

## Contentment to Commitment: Analyzing the Mediating Role of Financial Well-Being in Ginhawa and Young Adult's Desire to Have Children

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### Abstract

*Financial status, well-being, and efforts are the pillars considered when building a family of their own. Understanding how these aspects are essential in building a family in the future can be beneficial in the growth of one's life stability. The researchers found knowledge gaps about the influence of "Ginhawa" on the desires of young adults to have children, and how financial well-being mediates or influences the relationship between young adults' desire to have children and their level of "Ginhawa". The main objective of the study is to examine the relationship between the desire to have children and "Ginhawa", while also considering the potential mediating effect of financial well-being on this relationship, which allows for a more nuanced understanding of the factors influencing the well-being of Filipino young adults in the context of their family planning desires. Data were collected through surveys and analyzed utilizing mediation analysis. The analysis revealed that with a p-value of 0.039, "Ginhawa" and the desire to have children have a significant relationship. However, with a p-value of 0.058, financial well-being does not mediate this relationship. These findings suggest that although "Ginhawa" is evident to be a strong predictor of the childbearing intentions of young adults, financial well-being does not mediate the relationship significantly. This reflects that family planning among young adults is more a concern for their overall well-being than for their financial stability. Subsequently, plans for having children are dictated largely by their sense of well-being, regardless of their financial stability.*

**Keywords:** Financial Well-Being, Desire to have children, Ginhawa

### 1. Introduction

In establishing one's own family, it is crucial to have concrete planning and full commitment to being parents to children since it costs a lot. Financial status, time, state of well-being, and efforts are the pillars being

considered to build a family of their own. Numerous studies have demonstrated that both men and women believe that having a job, a stable income, a completed education, and decent housing are crucial factors when deciding whether to have children (Statistics Sweden, 2001; Morin et al., 2003). Furthermore, Lampic et. al (2005) found out that in Sweden and other Western nations, delaying parenthood is a trend that is becoming more widespread, particularly among more educated populations. It infers that many people are concerned about the practical issues that come with parenthood, one of which is the population of young adults. The decisions and the desire to have children among young adults are still present for further discussions in society. Hoffower (2022) mentioned that one of the main reasons millennials and Gen Zs are either not having children at all or are having fewer than they thought was desirable is financial hardship which emphasizes that some can't afford to or at the very least, they'd prefer to wait until they feel financially caught up, in addition to managing daily allowances spent and overall cost of living. Along with that, larger economic and social forces are also having an impact on birth rates (Grabmeier, 2023). With that, in a study conducted by Rackin and Gibson-Davis (2017), the narratives used by the respondents implied that having a child without sufficient financial security would eventually lead to sentiments of regret and failure, possibly even in silence. However, they lack a focus on cultural and emotional factors, particularly in non-Western settings like the Philippines. The present study builds on this existing research by investigating the Filipino concept of "Ginhawa" and its role in young adults' aspirations for parenthood. In the Philippines, "Ginhawa" is an integral part of life satisfaction and personal well-being, making it essential to examine how it interacts with financial well-being in the context of family planning (Bernardo & Resurreccion, 2018).

Moreover, the drop in millennial and Generation Z birth rates is caused by an intricate series of events such as the rising costs of housing, rent, healthcare, and other essentials are causing these generations great concern about their capacity to give their kids the kind of life they picture for them. The researchers also found knowledge gaps regarding the influence of "Ginhawa" on the desires of young adults to have children, and how financial well-being mediates or influences the relationship between young adults' desire to have children and their level of "Ginhawa". With that, it is essential to examine the relationship between the desire to have children and "Ginhawa", while also considering the potential mediating effect of financial well-being on this relationship, which allows for a more nuanced understanding of the factors influencing the well-being of Filipino young adults in the context of their family planning desires.

This study hypothesizes that (H0) financial well-being does not mediate the relationship between "Ginhawa" and young adults' desire to have children, and (H1) financial well-being significantly mediates the relationship between "Ginhawa" and young adults' desire to have children. By analyzing these relationships, this research contributes to a deeper understanding of the intersection between well-being, financial stability, and family planning in the context of the Philippines.

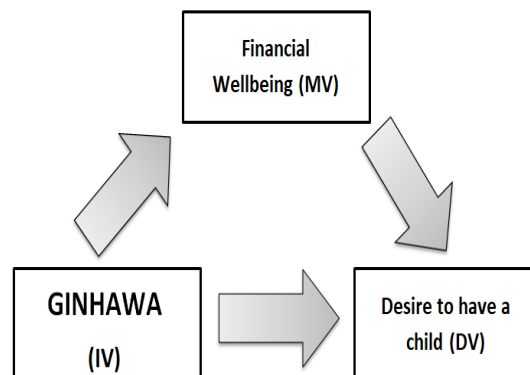
The desire to have children is influenced by different factors, including cultural, emotional, and financial aspects. Knowing these aspects in the context of young adults might help them make informed decisions about

family planning. The purpose of this study is to explore whether "Ginhawa" is a significant factor and predictor of young adults' desire to have children.

Specifically, this research aims to answer the following questions:

1. Does the "Ginhawa" significantly predict Young Adults' desire to have children?
2. Does financial well-being significantly mediate the relationship between "Ginhawa" and the Desire to have children?

### Conceptual Framework



*Fig. 1 Conceptual Framework of the study*

The framework above indicates the presumed relationship between "Ginhawa" and young adults' desire to have children and the mediating effects of financial well-being on the two variables. It looks at how financial well-being plays a part in this relationship and whether having a stable financial status can enhance or diminish the impact of "Ginhawa" on the decision to have children.

### 2. Literature Review

The childbearing desires of young adults are complexly related to sociocultural, economic, and individual factors. In this respect, "Ginhawa" sets the basis for an entwined discussion; it is a Filipino term that denotes quality of life, ease, and comfort. This literature review examines the association of "Ginhawa" and financial well-being with the childbearing desires of young adults.

This paper examines how the concept of "Ginhawa"—a sense of well-being—predicts childbearing desire among young adults, investigating the moderating role of financial well-being. Literature gaps have been identified considering this perspective, while areas of specific inquiry have been determined through the review of relevant studies emanating from comparable socio-economic and cultural settings.

## **2.1 Financial Stability and Reproductive Decisions**

Financial stability in family planning has been echoed in various research, mainly as a pre-condition for marriage and childbearing. For instance, young adults, especially in settings with economic pressure, consider financial readiness a moral duty before starting a family. However, there are inconsistent findings on the extent to which financial well-being acts as a critical determinant. While financial stability can often be held up in Western contexts as the benchmark, the Filipino notion of "Ginhawa" does complicate this relationship, suggesting perhaps that overall life satisfaction may outweigh concerns purely financial in nature. This research question addresses a large gap in the literature, at least in that most studies focused predominantly on economic factors, such as those by She et al. (2022) and Riitsalu et al. (2023), and did not expound on their interaction with culturally specific notions of well-being. The current study remedies this by incorporating "Ginhawa" as a possible overarching determinant even in the face of financial constraints.

## **2.2 Cultural-Specific Determinants of Family Planning**

While global trends may entertain the idea that financial considerations are a critical factor in family planning decisions, an emphasis on "Ginhawa" taps into culturally specific dynamics in the Philippines. In the current setting, discussion within the literature about family planning in the Philippines remains underdeveloped concerning the exploration of intrinsic cultural concepts, such as "Ginhawa", concerning reproductive choices. Most of the related studies are focused on the more general contexts of Southeast Asia specifically without regard for these nuanced dimensions of culture. This study tries to fill this gap by incorporating both economic and cultural variables into its analysis of young adults' reproductive aspirations. Furthermore, it attempts to question the universalistic assumptions that financial well-being universally dictates family planning decisions.

## **2.3 The Decline in Birth Rates and Its Underlying Causes**

One of the major debating points in the literature relates to the causes of falling birth rates in countries such as the Philippines. Whereas some, like Hoffower (2022), have related these trends to increasing economic burdens, others point to shifts in social values, such as career and personal freedom over more traditional family roles. While decreasing fertility rates are well-documented, there is a comparative dearth of research that would investigate how cultural factors—in this case, "Ginhawa"—and socio-economic realities, such as financial instability, interactively bear on these trends. Consequently, the study embarks directly upon investigating how both economic and cultural factors combine in shaping the family planning decisions of Filipino youth.

## **2.4 Childhood Experiences and Family Planning**

Available literature indicates that there is a high level of proof that adverse experiences in childhood, such as emotional abuse or bad parental dynamics, bear strongly on one's motivation to procreate. However, only a

few studies have been conducted in Southeast Asia regarding how such psychological factors interact with economic or cultural drivers of reproductive decision-making. Parker et al. (2004) have posed that these parental statuses and marital satisfaction are also important factors in people's desire for children; again, most of these studies have been confined to the Western population. This omission highlights the requirement for culturally cognizant research in non-Western contexts where the influence of gnarled childhood psychopathology might express itself differently in family-building behavior.

## **2.5 The Influence of Social Media and Advertising on the Enhancement of Reproductive Desires**

The other rising area of interest in family planning literature deals with the role of media (particularly social media) in shaping childbearing desires among individuals. Nelson-Coffey et al. (2022) found that situational cues, such as positive portrayals of parenthood on social media, can drive reproductive intentions. This, however, remains an underexplored area in the context of the Philippines and Southeast Asia. This study tries to fill that gap by investigating how social perceptions, influenced by online platforms, combined with economic and cultural factors to influence childbearing choices among young adults.

To further enhance this discussion, Riitsalu et al. (2023) clarify the various aspects that encompass the notion of financial well-being for a range of age groups. Their findings shed light on the priorities and viewpoints of different generations concerning financial stability. The terms "maintaining current living standards," "realizing aspirational lifestyles," and "achieving eventual economic independence" are commonly used by younger people to describe financial well-being. On the other hand, She et al. (2022) found that young adults' lower financial well-being cannot be entirely explained by their lower income and net wealth; instead, efforts should be directed toward examining other age-specific factors, such as their increased financial burden due to their lack of experience and knowledge in managing money, their tendency to buy impulsively due to consumerism, their improper use of credit cards, and the high cost of education. The findings highlight the crucial role that these socioeconomic factors play and urge practitioners to investigate the root causes that underlie them as well as in improving present and future financial well-being.

This present study attempts to fill this gap by examining how a feeling of well-being, in a non-Western context, may moderate—even override—the perceived need for financial security to start a family. Considering that economic concerns are also thought to be central, the results of this research will point out how irrelevant financial security is when compared to the cultural drivers in the quality of life. This can open a whole new perspective on a research investigation that considers both the material and non-material factors in reproductive decisions, particularly in a culturally bound atmosphere such as in the Philippines. This paper takes off by underlining these knowledge gaps and an emerging debate to frame an understanding of the complex relationship between cultural well-being, financial security, and family planning aspirations. This study would transcend economic reductionism by acknowledging the relevance of cultural and psychological factors to reproductive

choices. By doing so, it responds to a critical gap in the discourses on family planning at both the global and local levels and provides insights relevant to other socio-economically similar contexts across Southeast Asia.

In conclusion, young adults envision and have their own basis on the aspect of family aspirations. There is still a gradual decline in birth rates in the Philippine context and various contributing factors such as experienced parental styles and dynamics, parental status, reproductive planning, financial stability, and personal reasons. Socioeconomic factors do play a pivotal role in the desire of individuals to have children and young adults need to make critical decisions as well as be prepared mentally and financially for them to establish their own family.

### **3. Materials and Methods**

#### **Participants**

A total of 317 participants, aged 18 to 26, were recruited through purposive sampling, specifically targeting young adults who are single and without children. This sample size's dataset allows researchers to examine the complex relationship between "Ginhawa", financial stability, and the desire to have children. This approach ensured that the participants were relevant to the study's objective of understanding family planning intentions. However, while purposive sampling was effective for this specific focus, it introduces limitations in generalizability, as it may only partially represent the broader population of young adults.

#### **Procedure**

Upon the completion of data gathering approval from the research adviser, the researcher began with the data collection. Data collection began with posting publication material on social media to persuade the possible participants in the study. In this way, a broader scope attracted more participants to answer the survey questionnaires. Included in the publication material is the relevant information regarding the study, and the criteria for eligible participants. The researcher used Google Forms as a tool to answer the survey questions. Included in the Forms are informed consent, the data privacy act, the demographics of the participants, and the questionnaires/research instruments for the study.

In selecting the target population, the researcher utilized purposive sampling. According to Nikolopoulou (2022), purposive sampling refers to a group of non-probability sampling techniques in which units are selected because they have characteristics that the researcher needs in their sample. This sampling technique depends on the researcher's criteria/judgment to determine which people, situations, or events will yield the most information to meet the goals of the study. Consequently, in using purposive sampling, the limitations include limiting the generalizability and reliability of study findings by preventing the data from being extended to a larger population whereas potential biases and other errors in the sampling process may also arise because there can be too few or too many participants from the population. Along with that, to conform to perceived expectations, participants may intentionally or inadvertently alter their answers, which could skew the authenticity and correctness of the



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data gathered (Voxco, n.d.). The target number of participants is 300 to 400 to ensure a 95% confidence interval and a 5% margin of error for the validity and reliability of the results.

After data collection, the researchers ensured that the personal data collected were kept private and secured in the discussion part of the paper. Besides, the data gathered from the Google forms are deleted after the analysis. This will satisfy the ethical standards of research promoting informed consent, confidentiality, and respect for participants.

### **Research Instrument**

Three scales were used to investigate the research questions. The Desire to Have a Family Scale (Rholes et al., 1997) measures the extent to which an individual expresses their desire to have children. The CFPB Financial Well-Being Scale developed by the Consumer Financial Protection Bureau (2015) evaluates an individual's financial well-being, financial stability, and ability to manage financial obligations. Lastly, the "Ginhawa" Scale measures the level of "Ginhawa" (quality of life) particularly, the "Ginhawang Panloob" (happens within the individual) and "Ginhawang Panlabas" (relationship to others) of an Individual.

### **Analysis technique**

Data cleaning is the first stage after data collection, during which the dataset is examined to find and fix any errors, outliers, or missing values. The measures used in the study are then subjected to reliability testing using JASP, a software program used to conduct statistical analyses and which, for this study, uses methods like Cronbach's alpha to evaluate internal consistency. Determining reliability strengthens the validity of the study's conclusions by ensuring that the measures used are reliable and consistent. Following validation, mediation analysis was applied to examine the relationships between "Ginhawa," financial well-being, and young adults' desire to have children. In addition, mediation analysis was used because it involves three variables and describes several possible forms of interrelationship from causal hypotheses. With that, it was chosen to explore whether financial well-being mediates the effect of "Ginhawa" on the desire to have children and explains how external events take on the internal psychological significance of the participants of the study. This method helps determine if financial well-being serves as a significant factor explaining how "Ginhawa" influences family planning intentions. Using the JASP software, the mediation analysis was conducted in three steps: testing the direct effect of "Ginhawa" on the desire to have children, introducing financial well-being as a potential mediator, and analyzing the total effect, which includes both direct and indirect effects.

By applying mediation analysis, this study offers a comprehensive view of how well-being and financial factors interplay in shaping family planning decisions, contributing to a deeper understanding of the cultural and economic influences on young adults' aspirations to have children.

**Reliability Test**

To ensure the reliability of the scales utilized in this study, the researchers ran each of the questionnaires on the JASP Application, obtaining the Cronbach Alpha ( $\alpha$ ) result and confirming that each of them is valid and reliable for data collection.

**Table 1:** "Ginhawa" Reliability Scale

Cronbach's $\alpha$	
scale	0.739

[3]

Table 1 presents the reliability coefficient for the "Ginhawa" Scale, which is used to measure life satisfaction and well-being. The Cronbach's alpha for this scale is 0.739, indicating acceptable internal consistency and reliability for the data collected. A reliable scale ensures that the responses accurately capture the construct of "Ginhawa" without random error, which is crucial for assessing its role as a predictor in family planning intentions.

**Table 2:** Financial Well-Being Reliability Scale

Cronbach's $\alpha$	
scale	0.061

[3]

Table 2 shows the reliability coefficient for the CFPB Financial Well-Being Scale, which assesses participants' financial stability and ability to manage financial obligations. The Cronbach's alpha score for this scale is 0.061, which falls below the typical threshold for acceptable reliability. This lower reliability score indicates some limitations in measuring financial well-being consistently within this study. Despite this limitation, the Financial Well-Being Scale provides useful, despite limited insights into participants' financial status, and this measure is still included in the mediation analysis.



**Table 3:** Desire to Have a Children Reliability Scale

Cronbach's $\alpha$	
scale	0.748

[3]

Table 3 displays the reliability coefficient for the Desire to Have Children Scale, which measures participants' intention and desire to start a family. The Cronbach's alpha for this scale is 0.748, indicating a moderate level of internal consistency. This reliability score suggests that the scale is a reliable tool for assessing family planning intentions in the context of this study.

#### 4. Results and Discussion

**Table 4.** Direct Effects

Direct effects		95% Confidence Interval					
		Estimate	Std. Error	z-value	p	Lower	Upper
GINHAWA	- DESIRE	0.224	0.109	2.062	0.039	0.011	0.437

Table 4 shows that "Ginhawa" and the desire to have children have a statistically significant relationship. The p-value of 0.039 suggests that young adults who feel a sense of "Ginhawa" are more likely to express a desire to have children. The relationship highlights how young adults' desires for family planning are shaped by their subjective well-being and contentment in life. The fact that the two variables were positively correlated suggests that improving "Ginhawa" might increase young adults' desire to begin a family.

This indicates that higher levels of life satisfaction and well-being, as captured by the concept of "Ginhawa", are positively associated with young adults' desire to start a family. This result supports previous literature, emphasizing the importance of emotional well-being and contentment when making family planning decisions (Hoffower, 2022; Grabmeier, 2023). It suggests that, for Filipino young adults, their sense of well-being plays a crucial role in shaping their decision to have children. The findings highlight that the role of "Ginhawa" on the

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family aspirations of young adults is pivotal for their preparations and planning in having a family of their own wherein there is a potential to develop their understanding and capability of being parents in the future.

**Table 5.** Mediation Analysis

Mediation								95% Confidence Interval	
			Estimate	Std. Error	z-value	p	Lower	Upper	
GIN-HAWA	SCOR-ING	DESIRE	0.071	0.038	1.893	0.058	-0.003	0.145	

Table 5 shows that financial well-being does not seem to be a statistically significant mediator in the relationship between "Ginhawa" and the desire to have children. The indirect effect between "Ginhawa", financial well-being, and the desire to have children has a p-value of 0.058. "Ginhawa" significantly predicts young adults' desire to have children. However, financial well-being is not a statistically significant mediator in this relationship.

While prior research (Rackin & Gibson-Davis, 2017) has highlighted financial stability as a key determinant of family planning, the results of this study suggest that in the Filipino context, well-being, as represented by "Ginhawa," may take precedence over financial considerations. One possible explanation for this finding is that "Ginhawa," deeply rooted in Filipino culture, represents a holistic sense of life satisfaction that transcends financial factors. In a collectivist society like the Philippines, where family ties, emotional support, and communal values are emphasized, financial well-being may not carry the same weight in family planning as it does in more individualistic societies. This result challenges the prevailing notion in much of the literature that financial stability is the primary driver of family planning decisions, especially in Western contexts (Lampic et al., 2005; Morin et al., 2003).

The non-significant mediation effect could be due to several reasons. First, it is possible that financial well-being, while important, is not as immediate a concern for Filipino young adults as their emotional well-being. This contrasts with Western societies where financial security is often seen as a prerequisite for starting a family (Hoffower, 2022). Second, it is important to consider that financial well-being is a multifaceted construct, and some aspects of financial stability (such as long-term financial planning or debt management) may not have been fully captured by the scale used in this study. Future research could explore more nuanced measures of financial well-being to better understand its role in family planning.

The study's conclusions emphasize how "Ginhawa" significantly influences young adults' desire to start a family and emphasize the significance of well-being in family planning decisions. The findings show that financial stability does not significantly influence this relationship, despite the expectation that it would. This implies that when choosing to become parents, many young adults prioritize their general sense of contentment and well-being over financial reasons. In the Filipino setting, where cultural norms like "Ginhawa" are strongly embedded, this study adds to the expanding body of work that highlights the psychological and emotional variables that impact family planning.

This study does, however, also highlight some areas for further research. The lack of a strong mediating influence on financial well-being raises the possibility that young adults view other facets of their lives, such as relationships, work stability, or mental health, as more important when making plans for children. Future research could go deeper into these elements and examine the potential effects of various socioeconomic or cultural contexts on the connection between family planning and well-being. From a policy perspective, the results indicate that family planning programs should prioritize improving people's general well-being in addition to financial readiness. As part of more comprehensive family planning techniques, programs should include mental health support, counseling, and teaching about well-being. Policymakers should better assist young adults in making decisions about starting a family by addressing emotional and psychological aspects.

The results of the study have practical implications for students. It implied that young adults who feel a sense of "Ginhawa" are predicted to express a desire to have children. Based on the findings, it is possible that having a healthy mental well-being will be an opportunity for young adults in the future to be good and nurturing parents, as well as have the capability and preparedness to have children. Moreover, before being a parent, one should be mentally prepared and sufficiently knowledgeable about the ways of being a parent.

### **Conflicts of Interest:**

The authors declare no conflict of interest. The funders had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript; or in the decision to publish the results.

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