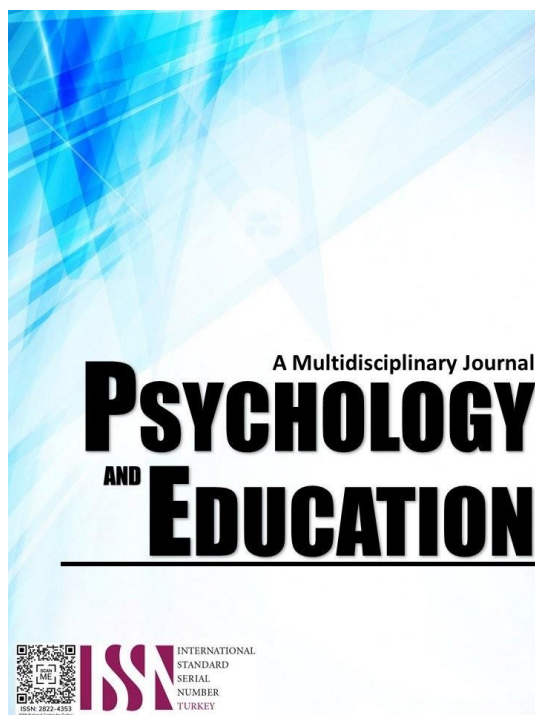


QUARTER-LIFE CRISIS: ITS PREVALENCE AMONG EMERGING ADULTS AND THE ROLE OF UNCERTAINTY, DISSATISFACTION, AND INDECISIVENESS AS PREDICTORS



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Quarter-Life Crisis: Its Prevalence Among Emerging Adults and the Role of Uncertainty, Dissatisfaction, and Indecisiveness as Predictors

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Abstract

This study was conducted to shed light on quarter-life crisis as a growing phenomenon in society, specifically by determining its prevalence among emerging adults and examining how uncertainty, dissatisfaction, and indecisiveness predict its occurrence. To carry out this study, a quantitative approach with a correlational predictive design was employed. 219 emerging adults from the College of International Tourism and Hospitality Management (CITHM) of Lyceum-Northwestern University were randomly surveyed. The data collected from them were subsequently analyzed using various statistical tools, one of which is multiple regression analysis. Results revealed that the quarter-life crisis is not highly prevalent and that the emerging adults in the sample have moderate level of uncertainty, dissatisfaction, and indecisiveness. Nonetheless, results derived from the multiple regression analysis showed that uncertainty, dissatisfaction, and indecisiveness have a strong capacity to significantly predict the occurrence or manifestation of the quarter-life crisis. This study helps extend the literature on the quarter-life crisis and raise society's awareness of it.

Keywords: *quarter-life crisis, emerging adults, prevalence, uncertainty, dissatisfaction, indecisiveness*

Introduction

The term “quarter-life crisis” was first introduced in 2001 by Alexandra Robbins and Abby Wilner as a growing phenomenon in society often experienced by emerging adults, especially those who are confronted by a whirlwind of new responsibilities, new freedom, and options. It is scientifically defined as a period of stress, instability, and major life change. It happens when emerging adults have doubts about their future and feel like they are being trapped in their life choices (Marsella & Kinasih, 2021).

In defining a quarter-life crisis, one must be cautious not to simply refer to a “transition.” Transition and crisis are two separate concepts and cannot be used interchangeably. Martin (2017) argues that there should be a delineation between the two. Transitions are deemed as natural and necessary progressions in life. The crisis part occurs when emerging adults are having difficulties and problems coping with the transition. A crisis may come during a transition, but not all who are going through a life transition will simultaneously experience a crisis.

Another issue that must be addressed is the time frame of its occurrence. Janetius and Ahammed (2017) acknowledged that a quarter-life crisis is difficult to define in terms of its time frame as psychologists differ in their attribution of years. Nonetheless, they maintained that the differences are only arbitrary age designations. In this study, a quarter-life crisis will be examined within the period of emerging adulthood; that is, from ages 18 to 25 when individuals are going through a transition and major life changes. Other reasons for focusing on emerging adults are discussed in the third chapter of this paper.

In a cultural context, a quarter-life crisis is more often mentioned in Western cultures but is usually downplayed in Asian countries. This is because struggles with adulthood transition are considered part of growth in Asia, like in Singapore (Tan, 2018). Compared to the well-known mid-life crisis, a quarter-life crisis is understudied even when the level of impact of both phenomena is similar.

Emerging adulthood is often perceived by society as a time of mere enjoyment and fewer troubles, but reality shows that people at this age are as vulnerable to crisis as those in middle adulthood (7 Summit Pathways, 2021). The findings of a wide-scale survey prove such a point. In 2017, Censuswide conducted a survey among 6,104 respondents across different countries, such as United States, United Kingdom, India and Australia, on behalf of LinkedIn. It was found that 75% or about three-quarters of emerging adults are experiencing a crisis (Heitmann, 2017). This indicates that a quarter-life crisis is prevalent and therefore should not be ignored.

Identifying whether an emerging adult is struggling with a quarter-life crisis is not easy because there are no universal or one-size-fits-all symptoms. Even academic studies on a quarter-life crisis vary in their suggestions regarding the symptoms or factors associated with the said crisis. Nonetheless, three (3) factors emerged as the most common and frequently repeated: uncertainty, dissatisfaction, and indecisiveness.

Uncertainty, the most apparent factor out of the three, signifies that emerging adults would struggle through moments of wandering and questioning. According to Wong (2020), during adulthood transition, emerging adults may develop self-doubt, confusion, and a sense of being lost as they are confronted with an array of challenges. This includes searching for and maintaining meaning in one's life (Morse et al., 2021) and seeking jobs that would establish financial security (Smith et al., 2022). Perhaps the feeling of uncertainty is most pronounced after graduation. Recent graduates reported being confused, unprepared, and alone as they navigate their lives beyond academia (Diamond, 2017).

Meanwhile, dissatisfaction describes the feeling of unfulfillment in one's current state of life. This factor, although more commonly associated with mid-life crisis, also plays a major role in a quarter-life crisis as evident in the study of Toppo et al. (2021). Their results suggest that emerging adults are experiencing a quarter-life crisis when they are having sentiments of feeling anxious and worried about the direction and quality of their lives. A sense of dissatisfaction may stem from different life areas: career, family, love and social relationships, financial situation, and habitation. In another study, it was reported that 53% of college students wished they could choose to live where they want instead of where they must. This indicates a sense of dissatisfaction in one's living situation (Bryant, 2022).

Indecisiveness also plays a role in a quarter-life crisis of emerging adults as suggested by several academic studies. According to John et al. (2022), emerging adults are often confronted with the sudden responsibility to make future-oriented decisions as they transition into the world of work. The overload of so many career options and information may lead to indecisiveness. Such inability to decide is even exacerbated by the fact that they are constructing their careers in a global and technological era (del Corso, 2017). Nonetheless, even students who are only about to graduate college also experience indecisiveness when making life decisions (Aini & Muti'ah, 2022).

In this study, the three (3) aforementioned factors – uncertainty, dissatisfaction, and indecisiveness – were considered possible predictors of a quarter-life crisis, not just components of quarter-life crisis. This is because, it's common for people, that includes emerging adults, to experience these factors before facing a major crisis. They often crop up during important life changes such as finishing school, starting a new job, or dealing with serious relationships. Feeling unsure about what lies ahead, unhappy with your current circumstances, or struggling to make important decisions could all point to a looming quarter-life crisis if not dealt with.

The researchers aimed to examine whether these three factors can estimate or predict the occurrence of a quarter-life crisis among a sample of emerging adults. As supplemental information, the researchers also aimed to obtain the prevalence rate of a quarter-life crisis and determine the level of uncertainty, dissatisfaction, and indecisiveness of the respondents.

Although a quarter-life crisis is gaining attention in popular culture as evident with how much it is being used as a topic in movies, media sites, and self-help literature (Rosen, 2019), this phenomenon is not yet fully recognized by society. It is also understudied in the field of academic research. These gaps propelled the researchers to conduct a study on it. Through this study, the researchers were expectant that they could shed light on this uncommonly discussed phenomenon, raise society's awareness of it, and be able to guide emerging adults as they navigate this transition in their lives.

Research Questions

This study aimed to determine whether quarter-life crisis is common among emerging adults and how various factors, namely uncertainty, dissatisfaction, and indecisiveness, play a part in its occurrence. Specifically, this study sought to answer the following questions:

1. What is the demographic profile of the respondents in terms of their sex, age, and year level?
2. How prevalent is quarter-life crisis among the respondents?
3. What is the respondents' level on the following factors: uncertainty, dissatisfaction, and indecisiveness?
4. Is there a significant prediction of quarter-life crisis based on uncertainty, dissatisfaction, and indecisiveness?
5. How strong are uncertainty, dissatisfaction, and indecisiveness at predicting quarter-life crisis?

Literature Review

Prevalence of Quarter-Life Crisis

During emerging adulthood, many major life changes may arise that would lead to crisis episodes. It is in this stage of life when one is motivated to develop new understandings about the world and oneself and search for ways to cope with the challenges that come with it. It is suggested that majority of emerging, young adults are in, or close to, experiencing a life crisis at one point or another, as a survey showed that 20% were currently experiencing a major life crisis, 35% may be in a major life crisis, and 45% were currently not experiencing a major life crisis (Robinson et al., 2017).

Types of Quarter-Life Crisis

"Quarter-life Crisis", or personal crisis episodes during the first decade of one's adult life, exists in two types: locked-in and locked-out (Robinson, 2019). In a locked-out quarter-life crisis, the crisis episode involves a period of active and enthusiastic engagement with a goal towards a social role, which then leads to a phase of frustration and disappointment. In a locked-in quarter-life crisis, the crisis episode starts with making at least one major life commitment that turns out to be dissatisfying, and the individual knows the importance of the commitment and continues maintaining it by hiding their inner feelings of dissatisfaction with a facade.

Effects of Quarter-Life Crisis on the Wellbeing of Emerging Adults

Among emerging adults, negative feelings were more often reported when speaking about actions that may affect the future, wherein

they used words such as “anxious”, “uncertain”, and “frustrated” when pertaining to their control over their current life. Meanwhile, the most common theme of emerging adults who reported positive emotions was feeling of fulfillment in relation to their choices (Murphy, 2011, as cited in Herdian & Dzikria, 2022). Herdian & Dzikria (2022) also noted that positive mental health is of great importance for students as it has a significant impact on many aspects of their lives, including their academics. Experiencing a quarter-life crisis has a significant direct negative relationship on positive mental health, proving that it has an effect on students’ mental wellbeing. Studies also show that university students before graduation showed feelings of anxiety in their future career, and also revealed problems such as depression, anxiety, irritability, anger, and restlessness (Ateş, 2019).

The presence of a developmental crisis was proven to predict low wellbeing and depression. Those experiencing a life crisis scored higher on the CESD-10, indicating greater depressive symptoms. It also showed effects on one’s psychological wellbeing, specifically on Environmental Mastery, which focuses on issues such as managing responsibilities, keeping on top of tasks and demands, and employing constructive goal-directed action (Robinson et al., 2020). Unemployed young adults are more than twice as likely to report poor mental health symptoms as compared to those who are employed. In spite of the increase in the standards of living and material comforts found in industrialized societies, the emerging adults of today face challenges greater than generations before (Henderson, 2019).

Predictors of Quarter-Life Crisis

Uncertainty

According to Robbins and Wilner (as cited in Yeler et al., 2021), in the period of early adulthood transition, individuals may be confused with their identity, feel insecure about their short- and long-term goals, and experience issues in their relationships due to the inherent uncertainty. Young people are supposed to undergo various changes and make important decisions that may influence their adult lives, and this experience of uncertainty and instability may lead to stress (Padilla-Walker & Nelson, 2017).

The uncertainty that comes with the abundance of options during the early adulthood stage might be one of the main reasons for quarter-life crisis as some people cannot tolerate uncertainty, causing them to have a crisis. They may have a tendency to regard uncertain situations as adverse and dangerous even if the information regarding the situation and its possibilities are lacking. As the degree of uncertainty increases, their worry soars. This situation is coined by Buhr & Dugas in 2001 as intolerance of uncertainty (as cited in Yeler et al., 2021).

In a study done with multiple regression analysis by Yeler et al. (2021), intolerance of uncertainty was determined as a significant predictor of crisis. An increase in the intolerance of uncertainty will cause an increase in total crisis scores. This means that as uncertainty increases, the probability of having a quarter-life crisis also increases. Results also show that there is a significant difference between the intolerance of uncertainty scores of males and females, seeing females have higher scores in this aspect signifies that they are somehow more uncertain.

Dissatisfaction

In a study involving multiple regression analysis, Yeler et al. (2021) noted that an individual’s perceived level of happiness with life is a predictor of quarter life crisis. Their model predicts that a decrease in the perceived level of happiness scores predicts an increase in total crisis scores. It is also worth noting that individuals who have high scores in life satisfaction are more capable of overcoming anxiety and stress and see life as more meaningful, which is related to how a person deals with a life crisis (Zwagery & Yuniarrahmah, 2021). A study by Olson-Madden (2007) involved the use of quantitative analysis of life satisfaction, self-esteem, self-efficacy, hope, and social support to describe the degree of life satisfaction among individuals between the ages of eighteen and thirty-five. Results show a correlation between career and education and life satisfaction. Many individuals were dissatisfied about their line of work and experienced challenges in meeting their career goals. Overall, the study showed that during this life period, stressors were frequent in the lives of individuals, which led to lower life satisfaction among some members of the cohort.

In a qualitative thematic analysis of 155 respondents done by Walshe (2018), three main themes that are significant factors of quarter-life crisis emerged from the research. These themes include work stress and dissatisfaction, relationship and family issues, and mental health. Several of the respondents reported feelings of dissatisfaction in their jobs and worry over their choice of career and their future, referencing lack of pay, financial instability, and lack of opportunity for career progression leading to psychological stress. Although changes such as leaving university and entering the workplace were the most significant trigger of quarter-life crisis among emerging adults in their twenties, this study emphasized that there are other triggers for the onset of a quarter-life crisis - such as feelings of dissatisfaction and stagnation.

Indecisiveness

In a study describing the dynamics and factors that influence quarter-life crisis among university students, results show that one aspect that frequently appears in individuals experiencing a quarter-life crisis includes indecisiveness in decision making. Therefore, indecisiveness can be a sign that an individual is having or experiencing a quarter-life crisis (Aini & Muti'ah, 2022).

Similarly, in a study by Martin and Bohecker (2021), individuals facing transitions and decisions in areas of life such as career choices,

living arrangements, finances, and relationships, may experience numerous factors. These factors are stress, anxiety, indecisiveness, helplessness, depression, and identity crisis, which are all associated with the quarter-life crisis phenomenon.

Other Factors of Quarter-Life Crisis

In a qualitative study by Murphy (as cited in Herdian & Dzikria, 2022), it was suggested that the factors that challenge emerging adults and contribute to quarter-life crisis are the following: Relationships, Living Arrangements, Work and Finances, and Identity Development. For relationships with family, partners, and friends, a common factor identified by the participants as a source of stress was changes in the said relationships. Many participants noted the significance of their relationship with their parents, and how some of the participants' parents continued to treat them as if they were not yet adults, while many experienced feelings pressured from their parents to move forward in life and become independent.

For living arrangements, those who still lived in their parental home felt that they should be living independently at this stage in their lives, but financial factors are a major setback. For work and finances, most of the participants experience work-related stress in two ways: negative work experiences and difficulty finding work. Participants also said that the current economic situation and the uncertainty in their working life were sources of difficulty in making decisions. For identity development, transitioning to adulthood was a major source of stress, as it is related to comparing one's life with sociological norms for adults such as moving out of home, finding work, marriage, and having children. Many expressed fears of being left behind by their peers.

Family environment and earlier life experiences have an impact on one's trajectory in life from childhood through early adulthood and into adulthood. A study explored the influence of sociodemographic factors in the stage of early adulthood. With earlier parent-child relationships as a factor, it suggests that positive bonding with a caregiver during early childhood facilitated the development of the child's capacity to form bonds and respond to stressful events. In addition, acceptance and support for independence from the parent(s) have been correlated to feelings of worthiness, higher self-esteem, and individualism among emerging adults. With childhood socioeconomic status as a factor, it suggests that the socioeconomic status and environment can contribute to the positive or negative trajectory in life during early adulthood, as low financial resources and all the other exposures that come along with it can limit growth, opportunities, and resources that can enhance quality of life (Wood et al., 2017)

The same study discussed how qualities of character are also important during the transition to early adulthood, wherein the ability to make independent decisions, assume financial independence, and accept responsibility for one's self are the three most important factors in becoming an adult. In order to achieve these, emerging adults need to attain some degree of psychological and cognitive maturity and resilience. For independent decision-making, cognitive maturity allows the ability to weigh a variety of considerations, reflecting on the influence of their environment and on their internal state, use problem-solving skills, and regulate their emotions. For identity formation, which occurs in psychological, personal, and social dimensions, once the identity is stable, behavior and character also stabilize and societal roles are acquired. For resilience, which includes both internal and external adaptation to adverse circumstances, it is important to be resilient during the early adulthood stage as it comes with changes in functional capacity, social roles, and educational achievement, which have a significant influence on life outcomes (Wood et al., 2017).

Synthesis

Based on the review of literature, quarter-life crisis is indeed a concerning and prevalent phenomenon that should be addressed, considering that it can be experienced during a pivotal stage of one's life. Although the effects of experiencing a quarter-life crisis are evidently negative to the individual's life and wellbeing, there were no evidence-based suggestions and solutions found in managing the said crisis. Aside from that, each study varies in the symptoms and factors concerning quarter-life crisis, making it difficult to identify if one is experiencing the said crisis. In addition, local studies focusing on this specific topic are scarce and lacking. Despite these gaps, the phenomenon of quarter-life crisis is gaining traction as more and more studies are tackling this topic over time, this study being one of them.

Some of the aforementioned academic studies are especially supplemental to the aim of this study, as the researchers are specifically tackling the prevalence and the factors of quarter-life crisis. Robinsons et al. (2017) noted that the majority of emerging adults are in, or close to, experiencing a life crisis at one point or another. As for the factors, numerous academic studies refer to Uncertainty (Yeler et al., 2021; Padilla-Walker & Nelson, 2017), Dissatisfaction (Yeler et al., 2021; Olson-Madden, 2007; Walshe, 2018), and Indecisiveness (Aini & Muti'ah, 2022; Martin & Bohecker, 2021) as potential predictors of quarter-life crisis. This study would like to determine whether these factors – uncertainty, dissatisfaction, and indecisiveness are significant at predicting the occurrence of the phenomenon under study.

Methodology

Research Design

This study employed a quantitative approach with a correlational predictive design. The quantitative approach involves the collection and analysis of numerical data to derive averages, make predictions, and generalize outcomes to wider populations (Bhandari, 2022). It is best suited for this study since it can test whether the quarter-life crisis can be significantly predicted by three other factors using

numerical evidence. Furthermore, the quantitative approach allows for the collection of input from a large population.

A correlational research design was used to test the relationship between variables. Specifically, the correlational predictive design was utilized in this study to determine whether the predictors or independent variables, namely uncertainty, dissatisfaction, and indecisiveness, significantly predicted the dependent variable – the quarter-life crisis (University of Phoenix Research Hub, n.d.). In this design, no causation was implied by the resulting associations between the variables.

Participants

The participants were 219 students from a university in the Philippines. The sample size of 219 was determined using the Cochran Formula, employing a 95% confidence level, 5% margin of error, and a population proportion of 75%. A stratified random sampling method was employed in this research, where the sample was divided into smaller groups or strata (Hayes, 2022). In this study, the smaller groups were determined by year level, resulting in a nearly even distribution across the year levels. Out of the total 219 participants, 54 were drawn from the first-year level, and 55 were drawn from each of the remaining year levels. This method was utilized to obtain more meaningful responses across a diverse population. Respondents in each group were selected randomly and entirely by chance, ensuring an equal probability of selection for all individuals within the chosen population.

Instruments

The research instrument used in this study was divided into two (2) parts. The first part was a check-response type, facilitating the collection of demographic profiles of the respondents in terms of sex, age, and year level. The second part of the research instrument consisted of four Likert-type scales, each measuring one of the four variables in the study: quarter-life crisis, uncertainty, dissatisfaction, and indecisiveness. In this section, respondents were required to indicate their rating on the statements provided in each scale. The scale for the "quarter-life crisis" variable contained 12 items, while the scales for uncertainty, dissatisfaction, and indecisiveness contained 12, 6, and 11 items, respectively. The nature and psychometric properties of these scales are discussed in greater detail below.

a. Developmental Crisis Questionnaire: The researchers adopted the Developmental Crisis Questionnaire (DCQ-12) to measure the quarter-life crisis. Developed by Petrov and colleagues in 2022, the DCQ-12 consists of 12 items and has demonstrated high reliability and validity. Scores of 42 and above indicate the presence of a crisis, while scores below 41 indicate its absence. This instrument was previously used in a study conducted by Fialová (2022).

b. Intolerance of Uncertainty Scale: To measure uncertainty, the researchers used the Intolerance of Uncertainty Scale – 12 (IUS-12), a shortened version of the original IUS. Reduced to 12 items by Carleton and colleagues in 2007, the IUS-12 has shown excellent reliability and validity. It was previously utilized in a study assessing the relationship between quarter-life crisis and uncertainty (Yeler et al., 2021).

c. Riverside Life Satisfaction Scale: Dissatisfaction was measured using the Riverside Life Satisfaction Scale (RLSS), developed by Margolis and colleagues in 2018. This 6-item scale, with a balanced mix of positive and negative items, exhibits high reliability and construct validity. Scoring for the RLSS was reversed to measure dissatisfaction.

d. Revised Indecisiveness Scale: Indecisiveness was measured using the Revised Indecisiveness Scale (RIS), a modification of the original Indecisiveness Scale (IS) by Rassin and colleagues in 2006. With 11 items, the RIS maintains psychometric soundness, showing adequate internal reliability and construct validity. The RIS is suitable for measuring domain-general indecisiveness, the third independent variable of this study, according to Cheek and Goebel (2020).

Procedure

Before collecting data, the researchers obtained ethical clearance from the University Ethics Board. Additionally, permission was sought from the dean to survey their students. The survey questionnaires were primarily administered in the respondents' classrooms. The researchers politely requested college instructors who taught classes with CITHM students to assist them in administering the survey. Typically, this assistance involved allowing the researchers to use some of their class time for the survey activity. Before distributing copies to selected students, the researchers briefly discussed the contents of the informed consent to establish that participation was voluntary, and that all data would be treated with utmost confidentiality and anonymity. The researchers also provided instructions for each part of the questionnaire. After the brief discussion, copies of the questionnaire were distributed. Approximately 15 minutes later, the questionnaires were collected. As fourth-year students were typically outside the campus due to their on-the-job training or internships, data collection with them occurred in an online setup. The researchers contacted fourth-year students via an online messaging platform and asked if they wished to participate in the study. Those who agreed were provided with a link to a Google Form version of the questionnaire.

Ethical Considerations

The study adhered to rigorous ethical guidelines to protect participants' well-being and dignity. The University Ethics Board reviewed the proposal. Participants were provided with informed consent and assured of confidentiality. Transparency was maintained, and participants were informed of the study's purpose without deception. Responses were treated objectively, and measures were taken to

prevent data fabrication. Overall, ethical standards were upheld throughout the study.

Results

Demographic Profile of the Respondents

Table 1 shows the demographic profile in terms of sex, age, and year level.

Table 1. <i>Demographic profile</i>		
	<i>Frequency</i>	<i>Percentage</i>
Sex		
Male	80	36.53%
Female	139	63.47%
Age		
18-21	154	70.32%
22-25	65	29.68%
Year Level		
First Year	54	24.66%
Second Year	55	25.11%
Third Year	55	25.11%
Fourth Year	55	25.11%

The data indicates that most respondents are female, comprising 63.47% of the total sample. Additionally, a significant portion of respondents, 154 out of 219, fall within the age bracket of 18-21. Furthermore, the distribution of respondents across different year levels is nearly equal.

Prevalence of Quarter-Life Crisis

Table 2. *Prevalence rate of quarter-life crisis among all respondents*

<i>Crisis Present</i>	<i>Crisis Absent</i>	<i>Total</i>	<i>Prevalence Rate</i>
33	186	219	15.07%

Table 2 illustrates the prevalence rate of quarter-life crisis among the emerging adults in the sample. According to the scoring procedure for the Developmental Crisis Questionnaire (DCQ-12), a score of 42 and above indicates "crisis present," while a score below 42 signifies "crisis absent." Out of 219 respondents, only 33 exhibit the presence of a quarter-life crisis, while the remaining 186 are classified as "crisis absent," indicating they are not experiencing the crisis. Thus, only 15.07% of emerging adults are going through a quarter-life crisis.

Wood et al. (2017) highlighted the importance of psychological and cognitive resilience for emerging adults transitioning to early adulthood. Filipinos are known for their natural resilience and ability to thrive in adversity. This resilience contributes to good psychological well-being and buffers the negative impact of crises, especially among students (Oducado et al., 2021). Additionally, Filipinos utilize unique coping strategies such as religiosity, social support, and problem-solving (Rilveria, 2018). The emerging adults in this study may have utilized these strategies to cope with the impending crisis during their transition, resulting in a lower prevalence rate.

Table 3 presents a more detailed breakdown of the prevalence rates of quarter-life crises across three (3) demographic categories utilized in this study: sex, age, and academic year level. Subsequent paragraphs will provide a comprehensive discussion of these results.

Table 3. <i>Prevalence rate of quarter-life crisis by demographics</i>					
<i>Demographic</i>	<i>Category</i>	<i>Crisis Present</i>	<i>Crisis Absent</i>	<i>Total</i>	<i>Prevalence Rate</i>
Sex	Male	10	70	80	12.50%
	Female	23	116	139	16.55%
Age	18-21	21	133	154	13.64%
	22-25	12	53	65	18.46%
Year Level	1st Year	7	47	54	12.96%
	2nd Year	10	45	55	18.18%
	3rd Year	7	48	55	12.73%
	4th Year	9	46	55	16.36%

In terms of sex, 10 out of 80 male respondents and 23 out of 139 female respondents exhibit signs of the crisis, constituting prevalence rates of 12.50% and 16.55%, respectively. This indicates a higher prevalence among females.

Regarding age, 21 out of 154 respondents in the 18-21 age bracket and 12 out of 65 respondents in the 22-25 age bracket are experiencing the crisis, resulting in prevalence rates of 13.64% and 18.46%, respectively. This suggests that quarter-life crises are more prevalent among individuals aged 22-25. This is unsurprising, as this age group largely consists of college seniors transitioning from

academia to the professional world.

In terms of academic year level, 7 out of 54 respondents in the 1st year experience quarter-life crises, equating to a prevalence rate of 12.96%. Furthermore, there are 10 respondents in the 2nd year, 7 in the 3rd year, and 9 in the 4th year out of 55 each, exhibiting the crisis, with prevalence rates of 18.18%, 12.73%, and 16.36%, respectively. Thus, the 2nd year has the highest number of individuals experiencing quarter-life crises.

The prevalence of crises among 2nd-year respondents is closely followed by 4th-year respondents. In addition to the factors mentioned earlier regarding graduating students, studies suggest that anxiety about future careers before graduation may indicate quarter-life crises among university students (Ates, 2019).

Level of Uncertainty, Dissatisfaction, and Indecisiveness

Uncertainty

Table 4 presents the mean scores of respondents on each item of the Intolerance of Uncertainty Scale – 12, which measures uncertainty. Among the 12 items, only 2 scored an interpretation of 'very characteristic of me,' while the remaining 10 scored an interpretation of 'somewhat characteristic of me.' The overall average weighted mean for Uncertainty is 3.17, indicating a moderate level of intolerance to uncertainty among the emerging adults in the sample.

Table 4. Average weighted mean and descriptive interpretation for uncertainty

<i>Intolerance Of Uncertainty Scale-12 Items</i>	<i>Mean</i>	<i>Descriptive Interpretation</i>
Unforeseen events upset me greatly.	2.81	Somewhat characteristic of me
It frustrates me not having all the information I need.	3.35	Somewhat characteristic of me
One should always look ahead to avoid surprises.	3.05	Somewhat characteristic of me
A small, unforeseen event can spoil everything, even with the best of planning.	3.16	Somewhat characteristic of me
I always want to know what the future has in store for me.	3.42	Very characteristic of me
I can't stand being taken by surprise.	2.81	Somewhat characteristic of me
I should be able to organize everything in advance.	3.55	Very characteristic of me
Uncertainty keeps me from living a full life.	3.20	Somewhat characteristic of me
When it's time to act, uncertainty paralyzes me.	2.86	Somewhat characteristic of me
When I am uncertain, I can't function very well.	3.31	Somewhat characteristic of me
The smallest doubt can stop me from acting.	3.24	Somewhat characteristic of me
I must get away from all uncertain situations.	3.24	Somewhat characteristic of me
Overall Mean	3.17	Somewhat characteristic of me

Note: 1.00 – 1.79 = Not at all characteristics of me; 3.40 – 4.19 = Very characteristic of me; 1.80 – 2.59 = A little characteristic of me; 4.20 – 5.00 = Entirely characteristic of me; 2.60 – 3.39 = Somewhat characteristic of me

The highest mean score of 3.55, indicating 'very characteristic of me,' was obtained by item 7, "I should be able to organize everything in advance." This was closely followed by item 5, "I always want to know what the future has in store for me," with a mean score of 3.42, also interpreted as 'very characteristic of me.' These results suggest that emerging adults exhibit higher intolerance to uncertainty concerning their future, showing a need for organization and security.

On the other hand, both item 1, "Unforeseen events upset me greatly," and item 6, "I can't stand being taken by surprise," garnered the lowest mean score of 2.81, interpreted as 'somewhat characteristic of me.' This implies that the emerging adults in the sample are somewhat tolerant of uncertainty stemming from the unexpected, such as unforeseen events and surprises.

Dissatisfaction

Table 5 displays the mean scores of respondents on each item of the Riverside Life Satisfaction Scale, the instrument utilized for measuring dissatisfaction. It's noteworthy that items 1, 2, and 3 are framed positively, while items 4, 5, and 6 are framed negatively. Items 1, 2, and 3 all received an interpretation of 'slightly disagree,' whereas items 4, 5, and 6 were interpreted as 'slightly agree.' The overall average weighted mean for Dissatisfaction is 3.97, indicating a sentiment of 'neither agree nor disagree.' Despite this neutral result, one can infer that the emerging adults in the sample tended to be more dissatisfied than satisfied with their lives.

Table 5. Average weighted mean and descriptive interpretation for dissatisfaction

<i>Riverside Life Satisfaction Scale Items</i>	<i>Mean</i>	<i>Descriptive Interpretation</i>
I like how my life is going.	2.79	Slightly Disagree
I am content with my life.	3.02	Slightly Disagree
I am satisfied with where I am in life right now.	3.08	Slightly Disagree
If I could live my life over, I would change many things.	5.06	Slightly Agree
Those around me seem to be living better lives than my own.	4.88	Slightly Agree
I want to change the path my life is on.	4.99	Slightly Agree
Overall Mean	3.97	Neither Agree nor Disagree

Note: 1.00 – 1.79 = Not at all characteristics of me; 3.40 – 4.19 = Very characteristic of me; 1.80 – 2.59 = A little characteristic of me; 4.20 – 5.00 = Entirely characteristic of me; 2.60 – 3.39 = Somewhat characteristic of me

Item 4, "If I could live my life over, I would change many things," obtained the highest score of 5.06, interpreted as 'slightly agree.' This implies that emerging adults harbor regrets and desire a chance to alter their life choices. This finding is supported by a meta-analysis conducted by Roese and Summerville (as cited by Papé & Martinez, 2017), which identified education as the highest-ranking regret among the top six regrets in life. Conversely, item 1, "I like how my life is going," received the lowest score of 2.79, indicating 'slightly disagree.' This suggests that emerging adults experience feelings of dissatisfaction with their lives.

Indecisiveness

Table 6. *Average weighted mean and descriptive interpretation for indecisiveness*

<i>Revised Indecisiveness Scale Items</i>	<i>Mean</i>	<i>Descriptive Interpretation</i>
I try to put off making decisions.	3.32	Neither Agree nor Disagree
I always know exactly what I want.	2.56	Disagree
I find it easy to make decisions.	2.92	Neither Agree nor Disagree
I like to be able to make decisions.	2.60	Neither Agree nor Disagree
Once I decide, I feel fairly confident that it is a good one.	2.53	Disagree
I usually make decisions quickly.	2.83	Neither Agree nor Disagree
Once I decide, I stop worrying about it.	2.94	Neither Agree nor Disagree
I become anxious when deciding.	3.44	Agree
I often worry about making the wrong choice.	3.74	Agree
After I have chosen or decided something, I often believe I've made the wrong choice or decision.	3.36	Neither Agree nor Disagree
It seems that deciding on the most trivial things takes me a long time.	3.66	Agree
Overall Mean	3.08	Neither Agree Nor Disagree

Table 6 presents the mean scores of respondents on each item of the Revised Indecisiveness Scale, the instrument employed for measuring indecisiveness. Among the 11 items listed, 6 received an interpretation of 'neither agree nor disagree,' 3 were interpreted as 'agree,' and only 2 were interpreted as 'disagree.' The overall average weighted mean for Indecisiveness is 3.08, indicating a sentiment of 'neither agree nor disagree.' This result suggests that the emerging adults in the sample demonstrate some degree of indecisiveness.

Item 9, "I often worry about making the wrong choice," obtained the highest score of 3.74, interpreted as "agree." This suggests that respondents experience indecisiveness due to concerns about making incorrect decisions.

Conversely, item 5, "Once I make a decision, I feel fairly confident that it is a good one," received the lowest score of 2.53, interpreted as 'disagree.' This implies that the emerging adults in the sample tend to lack confidence in their decisions.

Summary

Table 7 displays the average weighted mean of three (3) variables along with their corresponding descriptive interpretations. From the table, it is observed that uncertainty, assessed using the IUS-12, obtained an overall average weighted mean of 3.17, with a descriptive interpretation of "somewhat characteristic of me." Dissatisfaction, measured through the RLSS, obtained an overall average weighted mean of 3.97, with a descriptive interpretation of "neither agree nor disagree." Indecisiveness, assessed using the RIS, garnered an overall average weighted mean of 3.08, with a descriptive interpretation of "neither agree nor disagree."

Table 7. *Summary of the average weighted means and descriptive interpretations*

<i>Variables In The Study</i>	<i>Mean</i>	<i>Descriptive Interpretation</i>
Uncertainty	3.17	Somewhat characteristic of Me
Dissatisfaction	3.97	Neither Agree nor Disagree
Indecisiveness	3.08	Neither Agree nor Disagree

The average weighted mean of the three (3) variables measured in this study falls within the neutral range. Consequently, it can be inferred that emerging adults hold neutral feelings and opinions regarding experiencing uncertainty, dissatisfaction, and indecisiveness. It's worth noting that among the three variables, dissatisfaction had the highest average weighted mean, while indecisiveness had the lowest.

Predictors of Quarter-Life Crisis

The primary aim of this study was to investigate whether uncertainty, dissatisfaction, and indecisiveness could serve as significant predictors of quarter-life crises among a sample of emerging adults. Additionally, the researchers aimed to assess the strength of these variables in predicting the occurrence of the crisis. The tables presented herein depict the results of the multiple regression analysis, while scatterplots illustrating the relationship between the three variables and quarter-life crisis are provided below.

As shown in the tables above, a significant prediction of quarter-life crisis by the three (3) predictor variables was found. The data presented in Table 8 particularly suggest that uncertainty, dissatisfaction, and indecisiveness were able to account for 37.3% of the variance in quarter-life crisis, collectively, $F(3, 215) = 42.60, p < .001$. Individual significance of each predictor variable, nonetheless, was also maintained as implied in Table 4.2. Uncertainty ($B = 0.149, t = 4.08, p < .001$), dissatisfaction ($B = 0.333, t = 6.43, p < .001$),

and indecisiveness ($B = 0.211$, $t = 3.31$, $p = 0.001$) positively predicted the occurrence of quarter-life crisis. This suggests that the likelihood of experiencing a quarter-life crisis is higher for emerging adults who are uncertain about their future, dissatisfied with the current state of their life, and indecisive about what they want to pursue.

Table 8. Multiple regression analysis: model fit measures

Model	R	R^2	Adjusted R^2	Overall Model Test			
				F	$df1$	$df2$	p
1	0.610	0.373	0.364	42.6	3	215	<.001

Table 9. Multiple regression analysis: model coefficients

Predictors	Unstandardized Coefficient		Standardized Coefficient		t	p
	B	SE	B			
Intercept	15.948	2.0590			7.75	<.001
Uncertainty	0.149	0.0365	0.233		4.08	<.001
Dissatisfaction	0.333	0.0518	0.385		6.43	<.001
Indecisiveness	0.211	0.0637	0.207		3.31	0.001

Moreover, upon examining the resulting coefficients presented in Table 9, it can be inferred that dissatisfaction has the strongest predictive capacity among the three (3) variables under investigation. Stated another way, being dissatisfied with life was found to be the strongest argument why some of the emerging adults in the sample have a quarter-life crisis. Needless to say, the margin between the resulting coefficients is very small. Indecisiveness and uncertainty still played a significant part in the occurrence of quarter-life crisis.

Figure 1 presents scatterplots depicting the relationships between uncertainty, dissatisfaction, and indecisiveness with quarter-life crisis. These visual representations directly correspond to the results discussed earlier, aiming to illustrate the predictive relationships among the variables in the study.

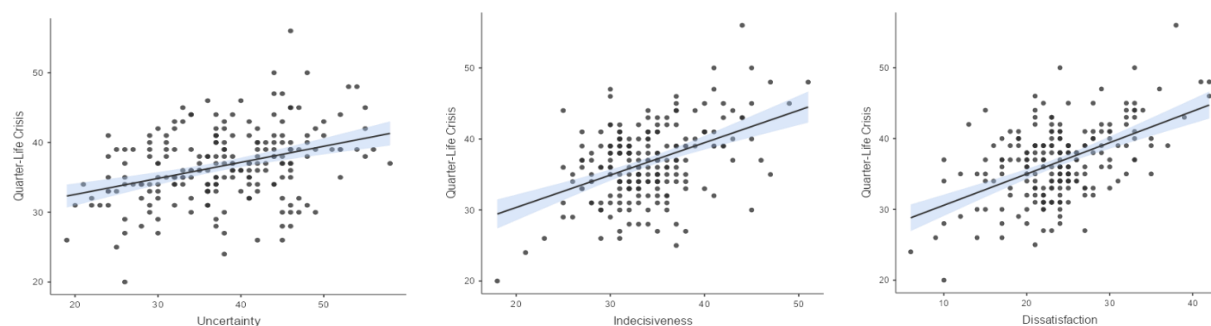


Figure 1. Scatterplot of the three predictors with quarter-life crisis

The first scatterplot, positioned in the upper left corner, suggests a positive linear relationship between uncertainty and a quarter-life crisis. However, the relationship appears to be relatively weak, as many data points deviate from the regression line, indicating some dispersion in the data. In contrast, the second scatterplot displays a slightly steeper regression line, indicating a stronger positive linear relationship between dissatisfaction and a quarter-life crisis. Despite this, there are still outliers present in the data, suggesting that the relationship is not entirely perfect. Finally, the third scatterplot illustrates a positive linear relationship between indecisiveness and a quarter-life crisis. While the regression line is steeper than that of the first scatterplot, it is not as steep as the second one. Similarly, outliers are observed in this scatterplot as well, indicating some variability in the relationship.

Discussion

In this study, researchers employed several scales to determine the prevalence of quarter-life crisis among emerging adults and how uncertainty, dissatisfaction, and indecisiveness predict its occurrence. The researchers chose the Developmental Crisis Questionnaire developed by Petrov and colleagues (2022), Intolerance of Uncertainty Scale by Carleton and colleagues (2007), Riverside Life Satisfaction Scale by Margolis and colleagues (2018), Revised Indecisiveness Scale, by Rassin and colleagues (2006), for these contained the variables being studied.

The descriptive statistical test results showed that the demographic profile of the respondents reflects the predominance of females and 18-21 age category which aligns with the typical age range for college students in the Philippines (Macha et al., 2018). Results also revealed that there was only a prevalence rate of 15.07% among the emerging adults in the sample. This is contrary to the suggested 75% prevalence rate (Heitmann, 2017). However, this outcome aligns with research suggesting that only 20% of emerging adults experience a major life crisis (Robinson et al., 2017). In terms of sex, there is higher prevalence rate of crisis among female respondents

exhibit signs of the crisis. This finding aligns with Evans and her team's (2018) research on mental health crises, which found that women experience quarter-life crises more frequently than men. Their study also revealed that men tend to have a higher level of hope compared to women, and hope was shown to have a significant negative impact on experiencing the crisis, potentially explaining why fewer male respondents exhibited symptoms. Regarding age, there is higher prevalence rate of crisis among respondents in the 22-25 age bracket. This is unsurprising, as this age group largely consists of college seniors transitioning from academia to the professional world. According to Martin (2017), difficulties coping with such transitions can lead to quarter-life crises among emerging adults. Additionally, the 22-25 age bracket includes nontraditional students, whose mental health may be adversely affected by temporary delays in completing their education (Ramsdal et al., 2018), potentially contributing to the presence of crises in this group. In terms of academic year level, respondents in their second year exhibited the crisis. This result aligns with Sterling's (2018) study on student experiences during the second year, which found that approximately two-thirds of dropouts occurred at this level. The sophomore year is characterized by adjustments to the lack of structure present in the first year and crucial decisions regarding majors and career paths, potentially leading to what is commonly referred to as a "sophomore slump," exhibiting similar characteristics to quarter-life crises.

From the research results, the respondents exhibited a moderate level of uncertainty, neutral level of dissatisfaction, and indecisiveness, indicating a neutral average weighted mean for these variables. The finding in terms of uncertainty is consistent with the assertions of Buhr and Dugas (as cited in Yeler et al., 2021), who suggested that the uncertainty experienced during adulthood transitions, is particularly due to the abundance of options, can lead to crisis if overwhelming. Additionally, uncertain situations may be perceived as adverse if information about them is lacking. The neutral result in dissatisfaction aligns with existing evidence suggesting that emerging adults often perceive a sense of loss across various life domains (Chen et al., 2021). Furthermore, Olson-Madden (2007) suggests that dealing with stressors during emerging adulthood leads to lower life satisfaction. Emerging adults in the sample demonstrate some degree of indecisiveness. This finding aligns with the conclusions drawn by McMillin (2017), whose study found that ambivalence about decisions already made can lead to anxiety or worry. Additionally, during emerging adulthood, individuals often encounter a multitude of options (Yeler et al., 2021), which can further complicate decision-making processes.

As for the inferential statistical results, using multiple regression analysis, this research revealed that uncertainty, dissatisfaction, and indecisiveness significantly predicted quarter-life crisis. Therefore, the null hypothesis of the study was rejected, suggesting that being uncertain, dissatisfied, and indecisive predicts the occurrence of quarter-life crisis. The results drawn from the multiple regression analysis tie in with the findings of other academic studies. One of the most recent and perhaps the most relevant study that corroborates the results is that of Perante and her associates (2023). They explored Filipino emerging adults' experiences of quarter-life crisis through interpretative phenomenological analysis. Of all the themes that were implied from their analysis, dissatisfaction seems to be a recurring one. Respondents of the said study expressed a sense of discouragement and lack of satisfaction from failing to meet society's expectations of adulthood. This feeling of dissatisfaction was further exacerbated by the fact that efforts were made to meet such expectations, but they just failed to materialize. A sense of dissatisfaction stemming from achievement comparison was also reported.

Aside from dissatisfaction, other themes that were implied include indecisiveness and uncertainty. Their respondents cited that they also struggle with indecision; that is, they often find themselves stuck in a quandary. Choosing whether to follow what they think they want or do what is best for their family seems to be a difficult task for them. Lastly, the Filipino emerging adults in the said study insinuated that they are also experiencing anxiety and worry as a result of not knowing anything about the future – a clear indication of uncertainty.

Given that uncertainty, dissatisfaction, and indecisiveness were implied from the experiences of Filipino emerging adults who have quarter-life crisis (Perante et al., 2023), it can be inferred that being uncertain, dissatisfied, and indecisive do play a part in the occurrence or manifestation of quarter-life crisis. Results derived from the multiple regression analysis are therefore supported.

In addition to the study referenced above, findings of Upadaya and Salmela-Aro (2017) also offer support to the results. In their study, they found that general well-being or life satisfaction promotes personal development and adjustment to transition. Therefore, if an individual is dissatisfied with his or her life, personal development and healthy transition to adulthood might be hindered, ultimately resulting in a crisis. In another study conducted by Aini and Muti'ah (2022), evidence was found that indecisiveness also influences the manifestation of quarter-life crisis among university students.

The notion that uncertainty significantly predicts quarter-life crisis is likewise supported by other academic works. According to Abbott and his company (2020), individuals who are intolerant of uncertainty usually cope negatively with adulthood transition; and negative coping with transition, as one can infer, is indicative of quarter-life crisis. Moreover, in a study investigating the dynamics between intolerance of uncertainty and quarter-life crisis, a significant predictive relationship was yielded. This means that being intolerant of uncertainty predicts the occurrence of quarter-life crisis (Yeler et al., 2021). The findings from these two aforementioned studies are largely corroborative of that of the current study.

This elaborate discussion on the results also helps paint a picture of the interplay between the emerging adulthood theory and quarter-life crisis. It can be gleaned from the relevant and supporting studies discussed above that during emerging adulthood, uncertainty, dissatisfaction, and indecisiveness become more apparent. The presence of these three (3), as determined from the multiple regression analysis, consequently, predicts the occurrence of a quarter-life crisis. Finding a connection between the emerging adulthood theory and quarter-life crisis did not come as a surprise to the researchers given that they share several important conceptions and subsets of

features (Adameova, 2017). Finally, through the scatter diagram, it was found out that each predictor being studied maintained a strong predictive capacity as indicated by the resulting coefficients.

Although the results of this study are in accordance with the hypothesis as well as previous and related studies, researchers still have limitations in the research process. Limitations include aspects of generalizability, measurement, and research design. The study focuses on students from College of International Tourism and Hospitality Management and the results might not be generalizable to all emerging adults. Students from various disciplines may experience quarter-life crisis in different ways depending on their cultural backgrounds. This research was conducted from the Philippines, so that cultural facets would contribute to how individuals undergo or perceive quarter-life crises. Therefore, results may not be true for young people from other countries and other cultures. Quarter-life crises, uncertainty, dissatisfaction, and indecision were all measured by the study's self-report instruments. It is possible that these measurements could have been biased which may or may not be accurate. Next, these three factors or predictors lies a potential oversight, for there could exist additional important elements leading to or predicting quarter-life crises not as yet thought to be deserving of investigation. Finally, the study shows a correlation between the variables, but it didn't establish cause and effect.

Conclusion

Based on the analysis of research data, the three predictors being investigated, namely, uncertainty, dissatisfaction, and indecisiveness, were significantly predictive of the occurrence of quarter-life crisis among emerging adults in this study. The study was conducted on a specific sample of students from a College of International Tourism and Hospitality Management, and the results are not generalizable to all emerging adults. The correlational design of the study limits the ability to establish cause-and-effect relationships between the variables. However, the study provided some insights into the potential predictors associated with quarter-life crisis, therefore, further research is needed to confirm these findings and explore the phenomenon in more detail.

The results of this study imply that parents should provide support and information to their children regarding their chosen career paths while fostering their self-esteem and independence. Teachers and educators should be trained in basic guidance and facilitating skills for them to immediately attend to the needs of students, offer guidance, and promote good mental health practices. School guidance counselors should make counseling services more readily available to students, assisting them in making career decisions based on their personalities and preferences. Academic administrators are urged to incorporate career guidance programs into the curriculum and provide career exploration assessments to aid students in making informed career choices.

Future researchers are encouraged to conduct more in-depth studies on quarter-life crisis, utilizing methods such as one-on-one or group interviews. Exploring populations beyond university contexts and investigating additional factors contributing to quarter-life crisis prevalence are also recommended. Future research with diverse samples is recommended to be conducted to confirm and refine the findings of this study, potentially using more robust methodologies and incorporating a wider range of data and related factors and possible predictors.

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