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Planning for the future in the shadow of the polycrisis: Young women's uncertain transitions to adulthood

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Abstract

This paper explores the complexities of young women's gendered orientations to the future, contextualised within the realities of a 'polycrisis' era of compounded global uncertainties, constituting a formative generational experience. Through an investigation of 31 qualitative interviews with young women living in Poland (ages 18–35), analytically represented by four biographical cases, we explore individual experiences and biographical futures within broader social and structural tensions surrounding transitions to adulthood in education, employment, housing, and family. By applying Brannen and Nilsen's typology of temporal orientations and recalibrating it to the post-pandemic context, this study reveals that – in response to the all-embracing uncertainty – adaptability has become a leading strategy for navigating life in the face of multiple crises. Adaptability, which can be experienced in different ways (as an enjoyable orientation, an accepted rational strategy, or a forced and unwanted burden), can emerge as a sole orientation or overlap with other types. Moreover, the selected cases illustrate how ideas about the future are shaped by age, social class and family situation.

Keywords

Biographical future, future orientations, polycrisis, uncertainty, transitions to adulthood

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Introduction

Within the scholarship on young people and generations, researchers are inexorably curious about young people's ideas about their futures (Brannen and Nilsen, 2002; Cook, 2018; Delbosc and McCarthy, 2021; Leccardi, 2008; Lundqvist, 2020; Pais, 2003; Woodman, 2011). The polycrisis of the early 2020s – a convergence of multiple, overlapping crises that reinforce and exacerbate each other (Lawrence et al., 2024), including the COVID-19 pandemic, war in Ukraine, housing market crisis, climate change, rising inflation, and democratic turbulence – has reshaped everyday life and decision-making, and generated new uncertainties on planning the future (Pustulka et al., 2024). This rendered ideas about planning even more central, as imagining one's future takes place amidst challenges that increasingly affect both everyday life and decision-making, and broader opportunities rooted in social, political, and economic structures that increasingly constrain the potential to imagine a better future (Delbosc and McCarthy, 2021).

Young people transitioning into adulthood are particularly vulnerable to these disruptions, as they are already navigating key life-course transitions such as education, employment, housing independence, and relationships (Allen, 2016; Delbosc and McCarthy, 2021). Recent studies indicated that young adults face greater difficulties in housing and employment than older generations, and that missed experiences during this formative stage (e.g. dating and mobility constraints during the pandemic) are challenging, if not impossible, to recover (Cook, 2018; Delbosc and McCarthy, 2021).

In this paper, orientations towards the future are treated not only as windows into the biographical imaginaries of subsequent generations, but also as a pillar for understanding the gendered tensions between individual agency in the process of devising plans and the societal structures that render certain plans (un) feasible. Existing research confirms that young women are culturally expected to capitalise on their agentic capacity to succeed (McRobbie, 2007) when planning their futures, yet continue to face structural challenges when they actually try to 'have it all' (Allen, 2016). Since both the transition to adulthood and biographical experiences of crises are gendered (Brannen and Nilsen, 2002; Gordon et al., 2005), the perspective of young women differs from that of young men, particularly in regard to the stratifying effects of workplace discrimination and the much greater individual risks linked to family transitions within partnering and reproduction (e.g. Díaz, 2022).

To address these issues, 31 qualitative interviews with young women (aged 18–35) conducted within the two research projects in 2020–2021 were analysed. The article focuses on the chief questions: What are the temporal orientations of young women in Poland during polycrisis? How does uncertainty shape women's biographical future orientations? Thus, the paper contributes new knowledge on (gendered) biographical futures, leveraging the lens of the transition to adulthood while embedding it in a particular social context of large-scale social crises and their consequences in Poland. Biographical future is defined here as 'the anticipated future' for one's own life (Cook, 2018: 1377). The analysis is conducted at the junction of biographical experience and structural contexts.

Specifically, while temporal orientations are understood as 'individuals' strategies for making meaning and choices in relation to an envisaged time-frame' (Lundqvist, 2020: 382), the analysis explicitly reconfigures Brannen and Nilsen's (2002) typology of young people's ways of thinking about their future lives, showcasing the necessity of recalibration of its elements in the context of polycrisis, and interpreting the impact of the polycrisis, differentiated by gender, class, parents' support, and childbearing responsibilities, on imagined futures of young women. One of the existing proposals of revisions to Brannen and Nilsen's typology was offered by Ravn (2019) in her research on young people having experiences with 'risky' practices. The research suggests nuancing the deferment mode by distinguishing between wilful and apathetic-fatalistic versions. Ravn found that studying imagined futures no longer aligned with the 'predictability' of risks that might threaten plans but instead highlighted young people's sense of agency in shaping their lives. To that end, we similarly posit that in the context of polycrisis, adaptability and its subtypes become central to how young women envision and plan their futures.

Theoretical background

Young people's orientations towards the future

Young people's temporal orientations are usually discussed against the backdrop of wider processes within the transition to adulthood (Brannen and Nilsen, 2002; Cook, 2018; Leccardi, 2008; Nilsen, 2024; Ravn, 2019), wherein framings of biographical futures and the orientation towards planning overlap with the objective and subjective markers of the coming of age process. Life-course transitions are 'expressed in a framework of time-related norms: expectations about when or in what order they are supposed to happen, how fast or slow they should be, or where they should lead and what will be judged a successful or failed outcome' (Walther et al., 2022: 14). Importantly, the perception of time is said to be changing in the context of late modernity and the risk society (see Leccardi, 2008, 2012; Nowotny, 1992). Time is accelerated due to rising expectations in capitalist reality (Brannen and Nilsen, 2002: 517) and is more often perceived in not necessarily linear terms but rather as a social construct spanning different dimensions (past, present and future) and perspectives (biographical and social time). Moreover, the different transitional milestones can overlap with crisis circumstances, suggesting that young adults may be concurrently pushed back and pulled forward (Delbosc and McCarthy, 2021).

The literature offers various approaches to studying biographical futures and orientations towards planning. Generally, scholars argue that the profoundly unstable conditions force young people in the twenty-first century to orient themselves within shorter time perspectives, as well as to anticipate the likelihood of abrupt shifts (see Leccardi, 2008, 2012; Lundqvist, 2020; Pors and Kishik, 2023). Young people increasingly tend to adopt a rather defensive strategy, in which 'concern about the future is compensated by the greater value attached to the present' (Pais, 2003: 125), which is similar to Nowotny's (1992) concept of an 'extended present'. Based on interviews with young people, Pais (2003: 124–125) identifies four ways in which the future is narrated: as a 'fantasy future' (when dreams seem to control people's lives and everything seems possible), an 'open future' (the hope that the future will work out, and a preference for seeing it through the lens of simultaneous options), a 'future reduced to ordinariness' (a present-oriented perspective absent of expectations), and an 'absent future' (inability to plan because of biographical circumstances, for example, drug dependency).

More attuned to the changing external realities, Brannen and Nilsen's (2002) typology categorises young people's thinking about their future lives in relation to adulthood. The first type, *deferment*, prioritises the present with a somewhat pessimistic view of the future-to-be. Adulthood is seen as unwelcome and challenging but inevitable. Deferring young adults avoid talking about the 'boring future', usually making reference only to immediate milestones, such as graduating or entering the workforce. The second type, *adaptability*, offers considerably greater flexibility. Youth is seen as a period of experimentation, abundant opportunities, and self-discovery. Those representing this type navigate their journey cautiously, preparing for an ever-changing future, asserting their agency, and envisioning adulthood distinct from that of their parents' generation. In many ways, this type goes hand in hand with the framing of emerging adulthood proposed by Arnett (2000). The third type, *predictability*, is the most traditional, encompassing those who see their lives following a standardised path that is similar to what their parents have gone through. They think a lot about the future, engage in long-term planning (oriented towards both work and family), and link adulthood to security. Remarkably, they view transitions to adulthood as calm and smooth. Brannen and Nilsen's findings indicated that young women mainly represented deferment and adaptability types, while predictability was an orientation more common among young men.

Contexts of constructing biographical futures. While Brannen and Nilsen's typology provides a starting point for the analysis, it is important to note that young 'people have complex, nuanced and multiple orientations towards the future' (Woodman, 2011: 126). Within this framework, the goal of this article is to characterise the dominant orientations toward the future and the main differences between

various areas of life (education, housing, work, family) in the young women's stories in the face of ongoing and intensifying polycrisis of the 2020s. In this vein, young people's biographical futures are seen here as shaped by specific contexts.

Firstly, it is crucial to recognise that late modernity and the risk society have rendered contemporary transitions to adulthood more fragmented, discontinuous, and heterogeneous (see Brannen and Nilsen, 2002; Furlong et al., 2011; Robertson et al., 2018). Profound changes have affected all facets of traditional life-course markers, evident in new educational pathways, precarious job placements, blurred relationship scenarios, diverse parenthood decisions, and the quest for housing independence. Unlike the 'scheduled development' concept (Featherstone and Hepworth, 1989), today's pathways to adulthood are more individualised and customised into 'choice biography' (Beck and Beck-Gernsheim, 2013), emphasising youth as unsettled and shaky (Pustulka et al., 2024). Instability of contemporary transitions stems from the clench between the weakened social control that translates into broader scope of biographical choices, and a realisation that this newfound freedom requires navigating ambiguity and ambivalence (Beck and Beck-Gernsheim, 2013). Yet, changes to transitions do not happen uniformly, and more traditional chronologies of young people's life-courses have not been fully superseded (Brannen and Nilsen, 2002; Thomson et al., 2003). Young people thus also experience tensions between 'destructured' and 'standardised' approaches to planning their future (Hockey, 2009), with different capacities to negotiate the moment of completing certain life-course milestones (Cook, 2018).

Secondly, although young adults use reflexive strategies to negotiate their choices, 'their agency continues to be shaped by structural influences' (Brannen and Nilsen, 2002: 520). Resources are unevenly distributed in society, which means that orientations towards the future are also organised by ethnicity and gender (see Brannen and Nilsen, 2002; Furlong and Cartmel, 1997; Gordon et al., 2005; Nilsen, 2024) as well as social class, including education, and welfare regimes (Allen, 2016; Devadason, 2008). As Delbosc and McCarthy (2021) demonstrated, the pandemic's impact on young people's life plans depended on the transferability of resources between areas of work, family support and (im)mobility. The interplay of individual constraints and capacities, as well as structural challenges is further underpinned by multiple temporalities and degrees of reflexivity. To picture their (more or less specified) biographical futures, individuals draw on both past and present experiences as well as opportunities and resources (Leccardi, 2008; Lundqvist, 2020). Similarly, imagining a future is relational and often occurs collectively, with or in reference to significant others (see Walther et al., 2022; Woodman, 2011).

In effect, biographical futures are constructed within particular social, political, or economic circumstances (Devadason, 2008; Franceschelli and Keating, 2018; Nilsen, 2024; Thomson et al., 2003). One of the study's assumptions is that the pandemic and its long-term effects are a formative generational experience, especially for those young people just beginning their transitions to autonomy. However, the pandemic should also be seen as an element of a broader polycrisis, which has deepened an already significant personal and structural uncertainty (Lawrence et al., 2024). To that end, thinking about the future can also be related to real and anticipated instability, as young people try to make sense of the surrounding risks (Ravn, 2019).

Gendered transitions to adulthood. Although multiple inequalities intersect in people's experiences, this paper specifically looks at the gendered dimension of the transition to adulthood (Cook, 2018; Hockey, 2009). Shifts in gender roles create much more complex relationships of younger generations with gender identity (McRobbie, 2007). Regardless of the individual attitudes to gender orders, the lived experiences are embedded in a gender structure reproduced at the individual, interactional, and macro level (Raewyn, 2019), as societal discourses on femininities and masculinities may differ across cultures but continue to be relevant for young people's choices, opportunities, and future-planning (Aapola, 1997).

Gender differences mark educational, professional, housing, and family planning transitions to adulthood (Cook, 2018; Hockey, 2009; Nilsen, 2024; Ravn, 2019). Researchers highlight women's growing expectations regarding their future, especially in terms of education and career. For instance, there is a

greater tendency among women to acquire higher education. Specifically in Poland, in 2022, 50% of women and 31% of men aged 25–34 held a tertiary degree. Compared to general statistics for the EU states (48% of women and 37% of men aged 25–34 with tertiary education), it indicates a significant educational gender gap (Eurostat, 2024a). Importantly, women tend to attend general universities rather than technical ones (see Thomson et al., 2003), which influences their career plans and opportunities. Yet, there remains a 20% difference in economic activity rates between women and men aged 30–34, with women at a disadvantage (Statistics Poland, 2020).

Along with education and work, housing independence is equally important for entering adulthood. In Poland, the age of leaving home is relatively high (29 compared to the EU average of 26) and women leave home earlier (27) than men (29) (Eurostat, 2023). Longer residence in the family home is largely due to financial constraints, in particular the unavailability of housing and rising housing costs (Kajta et al., 2022). Following the 2004 EU enlargement, one of the most common and 'normalised' strategies for young people to maximise their earnings, develop their potential through educational and professional opportunities abroad, and as a way of gaining autonomy or independence was migration (Sarnowska, 2016; Szewczyk, 2015). With demographic changes and the prosperity of the labour market in Poland, the number of young migrants has decreased. However, in plans for the future, migration still appears as an available possibility. Compared to 24% of young men (15–29), 30% of women in Poland intend to go abroad for more than 6 months, with education and training being the most common purpose (Kajta and Mrozowicki, 2022). Notably, young migrants share an 'intentional unpredictability' stance on mobility intentions, which often complicates their future-planning (King, 2018).

While young men experience tensions between the perceived benefits of both youthfulness and maturity (Nilsen, 2020), young women seek to maximise financial security and safeguard their reproductive options (Hockey, 2009; Nilsen, 2024). Studies have shown that young women express conflicted feelings about their desire for autonomy, career-based ambitions or self-realisation in different life spheres, and the gendered imperative of motherhood, which is often pictured 'as a burden and a restriction' (Gordon et al., 2005: 92; Cook, 2018; Vaadal and Ravn, 2021). Women's concerns extend to the timing of motherhood – fearing becoming a mother too early or too late (Leccardi, 2012; Nilsen, 2024) – and their ability to ensure financial and housing stability or pursuing educational and professional goals before starting a family. Their worries about the future primarily revolve around perceived inequalities in the labour market, the need to balance work with parenthood, and associated conflicts and dependencies (Gordon et al., 2005). Thus, motherhood-related decisions are intertwined with individual needs, the possibility and timing of their realisation, and the socioeconomic and political contexts that may be more or less favourable to becoming a mother (Pustulka et al., 2024).

As 'positive and negative youth expectations of life-course achievements influence real achievements in adulthood' (Bazzani, 2023: 386), young women look through the mirror of their mothers' experiences in work and family (Gordon et al., 2005). Reproductive ambivalence is particularly prevalent among middle-class women who are more strongly influenced by the 'ideology of individualism' and the desire for gender equality than women from lower socioeconomic backgrounds (Vaadal and Ravn, 2021). In Poland, the average age of first-time mothers has risen from 24.8 in 2001 to 28.2 in 2022 (Eurostat, 2024b). Additionally, 42% of childless Polish women aged 18–45 declare no intention of having children (Public Opinion Research Center [CBOS], 2023).

Against the backdrop of both theoretical approaches to future orientations and transitions into adulthood as well as the Polish context, this article focuses on young women's temporal orientations in both core and family transitions, tracked through their approaches to future-planning in times of polycrisis.

Methodology

The paper draws on data from two qualitative longitudinal studies (S1 and S2) focused on young people and generations, exploring how temporal perspectives on past, present, and future intersect with adulthood, transitions, and social change in turbulent times (Neale, 2020). In both studies, in-depth interviews

with young women transitioning to adulthood in the early 2020s were collected and analysed. From S1, the selected data originates from Wave 1 (May-November 2021) of an intergenerational qualitative longitudinal research within the wider, multi-component study *ULTRAGEN. Becoming an adult in times of ultra-uncertainty: intergenerational theory of 'shaky' transitions*. Initiated during the pandemic, the project investigates how subsequent crises alter transition pathways and their feasibility. 35 young adults living in large cities (women and men, aged 18–35) and one parent each (aged 41–66) were separately interviewed. The sampling strategy, based on purposeful qualitative methods (Neale, 2020), aimed to ensure diversity in educational and occupational backgrounds, and gender balance. Average age of young women-participants in S1 was 24 years. Secondly, we analysed interviews collected during the second wave of the study S2 (July 2020-March 2021). This project, called *GEMTRA: Transition to Motherhood Across Three Generations of Women*, explored transitions-to-motherhood as part of wider transitions-to-adulthood, tracking women from three generations – with 100 interviews collected. Both studies share aligned research questions on imagined futures, adulthood, and crises, allowing for a combined dataset for this analysis. Importantly, both projects received ethical approvals from the relevant committee at the implementing institution.

As this paper focuses on the experiences of young women, the criteria in subsampling interviews concerned gender and age (18–35). Consequently, the analysis includes 31 interviews (17 from S1 and 14 from S2). Understanding the pandemic as a particular crisis amplifier, only interviews from 2020 to 2021 were included. In the subsample, all interviewees were cis-gender white Polish women, with two identifying as non-heterosexual. As the period of young adulthood has been defined quite broadly (18–35), interviewees may be at different stages of life. Thus, the participants were categorised into a younger cohort (18–25; n = 10) or the older one (26–35; n = 21). Housing transitions showed a near-even split: 10 lived with parents, 10 rented, and 11 owned (mortgaged) property. Reflecting typical trends in Poland, most had or were pursuing higher education, but around one-third faced job instability, with only one-third (mainly over 30) holding permanent contracts. Regarding family transitions, eight were single, 12 in relationships, and 11 married; 16 were mothers. Table A1 in the Appendix lists interviewees' pseudonyms and socio-demographic characteristics.

All interviews were conducted online, audio-recorded, transcribed, anonymised, and analysed. In processing the data from both S1 and S2, interpretivist paradigms – i.e. proceeding from micro/individual-level to generalisations – guided the analyses and dedicated coding strategies – assisted by the MAXQDA software. Initially, the coding was inductive. Based on the analysis of several cases, a code tree was collectively developed for and through subsequently coded interviews. For the current study, the dataset from two projects was revisited for combined case-level analyses. As the code trees in the two projects differed, realignment was necessary and pertained to extracting data coded in reference to shaping one's biographical future. A list of intersubjective future-oriented codes ('education plans', 'career plans', 'family plans', 'housing plans', and 'general life plans') was developed. While these codes offered focus, each case was considered holistically to contextualise the interviewee's perspective. Corresponding data excerpts (quotations), extended summaries and analytical memos were recorded for each interview in a framework grid (Neale, 2020), followed by a theory-driven analysis of case-profiles (Thomson, 2007).

From this point, Brannen and Nilsen's typology of future orientations (2002) was used to carry out a thorough analysis of the interviewees' narratives related to life plans, including education, work, housing, relationships, motherhood, and especially their orientations towards planning and future. Analysing the narratives enabled us to identify the dominant future orientation in each case, revealing how the typology functioned in our material. Saturation principle was used to see which orientations were most frequent, and how they are contextualised by age, class or life situation. Two key insights emerged from this approach. First, a single, universal future orientation within a biography is difficult to pinpoint, as different life domains reflect distinct perspectives on the (potential) construction of biographical futures, both near and distant. Consequently, most cases displayed multiple future orientations (Brannen and Nilsen, 2002; Ravn, 2019). Second, adaptability emerged as the most prevalent type, either independently or alongside other orientations. With these observations in mind, and recognising the potential importance

of biographical stages and resources for these orientations, we decided to present a nuanced analysis of four selected cases.

Following Berlant (2007), this paper nests various aspects of exemplary cases to create case-stories that can extend theorising, continuing the revival of using cases in sociology for theory-testing and recalibration of known models – here the typology by Brannen and Nilsen (2002). The analysis featuring exemplary cases additionally underscores the necessity to engage with the processual task of 'casing' (Thomson et al., 2003). This process integrates the desire to showcase the irreducibility and dynamics of individual biographies (women's circumstances that led to particular orientations), and the affinity of their stories with other representations of agency (Thomson, 2007) in generational thinking about the future among young women in the 2020s. To that end, the casing adopted here moves away 'from the idea of an illustrative case study towards the idea of an exploratory case history' (Thomson, 2007: 573). The exploratory approach enabled us to examine young women's orientations toward the future more closely, fostering expansion of the original typology and better understanding of how adaptability – as the dominant orientation – was narrated by young women in the study.

Empirical analysis: towards adaptability

Given the frequency of particular future orientations in the data, the analysis focuses on the centrality of the adaptability type which can appear as a sole orientation or overlap with other types identified by Brannen and Nilsen (2002). The possible configurations are presented through biographical cases of four women: Laura, Adela, Pola, and Magda. Two of them, Laura and Adela, offer case-profiles for the older cohort (ages 26–35), yet differ in both class background and motherhood experience. The other two cases, Pola and Magda, are recent high school graduates from the younger cohort, yet their case-profiles again vary in terms of class background. The cases illuminate how orientations and plans are constructed in the polycrisis reality – especially in the context of the dominant adaptability, while they also detail how ideas about the future are shaped by age, social class, and family situation.

Laura: enjoyable adaptability. Shortly before the pandemic hit, Laura, a 26-year-old middle-class childless woman, took a sabbatical from her job at an international company to travel. Due to the regime of immobility introduced in response to COVID-19, she expedited her return to Poland. Since returning her relationship status has changed, as she met someone on a dating app. At the time of the interview, the couple was newly renting a flat together.

Laura is open to experimentation, change, and new experiences. As she clearly states, she does not view adulthood as a set path based on specific markers, and links this approach to intergenerational change as well as growing up in a middle-class family in a big city:

> *It seems to me that when our parents came into adulthood, they had this scheme in their minds, [what social norms say], it was so obvious. They certainly felt stronger parental pressure. It seems to me that some of my acquaintances (…) still have these schemes and parental pressure, so I noticed that people from smaller towns also more often think that this is the normal scheme, that you have to have studies, marriage, family.*

This open perspective appeared – among others – in Laura's educational and professional choices. Although she successfully obtained a university degree, she does not see education as a closed chapter, expressing vague ideas about doctoral studies (possibly abroad) or postgraduate studies, which she could begin *out of pure curiosity* and for self-development. While navigating her biographical path, she refutes the final and unchangeable character of educational or work choices and states that contrary to traditional life-course schemas, she is willing to adapt to new interests or ideas, even if it means more education or a different career path.

The pandemic crisis and forced abandonment of travel plans compelled her to re-evaluate her plans and resume her secure job. At the time of the interview, she maintains an adaptable stance, harbouring uncertainty about the trajectory of her future professional endeavours:

> *I know that a corporation is not my dream workplace, but this is probably my biggest problem. I still do not know what I want to do, I have no idea, so I test different paths (…) I will probably change (my path) more than once.*

It can be said that the fluidity of her career aspirations – narrated as *changing (her) mind every 2 weeks* – and unspecified future professional plans have stopped Laura from further workplace changes. However, when contemplating her future, she consistently circles back to the aspiration of *breaking away a little bit and trying something else*. She aims to fulfil her professional endeavours through greater autonomy in a smaller setting or starting her own business.

Concerning family, Laura is resolute in her desire to avoid marriage and parenting. As it was mentioned above, observing the evolving societal landscape, she believes that traditional adult transition patterns are no longer obvious and binding. On the one hand, there is still social pressure that *a woman has to think about children at some point*, which illustrates that the social imperative of motherhood can be the most difficult to negotiate in young women's lives. On the other hand, Laura believes that alternative life choices are becoming more common and legitimate. She does not feel the need to become a wife or mother herself:

> *It also seems to me that it [having kids] used to be so very natural and people didn't think about it at all because it was a kind of pattern to follow, meaning that the end of one's studies means the start of serious life, including family, child (…) but it seems to me that now we live in such times that we really don't have to follow these patterns. Not everyone is suited to be a parent, and not everyone needs to be one. Personally, I don't feel the need to be one.*

In presenting her perspective, she notes that experienced emotional support in the family home and the lack of parental pressure associated with traditional norms helps her to be free to make her own choices. Notably, she had previously not had any longer serious relationships, so her current situation has been quite a new experience. She emphasises the significance of exploring a relationship and its potential changes rather than entangling herself in speculative future scenarios. This perspective extends to her housing choices. Seeing herself as a mobile nomad, Laura leans towards renting rather than pursuing ownership despite her financial capacity to do so. Simultaneously, she maintains an open perspective and acknowledges the potential for her attitude to evolve in the future.

This outlook is emblematic of her overarching approach to the future and the idea of planning itself. She views the future as flexible, open, and manipulable. Thus, her inclination is to enjoy the present while seamlessly adapting to the ongoing shifts and changes that life presents:

> *I'm at a stage when my farthest planning goes into the next year, and I like to think that maybe one day it would be nice to have a café or something like that. But these are really visions that change for me all the time, it's not necessarily planning. Whatever happens, happens.*

Laura's approach aligns with her view of adulthood, which she perceives as a state she has not yet reached. She acknowledges her fulfilment of objective markers of adulthood: financial and housing autonomy, as well as the agency to make independent decisions. Simultaneously, she does not meet her own definition of adulthood, understood as *knowing what you want to do with your life, and being decisive*. Laura represents an adaptability type due to her strong desire for freedom and a selective outlook on conventional markers. Her capacity to adapt to shifting circumstances is complemented by her

propensity to yield to events before deciding rather than following a predefined path. Simultaneously, Laura's narrative reflects elements of flexibility and temporariness. Notably, her social and economic capital, including family support, sustains this temporal orientation:

> *I'm at a stage [in my life] where I know that whatever I don't think of, I don't know I'm going to lose my job, I'm going to find a new job or I'm going to think of another job or another trip, I already have this conviction in my head that I'm going to get over it anyway, that I've always got somewhere to come back to [home city], because I've always lived here and I've got family and friends here anyway.*

Her sense of stability is thus constructed through the reference to both relational and material resources and her previous life experiences. Simultaneously, despite the influence of pandemic on her travelling plans, she does not mention any social or political crises as potentially challenging for her future personal life – the openness of the future is constructed in reference to her constantly changing ideas, self-development, and belief in her own agency.

Adela: between desired predictability and forced adaptability. The second case is that of Adela, a 26-year-old office worker who lives with her partner and their 4-year-old child. She comes from a working-class background and was raised by a single mother. A father figure is absent from Adela's narrative, but one can derive that alcohol addiction and lack of his involvement in family life were a cause of her parents' divorce.

During the pandemic, Adela took out a mortgage on an apartment into which she moved with her fiancé and their 4-year-old son. Previously, she alternated between living with her mother and her partner. The couple is planning to have a (church) wedding solely because they wanted her mother-in-law to *leave them alone* at last. As for family plans, Adela represents the predictability type: she always pictured herself as a mother of two. However, her first child was unplanned and *too early*. She now wishes to have a second child but faces challenges conceiving.

Adela completed high school and chose not to attend university, rejecting her mother's ambitions. As she explains, she did not have a specific major in mind and did not want to study solely *for the sake of studying*. Instead, she worked as an au pair abroad for a year. After returning to Poland, she got a job as a sales representative but lost the position after becoming a mother. For the last 3 years, Adela has been an office assistant. This job reawakened her educational ambitions, resulting in her enrolment into a business programme.

In education and work, Adela mixes predictability and adaptability types: she seeks a secure professional situation but is unsure of her direction. Due to her limited financial resources, she feels trapped by circumstances. She wanted to change jobs due to problems with her boss, but was unable to because stability was a condition of mortgage application. Once she settled into her apartment and returned to job-searching, the pandemic began. Job stability became crucial, even though the company's pandemic-caused problems made Adela fear unemployment and leading her to seek a new position:

> *I feel stable in the sense that I can still pay the bills. And in case something happens, I know more or less when I can be fired. We can anticipate that [in this company]. I'm also already looking for a job, I won't hide that. So I'll have some kind of a fallback. I try to always have something in case of an emergency. Because when I see that things are already going badly, well I try to look for something else so that I'm not left with nothing.*

Greatest uncertainty in Adela's life originates from *money being the biggest worry* due to rising prices, housing and labour market crises. The aforementioned purchase of an apartment was certainly an important step towards adulthood in Adela's life. She declares being surprised by the possibility of buying her own apartment at such a young age, but her mother's economic and emotional support proved important. Adela describes adulthood as a chasm between her immaturity and financial realities, including paying bills, balancing the budget, and making mortgage payments.

Affording a good life – with savings and vacations – is a hope for the future rather than Adela's current reality because both her biographical future and approach to making plans are heavily influenced by uncertainty. One effect of the pandemic in Adela's life has been the realisation that planning is futile, which she discusses in relation to forced immobility. However, this pointlessness can also be applied to her plans for a second child or a new job, as she remains unconvinced that these plans will be realised:

> *I try [to plan things], but it seems to me that we live in such times that it's hard to plan anything. Because everything changes all the time. Just two years ago, I was planning a vacation, and suddenly, a pandemic broke out. So now it seems to me that it is pointless. You can plan. I'm planning something for myself somewhere, but it's not like I'm 100% sure about it because plans can change.*

Planning seen as futile is – for Adela – a function of frustration and fatigue stemming from repeated disappointments, a fragile professional situation and concerns about the economy. Both the individual experience of motherhood (including postnatal depression and current fertility struggles) and the structural effects of the pandemic have shown her that nothing can be planned, so Adela tries to adapt to what comes. Despite her desire for predictability and belief that planning is inscribed in women's lives (*A woman is always planning, even when she's sleeping*), her orientation towards the future is marked by forced adaptability and dealing with adulthood-related challenges.

Pola: between safe deferment and accepted adaptability. The third case pertains to Pola, a 19-year-old childless woman, in an informal relationship, living with her middle-class parents in a large city. Her mother is a university lecturer and her father is an entrepreneur. At the time of the interview, she has just begun her transition into adulthood that ecocompass deciding on the direction of her tertiary education and getting her first *serious* job at a call centre.

Pola is ambitious and independent regarding her education. Awaiting her A-level exam results, she plans to study social sciences at a private university. Importantly, she acknowledges her parents' support in all relevant life plans. Nonetheless, while they provide her with financial support, she seeks more financial independence. Over the years, she had various part-time jobs she did not necessarily enjoy, but viewed as steps towards adulthood. Pola's approach towards financial security is ambivalent. On the one hand, she feels safe and satisfied with her present situation (*Financially, I have everything that I want. And generally, I have a good life. I live in a nice place*), again attributing it partially to the importance of the family's (financial and emotional) resources. On the other hand, she expresses a feeling of insecurity about the future, related to her notion of adulthood as self-reliance that cannot be achieved in the face of material challenges. Despite earning her own money, she feels that her maturity is incomplete because of her lack of housing autonomy. Both the economic situation and independent living are pictured as psychological and structural woes.

Pola does not have a specific career plan. She would like her studies to be both interesting and practical, ultimately hoping to have a creative profession. Curiosity is the dominant factor in her aspirations:

> *I would like to like [my future job] but I don't have any specific goals (of having a) specific profession. As life works out for me, that's how it will be. I don't assume anything for myself. (…) I would like to work with people for sure, and I would like to do something creative so that I have this feeling that I am actually doing something and not just filling in some tables.*

Pola's approach to the professional realm seems to fit the adaptability type, as she expresses more agency-driven ideas about her future work. Although she links adulthood with the risk of having a boring job, she sees herself as the one who could change that and follow her real interests.

She has vague plans for her romantic life, as her 2-year long relationship prompts no visions of starting a family soon. Marriage and motherhood are on the horizon but are framed as requiring maturity, which she expects to develop over the coming years. For now, she focuses on independence through a degree and potentially cohabiting with her partner. Pola's approach resembles Brannen and Nilsen's (2002)

deferment type as she pushes away thoughts of a conventional family and boring work for the time being. This standpoint should be interpreted in relation to her age as deferment occurred predominantly among younger women in the study (see Table A1 in Appendix), who could ponder their futures thanks to parental support.

Pola's approach to planning, whether in specific areas of her life or more generally, has been strongly influenced by the pandemic. This may have been related to the stage of life she was in when the pandemic emerged. It occurred at the very onset of her transition to adulthood, a time when life plans were just beginning to crystallise. Pola feels that the pandemic illuminated the futility of making long-term plans, which has resulted in a sense of deferment and indifference towards the future:

> *It was terribly hard for me to adjust at first, but after a while, I became so indifferent and found that what is meant to be is meant to be. There's no point in making any plans because some pandemic or something else will come and those plans may get messed up. I guess it influenced my perception of the future, that there is nothing to plan everything for ourselves, because we depend on what is happening at the time, and it is more necessary to make decisions that are for now. And I have a kind of strange peace now.*

Reluctance to make long-term plans can also be influenced by a general feeling of uncertainty about the world, including economic instability and emerging crises. Pola notices the links between the macrostructural context and her own life:

> *It will be extremely expensive, and it will be difficult to gain independence (…) or Poland will not be a very good place to live and it can turn out that it will be better to go abroad. This was never part of my plans, but I do not exclude this idea.*

Fear of an uncertain future and economic risk seem to lead to a mixture of deferment and adaptability. On the one hand, Pola can focus on the enjoyable present or the immediate future, averting the risk of feeling bad if the goals cannot be realised. On the other hand, her outlook retains flexibility, as she does not exclude making major adjustments – like moving abroad – to her path. Possibly, this translates into a greater sense of control over one's life, as the capacity to accept tensions and adapt to changes becomes a primary means of dealing with a particular vision of the future during polycrisis, even if the envisioned future is not optimistic.

Magda: safe deferment, soft adaptability, and obvious predictability. Magda is a 20-year-old childless and single woman who lives in a large city with her parents and younger sister. Her father is a dispatcher at the post office. After graduating from high school, Magda started an internship, which she however did not see as a step forward on any form of professional path, but rather as something random, not aligned with her interests.

Magda describes her previous educational path as influenced by lacking self-knowledge; although she graduated from a sports-focused high school, she has rejected an idea to continue in that field. Broadly, her final year of education was particularly stressful, as it happened during the pandemic and was marred by uncertainty surrounding final exams. Similar to Adela, Magda was pragmatically reluctant to pursue further studies without having specific interests or clear future goals. The internship at a public administration institution was a random choice falling to Magda's lap via her network. She herself secretly dreams about a career in beauty:

> *I was having trouble finding a job, well, and it just so happened that the mother of a friend of mine had arranged it for me, you could say, and somehow it worked out that I managed to get this internship. Well, and so it worked out that I am in the office.*

While Magda is not unhappy with her internship, she highlights its temporary and casual nature. She recognises that this was her sole option because of the employment crisis caused by the pandemic.

At the time of the interview, Magda resides with her parents and sister. Sharing a room with her sister has been challenging, particularly during the pandemic when both had to attend school online from the same physical space. Consistent with other aspects of her life, she has only a vague notion of moving out, without a clear timeline for when this might happen. Independence is not a pressing priority for Magda, yet this might be interpreted through the lens of structural constraints that limit the possibilities of the imagined future. Although she remains open-minded about changes in various aspects of her life, she does not actively pursue dreams, goals or the idea of independence.

> *I don't think it's the most important thing at the moment (to move out) but if it were possible, why not? I would probably need to be more responsible.*

On the one hand, Magda's parents seem to avoid discussing housing, as they lack the capital to support their offspring in independent living. On the other hand, Magda perceives herself as not yet fully mature, noting that she still relies on her parents for assistance in various aspects. She also defines adulthood through objective markers – owning a flat, car, and steady job – which she does not meet. At the same time, Magda emphasises that her parents do not guide her choices but support her decisions. Given that she faces mostly generational and structural issues (e.g. job instability, moving out being beyond one's financial horizon), with only some individual challenges (uncertainty about her life direction), a deferment can be interpreted as a kind of safe orientation that makes it possible to focus on an escape from having (potentially difficult) independent life.

In terms of partnering, Magda had recently ended a 4-year relationship. Though she is not currently ready to return to dating she is clear about her stable dream of being a wife and mother:

> *Somehow I always had this idea that I'd like to be a wife, stand in front of the altar in a white dress and have three children, that's always been my dream.*

Magda is currently in a phase where the future holds many unknowns, prompting her to focus more on the (safer) present. Drawing from past experiences, she views planning as unproductive, as reality, in her view, requires continuous adaptability:

> *When I planned my life, nothing worked out for me, so I've found that I don't plan anymore and just let what will be. It seems to me that I'm probably not cut out for planning. I'm not talking about planning my vacations or anything like that, but already, like, I don't know, planning to go to some school or something, I seem to plan now, but things always change for me. (…) I found out that I'm not going to plan anything anymore because I have a thousand ideas every minute. So it's not for me.*

What stands out in Magda's narrative is a limited sense of agency, as she adopts a *what is to be, is to be* approach, similar to what has been described in Laura's case. Her outlook integrates various orientations toward the future. She defers thoughts of moving out and establishing an independent adult life, a goal currently beyond her financial and psychological reach. Interestingly, she envisions a traditional future family for herself, as the most 'decided' aspect of her life ahead. In terms of her professional and educational aspirations, her plans appear to be 'work in progress': while she holds a somewhat specific ambition for her career development, yet she has so far adapted to prevailing job market conditions rather than executing any agency towards an ideal career path.

Discussion and conclusions

This paper engages with an ongoing discussion on the changing orientations of young adults towards the future and contributes to a body of work that argues for the necessity of accounting for the polycrisis when seeking to understand how future-planning is refactored in the face of transitions to adulthood that are now embedded in ultra-uncertain realities (e.g. Brannen and Nilsen, 2002; Cook, 2018;

Leccardi, 2008; Lundqvist, 2020; Pais, 2003; Pors and Kishik, 2023; Ravn, 2019; Woodman, 2011). In addition, the study expands the scope of Brannen and Nilsen's (2002) typology of young people's temporal orientations by showing the necessity of recalibration of its elements in the context of polycrisis. As our findings show, adaptability has emerged as a predominant strategy among young women as they navigate multifaceted crises and must respond to the all-embracing uncertainty. From a more nuanced perspective, the analyses presented four biographic cases of young women to demonstrate that the typologies developed in youth studies at the turn of the century remain useful yet require significant adjustment. Against this backdrop, the text highlights several key findings.

First, a comprehensive analysis of biographical cases encompassing various life domains shows that multiple temporal orientations frequently coexist. Crucially, the four cases discussed in detail encapsulate the pattern characterising the entire dataset, since very few women embodied only one temporal orientation that could be categorised under the typology proposed by Brannen and Nilsen (2002). Two areas of convergence can be observed in the interviewees' orientations. Initially, the 'desired' orientations – especially those culturally embedded in capacity and agency (McRobbie, 2007) clash with the (structural) obstacles dictated by reality and perceived by the interviewees as broader, global or personal risks (Ravn, 2019) of the polycrisis era that they must navigate. This is most exemplified along the lines of social class: Adela's aspirations to establish long-term life plans were tamed by the necessity for increased adaptability that was enabled by her prior experiences, while Magda took 'any job' that was possible to get through her networks when not many positions were opening post-pandemic. Moreover, temporal orientation and planning may vary across different spheres of life or within one's general approach to future-planning. Pola – similar to most of the younger (18–24) women in the study – appears to adopt a deferment orientation toward partnering and parenting, yet concurrently expresses numerous ideas characteristic of an adaptability type while speaking of core transitional markers, especially her career. At the same time, for Magda representing the same age cohort but a different class background, family becomes the only obvious and predictable area of her future life. In this way, the paper reiterates a growing disjointment between early core transitions (education, work, housing) and family transitions which happen on different planes that are reflected in planning the future being much more immediate and precise for education and work than relationships and motherhood.

Second, among female interviewees in our study, adaptability – conceptualised by Brannen and Nilsen (2002) as one of three modes – emerged as a clearly dominant orientation towards the future. More importantly, unlike in the original typology, adaptability does not necessarily equate to an enjoyable time for experimentation (as observed in Laura's story) but is interlaced with polycrisis. Mirroring Ravn (2019), who offered subtypes of deferment, we argue that adaptability can be also a rational strategy for coping with uncertain realities (more conscious and accepted in Pola's case, and in soft, emerging shape in Magda's case), or a forced and unwanted burden (Adela's case). A more open, flexible approach towards the future is often presented as a result of biographical experiences, including disappointments with unrealised aspirations, partially linked with polycrisis and uncontrollable reality, which limits young people's options regarding their preferred future orientations, whether it be predictability or deferment. The pandemic emerged as a catalyst for the failure of previous planning approaches, shaping the need for new strategies. The immobility regime during the pandemic had a profound impact on individuals like Laura, who had to curtail their global aspirations and return to Poland, underscoring the significant influence of macro-crises on personal circumstances. For Adela, a young mother navigating a precarious labour market, the pandemic heightened apprehensions about her professional and personal future despite retention of her pre-pandemic plans. Magda and Pola's stories resonate with the collective concerns of younger adults embarking on their transition to adulthood when the pandemic struck. In their case, the inability to maintain a 'constantly monitored life-plan' (McRobbie, 2015: 17) fostered a strong belief that planning is futile. This explains why adaptability plays an increasingly important role, paralleling how social and biographical futures have become open constructs and – above all – require a flexible approach to planning.

Regardless of the transitional stage or particular sphere, one of the key capacities identified by the interviewees entailed a readiness to adapt to changing circumstances, even if it meant modifying one's previous visions of the future (Woodman, 2011: 126; Leccardi, 2008). Being open to the future and to

'the horizon of the possible', creates 'the conditions for revising the priority of action in the light of emerging changes' (Leccardi, 2008: 127). In that sense, adaptability becomes linked to agency as a way of maintaining control over one's own life in turbulent times, engaging risk management, and fending off ongoing disappointments. Thus, the results suggest that scepticism about planning does not necessarily mean a lack of forward-thinking, a loss of agency or a complete rejection of predictability (see Franceschelli and Keating, 2018). Given that the polycrisis and an unpredictable future have become increasingly normalised, from new conflicts to climate catastrophes (Lawrence et al., 2024), and that crises exacerbate generational inequalities by increasing the risk level of underprivileged groups (Ravn, 2019), we hypothesise that adaptability will continue to gain in importance.

Third, as the analysis shows, adaptability in thinking of the future and dealing with crisis reality can be experienced and narrated differently. The subtypes of the adaptability-orientation, emerging from our study, stem first of all from the differences in available resources and horizons of opportunities (Leccardi, 2008; Lundqvist, 2020) shaped by structural influences (Allen, 2016; Brannen and Nilsen, 2002; Devadason, 2008). Particularly, it is essential to acknowledge the class disparities that manifest within the analysed narratives (see Allen, 2016; Furlong et al., 2011). Financial support from parents, as exemplified by Pola, facilitates the postponement of adult responsibilities, primarily by affording opportunities for self-development and education. Moreover, middle-class young women have often been raised with a sense of confidence and the capacity to make individual choices about their futures in Poland (Pustulka and Sarnowska, 2021), as evidenced by Laura. She is older than Pola and lives independently, but emphasises the value of experimentation and living in harmony with oneself rather than following social expectations and traditional schemes of transition into adulthood. In contrast, Adela and Magda lack family financial support, which compounds their sense of economic instability. Consequently, their visions of a stable adult future seem unattainable or distant. However, their perspectives differ by life stage. As a woman living independently with her partner and son, Adela faces immediate pressures, but also relies on her previous experiences, accumulated resources (own apartment) and social support (mother and partner). Magda has the opportunity to 'safely' postpone decisions while living at home, but at the same time, she has not yet had the time and opportunity to build up her own resources. Thus, our study demonstrates classed ways of adopting an 'adaptable' orientation to the future, but we argue that class influences must be analysed in conjunction with age, employment, housing, and family situation.

The analysis of all collected interviews reveals that relationships, particularly motherhood, are the most gendered aspect of biographical futures, yet adaptability remains central among participants. This might broadly be explained by the fact that the culturally embedded ideas about young women's empowerment-driven capacity to succeed – especially in core areas of education and work (McRobbie, 2007) – has slowly eroded in conjunction with subsequent social crises (Allen, 2016). Even though becoming a parent renders predictability the most desirable, both reproductive ambivalence and burdens mothers face (Adela's case) reposition the interviewees in the adaptability mode. This aligns with literature indicating that parental status fosters stability-oriented futures for children's benefit (Cook, 2018; Gordon et al., 2005), while ongoing crises encourage a hybrid of predictability and adaptability. This combination also shields younger women and non-mothers, reflecting their capacity to adapt to delays in major life decisions or deferment in structured planning by maintaining a present-focused or experimental approach to the future. For non-parents, the flexibility to defer plans can be viewed as a means to remain open to unexpected opportunities or changing interests, fitting the exploratory phase of early adulthood. The impact of class reinforces gendered effects in future-planning (Vaadal and Ravn, 2021), in particular regarding the influence of traditional gender roles and the new ideals of femininity, centred on education, career and autonomy.

In future studies, several avenues are planned for exploration. Since the S1 project encompasses two waves of interviews with young adults (women and men) and their parents, further analysis will adopt a comparative perspective. First, it will examine gender-based differences in temporal orientations between young women and men. As this paper focuses on the first wave (2021) of S1 interviews, analysing the second wave (2023) will help identify shifts in temporal orientations and dynamic case histories

(Thomson, 2007) influenced by subsequent events, such as the war in Ukraine. Additionally, more comprehensive comparisons between mothers and non-mothers, or intergenerational analyses may offer valuable insights into whether the increasing prominence of adaptability-orientation is unique to the young individuals within the studied cohorts or reflects a broader societal trend.

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Appendix 1

Table A1. Socio-demographic characteristics of the participants.

	Pseudonym	Age	Educational/Labour market status	Relationship status	Children	Housing situation	Parent's[a] educational/labour market status	Orientation towards future
S1 project								
1.	Zofia	29	PhD student/ Research assistant	Married	no	Own apartment (mortgage)	Mother: HE[b]/Teacher	Adaptability/ Predictability
2.	Anita	18	High school student	Single	no	Living with parents	Mother: HE/Researcher	Adaptability/ Deferment
3.	Julia	20	Student/ Part-time job in food industry	In a relationship	no	Living with parents	Father: HE/Academic teacher	Adaptability
4.	Laura	26	HE/ Corporate specialist	In a relationship	no	Renting a flat	Father: HE/Academic teacher	Adaptability
5.	Luiza	28	HE/ Corporate specialist	In a relationship	no	Living in partner's apartment	Mother: HE/Social worker	Adaptability
6.	Gosia	29	HE /Call centre worker/ Part-time student	Married	no	Own house (mortgage)	Mother: SE/ Administrative worker/now retiree	Adaptability/ Predictability
7.	Pola	19	Recent high school graduate/ Call centre worker	In a relationship	no	Living with parents	Mother: HE /Academic teacher	Adaptability/ Deferment
8.	Klara	19	Recent high school graduate	In a relationship	no	Living with parents (boomeranging)	Mother: HE/ Homemaker	Adaptability/ Deferment
9.	Dominika	30	PhD student/ Research assistant	In a relationship	no	Own apartment (mortgage)	Mother: HE/ Accountant	Adaptability/ Predictability
10.	Ela	22	Student/ Office assistant	Single	no	Renting a flat	Mother: HE/ Corporate manager	Adaptability/ Predictability
11.	Kamila	21	Student/ Summer job	Single	no	Living with parents	Mother: SE/ Call centre employee	Adaptability
12.	Nina	18	High school student	Single	no	Living with parents	Father: HE/ Municipal official	Deferment

(continued)

Table A1. (continued)

	Pseudonym	Age	Educational/Labour market status	Relationship status	Children	Housing situation	Parent's[a] educational/labour market status	Orientation towards future
13.	Eliza	21	Student/ Retail worker	Single	no	Living with parents	Father: SE/ Manager/Taxi driver	Adaptability/ Predictability
14.	Magda	20	SE/Intern at the public institution	Single	no	Living with parents	Father: HE/ Dispatcher at post office	Adaptability/ Deferment/ Predictability
15	Weronika	31	SE/Entrepreneur	Married	yes	Living with parents and own family	Father: SE/ Manager	Adaptability
16.	Adela	26	SE/Office assistant	In relationship	yes	Own apartment (mortgage)	Mother: VE/ Sales clerk	Adaptability/ Predictability
17.	Ala	28	Student	Single	no	Own apartment	Mother: HE /Lab technician	Adaptability
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18.	Kasia	23	Student/ Kindergarten teacher	In a relationship	yes	Renting a flat	Mother: SE/Secretary	Adaptability/ Deferment/ Predictability
19.	Paulina	26	HE/ Office assistant	Married	yes	Living with in-laws	Mother: VE/ Factory worker	Predictability
20.	Kaja	27	PhD student/ Accountant	Married	yes	Own flat (mortgage)	Mother: HE/ Accountant	Adaptability
21.	Nadia	27	HE/ Kindergarten teacher	Married	yes	Renting a flat	Mother: SE/ Sales clerk	Adaptability
22.	Aida	34	HE/ Project Manager	In a relationship	yes	Renting a flat	Mother: HE/ Dentist	Predictability
23.	Aurelia	31	HE/ Court Clerk	married	yes	Own apartment (mortgage)	Mother: HE/ Sales representative	Predictability
24.	Ada	35	HE/ Project Manager	Married	yes	Own apartment	Mother: SE/ Chemist	Adaptability/ Predictability
25.	Marianna	35	HE/ Office assistant	Single	yes	Renting a flat	Mother: HE/ Doctor	Adaptability
26.	Marcjanna	33	HE/ Construction Supervisor	In a relationship	yes	Own house (mortgage)	Mother: HE/ Homemaker/ Math tutor	Adaptability
27.	Hania	35	HE/ Sales Representative	Married	yes	Own apartment (mortgage)	Mother: NA/Entrepreneur	Adaptability/ Predictability
28.	Emma	35	PhD student/ Research assistant	In a relationship	yes	Renting a flat	Mother: SE/ Unemployed	Adaptability/ Predictability

(continued)

Table A1. (continued)

	Pseudonym	Age	Educational/Labour market status	Relationship status	Children	Housing situation	Parent's[a] educational/labour market status	Orientation towards future
29.	Magda	30	HE/ Buyer	Married	yes	Own apartment (mortgage)	Mother: HE/ Accountant	Predictability
30	Marta	32	HE/ PR Specialist	In a relationship	yes	Own house (mortgage)	Mother: HE/ Homemaker	Adaptability/ Deferment/ Predictability
31	Ela	29	HE/ Buyer	Married	yes	Renting a flat	Mother: PE/ Homemaker	Predictability

[a]The data refers to the parent who took part in the research.
[b]HE means higher education; SE: secondary education; VE: vocational education; PE: primary education.