



LOCKED OUT, NOT LOCKED IN: RECONCEPTUALISING THE QUARTER-LIFE CRISIS IN AN ERA OF CONSTRICTED LABOUR MARKET ENTRY

DR. SORA PAZER¹, TIMOTHY CHRISTOPH KARDAM²

¹ IU INTERNATIONALE HOCHSCHULE, GERMANY

² INDEPENDENT RESEARCHER.

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Corresponding Author:

DR. SORA PAZER

Abstract:

The quarter-life crisis has been theorised as a developmental disturbance of the twenties that manifests in two structurally opposed forms: a locked-in crisis, in which the individual feels imprisoned within prematurely made commitments, and a locked-out crisis, in which the individual is unable to enter the adult roles they aspire to. This narrative review interrogates the continuing symmetry of that dichotomy against three bodies of evidence that have accumulated since the model was formulated: cross-national prevalence and phenomenology research on early adult crisis, labour economic evidence on the contraction of entry-level employment under generative artificial intelligence, and research on the discursive circulation of psychological categories through social media. Synthesising 45 sources published between 1968 and 2026, the review advances an asymmetry thesis. The locked-out form is argued to have become the modal expression of early adult crisis, structurally amplified by a documented shortfall of up to 19% in the employment of workers aged 22 to 25 in occupations most exposed to generative artificial intelligence, by graduate underemployment approaching 42.5%, and by the well-established scarring of mental health that follows unemployment in this developmental window ($d = 0.51$ for the unemployment–distress association). The locked-in form, by contrast, is argued to be undergoing empirical attenuation: the early, binding commitments that constitute its precondition have become demographically rarer, while the term itself circulates with increasing frequency through digital discourse. The review concludes that a substantial proportion of contemporary locked-in self-descriptions represent a discursively acquired vocabulary applied to ordinary role ambivalence rather than a crisis state in the original clinical sense, and it derives implications for assessment, counselling and public communication.

Keywords: quarter-life crisis, emerging adulthood, locked-out crisis, generative artificial intelligence, labour market entry, looping effects

1. Introduction

A twenty-four-year-old with a completed degree in business informatics sits in a shared flat in a mid-sized European city and refreshes an applicant tracking portal for the two hundred and forty-first time. The rejections that arrive are not rejections in the older sense; most are silences, and the few that speak do so in the passive voice of an automated system. Three years earlier, the same qualification would have produced a junior analyst position within four months. What has changed is not the person, not the degree, and not the effort expended. What has changed is the shape of the first rung. This is the phenomenological centre of the present review: a form of early adult suffering that is not generated by the wrong choice but by the impossibility of enacting any choice at all.

The developmental period in which this scene takes place has been theorised, since the turn of the millennium, as emerging adulthood, a demographically distinct life phase between eighteen and twenty-nine characterised by identity exploration, instability, self-focus, a sense of in-between-ness, and a broad horizon of subjective possibility (Arnett, 2000, 2015). The theoretical productivity of that construct has been considerable, but so has the critique levelled against it, most sharply the objection that a phase defined by the freedom to explore describes the biography of the credentialed middle class and misrepresents the constrained transitions of everyone else (Côté, 2014; Silva, 2013). The quarter-life crisis is the concept that arose within this contested space to name what happens when the developmental promise of the twenties fails to materialise.

The most influential formalisation of that concept remains the holistic phase model of early adult crisis, derived from fifty in-depth interviews with individuals reporting a crisis episode between the ages of twenty-five and thirty-five, which specifies four sequential phases and, crucially, two structurally distinct entry points (Robinson et al., 2013). In the locked-in form, the person has made a commitment — to an employer, a partner, a mortgage, a professional identity — that has come to feel like a cage, and the crisis consists in the effortful and frightening dismantling of that commitment. In the locked-out form, the person has made no such commitment because the roles they seek remain unavailable; repeated failure to secure employment erodes self-esteem and generates anxiety, and the crisis consists in a suspended, unentered adulthood (Robinson, 2019; Robinson & Wright, 2013). The two forms are, in the original architecture, presented as parallel routes into the same phase sequence.

Epidemiologically, the phenomenon is neither rare nor culturally parochial. A mixed-methods investigation across eight countries with a total sample of $N = 2,247$ individuals aged eighteen to twenty-nine reported crisis prevalence ranging from 40% to 77% per national sample, with career transition, financial difficulty, study-related strain and family difficulty emerging as the most frequently named external features (Robinson et al., 2025). That such rates cluster around the majority in several national contexts poses an immediate conceptual problem, since a crisis reported by three-quarters of a population is either a normative developmental passage misnamed as pathology or a genuine structural failure of the transition to adulthood. The present review argues for a version of the second reading, but with a decisive qualification concerning which of the two crisis forms carries the structural weight.

That qualification is necessary because the labour market that generates the locked-out form has changed materially and recently. Employment among workers aged twenty-two to twenty-five in the occupations most exposed to generative artificial intelligence has been documented to stand up to 19% below the counterfactual trajectory implied by their less-exposed peers, with no corresponding gap among experienced workers in the same occupations (Brynjolfsson et al., 2025). Entry-level hiring has contracted, graduate underemployment has risen toward 42.5%, and in a historically unusual inversion, recent graduates in several national contexts now face unemployment rates exceeding those of the general workforce (Economic Policy Institute, 2026; OECD, 2026). The structural precondition of the locked-out crisis has, in other words, intensified sharply within a single technological cycle.

The precondition of the locked-in crisis has moved in the opposite direction. Locking in requires something to be locked into: an early marriage, a long-tenure employment relationship, a mortgage, a durable professional commitment

made before the person knew whether they wanted it. Each of these has become demographically less common, later, or more reversible. Marriage rates have approximately halved since 1970 in several Western contexts, median first-employment tenure among the youngest cohorts is measured in low single-digit years, and the career script that once bound a graduate to an organisation for a decade has been replaced by a boundaryless expectation of mobility (Arthur & Rousseau, 1996; Randstad, 2025; Robinson, 2015). Yet the vocabulary of feeling trapped has not receded in public discourse; if anything, it has proliferated. This divergence between a contracting structural base and an expanding discursive presence constitutes the second analytic problem of this review.

The research gap addressed here is therefore not whether the quarter-life crisis exists, nor whether its two forms can be distinguished descriptively. Both questions have been settled adequately. The gap concerns the contemporary distribution and the causal architecture of the two forms: through what mechanisms has the locked-out pathway become structurally dominant, and to what extent does the persistence of locked-in self-description reflect a genuine crisis state as against a discursively acquired interpretive frame applied to sub-crisis role ambivalence? The central research question of this review is accordingly formulated as follows: how should the locked-in / locked-out dichotomy be reconceptualised in light of evidence on artificial-intelligence-driven contraction of labour market entry and on the social-media-mediated circulation of crisis vocabulary?

Answering this question is not an exercise in taxonomic housekeeping. Assessment instruments, counselling protocols, university career services and public mental health communication all encode assumptions about what a twenty-five-year-old in distress is suffering from. A framework that treats locked-in and locked-out as equiprobable will systematically misallocate intervention toward introspective reorientation — the appropriate response to a bad commitment — in a population whose predominant difficulty is structural exclusion, for which introspection is not merely insufficient but potentially iatrogenic.

2. Theoretical Background

2.1 Crisis as a Developmental Category

The notion that adult life is punctuated by identifiable crises is inherited from the psychosocial tradition, in which crisis denotes not catastrophe but a turning point of heightened vulnerability and heightened potential, a period in which a developmental task must be resolved under conditions of raised uncertainty (Erikson, 1968). Erikson located the identity task in adolescence and the intimacy task immediately thereafter; the empirical extension of the identity task deep into the twenties, and in many biographies into the thirties, is precisely what motivated the construction of emerging adulthood as a distinct phase (Arnett, 2000; Marcia, 1966). Levinson's (1978) structural account of the early adult transition supplied a complementary vocabulary of life structures that are built, tested, and periodically dismantled, and it is from this lineage that the phase logic of the holistic model descends.

What the psychosocial tradition supplies is a defensible criterion for distinguishing crisis from distress. A crisis, in this sense, is not simply an elevated symptom load. It is a state in which the existing life structure has become untenable and a new one has not yet been constructed, accompanied by a temporally bounded episode of disorganisation and a

subsequent reorganisation that alters the person's commitments (Robinson et al., 2013). This criterion matters for the argument developed below, because a great deal of what is contemporarily labelled quarter-life crisis satisfies the symptom condition without satisfying the structural condition. Dissatisfaction with a job is not a crisis. Dissatisfaction with a job that one cannot leave, or cannot obtain, and that has rendered one's projected adult self unavailable, is.

The developmental salience of the period is further underlined by psychiatric epidemiology. Pooled international estimates place the peak age of onset of mental disorders at fourteen and a half years, with three-quarters of lifetime disorders having emerged by the age of twenty-four to twenty-five (Solmi et al., 2022). The twenties are therefore not a neutral window in which stressors act on a stable organism; they are the window in which the majority of psychopathology declares itself. Any structural adversity concentrated in this period will interact with an unusually high base rate of incipient disorder, a consideration that gives the labour market evidence reviewed in section 2.3 a weight it would not carry at other points in the life course.

2.2 The Holistic Phase Model and the Locked-In / Locked-Out Dichotomy

The holistic phase model specifies four phases: an initial state of feeling locked into an untenable structure, a separation or time-out phase in which the structure is exited, an exploration phase of active experimentation, and a rebuilding phase in which new commitments are consolidated (Robinson et al., 2013). Applied to the classical locked-in trajectory, the model is elegant, because each phase corresponds to an observable behavioural transition: the resignation, the interregnum, the search, the new appointment. The person moves from a structure that constrains to a structure that fits, and the crisis performs recognisable developmental work.

The locked-out form was subsequently articulated as the structural inverse. Here the individual does not exit a commitment but fails to enter one, typically after repeated unsuccessful attempts to obtain employment commensurate with their qualification and self-concept, and the characteristic sequelae are declining self-esteem, anxiety, and a corrosive attribution of structural failure to personal inadequacy (Robinson, 2019; Robinson & Wright, 2013). A longitudinal mixed-methods case study of the post-university transition demonstrated, importantly, that the two forms are not mutually exclusive and may combine within a single biography, as when a graduate accepts an unwanted stopgap role that both fails to admit them to their intended field and simultaneously binds them (Robinson, 2019).

The dichotomy has been productive, but it carries an unexamined assumption of structural symmetry. The model treats being locked in and being locked out as two doors into the same room, each equally available, each contingent on the individual's biographical particulars. This review contends that the assumption of symmetry was defensible for the cohorts from which the model was derived and is no longer defensible for the cohorts entering adulthood in the mid-2020s. The two forms differ not merely in content but in their relationship to individual agency: the locked-in crisis is generated by a decision the person made and can, at cost, unmake, whereas the locked-out crisis is generated by an allocation the person did not make and cannot unilaterally reverse. Where the distribution of these two conditions shifts, the appropriate clinical and political response shifts with it.

2.3 The Contraction of the First Rung

The theoretical literature on technological change and employment has long distinguished displacement effects, in which automation substitutes for tasks previously performed by workers, from reinstatement effects, in which new tasks are created that restore labour demand (Acemoglu & Restrepo, 2019; Autor, 2015). The historically reassuring pattern is that reinstatement eventually dominates. What is analytically distinctive about generative artificial intelligence is not that it violates this pattern — the long-run balance remains genuinely unresolved — but that its displacement effects are concentrated in a specific and developmentally consequential segment of the labour market.

Occupational exposure analyses indicated early that large language models would affect a substantial share of the tasks performed in a majority of occupations, with exposure concentrated in higher-wage, information-intensive work rather than in the routine manual tasks affected by earlier automation waves (Eloundou et al., 2024). Experimental evidence complicated the picture further by showing that generative systems compress performance dispersion: productivity gains accrue disproportionately to lower-performing workers, narrowing the gap between novices and experts (Noy & Zhang, 2023). The implication for labour market entry is direct and severe. If the marginal value of a junior employee consisted substantially in performing codifiable tasks under supervision while accumulating tacit expertise, and if a generative system now performs those tasks at comparable quality and negligible marginal cost, the economic rationale for the junior position dissolves — while the rationale for the senior position, which rests on judgement, accountability and tacit knowledge, does not.

Empirical labour market evidence is consistent with this mechanism. Employment among workers aged twenty-two to twenty-five in the most AI-exposed occupations was documented to have declined by approximately 16% relative to less-exposed comparison groups following the diffusion of generative systems from late 2022, with the shortfall widening subsequently to approximately 19%, and with no comparable gap observed among older workers in the identical occupations (Brynjolfsson et al., 2025). In software engineering and customer service, entry-level employment declined by roughly a fifth over the same interval while employment of experienced workers in those occupations grew. The age-specificity of the effect is the critical finding: it excludes a general demand explanation and points to the substitutability of codified, textually mediated junior competence in particular.

The aggregate labour statistics reflect the same structure. Recent graduate unemployment has risen above the rate for the workforce as a whole in several national contexts, an inversion without recent precedent, and underemployment among young degree-holders has approached 42.5%, its highest level since the pandemic trough (Economic Policy Institute, 2026). Across the OECD, youth unemployment stood at 11.4% in April 2026, with roughly two-thirds of member states recording double-digit rates and Southern European economies exceeding 25% (OECD, 2026). Institutional variation is instructive: contexts with strong vocational and apprenticeship architectures, which bind entry to structured employer commitments rather than to open competitive hiring, exhibit markedly lower youth unemployment, indicating that the contraction of entry is mediated by institutional design rather than being technologically determined.

The psychological consequences of this configuration are not speculative. Meta-analytic synthesis across 237 cross-sectional and 87 longitudinal studies established an average effect of $d = 0.51$ for the association between

unemployment and psychological distress, with 34% of unemployed individuals exhibiting psychological problems against 16% of the employed, and with longitudinal designs supporting a causal rather than purely selective interpretation (Paul & Moser, 2009). Youth unemployment specifically produces scarring: wage penalties persisting years after re-employment (Gregg & Tominey, 2005) and mental health effects detectable in middle age even after adjustment for later exposure (Strandh et al., 2014). These conditions instantiate, at the point of labour market entry, the broader structural transformation by which stable employment relationships have been replaced by chronically insecure ones, and by which the risks formerly borne by institutions have been devolved onto individual biographies (Beck, 1992; Standing, 2011). Theoretically, the resulting harm is intelligible through the latent functions of employment — time structure, collective purpose, status, activity and social contact — whose absence deprives the individual of goods that leisure does not supply (Jahoda, 1982), and through the resource logic according to which the failure to convert educational investment into occupational return constitutes a loss spiral rather than a neutral delay (Hobfoll, 1989).

2.4 The Thinning Base of the Locked-In Form

The locked-in crisis presupposes a biography in which binding commitments are made early. That presupposition described the normative Western transition into the 1980s: employment relationships understood as long-term and reciprocally obligating, marriage in the early twenties, home ownership shortly thereafter, and a career script in which the first serious position substantially determined the subsequent trajectory (Rousseau, 1995; Super, 1980). Each element of this configuration has weakened.

Marriage rates have approximately halved since 1970 in several Western contexts and the median age at first marriage has risen by roughly half a decade, meaning that the paradigmatic locked-in scenario of a person married at twenty-two and desperate at twenty-seven has become statistically marginal (Arnett, 2015; Robinson, 2015). Home ownership among people under thirty has fallen in most high-income economies, removing a second binding commitment. The employment relationship has been reconceptualised in both scholarly and lay understanding as boundaryless, with mobility positively valued rather than penalised, and average tenure in the first five years of career among the youngest cohorts has been reported at approximately 1.1 years against 2.8 to 2.9 years for the cohorts from which the original crisis model was derived (Arthur & Rousseau, 1996; Randstad, 2025; Savickas, 2005).

Two qualifications must be entered against a strong reading of this trend. First, comparisons of median tenure at matched ages suggest a considerably smaller generational difference than headline figures imply — workers aged twenty-five to thirty-four in 2024 recorded a median tenure of approximately 2.7 years against approximately 3.0 years for the equivalent age group four decades earlier — which indicates that much of the apparent mobility reflects labour market conditions rather than a transformation of dispositions (NIRS, 2024). Second, and more importantly for the present argument, the interpretation of short tenure is contested: mobility among younger workers has been characterised not as commitment aversion but as an adaptive response to the absence of internal progression pathways, which is to say as a symptom of the same structural contraction that produces the locked-out form (Randstad, 2025).

Neither qualification restores symmetry. Whether short tenure reflects disposition or constraint, its effect on the locked-in mechanism is identical: a commitment that can be exited within a year is not a cage, and the psychological signature of the locked-in crisis — entrapment, the dread of dismantling, the fear that exit will annihilate an identity — requires a commitment whose exit costs are high. Where exit costs fall, the phenomenon attenuates. The locked-in form has not vanished; it persists in professions with steep sunk costs and long qualification ladders, in medicine, law, academia, in the family business, in the migration biography where a visa is tied to an employer, and in the parenthood entered before it was chosen. But it has become a specific rather than a general condition.

2.5 Looping Effects and the Discursive Production of Crisis

If the structural base of the locked-in form has thinned while its vocabulary has proliferated, the discrepancy requires explanation. The relevant theoretical apparatus is the analysis of human kinds as interactive categories: unlike natural kinds, classifications of persons alter the persons classified, who become aware of the category, orient toward it, and modify their self-understanding and conduct accordingly, thereby changing the phenomenon the category was constructed to describe (Hacking, 1995). A person who acquires the concept of a locked-in crisis acquires simultaneously an interpretive template through which ordinary occupational ambivalence can be reconstrued as entrapment, and a narrative script — recognition, escape, exploration, renewal — that supplies both an explanation and a prescribed course of action.

The complementary mechanism is the semantic expansion by which psychological concepts progressively broaden to encompass milder, more ambiguous and more common phenomena than those they originally denoted (Haslam, 2016). Concept creep has been documented across trauma, abuse, bullying and mental disorder, and there is no reason to exempt developmental crisis categories from it. Empirical work on digitally mediated mental health discourse indicates that clinical terminology, once circulating in lay contexts, is routinely applied to subclinical experience, that self-labelling is reinforced by algorithmic amplification and peer validation, and that its consequences are mixed, with some evidence of association with internalised stigma, negative self-concept and reduced self-concept clarity (Cavazos-Rehg et al., 2025; Ferguson & McDonald, 2024).

The quarter-life crisis is an unusually favourable candidate for such circulation. It carries no diagnostic gatekeeping, no clinical threshold, no requirement of professional confirmation; it is age-indexed and therefore self-evidently applicable to a vast population; it is affectively validating, since it reframes private failure as a recognised developmental passage; and it is narratively complete, offering a beginning, a middle and a redemptive end. The locked-in version is additionally the more shareable of the two, because it constructs the speaker as an agent who chose wrongly and may now choose again, whereas the locked-out version constructs the speaker as someone to whom nothing is happening — a narratively inert and socially humiliating position that resists articulation.

This asymmetry of narratability generates a specific and testable prediction. The distribution of crisis forms in public discourse should diverge systematically from their distribution in the population, over-representing the locked-in form and under-representing the locked-out form, with the consequence that individuals whose actual condition is exclusion

may adopt the language of entrapment because it is the available and less shameful idiom. The claim advanced here is emphatically not that reported distress is fabricated. It is that the interpretive frame applied to genuine distress is socially supplied, that the supply is skewed, and that a misapplied frame misdirects the response.

Caution is warranted regarding the strength of such media-effect claims. The proposition that digital media are the principal driver of deteriorating youth mental health has been contested on evidential grounds, with critics noting that the correlational base is weak, effect sizes small, and causal identification poor (Odgers, 2024). The argument advanced here is deliberately narrower: not that social media cause quarter-life crises, but that they shape the vocabulary through which early adult difficulty is classified, which is a claim about interpretation rather than aetiology and is correspondingly more modest.

2.6 Propositions

From the foregoing, five propositions are derived for evaluation against the reviewed evidence.

P1. The structural preconditions of the locked-out crisis have intensified over the period from 2022 to 2026, with the contraction of entry-level employment in AI-exposed occupations constituting the principal mechanism.

P2. The structural preconditions of the locked-in crisis have attenuated over a longer horizon, through the delay, decline and increasing reversibility of the early binding commitments on which that form depends.

P3. The two forms are therefore no longer symmetrically distributed, and the locked-out form constitutes the modal expression of contemporary early adult crisis.

P4. The frequency of locked-in self-description in public discourse exceeds the frequency of the underlying structural condition, and this discrepancy is produced by looping effects, concept creep, and the differential narratability of the two forms.

P5. Because the locked-out crisis originates in an allocation the individual did not make, interventions premised on introspective reorientation are insufficient and may, by reinforcing internal attribution of a structural failure, aggravate the condition they address.

3. Method

3.1 Review Design

This review adopts a narrative-integrative rather than a systematic design. The choice is deliberate and defensible. The question posed — how a theoretical dichotomy should be reconceptualised in light of heterogeneous evidence — requires the integration of literatures that do not share a common outcome measure, population definition, or methodological tradition: developmental psychology, labour economics, psychiatric epidemiology and the sociology of classification. Aggregative synthesis presupposes commensurability that this corpus does not possess, and the argument that narrative synthesis is the appropriate instrument for questions of interpretation and conceptual

integration rather than effect estimation is accepted here (Greenhalgh et al., 2018). Where the review reports quantitative findings, it reports them as they were reported in the primary sources; it does not pool them.

The reporting nonetheless follows the transparency principles of the PRISMA 2020 statement with respect to search documentation, selection rationale and the explicit statement of limitations, without claiming compliance with its full protocol (Page et al., 2021).

3.2 Search Strategy and Corpus

Literature was identified through database searches of PsycINFO, Web of Science, Scopus and Google Scholar, complemented by targeted retrieval of working papers and official statistical releases in the labour economic domain, where the pace of publication exceeds the peer review cycle and exclusive reliance on journal literature would have produced a corpus systematically lagging the phenomenon under examination. Search terms combined three clusters: developmental terms (quarter-life crisis, quarterlife crisis, early adult crisis, emerging adulthood, locked-in, locked-out), labour market terms (entry-level employment, graduate unemployment, youth unemployment, generative artificial intelligence, automation, labour market entry), and discursive terms (concept creep, looping effects, self-diagnosis, social media, mental health discourse). Coverage extended from 1968, the publication year of the foundational psychosocial statement, to July 2026.

Sources were retained where they met at least one of four criteria: they contributed foundational theoretical statements on early adult development or crisis; they reported empirical findings on the prevalence, phenomenology or course of early adult crisis; they reported empirical or official statistical evidence on labour market entry conditions for young workers; or they contributed theoretical or empirical work on the social circulation of psychological categories. Sources were excluded where they were non-peer-reviewed commentary without an underlying empirical or theoretical contribution, where they addressed midlife crisis without reference to the early adult case, or where labour market claims could not be traced to an identifiable data source. Application of these criteria yielded a final corpus of 45 sources.

3.3 Synthesis Procedure

Retained sources were coded along three dimensions: the crisis form to which they pertained (locked-in, locked-out, both, or neither), the level of explanation they operated at (structural, psychological, or discursive), and the direction of the evidence relative to the propositions stated in section 2.6. The synthesis then proceeded in three stages. The first stage established the epidemiological baseline, the second evaluated the structural evidence bearing on each crisis form separately, and the third addressed the divergence between structural incidence and discursive prevalence. The propositions were treated as falsifiable claims, and disconfirming evidence — most notably the tenure comparisons that weaken the strong version of P2 and the critical literature on media-effect inference that constrains P4 — was retained in the synthesis rather than excluded from it.

4. Synthesis of Findings

4.1 The Epidemiological Baseline

The evidence indicates that crisis experience in the third decade of life is normatively frequent rather than exceptional. Cross-national data from eight countries with a pooled sample of $N = 2,247$ yielded prevalence estimates between 40% and 77% depending on national context, with career transition and financial difficulty the dominant external features (Robinson et al., 2025). Earlier cross-sectional estimates using a crisis episode inventory placed the figure at approximately 28% for the twenty-five to twenty-nine age band, a discrepancy attributable to instrument stringency rather than to genuine temporal change (Robinson & Wright, 2013). Table 1 summarises the principal prevalence findings.

Table 1

Prevalence and Characterisation of Early Adult Crisis Across Principal Sources

Source	Sample	Age range	Prevalence	Dominant features
Robinson & Wright (2013)	UK adults	25–29	≈ 28%	Career, relationship dissolution
Robinson et al. (2013)	50 crisis narratives	25–35	Not estimated	Entrapment, separation, exploration
Robinson (2019)	Longitudinal case study	Post-university	Not estimated	Locked-out and locked-in in combination
Robinson et al. (2025)	$N = 2,247$, eight countries	18–29	40–77% by country	Career transition, finances, study strain, family

Note. Prevalence estimates are not directly comparable across sources because of divergent operationalisations of crisis. Percentages are reported as given in the primary sources.

The range itself is the finding of interest. A construct that identifies between two-fifths and three-quarters of a population violates the discriminative requirement of a clinical category while remaining informative as a description of a structural condition. This supports a reading of the quarter-life crisis as an indicator of the difficulty of contemporary transitions to adulthood rather than as a disorder residing in individuals — a reading that shifts the analytic burden onto the structural conditions examined next.

4.2 Evidence Bearing on the Locked-Out Pathway

The evidence supporting P1 is consistent across independent sources and methodologies. Table 2 assembles the principal indicators.

Table 2

Structural Indicators of Constricted Labour Market Entry, 2022–2026

Indicator	Value	Reference period	Source
Relative employment shortfall, ages 22–25, AI-exposed occupations	≈ 16%, widening to ≈ 19%	Late 2022 – mid-2026	Brynjolfsson et al. (2025)
Entry-level employment change, software engineering and customer service	≈ –20%	Late 2022 – July 2025	Brynjolfsson et al. (2025)
Underemployment among recent graduates	≈ 42.5%	Late 2025	Economic Policy Institute (2026)
OECD youth unemployment (15–24)	11.4%	April 2026	OECD (2026)
Unemployment–distress association	$d = 0.51$	Meta-analytic	Paul & Moser (2009)
Psychological problems, unemployed vs. employed	34% vs. 16%	Meta-analytic	Paul & Moser (2009)

Note. Indicators derive from heterogeneous designs and national contexts and are presented as convergent evidence rather than as a pooled estimate. AI = artificial intelligence.

Three features of this evidence warrant emphasis. The first is age-specificity: the employment shortfall is observed among the youngest workers and not among experienced workers in identical occupations, which excludes a general demand contraction and identifies the substitutability of codified junior competence as the operative mechanism (Brynjolfsson et al., 2025). The second is the qualitative character of underemployment. A graduate working in a role that does not require the degree is not captured in unemployment statistics but occupies precisely the position the

locked-out construct describes: employed, unable to enter the intended field, and accumulating experience that does not compound toward the aspired trajectory. The third is the temporal signature of the harm. Because the association between unemployment and distress strengthens with duration and because early adult unemployment produces effects detectable decades later, the locked-out crisis should be understood as a cumulative rather than an acute condition (Gregg & Tominey, 2005; Paul & Moser, 2009; Strandh et al., 2014).

The mechanism connecting structural exclusion to crisis phenomenology can be specified. Labour market entry is not merely economic; it is the principal contemporary mechanism by which the identity commitments of emerging adulthood are validated externally and thereby stabilised (Blustein, 2019; Schwartz et al., 2005). Repeated rejection without informative feedback — the modal experience of algorithmically mediated hiring — provides no basis for adjusting either strategy or self-concept and thus produces the conditions under which self-efficacy erodes, since efficacy beliefs depend on mastery experience and are undermined by unattributable failure (Bandura, 1997). Where the objective causes of failure are structural but invisible, internal attribution becomes the path of least resistance, and the person concludes that the deficiency is in themselves. This is the causal core of the locked-out crisis and the point at which structural adversity is converted into psychological injury.

4.3 Evidence Bearing on the Locked-In Pathway

The evidence bearing on P2 is weaker and more equivocal, which the synthesis records rather than conceals. No study was identified that directly estimates temporal change in the incidence of locked-in crisis; the proposition is therefore evaluated indirectly, through change in the commitments that constitute its precondition. On that indirect basis, the evidence supports attenuation: marriage in the early twenties has become demographically marginal, home ownership before thirty has declined, long-tenure early employment has become less common, and the normative script has shifted from loyalty to mobility (Arnett, 2015; Arthur & Rousseau, 1996; Randstad, 2025; Robinson, 2015; Savickas, 2005).

Against this, two counter-considerations were retained. Median tenure comparisons at matched ages reveal a difference of roughly three months between the youngest cohorts and the equivalent age group four decades earlier, which is far smaller than the headline contrast between first-five-year averages and indicates that a dispositional interpretation overstates the change (NIRS, 2024). And the reinterpretation of mobility as a response to blocked internal progression, rather than as an expression of commitment aversion, implies that at least part of what appears as the erosion of locking-in is itself an expression of the same constriction that produces locking-out (Randstad, 2025).

The second consideration is theoretically consequential and does not undermine the asymmetry thesis but refines it. If young workers exit early positions because those positions no longer lead anywhere, then the contemporary experience of feeling stuck in a job is frequently not entrapment in the classical sense — a commitment that binds — but stagnation, the occupation of a position that neither binds nor advances. Phenomenologically these are distinguishable: entrapment involves high perceived exit costs and the dread of dismantling, whereas stagnation involves low exit costs

and the absence of any destination worth dismantling toward. The vocabulary of locked-in crisis is routinely applied to both, and the conflation obscures the fact that the second is a variant of exclusion rather than of commitment.

4.4 The Discursive Divergence

The evidence bearing on P4 is the most indirect in the corpus and is presented with corresponding caution. No study was identified that directly compares the distribution of crisis forms in public discourse with their distribution in a representative population; this constitutes the single most significant evidential gap of the present review. The proposition is therefore supported inferentially, by three convergent lines of argument. First, the interactive-kinds mechanism predicts that publicly available crisis categories will be adopted by those who encounter them and will thereby alter self-interpretation (Hacking, 1995). Second, concept creep predicts that such categories broaden to encompass milder phenomena than they originally denoted (Haslam, 2016), and the documented application of clinical vocabulary to subclinical experience in digitally mediated contexts instantiates this process (Cavazos-Rehg et al., 2025; Ferguson & McDonald, 2024). Third, the narratability asymmetry set out in section 2.5 predicts a specific direction to the resulting distortion. Table 3 summarises the resulting reconceptualisation.

Table 3

Reconceptualised Architecture of the Contemporary Quarter-Life Crisis

Dimension		Locked-out	Locked-in (classical)	Stagnation (hybrid)
Precipitating condition		Failure to enter aspired role	Binding early commitment	Position without progression
Locus of causation		Structural allocation	Individual decision	Structural allocation
Perceived exit costs		Not applicable	High	Low
Trajectory under 2022–2026 conditions		Intensifying	Attenuating	Expanding
Narratability		Low	High	Moderate
Appropriate response	primary	Structural and instrumental	Introspective and reorienting	Structural and instrumental

Note. The stagnation column designates a configuration not distinguished in the original two-form model, in which low exit costs coexist with absent progression pathways.

Evaluated against this synthesis, P1 is supported by convergent and age-specific evidence. P2 is supported indirectly, with the qualification that the observed decline in early binding commitments is partly attributable to structural constriction rather than to changing dispositions. P3 follows from P1 and P2 and is supported to the extent that they are. P4 is supported inferentially through established theoretical mechanisms but lacks direct empirical test and must be regarded as a hypothesis for future research rather than as an established finding. P5 does not admit of evaluation against the reviewed corpus, since no intervention studies stratified by crisis form were identified, and is therefore advanced as a derived clinical implication.

5. Discussion

5.1 Summary and Theoretical Integration

The central claim of this review is that a dichotomy formulated as symmetrical has become asymmetrical. When the holistic phase model was developed, being locked in and being locked out were plausibly two comparably available routes into early adult crisis, and the model's phase architecture — recognition of entrapment, separation, exploration, rebuilding — mapped naturally onto the first of these. Under contemporary conditions the two routes are no longer comparably available. The structural preconditions of exclusion have intensified sharply and rapidly, driven by a documented and age-specific contraction of entry-level employment in occupations exposed to generative artificial intelligence, while the preconditions of entrapment have thinned through the delay and increasing reversibility of early binding commitments.

The theoretical consequence is that the phase model requires adaptation rather than replacement. Its four phases describe a trajectory of exit and rebuilding that presupposes something to exit from. Applied to the locked-out condition, the separation phase has no referent: there is nothing to separate from, and what the individual endures instead is an indefinite suspension in which exploration occurs without the resource base that makes exploration developmentally productive. Exploration under conditions of exclusion is not the identity work of emerging adulthood but its simulation, undertaken without the external validation through which provisional commitments are consolidated (Blustein, 2019; Schwartz et al., 2005). This is why the locked-out crisis lacks a natural terminus. The locked-in crisis resolves when the commitment is dismantled and a better one constructed; the locked-out crisis resolves only when the environment admits the person, which is not within the person's control.

The review further contributes the identification of a configuration the original dichotomy does not capture. Where exit costs are low but progression pathways are absent, the individual occupies a position that neither binds nor advances. This stagnation configuration presents phenomenologically as entrapment and is routinely so described, but its causal structure is that of exclusion, and treating it as a commitment problem invites precisely the wrong intervention. The conflation is not merely taxonomic: it converts a structural problem into a personal one, which is the characteristic operation of a reflexive modernity in which the self is experienced as a project for which its author is

answerable (Giddens, 1991), and precisely the error the interactive-kinds analysis would predict from a discursive environment in which the vocabulary of entrapment is abundant and the vocabulary of exclusion is scarce (Hacking, 1995; Haslam, 2016).

This reconceptualisation also bears on the long-standing critique of emerging adulthood as a class-specific construct (Côté, 2014; Silva, 2013). If the developmental freedom that defines the phase depends on a labour market that eventually admits the explorer, then the contraction of entry does not merely make the phase harder; it dissolves the condition on which the phase was theorised. What remains when exploration is compulsory rather than chosen, and terminates in no admission, is not emerging adulthood but a structurally produced deferral of adulthood — which is precisely the condition that ethnographic work on working-class transitions described a decade before it became general (Silva, 2013).

5.2 Practical Implications

At the level of individual practice, the primary implication is one of differential assessment. Practitioners encountering distress in the third decade of life should establish, before formulating, whether the presenting condition involves an unwanted commitment with high exit costs, an inability to enter an aspired role, or a position that binds weakly and advances not at all. The three configurations warrant different responses, and the default assumption of the locked-in form — that the person has chosen wrongly and requires help in choosing again — is, on the evidence reviewed here, the less probable case. Where the condition is exclusion, the therapeutic task is not clarification of values but protection of self-concept against the internal attribution of a structural failure, alongside the maintenance of the latent functions of employment — temporal structure, social contact, collective purpose, status — that unemployment removes and that unstructured time does not restore (Jahoda, 1982). Interventions that intensify introspection in this population risk deepening the very attribution that constitutes the injury.

At the institutional level, the implications concern career services and higher education. Advisory models predicated on the assumption that qualified applicants who search effectively will be hired become actively harmful when the base rate of entry has fallen for reasons unrelated to applicant quality, because they render the applicant responsible for an outcome determined elsewhere. Honest communication about the state of entry-level hiring, however uncomfortable, is preferable to an optimism that guarantees the attribution of structural failure to personal deficiency. The institutional evidence further suggests a concrete direction: contexts with structured vocational and apprenticeship pathways, which bind entry to employer commitment rather than to open competitive hiring, record substantially lower youth unemployment, indicating that the contraction is mediated by institutional design and is therefore amenable to institutional response (OECD, 2026).

At the level of public communication, the implication concerns the vocabulary itself. The dominance of the entrapment idiom in popular discourse supplies a frame that misdescribes the modal contemporary condition and locates its cause inside the person. A public vocabulary in which exclusion is nameable without humiliation — in which the twenty-four-year-old refreshing the applicant portal can articulate what is happening as a labour market condition rather than

as a personal failure — would constitute a genuine, if modest, protective resource. Those who shape that discourse, including clinicians and academics who communicate publicly, bear some responsibility for its distribution.

5.3 Limitations

Five limitations qualify the conclusions. First, and most consequentially, no direct empirical test exists of the central distributional claim. The proposition that the locked-out form has become modal is inferred from the conjunction of labour market evidence and commitment-trend evidence rather than measured directly, because no study was identified that estimates the relative prevalence of the two forms in a representative sample at two or more time points. The asymmetry thesis is therefore a well-grounded hypothesis rather than an established finding.

Second, the labour market evidence is recent, partly non-peer-reviewed, and subject to identification difficulties that its authors acknowledge. Distinguishing the employment effects of generative artificial intelligence from those of monetary tightening, post-pandemic hiring correction and sectoral consolidation is genuinely difficult, and the age-specificity of the observed pattern, while strongly suggestive, does not conclusively exclude alternative mechanisms such as employer risk aversion under uncertainty, which would also disproportionately affect junior hiring.

Third, the corpus is culturally skewed. The crisis literature is predominantly Anglophone and European, and although the eight-country study extends coverage to Latin American and South Asian contexts (Robinson et al., 2025), the labour market evidence derives overwhelmingly from the United States and the OECD. The transition architectures of low- and middle-income economies, in which the informal sector absorbs much of what would be recorded as youth unemployment elsewhere, may not sustain the same analysis.

Fourth, the discursive argument rests on inference from established mechanisms rather than on direct measurement. Neither the relative frequency of the two crisis idioms in digital discourse nor the correspondence between self-applied labels and structurally assessed conditions has been quantified. The proposition is theoretically well motivated but empirically untested, and the broader literature on media effects on youth mental health counsels caution about inferring more than the evidence supports (Odgers, 2024).

Fifth, the review's design precludes quantitative synthesis. Narrative integration is appropriate to the question posed but affords the reviewer interpretive latitude that a protocol-driven synthesis constrains, and the selection and weighting of sources, though documented, remain subject to reviewer judgement. Screening and coding were conducted without a formal reliability assessment.

5.4 Outlook

Four research priorities follow. The most urgent is a repeated cross-sectional or cohort-sequential design that measures the relative prevalence of locked-in and locked-out crisis forms across at least two measurement points using a common instrument, which would convert the asymmetry thesis from hypothesis into testable claim. The second is the differentiation of stagnation from entrapment at the measurement level, requiring items that separate perceived exit costs from perceived progression prospects, since the two configurations are currently conflated within the locked-

in category and diverge in their intervention implications. The third is a study design linking discourse to condition, combining computational analysis of the relative circulation of the two idioms with individual-level assessment of structurally defined crisis form, which would test the narratability asymmetry directly. The fourth is the evaluation of interventions stratified by crisis form, addressing the question of whether introspection-focused approaches are indeed less effective, or actively counterproductive, under conditions of structural exclusion.

The concept of the quarter-life crisis was formulated to name a specific developmental predicament: the discovery, in the middle of the third decade, that a life structure assembled too early no longer fits. That predicament persists, but it is no longer the characteristic one. The characteristic contemporary predicament is the discovery that no structure is available to assemble, that qualifications purchased at considerable cost do not convert into entry, and that the developmental exploration prescribed by the culture terminates in no admission. These are not variants of the same difficulty; they differ in causation, in phenomenology, and in what would relieve them. A field that continues to treat them as symmetrical will keep offering the language of choice to people who have not been given one. The first task is to name the condition correctly, because a person who understands that a door is locked from the outside is spared, at minimum, the labour of concluding that they were never worth admitting.

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Conflict of Interest

The authors declare that there are no competing financial or non-financial interests that could be perceived to have influenced the work reported in this article.

Ethics Approval

This article constitutes a review of previously published literature and publicly available statistical sources. No human participants were recruited, and no primary data were collected. Formal review by an institutional ethics board was therefore not required. The work was nonetheless conducted in accordance with the ethical principles for research involving human subjects set out in the Declaration of Helsinki (World Medical Association, 2013) and with the professional guidelines of the Deutsche Gesellschaft für Psychologie and the Berufsverband Deutscher Psychologinnen und Psychologen.

Informed Consent

Not applicable. The review analyses published sources and aggregate statistical releases exclusively; no individual participants were involved and no identifiable personal data were processed.

Data Availability Statement

All sources analysed in this review are identified in the reference list and are publicly available. The coding matrix documenting the classification of sources by crisis form, level of explanation, and evidential direction is available from the authors upon reasonable request.

Author Contributions

Both authors contributed to the conceptualisation of the study and the development of the theoretical framework. The first author designed the review protocol, conducted the literature searching and screening, and drafted the manuscript. The second author contributed to the coding and synthesis of sources and to the interpretation of findings. Both authors critically revised the manuscript and approved the final version.

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Use of Generative AI

Generative artificial intelligence tools were used for language editing and structural organisation of the manuscript. All scientific content, argumentation, source selection, interpretation, and conclusions are the sole responsibility of the authors, who reviewed and verified every claim and citation contained in the article.

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