parental Over-control (Mother)	Parental Over-control (Father)	Intolerance of Uncertainty	Financial Anxiety
N	52	52	52	52
Mean	9.42	9.46	29.4	19.3
Standard deviation	8.86	11.2	11.2	9.29

Table 2: *Correlation*

	Parental Over-control (Mother)	Parental Over-control (Father)	Intolerance of Uncertainty	Financial Anxiety
Parental Over-control (Mother)	—			
Parental Over-control (Father)	0.633***	—		
Intolerance of Uncertainty	0.334*	0.408**	—	
Financial Anxiety	0.301*	0.400**	0.589***	—

Note. * p < .05, ** p < .01, *** p < .001

4. Discussion of Results

The present study examined the relationships between perceived parental over-control, intolerance of uncertainty, and financial anxiety among young adult females. The findings indicated significant positive relationships between maternal and paternal parental over-control, intolerance of uncertainty, and financial anxiety. All three proposed hypotheses were supported by the findings.

The *first hypothesis* stated a significant positive correlation between perceived parental over-control (maternal and paternal) and intolerance of uncertainty among young adult females. The hypothesis was supported, as perceived maternal parental over-control was significantly positively correlated with intolerance of uncertainty ($r = .334$, $p < .05$), while perceived paternal parental over-control was also significantly positively correlated with intolerance of uncertainty ($r = .408$, $p < .01$). These findings are consistent with previous research suggesting that controlling and anxious parenting practices may be associated with greater difficulty tolerating uncertainty (Zlomke & Young, 2009). Similarly, research on over-parenting and parental intrusiveness suggests that excessive parental control may interfere with the development of autonomy and independent decision-making (Rote et al., 2020; Segrin et al., 2013).

The *second hypothesis* stated a significant positive correlation between perceived parental over-control (maternal and paternal) and financial anxiety among young adult females. The hypothesis was supported, as perceived maternal parental over-control was significantly positively correlated with financial anxiety ($r = .301$, $p < .05$), while perceived paternal parental over-control was also significantly positively correlated with financial anxiety ($r = .400$, $p < .01$). These findings are consistent with previous research indicating that intrusive and controlling parenting practices may be associated with difficulties in developing autonomy and independence (Cooper-Vince et al., 2014; Ferrari & Olivette, 1993). Such difficulties may be particularly relevant during young adulthood, when individuals increasingly encounter financial and other independent life decisions.

The *third hypothesis* stated a significant positive correlation between intolerance of uncertainty and financial anxiety among young adult females. The hypothesis was supported, as a strong positive correlation was observed between intolerance of uncertainty and financial anxiety ($r = .589$, $p < .001$). This finding suggests that young adults who experience greater difficulty tolerating uncertain situations may also experience greater anxiety regarding financial matters. This is consistent with previous research indicating that intolerance of uncertainty is associated with anxiety symptoms among young adults and female students (Nekic & Mamic, 2019; Aktar et al., 2017).

5. Limitations

The present study has several limitations that should be considered when interpreting the findings. First, the study used a relatively small sample of 52 young adult females from Chandigarh, which limits the generalisability of the findings to young adults from other regions and demographic backgrounds. Second, convenience sampling was used, which may have introduced sampling bias because participants were recruited through personal contacts and social networks. Third, the study used a cross-sectional correlational design; therefore, causal relationships between parental over-control, intolerance of uncertainty, and financial anxiety cannot be established. Finally, the study relied on self-report measures, which may be influenced by participants' perceptions, recall, and response tendencies. Future research may address these limitations by using larger and more diverse samples, probability-based sampling where feasible, and longitudinal research designs.

6. Conclusion

The present study examined the relationships between perceived parental over-control, intolerance of uncertainty, and financial anxiety among young adult females aged 16–25 years in Chandigarh. The findings from a sample of 52 participants indicated significant positive relationships between maternal and paternal parental over-control and both intolerance of uncertainty and financial anxiety. Intolerance of uncertainty was also significantly and positively related to financial anxiety. Overall, the findings suggest that higher perceived parental over-control is associated with greater intolerance of uncertainty and financial anxiety among young adult females.

Future research should include larger and more diverse samples from different geographical and socio-economic backgrounds to improve the generalisability of the findings. Longitudinal studies could also help examine how parental over-control, intolerance of uncertainty, and financial anxiety are related across different stages of young adulthood. Further research may also explore psychological interventions aimed at strengthening tolerance of uncertainty, autonomy, and financial self-efficacy among young adults.

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