

Lived Experiences of Emerging Adults

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Abstract:

Quarter-life crisis—characterized by identity confusion, anxiety, and uncertainty—has been extensively documented in Western contexts but remains under-recognized in Asian settings. Using a qualitative phenomenological design, the study purposively sampled five Filipino professionals aged 23–29 and conducted in-depth, semi-structured interviews to elicit rich descriptions of their lived quarter-life experiences, then applied Colaizzi’s seven-step method to systematically explicate and interpret the themes underlying how they navigated financial pressures, familial obligations, and social-media–driven anxieties during this critical transition. Guided by Navarro and Tudge’s (2022) Neo-ecological theory, the study was conducted with five professionals to illuminate the interplay of physical and virtual microsystems on their transition. Participants reported multiple stressors—financial insufficiency, familial obligations (rooted in *tagasalo* and *utang na loob*), and social-media–driven comparisons—that intensified doubts about career and life choices. Yet their culturally grounded resilience emerged as a pivotal coping resource: deep spirituality, robust support networks (family, friends, counselors), and deliberate cognitive and emotional reframing fostered confidence and hope. These findings enrich quarter-life crisis literature by foregrounding Filipino socio-cultural dynamics and suggest that workplace seminars and tailored counseling programs can bolster young adults’ adaptive capacities during this critical life stage.

Keywords: Quarter-life crisis; Emerging adulthood; Filipino context; Neo-ecological theory; Phenomenological study; Resilience; Social support

Introduction:

Filipinos have long been celebrated for their remarkable resilience—understood as the “elasticity” or “vigor” that enables a system to absorb and adapt to disruption (Nicomedes et al., 2020). Yet beneath this cultural hallmark, many young Filipino adults report persistent anxiety, self-doubt, and a sense of crisis as they step into the early phases of career and independent living. Commonly referred to as the “quarterlife crisis” (QLC), this phenomenon captures the turbulent mix of emotions—uncertainty over career choices, financial stability, relationships, and life purpose—that individuals in their mid-twenties to early thirties often experience (Hayati & Sitanggang, 2024; Agarwal et al., 2020). Although QLC has garnered extensive attention in Western scholarship and media—first coined by Robbins and Wilner (2001) to describe the potentially devastating transition from two decades of structured schooling to the overwhelming choices of early adulthood—and further examined as a developmental crisis episode in early adulthood (Agarwal et al., 2020), localized exploration remains limited. In Luzon, Perante, et al., (2023) examined QLC among college students in Bocaue, Bulacan, revealing academic and future employability stressors, but little is known about Filipino emerging adults who have entered the workforce and now navigate shifting institutional anchors such as family and education (Duara, et al, 2021; Papalia & Martorell, 2023).

Jeffrey Jensen Arnett’s (2000) pioneering concept of “emerging adulthood” reframed the period from ages 18 to 25 as a distinct developmental stage marked by identity exploration, feeling “in-between,” and instability resulting from disengagement with the safety nets of school and parental homes (Duara et al., 2021; Papalia & Martorell, 2023). This framework highlights vulnerability amid potential growth, yet does not fully account for cultural nuances in non-Western settings. In Western contexts, QLC has been widely discussed as an anxiety-laden crisis of self-doubt and anticipatory worry about the future (Cherry, 2023; Hayati & Sitanggang, 2024; Ballesteros, et al, 2024). In contrast, Asian cultures—including the Philippines—often frame the struggles of early adulthood as normative rites of passage rather than pathological crises, suggesting that QLC may be under recognized or reframed within local socio-cultural values of resilience and communal support.

Given this gap, the present study investigates whether quarterlife crisis manifests among Filipino young professionals aged 23 to 29, examines the lived experiences that characterize their transition to full adulthood, and proposes a culturally attuned counseling program to assist them in navigating this critical life stage. Unlike Perante et al. (2023), who explored QLC primarily among college students, and Ballesteros et al. (2024), who quantified its prevalence and predictive factors, this study uniquely centers on individuals already in the workforce and employs Navarro and Tudge's Neo-ecological framework to both deepen contextual understanding and inform targeted interventions. Specifically, it addresses two research questions: (1) What experiences do emerging Filipino adults undergo as they transition into early career and independent living? and (2) How do these experiences influence their perspectives on career trajectories, personal relationships, financial decision making, and life purpose?

Review of Related Literature

Resilience as a cultural construct in the Philippines has been defined as the capacity for “elasticity” and “vigor” in the face of adversity, reflecting both individual fortitude and communal solidarity. While resilience endows many Filipinos with an ability to rebound from hardship, it does not completely safeguard against internal crises when foundational institutions—family support, educational structures—undergo significant change (Nicomedes et al., 2020).

The quarterlife crisis (QLC) concept emerged in the early 2000s when Robbins and Wilner (2001) described a potentially devastating developmental phase occurring after two decades of structured schooling, wherein individuals face overwhelming choices about careers, finances, housing, and responsibilities. Subsequent studies have refined QLC as a period of introspection, self-doubt, and anticipatory anxiety. Perante et al. (2023) identified the core dimensions of QLC among Filipino college students—questioning career paths, personal relationships, and life's purpose—while Hayati and Sitanggang (2024) highlighted the prevalence of anxiety and worry over future uncertainties. Agarwal, et al (2020) positioned QLC within the broader framework of early adulthood developmental crises, noting that emerging adults often ask “Am I doing enough?” or “Am I on the right track?” (Ballesteros et al., 2024) similarly described QLC as a time of stress, instability, and perceived entrapment in life choices. Kendra Cherry (2023) further emphasized that QLC manifests as anxiety and self-doubt among those in their mid to late twenties through early thirties, framing it as a near ubiquitous “mantra” for this age cohort.

Theoretical advances in developmental psychology offer a lens for understanding QLC. Arnett's (2000) “emerging adulthood” concept reframes ages 18–25 as a unique stage of identity exploration, instability, self-focus, feeling “in-between,” and optimism (Duara et al., 2021; Papalia & Martorell, 2023). This stage arises from breaking away from institutional anchors—family and schooling—and entering uncharted adult roles, thereby generating both vulnerability and the potential for growth. Robbins and Wilner (2001) underscored how the transition from schooling to career and independent living can feel panicked, indecisive, and overwhelming unless managed with adequate psychosocial support (Agarwal et al., 2020).

Cultural context further shapes the QLC experience. In many Western societies, QLC is recognized as a distinct phenomenon warranting targeted interventions; however, in Asian cultures it is often downplayed as part of normative growth (Ballesteros et al., 2024). Within the Philippines—where communal resilience and familial interdependence are prized—emerging adults may conceal or reframe their anxieties, thus complicating efforts to identify and address QLC symptoms.

Empirical research on QLC in the Philippines is scant and largely confined to student populations. Perante et al. (2023) provided initial insights from a higher education setting in Bocaue, Bulacan, but these findings may not generalize to young professionals navigating workplace demands. Moreover, Hasyim, Setyowibowo, and Purba (2023) noted a dearth of studies examining the impact of QLC on emerging adults beyond academic contexts, highlighting a critical gap in understanding how career entry and shifting social roles influence psychological well-being.

To comprehensively explore these dynamics, the present study adopts Navarro and Tudge's (2022) Neo-ecological Theory—a technologized extension of Bronfenbrenner's Bioecological Model. Bronfenbrenner originally articulated human development as a dynamic interplay across nested systems: the microsystem (immediate settings like family and school), mesosystem (interconnections among microsystems), exosystem (indirect influences such as parental

workplaces), macrosystem (broader cultural and societal norms), and chronosystem (temporal changes over the life course). Navarro and Tudge (2022) updated this model by distinguishing physical and virtual microsystems to reflect technology's pervasive role in modern development. As Creswell and Creswell (2023) explain, using a theoretical standpoint like the Neo-ecological lens provides an orienting framework for formulating research questions, guiding data collection, and shaping transformative action to support underrepresented voices. By viewing Filipino emerging adults as active agents operating within both physical and digital ecologies, this framework enables a nuanced understanding of how quarterlife crisis arises, how environmental systems interact to exacerbate or alleviate it, and how targeted counseling interventions can foster resilience and purposeful adult development.

Methodology

This study adopted a qualitative phenomenological design to gain an in-depth understanding of emerging Filipino adults' lived experiences of quarterlife crisis. Qualitative research allows investigators to explore real-world problems by eliciting participants' perspectives, behaviors, and processes that resist quantification (Tenny, et al, 2022). Moreover, it seeks to capture human experience in all its complexity and natural context (Cleland, 2017). Phenomenology, in particular, focuses on describing and explaining how individuals perceive and make sense of a phenomenon from their own viewpoints (Tenny et al., 2022), making it ideally suited for uncovering how and why emerging adults experience QLC.

Data were gathered through a self-developed, semi-structured in-depth interview guide comprising open-ended questions. Following Creswell and Creswell's (2023) guidelines, face-to-face interviews allowed the researcher to pose unstructured follow-ups that encouraged participants to articulate their views and opinions fully. As Mwita (2022) notes, interviewing remains the most common qualitative data collection method, enabling rich, nuanced insight into participants' inner worlds. Prior to each interview, the researcher provided participants with an overview of the study's purpose and obtained informed consent; interviews averaged one hour and were audio-recorded and transcribed verbatim.

Participants were selected via purposive sampling, which relies on the researcher's judgment to identify individuals meeting specific criteria (Nikolopoulou, 2023). To ensure relevancy to the research questions, all five participants were single, university graduates aged 23–29, gainfully employed, and residing in Negros Occidental. This targeted approach maximized the likelihood of capturing the perspectives of emerging adults actively navigating early career and life transitions.

Transcripts were subjected to thematic analysis using Colaizzi's seven-step method (Shosha, 2012). First, each transcript was read repeatedly to attain a holistic sense of the data. Next, significant statements related to QLC were extracted and documented, with care taken to note their exact location in the transcript. These statements were then distilled into formulated meanings, which were grouped into thematic clusters. An exhaustive description of participants' experiences was subsequently drafted, and the fundamental structure of the phenomenon was articulated. Finally, member-checking was conducted: participants reviewed the researcher's descriptions to confirm that their experiences had been represented accurately.

To ensure trustworthiness, the study adhered to the four criteria articulated by Lincoln and Guba (Nowell, et al, 2017): credibility, transferability, dependability, and confirmability. Credibility was bolstered through prolonged engagement—each participant was interviewed on at least three separate occasions—and persistent observation, allowing the researcher to cross-verify emerging insights. Transferability was supported by providing thick descriptions of the context and interactions, achieved by exhaustively probing with follow-up questions (Applied Doctoral Center, 2024). Dependability was addressed by maintaining a detailed audit trail of decisions, coding schemes, and procedural logs, making the research process transparent and traceable (Nowell et al., 2017). Confirmability was achieved through bracketing—systematically setting aside the researcher's prior assumptions—and by conducting regular audit checks to ensure that findings arose from the data rather than researcher bias (Connelly, 2016; Nowell et al., 2017).

By integrating phenomenological inquiry, purposive sampling, Colaizzi's thematic analysis, and rigorous trustworthiness procedures, this methodology provides a robust framework for illuminating how Filipino emerging adults experience and interpret the quarterlife crisis.

Results

Two central themes emerged from the participants' lived experiences as the researcher analyzed and synthesized their interview transcripts: the multifaceted struggles encountered during the transition to adulthood, and the reframing of those same challenges into opportunities for growth.

As the researcher moved through each verbatim transcript—reading, re-reading, and coding significant statements—clusters of meaning coalesced around the pressures that confronted these emerging adults. Theme 1, *Struggles While Transitioning to Adulthood*, revealed itself in five interrelated subthemes. Participants described intense family pressures, often feeling torn between filial obligations and personal ambitions. Financial challenges were consistently mentioned, particularly the strain of unstable employment, rising household expenses, and entry-level salaries insufficient to sustain independence. Beneath these external demands lay profound inner struggles, including self-doubt, perfectionism, and a fear of failure that undermined confidence. Social media further intensified these feelings, as participants engaged in constant comparisons and perceived that others were navigating adulthood with ease. The theme concluded with accounts of battling anxieties, in which participants detailed their efforts to manage persistent stress and uncertainty in daily life.

In parallel, a second constellation of meanings pointed toward resilience and transformation. Theme 2, *Turning Setbacks into Opportunities*, surfaced through another five subthemes. Participants highlighted the tension between personal aspirations and familial expectations, describing their efforts to balance cultural obligations with the pursuit of individual goals. Narratives of support from friends, mentors, and broader social networks underscored the critical role of external encouragement in navigating challenges. A third subtheme emphasized altering perspectives and embracing change, with participants recounting deliberate cognitive shifts that allowed them to view obstacles as opportunities for adaptation. From these new ways of thinking emerged self-discovery, acceptance of self, and the achievement of peace, reflecting the process of moving beyond self-criticism toward inner calm. Finally, the theme of purposeful growth and service encapsulated how, after weathering early crises, participants began redirecting their talents and experiences toward professional advancement, community engagement, and long-term fulfillment.

Theme 1: Struggles while Transitioning to Adulthood.

This theme reflects the ongoing tension that emerging adults face as they attempt to balance external expectations, manage internal conflicts, and cope with financial pressures amid the profound uncertainty of early adult life. All participants were aged 23 to 29 years, corresponding to Arnett's (2000) developmental stage of emerging adulthood. This stage is marked by rapid transitions in living arrangements, relationships, education, and employment, which can generate significant stress and psychological distress (Matud, et al, 2020). As Howard, founder of Thrive Anxiety Solutions, has observed, young adults are often told that this period "should be the best time of their lives," yet when reality falls short of that ideal, it frequently provokes feelings of anxiety and disillusionment (Cherry, 2023).

Findings from this study align with observations that emerging adults often experience fear of instability, questioning whether they are making the "right" career or personal choices (Hasyim, Setyowibowo, & Purba, 2023). Unlike childhood, which follows a predictable pathway of schooling and structured milestones, adulthood offers no clear roadmap, rendering every decision susceptible to doubt and regret. Robinson (2018) noted that major life changes during this stage may precipitate episodes of crisis because they unsettle familiar supports; however, these very upheavals also motivate individuals to search for new understandings of themselves and the world. As Martin (2017, as cited in Ballesteros et al., 2024) emphasized, transition is an inevitable progression in life, but it becomes a crisis when coping resources prove insufficient or when overwhelming responsibilities outpace available support.

In sum, Theme 1 highlights how societal expectations, personal aspirations, and the unpredictability of adult life converge to create a complex web of struggles. These interwoven pressures form the foundation for the subthemes that follow, beginning with the powerful role of family obligations in shaping participants' experiences.

Family Pressures

Participants consistently described familial obligations as a primary source of stress during their transition to adulthood. Many expressed feeling the heavy weight of their families' reliance on them for financial support, academic guidance, and household stability. They also reported experiencing guilt and heightened anxiety when they perceived themselves as falling short of these expectations. As Josue recounted, *"My older sister was pressuring me to find a job...my other sister was also pressuring me to find a job."* Dina reflected on unspoken demands from her family: *"...you will build a house, and then I will live there with you...I just realize I need to be quiet and then silently worry."* Similarly, Pio remarked, *"I think my mom is expecting me to help my siblings in their college studies,"* while Rolly confessed, *"Most of them are expecting that I will have a stable job and provide for them."*

These accounts are consistent with Carandang's *tagasalo* theory, which explains how Filipino offspring often assume the parental role of "catching" responsibilities passed down by elders, leading to considerable emotional burden (Perez, 2022). The *tagasalo* role is closely tied to the Filipino value of *utang na loob*, or reciprocal obligation. This cultural principle refers to a moral debt incurred when one receives assistance, which must later be repaid (Macapagal, et al, 2013). *Utang na loob* is further described as creating a strong sense of gratitude and moral responsibility, while Gundran, et al (2021) observed that it can also intensify feelings of indebtedness and obligation.

For the participants, the intersection of *tagasalo* duties and *utang na loob* resulted in a profound sense of duty to secure stable employment and contribute to household expenses—not only as a personal achievement but also as a moral and cultural responsibility. Yet when financial setbacks occurred, participants reported heightened guilt, self-reproach, and anxiety. These findings underscore how deeply family expectations are interwoven with individual identity, shaping both emotional well-being and the trajectory of early adult development.

Financial Challenges

Participants described a pervasive drive to attain financial stability, often expressing frustration and helplessness when their incomes failed to cover basic needs. Dina admitted, *"...like my everyday life is always always making sure I work enough so that I get paid enough in order to pay the bills and feed myself."* Pio concurred, *"...there was not enough to sustain us financially...my salary cannot even support me,"* while Rolly noted, *"Sometimes what I earn is not enough."* Josue captured the collective sentiment: *"I felt helpless because I felt I need to help pay the bills."*

This struggle is emblematic of emerging adulthood, when individuals are expected to shoulder increasing financial responsibilities and view economic self-sufficiency as a key marker of true adulthood (Serido, et al, 2022). Arnett (2000) and Vespa (Serido et al., 2022) likewise identify financial independence as a central milestone, yet contemporary research suggests that achieving this goal has become more daunting amid stagnant wages and rising costs of living (Serido et al., 2022). Consequently, participants often found themselves caught in a cycle of working long hours to meet monthly bills, only to arrive at each payday still uncertain of their ability to cover the next set of expenses. This ongoing tension between economic necessity and limited resources fueled persistent anxiety and underscored the fragility of their emerging adult identities.

Inner Struggles

Participants consistently described profound internal battles marked by self-doubt, fear of judgment, and compulsive overthinking. Pio lamented, *"What will people say? It's difficult to control their thoughts."* Angelica admitted, *"I'm afraid to deviate; if I have desires, I immediately kill them...especially if it does not conform to society and what others think."* Dina confessed, *"I can't decide for myself... 'cause, if I decide for myself, I'm afraid I'm gonna be upsetting someone."* Rolly revealed, *"I have doubts in terms of my capacity...I'm always doubting my capacity,"* and Josue reflected, *"The midnight thoughts, the doubts...I can't avoid them."*

These narratives illustrate Charles Cooley's *looking-glass self-theory*, which asserts that individuals form their self-concepts based on how they believe others perceive and evaluate them (Nickerson, 2023). The fear of negative social

evaluation—identified as a potent stressor affecting psychological well-being (Sabik, et al, 2020)—was evident in participants’ constant need for external validation.

Moreover, participants exhibited hallmark signs of overthinking. Morin (2024) defines overthinking as excessively dwelling on thoughts, while Witmer (2024) categorizes it into rumination about the past and worry about the future. In this study, all five emerging adults reported future-oriented overthinking—an unrelenting cycle of anticipation and apprehension that generated intense emotional turmoil and impeded forward momentum. This constellation of self-doubt, fear of judgment, and overanalysis underscores the depth of inner struggles that characterize the quarterlife experience.

Social Media and its Influences

All participants noted that social media significantly shaped their perceptions of success and self-worth, often triggering comparison-driven anxiety. Rolly admitted, *“There are times I get jealous but not totally negative... I convert it to – maybe it’s not my time yet. Because sometimes... I would tell myself, how come they are just that, yet... they are able to acquire cars, houses... so, I would question myself, until now, why I can’t provide these to myself.”* Dina explained, *“Yeah, it influences me so much and negatively as well, ‘coz, not proud to say this, I muted the group chat. Yeah, I know, I’m running away. I am. But I feel really, really guilty... sometimes ‘coz, like they were not actually doing it intentionally but I feel... and I shouldn’t be jealous of course because the only thing that I should supposed to be feeling is that hey... if they can do this maybe I can do it.”* Pio took a more measured view: *“I don’t spend a lot of time in social media because I know that not all I see are true... I also sometimes think it’s nice to achieve what they have achieved.”* Angelica shared, *“One example that brought my confidence down was when I saw my best friend graduated summa cum laude. Then, she topped a board exam in 2018. I felt so small... I thought wow, she has a perfect life. All of these I saw in social media because we had no contact then. I was amazed... before when I see people in social media, I thought they were perfect. I was wrong. If we get to know them, what we see is not the reality.”*

These experiences mirror research indicating that social media use can provoke social comparison and erode psychological well-being (Wardani & Eva, 2025). While some scholars highlight its benefits—such as enhanced connectedness, support from diverse networks, and developmental opportunities (Keum, et al, 2022)—others warn that excessive comparison may lead to loneliness, envy, and reduced self-esteem (Keum et al., 2022; Demoura, 2021).

In the present study, participants’ initial reactions to social media were overwhelmingly negative, spurring feelings of inadequacy and low self-esteem. However, over time they employed strategies to mitigate these effects: critically evaluating content, limiting time online, and reminding themselves that everyone’s life unfolds on its own timeline. This nuanced engagement underscores how social media functions both as a stressor and, when managed intentionally, a tool for reflection and self-regulation.

Battling Anxieties

Participants described quarterlife crisis as an emotional maelstrom, with anxiety arising from rapid changes, shifting responsibilities, and lingering doubts. Dina reflected, *“I feel like she’s pushing a lot of those responsibilities now... It makes me feel anxious,”* capturing how external pressures translate into inner turmoil. Angelica recounted, *“Anxiety actually happened to me when I got transferred to another school...I find it difficult to adjust when there are sudden changes.”* Rolly simply stated, *“I’m anxious about the future. I don’t know what will happen to me.”* Pio acknowledged, *“I realized I was filled with anxiety and stress... I felt guilty in the seminary because my family was suffering at home while I had a good life.”* Josue added, *“I felt the worry and the anxiety...especially when I started teaching—I wasn’t sure if I would excel at it.”*

These vivid accounts align with Agustiarini’s (2023) characterization of quarterlife crisis as an identity-based emotional crisis marked by confusion, excessive worry about the future, and persistent questioning of life choices. Erikson’s theory similarly frames crises as opportunities for both distress and growth: they provoke individuals to seek new understandings of self and world, ultimately planting seeds for transformation that would remain dormant without challenge (Robinson, 2018; Feist, et al, 2020).

For these emerging adults, battling anxieties became both a daily reality and a catalyst for deeper self-awareness: each confrontation with fear and uncertainty prompted reflection on personal values and coping strategies, laying the groundwork for subsequent resilience and purposeful growth.

Theme 2: Turning Setbacks into Opportunities

In analyzing the transcripts, a second, more hopeful storyline crystallized—Theme 2: Turning Setbacks into Opportunities—which describes how participants harnessed adversity to fuel personal growth. Rather than viewing obstacles as insurmountable barriers, each emerging adult demonstrated a capacity to rebound from challenges, adapt to changing circumstances, and constructively reframe difficulties as catalysts for development. This pattern of resilience echoes the Filipino cultural trait of “*bayanihan*” and aligns with Garay, Garay, and Martinez’s (2020) observation that Filipinos often draw on communal and individual strengths to overcome hardship. Van Breda’s (2018) definition of resilience as the ability not only to endure adversity but to emerge strengthened and more resourceful provides a fitting lens for understanding these narratives: participants repeatedly described growing more confident and capable after each setback.

Family dynamics also played a central role in this transformative process. Through the prism of Bowen’s Family Systems Theory, the participants’ accounts revealed varying degrees of differentiation of self (DoS)—that is, the capacity to maintain emotional objectivity amid familial anxiety while preserving meaningful connections (Calatrava, et al, 2022). In practical terms, this meant setting healthy boundaries, negotiating familial expectations, and asserting personal aspirations without severing supportive ties. Across interviews, emerging adults spoke of learning to balance interdependence with autonomy, marking a crucial step toward emotional maturity.

Together, these insights illustrate how, in the midst of quarterlife turbulence, participants did not merely survive their challenges—they actively transformed them into opportunities for self-discovery, boundary setting, and purposeful advancement. The following subthemes unpack the specific ways in which personal aspirations, support systems, shifting mindsets, moments of insight, and service-oriented goals coalesced to drive this process of growth.

Personal Aspirations vs. Familial Expectations

Participants vividly described the tug-of-war between their own dreams and the wishes of those closest to them. Pio recalled, “...*I had a difficult time because when I entered the seminary, I only brought one bag because my mom went berserk...It was a personal choice. I felt I was in the middle of a tug of war. But I chose to go with the other side, still my mom would try to pull me to her side.*” Dina confessed, “*I wanted to pursue art but my family said I can do better...probably Digital Media Arts...that course is actually quite in demand, so once I entered...I actually wanted to shift to...Advertising.*” Rolly admitted, “*I really wanted to do office works under Information Systems. There are times that the things I want to happen do not happen because of conflict...*” Josue reflected, “*I am Fine Arts...My father wanted me to be an architect. My mom wanted me to be an interior designer.*”

These narratives underscore the Filipino tendency toward *collectivism*, where individual choices are deeply interwoven with family welfare and approval (Alampay, 2024). Emerging adults often defer to parental guidance, perceiving it as both a duty and a safeguard—a dynamic that can stifle personal passions. Hasyim and colleagues (2023) suggest that an individual’s *commitment to purpose*—the drive to fulfill personal goals—must contend with these familial obligations. Moreover, it is highlighted that in Filipino families, identity is frequently defined in relation to family roles, making it difficult for young adults to prioritize their own aspirations without invoking feelings of *utang na loob* or guilt.

Ultimately, participants described a gradual journey toward differentiation: negotiating course changes, career paths, and life choices in ways that honored both their own ambitions and their families’ expectations. This delicate balance marked a crucial step in asserting autonomy while preserving relational harmony.

Support

Across their quarterlife journeys, participants highlighted the indispensable role of authentic support—from family, friends, faith communities, and mentors—in sustaining resilience and fostering personal growth. Rolly observed, *“There are friends who seem like angels, they would push me and, in the end, I accomplish my goals. It has a big impact on my self-esteem.”* Dina affirmed, *“My friends give me advice and, of course, provide me a safe space to actually be myself. And I think that’s the most valuable thing that I could receive.”* Josue reflected, *“It was when X did not give up on me. They still hung out with me. They showed support. I realized that I may have something in me that I did not see, and they believe in it.”* Angelica credited both family and faith: *“First, my primary support system, the center of everything, is my family and God because they always go together.”* Pio added, *“My support system that helped me cope were the people who helped me realize that whatever happened to me, they were there during the time when I needed them most.”*

These narratives align with research emphasizing that perceived social support—believing help is available—often has a stronger impact on mental health than support actually received (Acoba, 2024). Support may be instrumental (practical help), informational (advice and guidance), or emotional (empathy and encouragement), each contributing uniquely to coping and well-being (Acoba, 2024). For many participants, faith-based practices such as prayer and meditation also provided a vital refuge, consistent with findings that spiritual engagement bolsters mental health during life transitions (Yamada, et al, 2020).

Moreover, Bowen’s Family Systems Theory suggests that healthy differentiation of self is often scaffolded by strong relational bonds (Calatrava, et al, 2022). Whether through family members, peers, or mentors, participants’ support networks furnished both a secure base for exploration and a buffer against isolation. As Erikson’s theory of psychosocial development posits, navigating syntonetic (harmonious) and dystonic (challenging) relational experiences is essential for maturation (Feist, et al, 2020). In each case, having reliable anchors—people or faith—enabled these emerging adults to weather crises, set boundaries, and ultimately transform setbacks into springboards for growth.

Altering Perspective and Embracing Change

Participants described a pivotal shift when they began to view challenges not as dead ends but as catalysts for learning and self-improvement. Dina reflected, *“I used to think that whatever challenge or struggle I’ve been left to deal with was just another reminder of how unfortunate I am... It wasn’t until a wise person taught me to take every struggle as a learning curve. Instead of seeing every mistake as a headstone of my inadequacy, it became a catalyst for sequential learning and self-improvement.”* Angelica recounted, *“I learned to take responsibility for my decisions and stop blaming circumstances. Before, I always blamed others; now I own my choices.”* Rolly noted, *“I need to accept uncertainties in my life because life is boring without challenges. I take them constructively and convert them into motivation for success.”* Pio shared, *“It has become my mantra: ‘let go and let God.’ I remind myself to allow God to work rather than trying to control everything alone.”* Josue admitted, *“I’m very open to failure. In struggles, that’s where I’m molded into a better version of myself. Challenges reveal my flaws so I can correct them.”*

This reorientation aligns with Carol Dweck’s distinction between a fixed versus a growth mindset—where setbacks are seen not as reflections of innate inability but as opportunities to develop new skills through effort. Alfred Adler’s emphasis on individual creative power further underscores that, by choosing adaptive responses, emerging adults exercise autonomy over their own development (Feist, et al, 2020).

Through intentional shifts in outlook, participants transformed anxiety into agency, demonstrating that reframing obstacles can be a powerful strategy for navigating the quarterlife transition.

Self-discovery, Acceptance of Self, and Achieving Peace

Participants described pivotal “aha” moments that illuminated their personal paths, fostering deeper self-understanding and a sense of inner calm. Dina recalled, *“First aha moment...when I was with friends in Beijing—they let minor things go and focus on the present. I realized I can do better now.”* Pio felt a spiritual nudge: *“That particular moment, I think God slapped me on the face...He showed me how His plans matter more than mine, and now I’m almost finishing my master’s in psychology.”* Angelica shared, *“I prayed every night for a month and then felt God’s light on me—I knew I wasn’t alone.”* Rolly’s insight struck in college: *“I had this aha moment—why not become a*

teacher? Friends and relatives pointed me that way, and it felt right.” Josue confessed, “I realized I wanted to fight for the dying 2D industry—I decided then to preserve it.”

These experiences echo Laber-Waren’s (2024) definition of insight as a sudden, illuminating realization and Oh et al.’s (2020) finding that such moments bring happiness, ease, and certainty. Viktor Frankl’s logotherapy further underscores that meaning—whether found through creative work, relationships, or one’s stance toward suffering—anchors psychological well-being (Upenieks, 2022). In each case, participants moved from confusion and self-doubt to self-acceptance and peace, marking a profound step in their quarterlife transformation.

Purposeful Growth and Service

Participants articulated how emerging from their quarterlife challenges inspired not only personal advancement but a desire to contribute meaningfully to others. Pio declared, *“I want to be a licensed psychologist—not just any psychologist, but a priest who is also a licensed psychologist,”* signaling his commitment to blend professional expertise with spiritual service. Angelica envisioned, *“My dream is to have my own gallery...a space for children to paint and learn values,”* reflecting her aspiration to foster creativity and moral development in her community. Dina shared, *“I want to build an art space for underprivileged students,”* demonstrating her intent to leverage her skills for social impact. Rolly affirmed, *“I’d like to provide for my family’s needs—and eventually help my biological parents,”* underscoring filial responsibility entwined with broader service. Josue resolved, *“I want to fight for this dying 2D industry...I’ll work for the underdogs,”* revealing his mission-driven approach to preserve cultural art forms.

These forward-looking goals align with research highlighting the importance of **intrinsic aspirations**—such as community feeling and self-acceptance—for sustained well-being, in contrast to **extrinsic aspirations** like financial gain or social recognition (Nishimura & Komura, 2023). By channeling their talents toward service, participants found renewed purpose and direction, confirming Oriol, et al’s (2020) assertion that life goals imbue daily behaviors with meaning. In embracing purposeful growth, these emerging adults demonstrate that quarterlife setbacks can ultimately spur trajectories of community engagement and long-term fulfillment.

Discussion

In this study, emerging adults aged 23–29 navigated a complex interplay of individual, familial, cultural, and technological forces as they moved from the relative security of adolescence into the demands of full adulthood. Framed by Arnett’s (2000) concept of emerging adulthood and situated within Navarro and Tudge’s (2022) Neo-ecological extension of Bronfenbrenner’s Bioecological Theory, participants’ experiences coalesced into two overarching trajectories: one of acute struggle and one of resilient transformation.

At the level of the physical microsystem, tight-knit Filipino family networks exerted powerful expectations—both financial and emotional—that participants found difficult to resist. Carandang’s *tagasalo* theory (Perez, 2022) and the value of *utang na loob* (Macapagal, et al, 2013) help explain why participants instinctively “caught” parental responsibilities and felt compelled to “repay” familial debts. When salaries proved insufficient to cover household needs—a phenomenon echoed in Serido, et al’s (2022) analysis of financial self-sufficiency as a marker of adulthood—participants experienced pervasive anxiety and guilt (Serido et al., 2022). At the same time, internal struggles with perfectionism and doubt aligned with findings that early career decisions trigger heightened uncertainty (Hasyim, Setyowibowo, & Purba, 2023).

Within the virtual microsystem, social media functioned as both stressor and resource. Consistent with Wardani and Eva (2025), participants initially reported that constant exposure fueled negative social comparison and undermined self-esteem. Over time, however, many adopted strategies—such as setting limits on screen time and curating digital feeds—to reclaim agency and protect their well-being (Demoura, 2021). These adaptations illustrate Navarro and Tudge’s (2022) assertion that the virtual environment is a dynamic site of developmental influence alongside physical contexts.

At the mesosystem level, relationships served as vital support or additional strain. Bowen’s concept of differentiation of self (Calatrava, et al, 2022) captured how participants learned to assert autonomy while maintaining familial ties—a balance crucial for emotional maturity. Support from peers, mentors, and faith communities—echoing Yamada, et

al's (2020) evidence on spirituality and well-being—provided instrumental, informational, and emotional resources, reinforcing findings by Acoba (2024) on the primacy of perceived support for mental health.

Collectively, these layered ecological pressures precipitated what participants recognized as a quarterlife crisis—a constellation of anxieties about career, relationships, identity, and purpose (Robbins & Wilner, 2001; Ballesteros et al., 2024; Agustiari, 2023). Yet, in line with van Breda's (2018) resilience framework and Garay, Garay, and Martinez's (2020) cultural valorization of adaptability, participants recast setbacks into springboards for growth. They described “aha moments” (Laber-Waren, 2024; Oh, et al, 2020) that crystallized new understandings of self, purpose, and agency—echoing Viktor Frankl's (Upenieks, 2022) insistence on meaning-making as a cornerstone of human flourishing.

In sum, the findings underscore emerging adulthood as a richly textured phase in which Filipino young adults confront interlocking systemic demands yet draw on cultural strengths, social resources, and personal insights to transcend crisis and chart purposeful trajectories. By weaving together Bronfenbrenner's nested systems, the Filipino constructs of *tagasalo* and *utang na loob*, and contemporary notions of digital influence and resilience, this study illuminates how quarterlife turbulence can yield both profound struggle and transformative opportunity.

Conclusion:

In this study, quarter-life crisis—a period marked by identity confusion, anxiety, and uncertainty about the future—was vividly experienced by Filipino emerging adults aged 23–29 (Robbins & Wilner, 2001; Ballesteros et al., 2024). Though Asian cultures often frame the turbulence of early adulthood as a normative rite of passage (Papalia & Martorell, 2023), participants nonetheless reported acute struggles: pervasive uncertainty about life direction, financial hardship as entry-level salaries failed to cover living expenses, and intense pressure to fulfill familial and societal milestones (Matud, et al, 2020; Cherry, 2023). These converging stressors underscored that, despite cultural expectations of resilience, quarter-life upheaval can exact a significant psychological toll.

Compounding these challenges, participants' immersion in social media heightened feelings of inadequacy through relentless social comparison (Wardani & Eva, 2025; Keum et al., 2022). Moreover, deeply ingrained Filipino values of *collectivism* and reciprocal obligation—embodied in the concepts of *tagasalo* and *utang na loob*—intensified internal conflict, as young adults strove to reconcile personal aspirations with obligations to “catch” parental responsibilities and “repay” familial debts (Perez, 2022; Macapagal et al., 2013).

Participants also described cycles of overthinking—ruminating on past decisions and worrying about future outcomes—which fueled self-doubt and magnified anxiety (Morin, 2024; Witmer, 2024). Yet, consistent with van Breda's (2018) resilience framework and Garay, Garay, and Martinez's (2020) insights into Filipino adaptability, they marshaled cultural and personal resources to rebound. Spiritual practices provided emotional refuge and reframed hardships as growth opportunities (Yamada, et al, 2020), while strong support networks—family, friends, and mentors—offered instrumental, informational, and emotional scaffolding that bolstered mental well-being (Acoba, 2024).

Crucially, participants enacted positive cognitive shifts—mirroring Dweck's growth mindset—by managing social media use, reframing setbacks as learning experiences, and cultivating hope. In doing so, they moved from crisis to confidence, demonstrating that quarter-life adversity, when navigated with resilience, support, and adaptive perspective, can serve as a catalyst for meaningful self-discovery and purposeful adult development.

Recommendations

To translate these insights into meaningful support, employers and human-resources teams should launch two interwoven initiatives aimed squarely at employees aged 23–29 as they navigate quarter-life upheavals. The first initiative consists of a series of interactive seminars, scheduled quarterly, in which mental-health professionals introduce the concept of quarter-life crisis—its hallmark blend of identity confusion, anxiety, and future uncertainty—and guide participants through resilience-building practices. In these sessions, attendees learn to identify early warning signs, challenge unhelpful beliefs, and employ simple stress-management techniques such as paced breathing and

grounding exercises. By sharing stories drawn from the study's participants, the seminars normalize the turbulence of emerging adulthood and foster a culture in which asking for help is seen as a sign of strength rather than weakness.

Running in parallel, a dedicated counseling program offers a deeper, hands-on intervention for those who find themselves overwhelmed. From the moment an emerging-adult employee elects to join, a confidential intake interview maps out their unique stressors—be they financial worries, family obligations, or social-media pressures—and gauges their current coping strategies and goals. With that baseline established, the counselor introduces the first cornerstone of the program: the Cognitive Model adapted from Sokol and Fox's *Comprehensive Clinician's Guide to Cognitive Behavioral Therapy* (2019). Participants are guided through two meticulously designed worksheets. In the first, they recall a real-life stressor, record their automatic interpretation, and chart the cascade of emotions, bodily sensations, and behaviors that follow. In the second worksheet, they revisit that same event, craft a more balanced interpretation, and again note their feelings, sensations, and responses. Side-by-side comparison of these profiles reveals how shifting one's appraisal of a situation can dissolve distress and free new behavioral choices.

Once participants are comfortable tracing the thought-feeling-behavior cycle, the program introduces the Sedona Method—a “letting go” technique refined by Hale Dwoskin (2003) and culturally adapted for the Filipino context by Rebecca V. Lanes. In guided practice, each person learns to “welcome” a difficult emotion fully, then gently ask themselves, “Could I let this feeling go? Would I let it go? When?” Short breathing exercises between each cycle help release the tension that thoughts alone cannot shift. Over repeated sessions, participants report that layers of anxiety peel away, leaving space for clarity and calm.

Throughout the eight-week counseling sequence, cognitive-restructuring workshops alternate with Sedona Method exercises. In early sessions, clients spend most of their time on worksheet work and group discussion, building the cognitive skills to reframe and recover. By mid-program, Sedona practice takes center stage, with counselors coaching participants through personalized “letting go” exercises. Toward the end, clients share the insights they have uncovered—new beliefs they will carry forward, coping rituals they intend to repeat, and action plans for upcoming life transitions.

Finally, follow-up evaluations measure shifts in self-reported resilience, emotional regulation, and confidence in facing future stressors. Participants complete brief surveys and engage in a one-on-one debrief, reflecting on how the combination of cognitive reframing and emotional release has reshaped their responses to career challenges, family pressures, and social-media comparisons.

By weaving these seminars and counseling services into the company's wellness offerings—and by making both easy to access through the human-resources portal—the organization not only addresses the immediate anxieties of quarter-life crisis but also equips its youngest professionals with a durable toolkit for reframing setbacks, regulating strong emotions, and turning early-career turbulence into lasting personal and professional growth.

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