

Narrative Coherence and Adaptation After Unplanned Life Changes

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Abstract

Unplanned life changes can disrupt more than established routines. Sudden bereavement, involuntary job loss, unexpected illness, forced relocation, relationship dissolution, caregiving responsibilities, financial disruption, or other unforeseen transitions may disturb the continuity through which individuals understand who they were, who they are, and what future they had expected to inhabit. Narrative-identity research suggests that people organize personally significant experiences into evolving life stories that provide continuity, purpose, and interpretive structure. Narrative coherence may therefore become particularly important after events that create a sharp discrepancy between an individual's anticipated life trajectory and present circumstances. Narrative coherence is conceptualized in the present study through temporal organization, causal-motivational integration, thematic consistency, and autobiographical reasoning. Prior research has demonstrated that autobiographical reasoning can buffer disturbances in self-continuity following significant biographical disruptions, although associations between structural coherence and psychological well-being are not uniform across studies.

The study develops a simulation-based explanatory model examining whether narrative coherence may support psychological adaptation after unplanned life changes through meaning reconstruction and restored self-continuity. A synthetic sample of 520 cases was generated because no original participant dataset was supplied. The numerical findings therefore represent methodological simulations rather than observed prevalence, causal estimates, or clinical outcomes. Simulated psychological adaptation increased progressively from 45.23 among cases characterized by low narrative coherence to 79.78 among those represented as having very high narrative coherence. Meaning integration and self-continuity also increased across the modeled conditions, while residual psychological distress declined.

The theoretical interpretation emphasizes that adaptive coherence does not require transforming adversity into a positive story. A coherent narrative can acknowledge loss, ambiguity, anger, irreversible change, and continuing uncertainty while still organizing what occurred, explaining its significance, and locating the changed self within an intelligible temporal sequence. Research on autobiographical meaning making after forced migration supports the possibility that reflective connections between past events and the developing self can protect self-continuity under some forms of major disruption, while also demonstrating limits when change is overwhelming or prolonged. The study therefore proposes narrative coherence as a context-dependent adaptive resource rather than a universal requirement for recovery.



Keywords: narrative coherence; narrative identity; unplanned life changes; autobiographical reasoning; psychological adaptation; meaning making; self-continuity; life transitions

1. Introduction

Human lives are partly organized through expectations. Individuals develop anticipated trajectories concerning employment, relationships, health, residence, family responsibilities, financial security, education, and personal goals. These expectations provide more than practical plans; they help structure identity across time. Narrative-identity theory describes identity as an internalized and evolving life story through which individuals integrate remembered experience with an anticipated future, thereby creating a degree of unity and purpose. McAdams and McLean characterize narrative identity as a central psychological process through which people reconstruct the past and imagine the future, while Singer and colleagues emphasize that personally significant memories can become integrated into broader life-story structures that contribute to enduring concerns, meaning, and well-being. An unplanned life change can therefore represent not only a stressful event but a challenge to the narrative architecture through which experience previously made sense.

The severity of this disruption depends partly on whether an event modifies ordinary circumstances or produces a genuine biographical rupture. Unexpected illness may alter assumptions about bodily continuity; job loss can destabilize occupational identity and economic expectations; bereavement changes relational roles; forced migration can separate individuals from familiar places, communities, languages, and social identities. Camia and Zafar describe forced migration as an especially substantial biographical disruption and show how severe change can disturb the individual's sense of being continuous with the person they were before the event. Habermas and Köber similarly found that autobiographical reasoning was particularly associated with self-continuity among individuals who had actually experienced significant biographical disruptions, suggesting that reflective narrative processing may become most relevant when ordinary assumptions of continuity no longer suffice.

Narrative coherence provides one possible mechanism for reorganizing such disruption. It is not simply grammatical clarity or the ability to describe an event in chronological order. Contemporary narrative research differentiates several dimensions. Temporal coherence organizes events within an intelligible sequence; causal-motivational coherence explains why events occurred, how motives shaped actions, and how consequences affected later life; thematic coherence connects experiences through recurring meanings or concerns; and autobiographical reasoning explicitly links an event to changes or continuities in identity. Camia and Zafar summarize these dimensions and identify autobiographical arguments as mechanisms through which individuals explain change and stability in the self. Waters and Fivush likewise found that coherent accounts of personally significant autobiographical memories were related to components of psychological well-being, particularly when the memories carried identity-relevant content.

However, coherence should not be idealized. Psychological adaptation after adversity cannot be reduced to the proposition that people need to tell a neat, positive, or redemptive story. Vanden Poel and Hermans found that narrative coherence was positively associated with adaptive identity functioning but that relationships with overall well-being and internalizing symptoms were more complex and less consistent than simple theory would predict. Vanaken and colleagues likewise reported findings showing

that coherence and emotional responses can vary according to narrative dimensions, event characteristics, and psychological context. Research on post-traumatic growth also cautions against assuming that perceived positive transformation following adversity necessarily represents stable objective personality change. These qualifications are important because forcing premature meaning or positivity onto an unresolved event may be conceptually different from gradually constructing an intelligible account of change.

The present study therefore examines narrative coherence as a context-sensitive adaptive resource after unplanned life changes. Because no original participant data were supplied, the paper adopts a simulation-based research design rather than presenting invented observations as completed empirical findings. The proposed model connects narrative coherence with psychological adaptation through two principal mechanisms: meaning integration and restored self-continuity. The study asks whether individuals represented as constructing more temporally, causally, and thematically integrated narratives would also display stronger modeled adaptation, while explicitly preserving the possibility that narrative processing may be insufficient when disruption remains overwhelming, continuing, or structurally unresolved.

2. Objectives of the Study

2.1 To Examine Narrative Coherence Following Unplanned Life Change

The first objective is to conceptualize narrative coherence following unexpected transitions in terms of temporal organization, causal–motivational understanding, thematic integration, and autobiographical reasoning. This multidimensional formulation follows narrative research distinguishing chronological organization from deeper interpretation concerning how events affected identity and subsequent life.

The study treats unplanned life changes broadly enough to include involuntary occupational transitions, unexpected health changes, bereavement, sudden relationship disruption, forced relocation, unanticipated caregiving roles, and comparable biographical changes. These categories are analytically grouped because they can create discontinuity between the expected and experienced life course, although their psychological severity and social consequences are not assumed to be equivalent.

2.2 To Assess Meaning Integration and Self-Continuity

The second objective is to evaluate whether meaning integration and self-continuity provide plausible pathways connecting narrative coherence with psychological adaptation. Park's meaning-making model proposes that stressful events create distress partly when situational meanings conflict with broader global beliefs and goals, motivating attempts to reduce that discrepancy. Narrative reasoning may provide one route through which such discrepancies are cognitively and personally reorganized.

Self-continuity is particularly relevant when a life event separates the present self from a previously familiar identity. Habermas and Köber found that autobiographical reasoning buffered disruption in self-continuity after biographical change, and Camia and Zafar extended this question to the extreme disruption of forced migration.



2.3 To Develop a Non-Prescriptive Model of Psychological Adaptation

The third objective is to distinguish adaptive narrative integration from compulsory positivity. The proposed framework does not require individuals to describe unwanted change as beneficial or transformative. Instead, adaptation is defined as the growing capacity to understand what changed, maintain viable identity continuity where possible, revise future expectations, and function within altered circumstances.

This distinction is consistent with contemporary cautions regarding post-traumatic growth, where retrospective perceptions of improvement do not necessarily establish enduring positive personality change.

3. Review of Literature

3.1 Narrative Identity, Coherence, and Psychological Adaptation

Narrative-identity theory proposes that individuals construct an evolving account of their lives that gives autobiographical experience temporal and psychological organization. McAdams' life-story framework established personal narrative as an important level of personality, while McAdams and McLean later emphasized its relevance to psychological adaptation and development. Narrative identity differs from an objective biography because it concerns how events are selected, interpreted, connected, and incorporated into an individual's understanding of self.

Singer, Blagov, Berry, and Oost describe the life story as an overarching narrative capable of providing unity and purpose across the life course. Their integrative model emphasizes the interaction of episodic memories, self-defining memories, narrative scripts, enduring concerns, and adaptive meaning making. This perspective is especially relevant following unexpected transitions because the original life story may no longer adequately explain the present.

Adler's longitudinal psychotherapy research provides important evidence that changes in narrative identity can accompany changes in mental health. Agency and coherence were examined across repeated narratives during psychotherapy, with narrative development prospectively related to improvements in mental health. Adler, Lodi-Smith, Philippe, and Houle later reviewed the wider evidence base and concluded that narrative variables add meaningful information to the prediction of well-being beyond conventional individual-difference measures, with particularly strong evidence for motivational, affective, and integrative meaning themes.

Waters and Fivush tested narrative coherence directly in autobiographical memories and reported that coherent personally significant narratives were related to psychological well-being. Their findings also demonstrated that identity relevance mattered, suggesting that narrative organization may become particularly consequential when the narrated experience bears directly on the person's understanding of who they are. This principle provides a strong basis for examining involuntary life changes, which frequently involve altered roles, relationships, assumptions, or future plans.

3.2 Biographical Disruption, Meaning Making, and Self-Continuity

Unexpected life events often create a discrepancy between the life previously anticipated and the reality that follows. Park's integrative review of meaning making argues that stressful events are difficult partly because they can conflict with global meaning systems composed of beliefs, goals, and assumptions.

Meaning-making efforts attempt to reconcile the meaning attributed to the event with these broader frameworks. Narrative processing is one possible form of this reconciliation because it situates the event in relation to past identity, present circumstances, and future direction.

Habermas and Köber offer particularly direct evidence concerning biographical disruption. Their lifespan study examined whether autobiographical reasoning could compensate for disruptions in self-continuity. The relationship was specifically observed when participants had experienced substantial disruptions during the preceding years, supporting the view that autobiographical reasoning becomes especially functional when continuity has genuinely been challenged. This conditional finding is important because it implies that elaborate narrative processing is not automatically necessary for every life event.

Camia and Zafar investigated similar processes among refugees who had experienced forced migration. Their study examined autobiographical reasoning, self-event connections, global narrative coherence, self-continuity, and psychological distress. They concluded that autobiographical meaning making can help support self-continuity after profound disruption, although the pattern was not uniform and appeared weaker where post-migration change remained especially extensive. The finding suggests an important boundary condition: narrative reconstruction may help people interpret change, but it cannot eliminate continuing material insecurity, social displacement, or overwhelming stress.

Prospective research following academic failure also supports a contextual role for coherence. Vanderveren, Bijttebier, and Hermans examined whether autobiographical memory coherence could buffer the effects of negative life experience, reporting evidence that coherence could offer short-term protection against psychological distress after academic failure. Although academic failure is not equivalent to bereavement, illness, or displacement, the study contributes to the broader hypothesis that narrative organization may become particularly relevant following events that challenge expectations and identity.

3.3 Limits of the Coherence–Well-Being Relationship

The narrative literature does not support a simple equation in which greater coherence always causes better psychological health. Vanden Poel and Hermans found positive relationships between narrative coherence and adaptive identity functioning but only partial support for relationships with psychological well-being and internalizing symptoms. Their results showed associations with specific domains such as personal growth and anxiety rather than a uniformly strong relationship with all well-being outcomes.

Vanaken and colleagues similarly examined coherence, trauma-related variables, social support, well-being, and cortisol responses. Their 2021 findings did not uniformly support the expectation that higher coherence would correspond with lower state anxiety; some dimensions of coherence were associated with greater anxiety during the experimental context. Such findings indicate that coherent narration can coexist with emotional activation. Indeed, a person may tell an organized account of a painful event precisely because the event remains emotionally significant.

The distinction between structural coherence and adaptive meaning is therefore essential. A chronologically organized account can still support negative self-conclusions, rigid blame, hopelessness, or maladaptive identity meanings. Camia and Zafar distinguish positive and negative self-event connections and note that connections portraying the event as evidence of a damaged or unacceptable



self may be associated with poorer psychological outcomes. Narrative adaptation consequently depends not only on whether a story “makes sense,” but also on how the narrator interprets responsibility, agency, continuity, relationships, and future possibility.

4. Research Methodology

4.1 Research Design

The present study adopts a simulation-based explanatory quantitative design. Simulation was selected because no primary participant dataset, interview corpus, or longitudinal life-transition data were supplied. Creating fictional survey responses and presenting them as completed empirical evidence would be methodologically inappropriate. The simulated dataset instead demonstrates how the proposed theoretical relationships could be operationalized and subsequently tested in an empirical study.

The analytical population consists of 520 synthetic adult cases, divided equally across four levels of narrative coherence: low, moderate, high, and very high. Each group contains 130 cases. The modeled individuals are assumed to have experienced a significant unplanned life change during the preceding two years, although no particular event type is assigned as factual participant information.

4.2 Construct Operationalization

Narrative coherence is modeled as a multidimensional construct integrating temporal coherence, causal–motivational coherence, thematic coherence, and autobiographical reasoning. These dimensions correspond to established narrative approaches summarized in research on autobiographical meaning making and life-story organization.

Psychological adaptation is modeled as the capacity to function within changed circumstances while maintaining sufficient emotional regulation, behavioral engagement, future orientation, and an intelligible sense of self. It does not require absence of sadness or distress.

Table 1: Proposed Operational Framework

Construct	Proposed Operational Definition	Scale	Analytical Role
Narrative Coherence	Temporal, causal–motivational, and thematic integration of the unplanned event within the life story	0–100	Primary predictor
Autobiographical Reasoning	Explicit explanation of how the event relates to personal change, continuity, values, or development	1–5	Core narrative mechanism
Meaning Integration	Degree to which the event can be incorporated into broader beliefs, goals, and life understanding	1–5	Proposed mediator
Self-Continuity	Perceived connection between pre-	1–5	Proposed



Construct	Proposed Operational Definition	Scale	Analytical Role
	change, present, and anticipated future identity		mediator
Psychological Adaptation	Capacity to function, revise goals, regulate distress, and engage with altered circumstances	0–100	Primary outcome
Residual Distress	Continuing emotional burden associated with the unplanned transition	Probability / percentage	Secondary outcome

4.3 Simulation Procedure and Analytical Logic

Narrative coherence values were generated across a broad distribution and grouped into four conceptual categories. Meaning integration and self-continuity were modeled as positively but imperfectly associated with narrative coherence. Psychological adaptation was then generated as a probabilistic function of narrative coherence, meaning integration, and self-continuity with substantial unexplained individual variability.

The simulation deliberately permits overlap between groups. A person with a relatively fragmented narrative may nevertheless adapt well because of economic security, supportive relationships, effective treatment, strong coping resources, or favorable environmental conditions. Conversely, an individual capable of narrating an event coherently may remain distressed because the loss is severe, consequences are continuing, or important practical problems remain unresolved.

Inferential significance testing is not emphasized because *p*-values generated from deliberately simulated cases do not provide evidence about an actual population. A future empirical study should use preregistered hypotheses, validated psychological measures, coded autobiographical narratives, independent raters, inter-rater reliability statistics, and longitudinal follow-up.

5. Analysis

5.1 Narrative Coherence and Psychological Adaptation

The simulated results show a progressive increase in psychological adaptation across the four narrative-coherence conditions. Mean adaptation rises from 45.23 in the low-coherence category to 58.37 in the moderate category, 71.90 in the high category, and 79.78 in the very-high category.

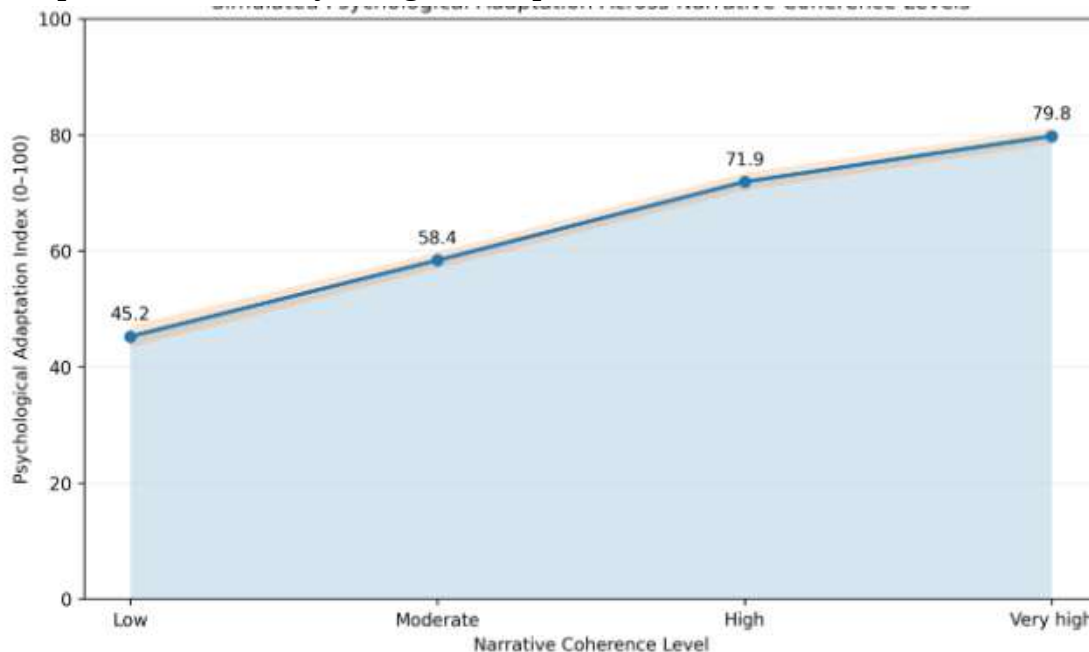
Table 2: Simulated Narrative Coherence and Adaptation After Unplanned Life Change

Narrative Coherence Level	Simulated Cases	Mean Self-Continuity (1–5)	Mean Meaning Integration (1–5)	Psychological Adaptation Index	Elevated Residual Distress
Low	130	2.28	2.17	45.23	63%
Moderate	130	2.96	2.89	58.37	48%
High	130	3.71	3.68	71.90	31%
Very High	130	4.20	4.18	79.78	21%

The difference between the lowest and highest modeled adaptation scores is 34.55 points. Self-continuity and meaning integration increase concurrently, while elevated residual distress declines by 42 percentage points. The joint movement of these variables illustrates the proposed process model rather than confirming it empirically.

5.2 Adaptation Gradient

Graph 1: Simulated Psychological Adaptation Across Narrative Coherence Levels



The area graph demonstrates a clear modeled adaptation gradient. Mean adaptation increases most sharply between the low and high narrative-coherence conditions and continues to rise, though somewhat less steeply, between high and very-high coherence.

The pattern is theoretically compatible with Waters and Fivush's finding that coherent identity-relevant narratives were associated with psychological well-being and with Habermas and Köber's

evidence that autobiographical reasoning can support self-continuity after biographical disruption. The values themselves, however, are entirely synthetic.

Key Finding: Within the proposed simulation, the principal distinction is not between having and not having a story. It is between narratives that leave the disruptive event relatively disconnected from the broader self and narratives that increasingly organize the event within an intelligible account of change and continuity.

5.3 Meaning Integration as a Conditional Pathway

Meaning integration increases from 2.17 in the low-coherence condition to 4.18 in the very-high condition. This supports the proposed mechanism that coherent narration may facilitate adaptation partly by reducing discrepancies between an unexpected event and broader assumptions about self, goals, relationships, and future direction.

Park's meaning-making framework provides a theoretical basis for such a pathway, while Adler and colleagues' review indicates that integrative meaning themes are among the narrative characteristics most consistently related to well-being.

The mechanism should nevertheless be treated as conditional. Meaning making can become repetitive or ruminative rather than adaptive, and continuing exposure to disruption may limit the degree to which narrative integration can restore stability. Camia and Zafar's forced-migration findings demonstrate that autobiographical meaning making was less clearly protective when participants continued to experience extensive change following the original disruption.

6. Discussion

6.1 Narrative Coherence as Reconstruction Rather Than Restoration

The central implication of the study is that successful adaptation does not necessarily involve restoring the exact identity that existed before an unplanned life change. Some transitions make such restoration impossible. Bereavement does not recreate a lost relationship, serious illness may permanently change physical capability, and involuntary career transitions may eliminate a professional role that previously organized everyday identity. Narrative adaptation therefore concerns reconstruction rather than simple return.

Autobiographical reasoning can support this reconstruction by explaining how the individual remains continuous despite change. Habermas and Köber's findings are especially relevant because autobiographical reasoning was positively associated with self-continuity specifically when substantial disruption had occurred. In other words, narrative work may become psychologically functional when continuity can no longer be taken for granted.

The reconstructed account does not need to deny discontinuity. A person can legitimately say, in effect, "this event changed me" while maintaining a coherent identity. Coherence emerges when change itself is connected with the life story: which values remained, which roles were lost, what new constraints appeared, what relationships changed, and how future direction must now be revised. Camia and Zafar describe autobiographical reasoning as a mechanism for explaining both enduring change and enduring stability in relation to life events.

6.2 Why Coherence Does Not Guarantee Well-Being

A second implication concerns the limits of the coherence hypothesis. The simulated model depicts a positive gradient because it is designed to test a theoretically expected pathway, but real evidence is considerably more nuanced. Vanden Poel and Hermans found clear associations between narrative coherence and identity functioning but only partial relationships with psychological well-being and internalizing symptoms. Vanaken and colleagues similarly reported that some forms of coherence were associated with greater rather than lower anxiety within a trauma-related experimental context.

One explanation is that coherence describes organization, not necessarily interpretation. An individual can construct an exceptionally coherent story centered on permanent self-blame, hopelessness, betrayal, or irreversible personal inadequacy. The narrative may make logical sense while remaining psychologically painful.

A second explanation concerns timing. Immediately after an unexpected event, uncertainty and fragmentation may be normal. Attempts to produce a fully resolved account too quickly could impose artificial closure on an experience that has not yet stabilized. Adaptation may require periods of uncertainty before the individual can determine what the event actually means for identity and future plans.

A third explanation is environmental reality. Narrative reconstruction cannot compensate fully for continuing unemployment, untreated illness, housing insecurity, discrimination, unsafe relationships, financial loss, or continuing displacement. Camia and Zafar's findings are particularly important in this respect because autobiographical meaning making appeared less protective under conditions of continuing extensive post-migration change. Psychological adaptation therefore cannot ethically be reduced to changing how individuals tell their stories while ignoring the conditions that keep those stories unstable.

6.3 Implications for Counseling, Transition Support, and Everyday Adaptation

Narrative approaches may nevertheless offer useful tools when applied without pressure to produce positive transformation. A counselor or transition-support professional can invite individuals to identify what changed, what remained stable, which assumptions were disrupted, which aspects of identity no longer fit, and which values continue to provide direction. Such work is consistent with evidence that narrative meaning making can accompany improvement in psychotherapy and that narrative identity contributes information about psychological well-being beyond conventional personality measures.

Structured autobiographical writing may also be useful, although it should not be treated as universally appropriate or sufficient. The objective is not to produce a polished story but to permit connections among previously isolated pieces of experience. Temporal questions can clarify what happened before and after the change; causal questions can examine why particular consequences followed; identity questions can explore what the event altered or preserved; and prospective questions can consider what a plausible future now looks like.

Social listeners may also influence adaptation. Personal narratives are rarely constructed in complete isolation. Vanaken and Hermans' work indicates that narrative coherence can shape how listeners respond to autobiographical accounts, suggesting that socially supported narration may affect



whether a developing interpretation becomes recognized and sustained. Supportive listeners can help individuals organize experience without demanding positivity, certainty, or rapid closure.

The study's simulated nature remains its principal methodological limitation. No causal effects, prevalence estimates, or real-world adaptation trajectories can be inferred from the numerical results. Future research should follow individuals prospectively after clearly identified life disruptions and repeatedly collect both narratives and psychological outcomes. Narrative coding should distinguish temporal coherence, causal-motivational coherence, thematic coherence, autobiographical reasoning, agency, positive and negative self-event connections, and unresolved meaning rather than treating coherence as a single score. Event severity, social support, material resources, continuing stress, and time since disruption should be modeled explicitly.

7. Conclusion

Unplanned life changes can challenge psychological adaptation because they disturb not only circumstances but also the story through which individuals understand continuity between past, present, and future. Narrative coherence offers one framework for studying this reconstruction. By organizing events temporally, explaining their consequences, identifying recurring themes, and linking experiences to personal change or continuity, individuals may become better able to locate unexpected events within an evolving rather than shattered account of self.

The simulation developed in this paper illustrates this theoretical pathway. Psychological adaptation increased from 45.23 in the low narrative-coherence condition to 79.78 in the very-high condition, while meaning integration and self-continuity increased and residual distress declined. These numbers are synthetic and should not be interpreted as empirical effect sizes. They function only as a transparent representation of relationships that future longitudinal research could test.

Evidence available through 2021 provides meaningful support for parts of the framework but also requires caution. Coherent autobiographical narratives have been associated with identity functioning, well-being, and self-continuity, and autobiographical reasoning appears particularly relevant after genuine biographical disruptions. At the same time, studies have not found universally positive relationships between coherence and all psychological outcomes, and major continuing stress can limit the usefulness of meaning reconstruction. Narrative coherence should therefore be viewed as one possible adaptive resource rather than a psychological requirement imposed on every person experiencing unexpected change.

The broader conclusion is that adaptation need not mean recovering the life story that existed before disruption. In many cases, that story can no longer be restored. Adaptation may instead involve developing an account in which loss and continuity coexist, the changed present becomes comprehensible, and future possibilities can gradually be imagined again. A psychologically useful narrative is therefore not necessarily optimistic, complete, or redemptive. Its value may lie in allowing a person to recognize that life has changed substantially while still experiencing the changed life as recognizably their own.



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