



Markers of Adulthood and Psychological Well-Being in Emerging Adults: Implications for Public Mental Health Policy and Prevention

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ARTICLE INFO	ABSTRACT
Article history: Submitted 10.03.2026 Accepted 23.06.2026 Published 30.06.2026 Volume No. 13 Issue No. I ISSN (Online) 2414-8512 ISSN (Print) 2311-293X DOI: Keywords: Emerging Adulthood, Markers of Adulthood, Wellbeing	<i>“Emerging Adulthood” is an independent and distinctive phase of development in human life, a crucial transition between adolescence and adulthood proposed by Arnett (2000). It is characterized by identity formation, seeking autonomy, adopting adult roles and responsibilities but also the period of heightened uncertainty, role strain, confusion and increased vulnerability of mental health challenges. This narrative review synthesizes the collected evidence on objective and subjective markers of adulthood and examines the interplay of factors and markers with wellbeing of young adults, with a critical focus on structural and sociocultural transformations impacting this phase of development in Pakistani context. For this purpose, peer-reviewed studies in PubMed, Scopus, PsycINFO and Google Scholar over the last 30 years were included, specifically targeting objective and subjective markers of adulthood and their associations with adult mental health outcomes. The analysis of the researches indicated that both objective (i.e., education, employment, financial autonomy, marriage) and subjective markers (i.e., identity, responsibility, and perceived independence) of adult status interact with each other in a complex way to determine an individual's level of well-being. Individuals who experience delays or interruptions during their transition to adulthood often experience increased stress and anxiety and report lower levels of life satisfaction than those who transition without delay (especially in lower-middle income contexts). In conclusion, marking adulthood serves as one social determinant of mental health during emerging adulthood. The inclusion of developmentally appropriate transitions in public health policy and preventive strategies may improve emerging adults' ability to cope, develop resilience, and improve overall health and well-being. In lower middle income countries like Pakistan, where socio-cultural expectation and economic constraints intersect each other, the culturally relevant interventions may play a significant role in prevention of alarming rise in mental health issues while reducing the economic burden on health care systems, consequently promoting wellbeing.</i>



Introduction

Emerging adulthood is more than just a chronological range; it is a modern developmental odyssey. This period is defined as an “age of possibilities,” increasingly viewed as a distinctive stage of the life course marked by significant structural, social, and psychological change (Arnett 2000; Arnett 2006). Historically, people transitioned into adult roles according to a relatively predictable pattern—completing formal education, finding stable employment, achieving independence from parents, entering into committed relationships, and creating families—all prior to turning 20 in the previous century. In contrast, emerging

adulthood in today's modern world manifests as a fluid stage with delayed milestones, where young people encounter multiple pathways before adopting and settling into adult roles and responsibilities. This underscores the importance of understanding emerging adulthood not only as a developmental phase but also as a reflection of broader societal transformation.

Over the last 30 years, social transformations such as increased number of students enrolled in higher education, shifts in labor markets, globalization, and changes in family structures have lengthened and complicated these transitions. The theory of "emerging adulthood" proposed by Arnett (2000) interprets this extended period of identity search, when young adults undergo prolonged exploration in work, love and life. During this exploration, they often encounter period of instability due to sociocultural changes, before assuming traditional responsibilities of adulthood (Arnett 2000; Hochberg & Konner 2020). Consequently, emerging adults now experience a stage where traditional developmental markers have been postponed or altered, producing both unique opportunities and challenges that directly impact psychological well-being. This positions it in a critical developmental window, demanding holistic perspective and explanation of intricate interplay of factors (structural and contextual), and individualized experiences to support healthy transitions. Therefore, this review aimed to examine markers of adulthood within its broader sociocultural contexts and their impact on mental health outcomes. It focuses on pinpointing implications for public policy and recommendations for preventive interventions and future research directions.

Building upon the theory of emerging adulthood, young adults are crafter and game changer for any nation. In today's world of rapid development, the wellbeing and mental health holds prime concern worldwide. Within this global framework, the importance of this age group to the demographic and socio-economic context of Pakistan is particularly significant. Pakistan ranks as the fifth in global population size and as a lower-middle-income country. Young people form a large percentage of the country's total population, with 193 million individuals under 25 years old. The Pakistan National Human Development Report (2017) estimates that this youth population will continue to grow through 2050 and can become an important future development resource in the country. Even though they constitute larger proportion in Pakistan and being demographically advantageous, there are many structural obstacles that hinder the path of development: instability prevent economic development, limited access to health care prevent the youth from attaining their maximum potential and, limited access to education and opportunity prevent many young people from achieving their optimum development (Afzal et al., 2024; Population Council, 2024; UN Development Programme, 2017). Therefore, a lot of emerging adults are prevented from achieving their psychological well-being, and many are faced with identity confusion, low self-esteem, and social role conflict (Ting et al., 2015). Furthermore, the traditional and stereotypical sociocultural expectations of society increase the pressure for young adults, creating conflict between their individual desires and the group norms of their society.

The mental health of young adults during this "in-between" period is alarming across the world, as there is significant rise in young adults' mental health issues up to 50% in the last 20 years. Those in the young adult phase of life are particularly likely to suffer from anxiety, low mood, and problems with their sense of identity (Kessler et al., 2005; Matud et al., 2023). Underdeveloped and low income countries, such as Pakistan encounter challenges which further exacerbated by economic instabilities, limited health and specifically mental health facilities and unseen pressure created by unique cultural norms and expectations. Underdeveloped country like Pakistan with two-third of its population under the age of twenty-five years, with future estimation that this number will continue to rise up to 2050 (United Nations Development Programme, 2017; Population Council, 2024) and according to the National Psychiatric Survey of Pakistan, one out of every three individuals experience a mental illness (Rehman et al., 2024). The substantial epidemiological evidence indicating that a significant proportion of mental health conditions will occur from late adolescence into young adulthood (Kessler et al., 2005). Furthermore, worldwide estimation indicated research investigations indicated that during this crucial age, around 20% of its population suffer from mental health condition, when the treatment options available for this population is also limited (McGorry et al., 2025). However, whilst having a larger number of young adults, the progress in Pakistan is minimal, rather the picture is contrary where this huge chunk of population do not experience life-satisfaction and happiness, rather creating economic burden due to remarkable rise in mental health issues (Afzal et al., 2024). Although acknowledged to be a critical part of the population, to date, emerging adulthood is not yet included in the current public mental health systems for planning and implementation of services in Pakistan. Therefore, it is critical that the development of culturally relevant preventative programs would be designed to address the issues of this critical age.

Emerging Adulthood

Emerging adulthood is a distinctive developmental phase proposed by Arnett (2000). Spanning the

ages of 18-25 for some, and 18-29 for others, it is the volatile bridge between the childhood dependency and the mature adult definitive responsibility. It is the period of maximum flexibility and minimal obligations where the traditional anchors of life—stable careers and committed partnerships—are deferred in favor of identity thirst and intense self-discovery. However, this freedom is a double edged sword; while it offers a chance to explore, become author of future, it often leaves the individual weathering a storm of instability and societal pressure. It is characterized by the constant recalibration of personal identity as individuals attempt to reconcile their internal aspirations with the shifting cultural and economic realities of the 21st century (Santrock, 2021; Institute & National Research Council, 2015). As defined by Arnett (2000), the theoretical framework for emerging adulthood comprises investigations into the three principle domains of love, work, and worldview. During this stage of life, individuals can explore various romantic relationships as well as employment options and belief systems before making long-term choices.

The continuous growth and change take place in emerging adulthood can be exciting and stressful at once. The changes occur during this period are associated with the important shift in personal capacities, affiliations, social, sexual and moral identities, adopting adult roles and character development. Culture, societal expectations and norms and social media in today's world all impact this transitional phase (Afzal, et al., 2024).

It is vital that researchers study emerging adulthood as a separate phase of development; this is because the multiple transitions are often experienced simultaneously during this timeframe. It comprised of transitions such as transition to higher educational system, achieving career readiness, sorting career pathway, securing financial autonomy along with exploration, involvement and getting committed with long term relationships and shaping and establishing identities, all occur in parallel. Transformations in society today (i.e. too long of a time commitment needed to complete higher education, changes to the workforce, urban areas growing rapidly, & the development of countries) have changed our view of what constitutes being an adult by postponing traditional markers of adulthood and providing an extended timeframe for emerging adults to transition into their adult identities (Hochberg & Konner, 2020; Yerofeyeva et al., 2024). Due to this change, we need to define adulthood, not simply by achieving multiple threshold markers but also by possessing qualities that can be measured internally, such as one's level of responsibility, emotional maturity, and ability to make independent decisions.

Liminality is termed as a psychological position of being "in-between" and neither fully an adolescent nor adult. Thus, it separates emerging adulthood from the other stages of development (Arnett, 2007). The liminality of this stage of development may bring issues related to existential standing, particularly when individuals failed to meet the societal expectations around employment, marriage, or financial independence. Subjective well-being during this stage of development (emotional stability, life satisfaction, purpose in life, and self-efficacy) is strongly connected to the successful resolution of development tasks (Hill et al., 2016; Sumner et al., 2014). When the transition of an individual is prolonged, unstable, or limited due to barriers based on socioeconomic status, it can increase the stress level of an emerging adult and lead to reduced psychological adjustment.

The cultural understanding of what defines 'emerging adulthood' differs depending on the nation one lives in. In the case of many individualistic societies in the West, coming of age relates to independence from one's parents, personal success, and having the ability to support oneself financially. Conversely, collectivist cultures place greater emphasis on becoming mature as a person who is part of a family unit, carrying out family responsibilities, and adhering to societal values (Sharon 2015; Yerofeyeva et al. 2024). Emerging adulthood as it is understood in Pakistan is regarded as a collectivist society in which becoming an adult means fulfilling your responsibilities to your family, contributing to the economic well-being of the family unit, and maintaining familial, societal, and community harmony. Emerging adults in Pakistan may face significant psychological and social strain during key life transitions, such as finding a job or getting married. Emerging adults often find themselves caught between the conflicting demands of traditional family expectations and their desire for modern-day aspirations as a result of globalization and technology. This conflict of cultures has increased the potential for identity crisis and emotional stresses.

Understanding the connections among markers of adulthood and psychological wellbeing is a matter of major significance outside academics. In context of Pakistan's population, its characteristics and societal limitations, this work will also serve as an integral part of the policies of health care systems over time, indicating towards the need for creating indigenous targeted interventions that focus on this critical stage of life course, smoother transition and enhanced wellbeing. Ultimately, reducing the burden on health care system.

Psychological Well-Being in Emerging Adults

Transitioning into full adulthood is characterized as a developmental time with an increased risk of

experiencing psychological problems. Research continues to show that many common mental illnesses such as depression and anxiety develop between the ages of 18 and 34 (Kessler et al., 2005; Matud et al., 2023), indicating that this may represent the time when people are most vulnerable to experiencing emotional distress. The increasing number of young adults in Pakistan has transformed this stage into a crisis stage requiring urgent attention due to spiked prevalence of mental health illnesses, pervasive stigma surrounding psychological illnesses and unaddressed structural barriers. These barriers and stigma lead to poor help-seeking behaviors, further diminishing the chances for young adults to navigate themselves in this critical stage (Talat et al., 2022; Abbas et al., 2024; World Health Organization, 2022).

The findings of a national longitudinal survey conducted in Australia, revealed the 20% incidence of mental illnesses and among them two-third of the population do not get adequate treatment. It highlighted the significant increase of 50% in the incidence of mental health illnesses in just last 15 year, stressing the rapidly growing number of mental health challenges globally (McGorry et al., 2025). The National Psychiatric Survey findings from Pakistan show that approximately 33 percent of adults experience mental health disorders (Rehman et al., 2024) which demonstrates urgent need for preventive systems that support health development during important growth stages.

In today's world of digitized globalization, when this transition is significantly delayed and uncertain due to complex interaction of factors including: employment opportunities, career readiness, inflation, and complexed relational dynamics and identity development, creating psychological distress collectively. As this stage termed often as period of "in-between" and "uncertainty", thus, creating anxiety related to major life decisions and milestones of this developmental period. (Arnett, 2000; Arnett, 2023).

The subjective experience of well-being throughout the young adult years includes emotional stability, life satisfaction, a sense of purpose, and self-efficacy. Research has shown that individual experiences of well-being at this stage of life are significantly related to successful completion of the types of developmental tasks which occur within a given set of environmental constraints (e.g., Hill et al., 2016; Sumner et al., 2014). Higher than average psychological adjustment is typically reported by those who have reached a higher level of clarity regarding their identity or direction, as opposed to longer periods of ambiguity in roles and the experience of having structural barriers result in significantly higher levels of emotional stress (Booker et al., 2022). Therefore, due to the ongoing development of both the brain and personality during this stage in life, understanding how various stages of transitional development/transitioning affect overall mental health, provides critical information for implementation of preventive public mental health programs.

Rationale

The existing researches studies developmental processes related to emerging adulthood in isolation from their contextual and structural determinants. The public mental health studies examine it through the lens of socioeconomic factors, cultural norms and institutional support mechanisms, whereas the focus of developmental research studies are on individual identity development and autonomy. Developmental transitions does not occur in isolation, the structural, cultural and others factors shape the process through which people achieve and understand adulthood milestones (Mikhaylova, 2025; Yerofeyeva et al., 2024).

The existing research on adult development which combines educational attainment and job experience and financial self-sufficiency and marital status with personal maturity assessments and cultural development elements remains limited in its application to public mental health systems of Pakistan. The process of transition from one stage to another serves as a personal achievement but it also establishes essential factors that impact mental health. The failure to meet social expectations together with the existence of unstable conditions and the presence of mismatched situations with social norms results in identity confusion which leads to stress and reduced life happiness.

Method

The review combines evidence from multiple fields to investigate how adult development markers connect with economic conditions and cultural norms and global effects to impact the well-being of emerging adults. The paper combines developmental theory with public mental health perspectives to show how transitional experiences can guide prevention techniques and policy creation for mental health programs that target young people in Pakistan.

Literature Search Strategy

A comprehensive search of peer-reviewed studies utilizing electronic databases: PubMed, Scopus, PsycINFO and Google Scholar was conducted. The various keywords including "emerging adulthood," "transition to adulthood," "markers of adulthood," "mental health issues of emerging adulthood" and "well-being of young adults." The inclusion criteria comprised peer reviewed studies published within last 30 years that focused on the individuals aged over 18. In this review, non-English articles and articles that are not

targeting the thematic area under investigation were excluded. After initial screening of titles and abstract, the articles meeting our criteria were reviewed. Discrepancies in article selection were resolved through discussion among co-authors.

Data Extraction and Synthesis of Findings

Data were extracted from selected studies focusing on their sample characteristics, findings and targeted topic areas. The findings were synthesized and conceptualized focusing on four primary areas: emerging adulthood, markers of adulthood, socio-cultural factors, mental health and well-being guided mainly by Arnett's concept of emerging adulthood.

Conceptual Framework

Emerging adults require integrative frameworks which combine developmental theory with sociological role perspectives and public mental health paradigms to understand their adult markers and well-being. Arnett's (2000, 2006) theory of emerging adulthood functions as a fundamental framework which shows how modern people experience their transitional period through actual identity exploration and life instability and waits to take on adult responsibilities. Theories alone cannot explain how socioeconomic structures and cultural norms and generational shifts determine when life events happen and what they mean for people and how they feel about them (Hochberg & Konner, 2020; Yerofeyeva et al., 2024).

Objective Markers of Adulthood

The process of attaining adulthood is characterized by distinct social milestones that signals as primary indicators of this developmental transformation. These objective markers typically include financial independence, full-time employment with career stability, marriage and parenting, and independent housing. Achieving full-time employment not only provides financial independence but also fosters social connections and protects psychological well-being (Paul & Moser, 2009; Baggio et al., 2016). Similarly, marriage and parenthood demonstrate the ability to sustain lifelong partnerships and manage the obligations of raising children, which in turn provide both social recognition and emotional support (Umberson, Crosnoe, & Reczek, 2010). Living independently from parents serves the dual functions for young adults-economic and psychological independence from parents, though its significance, meaning and manifestation varies across cultural contexts. In individualistic societies (Europe, America) living in a separate home is strongly associated with autonomy and self-reliance, whereas in collectivistic cultures the picture is contrary, adulthood is achieved by adopting family roles and responsibilities, in addition to norm compliance such as co-residence with parents as a normative expectation.

However, the pathway of achieving markers of adulthood become increasing unpredictable due to extended time required to complete education, limited opportunities to access stable jobs and increased living costs (Furstenberg, 2010; Mikhaylova, 2025). Important, the weight assigned to each marker varies across cultural groups: in western cultures, completing education, financial autonomy, independent housing, marital relationship, having a child and independent decision making found to significant defining markers (Arnett, 1988; Walczak, 2023). Whereas, in Pakistan, Nauman and Mauzam (2024) identified independence, role transition, and norm compliance as key indicators, reflecting the influence of a collectivist cultural expectations and family structures. Similarly, Khalid and Khan (2013) found that university students describe adulthood through family expectations, compliance with assigned roles and norms rather than purely individualistic markers such as living independently. Meanwhile, Buhl and Lanz (2007) indicated significant markers such as securing job, exploring and enduring romantic partnerships, and achieving educational milestones, across European countries.

Collective picture of universally recognized objective markers can be demonstrated,—such as financial autonomy, work, marriage, parenthood, and independent housing, but it demands understanding depending on its cultural context. The Western, individualistic societies emphasize autonomy, self-reliance, and personal choice, whereas collectivistic contexts such as Pakistan highlight role transitions, norm compliance, and family expectations (Nauman & Mauzam, 2024; Khalid & Khan, 2013; Syed & Mitchell, 2015). The comparative table below highlights the contrast in meaning indicated by markers across cultural frameworks. For instance, leaving home is applauded as a symbol of independence in Western cultures, whereas in Pakistan, co-residence with family remains normative, while maturity was measured with satisfying relationships and holding cultural commitments.

Table 1
Objective Markers of Adulthood across Cultural Contexts

Marker	Western / Individualistic Cultures	Pakistani / Collectivistic Cultures
Financial Independence	Essential for adult competence; associated with autonomy and lead to self-reliance (Arnett, 1988; Walczak, 2023).	Important, but often delayed as moderated by family support and socio-economic constraints (Nauman & Mauzam, 2024).
Employment & Career	Stable and full-time employment indicate adulthood and serve as a shield to protect psychological well-being (Paul & Moser, 2009; Baggio et al., 2016).	Employment is valued, but family obligations are foremost priority. Economic constraints, instability and higher education system often restrict this transition (Furstenberg, 2010; Khalid & Khan, 2013).
Marriage & Parenthood	Seen as personal choice and considered a sign of maturity; signals ability to sustain long term relationships (Umberson et al., 2010).	Closely linked to cultural norms and family expectations. Adulthood is perceived through norm conformity, role compliance and following marriage related traditions such as early marriage common (Nauman & Mauzam, 2024; Khalid & Khan, 2013).
Independent Housing	Living independent of parents signifies autonomy and psychological independence and also celebrated in individualistic societies (Walczak, 2023).	Living with parents and even with extended family is a norm in collectivist cultures. Adulthood defined by fulfilling family roles rather than living independently. Family roles are often unevenly distributed among genders (Syed & Mitchell, 2015; Khalid & Khan, 2013).
Educational Milestones	Completing education considered as indicator of readiness towards autonomous and self-reliant adulthood (Walczak, 2023; Buhl & Lanz, 2007).	Education valued but often postpone transition and moderated by socio-economic hurdles (Mikhaylova, 2025; Numan, Muazzam, & Arnett, 2025).

Note. Table compares adulthood markers across Western/individualistic and Pakistani/collectivistic contexts. Sources include Arnett (1988), Walczak (2023), Nauman & Mauzam (2024), Khalid & Khan (2013), Syed & Mitchell (2015), Buhl & Lanz (2007), Paul & Moser (2009), Baggio et al. (2016), Furstenberg (2010), Mikhaylova (2025), Numan, Muazzam, & Arnett (2025), and Umberson et al. (2010).

Subjective Markers of Adulthood

Subjective markers demonstrate how people perceive their transition into adulthood while they progress through psychological development according to Arnett (2006) and Walczak (2023). These markers are based on subjective perception of identity formation rather observable achievements. The primary markers of adult development include the following criteria: (1) seeing oneself as an adult, (2) developing a mature personal identity, (3) Emotional independence from others and (4) Responsibility for oneself and others.

Research indicated that people who identify themselves as adults' experience higher life satisfaction and better psychological adjustment than those who lack adult identification according to (Wright et al., 2024). Identity coherence, which represents the combination of personal values and goals and self-concept, functions as a significant predictor of well-being (Sumner et al., 2014). In addition to this, clear self-concept build meaning in life and improve psychological adjustment (Boucher, Oishi & Demir; 2016). Emerging adulthood brings new skills such as moral reasoning and autonomy and resilience which shape how young adults approach their life changes (Padilla-Walker, Hardy, & Christensen, 2011). Daily routines and social support along with lifestyle changes help contribute subjective markers because they demonstrate how people perceive their achievements which exist beyond actual accomplishments.

Theoretical Perspectives

Understanding adulthood transitions also requires multiple theoretical lenses such as:

- **Emerging adulthood theory:** The theory explains how people between 18 and 29 years old develop their identity through different life experiences while facing unstable life situations (Arnett, 2000; 2006).
- **Role theory:** The theory states that people achieve psychological well-being when they successfully complete their social responsibilities because any interruption of these duties leads to mental stress and personal identity problems (Beyers et al., 2003).
- **Life course theory:** The theory examines how people experience life transitions through three main factors which include their life history and the timing and order of specific events (Settersten & Ray, 2010).
- **Public health frameworks:** These frameworks demonstrate how social and economic factors together with cultural backgrounds and resource distribution determine people's health outcomes.

Markers of adulthood thus have both psychological and social significance. The financial pressure of

unstable work makes people more confused about their responsibilities, but their strong social connections help them deal with this problem.

Integrated Markers of Adulthood

Emerging adults achieve adulthood through a combination of objective and subjective markers which differ among various cultural and social settings. The empirical studies demonstrate that these markers show both diverse elements and shared aspects:

- Arnett (1988) defines young adulthood through individualistic character traits (impulse control, diligence, accepting responsibility) and financial independence and marriage and independent decision-making.
- Ulrich and Packard (2010) expand the scope to include acquiring a sense of mission, goal development, self-care, creating a home, emotional skills, building community, spiritual growth, accepting responsibility, and psychological/social maturity, in addition to financial independence.
- Walczak (2023) investigates responsibility and independence through three main personal aspects which include the ability to make decisions and manage financial resources and maintain their own home.
- Nauman & Mauzam (2024) demonstrate that Pakistani sociocultural customs establish adult status through biological changes, social norm adherence, personal autonomy, relationship development, and life role transitions.
- The European comparative research studies (Buhl & Lanz, 2023) demonstrate that people attain adulthood through entering the workforce and starting romantic relationships and completing their education and assuming adult responsibilities at different ages in Spain and Italy and Finland and Germany and the Czech Republic.

Consequently, adulthood markers can be divided into: (1) Objective markers: financial independence, career/employment, marriage, parenting and independent housing. (2) Subjective markers: Cohesion of identity, perceived adulthood, emotional availability and closure from parental influences, responsibility (broadly defined), autonomy/resilience and (3) Cultural/Contextual variation: The timing, significance and content of these markers are differently distributed by societies, gender roles and social-economic circumstances.

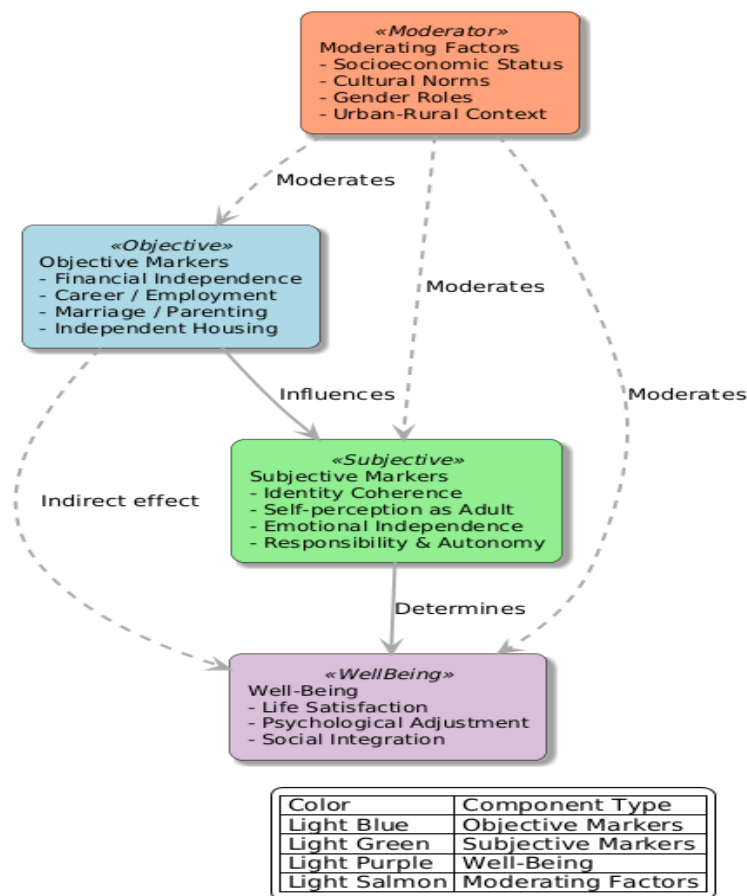
Moderating Factors

Markers of adulthood are moderated by various factors influencing the well-being and overall mental health of young adults. In the Pakistani context, the moderation effect of adulthood markers on well-being is influenced by family expectations and cultural norms related to marriage, practicing autonomy and parental control-play a central role in the process of becoming adult (Arnett, 2001; Syed & Mitchell, 2013). In lower middle income countries, the socio-economic status further complicate this transitional stage. Young adults from lower social economic class often encounter challenges such as poor accessibility to education, limited employment opportunity, and independence, consequently affecting their capacity to attain traditional markers of adulthood (Breen & Jonsson, 2005; Lloyd, 2005). In addition, gender roles also serve the function of a significant moderator as in collectivist culture, gender responsibilities are unequally distributed often placing heavier burdens on women. Usually men are the bread winner whereas women are responsible for household chores and children upbringing (Hakim, 2006; Qadir et al., 2013). Urban-rural differences add another layer of complexity, since exposure to opportunities, resources, and social networks varies greatly depending on geographic setting. The interplay of these factors demonstrates that well-being is not uniformly tied to adulthood markers but is context-dependent: for instance, urban males may derive higher well-being from achieving economic independence, while rural females may experience greater satisfaction when their transitions align with family expectations (Nauman, Mauzam & Arnett, 2025; Nauman & Mauzam, 2024; Yasin et al., 2024).

Conceptual Model

The proposed model conceptualized utilizing objective and subjective markers, their intricate interplay between then and moderating factors. Combining all the factors and its effect on the well-being presented below:

Figure 1
Conceptual model of Markers of Adulthood and Well-being



Markers of Adulthood and Psychological Well-Being

Young adults' life satisfaction shaped by markers of adulthood. Consequently, the difficulties encountered along the uncertain and often turbulent journey of emerging adulthood can best be understood through their close association with psychological health and well-being.

Transition to Higher Education

Academic engagement and achievement continue to be key indicators during the transition to adulthood, especially in today's society, where going to college has become the norm (Arnett, 2000; Furstenberg, 2010). Emerging adults experience increased pressure to perform academically, more demand for academic success, and the need for critical career choices during the emerging adulthood phase (Conley et al., 2014). The increased number of institutions of higher education and the increase in student loan debt have increased the challenges associated with achieving both objective (e.g., completing a degree on time) and subjective (e.g., per the emerging adult's perception) markers of emerging adult (Mikhaylova, 2025). Research evidence indicated that higher level of academic stress associated with anxiety, depression and identity-related issues during this transitional stage (Beiter et al., 2015; Stallman, 2010). Whereas, academic success also found to delay the ability to coform and adopt roles and responsibility, significantly postpone financial independence due to the prolonged time spent in completing education and achieving career readiness skills (Settersten & Ray, 2010). Therefore, it implies for career counseling, academic support and targeted interventions to improve psychological well-being, consequently result higher employability.

Career-Related Challenges

Career growth is one of the most noticeable and challenging areas in adulthood during the transition into adulthood (Super, 1980; Arnett, 2006). Young adults must navigate ever-changing job markets, gain necessary experience, be able to find jobs that match their skills, as well as provide for themselves

financially; these factors can create a sense of uncertainty regarding their careers and identity. Career related difficulties includes confusion, job uncertainty, indecision, low-waged jobs and limited opportunities available matching skill and educational level. These difficulties have found to be associated with psychological distress, poor or lower level of self-esteem and life-satisfaction (Paul & Moser, 2009; Baggio et al., 2016). Mikhaylova (2025) investigated that those individuals experienced mismatch between career aspirations and job opportunities available can lead to heightened levels of anxiety and delay perceived notion of adulthood. Career planning programs offered through universities or mentorship programs have been demonstrated to reduce stress and improve both employment outcomes and perceptions of subjective adulthood (Conley et al., 2014; Savickas, 2013). Academic achievement and career planning plays crucial in building life-satisfaction and promote overall well-being.

Financial Autonomy

Being financially independent has long been considered a sign of adulthood, and achieving financial independence helps build self-sufficiency, competence, and positive psychological well-being for emerging adults (Arnett, 2000; Settersten & Ray, 2010). While financial independence has become much harder to achieve with rising costs of living; education debt; and unstable job markets (Furstenberg, 2010). Consistently, research findings revealed that high levels of stress, depression and anxiety in young adults is predicted by financial insecurity (Kim & Garman, 2003; Netemeyer et al., 2018). However, contrary to this, young adults secured stable income and skilled to manage budget reported higher level of life satisfaction and associated with greater sense of personal responsibility (Baggio et al., 2016). Emerging research demonstrates that how one views themselves as being financially self-sufficient may be a better predictor of well-being than actual financial measures; specifically, those who perceive themselves as capable of managing their finances tend to experience greater autonomy and less psychological distress (Sharon, 2015).

Interpersonal Relationships

Building relationships with others is one of the significant component of development and it plays a major role in identity formation and self-esteem of the individual (Arnett, 2000; Umberson et al., 2010). Being surrounded by supportive friends, family, and mentors will help provide you with emotional support, demonstrate what an adult should be like, and shield you from stress (Rueger et al., 2016). When we face difficulties in our relationships with people such as friends, teachers, or family during this transition from adolescence to adulthood, it can make it more difficult to feel stable in ourselves and can hinder us in figuring out our sense of self and who we are (Sumner et al., 2014). One dimension of achieving sense of adulthood is through getting involved in romantic and platonic relationships and also serve the function of emotional support for them. Whereas, individuals with unstable relationships are more vulnerable to mental health illnesses and found it harder to manage the symptoms of anxiety and depression (Furman & Buhrmester, 2009). In addition, social media transformed the way young adults connect with each other. They are expected to connected and seen online and it also have promoted comparison among them. Consequently, experience constant pressure to meet the expectations (Twenge et al., 2019). Overall, having a positive experience with other people will help give you the ability to adapt to a changing world and build your identity, which is why it is crucial that interventions are put in place to develop social skills and engage the community.

Roles and Responsibilities

Taking on adult roles (managing household, working, and social responsibilities) is a primary characteristic of being considered an adult (Arnett, 2006; Beyers & Goossens, 2003). Responsibility for these roles leads to self-perceived maturity, autonomy, and identity development (Walczak, 2023). Prolonged education or excessive dependency on parents result in delayed responsibility taking in young adults, rather creating discrepancy between the individual capacity to handle stress and societal expectations, resulting in alleviating levels of stress and poor life-satisfaction (Žukauskienė et al., 2020). The ability to perform multiple responsibilities (academic, occupational, and relational) simultaneously depends on effective time management, prioritization of tasks, as well as proper coping strategies. Studies show that strong executive functioning and problem-solving skills will assist in buffering the effect of these demands on psychological well-being (Tanious et al., 2023). The more gradual and supported the transition from adolescence to adulthood, the more successful and resilient individuals will be—and, therefore, the more likely the individuals will experience enhanced self-efficacy and satisfaction with life overall.

Perceptions of Marriage

Marriage remains an important transition into adulthood in most cultures around the world; however, there have been significant changes to both the timing and meaning of marriage over the past three decades (Arnett, 2000; Hochberg & Konner, 2020). As such, today's emerging adult view of marriage is associated more with the concepts of being financially stable, having established a career, and having matured as

opposed to being a cultural obligation (Sharon, 2015; Walczak, 2023). Being unprepared to marry or feeling pressured to marry is connected to increased anxiety and role strain (Matud et al., 2023). In addition, changing cultural and generational views towards adulthood have created new adult pathways such as cohabiting, delaying marriage, and placing more emphasis on an individual's self-development (Yerofeyeva et al., 2024). This diversity in the pathways taken by emerging adults has a significant influence on their psychological well-being and emphasizes the importance of supportive guidance in helping them achieve their desired outcomes. Interpersonal relationship programs and psychoeducational programs found to be effective in promoting relationship skills, effective communication strategies, and constructive conflict resolution skills and ultimately result in higher levels of relational satisfaction and lower levels of relational stress among emerging adults. Therefore, developing realistic expectations and desires to be ready for marriage are likely to improve both relational and mental health outcomes for emerging adults.

Identity and Character Development

A significant indicator of emerging adulthood is the development of identity and establishing values, beliefs and determining life goals (Erikson, 1968; Arnett, 2000). Individuals establishing identity successfully are more likely to experience higher level of autonomy, fulfilment and emotional stability. However, individuals struggling in formation of identity experience distress, poor self-concept, indecisiveness and vulnerable to maladaptive behaviors (Sumner et al., 2014; Mikhaylova, 2025). It is found that parental support, healthy peer interactions, socialization and societal norms influence the formation of identity (Beyers & Goossens, 1999; Aquilino, 2006). In addition, the modern digital era of communication brings opportunities as well as new race of competition, expectations and pressures to build an online persona (Twenge et al., 2019). Many research studies have shown that providing young adults with reflective practices, mentors, and psychosocial skills can increase their ability to develop a positive identity and develop the character needed for successful transition into adult roles and well-being.

Lifestyle Shifts

Transition to this developmental stage also linked to significant lifestyle changes including changes in daily routine, amount of social activity and socially appropriate behaviors (Hochberg & Konner, 2020; Luo, 2024). When emerging adults transition to living independently, they must make changes in their diet, sleep, level of physical activity and use of substances, all of which have a direct effect on their psychological and physical health (Baggio et al., 2016; Velert-Jiménez et al., 2025). Lifestyle changes are also impacted by broader sociocultural influences, generational expectations, and the increase in technology use, all of which can contribute to changes in individuals' well-being and their social integration (Chiao et al., 2022; Yerofeyeva et al., 2024). Similarly, structured routines, engagement in physical activity and development of social networks are found to be effective in reducing stress and enhancing satisfaction with life (Luo, 2024; Hawkins et al., 2009). Therefore, for smoother transition to developmental stage, young adults must be encouraged to engage in healthy behaviors, recreational activities and on the other hand, improving mental health literacy and public health policy can guide young adults in adaptation to the widespread changes demanded by the developmental stage.

Psychological Well-Being and Coping Strategies

Psychological well-being includes emotional, cognitive and social dimension during emerging adulthood. It is defined through ability to cope with stress and level of self-satisfaction (Ryff, 1989; Keyes, 2002). During this stage, young adults experience role strain and confusion, increased pressure to become independent and the socio-cultural contexts build vulnerability to develop anxiety, depression and distress associated with identity formation (Arnett, 2000; Matud et al., 2022). Coping strategies are crucial to mitigating these stress risk factors, and studies show that using problem-solving strategies, seeking social support, and using adaptive emotional regulation are associated with higher levels of psychological well-being (Sumner et al., 2014; Sánchez-Sánchez et al., 2025). Conversely, the use of avoidant strategies, such as drinking alcohol or ruminating, are related to higher levels of psychological distress (Hawkins et al., 2009). Additionally, optimism, self-efficacy, and purpose are emerging as important protective psychological resources for mitigating the stress risks of making transitions related to academics, careers, and relationships (Hill et al., 2016; Reio & Sanders-Reio, 2020). Therefore, incorporating structured support through mental health services, psychoeducation, and resilience training within educational institutions and workplaces will be critical to increase adaptive coping skills and enhance overall psychological well-being for emerging adults.

Moderating Factors

Socioeconomic Status (SES)

Emerging adults are influenced by their socioeconomic status (SES) and how they perceive their adulthood markers and mental health. Emerging adults belonging to lower socioeconomic status (SES)

encounter structural barriers and resource strain, resulting in delay in acquiring financial autonomy, separate housing and stable employment. Collectively, these challenges increase the risk for heightened levels of stress, anxiety and depression among them. Similarly, young adults from such backgrounds may be dependent on their parents for financial support for longer time periods than young adults with higher SES and may also be working in jobs that do not have the potential for upward mobility, like precarious jobs, and they may be delaying marriage or becoming parents, which lowers their self-perceived adulthood and their life satisfaction (Žukauskienė et al., 2020; Hill et al., 2016). Higher-SES provides emerging adults access to better educational systems, higher-quality career counselling, and support networks that help them transition to their next role more smoothly and helps to build psychological resilience (Sharma & Subramanian, 2022). SES also interacts with cultural constructs, which also impacts how emerging adults view progress on the path to adulthood and how that, in turn, contributes to their perception of well-being. Public health interventions need to consider SES inequalities when providing equitable developmental support for and promoting mental wellness for all emerging adults.

Gender Differences

The experience of emerging adulthood and the effects of role transitions on well-being are substantially affected by gender. Social norms provide a framework through which we evaluate the timing and meaning attached to a number of significant markers: career development, achieving financial independence, marriage, and assuming family duties (Arnett, 2006; Hochberg & Konner, 2020). Pressures women experience in attempting to juggle education, career planning, and family demands often contribute to higher levels of role strain and stress, while men are under pressure to provide financially for their families and feel anxious about their level of performance (Matud et al., 2023; Sumner et al., 2014). There are also differences in the way men and women cope with their stressors; while women are more likely to utilize social support, men are more likely to utilize problem-focused or avoidant strategies, which can lead to differing levels of psychological distress (Reio & Sanders-Reio, 2020). Addressing these gender-specific challenges will be essential for the development of gender-sensitive public mental health interventions and policies that support improvement in resilience and adaptive coping abilities and ultimately the overall well-being of emerging adults.

Cultural Context

How young people experience the transition to becoming adults is influenced by the culture in which they live at the time. In individualistic societies, (people who generally stress on being independent, self-sufficient, and accomplishing things individually) independence, self-sufficiency, and accomplishing things individually generally come to play the largest role in being considered an adult. As a result of this value system, individuals in these societies tend to have a greater delay before getting married, achieving independence from their parents' home, and placing greater importance on their careers and education (Arnett, 2000; Twenge and others 2019). Families, employment opportunities, and social acceptance are collectively-valued cultural attributes that are influential in determining how someone becomes an adult within collectivist societies. As such, well-being would have a stronger association with fulfilling familial expectations to have a good family life and Compatible responsibilities with children or spouses, and by assuming the related responsibilities as soon as possible in order to fit into the family. (Sharon 2015, Yerofeyeva and others 2024).

Public Mental Health Implications

This transitional stage require preventive mental health interventions facilitating young adults in this crucial stage of development in the life course, as the highest incidence and onset of majority of mental health illnesses are associated with these changes and sensitive age bracket. Understanding and identifying with emerging adulthood milestones (e.g., achieving educational milestones; establishing a career plan; achieving financial independence; developing healthy relationships with others; establishing a clear sense of self; adopting healthy lifestyle habits) as social determinants of mental health can navigate targeted methods of promoting individual well-being (Arnett, 2000; Mikhaylova, 2025). As such, colleges/universities can be ideal sites as it provides neutral and less stigmatizing environment. Hence, providing environment for early screening, guidance on career options, mentorship, and education and programs designed to promote resilience and adaptive coping strategies (Tanious et al., 2023; Reio & Sanders-Reio, 2020).

Programs designed to promote skills and assist careers and employment, might be beneficial in promoting greater independence. Such programs aimed to establish financial self-sufficiency and employment satisfaction; likely to be associated with reduced levels of depression and overall greater experiences of happiness (Luo, 2024; Baggio et al., 2016). In individualistic cultures, housing policies may facilitate affordable housing plans; emerging adults are more likely to independent in their residence and experience low levels of financial stress (Arnett, 2006; Walczak, 2023). In addition to these implied policies,

preventive strategies emphasizing on mental health literacy and community service based programs should be incorporated; with the focus on societal and cultural factors found to be associated in delaying emerging adulthood milestones. These factors impacts the process of identity formation and quality of interpersonal relationships such as social media, generational gap, family expectations and pressure (Chiao et al., 2022; Yerofeyeva et al., 2024; Sanchez-Sanchez et al., 2025).

Moreover, in the era of globalization and digital connectivity, when hybrid cultural expectations have emerged, individuals face unique challenges in establishing their “cultural” identity even though multiple opportunities also prevail in the environment. Therefore, understanding and incorporating the subtleties of each culture is very important in developing and implementing public mental health programs that are utilized by larger number of population.

The integration of developmental transition into the public mental health system can improve resilience and life satisfaction for young adults. Such strategies should include early intervention services, Culturally-Competent approaches, and social safety nets with the aim to reduce the burden of mental health issues in the long term (Hawkins et al., 2009; Wright et al., 2024). In addition, the targeted interventions may be beneficial at individual and community level and also significant in providing informed strategies to guide policies and current practices. Thus, in total it will create a long term social impact and determining the fate of any nation. At individual level, targeted and culturally relevant programs and interventions improve emotional regulation, self-confidence and enhance stress tolerance, building resilience in young adults and ultimately enhance their overall well-being (Padilla-Walker, Hardy, & Christensen, 2011; Wright, Chen, & Lee, 2024). Such individuals with improved emotional regulation and greater wellbeing become productive member of the society, build healthy social networks, and provide support to the others. Collectively, it also help to reduce the economic burden on health care, by targeting alarming levels of mental health issues (Umberson, Crosnoe, & Reczek, 2010; Chiao, Chen, & Yi, 2022). The road map of understanding markers of adulthood, challenges experienced by young adults and its trajectories with socio-cultural factors lead to the established of such programs which provide insight to form institutional support such as inform curricular development in universities, youth based preventive health care initiatives (Tanious et al., 2023; Reio & Sanders-Reio, 2020). Building upon these, a resilient generation will evolve, who is ready to adapt and equipped to handle global world challenges such as digitization, uncertainty, change in social structures etc. creating long-term and diverse social impact (Hochberg & Konner, 2020; Sharon, 2015). Hence, Pakistan which is an underdeveloped country, such interventions can change the dynamics of the nations. Therefore, the development of such programs and specialized interventions is inevitable and demands urgent attention.

Future Research Directions and Recommendations

While emerging adulthood research and well-being is becoming more prevalent, multiple gaps in research currently exist. First, the majority of studies are based on Western, individualistic contexts; therefore, there is little evidence to support findings from the Global South that can be generalized across all cultures and all socioeconomic backgrounds (Yerofeyeva et al., 2024; Mikhaylova, 2025; Sharon, 2015; Walczak, 2023). Second, the majority of studies use cross-sectional designs, which only provide snapshots at one point in time of the transitions occurring to individuals without addressing how these transitions evolve over time during the emerging adulthood period (Hochberg & Konner, 2020; Baggio et al., 2016).

In addition, multiple researches have looked at both objective (i.e., physical evidence) and subjective (i.e., interpretations) indicators of adulthood independently, but evidence suggests that people’s perceptions of responsibility, maturity of identity and competence to cope may be as or more important to psychological outcomes than traditional markers (Sumner et al., 2014; Wright et al., 2024). Very little has been done in terms of integrating sociocultural/technological influences (e.g., exposure to social media, generational differences) into the research (Chiao et al., 2022; Tanious et al., 2023). Furthermore, gender and socioeconomic disparities are not consistently acknowledged which hinders equal policy making (Matud et al., 2022; López-Madrigal et al., 2021).

These gaps highlight the need for longitudinal, culturally sensitive and integrative research designs that effectively combine objective and subjective indicators of adulthood as well as psychosocial/structural determinants of public mental health programming.

Conclusion

While numerous objective (i.e. academic success) and subjective (i.e. maturity of identity, etc.) developmental milestones throughout this period affect psychological well-being, both categories of markers are essential to mental health (Arnett, 2006; Sharon, 2015; Walczak, 2023). Individuals in emerging adulthood with delayed or unstable transitions will likely experience increased vulnerability to anxiety/depression and identity-related distress, while navigating these transitions successfully will create resilience, life satisfaction and self-efficacy (Mikhaylova, 2025; Sumner et al., 2014).

Developing public mental health policy frameworks that acknowledge these developmental transitions as structural determinants to an individual's overall well-being requires the inclusion of strategies that provide emergent adults with needed supports (i.e., career guidance; financial literacy; social support system; mental health literacy campaigns) (Luo, 2024, Yours; Yerofeyeva et al., 2024). Research in the future should concentrate on longitudinal studies of culturally diverse adults to allow for a greater understanding of how the sociocultural context works together with differences in markers of adulthood and psychological well-being. By addressing the obstacles presented by these transitional challenges, policymakers and mental health practitioners would assist emergent adults in the development of healthier and more adaptive pathways into adulthood.

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