

How to turn your quarter-life crisis into quarter-life catalyst

first direct bank

Introduction

At first direct we're all about doing things differently. We wanted to find out what makes people try new things and whether there are certain times in your life you're more likely to give things a go than others.

That's why we teamed up with **Dr. Oliver Robinson, Senior Lecturer in Psychology at the University of Greenwich**. He's an expert on how we're affected by major life transitions, crises and the ageing process among adults. No mean feat!

Together, we've looked into the growing phenomenon among 25-35 year olds known as the quarter-life crisis –a time of feeling stressed, overwhelmed and struggling to cope. According to the survey, 56% described being in a quarter-life crisis, we wanted to find out why and raise awareness of this, and also see how people have used it as a spark to make positive changes in their lives.

We've put this guide together with Dr. Robinson to find out more about how people have turned a quarter-life crisis into a quarter life catalyst. **first direct** is committed to helping people live a life less ordinary, and we're on a mission to help people try something new. Increasing awareness of this very real issue and showing people they're not alone could help them turn a crisis into a positive turning point.

So put the kettle on, turn off your social media feeds and read through what we found out about this fascinating time in someone's life.



Nearly 60% of 25-35 year olds

report financial difficulties are the main cause for a crisis

+30%

of individuals in a crisis spend more than they earn

Could you be having a quarter-life crisis?

In your twenties or early thirties? Feeling you are struggling to cope with your life and your emotions? Questioning whether your life is moving down the right path? You may be having a quarter-life crisis, and you're not alone.

A quarter-life crisis is a recognised phenomenon and typically lasts about a year. It's often felt in retrospect to be an important turning point in life and a stimulus for growth, while also being a time of heightened negative feeling, inner conflict and confusion.

They are by no means rare. **In our recent survey of 2,000 British millennials (25-35 year-olds)*, 56% described being in a quarter-life crisis. Despite this, 50% agreed what they were experiencing could be a catalyst for positive change in the future.** Those who reported passing through a crisis in the past 12 months said they'd learned more new things about themselves than those who'd not had a crisis.

Financial difficulty was the most often cited cause of a quarter-life crisis. Over 30% of individuals in a crisis reported they were spending more than they earn. Therefore, finding solutions for managing finances is crucial. **first direct** is committed to helping people find financial solutions that can help them turn a quarter-life crisis into a catalyst for positive change. And we've pulled together some advice for people who are going through difficult transitions with money problems.



From

Dr. Oliver Robinson

Senior Lecturer in Psychology at the University of Greenwich

*The study was conducted by OnePoll between 04.12.17 and 11.12.17 and polled 2,000 respondents aged 25 to 35. Participants were recruited online and were paid to participate.

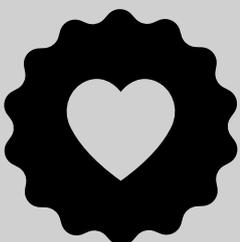
In my own research I've found there are two key types of quarter-life crisis, the locked-in type and the locked-out type.

The four phases of the locked-in type:

- 1. Locked-in:** You feel locked-in to at least one major commitment (usually relationship and/or job) that is found, despite expectations to the contrary, to be dissatisfying and stultifying.
- 2. Separation and Breaking Out:** You finally break the status quo – this is a challenging and emotional time.
- 3. Trying New Things:** You take time-out to experiment, to explore what other options are out there for you, to gain perspective on life and your future options.
- 4. Resolution and a sense of growth:** You feel you're no longer in your crisis episode, and are able to see what you've discovered about yourself during the period.

The four phases of the locked-out type:

- 1. Fired Up:** You make active attempts to get a job or relationship, or other valued social role.
- 2. Locked-Out:** You go through repeated failures to achieve your goal, and you feel you've hit a barrier that's unexpectedly hard to get past. This may affect your self-esteem negatively.
- 3. Reflective Pause:** You pause in your repeated attempts, in order to try out alternative approaches to reach your goal and new ways of understanding yourself.
- 4. Re-scaling and resolution:** You take a new approach and alter the nature and scale of the goal you're trying to achieve. The eventual resolution brings a new and improved perspective on life.



31%

say being in wrong relationship, or a relationship lacking in romance can cause a crisis

Both of these types of quarter-life crises are not only periods of difficulty and distress. They are also times of openness, curiosity and growth. You may find old habits and coping mechanisms no longer help in the way they used to, and this can act as a spur to explore new ideas, new activities and new ways of managing life's challenges.

A quarter-life crisis is therefore an opportunity to try new things and steer life on a new, exciting course.

Let's look at some things people say have helped them through a quarter life crisis, and where to look in your time of need.

Why trying new things helps

crisis [krahy-sis]

noun, plural crises [krahy-seez]

1. a stage in a sequence of events at which the trend of all future events, especially for better or for worse, is determined; **turning point**.
2. a condition of instability or danger, as in social, economic, political, or international affairs, leading to a decisive change.
3. a dramatic emotional or circumstantial upheaval in a person's life.

This captures the different sides of a crisis perfectly. A quarter-life crisis is a time of vulnerability and difficulty, but it can be a turning point too. This turning point could be the perfect opportunity to search for new solutions and new ways of living. When you're happy, you're motivated to continue what you are doing that's bringing you happiness, and so won't be focused on finding new ideas and ways of living. However, when you're in a crisis, you look for new things that could help move you beyond the negative feelings and struggles. Curiosity is the motive to seek out new things, and there's evidence that those reporting a quarter-life crisis are more curious about all kinds of things – the world, other people and themselves.



40%

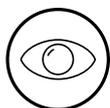
of millennials in a crisis blame this on their current living situation, that could be renting or living with parents

A quarter-life crisis becomes a quarter-life catalyst if you can look at it as a coded message to try new things and move your future in new directions.

Trying new things can change your life in five ways.



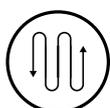
1. Bring insight into what is missing in your life; it's hard to know what things bring meaning and positivity to your life until you try them.



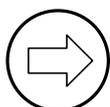
2. Help you get to know yourself better, as you increasingly recognise what you do and don't enjoy, and what you do or don't want to become.



3. Help you to gain perspective on life, as you learn what you're capable of, and develop self-belief in the process.



4. Bring about experiences of profound positivity and 'flow' by engaging in a challenging activity.



5. Open the way to resolving your crisis, as it provides you with ideas for how to move your life forward and forge a balanced and fulfilling lifestyle.



The Imperfect Life® **BLOG**
YOUR QUARTER-LIFE THRIVE GUIDE

My quarter-life crisis was actually one of the best things to happen to me. It was hard, don't get me wrong, but it also forced me into action from feeling totally stuck in a really dark and lonely place. It helped me realise that living my life for other people was never going to cut it, and that happiness could only come from living my life for me. Little did I know at the time, my experience would be such a big part of my future!

Kerry Lyons

Creator of [The Imperfect Life®](#)

Featured in the video and started a business around her personal experience of a quarter-life crisis.

Ideas to help you to try new things

People who are trying to overcome a quarter-life crisis report going on holiday or travelling to new places, taking up meditation or yoga, reducing their alcohol intake, experimenting sexually (but safely), trying out a healthier diet, learning a new language, doing an evening course in a topic they are passionate about, joining a new fitness class, or changing how they manage their money. That's a lot to try!

There are no right or wrong answers to move your life in a new direction; everyone's different. But to get you thinking, here's a few suggestions which people said worked for them.



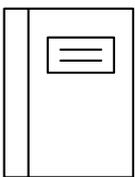
1. Brainstorm a list of things to try out.

Take a couple of hours and make a list of everything in your life you're not satisfied with. For all the things in your list, set out two things you can try out, to see if changing in that direction makes a difference to you.



2. Explore what you might have lost from your past.

The first decade of adult life is full of time pressures and stressors, and as you push to achieve your goals, you can often drop things from your life that are actually crucial to your well-being, such as a hobby or a sport. It can help in this situation to recall and write down what used to bring fun and positivity to your life when you were younger, then work out a plan to devote some time to it each week.



3. Read about quarter-life crisis and emerging adulthood.

Read up on what others have done about their own crises, and the phase of life you're in (sometimes referred to as 'emerging adulthood' or the 'defining decade'). Typically, people say crises pass through a sequence of phases. Reading up will help to show you that what you're going through is a temporary phase, not something you are stuck with. To get you started, there's a list of books and articles on quarter-life crisis in the section below.



4. Speak to others about your problems.

This really helps to get a new perspective on your situation. People are often amazed at the stories other people tell about similar experiences. It may be

a friend or relative can provide you with enough support, but if not, be open to seeking help from a life coach, a financial expert, a career coach or a therapist. Be clear on this point; seeking advice or help is not an expression of weakness, but is, in fact, an expression of courage in your quest to grow and resolve your crisis. It means you're taking charge of the situation and moving towards a better future. There are some ideas for life coach services and also a portal that lists appropriately qualified therapists in your area below.



5. Get proper financial advice if you're experiencing money worries.

If you feel money and finances are contributing to your crisis, check out the suggestions listed in the next section. You need to monitor your expenditure to ensure your spending fits with your income, and there are lots of good apps for that too, several of which we list below.



6. Try volunteering.

Volunteering is a great way of bringing meaning back to life if you find your job is not providing enough. Many organisations will take volunteers for a few hours a week, and provide helpful training. Again, there are some suggestions for where to start looking below.



7. Start small before making any big decisions.

Some people make big changes during a quarter-life crisis, however everyone is different. Trying new things on a small scale and temporary basis could work best in the first instance before making radical decisions like changing a relationship or leaving a job. Remember – all journeys start with a single step!

first direct challenged actress Diane Morgan to try new things



At first direct, we like to encourage change and to do things a little differently. That's why we challenged actress Diane Morgan to try new things. Diane was scared of birds and needles – watch the video [here](#) to see how she got on when trying falconry and acupuncture!

Summary

A quarter-life crisis is something many people will go through or already have been through. Everyone copes differently, but recognising it could help you to use it as an opportunity for change and transformation and turn it into a quarter-life catalyst for inspiring positive change in your life and reinvigorating it with meaning and authenticity.

The fact that you've read this guide to the end shows you're moving in the right direction.

Keep going!

What else can you do

If you're looking for more suggestions for what to read or who you could approach for additional information and guidance in the first instance, look no further:

Talk to someone about money matters

If you're worried about money, the best thing to do is talk about it – it's the first step to lifting the burden. If you're a **first direct** customer you can talk about your accounts with the Credit Solutions team on 0345 6100 189 (Available Monday – Friday 8am to 10pm, Saturday 8am to 7pm and Sunday 9am to 10pm). The sooner you share your concerns, the sooner steps can be taken to help you.

If you're not a **first direct** customer, or you'd prefer to talk to someone independent, there's a number of organisations who can help you, free of charge:

- StepChange Debt Charity – free advice. www.stepchange.org/Debtremedy.aspx
- The Money Advice Service website, including their excellent online Money Health Check. www.moneyadviceservice.org.uk/en/tools/health-check
- National Debtline website www.nationaldebtline.org
- Citizens Advice Bureau www.citizensadvice.org.uk/debt-and-money

Volunteer

Do-IT: The UK's national volunteering database, Do-it.org makes it easy for anyone to volunteer in their community. Website: www.do-it.org

Reach Volunteering: Service for connecting non-profit organisations with skilled volunteers. Website: www.reachvolunteering.org.uk

Talk to a Therapist

If you feel doing psychotherapy or counselling is the way forward for your personal growth, using a therapist who is registered with the British Association of Counselling and Psychotherapy ensures the therapist is appropriately qualified. **Itsgoodtotalk.org.uk** is a directory where you can locate BACP therapists in your area.

www.itsgoodtotalk.org.uk/therapists

Read these books

Emerging Adulthood: The Winding Road from the Late Teens through the Twenties

by Jeffrey Jensen Arnett

Get It Together: A guide to surviving your quarterlife crisis

by Damian Barr

The Defining Decade: Why Your Twenties Matter and How to Make the Most of Them Now

by Dr. Meg Jay

Quarterlife Crisis: The Unique Challenges of Life in Your Twenties

by Alexandra Robbins and Abby Wilner

Conquering Your Quarter-Life Crisis: How to Get Your Shit Together In Your 20s

by Kali Rogers

Seek medical advice

If you feel that you're experiencing mental health or physical health problems that require urgent attention, you should make an appointment to see a GP. You now don't need to wait in a queue to see your GP. One option is via the app Babylon you can have a consultation with a qualified GP at any time, at no charge. www.babylonhealth.com