

# Life Planning among Young Adults in 23 European Countries: The Effects of Individual and Country Security

Tale Hellevik<sup>1,\*</sup> and Richard A. Settersten Jr<sup>2</sup>

**Abstract:** How do conditions of security, either on the individual or societal level, affect the propensity of young adults to plan? We begin with two basic sets of hypotheses. In the positive direction, when young adults have greater security, planning will be more possible and more necessary to narrow the field of options; when young adults have lower security, planning will be less possible and less necessary. In the negative direction, when young adults have lower security, planning will be more necessary to optimize whatever prospects might exist; when young adults have greater security, there will be less need to plan because options are ample. The article tests these hypotheses using two-level linear regression models with individuals aged 18–35 years in 23 European countries. Our results reveal opposing trends at the individual and country levels. Young adults with greater personal security are more likely to plan than those who have fewer personal resources. Yet, young adults who live in countries with less favourable societal conditions are actually more likely to plan than those who live in countries with more favourable conditions. We conclude with explanations for, and the implications of, these opposing tendencies.

## Introduction

The destinies of young people diverge as they move through their twenties (e.g. Settersten and Ray, 2010; Settersten, 2012). For many young people, the early adult years offer a relatively carefree existence before the onset of significant work and family responsibilities, often driven by the pursuit of higher education and the postponement of partnership and parenthood (e.g. Lesthaeghe, 2010; Mills *et al.*, 2011). For many others, these years are anything but carefree, especially for those who bypass higher education and move quickly into family formation (e.g. Edin and Kefalas, 2005; Furstenberg, 2007).

Either way, the decisions that young people make and the actions they take are consequential for the decades that follow—as they navigate education, work, finances, partnerships, and parenthood. One might even argue that the sheer number and density of role transitions and the degree of movement into and out of multiple social

institutions make the early adult years more consequential than any other period in life. Careful planning at this time in life would seem to bring cumulative advantages, whereas little or no planning, in contrast, would seem to bring adverse consequences. Of course, the ability or propensity of young people to plan will depend on their opportunities and circumstances, the stability of their social worlds, and the perceived incentives for planning.

A growing body of research has revealed that structural changes in the United States, Canada, and Western Europe during the past few decades have created greater variability in life-course experiences, particularly in transitions to adulthood (e.g. Furstenberg, 2002; Blossfeld *et al.*, 2005; Settersten *et al.*, 2005; Gauthier, 2007; Kohli, 2007; Mayer, 2009; Berlin *et al.*, 2010; Billari and Liefbroer, 2010). Interpretations of this development differ. Some explain it as being due to the erosion of constraints imposed by social institutions and norms, thereby giving individuals greater freedom to shape their lives in accordance to their own wishes. Others have

<sup>1</sup>Norwegian Social Research (NOVA), P.O. Box 3223 Elisenberg, 0208 Oslo, Norway and <sup>2</sup>College of Public Health and Human Sciences, Oregon State University, 15 Milam Hall, Corvallis, OR 97331-5102, United States

\*Corresponding author. Norwegian Social Research (NOVA), P.O. Box 3223 Elisenberg, 0208 Oslo, Norway.

Email: tale.hellevik@nova.no

suggested that the notion of ‘choices’ and the ability to control one’s life are more likely to be realities for those who are socially and economically privileged, but illusions for those who are less fortunate. Inequalities in the transition to adulthood can be the consequence of differences in the ability of young people to manage new risks and changing opportunity structures using whatever skills and resources they have or can marshal.

Within this context, the need for planning may have become an increasingly important part of modern life because biographies are self-determined and not socially prescribed. Whatever direction an individual’s life takes and whatever outcomes result, good or bad, are often taken to be their personal responsibility. Alternatively, the uncertainty and risks of modern life may make it difficult and even ineffective to plan, as futures seem fragile and plans seem less likely to come to fruition, especially for those with limited options and resources. And yet, one might also argue that it is precisely those individuals with limited options and resources who have the most to gain from planning. Being strategic may matter more in a world where opportunities are restricted rather than ample. When options and resources are plentiful, planning may seem less necessary or urgent.

We start with the assumption that young adults who have high levels of individual resources or who live in societies with favourable social conditions will generally have more choices and greater life security than those in less advantageous personal or societal circumstances. We are interested in understanding whether differences in personal or societal circumstances, in turn, have positive or negative effects on the tendency of young adults to engage in life planning. To develop and then test a set of ideas, we build on the limited existing literature on the relationship between life security and life planning, first considering general social conditions and then the circumstances of young adults in particular. Our evolving ideas, we hope, will be fruitful in advancing future theories and research.

## Theories and Literature

Social theorists, such as Giddens (1990, 1991) and Beck (1992; Beck and Beck-Gernsheim, 2002), claim that contemporary developed societies have entered a *late* or *high modernity* phase. This phase entails, among other things, greater and growing complexity and fragmentation of societal and individual life. In this scenario, individuals must create their identities and relate to others and their surroundings in a more reflexive manner. Because the presence and claims of social institutions and norms is diminished, individuals are left to their

own devices to navigate their life trajectories. This results in greater *individualization* or *de-standardization* of the life course. While individuals have new freedom, they must also shoulder the risks associated with their actions. While these dynamics presumably apply to everyone in a society, differences in personal resources or characteristics result in a highly unequal distribution of choices and risks. In addition, the emphasis on individual action need not negate the power of structural conditions in influencing life chances, as these have a direct bearing on the resources at an individual’s disposal (e.g. Furlong and Cartmel, 1997).

What does this mean for planning? In conditions of high modernity, where biographies are self-reflexive and self-produced, conscious life planning would seem more necessary than in traditional societies, where biographies are socially prescribed. Individuals must become their own ‘planning office’ (Beck, 1992: pp. 135), and their life plans become the ‘substantial content of the reflexively organized trajectory of the self’ (Giddens, 1991: pp. 85), helping to guide choices. And yet, because individuals and their social environments are constantly changing, plans must be flexible, particularly over a long time horizon (Rawls, 1972). Of course, the very notion of planning rests on having some degree of ‘agency’, ‘mastery’, ‘internal locus of control’, or other aligned concepts that capture an individual’s ability or conviction to act effectively (e.g. Settersten and Gannon, 2005; Hitlin and Elder, 2007). Without a belief that one’s own decisions and actions matter for the realization of a preferred future state, planning is liable to seem less worthwhile.

How might these dynamics have a special bearing on the transition to adulthood? We have already pointed to how consequential the decisions and experiences of these years are for the subsequent life course. From a developmental standpoint, personal plans become clearer and more differentiated as young people make their way into adulthood (e.g. Hill *et al.*, 2010). This process rests on learning individual strengths, limitations, and interests; identifying available options and ways to take advantage of them; and, most importantly, being able to not only set goals that are a good and realistic match to their abilities, but also have a high degree of flexibility when things do not go as planned (e.g. Clausen, 1991; Barabasch, 2006; Devadason, 2008). Planfulness is shaped by input from parents, teachers, adult mentors, and peers, and research suggests that parenting styles and family socioeconomic status are particularly associated with whether, what, and how individuals plan. Of course, as one moves further into adulthood, planning processes are heavily contingent on other people (e.g. spouse or partner, children).

Late modern conditions have resulted in a more ambiguous, less uniform, and more gradual transition to adulthood. Today, one of the most important hallmarks of early adulthood is the significant uncertainty with which young adults must live because of changing opportunity structures, the limited support of the welfare state, and the absence of normative control and clear life scripts (Blossfeld *et al.*, 2005; Kohli, 2007; Settersten, 2007). With these shifts, the personal characteristics and resources of young adults have become increasingly important in determining how they fare (Shanahan, 2000).

More importantly, individualization has heightened inequality in the resources of young people and their ability to manage risks and establish independence (Blossfeld *et al.*, 2005; Settersten, 2007). For those with already limited choices and ability to plan, living in a society that is highly uncertain or unpredictable would seem to only make matters worse. As Hamilton and Hamilton (2009: pp. 497) noted, ‘the value and meaning of having a life plan depend on being in a society that affords enough personal freedom so that choices are possible and enough stability so that the future is partly predictable’.

At the same time, one could imagine the reverse relationship between the degree of security and availability of choices, on the one hand, and the level of planning, on the other. For example, uncertainty may ‘positively encourage’ young people to ‘take more responsibility for their own lives’, and having these plans may, in turn, create ‘a sense of some security amidst a sea of uncertainty’ (Anderson *et al.*, 2002: pp. 9.2, 9.5). Similarly, contemporary conditions of low mortality and morbidity rates in many countries may now, in the larger historical picture, render life more predictable and potentially controllable than ever before. Planning may be less necessary because ‘time and options seem plentiful, bringing new flexibility and ample chances to revise life projects along the way’ (Settersten, 2007: pp. 261).

Given the emergent nature of the early adult years, flexibility in plans and openness to new experiences seem especially pertinent. But the literature would have us believe that planning itself should generally be a good thing because the ability to act on plans and ambitions is contingent on having them, as is the possibility of overcoming social inequality (e.g. Brannen and Nilsen, 2002; Reynolds *et al.*, 2007; Heckhausen and Chang, 2009). However, this literature has generally focused on individual planning, devoid of larger societal circumstances. It is in this nexus that we make our contribution.

## Hypotheses

We will use multilevel models to examine two primary and competing hypotheses related to the effect of

personal and societal security on the propensity of individual planning.

### Hypothesis 1

There is a *positive* relationship between personal and societal security conditions and the propensity of individual planning. When young adults have greater security, planning will be more possible and more necessary to narrow the field of options. When young adults have lower security, planning will be less possible and less necessary. According to hypothesis 1, planning is a strategy for self-realization and maximizing positive outcomes.

### Hypothesis 2

There is a *negative* relationship between personal and societal security conditions and the propensity of individual planning. When young adults have lower security, planning will be more necessary to optimize whatever prospects might exist. When young adults have greater security, there will be less need to plan because options are ample. According to hypothesis 2, planning is a strategy for self-protection and minimizing negative outcomes.

One other possibility is that the relationship between security and planning is curvilinear. Conditions of either strong security or insecurity might discourage planning, making both hypotheses valid, but at different points in the security–insecurity continuum. That is, some insecurity might increase planning (hypothesis 2), but only up to a point after which the level of insecurity would make planning impossible or futile (hypothesis 1).<sup>1</sup>

Still another possibility is that security at the individual level has different implications for planning than security at the societal level. This would entail both hypotheses being valid, but working differently at the two levels. Here, personal resources and security might positively affect the individual’s ability to plan and control their life’s direction (hypothesis 1), but societal resources and security might negatively influence the individual’s need to plan to reduce risk and the likelihood of negative outcomes (hypothesis 2).<sup>2</sup>

## Method

### Data

Individual-level data are based on round 3 of the European Social Survey (ESS), which was carried out in 2006. This ESS round has a module on the ‘timing of life’, which includes questions on life planning. The main dataset included 43,000 respondents from

23 countries: Austria, Belgium, Bulgaria, Cyprus, Denmark, Estonia, Finland, France, Germany, Hungary, Ireland, The Netherlands, Norway, Poland, Portugal, Russian Federation, Slovakia, Slovenia, Spain, Sweden, Switzerland, Ukraine, and the United Kingdom.

We restrict most of our analyses to ‘young adults’ between the ages of 18 and 35. At the lower end, we chose 18 years because it is considered the age of adulthood in most European countries and it is tied to the right to vote, marry without parental permission, drink alcohol, and drive. At the upper end, we chose 35 years because much of the action related to traditional social markers of adulthood—whether leaving the parental home, finishing education, entering the labour market, finding a partner, or becoming a parent—is not completed until the early thirties for many young adults in Europe today, particularly in Southern Europe. Our subsample of young adults consists of 10,566 respondents (of 11,393), who had complete data for all of the individual-level variables in our model.

Country-level variables come from the following six sources: the World Economic Outlook of the International Monetary Fund, the World Development Indicators and Worldwide Governance Indicators of the World Bank, the health statistics of the World Health Organization, the labour statistics of the International Labour Organization, and the World Income Inequality Database assembled by the United Nations University and the World Institute for Development Economics Research.

Because our respondents are nested in 23 countries and we are interested in understanding the effects of indicators of individual and societal security on planning, we will use a multilevel approach [specifically, two-level linear regression models, with random intercepts at the level of countries, estimated in SPSS].

## Dependent Variable

Our dependent variable is the tendency of young adults to engage in life planning. The variable is measured through the question: ‘Do you generally plan for your future or do you just take each day as it comes? Please express your opinion on a scale of 0 to 10, where 0 means “I plan for my future as much as possible” and 10 means “I just take each day as it comes”’. This 11-point scale (0–10) was reverse coded so that higher values indicate more planning.

## Individual-Level Independent Variables

At the individual level, we use indicators of the respondent’s personal resources (work situation, educational

level, and household economy) and a measure of the respondent’s health status and other assessments or perceptions of their life situation (feelings of optimism, control, resilience, and life satisfaction), all of which are pertinent to planning.

*Work situation* is measured by combining a question on the respondent’s main employment activity in the past 7 days, with a question on whether she/he fears unemployment in the next 12 months. The reference category is ‘in paid work with no fear of unemployment’, and the dummy variables are (i) unemployed or fearing employment, (ii) sick or disabled, (iii) in education or service, (iv) doing housework or care work, and (v) other.

*Educational level* is the respondent’s highest level of education, recoded in the analysis into a dichotomous variable, where 0 equals a low educational level (up to and including post secondary, non tertiary) and 1 equals a high educational level (tertiary). It was necessary to collapse educational level in this way to make the different educational systems of many countries as comparable as possible. It also captures the fact that individual (especially economic) security in many, if not most, of these countries now requires education or training beyond high school.

*Household economy* is the respondent’s own evaluation of the income of the household, with response categories forming a 4-point scale but then reverse coded so that higher values indicate a better economic state: (0) finding it very difficult, (1) finding it difficult, (2) coping, and (3) living comfortably on the present income.

*Health status* is the respondent’s own evaluation of her/his general health based on a 5-point scale, but then reverse coded so that higher values indicate better health: (0) very bad, (1) bad, (2) fair, (3) good, and (4) very good.

*Feeling optimism for oneself* is measured by the statement ‘I’m always optimistic about my future’, which was measured on a 5-point scale ranging from agree (0) to disagree (4) and then reverse coded so that higher values indicate feeling more optimism.

*Feeling optimism for others in the country* is measured through the statement ‘For most people in [COUNTRY] life is getting worse rather than better’, which was measured on a 5-point scale ranging from agree (0) to disagree (4), so that higher values indicate feeling more optimism.

*Feeling in control of one’s life* is measured by the statement ‘I feel I am free to decide for myself how to live my life’, which was measured on a 5-point scale ranging from agree (0) to disagree (4) and then

reverse coded so that higher values indicate feeling more in control.

*Feeling resilient* is measured by the statement ‘When things go wrong in my life, it generally takes me a long time to get back to normal’, which was measured on a 5-point scale ranging from disagree (0) to agree (4), so that higher values indicate feeling more resilient.

*Feeling life satisfaction* is an index that sums three questions, two on how satisfied the respondent is with her or his life and one on how happy she/he is (‘All things considered, how satisfied are you with your life as a whole nowadays?’ ‘How satisfied are you with how your life has turned out so far?’ ‘Taking all things together, how happy would you say you are?’). Each of these items ranges from 0 ‘extremely dissatisfied/unhappy’ to 10 ‘extremely satisfied/happy’, resulting in a 31-point scale (0–30).

We also include three additional variables to indicate the respondent’s *family situation*, especially in relation to markers of the transition to adulthood: whether the respondent is living with parents (including in-laws), living with a partner, or living with a son or daughter aged <17 years. Finally, *gender* is included as an independent variable.

## Country-Level Independent Variables

At the country level, we include indicators of favourable (or unfavourable) social conditions. These measures are extracted from external databases containing economic and social indicators for the 23 countries represented in the ESS, and as close as possible to the year of data collection (2006)<sup>3</sup>:

*Gross domestic product (GDP) based on purchasing-power-parity (PPP) per capita (in US\$)*, collected by the World Economic Outlook database from 2005.

*Per capita government expenditure on health (PPP, international dollar rate)*, collected by the World Health Organization’s health statistics from 2005.

*Life expectancy at birth*, collected by the World Development Indicators database from 2005.

*Youth unemployment rate (aged 15–24 years)*, collected by the International Labour Organization, 2003–2005 (except for Russia, where data are from 1999).

*The Gini index of disposable household income*, collected by the World Income Inequality Database, 2005 (except for Russia, where data are from 2000 and Switzerland and Ukraine, where data are from 2002). The Gini index is a commonly used measure for inequality in a society, with a higher value indicating a higher level of inequality.

Three dimensions of *governance* collected by the World Bank as part of the Worldwide Governance Indicators from 2005. These indicators combine the views of enterprise, public opinion, and expert survey respondents. The *voice and accountability index* measures perceptions of the extent to which a country’s citizens are able to participate in selecting their government, as well as freedom of expression, freedom of association, and a free media. The *political stability and absence of violence/terrorism index* measures perceptions of the likelihood that the government will be destabilized or overthrown by unconstitutional or violent means, including domestic violence and terrorism. The *rule of law index* measures perceptions of the extent to which agents have confidence in and abide by the rules of society, including the quality of contract enforcement and property rights, the police, and the courts, as well as the likelihood of crime and violence.

We also create aggregate country-level measures to parallel four of the key individual-level ESS items described previously: *feeling optimism for oneself*, *feeling optimism for others in the country*, *feeling in control of one’s life*, and *feeling resilient*. This allows us to test the importance of how widespread these perceptions are within a country, and to reveal important aspects of the socioemotional climate. Further information on the individual- and country-level variables can be found in the Appendix.

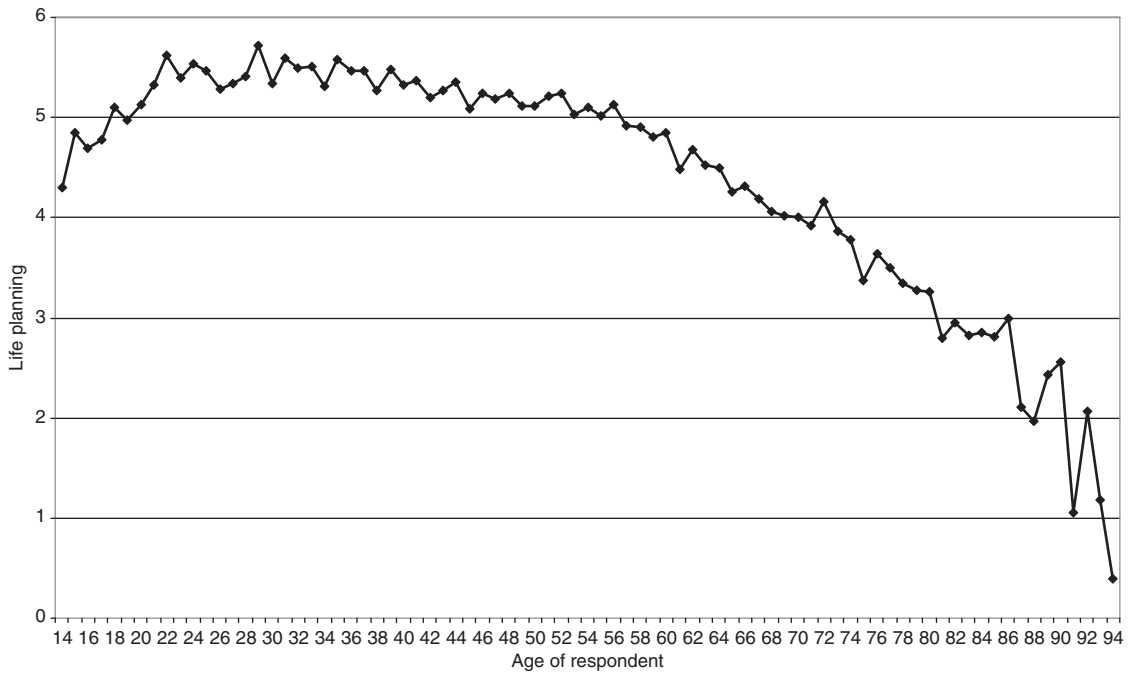
## Results

### Age Pattern for Tendency to Plan

Before turning to our multilevel analyses, we examine the relationship between age and planning. As shown in **Figure 1**, young adults have the strongest tendency to plan. The level of planning increases from the teens and into the twenties, peaks in the twenties and thirties, and plateaus for a while before it makes a steady turn downward for the remainder of life, declining rapidly after 60 years of age or so.

It is important to remember that these age trends are based on cross-sectional data that show age differences, not age changes. While some portion of these differences may be attributed to the unique historical circumstances of these groups, age differences this large and a pattern so strong seem far more likely to be driven by life stage differences. Individuals may be more inclined to plan in their twenties and thirties because many crucial, and sometimes irreversible, life decisions are made during these years, in contrast to the teen years, when the majority of youth live with their parents and are only beginning to seriously explore their possible selves and





**Figure 1** Propensity to engage in life planning, by age of respondent, 23 countries combined  
*Note:* Mean value on a 0 to 10 point scale, with higher values indicating greater planning.

imagine their possible futures. Toward the end of life, individuals may be less inclined to plan, not only because the time left to live is dwindling but also because the quality of these years is highly contingent on health, wealth, and other resources. These age trends also make it reasonable to assume that our dependent variable is not a measure that simply reflects a personality trait. If it were, we would expect to find a life-cycle distribution that is flatter and not so conditioned by age.<sup>4</sup>

Individuals' propensity to plan will naturally vary because of a combination of factors inherent in them and in their environments; we cannot completely parse out these differences. Our primary objective is to understand how planning varies as a result of measures of security at individual and country levels. At the country level, it seems reasonable to assume that if we find an association between the degree of security in a society and the tendency of its population to plan, this is likely because something about the society influences how the individuals in it think and live, rather than the other way around (that is, that a population's aggregated personality traits have a positive or negative influence on how the country thinks or lives). At the individual level, a positive relationship between security and planning can plausibly be made in either direction—that is, it is not just that having security may make it more possible to

plan, but that being planful might bring about more security.

### Conditions of Security and Tendency to Plan

Table 1 displays the estimates for the constant, within-country variance and between-country variance for the planning variable alone. Without any explanatory factors, the expected value of the tendency to plan among young adults in the 23 European countries is located slightly over the midpoint of the scale. Computing the unconditional intra-class correlation coefficient on the basis of the two variance estimates in Table 1, we find that only 4.8 per cent of the variability in the propensity to plan occurs between the countries, whereas as much as 95.2 per cent of it occurs within the countries. Although there are not large between-country differences in the tendency of young adults to plan, we are nonetheless interested in examining whether and how between-country differences in planning vary as a function of societal security.

In Table 2, we add the country-level measures of security into the model. Because the level 2 sample is 23 units (the number of countries), this limits the number of country-level variables that can be simultaneously included in the analysis. Many of the country-level

variables are also too strongly correlated to be included in the same model. As a result, we include only one country-level variable at a time to examine their effects.

Seven of 12 country-level variables have significant effects and the strongest impact in reducing the between-country variance estimate. All of these effects support our second hypothesis: the lower the level of security in a country, the more its young adults engage in life planning. In countries with a relatively low PPP per capita GDP, young adults plan to a greater extent than in countries that provide better PPP for its citizens. Young adults are more likely to plan if they live in countries with lower life expectancy, with lower government health expenditures per capita, and with governance structures that have lower levels of accountability and rule of law. Young adults are also more likely to plan in countries where its citizens feel less freedom to decide for themselves how to live their lives and feel less resilient in the face of problems.

**Table 1.** Propensity of young adults (aged 18–35 years) to engage in life planning: within- and between-country variance

Constant	5.45***
Random effects	
Within-country (residual variance)	7.256
Between-country (intercept variance)	0.364

\*\*\* $P < 0.001$ .

Note: Two-level linear regression model, 23 European countries.

Once we control for the individual-level indicators of security, as shown in Table 3, the effects of these seven country-level variables grow even stronger, and two additional country-level variables become significant—the political stability index and the aggregated measure of feelings of optimism for others in the country—lending further support to the second hypothesis.<sup>5</sup>

This pattern suggests that some of the country-level effects of security are concealed by the individual-level variables because the indirect effects of the individual-level variables work in the opposite direction (countries with social conditions that discourage planning are actually more likely to have individuals with characteristics that encourage planning, and vice versa). Another indication that the effects of the country- and individual-level security variables seem to work in opposite directions can be found in the between-country variances. With two exceptions, each of these coefficients *increase* with the inclusion of the individual-level variables.

Table 4 shows the effects of the individual-level security variables. All the significant individual indicators of security provide support to our first hypothesis: the higher the level of personal security, the more likely the young adult is to engage in life planning. Young adults who work outside home and have no fear of unemployment in the near future are more likely to plan than those who find themselves in the more precarious situations of being unemployed or fearing unemployment, of being sick or disabled, or of working at home or care taking. Similarly, young adults with more

**Table 2.** Propensity of young adults (aged 18–35 years) to engage in life planning, depending on indicators of security at the country level

Country-level variables	Effect	Within-country (residual variance)	Between-country (intercept variance)
GDP based on PPP per capita	−0.03**	7.256	0.281
Life expectancy at birth	−0.07**	7.256	0.280
Youth unemployment rate (aged 15–24 years)	0.00	7.256	0.382
Gini index of disposable household income	0.01	7.256	0.381
Government health expenditures, PPP per capita	−0.03*	7.256	0.312
Voice and accountability index	−0.54**	7.256	0.261
Political stability index	−0.35	7.256	0.343
Rule of law index	−0.38**	7.256	0.278
Feeling optimism for oneself (aggregate)	1.35	7.256	0.334
Feeling optimism for others (aggregate)	−0.33	7.256	0.347
Feeling control over one's life (aggregate)	−2.31**	7.256	0.279
Feeling resilient (aggregate)	−1.45**	7.256	0.271

\* $P < 0.05$ ; \*\* $P < 0.01$ .

Note: Two-level linear regression models, with country-level variables included one at a time.

**Table 3.** Propensity of young adults (aged 18–35 years) to engage in life planning, depending on indicators of security at the country level, controlling for individual-level variables

Country-level variables	Effect	Within-country (residual variance)	Between-country (intercept variance)
GDP based on PPP per capita	−0.05***	6.931	0.278
Life expectancy at birth	−0.10**	6.931	0.293
Youth unemployment rate (aged 15–24 years)	0.01	6.931	0.465
Gini index of disposable household income	0.03	6.931	0.460
Government health expenditures, PPP per capita	−0.04**	6.931	0.346
Voice and accountability index	−0.70***	6.931	0.278
Political stability index	−0.50*	6.931	0.395
Rule of law index	−0.53***	6.931	0.280
Feeling optimism for oneself (aggregate)	0.64	6.931	0.463
Feeling optimism for others (aggregate)	−0.61*	6.931	0.362
Feeling control over one's life (aggregate)	−3.08**	6.931	0.293
Feeling resilient (aggregate)	−2.07***	6.931	0.256

\* $P < 0.05$ ; \*\* $P < 0.01$ ; \*\*\* $P < 0.001$ .

Note: Two-level linear regression models, with country-level variables included one at a time, and with indicators of security at the individual level, family situation, and gender added to the equation. The effects of the individual-level variables are shown separately in Table 4.

**Table 4.** Propensity of young adults (aged 18–35 years) to engage in life planning, depending on gender, family situation, and indicators of security at the individual level

#### Individual-level variables

Gender (1 = male)	−0.05
Family situation	
Living with parents (including in-laws)	0.05
Living with partner	0.57***
Living with son/daughter aged <17 years	0.03
Indicators of security	
Work situation (reference category: in paid work without fear of unemployment)	
Unemployed or fearing unemployment	−0.40***
Sick or disabled	−1.43***
In education or service	0.15
Doing housework or care work	−0.50***
Other work situation	0.07
High educational level	0.65***
Household economy	0.11**
Health status	0.14***
Feeling optimism for oneself	0.14***
Feeling optimism for others	0.09**
Feeling control over one's life	0.04
Feeling resilient	0.02
Feeling life satisfaction	0.00
Random effects	
Within-country (residual variance)	6.931
Between-country (intercept variance)	0.452

\* $P < 0.01$ ; \*\*\* $P < 0.001$ .

Note: Two-level linear regression model, fixed effects.

education, greater economic resources in the household, and better health are more likely to engage in planning. Of the three control variables related to one's family situation, only living with a partner leaves young people more likely to plan. There is no difference between young men and women in the propensity to plan.<sup>6</sup>

Although many of the individual-level security variables have significant effects, it is important to note that the within-country variance is only slightly reduced (from 7.256 to 6.931) when the individual-level security variables are included in the analysis. In other words, the individual-level conditions of security explain only a small part of the variance in planning among young people.

One might wonder whether the negative effects of country-level security on planning mask a curvilinear relationship—that is, whether conditions of insecurity past a certain point might lead planning to go down. Only 2 of 12 country-level variables (health expenditures and the aggregate measure of feeling in control) have significant squared terms with opposite signs relative to the original form. The general lack of curvilinearity in these data does not rule out that such a relationship exists, although we do not find countries with extreme levels of insecurity and unpredictability, not even in Eastern Europe.

## Discussion

As we noted in the 'Introduction', theorists disagree on the extent to which young people now have freedom to



decide for themselves how to live their lives, but most agree that the early adult years are consequential for the remainder of their life. Therefore, it is not surprising to find that, relative to younger and older age groups, individuals in their twenties and thirties are more likely to engage in life planning. But there are also differences among young adults in the degree to which they plan. We set out to uncover whether there is an association—positive or negative—between conditions of personal and societal security and the tendency of young adults to plan. We developed two competing hypotheses, first that planning will be more likely when conditions of personal and societal security are more favourable, and second that planning will be more likely when conditions of personal and societal security are less favourable.

Our findings were even more complex: the effects of individual- and country-level security on planning actually work in opposing directions. At the country level, young adults who live in societies with less favourable conditions plan more than those who live in societies with more favourable conditions. At the individual level, in contrast, young adults who have more favourable personal conditions are more likely to plan than those who do not. Of course, in countries with more favourable social conditions, a larger share of their population has greater personal resources, young adults included. For this reason, the positive effects of the individual-level variables of security on planning also suppress the already negative effects of the country-level variables, thereby reducing some of the differences between countries.

The negative relationship between secure societal conditions and life planning is provocative. It suggests that young people who live in more favourable societal circumstances may actually plan less because they can generally take for granted a stable future or specifically envision multiple possible pathways into adulthood and ample opportunities for making their way, whereas young people who live in *less* favourable societal conditions need to plan more precisely because their social worlds are not as stable or predictable.

These findings bring important wrinkles to popular risk theories, which assume a simpler and more universal relationship between the freedoms of late modernity and the need for self-determined lives. Instead, our findings suggest that this relationship may be conditioned by the particular circumstances of the society and that more positive circumstances may actually lead young people to plan less. Of course, the fact that young people in more favourable circumstances do not plan as much as those in less favourable circumstances does not mean that planning is, in reality, less important in those societies. Similarly, the greater planning that goes on in less

favourable societies may simply be a kind of illusion—a way to cope with negative social conditions over which one has no control. That is, individuals may have a stronger need to *feel* that they have control when the social world is unstable, although this does not mean that they actually *have* control.

However, this finding does not render risk theories inaccurate, as the risks of planning too much or too little may be real but simply out of individual consciousness. For example, planning less, even when social conditions are favourable, may nonetheless diminish the likelihood of positive outcomes, increase the likelihood of negative outcomes, or result in risks from which individuals cannot recover.

It is important to note that these findings say nothing about the *effectiveness* of either lower planning in societies with favourable conditions or greater planning in societies with less favourable conditions. Our findings only address reported *levels* of planning in these societies, and even then, they only address planning in the most general sense (that is, we are not able to examine a more differentiated sense of planning in specific life domains, nor are we able to examine specific goals in these domains).

Turning to individual-level conditions, part of the explanation for the positive effects of individual resources on planning must be related to the capacity of the young adult to plan. Planning becomes more possible when one has more plentiful or stable personal resources on which to count. One might be tempted to think that those with fewer or less stable resources would need to plan more to turn their luck around, but it seems more likely that these individuals plan less precisely because their futures seem more insecure or uncertain.

It is conceivable that the positive relationship between individual resources and planning is reinforced by a reverse causal dynamic—that individuals who are planful may end up with more secure life situations. If planning comes hand-in-hand with personal resources, then the tendency of better-positioned individuals to plan—and reap its potential benefits—would seem to accentuate the social reproduction of inequality in societies. For example, social mobility theorists have long emphasized the transmission of advantages from parents to children with respect to skills that reinforce achievement in school and, ultimately, success in the labour market and other adult roles (e.g. Blau and Duncan, 1967; Sewell *et al.*, 1970; Goldthorpe, 1987). One of those skills relates to teaching children the importance of planfulness and of the need to take a longer time perspective and defer immediate gratification in the name of larger life goals (e.g. Schneider and Lysgaard, 1953; O’Rand and Ellis, 1974; Clausen, 1991).

The positive relationship between individual-level security variables and planning would seem to generate individual differences and inequalities among young people within a country, which is the premise for the reverse causal order argument about the reproduction of social advantage and disadvantage noted previously. Conversely, the negative effects of country-level security variables on planning would seem to work in the opposite direction, reducing or levelling the gap in the life chances of young people across countries, as those living in countries with less favourable conditions plan more relative to those living in countries with more favourable conditions.

We have not been able to examine the degree or pace of *change* in country-level or individual-level security and their effects on planning over time. The current worldwide recession, for example, has negatively altered the life situations of young adults in many European countries. We wonder whether the same dialectical tension in the effects of security at individual and country levels would still be revealed or whether young adults whose personal or social conditions have changed for the worse will have responded with new tendencies regarding planning. We also wonder about the role that perceptions of risk play in mediating the relationship between security/insecurity and planning. One thing is sure: the dramatically changing nature of economic and social conditions today provides a natural laboratory for understanding the complex contributions of personal and societal security or insecurity on individual biographies.

## Notes

1. For the opposite type of curvilinearity, where the highest levels of planning would be found on the extreme ends, it is difficult to imagine a circumstance that would cause the relationship to change direction.
2. The opposite scenario, where personal resources have a negative influence on planning and societal resources have a positive influence, seems far less likely.
3. Although the availability of country-level statistics has improved considerably during the past couple of decades, gaps remain in topics, time points, and countries (Rydland et al., 2008). While it was challenging to find relevant indicators for all 23 countries, these indicators are valid and reliable measures of social conditions that reflect societal

security. In addition, the precise value of a country on a particular measure is less important than the relative rank of countries, for which we have less reason to expect inaccuracies.

4. Another concern in relation to the planning question is that respondents may interpret it differently. For example, some individuals may have in mind broad or general life plans, and others more specific goals. Subjective interpretations of survey items such as this are inevitable but should not undermine our analyses. Our hypotheses should apply equally to a variety of interpretations of life planning. The strong age pattern, nonetheless, reduces the concern that respondents are thinking of planning in fine-grained ways, such as daily or weekly planning. Only a broader sense of planning would produce such a dramatic age decline. Still, a more rigorous, multifaceted, and multidimensional measurement of planning is key to advancing research.
5. Youth unemployment rate and the Gini index of disposable income are the two variables for which the year of data varies across countries. One possible reason why these variables have no effect is that the values are not perfectly aligned with the time of the ESS survey and, therefore, do not reflect the true country ranking.
6. In regression analyses not shown here, we separated respondents into groups depending on whether they reside in countries with low, middle, or high values on two of the country-level variables with the strongest effects on planning (GDP based on PPP per capita and the voice and accountability index). We did this to examine how much country-level security might interact with individual-level security. We found only minor variations in the effects of the individual-level variables across the country groups for both country-level variables, and in no clear pattern.

## Acknowledgements

Special thanks are extended to the senior members of the LIFETIMING workgroup for their feedback, including Arnstein Aassve, Francesco Billari, Gunhild O. Hagestad, Aart C. Liefbroer (Chair), and Zsolt Spéder.

T.H. is a senior researcher at Norwegian Social Research (NOVA) in Oslo, Norway. Her Ph.D. topic

was the transition to adulthood in Norway, its timing and structure in a historic and comparative perspective, and the importance of financial assistance from parents despite comprehensive public welfare provision. She is currently a postdoctoral fellow within the LIFETIMING project, supported by the HumVIB programme of the European Science Foundation, which is concerned with understanding variations in the organization of the life course in Europe through cultural analyses. She is also a co-ordinator for Nordic Centre of Excellence: Reassessing the Nordic Welfare Model.

R.A.S. is professor of Social and Behavioral Health Sciences at Oregon State University, OR, United States. He is also a member of the MacArthur Research Network on Transitions to Adulthood. A graduate of Northwestern University, R.A.S. has held fellowships at the Max Planck Institute for Human Development and Education in Berlin, the Institute for Policy Research at Northwestern, and the Spencer Foundation in Chicago. Besides MacArthur and Spencer, divisions of the National Institutes of Health in the United States have supported his research.

## Funding

This manuscript has been prepared within the LIFETIMING project and is supported by the HumVIB programme of the European Science Foundation and by a grant from The Research Council of Norway [189742/F10].

## References

- Anderson, M. *et al.* (2002). Confidence amid uncertainty: ambitions and plans in a sample of young adults. *Sociological Research Online*, **6**, no. 4.
- Barabasch, A. (2006). No worries about the future: young adults' perceptions of risk and opportunity while attending technical college. *Journal of Industrial Teacher Education*, **43**, 20–44.
- Beck, U. (1992). *Risk society*. London, UK/Thousand Oaks: Sage Publications.
- Beck, U. and Beck-Gernsheim, E. (2002). *Individualization*. London, UK/Thousand Oaks: Sage Publications.
- Berlin, G., Furstenberg, F. F. Jr and Waters, M. C. (2010). Introducing the issue: transition to adulthood. *The Future of Children*, **20**, 3–18.
- Billari, F. and Liefbroer, A. (2010). Toward a new pattern of transition to adulthood? *Advances in Life Course Research*, **15**, 59–75.
- Blau, P. M. and Duncan, O. D. (1967). *The American occupational structure*. New York: Wiley and Sons.
- Blossfeld, H.-P. *et al.* (2005). *Globalization, uncertainty and youth in society*. London, UK/New York: Routledge.
- Brannen, J. and Nilsen, A. (2002). Young people's time perspectives: from youth to adulthood. *Sociology*, **36**, 513–537.
- Clausen, J. S. (1991). Adolescent competence and the shaping of the life course. *American Journal of Sociology*, **96**, 805–842.
- Devadason, R. (2008). To plan or not to plan? Young adult future orientations in two European cities. *Sociology*, **42**, 1127–1145.
- Edin, K. and Kefalas, M. (2005). *Promises I can keep*. Berkeley: University of California Press.
- Furlong, A. and Cartmel, F. (1997). *Young people and social change*. Buckingham, UK/Philadelphia: Open University Press.
- Furstenberg, F. F. Jr (Ed.) (2002). Early adulthood in cross-national perspective. In *Annals of the American Academy of Political and Social Science*, volume 580. London, UK/Thousand Oaks: Sage Publications.
- Furstenberg, F. F. Jr (2007). *Destinies of the disadvantaged*. New York: Russell Sage.
- Gauthier, A. H. (Ed.) (2007). Becoming a young adult: an international perspective on the transitions to adulthood. In *European Journal of Population*. Vol. 23, pp. 217–223.
- Giddens, A. (1990). *The consequences of modernity*. Cambridge, UK: Polity Press.
- Giddens, A. (1991). *Modernity and self-identity*. Cambridge, UK: Polity Press.
- Goldthorpe, J. H. (1987). *Social mobility and class structure in modern Britain*. Oxford, UK: Clarendon Press.
- Hamilton, S. F. and Hamilton, M. A. (2009). The transition to adulthood: challenges of poverty and structural lag. In Lerner, R. M. and Steinberg, L. (Eds.) *Handbook of Adolescent Psychology (third edition)*. Volume 2: *Contextual Influences on Adolescent Development*. Hoboken: John Wiley and Sons, pp. 492–526.
- Heckhausen, J. and Chang, E. S. (2009). Can ambition help overcome social inequality in the transition to adulthood? Individual agency and societal opportunities in Germany and the United States. *Research in Human Development*, **6**, 235–251.
- Hill, P. L. *et al.* (2010). Collegiate purpose orientations and well-being in early and middle adulthood. *Journal of Applied Developmental Psychology*, **31**, 173–179.
- Hitlin, S. and Elder, G. H. Jr (2007). Time, self, and the curiously abstract concept of agency. *Sociological Theory*, **25**, 170–191.

- Kohli, M. (2007). The institutionalization of the life course: looking back to look ahead. *Research in Human Development*, *4*, 253–271.
- Lesthaeghe, R. J. (2010). The unfolding story of the second demographic transition. *Population and Development Review*, *36*, 211–251.
- Mayer, K. U. (2009). New directions in life course research. *Annual Review of Sociology*, *35*, 413–433.
- Mills, M. et al. (2011). Why do people postpone parenthood? Reasons and social policy incentives. *Human Reproduction Update*, *17*, 848–860.
- O’Rand, A. and Ellis, R. A. (1974). Social class and social time perspective. *Social Forces*, *53*, 53–62.
- Rawls, J. (1972). *A theory of justice*. Oxford, UK: Clarendon Press.
- Reynolds, J. R. et al. (2007). Mastery and the fulfillment of occupational expectations by midlife. *Social Psychology Quarterly*, *70*, 366–383.
- Rydland, L. T., Arnesen, S. and Østensen, Å. G. (2008). *Contextual data for the European social survey. An overview and assessment of extant sources. Report no. 124*. Bergen, Norway: Norwegian Social Science Data Services (NSD).
- Schneider, L. and Lysgaard, S. (1953). The deferred gratification pattern: a preliminary study. *American Sociological Review*, *18*, 142–149.
- Settersten, R. A. Jr (2007). Passages to adulthood: linking demographic change and human development. *European Journal of Population*, *23*, 251–272.
- Settersten, R. A. Jr (2012). The contemporary context of young adulthood in the USA: from demography to development, from private troubles to public issues. In Booth, A. et al. (Eds.) *Early Adulthood in a Family Context*. New York: Springer, pp. 3–26.
- Settersten, R. A. Jr, Furstenberg, F. F. Jr and Rumbaut, R. G. (Eds.) (2005). *On the frontier of adulthood*. Chicago: University of Chicago Press.
- Settersten, R. A. Jr and Gannon, L. (2005). Structure, agency, and the space between: on the challenges and contradictions of a blended view of the life course. In Levy, R. et al. (Eds.) *Towards an Interdisciplinary Perspective on the Life Course (Advances in Life Course Research, volume 10)*. London, UK: Elsevier, pp. 37–57.
- Settersten, R. A. Jr and Ray, B. (2010). What’s going on with young people today? The long and twisting path to adulthood. *The Future of Children*, *20*, 19–41.
- Sewell, W. H., Haller, A. O. and Ohlendorf, G. W. (1970). The educational and early occupational status attainment process: replication and revision. *American Sociological Review*, *35*, 1014–1027.
- Shanahan, M. J. (2000). Pathways to adulthood in changing societies: variability and mechanisms in life course perspective. *Annual Review of Sociology*, *26*, 667–692.

## Appendix

**Table A1.** Descriptive statistics for dependent and independent variables

	Mean (SD) <sup>a</sup>	Minimum	Maximum
Individual-level variables (N = 10,566)			
Propensity to plan (0 = take each day as it comes; 10 = plan for future as much as possible) ( <i>dependent variable</i> )	5.42 (2.86)	0	10
Work situation			
In paid work without fear of unemployment	0.52 (0.50)	0	1
Unemployed or fearing unemployment	0.17 (0.38)	0	1
Sick or disabled	0.01 (0.10)	0	1
In education or service	0.18 (0.39)	0	1
Doing housework or care work	0.11 (0.31)	0	1
Other work situation	0.01 (0.09)	0	1
High educational level			
Household economy (0 = very difficult; 3 = living comfortably)	1.82 (0.86)	0	3
Health status (0 = very bad; 4 = very good)	2.95 (0.77)	0	4
Feeling optimism for oneself (0 = disagree; 4 = agree)	2.77 (0.90)	0	4
Feeling optimism for others (0 = disagree; 4 = agree)	1.51 (1.02)	0	4
Feeling control over one's life (0 = disagree; 4 = agree)	2.93 (0.88)	0	4
Feeling resilient (0 = disagree; 4 = agree)	2.30 (1.01)	0	4
Feeling life satisfaction (0 = very dissatisfied; 30 = very satisfied)	20.55 (5.61)	0	30
Gender (1 = male) ( <i>control variable</i> )	0.47 (0.50)	0	1
Living with parents (includes in-laws) ( <i>control variable</i> )	0.45 (0.50)	0	1
Living with partner ( <i>control variable</i> )	0.48 (0.50)	0	1
Living with son/daughter aged <17 years ( <i>control variable</i> )	0.37 (0.48)	0	1
Country-level variables (N = 23)			
GDP based on PPP per capita (US 1000\$)	24.82 (9.77)	7.18	41.94
Life expectancy at birth (years)	76.94 (4.20)	65.50	81.20
Youth unemployment rate, aged 15–24 years (per cent)	16.85 (7.15)	8.30	37.70
Gini index of disposable household income (potential value range of 0–100)	29.91 (4.93)	23.00	43.00
Government health expenditures, PPP per capita (international 100\$)	17.76 (10.09)	2.58	36.00
Voice and accountability index (potential value range of ~–2.5–2.5)	1.17 (0.63)	–0.65	1.78
Political stability index (potential value range of ~–2.5–2.5)	0.70 (0.56)	–0.94	1.56
Rule of law index (potential value range of ~–2.5–2.5)	1.09 (0.82)	–0.87	1.97
Feeling optimism for oneself, aggregate measures <sup>b</sup>	2.70 (0.16)	2.42	3.04
Feeling optimism for others, aggregate measures <sup>b</sup>	1.61 (0.55)	0.61	2.53
Feeling control over one's life, aggregate measures <sup>b</sup>	2.94 (0.14)	2.73	3.17
Feeling resilient, aggregate measures <sup>b</sup>	2.25 (0.23)	1.70	2.61

<sup>a</sup>Mean and SD for the individual-level variables are calculated with the use of design and population size weights.

<sup>b</sup>The aggregated measures for feeling optimism for oneself and for others, feeling control over one's life, and feeling resilient, are calculated on the basis of the whole country population and with the use of the design weight, on the grounds that this gives the most accurate measure of the country atmosphere/mood.



**Table A2.** Mean and SD for individual-level variables, according to country<sup>a</sup> (countries sorted by mean value on planning)

Country	Propensity to plan	In paid work without fear of unemployment	Unemployed or fearing unemployment	Sick or disabled	In education or service	Doing housework or care work	Other work situation	High educational level	Household economy	Health status
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)
United Kingdom	4.40 (2.87)	0.58 (0.49)	0.15 (0.35)	0.02 (0.15)	0.14 (0.35)	0.12 (0.32)	0.00 (0.00)	0.39 (0.49)	2.10 (0.80)	3.23 (0.77)
Belgium	4.63 (2.68)	0.52 (0.50)	0.19 (0.39)	0.01 (0.10)	0.18 (0.38)	0.05 (0.22)	0.05 (0.22)	0.34 (0.47)	2.13 (0.85)	3.13 (0.76)
The Netherlands	4.68 (2.50)	0.61 (0.49)	0.08 (0.26)	0.01 (0.11)	0.17 (0.37)	0.12 (0.32)	0.02 (0.15)	0.27 (0.44)	2.36 (0.74)	3.06 (0.62)
France	4.73 (2.93)	0.54 (0.50)	0.20 (0.40)	0.01 (0.09)	0.15 (0.36)	0.07 (0.25)	0.02 (0.15)	0.40 (0.49)	2.19 (0.68)	3.14 (0.78)
Spain	4.85 (2.61)	0.61 (0.49)	0.18 (0.39)	0.00 (0.04)	0.14 (0.34)	0.07 (0.25)	0.00 (0.00)	0.25 (0.43)	2.29 (0.72)	3.10 (0.69)
Norway	4.99 (2.47)	0.63 (0.48)	0.08 (0.27)	0.01 (0.11)	0.21 (0.41)	0.07 (0.25)	0.00 (0.05)	0.40 (0.49)	2.35 (0.71)	3.28 (0.72)
Poland	5.02 (2.86)	0.46 (0.50)	0.22 (0.41)	0.01 (0.10)	0.22 (0.41)	0.08 (0.27)	0.01 (0.09)	0.19 (0.39)	1.81 (0.58)	3.10 (0.71)
Finland	5.24 (2.45)	0.57 (0.50)	0.12 (0.33)	0.00 (0.07)	0.24 (0.43)	0.07 (0.26)	0.00 (0.00)	0.36 (0.48)	2.04 (0.69)	3.26 (0.64)
Estonia	5.24 (2.79)	0.59 (0.49)	0.11 (0.31)	0.01 (0.09)	0.21 (0.41)	0.08 (0.27)	0.00 (0.00)	0.22 (0.41)	1.90 (0.72)	2.89 (0.70)
Sweden	5.29 (2.68)	0.56 (0.50)	0.17 (0.38)	0.01 (0.08)	0.24 (0.42)	0.01 (0.09)	0.02 (0.13)	0.39 (0.49)	2.39 (0.70)	3.26 (0.76)
Portugal	5.38 (2.57)	0.58 (0.49)	0.19 (0.39)	0.01 (0.08)	0.18 (0.39)	0.03 (0.16)	0.01 (0.10)	0.16 (0.36)	1.77 (0.73)	2.89 (0.70)
Ireland	5.46 (2.77)	0.57 (0.50)	0.13 (0.33)	0.00 (0.06)	0.16 (0.37)	0.14 (0.35)	0.01 (0.08)	0.29 (0.45)	2.24 (0.75)	3.29 (0.76)
Switzerland	5.48 (2.59)	0.57 (0.50)	0.11 (0.31)	0.01 (0.08)	0.18 (0.39)	0.13 (0.34)	0.01 (0.09)	0.22 (0.42)	2.27 (0.81)	3.40 (0.65)
Slovakia	5.48 (2.76)	0.47 (0.50)	0.21 (0.41)	0.01 (0.10)	0.17 (0.38)	0.11 (0.31)	0.02 (0.15)	0.13 (0.34)	1.70 (0.84)	3.13 (0.71)
Denmark	5.63 (2.60)	0.57 (0.50)	0.06 (0.23)	0.01 (0.10)	0.28 (0.45)	0.07 (0.26)	0.01 (0.08)	0.33 (0.47)	2.47 (0.70)	3.31 (0.81)
Austria	5.84 (2.49)	0.60 (0.49)	0.09 (0.29)	0.00 (0.00)	0.20 (0.40)	0.09 (0.28)	0.02 (0.13)	0.08 (0.27)	2.28 (0.69)	3.34 (0.71)
Slovenia	5.87 (2.69)	0.50 (0.50)	0.14 (0.35)	0.00 (0.00)	0.29 (0.46)	0.06 (0.24)	0.01 (0.10)	0.19 (0.39)	2.55 (0.64)	2.93 (0.80)
Russia	5.90 (2.94)	0.50 (0.50)	0.17 (0.37)	0.02 (0.12)	0.20 (0.40)	0.12 (0.32)	0.00 (0.00)	0.33 (0.47)	1.37 (0.83)	2.60 (0.67)
Germany	5.93 (2.46)	0.46 (0.50)	0.14 (0.35)	0.01 (0.11)	0.24 (0.43)	0.12 (0.33)	0.02 (0.14)	0.24 (0.43)	1.96 (0.79)	3.08 (0.83)
Hungary	5.97 (2.71)	0.53 (0.50)	0.14 (0.34)	0.01 (0.10)	0.17 (0.37)	0.14 (0.35)	0.01 (0.11)	0.11 (0.31)	1.64 (0.74)	3.00 (0.77)
Bulgaria	6.50 (2.70)	0.40 (0.49)	0.26 (0.44)	0.00 (0.00)	0.18 (0.39)	0.14 (0.35)	0.01 (0.10)	0.16 (0.37)	1.20 (0.82)	3.08 (0.86)
Ukraine	6.53 (2.96)	0.42 (0.49)	0.22 (0.41)	0.00 (0.06)	0.12 (0.32)	0.23 (0.42)	0.01 (0.07)	0.28 (0.45)	1.09 (0.74)	2.60 (0.69)
Cyprus	6.73 (2.44)	0.54 (0.50)	0.17 (0.38)	0.00 (0.00)	0.06 (0.23)	0.07 (0.26)	0.15 (0.36)	0.45 (0.50)	2.05 (0.61)	3.58 (0.56)

(continued)

Table A2. Continued

Country	Feeling optimism for oneself	Feeling optimism for others	Feeling control over one's life	Feeling resilient	Feeling life satisfaction	Gender	Living with parents	Living with partner	Living with son/daughter aged <17 years	N
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	
United Kingdom	2.73 (0.85)	1.70 (0.98)	3.04 (0.86)	2.42 (1.00)	22.08 (4.51)	0.49 (0.50)	0.29 (0.46)	0.48 (0.50)	0.37 (0.48)	561
Belgium	2.54 (0.99)	1.60 (0.97)	3.00 (0.89)	2.34 (1.06)	22.15 (4.35)	0.51 (0.50)	0.44 (0.50)	0.45 (0.50)	0.34 (0.48)	467
The Netherlands	2.60 (0.81)	1.99 (0.89)	3.03 (0.77)	2.41 (0.88)	22.72 (3.43)	0.48 (0.50)	0.21 (0.41)	0.60 (0.49)	0.32 (0.47)	439
France	2.55 (1.11)	1.00 (0.85)	3.16 (0.94)	2.27 (1.23)	21.47 (4.84)	0.48 (0.50)	0.28 (0.45)	0.60 (0.49)	0.42 (0.49)	514
Spain	2.89 (0.79)	1.91 (1.05)	2.95 (0.86)	2.33 (0.96)	23.18 (3.62)	0.50 (0.50)	0.51 (0.50)	0.40 (0.49)	0.24 (0.43)	565
Norway	2.73 (0.91)	2.57 (0.84)	3.16 (0.78)	2.71 (0.83)	23.46 (3.96)	0.51 (0.50)	0.16 (0.37)	0.51 (0.50)	0.36 (0.48)	475
Poland	2.70 (0.85)	1.30 (0.97)	2.87 (0.77)	2.44 (0.95)	22.19 (4.72)	0.52 (0.50)	0.62 (0.49)	0.45 (0.50)	0.37 (0.48)	543
Finland	2.72 (0.85)	2.41 (0.80)	3.16 (0.73)	2.58 (0.85)	24.26 (3.26)	0.53 (0.50)	0.14 (0.35)	0.60 (0.49)	0.33 (0.47)	467
Estonia	2.85 (0.86)	2.30 (0.88)	3.09 (0.75)	2.32 (0.93)	20.90 (5.26)	0.50 (0.50)	0.42 (0.49)	0.45 (0.50)	0.35 (0.48)	382
Sweden	2.81 (0.81)	2.14 (0.88)	3.02 (0.73)	2.60 (0.85)	23.51 (3.89)	0.52 (0.50)	0.18 (0.39)	0.56 (0.50)	0.33 (0.47)	522
Portugal	2.77 (0.80)	0.95 (0.88)	2.91 (0.92)	2.34 (1.03)	19.80 (4.33)	0.45 (0.50)	0.55 (0.50)	0.44 (0.50)	0.33 (0.47)	495
Ireland	2.92 (0.81)	2.34 (1.05)	3.18 (0.72)	2.40 (0.99)	21.87 (4.69)	0.47 (0.50)	0.31 (0.46)	0.45 (0.50)	0.31 (0.46)	424
Switzerland	2.92 (0.75)	1.95 (0.91)	3.16 (0.67)	2.51 (0.92)	23.94 (4.12)	0.48 (0.50)	0.37 (0.48)	0.47 (0.50)	0.29 (0.45)	378
Slovakia	2.70 (0.85)	1.55 (0.87)	2.95 (0.80)	2.16 (0.88)	19.54 (5.22)	0.49 (0.50)	0.60 (0.49)	0.40 (0.49)	0.35 (0.48)	531
Denmark	2.89 (0.83)	2.58 (0.85)	3.08 (0.81)	2.72 (0.86)	24.65 (3.64)	0.49 (0.50)	0.14 (0.35)	0.59 (0.49)	0.43 (0.50)	323
Austria	2.98 (0.74)	1.98 (1.03)	3.28 (0.79)	2.43 (1.00)	22.77 (4.69)	0.46 (0.50)	0.51 (0.50)	0.39 (0.49)	0.22 (0.42)	554
Slovenia	2.81 (0.79)	1.56 (0.91)	2.99 (0.71)	2.25 (0.90)	22.66 (4.33)	0.50 (0.50)	0.63 (0.48)	0.38 (0.49)	0.29 (0.46)	369
Russia	2.80 (0.86)	1.63 (1.00)	2.84 (0.86)	2.17 (0.93)	18.17 (6.13)	0.42 (0.49)	0.56 (0.50)	0.45 (0.50)	0.41 (0.49)	629
Germany	2.74 (0.86)	1.38 (0.89)	2.73 (0.87)	2.36 (0.99)	20.80 (5.22)	0.50 (0.50)	0.31 (0.46)	0.40 (0.49)	0.28 (0.45)	618
Hungary	2.74 (1.02)	0.97 (0.89)	2.91 (0.92)	2.29 (1.06)	19.51 (5.92)	0.47 (0.50)	0.53 (0.50)	0.47 (0.50)	0.40 (0.49)	338
Bulgaria	3.09 (0.98)	0.73 (0.98)	3.13 (1.01)	1.85 (1.24)	16.92 (6.61)	0.41 (0.49)	0.65 (0.48)	0.47 (0.50)	0.42 (0.49)	252
Ukraine	3.03 (0.93)	0.91 (0.91)	2.88 (1.02)	2.10 (1.02)	17.24 (6.48)	0.43 (0.50)	0.60 (0.49)	0.60 (0.49)	0.51 (0.50)	475
Cyprus	3.25 (0.61)	1.90 (0.89)	2.96 (0.86)	2.33 (0.94)	23.02 (3.26)	0.61 (0.49)	0.60 (0.49)	0.40 (0.49)	0.27 (0.45)	245

<sup>a</sup>Means and SDs are calculated with the use of the design weight.

**Table A3.** Values for country-level variables (countries sorted by mean value on planning)

Country	GDP based on PPP	Life expectancy	Youth unemployment	Gini index	Government health expenditure	Voice and accountability	Political stability	Rule of law	Optimism for oneself	Optimism for others	Control over one's life	Resilient
United Kingdom	30.28	78.90	11.80	34	22.61	1.47	0.38	1.56	2.65	1.70	2.98	2.36
Belgium	31.16	79.50	17.50	28	21.94	1.42	0.79	1.39	2.55	1.50	3.03	2.26
The Netherlands	30.57	79.30	9.60	27	20.69	1.69	0.89	1.70	2.63	1.92	3.04	2.33
France	29.02	80.20	22.70	28	26.46	1.47	0.47	1.37	2.42	0.88	3.09	2.27
Spain	24.80	80.60	19.70	32	16.02	1.11	0.46	1.07	2.69	1.89	2.88	2.28
Norway	41.94	80.00	12.10	28	36.00	1.65	1.29	1.92	2.76	2.53	3.07	2.61
Poland	13.44	75.00	37.70	36	5.85	0.96	0.34	0.36	2.54	1.11	2.81	2.17
Finland	30.82	78.80	18.80	26	17.87	1.72	1.56	1.94	2.79	2.23	3.10	2.53
Estonia	16.46	72.60	15.80	32	6.51	1.01	0.64	0.81	2.71	2.16	3.02	2.10
Sweden	29.54	80.50	14.40	23	24.60	1.58	1.22	1.81	2.78	2.07	2.93	2.51
Portugal	19.39	78.10	16.10	38	14.72	1.43	0.96	1.09	2.54	0.87	2.82	2.16
Ireland	40.00	79.40	8.30	32	24.81	1.62	1.17	1.56	2.87	2.28	3.11	2.35
Switzerland	33.17	81.20	8.90	31	24.40	1.60	1.33	1.93	2.87	1.75	3.03	2.49
Slovakia	16.11	73.90	29.70	26	8.40	0.92	0.72	0.44	2.58	1.48	2.82	2.12
Denmark	34.72	77.80	8.60	24	25.77	1.78	1.00	1.97	2.89	2.50	3.07	2.61
Austria	32.80	79.40	10.30	26	26.39	1.39	1.06	1.81	2.91	1.77	3.17	2.30
Slovenia	21.70	77.60	13.40	24	34.21	1.06	0.95	0.78	2.79	1.50	2.92	2.02
Russia	11.21	65.50	24.70	43	3.48	-0.65	-0.94	-0.87	2.59	1.42	2.74	2.05
Germany	30.15	78.90	15.20	26	24.99	1.51	0.84	1.68	2.76	1.25	2.79	2.34
Hungary	16.63	72.60	19.40	28	9.41	1.16	0.88	0.75	2.44	0.92	2.76	2.13
Bulgaria	9.21	72.60	22.30	34	4.44	0.50	0.17	-0.18	2.59	0.61	2.89	1.70
Ukraine	7.18	68.00	16.60	33	2.58	-0.42	-0.35	-0.61	2.70	0.95	2.73	1.86
Cyprus	20.67	79.30	13.90	29	6.44	0.97	0.38	0.84	3.04	1.83	2.78	2.12