



## Exploring the Impact of Intolerance of Uncertainty, Positive Negative Affect, and Anxiety on Psychological Adjustment and Life Satisfaction during Covid-19 Pandemic: A Study on Young Adults

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### Abstract

**Background and Objectives:** The COVID-19 pandemic caused by SARS-CoV-2 significantly marked people's lives with respect to their psychological adjustment and life satisfaction. Hence, the objective of the current study is to determine the effect of intolerance of uncertainty, positive negative affect and anxiety on Psychological adjustment and life satisfaction of College/University students during second wave of COVID-19 pandemic. **Materials and Methods:** This is a cross-sectional study that was conducted in 2021 for a period of 3 months. The study sample included 409 students from the various College/University of West Bengal who filled in a questionnaire on Intolerance of Uncertainty, Positive Negative affect schedule, Generalized Anxiety Disorder Scale, brief Adjustment scale and Satisfaction with Life Scale. **Results:** The results indicated that Intolerance of uncertainty, negative affect and anxiety negatively associated with youths' psychological adjustment whereas positive affect positively related with psychological adjustment of students. Furthermore, anxiety and negative affect negatively influence youths' level of life satisfaction where positive affect significantly positively related with life satisfaction. It is also observed that intolerance of uncertainty has not any significant impact on the life satisfaction of youths. Stepwise Regression analyses depicted the whole picture very clearly. **Conclusions:** The results of the study describe a scenario in which intolerance of uncertainty especially prospective of IU, positive and negative affect and anxiety play a relevant role in the psychological adjustment and life satisfaction of participants during the second phase of the COVID-19 pandemic.

**Keywords:** Covid-19 Pandemic, Intolerance of Uncertainty, Positive Negative Affect, Anxiety, Psychological Adjustment, Life Satisfaction

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### 1. Introduction

The COVID-19 pandemic caused by the SARS-CoV-2 marked people's lives significantly by influencing their behaviour, but also their psychological adjustment and life satisfaction. As the number of cases of Covid-19 increases due to changed strains of Corona virus all over the world during the first and second waves of the outbreak, uneasiness and anxiety symptoms are increasing among populations. It is extremely common for people to go through a period of intense stress relating to the health and well-being of their loved ones. Lockdown, quarantine, and social isolation also made it impossible to seek relief from the continued stress of a prolonged lockdown period accompanied by an economic downturn and anxiety about the future.

The second wave of COVID-19 in India has led in an increase in cases, a decrease in critical treatment supplies, and an increase in mortality, particularly among the young. In comparison to the first, the second wave has caused more devastation. The second wave has a disproportionate impact on the younger generations, as in comparison to the previous year, the virus has mutated into more fatal forms and is fast infecting young people. The overall lockdown and prohibition of certain amenities have resulted in increased job insecurity, intolerance of uncertainty, and anxiety during the pandemic. Anxiety and sadness were found to be prevalent in 27 percent and 16 percent of university students in France, according to a nationwide survey of over 69,000 students (Wang et al., 2020).

A study conducted on 2,530 students at a university in span during the COVID-19 pandemic discovered that strict measures during the COVID-19 pandemic are associated with an increased risk of experiencing mental health burden, particularly for vulnerable groups, with 21 percent, 34 percent, and 28 percent of the participants suffering from anxiety, depression, and stress, respectively (Wang

et al., 2020). Fear of infection, concerns for friends and family, economic uncertainty, and loneliness all contribute to increased anxiety and melancholy during lockdown (Fornili et al., 2020). Increased burden, prolonged physical inactivity, and other changes in lifestyle and working habit may be associated with emotional distress at these stages.

People who were not physically afflicted often suffered from the epidemic's unpleasant psychological impacts (Xiao et al., 2020). They were afraid of the unknown because vaccination slots are frequently unavailable. This is known as anxiety, and it is the body's normal reaction to stress (Holland 2021). Fear of the unknown and uncertainty can result in the development of mental diseases, stress, anxiety, depression, and somatisation, as well as negative behaviours such as a rise in the frequency with which alcohol and cigarettes are consumed (Shigemura et al., 2020). Students from India and around the world face exam uncertainties at their schools and institutions, as well as employment availability, among other things. The fundamental problem is that all students cannot afford to use online platforms and transfer to online learning seamlessly, which can have a significant negative impact on students' future paths (Nicola et al., 2020).

Wang et al. (2020) found that Chinese citizens experienced substantial psychological distress (anxiety, stress, and depression) during Covid-19. A similar study with 1000 participants revealed despair, stress, and anxiety among the Indian population. Depression was found to be common among those aged 15-35 years, anxiety was found to be common among those aged 21-25 years, and stress was found to be common among those aged 21-25 years (Kazmi et al., 2020). According to a Turkish study, fear of COVID-19 increases sadness, anxiety, and stress, as well as reduces life satisfaction (Satici et al., 2020).

Uncertainty is a state defined by the presence of vague, complex or unpredictable stimuli or conditions and insufficient or inconsistent information to deal with them (Toro, Avendaño Prieto, & Vargas 2019). Given the current scenario, uncertainty over the COVID-19 pandemic is the inability to determine the course of disease-related events (Kuang & Wilson, 2017); whether we are already infected or not, whether our relatives and friends will get infected, whether the country's economy will be affected, whether our income will decrease, whether there will be a lack of supplies, etc. The unpredictability of the situation itself is one

of the most stressful aspects of any pandemic, and, combined with misinformation and biased news, can severely affect mental health (Moreland & Santacroce, 2018; Satici, Saricali, Satici, & Griffiths, 2020). In this regard, Intolerance of Uncertainty (IU) refers to individual differences in the inability to withstand negative uncertain situations (Buhr & Dugas, 2002; Carleton, 2016; Zvolensky, et al., 2010). According to Freeston et al. (2020), the more intolerant to uncertainty a person is, the more he or she will be distressed or upset facing an uncertain situation, regardless of whether the outcome is negative or not. Higher levels of IU predispose people to overestimate threats and to find more problems than actually exist (Pepperdine, Lomax, & Freeston, 2018). In this sense, the inability to manage the distress arising from uncertain situations, like- COVID-19 pandemic, can have a detrimental effect on mental health, leading to different psychopathological symptoms, such as anxiety or depression (Dar, Iqbal, Mushtaq, 2017; Toro et al., 2019).

Affect is defined as a psychological state characterised by personal evaluative feelings toward objective things (Diaz-Garcia et al. 2020). Positive affect and negative affect were two independent dimensions (Garcia et al., 2012). "Positive affect" refers to a person's proclivity to experience positive emotions and connect positively with people and with life's problems. In contrast, "negative affect" entails having a more negative experience of the world, feeling unpleasant emotions, and having more negativity in relationships and surroundings. A stable and happy mood usually indicates a good mental state. During the COVID-19, people will inevitably have an unpleasant emotional experience. Negative emotions can cause a variety of individual and social behaviour difficulties, as well as fear and worry, which can be accompanied by acute and chronic stress, which can impair immunological function and increase vulnerability to stress-related physiological conditions. At the same time, we must not dismiss happy sentiments. Pleasant emotional experiences can increase individuals' effective emotional control, experience positive emotions such as gratitude, interest, and love; and after an emergency, it can assist resilient individuals resist depression (Vanderlind et al. 2020). According to research, maintaining optimal amounts of both positive and negative emotions under stress can make it simpler for people to adjust to their surroundings. When confronted with a huge

incident such as COVID-19, their emotions will undoubtedly be influenced (Zhao et al. 2020). As a result, during the epidemic, it is critical to pay attention to the good and negative emotions of university and college students. As well as how these elements influence individuals' psychological adjustment and life pleasure.

Recently, Satici et al. (2020) conducted a study on the COVID-19 situation and reported that general IU had a significant direct effect on mental wellbeing. Hence, it is possible that individual differences in IU over COVID-19 pandemic may lead to increased psychopathological symptoms (i.e. anxiety and depression) and affect their level of psychological adjustment and life satisfaction. At the moment, this issue has not yet been explored.

Hence, the aim of the current study is to determine the effect of intolerance of uncertainty over COVID-19 pandemic, positive negative affect and anxiety or depressive symptoms on psychological adjustment and life satisfaction of College/University students during second wave of Covid 19 pandemic.

### **Objectives of the study:**

1. To study socio demographic profile of students included in sample.
2. To ascertain the association of intolerance of uncertainty, positive negative affect and anxiety with youths' psychological adjustment and life satisfaction.
3. To investigate the impact of intolerance of uncertainty, positive negative affect and anxiety on students' psychological adjustment.
4. To investigate the impact of intolerance of uncertainty, positive negative affect and anxiety on students' life satisfaction.
5. To find out the significant difference between male and female on all research variables.

### **Hypotheses of the study:**

**H1:** Intolerance of uncertainty, positive negative affect and anxiety would be significantly correlated with students' psychological adjustment and life satisfaction.

**H2:** Intolerance of uncertainty, positive negative affect and anxiety would be significant predictors of youth's psychological adjustment.

**H3:** Intolerance of uncertainty, positive negative affect and anxiety would be significant predictor of youth's level of life satisfaction.

**H4:** Male and female participants would differ significantly on all research variables.

## **2. MATERIALS AND METHODS**

**2.1. Sample and setting:** A cross-sectional study was conducted on 409 students of various University/colleges of West Bengal. Due to the exploratory nature of the study, a convenience sampling method was adopted. The study population included students from different district of West Bengal (i.e., Purulia, Bankura, Burdwan and Midnapur etc.). An adequate distribution of gender was obtained (274 females, 135 male) and sample age ranged from 14-34 years.

### **2.2 Instruments/Measures:**

**2.2.1. Intolerance of Uncertainty Scale, Short Form:** The IUS-12 is a 12-item short form of the original 27-item Intolerance of Uncertainty Scale (Freston et al., 1994) that measures reactions to uncertainty, ambiguous situations, and the future. Sample items include: "Uncertain events upset me greatly" and "I always want to know what the future has in store for me." Participants rate each item on a scale from 1 (Not at all characteristic of me) to 5 (Entirely characteristic of me). The total score ranges between 12 and 60. Higher scores indicate greater levels of IU. The IUS-12 has two factors, the first Prospective IU, expresses the propensity of individuals toward active information seeking as a way to reduce uncertainty/increase certainty. (7 items) and The second, Inhibitory IU, refers to avoidance-oriented responses to uncertainty, i.e. an inhibition of actions or experience which is caused by uncertainty (5 items), as well as good psychometric properties in both clinical and non-clinical samples (Carleton et al., 2007, 2012; Khawaja & Yu, 2010; McEvoy & Mahoney, 2011).

**2.2.2 Positive Negative affect Schedule-Expanded Version:** The questionnaire contains 20 items on two subscales that assess a person's positive and negative trait affect using a 5-point scale (1= "very slightly or not at all"; 5="extremely"). Scale scores range from 10 to 50, for each scale (PA and NA) with higher scores indicating higher levels of positive or negative affect. Watson, Clark, & Tellegen (1988) demonstrated internal consistency for the PANAS ranged between .86 - .90 for positive affect and .84 - .87 for negative affect. Test-retest reliability for the PANAS (1 week) were reported as .79 for positive affect and .81 for negative affect (Watson et al., 1988). For Validity, correlation of the PANAS to

HSCL = .74 for negative affect and -.19 for positive affect. Correlation of PANAS to BDI = .65 for negative affect and -.29 for positive affect.

**2.2.3 Generalized Anxiety Disorder Scale (GAD-7):**The GAD Scale-7 is a self-rated scale developed by Spitzer and colleagues (2006). The GAD-7 includes seven items based on seven core symptoms and inquires the frequency with which respondents suffered from these symptoms within the last two weeks (Toussaint et al., 2020). Respondents report their symptoms using a 4-item Likert rating scale ranging from (0 = not at all; 1 = several days; 2 = more than half the days; 3 = nearly every day), such that the total score ranges from 0 to 21. The GAD-7 has high convergent validity with other scales that measure anxiety, including the Beck Anxiety Inventory (Kroenke et al., 2010; Spitzer et al., 2006). The GAD-7 demonstrates excellent internal consistency (0.92) and test-retest reliability (intra class correlation .83 within 1 week; Spitzer et al., 2006).

**2.2.4 Brief Adjustment Scale– 6 (BASE-6):** This scale is a measure of general psychological adjustment. Measures of general psychological adjustment, a construct broadly defined as an individual’s subjective sense of distress and ability to function in daily life, are typically transtheoretical and constructed to capture symptoms, wellbeing, and functioning within a single instrument (Kraus, Seligman, & Jordan, 2005).The item pool contains six items and assesses individuals’ perceptions of emotional distress (three items: depression, anxiety and, anger) and related interference (three items: self-esteem, personal relationships, and occupational functioning). All six items were on a seven-point Likert scale (1 = not at all, 4 = somewhat, 7 = extremely), higher scores indicating lower general psychological adjustment and vice versa. The BASE-6 demonstrated good internal consistency (.87–.93) and there was good test-retest reliability (.77) across 1 week.

**2.2.5 Satisfaction with Life Scale:** It is a unidimensional 5-item, 7-point Likert scale, developed by Diener et al. (1985). A 5-item scale designed to measure global cognitive judgments of one’s life satisfaction. Participants indicate how much they agree or disagree with each of the 5 items using a 7-point scale that ranges from 7 strongly agree to 1 strongly disagrees. The total score therefore range from 5-35; the higher scores indicate higher levels of satisfaction with life.

Previous studies provide evidence for internal consistency, stability, concurrent and predictive validity of SWLS (Diener et al. 1985, Pavote et al. 1991).

**2.3 Procedure and Ethical considerations**

The survey was elaborated through Google Forms and disseminated through social networks. Participants answered it between May 10 to August 10, 2021 (i.e. again partial lock down imposed in India due to second wave). Participants answer voluntarily and only after signing (digitally) an informed consent form.

**2.4 Statistical analyses:**

In the present research, descriptive analysis, Pearson’s correlation, stepwise multiple regression and t-test were used to analyse the obtained data with the help of 20 Version of SPSS.To investigate the extent to which intolerance of uncertainty, positive negative affect and anxiety predicted life satisfaction and adjustment of individuals during COVID-19 Stepwise Multiple regressions were conducted where Beta weights were considered to determine which variables and their dimensions were more predictive of the life satisfaction and adjustment of individuals.

**1. RESULTS**

The demographic characteristics of the respondents showed that the age range of respondents was 14 to 34. Also, 33% of the respondents were male and 67% were female. Other demographic details respondents are available in Table-1.

**Table-1: Socio-demographic characteristics of respondents**

Variables	Overall N= 409		Male n=135		Female n= 274	
	Fre que ncy	%	Fre que ncy	%	Fre que ncy	%
<b>Age</b>						
14-17 Year	25	6.1	8	5.9	17	6.2
18-21 Year	191	46.7	66	48.9	125	45.6
22-25 Year	135	33	43	31.9	92	33.6
26-29 Year	34	8.3	9	6.7	25	9.1
30 -34Year	24	5.9	9	6.7	15	5.5
<b>Marital status</b>						
Single	361	88.3	120	88.8	241	88
Married	30	7.3	8	5.9	22	8
Engaged	17	4.2	7	5.2	10	3.6
<b>Family Type</b>						
Nuclear	230	56.2	66	48.9	164	59.9
Joint	165	40.3	61	45.2	104	38
Extended	14	3.4	8	5.9	6	2.2
<b>Residence</b>						

Rural	150	36.7	78	57.8	72	26.3
Semi-Urban	85	20.8	23	17	62	22.6
Urban	174	42.5	34	25.2	140	51.1

Table 2 depicts the Pearson’s correlation coefficients among Intolerance of uncertainty and its dimensions, Positive and Negative Affect, Anxiety with Psychological Adjustment and Life satisfaction and mean & standard deviation of the research variables. As Table 2 illustrates, the Intolerance of uncertainty and its two dimensions i.e., ‘Prospective IU’ and ‘Inhibitory IU’ significantly negatively correlated with psychological adjustment (as higher value shows less psychological adjustment) the correspondence r values are  $r=.45$ ,  $r=.384$ ,  $r=.449$ ,  $p<.01$  respectively. ‘Negative affect’ and ‘Anxiety’ also have significant negative correlation with Psychological adjustment and their corresponding Correlation values are  $r=.726$  and  $r=.643$  those are significant at .01 level of confidence. As far as respondents’ life satisfaction is concerned it is observed that Positive affect and life satisfaction were significantly positively correlated  $r=.423$ ,  $P<.01$  whereas Negative affect and Anxiety negatively related with respondents’ life satisfaction  $r=-.175$ ,  $r=-.203$ ,  $p<.01$  respectively.

**Table 2: Pearson’s Correlation among Intolerance of uncertainty and its dimensions, Positive and Negative Affect, Anxiety with Psychological Adjustment and Life satisfaction and descriptive index of research variables**

Variables	Psychological Adjustment	Life Satisfaction	Mean	Std. Deviation
IU-Intolerance of Uncertainty	.450**	.032	37.38	8.596
IU-1 Prospective IU	.384**	.043	22.31	5.142
IU-2 Inhibitory IU	.449**	-.020	15.15	4.345
Positive Affect	-.096	.423**	32.80	7.959
Negative Affect	.726**	-.175**	27.17	9.211
Anxiety	.643**	-.203**	10.89	5.337
Psychological Adjustment	-	-	24.00	9.136
Life Satisfaction	-	-	19.48	6.403

Stepwise multiple regressions were used to find out the significant predictors of respondents’ psychological adjustment and life satisfaction during second wave of COVID-19 pandemic. According to Table 3.1, 3.2 & 3.3 it is observed that out of six predictor variables only three variables (i.e. Negative Affect, Anxiety and Prospective IU) emerged as significant predictor of Psychological

adjustment of youths. It is indicated that 76.5% of the variance of psychological adjustment could be predicted with these three predictors accounting for unique variance ( $R^2=.765$ ,  $F(3,405)=191.025$ ,  $p<.001$ ).

**Table 3.1: Model summary of Stepwise Multiple Regression to predict Psychological Adjustment among youths**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	Sig. F Change
1	.726 <sup>a</sup>	.527	.526	6.290	.527	453.728	.000
2	.761 <sup>b</sup>	.578	.576	5.946	.051	49.410	.000
3	.765 <sup>c</sup>	.586	.583	5.901	.007	7.310	.007

**Table 3.2: ANOVA for final Model**

Model		Sum of Squares	df	Mean Square	F	Sig.
3	Regression	19952.958	3	6650.986	191.025	.000 <sup>c</sup>
	Residual	14101.042	405	34.817		
	Total	34054.000	408			

**Table 3.3: Coefficients of final Model**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
3	Constant	1.231	1.392		.885	.377
	Negative Affect	.515	.042	.519	12.280	.000
	Anxiety	.459	.074	.268	6.192	.000
	Prospective IU	.169	.063	.095	2.704	.007

a. Dependent Variable: Psychological Adjustment

As observed from coefficients table (Table 3.3), it was found that the first variable that is Negative affect significantly predicted participants’ psychological adjustment ( $\beta=.515$ ;  $p<.01$ ). The second variable that is anxiety exerts a significant influence ( $\beta=.459$ ;  $p<.01$ ) on Psychological adjustment as did the third variable that is ‘Prospective IU’ a sub variable of IU ( $\beta=.169$ ;  $p<.01$ ).

Table 4.1, 4.2 & 4.3 shown Stepwise Multiple regression analysis which was used to test if all six predictor variables significantly predicted

participants' level of life satisfaction. The results of the regression indicated the only two predictors out of six explained 20.6% of the variance ( $R^2=.206$ ,  $F(2,406)=52.628$ ,  $p<.001$ ). As observed from coefficients table, it was found that Positive affect significantly predicted Life satisfaction ( $\beta = .328$ ,  $p<.001$ ), as did anxiety ( $\beta = -.197$ ,  $p<.001$ ).

**Table 4.1: Model summary of Stepwise Multiple Regression to predict life satisfaction among youths**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	Sig. F Change
1	.423 <sup>a</sup>	.179	.177	5.809	.179	88.815	.000
2	.454 <sup>b</sup>	.206	.202	5.720	.027	13.675	.000

**Table 4.2: ANOVA for final Model**

Model		Sum of Squares	df	Mean Square	F	Sig.
2	Regression	3443.933	2	1721.967	52.628	.000 <sup>b</sup>
	Residual	13284.213	406	32.720		
	Total	16728.147	408			

**Table 4.3: Coefficients for final Model**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
2	Constant	10.870	1.385		7.847	.000
	Positive Affect	.328	.036	.408	9.181	.000
	Anxiety	-.197	.053	-.164	-3.698	.000

a. Dependent Variable: Life Satisfaction

Table 5 illustrates the difference between male and female participants on all research variables under study. It is observed that male and female significantly differ only three variables i.e. intolerance of uncertainty positive affect, and life satisfaction. It is revealed that male ( $M = 38.56$ ,  $SD = 8.17$ ) reported significantly higher levels of intolerance of uncertainty than female ( $M = 36.80$ ,  $SD = 8.75$ ),  $t(1) = 1.946$ ,  $p < .05$ . Further, male ( $M=34.7$ ,  $SD=8.43$ ) shown significantly higher positive affect as compare to female ( $M=32.18$ ,  $SD=7.65$ ),  $t(1)=2.271$ ,  $p < .05$ . On As far as life satisfaction is concerned it is found that Male ( $M = 20.64$ ,  $SD = 6.425$ ) and female ( $M = 18.92$ ,  $SD = 6.32$ ) differ significantly on levels of their life satisfaction,  $t(1) = 2.574$ ,  $p < .01$ , which means that male life satisfaction level significantly high compare to female during COVID-19 pandemic.

**Table 5: Comparison between male and female on all research variables**

Variables	Gender	N	Mean	Std. Deviation	t- test	Level of Significance
Intolerance of Uncertainty	Male	135	38.56	8.171	1.946	.05
	Female	274	36.80	8.755		
Anxiety	Male	135	10.47	5.480	-1.139	.255
	Female	274	11.11	5.263		
Positive Affect	Male	135	34.07	8.436	2.271	.024
	Female	274	32.18	7.653		
Negative Affect	Male	135	27.25	9.224	.124	.901
	Female	274	27.13	9.221		
Psychological Adjustment	Male	135	23.85	9.511	-.230	.818
	Female	274	24.07	8.962		
Life Satisfaction	Male	135	20.64	6.425	2.574	.010
	Female	274	18.92	6.327		

#### 4. DISCUSSION

These results describe various factors are associated with the psychological adjustment and life satisfaction of individuals, particularly youths, some of which includes Intolerance of uncertainty, Positive and negative affect and Anxiety especially during the COVID-19 Pandemic. Pearson's correlation finding suggested that intolerance towards uncertainty either evaluating prospective or inhibitory related with avoidance negatively influence Psychological adjustment of youths. Those people who shown less tolerance towards uncertainty over COVID-19 crisis, faced issues during adjustment in various situations. Freeston et al. (2020) also observed that the more intolerant to uncertainty a person is, the more he or she will be distressed or upset facing an uncertain situation, regardless of whether the outcome is negative or not. Higher levels of IU predispose people to overestimate threats and to find more problems than actually exist (Pepperdine, Lomax, & Freeston, 2018). It is also observed that negative affect and anxiety also negatively affect psychological adjustment. During the COVID-19, people will inevitably have an unpleasant emotional experience. Negative emotions cause variety of individual and social behaviour difficulties, as well as fear and worry, which leads poorer psychological adjustment among youths. Moreover, the findings of the study revealed that the positive affect positively associated with youth's life satisfaction whereas negative affect and anxiety of Covid-

reduced life satisfaction of youths. This finding is in the line of previous finding of Maria-loanna and Patra (2020) who suggested that students, who had more anxiety and psychological distress, tend to be less satisfied with life. However, Zhi et al. (2016) argued that psychological distress was positively associated with life satisfaction. But in the context of West Bengal, where the social distancing measures of the government was strictly implemented to restrict the spread of covid-19 pandemic, negative experience of the situation and anxiety can reduce students' life satisfaction. As Prospective IU also found negatively related with psychological adjustment because tendency of individuals toward active information seeking regarding Covid-19, further restriction, exam date and pattern etc, as a way to reduce uncertainty actually lead more anxiety among them and negatively affect their psychological adjustment.

Furthermore, Stepwise regression analyses also indicate the significant predictors of psychological adjustment and youth's life satisfaction. It is observed that negative affect, anxiety and Prospective IU (a dimension of intolerance of uncertainty regarding future) emerged as significant predictors of psychological adjustment in which negative affect has highest beta coefficient. To put it another way, negative affect made the most contribution in the prediction of psychological adjustment. This result was in line with previous studies (Gao 2009) as individuals high in negative affect exhibit, on average, higher levels of distress, anxiety, and dissatisfaction, and tend to focus on the unpleasant aspects of themselves, the world, and other people that lead poor psychological adjustment. In addition, the results of this study revealed that the variance of life satisfaction could be explained by positive affect and anxiety in which positive affect with the highest beta coefficient. Jovanovic and Joshanloo (2022) also found that positive affect had strong effects on life satisfaction across the all age groups and people rely more on positive emotional experiences than on negative emotional experiences when constructing life satisfaction judgments and anxiety negatively influence life satisfaction.

The comparison among male and female students on all research variable shown that male and female differ significantly with respect to intolerance of uncertainty, positive affect and life satisfaction. Male students exhibit more intolerance towards uncertainty during Covid-19 crisis compare to female counterpart. This may be due to male are

more concerned about their career and future and Covid-19 situation leads uncertainty regarding exam, classes future job opportunities that's why males are more intolerant than female in the Covid-19 crisis. Whereas male students exhibit high level of positive affect and life satisfaction compare to female students.

As the present study found out that the COVID-19 is likely to cause psychological suffering, colleges should prioritise assisting students in maintaining healthy mindsets rather than avoiding stress. Adaptive mindsets can also help students adjust to new modes of learning by reorganising priorities in order to establish stronger relationships and a greater appreciation for life. Switching to an adaptive mentality may help students persevere in their schooling and later in life and can improve well-being, reduce negative health symptoms, and rise physiological functioning. On the basis of the findings of present research, it is also observed that being able to tolerate the uncertainties are crucial factors for the psychological adjustment of the individuals in these tough days.

## 5. CONCLUSION AND SUGGESTIONS

The results of present research endeavour revealed that various factors are associated with the psychological adjustment and life satisfaction of individuals, particularly youths, some of which includes Intolerance of uncertainty, Positive and Negative affect and Anxiety especially during the COVID-19 Pandemic. The comparison among male and female students on all research variable also shown that male and female differ significantly with respect to intolerance of uncertainty, positive affect and life satisfaction. In sum, results of the study describe a scenario in which intolerance of uncertainty especially prospective IU, positive and negative affect and anxiety play a relevant role in the psychological adjustment and life satisfaction of participants during the second phase of the COVID-19 pandemic. The results of the current study suggest that interventions targeting positive affect and tolerance to uncertainty may be promising approaches to buffer against negative outcomes of pandemic.

**Conflict of Interest:** The author declares that she has no conflict of interest.

**Informed consent:** Informed consent was obtained from all individual participants included in the study.

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